

October 23, 2026

**Department of Corporate Services**  
**BSE Limited,**  
P. J. Tower, Dalal Street,  
Mumbai - 400 001

Company Code: 12158  
Scrip Code: 936638

Dear Sir/Madam,

**Sub: Disclosure under Regulation 51 read with Schedule III Part B, Regulation 52, Regulation 54 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")**

**Re: Outcome of Board Meeting held on October 23, 2026**

A meeting of the Board of Directors of Muthoot Homefin (India) Limited was held today, i.e., October 23, 2026 and the Board has inter alia considered and approved the unaudited Standalone financial results of the Company for the quarter ended 30<sup>th</sup> September 2026 ("Financial Results").

We enclose the following documents for your records:

1. Financial results of the Company for the quarter ended September 30, 2026 and Limited Review Report issued by Statutory Auditor; along with the disclosures as required under Regulation 52(4) of the Listing Regulations;
2. Disclosure as required under Regulation 52(7) of the Listing Regulations;
3. Disclosure as required under Regulation 52(7A) of the Listing Regulations;
4. Disclosure as required under Regulation 54(3) of the Listing Regulations; and

The Financial Results would be published in one English national daily newspaper as required under Regulations 52(8) of the Listing Regulations.

The meeting commenced at 02.00 pM (IST) and concluded at 05.55PM (IST).

Thanking You,

**For Muthoot Homefin (India) Limited**

Moona  
Selim M V

Digitally signed  
by Moona  
Selim M V

**Moona Selim M V**  
**Company Secretary**  
**ICSI Membership No. ACS 75370**

**Independent Auditor's Review Report on the Unaudited Financial Results of Muthoot Homefin (India) Limited for the quarter and half year ended September 30, 2026 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).**

To  
The Board of Directors  
Muthoot Homefin (India) Limited

## Introduction

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of Muthoot Homefin (India) Limited (the 'Company') for the quarter and half year ended September 30, 2026, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

## Scope of Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity, issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

### Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in IND AS 34, prescribed under section 133 of the Act, the RBI guidelines, and other applicable accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For CNK & Associates LLP

Chartered Accountants

Firm Registration No: 101961 W/W-100036

**SURESH**

**SUNIL**

**AGASKAR**

Suresh Agaskar

Partner

Membership No. 110321

UDIN No.: 26110321DLNXMR4995

Place: Mumbai

Date: October 23, 2026

Digitally signed by

SURESH SUNIL

AGASKAR

Date: 2026.10.23

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Muthoot Homefin (India) Limited  
CIN: U64920KL2011PLC029231

Statement of Un-audited Financial Results for the quarter ended September 30, 2026

(Amount in lakhs unless otherwise stated)

| Particulars                                                                       | For the quarter Ended |               |                    | Half Year Ended    |                    | Year Ended     |
|-----------------------------------------------------------------------------------|-----------------------|---------------|--------------------|--------------------|--------------------|----------------|
|                                                                                   | September 30, 2026    | June 30, 2026 | September 30, 2025 | September 30, 2026 | September 30, 2025 | March 31, 2026 |
|                                                                                   | Reviewed              | Reviewed      | Reviewed           | Reviewed           | Reviewed           | Audited        |
| <b>Revenue from operations</b>                                                    |                       |               |                    |                    |                    |                |
| (i) Interest income                                                               | 10,068.11             | 10,113.69     | 9,235.32           | 20,181.80          | 17,876.16          | 37,233.92      |
| (ii) Fee income                                                                   | 169.56                | 224.61        | 304.40             | 394.17             | 653.84             | 1,266.36       |
| (iii) Net gain on derecognised (assigned) loans                                   | -                     | -             | 1,679.75           | -                  | 1,229.21           | 4,468.47       |
| (iv) Net gain/(loss) on fair value changes                                        | 147.94                | 157.42        | 45.62              | 305.36             | 98.74              | 309.57         |
| (i) Total Revenue from operations                                                 | 10,385.61             | 10,495.72     | 11,265.09          | 20,881.33          | 20,857.95          | 43,278.32      |
| (ii) Other Income                                                                 | 480.92                | 453.22        | 299.53             | 934.14             | 582.50             | 1,363.31       |
| (iii) Total Income (i + ii)                                                       | 10,866.53             | 10,948.94     | 11,564.62          | 21,815.47          | 21,440.45          | 44,641.63      |
| <b>Expenses</b>                                                                   |                       |               |                    |                    |                    |                |
| (i) Finance cost                                                                  | 5,262.30              | 5,248.74      | 4,988.56           | 10,511.04          | 9,796.61           | 19,737.45      |
| (ii) Impairment of financial instruments and Write Off (Net)                      | 228.97                | 914.20        | 873.60             | 1,143.17           | 1,381.72           | 1,069.71       |
| (iii) Employee benefit expenses                                                   | 3,292.29              | 2,950.49      | 3,037.27           | 6,242.78           | 5,729.08           | 11,930.84      |
| (iv) Depreciation, amortization and impairment                                    | 141.54                | 132.01        | 138.77             | 273.55             | 270.57             | 609.76         |
| (v) Other expenses                                                                | 834.94                | 1,089.80      | 1,183.60           | 1,924.74           | 2,404.61           | 4,637.21       |
| (iv) Total Expenses (IV)                                                          | 9,760.04              | 10,335.24     | 10,221.80          | 20,095.28          | 19,582.59          | 37,984.97      |
| (V) Profit before exceptional items and tax (III - IV)                            | 1,106.49              | 613.70        | 1,342.82           | 1,720.19           | 1,857.86           | 6,656.66       |
| (VI) Exceptional items                                                            | -                     | -             | -                  | -                  | -                  | -              |
| (VII) Profit before tax (V - VI)                                                  | 1,106.49              | 613.70        | 1,342.82           | 1,720.19           | 1,857.86           | 6,656.66       |
| (VIII) Tax Expense:                                                               |                       |               |                    |                    |                    |                |
| (1) Current tax                                                                   | 429.87                | 530.04        | 154.44             | 959.91             | 436.59             | 1,187.33       |
| (2) Deferred tax                                                                  | (37.61)               | (337.53)      | 344.84             | (375.14)           | 372.41             | 863.95         |
| (3) Earlier years adjustments                                                     | -                     | -             | -                  | -                  | 8.33               | 60.90          |
| Net Tax Expense (VIII)                                                            | 392.26                | 192.51        | 499.28             | 584.77             | 817.33             | 2,112.18       |
| (IX) Profit after tax (VII-VIII)                                                  | 714.23                | 421.19        | 843.54             | 1,135.42           | 1,040.53           | 4,544.48       |
| (X) Other Comprehensive Income                                                    |                       |               |                    |                    |                    |                |
| (i) Items that will not be classified to profit or loss                           |                       |               |                    |                    |                    |                |
| (a) Remeasurements of the defined benefit plans                                   | -                     | -             | -                  | -                  | -                  | (9.04)         |
| (ii) Income tax relating to items that will not be reclassified to profit or loss | -                     | -             | -                  | -                  | -                  | 2.28           |
| Other Comprehensive Income (i + ii)                                               | -                     | -             | -                  | -                  | -                  | (6.76)         |
| (XI) Total Comprehensive Income for the period (IX + X)                           | 714.23                | 421.19        | 843.54             | 1,135.42           | 1,040.53           | 4,537.72       |
| (XII) Paid-up Equity Share Capital (Face Value of Rs. 10/- Each)                  |                       |               |                    |                    |                    | 14,582.25      |
| (XIII) Other Equity excluding Revaluation Reserves                                |                       |               |                    |                    |                    | 61,479.55      |
| (XIV) Earnings per share (Face Value of Rs. 10/- Each)*                           |                       |               |                    |                    |                    |                |
| Basic (Rs.)                                                                       | 0.49                  | 0.29          | 0.69               | 0.78               | 0.85               | 3.39           |
| Diluted (Rs.)                                                                     | 0.49                  | 0.29          | 0.69               | 0.78               | 0.85               | 3.39           |
| *Not annualised for interim period                                                |                       |               |                    |                    |                    |                |

