INDIA HOME LOAN LTD.

CIN: L65910MH1990PLC059499
GSTIN: 27AAACM5101F1ZO

Date: November 04, 2026

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

Ref: Security Code: 530979 (Equity) and 959722 (Debt)

Dear Sir/Ma'am,

Sub: Submission under Regulation 30, Regulation 33 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

We wish to inform you that the Board of Directors of the Company, at its meeting held today, i.e., November 04, 2026, has, inter alia, considered and approved the following items of business;

1. Un-Audited Financial Results (Ind-AS) of the Company for the second quarter and half year ended September 30, 2026 prepared pursuant to Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 along with Auditors Limited Review Report thereon issued by H K Shah & Co., Chartered Accountants, the Statutory Auditors of the Company.

2. Appointment of Mr. Manmohan Jindal as an Additional Non-Executive Independent Director of the Company for a first term of five consecutive years, subject to approval of the shareholders at the ensuing Annual/ Extraordinary General Meeting of the Company.

3. Appointment of Mr. Mitesh M. Pujara as a Chief Operating Officer and designated him as a Key Managerial Personnel of the Company

4. Appointment of Mr. Ganesh Ruvikar (Membership No. A81580) as Whole-time Company Secretary and Compliance Officer of the Company

"The details as required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with the SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026, are enclosed herewith as Annexure A."

The above meeting of Board of Directors of the Company commenced at 4:00 p.m. and concluded at 5:30 p.m.

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

Thanking You,

Yours faithfully,
For **India Home Loan Limited**

Mahesh Narshibhai Pujara
Digitally signed by Mahesh Narshibhai Pujara
Date: 2026.11.04 19:58:22 +05'30'

Mahesh N. Pujara
Chief Executive Officer
DIN: 01985578
Encl: As above

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Annexure A

Appointment of Mr. Manmohan Jindal as Additional Non-Executive Independent Director

Reason for change viz. appointment, ~~re-appointment, resignation, removal, death or otherwise~~	Appointment of Mr. Manmohan Jindal as Additional Non-Executive Independent Director of the company
Date of Appointment / ~~Cessation~~ (as applicable) Term of Appointment	with effect from November 04, 2026 for a term of 5 years, subject to the approval of shareholders
Brief Profile	Mr. Manmohan has 30 years of banking experience and 2 year of experience as an Independent Director, with relevant exposure to financial analysis, risk assessment, regulatory compliance and corporate governance
Disclosure of relationships between Directors (in case of appointment as Director)	Mr. Manmohan Jindal is not related to any of the Directors of the Company.
Information as required pursuant to BSE circular ref no. LIST/ COMP/ 14/ 2018-19 and the National Stock Exchange of India Limited with ref no. NSE/CML/2018/24, dated June 20, 2018.	Mr. Manmohan Jindal is not debarred from holding the office of director pursuant to any SEBI order or any other authority.

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Appointment of Mr. Mitesh M. Pujara as Chief Operating Officer and designated as a Key Managerial Personnel

Reason for change viz. appointment, ~~re-appointment, resignation, removal, death or otherwise~~	Appointment of Mr. Mitesh M. Pujara as Chief Operating Officer and designated as Key Managerial Personnel
Date of Appointment / ~~Cessation~~ (as applicable) Term of Appointment	with effect from November 04, 2026
Brief Profile	Mr. Mitesh M. Pujara has over 20 years of experience in the financial services sector and capital markets. During his tenure as Whole-time Director of India Home Loan Limited, he provided strategic leadership and contributed to the Company's business operations and growth.
Disclosure of relationships between Directors (in case of appointment as Director)	Son of Mr. Mahesh N. Pujara, Director and Chief Executive Officer of the Company
Information as required pursuant to BSE circular ref no. LIST/ COMP/ 14/ 2018-19 and the National Stock Exchange of India Limited with ref no. NSE/CML/2018/24, dated June 20, 2018.	Mr. Mitesh Pujara is not debarred from holding the office of director pursuant to any SEBI order or any other authority.

