

October 25, 2024

To,  
**BSE Limited**  
P. J. Towers, Dalal Street,  
Mumbai – 400001.

**Sub: Outcome of Meeting of the Board of Directors**

Dear Sir/Madam,

Pursuant to Regulation 51(2) and Regulation 52 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) (as amended from time to time), we hereby inform the Exchange that the Board of Directors (“Board”) of the Company at their Meeting held on **Friday, October 25, 2024**, have, *inter-alia*, considered and approved the following matters:

- Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2024;
- To offer, issue and allot Secured/Unsecured Redeemable Non-Convertible Debentures (“NCDs”) of upto Rs. 1,500 Crore on public/private placement basis, in one or more tranches, within the overall borrowing limits of the Company;

In this regard, please find enclosed following:

- Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2024 along with Limited Review Report with unmodified opinion issued by M/s. MGB & Co. LLP, Statutory Auditor of the Company – **Annexure A**;
- Disclosures in compliance with Regulation 52(4) of the Listing Regulations;
- Disclosures of related party transactions under Regulation 23(9) of the Listing Regulations for the half year ended September 30, 2024 - **Annexure B**.

We further confirm that:

- Pursuant to Regulation 52(7) and Regulation 52(7A) of the Listing Regulations, there was no new issuance of Non-Convertible Securities during the quarter ended September 30, 2024 and there was no outstanding balance of proceeds of previous issuance, hence, requirement of disclosures under said Regulations are not applicable for the quarter ended September 30, 2024;
- Pursuant to provisions of Regulation 54 of the Listing Regulations, there was no outstanding Secured Listed Non-Convertible Securities as on September 30, 2024,



**Motilal Oswal Home Finance Limited**  
CIN: U65923MH2013PLC248741  
Regd. Office.: Motilal Oswal Tower,  
Rahimtullah Sayani Road, Opp. Parel ST Depot,  
Prabhadevi, Mumbai – 400025  
☎ : 82918 89898  
Email: hfquery@motilaloswal.com

hence, requirement of maintenance of security cover is not applicable as on September 30, 2024.

The Board Meeting commenced at 04:30 P.M. and concluded at 06:40 P.M.

Kindly take the same on record.

Thanking you,

Yours faithfully,  
**For Motilal Oswal Home Finance Limited**

**Sunny Ganatra**  
**Company Secretary & Compliance Officer**

**Encl.:** As above

**Independent Auditor's Limited Review report on the unaudited financial results of Motilal Oswal Home Finance Limited for the quarter and half year ended September 30, 2024, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.**

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

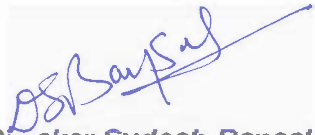
1. We have reviewed the accompanying Statement of unaudited financial results of Motilal Oswal Home Finance Limited (the "Company") for the quarter and half year ended September 30, 2024 (the "Statement") attached herewith being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This Statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors. This Statement 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 Companies Act, 2013, as amended, and other accounting principles generally accepted in India and in compliance with the Listing Regulations. 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 (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are 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.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



5. The unaudited financial results for the quarter and half year ended September 30, 2023 and for the year ended March 31, 2024 included in the Statement were reviewed / audited by the predecessor statutory auditors of the Company, who have expressed an unmodified conclusion / opinion vide their reports dated October 27, 2023 and April 25, 2024 respectively. Accordingly, we the current statutory auditors, do not express any conclusion / opinion, on these figures/ disclosures reported in the financial results for the quarter and half year ended September 30, 2023 and for the year ended March 31, 2024.
6. The figure quarter ended September 30, are the balancing figures between unaudited figures in respect of half year ended September 30 and published unaudited figures up to end of relevant quarters.

Our conclusion on the Statement is not modified in respect of above matters.

