GODREJ HOUSING FINANCE

GHFL/Comp./2026/113

November 03, 2026

BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001

The National Stock Exchange of India Limited
Exchange Plaza,
Bandra-Kurla Complex,
Mumbai – 400 051

Kind Attn: Head – Listing Department / Dept of Corporate Communications

Subject: Outcome of Board meeting pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam,

In furtherance to our intimation dated October 27, 2026, and pursuant to Regulations 51, 52 and 54 read with Schedule III and other applicable regulations, if any, of the Listing Regulations and circular(s) as issued by SEBI from time to time, we hereby inform that the Board of Directors of the Company at its meeting held today i.e. November 03, 2026, has, inter alia:

- approved the Unaudited Standalone Financial Results of the Company for the quarter and half year ended September 30, 2026,
- took note of the Limited Review Report on the aforesaid Financial Results issued for the quarter and half year ended September 30, 2026, by the M/s. Chhajed & Doshi, Chartered Accountants, Statutory Auditors of the Company,
- took note of resignation of Ms. Shilpa Katare as the Company Secretary and Compliance Officer of the Company with effect from close of business hours of September 25, 2026,
- on recommendation of the Nomination & Remuneration Committee, approved appointment of Ms. Manasi Dalal as the Company Secretary and Compliance Officer of the Company w.e.f. November 4, 2026.

Accordingly, we enclose herewith:

- Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2026, in the prescribed format along with Limited Review Report issued by the Statutory Auditors of the Company,
- Details as per Regulation 52(4) of Listing Regulations,
- Disclosure of related party transactions under Regulation 62K(9) of Listing Regulations for the half year ended September 30, 2026,
- Security Cover Certificate issued by M/s. Chhajed & Doshi, Chartered Accountants, Statutory Auditors pursuant to Regulation 54 of the Listing Regulations read with SEBI Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, as amended,
- Statement indicating utilization of issue proceeds of non-convertible securities pursuant to Regulation 52(7) of Listing Regulations.

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Further, in accordance with Regulation 52(8) of the Listing Regulations, the Company would be publishing the Unaudited Financial Results for the quarter and half year ended September 30, 2026, in the newspaper within the prescribed timeline.

The Board Meeting commenced at 6:40 p.m. and concluded at 7:40 p.m.

We request you to take the aforesaid information on record.

Thanking you,

Yours sincerely
For Godrej Housing Finance Limited



Ankit Burla
Chief Financial Officer

Independent Auditor's Review Report on Unaudited Financial Results for the quarter and half year ended September 30, 2026 of Godrej Housing Finance Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors,
Godrej Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of **Godrej Housing Finance Limited** ("the Company") for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial results based on our review.

Scope of the 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with applicable accounting standards and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

HEAD OFFICE : 101, Solaris One, Near East West Flyover, N. S. Phadke Marg, Andheri (E), Mumbai 400069
: 022-61037878 • E mail: info@cndindia.com • www.cndindia.com

BRANCHES : • Ahmedabad • Delhi • Dombivli • Marine Lines

Other Matter

5. The Statement includes the financial results for the corresponding quarter ended September 30, 2025, which were reviewed by the predecessor auditor, whose review report dated November 04, 2025 expressed an unmodified conclusion on those financial results. The Statement also includes the figures for the year ended March 31, 2026, as reported in the audited financial statements of the Company, which were audited by the predecessor auditor, who expressed an unmodified opinion on those financial statements in their report dated May 05, 2026.

   Our conclusion on the Statement is not modified in respect of this matter.

For Chhajed & Doshi
Chartered Accountants
Firm Regn. No. 101794W

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

Mahendra Chhajed
Partner
Membership No. 049357
Dated : November 03, 2026
Place : Mumbai
UDIN : 26049357OXTXZZ4345

HEAD OFFICE : 101, Solaris One, Near East West Flyover, N. S. Phadke Marg, Andheri (E), Mumbai 400069
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BRANCHES : • Ahmedabad • Delhi • Dombivli • Marine Lines

Godrej Housing Finance Limited
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Registered Office: Godrej One, Pirojshanagar, Eastern Express Highway,
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Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half-year ended September 30, 2026

(₹ in lakhs)

