802, Lloyds Chambers,
Dr. Ambedkar Road,Opp. Ambedkar Bhavan,
Pune – 411 011, Maharashtra.
Phone: (91) (20) 2605 0802

SHARP & TANNAN ASSOCIATES
chartered accountants

Independent Auditor's Limited Review Report on unaudited financial results of Grihum Housing Finance Limited for the quarter ended 30 June 2026, pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,
The Board of Directors
Grihum Housing Finance Limited
(CIN: U65922PN2004PLC208751)
Registered Office:
6th Floor, B-Building, Ganga Trueno,
Lohegaon, Pune-411014, Maharashtra

Introduction:

1. We have reviewed the accompanying statement of unaudited financial results of **Grihum Housing Finance Limited** ('the Company') for the quarter ended 30 June 2026, together with notes thereon ('the Statement') being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors in its meeting held on 04 August 2026, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 *'Interim Financial Reporting'* ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, as amended (the 'Act'), the circulars, guidelines and directions issued by Reserve Bank of India ('RBI') from time to time, applicable to the Company ('RBI guidelines') and other accounting principles generally accepted in India and is in compliance with Regulation 52 of the Listing Regulations.

Scope of 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 of interim financial information consists of making inquiries primarily with Company personnel responsible for financial and accounting matters and applying analytical and other review procedures.

   A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion:

4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in 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 **SHARP & TANNAN ASSOCIATES**
Chartered Accountants
Firm's registration no. 109983W

ARNOB CHOUDHURI
Digitally signed by ARNOB CHOUDHURI
Date: 2026.08.04 13:48:42 +05'30'

CA Arnob Choudhuri
Partner
Membership no.(F) 156378
UDIN: 26156378FRLQTJ1575

Mumbai, 04 August 2026

GRIHUM HOUSING FINANCE
Apna Ghar. Apni Pehchan.

GRIHUM HOUSING FINANCE LIMITED

Statement of Unaudited Financial Results for the quarter ended 30 June 2026

(₹ in Crores)

	Particulars	Quarter ended			Year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1.	**Revenue from operations**				
	(a) Interest income	279.60	288.76	312.31	1,196.91
	(b) Fees and commission income	13.30	11.61	14.85	50.11
	(c) Net gain on fair value changes	-	-	2.93	1.16
	(d) Net gain on derecognition of financial instruments under amortised cost category	18.06	0.72	-	-
	Total revenue from operations	**310.96**	**301.09**	**330.09**	**1,248.18**
	(e) Other income	1.78	1.98	0.97	5.42
	Total income	**312.74**	**303.07**	**331.06**	**1,253.60**
2.	**Expenses**				
	(a) Finance costs	107.06	109.10	133.34	478.92
	(b) Net loss on fair value changes	0.39	0.87	-	-
	(c) Net loss on derecognition of financial instruments under amortised cost category	-	-	3.99	3.17
	(d) Impairment on financial instruments	32.30	3.15	39.52	112.92
	(e) Employee benefits expenses	86.22	102.40	73.17	342.25
	(f) Depreciation, amortisation and impairment	5.28	7.14	4.76	21.66
	(g) Other expenses	23.89	27.67	20.94	98.29
	Total expenses	**255.14**	**250.33**	**275.72**	**1,057.21**
3.	**Profit before tax (1-2)**	**57.60**	**52.74**	**55.34**	**196.39**
4.	**Tax expense**				
	(a) Current tax	14.12	4.43	12.11	28.46
	(b) Deferred tax charge	(1.69)	(26.65)	1.72	(16.96)
	(c) Tax expense of earlier years	0.03	-	(0.06)	(0.15)
	Total tax expense	**12.46**	**(22.22)**	**13.77**	**11.35**
5.	**Profit for the period (3-4)**	**45.14**	**74.96**	**41.57**	**185.04**
6.	**Other comprehensive income**				
	(i) Items that will not be reclassified to profit or loss	(0.51)	(0.06)	(0.20)	(0.10)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.11	-	0.05	0.01
	Total other comprehensive income	**(0.40)**	**(0.06)**	**(0.15)**	**(0.09)**
7.	**Total comprehensive income for the period (5+6)**	**44.74**	**74.90**	**41.42**	**184.95**
8.	**Paid-up equity share capital (face value of ₹ 10/- each)**	**330.77**	**330.67**	**326.78**	**330.67**
9.	**Earnings per share***				
	(a) Basic (in ₹)	1.36	2.28	1.27	5.63
	(b) Diluted (in ₹)	0.92	1.53	0.85	3.78

