



India Home Loan Limited

September 2025

India Home Loan Limited

- **Q2'FY 25-26: Brief Overview**

- **Loan Book at INR 45.48 Crores as of September 2025.**
- INR 0.92 Crores has been received against Assets Held For Sale.
- Q2' FY25-26 PAT is INR 7.44 Lakhs as against a PAT of INR 0.94 Lakhs for Q1' FY25-26.
- Q1' FY25-26 Disbursement amounted to INR 0.55 Crores
- **Capital Adequacy: 80.24%** Net Worth: INR 81.47 Crores
- D(SD)/E: 0.50 ; D/E(SD): 1.24
- Total full-time employees: 48

Dashboard: Key Financials

INR in Lakhs

Financial Snapshot	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25	Q3 FY 24-25
Interest Income	339	407	333	321
Interest Expense	187	185	189	187
Net Interest Income	152	222	144	133
Other Non-Operating Income	0	0	40	10
Fee & Other Operational Income	11	20	1	1
Total Income	164	243	185	144
Operating Expenses	167	242	168	123
Provision for Credit Loss*	-9	-4	8	13
Total Expenses	158	238	176	136
Profit before Tax	5	5	9	8
Profit After Tax	7	1	1	8
Gross Loan Disbursements		10	5.5	4.75
Loan Assets	4548	4761	4961	5609
Treasury Assets	29	31	60	32
Borrowings	4395	4660	4845	5069
Net Worth	3847	3838	3851	3850

Dashboard: Key Ratios

Ratios	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25	Q3 FY 24-25
Return on Assets (*)	0.65%	0.08%	0.09%	0.57%
Return on Equity (*)	0.77%	0.10%	0.12%	0.83%
NIM (*)	13.41%	18.67%	11.57%	9.49%
Avg Yield (Loans+ Treasury)	29.66%	33.99%	26.51%	22.73%
Borrowing Cost	17.02%	15.88%	15.63%	14.79%
Spread (Loans+ Treasury)	12.65%	18.11%	10.89%	7.94%
Avg Yield (Loans+ Treasury)	29.85%	34.22%	26.83%	22.86%
Borrowing Cost	17.02%	15.88%	15.63%	14.79%
Spread (Loans)	12.84%	18.33%	11.20%	8.07%
Debt : Equity (SD)	0.50	0.54	0.56	0.60
Debt (SD) : Equity	1.24	1.31	1.33	1.36
Opex to Income	47.79%	56.53%	44.97%	37.16%
GNPA (*)	2.94%	3.34%	3.22%	2.90%
NNPA (*)	2.11%	2.40%	2.31%	2.08%

- 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	Q2 FY 25-26	Q1 FY 25-26	Q4 FY 24-25	Q3 FY 24-25
Interest Income	29.85%	34.22%	26.83%	22.86%
Interest Expense	16.44%	15.55%	15.26%	13.37%
Net Interest Income	13.41%	18.67%	11.57%	9.49%
Fee Income	0.95%	1.70%	3.21%	0.74%
Total Income (Incl. Other Income)	14.38%	20.40%	14.90%	10.27%
Operating Expenses	14.73%	20.32%	13.56%	8.78%
Provision for Credit Loss	-0.82%	-0.34%	0.63%	0.95%
Total Expenses	13.91%	19.98%	14.19%	9.73%
ROA (Pre-Tax)	0.47%	0.42%	0.70%	0.54%
ROA	0.65%	0.08%	0.09%	0.57%

Asset Profile – By Loan Type

Asset Mix – Value	Sep-25	Jun-25	Mar-25	Dec-24
Home Loans	4,258	4,476	4,662	5,108
SME Lap	219	216	228	453
Project Funding	72	68	72	47
Inter-Corporate Deposit	-	-	-	-
Total	4,548	4,761	4,961	5,609

Asset Mix - %	Sep-25	Jun-25	Mar-25	Dec-24
Home Loans	94%	94%	94%	91%
SME Lap	5%	5%	5%	8%
Project Funding	2%	1%	1%	1%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Sep-25	Jun-25	Mar-25	Dec-24
Maharashtra	532	502	516	522
Gujarat	3,941	4,184	4,371	5,011
Rajasthan	75	75	75	75
Total	4,548	4,761	4,961	5,609

Asset Mix - %age –State Wise	Sep-25	Jun-25	Mar-25	Dec-24
Maharashtra	12%	11%	10%	9%
Gujarat	87%	88%	88%	89%
Rajasthan	2%	2%	2%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	101	6	0	107
Gujarat	957	23	2	982
Rajasthan	17	1		18
Total	1075	30	2	1107

Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1013	2960	72%
INR 15 lakhs – INR 25 lakhs	52	943	21%
Greater than INR 25 lakhs	10	354	7%
Total	1075	4258	100%

Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	27	143	67%
INR 15 lakhs – INR 25 lakhs	2	43	18%
Greater than INR 25 lakhs	1	33	15%
Total	30	219	100%

Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	2	72	100%
INR 150 lakhs – INR 250 lakhs	-	-	-
Greater than INR 250 lakhs	-	-	-
Total	2	72	100%

Liability Profile

Liability Mix – %	Sep-25	Jun-25	Mar-25	Dec-24
Banks	95%	94%	93%	93%
FI's	5%	6%	7%	7%
Total	100%	100%	100%	100%

Thank you.