

**BSE Limited**  
**Phiroze Jeejeeboy Towers**  
**1<sup>st</sup> 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 Audited Financial Results and Statutory Auditors Report for the quarter / year ended March 31, 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 13<sup>th</sup> May, 2026, has inter-alia considered and approved the Audited financial results for the quarter / year ended 31<sup>st</sup> March, 2026.

Accordingly, we enclose herewith the following:

1. Audited financial results of the Company for the Financial year ended March 31, 2026 along with audit report issued by the statutory auditors of the Company;
2. Statement containing details required under Regulation 52(4). (Line items along with financial results);
3. Statement of Assets and Liabilities and statement of Cash Flows as at 31<sup>st</sup> March, 2026 under Regulation 52(2A) of the Listing Regulations;
4. Disclosure of the extent and nature of security created and maintained for secured non-convertible securities as required under Regulation 54 of the SEBI Listing Regulations is made in the Audited Financial Results for the year ended March 31, 2026. Further, the security cover certificate is enclosed herewith;
5. 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.
6. Declaration by CFO under Regulations 52(3)(a) of the Listing Regulations (Audit reports with unmodified opinion);
7. Large Corporate Disclosures for March 31, 2026 as per Chapter XII of SEBI Master Circular dated October 15, 2025.

The Board has also approved:

- a) Raising of funds by way of Issuance of equity shares on rights issue basis amounting upto Rs.100 crores in one or more tranches during financial year 2026-27.

The meeting commenced at 2.00 P.M and concluded at 5.05 P.M.

Kindly take the above submission on record.

**Yours truly,**  
**For Hinduja Housing Finance Limited**

**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 Report on Audited Financial Results of Hinduja Housing Finance Limited for the quarter and year ended 31 March 2026, pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To

The Board of Directors of Hinduja Housing Finance Limited

### Opinion

1. We have audited the accompanying statement of financial results of M/s Hinduja Housing Finance Limited ("the Company") for the quarter and year ended 31 March 2026, attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations") and SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper (SEBI/HO/DDHS/DDHSPoD/P/CIR/2025/000000137) dated October 15, 2025.
2. In our opinion and to the best of our information and according to the explanations given to us, the statement:
  - A. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations and;
  - B. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards ('Ind AS'), RBI guidelines and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended 31 March 2026 and also the Statement of Assets and Liabilities as at 31 March 2026 and the Statement of Cash Flows for the year ended on that date.

### Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SA's or 'Standards') specified under section 143(10) of the Companies Act, 2013 (the 'Act') and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those Standards are further described in the 'Auditor's responsibilities for the Audit of the Statement' section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the statement under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Board of Director's responsibilities for the Statement

4. This Statement, which includes the financial results is the responsibility of the Company's Board of Directors and has been approved by them for issuance. The Statement has been compiled from the audited financial statements for the year ended 31 March 2026. The Board of Directors are responsible for the preparation and presentation of this Statement that gives a true and fair view of the net profit and other comprehensive income and other



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financial information in accordance with the recognition and measurement principles laid down in Ind AS, prescribed under section 133 of the Act read with relevant rules issued there under, RBI Guidelines and other accounting principles generally accepted in India, and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that gives a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

#### **Auditor's responsibilities for the audit of the Statement**

7. Our objectives are to obtain reasonable assurance about whether the statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - A. Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
  - B. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls in place with reference to financial statements and the operating effectiveness of such controls;
  - C. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors;
  - D. Conclude on the appropriateness of Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify



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our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern;

- E. Evaluate the overall presentation, structure, and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation;
  - F. Obtain sufficient appropriate audit evidence regarding the financial results of the Company to express an opinion on the same.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

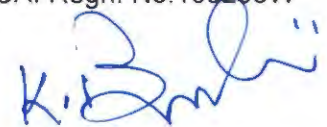
#### Other matters

11. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' which were subject to limited review by us.

Our opinion is not modified in respect of these matters.

