



Date: 11th November 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., November 11, 2025, inter alia, considered and approved the following items of business;

1. Unaudited Financial Results (Ind-AS) of the Company for the quarter and half year ended September 30, 2025 prepared pursuant to Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 along with the Limited Review Report issued by H K Shah & Co., Chartered Accountants, the Statutory Auditors of the Company.
2. Appointment of Mr. Bharat Singarakhiya as the Chief Compliance Officer (CCO) of the Company with an immediate effect for the period of 5 years, in accordance with the regulatory requirements under the Reserve Bank of India and National Housing Bank framework.
Disclosure with respect to the appointment is enclosed as ***Annexure A***.
3. The Company has received request letters from Mr. Anant Arun Bhalotia, Mr. Ashok Patel, and Ms. Daksha Patel, (**"Promoters Group"**) who are members of the promoter and promoter group, seeking re-classification of their shareholding from the 'promoter and promoter group' category to the 'public' shareholder category in accordance with Regulation 31A of the Listing Regulations. In line with the requirements under Regulation 31A(8) of the Listing Regulations, and subject to approval by the Stock Exchange, the extract of the minutes of the Board meeting approving the said re-classification requests is enclosed as ***Annexure B***.

In accordance with Regulation 31A(3)(a)(vi) of the Listing Regulations, it is noted that the approval of the shareholders shall not be required, since the

Promoters Group seeking re-classification each hold less than one percent of the total voting rights of the Company. The Company shall, in due course, submit the requisite application to the Stock Exchange and provide further updates on the matter, as mandated under Regulation 31A of the Listing Regulations.

The above meeting of the Board of Directors of the Company commenced at 4:30 p.m. and concluded at 6: 00 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:

1. Unaudited Financial Results (Ind-AS) along with Auditors' Limited Review Report thereon under Regulation 33(3)(c)(i) and Regulation 52(1) of Listing Regulations along;
2. Statement containing details for Non-Convertible Debentures under Regulation 52(4) of Listing Regulations;
3. Certificate as required under Regulation 52(7);
4. Annexure A- details of the appointment of as Chief Compliance Officer (CCO) of the Company;
5. Annexure B- Extract of the Minutes for reclassification from 'Promoter Group Category' To 'Public Category'.

ANNEXURE-A

Disclosure pursuant to SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024

Appointment of Mr. Bharat Singarakhiya as Chief Compliance Officer of the Company.

Sr. No	Particulars	Details
1	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	Appointment of Mr. Bharat Singarakhiya as Chief Compliance Officer of the Company.
2	Date of Appointment /reappointment /Cessation & Terms of Appointment	Appointed on November 11, 2025
3	Brief Profile (in case of Appointment)	Mr. Bharat Shingarakhia has a distinguished banking and compliance career of over 29 years, including 23 years with State Bank of India (SBI) and over 6 years in the Housing Finance sector. He possesses experience in banking, housing finance, SARFAESI administration, and NHB/RBI regulatory frameworks.
4	Disclosure of relationships between directors (in case of appointment of a director)	None

ANNEXURE B

CERTIFIED TRUE COPY OF THE EXTRACT OF THE MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS OF INDIA HOME LOAN LIMITED HELD ON NOVEMBER 11, 2025 AT THE REGISTERED OFFICE OF THE COMPANY.

TO CONSIDER RECLASSIFICATION FROM 'PROMOTER GROUP CATEGORY' TO 'PUBLIC CATEGORY'

The Board was apprised that Mr. Anant Arun Bhalotia, Mr. Ashok Patel, and Ms. Daksha Patel, persons belonging to the *Promoter/Promoter Group* of the Company (hereinafter referred to as the "Outgoing Promoters"), had submitted request letters to the Company seeking re-classification of their shareholding from the *Promoter/Promoter Group* category to the *Public* shareholder category. The request letter dated October 18, 2025 was received from Mr. Anant Arun Bhalotia, and the request letters dated October 23, 2025 were received from Mr. Ashok Patel and Ms. Daksha Patel. Copies of the said request letters were placed before the Board for its consideration. ("Request letters").

Further, the Company has duly intimated the same to BSE Limited ("Stock Exchange") within 24 hours on receipt of the Request Letters. Regulation 31A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred as 'Listing Regulations, 2015'), along with amendments thereto, has provided a regulatory mechanism for reclassification of person belonging to 'Promoter Group' to 'Public' Shareholder of the Company subject to fulfillment of conditions as provided therein.

