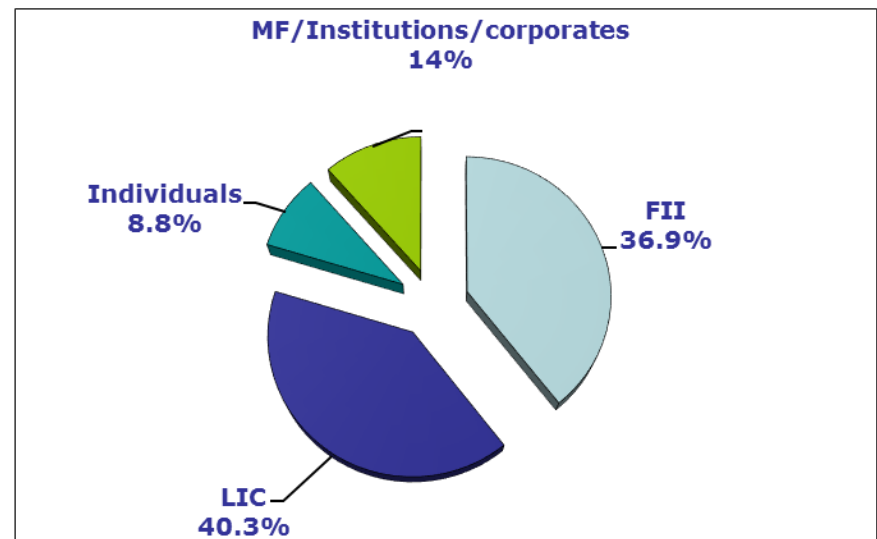


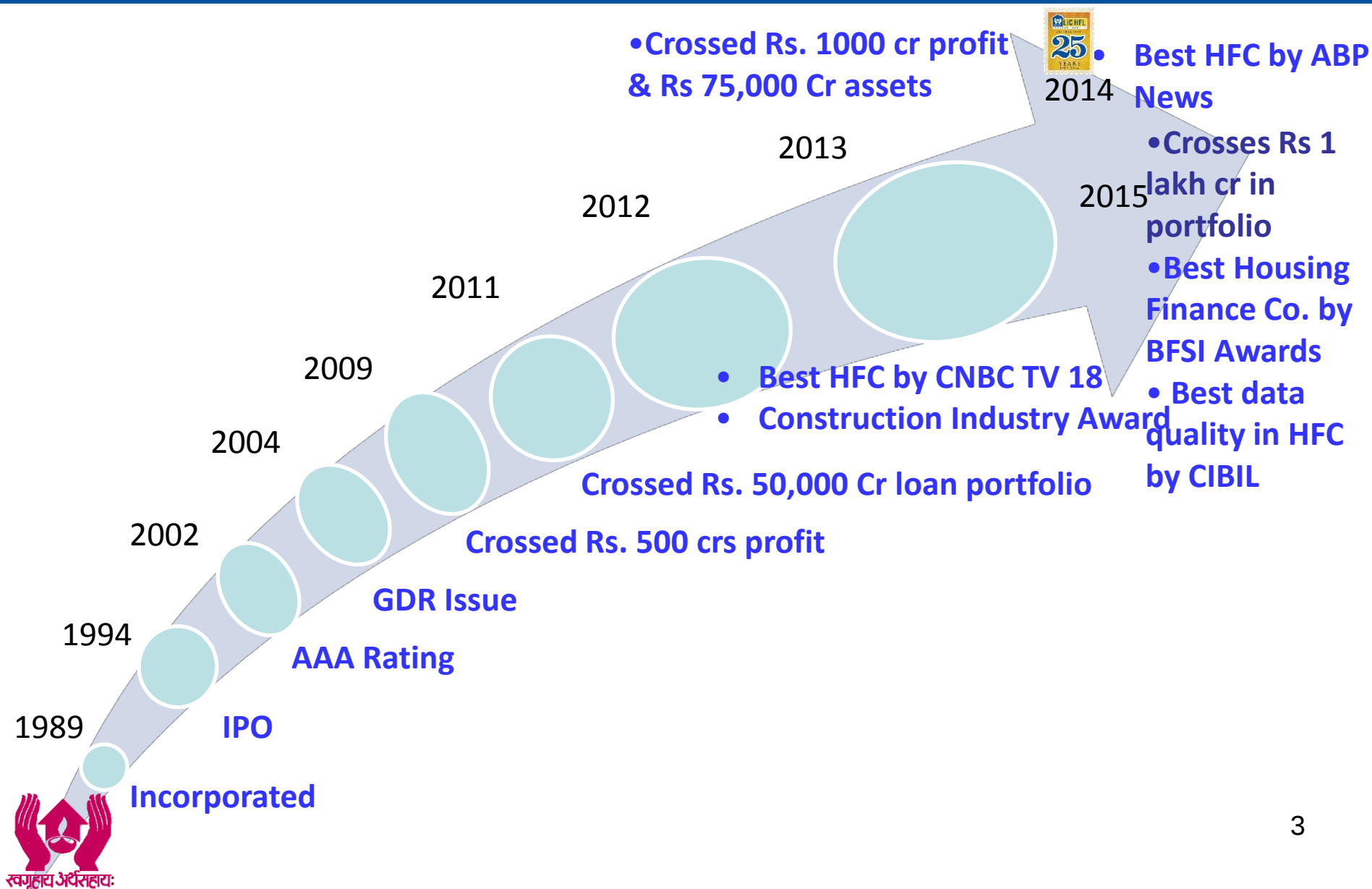
Q1 FY16 Investor Update

- Promoted by the LIC of India in 1989
- IPO in 1994, GDR in 2004
- Listed on BSE, NSE & Luxembourg SE
- Profit making & dividend paying since 1990
- Highest ratings (AAA) since 2002
- More than 18 lakh customers serviced till date
- Market capitalization more than Rs. 23000 cr
- Total loan assets more Rs. 1,10,000 cr
- 97% of loan assets in retail category
- Cumulative Disbursements Rs. 1.75 lakh cr since inception

Shareholding Pattern- June'15



A Journey of 26 Years...