STATEMENT OF FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026							
Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Revenue from operations						
	(i) Interest income	19,363.58	18,204.06	16,126.61	37,567.64	32,019.74	65,649.62
	(ii) Fees and commission income	3,096.50	2,628.84	1,990.52	5,725.34	3,444.68	9,315.45
	(iii) Net gain on fair value changes	221.04	15.98	70.10	237.02	658.27	788.01
	(iv) Net gain on derecognition of financial instruments measured at amortised cost	2,798.29	1,931.47	1,111.17	4,729.76	2,061.66	5,799.68
2	Other income	35.44	45.94	5.00	81.38	9.66	438.55
3	**Total Income (1+2)**	**25,514.85**	**22,826.29**	**19,303.40**	**48,341.14**	**38,194.01**	**81,991.32**
4	Expenses						
	(i) Finance costs	15,682.92	15,074.31	13,350.30	30,757.23	27,063.77	54,388.36
	(ii) Impairment on financial instruments	246.11	225.55	(50.07)	471.66	76.62	555.88
	(iii) Employee benefits expenses	3,194.13	2,933.54	1,613.77	6,127.67	3,176.51	7,653.81
	(iv) Depreciation, amortisation expense and impairment	658.42	629.18	460.56	1,287.60	875.57	2,198.08
	(v) Other expenses	2,718.73	1,558.35	1,473.55	4,277.08	2,627.55	6,167.64
	Total Expenses (4)	**22,500.31**	**20,420.93**	**16,848.11**	**42,921.24**	**33,820.02**	**70,963.76**
5	Profit/(Loss) before exceptional items and tax (3-4)	3,014.54	2,405.36	2,455.29	5,419.90	4,373.99	11,027.56
6	Exceptional Items [Charge/(Credit)] (refer note 10)	-	-	-	-	-	89.93
7	**Profit/(Loss) before tax (5-6)**	**3,014.54**	**2,405.36**	**2,455.29**	**5,419.90**	**4,373.99**	**10,937.63**
8	Tax expense						
	(i) Current tax	139.96	221.45	557.61	361.41	915.46	1,763.24
	(ii) Prior Period tax	-	-	(59.66)	-	(59.66)	(59.19)
	(iii) Deferred tax	668.74	688.85	(32.74)	1,357.59	615.58	2,066.05
	Total tax expense (8)	**808.70**	**910.30**	**465.21**	**1,719.00**	**1,471.38**	**3,770.10**
9	**Net Profit/(Loss) after tax (7-8)**	**2,205.84**	**1,495.06**	**1,990.08**	**3,700.90**	**2,902.61**	**7,167.53**
10	**Other Comprehensive income/(loss)**						
	(i) Items that will not be reclassified to statement of profit or loss						
	(a) Remeasurement gains and (losses) on defined benefit obligations	71.36	(39.80)	2.98	31.56	(24.67)	(64.64)
	(b) Income tax relating to items that will not be reclassified to profit or loss	(2.10)	10.02	0.64	7.92	8.19	34.58
	(ii) Items that will be reclassified to statement of profit or loss						
	(a) Cash flow hedge reserve (net)	260.77	51.24		312.01		(46.51)
	(b) Changes in fair value of FVOCI Financial Assets	(229.38)	197.79	(95.52)	(31.59)	(95.52)	(315.08)
	(c) Income tax relating to items that will be reclassified to profit or loss	3.80	(62.67)	(24.04)	(58.87)	(24.04)	79.30
	Total Other Comprehensive Income/(Loss)	104.45	156.58	(115.94)	261.03	(136.04)	(312.35)
11	**Total Comprehensive Income/(Loss) for the period/year (9+10)**	**2,310.29**	**1,651.64**	**1,874.14**	**3,961.93**	**2,766.57**	**6,855.18**
12	**Paid-up equity share capital (face value of Rs.10 per share)**	**36,658.90**	**35,093.22**	**35,093.22**	**36,658.90**	**35,093.22**	**35,093.22**
13	Earnings per equity share:						
	(i) Basic (₹)•	0.63	0.43	0.57	1.05	0.83	2.04
	(ii) Diluted (₹)•	0.63	0.43	0.57	1.05	0.83	2.04

• (Not annualised for Quarter ended September 30, 2026, June 30, 2026 and September 30, 2025 and half year ended September 30, 2026 and September 30, 2025)
• (Annualised for year ended March 31, 2026)

CHHAJED & DOSHI ★ MUMBAI 400 069 ★ CHARTERED ACCOUNTANTS

GODREJ HOUSING FINANCE LIMITED

Godrej Housing Finance Limited
(CIN: U65100MH2018PLC315359)
Registered Office: Godrej One, Pirojshanagar, Eastern Express Highway,
Vikhroli (East), Mumbai - 400 079
Tel. No.: 022-68815555 Email:ghfl.secretarial@godrejhf.com Website: https://www.godrejhf.com/

Notes: Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended September 30, 2026

1 Statement of Asset and Liabilities **(₹ in lakhs)**

	Particulars	As at September 30, 2026 Unaudited	As at March 31, 2026 Audited
	ASSETS		
(I)	**Financial Assets**		
(a)	Cash and cash equivalents	38,814.04	14,553.76
(b)	Bank balances other than cash and cash equivalents	-	-
(c)	Derivative financial instruments	433.70	-
(d)	Receivables		
	(i) Trade receivables	-	-
	(i) Other receivables	3,000.60	2,279.89
(e)	Loans	8,91,384.78	8,23,067.48
(f)	Investments	9,680.84	21,140.03
(g)	Other financial assets	14,769.30	10,727.65
	Sub-total - Financial assets	**9,58,083.26**	**8,71,768.81**
(II)	**Non-Financial Assets**		
(a)	Current tax assets (net)	883.25	220.74
(b)	Deferred Tax Assets (net)	-	-
(c)	Property, plant and equipment	2,709.88	2,113.77
(d)	Right-of-use assets	1,818.42	1,976.82
(e)	Intangible assets under development	341.98	-
(f)	Other intangible assets	3,190.24	3,009.93
(g)	Other non financial assets	3,220.32	2,168.01
	Sub-total - Non-Financial assets	**12,164.09**	**9,489.27**
	Total Assets	**9,70,247.35**	**8,81,258.08**
	LIABILITIES AND EQUITY		
	LIABILITIES		
(I)	**Financial Liabilities**		
(a)	Derivative financial instruments	549.20	46.17
(b)	Trade payables	-	-
	(i) total outstanding dues of micro enterprises and small enterprises	-	7.81
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4,769.74	3,843.01
(c)	Debt securities	2,70,711.20	2,51,296.89
(d)	Borrowings (Other than debt securities)	5,28,316.26	4,88,648.54
(e)	Subordinate Liabilities	25,241.53	10,618.06
(f)	Lease liabilities	1,915.65	2,044.51
(g)	Other financial liabilities	11,674.63	13,133.22
	Sub-total - Financial Liabilities	**8,43,178.21**	**7,69,638.21**
(II)	**Non-Financial Liabilities**		
(a)	Provisions	328.76	368.31
(b)	Other non-financial liabilities	450.05	331.72
(c)	Deferred tax liabilities (Net)	4,689.94	3,281.40
(d)	Current tax liabilities (Net)	-	-
	Sub-total - Non Financial Liabilities	**5,468.75**	**3,981.43**
(III)	**EQUITY**		
(a)	Equity share capital	36,658.90	35,093.22
(b)	Other equity	84,941.49	72,545.22
	Sub-total - Equity	**1,21,600.39**	**1,07,638.44**
	Total Liabilities and Equity	**9,70,247.35**	**8,81,258.08**

