

**July 28, 2026**  
**To,**  
**BSE Limited**  
**P. J. Towers,**  
**Dalal Street,**  
**Mumbai- 400001**

**Scrip code – 975921, 976201, 976297 and 976333**

Dear Sir/Madam,

**Subject: Disclosure under Regulation 51(2) read with Part B of Schedule III and 52 to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”): Outcome of the Board meeting**

In continuation of our letter dated July 21, 2026 and pursuant to Regulation 51 and 52 read with Part B of Schedule III of the Listing Regulations, we wish to inform you that the Board of Directors of the Company, at its meeting held today i.e. July 28, 2026, has inter alia:

- a) Approved Unaudited Financial Results of the Company for the quarter ended on June 30, 2026;
- b) Limited Review Report with unmodified conclusion on the aforesaid Unaudited Financial Results; and
- c) Disclosures under Regulation 52(4) of the Listing Regulations – Line items;
- d) Declaration pursuant to Regulation 54(2) and (3) of the Listing Regulations – Security cover for Non-Convertible Debentures
- e) Re-Appointment of Mr. Anuj Mehra (DIN: – 02712119) as a Director (Independent Director) of the Company w.e.f. September 15, 2026 for a term of 5 years. The said appointment is subject to necessary approval of shareholders.

The profile of Mr. Anuj Mehra is enclosed as Annexure I.

**Tyger Home Finance Pvt Ltd**

Toll-Free No.: 18002104111  
customer@tyger.in  
www.tygerhomefinance.in  
CIN: U65999GJ2017PTC098960

**Corporate Office:**

One BKC, C-Wing, 1004/5,  
10th Floor, Bandra Kurla Complex,  
Bandra East, Mumbai – 400 051,  
Maharashtra, India

**Registered Office:**

Unit No. 609 & 610, 6th Floor,  
Majestic, Near Law Garden,  
Panchvati Road, Ellisbridge,  
Ahmedabad, Gujarat – 380006



**Josh Aapka**  
**Saath Hamara**

f) Appointment of Mr. Ameet Popat as the Chief Compliance Officer (CCO) of the Company with effect from July 30, 2026 for a term of 3 years.

The profile of Mr. Ameet Popat is enclosed as Annexure II.

The aforesaid unaudited standalone financial results for the quarter ended June 30, 2026, have been duly reviewed and recommended by the Audit Committee and approved by the Board of Directors, at their respective meetings held today i.e. July 28, 2026.

The said financial results and the line items referred to in Regulation 52(4) of the Listing Regulations would also be published in one English national daily newspaper circulating in the whole or substantially the whole of India as required under Regulation 52(8) of the Listing Regulations.

Please note that the Board Meeting commenced at 05:00 P.M. and concluded at 06: 15 P.M..

**Kindly take the same on record.**

Thanking you,

Yours faithfully,

**For Tyger Home Finance Private Limited**

**AVANI**  
**GALA**

Digitally signed  
by AVANI GALA  
Date: 2026.07.28  
18:19:22 +05'30'

**Avani Gala**  
**Company Secretary**  
**Membership No. A50754**

Encl: a/a

CC:

**Debenture Trustee – Vistra ITCL (India) Limited**

**Add – 505, A-2, The Capital,**  
**G Block, Bandra Kurla Complex**  
**Bandra (East), Mumbai 400051.**

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**Josh Aapka**  
**Saath Hamara**

## **Annexure I**

### **Profile of Mr. Anuj Mehra**

| <b>Sr. No</b> | <b>Particulars</b>     | <b>Details</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1             | Reason for Change      | Re-Appointment as Independent Director.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 2             | Date of Re-Appointment | September 15, 2026 subject to approval of Shareholders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 3             | Brief Profile          | Mr. Anuj Mehra is a seasoned financial services leader with over 35 years of experience across housing finance, banking, NBFCs, and rural lending. An IIM Ahmedabad alumnus with a degree in Economics from the University of Delhi, he is best known for building and leading Mahindra Rural Housing Finance Limited from its inception in 2007 until 2021, transforming it into a leading affordable housing finance company serving rural and semi-urban India. His earlier leadership roles include senior positions at Centurion Bank, 20th Century Finance Ltd., and ITC Classic Finance Ltd. |

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 Ahmedabad, Gujarat – 380006

**Josh Aapka  
 Saath Hamara**

### **Profile of Mr. Ameet Popat**

| <b>Sr. No</b> | <b>Particulars</b>  | <b>Details</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1             | Reason for Change   | Due to internal Restructuring his role is changing from Internal Audit Head to Chief Compliance officer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 2             | Date of Appointment | July 30,2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 3             | Brief Profile       | <p>Ameet Popat is a Chartered Accountant with over 20 years of experience in Credit Risk Management, Underwriting, Portfolio Management, Internal Audit, and Risk Governance across leading NBFCs and financial institutions. He has extensive expertise in Commercial Vehicle, Tractor, Auto, and Rural Mobility financing, with a proven track record of building and scaling credit functions, strengthening risk frameworks, and maintaining portfolio quality while supporting business growth.</p> <p>His earlier leadership roles include State Credit Head at IIFL Finance and Senior Underwriter/Regional Credit Manager at L&amp;T Finance, where he managed regional and state-level credit operations, underwriting teams, policy implementation, risk controls, and audit coordination. He also brings experience from ICICI Bank and his own Chartered Accountancy practice.</p> |

