Satin Housing Finance Ltd.
THE ANSWER IS HOME

July 20, 2026

To,
The Manager
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street; Mumbai – 400023

Scrip Code: 959122; 976045; 976409

Subject: Submission of Outcome of the Board Meeting held on July 20, 2026, and Unaudited Financial Results for the quarter ended June 30, 2026, along with the Limited Review Report

Dear Sir / Madam,

In compliance with Regulation 51(2) and Regulation 52 and other applicable provisions of SEBI LODR Regulations, if any, we are hereby:

- Informing you that the Board of Directors in their meeting held on **July 20, 2026**, on recommendation of Audit Committee, have considered and approved the Unaudited Financial Results for the **quarter ended June 30, 2026**, and copies of Unaudited Financial Results enclosed herewith along with Limited Review Report given by the Statutory Auditors thereon;
- Enclosing the information as required under Regulation 52(4) of the SEBI LODR Regulations; and

Further, the Statutory Auditors i.e. S. P. Chopra & Co., Chartered Accountants, has submitted the Limited Review Report for the **quarter ended June 30, 2026,** with an unmodified opinion.

Further, as required under Regulation 54 of the SEBI LODR Regulations, we inform that the Non-Convertible Debentures are secured by way of exclusive hypothecation of specified receivables, which is sufficient to discharge the principal amount and the interest thereon at all times for NCDs issued by the Company to the extent and nature of security as disclosed in financial results and enclosed herewith security cover certificate in format prescribed under SEBI Circular dated May 19, 2022.

Further, in accordance with Regulation 52(8) of the SEBI LODR Regulations, the Company would publish the Unaudited Financial Results for the quarter ended **June 30, 2026**, in the newspaper within two working days.

Further, Trading Window for dealing in securities of the Company shall remain closed until 48 hours from this announcement.

The above is being made available on the Company's website i.e. www.satinhousingfinance.com.

Further, we wish to inform you that the Meeting of Board of Directors was commenced at 12:45 PM and concluded at 02:10 PM.

This is for your information and record please.

Thanking You,

Yours Sincerely,
For Satin Housing Finance Limited

BRAJESH KUMAR
Digitally signed by BRAJESH KUMAR
Date: 2026.07.20 14:16:47 +05'30'

Brajesh Kumar
Compliance Officer

CC: Catalyst Trusteeship Limited
Windsor, 6th Floor, Office No. 604,
C.S.T. Road, Kalina, Santacruz (East),
Mumbai – 400098

S. P. CHOPRA & CO.
Chartered Accountants

Unit No. 1505, Astralis Supernova
Sector -94, Noida, UP, 201301
Tel: 91-11-23313495-6
GSTN : 09AACFS2450C1ZK
ICAI Regn.No.000346N
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E-mail: spc1949@spchopra.in

Independent Auditor's Limited Review Report on Unaudited Financial Results of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Satin Housing Finance Limited,

1. *Introduction*

We have reviewed the accompanying Statement of **Unaudited Financial Results** (the 'Statement') of **Satin Housing Finance Limited** (the 'Company') for the quarter ended June 30, 2026, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

This Statement, which is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard ("Ind AS") 34 "Interim Financial Reporting" specified in Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") and National Housing Bank from time to time as applicable to Housing Finance Companies ("RBI Guidelines"), and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

2. *Scope of Review*

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

3. *Conclusion*

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results, prepared in accordance with applicable Ind AS and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms/directions issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

4. *Other Matter*

We draw attention to the fact that the corresponding figures for the quarter/year ended March 31, 2026 and year ended March 31, 2025 were audited and for the quarter ended June 30, 2025 were reviewed by the predecessor auditor, who had expressed unmodified opinions and conclusion thereon vide their audit reports dated May 05, 2026 and April 25, 2025 and limited review report dated July 28, 2025 respectively. Our conclusion is not modified in respect of said matter.

For **S. P. Chopra & Co.**
Chartered Accountants
Firm Regn. No. 000346N

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(Pawan K. Gupta)
Partner
M. No. 092529
UDIN: 26092529BHVYXZ3656

Place : Gurugram
Dated: July 20, 2026

Satin Housing Finance Limited
CIN : U65929DL2017PLC316143
Registered Office: 505, 5th Floor, Kundan Bhawan, Azadpur Commercial Complex, Delhi-110033
Corporate Office: Plot No. 492, 2nd Floor, Udyog Vihar, Phase – III, Gurugram, Haryana – 122016, India
Statement of Unaudited Financial Results for the quarter ended June 30, 2026
(All amounts in rupees in lakhs, unless stated otherwise)

