Date: 02nd November, 2026

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

Dear Sir/Madam,

Sub: - Outcome of 151st Board Meeting of Muthoot Housing Finance Company Limited held on 06th November, 2026 and Submission of Unaudited Financial Results for the 2nd Quarter and Six months ended 30th September, 2026.

Pursuant to Regulations 51 and 52, 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 **06th November, 2026, 2026**, has, inter alia, considered and approved:

a) the Unaudited Financial Results of the Company for the 2nd quarter and Six months ended on 30th September, 2026.
b) the Enhancement of Limits for Issue of Non-Convertible Debentures / Sub debt / short-term unsecured Commercial Papers / any other instruments on private placement basis, within the overall borrowing limit of Rs. 6000 Crores.

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

1. Unaudited Standalone Financial Results for the quarter ended on 30th September, 2026.
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 Second quarter ended 30th September, 2026, as per Regulation 52(7) and Regulation 52(7A) of SEBI Regulations.

The meeting commenced at 03:00 P.M. and concluded at 05:00 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
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Date: 2026.11.06 17:20:06 +05'30'

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

CHATURVEDI & CO. LLP
CHARTERED ACCOUNTANTS
81, Mittal Chambers, 228, Nariman Point, Mumbai - 400 021.
Phone : 2288 0465 / 66, 2204 1086 / 2287 2457
E-mail : mumbai@chaturvedica.in • Web.: www.chaturvedica.in

Independent Auditor's Limited Review Report on Unaudited financial results of Muthoot Housing Finance Company Limited for the quarter and half year ended September 30, 2026, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To the Board of Directors,
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 and half year ended September 30, 2026 ("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").

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 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. 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 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.

CHATURVEDI & CO. (ICAI Registration No. 302137E) has been converted into a limited liability partnership CHATURVEDI & CO. LLP from April 28, 2024, and is a registered Limited Liability Partnership with LLPIN ACG-8720 & ICAI Registration No. 302137E/E300286.

Conclusion

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement is not prepared, in all material respects, 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 there under 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)

SACHINDRA NATH CHATURVEDI
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Date: 2026.11.06 17:35:34 +05'30'

(S.N. Chaturvedi)
Partner
Membership No. 040479

ICAI UDIN: 26040479IMXBGX9116

Place: Mumbai
Date: November 06, 2026

Muthoot Housing Finance Company Limited

CIN: U65922KL2010PLC025624

Statement of unaudited financial results for the Quarter and Half year ended 30 September, 2026

