Motilal Oswal Tower,
Rahimtullah Sayani Road
Opposite Parel ST Depot,
Prabhadevi, Mumbai - 400025
+91 82918 89898
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Home Finance

July 23, 2025

To,
BSE Limited
P. J. Towers, Dalal Street,
Mumbai – 400001.

Subject: Outcome of Meeting of the Board of Directors

Dear Sir/Madam,

Pursuant to Regulation 52 and Regulation 51(2) read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") (as amended from time to time), we hereby inform the Exchange that the Board of Directors ("Board") of the Company at their Meeting held on **Wednesday, July 23, 2025,** have, *inter-alia*, considered and approved the following matter:

- Unaudited Financial Results of the Company for the quarter ended June 30, 2025.

In this regard, please find enclosed following:

- Unaudited Financial Results of the Company for the quarter ended June 30, 2025 along with Limited Review Report issued by M/s. MGB & Co. LLP, Statutory Auditors of the Company – **Annexure A.**

- Disclosures in compliance with Regulation 52(4) of the Listing Regulations – **Annexure A.**

- The statement indicating the utilisation of the issue proceeds of non-convertible securities and a statement disclosing material deviation(s) (if any) in the use of issue proceeds of non-convertible securities from the objects of the issue for the Quarter ended June 30, 2025, duly reviewed by the Audit Committee of the Company, in accordance with Regulation 52 (7) and 52 (7A) of the Listing Regulations – **Annexure B.**

- Certificate issued by the Statutory Auditors in accordance with Regulation 54 of the Listing Regulations, the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities: **Annexure C.**

Further, in accordance with Regulation 52(8) of the Listing Regulations, the Company will be publishing the Unaudited Financial Results of the Company for the quarter ended June 30, 2025 ("Results") along with the Quick Response Code for accessing the said Results in the newspaper.

Pursuant to Regulation 51 and 62 of Listing Regulations, the above-mentioned disclosures shall also be uploaded on the website of the Company at https://motilaloswalhf.com/.

The Board Meeting commenced at 04:30 P.M. and concluded at 5:30 P.M.

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We request you take the aforesaid on records.

Thanking you,

Yours faithfully,

For Motilal Oswal Home Finance Limited

Sunny Ganatra
Company Secretary & Compliance Officer

Encl.: As above

Annexure A

mgb&co LLP
chartered accountants

Independent Auditor's Limited Review report on the unaudited financial results of Motilal Oswal Home Finance Limited for the quarter ended June 30, 2025, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Motilal Oswal Home Finance Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Motilal Oswal Home Finance Limited (the "Company") for the quarter ended June 30, 2025 (the "Statement") attached herewith being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

2. This Statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors. This Statement 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 Companies Act, 2013, as amended read with the relevant rules issued thereunder and the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/National Housing Finance (NHB) to the extent applicable and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our 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 (ICAI). 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.

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Registered office: Peninsula Business Park, Tower B, 19th Floor, Lower Parel, Mumbai - 400013. T +91 22 6124 6124 E mgbco@mgbco.com
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4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies 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 or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For MGB & Co LLP
Chartered Accountants
Firm Registration Number 101169W/W-100035

Diwaker Sudesh Bansal
Partner
Membership Number: 409797
UDIN: 25409797BMKWWV3445
Date: July 23, 2025
Place: Mumbai

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Motilal Oswal Home Finance Limited

Registered office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025
Tel: +91 8291889898, Fax: +91-22 5036 2365 website: www.motilaloswalhf.com
(CIN:U65923MH2013PLC248741)

Statement of unaudited financial results for the quarter ended June 30, 2025

(Amount in INR lakhs unless otherwise stated)