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Appointment of Mr. Ganesh Ruvikar as Company Secretary & Compliance Officer.

Reason for change viz., appointment, resignation, removal, death or otherwise	Appointment of Mr. Ganesh Ruvikar as Whole-time Company Secretary & Compliance Officer of the Company
Date of Appointment	with effect from November 04, 2026
Brief Profile	Mr. Ganesh Ruvikar is an Associate Member of the Institute of Company Secretaries of India (ICSI), bearing Membership No. ACS 81580. He holds a Bachelor of Laws (LL.B.), Master of Commerce (M.Com.) and Bachelor of Commerce (B.Com.) degrees from the University of Mumbai. Mr. Ganesh has professional experience in the field of corporate secretarial and regulatory compliances, having worked with organisations including Vastu Housing Finance Corporation Limited and Avaada Energy Private Limited. **E-mail id: cs@indiahomeloan.co.in** **Mobile No.: 9833300645**
Disclosure of relationships between Directors (in case of appointment as Director)	Not applicable

H K Shah & Co.
CHARTERED ACCOUNTANTS

Independent Auditors' Review Report on the Quarterly and Half Year ended Unaudited Standalone Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report

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

We have reviewed the accompanying statement of unaudited financial results of INDIA HOME LOAN LIMITED ("The Company") for the quarter and half year ended September 30, 2026 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

Scope of Review

This statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with regulation 33 of Listing Regulation read with circulars issued by SEBI. Our responsibility is to issue a report on these financial results based on our review.

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.

H K SHAH & CO.
FRN 109583 W
C&AG No. W.R.O. 510
RBI UCN [illegible]900
MEF No. 04060
AHMEDABAD
CHARTERED ACCOUNTANTS

P.T.O.

Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matters

1.Even though the going-concern view of the company is improving, the revenue needs to be further increased.

2.To mitigate the risk on financial assets, the company possesses collaterals, wherever required as per the powers conferred to the HFC under the SARFESI act. Any surplus funds are returned to the customers. As a result of this practice, the properties under legal repossessions are treated as assets held for sales.

For
H K Shah & Co.,
Chartered Accountants
FRN.: 109583W



H K Shah
Partner
M.No.: 042758

Place: Ahmedabad
Date: November 04, 2026
UDIN: 26042758WFBBKG3199

INDIA HOME LOAN LTD.
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INDIA HOME LOAN LIMITED
CIN L65910MH1990PLC059499

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED AND HALF YEAR ENDED SEPTEMBER 30, 2026

(INR IN Lakhs)

Sr. No.	PARTICULARS	For the Quarter ended			For the Half Year 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	Previous year ended
		30.09.2026	30.06.2026	30.09.2025	30.09.2026	30.09.2025	31.03.2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	**Income from Operations:**						
	Revenue from Operations	295.40	247.32	350.22	542.72	777.74	1,479.65
	Other Income	9.18	0.36	0.27	9.54	0.53	1.58
	Total Income from Operations	**304.58**	**247.68**	**350.49**	**552.26**	**778.27**	**1,481.23**
2	**Expenditure :**						
	Finance Costs	150.98	118.98	186.97	269.96	373.47	727.59
	Employee Benefit expense	85.41	82.83	80.16	168.24	153.58	319.33
	Net Loss on Derecognition of Financial Instruments under Amortised Cost Category	-	-	-	-	-	-
	Depreciation, Amortisation and Impairment	4.99	5.92	6.99	10.90	12.86	23.34
	Provisions for Standard Assets and NPA	2.84	-27.54	-9.33	-24.70	-13.38	-1.30
	Other Expenses	58.25	63.94	80.34	122.18	241.43	394.93
	Total Expenditure	**302.46**	**244.13**	**345.12**	**546.59**	**767.95**	**1,463.89**
3	**Profit/Loss before exceptional and extra-ordinary items and Tax**	**2.12**	**3.55**	**5.37**	**5.67**	**10.32**	**17.34**
	Exceptional Items						
4	**Profit/Loss before extra-ordinary items and Tax**	**2.12**	**3.55**	**5.37**	**5.67**	**10.32**	**17.34**
	Tax Expense						
	Current Tax Expenses	-	-	1.35	-	2.60	4.36
	Deferred Tax Expenses	1.33	1.70	-3.43	3.04	-0.66	3.34
	Tax adjustment of earlier years	-	-4.36	-	-4.36		-
5	**Net Profit after Tax for the year**	**0.79**	**6.21**	**7.44**	**6.99**	**8.39**	**9.64**
	Other Comprehensive Income (net of tax)						
	a) Items that will not be reclassified to profit or loss						
	i)Remeasurement of defined benefit plans	1.09	0.04	1.44	1.13	-15.99	-13.77
	ii)Income tax relating to items that will not be reclassified to profit or loss	-	-	-0.36	-	4.02	3.47
	Total Comprehensive Income for the period	**1.88**	**6.25**	**8.52**	**8.13**	**-3.58**	**-0.67**
6	Paid-up Share Capital	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18	1,428.18
7	Earnings Per Share (EPS)						
	(a) Basic	0.01	0.04	0.05	0.05	0.06	0.07
	(b) Diluted	0.01	0.04	0.05	0.05	0.06	0.07

