



India Home Loan Limited

India Home Loan Limited

September, 2022



Q2'FY23: Brief Overview

- Loan Book at INR 131.12 Crore as of September 2022.
- Q2' FY23 PAT is INR 0.27 Crore as against a PAT of INR 0.15 Crore for Q1' FY23
- Q2'FY23 Disbursement amounted to INR 0.21 Crores.
- Capital Adequacy: 51.20% Net Worth INR 41.36 crores. D(SD)/E: 2.60; D/E(SD): 1.43
- Total full-time employees: 54

INDIA HOME LOAN LIMITED

Dashboard: Key Financials

INR Lakhs, unless Specified

Financial Snapshot	Q2FY23	Q1FY23	Q4FY22	Q3FY22
Interest Income	514	539	664	750
Interest Expense	369	337	358	406
Net Interest Income	145	202	306	344
Other Non-Operating Income	1	6	25	31
Fee & Other Operational Income	24	20	-4	92
Total Income	170	228	327	467
Operating Expenses	156	188	160	145
Provision for Credit Loss*	2	-7	28	225
Total Expenses	157	181	188	370
Profit before Tax	12	47	139	97
Profit After Tax	27	15	64	7

Gross Loan Disbursements	21	10	29.88	34.5
Loan Assets	13112	14674	16271	18552
Treasury Assets	356	366	358	356
Borrowings	10738	11860	12592	14193
Net Worth	4136	4115	4106	4040

Dashboard: Key Financials

Ratios	Q2FY23	Q1FY23	Q4FY22	Q3FY22
Return on Assets (*)	0.68%	0.40%	1.56%	0.15%
Return on Equity (*)	2.58%	1.41%	6.19%	0.65%
NIM (*)	4.18%	5.50%	7.51%	7.42%
Avg Yield (Loans+ Treasury)	15.27%	14.33%	15.96%	15.87%
Borrowing Cost	13.75%	11.37%	11.42%	11.44%
Spread (Loans+ Treasury)	1.52%	2.96%	4.54%	4.43%
Avg yield (Loans) (*)	15.69%	14.69%	16.32%	16.17%
Borrowing Cost	13.75%	11.37%	11.42%	11.44%
Spread (Loans)	1.94%	3.32%	4.90%	4.73%
Debt : Equity (SD)	1.43	1.79	1.94	2.26
Debt (SD) : Equity	2.60	2.88	3.06	3.51
Opex to Income	28.91%	33.33%	23.42%	44.55%
GNPA (*)	3.69%	4.68%	4.24%	4.23%
NNPA (*)	2.60%	3.36%	3.06%	3.06%

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

ROATree	Q2FY23	Q1FY23	Q4FY22	Q3FY22
Interest Income	15.69%	14.69%	16.32%	16.17%
Interest Expense	11.26%	9.19%	8.81%	8.76%
Net Interest Income	4.43%	5.50%	7.51%	7.41%
Fee Income	0.74%	0.55%	-0.09%	1.93%
Total Income (Incl. Other Income)	5.18%	6.21%	8.04%	10.07%
Operating Expenses	4.75%	5.13%	3.93%	3.12%
Provision for Credit Loss	0.05%	-0.19%	0.69%	4.85%
Total Expenses	4.80%	4.94%	4.62%	7.97%
ROA (Pre-Tax)	0.38%	1.27%	3.39%	2.10%
ROA	0.81%	0.40%	1.56%	0.15%



Asset Profile – By Loan Type

INR Lakhs, unless specified

Asset Mix – Value	Sep-22	Jun-22	Mar-22	Dec-21
Home Loans	11197	12649	13341	14708
SME Lap	994	1042	1081	1292
Project Funding	921	983	1849	2549
Inter-Corporate Deposit	0	0	0	2.5
Total	13112	14674	16271	18551

Asset Mix - %	Sep-22	Jun-22	Mar-22	Dec-21
Home Loans	85%	86%	82%	79%
SME Lap	8%	7%	7%	7%
Project Funding	7%	7%	11%	14%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Sep-22	Jun-22	Mar-22	Dec-21
Maharashtra	1807	2047	2555	3413
Gujarat	11163	12477	13560	14948
Rajasthan	142	149	156	191
Total	13112	14674	16271	18552

Asset Mix - %age –State Wise	Sep-22	Jun-22	Mar-22	Dec-21
Maharashtra	14%	14%	16%	18%
Gujarat	85%	85%	83%	81%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

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No of Customers	HL	LAP	Project Finance	Total
Maharashtra	245	21	3	269
Gujarat	2164	57	8	2229
Rajasthan	35	1	0	36
Total	2444	79	11	2534



Portfolio Banding – Home Loans and LAP

Portfolio Banding of Home Loans

INR Lakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	2287	7950	71
INR 15 lakhs – INR 25 lakhs	136	2577	23
Greater than INR 25 lakhs	21	670	6
Total	2444	11197	100

Portfolio Banding of LAP

INR Lakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	56	396	40
INR 15 lakhs – INR 25 lakhs	18	354	36
Greater than INR 25 lakhs	5	244	25
Total	79	994	100



Portfolio Banding – Construction Finance

Portfolio Banding of Project Finance

INRLakhs, unless specified

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	10	730	79
INR 150 lakhs – INR 250 lakhs	1	192	21
Greater than INR 250 lakhs	0	0	0
Total	11	921	100

Liability Profile

INRLakhs, unless specified

Liability Mix – Value	Sep-22	Jun-22	Mar-22	Dec-21
Banks	8646	9408	9979	11262
FI's & Others	2092	2453	2613	2931
Total	10738	11860	12592	14193

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

Direct Assignment during Q2 22-23

- 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 quarter and half year ended 30 Sep 2022.

Aggregate principal outstanding of loans transferred (INR in Lac)	430
Weighted Average residual maturity (In Months)	141
Weighted Average Holding Period (In Months)	44
Average Retention of Beneficial Economic Interest MRR by originator (%)	10%
Average coverage of tangible Security (%)	42%
Rating wise distribution of loans transferred	Unrated

- Details of loans not in default transferred through sale during the quarter and half year ended 30 Sep 2022.

Aggregate principal outstanding of loans transferred (INR in Lac)	530
Weighted Average residual maturity (In Months)	160
Weighted Average Holding Period (In Months)	51
Average Retention of Beneficial Economic Interest MRR by originator (%)	-
Average coverage of tangible Security (%)	76%
Rating wise distribution of loans transferred	Unrated

- Company has not acquired any loan not in default through assignment during the year quarter ended 30 September, 2022.
- The Company has not transferred or acquired any stressed loan during the quarter ended 30 September 2022.