HINDUJA HOUSING FINANCE

01-11-2025

BSE Limited
Phiroze Jeejeeboy Towers
1ST Floor, Dalal Street,
Mumbai – 400001

Dear Sir/Madam,

Sub: Intimation under Regulations 51 & 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Requirements, 2015

Outcome of the Board Meeting- Unaudited Financial Results and Limited Review Report for the quarter and Half year ended September 30, 2025

With reference to the aforesaid subject, we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e. on 1st November, 2025, has inter-alia considered and approved the Unaudited financial results for the quarter and Half year ended 30th September, 2025.

Accordingly, we enclose herewith the following:

1. Unaudited financial results of the Company for the quarter and Half year ended September 30, 2025 along with limited review report issued by the statutory auditors of the Company;

2. Statement containing details required under Regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Requirements, 2015. (Line items along with financial results);

3. Statement of assets and liabilities and statement of cash flows as at 30th September, 2025 under Regulation 52(2A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Requirements, 2015;

4. Statement indicating the utilisation of the issue proceeds of non-convertible securities / Statement disclosing material deviation(s) (if any) in the use of issue proceeds of non-convertible securities from the objects of the issue.

5. Disclosure of related party transactions under Regulation 62K of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Requirements, 2015 for the half year ended September 30, 2025;

6. Disclosure of the extent and nature of security created and maintained for secured non-convertible securities as required under Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Requirements, 2015 is made in the Unaudited Financial Results for the quarter ended September 30, 2025. Further, the security cover certificate is enclosed herewith;

The meeting commenced at 05:00 P.M. and concluded at 07:15 P.M.

Kindly take the above submission on record.

Yours truly,
For Hinduja Housing Finance Limited

SRINIVAS RANGARAJAN
Digitally signed by SRINIVAS RANGARAJAN
Date: 2025.11.01 19:16:53 +05'30'

Srinivas Rangarajan
Company Secretary

Encl: - As above

Independent Auditor's Review Report for the quarter and half year ended September 30, 2025 on the unaudited financial results of Hinduja Housing Finance Limited ('Company) pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended.

To

The Board of Directors of Hinduja Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of Hinduja Housing Finance Limited ("the Company") for the quarter and half year ended September 30, 2025 and year to date results for the period April 01, 2025 to September 30, 2025 ("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 ("Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors of the Company at their meeting held on 1st November 2025 and has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS") 34 "Interim Financial Reporting" specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. 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 Statement is free of material misstatement. A review is limited primarily to making inquiries of financial information, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under section 133 of the Act, RBI guidelines 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 V. SANKAR AIYAR & CO.
Chartered Accountants
ICAI Regn. No.109208W

UDIN - 25224922BMIUNU7728

K. Balaji

K. BALAJI
Partner
M. No.224922

Place: Chennai
Date: 01 November 2025

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE

Hinduja Housing Finance Limited
Corporate Identity Number : U65922TN2015PLC100093
Regd. Office: No. 27A, Developed Industrial Estate, Guindy, Chennai, Tamil Nadu - 600032
Corporate office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015
Website : www.hindujahousingfinance.com Email : compliance@hindujahousingfinance.com

Statement of Unaudited financial results for the Quarter and Half year ended September 30, 2025

