CIN: U65923KL2010PLC039179
Regd. Office: 8/596, Padmaprabha Building,
Near Sreerama Swamy Temple, Cherpu – Thriprayar Road,
Thriprayar, Thrissur, Kerala – 680 567, Phone: 0487-3520504
Web: www.manappuramhomefin.com
Email: hfc@manappuramhomefin.com

05th August 2026

Bombay Stock Exchange
P.J. Towers, Dalal Street,
Mumbai – 400001

Sub: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to provide the following details.

a. Unaudited Financial Results for the quarter ended 30th June 2026 as per regulation 52(1) and regulation 52(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, which were reviewed by the Audit Committee on 04th August 2026 and approved by the Board of Directors at their meeting held on 05th August 2026 respectively.

b. Disclosure as per regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

c. Statement of material deviation in use of issue proceeds as per regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter ended 30th June 2026.

d. Disclosure as per regulation 54(2) & 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

Please note that said Board meeting commenced at 11.45 A.M and concluded at 6.00 P.M. We request you to please take the same on record.

For and on behalf of Manappuram Home Finance Limited

Sreedivya S
Digitally signed by Sreedivya S
Date: 2026.08.05 18:00:24 +05'30'

Sreedivya S
Company Secretary
FCS No: 7590

KHANDELWAL JAIN & CO.
CHARTERED ACCOUNTANTS

6-B&C, Pil Court, 6th Floor,
111, M. Karve Road, Churchgate,
Mumbai - 400 020.

Tel.: (+91-22) 4311 5000
E-mail: kjco@kjco.net
Website: www.kjco.net

Independent Auditor's Limited Review Report on the Unaudited Financial Results of Manappuram Home Finance Limited for the quarter ended June 30, 2026 pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To
The Board of Directors of
Manappuram Home Finance Limited

1) We have reviewed the accompanying statement of Unaudited Financial Results of **Manappuram Home Finance Limited ("the Company")** for the quarter ended June 30, 2026 ("the Statement") being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), including relevant circulars issued by SEBI from time to time.

2) This 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 ("Ind AS 34") "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013, as amended (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the Regulation 52 of SEBI (LODR) Regulation 2015, as amended alongwith the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) and National Housing Bank (NHB) to the extent applicable. Our responsibility is to express a conclusion on the Statement based on our review.

3) We conducted our review of the Statement in accordance with the 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 Financial Statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

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

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 prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard 34 ('Ind AS 34') specified under Section 133 of the Companies Act 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information as required to be disclosed in terms of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5) The Statement includes the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures year ended March 31, 2026, and the published unaudited figures for the nine months ended December 31, 2025.

Our conclusion on the Statement is not modified in respect of the above matters.

For **KHANDELWAL JAIN & CO.**
Chartered Accountants,
Firm Registration No.105049W

BHUPENDRA Y KARKHANIS
Digitally signed by BHUPENDRA Y KARKHANIS
Date: 2026.08.05 17;33:09 +05'30'

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

(BHUPENDRA KARKHANIS)
PARTNER
Membership No.108336
UDIN: 26108336NAHACL8281

Place: Mumbai
Date: August 05, 2026

Manappuram Home Finance Limited
Reg Office:8/596, Padmaprabha Building,
Near Sreerama Swamy Temple, Cherpu,
Thriprayar, Thrissur,680567
CIN : U65923KL2010PLC039179

