INDIA HOME LOAN LTD.

India Home Loan Limited

June 2026

India Home Loan Limited

- **<u>Q1’FY 26-27: Brief Overview</u>**
  - Loan Book at INR 48.58 Crores as of June 2026.
  - INR 0.82 Crores has been received against Assets Held For Sale.
  - Q1’ FY26-27 PAT is INR 6.21 Lakhs as against a PAT of INR 0.39 Lakhs for Q4’ FY25-26.
  - Q1’ FY26-27 Disbursement amounted to INR 0.28 Crores
  - Capital Adequacy: 56.03%   Net Worth: INR 38.61 Crores
  - D/E(SD): 0.65
  - Total full-time employees: 45

Dashboard: Key Financials

INR in Lakhs

Financial Snapshot	Q1 FY 26-27	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26
Interest Income	239	354	333	339
Interest Expense	117	173	180	187
Net Interest Income	122	181	152	152
Other Non-Operating Income	0	1	-1	0
Fee & Other Operational Income	8	17	0	11
Total Income	131	199	152	164
Operating Expenses	155	193	138	167
Provision for Credit Loss*	-28	3	9	-9
Total Expenses	128	195	148	158
Profit before Tax	4	3	4	5
Profit After Tax	6	0.39	1	7
Gross Loan Disbursements	28	14	534	55
Loan Assets	4858	4867	4893	4548
Treasury Assets	26	14	26	29
Borrowings	3992	4105	4220	4395
Net Worth	3861	3855	3849	3847

Dashboard: Key Ratios

Ratios	Q1 FY 26-27	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26
Return on Assets (*)	0.51%	0.03%	0.07%	0.65%
Return on Equity (*)	0.64%	0.04%	0.09%	0.77%
NIM (*)	10.09%	14.91%	12.46%	13.41%
Avg Yield (Loans+ Treasury)	19.58%	29.00%	27.05%	29.66%
Borrowing Cost	11.68%	16.81%	17.08%	17.02%
Spread (Loans+ Treasury)	7.90%	12.19%	9.97%	12.65%
Avg Yield (Loans+ Treasury)	19.68%	29.09%	27.19%	29.85%
Borrowing Cost	11.68%	16.81%	17.08%	17.02%
Spread (Loans)	8.00%	12.27%	10.11%	12.84%
Debt (SD) : Equity	0.65	1.16	1.19	1.24
Opex to Income	62.63%	51.91%	41.73%	47.79%
GNPA (*)	2.68%	2.69%	2.71%	2.94%
NNPA (*)	1.92%	1.93%	1.94%	2.11%

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 26-27	Q4 FY 25-26	Q3 FY 25-26	Q2 FY 25-26
Interest Income	19.68%	29.09%	27.19%	29.85%
Interest Expense	9.60%	14.18%	14.73%	16.44%
Net Interest Income	10.09%	14.91%	12.46%	13.41%
Fee Income	0.68%	1.36%	-0.10%	0.95%
Total Income (Incl. Other Income)	18.80%	16.33%	12.39%	14.38%
Operating Expenses	12.77%	15.84%	11.32%	14.73%
Provision for Credit Loss	-2.27%	0.22%	0.77%	-0.82%
Total Expenses	10.50%	16.05%	12.09%	13.91%
ROA (Pre-Tax)	0.29%	0.28%	0.30%	0.47%
ROA	0.51%	0.03%	0.07%	0.65%

Asset Profile – By Loan Type

Asset Mix – Value	Jun-26	Mar-26	Dec-25	Sep-25
Home Loans	4,037	4,053	4,103	4,258
SME Lap	227	229	209	219
Project Funding	594	585	581	72
Inter-Corporate Deposit	-	-	-	-
Total	4,858	4,867	4,893	4,548

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

Asset Profile – By Geography

Asset Mix – State wise	Jun-26	Mar-26	Dec-25	Sep-25
Maharashtra	480	464	526	532
Gujarat	4,301	4,326	4,290	3,941
Rajasthan	77	78	77	75
Total	4,858	4,867	4,893	4,548

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

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	79	5		84
Gujarat	872	16	2	890
Rajasthan	17	1	0	18
Total	968	22	2	992

Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	906	2543	63%
INR 15 lakhs – INR 25 lakhs	41	758	19%
Greater than INR 25 lakhs	21	737	18%
Total	968	4037	100%

Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	17	84	37%
INR 15 lakhs – INR 25 lakhs	4	83	36%
Greater than INR 25 lakhs	1	60	27%
Total	22	227	100%

Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	1	71	11%
INR 150 lakhs – INR 250 lakhs	-	-	
Greater than INR 250 lakhs	1	523	89%
Total	2	594	100%

Liability Profile

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

Thank you.