



India Home Loan Limited

June , 2021



Q1'FY22: Brief Overview

- Loan Book at INR 206.19 Crore as of June 2021, an decrease of 1.58% against Loan Book of INR 209.51 as of March 21.
- Q1' FY22 PAT is INR 0.18 Crore as against a PAT of INR 0.72 crore for Q4'FY21.
- Q1'FY22 Disbursement amounted to INR 1.35 Crores
- Capital Adequacy 45.57%; Net Worth INR 39.31 crores.
D(SD)/E:2.70; D/E(SD): 4.11
- Total full-time employees: 61

Dashboard: Key Financials

INR Lakhs, unless specified

Financial Snapshot	Q1FY22	Q4FY21	Q3FY21	Q2FY21
Interest Income	723	719	708	776
Interest Expense	428	448	490	542
Net Interest Income	296	271	218	233
Other Non Operating Income	9	0	22	26
Fee & Other Operational Income	15	13	18	32
Total Income	319	284	259	292
Operating Expenses	150	192	177	158
Provision for Credit Loss	149	0	56.00	110
Total Expenses	299	192	233	268
Profit before Tax	20	91	25	23
Profit After Tax	18	73	19	15

Gross Loan Disbursements	134	234	1227	291
Loan Assets	20619	20951	21760	21,738
Treasury Assets	358	817	852	1,975
Borrowings	16149	17159	18035	19,118
Net Worth	3931	3911	3,832	3,834

Dashboard: Key Financials

Ratios	Q1FY22	Q4FY21	Q3FY21	Q2FY21
Return on Assets (*)	0.35%	1.36%	0.35%	0.27%
Return on Equity (*)	1.87%	7.52%	2.00%	1.53%
NIM (*)	5.70%	5.08%	4.01%	4.24%
Avg Yield (Loans+ Treasury)	13.80%	13.22%	12.53%	13.08%
Borrowing Cost	10.60%	10.46%	10.87%	11.34%
Spread (Loans+ Treasury)	3.21%	2.77%	1.65%	1.74%
Avg yield (Loans) (*)	13.93%	13.74%	13.02%	14.27%
Borrowing Cost	10.60%	10.46%	10.87%	11.34%
Spread (Loans)	3.33%	3.28%	2.14%	2.93%
Debt : Equity (SD)	2.70	2.89	3.10	3.30
Debt (SD) : Equity	4.11	4.39	4.71	4.99
Capital Adequacy	45.57%	43.39%	42.50%	42.33%
Opex to Income	40.10	26.28	31.17%	32.17%
GNPA (*)	4.31%	4.37%	4.08%	4.17%
NNPA (*)	2.21%	2.31%	2.09%	2.66%

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	Q1FY22	Q4FY21	Q3FY21	Q2FY21
Interest Income	13.93%	13.32%	12.9%	14.1%
Interest Expense	8.23%	8.30%	8.9%	9.9%
Net Interest Income	5.70%	5.02%	3.9%	4.2%
Fee Income	0.28%	0.00%	0.3%	0.5%
Total Income (Incl. Other Income)	6.15%	5.25%	4.7%	5.3%
Operating Expenses	2.90%	3.56%	3.2%	2.9%
Provision for Credit Loss	2.87%	0.00%	1.0%	2.0%
Total Expenses	5.77%	3.56%	4.2%	4.9%
ROA (Pre-Tax)	0.38%	1.69%	0.5%	0.4%
ROA	0.35%	1.35%	0.4%	0.3%

Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix - Value	June 21	March 21	Dec 20	Sep 2020
Home Loans	16406	16,769	17,427	17,722
SME Lap	1393	1,366	1,326	1,339
Project Funding	2816	2,812	2,996	2,667
Inter-Corporate Deposit	2.50	04	11	10
Total	20619	20,951	21,760	21,738

Asset Mix - %	June 21	March 21	Dec 20	Sep 2020
Home Loans	79%	80%	81%	81%
SME Lap	7%	7%	6%	6%
Project Funding	14%	13%	13%	13%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	June 2021	March 2021	Dec 2020	Sep 2020
Maharashtra	3519	3,521	3,609	3,508
Gujarat	16884	17,210	17,927	17,972
Rajasthan	215	220	224	258
Total	20619	20,951	21,760	21,738

Asset Mix - %age –State wise	June2021	March 2021	Dec 2020	Sep 2020
Maharashtra	17%	17%	17%	16%
Gujarat	82%	82%	82%	83%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	317	17	5		339
Gujarat	2694	80	13	1	2788
Rajasthan	38	3			41
Total	3049	100	18	1	3168

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	2862	12749	78%
INR 15 lakhs – INR 25 lakhs	168	3,056	18%
Greater than INR 25 lakhs	19	602	4%
Total	3,049	16,407	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	65	541	39%
INR 15 Lakhs - INR 25 Lakhs	25	472	34%
Greater than INR 25 Lakhs	10	380	27%
Total	100	1393	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	11	748	28%
INR 150 lakhs – INR 250 lakhs	4	715	26%
Greater than INR 250 lakhs	3	1354	46%
Total	18	2,817	100%

Liability Profile

INR Lakhs, unless specified

Liability Mix – Value	June 2021	March 2021	Dec 2020	Sep 2020
Banks	12219	13,102	13,633	14,366
FI's & Others	3924	4,056	4,403	4,752
Total	16143	17,158	18,036	19,118

Liability Mix – %	June 2021	March 2021	Dec 2020	Sep 2020
Banks	76%	76%	76%	75%
FI's	24%	24%	24%	25%
Total	100%	100%	100%	100%



Balance Sheet

Statement of Assets INR Lakhs, unless specified

Particulars	June 2021	March 2021
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ASSETS

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1) Financial Assets

(a) Cash and Cash Equivalents	66	327
Bank Balances other than (a)		
(b) above	291	490
(c) Loans	19806	20,287
(d) Investments	-	-
(e) Other Financial Assets	131	146

2) Non-Financial Assets

(a) Property Plant and Equipment	34	32
(b) Intangible Assets	21	22
(c) Other Non-Financial Assets	278	302
d) Deferred tax (Asset)	81	49

TOTAL ASSETS	20710	21655
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Balance Sheet

Statement of Liabilities

INR Lakhs, unless specified

Particulars	June 21	March 21
<u>LIABILITIES AND EQUITY</u>		
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	9	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	36	24
(b) Debt Securities	2000	2,000
(c) Borrowings (other than debt securities)	13513	14,515
(e) Other financial liabilities	656	647.43
2) Non-Financial Liabilities		
(a) Current Tax liabilities (Net)	60	37
(b) Provisions	36	36
(c) Deferred Tax liabilities (Net)	-	-
(d) Other non-financial liabilities	466	476
3) Equity		
(a) Equity Share Capital	1428	1428
(b) Other Equity	2503	2483
TOTAL LIABILITIES AND EQUITY	20710	21655



Covid Note

- Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown lifted by the government, but regional lockdowns continue to be implemented in areas with significant number of COVID-19 cases. During the quarter ended June30, 2021, India experienced the "second wave" of COVID -19 and has resulted in re-imposition of localized lockdowns in various parts of the Country.
- The impact on the Company's operations and financial position, including the credit quality and requirement for provisioning, is uncertain and will depend on future steps taken by the Government/Reserve Bank of India till such time that the economic activities return to normalcy, which is highly unpredictable. The Company will continue to closely monitor any material changes to the future economic/regulatory conditions. However, operating substantially in asset mortgage business, which is relatively stable asset class, no major impact is anticipated at this juncture.