



Date: 1st July 2026

To,
BSE Limited
Compliance Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001.

Ref: Security Code: 530979 (Equity) and 959722 (Debt)

Dear Sir/Ma'am,

Sub: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Execution of Restructuring Agreement with IDFC FIRST Bank Limited

Pursuant to Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that India Home Loan Limited has executed a Restructuring Agreement with IDFC FIRST Bank Limited on June 30, 2026 in respect of the existing credit facilities availed by the Company.

The restructuring has been undertaken pursuant to the restructuring/sanction letter issued by the Bank and provides for revision in the repayment schedule, tenure, rate of interest and certain other terms and conditions governing the credit facilities. The restructuring is expected to align the Company's debt servicing obligations with its projected cash flows and strengthen its liquidity position.

The details required under Regulation 30 read with Para A of Part A of Schedule III of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given in the enclosed Annexure A.

We request you to disseminate the above information on your website.

Thanking You,
Yours faithfully,
For **India Home Loan Limited**

Akash Das
Company Secretary and Compliance Officer
A74714
Encl: As above

ANNEXURE-A

Disclosure pursuant to Para A of Part A of Schedule III of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026

Execution of Restructuring Agreement with IDFC FIRST Bank Limited

Sr. No	Particulars	Details
1	Name(s) of the parties with whom the agreement is entered	India Home Loan Limited and IDFC FIRST Bank Limited.
2	Purpose of entering into the agreement	The Company has entered into a restructuring arrangement with IDFC FIRST Bank Limited in respect of its existing credit facilities. The restructuring has been undertaken to realign the repayment obligations with the Company's projected cash flows, improve liquidity management and ensure smooth servicing of the outstanding debt.
3	Shareholding, if any, in the entity with whom the agreement is executed	Nil
4	Brief significant terms of the Restructuring Agreement	<ol style="list-style-type: none"> 1. The Company has executed a Restructuring Agreement with IDFC FIRST Bank Limited in respect of the existing subordinated unsecured term loan facility. 2. The outstanding dues of ₹17,55,38,570 (comprising principal of ₹14,64,83,129 and accrued interest of ₹2,90,55,441) have been restructured. 3. The restructured amount shall be repaid in 84 equal monthly instalments together with interest, in accordance with the amortisation schedule forming part of the Agreement. 4. Interest on the restructured amount shall accrue at 12% per annum. In



		<p>the event the Company pays the first 12 instalments on or before their respective due dates, the interest rate shall stand reduced to 11% per annum. However, upon default in payment of any instalment thereafter, the interest rate shall automatically revert to 12% per annum.</p> <p>5. The penal interest accrued till the date of restructuring has been waived. Further, in case of any delay or default in payment under the Restructuring Agreement, the Company shall be liable to pay penal interest at 2% per annum on the overdue/defaulted amount.</p> <p>6. The Company has agreed to comply with the covenants set out in the Agreement, including routing of cash flows through transaction banking accounts maintained with IDFC FIRST Bank, providing details of assets held for sale on a quarterly basis, creation of an exclusive charge over eligible book debts/current assets to maintain the stipulated security cover, and furnishing a personal guarantee of Mr. Mahesh Pujara, among other obligations.</p>
5	Whether the said parties are related to promoter/promoter group/group Companies in any manner. If yes, nature of relationship	None
6	Whether the transaction would fall within related party transactions? If yes, whether the same is done at "arm's length.	No. The transaction does not fall within the ambit of a related party transaction.
7	In case of issuance of shares to the parties, details of issue price, class of shares issued;	Not Applicable
8	Brief details of change in shareholding pattern (if any) of the entities.	There is no change in the Shareholding Pattern of the entities due to the restructuring.



9	Any other disclosures related to such agreements, viz., details of nominee on the board of directors of the listed entity, potential conflict of interest arising out of such agreements, etc.	None.
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For India Home Loan Limited

Akash Das
Company Secretary and Compliance Officer
A74714

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