

**Motilal Oswal Home Finance Limited\***

CIN: U65923MH2013PLC248741

Regd Office: Motilal Oswal Tower, Rahimtullah Sayani Rd,

Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025.

☎ 022 4718 9999 / 6272 9898. Fax: 022 5036 2365

Email: hfquery@motilaloswal.com

October 29, 2020

**BSE Limited**

P. J. Towers,  
Dalal Street, Fort,  
Mumbai-400001

**Sub: Unaudited Financial Results along with Limited Review Report for the quarter and half year ended September 30, 2020**

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") read with SEBI circular reference no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019 (as amended from time to time), we hereby inform the Exchange that the Board of Directors ("Board") of the Company at its meeting held on October 29, 2020 has, inter alia, approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2020.

In this regard, please find enclosed following:

- 1) Unaudited Financial Results for the quarter and half year ended September 30, 2020 along with Limited Review Report issued by Walker Chandiook & Co. LLP, Statutory Auditors of the Company.
- 2) The disclosures as required under Regulation 52(4) of the Listing Regulations.

Kindly take the same on record.

Thanking you,

Yours faithfully,

**For Motilal Oswal Home Finance Limited**

**Ritin Mawani**  
**Company Secretary & Compliance Officer**

Encl.: As above

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**Walker Chandiook & Co LLP**

11th floor, Tower II,  
One International Center,  
SB Marg, Prabhadevi (W)  
Mumbai – 400 013  
India

T +91 22 6626 2699

F +91 22 6626 2601

**Independent Auditor's Review Report on Unaudited Half-Yearly Financial Results of Motilal Oswal Home Finance Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22 October 2019 (as amended)**

**To the Board of Directors of Motilal Oswal Home Finance Limited**

1. We have reviewed the accompanying statement of unaudited financial results ('the Statement') of Motilal Oswal Home Finance Limited ('the Company') for the half year ended 30 September 2020, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) read with SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22 October 2019 (as amended), including relevant circulars issued by the SEBI from time to time. Attention is drawn to the fact that the cash flow figures for the corresponding six-month period ended 30 September 2019 have been approved by the Company's Board of Directors but have not been subjected to audit or review.
2. 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, Interim Financial Reporting ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), read with SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22 October 2019 (as amended) and other relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
3. 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. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

**Motilal Oswal Home Finance Limited  
Independent Auditor's Review Report on Unaudited Half-Yearly Financial Results of Motilal Oswal Home Finance Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) and SEBI Circular SEBI/HO/DDHS/DDHS/CIR/P/2019/ 115 dated 22 October 2019 (as amended)**

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4. 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 Ind AS 34, prescribed under Section 133 of the Act, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), read with SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22 October 2019 (as amended) and other relevant circulars issued by the SEBI from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. We draw attention to Note 6 to the accompanying Statement, which describes the uncertainties relating to the effects of COVID-19 pandemic on the impact on expected credit loss recognised towards the loans to customers outstanding as at 30 September 2020. Our conclusion is not modified in respect of this matter.

For **Walker Chandniok & Co LLP**  
Chartered Accountants  
Firm Registration No:001076N/N500013

**MURAD D**  
**DARUWALLA**  
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MURAD D DARUWALLA  
Date: 2020.10.29  
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**Murad D. Daruwalla**  
Partner  
Membership No:043334

**UDIN:20043334AAAAAR6434**

Place: Mumbai  
Date: 29 October 2020

Statement of unaudited financial results for the quarter and half year ended 30 September 2020

(Amount in lakhs unless otherwise stated)

