



Date: 15th May 2026

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

Dear Sir/Madam,

Sub: - Structured Digital Database (“SDD”) Compliance Certificate for the year ended March 31, 2026.

Dear Sir/Madam,

Pursuant to the applicable provisions of Regulation 3(5) and 3(6) of the *Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015*, read with BSE Notice No. 20241018-44 dated October 18, 2024, please find enclosed herewith the Structured Digital Database (SDD) Compliance Certificate for the financial year ended March 31, 2026, issued by **M/s. Govindraj Akshay & Associates, Practicing Company Secretaries.**

Since, **MUTHOOT HOUSING FINANCE COMPANY LIMITED** is a debt-listed entity and the provisions of Regulation 24A of the *SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015* are not applicable to the Company, the Company is required to submit the aforesaid certificate.

Accordingly, the enclosed certificate confirms the status of compliance with respect to the Structured Digital Database maintained by the Company in accordance with the aforesaid regulations for the financial year ended March 31, 2026.

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

Thanking you

Yours faithfully
For MUTHOOT HOUSING FINANCE COMPANY LIMITED

Sumesh. S
Company Secretary and Compliance Officer

GAACER/221505/202627

COMPLIANCE CERTIFICATE FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026

(Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015)

I, Ravi Keshava K M, Practicing Company Secretary appointed by Muthoot Housing Finance Company Limited, am aware of the compliance requirement of Structured Digital Database (SDD) pursuant to provisions of Regulation 3(5) and 3(6) of Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 (PIT Regulations) and I certify that:

1. the Company has a Structured Digital Database in place.
2. control exists as to who can access the SDD.
3. all the UPSI disseminated in the previous year have been captured in the Database.
4. the system has captured nature of UPSI along with date and time.
5. the database has been maintained internally and an audit trail is maintained.
6. the database is non-temperable and has the capability to maintain records for 8 years.

I also confirm that the Company was required to capture 4 (Four) events during the year ended March 31, 2026, and has duly captured that 4 (Four) required events, and that such event has been duly identified and maintained internally.

Place: Bengaluru
Date: 15th May, 2026
UDIN: **A060153H000367372**

Ravi Keshava KM
Govindraj Akshay & Associates
Membership No: A60153
COP: 24962
PRN: 7540/ 2025