HomeShree

Your Trust, Our Pride

ANNUAL REPORT

FY 2025-26

Building Dreams,
Creating Lasting Value







Presented By

HOMESHREE HOUSING FINANCE LTD.

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CORPORATE INFORMATION

BOARD OF DIRECTORS

Mr. Amit Singla – Managing Director
Mr. Jitender Khanna- Director
Mr. Manoj Khanna- Director
Mr. Vivek Kumar Singh- Independent Director
Mr. Deepak Kumar Jena - Independent Director

REGISTERED OFFICE

G 16, Ground Floor, Arunachal Building, 19 Barakhamba Road, Delhi, New Delhi 110001

CORPORATE OFFICE

C-108, Ground Floor, Block C, Sector 2 Noida, Uttar Pradesh-201301

STATUTORY AUDITOR

I.P. Pasricha & Co.
Chartered Accountants
A 31 A, First Floor, Rajouri Garden,
New Delhi -110027 (India)

KEY MANAGERIAL PERSONNEL

Mr. Amit Singla – Managing Director
Mr. Bharat Khanna – Chief Financial Officer
Mr. Ved Prakash Roy – Company Secretary

REGISTRAR & TRANSFER AGENT

KFin Technologies Limited
Registered Office address: 301, The Centrium, 3rd Floor, 57, Lal Bahadur Shastri Road, Nav Pada, Kurla (West), Mumbai – 400 070

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NOTICE OF 16TH ANNUAL GENERAL MEETING

NOTICE is hereby given for the 16th Annual General Meeting of the "**HomeShree Housing Finance Limited**" to be held on Friday, 25th September, 2026, at the Registered Office of the Company situated at G16, Ground Floor, Arunachal Building, 19 Barakhamba Road, New Delhi-110001 at 4:00 p.m. to transact the following business:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Balance Sheet as at 31st March 2026, the Profit and Loss account for the year ended on that date and the Reports of the Directors and the Auditors thereon.

2. To appoint Mr. Jitender Khanna (DIN: 00064907), who retires by rotation and being eligible, offers himself for re-appointment as a director.
   To consider and if thought fit, to pass the following resolution as an ordinary resolution:

   "**RESOLVED THAT** pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013, (including any statutory modifications or re-enactments thereof for the time being in force) Mr. Jitender Khanna (DIN 00064907), Non-Executive Director, who retires by rotation at this meeting, be and is hereby reappointed as a Non-Executive Director of the Company liable to retire by rotation."

3. To Consider and Approve the Reappointment of Statutory Auditor
   To consider and if thought fit, to pass, with or without modification(s), the following resolution as an Ordinary Resolution:

   "**RESOLVED THAT** pursuant to the provisions of Section 139, Section 142 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force) and pursuant to the recommendations of the Audit Committee, IP Pasricha & Co. (FRN: 000120N) be and are hereby re-appointed as Statutory Auditors of the Company for the financial year 2026-27 to hold office from the conclusion of 16th Annual General Meeting till the conclusion of 17th Annual General Meeting on such remuneration plus taxes and reimbursement of out of pocket expenses as may be incurred by them in connection with audit of accounts of the Company, as may be mutually agreed upon between the Board of Directors and the Statutory Auditors

   RESOLVED FURTHER THAT any of the Directors of the company be and is hereby authorized to file any statutory forms or other related documents with the Registrar of Companies, NCT of Delhi and to do all such act and things as may be necessary in this regard."

For and on behalf of the Board
HomeShree Housing Finance Limited

HomeShree Housing Finance Ltd.

Amit Singla
Managing Director
DIN: 06360385

Date: 25/08/2026
Place: New Delhi

NOTES:

1. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE ANNUAL GENERAL MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE INSTEAD OF HIMSELF/HERSELF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY.**

2. All documents referred to in the notice and the explanatory statement, if any, requiring the approval of the Members at the Meeting and other statutory registers shall be available for inspection by the Members at the registered office of the Company on all days except Sundays and public holidays between 11.00 a.m. and 1.00 p.m., from the date hereof up to the date of the annual general meeting.

3. No person shall be entitled to attend or vote at the meeting as a duly authorized representative of anybody corporate which is a shareholder of the Company, unless a copy of the resolution appointing him/her as a duly authorized representative, certified to be a true copy, shall have been deposited at the Registered Office of the Company.

4. Members/proxies should bring the attendance slip duly filled in for attending the Meeting. Members holding shares in physical form are requested to write their folio number in the attendance slip and hand it over at the entrance of the meeting hall.

ATTENDANCE SLIP

Please fill attendance slip and hand it over at the entrance of the meeting hall
Joint shareholders may obtain additional Slip at the venue of the meeting.

Name and address of the shareholder/Proxy: _____

_____

Folio No.: _____

No. of Shares held: _____

I/We hereby record my/our presence at the 16th Annual General Meeting of the Company held on Friday, 25th September, 2026, at 4:00 P.M. at the Registered Office of the Company situated at G16, Ground Floor, Arunachal Building, 19 Barakhamba Road, New Delhi-110001.

Signature of the Shareholder or Proxy*: _____

*Strike out whichever is not applicable

Form No. MGT-11
PROXY FORM

(Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014)

CIN : _____

Name of the Company : _____
Registered Office : _____
_____
Name of the Member (s) : _____
Registered Address : _____
E-mail Id : _____
Folio No/ Client Id : _____
DP ID : _____

I / We, being the member(s) of HomeShree Housing Finance Limited, holding _____ Shares of above named Company, hereby appoint

1. Name: _____ E-mail Id: _____

Address: _____

_____

Signature: _____ or failing him _____

2. Name: _____ E-mail Id: _____

Address : _____

_____

Signature: _____ or failing him _____

3. Name: _____ E-mail Id: _____

Address: _____

Signature: _____

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 16th Annual General Meeting of the Company to be held on Friday, 25th September, 2026, at 4:00 P.M. at the registered office of the Company situated at G16, Ground Floor, Arunachal Building, 19 Barakhamba Road, New Delhi-110001 and at any adjournment thereof in respect of such resolutions as are indicated below:

Resolution No.	Resolution	Optional*	
		For	Against
Ordinary Business			
1.	Adoption of Audited Balance Sheet, Profit & Loss A/c, Reports of the Board of Directors and Auditors for year ended March 31, 2026.		
2.	To Appoint Mr. Jitender Khanna (DIN: 00064907), who retires by rotation and being eligible, offers himself for re-appointment as a director.		
3.	To Consider and Approve the Reappointment of Statutory Auditor		

Signed this.....day of ..... 2026.

_____
Signature of shareholder

_____ _____ _____
Signature of first proxy holder Signature of second proxy holder Signature of third proxy holder

Notes:

1. This form of proxy in order to be effective should be duly completed and deposited at the registered office of the Company not less than 48 hours before the commencement of the meeting.

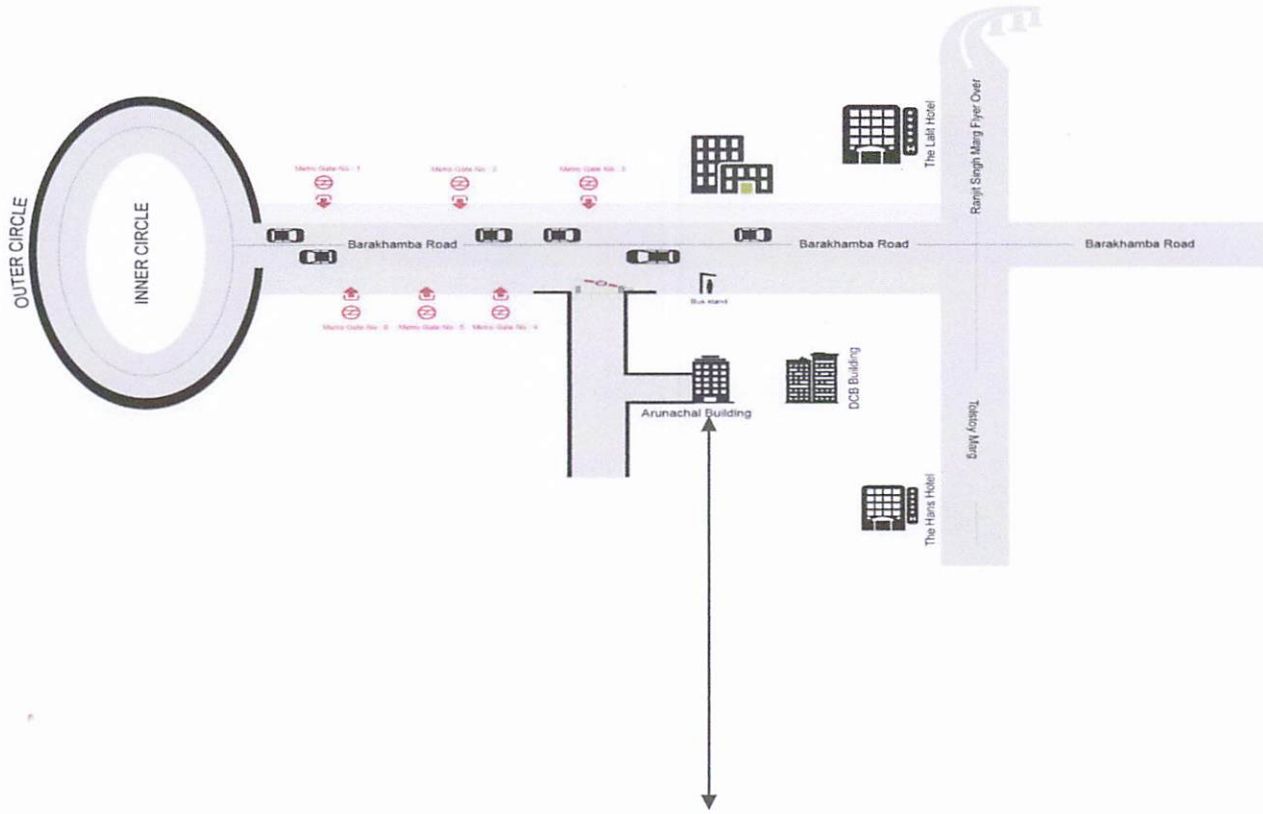
2. A Proxy need not be a member of the Company.

3. *This is only optional. Please put an 'X' in the appropriate column against the resolutions indicated in the Box. If you leave the 'For' or 'Against' column blank against any or all the resolutions, your Proxy will be entitled to vote in the manner he/she thinks appropriate.

4. Appointing a proxy does not prevent a member from attending the meeting in person if he/she so wishes.

5. In the case of joint holders, the signature of any one holder will be sufficient, but names of all the joint holders should be stated.

ROUTE MAP TO THE VENUE



Venue: G 16 Ground Floor Arunachal Building 19 Barakhamba Road Delhi 110001

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BOARD'S REPORT

To
The Members,
HomeShree Housing Finance Limited

Your directors are pleased to present the 16th Annual Report of your company together with the Audited Statement of Accounts and the Auditor's Report for the financial year ended 31st March, 2026. The summarized financial results for the year ended as at 31st March, 2026 are as under:

FINANCIAL RESULTS AT A GLANCE

The financial results of the Company for the Financial Year 2025-26 as compared with the previous Financial Year are as under:

(Rs. in Lakhs)

Particulars	Financial Year ended March 31, 2026	Financial Year ended March 31, 2025
Total Income	274.11	257.86
Less: Expenses	253.58	222.94
Profit/ (Loss) before Tax	20.89	34.95
Less: Tax Expenses		
• Current Tax	6.34	10.64
• Deferred Tax	0.69	(1.90)
• Prior period Tax		
Profit/(Loss) after Tax	13.87	26.21
Add: Balance b/d from Balance Sheet	151.17	143.16
Balance available for appropriation	**165.04**	**169.37**
Appropriation		
Transfer to Statutory Reserve (Sec 29C of NHB Act, 1987)	2.77	5.24
Preference Dividend	-	12.96
Tax on Proposed Dividend		-
Surplus carried to Balance Sheet	162.27	151.17
Total	**162.27**	**151.17**

PERFORMANCE HIGHLIGHTS

- Gross Loan Assets stood at Rs. 1774.60 lakhs as on 31st March, 2026 against Rs. 2045 lakhs last year.
- The company's Net Owned Funds slightly increased by Rs.10.07 lakh i.e. Rs.2096.42 lakhs as of 31st March, 2026, compared to Rs. 2086.25 lakhs on March 31, 2025.
- Operating Revenue of the company increased to Rs.265.89 lakhs as on 31st March, 2026 against Rs.244.77 lakhs as on 31st March, 2025.
- Operating Profit of the Company as on to Rs.20.53 lakhs as on 31st March, 2026, against Rs.34.91 lakhs as on 31st March, 2025.
- Net Profit of Rs.13.87 lakhs as on 31st March, 2026 against Net Profit of the company stood at Rs.26.21 lakhs as on 31st March, 2025.
- Capital Adequacy Ratio (CRAR) stood at 185.38% as on 31st March, 2026 compared to last year's 147.08 %.
- Gross NPA to Gross Loans stood at 5.16% as on 31st March, 2026 as against 4.48% last year.
- Net NPA to Net Advances stood at 2.13% as on 31st March, 2026 as against 2.08% last year

PROVISIONS

The cumulative provisioning on the asset book as on 31st March, 2026 was Rs. 59.65 Lakhs out of which Rs 4.67 Lakhs relates to provisioning on standard assets, Rs. 12.22 Lakhs relates to provisioning on Doubtful-I Assets and Rs. 27.92 Lakhs relates to provisioning on Doubtful-II Assets and 14.83 relates to provisioning on Doubtful-III Assets.

The provision for taxation during the year was Rs. 6.34 Lakhs.

LENDING OPERATIONS

During the year under review, the Company has sanctioned Housing and Non-Housing Loans for Rs. 364.66 Lakhs and has disbursed Housing and Other Loans for Rs. 333.97 Lakhs. As at 31st March, 2026, the total outstanding Loan Book was Rs. 1774.60 Lakhs.

ACQUISITION OF LOAN ASSETS

During FY 2025–26, the Company acquired 28 loan accounts from Satya Micro Housing Finance Limited through a Deed of Assignment on a "without recourse" basis. The portfolio had an aggregate principal outstanding of Rs 192.39 lakh as at March 31, 2026, with a weighted average residual tenor of 122 months. The aggregate consideration paid for the acquisition was Rs 192.39 lakh.

MARKETING EFFORTS

The marketing network of your Company also includes direct selling teams (i.e. staff working with us on a contract basis), Direct Selling Agents (DSAs) and other business referral partners. Direct selling teams work upon the instruction and supervision of the company and the payment for their services is a combination of fixed fee and variable commission based on the disbursement of loans sourced by them. The majority of the loans are sourced through the direct selling teams.

CHANGE IN NATURE OF BUSINESS

The Company is registered with National Housing Bank as a Housing Finance Institution to carry on the Housing Finance activities. During the year under review, there was no change in the nature of business of the Company.

NON-PERFORMING ASSETS AND PROVISIONS FOR CONTINGENCY

With all the concerted efforts & processes in place, your Company consistently maintains robust controls over NPA levels. This has been made possible through adherence to good underwriting standards, regular monitoring and strong recovery systems. Further, the policies and processes which are put in place tend towards building a strong low risk high quality portfolio. This aided by a strong collection and recovery mechanism. The amount of Gross Non-Performing Assets (NPA) as at March 31st, 2026 was Rs 91.65 Lakhs, which is equivalent to 5.16% of the loan portfolio of your Company, as against Rs 91.65

Lakhs i.e. 4.48% of the loan portfolio as at March 31st, 2025. At present we have only 6 NPA accounts and recovery process is in progress. The total additional provision towards GNPA as per norms as on 31st March, 2026 is Rs. 4.89 Lakhs (Previous year was Rs. 5.02 Lakhs)

CAPITAL ADEQUACY RATIO

The Company follows the Guidelines, Circulars and Directions issued by National Housing Bank ("NHB")/Reserve Bank of India ("RBI") from time to time, upon getting the Certificate of Registration from NHB. As of 31st March 2026, the Company maintained a capital adequacy ratio of **185.38%**, significantly above the minimum requirement of **15%** prescribed by the NHB.

FUND TRANSFERED TO RESERVES

During the year under review, the Company transferred Rs. 2.77 Lakhs to statutory reserve under u/s 29C of National Housing Bank Act, 1987.

DIVIDEND

In order to strengthen the financial position of the Company and to augment working capital the Board of Directors have not recommended any dividend for the financial year in order to build a strong base for its long-term growth.

SHARE CAPITAL

(A) Authorized Share Capital

The Authorized Share Capital of the Company is Rs. 20,00,00,000/- (Rupees Twenty Crores only) divided into 1,80,00,000/- (One Crore Eighty Lakh) Equity Shares of Rs. 10/- (Rupees Ten only) each and 20,000 (Twenty Thousand) Preference Shares of Rs. 1,000/- (Rupees One Thousand only) each.

(B) Paid-up Share Capital

(i) Equity

As on 31st March, 2026, the Paid-up Capital of the Company is Rs. 16,17,41,890/- (Rupees Sixteen Crore Seventeen Lakh Forty One Thousand Eight Hundred Ninety Rupees) divided into 16174189 (One Crore Sixty One Lakh Seventy Four Thousand One Hundred Eighty Nine Only) Equity Shares of face value of Rs. 10/- (Rupees Ten only) each during the year under review.

(ii) Preference Share Capital

As on 31st March, 2026, the Preference Share Capital of the Company was Rs. 1,44,00,000/- (Rupees One Crore Forty-Four Lakhs Only) divided into 14,400 (Fourteen Thousand Four Hundred Only) Preference share of face value of Rs.1,000/- (Rupees One Thousand Only). The Company had not issued any Preference Shares during the year under review.

The Company has neither issued any shares with differential voting rights nor any sweat equity shares during the year under review.

RESOURCES MOBILIZATION

Presently, equity is the main source of funding. In order to strengthen its financial position, the company secured financing for its operational requirements through a rights issue.

DEPOSITS

Your Company has not accepted, renewed, or held any public deposits during the financial year under review and shall not accept any deposits from the public without the prior permission of NHB/RBI.

INVESTMENTS IN LIQUID ASSETS

As per regulatory requirements, housing finance companies are required to maintain liquid assets of 15% of public deposits accepted. Since your Company hadn't accepted any deposits in the past, therefore there is no requirement for such investment.

CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)

The CERSAI is set up under Section 20 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). The Company, being a registered member of CERSAI has ensured that the Security Interest has been created against all mortgage loans.

DIRECTORS AND KEY MANAGERIAL PERSONNEL

As on 31st March 2026, the Board consisted of five Directors of whom two are Independent Directors.

