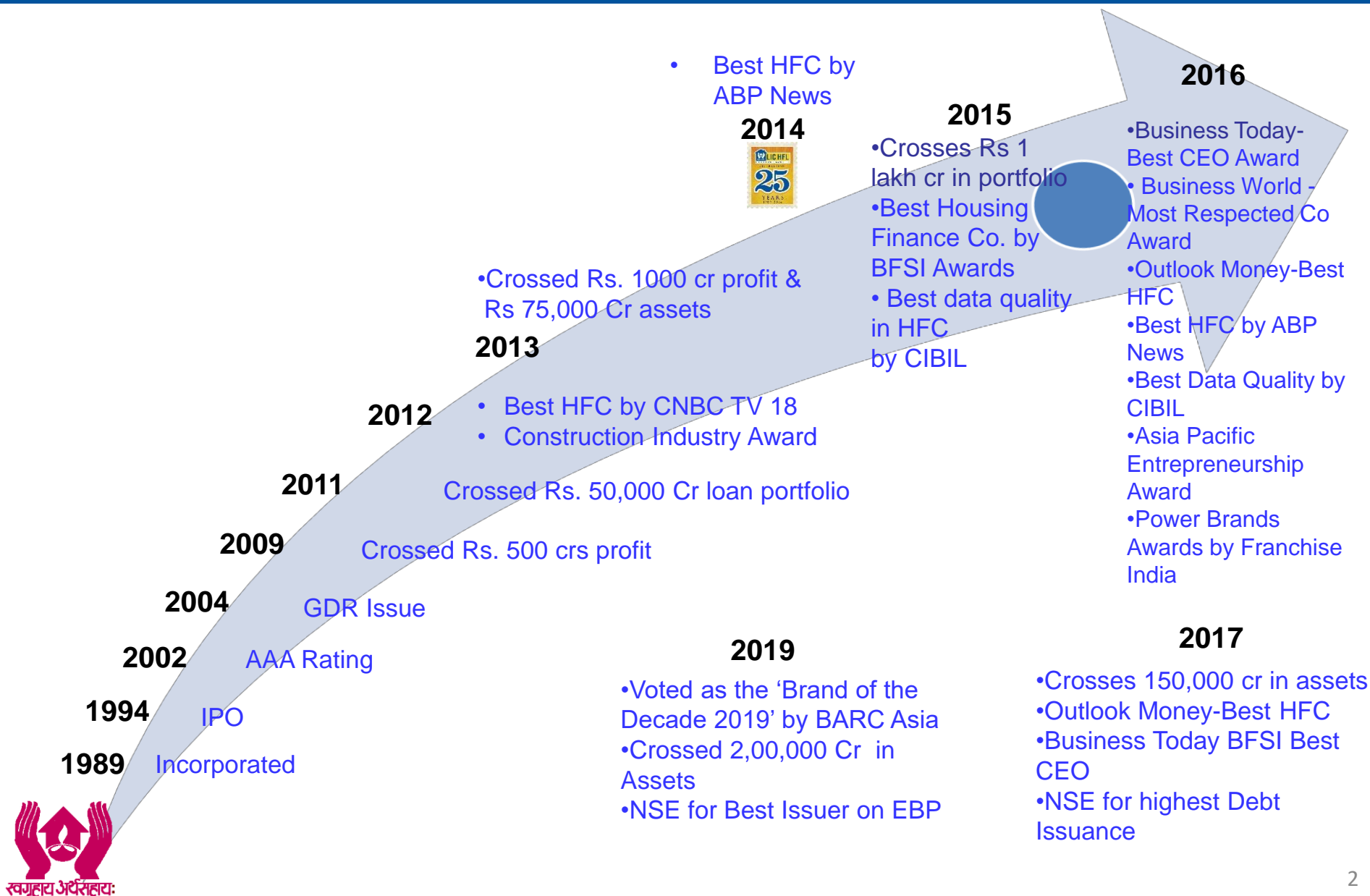


Q3 FY20 Investor Update

LICHFL: A Journey of 30 Years...

