HINDUJA HOUSING FINANCE

29-10-2026

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) Regulations, 2015

Outcome of the Board Meeting- Unaudited Financial Results and Statutory Auditors Limited Review Report for the quarter and Half year ended September 30, 2026

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 29th October 2026, has inter-alia considered and approved the Unaudited financial results for the quarter and half year ended 30th September 2026.

Accordingly, we enclose herewith the following:

1. Unaudited financial results of the Company for the quarter and Half year ended September 30, 2026 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 2026 under Regulation 52(2A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 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 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) Regulations, 2015 is made in the Unaudited Financial Results for the quarter ended September 30, 2026.

HINDUJA HOUSING FINANCE

Further, the security cover certificate as per Regulation 54(3) and 56(1)(d) of SEBI Listing Regulations read with SEBI Circular HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 is enclosed herewith;

The Board has also approved:

a. The re-designation of Mr. Sachin Pillai (DIN: 06400793) from the position of Managing Director to Non-Executive Director, Non-Independent Director with effect from close of business hours on 29th October 2026.

b. Appointment of Mr. Vivek Kannan as Chief Executive Officer (Whole Time Key Managerial Personnel) of the Company as per Section 203 of the Companies Act, 2013 with effect from 30th October 2026.

Further, in accordance with Regulation 52(8) of the Listing Regulations, the Company would be publishing the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026 in at least one English national daily newspaper circulating in the whole or substantially the whole of India.

The meeting commenced at 02:00 P.M. and concluded at 05:10 P.M.

This intimation is also being uploaded on the Company's website at: https://hindujahousingfinance.com/

Kindly take the above submission on record.

Yours truly,
For Hinduja Housing Finance Limited

SRINIVAS RANGARAJAN

Digitally signed by SRINIVAS RANGARAJAN
Date: 2026.10.29 17:26:03 +05'30'

Srinivas Rangarajan
Company Secretary

Encl: - As above

V. SANKAR AIYAR & CO
CHARTERED ACCOUNTANTS
OMS COURT, NO.1, NATHAMUNI STREET, T. NAGAR, CHENNAI 600017.
chennai@vsa.co.in | 044-43565627 | www.vsa.co.in

Independent Auditor's Review Report for the quarter and half year ended September 30, 2026 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 ended September 30, 2026 and year to date results for the period April 01, 2026 to 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 ("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 29th October 2026 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 National Housing Bank ("NHB") from time to time ("NHB guidelines") and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations, the RBI guidelines and the NHB guidelines. 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.

V.SANKAR AIYAR & CO CHARTERED ACCOUNTANTS CHENNAI-17

5. **Emphasis of Matters:**

We draw attention to Note 7 of the financial results for the quarter, and half year ended 30 September 2026, regarding the decline in the Principle Business Criteria and action proposed by the Company.

Our Conclusion is not modified in respect of this matter.

