



MOHFL - Investor Note

Motilal Oswal Home Finance Limited (MOHFL) focuses on the affordable housing market to meet the needs of lower and middle-income (LMI) families from 12 states in Western, North-Central and Southern India.

Market Cap	FY25 Total Income	FY25 PAT	PE Ratio	PB Ratio
₹6,700 Crore	₹651.57 Crore	₹130.26 Crore	51.43	4.7

Business and Financial Highlights



Parent Group Strength & Distribution Advantages

MOHFL benefits from being in the Motilal Oswal group ecosystem, which helps sourcing customers (wealth clients, salaried professionals) and may reduce customer-acquisition cost relative to standalone rivals.



Growth at Scale With Proven Origination Engine

MOHFL's advance base is a credible and large enough to generate scale economics. That scale gives the company optionality to expand product mix and improve NIMs.



Comfortable Capitalisation and Low Gearing vs Peers

MOHFL maintains strong capital and low leverage, giving it a safety cushion during tough periods and allowing it to grow its retail business without needing to raise fresh equity. This financial strength is a key advantage for a lender.

Recent Financial Performance