The accompanying notes form an integral part of these financial results



**Muthoot Homefin (India) Limited**

CIN: U64920KL2011PLC029231

**Statement of Assets and Liabilities as at September 30, 2026**

(Amount in lakhs unless otherwise stated)

| Particulars                                                                                 | As at<br>September 30, 2026 | As at<br>March 31, 2026 |
|---------------------------------------------------------------------------------------------|-----------------------------|-------------------------|
|                                                                                             | Reviewed                    | Audited                 |
| <b>I ASSETS</b>                                                                             |                             |                         |
| <b>1 Financial assets</b>                                                                   |                             |                         |
| a) Cash and cash equivalents                                                                | 7,262.91                    | 14,097.37               |
| b) Bank Balance other than (a) above                                                        | 3,265.72                    | 3,169.42                |
| c) Loans                                                                                    | 2,98,828.59                 | 2,96,585.64             |
| d) Investments                                                                              | 4,817.07                    | -                       |
| e) Other financial assets                                                                   | 9,630.40                    | 10,973.88               |
| <b>2 Non-financial assets</b>                                                               |                             |                         |
| a) Property, plant and equipment                                                            | 2,870.48                    | 3,063.45                |
| b) Right-of-Use Asset                                                                       | 310.64                      | 261.54                  |
| c) Other intangible assets                                                                  | -                           | -                       |
| d) Current tax assets                                                                       | 824.95                      | 1,053.02                |
| e) Other non financial assets                                                               | 741.92                      | 670.85                  |
| <b>Total assets</b>                                                                         | <b>3,28,552.68</b>          | <b>3,29,875.17</b>      |
| <b>II LIABILITIES AND EQUITY</b>                                                            |                             |                         |
| <b>1 Financial liabilities</b>                                                              |                             |                         |
| a) (I) Trade payables                                                                       |                             |                         |
| (i) total outstanding dues of micro enterprises and small enterprises                       | -                           | -                       |
| (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 719.54                      | 784.48                  |
| b) Debt securities                                                                          | 21,818.68                   | 21,818.68               |
| c) Borrowings (other than debt securities)                                                  | 2,20,173.21                 | 2,20,694.97             |
| d) Lease liability                                                                          | 328.89                      | 272.59                  |
| e) Other financial liabilities                                                              | 5,000.02                    | 6,480.17                |
| <b>2 Non-financial Liabilities</b>                                                          |                             |                         |
| a) Provisions                                                                               | 217.36                      | 272.86                  |
| b) Deferred tax Liabilities (Net)                                                           | 2,930.11                    | 3,305.26                |
| c) Other non-financial liabilities                                                          | 167.65                      | 184.36                  |
| <b>3 Equity</b>                                                                             |                             |                         |
| a) Equity share capital                                                                     | 14,582.25                   | 14,582.25               |
| b) Other equity                                                                             | 62,614.97                   | 61,479.55               |
| <b>Total liabilities and equity</b>                                                         | <b>3,28,552.68</b>          | <b>3,29,875.17</b>      |



