

## 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)

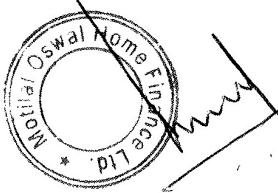
### Statement of audited financial results for the quarter and year ended 31 March 2024

(Amount in lakhs unless otherwise stated)

Particulars	Quarter ended (Unaudited)			Year ended (Audited)	
	31-Mar-24	31-Dec-23	31-Mar-23	31-Mar-24	31-Mar-23
<b>Revenue from operations</b>					
(a) Interest income	14,465	13,832	13,321	55,822	51,342
(b) Fees and commission income	491	432	395	1,539	1,212
(c) Net gains on fair value changes	201	141	102	438	126
<b>Total revenue from operations (I)</b>	<b>15,157</b>	<b>14,405</b>	<b>13,818</b>	<b>57,799</b>	<b>52,680</b>
Other income (II)	405	233	39	1,109	513
<b>Total Income (1) = (I +II)</b>	<b>15,562</b>	<b>14,638</b>	<b>13,857</b>	<b>58,908</b>	<b>53,193</b>
<b>Expenses</b>					
(a) Finance cost	6,840	5,960	5,877	25,042	21,856
(b) Impairment on Financial Instruments (including loss on derecognition)	(161)	118	643	1,193	1,893
(c) Employee benefits expenses	3,789	3,053	2,431	12,066	8,984
(d) Depreciation and amortisation expenses	124	132	(27)	521	369
(e) Other expenses	785	604	663	2,958	2,537
<b>Total expenses (2)</b>	<b>11,377</b>	<b>9,867</b>	<b>9,587</b>	<b>41,780</b>	<b>35,639</b>
<b>Profit before tax for the period/year (3) = (1)-(2)</b>	<b>4,185</b>	<b>4,771</b>	<b>4,270</b>	<b>17,128</b>	<b>17,554</b>
<b>Tax expense/ (credit)</b>					
(a) Current tax	567	974	958	3,537	3,348
(b) Deferred tax	395	77	120	341	583
(c) Earlier period tax	(0)	(2)	(13)	(2)	(13)
<b>Total tax expenses (4)</b>	<b>962</b>	<b>1,049</b>	<b>1,065</b>	<b>3,876</b>	<b>3,918</b>
<b>Profit for the period/year from continuing operations (5) = (3)-(4)</b>	<b>3,223</b>	<b>3,722</b>	<b>3,205</b>	<b>13,252</b>	<b>13,636</b>
Other comprehensive income					
<b>Items that will not be reclassified to statement of profit and loss</b>					
- Actuarial gain/(loss) on post retirement benefit plans	(1)	7	22	(7)	20
- Tax impact on the above	(0)	(2)	(6)	2	(5)
<b>Total other comprehensive income (6)</b>	<b>(1)</b>	<b>5</b>	<b>16</b>	<b>(5)</b>	<b>15</b>
<b>Total comprehensive income for the period/year (7) = (5)+(6)</b>	<b>3,222</b>	<b>3,727</b>	<b>3,221</b>	<b>13,247</b>	<b>13,651</b>
Paid up equity share capital (of face value INR 1 per share)	60,379	60,379	60,334	60,379	60,334
Other equity				68,314	54,438
<b>Earning per share (EPS) (in INR)</b>					
Basic	0.06	0.06	0.05	0.22	0.23
Diluted	0.06	0.06	0.05	0.22	0.23
Face value per share	1.00	1.00	1.00	1.00	1.00

\* Refer Note No. 4

The accompanying notes form an integral part of these financial results



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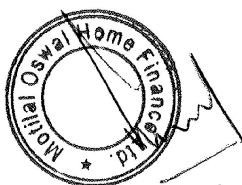
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### Statement of Assets and Liabilities

(Amount in lakhs unless otherwise stated)