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**Josh Aapka  
Saath Hamara**

**Independent Auditor's Review Report on Unaudited Quarterly Financial Results of Tyger Home Finance Private Limited (formerly known as Adani Housing Finance Private Limited) 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  
Tyger Home Finance Private Limited  
(Formerly known as Adani Housing Finance Private Limited)

1. We have reviewed the accompanying statement of unaudited financial results of Tyger Home Finance Private Limited (formerly known as Adani Housing Finance Private Limited) ("the Company") for the quarter ended June 30, 2026 together with the notes thereon (the "Statement") being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulations").
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 Indian Accounting Standard 34 (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion 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. 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 is limited primarily to inquiries of the company personnel and analytical procedures applied to financial data, thus providing less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

**4. Conclusion**

Based on our review conducted as above, nothing has come to our attention that cause us to believe that the accompanying Statement of unaudited financial results, prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed or that it contains material misstatement.

Registered office: 2<sup>nd</sup> Floor, B-27 Soami Nagar, New Delhi-110017 Delhi 110017

Corporate Office: Fourth Floor, Iconic Tower, URMI Estate, Ganpat Rao Kadam Marg, Lower Parel, Mumbai - 400013

Ph.: +91 22 4474 3400, email: [info@nangia.com](mailto:info@nangia.com), website: [www.nangia.com](http://www.nangia.com)

LLP Registration NO. AAJ-1379 | (registered with limited liability)

Noida - New Delhi - Gurugram - Mumbai - Bengaluru - Chennai - Pune - Dehradun

## 5. Other Matter

The comparative financial information of the Company for the quarter ended June 30, 2025, were reviewed by another auditor who expressed an unmodified conclusion on those unaudited financial results on August 08, 2025. Accordingly, we do not express any conclusion, as the case may be, on the figures reported in the unaudited financial results for the quarter ended June 30, 2025.

Our conclusion is not modified in respect of this matter.

For **Nangia & Co. LLP**

Chartered Accountants

ICAI Firm Registration Number: 002391C/N500069

**JASPREET** Digitally signed  
by JASPREET  
**SINGH** SINGH BEDI  
**BEDI** Date: 2026.07.28  
18:29:14 +05'30'

**Jaspreet Singh Bedi**

Partner

Membership Number: 601788

UDIN: 26601788YBPDJG8224

Place: Mumbai

Date: July 28, 2026

**Registered office:** 2<sup>nd</sup> Floor, B-27 Soami Nagar, New Delhi-110017 Delhi 110017

**Corporate Office:** Fourth Floor, Iconic Tower, URMI Estate, Ganpat Rao Kadam Marg, Lower Parel, Mumbai - 400013

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**TYGER HOME FINANCE PRIVATE LIMITED**

Regd Off Add: Office no, 609 & 610, 6th floor, Majestic, Near Law Garden, Panchvati Road, Ahmedabad 380006, Gujarat, India  
CIN: U65999GJ2017PTC098960, Tel: +91 22 6241 1200, Fax: +91 22 2652 0650, Website: www.tygerhomefinance.in


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

(₹ In millions except per share data)