CHHAJED & DOSHI CHARTERED ACCOUNTANTS MUMBAI 400 069

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Notes:

2 Statement of Cash Flows **(₹ in lakhs)**

	Particulars	For the half year ended September 30,2026 Unaudited	For the half year ended September 30,2025 Unaudited
A	**Cash flow from operating activities**		
	Profit/(Loss) before tax	5,419.90	4,373.98
	Adjustments for		
	Net gain on fair value change	(237.02)	(658.27)
	Unrealised (gain)/loss of FVOCI Financial Assets	(31.59)	95.52
	Impairment on financial assets	470.14	73.97
	Depreciation, amortisation and impairment	1,287.60	875.57
	Interest on Security Deposits	(11.95)	(8.51)
	Remeasurements of the defined benefit plans	31.56	(24.67)
	Gain on lease modification	(2.76)	-
	(Gain)/Loss on sale of fixed assets	(0.04)	0.33
	Operating cash flow before working capital changes	**6,925.84**	**4,727.91**
	Changes In Working Capital		
	Decrease / (Increase) in Trade Receivables	(720.71)	(375.29)
	(Increase)/ Decrease in Loans	(68,787.43)	(64,962.55)
	(Increase)/ Decrease in Other Financial Assets	(4,063.71)	(1,654.24)
	(Increase)/ Decrease in Other non financial assets	(1,052.30)	(1,758.50)
	(Increase)/ Decrease in Other Bank balances	-	5,139.62
	Increase/ (Decrease) in Provisions	(39.55)	38.37
	Increase/ (Decrease) in Trade Payables	918.95	1,323.48
	Increase/ (Decrease) in Other financial liabilities	(1,458.58)	5,074.22
	Increase/ (Decrease) in Other non-financial liabilities	118.33	237.05
	Cash used in operations	**(68,159.15)**	**(52,209.94)**
	Direct taxes paid (Net of Refunds Received)	(1,023.92)	(1,064.33)
	Net cash (used in) operating activities -A	**(69,183.08)**	**(53,274.28)**
B	**Cash flow from investing activities**		
	Purchase of property, plant and equipment, intangible assets & Intangible Assets Under Development	(1,709.53)	(372.01)
	(Increase)/Decrease in intangible assets under development	(341.98)	(260.91)
	Purchase of investments	-	(51,555.52)
	Proceeds from sale of investments	11,582.34	57,489.24
	Net cash (used in) investing activities - B	**9,530.83**	**5,300.78**
C	**Cash flow from financing activities**		
	Proceeds from issue of equity shares (including securities premium)	10,000.00	-
	Repayment of Lease Liability	(232.26)	(222.32)
	Proceeds from issue of debt securities	2,29,831.19	49,270.35
	Repayment of debt securities	(2,09,777.29)	(27,454.70)
	Proceeds from borrowings (other than Debt securities)	1,89,718.28	47,437.31
	Repayment of borrowings (other than Debt securities)	(1,50,250.86)	(1,08,313.13)
	Proceeds from Subordinate Debt	14,623.47	10,206.54
	Repayment of Subordinate Debt	-	-
	Net cash generated from financing activities - C	**83,912.53**	**(29,075.91)**
	Net (Decrease) in cash and cash equivalents (A+B+C)	**24,260.28**	**(77,049.41)**
	Cash and cash equivalent as at the beginning of the year	14,553.76	46,922.44
	Cash and cash equivalent as at the end of the year	**38,814.04**	**(30,126.95)**

i) The above Statement of cash flow has been prepared under the 'Indirect Method' as set out in Ind AS 7 - 'Statement of cash flow'
ii) The previous period figures have been re-grouped, wherever necessary in order to conform to this period presentation.

CHHAJED & DOSHI CHARTERED ACCOUNTANTS MUMBAI 400 069

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Notes:

3 The above financial results have been reviewed by the Audit Committee and have been approved by the Board of Directors at its respective meetings held on November 03, 2026, and subjected to limited review by Statutory Auditors. The financial results are in accordance with recognition and measurement principles of Indian Accounting Standards (referred to as "Ind AS") 34 Interim financial reporting prescribed under Section 133 of the Companies Act, 2013 ('Act') read with 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. These financial results are available on the website of the Company (URL: https://www.godrejhf.com/) and on the website of BSE Limited (URL: https://www.bseindia.com) and National Stock Exchange of India Ltd (URL: https://www.nseindia.com).

4 The Company is engaged primarily in the business of financing by way of loans and operates within India. Accordingly, there are no separate reportable segments as per Ind AS 108 - Operating Segment.

5 Disclosures pursuant to Part A of Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 as amended from time to time:

a) The Company has not acquired any loans through assignment in respect of loans not in default during the quarter ended September 30, 2026.

b) Details of loans (not in default) transferred through assignment in respect of loans not in default during the quarter ended September 30, 2026*.

Particulars	Transferred	Transferred
Entity	Bank	HFCs
Count of loan accounts assigned (in numbers)	58	1,101
Amount of loan account assigned (in lakhs)	3,474.95	55,270.78
Retention of beneficial economic interest (MRR)**	10%	10%
Weighted average maturity (residual maturity in months)	230.81	252.99
Weighted average holding period (in months)	35.91	41.00
Coverage of tangible security	100%	100%
Rating-wise distribution of rated loans	N/A	N/A

**Retained by the originator

*There are no instances of transfer of loans where the entity has agreed to replace loans transferred to transferre(s) or pay damages arising out of any representation or warranty.

