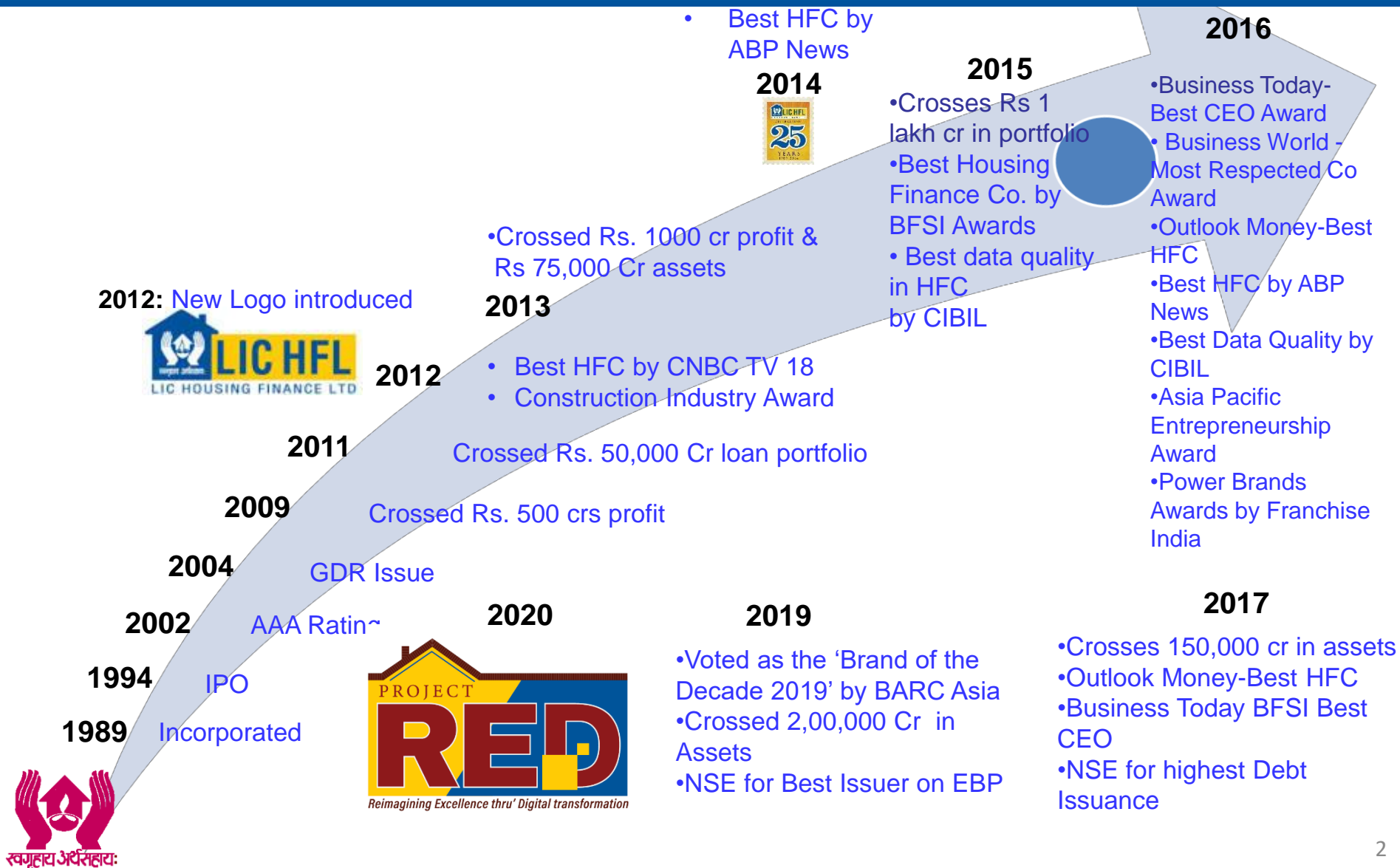


Q3 FY22 Investor Update

LICHFL: A Journey of 32 Years...



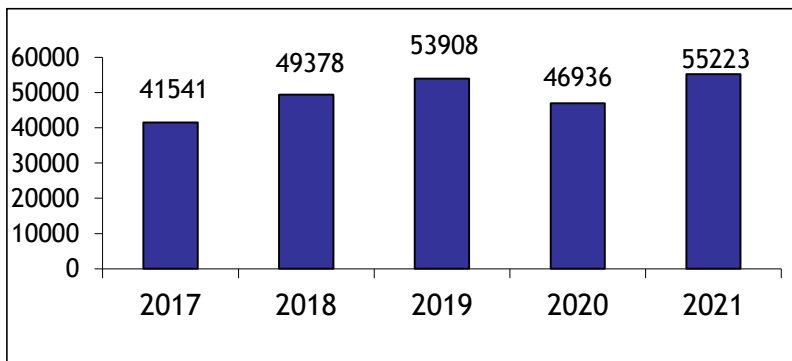
Executive Summary – Q3/FY22

- Q3 FY22 PAT at Rs. 767.33 cr as against Rs 727.04 cr for Q3FY21, a growth of 6%
- Q3 FY22 Revenue from operations Rs. 5054 cr as against Rs 4907 cr, a growth of 3%
- Outstanding Loan portfolio up by 11 % to Rs. 243412 cr as against Rs.220197 cr
 - Individual Loan Portfolio Rs. 229321 cr as against Rs.204444 cr, a growth of 12%
- Individual Home Loan Disbursements for 9MFY22 Rs.37321Cr, as against Rs.27917Cr up by 34%
 - Individual Home Loan Disbursements Rs.15341 cr against Rs 14511 cr, up by 6 %
 - Q3FY22 Total Disbursements Rs. 17770 cr against Rs 16857 cr up by 5 %
- Net Interest Income Rs. 1455 cr against Rs 1281 cr, growth of 14%
- Net Interest Margins 2.42 % for Q3 FY22 as against 2.36% for Q3 FY 21
- Stage 3 EAD at 5.04 % as against 2.68% as on 31.12.2020

