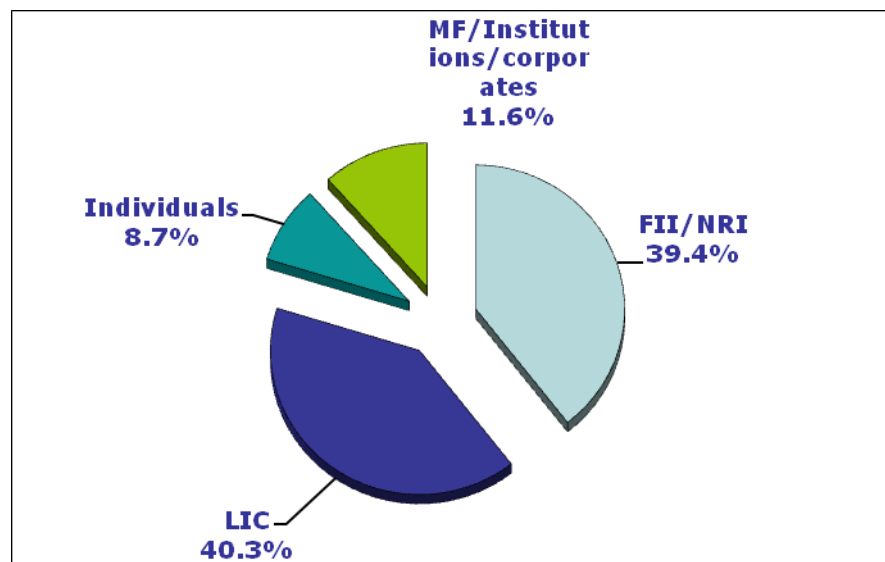


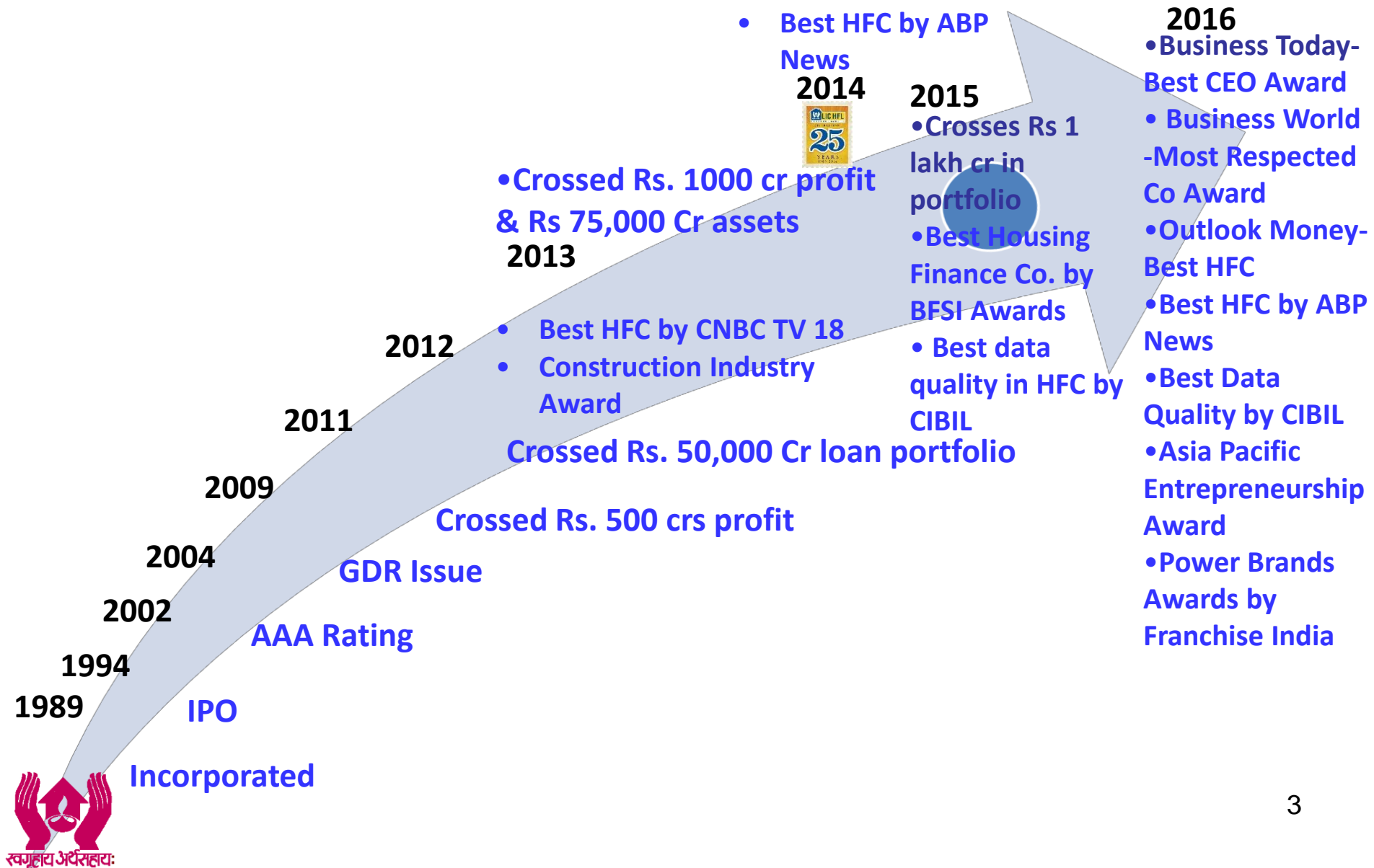
Q1 FY17 Investor Update

- 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 20 lakh customers serviced till date
- Market capitalization more than Rs. 25000 cr
- Total loan assets more Rs. 1,27,000 cr
- Cumulative Disbursements Rs.2.10 lakh cr since inception

Shareholding Pattern



A Journey of 26 Years...