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

Particulars	Quarter ended			Half Year ended		Year ended
	30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
I. Revenue from operations						
Interest income	12,996.82	12,510.41	10,640.47	25,507.23	21,010.74	44,235.67
Fees and Commission income	647.32	717.61	417.95	1,364.93	707.82	1,959.06
Net gain on fair value changes	55.50	139.13	70.40	194.63	167.03	501.69
Net gain on derecognition of financial instruments under amortised cost category	996.45	-	896.55	996.45	1,793.80	2,204.24
Other Operating Income	238.73	225.82	188.98	464.55	376.89	831.33
Total Revenue from operations	**14,934.82**	**13,592.97**	**12,214.35**	**28,527.79**	**24,056.28**	**49,731.99**
Other income	-	-	-	-	-	31.39
Total Income (I)	**14,934.82**	**13,592.97**	**12,214.35**	**28,527.79**	**24,056.28**	**49,763.38**
II. Expenses						
Finance costs	7,181.36	7,316.92	6,156.26	14,498.28	11,673.83	25,353.63
Impairment on financial instruments	543.92	621.63	360.77	1,165.55	476.60	1,024.03
Employee benefits expenses	3,931.67	3,754.57	3,223.69	7,686.24	6,409.58	13,559.90
Depreciation, amortisation and impairment	253.23	221.27	229.10	474.50	442.86	956.29
Other expenses	1,109.25	1,162.55	947.29	2,271.80	1,785.22	3,996.01
Total expenses (II)	**13,019.43**	**13,076.94**	**10,917.11**	**26,096.37**	**20,788.09**	**44,889.86**
III. Profit before Exceptional Items and Tax (I - II)	**1,915.39**	**516.03**	**1,297.24**	**2,431.42**	**3,268.19**	**4,873.52**
Exceptional Item						
Statutory impact of new Labour Codes	**-**	**-**	**-**	**-**	**-**	**158.22**
IV. Profit Before Tax	**1,915.39**	**516.03**	**1,297.24**	**2,431.42**	**3,268.19**	**4,715.30**
V. Tax Expenses						
Current tax	436.82	94.97	382.65	531.79	655.18	1,308.68
Deferred tax charge/(credit)	45.25	34.90	(56.20)	80.15	167.26	(121.93)
Total tax expenses (V)	**482.07**	**129.87**	**326.45**	**611.94**	**822.44**	**1,186.75**
VI. Profit for the Period (IV-V)	**1,433.32**	**386.16**	**970.79**	**1,819.48**	**2,445.75**	**3,528.55**
VII. Other comprehensive income						
A. Items that will not be reclassified to profit and loss						
Remeasurements gain/(loss) on defined benefit plan	(6.08)	(61.97)	-	(68.05)	-	(60.97)
Changes in value of forward element of forward contract	29.04	(38.90)	58.91	(9.86)	43.24	(4.32)
Income tax relating to items that will not be reclassified to profit or loss	(5.78)	25.39	(14.82)	19.61	(10.88)	16.43
Subtotal (A)	**17.18**	**(75.48)**	**44.08**	**(58.30)**	**32.36**	**(48.86)**
B. Items that will be reclassified to profit and loss						
The effective portion of gain/(loss) on hedging instruments in cash flow hedges	-	(1.41)	13.08	(1.41)	10.66	8.10
Income tax relating to items that will be reclassified to profit or loss	-	0.35	(3.29)	0.35	(2.68)	(2.04)
Subtotal (B)	**-**	**(1.06)**	**9.79**	**(1.06)**	**7.98**	**6.06**
Other Comprehensive Income (A + B)	**17.18**	**(76.54)**	**53.87**	**(59.36)**	**40.33**	**(42.80)**
VIII. Total comprehensive income/ (Loss) for the year (VI + VII)	**1,450.50**	**309.62**	**1,024.66**	**1,760.12**	**2,486.08**	**3,485.75**
IX. Paid-up Equity Share Capital (face value INR 10 each)	8,503.09	8,503.09	8,503.09	8,503.09	8,503.09	8,503.09
X. Earning per equity share of INR 10 each *						
Basic (INR)	1.71	0.46	1.21	2.17	3.04	4.30
Diluted (INR)	1.70	0.46	1.20	2.16	3.02	4.28
XI. Reserves excluding Revaluation Reserves						36,513.21

* Earnings per share for interim period is not annualised

SACHINDRA NATH CHATURVEDI

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Date: 2026.11.06 17:36:16 +05'30'

Place: Kochi
Date: 06-November-26

For Muthoot Housing Finance Company Limited

SUZANNAH MUTHOOT

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Suzannah Muthoot
Whole-time Director
DIN: 09792874

Notes to the Financial Results

1. Statement of Assets and Liabilities as at 30 September, 2026

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

Particulars	As at 30 September, 2026 (Unaudited)	As at 31 March, 2026 (Audited)
ASSETS		
1. Financial assets		
(a) Cash and cash equivalents	12,544.90	6,211.90
(b) Bank balance other than cash and cash equivalents	2,696.51	10,027.66
(c) Loans	3,38,283.40	3,06,797.53
(d) Investments	14,031.71	8,072.20
(e) Derivative financial instruments	-	377.49
(f) Other financial assets	5,262.59	4,135.78
	3,72,819.11	**3,35,622.56**
2. Non-financial assets		
(a) Deferred tax assets (net)	314.01	374.20
(b) Property, plant and equipment	974.06	1,041.45
(c) Intangible assets under development	101.07	34.44
(d) Other intangible assets	134.71	170.95
(e) Right of use assets	699.96	852.17
(f) Assets held for sale	87.49	149.90
(g) Other non-financial assets	1,134.12	1,069.81
	3,445.42	**3,692.92**
Total Assets	**3,76,264.53**	**3,39,315.48**
LIABILITIES AND EQUITY		
Liabilities		
1. Financial liabilities		
(a) Derivative financial instruments	82.46	-
(b) Payables:		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	2.98	0.41
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,986.85	1,363.70
(II) Other payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises.	522.52	536.38
(c) Debt securities	35,609.79	-
(d) Borrowings (other than debt securities)	2,78,447.96	2,79,181.24
(e) Subordinated liabilities	9,704.49	9,661.85
(f) Lease liabilities	724.41	875.26
(g) Other financial liabilities	858.94	1,287.52
	3,27,940.40	**2,92,906.36**
2. Non-financial liabilities		
(a) Current Tax Liabilities (net)	182.58	201.85
(b) Provisions	1,119.08	920.19
(c) Other non-financial liabilities	239.17	270.78
	1,540.83	**1,392.82**
Total liabilities	**3,29,481.23**	**2,94,299.18**
3. Equity		
(a) Equity share capital	8,503.09	8,503.09
(b) Other equity	38,280.21	36,513.21
	46,783.30	**45,016.30**
Total Liabilities and Equity	**3,76,264.53**	**3,39,315.48**