Statement of uaudited financial results for the quarter ended 30th June, 2026

Rs. in Lakhs

S.No	Particulars	For the Quarter ended			For the Year ended
		30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
		Unaudited	Audited	Unaudited	Audited
(I)	**Income from Operations**				
	a) Revenue from Operations	7,786.31	7,283.46	8,715.97	32,976.00
	b) Net gain/(loss) on derecognition of financial instruments	(181.80)	405.25	-	(548.48)
	c) Other operating income	259.37	252.57	172.38	828.68
	Total Revenue from operations (I)	**7,863.88**	**7,941.29**	**8,888.35**	**33,256.20**
(II)	Other income	0.72	0.16		0.92
(III)	**Total Income (I + II)**	**7,864.61**	**7,941.45**	**8,888.35**	**33,257.12**
	Expenses				
	a) Finance cost	3,627.29	3,921.96	4,066.16	16,355.39
	b) Impairment of financial instruments	1,099.67	(898.24)	474.18	757.90
	c) Employee benefit expenses	1,769.12	1,868.55	2,208.84	7,902.94
	d) Depreciation, amortization expenses	128.69	92.94	91.93	350.07
	e) Other expenses	1,058.76	1,151.01	1,066.04	4,171.46
(IV)	**Total Expenses**	**7,683.53**	**6,136.21**	**7,907.15**	**29,537.76**
(V)	**Profit/(loss) before tax (III - IV)**	**181.08**	**1,805.24**	**981.20**	**3,719.37**
	Tax Expense:				
	(a) Current tax	282.18	169.08	235.50	798.65
	b) Deferred Tax	(244.99)	229.19	49.68	85.93
(VI)	**Total Tax Expenses**	**37.19**	**398.27**	**285.18**	**884.58**
(VII)	**Profit/(loss) after tax (V - VI)**	**143.89**	**1,406.97**	**696.02**	**2,834.78**
(VIII)	**Other Comprehensive Income**				
	(i) Items that will not be classified to profit or loss				
	Actuarial gain / (losses) on post retirement benefit plans	(12.86)	(11.42)	(9.05)	(35.46)
	(ii) Income tax on above	(3.24)	(2.87)	(2.28)	(8.92)
(IX)	**Total Other Comprehensive Income (I-ii)**	**(9.62)**	**(8.55)**	**(6.77)**	**(26.54)**
(VIII)	**Total Comprehensive Income for the period (V + VI)**	**134.27**	**1,398.42**	**689.25**	**2,808.25**
(IX)	**Earnings Per Share**				
	Basic EPS (in Rs.) (Not annualised)	0.04	0.56	0.28	1.13
	Diluted EPS (in Rs.) (Not annualised)	0.04	0.56	0.28	1.13

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Home Finance Ltd. Thrissur

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

Manappuram Home Finance Limited

8/596, Padmaprabha Building,

Near Sreerama Swamy Temple, Cherppu,

Thriprayar, Thrissur, 680567

CIN: U65923KL2010PLC039179

1. In compliance with Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended, the financial results for the quarter ended 30th June 2026 have been reviewed and recommended by the Audit committee at their meeting held on 4th August 2026 and subsequently approved by the board of directors at their meeting held on 5th August 2026. The statutory auditors have issued an unmodified conclusion on the financial results for the quarter ended 30TH June 2026.

2. The above unaudited financial results have been prepared as per format prescribed in Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Circular No. SEBI/HO/DDHS/CIR/2021/0000000637 dated 05 October 2021 & Circular No. SEBI/HO/DDHS/ DDHS_Div1/P/CIR/2022/0000000103 dated 29 July 2022 ("the Regulation").

3. The Financial Results have been prepared in accordance with IND AS, notified under section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 52 of SEBI (Listing Obligation and Disclosure Requirement) Regulation 2015, as amended. Any application guidance/clarifications/directions issued by the Reserve Bank of India, NHB or other regulators are implemented as and when they are issued / become applicable. The financial results are prepared following the same accounting policies and practices as those followed in the audited annual financial statements for the year ended 31 March 2026.

4. The Company's main business is Financing Activity. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the IND AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013.

5. The Company has aligned the classifying of non-performing assets as per the definition used for regulatory purposes with the Reserve Bank of India circular on prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated November 12, 2021 to be read with circular RBI/2019-20/170 dated March 13, 2020 on "Implementation of Ind-AS by NBFCs".

6. Details of loans transferred / acquired during the quarter ended June 30, 2026, and March 31, 2026, under the RBI Master Direction RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048 /2025-26 on Transfer and Distribution of Credit Risk dated November 28, 2025, are as under:

   (i) During the quarter ended 30th June 2026, the company has signed deed of assignment with Shriram Asset Reconstruction Private Limited (SARPL) and transferred identified pool of loans for a consideration of Rs. 24.08 crores. The company has recognised a loss of Rs. 6.01 crores on derecognition of loan pursuant to the transfer of loans to SARPL. The company has also reversed an excess provision of Rs. 9.32 cores and interest outstanding of Rs. 4.13 crores.

