



**India Home Loan Limited**

*March 2020*



## Q4'FY20 (Mar '20: Brief Overview)

- ★ Loan Book at INR 216.44 Crore as of Mar 2020, an increase of 0.39% against Loan Book of INR 215.58 Crore as of Dec '19.
- ★ Q4'FY20 PAT is INR 1.64 Crore as against a PAT of INR 0.47 crore for Q3'FY20. Q4'FY19 PAT stood at INR -.06 Crore
- ★ Q4'FY20 Disbursement of INR 4.25 Crore as against Q3'FY20 Disbursement of INR 5.08 Crore;
- ★ Capital Adequacy 42 %; Net Worth INR 38.15 crore  
D(SD)/E: 4.46; D/E(SD): 2.92
- ★ Total full-time employees: 70



# Dashboard: Key Financials

INR Lakhs, unless specified

	Quarter			Year Ended	
Financial Snapshot	Mar20	Dec-19	Sep-19	Mar 20	Mar 19
Interest Income	808	781	768	3,123	3072
Interest Expense	476	530	552	2,124	2146
Net Interest Income	332	252	216	999	927
Other Non Operating Income	39	22	20	98	54
Fee & Other Operational Income	16	21	16	72	57
Total Income	387	294	252	1,170	1039
Operating Expenses	180	174	166	675	643
Provision for Credit Loss	0	47	31	119	113
Total Expenses	180	221	197	794	756
Profit before Tax	207	73	55	374	282
Profit After Tax	164	47	46	280	182

Gross Loan Disbursements	425	509	286	2388	9400
Loan Assets	21,644	21,558	22,008	21,644	21860
Treasury Assets	505	442	359	505	687
Borrowings	17,006	17,902	19,009	17,006	19167
Net Worth	3816	3,647	3,604	3,816	3568



## Dashboard: Key Financials

INR Lakhs, unless specified

Ratios	Quarter			Year Ended	
	Mar-20	Dec-19	Sep-19	Mar-20	Mar-19
Return on Assets (*)	3.04%	0.9%	0.8%	1.30%	0.83%
Return on Equity (*)	17.6%	5.2%	5.2%	7.52%	5.11%
NIM (*)	6.1%	4.6%	3.9%	4.6%	4.2%
Avg Yield (Loans+ Treasury)	14.6%	14.2%	13.7%	14.1%	13.6%
Borrowing Cost	11.2%	11.8%	11.6%	12.5%	11.2%
Spread (Loans+ Treasury)	3.4%	2.4%	2.1%	1.6%	2.4%
Avg yield (Loans) (*)	14.9%	14.5%	14.0%	14.4%	14.1%
Borrowing Cost	11.2%	11.8%	11.6%	12.5%	11.2%
Spread (Loans)	3.7%	2.7%	2.3%	1.9%	2.9%
Debt : Equity (SD)	2.92	3.19	3.43	2.92	3.49
Debt (SD) : Equity	4.46	4.91	5.27	4.46	5.37
Capital Adequacy	42.30%	42.7%	40.7%	42.30%	39.5%
Opex to Income	20.9%	26.8%	25.5%	24.1%	23.7%
GNPA (*)	4.14%	4.28%	4.2%	4.14%	4.04%
NNPA (*)	3.06%	2.98%	3.2%	3.06%	3.27%

### 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	Quarter Ended			Year Ended	
	Mar-20	Dec-19	Sep-19	Mar-20	Mar-19
Interest Income	15.0%	14.3%	13.8%	14.5%	14.1%
Interest Expense	8.8%	9.7%	9.9%	9.8%	9.8%
Net Interest Income	6.1%	4.6%	3.9%	4.6%	4.2%
Fee Income	1.0%	0.8%	0.6%	0.5%	0.2%
Total Income (Incl. Other Income)	7.2%	5.4%	4.5%	0.3%	0.3%
Operating Expenses	3.3%	3.2%	3.0%	5.4%	4.8%
Provision for Credit Loss	0.0%	0.9%	0.5%	3.1%	2.9%
Total Expenses	3.3%	4.1%	3.5%	0.6%	0.5%
ROA (Pre-Tax)	3.8%	1.3%	1.0%	3.7%	3.5%
ROA	3.0%	0.9%	0.8%	1.7%	1.3%



## Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix - Value	Mar 20	Dec 2019	Sep-19
Home Loans	17440.60	17,351.11	17,813
SME Lap	1388.11	1, 437.70	1,407.04
Project Funding	2806.53	2,753.01	2,766.77
Inter-Corporate Deposit	8.62	16.74	21.61
<b>Total</b>	<b>21643.85</b>	<b>21558.56</b>	<b>22,008</b>

Asset Mix - %age	mar 20	Dec 2019	Sep-19
Home Loans	81%	80%	81%
SME Lap	6%	7%	6%
Project Funding	13%	13%	13%
Inter-Corporate Deposit	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



## Asset Profile – By Geography

INR Lakhs, unless specified

Asset Mix - Statewise	Mar20	Dec 19	Sep-19
Maharashtra	3478.10	3544.47	3,574.91
Gujarat	17916.19	17750.26	18,153.46
Rajasthan	249.57	263.83	279.74
Total	21643.85	21558.56	22,008

Asset Mix - %age -Statewise	mar 20	Dec 19	Sep-19
Maharashtra	16%	16%	16%
Gujarat	83%	82%	82%
Rajasthan	1%	1%	1%
	100%	100%	100%

No of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	338	20	7	0	365
Gujarat	2889	92	12	1	2994
Rajasthan	43	3	0	0	46
Total	3270	115	19	1	3405



## Portfolio Banding – Home Loans and LAP

INR Lakhs, unless specified

### Portfolio Banding of Home Loans

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	3087	13921.04	80%
INR 15 Lakhs - INR 25 Lakhs	165	2903.92	17%
Greater than INR 25 Lakhs	18	615.64	4%
<b>Total</b>	<b>3270</b>	<b>17440.60</b>	<b>100%</b>

### Portfolio Banding of LAP

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	81	661.90	48%
INR 15 Lakhs - INR 25 Lakhs	28	515.66	37%
Greater than INR 25 Lakhs	6	210.55	15%
<b>Total</b>	<b>115</b>	<b>1388.11</b>	<b>100%</b>





## Portfolio Banding – Construction Finance

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	802.56	29%
INR 150 Lakhs - INR 250 Lakhs	3	595.00	21%
Greater than INR 250 Lakhs	5	1408.97	50%
<b>Total</b>	<b>22</b>	<b>2,753</b>	<b>100%</b>



## Liability Profile

INR Lakhs, unless specified

Liability Mix - Value	Mar20	Dec 2019	Sep-19
Banks	10921.16	11,316.8	11,794.6
FI's	6085.23	6,585.4	7,214.1
Total	17006.39	17,902.2	19,008.7

Liability Mix - %age	Mar 20	Dec 2019	Sep-19
Banks	64%	63%	62%
FI's	36%	37%	38%
Total	100%	100%	100%



# Balance Sheet

INR Lakhs, unless  
specified

Particulars	March 31, 2020	March 31, 2019
<b>I ASSETS</b>		
1) Financial Assets		
(a) Cash and Cash Equivalents	228.63	436.91
(b) Bank Balances other than (a) above	277.91	250.59
(c) Loans	21283.31	21618.44
(d) Investments	0.00	900.73
(e) Other Financial Assets	34.44	18.40
2) Non-Financial Assets		
(a) Property Plant and Equipment	40.36	52.78
(b) Intangible Assets	28.59	37.16
(c) Other Non-Financial Assets	357.19	357.52
<b>TOTAL</b>	<b>22250.44</b>	<b>23672.53</b>
<b><u>II LIABILITIES AND EQUITY</u></b>		
1) Financial Liabilities		
(a) Payables		
Trade Payables	15.46	48.35
Other Payables	32.18	54.48
(b) Borrowings (other than debt securities)	17006.40	19166.93
(c) Other financial liabilities	788.96	295.56
2) Non-Financial Liabilities		
(a) Current Tax liabilities (Net)	32.16	1.17
(b) Provisions	32.55	28.72
(c) Deferred Tax liabilities (Net)	6.89	12.56
(d) Other non-financial liabilities	520.22	496.95
3) Equity		
(a) Equity Share Capital	1428.18	1428.18
(b) Other Equity	2387.45	2139.64
<b>TOTAL</b>	<b>22250.44</b>	<b>23672.53</b>