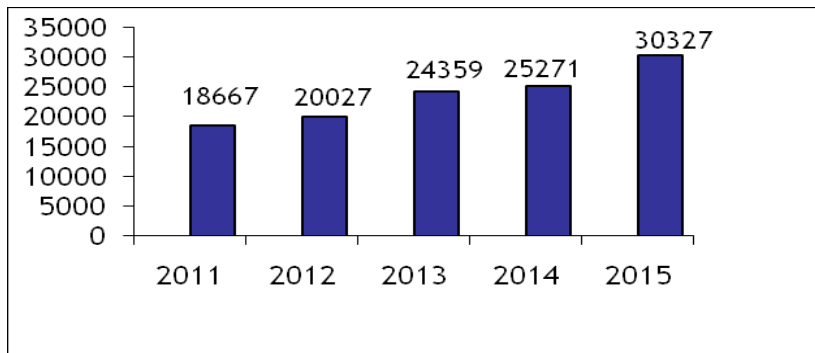


Executive Summary – Q1/FY16

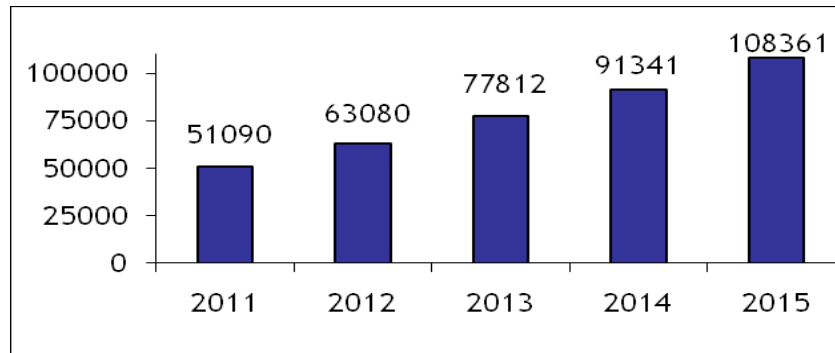
- Q1 FY16 PAT at Rs 382.13 cr as against Rs 322.13 cr up 19%
- Q1 FY16 Revenue from operations up by 18% to Rs 2917 cr
- Outstanding Loan portfolio up by 18 % to Rs. 110411 cr
 - Individual Loan Portfolio up by 18 % to Rs 107704 cr
- Q1FY16 Disbursements Rs 6124 cr against Rs 5560 cr up by 10%
- Net Interest Income Rs 659 cr up by 30%
- Net Interest Margins 2.41 % for Q1 FY16 as against 2.19% for Q1FY15
- Gross NPAs at 0.60 % as against 0.80 % as on 30.6.2014
 - Net NPAs 0.33% as against 0.49% on corresponding dates
- Individual Loans Gross NPAs 0.36% down from 0.40% as on 30.6.2014
- Total Provisions at Rs 748 cr as against total Gross NPAs of 659 cr