| Particulars   | Quarter ended                    |                             |                                  | Half year ended                  |                                  | Year ended                 |
|---|----------------------------------|-----------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------|
|   | 30 September 2020<br>(Unaudited) | 30 June 2020<br>(Unaudited) | 30 September 2019<br>(Unaudited) | 30 September 2020<br>(Unaudited) | 30 September 2019<br>(Unaudited) | 31 March 2020<br>(Audited) |
| <b>Revenue from operations</b>  |                                  |                             |                                  |                                  |                                  |                            |
| (i) Interest income   | 13,347                           | 13,147                      | 14,347                           | 26,494                           | 29,316                           | 56,367                     |
| (ii) Net gains on fair value changes                                    | 200                              | 83                          | 25                               | 283                              | 110                              | 202                        |
| (iii) Fees and commission income  | 50                               | 42                          | 189                              | 92                               | 352                              | 738                        |
| <b>1) Total revenue from operations</b>                                 | <b>13,597</b>                    | <b>13,272</b>               | <b>14,561</b>                    | <b>26,869</b>                    | <b>29,778</b>                    | <b>57,307</b>              |
| <b>2) Other income</b>  | <b>-</b>                         | <b>58</b>                   | <b>42</b>                        | <b>58</b>                        | <b>58</b>                        | <b>338</b>                 |
| <b>3) Total Income (3) = (1 + 2)</b>                                    | <b>13,597</b>                    | <b>13,330</b>               | <b>14,603</b>                    | <b>26,927</b>                    | <b>29,836</b>                    | <b>57,645</b>              |
| <b>Expenses</b>   |                                  |                             |                                  |                                  |                                  |                            |
| (i) Finance cost  | 7,969                            | 7,551                       | 8,953                            | 15,520                           | 18,232                           | 34,326                     |
| (ii) Employee benefits expenses   | 1,325                            | 1,449                       | 1,704                            | 2,774                            | 3,299                            | 6,266                      |
| (iii) Depreciation and amortisation expenses                            | 162                              | 163                         | 187                              | 325                              | 353                              | 680                        |
| (iv) Impairment on financial instruments                                | 1,930                            | 1,274                       | 4,913                            | 3,204                            | 5,977                            | 7,665                      |
| (v) Other expenses  | 535                              | 490                         | 596                              | 1,025                            | 1,225                            | 2,616                      |
| <b>4) Total expenses</b>  | <b>11,921</b>                    | <b>10,927</b>               | <b>16,353</b>                    | <b>22,848</b>                    | <b>29,086</b>                    | <b>51,553</b>              |
| <b>5) Profit/(loss) before tax (3 - 4)</b>                              | <b>1,676</b>                     | <b>2,403</b>                | <b>(1,750)</b>                   | <b>4,079</b>                     | <b>750</b>                       | <b>6,092</b>               |
| <b>Tax expense/ (credit)</b>  |                                  |                             |                                  |                                  |                                  |                            |
| (a) Current tax   | -                                | -                           | -                                | -                                | -                                | -                          |
| (b) Deferred tax (Refer note 4)   | 1,100                            | 1,293                       | (547)                            | 2,393                            | 251                              | 2,184                      |
| <b>6) Total tax expenses</b>  | <b>1,100</b>                     | <b>1,293</b>                | <b>(547)</b>                     | <b>2,393</b>                     | <b>251</b>                       | <b>2,184</b>               |
| <b>7) Profit/(Loss) for the period (5 - 6)</b>                          | <b>576</b>                       | <b>1,110</b>                | <b>(1,203)</b>                   | <b>1,686</b>                     | <b>499</b>                       | <b>3,908</b>               |
| <b>Other comprehensive income</b>                                       |                                  |                             |                                  |                                  |                                  |                            |
| (i) Items that will not be reclassified to statement of profit and loss |                                  |                             |                                  |                                  |                                  |                            |
| (a) Actuarial gain/(loss) on post retirement benefit plans              | 7                                | 27                          | (1)                              | 34                               | 63                               | 113                        |
| (b) Tax impact on the above   | (2)                              | (7)                         | -                                | (9)                              | (22)                             | (39)                       |
| <b>8) Total other comprehensive income</b>                              | <b>5</b>                         | <b>20</b>                   | <b>(1)</b>                       | <b>25</b>                        | <b>41</b>                        | <b>74</b>                  |
| <b>Total comprehensive income/(loss) for the period (7 + 8)</b>         | <b>581</b>                       | <b>1,130</b>                | <b>(1,204)</b>                   | <b>1,711</b>                     | <b>540</b>                       | <b>3,982</b>               |
| <b>Earning per share (EPS) (in INR) *</b>                               |                                  |                             |                                  |                                  |                                  |                            |
| Basic   | 0.01                             | 0.02                        | (0.02)                           | 0.03                             | 0.01                             | 0.07                       |
| Diluted   | 0.01                             | 0.02                        | (0.02)                           | 0.03                             | 0.01                             | 0.06                       |
| Face value per share  | 1.00                             | 1.00                        | 1.00                             | 1.00                             | 1.00                             | 1.00                       |

