



India Home Loan Limited

March, 2022



Q4'FY22: Brief Overview

- Loan Book at INR 162.71 Crore as of March 2022, a decrease of 12.30% against LoanBook of INR 185.52 Crore as of December 21.
- Q4' FY22 PAT is INR 0.64 Crore as against a PAT of INR 0.07 crore for Q3'FY22
- Q4'FY22 Disbursement amounted to INR 0.299 Crores.
- Capital Adequacy 52.21%; Net Worth INR 41.06 crores.
D(SD)/E:3.06; D/E(SD): 1.94
- Total full-time employees: 54

INDIA HOME LOAN LIMITED

Dashboard: Key Financials

INR Lakhs, unless Specified

Financial Snapshot	Q4FY22	Q3FY22	Q2FY22	Q1FY22
Interest Income	664	750	716	723
Interest Expense	358	406	418	428
Net Interest Income	306	344	299	296
Other Non-Operating Income	25	31	6	9
Fee & Other Operational Income	-4	92	21	15
Total Income	327	467	326	319
Operating Expenses	160	145	165	150
Provision for Credit Loss*	28	225	19	149
Total Expenses	188	370	184	299
Profit before Tax	139	97	142	20
Profit After Tax	64	7	102	18

Gross Loan Disbursements	29.88	34.5	20.85	58.78
Loan Assets	16271	18552	20222	20619
Treasury Assets	358	356	341	358
Borrowings	12592	14193	15557	16149
Net Worth	4106	4040	4034	3931

Dashboard: Key Financials

Ratios	Q4FY22	Q3FY22	Q2FY22	Q1FY22
Return on Assets (*)	1.56%	0.15%	2.03%	0.35%
Return on Equity (*)	6.19%	0.65%	10.18%	1.87%
NIM (*)	7.51%	7.42%	5.91%	5.70%
Avg Yield (Loans+ Treasury)	15.96%	15.87%	13.93%	13.80%
Borrowing Cost	11.42%	11.44%	10.75%	10.60%
Spread (Loans+ Treasury)	4.54%	4.43%	3.18%	3.21%
Avg yield (Loans) (*)	16.32%	16.17%	14.16%	13.93%
Borrowing Cost	11.42%	11.44%	10.75%	10.60%
Spread (Loans)	4.90%	4.73%	3.41%	3.33%
Debt : Equity (SD)	1.94	2.26	2.53	2.70
Debt (SD) : Equity	3.06	3.51	3.86	4.11
Capital Adequacy	52.21%	44.55%	40.87%	45.57%
Opex to Income	23.42%	39.93%	22.27%	20.13%
GNPA (*)	4.29%	4.23%	4.68%	4.31%
NNPA (*)	1.60%	3.16%	2.45%	2.21%

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	Q4FY22	Q3FY22	Q2FY22	Q1FY22
Interest Income	16.32%	16.17%	14.14%	13.93%
Interest Expense	8.81%	8.76%	8.18%	8.23%
Net Interest Income	7.51%	7.41%	5.97%	5.70%
Fee Income	-0.16%	1.93%	0.29%	0.28%
Total Income (Incl. Other Income)	8.04%	10.07%	6.39%	6.15%
Operating Expenses	3.93%	3.12%	3.23%	2.90%
Provision for Credit Loss	0.69%	4.85%	0.37%	2.87%
Total Expenses	4.62%	7.97%	3.60%	5.77%
ROA (Pre-Tax)	3.39%	2.10%	2.77%	0.38%
ROA	1.56%	0.15%	2%	0.35%



Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix – Value	March 22	December 21	September 21	June 21
Home Loans	13341	14708	16082	16406
SME Lap	1081	1292	1351	1393
Project Funding	1849	2549	2787	2816
Inter-Corporate Deposit	0	2.5	2.50	2.50
Total	16271	18551	20222	20619

Asset Mix - %	March 2022	Dec 21	Sep 21	June 21
Home Loans	82%	79%	79%	79%
SME Lap	7%	7%	7%	7%
Project Funding	11%	14%	14%	14%
Inter-Corporate Deposit	0	0%	0%	0%

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Total	100%	100%	100%	100%
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Asset Profile – By Geography

Asset Mix – State wise	March 2022	Dec 21	Sep 21	Jun 21
Maharashtra	2555	3413	3509	3519
Gujarat	13560	14948	16498	16885
Rajasthan	156	191	216	215
Total	16271	18552	20223	20619
Asset Mix - %age –State Wise	March 2022	Dec 21	Sep 21	Jun 21
Maharashtra	16%	18%	17%	17%
Gujarat	83%	81%	82%	82%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

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No of Customers	HL	LAP	Project Finance	Total
Maharashtra	287	21	4	312
Gujarat	2456	63	9	2528
Rajasthan	37	1	0	38
Total	2780	85	13	2878



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	2605	9759	73%
INR 15 lakhs – INR 25 lakhs	152	2846	21%
Greater than INR 25 lakhs	23	736	6%
Total	2780	13341	100%

Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	57	403	37%
INR 15 Lakhs - INR 25 Lakhs	21	395	37%
Greater than INR 25 Lakhs	7	283	26%
Total	85	1081	100.0%



Portfolio Banding – Construction Finance

Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less than INR 150 lakhs	9	723	39%
INR 150 lakhs – INR 250 lakhs	2	333	18%
Greater than INR 250 lakhs	2	793	43%
Total	13	1849	100%

Liability Profile

INR Lakhs, unless specified

Liability Mix – Value	Mar2022	Dec2021	Sep2021	June2021
Banks	9979	11262	11600	12219
FI's & Others	2613	2931	3957	3924
Total	12592	14193	15557	16143

Liability Mix – %	Mar2022	Dec2021	Sep2021	June2021
Banks	79%	79%	75%	76%
FI's	21%	21%	25%	24%
Total	100%	100%	100%	100%

Direct Assignment during 21-22

- 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 year ended 31 March 2022
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|---|---------|
| Aggregate principal outstanding of loans transferred (INR in Lac) | 1857.85 |
| Weighted Average residual maturity (In Months) | 159 |
| Weighted Average Holding Period (In Months) | 46 |
| Average Retention of Beneficial Economic Interest MRR by originator (%) | 10% |
| Average coverage of tangible Security (%) | 25% |
| Rating wise distribution of loans transferred | Unrated |
 - The Company has not acquired any loan not in default through assignment during the year ended 31 March 2022.
 - The Company has not transferred or acquired any stressed loan during the year ended 31 March 2022.