

India Home Loan Limited

- **Q2'FY24: Brief Overview**

- Loan Book at INR 65.84 Crores as of September 2023.
- During the quarter ended September 30, 2023, loans against which we have taken possession of property amounting INR 3.99 Crores transferred to Asset Held for Sale. Also, INR 0.62 Crores has been received against Assets Held For Sale.
- Q2' FY24 PAT is INR 8.90 Lakhs as against a PAT of INR -26.91 Lakhs for Q1' FY24
- Q2' FY24 Disbursement amounted to INR 0.02 Crores
- Capital Adequacy: 67.50% Net Worth: INR 41.49 cr
- Crores D(SD)/E: 1.58; D/E(SD): 0.87
- Total full-time employees: 55

Dashboard: Key Financials

Financial Snapshot	Q2FY24	Q1FY24	Q4FY23	Q3FY23
Interest Income	288	360	545	545
Interest Expense	247	267	268	313
Net Interest Income	41	93	277	231
Other Non-Operating Income	2	6	6	26
Fee & Other Operational Income	11	14	16	78
Total Income	54	113	298	336
Operating Expenses	187	112	144	194
Provision for Credit Loss*	-148	31	126	130
Total Expenses	39	144	270	324
Profit before Tax	15	-30	28	12
Profit After Tax	9	-27	0.48	19
Gross Loan Disbursements	22	4	4	26
Loan Assets	6584	8508	10,170	11,495
Treasury Assets	38	364	361	360
Borrowings	6558	8302	9,083	9,533
Net Worth	4149	4154	4,183	4,150

Dashboard: Key Ratios

Ratios	Q2Y24	Q1FY24	Q4FY23	Q3FY23
Return on Assets (*)	0.54%	-1.27%	1.03%	0.65%
Return on Equity (*)	0.21%	-2.59%	0.05%	1.81%
NIM (*)	2.20%	3.98%	10.23%	7.52%
Avg Yield (Loans+ Treasury)	17.52%	16.23%	20.70%	18.38%
Borrowing Cost	15.06%	12.87%	11.80%	13.15%
Spread (Loans+ Treasury)	2.46%	3.36%	8.90%	5.23%
Avg Yield (Loans+ Treasury)	17.52%	16.92%	20.70%	18.95%
Borrowing Cost	15.06%	12.87%	11.80%	13.15%
Spread (Loans)	2.46%	4.06%	9.63%	5.81%
Debt : Equity (SD)	0.87	1.18	1.35	1.41
Debt (SD) : Equity	1.58	2.00	2.25	2.3
Opex to Income	62.19%	29.51%	25.40%	29.90%
GNPA (*)	2.81%	4.78%	4.29%	3.40%
NNPA (*)	2.01%	3.45%	3.09%	2.43%

- 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	Q2FY24	Q1FY24	Q4FY23	Q3FY23
Interest Income	17.52%	16.92%	21.44%	18.95%
Interest Expense	15.00%	12.55%	10.54%	10.90%
Net Interest Income	2.52%	4.37%	10.89%	8.05%
Fee Income	0.68%	0.66%	0.63%	0.92%
Total Income (Incl. Other Income)	3.30%	5.32%	11.72%	11.68%
Operating Expenses	11.38%	5.28%	5.66%	6.75%
Provision for Credit Loss	-9.02%	1.47%	4.96%	4.51%
Total Expenses	2.36%	6.75%	10.62%	11.26%
ROA (Pre-Tax)	0.93%	-1.43%	1.10%	0.42%
ROA	0.54%	-1.27%	0.02%	0.65%

Asset Profile – By Loan Type

Asset Mix – Value	Sep-23	Jun-23	Mar-23	Dec-22
Home Loans	5,966	7,527	8,925.00	10,034.00
SME Lap	472	616	787	929
Project Funding	146	365	458	533
Inter-Corporate Deposit	-		-	-
Total	6,584	8,508	10,170.00	11,495.00

Asset Mix - %	Sep-23	Jun-23	Mar-23	Dec-22
Home Loans	91%	88%	88%	87%
SME Lap	7%	7%	8%	8%
Project Funding	2%	4%	4%	5%
Inter-Corporate Deposit	0%	0%	0%	0%
Total	100%	100%	100%	100%

Asset Profile – By Geography

Asset Mix – State wise	Sep-23	Jun-23	Mar-23	Dec-22
Maharashtra	674	1,234	1,424	1,588
Gujarat	5,825	7,171	8,620	9,783
Rajasthan	85	103	124	124
Total	6,584	8,508	10,170	11,495

Asset Mix - %age –State Wise	Sep-23	Jun-23	Mar-23	Dec-22
Maharashtra	10%	15%	14%	14%
Gujarat	88%	84%	85%	85%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	139	13		152
Gujarat	1322	37	4	1363
Rajasthan	20	1		21
Total	1481	51	4	1536

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	1416	4540	76%
INR 15 lakhs – INR 25 lakhs	53	1033	17%
Greater than INR 25 lakhs	12	394	7%
Total	1481	5966	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	42	214	45%
INR 15 lakhs – INR 25 lakhs	5	94	20%
Greater than INR 25 lakhs	4	164	35%
Total	51	472	100%

Portfolio Banding – Construction Finance

•Portfolio Banding of Project Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	4	146	100%
INR 150 lakhs – INR 250 lakhs	0	0	0
Greater than INR 250 lakhs	0	0	0
Total	4	146	100.00%

Liability Profile

Liability Mix – %	Sep-23	Jun-23	Mar-23	Dec-22
Banks	90%	87%	83%	83%
FI's	10%	13%	17%	17%
Total	100%	100%	100%	100%

Thank you.