*[Handwritten signature]*

## Statement of Cash Flow for the half year ended September 30, 2026

(Amount in lakhs unless otherwise stated)

| Particulars                                                          | For the half year ended 30<br>September 2026 | For the half year ended 30<br>September 2025 |
|----------------------------------------------------------------------|----------------------------------------------|----------------------------------------------|
|                                                                      | Reviewed                                     | Reviewed                                     |
| <b>Operating activities</b>                                          |                                              |                                              |
| Profit before tax                                                    | 1,720.19                                     | 1,857.85                                     |
| <b>Adjustments to reconcile profit before tax to net cash flows:</b> |                                              |                                              |
| Interest Income                                                      | (20,181.80)                                  | (17,876.16)                                  |
| Depreciation & amortisation                                          | 273.55                                       | 270.57                                       |
| Impairment on financial instruments and Write Off                    | 1,914.75                                     | 2,111.12                                     |
| Finance cost                                                         | 10,511.03                                    | 9,796.61                                     |
| Net gain on derecognised (assigned) loans                            | -                                            | (2,229.21)                                   |
| Net gain on fair value changes                                       | (305.36)                                     | (98.74)                                      |
| Loss/(Gain) on sale of Property, plant and equipment                 | -                                            | -                                            |
| Asset written off                                                    | -                                            | -                                            |
|                                                                      | <b>(6,067.64)</b>                            | <b>(6,167.96)</b>                            |
| Cash inflow from interest on loans                                   | 20,033.32                                    | 17,754.44                                    |
| Cash inflow from interest on fixed deposits                          | 148.47                                       | 121.72                                       |
| Cash inflow from receivables on assignment of loans                  | 1,454.66                                     | 959.93                                       |
| Cash outflow towards finance cost                                    | (11,180.89)                                  | (10,072.06)                                  |
| <b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>               | <b>4,387.92</b>                              | <b>2,596.07</b>                              |
| <b>Working capital changes</b>                                       |                                              |                                              |
| Bank balance other than cash and cash equivalents                    | (96.30)                                      | (107.24)                                     |
| Loans given                                                          | (27,772.04)                                  | (45,742.14)                                  |
| Loans received back                                                  | 23,614.33                                    | 23,440.80                                    |
| Other financial asset                                                | (111.19)                                     | 280.04                                       |
| Other non financial asset                                            | (71.07)                                      | (66.14)                                      |
| Other financial liabilities and other non financial liabilities      | (827.00)                                     | (12,713.06)                                  |
| Trade payables                                                       | (64.94)                                      | 113.25                                       |
| Provision                                                            | (55.50)                                      | (31.26)                                      |
| <b>Cash Generated from Operations</b>                                | <b>(995.79)</b>                              | <b>(32,229.68)</b>                           |
| Income tax paid                                                      | (731.80)                                     | (151.90)                                     |
| <b>Net cash flows from/(used in) operating activities (A)</b>        | <b>(1,727.59)</b>                            | <b>(32,381.58)</b>                           |
| <b>B. Cash flow from Investing Activities</b>                        |                                              |                                              |
| Purchase of Property, plant and equipment/intangible assets          | (50.23)                                      | (115.38)                                     |
| Sale of Property, plant and equipment                                | -                                            | -                                            |
| Purchase of Investments                                              | (68,900.00)                                  | (44,900.00)                                  |
| Proceeds from Sale of Investments                                    | 64,388.28                                    | 36,973.83                                    |
| Redemption of Security Receipt                                       | -                                            | -                                            |
| <b>Net cash flows from/(used in) investing activities (B)</b>        | <b>(4,561.95)</b>                            | <b>(8,041.55)</b>                            |
| <b>C. Cash flow from Financing activities</b>                        |                                              |                                              |
| Borrowings other than debt securities issued                         | 28,063.89                                    | 44,882.84                                    |
| Borrowings other than debt securities repaid                         | (28,585.66)                                  | (27,247.68)                                  |
| Commercial paper issued                                              | -                                            | -                                            |
| Commercial paper repaid                                              | -                                            | -                                            |
| Debt securities issued                                               | -                                            | -                                            |
| Debt securities repaid                                               | -                                            | -                                            |
| Payment of lease liabilities (including interest payments)           | (23.15)                                      | -                                            |
| <b>Net cash flows from financing activities (C)</b>                  | <b>(544.92)</b>                              | <b>37,635.16</b>                             |
| <b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>  | <b>(6,834.46)</b>                            | <b>(2,787.97)</b>                            |
| Cash and cash equivalents at 1 April                                 | 14,097.37                                    | 10,161.50                                    |
| <b>Cash and cash equivalents at the end of half year</b>             | <b>7,262.91</b>                              | <b>7,373.53</b>                              |
| <b>Components of cash &amp; cash equivalents</b>                     |                                              |                                              |
| Cash on hand                                                         | 53.31                                        | 20.17                                        |
| In current accounts                                                  | 7,209.60                                     | 7,353.36                                     |
| In Bank deposit with maturity of less than 3 months                  | -                                            | -                                            |
| <b>Total</b>                                                         | <b>7,262.91</b>                              | <b>7,373.53</b>                              |