The accompanying notes form an integral part of these financial results

\* Quarter and Half year ended figures are not annualised

**Balance Sheet as at 30 September 2020**

(Amount in lakhs)

| Particulars   | As at             | As at           |
|---|-------------------|-----------------|
|   | 30 September 2020 | 31 March 2020   |
|   | (Unaudited)       | (Audited)       |
| <b>A) ASSETS</b>  |                   |                 |
| <b>1. Financial assets</b>  |                   |                 |
| (a) Cash and cash equivalents   | 31,868            | 11,342          |
| (b) Bank balances other than (a) above  | 2,792             | 277             |
| (c) Receivables   |                   |                 |
| (i) Trade receivables   | 192               | 125             |
| (d) Loans   | 3,61,073          | 3,62,754        |
| (e) Investments   | 16,454            | -               |
| (f) Other financial assets  | 1,473             | 1,311           |
| <b>Total financial assets (A)</b>   | <b>4,13,852</b>   | <b>3,75,809</b> |
| <b>2. Non - financial assets</b>  |                   |                 |
| (a) Current tax assets (net)  | 875               | 846             |
| (b) Deferred tax assets (net)   | 7,361             | 9,762           |
| (c) Property, plant and equipment   | 1,005             | 1,305           |
| (d) Other intangible assets   | 248               | 289             |
| (e) Other non-financial assets  | 668               | 728             |
| <b>Total non - financial assets (B)</b>   | <b>10,157</b>     | <b>12,930</b>   |
| <b>Total Assets (A + B)</b>   | <b>4,24,009</b>   | <b>3,88,739</b> |
| <b>B. LIABILITIES AND EQUITY</b>  |                   |                 |
| <b>Liabilities</b>  |                   |                 |
| <b>1. Financial liabilities</b>   |                   |                 |
| (a) Trade payables  |                   |                 |
| (i) total outstanding dues of micro enterprises and small enterprises                       | -                 | -               |
| (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 306               | 55              |
| (b) Debt securities   | 1,75,584          | 1,50,846        |
| (c) Borrowings (other than debt securities)   | 1,47,523          | 1,43,979        |
| (d) Other financial liabilities   | 11,326            | 6,513           |
| <b>Total financial liabilities (C)</b>  | <b>3,34,739</b>   | <b>3,01,393</b> |
| <b>2. Non - financial liabilities</b>   |                   |                 |
| (a) Provisions  | 395               | 256             |
| (b) Other non-financial liabilities   | 347               | 352             |
| <b>Total non - financial liabilities (D)</b>  | <b>742</b>        | <b>608</b>      |
| <b>3. Equity</b>  |                   |                 |
| (a) Equity share capital  | 60,168            | 60,130          |
| (b) Other equity  | 28,360            | 26,608          |
| <b>Total equity (E)</b>   | <b>88,528</b>     | <b>86,738</b>   |
| <b>Total Liabilities and Equity (C + D + E)</b>   | <b>4,24,009</b>   | <b>3,88,739</b> |
| The accompanying notes form an integral part of these financial results                     |                   |                 |

**Statement of Cash Flows for the half year ended 30 September 2020**

(Amount in lakhs)

