



Date: 05<sup>th</sup> August, 2025

To,  
**The Manager**  
Listing Department  
BSE Limited  
PJ Towers, Dalal Street, Fort  
Mumbai – 400 001

Dear Sir/Madam,

Sub: - Outcome of 143<sup>rd</sup> Board Meeting of Muthoot Housing Finance Company Limited held on 05<sup>th</sup> August 2025 and Submission of Unaudited Financial Results for the quarter and three months ended 30<sup>th</sup> June, 2025.

Pursuant to Regulations 51, 52, and 54 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Regulations”) and other applicable regulations, we hereby inform that the Board of Directors of the Company at its Meeting held on August 05, 2025, has, inter alia, approved the Unaudited Standalone Financial Results of the Company for the quarter and three months ended June 30, 2025.

In compliance with the said Regulations, please find enclosed the following:

1. Unaudited Standalone Financial Results for the quarter ended June 30, 2025.
2. Limited Review Report issued by the Statutory Auditor.
3. Disclosures in accordance with Regulations 52(4) and other provisions of the SEBI Regulations.
4. Statement indicating utilization of issue proceeds of non-convertible securities and statement of material deviation in the use of issue proceeds from the objects of the issue for the quarter ended March 31, 2025, as per Regulation 52(7) and Regulation 52(7A) of SEBI Regulations.

The meeting commenced at 3.15 P.M. and concluded at 5.45 P.M.

We request you to kindly take the documents on record and kindly treat this as compliance with the Listing Regulations.

Thanking you

Yours faithfully  
**For MUTHOOT HOUSING FINANCE COMPANY LIMITED**

**Sumesh. S**  
**Company Secretary and Compliance Officer**



# CHATURVEDI & CO. LLP

CHARTERED ACCOUNTANTS

81, Mittal Chambers, 228, Nariman Point, Mumbai - 400 021.

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## INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025 PURSUANT TO REGULATION 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED.

To the Board of Directors of Muthoot Housing Finance Company Limited

### Introduction

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Muthoot Housing Finance Company Limited** ("the Company") for the Quarter ended June 30, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the regulations"), including relevant circulars issued by the SEBI from time to time.
2. Management is responsible for preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" as prescribed under Section 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India and in Compliance with the preparation and disclosure requirements of Listing Regulations.
3. Our responsibility is to express a conclusion on the Statement based on our review.

### Scope of Review

4. We conducted our review in accordance with 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 statements are free of material misstatement. A review consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act 2013, and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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**Conclusion**

5. Based on our review conducted and procedures performed as stated in paragraph 4 above, nothing has come to our attention that causes us to believe that the accompanying Statement 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 Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For Chaturvedi & Co LLP**

*Chartered Accountants*

(Firm Registration No. 302137E/ E300286)

**(S.N. Chaturvedi)**

Partner

Membership No. 040479

ICAI UDIN : 25040479BMNDJA2184

Place : Mumbai

Date : August 05, 2025

## Muthoot Housing Finance Company Limited

CIN: U65922KL2010PLC025624

### Statement of unaudited financial results for the Quarter ended 30 June 2025

(All amounts are in INR Lakhs, unless otherwise stated)