| Annexure - Statement of Security Coverage Ratio as on September 30, 2020 |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
|--------------------------------------------------------------------------|--|---------------------------------------------------------------|--|-------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-------------|-------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------|---------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------|
| A<br>Particulars                                                         |  | B<br>Description of assets for which this certificate relates |  | C (i)<br>Exclusive Charge                       | D (ii)<br>Debt for which this certificate is being issued | E (iii)<br>Debt for which certificate is being issued | F (iv)<br>Part Passu Charge                                                                                                       |             | G (v)<br>Other assets in which there is part passu charge (excluding items covered in Column F) | H (vi)<br>Assets not offered as Security | I (vii)<br>Elimination (amount in negative) | J<br>Total (C to H) | K, L, M, N<br>Related to only those items covered by this certificate |                                                                                                                                            |                                                                                                                                                              |                       | O<br>Total Value (K+L+M+N) |
|                                                                          |  |                                                               |  | Debt for which this certificate is being issued | Other Secured Debt*                                       | Debt for which certificate is being issued            | Asset Shared by Part Passu Debt holder (including debts for which this certificate is issued & other debt with part passu charge) | Book Value  | Book Value                                                                                      |                                          |                                             |                     | Market Value for part Passu Charge Assets (viii)                      | Carrying/Book Value for assets where market value is not Ascertained or applicable (eg. Bank Balance, DSHA market value is not applicable) | Carrying/Book Value for part Passu Charge Assets where market value is not Ascertained or applicable (eg. Bank Balance, DSHA market value is not applicable) | Total Value (K+L+M+N) |                            |
| Assets                                                                   |  |                                                               |  | Book Value                                      | Book Value                                                | Yes/No                                                | Book Value                                                                                                                        | Book Value  |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Property, Plant & Equipment                                              |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 2,870.48                                 |                                             | 2,870.48            |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Capital Work in progress                                                 |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Right of use of Assets                                                   |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 316.64                                   |                                             | 316.64              |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Goodwill                                                                 |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Intangible Assets                                                        |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Intangible Assets under Development                                      |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Investments                                                              |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 4,812.07                                 |                                             | 4,812.07            |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Loans                                                                    |  |                                                               |  | 20,441.70                                       | 32,836.35                                                 | Yes                                                   | 3,569.59                                                                                                                          | 2,35,672.88 |                                                                                                 | 7,512.92                                 | -1,564.87                                   | 2,91,821.59         | 20,441.70                                                             | 3,969.55                                                                                                                                   |                                                                                                                                                              | 24,411.29             |                            |
| Trade receivable                                                         |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Inventories                                                              |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 7,262.91                                 |                                             | 7,262.91            |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Cash & Cash Equivalent                                                   |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 3,265.72                                 |                                             | 3,265.72            |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Bank Balances other than cash and cash equivalent                        |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 11,197.27                                |                                             | 11,197.27           |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Others                                                                   |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 37,237.03                                | -1,564.87                                   | 3,28,552.68         | 20,441.70                                                             | 3,969.59                                                                                                                                   |                                                                                                                                                              | 24,411.29             |                            |
| TOTAL                                                                    |  |                                                               |  | 20,441.70                                       | 32,836.35                                                 |                                                       | 3,664.59                                                                                                                          | 2,35,672.88 |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Liabilities                                                              |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Debt Securities to which this certificate pertains                       |  |                                                               |  | 20,441.70                                       |                                                           | Yes                                                   | 3,608.72                                                                                                                          |             |                                                                                                 |                                          |                                             | 28,050.42           | 20,441.70                                                             | 3,608.72                                                                                                                                   |                                                                                                                                                              | 24,050.42             |                            |
| Other Debt sharing part passu charge above                               |  |                                                               |  |                                                 |                                                           | No                                                    |                                                                                                                                   |             |                                                                                                 |                                          | -341.68                                     | 1,96,284.50         |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Debt                                                                     |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Other Debt                                                               |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Subordinate Debt                                                         |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Borrowings                                                               |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Bank (Term Loan from Banks/NBFI)                                         |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Debt Securities                                                          |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Others                                                                   |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Trade Payables                                                           |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 719.54                                   |                                             | 719.54              |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Lease Liabilities                                                        |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 328.89                                   |                                             | 328.89              |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Provisions                                                               |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 217.36                                   |                                             | 217.36              |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| Others                                                                   |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 | 5,866.04                                 |                                             | 5,866.04            |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |
| TOTAL                                                                    |  |                                                               |  | 20,441.70                                       | 23,888.71                                                 |                                                       | 3,608.72                                                                                                                          | 1,96,676.18 |                                                                                                 | 7,133.83                                 | -341.68                                     | 2,51,335.46         | 20,441.70                                                             | 3,608.72                                                                                                                                   |                                                                                                                                                              | 24,050.42             |                            |
| Cover on Book Value                                                      |  |                                                               |  | 1.00                                            | 1.37                                                      | Part Passu Security Cover Ratio                       | 1.13                                                                                                                              | 1.20        |                                                                                                 |                                          |                                             |                     | 1.00                                                                  | 1.10                                                                                                                                       |                                                                                                                                                              |                       |                            |
| Cover on Market Value (p)                                                |  |                                                               |  |                                                 |                                                           |                                                       |                                                                                                                                   |             |                                                                                                 |                                          |                                             |                     |                                                                       |                                                                                                                                            |                                                                                                                                                              |                       |                            |

1. Assets considered for part passu charge is calculated based on asset cover requirements as per respective offer documents in case of debt, for which the certificate is being issued and as per respective loan agreements in case of other debt with part passu charge.