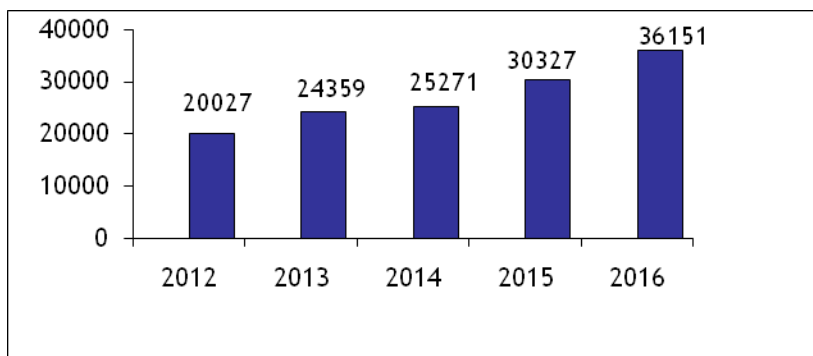


Executive Summary – Q1/FY17

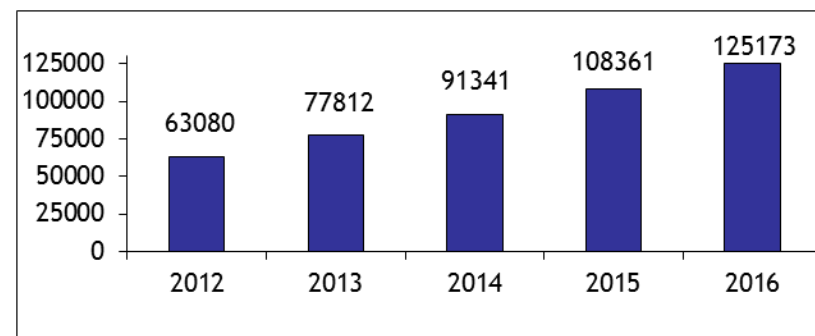
- Q1 FY17 PAT at Rs 407.84 cr as against Rs 382.13 cr up 7 %
- Q1 FY17 Revenue from operations up by 14 % to Rs 3326 cr
- Outstanding Loan portfolio up by 15 % to Rs. 127437 cr
 - Individual Loan Portfolio up by 15 % to Rs 123681 cr
- Q1FY17 Disbursements Rs 7542 cr against Rs 6124 cr up by 23%
 - Individual Loan Disbursements Rs 7064 cr against Rs 5942 cr, up by 19%
- Net Interest Income Rs 825 cr up by 25%
- Net Interest Margins 2.61% for Q1 FY17 as against 2.41% for Q1FY16
- Gross NPAs at 0.59% as against 0.60 % as on 30.6.2015
 - Net NPAs 0.28% as against 0.33% on corresponding dates
- Individual Loans Gross NPAs 0.35% down from 0.36% as on 30.6.2015
- Total Provisions at Rs 935 cr as against total Gross NPAs of 757 cr