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

6 Disclosure on Co-lending arrangements (CLAs) for the quarter ended September 30, 2026 as per the Reserve Bank of India (Non Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 are given below

Particulars	At September 30, 2026
Quantum of CLAs	
- Number of CLA Partner (No) - Amount of Gross outstanding (Rs) - Number of outstanding cases (No)	7+ 52,256.25 Lakhs 2,111
Weighted average rate of interest (%)	8.24%
Fees paid during the Year (Rs)	Nil
Broad Sectors in which CLA was made	Home Loan, Loan Against Property
Performance of Loans under CLA	
- Standard Loans (Rs) - Non-performing loans (Rs)	- Standard Loans (Rs) 51,928.25 Lakhs - Non-performing loans (Rs) 328.00
Details related to default loss gaurantee (if any) (Rs)	No FLDG

+Active Partners

7 Information as required by Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure I.

8 The secured non-convertible debentures issued by the Company are fully secured by way of pari-passu charge in favour of debenture trustee on the Standard Assets/receivables, cash & cash equivalents and investments to the extent required to maintain Asset Cover of 100% of debenture outstanding except those receivables exclusively charged to NHB. Further, the Company has at all times, for the non-convertible debentures issued, maintained asset cover as stated in the respective information memorandum which is sufficient to discharge the principal amount, interest accrued thereon and such other sums as mentioned therein.

9 During the half year ended September 30, 2026, the Company has issued and allotted 1,56,56,802 shares of face value Rs 10/- each at premium of Rs 53.87/- per share for an aggregate value of Rs 10,000 lakhs on rights issue basis.

CHHAJED & DOSHI CHARTERED ACCOUNTANTS MUMBAI 400 069

GODREJ HOUSING FINANCE LIMITED

10 The exceptional items for the previous year ended March 31, 2026 amounting to Rs. 89.93 Lakhs relate to the impact of implementing the New Labour Codes.

11 The figures for the quarter ended September 30, 2026 are the balancing figures between unaudited figures for the six month ended September 30, 2026 and unaudited figures for the quarter ended June 30, 2026.

12 The previous period/year figures have been reclassified/regrouped to conform to the figure of the current period/year.

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

Mehernosh Tata
Managing Director and CEO
DIN: 08603284
Place: Mumbai
Date: November 03, 2026

Godrej Housing Finance Limited
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Annexure I:

Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended September 30, 2026

(₹ in lakhs)

Sr. No.	Particulars	Quarter Ended
		September 30, 2026
1	Debt equity ratio (No.of Times) [1]	6.84
2	Debt service coverage ratio [2]	Not Applicable
3	Interest service coverage ratio [2]	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve/debenture redemption reserve	Nil
6	Net worth [3] (₹ in lakhs)	1,20,434.17
7	Net profit / (loss) after tax (₹ in lakhs)	2,205.84
8	Earning per equity share (Not annualised):	
	(a) Basic (₹)	0.63
	(b) Diluted (₹)	0.63
9	Current ratio [6]	Not Applicable
10	Long term debt to working capital [6]	Not Applicable
11	Bad debts to account receivable ratio [6]	Not Applicable
12	Current liability ratio [6]	Not Applicable
13	Total debts to Total assets [4]	84.95%
14	Debtors turnover ratio [6]	Not Applicable
15	Inventory turnover [6]	Not Applicable
16	Operating margin [6]	Not Applicable
17	Net profit margin (%) [5]	8.65%
18	Gross Stage 3 Loans (₹ in lakhs)	1,668.98
19	Net Stage 3 Loans (₹ in lakhs)	978.68
20	Provision Coverage Ratio % ("PCR") {On Stage 3 Loans} [7]	41.36%
21	Capital to risk-weighted assets ratio	19.62%
22	Liquidity Coverage Ratio (%) [8]	157.06%

Note:

1 Debt-equity ratio = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Net worth.

2 Debt service coverage ratio and interest service coverage ratio shall not be applicable for Non Banking Financial Companies/Housing Finance Companies registered with the Reserve Bank of India as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

3 Net worth is calculated as defined in section 2(57) of Companies Act 2013.

4 Total debts to total assets = (Debt securities + Borrowings (other than debt securities) + Subordinated liabilities) / Total assets.

5 Net profit margin = Net profit/(loss) after tax / Total income.

6 The Company is registered under The Reserve Bank of India Act, 1934 as a Housing Finance Company, hence these ratios are generally not applicable.

7 Provision Coverage Ratio = Gross Stage 3 Loans - Net Stage 3 Loans / Gross Stage 3 Loans

8 Liquidity Coverage Ratio = Stock of High Quality Liquid Assets(HQLA)/Total net cash outflows.

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

GODREJ HOUSING FINANCE LIMITED

Godrej Housing Finance Limited

Disclosure of related party transactions for the half year ended September 30, 2026

(₹ in lakhs)

