



**India Home Loan Limited**

*June, 2022*



## Q1'FY23: Brief Overview

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- Loan Book at INR 146.74 Crore as of June 2022.
- Q1' FY23 PAT is INR 0.15 Crore as against a PAT of INR 0.64 Crore for Q4' FY22
- Q1'FY23 Disbursement amounted to INR 0.10 Crores..
- Capital Adequacy 45.21%; NetWorth INR 41.15 crores.  
D(SD)/E:2.88; D/E(SD): 1.79
- Total full-time employees: 55

## INDIA HOME LOAN LIMITED

Dashboard: Key Financials

INRLakhs, unless Specified

Financial Snapshot	Q1FY23	Q4FY22	Q3FY22	Q2FY22
Interest Income	539	664	750	716
Interest Expense	337	358	406	418
Net Interest Income	202	306	344	299
Other Non-Operating Income	6	25	31	6
Fee & Other Operational Income	20	-4	92	21
Total Income	228	327	467	326
Operating Expenses	188	160	145	165
Provision for Credit Loss*	-7	28	225	19
Total Expenses	181	188	370	184
Profit before Tax	47	139	97	142
Profit After Tax	15	64	7	102

Gross Loan Disbursements	10	29.88	34.5	20.85
Loan Assets	14674	16271	18552	20222
Treasury Assets	366	358	356	341
Borrowings	11860	12592	14193	15557
Net Worth	4115	4106	4040	4034

## Dashboard: Key Financials

Ratios	Q1FY23	Q4FY22	Q2FY22	Q2FY22
Return on Assets (*)	0.40%	1.56%	0.15%	2.03%
Return on Equity (*)	1.41%	6.19%	0.65%	10.18%
NIM (*)	5.50%	7.51%	7.42%	5.91%
Avg Yield (Loans+ Treasury)	14.33%	15.96%	15.87%	13.93%
Borrowing Cost	11.37%	11.42%	11.44%	10.75%
Spread (Loans+ Treasury)	2.96%	4.54%	4.43%	3.18%
Avg yield (Loans) (*)	14.69%	16.32%	16.17%	14.16%
Borrowing Cost	11.37%	11.42%	11.44%	10.75%
Spread (Loans)	3.32%	4.90%	4.73%	3.41%
Debt : Equity (SD)	1.79	1.94	2.26	2.53
Debt (SD) : Equity	2.88	3.06	3.51	3.86
Opex to Income	33.33%	23.42%	44.55%	40.87%
GNPA (*)	4.68%	4.24%	4.23%	4.68%
NNPA (*)	3.36%	3.06%	3.06%	2.45%

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

ROATree	Q1FY23	Q4FY22	Q3FY22	Q2FY22
Interest Income	14.69%	16.32%	16.17%	14.14%
Interest Expense	9.19%	8.81%	8.76%	8.18%
Net Interest Income	5.50%	7.51%	7.41%	5.97%
Fee Income	0.55%	-0.09%	1.93%	0.29%
Total Income (Incl. Other Income)	6.21%	8.04%	10.07%	6.39%
Operating Expenses	5.13%	3.93%	3.12%	3.23%
Provision for Credit Loss	-0.19%	0.69%	4.85%	0.37%
Total Expenses	4.94%	4.62%	7.97%	3.60%
ROA (Pre-Tax)	1.27%	3.39%	2.10%	2.77%
ROA	0.40%	1.56%	0.15%	2%



## Asset Profile – By Loan Type

INRLakhs, unless specified

Asset Mix – Value	Jun-22	Mar-22	Dec-21	Sep-21
Home Loans	12649	13341	14708	16082
SME Lap	1042	1081	1292	1351
Project Funding	983	1849	2549	2787
Inter-Corporate Deposit	0	0	2.5	2.5
<b>Total</b>	<b>14674</b>	<b>16271</b>	<b>18551</b>	<b>20222</b>

Asset Mix - %	Jun-22	Mar-22	Dec-21	Sep-21
Home Loans	86%	82%	79%	79%
SME Lap	7%	7%	7%	7%
Project Funding	7%	11%	14%	14%
Inter-Corporate Deposit	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



## Asset Profile – By Geography

Asset Mix – State wise	Jun-22	Mar-22	Dec-21	Sep-21
Maharashtra	2047	2555	3413	3509
Gujarat	12477	13560	14948	16498
Rajasthan	149	156	191	216
<b>Total</b>	<b>14674</b>	<b>16271</b>	<b>18552</b>	<b>20223</b>

Asset Mix - %age –State Wise	Jun-22	Mar-22	Dec-21	Sep-21
Maharashtra	14%	16%	18%	17%
Gujarat	85%	83%	81%	82%
Rajasthan	1%	1%	1%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

# INDIAHOME LOAN LIMITED

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	277	21	3	301
Gujarat	2397	61	8	2466
Rajasthan	35	1	0	36
Total	<b>2709</b>	<b>83</b>	<b>11</b>	<b>2803</b>





## Portfolio Banding – Home Loans and LAP

### Portfolio Banding of Home Loans

INR Lakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	2543	9221	73
INR 15 lakhs – INR 25 lakhs	142	2664	21
Greater than INR 25 lakhs	24	757	6
<b>Total</b>	<b>2709</b>	<b>12649</b>	<b>100</b>

### Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	58	418	40
INR 15 lakhs – INR 25 lakhs	19	360	35
Greater than INR 25 lakhs	6	264	25
<b>Total</b>	<b>83</b>	<b>1042</b>	<b>100</b>



## Portfolio Banding – Construction Finance

### Portfolio Banding of Project Finance

INRLakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	10	802	82
INR 150 lakhs – INR 250 lakhs	1	181	18
Greater than INR 250 lakhs	0	0	0
<b>Total</b>	<b>11</b>	<b>983</b>	<b>100</b>

# Liability Profile

INRLakhs, unless specified

Liability Mix – Value	Jun-22	Mar-22	Dec-21	Sep-21
Banks	9408	9979	11262	11600
FI's & Others	2453	2613	2931	3957
<b>Total</b>	<b>11860</b>	<b>12592</b>	<b>14193</b>	<b>15557</b>

Liability Mix – %	Jun-22	Mar-22	Dec-21	Sep-21
Banks	79%	79%	79%	75%
FI's	21%	21%	21%	25%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## Direct Assignment during Q1 22-23

- Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.SRT.REC.51/12 .04.048/2021-22 dated 24 September 2021.
- Details of loans not in default transferred through assignment during the quarter ended 30 June 2022.

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Aggregate principal outstanding of loans transferred (INR in Lac)	222.09
Weighted Average residual maturity (In Months)	109
Weighted Average Holding Period (In Months)	57
Average Retention of Beneficial Economic Interest MRR by originator (%)	10%
Average coverage of tangible Security (%)	39%
Rating wise distribution of loans transferred	Unrated

- Company has not acquired any loan not in default through assignment during the year quarter ended 30 June 2022.
- The Company has not transferred or acquired any stressed loan during the quarter ended 30 June 2022.