Sitaara Housing Finance Limited (earlier known as Sewa Grih Rin Limited
Corporate Identification Number CIN: U65923DL2011PLC222491
Provisional Balance sheet as at June 30th, 2026
(All amounts are in INR millions, unless otherwise stated)

	Particulars	Notes	As at June 30th, 2026	As at March 31, 2026
ASSETS				
(a)	**Financial Assets**			
(i)	Cash and cash equivalents	3	1,161.16	1,335.35
(ii)	Bank balance other than cash and cash equivalent	4	236.83	233.48
(iii)	Derivative financial instruments	5	200.74	224.23
(iv)	Receivables	6	57.75	36.53
(v)	Loans	7	16,602.26	14,136.79
(vi)	Investments	8	-	-
(vii)	Other Financial Assets	9	417.72	454.94
	Total Financial assets		**18,676.46**	**16,421.32**
(b)	**Non-financial assets**			
(i)	Current tax assets (net)	10	22.27	17.29
(ii)	Deferred tax assets (net)	11	105.52	114.68
(iii)	Property, plant & equipment	12	77.26	81.50
(iv)	Intangible assets under development	12	0.12	0.67
(v)	Other Intangible assets	12	47.67	52.41
(vi)	Right of use assets		123.59	125.83
(vii)	Other non-financial assets	15	35.37	37.64
	Total Non-Financial assets		**411.80**	**430.02**
	Total Assets		**19,088.26**	**16,851.34**
LIABILITIES AND EQUITY				
	Liabilities			
(a)	**Financial liabilities**			
(i)	Derivative financial instruments	5	-	-
(ii)	Trade payables	16		
	Total outstanding dues of micro enterprises and small enterprises		-	12.11
	other than micro enterprises and			
	small enterprises		2.42	36.97
(iii)	Debt securities	17	382.66	425.19
(iv)	Borrowings (other than debt securities)	18	10,979.41	9,599.22
(v)	Lease Liabilities		139.08	141.11
(vi)	Other financial liabilities	19	183.66	169.19
(vii)	**Total Financial liabilities**		**11,687.23**	**10,383.79**
(b)	**Non-financial liabilities**			
(i)	Current tax liabilities (Net)	20	-	-
(ii)	Provisions	21	18.46	16.96
(iii)	Other Non- financial liabilities	22	16.44	25.49
	Total Non- financial liabilities		**34.90**	**42.45**
Total Liabilities			**11,722.13**	**10,426.24**
	Equity			
(a)	Equity Share Capital	23	3,233.63	3,131.39
(b)	Other Equity	25	4,132.50	3,293.71
	Total Equity		**7,366.13**	**6,425.10**
Total Liabilities and Equity			**19,088.26**	**16,851.34**

Sitaara Housing Finance Limited (earlier known as Sewa Grih Rin Limited
Corporate Identification Number CIN: U65923DL2011PLC222491 Sitaara Housing Finance Limited (earlier known as Sewa Grih Rin Limit
Provisional Statement of Profit and Loss for the perio ended June 30, 2026

(All amounts are in INR millions, unless otherwise stated)

	Notes	For the period ended June 30th, 2026	For the year ended March, 31st 2026
Revenue from operations			
Interest income	22	609.31	1,874.04
Fees and commission Income	23	101.42	234.79
Net gain on fair value changes	24	21.57	70.55
Income on derecognised (assigned) loans		-	239.75
Total revenue from operations		732.30	2,419.13
Other income	25	1.49	15.41
Total income (I)		**733.80**	**2,434.54**
Expenses			
Finance costs	26	246.10	827.28
Impairment on financial instruments	28	26.29	87.70
Employee benefits expenses	29	314.76	1,080.62
Depreciation and amortisation expense	30	21.64	98.81
Other expenses	31	88.62	305.12
Total expenses (II)		**697.40**	**2,399.53**
Profit before tax (III) = [(I) - (II)]		**36.40**	**35.01**
Tax expenses			**-**
Current tax		-	-
-Prior Period Tax		-	7.13
Deferred tax		9.16	10.50
Total tax expenses (IV)		**9.16**	**17.63**
Profit for the year (V) = [(III) - (IV)]		**27.24**	**17.38**
Other Comprehensive Income (VI)			
Items that will not to be reclassified to profit or loss			
Re-measurement gains/ (losses) on defined benefit plans		-	(1.57)
Income tax relating to items that will not be reclassified to profit or loss		-	0.40
Other comprehensive income		**-**	**(1.17)**
Total Comprehensive Income for the period (V+VI)		**27.24**	**16.21**