Sr. No.	Details of the party (listed entity/subsidiary) entering into the transaction	Details of the counterparty		Type of related party transaction	Value of related party transaction as approved by the Audit Committee for financial year 2026-27	Value of transaction during the reporting period (for the six months ended Sept 30, 2026)	In case monies are due to either party as a result of the transaction	
	Name	Name	Relationship of the counterparty with the listed entity				Opening balance (as on April 1, 2026)	Closing balance (as on Sept 30, 2026)
1	Godrej Housing Finance Limited	Godrej Industries Limited	Ultimate Holding Company	Conference Charges	9.00	3.71	-	-
2	Godrej Housing Finance Limited	Godrej Industries Limited	Ultimate Holding Company	Office Expense & Stationary	7.20	0.18	-	-
3	Godrej Housing Finance Limited	Godrej Industries Limited	Ultimate Holding Company	Business Support Services (BSS) recovery	108.00	25.28	-	-
4	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Electricity Water Charges	2.00	1.82	-	-
5	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Property Tax	10.00	4.31	-	-
6	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Repair & Maintenance	50.00	23.10	-	-
7	Godrej Housing Finance Limited	Anamudi Real Estates LLP	Firm in which a Director, manager or relative is a partner	Rent	180.00	44.96	-	-
8	Godrej Housing Finance Limited	Godrej Industries Limited	Ultimate Holding Company	Gratuity		1.09	-	-
9	Godrej Housing Finance Limited	Godrej Wealth & Asset Management Limited	Fellow subsidiary	Gratuity		17.18	-	-
10	Godrej Housing Finance Limited	Godrej Wealth Limited	Fellow subsidiary	Gratuity		10.84	-	-
11	Godrej Housing Finance Limited	Godrej Properties Limited	Subsidiary of Ultimate Holding Company	Gratuity		0.33	-	-
12	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Staff welfare		0.16	-	-
13	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Office expenses		0.04	-	-
14	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Electricity Water Charges	100.00	1.17	-	-
15	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	Corporate Guarantee given by GCL to NHB on behalf of GHFL amounting to Rs. 25,000 lakhs	*NA*	-	348.54	348.54
16	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	Issue of Equity Share Capital	*NA*	-	35,093.22	36,658.90
17	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	Securities Premium	*NA*	-	63,022.94	71,457.26
18	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	ESOP Compensation	*(Refer Note 2)*	60.23	-	-
19	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	Salary	*(Refer Note 2)*	539.09	-	-
20	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Electricity & Water Expenses	*(Refer Note 2)*	7.61	-	-
21	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Labour charges	*(Refer Note 2)*	1.12	-	-
22	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Recruitment Expenses	*(Refer Note 2)*	18.35	-	-
23	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Recruitment Expenses recovered	*(Refer Note 2)*	0.59	-	-
24	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Rental expenses	*(Refer Note 2)*	98.16	-	-
25	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Repair and Maintenance Expenses	*(Refer Note 2)*	6.33	-	-
26	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Salary deduction recovered	*(Refer Note 2)*	6.32	-	-
27	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Staff welfare Expenses	*(Refer Note 2)*	2.03	-	-
28	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Gratuity	*(Refer Note 2)*	6.42	-	-
29	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Travelling Expenses	*(Refer Note 2)*	1.07	-	-
30	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Travelling Expenses recovered	*(Refer Note 2)*	54.80	-	-
31	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Office Expenses	*(Refer Note 2)*	1.17	-	-
32	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Conference Room Expenses	*(Refer Note 2)*	7.38	-	-
33	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Software Expenses	*(Refer Note 2)*	164.13	-	-
34	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Legal Expenses	*(Refer Note 2)*	1.20	-	-
35	Godrej Housing Finance Limited	Mr. Hemant Adarkar	Independent Director	Sitting fees	*(Refer Note 1)*	7.00	-	-
36	Godrej Housing Finance Limited	Mrs. Rosemary Sebastian	Independent Director	Sitting fees	*(Refer Note 1)*	10.00	-	-
37	Godrej Housing Finance Limited	Mr. Saibal Ghosh	Independent Director	Sitting fees	*(Refer Note 1)*	9.00	-	-
38	Godrej Housing Finance Limited	Mr. Mehernosh Tata	Managing Director and CEO	Remuneration	*(Refer Note 1)*	233.11	-	-
39	Godrej Housing Finance Limited	Mr. Ankit Buria	Chief Financial Officer	Remuneration	*(Refer Note 1)*	49.04	-	-
40	Godrej Housing Finance Limited	Ms. Shilpa Katare	Company Secretary	Remuneration (April 1, 2026 to September 25, 2026)	*(Refer Note 1)*	6.76	-	-
41	Godrej Housing Finance Limited	Mr. Manish Anant Shah	Non-Executive Director	Loan	*350.00*	227.83	349.00	121.17
42	Godrej Housing Finance Limited	Godrej Finance Limited	Fellow subsidiary	Outstanding Payable	*NA*	-	-	102.10
43	Godrej Housing Finance Limited	Godrej Properties Limited	Subsidiary of Ultimate Holding Company	Oustanding Receivable	*NA*	-	-	1.46
44	Godrej Housing Finance Limited	Godrej Industries Limited	Ultimate Holding Company	Oustanding Receivable	*NA*	-	141.77	52.44
45	Godrej Housing Finance Limited	Godrej One Premises Management Pvt. Ltd.	Subsidiary of Ultimate Holding Company	Outstanding Payable	*NA*	-	-	3.48
46	Godrej Housing Finance Limited	Godrej Capital Limited	Holding Company	Outstanding Payable	*NA*	-	-	381.08
47	Godrej Housing Finance Limited	Godrej Wealth Limited	Fellow subsidiary	Outstanding Payable	*NA*	-	-	10.84
48	Godrej Housing Finance Limited	Godrej Asset Managament Limited	Fellow subsidiary	Outstanding Payable	*NA*	-	-	17.18

Notes:

1. Approved by NRC/Board/Shareholders, as applicable.
2. Transaction carried out between the Company, Godrej Capital Limited and Godrej Finance Limited pursuant to Shared Services Agreement ('SSA') executed among them to govern arrangement for sharing of common resources.



