



India Home Loan Limited

Investor presentation for the year ended March 2018

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March 2018 : Overview / Highlights

- ★ Loan book @ INR 177.93 Crores vs. INR 42.21 Crores in March 2017; Growth of ~422%
- ★ YTD March 2018 PAT INR 2.96 Crore; YTD growth of ~299% over FY 17
- ★ YTD March 2018 Gross Disbursal of INR 151.14 Crore and INR 21.57 Crore in March 2018; Q4FY18 INR 43.50 Crore
- ★ YTD Net origination @ INR 135.73 Crore and INR 17.04 Crore in March 2018; Q4FY18 INR 37.11 Crore
- ★ Net worth INR 33.89 Crore; Capital Adequacy 29.78%; Debt : Equity 4.59 Times; Total full time employees 44;
- ★ Applied and received subsidy of INR 3.03 Crore in Q4; Total subsidy received in FY 18 INR 5.20 Crore
- ★ GNPA 2.49% vs.2.71% in March 2017; NNPA 2.09% vs. 1.94% in March 2017
- ★ Continued growth in the Gujarat region in government project; Maharashtra may pick up in FY19

Dashboard : Key Financials

INR Lakhs, unless specified

Financial Snapshot	FY18	Q4FY18	Q3FY18	Q2FY18	Q1FY18	FY17
Interest Income	1,376	517	407	256	196	526
Interest Expense	692	316	215	97	63	174
Net Interest Income	684	201	192	159	133	352
Fee Income	294	107	97	55	34	60
Total Income	978	308	289	214	168	412
Operating Expenses	502	148	141	109	103	254
Provision for Credit Loss	70	52	21	0	(3)	18
Total Expenses	572	200	163	109	100	272
Profit before Tax	406	108	126	104	68	140
Profit After Tax	296	78	92	76	51	99
Gross Loan disbursements	15,114	4,350	5,683	2,872	2,208	1,496
Net Loan disbursements	13,573	3,711	5,264	2,611	1,988	1,080
Loan Assets	17,793	17,793	14,083	8,819	6,208	4,221
Treasury Assets	1,171	1,171	1,119	1,049	304	399
Net Worth	3,389	3,389	3,345	3,254	3,178	3,127



Dashboard : Key Ratios

Financial Snapshot	FY18	Q4FY18	Q3FY18	Q2FY18	Q1FY18	FY17
Return on Assets	2.7%	2.0%	3.2%	4.0%	3.9%	2.7%
Return on Equity	9.1%	9.4%	11.0%	9.3%	6.5%	4.0%
Wt Avg yield (loans)	13.8%	13.8%	13.7%	13.7%	13.9%	13.4%
Borrowing cost	10.5%	10.5%	10.5%	10.5%	10.8%	12.7%
Spread	3.3%	3.3%	3.2%	3.3%	3.2%	0.7%
NIM	5.8%	4.8%	6.1%	7.7%	9.6%	9.0%
Opex to Income	51.3%	48.0%	48.9%	51.1%	61.6%	61.7%
Opex to Loan Book (loans+ treasury)	4.3%	3.5%	4.5%	5.3%	7.4%	6.5%
Debt : Equity (times)	4.59	4.59	3.54	2.04	1.03	0.45
Capital Adequacy	29.8%	29.8%	36.9%	54.4%	85.3%	117.7%
Gross NPA	2.49%	2.49%	1.04%	1.14%	1.46%	2.71%
Net NPA	2.09%	2.09%	0.87%	0.86%	1.07%	1.94%

Dashboard : ROA Tree

ROA Tree	YTD Mar -18 12MFY18	YTD Mar-17 12MFY17
Interest Income	12.5%	14.3%
Interest Expense	6.3%	4.7%
Net Interest Income	6.2%	9.6%
Fee Income	2.7%	1.6%
Total Net Income	8.9%	11.2%
Operating Expenses	4.6%	6.9%
Provision for Credit Loss	0.6%	0.5%
Total Expenses	5.2%	7.4%
ROA (pre-tax)	3.7%	3.8%
ROA	2.7%	2.7%
ROE	9.1%	4.0%

Asset Profile

INR Lakhs, unless specified

Asset Mix - Value	YTD Mar 2018	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Home Loans	14,207	11,301	7,570	4,861	2,963
SME Lap	1,393	1,002	379	343	240
Project Funding	2,192	1,780	869	1,004	1,018
Total	17,793	14,083	8,819	6,208	4,221