Rs. in Lakhs

	Particulars	Quarter ended			Half Year ended		Year Ended
		30-Sep-2025	30-Jun-2025	30-Sep-2024	30-Sep-2025	30-Sep-2024	31-Mar-2025
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Revenue from operations**						
	Interest income	35,962.75	34,221.00	31,429.75	70,183.75	60,556.43	1,29,108.21
	Fees and commission income	1,026.88	951.87	768.77	1,978.75	1,480.80	3,095.18
	Net Gain on Derecognition of Financial Instruments	-	-	-	-	-	-
	- under Amortised cost Category	5,169.34	6,395.95	1,496.63	11,565.29	3,571.79	9,819.23
	- under Fair value through Other comprehensive Income	3,692.62	4,373.32	5,850.68	8,065.94	8,682.94	24,185.47
	Net Gain on fair value changes	(13.47)	227.75	76.41	214.28	395.04	-
	Total Revenue from operations	**45,838.12**	**46,169.89**	**39,622.24**	**92,008.01**	**74,887.00**	**1,66,208.07**
2	**Other Income**	1,854.82	1,737.10	2,648.10	3,591.92	4,966.29	10,699.58
3	**Total Income**	**47,692.94**	**47,906.99**	**42,270.34**	**95,599.93**	**79,853.29**	**1,76,907.65**
4	**Expenses**						
	Finance costs	21,796.22	22,500.97	19,535.84	44,297.19	37,632.24	82,148.92
	Net loss on fair value changes	-	-	-	-	-	166.05
	Impairment on financial assets	3,376.19	5,767.73	2,044.27	9,143.92	4,326.90	12,605.96
	Employee benefits expenses	6,906.47	6,003.35	5,350.03	12,909.82	9,992.34	20,006.24
	Depreciation and amortization	465.03	376.10	325.41	841.13	622.56	1,300.71
	Other expenses	2,943.71	3,887.75	2,738.19	6,831.46	6,134.25	11,665.47
	Total Expenses	**35,487.62**	**38,535.90**	**29,993.74**	**74,023.52**	**58,708.29**	**1,27,893.35**
5	**Profit/(Loss) before exceptional items and tax**	**12,205.32**	**9,371.09**	**12,276.60**	**21,576.41**	**20,945.00**	**49,014.30**
		-	-	-	-	-	-
	Exceptional items	-	-	-	-	-	-
		-	-	-	-	-	-
6	**Profit before tax**	**12,205.32**	**9,371.09**	**12,276.60**	**21,576.41**	**20,945.00**	**49,014.30**
		-	-	-	-	-	-
7	**Tax expense:**	-	-	-	-	-	-
	Current tax	1,190.09	1,333.03	1,949.62	2,523.12	3,707.27	6,697.76
	Deferred tax	1,766.77	1,104.29	1,035.40	2,871.06	1,312.41	5,142.33
		2,956.86	**2,437.32**	**2,985.02**	**5,394.18**	**5,019.68**	**11,840.09**
		-	-	-	-	-	-
		-	-	-	-	-	-
8	**Profit for the period**	**9,248.46**	**6,933.77**	**9,291.58**	**16,182.23**	**15,925.32**	**37,174.21**
		-	-	-	-	-	-
		-	-	-	-	-	-
9	**Other comprehensive income**	-	-	-	-	-	-
	(A) (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	- Remeasurement of defined benefit plans	(20.40)	0.22	(7.64)	(20.18)	(15.29)	(70.70)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	5.13	(0.06)	1.92	5.08	3.85	17.79
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(i)(a) Fair value (loss)/gain on financial assets carried at Fair Value Through	-	-	-	-	-	-
	Other Comprehensive Income (FVTOCI)	4,881.01	703.64	6,078.50	5,584.64	10,760.81	(6,497.46)
	(b) Effective Portion of gain/(loss) on designated portion of hedging instruments in cash flow hedge	1,110.98	(35.65)	(346.90)	1,075.33	(346.90)	(741.32)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(1,508.06)	(168.12)	(1,442.53)	(1,676.18)	(2,620.97)	1,821.85
10	**Total other comprehensive income**	**4,468.66**	**500.03**	**4,283.35**	**4,968.69**	**7,781.49**	**(5,469.83)**
		-	-	-	-	-	-
11	**Total comprehensive Income**	**13,717.12**	**7,433.80**	**13,574.93**	**21,150.92**	**23,706.82**	**31,704.38**
		-	-	-	-	-	-
	Paid up Equity Share Capital	23,867.74	23,867.74	23,867.74	23,867.74	23,867.74	23,867.74
	Other Equity	1,86,954.04	1,73,236.93	1,57,805.56	1,86,954.04	1,57,805.56	1,65,803.12
	Weighted average number of equity shares outstanding during the year for calculation of basic and diluted EPS	**23,86,77,425**	**23,86,77,425**	**23,86,77,425**	**23,86,77,425**	**23,86,77,425**	**23,86,77,425**
	Earnings per equity share# (face value Rs.10 each)						
	- Basic (in Rs.)	3.87	2.91	3.89	6.78	6.67	15.58
	- Diluted (in Rs.)	3.87	2.91	3.89	6.78	6.67	15.58

