India Home Loan Limited

March 2026

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- **<u>Q4’FY 25-26: Brief Overview</u>**
  - 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	-			
Total	4,867	4,893	4,548	4,548

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%
Total	100%	100%	100%	100%

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.