



**INDIA HOME
LOAN LTD.**

CIN: L65910MH1990PLC059499
GSTIN : 27AAACM5101F1ZO

Date: June 11, 2024

To,
The Department of Corporate Affairs,
The Bombay Stock Exchange,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001.

Dear Sir/Ma'am,

Sub.: Disclosure under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 – Monetary Penalty imposed by the Reserve Bank of India

Pursuant to Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 we wish to inform you that the Reserve Bank of India ('RBI') vide its letter dated June 10, 2024 imposed a monetary penalty monetary penalty amounting to Rs. 1,00,000/- (Rupees One lakh only) on India Home Loan Limited ('the Company'), for non-compliance of the RBI directions, NHB directions observed during the Statutory Inspection as on March 31, 2022 and in exercise of the powers conferred under clause (b) of sub-section (1) of Section 52A read with clause (aa) of sub-section (3) of Section 49 of National Housing Bank Act, 1987.

The Company had contravened the NHB/RBI directions regarding Loan to Value Ratio (LTV) by sanctioning loans to its customers beyond the prescribed LTV ratio,

The disclosure as required under Para A of Part A of Schedule III of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and SEDI Circular Ref no. SEBI/HO/CFD/ CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 is enclosed as Annexure I.

You are requested to take the above information on record.

Yours Faithfully,

For **India Home Loan Limited**




Shilpa Katore
Company Secretary & Compliance Officer
A65863



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ANNEXURE I

Name of the Authority	The Reserve Bank of India
Nature and details of the action(s) taken, initiated or order(s) passed	Imposed a penalty of Rs. 1,00,000 (Rupees One lakh only) on India Home Loan Limited ('the Company'), for non-compliance of RBI directions, NHB directions observed during the Statutory Inspection as on March 31, 2022 and in exercise of the powers conferred under clause (b) of sub-section (1) of Section 52A read with clause (aa) of sub-section (3) of Section 49 of National Housing Bank Act, 1987.
Date of receipt of direction or order, including any ad-interim or interim orders, or any other communication from the authority	June 10, 2024
Details of the violation(s)/ contravention(s) committed or alleged to be committed	Non-compliance of NHB/RBI direction regarding Loan to Value Ratio ('LTV') by sanctioning loans to its customers beyond the prescribed LTV ratio.
Impact on financial, operation or other activities of the Listed entity, quantifiable in monetary terms to the extent possible	Rs. 1,00,000 (Rupees One lakh only)

For India Home Loan Limited



Shilpa Katare
Company Secretary & Compliance Officer
A65863