earnings per share for the interim periods are not annualised

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

HINDUJA HOUSING FINANCE

Notes:

1 The above financial results have been reviewed and recommended by the Audit Committee at their meeting held on November 01, 2025 and approved by the Board of Directors at their meeting held on November 01, 2025, and reviewed by the Statutory Auditors, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as per the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013 ("the Act").

The company has applied its material accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025.

2 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR STR.REC.51 /21.04.048/2021-22 dated 24 September 2021

(a) Details of transfer through assignment in respect of loans not in default during the quarter and period ended September 30 2025.

Particulars	Transferred Q2' 25-26	Transferred H1' 25-26
Aggregate amount of loans transferred through Direct Assignment (Rs. in Lakhs)	49,663.66	1,12,688.13
Sale consideration (Rs. in Lakhs)	49,663.66	1,12,688.13
Number of transactions	6	12
Weighted average remaining maturity in months	162.38	168.20
Weighted average holding period after origination in months	16.63	16.13
Retention of beneficial interest	10%	10%
Coverage of tangible security coverage	201%	196%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable
Number of instances (transactions) where transferred as agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	Nil	Nil

(b) Details of loans(not in default) acquired through assignment during the quarter and period ended September 30, 2025.

Particulars	Acquired Q2'25-26	Acquired H1'25-26
Aggregate amount of loans acquired through Direct Assignment (Rs. in Lakhs)	3,782	5,268
Sale consideration (Rs. in Lakhs)	3,782	5,268
Number of transactions	3	4
Weighted average remaining maturity in months	160.92	167.74
Weighted average holding period after origination in months	32.85	27.81
Retention of beneficial interest	10%	10%
Coverage of tangible security coverage	266%	286%
Rating-wise distribution of rated loans	Not applicable	Not applicable

(c) The Company has not transferred or acquired any stressed loans during the quarter ended September 30, 2025.

3 During the period 1st April 2025 to 30th September 2025 , there were no issuance of non convertible debentures. However,all the secured non-convertible debentures of the company as on 30th September 2025 are fully secured by hypothecation of book debts/loan receivables and other free assets to the extent as stated in the information memorandum. Further, the company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

4 The Company is primarily engaged into business of providing housing & term loans. The company has its operations within India and all revenues are generated within India. As such, there are no separate reportable segments as per the provisions of IND AS 108 on 'Operating Segments.

5 Disclosures in compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure requirements) Regulations , 2015 for the quarter and period ended 30 September 2025 is attached as Annexure A.

6 The non-housing loan (excluding NPA and refinance loans) portfolio has been held to collect contractual cashflows and sale; accordingly, it has been classified at fair value through OCI. The fair value of the loan assets as at 30 September 2025 is Rs 2,361 Crores, including a gain of Rs 423 Crores has been recognised in OCI.

7 The figures of the previous periods have been regrouped and/or reclassified to conform to the current period's classification.

