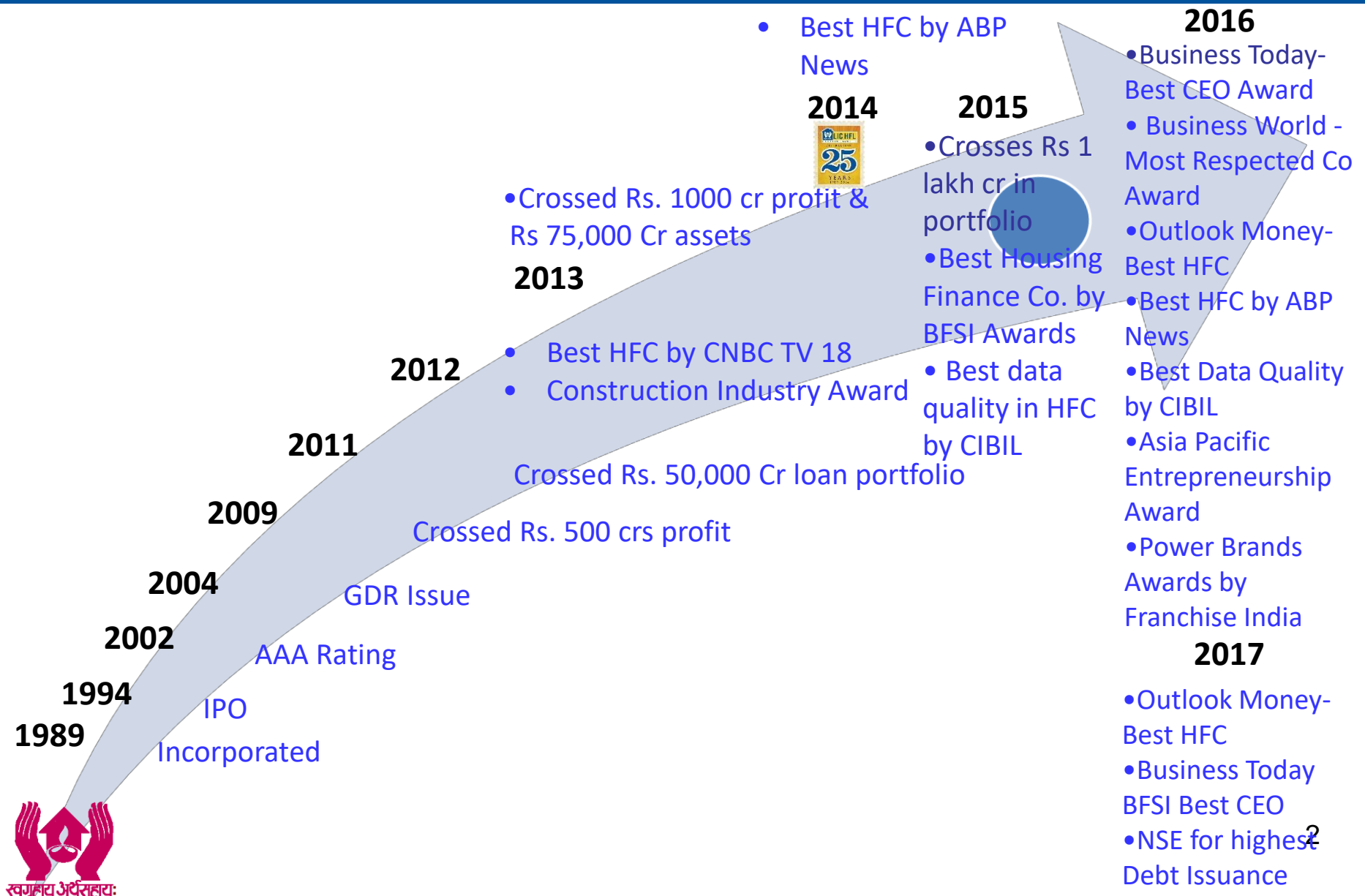


# Q3 FY18 Investor Update

# A Journey of 28 Years...

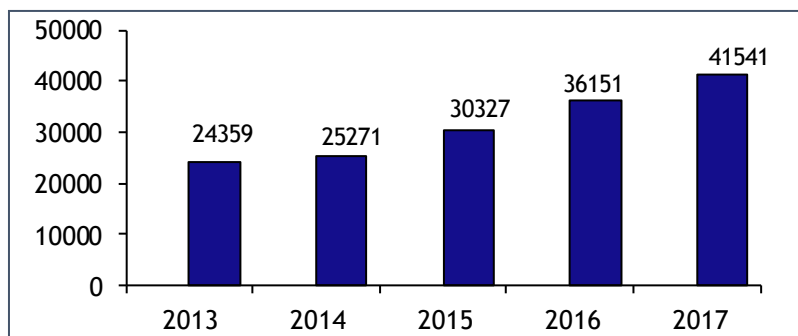


## Executive Summary – Q3/FY18

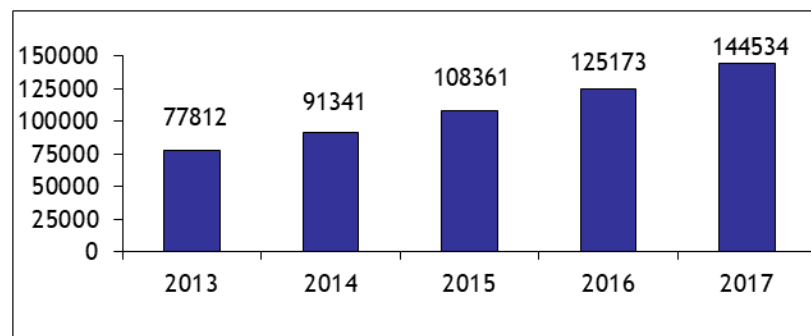
- Q3 FY18 PAT at Rs 491.07 cr as against Rs 499.26 cr for Q3FY17
- Q3 FY18 Revenue from operations up by 6% to Rs 3738 cr
- Outstanding Loan portfolio up by 15% to Rs 156176 cr
  - Individual Loan Portfolio up by 15% to Rs 149986 cr
- Q3FY18 Disbursements Rs 12301 cr against Rs 9685 cr up by 27 %
  - Individual Loan Disbursements Rs 11323 cr against Rs 8555 cr, up by 32%
- Net Interest Income Rs 898 cr against Rs 915 cr
- Net Interest Margins 2.33% for Q3 FY18 as against 2.75% for Q3FY17
- Gross NPAs at 0.87% as against 0.56% as on 31.12.2016
  - Net NPAs 0.49% as against 0.27% on corresponding dates
- Individual Loans Gross NPAs at 0.47% as against 0.32% on 31.12.2016
- Total Provisions at Rs 1227 cr as against total Gross NPAs of Rs 1360 cr

