



India Home Loan Limited

March 2025

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- **Q4'FY 24-25: Brief Overview**

- Loan Book at INR 49.61 Crores as of March 2025.
- INR 1.47 Crores has been received against Assets Held For Sale.
- Q4' FY24-25 PAT is INR 1.12 Lakhs as against a PAT of INR 7.96 Lakhs for Q3' FY24-25.
- Q4' FY24-25 Disbursement amounted to INR 0.05 Crores
- Capital Adequacy: 81.42% Net Worth: INR 38.51 Crores
- D(SD)/E: 0.56 ; D/E(SD): 1.33
- Total full-time employees: 44

Dashboard: Key Financials

INR in Lakhs

Financial Snapshot	Q4 FY 24-25	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25
Interest Income	333	321	322	319
Interest Expense	189	187	192	196
Net Interest Income	144	133	130	123
Other Non-Operating Income	40	10	1	6
Fee & Other Operational Income	1	1	7	9
Total Income	185	144	137	138
Operating Expenses	168	123	129	130
Provision for Credit Loss*	8	13	3	-5
Total Expenses	176	136	132	125
Profit before Tax	9	8	5	13
Profit After Tax	1	8	6	10
Gross Loan Disbursements	5.5	4.75	0	0
Loan Assets	4961	5609	5694	5774
Treasury Assets	60	32	25	30
Borrowings	4845	5069	5162	5385

Dashboard: Key Ratios

Ratios	Q4 FY 24-25	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25
Return on Assets (*)	0.09%	0.57%	0.40%	0.69%
Return on Equity (*)	0.12%	0.83%	0.60%	1.03%
NIM (*)	11.57%	9.49%	9.10%	8.54%
Avg Yield (Loans+ Treasury)	26.51%	22.73%	22.49%	21.98%
Borrowing Cost	15.63%	14.79%	14.88%	14.53%
Spread (Loans+ Treasury)	10.89%	7.94%	7.61%	7.45%
Avg Yield (Loans+ Treasury)	26.83%	22.86%	22.59%	22.10%
Borrowing Cost	15.63%	14.79%	14.88%	14.53%
Spread (Loans)	11.20%	8.07%	7.72%	7.56%
Debt : Equity (SD)	0.56	0.60	0.63	0.68
Debt (SD) : Equity	1.33	1.36	1.37	1.41
Opex to Income	44.97%	37.16%	39.20%	38.96%
GNPA (*)	3.22%	2.90%	2.84%	3.55%
NNPA (*)	2.31%	2.08%	2.04%	2.55%

- 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 24-25	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25
Interest Income	26.83%	22.86%	22.59%	22.10%
Interest Expense	15.26%	13.37%	13.49%	13.55%
Net Interest Income	11.57%	9.49%	9.10%	8.54%
Fee Income	3.21%	0.74%	0.48%	0.64%
Total Income (Incl. Other Income)	14.90%	10.27%	9.65%	9.58%
Operating Expenses	13.56%	8.78%	9.07%	9.01%
Provision for Credit Loss	0.63%	0.95%	0.22%	-0.35%
Total Expenses	14.19%	9.73%	9.29%	8.67%
ROA (Pre-Tax)	0.70%	0.54%	0.36%	0.92%
ROA	0.09%	0.57%	0.40%	0.69%

Asset Profile – By Loan Type

Asset Mix – Value	Mar-25	Dec-24	Sep-24	Jun-24
Home Loans	4,662	5,108	5,184	5,270
SME Lap	228	453	465	451
Project Funding	72	47	45	54
Inter-Corporate Deposit	-	-	-	-
Total	4,961	5,609	5,694	5,774

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

Asset Profile – By Geography

Asset Mix – State wise	Mar-25	Dec-24	Sep-24	Jun-24
Maharashtra	516	522	568	545
Gujarat	4,371	5,011	5,046	5,152
Rajasthan	75	75	79	78
Total	4,961	5,609	5,693	5,774

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

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	107	9	0	116
Gujarat	1035	25	2	1062
Rajasthan	17	1	0	18
Total	1159	35	2	1196

Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1096	3388	73%
INR 15 lakhs – INR 25 lakhs	54	973	21%
Greater than INR 25 lakhs	9	301	6%
Total	1159	4662	100%

Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	32	159	70%
INR 15 lakhs – INR 25 lakhs	2	38	17%
Greater than INR 25 lakhs	1	30	13%
Total	35	228	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 – %	Mar-25	Dec-24	Sep-24	Jun-24
Banks	93%	93%	93%	93%
FI's	7%	7%	7%	7%
Total	100%	100%	100%	100%

Thank you.