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

Place : Chennai
Date : November 01, 2025

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

HINDUJA
HOUSING FINANCE

Annexure A: Disclosures as per clause 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 :

Particulars	For Quarter ended September 30, 2025	For Half year ended September 30, 2025
Debt-equity ratio	4.60	4.60
Debt service coverage ratio	Not Applicable	Not Applicable
Interest service coverage ratio	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity)	Nil	Nil
Outstanding redeemable preference shares (Rs.in Lakhs)	Nil	Nil
Capital redemption reserve	Not Applicable	Not Applicable
Net worth	Rs. 2,10,822 lakhs	Rs. 2,10,822 lakhs
Net profit after tax	Rs. 9,248 lakhs	Rs. 16,182 lakhs
Earnings per share		
Basic (in Rs.)	3.87	6.78
Diluted (in Rs.)	3.87	6.78
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 assets	0.80	0.80
Debtors turnover	Not Applicable	Not Applicable
Inventory turnover	Not Applicable	Not Applicable
Operating margin	Not Applicable	Not Applicable
Net profit margin	19.39%	16.93%
Sector specific equivalent ratios include following		
Gross stage III assets (%)	3.24%	3.24%
Net stage III assets (%)	2.28%	2.28%
Provision coverage	30.34%	30.34%
Liquidity coverage ratio (Calculated as per RBI guidelines)	167.95%	
Capital risk adequacy ratio (CRAR) %	24.37%	24.37%

Notes:

1. Debt-equity ratio = (Borrowings + Debt Securities+Subordinated liabilities) / Total Equity
2. Net worth includes equity share capital and other equity (Other equity includes Securities Premium, Statutory Reserve, Retained Earnings (Surplus in Statement of Profit and Loss) and Other Comprehensive Income).
3. Net worth is calculated as defined in section 2(57) of Companies Act 2013.
4. Total debts to total assets = (Borrowings + Debt Securities+Subordinated liabilities) / Total Assets
5. Net profit margin = Net profit after tax / Total Income.
6. Capital Risk Adequacy Ratio = (Net Owned Funds + Tier-2 Capital) / Risk weighted assets, calculated as per applicable RBI guidelines.
7. Gross Stage III (%) = Gross Stage III Loans EAD / Gross Total Loans EAD. Exposure at

8. Net Stage III = (Gross Stage III Loans EAD - Impairment loss allowance for Stage III) / (Gross Total Loans EAD - Impairment loss allowance for Stage III).
9. Provision coverage = Total Impairment loss allowance for Stage III / Gross Stage III Loans EAD.

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

Place : Chennai
Date : November 01, 2025

HINDUJA HOUSING FINANCE

Hinduja Housing Finance Limited
Corporate Identity Number : U65922TN2015PLC100093
Corporate office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015
Statement of Assets and Liabilities as at September 30, 2025

(INR in lakhs)

Particulars	As at 30-Sep-2025 Unaudited	As at 31-Mar-2025 Audited
ASSETS		
Financial assets		
Cash and cash equivalents	6,962.82	40,434.02
Bank Balances other than cash and cash equivalents	77.83	2.65
Derivative Financial Instruments	334.01	-
Receivables		
- Other Receivables	545.20	1,046.32
Loans	11,22,362.20	10,83,790.67
Investments	12,855.54	11,782.82
Other financial assets	67,094.55	50,721.39
	12,10,232.15	**11,87,777.87**
Non-financial assets		
Inventories		
Non Financial Assets		
Current tax assets (net)	1,876.81	600.05
Deferred tax assets (net)		
Property, plant and equipment	2,196.72	1,772.18
Other Intangible assets	38.62	29.80
Right to use asset	2,367.13	2,076.83
Other non-financial assets	1,652.06	998.51
	8,131.34	**5,477.37**
TOTAL ASSETS	**12,18,363.49**	**11,93,255.24**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative Financial Instruments	-	741.32
Trade Payables		
(i) total outstanding dues of micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	793.85	682.95
Debt Securities	51,977.61	50,512.75
Borrowings other than Debt Securities	8,57,480.15	8,61,962.07
Subordinated Liabilities	60,301.97	58,427.26
Other financial liabilities	13,557.54	12,097.04
	9,84,111.12	**9,84,423.39**
Non-financial liabilities	-	-
Current Tax liability (net)	-	-
Non Financial Liabilities		
Provisions	689.89	687.25
Deferred tax liabilities (net)	-	-
Deferred tax liability (net)	22,080.52	17,538.36
Other non-financial liabilities	660.18	935.38
	23,430.59	**19,160.99**
EQUITY		
Equity share capital	23,867.74	23,867.74
Other equity	1,86,954.04	1,65,803.12
Non-controlling interest	-	-
	2,10,821.78	**1,89,670.86**
TOTAL LIABILITIES AND EQUITY	**12,18,363.49**	**11,93,255.24**