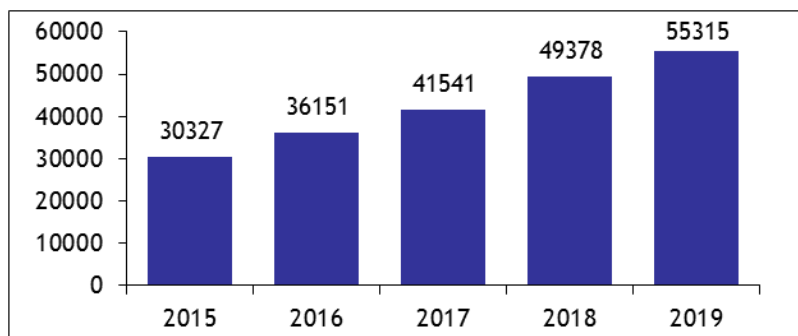


Executive Summary – Q3/FY20

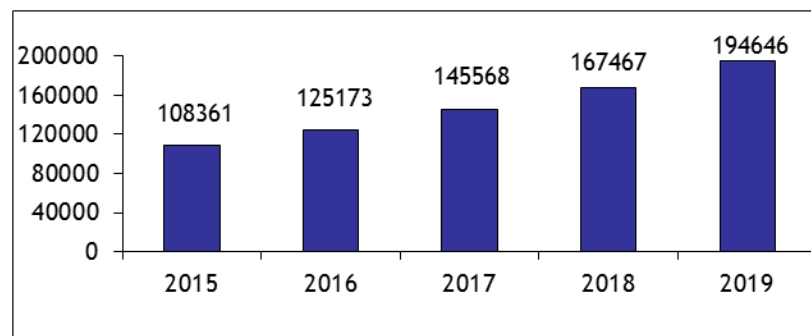
- Q3 FY20 PAT at Rs. 597.53 cr as against Rs 596.31 cr for Q3FY19
- Q3 FY20 Revenue from operations up by 13% to Rs 4996.46 cr
- Outstanding Loan portfolio up by 13% to Rs.205692 cr
 - Individual Loan Portfolio up by 13% to Rs 192459 cr
- Individual Home Loan Disbursements Rs 10655 cr against Rs 9170 cr, up by 16%
 - Q3FY20 Total Disbursements Rs 13177 cr against Rs 12778 cr
- Net Interest Income Rs 1227.93 cr against Rs 1042.53 cr, up by 18 %
- Net Interest Margins 2.42 % for Q3 FY20 as against 2.33% for Q3FY19
- Stage 3 EAD at 2.73 % as against 2.38% as on 30.9.2019

