



GRIHUM
HOUSING FINANCE

Apna Ghar. Apni Pehchan.

07 August, 2025

To,

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

(Company Code –10828)

Dear Sir/Madam,

Subj.: **Outcome of Board Meeting held on 07 August, 2025 pursuant to Regulations 51, 52 and 54 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations')**

This is to inform you that the Board of Directors of Grihum Housing Finance Limited (Formerly known as Poonawalla Housing Finance Limited) ("**Company**") at its meeting held today i.e. on 07 August, 2025 has *inter-alia*, considered and approved the following:

1. Unaudited Financial Results of the Company for the quarter ended 30 June, 2025.
2. Raising of funds by issuance of debt securities on private placement basis of up to Rs. 1,500 crore during the Financial Year 2025-26.

In compliance with the provisions of Regulations 52 and 54 of the SEBI Listing Regulations, we are enclosing herewith the below-mentioned documents:

1. Limited Review Report of the Statutory Auditors of the Company for the quarter ended 30 June, 2025 pursuant to Regulation 52(2) of the SEBI Listing Regulations;
2. Unaudited Financial Results of the Company for the quarter ended 30 June, 2025 pursuant to Regulation 52 of the SEBI Listing Regulations;
3. Disclosure and Security cover certificate as per Regulation 54(3) of the SEBI Listing Regulations ;
4. Statement of disclosures of line items pursuant to Regulation 52(4) of the SEBI Listing Regulations.

The meeting of the Board of Directors commenced at 11:30 a.m. and concluded at 12:55 p.m.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For, **Grihum Housing Finance Limited**
(Formerly, Poonawalla Housing Finance Limited)

Pankaj Rathi
Chief Financial Officer

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

CIN: U65922PN2004PLC208751 | ☎ 020-67815500 | ✉ Info@grihumhousing.com

Registered Office: 6th Floor, B-Building, Ganga Trueno, Lohegaon, Pune – 411014

 www.grihumhousing.com

Independent Auditor's Limited Review Report on unaudited financial results of Grihum Housing Finance Limited for the quarter ended 30 June 2025, 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

(Formerly Poonawalla 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** (Formerly, Poonawalla Housing Finance Limited) ('the Company') for the quarter ended 30 June 2025, 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 07 August 2025, 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 Obligations.

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

Digitally signed by

**ARNOB
CHOUDHURI**

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ARNOB CHOUDHURI
Date: 2025.08.07
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CA Arnob Choudhuri

Partner

Membership no.(F) 156378

UDIN: 25156378BMMJZC8895

Pune, 07 August 2025

GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)
Statement of Unaudited Financial Results for the quarter ended 30 June 2025

(₹ in Crores)				
Particulars	Quarter ended			Year ended
	30/06/2025	31/03/2025	30/06/2024	31/03/2025
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
1. Revenue from Operations				
(a) Interest income	312.31	301.52	265.37	1,133.54
(b) Fees and commission income	14.85	13.11	18.08	68.25
(c) Net gain on fair value changes	4.36	3.12	3.45	12.76
(d) Net gain on derecognition of financial instruments under amortised cost category	-	11.19	17.66	49.93
Total revenue from operations	331.52	328.94	304.56	1,264.48
(e) Other income	0.97	3.41	1.13	10.48
Total Income	332.49	332.35	305.69	1,274.96
2. Expenses				
(a) Finance costs	133.34	129.72	119.22	505.04
(b) Net loss on fair value changes	1.43	2.10	-	2.61
(c) Net loss on derecognition of financial instruments under amortised cost category	3.99	-	-	-
(d) Impairment on financial instruments	40.03	21.94	20.54	84.66
(e) Employee benefits expenses	73.17	72.13	73.16	288.52
(f) Depreciation, amortisation and impairment	4.76	5.37	5.00	21.60
(g) Other expenses	20.43	19.94	26.13	91.61
Total Expenses	277.15	251.20	244.05	994.04
3. Profit/(Loss) before tax (1-2)	55.34	81.15	61.64	280.92
4. Tax expense				
(a) Current tax	12.11	14.39	14.99	61.69
(b) Deferred tax (credit)/charge	1.72	5.79	0.64	8.73
(c) Tax expense of earlier years	(0.06)	0.01	-	(0.21)
Total tax expense	13.77	20.19	15.63	70.21
5. Profit/(Loss) for the period (3-4)	41.57	60.96	46.01	210.71
6. Other comprehensive income				
(i) Items that will not be reclassified to profit or loss	(0.20)	0.04	(0.09)	(0.43)
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.05	(0.01)	0.02	0.11
Total other comprehensive income	(0.15)	0.03	(0.07)	(0.32)
7. Total comprehensive income for the period (5+6)	41.42	60.99	45.94	210.39
8. Paid-up equity share capital (Face value of ₹ 10/- each)	326.78	326.78	326.70	326.78
9. Earnings per share*				
(a) Basic (in ₹)	1.27	1.87	1.41	6.46
(b) Diluted (in ₹)	0.85	1.25	0.94	4.32

* Not annualised for the quarters



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

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 (Formerly Poonawalla Housing Finance Limited) ("the Company") at their respective meetings held on 07 August 2025.
- 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" specified under Section 133 of the Act.
- 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/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended 30 June 2025 :

Entity/Assignee	Bank/NBFC/HFC
Count of Loan accounts Assigned	1,484 Loans
Amount of Loan accounts Assigned	₹ 132.70 Crores
Retention of beneficial economic interest (MRR)*	10% / 20%
Weighted Average Maturity (Residual Maturity)**	144 Months
Weighted Average Holding Period	17 Months
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	Unrated

* Retained by the originator

** At the time of assignment/acquisition

(b) The company has not acquired any loan not in default during the quarter ended 30 June 2025.