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

Place : Chennai
Date : Nov 01, 2025

HINDUJA HOUSING FINANCE

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Website : www.hindujahousingfinance.com Email : compliance@hindujahousingfinance.com

Statement of Cash Flow for the Period ended September 30, 2025

Rs. In Lakhs

Particulars	Period ended 30-Sep-2025 Unaudited	Period ended 30-Sep-2024 Unaudited	Year ended 31-Mar-2025 Audited
Cash flow from operating activities			
Net profit/(Loss) before tax	**21,576.41**	**20,945.00**	**49,014.30**
Adjustments:			
Depreciation and amortization	841.13	622.56	1,300.71
Impairment on financial assets	9,143.92	4,326.90	12,605.96
Interest income on loans to customers	(69,677.31)	(60,264.83)	(1,27,770.80)
Net (Gain)/ loss on Derecognition of Financial Instruments			
- under Amortised cost Category	(11,565.29)	(3,571.79)	(9,819.23)
- under Fair value through Other comprehensive Income	(8,065.94)	(8,682.94)	(24,185.47)
Net (gain)/loss on fair value changes	(214.28)	(395.04)	166.05
Finance costs	44,297.19	37,632.24	82,148.92
Interest on security deposit	(17.67)	(5.55)	(39.15)
Interest on Alternative Investment Funds	-	(14.93)	(14.93)
Interest on Treasury Bills	(130.76)	(122.44)	(244.10)
Interest on Government Securities	(94.54)	(18.20)	(127.42)
Profit on sale of Investment	(1,272.92)	(918.29)	(2,186.58)
Rent expense	2.81	5.58	11.13
Gratuity and Compensated Absences	114.34	103.97	209.14
CSR Expenditure	-	270.00	412.59
Gain / (loss) on Termination of leases	(1.23)	-	(1.30)
Operating cash flow before working capital changes	**(15,064.14)**	**(10,087.76)**	**(18,520.18)**
Changes in working capital:			
Adjustments for (increase) / decrease in operating assets:			
Other bank balances	(75.18)	(175.66)	39.18
Loans	(37,407.82)	(1,32,715.37)	(1,70,037.06)
Other financial assets	3,776.86	4,800.42	8,509.01
Other non- financial assets	(656.36)	(266.28)	(365.26)
Adjustments for increase / (decrease) in operating liabilities:			
Trade payables	110.90	313.40	57.12
Other financial liabilities	1,109.09	(1,397.80)	731.72
Provisions	(131.88)	(45.44)	(45.44)
Other non financial liabilities	(275.20)	(167.77)	(36.80)
Net cash (used in)/ generated from operating activities	**(48,613.73)**	**(1,39,742.25)**	**(1,79,667.72)**
Finance costs paid	(41,239.41)	(37,056.14)	(82,889.55)
Interest income received	64,954.33	54,538.42	1,17,570.77
Taxes paid (net of refund)	(3,799.88)	(3,775.14)	(6,762.10)
Net cash (used in)/generated from operating activities (A)	**(28,698.69)**	**(1,26,035.11)**	**(1,51,748.61)**
Cash flow from investing activities			
Investment in securities (net)	(18,746.49)	(8,009.27)	(26,440.49)
Net purchase/(sale) of investment in mutual funds	1,272.92	918.29	2,186.58
Proceeds from Disposal of Investments	18,113.38	6,514.93	22,711.21
Purchase of property, plant and equipment and Intangible Assets	(924.41)	(543.82)	(924.01)
Net cash generated (used in) investing activities (B)	**(284.60)**	**(1,119.87)**	**(2,466.72)**
Cash flow from financing activities			
Proceeds from issue of equity shares including securities premium (net)	-	-	-
Proceeds from borrowings	92,643.82	1,91,378.86	2,76,768.53
Proceeds from Subordinated Liabilities	-	-	36,000.00
Proceeds from Debt Securities	-	-	25,000.00
Repayment of borrowings	(96,739.61)	(66,167.50)	(1,66,261.29)
Payment of lease liabilities	(392.12)	(308.15)	(659.02)
Net cash generated (used in) financing activities (C)	**(4,487.91)**	**1,24,903.21**	**1,70,848.22**