For **MGB & Co LLP**  
Chartered Accountants  
Firm Registration Number 101169W/W-100035



**Diwaker Sudesh Bansal**  
Partner

Membership Number: 409797

UDIN: 24409797B1K MDVC 3221

Date: October 25, 2024

Place: Mumbai



**Motilal Oswal Home Finance Limited**

Registered office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025  
Tel: +91 8291889898, Fax: +91-22 5036 2365 website: www.motilalosalhf.com  
(CIN:U65923MH2013PLC248741)

**Statement of unaudited financial results for the quarter and half year ended 30 September 2024**

(Amount in lakhs unless otherwise stated)

Particulars	Quarter ended (unaudited)			Half year ended (unaudited)		Year ended (Audited)
	30-Sep-24	30-Jun-24	30-Sep-23	30-Sep-24	30-Sep-23	31-Mar-24
<b>Revenue from operations</b>						
(a) Interest income	14,722	14,654	13,740	29,376	27,525	55,822
(b) Fees and commission income	382	432	317	814	615	1,539
(c) Net gains on fair value changes	116	66	76	182	97	438
<b>Total revenue from operations (I)</b>	<b>15,220</b>	<b>15,152</b>	<b>14,133</b>	<b>30,372</b>	<b>28,237</b>	<b>57,799</b>
Other income (II)	205	406	214	611	471	1,109
<b>Total Income (1) = (I +II)</b>	<b>15,425</b>	<b>15,558</b>	<b>14,347</b>	<b>30,983</b>	<b>28,708</b>	<b>58,908</b>
<b>Expenses</b>						
(a) Finance cost	6,728	6,492	6,012	13,220	12,243	25,042
(b) Impairment on Financial Instruments (including loss on derecognition)	129	474	291	603	1,236	1,193
(c) Employee benefits expenses	3,926	3,857	2,674	7,783	5,224	12,066
(d) Depreciation and amortisation expenses	134	121	137	255	265	521
(e) Other expenses	1,013	868	883	1,881	1,569	2,958
<b>Total expenses (2)</b>	<b>11,930</b>	<b>11,812</b>	<b>9,997</b>	<b>23,742</b>	<b>20,537</b>	<b>41,780</b>
<b>Profit before tax for the period/year (3) = (1)-(2)</b>	<b>3,495</b>	<b>3,746</b>	<b>4,350</b>	<b>7,241</b>	<b>8,171</b>	<b>17,128</b>
<b>Tax expense/ (credit)</b>						
(a) Current tax	869	814	1,019	1,683	1,996	3,537
(b) Deferred tax	(56)	(0)	(25)	(56)	(131)	341
(c) Earlier period tax	-	-	(0)	-	0	(2)
<b>Total tax expenses (4)</b>	<b>813</b>	<b>814</b>	<b>994</b>	<b>1,627</b>	<b>1,865</b>	<b>3,876</b>
<b>Profit for the period/year from continuing operations (5) =(3)-(4)</b>	<b>2,682</b>	<b>2,932</b>	<b>3,356</b>	<b>5,614</b>	<b>6,306</b>	<b>13,252</b>
<b>Other comprehensive income</b>						
<b>Items that will not be reclassified to statement of profit and loss</b>						
- Actuarial (loss) on post retirement benefit plans	77	(145)	5	(68)	(13)	(7)
- Tax impact on the above	(20)	37	(2)	17	3	2
<b>Total other comprehensive income (6)</b>	<b>57</b>	<b>(108)</b>	<b>3</b>	<b>(51)</b>	<b>(10)</b>	<b>(5)</b>
<b>Total comprehensive income for the period/year (7) = (5)+(6)</b>	<b>2,739</b>	<b>2,824</b>	<b>3,359</b>	<b>5,563</b>	<b>6,296</b>	<b>13,247</b>
<b>Paid up equity share capital (of face value INR 1 per share)</b>	<b>60,454</b>	<b>60,381</b>	<b>60,366</b>	<b>60,454</b>	<b>60,366</b>	<b>60,379</b>
<b>Other equity</b>						<b>68,314</b>
<b>Earning per share (EPS) (in INR)</b>						
Basic	0.04	0.05	0.06	0.09	0.10	0.22
Diluted	0.04	0.05	0.06	0.09	0.10	0.22
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



## Motilal Oswal Home Finance Limited

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(CIN:U65923MH2013PLC248741)

### Statement of Assets and Liabilities

(Amount in lakhs unless otherwise stated)

