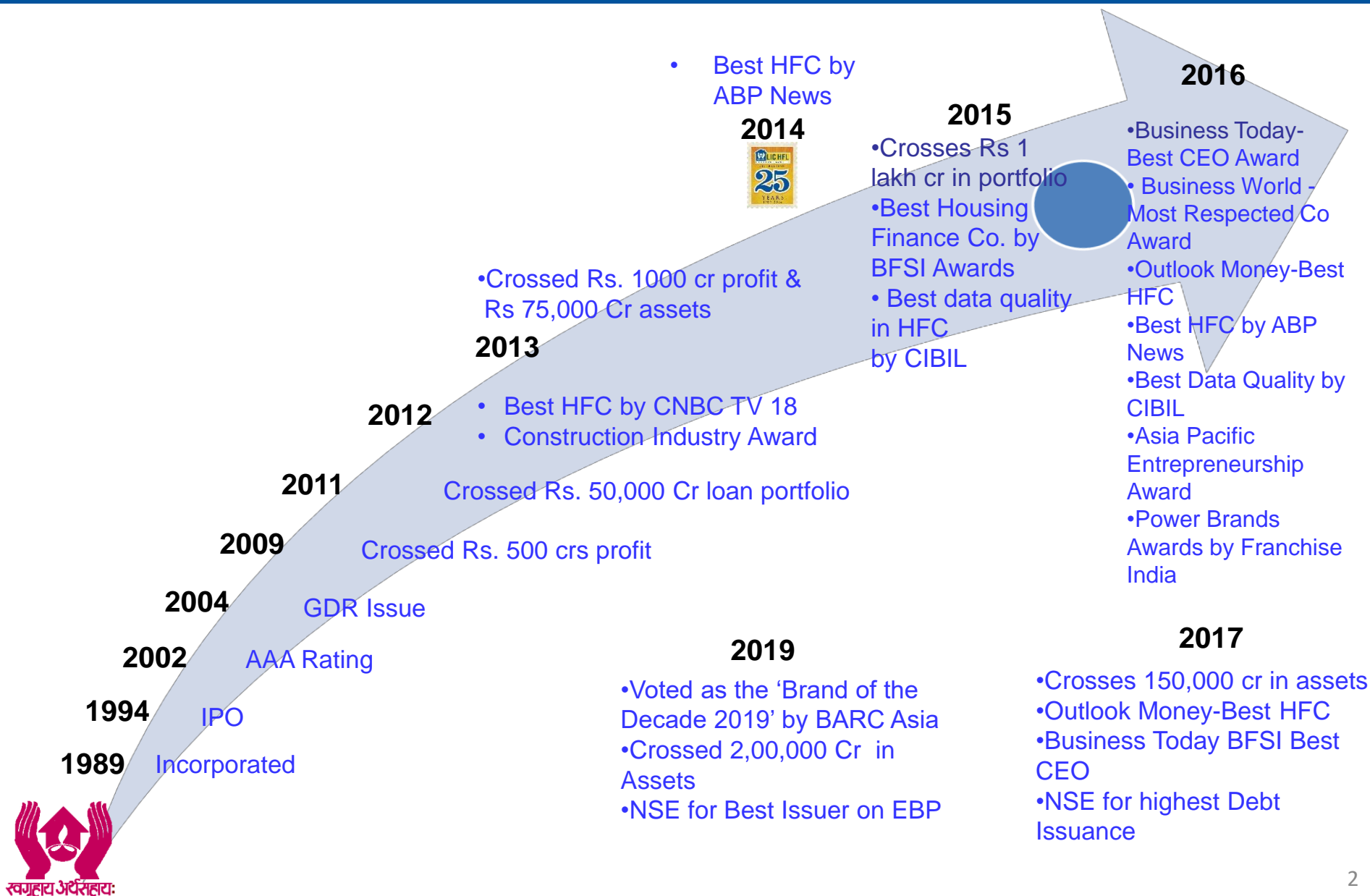


# Q3 FY21 Investor Update

# LICHFL: A Journey of 31 Years...



## Executive Summary – Q3/FY21

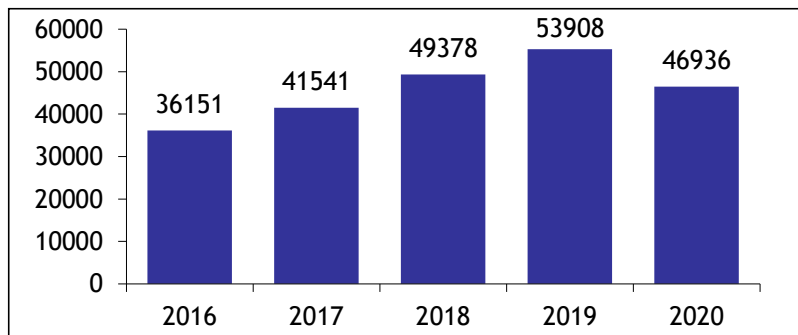
- Q3 FY21 PAT at Rs.727.04 cr as against Rs 597.53 cr for Q3FY20, up 22%
- Q3 FY21 Revenue from operations Rs. 4907 Cr as against Rs 4996 cr
- Outstanding Loan portfolio up by 6% to Rs.220197 as against Rs.208270 cr
  - Individual Loan Portfolio Rs.204444 as against Rs.194004 cr
- Individual Home Loan Disbursements Rs. 14511 cr against Rs 10655 cr, up by 36%
  - Q3FY21 Total Disbursements Rs. 16857 cr against Rs 13177 cr up by 28%
- Net Interest Income Rs. 1281 cr against Rs 1254 cr
- **Net Interest Margins 2.36 % for Q3 FY21**
- Stage 3 EAD at 2.68 % as against 2.73% as on 31.12.2019

