

India Home Loan Limited

- **Q4'FY23: Brief Overview**

- Loan Book at INR 101.70 Crores as of March 2023.
- During the quarter ended Mar 31, 2023, loans against which we have taken possession of property amounting INR 9 Crores transferred to Asset Held for Sale. Also, INR 0.06 Crores has been received against Assets Held For Sale.
- Q4' FY23 PAT is INR 0.48 Lakhs as against a PAT of INR 19 Lakhs for Q3' FY23
- Q4' FY23 Disbursement amounted to INR 0.08 Crores
- Capital Adequacy: 58.42% Net Worth: INR 41.50
- Crores D(SD)/E: 2.30; D/E(SD): 1.41
- Total full-time employees: 53

Dashboard: Key Financials

Financial Snapshot	Q4FY23	Q3FY23	Q2FY23	Q1FY23
Interest Income	545	545	514	544
Interest Expense	268	313	369	339
Net Interest Income	277	231	145	205
Other Non-Operating Income	6	26	1	1
Fee & Other Operational Income	16	78	24	20
Total Income	298	336	170	226
Operating Expenses	144	194	156	187
Provision for Credit Loss*	126	130	2	-7
Total Expenses	270	324	157	180
Profit before Tax	28	12	12	47
Profit After Tax	0.48	19	27	15
Gross Loan Disbursements	4	26	21	10
Loan Assets	10,170	11,495	13,112	14,674
Treasury Assets	361	360	356	366
Borrowings	9,083	9,533	10,738	11,860
Net Worth	4,030	4,150	4,136	4,115

Dashboard: Key Ratios

Ratios	Q4FY23	Q3FY23	Q2FY23	Q1FY23
Return on Assets (*)	1.03%	0.65%	0.68%	0.40%
Return on Equity (*)	0.05%	1.81%	2.58%	1.41%
NIM (*)	10.23%	7.52%	4.18%	5.34%
Avg Yield (Loans+ Treasury)	20.70%	18.38%	15.27%	14.47%
Borrowing Cost	11.80%	13.15%	13.75%	11.43%
Spread (Loans+ Treasury)	8.90%	5.23%	1.52%	3.04%
Avg Yield (Loans+ Treasury)	20.70%	18.95%	15.69%	14.83%
Borrowing Cost	11.80%	13.15%	13.75%	11.43%
Spread (Loans)	9.63%	5.81%	1.94%	3.40%
Debt : Equity (SD)	1.35	1.41	1.43	1.79
Debt (SD) : Equity	2.25	2.30	2.60	2.88
Opex to Income	25.40%	29.90%	28.91%	33.02%
GNPA (*)	4.29%	3.40%	3.69%	4.68%
NNPA (*)	3.09%	2.43%	2.60%	3.36%

- 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	Q4FY23	Q3FY23	Q2FY23	Q1FY23
Interest Income	21.44%	18.95%	15.69%	14.83%
Interest Expense	10.54%	10.90%	11.26%	9.24%
Net Interest Income	10.89%	8.05%	4.43%	5.60%
Fee Income	0.63%	0.92%	0.74%	0.55%
Total Income (Incl. Other Income)	11.72%	11.68%	5.18%	6.16%
Operating Expenses	5.66%	6.75%	4.75%	5.09%
Provision for Credit Loss	4.96%	4.51%	0.05%	-0.19%
Total Expenses	10.62%	11.26%	4.80%	4.89%
ROA (Pre-Tax)	1.10%	0.42%	0.38%	1.27%
ROA	0.02%	0.65%	0.81%	0.40%

Asset Profile – By Loan Type

Asset Mix – Value	Mar-23	Dec-22	Sep-22	Jun-22
Home Loans	8,925.00	10,034.00	11,197.00	12,649.00
SME Lap	787.00	929.00	994.00	1,042.00
Project Funding	458.00	533.00	921.00	983.00
Inter-Corporate Deposit	-	-	-	-
Total	10,170.00	11,495.00	13,112.00	14,674.00

Asset Mix - %	Mar-23	Dec-22	Sep-22	Jun-22
Home Loans	88%	87%	85%	86%
SME Lap	8%	8%	8%	7%
Project Funding	4%	5%	7%	7%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Mar-23	Dec-22	Sep-22	Jun-22
Maharashtra	1,424	1,588	1,807	2,047
Gujarat	8,620	9,783	11,163	12,477
Rajasthan	124	124	142	149
Total	10,170	11,495	13,112	14,674

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

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	215	14	2	231
Gujarat	1797	47	5	1849
Rajasthan	32	1	0	33
Total	2044	62	7	2113

Portfolio Banding – Home Loans and LAP

- Portfolio Banding of Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1934	6541	73%
INR 15 lakhs – INR 25 lakhs	90	1702	19%
Greater than INR 25 lakhs	20	681	8%
Total	2044	8924	100%

Portfolio Banding – Home Loans and LAP

- Portfolio Banding of LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	45	307	39%
INR 15 lakhs – INR 25 lakhs	9	169	21%
Greater than INR 25 lakhs	8	311	40%
Total	62	787	100%

Portfolio Banding – Construction Finance

- Portfolio Banding of Project Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	7	458	100
INR 150 lakhs – INR 250 lakhs	0	0	0
Greater than INR 250 lakhs	0	0	0
Total	7	458	100

Liability Profile

Liability Mix – %	Mar-23	Dec-22	Sep-22	Jun-22
Banks	83%	83%	81%	79%
FI's	17%	17%	19%	21%
Total	100%	100%	100%	100%

Liability Mix – %	Mar-23	Dec-22	Sep-22	Jun-22
Banks	83%	83%	81%	79%
FI's	17%	17%	19%	21%
Total	100%	100%	100%	100%

Thank you.