Particulars	As at 30 September 2024	As at 31 March 2024
	(unaudited)	(Audited)
<b>A) ASSETS</b>		
<b>1. Financial assets</b>		
(a) Cash and cash equivalents	41,067	44,334
(b) Bank balances other than (a) above	1,839	2,855
(c) Loans	4,18,875	4,03,177
(d) Investments	-	-
(e) Other financial assets	1,776	1,534
<b>Total Financial assets (A)</b>	<b>4,63,557</b>	<b>4,51,900</b>
<b>2. Non - financial assets</b>		
(a) Current tax assets (net)	.144	104
(b) Deferred tax assets (net)	1,529	1,455
(c) Property, plant and equipment	1,393	1,276
(d) Intangible assets	89	112
(e) Other non-financial assets	523	362
<b>Total Non - financial assets (B)</b>	<b>3,678</b>	<b>3,309</b>
<b>Total Assets (A +B)</b>	<b>4,67,235</b>	<b>4,55,209</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	51	80
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	824	1,059
(b) Debt securities	21,405	21,399
(c) Borrowings (other than debt securities)	2,82,572	2,78,025
(d) Other financial liabilities	25,428	25,033
<b>Total financial liabilities (C)</b>	<b>3,30,280</b>	<b>3,25,596</b>
<b>2. Non - financial liabilities</b>		
(a) Provisions	1,430	553
(b) Other non-financial liabilities	233	346
<b>Total Non - financial liabilities (D)</b>	<b>1,663</b>	<b>899</b>
<b>3. Equity</b>		
(a) Equity share capital	60,454	60,379
(b) Share Application Money Pending Allotment	230	21
(c) Other equity	74,608	68,314
<b>Total Equity (E)</b>	<b>1,35,292</b>	<b>1,28,714</b>
<b>Total Liabilities and Equity (C + D +E)</b>	<b>4,67,235</b>	<b>4,55,209</b>

The accompanying notes form an integral part of these financial results



## Motilal Oswal Home Finance Limited

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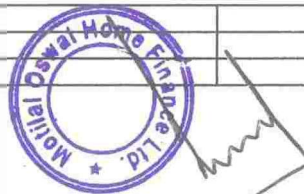
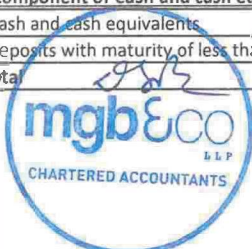
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(CIN:U65923MH2013PLC248741)

### Statement of Cash Flows

(Amount in lakhs unless otherwise stated)

Particulars	For period ended 30 September 2024	For period ended 30 September 2023
	(unaudited)	(unaudited)
<b>Cash flows from operating activities:</b>		
<b>Profit/(loss) before tax:</b>	7,241	8,171
Adjustments :		
Depreciation and amortisation	255	255
Interest income	(29,376)	(27,525)
Interest expense	13,220	12,243
Employee share option scheme	500	206
Provisions for employee benefits	70	46
Other provisions	737	190
Impairment on financial instruments	603	1,236
Net gains on fair value changes	(181)	(96)
<b>Operating profit before working capital changes</b>	<b>(6,931)</b>	<b>(5,264)</b>
<b>Adjustments for increase/ decrease in operating assets and liabilities:</b>		
Changes in Loans	(16,301)	6,809
Changes in Other financial assets	(241)	61
Changes Other non financial assets	(161)	(307)
Changes in Non financial liabilities	(112)	(101)
Changes in Trade payables	(264)	3
Changes in Other financial liabilities	305	2,396
Interest Paid	(13,185)	(12,212)
Interest Received	28,734	27,261
<b>Cash generated from/ (used in) operations</b>	<b>(8,156)</b>	<b>18,645</b>
Less: Income taxes paid (net of refunds)	(1,723)	(1,857)
<b>Net cash inflow (used in) from operating activities</b>	<b>(9,879)</b>	<b>16,778</b>
<b>Cash flows from investing activities:</b>		
(Purchase)/sale of property, plant and equipments	(349)	(202)
Purchase of commercial paper	(1,48,378)	-
Sale of commercial paper	1,48,689	-
Sale of Equity	72	-
Purchase of Equity	(32)	-
Sale of mutual funds units	1,42,084	1,24,089
Purchase of mutual funds units	(1,41,943)	(1,31,496)
(Increase)/Decrease in deposits with original maturity of more than 3 months	1,016	1,567
Interest income on fixed deposit & certificate of deposit	332	264
<b>Net cash inflow (used in) from investing activities</b>	<b>1,491</b>	<b>(5,778)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issue of share capital	76	31
Proceeds from share application money pending allotment	209	7
Share Premium on issue of share capital	230	73
Proceeds from Debt securities	-	15,000
Repayment of Debt securities	-	(54,812)
Proceeds from Borrowings other than debt securities	32,500	53,319
Repayment of Borrowings other than debt securities	(27,946)	(34,856)
Increase/(Decrease) lease liabilities	88	59
Interest on lease liabilities	(36)	(30)
<b>Net cash inflow (used in) from financing activities</b>	<b>5,121</b>	<b>(21,209)</b>
<b>Net Increase/(Decrease) in Cash and cash equivalents</b>	<b>(3,267)</b>	<b>(10,209)</b>
Add: Cash and cash equivalents as at beginning of the period	44,334	27,505
<b>Cash and cash equivalents at end of the period*</b>	<b>41,067</b>	<b>17,296</b>
<b>*Component of Cash and cash equivalents</b>		
Cash and cash equivalents	3,552	10,483
Deposits with maturity of less than 3 months	37,515	6,813
<b>Total</b>	<b>41,067</b>	<b>17,296</b>