## Impact of Covid 19

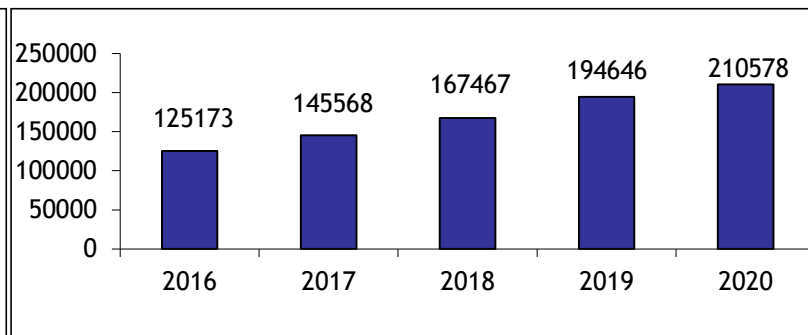
- All the offices of the Company has been fully resumed and carrying on their business operations following guidelines issued by respective authorities including safety & hygiene norms and social distancing.
- Collection efficiency for December 2020 stood at 98%.
- Total ECL provision stood at Rs. 2948.05 Cr as on 31.12.2020.
  - Covid-19 related provision stood at Rs.212.01 Cr as on 31.12.2020.
  - Provisions for impairment stood at Rs. 186.53 Cr as on 31.12.2020.

