



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: 29th May 2024

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

Ref: Security Code: 530979 and 959722

Dear Sir/Ma'am,

Sub: Outcome of the Board Meeting held on 29th May 2024

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, 2024, along with Auditors Report thereon under Regulation 33(3)(c)(i) and Regulation 52(1) of Listing Regulations;

Pursuant to SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016, we state that the Statutory Auditors have issued the Audit Report on Audited Financial Results for the last quarter and financial year ended March 31, 2024 with modified opinion. A statement showing impact of audit qualifications shall be filed separately with the Stock Exchange.

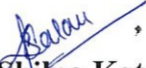
2. Statement containing details for Non-Convertible Debentures under Regulation 52(4) of Listing Regulations; and
3. Certificate as required under Regulation 52(7);

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 commenced at 3.30 p.m. and concluded at 4.30 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 and Year to Date Financial Results of the Company pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended

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

Report on the Audit of Financial Results

Qualified Opinion

We have audited the accompanying financial results of INDIA HOME LOAN LIMITED ("the company") for the quarter and year ended March 31, 2024, attached herewith, being submitted by the company pursuant to the requirements if regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, these financial results, except for the possible effects of the matter described in the 'Basis for Qualified Opinion' section of this report:

- are prepared and presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of Listing Regulations; and
- give true and fair view in conformity with the recognition/regulation and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principle generally accepted in India, of the net loss and other comprehensive income and other financial information of the company for the quarter and year ended March 31, 2024.

Basis for Qualified Opinion

1. In light of the non-availability of the comfort given to HFC's during the COVID times and backlash thereof, in the form of the underlying securities, in our limited review, we state that the company has not classified fully the advances into NPA category. Also, the company has classified the securities repossessed under SARFAESI Act as assets held for sale. The amount due to such classification and its impact upon loss, classification and provisioning cannot be ascertained in absence of Omnifin, which is yet to be implemented. To that extent, the company's loss is understated and the NPAs as well as the provisions are understated. We are unable to quantify the effect of the same.

GSTIN 24AACFH1917R1Z6 | PAN AACFH1917R | FRN 109583W | UDYAM UDYAM-69010082459

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2. The going concern view of the company is challenged in light of the pressure on liquidity.
3. The process of removing name of Banks, of which the loans were repaid, from MCA Portal is pending as informed to us.
4. As required by the GST law, 50% ITC is to be reversed, however we have identified few cases in which 50% ITC was not reversed. We are unable to know exact amount of effect.

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 Results’ section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and 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 qualified opinion.

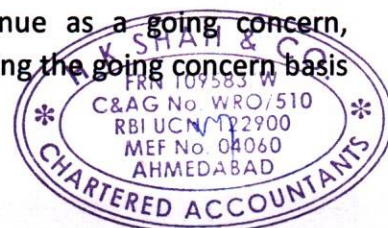
Other Matter

1. The annual financial results include the results for the quarter ended March 31, 2024 being the balancing figures between audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the 3rd quarter of the current financial year which were subject to limited review by us.

Management's Responsibilities for the Financial Results

The Company’s Management and Board of Directors are responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these Standalone Financial Statements that give a true and fair view of the financial position, financial performance including other comprehensive income, cash flows and changes in equity of the Company in accordance with the Ind AS and the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Standalone Financial Statements, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis



of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Statements.

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

- Identify and assess the risks of material misstatement of the Standalone Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Standalone Financial Statements, including the disclosures, and whether the Standalone Financial Statements



represent the underlying transactions and events in a manner that achieves fair presentation.

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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Standalone Financial Statements for the financial ended March 31, 2024, and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