Statement of Unaudited Financial Results for the Quarter ended June 30, 2026						
S. No	**Particulars**	**For quarter ended**			**For year ended**	**For year ended**
		June 30, 2026 (Unaudited)	**March 31, 2026 (Audited)**	**June 30, 2025 (Unaudited)**	**March 31, 2026 (Audited)**	**March 31, 2025 (Audited)**
1	**Revenue from operations**					
	Interest income	2,881.21	2,556.79	2,478.42	10,132.52	9,071.57
	Fees and commission income	115.68	110.29	106.22	457.54	369.95
	Net gain on derecognition of financial instruments	507.47	762.48	388.42	2,258.42	1,244.71
	Total revenue from operations	**3,504.36**	**3,429.56**	**2,973.06**	**12,848.48**	**10,686.23**
	Other income	254.48	389.00	433.43	1,761.32	502.64
	Total income	**3,758.84**	**3,818.56**	**3,406.49**	**14,609.80**	**11,188.87**
2	**Expenses**					
	Finance costs	2,041.76	1,783.53	1,670.91	7,021.95	5,944.06
	Impairment on financial instruments	46.96	45.08	347.36	719.76	395.74
	Employee benefits	1,084.82	1,298.82	947.55	4,541.81	3,088.94
	Depreciation and amortisation	30.67	41.22	35.51	147.30	178.73
	Other expenses	345.56	454.82	328.38	1,502.66	1,040.66
	Total expenses	**3,549.77**	**3,623.47**	**3,329.71**	**13,933.48**	**10,648.13**
3	**Profit before tax (1-2)**	**209.07**	**195.09**	**76.78**	**676.32**	**540.74**
4	Tax expense:					
	Current tax	14.46	(34.73)	69.51	62.10	51.52
	Income Tax Relating to Earlier Years	6.82		-		-
	Deferred tax (credit)/charge	37.61	87.93	(49.52)	107.80	84.96
	Total tax expense	**58.89**	**53.20**	**19.99**	**169.90**	**136.48**
5	**Net profit after tax (3-4)**	**150.18**	**141.89**	**56.79**	**506.42**	**404.26**
6	**Other comprehensive income**					
	(A) Item that will not to be reclassified to profit or loss					
	Re-measurement gains/(losses) on defined benefit plans	34.82	(8.48)	-	0.70	(1.47)
	Income tax relating to these items	(8.76)	2.13	-	(0.18)	0.37
	(B) Item that will be reclassified to profit or loss					
	Change in fair value of loan asset	730.41	606.04	(139.21)	653.48	(438.09)
	Income tax relating to above	(183.83)	(152.53)	35.04	(164.47)	110.26
	Total other comprehensive income	**572.64**	**447.16**	**(104.17)**	**489.53**	**(328.93)**
7	**Total comprehensive income (5+6)**	**722.82**	**589.05**	**(47.38)**	**995.95**	**75.33**
8	Paid-up equity share capital (face value of ₹ 10 per equity				18,361.53	15,193.47
9	Other equity				20,932.35	12,896.22
10	Earning per share (EPS) (face value of ₹ 10 per equity share)					
	*(EPS for the three months not annualised)					
	- Basic (amount in ₹)	0.08*	0.08*	0.04*	0.30	0.29
	- Diluted (amount in ₹)	0.08*	0.08*	0.04*	0.30	0.29

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

SATIN HOUSING FINANCE LTD.

Satin Housing Finance Limited
Notes to the financial results

(All amounts in rupees in lakhs, unless stated otherwise)

1 Satin Housing Finance Limited (the "Company") is a public company registered under the Companies Act, 2013. The Company is a Wholly Owned Subsidiary of Satin Creditcare Network Limited (the 'Holding Company') and is registered with the Reserve Bank of India ('RBI') as Housing Finance Company under the provisions of the National Housing Bank Act, 1987.

2 These financial results for the quarter ended June 30, 2026 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on July 20, 2026. The same have been subjected to "Limited Review" by the Statutory Auditors of the Company.

3 These financial results have been prepared in accordance with the Indian Accounting Standards specified in Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and the circulars, guidelines and directions issued by the Reserve Bank of India and National Housing Bank from time to time as applicable to Housing Finance Companies ("RBI Guidelines"), in the manner as required under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

4 During the quarter ended June 30, 2026 the Company has not granted any Employee Stock Options (Nil during the quarter ended March 31, 2026 and 64,52,422 durimg the year ended March 31, 2026).

5 The Company has not restructured any loan of its outstanding loan portfolio in terms of resolution frame work 2.0: Resolution of Covid-19 related stress of individual and small businesses issued by RBI read with RBI (NBFC – Resolution of Stressed Assets) Directions, 2025 dated November 28, 2025. Accordingly disclosure as required is not applicable to the Company for the quarter ended June 30, 2026. Also no resolution plans have been implemented during the current and previous quarter/ period/ year in projects financed on or after 1 October 2025. 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, dated 28 November 2025.