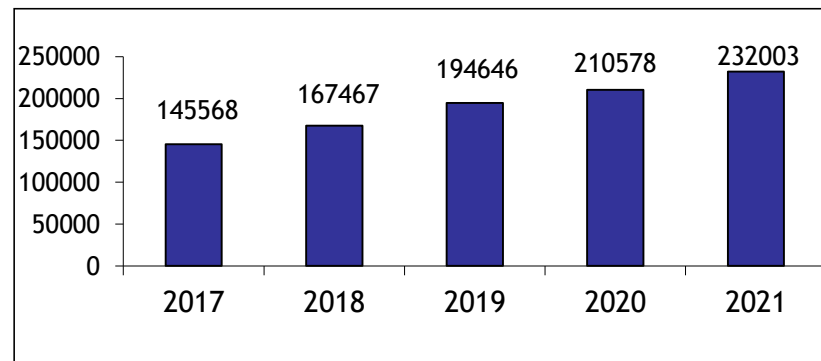
Impact of Covid 19

- Last month of the quarter under review was slightly impacted by Omicron led 3rd wave of Covid-19, with some restrictions in few states towards end of the quarter.
- Collection efficiency for December 2021 stood at 99%.
- Total ECL provision stood at Rs. 5715.76 Cr as on 31.12.2021.
 - Covid-19 related provision stood at Rs. 327.31 Cr as on 31.12.2021.