Update – last 5 years

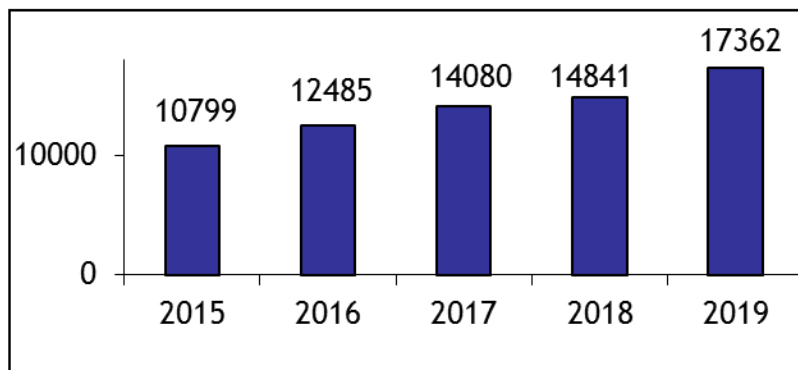
Disbursement (Rs. Cr) CAGR 16%



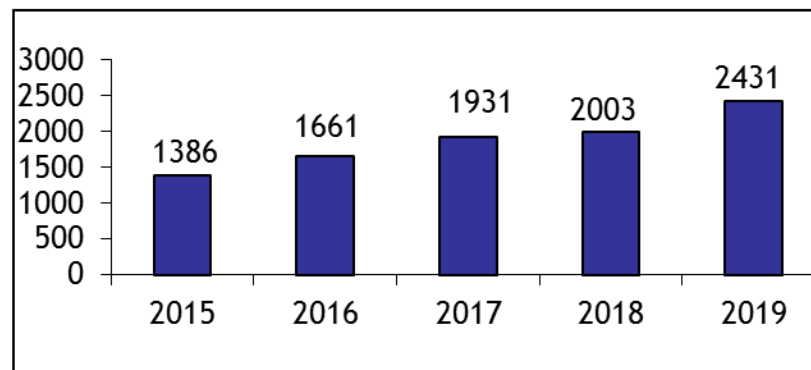
Loan Portfolio (Rs.cr) CAGR 16%



Income (Rs. cr) CAGR 13%

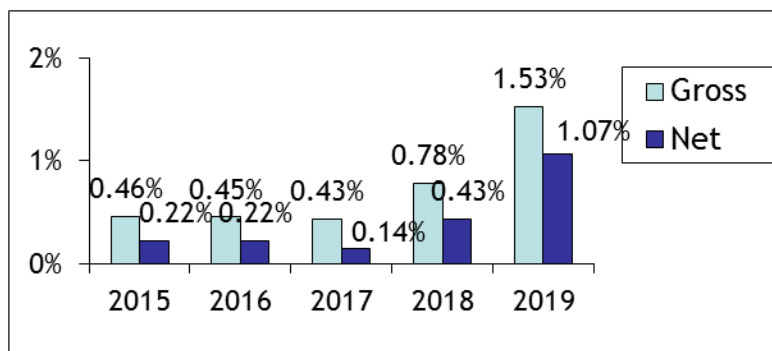


Profit After Tax (Rs. cr) CAGR 15%

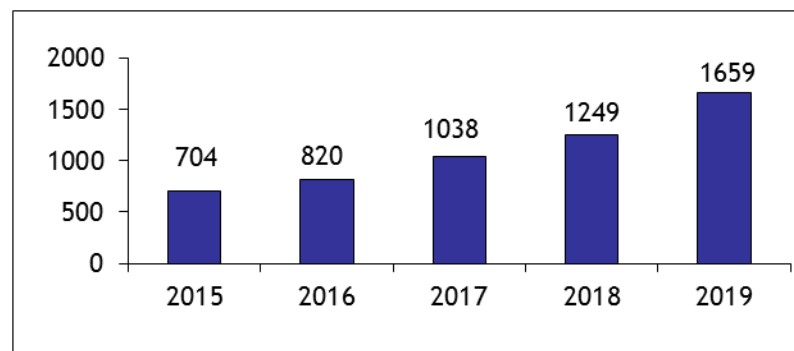


Update – last 5 years

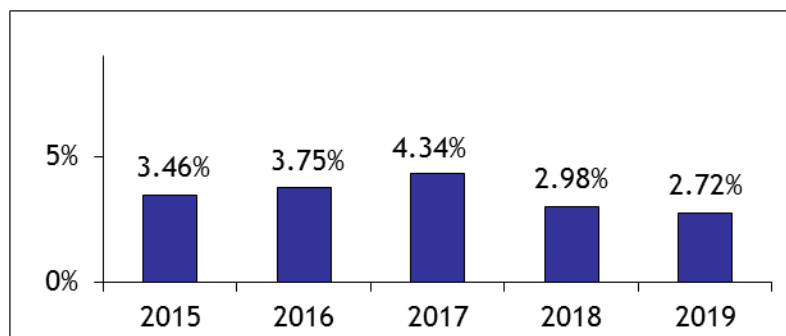
Gross & Net NPAs



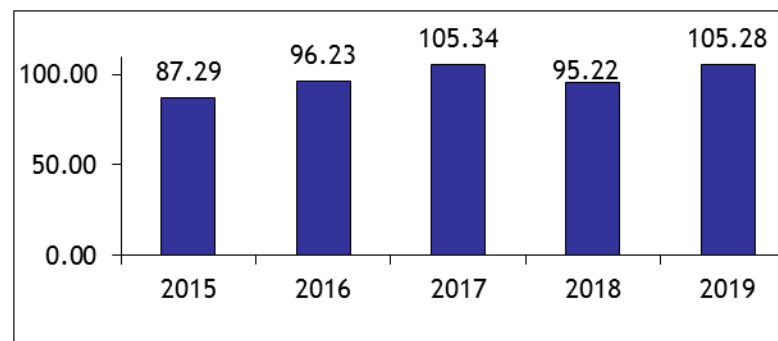
Total Provisions* (Rs cr)



Operating Expense to Total Income



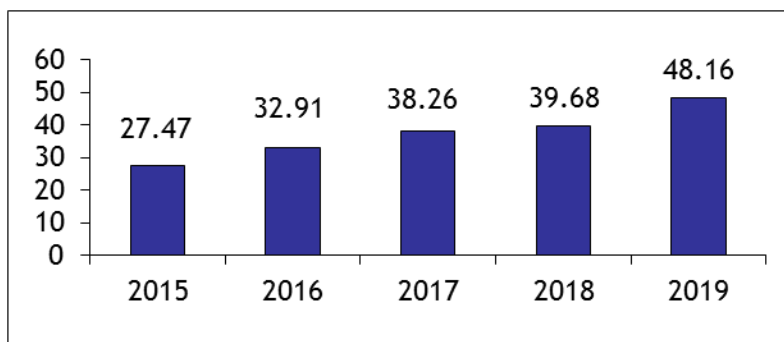
Profit per employee (Rs. lacs)



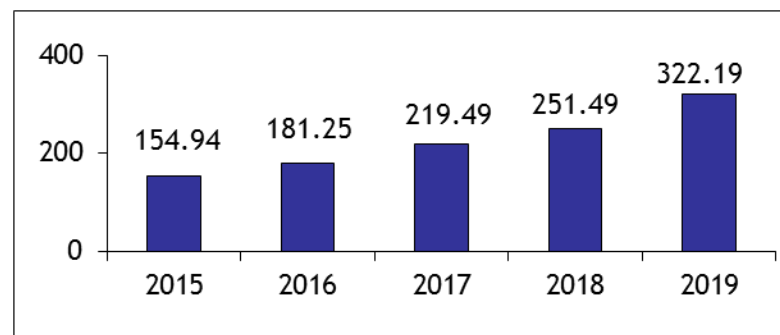
* Provisions Including Provisions on Std. Assets

Update – last 5 years

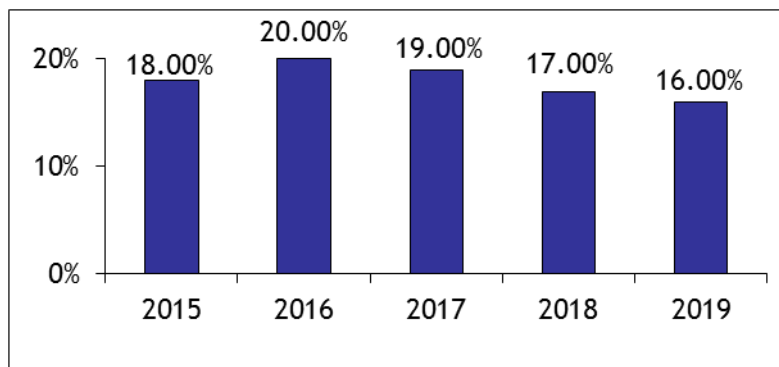
EPS (Rs) (Rs 2/- pd up)



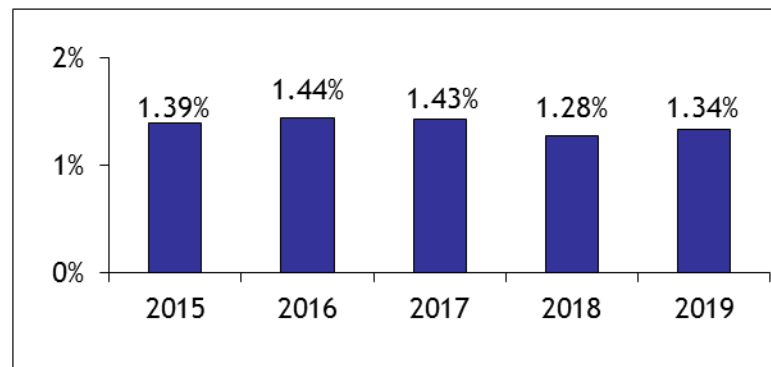
Book Value (Rs)(Rs 2/- pd up)