2. Statement of Cash flow for the half year ended 30 September,2026

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

Particulars	Half Year ended 30 September, 2026	Half Year ended 30 September, 2025
1. Cash flow from operating activities		
Profit before tax	2,431.42	3,268.19
Adjustments to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	474.50	442.86
Impairment on financial instruments/assets held for sale	1,200.24	476.08
Staff gratuity and leave encashment expenses	198.89	69.66
Provision for share based payment to employees	6.88	13.44
Income from investment in mutual fund	(194.63)	(167.03)
Net gain on derecognition of financial instruments under amortised cost category	(996.45)	(1,793.80)
Loss on sale of property, plant and equipment	0.05	0.33
Profit & Loss on Modification/Cancellation of Lease	-	(39.65)
Finance Cost	14,458.42	11,623.12
Adjustments towards effective interest rate in respect of loan assets	99.37	241.57
Unwinding of prepaid rent and security deposit	(11.91)	(9.96)
Interest cost on lease liability	39.86	50.71
Operating profit before working capital changes	**17,706.64**	**14,175.51**
Adjustments in working capital:		
(Increase)/ Decrease in bank balances other than cash and cash equivalents	7,331.15	(8,504.44)
(Increase)/Decrease in loans	(31,789.03)	(29,157.67)
(Increase)/Decrease in other financial assets	(1,126.25)	(968.55)
(Increase)/Decrease in other non-financial assets and Assets held for sale	(1.90)	(58.40)
Increase/(Decrease) in trade payables	611.86	510.93
Increase/(Decrease) in other financial liabilities	(428.58)	(291.23)
Increase/(Decrease) in provisions	(68.05)	9.26
Increase/(Decrease) in other non-financial liabilities	(31.61)	(37.15)
Increase/(Decrease) in Derivative financial instruments	448.68	(1,514.95)
Cash generated from/(used in) operations	**(7,347.09)**	**(25,836.70)**
Finance cost paid	(14,241.52)	(7,997.43)
Income tax paid (net)	(551.06)	(674.48)
Net cash generated from/(used in) operating activities	**(22,139.67)**	**(34,508.60)**
2. Cash flow from investing activities		
Purchase of property, plant and equipment/intangible assets	(164.73)	(273.58)
Net proceeds from purchase /sale of investments (short term debt mutual fund)	(5,816.09)	(11,389.77)
Redemption of Security Receipts	51.21	150.09
Payment towards intangible assets under development	(66.63)	-
Proceeds from sale of property, plant and equipment	0.21	0.18
Net cash generated from / (used in) investing activities	**(5,996.03)**	**(11,513.07)**
3. Cash flow from financing activities		
Proceeds from equity shares issued	-	2,500.00
Payment towards lease liabilities	(233.55)	(227.14)
Proceeds of debt security	34,943.81	-
Debt security repaid	-	-
Proceeds from borrowings other than debt security	27,738.50	73,680.60
Repayments of borrowings other than debt security	(27,416.65)	(30,830.25)
Proceeds from Subordinated liabilities	(563.41)	(528.32)
Net cash generated from /(used in) financing activities	**34,468.70**	**44,594.89**
Net increase / (decrease) in cash and cash equivalents during the year (1+2+3)	**6,333.00**	**(1,426.79)**
Cash and cash equivalents at the beginning of the year	6,211.90	15,282.86
Total cash and cash equivalents at the end of the period	**12,544.90**	**13,856.07**
Cash and cash equivalents		
Cash in hand	80.08	76.73
Balances with banks	3,905.90	3,729.17
Fixed deposits with banks having original maturity of less than 3 months	8,558.92	10,050.17
Cash and cash equivalents at the end of the year	**12,544.90**	**13,856.07**

Notes :

The above cash flow statement has been prepared under the indirect method as set out in the Ind AS 7 "Statement of cash flow" as specified in Companies (Indian Accounting Standards) Rules, 2015.

