

India Home Loan Limited

Reg. Off.: 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund (W), Mumbai-400080

Tel.: 022-25683353/54/55; Email: ihll@ymail.com ; Website: www.indiahomeloan.co.in

June 15, 2021

To

BSE Limited

Compliance Department

Phiroze Jeejeebhoy Towers,

Dalal Street, Fort,

Mumbai – 400001.

Ref: Security Code: 530979 and 959722

Dear Sir/Madam,

Sub: Outcome of Board Meeting held on June 15, 2021

We wish to inform you that the Board of Directors of the Company, at its meeting held today, has:

1. Approved the Audited Financial Results for the last quarter and financial year ended March 31, 2021 along with Auditors Report thereon under Regulation 33(3)(c)(i) and Regulation 52(1) of Listing Regulations;

Pursuant to Clause 4.1 of SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016, we hereby declare that the Statutory Auditors have issued the Audit Report on Audited Financial Results for the last quarter and financial year ended March 31, 2021 with **unmodified opinion**.

2. Recommended Final dividend of Re. 0.10 per share for the financial year 2020-21 to be paid to the shareholders subject to their approval at the ensuing Annual General Meeting of the Company.
3. Half yearly statement containing details for Non-Convertible Debentures under Regulation 52(4) of Listing Regulations; and
4. Certificate as required under Regulation 52(7)

A copy each of the above Audited Financial Results along with the Statutory Auditors' Report thereon and the above mentioned certificates is enclosed for your information and record.

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We shall inform you in due course the date on which the Company will hold its Annual General Meeting for the year ended March 31, 2021, the record dates and the date from which dividend, if approved by the shareholders, will be paid to the shareholders.

The above meeting of Board of Directors of the Company concluded at 2.20 p.m. We request you to disseminate the above information on your website.

Thanking You,

Sincerely,

For India Home Loan Limited

Sd/-

Ayushi Thakuriya

Company Secretary & Compliance Officer

A48816

Encl: As above



Independent Auditor's Report on Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
Board of Directors,
India Home Loan Limited.

Opinion

We have audited the accompanying financial results of India Home Loan Ltd. ("the company") for the quarter and year ended March 31, 2021, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 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:

- i. are presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the quarter and year ended March 31, 2021.

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 together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and 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 Matter

We draw attention to Note 7 & 8 to the accompanying financial results, which explains the impact of lockdown and other restrictions imposed by the Government and conditions related to COVID-19 pandemic on the Company's operations and financial position including the Company's estimate of the possible increase in impairment loss, for which definitive assessment would highly depend on future developments, as they evolve in subsequent periods.

Our opinion is not modified in this respect.



Management's Responsibilities for the Financial Results

This statement which, includes financial results for the three months and year ended 31" March, 2021 have been compiled from the annual audited financial statements.

The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. 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 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 financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the 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 financial results 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 the 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 financial results.

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

- Identify and assess the risks of material misstatement of the financial results, 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 circumstance. 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 with reference to financial statements 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 the Board of Directors in the financial results.
- Conclude on the appropriateness of the Board of Directors' 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 financial results 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 financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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 Matters

The annual financial results include the results for the quarter ended 31st March, 2021 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 current financial year which were subject to limited review by us.

FOR JOSHI & SHAH
(Chartered Accountants)
Firm Registration No. - 144627W

JAYDIP JOSHI
(Partner)
Membership No. - 170300
UDIN: 21170300AAAABX3356



Place: Mumbai
Date: 15th June, 2021

257, Gurunanak Motor Market, V P Road
Prathana Samaj, Mumbai - 400 004

E-mail : joshijaydeep8@gmail.com
Mbl No : +91 8291674080


AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2021

(INR In lakhs)