Particulars	Quarter ended (Unaudited)			Year ended (Audited)
	June 30, 2025	March 31, 2025 (Refer note 4)	June 30, 2024	March 31, 2025
Revenue from operations				
(a) Interest income	17,167	16,006	14,654	60,770
(b) Fees and commission income	536	621	432	1,944
(c) Net gains on fair value changes (Realised)	1	24	66	281
Total revenue from operations (I)	**17,704**	**16,651**	**15,152**	**62,995**
Other income (II)	49	1,240	406	2,162
Total Income (1) = (I +II)	**17,753**	**17,891**	**15,558**	**65,157**
Expenses				
(a) Finance costs	7,773	6,895	6,492	26,750
(b) Impairment on Financial Instruments (including writeoffs, recoveries and OTS)	1,100	261	474	165
(c) Employee benefits expense	4,806	4,716	3,857	16,860
(d) Depreciation and amortisation expense	126	162	121	554
(e) Other expenses	881	1,242	868	4,186
Total expenses (2)	**14,686**	**13,276**	**11,812**	**48,515**
Profit before tax for the period/year (3) = (1)-(2)	**3,067**	**4,615**	**3,746**	**16,642**
Tax expense/ (credit)				
(a) Current tax	777	852	814	3,603
(b) Deferred tax charge/(credit)	(60)	17	(0)	(41)
(c) Prior period tax	(39)	54	-	54
Total tax expenses (4)	**678**	**923**	**814**	**3,616**
Profit for the period/year from continuing operations (5) = (3)-(4)	**2,389**	**3,692**	**2,932**	**13,026**
Other comprehensive income				
(i) Items that will not be reclassified to profit and loss				
- Re-measurement gain/(losses) on defined benefit plans	108	(97)	(145)	(211)
- Income Tax impact on above	(27)	25	37	53
(ii) Items that will be reclassified to profit and loss				
- Derivatives designated as cash flow hedge	80	(553)	-	(553)
- Income Tax impact on above	(20)	139	-	139
Total other comprehensive income (6)	**141**	**(486)**	**(108)**	**(572)**
Total comprehensive income for the period/year (7) = (5)+(6)	**2,530**	**3,206**	**2,824**	**12,454**
Paid up equity share capital (of face value INR 1 per share)	60,539	60,539	60,381	60,539
Other equity				82,325
Earning per share (EPS) (in INR)[1]				
Basic	0.04	0.06	0.05	0.22
Diluted	0.04	0.06	0.05	0.21
Face value per share	1.00	1.00	1.00	1.00

[1]EPS is not annualised for interim period

The accompanying notes form an integral part of these financial results

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Motilal Oswal Home Finance Ltd.

Notes:

1) Motilal Oswal Home Finance Limited ("the Company") is a Housing Finance Company registered with the Reserve Bank of India. Non-convertible Debentures issued by the Company are listed on BSE Limited.

2) The financial results for the quarter ended June 30, 2025 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Company at their respective meetings held on July 23, 2025. The statutory auditors have conducted limited review and issued an unmodified opinion on the financial results for the quarter ended June 30, 2025.

3) The above financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.

4) The figures of quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial year.

5) The Company is primarily engaged into business of providing loans for purchase or construction of residential houses. The Company also provides top-up loans and loan against properties. The Board reviews the Company's performance as a single business. Further the Company does not have any separate geographical segment in India. There being only one segment, disclosure for segment as per Ind AS 108 is not applicable.

6) Pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021. there were no stressed loan transferred during period ended June 30, 2025 and June 30, 2024.

7) Pursuant to RBI Notification - RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to disclosure of details of loans transferred through direct assignment, there was no direct assignment in quarter ended June 30, 2025 and quarter ended June 30, 2024.

8) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to Direct Assignment transaction, there was no direct assignment acquired in the quarter ended June 30, 2025 and June 30, 2024.

9) Disclosure in compliance with Regulation 52(4) of the Listing Regulations is enclosed in Annexure 1.

10) The Secured Non-Convertible Debentures issued by the Company during the period are fully secured by way of exclusive and floating charge on identified list of receivables by way of hypothecation to the extent as stated in the respective offer document/Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount and the interest thereon at all times for the Non-Convertible Debentures issued. The Security Cover Certificate as per Regulation 54(3) of Listing Regulations is enclosed as Annexure 2.

11) An omission in Financial year 2023-24 relating to accounting of cash flow hedges on ECB borrowings was addressed during the Financial year 2024-25 as per the Hedge Accounting principles for Cash Flow Hedges under Ind As 109 'Financial Instruments', by taking into account the overall impact since inception of ECB borrowing. Considering the nature and quantum of the omission of Rs. 5.53 crores (Post tax Rs 4.14 crores), which has no impact on profit or loss, earnings per share, or key financial ratios, and represents approximately 0.10% of total assets, the Company has assessed the omission as not material as to the financial statements of the prior year. Accordingly, the comparative information for the quarter ended 30 June 2024 has not been restated.