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 6 November , 2026 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 During the quarter ended 30th September 2026, the Company has issued Rated, Listed, Unsecured, fully paid up redeemable, taxable Non-Convertible Debentures amounting to Rs. 17,500 Lakhs and Listed , Unsecured Commercial Paper amounting to Rs. 2500 Lakhs which were listed 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, operational circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated 10th August 2021 and master circular no. SEBI/HO/DDHS/Pod1/P/CIR/2024/54 dated 22 May 2024 issued by SEBI, as amended from time to time.

5 During the quarter and half year ended, the Company has included sales incentive paid to employees, which is directly attributable to the origination of loans, as part of the Effective Interest Rate (EIR) computation and are amortised over the expected tenure of the underlying financial assets, as compared to being expensed out earlier as incurred.

6 Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025.
(a) Details of loans (not in default) transferred through direct assignment

Particulars	For the Quarter ended 30-Sept-26		For the Quarter ended 30-Jun-26
Number of accounts assigned through Direct Assignment	438	153	Nil
Amount of loan account assigned (Rs. In Lakh)	4290.42	1388.81	
Retention of beneficial economic interest (MRR)*	10%	10%	
Weighted average residual maturity (in months)	126.48	128.03	
Weighted average holding period (in months)	21.22	22.43	
Coverage of tangible security	100%	100%	
Rating-wise distribution of rated loans	Unrated	Unrated	

* (Minimum Retention Ratio) Retained by Originator

(b) Details of loans (not in default) acquired through direct assignment
During the Quarter ended September 30, 2026, the Company has not acquired loans through direct assignment (June 30, 2026 - Nil).

(c) During the quarter ended September 30, 2026, the Company has not transferred any stressed loans to ARCs or permitted transferees. (June 30, 2026 - Nil).

d) Disclosure on Co-Lending Arrangements (CLAs):

Particulars	As on Quarter ended 30-September-26	As on Quarter ended 30-June-26
Quantum of CLAs		
- Number of CLA Partners	1	1
- Number of outstanding cases	202	60
- Amount of Gross Outstanding (₹ in Lakhs)	613.69	195.32
Weighted average rate of interest (%)	10.78	10.78
Fees charged during the quarter	NA	NA
Broad sectors in which CLA was made	Loan Against Property	Loan Against Property
Performance of loans under CLA		
- Standard loans (Stage 1) (₹ in Lakhs)	613.69	195.32
Details related to default loss guarantee	NA	NA

7 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 lnd AS 108 "Operating Segment".

8 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, are attached as Annexure 1.

9 The figures for the Q2FY27 & Q2FY26 are the balancing figures in respect of H1 and figures for Q1 of the respective financial year.

10 Disclosures pursuant to RBI Notification - RBl/ 2020-21/16 DOR.No.BP.BC/3/21.04.048/2020- 21 dated 06 August 2020 and RBl/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated 5 May 2021

(Rs. in Lakhs)

Type of Borrower	**Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (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 borrowers during the halfyear**	**Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this halfyear**
Personal Loans	142.53	5.05	-	4.27	133.21
Corporate Persons	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	**142.53**	**5.05**	**-**	**4.27**	**133.21**

11 Previous periods figures have been re-grouped/ re-classified wherever necessary in line with the financial results for the period ended 30th September, 2026. The impact, if any, is not material to the financial results.

For Muthoot Housing Finance Company Limited

SACHINDRA NATH CHATURVEDI Digitally signed by SACHINDRA NATH CHATURVEDI Date: 2026.11.06 17:37:13 +05'30'

SUZANNAH MUTHOOT Digitally signed by SUZANNAH MUTHOOT

Suzannah Muthoot
Whole-time Director
DIN: 09792874

Place: Kochi
Date: 06-November-26

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 as amended for the Half Year ended 30 September, 2026

Particulars	As at 30 September, 2026	As at 30 September, 2025
Debt Equity Ratio = [Debt Securities + Borrowings (other than debt securities) + Subordinated Liabilities + Deposits - Cash and cash equivalents - Liquid Investments] /	6.40	5.90
Outstanding redemption preference shares (quantity and value)	NA	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA	NA
Net worth (in ₹ lakh)	46,783.30	44,015.95
Net profit after tax (in ₹ lakh)	1,819.48	2,445.75
Earnings per share (of ₹10/- each)		
- Basic	2.17	3.04
- Diluted	2.16	3.02
Total debts to total assets (%) = (Debt Securities + Borrowings (other than debt	86.05%	85.14%
Operating margin (%) = Profit before Tax / Revenue from Operations.	8.52%	13.59%
Net profit margin (%) = Profit after Tax / Total Revenue.	6.38%	10.17%
Sector specific equivalent ratios, as applicable.		
i) Capital Adequacy Ratio (“CRAR”) (%)	22.02%	25.69%
ii) Provision Coverage Ratio ("PCR") (%) = Total Impairment loss allowance for stage	23.72%	20.94%
iii) Gross Non-Performing Assets ("GNPA") (%) = Gross Stage III Loans / Gross	2.66%	2.46%
iv) Net Non-Performing Assets ("NNPA") (%) = (Gross Stage III Loans - Impairment loss allowance for Stage III) / (Gross Loans -Impairment loss allowance	2.03%	1.95%
v) Liquidity coverage ratio (%)	NA	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:06th November, 2026