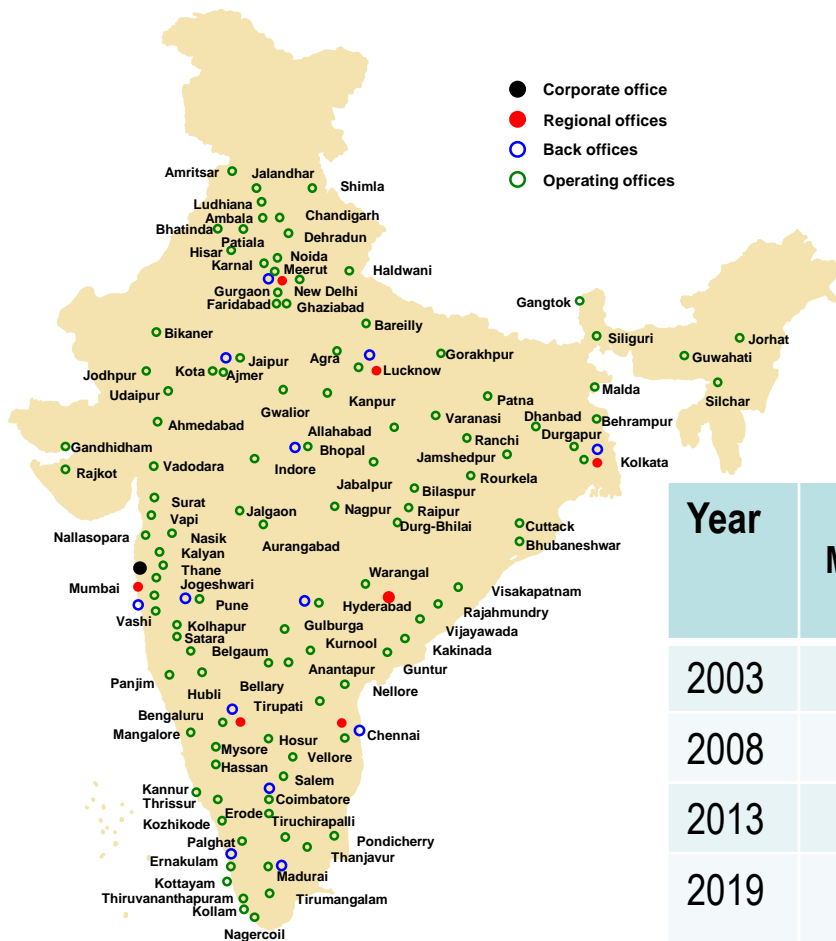
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