(Rupees in millions, unless otherwise stated)

3 **Cash and cash equivalents**	As at June 30th, 2026	As at March 31, 2026
Cash and cash equivalents		
Cash on hand	5.42	5.66
Balances with banks	890.74	1,179.64
Cash equivalents		
- Deposits with original maturity of less than 3 months	265.00	150.05
-Deposits accounts having balance maturity of less than 12 months	-	-
- Cheques/draft on hand	-	-
Total	**1,161.16**	**1,335.35**

4 **Bank balances other than cash and cash equivalents**	As at June 30th, 2026	As at March 31, 2026
Deposits held as margin money against borrowings from banks	236.65	233.30
Deposit accounts having balance maturity of less than 12 months	-	-
Earmarked Balances with Banks	0.18	0.18
Total	**236.83**	**233.48**

5 **Derivative financial instruments (at FVTPL)**	As at March 31, 2026	
	Notional Amounts	**Fair Value Asset**
Currency derivatives		
Forwards and Options		
Mark-to-market gain on derivatives	2,165.61	224.23
Total derivative financial instruments	**2,165.61**	**224.23**

Derivative financial instruments (at FVTPL)	As at June 30th, 2026	
	Notional Amounts	**Fair Value Asset**
Currency derivatives		
Forwards and Options		
Mark-to-market gain on derivatives	220.89	200.74
Total derivative financial instruments	**220.89**	**200.74**

6 **Receivables**	As at June 30th, 2026	As at March 31, 2026
Trade receivables		
Unsecured, Considered good		
Receivables	57.75	36.53
	57.75	**36.53**

(Rupees in millions, unless otherwise stated)

7 **Loans at Amortised cost**	As at June 30th, 2026	As at March 31, 2026
Term Loans	16,889.99	14,406.33
Total Gross	**16,889.99**	**14,406.33**
Less: Impairment loss allowance	287.72	269.54
Total Net	**16,602.27**	**14,136.79**
Secured by tangible assets	**16,889.99**	**14,406.33**
Total Gross	**16,889.99**	**14,406.33**
Less: Impairment loss allowance	287.72	269.54
Total Net	**16,602.27**	**14,136.79**
Loans in India		
Public Sector	-	-
Others	16,889.99	14,406.33
Total Gross	**16,889.99**	**14,406.33**
Less: Impairment loss allowance	287.72	269.54
Total Net (a)	**16,602.27**	**14,136.79**
Loans outside India	-	-
Less: Impairment loss allowance	-	-
Total Net (b)	-	-
Total Net (a+b)	**16,602.26**	**14,136.79**

Summary of EIR impact on loans

8 **Investments**	As at June 30th, 2026	As at March 31, 2026
Investment at amortised cost		
Investment at fair value		
Investment in Mutual Funds	-	-
Total Gross	-	-
Investment outside India (b)	-	-
Total Gross (a+b)	-	-
Less: Allowance for impairment loss (c)	-	-
Total net (a+b-c)	-	-

9 **Other Financial Assets**	As at June 30th, 2026	As at March 31, 2026
Receivable considered good		
Security deposits for branches	10.83	10.65
Receivable from online payment aggregator and gateways	2.09	11.58
Other receivables	21.60	22.44
EIS Recievables	387.62	414.69
Total Gross	**422.14**	**459.36**
Less: Impairment loss allowance	4.42	4.42
Total Net	**417.72**	**454.94**

10 **Current tax assets (net)**	As at June 30th, 2026	As at March 31, 2026
Advance Income Tax (including TDS and TCS and net of Provision for Income Tax)	22.27	17.29
Total	**22.27**	**17.29**

(Rupees in millions, unless otherwise stated)

11 **Deferred tax asset (Net)**	As at June 30th, 2026	As at March 31, 2026
Deferred tax relates to the following:		
Depreciation on property, plant and equipment and amortisation of other Intangible assets	-	(25.36)
Provision for employee benefits	-	4.27
Impairment allowance for financial assets	-	70.45
Lease liabilities	-	35.51
Business loss	-	94.77
Other adjustment pursuant to Ind AS	105.52	(64.96)
Total	**105.52**	**114.68**