6 The Company has not entered into any co-lending arrangements, hence there is no outstanding exposure under such arrangements as at the reporting date.

7 The Secured Non-Convertible Debentures issued by the Company are fully secured by exclusive charge on the hypothecation of book debts/loan receivables to the extent as stated in the Key Information Document. Further, the Company has maintained security cover as stated in the Key Information document which is sufficient to discharge the principal amount and interest thereon at all times for the non-convertible debt securities issued.

8 The Company is primarily engaged in the business of providing loans and has no overseas operation / unit. As such, no segment reporting is required under Indian Accounting Standard for Operating Segments (Ind AS 108).

9 Details of loans transferred/acquired during the quarter ended June 30, 2026 under the RBI (NBFC - Transfer and Distribution of Credit Risk) Directions dated November 28, 2025 and the RBI (NBFC - Financial Statements: Presentation and Disclosures) Directions dated November 28, 2025. are given below.

i. The Company has transferred certain loans which are not in default through direct assignment, details of which are given below.

Particulars	**Quarter ended June 30, 2026**
Total Number of loan assets assigned during the quarter	368
book value of loan assets assigned during the quarter (in Lakhs)	3160.59
Sale consideration received during the quarter (in Lakhs)	3160.59
Interest spread recognised in the Statement of profit and loss during the quarter (in Lakhs)	507.47
Weighted average maturity of loans assets assigned (in Months)	144.21
Weighted average holding period of loans assets assigned (in Months)	18.00
Retention of beneficial economic interest on loans assets assigned (in%)	10.00
Coverage of tangible security coverage	NIL
Rating-wise distribution of rated loans	Not Rated
Agreed to replace loans transferred to transferee(s) or pay damages arising out of any	No

ii. The Company has not acquired loans which are not in default through direct assignment during the quarter ended June 30, 2026.

iii. The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2026.

SATIN HOUSING FINANCE LTD.

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

10 Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015

Particulars	**Quarter ended June 30, 2026**
Net profit after tax	150.18
Earnings per share	0.08
Operating margin	Not Applicable
Net profit margin	5.56%
Debt – Equity Ratio	1.79
Debt service coverage ratio	Not Applicable
Interest service coverage ratio	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Not Applicable
Capital redemption reserve/debenture redemption reserve	Not Applicable
Net worth	38,125.78
Current ratio	Not Applicable
Long term debt to working capital	Not Applicable
Bad debts to Account receivable ratio	NIL
Current liability ratio	Not Applicable
Total debts to total assets	62.66%
Debtors turnover	Not Applicable
Inventory turnover	Not Applicable
Sector specific equivalent ratios	
Gross Stage 3 asset	3.30%
Net Stage 3 asset	2.62%

11 Previous period / year's figures have been regrouped/reclassified to make them comparable to current period/year's figures.

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

Place: Gurugram
Date: July 20, 2026

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

SATIN HOUSING FINANCE LTD.

Amit Sharma
(MD & CEO)

S. P. CHOPRA & CO.
Chartered Accountants

Unit No. 1505, Astralis Supernova,
Sector-94, Noida, UP, 201301
Tel: 91-11-23313495-6
GSTN : 09AACFS2450C1ZK
ICAI Regn.No.000346N
Web Site: www.spchopra.in
E-mail: spc1949@spchopra.in

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

To The Board of Directors of Satin Housing Finance Limited,

1. *Introduction*

As required by Regulation 54 read with Regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, **Satin Housing Finance Limited** (the "Company") desires a certificate regarding maintenance of security cover as at June 30, 2026, including compliance with the general covenants of such Offer Document / Information Memorandum in respect of "**Senior, Secured, Rated, Listed, Redeemable, Taxable Non-convertible Debentures**" (the "Debentures") issued by the Company.

Accordingly, the Company has prepared details of security cover available for Debenture as detailed in enclosed **Annexure 1** in accordance with the Unaudited Financial Results / Statements as at June 30, 2026 and other relevant documents/records maintained by the Company. We have stamped and initialled the **Annexure 1** for identification purposes.

2. *Management's Responsibility*

The Management of the Company is responsible for:

a. ensuring that security cover available for Debentures as at June 30, 2026 is more than the cover required as per Offer Document / Information Memorandum;

b. accurate computation of security cover available for Debentures as at June 30, 2026;

c. compliance with the covenants of the Offer Document/Information Memorandum in respect of Debentures.

d. preparation and maintenance of relevant, adequate and proper accounting and other records and design, implementation and maintenance of adequate internal procedures / systems / processes / controls relevant to the preparation and maintenance of the same.

