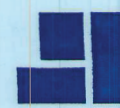


UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 30 September, 2014

(Rs. In Lakhs)

Particulars	Standalone					
	Quarter ended 30.09.2014	Quarter ended 30.06.2014	Quarter ended 30.09.2013	Half year ended 30.09.2014	Half year ended 30.09.2013	Year ended 31.03.2014
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	₹	₹	₹	₹	₹	₹
1. Income from operations	58.23	50.93	53.52	109.16	103.01	202.53
(a) Revenue from operations	58.23	50.93	53.52	109.16	103.01	202.53
(b) Other Operating Income	-	-	-	-	-	-
2. Expenses	38.12	39.95	30.23	78.07	61.30	125.92
(a) Operating expenditure	-	-	-	-	-	-
(b) Cost of materials Consumed	-	-	-	-	-	-
(c) Purchase of stock-in-trade	-	-	-	-	-	-
(d) Change in inventories of finished goods, work-in-progress and stock-in-trade	-	-	-	-	-	-
(e) Employee benefit expense	13.72	11.75	10.55	25.47	20.46	37.97
(f) Depreciation and amortisation expense	3.72	3.72	0.47	7.44	0.88	3.47
(g) Other expenses	20.68	17.48	19.21	38.16	39.96	103.47
(h) Provision / Write off (Net of Write back)	-	7.00	-	7.00	-	(18.99)
3. Profit(Loss) from operations before other income, finance costs and exceptional items (1-2)	20.12	10.98	23.29	31.10	41.71	76.61
4. Other Income	1.50	1.76	0.55	3.26	2.44	6.49
5. Profit/ (Loss) from ordinary activities before finance costs and exceptional items(3+4)	21.61	12.74	23.84	34.35	44.15	83.10
6. Finance Costs	-	-	0.70	-	0.70	1.99
7. Profit/ (Loss) from ordinary activities after finance costs but before exceptional items(5+6)	21.61	12.74	23.14	34.35	43.45	81.11
8. Exceptional items	-	-	-	-	-	-
9. Profit /(Loss) from ordinary activities before tax (7+8)	21.61	12.74	23.14	34.35	43.45	81.11
10. Tax expense	3.39	0.72	5.42	4.11	9.13	21.20
11. Net Profit / (Loss) from ordinary activities after tax (9+10)	18.22	12.02	17.72	30.24	34.32	59.91
12. Extraordinary items (net of tax expense)	-	-	-	-	-	-
13. Net Profit / (Loss) for the period (11+12)	18.22	12.02	17.72	30.24	34.32	59.91
14. Paid-up Equity Share Capital (see note A) (Face value Rs. 10/-)	1,137.00	1,094.00	1,094.00	1,137.00	1,094.00	1,094.00
15. Reserves excluding revaluation reserves	-	-	-	-	-	33.43
16. Earning per share (of Rs. 10/- each) (Not Annualised):						
(a) Basic	0.26	0.11	0.16	0.37	0.31	0.55
(b) Diluted	0.26	0.08	0.12	0.37	0.24	0.42
Debt Service Coverage Ratio [Profit before Tax / (Debt repayment + Interest Expenses)]				-	63.07	41.76
Interest Service Coverage Ratio [Profit before Tax / Interest Expenses]				-	63.07	41.76





A. PARTICULARS OF SHAREHOLDING						
1. Public shareholding						
(a) Number of Shares	4,249,351	4,286,851	4,338,811	4,249,351	4,338,811	4,303,011
(b) Percentage of Shareholding	37.37%	39.19%	39.66%	37.37%	39.66%	39.33%
(c) Face Value per share (Rs.)	10.00	10.00	10.00	10.00	10.00	10.00
2. Promoter and Promoter group shareholding						
a) Pledged/Encumbered						
-Number of shares	-	-	-	-	-	-
-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
-Percentage of shares (as a % of the total share capital of the Company)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
b) Non-encumbered						
-Number of shares	7,120,649	6,653,149	6,601,189	7,120,649	6,601,189	6,636,989
-Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
-Percentage of shares (as a % of the total share capital of the Company)	62.63%	60.81%	60.34%	62.63%	60.34%	60.67%

Particulars	Quarter ended 30.09.2014
B. INVESTOR COMPLAINTS	
Pending at the beginning of the quarter	0
Received during the quarter	0
Disposed of during the quarter	0
Remaining unresolved at the end of the quarter	0

1. The main business of the Company is to provide loans for purchase or construction of residential houses, all other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17) issued by the Institute of Chartered Accountants of India / notified under the Companies act 2013.

2. Other Income mainly includes Interest on Fixed Deposit ₹ 1.18 and Dividend on Mutual Fund ₹ 1.58 lakhs for the half year ended 30th September, 2014.

3. Company has received Rs. 60,075,000 against 40,50,000 Equity warrents which is issued by the company at Rs.45/- share. Out of which 430,000 Equity shares of face value of Rs.10/- issued at premium of Rs. 35/- per share and balance 40,725,000 (against 3,620,000 unsubscribed Equity warrents) has been forfeited and transferred to capital reserves.

4. During the Quarter, the company has revised depreciation rate on certain fixed asset as per the useful life specied in the companies act 2013 or re-assessed by the company. Based on current estimates, depreciation of ₹ 8,474 on account of assets whose useful life is already exhausted as on 1-4-2014 and deferred tax of ₹ 2,619 thereon have been adjusted to reserve.