# Update – last 5 years

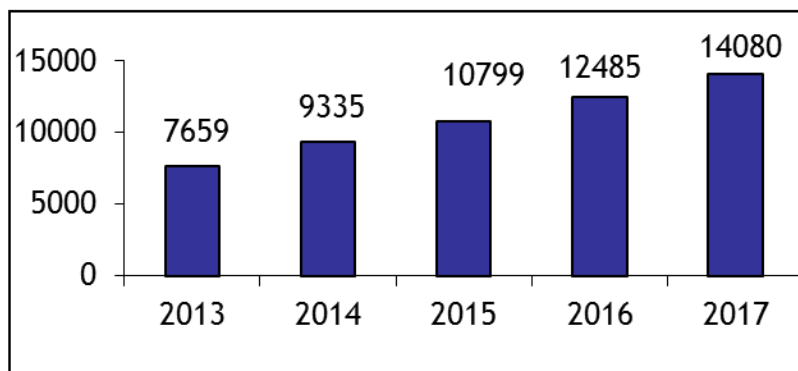
## Disbursement (Rs. Cr) CAGR 14%



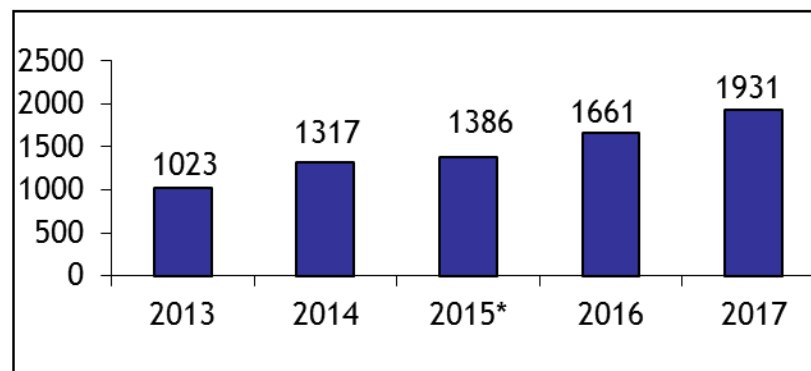
## Loan Portfolio (Rs.cr) CAGR 17%



## Income (Rs. cr) CAGR 16%

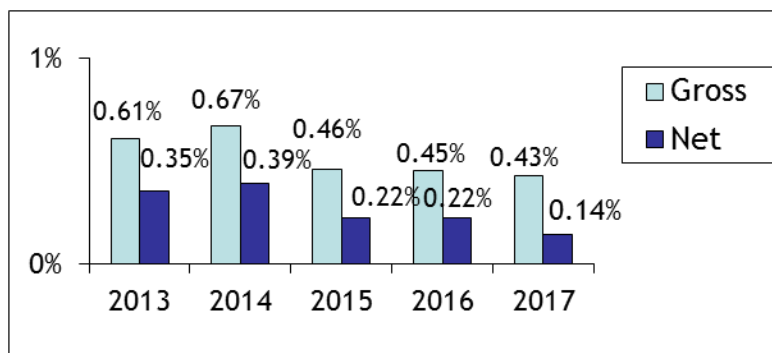


## Profit After Tax (Rs. cr) CAGR 17%

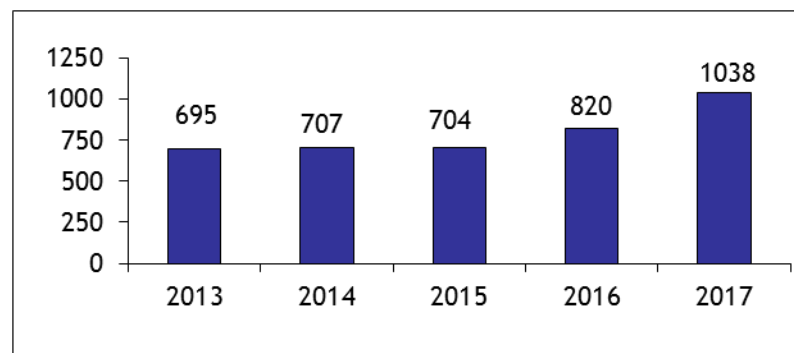


# Update – last 5 years

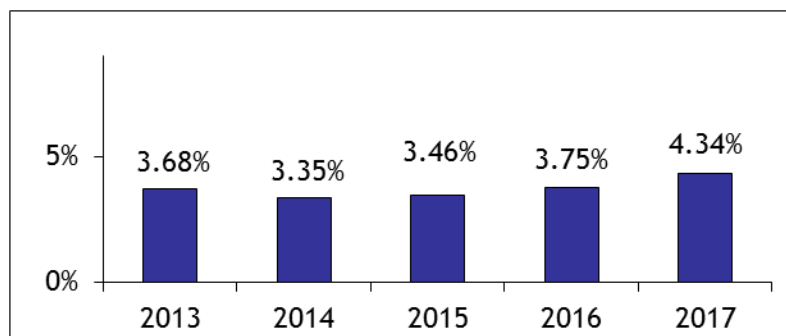
## Gross & Net NPAs



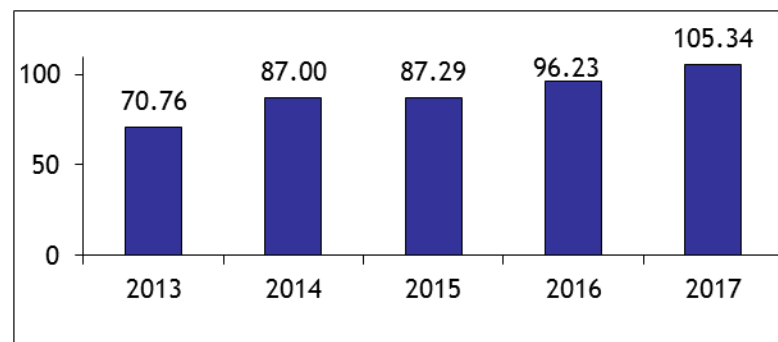
## Total Provisions\* (Rs cr)



