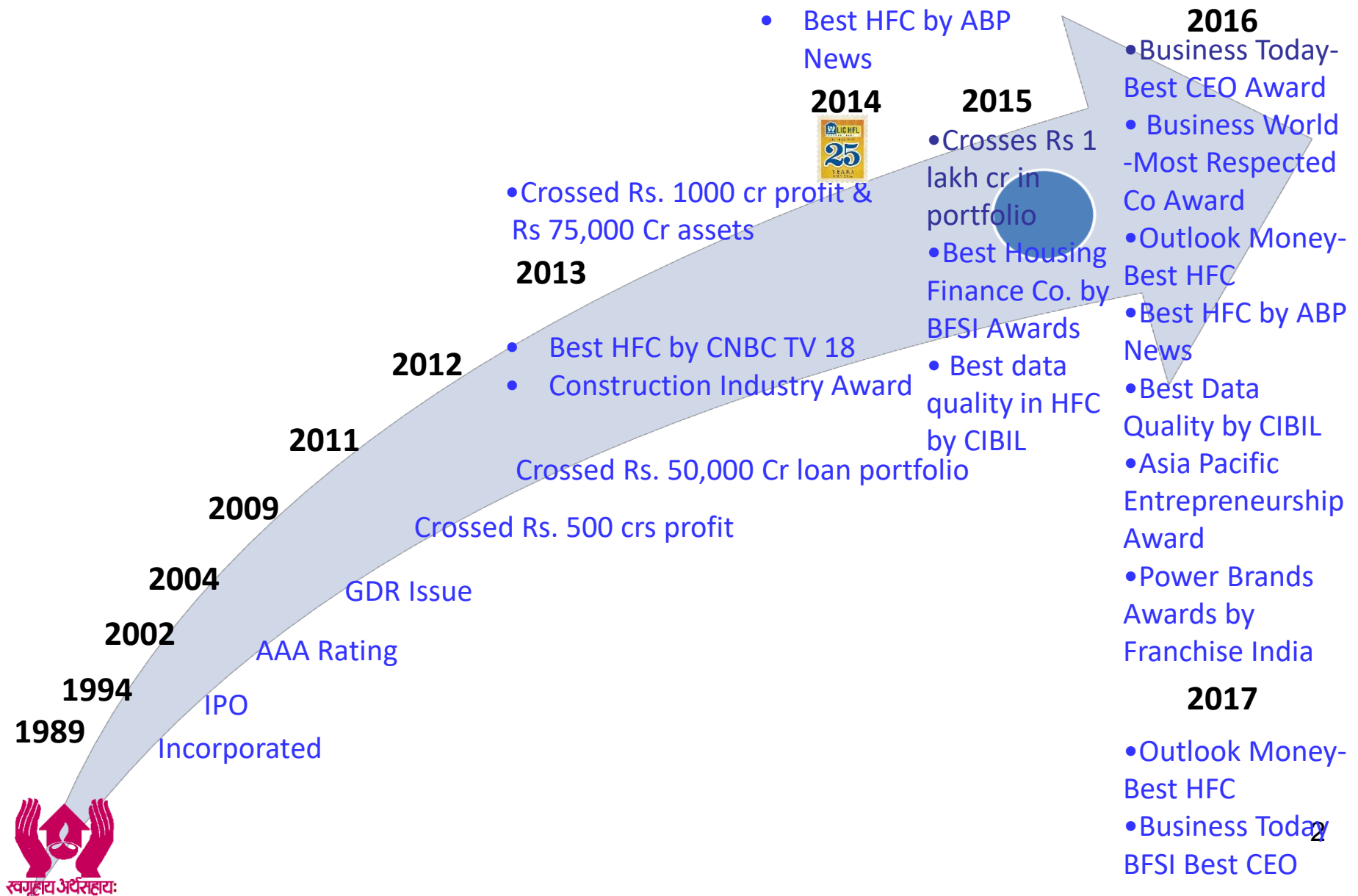


# Q3 FY17 Investor Update

# A Journey of 27 Years...

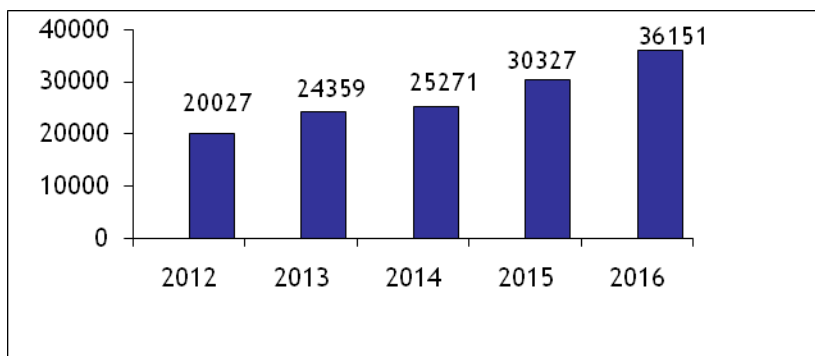


## Executive Summary – Q3 FY17

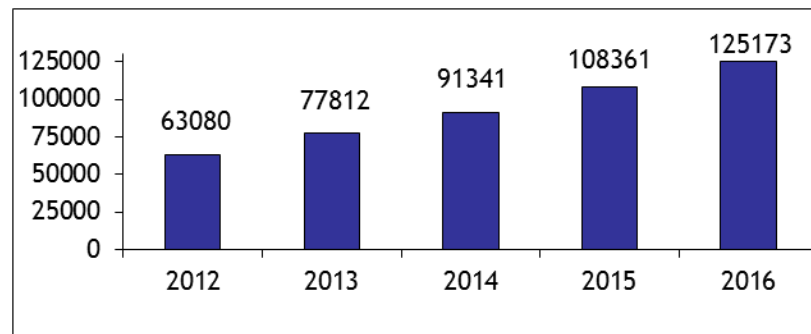
- Q3 FY17 PAT at Rs 499.26 cr as against Rs 418.90 up 19%
- Q3 FY17 Revenue from operations up by 13% to Rs 3513 cr
- Outstanding Loan portfolio up by 15% to Rs. 135366 cr
  - Individual Loan Portfolio up by 15% to Rs 130878 cr
- Q3FY17 Loan Disbursements Rs 9684 cr against Rs 8422 cr up by 15%
  - Individual Loan Disbursements Rs 8555 cr against Rs 8067 cr
- Net Interest Income Rs 915 cr up by 23 %
- Net Interest Margins 2.75% for Q3 FY17 as against 2.58% for Q3FY16
- Gross NPAs at 0.56% as against 0.58% as on 31.12.2016
  - Net NPAs 0.27% as against 0.32% on corresponding dates
- Individual Loans Gross NPAs 0.32% against 0.32% as on 31.12.2016
- Total Provisions at Rs 969 cr as against total Gross NPAs of Rs 759 cr

