

India Home Loan Limited

- **Q1'FY24: Brief Overview**

- Loan Book at INR 85.08 Crores as of June 2023.
- During the quarter ended June 30, 2023, loans against which we have taken possession of property amounting INR 9.41 Crores transferred to Asset Held for Sale. Also, INR 0.34 Crores has been received against Assets Held For Sale.
- Q1' FY24 PAT is INR -26.91 Lakhs as against a PAT of INR .48 Lakhs for Q4' FY23
- Q1' FY24 Disbursement amounted to INR 0.04 Crores
- Capital Adequacy: 59.56% Net Worth: INR 41.54 cr
- Crores D(SD)/E: 2.0; D/E(SD): 1.18
- Total full-time employees: 55

Dashboard: Key Financials

Financial Snapshot ('in Lakhs)	Q1FY24	Q4FY23	Q3FY23	Q2FY23
Interest Income	360	545	545	514
Interest Expense	267	268	313	369
Net Interest Income	93	277	231	145
Other Non-Operating Income	6	6	26	1
Fee & Other Operational Income	14	16	78	24
Total Income	113	298	336	170
Operating Expenses	112	144	194	156
Provision for Credit Loss*	31	126	130	2
Total Expenses	144	270	324	157
Profit before Tax	-30	28	12	12
Profit After Tax	-27	0.48	19	27
Gross Loan Disbursements	4	4	26	21
Loan Assets	8,508	10,170	11,495	13,112
Treasury Assets	364	361	360	356
Borrowings	8,302	9,083	9,533	10,738
Net Worth	4,154	4,183	4,150	4,136

Dashboard: Key Ratios

Ratios	Q1FY24	Q4FY23	Q3FY23	Q2FY23
Return on Assets (*)	-1.27%	1.03%	0.65%	0.68%
Return on Equity (*)	-2.59%	0.05%	1.81%	2.58%
NIM (*)	3.98%	10.23%	7.52%	4.18%
Avg Yield (Loans+ Treasury)	16.23%	20.70%	18.38%	15.27%
Borrowing Cost	12.87%	11.80%	13.15%	13.75%
Spread (Loans+ Treasury)	3.36%	8.90%	5.23%	1.52%
Avg Yield (Loans+ Treasury)	16.92%	20.70%	18.95%	15.69%
Borrowing Cost	12.87%	11.80%	13.15%	13.75%
Spread (Loans)	4.06%	9.63%	5.81%	1.94%
Debt : Equity (SD)	1.18	1.35	1.41	1.43
Debt (SD) : Equity	2.00	2.25	2.3	2.6
Opex to Income	29.51%	25.40%	29.90%	28.91%
GNPA (*)	4.78%	4.29%	3.40%	3.69%
NNPA (*)	3.45%	3.09%	2.43%	2.60%

- Subordinated Debt has been considered as part of Tier II capital while computing Capital Adequacy Ratio
- Debt : Equity (SD) considers subordinated debt as Equity and Debt (SD):Equity considers subordinated debt as Debt

Dashboard: Key Ratios

ROATree	Q1FY24	Q4FY23	Q3FY23	Q2FY23
Interest Income	16.92%	21.44%	18.95%	15.69%
Interest Expense	12.55%	10.54%	10.90%	11.26%
Net Interest Income	4.37%	10.89%	8.05%	4.43%
Fee Income	0.66%	0.63%	0.92%	0.74%
Total Income (Incl. Other Income)	5.32%	11.72%	11.68%	5.18%
Operating Expenses	5.28%	5.66%	6.75%	4.75%
Provision for Credit Loss	1.47%	4.96%	4.51%	0.05%
Total Expenses	6.75%	10.62%	11.26%	4.80%
ROA (Pre-Tax)	-1.43%	1.10%	0.42%	0.38%
ROA	-1.27%	0.02%	0.65%	0.81%

Asset Profile – By Loan Type

Asset Mix – Value	Jun-23	Mar-23	Dec-22	Sep-22
Home Loans	7,527	8,925.00	10,034.00	11,197.00
SME Lap	616	787	929	994
Project Funding	365	458	533	921
Inter-Corporate Deposit		-	-	-
Total	8,508	10,170.00	11,495.00	13,112.00

Asset Mix - %	Jun-23	Mar-23	Dec-22	Sep-22
Home Loans	88%	88%	87%	85%
SME Lap	8%	8%	8%	8%
Project Funding	4%	4%	5%	7%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Jun-23	Mar-23	Dec-22	Sep-22
Maharashtra	1,234	1,424	1,588	1,807
Gujarat	7,171	8,620	9,783	11,163
Rajasthan	103	124	124	142
Total	8,508	10,170	11,495	13,112

Asset Mix - %age –State Wise	Jun-23	Mar-23	Dec-22	Sep-22
Maharashtra	15%	14%	14%	14%
Gujarat	84%	85%	85%	85%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	214	2	14	230
Gujarat	1,594	4	39	1,637
Rajasthan	30	0	1	31
Total	1,838	6	54	1,898

Portfolio Banding – Home Loans and LAP

- Portfolio Banding of Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Loan Outstanding%
Less Than INR 15 lakhs	1,761	5,916	79%
INR 15 lakhs – INR 25 lakhs	65	1,230	16%
Greater than INR 25 lakhs	12	381	5%
Total	1,838	7,527	100%

Portfolio Banding – Home Loans and LAP

- Portfolio Banding of LAP

Loan Amount Range	No of Customers	Loan Outstanding	Loan Outstanding%
Less Than INR 15 lakhs	42	252	41%
INR 15 lakhs – INR 25 lakhs	6	121	20%
Greater than INR 25 lakhs	6	243	39%
Total	54	616	100%

Portfolio Banding – Construction Finance

- Portfolio Banding of Project Finance

Loan Amount Range	No of Customers	Loan Outstanding	Loan Outstanding%
Less Than INR 150 lakhs	6	365	100
INR 150 lakhs – INR 250 lakhs	0	0	0
Greater than INR 250 lakhs	0	0	0
Total	6	365	100

Liability Profile

Liability Mix – %	Jun-23	Mar-23	Dec-22	Sep-22
Banks	87%	83%	83%	81%
FI's	13%	17%	17%	19%
Total	100%	100%	100%	100%

Thank you.