|           | Particulars                                                                                           | Quarter Ended            |                                          |                          | Year ended             |
|-----------|-------------------------------------------------------------------------------------------------------|--------------------------|------------------------------------------|--------------------------|------------------------|
|           |                                                                                                       | 30-Jun-26<br>(Unaudited) | 31-Mar-26<br>(Audited)<br>(Refer Note 3) | 30-Jun-25<br>(Unaudited) | 31-Mar-26<br>(Audited) |
| <b>1</b>  | <b>Revenue from operations</b>                                                                        |                          |                                          |                          |                        |
|           | a) Interest income                                                                                    | 685.91                   | 637.69                                   | 464.20                   | 2,194.10               |
|           | b) Fees and commission income                                                                         | 32.58                    | 36.18                                    | 27.86                    | 107.95                 |
|           | c) Net gain on fair value changes                                                                     | 4.41                     | 3.88                                     | 10.94                    | 38.22                  |
|           | d) Net gain on derecognition of financial instruments under amortised cost category (Refer Note 7)    | (5.72)                   | 28.31                                    | 80.87                    | 251.15                 |
|           | <b>Total Revenue from operations</b>                                                                  | <b>717.18</b>            | <b>706.06</b>                            | <b>583.87</b>            | <b>2,591.42</b>        |
| <b>2</b>  | Other income                                                                                          | 3.96                     | 2.02                                     | 0.90                     | 4.87                   |
| <b>3</b>  | <b>Total income (1 + 2)</b>                                                                           | <b>721.14</b>            | <b>708.08</b>                            | <b>584.77</b>            | <b>2,596.29</b>        |
| <b>4</b>  | <b>Expenses</b>                                                                                       |                          |                                          |                          |                        |
|           | a) Finance costs                                                                                      | 314.75                   | 283.31                                   | 253.39                   | 1,071.69               |
|           | b) Impairment on financial instruments                                                                | 53.51                    | 12.15                                    | 41.06                    | 111.74                 |
|           | c) Employee benefits expenses                                                                         | 194.46                   | 174.87                                   | 164.94                   | 674.98                 |
|           | d) Depreciation, amortization and impairment                                                          | 4.29                     | 4.38                                     | 4.09                     | 16.99                  |
|           | e) Other expenses                                                                                     | 78.51                    | 86.41                                    | 65.96                    | 303.82                 |
|           | <b>Total expenses</b>                                                                                 | <b>645.52</b>            | <b>561.12</b>                            | <b>529.44</b>            | <b>2,179.22</b>        |
| <b>5</b>  | <b>Profit before exceptional items and tax (3 - 4)</b>                                                | <b>75.62</b>             | <b>146.96</b>                            | <b>55.33</b>             | <b>417.07</b>          |
| <b>6</b>  | Exceptional Items                                                                                     | -                        | -                                        | -                        | -                      |
| <b>7</b>  | <b>Profit before tax (5 - 6)</b>                                                                      | <b>75.62</b>             | <b>146.96</b>                            | <b>55.33</b>             | <b>417.07</b>          |
| <b>8</b>  | <b>Tax Expense:</b>                                                                                   |                          |                                          |                          |                        |
|           | - Current tax                                                                                         | 33.50                    | 31.30                                    | 4.00                     | 64.20                  |
|           | - Tax Adjustments of Earlier year                                                                     | -                        | (0.00)                                   | -                        | (0.00)                 |
|           | - Deferred tax                                                                                        | (13.39)                  | 8.08                                     | 10.39                    | 41.59                  |
| <b>9</b>  | <b>Profit after tax (7 - 8)</b>                                                                       | <b>55.51</b>             | <b>107.58</b>                            | <b>40.94</b>             | <b>311.28</b>          |
| <b>10</b> | <b>Other comprehensive income</b>                                                                     |                          |                                          |                          |                        |
|           | (A) Items that will not be reclassified to profit or loss                                             |                          |                                          |                          |                        |
|           | (a) Remeasurements of the defined benefit plans                                                       | (1.20)                   | (2.86)                                   | (0.21)                   | (3.17)                 |
|           | (b) Income tax relating to items that will not be reclassified to profit or loss                      | 0.30                     | 0.72                                     | 0.05                     | 0.80                   |
|           | <b>Other comprehensive income (a + b)</b>                                                             | <b>(0.90)</b>            | <b>(2.14)</b>                            | <b>(0.16)</b>            | <b>(2.37)</b>          |
| <b>11</b> | <b>Total comprehensive income for the period (9 + 10)</b>                                             | <b>54.61</b>             | <b>105.44</b>                            | <b>40.78</b>             | <b>308.91</b>          |
| <b>12</b> | Paid up equity share capital (Face Value of ₹ 10 each)                                                | 1,824.58                 | 1,824.58                                 | 1,357.29                 | 1,824.58               |
| <b>13</b> | Other Equity                                                                                          |                          |                                          |                          | 3,578.67               |
| <b>14</b> | <b>Earnings per equity share face value of ₹ 10 each fully paid (not annualised for the quarters)</b> |                          |                                          |                          |                        |
|           | - Basic                                                                                               | <b>0.30</b>              | <b>0.59</b>                              | <b>0.30</b>              | <b>1.88</b>            |
|           | - Diluted                                                                                             | <b>0.30</b>              | <b>0.59</b>                              | <b>0.30</b>              | <b>1.88</b>            |



# **TYGER HOME FINANCE PRIVATE LIMITED**

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CIN: U65999GJ2017PTC098960, Tel: +91 22 6241 1200, Fax: +91 22 2652 0650, Website: www.tygerhomefinance.in

(₹ In millions)

## **Notes:**

- The above unaudited financial results of the company for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors of Tyger Home Finance Private Limited (the "Company") at their respective meetings held on July 28, 2026, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("Listing Regulations") as amended.

The financial results have also been subjected to review by the statutory auditors - Nangia & Co. LLP, on which they have issued unmodified conclusion. The previous period results for the quarter ended June 30, 2025 were reviewed by previous statutory auditors - M B D & Co. LLP, Chartered Accountants, on which they had issued unmodified conclusion.

- The unaudited financial results of the company for the quarter ended June 30, 2026 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 Standard) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Amendment Rules, 2016 and Listing Regulations, as amended.

Information as required by Regulations 52(4) of the Listing Regulations, as amended, is attached as Annexure (part - III).

