



**INDIA HOME  
LOAN LTD.**

CIN: L65910MH1990PLC059499  
GSTIN : 27AAACM5101F1ZO

May 29, 2023

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 May 29, 2023**

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 quarter and financial year ended March 31, 2023, 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, 2023 with **unmodified opinion**.

2. Half yearly statement containing details for Non-Convertible Debentures under Regulation 52(4) of Listing Regulations; and
3. 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.

The above meeting of Board of Directors of the Company concluded at 11.00 p.m. We request you to disseminate the above information on your website.

Thanking You,

Yours faithfully,  
For India Home Loan Limited

Shilpa Katare  
Company Secretary & Compliance Officer  
A65863  
Encl: As above





# H K Shah & Co.

## CHARTERED ACCOUNTANTS

### Independent Auditor's Report on Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To

The Board of Directors of  
India Home Loan Limited.

#### Report on Audit of Financial Result

We have audited the accompanying financial results of India Home Loan Ltd ("the company") for the quarter and year ended March 31, 2023, attached herewith, being submitted by the company pursuant to the requirements of regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulation")

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

- are prepared in accordance with the requirements of Regulation 33 and Reregulation 52 of Listing Regulation; and
- give true and fair view in conformity with the regulation and measurement principle laid down in the applicable Indian Accounting Standards and other accounting 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 for the quarter and year ended March 31, 2023.

#### 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. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements 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 statements 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

1. We draw attention to Notes 7 & 8 to the accompanying financial results, which explain 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.

GSTIN 24AACFH1917R1Z6 | PAN AACFH1917R | FRN 109583W

079-27544995 / 27542785  
+91-9909919785  
+91-9714744995

✉ hkshahandco@gmail.com  
🌐 www.hkshahandco.com

🏠 **Head Office** | 403+404 'SARAP' Building,  
Opp. Navjivan Press, Off Ashram Road,  
Nr. Income Tax, Ahmedabad - 380014

🏢 **Branch Offices** | Gujarat, Maharashtra, Tamil Nadu &  
Uttar Pradesh





2. The process of removing name of Banks, of which the loans were repaid, from MCA Portal is pending as informed to us.

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, 2023 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 and 52 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.

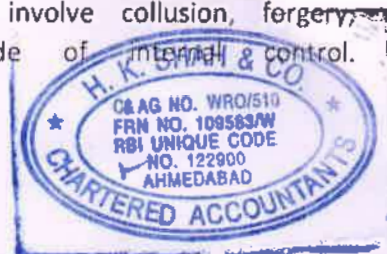
The Board of Directors are also responsible for overseeing the Company's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Results**

Our objectives are to obtain reasonable assurance about whether the financial result 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 financial results.

As part of an audit in accordance with 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 circumstances. Under section 143(3)(i) of the Companies Act, 2013, 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 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 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 31<sup>st</sup> March, 2023 being the balancing figures between the audited figures in respects of the full financials 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

