



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%

- Subordinated Debt has been considered as part of Tier II capital while computing Capital Adequacy Ratio
- 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.