The current Directors of the company are-

1. Mr. Amit Singla (DIN 06360385)
2. Mr. Jitender Khanna (DIN 00064907)
3. Mr. Manoj Khanna (DIN 01447616)
4. Mr. Vivek Kumar Singh (DIN 06804017)
5. Mr. Deepak Kumar Jena (DIN 08248576)

Mr. Bharat Khanna is holding the position of Chief Financial Officer with additional charge of Chief Operating Officer.

Mr. Ved Prakash Roy is holding the position of Company Secretary.

PARTICULARS OF LOANS, GUARANTEES AND INVESTMENTS

In terms of section 186(11) of the Act read with the Companies (Meetings of Board and its Powers) Rules, 2014, as amended, the Company being an HFC registered with NHB, is exempted from complying with provisions of section 186 of the Act in respect of loans made, guarantees given, securities provided, or investments made by the Company.

PARTICULARS OF SUBSIDIARY, JOINT VENTURE OR ASSOCIATE COMPANIES

During the year under review, the company does not have Subsidiary, Joint Venture or Associate Companies

RELATED PARTY TRANSACTIONS

There have been no materially significant related party transactions i.e. transactions of material nature, between the Company and the Directors, the management, the associate or the relatives except for those disclosed in the financial statements.

Accordingly, particulars of contracts or arrangements with related parties referred to in Section 188(1) along with the justification for entering into such contracts or arrangements in Form AOC-2 is attached as an **Annexure-I**.

Pursuant to the **Reserve Bank of India (Housing Finance Companies) Directions, 2025**, The policy on dealing with Related Party Transactions is disclosed on the Company's website at https://www.homeshree.com/.

BOARD MEETINGS AND ANNUAL GENERAL MEETING

During the Financial Year 2025-26, Board of Director's meeting conduct (5) times respectively on dates 29th April, 2025, 30th June, 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026 were convened and held The intervening gap between the Meetings were within the period prescribed under the Companies Act, 2013.

The Annual General Meeting of the Company was held on 4th September, 2025.

The Extra Ordinary General Meeting of the company was held on 30th March, 2026.

The attendance of each Director at Board Meeting and the Annual General Meeting is set out in the table below.

Sno.	Name of Director	No. of Board Meetings attended	Attendance at Annual General Meeting
1.	Amit Singla	5	Yes
2.	Manoj Khanna	4	Yes
3.	Jitender Khanna	4	Yes
4.	Vivek Kumar Singh	4	Yes
5.	Deepak Kumar Jena	4	Yes

COMMITTTEES OF THE BOARD

The Board of Directors constituted Nine committees namely –

(A) Audit Committee,

(B) Nomination & Remuneration Committee,
(C) Risk Management Committee,
(D) Independent Director's Committee,
(E) Customer Service & Grievance Redressal Committee,
(F) Asset Liability Management Committee,
(G) Internal Complaints Committee.
(H) Information Technology Strategy Committee,
(I) Information Security Committee.

The Board Committees ensure to perform the duties and functions as entrusted upon them by the Board.

The terms of reference for each committee have been clearly defined by the Board. The minutes of the meetings and the recommendation, if any, of the committees are submitted to the Board for their consideration and approval.

A) AUDIT COMMITTEE

Terms of Reference: The role and terms of reference of the Audit Committee covers the areas mentioned in Section 177 of the Companies Act, 2013, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Audit Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Vivek Kumar Singh	Independent Director	Chairman
2.	Mr. Deepak Kumar Jena	Independent Director	Member
3.	Mr. Amit Singla	Managing Director	Member

Meetings: During the Financial Year 2025-26, Four (4) meetings of the Audit Committee were held on respective dates 30th June, 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026.

B) NOMINATION AND REMUNERATION COMMITTEE

Terms of Reference: The role and terms of reference of the Nomination and Remuneration Committee cover the areas mentioned in Section 178 of the Companies Act, 2013, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Nomination and Remuneration Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Vivek Kumar Singh	Independent Director	Chairman
2.	Mr. Deepak Kumar Jena	Independent Director	Member
3.	Mr. Jitender Khanna	Non-Executive Director	Member
4.	Mr. Manoj Khanna	Non-Executive Director	Member

Meetings: During the Financial Year 2025-26, Four (4) meetings of the Nomination and Remuneration Committee were held on respective dates 30th June, 2025, 11th August, 2025, 28th November, 2025 and 25th March 2026

C) RISK MANAGEMENT COMMITTEE

Terms of Reference: The role and terms of reference of the Risk Management Committee is to ensure sustainable business growth with stability and to promote a pro-active approach in reporting, evaluating and resolving risks associated with the business.

Composition: The composition of Risk Management Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Amit Singla	Managing Director	Chairperson
2.	Mr. Manoj Khanna	Non-Executive Director	Member
3.	Ms. Khushboo Singla	Finance Manager	Member
4.	Mr. Bharat Khanna	Chief Financial Officer	Member

Meetings: During the Financial Year 2025-26, four (4) meetings of the Risk Management Committee

were held on respective dates 30th June, 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026

D) INDEPENDENT DIRECTOR'S COMMITTEE

Terms of Reference: The role and terms of reference of the Independent Director's Committee covers the areas mentioned in Section 149(6), Section 149(8), read with Schedule IV of the Companies Act, 2013, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Independent Director's Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Vivek Kumar Singh	Independent Director	Member
2.	Mr. Deepak Kumar Jena	Independent Director	Member

Meetings: During the Financial Year 2025-26, One (1) meeting of the Independent Director's Committee was held on respective 25th March, 2026.

E) CUSTOMER SERVICE & GRIEVANCE REDRESSAL COMMITTEE

Terms of Reference: The role and responsibilities of the Customer Service & Grievance Redressal Committee include establishing an effective mechanism for addressing customer complaints and implementing preventive measures to ensure excellent service across all customer segments. The Committee shall also consider any other matters referred to it by the Board of Directors.

Composition: The composition of Customer Service & Grievance Redressal Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Amit Singla	Managing Director	Chairman
2.	Mr. Jitender Khanna	Non-Executive Director	Member
3.	Mr. Manoj Khanna	Non-Executive Director	Member

Meetings: During the Financial Year 2025-26, Four (4) meetings of the Customer Service & Grievance Redressal Committee were held on respective dates 29th April 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026.

F) ASSET LIABILITY MANAGEMENT COMMITTEE

Terms of Reference: The role and terms of reference of the Asset Liability Management Committee cover the areas to provide a comprehensive framework for measuring, monitoring and managing the risks of the company and besides other matters as may be referred by the Board of Directors.

Composition: The composition of Asset Liability Management Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Designation	Status in Committee
1.	Mr. Amit Singla	Managing Director	Chairman
2.	Mr. Jitender Khanna	Non-Executive Director	Member
3.	Mr. Manoj Khanna	Non-Executive Director	Member

Meetings: During the Financial Year 2025-26, four (4) meetings of the Asset Liability Management Committee were held on respective dates 29th April, 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026.

G) INTERNAL COMPLAINTS COMMITEE

Terms of Reference: The role and terms of reference of the Internal Complaint Committee covers the areas mentioned in Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Internal Complaint Committee during the F.Y 2025-26 is given below:

Sr. No.	Name	Status
1.	Ms. Khushboo Singla	Presiding Officer
2.	Ms. Surbhi Agrawal	Internal Member
3.	Ms. Sujata Pandey	Internal Member
4.	Mr. Sandeep Jindal	External Member

Meetings: During the Financial Year 2025-26, One (1) meeting of the Internal Complaint Committee were held on respective dates 28th November, 2025.

H) INFORMATION TECHNOLOGY STRATEGY COMMITTEE

Terms of Reference: The role and terms of reference of the Information Technology Strategy Committee covers the areas mentioned in (Information Technology Governance, Risk, Controls and Assurance Practices) Directions, 2023, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Information Technology Strategy Committee during the F.Y 2025-26

Sr no.	Name	Designation	Status in Committee
1.	Mr. Vivek Kumar Singh	Independent Director	Chairman
2.	Mr. Amit Singla	Managing Director	Member
3.	Mr. Manoj Khanna	Director	Member
4.	Mrs. Preeti Varshney	CTO, CISO	Member

Meetings: During the Financial Year 2025-26, Four (4) meetings of the Information Technology Strategy Committee were held on respective dates 30th June, 2025, 11th August, 2025, 28th November, 2025 and 25th March, 2026.

I) INFORMATION SECURITY COMMITTEE

Terms of Reference: The role and terms of reference of the Information Security Committee covers the areas mentioned in (Information Technology Governance, Risk, Controls and Assurance Practices) Directions, 2023, besides other matters as may be referred by the Board of Directors.

Composition: The composition of Information Security Committee during the F.Y 2025-26 is given below

Sr no.	Name	Designation	Status in Committee
1	Amit Singla	Managing Director	Chairman
2	Preeti Varshney	CTO, CISO	Member

Meetings: During the Financial Year 2025-26, One (1) meeting of the Information Security Committee were held on respective dates 28th November 2025.

REMUNERATION TO DIRECTORS

The remuneration paid to Executive Directors is recommended by the Nomination and Remuneration Committee and approved by the Board in Board Meeting, subject to the subsequent approval of the Shareholders at the General Meeting and such other authorities, as may be required.

As of date no remuneration/ sitting fees or commission is being paid to Non-Executive Directors except Independent Directors due to the small size of operations of the Company.

INDEPENDENT DIRECTORS AND DECLARATION

The Company has received necessary declarations from all Independent Directors of the Company in accordance with the provisions of Section 149(7) of

the Companies Act, 2013 confirming that they meet the criteria of independence as prescribed under Section 149(6) of the Companies Act, 2013.

POLICY ON DIRECTORS' APPOINTMENT AND REMUNERATION

The Company has a Board approved remuneration policy on directors' appointment and remuneration including criteria for determining qualifications, positive attributes and independence of directors. The said Policy is directed to provide the framework that guides the remuneration strategy of the Company for its Directors, Key Managerial Personnel and other employees.

Further in terms of Section 134 of the Act, the Board's Report is required to include a statement on Company's Policy on Directors' appointment and remuneration including criteria for determining qualifications, positive attributes, independence of a director and remuneration for KMPs and other employees. The said Policy is hosted on the Company's website at https://www.homeshree.com/.

DEPOSITORY SYSTEM

The Company's Equity Shares are not listed on any stock exchange. However, in compliance with Rule 9A of the Companies (Prospectus and Allotment of Securities) Rules, 2014, as amended, all the equity shares of the Company have been dematerialized. As on March 31, 2026, 100% of the equity shares of the Company were held in dematerialized form with National Securities Depository Limited (NSDL).

ANNUAL RETURN

Pursuant to provisions of Section 92(3) read with Section 134(3)(a) of the Act, the Annual Return as on March 31, 2026, is available on the Company's website at https://www.homeshree.com/

MANAGEMENT DISCUSSION AND ANALYSIS REPORT

Management Discussion and Analysis Report for the year under review pursuant to Reserve Bank of India (Housing Finance Companies) Directions, 2025, is forming part of this Annual Report as **Annexure 2**.

REGULATORY & STATUTORY COMPLIANCES

During the fiscal year 2026, the RBI/NHB had issued various circulars, notifications, directions and guidelines to Housing Finance Companies, the updates of which were duly placed before the Board at regular intervals. The Company had put in place adequate systems and processes in place to ensure compliance with RBI HFC Directions and other applicable directions/guidelines issued by RBI/NHB from time to time.

FRAUD REPORTING

No material fraud has been found during the period under review and no reporting of the same has been done by Auditors of the Company.

DIRECTOR'S RESPONSIBILITY STATEMENT

Pursuant to the provisions of Section 134(5) of the Companies Act, 2013, it is hereby confirmed that:

(a) in the preparation of the annual accounts for the year ended March 31, 2026, the applicable Accounting Standards had been followed along with proper explanation relating to material departures,

(b) the directors have selected such Accounting Policies and applied them consistently and made judgments and estimates that are reasonable and prudent so as to give a true and fair view of the state of affairs of the company as at March 31, 2026 and of the profit and loss of the Company for that period;

(c) the directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;

(d) the directors have prepared the annual accounts on a going concern basis; and

(e) the directors have devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

AUDITORS

M/s I.P. Pasricha & Co., Chartered Accountants, [Firm Registration No. 000120N] were appointed as Statutory Auditors of the Company at the Annual General Meeting of the Company held on 30th November 2021, for a term of five consecutive years commencing from the conclusion of 11th Annual General Meeting till the conclusion of the 16th Annual General Meeting to be held in the year 2026.

The Audit Committee has recommended their re-appointment as Statutory Auditors of the Company for the financial year 2026-27, subject to the approval of the Members at the ensuing Annual General Meeting and compliance with the applicable provisions of the Companies Act, 2013 and other applicable regulatory requirements.

Statutory Audit Report

M/s I.P. Pasricha & Co, Statutory Auditors have submitted the following Audit Reports as per provisions of the Companies Act, 2013, The aforesaid Report does not contain any qualifications, reservations, adverse remarks or disclaimers and therefore, does not call for any explanation or comments from the Board under Section 134(3) of the Act. However, the notes to the accounts referred to in the Auditors Report are self-explanatory and do not call for any further comments.

INTERNAL CONTROL SYSTEM AND INTERNAL FINANCIAL CONTROLS

The Company has an Internal Control System, commensurate with the size, scale and complexity of its operations. The Audit Committee has the responsibility for establishing the audit objectives and determining the nature, timing and extent of audit procedures as well as the locations where the work needs to be carried out.

The Company has in place adequate internal financial controls with reference to Financial Statements.

CONSERVATION OF ENERGY AND TECHNOLOGY ABSORPTION

There is no information to disclose under the head 'Conservation of Energy and Technology Absorption' since the Company is engaged in providing financial services. However, the Company understands the importance of energy conservation from the perspective of protection of the environment.

FOREIGN EXCHANGE EARNINGS AND OUTGO

The Company has neither incurred any expenditure nor earned any income in Foreign Exchange during the year under review.

CORPORATE SOCIAL RESPONSIBILITY

Since the Company is outside the purview of Section 135 of the Companies Act, 2013 read with Companies (Corporate Social Responsibility) Rules, 2014 so there is no requirement to constitute Corporate Social Responsibility Committee.

MATERIAL CHANGES AND COMMITMENTS

There are no material changes and commitments affecting the financial position of your Company, which have occurred between the end of the financial year of the Company, i.e. March 31, 2026 and the date of the Directors' Report.

ANNUAL EVALUATION

The Company being unlisted public company having paid up share capital less than the prescribed criteria, therefore provisions of Section 134 (3) (p) relating to annual evaluation of Board are not applicable.

DISCLOSURES AS PER THE REQUIREMENT OF SECTION 22 OF THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013

Your Company has always believed in providing safe and harassment free workplace for every individual

working in its premises through various interventions and practices. The Company ensures that the work environment at all its locations is conducive to fair, safe and harmonious relations between employees. It strongly believes in upholding the dignity of all its employees, irrespective of their gender or seniority. Discrimination and harassment of any type are strictly prohibited.

The Company has a policy for prevention of sexual harassment in line with the requirements of the Sexual Harassment of Women at the Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH Act). The Company has complied with the provisions relating to the constitution of internal complaints committee (ICC) under the POSH Act. ICC has been set up to redress complaints received regarding sexual harassment. All employees (permanent, contractual, temporary, trainees) are covered under this policy.

The disclosure as required under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 for Financial Year 2025-26 is given below:

Number of complaints filed during the financial year: 0 (NIL)
Number of complaints disposed of during the financial year: 0 (NIL)
Number of complaints pending as on end of the financial year: 0 (NIL)

COMPLIANCE WITH THE PROVISIONS RELATING TO THE MATERNITY BENEFIT ACT 1961

During the year under review, the Company has complied with the provisions of Maternity Benefit Act, 1961 relating to maternity leave, payment of maternity benefit, maintaining of Statutory records etc.

SECRETARIAL STANDARDS

Your Company is in compliance with the Secretarial Standard on Meetings of the Board of Directors ("SS-1") and Secretarial Standard on General Meetings ("SS-2") issued by the Institute of Company Secretaries of India (ICSI).

HUMAN RESOURCE

Employees are our vital and most valuable assets. We have created a favorable work environment that encourages innovation and meritocracy. It is important for us that organizational culture and organizational strategy are well aligned. We are also setting up a scalable recruitment and human resources management process which will enable us to attract and retain high caliber employees. Our employee partnership ethos reflects the Company's longstanding business principles and drives the Company's overall performance with the prime focus on identifying, assessing, grooming and building leadership potential for the future.

PARTICULARS OF EMPLOYEES

The particulars regarding the employees as required under Rule 5(2) and Rule 5 (3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is appended below:

S. No.	Name	Age	Designation	Gross Remuneration	Nature of Employment	Qualification	Experience	Date of Employment	Last Employment	% of Equity Shares held	Whether relative of Director or Manager
----------NIL----------											

SIGNIFICANT/MATERIAL ORDERS PASSED BY THE REGULATOR OR COURT OR TRIBUNALS

There were no significant/material orders passed by any Regulator or Court or Tribunal against the Company and its Directors which would impact its going concern status and future operations.

GENERAL:

Your directors state that no disclosure or reporting is required in respect of the following items as there were no transactions pertaining to these items during the financial year under review:

- Significant material changes and commitments between the end of the financial year of the Company

and the date of the Report which could affect the Company's financial position.

- Receipt of any remuneration or commission from its Holding Entity by any Director or Key Managerial Personnel of the Company.
- Revision of the financial statements of the previous years during the financial year under review.
- Exercising of voting rights in respect of shares purchased directly by employees under a scheme pursuant to Section 67(3) of the Act.
- Significant material orders passed by the Regulators or Courts or Tribunals which impact the going concern status and the Company's operations in future.
- Maintenance of cost records as specified by the Central Government under sub-section (1) of section 148 of the Act.
- Application made or any proceeding pending under the Insolvency and Bankruptcy Code, 2016 (31 of 2016) during the financial year under review.
- Default in repayment of loans from any banks and financial institutions.

ACKNOWLEDGEMENTS

The Directors would like to place on record their gratitude for the valuable guidance and support received from the National Housing Bank and convey their appreciation to Promoters, the Company's Bankers, Auditors, lenders, and all other business associates for the continuous support given by them to the Company.

Your directors also wish to place on record their appreciation for the commitment displayed by all the executives, officers, staff and the Senior Management team, in performance of the Company during the year.

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



Amit Singla
Managing Director
DIN: 06360385
R/o: Flat no. 14162
Tower 14 ATS Pristine
Sector 150 Noida Uttar
Pradesh 201310



Jitender Khanna
Director
DIN: 00064907
R/o: A-219, S/F, Ishwar
Niwas, Surajmal Vihar,
East Delhi, Delhi-110092



Place: Noida
Date: 25.08.2026

Annexure 1

FORM NO. AOC -2

(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014)

Form for Disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arm's length transaction under third proviso thereto.