   The company has subscribed to the security receipts (SR) issued by SARC Trust 13 amounting to Rs. 19.26 crores. The security receipts shall be tested for impairment as per the extant RBI guidelines and IND AS 109, financial instruments on a periodic basis.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Manappuram Home Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

The Company has transferred non-performing assets (NPAs) to the Asset Reconstruction Company during the quarter ended 30th June 2026, and the previous quarter ended 31st March 2026, the details of which are given in the below table.

Particulars	Quarter ended. June 30, 2026	Quarter ended. March 31, 2026
No. of Accounts	995	2480
Aggregate principal outstanding of loans transferred (Rs.in Cr)	30.09	70.95
Weighted average residual tenure of the loans (in months)	79.01	79.65
Net book value of loans transferred (at the time of transfer) (Rs.in Cr)	20.77	49.03
Aggregate Consideration (Rs.in Cr)	24.08	56.76
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil

(ii) Details of loans (not in default) sold through assignment during the quarter ended 30th June 2026, and the previous quarter ended March 31, 2026, the details of which are given in the below table.

Particulars	Quarter ended. June 30, 2026	Quarter ended. March 31, 2026		
Name of the Assignee	Manappuram Finance Limited	YES BANK Ltd.	Manappuram Finance Limited	Total
Count of loan accounts assigned	717	693	2,297	2,990
Amount of loans transferred through Assignment (Rs. in Cr)	29.71	23.92	83.33	107.25
Weighted average residual maturity (in months)	75.00	71.00	77.00	74.00
Weighted average holding period (in months)	19.00	21.57	29.00	25.29
Retention of beneficial economic interest	0.10	0.10	0.10	0.10
Coverage of tangible security coverage	Nil	Nil	Nil	Nil
Rating wise distribution of rated loans	Unrated	Unrated	Unrated	Unrated

(iii) The Company has not transferred any Special Mention Account (SMA) and loan not in default except as disclosed in point no. (ii)

(iv) The Company has not acquired any loans not in default through assignment.

(v) The Company has not acquired any stressed loan.

7. The Listed Non-Convertible Debt Securities of the Company which were issued during the year (FY 2019-2020) on November 04, 2019 are secured by first pari-passu charge by way of hypothecation, over standard present and future receivables and first charge on the immovable property being land admeasuring an extent of 877 sq.ft. together with building measuring an extent of 180 sq. ft. of built-up area, situated at Door No. 124, Comprised in Survey No. 348/3C1, as per Patta Bearing No. 625, New Survey No. 348/17, at No 78, Anupampattu, 2 Village, (Old No 80, Elavambedu Village), Ponneri Taluk, Thiruvallur District, 601203, Tamil Nadu. The total assets cover required thereof has been maintained as per the terms and conditions stated in the Debenture Trust Deed. The total assets cover required thereof has been maintained as per the terms and conditions stated in the Debenture Trust Deed.

Pursuant to notification by Ministry of Corporate Affairs on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019, and subsequent amendments thereof, the issuer being registered as Housing Finance Company with National Housing Bank, is not required to create Debenture Redemption Reserve.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Manappuram Home Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

8. Disclosure in terms of Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Particulars	For Period ended / As at 30-06-2026	For Year ended / As at 31-03-2026
Debt-equity ratio;	2.87	4.31
Debt service coverage ratio;	Not Applicable	Not Applicable
Interest service coverage ratio;	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value);	Not Applicable	Not Applicable
Capital redemption reserve/debenture redemption reserve;	Not Applicable	Not Applicable
Net worth; - Lakhs	50705.73	35571.46
Net profit after tax - Lakhs	143.89	2834.78
Earnings per share: (Rs.)		
Basic	0.04	1.13
Diluted	0.04	1.13
Current ratio;	Not Applicable	Not Applicable
Long term debt to working capital;	Not Applicable	Not Applicable
Bad debts to Account receivable ratio;	Not Applicable	Not Applicable
Current liability ratio;	Not Applicable	Not Applicable
Total debts to Total Asset	0.72	0.79
Debtors turnover;	Not Applicable	Not Applicable
Inventory turnover;	Not Applicable	Not Applicable
Operating margin (%);	Not Applicable	Not Applicable
Net profit margin (%);	1.83%	8.52%
Sector specific equivalent ratios, as applicable		
i) GNPA(%)* [Stage 3 Principal Outstanding/Total Principal Outstanding]	2.68%	2.55%
ii) NNPA(%) [(Stage 3 Principal Outstanding-Provision on Stage 3)/(Total Principal Outstanding-Provision on Stage 3)]	1.96%	1.76%
iii) Provision Coverage Ratio (Stage 3)	27.60%	31.07%
iv) Liquidity Coverage Ratio	Not Applicable	Not Applicable