## Update – last 5 years

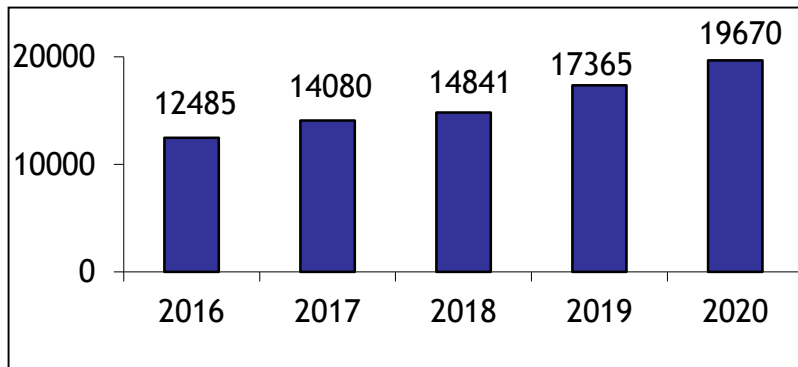
### Disbursement (Rs. Cr) CAGR 7%



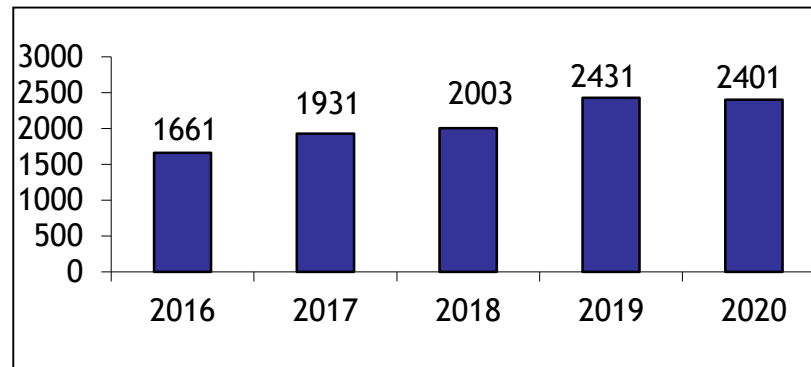
### Loan Portfolio (Rs.cr) CAGR 14%



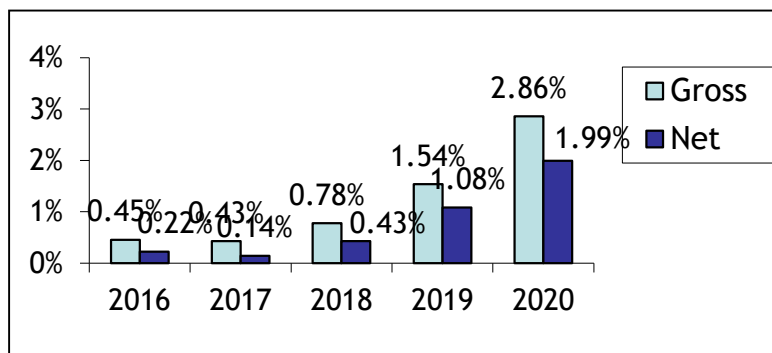
### Income (Rs. cr) CAGR 12%



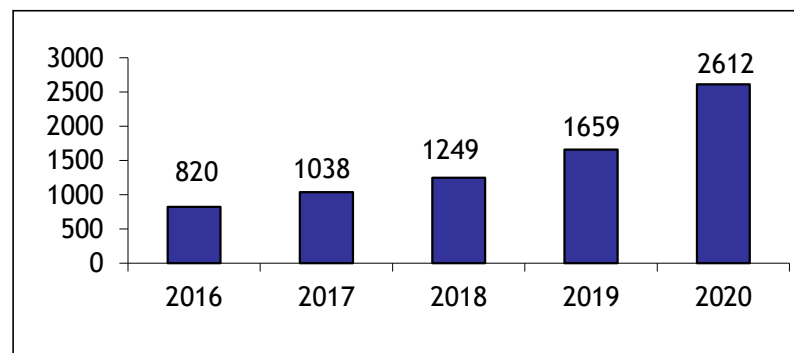
### Profit After Tax (Rs. cr) CAGR 15%



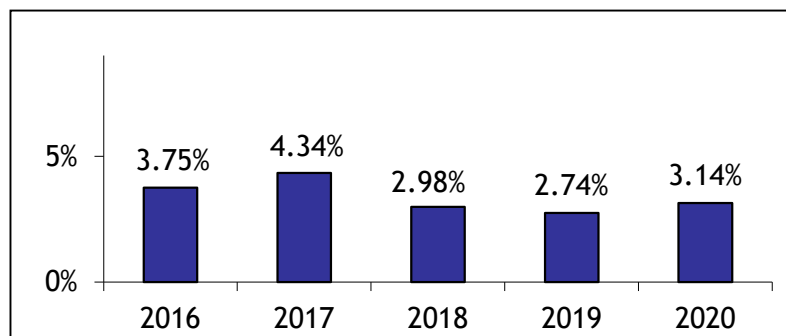
## Gross & Net NPAs



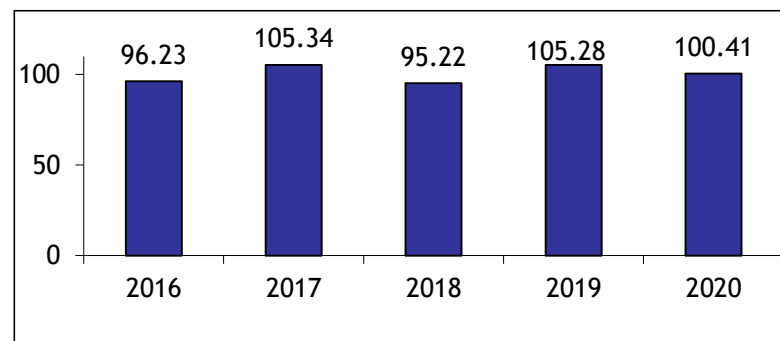
## Total Provisions\* (Rs cr)



## Operating Expense to Total Income

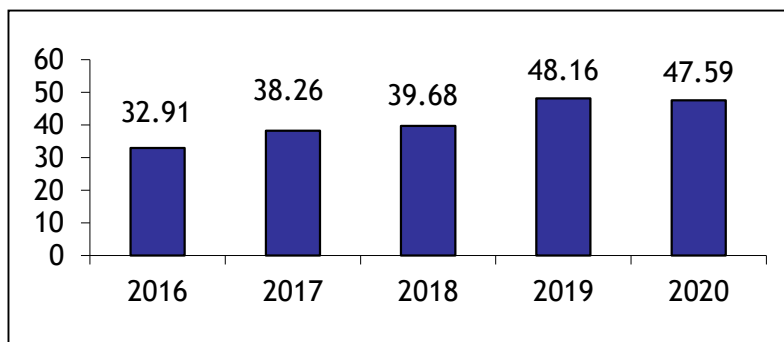


## Profit per employee (Rs. lacs)

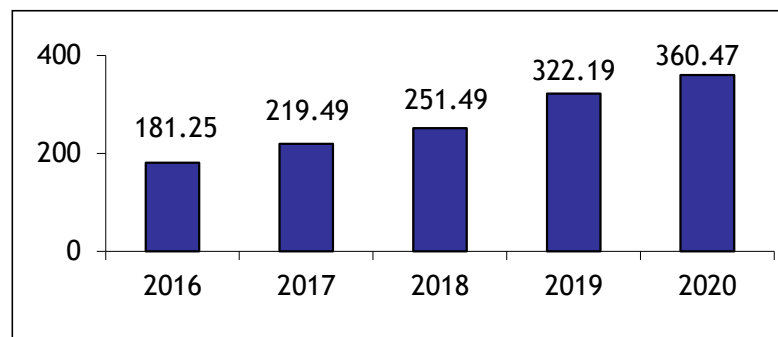


## Update – last 5 years

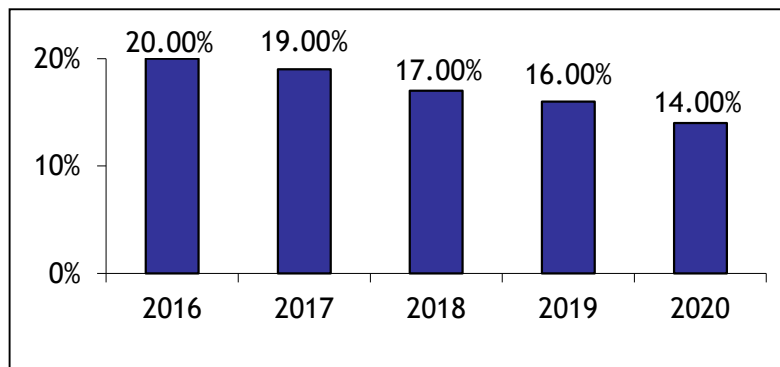
### EPS (Rs) (Rs 2/- pd up)



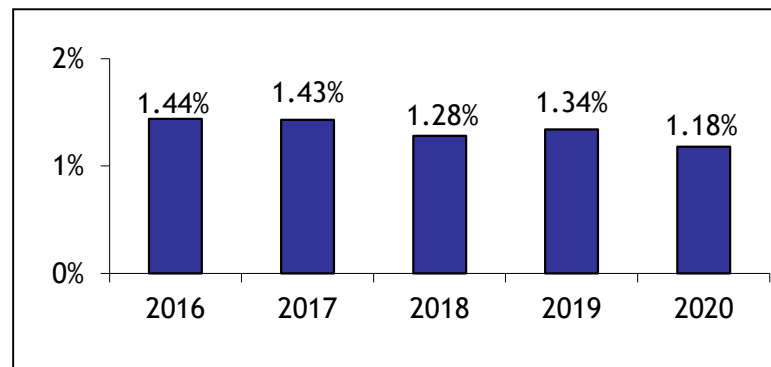
### Book Value (Rs)(Rs 2/- pd up)