On the basis of the request received by the Company and pursuant to the provisions of Regulation 31A(3)(b) of Listing Regulations, Mr. Anant Arun Bhalotia, Mr. Ashok Patel and Ms. Daksha Patel seeking reclassification in Public Category respectively have confirmed that they are: -

- i. together, directly or indirectly, they do not hold more than ten percent of the total voting rights in the listed entity;
- ii. they do not exercise control over the affairs of the listed entity, directly or indirectly;
- iii. they do not have any special rights with respect to the listed entity through formal or informal arrangements including any shareholder agreements;
- iv. they are not represented on the board of directors (including any nominee director) of the listed entity;
- v. they are not acting as a Key Managerial Person in the listed entity;
- vi. they are not 'wilful defaulters' as per the Reserve Bank of India Guidelines;
- vii. they are not fugitives or economic offenders.

Board also took note that the total shareholding of the outgoing promoters is as under:

Sr. No.	Name of the Persons forming part of Promoters/Promoters Group seeking reclassification	No. of Equity Shares/ Warrants held		% of total paid up capital
		Equity Shares	Warrants	
1	Anant Arun Bhalotia	-	-	-
2	Ashok Patel	-	-	-
3	Daksha Patel	-	-	-
	Total	-	-	-

The Board further noted that the Outgoing Promoters, neither individually nor collectively, hold voting rights exceeding 10% of the total voting rights of the Company, whether directly or indirectly. It was also noted that they are not involved in the day-to-day affairs of the Company and do not play any role in its business decisions or otherwise.

The Board was also apprised that the Outgoing Promoters have undertaken to comply with conditions at sub clause (iv) & (v) of the aforesaid regulation for a period of not less than three years from the date of such reclassification. Accordingly, on the basis of the rationale provided above and in accordance with the provisions of Regulation 31A of the Listing Regulations, the Board may consider its view on the requests of Outgoing Promoters for re-classification from the 'promoter group' category to 'public' category shareholder, which shall be subject to the approvals of the Stock Exchange, and/or such other approval, if any as may be necessary in this regard.

None of the Directors or Key Managerial Personnel of the Company or their relatives are in anyway concerned or interested in this Resolution. The Board considered the said request for re-classification and passed the following resolution unanimously:-

“RESOLVED THAT pursuant to the request letter dated October 18, 2025 received from Anant Arun Bhalotia and request letters dated October 23, 2025 received from Ashok Patel and Daksha Patel respectively for reclassification from the 'Promoter and Promoter Group' category to the 'Public' category and in accordance with the provisions of Regulation 31A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and subject to the approval of BSE Limited ("Stock Exchange") where the equity shares and Debentures of the Company are listed, and/or such other regulatory approvals as may be necessary in this regard, the consent of the Board of Directors of the Company be and is hereby accorded to approve the reclassification of Mr. Anant Arun Bhalotia, Mr. Ashok Patel and Ms. Daksha Patel from the Promoter/Promoter Group category to the Public category.

RESOLVED FURTHER THAT the Board has noted that Mr. Anant Arun Bhalotia,

Mr. Ashok Patel and Ms. Daksha Patel have satisfied the conditions specified in Regulation 31A(3) of the Listing Regulations and has submitted the necessary undertakings and declarations, confirming that:

- i. together, directly or indirectly, they do not hold more than ten percent of the total voting rights in the listed entity;
- ii. they do not exercise control over the affairs of the listed entity, directly or indirectly;
- iii. they do not have any special rights with respect to the listed entity through formal or informal arrangements including any shareholder agreements;
- iv. they are not represented on the board of directors (including any nominee director) of the listed entity;
- v. they are not acting as a Key Managerial Person in the listed entity;
- vi. they are not 'wilful defaulters' as per the Reserve Bank of India Guidelines;
- vii. they are not fugitives or economic offenders.

RESOLVED FURTHER THAT Mr. Akash Das, Company Secretary or any of the Directors of the Company, be and is hereby severally authorized to take all necessary steps and actions in connection with the reclassification including but not limited to filing of necessary applications with the Stock Exchange(s), making such representations, declarations and filings as may be required, and to do all such acts, deeds, matters and things as may be necessary, desirable or expedient for giving effect to this resolution.

RESOLVED FURTHER THAT a certified true copy of any of the resolution and/or extracts of the minutes of the board meeting be issued under the signatures of any of the Directors of the Company or the Company Secretary to the concerned person/authority, as may be required.”

For India Home Loan Limited

Akash Das
Company Secretary and Compliance Officer
A74714



H K Shah & Co.

