



Date: 29th May 2025

To,
BSE Limited
Compliance Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001.

Ref: Security Code: 530979 (Equity) and 959722 (Debt)

Dear Sir/Ma'am,

Sub: Submission under Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

We wish to inform you that the Board of Directors of the Company, at its meeting held today, i.e., May 29, 2025, has, inter alia, considered and approved the Audited Financial Results (Ind-AS) of the Company for the fourth quarter and financial year ended March 31, 2025 along with Auditors Report thereon prepared pursuant to Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. Accordingly, please find enclosed the following;

1. Audited Financial Results (Ind-AS) along with Independent Auditors' Report thereon under Regulation 33(3)(c)(i) and Regulation 52(1) of Listing Regulations ;

Further pursuant to provisions of Regulation 33 (3)(d) of the SEBI Listing Regulations it is hereby declared that M/s. H K Shah & Co., Chartered Accountants (having FRN. 109583W), Statutory Auditors of the Company have issued the Audit Report for the financial year 2024-25 with an unmodified opinion. A declaration in this regard is enclosed herewith for your reference.

2. Statement containing details for Non-Convertible Debentures under Regulation 52(4) of Listing Regulations; and
3. Certificate as required under Regulation 52(7);

The above meeting of Board of Directors of the Company commenced at 4:30 p.m. and concluded at 6:45 p.m.

We request you to disseminate the above information on your website.

Thanking You,

Yours faithfully,
For **India Home Loan Limited**

Akash Das
Company Secretary and Compliance Officer
A74714
Encl: As above



H K Shah & Co.

CHARTERED ACCOUNTANTS

Independent Auditor's Report on Quarterly and Year to Date Financial Results of the Company pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

To

The Board of Directors,
INDIA HOME LOAN LIMITED
[CIN: L65910MH1990PLC059499]
Mumbai

Report on the Audit of Financial Results

Opinion

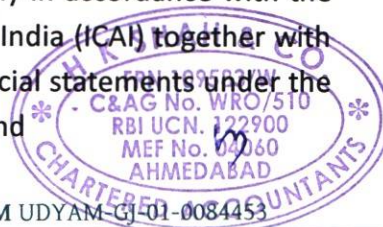
We have audited the accompanying financial results of INDIA HOME LOAN LIMITED ("the company") for the quarter and year ended March 31, 2025, attached herewith, being submitted by the company pursuant to the requirements of regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, these financial results:

- are prepared and presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of Listing Regulations; and
- give true and fair view in conformity with the recognition/regulation and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principle generally accepted in India, of the net profit and other comprehensive income and other financial information of the company for the quarter and year ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") specified under section 143(10) of the Companies Act, 2013 ('the Act'). Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Financial Results' 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 (ICAI) 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



GSTIN 24AACFH1917R1Z6 | PAN AACFH1917R | FRN 109583W | UDYAM UDYAM-GJ-01-0084453



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Uttar Pradesh

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.

Emphasis of Matters

1. The going concern view of the company is now marginally existing.
2. To mitigate the risk on financial assets, the company possesses collaterals, wherever required as per the powers conferred on the HFC under SARFESI act. Any surplus funds are returned to the customers. As a result of this practice, the properties under legal repossession are treated as assets held for sales.

Management's Responsibilities for the Financial Results

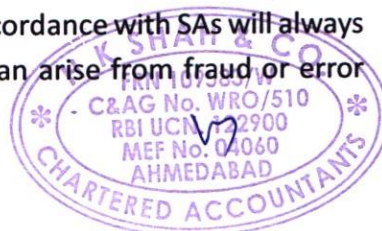
The Company's Management and Board of Directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance including other comprehensive income, cash flows and changes in equity of the Company in accordance with the Ind AS and the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions 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 and prudent; and the 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 Standalone Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Statements, the Management and Board of Directors are 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 are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements 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 Standalone Financial Statements.

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

- Identify and assess the risks of material misstatement of the Standalone 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)(i) 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 Standalone 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.
- Evaluate the overall presentation, structure and content of the Standalone Financial Statements, including the disclosures, and whether the Standalone Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the standalone financial statements that, individually or in aggregate, make it probable that the economic decisions of a reasonably knowledgeable user of the standalone financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and



in evaluating the results of our work: and (ii) to evaluate the effect of any identified misstatements in the standalone financial statements.

