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# India Home Loan Limited

September 2024

# India Home Loan Limited

- **Q2'FY 24-25: Brief Overview**

- Loan Book at INR 56.93 Crores as of September 2024.
- INR 0.43 Crores has been received against Assets Held For Sale.
- Q2' FY24-25 PAT is INR 5.75 Lakhs as against a PAT of INR 9.92 Lakhs for Q1' FY24-25.
- Q2' FY24-25 Disbursement amounted to INR 0.04 Crores
- Capital Adequacy: 82.02% Net Worth: INR 38.42 Crores
- Crores D(SD)/E: 0.63 ; D/E(SD): 1.37
- Total full-time employees: 45

# Dashboard: Key Financials

Financial Snapshot	In Lakhs			
	Q2FY 24-25	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24
Interest Income	322	319	223	282
Interest Expense	192	196	221	216
Net Interest Income	130	123	2	66
Other Non-Operating Income	1	6	1	1
Fee & Other Operational Income	7	9	9	13
Total Income	137	138	12	80
Operating Expenses	129	130	181	186
Provision for Credit Loss*	3	-5	35	12
Total Expenses	132	125	216	198
Profit before Tax	5	13	-204	-118
Profit After Tax	-1	10	-211	-115
Gross Loan Disbursements	0	0	46	46
Loan Assets	5694	5774	5840	6430
Treasury Assets	25	30	51	31
Borrowings	5162	5385	5662	6310
Net Worth	3842	3841	3832	4032

# Dashboard: Key Ratios

Ratios	Q2FY 24-25	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24
Return on Assets (*)	0.40%	0.69%	-14.45%	-7.18%
Return on Equity (*)	0.60%	1.03%	-5.51%	-2.86%
NIM (*)	9.10%	8.54%	0.14%	4.13%
Avg Yield (Loans+ Treasury)	22.49%	21.98%	15.17%	17.48%
Borrowing Cost	14.88%	14.53%	15.64%	13.90%
Spread (Loans+ Treasury)	7.61%	7.45%	-0.47%	3.58%
Avg Yield (Loans+ Treasury)	22.59%	22.10%	15.30%	17.57%
Borrowing Cost	14.88%	14.53%	15.64%	13.90%
Spread (Loans)	7.72%	7.56%	-0.34%	3.67%
Debt : Equity (SD)	0.63	0.68	0.75	0.82
Debt (SD) : Equity	1.37	1.41	1.48	1.54
Opex to Income	39.20%	38.96%	77.57%	62.81%
GNPA (*)	2.84%	3.55%	3.63%	3.32%
NNPA (*)	2.04%	2.55%	2.61%	2.39%

- 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	Q2FY 24-25	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24
Interest Income	22.59%	22.10%	15.30%	17.57%
Interest Expense	13.49%	13.55%	15.16%	13.43%
Net Interest Income	9.10%	8.54%	0.14%	4.13%
Fee Income	0.48%	0.64%	0.64%	0.81%
Total Income (Incl. Other Income)	9.65%	9.58%	0.83%	5.00%
Operating Expenses	9.07%	9.01%	12.41%	11.58%
Provision for Credit Loss	0.22%	-0.35%	2.39%	0.77%
Total Expenses	9.29%	8.67%	14.79%	12.34%
ROA (Pre-Tax)	0.36%	0.92%	-13.97%	-7.34%
ROA	0.40%	0.69%	-14.45%	-7.18%

# Asset Profile – By Loan Type

Asset Mix – Value	Sep-24	Jun-24	Mar-24	Dec-23
Home Loans	5,184	5,270	5,300	5,835
SME Lap	465	451	469	493
Project Funding	45	54	70	102
Inter-Corporate Deposit	0	0	0	0
<b>Total</b>	<b>5,694</b>	<b>5,774</b>	<b>5,840</b>	<b>6,430</b>

Asset Mix - %	Sep-24	Jun-24	Mar-24	Dec-23
Home Loans	91%	91%	91%	91%
SME Lap	8%	8%	8%	8%
Project Funding	1%	1%	1%	2%
Inter-Corporate Deposit	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

# Asset Profile – By Geography

Asset Mix – State wise	Sep-24	Jun-24	Mar-24	Dec-23
Maharashtra	568	545	547	613
Gujarat	5,046	5,152	5,213	5,730
Rajasthan	79	78	80	86
Total	5,694	5,774	5,840	6,430

Asset Mix - %age –State Wise	Sep-24	Jun-24	Mar-24	Dec-23
Maharashtra	9%	9%	9%	10%
Gujarat	89%	89%	89%	89%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	115	11	0	126
Gujarat	1103	33	1	1137
Rajasthan	19	1	0	20
Total	1237	45	1	1283

# Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1165	3637	70%
INR 15 lakhs – INR 25 lakhs	53	942	18%
Greater than INR 25 lakhs	19	605	12%
Total	1237	5184	100%

# Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	38	206	44%
INR 15 lakhs – INR 25 lakhs	2	35	7%
Greater than INR 25 lakhs	5	224	48%
Total	45	465	100%

# Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	1	45	100%
INR 150 lakhs – INR 250 lakhs	0	0	0
Greater than INR 250 lakhs	0	0	0
Total	1	45	100%

# Liability Profile

Liability Mix – %	Sep-24	Jun-24	Mar-24	Dec-23
Banks	93%	93%	92%	91%
FI's	7%	7%	8%	9%
Total	100%	100%	100%	100%

Thank you.