



India Home Loan Limited

December, 2021



Q3'FY22: Brief Overview

- ↗ Loan Book at INR 185.52 Crore as of December 2021, a decrease of 8.26% against Loan Book of INR 202.22 Crore as of September 21.
- ↗ Q2' FY22 PAT is INR 0.064 Crore as against a PAT of INR 1.03 crore for Q1'FY22.
- ↗ Q2'FY22 Disbursement amounted to INR 0.345 Crores
- ↗ Capital Adequacy 44.55%; Net Worth INR 40.40 crores.
D(SD)/E:2.04; D/E(SD): 3.56
- ↗ Total full-time employees: 56

INDIA HOME LOAN LIMITED

Dashboard: Key Financials

INR Lakhs, unless specified

Financial Snapshot	Q3FY22	Q2FY22	Q1FY22	Q4FY21
Interest Income	750	716	723	719
Interest Expense	406	418	428	448
Net Interest Income	344	299	296	271
Other Non-Operating Income	31	6	9	0
Fee & Other Operational Income	92	21	15	13
Total Income	467	326	319	284
Operating Expenses	145	165	150	192
Provision for Credit Loss*	225	19	149	0
Total Expenses	370	184	299	192
Profit before Tax	97	142	20	91
Profit After Tax	7	102	18	73

Gross Loan Disbursements	34.5	25.6	134	234
Loan Assets	18552	20222	20619	20951
Treasury Assets	346	341	358	817
Borrowings	14193	15557	16149	17159
Net Worth	4040	4034	3931	3911

Dashboard: Key Financials

Ratios	Q3FY22	Q2FY22	Q1FY22	Q4FY21
Return on Assets (*)	0.15%	2.03%	0.35%	1.36%
Return on Equity (*)	0.65%	10.18%	1.87%	7.52%
NIM (*)	7.22%	5.91%	5.70%	5.08%
Avg Yield (Loans+ Treasury)	15.87%	13.93%	13.80%	13.22%
Borrowing Cost	11.44%	10.75%	10.60%	10.46%
Spread (Loans+ Treasury)	4.43%	3.18%	3.21%	2.77%
Avg yield (Loans) (*)	16.17%	14.16%	13.93%	13.74%
Borrowing Cost	11.44%	10.75%	10.60%	10.46%
Spread (Loans)	4.73%	3.41%	3.33%	3.28%
Debt : Equity (SD)	2.04	2.53	2.70	2.89
Debt (SD) : Equity	3.56	3.86	4.11	4.39
Capital Adequacy	44.55%	40.87%	45.57%	43.39%
Opex to Income	42.38%	24.80%	40.10%	26.28
GNPA (*)	4.23%	4.68%	4.31%	4.37%
NNPA (*)	3.16%	2.45%	2.21%	2.31%

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	Q3FY22	Q2FY22	Q1FY22	Q4FY21
Interest Income	15.47%	14.14%	13.93%	13.32%
Interest Expense	8.38%	8.18%	8.23%	8.30%
Net Interest Income	7.10%	5.97%	5.70%	5.02%
Fee Income	1.46%	0.29%	0.28%	0.00%
Total Income (Incl. Other Income)	9.64%	6.39%	6.15%	5.25%
Operating Expenses	2.99%	3.23%	2.90%	3.56%
Provision for Credit Loss	4.64%	0.37%	2.87%	0.00%
Total Expenses	7.63%	3.60%	5.77%	3.56%
ROA (Pre-Tax)	2.00%	2.77%	0.38%	1.69%
ROA	0.14%	2%	0.35%	1.35%



Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix – Value	December 21	September 21	June 21	March 21
Home Loans	14708	16082	16406	16,769
SME Lap	1292	1351	1393	1,366
Project Funding	2549	2787	2816	2,812
Inter-Corporate Deposit	2.5	2.50	2.50	04
Total	18551	20222	20619	20,951

Asset Mix - %	December 21	September 21	June 21	March 21
Home Loans	79%	79%	79%	80%
SME Lap	7%	7%	7%	7%
Project Funding	14%	14%	14%	13%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%