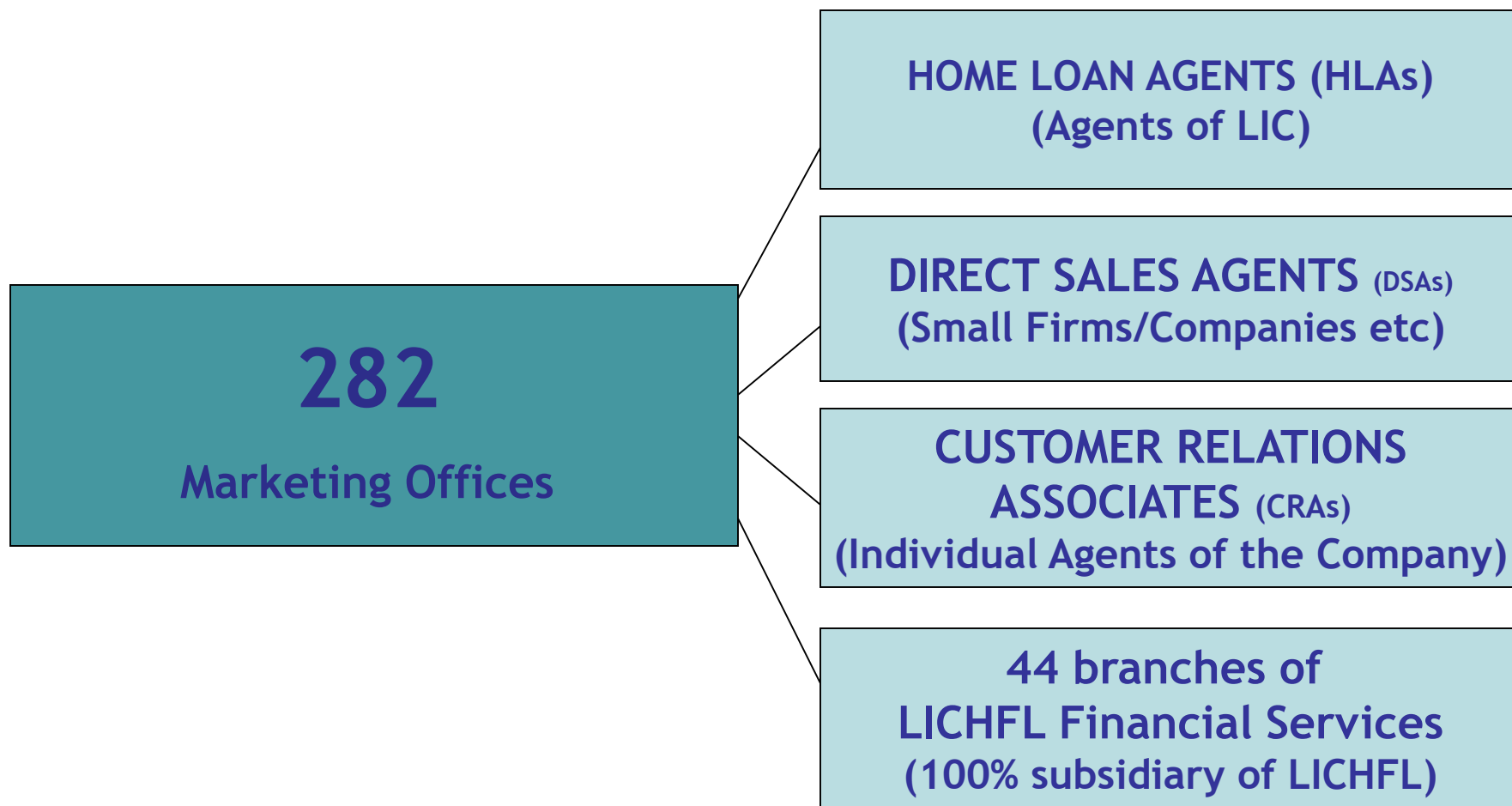


- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2265 Employees

Widening footprint...improved efficiencies

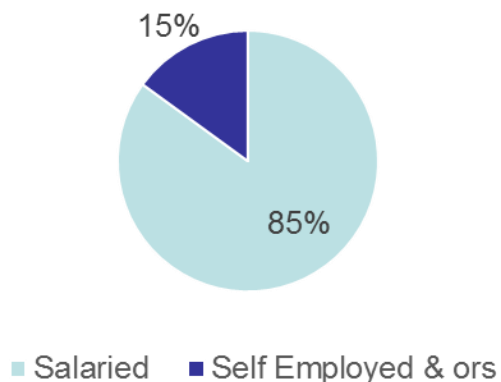
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2003	105	-	6	870	7772
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2019	273	23	9	2309	194646

Distribution Network

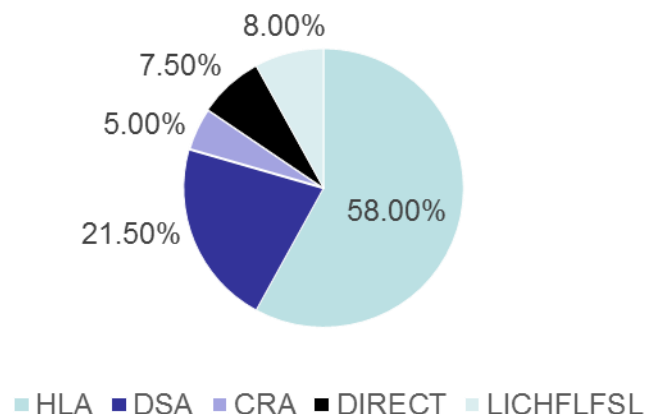


Origination Pattern & Average Ticket Size

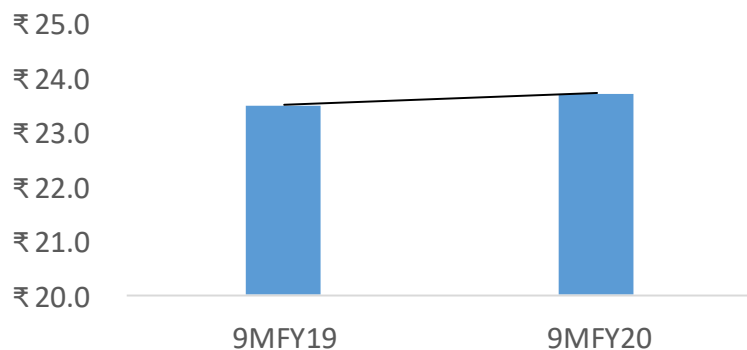
Customer Type



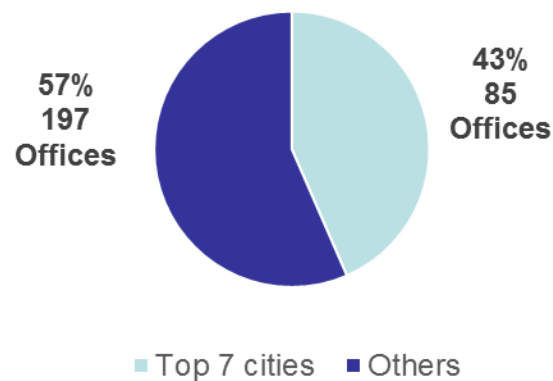
Originations by source



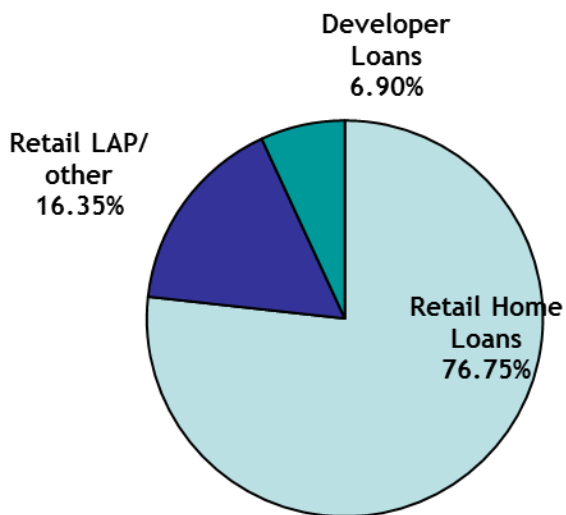
Incremental Ticket Size
(Rs lacs)



Top 7 cities & Others

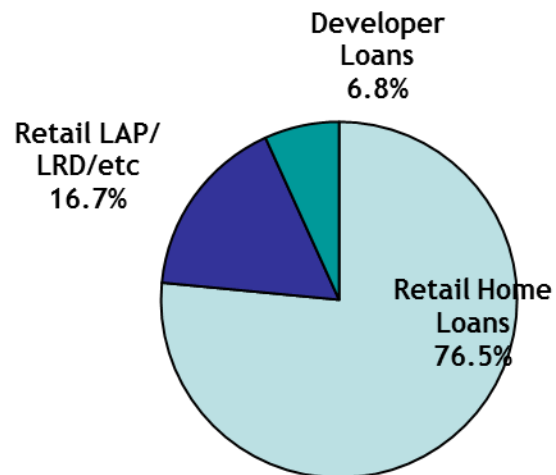


Loan Book Composition



31.12.2019

O/s Portfolio Rs. 205692 cr



30.09.2019

O/s Portfolio Rs. 200849 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY 17	70%
As of FY18	74%
As of FY19	93%
As of Q3FY20	91%