Update – last 5 years

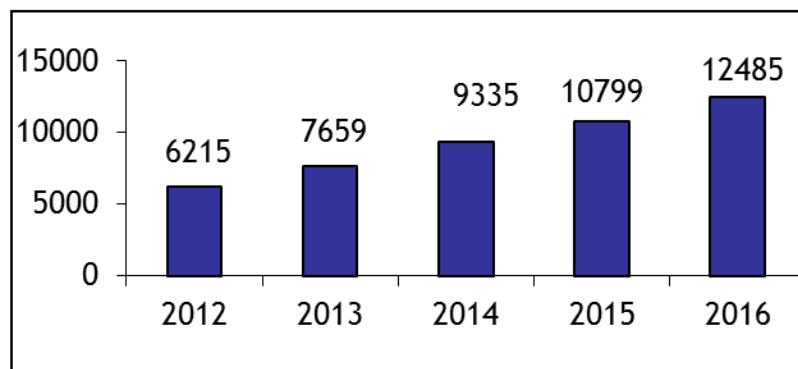
Disbursement (Rs. Cr) CAGR 16%



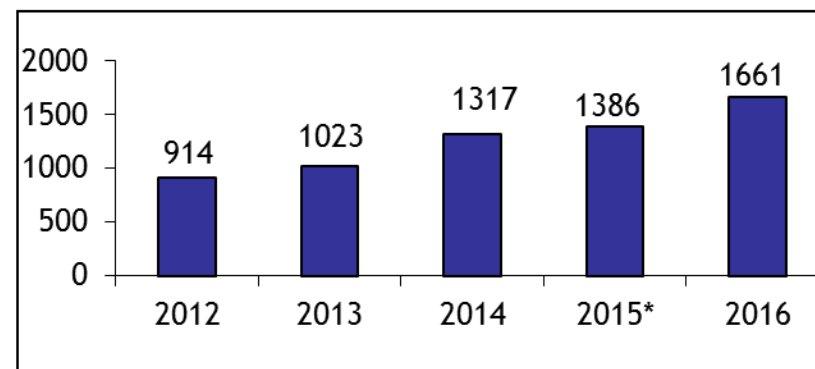
Loan Portfolio (Rs.cr) CAGR 19%



Income (Rs. cr) CAGR 19%

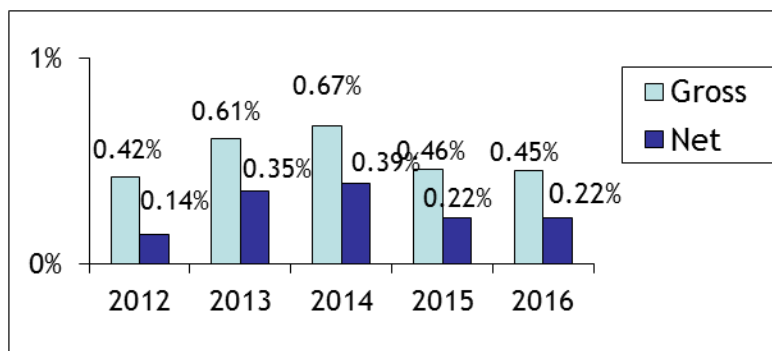