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

Dear Sir/Madam,

Sub: - Statement indicating the utilization and statement indicating deviation/variation (if any) as per Regulation 52(7) & 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter ended on September 30th, 2026.

Pursuant to Regulation 52(7) & 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that the proceeds of issues from various Non-Convertible Debentures (NCDs) issued by the Company were utilized for the objects as stated in the Disclosure Document, and there is no material deviation in the utilization of such proceeds as on September 30th, 2026.

The statement indicating the aforesaid is attached as **Annexure A** (Statement of utilization of issue proceeds) and **Annexure B** (Statement of deviation or variation of issue proceeds).

Thanking you

Yours faithfully
For MUTHOOT HOUSING FINANCE COMPANY LIMITED

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Date: 2026.11.06 17:23:16 +05'30'

Sumesh. S
Company Secretary and Compliance Officer

ANNEXURE A

Statement of utilization of issue proceeds

Name of the issuer	ISIN	Mode of Fund Raising (Public issue/ Private Placem -ent)	Type of instrument	Date of raising funds	Amoun t raised (in crores)	Funds Utilized (in crores)	Any Deivation (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
Muthoot Housing Finance Company Limited	INE882Z08015	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	30.01.2025	5000	5000	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08023	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	20.02.2025	2500	2500	No	NA	-

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Muthoot Housing Finance Company Limited	INE882Z08031	Private Placement	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non-Convertible Debentures	10.03.2025	2500	2500	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08049	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	23.06.2026	10000	10000	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08056	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	29.06.2026	2500	2500	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08064	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	24.07. 2026	5000	5000	No	NA	-

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Muthoot Housing Finance Company Limited	INE882Z08072	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	12.08.2026	2500	2500	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08080	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	09.09.2026	5000	5000	No	NA	-
Muthoot Housing Finance Company Limited	INE882Z08098	Private Placement	Rated, Listed, Unsecured, Fully-paid up Redeemable, Taxable, Non-Convertible Debentures	24.09.2026	2500	2500	No	NA	-

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ANNEXURE B

Statement of deviation or variation of issue proceeds for the ISINs for the 2nd Quarter Ended on 30th September 2026

Particulars	Remarks								
Name of listed entity	Muthoot Housing Finance Company Limited								
Mode of fund raising (Public issue/ Private Placement)	Private Placement								
Type of Instrument	Rated, Listed, Unsecured, Subordinated (Tier II), Fully paid up Redeemable, Taxable, Non – Convertible Debentures								
ISIN	**INE882Z08015**	**INE882Z08023**	**INE882Z08031**	**INE882Z08049**	**INE882Z08056**	**INE882Z08064**	**INE882Z08072**	**INE882Z08080**	**INE882Z08098**
Date of Raising fund (recent date of raising fund)	30.01.2025	20.02.2025	10.03.2025	23.06.2026	29.06.2026	24.07.2026	12.08.2026	09.09.2026	24.09.2026
Amount raised (INR Crores)	5000	2500	2500	10000	2500	5000	2500	5000	2500
Report filed for the quarter ended	September 30th, 2026								
Is there a deviation/ variation in use of funds raised?	No								
Whether any approval required to vary the objects of the issue stated in the prospectus/ offer document?	No								
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 auditor, if any	Not applicable

Objects for which funds have been raised and where there has been the deviation/variation, in the following table:

	Original Object	Modified object, if any	Original allocation	Modified allocation, if any	Fund utilised	Amount of variation for the quarter according to applicable (in Rs. Crore and in %)	Remarks, if any	
	Not Applicable							

Deviation could mean:
a. Deviation in the object or purpose for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

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Name of the signatory: S. Sumesh
Designation: Company Secretary and Compliance Officer
Date: 06th November, 2026