1. Details of contracts or arrangements or transactions not at Arm's length basis:

Sr. No.	Particulars	Details
a)	Name (s) of the related party & nature of the relationship	NIL
b)	Nature of contracts/arrangements/transaction	
c)	Duration of the contracts /arrangements/transaction	
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	
e)	Justification for entering into such contracts or arrangements or transactions	
f)	Date of approval by the Board, if any	
g)	Amount paid as advances, if any	
h)	The date on which the special resolution was passed in the General Meeting as required under first proviso to section 188	

2. Details of contracts or arrangements or transactions at Arm's length basis:

Name (s) of the related party and nature of relationship	Nature of contracts/ arrangements/ transaction	Duration of the contracts/ arrangements/ transactions	Salient terms of the contracts or arrangements or transaction including the value, if any	Date of approval by the Board, if any	Amount paid as advances, if any
QuickPaisa Fintech Private Limited	Payment of Rent	2025-26	37,20,000/-	30.06.2025	-

For and on behalf of Board of Directors
HomeShree Housing Finance Limited

HomeShree Housing Finance Ltd.

Amit Singla
Managing Director
DIN: 06360385
R/o: Flat no. 14162 Tower 14 ATS Pristine Sector 150 Noida Uttar Pradesh 201310

Jitender Khanna
Director
DIN: 00064907
R/o: A-219, S/F, Ishwar Niwas, Surajmal Vihar, East Delhi, Delhi-110092

Date: 25.08.2026
Place: Noida

MANAGEMENT DISCUSSION & ANALYSIS

Macroeconomic Outlook

Housing Finance Companies ("HFCs"), along with Non-Banking Financial Companies ("NBFCs") and banks, are critical pillars of financial services in India. Housing is a necessity in every economic system and lies at the core of wellbeing and social welfare. Development of housing is an important tool for economic growth, as small initiatives in this sector create a multiplier effect across the economy. HFCs play a vital role in the Indian financial system by complementing and competing with banks — specializing in credit delivery to home buyers, and providing an avenue for businesses and developers to monetize their real estate assets. Through specialized credit delivery models, HFCs, including HHFL, have developed strong niches that even larger players, including banks, have found hard to match.

Housing provides not only physical shelter but also has a significant impact on the lives of occupants — enhancing skills, generating income, and improving security, health, self-confidence, and human dignity. Housing finance development therefore plays a role in boosting equitable economic growth and reducing poverty by helping households build assets, improving living conditions, empowering middle- and lower-income populations, and strengthening communities. A large portion of India's population still lacks proper housing, and the housing shortage remains a pressing concern in both rural and urban areas.

Government Initiatives

The following key government initiatives support Indian housing finance companies, including HHFL, and drive growth in the housing sector:

Pradhan Mantri Awas Yojana (Urban) 2.0: PMAY Urban 2.0, covering both Gramin and Urban segments, aims to provide affordable housing for all. As of May 19, 2025, over 1.17 crore houses had been sanctioned under PMAY-U and PMAY-U 2.0, with 92.72 lakh completed and 89.90 lakh occupied. Around 10 lakh homes are being constructed using new technologies, with total committed investment standing at Rs. 7.99 lakh crore. The scheme has significantly supported affordable urban housing and strengthened the housing finance ecosystem.

Credit Linked Subsidy Scheme (CLSS): The CLSS component under PMAY-U 2.0 applies to home loans sanctioned and disbursed on or after September 1, 2024, and is being implemented over a five-year period to provide affordable housing solutions to urban residents across income groups. It offers interest subsidies to eligible beneficiaries in the Economically Weaker Section (EWS), Low Income Group (LIG), and Middle-Income Group (MIG) categories, applied to home loans for the purchase, construction, or enhancement of homes in urban areas. The scheme is implemented through Primary Lending Institutions (PLIs), including Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, Co-operative Banks, Small Finance Banks, and NBFC-Micro Finance Institutions, with the National Housing Bank (NHB) acting as the Central Nodal Agency (CNA) overseeing implementation on behalf of the Ministry of Housing and Urban Affairs (MoHUA).

Threats (Bottlenecks)

Competitive Intensity: With banks and large NBFCs aggressively expanding into retail mortgages, HHFL faces continued pressure to preserve margins while maintaining portfolio quality.

Macro Uncertainty: Global volatility — including inflationary pressures and currency fluctuations — may indirectly impact HHFL's funding costs and borrowers' repayment capacity.

Risks and Concerns

HHFL is exposed to various risks, including credit risk, market risk, liquidity risk, and operational risk, arising from its business operations — mortgage lending, liability management, and related activities. To mitigate these risks, HHFL has developed and implemented a risk management framework encompassing the identification, assessment, monitoring, and mitigation of risks to its key business objectives. This framework seeks to minimize the adverse impact of risks while enabling HHFL to leverage market opportunities effectively.

HHFL maintains a robust credit risk management framework, supported by policies, manuals, and guidelines, and has implemented pre- and post-disbursement credit risk controls to ensure effective risk analysis, periodic monitoring and reporting, and adherence to policy changes. The delegation structure for approval of credit limits is approved by the Board of Directors.

The key risks to HHFL's business objectives are as follows:

- **Credit Risk:** The possibility of losses arising from a decline in the credit quality of borrowers or counterparties. In a credit portfolio, losses stem from outright default — the inability or unwillingness of a customer or counterparty to meet commitments related to lending, trading, settlement, or other financial transactions.
- **Liquidity Risk:** The risk that HHFL will be unable to meet its financial commitments to a bank or financial institution, in any location or currency, at any point in time.
- **Interest Rate Risk:** The risk that changes in market interest rates adversely affect HHFL's financial condition. In the short term, this primarily impacts Net Interest Income (NII); over the longer term, interest rate movements affect cash flows on assets, liabilities, and off-balance-sheet items, creating a risk to HHFL's net worth from repricing mismatches and other interest-rate-sensitive positions.
- **Compliance / Regulatory Risk:** HHFL operates within a complex and evolving regulatory environment, governed by a broad spectrum of regulations from various regulatory authorities, government bodies, and industry associations. Non-compliance could adversely affect HHFL's operational continuity and financial performance. The Reserve Bank of India (RBI) is HHFL's principal regulator, with supervisory oversight also resting with the National Housing Bank (NHB)., HHFL is additionally registered with the Registrar of Companies (RoC). Recognizing the importance of regulatory compliance, HHFL has instituted a robust compliance framework: the Chief Compliance Officer (CCO) oversees HHFL's overall compliance universe, with particular focus on regulations issued by the RBI, NHB, and the Financial Intelligence Unit – India (FIU-IND), while the Company Secretary & Compliance Officer is responsible for compliance under the Companies Act and other RBI, NHB, and capital-market-related legislation.

Internal Control Systems and Their Adequacy

HHFL maintains adequate internal controls and processes over its financial statements, providing reasonable assurance regarding the reliability of financial reporting and statement preparation. These controls, implemented through policies, procedures, and certifications commensurate with the size and nature of HHFL's business, are reviewed periodically, with regular testing of design and operating effectiveness to ensure the reliability and authenticity of financial information. Together, these systems provide reasonable assurance regarding the accuracy of financial and operational reporting, compliance with applicable statutes, safeguarding of HHFL's assets, prevention and detection of fraud, accuracy and completeness of accounting records, and adherence to HHFL's policies.

Performance / Operational Highlights

Snapshot of HHFL's financial performance for FY 2025-26, the year under review, compared with the prior year:

Year	Total Revenue (Rs. lakh)	Profit After Tax (Rs. lakh)	EPS
2025-26	**274.11**	**13.87**	**0.09**
2024-25	257.86	26.21	0.08
2023-24	233.84	(67.00)	(0.04)

During FY 2025-26, HHFL recorded total income of Rs. 274.11 lakh, compared to Rs. 257.86 lakh in the previous year. Total expenses stood at Rs. 253.58 lakh, against Rs. 222.94 lakh in FY 2024-25. Profit Before Tax was Rs. 20.89 lakh, compared to Rs. 34.95 lakh in the prior year, and Profit After Tax stood at Rs. 13.87 lakh, against Rs. 26.21 lakh in FY 2024-25.

Cautionary Statement

Certain statements in this Management Discussion & Analysis regarding HHFL's objectives, projections, estimates, and expectations may constitute "forward-looking statements" within the meaning of applicable laws and regulations. Actual results could differ materially from those expressed or implied. Factors that could cause such differences include changes in economic conditions affecting demand, supply, and pricing in the markets in which HHFL operates, changes in government regulations, tax laws, and other statutes, and other incidental factors.

For and on behalf of Board of Directors
HomeShree Housing Finance Limited

HomeShree Housing Finance Ltd.

Amit Singla
Managing Director
DIN: 06360385
R/o: Flat no. 14162
Tower 14 ATS Pristine
Sector 150 Noida Uttar
Pradesh 201310

Jitender Khanna
Director
DIN: 00064907
R/o: A-219, S/F, Ishwar
Niwas, Surajmal Vihar,
East Delhi, Delhi-110092

Date: 25.08.2026

Place: Noida

INDEPENDENT AUDITOR'S REPORT

To the Members of
HomeShree Housing Finance Limited.

Report on the Audit of the Financial Statements.

Opinion

We have audited the financial statements of **Homeshree Housing Finance Limited.** ("The Company"), which comprise the Balance Sheet as at 31st March 2026, and the statement of Profit and Loss, for the year then ended, and statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, and incurred profits for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the *Code of Ethics* issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no key audit matters to be communicated in our report.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, finance performance, of the Company in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provision of the act for safeguarding of the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable

I.P. PASRICHA & CO. ★ NEW DELHI ★ CHARTERED ACCOUNTANTS

and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements individually and as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances under section 143(3) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards

Report on Other Legal and Regulatory Requirements

As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government in terms of Section 143(11) of the Act, we give in **Annexure** 'A' our report on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

1. In our opinion, The managerial remuneration for the year ended March 31, 2026 has been paid/provided by the company to its directors in accordance with the provisions of section 197 read with schedule V to the Act.

2. As required by Section 143(3) of the Act, we report that:

   a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   c) The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow statement dealt with by this Report are in agreement with the relevant books of account.

   d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014;

   e) On the basis of the written representations received from the directors as on 31st March, 2026 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2026 from being appointed as a director in terms of Section 164(2) of the Act.

   f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in **"Annexure B"**

   g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to the explanations given to us:

      i. The Company did not have any long term contracts including derivative contracts for which there were any material foreseeable losses.

      ii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company.

      (iii) (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or

I.P. PASRICHA & CO. ★ NEW DELHI ★ CHARTERED ACCOUNTANTS

entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

3. The Company have neither declared nor paid any dividend during the year.

4. Based on our examination, which included test checks, the Company has used accounting software (Tally Edit Log) for maintaining its books of account for the financial year ended March 31, 2026 which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with. The audit trail has been preserved by the company as per statutory requirements for record retention.

For **I.P. Pasricha & Co**
Chartered Accountants
FRN: 000120N

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

Maneet Pal Singh
Partner
Membership No.:516612
UDIN: 26516612VSUNQX8818

Place: New Delhi
Date: 25th Aug 2026

ANNEXURE- A

REFERRED TO IN PARAGRAPH UNDER THE HEADING" REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS "OF OUR REPORT OF EVEN DATE

i. In respect of its fixed assets:

a. The company has maintained proper records showing full particulars, including quantitative details and situation of property, plant and equipment.

b. As explained to us, property plant and equipment have been physically verified by the management at regular intervals and no material discrepancies were noticed on such verification. In our opinion, periodicity of intervals of physical verification is reasonable having regard to the size of the Company and the nature of its assets.

c. According to the information and explanations given to us and on the basis of our examination of the records of the Company, the company does not own any immovable property, Accordingly the provision of clause 3(i)(c) and (d) of the order are not applicable.

d. No proceedings have been initiated during the year or are pending against the Company as at March 31, 2026 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (as amended in 2016) and rules made thereunder

ii. a) The company is a Housing Finance Company and does not have any inventories and this clause is not applicable

b) The company has not been sanctioned working capital limits in excess of Rs. 5 crore, in aggregate, at any point of time during the year, from banks or financial institutions on the basis of security of current assets and hence reporting under clause 3(ii)(b) of the order is not applicable.

iii.(a) The company is registered with National Housing Bank as housing Finance company and its main business is to provide housing finance. Hence, reporting under clause 3 (iii)(a) of the order is not applicable to the company.

(b) Based on the examination of the books of accounts and records of the Company, the Company has not provided security, granted loan and advances in the nature of loans to companies, firms, Limited Liability partnership or any other parties are not, prejudicial to Company's interest.

(c) Based on the examination of the books of accounts and records of the Company, the Company has not granted loan and advances in the nature of loans to companies, firms, Limited Liability partnership or any other parties and therefore paragraph 3 (iii)(c) is not applicable.

(d) Based on the examination of the books of accounts and records of the Company, The Company, being a Housing Finance Company ('HFC'), registered under provisions of National Housing Bank Act, 1987 (as amended) and rules made thereunder, in pursuance of its compliance with provisions of the said Act/Rules, particularly, the Income Recognition, Asset Classification and Provisioning Norms, monitors repayments of principal and payment of interest by its borrowers as stipulated. In cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting

(e) The Company has been registered with National Housing Bank as a Housing Finance Company and its principal business is to provide housing finance. Hence, reporting under clause 3(iii)(e) of the order is not applicable to the company.



(f) Based on the examination of the books of accounts and records of the Company, The Company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment.

iv. As per the information and explanation given to us, the company has not given loans, guarantees and securities in accordance to section 185 and 186 of the companies Act, 2013.

v. The Company has not accepted any deposits from the public. Accordingly, clause 3(v) of the order is not applicable to the company

vi. The Central Government of India has not prescribed the maintenance of cost records under sub-section (1) of the section 148 of the Act for any of the services rendered by the Company. Accordingly, clause 3(vi) is not applicable to the company.

vii. (a) According to the information and explanations provided to us and the records of the company examined by us, in our opinion, the Company is regular in depositing undisputed statutory dues including income-tax, goods and services tax, provident fund, employees' state insurance, professional taxes and other material statutory dues as applicable with the appropriate authorities in India.

According to the information and explanations given to us, no undisputed amounts payable in respect of income-tax, service tax, provident fund, employees' state insurance, professional taxes and other material statutory dues were in arrears as at 31 March 2026 for a period of more than six months from the date they became payable.

(b) According to the information and explanations given to us and the records of the company examined by us, during the period under audit, there are no dues of income tax or any other applicable statutory dues which have not been deposited on account of any dispute.

viii. The company has not surrendered or disclosed any transaction, previously unrecorded in the books of account of account, in the tax assessments under the Income Tax Act, 1961 as income during the year. Accordingly, the requirement to report on clause 3(viii) of the Order is not applicable to the company.

ix. a) In our opinion and according to the information and explanations given to us, the company has not defaulted in repayment of Loans or Borrowings to the financial institution, banks and government and dues to debenture holders.

b) The company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.

c) No Term Loan has been obtained by the Company.

d) On an overall examination of the financial statements of the company, no funds raised on short term basis has been used for long term purpose of the company.

e) On an overall examination of the financial statements of the company, the company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures.

f) The company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies. Hence, the requirement to report on clause 3(ix)(f) of the Order is not applicable to the company.



x. a) Based upon the audit procedures performed and the information and explanations given by the management, the company has not raised moneys by way of initial public offer or further public offer including debt instruments and term Loans. Accordingly, the provisions of clause 3(x)(a) of the Order are not applicable to the Company and hence not commented upon.

b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year. Accordingly, clause 3(x)(b) of the Order is not applicable.

xi. a) No fraud by the Company and no material fraud on the Company has been noticed or reported during the year.

b) No report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report.

c) The provisions of Vigil Mechanism/Whistle Blower Policy is not applicable to the Company. Hence requirement of Clause 3xi(c) not applicable.

xii. The company is not a Nidhi Company as per the provisions of the Companies Act, 2013. Therefore, the requirement to report on clause (xii)(a),(b) and (c) of the Order is not applicable to the company.

xiii. In our opinion and according to the information and explanations given to us the Company is in compliance with Section 188 and 177 of the Companies Act, 2013, where applicable, for all transactions with the related parties and the details of related party transactions have been disclosed in the financial statements etc. as required by the applicable accounting standards.

xiv. According to the information and explanations given to us Section 138 of the Companies Act, 2013 is not applicable to the company. Hence, the requirement to report on clause 3(xiv)(a) and (b) of the order is not applicable to the company.

xv. In our opinion, based on our examination of the records of the Company, the Company has not entered into non-cash transactions with directors during the year, by acquisition of assets by assuming directly related liabilities, which in our opinion is covered under the provisions of section 192 of the Act, and for which approval has not been obtained in a general meeting of the company. Accordingly, paragraph 3(xv) of the Order is not applicable.

xvi. The Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 and the Company is registered under section 29A OF The National Housing Bank Act, 1987 and it holds valid certificate of National Housing Bank.

xvii. The Company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.

xviii. There has been no resignation of the statutory auditors of the Company during the year.

xix. On the basis of the financial ratios disclosed in note 28 to the financial statements, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company.



We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

xx. According to the information and explanations given to us Section 135 of the Companies Act, 2013, Corporate Social Responsibility is not applicable to the company. Hence, the requirement to report on clause 3(xx) of the Order is not applicable to the company.

xxi. The report contains clause 3(xxi) of the Order, which is **not applicable in respect of audit of Standalone financial statements** of the Company. Accordingly, no separate comments have been included under the said clause.

For **I.P. Pasricha & Co**
Chartered Accountants
FRN: 000120N



Maneet Pal Singh
Partner
Membership No.:516612
UDIN: 26516612VSQINQX88818
Place: New Delhi
Date: 25th Aug 2026

Annexure-B

Report on the Internal Financial Controls under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 ('the Act')

We have audited the Internal Financial Controls Over Financial Reporting of **HomeShree Housing Finance Limited.** ('the Company') as at 31 March 2026 in conjunction with our audit of the financial statements of the Company for the year ended and as on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial control based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in guidance note on Audit of Internal Financial Control over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in according with the Guidance Note on Audit of Internal Financial Control over financial reporting (the 'Guidance Note') and the standards on Auditing, issued by ICAI and deemed to be prescribed under Section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company internal financial controls system over financial reporting.