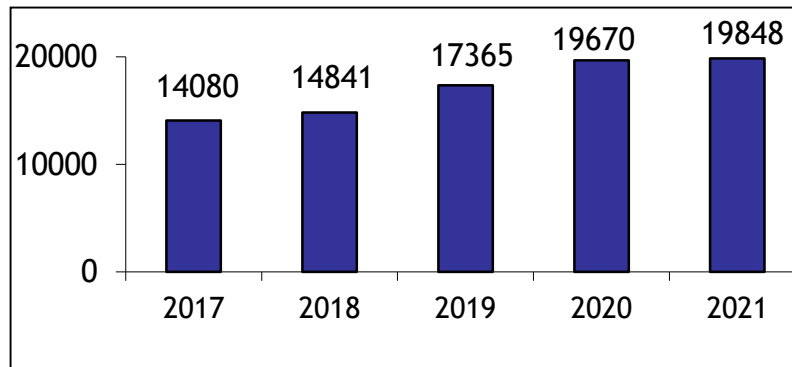
Disbursement (Rs. Cr) CAGR 7%



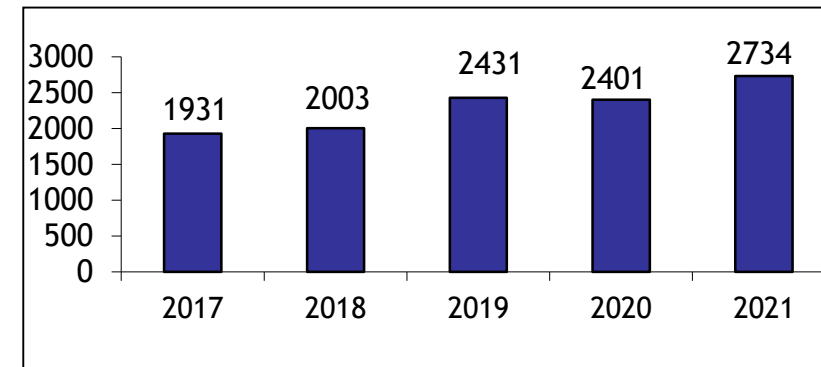
Loan Portfolio (Rs.cr) CAGR 14%



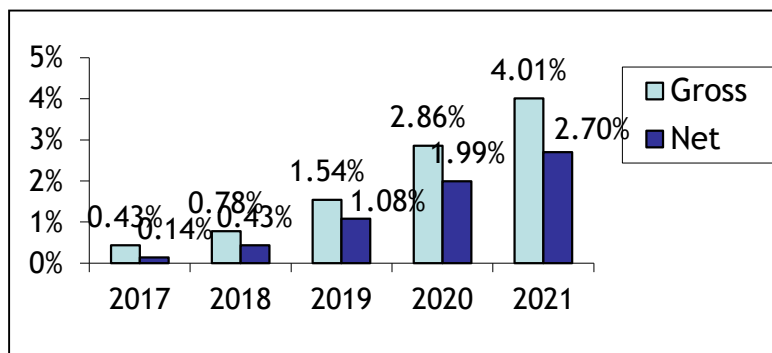
Income (Rs. cr) CAGR 9%



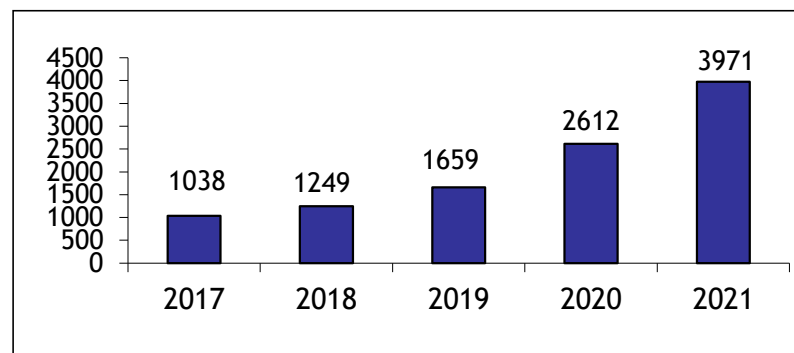
Profit After Tax (Rs. cr) CAGR 9%



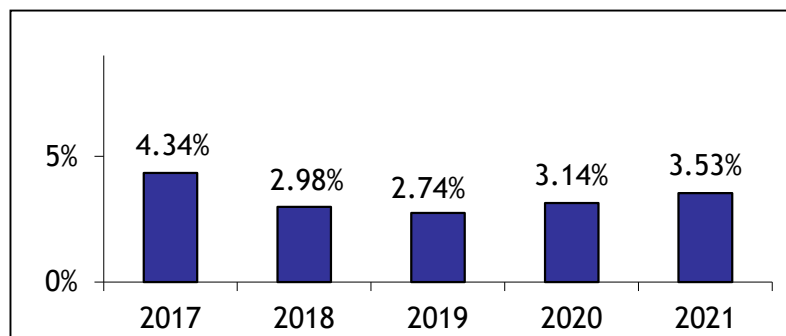
Gross & Net NPAs



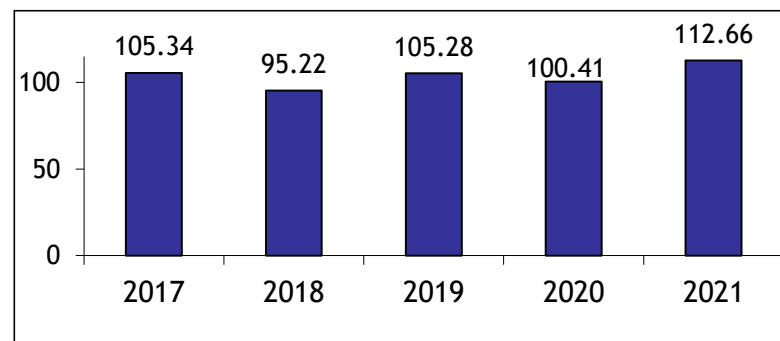
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)

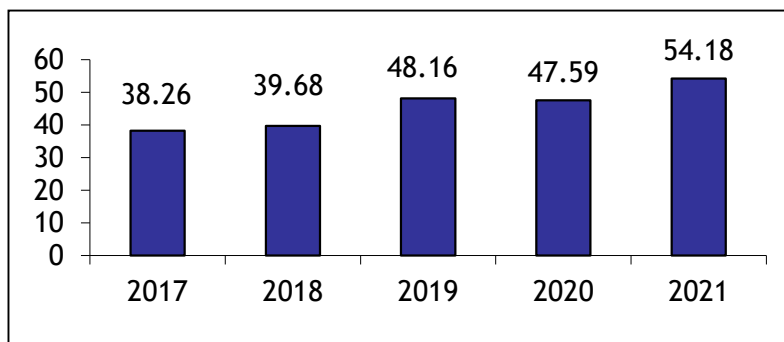


As per IGAAP

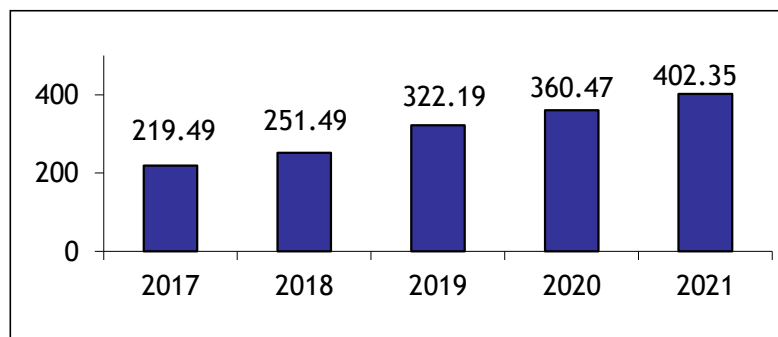
* For 2019, 2020 & 2021 ECL Provisions of Stage 1,2 and 3

Update – last 5 years

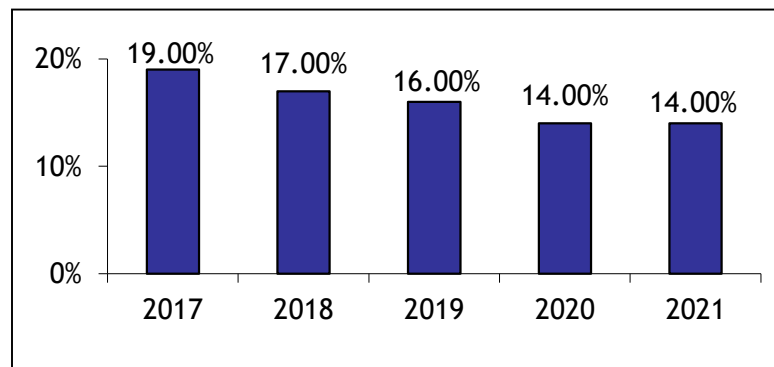
EPS (Rs) (Rs 2/- pd up)



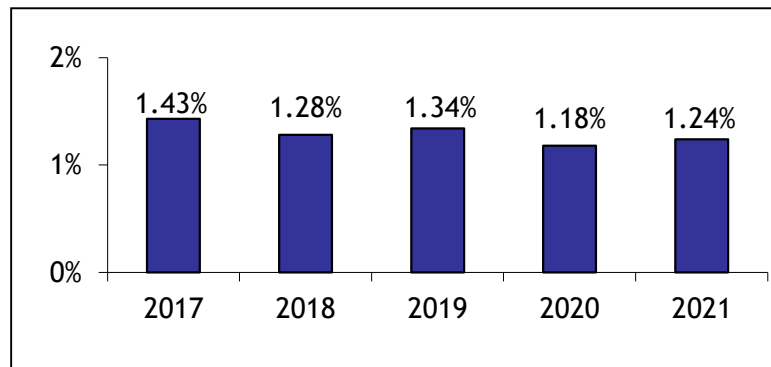
Book Value (Rs)(Rs 2/- pd up)