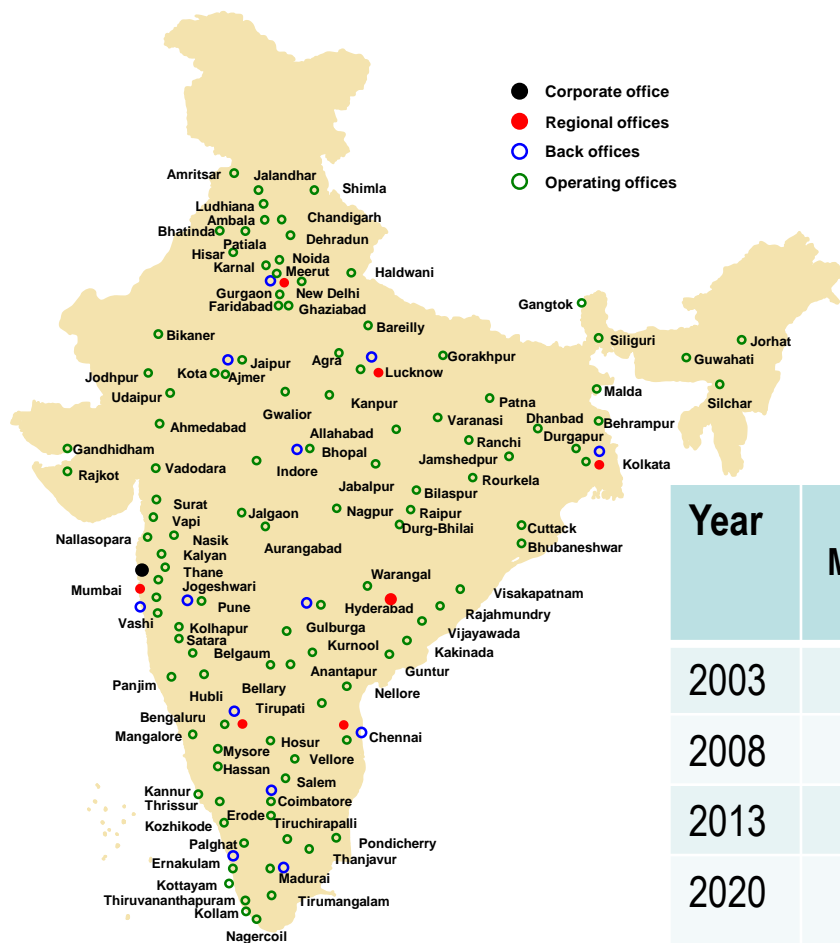
### Return on Avg Equity



### Return on Avg Loan Assets



# Large geographic presence



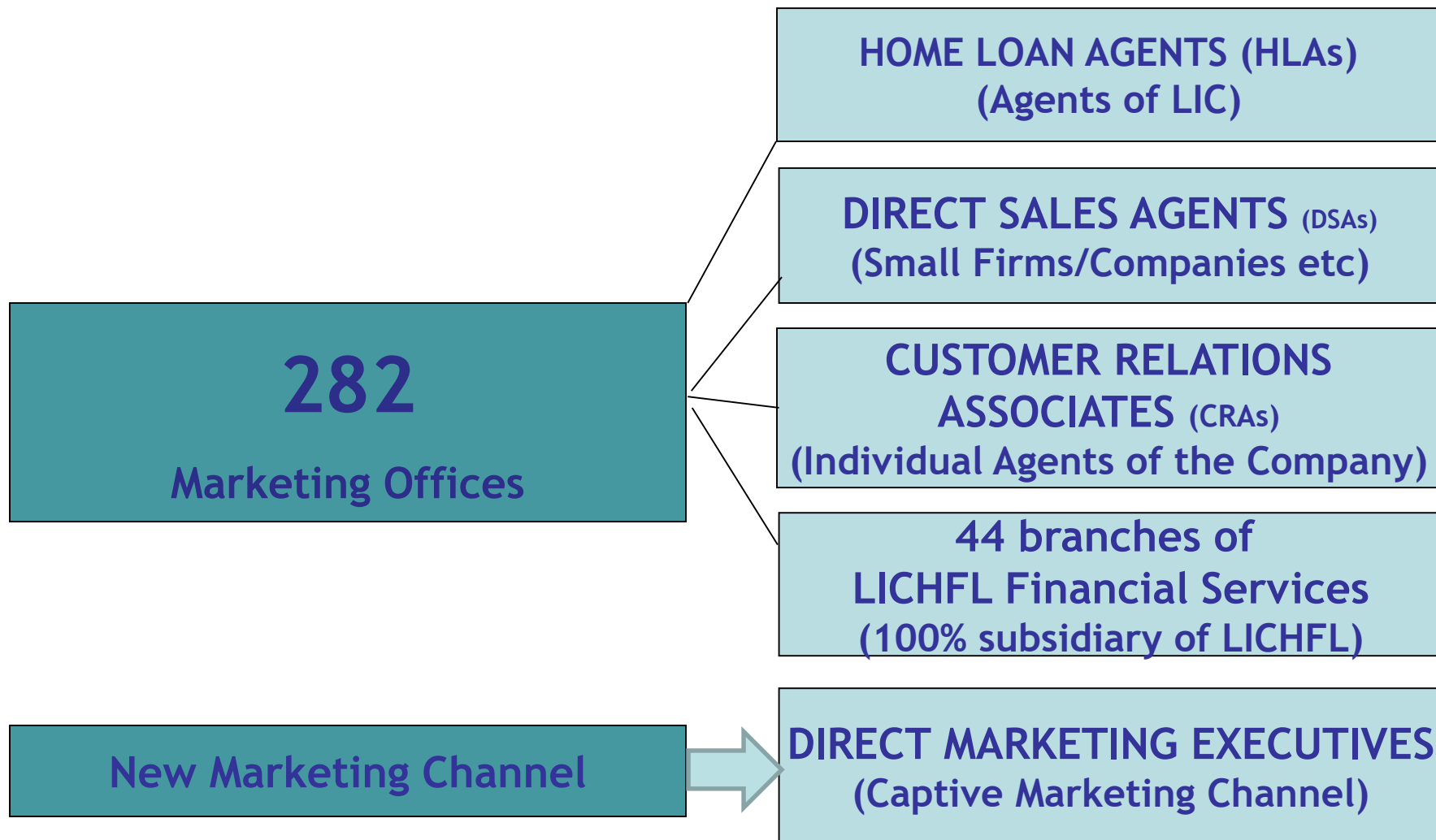
- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2361 Employees