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

UDIN - 26224922 YAJBNW7685



K. BALAJI  
Partner  
M. No. 224922

Place: Chennai  
Date: 13 May 2026



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# 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, 2<sup>nd</sup> Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015  
Website : www.hindujahousingfinance.com Email : compliance@hindujahousingfinance.com

## Statement of Financial Results for the Quarter and Year ended March 31, 2026

Particulars	Rs. in Lakhs				
	Quarter ended			Year Ended	
	31-Mar-2026	31-Dec-2025	31-Mar-2025	31-Mar-2026	31-Mar-2025
	Unaudited	Unaudited	Unaudited	Audited	Audited
<b>1 Revenue from operations</b>					
Interest income	37,451.46	38,710.04	33,556.62	1,46,345.25	1,29,108.21
Fees and commission income	1,159.69	1,044.83	844.79	4,183.27	3,095.16
Net Gain/(Loss) on Derecognition of Financial Instruments					
- under Amortised cost Category	6,241.02	2,817.83	6,247.44	20,624.14	9,819.23
- under Fair value through Other comprehensive Income	9,328.84	4,383.07	9,592.63	21,777.85	24,185.47
Net Gain on fair value changes	-	221.70	-	319.26	-
<b>Total Revenue from operations</b>	<b>54,181.01</b>	<b>47,177.47</b>	<b>50,241.49</b>	<b>1,93,249.77</b>	<b>1,66,208.07</b>
<b>2 Other Income</b>	<b>1,223.62</b>	<b>3,327.84</b>	<b>2,547.68</b>	<b>8,143.38</b>	<b>10,703.08</b>
<b>3 Total Income</b>	<b>55,404.63</b>	<b>50,505.31</b>	<b>52,789.17</b>	<b>2,01,393.15</b>	<b>1,76,911.15</b>
<b>4 Expenses</b>					
Finance costs	21,717.62	22,114.61	22,623.71	88,129.42	82,148.92
Net loss on fair value changes	116.72	-	308.97	-	166.05
Impairment on financial assets	3,576.92	4,597.31	5,085.47	17,318.15	12,605.96
Employee benefits expenses	6,235.15	7,110.59	5,183.07	26,255.56	20,006.24
Depreciation and amortization	453.87	457.58	318.93	1,752.58	1,300.71
Other expenses	5,122.11	4,212.95	3,371.27	16,166.52	11,668.97
<b>Total Expenses</b>	<b>37,222.39</b>	<b>38,493.04</b>	<b>36,891.42</b>	<b>1,49,622.23</b>	<b>1,27,896.86</b>
<b>5 Profit/(Loss) before exceptional items and tax</b>	<b>18,182.24</b>	<b>12,012.27</b>	<b>16,897.74</b>	<b>61,770.92</b>	<b>49,014.30</b>
Exceptional items	-	-	-	-	-
<b>6 Profit before taxes</b>	<b>18,182.24</b>	<b>12,012.27</b>	<b>16,897.74</b>	<b>61,770.92</b>	<b>49,014.30</b>
<b>7 Tax expense:</b>					
Current tax	1,385.32	1,342.66	1,136.03	5,251.10	6,697.76
Deferred tax	3,232.88	1,752.68	2,891.05	7,856.62	5,142.33
<b>Total Tax Expense</b>	<b>4,618.20</b>	<b>3,095.34</b>	<b>4,027.08</b>	<b>13,107.72</b>	<b>11,840.09</b>
<b>8 Profit for the year</b>	<b>13,564.04</b>	<b>8,916.93</b>	<b>11,870.66</b>	<b>38,663.20</b>	<b>37,174.21</b>
<b>9 Other comprehensive income</b>					
(A)(i) Items that will not be reclassified to profit or loss					
- Remeasurement of defined benefit plans	(59.95)	(20.20)	(47.77)	(100.33)	(70.70)
(ii) Income tax relating to items that will not be reclassified to profit or loss	15.08	5.08	12.02	25.25	17.79
(B)(i) Items that will be reclassified to profit or loss					
(a) Fair value (loss)/gain on financial assets carried at Fair Value Through Other Comprehensive Income (FVTOCI)	(7,130.66)	1,577.86	(14,718.68)	31.84	(6,497.46)
(b) Effective portion of gain/(loss) on designated portion of hedging instruments in cash flow hedge	6,280.49	1,046.88	(1,557.69)	8,402.70	(741.32)
(ii) Income tax relating to items that will be reclassified to profit or loss	213.97	(660.60)	4,096.43	(2,122.81)	1,821.85
<b>10 Total other comprehensive income</b>	<b>(681.07)</b>	<b>1,949.02</b>	<b>(12,215.68)</b>	<b>6,236.65</b>	<b>(5,469.83)</b>
<b>11 Total comprehensive Income</b>	<b>12,882.97</b>	<b>10,865.95</b>	<b>(345.01)</b>	<b>44,899.85</b>	<b>31,704.38</b>
<b>Paid up Equity Share Capital</b>	<b>23,867.74</b>	<b>23,867.74</b>	<b>23,867.74</b>	<b>23,867.74</b>	<b>23,867.74</b>
<b>Other Equity</b>	<b>2,10,702.97</b>	<b>1,97,820.00</b>	<b>1,65,803.12</b>	<b>2,10,702.97</b>	<b>1,65,803.12</b>
<b>Weighted average number of equity shares outstanding during the year for calculation of basic and diluted EPS</b>	<b>23,86,77,425</b>	<b>23,86,77,425</b>	<b>23,86,77,425</b>	<b>23,86,77,425</b>	<b>23,86,77,425</b>
<b>Earnings per equity share* (face value Rs.10 each)</b>					
- Basic (in Rs.)	5.68	3.74	4.97	16.20	15.58
- Diluted (in Rs.)	5.68	3.74	4.97	16.20	15.58