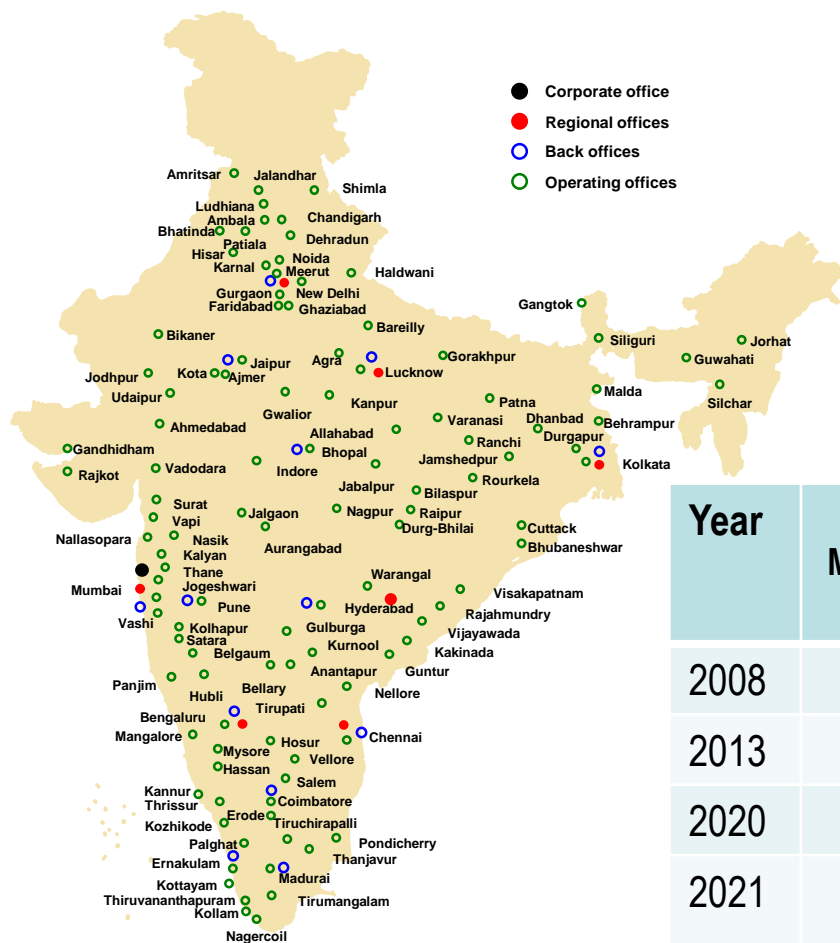
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

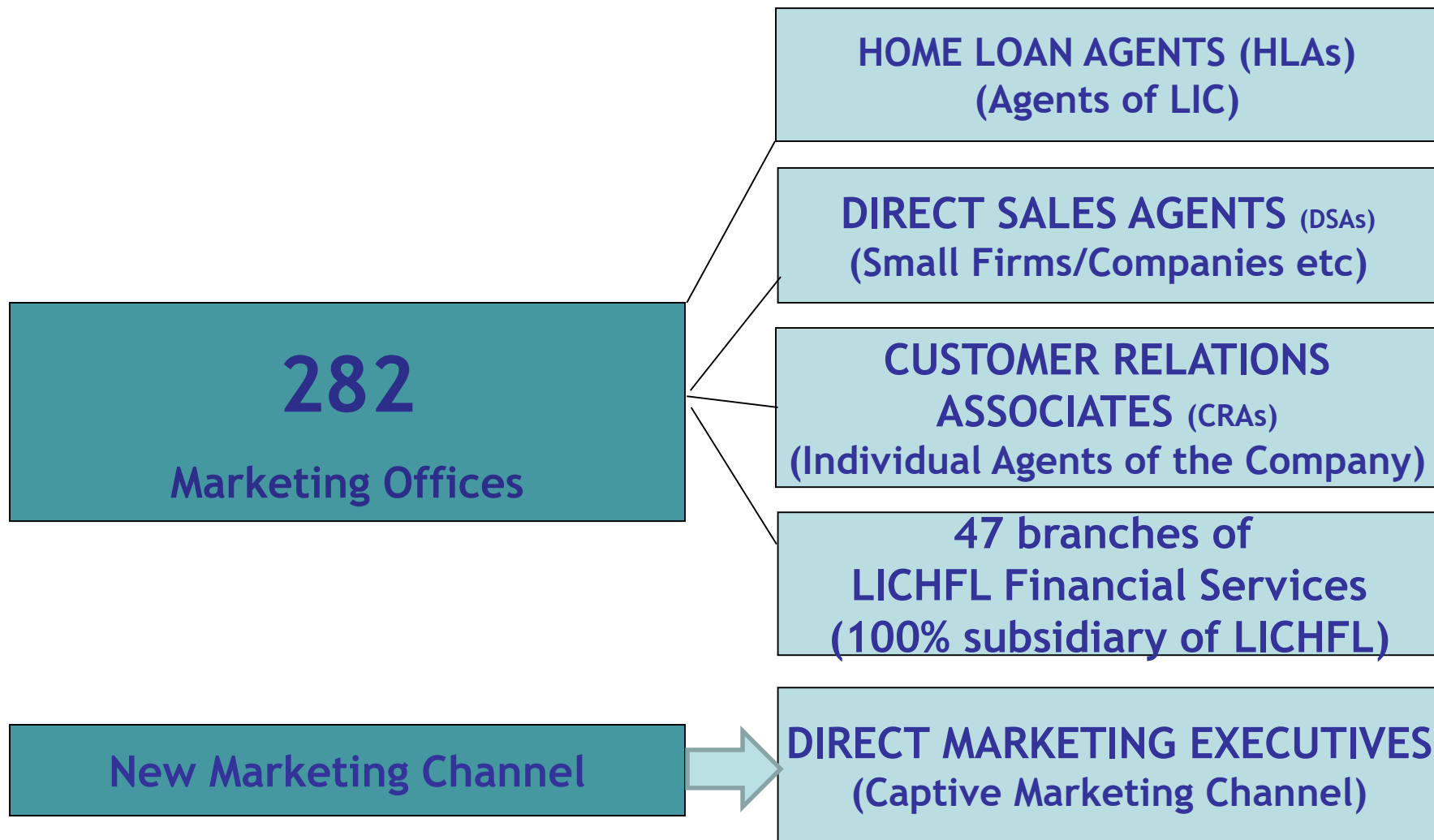


- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep office in Dubai
- Coverage of more than 450 centers
- 2484 Employees