- The results for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of full financial year and the published year to date figures upto the nine months ended December 31, 2025. The figures upto the nine months period ended December 31, 2025 were subject to limited review by the statutory auditors of the Company.
- In terms of Ind AS 108 "Operating Segments", the Company has one business segment i.e. giving loans and all other activities revolve around the said business.
- In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC),CC,PD.No. 109/22.10.106/2019-20 dated March 13, 2020 on implementation of Indian Accounting Standards, Housing Finance Companies (HFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and income recognition, Asset classification and Provisioning (IRACP) norms (including provision on standard asset). The impairment allowances under Ind AS 109 made by company exceeds the total provision required under IRACP (including standard asset provisioning), as at June 30, 2026 and accordingly, no amount is required to be transferred to impairment reserve.
- Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, are given below:

a) Details of loans not in default that are transferred through assignment during the quarter ended June 30, 2026:

| Details of loans transferred                                                                    | Quarter Ended<br>June 30, 2026 |            |
|-------------------------------------------------------------------------------------------------|--------------------------------|------------|
|                                                                                                 | Direct<br>Assignment           | Co-lending |
| Number of loans                                                                                 | 241                            | NA         |
| Aggregate amount (₹ In millions)                                                                | 258.07                         | NA         |
| Sale consideration (₹ In millions)                                                              | 258.07                         | NA         |
| Number of transactions                                                                          | 1                              | NA         |
| Weighted average remaining maturity (in months)                                                 | 135.04                         | NA         |
| Weighted average holding period after origination (in months)                                   | 12.43                          | NA         |
| Retention of beneficial economic interest (average)                                             | 10.00%                         | NA         |
| Coverage of tangible security coverage                                                          | 100.00%                        | NA         |
| Rating wise distribution of rated loans                                                         | Unrated                        | NA         |
| Number of instances (transactions) where transferor has agreed to replace the transferred loans | Nil                            | Nil        |
| Number of transferred loans replaced                                                            | Nil                            | Nil        |

b) The Company has not acquired loans not in default during the quarter ended June 30, 2026.

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



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(₹ In millions)

| 7 | Details of loans transferred                                                                                                  | Quarter Ended |                | Year Ended     |
|---|-------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|----------------|
|   |                                                                                                                               | June 30, 2026 | March 31, 2026 | March 31, 2026 |
|   | Sale consideration                                                                                                            | 258.07        | 449.57         | 2,293.95       |
|   | Day 1 gain on derecognition of financial instruments under amortised cost category                                            | 63.18         | 109.07         | 459.56         |
|   | Unwinding on account of the actual excess interest spread realised and reversal of excess interest spread on foreclosed loans | 68.90         | 80.76          | 208.41         |
|   | Net gain on derecognition of financial instruments under amortised cost category                                              | (5.72)        | 28.31          | 251.15         |

EIS unwinding is impacted / higher at each reporting date due to the foreclosure of loans compared to estimated receipts of future income, any impact of increase / decrease in interest rate by the company on floating rate loans given to customers, and the change in interest rate by assignee bank. The management is of the view that netting off of unwinding of EIS against day 1 gain on derecognition of financial instruments rather than netting it off against interest income provides a better understanding of the financial impact of the transaction.

- 8 In accordance with Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025 dated November 28, 2025, the Company has not lent any funds during the quarter ended June 30, 2026 for project finance activities. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025.
- 9 Figures for the previous period / year have been regrouped / reclassified wherever necessary to confirm with the current period / year presentation.

**For and on behalf of the Board of Directors**

GAURAV  
RAKESH GUPTA

Digitally signed by  
GAURAV RAKESH GUPTA  
Date: 2026.07.28 18:16:45  
+05'30'

**Mr. Gaurav Gupta**  
**Whole Time Director**  
**DIN: 01669109**

**Date: July 28, 2026**  
**Place: Mumbai**

**TYGER HOME FINANCE PRIVATE LIMITED**

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**Annexure:**

- I) Pursuant to Regulation 52(7) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended, we hereby confirm that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on June 30, 2026 are being utilized as per the objects stated in the offer document. Further we also confirm that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.
- II) The Secured Non-Convertible Debentures of the Company as at June 30, 2026 is secured by way of first ranking Pari Passu charge over the standard loan receivables and investment receivables in relation to present and future cash / cash equivalents (including investments in mutual fund, term deposits etc.) of the Issuer to the extent as mentioned in respective offer documents / debenture trust deeds.
- III) Disclosure in compliance with regulation 52(4) of the Listing Regulations, as amended, for the quarter ended June 30, 2026.