Profit After Tax (Rs. cr) CAGR 16%

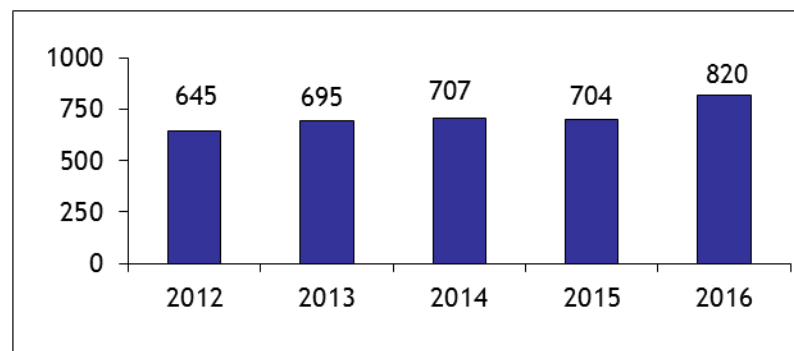


Update – last 5 years

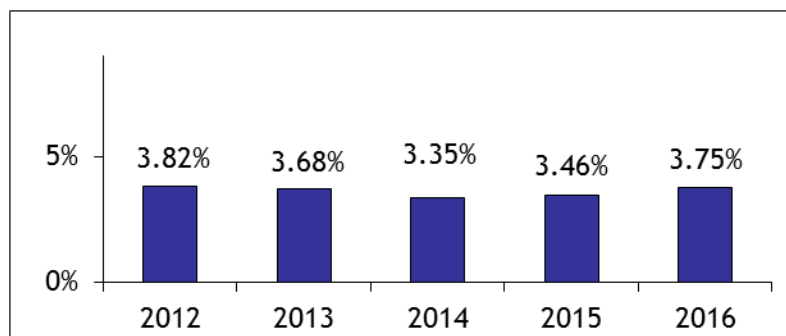
Gross & Net NPAs



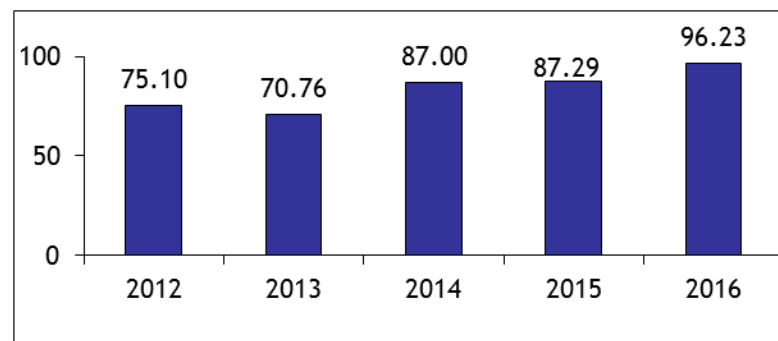
Total Provisions* (Rs cr)