Meaning of Internal Financial over Financial Reporting

A Company's internal financial control over financial reporting is a process designed to provide reasonable

I.P. PASRICHA & CO. ★ CHARTERED ACCOUNTANTS ★ NEW DELHI

assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Company internal financial control over financial reporting includes those policies and procedures that :-

(1) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company:

(2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statement in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with generally with authorization of the Management and Directors of the Company; and

(3) Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion to the best of our information and according to the explanation given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operation effectively as at 31st March 2026, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls over financial Reporting issued by the Institute of Chartered Accountants of India.

For **I.P. Pasricha & Co**
Chartered Accountants
FRN: 000120N

I.P. PASRICHA & CO. ★ CHARTERED ACCOUNTANTS ★ NEW DELHI

Maneet Pal Singh
Partner
Membership No.:516612
UDIN: 26516612VSGNQ×8818
Place: New Delhi
Date: 25th Aug 2026

I.P. PASRICHA & CO
Chartered Accountants

To,

The Board of Directors,
HomeShree Housing Finance Limited
G-16, Ground Floor,
Arunachal Building, 19 Barakhamba Road,
New Delhi-110001.

Sub: Reserve Bank of India (Housing Finance Companies) Directions, 2025.

We, I.P. Pasricha & Co, have audited the financial statements of Homeshree Housing Finance Limited (the "Company") for the period ended March 31, 2026 and have issued our report dated .

Based on the audited financial statements of the Company referred to above and information / explanations and representations received from the management, we confirm the following particulars: -

Auditor's Report to the Board of Directors of the Company on the matters specified in paragraph 124 of the Reserve Bank of India (Housing Finance Companies) Directions, 2025:

i. (a) The Company was incorporated on July 21st,2010 and has obtained a certificate of registration from National Housing Bank on June 2nd 2012 having a certificate No. 06.0100.12 (certificate number pursuant to the change in the name of the company is 04.0153.17 dated 28 April, 2017).

(b) As Defined in paragraph 10(9) of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 (read with paragraph 124(1) thereof), i.e. the Principal Business Criteria is 60% for housing finance. However, the Company's Principal Business Criteria for housing finance is 66.03%, which satisfies the limit as per the Directions given.

ii. The Company meets the required Net Owned Fund (NOF) requirement as prescribed under Section 29A of National Housing Bank Act, 1987;

iii. The Company has complied with the requirement of Section 29C of the National Housing Bank Act, 1987. During the Financial Year 2025-26, no amount was directly transferred to the Statutory Reserve under Section 29C; however, an amount of Rs. 277.37 (in Thousands) of Special Reserve created under Section 36(1)(viii) of the Income Tax Act, 1961 has been taken into account for the purpose of Statutory Reserve under Section 29C of the NHB Act, 1987, which is not less than 20% of the Net Profit of the Company earned during the Financial Year 2025-26.

iv. The Company has not taken any borrowings during the year; therefore, the limits prescribed under paragraph 79 (read with paragraph 124(4)) of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 are not applicable to the Company.

v. The Company has complied with the prudential norms on income recognition, accounting standards, asset classification, loan-to-value ratio, provisioning requirements, disclosure in balance sheet, investment in real estate, exposure to capital market and engagement of brokers, and concentration of credit/investments as specified in the Reserve Bank of India (Housing Finance Companies) Directions, 2025 (read with paragraph 124(5) thereof)

vi. The capital adequacy ratio as disclosed in the half yearly Schedule-II return submitted to the National Housing Bank in terms of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 has been correctly determined and such ratio is in compliance with the minimum capital to risk weighted asset ratio (CRAR) prescribed therein.

I.P. PASRICHA & CO. CA NEW DELHI CHARTERED ACCOUNTANTS

9810774806
9811048429
A-31A, First Floor, Rajouri Garden,
New Delhi - 110027 (India)
maneet@capasricha.com
ippasricha@capasricha.com

vii. The Company, during the financial year March 31, 2026 has furnished to the NHB within the stipulated period the half-yearly statutory return, as specified in the directions issued by NHB.

viii. The Company is not required to furnish the quarterly statutory return on Statutory Liquid Assets as specified in the Reserve Bank of India (Housing Finance Companies) Directions, 2025 (read with paragraph 124(8) thereof).

ix. The Company does not have any branches; however, it maintains a registered office in Delhi and a corporate office in Noida.

x. The guidelines on 'Loans against security of shares', 'Loans against security of single product - gold jewellery' and paragraph 56 of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 (read with paragraph 124(10) thereof) **are not applicable to the Company** as it does not grant such loans

xi. The Board of Directors of the Company has passed the necessary Resolution in its meeting held on April 29, 2025 for non-acceptance of Public Deposit during the Financial Year from 1st April' 2025 to 31st March' 2026.

xii. The Company did not accept any public deposit during the relevant Financial Year.

For **I.P. Pasricha & Co**
Chartered Accountants
FRN: 000120N

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

Maneet Pal Singh
Partner
Membership No.:516612
UDIN: 26516612VSGNQX8818

Place: New Delhi
Date: 25th Aug 2026

HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Balance Sheet as at March 31, 2026

(₹ in thousand unless otherwise stated)

Particulars	Notes	As at March 31, 2026	As at March 31, 2025
EQUITY AND LIABILITES			
Shareholder's Funds			
Share Capital	2	1,76,141.89	1,76,141.89
Reserves and Surplus	3	34,791.47	33,404.63
Non Current Liabilites			
Long Term Borrowings		-	-
Long Term Provisions	4	5,908.88	5,477.23
Current Liabilites			
Trade Payables	5		
(i) total outstanding dues of micro enterprises and small enterprises		5.63	132.84
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		249.53	113.70
Other Current Liabilites	6	2,110.46	1,626.97
Short Term Provisions	7	689.77	1,170.89
Total		**2,19,897.63**	**2,18,068.15**
ASSETS			
Non-current Assets			
Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	8	317.38	423.98
(ii) Intangible Assets		-	-
Non-current investments	9	5,000.00	5,000.00
Deferred Tax Assets	10	284.62	353.29
Long-Term loans and Advances	11	1,60,451.71	1,72,558.06
Other Non-current Assets	12	2,200.07	1,675.77
Current Assets			
Cash and Cash Equivalents	13	32,125.91	4,034.38
Short-Term Loans and Advances	14	17,007.98	31,942.26
Other Current Assets	15	2,509.96	2,080.41
Total		**2,19,897.63**	**2,18,068.15**
Summary of significant accounting policies	1		

See accompanying notes forming part of the financial statements

In terms of our report attached.

For I.P. Pasricha & Co.
Chartered Accountants
FRN : 000120N

Maneet Pal Singh
Partner
Membership No. 516612
UDIN: 26516612VSGNQX8818

For and on behalf of the board of directors
Homeshree Housing Finance Limited

Amit Singla
Managing Director
DIN-06360385

Ved Prakash Roy
Company Secretary
M.No. A36039

Jitender Khanna
Director
DIN-00064907

Bharat Khanna
Chief Financial Officer

Place: New Delhi
Date: 25/08/2026

HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Statement of Profit and Loss for the year ended March 31, 2026

(₹ in thousand unless otherwise stated)

Particulars	Notes	For the year ended March 31, 2026	For the year ended March 31, 2025
Revenue from operations			
Interest income	16	25,060.91	22,407.92
Fee and commission income			
Income from Other Operating Activities		1,528.43	2,068.86
Total revenue from operations		**26,589.34**	**24,476.78**
Other income	17	821.43	1,309.11
Total income		**27,410.77**	**25,785.89**
Expenses			
Employees Benefit Expenses	18	12,544.66	8,212.84
Managerial Remuneration	19	4,075.00	3,900.00
Finance Costs		-	-
Depreciation and Amortization Expenses	20	314.05	337.92
Other Expenses	21	8,424.36	9,843.70
Total expenses		**25,358.07**	**22,294.46**
Profit Before Exceptional and Extraordinary Items and Tax		**2,052.70**	**3,491.44**
Exceptional and Extraordinart Items		36.59	3.47
Profit Before Tax		**2,089.29**	**3,494.91**
Tax expense:			
Current year tax	7	633.78	1,063.90
Tax for Earlier Year		-	-
Deferred tax charge/(credit)	10	68.67	(190.36)
Income-tax expense		**702.45**	**873.54**
Profit for the year		**1,386.84**	**2,621.37**
Earnings per equity share	22		
Basic (In INR)		0.09	0.08
Diluted (In INR)		0.08	0.15
Summary of significant accounting policies	1		
See accompanying notes forming part of the financial statements			

In terms of our report attached.

For I.P. Pasricha & Co.
Chartered Accountants
FRN : 000120N

I.P. PASRICHA & CO. CA NEW DELHI CHARTERED ACCOUNTANTS

Maneet Pal Singh
Partner
Membership No. 516612
UDIN: 26516612VSGNQX8818

For and on behalf of the board of directors
Homeshree Housing Finance Limited

Amit Singla
Managing Director
DIN-06360385

Jitender Khanna
Director
DIN-00064907

Ved Prakash Roy
Company Secretary
M.No. A36039

Bharat Khanna
Chief Financial Officer

HomeShree Housing Finance Ltd.

Place: New Delhi
Date: 25/08/2026

HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Cash Flow Statement for the year ended March 31, 2026

(₹ in thousand unless otherwise stated)

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Cash Flow from operating activities		
Profit after tax	1,386.84	2,621.37
Adjustments for:		
Provision for Tax	633.78	1,063.90
Deferred Tax	68.67	(190.36)
Tax for Earlier Years	-	-
Depreciation and amortization	314.05	337.92
Provision on Standard and Sub-Standard Assets	380.65	607.72
Gain on sale of PPE	(36.59)	(3.47)
Operating profit before working capital changes	**2,747.40**	**4,437.08**
Movements in working capital:		
(Increase)/Decrease in Long Term Loans and Advances	12,106.36	(9,158.08)
(Increase)/Decrease in Short Term Loans and Advances	14,934.28	(23,522.42)
(Increase)/Decrease in Other Current Assets	(429.55)	2,464.66
(Increase)/Decrease in Other Non Current Assets	(524.30)	(475.77)
Increase/(Decrease) in Trade Payables	8.62	(531.00)
Increase/(Decrease) in Provision	-	-
Increase/(Decrease) in Other Current Liabilities	483.49	278.74
Cash used in operations	**29,326.30**	**(26,506.80)**
Income-tax paid	(1,063.90)	(870.06)
Net cash used in operating activities (A)	**28,262.40**	**(27,376.86)**
Cash Flow from investing activities		
Purchase of property, plant and equipment	(210.57)	(358.78)
Proceeds from disposal of property, plant and equipment	39.71	174.54
Investment Made	-	-
Net cash used in investing activities (B)	**(170.86)**	**(184.24)**
Cash Flow from financing activities		
Proceeds from issue of share capital (including premium)	-	3,799.99
Preference Dividend Paid	-	(1,296.00)
Net cash from financing activities (C)	**-**	**2,503.99**
Net increase / (decrease) in cash and cash equivalents (A + B + C)	**28,091.53**	**(25,057.11)**
Cash and cash equivalents at the beginning of the year	4,034.38	29,091.49
Cash and cash equivalents at the end of the period	**32,125.91**	**4,034.38**
Components of cash and cash equivalents as at the end of period		
Cash on hand	85.59	216.04
Balance with banks - on current account	1,889.58	1,872.33
Deposits with maturity of less than 12 months	30,150.74	1,946.01
Total cash and cash equivalents	**32,125.91**	**4,034.38**

See accompanying notes forming part of the financial statements

In terms of our report attached.

For I.P. Pasricha & Co.
Chartered Accountants
FRN : 000120N

I.P. PASRICHA & CO. CA NEW DELHI CHARTERED ACCOUNTANTS

Maneet Pal Singh
Partner
Membership No. 516612
UDIN: 26516612VSGNQX8818

For and on behalf of the board of directors
Homeshree Housing Finance Limited

Amit Singla
Managing Director
DIN-06360385

Jitender Khanna
Director
DIN-00064907

Ved Prakash Roy
Company Secretary
M.No. A36039

HomeShree Housing Finance Ltd.

Bharat Khanna
Chief Financial Officer

Place: New Delhi
Date: 25/08/2026

"1" NOTES TO ACCOUNTS

Overview

HomeShree Housing Finance Limited was incorporated on 21st July, 2010 as USB Housing Finance Corporation Limited. On April 10, 2017 the name of the Company was changed to HomeShree Housing Finance Limited. The Company is a Housing Finance Company registered with the National Housing Bank ("NHB") under Section 29A of the National Housing Bank Act, 1987. The primary business of the company is to provide loans to retail customers for construction, renovation or purchase of residential property, loans against property and loans to Real Estate Developers.

Pursuant to the requirements of the Housing Finance Companies (RBI) Directions, 2021, consequent upon change in the name, the Company has been granted a New Registration No.04.0153.17 under section 29A of the National Housing Bank Act 1987 by the National Housing Bank.

Significant Accounting Policies

A. BASIS OF PREPARATION

The financial statements have been prepared in accordance with the Generally Accepted Accounting Principles in India ('Indian GAAP') to comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extend applicable, the National Housing Bank Act, 1987 and the Housing Finance Companies, (RBI) Directions, 2021 and the relevant provisions of the Companies Act, 2013. The financial statements have been prepared in accordance with revised Schedule III requirements including previous year comparatives. The financial statements have been prepared under historical cost convention on going concern basis & on accrual basis in accordance with accounting principles generally accepted in India. The accounting policies have been consistently applied by the company and are consistent with those used in previous year.

All assets and liabilities have been classified as current or non-current, wherever applicable as per the operating cycle of the Company as per the guidance as set out in the Schedule III to the Companies Act, 2013. Based on the nature of products and services and the time between the acquisition of assets for processing and their realization in cash and cash equivalents, the Company has ascertained its operating cycle as 12 months for the purpose of current & non-current classification of assets and liabilities.

B. USE OF ESTIMATES

The preparation of financial statements requires management to make estimates and assumptions that affects the reported amounts of assets and liabilities, the disclosure of contingent liabilities on the date of the financial statements and the reported amounts of revenues and expenses during the period reported. Actual results could differ from those estimates. Any revision to accounting estimates is recognized in accordance with the requirements of the respective accounting standard.

C. FOREIGN CURRENCY TRANSACTION

1. INITIAL RECOGNITION

Foreign currency transactions are recorded in the reporting currency, by applying to the foreign currency amount the exchange rate between the reporting currency and the foreign currency at the date of the transaction or an average rate as appropriate.

2. CONVERSION

Foreign currency monetary items are reported using the closing rate. Non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported using the exchange rate at the date of the transaction. Non-monetary items which are carried at fair value or other similar

valuation denominated in a foreign currency are reported using the exchange rates that existed when the values were determined.

3. EXCHANGE DIFFERENCES

Exchange differences arising on the settlement of monetary items or on reporting monetary items of company at rates different from those at which they were initially recorded during the year, or reported in previous financial statements, are recognized as income or as expenses in the year in which they arise except those arising from investments in non-integral operations.

D. TANGIBLE AND INTANGIBLE ASSET

1. Tangible assets are stated at cost less accumulated depreciation and accumulated impairment losses, if any. Cost includes all expenses, direct and indirect, specifically attributable to its acquisition and bringing it to its working condition for its intended use. These costs include financing costs relating to specific borrowing(s) attributable to fixed assets up to the date of put to use. Subsequent expenditure related to an item of tangible assets is added to its book value only if it increases the future benefits from the existing asset beyond its previously assessed standard of performance. Losses arising from the retirement of tangible assets & gains or losses arising from disposal of tangible assets which are carried at cost less depreciation are recognized in the Statement of Profit and Loss.

2. An Intangible assets recognized when
   a. It is probable that the future economic benefits that are attributable to the asset will flow to the enterprise, and
   b. The cost of the assets can be measured reliably.

3. Intangible assets are recorded at cost and are carried at cost less amortization and accumulated impairment losses, if any. Gains or losses arising from the retirement or disposal of an intangible asset are determined as the difference between the net disposal proceeds and the carrying amount of the asset and recognized as income or expense in the Statement of Profit and Loss.

E. DEPRECIATION AND AMORTISATION

1. In respect of fixed assets acquired during the year, depreciation/ amortization is charged on a Written Down Value Basis so as to write off the cost of the assets over the useful lives and for the assets acquired prior to April 1, 2014, the carrying amount as on April 1, 2014 is depreciated over the remaining useful life based on an evaluation.

2. Intangible assets like proprietary software are amortized on written down value basis over the unexpired useful life of the software up to a maximum of three years from the month in which software is installed. The amortization period and the amortization method are reviewed at least at each financial year end. If the expected useful life of the asset is significantly different from previous estimates, the amortization period is changed accordingly.

F. REVENUE RECOGNITION

1. Interest on Housing Loans:

Repayment of housing loan is by way of Equated Monthly Installments (EMI), comprising principal and interest. Interest is calculated on monthly reducing balance. During moratorium period i.e. pending commencement of EMI, Pre-EMI interest is payable.

Interest on performing assets is recognized on accrual basis and on non-performing assets on realization basis as per guidelines issued by the regulators.





2. **Processing fees & penal interest income on delay EMI/PEMI are recognized on receipts basis.**

3. **Interest on fixed deposit is accounted for on accrual basis.**

G. CASH & CASH EQUIVALENTS

Cash and cash equivalents comprise cash at bank and in hand and short-term investments with an original maturity of three months or less.

H. EMPLOYEE BENEFITS

1. Short term employee benefits are recognized as an expense at the undiscounted amount in profit and loss account of the year in which the related service is rendered.

2. Contribution towards provident fund for employees is made to regulatory authorities, where the Company has no further obligations. Such benefits are classified as Defined Contribution Schemes as the Company does not carry any further obligations, apart from the contributions made on monthly basis which are charged to the Statement of Profit and Loss as incurred.

3. The company does not offer any post-employment or any other long term employee benefits to its employees.

I. TAXES ON INCOME

Tax expense comprises both current and deferred tax.

Current Tax
Current tax is measured at the amount expected to be paid to the tax authorities, using the applicable tax rates and tax laws that are enacted or substantially enacted.

Deferred Tax
Deferred tax is recognized on timing differences, being the differences between the taxable income and the accounting income that originate in one period and are capable of reversal in one or more subsequent periods.

Deferred tax assets, subject to consideration of prudence, are recognized and carried forward only to the extent that there is a reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

The tax effect is calculated on the accumulated timing difference at the year-end based on the tax rates and laws enacted or substantially enacted on the balance sheet date. In situations where the company has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognized only if there is virtual certainty supported by convincing evidence that they can be realized against future taxable profits.

At each balance sheet date, the Company re-assesses unrecognized deferred tax assets. It recognizes unrecognized deferred tax assets to the extent that it has become reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which such deferred tax assets can be realized.

Deferred tax asset and liability are offset when there is a legally enforceable rights to set off asset against liability representing the current tax and where the deferred tax and liabilities related to taxes on income levied by the same governing taxation laws.