| Particulars   | For half year ended | For half year ended |
|---|---------------------|---------------------|
|   | 30 September 2020   | 30 September 2019   |
|   | (Unaudited)         | (Unaudited)         |
| <b>Cash flows from operating activities:</b>  |                     |                     |
| <b>Profit before tax:</b>   | 4,079               | 750                 |
| Adjustments :   |                     |                     |
| Depreciation and amortisation   | 325                 | 353                 |
| Interest income   | (50)                | (9)                 |
| Interest expense  | 41                  | 39                  |
| Employee share option scheme  | 18                  | 16                  |
| Provisions for employee benefits  | 7                   | 51                  |
| Other provisions  | 167                 | 178                 |
| Impairment on financial instruments   | 1,671               | (11,814)            |
| Loss on derecognition of loan assets  | 1,533               | 17,792              |
| Net gains on fair value changes   | (283)               | (110)               |
| <b>Operating profit before working capital changes</b>  | <b>7,508</b>        | <b>7,246</b>        |
| Adjustments for increase/decrease in operating assets and liabilities:  |                     |                     |
| (Increase)/Decrease in Trade receivables  | (67)                | 176                 |
| (Increase)/Decrease in Loans  | (1,523)             | 35,070              |
| (Increase)/Decrease in Other financial assets   | (162)               | 3,896               |
| (Increase)/Decrease in Other non financial assets   | 60                  | 1,985               |
| Increase/(Decrease) in Debt securities  | 24,737              | (27,431)            |
| Increase/(Decrease) in Non financial liabilities  | (5)                 | 54                  |
| Increase/(Decrease) in Borrowings other than debt securities  | 3,545               | (7,220)             |
| Increase/(Decrease) in Trade payables   | 251                 | (189)               |
| Increase/(Decrease) in Other financial liabilities  | 4,974               | 2,130               |
| <b>Cash generated from/(used in) operations</b>   | <b>39,318</b>       | <b>15,717</b>       |
| Less: Income taxes paid (net of refunds)  | (29)                | (600)               |
| <b>Net cash flows from operating activities</b>   | <b>39,289</b>       | <b>15,117</b>       |
| <b>Cash flows from investing activities:</b>  |                     |                     |
| Sale of investment measured at FVTPL  | 229                 | 174                 |
| (Purchase)/sale of property, plant and equipments   | 16                  | (841)               |
| Sale of mutual funds units  | 5,14,550            | 3,56,200            |
| Purchase of mutual funds units  | (5,30,950)          | (3,51,200)          |
| Bank deposits with maturity of more than 3 months but less than 12 months   | (2,465)             | -                   |
| <b>Net cash inflow/(outflow) from investing activities</b>  | <b>(18,620)</b>     | <b>4,333</b>        |
| <b>Cash flows from financing activities:</b>  |                     |                     |
| Proceeds from issue of share capital  | 38                  | 7                   |
| Share premium on issue of share capital   | 23                  | 3                   |
| Interest expense on lease liabilities   | 41                  | 39                  |
| (Payment of)/ Increase in lease liabilities   | (204)               | 656                 |
| Interest paid   | (41)                | (39)                |
| <b>Net cash inflow/(outflow) from financing activities</b>  | <b>(143)</b>        | <b>666</b>          |
| <b>Net Increase/(Decrease) in Cash and cash equivalents</b>   | <b>20,526</b>       | <b>20,116</b>       |
| Add: Cash and cash equivalents as at beginning of the period  | 11,342              | 7,997               |
| <b>Cash and cash equivalents at end of the period</b>   | <b>31,868</b>       | <b>28,113</b>       |
| The above Statement of Cash flows has been prepared under the 'Indirect Method' given under Ind AS 7 - Statement of Cash Flows. |                     |                     |

**Notes:**

- 1) The unaudited financial results (the 'results') has been reviewed by the Audit Committee and thereafter approved by the Board of Directors of Motilal Oswal Home Finance Limited (Formerly known as Aspire Home Finance Corporation Limited) (the 'Company') at their respective meetings held on 29 October 2020. The statutory auditors of the Company have carried out limited review of these results except the cash flow figures for the corresponding half year ended 30 September 2019.
- 2) The above results has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), read with SEBI circular SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22 October 2019 (as amended).
- 3) The Company is primarily engaged into business of providing loans for purchase or construction of residential houses. The Company also provides consumer loans (top-up loans) and loan against properties. The Board reviews the Company's performance as a single business. Further, the Company does not have any separate geographical segment in India. There being only one segment, disclosure for segment as per Ind AS 108 is not applicable.
- 4) The Company has elected to exercise the option permitted under section 115BAA of the Income Tax Act, 1961 as introduced through 'The Taxation Laws (Amendment) Act, 2019'. Accordingly, the Company has recognised provision for income tax for the half year ended 30 September 2020 and re-measured its deferred tax assets/ liability basis the rate prescribed in the aforesaid section. Accordingly, an amount of INR 1,366 lakhs and INR 683 lakhs for the half year and quarter ended 30 September 2020 respectively, is attributable to the effect of revising the annual effective income tax rate.
- 5) Disclosures as required by RBI circular dated 17 April 2020 on 'COVID-19 Regulatory Package - Asset Classification and Provisioning' is given below:

(Amount in lakhs)

| Particulars   | As at 31 March 2020 | As at 30 September 2020 |
|---|---------------------|-------------------------|
| Principal amount outstanding for all loan accounts where moratorium benefit was extended  | 57,712              | 1,84,941                |
| Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 of the circular (as of 29 February 2020) | 37,028              | 40,752                  |
| Respective amount where asset classification benefit is extended  | 5,282               | 4,845                   |
| Provision made in terms of paragraph 5 of the circular (5% in March 2020 and 10% cumulative till June 2020, based on regulatory provisioning requirements) *      | 259                 | 488                     |
| Provisions adjusted against slippages in terms of paragraph 6 of the circular   | -                   | -                       |
| Residual provisions in terms of paragraph 6 of the circular   | 259                 | 488                     |

\* The provision included in these results has been determined in accordance with the Expected Credit Loss method.

