



**India Home Loan Limited**

*December , 2020*

## Q3'FY21: Brief Overview

- ★ Loan Book at INR 217.60 Crore as of December 2020, an increase of 0.10% against Loan Book of INR 217.38 Crore as of September 20.
- ★ Q3'FY21 PAT is INR 0.18 Crore as against a PAT of INR 0.15 crore for Q2'FY21.
- ★ Q2'FY21 Disbursement amounted to INR 12.27 Crores
- ★ Capital Adequacy 42.50%; Net Worth INR 38.32 crores.  
D(SD)/E:4.71; D/E(SD): 3.10
- ★ Total full-time employees: 73



## Dashboard: Key Financials

INRLakhs, unless specified

Financial Snapshot	Q3FY21	Q2FY21	Q1FY21
Interest Income	708	776	765
Interest Expense	490	542	500
Net Interest Income	218	233	265
Other Non Operating Income	22	26	11
Fee & Other Operational Income	18	32	21
Total Income	259	292	298
Operating Expenses	177	158	152
Provision for Credit Loss	56.00	110	138
Total Expenses	233	268	289
Profit before Tax	25	23	8
Profit After Tax	19	15	6

Gross Loan Disbursements	1227	291	
Loan Assets	21760	21,738	22,269
Treasury Assets	852	1,975	3,319
Borrowings	18035	19,118	21,082
Net Worth	3,832	3,834	3,820

## Dashboard: Key Financials

Ratios	Q3FY21	Q2FY21	Q1FY21
Return on Assets (*)	0.35%	0.27%	0.10%
Return on Equity (*)	2.00%	1.53%	0.6%
<b>NIM (*)</b>	<b>4.01%</b>	4.24%	4.8%
Avg Yield (Loans+ Treasury)	12.53%	13.08%	12.0%
<b>Borrowing Cost</b>	<b>10.87%</b>	11.34%	9.8%
Spread (Loans+ Treasury)	1.65%	1.74%	2.1%
Avg yield (Loans) (*)	13.02%	14.27%	13.7%
Borrowing Cost	10.87%	11.34%	9.8%
Spread (Loans)	2.14%	2.93%	3.9%
Debt : Equity (SD)	3.10	3.30	3.67
Debt (SD) : Equity	4.71	4.99	5.52
<b>Capital Adequacy</b>	<b>42.50%</b>	42.33%	43.5%
Opex to Income	31.17%	32.17%	36.3%
<b>GNPA (*)</b>	<b>4.08%</b>	4.17%	4.03%
<b>NNPA (*)</b>	<b>2.09%</b>	2.66%	2.82%

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	Q3FY21	Q2FY21	Q1FY21
Interest Income	12.9%	14.1%	13.9%
Interest Expense	8.9%	9.9%	9.1%
Net Interest Income	3.9%	4.2%	4.8%
Fee Income	0.3%	0.5%	0.6%
Total Income (Incl. Other Income)	4.7%	5.3%	5.4%
Operating Expenses	3.2%	2.9%	2.8%
Provision for Credit Loss	1.0%	2.0%	2.5%
Total Expenses	4.2%	4.9%	5.3%
ROA (Pre-Tax)	0.5%	0.4%	0.2%
ROA	0.4%	0.3%	0.1%



## Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix - Value	Dec 20	Sep 2020	Jun 2020
Home Loans	17,427	17,722	17,967
SME Lap	1,326	1,339	1,378
Project Funding	2,996	2,667	2,915
Inter-Corporate Deposit	11	10	10
<b>Total</b>	<b>21,760</b>	<b>21,738</b>	<b>22,270</b>

Asset Mix - %	Dec 20	Sep 2020	Jun 2020
Home Loans	81%	81%	80%
SME Lap	6%	6%	7%
Project Funding	13%	13%	13%
Inter-Corporate Deposit	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## Asset Profile – By Geography

Asset Mix – State wise	Dec 2020	Sep 2020	Jun 2020
Maharashtra	3,609	3,508	3,511
Gujarat	17,927	17,972	18,505
Rajasthan	224	258	254
<b>Total</b>	<b>21,760</b>	<b>21,738</b>	<b>22,270</b>

Asset Mix - %age –State wise	Dec 2020	Sep 2020	Jun 2020
Maharashtra	17%	16%	16%
Gujarat	82%	83%	83%
Rajasthan	1%	1%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	330	18	5		353
Gujarat	2,815	82	15	1	2913
Rajasthan	39	3			42
<b>Total</b>	<b>3,184</b>	<b>103</b>	<b>20</b>	<b>1</b>	<b>3,308</b>