**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
2020	282	24	9	2392	210578



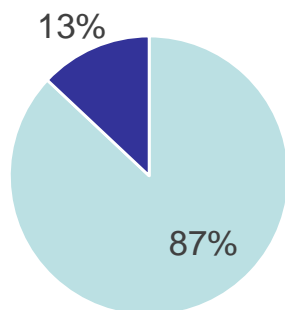
# Distribution Network



\*Online Loan approvals during 9M FY21 were Rs.1867 Cr

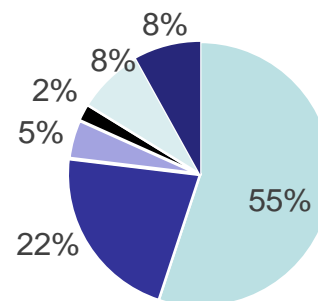
# Origination Pattern & Average Ticket Size

## Customer Type



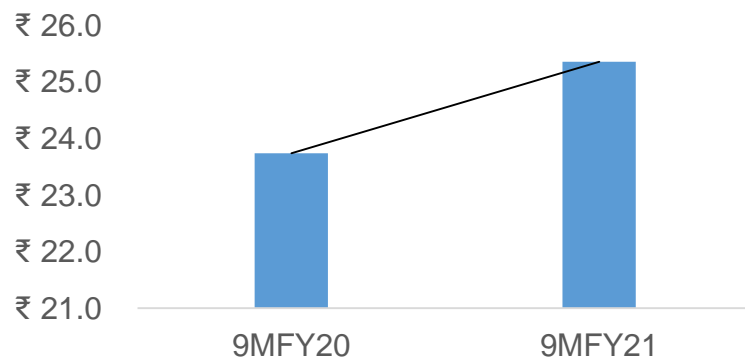
■ Salaried ■ Self Employed

## Originations by source

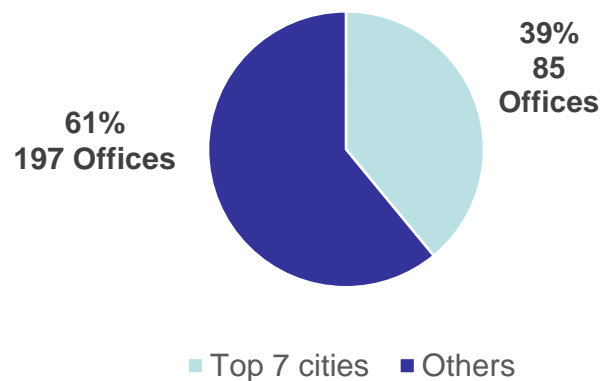


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ LICHFLFSL

## Incremental Ticket Size (Rs lacs)

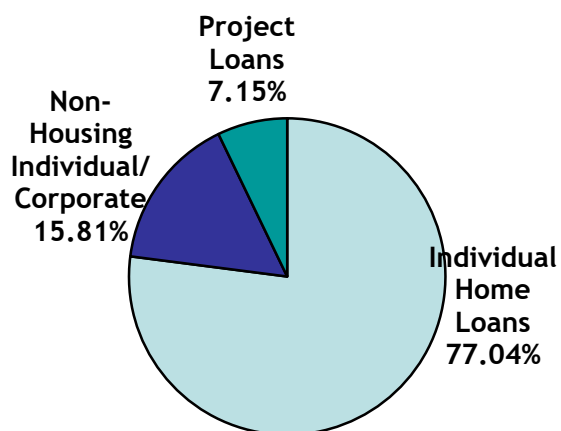


## Top 7 cities & Others



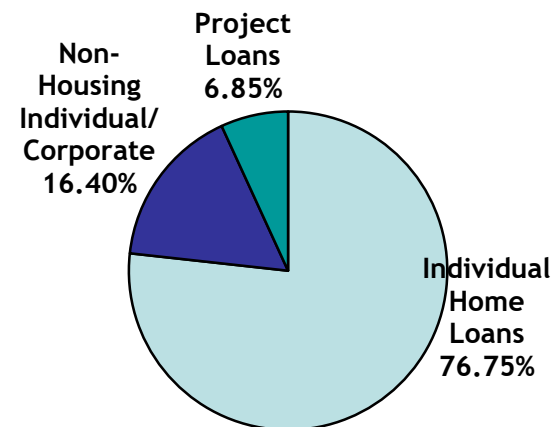
■ Top 7 cities ■ Others

# Loan Book Composition



**31.12.2020**

O/s Portfolio Rs. 220197 cr



**31.12.2019**

O/s Portfolio Rs. 208270 cr

# Individual Loans – Portfolio Stats

## Pure Floating Rate Loans To Outstanding Portfolio

As of FY 19	93%
As of FY 20	92%
As of 9MFY21	94%

## Loan To Value Ratio On Incremental Sanctions

For FY 19	46%
For FY 20	49%
For 9MFY21	46%

## Prepayment Lump Sum/ opening book

For FY 19	10.2%
For FY 20	10.1%
For 9MFY21	10.4%

## Installment to Net Income Ratio On Incremental Sanctions

For FY 19	32.00%
For FY 20	31.00%
For 9MFY21	30.00%

# Financial Highlights- Q3FY21

	9M FY2021	9M FY 2020
Return on Average Equity (%)	16%	15%
Return on Average Assets (%)	1.45%	1.32%
Earnings per share (on Rs 2 pd up)	46.28	39.24
Capital Adequacy Ratio	Sept 2020	Sept 2019
Tier I	13.07	12.49
Tier II	1.43	1.88
Total	14.49	14.37