12) The previous period figures have been regrouped/reclassified wherever necessary to correspond with the current period's presentation.

For and on behalf of the board of Directors

Motilal Oswal Home Finance Ltd.

Sukesh Bhowal
Managing Director & CEO
DIN: 10242971

Place: Mumbai
Date: July 23, 2025

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CHARTERED ACCOUNTANTS
Firm Regn No. 101169W/W-100035

Annexure 1

MOTILAL OSWAL HOME FINANCE LIMITED

Registered Office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400 025
Tel: +91 8291889898, Fax: +91-22 5036 2365 website: www.motilaloswalhf.com
(CIN:U65923MH2013PLC248741)

Information as required under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sr. No.	Particulars	Quarter ended June 30, 2025 Unaudited	Quarter ended June 30, 2024 Unaudited
1	Debt-equity ratio	2.50	2.27
2	Debt service coverage ratio#	Not applicable	Not applicable
3	Interest service coverage ratio#	Not applicable	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	Not applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve *	Not applicable	Not applicable
6	Net worth[1] (Rs. in lakhs)	1,44,429	1,30,657
7	Net profit after tax (Rs. in lakhs)	2,389	2,932
8	Earnings Per Share (In Rs.)		
	(a) Basic	0.04	0.05
	(b) Diluted	0.04	0.05
9	Current ratio#	Not applicable	Not applicable
10	Long term debt to working capital#	Not applicable	Not applicable
11	Bad debts to Account receivable ratio#	Not applicable	Not applicable
12	Current liability ratio#	Not applicable	Not applicable
13	Total debts to total assets (%)	67.36%	65.70%
14	Debtors turnover#	Not applicable	Not applicable
15	Inventory turnover#	Not applicable	Not applicable
16	Operating margin (%)#	Not applicable	Not applicable
17	Net profit margin (%)	13.45%	18.84%
18	Sector specific equivalent ratios		
	(i) Capital to Risk Weighted Asset Ratio (CRAR) (%)	40.80%	46.53%
	(ii) Gross non performing assets (%)	1.23%	1.17%
	(iii) Net non performing assets (%)	0.63%	0.63%
	(iv) Liquidity coverage ratio (%)[2]	160.11%	NA

[1]Net worth as at June 30, 2025 has been computed as per section 2(57) of the Companies Act, 2013, accordingly Net worth as at June 30, 2024 has been restated.

[2]Computed as simple averages of daily observations over Q1-2026.

The Company is registered with Reserve Bank of India as Housing Finance Company, hence these ratios are not applicable.

* Pursuant to notification issued by Ministry of Corporate Affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer being registered as Housing Finance Company (HFC) with Reserve bank of India, is not required to create Debenture Redemption Reserve (DRR).

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Motilal Oswal Home Finance Ltd.

For and on behalf of the Board of Directors

Sukesh Bhowal
Managing Director & CEO
DIN: 10242971

Place : Mumbai
Date: July 23, 2025

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Annexure B

Annexure I

Statement of utilisation of issue proceeds:

(Rs. in Crores)

Name of the Issuer	ISIN	Mode of fund raising (Public issues/ Private placement)	Type of Instrument	Date of raising funds	Amount raised	Funds utilised	Any deviations (Yes/ No)	If 8 is Yes, then specify the purpose of which the funds were utilised	Remarks if any
1	2	3	4	5	6	7	8	9	10
Not Applicable									

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Annexure II

Statement of deviation or variation in use of issue proceeds:

Particulars	Remarks
Name of listed entity	Motilal Oswal Home Finance Limited
Mode of fund raising	Not Applicable
Type of instrument	Not Applicable
Date of raising funds	Not Applicable
Amount raised	Not Applicable
Report filed for quarter ended	June 30, 2025
Is there a deviation/ variation in use of funds raised?	Not Applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Nil
Comments of the auditors, if any	Nil

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
Not Applicable						

Deviation or variation 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.

