



India Home Loan Limited

June 2025

India Home Loan Limited

- **Q1'FY 25-26: Brief Overview**

- Loan Book at INR 47.61 Crores as of June 2025.
- INR 0.38 Crores has been received against Assets Held For Sale.
- Q1' FY25-26 PAT is INR 0.94 Lakhs as against a PAT of INR 1.12 Lakhs for Q4' FY24-25.
- Q1' FY25-26 Disbursement amounted to INR 0.10 Crores
- Capital Adequacy: 81.47% Net Worth: INR 38.37 Crores
- D(SD)/E: 0.54 ; D/E(SD): 1.31
- Total full-time employees: 45

Dashboard: Key Financials

INR in Lakhs

| Financial Snapshot | Q1 FY 25-26 | Q4 FY 24-25 | Q3 FY 24-25 | Q2 FY 24-25 |
|--------------------------------|-------------|-------------|-------------|-------------|
| Interest Income | 407 | 333 | 321 | 322 |
| Interest Expense | 185 | 189 | 187 | 192 |
| | | | | |
| Net Interest Income | 222 | 144 | 133 | 130 |
| Other Non-Operating Income | 0 | 40 | 10 | 1 |
| Fee & Other Operational Income | 20 | 1 | 1 | 7 |
| | | | | |
| Total Income | 243 | 185 | 144 | 137 |
| Operating Expenses | 242 | 168 | 123 | 129 |
| Provision for Credit Loss* | -4 | 8 | 13 | 3 |
| Total Expenses | 238 | 176 | 136 | 132 |
| Profit before Tax | 5 | 9 | 8 | 5 |
| Profit After Tax | 1 | 1 | 8 | 6 |
| | | | | |
| Gross Loan Disbursements | 10 | 5.5 | 4.75 | 0 |
| Loan Assets | 4761 | 4961 | 5609 | 5694 |
| Treasury Assets | 31 | 60 | 32 | 25 |
| Borrowings | 4660 | 4845 | 5069 | 5162 |
| Net Worth | 3838 | 3851 | 3850 | 3842 |

Dashboard: Key Ratios

| Ratios | Q1 FY 25-26 | Q4 FY 24-25 | Q3 FY 24-25 | Q2 FY 24-25 |
|-----------------------------|-------------|-------------|-------------|-------------|
| Return on Assets (*) | 0.08% | 0.09% | 0.57% | 0.40% |
| Return on Equity (*) | 0.10% | 0.12% | 0.83% | 0.60% |
| NIM (*) | 18.67% | 11.57% | 9.49% | 9.10% |
| Avg Yield (Loans+ Treasury) | 33.99% | 26.51% | 22.73% | 22.49% |
| Borrowing Cost | 15.88% | 15.63% | 14.79% | 14.88% |
| Spread (Loans+ Treasury) | 18.11% | 10.89% | 7.94% | 7.61% |
| Avg Yield (Loans+ Treasury) | 34.22% | 26.83% | 22.86% | 22.59% |
| Borrowing Cost | 15.88% | 15.63% | 14.79% | 14.88% |
| Spread (Loans) | 18.33% | 11.20% | 8.07% | 7.72% |
| Debt : Equity (SD) | 0.54 | 0.56 | 0.60 | 0.63 |
| Debt (SD) : Equity | 1.31 | 1.33 | 1.36 | 1.37 |
| Opex to Income | 56.53% | 44.97% | 37.16% | 39.20% |
| GNPA (*) | 3.34% | 3.22% | 2.90% | 2.84% |
| NNPA (*) | 2.40% | 2.31% | 2.08% | 2.04% |

- 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 | Q1 FY 25-26 | Q4 FY 24-25 | Q3 FY 24-25 | Q2 FY 24-25 |
|-----------------------------------|-------------|-------------|-------------|-------------|
| Interest Income | 34.22% | 26.83% | 22.86% | 22.59% |
| Interest Expense | 15.55% | 15.26% | 13.37% | 13.49% |
| Net Interest Income | 18.67% | 11.57% | 9.49% | 9.10% |
| Fee Income | 1.70% | 3.21% | 0.74% | 0.48% |
| Total Income (Incl. Other Income) | 20.40% | 14.90% | 10.27% | 9.65% |
| Operating Expenses | 20.32% | 13.56% | 8.78% | 9.07% |
| Provision for Credit Loss | -0.34% | 0.63% | 0.95% | 0.22% |
| Total Expenses | 19.98% | 14.19% | 9.73% | 9.29% |
| ROA (Pre-Tax) | 0.42% | 0.70% | 0.54% | 0.36% |
| ROA | 0.08% | 0.09% | 0.57% | 0.40% |

