



# **India Home Loan Limited**

*Financial Presentation for the period ended Mar 2019*

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## FY19 : Overview / Highlights

- ★ Due to paucity of funds, the company has been unable to grow its book and thereby resulting in muted financial performance for FY19
- ★ Loan book at INR 218.60 Crore as on Mar'19, a growth of 22.9% against loan book of INR 177.93 Crore as on Mar'18. The Loan book in current quarter has reduced because of credit subsidy of INR 25.34 Crore received towards end of Mar'19
- ★ FY19 PAT is INR 2.58 Crore as against PAT of INR 2.96 Crore for FY18, reduced by 12.8%
- ★ FY19 Disbursal of INR 93.99 Crore vs. FY18 Disbursal of INR 151.14 Crore;
- ★ ROA~1.2%; ROE~7.4%; Net Worth INR 39.20 Crore; Capital Adequacy 39.45%;  
D (SD)/E: 4.97x; D/E(SD): 3.31x; Total full time employees 76



## Dashboard : Key Financials

INR Lakhs, unless specified

Financial Snapshot	Quarter Ended			Full Year	
	Mar-19	Dec-18	Mar-18	Mar-19	Mar-18
Interest Income	799	834	512	3,042	1,346
Interest Expense	591	598	316	2,177	692
Net Interest Income	208	236	196	865	654
Other Non Operating Income	5	4	6	52	31
Fee & Other Operational Income	54	36	106	266	293
Total Income	267	275	308	1,182	978
Operating Expenses	197	182	148	710	502
Provision for Credit Loss	24	35	52	113	70
Total Expenses	222	216	200	823	572
Profit before Tax	46	59	108	359	406
Profit After Tax	33	43	78	258	296
Gross Loan Disbursements	704	926	4,677	9,399	15,114
Loan Assets	21,860	24,508	17,793	21,860	17,793
Treasury Assets	1,587	191	1,171	1,587	1,171
Borrowings	19,463	21,120	15,575	19,463	15,575
Net Worth	3,920	3,615	3,389	3,920	3,389

## Note:

- Revenue for current quarter has reduced on account of drop in loan book by INR 25.43 crores on receipt of PMAY subsidy
- Reduction in current quarter provision is due to reduced requirement of standard provision on reduced AUM
- Historical financials have been reclassified wherever necessary to align with current year's classification



## Dashboard : Key Ratios

Ratios	Quarter Ended			Full Year	
	Mar-19	Dec-18	Mar-18	Mar-19	Mar-18
Return on Assets (*)	0.5%	0.7%	2.0%	1.2%	2.7%
Return on Equity (*)	3.6%	4.7%	9.3%	7.4%	9.1%
NIM (*)	3.4%	3.9%	4.9%	4.1%	5.9%
Wt Avg yield (Loans)	14.0%	13.9%	13.8%	14.0%	13.8%
Borrowing Cost	11.3%	10.8%	10.5%	11.3%	10.5%
Spread (Loans)	2.6%	3.1%	3.3%	2.6%	3.3%
Debt : Equity (SD)	3.31	3.82	4.60	3.31	4.60
Debt (SD) : Equity	4.97	5.84	4.60	4.97	4.60
Capital Adequacy	39.5%	35.7%	29.7%	39.5%	29.7%
Opex to Total Net Income	73.9%	66.0%	48.0%	60.1%	51.3%
Opex to Loan Book (*)	3.2%	3.0%	3.7%	3.4%	4.6%
GNPA	4.0%	2.8%	2.5%	4.0%	2.5%
NNPA	3.3%	2.3%	2.1%	3.3%	2.1%

(\*) For Q4FY19, the Loan Book used for computing is pre-Credit subsidy and the Net Worth is pre-warrants infusion, as this happened at end of Mar 19

### Note:

- a) Sub-ordinated Debt amounting to INR 15 crore, has been considered as part of Tier II capital while computing Capital Adequacy Ratio  
b) Debt: Equity (SD) considers sub-ordinated debt as Equity and Debt (SD): Equity considers sub-ordinated debt as Debt.

## Dashboard : ROA Tree

ROA Tree	Quarter Ended			Full Year	
	Mar-19	Dec-18	Mar-18	Mar-19	Mar-18
Interest Income	13.1%	13.8%	12.8%	14.4%	12.2%
Interest Expense	9.7%	9.9%	7.9%	10.3%	6.3%
Net Interest Income	3.4%	3.9%	4.9%	4.1%	5.9%
Fee Income	1.0%	0.7%	2.8%	1.5%	2.9%
Total Income (Incl. Other Income)	4.4%	4.6%	7.7%	5.6%	8.9%
Operating Expenses	3.2%	3.0%	3.7%	3.4%	4.6%
Provision for Credit Loss	0.4%	0.6%	1.3%	0.5%	0.6%
Total Expenses	3.6%	3.6%	5.0%	3.9%	5.2%
ROA (Pre-Tax)	0.7%	1.0%	2.7%	1.7%	3.7%
ROA	0.5%	0.7%	2.0%	1.2%	2.7%
ROE (*)	3.6%	4.7%	9.3%	7.4%	9.1%