Had there not been any change in useful life of asset, depreciation for the half year and quarter would have been lower by ₹ 4.19 Lacs and ₹ 2.14 Lacs respectively.

5. The above results for the quarter/ period ended September 30, 2014 have been subjected to 'Limited Review' by the Auditor of Company and have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their respective meetings held on November 7, 2014

6. Figures for the quarter and six months ended September 30, 2013 have been regrouped / reclassified wherever necessary to make them comparable with figures of the current quarter and six months ended September 30, 2014.

Place : Mumbai

Date : 7th November, 2014

FOR INDIA HOME LOAN LIMITED

Mahesh Pujara

Chairman & Managing Director



APD

7. Statement showing Equity and Liabilities and Assets as required under clause 41(V) (h) of Listing Agreement as under :

Particulars		As at 30-Sep-14	As at 31-Mar-14
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	a) Share Capital*	113,700,000	109,400,000
	b) Reserves and Surplus	62,134,219	3,343,636
	c) Equity share warrants	-	45,562,500
	Sub - Total - Shareholders' Funds	175,834,219	158,306,136
2	Non-current liabilities		
	a) Long - term borrowings	-	-
	b) Deferred Tax Liabilities (net)	-	-
	c) Other long - term liabilities	-	-
	d) Long - term provisions	-	-
	Sub - Total - Non-current Liabilities	-	-
3	Current liabilities		
	a) Short - term borrowings	-	-
	b) Trade payables	460,016	261,615
	c) Other current liabilities	63,133	69,149
	d) Short-term provisions	11,007	181,362
	Sub - Total - Current Liabilities	534,156	512,126
	TOTAL - EQUITY AND LIABILITIES	176,368,375	158,818,262
B	ASSETS		
1	Non-Current Assets		
	a) Fixed Assets	2,666,682	3,436,363
	b) Non-Current investments	-	-
	c) Deferred Tax assets (net)	1,514,279	1,122,796
	d) Long - term loans and advances	146,779,149	126,968,357
	Sub - Total - Non-Current Assets	150,960,110	131,527,516
2	Current Assets		
	a) Current investments	2,172,232	8,022,408
	b) Inventories	-	-
	c) Trade receivables	-	-
	d) Cash and cash equivalents	12,083,433	4,706,243
	e) Short-term loans and advances	10,760,365	14,266,103
	f) Other current assets	392,235	295,992
	Sub - Total - Current Assets	25,408,265	27,290,746
	TOTAL ASSETS	176,368,375	158,818,262

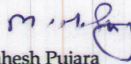

8. The classification of Assets and Liabilities in to Current and Non - Current are carried out based on their residual maturity profile as per the requirement of the Companies Act, 2013. The estimates and assumptions regarding prepayments and renewals are prescribed by the National Housing Bank (NHB) (which are taken into account for ALM purpose) are not considered while classifying the assets and liabilities into current and non current.

9. *Company has received Rs. 60,075,000 against 40,50,000 Equity warrants which is issued by the company at Rs.45/- share. Out of which 430,000 Equity shares of face value of Rs.10/- has been issued at premium of Rs. 35/- per share and balance 40,725,000 (against 3,620,000 unsubscribed Equity warrants) has been forfeited and transferred to capital reserves.

10. Previous period/year figures have been regrouped and reclassified, where necessary to make them comparable with current quarter figures .

11. Cash and cash equivalents represents cash and bank balances.

Place : Mumbai
Date : 7th November, 2014


FOR INDIA HOME LOAN LIMITED

 Mahesh Pujara
 Chairman/ Managing Director


Tel. : 2288 2027, 2288 2588
Fax : (91-22) 4083 3458
E-mail : info@gpkco.com
gpkco@yahoo.com

**INDEPENDENT AUDITORS' REVIEW REPORT
TO THE BOARD OF DIRECTORS OF
INDIA HOME LOAN LIMITED**

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **INDIA HOME LOAN LIMITED** ("the Company") for the Quarter and Six Month ended 30/09/2014 ("the Statement"), being submitted by the Company pursuant to the requirement of Clause 41 of the Listing Agreements with the Stock Exchanges, except for the disclosures in Part II - Select Information referred to in paragraph 4 below. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. 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.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the Accounting Standards specified under the Companies Act, 1956 (which are deemed to be applicable as per Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014) and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreements with the Stock Exchanges, including the manner in which it is to be disclosed, or that it contains any material misstatement.
4. Further, we also report that we have traced the number of shares as well as the percentage of shareholding in respect of the aggregate amount of public shareholding and the number of shares as well as the percentage of shares pledged/encumbered and non-encumbered in respect of the aggregate amount of promoters and promoter group shareholding in terms of Clause 35 of the Listing Agreements with the Stock Exchanges and the particulars relating to investor complaints disclosed in Part II - Select Information for the Quarter and Six Month ended 30/09/2014 of the Statement, from the details furnished by the Registrars.

For G. P. KAPADIA & Co.
Chartered Accountants
(Firm Registration No. 104768W)


Atul B. Desai
Partner
Membership No. 30850



Place: Mumbai
Date: November 7, 2014