Prepayment Lump Sum/ opening book

For FY 17	10.9%
For FY18	11.0%
For FY19	10.2%
As of Q3FY20	10.0%

Loan To Value Ratio On Incremental Sanctions

For FY 17	45%
For FY18	44%
For FY19	46%
For Q3FY20	49%

Installment to Net Income Ratio On Incremental Sanctions

For FY 17	32.00%
For FY18	31.00%
For FY19	32.00%
For Q3FY20	31.40%

Financial Highlights- Q3FY20

	9M FY2020	9M FY 2019
Return on Average Equity (%)	15%	17%
Return on Average Assets (%)	1.32%	1.33%
Earnings per share (on Rs 2 pd up)	39.24	34.43
Capital Adequacy Ratio	Sept 2019	Sept 2018
Tier I	12.49	12.60
Tier II	1.88	2.22
Total	14.37	14.82

Executive Summary-Q3/9MFY20

	<i>Var</i>	Q3 FY20	Q3 FY19	<i>Var</i>	9M FY20	9M FY19
Interest Income on Individual Loans	12%	4542.58	4060.48	15%	13445.33	11701.70
Interest Income on Project Loans	28%	400.57	311.93	36%	1169.24	861.39
<u>Total</u>	13%	4943.15	4372.41	16%	14614.57	12563.09
Processing Fees & Other Fees		17.79	9.92		34.38	27.38
Other Income		35.52	57.10		133.76	116.11
<u>Gross Income</u>	13%	4996.46	4439.43	16%	14782.71	12706.59
Interest Expenses	12%	3715.22	3329.88	16%	11019.63	9493.45
<u>Net Interest Income</u>	18%	1227.93	1042.53	17%	3594.94	3069.65
Salary & Other Establishment Exp.		138.27	117.48		387.83	306.98
Net loss on derecognition of Financial Instruments under amortised cost category		6.96	135.61		7.51	265.63
Impairment of Financial Instruments		390.68	(3.14)		925.48	247.21
<u>Profit before Tax</u>	-13%	745.32	859.59	2%	2442.27	2393.31
Income Tax Provision including Deferred Tax		147.79	263.28		461.86	655.92
<u>Net Profit</u>	0.20%	597.53	596.31	14%	1980.41	1737.40

Executive Summary-Q3/9MFY20

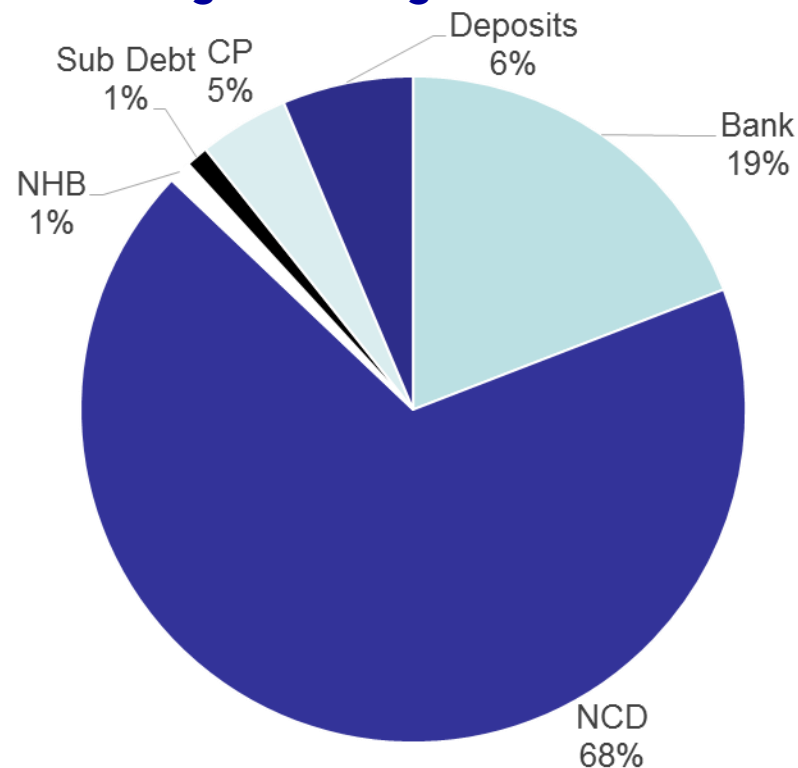
	<i>Var</i>	Q3 FY20	Q3 FY19	<i>Var</i>	9M FY20	9M FY19
Disbursements						
Individual	6%	12246	11540	6%	33406	31569
Project	-25%	931	1238	-57%	2205	5097
<u>Total</u>	3%	13177	12778	-3%	35611	36666
Outstanding Portfolio						
Individual	13%	192459	170658			
Project	21%	13233	10895			
<u>Total</u>	13%	205692	181553			
Weighted average cost of funds					8.22%	8.45%
Yield on advances annualised					10.25%	10.45%
Spreads					2.03%	2.00%