# Update – last 5 years

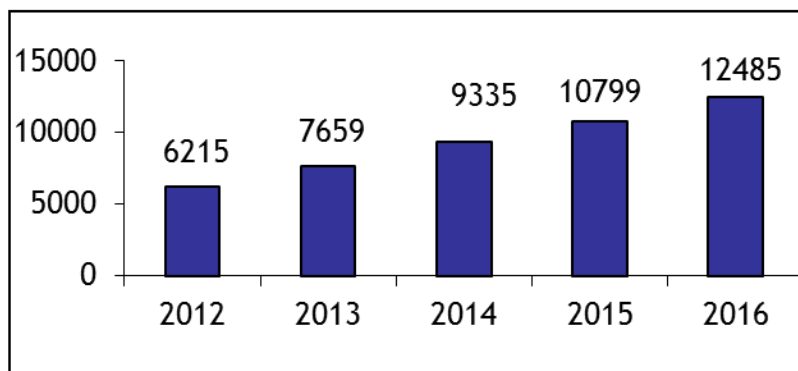
## Disbursement (Rs. Cr) CAGR 16%



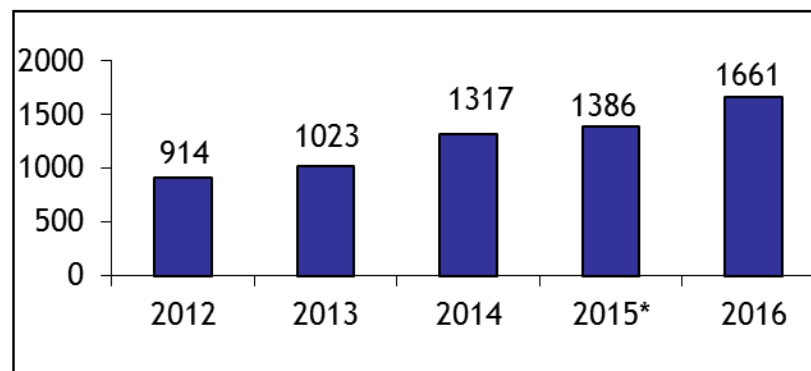
## Loan Portfolio (Rs.cr) CAGR 19%



## Income (Rs. cr) CAGR 19%

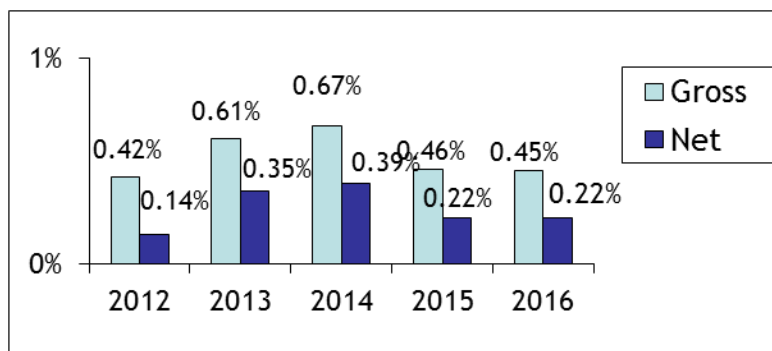


## Profit After Tax (Rs. cr) CAGR 16%

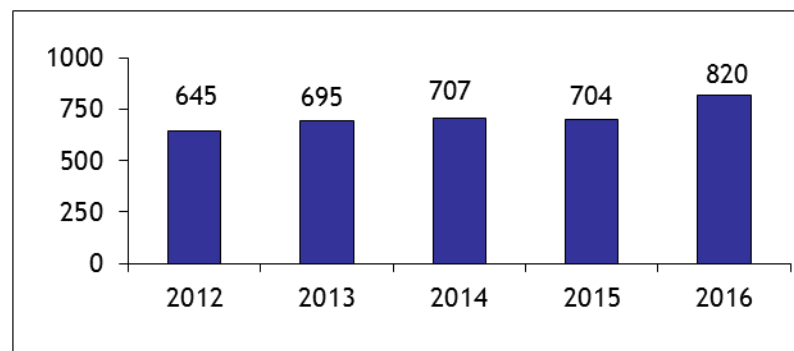


# Update – last 5 years

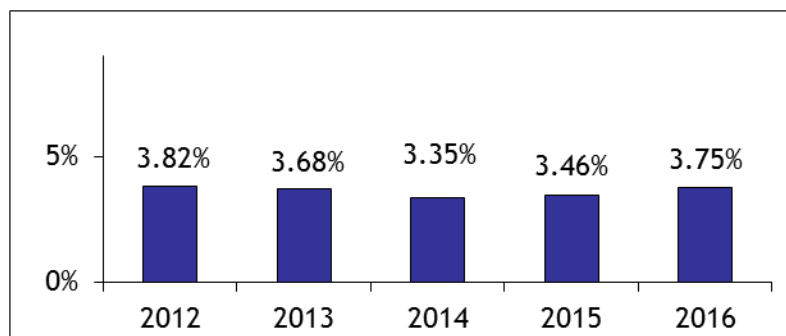
## Gross & Net NPAs



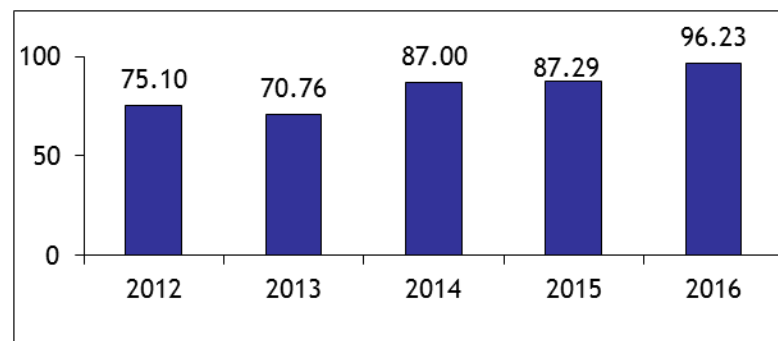
## Total Provisions\* (Rs cr)