# earnings per share for the interim periods are not annualised



HINDUJA HOUSING FINANCE LIMITED

No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600 015. | Ph: 044 - 30081663

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# HINDUJA HOUSING FINANCE

**Notes:**

- 1 The above financial results have been reviewed and recommended by the Audit Committee at their meeting held on May 13, 2026 and approved by the Board of Directors at their meeting held on May 13, 2026 and audited by statutory auditors, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The 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-Banking Financial 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 Year ended March 31, 2026.

Particulars	Transferred for the quarter ended Mar'26	Transferred for the year ended Mar'26
Aggregate amount of loans transferred through Direct Assignment (Rs. in Lakhs)	79,896	229,897
Sale consideration (Rs. in Lakhs)	79,896	229,897
Number of transactions	8	25
Weighted average remaining maturity in months	151.94	158.64
Weighted average holding period after origination in months	15.75	15.73
Retention of beneficial interest	10%	10%
Coverage of tangible security coverage	209%	205%
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 Year ended March 31, 2026.

Particulars	Acquired for the quarter ended Mar'26	Acquired for the year ended Mar'26
Aggregate amount of loans acquired through Direct Assignment (Rs. in Lakhs)	1,314	10,671.42
Sale consideration (Rs. in Lakhs)	1,314	10,671.42
Number of transactions	1	6
Weighted average remaining maturity in months	173.19	134.53
Weighted average holding period after origination in months	17.83	27.13
Retention of beneficial interest	10%	10%
Coverage of tangible security coverage	312%	343%
Rating-wise distribution of rated loans	Not applicable	Not applicable

(c) The Company has not transferred or acquired any stressed loans during the quarter and year ended March 31, 2026.

