



**India Home Loan Limited**

*September 2019*



## Q2'FY20 (September '19): Brief Overview

- ★ Loan Book at INR 220.08 Crore as of Sep 2019, a reduction of 8% against Loan Book of INR 238.95 Crore as of Jun'18. Compared to Mar'19 Loan Book of INR 218.60 Crore, this represents a growth of 0.67%
- ★ Q2'FY20 PAT is INR 0.46 Crore as against a PAT of INR 0.38 crore for Q2'FY19. Q1'FY20 PAT stood at INR 0.22 Crore
- ★ Q2'FY20 Disbursement of INR 2.86 Crore as against Q2'FY19 Disbursement of INR 34.54 Crore;
- ★ Capital Adequacy 40.68%; Net Worth INR 36.04 crore  
D(SD)/E: 5.27; D/E(SD): 3.43
- ★ Total full-time employees: 71



## Dashboard: Key Financials

INR Lakhs, unless specified

Financial Snapshot	Quarter			Six months ended	
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18
Interest Income	768	766	768	1,534	1,423
Interest Expense	552	566	551	1,119	990
Net Interest Income	216	200	217	416	434
Other Non Operating Income	20	17	24	37	42
Fee & Other Operational Income	16	19	15	35	28
Total Income	252	237	257	488	504
Operating Expenses	166	154	159	320	265
Provision for Credit Loss	31	42	24	73	54
Total Expenses	197	197	184	393	319
Profit before Tax	55	40	73	95	184
Profit After Tax	46	23	39	69	116
Gross Loan Disbursements	286	1,168	3,454	1,454	6,958
Loan Assets	22,008	22,581	23,895	22,008	23,895
Treasury Assets	359	1,421	742	359	742
Borrowings	19,009	19,982	21,082	19,009	21,082
Net Worth	3,604	3,577	3,197	3,604	3,197



## Dashboard: Key Financials

INR Lakhs, unless specified

Ratios	Quarter			Six months ended	
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18
Return on Assets (*)	0.8%	0.4%	0.7%	0.6%	1.0%
Return on Equity (*)	5.2%	2.4%	5.0%	3.8%	7.3%
NIM (*)	3.9%	3.6%	3.9%	3.7%	3.9%
Avg Yield (Loans+ Treasury)	13.7%	12.8%	12.5%	13.7%	11.6%
Borrowing Cost	11.6%	11.3%	10.4%	11.8%	9.4%
Spread (Loans+ Treasury)	2.1%	1.4%	2.0%	1.9%	2.2%
Avg yield (Loans) (*)	14.0%	13.6%	12.9%	13.9%	11.9%
Borrowing Cost	11.6%	11.3%	10.4%	11.8%	9.4%
Spread (Loans)	2.3%	2.2%	2.4%	2.2%	2.5%
Debt : Equity (SD)	3.43	3.62	4.17	3.43	4.17
Debt (SD) : Equity	5.27	5.59	6.59	5.27	6.59
Capital Adequacy	40.7%	40.30%	36.0%	40.7%	36.0%
Opex to Income	25.5%	26.7%	26.9%	26.1%	26.0%
GNPA (*)	4.2%	4.5%	2.7%	4.2%	2.7%
NNPA (*)	3.2%	3.5%	2.2%	3.2%	2.2%

### 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			Six months ended	
	Sep-19	Jun-19	Sep-18	Sep-19	Sep-18
Interest Income	13.8%	13.8%	13.7%	13.8%	12.7%
Interest Expense	9.9%	10.2%	9.8%	10.0%	8.8%
Net Interest Income	3.9%	3.6%	3.9%	3.7%	3.9%
Fee Income	0.6%	0.7%	0.7%	0.7%	0.6%
Total Income (Incl. Other Income)	4.5%	4.3%	4.6%	4.4%	4.5%
Operating Expenses	3.0%	2.8%	2.8%	2.9%	2.4%
Provision for Credit Loss	0.5%	0.8%	0.4%	0.7%	0.5%
Total Expenses	3.5%	3.5%	3.3%	3.5%	2.8%
ROA (Pre-Tax)	1.0%	0.7%	1.3%	0.9%	1.6%
ROA	0.8%	0.4%	0.7%	0.6%	1.0%
ROE	5.2%	2.4%	5.0%	3.8%	7.3%



## Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix - Value	Sep-19	Jun-19	Sep-18
Home Loans	17,813	18,369	19,312
SME Lap	1,407.04	1,490	1,716
Project Funding	2,766.77	2,810	2,805
Inter-Corporate Deposit	21.61	20	25
<b>Total</b>	<b>22,008</b>	<b>22,690</b>	<b>23,859</b>

Asset Mix - %age	Sep-19	Jun-19	Sep-18
Home Loans	81%	81%	81%
SME Lap	6%	7%	7%
Project Funding	13%	12%	12%
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	Sep-19	Jun-19	Sep-18
Maharashtra	3,574.91	3,642	3,820
Gujarat	18,153.46	18,639	19,712
Rajasthan	279.74	298	327
Total	22,008	22,579	23,859

Asset Mix - %age -Statewise	Sep-19	Jun-19	Sep-18
Maharashtra	16%	16%	16%
Gujarat	82%	83%	83%
Rajasthan	1%	1%	1%
	100%	100%	100%

No. Of Customers	HL	LAP	Project Finance	ICD	Total
Maharashtra	351	20	7		378
Gujarat	2,914	96	13	2	3,025
Rajasthan	43	3			46
Total	3,308	119	20		3,449



## 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	3146	14,629	82%
INR 15 Lakhs - INR 25 Lakhs	143	2,548	14%
Greater than INR 25 Lakhs	19	636	4%
<b>Total</b>	<b>3308</b>	<b>17,813</b>	<b>100%</b>

### Portfolio Banding of LAP

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than INR 15 Lakhs	86	704	50%
INR 15 Lakhs - INR 25 Lakhs	27	495	35%
Greater than INR 25 Lakhs	6	207	15%
<b>Total</b>	<b>119</b>	<b>1407</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	12	768	28%
INR 150 Lakhs - INR 250 Lakhs	5	1,092	39%
Greater than INR 250 Lakhs	3	906	33%
<b>Total</b>	<b>20</b>	<b>2,767</b>	<b>100%</b>



## Liability Profile

INR Lakhs, unless specified

Liability Mix - Value	Sep-19	Jun-19	Sep-18
Banks	11,794.6	12,237.0	12,426.4
FI's	7,214.1	7,745.0	8,655.6
Total	19,008.7	19,982.0	21,082.0

Liability Mix - %age		Jun-19	Sep-18
Banks	62%	61%	59%
FI's	38%	39%	41%
Total	100%	100%	100%



## Balance Sheet

INR Lakhs, unless specified

Balance Sheet	Sep-19	Sep-18
Equity	1,428	1,428
Equity Share Warrants	307	-
Reserves	1,868	1,769
<b>Net Worth</b>	<b>3,604</b>	<b>3,197</b>
Borrowings		
Banks	11,795	12,426
FI's	7,214	8,656
Provisions (Asset provision)	314	183
<b>Total Liabilities</b>	<b>22,926</b>	<b>24,461</b>
Loan Assets	22,008	23,895
Other Assets	841	456
Fixed Assets	77	110
<b>Total Assets</b>	<b>22,926</b>	<b>24,461</b>