



India Home Loan Limited

Investor Presentation for the period ended December 2017

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December 2017 : Overview / Highlights

- ★ Loan book @ INR 140.83 Crores vs. INR 42.21 Crores in March 2017; Growth of ~334%
- ★ YTD December 2017 PAT INR 2.18 Crore; YTD growth of ~220% over FY 17
- ★ YTD December 2017 Disbursal of INR 107.64 Crore and INR 56.83 Crore in Q3
- ★ YTD Net origination @ INR 98.62 Crore and INR 52.64 Crore in Q3
- ★ Net worth INR 33.45 Crore; Capital Adequacy 36.9%; Debt : Equity 3.54 Times ; Total full time employees 43
- ★ Applied and received subsidy of INR 2.16 Crore in Q3; additionally applied for INR 3.5 Crore
- ★ GNPA 1.04% vs. 2.71% in March 2017; NNPA 0.87% vs. 1.94% in March 2017
- ★ Bank Loan sanctions received for INR 38 Crore in Q3; Pipeline of INR 50 Crore
- ★ Continued growth in the Gujarat region ; Maharashtra may pick up in FY19

Dashboard : Key Financials

INR Lakhs, unless specified

Financial Snapshot	9MFY18	Q3FY18	Q2FY18	Q1FY18	FY17
Interest Income	859	407	256	196	526
Interest Expense	375	215	97	63	174
Net Interest Income	484	192	159	133	352
Fee Income	187	97	55	34	60
Total Income	671	289	214	168	412
Operating Expenses	354	141	109	103	254
Provision for Credit Loss	18	21	0	(3)	18
Total Expenses	372	163	109	100	272
Profit before Tax	299	126	104	68	140
Profit After Tax	218	92	76	51	99
Gross Loan disbursements	10,764	5,683	2,872	2,208	1,496
Net Loan disbursements	9,862	5,264	2,611	1,988	1,080
Loan Assets	14,083	14,083	8,819	6,208	4,221
Treasury Assets	1,119	1,119	1,049	304	399
Net Worth	3,345	3,345	3,254	3,178	3,127

Dashboard : Key Ratios

Financial Snapshot	9MFY18	Q3FY18	Q2FY18	Q1FY18	FY17
Return on Assets	3.2%	3.2%	4.0%	3.9%	2.7%
Return on Equity	9.0%	11.0%	9.3%	6.5%	4.0%
Wt Avg yield (loans)	13.7%	13.7%	13.7%	13.9%	13.4%
Borrowing cost	10.5%	10.5%	10.5%	10.8%	12.7%
Spread	3.3%	3.3%	3.3%	3.2%	0.7%
NIM	6.5%	6.1%	7.7%	9.6%	9.0%
Opex to Income	52.8%	48.9%	51.1%	61.6%	61.7%
Opex to Loan Book (loans+ treasury)	5.4%	4.5%	5.3%	7.4%	6.5%
Debt : Equity (times)	3.54	3.54	2.04	1.03	0.45
Capital Adequacy	36.9%	36.9%	54.4%	85.3%	117.7%
Gross NPA	1.04%	1.04%	1.14%	1.46%	2.71%
Net NPA	0.87%	0.87%	0.86%	1.07%	1.94%

Dashboard : ROA Tree

ROA Tree	9MFY18	FY17
Interest Income	12.5%	14.3%
Interest Expense	5.5%	4.7%
Net Interest Income	7.0%	9.6%
Fee Income	2.7%	1.6%
Total Net Income	9.7%	11.2%
Operating Expenses	5.2%	6.9%
Provision for Credit Loss	0.3%	0.5%
Total Expenses	5.5%	7.4%
ROA (pre-tax)	4.2%	3.8%
ROA	3.2%	2.7%

Asset Profile

INR Lakhs, unless specified

Asset Mix - Value	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Home Loans	11,301	7,570	4,861	2,963
SME Lap	1,002	379	343	240
Project Funding	1,780	869	1,004	1,018
Total	14,083	8,819	6,208	4,221