(c) Details of stressed loans transferred during the quarter ended 30 June 2025:

Particulars	To ARCs	To permitted transferees	To other transferees
No of accounts	785 Nos	-	-
Aggregate principal outstanding of loans transferred (at the time of transfer)	₹ 57.43 Crores	-	-
Weighted average residual tenor of the loans transferred	177 Months	-	-
Net book value of loans transferred (at the time of transfer)	₹ 39.61 Crores	-	-
Aggregate consideration	₹ 21.42 Crores	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

- 7] Under the Scale Based Regulations issued by the Reserve Bank of India, the Company is placed in the Middle Layer based on the prescribed criteria. The Company is ensuring compliance with the various applicable provisions of the Scale Based Regulation as per the respective timelines prescribed for each of such provisions.
- 8] The figures for the quarter ended 31 March 2025 are balancing figures between the audited figures as per the audited financial statements for FY 2024-25 and the reviewed figures in respect of the nine months ended 31 December 2024.
- 9] Figures for the previous year/period have been regrouped and/or reclassified whenever considered necessary.

By order of the Board
For **Grihum Housing Finance Limited**
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal
Digitally signed by Manish Jaiswal
Date: 2025.08.07 12:54:26 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Place : Pune
Date : 07 August 2025

Registered Office : 6th Floor, B-Building, Ganga Trueno, Lohegaon, Pune – 411014, Maharashtra
Website : www.grihumhousing.com; **CIN :** U65922PN2004PLC208751

Independent Auditor's Certificate

A:2025-26 / AC - GHFL / 16

To,

Board of Directors

Grihum Housing Finance Limited
(Formerly Poonawalla Housing Finance Limited)
6th Floor, B Building, Ganga Trueno,
Lohegaon, Pune, Maharashtra 411014

Subject: To certify the Security Cover for listed non-convertible debt securities of Grihum Housing Finance Limited as of 30 June 2025.

1. This has reference to your request, to certify the Security Cover as per the terms of the Placement Memorandum and Debenture Trust Deeds for listed non-convertible debt securities as of 30 June 2025, 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-PoD3/P/CIR/2024/46 dated 16 May 2024 ("the circulars") of Grihum Housing Finance Limited ("the Company") (referred to as "the Statement").

Management's responsibility:

2. The 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 preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
3. The management is solely responsible for ensuring the compliance with all the relevant requirements of the Listing Regulations, the circular, Companies Act, 2013 and other applicable laws and regulations, as applicable.
4. The management is also responsible for ensuring flagging/tagging/earmarking of the loan pool provided for the charge in respect of these debt securities.

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 2025 the Company has not maintained security cover for listed non- convertible debt securities as per the terms of the Placement Memorandum and Debenture Trust Deeds.
6. 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 (Revised 2016) ("the Guidance Note") issued by Institute of Chartered Accountants of India ("the ICAI"). The Guidance Note requires that we comply with the ethical requirements of the code of Ethics issued by the ICAI.
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 Statement:
 - i. We have been provided with the unaudited financial results of the Company for the quarter ended 30 June 2025, which was subjected for limited review by us in compliance with Regulation 52 of the Listing Regulations including circulars issued by SEBI. 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 ICAI. 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. We rely upon these unaudited financial results and other additional information as provided by the management for the purpose of the certificate.
 - ii. Traced the principal amount of the debt securities outstanding as at 30 June 2025 and the value of assets indicated in Statement to the unaudited financial results of the Company as referred to in paragraph 7(i) above.
 - iii. Obtained and read the particulars of security cover required to be provided in respect of debt securities 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 securities and compared it with the information furnished in Statement.

Conclusion:

8. Based on examination of all accounting and other relevant supporting records and documents, nothing has come to our attention which causes us to believe that as at 30 June 2025 the Company has not maintained security cover for listed non-convertible debt securities as per the terms of the Placement Memorandum and Debenture Trust Deeds.