## Operating Expense to Total Income



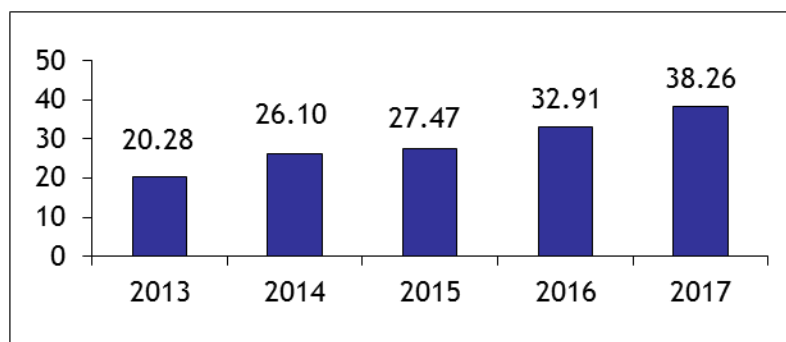
## Profit per employee (Rs. lacs)



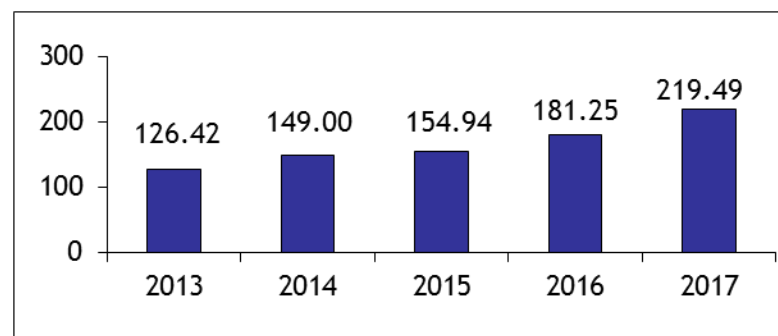
\* Provisions Including Provisions on Std. Assets & Teaser Loans

# Update – last 5 years

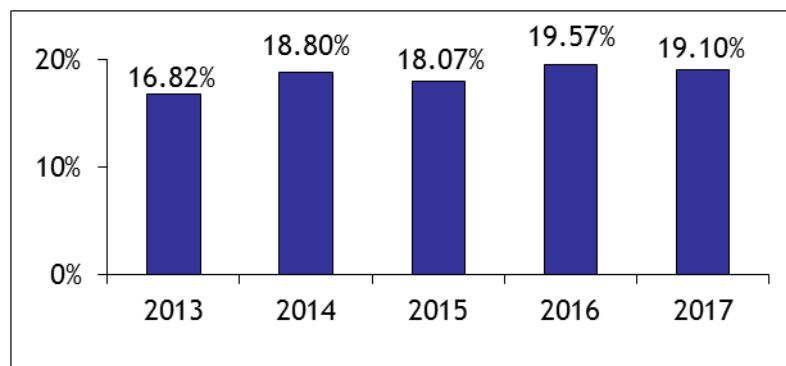
## EPS (Rs) (Rs 2/- pd up)



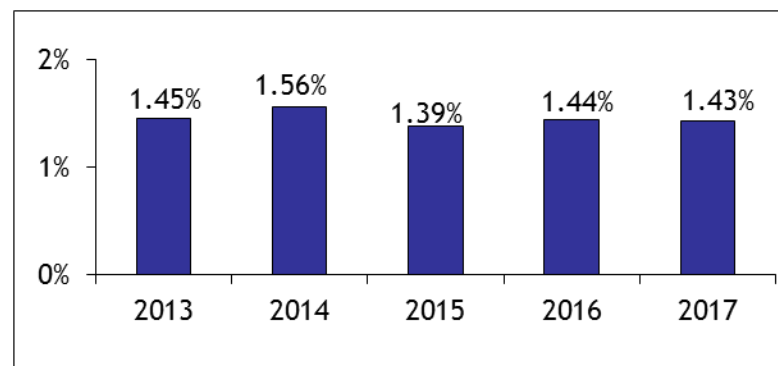
## Book Value (Rs)(Rs 2/- pd up)