Asset Mix - %age	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Home Loans	80%	86%	78%	70%
SME Lap	7%	4%	6%	6%
Project Funding	13%	10%	16%	24%
Total	100%	100%	100%	100%

Asset Mix - Statewise	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Maharashtra	2,937	2,293	2,098	1,984
Gujarat	10,906	6,411	4,045	2,188
Rajasthan	240	115	65	48
Total	14,083	8,819	6,208	4,221

No. Of Customers	HL	LAP	Project Finance	Total
Maharashtra	322	17	5	344
Gujarat	1,164	60	6	1,230
Rajasthan	28	3	-	31
Total	1,514	80	11	1,605



Asset Profile (Portfolio Banding)

INR Lakhs, unless specified

Portfolio Banding for Home Loans

INR in Lakhs

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less than 1 Lakhs	120	90.3	0.8%
INR 1 Lakhs - INR 5 Lakhs	481	1,420.4	12.6%
INR 5 Lakhs - INR 10 Lakhs	504	3,592.0	31.8%
INR 10 Lakhs - INR 15 Lakhs	267	3,247.1	28.7%
INR 15 Lakhs - INR 20 Lakhs	87	1,515.9	13.4%
INR 20 Lakhs - INR 25 Lakhs	34	718.7	6.4%
INR 25 Lakhs - INR 30 Lakhs	7	180.8	1.6%
INR 30 Lakhs - INR 35 Lakhs	5	158.2	1.4%
INR 35 Lakhs - INR 40 Lakhs	6	224.7	2.0%
Greater than INR 40 Lakhs	3	152.9	1.4%
Total	1,514	11,301.0	100.0%

Portfolio Banding for Project Finance

INR in Lakhs

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than 50 Lakhs	2	62.2	3.5%
INR 50 Lakhs - INR 100 Lakhs	4	290.3	16.3%
INR 100 Lakhs - INR 150 Lakhs	1	123.5	6.9%
INR 200 Lakhs - INR 250 Lakhs	1	233.6	13.1%
INR 250 Lakhs and above	3	1,070.3	60.1%
Total	11	1,780	100.0%

Portfolio Banding for Loan Against Property

INR in Lakhs

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than 5 Lakhs	18	58.1	5.8%
INR 5 Lakhs - INR 10 Lakhs	26	188.2	18.8%
INR 10 Lakhs - INR 15 Lakhs	10	116.7	11.7%
INR 15 Lakhs - INR 20 Lakhs	10	170.3	17.0%
INR 20 Lakhs - INR 25 Lakhs	8	173.0	17.3%
INR 25 Lakhs and above	8	295.2	29.5%
Total	80	1,001.6	100.0%

Liability Profile

INR Lakhs, unless specified

Liability Mix - Value	YTD Dec-17	YTD Sept-17	YTD Jun-17	YTD Mar-17
Banks	10,653.5	6,187.3	2,805.6	889.9
FI's	1,191.7	435.4	479.2	522.9
Total	11,845.2	6,622.7	3,284.8	1,412.8

Liability Mix - %age	YTD Dec-17	YTD Sept-17	YTD Jun-17	YTD Mar-17
Banks	89.9%	93.4%	85.4%	63%
FI's	10.1%	6.6%	14.6%	37%
Total	100.0%	100.0%	100.0%	100%

Balance Sheet : December 2017

INR Lakhs, unless specified

Balance Sheet	As at 31st December 2017	As at 30th September	As at 30th June 2017	As at 31st March 2017
Equity	1,428	1,428	1,428	1,428
Reserves	1,917	1,825	1,750	1,699
Net Worth	3,345	3,253	3,178	3,127
Borrowings	11,845	6,623	3,285	1,413
Others	225	192	131	123
Total Liabilities	15,416	10,068	6,594	4,663
Loan Assets	14,084	8,820	6,210	4,222
Treasury Assets	1,119	1,049	304	399
Other Current Assets	131	112	38	12
Fixed Assets	82	87	42	30
Total Assets	15,416	10,068	6,594	4,663



THANK YOU