Asset Profile – By Geography

Asset Mix – State wise	Dec 2021	Sep 2021	June 2021	March 2021
Maharashtra	3417	3513	3519	3,521
Gujarat	14943	16493	16884	17,210
Rajasthan	191	216	215	220
Total	18551	20222	20619	20,951
Asset Mix - %age –State Wise	Dec 2021	Sep 2021	June 2021	March 2021
Maharashtra	18%	17%	17%	17%
Gujarat	81%	82%	82%	82%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

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No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	299	22	5		326
Gujarat	2592	74	9	1	2676
Rajasthan	38	3			41
Total	2929	99	14	1	3043

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	2753	11056	75.17%
INR 15 lakhs – INR 25 lakhs	157	2896	19.69%
Greater than INR 25 lakhs	24	756	5.14%
Total	2934	14708	100.0%

Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	66	468	36%
INR 15 Lakhs - INR 25 Lakhs	24	464	36%
Greater than INR 25 Lakhs	9	360	28%
Total	96	1292	100.0%



Portfolio Banding – Construction Finance

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less than INR 150 lakhs	9	742	29%
INR 150 lakhs – INR 250 lakhs	2	335	13%
Greater than INR 250 lakhs	3	1472	58%
Total	14	2549	100%

Liability Profile

INR Lakhs, unless specified

Liability Mix – Value	Dec2021	Sep 2021	June 2021	March 2021
Banks	11262	11600	12219	13,102
FI's & Others	2931	3957	3924	4,056
Total	14193	15557	16143	17,158

Liability Mix – %	Dec 2021	Sep 2021	June 2021	March 2021
Banks	79%	75%	76%	76%
FI's	21%	25%	24%	24%
Total	100%	100%	100%	100%



Balance Sheet

Particulars			Sep 30,2021 ₹	Dec 31,2021 ₹
I	ASSETS			
	1)	Financial Assets		
	(a)	Cash and Cash Equivalents	42,51,627	52,11,950
	(b)	Bank Balances other than (a) above	2,98,08,546	3,03,55,441
	(c)	Loans	1,93,90,60,553	1,79,87,41,346
	(d)	Investments	-	
	(e)	Other Financial Assets	1,33,45,257	1,30,95,015
	2)	Non-Financial Assets		
	(a)	Property Plant and Equipment	31,05,907.69	27,06,381
	(b)	Intangible Assets	20,06,734.50	18,65,188
	(c)	Other Non-Financial Assets	2,56,15,820	2,40,62,658
	(d)	Deferred Tax Asset (Net)	75,93,309.00	30,60,001
	(e)	Assets Held for Sale		2,80,15,189
	TOTAL ASSETS		2,02,47,87,754	1,90,71,13,169

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II	LIABILITIES AND EQUITY		
	1) Financial Liabilities		
	(a) Payables		
	Trade Payables		
	(i)total outstanding dues of micro enterprises and small enterprises		
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	10,52,894	14,80,494
	Other Payables		
	(i)total outstanding dues of micro enterprises and small enterprises		
	(ii)total outstanding dues creditors other than micro enterprises and small enterprises	33,13,779	40,39,945
	(b) Debt Securities	20,00,00,000	20,00,00,000
	(c) Borrowings (other than debt securities)	1,29,93,73,355	1,16,70,68,817
	(d) Subordinated Liabilities		
	(e) Other financial liabilities	5,93,63,144	5,45,03,630
	2) Non-Financial Liabilities		
	(a) Current Tax liabilities (Net)	91,27,502	1,10,40,860
	(b) Provisions	35,78,354	35,43,263
	(c) Deferred Tax liabilities (Net)		
	(e) Other non-financial liabilities	4,55,60,379	3,28,23,967
	3) Equity		
	(a) Equity Share Capital	14,28,17,550	14,28,17,550
	(b) Other Equity	26,06,00,798	28,97,94,644
	TOTAL LIABILITIES AND EQUITY	2,02,47,87,754.05	1,90,71,13,169.47



Covid Note

- Company has implemented resolution plan under the RBI Resolution Framework 2.0: Resolution of Covid-19 related stress of Individuals and small businesses dated May 5, 2021. Details of which are as under:

S.NO.	Description	Individual Borrowers		Small Businesses
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	158	-	
(B)	Number of accounts where resolution plan has been implemented under this window	158	-	
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	14,92,28,405	-	
(D)	Of (C), aggregate amount of debt that was converted into other securities	-	-	
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	
(F)	Increase in provisions on account of the implementation of the resolution plan	1,42,07,785	-	