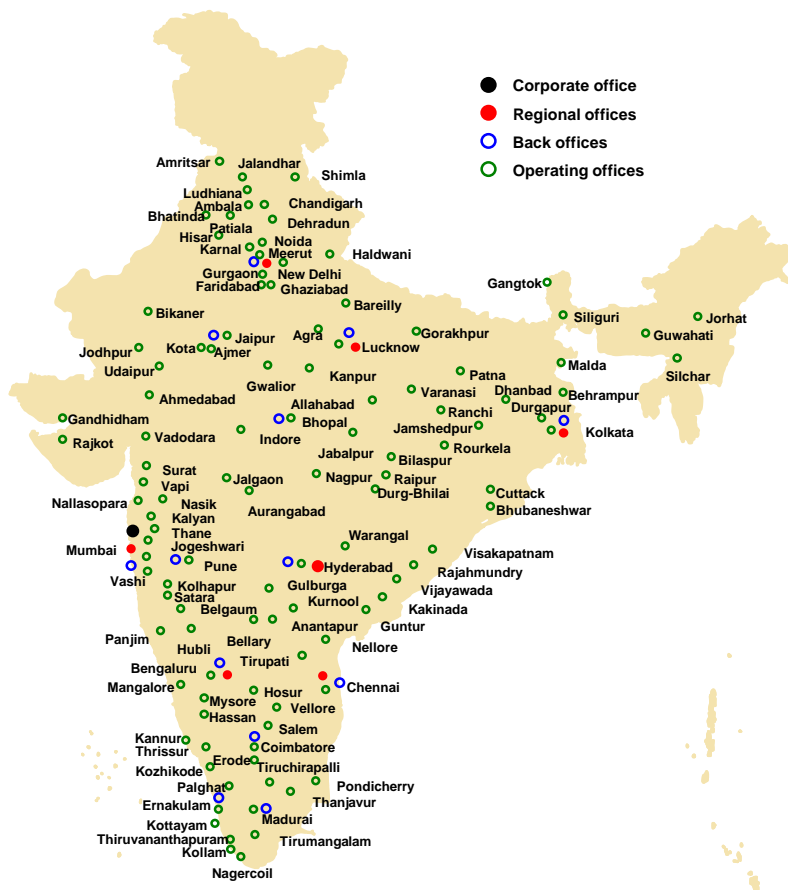
## Return on Avg Equity



## Return on Avg Loan Assets

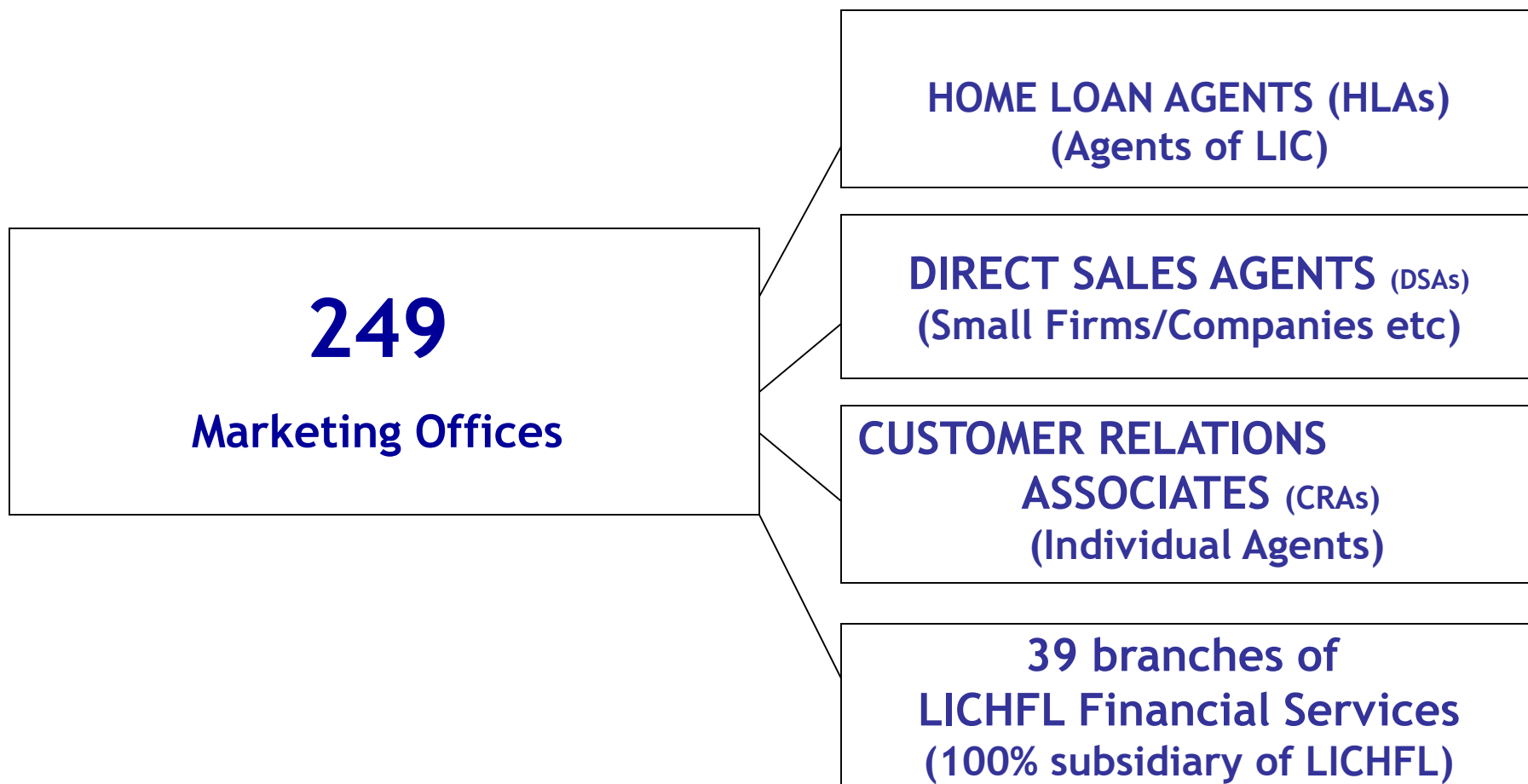


# Geographic Presence



- 9 Regional Offices
- 23 Back Offices
- 249 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2095 Employees

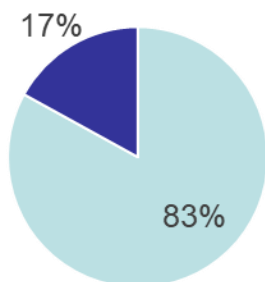
# Distribution Network





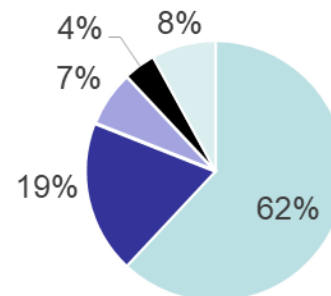
# Origination Pattern & Average Ticket Size