CHARTERED ACCOUNTANTS

Independent Auditor's Review Report on the Quarterly and Half year ended Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report

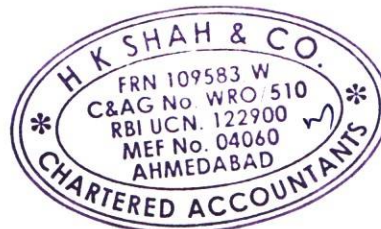
To
The Board of Directors,
INDIA HOME LOAN LIMITED
[CIN: L65910MH1990PLC059499]
Mumbai

We have reviewed the accompanying statement of unaudited financial results of INDIA HOME LOAN LIMITED ("The Company") for the quarter and half year ended September 30, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

Scope Of Review

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, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with regulation 33 of Listing Regulation read with circulars issued by SEBI. Our responsibility is to issue a report on these financial results based on our review.

We conducted our review of the Statement in accordance with the Standard on Review Engagements (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 is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



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



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Branch
Offices

Gujarat, Maharashtra, Tamil Nadu &
Uttar Pradesh

Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matters

1. Even though the going-concern view of the company is improving, the revenue needs to be further increased.
2. To mitigate the risk on financial assets, the company possesses collaterals, wherever required as per the powers conferred on the HFC under the 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.

For

H K Shah & Co.,
Chartered Accountants
FRN.: 109583W

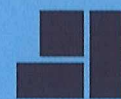
H K Shah
H K Shah
Partner
M. No.: 042758



Place: Ahmedabad

Date: November 11, 2025

UDIN: 25042758 BMJSFM9489



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

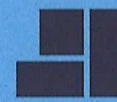
INDIA HOME LOAN LIMITED
CIN L65910MH1990PLC059499

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025

PARTICULARS	(INR IN Lakhs)						
	For the Quarter ended			For the Half Year 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	Previous year ended	
	30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025	
	Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited	
1 Income from Operations:							
Revenue from Operations	350.22	427.52	328.34	777.74	656.63	1,360.17	
Other Income	0.27	0.27	1.00	0.53	6.72	8.67	
Total Income from Operations	350.49	427.79	329.34	778.27	663.34	1,368.84	
2 Expenditure :							
Finance Costs	186.97	186.50	191.99	373.47	387.65	767.89	
Employee Benefit expense	80.16	73.42	70.77	153.58	137.18	277.28	
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	-	-	-	-	-	-	
Depreciation, Amortisation and Impairment	6.99	5.87	2.87	12.86	4.33	22.98	
Provisions for Standard Assets and NPA	-9.33	-4.06	3.07	-13.38	-1.96	19.14	
Other Expenses	80.34	161.09	55.48	241.43	117.75	246.86	
Total Expenditure	345.12	422.83	324.16	767.95	644.94	1,334.14	
Profit/Loss before exceptional and extra-ordinary items and Tax	5.37	4.96	5.18	10.32	18.40	34.70	
Exceptional Items	-	-	-	-	-	-	
Profit/Loss before extra-ordinary items and Tax	5.37	4.96	5.18	10.32	18.40	34.70	
4 Tax							
Tax Expense							
Current Tax Expenses	1.35	1.25	1.30	2.60	1.44	8.73	
Deferred Tax Expenses	-3.43	2.76	-1.87	-0.66	1.30	-1.31	
5 Net Profit after Tax for the year	7.44	0.94	5.75	8.39	15.67	27.28	
Other Comprehensive Income (net of tax)							
a) Items that will not be reclassified to profit or loss	1.44	-17.43	-1.42	-15.99	0.30	-1.09	
i) Remeasurement of defined benefit plans	-	-	-	-	-	-	
ii) Income tax relating to items that will not be reclassified to profit or loss	-0.36	4.39	0.36	4.02	-0.08	0.28	
Total Comprehensive Income for the period	8.52	-12.10	4.69	-3.58	15.89	26.46	
6 Paid-up Share Capital	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18	
7 Earnings Per Share (EPS)							
(a) Basic	0.05	0.01	0.04	0.06	0.11	0.19	
(b) Diluted	0.05	0.01	0.04	0.06	0.11	0.19	

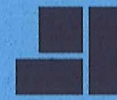
Registered & Corp. Off. : 504, Nirmal Ecstasy, 5th floor, Jatashankar Dossa Road, Mulund West, Mumbai--400 080.