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.

Other matter

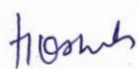
The annual financial results include the results for the quarter ended March 31, 2025 and the corresponding quarter ended in the previous year being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the relevant financial year which were subject to limited review by us.

For

H K Shah & Co.,

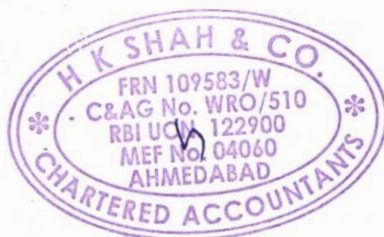
Chartered Accountants

FRN.: 109583W


H K Shah

Partner

M.No.: 042758



Place: Ahmedabad

Date: May 29, 2025

UDIN: 25042758BMJRVR9001



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

INDIA HOME LOAN LIMITED
CIN L65910MH1990PLC059499

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND FINANCIAL YEAR ENDED MARCH 31, 2025

		(INR IN Lakhs)				
		For the Quarter ended			For the Year ended	
		3 months ended	Previous 3 months ended	Corresponding 3 months ended in previous year	Current year ended	Previous year ended
		31.03.2025	31.12.2024	31.03.2024	31.03.2025	31.03.2024
PARTICULARS		Audited	Un-Audited	Audited	Audited	Audited
1	Income from Operations:					
	Revenue from Operations	372.58	330.97	232.79	1,360.17	1,201.83
	Other Income	1.45	0.50	0.69	8.67	9.40
	Total Income from Operations	374.03	331.47	233.48	1,368.84	1,211.23
2	Expenditure :					
	Finance Costs	189.36	190.88	222.60	767.89	956.80
	Employee Benefit expense	69.75	70.35	66.78	277.28	281.54
	Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	-	-	56.66		101.89
	Depreciation, Amortisation and Impairment	12.11	6.54	3.34	22.98	18.69
	Provisions for Standard Assets and NPA	7.83	13.27	-21.79	19.14	-171.81
	Other Expenses	86.25	42.86	109.79	246.86	361.03
	Total Expenditure	365.30	323.89	437.38	1,334.14	1,548.14
	Profit/Loss before exceptional and extra-ordinary items and Tax	8.72	7.57	-203.90	34.70	-336.91
3	Exceptional Items			-	-	-
	Profit/Loss before extra-ordinary items and Tax	8.72	7.57	-203.90	34.70	-336.91
4	Tax					
	Tax Expense					
	Current Tax Expenses	5.33	1.97	-	8.73	-
	Deferred Tax Expenses	2.28	-2.35	7.09	-1.31	7.55
5	Net Profit after Tax for the year	1.12	7.96	-210.99	27.28	-344.46
	Other Comprehensive Income (net of tax)					
	a) Items that will not be reclassified to profit or loss	-0.46	-0.93	0.93	-1.09	3.67
	i) Remeasurement of defined benefit plans			-	-	-
	ii) Income tax relating to items that will not be reclassified to profit or loss	0.12	0.24	0.24	0.28	-0.92
	Total Comprehensive Income for the period	0.77	7.26	-209.82	26.46	-341.71
6	Paid-up Share Capital	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18
7	Earnings Per Share (EPS)					





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(a) Basic		0.01	0.06	-1.48	0.19	-2.41
(b) Diluted		0.01	0.06	-1.48	0.19	-2.41

NOTES :

