



Description of the Company

- Registered with NHB, the company provides long term housing loans especially to economically weaker section or **low-income group**.
- Headquartered in Mumbai, the company has expanded their presence to Rajasthan, Madhya Pradesh, Gujarat, Maharashtra, and Tamil Nadu
- Cumulatively served 1500+ customers in EWS segment since incorporation
- Strong relationships with public and private sector banks, financial institutions, and the National Housing Bank (The NHB)
- Qualified as a Primary Lending Institution under Pradhan Mantri Awas Yojana (PMAY)
- Long term credit rating: BWR BBB-/Stable by Brickwork Ratings
- Borrowings of around INR 78.47 crores as of 31st March'2022.
- Total Disbursement (FY 22) 36.57 Crs & Total Portfolio: INR 104 Crores
- Developed a technology platform that is responsible for end-to-end processing of loan applications digitally
- Managed by industry veterans who have 30+ years' experience across banking and financing sector.



Financial Overview

Particulars	Amount (INR Crores)	
	2020-21	2021-22
Revenue	15.60	19.37
Profit After Tax (PAT)	1.56	2.38
Net interest income	10.98	11.9
Total Assets	124.76	153.26
ROE	2.93%	4.05%
Cost of borrowing	9.04%	8.51%



Transaction & Highlights

The company is seeking to raise funds through equity to gain from the high growth potential the sector has to offer. The company projects expansion by covering more consumers geographically along with diversifying lending methods.

Investment Highlights:

- The Company has a visionary & stable management with a mission to drive growth
- AUM of Rs.100+ crores with 1200+ live accounts. Average loan size of Rs. 8-9 lakhs
- The company has strong financials, performing better than the industry, with a CRAR of 84.78%,
- Adopting technology to reduce transaction duration and incorporate cost-effective methods.
- Management intends to increase the net worth above Rs. 75 crores in the FY22-23.
- The market cap of the company is Rs 350+ crores.



About Us

We are an investment banking firm called ILO Consulting, a Delhi based boutique firm with an exclusive tie up with 'OneToOne Corporate Finance', a Madrid headquartered investment banking firm with over 200 partners, covering 23 countries across the globe. (www.iloconsulting.in) **Should you have any queries, please contact ILO Consulting ONEtoONE Corporate Finance:**

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