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

Registered & Corp. Off. : 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund West, Mumbai-400 080
M: +91 98672 93353 / 8976892962 Email : customercare@indiahomeloan.co.in Website: www.indiahomeloan.co.in

INDIA HOME LOAN LTD.
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NOTES :

1 The above Financial results for the Quarter and half year ended 30th September, 2026 have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on 4th November, 2026. The Statutory Auditors of the Company have issued Unaudited Financial Result with Un-Qualified Conclusion and opinion on the financial results for the quarter and half year ended 30th September, 2026.

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 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 atter tax to a separate 'Impairment Reserve'.

4 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".

5 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 analysing 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.

6 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 September 30, 2026. 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.

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

8 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.

9 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 30th September 2026.

10 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.

11 During the quarter and half year ended 30th September, 2026 INR 128.01 lakhs has been Received against Asset held for sale & INR 81.62 lakhs For the quarter ended 30th June 2026.

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

12 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 af 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. 337.50 lakhs (excluding Interest) till 30th September, 2026. For Remaining the company is in talk with bankers to convert the same in Term loan and / or to provide morotorium.

13 Company's Assets under Management as on 30th September, 2026 has been decreased to 4731 INR Lakhs from INR 4858 Lakhs of last quarter ended as on 30th June 2026. This includes loans given to Salaried, Self-Employed, Farmers and Net of Direct Assignment.

14 Direct Assignment receivable figures are regrouped in other financial assets for fair presentation .

15 To mitigate the risk on financial assets, the company possesses collaterals, wherever required as per the powers conferred on the HFC under the SARFESI act. Any surplus funds are returned to the customers. As a result of this practice, the properties under legal repossessions are treated as assets held for sales.

Place : Mumbai

Date : 4th November 2026

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

For India Home Loan Limited

Mahesh Pujara
Chief Executive Officer
DIN: 01985578

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16. Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.SRT.REC.51/12 .04.048/2021-22 dated 24 September 2021.

(A).Loans were not in default transferred through assignment during the quarter and half year ended 30th September 2026.

(B). Loans were not in default transferred through sale during the quarter and half year ended 30th September 2026.

(C). The Company has not acquired any **loan not in default** through assignment during the quarter and half year ended 30th September 2026.

(D). The Company has not transferred or acquired any stressed loan during the quarter and half year ended 30th September 2026.

17. Disclosure in compliance with regulation 52(4) of securities and exchange board of India (Listing obligation and disclosure requirement) regulation 2015 for the Quarter and half year ended 30th September 2026.

A.	Debt Equity Ratio	1.05
B.	Total Net worth (RS. In Lac)	3,863.69
C.	Net Profit After Tax (RS. In Lac)	0.79
D.	Earnings Per Share	
	Basic	0.01
	Diluted	0.01
E.	Total Debts to Total Assets	41.62%
F.	Operating Margin %	0.72%
G.	Net Profit Margin %	0.27%

Sector Specific Ratios as at 30th September 2026.