Operating Expense to Total Income



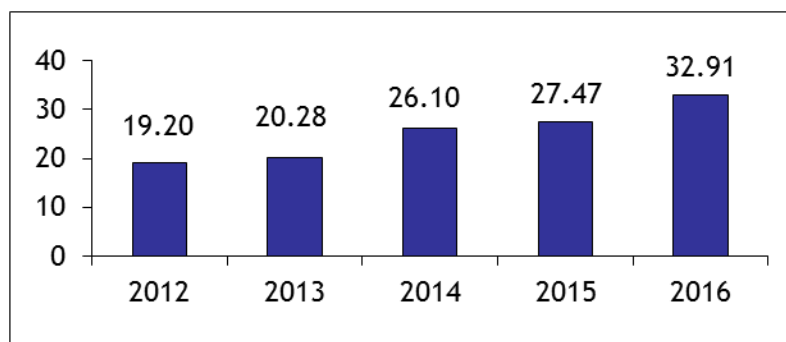
Profit per employee (Rs. lacs)



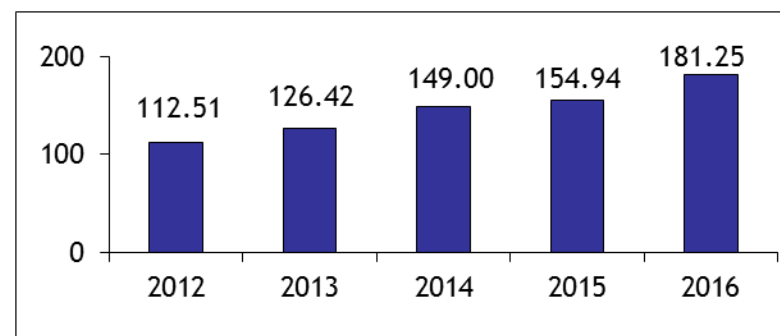
* Provisions Including Provisions on Std. Assets & Teaser Loans

Update – last 5 years

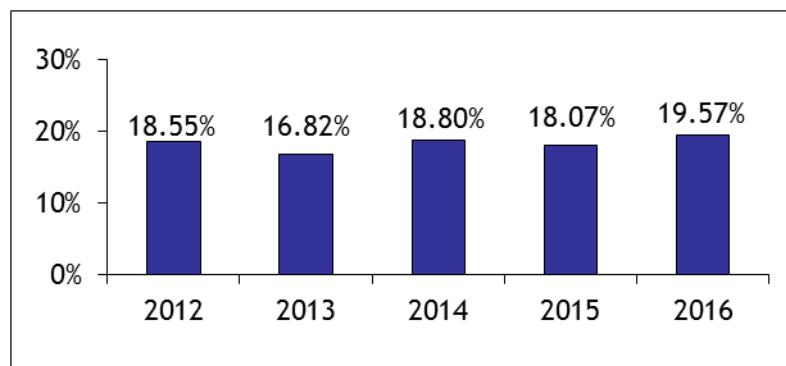
EPS (Rs) (Rs 2 pd up)



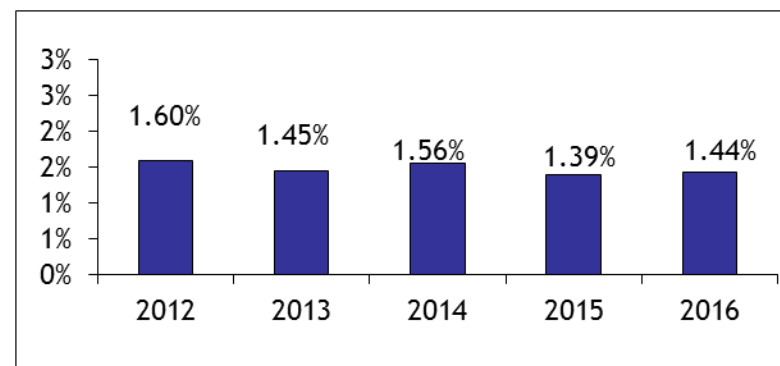
Book Value (Rs)(Rs 2 pd up)