2. Elimination from loans is an account of reported Credit Loss provision and adjustment for effective interest rate on loans under NPA AS. Elimination from debt securities, other debt, and subordinated debt is an account of adjustment for effective interest rate on such debt, under Ind AS.

3. Cover on Book value is calculated only on debt for which this certificate is being issued as per respective offer document.

4. Part passu security cover ratio is calculated only on debt for which this certificate is being issued as per respective offer document.

5. \*Security cover required for debt refinancing is 1.23 times. However, company has maintained a security cover of 1.37 times.



*[Handwritten signature]*

**Notes:**

1. Muthoot Homefin (India) Limited ('The Company') is a housing finance company Registered with Reserve Bank of India (RBI). Non-convertible Debentures issued by the Company are listed on BSE Limited.
2. The above results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their respective meetings held on October 23, 2026. The financial results for the quarter ended September 30, 2026 have been subjected to limited review by the statutory auditor (C N K & Associates LLP, Chartered Accountants) of the Company.
3. The financial results together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting as prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with Companies (Indian Accounting Standards), Rules 2015, amended from time to time, and other accounting principles generally accepted in India along with circulars, guidelines and directions issued by RBI from time to time and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, as amended.
4. Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as certified by the Management, is given in **Annexure A**.
5. The Rated, Listed, Secured, Redeemable, Non-Convertible Debentures ("Secured NCDs") amounting to ₹ 21,818.68 lakhs are fully secured by pari-passu charge and/or by exclusive charge (hypothecation) of book debts/loan receivables to the extent as stated in the respective offer document/Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount and the interest thereon at all times for the non-convertible debentures issued. The Security Cover Certificate as per Regulation 54(3) of Listing Regulations is enclosed herewith.
6. During the quarter under review Company has not issued any Non-Convertible Debentures ("NCDs")
7. The Company is mainly engaged in the housing finance business and all other activities are incidental to the main business activities of the Company. Further, all activities are conducted within India and as such there is no separate reportable segment, as per the Ind AS 108 - "Operating Segments" specified under Section 133 of the Act.
8. Disclosure pursuant to RBI Notification dated September 24, 2021 on "Transfer of Loan Exposures" is attached as **Annexure B**.
9. Information as required by Reserve Bank of India Circular on Resolution framework-2.0 for Covid-19: Related to stress of individuals and small businesses dated May 5, 2021 is attached as **Annexure C**.

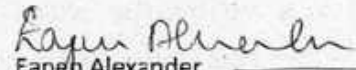


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10. The disclosure under Regulation 52(7) and Regulation 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is not applicable for the quarter ended September 30, 2026, as the proceeds of all listed non-convertible securities have been fully utilized for the purpose it was raised and there is no deviation or variation in the use of issue proceeds.
11. Previous period figures have been regrouped / reclassified wherever necessary in order to make them comparable.

For Muthoot Homefin (India) Limited

Place: Kochi  
Date: October 23, 2026

  
Eapen Alexander  
Whole time Director



SURESH  
SUNIL  
AGASKAR

Digitally signed by  
SURESH SUNIL  
AGASKAR  
Date: 2026.10.23  
17:27:04 +05'30'

## Annexure A

Disclosure pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2026, as applicable;

| Sr. No. | Particulars                                                                                                                    | Half year ended     |                     | Year ended      |
|---------|--------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|-----------------|
|         |                                                                                                                                | 30-September - 2026 | 30-September - 2025 | 31-March - 2026 |
| 1       | Debt equity ratio [(Debt Securities + Borrowings (other than debt Securities)/ (Equity share Capital + Other Equity)]          | 3.13                | 3.14                | 3.19            |
| 2       | Debt service coverage ratio [(Profit before Tax + Finance cost + Principal Collected)/ (Finance cost + Principal Repayment)] # | Not Applicable      | Not Applicable      | Not Applicable  |
| 3       | Interest service coverage ratio [(Profit before Tax + Finance cost)/Finance cost] #                                            | Not Applicable      | Not Applicable      | Not Applicable  |
| 4       | Capital Redemption Reserve (CRR) / Debenture Redemption Reserve (DRR) **                                                       | Not Applicable      | Not Applicable      | Not Applicable  |
| 5       | Outstanding redeemable preference shares (quantity and value) #                                                                | Not Applicable      | Not Applicable      | Not Applicable  |
| 6       | Net Worth (₹ In lakhs) [as per Sec. 2(57) of Companies Act, 2013]                                                              | 77,197.22           | 72,564.62           | 76,061.80       |
| 7       | Current Ratio #                                                                                                                | Not Applicable      | Not Applicable      | Not Applicable  |
| 8       | Long term debt to working capital #                                                                                            | Not Applicable      | Not Applicable      | Not Applicable  |
| 9       | Bad debts to Account receivables ratio #                                                                                       | Not Applicable      | Not Applicable      | Not Applicable  |
| 10      | Current liability ratio #                                                                                                      | Not Applicable      | Not Applicable      | Not Applicable  |
| 11      | Net Profit after Tax (₹ In lakhs)                                                                                              | 1,135.42            | 1,040.53            | 4,544.48        |
| 12      | Earnings per share (In ₹)                                                                                                      |                     |                     |                 |
|         | Basic                                                                                                                          | 0.78                | 0.85                | 3.39            |
|         | Diluted                                                                                                                        | 0.78                | 0.85                | 3.39            |
| 13      | Total debts to total assets [(Debt Securities + Borrowings (other than debt Securities) / Total Assets]                        | 0.74                | 0.74                | 0.74            |
| 14      | Debtors turnover ratio #                                                                                                       | Not Applicable      | Not Applicable      | Not Applicable  |
| 15      | Inventory turnover #                                                                                                           | Not Applicable      | Not Applicable      | Not Applicable  |
| 16      | Operating margin (%) #                                                                                                         | Not Applicable      | Not Applicable      | Not Applicable  |
| 17      | Net profit margin (%) (Profit after Tax/Revenue from Operations)                                                               | 5.44%               | 4.99%               | 10.50%          |
| 18      | Sector specific equivalent ratios                                                                                              |                     |                     |                 |
|         | i) Stage 3 Provision coverage Ratio (%)                                                                                        | 30.63%              | 45.49%              | 26.78%          |
|         | ii) Gross Stage 3 Ratio (%)                                                                                                    | 2.50%               | 1.69%               | 2.63%           |
|         | iii) Net Stage 3 Ratio (%)                                                                                                     | 1.75%               | 0.93%               | 1.94%           |
| 19      | Material Deviation if any in the use of proceeds of issue of debt securities from the objects stated in the offer document     | NIL                 | NIL                 | NIL             |

