



India Home Loan Limited

December 2023

India Home Loan Limited

- **Q3'FY24: Brief Overview**

- Loan Book at INR 64.30 Crores as of December 2023.
- INR 1.90 Crores has been received against Assets Held For Sale.
- Q3' FY24 PAT is INR -115.45 Lakhs as against a PAT of INR 8.90 Lakhs for Q2' FY24
- Q3' FY24 Disbursement amounted to INR 0.46 Crores
- Capital Adequacy: 70.24% Net Worth: INR 40.32 cr
- Crores D(SD)/E: 2.30; D/E(SD): 1.41
- Total full-time employees: 51

Dashboard: Key Financials

Financial Snapshot	Q3FY24	Q2FY24	Q1FY24	Q4FY23
Interest Income	282	288	360	545
Interest Expense	216	247	267	268
Net Interest Income	66	41	93	277
Other Non-Operating Income	1	2	6	6
Fee & Other Operational Income	13	11	14	16
Total Income	80	54	113	298
Operating Expenses	186	187	112	144
Provision for Credit Loss*	12	-148	31	126
Total Expenses	198	39	144	270
Profit before Tax	-118	15	-30	28
Profit After Tax	-115	9	-27	0.48
Gross Loan Disbursements	46	22		4
Loan Assets	6430	6584	8508	10,170
Treasury Assets	31	38	364	361
Borrowings	6310	6558	8302	9,083
Net Worth	4032	4149	4154	4,183

Dashboard: Key Ratios

Ratios	Q3Y24	Q2Y24	Q1FY24	Q4FY23
Return on Assets (*)	-7.18%	0.54%	-1.27%	1.03%
Return on Equity (*)	-2.86%	0.21%	-2.59%	0.05%
NIM (*)	4.13%	2.20%	3.98%	10.23%
Avg Yield (Loans+ Treasury)	17.48%	17.52%	16.23%	20.70%
Borrowing Cost	13.96%	15.06%	12.87%	11.80%
Spread (Loans+ Treasury)	3.52%	2.46%	3.36%	8.90%
Avg Yield (Loans+ Treasury)	17.57%	17.52%	16.92%	20.70%
Borrowing Cost	13.96%	15.06%	12.87%	11.80%
Spread (Loans)	3.61%	2.46%	4.06%	9.63%
Debt : Equity (SD)	0.82	0.87	1.18	1.35
Debt (SD) : Equity	1.54	1.58	2.00	2.25
Opex to Income	62.81%	62.19%	29.51%	25.40%
GNPA (*)	3.32%	2.81%	4.78%	4.29%
NNPA (*)	2.39%	2.01%	3.45%	3.09%

- 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	Q3FY24	Q2FY24	Q1FY24	Q4FY23
Interest Income	17.57%	17.52%	16.92%	21.44%
Interest Expense	13.43%	15.00%	12.55%	10.54%
Net Interest Income	4.13%	2.52%	4.37%	10.89%
Fee Income	0.81%	0.68%	0.66%	0.63%
Total Income (Incl. Other Income)	5.00%	3.30%	5.32%	11.72%
Operating Expenses	11.58%	11.38%	5.28%	5.66%
Provision for Credit Loss	0.77%	-9.02%	1.47%	4.96%
Total Expenses	12.34%	2.36%	6.75%	10.62%
ROA (Pre-Tax)	-7.34%	0.93%	-1.43%	1.10%
ROA	-7.18%	0.54%	-1.27%	0.02%

Asset Profile – By Loan Type

Asset Mix – Value	Dec-23	Sep-23	Jun-23	Mar-23
Home Loans	5,835	5,966	7,527	8,925.00
SME Lap	493	472	616	787
Project Funding	102	146	365	458
Inter-Corporate Deposit	0	0	0	0
Total	6,430	6,584	8,508	10,170.00

Asset Mix - %	Dec-23	Sep-23	Jun-23	Mar-23
Home Loans	90%	91%	88%	88%
SME Lap	8%	7%	7%	8%
Project Funding	2%	2%	4%	4%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Dec-23	Sep-23	Jun-23	Mar-23
Maharashtra	613	674	1,234	1,424
Gujarat	5,730	5,825	7,171	8,620
Rajasthan	86	85	103	124
Total	6,430	6,584	8,508	10,170

Asset Mix - %age –State Wise	Dec-23	Sep-23	Jun-23	Mar-23
Maharashtra	10%	10%	15%	14%
Gujarat	89%	88%	84%	85%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	136	13	0	149
Gujarat	1279	36	4	1319
Rajasthan	20	1	0	21
Total	1435	50	4	1489

Portfolio Banding – Home Loans and LAP

Portfolio Banding of Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1374	4477	77%
INR 15 lakhs – INR 25 lakhs	47	902	15%
Greater than INR 25 lakhs	14	456	8%
Total	1435	5835	100%

Portfolio Banding – Home Loans and LAP

•Portfolio Banding of LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	42	241	49%
INR 15 lakhs – INR 25 lakhs	4	81	16%
Greater than INR 25 lakhs	4	171	35%
Total	50	493	100%

Portfolio Banding – Construction Finance

•Portfolio Banding of Project Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	4	102	100.00%
INR 150 lakhs – INR 250 lakhs	0	0	0.00%
Greater than INR 250 lakhs	0	0	0.00%
Total	4	102	100.00%

Liability Profile

Liability Mix – %	Dec-23	Sep-23	Jun-23	Mar-23
Banks	91%	90%	87%	83%
FI's	9%	10%	13%	17%
Total	100%	100%	100%	100%

Thank you.