Update – last 5 years

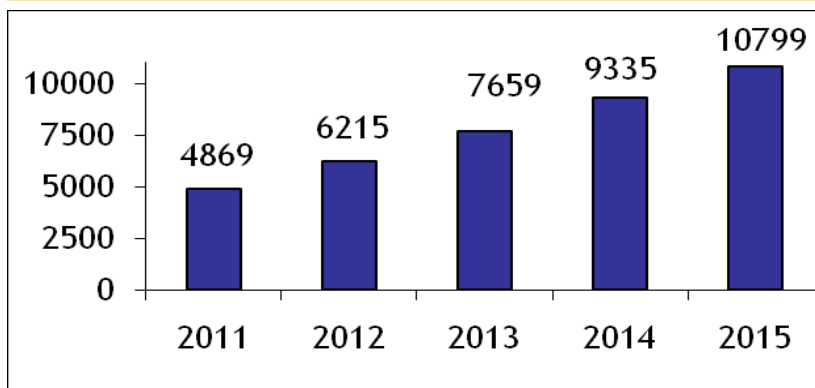
Disbursement (Rs. Cr) CAGR 13%



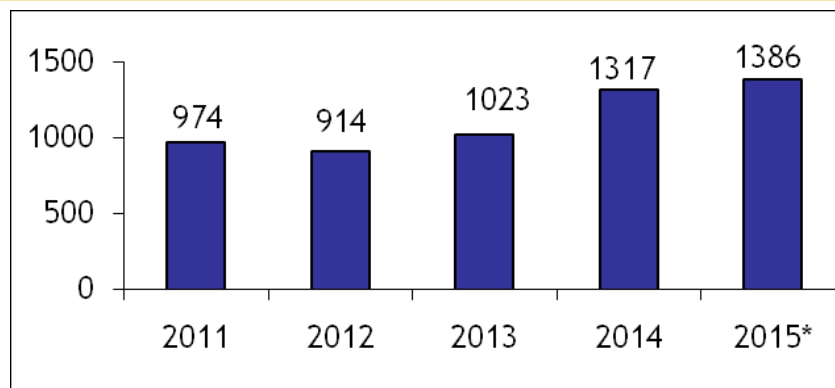
Loan Portfolio (Rs.cr) CAGR 21%



Income (Rs. cr) CAGR 22%

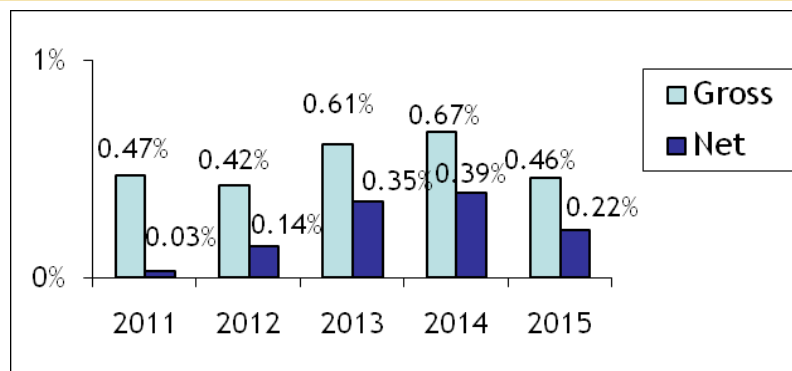


Profit After Tax (Rs. cr) CAGR 9%

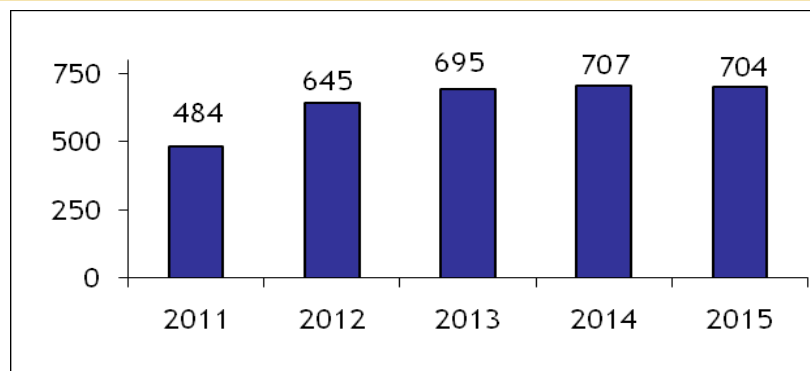


Update – last 5 years

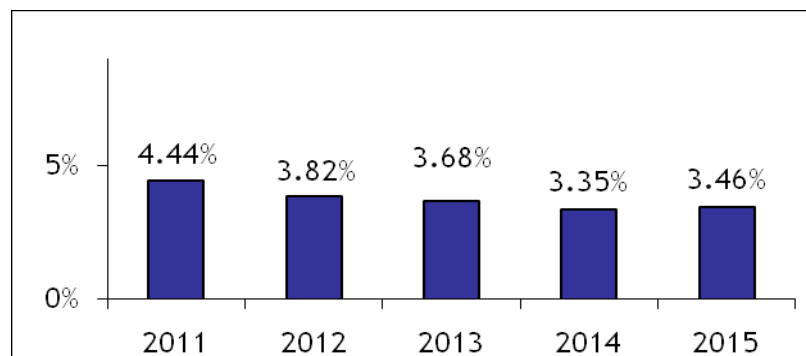
Gross & Net NPAs



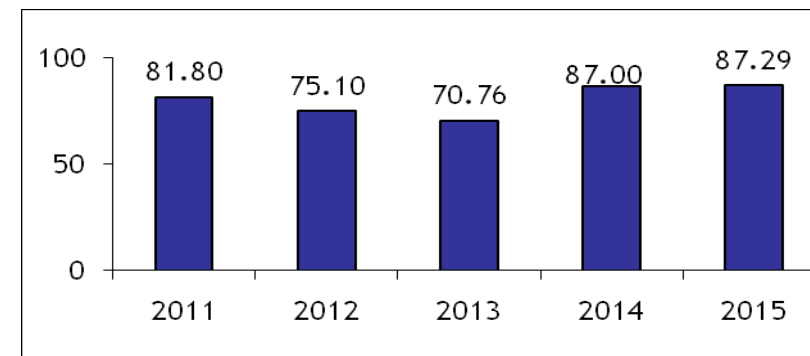
Total Provisions* (Rs cr)



Operating Expense to Total Income



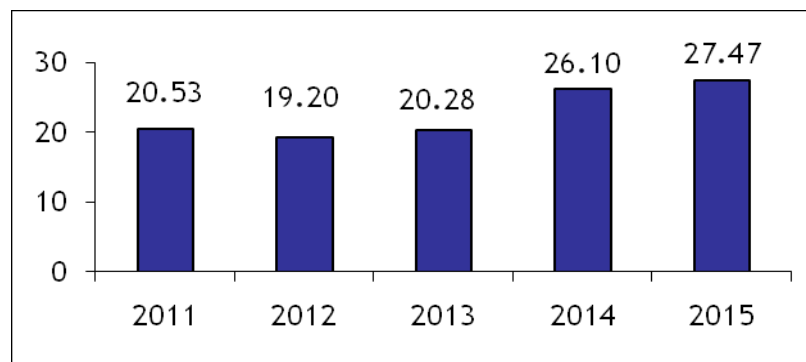
Profit per employee (Rs. lacs)



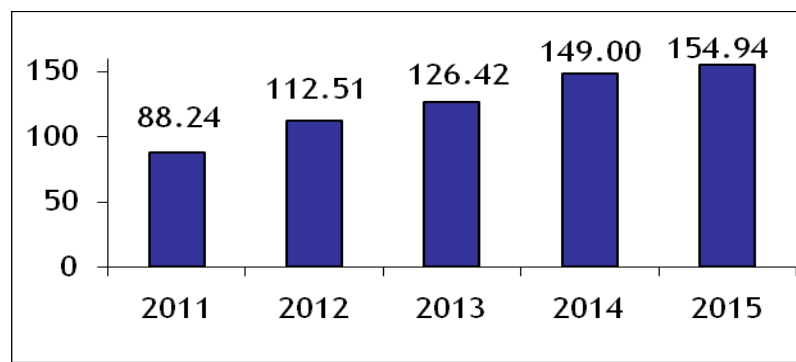
* Provisions Including Provisions on Std. Assets & Teaser Loans