Particulars	Quarter Ended			Year Ended	
	31.03.2021	31.12.2020	31.03.2020	31.03.2021	31.03.2020
	Audited	Unaudited	Audited	Audited	Audited
1. Income from operations					
(a) Revenue from operations	732.08	749.31	826.64	3,112.51	3,234.27
(b) Other Income	0.03	-	36.79	0.03	59.67
Total Income from Operations	732.11	749.31	863.43	3,112.54	3,293.94
2. Expenditure					
(a) Finance Cost	459.44	501.33	508.53	2,024.79	2,156.95
(b) Employee benefit expense	86.73	93.41	84.86	349.56	369.92
(c) Other Expenses	88.59	67.19	54.98	262.62	240.25
(d) Provisions for standard assets and NPA	-	56.00	-	303.74	119.42
(e) Depreciation and amortisation expense	6.12	5.84	8.20	23.38	32.52
Total Expenditure	640.88	723.77	656.57	2,964.09	2,919.06
3. Profit/Loss before tax	91.23	25.54	206.86	148.45	374.88
4. Tax expenses	18.44	6.38	42.49	36.24	94.39
5. Net Profit After Tax	72.79	19.16	164.37	112.21	280.49
Other Comprehensive Income (net of tax)					
a) Items that will not be reclassified to profit or loss					
i) Remeasurement of defined benefit plans	2.99	1.92	2.44	2.10	2.42
ii) Income tax relating to items that will not be reclassified to profit or loss	(0.75)	(0.49)	(0.63)	(0.53)	(0.62)
Total Comprehensive Income	75.03	20.59	166.18	113.78	282.29
6. Paid-up Equity Share Capital (Face Value of Rs. 10/- Each)	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18
7. Reserves excluding revaluation reserves as at March 31				2,483.44	2080.45
8. EPS (Not Annualised) (of Rs. 10/- Each)					
(a) Basic	0.51	0.13	1.16	0.79	1.96
(b) Diluted	0.51	0.13	1.05	0.79	1.77

Notes:

- The above financial results for the quarter and year ended March 31, 2021, have been reviewed and audited respectively and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 15 th June ,2021. The Statutory Auditors of the Company have issued audit report with unmodified conclusion and opinion on the financial results for the quarter and the year ended March 31, 2021 respectively.
- 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 During the financial year ended March 31, 2021, the Company has, on June 26, 2020, issued 200 Rated, Listed, Secured Non-convertible Debentures having face value of Rs. 10,00,000 each aggregating to Rs. 20 Crore (Rupees Twenty Crore only) and the same have been allotted on June 30, 2020 for a tenor of 36 months and with security cover of 1.05 times of outstanding amount. The proceeds of the NCDs were used for the objects that were stated in the offer document(s).
- 4 As required by Ind AS 109, the company has developed a preliminary model to calculate expected credit losses (ECL). Summary results from this model indicate that the company is carrying provisions in excess of its NHB requirements. However, as a matter of prudence, the Company has decided not to withdraw any provisions in excess of NHB requirements.
- 5 The Other comprehensive Income comprises actuarial gain /loss on remeasurement of defined benefit plans as per the actuary report as per the actuary report as per IND AS 19 "Employee Benefits".
- 6 The main business of the Company is to provide loans for the purchase or construction of residential houses and all other activities of the Company revolve around the main business. As such there are no reportable segments, as per the IND AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013 and under paragraph 29(2) of the Housing Finance Companies (NHB) Directions 2010, which need to be reported.
- 7 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 1, 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 has been 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 analysing its portfolio in respect of various risk classification, using the available historical 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 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 that 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.
- 8 Post outbreak of COVID-19, virus continues 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 Organisation and consequent lockdowns were imposed across. The situation was improving upto Jan - Feb 2021 but due to the onset of the 'second wave', things have deteriorated since March 2021. Increase in COVID 19 cases necessitated imposition of restrictions which may once again impact 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, 2021. 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 at this juncture are highly uncertain.
- 9 Tax expense for the quarter is after adjusting the Deferred Tax provision. Tax Expenses for the period ended March 31, 2021 reflect changes made vide Taxation Laws (Amendment) Act 2019 as applicable to the company.
- 10 On 30th March, 2019 the company had issued 16,00,000 Convertible share warrants to promoters and non-promoters at a price of Rs. 76.75 per share warrant with an option to convert each warrant with one equity share of face value of Rs. 10 per equity shares on or before 29th September, 2020. The Company had already received 25% of the issue price from the Allottees upto 29th March, 2019. Allottees needed to pay balance 75% of issue price on or before 29th September, 2020. The Company, on request of all warrant holders, has made an application to SEBI for extension of due date of warrants on 4th September, 2020. The SEBI has given extension till 13th November, 2020. However allottees were unable to pay balance 75% of issue price till extended time allowed by SEBI and hence company has forfeited the paid 25% amount of issue price (INR 3,07,00,000) and transferred the same to Capital Reserve.
- 11 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



