HINDUJA HOUSING FINANCE LIMITED

Registered Office: No. 27-A, Developed Industrial Estate, Guindy, Chennai – 600032, Tamil Nadu, India, and having its corporate office at No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai – 600015, Tamil Nadu, India | CIN: U65922TN2015PLC100093 | Website: www.hindujahousingfinance.com

PUBLIC NOTICE

SALE OF LOAN PORTFOLIO THROUGH SWISS CHALLENGE METHOD

Hinduja Housing Finance Limited ("HHFL") proposes to transfer its portfolio of Housing Loans and Non-Housing Loans, in two separate pools, to Asset Reconstruction Companies (ARCs) and other eligible transferees through the Swiss Challenge Method, in accordance with the applicable RBI directions on transfer of loan exposures and HHFL's Board-approved policy.

HHFL has received an anchor offer of 80% of POS for each pool and invites counter bids to better it. Pool details (cut-off date: 31st October 2026):

Pool	No. of Accounts	POS (₹ Crore)	Anchor Offer (₹ Crore) – 80% of POS
Pool 1	605	92.00	73.60
Pool 2	607	97.00	77.60
Total	**1,212**	**189.00**	**151.20**

Eligible parties may submit their counter bid, separately for each pool, within 1 (one) day of this notice, i.e. by 5.00 p.m. on 29th November 2026, to Krishnakant Jaiswal, HOC, Email: krishnakant.jaiswal@hindujahousingfinance.com, Phone: 9052290003. The anchor bidder will have the right to match the highest counter bid. The pools are offered on an "as is where is, as is what is, whatever there is and without recourse" basis.

HHFL reserves the right to accept or reject any or all bids, or to modify, postpone or cancel the process at any stage, without assigning any reason. The decision of HHFL shall be final and binding.

Place: Chennai
Date: 28th November 2026

Sd/-
Authorised Officer,
Hinduja Housing Finance Limited