Manraj Housing Finance Ltd.

To **Date: 12th August, 2026**

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai – 400 001

Scrip Code: 530537

Subject: Outcome of meeting of the Board of Directors held on 12th August, 2026 under Regulation 30 of SEBI (LODR) Regulations, 2015

Ref: Submission of Un-audited Financial Results of the Company for the Quarter ended on 30th June, 2026 pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure requirements) Regulation, 2015

Dear Sir,

With reference to the subject cited, it is hereby informed you that the meeting of the Board of Directors of the Company has been held today i.e. on Wednesday, 12th August, 2026 commenced at 4:30 P.M. and concluded at 5:15 P.M.

In this connection, we enclose herewith the following:

1. Considered and approved the Unaudited Financial Results for the Quarter ended 30th June, 2026 along with the Limited Review Report ("LRR") of the statutory auditors thereon. A copy of the aforesaid financial results along with the Limited Review Report are attached herewith.

   The extracts of Un-audited Financial Results will be published in the Newspapers in terms of Regulation 47 (1) of the Listing Regulations, as amended from time to time.

We request you to kindly take note of the same and acknowledge receipt of the same.

Thanking you.

Yours Faithfully,

For MANRAJ HOUSING FINANCE LIMITED

Ishwarlal
Shankarlal Jain

Digitally signed by Ishwarlal Shankarlal Jain
DN: C=IN, O=Personal, T=8502, OID.2.5.4.65=2e925075bf9d4847904acb875b1f292e, Phone=0421a9b4a1aa0d62e95fa009ae09c5b16265b3317cd34ed34d981da179f5699e, PostalCode=425001, S=Maharashtra, SERIALNUMBER=96c1bf553bece1e4241f7f1814b54bdac0ce8db1fa7bf7f363b90c30a4f2c95e, CN=Ishwarlal Shankarlal Jain
Reason: I am the author of this document
Location: your signing location here
Date: 2026.08.12 18:14:15+05'30'
Foxit PDF Reader Version: 11.0.1

Ishwarlal Jain Shankarlal
Managing Director
DIN: 00386348

Encl: As above

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Administrative Office : 169, Johari Bazar, Jalgaon Tel.: +91 - 257 - 2226681 -83, Fax : +91 - 257 - 2226482
E-mail : mhfljal@rediffmail.com www.manrajhousing.com

Manraj Housing Finance Ltd.

CIN - L65922MH1990PLC055000

MANRAJ HOUSING FINANCE LIMITED

Regd.Office : 3, Pushpa Apartment, General Vaidya Chowk, Jalgaon 425 002.
Administrative Office: C/o Rajmal Lakhichand Jewellers, 189, Balaji Peth, Jalgaon 425001
Tel. 0257-2226681,82,83 email id: sanjivwagh@manrajhousing.in Website:manrajhousing.in
CIN : L65922MH1990PLC055000

Statement of Unaudited Financial Results for the quarter ended on 30/06/2026.

(INR in Lakhs)