- The above Financial results for the quarter ended 31st Mar, 2025 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 29th May, 2025. The Statutory Auditors of the Company have issued Audit Report with Un-Qualified Conclusion and opinion on the financial results for the quarter and year ended 31st Mar, 2025
- These financial-results have been prepared in accordance with the Ind AS, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- As required by Ind AS 109, the company has developed a preliminary model to calculate expected credit losses (ECL) and charged as Impairment to financial assets. Where impairment allowance under Ind AS 109 is lower than the provisioning required under IRACP (including standard asset provisioning), company have been appropriated the difference (if any) from their net profit or loss after tax to a separate 'Impairment Reserve'.
- The Other Comprehensive Income comprises actuarial gain on re measurement of defined benefit plans as per the actuary report as per the actuary report as per IND AS 19 "Employee Benefits".
- In accordance with the RBI guidelines relating to COVID - 19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company granted moratorium of three months on payments of all instalments and/or interest falling due on or after March 31, 2020 till May 31, 2020 (further extended as per RBI guidelines for another 3 months falling-due on or after June 1, 2020 till August 31, 2020) to eligible borrowers who have requested for moratorium. For all such accounts where the moratorium is granted, the prudential assets classification and stage movement was kept on stand still during the moratorium period. The Company has used the principles of prudence in applying judgments, estimates and possible forward looking scenarios to assess and provide for the impact of the COVID-19 pandemic on the Financial Statements specifically while assessing the expected credit loss on financial assets by applying the customer-profiling within salaried and self- employed portfolio and management overlays. The Company has performed an estimation of portfolio stress through analyzing its portfolio in respect of various risk classification, using the available historic and current data and based on current indicators of future economic conditions. On May 22, 2020 the RBI has announced extension of the moratorium period by further three-months. The extent to which COVID-19 pandemic effect will impact the company's provision on financial assets will depend-on future developments, which are highly uncertain. The impact of COVID - 19 pandemic may be different from the estimated as at the date of approval of these financial statements and the Company will continue to closely monitor any material changes to future economic conditions and execution of mortgage rights to favour the company's recovery effect which is mainly based on security values.
- Post outbreak of COVID-19, virus continued to spread across the country, resulting in significant volatility in financial markets and a Significant decrease in economic activities. On March 11, 2020, this outbreak was declared a global pandemic by the World Health Organization and consequent lockdowns were imposed across, The situation was Improving up to Jan - Feb 2021 but due to the onset of the 'second wave', things deteriorated since March 2021. Increase in COVID 19 cases necessitated imposition of restrictions which could have once again impacted economic activity and markets. In preparing the accompanying financial statements, the Company's management has assessed the impact of the pandemic on its operations and its assets as at March 31, 2025. The management does not, at this juncture, believe that the impact on the value of the Company's assets is likely to be material. The extent to which the second wave of COVID 19 pandemic will impact the Company's results will depend on ongoing as well as future developments, which are at this juncture are highly uncertain.
- Tax expense for the quarter is after adjusting the Deferred Tax provision.



Registered & Corp. Off. : 504, Nirmal Ecstasy, 5th floor, Jatashankar Dossa Road, Mulund West, Mumbai--400 080.

Tel. : 022-2568 3353 / 54 / 55 • Email : customercare@indiahomeloan.co.in • Website : www.indiahomeloan.co.in



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

- 8 Figures for the previous periods /year have been regrouped ,restated and /or reclassified wherever considered necessary to make them comparable to the current periods /presentation
- 9 In accordance with RBI circular dated April 07, 2021, the company shall refund / adjust 'interest on interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. The methodology for calculation of the amount of such 'interest on interest' has been circulated by the Indian Banks Association (IBA). Pursuant to these instructions, the company has estimated the said amount and recognized a charge in its Profit and Loss Account for the quarter ended 31st March 2025.
- 10 The Corporation is not a 'Large Corporate' as per criteria under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144. Necessary disclosure has been made to the stock exchanges in this regard.
- 11 During the quarter ended 31st March 2025, INR 1.47 Cr has been Received & Received 1.20 Cr For the quarter ended 31st March 2024
- 12 The company has, on June 26, 2020, issued 200 Rated, Listed, Secured Nonconvertible Debentures (NCD) having face value of RS. 10,00,000 each aggregate to Rs, 20,00,00,000 (Rupees Twenty Crore only) and the same have been allotted on September 30,2020 for a tenure of 36 months. The secured non-convertible debenture are secured by way of a first pari passu charge on receivables of the company i.e. book debts of the company such that a security cover of 105% as per the terms of the offer document is maintained till the time of maturity. However company have repaid Rs. 4.37 Crore till 31 march 2025. For Remaining the company is in talk with bankers to convert the same in Term loan and / or to provide moratorium.
- 13 Company's Assets under Management on 31st March 2025 has been reduced to INR 4961 Lacs from INR 5608 Lacs of last quarter ended on 31st Dec 2024

Place :Mumbai

Date : 29th May, 2025.