H K Shah & Co.,

Chartered Accountants

FRN: 109583W

K M Shah

Partner

M.No.: 014711

UDIN: 23014711B6X6D13211

Place: Ahmedabad

Date: 29/05/2023





		(INR in Lakhs)				
		For the Quarter ended			For Year Ended	
		3 months ended	Previous 3 months ended	Corresponding 3 months ended in previous year	Current year ended	Previous year ended
		31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022
PARTICULARS		Audited	Un-audited	Audited	Audited	Audited
1	<b>Income from Operations:</b>					
	Revenue from Operations	560.61	571.06	666.22	2234.38	3,005.01
	Other Income	5.53	77.83	18.55	84.46	43.71
	<b>Total Income from Operations</b>	<b>566.14</b>	<b>648.89</b>	<b>684.77</b>	<b>2318.84</b>	<b>3048.72</b>
2	<b>Expenditure :</b>					
	Finance Costs	269.65	313.29	370.24	1290.92	1,653.02
	Employee Benefit expense	76.18	81.77	82.15	331.65	317.59
	Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	233.44	115.10		394.66	216.79
	Depreciation, Amortisation and Impairment	8.29	8.36	37.32	33.92	53.24
	Provisions for Standard Assets and NPA	-107.02	14.47	15.00	-144.20	204.38
	Other Expenses	58.07	103.89	41.98	313.30	207.26
	<b>Total Expenditure</b>	<b>538.60</b>	<b>636.87</b>	<b>546.68</b>	<b>2220.25</b>	<b>2652.28</b>
	<b>Profit/Loss before exceptional items and Tax</b>	<b>27.54</b>	<b>12.03</b>	<b>138.09</b>	<b>98.58</b>	<b>396.44</b>
	Exceptional Items	0.00	0.00	0.00	0.00	-
3	<b>Profit/Loss before Tax</b>	<b>27.54</b>	<b>12.03</b>	<b>138.08</b>	<b>98.58</b>	<b>396.44</b>
4	<b>Tax Expense</b>					
	Current Tax Expenses	0.44	0.00	74.54	0.44	173.34
	Deferred Tax Expenses	26.62	-6.80	0.00	37.59	31.56
5	<b>Net Profit after Tax for the year</b>	<b>0.48</b>	<b>18.81</b>	<b>63.54</b>	<b>60.55</b>	<b>191.54</b>
	<b>Other Comprehensive Income (net of tax)</b>					
	a) Items that will not be reclassified to profit or loss	2.01	0.87		5.34	3.30
	i) Remeasurement of defined benefit plans	0.00		1.46	0.00	
	ii) Income tax relating to items that will not be reclassified to profit or loss	-0.51	-0.22	-0.37	-1.34	-0.83
	<b>Total Comprehensive Income for the period</b>	<b>1.98</b>	<b>19.46</b>	<b>64.63</b>	<b>64.55</b>	<b>194.01</b>
6	<b>Paid-up Share Capital</b>	<b>1428.18</b>	<b>1428.18</b>	<b>1428.18</b>	<b>1428.18</b>	<b>1,428.18</b>
7	<b>EPS (Not Annualised) (of RS. 10/- Each)</b>					
	(a) Basic	0.003	0.13	0.45	0.43	1.34
	(b) Diluted	0.003	0.13	0.45	0.43	1.34





## Notes to Financial Result

1. The above Financial results for the quarter and year ended March 31, 2023 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 29<sup>th</sup> May, 2023. 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, 2023 respectively.

CIN: L65910MH1990PLC059499

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. The Annual financial results include the results for the quarter ended 31st March, 2023 being the balancing figures between the audited figures in respects of the full financials 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 auditors.

4. 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 from their net profit or loss after tax to a separate 'Impairment Reserve'.

5. 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".

6. 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.

7. 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. In case of 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, 2022. 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.

8. Tax expense for the quarter is after adjusting the Deferred Tax provision.

9. 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.

10. 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 year ended March 31, 2023.

11. 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.



12. Net Loss on Derecognition of Financial Instruments under Amortised Cost Category includes loan assets written off during the period (Oct'22 to Dec'22) of INR 115.69 Lacs and amount realised against loans written off during the earlier period amount to INR 0.59 Lacs. Hence, the Net amount of INR 115.10 Lacs is disclosed as net expenses above.

13. The company has, on June 26, 2020, issued 200 Rated, Listed, Secured Nonconvertible Debentures having face value of RS. 10,00,000 each aggregate to Rs, 20.00.00.000 (Rupees Twenty Core only) and the same have been allotted on June 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.

14. Company's Assets under Management on 31st March 2023 has been reduced to INR 10170 Lacs from INR 11495 Lacs of last quarter ended on 31st Dec 2022.

15. During the quarter ended March 31, 2023, loans against which we have taken possession of property amounting INR 899.88 Lakhs transferred to Asset Held for Sale. Also, INR 6.57 Lakhs has been received against Assets Held For Sale.

Place :Mumbai

Date : 29th May,2022

For India Home Loan Limited

Mahesh Pujara  
Managing Director





16. Details of resolution plan implemented under the RBI Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses dated May 5, 2021 are given below:

S.NO.	Description	Individual Borrowers		
		Personal Loans	Business Loans	Small Businesses
(A)	Number of requests received for invoking resolution process under Part A	158	-	
(B)	Number of accounts where resolution plan has been implemented under this window	158	-	
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	14,92,28,405	-	
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	
(F)	Increase in provisions on account of the implementation of the resolution plan	1,42,07,785	-	

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). Details of loans not in default transferred through assignment during the year ended 31 March 2023

Aggregate principal outstanding of loans transferred (INR in Lac)	9757
Weighted Average residual maturity (In Months)	148
Weighted Average Holding Period (In Months)	42
Average Retention of Beneficial Economic Interest MRR by originator (%)	10%
Average coverage of tangible Security (%)	42%
Rating wise distribution of loans transferred	Unrated

(B). The Company has not acquired any loan not in default through assignment during the year ended 31 March 2023

(C). The Company has not transferred or acquired any stressed loan during the year ended 31 March 2023

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 March 31,2022.