# Executive Summary-Q3/9MFY21

	Var	Q3 FY21 (Rs. Cr)	Q3 FY20 (Rs. Cr)	Var	9M FY21 (Rs. Cr)	9M FY20 (Rs. Cr)
Revenue from Operations	-2%	4906.72	4996.46	1%	14879.46	14776.52
Finance cost	-3%	3595.05	3715.23	0.4%	11059.71	11019.63
Net Interest Income	2%	1281.02	1253.68	1%	3739.60	3687.25
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	-52%	190.67	397.65	-61%	360.22	932.99
<u>Profit before Tax</u>	30%	969.64	745.32	23%	2996.57	2442.27
Tax Expense	64%	242.60	147.79	43%	661.15	461.86
<u>Net Profit</u>	22%	727.04	597.53	18%	2335.42	1980.41 <sub>14</sub>

# Executive Summary-Q3/9MFY21

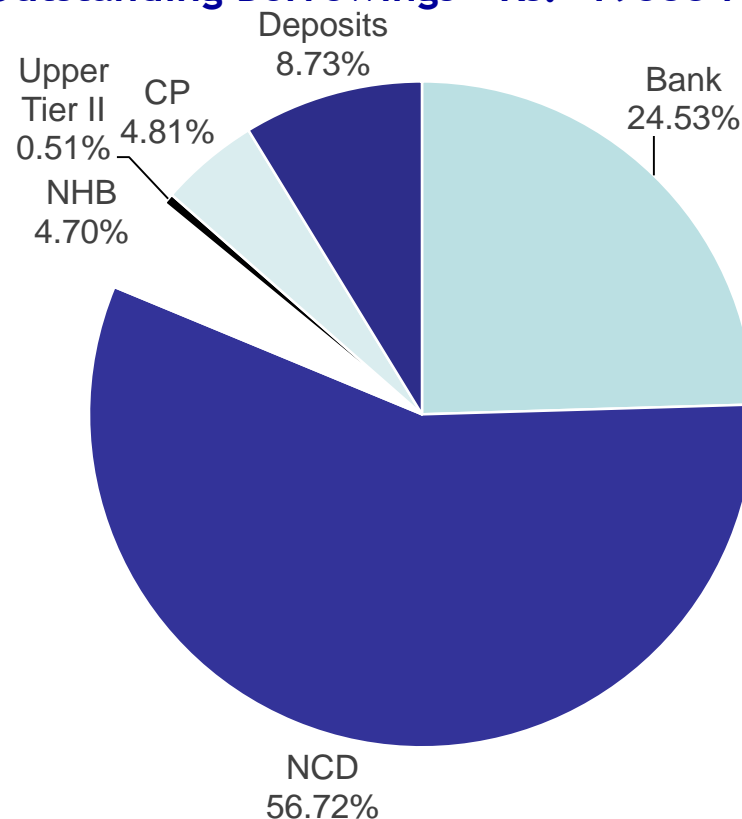
	<i>Var</i>	<b>Q3 FY21</b>	<b>Q3 FY20</b>	<i>Var</i>	<b>9M FY21</b>	<b>9M FY20</b>
<b>Disbursements</b>						
Individual	<b>31%</b>	16005	12246	<b>-7%</b>	31045	33406
Project	<b>-8%</b>	852	931	<b>-18%</b>	1815	2205
<b><u>Total</u></b>	<b>28%</b>	16857	13177	<b>-8%</b>	32860	35611
<b>Outstanding Portfolio</b>						
Individual	<b>5%</b>	204444	194004			
Project	<b>10%</b>	15753	14266			
<b><u>Total</u></b>	<b>6%</b>	220197	208270			
<b>Weighted average cost of funds</b>					<b>7.25%</b>	<b>8.22%</b>
<b>Yield on advances annualised</b>					<b>9.51%</b>	<b>10.25%</b>
<b>Spreads</b>					<b>2.26%</b>	<b>2.03%</b>

# Liability Profile

as on 31.12.2020

Source	Wtd Avg Cost (%)
Banks & Institutions	6.15%
National Housing Bank	6.23%
Non Convertible Debenture	8.02%
Upper Tier II	7.05%
Commercial Paper	4.73%
Deposits	7.25%
<b>Total</b>	<b>7.25%</b>