### Note

- # The Company is registered with Reserve Bank of India as Housing Finance Company, hence these ratios are not applicable.
- \*\* Pursuant to notification issued by Ministry of Corporate affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer is being registered as Housing Finance Company (HFC) with Reserve Bank of India, is not required to create Debenture Redemption Reserve (DRR). Creation of Capital Redemption Reserve (CRR) is not applicable to the company.
- Gross Stage 3 Ratio = (Gross NPA / Gross Loan Book)
- Net Stage 3 Ratio = (Net NPA / Net Loan Book)
- Stage 3 Provision coverage Ratio = Expected credit loss on Stage 3 loans / gross loan book on stage 3



*[Handwritten signature]*

## Annexure B

Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24<sup>th</sup> September 2021.

- a) Details of transfer through assignment in respect of loans not in default for the quarter ended 30<sup>th</sup> September 2026:

| Entity                                                 | Banks |
|--------------------------------------------------------|-------|
| Count of Loan accounts Assigned                        | NIL   |
| Amount of Loan account Assigned (₹ Cr)                 |       |
| Retention of beneficial economic interest (MRR) (₹ Cr) |       |
| Weighted Average Maturity (Residual Maturity) (Months) |       |
| Weighted Average Holding Period (Months)               |       |
| Coverage of tangible security coverage (LTV)(%)        |       |
| Rating-wise distribution of rated loans                |       |

- b) Details of acquired through assignment in respect of loans not in default for the quarter ended 30<sup>th</sup> September 2026:

| Entity                                                  |     |
|---------------------------------------------------------|-----|
| Count of Loan accounts Acquired                         | NIL |
| Amount of Loan account Acquired (₹ Cr)                  |     |
| Retention of beneficial economic interest (MRR) (₹ Cr.) |     |
| Weighted Average Maturity (Residual Maturity) (Months)  |     |
| Weighted Average Holding Period (Months)                |     |
| Coverage of tangible security coverage (LTV)(%)         |     |
| Rating-wise distribution of rated loans                 |     |

- c) The Company has not transferred or acquired any stressed loans for the quarter ended 30<sup>th</sup> September 2026.



## Annexure C

Details of resolution plan implemented under the Resolution Framework for COVID - 19-related Stress as per RBI circular dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0), as at September 30, 2026 are given below:

| (₹ in Lakhs)     |                                                                                                                                          |                                                                   |                                                |                                                           |                                                                                                                                           |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| Type of Borrower | Exposure to Accounts classified as standard consequent to implementation of resolution plan-Position as at the end of March 31, 2026 (A) | Of (A), aggregate debt that slipped into NPA during the half year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrower during the half-year** | Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of September 30, 2026# |
| Personal Loans*  | 1,666.93                                                                                                                                 | 63.91                                                             | 53.72                                          | 350.25                                                    | 1,598.71                                                                                                                                  |
| Corporate Loans  | -                                                                                                                                        | -                                                                 | -                                              | -                                                         | -                                                                                                                                         |
| Of which MSMEs   | -                                                                                                                                        | -                                                                 | -                                              | -                                                         | -                                                                                                                                         |
| Others           | -                                                                                                                                        | -                                                                 | -                                              | -                                                         | -                                                                                                                                         |
| <b>Total</b>     | <b>1,666.93</b>                                                                                                                          | <b>63.91</b>                                                      | <b>53.72</b>                                   | <b>350.25</b>                                             | <b>1,598.71</b>                                                                                                                           |

\*Personal loans includes housing loan & non-housing loan.

\*\*Represents net movements.

# Principal outstanding of live standard accounts as on September 30, 2026





**Muthoot Homefin**

**Muthoot Homefin (India) Limited**

Corporate Office: Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg,  
Near Ruparel College, Dadar (West), Mumbai, Maharashtra - 400 028.  
Tel: 022 - 4101 0900 / 999 | Email: enquiry@muthoothomefin.com  
Website: www.muthoothomefin.com | CIN: U64920KL2011PLC029231

23<sup>rd</sup> October, 2026

**Department of Corporate Services**  
**BSE Limited,**  
P. J. Tower, Dalal Street,  
Mumbai - 400 001

Company Code: 12158  
Scrip Code: 936638

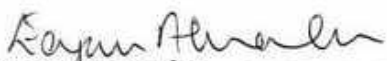
Dear Sir/Madam,

**Sub: Submission of information pursuant to Regulation 54 (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In compliance with Regulation 54 (3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, kindly find enclosed herewith statement related to security coverage as on September 30, 2026 along with Statutory Auditor's certificate thereon.