Update – last 5 years

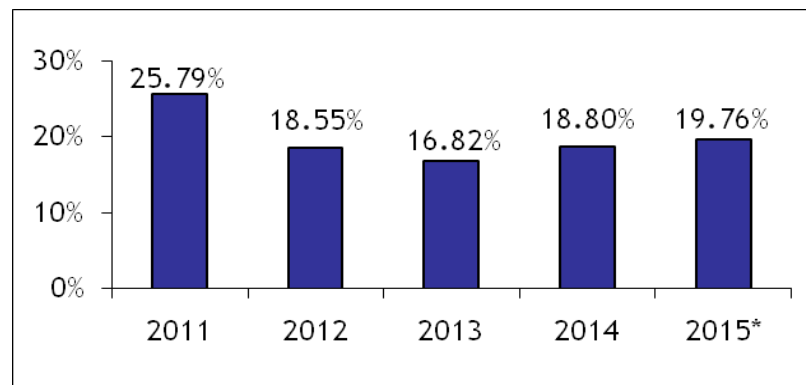
EPS (Rs) (Rs 2 pd up)



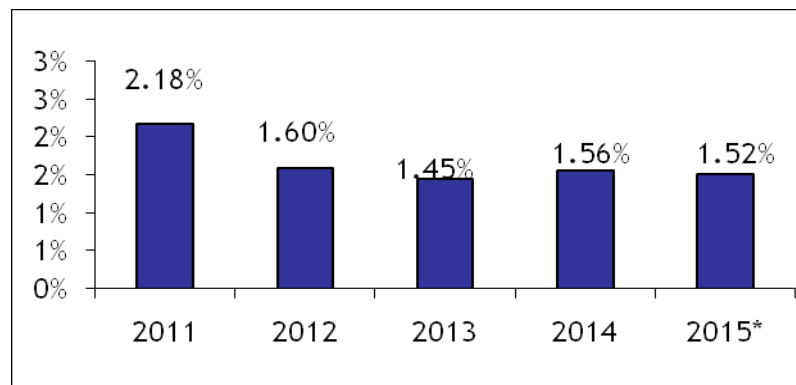
Book Value (Rs)(Rs 2 pd up)



Return on Avg Equity



Return on Avg Loan Assets



*FY 2015 PAT before DTL considered



Distribution Network

234

Marketing Offices

13538

**Total No of Agents
up 29% y-o-y**

**11085 HOME LOAN AGENTS (HLAs)
(Agents of LIC)**

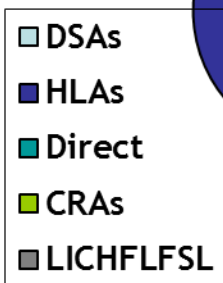
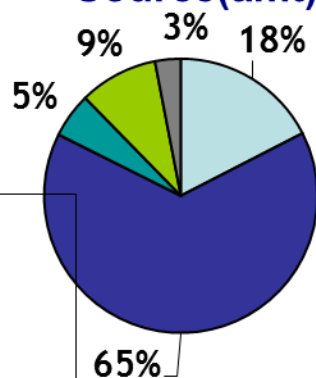
**1619 DIRECT SALES AGENTS (DSAs)
(Small Firms/Companies etc)**

**834 CUSTOMER RELATIONS
ASSOCIATES (CRAs)
(Individual Agents)**

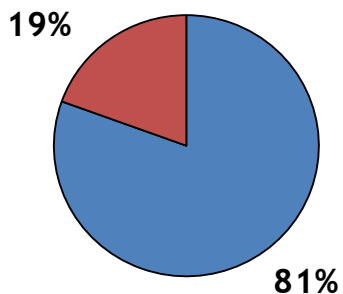
**37 branches of
LICHFL Financial Services
(100% subsidiary of LICHFL)**

Origination Pattern

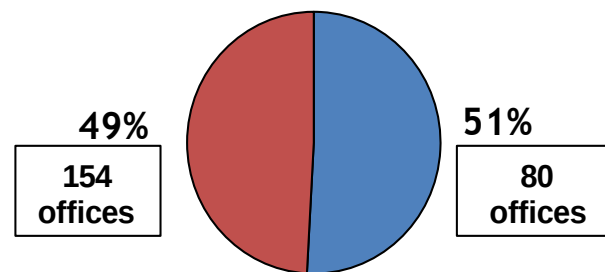
Originations-by Source(amt)