Formulae for Computation of ratios are as follows:

a. Debt Equity ratio = (Debt Securities + Borrowings (Other than debt Securities)) / Net Worth
b. Net Worth = Equity Share Capital + Other Equity
c. Total Debts to Total assets = (Debt Securities + Borrowings (Other than debt Securities)) / Total Assets
d. Net Profit Margin = Profit after tax / Total Income
e. Gross Stage III = Stage 3 Principal Outstanding/Total Principal Outstanding
f. Net Stage III = (Stage 3 Principal Outstanding-Provision on Stage 3) / (Total Principal Outstanding-Provision on Stage 3)
g. Provision Coverage Ratio (Stage 3) = Provision for bad and doubtful debts for Gross Stage 3 Loan Book / Gross Stage 3 Principal Outstanding.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Manappuram Home Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

9. In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC). CC.PD.No.109/22.10.106/2019-20 dated 13 March 2020 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at 30th June 2026 and accordingly, no amount is required to be transferred to impairment reserve.

10. Pursuant to regulation 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company confirms that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as at June 30, 2026 have been utilized in previous years as per the objects stated in the offer document. Further, the Company confirms that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.

11. During the quarter ended June 30, 2026, the Company has not received any complaint from its Non-Convertible Debenture holders and there is no investor complaint pending for redressal at the beginning and at the end of the above period. The shares of the Company are not listed on any stock exchange.

12. Manappuram Home Finance Limited recalibrates its Expected Credit Loss (ECL) model by updating Probability of Default (PD), Loss Given at Default (LGD), Exposure at Default (EAD), forward looking macroeconomic assumptions, and management overlays if any based on performance and risk characteristics of the current porfolio. These revisions are changes in accounting estimates under IND AS 8 and are recognized prospectively without restating prior period financial results. Consequent to the change, the company has recognized an additional ECL provision of Rs.11.25 crore during the quarter. The impact of the revised methodology has been recognized in the Statement of Profit and Loss for the period ended June 30, 2026.

13. The company has made an allotment of 15,00,00,000 (Fifteen crore) Equity Shares of Rs. 10/-each of the Company at par, amounting to Rs. 150,00,00,000/- (Rupees one Hundred and Fifty Crores only) to M/s Manappuram Finance Limited and all the said Equity Shares shall rank pari-passu with existing Equity Shares in all respects.

14. The figures for the quarter ended March 31,2026 reflect the differences between the audited amounts of the year ended March 31,2026 and unaudited amounts of nine months ended December 31,2025.

15. Previous period figures have been regrouped / reclassified wherever necessary to confirm to current period presentation.

For and on Behalf of Board of Directors of
Manappuram Home Finance Limited

V. P. Nandakumar
Chairman
DIN- 00044512

Manappuram Home Finance Ltd.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

CIN: U65923KL2010PLC039179
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Web: www.manappuramhomefin.com
Email: hfc@manappuramhomefin.com

Statement of utilization of proceeds and material deviation in use of issue proceeds as per regulation 52(7)/7(A) of SEBI (Listing obligations and Disclosure requirements) regulation,2015

Annex – IV- A

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issue/ Private placement)	Type of instrument	Date of raising funds	Amount raised (Rs. In lakhs)	Funds utilized	Any deviation (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
	INE360T07082	Public Issue	NCD	04-11-2019	2,203.43	2,203.43	No	-	-

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Manappuram Home Finance Limited
Mode of fund raising	Public issue
Type of instrument	Non-convertible Debentures
Date of raising funds- NCD Public Issue	04-11-2019
Amount raised	Rs. 22.03 Crore
Report filed for quarter ended	30th June 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	-
Date of approval	-
Explanation for the deviation/ variation	-
Comments of the audit committee after review	-
Comments of the auditors, if any	-

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

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Robin Karuvely
Digitally signed by Robin Karuvely
Date: 2026.08.05 16:48:38 +05'30'

Name of signatory: Robin Karuvely
Designation: Chief Financial Officer
Date: 05/08/2026

KHANDELWAL JAIN & CO.
CHARTERED ACCOUNTANTS

6-B&C, Pil Court, 6th Floor,
111, M. Karve Road, Churchgate,
Mumbai - 400 020.