Certificate on maintenance of security cover and compliance with the covenants as per the Offer Document/Information Memorandum/Debenture Trust Deed pursuant to Regulation 54 read with Regulation 56 (1) (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors of
Godrej Housing Finance Limited

1. As required by Regulation 54 read with Regulation 56 (1) (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended from time to time, Godrej Housing Finance Limited ("the Company") desires a certificate regarding maintenance of security cover as per the terms of Offer Document/ Information Memorandum/Debenture Trust Deed, in the form of book debts/receivables on the amounts due and payable to all secured lenders in respect of listed debt securities ("Secured Lenders") issued by the Company and compliance with financial & other covenants of such Offer Document/Information Memorandum/Debenture Trust Deed in respect of listed debt securities as on and for the quarter ended September 30, 2026.

2. This certificate is required by the Company also for the purpose of submission to the Debenture Trustee of the Company to ensure compliance with the Listing Regulations and SEBI Circular HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 ("the circular") in respect of its listed non-convertible debt securities during and as at the quarter ended September 30, 2026.

   Accordingly, Company has prepared details of security cover available for debenture holders from the unaudited financial statements as at September 30, 2026 and other relevant documents/records maintained by the Company as per attached Annexure A. The said Annexure is certified by the Chief Financial Officer of the Company.

   We have stamped the same for identification purposes.

3. **Management's Responsibility**

   The Management of the Company is responsible for:

   a. Ensuring the maintenance of security cover available for debenture holders is more than the cover required as per Offer Document/ Information Memorandum/Debenture Trust Deed in respect of listed debt securities;

   b. Accurate computation of security cover available for debenture holders based on unaudited financial statements of the Company as on September 30, 2026;

   c. Compliance with the financial & other covenants of the Offer Document/Information Memorandum/Debenture Trust Deed in respect of listed debt securities.

d. Preparation and maintenance of proper accounting and other records & design, implementation and maintenance of adequate internal procedures / systems / processes /controls relevant to the creation and maintenance of the aforesaid records.

This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

4. Auditor's Responsibility

Based on our examination of the security cover available for debenture holders, which has been prepared from the unaudited financial statements as on September 30, 2026 and relevant records provided by the Company, our responsibility is to provide limited assurance that security cover available for debenture holders has been maintained in accordance with Offer Document/ Information Memorandum/Debenture Trust Deed in respect of listed debt securities.

Further, basis our examination, our responsibility is to provide limited assurance that prima facie the Company has complied with the financial & other covenants mentioned in Offer Document/Information Memorandum/ Debenture Trust Deed in respect of listed debt securities.

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 engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

We have performed the following audit procedures in relation to the Statement:

i. Obtained and read on a test check basis, the Debenture Trust Deeds and the Information Memorandum in respect of the secured Debentures and noted the particulars of security cover, the security cover percentage required to be maintained by the Company in Debentures and financial debt covenants, as indicated in the Statement.

ii. Traced and agreed the principal amount of the Debentures outstanding as at September 30, 2026 to the unaudited financial result and the books of account maintained by the Company as at September 30, 2026.

iii. Obtained and read on a test check basis, the Debenture Trust Deed and the Information Memorandum in respect of the unsecured Non-Convertible Debentures and noted that there is no minimum-security cover percentage prescribed therein in respect of such Debentures.

iv. Traced the book value of assets indicated in the Statement to the unaudited financial results as at September 30, 2026 and other relevant records maintained by the company.

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

v. Obtained the list of the securities created in the register of charges maintained by the Company and Form No CHG-9 filed with the Ministry of Corporate Affairs. Traced the value of charge created against assets to the security cover indicated in the Statement on a test check basis.

vi. Examined and verified the arithmetical accuracy of the computation of security cover indicated in the Statement.

vii. Performed necessary inquiries with the Management and obtained necessary representations.

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") and Standards on Auditing issued by the Institute of Chartered Accountants of India (ICAI). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) – 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

5. Conclusion

Based on the procedures performed by us and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that the Company has not maintained hundred percent security cover or security cover as per the terms of the Information Memorandum and Debenture Trust deed.

6. Restriction on use

This Certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation 54 read with Regulation 56 (1) (d) of Listing Regulations as amended from time to time. It 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.

For Chhajed & Doshi
Chartered Accountants
(FRN: 101794W)

CHHAJED & DOSHI ★ MUMBAI 400 069 ★ CHARTERED ACCOUNTANTS

M. P. Chhajed
Partner
M. No. 049357
Place: Mumbai
Date: November 03, 2026
UDIN: 26049357MTUUVM3065

GODREJ HOUSING FINANCE

Annexure A
Statement of security cover and compliance with covenants as on September 30, 2026

Security cover in respect of listed debt securities of the listed entity under SEBI Master Circular no. SEBI/HO/17/11/12(2)2026-DDHS-POD1/1/22420/2026 dated September 28, 2026, as amended.

Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended September 30, 202

A. The listed entity i.e. Godrej Housing Finance Limited ('the Company') has vide its Board Resolutions, Information Memorandums / Offer Documents and under various Debenture Trust Deeds, issued the listed debt securities (Non-Convertible Debentures & Subordinate Debt) and the amount outstanding as at September 30, 2026 is Rs. 1,64,089.98 lakhs as per Exhibit A below.

B. Security cover for Secured debt securities

i. The financial information as on September 30, 2026, has been extracted from the reviewed books of accounts for the quarter ended September 30, 2026, and other relevant records and documents maintained by the Company.

ii. The assets of the Company provide coverage of 1.41 times of the interest and principal amount, which is in accordance with the terms of the issue / debenture trust deed (calculation as per "Statement of security cover as at September 30, 2026") ("the Statement").