Widening footprint...improved efficiencies

| Year | No of Marketing Offices | No of Back offices | No of Regional Offices | No of Employees | Lon Portfolio Rs cr |
|------|-------------------------|--------------------|------------------------|-----------------|---------------------|
| 2008 | 125 | 14 | 6 | 985 | 21936 |
| 2013 | 194 | 16 | 7 | 1446 | 77812 |
| 2020 | 282 | 24 | 9 | 2392 | 210578 |
| 2021 | 282 | 24 | 9 | 2427 | 232003 |

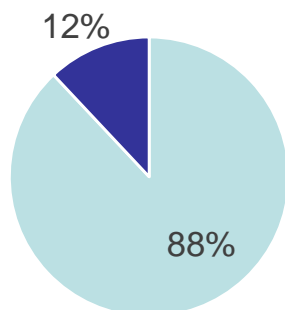
Distribution Network



*Online Loan approvals during 9M FY22 were Rs.13693 Cr

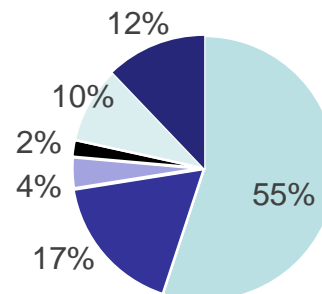
Origination Pattern & Average Ticket Size

Customer Type



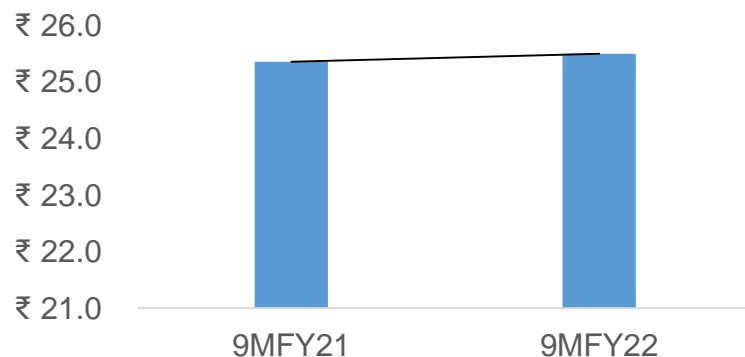
■ Salaried ■ Self Employed

Originations by source

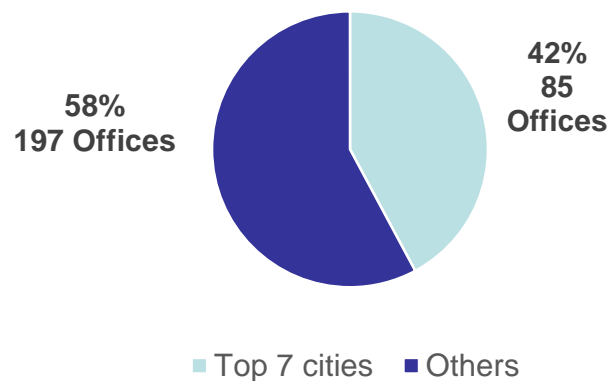


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ LICHFLFSL

Incremental Ticket Size (Rs lacs)

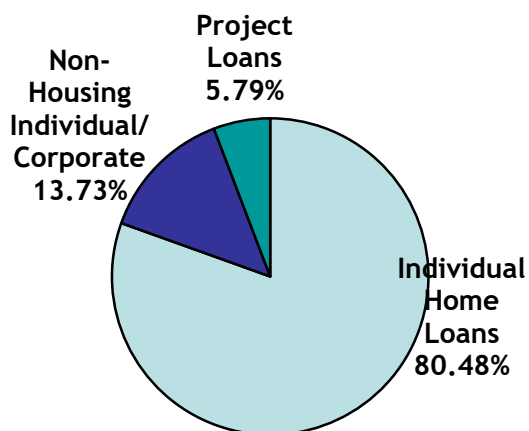


Top 7 cities & Others



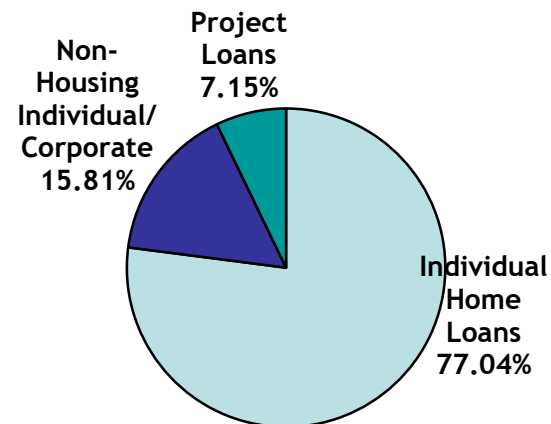
■ Top 7 cities ■ Others

Loan Book Composition



31.12.2021

O/s Portfolio Rs. 243412 cr



31.12.2020

O/s Portfolio Rs. 220197 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

| | |
|--------------|-----|
| As of FY 20 | 92% |
| As of FY 21 | 97% |
| As of 9MFY22 | 99% |

Loan To Value Ratio On Incremental Sanctions

| | |
|-------------|-----|
| As of FY 20 | 49% |
| As of FY 21 | 48% |
| For 9MFY22 | 49% |

Prepayment Lump Sum/ opening book

| | |
|-------------|-------|
| As of FY 20 | 10.1% |
| As of FY 21 | 10.8% |
| For 9MFY22 | 10.8% |