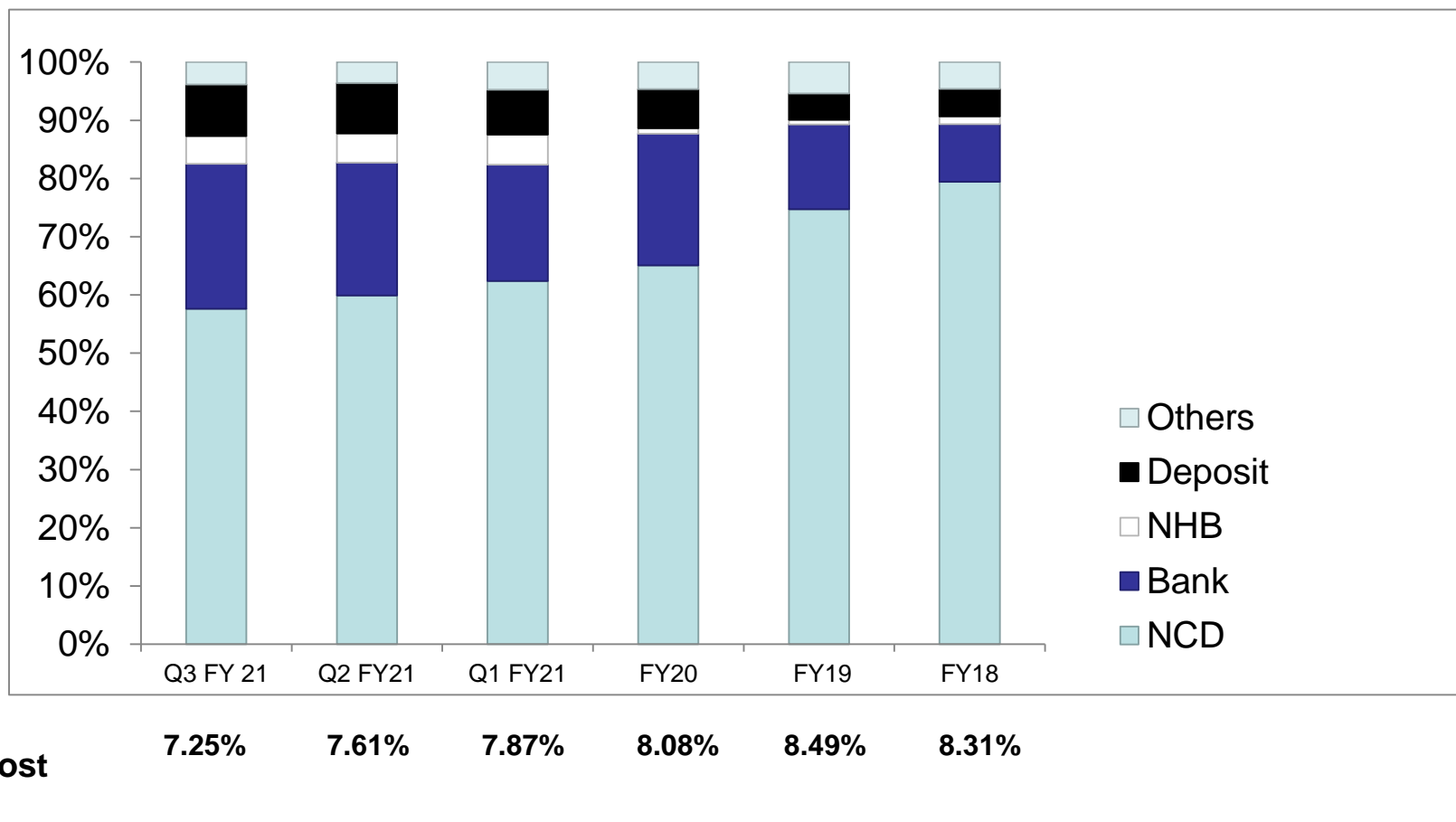
Outstanding Borrowings - Rs. 195534 cr



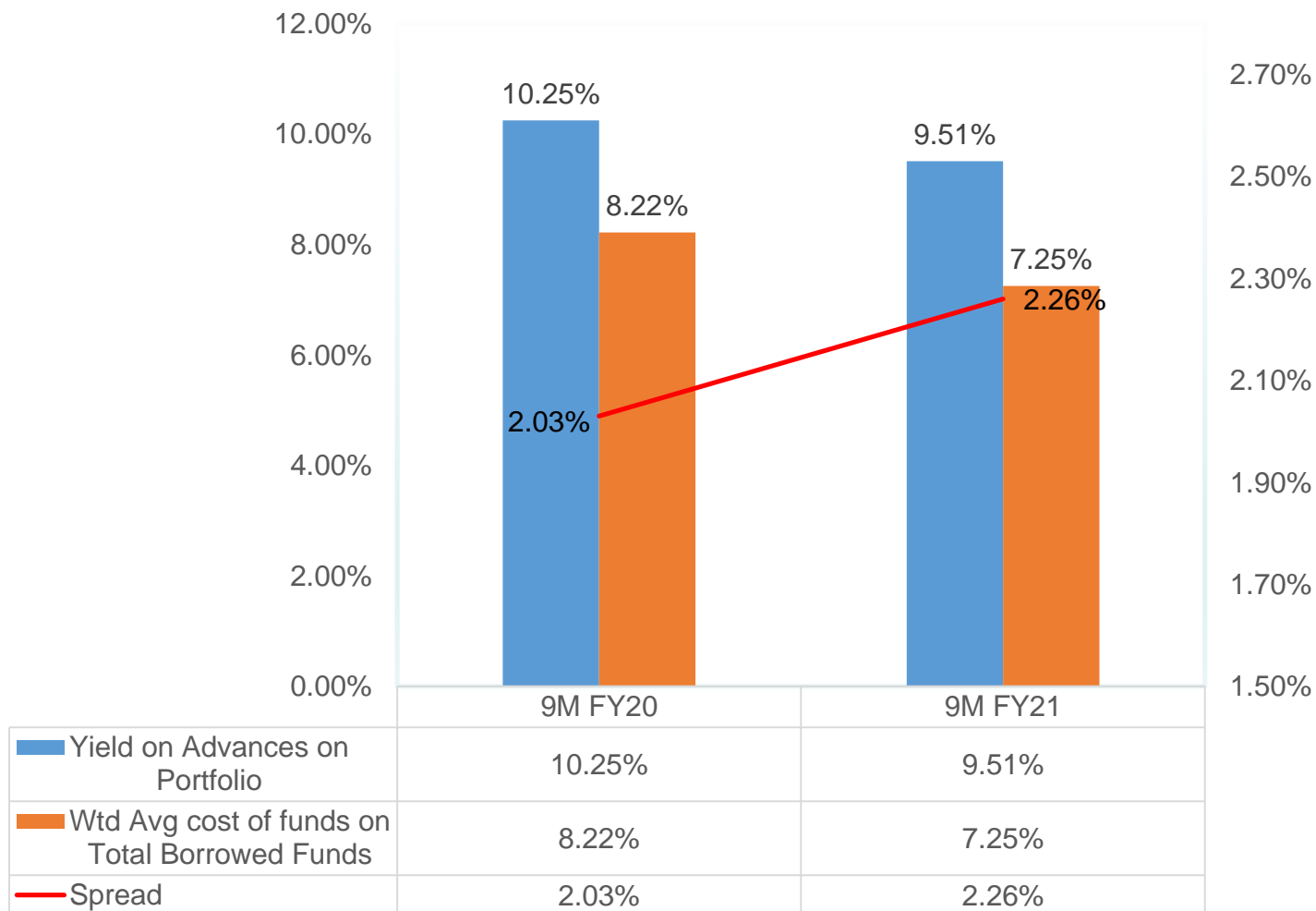
During Q3FY21, Incremental Borrowings were @ 5.25%