For Motilal Oswal Home Finance Limited

Bhavin Shah
Chief Financial Officer

Motilal Oswal Home Finance Limited

Annexure C

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chartered accountants

To,
The Board of Directors,
Motilal Oswal Home Finance Limited,
Motilal Oswal Tower,
Rahimtullah Sayani Road,
Opposite Parel ST Depot,
Prabhadevi, Mumbai – 400025.

Independent Auditor's Certificate on Security Cover as at June 30, 2025 under Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

Dear Sirs,

1. We, MGB & Co. LLP, Chartered Accountants ("Statutory Auditors" or "the Firm"), have been requested by Motilal Oswal Home Finance Limited ("the Company") to examine the accompanying Statement having details of 'Security Cover' on listed secured debt securities as at June 30, 2025 ("the Statement") which has been prepared by the Company from the unaudited financial results and other relevant records and documents maintained by the Company as at and for the quarter ended June 30, 2025 pursuant to the requirements of the Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and para 1 of Chapter V of Operational Circular for Debenture Trustees dated March 31, 2023 as amended from time to time (together referred to as the 'SEBI Regulations').

2. This Report is required by the Company for the purpose of submission to the Stock Exchanges and Debenture Trustees (Beacon Trusteeship Limited) to ensure compliance with the SEBI Regulations in respect of its listed secured non-convertible debt securities as at June 30, 2025.

3. Accordingly, this certificate has been issued in terms of our engagement letter dated June 26, 2024.

Management's Responsibility

4. The accurate preparation of the Statement is the responsibility of the management of the Company, 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 the preparation and presentation of the statement, compliance with the statutory requirements and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

5. The Company's management is also responsible for:
   a. ensuring that the requirements of the Regulations and the Debenture Trust Deed ("DTD") for the listed NCDs existing and issued during as at and for the quarter ended

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June 30, 2025 and for providing all relevant information to the Company's Debenture Trustee;

b. ensuring maintenance of the adequate asset security cover for the listed NCDs as per the Regulation 54 of LODR Regulations;

c. accurate computation of security cover available for listed NCDs which is based on audited financial results of the Company as at and for the quarter ended June 30, 2025; and

d. ensuring that the Company complies with all the relevant requirements of the SEBI Regulations, the circular, Companies Act, 2013 and other applicable laws and regulations, as applicable and for providing all relevant information to the Stock Exchange.

6. Further, this responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

Auditor's Responsibility

7. Based on our examination of the Statement prepared by the management from the unaudited financial results as at and for the quarter ended June 30, 2025 and relevant records provided by the Company and pursuant to the requirements of the SEBI Regulations, it is our responsibility to provide a limited assurance as to whether as at June 30, 2025, the Company has maintained security cover as per the terms of the Debenture Trust Deed. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations and Debenture Trust Deed entered between the Company and the Debenture Trustees of the Non-Convertible Debentures.

8. 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 ("ICAI"). A review of interim financial information consists of making inquiries, primarily of the person 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 Companies Act, 2013 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.

9. 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.

10. For the purpose of the Certificate, we have performed the following procedures basis the information provided to us by the management:

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a. Obtained and read the Debenture Trust Deed in respect of the listed secured debentures and noted the particulars of security cover and the security cover percentage required to be maintained by the Company in respect of such debentures as indicated in the Statement.

b. Traced and agreed the principal amount of the Debentures outstanding as at June 30, 2025 to the financial results referred to in paragraph above, and the books of account maintained by the Company as at June 30, 2025.

c. Traced the book value of assets indicated in the Statement to the financial results as at June 30, 2025 referred to in paragraph above and other relevant records maintained by the company.

d. 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.

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

f. Performed necessary inquiries with the Management and obtained necessary written representations.

11. Our scope of work for this certificate did not involve us performing audit tests for the purpose of expressing an opinion on the fairness or accuracy of any of the financial information or the financial results of the Company taken as a whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial results, specified elements, accounts or items thereof, for the purpose of this report. Accordingly, we do not express such opinion.

12. We conducted our examination, on a test check basis of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("the ICAI") which requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We hereby confirm that while providing this certificate we have complied with the Code of Ethics issued by the ICAI.

13. 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 Services Engagements.