For India Home Loan Limited

M. N. Pujara

Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578



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16. Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.SRT.REC.51/12 .04.048/2021-22

(A). Details of loans not in default transferred through assignment during the Year ended 31st March 2025.

(B). Details of loans not in default transferred through sale during the Year Ended 31st March 2025.

(C). The Company has not acquired any **loan not in default** through assignment during the year ended 31st March 2025.

(D). The Company has not transferred or acquired any stressed loan during the quarter ended 31st March 2025.

17. Disclosure in compliance with regulation 52(4) of securities and exchange board of India (Listing obligation and

A.	Debt Equity Ratio	1.28
B.	Total Net worth (RS. In Lac)	3,851.24
C.	Net Profit After Tax (RS. In Lac)	1.12
D.	Earnings Per Share	
	Basic	0.01
	Diluted	0.01
E.	Total Debts to Total Assets	49.43%
F.	Operating Margin %	2.33%
G.	Net Profit Margin %	0.30%

Sector Specific Ratios as at 31st March 2025.

H.	Gross Non Performing Assets	3.22%
I.	Net Non Performing Assets	2.31%
J.	Provision Coverage Ratio	100.00%

Formulas for computation for ratios are as follows :





**INDIA HOME
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- i) Debt Equity Ratio = $\frac{\text{Debt} + \text{Borrowing}}{\text{Equity Share Capital} + \text{Other Equity} - \text{Impairment Reserve} - \text{Inangible assets} - \text{Deferred Tax}}$
- ii) Total Debts to Total Assets % = $\frac{\text{Debt} + \text{Borrowing}}{\text{Total Assets}}$
- iii) Operating Margin % = $\frac{\text{Profit Before tax}}{\text{Total Revenue}}$
- iv) Net Profit Margin % = $\frac{\text{Profit After tax}}{\text{Revenue From Operations}}$
- v) Gross Non Performing Assets% = $\frac{\text{Gross stage 3 Loans}}{\text{Gross Loans}}$
- vi) Net Non Performing Assets% = $\frac{\text{Gross stage 3 Loans} - \text{Impairment loss allowance for stage 3 loans}}{\text{Gross Loans} - \text{Impairment loss allowance for stage 3}}$
- vii) Provision Coverage Ratio = $\frac{\text{Total Impairment loss allowances}}{\text{Gross stage 3 Loans}}$





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INDIA HOME LOAN LIMITED
Statement of Assets and Liabilities

(INR IN Lakhs)

Sr. No.	Particulars	March 31, 2025	March 31, 2024
		Audited	Audited
	ASSETS		
I	Financial Assets		
a)	Cash and Cash equivalents	58.00	46.94
b)	Bank Balances other than (a)	1.63	4.35
e)	Loans	4,768.10	5,576.23
f)	Investments	-	-
g)	Other Financial Assets	25.92	27.60
		-	-
II	Non-Financial Assets		
a)	Property Plant and Equipment	10.88	13.35
b)	Intangible Assets	6.70	9.00
c)	Other non-financial assets	47.42	124.62
d)	Right of Use	40.20	6.52
e)	Deferred Tax Asset (Net)	-	-
f)	Assets Held for Sale	5,003.84	4,591.43
	TOTAL	9,962.70	10,400.04
	LIABILITIES AND EQUITY		
	LIABILITIES		
I	Financial Liabilities		
a)	Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	2.22	4.33
	(ii) total outstanding dues creditors other than micro enterprises and small enterprises	14.86	33.91
b)	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues creditors other than micro enterprises and small enterprises	25.77	13.21
c)	Debt Securities	1,695.00	1,795.00
d)	Borrowings (other than debt securities)	1,333.30	2,272.46
e)	Deposits	-	-
f)	Subordinated Liabilities	1,896.26	1,611.27
g)	Lease Liabilities	38.01	7.34
h)	Other Financial Liabilities	657.58	335.01
		-	-
II	Non-Financial Liabilities		
a)	Current Tax liabilities (Net)	74.82	81.29
b)	Provisions	47.98	40.09
c)	Deferred Tax liabilities (Net)	29.22	27.99
d)	Other non-financial liabilities	4.00	58.07
	EQUITY		
a)	Equity Share capital	1,428.18	1,428.18
b)	Other Equity	2,715.53	2,691.89
	TOTAL	9,962.70	10,400.04