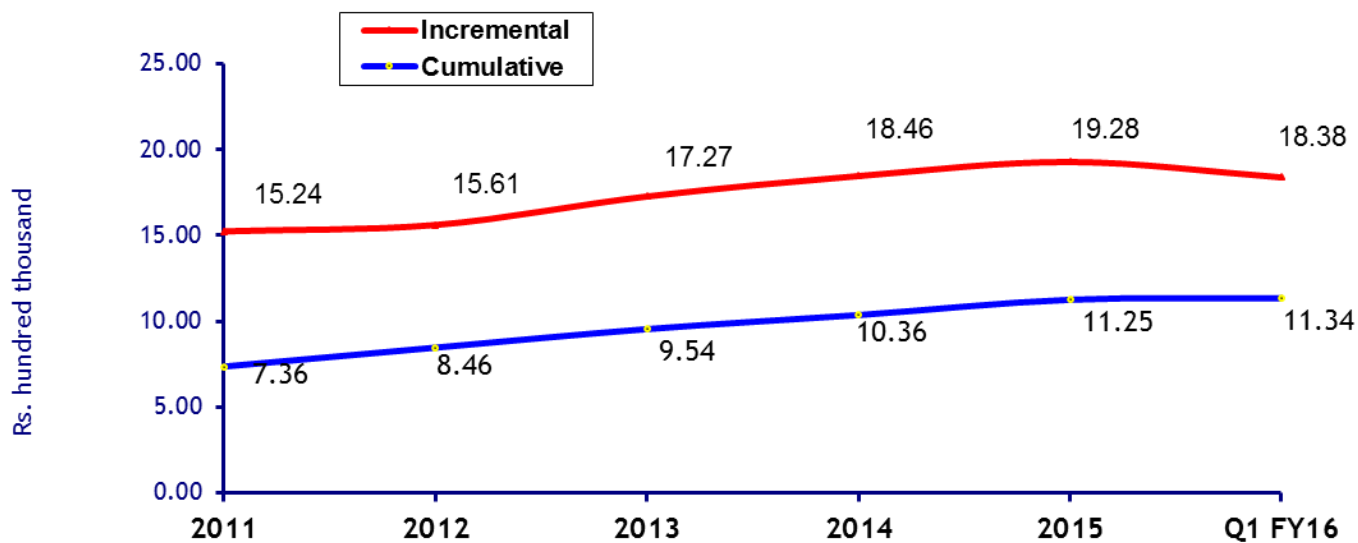
Customer profile



Large Cities & others

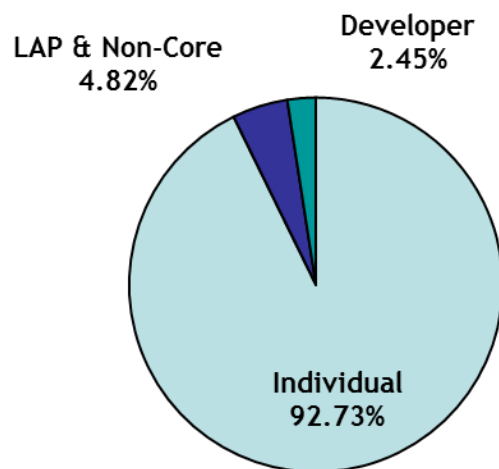


Average Ticket Size- Individual



Loan Book Composition

As on 30.6.2015



Category	O/s Portfolio	% Var
Individual (Including LAP)	107704	18.28%
Developer	2708	6.14%
Total	110411	17.95%

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio (See Note below)	
As of FY 13	49%*
As of FY 14	42%*
As of FY15	37%*
As of Q1FY16	31%*

Prepayment Lump Sum/ opening book	
For FY13	7.8%
For FY 14	9.3%
For FY15	8.4%
For Q1FY16	9.8%

Loan To Value Ratio On Incremental Sanctions	
For FY13	59.67%
For FY 14	54.52%
For FY15	50.94%
For Q1FY16	49.29%

Installment to Net Income Ratio On Incremental Sanctions	
For FY13	39.92%
For FY 14	34.72%
For FY15	33.86%
For Q1FY16	33.24%

*Excludes floating rate products like Advantage -5, Super 3, Super Choice, Bhagyalakshmi etc which are floating rate products with initial fixed rate

Executive Summary-Q1/FY16

	Var	<u>Q1FY16</u>	<u>Q1FY15</u>
<u>Income</u>			
Interest income on Individual loans	17.82%	2829.10	2401.25
Interest income on Project loans	8.56%	88.30	81.34
Total	17.51%	2917.40	2482.59
Processing Fees & other fees	7.31%	28.48	26.54
Other Income	-43.24%	19.56	34.46
Gross Income	16.58%	2965.44	2543.59
Interest Expenses	14.28%	2258.53	1976.36
Net Interest Income	30.15%	658.87	506.23
Salary & Other Establishment Exp	19.51%	83.55	69.91
Total Other Expenses		44.35	9.16
Profit before Tax	18.61%	579.02	488.16
Income Tax Provision		165.00	133.64
Deferred Tax		31.89	32.21
<u>Net Profit</u>	18.56%	382.13	322.31

Executive Summary-Q1/FY16

	Var	Q1FY16	Q1FY15
Disbursements			
Individual	8.54%	5942.40	5474.99
Project	112.02%	181.15	85.44
<u>Total</u>	10.13%	6123.55	5560.43
<u>Outstanding Portfolio</u>			
Individual	18.28%	107703.55	91058.42
Project	6.14%	2707.76	2551.03
Total	17.95%	110411	93609.45
Gross NPA(Rs.cr)	-12.52%	659.13	753.44
Gross NPA %		0.60%	0.80%
Provisions(Rs.cr)		299.31	296.46
Net NPA (Rs cr)	-21.26%	359.81	456.98
Net NPA %		0.33%	0.49%
Provisioning Cover		45.41%	39.35%
Provisions including teaser rate provisions & std assets prov	4.00%	748.28	719.48
Net NPA %		-0.08%	0.04%
Provision cover considering teaser rate provisions & std assets prov		113.53%	95.49%
Net Interest margins(%)		2.41%	2.19%
Borrowings during the Qtr (Rs.cr)	161.63%	7413	2833
Incremental Cost(i.e for the year to date)		8.96%	9.71%
Incremental Yield(overall, annualised)		10.80%	10.91%
Incremental Spreads		1.74%	1.20%

