

# Motilal Oswal Home Finance Limited

Unlisted Share Financial Report - ISIN INE658R01011

## Company Overview

Motilal Oswal Home Finance Limited (MOHFL) is a housing finance company focused on affordable home loans to salaried and self-employed customers in Tier II and Tier III towns. It operates a hub-and-spoke distribution network and uses risk analytics and centralized underwriting to manage credit quality. MOHFL is part of Motilal Oswal Financial Services, benefiting from group governance and capital support. Products include home purchase, construction and improvement loans. Corporate materials emphasise financial inclusion, turnaround time and customer service. Information is summarised from the company's official website and credible profiles.

## Market Snapshot

CURRENT PRICE / SHARE <b>Rs 13.15</b>	MARKET CAP <b>7.99K Cr</b>	P/E RATIO <b>45.96</b>	P/B RATIO <b>4.51</b>
BOOK VALUE / SHARE <b>Rs 2.65</b>	FACE VALUE <b>Rs 1</b>	52 WEEK HIGH <b>Rs 19.8</b>	52 WEEK LOW <b>Rs 12.1</b>
DEBT TO EQUITY <b>2.87</b>	RETURN ON EQUITY <b>9.88%</b>	LOT SIZE <b>2,000 shares</b>	TOTAL SHARES <b>6,07,80,00,000</b>

Prices are indicative over-the-counter levels as of 07 July 2026. Actual deal prices may vary.

## Corporate Details

ISIN	<b>INE658R01011</b>
CIN	<b>U65923MH2013PLC248741</b>
PAN	<b>AAMCA0234H</b>
Registrar (RTA)	<b>Link Intime</b>
Depository	<b>NSDL &amp; CDSL</b>
Sector	<b>Financials</b>
Industry	<b>Housing Finance</b>

## Income Statement (Rs Crore)

Particulars	2023	2024	2025	2026
Interest Earned	513	558	608	719.5
Other Income	18.5	31	44	82
Interest Expended	218.5	250	267	326
Operating Expenses	119	155	216	250
Provisions and contingencies	19	12	1.6	16
<b>Profit After Tax</b>	<b>136</b>	<b>132</b>	<b>130</b>	<b>158.8</b>
EPS	Rs 0.23	Rs 0.22	Rs 0.21	Rs 0.26
Gross NPA	1.07	0.86	0.84	0.87
Net NPA	0.55	0.42	0.37	0.49

## Balance Sheet - Assets (Rs Crore)

Particulars	2023	2024	2025	2026
Fixed Assets	13	13	16	15.3
Cash and Balances	319	472	629	539.7
Investments	0	0	0	74.4
Advances	3,772	4,032	4,836	5,579.8
Other Assets	44	35	49	109.8
<b>Total Assets</b>	<b>4,148</b>	<b>4,552</b>	<b>5,530</b>	<b>6,319</b>

## Balance Sheet - Liabilities (Rs Crore)

Particulars	2023	2024	2025	2026
Share Capital	603.3	603.79	605.3	607.8
Face Value	Rs 1	Rs 1	Rs 1	Rs 1
Reserves	544	683	823	1,000
Borrowings	2,889	2,994	3,703	4,617
Deposits	0	0	0	0
Other Liabilities	111.7	271.21	398.7	94.2
<b>Total Liabilities</b>	<b>4,148</b>	<b>4,552</b>	<b>5,530</b>	<b>6,319</b>

## Cash Flow Statement (Rs Crore)

Particulars	2023	2024	2025	2026
PBT (%)	175%	171%	166%	208.6%
Operating Profit Before Working Capital	-95	-117	-165	185
Term Deposit	0	0	0	0
Change in Investment	0	0	0	0
Change in Advances	-356	-271	-806	-750
Change in Deposit	0	0	0	0
Other Changes	241	457	438	-337
Working Capital Change	-115	186	-368	-1,087
Cash Generated From Operations	-210	69	-533	-902
Tax	29	30	36	45.4
<b>Cash Flow From Operations</b>	<b>-239</b>	<b>39</b>	<b>-569</b>	<b>-947.4</b>
Purchase of PPE	-8	-4	-8	-5.6
Sale of PPE	0	0	0	0
Purchase of Investment	-840	0	0	0
Sale of investments	841	0	0	0
Others	2	25	26	-66.2
<b>Cash flow from Investment</b>	<b>-5</b>	<b>21</b>	<b>18</b>	<b>-71.8</b>
Proceeds from Borrowing	1,335	-1,061	1,065	2,070
Repayment of Borrowing	-1,053	1,166	-714	-867.6
Dividend	0	0	0	0
Proceeds from Equity	0.64	0.44	1.6	9.87
Others From Financing	6.36	2.56	366.4	-5.87
<b>Cash Flow from Financing</b>	<b>289</b>	<b>108</b>	<b>719</b>	<b>1,206.4</b>
<b>Net Cash Generated</b>	<b>45</b>	<b>168</b>	<b>168</b>	<b>187.2</b>
Cash at the Start	231	275	443	305.7
Cash at the End	276	443	611	492.9

## Key Ratios

Particulars	2023	2024	2025	2026
Advances	3,772	4,032	4,836	5,579.8
Book Value	1.9	2.13	2.36	2.65
P / B	7.36	7.04	6.78	4.9
ROE (%)	11.85%	10.26%	9.1%	9.88%

Source: Compiled by Neoma Capital research. Data as of FY2026. Figures may be restated in subsequent filings.