A.	Debt Equity Ratio	2.26	
B.	Total Net worth	Rs	4,030.45
C.	Net Profit After Tax	Rs	80.33
D.	Earnings Per Share		
	Basic	0.43	
	Diluted	0.43	
E.	Total Debts to Total Assets	0.29	
F.	Operating Margin %	4.25%	
G.	Net Profit Margin %	2.61%	

Sector Specific Ratios as at 31 st March 2023

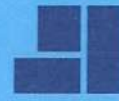
H.	Gross Non Performing Assets	4.60%	
I.	Net Non Performing Assets	4.22%	
J.	Provision Coverage Ratio	88.21%	

Formulas for computation for ratios are as follows :

- Debt Equity Ratio = Debt + Borrowing / Equity Share Capital + Other Equity - Impairment Reserve - Tangible assets - Deferred Tax
- Total Debts to Total Assets % = Debt + Borrowing / Total Assets







**INDIA HOME  
LOAN LTD.**

**CIN: L65910MH1990PLC059499**

- iii) Operating Margin % = Profit Before tax / Total Revenue
- iv) Net Profit Margin % = Profit After tax / Revenue From Operations
- v) Gross Non Performing Assets% = Gross stage 3 Loans / Gross Loans
- vi) Net Non Performing Assets% = Gross stage 3 Loans - Impairment loss allowance for stage 3 loans / Gross Loans - Impairment loss allowance for stage 3  
Provision Coverage Ratio = Total Impairment loss allowances / Gross stage 3 Loans

INDIA HOME LOAN LTD.



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

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

**Statement of Assets and Liabilities**

(INR in lakhs)

Sr. No.	Particulars	As at March 31, 2023 Audited	As at March 31, 2022 (Audited)
	<b>ASSETS</b>		
I	<b>Financial Assets</b>		
a)	Cash and Cash equivalents	33.46	48.79
b)	Bank Balances other than (a)	327.68	309.06
e)	Loans	9,757.20	15,510.73
f)	Investments	-	-
g)	Other Financial Assets	35.84	132.42
II	<b>Non-Financial Assets</b>		
a)	Property Plant and Equipment	17.41	26.62
b)	Intangible Assets	12.10	16.29
c)	Other non-financial assets	91.90	76.12
d)	Right of Use	14.73	23.85
e)	Deferred Tax Asset (Net)	-	17.59
f)	Assets Held for Sale	3,627.53	1,160.82
	<b>TOTAL</b>	<b>13,917.86</b>	<b>17,322.30</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
I	<b>Financial Liabilities</b>		
a)	<b>Payables</b>		
	(i) total outstanding dues of micro enterprises and small enterprises	7.91	3.52
	(ii) total outstanding dues creditors other than micro enterprises and small enterprises	39.10	26.60
b)	<b>Other Payables</b>		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues creditors other than micro enterprises and small enterprises	24.71	7.67
c)	Debt Securities	2,000.00	1,991.14
d)	Borrowings (other than debt securities)	5,526.45	9,005.89
e)	Deposits		
f)	Subordinated Liabilities	1,557.04	1,551.04
g)	Lease Liabilities	10.00	18.01
h)	Other Financial Liabilities	86.76	75.07
II	<b>Non-Financial Liabilities</b>		
a)	Current Tax liabilities (Net)	82.35	155.30
b)	Provisions	37.01	34.62
c)	Deferred Tax liabilities (Net)	20.44	-
d)	Other non-financial liabilities	59.17	50.31
	<b>EQUITY</b>		
a)	Equity Share capital	1,428.18	1,428.18
b)	Other Equity	3,032.68	2,964.05
	<b>TOTAL</b>	<b>13,917.86</b>	<b>17,322.89</b>