Financial Highlights

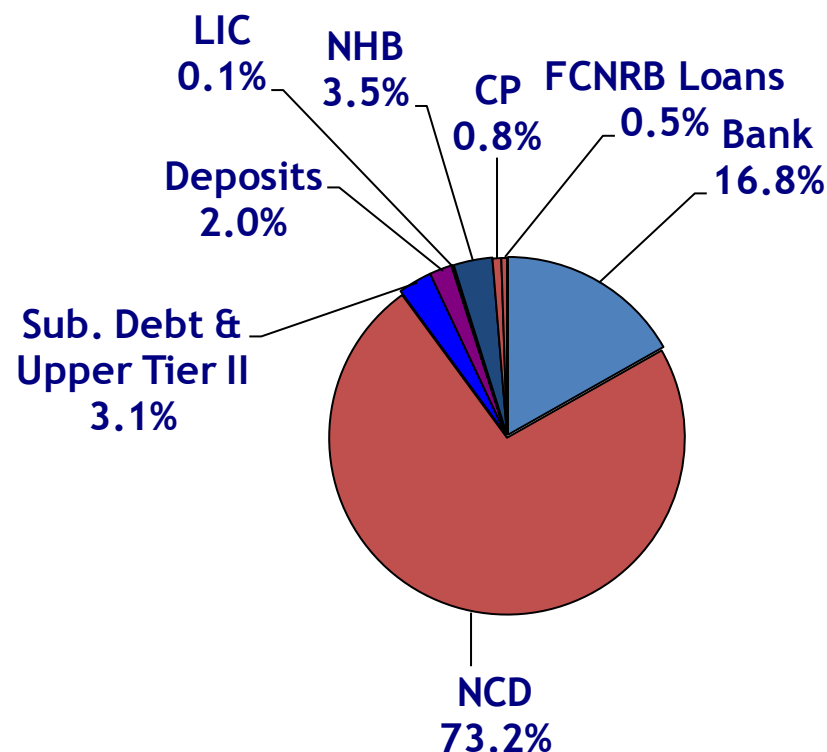
	Q1 FY2016	Q1FY 2015
Return on Average Equity (%)	19.1%	18.4%
Return on Average Assets (%)	1.5%	1.5%
Earnings per share (on Rs 2 pd up)	7.57	6.39
Capital Adequacy Ratio	March 2015	March 2014
Tier I	11.82	12.19
Tier II	3.48	4.19
Total	15.30	16.38

Liability Profile

as on 30.6.2015

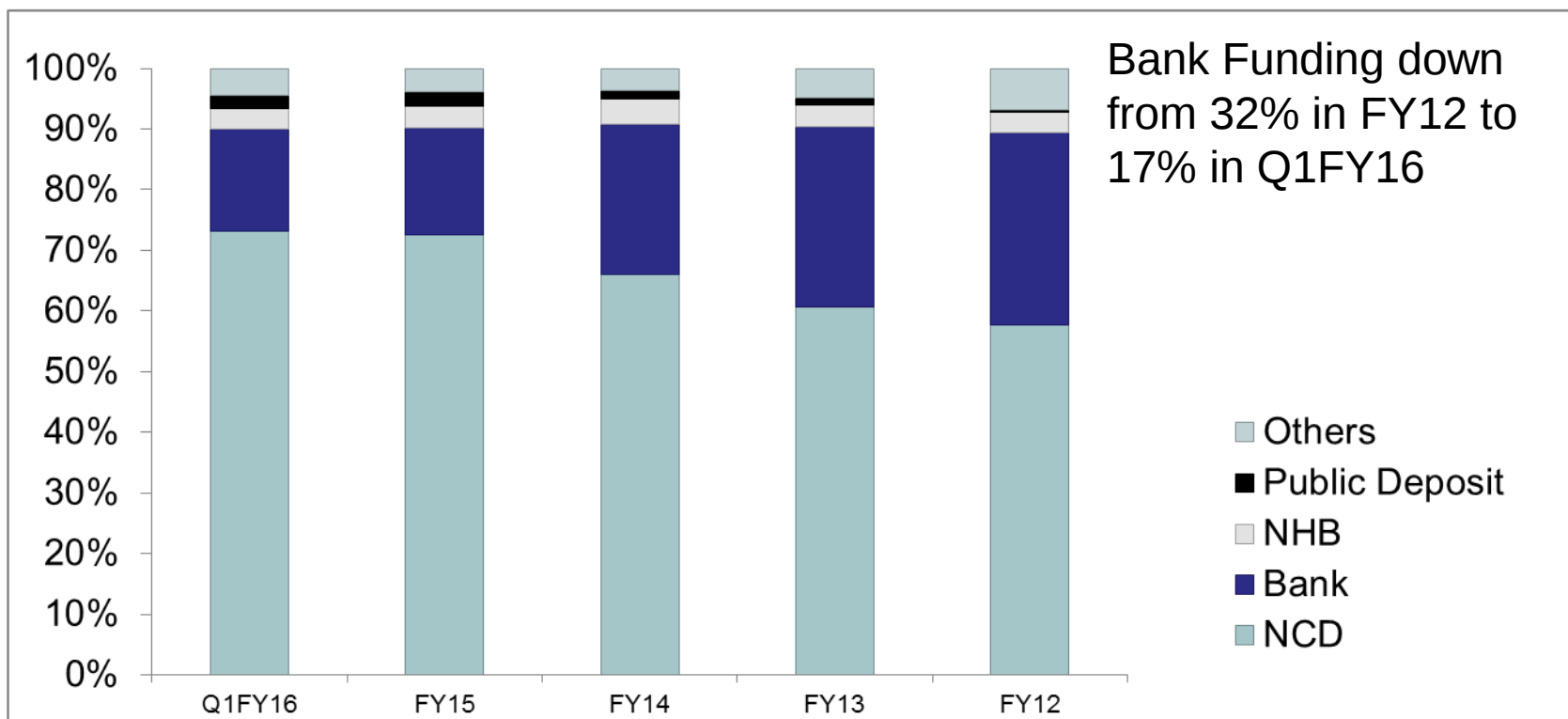
Source	Wtd Avg Cost (%)
Banks	10.34%
Non Convertible Debenture	9.20%
LIC- Term Loan	6.82%
National Housing Bank	8.87%
FCNRB Loans	9.27%
Sub. Bonds & Upper Tier II	8.90%
Commercial Paper	8.31%
Deposits	9.61%
Total	9.38%

