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# India Home Loan Limited

December 2025

# India Home Loan Limited

- **Q3'FY 25-26: Brief Overview**

- Loan Book at INR 48.93 Crores as of December 2025.
- INR 0.75 Crores has been received against Assets Held For Sale.
- Q3' FY25-26 PAT is INR 0.86 Lakhs as against a PAT of INR 7.44 Lakhs for Q2' FY25-26.
- Q3' FY25-26 Disbursement amounted to INR 5.34 Crores
- Capital Adequacy: 79.47% Net Worth: INR 38.49 Crores
- D(SD)/E: 0.48 ; D/E(SD): 1.19
- Total full-time employees: 47

# Dashboard: Key Financials

**INR in Lakhs**

Financial Snapshot	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25
Interest Income	333	339	407	333
Interest Expense	180	187	185	189
Net Interest Income	152	152	222	144
Other Non-Operating Income	-1	0	0	40
Fee & Other Operational Income	0	11	20	1
Total Income	152	164	243	185
Operating Expenses	138	167	242	168
Provision for Credit Loss*	9	-9	-4	8
Total Expenses	148	158	238	176
Profit before Tax	4	5	5	9
Profit After Tax	3	7	1	1
Gross Loan Disbursements	534		10	5.5
Loan Assets	4893	4548	4761	4961
Treasury Assets	26	29	31	60
Borrowings	4220	4395	4660	4845
Net Worth	3849	3847	3838	3851

# Dashboard: Key Ratios

Ratios	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25
Return on Assets (*)	0.07%	0.65%	0.08%	0.09%
Return on Equity (*)	0.09%	0.77%	0.10%	0.12%
<b>NIM (*)</b>	<b>12.46%</b>	13.41%	18.67%	11.57%
<b>Avg Yield (Loans+ Treasury)</b>	<b>27.05%</b>	29.66%	33.99%	26.51%
<b>Borrowing Cost</b>	<b>17.08%</b>	17.02%	15.88%	15.63%
Spread (Loans+ Treasury)	9.97%	12.65%	18.11%	10.89%
<b>Avg Yield (Loans+ Treasury)</b>	<b>27.19%</b>	29.85%	34.22%	26.83%
Borrowing Cost	17.08%	17.02%	15.88%	15.63%
Spread (Loans)	10.11%	12.84%	18.33%	11.20%
Debt : Equity (SD)	0.48	0.50	0.54	0.56
Debt (SD) : Equity	1.19	1.24	1.31	1.33
Opex to Income	41.73%	47.79%	56.53%	44.97%
<b>GNPA (*)</b>	<b>2.71%</b>	2.94%	3.34%	3.22%
<b>NNPA (*)</b>	<b>1.94%</b>	2.11%	2.40%	2.31%

- 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	Q3 FY 25-26	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25
Interest Income	27.19%	29.85%	34.22%	26.83%
Interest Expense	14.73%	16.44%	15.55%	15.26%
Net Interest Income	12.46%	13.41%	18.67%	11.57%
Fee Income	-0.10%	0.95%	1.70%	3.21%
Total Income (Incl. Other Income)	12.39%	14.38%	20.40%	14.90%
Operating Expenses	11.32%	14.73%	20.32%	13.56%
Provision for Credit Loss	0.77%	-0.82%	-0.34%	0.63%
Total Expenses	12.09%	13.91%	19.98%	14.19%
ROA (Pre-Tax)	0.30%	0.47%	0.42%	0.70%
ROA	0.07%	0.65%	0.08%	0.09%

# Asset Profile – By Loan Type

Asset Mix – Value	Dec-25	Sep-25	Jun-25	Mar-25
Home Loans	4,103	4,258	4,258	4,476
SME Lap	209	219	219	216
Project Funding	581	72	72	68
Inter-Corporate Deposit	-	-	-	-
<b>Total</b>	<b>4,893</b>	<b>4,548</b>	<b>4,548</b>	<b>4,761</b>

Asset Mix - %	Dec-25	Sep-25	Jun-25	Mar-25
Home Loans	84%	94%	94%	94%
SME Lap	4%	5%	5%	5%
Project Funding	12%	2%	1%	1%
Inter-Corporate Deposit		0%	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	Dec-25	Sep-25	Jun-25	Mar-25
Maharashtra	526	532	502	516
Gujarat	4,290	3,941	4,184	4,371
Rajasthan	77	75	75	75
Total	4,893	4,548	4,761	4,961

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

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	94	5		99
Gujarat	924	21	2	947
Rajasthan	17	1		18
Total	1035	27	2	1064

# Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	975	2834	72%
INR 15 lakhs – INR 25 lakhs	50	906	21%
Greater than INR 25 lakhs	10	363	7%
Total	1035	4103	100%

# Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	23	113	67%
INR 15 lakhs – INR 25 lakhs	3	62	18%
Greater than INR 25 lakhs	1	35	15%
Total	27	209	100%

# Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	1	65	11%
INR 150 lakhs – INR 250 lakhs			-
Greater than INR 250 lakhs	1	515	89%
Total	2	581	100%

# Liability Profile

Liability Mix – %	Dec-25	Sep-25	Jun-25	Mar-25
Banks	96%	95%	94%	93%
FI's	4%	5%	6%	7%
Total	100%	100%	100%	100%

Thank you.