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

29th October 2026

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

Sub: Intimation pursuant to Regulation 51(2) of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 regarding outcome of the meeting

Dear Sir(s) /Ma'am,

Pursuant to Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of Manappuram Home Finance Limited, at its meeting held on Thursday, October 29, 2026, inter alia, considered and approved the following matters:

1. Unaudited Financial Results of the Company for the quarter and half-yearly ended September 30, 2026.

Request you to kindly take the same on record.

For and on behalf of Manappuram Home Finance Limited

Sreedivya S
Digitally signed by Sreedivya S
Date: 2026.10.29 17:02:35 +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 Review Report on Unaudited Financial Results for the quarter and half year ended September 30, 2026 pursuant to the Regulation 52 of the SEBI (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 Unaudited Financial Results of **Manappuram Home Finance Limited ("the Company")** for the quarter and half year ended September 30, 2026 ("the Statement") being submitted by the Company pursuant to the requirements of Regulation 52 of the 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 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. Accordingly, we do not express an audit opinion

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

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 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 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.

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

Bhupendra Karkhanis
PARTNER
Membership No.108336
UDIN: 26108336VGFFIV3912

Place: Mumbai
Date: October 29, 2026

Manappuram Home Finance Limited
Reg Office:8/596, Padmaprabha Building,
Near Sreerama Swamy Temple, Cherpu,
Thriprayar, Thrissur,680567
CIN : U64920KL2010PLC039179

Statement of unaudited financial results for the quarter and half year ended 30 September, 2026

Rs. in Lakhs

S.No	Particulars	For the Quarter ended			Half Year Ended		For the Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(I)	**Income from Operations**						
	a) Revenue from Operations	7,570.09	7,786.31	8,514.55	15,356.40	17,230.51	32,976.00
	b) Net gain/(loss) on derecognition of financial instruments	(1,598.78)	(181.80)	(1,007.46)	(1,780.57)	(1,007.46)	(548.48)
	c) Other operating income	296.18	259.37	195.92	555.55	368.30	828.68
	Total Revenue from operations (I)	**6,267.49**	**7,863.88**	**7,703.00**	**14,131.37**	**16,591.35**	**33,256.20**
(II)	Other income	40.16	0.72	0.76	40.88	0.76	0.92
(III)	**Total income (I + II)**	**6,307.65**	**7,864.61**	**7,703.76**	**14,172.26**	**16,592.11**	**33,257.12**
	Expenses						
	a) Finance cost	3,495.56	3,627.29	4,218.56	7,122.86	8,284.72	16,355.39
	b) Impairment of financial instruments	123.25	1,099.67	230.27	1,222.92	704.46	757.90
	c) Employee benefit expenses	1,524.49	1,769.12	2,034.58	3,293.60	4,243.42	7,902.94
	d) Depreciation, amortization expenses	145.95	128.69	85.15	274.63	177.07	350.07
	e) Other expenses	952.12	1,058.76	993.61	2,010.88	2,059.65	4,171.46
(IV)	**Total Expenses**	**6,241.37**	**7,683.53**	**7,562.17**	**13,924.90**	**15,469.32**	**29,537.76**
(V)	**Profit/(loss) before tax (III - IV)**	**66.28**	**181.08**	**141.59**	**247.36**	**1,122.79**	**3,719.37**
	Tax Expense:						
	(a) Current tax	28.28	282.18	279.22	310.46	514.72	798.65
	b) Deferred Tax	(32.01)	(244.99)	(252.85)	(277.00)	(203.17)	85.93
(VI)	**Total Tax Expenses**	**(3.73)**	**37.19**	**26.37**	**33.46**	**311.55**	**884.58**
(VII)	**Profit/(loss) after tax (V - VI)**	**70.01**	**143.89**	**115.22**	**213.90**	**811.24**	**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	39.19	(12.86)	13.15	26.33	4.10	(35.46)
	(ii) Income tax on above	9.86	(3.24)	3.31	6.63	1.03	(8.92)
(IX)	**Total Other Comprehensive Income (I-ii)**	**29.33**	**(9.62)**	**9.84**	**19.70**	**3.07**	**(26.54)**
(X)	**Total Comprehensive Income for the period (VII + IX)**	**99.33**	**134.27**	**125.06**	**233.60**	**814.31**	**2,808.25**
(XI)	**Earnings Per Share**						
	Basic EPS (in Rs.) (Not annualised)	0.02	0.04	0.05	0.05	0.32	1.13
	Diluted EPS (in Rs.) (Not annualised)	0.02	0.04	0.05	0.05	0.32	1.13

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

For Manappuram Home Finance Ltd.