- 3 On November 21, 2025, the Government of India notified the four Labour Codes-the code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health, and Working conditions code, 2020- consolidating 29 existing Labour laws. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has assessed the incremental impact of these changes on the basis of actuarial report obtained and the best information available, consistent with the guidance provided by the Institute of Chartered Accountants of India. . Consequently, the Company has evaluated the impact and recognized an estimated past service costs relating to gratuity of Rs. 1.62 Crores and long-term compensated absences of Rs. 2.19 Crores which has been included under employee benefit expenses in the financial results for the year ended March 31, 2026.
- 4 All the secured non-convertible debentures of the company including those issued during the current financial year 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.
- 5 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.
- 6 Disclosures in compliance with Regulation 52(4) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 for the quarter and year ended 31 March 2026 is attached as Annexure A.
- 7 The figures for the quarter ended 31 March 2026 and 31 March 2025 are the balancing figures between audited figures in respect of the full financial year and the year to date figures upto the end of the third quarter of the respective financial year, which were subjected to limited review.
- 8 The non-housing loan (excluding stage 2, 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 31 March 2026 is Rs 1,987 Crores, including a gain of Rs 367 Crores has been recognised in OCI.
- 9 The figures of the previous periods have been regrouped and/or reclassified to conform to the current period's classification.

Place : Chennai  
Date : May 13, 2026.



For Hinduja Housing Finance Limited

  
Sathin Pillai  
Managing Director



**HINDUJA HOUSING FINANCE LIMITED**

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# 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 March 31, 2026	For Year ended March 31, 2026
Debt-equity ratio	4.28	4.28
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 (Rs. in Lakhs)	Not Applicable	Not Applicable
Net worth (Rs.in Lakhs)	2,34,570.71	2,34,570.71
Net profit after tax (Rs.in Lakhs)	13,564.04	38,663.20
Earnings per share		
Basic (in Rs.)	5.68	16.20
Diluted (in Rs.)	5.68	16.20
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		0.78
Debtors turnover	Not Applicable	Not Applicable
Inventory turnover	Not Applicable	Not Applicable
Operating margin	Not Applicable	Not Applicable
Net profit margin	24.48%	19.20%
Sector specific equivalent ratios include following		
Gross stage III assets (%)	3.12%	
Net stage III assets (%)	1.96%	
Provision coverage	37.92%	
Liquidity coverage ratio (Calculated as per RBI guidelines)	153.00%	
Capital risk adequacy ratio (CRAR) %*	23.43%	

**Notes:**

- Debt-equity ratio = (Borrowings + Subordinated liabilities+Debt Securities) / Total Equity
- 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).
- Net worth is calculated as defined in section 2(57) of Companies Act 2013.
- Total debts to total assets = (Borrowings + Subordinated liabilities+Debt Securities) / (Total Assets-Right of Use Assets)
- Net profit margin = Net profit after tax / Total Income.
- 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
- 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.
- Net Stage III = (Gross Stage III Loans EAD - Impairment loss allowance for Stage III) / (Gross Total Loans EAD - Impairment loss allowance for Stage III).
- Provision coverage = Total Impairment loss allowance for Stage III / Gross Stage III Loans EAD.

Place : Chennai  
Date : May 13, 2026



For Hinduja Housing Finance Limited

*Sachin Pillai*  
Sachin Pillai  
Managing Director

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# 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, 2<sup>nd</sup> Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015  
Website : www.hindujahousingfinance.com Email : compliance@hindujahousingfinance.com

