



Date: October 15, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001

Scrip Code (CP) –731944
ISIN: INE882Z14021

Dear Sir/Madam,

Sub: Certificate from Chief Financial Officer (CFO) on utilization of Commercial Paper issue proceeds for the quarter ended on September 30, 2026.

Pursuant to SEBI Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed the Quarterly Certificate from the Chief Financial Officer of the Company confirming that the proceeds of Commercial Papers (CPs) issued by the Company till the Quarter ended September 30, 2026 have been utilised for purposes as disclosed in the Disclosure Document filed with the BSE Limited and that the Company has adhered to all listing conditions as specified in the aforesaid Circular..

We request you to kindly take the above on record and disseminate the same to the stakeholders.

Thanking You,

Yours Faithfully,

For Muthoot Housing Finance Company Limited

SUMES Digitally signed
by SUMESH S
H S Date: 2026.10.15
11:15:00 +05'30'

S. Sumesh
Company Secretary & Compliance Officer
(Membership No: A29833)

Muthoot Housing Finance Company Limited.
Corporate Identity Number (CIN) U65922KL2010PLC025624
Registered Office : TC No. 14/2074-7, Muthoot Centre, Punnem Road, Thiruvananthapuram 695039, Kerala, India.
Corporate Office : 12A 01, 13th Floor, Parinee Crescenzo, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai - 400 051, India.
T : +91-22-62728500 e-mail : muthoot@muthoot.com
www.muthoothousing.com



Date: October 15, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001

Scrip Code (CP) – 731983
ISIN: INE882Z14039

Dear Sir/Madam,

Sub: Certificate from Chief Financial Officer (CFO) on utilization of Commercial Paper issue proceeds for the quarter ended on September 30, 2026.

Pursuant to SEBI Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed the Quarterly Certificate from the Chief Financial Officer of the Company confirming that the proceeds of Commercial Papers (CPs) issued by the Company till the Quarter ended September 30, 2026 have been utilised for purposes as disclosed in the Disclosure Document filed with the BSE Limited and that the Company has adhered to all listing conditions as specified in the aforesaid Circular..

We request you to kindly take the above on record and disseminate the same to the stakeholders.

Thanking You,

Yours Faithfully,

For Muthoot Housing Finance Company Limited

SUMESH Digitally signed
by SUMESH S
Date: 2026.10.15
11:15:24 +05'30'

S. Sumesh
Company Secretary & Compliance Officer
(Membership No: A29833)

Muthoot Housing Finance Company Limited.
Corporate Identity Number (CIN) U65922KL2010PLC025624
Registered Office : TC No. 14/2074-7, Muthoot Centre, Punnem Road, Thiruvananthapuram 695039, Kerala, India.
Corporate Office : 12A 01, 13th Floor, Parinee Crescenzo, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai - 400 051, India.
T : +91-22-62728500 e-mail : muthoot@muthoot.com
www.muthoothousing.com



Date: October 15, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai - 400 001

Scrip Code (CP) – 732073
ISIN: INE882Z14047

Dear Sir/Madam,

Sub: Certificate from Chief Financial Officer (CFO) on utilization of Commercial Paper issue proceeds for the quarter ended on September 30, 2026.

Pursuant to SEBI Master Circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed the Quarterly Certificate from the Chief Financial Officer of the Company confirming that the proceeds of Commercial Papers (CPs) issued by the Company till the Quarter ended September 30, 2026 have been utilised for purposes as disclosed in the Disclosure Document filed with the BSE Limited and that the Company has adhered to all listing conditions as specified in the aforesaid Circular..

We request you to kindly take the above on record and disseminate the same to the stakeholders.

Thanking You,

Yours Faithfully,

For Muthoot Housing Finance Company Limited

SUMES Digitally signed
by SUMESH S
H S Date: 2026.10.15
11:15:39 +05'30'

S. Sumesh
Company Secretary & Compliance Officer
(Membership No: A29833)

Muthoot Housing Finance Company Limited.
Corporate Identity Number (CIN) U65922KL2010PLC025624
Registered Office : TC No. 14/2074-7, Muthoot Centre, Punnem Road, Thiruvananthapuram 695039, Kerala, India.
Corporate Office : 12A 01, 13th Floor, Parinee Crescenzo, Plot No. C-38 & C-39, Bandra Kurla Complex - G Block, Bandra (East), Mumbai - 400 051, India.
T : +91-22-62728500 e-mail : muthoot@muthoot.com
www.muthoothousing.com

Annexure 9

Certificate to be submitted by the Issuer of Commercial Paper / NCDs

(The certificate shall be provided to the IPA within 3 months of the issue of CP / NCD or on maturity of the issue, whichever is earlier. Where utilization of the CP/NCD proceeds is pending or not complete this certificate is to be given every quarter within 15 days from the end of the quarter till utilization.

To

Treasury Operations Mumbai ,
The Federal Bank Ltd ,
15th Floor, VIOS Towers ,
New Cuff Parade, Sewri - Chembur Road ,
Mumbai - 400037

Dear Sir / Madam,

REF NO	ISIN CODE	Issuance Date of CP	MV of CP (in Crore Rs)	Units	Maturity date of CP	End use
1	INE882Z14021	18/06/2026	25.00	500	02/11/2026	Onward Lending
2	INE882Z14039	22/06/2026	35.00	700	21/12/2026	Onward Lending
3	INE882Z14047	09/07/2026	25.00	500	07/12/2026	Onward Lending

With reference to the above-mentioned Commercial Paper / NCD issued by us, it is hereby certified that:

1. The proceeds of CPs / NCDs have been used for the disclosed purposes.
2. All other provisions of the CP /NCD Directions / Guidelines (RBI/ FIMMDA) and conditions of the offer document have been adhered to.
3. The asset classification of all the fund-based facilities availed from Banks/ AIFIs/NBFCs continue to be "Standard".
4. There has been no material change in our financial status which may adversely affect the credit rating of the CP / NCD.
5. The CPs / NCDs have not been invested by related parties either in primary market or in secondary market.

For Muthoot Housing Finance Company Limited

Yogesh
Digitally signed
by Yogesh Udhoji
Date: 2026.10.14
18:08:34 +05'30'

Yogesh Udhoji
Chief Financial Officer

Date: 14/10/2026

Place: Mumbai