## Operating Expense to Total Income



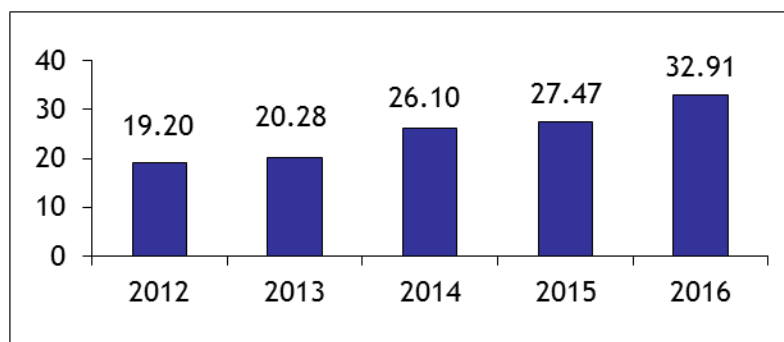
## Profit per employee (Rs. lacs)



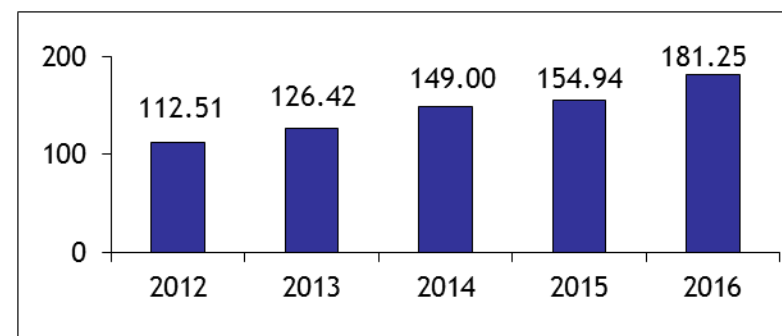
\* Provisions Including Provisions on Std. Assets & Teaser Loans

# Update – last 5 years

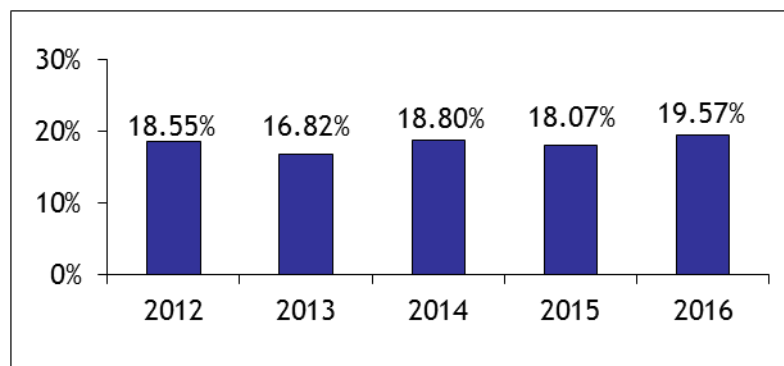
## EPS (Rs) (Rs 2 pd up)



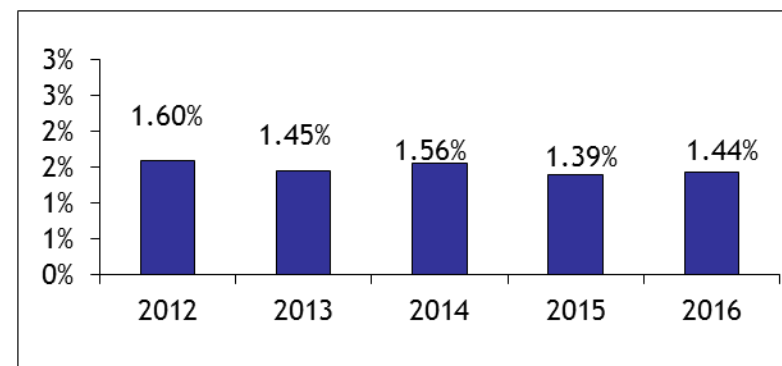
## Book Value (Rs)(Rs 2 pd up)



