CIN: U64920KL2010PLC039179
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 September 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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29th October 2026

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

Sub: Intimation under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Pursuant to Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, we wish to inform you that the Non-Convertible Debentures (NCDs) under the below-mentioned ISIN have been fully redeemed on maturity. Accordingly, the requirement of submitting the Independent Auditor's Certificate on Asset Cover is no longer applicable.

Details of the redeemed NCDs are as follows:

- ISIN: INE360T07082
- Company Name: Manappuram Home Finance Limited
- Series: VII
- Redemption/Maturity Date: 07 September 2026

In view of the above, we request you to kindly take the same on record.

For and on behalf of Manappuram Home Finance Limited

Sreedivya S
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Date: 2026.10.29 19:46:26
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Sreedivya S
Company Secretary
FCS No: 7590

MANAPPURAM HOME FINANCE LTD.

A home for everyone

CIN : U64920KL2010PLC039179
Regd.Office. 8/596, Padmaprabha Building,
Near Sreerama Swami Temple, Cherppu - Thriprayar Road,
Thriprayar, Thrissur, Kerala - 680 567, Phone : 0487 - 3520504
Web : www.manappuramhomefin.com
E-mail : hfcmail@manappuramhomefin.com

CERTIFICATE

Date: 29/10/2026

TO,
Khandelwal Jain & Co,
6-B&C, PIL Court, 6th Floor, 111, Maharshi Karve Road,
Churchgate, Mumbai - 400 020

This is to certify that the Non-Convertible Debentures (NCDs) bearing ISIN No. INE360T07082 were redeemed on 07 September 2026 as per the details given below:

Particulars	Amount (Rs. Crore)
Principal Amount	22.03
Interest Amount	22.03
Total Redemption Amount	44.06

Further, we certify that the outstanding balance of the above-mentioned NCDs as on 30th September 2026 was Nil.

We also certify that the aggregate Unclaimed NCD Payable as on 30 September 2026 stood at Rs. 95.93 Lakhs.

For Manappuram Home Finance Limited

Manappuram Home Finance Ltd.

Authorised Signatory

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	Description of asset for which this certificate relate	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				
		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	194.68		1,029.95		1,224.64			157.63		**157.63**
Capital Work-in-Progress				No			36.99		36.99					-
Right of Use Assets							1,576.50		1,576.50					-
Goodwill									-					-
Intangible Assets							341.50		341.50					-
Intangible Assets under Development							-		-					-
Investments					16,750.55		-		16,750.55					-
Loans (Note 1)	This represents loans given net of provisions, NPAs and sell down portfolio (it consists of only 'regular' assets)			Yes	1,62,728.99		3,379.39		1,66,108.38				1,62,728.99	**1,62,728.99**
Inventories									-					-
Trade Receivables				Yes	194.83		-		194.83				194.83	**194.83**
Cash and Cash Equivalents	This represents cash and balance with bank in current accounts and deposit accounts			Yes	630.15		-		630.15				630.15	**630.15**
Bank Balances other than Cash and Cash Equivalents				Yes	291.31		-		291.31				291.31	**291.31**
Others	This represents Security deposits, Assets held for sale and other financial and non financial assets			Yes	2,876.46		2,070.98		4,947.44				2876.46	**2,876.46**
Total		-			**1,83,666.96**		**8,435.31**		**1,92,102.27**			**157.63**	**1,66,721.73**	**1,66,879.36**
LIABILITIES														
Debt securities to which this certificate pertains				Yes	0.00		-		0.00					
Other debt sharing pari-passu charge with above debt	not to be filled			Yes	1,37,157.55		-		1,37,157.55					
Other Debt									-					
Subordinated debt									-					
Borrowings														
Bank														
Debt Securities														
Others (Interest accrued on secured debt)				Yes	236.16		-		236.16					
Trade and Other Payables							807.81		807.81					
Lease Liabilities							1,331.36		1,331.36					
Provisions							61.07		61.07					
Others							1,943.51		1,943.51					
Total			-		**1,37,393.72**		**4,143.74**		**1,41,537.46**					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio		-	**Pari-Passu Security Cover Ratio**	**1.34**									

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 September 30, 2026 net of impairment loss recognised in accordance with Ind AS 109.

Robin Karuvely

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