Outstanding Borrowings - Rs.97666.69 cr



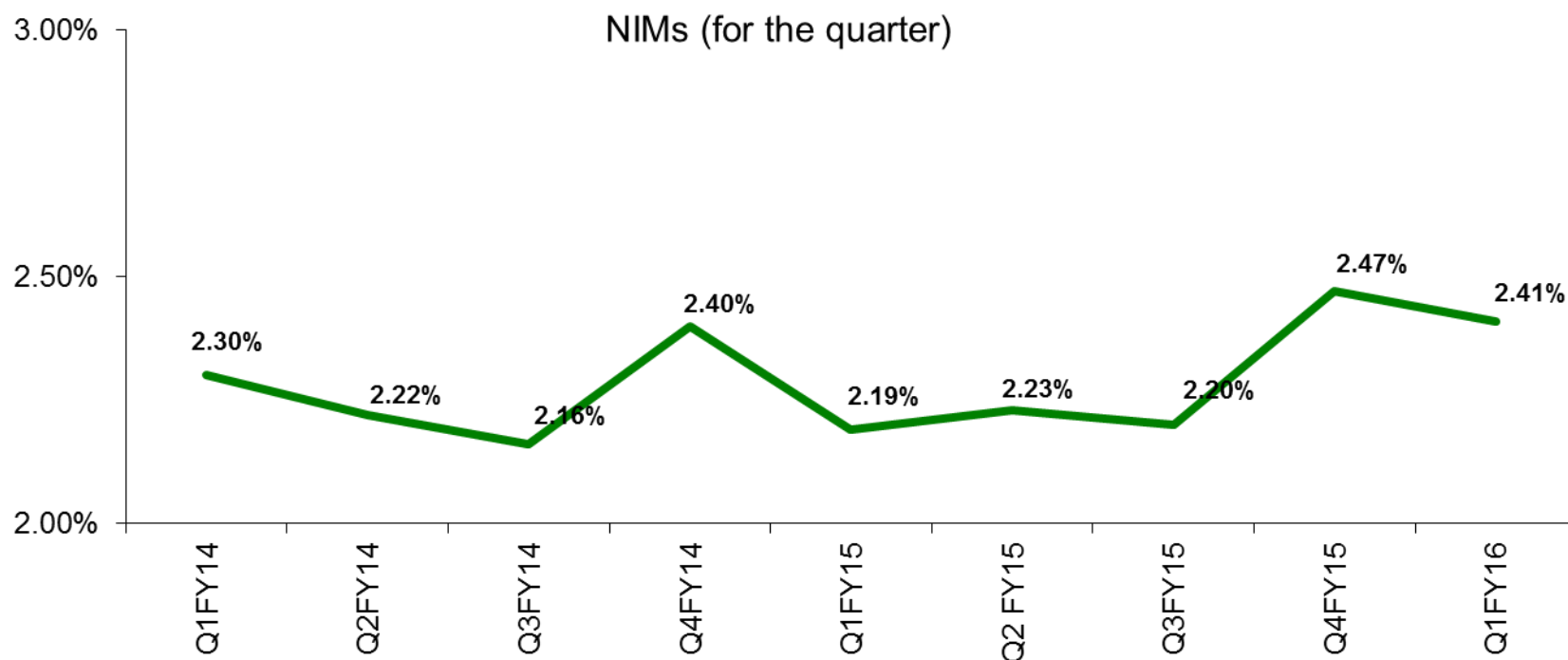
During Q1FY16, Borrowings were Rs 7414 cr @ 8.96%