Return on Avg Equity



Return on Avg Loan Assets

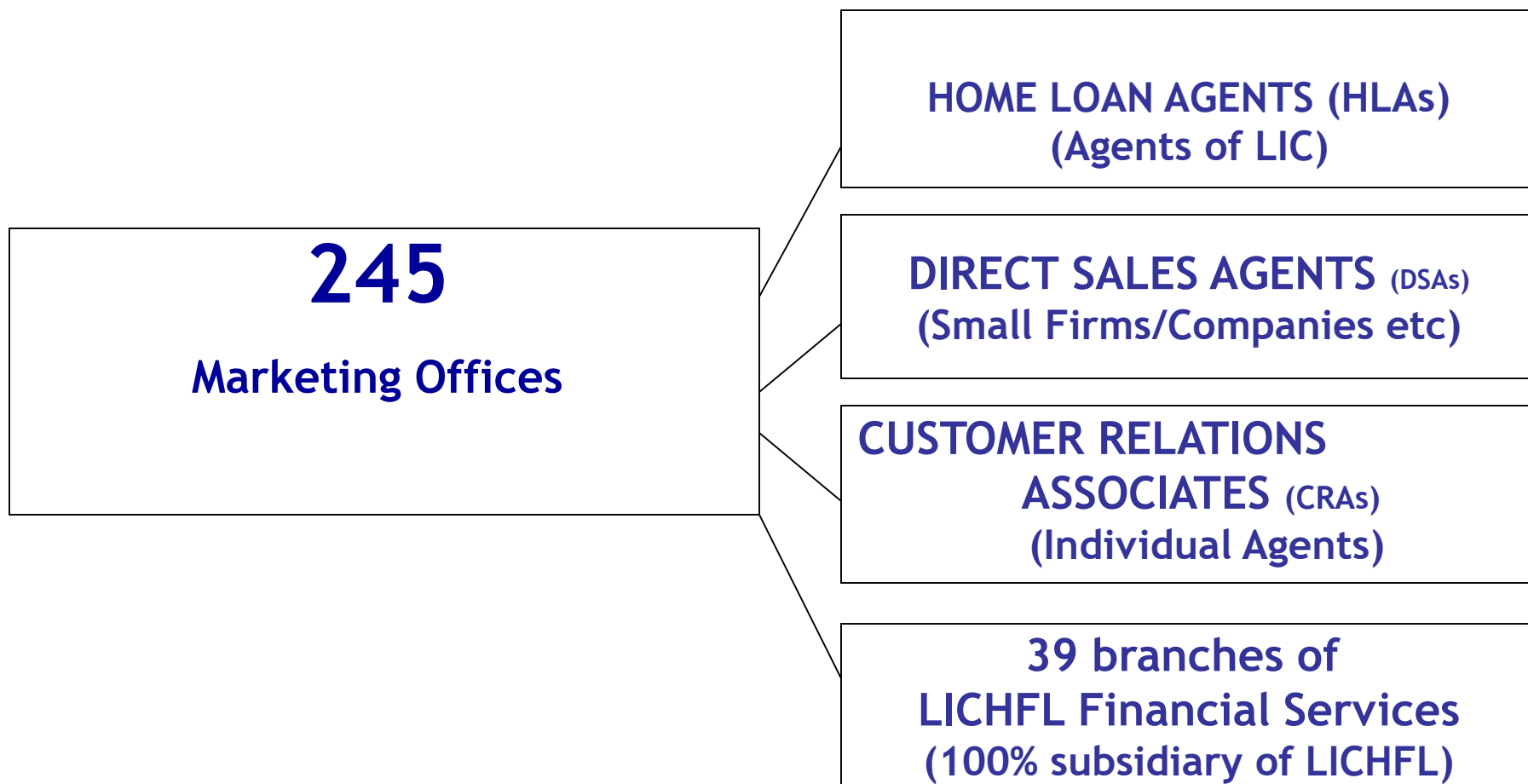


Geographic Presence



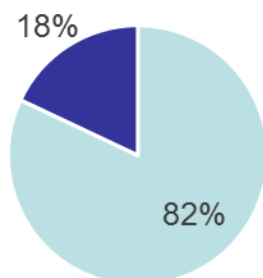
- 7 Regional Offices
- 19 Back Offices
- 245 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 1705 Employees