Installment to Net Income Ratio On Incremental Sanctions

| | |
|-------------|--------|
| As of FY 20 | 31.00% |
| As of FY 21 | 29.00% |
| For 9MFY22 | 29.00% |

Financial Highlights- Q3FY22

| | Q3 FY 2022 | Q3 FY 2021 |
|------------------------------------|------------|------------|
| Return on Average Equity (%) | 14% | 15% |
| Return on Average Assets (%) | 1.28% | 1.34% |
| Earnings per share (on Rs 2 pd up) | 13.95 | 14.41 |
| Capital Adequacy Ratio | Sept 2021 | Sept 2020 |
| Tier I | 15.63 | 13.07 |
| Tier II | 1.33 | 1.43 |
| Total | 16.95 | 14.49 |

Executive Summary-Q3/9MFY22

| | Var | Q3 FY22 (Rs. Cr) | Q3 FY21 (Rs. Cr) | Var | 9M FY22 (Rs. Cr) | 9M FY21 (Rs. Cr) |
|---|------|------------------------|------------------------|------|---------------------------|---------------------------|
| Revenue from Operations | 3% | 5054.29 | 4906.72 | -2% | 14619.41 | 14879.46 |
| Finance cost | -1% | 3545.95 | 3595.05 | -4% | 10601.89 | 11059.71 |
| Net Interest Income | 14% | 1454.62 | 1281.02 | 4% | 3897.32 | 3739.60 |
| Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments | 86% | 355.58 | 190.67 | 408% | 1829.37 | 360.22 |
| <u>Profit before Tax</u> | -1% | 961.85 | 969.64 | -51% | 1463.74 | 2996.57 |
| Tax Expense | -20% | 194.52 | 242.60 | -55% | 295.10 | 661.15 |
| <u>Net Profit</u> | 6% | 767.33 | 727.04 | -50% | 1168.64 | 2335.42 ₁₄ |

Executive Summary-Q3/9MFY22

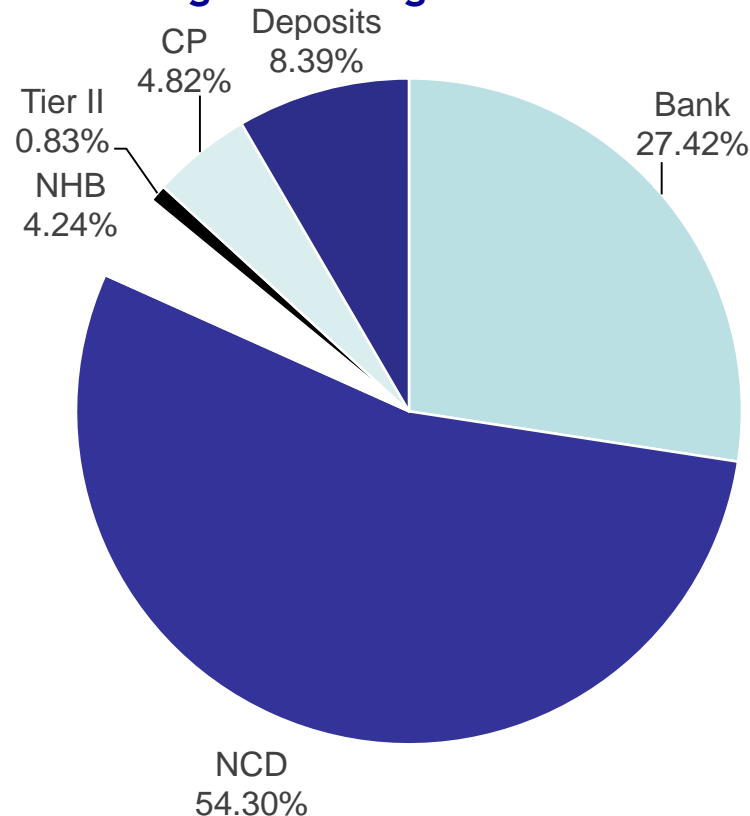
| | <i>Var</i> | Q3 FY22 | Q3 FY21 | <i>Var</i> | 9M FY22 | 9M FY21 |
|---------------------------------------|-------------|--------------------|--------------------|-------------|--------------------|--------------------|
| Disbursements | | | | | | |
| Individual | 9% | 17477 | 16005 | 34% | 41648 | 31045 |
| Project | -66% | 293 | 852 | -51% | 884 | 1815 |
| <u>Total</u> | 5% | 17770 | 16857 | 29% | 42532 | 32860 |
| Outstanding Portfolio | | | | | | |
| Individual | 12% | 229321 | 204444 | | | |
| Project | -11% | 14091 | 15753 | | | |
| <u>Total</u> | 11% | 243412 | 220197 | | | |
| Weighted average cost of funds | | | | | 6.69% | 7.25% |
| Yield on advances annualised | | | | | 8.52% | 9.51% |
| Spreads | | | | | 1.83% | 2.26% |