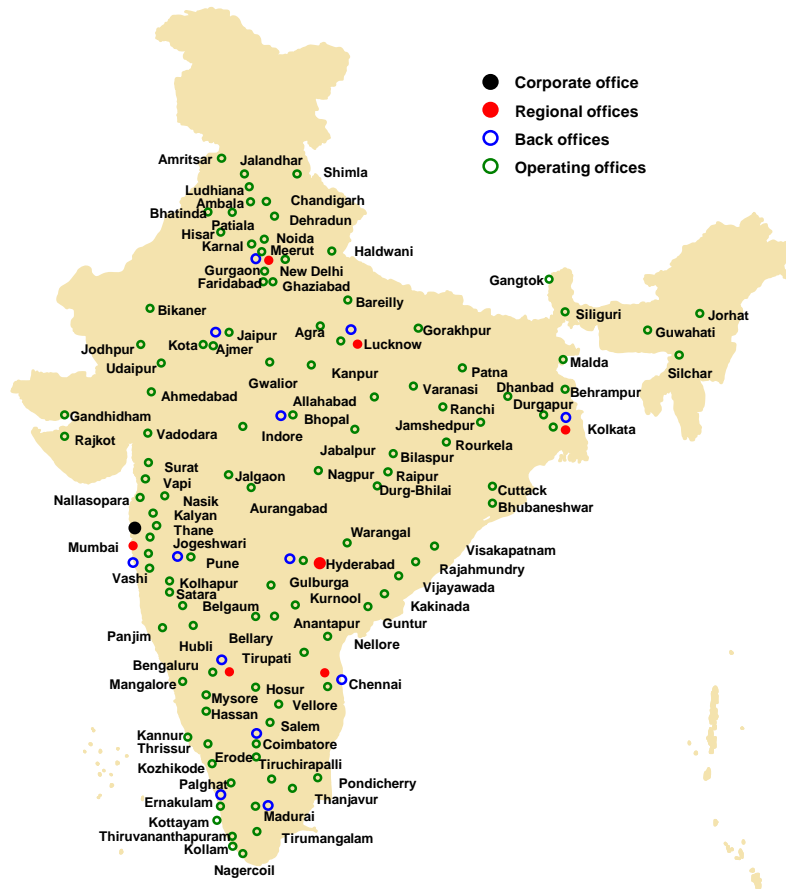
## Return on Avg Equity



## Return on Avg Loan Assets

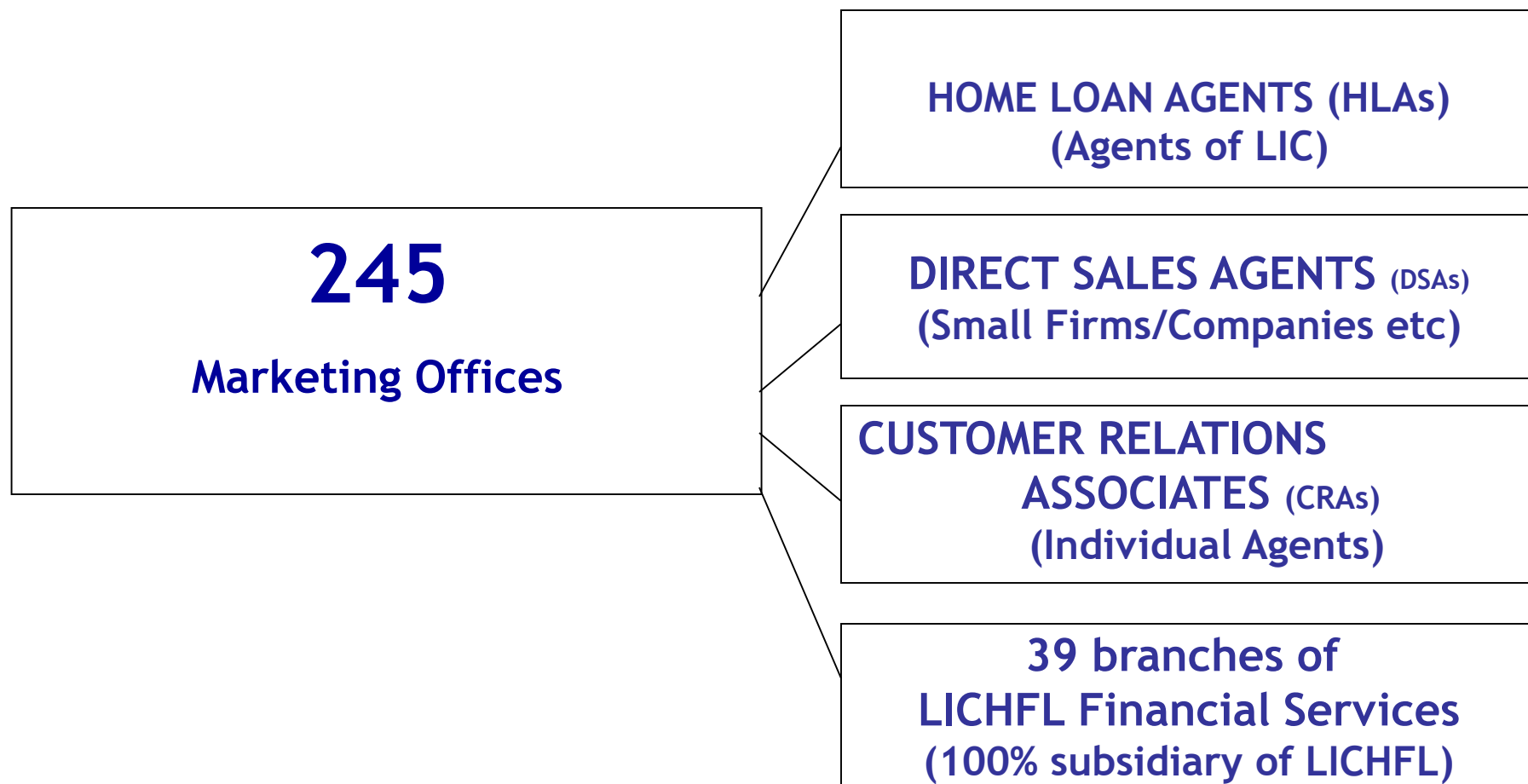


# Geographic Presence



- 7 Regional Offices
- 21 Back Offices
- 245 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 1735 Employees