* Not annualised for the quarters ended.

GRIHUM HOUSING FINANCE LIMITED

Statement of Unaudited Financial Results for the quarter ended 30 June 2026

Notes :

1] The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Grihum Housing Finance Limited ("the Company") at their respective meetings held on 04 August 2026.

2] The unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) ("SEBI") Regulations, 2015, as amended.

3] The unaudited financial results have been subjected to limited review by the statutory auditors of the Company. The statutory auditors have expressed an unmodified conclusion on these financial results.

4] The Company is primarily engaged in mortgage-backed finance and as such the Board reviews the Company's performance as a single business. Accordingly no separate information is required to be furnished in terms of Ind AS 108 "Operating segments".

5] As per Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "SEBI Listing Regulations") as amended from time to time, the listed Non-Convertible Debentures issued by the Company are fully secured by way of hypothecation over the book debts / loan receivables and other eligible security, to the extent as stated in the respective information memorandum. Further, the Company has maintained security cover as stated in the respective information memorandum which is sufficient to discharge the principal amount at all times of the non-convertible debentures issued by the Company. The details of the security cover as per the prescribed format pursuant to Regulation 54(3) of the SEBI Listing Regulations read with SEBI Circular dated 19 May 2022 has been enclosed.

6] Disclosures pursuant to RBI Notification - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28 November 2025

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended 30 June 2026:

Entity/Assignee	**NBFC/HFC**
Count of Loan accounts Assigned	1,234 Loans
Amount of Loan accounts Assigned	₹ 99.54 Crores
Retention of beneficial economic interest (MRR)*	10%
Weighted Average Maturity (Residual Maturity)**	151 Months
Weighted Average Holding Period**	29 Months
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	Unrated
Number of instances (transactions) where transferor has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

* Retained by the originator

** At the time of assignment

(b) Details of transfer through Co-lending in respect of loans not in default during the quarter ended 30 June 2026:

Entity/Assignee	**Bank**
Number of Co-lending partners	1
Count of Loan accounts Assigned	225 Loans
Amount of Loan accounts Assigned	₹38.08 Crores
Retention of beneficial economic interest (MRR)*	20%
Quantum of Co-lending**	
- Number of Co-lending partners	2
- Number of outstanding loans	367 Loans
- Amount of outstanding	₹14.53 Crores
Weighted Average Rate of Interest	
Rating wise distribution of rated loans	Unrated
Fees charged during the period	₹0.01 Crore
Broad sectors in which CLA was made	Loan against property
Performance of loans under CLA**	
- Standard loan	₹14.48 Crores
- Non performing loan	₹0.05 Crores
Details related to default loss guarantee	NA

* Retained by the originator

** As per originator's books

(c) The Company has not acquired any loan which is either not in default or stressed during the quarter ended 30 June 2026.

(d) The company has not transferred any stressed loans during the quarter ended 30 June 2026.

7] During the period under review, the Company issued 73,000 equity shares of ₹10 each and 36,500 0.001% Compulsorily Convertible Preference Shares (CCPS) of ₹10 each to eligible employees under its Employee Stock Option Plans. Further, 36,500 CCPS were converted into the equity shares of the Company. In view of the above issuance, allotment, and conversion of shares, the issued, subscribed, and paid-up share capital of the Company as at 30 June 2026, stood at ₹491,39,40,162.69, comprising 33,14,98,213 equity shares of ₹10 each (including 7,33,269 partly paid-up equity shares) and 16,06,28,339 0.001% CCPS of ₹10 each.