Customer Type



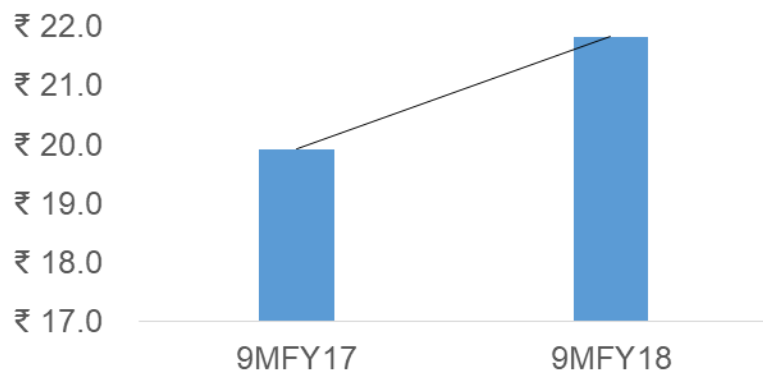
■ Salaried ■ Self Employed & ors

Originations by source

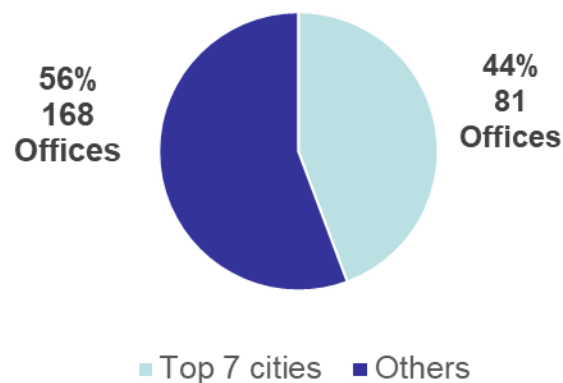


■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

Incremental Ticket Size  
(Rs lacs)

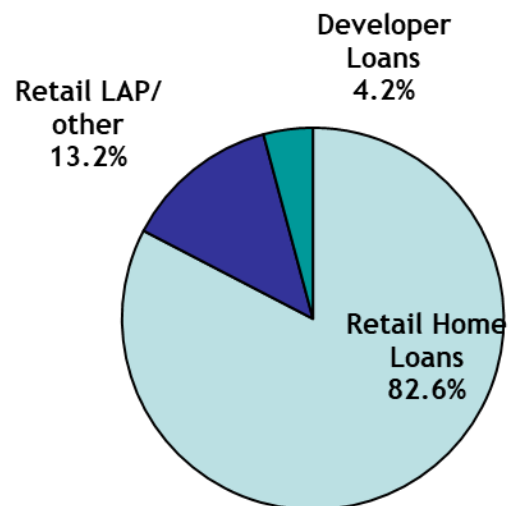


Top 7 cities & Others



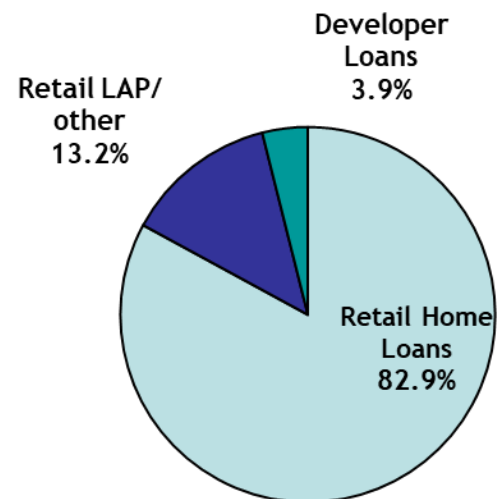
■ Top 7 cities ■ Others

# Loan Book Composition



**31.12.2017**

O/s Portfolio Rs. 156176 cr



**30.09.2017**

O/s Portfolio Rs. 151417 cr

# Individual Loans – Portfolio Stats

## Pure Floating Rate Loans To Outstanding Portfolio

As of FY 16	47%
As of FY17	70%
As of Q2FY18	78%
As of Q3FY18	76%

## Prepayment Lump Sum/ opening book

For FY 16	11.9%
For FY17	10.9%
As of Q2FY18	10.9%
As of Q3FY18	10.9%

## Loan To Value Ratio On Incremental Sanctions

For FY 16	47%
For FY17	45%
For Q2FY18	45%
For Q3FY18	44%

## Installment to Net Income Ratio On Incremental Sanctions

For FY 16	33.25%
For FY17	32.12%
For Q2FY18	30.28%
For Q3FY18	30.74%

# Financial Highlights- Q3FY18

	9M FY2018	9M FY 2017
Return on Average Equity (%)	17%	19%
Return on Average Assets (%)	1.3%	1.5%
Earnings per share (on Rs 2 pd up)	28.74	27.78
Capital Adequacy Ratio	Sept 2017	Sept 2016
Tier I	13.36	13.99
Tier II	2.68	2.65
Total	16.04	16.63

# Executive Summary-Q3/9MFY18

	<i>Var</i>	<b>Q3 FY18</b>	<b>Q3 FY17</b>	<i>Var</i>	<b>9M FY18</b>	<b>9M FY17</b>
Interest Income on Individual Loans	4%	3525.78	3384.81	6%	10461.38	9905.04
Interest Income on Project Loans	46%	186.63	127.72	43%	517.88	362.12
<b><u>Total</u></b>	6%	3712.41	3512.53	7%	10979.26	10267.16
Processing Fees & Other Fees	67%	25.68	15.41	3%	79.45	76.90
Other Income	42%	29.48	20.79	8%	80.08	74.43
<b><u>Gross Income</u></b>	6%	3767.57	3548.73	7%	11138.79	10418.49
Interest Expenses	8%	2814.81	2597.15	8%	8281.60	7661.57
<b><u>Net Interest Income</u></b>	(2%)	897.60	915.38	4%	2697.66	2605.59
Salary & Other Establishment Exp.	5%	147.73	140.70	2%	423.32	415.22
Net Provisions & Diminutions	7%	48.45	45.27	10%	210.74	192.03
<b><u>Profit before Tax</u></b>	(1%)	756.58	765.60	3%	2223.13	2149.67
Income Tax Provision including Deferred Tax	(1%)	265.51	266.34	3%	772.87	747.81
<b><u>Net Profit</u></b>	(2%)	491.07	499.26	3%	1450.26	1401.86