Distribution Network



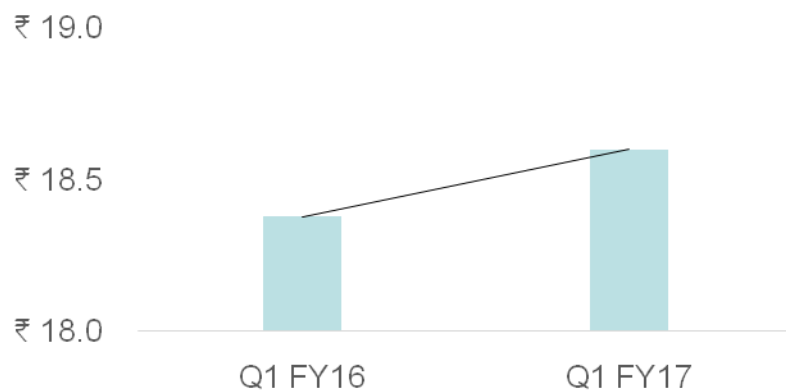
Origination Pattern & Average Ticket Size

Customer Type

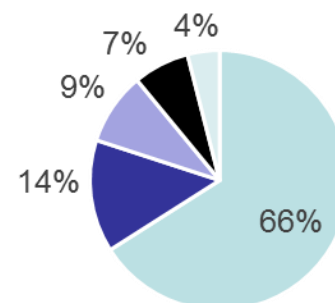


■ Salaried ■ Self Employed

Incremental Ticket Size
(Rs lacs)

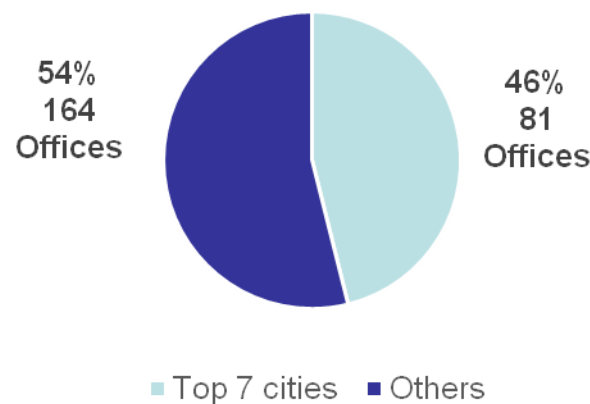


Originations by source



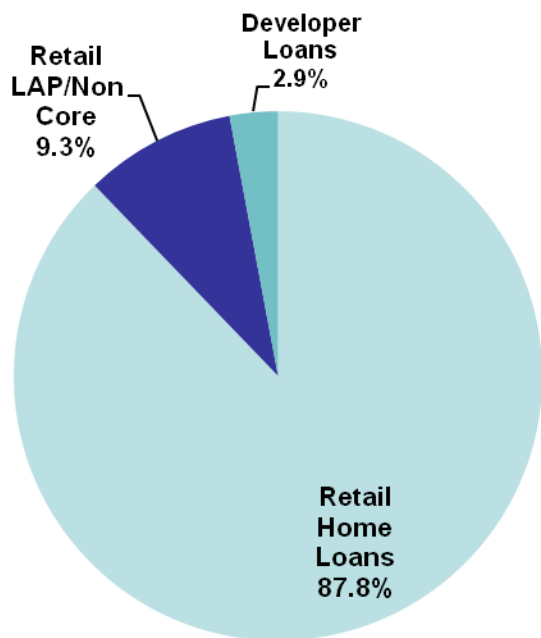
■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

