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# India Home Loan Limited

December 2024



# India Home Loan Limited

- **Q3'FY 24-25: Brief Overview**

- Loan Book at INR 56.09 Crores as of December 2024.
- INR 0.04 Crores has been received against Assets Held For Sale.
- Q3' FY24-25 PAT is INR 7.96 Lakhs as against a PAT of INR 5.75 Lakhs for Q2' FY24-25.
- Q3' FY24-25 Disbursement amounted to INR 0.05 Crores
- Capital Adequacy: 80.95%   Net Worth: INR 38.50 Crores
- Crores D(SD)/E: 0.60 ; D/E(SD): 1.36
- Total full-time employees: 45



# Dashboard: Key Financials

**INR in Lakhs**

Financial Snapshot	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25	Q4 FY 23-24
Interest Income	321	322	319	223
Interest Expense	187	192	196	221
Net Interest Income	133	130	123	2
Other Non-Operating Income	10	1	6	1
Fee & Other Operational Income	1	7	9	9
Total Income	144	137	138	12
Operating Expenses	123	129	130	181
Provision for Credit Loss*	13	3	-5	35
Total Expenses	136	132	125	216
Profit before Tax	8	5	13	-204
Profit After Tax	8	6	10	-211
Gross Loan Disbursements		0	0	46
Loan Assets	5609	5694	5774	5840
Treasury Assets	32	25	30	51
Borrowings	5069	5162	5385	5662
Net Worth	3850	3842	3841	3832



# Dashboard: Key Ratios

Ratios	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25	Q4 FY 23-24
Return on Assets (*)	0.57%	0.40%	0.69%	-14.45%
Return on Equity (*)	0.83%	0.60%	1.03%	-5.51%
NIM (*)	9.49%	9.10%	8.54%	0.14%
Avg Yield (Loans+ Treasury)	22.73%	22.49%	21.98%	15.17%
Borrowing Cost	14.79%	14.88%	14.53%	15.64%
Spread (Loans+ Treasury)	7.94%	7.61%	7.45%	-0.47%
Avg Yield (Loans+ Treasury)	22.86%	22.59%	22.10%	15.30%
Borrowing Cost	14.79%	14.88%	14.53%	15.64%
Spread (Loans)	8.07%	7.72%	7.56%	-0.34%
Debt : Equity (SD)	0.60	0.63	0.68	0.75
Debt (SD) : Equity	1.36	1.37	1.41	1.48
Opex to Income	37.16%	39.20%	38.96%	77.57%
GNPA (*)	2.90%	2.84%	3.55%	3.63%
NNPA (*)	2.08%	2.04%	2.55%	2.61%

- Subordinated Debt has been considered as part of Tier II capital while computing Capital Adequacy Ratio
- Debt : Equity (SD) considers subordinated debt as Equity and Debt (SD):Equity considers subordinated debt as Debt



# Dashboard: Key Ratios

ROATree	Q3 FY 24-25	Q2 FY 24-25	Q1 FY 24-25	Q4 FY 23-24
Interest Income	22.86%	22.59%	22.10%	15.30%
Interest Expense	13.37%	13.49%	13.55%	15.16%
Net Interest Income	9.49%	9.10%	8.54%	0.14%
Fee Income	0.74%	0.48%	0.64%	0.64%
Total Income (Incl. Other Income)	10.27%	9.65%	9.58%	0.83%
Operating Expenses	8.78%	9.07%	9.01%	12.41%
Provision for Credit Loss	0.95%	0.22%	-0.35%	2.39%
Total Expenses	9.73%	9.29%	8.67%	14.79%
ROA (Pre-Tax)	0.54%	0.36%	0.92%	-13.97%
ROA	0.57%	0.40%	0.69%	-14.45%



# Asset Profile – By Loan Type

Asset Mix – Value	Dec-24	Sep-24	Jun-24	Mar-24
Home Loans	5,108	5,184	5,270	5,300
SME Lap	453	465	451	469
Project Funding	47	45	54	70
Inter-Corporate Deposit	-	-	-	-
Total	5,609	5,694	5,774	5,840

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



# Asset Profile – By Geography

Asset Mix – State wise	Dec-24	Sep-24	Jun-24	Mar-24
Maharashtra	522	568	545	547
Gujarat	5,011	5,046	5,152	5,213
Rajasthan	75	79	78	80
Total	5,609	5,693	5,774	5,840

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



No of Customers	HL	LAP	Project Finance	Total
Maharashtra	111	11	0	122
Gujarat	1077	30	2	1109
Rajasthan	18	1	0	19
Total	1206	42	2	1250



# Portfolio Banding – Home Loans

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	1130	3493	68%
INR 15 lakhs – INR 25 lakhs	56	991	19%
Greater than INR 25 lakhs	20	624	12%
Total	1206	5108	100%



# Portfolio Banding – LAP

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 15 lakhs	34	166	37%
INR 15 lakhs – INR 25 lakhs	3	54	12%
Greater than INR 25 lakhs	5	234	52%
Total	42	453	100%



# Portfolio Banding – Construction Finance

Loan Amount Range	No of Customers	Loan Outstanding	Total%
Less Than INR 150 lakhs	2	47	100%
INR 150 lakhs – INR 250 lakhs	-	-	-
Greater than INR 250 lakhs	-	-	-
Total	2	47	100%



# Liability Profile

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



Thank you.