For V. SANKAR AIYAR & CO.
Chartered Accountants
ICAI Regn. No.109208W

UDIN - 26224922JZVZWR8456

K. BALAJI
Partner
M. No.224922

Place: Chennai
Date: 29 October 2026

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

Rs. in Lakhs

	Particulars	Quarter ended			Half Year ended		Year Ended
		30-Sep-2026	30-Jun-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025	31-Mar-2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Revenue from operations**						
	Interest income	40,622.70	36,423.53	35,962.75	77,046.23	70,183.75	1,46,345.25
	Fees and commission income	1,320.01	1,092.57	1,026.88	2,412.58	1,978.75	4,183.27
	Net Gain on Derecognition of Financial Instruments	-	-	-	-	-	-
	- under Amortised cost Category	3,828.04	1,419.07	5,169.34	5,247.11	11,565.29	20,624.14
	- under Fair value through Other comprehensive Income	2,979.52	8,067.41	3,692.62	11,046.93	8,065.94	21,777.85
	Net Gain on fair value changes	-31.27	136.08	-13.47	104.81	214.28	319.26
	Total Revenue from operations	**48,719.00**	**47,138.66**	**45,838.12**	**95,857.66**	**92,008.01**	**1,93,249.77**
2	**Other Income**	268.83	692.56	1,854.82	961.39	3,593.15	8,143.38
3	**Total Income**	**48,987.83**	**47,831.22**	**47,692.94**	**96,819.05**	**95,601.16**	**2,01,393.15**
4	Expenses						
	Finance costs	22,094.75	21,892.20	21,796.22	43,986.95	44,297.19	88,129.42
	Net loss on fair value changes	-	-	-	-	-	-
	Impairment on financial assets	5,941.73	4,731.43	3,376.19	10,673.16	9,143.92	17,318.15
	Employee benefits expenses	7,757.65	7,058.25	6,906.47	14,815.90	12,909.82	26,255.56
	Depreciation and amortization	506.80	514.75	465.03	1,021.55	841.13	1,752.58
	Other expenses	4,365.69	4,724.46	2,943.71	9,090.15	6,832.69	16,166.52
	Total Expenses	**40,666.62**	**38,921.09**	**35,487.62**	**79,587.71**	**74,024.75**	**1,49,622.23**
5	**Profit/(Loss) before exceptional items and tax**	**8,321.21**	**8,910.13**	**12,205.32**	**17,231.34**	**21,576.41**	**51,770.92**
	Exceptional items	-	-	-	-	-	-
6	**Profit before tax**	**8,321.21**	**8,910.13**	**12,205.32**	**17,231.34**	**21,576.41**	**51,770.92**
7	**Tax expense:**						
	Current tax	971.94	1,423.06	1,190.09	2,395.00	2,523.12	5,251.10
	Deferred tax	1,178.14	593.06	1,766.77	1,771.20	2,871.06	7,856.62
		2,150.08	2,016.12	2,956.86	4,166.20	5,394.18	13,107.72
		-	-	-	-	-	-
8	**Profit for the period**	**6,171.13**	**6,894.01**	**9,248.46**	**13,065.14**	**16,182.23**	**38,663.20**
9	**Other comprehensive income**						
	(A) (i) Items that will not be reclassified to profit or loss						
	- Remeasurement of defined benefit plans	(49.64)	37.37	(20.40)	(12.27)	(20.18)	(100.33)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	12.50	(9.41)	5.13	3.09	5.08	25.25
	(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)	2,202.26	(6,796.99)	4,881.01	(4,594.73)	5,584.64	31.84
	(b) Effective Portion of gain/(loss) on designated portion of hedging instruments in cash flow hedge	445.18	(7,249.91)	1,110.98	(6,804.73)	1,075.33	8,402.70
	(ii) Income tax relating to items that will be reclassified to profit or loss	(666.31)	3,535.33	(1,508.06)	2,869.02	(1,676.18)	(2,122.81)
10	**Total other comprehensive income**	**1,943.99**	**(10,483.61)**	**4,468.66**	**(8,539.62)**	**4,968.69**	**6,236.65**
		-	-	-	-	-	-
11	**Total comprehensive income**	**8,115.12**	**-3,589.60**	**13,717.12**	**4,525.52**	**21,150.92**	**44,899.85**
		-	-	-	-	-	-
	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	2,15,206.64	2,07,115.57	1,86,954.04	2,15,206.64	1,86,954.04	2,10,702.97
	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.)	2.59	2.89	3.87	5.47	6.78	16.20
	- Diluted (in Rs.)	2.59	2.89	3.87	5.47	6.78	16.20

earnings per share for the interim periods are not annualised

Notes:

1 The above financial results have been reviewed and recommended by the Audit Committee at their meeting held on October 29, 2026 and approved by the Board of Directors at their meeting held on October 29, 2026. 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, 2026.

2 Disclosures pursuant to the Reserve Bank of India (Non-BankingFinancial Companies - Transfer and Distribution of Credit Risk) Directions and the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions dated 28 November 2025

(a) Details of transfer through assignment in respect of loans not in default during the quarter and period ended September 30 2026

V.SANKARAYYAR & CO. CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE

Particulars	Transferred Q2' 26-27	Transferred H1' 26-27
Aggregate amount of loans transferred through Direct Assignment (Rs. in Lakhs)	36,414.39	82,162.14
Sale consideration (Rs. in Lakhs)	36,414.39	82,162.14
Number of transactions	5	10
Weighted average remaining maturity in months	154.49	144.12
Weighted average holding period after origination in months	17.54	14.83
Retention of beneficial interest	10%	10%
Coverage of tangible security coverage	216%	225%
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, 2026

Particulars	Acquired Q2'26-27	Acquired H1'26-27
Aggregate amount of loans acquired through Direct Assignment (Rs. in Lakhs)	Nil	Nil
Sale consideration (Rs. in Lakhs)	Nil	Nil
Number of transactions	Nil	Nil
Weighted average remaining maturity in months	Nil	Nil
Weighted average holding period after origination in months	Nil	Nil
Retention of beneficial interest	Nil	Nil
Coverage of tangible security coverage	Nil	Nil
Rating-wise distribution of rated loans	Nil	Nil

(c) The Company has not transferred or acquired any stressed loans during the quarter ended September 30, 2026.