Asset Mix - %age	YTD Mar 2018	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Home Loans	80%	80%	86%	78%	70%
SME Lap	8%	7%	4%	6%	6%
Project Funding	12%	13%	10%	16%	24%
Total	100%	100%	100%	100%	100%

Asset Mix - Statewise	YTD Mar 2018	YTD Dec 2017	YTD Sep 2017	YTD Jun -17	YTD Mar 2017
Maharashtra	3,493	2,937	2,293	2,098	1,984
Gujarat	13,985	10,906	6,411	4,045	2,188
Rajasthan	314	240	115	65	48
Total	17,793	14,083	8,819	6,208	4,221

No. Of Customers	HL	LAP	Project Finance	Total
Maharashtra	340	20	6	366
Gujarat	1,819	83	7	1,909
Rajasthan	33	5	-	38
Total	2,192	108	13	2,313



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	388	288	2.0%
INR 1 Lakhs - INR 5 Lakhs	656	2,055	14.5%
INR 5 Lakhs - INR 10 Lakhs	688	4,924	34.7%
INR 10 Lakhs - INR 15 Lakhs	292	3,502	24.7%
INR 15 Lakhs - INR 20 Lakhs	108	1,866	13.1%
INR 20 Lakhs - INR 25 Lakhs	40	881	6.2%
INR 25 Lakhs - INR 30 Lakhs	5	128	0.9%
INR 30 Lakhs - INR 35 Lakhs	5	159	1.1%
INR 35 Lakhs - INR 40 Lakhs	8	292	2.1%
Greater than INR 40 Lakhs	2	112	0.8%
Total	2,192	14,207	100.0%

Portfolio Banding for Construction Finance

INR in Lakhs

Loan Amount Range	No. of Customers	Loan Outstanding	% of Total
Less Than 50 Lakhs	3	91	4.1%
INR 50 Lakhs - INR 100 Lakhs	3	212	9.7%
INR 100 Lakhs - INR 150 Lakhs	1	142	6.5%
INR 200 Lakhs - INR 250 Lakhs	1	202	9.2%
INR 250 Lakhs and above	5	1,546	70.5%
Total	13	2,192	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	65	4.7%
INR 5 Lakhs - INR 10 Lakhs	32	236	16.9%
INR 10 Lakhs - INR 15 Lakhs	20	237	17.0%
INR 15 Lakhs - INR 20 Lakhs	23	401	28.8%
INR 20 Lakhs - INR 25 Lakhs	6	133	9.5%
INR 25 Lakhs and above	9	322	23.1%
Total	108	1,393	100.0%



Liability Profile

INR Lakhs, unless specified

Liability Mix - Value	YTD Mar-18	YTD Dec-17	YTD Sept-17	YTD Jun-17	YTD Mar-17
Banks	11,904.9	10,653.5	6,187.3	2,805.6	889.9
FI's	3,647.9	1,191.7	435.4	479.2	522.9
Total	15,552.8	11,845.2	6,622.7	3,284.8	1,412.8

Liability Mix - %age	YTD Mar-18	YTD Dec-17	YTD Sept-17	YTD Jun-17	YTD Mar-17
Banks	76.5%	89.9%	93.4%	85.4%	63%
FI's	23.5%	10.1%	6.6%	14.6%	37%
Total	100.0%	100.0%	100.0%	100.0%	100%

Balance Sheet : March 2018

INR Lakhs, unless specified

Balance Sheet	As at 31st March 2018	As at 31st December 2017	As at 30th September 2017	As at 30th June 2017	As at 31st March 2017
Equity	1,428	1,428	1,428	1,428	1,428
Reserves	1,961	1,917	1,825	1,750	1,699
Net Worth	3,389	3,345	3,253	3,178	3,127
Borrowings	15,575	11,845	6,623	3,285	1,413
Others	308	225	192	131	123
Total Liabilities	19,272	15,416	10,068	6,594	4,663
Loan Assets	17,793	14,084	8,820	6,210	4,221
Treasury Assets	1,171	1,119	1,049	304	399
Other Current Assets	202	131	112	38	12
Fixed Assets	105	82	87	42	30
Total Assets	19,272	15,416	10,068	6,594	4,662



THANK YOU