Sr. No.	Particulars	Quarter ended			Year ended
		30/06/2026	31/03/2026	30/06/2025	31/03/2026
		Unaudited	Audited	Unaudited	Audited
1	Income from Operations				
	a) Revenue From Operations	0.00	0.00	0.00	0.00
	b) Other Income	1.02	1.23	1.02	4.29
	Total Income (a+b)	1.02	1.23	1.02	4.29
2	Expenses				
	a) Cost of Material Consumed	0.00	0.00	0.00	0.00
	b) Purchase of Stock in Trade	0.00	0.00	0.00	0.00
	c) Changes in Inventories of finished goods, Stock-in-trade and work-in Progress	0.00	0.00	0.00	0.00
	d) Excise duty	0.00	0.00	0.00	0.00
	e) Employee benefits expenses	2.04	1.19	1.16	4.71
	f) Finance Cost	0.00	0.01	0.12	0.12
	g) Depreciation and amortisation expense	0.03	0.06	0.00	0.06
	h) Other expenses (Any item excess 10 % of the total expenses relating to continuing operation to be shown separately)	3.02	4.36	33.80	47.37
	Total Expenses	5.09	5.62	35.08	52.26
3	Profit/(Loss) before tax (1-2)	-4.07	-4.39	-34.06	-47.97
4	Tax expense				
	(a) Current Tax	0.00	0.00	0.00	0.00
	(b) Deferred Tax	0.00	0.00	0.00	0.00
	Total Tax expense	0.00	0.00	0.00	0.00
5	Profit/(Loss) for the period from continuing operations (3-4)	-4.07	-4.39	-34.06	-47.97
6	Other Comprehensive Income				
	a) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00
	b) Income tax relating to items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00
	Total Other Comprehensive income, net of income tax	0.00	0.00	0.00	0.00
7	Total Comprehensive income for the period (5+6)	-4.07	-4.39	-34.06	-47.97
8	Paid-up equity share capital: (Face Value INR 10/- each)	500.00	500.00	500.00	500.00
9	Reserves excluding revaluation reserves asper BalanceSheet of previous year	-574.96	-574.96	-526.99	-574.96
10	Earning Per Share (EPS)(Face Value INR 10/- each) (not annualised)				
	Basic : INR	-0.08	-0.09	-0.68	-0.96
	Diluted : INR	-0.08	-0.09	-0.68	-0.96

Manraj Housing Finance Ltd.

Ratan Chandak & Co. Chartered Accountants Firm No 108696W

Manraj Housing Finance Ltd.

CIN - L65922MH1990PLC055000

Statement of Assets and Liabilities			
		(INR in Lakhs)	
Sr No.	Particulars	As at 30/06/2026 Unaudited	As at 31/03/2026 Audited
I	Assets		
	1. Non-Current Assets		
	(a) Property, Plant and Equipment	0.22	0.26
	(b) Capital work in Progress	0.00	0.00
	(c) Intangible Assets	0.00	0.00
	(d) Financial Assets	0.00	0.00
	(i) Investments	5.00	5.00
	(ii) Long-term Loans and Advances	0.00	0.00
	(e) Non Current Tax assets	0.00	0.00
	(f) Other non-current assets	1854.67	1854.67
	Total Non Current Assets	1859.89	1859.93
	2. Current Assets		
	(a) Inventories	88.71	88.71
	(b) Financial Assets		
	(i) Trade and other receivables	0.00	0.00
	(ii) Cash & Cash Equivalents	1.59	1.16
	(iii) Short-term Loans and advances	0.83	0.83
	(c) Other current Assets (Prepaid Expenses)	2.96	0.00
	Total Current Assets	94.09	90.70
	Total Assets	1953.98	1950.63
II	Equity And Liabilities		
	Equity		
	(a) Equity Share Capital	500.00	500.00
	(b) Other Equity	0.00	0.00
	(i) Reserves and Surplus		
	1.1 Other Reserves		
	a) General Reserve	81.57	81.58
	b) Profit & Loss Apropriation A/c	-861.37	-857.31
	c)Special Reserve u/s (36) 1 (Viii) I.T.1969	200.77	200.77
	Total of Reserve & Surplus	-579.03	-574.96
	Total Equity	-79.03	-74.96
	Liabilities		
	1. Non-Current Liabilities		
	(a) Financial Liabilities		
	(i) Borrowings from Bank	687.03	687.03
	(ii) Loans from related Parties	1323.23	1317.64
	(b) Provisions	0.00	0.00
	(c) Deferred Tax Liabilities	0.00	0.00
	(d) Other Non-Current Liabilities	19.36	19.36
	Total Non-Current Liabilities	2029.62	2024.03
	2. Current Liabilities		
	(a) Trade Paybles	2.02	0.91
	(b) Provisions	1.37	0.65
	(c) Current tax Liability (Net)	0.00	0.00
	(d) Other current liabilities	0.00	0.00
	Total Current Liabilities	3.39	1.56
	Total Liability	2033.01	2025.59
	Total Equity and Liabilities	1953.98	1950.63

Manraj Housing Finance Ltd.