# Executive Summary-Q3/9MFY18

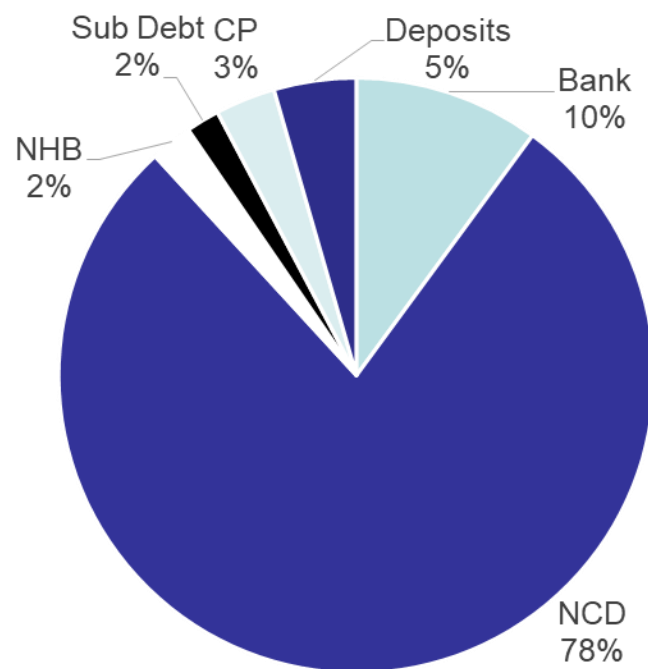
	Var	Q3 FY18	Q3 FY17	Var	9M FY18	9M FY17
Disbursements						
Individual	32%	11323	8555	23%	29976	24374
Project	(13%)	978	1129	11%	2000	1975
<u>Total</u>	27%	12301	9684	21%	31976	26349
Outstanding Portfolio						
Individual	15%	149986	130878			
Project	38%	6189	4488			
<u>Total</u>	15%	156175	135366			
<b>Net Interest Margins(%)</b>		2.33%	2.75%		2.39%	2.67%
Borrowings during the Qtr (Rs. Cr.)		16430	13967			
Incremental Cost/ytd					7.42%	8.19%
Incremental Yield(overall, annualised YTD)					9.86%	10.69%
Incremental Spreads (YTD)					2.44%	2.50%

# Liability Profile

as on 31.12.2017

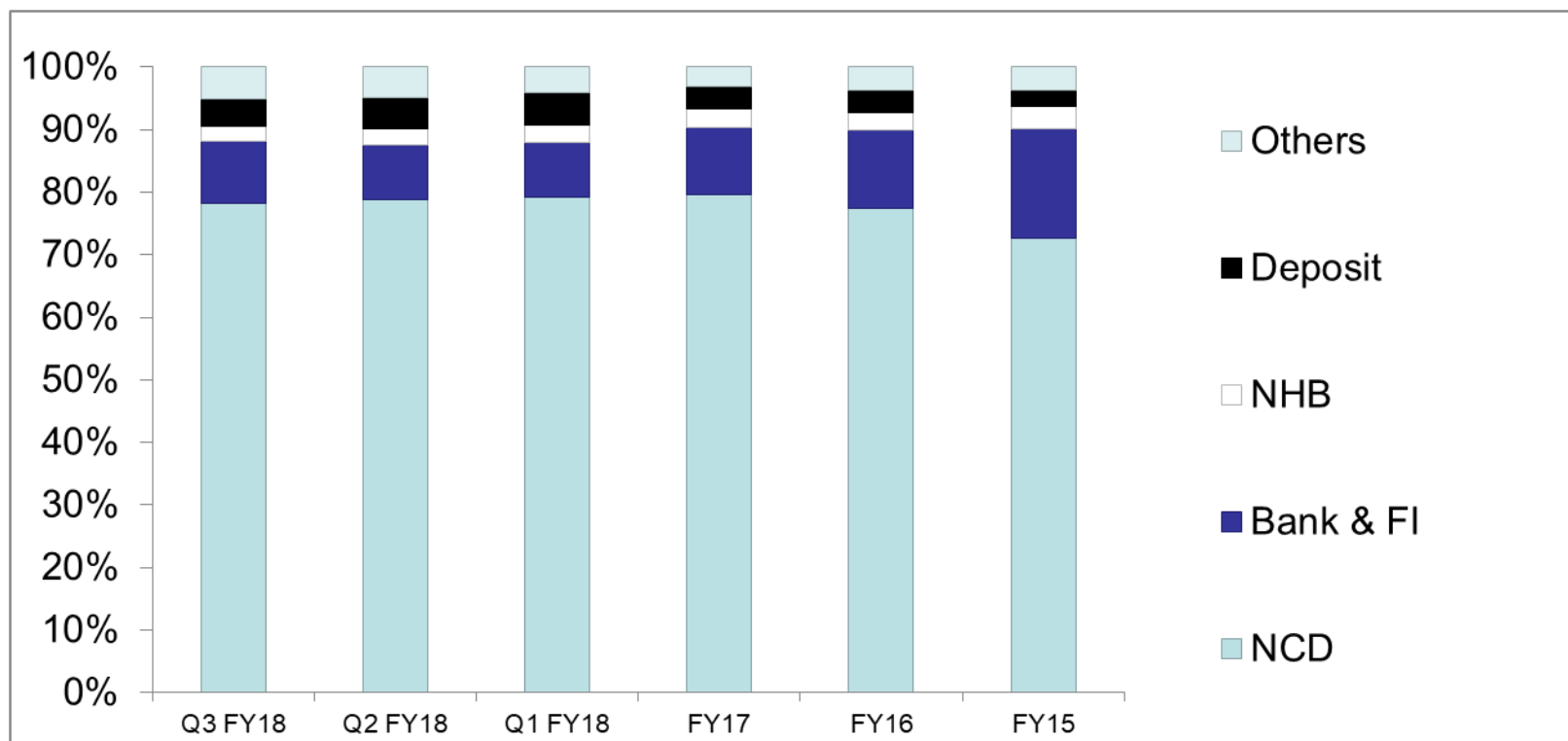
Source	Wtd Avg Cost (%)
Banks & Institutions	8.18%
Non Convertible Debenture	8.41%
National Housing Bank	8.20%
Sub. Bonds & Upper Tier II	9.18%
Commercial Paper	6.44%
Deposits	8.09%
<b>Total</b>	<b>8.32%</b>