J. LEASE ACCOUNTING

Operating Lease

Lease where the lessor effectively retains substantially all the risks and benefits of ownership of the leased term is classified as operating lease. Operating lease payments are recognized as an expense in the statement of profit and loss on a straight-line basis over the lease term unless there is a more systematic basis which is more representative of the time pattern of the lease expenses.

Financial Lease

Lease where all the risks and benefits incidental to ownership of the leased asset are effectively transferred to the company substantially is classified as financial lease. The company has not incurred any transactions relating to financial lease.

K. AMORTISATION OF MISCELLANEOUS EXPENDITURE

Preliminary Expenses are amortized equally over a period of five financial years commencing from the year in which such expenses are incurred.

L. PROVISION, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources embodying economic benefits that will be required to settle the obligation. Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the Balance Sheet date and are not discounted to its present value.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non occurrence of one or more uncertain future events not wholly within the control of the company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made. Contingent Liabilities are not recognized but are disclosed in the notes forming parts of financial statements.

Contingent Assets are neither recognized nor disclosed in the financial statements.

The classification of housing and non-housing loans into standard, sub-standard, doubtful and loss assets have been disclosed at gross value and the corresponding provision against the loans has been made as specified by the Housing Finance Companies (RBI) Directions, 2021.

M. IMPAIRMENT OF ASSETS

Assets are reviewed for impairment at each balance sheet date. In case, events and circumstances indicate any impairment the recoverable amount of these assets is determined. An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An impairment loss is charged to the Statement of Profit and Loss in the period in which an asset is defined as impaired. An impairment loss recognized in prior accounting periods is reversed/adjusted if there has been a change in the estimate of the recoverable amount and such loss either no longer exists or has decreased.

N. INVESTMENTS

Investments are classified into non-current investments and current investments. Investments which are by its nature readily realizable and intended to be held for not more than one year from the date of investments are classified as current investments and investments other current investments are classified as non-current investments. Non-Current Investments are accounted at cost and any decline

in the carrying value other than temporary in nature is provided for. Quoted current investments are valued at lower of cost or market value. Unquoted Government securities and Government Guaranteed Bonds are valued at carrying cost. Unquoted investments in the units of mutual funds in the nature of current investments shall be valued at the net asset value declared by the mutual fund in respect of each particular scheme.

O. SEGMENT REPORTING

The primary business of the Company is to provide loans to retail customers for construction, renovation or purchase of residential property, loans against property and loans to Real Estate Developers and has operations within India. There being only one 'business segment' and 'geographical segment', the segment information is not provided.

P. EARNING PER SHARE

The basic earnings per share is computed by dividing the net profit or loss for the period attributable to the equity shareholders for the year by the weighted average number of equity shares outstanding during the reporting year. Diluted earnings per share reflect the potential dilution that could occur if securities or other contracts to issue equity shares were exercised or converted during the year. Diluted earnings per share is computed by dividing the net profit after tax, after adjusting for the effects of all dilutive potential equity shares ,by the aggregate of weighted average number of equity shares &weighted average number of dilutive potential equity shares outstanding during the reporting year.

In computing dilutive earnings per share, only potential equity shares that are dilutive and that reduce profit increase loss per share are included.

Q. BORROWING COSTS

Borrowing cost comprises interest and other cost incurred by enterprises in connection with borrowing of funds and are recognized as an expense in the period in which they are incurred. Borrowing cost that are directly attributable to the acquisition, constructing or production of the qualifying assets is capitalized as part of the cost of those assets.





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(₹ in thousand unless otherwise stated)

Particulars	As at March 31, 2026		As at March 31, 2025	
	Number of shares	Amount	Number of shares	Amount
2: Share capital				
Authorised Capital				
Equity shares of ₹10 each	1,80,00,000	1,80,000.00	1,80,00,000	1,80,000.00
Preference Shares of Rs.1000 each (Convertible into Equity Shares)	20,000	20,000.00	20,000	20,000.00
	1,80,20,000.00	**2,00,000.00**	**1,80,20,000.00**	**2,00,000.00**
Issued Capital				
Opening - Equity Shares of Rs. 10/- Each	1,61,74,189	1,61,741.89	1,58,57,523	1,58,575.23
9% Preference Shares of Rs.1000 each	14,400	14,400.00	14,400	14,400.00
Add: Issued Equity Shares of Rs. 10/- Each	-	-	3,16,666	3,166.66
Total	**1,61,88,589**	**1,76,141.89**	**1,61,88,589**	**1,76,141.89**
Subscribed				
Equity Shares of Rs. 10/- Each	1,61,74,189	1,61,741.89	1,58,57,523	1,58,575.23
9% Preference Shares of Rs.1000 each	14,400	14,400.00	14,400	14,400.00
Add: Issued Equity Shares of Rs. 10/- Each	-	-	3,16,666	3,166.66
Total	**1,61,88,589**	**1,76,141.89**	**1,61,88,589**	**1,76,141.89**
Paid-up				
Equity Shares of Rs. 10/- Each	1,61,74,189	1,61,741.89	1,58,57,523	1,58,575.23
9% Preference Shares of Rs.1000 each	14,400	14,400.00	14,400	14,400.00
Add: Issued Equity Shares of Rs. 10/- Each	-	-	3,16,666	3,166.66
Total	**1,61,88,589**	**1,76,141.89**	**1,61,88,589**	**1,76,141.89**

(A) Reconciliation of shares outstanding at the beginning and at the end of reporting period.

EQUITY SHARE CAPITAL				
At the beginning of the year	1,61,74,189	1,61,741.89	**1,58,57,523**	1,58,575.23
Add: Issued during the year against cash		-	3,16,666	3,166.66
Outstanding at the end of year	**1,61,74,189**	**1,61,741.89**	**1,61,74,189**	**1,61,741.89**
PREFERENCE SHARE CAPITAL				
At the beginning of the year	14,400	14,400.00	14400	**14,400**
Add: Issued during the year	-	-	-	-
Outstanding at the end of year	**14,400**	**14,400.00**	**14400**	**14,400**

(B) Classes of Shares

The Company has two classes of shares. The first class is Equity Shares having a par value of Rs. 10 per share and other is 9% Convertible preference Shares having par value of Rs. 1000 per share.

(i) Terms attached to Equity Shares

Each equity shareholder is entitled to one vote per share. In the event of Liquidation of the Company , the holders of equity shares will be entitled to receive the remaining assets of the company after distribution of all prefrential amounts.The distribution will be in proportion to the number of equity shares held by the equity shareholders.

(ii) Terms attached to Preference Shares

The preference shares are compulsorily convertible into equity after the completion of term of five years from the date of allotment of said shares. The Preference Share shall be con vertible into equity shares on the basis of valuation on the date of conversion. Till the date of conversion the dividend @ 9% shall be paid to the preference shareholders.

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(C) Details of shareholders holding more than 5% in the Company:

As per the records of the Company, including register of shareholders/members and other declaration received from shareholders regarding beneficial interest, the shareholding given below represents both legal and beneficial ownership of shares.

Name of shareholders	Number of shares		Number of shares	
	Number of Shares held	% of holding	Number of Shares held	% of holding
Equity shares				
Amit Singla HUF	10,00,420	6.19	1000420	6.19
Bharat Khanna	16,30,667	10.08	1630667	10.08
Jatin Khanna	16,50,000	10.20	1650000	10.20
Jitender Khanna	18,76,555	11.60	1876555	11.60
Jitender Khanna HUF	10,41,667	6.44	1041667	6.44
Quickpaisa Fintech Private Limited	58,78,117	36.34	5878117	36.34
Tourista International Private Limited	10,41,667	6.44	1041667	6.44
Ved Prakash HUF	10,41,666	6.44	1041666	6.44
Total	**1,51,60,759**	**93.73**	**1,51,60,759**	**93.73**

(D) Shares held by Promoter's at the end of the Year	No. of Shares	% of Total Shares	% Change during the Year
A. EQUITY SHARE CAPITAL			
Amit Singla	100	0%	0%
Amit Singla HUF	1000420	6%	0%
Bharat Khanna	1630667	10%	0%
Darshan Singla	100	0%	0%
Deepa Khanna	442087	3%	0%
Isha Singla	100	0%	0%
Jatin Khanna	1650000	10%	0%
Jitender Khanna	1876555	12%	0%
Jitender Khanna HUF	1041667	6%	0%
Manaoj Khanna	350000	2%	0%
Quickpaisa Fintech Private Limited	5878117	36%	0%
Richa Singhal	221043	1%	0%
Tourista International Private Limited	1041667	6%	0%
Ved Prakash	1041666	6%	0%
	16174189	100%	-
B. PREFERENCE SHARE CAPITAL			
Quickpaisa Fintech Private Limited	7200	50%	0%
Kavita	3600	25%	0%
Shakuntala Devi	3600	25%	0%
	14400	100%	-

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Particulars	As at March 31, 2026	As at March 31, 2025
3: Reserves & Surplus		
(a) Profit & Loss A/c		
Balance at the beginning of the year	15,117.33	14,316.24
Add : Surplus from the Statement of Profit & Loss	1,386.84	2,621.37
Less : Appropriations		
Preference Dividend	-	1,296.00
Statutory Reserve Account U/s 29C of NHB Act (Refer Note 3.1)	277.37	524.27
Sub Total (A)	16,226.80	15,117.33
(b) Securities Premium Account		
Balance at the beginning of the year	13,433.84	12,800.51
Add : Additions during the year	-	633.33
Sub Total (B)	13,433.84	13,433.84
(c) Statutory Reserve Account		
Balance at the beginning of the year		
Balance at the beginning of the year	4,853.46	4,329.19
Addition/Appropriation/Withdrawal during the year	277.37	524.27
Sub Total (C)	5,130.83	4,853.46
Total (A+B+C)	34,791.47	33,404.63
3.1 Statutory Reserve		
Balance at the Beginning of the year		
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	4,853.46	4329.19
b)Amount of special reserve u/s 36(1)(viii)of Income Tax Act, 1961 taken into account for the purpose of Statutory Reserve under Section 29C of the NHB Act,1987	-	-
Addition/Appropriation/Withdrawal during the year		
Addition:		
a) Amount transferred u/s 29C of the NHB Act, 1987	-	524.27
b)Amount of special reserve u/s 36(1)(viii)of Income Tax Act, 1961 taken into account for the purpose of Statutory Reserve under Section 29C of the NHB Act,1987	277.37	-
Appropriation/Withdrawl :		
a)Amount appropriated from the statatury Reserve u/s 29C of the NHB Act, 1987	-	-
b) Amount Withdrawn from the Special Reserve u/s 36(1)(viii) of the Income Tax Act,1961 which has been taken into account for the purpose of provision u/s 29C of NHB Act,1987	-	-
Balance at the End of the year		
a) Statutory reserve u/s 29C of the NHB Act, 1987	4,853.46	4,853.46
b)Amount of special reserve u/s 36(1)(viii)of Income Tax Act, 1961 taken into account for the purpose of Statutory Reserve under Section 29C of the NHB Act,1987	277.37	-
TOTAL	**5,130.83**	**4,853.46**

(a) Nature and purpose of reserves

Statutory reserves: Every year the Company transfers a sum of not less than twenty percent of net profit of that year as disclosed in the statement of profit and loss to its Statutory Reserve pursuant to section 29C of National Housing Bank Act, 1987

Securities premium: The amount received in excess of face value of the equity shares and preference shares is recognised in Securities Premium Reserve. The reserve can be utilised only for limited purposes such as issuance of bonus shares in accordance with the provisions of the Companies Act, 2013.

Retained earnings: Retained earnings are the profits that the Company has earned till date, less any transfers to statutory reserve, general reserve, dividends distributions paid to shareholders.

The conditions and restrictions for distribution attached to statutory reserves as specified in section 29C of National Housing Bank Act, 1987:
(1) Every Housing Finance Company (HFC) shall create a reserve fund and transfer therein a sum not less than twenty per cent of its net profit every year as disclosed in the profit and loss account and before any dividend is declared.
(2) No appropriation of any sum from the reserve fund shall be made by the HFC except for the purpose as may be specified by the RBI from time to time and every such appropriation shall be reported to the RBI within twenty-one days from the date of such withdrawal: Provided that the RBI may, in any particular case and for sufficient cause being shown, extend the period of twenty one days by such further period as it thinks fit or condone any delay in making such report.
(3) Notwithstanding anything contained in sub-section (1), the Central Government may, on the recommendation of the RBI and having regard to the adequacy of the paid-up capital and reserves of a HFC in relation to its deposit liabilities, declare by order in writing that the provisions of sub-section (1) shall not be applicable to the HFC for such period as may be specified in the order: Provided that no such order shall be made unless the amount in the reserve fund under sub-section (1) together with the amount in the share premium account is not less than the paid-up capital of the HFC.

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Particulars	As at March 31, 2026	As at March 31, 2025
4: Long Term Provisions		
Provision on Assets as per NHB Guidelines	5,908.88	5,477.23
Provision for Gratuity (Long term)	-	-
	5,908.88	**5,477.23**

Particulars	As at March 31, 2026	As at March 31, 2025
5: Trade Payable		
(i) total outstanding dues of micro enterprises and small enterprises	5.63	132.84
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	249.53	113.70
	255.16	**246.54**

Ageing of Trade Payables as at March 31,2026

	Outstanding for following periods from due date of Payments					Total
Particulars	**Unbilled Dues**	**Less Than 1 Year**	**1-2 Years**	**2-3 Years**	**More Than 3 Years**	
(I) MSME#	-	5.63	-	-	-	5.63
(ii) Others	-	249.53	-	-	-	249.53
(iii) Disputed Dues- MSME#	-	-	-	-	-	-
(iv) Disputed dues- Others	-	-	-	-	-	-

Ageing of Trade Payables As At March 31,2025

	Outstanding for following periods from due date of Payments					Total
Particulars	**Unbilled Dues**	**Less Than 1 Year**	**1-2 Years**	**2-3 Years**	**More Than 3 Years**	
(I) MSME#	-	132.84	-	-	-	132.84
(ii) Others	-	113.70	-	-	-	113.70
(iii) Disputed Dues- MSME#	-	-	-	-	-	-
(iv) Disputed dues- Others	-	-	-	-	-	-

MSME as per the Micro, Small and Medium Enterprises Development Act, 2006.

Disclosure pertaining to Micro and Small Enterprises are as under:	As at March 31, 2026	As at March 31, 2025
The principal amount and the interest due thereon remaining unpaid to any supplier at the end of each accounting year;	-	-
The amount of interest paid by the buyer in terms of section 16 of the Micro, Small and Medium Enterprises Development Act, 2006, along with the amount of the payment made to the supplier beyond the appointed day during each accounting year;	-	-
The amount of interest due and payable for the period of delay in making payment (which has been paid but beyond the appointed day during the year) but without adding the interest specified under the Micro, Small and Medium Enterprises Development Act, 2006;	-	-
The amount of interest accrued and remaining unpaid at the end of each accounting year; and	-	-
The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues above are actually paid to the small enterprise, for the purpose of disallowance of a deductible expenditure under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006.	-	-

(₹ in thousand unless otherwise stated)

Particulars	As at March 31, 2026	As at March 31, 2025
6: Other Current Liabilities		
Statutory Dues Payable	377.73	426.47
Expenses Payable	1,453.50	944.44
Other Payables	279.23	256.06
	2,110.46	**1,626.97**

Particulars	As at March 31, 2026	As at March 31, 2025
7: Short Term Provisions		
Income Tax Provisions	633.78	1,063.90
Provision On Assets as per NHB Guidelines	56.00	106.99
	689.77	**1,170.89**

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8: Property, plant and equipment (₹ in thousand unless otherwise stated)

Particulars	Furniture and Fixtures	Office Equipments	Computers and Data Processing Units	Total
Gross block (at cost)				
As at April 1, 2025	**199.72**	**631.71**	**620.18**	**1,451.61**
Additions	0.00	8.30	202.27	**210.57**
Disposals	-	-	**3.12**	3.12
As at March 31, 2026	**199.72**	**640.02**	**819.33**	**1,659.06**
Accumulated depreciation				
As at April 1, 2025	**129.87**	**404.58**	**493.18**	**1,027.63**
Charge for the period	18.08	107.42	188.55	314.05
Disposals	-	-	-	-
As at March 31, 2026	**147.96**	**512.00**	**681.73**	**1,341.68**
Net carrying amount				
As at April 1, 2025	**69.85**	**227.14**	**127.00**	**423.98**
As at March 31, 2026	**51.76**	**128.02**	**137.60**	**317.38**

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(₹ in thousand unless otherwise stated)

Particulars	As at March 31, 2026	As at March 31, 2025
9: Non Current Investments		
Investments in Equity Instruments		
Un-Quoted Equity Shares		
Webyne Data Centre Private Limited	5,000.00	5,000.00
(50,00,000 Equity Shares @ Rs. 1 each)		
	5,000.00	**5,000.00**

Particulars	As at March 31, 2026	As at March 31, 2025
10: Deferred Tax Asset		
(A) Deferred tax assets		
Net carrying amount PPE as per Income Tax Act	268.17	305.52
Provision against standard assets (IGAAP)	98.97	158.01
Total deferred tax assets	**367.14**	**463.52**
(B) Deferred tax liabilities		
Net carrying amount PPE as per companies act	82.52	110.23
Total deferred tax liabilities	**82.52**	**110.23**
Net deferred tax assets (A+B)	**284.62**	**353.29**

Particulars		As at March 31, 2026	As at March 31, 2025
11: Long Term Loans And Advances			
Housing Loans			
Secured Considered Good unless stated otherwise			
(i) Standard Loans		1,30,624.60	1,30,155.07
(ii) Sub Standard Loans		-	4,266.77
(iii) Doubtful Loans		7,059.14	2,792.38
(iv) Loss Assets		-	-
	Sub Total (A)	**1,37,683.74**	**1,37,214.22**
Non-Housing Loans			
Secured Considered Good unless stated otherwise			
(i) Standard Loans		9,807.17	12,178.30
(ii) Sub Standard Loans		-	623.21
(iii) Doubtful Loans		2,105.95	1,482.75
(iv) Loss Assets		-	-
Unsecured Considered Good unless stated otherwise			
(i) Standard Loans		10,854.85	21,059.59
(ii) Sub Standard Loans		-	-
(iii) Doubtful Loans		-	-
(iv) Loss Assets		-	-
	Sub Total (B)	**22,767.97**	**35,343.84**
	Total (A+B)	**1,60,451.71**	**1,72,558.06**

Particulars	As at March 31, 2026	As at March 31, 2025
12: Other Non-current Assets		
Security Deposits For Office Premises	1,200.00	1,200.00
Prepaid Expenses	1,000.07	475.77
	2,200.07	**1,675.77**