| Sr No | Particulars                                                   | Quarter ended<br>June 30, 2026 |
|-------|---------------------------------------------------------------|--------------------------------|
| 1     | Debt – Equity Ratio (Refer Note 1 below)                      | 2.62                           |
| 2     | Debt service coverage ratio (Refer Note 2 below)              | NA                             |
| 3     | Interest service coverage ratio (Refer Note 2 below)          | NA                             |
| 4     | Outstanding redeemable preference shares (quantity and value) | Nil                            |
| 5     | Capital redemption reserve                                    | Nil                            |
| 6     | Debenture redemption reserve (Refer Note 3 below)             | Nil                            |
| 7     | Net Worth (Refer Note 4 below)                                | 5,457.86                       |
| 8     | Net Profit After Tax                                          | 55.51                          |
| 9     | Earning Per Equity Shares (Not annualized):                   |                                |
|       | Basic (₹)                                                     | 0.30                           |
|       | Diluted (₹)                                                   | 0.30                           |
| 10    | Current ratio (Refer Note 2 below)                            | NA                             |
| 11    | Long term debt to working capital (Refer Note 2 below)        | NA                             |
| 12    | Bad debts to Account receivable ratio (Refer Note 2 below)    | NA                             |
| 13    | Current liability ratio (Refer Note 2 below)                  | NA                             |
| 14    | Total debts to total assets (Refer Note 5 below)              | 0.70                           |
| 15    | Debtors turnover (Refer Note 2 below)                         | NA                             |
| 16    | Inventory turnover (Refer Note 2 below)                       | NA                             |
| 17    | Operating margin (%) (Refer Note 2 below)                     | NA                             |
| 18    | Net profit margin (%) (Refer Note 6 below)                    | 7.70%                          |
| 19    | Sector specific equivalent ratios                             |                                |
|       | Gross Stage 3 asset (%) (Refer Note 7 below)                  | 2.26%                          |
|       | Net Stage 3 asset (%) (Refer Note 8 below)                    | 1.52%                          |
|       | CRAR (%) (Refer Note 9 below)                                 | 38.27%                         |
|       | Tier - I CRAR (%)                                             | 37.99%                         |
|       | Tier - II CRAR (%)                                            | 0.29%                          |

**Notes**

- 1 Debt-equity Ratio = Total Debt (Debt Securities + Borrowings other than debt securities + Subordinated liabilities) / Net worth
- 2 The Company is a Housing Finance Company registered with National Housing Bank, hence these ratios are generally not applicable.
- 3 As per Rule 18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014 of the Companies Act, 2013, the requirement for creating Debenture Redemption Reserve is not applicable to the Company being a Housing Finance Company registered with the National Housing Bank and issuing debentures on private placement basis.
- 4 Net Worth = Equity share capital + Other equity
- 5 Total debts to total assets = Total Debt / Total assets
- 6 Net profit margin = Net profit after tax / Total income
- 7 Gross Stage 3 ratio = Gross Stage 3 loans / Gross Loans
- 8 Net Stage 3 ratio = (Gross stage 3 loans - impairment loss allowance for Stage 3) / (Gross Loans - impairment loss allowance for Stage 3)
- 9 CRAR is calculated as per the RBI guidelines

Date: July 28, 2026  
Place: Mumbai

**For and on behalf of the Board of Directors**

GAURAV  
RAKESH  
GUPTA  
Digitally signed by  
GAURAV RAKESH  
GUPTA  
Date: 2026.07.28  
18:17:15 +05'30'  
**Mr. Gaurav Gupta**  
**Whole Time Director**  
**DIN: 01669109**

**Independent Auditor's Certificate on Security Cover and Compliance with all Covenants as at June 30, 2026 under Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) for submission to (the "Debenture Trustee")**

To,  
The Board of Directors  
Tyger Home Finance Private Limited  
One BKC, C-Wing, 1004/5,  
10th Floor, Bandra Kurla Complex,  
Bandra East, Mumbai – 400 051,  
Maharashtra, India

Dear Sirs,

1. This certificate is issued in accordance with the terms of our engagement letter dated April 07, 2026 with Tyger Home Finance Private Limited (formerly known as Adani Housing Finance Private Limited) to issue a certificate on security cover.
2. We Nangia & Co. LLP, Chartered Accountants, are the Statutory Auditors of **Tyger Home Finance Private Limited** (formerly known as Adani Housing Finance Private Limited) ("the Company") and have been requested by the Management of the Company to examine the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at June 30, 2026 (the "Statement") which has been prepared by the Management of the Company from the unaudited financial results and other relevant records and documents maintained by the Company as at and for the period ended June 30, 2026 pursuant to the requirements of the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (referred to as the "SEBI Regulations"), and has been initialed by us for identification purpose only.

This certificate is required by the Company for the purpose of submission with BSE and Debenture Trustees of the Company to ensure compliance with the SEBI Regulations in respect of its listed non-convertible debt securities as at June 30, 2026 ("Debentures"). The Company has entered into agreement(s) with the Debenture Trustee ("Debenture Trust Deed") in respect of such Debentures, as indicated in the Statement.

**Management's Responsibility**

3. The preparation and completeness of the accompanying Statement and other relevant records and documents 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.
4. The Management of the Company is also responsible for ensuring that the Company complies with the requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustee and complying with all the covenants as prescribed in the Debenture Trust Deeds entered into between the Company and the Debenture Trustee.