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

**NOTES :**

- 1 The above Financial results for the quarter and half year ended 30th September, 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 11th November, 2025. The Statutory Auditors of the Company have issued Limited review Report with Un-Qualified Conclusion and opinion on the financial results for the quarter and half year ended 30th September, 2025.
- 2 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.
- 3 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'.
- 4 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".
- 5 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.
- 6 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.
- 7 Tax expense for the quarter is after adjusting the Deferred Tax provision.
- 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 30th June 2025.





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

- 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 and half year ended 30th September, 2025, INR 92.29 lakhs has been Received against Asset held for sale & INR 38.24 Lakhs For the quarter ended 30th June 2025.
- 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. 437.00 lakhs till 30th September, 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 30th September 2025 has been reduced to INR 4548 Lakhs from INR 4760 Lakhs of last quarter ended on 30th June 2025. This includes loans given to Salaried, Self-Employed, Farmers and Net of Direct Assignment.
- 14 Direct Assignment receivable figures are regrouped in other financial assets for fair presentation .

Place : Mumbai

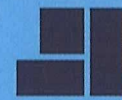
Date : 11th November 2025.



For India Home Loan Limited

M. H. Narshibhai Pujara

Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578



15. Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.SRT.REC.51/12 .04.048/2021-22 dated 24 September 2021.

(A).loans were not in default transferred through assignment during the quarter ended 30th Sep 2025.

(B). Loans were not in default transferred through sale during the quarter ended 30th Sep 2025.

(C). The Company has not acquired any **loan not in default** through assignment during the quarter ended 30th Sep 2025.

(D). The Company has not transferred or acquired any stressed loan during the quarter ended 30th Sep 2025.

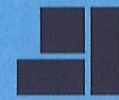
16. Disclosure in compliance with regulation 52(4) of securities and exchange board of India (Listing obligation and disclosure requirement) regulation 2015 for the Year ended 30th Sep 2025.

A.	Debt Equity Ratio	1.19
B.	Total Net worth (RS. In Lac)	3,847.02
C.	Net Profit After Tax (RS. In Lac)	7.44
D.	Earnings Per Share	
	Basic	0.05
	Diluted	0.05
E.	Total Debts to Total Assets	46.63%
F.	Operating Margin %	1.53%
G.	Net Profit Margin %	2.13%

Sector Specific Ratios as at 30th September 2025.

H.	Gross Non Performing Assets	2.94%
I.	Net Non Performing Assets	2.11%
J.	Provision Coverage Ratio	100.00%



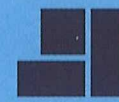


Formulas for computation for ratios are as follows :

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

INDIA HOME LOAN LTD.





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

INDIA HOME LOAN LIMITED
Statement of Assets and Liabilities

(INR IN Lakhs)

Sr. No.	Particulars	Sep 30,2025 Reviewed	June 30,2025 Reviewed	March 31,2025 Audited
	ASSETS			
I	Financial Assets			
a)	Cash and Cash equivalents	27.57	29.62	58.00
b)	Bank Balances other than (a)	1.66	1.64	1.63
e)	Loans	4,297.02	4,499.82	4,686.88
f)	Investments	-	-	-
g)	Other Financial Assets	135.43	118.42	107.14
II	Non-Financial Assets	-	-	-
a)	Property Plant and Equipment	9.56	10.22	10.88
b)	Intangible Assets	5.87	6.28	6.70
c)	Other non-financial assets	50.64	48.84	47.42
d)	Right of Use	32.69	38.60	40.20
e)	Deferred Tax Asset (Net)	-	-	-
f)	Assets Held for Sale	5,246.90	5,207.53	5,003.84
	TOTAL	9,807.33	9,960.97	9,962.70
	LIABILITIES AND EQUITY			
	LIABILITIES			
I	Financial Liabilities			
a)	Payables			
	(i)total outstanding dues of micro enterprises and small enterprises	1.59	5.04	2.22
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	10.83	17.54	14.86
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	28.79	19.26	25.77
c)	Debt Securities	1,695.00	1,695.00	1,695.00
d)	Borrowings (other than debt securities)	1,000.37	1,214.77	1,333.30
e)	Deposits			
f)	Subordinated Liabilities	1,877.69	1,904.96	1,896.26
g)	Lease Liabilities	30.68	35.79	38.01
h)	Other Financial Liabilities	851.02	765.86	657.58
II	Non-Financial Liabilities			
a)	Current Tax liabilities (Net)	77.27	76.07	74.82
b)	Provisions	67.77	67.43	47.98
c)	Deferred Tax liabilities (Net)	26.01	29.44	26.68
d)	Other non-financial liabilities	1.65	0.04	4.00
	EQUITY			
a)	Equity Share capital	1,428.18	1,428.18	1,428.18
b)	Other Equity	2,710.47	2,701.58	2,718.07
	TOTAL	9,807.33	9,960.97	9,962.70

Place :Mumbai

Date : 11th November, 2025.

