

19th July, 2023

The General Manager
Department of Corporate Services,
BSE Limited,
1st Floor, P J Towers, Dalal Street,
Mumbai - 400 001.

Sub: Disclosure to the Stock Exchange as per SECURITIES AND EXCHANGE BOARD OF INDIA
(LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 – **54 (2)**

Company: Mahindra Rural Housing Finance Ltd (MRHFL)

Dear Sir/Madam,

Please find enclosed herewith Annexure in prescribed format.

For Mahindra Rural Housing Finance Ltd

Name: **Mr. Dharmesh Vakharia**
Designation: Chief Financial Officer

Mahindra Rural Housing Finance Limited

CIN : U65922MH2007PLC169791

Registered Office: Mahindra Towers, P.K.Kurme Chowk, Worli, Mumbai 400 018.

Corporate Office: Sadhana House, 2nd Floor, Behind Mahindra Towers, 570, P.B. Marg, Worli, Mumbai 400 018.

Telephone No. : 91 22 6652 3500

Website : www.mahindrashomefinance.com ; Email : customercare.mrhfl@mahfin.com

Security cover as on 30th June 2023

Rs. In Lakhs

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security*	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Secured Redeemable listed (Non convertible Debenture)	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F		
ASSETS														-	
Property, Plant and Equipment				Yes	20.20	-	3,906.70		3,926.90			37.77		37.77	
Capital Work-in-Progress							-		-					-	
Right of Use Assets							8,328.54		8,328.54					-	
Goodwill							-		-					-	
Intangible Assets							781.37		781.37					-	
Intangible Assets under Development							-		-					-	
Investments							51,535.84		51,535.84					-	
Loans		1,48,428.10	3,41,902.94				1,72,264.84		6,62,595.88		1,48,428.10			1,48,428.10	
Trade Receivables							-		-					-	
Cash and cash equivalents							31,222.12		31,222.12					-	
Bank Balance other than Cash and cash equivalents							83,182.59		83,182.59					-	
Others							21,350.38		21,350.38					-	
Total	-	1,48,428.10	3,41,902.94	-	20.20	-	3,72,572.38	-	8,62,923.62	-	1,48,428.10	37.77	-	1,48,465.87	

LIABILITIES														
Debt securities to which this certificate pertains#		1,42,424.16			50,232.82	-		50,232.82	1,42,424.16					
Other debt sharing pari-passu charge with above debt#			-		-			-	-					
Other Debt														
Subordinated debt#							47,689.26		47,689.26					
Borrowings#		not to be filled							-					
Bank#			2,58,134.58				-		2,58,134.58					
Debt Securities#							2,10,734.93		2,10,734.93					
Others							34,241.47		34,241.47					
Trade payables							5,289.24		5,289.24					
Lease Liabilities							9,313.72		9,313.72					
Provisions							1,496.87		1,496.87					
Others							7,479.11		7,479.11					
Total	-	1,42,424.16	2,58,134.58	-	50,232.82	-	3,16,244.60	50,232.82	7,16,803.35	-	-	-	-	-
Cover on Book Value		1.04												
Cover on Market Value^{ix}														
	Exclusive Security Cover Ratio	1.04												

All the loan assets provided as security for listed secured NCD are on the basis of book value

Includes Interest accrued but not due as on reporting period

* Loans in column H is net of provision

Market value of Pune Property as on 25th March 2023

For and on behalf of the Board of Directors
Mahindra Rural Housing Finance Limited
CIN: U65922MH2007PLC169791

Date : 19 July 2023

Place : Mumbai

Dharmesh Vakharia
Chief Financial Officer