**Registered office:** 2<sup>nd</sup> Floor, B-27 Soami Nagar, New Delhi-110017 Delhi 110017

**Corporate Office:** Fourth Floor, Iconic Tower, URMI Estate, Ganpat Rao Kadam Marg, Lower Parel, Mumbai - 400013

Ph.: +91 22 4474 3400, email: [info@nangia.com](mailto:info@nangia.com), website: [www.nangia.com](http://www.nangia.com)

LLP Registration NO. AAJ-1379 | (registered with limited liability)

Noida - New Delhi - Gurugram - Mumbai - Bengaluru - Chennai - Pune – Dehradun

**Auditor's Responsibility**

5. Pursuant to the requirements as mentioned in paragraph 2 above, it is our responsibility to provide a limited assurance as to whether the Company has maintained security cover as per the terms of the Debenture Trust Deed and the Company is in compliance with all the covenants as mentioned in the Debenture Trust Deed as on June 30, 2026.

This does not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents / Information memorandum and Debenture Trust deeds.

6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality.
7. 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.
8. Our scope of work did not involve us performing audit tests for the purposes of expressing a 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 certificate. Accordingly, we do not express such an opinion.
9. The unaudited financial results for the quarter ended June 30, 2026, have been reviewed by us, on which we have issued an unmodified conclusion vide our report dated July 28, 2026. Our review of these financial results was conducted 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 results are free of material misstatement.
10. A limited assurance engagement includes performing procedures to obtain sufficient appropriate audit evidence on the reporting criteria. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance and consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures:
- a) Obtained unaudited Financial Results for the quarter ended June 30, 2026;
  - b) Obtained and read the Debenture Trust Deed in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures, as indicated in the Statement;
  - c) Traced and agreed the principal amount of the Debentures outstanding as on June 30, 2026 to the unaudited financial results and the unaudited books of account maintained by the Company;
  - d) Obtained and read the particulars of security cover required to be provided in respect of

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Debentures as indicated in the Debenture Trust Deed and compared it with the information furnished in the Statement. Traced the value of assets indicated in the Statement to the unaudited financial results, unaudited books of accounts and other relevant records maintained by the Company;

- e) Obtained the particulars of security created in the register of charges maintained by the Company and 'Form No. CHG-9' filed with Ministry of Corporate Affairs ('MCA'). Traced the value of charge created against Assets as the Security Cover indicated in the Statement.
- f) With respect to compliance with financial covenants / Accelerated Redemption specified in the Debenture Trust Deed as per the Annexure I & II, we have performed the following procedures:
  - i) Compared the financial covenants computed by the management as at June 30, 2026 with the requirements stipulated in the Debenture Trust Deed to verify whether such covenants are in compliance with the requirements of the Debenture Trust Deed;
  - ii) Performed necessary inquiries with the management regarding any instances of non-compliance of covenants during the period ended June 30, 2026;
- g) With respect to covenants other than those mentioned in paragraph 10 (f) above, the management has represented and confirmed the status of the covenants for the period ended June 30, 2026 whether complied or not including affirmative, informative, and negative covenants, as prescribed in the Trust Deeds, as at June 30, 2026. We have relied on the same and not performed any independent procedure in this regard; Performed necessary inquiries with the Management and obtained necessary representations.
- h) Examined and verified the arithmetical accuracy of the computation of Security Cover, in the accompanying Statement.
- i) Performed necessary inquiries with the Management and obtained necessary representations.

#### **Conclusion**

11. Based on procedures performed by us as given in paragraph 10 above and according to the information, explanation and representations provided to us by the Management of the Company, read with notes given in the Statement, nothing has come to our attention that causes us to believe that the Company has not maintained security cover as per the terms of the Debenture Trust Deed and the Company is not in compliance with the financial covenants as mentioned in the Debenture Trust Deed.

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**Restriction of use**

12. This certificate is solely addressed to and provided to the Board of Directors of the Company for the purpose of onward submission to the Debenture Trustee and BSE and is not to be used for any other purpose or to be distributed to any other parties. 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 report is shown or into whose hands it may come without our prior consent in writing. This report relates only to the items specified above and does not extend to any financial statements of the Company taken as a whole. We have no responsibility to update this report for events and circumstances occurring after June 30, 2026.