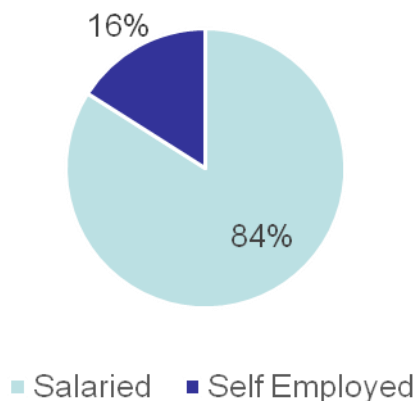
# Distribution Network



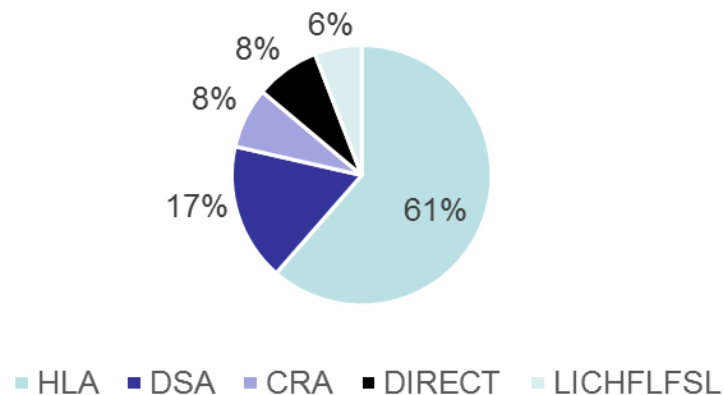


# Origination Pattern & Average Ticket Size

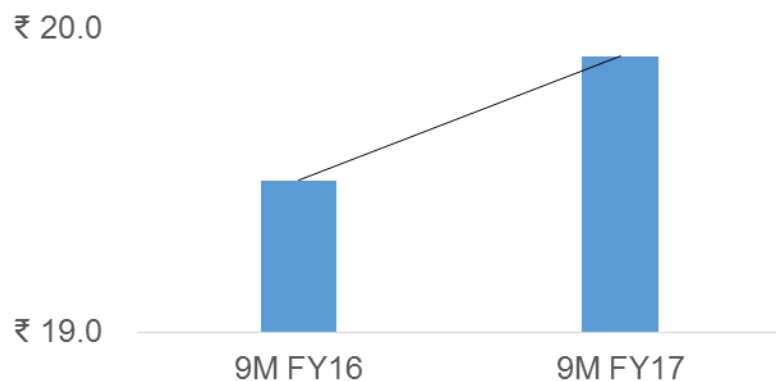
Customer Type



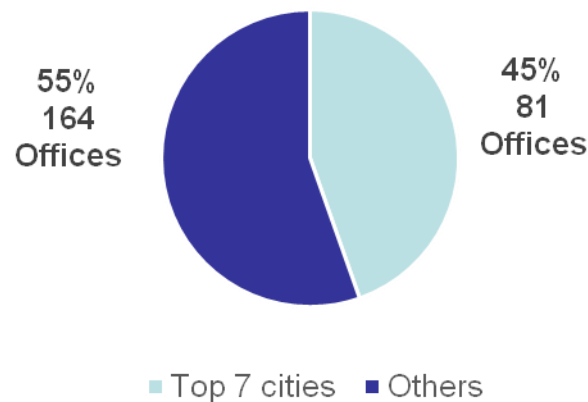
Originations by source



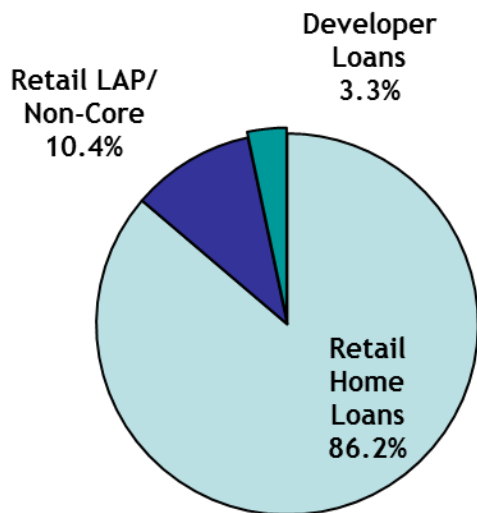
Incremental Ticket Size  
(Rs lacs)



Top 7 cities & Others

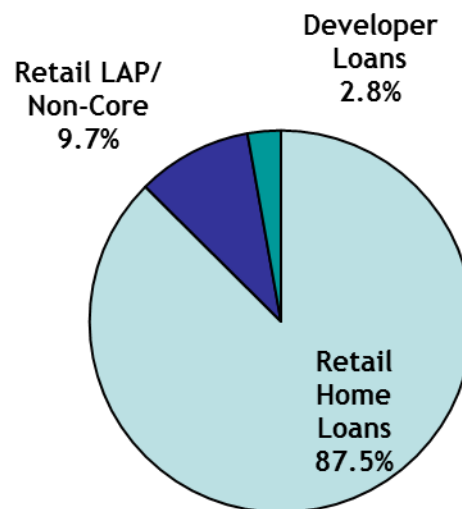


# Loan Book Composition



**31.12.2016**

O/s Portfolio Rs. 135366 cr



**30.09.2016**

O/s Portfolio Rs. 131096 cr

# Individual Loans – Portfolio Stats

## Pure Floating Rate Loans\*

To Outstanding Portfolio (See Note below)

As of FY15	37%
As of FY16	47%
As of 9MFY17	62%

## Loan To Value Ratio

On Incremental Sanctions

For FY15	50.94%
For FY16	46.61%
For 9MFY17	46.07%

## Prepayment

Lump Sum/ opening book

For FY15	8.4%
For FY16	11.9%
For 9MFY17	10.7%

## Installment to Net Income Ratio

On Incremental Sanctions

For FY15	33.86%
For FY16	33.25%
For 9MFY17	32.98%

\* Excludes floating rate products like Advantage -5, My Choice-Fixed, Super Choice, which are floating rate products with initial fixed rate

# Executive Summary-Q3FY17

Rs in Cr

	<u>% Var</u>	<u>Dec-16</u> <u>Q3FY17</u>	<u>Dec-15</u> <u>Q3FY16</u>	<u>% Var</u>	<u>9M FY17</u>	<u>9M FY16</u>
Interest Income on Individual Loans	13%	3384.81	3005.01	13%	9905.04	8770.36
Interest Income on Project Loans	32%	127.72	96.74	32%	362.12	274.83
Total Interest Income	13%	3512.53	3101.75	14%	10267.16	9045.19
Processing Fees & other fees	(59%)	15.41	37.47	(27)	76.90	105.46
Other Income	19%	20.79	17.48	20%	74.43	61.77
Gross Income	12%	3548.72	3156.70	13%	10418.49	9211.52
Interest Expense	10%	2597.15	2354.88	11%	7661.57	6922.50
Net Interest Income	23%	915.38	746.87	23%	2605.59	2122.69
Salary & Other Establishment Exp	16%	140.70	121.37	34%	415.22	310.90
Provisions for NPA/Std Assets/Investments	31%	45.27	34.43	76%	192.03	108.83
Profit before Tax	19%	765.60	646.02	15%	2149.67	1869.28
Tax Expenses	17%	266.34	227.12	14%	747.81	656.51
Net Profit	19%	499.26	418.90	16%	1401.86	1212.77