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

3. *Auditor's Responsibility*

Based on our examination of the security cover available for Debentures, which has been prepared from the Unaudited Financial Results/Statements as at June 30, 2026 and relevant records provided by the Company, our responsibility is to provide limited assurance that security cover available for Debentures has been maintained in accordance with Offer Document / Information Memorandum thereof.

Our responsibility is also to provide limited assurance that prima facie the Company has complied with the general covenants mentioned in Offer Document / Information Memorandum in respect of the Debentures.

We conducted our examination in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' ("the Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. Further, our scope of work did not involve performing audit tests for the purpose of expressing an opinion on the fairness or accuracy

S. P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS of any of the financial information or the financial statements of the Company, taken as whole. We have not performed an audit, the objective of which would be the expression of an opinion on the financial statements, specified elements, accounts or items thereof for the purpose of this certificate. Accordingly, we do not express such an opinion.

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

A limited assurance engagement includes performing procedures to obtain sufficient appropriate audit evidence on the reporting criteria mentioned above. The procedures selected depend on Auditor's judgement, including the assessment of the risks associated with reporting criteria.

The procedures performed in a limited assurance engagement varies in nature and timing from, and are less in extent than for, a reasonable assurance. 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.

4. *Conclusion*

Based on our examination and as per the information and explanation given to us, nothing has come to our attention that causes us to believe that;

a. the computation of security cover available for Debentures contained in the **Annexure 1** is not in agreement with the aforesaid Unaudited Financial Results / Statements, and other relevant records and documents maintained by the Company.

b. security cover available for Debentures is not 100 percent or more than the cover required as per Offer Document / Information Memorandum in respect of Debentures.

c. the Company has not complied with the general covenants of the Offer Document / Information Memorandum in respect of Debentures.

5. *Restriction on use*

This Certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For S. P. Chopra & Co.
Chartered Accountants
Firm Regn. No. 000346N

S.P. CHOPRA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(Pawan K. Gupta)
Partner
M. No. 092529
UDIN: 26092529LFHLOH8494

Place: Gurgaon
Date: 20.07.2026

Annexure - 1

Annexure 1 to the certificate issued on July 20, 2026

Statement of maintenance of Security Cover as on June 30, 2026

Column A	Column B	Column C[i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J[viii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offred as security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	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[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
													Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property,Plant and Equipment			26.77				77.20			103.97					-
CapitalWork-in- Progress							-			-					-
Right ofUse Assets							157.91			157.91					-
Goodwill										-					-
Intangible Assets							19.65			19.65					-
Intangible Assets under Development							-			-					-
Investments										-					-
Loans		5,077.91	62,489.94				35,875.57			1,03,443.42		5,077.91			5,077.91
Inventories										-					-
Trade Receivables							370.67			370.67					-
Cash and Cash Equivalents							4,777.62			4,777.62					-
Bank Balances other than Cash and Cash Equivalents							5,089.57			5,089.57					-
Others							775.21			775.21					-
Total	-	5,077.91	62,516.71	-	-	-	47,143.40		-	1,14,738.02	-	5,077.91	-	-	5,077.91
LIABILITIES															
Debt securities to which this certificate pertains*		4,475.86	-							4,475.86		4,475.86			4,475.86
Other debt sharing pari-passu charge with above debt		not to be filled								-					
Other Debt										-					
Subordinated debt							-	500.03		500.03					
Borrowings	From FI		29,204.92				-			29,204.92					
Bank	Term Loan		25,831.43				-			25,831.43					
DebtSecurities										-					
Others							11,713.46			11,713.46					
Tradepayables							19.59			19.59					
LeaseLiabilities							174.80			174.80					
Provisions							41.47			41.47					
Others							2,709.33			2,709.33					
Total		4,475.86	55,036.35	-	-	-	14,658.65	500.03	-	74,670.89	-	4,475.86	-	-	4,475.86
Cover on BookValue		1.13													1.13
Cover on MarketValue															
		Exclusive Security Cover Ratio	1.13		Pari-Passu Security Cover Ratio										

i This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
iii This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
vii In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
viii Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at Book value/Carrying Value.
ix The market value shall be calculated as per the total value of assets mentioned in Column O.
* Debt securities to which this certificate pertains includes interest accrued.
Receivables/ book debts have been taken at book value/carrying value since the market value of the same cannot be ascertained.

SATIN HOUSING FINANCE LTD

S.P. CHORRA & CO. ★ NEW DELHI ★ CHARTERED ACCOUNTANTS