## Statement of Assets and Liabilities as at March 31, 2026

Particulars	Rs. In Lakhs	
	As at 31-Mar-2026 Audited	As at 31-Mar-2025 Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	13,439.28	40,434.02
Bank Balances other than cash and cash equivalents	2.65	2.65
Derivative Financial Instruments	7,661.38	-
Receivables		
- Other Receivables	2,314.20	1,046.32
Loans	11,52,080.62	10,83,790.87
Investments	14,009.20	11,782.82
Other financial assets	89,830.18	50,680.38
<b>Total Financial Assets</b>	<b>12,79,337.51</b>	<b>11,87,736.86</b>
<b>Non-financial assets</b>		
Current Tax Assets (net)	754.09	600.05
Property, plant and equipment	2,870.93	1,772.18
Intangible Assets Under Development	50.06	-
Other Intangible assets	249.56	29.80
Right of Use Asset	2,848.81	2,076.83
Other non-financial assets	1,971.39	1,039.52
<b>Total Non Financial Assets</b>	<b>8,744.84</b>	<b>5,518.38</b>
<b>TOTAL ASSETS</b>	<b>12,88,082.35</b>	<b>11,93,255.24</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>Financial liabilities</b>		
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	805.59	639.08
Debt Securities	67,339.38	50,512.75
Borrowings (other than Debt Securities)	8,78,907.81	8,81,962.07
Subordinated Liabilities	58,587.04	58,427.26
Other financial liabilities	18,312.28	12,140.91
<b>Total Financial Liabilities</b>	<b>10,23,952.10</b>	<b>9,84,423.39</b>
<b>Non-financial liabilities</b>		
Provisions	1,233.96	687.25
Deferred tax liabilities (net)	27,492.53	17,538.36
Other non-financial liabilities	833.05	935.38
<b>Total Non Financial Liabilities</b>	<b>29,559.54</b>	<b>19,160.99</b>
<b>Total Liabilities</b>	<b>10,53,511.64</b>	<b>10,03,584.38</b>
<b>EQUITY</b>		
Equity share capital	23,867.74	23,867.74
Other equity	2,10,702.97	1,65,803.12
<b>Total Equity</b>	<b>2,34,570.71</b>	<b>1,89,670.86</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>12,88,082.35</b>	<b>11,93,255.24</b>

Place : Chennai  
Date : May 13, 2026



For Hinduja Housing Finance Limited

  
Sachin Pillai  
Managing Director



**HINDUJA HOUSING FINANCE LIMITED**

No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600 015. | Ph: 044 - 30081663

[www.hindujahousingfinance.com](http://www.hindujahousingfinance.com)



# 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, 2<sup>nd</sup> Floor, Anna Salai, Saidapet, Chennai, Tamil Nadu -600015

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

## Statement of Cash Flow for the year ended March 31, 2026

Particulars	Rs. In Lakhs	
	Year ended 31-Mar-2026	Year ended 31-Mar-2025
	Audited	Audited
<b>Cash flow from operating activities</b>		
<b>Net profit/(loss) before tax</b>	<b>51,770.92</b>	<b>49,014.30</b>
Adjustments:		
Depreciation and amortization	1,752.58	1,300.71
Impairment on financial assets	17,318.15	12,605.96
Interest income on loans to customers	(1,45,218.17)	(1,27,770.80)
Net (Gain)/Loss on Derecognition of Financial Instruments		
- under Amortised cost Category	(20,624.14)	(9,819.23)
- under Fair value through Other comprehensive Income	(21,777.85)	(24,185.47)
Net (gain)/loss on fair value changes	(319.26)	166.05
Finance costs	88,129.42	82,148.92
Interest on security deposit	(37.41)	(39.15)
Interest on Alternative Investment Funds	-	(14.93)
Interest on Treasury Bills	(372.77)	(244.10)
Interest on Government Securities	(101.46)	(127.42)
Profit on sale of Investment	(2,073.14)	(2,186.58)
Loss on Disposal of Asset	122.08	45.50
Rent expense	11.22	11.13
Gratuity and Compensated Absences	578.27	209.14
CSR Expenditure	509.34	412.59
Gain/(loss) on Termination of leases	(11.24)	(1.30)
<b>Operating cash flow before working capital changes</b>	<b>(30,343.46)</b>	<b>(18,474.68)</b>
<b>Changes in working capital:</b>		
<b>Adjustments for (increase) / decrease in operating assets:</b>		
Other bank balances	-	39.18
Loans	(77,222.65)	(1,70,037.06)
Other financial assets	2,021.71	8,512.02
Other non- financial assets	(943.09)	(368.27)
<b>Adjustments for increase / (decrease) in operating liabilities:</b>		
Trade payables	166.51	263.34
Other financial liabilities	5,297.39	775.59
Provisions	(131.88)	(45.44)
Other non financial liabilities	(611.67)	(286.89)