- 12 The Government of India, Ministry of Finance, vide its notification dated October 23, 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (Scheme), as per the eligibility criteria and other aspects specified therein and irrespective of whether the moratorium was availed or not. During the quarter, the Company has implemented the Scheme and credited the difference amount to the accounts of the eligible borrowers as per the Scheme.
- 13 General Provisions required to be maintained in respect of accounts in default but standard and asset classification extended, as per RBI circular on COVID -19 Regulatory packages dated April 17, 2020 is 10 % of total outstanding which has to be phased over 2 quarters as i) Quarter ending March 31, 2020 - not less than 5 Percent and Quarter ending June 30, 2020 - not less than 5 percent. Accordingly the company has been carrying covid- 19 provisions amounting to INR 1.51 crores as on March 31, 2021

The Disclosure requirements as required by RBI circular dated April 17, 2020 for the year ended March 31, 2021 is given below :

(Amount in crores)

Particulars	31.3.2021	31.3.2020
i) Amounts in SMA /overdue categories, where the moratorium /deferment was extended	42.45	25
ii) Amount where asset classification benefit is extended	14.11	9.41
iii) Provision made during the quarter Q4 FY 2020 & Q1 FY 2021.	1.51	0.47
Provision adjusted during the respective accounting periods against slippages and the residual provisions	0	0

- 14 The Honourable Supreme Court of India (Hon'ble SC), in a public interest litigation (Gajendra Sharma Vs. Union of India & Anr), vide an interim order dated September 03, 2020 ("Interim Order"), had directed that accounts which were extended the moratorium benefits and not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Accordingly, the Company did not classify such accounts which were not NPA as of August 31, 2020 as per the RBI IRAC norms, as NPA after August 31, 2020. The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble SC in the matter of Small Scale Industrial Manufacturers Association vs. UOI & Ors. and other connected matters. In accordance with the instructions in paragraph 5 of the RBI circular dated April 07, 2021 issued in this connection, the company has continued with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms.
- 15 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 recognised a charge in its Profit and Loss Account for the year ended March 31, 2021.
- 16 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.
- 17 The Board of Directors has recommended final dividend to be paid out of current year profit @0.10 per equity share (FV of Rs.10 each) to the equity shareholders resulting in outflow of Rs.14,28,175/-. The dividend proposed by the Board of directors is subject to the approval of the shareholders in the ensuing Annual general meeting.

Place : Mumbai

Date : 15th June, 2021



India Home Loan Limited

M. H. Pujara
Mahesh Pujara
Managing Director
(DIN No-01985578)

Statement of Assets and Liabilities

(INR in lakhs)

Sr. No.	Particulars	As at March 31, 2021 (Audited)	As at March 31, 2020 (Audited)
	ASSETS		
I	Financial Assets		
a)	Cash and Cash equivalents	326.85	228.63
b)	Bank Balances other than (a)	490.25	277.91
c)	Loans	20,287.10	21,283.31
d)	Investments	-	-
e)	Other Financial Assets	146.22	34.44
II	Non-Financial Assets		
a)	Property, Plant and Equipment	31.93	40.36
b)	Intangible Assets	21.95	28.59
c)	Other non-financial assets	301.95	357.19
d)	Deferred Tax Asset (Net)	49.15	-
	TOTAL	21,655.40	22,250.43
	LIABILITIES AND EQUITY		
	LIABILITIES		
I	Financial Liabilities		
a)	Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	7.04	15.46
b)	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	24.48	32.18
c)	Debt Securities	2,000.00	-
d)	Borrowings (Other than debt securities)	14,515.99	17,006.40
e)	Deposits	-	-
f)	Subordinated Liabilities	-	-
g)	Other Financial Liabilities	647.43	788.95
II	Non-Financial Liabilities		
a)	Current tax liabilities (Net)	37.03	32.16
b)	Provisions	35.55	32.55
c)	Deferred tax liabilities (Net)	-	6.89
d)	Other non-financial liabilities	476.26	520.21
	EQUITY		
a)	Equity Share capital	1,428.18	1,128.18
b)	Other Equity	2,483.44	2,387.45
	TOTAL	21,655.40	22,250.43

Place : Mumbai

Date : 15th June, 2021



For India Home Loan Limited

M. Pujara
Maresh Pujara
Managing Director
(DIN No-01985578)

CIN L65910MH1990PLC059499

Cash Flow Statement
Statement of Cash Flows as at march 31,2021

(INR in lakhs)