Particulars	Quarter ended			Year ended
	30-Jun-2025	31-Mar-2025	30-Jun-2024	31-Mar-2025
	Unaudited	Unaudited	Unaudited	Audited
<b>I. Revenue from operations</b>				
Interest income	10,370.27	9,262.90	8,393.24	35,799.34
Fees and Commission income	289.87	274.81	166.05	1,162.50
Net gain on fair value changes	96.63	66.26	129.83	462.36
Net gain on derecognition of financial instruments under amortised cost category	897.25	1,976.98	-	1,976.98
Other Operating Income	187.91	208.44	167.22	728.60
<b>Total Revenue from operations</b>	<b>11,841.93</b>	<b>11,789.39</b>	<b>8,856.34</b>	<b>40,129.78</b>
Other income	-	-	7.06	7.06
<b>Total Income (I)</b>	<b>11,841.93</b>	<b>11,789.39</b>	<b>8,863.40</b>	<b>40,136.84</b>
<b>II. Expenses</b>				
Finance costs	5,517.57	5,551.14	4,435.56	19,898.46
Impairment on financial instruments	115.83	114.13	99.95	434.33
Employee benefits expenses	3,185.89	2,791.90	2,465.63	10,477.28
Depreciation, amortisation and impairment	213.76	223.44	130.60	698.76
Other expenses	837.93	960.01	573.49	2,960.99
<b>Total expenses (II)</b>	<b>9,870.98</b>	<b>9,640.62</b>	<b>7,705.23</b>	<b>34,469.82</b>
<b>III. Profit before tax (I - II)</b>	<b>1,970.95</b>	<b>2,148.77</b>	<b>1,158.17</b>	<b>5,667.02</b>
<b>IV. Tax Expenses</b>				
Current tax	272.53	222.53	300.14	1,162.16
Deferred tax charge/(credit)	223.46	318.20	(8.69)	263.94
<b>Total tax expenses (IV)</b>	<b>495.99</b>	<b>540.73</b>	<b>291.45</b>	<b>1,426.10</b>
<b>V. Profit for the year (III-IV)</b>	<b>1,474.96</b>	<b>1,608.04</b>	<b>866.72</b>	<b>4,240.92</b>
<b>VI. Other comprehensive income</b>				
<b>A. Items that will not be reclassified to profit and loss</b>				
Remeasurements gain/(loss) on defined benefit plan	-	(38.00)	-	(38.00)
Changes in value of forward element of forward contract	(15.67)	(32.02)	-	(2.46)
Income tax relating to items that will not be reclassified to profit or loss	3.94	17.62	-	10.18
<b>Subtotal (A)</b>	<b>(11.72)</b>	<b>(52.40)</b>	<b>-</b>	<b>(30.28)</b>
<b>B. Items that will be reclassified to profit and loss</b>				
The effective portion of gain/(loss) on hedging instruments in cash flow hedges	(2.42)	(5.09)	-	(5.09)
Income tax relating to items that will be reclassified to profit or loss	0.61	1.28	-	1.28
<b>Subtotal (B)</b>	<b>(1.81)</b>	<b>(3.81)</b>	<b>-</b>	<b>(3.81)</b>
<b>Other Comprehensive Income (A + B)</b>	<b>(13.53)</b>	<b>(56.21)</b>	<b>-</b>	<b>(34.09)</b>
<b>VII. Total comprehensive income/ (Loss) for the year (V + VI)</b>	<b>1,461.43</b>	<b>1,551.83</b>	<b>866.72</b>	<b>4,206.83</b>
<b>VIII. Paid-up Equity Share Capital (face value INR 10 each)</b>	8,160.62	8,160.62	8,160.62	8,160.62
<b>IX. Earning per equity share of INR 10 each *</b>				
Basic (INR)	1.84	2.00	1.12	5.33
Diluted (INR)	1.83	1.99	1.12	5.30
<b>X. Reserves excluding Revaluation Reserves</b>				30,855.81

\* Earning per shares for interim period is not annualised

## Notes to the financial results

- 2 The Company is a housing finance company registered with the National Housing Bank
- 3 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 5 August, 2025 and subjected to limited review by statutory auditor of the Company, pursuant to Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

The financial results of the Company have been prepared in accordance with applicable Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other recognised accounting principles generally accepted in India along with the circulars, guidelines and direction issued by the National Housing Bank (NHB) /Reserve Bank of India (RBI) from time to time. These financial results are available on the website of the Company viz. www.muthoothousing.com and on the website of BSE Limited (www.bseindia.com)

- 4 The Company has listed its Non-Convertible Debentures and Commercial Papers on BSE Ltd., in compliance with the Securities and Exchange Board of India (SEBI) (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time and operational circular no. SEBI/HO/DDHS/Pod1/P/CIR/2024/54 dated 22 May 2024 issued by SEBI, as amended from time to time.
- 5 The Company is engaged in lending business, primarily into mortgage loans (home loan and loan against properties). The Board reviews the Company's performance as a single business. The Company operates within India. Accordingly, there are no separate reportable segments, as per the Ind AS 108 "Operating Segment".
- 6 (a) The figures for the quarter ended March 2025 are the balancing figures between the audited figures in respect of the year ended March 2025 and the reviewed figures for Nine months ended December 2024.