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# HINDUJA HOUSING FINANCE

<b>Net cash (used in) / generated from operating activities</b>	<b>(1,01,767.13)</b>	<b>(1,79,622.22)</b>
Finance costs paid	(87,145.95)	(82,889.55)
Interest income received	1,36,864.56	1,17,570.77
Taxes paid (Net of Refund)	(5,405.14)	(6,762.10)
<b>Net cash (used in)/generated from operating activities (A)</b>	<b>(57,453.66)</b>	<b>(1,51,703.11)</b>
<b>Cash flow from investing activities</b>		
Investment in securities (net)	(38,571.99)	(26,440.49)
Purchase of Investment in Mutual Funds	(6,77,466.13)	(5,86,070.80)
Redemption of Investment in Mutual Funds	6,79,539.27	5,88,257.38
Proceeds from Disposal of Investments	37,139.12	22,711.21
Disposal of Property, plant and Equipment and Intangible Assets	89.25	61.86
Purchase of property, plant and equipment and Intangible Assets	(2,574.85)	(1,031.37)
<b>Net cash (used in)/generated from investing activities (B)</b>	<b>(1,845.33)</b>	<b>(2,512.21)</b>
<b>Cash flow from financing activities</b>		
Proceeds from issue of equity shares including securities premium (net)	-	-
Proceeds from borrowings	2,21,512.67	2,76,768.53
Proceeds from Subordinated Liabilities	-	36,000.00
Proceeds from Debt Securities	20,000.00	25,000.00
Repayment of borrowings	(2,04,584.86)	(1,66,261.29)
Repayment of Debt Securities	(3,750.00)	-
Payment of lease liabilities	(873.56)	(659.02)
<b>Net cash generated /(used in ) financing activities (C)</b>	<b>32,304.25</b>	<b>1,70,848.22</b>
<b>Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(26,994.74)</b>	<b>16,632.89</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>40,434.02</b>	<b>23,801.13</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>13,439.28</b>	<b>40,434.02</b>
<b>Components of cash and cash equivalents</b>		
Cash on hand	1,090.20	806.79
Balances with banks		
- In current / cash credit accounts	10,846.50	4,526.83
- In deposit accounts - Original maturity less than 3 months	1,500.58	35,100.40
	<b>13,439.28</b>	<b>40,434.02</b>

The above statement of Cash Flow is prepared using Indirect Method

Place : Chennai  
Date : May 13, 2026



For Hinduja Housing Finance Limited

  
Sachin Pillai  
Managing Director



HINDUJA HOUSING FINANCE LIMITED

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Annexure I-Security Cover Certificate as per Regulation 54(3) of the Securities Exchange Board of India(Listing Obligations and Disclosure Requirements) Regulations, as amended  
The Financial Information as at March 31, 2026 has been extracted from the unaudited books of accounts and other relevant records