Particulars	As at 31 March 2024	As at 31 March 2023
	(Audited)	(Audited)
<b>A) ASSETS</b>		
<b>1. Financial assets</b>		
(a) Cash and cash equivalents	44,334	27,505
(b) Bank balances other than (a) above	2,855	4,379
(c) Loans	4,03,177	3,77,284
(d) Investments	-	-
(e) Other financial assets	1,534	1,511
<b>Total Financial assets (A)</b>	<b>4,51,900</b>	<b>4,10,679</b>
<b>2. Non - financial assets</b>		
(a) Current tax assets (net)	104	627
(b) Deferred tax assets (net)	1,455	1,795
(c) Property, plant and equipment	1,276	1,339
(d) Intangible assets	112	149
(e) Other non-financial assets	362	209
<b>Total Non - financial assets (B)</b>	<b>3,309</b>	<b>4,119</b>
<b>Total Assets (A +B)</b>	<b>4,55,209</b>	<b>4,14,798</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	80	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,059	469
(b) Debt securities	21,399	61,208
(c) Borrowings (other than debt securities)	2,78,025	2,27,667
(d) Other financial liabilities	25,033	9,967
<b>Total financial liabilities (C)</b>	<b>3,25,596</b>	<b>2,99,311</b>
<b>2. Non - financial liabilities</b>		
(a) Provisions	553	439
(b) Other non-financial liabilities	346	276
<b>Total Non - financial liabilities (D)</b>	<b>899</b>	<b>715</b>
<b>3. Equity</b>		
(a) Equity share capital	60,379	60,334
(b) Share Application Money Pending Allotment	21	0
(c) Other equity	68,314	54,438
<b>Total Equity (E)</b>	<b>1,28,714</b>	<b>1,14,772</b>
<b>Total Liabilities and Equity (C + D + E)</b>	<b>4,55,209</b>	<b>4,14,798</b>

The accompanying notes form an integral part of these financial results



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### Statement of Cash Flows

(Amount in lakhs unless otherwise stated)

Particulars	For year ended 31 March 2024	For year ended 31 March 2023
	(Audited)	(Audited)
<b>Cash flows from operating activities:</b>		
Profit/(loss) before tax:	17,128	17,555
Adjustments :		
Depreciation and amortisation	521	369
Interest income	(55,822)	(51,342)
Interest expense	25,042	21,856
Employee share option scheme	523	261
Provisions for employee benefits	148	89
Other provisions	(40)	(45)
Impairment on financial instruments	1,193	1,893
Net gains on fair value changes	(438)	(126)
<b>Operating profit before working capital changes</b>	<b>(11,745)</b>	<b>(9,490)</b>
<b>Adjustments for increase/ decrease in operating assets and liabilities:</b>		
(increase) in Loans	(27,085)	(35,611)
(Increase) in Other financial assets	(23)	(789)
(increase) in Other non financial assets	(152)	(7)
Increase in Non financial liabilities	70	24
Increase/(Decrease) in Trade payables	670	(259)
Increase/(Decrease) in Other financial liabilities	14,964	(4,043)
Interest Paid	(24,978)	(21,798)
Interest Received	55,221	50,987
<b>Cash generated from/ (used in) operations</b>	<b>6,942</b>	<b>(20,986)</b>
Less: Income taxes paid (net of refunds)	(3,012)	(2,932)
<b>Net cash inflow/(outflow) from operating activities</b>	<b>3,930</b>	<b>(23,918)</b>
<b>Cash flows from investing activities:</b>		
(Purchase)/sale of property, plant and equipments	(421)	(811)
Sale of commercial paper	15,041	-
Purchase of commercial paper	(15,000)	-
Sale of mutual funds units	3,07,922	84,122
Purchase of mutual funds units	(3,07,485)	(83,996)
(Increase)/Decrease in deposits with original maturity of more than 3 months	1,523	(136)
Interest income on fixed deposit & certificate of deposit	560	355
<b>Net cash (outflow) from investing activities</b>	<b>2,140</b>	<b>(466)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issue of share capital	44	64
Proceeds from share application money pending allotment	22	-
Share Premium on issue of share capital	106	100
Repayment of Debt securities	(39,809)	(13,412)
Proceeds from Borrowings other than debt securities	1,16,620	1,33,514
Repayment of Borrowings other than debt securities	(66,262)	(91,874)
Increase/(Decrease) lease liabilities	102	451
Interest on lease liabilities	(64)	(58)
<b>Net cash inflow/(outflow) from financing activities</b>	<b>10,759</b>	<b>28,785</b>
<b>Net Increase/(Decrease) in Cash and cash equivalents</b>	<b>16,829</b>	<b>4,401</b>
Add: Cash and cash equivalents as at beginning of the period	27,505	23,104
<b>Cash and cash equivalents at end of the period*</b>	<b>44,334</b>	<b>27,505</b>
<b>*Component of Cash and cash equivalents</b>		
Cash and cash equivalents	5,316	17,403
Deposits with maturity of less than 3 months	39,018	10,102
<b>Total</b>	<b>44,334</b>	<b>27,505</b>