15 **Other non-financial assets**	As at June 30th, 2026	As at March 31, 2026
Imprest to branches	0.91	0.25
Other advances	13.49	3.42
Prepaid expenses	19.47	19.42
Advance to insurance company	9.58	9.58
GST input credit	-2.11	10.94
	41.34	**43.61**
Less: Impairment loss allowance	5.97	5.97
Total	**35.37**	**37.64**

16 **Payables**	As at June 30th, 2026	As at March 31, 2026
Trade payables		
Total outstanding dues of micro enterprises and small enterprise (refer note 36)	-	12.11
Total outstanding dues of creditors other than micro enterprises and small enterprises	2.42	36.97
Total	**2.42**	**49.08**

(Rupees in millions, unless otherwise stated)

17 Debt Securities	As at June 30th, 2026	As at March 31, 2026
Unsecured		
From Financial Institutions		
Redeemable Non Convertible Debentures {(600 Debentures of Rs.7,14,400/- each) (March 31, 2025 :600 Debentures of Rs.8,57,200/- each)}	382.66	425.19
Total	**382.66**	**425.19**
Debt Securities in India	-	-
Debt Securities outside India	382.66	425.19
Total	**382.66**	**425.19**

18 Borrowings (Other Than Debt Securities)	As at June 30th, 2026	As at March 31, 2026
At Amortised Cost		
Secured		
Term Loans		
From		
National housing bank	277.86	273.25
Banks	6,909.37	5,407.80
Others	1,572.72	1,534.03
External commercial borrowing*	2,219.46	2,384.14
	10,979.41	**9,599.22**
Unsecured		
Term Loans		
Banks	-	-
Total	**10,979.41**	**9,599.22**
Borrowings in India	8,759.95	7,215.08
Borrowings outside India	2,219.46	2,384.14
Total	**10,979.41**	**9,599.22**

19 Other financial liabilities	As at June 30th, 2026	As at March 31, 2026
Payable for Capex	-	-
Amount refundable to borrowers	-	3.81
Amount payable to insurance company	35.89	30.55
Employee related payables	40.36	80.10
Expense payable	63.86	3.24
Amount Payable on assigned loans	29.97	46.11
Servicing liability	0.68	0.68
Excess call money received from shareholders	-	1.17
Other payable	12.90	3.53
Total	**183.66**	**169.19**

20 Current tax liabilities (Net)	As at June 30th, 2026	As at March 31, 2026
Provision of income tax (net of advance tax and TDS)	-	-
Total	**-**	**-**

21 Provisions	As at June 30th, 2026	As at March 31, 2026
Provision for Employee Benefit:		
Provision for gratuity	10.86	11.27
Provision for leave encashment	-	-
Others :-		
Impairment Allowance on Undrawn Commitment	7.60	5.69
Total	**18.46**	**16.96**

22 Other Non- financial liabilities	As at June 30th, 2026	As at March 31, 2026
Excess amount received pending adjustment	9.11	20.88
Statutory dues	7.33	4.61
Total	**16.44**	**25.49**

(Rupees in millions, unless otherwise stated)

23 **Share capital**	As at June 30th, 2026	As at March 31, 2026
Authorised		
50,00,00,000 equity shares of Rs.10 each (March 31, 2025 50,00,00,000 equity shares of Rs. 10 each)	5,000.00	5,000.00
Issued, subscribed and fully paid up	3,233.63	3,131.39
	3,233.63	**3,131.39**

22 **Revenue from operations**	As at June 30th, 2026	As at March 31, 2026
Interest Income on Financial assets measured at Amortised cost		
Interest on Loans	605.23	1,850.27
Interest on deposits with Banks	4.08	23.77
	609.31	**1,874.04**

23 **Fees and Commission Income**	As at June 30th, 2026	As at March 31, 2026
Processing fees	4.79	4.02
Prepayment charges	2.95	7.48
Initial money deposit	19.44	46.15
Advertisement fee	-	-
Commisison income	67.21	135.39
Collection charges	7.03	41.75
Total	**101.42**	**234.79**

24 **Net gain on fair value changes**	As at June 30th, 2026	As at March 31, 2026
Total net gain on fair value changes on financial instruments measured at fair value through profit and loss		
- On trading portfolio - investment in units of mutual funds	20.27	71.28
- On trading portfolio - Mark to Market on Derivatives	1.30	-0.73
	21.57	**70.55**

Income on derecognised (assigned) loans	As at June 30th, 2026	As at March 31, 2026
Income on derecognised (assigned) loans	-	239.75
		-
	-	**239.75**