3 During the period 1st April 2026 to 30th September 2026 , there were no issuance of non convertible debentures. However,all the secured non-convertible debentures of the company as on 30th September 2026 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 from 1 to 1.10 times 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 & non housing 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 2026 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 2026 is Rs 1,757.45 Crores, including a gain of Rs 321.35 Crores has been recognised in OCI.

7 Following the reclassification of certain loan exposures from housing to non-housing, the company's Principal Business Criteria(PBC) ratio has declined from 62.91% as at June 30, 2026, to 59.11% as at September 30, 2026.

The Company is in the process of formulating a comprehensive corrective action plan in line with regulations, which will be placed before the Board for approval, with the objective of restoring the PBC ratio above the prescribed regulatory threshold and ensuring sustained compliance with regulatory requirements.

8 Disclosures on Co lending arrangements(CLAs) for the half year ended September 30,2026 as per Reserve bank of India(Non-Banking Financial Companies-Financial Statements:Presentation and Disclosure) Directions 2025 dated November 28,2025(as amended from time to time) are given below:

Item Descrption	As at September 30,2026
Quantum of CLAs	
Number of CLA partners(No.)	1
Number of Outstanding cases(No.)	189
Amount of Gross Outstanding(in crore)	19.99
Weighted average rate of Interest(%)	10.90%
Fees Charged/paid (in crore) for the quarter*	
Broad Sectors in which CLA was made	Residential Mortgage
Performance of loans under CLA	
Standard Loans (in crore)	19.99
Non Performing assets (in crore)	0
details related to default loss guarantee(if any) (in crore)	NA

Less than Rs.50,000/-

9 The Company has not undertaken any project financing activities during the quarter ended September 30, 2026.

10 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 : October 29, 2026

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

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, 2026

(INR in lakhs)

Particulars	As at 30-Sep-2026 Unaudited	As at 31-Mar-2026 Audited
ASSETS		
Financial assets		
Cash and cash equivalents	23,045.96	13,439.28
Bank Balances other than cash and cash equivalents	219.27	2.65
Derivative Financial Instruments	856.65	7,661.38
Receivables	-	-
- Other Receivables	-	2,314.20
Loans	11,69,863.98	11,52,080.62
Investments	14,535.02	14,009.20
Other financial assets	1,01,685.15	89,830.18
	13,10,206.03	**12,79,337.51**
Non Financial Assets		
Current tax assets (net)	1,762.91	754.09
Property, plant and equipment	2,685.12	2,870.93
Intangible Assets Under Development	57.69	50.06
Other Intangible assets	206.21	249.56
Right to use asset	3,300.41	2,848.81
Other non-financial assets	3,430.73	1,971.39
	11,443.07	**8,744.84**
TOTAL ASSETS	**13,21,649.10**	**12,88,082.35**
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Trade Payables		
(i) total outstanding dues of micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	1,188.45	805.59
Debt Securities	69,543.46	67,339.38
Borrowings other than Debt Securities	9,05,403.78	8,78,907.81
Subordinated Liabilities	60,461.74	58,587.04
Other financial liabilities	17,736.22	18,312.28
	10,54,333.65	**10,23,952.10**
Non Financial Liabilities		
Provisions	1,207.81	1,233.96
Deferred tax liability (net)	26,315.91	27,492.53
Other non-financial liabilities	717.35	833.05
	28,241.07	**29,559.54**
Total Liabilities	**10,82,574.72**	**10,53,511.64**
EQUITY		
Equity share capital	23,867.74	23,867.74
Other equity	2,15,206.64	2,10,702.97
Total Equity	**2,39,074.38**	**2,34,570.71**
TOTAL LIABILITIES AND EQUITY	**13,21,649.10**	**12,88,082.35**

Place : Chennai
Date : Oct 29, 2026

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

HINDUJA HOUSING FINANCE LIMITED

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

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 Cash Flows for the period ended 30 Sep 2026

(INR in lakhs)