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: U64920KL2010PLC039179

1. In compliance with Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015, as amended, the financial results for the half year ended 30th September 2026 have been reviewed and recommended by the Audit committee and approved by the board of directors at their meeting held on 29th October 2026. The statutory auditors have issued an unmodified conclusion on the financial results for the quarter and half year ended 30th September 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. Statement of Assets & Liabilities:

Particulars	As at 30 September 2026	As at 31 March 2026
I ASSETS		
1 Financial assets		
Cash and cash equivalents	630.15	978.84
Bank balances other than cash and cash equivalents	291.31	287.18
Receivables		
(I) Trade Receivables	194.83	444.74
Investment	16,750.55	13,821.51
Loans	1,66,108.38	1,72,042.11
Other Financial assets	2,965.30	2,779.66
2 Non-financial Assets		
Current tax assets (Net)	240.24	111.72
Deferred tax assets (Net)	269.14	-
Property, plant and equipment	1,224.64	974.52
Right of use Asset	1,576.50	425.42
Intangible Asset under development	-	-
Other Intangible assets	341.50	31.55
Capital work-in-progress	36.99	70.64
Other non financial assets	870.56	809.30
Total assets	**1,91,500.08**	**1,92,777.19**

KHANDELWAL JAIN & CO MUMBAI CHARTERED ACCOUNTANTS

Manappuram Home Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

II LIABILITIES AND EQUITY		
1 Financial Liabilities		
Payables		
(I)Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	482.35	152.55
(II)Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	6.60	20.08
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	318.86	149.72
Borrowings (Debt security)	0.00	2,199.27
Borrowings (Other than Debt Security)	1,36,315.11	1,50,108.59
Other Financial liabilities	3,179.74	4,232.26
2 Non-financial Liabilities		
Current tax liabilities (Net)	-	-
Deferred tax liabilities (Net)	-	1.23
Provisions	61.07	179.30
Other non-financial liabilities	331.28	162.73
Total Liabilities	**1,40,695.02**	**1,57,205.73**
3 Equity		
Equity share capital	40,000.00	25,000.00
Other equity	10,805.06	10,571.46
Total Liabilities and Equity	**1,91,500.08**	**1,92,777.19**

5. Statement Of Cashflow:

Particulars	Period ended 30 September 2026	Year ended 31 March 2026
Operating activities		
Profit before tax	**247.36**	**3,719.37**
Adjustments for:		
Depreciation and amortization	274.63	350.07
Impairment on financial instruments	693.54	589.79
Bad Debts Written off	50.65	96.92
Other Provisions	478.73	71.18
Interest on Lease liability	60.35	61.70
Profit/ Loss on sale of fixed assets	(0.60)	(0.92)
Net actuarial (loss)/gain that will not be reclassified to profit and loss (OCI)	19.70	(26.54)
Interest income booked	(15,167.15)	(32,947.38)
Interest income booked on Fixed Deposit	(165.98)	(28.62)
Finance costs booked	6,911.86	15,708.72
Processing fee - EIR booked on borrowings	135.01	423.91
Interest received on loans	15,386.04	33,009.45
Finance costs paid	(8,650.12)	(15,370.83)
Interest income received on Fixed Deposit	162.06	21.24
Processing fee paid in cash on borrowings	(36.56)	(507.34)

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Manappuram Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

Working capital changes		
(Increase) / Decrease in Loans	4,970.64	10,564.69
Increase / (Decrease) in Trade payables and contract liability	485.46	160.05
Increase / (Decrease) in Other Financial Liability	(517.71)	760.44
Increase / (Decrease) in provisions	(73.90)	(240.76)
Increase / (Decrease) in Other Non Financial Liability	168.55	(70.67)
(Increase) / Decrease in Other Financial Assets	(185.63)	(2,651.84)
(Increase) / Decrease in Other Non Financial Assets	(61.25)	(165.75)
(Increase) / Decrease in Trade Receivable	249.91	48.35
Income tax paid (net)	(432.36)	(659.49)
Net cash flows used in operating activities	**5,003.25**	**12,915.73**
Investing activities		
Purchase of Tangible assets	(322.78)	(439.82)
Purchase of Intangible assets	(347.23)	-
Bank balances other than cash and cash equivalents	(0.21)	(0.69)
Sale of Tangible assets	0.85	12.79
Sale of intangible assets	-	-
Investment in Security Receipts	(3,452.11)	(7,927.18)
Net cash flows used in investing activities	**(4,121.49)**	**(8,354.91)**
Financing activities		
Proceeds from issue of share capital	15,000.00	-
Equity share issue expense	-	(23.69)
Proceeds from borrowings other than debt securities	3,000.00	30,550.00
Repayment of borrowings other than debt securities	(16,887.78)	(36,732.40)
Proceeds from borrowings - debt securities	-	-
Repayment of borrowings - debt securities	(2,203.43)	-
Lease payments	(139.24)	(156.10)
Net cash flows generated from financing activities	**(1,230.45)**	**(6,362.19)**
Net increase/(decrease) in cash and cash equivalents	(348.69)	(1,801.37)
Cash and cash equivalents as at the beginning of the year	978.84	2,780.21
Cash and cash equivalents at the end of the year	**630.15**	**978.84**

6. 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.