Particulars	As at March 31, 2026	As at March 31, 2025
13: Cash and Cash Equivalents		
Cash on hand	85.59	216.04
Balances with banks		
On current accounts	1,889.58	1,872.33
Deposits with maturity of less than 12 months	30,150.74	1,946.01
	32,125.91	**4,034.38**

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

(₹ in thousand unless otherwise stated)

Particulars		As at March 31, 2026	As at March 31, 2025
14: Short-Term Loans and Advances			
Housing Loans			
Secured Considered Good unless stated otherwise			
(i) Standard Loans		6,653.24	6,958.95
(ii) Sub Standard Loans		-	-
(iii) Doubtful Loans		-	-
(iv) Loss Assets		-	-
	Sub Total (A)	**6,653.24**	**6,958.95**
Non-Housing Loans			
Secured Considered Good unless stated otherwise			
(i) Standard Loans		1,160.51	1,287.96
(ii) Sub Standard Loans		-	-
(iii) Doubtful Loans		-	-
(iv) Loss Assets		-	-
Unsecured Considered Good unless stated otherwise			
(i) Standard Loans		9,194.23	23,695.35
(ii) Sub Standard Loans		-	-
(iii) Doubtful Loans		-	-
(iv) Loss Assets		-	-
	Sub Total (B)	**10,354.74**	**24,983.31**
	Total (A+B)	**17,007.98**	**31,942.26**

(₹ in thousand unless otherwise stated)

Particulars	As at March 31, 2026	As at March 31, 2025
14A: Loan portfolio		
(a) Term loans		
Housing Loans	1,44,336.97	1,44,173.16
Non Housing Loans	33,122.71	60,327.15
Less: Provision on Assets as per NHB Guidelines	5,964.88	5,584.22
Total (net)	**1,71,494.80**	**1,98,916.09**
(b) (i) Secured	1,57,410.60	1,59,745.37
(ii) Unsecured	20,049.08	44,754.94
Less: Provision on Assets as per NHB Guidelines	5,964.88	5,584.22
Total (net)	**1,71,494.80**	**1,98,916.09**
(c) (i) Loans in India	1,77,459.68	2,04,500.31
Less: Provision on Assets as per NHB Guidelines	5,964.88	5,584.22
Total (net)	**1,71,494.80**	**1,98,916.09**

14A.1 Disclosure for acquired pool

During FY 2025–26, the Company acquired a pool of certain loan assets having an aggregate principal outstanding of 19,239.19 as at March 31, 2026, by way of a Deed of Assignment. These loan assets have been recognised as purchase of loan assets pursuant to an absolute assignment and transfer on a "without recourse" basis. under the terms of the assignment transaction,the company receives from the Assignor,on a monthly basis,the pro-rata collection amount pertaining to the assigned loan portfolio in accordance with the agreed terms.The transaction comprises 28 loan accounts, with an aggregate principal outstanding of 19,239.19 as at March 31, 2026. The weighted average residual tenor of the assigned loan portfolio is 122 months, and the aggregate consideration paid for the acquisition of the loan assets is 19,239.19.

14A.2 Loans and receivables are non-derivative financial assets which generate a fixed or variable interest income for the Company. The carrying value may be affected by changes in the credit risk of the counterparties.

14A.3 Collateral and other credit enhancements:

Loans granted by the Company are secured by any or all of the following as applicable, based on their categorisation:

a) Equitable / registered mortgage of property.
b) Undertaking to create a security.
c) The personal guarantees of borrowers
d) Assignment of insurance policies.

14A.4 The Company monitors the value of collateral and will request additional collateral in accordance with the loan agreement.

14A.5 Includes loans under on-going cheque handover post completion of disbursement process.

14A.6 There were no loans given against the collateral of gold jewellery, hence the percentage of such loan to the total outstanding assets is Nil (as at March 31, 2025 Nil)

Particulars	As at March 31, 2026	As at March 31, 2025
15: Other Current Assets		
Advance Deposit with CERSAI	0.90	0.14
Advance Remuneration	-	15.00
Float Amount Deposited with HDFC Standard Life Insurance Co. Ltd.	100.00	100.00
Interest Accrued on FDR and Term deposits	237.64	25.17
Prepaid Expenses	6.97	92.69
Advance Tax AY 2024-25	-	400.00
Advance Tax FY 2025-26	450.00	-
TDS Receivables	365.51	466.79
GST Receivable	1,348.94	951.63
Other Advance	-	28.99
	2,509.96	**2,080.41**

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
16: Interest Income		
(A) Interest from Financing Activities		
Interest on Housing Loan Finance	17,747.24	15,931.49
Interest on Non-Housing Loan Finance	7,313.67	6,476.43
(B) Income from Other Operating Activities		
Loan Processing Fee	986.50	827.20
Foreclosure (Pre-Payment) Charges	308.50	630.89
EMI Bouncing, Delayed Payment & Related Charges	222.93	598.78
Other Operating Income	10.50	12.00
	26,589.34	**24,476.78**

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
17: Other income		
(A) Interest Income		
Interest Income from Fixed & Term Deposits	803.40	1,047.73
(B) Other Non Operating Income		
Miscellaneous Income	18.00	261.38
	821.40	**1,309.11**

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
18: Employee Benefit Expenses		
Salary Expenses	11,672.47	7869.27
Staff Welfare Expenses	570.88	125.00
Employer's Contribution to Provident Fund and Other Fund	289.51	210.09
EPF Administration Charges	11.80	8.48
	12,544.66	**8,212.84**

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
19: Managerial Remuneration		
Director's Remuneration	4,053.40	3,878.40
Employer's Contribution to Provident Fund and Other Fund	21.60	21.60
	4,075.00	**3,900.00**

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
20: Depreciation And Amortization Expenses		
(A) Depriciation Expenses		
Depreciation on Tangible Assets	314.05	337.92
Amortization	-	-
	314.05	**337.92**

HomeShree Housing Finance Ltd.

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Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
21: Other Expenses		
Office Repair & Maintanance Expenses	-	37.00
Office Rent	3,900.00	3,900.00
Professional Expenses	439.38	456.08
Rates and Taxes	66.58	20.08
Other Administrative Expenses	4,018.40	5,430.53
	8,424.36	**9,843.70**

Break up of Auditor's Remuneration

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
a) Audit Fees	85.00	300.00
b) Other services	25.00	284.00
	110.00	**584.00**

Other expenses in excess of 1% of revenue from operations

Particular	For the year ended March 31 ,2026	For the year ended March 31 ,2025
Professional expenses, Consultancy and Legal Charges	582.27	1,467.30
Software Rental Charges	346.87	145.42
Commission Charges Payout	282.85	162.25
Office Expenses	-	179.71
Provision on Loan Assets	380.65	607.72
Employee Training Expenses	492.77	396.05
Conveyance Expenses	-	236.37
ROC Filing	-	20.08
GST Expenses	-	652.92
Diwali Celebration Expense	-	338.50
Computer Repair & Maintenance A/c	312.23	255.46

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

Particulars	As at March 31, 2026	As at March 31, 2025
22. Earnings per share (EPS)		
(A) Basic EPS		
(i) Net Profit Attributable to Equity Shareholders		
Profit After Tax	1,386.84	2,621.37
Less: Preference Share Dividend	-	1,296.00
Net Profit Attributable to Equity Shareholders (A)	**1,386.84**	**1,325.37**
(ii) Weighted Average No. of Equity Shares		
Weighted average number of shares used in basic earning per share (B)	16,174.19	16,174.19
Basic Earning Per Share (A)/(B)	**0.09**	**0.08**
(B) Diluted EPS		
(i) Net Profit Attributable to Equity Shareholders for Diluted EPS		
Net Profit Attributable to Equity Shareholders	1,386.84	1,325.37
Add: Convertible Preference Dividend	-	1,296.00
Net Profit Attributable to Equity Shareholders for Diluted EPS (C)	**1,386.84**	**2,621.37**
(ii) Weighted Average No. of Equity Shares (Including Potential Equity Shares)		
Weighted Average Number of Equity Shares	16,174.19	16,174.19
Weighted Average Number of Potential Equity Shares		
Compulsorily Convertible Preference Shares (Convertible into Equity)	1,185.08	1,193.50
Weighted Average No. of Equity Shares (Including Potential Equity Shares) (D)	**17,359.27**	**17,367.69**
Diluted Earning Per Share (C)/(D)	**0.08**	**0.15**
CALCULATION OF DILLUTIVE POTENTIAL EQUITY SHARES		
No. of Equity Shares	16,174.19	16,174.19
Add: Weighted Average No. of Convertible Preference Shares	1,185.08	1,193.50
Net Worth Exculding preference capital	1,96,533.36	1,95,146.52
Total Equity share (before conversion)	16,174.19	16,174.19
Per Share Value	12.15	12.07
Total No. of Convertible preference shares into Equity shares	1,185.08	1,193.50
(Note : Conversion taken on current net worth)		

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

23 Financial risk management

i) Risk Management

The Company's activities expose it to liquidity risk and credit risk. The Company's board of directors has overall responsibility for the establishment and oversight of the Company's risk management framework. This note explains the sources of risk which the entity is exposed to and how the entity manages the risk and the related impact in the financial statements.

A) Credit risk

Credit risk arises from cash and cash equivalents, trade receivables, investments carried at amortised cost and deposits with banks and financial institutions.

Credit risk management

The Company assesses and manages credit risk of financial assets based on following categories arrived on the basis of assumptions, inputs and factors specific to the class of financial assets.
A: Low credit risk on financial reporting date
B: Moderate credit risk
C: High credit risk

Assets under credit risk –

Credit rating	Particulars	March 31, 2026	March 31, 2025
A: Low credit risk	Cash and cash equivalents, other bank balances, investments, loans, trade receivables and other financial assets	-	-
B: Moderate credit risk	Loans and other financial assets	-	-
C: High credit risk	Loans and other financial assets	-	-

The risk parameters are same for all financial assets for all period presented. The Company considers the probability of default upon initial recognition of asset and whether there has been a significant increase in credit risk on an on-going basis throughout each reporting period. In general, it is presumed that credit risk has significantly increased since initial recognition if the payments are more than 180 days past due . A default on a financial asset is when the counterparty fails to make contractual payments when they fall due. This definition of default is determined by considering the business environment in which entity operates and other macro-economic factors.

B) Liquidity risk

Prudent liquidity risk management implies maintaining sufficient cash and marketable securities and the availability of funding through an adequate amount of committed credit facilities to meet obligations when due. Due to the nature of the business, the Company maintains flexibility in funding by maintaining availability under committed facilities.

Management monitors rolling forecasts of the Company's liquidity position and cash and cash equivalents on the basis of expected cash flows. The Company takes into account the liquidity of the market in which the entity operates. In addition, the Company's liquidity management policy involves projecting cash flows in major currencies and considering the level of liquid assets necessary to meet these, monitoring balance sheet liquidity ratios against internal and external regulatory requirements and maintaining debt financing plans.

Maturity pattern of assets and liabilities as at March 31, 2026:

Particulars	Upto 1 month	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Total
Trade payables	-	255.16	-	-	-	-	-	-	255.16
Loan portfolio	4,510.52	3100.06	3,100.06	9,300.18	18,054.57	63,460.68	48,631.08	2,20,099.33	3,70,256.48
Investments					5,000.00			-	5,000.00

The above maturity pattern is based on the undiscounted contractual cash flows under the respective arrangements where such assets and liabilities have been recognised.

Maturities of Labilities

The tables below analyse the Company's financial liabilities into relevant maturity groupings based on their contractual maturities.

As at March 31, 2026	Less than 1 year	1-5 years	More than 5 years	Total
Trade Payables	255.16	-	-	255.16
Other liabilities	2,800.23	5,908.88	-	8,709.11
Total	**3,055.39**	**5,908.88**	-	**8,964.27**

As at March 31, 2025	Less than 1 year	1-5 years	More than 5 years	Total
Trade Payables	246.54	-	-	246.54
Other liabilities	2,797.86	5,477.23	-	8,275.09
Total	**3,044.40**	**5,477.23**	-	**8,521.63**

ii) Capital management

Risk management

For the purpose of the Company's capital management, capital includes issued equity share capital, security premium and all other equity reserves attributable to the equity holders of the Company.

The Company' s capital management objectives are:
• to ensure the Company's ability to continue as a going concern
• to provide an adequate return to shareholders by pricing products and services commensurately with the level of risk.
The Company manages its capital structure and makes adjustments in light of changes in economic conditions and the requirements of the financial covenants. To maintain or adjust the capital structure, the Company may adjust the dividend payment to shareholders, return capital to shareholders or issue new shares. The Company monitors capital using a gearing ratio, which is net debt divided by total capital plus net debt. The Company includes within net debt, interest bearing loans and borrowings, trade and other payables, less cash and cash equivalents, excluding discontinued operations.

HomeShree Housing Finance Ltd.

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HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Notes to the Financial Statements for the year ended March 31, 2026

24 - Related Party Disclosure

a. Names of related parties and nature of relationships with related parties.

Name of Related Party	Nature of Relationship
Amit Singla	Managing Director (KMP) and Promoter
Jitender Khanna	Director(KMP) and Promoter
Manoj Khanna	Director(KMP) and Promoter
Bharat Khanna	Chief Financial Officer(KMP) (w.e.f 26.06.2023)
Ved Prakash Roy	Company Secretary (KMP) (w.e.f 17.03.2025)
Isha Singla	Relative of Amit Singla
Darshan Singla	Relative of Amit Singla
Master Reyansh Singla	Relative of Amit Singla
Master Shivansh Singla	Relative of Amit Singla
Khushboo Singla	Relative of Amit Singla
Preeti Varshney	Relative of Amit Singla
Tourista International Private Limited	Entity in which Mr. Amit Singla & his Relatives has significant influence
Empbil ratings Private Limited	Entity in which Mr. Amit Singla's Relatives has significant influence
Quickpaisa Fintech Private Limited	Holding more than 20% in HomeShree Housing Finance Limited
Vaache Business Enterprises LLP	Relative of Mr. Amit Singla is Partner
Uplift Foundation	Mr. Amit Singla is Trustee and Settlor
Amit Singla HUF, Surender Kumar Singla HUF	Mr. Amit Singla is Karta
R V Enterprises	Relative of Mr. Amit Singla is Partner
QuickFly Holidays Private Limited	Entity in which Mr. Amit Singla's Relatives has significant influence
QuickHost Infotech Private Limited	Entity in which Mr. Amit Singla & his Relatives has significant influence
Deepa Khanna	Relative of Mr. Jitender Khanna
Ved Prakash	Relative of Mr. Jitender Khanna
Kanta Rani	Relative of Mr. Jitender Khanna
Soumya Khanna, Chetanya Khanna, Navya Khanna	Relative of Mr. Jitender Khanna
Kavita Khanna	Relative of Mr. Jitender Khanna
Shakuntla Devi	Relative of Mr. Manoj Khanna
Varsha Bhatia	Relative of Mr. Jitender Khanna
Jitender Khanna HUF	Mr. Jitender Khanna is Karta
Ved Prakash HUF	Relative of Mr. Jitender Khanna is Karta
B2B Clothing Private Limited	Mr. Jitender Khanna and his relatives are Directors and Shareholders
K C Garments Private Limited	Mr. Jitender Khanna and his relatives are Directors and Shareholders
KC Creative Works Private Limited	Mr. Jitender Khanna and his relatives are Directors" and Shareholders
Kajal Khanna	Relative of Bharat Khanna
Leena Khanna	Relative of Manoj Khanna
Naivedya Khanna, Pranay Khanna	Relative of Manoj Khanna
Karam Ishwar One LLP	Mr. Jitender Khanna is a Designated Partner
Ved Realty Venture LLP	Mr. Jitender Khanna is a Designated Partner

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

b) Transactions with related parties

(₹ in thousand unless otherwise stated)

S.No.	Particulars	Parties mentioned in (a) above	
	Transactions during the year	**March 31, 2026**	**March 31, 2025**
1	**Allotment/transfer of shares:**		
	Amit Singla HUF	-	2,083.33
	Bharat Khanna	-	250.00
	Jitender Khanna	-	833.33
2	**Directors sitting fee**		
	Shyam Sundar Gupta	-	10.00
	Harpreet Singh	-	10.00
	Vivek Singh	60.00	15.00
	Deepak Kumar Jena	60.00	15.00
3	**Remuneration**		
	Amit singla	4,053.40	3,878.40
	Khushboo Singla	907.50	818.40
	Bharat Khanna	4,285.00	3,000.00
	Isha Singla	1,478.40	1,478.40
	Nikita	-	38.20
	Puja Kumari	-	453.09
	Ved Prakash Roy	930.91	39.45
			-
4	**Reimbursement**		-
	Amit singla	106.35	404.93
	Khushboo Singla	7.98	14.76
	Isha Singla	36.15	159.01
	Puja Kumari	-	1.90
	Tourista International Private Limited	73.09	11.32
	Ved Prakash Roy	0.30	-
	Bharat Khanna	-	-
5	**Rent Paid**		
	Quick Paisa Fintech Pvt Ltd Noida	3,720.00	3,720.00
			-
6	**Processing Fees on Loan Given**		
	Darshan Singla	-	10.00
	Surender Kumar Singla HUF	-	-
	Quickhost Infotech Private Limited	10.00	-
	Tourista International Private Limited	-	24.50
7	**Interest Income**		
	Darshan Singla	219.88	712.63
	Surender Kumar Singla HUF	958.13	1,233.58
	Quickhost Infotech Private Limited	1,002.75	1,064.30
	Tourista International Private Limited	526.24	540.88
			-

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

8	**Loan and Advances (Principal Amt Rcvd)**		-
	Darshan Singla	88.97	936.88
	Surender Kumar Singla HUF	1,632.41	1,558.63
	Quickhost Infotech Private Limited	1,444.20	1,297.56
	Tourista International Private Limited	744.67	599.27
9	**Loan and Advances (Given)**		
	Darshan Singla	-	3,600.00
	Surender Kumar Singla HUF	-	-
	Quickhost Infotech Private Limited	3,700.00	-
	Tourista International Private Limited	-	4,900.00
10	**Payment of Preference Dividend**		
	Shakuntala Devi	-	324.00
	Kavita Khanna	-	324.00
	Quickpaisa Fintech Private Limited	-	648.00
11	**Payment for data storage Services**		
	Quickhost Infotech Private Limited	240.00	240.00

c) Amount outstanding with related parties

(₹ in thousand unless otherwise stated)