Ratan Chandak & Co. Chartered Accountants Firm No 108696W

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Manraj Housing Finance Ltd.

CIN - L65922MH1990PLC055000

Notes:-

1 The above Unaudited Financial Results have been reviewed and recommended by the Audit Committee and approved and taken on record by the Board of Directors at their meeting held on 12/08/2026.

2 This Statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) Prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable.

3 The Figures for the previous period have been regrouped wherever necessary.

As per our report attached of the even date
For Ratan Chandak & Co LLP
Chartered Accountants

Ratan Chandak & Co. Firm No 108696W Chartered Accountants

KAUSHAL K. MUNDADA
Partner
Membership No. 122492
FRN: 108696W/W101028
UDIN: 26122492URPHEW3959

Place : Jalgaon.
Date : 12/08/2026.

By Order of the Board
For Manraj Housing Finance Limited

Pramod Kumar N. Mehta

Pramodkumar N. Mehta
(Director)
(DIN: 00386505)

Ishwarlal S. Jain
(Managing Director)
(DIN: 00386348)

Place : Jalgaon.
Date : 12/08/2026.

Manraj Housing Finance Ltd. 3, Pushpa Apt. Gen. Vaidya Chowk, Jalgaon

Kaushal K. Mundada
M.Com., F.C.A., FAFD, BRSR (ICAI)
Mob. 9823116005
Emai: kaushal@rcnco.net

RATAN CHANDAK & CO LLP
(ACH – 8381) CHARTERED ACCOUNTANTS
7, "Radhika", Ganpati Nagar, Jalgaon - 425002
Ph. (0257) 2220215, e-mail: jalgaon@rcnco.net

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF
MANRAJ HOUSING FINANCE LIMITED

We have reviewed the accompanying statement of unaudited standalone financial results of Manraj Housing Finance Limited ('the Company') for the quarter ended June 30, 2026 ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('the Regulations').

This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India and in compliance with the Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standard on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

BASIS FOR ADVERSE OPINION

We refer to the following matters:

a) **Advances to Related Parties**
More than 99% of the company's assets comprise advances, deposits, receivables, and other balances recoverable from related parties towards acquisition of properties and rights etc. These related parties are currently under investigation by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA), and the related assets have been attached by the ED. This raises significant concerns about the recoverability and valuation of these advances.

b) **Related Party Liabilities**
Approximately 65% of the Company's liabilities are in the form of unsecured loans from related parties, who has beneficial interest in the properties for which the aforementioned advances were given. The entanglement of these transactions and the related party's financial interest creates significant uncertainty about the completeness and accuracy of the Company's liabilities

Ratan Chandak & Co. Firm No 108696W Chartered Accountants

Kaushal K. Mundada
M.Com., F.C.A., FAFD, BRSR (ICAI)
Mob. 9823116005
Emai: kaushal@rcnco.net

RATAN CHANDAK & CO LLP
(ACH – 8381) CHARTERED ACCOUNTANTS
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c) **Default on Bank Borrowings**

The Company has defaulted in repayment of borrowings availed from Jalgaon Peoples Co-Op. Bank Ltd., wherein an amount of Rs. 687.03 lakhs remained outstanding as on February 2020. Further the Jalgaon Peoples Co-Op. Bank Ltd. Has transferred these loan accounts to ASREC (India) Ltd., an Asset Reconstruction Company. Since then, interest on the outstanding balance has not been provided. According to the statement from ASREC (India) Ltd., to whom the bank has assigned this debt, there is uncharged interest amounting to Rs. 390.34 Lakhs and penal interest of Rs. 52.41 Lakhs for the period from 01/03/2020 to 31/03/2024, totalling Rs. 442.75 Lakhs. Further, uncharged interest for the period 01/04/2024 to 30/06/2026 works out to Rs. 307.48 lakhs. Consequently, the loss for the first quarter is understated by Rs. 38.80 lakhs and the liability for the loan payable are understated by Rs. 750.23 Lakhs.

d) **Uncertainty on the Company's ability to continue as a going concern**

The Company has not carried out significant operational activities for more than three years and has incurred accumulated losses amounting to Rs. 579.03 lakhs as at the balance sheet date, resulting in erosion of its net worth. Further, as referred to in paragraph (c) above, the Company has defaulted in repayment of its borrowings and has not provided interest on such borrowings. These conditions, along with other matters set forth herein, indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern.