**For Nangia & Co. LLP**

Chartered Accountants

ICAI Firm Registration Number: 002391C/N500069

**JASPREET** Digitally signed  
by JASPREET  
**T SINGH** SINGH BEDI  
**BEDI** Date: 2026.07.28  
18:29:48 +05'30'

**Jaspreet Singh Bedi**

Partner

Membership Number: 601788

UDIN: 26601788XTFDNF8236

Place: Mumbai

Date: July 28, 2026

**Registered office:** 2<sup>nd</sup> Floor, B-27 Soami Nagar, New Delhi-110017 Delhi 110017

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| Column A                                             | Column B                                               | Column C <sup>i</sup> | Column D <sup>ii</sup> | Column E <sup>iii</sup> | Column F <sup>iv</sup> | Column G <sup>v</sup> | Column H <sup>vi</sup>         | Column I <sup>vii</sup>                           | Column J <sup>viii</sup>            | 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 | Debt not backed by any assets offered as security | Elimination in (amount in negative) | Total (C to H)   | 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) | Market Value for Pari passu charge assets where market value is not ascertainable or Relating to Column F | Carrying value/book value for pari passu charge assets where market value is not ascertainable or Relating to Column F | Total Value=(K+L+M+N) |
| <b>ASSETS</b>                                        |                                                        | Book value            | Book value             | Yes/No                  | Book value             | Book value            |                                |                                                   |                                     |                  |                                                    |                                                                                                                                                        |                                                                                                           |                                                                                                                        |                       |
| Property, Plant and Equipment                        | -                                                      | No                    | -                      | No                      | -                      | -                     | 30.44                          | -                                                 | -                                   | 30.44            | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Capital Work-in-Progress                             | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.00                           | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Right of Use Assets                                  | -                                                      | No                    | -                      | No                      | -                      | -                     | 66.38                          | -                                                 | -                                   | 66.38            | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Goodwill                                             | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.00                           | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Intangible Assets                                    | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.11                           | -                                                 | -                                   | 0.11             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Intangible Assets under Development                  | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.55                           | -                                                 | -                                   | 0.55             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Investments                                          | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.00                           | -                                                 | -                                   | 250.17           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Loans                                                | -                                                      | No                    | 3,256.92               | Yes                     | 1,953.63               | 12,997.38             | 197.80                         | -                                                 | -                                   | 18,397.80        | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | 1,953.63              |
| Trade Receivables                                    | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.52                           | -                                                 | -                                   | 0.52             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Cash and Cash Equivalents                            | -                                                      | No                    | -                      | No                      | -                      | -                     | 0.00                           | -                                                 | -                                   | 119.05           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Bank Balances other than Cash and Cash Equivalents   | -                                                      | No                    | 708.53                 | No                      | -                      | -                     | 0.00                           | -                                                 | -                                   | 708.53           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Others                                               | -                                                      | No                    | -                      | No                      | -                      | -                     | 739.58                         | -                                                 | -                                   | 739.58           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| <b>Total</b>                                         | <b>0.00</b>                                            | <b>3,967.45</b>       | <b>3,967.45</b>        | <b>0.00</b>             | <b>1,953.63</b>        | <b>13,366.60</b>      | <b>995.44</b>                  | <b>0.00</b>                                       | <b>0.00</b>                         | <b>20,283.12</b> | <b>0.00</b>                                        | <b>0.00</b>                                                                                                                                            | <b>0.00</b>                                                                                               | <b>1,953.63</b>                                                                                                        | <b>1,953.63</b>       |
| <b>LIABILITIES</b>                                   |                                                        |                       |                        |                         |                        |                       |                                |                                                   |                                     |                  |                                                    |                                                                                                                                                        |                                                                                                           |                                                                                                                        |                       |
| Debt securities to which this certificate pertains   | -                                                      | -                     | -                      | Yes                     | 1,720.56               | -                     | (4.73)                         | -                                                 | -                                   | 1,715.83         | -                                                  | -                                                                                                                                                      | -                                                                                                         | 1,720.46                                                                                                               | 1,720.56              |
| Other debt sharing pari-passu charge with above debt | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Other Debt                                           | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Subordinated debt                                    | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Borrowings                                           | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 0.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Bank                                                 | -                                                      | -                     | 2,513.75               | No                      | -                      | 9,894.89              | (45.93)                        | -                                                 | -                                   | 12,362.50        | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Loans                                                | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 197.38           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Debt Securities                                      | -                                                      | -                     | 197.38                 | No                      | -                      | -                     | -                              | -                                                 | -                                   | 6.00             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Others                                               | -                                                      | -                     | -                      | No                      | -                      | -                     | 5.73                           | -                                                 | -                                   | 5.73             | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Trade payables                                       | -                                                      | -                     | -                      | No                      | -                      | -                     | 73.64                          | -                                                 | -                                   | 73.64            | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Trade receivables                                    | -                                                      | -                     | -                      | No                      | -                      | -                     | -                              | -                                                 | -                                   | 28.05            | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Provisions                                           | -                                                      | -                     | -                      | No                      | -                      | -                     | 28.05                          | -                                                 | -                                   | 28.05            | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| Others                                               | -                                                      | -                     | -                      | No                      | -                      | -                     | 442.23                         | -                                                 | -                                   | 442.23           | -                                                  | -                                                                                                                                                      | -                                                                                                         | -                                                                                                                      | -                     |
| <b>Total</b>                                         | <b>2,711.13</b>                                        | <b>2,711.13</b>       | <b>2,711.13</b>        | <b>0.00</b>             | <b>1,720.56</b>        | <b>9,894.89</b>       | <b>498.89</b>                  | <b>0.00</b>                                       | <b>0.00</b>                         | <b>14,825.26</b> | <b>0.00</b>                                        | <b>0.00</b>                                                                                                                                            | <b>0.00</b>                                                                                               | <b>1,720.46</b>                                                                                                        | <b>1,720.56</b>       |
| <b>Cover on Book Value</b>                           |                                                        |                       |                        |                         | <b>1.14</b>            |                       |                                |                                                   |                                     |                  |                                                    |                                                                                                                                                        |                                                                                                           |                                                                                                                        |                       |
| <b>Cover on Market Valueix</b>                       |                                                        |                       |                        |                         |                        |                       |                                |                                                   |                                     |                  |                                                    |                                                                                                                                                        |                                                                                                           |                                                                                                                        |                       |