Thanking You

For **Muthoot Homefin (India) Limited**

  
**Eapen Alexander**  
Whole-time director  
DIN : 03493601

To,  
The Board of directors,  
**Muthoot Homefin (India) Limited**  
Unit No. 19-NE, 19th Floor,  
The Ruby, Senapati Bapat Marg,  
Near Ruparel College, Dadar West,  
Mumbai 400028

**Independent Auditor's Certificate on Security Cover Statement as at September 30, 2026, as per Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time and compliance of financial & non-financial covenants for listed Non-Convertible Debentures ('NCDs') for the period April 01, 2026, to September 30, 2026.**

1. We, C N K & Associates LLP, Chartered Accountants, as the Statutory Auditor of Muthoot Homefin (India) Limited ("the Company"), have been requested by the Company having its corporate office at the above mentioned address, to certify the particulars contained in the Statement of Security cover as on September 30, 2026 and whether the company has complied the financial and non-financial covenants with respect to listed NCDs' for the period April 01, 2026, to September 30, 2026 (hereinafter referred together as "the Statement").

Accordingly, this certificate has been issued as per our Engagement Letter dated June 24, 2026.

2. This Statement has been prepared by the Company to comply with Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended from time to time, read with Regulation 15 (1) (t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 and SEBI vide circular no. SEBI/HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026, as amended from time to time (together referred to as the 'Regulations') for onward submission to Stock Exchange, to Catalyst Trusteeship Limited and Vardhman Trusteeship Private Limited ("the Debenture Trustees"). The accompanying Statement has been initialed by us for identification purposes only.

### Management's Responsibility

3. The preparation and presentation of the Statement is the responsibility of the Company's management including the preparation and maintenance of all accounting, other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis for preparation; and making estimates that are reasonable in the circumstances.

4. The management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the financial and non-financial covenants as prescribed in the terms of Offer Document/ Debenture Trust Deed for the period April 01, 2026, to September 30, 2026.

## Auditor's Responsibility

5. Pursuant to the requirements of the regulation, it is our responsibility to provide a limited assurance on whether the computation of security cover as per book value of the assets of the Company as on September 30, 2026 have been accurately extracted and ascertained from the unaudited books of accounts of the Company and other relevant records and documents maintained by the Company, and whether the company has complied the financial and non-financial covenants with respect to listed NCDs' for the period April 01, 2026, to September 30, 2026.
6. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the areas where a material misstatement of the subject matter information is likely to arise.
7. We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "Guidance Note") issued by the Institute of Chartered Accountants of India (ICAI) and Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, in so far as applicable for the purpose of this Certificate. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
9. The following documents have been furnished to us by the Company:
  - (i) Unaudited Financial Statement as at September 30, 2026.
  - (ii) Security Cover Statement as at September 30, 2026.
  - (iii) 'Form No. CHG-9' filed with Ministry of Corporate Affairs (MCA').
  - (iv) BENPOS Statement as at September 30, 2026.
  - (v) Quarterly compliance reports for the quarter ended June 30, 2026 and September 30, 2026 as submitted to the Debenture Trustee.

10. For the purpose of this certificate, we have performed the following procedures:

- (i) Verified whether the computation of security cover as per book value of the assets of the Company as on September 30, 2026, prepared by management, is as per the format given under SEBI Circular No. SEBI/HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 as amended from time to time;
- (ii) Verified that the information contained in the Statement has been extracted and ascertained from the unaudited books of accounts of the Company as on September 30, 2026 and other relevant records and documents maintained by the Company, in the normal course of its business;
- (iii) Verified the arithmetical accuracy of the Security Cover included in the Statement;
- (iv) On test check basis, reviewed the documents to understand the nature of charge (viz. exclusive charge or pari-passu charge) on assets of the Company;
- (v) On test check basis verified, the details of the outstanding amount, cover required, and security required to be maintained as collateral for each series of the listed NCDs from the unaudited books and records maintained by the Company as on September 30, 2026;
- (vi) Traced the value of charge created against the Loan Receivables to the Security Cover indicated in the Statement.
- (vii) Reviewed the covenants mentioned in the Debenture Trust Deeds and relied upon the representations from the Management pertaining to compliance with financial and non-financial covenants for the securities listed in the Statement.
- (viii) Verified servicing of interest on due dates and there were no instances of delay;
- (ix) Made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statement.

### Conclusion

11. Based on our procedures performed as mentioned in paragraph 10 above, information and explanation given to us and representations provided by the Company, nothing has come to our attention that causes us to believe that, in all material respects:

- a. The company has not maintained hundred percent asset cover or asset cover as per the terms of the Information Memorandum and Debenture Trust deeds and the particulars contained in the aforesaid Statement with respect to book value of asset charged against listed NCD's are not in agreement with the unaudited financial results and other relevant records for the period ended September 30, 2026 maintained by the Company; and
- b. The Company has not complied with all the financial and non-financial covenants stipulated in the Trust Deeds for the period April 01, 2026 to September 30, 2026.