Statement of cash flows (Continued)

(A) Changes in liabilities arising from financing activities

Particulars	For period ended 30 September 2024	For period ended 30 September 2023
Opening balance of debt securities, borrowings (other than debt securities) and subordinated liabilities	3,00,195	2,89,544
Proceeds from borrowings (other than debt securities)	32,500	53,319
Proceeds from issue of non-convertible debentures	-	15,000
Repayments of borrowings	(27,946)	(34,856)
Repayments of debts securities	-	(54,812)
Increase/ (Decrease) towards lease liabilities	88	59
Closing balance of debt securities, borrowings (other than debt securities) and subordinated liabilities	3,04,837	2,68,254

(B) Cashflow from operating activities includes

Particulars	For period ended 30 September 2024	For period ended 30 September 2023
Interest received	28,734	27,261
Interest paid	(13,185)	(12,212)



**Notes:**

- 1) Motilal Oswal Home Finance Limited ("the Company") is a Housing Finance Company registered with the Reserve Bank of India. Non-convertible Debentures issued by the Company are listed on BSE Limited.
- 2) The financial results for the quarter and half year ended September 30, 2024 have been reviewed by the Audit Committee and thereafter approved by the Board of Directors of the Company at their respective meetings held on October 25, 2024. The statutory auditors have conducted limited review and issued an unmodified report on the financial results for the quarter and half year ended September 30, 2024.
- 3) The above results has been prepared in accordance with the recognition and measurement principles laid down in IND AS 34 prescribed under Section 133 of the Companies Act, 2013 read with the (Indian Accounting Standard) Rules 2015 and other accounting principles generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("Listing Regulations") as amended from time to time.
- 4) The results for the quarter ended September 30, 2024 represents the balancing figures between unaudited figures in respect of half year end September 30, 2024 and quarter ended June 30, 2024 which were subjected to a limited review by the statutory auditor of the Company.
- 5) The Company is primarily engaged into business of providing loans for purchase or construction of residential houses, 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 "Operating Segments" is not applicable.
- 6) Details of loans where resolution plan has been implemented as per RBI circular on "Resolution Framework for COVID-19- related stress" dated August 6, 2020 and May 5, 2021.