For

H K Shah & Co.,

Chartered Accountants

FRN.: 109583W


H K Shah

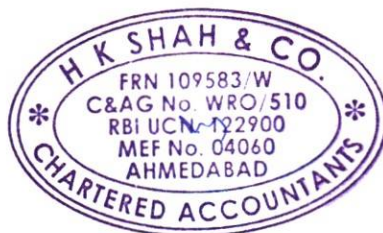
Partner

M No.: 042758

Place: Ahmedabad

Date: May 29, 2024

UDIN: 24042758BKBJGE7553



AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2024

**CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1Z0**

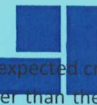
PARTICULARS	(INR IN Lakhs)				
	For the Quarter ended			For the Year ended	
	3 months ended	Previous 3 months ended	Corresponding 3 months ended in previous year	Current year ended	Previous year ended
	31.03.2024 Audited	31.12.2023 Unaudited	31.03.2023 Audited	31.03.2024 Audited	31.03.2023 Audited
1 Income from Operations:					
Revenue from Operations	232.79	295.36	560.61	1,201.83	2,234.38
Other Income	0.69	0.96	5.53	9.40	84.46
Total Income from Operations	233.49	296.32	566.14	1,211.23	2,318.83
2 Expenditure :					
Finance Costs	222.60	216.35	269.65	956.80	1,290.92
Employee Benefit expense	66.78	67.45	76.18	281.54	331.66
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	56.66	-	233.44	101.89	394.66
Depreciation, Amortisation and Impairment	3.34	3.34	8.29	18.69	33.92
Provisions for Standard Assets and NPA	-21.79	12.31	-107.02	-171.81	-144.20
Other Expenses	109.79	114.91	58.07	361.03	313.30
Total Expenditure	437.40	414.36	538.60	1,548.15	2,220.26
Profit/Loss before exceptional and extra-ordinary items and Tax	-203.91	-118.03	27.54	-336.92	98.58
Exceptional Items	-	-	-	-	-
Profit/Loss before extra-ordinary items and Tax	-203.91	-118.03	27.54	-336.92	98.58
4 Tax					
Tax Expense					
Current Tax Expenses	-	-	0.44	-	0.44
Deferred Tax Expenses	7.09	-2.59	26.62	7.55	37.59
5 Net Profit after Tax for the year	-211.01	-115.45	0.48	-344.46	60.55
Other Comprehensive Income (net of tax)					
a) Items that will not be reclassified to profit or loss	0.93	0.66	2.01	3.67	5.34
i) Remeasurement of defined benefit plans	-	-	-	-	-
ii) Income tax relating to items that will not be reclassified to profit or loss	0.24	-0.17	-0.51	-0.92	-1.34
Total Comprehensive Income for the period	-209.84	-114.95	1.98	-341.72	64.55
6 Paid-up Share Capital	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18
7 Earnings Per Share (EPS)					
(a) Basic	-1.48	-0.81	0.003	-2.41	0.43
(b) Diluted	-1.48	-0.81	0.003	-2.41	0.43

NOTES :

- 1 The above Financial results for the quarter ended March 31, 2024 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 29th May, 2024. The Statutory Auditors of the Company have issued Limited review report with Qualified Conclusion on the financial results for the quarter ended March 31, 2024.

- 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.





As required by Ind AS 109, the company has developed a preliminary model to calculate expected credit losses (ECL) and charged as Impairment to financial assets. Where impairment allowance under Ind AS 109 is lower than the provisioning required under IRACP (including standard asset provisioning), company have been appropriated the difference (if any) from their net profit or loss after tax to a separate 'Impairment Reserve'.

The Other Comprehensive Income comprises actuarial gain on re measurement of defined benefit plans as per the actuary report as per the actuary report as per IND AS 19 "Employee Benefits".

In accordance with the RBI guidelines relating to COVID - 19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company granted moratorium of three months on payments of all instalments and/or interest falling due on or after March 31, 2020 till May 31, 2020 (further extended as per RBI guidelines for another 3 months falling due on or after June 1, 2020 till August 31, 2020) to eligible borrowers who have requested for moratorium. For all such accounts where the moratorium is granted, the prudential assets classification and stage movement was kept on stand still during the moratorium period. The Company has used the principles of prudence in applying judgments, estimates and possible forward looking scenarios to assess and provide for the impact of the COVID-19 pandemic on the Financial Statements specifically while assessing the expected credit loss on financial assets by applying the customer-profiling within salaried and self-employed portfolio and management overlays. The Company has performed an estimation of portfolio stress through analyzing its portfolio in respect of various risk classification, using the available historic and current data and based on current indicators of future economic conditions. On May 22, 2020 the RBI has announced extension of the moratorium period by further three-months. The extent to which COVID-19 pandemic effect will impact the company's provision on financial assets will depend-on future developments, which are highly uncertain. The impact of COVID - 19 pandemic may be different from the estimated as at the date of approval of these financial statements and the Company will continue to closely monitor any material changes to future economic conditions and execution of mortgage rights to favour the company's recovery effect which is mainly based on security values.

Post outbreak of COVID-19, virus continued to spread across the country, resulting in significant volatility in financial markets and a Significant decrease in economic activities. On March 11, 2020, this outbreak was declared a global pandemic by the World Health Organization and consequent lockdowns were imposed across, The situation was Improving up to Jan - Feb 2021 but due to the onset of the 'second wave', things deteriorated since March 2021. Increase in COVID 19 cases necessitated imposition of restrictions which could have once again impacted economic activity and markets. In preparing the accompanying financial statements, the Company's management has assessed the impact of the pandemic on its operations and its assets as at March 31, 2024. The management does not, at this juncture, believe that the impact on the value of the Company's assets is likely to be material. The extent to which the second wave of COVID 19 pandemic will impact the Company's results will depend on ongoing as well as future developments, which are at this juncture are highly uncertain.