Place : Mumbai
Date : 29th May, 2025.



For India Home Loan Limited

Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578

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India Home Loan Limited
CIN L65910MH1990PLC059499

Cash Flow Statement

Statement of Cash Flows as at March. 31, 2025

₹ in lacs

Particulars	31.03.2025 Audited	31.03.2024 Audited
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit before tax and extraordinary items	34.70	-338.08
i) Adjustment for:		
Depreciation & Amortization	22.98	18.69
Allowance of credit loss on Financial Assets	19.14	101.89
Profit on Sale of Investment		-
Interest received on deposits		-0.06
Deferred tax expenses		
Fair Value adjustments on Investments		
Change in Reserves		
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category		-171.79
Other Adjustment	-1.09	3.67
Operating profit before working capital changes	75.72	-385.68
ii) Movement in working capital :		
Increase/(decrease) in Payables	-8.61	-20.35
Increase/(decrease) in Other Financial Liabilities	322.57	-86.76
Increase/(decrease) in Other Current Liabilities	-6.47	-1.06
Increase/(decrease) in Other Non-Financial Liabilities	-23.41	-9.75
Increase/(decrease) in Provisions	7.89	3.08
Decrease/(increase) in Loans -Net of Repayments	789.00	4,250.87
Decrease/(increase) in Other Financial Assets	4.40	-954.48
Decrease/(increase) in Other Non-Financial Assets	77.20	-32.72
Cash generated from / (used in) operation	1,238.28	2,763.15
Direct taxes paid (net of refund)	8.73	
Net cash flow from / (used in) operating activities (A)	1,229.54	2,763.15
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment & computer software	-33.68	-3.33
Proceeds from Property, Plant and Equipment	-18.21	
Proceeds from sale of trade investments		
Investment in trade investments		
(Increase)/Decrease in Other Bank balances	-412.41	323.34
Interest received on deposits	0	0.06
Net cash flow from / (used in) investing activities (B)	-464.30	320.07



[Signature]

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CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of shares (net of expenses)		-
Proceeds from Borrowings	284.99	-1,222.03
Repayment of Borrowings	-1,039.16	-1,847.72
Dividend Paid (including Dividend distribution Tax)		-
Lease Liability		
Net cash flow from / (used in) financing activities (C)	-754.17	-3,069.75
Net Increase/(Decrease) in cash and cash equivalents (A + B + C)	46.93	13.47
Cash and cash equivalents at the beginning of the year	11.07	33.46
Cash and cash equivalents at the end of the year	58.00	46.93

The Cash Flow Statement has been prepared under the 'Indirect Method' as set out in Indian Accounting Standard ("Ind AS 7") Statement of Cash Flows specified under section 133 of Companies Act, 2013.

Figures for the previous year have been regrouped / rearranged wherever found necessary.

Place : Mumbai

Date : 29th May, 2025.

For India Home Loan Limited



Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: 29th May 2025

To,
BSE Limited
Compliance Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001.

Ref: Security Code: 530979 (Equity) and 959722 (Debt)

Dear Sir/Ma'am,


Subject: Declaration with respect to Unmodified opinion on Audited Financial Results of the Company for the financial year ended March 31, 2025.

Pursuant to Regulation 33 (3)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that the Statutory Auditor of the Company, M/s. H K Shah & Co., Chartered Accountants (FRN. 109583W) have issued the Audit Report with unmodified opinion on the Audited Financial Results of the Company for the quarter and year ended March 31, 2025.

We request you to disseminate the above information on your website.