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

HINDUJA
HOUSING FINANCE

Rs. In Lakhs

Particulars	Period ended 30-Sep-2025 Unaudited	Period ended 30-Sep-2024 Unaudited	Year ended 31-Mar-2025 Audited
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(33,471.20)	(2,251.77)	16,632.89
Cash and cash equivalents at the beginning of the year	40,434.02	23,801.13	23,801.13
Cash and cash equivalents at the end of the year	**6,962.82**	**21,549.35**	**40,434.02**
Components of cash and cash equivalents			
Cash on hand	956.98	991.46	806.79
Balances with banks			
- In current / cash credit accounts	6,005.84	5,054.95	4,526.83
- In deposit accounts - Original maturity less than 3 months	-	15,502.94	35,100.40
	6,962.82	21,549.35	40,434.02

Note : The above Statement of Cash Flow is prepared using Indirect Method

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

Place : Chennai
Date : November 01, 2025

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

HINDUJA HOUSING FINANCE

Annexure II: Statement of Compliance of Covenants for Non-convertible Debt securities as at September 30, 2025.

Non Convertible Debentures

Sl No	ISIN	Covenants	Management declaration
1	INE401Y08017 INE401Y08025 INE401Y07019 INE401Y07027 INE401Y08033 INE401Y07035 INE401Y07043 INE401Y08041 INE401Y07050	1.The Capital adequacy ratio shall be maintained at minimum of the levels stipulated by the RBI at all points in time (currently 15.0%) 2. Net NPA (PAR 90[1] less provisions) on a standalone basis shall not exceed 6% of the Assets under Management of the Issuer. 3. Debt to Equity to be less than 7.0x	Complied

Note 1: 'PAR 90' shall mean, on the Issuer's entire assets under management at any point of time, as the case may be, the outstanding principal value of the relevant portfolio of the Issuer that has one or more instalments of principal, interest, penalty interest, fee or any other expected payments overdue for 90 days or more.

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

Place : Chennai
Date : November 01, 2025

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

Annexure A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues or Private placement)	Type of instrument	Date of raising funds	Amount Raised (INR in Rs. Crores)	Funds utilized (INR in Rs. Crores)	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
Hinduja Housing Finance Limited	Not applicable for Q2' FY:2025-26								

For Hinduja Housing Finance Limited

Prateek Parekh
Chief Financial Officer

HINDUJA HOUSING FINANCE LIMITED
Chennai
600 032.

HINDUJA HOUSING FINANCE

B.Statement of deviation/ variation in use of issue proceeds:	
Particulars	**Remarks**
Name of listed entity	Hinduja Housing Finance Limited
Mode of fund raising	Nil
Type of instrument	Non-Convertible Securities
Date of raising funds	Not applicable for Q2' FY:2025-26
Amount raised	Not applicable for Q2' FY:2025-26
Report filed for quarter ended	30th September 2025
Is there a deviation/ variation in use of funds raised?	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	
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:	Not applicable for Q2' FY:2025-26
Objects for which funds have been raised	
Modified Object, if any	
Original allocation	
Modified allocation, if any	
Funds Utilized	
Amount of deviation/variation for the quarter according to application object(in INR Crore and in %)	
Remarks if any	

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.