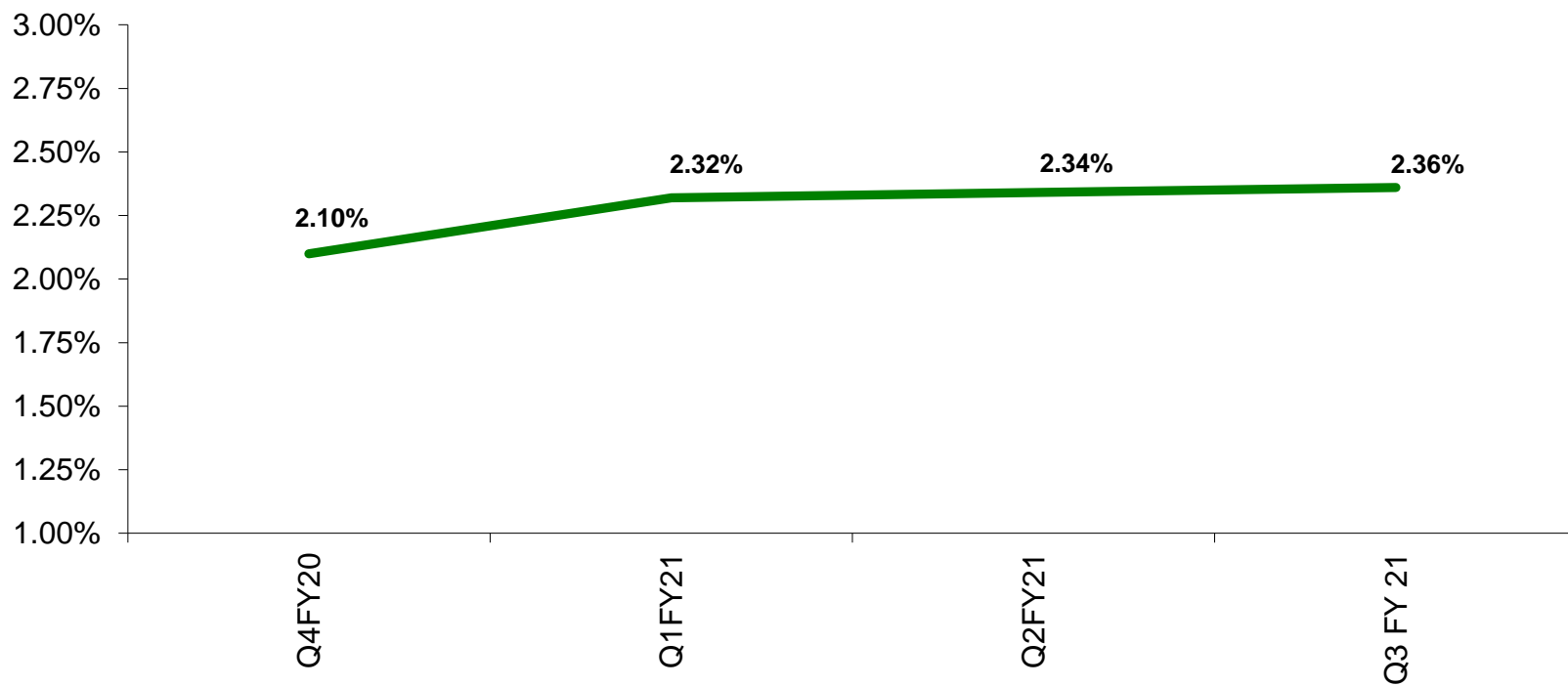
# Change in Liability Mix- last 3 yrs



# Yield & Cost of Funds on portfolio



# NIMs



# Classification of Assets

Exposure At Default %	December-20	December-19
Stage 1	90.37%	91.55%
Stage 2	6.95%	5.72%
Stage 3	2.68%	2.73%
Total	100%	100%
ECL Provision	December-20	December-19
Stage 1	Rs. 1.58 Cr	Rs. 0.02 Cr
Stage 2	Rs. 0.07 Cr	Rs. 33.11 Cr
Stage 3	Rs. 2946.40 Cr	Rs. 2551.59 Cr

# Thank you

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