Liability Profile

as on 31.12.2019

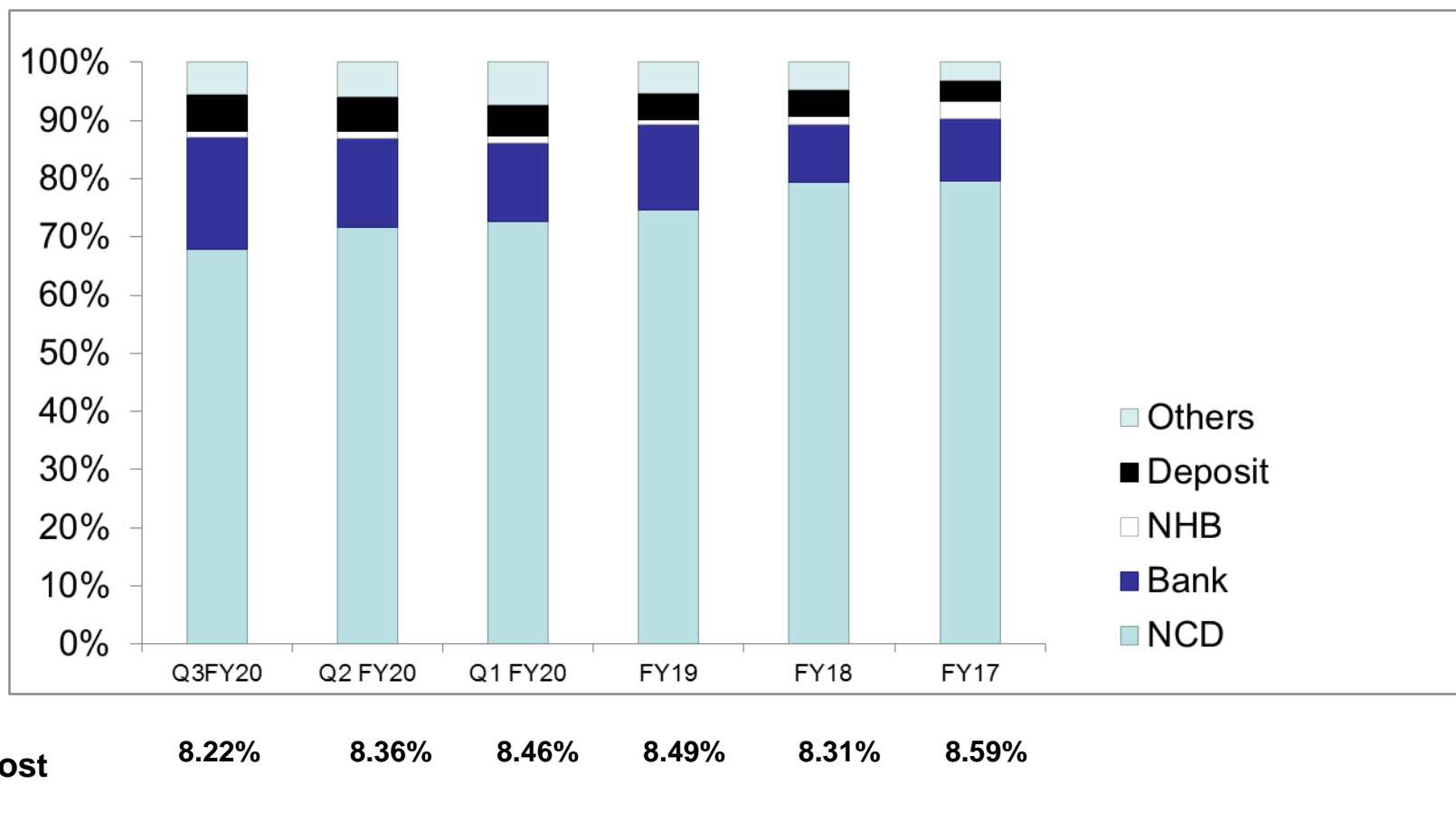
Source	Wtd Avg Cost (%)
Banks & Institutions	8.10%
Non Convertible Debenture	8.35%
National Housing Bank	7.67%
Sub. Bonds & Upper Tier II	8.89%
Commercial Paper	6.88%
Deposits	8.13%
Total	8.22%