(b) The above financial results includes comparative figures for the quarter ended 30 June 2024, which were not subject to limited review.

- 7 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021  
(a) Details of loans (not in default) transferred through assignment

Particulars	For the quarter ended 30 June 2025
Number of accounts assigned through Direct Assignment	571
Amount of loan account assigned (Rs. In Lakh)	4,809.72
Retention of beneficial economic interest ( MRR )*	10%
Weighted average residual maturity (in months)	144.48
Weighted average holding period (in months)	20.13
Coverage of tangible security	100%
Rating-wise distribution of rated loans	Unrated

\* (Minimum Retention Ratio) Retained by Originator

(b) During the quarter ended June 2025, the Company has not transferred any stressed loans to ARCs or permitted transferees (quarter ended June 2024: Nil).

- 8 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30 June 2025 is attached as Annexure 1.
- 9 Previous periods figures have been re-grouped/ re-classified wherever necessary in line with the financial results for the quarter ended 30 June, 2025. The impact, if any, is not material to the financial results.

**For Muthoot Housing Finance Company Limited**

Place: Kochi  
Date: 5 August 2025

**Suzannah Muthoot**  
Whole-time Director  
DIN: 09792874

## Notes to the financial results

### Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30 June 2025.

Particulars	As at
	30-Jun-25
Debt Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) - Cash and cash equivalents] / (Equity share Capital + Other Equity - Impairment Reserve - Deferred Revenue Expenditure - Intangible Assets - Unrealised Gain - Deferred Tax)	5.55
Outstanding redemption preference shares (quantity and value)	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA
Net worth (in ₹ lakh)	40,477.86
Net profit after tax (in ₹ lakh)	1,474.96
Earnings per share (of ₹10/- each)	
- Basic	1.84
- Diluted	1.83
Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits) / Total assets	84.09%
Operating margin (%) = Profit before Tax / Revenue from Operations.	16.64%
Net profit margin (%) = Profit after Tax / Total Revenue.	12.46%
Sector specific equivalent ratios, as applicable.	
i) Capital Adequacy Ratio ("CRAR") (%)	27.21%
ii) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage III / Gross Stage III Loans.	23.07%
iii) Gross Non-Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross Loans.	1.75%
iv) Net Non-Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans - Impairment loss allowance for Stage III)	1.35%
v) Liquidity coverage ratio (%)	NA

Note 1: The Company, being a Housing Finance Company ('HFC'), disclosure of Debt service coverage ratio, Interest service coverage ratio, current ratio, Long term debt to working capital, Bad debts to Accounts receivable ratio, Current liability ratio, Debtors turnover, Inventory turnover ratio are not applicable.



Date: 05<sup>th</sup> August, 2025

To,  
**The Manager**  
Listing Department  
BSE Limited  
PJ Towers, Dalal Street, Fort  
Mumbai – 400 001

Dear Sir/Madam,

Sub: - Statement of Deviation/Variation in the use of proceeds of issued debt securities for the quarter ended 30<sup>th</sup> June, 2025.

Pursuant to **Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, we hereby confirm that there has been **no deviation or variation** in the use of proceeds from the issuance of non-convertible securities (NCDs) as mentioned in the objects stated in the offer document.

The funds have been utilized for the purposes as stated in the offer document and there is no variation in the end-use of proceeds.

We request you to kindly take the above disclosure on record.

Thanking you

Yours faithfully  
**For MUTHOOT HOUSING FINANCE COMPANY LIMITED**

**Sumesh. S**  
**Company Secretary and Compliance Officer**