

INDIA HOME LOAN LIMITED



**POLICY ON DETERMINATION OF MATERIALITY OF
EVENTS/INFORMATION**

VERSION CONTROL

Version Control No.	Author	Date Created	Date updated	Date Approved	Version Description
1	Mitesh M. Pujara	-	-	-	-
2	Satish Kumar Prajapati	-	20.03.2019	30.03.2019	Format Change
3	Shilpa Katare	-	22.05.2024	29.05.2024	Amended as per SEBI Regulations

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I. PREFACE

Regulation 30 of Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) specifies that all the companies whose equity shares/convertible instruments are listed on any recognized stock exchanges shall frame a policy for determination of materiality of events/information for the purpose of making disclosure to stock exchange(s).

This Policy shall be applicable to India Home Loan Limited (“the Company” or “Listed Entity”) for the purpose of making disclosures to the stock exchanges as envisaged under the Listing Regulations. The details that would need to be disclosed shall be in accordance with the master circular no. SEBI/HO/CFD/PoD2/CIR/P/2023/120 and circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 of the Securities and Exchange Board of India dated July 11, 2023 and July 13, 2023, identified by SEBI reference no. and respectively, as would be amended from time to time.

II. POLICY OBJECTIVE

To define principles and guidelines to determine the materiality of events/information for the purpose of making disclosure to stock exchange(s).

III. DEFINITIONS

- i. “Board of Directors” or “Board”** means collectively the Directors of India Home Loan Limited, holding the position as Directors for the time being.
- ii. “Company”** means India Home Loan Limited.
- iii. “Policy”** means this Policy on determination of materiality of events/information, as amended from time to time.
- iv. “Stock Exchange”** means BSE Limited.

Capitalized terms not defined herein shall have the meanings ascribed to such terms under Listing Regulations.

IV. DEEMED MATERIAL EVENTS/ INFORMATION

Events or information specified in Para A of Part A of Schedule III of the Listing Regulations are required to be disclosed irrespective of application of any quantitative or qualitative materiality thresholds as these are “deemed” to be material.

V. PRINCIPLES FOR DETERMINATION OF MATERIALITY OF EVENTS/INFORMATION

Events or information specified in Para B of Part A of Schedule III of Listing Regulations are required to be disclosed based on application of the following

principles for determination of materiality events / information as provided in Regulation 30(4)(i) of the Listing Regulations:

- (a) The omission of an event or information is likely to result in discontinuity or alteration of an event or information already available publicly;
- (b) The omission of an event or information is likely to result in significant market reaction if the said omission came to light at a later date;
- (c) The omission of an event or information, whose value or the expected impact in terms of value, exceeds the lower of the following:
 - (1) Two percent of turnover, as per the last audited consolidated financial statements of the Company;
 - (2) Two percent of net worth, as per the last audited consolidated financial statements of the Company, except in case the arithmetic value of the net worth is negative;
 - (3) Five percent of the average of absolute value of profit or loss after tax, as per the last three audited consolidated financial statements of the Company.
- (d) In case where the criteria specified in sub clauses (a), (b) and (c) is not applicable, an event or information may be treated as being material if in the opinion of the Board of Directors or Chairman & Managing Director, the event/information is considered material.

VI. AUTHORITY TO DETERMINE MATERIALITY OF EVENT/INFORMATION

The Board of Directors has authorized the Managing Director, Whole-time Director, Chief Financial Officer and the Company Secretary (hereinafter collectively referred to as “Authorized Persons”) for the purpose of determining materiality of event/information and for making disclosures to the Stock Exchange. The contact details of such Authorized Persons shall be disclosed to the Stock Exchange and on the website of the Company. As and when any change takes place in the said Authorized Persons, the same will be updated to the Stock Exchange and on the website of the Company.

VII. DISCLOSURE OF MATERIAL INFORMATION/EVENTS TO THE STOCK EXCHANGE

The Company shall first disclose to the Stock Exchange all events/information which are material in accordance with the Policy as soon as reasonably possible and in any case not later than the following:

- i. Thirty minutes from the closure of the meeting of the Board of Directors in which the decision pertaining to the event or information has been taken;
- ii. Twelve hours from the occurrence of the event or information, in case the event or information is emanating from within the Listed Entity;

- iii. Twenty-four hours from the occurrence of the event or information, in case the event or information is not emanating from within the Listed Entity.

The Listed Entity shall, with respect to disclosures referred to in this regulation, make disclosures updating material developments on a regular basis, till such time the event is resolved/closed, with relevant explanations.

Apart from the above general timelines, with respect to events for which timelines have been specified in Part A of Schedule III shall be made within such timelines:

In case the disclosure is made after the timelines specified under this regulation, the listed entity shall, along with such disclosure provide the explanation for the delay.

VIII. WEBSITE DISCLOSURES

The Company shall disclose on its website:

- a) The policy on determination of materiality of events/information;
- b) All events/information which has been disclosed to Stock Exchange and shall be hosted on the website of the Company for a minimum period of five years and thereafter as per Archival policy and
- c) Contact details of Authorized Persons who have been authorized by the Board of Directors to identify events/information considered as material.

IX. AMENDMENTS

Any amendment in this Policy may be carried out with the approval of the Board of Directors of the Company.

In case any amendment(s), clarification(s), circular(s) and guideline(s) issued by Securities and Exchange Board of India/Stock Exchanges, that is not consistent with the requirements specified under this Policy, then the provisions of such amendment(s), clarification(s), circular(s) and the guideline(s) shall prevail upon the requirements hereunder and this Policy shall stand amended accordingly effective from the date as laid down under such amendment(s), clarification(s), circular(s) and guideline(s). Such amendments shall be brought to the attention of the Board of Directors at its meeting held thereafter.