## Notes

- The assets are secured to the extent required to maintain the agreed Security Cover in respect of the Debentures. Accordingly, total asset is derived by taking into consideration the required security cover mentioned in the respective Debenture Trust Deed/Information Memorandum.
- Ind-AS adjustment for effective interest rate on secured debt securities and borrowings is excluded from assets cover computation being an accounting adjustment and accordingly the asset cover is computed on a gross basis.
- The Statement of Security Cover as of June 30, 2026 is prepared as per the requirements of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), and Securities and Exchange Board of India Regulations, 1993 for submission to BSE Limited (the stock exchange) and Vistra ITCI (India) Limited (the Debenture Trustee).
- Listed and secured debt securities represent outstanding contractual amount + interest outstanding as on June 30, 2026.
- The above information is disclosed for the debentures issued upto June 30, 2026.
- The amounts are extracted from the unaudited limited reviewed financial results of the Company for the quarter ended June 30, 2026.

Asset cover ratio for Secured Non-convertible Debentures are issued under various Debenture Trust Deed (DTD) as mentioned below:

| S. no | Facility                   | ISIN         | Type of charge    | Total Outstanding | Cover Required | Asset Required  | Hypothecated Assets | Asset Cover |
|-------|----------------------------|--------------|-------------------|-------------------|----------------|-----------------|---------------------|-------------|
| 1     | Non-convertible Debentures | INE068070177 | Pari Passu Charge | 542.87            | 1.15           | 624.30          | 624.30              | 1.15        |
| 2     | Non-convertible Debentures | INE06807025  | Pari Passu Charge | 528.70            | 1.15           | 608.02          | 608.02              | 1.15        |
| 3     | Non-convertible Debentures | INE06807033  | Pari Passu Charge | 500.15            | 1.10           | 550.17          | 550.17              | 1.10        |
| 4     | Non-convertible Debentures | INE06807041  | Pari Passu Charge | 146.83            | 1.15           | 171.15          | 171.15              | 1.15        |
|       | <b>Total</b>               |              |                   | <b>1,720.56</b>   |                | <b>1,953.64</b> | <b>1,953.64</b>     | <b>1.14</b> |

For and on behalf of Tiger Home Finance Private Limited

GAURAV GUPTA  
 RAKESH GUPTA  
 Mr. Gaurav Gupta  
 Wholesale Director  
 DIN : 01669103

Digitally signed by  
 GAURAV GUPTA  
 DN: cn=GAURAV GUPTA, o=Tiger Home Finance Private Limited, email=gaurav.gupta@tigerhomefinance.com, c=IN

Annexure II  
Compliance of all the covenants/terms of the issue in respect of listed debt securities (secured & unsecured) of the Company

Details of Debenture trust deeds entered by Company

| S. no | ISIN         | Facility                   | Date of Trust Deed | Covenant Description                                                                                               | Compliance |
|-------|--------------|----------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------|------------|
| 1     | INE0Q6I07017 | Non-convertible Debentures | August 13, 2024    | Covenants referred Clause in clause 1.7, clause 2.7 & clause 2.9 of the Debenture Trust Deed dated August 13, 2024 | Complied   |
| 2     | INE0Q6I07025 | Non-convertible Debentures | November 25, 2024  | Covenants referred in clause 1.7, clause 2.7 & clause 2.9 of the Debenture Trust Deed dated November 25, 2024      | Complied   |
| 3     | INE0Q6I07033 | Non-convertible Debentures | December 26, 2024  | Covenants referred in clause 1.7, clause 2.5 & clause 2.7 of the Debenture Trust Deed dated December 26, 2024      | Complied   |
| 4     | INE0Q6I07041 | Non-convertible Debentures | January 13, 2025   | Covenants referred in clause 1.7, clause 2.5 & clause 2.7 of the Debenture Trust Deed dated January 13, 2025       | Complied   |

For and on behalf Tyger Home Finance Private Limited

GAURAV  
RAMESH  
GUPTA

Digitally signed by  
GAURAV RAMESH GUPTA  
DN: cn=GAURAV RAMESH GUPTA,  
email=gaurav@tygerhomefinance.com

Mr. Gaurav Gupta  
Wholetime Director  
DIN : 01669109