- 6) The Company had offered moratorium in accordance with its Board approved policies read with the Reserve Bank of India (RBI) guidelines dated 27 March 2020, 17 April 2020 and 23 May 2020 relating to 'COVID-19 Regulatory Package', to its eligible customers based on requests received as well as on a suo-moto basis between 1 March 2020 to 31 August 2020. The moratorium period, wherever granted, was excluded for assets classification purpose for accounts classified as standard as of 29 February 2020, even if overdue.  
 During the quarter ended 30 September 2020, the Company made an expected credit loss (ECL) provision on stage 1 and 2 assets of INR 539 Lakhs, taking the overall ECL provision on stage 1 and 2 assets to INR 4,474 lakhs as of 30 September 2020. The ECL provision on stage 1 and 2 assets as a percentage of underlying assets stands at 1.24% as of 30 September 2020 (0.74% as of 31 March 2020). The provision on loans made by the Company is more than requirement as per the RBI guideline dated 17 April 2020.  
 The Company has recognised provisions as on 30 September 2020 towards its assets including loans based on the information available at this point of time including estimates and assumptions specific to the impact of the COVID-19 pandemic, in accordance with the Expected Credit Loss method. Given the dynamic and evolving nature of the COVID-19 pandemic, these estimates and assumptions may be affected by the severity, duration of the pandemic and other variables.
- 7) Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma vs. Union of India & Anr), vide an interim order dated 3 September 2020 ('interim order'), has directed that accounts which were not declared NPA till 31 August 2020 shall not be declared as NPA till further orders. Accordingly, the Company has not classified any accounts as NPA after 31 August 2020 which were not NPA as of 31 August 2020. However, the Company continues to consider 90 days past due cases under Stage 3 and provisioned accordingly, as per Ind AS accounting guidelines.
- 8) As of 30 September 2020, the Company carries strong liquidity of INR 48,613 lakhs, representing 15.05% of its borrowings.
- 9) The previous year/period figures have been regrouped/reclassified wherever necessary to confirm to the current period/quarter presentation.

For and on behalf of the Board of Directors


**Motilal Oswal**  
 Chairman  
 DIN: 00024503

 Place: Mumbai  
 Date: 29 October 2020

**The disclosures as required under Regulation 52(4) of the Listing Regulations:**

1) Credit Rating

| Instruments                              | ICRA                                 | CRISIL                     |
|--|--------------------------------------|----------------------------|
| Commercial Paper                         | [ICRA]A1+                            | CRISIL A1+                 |
| Market Linked Non-Convertible Debentures | PP-MLD [ICRA] A+ with Stable outlook | CRISIL PP-MLD AA-r/ Stable |
| Non-Convertible Debentures               | [ICRA]A+(Stable)                     | CRISIL AA-/Stable          |

There was no change in the credit rating during the half year ended on September 30, 2020.

- 2) The Company has maintained 100% asset cover or asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount at all times for the Non-Convertible Debentures. The said Non-Convertible Debentures are secured by exclusive charge on specific receivables & pari-passu charge/ mortgage on the immovable property, wherever applicable.
- 3) Debt-equity ratio: 3.71
- 4) Previous due dates for the payment of Interest/ repayment of Principal of Non-Convertible Debentures & Commercial Papers and whether the same has been paid or not: **Please refer Annexure A**
- 5) Next due dates for the payment of Interest/Principal along with the amount of interest of Non-Convertible Debentures & Commercial Papers payable and the redemption amount: **Please refer Annexure B**
- 6) Debt service coverage ratio: 0.06
- 7) Interest service coverage ratio: 1.27
- 8) Outstanding redeemable preference shares (quantity and value): Nil
- 9) Debenture Redemption Reserve: Not Applicable
- 10) Net worth: Rs. 87,007 Lacs
- 11) Net profit after tax: Rs. 1,685 Lacs
- 12) Earnings Per Share: 0.03



