

IHFPL/LS/0015/2023-24

5 July 2023

**BSE Limited**

Listing Department, 1st Floor,  
P J Towers, Dalal Street, Fort,  
Mumbai - 400 001.

**Scrip Code:** 974777

**Sub.:** Revised disclosure in terms of Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") as amended, based on financial results submitted for quarter and year ended 31 March 2023

Dear Sir / Madam,

Please note that the Company vide letter no. IHFPL/LS/0008/2023-24 dated on 27 April 2023 had submitted disclosure in terms of Regulation 52(4) of the Listing Regulations along with the audited financial results of the Company for the quarter and financial year ended 31 March 2023, wherein due to a typographical error and oversight "Capital to risk-weighted assets ratio" was wrongly disclosed as "90.14%" in place of "80.5%".

We are hereby submitting the revised disclosure in terms of Regulations 52(4) of the Listing Regulations at **Annexure I**.

Request you to kindly take the above on record and disseminate the same on your website.

Thanking you,  
Yours faithfully

For **IndoStar Home Finance Private Limited**

**Nidhi Sadani**

Company Secretary & Compliance Officer  
(Membership No.: A43659)

Encl: a/a

**IndoStar Home Finance Private Limited**

Registered Office: Unit No. 305, 3<sup>rd</sup> Floor, Wing 2/E, Corporate Avenue, Andheri - Ghatkopar Link Road, Chakala, Andheri (East), Mumbai – 400093, India. | T +91 22 4510 7701 | F +91 022 4315 7010  
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Disclosure in terms of Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, based on standalone financials results for the year ended 31 March 2023:

Sr. No.	Particulars	Quarter ended	Year Ended
		31 March 2023	31 March 2023
1	Debt-equity ratio <sup>1</sup>	1.57	1.57
2	Debt service coverage ratio <sup>2</sup>	Not Applicable	Not Applicable
3	Interest service coverage ratio <sup>2</sup>	Not Applicable	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Nil	Nil
5	Capital redemption reserve (INR in lakhs)	Nil	Nil
	Debenture redemption reserve (INR in lakhs) <sup>3</sup>	Not Applicable	Not Applicable
6	Net worth (INR in lakhs) <sup>4</sup>	53,272	53,272
7	Net profit/(loss) after tax (INR in lakhs)	309	3,778
8	Earnings per equity share (not annualised):		
	(a) Basic (INR)	0.84	0.84
	(b) Diluted (INR)	0.84	0.84
9	Current ratio <sup>2</sup>	Not Applicable	Not Applicable
10	Long term debt to working capital <sup>2</sup>	Not Applicable	Not Applicable
11	Bad debts to Account receivable ratio <sup>2</sup>	Not Applicable	Not Applicable
12	Current liability ratio <sup>2</sup>	Not Applicable	Not Applicable
13	Total debts to total assets <sup>5</sup>	0.57	0.57
14	Debtors turnover <sup>2</sup>	Not Applicable	Not Applicable
15	Inventory turnover <sup>2</sup>	Not Applicable	Not Applicable
16	Operating margin <sup>2</sup>	Not Applicable	Not Applicable
17	Net profit margin <sup>6</sup>	6.1%	18.1%
18	Sector specific equivalent ratios:		
	(a) Gross Stage 3	1.25%	1.25%
	(b) Net Stage 3	0.91%	0.91%
	(c) Capital to risk-weighted assets ratio <sup>7</sup>	80.5%	80.5%

**Notes:**

- 1 Debt-equity ratio = (Debt securities + Borrowings (other than debt securities)) / Networkth.
- 2 The Company is a Non-Banking Financial Company registered under the Reserve Bank of India Act, 1934 hence these ratios are generally not applicable.
- 3 As per Rule 18(7)(b)(iii) of Companies (Share Capital and Debenture) Rules, 2014 of the Companies Act, 2013, the requirement for creating Debenture Redemption Reserve is not applicable to the Company being a listed Non-Banking Financial Company registered with the Reserve Bank of India and issuing Debentures on Private Placement basis.
- 4 Networkth is calculated as defined in section 2(57) of Companies Act, 2013.
- 5 Total debts to total assets = (Debt securities+ Borrowings (other than debt securities)) / total assets.
- 6 Net profit margin= Net profit after tax / total income.
- 7 Capital to risk-weighted assets ratio is calculated as per the RBI guidelines.

Yours faithfully,

For **IndoStar Home Finance Private Limited**

**Nidhi Sadani**

Company Secretary & Compliance Officer

Membership No : A43659