7. 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".

8. Details of loans transferred / acquired during the quarter ended September 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 September 2026, the company has signed deed of assignment with Asset Reconstruction Company India Limited (ARCIL) and transferred identified pool of loans for a consideration of Rs. 65.00 crores. The company has recognised a loss of Rs. 13.00 crores on derecognition of loan pursuant to the transfer of loans to ARCIL. The company has also reversed an excess provision of Rs. 15.38 crores and interest outstanding of Rs. 6.98 crores.

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

The company has subscribed to the security receipts (SR) issued by ARCIL Trust-2027-013 amounting to Rs. 26.08 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.

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

Particulars	Quarter ended. September 30, 2026	Quarter ended. June 30, 2026
No, of Accounts	2044	995
Aggregate principal outstanding of loans transferred (Rs.in Cr)	65.00	30.09
Weighted average residual tenure of the loans (in months)	82.06	79.01
Net book value of loans transferred (at the time of transfer) (Rs.in Cr)	49.62	20.77
Aggregate Consideration (Rs.in Cr)	52.00	24.08
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil

(ii) There were no loans (not in default) sold through direct assignment during the quarter ended 30 September 2026. The details of the direct assignment (DA) transactions undertaken during the previous quarter ended 30 June 2026 are provided in the table below.

Particulars	Quarter ended. September 30, 2026	Quarter ended. June 30, 2026
Name of the Assignee	Nil	Manappuram Finance Limited
Count of loan accounts assigned	-	717
Amount of loans transferred through. Direct Assignment (Rs. in Cr)	-	29.71
Weighted average residual maturity (in months)	-	75.00
Weighted average holding period (in months)	-	19.00
Retention of beneficial economic interest	-	0.10
Coverage of tangible security coverage	-	Nil
Rating wise distribution of rated loans	-	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.

9. 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

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

Manappuram Home Finance Ltd.

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

has been maintained as per the terms and conditions stated in the Debenture Trust Deed. However, the Listed Non-Convertible Debt Securities of the Company were fully redeemed on 07th September 2026.

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

Particulars	For Period ended / As at 30-09-2026	For Year ended / As at 31-03-2026
Debt-equity ratio;	2.70	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	50805.06	35571.46
Net profit after tax - Lakhs	213.90	2834.78
Earnings per share: (Rs.)		
Basic	0.05	1.13
Diluted	0.05	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 (%);	1.51%	8.52%
Sector specific equivalent ratios, as applicable		
i) GNPA(%)* [Stage 3 Principal Outstanding/Total Principal Outstanding]	2.49%	2.55%
ii) NNPA(%) [(Stage 3 Principal Outstanding-Provision on Stage 3)/(Total Principal Outstanding-Provision on Stage 3)]	1.83%	1.76%
iii) Provision Coverage Ratio (Stage 3)	27.12%	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.

11. 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

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

For Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman

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 September 2026 and accordingly, no amount is required to be transferred to impairment reserve.

12. 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 September 07, 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.

13. During the quarter ended September 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.

14. 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 portfolio. 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 ended June 30, 2026. The impact of the revised methodology has been recognized in the Statement of Profit and Loss.

15. For the half year ended September 2026, 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) on 10.04.2026 to M/s Manappuram Finance Limited and all the said Equity Shares shall rank pari-passu with existing Equity Shares in all respects.

16. The figures for the quarter ended September 30,2026 reflect the differences between the unaudited amounts of the half-year ended September 30,2026 and unaudited amounts of quarter ended June 30, 2026.

17. 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

Manappuram Home Finance Ltd.

V. P. Nandakumar
Chairman
DIN- 00044512

KHANDELWAL JAIN & CO. MUMBAI CHARTERED ACCOUNTANTS

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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 September 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: 2026.10.29 16:34:19 +05'30'

Name of signatory: Robin Karuvely
Designation: Chief Financial Officer
Date:29/10/2026

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

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
Digitally signed by Sreedivya S
Date: 2026.10.29 19:33:01 +05'30'

Sreedivya S
Company Secretary
FCS No: 7590

MANAPPURAM HOME FINANCE LTD.

A home for everyone

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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

CIN: U64920KL2010PLC039179
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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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Date: 2026.10.29 16:36:10 +05'30'

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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