8] During FY 2025–26, the Company adopted the Grihum Housing Employee Stock Option Plan, 2026 ("ESOP Plan 2026"), which provides for the grant of up to 94,27,083 employee stock options, each convertible into one equity share of the Company upon exercise. Pursuant to the resolutions passed by the Nomination and Remuneration Committee on 31 March 2026 and 04 May 2026, the Committee approved the grant of 72,10,416 and 2,00,000 employee stock options, respectively, to eligible employees of the Company under the ESOP Plan 2026

9] In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions. dated 28 November 2025, no resolution plans have been implemented during the quarter ended 30 June 2026 in projects financed on or after 1 October 2025. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosures) Directions, dated 28 November 2025.

10] The figures for the quarter ended 31 March 2026 are the balancing figures between the audited figures in respect of the year ended 31 March 2026 and the reviewed figures for the nine months ended 31 December 2025.

11] Figures for the previous year/period have been regrouped and/or reclassified whenever considered necessary.

For and on behalf of the Board of Directors of
Grihum Housing Finance Limited

ARJUN CHOWDHRY

Digitally signed by ARJUN CHOWDHRY
Date: 2026.08.04 13:42:06 +05'30'

Arjun Chowdhry
Managing Director & Chief Executive Officer
DIN: 02947622

Place: Mumbai
Date: 04 August, 2026

Independent Auditor's Certificate

A:2026-27 /AC - GHFL / 15

To,

Board of Directors
Grihum Housing Finance Limited
6th Floor, B Building, Ganga Trueno,
Lohegaon, Pune, Maharashtra 411014

Subject: To certify the Security Cover for listed non-convertible debt security of Grihum Housing Finance Limited as of 30 June 2026.

1. This has reference to your request, to certify the Security Cover as per the terms of the Placement Memorandum and Debenture Trust Deed for listed non-convertible debt security as of 30 June 2026, pursuant to the requirements of Regulation 54, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), the SEBI Circular No. SEBI/HO/MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 and SEBI Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025 ("the circulars") of Grihum Housing Finance Limited ("the Company") (referred to as "the Annexure").

Management's responsibility:

2. The preparation of the Annexure is the responsibility of the Company's management, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to preparation and presentation of the Annexure and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.

3. The Company's management is solely responsible for ensuring the compliance with all the relevant requirements of the Listing Regulations, the circular, relevant provisions of the Companies Act, 2013 and other applicable laws and regulations, as applicable.

4. The Company's management is solely responsible for ensuring flagging/tagging/earmarking of the loan pool provided for the charge in respect of this debt security.

Auditor's responsibility:

5. Pursuant to the requirements of the Listing Regulations and the circulars, it is our responsibility to express a limited assurance in the form of a conclusion as to whether anything has come to our attention which causes us to believe that as at 30 June 2026, the Company has not maintained security cover for listed non- convertible debt security as per the terms of the Placement Memorandum and Debenture Trust Deed.

6. We conducted our examination, on a test check basis, of the Annexure in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) ("the Guidance Note") issued by Institute of Chartered Accountants of India ("the ICAI") and in accordance with generally accepted auditing techniques.

7. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement; and consequently, the level of assurance obtained in a limited assurance is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of areas where a material misstatement of the subject matter information is likely to arise. We have performed the following procedures in relation to the Annexure:

   i. Obtained Annexure prepared by the Company.

   ii. Traced the principal amount of the debt security outstanding as at 30 June 2026 and the value of assets indicated in Annexure to the unaudited financial results of the Company.

   iii. Obtained and read the particulars of security cover required to be provided in respect of debt security on test check basis as indicated in the Placement Memorandum and Debenture trust Deed and noted the security cover percentage required to be maintained by the Company in respect of debt security and compared it with the information furnished in Annexure.