Outstanding Borrowings - Rs. 184966 cr

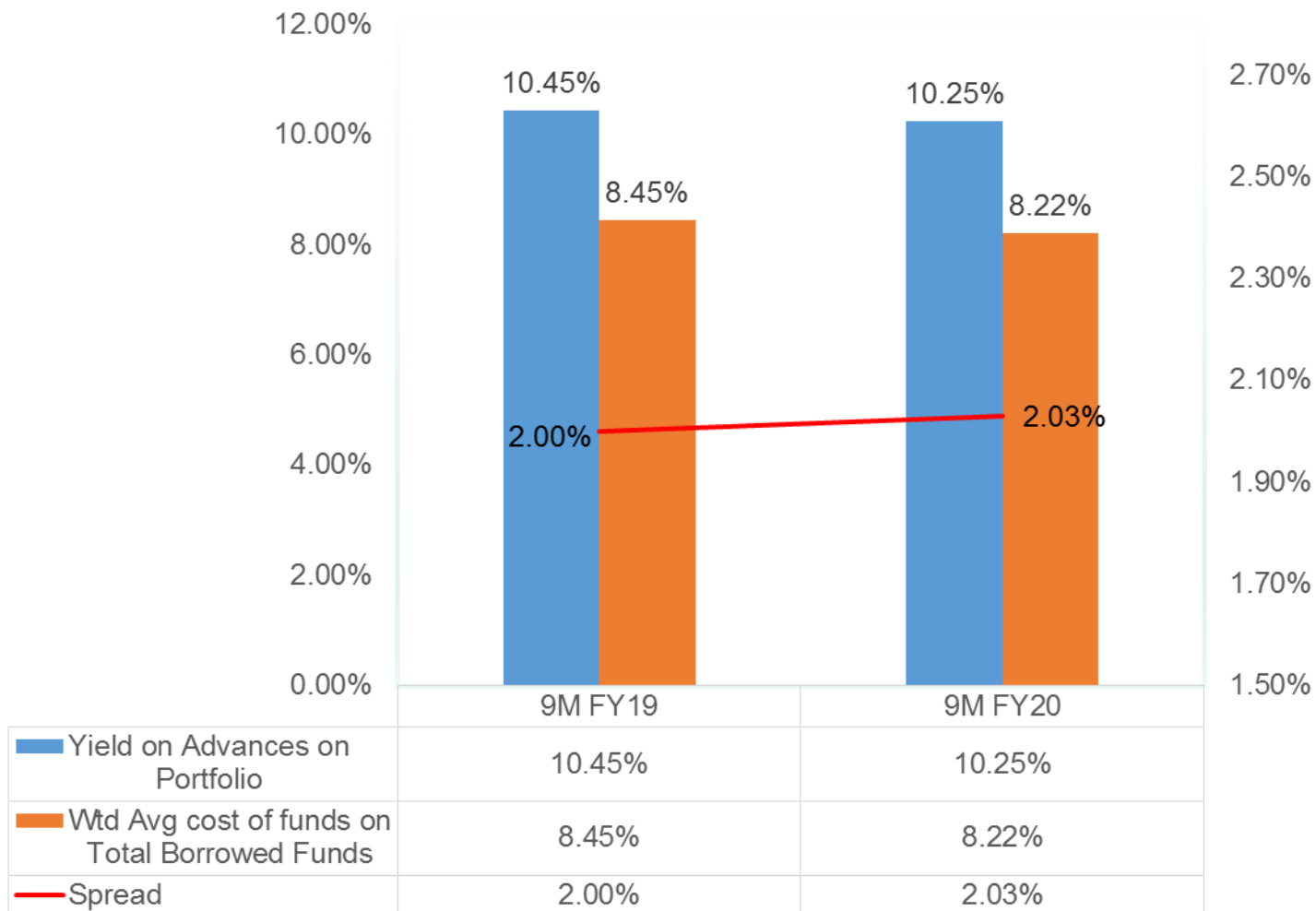


During Q3FY20, Incremental Borrowings were @ 7.87%

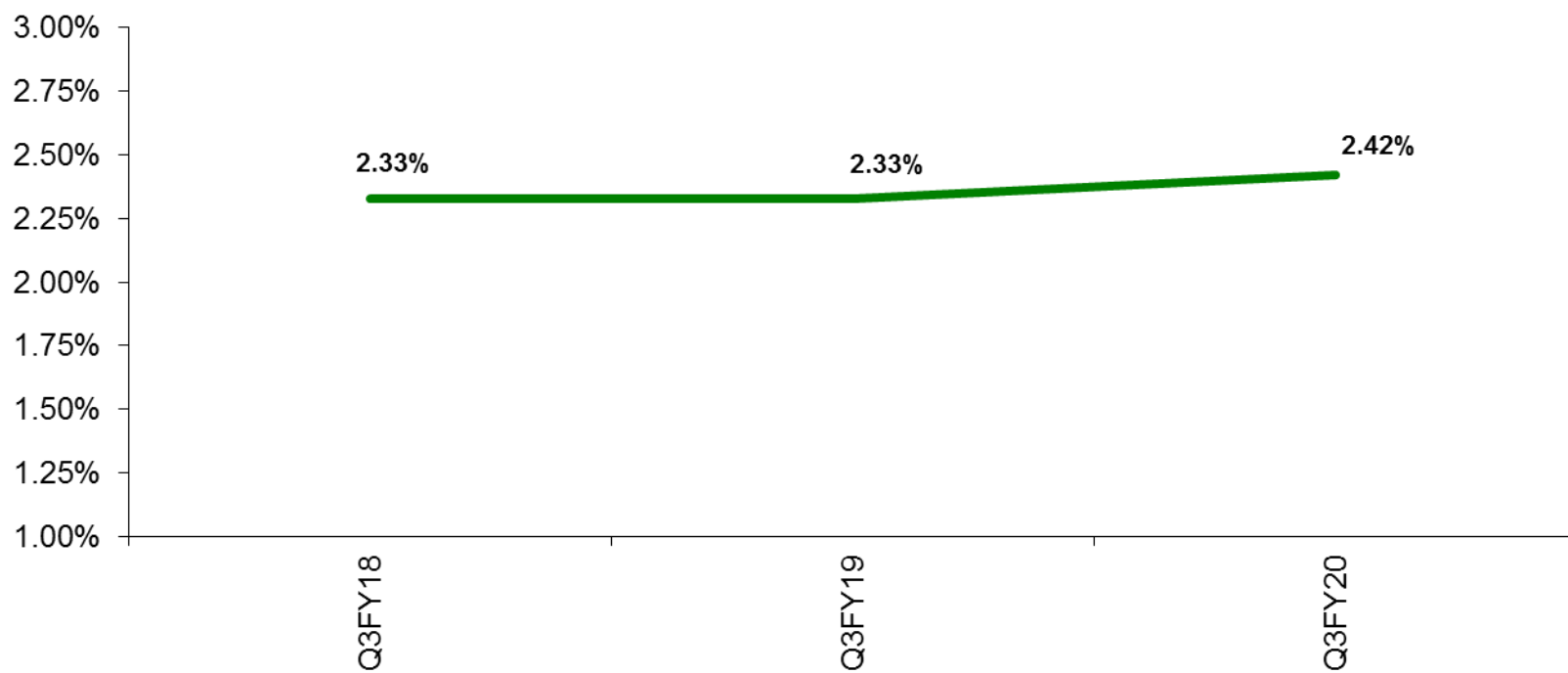
Change in Liability Mix- last 3 yrs



Yield & Cost of Funds on portfolio



NIMs



Classification of Assets

Exposure At Default %	December-19	December-18
Stage 1	91.55%	93.82%
Stage 2	5.72%	4.93%
Stage 3	2.73%	1.25%
Total	100%	100%
ECL Provision	December-19	December-18
Stage 1& Stage 2	Rs. 33.13 cr	Rs. 6.67 cr
Stage 3	Rs.2551.59 cr	Rs. 1548.66 cr

Thank you

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