# Executive Summary-Q3FY17

Rs cr

	<u>% Var</u>	<u>Dec-16</u> <u>Q3FY17</u>	<u>Dec-15</u> <u>Q3FY16</u>	<u>% Var</u>	<u>9M FY17</u>	<u>9M FY16</u>
Disbursements						
Individual		8555	8067		24374	21953
Project		1129	354		1975	981
Total		9684	8421		26349	22935
Borrowings during the period		13967	11603		37419	29351
Net Interest margins		2.75%	2.58%		2.67%	2.51%
Incremental Cost(i.e for the YTD)		8.19%	8.75%			
Incremental Yield(overall,annualised)		10.69%	10.85%			
Incremental Spreads		2.50%	2.10%			
Outstanding Portfolio						
Individual		130878	114305			
<b>Project</b>		4488	3091			
Total		135366	117396			
Outstanding Liabilities		119428	103816			

# Financial Highlights

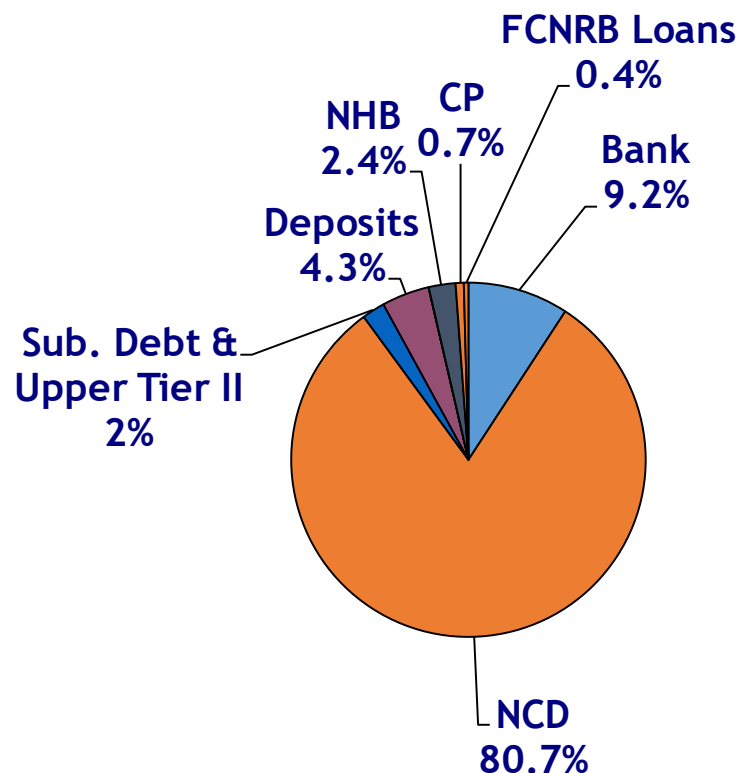
	9M FY2017	9M FY2016
Return on Average Equity (%)	19%	19%
Return on Average Assets (%)	1.5%	1.4%
Earnings per share (on Rs 2 pd up)	27.78	24.03
Capital Adequacy Ratio	Sept 2016	Sept 2015
Tier I	13.99	12.46
Tier II	2.65	3.04
Total	16.63	15.51

# Liability Profile

as on 31.12.2016

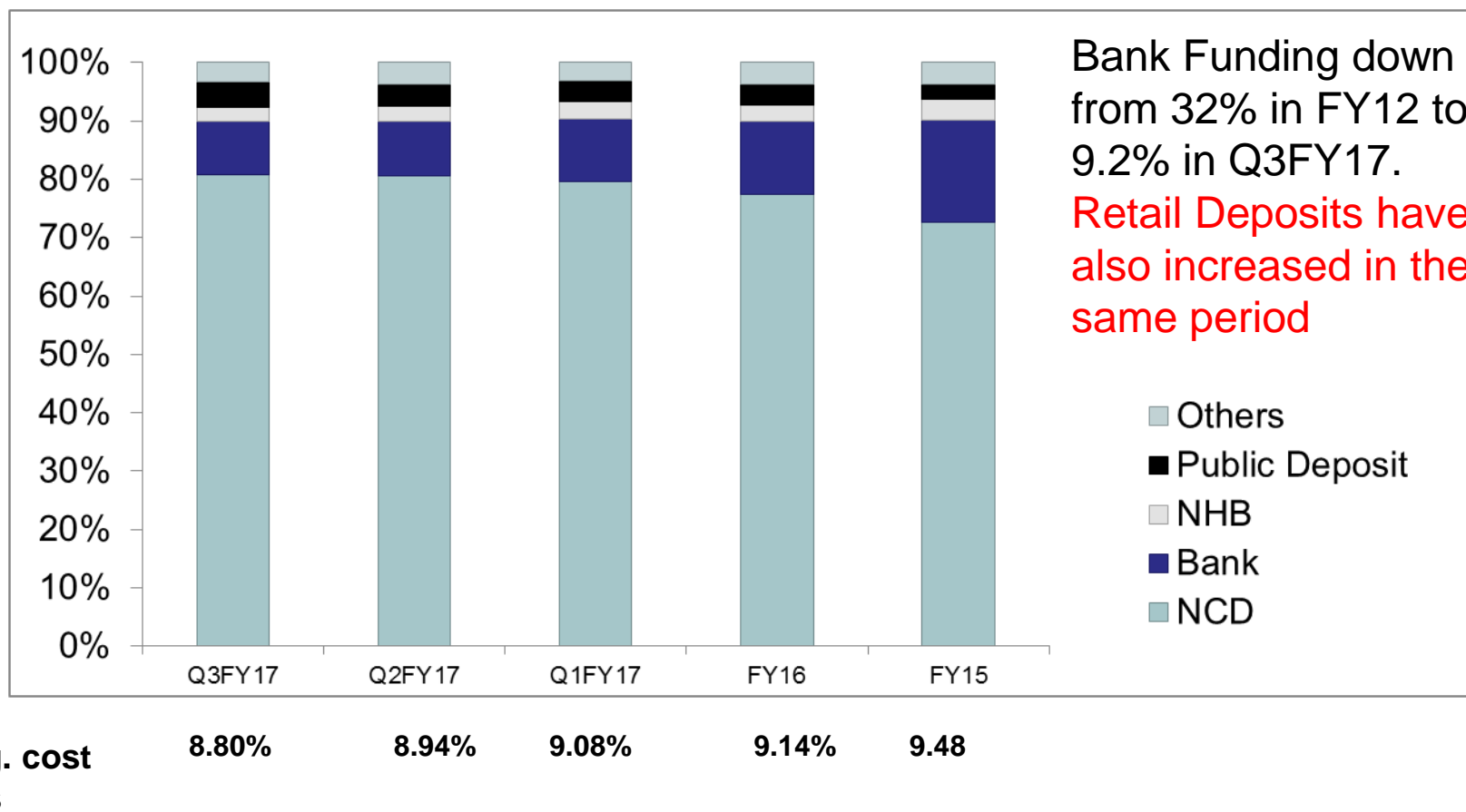
Source	Wtd Avg Cost (%)
Banks	9.50%
Non Convertible Debenture	8.75%
Deposits	8.37%
National Housing Bank	8.57%
FCNRB Loans	9.66%
Sub. Debt & Upper Tier II	9.18%
Commercial Paper	6.83%
<b>Total</b>	<b>8.80%</b>