Particulars	Period Ended 30 Sep 2026 Unaudited	Period Ended 30 Sep 2025 Unaudited	Year Ended 31 March 2026 Audited
A. Cash flow from operating activities			
Net profit/(Loss) before tax	**17,231.34**	**21,576.41**	**51,770.92**
Adjustments:			
Depreciation and amortization	1,021.55	841.13	1,752.58
Impairment on financial assets	10,673.16	9,143.92	17,318.15
Interest income on loans to customers	(76,456.52)	(69,677.31)	(1,45,218.17)
Net (Gain)/loss on Derecognition of Financial Instruments			
- under Amortised cost Category	(5,247.11)	(11,565.29)	(20,624.14)
- under Fair value through Other comprehensive Income	(11,046.93)	(8,065.94)	(21,777.85)
Net (gain)/loss on fair value changes	(104.81)	(214.28)	(319.26)
Finance costs	43,986.95	44,297.19	88,129.42
Interest on security deposit	(20.97)	(17.67)	(37.41)
Interest on Treasury Bills	(297.06)	(130.76)	(372.77)
Interest on Government Securities	-	(94.54)	(101.46)
Profit on sale of Investment	(939.67)	(1,272.92)	(2,073.14)
Loss on Disposal of Asset	128.68	-	122.08
Rent expense	5.34	2.81	11.22
ESOP compensation expenses	203.28		-
Gratuity and Compensated Absences	310.14	114.34	578.27
CSR Expenditure	317.06	-	509.34
Gain/ loss on Termination of leases	(19.97)	(1.23)	(11.24)
Operating cash flow before working capital changes	**(20,255.53)**	**(15,064.14)**	**(30,343.46)**
Changes in working capital:			
Adjustments for (increase) / decrease in operating assets:			
Other bank balances	(216.62)	(75.18)	-
Loans	(30,490.41)	(37,407.82)	(77,222.65)
Other financial assets	6,774.23	3,776.86	2,021.72
Other non- financial assets	(1,464.68)	(656.36)	(943.09)
Adjustments for increase / (decrease) in operating liabilities:			
Trade payables	382.86	110.90	166.51
Other financial liabilities	(1,059.13)	1,109.09	5,297.39
Provisions	(348.56)	(131.88)	(131.88)
Other non financial liabilities	(432.76)	(275.20)	(611.67)
Net cash (used in)/ generated from operating activities	**(47,110.60)**	**(48,613.73)**	**(1,01,767.13)**
Finance costs paid	(37,927.47)	(41,239.41)	(87,145.95)
Interest income received	73,895.67	64,954.33	1,36,864.56
Taxes paid (net of refund)	(3,403.82)	(3,799.88)	(5,405.14)
Net cash (used in)/generated from operating activities (A)	**(14,546.25)**	**(28,698.69)**	**(57,453.66)**
B. Cash flow from investing activities			
Investment in securities (net)	(30,623.96)	(18,746.49)	(38,571.99)
Purchase of Investement in Mutual Funds	(3,02,984.85)		(6,77,466.13)
Redemption of Investment in Mutual Funds	3,03,924.52	1,272.92	6,79,539.27
Proceeds from Disposal of Investments	30,500.01	18,113.38	37,139.12
Disposal of Property, plant and Equipment and Intangible Assets	74.26	(924.41)	89.25
Purchase of property, plant and equipment and Intangible Assets	(534.46)		(2,574.85)
Net cash generated/(used in) investing activities (B)	**355.52**	**(284.60)**	**(1,845.33)**
C. Cash flow from financing activities			
Proceeds from issue of equity shares including securities premium (net)			-
Proceeds from borrowings	1,37,249.18	92,643.82	2,21,512.67
Proceeds from Debt Securities	-	-	20,000.00
Repayment of borrowings	(1,12,889.86)	(96,739.61)	(2,04,584.86)
Repayment of Debt Securities	-		(3,750.00)
Payment of lease liabilities	(561.90)	(392.12)	(873.56)
Net cash generated /(used in) financing activities (C)	**23,797.42**	**(4,487.91)**	**32,304.25**

V. SANKAR AIYAR & CO CHARTERED ACCOUNTANTS CHENNAI-17

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE

Net increase/(decrease) in cash and cash equivalents (A+B+C)	9,606.68	(33,471.20)	(26,994.74)
Cash and cash equivalents at the beginning of the year	**13,439.28**	**40,434.02**	**40,434.02**
Cash and cash equivalents at the end of the year	**23,045.96**	**6,962.82**	**13,439.28**

	Period Ended 30 Sep 2026	Period Ended 30 Sep 2025	Year Ended 31 March 2026
Components of cash and cash equivalents			
Cash on hand	1,255.50	956.98	1,090.20
Balances with banks			
- In current / cash credit accounts	14,160.91	6,005.84	10,848.50
- In deposit accounts - Original maturity less than 3 months	7,629.55	-	1,500.58
	23,045.96	**6,962.82**	**13,439.28**

Change in liabilities arising from financing activities

The above statement of Cash Flow is prepared using Indirect Method

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

Place : Chennai
Date : October 29, 2026

HINDUJA HOUSING FINANCE LIMITED

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

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, as amended :