Tel.: (+91-22) 4311 5000
E-mail: kjco@kjco.net
Website: www.kjco.net

Independent Statutory Auditor's Certificate with respect to maintenance of Security Cover as pursuant to Regulations of 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors of
Manappuram Home Finance Limited

Dear Sirs,

1) We Khandelwal Jain & Co., Chartered Accountants, are Statutory Auditors of the **Manappuram Home Finance Limited** ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed Non-Convertible Debt Securities (NCDs) as at June 30, 2026 (the "Statement") pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

   Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the unaudited financial results as at June 30, 2026 and other relevant records/documents maintained by the Company as per attached statement We have stamped the same for identification purposes.

   We understand that this certificate is required by the Company for the purpose of submission to BSE Limited, National Stock Exchange of India Limited and Trustees with respect to maintenance of asset cover in respect of listed Non-Convertible Debt Securities (NCDs) of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD1/P/CIR/2025/117 dated August 13, 2025.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Management Responsibility

2) The preparation of the "Statement of Security Cover - Annexure I" is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

3) The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular and for providing all relevant information to the Stock Exchange.

Auditor's Responsibility

4) Pursuant to the requirements of the SEBI Regulations and the circular, it is our responsibility to provide a limited assurance as to whether as at June 30, 2026, the Company has maintained security cover as per the terms of the Information Memorandum / Placement Memorandum and Debenture Trust Deeds.

5) We have carried out limited review of the unaudited financial results of the Company for the quarter ended June 30, 2026 and issued an unmodified conclusion vide our report dated August 05, 2026. We conducted our review of the Statement in accordance with the 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 Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons 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. Further, we have not audited any financial results of the Company as of any date or for any period subsequent to June 30, 2026.

KHANDELWAL JAIN & CO.
MUMBAI
CHARTERED ACCOUNTANTS

6) We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute ofChartered Accountants of India.

7) We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

8) A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 5 above. The procedures performed vary in nature and timing from and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:

   (a) Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the listed secured Debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such Debentures, as indicated in the Statement.
   (b) Traced and agreed the principal amount of the Debentures outstanding as at June 30, 2026 to the unaudited financial results referred to in paragraph 5 above, and the books of account maintained by the Company as at and for the quarter ended June 30, 2026.
   (c) Traced the book value of assets indicated in the Statement to the unaudited financial results as at and for the quarter ended June 30, 2026 referred to in paragraph 5 above and other relevant records maintained by the company.
   (d) Obtained the list of the security cover maintained by the company. Traced the value of charge created against assets to the asset cover.
   (e) Obtained the list and the book value of assets placed under lien or encumbrance for the purpose of obtaining any other loan and determined that such assets are not included in the calculation of security cover in respect of the Debentures on a test check basis.
   (f) Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.
   (g) Performed necessary inquiries with the Management.

KHANDELWAL JAIN & CO. * MUMBAI * CHARTERED ACCOUNTANTS

Conclusion

9) Based on the procedures performed by us, as referred to in paragraph 8 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that;
   a) The computation of security cover available for debenture holders contained in the statement is not in agreement with the unaudited financial results and books of accounts and other relevant records and documents maintained by the Company.
   b) Security cover available for debenture holders is not 100% or not more than the cover required as per Offer Document/ Information Memorandum in respect of listed secured debt securities.

Restriction on Use

10) This certificate is being issued to the Company pursuant to the requirements of Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addresses of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For **KHANDELWAL JAIN & CO.**
CHARTERED ACCOUNTANTS,
Firm Registration No.105049W

BHUPENDRA Y KARKHANIS
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Date: 2026.08.05 17:34:31 +05'30'

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

(BHUPENDRA KARKHANIS)
PARTNER
Membership No.108336
UDIN: 26108336GVNPIA5516

Place: Mumbai
Date: August 05, 2026

CIN: U65923KL2010PLC039179
Regd. Office: 8/596, Padmaprabha Building,
Near Sreerama Swamy Temple, Cherpu – Thriprayar Road,
Thriprayar, Thrissur, Kerala – 680 567, Phone: 0487-3520504
Web: www.manappuramhomefin.com
Email: hfc@manappuramhomefin.com