Place : Mumbai

Date : 29th May, 2023

For India Home Loan Limited



India Home Loan Limited  
CIN L65910MH1990PLC059499  
Cash Flow Statement

**Statement of Cash Flows as at march 31,2023**
**₹ in lacs**

Particulars	Year Ended	
	31.03.2023	31.03.2022
	Audited	Audited
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Net profit before tax and extraordinary items	98.58	396.45
i) Adjustment for:		
Depreciation & Amortization	33.92	53.24
Allowance of credit loss on Financial Assets	394.66	201.06
Profit on Sale of Investment	-	-
Interest received on deposits	-20.77	-24.71
Deferred tax expenses	-	-
Fair Value adjustments on Investments	-	-
Change in Reserves		
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	-144.20	216.79
Other Adjustment	6.74	-
<b>Operating profit before working capital changes</b>	<b>368.93</b>	<b>842.83</b>
ii) Movement in working capital :		
Increase/(decrease) in Payables	34.00	6.28
Increase/(decrease) in Other Financial Liabilities	11.69	70.97
Increase/(decrease) in Other Current Liabilities	(61.61)	11.24
Increase/(decrease) in Other Non-Financial Liabilities	(3.16)	11.24
Increase/(decrease) in Provisions	2.40	2.36
Decrease/(increase) in Loans -Net of Repayments	5,503.07	3,156.28
Decrease/(increase) in Other Financial Assets	(2,370.12)	13.79
Decrease/(increase) in Other Non-Financial Assets	(15.79)	4.64
		-
<b>Cash generated from / (used in) operation</b>	<b>3,469.40</b>	<b>4,108.39</b>
Direct taxes paid (net of refund)	10.00	(65.07)
<b>Net cash flow from / (used in) operating activities (A)</b>	<b>3,459.40</b>	<b>4,053.32</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of Property, Plant and Equipment & computer software	(11.39)	(52.40)
Proceeds from Property, Plant and Equipment	-	-
Proceeds from sale of trade investments	-	-
Investment in trade investments	-	-
(Increase)/Decrease in Other Bank balances	(18.63)	181.20
Interest received on deposits	20.77	24.71
		0
<b>Net cash flow from / (used in) investing activities (B)</b>	<b>(9.25)</b>	<b>153.51</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issue of shares (net of expenses)	-	-
Proceeds from Borrowings	13.95	28.01
Repayment of Borrowings	(3,475.44)	(1,812.00)
Dividend Paid (including Dividend distribution Tax)	-	-
		-
<b>Net cash flow from / (used in) financing activities (C)</b>	<b>(3,465.48)</b>	<b>(4,484.89)</b>
		-
<b>Net Increase/(Decrease) in cash and cash equivalents (A + B + C)</b>	<b>(15.33)</b>	<b>(278.06)</b>
Cash and cash equivalents at the beginning of the year	48.79	326.85
Cash and cash equivalents at the end of the year	33.46	48.79

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

For India Home Loan Limited

Date : 29th May,2022

Mahesh Pujara  
Managing Director





May 29, 2023

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, 2023**

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	2.26
2	Debt service coverage ratio	Not applicable, being a 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/Debt redemption reserve	Not Applicable.
6	Net worth in Cr.	40.30
7	Net profit after tax in Cr.	0.61
8	Earnings per share (Face Value of Rs.10)	Rs. 0.43 (Basic & Diluted)
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	0.29
14	Debtors turnover	Not Applicable , being a HFC
15	Inventory turnover	Not Applicable , being a HFC
16	Operating Margin	Not Applicable , being a HFC
17	Net Profit Margin	2.61 %






16	Operating Margin	Not Applicable , being a HFC
17	Net Profit Margin	2.61 %
18	Sector specific equivalent ratios, as applicable	
(A)	Gross NPA (stage 3 asset, gross) ratio	4.60 %
(B)	Net NPA (stage 3 asset, net) ratio	3.04 %

**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

May 29, 2023

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

Dear Sir/Madam,

**Sub: 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 quarter ended March 31, 2023.

Thanking you,

Yours truly,  
For India Home Loan Limited

*Mitesh*  
Mitesh Pujara  
Whole-time Director  
DIN: 02143047

