



India Home Loan Limited

December 2019



Q3'FY20 (Dec '19: Brief Overview)

- ★ Loan Book at INR 215.58 Crore as of Dec 2019, a reduction of 1.45% against Loan Book of INR 218.75 Crore as of Sep '18.
- ★ Q3'FY20 PAT is INR 0.46 Crore as against a PAT of INR 0.47 crore for Q2'FY19. Q1'FY20 PAT stood at INR 0.23 Crore
- ★ Q3'FY20 Disbursement of INR 5.08 Crore as against Q2'FY20 Disbursement of INR 2.86 Crore;
- ★ Capital Adequacy 42.7%; Net Worth INR 36.47 crore
D(SD)/E: 4.91; D/E(SD): 3.19
- ★ Total full-time employees: 69



Dashboard: Key Financials

INR Lakhs, unless specified

	Quarter			9 months ended	
Financial Snapshot	Dec-19	Sep-19	Jun-19	Dec-19	Dec-18
Interest Income	781	768	766	2,315.71	2,265.21
Interest Expense	530	552	566	1,648	1,589
Net Interest Income	252	216	200	667	676
Other Non Operating Income	22	20	17	58.96	46.12
Fee & Other Operational Income	21	16	19	55.82	62.34
Total Income	294	252	237	782	785
Operating Expenses	174	166	154	495	430
Provision for Credit Loss	47	31	42	119	89
Total Expenses	221	197	197	614	518
Profit before Tax	73	55	40	168	266
Profit After Tax	47	46	23	116	188
Gross Loan Disbursements	509	286	1,168	1963	8387
Loan Assets	21,558	22,008	22,581	21558	24508
Treasury Assets	442	359	1,421	442	191
Borrowings	17,902	19,009	19,982	17902	21126
Net Worth	3,647	3,604	3,577	3647	3266



Dashboard: Key Financials

INR Lakhs, unless specified

Ratios	Quarter			9 months ended	
	Dec-19	Sep-19	Jun-19	Dec-19	Dec-18
Return on Assets (*)	0.9%	0.8%	0.4%	0.7%	0.6%
Return on Equity (*)	5.2%	5.2%	2.4%	4.3%	4.4%
NIM (*)	4.6%	3.9%	3.6%	4.1%	3.7%
Avg Yield (Loans+ Treasury)	14.2%	13.7%	12.8%	14.0%	12.2%
Borrowing Cost	11.8%	11.6%	11.3%	12.3%	10.0%
Spread (Loans+ Treasury)	2.4%	2.1%	1.4%	1.8%	2.2%
Avg yield (Loans) (*)	14.5%	14.0%	13.6%	14.3%	12.3%
Borrowing Cost	11.8%	11.6%	11.3%	12.3%	10.0%
Spread (Loans)	2.7%	2.3%	2.2%	2.0%	2.3%
Debt : Equity (SD)	3.19	3.43	3.62	3.19	4.12
Debt (SD) : Equity	4.91	5.27	5.59	4.91	6.47
Capital Adequacy	42.7%	40.7%	40.30%	42.7%	35.7%
Opex to Income	26.8%	25.5%	26.7%	25.3%	21.8%
GNPA (*)	4.28%	4.2%	4.5%	4.28%	2.80%
NNPA (*)	2.98%	3.2%	3.5%	2.98%	2.30%

Note:

- 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

ROA Tree					
	Quarter Ended			9 months ended	
	Dec-19	Sep-19	Jun-19	Dec-19	Dec-18
Interest Income	14.0%	13.8%	13.8%	13.8%	13.5%
Interest Expense	9.5%	9.9%	10.2%	9.8%	9.4%
Net Interest Income	4.5%	3.9%	3.6%	4.0%	4.0%
Fee Income	0.8%	0.6%	0.7%	0.7%	0.6%
Total Income (Incl. Other Income)	5.3%	4.5%	4.3%	4.6%	4.7%
Operating Expenses	3.1%	3.0%	2.8%	2.9%	2.6%
Provision for Credit Loss	0.8%	0.5%	0.8%	0.7%	0.5%
Total Expenses	4.0%	3.5%	3.5%	3.7%	3.1%
ROA (Pre-Tax)	1.3%	1.0%	0.7%	1.0%	1.6%
ROA	0.8%	0.8%	0.4%	0.7%	1.1%



Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix - Value	Dec 2019	Sep-19	Jun-19
Home Loans	17,351.11	17,813	18,260
SME Lap	1, 437.70	1,407.04	1,490
Project Funding	2,753.01	2,766.77	2,810
Inter-Corporate Deposit	16.74	21.61	20
Total	21558.56	22,008	22,580

Asset Mix - %age	Dec 2019	Sep-19	Jun-19
Home Loans	80%	81%	81%
SME Lap	7%	6%	7%
Project Funding	13%	13%	12%
Inter-Corporate Deposit	0%	0%	0%
Total	100%	100%	100%



Asset Profile – By Geography

INR Lakhs, unless specified

Asset Mix - Statewise	Dec 19	Sep-19	Jun-19
Maharashtra	3544.47	3,574.91	3,643
Gujarat	17750.26	18,153.46	18,639
Rajasthan	263.83	279.74	298
Total	21558.56	22,008	22,580

Asset Mix - %age -Statewise	Dec 19	Sep-19	Jun-19
Maharashtra	16%	16%	16%
Gujarat	82%	82%	83%
Rajasthan	1%	1%	1%
	100%	100%	100%

No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	344	21	7	0	372
Gujarat	2885	95	12	1	2993
Rajasthan	45	3			48
Total	3274	119	19	1	3413



Portfolio Banding – Home Loans and LAP

INR Lakhs, unless specified

Portfolio Banding of Home Loans

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	3143	14,023	81%
INR 15 Lakhs - INR 25 Lakhs	155	2719	16%
Greater than INR 25 Lakhs	18	609	3%
Total	3316	17,351	100%

Portfolio Banding of LAP

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	83	672.52	47%
INR 15 Lakhs - INR 25 Lakhs	29	510.60	36%
Greater than INR 25 Lakhs	8	254.57	17%
Total	120	1437.69	100%



Portfolio Banding – Construction Finance

INR Lakhs, unless specified

Portfolio Banding of Construction Finance

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 150 Lakhs	14	785	29%
INR 150 Lakhs - INR 250 Lakhs	5	1,098	39%
Greater than INR 250 Lakhs	3	870	32%
Total	22	2,753	100%



Liability Profile

INR Lakhs, unless specified

Liability Mix - Value	Dec 2019	Sep-19	Jun-19
Banks	11,316.8	11,794.6	12,237.0
FI's	6,585.4	7,214.1	7,745.0
Total	17,902.2	19,008.7	19,982.0

Liability Mix - %age	Dec 2019	Sep-19	Jun-19
Banks	63%	62%	61%
FI's	37%	38%	39%
Total	100%	100%	100%



Balance Sheet

INR Lakhs, unless specified

Balance Sheet	Dec -19	Dec -18
Equity	1,428.18	1,428.18
Equity Share Warrants	307.00	-
Reserves	1,911.95	1838.20
Net Worth	3,647.12	3266.38
Borrowings	17902.23	21126.46
Deferred Tax	1.70	9.30
Other liabilities and Provisions	965.80	791.71
Total Liabilities	22516.85	25193.85
Loan Assets	21914.12	24864.51
Fixed Assets	69.95	99.01
Investments	31.34	0
Other Assets	501.44	230.33
Total Assets	22516.85	25193.85