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
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ARNOB
CHOUDHURI

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Date: 2025.08.07
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CA Arnob Choudhuri

Partner

Membership No.: (F) 156378
UDIN: 25156378BMMJZD8946

Pune, 07 August 2025

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Annexure to the Certificate No. A/2025-26/AC - GHFL /16 dated 07 August 2025															
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 2025															(R 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
Particulars	Description of asset for which this certificate relate	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 INDIAS	(Total C to J)	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=(L+M+N+O)
		Book Value	Book Value	Yes / No	Book Value	Book Value									Relating to Column F
ASSETS															
Property, Plant and Equipment		-	-	-	-	-	17.92	-	-	17.92	-	-	-	-	-
Capital Work-in-Progress		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	59.79	-	-	59.79	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	6.32	-	-	6.32	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	13.10	-	-	13.10	-	-	-	-	-
Investments		-	-	-	-	-	305.24	-	-	305.24	-	-	-	-	-
Loans (Note)	Represents Loan given under financial activity	-	2,230.31	-	5,423.85	-	127.00	-	(49.22)	7,731.94	-	-	-	-	-
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	2.40	-	-	2.40	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	209.11	-	-	209.11	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	425.57	-	-	425.57	-	-	-	-	-
Others		-	-	-	-	-	273.80	-	-	273.80	-	-	-	-	-
Total		-	2,230.31	-	5,423.85	-	1,440.25	-	(49.22)	9,045.19	-	-	-	-	-

Annexure to the Certificate No. A/2025-26/AC - GHFL /16 dated 07 August 2025															
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
Particulars	Description of asset for which this certificate relate	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				
		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, DSR&A 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, DSR&A market value is not applicable)	Total Value(=L+M+N+O)
		Book Value	Book Value	Yes / No	Book Value	Book Value									
Relating to Column F															
LIABILITIES															
Debt securities to which this certificate pertains		-	-	-	115.00	-	-	-	(0.27)	114.73	-	-	-	-	-
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt			-	-	30.31	-	-	-	-	30.31	-	-	-	-	-
Subordinated debt			-	-	-	-	100.00	-	(0.08)	99.92	-	-	-	-	-
Borrowings			-	-	-	-	-	-	-	-	-	-	-	-	-
Bank&Term Loan			1,849.20	-	3,892.05	-	-	-	(6.65)	5,734.60	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	-	-	-	-	-	-	-
Others&PFC			44.94	-	-	-	-	-	(0.05)	44.89	-	-	-	-	-
Trade payables			-	-	-	-	17.22	-	-	17.22	-	-	-	-	-
Lease Liabilities			-	-	-	-	67.78	-	-	67.78	-	-	-	-	-
Provisions	Represents provision for compensated absences		-	-	-	-	5.83	-	-	5.83	-	-	-	-	-
Provision on Impairment on Loans	Represents ECL provision on Financial Assets		-	-	-	-	111.05	-	-	111.05	-	-	-	-	-
Others	-		-	-	-	-	176.66	-	-	176.66					-
Total		-	1,894.14	-	4,037.36	-	478.54	-	(7.05)	6,402.99	-	-	-	-	-
Cover on Book Value					1.34										
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										By order of the Board For Grihum Housing Finance Limited (Formerly Poonswalla Housing Finance Limited) Manish Jaiswal Managing Director & Chief Executive Officer DIN: 07859441					
Arnob Choudhuri Partner Membership Number: 156378 Date : 07 August 2025										Digitally signed by Manish Jaiswal Date: 2025.08.07 12:50:08 +05'30'					



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA 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 2025

Sl. No.	Particulars	Quarter ended		Year ended
		30 June 2025 (Unaudited)	30 June 2024 (Unaudited)	31 March 2025 (Audited)
a.	Debt-equity ratio (Total Debts / Shareholder's fund)	2.28	2.49	2.50
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)	2,642.20	2,436.68	2,601.07
g.	Net profit after tax (₹ in Crores)	41.57	46.01	210.71
h.	<u>Earnings per share - Basic and Diluted (in ₹)*</u>			
	(i) Basic (in ₹) :	1.27	1.41	6.46
	(ii) Diluted (in ₹) :	0.85	0.94	4.32
i.	Current ratio	Not Applicable		
j.	Long term debt to working capital	Not Applicable		
k.	Bad debts to Account receivable ratio as at	0.10%	0.23%	0.18%
l.	Current liability ratio	Not Applicable		
m.	Total debts to total assets as at	67.43%	69.76%	69.78%
n.	Debtors turnover	Not Applicable		
o.	Inventory turnover	Not Applicable		
p.	Operating margin (%)	Not Applicable		
q.	Net profit margin (%)	12.50%	15.05%	16.53%
r.	<u>Sector specific equivalent ratios, as applicable</u>			
	(i) Capital to risk weighted assets ratio (CRAR) as at	49.75%	44.79%	48.83%
	(ii) Gross Stage 3 Ratio as at	1.64%	1.22%	1.63%
	(iii) Net Stage 3 Ratio as at	1.01%	0.76%	1.00%
	(iv) Liquidity coverage ratio as at	172.12%	141.03%	168.03%

* Not annualised for the quarters

By order of the Board
For Grihum Housing Finance Limited
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal Digitally signed
by Manish Jaiswal
Date: 2025.08.07
12:55:35 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Place : Pune
Date : 07 August 2025

Registered Office: 6th Floor, B-Building, Ganga Trueno, Lohegaon, Pune – 411014, Maharashtra
Website : www.grihumhousing.com; **CIN :** U65922PN2004PLC208751