Liability Profile

as on 31.12.2021

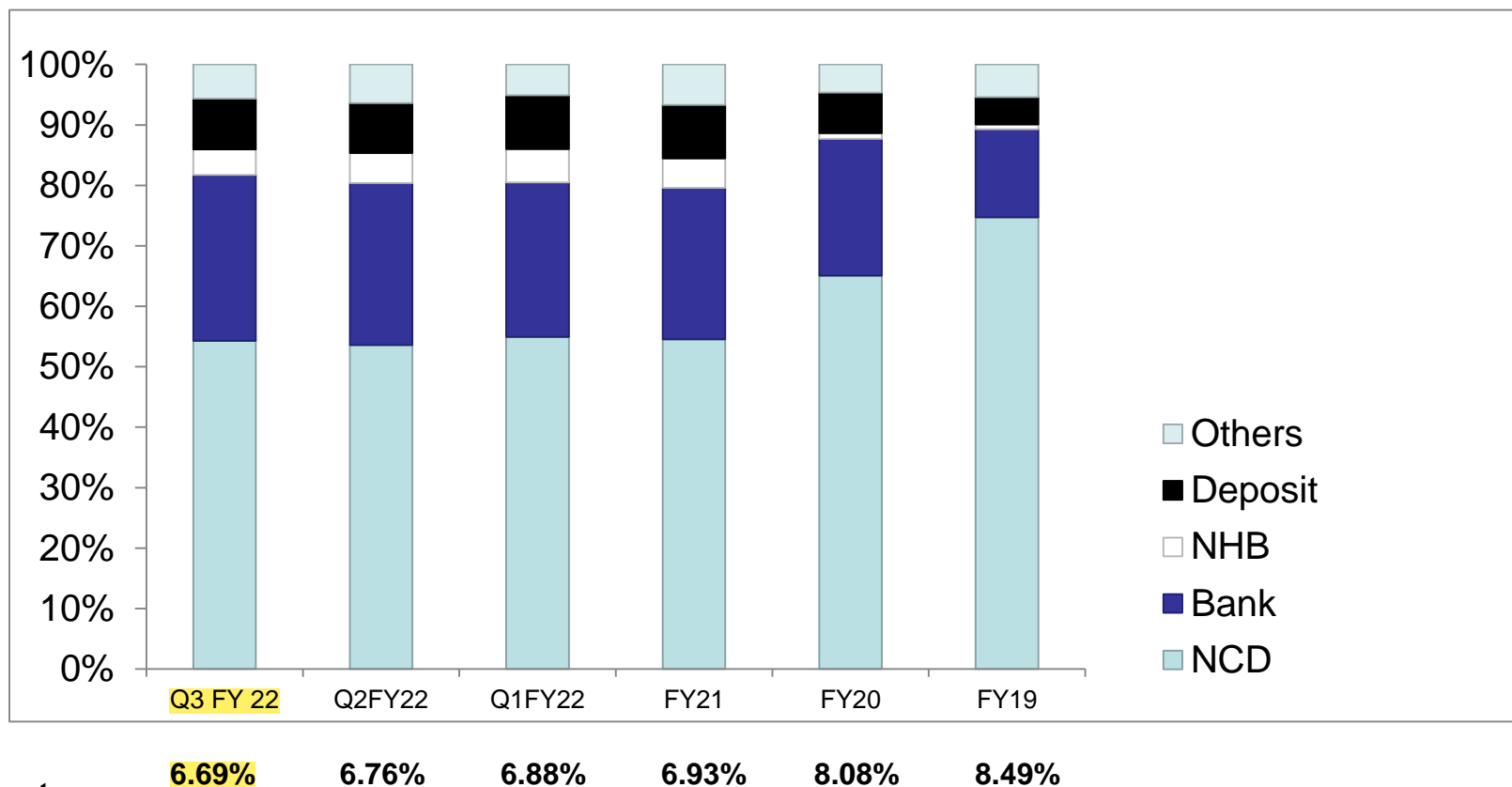
| Source | Wtd Avg Cost (%) |
|---------------------------|------------------|
| Banks & Institutions | 5.70% |
| National Housing Bank | 5.68% |
| Non Convertible Debenture | 7.58% |
| Tier II Bond | 7.30% |
| Commercial Paper | 4.27% |
| Deposits | 6.00% |
| Total | 6.69% |

Outstanding Borrowings - Rs. 215770 cr



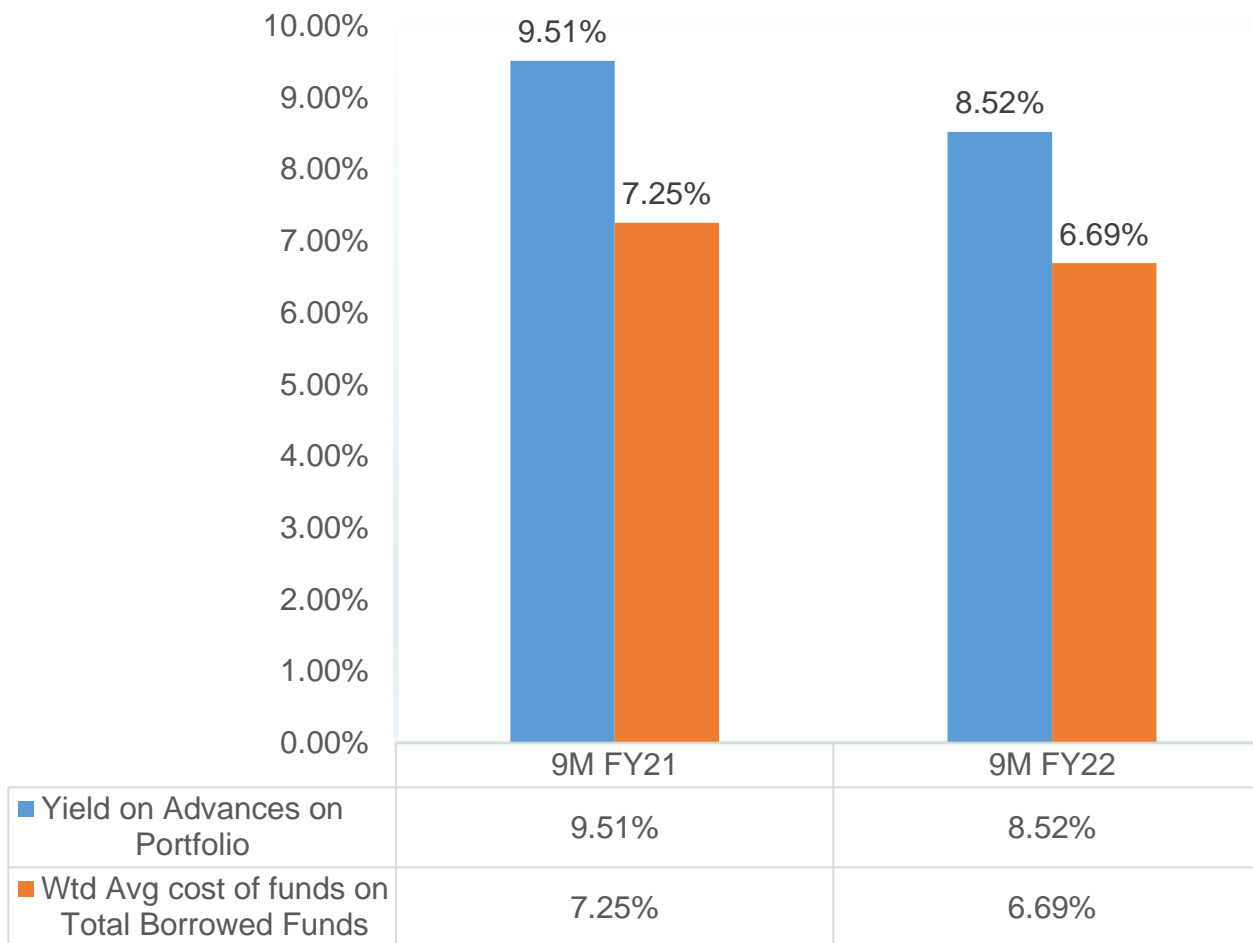
During Q3FY22, Incremental Borrowings were @ 5.27%