C. Compliance of all the covenants/ terms of the issue in respect of listed debt securities of the listed entity

We confirm that the Company has complied with the following covenants / terms of the issue of the listed debt securities:

NCD Series	Covenants	Status
Series C1 of FY 2024-25	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Gross Non-Performing Assets ("GNPA") <4.0% (iv) Capital Adequacy Ratio of at least 15% (fifteen Percent) or as per applicable regulatory limits (v) Net worth/NNPA should be maintained at 15 times (vi) The Coupon on Debentures will be increased by 0.25% (Twenty-Five basis points) for every notch downgrade from the current Credit Rating of the Issuer, i.e. "AA+" by any Credit Rating Agency during the tenor of the Debentures. (vii) Maintain 100% security cover or security cover as per the terms of Offer document/ Information memorandum and/or Debenture Trust Deed at all the time on total amount outstanding for the NCDs.	**Complied**
Series C2 of FY 2024-25	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Gross Non-Performing Assets ("GNPA") <4.0% (iv) Capital Adequacy Ratio of at least 15% (fifteen Percent) or as per applicable regulatory limits (v) The Coupon on Debentures will be increased by 0.25% (Twenty-Five basis points) for every notch downgrade from the current Credit Rating of the Issuer, i.e. "AA" by any Credit Rating Agency during the tenor of the Debentures. (vi) Maintain 100% security cover or security cover as per the terms of Offer document/ Information memorandum and/or Debenture Trust Deed at all the time on total amount outstanding for the NCDs.	**Complied**
Series C3 of FY 2024-25	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Gross Non-Performing Assets ("GNPA") <4.0% (iv) Capital Adequacy Ratio of at least 15% (fifteen Percent) or as per applicable regulatory limits (v) Net worth/NNPA should be maintained at 15 times (vi) The Coupon on Debentures will be increased by 0.25% (Twenty-Five basis points) for every notch downgrade from the current Credit Rating of the Issuer, i.e. "AA" by any Credit Rating Agency during the tenor of the Debentures. (vii) Maintain 100% security cover or security cover as per the terms of Offer document/ Information memorandum and/or Debenture Trust Deed at all the time on total amount outstanding for the NCDs.	**Complied**
Series C4 of FY 2024-25	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Gross Non-Performing Assets ("GNPA") <4.0% (iv) Capital Adequacy Ratio of at least 15% (fifteen Percent) or as per applicable regulatory limits (v) The Coupon on Debentures will be increased by 0.25% (Twenty-Five basis points) for every notch downgrade from the current Credit Rating of the Issuer, i.e. "AA" by any Credit Rating Agency during the tenor of the Debentures. (vi) Maintain 100% security cover or security cover as per the terms of Offer document/ Information memorandum and/or Debenture Trust Deed at all the time on total amount outstanding for the NCDs.	**Complied**

CHHAJED & DOSHI CHARTERED ACCOUNTANTS MUMBAI 400 069

GODREJ HOUSING FINANCE LIMITED

NCD Series	Covenants	Status
Series D1 of FY 2026-27	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Maintain 100% security cover or security cover as per the terms of Offer document/ Information memorandum and/or Debenture Trust Deed at all the time on total amount outstanding for the NCDs.	**Complied**
Series SD1 of FY 2025-26	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered. (iii) Gross Non-Performing Assets ("GNPA") <4.0% (iv) Capital Adequacy Ratio of at least 15% (fifteen Percent) or as per applicable regulatory limits (v) The Coupon on Debentures will be increased by 0.25% (Twenty-Five basis points) for every notch downgrade from the current Credit Rating of the Debentures and/or Issuer, i.e. "AA+" by any Credit Rating Agency during the tenor of the Debentures ("Step Up Coupon"). The Coupon on the Debentures will be decreased by 0.25% (Twenty-Five basis points) for each notch of rating upgrade in rating of Debentures and/or the Issuer ("Step-Down Coupon") from the date on which the relevant rating is upgraded, provided however any Step Down Coupon will be subject to the floor of Coupon Rate set out above. The Step-Up Coupon/ Step-Down Coupon shall be payable on each Coupon Payment Dates during the period starting from the date of downgrade/upgrade in rating, on the outstanding principal amount.	**Complied**
Series SD2 of FY 2026-27	(i) Godrej Industries Group to maintain majority shareholding in the Company and exercise management control at all times till the tenor of the NCDs. (ii) The title of the Issuer "Godrej" & the brand "Godrej" shall not be modified or altered.	**Complied**

Notes:

i. This Statement is prepared in accordance with Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended vide notification No. SEBI/LAD-NRO/GN/2020/34 dated October 8, 2020 and notification No. SEBI/LADNRO/GN/2022/78 dated April 11, 2022 and to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 amended vide Master Circular no. SEBI/HO/17/11/12(2)2026-DDHS-POD1/1/22420/2026 dated September 28, 2026, as amended (together referred to as the "Regulations").

ii. Other than that stated above, there is no financial covenant specified in the Offer Document / Information memorandum of the listed non-convertible debt securities that the Company needs to comply with.

iii. The assets offered as security for secured Non-Convertible Debentures are loans given by the Company and hence not eligible for market valuations.