(Amount in lakhs)

Type of Borrower	(A) Exposure to accounts classified as standard consequent to implementation of resolution plan - Position as at the end of half year (A)	(B) Of (A), aggregate debt that slipped into NPA during the half year	(C) Of (A), amount written off during the half year	(D) Of (A), amount paid by the borrowers during the half year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of half year
Personal loans - Housing/Non Housing loans	20,941	792	291	886	18,972
<b>Total</b>	<b>20,941</b>	<b>792</b>	<b>291</b>	<b>886</b>	<b>18,972</b>

- 7) Pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021, there were no stressed loan transferred during period ended 30 September 2024 and 30 September 2023.
- 8) Pursuant to RBI Notification - RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to disclosure of details of loans transferred through direct assignment, there was no direct assignment in the period ended 30 September 2024 and 30 September 2023.
- 9) Disclosure in compliance with Regulation 52(4) of the Listing Regulations is enclosed in Annexure 1.
- 10) The Company does not have secured Non-convertible Debentures as on September 30, 2024 and hence requirement of maintenance of Security Cover is not applicable.
- 11) The previous period figures have been regrouped/reclassified wherever necessary to correspond with the current period's presentation.



Place: Mumbai  
Date: 25 October 2024



For and on behalf of the board of Directors

Sukesh Bhowal  
Managing Director & CEO  
DIN: 10242971

## Annexure 1

**MOTILAL OSWAL HOME FINANCE LIMITED**

Registered Office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400 025

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Information as required under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sr. No.	Particulars	Period ended	Period ended
		30-Sep-24	30-Sep-23
		Unaudited	Unaudited
1	Debt-equity ratio	2.25	2.20
2	Debt service coverage ratio#	Not applicable	Not applicable
3	Interest service coverage ratio#	Not applicable	Not applicable
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	Not applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve **	Not applicable	Not applicable
6	Net worth (Rs. in lacs)	1,32,332	1,18,040
7	Net profit after tax (Rs. in lacs)	5,614	6,306
8	Earnings Per Share (In Rs.)		
	(a) Basic	0.09	0.10
	(b) Diluted	0.09	0.10
9	Current ratio#	Not applicable	Not applicable
10	Long term debt to working capital#	Not applicable	Not applicable
11	Bad debts to Account receivable ratio#	Not applicable	Not applicable
12	Current liability ratio#	Not applicable	Not applicable
13	Total debts to total assets (%)	65.06%	66.44%
14	Debtors turnover#	Not applicable	Not applicable
15	Inventory turnover#	Not applicable	Not applicable
16	Operating margin(%)#	Not applicable	Not applicable
17	Net profit margin (%)	18.12%	21.97%
18	Sector specific equivalent ratios		
	(i) Capital to Risk Weighted Asset Ratio (CRAR) (%)*	45.60%	47.40%
	(ii) Gross non performing assets(%)	1.28%	2.15%
	(iii) Net non performing assets(%)	0.70%	1.30%

# The Company is registered with Reserve Bank of India as Housing Finance Company, hence these ratios are not applicable.

\*The CRAR for September 2023, has been restated basis the communication from NHB. Thus the previously reported CRAR ratio of September 2023 i.e. 52.38% have been restated to 47.40%.

\*\* Pursuant to notification issued by Ministry of Corporate Affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer being registered as Housing Finance Company (HFC) with Reserve bank of India, is not required to create Debenture Redemption Reserve (DRR).



Place : Mumbai

Date: 25 October 2024



For and on behalf of the Board of Directors

**Sukesh Bhowal**

Managing Director &amp; CEO

DIN: 10242971

**Annexure B**  
**MOTILAL OSWAL HOME FINANCE LIMITED**  
Registered office: Motilal Oswal Tower, Rahimtullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai-400025  
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(CIN:U65923MH2013PLC248741)

(Amounts in lakh)