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

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

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 March 31, 2024.

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.

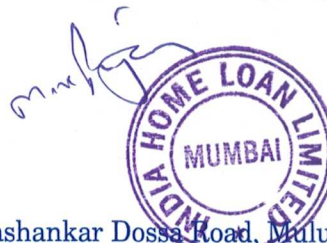
During the quarter ended March 31, 2024, INR 1.20 Cr has been received against Assets Held For Sale in earlier period.

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. 2.05 Crore till 31st March 2024. For Remaining the company is in talk with bankers to convert the same in Term loan and / or to provide moratorium.

Company's Assets under Management on 31st March has been reduced to INR 5,840 Lacs from INR 6,430 Lacs of last quarter ended on 31st December 2023.

Place :Mumbai

Date : 29th May, 2024.



For India Home Loan Limited

Mahesh Pujara



16. Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.SRT.REC.517/11/2021 dated 24 September 2021. **CIN: D659467012902PLC059499**
GSTIN : 27AAACM5101F1Z0

(A). Details of loans not in default transferred through assignment during the Year ended 31st March 2024

Aggregate principal outstanding of loans transferred (INR in Lac)	602
Weighted Average residual maturity (In Months)	156
Weighted Average Holding Period (In Months)	59
Average Retention of Beneficial Economic Interest MRR by originator (%)	10%
Average coverage of tangible Security (%)	76%
Rating wise distribution of loans transferred	Unrated

(B). Details of loans not in default transferred through sale during the Year Ended 31st March 2024

Aggregate principal outstanding of loans transferred (INR in Lac)	1,507
Weighted Average residual maturity (In Months)	142
Weighted Average Holding Period (In Months)	65
Average Retention of Beneficial Economic Interest MRR by originator (%)	-
Average coverage of tangible Security (%)	75%
Rating wise distribution of loans transferred	Unrated

(C). The Company has not acquired any **loan not in default** through assignment during the quarter ended 31 March 2024.

(D). The Company has not transferred or acquired any stressed loan during the quarter ended 31 March 2024.

17. 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 31 March 2024.

A.	Debt Equity Ratio	1.47
B.	Total Net worth (RS. In Lac)	3,832.40
C.	Net Profit After Tax (RS. In Lac)	-344.46
D.	Earnings Per Share	
	Basic	-2.41
	Diluted	-2.41
E.	Total Debts to Total Assets	54.60%
F.	Operating Margin %	-27.82%
G.	Net Profit Margin %	-28.66%

Sector Specific Ratios as at 30th June 2022





H.	Gross Non Performing Assets	3.63%
I.	Net Non Performing Assets	2.61%
J.	Provision Coverage Ratio	100.00%

Formulas for computation for ratios are as follows :

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

INDIA HOME LOAN LTD.



**Statement of Assets and Liabilities**(INR IN Lakhs)
CIN : 163916MH1990PLC059499
GSTIN : 27AAACM5101F1ZO
March 31, 2023

Sr. No.	Particulars	March 31, 2024	March 31, 2023
		Audited	Audited
	ASSETS		
	Financial Assets		
a)	Cash and Cash equivalents	46.94	33.46
b)	Bank Balances other than (a)	4.35	327.68
e)	Loans	5,576.23	9,757.20
f)	Investments	-	-
g)	Other Financial Assets	27.60	35.84
	Non-Financial Assets		
a)	Property Plant and Equipment	13.35	17.41
b)	Intangible Assets	9.00	12.10
c)	Other non-financial assets	124.62	91.90
d)	Right of Use	6.52	14.73
e)	Deferred Tax Asset (Net)	-	-
f)	Assets Held for Sale	4,591.43	3,627.53
	TOTAL	10,400.02	13,917.86
	LIABILITIES AND EQUITY		
	LIABILITIES		
	Financial Liabilities		
	Payables		
	(i)total outstanding dues of micro enterprises and small enterprises	4.33	7.91
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	33.91	39.18
	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	13.21	24.71
c)	Debt Securities	1,795.00	2,000.00
d)	Borrowings (other than debt securities)	2,272.46	5,526.45
e)	Deposits	-	-
f)	Subordinated Liabilities	1,611.27	1,557.04
g)	Lease Liabilities	7.34	16.00
h)	Other Financial Liabilities	335.01	86.76
	Non-Financial Liabilities		
a)	Current Tax liabilities (Net)	81.29	82.35
b)	Provisions	40.09	37.01
c)	Deferred Tax liabilities (Net)	27.99	20.44
d)	Other non-financial liabilities	58.07	59.17
	EQUITY		
a)	Equity Share capital	1,428.18	1,428.18
b)	Other Equity	2,691.89	3,032.68
	TOTAL	10,400.02	13,917.86