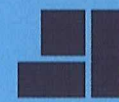
For India Home Loan Limited

M. N. Pujara
Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578

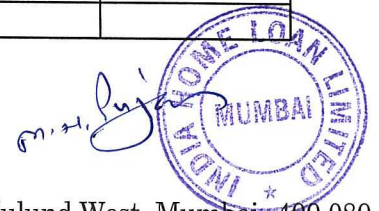


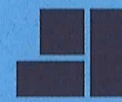
Registered & Corp. Off. : 504, Nirmal Ecstasy, 5th floor, Jatashankar Dossa Road, Mulund West, Mumbai--400 080.

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

**India Home Loan Limited**
CIN L65910MH1990PLC059499**Cash Flow Statement****Statement of Cash Flows as at September 30, 2025**

Particulars	30.09.2025 Audited	30.09.2024 Audited
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit before tax and extraordinary items	10.32	18.40
i) Adjustment for:		
Depreciation & Amortization	12.86	4.33
Allowance of credit loss on Financial Assets	-13.38	-
Profit on Sale of Investment		
Interest received on deposits		
Deferred tax expenses		
Fair Value adjustments on Investments		
Change in Reserves		
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category		-1.96
Other Adjustment	-15.99	0.30
Operating profit before working capital changes	-6.19	21.07
ii) Movement in working capital :		
Increase/(decrease) in Payables	-1.63	-4.62
Increase/(decrease) in Other Financial Liabilities	193.44	179.84
Increase/(decrease) in Other Current Liabilities	2.45	-35.74
Increase/(decrease) in Other Non-Financial Liabilities	-2.35	34.57
Increase/(decrease) in Provisions	19.79	2.49
Decrease/(increase) in Loans -Net of Repayments	389.86	126.94
Decrease/(increase) in Other Financial Assets	-28.31	133.95
Decrease/(increase) in Other Non-Financial Assets	-3.22	23.64
Cash generated from / (used in) operation	563.85	482.14
Direct taxes paid (net of refund)	2.60	1.44
Net cash flow from / (used in) operating activities (A)	561.25	480.70
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment & computer software	-3.18	-45.75
Proceeds from Property, Plant and Equipment		-
Proceeds from sale of trade investments		
Investment in trade investments		
Decrease In assets held for sale	-243.06	-
(Increase)/Decrease in Other Bank balances		





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

Interest received on deposits	0	-
Net cash flow from / (used in) investing activities (B)	-246.25	-45.75
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of shares (net of expenses)		
Proceeds from Borrowings		-
Repayment of Borrowings	-338.11	129.55
Dividend Paid (including Dividend distribution Tax)		-590.39
Lease Liability	-7.32	-
Net cash flow from / (used in) financing activities (C)	-345.43	-460.84
Net Increase/(Decrease) in cash and cash equivalents (A + B + C)	-30.43	-25.89
Cash and cash equivalents at the beginning of the year	58.00	46.94
Cash and cash equivalents at the end of the year	27.57	21.05

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 : 11th November, 2025.



Mahesh Narshibhai Pujara
Managing Director
DIN: 01985578

**Date:** 11.11.2025

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

Sub: Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as on September 30, 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	1.19
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.	38.47 Crores
7	Net profit after tax in Cr.	0.07 Crores
8	Earnings per share (Face Value of Rs.10)	0.05
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	46.63%
14	Debtors turnover	Not applicable, being a HFC
15	Inventory turnover	Not applicable, being a HFC
16	Operating Margin	1.53%





**INDIA HOME
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CIN: L65910MH1990PLC059499

GSTIN : 27AAACM5101F1ZO

17	Net Profit Margin	2.13%
18	Sector specific equivalent ratios, as applicable	
(A)	Gross NPA (stage 3 asset, gross) ratio	2.94%
(B)	Net NPA (stage 3 asset, net) ratio	2.11%

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


Mitesh Pujara
Whole-time Director
DIN: 02143047





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: November 11, 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 first quarter ended 30th September 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

Mitesh
Mitesh Pujara
Whole Time Director
DIN: 02143047



**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		30 th September 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





**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499

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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 HOME LOAN LTD.