## Restriction on Use

12. This certificate has been issued for the sole use of the Board of Directors, to whom it is addressed, for onward submission to the Stock Exchange and to the Company's Debenture Trustees, Catalyst Trusteeship Limited and Vardhman Trusteeship Private Limited, pursuant to the requirements of the above-mentioned Regulations. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. C N K & Associates LLP shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. We have no responsibility to update this certificate for any events or circumstances occurring after the date of the certificate.

## For C N K & Associates LLP

Chartered Accountants

ICAI Firm Registration No.101961 W/W-100036

**SURESH**

**SUNIL**

**AGASKAR**

Suresh Agaskar

Partner

Membership No: 110321

UDIN: 26110321CVOJPC3487

REF/CERT/C/585/26-27

Place: Mumbai

Date: October 23, 2026

Digitally signed by

SURESH SUNIL

AGASKAR

Date: 2026.10.23

17:27:21 +05'30'

October 23, 2026

BSE Limited  
P. J. Towers, Dalal Street,  
Mumbai 400 001

Dear Sir/Madam,

**Sub: Disclosure required by Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2026.**

As required by Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

Statement of utilization of issue proceeds:

| Name of the Issuer | ISIN | Mode of Fund Raising (Public issues/Private placement) | Type of instrument | Date of raising funds | Amount Raised | Funds utilized | Any deviation (Yes/ No) | If 8 is Yes, then specify the purpose of for which the funds were utilized | Remarks, if any |
|--------------------|------|--------------------------------------------------------|--------------------|-----------------------|---------------|----------------|-------------------------|----------------------------------------------------------------------------|-----------------|
| 1                  | 2    | 3                                                      | 4                  | 5                     | 6             | 7              | 8                       | 9                                                                          | 10              |
| Not Applicable     |      |                                                        |                    |                       |               |                |                         |                                                                            |                 |

Note: The above is not applicable as there is no fresh issue of NCD's during the quarter under review

Thanking You

For Muthoot Homefin (India) Limited

  
Eapen Alexander  
Whole Time Director  
DIN: 03493601

October 23, 2026

BSE Limited  
P. J. Towers, Dalal Street,  
Mumbai 400 001

Dear Sir/Madam,

**Sub: Disclosure required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended September 30, 2026.**

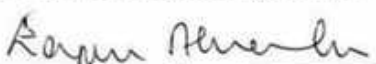
As required by Regulation 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state the following:

1. There is no deviation in the use of proceeds of Non-Convertible Debentures issued until September 30, 2026 as compared to the objects of the issue;
2. There is no deviation in the amount of funds actually utilized as against what was originally disclosed.

| Particulars                                                                                                                                                                                                                                                                                                                                       |                         | Remarks                                      |                                 |                                                   |                                                                                                       |                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------------------------------|---------------------------------|---------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------|
| Name of listed entity                                                                                                                                                                                                                                                                                                                             |                         | Muthoot Homefin (India) Limited              |                                 |                                                   |                                                                                                       |                |
| Mode of fund raising                                                                                                                                                                                                                                                                                                                              |                         | Public Issue                                 | Private Placement               | Private Placement                                 |                                                                                                       |                |
| Type of instrument                                                                                                                                                                                                                                                                                                                                |                         | Secured Redeemable Non-convertible Debenture |                                 |                                                   |                                                                                                       |                |
| Date of raising funds                                                                                                                                                                                                                                                                                                                             |                         | 13 <sup>th</sup> May 2019                    | 20 <sup>th</sup> September 2022 | 30 <sup>th</sup> May & 23 <sup>rd</sup> June 2023 |                                                                                                       |                |
| Amount raised                                                                                                                                                                                                                                                                                                                                     |                         | 18.18 crores                                 | 50 crores                       | 150 Crores                                        |                                                                                                       |                |
| Report filed for quarter ended                                                                                                                                                                                                                                                                                                                    |                         | 30 <sup>th</sup> September 2026              |                                 |                                                   |                                                                                                       |                |
| Is there a deviation/ variation in use of funds raised?                                                                                                                                                                                                                                                                                           |                         | No                                           |                                 |                                                   |                                                                                                       |                |
| Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?                                                                                                                                                                                                                                       |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| If yes, details of the approval so required?                                                                                                                                                                                                                                                                                                      |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| Date of approval                                                                                                                                                                                                                                                                                                                                  |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| Explanation for the deviation/ variation                                                                                                                                                                                                                                                                                                          |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| Comments of the audit committee after review                                                                                                                                                                                                                                                                                                      |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| Comments of the auditors, if any                                                                                                                                                                                                                                                                                                                  |                         | Not Applicable                               |                                 |                                                   |                                                                                                       |                |
| Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:<br>For the purpose of onward lending, repayment of existing liability and for general corporate purposes. There have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document. |                         |                                              |                                 |                                                   |                                                                                                       |                |
| Original object                                                                                                                                                                                                                                                                                                                                   | Modified object, if any | Original allocation                          | Modified allocation, if any     | Funds utilised                                    | Amount of deviation/ variation for the quarter according to applicable Object (in Rs. crore and in %) | Remarks,if any |
| Not Applicable                                                                                                                                                                                                                                                                                                                                    |                         |                                              |                                 |                                                   |                                                                                                       |                |
| Deviation could mean:<br>a. Deviation in the objects or purposes for which the funds have been raised.<br>Deviation in the amount of funds actually utilized as against what was originally disclosed.                                                                                                                                            |                         |                                              |                                 |                                                   |                                                                                                       |                |

Thanking You

For **Muthoot Homefin (India) Limited**

  
**Eapen Alexander**  
Whole Time Director  
DIN: 03493601