Conclusion:

8. Based on the procedures performed above, evidences obtained and according to the information and explanations provided by the Company's management, nothing has come to our attention which causes us to believe that as at 30 June 2026, the Company has not maintained security cover for listed non- convertible debt security as per the terms of the Placement Memorandum and Debenture Trust Deed.

Restriction on use:

9. Our work was performed solely to assist you in meeting your responsibilities in relation to submission of the certificate to Debenture Trustee and to the Stock Exchange. Our obligations in respect of this certificate are entirely separate from, and our responsibility and liability are in no way changed by, any other role we may have as statutory auditors of the Company or otherwise. Nothing in this certificate, nor anything said or done in the course of or in connection with the services that are the subject of this certificate, will extend any duty of care we may have in our capacity as statutory auditors of the Company.

10. This certificate is addressed to and provided to the directors of the Company solely for the purpose of enabling them to submit with the Debenture Trustee and to the Stock Exchange and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

SHARP & TANNAN ASSOCIATES
Chartered Accountants
ICAI Firm Reg. No.109983W

ARNOB CHOUDHURI
Digitally signed by ARNOB CHOUDHURI
Date: 2026.08.04 13:49:09 +05'30'

CA Arnob Choudhuri
Partner
Membership No.: (F) 156378
UDIN: 26156378IYCCXO2008

Mumbai, 04 August 2026

Enclosure : Annexure of Security Cover Certificate as per Regulation 54 of Listing Regulations, as on 30 June 2026.

Annexure to the Certificate No. A: 2026-27 /AC - GHFL / 15 dt. 04 August 2026

Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosures Requirements) Regulations, 2015 as on 30 June 2026 (₹ in Crores)

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	Column P
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Other Adjustments related to IND-AS	(Total C to J)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	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	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(=L+M+N+O)
												Relating to Column F			
		Book Value	Book Value	Yes / No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment		-	-	-	-	-	14.35	-	-	14.35	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	60.99	-	-	60.99	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	20.02	-	-	20.02	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	2.26	-	-	2.26	-	-	-	-	-
Investments		-	-	-	-	-	352.45	-	-	352.45	-	-	-	-	-
Loans (Note)	Represents Loan given under financial activity	-	1,920.56	-	5,434.85	-	210.00	-	(16.08)	7,549.33	-	-	-	5,434.85	5,434.85
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables		-	-	-	-	-	15.48	-	-	15.48	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	104.83	-	-	104.83	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	80.73	-	-	80.73	-	-	-	-	-
Others		-	-	-	-	-	372.83	-	-	372.83	-	-	-	-	-
Total		**-**	**1,920.56**	**-**	**5,434.85**	**-**	**1,233.94**	**-**	**(16.08)**	**8,573.27**	**-**	**-**	**-**	**5,434.85**	**5,434.85**

Annexure to the Certificate No. A: 2026-27 /AC - GHFL / 15 dt. 04 August 2026

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	Column P
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Other Adjustments related to IND-AS	(Total C to J)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	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	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(=L+M+ N+O)
												Relating to Column F			
		Book Value	Book Value	Yes / No	Book Value	Book Value									
LIABILITIES															
Debt securities to which this certificate pertains		-	-	Yes	45.00	-	-	-	(0.12)	44.88	-	-	-	45.00	45.00
Other debt sharing pari-passu charge with above debt		Not to be filled	-	No	3,728.51	-	-	-	(4.76)	3,723.75	-	-	-	-	-
Other Debt			-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings			-	-	-	-	-	-	-	-	-	-	-	-	-
Bank-Term Loan			1,295.62	-	-	-	-	-	-	1,295.62	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	-	-	-	-	-	-	-
Others-PTC			284.87	-	-	-	-	-	(0.04)	284.83	-	-	-	-	-
Payables			-	-	-	-	20.95	-	-	20.95	-	-	-	-	-
Lease Liabilities			-	-	-	-	71.24	-	-	71.24	-	-	-	-	-
Provisions	Represents provision for compensated absences & gratuity		-	-	-	-	9.54	-	-	9.54	-	-	-	-	-
Provision on Impairment on Loans	Represents ECL provision on Financial Assets		-	-	-	-	128.59	-	-	128.59	-	-	-	-	-
Others	-		22.25	-	0.59	-	117.38	-	-	140.22	-	-	-	-	-
Total		**-**	**1,602.74**	**-**	**3,774.10**	**-**	**347.70**	**-**	**(4.92)**	**5,719.62**	**-**	**-**	**-**	**45.00**	**45.00**
Cover on Book Value					1.44										
Cover on Market Value															
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