Change in Liability Mix- last 3 yrs

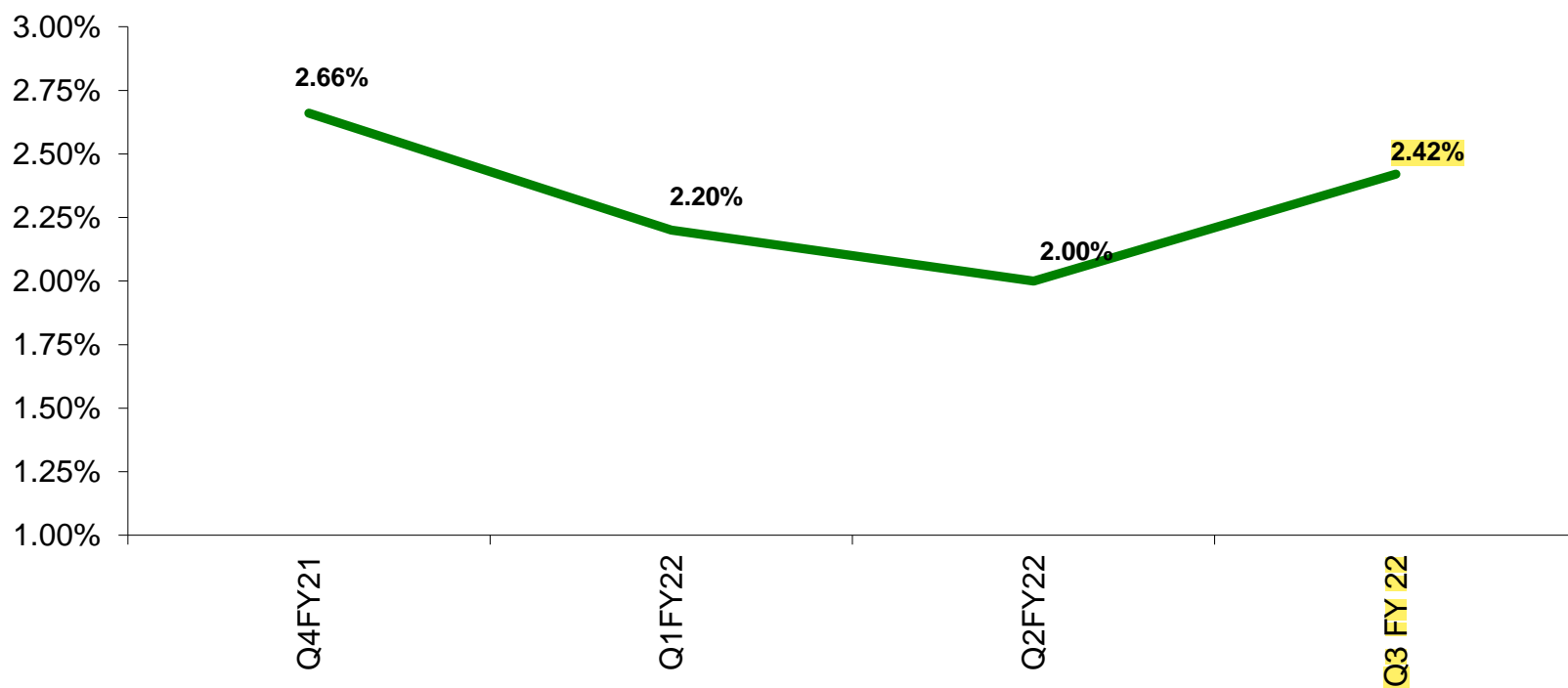


**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio



NIMs



Classification of Assets

| Exposure At Default % | December-21 | December-20 |
|-----------------------|---------------|----------------|
| Stage 1 | 91.21% | 90.37% |
| Stage 2 | 3.75% | 6.95% |
| Stage 3 | 5.04% | 2.68% |
| Total | 100% | 100% |
| ECL Provision | December-21* | December-20 |
| Stage 1 | Rs. 569.72 Cr | Rs. 1.58 Cr |
| Stage 2 | Rs. 269.68 Cr | Rs. 0.07 Cr |
| Stage 3 | Rs. 4876.37Cr | Rs. 2946.40 Cr |

*ECL Provisions for Assets recategorised as NPA as per RBI notification dated 12th November, 2021 is Rs. 230.83 Cr, which are in Stage 1 & Stage 2.

Thank you

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