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)	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								
<b>ASSETS</b>														
Property, Plant and Equipment							2,870.93		2,870.93					
Capital Work-in- Progress							-		-					
Right of Use Assets							2,848.81		2,848.81					
Goodwill							-		-					
Intangible Assets							249.56		249.56					
Intangible Assets under Development							50.06		50.06					
Investments							14,009.20		14,009.20					
Loans		57,090.25	9,79,445.65				1,15,544.72		11,52,080.62					
Inventories							-		-					
TradeReceivables							-		-					
Cash and Cash Equivalents		1,090.20					-		1,090.20					
Bank Balances other than Cash and Cash Equivalents		12,349.07					-		12,349.07					
Others							1,02,533.90		1,02,533.90					
<b>Total</b>		<b>70,529.53</b>	<b>9,79,445.65</b>				<b>2,38,107.18</b>		<b>12,88,082.35</b>					
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains		67,339.38							67,339.38					
Other debt sharing pari-passu charge with above debt									-					
Other Debt									-					
Subordinated debt							58,587.04		58,587.04					
<b>Borrowings</b>			8,61,881.41				17,026.40		8,78,907.81					
<b>Bank</b>									-					
Debt Securities							-		-					
Others									-					
Trade payables							805.59		805.59					
Lease Liabilities							3,083.06		3,083.06					
Provisions							1,233.96		1,233.96					
Others							43,554.80		43,554.80					
<b>Total</b>		<b>67,339.38</b>	<b>8,61,881.41</b>				<b>1,24,290.85</b>		<b>10,53,511.64</b>					
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>														
	Exclusive Security Cover Ratio	1.05	1.14		Pari-Passu Security Cover Ratio									

**Notes:**

The Bank Borrowings(other than Debt Securities) mentioned in Column D of Rs.8,618.81 crores Includes term loans with availed amount of Rs.50 crores in respect of which creation of security is under process.



For Hinduja Housing Finance Limited

*Van*  
Sachin Pillai  
Managing Director



HINDUJA HOUSING FINANCE





# HINDUJA HOUSING FINANCE

Annexure II: Statement of Compliance of Covenants for Non-convertible Debt securities as at March 31, 2026.

## Non Convertible Debentures

SI 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 <sup>1</sup> 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.

Place : Chennai  
Date : May 13, 2026



For Hinduja Housing Finance Limited

Sachin Pillai  
Managing Director



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# 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 Q4' FY:2025-26

For Hinduja Housing Finance Limited

Prateek Parekh  
Chief Financial Officer





# HINDUJA HOUSING FINANCE

<b>B. Statement of deviation/ variation in use of Issue proceeds:</b>	
<b>Particulars</b>	<b>Remarks</b>
Name of listed entity	HinduJa Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-Convertible Securities
Date of raising funds	Not applicable for Q4' FY:2025-26
Amount raised	Not applicable for Q4' FY:2025-26
Report filed for quarter ended	31st March 2026
Is there a deviation/ variation in use of funds raised?	Not applicable for Q4' FY:2025-26
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:

- Deviation in the objects or purposes for which the funds have been raised.
- 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



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13-05-2026

**BSE Limited**  
**Phiroze Jeejeeboy Towers**  
**1<sup>st</sup> Floor, Dalal Street,**  
**Mumbai – 400001**

Dear Sir/Madam,

**Sub: Declaration as per Regulation 52(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In terms of the Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is declared that the Auditors have expressed an unmodified Opinion(s) on the Audited Financial Results of the Company for the financial year ended 31<sup>st</sup> March 2026.

Kindly take the above submission on record.

**Yours truly,**  
**For Hinduja Housing Finance Limited**

**Prateek Parekh**  
**Chief Financial Officer**

To,  
The Listing Department  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai – 400001

Dear Sir / Madam,

**Subject: Large Corporate Disclosures pursuant to SEBI Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025**

Pursuant to SEBI Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, on 'revision in the framework for fund raising by issuance of debt securities by large Corporates, please take note of below mentioned details:

<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount (Rs. In Crores)</b>
1.	Outstanding Qualified Borrowings at the start of the financial year	9,709.02
2.	Outstanding Qualified Borrowings at the end of the financial year	10,048.34
3.	Highest credit rating of the company relating to the unsupported bank borrowings or plain vanilla bonds, which have no structuring/support-built in.	CARE AA+/ CRISILAA+
4.	Incremental borrowing done during the year (qualified borrowing)	2,341
5.	Borrowings by way of issuance of debt securities during the year	200

We request you to take the above on record.

**For Hinduja Housing Finance Limited**

**For Hinduja Housing Finance Limited**

**Prateek Parekh  
Chief Financial Officer**

**Srinivas Rangarajan  
Company Secretary**