Note: The Company extends loan under financial arrangements (Home loans and Loan against properties) which have been classified under amortised cost as per applicable Ind AS. Hence the Company has considered the book value (gross of impairment provisions) for the purpose of this certificate.

For **Sharp & Tannan Associates**
Chartered Accountants
Firm Registration Number: 109983W

ARNOB CHOUDHURI Digitally signed by ARNOB CHOUDHURI Date: 2026.08.04 13:49:29 +05'30'

Arnob Choudhuri
Partner
Membership Number: 156378
Place: Mumbai
Date: 04 August, 2026

For and on behalf of the Board of Directors of
Grihum Housing Finance Limited

ARJUN CHOWDHRY Digitally signed by ARJUN CHOWDHRY Date: 2026.08.04 13:43:16 +05'30'

Arjun Chowdhry
Managing Director & Chief Executive Officer
DIN: 02947622
Place: Mumbai
Date: 04 August, 2026

This statement is signed for identification purposes only and should be read along with Certificate No. 15.

GRIHUM
HOUSING FINANCE
Apna Ghar. Apni Pehchan.

GRIHUM HOUSING FINANCE LIMITED

Disclosure in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30 June 2026

Sl. No.	Particulars	Quarter ended		Year ended
		30 June 2026	30 June 2025	31 March 2026
		(Unaudited)	(Unaudited)	(Audited)
a.	Debt-equity ratio (Total debts / Shareholder's fund) (in times)	1.87	2.28	1.94
b.	Debt service coverage ratio	Not Applicable		
c.	Interest service coverage ratio	Not Applicable		
d.	Outstanding redeemable preference shares (quantity and value)	Not Applicable		
e.	Capital/Debenture redemption reserve	Not Applicable		
f.	Net worth (₹ in Crores)	2,853.66	2,642.20	2,804.40
g.	Net profit after tax (₹ in Crores)	45.14	41.57	185.04
h.	Earnings per share (in ₹)*			
	(i) Basic :	1.36	1.27	5.63
	(ii) Diluted :	0.92	0.85	3.78
i.	Current ratio	Not Applicable		
j.	Long term debt to working capital	Not Applicable		
k.	Bad debts to account receivable ratio as at	Not Applicable		
l.	Current liability ratio	Not Applicable		
m.	Total debts to total assets as at (%)	63.34%	67.43%	64.27%
n.	Debtors turnover	Not Applicable		
o.	Inventory turnover	Not Applicable		
p.	Operating margin (%)	Not Applicable		
q.	Net profit margin (%)	14.43%	12.56%	14.76%
r.	Sector specific equivalent ratios, as applicable			
	(i) Capital to risk weighted assets ratio (CRAR) as at	52.48%	49.75%	53.47%
	(ii) Gross Stage 3 Ratio as at	2.77%	1.64%	2.34%
	(iii) Net Stage 3 Ratio as at	1.80%	1.01%	1.51%
	(iv) Liquidity coverage ratio as at	177.67%	172.12%	152.91%

* Not annualised for the quarters ended.

For and on behalf of the Board of Directors of
Grihum Housing Finance Limited

ARJUN CHOWDHRY
Digitally signed by ARJUN CHOWDHRY
Date: 2026.08.04 13:42:47 +05'30'

Arjun Chowdhry
Managing Director & Chief Executive Officer
DIN: 02947622

Place: Mumbai
Date: 04 August, 2026