Adverse Conclusion

Based on our review, due to the significance of the matters described in the 'Basis for Adverse Conclusion' paragraph, the accompanying Statement, which is prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulations, including the manner in which it is to be disclosed, and does not give a true and fair view of the net loss and other financial information of the Company for the quarter ended June 30, 2026.

For Ratan Chandak & Co LLP
Chartered Accountants
Firm Reg. No. 108696W/W101028

Ratan Chandak & Co. Chartered Accountants Firm No 108696W

Kaushal Mundada
Partner
Membership No. 122492
Place : Jalgaon
Date: August 12, 2026
UDIN : 26122492URPHEW3959

Cash Flow Statement

(INR in Lakhs)

	Particulars	Year / Period ended 30/06/2026		Year / Period ended 31/03/2026	
A	Date of start of reporting period	01/04/2026		01/04/2025	
B	Date of end of reporting period	30/06/2026		31/03/2026	
C	Whether results are audited or unaudited	Unaudited		Audited	
D	Nature of report standalone or consolidated	Standalone		Standalone	
	A. CASH FLOW FROM OPERATING ACTIVITIES				
	Net Profit as per P & L A/c. before Income Tax		(4.07)		(47.04)
	Add : Adjustment For				
	(a) Depreciation	0.03		0.06	
	(b) Finance Cost	-		-	
	(c) Preliminary Expenses W/off	-		-	
	(d) Deffered Tax	-		-	
	(e) Gratuity Exp	-	0.03	-	
					0.06
	Deduct:				
	(a) Dividend Income	-		-	
	(b) Transferred for Bonus Issue	-		-	
	(c) Profit on Sale of Investments	-		-	
	(d) Interest Income	-	-	-	-
	Operating Profit before working Capital Changes		(4.07)		(46.98)
	Movements in Working Capital :				
	Adjustment For				
	(a) Increase / (Decrease) in Trade Payables	1.11		(6.08)	
	(b) Increase / (Decrease) in current Liabilities & Provisions	0.72		(0.35)	
	(c) (Increase) / Decrease in Trade Receivables	-			
	(d) (Increase) / Decrease in short term Loan & Advances	-		-	
	(e) (Increase) / Decrease in Other Current Assets	(2.96)	*(1.13)*	1.25	(5.17)
	CASH GENERATED FROM OPERATIONS		(5.20)		(52.15)
	Deduct:				
	Direct Taxes paid				(0.93)
	Net Cash Flow From Operating Activities		(5.20)		(53.08)
	B. CASH FLOW FROM INVESTMENT ACTIVITIES				
	Add : Adjustment For				
	(a) Dividend received	-		-	
	(b) Proceeds from Sale of Investments	-		-	
	(c) Investment in Term Deposits	-		-	
	(d) Interest Received	-		-	
	Deduct: : Adjustment For				
	(a) Purchase of Fixed Assets	0.04		(0.32)	
	(b) Increase in other Non Current Assets	-		-	
	(c) Increase in Tax Assets	-		0.35	
	Net Cash Flow From Investment Activities		0.04		0.02
	C. CASH FLOW FROM FINANCING ACTIVITIES				
	Add : Adjustment For				
	(a) Increase / (Decrease) in Unsecured Loan	-		-	
	(b) Increase / (Decrease) in Share Capital & Security Premium	-		-	
	(c) Borrowings from Directors/relatives (net)	5.59		51.11	
	(d) Borrowings from Banks	-		-	
	(e) Proceeds from Long Term Borrowings				
	Deduct: : Adjustment For				
	(a) Interest and Financial Charges	-		-	
	(b) Repayment of borrowings from Directors (net)	-			
	Net Cash Flow From Financing Actitivities		5.59		51.11
	NET CHANGE IN CASH AND CASH EQUIVALENTS [A+B+C]		0.43		(1.95)
	Opening Cash & Cash Equivalents		1.16		3.11
	Closing Cash and Cash Equivalents		1.59		1.16

Note:

The cash flow statement has been prepared under the indirect method as set out in Accounting Standard.