Change in Liability Mix- last 5 yrs

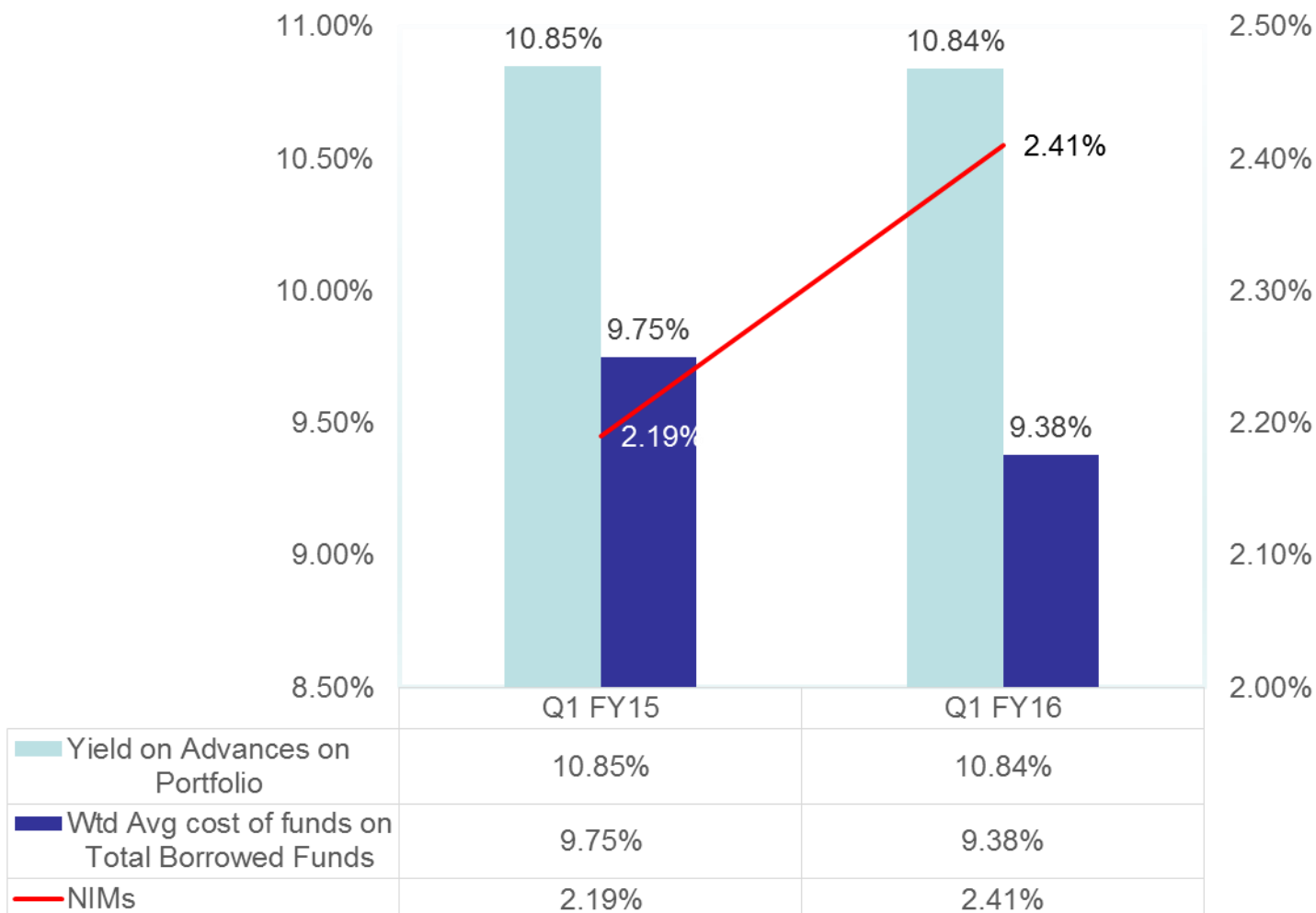


Wtd. Avg. cost of Funds **9.38%** **9.48** **9.75%** **9.76%** **9.77%**

NIMs



Yield & Cost of Funds on portfolio

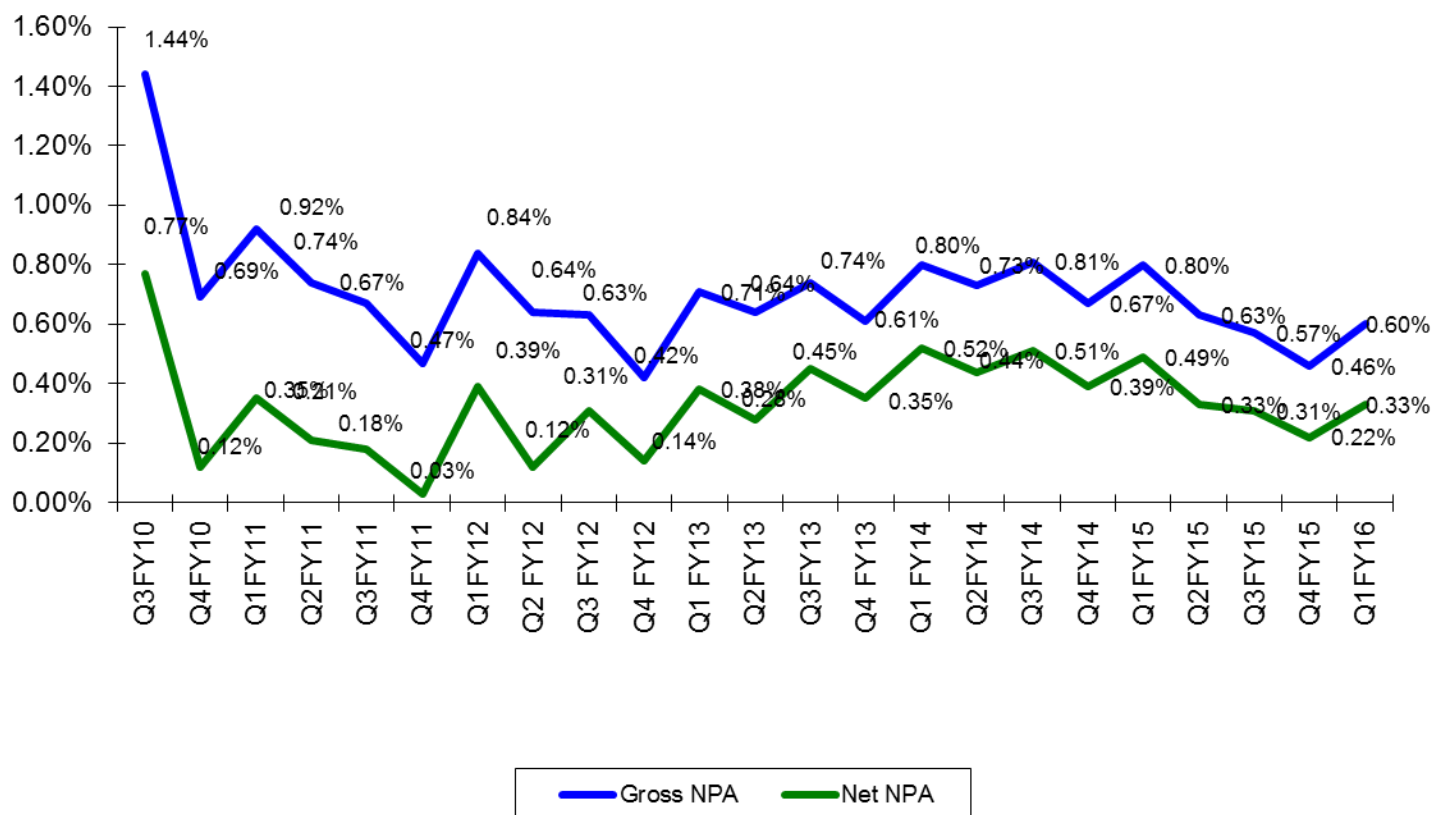


Gross & Net NPAs

	30.6.2015	30.6.2014
Gross NPA (Rs. cr)	659	753
Gross NPA (%)	0.60%	0.80%
Provisions for NPA (Rs. cr)*	299	296
Net NPA(%)	0.33%	0.49%
Provisions incl teaser loan prov & std asset prov.	748	719
Provisions cover incl teaser loan prov & std asset prov.	114%	95%

*Excluding provisions on standard assets/teaser loans

Gross & Net NPAs



Thank you

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