S.No.	Particulars	Parties mentioned in (a) above	
		March 31, 2026	**March 31, 2025**
	Directors sitting fee		
	Vivek singh	13.50	13.50
	Deepak Kumar jena	13.50	13.50
	Remuneration		
	Amit singla	375.20	215.20
	Khushboo Singla	73.40	63.64
	Bharat Khanna	482.53	178.60
	Isha Singla	112.40	73.74
	Nikita	-	-
	Ved Prakash Roy	70.53	33.94
	Reimbursement		
	Isha Singla	10.98	10.98
	Amit singla	25.36	16.35
	Interest Income		-
	Darshan Singla	-	73.66
	Surender Kumar Singla HUF	-	94.35
	Quickhost Infotech Private Limited	-	81.36
	Tourista International Private Limited	-	50.91
	Loan and Advances (Given)		
	Darshan Singla	-	7,700.14
	Surender Kumar Singla HUF	6,400.87	8,087.29
	Quickhost Infotech Private Limited	5,300.58	6,710.20
	Tourista International Private Limited	3,602.81	4,363.83

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

(₹ in thousand unless otherwise stated)

25 Disclosure of details as required by Notification No. RBI/DoR/2025-26/365, DoR.FIN.REC.284/03-10-119/2025-26 dated November 28, 2025, as amended under the Reserve Bank of India (Housing Finance Companies) Directions, 2025 and the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025.

a. Capital / Analytical Ratios

Particulars	31-Mar-26	31-Mar-25
CRAR (%)	185.38%	147.08%
CRAR – Tier I Capital (%)	184.97%	146.68%
CRAR – Tier II Capital (%)	0.41%	0.40%
Liquidity Coverage Ratio		-

b. Reserve fund under Section 29C of the NHB Act, 1987

Particulars	31-Mar-26	31-Mar-25
Balance at the beginning of the year		
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	4,853.46	4,329.19
b) Amount of special reserve u/s 36(1)(viii)of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve under Section 29C of the NHB Act, 1987	-	-
Total		
Addition / Appropriation / Withdrawal during the year		
Add:		
a) Amount transferred u/s 29C of the NHB Act, 1987	-	524.3
b) Amount of special reserve u/s 36(1)(viii) of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve under Section 29C of the NHB Act, 1987	277.4	-
Less:		
a) Amount appropriated from the Statutory Reserve u/s 29C of the NHB Act, 1987	-	-
b) Amount withdrawn from the Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 which has been taken into account for the purpose of provision u/s 29C of the NHB Act, 1987	-	-
Balance at the end of the year		
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	4,853.46	4,853.46
b) Amount of special reserve u/s 36(1)(viii)of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve under Section 29C of the NHB Act, 1987	277.37	-
Total		

c. Investments

Particulars	31-Mar-26	31-Mar-25
1. Value of investments		
(i) Gross value of investments		
(a) In India	5,000.0	5,000.00
(b) Outside India	-	-
(ii) Provisions for depreciation		
(a) In India	-	-
(b) Outside India	-	-
(iii) Net value of investments		
(a) In India	5,000.0	5,000.00
(b) Outside India	-	-
2. Movement of provisions held towards depreciation on investments		
(i) Opening balance	-	-
(ii) Add: Provisions made during the year	-	-
(iii) Less: Write-off / Written-bank of excess provisions during the year	-	-
(iv) Closing balance	-	-

d. Derivatives

The Company has no transactions/exposure in derivatives in the current and previous year.

1. Forward rate agreement (FRA) / Interest rate swap (IRS)

Particulars	31-Mar-26	31-Mar-25
i) The notional principal of swap agreements	-	-
ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	-	-
iii) Collateral required by the HFC upon entering into swaps	-	-
iv) Concentration of credit risk arising from the swaps	-	-
v) The fair value of the swap book	-	-

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

2. Exchange traded interest rate (IR) derivative

Particulars	31-Mar-26	31-Mar-25
i) Notional principal amount of exchange traded IR derivatives undertaken during the year (instrument-wise)	-	-
ii) Notional principal amount of exchange traded IR derivatives outstanding as on 31st March 2025 (instrument-wise)	-	-
iii) Notional principal amount of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)	-	-
iv) Mark-to-market value of exchange traded IR derivatives outstanding and not "highly effective" (instrument wise)	-	-

3. Disclosures on Risk Exposure in Derivatives : Not applicable

A. Qualitative Disclosure - Since the company has not involved in derivative transaction , risk management policy of the company does cover any such disclosure

B. Quantitative Disclosure

Particulars	31-Mar-26	31-Mar-25
i) Derivatives (Notional Principal Amount)	-	-
ii) Marked to Market Positions	-	-
(a) Assets (+)	-	-
(b) Liability (-)	-	-
iii) Credit Exposure	-	-
iv) Unhedged Exposures	-	-

e. Securitisation

1. Securitisation by way of SPV

The Company has no transactions/exposure in securitization by way of SPV in the current and previous year.

2. Details of financial assets sold to securitisation / reconstruction Company for asset reconstruction

The Company has not sold any financial asset to securitisation / reconstruction Company for asset reconstruction in the current and previous year.

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

(₹ in thousand unless otherwise stated)

3.Details of assignment transactions undertaken by HFCs

Particulars		March 31, 2026	March 31, 2025
(i)	No.of accounts	-	-
(ii)	Carrying amount of derecognised financial assets	-	-
(iii)	Aggregate consideration	-	-
(iv)	Additional consideration realized in respect of accounts transferred in earlier years	-	-
(v)	Aggregate gain / loss under EIS (net)	-	-

As per Homeshree Housing Finance Limited's existing business model none of the loan accounts are originated or booked with the intent to sell down through the direct assignment route. Decision to derecognize financial instruments through the direct assignment route is taken with the objective of meeting regulatory compliances, maintaining judicious mix of assets, take advantage of market liquidity situation, conducive macros and basis available market opportunity.

4.Details of non-performing financial assets purchased / sold

The Company has not purchased / sold non performing financial asset in the current and previous year.

f. Asset liability management

Maturity pattern of certain items of assets and liabilities

Maturity pattern of assets and liabilities as on March 31, 2026:

Particulars	1 to 7 days	8 to 14 days	15 days to 30 /31 days	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Total
Borrowings	-	-	-	-	-	-	-	-	-	-	-
Advances	297.25	297.25	1,313.77	1,189.34	1,211.79	3,712.41	7,240.34	24,876.16	17,466.73	1,17,436.48	1,75,041.52
Investment	-	-	-	-	-	-	5,000.00	-	-	-	5,000.00
Foreign	-	-	-	-	-	-	-	-	-	-	-

Maturity pattern of assets and liabilities as on March 31, 2025:

Particulars	1 to 7 days	8 to 14 days	15 days to 30 /31 days	1 to 2 months	2 to 3 months	3 to 6 months	6 months to 1 year	1 to 3 years	3 to 5 years	Over 5 years	Total
Borrowings	-	-	-	-	-	-	-	-	-	-	-
Advances	1,100.90	1,100.90	2,201.80	2,393.11	2,425.73	7,477.47	13,405.98	30,547.11	22,882.73	1,18,501.52	2,02,037.24
Investment	-	-	-	-	-	-	5,000.00	-	-	-	5,000.00
Foreign	-	-	-	-	-	-	-	-	-	-	-

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

HomeShree Housing Finance Ltd.

g. Exposure

1. Exposure to real estate sector

(₹ in thousand unless otherwise stated)

Category	31-Mar-26	31-Mar-25
a) Direct exposure		
(i) Residential Mortgages -		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented;		
- Individual housing loans up to `15 lakh	48,120.19	29,733.76
- Individual housing loans above `15 lakh	96,216.78	1,14,439.40
-Other loans	13,073.63	15,572.21
(ii) Commercial Real Estate		
Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial Premises, multi-family residential buildings, multi-tenanted Commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction etc.) Exposure would also include non-	-	-
(iii) Investments in Mortgaged Backed Securities (MBS) and other securitised exposures -		
a. Residential	-	-
b. Commercial Real Estate	-	-
b) Indirect exposure		
Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	-	-
Total Exposure to Real Estate Sector		

2. Exposure to capital market

The Company has no exposure to capital market directly or indirectly in the current and previous year.

3. Details of financing of parent company products

There is no financing of parent company products.

4. Details of single borrower limit (SGL) / group borrower limit (GBL) exceeded by the HFC

The Company has not exceeded the single borrower limit and group borrower limit as prescribed by NHB.

5. Unsecured advances

The Company has not financed any unsecured advances against intangible securities such as rights, licenses,authority etc. as collateral security.

HomeShree Housing Finance Ltd.

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6. Exposure to group companies engaged in real estate business

Description	Amount	% of Owned fund
Exposure to any single entity in group engaged in real estate business	-	-
Exposure to all in group engaged in real estate business	-	-

h. Miscellaneous

1. Registration obtained from other financial sector regulators

The Company has not obtained registration from other financial sector regulators.

2. Disclosure of penalties imposed by NHB and other regulators

There is no penalty on company during the current and previous financial year.

3. Group Structure

Name of Entity	Type	Percentage Holding of Equity Share	Percentage Holding of Preference Share
Quickpaisa Fintech Private Limited	Holding more than 20% in HomeShree Housing Finance Limited	36.34%	50.00%

4. Related party transactions

Refer Note 24

5. Rating assigned by credit rating agencies and migration of rating during the year

Instrument Type	Agency	RatingCurrent Year	RatingPrevious Year
Nil	Nil	Nil	Nil

6. Remuneration of directors

No Remuneration paid to Non Executive directors except as disclosed under Note 24 of the financial statements.

7. Net Profit or Loss for the period, prior period items and changes in accounting policies

There are no material prior period items. There has been no change in accounting policies during the year.

8. Revenue recognition

Revenue is recognised in line with the policy adopted by the Company.

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(₹ in thousand unless otherwise stated)

i **Additional disclosure**

1. Provisions & contingencies

Break up of 'Provisions and contingencies' shown under the head expenditure in statement of profit and loss	31-Mar-26	31-Mar-25
1. Provisions for depreciation on Investment	-	-
2. Provision made towards Income tax	633.78	1,063.90
3. Provision towards NPA	489.00	502.29
4.Contingent Provision against Standard Assets	(108.34)	105.43

Break up of Loan & Advances and Provisions thereon	Housing		Non Housing	
	Current Year	Previous Year	Current Year	Previous Year
Standard Assets				
a) Total Outstanding Amount	1,37,277.83	1,37,114.02	31,016.76	58,221.20
b) Provisions made	343.20	342.79	124.07	232.82
Sub-Standard Assets				
a) Total Outstanding Amount	-	4,266.77	-	623.21
b) Provisions made	-	640.02	-	93.48
Doubtful Assets – Category-I				
a) Total Outstanding Amount	4,266.77	2,792.38	623.21	-
b) Provisions made	1,066.69	2,792.38	155.80	-
Doubtful Assets – Category-II				
a) Total Outstanding Amount	2,792.38	-	-	1,482.75
b) Provisions made	2,792.38	-	-	1,482.75
Doubtful Assets – Category-III				
a) Total Outstanding Amount	-	-	1,482.75	-
b) Provisions made	-	-	1,482.75	-
Loss Assets				
a) Total Outstanding Amount	-	-	-	-
b) Provisions made	-	-	-	-
TOTAL				
a) Total Outstanding Amount	**1,44,336.97**	**1,44,173.16**	**33,122.71**	**60,327.15**
b) Provisions made	**4,202.27**	**3,775.18**	**1,762.61**	**1,809.05**

a. The total outstanding amount includes principal and accrued interest.

b. The category of Doubtful Assets will be as under

Period for which the assets has been considered Doubtful	Category
Upto one year:	Category - I
One to three years	Category - II
More than three years:	Category - III

2 **Draw down from reserves**

There has been no draw down from reserves during the year ended March 31, 2026 (March 31, 2025 Nil)

3 **Concentration of public deposits, advances, exposures and NPAs**

a **Concentration of public deposits - Not applicable**

Particulars	Current Year	Previous Year
Total deposits of twenty largest depositors	-	-
Percentage of deposits of twenty largest depositors to total deposits of the deposit taking HFC	-	-

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b. Concentration of loans & advances

Particulars	31-Mar-26	31-Mar-25
Total loans & advances to twenty largest borrowers	83,530.31	1,04,239.42
Percentage of loans & advances to twenty largest borrowers to total advances of the HFC	47.07%	50.97%

c. Concentration of all Exposure (including off-balance sheet exposure)

Particulars	31-Mar-26	31-Mar-25
Total exposure to twenty largest borrowers / customers	83,530.31	1,04,239.42
Percentage of exposures to twenty largest borrowers / customers to total exposure of the HFC on borrowers / customers	47.07%	50.97%

d. Concentration of NPAs

Particulars	31-Mar-26	31-Mar-25
Total Exposure to top ten NPA accounts	9,165.09	9,165.09

Sector	Percentage of NPAs to Total Advances in that sector
A. Housing loans:	
1. Individuals	4.89%
2. Builders / project loans	-
3. Corporates	-
4. Others (specify)	-
B. Non Housing Loans	
1. Individuals	6.36%
2. Builders / project loans	-
3. Corporates	-
4. Others (specify)	-

4 Movement of NPAs

Particulars	31-Mar-26	31-Mar-25
(I) Net NPAs to Net Advances (%)	2.13%	2.08%
(II) Movement of NPAs (Gross)		
a) Opening balance	9,165.09	8,480.79
b) Additions during the year	-	4,889.97
c) Reductions during the year		4,205.67
d) Closing balance	9,165.09	9,165.09
(III) Movement of Net NPAs		
a) Opening balance	4,156.48	3,974.46
b) Additions during the year	-	4,156.48
c) Reductions during the year	489.00	3,974.46
d) Closing balance	3,667.48	4,156.48
(IV) Movement of provisions for NPAs (excluding provisions on standard assets)		
a) Opening balance	5,008.62	4,506.33
b) Provisions made during the year	489.00	502.29
c) Write-off/write-back of excess provisions	-	-
d) Closing balance	5,497.62	5,008.62

5 Overseas asset

The Company does not have any overseas assets as at year ended March 31, 2026 and March 31, 2025.

6 Off - balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms)

The Company does not have any off balance sheet Special Purpose Vehicle (SPV) which are required to be consolidated as per accounting norms.

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(₹ in thousand unless otherwise stated)

j. Disclosure as per Annexure I of RBI(Non-Banking Financial Companies - Financial Statements: Presentation and Disclosure) Directions,2025

Particulars	Amount Outstanding	Amount Overdue
1 Loans and advances availed by the HFC inclusive of interest accrued thereon but not paid:		
(a) Debentures : Secured	-	-
: Unsecured	-	-
(other than falling within the meaning of public deposits)		
(b) Deferred Credits	-	-
(c) Term Loans		-
(d) Intercorporate loans and borrowing	-	-
(e) Commercial Paper	-	-
(f) Public Deposits	-	-
(g) Other Loans (specify nature)	-	-
2 Breakup of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):		
(a) In the form of Unsecured debentures	-	-
(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
(c) Other public deposits	-	-

Assets side	Amount outstanding
3 Breakup of Loans and Advances including bills receivables [other than those included in (4) below]:	
(a) Secured	1,57,410.60
(b) Unsecured	20,049.08
4 Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities	
(i) Lease assets including lease rentals under sundry debtors	-
(a) Financial lease	-
(b) Operating lease	-
(ii) Stock on hire including hire charges under sundry debtors	
(a) Assets on hire	-
(b) Repossessed Assets	-
(iii) Other loans counting towards asset financing activities	
(a) Loans where assets have been repossessed (net of provision)	-
5 Breakup of Investments	
Current Investments	
1. Quoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-
2. Unquoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-

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I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

Long Term Investments	
1. Quoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-
2. Unquoted	
(i) Shares	
(a) Equity	5,000.00
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-

6 Borrower group-wise classification of assets financed as in (3) and (4) above:

Category	Secured	Unsecured	Total
Secured Unsecured Total	-	-	-
1. Related Parties	-	-	-
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	8,903.38	8,903.38
(c) Other related parties	-	6,400.87	6,400.87
2. Other than related parties	1,57,410.60	4,744.83	1,62,155.43
Total	1,57,410.60	20,049.08	1,77,459.68

7 Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) :

Category	Market Value / Break up or fair value or NAV	Total Book Value (net of provisions)
1. Related Parties		
(a) Subsidiaries	-	-
(b) Companies in the same group	-	-
(c) Other related parties	-	-
2. Other than related parties	-	-
Total	-	-

8 Other information

Particulars	Amount
1. Gross Non-Performing Assets	
(a) Related Parties	-
(b) Other than related parties	9,165.09
2. Net Non-Performing Assets	
(a) Related Parties	-
(b) Other than related parties	3,667.48
3.Assets acquired in satisfaction of debt	-

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k. Details of Principal Business Criteria (PBC) as at March 31, 2026 is as follows:

Particulars	% of total assets towards housing finance	% of total assets towards housing finance for individuals
PBC	66.03%	66.03%

As per the Paragraph 4.1.17 of Master Direction Non-Banking Financial Company Housing Finance Company (Reserve Bank) Directions, 2021, RB1/2020-21/73 DOR.FIN.HFC.CC. No. 120/03.10.136/2020-21; Principal Business Criteria for the Company to be classified as "Housing Finance Company is that the Housing Finance business should constitute at least 60% total assets. The corresponding Principal Business Criteria is prescribed under Paragraph 10(9) of the Reserve Bank of India (Housing Finance Companies) Directions, 2025.

Particulars	As at March 31,2026	As at March 31, 2025
Financials assets in business of providing finance for housing	1,44,337	1,44,173
Financials business of providing finance for housing Individuals	1,44,337	1,44,173
Total Assets (net of intangible assets)	2,18,606	2,17,147
% of financials assets in business of providing finance for housing to total assets (net of intangible assets)	66.03%	66.39%
% of financials assets in business of providing finance for housing to Individuals to total assets (net of intangible assets)	66.03%	66.39%

l. Liquidity Risk Management

(a) Liquidity Risk Management disclosures as at March 31, 2026:

I Funding Concentration based on significant counterparty *(both deposits and borrowings)

Number of Significant Counterparties^	Amount	% of total deposits	% of total liabilities
-	-	-	-

^*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies. Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.

II Top 20 Large deposits

III Top 10 Borrowings

Name of the Facility	Amount	% of Total Borrowings
Nil	-	-

Note: Above facilities do not include direct assignments.