H.	Gross Non Performing Assets	2.74%
I.	Net Non Performing Assets	1.96%

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

J.	Provision Coverage Ratio	100.00%

Formulas for computation for ratios are as follows :

i) Debt Equity Ratio = Debt + Borrowing / Equity Share Capital + Other Equity - Impairment Reserve - Inangible assets - Deferred Tax

ii) Total Debts to Total Assets % = Debt + Borrowing / Total Assets

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

vii) Provision Coverage Ratio = Total Impairment loss allowances / Gross stage 3 Loans

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

m. m. Rijara

INDIA HOME LOAN LTD.
CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

INDIA HOME LOAN LIMITED

Statement of Assets and Liabilities

(INR IN Lakhs)

Sr. No.	Particulars	Sep 30,2026	March 31,2026
		Unaudited	Audited
	ASSETS		
I	**Financial Assets**		
a)	Cash and Cash equivalents	25.89	12.27
b)	Bank Balances other than (a)	1.77	1.72
c)	Loans	4,493.17	4,604.11
d)	Investments	-	-
e)	Other Financial Assets	179.38	171.86
II	**Non-Financial Assets**		
a)	Property Plant and Equipment	7.46	8.84
b)	Intangible Assets	4.26	4.91
c)	Other non-financial assets	66.12	55.89
d)	Right of Use	13.97	23.88
e)	Deferred Tax Asset (Net)	-	-
f)	Assets Held for Sale	4,909.41	4,846.35
	TOTAL	**9,701.43**	**9,729.82**
	LIABILITIES AND EQUITY		
	LIABILITIES		
I	**Financial Liabilities**		
a)	**Payables**		
	(i)total outstanding dues of micro enterprises and small enterprises	1.65	6.77
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	11.15	13.72
b)	**Other Payables**		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	72.63	50.94
c)	Debt Securities	1,695.00	1,695.00
d)	Borrowings (other than debt securities)	2,342.59	769.19
e)	Deposits	-	-
f)	Subordinated Liabilities	-	1,849.25
g)	Lease Liabilities	14.44	21.50
h)	Other Financial Liabilities	1,254.29	1,021.02
II	**Non-Financial Liabilities**		
a)	Current Tax liabilities (Net)	46.31	52.68
b)	Provisions	76.05	71.79
c)	Deferred Tax liabilities (Net)	29.58	30.02
d)	Other non-financial liabilities	4.03	2.39
	EQUITY		
a)	Equity Share capital	1,428.18	1,428.18
b)	Other Equity	2,725.53	2,717.40
	TOTAL	**9,701.43**	**9,729.82**

Place : Mumbai
Date : 4th November, 2026

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

For India Home Loan Limited

Mahesh Pujara
Chief Executive Officer
DIN: 01985578

INDIA HOME LOAN LTD.
CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

India Home Loan Limited
CIN L65910MH1990PLC059499

Cash Flow Statement

Statement of Cash Flows as at Sep 30, 2026

Particulars	30.09.2026 Unaudited	30.09.2025 Unaudited
CASH FLOW FROM OPERATING ACTIVITIES		
Net profit before tax and extraordinary items	5.67	10.32
i) Adjustment for:		
Depreciation & Amortization	10.90	12.86
Allowance of credit loss on Financial Assets	-24.70	-13.38
Gain on sale of property, plant and equipments	-3.39	-
Interest income	-526.71	-
Finance cost	268.84	-
Interest expense on lease liabilities	1.12	-
Provision	5.39	-
Other Adjustment	-	-15.99
	-262.87	**-6.19**
Interest received	398.77	-
Interest paid	-188.56	-
Operating profit before working capital changes	**-52.66**	**-6.19**
ii) Movement in working capital :		
Increase/(decrease) in Payables	14.01	-1.63
Increase/(decrease) in Other Financial Liabilities	233.27	193.44
Increase/(decrease) in Other Current Liabilities	3.99	2.45
Increase/(decrease) in Other Non-Financial Liabilities	1.64	-2.35
Increase/(decrease) in Provisions	-	19.79
Decrease/(increase) in Loans -Net of Repayments	263.53	389.86
Decrease/(increase) in Other Financial Assets	-70.59	-28.31
Decrease/(increase) in Other Non-Financial Assets	-10.23	-3.22
Decrease/(increase) in Deferred tax liability	-3.47	-
Cash generated from / (used in) operation	**379.49**	**563.85**
Direct taxes paid (net of refund)	6.00	2.60
Net cash flow from / (used in) operating activities (A)	**373.49**	**561.25**
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment & computer software	-	-3
Proceeds from Property, Plant and Equipment	4.43	-
(Increase)/Decrease In assets held for sale	-	-243

