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# India Home Loan Limited

June 2024

# India Home Loan Limited

- **Q1'FY 24-25: Brief Overview**

- Loan Book at INR 57.74 Crores as of June 2024.
- INR 1.11 Crores has been received against Assets Held For Sale.
- Q1' FY24-25 PAT is INR 9.92 Lakhs as against a PAT of INR -211.01 Lakhs for Q4' FY23-24.
- Q1' FY24-25 Disbursement amounted to INR 0.04 Crores
- Capital Adequacy: 74.78% Net Worth: INR 38.40 Crores
- Crores D(SD)/E: 2.30 ; D/E(SD): 1.41
- Total full-time employees: 47

# Dashboard: Key Financials

Financial Snapshot	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24	Q2FY 23-24
Interest Income	319	223	282	288
Interest Expense	196	221	216	247
Net Interest Income	123	2	66	41
Other Non-Operating Income	6	1	1	2
Fee & Other Operational Income	9	9	13	11
Total Income	138	12	80	54
Operating Expenses	130	181	186	187
Provision for Credit Loss*	-5	35	12	-148
Total Expenses	125	216	198	39
Profit before Tax	13	-204	-118	15
Profit After Tax	10	-211	-115	9
Gross Loan Disbursements	0	46	46	22
Loan Assets	5774	5840	6430	6584
Treasury Assets	30	51	31	38
Borrowings	5385	5662	6310	6558
Net Worth	3841	3832	4032	4149

# Dashboard: Key Ratios

Ratios	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24	Q2FY 23-24
Return on Assets (*)	0.69%	-14.45%	-7.18%	0.54%
Return on Equity (*)	1.03%	-5.51%	-2.86%	0.21%
NIM (*)	8.54%	0.14%	4.13%	2.20%
Avg Yield (Loans+ Treasury)	21.98%	15.17%	17.48%	17.52%
Borrowing Cost	14.53%	15.64%	13.90%	15.06%
Spread (Loans+ Treasury)	7.45%	-0.47%	3.58%	2.46%
Avg Yield (Loans+ Treasury)	22.10%	15.30%	17.57%	17.52%
Borrowing Cost	14.53%	15.64%	13.90%	15.06%
Spread (Loans)	7.56%	-0.34%	3.67%	2.46%
Debt : Equity (SD)	0.68	0.75	0.82	0.87
Debt (SD) : Equity	1.41	1.48	1.54	1.58
Opex to Income	38.96%	77.57%	62.81%	62.19%
GNPA (*)	3.55%	3.63%	3.32%	2.81%
NNPA (*)	2.55%	2.61%	2.39%	2.01%

- 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	Q1FY 24-25	Q4FY 23-24	Q3FY 23-24	Q2FY 23-24
Interest Income	22.10%	15.30%	17.57%	17.52%
Interest Expense	13.55%	15.16%	13.43%	15.00%
Net Interest Income	8.54%	0.14%	4.13%	2.52%
Fee Income	0.64%	0.64%	0.81%	0.68%
Total Income (Incl. Other Income)	9.58%	0.83%	5.00%	3.30%
Operating Expenses	9.01%	12.41%	11.58%	11.38%
Provision for Credit Loss	-0.35%	2.39%	0.77%	-9.02%
Total Expenses	8.67%	14.79%	12.34%	2.36%
ROA (Pre-Tax)	0.92%	-13.97%	-7.34%	0.93%
ROA	0.69%	-14.45%	-7.18%	0.54%

# Asset Profile – By Loan Type

Asset Mix – Value	Jun-24	Mar-24	Dec-23	Sep-23
Home Loans	5,270	5,300	5,835	5,966
SME Lap	451	469	493	472
Project Funding	54	70	102	146
Inter-Corporate Deposit	0	0	0	0
<b>Total</b>	<b>5,774</b>	<b>5,840</b>	<b>6,430</b>	<b>6,584</b>

Asset Mix - %	Jun-24	Mar-24	Dec-23	Sep-23
Home Loans	91%	91%	91%	91%
SME Lap	8%	8%	8%	7%
Project Funding	1%	1%	2%	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	Jun-24	Mar-24	Dec-23	Sep-23
Maharashtra	545	547	613	674
Gujarat	5,152	5,213	5,730	5,825
Rajasthan	78	80	86	85
Total	5,774	5,840	6,430	6,584

Asset Mix - %age –State Wise	Jun-24	Mar-24	Dec-23	Sep-23
Maharashtra	9%	9%	10%	10%
Gujarat	89%	89%	89%	88%
Rajasthan	1%	1%	1%	1%
Total	100%	100%	100%	100%

No of Customers	HL	LAP	Project Finance	Total
Maharashtra	117	11	0	128
Gujarat	1128	33	2	1163
Rajasthan	19	1	0	20
Total	1264	45	2	1311

# Portfolio Banding – Home Loans and LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1195	3794	72%
INR 15 lakhs – INR 25 lakhs	52	942	18%
Greater than INR 25 lakhs	17	534	10%
Total	1264	5270	100%

# Portfolio Banding – Home Loans and LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	38	204	45%
INR 15 lakhs – INR 25 lakhs	2	33	7%
Greater than INR 25 lakhs	5	214	47%
Total	45	451	100%

# Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	2	54	100%
INR 150 lakhs – INR 250 lakhs	0	0	0
Greater than INR 250 lakhs	0	0	0
Total	2	54	100%

# Liability Profile

Liability Mix – %	Jun-24	Mar-24	Dec-23	Sep-23
Banks	93%	92%	91%	90%
FI's	7%	8%	9%	10%
Total	100%	100%	100%	100%

Thank you.