Outstanding Borrowings - Rs. 119428 cr



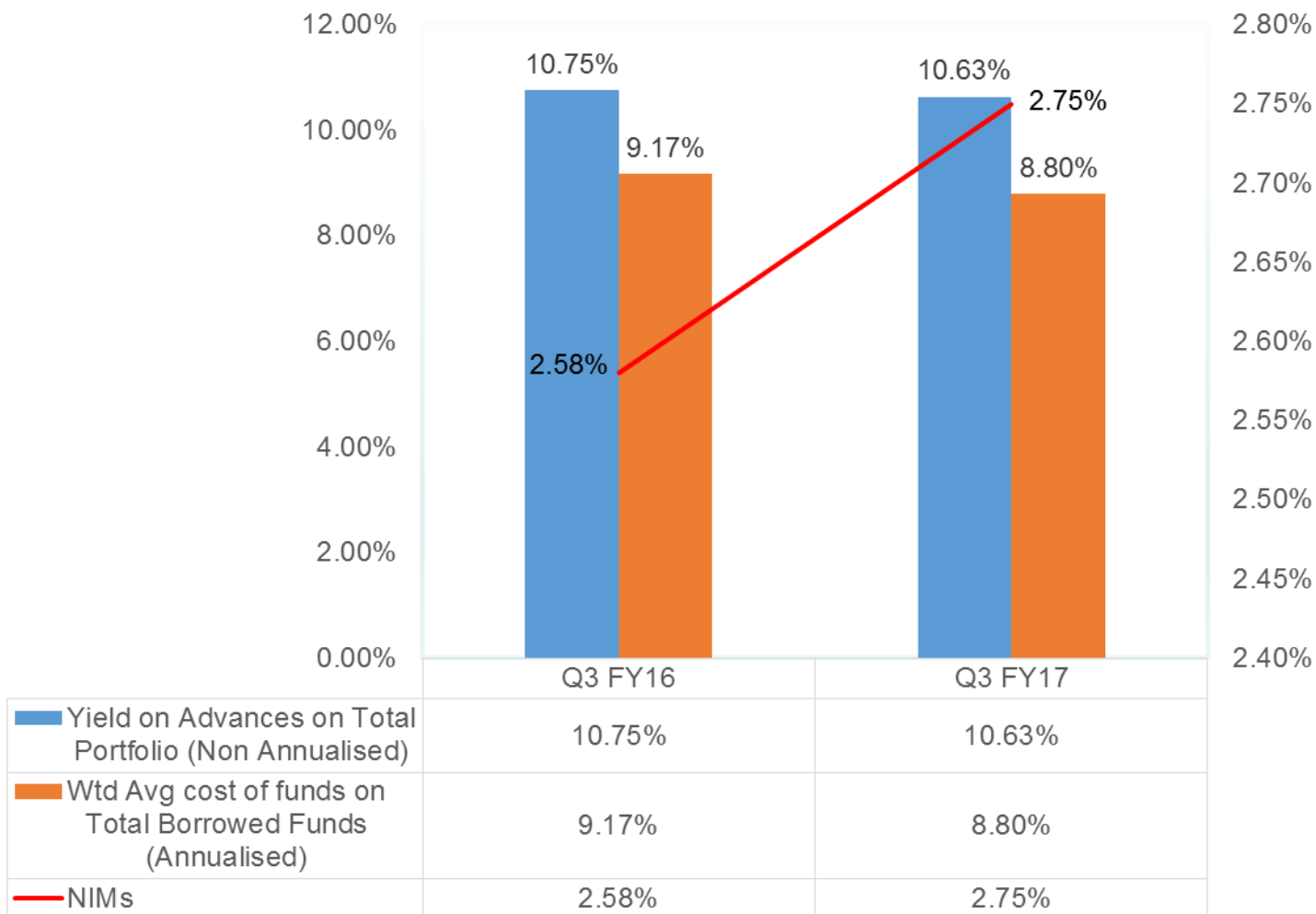
During Q3FY17, Borrowings were Rs 13967 @ 7.84%