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

Net cash flow from / (used in) investing activities (B)	**4.43**	**-246.25**
CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of Borrowings	-356.13	-338.11
Lease Liability	-8.18	-7.32
Net cash flow from / (used in) financing activities (C)	**-364.31**	**-345.43**
Net Increase/(Decrease) in cash and cash equivalents (A + B + C)	**13.62**	**-30.43**
Cash and cash equivalents at the beginning of the year	12.27	58.00
Cash and cash equivalents at the end of the year	**25.89**	**27.57**

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

Date : 4th November, 2026

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

Mahesh Pujara
Chief Executive Officer
DIN: 01985578

INDIA HOME LOAN LTD.
CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: November 04, 2026

To,
Listing Compliance Department,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001.

Sub: Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as on September 30, 2026

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	1.05
2	Debt service coverage ratio	Not applicable being 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.	38.64 Crores
7	Net profit after tax in Cr.	0.01 Crores
8	Earnings per share (Face Value of Rs.10)	0.01
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	41.62%
14	Debtors turnover	Not applicable, being a HFC

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

INDIA HOME LOAN LTD.
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15	Inventory turnover	Not applicable, being a HFC
16	Operating Margin	0.72%
17	Net Profit Margin	0.27%
18	Sector specific equivalent ratios, as applicable	
(A)	Gross NPA (stage 3 asset, gross) ratio	2.74%
(B)	Net NPA (stage 3 asset, net) ratio	1.96%

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**

Mahesh N. Pujara
Chief Executive Officer
DIN: 01985578

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

Registered & Corp. Off. : 504, Nirmal Ecstasy, 5th Floor, Jatashankar Dossa Road, Mulund West, Mumbai-400 080
M: +91 98672 93353 / 8976892962 Email : customercare@indiahomeloan.co.in Website: www.indiahomeloan.co.in

INDIA HOME LOAN LTD.
CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: November 04, 2026

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 second quarter ended September 30, 2026:

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**

Mahesh Pujara
Chief Executive Officer
DIN: 01985578

INDIA HOME LOAN LIMITED MULUND (W) MUMBAI 400 080.

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

Statement of Deviation/Variation in utilization of funds raised	
Name of listed entity	India Home Loan Limited
Mode of Fund Raising	Private placement of Non-convertible Debentures ('NCDs')
Date of Raising Funds	30.06.2020
Amount Raised	20 crores
Report filed for Quarter ended	30th September 2026
Monitoring Agency	Not applicable
Monitoring Agency Name, if Applicable	Not applicable
Is there a Deviation/Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable
If Yes, Date of shareholder Approval	Not applicable
Explanation for Deviation/Variation	Not applicable
Comments of the Audit Committee after review	Not applicable
Comments of the auditors, if any	Not applicable

Objects for which funds have been raised and where there has been a deviation, in the following table: Not filled in since there is no deviation/variation - ***No deviation/variation***

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
-	-	-	-	-	-	-

Deviation or variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or

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- Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc.

Kindly take the same on your records.

Thanking you,

Yours truly,
For **India Home Loan Limited**

Mahesh Pujara
Chief Executive Officer
DIN: 01985578

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