Conclusion

14. Based on the procedures performed by us, as referred to in paragraph above and according to the information and explanations received and Management representations obtained, nothing has come to our attention in all material respect that causes us to

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believe that as at June 30, 2025, the Company has not maintained Security cover as per the terms of the Debenture Trust Deed.

Restriction on Use

15. This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Stock Exchange and Debenture Trustee as stated in para 2 above in accordance with the SEBI Regulations and should not be used for any other purpose. Our work was performed solely to assist you in meeting your responsibilities in relation to your compliance with the Regulations. 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 (or may have had) as auditors of the Company or otherwise. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this assignment, except to the extent of fees relating to this assignment. Nothing in this certificate, or 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 auditors of the Company. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

Yours Sincerely,

For MGB & Co LLP
Chartered Accountants
Firm Registration Number 101169W/W-100035

Diwaker Sudesh Bansal
Partner
Membership Number: 409797
UDIN: 25409797BMKWWU4899
Place: Mumbai
Date: July 23, 2025

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Encl: Security Cover as on June 30, 2025

Annexure 2 – Security Cover as on June 30, 2025

(Rs. in crore)

Column A	Column B	Column C (i)	Column D (ii)	Column E (iii)	Column F (iv)	Column G (v)	Column H (vi)	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari- Passu Charge		Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	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)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis (viii)	Carrying /book value for exclusive charge assets where market value is not ascertainable or 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	Total Value (K+L+M+ N)
		Book Value	Book Value	No	Book Value	Book Value		Nil				Relating to Column F		
ASSETS														
Property, Plant and Equipment (PPE)	NA	-	-	-	-	-	16.08	-	16.08	-	-	-	-	-
Capital Work-in-Progress (CWIP)	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Goodwill	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	NA	-	-	-	-	-	0.21	-	0.21	-	-	-	-	-
Intangible Assets under Development	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	NA		-	-	-	-	-	-	-	-	-	-	-	-
Loans	Receivable from Book Debts	598.59	3,663.74	-	-	-	743.89	-	5,006.22	-	598.59	-	-	598.59
Inventories	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	NA	-	-	-	-	-	324.00	-	324.00	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	NA	-	-	-	-	-	26.85	-	26.85	-	-	-	-	-
Others	NA	-	-	-	-	-	54.02	-	54.02	-	-	-	-	-
Total		**598.59**	**3,663.74**	-	-	-	**1,165.05**	-	**5,427.38**	-	**598.59**	-	-	**598.59**
LIABILITIES														
Debt securities to which this certificate pertains	Secured NCDs	594.37	-	-	-	-	-	-	594.37	-	594.37	-	-	594.37
Other debt sharing pari-passu charge with above debt	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt					-	-	-	-	-	-	-	-	-	-
Subordinated debt	NA	-	-	-	-	-	-	-	-	-	-	-	-	-

Motilal Oswal Home Finance Limited

mgb&co LLP CHARTERED ACCOUNTANTS Firm Regn No. 101169W/W-100035

Column A	Column B	Column C (i)	Column D (ii)	Column E (iii)	Column F (iv)	Column G (v)	Column H (vi)	Column I (vii)	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		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				
	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 (viii)	Carrying /book value for exclusive charge assets where market value is not ascertainable or 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	Total Value (K+L+M+ N)
		Book Value	Book Value	No	Book Value	Book Value		Nil				Relating to Column F		
Borrowings	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank (incl. FI)	NA	-	3,111.96	-	-	-	-	-	3,111.96	-	-	-	-	-
Debt Securities	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade payables	NA	-	-	-	-	-	13.12	-	13.12	-	-	-	-	-
Lease Liabilities	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	NA	-	-	-	-	-	8.89	-	8.89	-	-	-	-	-
Others	NA	-	-	-	-	-	238.64	-	238.64	-	-	-	-	-
Total		594.37	3,111.96	-	-	-	260.65	-	3,966.98	-	594.37	-	-	594.37
Cover on Book Value		1.01	1.18	-	-	-	-	-	-					
Cover on Market Value (ix)										-	1.01	-	-	1.01
		Exclusive Security Cover Ratio	1.15	Pari-Passu Security Cover Ratio	NA	-								

For Motilal Oswal Home Finance Limited

Bhavin Shah
Chief Financial Officer

Motilal Oswal Home Finance Limited

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