IV Funding Concentration based on significant Instrument/Product:

Name of the Instrument/Product	Amount	% of Total Liabilities
NCD	-	-
Refinance Facilities from NHB	-	-
Term loans from banks and FI	-	-
Short term borrowings (CC+WC+CP)	-	-

V Stock Ratios basis the outstanding

Stock Ratio	Percentage
Commercial papers as a % of total liabilities	-
Commercial papers as a % of total assets	-
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	-
Non-convertible debentures (original maturity of less than one year) as a % of total assets	-
Other short-term liabilities as a % of total liabilities	-
Other short-term liabilities as a % of total assets	-

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m. **Reporting of Frauds' Notification No. NHB(ND)/DRS/Policy Circular No. 92/ 2018-19**
No frauds were reported during the period and the corresponding previous period.

n. Disclosures in respect of Liquidity Coverage Ratio (LCR) are made pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, issued vide RBI/DOR/2025-26/359, DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025, read with the applicable provisions of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 and the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, as amended from time to time.

Appendix 1 - LIQUIDITY COVERAGE RATIO (LCR)	31-Mar-26		31-Dec-25		30-Sep-25		30-Jun-25	
	Total Unweighted* Value	Total Weighted** Value	Total Unweighted* Value	Total Weighted** Value	Total Unweighted* Value	Total Weighted** Value	Total Unweighted* Value	Total Weighted** Value
High Quality Liquid Assets								
Total High Quality Liquid Assets (HQLA)								
Cash in hand & Bank balance	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
(unencumbered)	-	-	-	-	-	-	-	-
Marketable Securities issued by sovereigns, PSEs or multidevelopment banks with < 20% risk weight (not by bank / FI / NBFC)	-	-	-	-	-	-	-	-
Cash Outflows								
Deposits (for deposit taking companies)	-	-	-	-	-	-	-	-
Unsecured wholesale funding ***	-	-	-	-	-	-	-	-
Secured wholesale funding ****	-	-	-	-	-	-	-	-
Other contingent funding obligations	-	-	-	-	-	-	-	-
Other contractual funding obligations								
TOTAL CASH OUTFLOWS								
Cash Inflows								
Secured lending	-	-	-	-	-	-	-	-
Inflows from fully performing exposures	-	-	-	-	-	-	-	-
Interest Income on FD	-	-	-	-	-	-	-	-
Free FD and MF	-	-	-	-	-	-	-	-
CC								
TOTAL CASH INFLOWS	-	-	-	-	-	-	-	-
TOTAL HQLA	-	-	-	-	-	-	-	-
TOTAL NET CASH OUTFLOWS OVER 30 DAYS PERIOD	-	-	-	-	-	-	-	-
LCR (%)***	-	-	-	-	-	-	-	-

*Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)
**Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow
***Unsecured wholesale funding includes cash outflow on account of CP, ICD & unsecured Debenture repayments
****Secured wholesale funding includes all other borrowing repayments
*****The LCR is computed by dividing the stock of HQLA by its total net stressed cash outflows over next 30 days.

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26 Disclosure as required under the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, issued vide RBI/DOR/2025-26/359, DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025, as applicable to the Company.

A) Exposure

(i) Exposure to real estate sector

Category	31-Mar-26	31-Mar-25
i) Direct exposure		
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits.	1,57,410.60	1,59,745.37
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits.	-	-
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	1,57,410.60	1,59,745.37

(ii) Exposure to capital market

Particulars	31-Mar-26	31-Mar-25
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	-	-
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds	-	-
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	-	-
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances	-	-
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers	-	-
vi) Loans sanctioned to corporates against the security of shares/ bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources	-	-
vii) Bridge loans to companies against expected equity flows / issues	-	-
viii) Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	-	-
ix) Financing to stockbrokers for margin trading	-	-
x) All exposures to Alternative Investment Funds:	-	-
(i) Category I	-	-
(ii) Category II	-	-
(iii) Category III	-	-
Total exposure to capital market	-	-

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(iii) Sectoral exposure

Sectors	31-Mar-26			31-Mar-25		
Particulars	**Total Exposure***	**Gross NPAs**	**Percentage of Gross NPAs to total exposure**	**Total Exposure***	**Gross NPAs**	**Percentage of Gross NPAs to total exposure**
1. Agriculture and Allied Activities	-	-	-	-	-	-
2. Industry	-	-	-	-	-	-
3. Services	-	-	-	-	-	-
4. Personal Loans	427.28	-	-	487.43	-	-
4.1. Consumer Durables	-	-	-	-	-	-
4.2. Housing (Including Priority Sector Housing)	1,44,336.97	7,059.14	4.89%	1,44,173.16	7059.14	4.90%
4.3. Advances against Fixed Deposits (Including FCNR (B), NRNR Deposits etc.)	-	-	-	-	-	-
4.4. Advances to Individuals against share, bonds, etc.	-	-	-	-	-	-
4.5. Credit Card Outstanding	-	-	-	-	-	-
4.6. Education	-	-	-	-	-	-
4.7. Vehicle Loans	-	-	-	-	-	-
4.8. Loans against gold jewellery	-	-	-	-	-	-
4.9. Other Personal Loans	-	-	-	-	-	-
4.10. Others	32,695.43	2105.95	6.44%	59,839.72	2105.95	3.52%
Total of Personal Loans (4)	1,77,459.68	9,165.09	5.16%	2,04,500.31	9,165.09	4.48%
5. Others, if any (please specify)						
Total (1+2+3+4+5)	1,77,459.68	9,165.09	5.16%	2,04,500.31	9,165.09	4.48%

*including interest accrued / overdue

(iv) Intra-group exposures

Particulars	31-Mar-26	31-Mar-25
i) Total amount of intra-group exposures	-	-
iii) Percentage of intra-group exposures to total exposure of the HFC on borrowers/customers	-	-

(v) There were no unhedged foreign currency transactions during current year.

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26 B) Related Party Disclosure

(₹ in thousand unless otherwise stated)

31-Mar-26

Nature of transaction	Holding Company	Subsidiary	Associate / Joint Ventures	Key Managerial Personnel (KMP)	Relative of KMP	Others	Total	Maximum outstanding during the year
Borrowings			-	-	-	-	-	-
Processing Fees on Loan	-	-	-	-		10.00	10.00	-
Placement of deposits			-	-	-	-	-	-
Loan and Advances (Given)	-	-	-	-		3,700.00	3,700.00	
Loan and Advances (Principal Amt Recvd)	-	-	-	-	1,721.38	2,188.86	3,910.25	15,304.26
Investments	-	-	-	-	-	-	-	-
Purchase of fixed/other assets	-	-	-	-	-	-	-	-
Sale of fixed/other assets	-	-	-	-	-	-	-	-
Interest Paid#	-	-	-	-	-	-	-	-
Interest Income	-	-	-	-	1,178.01	1,528.99	2,707.00	-
Services Provided	-	-	-	-	-	-	-	-
Services received	-	-	-	-	-	-	-	-
Reimbursement	-	-	-	142.80	7.98	73.09	223.87	36.34
Remuneration	-	-	-	10,747.71	907.50	-	11,655.21	1,114.06
Rent Paid	-	-	-	-	-	3,720.00	3,720.00	-
Payment for data storage Services	-	-	-	-	-	240.00	240.00	
Allotment/transfer of shares	-	-	-	-	-	-	-	-
Payment of Preference Dividend	-	-	-	-	-	-	-	-
Directors sitting fee	-	-	-	120.00	-	-	120.00	27.00

31-Mar-25

Nature of transaction	Holding Company	Subsidiary	Associate / Joint Ventures	Key Managerial Personnel (KMP)	Relative of KMP	Others	Total	Maximum outstanding during the year
Borrowings			-	-	-	-	-	-
Processing Fees on Loan	-	-	-	-	10.00	24.50	34.50	-
Placement of deposits			-	-	-	-	-	-
Loan and Advances (Given)	-	-	-	-	3,600.00	4,900.00	8,500.00	26,861.47
Loan and Advances (Principal Amt Recvd)	-	-	-	-	936.88	3,455.46	4,392.34	-
Investments	-	-	-	-	-	-	-	-
Purchase of fixed/other assets	-	-	-	-	-	-	-	-
Sale of fixed/other assets	-	-	-	-	-	-	-	-
Interest Paid#	-	-	-	-	-	-	-	-
Interest Income	-	-	-	-	712.63	2,838.75	3,551.38	300.28
Services Provided	-	-	-	-	-	-	-	-
Services received	-	-	-	-	-	-	-	-
Reimbursement	-	-	-	406.83	173.77	11.32	591.92	27.33
Remuneration	-	-	-	7,409.14	2,296.80	-	9,705.94	565.12
Rent Paid	-	-	-	-	-	3,720.00	3,720.00	-
Payment for data storage Services	-	-	-	-	-	240.00	240.00	
Allotment/transfer of shares	-	-	-	1,083.33	-	2,083.33	3,166.66	-
Payment of Preference Dividend	-	-	-	-	648.00	648.00	1,296.00	-
Directors sitting fee	-	-	-	50	-	-	50	27

C) Disclosure of complaints

1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Particulars	31-Mar-26	31-Mar-25
Complaints received by the HFC from its customers		
1 Number of complaints pending at beginning of the year	-	-
2 Number of complaints received during the year	-	-
3 Number of complaints disposed during the year	-	-
3.1 Of which, number of complaints rejected by the NBFC	-	-
4 Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the NBFC from Office of Ombudsman	-	-
5 Number of maintainable complaints received by the NBFC from Office of Ombudsman	-	-
5.1 Of 5, number of complaints resolved in favour of the NBFC by Office of Ombudsman	-	-
5.2 Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	-	-
5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	-	-
6 Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

2) Top five grounds of complaints received by the HFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year the end of the year	Number of complaints pending at	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
			31-Mar-26		
Disbursement Related	-	-	-	-	-
Loan Cancellation Related	-	-	-	-	-
CLSS Related	-	-	-	-	-
Service Dispute	-	-	-	-	-
Pre-payment Charges related	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-
			31-Mar-25		
CLSS Related	-				
Disbursement	-	-	-	-	-
Loan Cancellation Related	-	-	-	-	-
Other Loan Enquiry	-	-	-	-	-
Service Dispute	-	-	-	-	-
Others					
Total	-	-	-	-	-

D) There is no breach of covenant of loan availed or debt securities issued.

E) Divergence in Asset Classification and Provisioning

No divergence observed

F) Loans to Directors, Senior Officers and relatives of Directors

Particulars	31-Mar-26	31-Mar-25
Directors and their relatives	-	-
Entities associated with directors and their relatives	-	-
Senior officers and their relatives	-	-

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. CHARTERED ACCOUNTANTS NEW DELHI

HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Notes to the Financial Statements for the year ended March 31, 2026

27 Maturity analysis of assets and liabilities

(₹ in thousand unless otherwise stated)

Maturity analysis of assets and liabilities as at March 31, 2026:

Particulars	Within 12 months	After 12 months	Total
EQUITY AND LIABILITES			
Shareholder's Funds			
Share Capital	-	1,76,141.89	1,76,141.89
Reserves and Surplus	-	34,791.47	34,791.47
Non Current Liabilites	-	-	-
Long Term Borrowings	-	-	-
Long Term Provisions	-	5,908.88	5,908.88
Current Liabilites			
Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	5.63	-	5.63
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	249.53	-	249.53
Other Current Liabilites	2,110.46	-	2,110.46
Short Term Provisions	689.77	-	689.77
Total	**3,055.39**	**2,16,842.24**	**2,19,897.63**
ASSETS			
Non-current Assets			
Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	-	317.38	317.38
(ii) Intangible Assets	-	-	-
Non-current investments	-	5,000.00	5,000.00
(a) Deferred Tax Assets	-	284.62	284.62
(b) Long-Term loans and Advances	-	1,60,451.71	1,60,451.71
(c) Other Non-current Assets	-	2,200.07	2,200.07
Current Assets	-		
Cash and Cash Equivalents	32,125.91	-	32,125.91
Short-Term Loans and Advances	17,007.98	-	17,007.98
Other Current Assets	2,509.96	-	2,509.96
Total	**51,643.85**	**1,68,253.78**	**2,19,897.63**

Maturity analysis of assets and liabilities as at March 31, 2025:

(₹ in thousand unless otherwise stated)

Particulars	Within 12 months	After 12 months	Total
EQUITY AND LIABILITES			
Shareholder's Funds			
Share Capital	-	1,76,141.89	1,76,141.89
Reserves and Surplus	-	33,404.63	33,404.63
Non Current Liabilites			
Long Term Borrowings	-	-	-
Long Term Provisions	-	5,477.23	5,477.23
	-	**2,15,023.75**	**2,15,023.75**
Current Liabilites			
Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	132.84	-	132.84
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	113.70	-	113.70
Other Current Liabilites	1,626.97	-	1,626.97
Short Term Provisions	1,170.89	-	1,170.89
	-	-	-
	3,044.40	-	**3,044.40**
Total assets	**3,044.40**	**2,15,023.75**	**2,18,068.15**
ASSETS			
Non-current Assets			
Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	-	423.98	423.98
(ii) Intangible Assets	-	-	-
Non-current investments	-	5,000.00	5,000.00
Deferred Tax Assets	-	353.29	353.29
Long-Term loans and Advances	-	1,72,558.06	1,72,558.06
Other Non-current Assets	-	1,675.77	1,675.77
Current Assets			
Cash and Cash Equivalents	4,034.38	-	4034.38
Short-Term Loans and Advances	31,942.26	-	31,942.26
Other Current Assets	2,080.41	-	2,080.41
	38,057.04	**1,80,011.10**	**2,18,068.15**

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS
HomeShree Housing Finance Ltd.

HOMESHREE HOUSING FINANCE LIMITED
CIN: U65191DL2010PLC206137
Notes to the Financial Statements for the year ended March 31, 2026

28 RATIO ANALYSIS

Ratios(s)	Numerator	Denominator	As at March 31,2026 Ratio (%)	As at March 31,2025 Ratio (%)	Change (%)	Comments for change in ratio more than exceeding specified percentage (25%)
(a) Current Ratio	Current Assets	Current Liabilities	16.90	12.50	35.21%	During the current financial year, Current Assets is increased as compared with previous financial year.
(b) Debt-Equity Ratio	Total Debt	Shareholder's Equity	-	-	-	
(c) Debt Service Coverage Ratio	Earnings available for debt service	Debt Service	-	-	-	
(d) Return on Equity Ratio	Net Profits after taxes less Preference Dividend (if any)	Average Shareholder's Equity	0.86%	0.83%	-3.61%	NA
(e) Inventory Turnover Ratio*	Cost of goods sold OR Sa	Average Inventory	-	-	-	
(f) Trade Receivables Turnover Ratio*	Net Credit Sales	Average Accounts Receivab	-	-	-	
(g) Trade Payables Turnover Ratio*	Net Credit Purchases	Average Trade Payables	-	-	-	
(h) Net Capital Turnover Ratio	Net Sales	Average Working Capital	63.61%	66.12%	-3.80%	NA
(i) Net Profit Ratio	Profit after Tax (PAT)	Net Sales	5.22%	10.71%	-51.30%	During the year, the company net profit/revenue has Decreased..Hence, there is reduction in ratio.
(j) Return on Capital Employed,	Profit before Interest and Tax (PBIT)	Capital Employed	0.99%	1.67%	-40.61%	During the current financial year there is simultaneous Decreased in PBIT & capital employed.
(k) Net profit margin	Profit after tax	Total Income	5.06%	10.17%	-50.23%	During the year, the company net profit/revenue has Decrease.Hence, there is reduction in ratio.
(l) Return on Investment	Profit after Tax (PAT)	Investment	-	-	-	

* The Company is a Housing Finance Company registered with the National Housing Bank ("NHB") under Section 29A of the National Housing Bank Act, 1987 hence these ratios are not applicable.

HomeShree Housing Finance Ltd.

I.P. PASRICHA & CO. NEW DELHI CHARTERED ACCOUNTANTS

(₹ in thousand unless otherwise stated)

29 The Company has not advanced or loaned or invested (either from borrowed funds or share premium or any other sources or other kind of funds) to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

The Company has not received any funds (which are material either individually or in the aggregate) from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

30 There have been no events after the reporting date upto the date of adoption of the financial statements that require adjustment in these financial statements

31 Other Notes

(a) Figures in the previous year have been regrouped wherever necessary, in order to make them comparable to the current year.

(b) There are transactions during the year with Micro, Small & Medium Enterprises and all the payments related to these transactions are made on timely basis as such there is no interest on delayed payments to Micro, Small & Medium Enterprises during the year.

(c) Deferred Tax Assets on account of timing difference is Rs. 284.63 /- (In thousands) for the year.

(d) During the year under review, neither any loan is granted nor any loan is outstanding against the collateral of gold.

(e) The Company did not have any transactions with Companies struck off under Section 248 of Companies Act, 2013 or Section 560 of Companies Act, 1956 considering the information available with the Company.

(f) There are no proceedings initiated or are pending against the Company for holding any benami Property under Benami Transactions (Prohibition) Act 1988 (45 of 1988) and the rules made there under.

(g) The company does not have any immovable property (other than properties where the group is the lessee and the lease agreements are duly executed in favor of the lessee) whose title deeds are not held in the name of the company.

(h) The Company did not trade or invest in Crypto Currency or virtual currency during the financial year. Hence, disclosures relating to it are not applicable.

(i) The Company has no charges or satisfaction which is yet to be registered with ROC beyond the statutory period.

(j) The Company has granted loan to relative of Director but in ordinary course of business.

(k) The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall: -
a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or.

b) provide any guarantee, security, or the like on behalf of the Ultimate Beneficiaries.

(l) The Company does not have any such transaction which is not recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961.

(m) The Company has not been declared as willful defaulter.

(n) The company has not sanctioned working capital limits during the year from any banks/lenders.

(o) The company does not have any Capital-work-in-progress.

(p) The Company does not have any intangible assets under development.

(q) The company has complied with the number of layers prescribed under clause (87) of section 2 of the Act read with companies (restriction on number of layers) Rules, 2017

(r) During the previous year, certain loan accounts were appropriately classified based on their respective overdue periods; however, the Doubtful II category was incorrectly disclosed as Nil. The disclosure has been reviewed and corrected in the current year to reflect the appropriate NPA classification.

(s) During the previous year, an error was identified in the calculation of diluted earnings per share (EPS). The diluted EPS has been recalculated based on the corrected computation. Accordingly, the comparative diluted EPS figure has been corrected in the current year.

For I.P. Pasricha & Co.
Chartered Accountants
FRN : 000120N

Maneet Pal Singh
Partner
Membership No. 516612
UDIN: 26516612VSHNQX8818

I.P. PASRICHA & CO. CA NEW DELHI CHARTERED ACCOUNTANTS

Place: New Delhi
Date: 25/09/2026

For and on behalf of the board of directors
Homeshree Housing Finance Limited

Amit Singla
Managing Director
DIN-06360385

Jitender Khanna
Director
DIN-00064907

Ved Prakash Roy
Company Secretary
M.No. A36039

Bharat Khanna
Chief Financial Officer

HomeShree Housing Finance Ltd.