

Motilal Oswal Tower,
Rahimtullah Sayani Road
Opposite Parel ST Depot,
Prabhadevi, Mumbai - 400025
☎ +91 82918 89898
🌐 www.motilalosalhf.com



March 18, 2026

To,
BSE Limited
P. J. Towers,
Dalal Street, Fort,
Mumbai - 400001

Subject: Issuance of Fully paid, secured, unrated, redeemable, unlisted Non- Convertible Debentures under Regulation 62A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam,

We wish to inform you that pursuant to Regulation 62A and other applicable provisions of Listing Regulations and in accordance with an agreement entered into between Motilal Oswal Home Finance Limited ("the Company") and Asian Development Bank ("ADB"), the Company, on March 18, 2026, has allotted 4,484 Fully paid, Secured, Unrated, Redeemable, Unlisted Non-Convertible Debentures, having a face value Rs. 10,00,000/- (Rupees Ten Lakh only) each for an amount aggregating up to Rs. 4,48,40,00,000/- (Rupees Four Hundred Forty-Eight Crore and Forty Lakh only) on private placement basis to ADB.

The details as required under Regulation 62A (6) of Listing Regulations are provided in **Annexure 1**.

Request to kindly take the same on your records.

Thanking you,
Yours faithfully,

For Motilal Oswal Home Finance Limited

Sunny Ganatra
Company Secretary & Compliance Officer

Encl.: As above

Annexure 1

KEY TERMS OF THE ISSUE

Sr. No.	Particulars	Terms of Issue
1	Issue Size	Rs. 4,48,40,00,000/- (Rupees Four Hundred Forty-Eight Crore and Forty Lakh only)
2	Number of securities	4,484 Fully paid, Secured, Unrated, Redeemable, Unlisted Non- Convertible Debentures.
3	Nature of securities	Fully paid, Secured, Unrated, Redeemable, Unlisted Non- Convertible Debentures.
4	Face value	Rs. 10,00,000/- (Rupees Ten Lakh only) per Debenture.
5	Coupon Rate	8.08% per annum
6	Pay-in Date	March 18, 2026
7	Date of Allotment	March 18, 2026
8	Date of Redemption / Maturity	March 18, 2033
9	Period of maturity	2,558 days. To be partially redeem in 14 (series) equal instalments (in an amount equal to 1/14 th of the aggregate Initial Principal Amount of all the Debentures forming part of such Series issued) on each Redemption Date on a pro-rata basis till the Final Redemption Date of such Series.
10	Embedded options	Not applicable
11	Security offered	The Debentures shall be secured by way of a first ranking exclusive and floating charge in favour of ADB and/or any debenture trustee acting for the benefit of ADB, over all rights, title, interests, benefits, claims and demands whatsoever of the Issuer, in, to, or in respect of the identified Eligible Receivables of the Issuer, existing and future, in accordance with the terms of the Debenture Trust Deed and the security documents. The Company shall ensure a cover of 1.10 times the value of the outstanding principal amount and interest under the Debentures.
12	Charges	0.50% of the subscription amount
13	Commissions	Not applicable
14	Premium	Nil