

15 December, 2025

To,
BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai-400 001

Company Code- 10828

Subject: Intimation under Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") w.r.t Securitization Transaction – RMBS structure; International Financial Corporation (IFC) as subscriber of Series A RMBS.

Dear Sir/Madam,

In terms of Regulation 51 of the SEBI Listing Regulations and other applicable provisions of the SEBI Listing Regulations, (including any amendment thereto or re-enactment thereof, for the time being in force) we wish to inform you that the Company has undertaken a securitisation transaction pursuant to which an identified investor, namely, the International Finance Corporation (IFC), has subscribed to Series A Residential Mortgage-Backed Securities (RMBS) issued by Affordable Housing RMBS Trust - I.

Under this transaction, the Company has assigned an identified pool of home loans (extended to its retail borrowers) with principal outstanding of Rs. 297,45,49,633 Crore (Rupees Two Hundred Ninety-Seven Crore Forty Five Lakh Forty-Nine Thousand Six Hundred Thirty-Three only) (as on the agreed cut-off date) to Affordable Housing RMBS Trust – I, a special purpose trust settled by Catalyst Trusteeship Limited. The said trust has issued CRISIL AAA rated Series A RMBS to International Finance Corporation, which shall be listed on the debt market segment of the Bombay Stock Exchange, and unlisted Series B RMBS (the equity tranche) to the Company, which the Company shall hold as part of its Minimum Retention Requirement (MRR) obligations under the RBI Securitisation Guidelines.

We hereby request you to take the above information on record.

Thanking you,

Yours faithfully,
For Grihum Housing Finance Limited

Vaishnavi Suratwala
Company Secretary
Membership No. A41827

Grihum Housing Finance Limited

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