# Change in Liability Mix

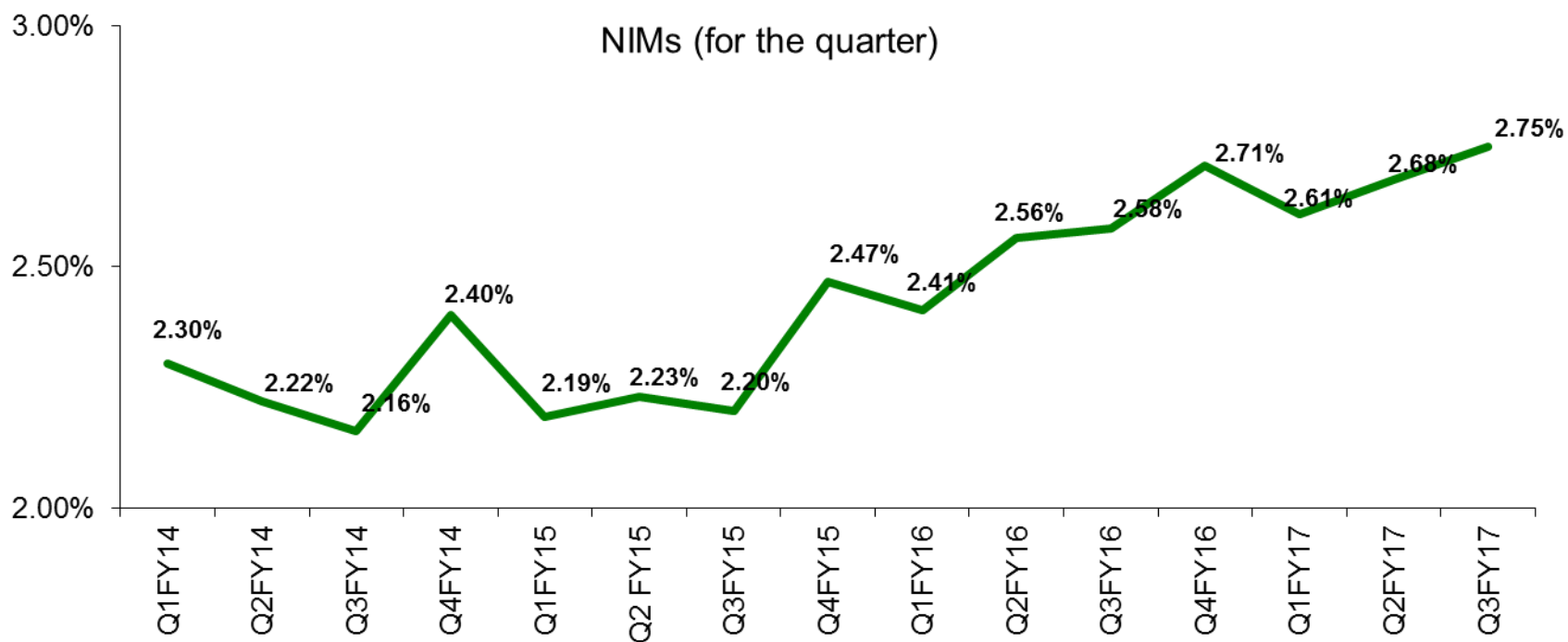




# Yield & Cost of Funds on portfolio



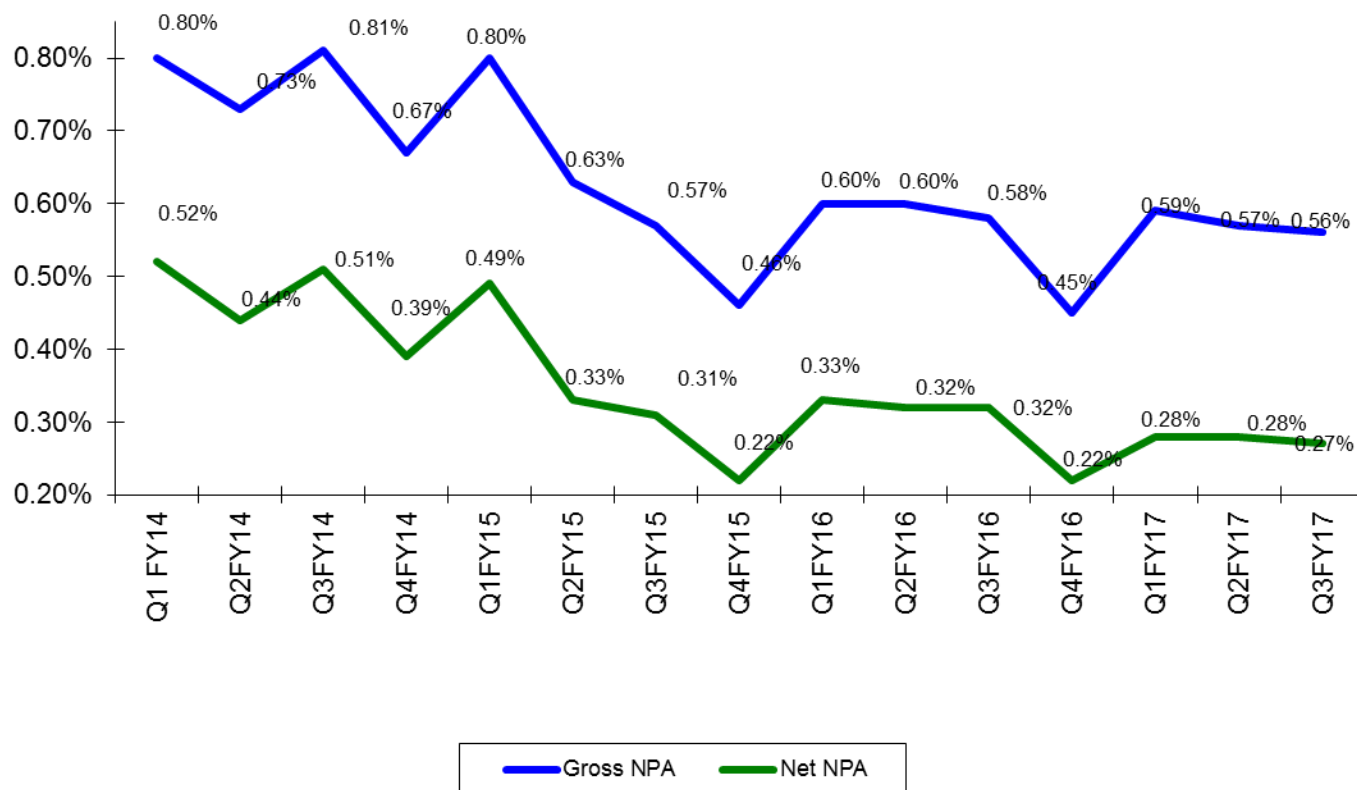
# NIMs



## Gross & Net NPAs

	31.12.2016	31.12.2015
Gross NPA (Rs. cr)	759	682
Gross NPA (%)	0.56%	0.58%
Provisions for NPA (Rs. cr)	398	308
Net NPA(%)	0.27%	0.32%
Provisions incl standard asset prov.(Rs. cr)	969	788
Provisions cover incl standard asset prov.(%)	128%	116%

# Gross & Net NPAs



# Thank you

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