(\*) Annualized over preceding quarter. Loan Book used for computing is pre-Credit subsidy and the Net Worth is pre-warrants infusion, as this happened at end of Mar 19

Lesser disbursements resulted in reduced fee income and, thereby, reflecting muted ROA and ROE in FY19



## Assets Profile\*

INR Lakhs, unless specified

Asset Mix - Value	AROI Mar 2019*	Q4 - FY19	Q3 - FY19	Q2 - FY19	Q1 - FY19	Mar-18
Home Loans	12.8%	17,552	19,954	19,348	16,893	14,197
SME Lap	17.4%	1,592	1,700	1,716	1,670	1,388
Project Funding	19.7%	2,714	2,832	2,805	2,303	2,208
Inter-Corporate Deposit	-	0	22	25	25	-
<b>Total</b>	<b>14.0%</b>	<b>21,860</b>	<b>24,508</b>	<b>23,895</b>	<b>20,891</b>	<b>17,793</b>

Asset Mix - %age	AROI Mar 2019*	Q4 - FY19	Q3 - FY19	Q2 - FY19	Q1 - FY19	Mar-18
Home Loans	12.8%	80%	81%	81%	81%	80%
SME Lap	17.4%	7%	7%	7%	8%	8%
Project Funding	19.7%	12%	12%	12%	11%	12%
Inter-Corporate Deposit	-	0%	0%	0%	0%	0%
<b>Total</b>	<b>14.0%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\* at the end of period



## Assets Profile\*

INR Lakhs, unless specified

Asset Mix - Statewise	AROI Mar 2019*	Q4 - FY19	Q3 - FY19	Q2 - FY19	Q1 - FY19	Mar-18
Maharashtra	15.0%	3,527	3,698	3,821	3,811	3,489
Gujarat	13.8%	18,026	20,468	19,748	16,780	14,043
Rajasthan	13.4%	306	342	327	300	261
Total	14.0%	21,860	24,508	23,895	20,891	17,793

No. Of Customers	AROI Mar 2019*	HL	LAP	Project Finance	Total
Maharashtra	15.0%	356	21	7	384
Gujarat	13.8%	2,863	109	12	2,984
Rajasthan	13.4%	42	4	-	46
Total	14.0%	3,261	134	19	3,414

\* at the end of period



## Portfolio Banding

INR Lakhs, unless specified

### Portfolio Banding of Home Loans

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	3,091	14,148	81%
INR 15 Lakhs - INR 25 Lakhs	149	2,713	15%
Greater than INR 25 Lakhs	21	692	4%
<b>Total</b>	<b>3,261</b>	<b>17,552</b>	<b>100%</b>

### Portfolio Banding of LAP

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	98	819	51%
INR 15 Lakhs - INR 25 Lakhs	30	549	34%
Greater than INR 25 Lakhs	6	224	14%
<b>Total</b>	<b>134</b>	<b>1,592</b>	<b>100%</b>



## Portfolio Banding

INR Lakhs, unless specified

### Portfolio Banding of Construction Finance

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 150 Lakhs	11	678	25%
INR 150 Lakhs - INR 250 Lakhs	4	832	31%
Greater than INR 250 Lakhs	4	1,204	44%
<b>Total</b>	<b>19</b>	<b>2,714</b>	<b>100%</b>



## Liability Profile (Lenders Profile)

INR Lakhs, unless specified

Liability Mix	AROI Mar 2019*	Q4 - FY19	Q3 - FY19	Q2 - FY19	Q1 - FY19	Mar-18
Banks - PSU	10.7%	7,074	7,372	7,615	7,870	7,285
Banks - Private	11.3%	1,582	2,549	2,060	2,726	3,791
NHB	8.8%	695	752	751	771	852
NBFC	11.9%	10,112	10,448	10,656	9,054	3,648
<b>Total</b>	<b>11.3%</b>	<b>19,463</b>	<b>21,120</b>	<b>21,082</b>	<b>20,421</b>	<b>15,575</b>



## Balance Sheet : Mar 2019

INR Lakhs, unless specified

Balance Sheet	Mar-19	Dec-18	Sep-18	Jun-18	Mar-18
Equity	1,428	1,428	1,428	1,428	1,428
Equity Share Warrants	307	-	-	-	-
Reserves	2,185	2,187	2,144	2,068	1,961
<b>Net Worth</b>	<b>3,920</b>	<b>3,615</b>	<b>3,572</b>	<b>3,497</b>	<b>3,389</b>
Borrowings					
Banks	9,350	10,673	10,426	11,367	11,927
FI's	10,112	10,448	10,656	9,054	3,648
Provisions (Asset provision)	241	217	183	158	128
<b>Total Liabilities</b>	<b>23,624</b>	<b>24,952</b>	<b>24,836</b>	<b>24,076</b>	<b>19,092</b>
Loan Assets	21,860	24,508	23,895	20,891	17,793
Treasury Assets	1,587	191	743	2,963	1,171
Other Assets	87	154	89	117	22
Fixed Assets	90	99	110	105	105
<b>Total Assets</b>	<b>23,624</b>	<b>24,952</b>	<b>24,836</b>	<b>24,076</b>	<b>19,092</b>



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# THANK YOU