We request you to take the same on your records.

For Hinduja Housing Finance Limited

Prateek Parekh
Chief Financial Officer

HOUSING FINANCE LIMITED Chennai 600 032.

HINDUJA HOUSING FINANCE

Disclosure of related party transactions under regulation 62K of SEBI(LODR) Regulations, 2015 for the period 1 April 2025 to 30 September 2025

Rs. In Lakhs

											Additional disclosures of related party transactions- applicable only in case the related party transaction related to loans, inter-corporate deposits, advances or investments made or given by the listed entity/ subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
Sl No.	Details of the party(listed entity/subsidiary) entering into the transaction.		Details of the Counterparty			Type of related Party transaction	Value of the related Party Transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, intercorporate deposits, advances or investments			Details of the loans, inter corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening Balance	Closing Balance	Nature of indebtedness(loan/issuance of debt/ any other etc)	Cost	Tenure	Nature (Loan/ advance/ inter-corporate deposit/ investment)	Interst rate(%)	Tenure	Secured/ Unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds(end usage)
1	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	Investment in Equity shares	10,000.00	-	49,281.78	49,281.78	-	-	-	Investment in Equity Shares	NA	NA	NA	Business Purpose
2	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	Reimbursement of Expenses/ Payments to HLF	3,000.00	277.45	-	-	-	-	-	-	-	-	-	-
3	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	Reimbursement of Expenses/ Payments by HLF	200.00	9.23										
4	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	IT Support	50.00	-	-	-	-	-	-	-	-	-	-	-
5	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	Managerial Services	500.00	-	-	-	-	-	-	-	-	-	-	-
6	Hinduja Housing Finance	AADCH6010R	Hinduja Leyland Finance	AACCH1807P	Holding Company	Loan Referral Income	7,500.00	-	-	-	-	-	-	-	-	-	-	-
6	Hinduja Housing Finance	AADCH6010R	HLF Services	AACCH4777Q	Fellow Subsidiary	Service Provider Fee	20,000.00	7,180.98	-	-	-	-	-	-	-	-	-	-
7	Hinduja Housing Finance	AADCH6010R	Director's Sitting Fees															
			Ms. Bhumika Batra	AKVPB1516H	Non Executive- Independent Director	Sitting Fees to Directors		5.50	-	-	-	-	-	-	-	-	-	-
			Mr. Gs Sundararajan	AASPS1807M	Non Executive- Independent Director	Sitting Fees to Directors		7.50	-	-	-	-	-	-	-	-	-	-
			Ms. Manju Agarwal	AAGPA1392M	Non Executive- Independent Director	Sitting Fees to Directors		5.50	-	-	-	-	-	-	-	-	-	-
			Mr. Sv Parthasarathy	AAKPP2312A	Non Executive- Independent Director	Sitting Fees to Directors		6.50	-	-	-	-	-	-	-	-	-	-
			Mr. Gopal Mahadevan	AACPG7248J	Non - Executive & Non - Independent	Sitting Fees to Directors		6.50	-	-	-	-	-	-	-	-	-	-
			Mr. Sudip Basu	AEFPB5632Q	Non - Executive & Non - Independent	Sitting Fees to Directors		4.00	-	-	-	-	-	-	-	-	-	-
			Mr. Dheeraj Hinduja	ABKPH6165Q	Non - Executive & Non - Independent Chairman	Sitting Fees to Directors		4.00	-	-	-	-	-	-	-	-	-	-
8	Hinduja Housing Finance	AADCH6010R	Commission to Directors															
			Ms. Bhumika Batra	AKVPB1516H	Non Executive- Independent Director	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Mr. Gs Sundararajan	AASPS1807M	Non Executive- Independent Director	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Ms. Manju Agarwal	AAGPA1392M	Non Executive- Independent Director	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Mr. Sv Parthasarathy	AAKPP2312A	Non Executive- Independent Director	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Mr. Gopal Mahadevan	AACPG7248J	Non - Executive & Non - Independent	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Mr. Sudip Basu	AEFPB5632Q	Non - Executive & Non - Independent	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
			Mr. Dheeraj Hinduja	ABKPH6165Q	Non - Executive & Non - Independent Chairman	Commission to Directors		20.00	-	-	-	-	-	-	-	-	-	-
9'	Hinduja Housing Finance	AADCH6010R	Key Managerial Personnel's Salary															
			Mr. Sachin Pillai	ACKPP8384L	Managing Director	Remuneration Paid to KMP		100.00	-	-	-	-	-	-	-	-	-	-
			Mr. Prateek Parekh	ALSPP3183G	Chief Financial Officer	Remuneration Paid to KMP		111.98	-	-	-	-	-	-	-	-	-	-
			Mr. Srinivas Rangarajan	AUKPR3160N	Company Secretary	Remuneration Paid to KMP		25.09	-	-	-	-	-	-	-	-	-	-