25 Other income	As at June 30th, 2026	As at March 31, 2026
Other income	1.49	8.36
Interest on unwinding of security deposits	-	1.04
Liabilities and provisions no longer required write back		6.01
	1.49	**15.41**

26 Finance Cost	As at June 30th, 2026	As at March 31, 2026
On Financial Liabilities measured at Amortised cost		
Interest expense on term loans	222.79	738.33
Other borrowing cost	-	2.45
Premium on forward contract	19.82	71.28
Interest expense on Leases	3.49	15.22
	246.10	**827.28**

27 Impairment On Financial Instruments And Write Off	As at June 30th, 2026	As at March 31, 2026
On financial instruments measured at Amortised cost		
Loan Assets	18.18	7.41
Loan commitment	1.91	1.53
Other receiveables	0.03	-0.67
Bad debts	6.16	76.28
Impairment on other financial assets	-	-2.82
Impairment on non-financial assets	-	5.97
	26.29	**87.70**

28 Employee benefits expense	As at June 30th, 2026	As at March 31, 2026
Salary, allowances and incentives	283.93	989.40
Contribution to provident fund and other funds*	12.52	38.90
Gratuity expense (Refer note 28)	0.75	3.46
Leave Encashment (Refer note 28)	0.24	-
Staff welfare & insurance expenses	4.15	19.05
Employee share option expense (refer note 35)	13.17	29.81
	314.76	**1,080.62**

29 Depreciation and amortisation expense	As at June 30th, 2026	As at March 31, 2026
Depreciation on property, plant and equipment	6.80	35.48
Amortization of intangible assets	7.85	28.97
Amortization of Right to use assets	6.99	34.36
	21.64	**98.81**

30 Other Expenses	As at June 30th, 2026	As at March 31, 2026
Electricity and water charges	3.57	12.36
Rent	5.30	15.71
Repair and maintenance-Others	1.48	5.18
Advertisement and marketing expenses	4.41	7.39
IT/Computer maintainence charges	19.04	60.95
Staff recruitment and training	1.94	12.74
Office expenses	8.37	38.99
Director's sitting fees	0.93	2.34
Legal professional & consultancy expenses	29.17	85.70
Cash collection & bank charges	1.53	6.97
Meeting expenses	0.58	-
Travelling and conveyance	7.82	35.17
Rates fee and taxes	2.16	5.25
Remuneration to auditors*	1.10	6.40
Loss on sale of property, plant & equipment	0.15	9.44
Brokerage & Commission	1.08	0.53
Property, plant & equipment written off	-	-
	88.62	**305.12**

25 Other Equity

Particulars	As at June 30th, 2026	As at March 31, 2026
Securities premium		
Balance at the beginning of the year	3,614.55	2,560.88
Addition of Securities premium on ESOPs exercised	-	-
Addition of Securities premium for Issue of Equity Shares	819.31	1,095.85
Share Issue expenses	(20.93)	(42.18)
Balance at the end of the year	**4,412.93**	**3,614.55**
Share Option Outstanding Account		
Balance at the beginning of the year	38.18	8.37
Add/(less): Compensation options granted during the year net of ca	13.17	29.81
Transfer to securities premium on exercise of options	-	-
Balance at the end of the year	**51.35**	**38.18**
Statutory reserve		
Balance at the beginning of the year	47.01	43.53
Additions during the year	5.45	3.48
Balance at the end of the year	**52.45**	**47.01**
Retained earnings		
Balance at the beginning of the year	-401.86	(415.76)
Add: Profit transferred from Statement of profit and loss	27.24	17.38
Add: Transfer from ESOP reserve on cancellation after vesting	-	-
Less: Dividend on preference shares	-	-
Transfer to statutory reserve	-5.45	(3.48)
Net surplus in the statement of profit and loss	**(380.07)**	**(401.86)**
Other Comprehensive Income		
Balance at the beginning of the year	(4.17)	(3.00)
Remeasurment of defined benefit plans (net of taxes)	-	(1.17)
Balance at the end of the year	**(4.17)**	**(4.17)**
Grand Total	**4,132.50**	**3,293.71**

Nature and Purpose of reserves

ESOP reserve: This reserve is used to recognise the value of equity-settled share based payments provided to employees as part of their remuneration

Retained earnings are the profits/(loss) that the Company has earned/incurred till date, less any transfers to general

Other comprehensive Income include re-measurement loss / (gain) on defined benefit plans, net of taxes that will not be reclassified to Statement of Profit and Loss.