

Date: February 14, 2019

To
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

Security Code: 530979

Dear Sir/Madam,

Sub: Outcome of Board Meeting

We wish to inform you that the Board of Directors of the Company, at its meeting held today, has, inter alia, considered and approved the Standalone Unaudited Financial Results of the Company for the third quarter and nine months ended December 31, 2018.

A copy each of the above Unaudited Financial Results as reviewed by the Audit Committee and approved by the Board is enclosed for your information and record. Further, pursuant to Regulation 33(3)(c)(i) of Listing Regulations, we are also forwarding a copy of the 'Limited Review Report', as received from our Statutory Auditors, M/s G. P. Kapadia & Co. on the above Financial Results.

Further, the Board has approved the appointment of Mr. Satish Kumar Prajapati as the Company Secretary and Compliance Officer of the Company with effect from February 14, 2019.

The Board meeting commenced at 2.30 p.m. and concluded at 5.05 p.m.

We request you to disseminate the above information on your website.

Thanking you,

Yours sincerely,

For India Home Loan Limited

Mitesh Pujara
Whole-Time Director



India Home Loan Limited
Unaudited Financial Results for the Quarter and Nine Months Ended December 31, 2018

(INR In Lakhs)

Particulars	Quarter ended			Nine months Ended		Year Ended
	31.12.2018	30.09.2018	31.12.2017	31.12.2018	31.12.2017	31.03.2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1. Income from operations						
(a) Revenue from operations	886.63	853.10	495.44	2,471.98	1,020.49	1,638.82
(b) Other Income	4.14	27.79	8.53	46.13	25.36	31.04
Total Income from Operations	890.77	880.89	503.97	2,518.11	1,045.85	1,669.86
2. Expenditure						
(a) Interest & Finance Cost	598.07	549.77	214.96	1,586.35	375.35	691.80
(b) Employee benefit expense	85.14	71.15	39.59	202.40	103.90	143.01
(c) Other Expenses	102.12	119.93	93.09	295.65	228.41	329.10
(d) Provisions for standard assets and NPA	34.51	24.46	21.21	88.59	17.99	70.13
(e) Depreciation and amortisation expense	11.85	10.97	8.72	31.86	21.71	29.48
Total Expenses	831.69	776.28	377.57	2,204.85	747.36	1,263.52
3. Profit Before Tax	59.08	104.61	126.40	313.26	298.49	406.34
4. Tax expense	16.43	29.10	34.88	87.36	80.12	109.87
5. Net Profit After Tax	42.65	75.51	91.52	225.90	218.37	296.47
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	1,428.18
7. Reserves excluding revaluation reserves as per Balance Sheet of Previous accounting year						1,960.67
8. EPS (Not Annualised) (of Rs. 10/- Each)						
(a) Basic	0.30	0.53	0.64	1.58	1.53	2.08
(b) Diluted	0.30	0.53	0.64	1.58	1.53	2.08

Notes:

- The main business of the Company is to provide loans for purchase or construction of residential houses and all other activities of the Company revolve around the main business. As such there are no separate reportable segments as per the Accounting Standard (AS 17) on 'Segment Reporting' and under paragraph 29(2) of the Housing Finance Companies (NHB) Directions 2010, which need to be reported.
- Other Income mainly includes Interest on Deposits INR 5.23 lakhs and gain of INR 40.77 lakhs on investment in mutual funds for the period ended 31st December, 2018
- The above results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on 14th February, 2019
- Figures for the previous quarter/Nine months ended have been regrouped / reclassified wherever necessary to make them comparable.

Place : Mumbai
Date : 14th February, 2019



For India Home Loan Limited


M. H. Pujara
Mahesh Pujara
Managing Director

**INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM
FINANCIAL RESULTS**

**TO THE BOARD OF DIRECTORS OF
INDIA HOME LOAN LIMITED**

1. We have reviewed the accompanying Statement of Standalone un-audited financial Results ('the Statement') of **INDIA HOME LOAN LIMITED** ('the Company') for the Quarter and Nine Month ended 31st Dec, 2018, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors in their meeting held on 14th Feb, 2019. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review 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 Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

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


Jinesh B. Shah
Partner
Membership No. 132240



Place: Mumbai

Date: 14th Feb, 2019