Statement of Asset Cover ratio and compliance with all the financial covenants in respect of non-convertible debt securities (NCDs) of Manappuram Home Finance Ltd('the Company') as on and for the quarter ended June 2026

Compliance of all the Financial covenants/terms of the issue in respect of listed debt securities of the listed entity

Public Issue:

The company shall submit to the stock exchange for dissemination,along with the half yearly /annual financial results the following information : Complied

a Credit rating of NCDs CARE AA -Stable

b Nature,status,extent of the security and the security cover available for NCDs

Public Issue:

The Listed Non-Convertible Debt Securities of the Company which were issued during the year (FY 2019-2020) on November 04, 2019 are secured by first pari-passu charge by way of hypothecation, over standard present and future receivables and first charge on the immovable property being land admeasuring an extent of 877 sq.ft. together with building measuring an extent of 180 sq. ft. of built-up area, situated at Door No. 124, Comprised in Survey No. 348/3C1, as per Patta Bearing No. 625, New Survey No. 348/17, at No 78, Anupampattu, 2 Village, (Old No 80, Elavambedu Village), Ponneri Taluk, Thiruvallur District, 601203, Tamil Nadu. The total assets cover required thereof has been maintained as per the terms and conditions stated in the Debenture Trust Deed.

c A statement indicating material deviations, if any in utilisation of the issue of proceeds — The proceeds of all the debt issues listed on BSE Limited have been utilised for the purposes for which they were raised and that there is no deviation in the utilisation of their issue proceeds.

Robin Karuvely

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Annexure I - Format of Security Cover

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with paripassu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)				Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets (viii)	Carrying /book value for pari pasu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment	This represents Land and Building			Yes	181.68		868.81		1,050.49			157.63		157.63
Capital Work-in-Progress				No			65.86		65.86					-
Right of Use Assets							1,225.44		1,225.44					-
Goodwill									-					-
Intangible Assets							363.24		363.24					-
Intangible Assets under Development							-		-					-
Investments					15,002.31		-		15,002.31					-
Loans (Note 1)	This represents loans given net of provisions, NPAs and sell down portfolio (it consists of only 'regular' assets)			Yes	1,64,665.90		3,719.94		1,68,385.84				1,64,665.90	1,64,665.90
Inventories									-					-
Trade Receivables				Yes	224.80		-		224.80				224.80	224.80
Cash and Cash Equivalents	This represents cash and balance with bank in current accounts and deposit accounts			Yes	11,464.81		-		11,464.81				11,464.81	11,464.81
Bank Balances other than Cash and Cash Equivalents				Yes	289.23		-		289.23				289.23	289.23
Others	This represents Security deposits, Assets held for sale and other financial and non financial assets			Yes	3,163.43		2,035.39		5,198.81				3163.43	3,163.43
Total		-			1,94,992.15		8,278.68		2,03,270.83			157.63	1,79,808.16	1,79,965.79
LIABILITIES														
Debt securities to which this certificate pertains				Yes	2,203.43		-		2,203.43					
Other debt sharing pari-passu charge with above debt				Yes	1,43,482.18		-		1,43,482.18					
Other Debt									-					
Subordinated debt									-					
Borrowings														
Bank														
Debt Securities	not to be filled													
Others (Interest accrued on secured debt)				Yes	2,432.93		-		2,432.93					
Trade and Other Payables							751.54		751.54					
Lease Liabilities							1,331.36		1,331.36					
Provisions							270.16		270.16					
Others							2,153.36		2,153.36					
Total			-		1,48,118.54		4,506.41		1,52,624.95					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio		-	Pari-Passu Security Cover Ratio	1.32									

Notes:

1. Since the Company's right to receive loans is limited to outstanding amount of loan given (including interest portion) from borrowers, book value of loans approximately represents market value of loans. Book value of loans consists of outstanding amount of loan given plus interest accrued as on June 30, 2026 net of impairment loss recognised in accordance with Ind AS 109.

Robin Karuvely

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KHANDELWAL JAIN & CO.
MUMBAI
CHARTERED ACCOUNTANTS