As per our report attached of the even date
For Ratan Chandak & Co LLP
Chartered Accountants

Ratan Chandak & Co. Firm No 108696W Chartered Accountants

KAUSHAL K. MUNDADA
Partner
Membership No. 122492
FRN: 108696W/W101028
UDIN: 26122492URPHEW3959

Place : Jalgaon.
Date : 12/08/2026.

By Order of the Board
For Manraj Housing Finance Limited

Pramodkumar N. Mehta

Pramodkumar N. Mehta
(Director)
(DIN: 00386505)

Ishwarlal S. Jain
(Managing Director)
(DIN: 00386348)

Manraj Housing Finance Ltd.

Place : Jalgaon.
Date : 12/08/2026.

Manraj Housing Finance Ltd.

CIN - L65922MH1990PLC055000

Statement on Impact of Qualifications in Limited Review Report for the Quarter ended June 30, 2026 on Standalone Financial Statement

S. No.	Particulars	LR figures in lakhs (reported before adjusting for qualification)	LR figures in Lakhs (reported after adjusting for qualification)
1.	Total Income	1.02	1.02
2.	Total Expenditure	5.09	43.89
3.	Net Profit/Loss	(4.07)	(42.87)
4.	Earnings per share	(0.08)	(0.86)
5.	Total Assets	1,953.98	1,953.98
6.	Total Liabilities	2,033.01	2,783.24
7.	Net Worth	(79.03)	(829.26)
8.	Any other financial items (Above Net Worth is after considering uncharged interest for earlier years)	-	(711.43)

S. No.	1
Audit Qualification	**Advances to Related Parties** More than 99% of the company's assets comprise advances, deposits, receivables, and other balances recoverable from related parties towards acquisition of properties and rights etc. These related parties are currently under investigation by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA), and the related assets have been attached by the ED. This raises significant concerns about the recoverability and valuation of these advances.
Type of Qualification	Adverse Qualification
Frequency of Qualification	Continue from last 3 years
For Audit Qualification where impact is quantified by the auditor, management views	The investigation by the Enforcement Directorate (ED) under the Prevention of Money Laundering Act (PMLA) are on the companies under same management control. There is no link between these companies with Manraj Housing Finance Limited only the management is common. The Management of these companies are cooperating with office of Enforcement Directorate and required documents and records are submitted.
If management is unable to estimate the impact reasons for the same	Not Applicable
Auditors comments	No further comments

S. No.	2
Audit Qualification	**Related Party Liabilities** Approximately 65% of the Company's liabilities are in the form of unsecured loans from related parties, who has beneficial interest in the properties for which the aforementioned advances were given. The entanglement of these transactions and the related party's financial interest creates significant uncertainty about the completeness and accuracy of the Company's liabilities
Type of Qualification	Adverse Qualification
Frequency of Qualification	Continue from last 3 years

For Audit Qualification where impact is quantified by the auditor, management views	The unsecured, interest-free loans from related parties were extended to support the Company's operations and liquidity. These transactions were undertaken transparently and in the Company's best interest. However, due to tenant resistance to redevelopment and the attachment of the concerned property by the Enforcement Directorate, the Company's funds remain stuck, delaying liability settlement. The Company is actively pursuing resolution of these issues, including asset liquidation, and remains committed to discharging its liabilities once the impediments are removed. The liabilities are properly recorded, and management is taking appropriate steps to safeguard stakeholder interests.
If management is unable to estimate the impact reasons for the same	Not Applicable
Auditors comments	No further comments