Asset Profile – By Loan Type

| Asset Mix – Value | Jun-25 | Mar-25 | Dec-24 | Sep-24 |
|-------------------------|--------|--------|--------|--------|
| Home Loans | 4,476 | 4,662 | 5,108 | 5,184 |
| SME Lap | 216 | 228 | 453 | 465 |
| Project Funding | 68 | 72 | 47 | 45 |
| Inter-Corporate Deposit | - | - | - | - |
| Total | 4,761 | 4,961 | 5,609 | 5,694 |

| Asset Mix - % | Jun-25 | Mar-25 | Dec-24 | Sep-24 |
|-------------------------|--------|--------|--------|--------|
| Home Loans | 94% | 94% | 91% | 91% |
| SME Lap | 5% | 5% | 8% | 8% |
| Project Funding | 1% | 1% | 1% | 1% |
| Inter-Corporate Deposit | | 0% | 0% | 0% |
| Total | 100% | 100% | 100% | 100% |

Asset Profile – By Geography

| Asset Mix – State wise | Jun-25 | Mar-25 | Dec-24 | Sep-24 |
|------------------------|--------|--------|--------|--------|
| Maharashtra | 502 | 516 | 522 | 568 |
| Gujarat | 4,184 | 4,371 | 5,011 | 5,046 |
| Rajasthan | 75 | 75 | 75 | 79 |
| Total | 4,761 | 4,961 | 5,609 | 5,693 |

| Asset Mix - %age –State Wise | Jun-25 | Mar-25 | Dec-24 | Sep-24 |
|------------------------------|--------|--------|--------|--------|
| Maharashtra | 11% | 10% | 9% | 9% |
| Gujarat | 88% | 88% | 89% | 89% |
| Rajasthan | 2% | 2% | 1% | 1% |
| Total | 100% | 100% | 100% | 100% |

| No of Customers | HL | LAP | Project Finance | Total |
|-----------------|------|-----|-----------------|-------|
| Maharashtra | 104 | 6 | 0 | 110 |
| Gujarat | 987 | 23 | 2 | 1012 |
| Rajasthan | 17 | 1 | | 18 |
| Total | 1108 | 30 | 2 | 1140 |

Portfolio Banding – Home Loans

| Loan Amount Range | No of Customers | Loan Outstanding | Total% |
|-----------------------------|-----------------|------------------|--------|
| Less Than INR 15 lakhs | 1047 | 3239 | 72% |
| INR 15 lakhs – INR 25 lakhs | 51 | 920 | 21% |
| Greater than INR 25 lakhs | 10 | 318 | 7% |
| Total | 1108 | 4476 | 100% |

Portfolio Banding – LAP

| Loan Amount Range | No of Customers | Loan Outstanding | Total% |
|-----------------------------|-----------------|------------------|--------|
| Less Than INR 15 lakhs | 27 | 145 | 67% |
| INR 15 lakhs – INR 25 lakhs | 2 | 40 | 18% |
| Greater than INR 25 lakhs | 1 | 32 | 15% |
| Total | 30 | 216 | 100% |

Portfolio Banding – Construction Finance

| Loan Amount Range | No of Customers | Loan Outstanding | Total% |
|-------------------------------|-----------------|------------------|--------|
| Less Than INR 150 lakhs | 2 | 68 | 100% |
| INR 150 lakhs – INR 250 lakhs | | | - |
| Greater than INR 250 lakhs | | | - |
| Total | 2 | 68 | 100% |

Liability Profile

| Liability Mix – % | Jun-25 | Mar-25 | Dec-24 | Sep-24 |
|-------------------|--------|--------|--------|--------|
| Banks | 94% | 93% | 93% | 93% |
| FI's | 6% | 7% | 7% | 7% |
| Total | 100% | 100% | 100% | 100% |

Thank you.