HINDUJA HOUSING FINANCE LIMITED CHENNAI 600 032.

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

Annexure I-Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India(Listing Obligations and Disclosure Requirements) Regulations.

The Financial information as at September 30, 2025 has been extracted from the unaudited books of accounts and other relevant records

Rs. in Lakhs

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 pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari-passu charge)		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 value/book value for pari passu 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)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment							2,196.72		2,196.72					
Capital Work-in-Progress									-					
Right of Use Assets							2,367.13		2,367.13					
Goodwill									-					
Intangible Assets							38.62		38.62					
Intangible Assets under Development									-					
Investments							12,855.54		12,855.54					
Loans		46,563.86	9,53,508.04				1,22,290.30		11,22,362.20					
Inventories									-					
Trade Receivables									-					
Cash and Cash Equivalents		6,959.98					2.84		6,962.82					
Bank Balances other than Cash and Cash Equivalents		-					77.83		77.83					
Others							71,502.63		71,502.63					
Total		**53,523.84**	**9,53,508.04**	-	-	-	**2,11,331.61**	-	**12,18,363.49**					
									-					
LIABILITIES									-					
Debt securities to which this certificate pertains		51,977.61					-		51,977.61					
Other debt sharing pari-passu charge with above debt									-					
Other Debt									-					
Subordinated debt							60,301.97		60,301.97					
Borrowings			8,57,480.15				-		8,57,480.15					
Bank									-					
Debt Securities			-						-					

HINDUJA HOUSING FINANCE LIMITED Chennai 600 032.

V. SANKAR AIYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED
No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600 015. | Ph: 044 - 30081663
www.hindujahousingfinance.com
Registered Office: No: 27-A, Developed Industrial Estate, Guindy, Chennai - 600 032. Ph: 044-2242 7555 Email: compliance@hindujahousingfinance.com CIN: U65922TN2015PLC100093

Others									-					
Trade payables							793.85		793.85					
Lease Liabilities							2,565.36		2,565.36					
Provisions							689.89		689.89					
Others							33,732.88		33,732.88					
Total		**51,977.61**	**8,57,480.15**	-	-	-	**98,083.95**	-	**10,07,541.71**					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.03	1.11		Pari-Passu Security Cover Ratio									

Note:

The company has issued unsecured non convertible debentures, accordingly the security cover ratio is not applicable on specific charge or Pari- pasu charge on the assets of the company.

Place : Chennai

Date : November 01, 2025

For Hinduja Housing Finance Limited

Sachin Pillai

Managing Director

HINDUJA HOUSING FINANCE