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# India Home Loan Limited

March 2026

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- **Q4'FY 25-26: Brief Overview**

- Loan Book at INR 48.67 Crores as of March 2026.
- INR 5.45 Crores has been received against Assets Held For Sale.
- Q4' FY25-26 PAT is INR 0.39 Lakhs as against a PAT of INR 0.86 Lakhs for Q3' FY25-26.
- Q4' FY25-26 Disbursement amounted to INR 0.14 Crores
- Capital Adequacy: 79.19% Net Worth: INR 38.55 Crores
- D(SD)/E: 0.46 ; D/E(SD): 1.16
- Total full-time employees: 46

# Dashboard: Key Financials

**INR in Lakhs**

Financial Snapshot	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26
Interest Income	354	333	339	407
Interest Expense	173	180	187	185
Net Interest Income	181	152	152	222
Other Non-Operating Income	1	-1	0	0
Fee & Other Operational Income	17	0	11	20
Total Income	199	152	164	243
Operating Expenses	193	138	167	242
Provision for Credit Loss*	3	9	-9	-4
Total Expenses	195	148	158	238
Profit before Tax	3	4	5	5
Profit After Tax	0.39	1	7	1
Gross Loan Disbursements	14	534	55	10
Loan Assets	4867	4893	4548	4761
Treasury Assets	14	26	29	31
Borrowings	4105	4220	4395	4660
Net Worth	3855	3849	3847	3838

# Dashboard: Key Ratios

Ratios	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26
Return on Assets (*)	0.03%	0.07%	0.65%	0.08%
Return on Equity (*)	0.04%	0.09%	0.77%	0.10%
NIM (*)	14.91%	12.46%	13.41%	18.67%
Avg Yield (Loans+ Treasury)	29.00%	27.05%	29.66%	33.99%
Borrowing Cost	16.81%	17.08%	17.02%	15.88%
Spread (Loans+ Treasury)	12.19%	9.97%	12.65%	18.11%
Avg Yield (Loans+ Treasury)	29.09%	27.19%	29.85%	34.22%
Borrowing Cost	16.81%	17.08%	17.02%	15.88%
Spread (Loans)	12.27%	10.11%	12.84%	18.33%
Debt : Equity (SD)	0.46	0.48	0.50	0.54
Debt (SD) : Equity	1.16	1.19	1.24	1.31
Opex to Income	51.91%	41.73%	47.79%	56.53%
GNPA (*)	2.69%	2.71%	2.94%	3.34%
NNPA (*)	1.93%	1.94%	2.11%	2.40%

- a) Subordinated Debt has been considered as part of Tier II capital while computing Capital Adequacy Ratio
- b) Debt : Equity (SD) considers subordinated debt as Equity and Debt (SD):Equity considers subordinated debt as Debt

# Dashboard: Key Ratios

ROATree	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26
Interest Income	29.09%	27.19%	29.85%	34.22%
Interest Expense	14.18%	14.73%	16.44%	15.55%
Net Interest Income	14.91%	12.46%	13.41%	18.67%
Fee Income	1.36%	-0.10%	0.95%	1.70%
Total Income (Incl. Other Income)	16.33%	12.39%	14.38%	20.40%
Operating Expenses	15.84%	11.32%	14.73%	20.32%
Provision for Credit Loss	0.22%	0.77%	-0.82%	-0.34%
Total Expenses	16.05%	12.09%	13.91%	19.98%
ROA (Pre-Tax)	0.28%	0.30%	0.47%	0.42%
ROA	0.03%	0.07%	0.65%	0.08%

# Asset Profile – By Loan Type

Asset Mix – Value	Mar-26	Dec-25	Sep-25	Jun-25
Home Loans	4,053	4,103	4,258	4,258
SME Lap	229	209	219	219
Project Funding	585	581	72	72
Inter-Corporate Deposit	-			
<b>Total</b>	<b>4,867</b>	<b>4,893</b>	<b>4,548</b>	<b>4,548</b>

Asset Mix - %	Mar-26	Dec-25	Sep-25	Jun-25
Home Loans	83%	84%	94%	94%
SME Lap	5%	4%	5%	5%
Project Funding	12%	12%	2%	1%
Inter-Corporate Deposit			0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

# Asset Profile – By Geography

Asset Mix – State wise	Mar-26	Dec-25	Sep-25	Jun-25
Maharashtra	464	526	532	502
Gujarat	4,326	4,290	3,941	4,184
Rajasthan	78	77	75	75
Total	4,867	4,893	4,548	4,761

Asset Mix - %age –State Wise	Mar-26	Dec-25	Sep-25	Jun-25
Maharashtra	10%	11%	12%	11%
Gujarat	89%	88%	87%	88%
Rajasthan	2%	2%	2%	2%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	81	5		86
Gujarat	903	19	2	924
Rajasthan	17	1		18
Total	1001	25	2	1028

# Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	938	2581	64%
INR 15 lakhs – INR 25 lakhs	43	782	19%
Greater than INR 25 lakhs	20	690	17%
Total	1001	4053	100%

# Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	21	109	47%
INR 15 lakhs – INR 25 lakhs	3	62	27%
Greater than INR 25 lakhs	1	58	25%
Total	25	229	100%

# Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	1	68	11%
INR 150 lakhs – INR 250 lakhs			
Greater than INR 250 lakhs	1	518	89%
Total	2	585	100%

# Liability Profile

Liability Mix – %	Mar-26	Dec-25	Sep-25	Jun-25
Banks	96%	96%	95%	94%
FI's	4%	4%	5%	6%
Total	100%	100%	100%	100%

Thank you.