Thanking You,

Yours faithfully,
For India Home Loan Limited


Mitesh Pujara
Whole Time Director
DIN: 02143047





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

Date: 29.05.2025

To,
Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001.

Sub: Disclosure as per the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as on March 31, 2025

With reference to the above, we submit herewith the information and documents for the Non-convertible debentures issued and listed with BSE in terms of the provisions of Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

Sr. No.	Particulars	Details
1	Debt Equity Ratio	1.28
2	Debt service coverage ratio	Not applicable being Housing Finance Company (HFC)
3	Interest service coverage ratio	Not applicable, being a HFC
4	Outstanding redeemable preference shares (quantity and value)	Nil
5	Capital redemption reserve/Debenture redemption reserve	Not Applicable
6	Net worth in Cr.	38.51 Crores
7	Net profit after tax in Cr.	0.011 Crores
8	Earnings per share (Face Value of Rs.10)	0.01
9	Current Ratio	Not applicable, being a HFC
10	Long term debt to working capital	Not applicable, being a HFC
11	Bad debts to account receivable ratio	Not applicable, being a HFC
12	Current liability ratio	Not applicable, being a HFC
13	Total debts to total assets	49.43%
14	Debtors turnover	Not applicable, being a HFC
15	Inventory turnover	Not applicable, being a HFC
16	Operating Margin	2.33%



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17	Net Profit Margin	0.30%
18	Sector specific equivalent ratios, as applicable	
(A)	Gross NPA (stage 3 asset, gross) ratio	3.22%
(B)	Net NPA (stage 3 asset, net) ratio	2.31%

Notes:

1. **Debt Equity Ratio** = (Debt securities + Borrowings + Subordinated liabilities + Interest accrued on total debt)/Networth
2. **Net profit margin** = Net profit after tax/Total Income
3. **Total Debts to Total Assets** = (Debt securities + Borrowings + Subordinated liabilities + Interest accrued on total debt)/Total assets

Kindly take the above on record.

Yours truly

For India Home Loan Limited

Mitish Pujara
Whole-time Director
DIN: 02143047





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

Date: May 29, 2025

To,
Listing Compliance Department
BSE Limited
P.J. Towers, Dalal Street,
Mumbai – 400 001.

Dear Sir/Ma'am,

Sub: Statement of Utilization And Deviations/Variation of issue proceeds of NCDs, as per the Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(7) & 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company hereby confirms the following for the fourth quarter and financial year ended 31st March 2025:

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of raising (public issues/private placement)	Type of instrument	Date of raising	Amount Raised (in Rs.)	Funds utilized (in Rs.)	Any deviation (Yes/No)	If 8 is yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL									

Thanking you,

Yours truly,
For India Home Loan Limited

Mitish Pujara
Whole Time Director
DIN: 02143047





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B. Statement of deviation/variation in use of issue proceeds:

Statement of Deviation/Variation in utilization of funds raised						
Name of listed entity		India Home Loan Limited				
Mode of Fund Raising		Private placement of Non-convertible Debentures ('NCDs')				
Date of Raising Funds		30.06.2020				
Amount Raised		20 crores				
Report filed for Quarter ended		31 st March 2025				
Monitoring Agency		Not applicable				
Monitoring Agency Name, if Applicable		Not applicable				
Is there a Deviation/Variation in use of funds raised		No				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		Not applicable				
If Yes, Date of shareholder Approval		Not applicable				
Explanation for Deviation/Variation		Not applicable				
Comments of the Audit Committee after review		Not applicable				
Comments of the auditors, if any		Not applicable				
Objects for which funds have been raised and where there has been a deviation, in the following table: Not filled in since there is no deviation/variation - <i>No deviation/variation</i>						
Original Object	Modified Object, if any	Original allocation	Modified Allocation, If any	Funds utilized	Amount of deviation/ variation for the half year according to applicable object (INR & %)	Remarks, if any
-	-	-	-	-	-	-

Deviation or variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or





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- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.

Kindly take the same on your records.

Thanking you,

Yours truly,
For India Home Loan Limited


Mitesh Pujara
Whole Time Director
DIN: 02143047



INDIA