Place : Mumbai
Date : 29th May 2024

For India Home Loan Limited

Mahesh Pujara

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

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

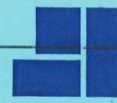
Cash Flow Statement

Statement of Cash Flows as at 31st March 2024

₹ in lacs

Particulars	31.03.2024 Audited	31.03.2023 Audited
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit before tax and extraordinary items	-338.08	98.58
i) Adjustment for:		-
Depreciation & Amortization	18.69	56.32
Allowance of credit loss on Financial Assets	101.89	394.66
Profit on Sale of Investment		-
Interest received on deposits	-0.06	-20.77
Deferred tax expenses		-
Fair Value adjustments on Investments		-
Change in Reserves		-
Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	-171.79	-166.60
Other Adjustment	3.67	6.7343
Operating profit before working capital changes	-385.67	368.93
		-
ii) Movement in working capital :		-
Increase/(decrease) in Payables	-20.35	34.00
Increase/(decrease) in Other Financial Liabilities	(86.76)	11.69
Increase/(decrease) in Other Current Liabilities	-1.06	-61.61
Increase/(decrease) in Other Non-Financial Liabilities	-9.75	-3.156
Increase/(decrease) in Provisions	3.08	2.3958
Decrease/(increase) in Loans -Net of Repayments	4,250.87	5,525.47
Decrease/(increase) in Other Financial Assets	-954.48	-2370.13
Decrease/(increase) in Other Non-Financial Assets	-32.72	-15.79
		0
Cash generated from / (used in) operation	2,763.16	3,491.80
Direct taxes paid (net of refund)		10.00
		-
Net cash flow from / (used in) operating activities (A)	2,763.16	3,481.80
		-
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment & computer software	-3.33	-33.80
Proceeds from Property, Plant and Equipment		-
Proceeds from sale of trade investments		-
Investment in trade investments		-
(Increase)/Decrease in Other Bank balances	323.34	-18.62
Interest received on deposits	0.06	20.77
		-





Net cash flow from / (used in) investing activities (B)	320.07	-31.64
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issue of shares (net of expenses)	-	-
Proceeds from Borrowings	-1,222.03	13.96
Repayment of Borrowings	-1,847.72	-3479.443
Dividend Paid (including Dividend distribution Tax)	-	-
Lease Liability		-
		-
Net cash flow from / (used in) financing activities (C)	-3,069.75	-3,465.48
		-
Net Increase/(Decrease) in cash and cash equivalents (A + B + C)	13.48	-15.32
Cash and cash equivalents at the beginning of the year	33.46	48.78
Cash and cash equivalents at the end of the year	46.94	33.46

The Cash Flow Statement has been prepared under the 'Indirect Method' as set out in Indian

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

Place :Mumbai

Date : 29th May 2024

For India Home Loan Limited



M. Mahesh Pujara
Mahesh Pujara
Managing Director

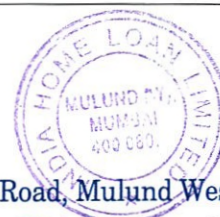
Date: 29th May 2024

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, 2024

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	1.47
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/Debenture redemption reserve	Not Applicable.
6	Net worth in Cr.	38.32 Crs
7	Net profit after tax in Cr.	Rs. -3.44 Crs
8	Earnings per share (Face Value of Rs.10)	Rs. -2.41 (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	54.60
14	Debtors turnover	Not Applicable , being a HFC
15	Inventory turnover	Not Applicable , being a HFC
16	Operating Margin	-27.82%





17	Net Profit Margin	-28.66%
18	Sector specific equivalent ratios, as applicable	
(A)	Gross NPA (stage 3 asset, gross) ratio	3.63 %
(B)	Net NPA (stage 3 asset, net) ratio	2.61 %

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



Date: 29th May 2024

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 quarter ended 31st March 2024:

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 Pujara
Whole-time Director
DIN: 02143047





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

Particulars				Remarks			
Name of Listed Entity				India Home Loan Limited			
Mode of fund raising				Private placement			
Type of instrument				Non-convertible Debentures ('NCDs')			
Date of raising funds				30.06.2020			
Amount raised (in Rs.)				20 crores			
Report filed for quarter ended				31 st March 2024			
Is there a deviation/variation in use of funds raised?				No			
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?				Yes			
If yes, details of the approval so required?				NA			
Date of approval				NA			
Explanation for the deviation/variation				NA			
Comments of the Audit Committee after review				NA			
Comments of the Auditors, if any				NA			
Objects for which funds have been raised and whether there has been a deviation/variation, in the following table: <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	Date of raising funds
-	-	-	-	-	-	-	-

Kindly take the same on your records.

Thanking you,

Yours truly,
For India Home Loan Limited

Mitesh Pujara
Whole-time Director
DIN: 02143047