Particulars	Year Ended	
	31.03.2021	31.03.2020
	Audited	Audited
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit before tax and extraordinary items	148.44	374.89
i) Adjustment for:	-	-
Depreciation & Amortization	23.38	32.52
Allowance of credit loss on Financial Assets	303.74	119.42
Profit on Sale of Investment	-	(17.78)
Interest received on deposits	(63.28)	(32.64)
Profit on Sale of Property, Plant and Equipment	-	(0.94)
Fair Value adjustments on Investments	-	(4.32)
Gratuity Provision	3.11	-
Operating profit before working capital changes	415.38	471.15
	-	-
ii) Movement in working capital :	-	-
Increase/(decrease) in Payables	(16.12)	(55.19)
Increase/(decrease) in Other Financial Liabilities	(141.53)	493.40
Increase/(decrease) in Other Non-Financial Liabilities	(43.96)	23.27
Increase/(decrease) in Provisions	5.11	5.63
Decrease/(increase) in Loans -Net of Repayments	692.48	215.71
Decrease/(increase) in Other Financial Assets	(111.77)	(16.05)
Decrease/(increase) in Other Non-Financial Assets	55.24	0.33
	-	-
Cash generated from / (used in) operation	854.83	1,138.26
Direct taxes paid (net of refund)	(87.41)	(69.07)
	-	-
Net cash flow from / (used in) operating activities (A)	767.42	1,069.19
	-	-
CASH FLOW FROM INVESTING ACTIVITIES	-	-



Purchase of Property, Plant and Equipment & computer software	(8.32)	(16.65)
Proceeds from Property, Plant and Equipment	-	6.06
Proceeds from sale of trade investments	-	952.83
Investment in trade investments	-	(30.00)
(Increase)/Decrease in Other Bank balances	(212.34)	(27.33)
Interest received on deposits	63.28	32.64
	-	-
Net cash flow from / (used in) investing activities (B)	(157.37)	917.55
	-	-
CASH FLOW FROM FINANCING ACTIVITIES	-	-
Proceeds from issue of shares (net of expenses)	-	-
Proceeds from Borrowings	3,500.00	2,200.00
Repayment of Borrowings	(3,990.40)	(4,360.54)
Dividend Paid (including Dividend distribution Tax)	(21.42)	(34.49)
Net cash flow from / (used in) financing activities (C)	(511.82)	(2,195.03)
	-	-
Net Increase/(Decrease) in cash and cash equivalents (A + B + C)	98.22	(208.28)
Cash and cash equivalents at the beginning of the year	228.63	436.91
Cash and cash equivalents at the end of the year	326.85	228.63

a)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

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



India Home Loan Limited



Mahesh Pujara
(Managing Director)
(DIN No-01985578)

June 15, 2021

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

Dear Sir/Madam,

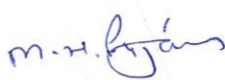
Subject: Submission of Statement of Material Deviations as per the Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby state that there are no material deviations in use of proceeds of issue of Non-Convertible Debt securities from the objects stated in the offer document for the Half Year ended March 31, 2021.

Kindly take the same on record and acknowledge.

Thanking you,

Yours truly,
For India Home Loan Limited


Mahesh N. Pujara
Managing Director
DIN: 01985578



June 15, 2021

To,
Listing Compliance Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

Sub: Disclosure as per the Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as on March 31, 2021.

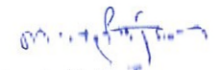
Reference: Debenture Trust Deed executed in respect of Non-Convertible Debentures.

With reference to the above, we submit herewith the information and documents for the captioned NCDs 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
(a)	Credit Rating and change in rating	BBB- Negative (Outlook revised from Stable to Negative)
(b)	Asset cover available	1.05 Times
(c)	Debt Equity Ratio	4:39
(d)	Previous due date for the payment of interest/ repayment of principal of non-convertible debt securities and whether the same has been paid or not.	30 March 2021 (Paid)
(e)	next due date for the payment of interest/ principal along with the amount of interest and the redemption amount	30 June 2021 (Interest of INR 55,45,205)
(f)	Debt service coverage ratio	0.37
(g)	interest service coverage ratio	1.07
(h)	Outstanding redeemable preference shares (quantity and value)	Nil
(i)	Debenture redemption reserve	Nil
(j)	Net worth in Cr.	39.12
(k)	Net profit after tax in Cr.	1.14
(l)	Earnings per share (Face Value of Rs.10)	Rs.0.79

Kindly take above on record.

Yours truly
For India Home Loan Limited


Mahesh N. Pujara
Managing Director
DIN: 01985578