Particulars	For Quarter ended	For Half year ended
	September 30, 2026	September 30, 2026
Debt-equity ratio	4.33	4.33
Debt service coverage ratio	Not Applicable	Not Applicable
Interest service coverage ratio	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil	Nil
Capital redemption reserve/Debenture redemption reserve	Not Applicable	Not Applicable
Net worth (Rs. In Lakhs)	2,39,074.38	2,39,074.38
Net profit after tax (Rs. In Lakhs)	6,171.13	13,065.14
Earnings per share		
Basic (in Rs.)	2.59	5.47
Diluted (in Rs.)	2.59	5.47
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	0.79	0.79
Debtors turnover	Not Applicable	Not Applicable
Inventory turnover	Not Applicable	Not Applicable
Operating margin	Not Applicable	Not Applicable
Net profit margin	12.60%	13.49%
Sector specific equivalent ratios include following		
Gross stage III assets (%)	3.35%	3.35%
Net stage III assets (%)	2.11%	2.11%
Provision coverage	37.67%	37.67%
Liquidity coverage ratio (Calculated as per RBI guidelines)	220.38%	
Capital risk adequacy ratio (CRAR) %	24.17%	24.17%

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-Right of Use 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. As per RBI notification DOR.CAP.REC.No.418/21.01.002/2025-26 dated March 10,2026 Right of Use Asset is not adjusted with Net Owned Funds of CRAR calculation
7. Gross Stage III (%) = Gross Stage III Loans EAD / Gross Total Loans EAD. Exposure at default (EAD) includes Loan Balance outstanding and interest accrued thereon. Stage-III loans has been determined as per Ind AS 109.
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

Place : Chennai
Date : October 29, 2026

Sachin Pillai
Managing Director

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

HINDUJA HOUSING FINANCE LIMITED

HINDUJA HOUSING FINANCE

Annexure I-Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India(Listing Obligations and Disclosure Requirements) Regulations, 2015

The Financial Information as at September 30, 2026 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)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property Plant and Equipment							2,685.12		2,685.12					
Capital Work-in-Progress									-					
Right of Use Assets							3,300.41		3,300.41					
Goodwill									-					
Intangible Assets							206.21		206.21					
Intangible Assets under Development							57.69		57.69					
Investments							14,535.02		14,535.02					
Loans		49,779.78	9,84,516.26				1,35,567.94		11,69,863.98					
Inventories									-					
Trade Receivables									-					
Cash and Cash Equivalents		23,045.96					0.00		23,045.96					
Bank Balances other than Cash and Cash Equivalents		-					219.27		219.27					
Others							1,07,735.44		1,07,735.44					
Total		**72,825.74**	**9,84,516.26**	-	-	-	**2,64,307.10**	-	**13,21,649.10**					
									-					
LIABILITIES									-					
Debt securities to which this certificate pertains		69,543.46					-		69,543.46					
Other debt sharing pari-passu charge with above debt									-					
Other Debt									-					
Subordinated debt							60,461.74		60,461.74					
Borrowings			8,83,369.42				22,034.36		9,05,403.78					
Bank									-					
Debt Securities			-						-					
Others									-					
Trade payables							1,188.45		1,188.45					
Lease Liabilities							3,575.36		3,575.36					
Provisions							1,207.81		1,207.81					
Others							41,194.12		41,194.12					
Total		**69,543.46**	**8,83,369.42**	-	-	-	**1,29,661.84**	-	**10,82,574.72**					
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.05	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 October 29, 2026

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

HINDUJA HOUSING FINANCE LIMITED

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

HINDUJA
HOUSING FINANCE

Annexure II: Statement of Compliance of Covenants for Non-convertible Debt securities as at September 30, 2026.

Non Convertible Debentures

Sl No	ISIN	Covenants	Management declaration
1	INE401Y08017 INE401Y08025 INE401Y07019 INE401Y07027 INE401Y08033 INE401Y07035 INE401Y07043 INE401Y08041 INE401Y07050 INE401Y07068	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.	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.

HINDUJA HOUSING FINANCE LIMITED

For Hinduja Housing Finance Limited

Sachin Pillai
Managing Director

Place : Chennai
Date : October 29, 2026

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

HINDUJA
HOUSING FINANCE

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 2026-27								

For Hinduja Housing Finance Limited

Mohit M
Chief Financial Officer

HINDUJA HOUSING FINANCE LIMITED

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

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:2026-27
Amount raised	Not applicable for Q2' FY:2026-27
Report filed for quarter ended	30th September 2026
Is there a deviation/ variation in use of funds raised?	Not applicable for Q2' FY:2026-27
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:	
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

Mohit M
Chief Financial Officer

HINDUJA HOUSING FINANCE LIMITED

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