Outstanding Borrowings - Rs. 137629 cr



During Q3FY18, Borrowings were Rs 16430 cr @ 7.38%

# Change in Liability Mix- last 4 yrs



**8.32%**

**8.37%**

**8.50%**

**8.59%**

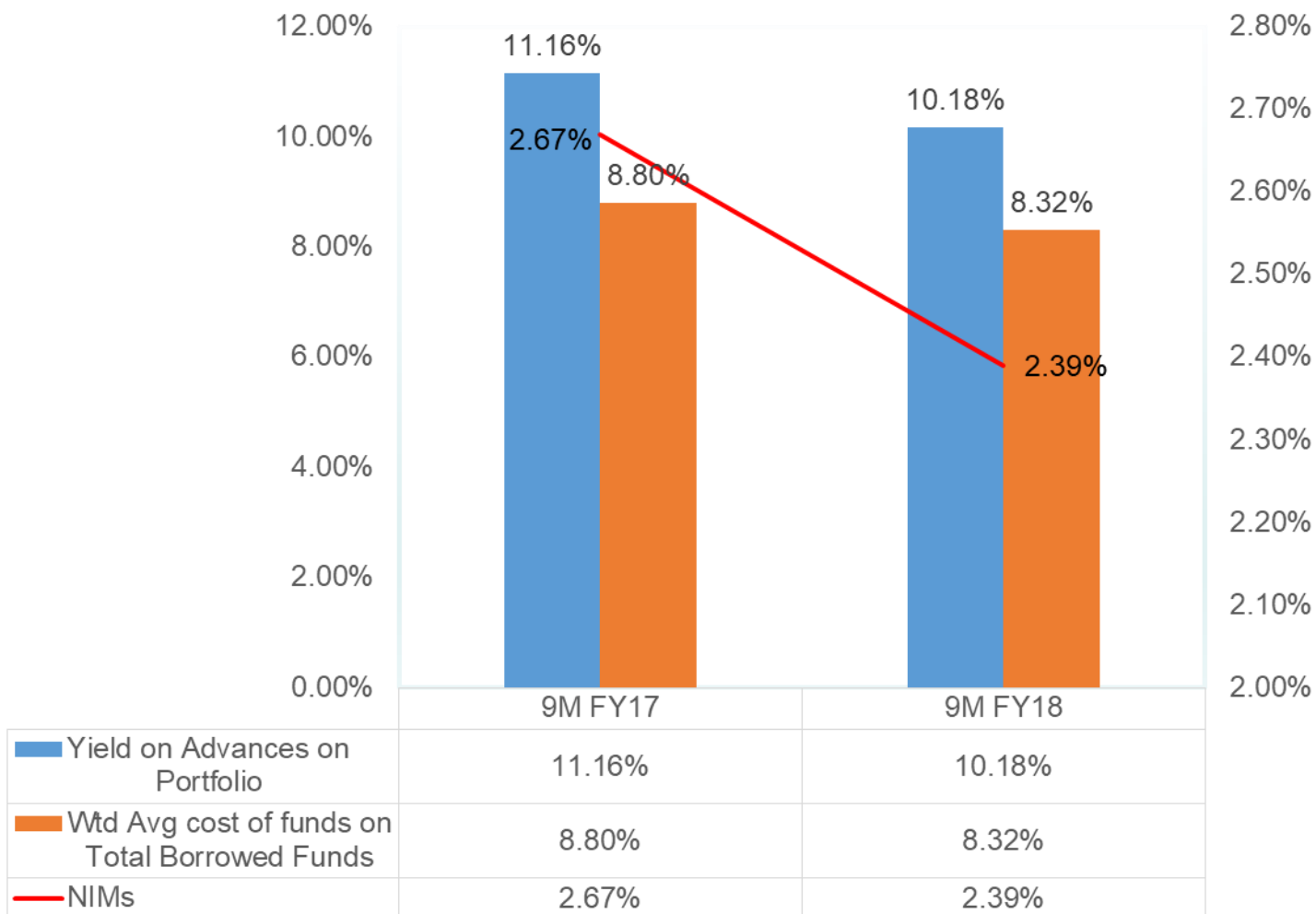
**9.14%**

**9.48%**

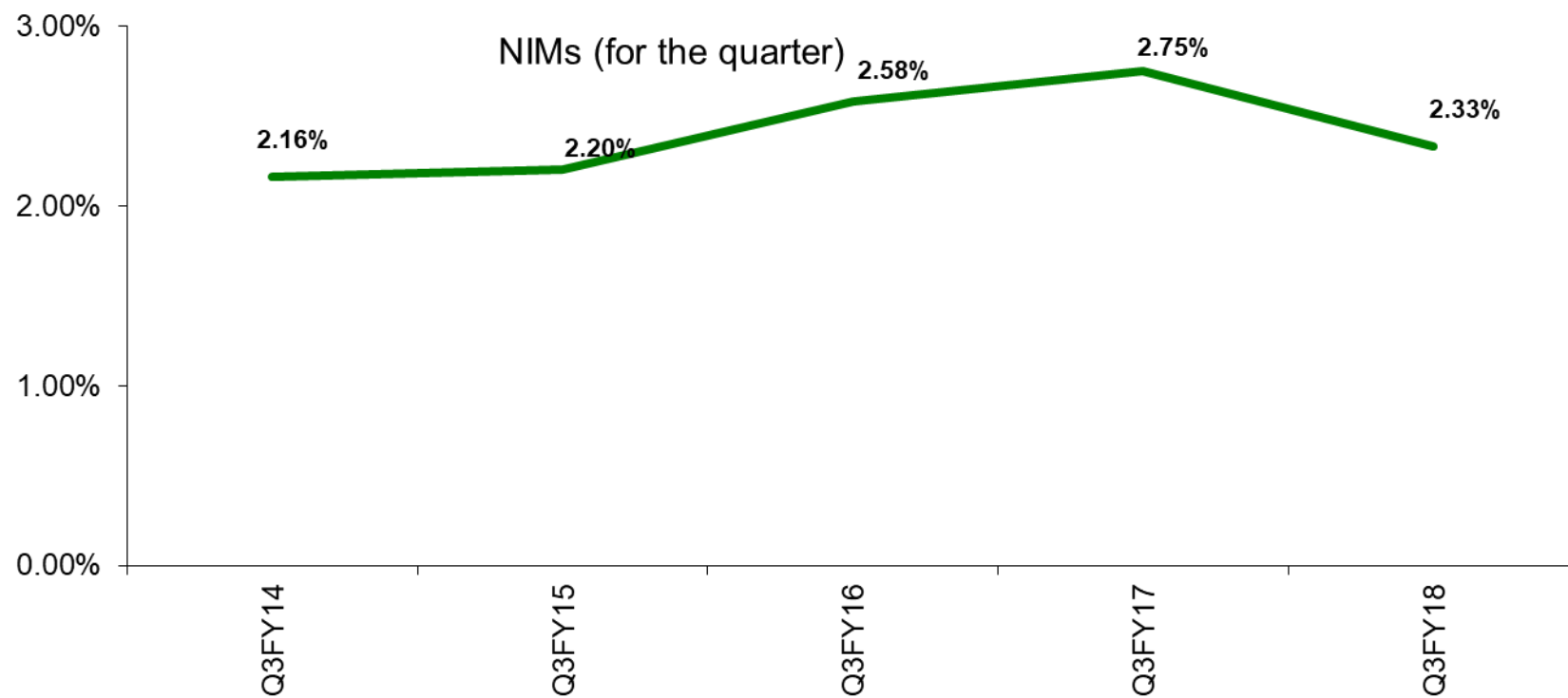
**Wtd. Avg. cost  
of Funds**



# Yield & Cost of Funds on portfolio



# NIMs

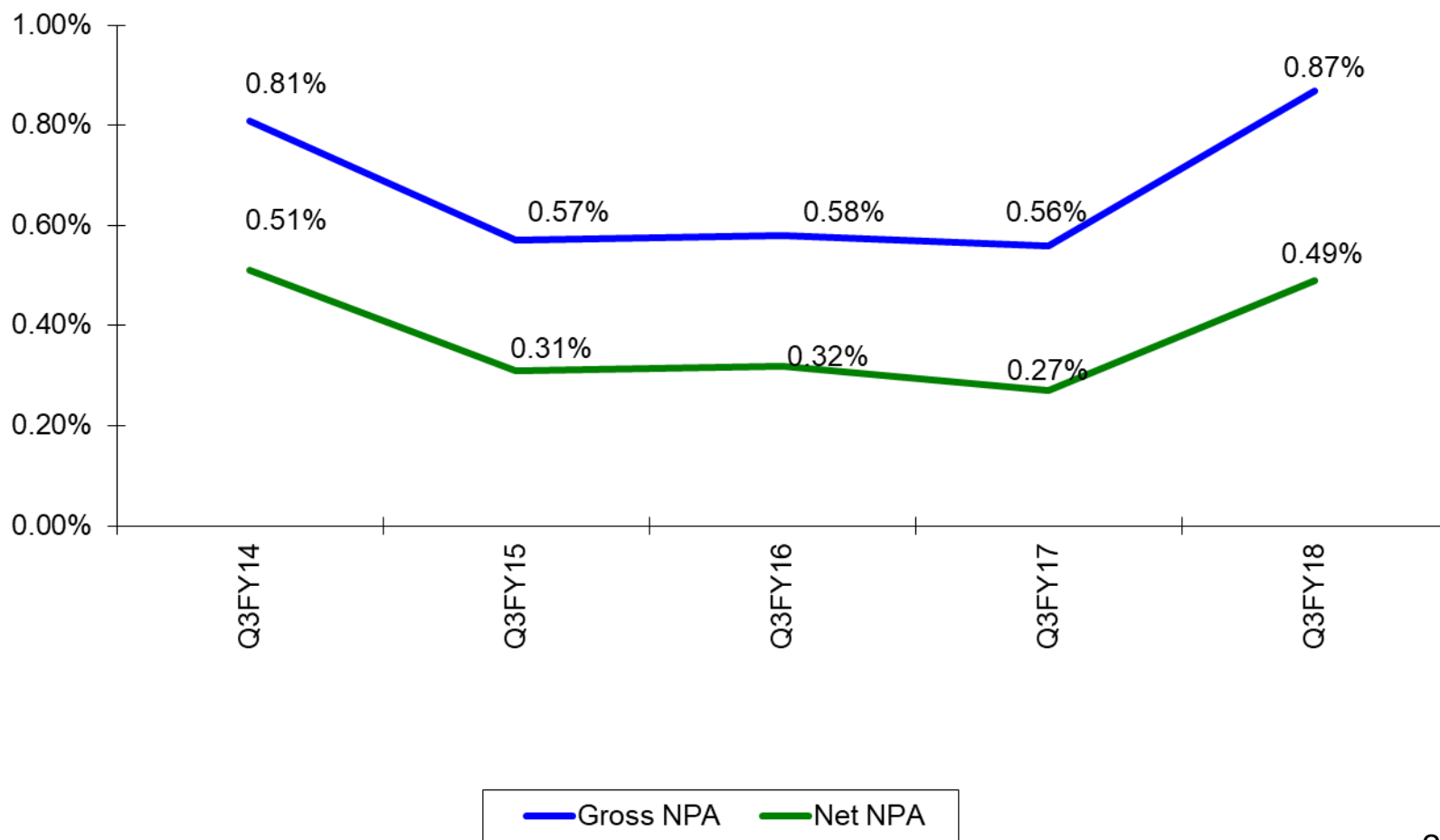


# Gross & Net NPAs

	31.12.2017	31.12.2016
Gross NPA (Rs. cr)	1360	759
Gross NPA (%)	0.87%	0.56%
Provisions for NPA (Rs. cr)*	598	398
Net NPA(%)	0.49%	0.27%
Provisions including standard asset provisions	1227	969
Provisions cover including standard asset provisions	90%	128%

\*Excluding provisions on standard assets

# Gross & Net NPAs



# Thank you

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