S. No.	**3**
Audit Qualification	**Default in Repayment of Bank Borrowings** The Company has defaulted in repayment of borrowings availed from Jalgaon Peoples Co-Op. Bank Ltd., wherein an amount of Rs. 687.03 lakhs remained outstanding as on February 2020. Further the Jalgaon Peoples Co-Op. Bank Ltd. Has transferred these loan accounts to ASREC (India) Ltd., an Asset Reconstruction Company. Since then, interest on the outstanding balance has not been provided. According to the statement from ASREC (India) Ltd., to whom the bank has assigned this debt, there is uncharged interest amounting to Rs. 390.34 Lakhs and penal interest of Rs. 52.41 Lakhs for the period from 01/03/2020 to 31/03/2024, totaling Rs. 442.75 Lakhs. Further, uncharged interest for the period 01/04/2024 to 30/06/2026 works out to Rs. 307.48 lakhs. Consequently, the loss for the first quarter is understated by Rs. 38.80 lakhs and the liability for the loan payable are understated by Rs. 750.23 Lakhs.
Type of Qualification	Adverse Qualification
Frequency of Qualification	Continue from last 3 years
For Audit Qualification where impact is quantified by the auditor, management views	The Company had entered into a one-time settlement (OTS) with ASREC (India) Ltd., which was subsequently revoked due to non-fulfilment of its conditions. Since then, the ARC has not communicated the interest or penal interest charges applicable up to 30/06/2026. Given the ongoing legal proceedings initiated by the Enforcement Directorate against the group, and the uncertainty surrounding the outcome, the Company has not recognized the accrued interest and penal interest. Management remains confident of resolving the matter through a renewed OTS once the legal situation stabilizes. Accordingly, due to the current uncertainty over the quantum and enforceability of such charges, no provision has been made in the financial statements.
If management is unable to estimate the impact reasons for the same	Not Applicable
Auditors comments	No further comments

Housing Finance Ltd. 3, Pushpa Apt. Gen. Vaidya Chowk, Jalgaon

Manraj Housing Finance Ltd.

CIN - L65922MH1990PLC055000

S. No.	4
Audit Qualification	**Uncertainty on the Company's ability to continue as a going concern** The Company has not carried out significant operational activities for more than three years and has incurred accumulated losses amounting to Rs. 579.03 lakhs as at the balance sheet date, resulting in erosion of its net worth. Further, as referred to in paragraph (c) above, the Company has defaulted in repayment of its borrowings and has not provided interest on such borrowings. These conditions, along with other matters set forth herein, indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern.
Type of Qualification	Adverse Qualification
Frequency of Qualification	Continue from last 3 years
For Audit Qualification where impact is quantified by the auditor, management views	The figures presented in the audit qualification are factually correct. However, the management firmly believes that the financial position of the Company is temporary and remediable. The Company holds significant real estate assets, and once these properties are liquidated, post resolution of existing legal and procedural impediments, the resultant inflow is expected to fully absorb the accumulated losses and restore positive net worth. Management is actively pursuing all possible legal and strategic measures to expedite asset realization and revive operations. The Company remains committed to its turnaround and is optimistic about its ability to continue as a going concern in the foreseeable future.
If management is unable to estimate the impact reasons for the same	Not Applicable
Auditors comments	No further comments

For and on Behalf of
Manraj Housing Finance Limited

Ishwarlal Jain
Manageing Director
(DIN: 00386348)

Sanjiv K. Wagh
Chief Financial Officer

Piyush Bedmutha
Audit Committee Chairman
(DIN: 08921010)

For Ratan Chandak & Co. LLP
Chartered Accountants

CA Kaushal Mundada
Partner
M. No. 122492, F. No. 108696W

Ratan Chandak & Co. LLP Chartered Accountants FRN No. 108696W/ W101028

Manraj Housing Finance Ltd. 3, Pushpa Apt. Gen. Vaidya chowk, Jalgaon