## Annexure A

### Details of payment of Interest/ repayment of Principal (From April 1, 2020 to September 30, 2020)

#### (A) Non-Convertible Debentures:

| Sr. No. | ISIN          | Type of Payment        | Due Date of Payment | Actual Date of Payment |
|---------|---------------|------------------------|---------------------|------------------------|
| 1       | INE658R07265  | Interest               | 01-04-2020          | 01-04-2020             |
| 2       | INE658R07257  | Interest               | 24-04-2020          | 24-04-2020             |
| 3       | INE658R08149  | Interest               | 28-04-2020          | 28-04-2020             |
| 4       | INE658R08057  | Interest               | 28-04-2020          | 28-04-2020             |
| 5       | INE658R07265  | Interest               | 04-05-2020          | 04-05-2020             |
| 6       | INE658R07257* | Interest and Principal | 04-05-2020          | 04-05-2020             |
| 7       | INE658R07125  | Interest               | 15-05-2020          | 15-05-2020             |
| 8       | INE658R07257  | Interest               | 22-05-2020          | 22-05-2020             |
| 9       | INE658R08149  | Interest               | 28-05-2020          | 28-05-2020             |
| 10      | INE658R07265  | Interest               | 01-06-2020          | 01-06-2020             |
| 11      | INE658R07059  | Interest and Principal | 08-06-2020          | 08-06-2020             |
| 12      | INE658R07257  | Interest               | 24-06-2020          | 24-06-2020             |
| 13      | INE658R08149  | Interest               | 29-06-2020          | 29-06-2020             |
| 14      | INE658R07265  | Interest               | 01-07-2020          | 01-07-2020             |
| 15      | INE658R08057* | Interest and Principal | 15-07-2020          | 15-07-2020             |
| 16      | INE658R07257  | Interest               | 24-07-2020          | 24-07-2020             |
| 17      | INE658R08149  | Interest               | 28-07-2020          | 28-07-2020             |
| 18      | INE658R07265  | Interest               | 03-08-2020          | 03-08-2020             |
| 19      | INE658R08123  | Interest               | 10-08-2020          | 10-08-2020             |
| 20      | INE658R07257  | Interest and Principal | 24-08-2020          | 24-08-2020             |
| 21      | INE658R08149  | Interest               | 28-08-2020          | 28-08-2020             |
| 22      | INE658R07265  | Interest               | 01-09-2020          | 01-09-2020             |
| 23      | INE658R07372  | Interest               | 22-09-2020          | 22-09-2020             |
| 24      | INE658R08149  | Interest and Principal | 28-09-2020          | 28-09-2020             |

\* Partial Redemption

#### (B) Commercial Papers:

| Sr. No. | ISIN | Type of Payment (Principal/Interest) | Due Date of Payment | Actual date of payment |
|---------|------|--------------------------------------|---------------------|------------------------|
| Nil     |      |                                      |                     |                        |

## Annexure B

### Details of next due dates for payment of Interest/ repayment of Principal (From October 1, 2020 to March 31, 2021)

#### (A) Non-Convertible Debentures:

| Sr. No. | ISIN         | Type of Payment        | Amount         | Due Date of Payment |
|---------|--------------|------------------------|----------------|---------------------|
| 1       | INE658R07265 | Interest               | 2,054,794.52   | 01-10-2020          |
| 2       | INE658R07315 | Principal and Interest | 904,782,240.00 | 16-10-2020          |
| 3       | INE658R07265 | Interest               | 2,191,780.82   | 02-11-2020          |
| 4       | INE658R07125 | Interest               | 49,505,830.14  | 16-11-2020          |
| 5       | INE658R07323 | Principal and Interest | 350,578,154.00 | 26-11-2020          |
| 6       | INE658R07265 | Interest               | 1,986,301.37   | 01-12-2020          |
| 7       | INE658R07372 | Interest               | 6,101,986.30   | 22-12-2020          |
| 8       | INE658R07265 | Interest               | 2,123,287.67   | 01-01-2021          |
| 9       | INE658R07281 | Interest               | 300,821,917.81 | 29-01-2021          |
| 10      | INE658R07265 | Interest               | 2,123,287.67   | 01-02-2021          |
| 11      | INE658R07265 | Interest               | 1,917,808.22   | 01-03-2021          |
| 12      | INE658R07372 | Interest               | 6,034,931.51   | 22-03-2021          |
| 13      | INE658R07356 | Interest               | 200,000,000.00 | 26-03-2021          |

#### (B) Commercial Papers:

| Sr. No. | ISIN         | Type of Payment | Due Date of Payment | Amount        |
|---------|--------------|-----------------|---------------------|---------------|
| 1       | INE658R14410 | CP Repayment    | 19-11-2020          | 3,750,000,000 |

For Motilal Oswal Home Finance Limited

Ritin Mawani  
 Company Secretary & Compliance Officer