Exhibit-A

Outstanding Non-Convertible Debentures & Subordinate Debt (including interest accrued & EIR) as at September 30, 2026:

Sr. No.	ISIN	Facility	Mode of Issue	Types of Charge	Outstanding Amount as on September 30, 2026	Security Cover	Assets Required
					(₹ in lakhs)		(₹ in lakhs)
1	INE02JD07033	Non-Convertible Debentures	Private Placement	Pari-passu	26,745.49	1	26,745.49
2	INE02JD07041	Non-Convertible Debentures	Private Placement	Pari-passu	22,281.35	1	22,281.35
3	INE02JD07058	Non-Convertible Debentures	Private Placement	Pari-passu	23,536.72	1	23,536.72
4	INE02JD07066	Non-Convertible Debentures	Private Placement	Pari-passu	26,156.01	1	26,156.01
5	INE02JD07074	Non-Convertible Debentures	Private Placement	Pari-passu	40,128.88	1	40,128.88
6	INE02JD08015	Subordinate Debt	Private Placement	NA	10,217.08	NA	NA
7	INE02JD08023	Subordinate Debt	Private Placement	NA	15,024.45	NA	NA

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

For Godrej Housing Finance Limited

Ankit Bania
Chief Financial Officer
Place: Mumbai
Date: November 03, 2026

GODREJ HOUSING FINANCE LIMITED

Godrej Housing Finance Limited

Statement of Security Cover as at September 30, 2026

(₹ 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	Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended September 30, 2026	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	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)
												Relating to Column F		
		Book Value	September 30, 2026	Yes/ No	Book Value	Book Value								
ASSETS									-					-
Property, Plant and Equipment							2,709.88		2,709.88					-
Capital Work-in-Progress							-		-					-
Right of Use Assets							1,818.42		1,818.42					-
Goodwill							-		-					-
Intangible Assets							3,199.24		3,199.24					-
Intangible Assets under Development							341.98		341.98					-
Investments					9,680.84		-		9,680.84				9,680.84	9,680.84
Loans			8,657.42		8,80,171.80		2,555.56		8,91,384.78		8,657.42		8,80,171.80	8,88,829.22
Inventories							-		-					-
TradeReceivables					3,000.60		-		3,000.60				3,000.60	3,000.60
Cash and Cash Equivalents					38,814.04		-		38,814.04				38,814.04	38,814.04
Bank Balances other than Cash and Cash Equivalents					-		-		-				-	-
Others							18,872.88		18,872.88				-	-
Total	-	-	8,657.42	-	9,31,667.29	-	29,482.96	-	8,69,813.67	-	8,657.42	-	9,31,667.29	9,40,324.71
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures			Yes	1,38,268.86		-		1,38,268.86					-
Other debt sharing pari-passu charge with above debt			5,675.93	No	5,22,640.33		-		5,28,316.26					-
Other Debt							1,92,502.14		1,92,502.14					-
Subordinated debt							25,241.53		25,241.53					-
Borrowings							-		-					-
Bank		not to be filled					-		-					-
Debt Securities							-		-					-
Others							-		-					-
Trade payables							4,769.74		4,769.74					-
Lease Liabilities							1,915.65		1,915.65					-
Provisions							328.76		328.76					-
Others							17,363.81		17,363.81					-
Total	-	-	5,675.93	-	6,60,849.19	-	1,82,121.84	-	8,48,646.96	-	-	-	-	-
Cover on Book Value			1.53		1.41									
Cover on Market Value														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

CHHAJED & DOSHI MUMBAI 400 069 CHARTERED ACCOUNTANTS

GODREJ HOUSING FINANCE LIMITED

GODREJ HOUSING FINANCE

Godrej

A. **Statement on utilization of issue proceeds:***

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	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
Godrej Housing Finance Limited	INE02JD07033	Private Placement	Non-Convertible Debentures	30-July-24	Rs. 250 Crores	Yes (The entire amount has been utilized for the purpose stated in the information memorandum)	No	NA	NA
Godrej Housing Finance Limited	INE02JD07041	Private Placement	Non-Convertible Debentures	05-Sept-24	Rs. 210 Crores	Yes (The entire amount has been utilized for the purpose stated in the information memorandum)	No	NA	NA
Godrej Housing Finance Limited	INE02JD07058	Private Placement	Non-Convertible Debentures	19-Sept-24	Rs. 235 Crores	Yes (The entire amount has been utilized for the purpose stated in the information memorandum)	No	NA	NA
Godrej Housing Finance Limited	INE02JD07066	Private Placement	Non-Convertible Debentures	03-March-25	Rs. 250 Crores	Yes (The entire amount has been utilized for the purpose stated in the information memorandum)	No	NA	NA
Godrej Housing Finance Limited	INE02JD08015	Private Placement	Non-Convertible Debentures	25 - April-2025	Rs. 100 Crores	Yes (The entire amount has been utilized for the purpose stated in the Key Information Document with	No	NA	NA

						respect to the said issue.)			
Godrej Housing Finance Limited	INE02JD07074	Private Placement	Non-Convertible Debentures	September 17, 2026	Rs. 400 Crores	Yes (The entire amount has been utilized for the purpose stated in the Key Information Document with respect to the said issue.)	No	NA	NA
Godrej Housing Finance Limited	INE02JD08023	Private Placement	Non-Convertible Debentures	September 24, 2026	Rs. 150 Crores	Yes (The entire amount has been utilized for the purpose stated in the Key Information Document with respect to the said issue.)	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:*

Particulars	**Remarks**
Name of listed entity	Godrej Housing Finance Limited
Mode of fund raising	Private placement
Type of instrument	Non-Convertible Debentures
Date of raising funds	As per point A
Amount raised	As per point A
Report filed for quarter ended	September 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	**Modified object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds utilised**	**Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)**	**Remarks, if any**
NA	NA	Nil	Nil	Nil	Nil	NA

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.

Name of signatory: Ankit Buria
Designation: Chief Financial Officer

Date: November 3, 2026

***Note:**

The Company has issued 2 new Non-Convertible Debentures (NCDs) during the quarter ended September 30, 2026. Details provided in table A & B above pertain to NCDs issued till date.