

Date: January 28, 2026

To,
Corporate Governance Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001.

Subject: Certificate for Non-Applicability of Corporate Governance under Regulation 27(2) (a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR"), for the quarter ended December 31, 2025. (with respect to submission of Integrated Governance Report)

Dear Sir/Madam,

We, Muthoot Housing Finance Company Limited, have our non-convertible debt securities listed on BSE Limited, the outstanding value of which is less than Rs. 500 crores, and the Company does not have any specified securities listed on the Main Board or the SME Exchange. In this regard, we wish to inform that pursuant to Regulation 15(1) and Regulation 15(1A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), the provisions of Regulation 27(2) of the SEBI LODR Regulations relating to the submission of the quarterly compliance report for the quarter ended December 2025 on corporate governance are not applicable to the Company.

Sl.	Name of the Security	Scrip Code	ISIN
1.	Rated, Listed, Unsecured, Redeemable, Taxable, Subordinated, Non-Convertible Debentures	976485	INE882Z08031
2.	Rated, Listed, Unsecured, Redeemable, Taxable, Subordinated, Non-Convertible Debentures	976427	INE882Z08023
3.	Rated, Listed, Unsecured, Redeemable, Taxable, Subordinated, Non-Convertible Debentures	976376	INE882Z08015

In light of the above, I, Sumesh. S, Company Secretary and Compliance Officer of Muthoot Housing Finance Company Limited, hereby certify that compliance with the corporate governance provisions under Regulation 27(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") is not applicable to our company. Our company is not equity listed and does not meet the criteria for corporate governance compliance as outlined in Regulation 15(1A) and Regulation 15(2) of SEBI LODR, as we do not have non-convertible securities with an outstanding value of Rs. 500 crore or above.

We kindly request you to take this information on record and acknowledge the same.

Yours Faithfully.

For Muthoot Housing Finance Company Limited

Sumesh. S
Company Secretary and Compliance Officer

Date: January 28, 2026

To,
Corporate Governance Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001.

Subject: Clarification on Submission of Report of the Certificate for Non-Applicability of Corporate Governance under Regulation 27(2) (a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”).

Dear Sir/Madam,

In reference to the above, we wish to inform you that we are in the process of submitting the Certificate for Non-Applicability of Corporate Governance under Regulation 27(2)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”) for the quarter ended December 31, 2025, with respect to the submission of the Integrated Governance Report for our Company.

During the course of submission, we encountered certain system-related constraints due to which we were unable to submit the report in the manner instructed by your good office as mentioned below, screenshots evidencing the same are enclosed herewith for your reference.

Compliance module > Reg. 27 - Corporate Governance - Non-Applicability Certificate

In this regard, based on the telephonic discussion and guidance received from the concerned officials of your good office, the said report has been submitted under the General Announcements section of the BSE Listing Center in order to ensure compliance within the stipulated due date.

We kindly request you to take note of the same.

Yours Faithfully.

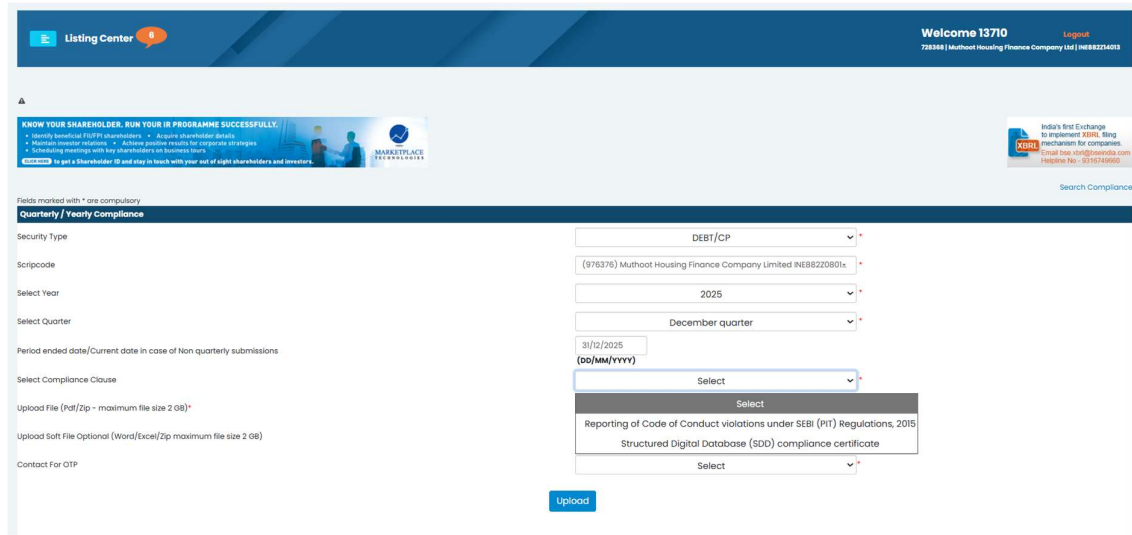
For Muthoot Housing Finance Company Limited

Sumesh. S
Company Secretary and Compliance Officer

Enclosures:

1. Screenshots disclosing the issue while submission of the report.

Screenshots disclosing the issue while submission of the report:



The screenshot displays the 'Listing Center' interface for Muthoot Housing Finance Company Limited. The page includes a header with the company name and a 'Welcome 13710' message. Below the header, there is a section titled 'KNOW YOUR SHAREHOLDER. RUN YOUR IR PROGRAMME SUCCESSFULLY' with bullet points about investor relations. The main content area is the 'Quarterly / Yearly Compliance' form, which includes fields for Security Type (DEBT/CP), Scripcode (976376), Select Year (2025), Select Quarter (December quarter), Period ended date (31/12/2025), Select Compliance Clause (Reporting of Code of Conduct violations under SEBI (PIT) Regulations, 2015), and Upload File (Structured Digital Database (SDD) compliance certificate). An 'Upload' button is located at the bottom of the form.