Disclosure for Related Party Transactions as on September 30, 2024														
Sr. No.	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	Additional disclosure of related party transaction – Applicable only in case the related party transaction relates to loan, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details needs to be disclosed only once, during the reporting period when such transaction was undertaken.					
									Details of loans, inter-corporate deposits, advances or investments					
	Name	PAN*	Name	PAN*	Relationship of the counterparty with the listed entity				Nature	Interest Rate	Tenure	Secured/Unsecured	Purpose for which fund will be utilised by the ultimate recipient of the fund (End use)	
1	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Availing Loan	50,000.00	-	-	-	-	-	-	-
2	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Interest paid on Loan availed	600.00	-	-	-	-	-	-	-
3	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Giving of Loan and/or providing Security	27,500.00	20,000.00	Loan	11% - 13% p.a.	On Demand	Unsecured	-	General Corporate Purpose
4	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Interest/ Fees received on loan given or security provided	2,000.00	1,124.41	-	-	-	-	-	-
5	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Availing Loan	50,000.00	-	-	-	-	-	-	-
6	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Interest paid on Loan availed	400.00	-	-	-	-	-	-	-
7	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Giving of Loan and/or providing Security	27,500.00	20,000.00	Loan	11% - 13% p.a.	On Demand	Unsecured	-	General Corporate Purpose
8	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Interest/ Fees received on loan given or security provided	700.00	91.89	-	-	-	-	-	-
9	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Issue/allotment of Securities by way of Subscription, Purchase or otherwise	20,000.00	-	-	-	-	-	-	-
10	Motilal Oswal Home Finance Limited		Motilal Oswal Wealth Limited		Fellow Subsidiary	Giving of Loan and/or providing Security	4,500.00	-	Loan	11% - 13% p.a.	On Demand	Unsecured	-	General Corporate Purpose
11	Motilal Oswal Home Finance Limited		Motilal Oswal Wealth Limited		Fellow Subsidiary	Interest/ Fees received on loan given or security provided	400.00	-	-	-	-	-	-	-
12	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Reimbursement of Office expenses	100.00	15.17	-	-	-	-	-	-
13	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Rent expense on using premises	300.00	122.84	-	-	-	-	-	-
14	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Business Support Service received	400.00	109.38	-	-	-	-	-	-
15	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Rent received on allowing to use premises	100.00	5.50	-	-	-	-	-	-
16	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Referral Fee Received	200.00	-	-	-	-	-	-	-
17	Motilal Oswal Home Finance Limited		Motilal Oswal Wealth Limited		Fellow Subsidiary	Arranger Fee paid	200.00	-	-	-	-	-	-	-
18	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Cross Charge for ESOS of MOFSL distributed to MOHFL employees	15.00	-	-	-	-	-	-	-
19	Motilal Oswal Home Finance Limited		Motilal Oswal Financial Services Limited		Holding Company	Cross Charge for ESOS of MOHFL distributed to MOFSL Employees	10,000.00	0.32	-	-	-	-	-	-
20	Motilal Oswal Home Finance Limited		Motilal Oswal Finvest Limited		Fellow Subsidiary	Cross Charge for ESOS of MOHFL distributed to MOFL Employees	5,000.00	-	-	-	-	-	-	-
21	Motilal Oswal Home Finance Limited		Mr. Sukesh Bhowal		Managing Director and Chief Financial Officer	Remuneration	-	192.48	-	-	-	-	-	-
22	Motilal Oswal Home Finance Limited		Mrs. Divya Momaya		Independent Director	Sitting Fees and Commission	0	5.20	-	-	-	-	-	-
23	Motilal Oswal Home Finance Limited		Mr. P. H. Ravikumar		Independent Director	Sitting Fees and Commission	0	6.40	-	-	-	-	-	-
24	Motilal Oswal Home Finance Limited		Mrs. Neha Gada		Independent Director	Sitting Fees and Commission	0	2.60	-	-	-	-	-	-
25	Motilal Oswal Home Finance Limited		Mr. Bhavin Shah		Chief Financial Officer	Remuneration	-	63.91	-	-	-	-	-	-
26	Motilal Oswal Home Finance Limited		Mr. Sunny Ganatra		Company Secretary	Remuneration	-	5.35	-	-	-	-	-	-

**Notes:**

- 1) No monies were due to either party and, hence, opening & closing balance is not provided;
  - 2) No financial indebtedness was incurred in giving loan to related parties;
  - 3) The value of the related party transaction as approved by the Audit Committee is Not Applicable for the Remuneration paid to the Directors and KMPs and the same are in accordance with the provisions of the Companies Act, 2013, SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015 and within the limits as approved by the Nomination and Remuneration Committee, Board of Directors, and Shareholders of the Company, as the case may be.
- \*Details are masked as the same are advised not to be displayed on the website of Stock Exchanges(s).