## Portfolio Banding – Home Loans and LAP

### Portfolio Banding of Home Loans

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 lakhs	2984	13,532	78%
INR 15 lakhs – INR 25 lakhs	176	3,131	18%
Greater than INR 25 lakhs	24	764	4%
<b>Total</b>	<b>3,184</b>	<b>17,427</b>	<b>100.0%</b>

### Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	70	583	44%
INR 15 Lakhs - INR 25 Lakhs	25	460	35%
Greater than INR 25 Lakhs	8	283	21%
<b>Total</b>	<b>103</b>	<b>1326</b>	<b>100.0%</b>

## Portfolio Banding – Construction Finance

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less than INR 150 lakhs	12	789	26%
INR 150 lakhs – INR 250 lakhs	5	892	30%
Greater than INR 250 lakhs	3	1,315	44%
<b>Total</b>	<b>20</b>	<b>2,996</b>	<b>100%</b>

## Liability Profile

INR Lakhs, unless specified

Liability Mix – Value	Dec 2020	Sep 2020	Jun 2020
Banks	13,633	14,366	14,499
FI's	4,403	4,752	5,825
<b>Total</b>	<b>18,036</b>	<b>19,118</b>	<b>20,324</b>

Liability Mix – %	Dec 2020	Sep 2020	Jun 2020
Banks	76%	75%	71%
FI's	24%	25%	29%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



## Balance Sheet

### Statement of Assets

INR Lakhs, unless specified

Particulars	Dec 2020	Sep 2020
<b><u>ASSETS</u></b>		
1) Financial Assets		
(a) Cash and Cash Equivalents	255	221
(b) Bank Balances other than (a) above	597	1,754
(c) Loans	21,097	21,130
(d) Investments	-	-
(e) Other Financial Assets	157.47	34
2) Non-Financial Assets		
(a) Property Plant and Equipment	32	35
(b) Intangible Assets	24	25
(c) Other Non-Financial Assets	326	341
<b>TOTAL ASSETS</b>	<b>22487</b>	<b>23,540</b>



# Balance Sheet

## Statement of Liabilities

Particulars	Dec 20	Sept 2020
<b><u>LIABILITIES AND EQUITY</u></b>		
1) Financial Liabilities		
(a) Payables		
<i>Trade Payables</i>		
(i) total outstanding dues of micro enterprises and small enterprises		
(ii) total outstanding dues creditors other than micro enterprises and small enterprises	6	7
<i>Other Payables</i>		
(i) total outstanding dues of micro enterprises and small enterprises		-
(ii) total outstanding dues creditors other than micro enterprises and small enterprises	52	35
(b) Debt Securities	2000	2,000
(c) Borrowings (other than debt securities)	15709	16,408
	329.86	713
(e) Other financial liabilities		
2) Non-Financial Liabilities		-
(a) Current Tax liabilities (Net)	72	57
(b) Provisions	44	40
(c) Deferred Tax liabilities (Net)	-47	-39
(d) Other non-financial liabilities	489	484
3) Equity		
(a) Equity Share Capital	1428.	1,428
(b) Other Equity	2404	2,406
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>22487</b>	<b>23,540</b>



## Covid Note

- In accordance with the RBI guidelines relating to COVID - 19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Company granted moratorium of three months on payments of all instalments and/or interest falling due on or after March 1, 2020 till May 31, 2020 (further extended as per RBI guidelines for another 3 months falling due on or after June 1, 2020 till August 31, 2020) to eligible borrowers who have requested for moratorium
- For all such accounts where the moratorium is granted, the prudential assets classification and stage movement has been kept on stand still during the moratorium period
- The Company has used the principles of prudence in applying judgments, estimates and possible forward looking scenarios to assess and provide for the impact of the COVID-19 pandemic on the Financial Statements specifically while assessing the expected credit loss on financial assets by applying the customer profiling within salaried and self-employed portfolio and management overlays
- The Company has performed an estimation of portfolio stress through analyzing its portfolio in respect of various risk classification, using the available historical and current data and based on current indicators of future economic conditions
- On May 22, 2020, the RBI has announced extension of the moratorium period by further three months. The extent to which COVID - 19 pandemic will impact the company's provision on financial assets will depend on future developments, which are highly uncertain
- The impact of COVID - 19 pandemic may be different from that estimated as at the date of approval of these financial statements and the Company will continue to closely monitor any material changes to future economic conditions