Top 7 cities & Others



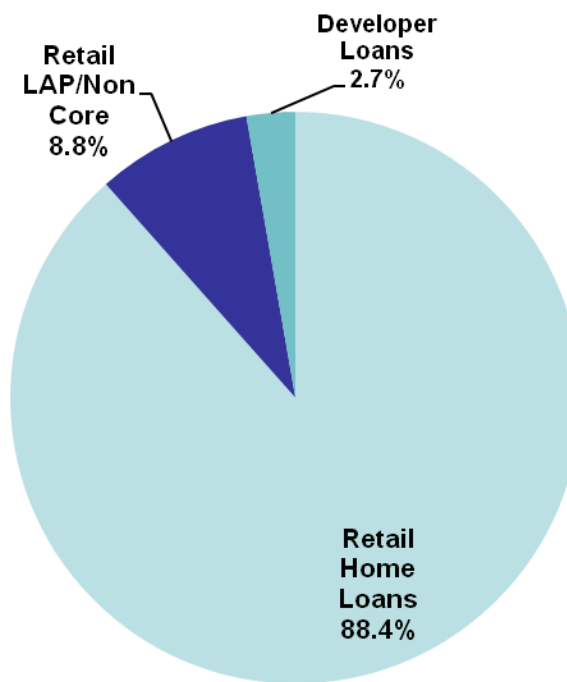
■ Top 7 cities ■ Others

Loan Book Composition



30.6.2016

O/s Portfolio Rs. 127437 cr



31.3.2016

O/s Portfolio Rs. 125173 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans*

To Outstanding Portfolio (See Note below)

As of FY 14	42%
As of FY15	37%
As of FY16	47%
As of Q1FY17	56%

Loan To Value Ratio

On Incremental Sanctions

For FY 14	54.52%
For FY15	50.94%
For FY16	46.61%
For Q1FY17	46.75%

Prepayment

Lump Sum/ opening book

For FY 14	9.3%
For FY15	8.4%
For FY16	11.9%
For Q1FY17	11.5%

Installment to Net Income Ratio

On Incremental Sanctions

For FY 14	34.72%
For FY15	33.86%
For FY16	33.25%
For Q1FY17	31.72%

* **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/FY17

	Var	Q1FY17	Q1FY16
<u>Income</u>			
Interest income on Individual loans	14%	3212.03	2829.10
Interest income on Project loans	29%	114.30	88.30
Total	14%	3326.33	2917.40
Processing Fees & other fees	17%	33.35	28.48
Other Income	3%	20.17	19.56
Gross Income	14%	3379.85	2965.44
Interest Expenses	11%	2501.81	2258.53
Net Interest Income	25%	824.52	658.87
Salary & Other Establishment Exp	65%	138.16	83.55
Net Provisions	159%	115.10	44.35
Profit before Tax	8%	623.43	579.02
Income Tax Provision including Deferred Tax	9%	215.58	196.89
<u>Net Profit</u>	7%	407.84	382.13

Executive Summary-Q1/FY17

	Var	<u>Q1FY17</u>	<u>Q1FY16</u>
Disbursements			
Individual	19%	7064	5942
Project	164%	478	181
<u>Total</u>	22%	7542	6124
<u>Outstanding Portfolio</u>			
Individual	15%	123681	107704
Project	39%	3756	2708
Total	15%	127437	110411
Net Interest margins(%)		2.61%	2.41%
Borrowings during the Qtr (Rs.cr)	32%	9804	7413
Incremental Cost(i.e for the year to date)		8.70%	8.96%
Incremental Yield(overall, annualised)		10.68%	10.80%
Incremental Spreads		1.98%	1.74%

Financial Highlights

	Q1 FY2017	Q1FY 2016
Return on Average Equity (%)	18%	19%
Return on Average Assets (%)	1.4%*	1.5%
Earnings per share (on Rs 2 pd up)	8.08	7.57
Capital Adequacy Ratio	March 2016	March 2015
Tier I	13.86	11.82
Tier II	3.18	3.48
Total	17.04	15.30

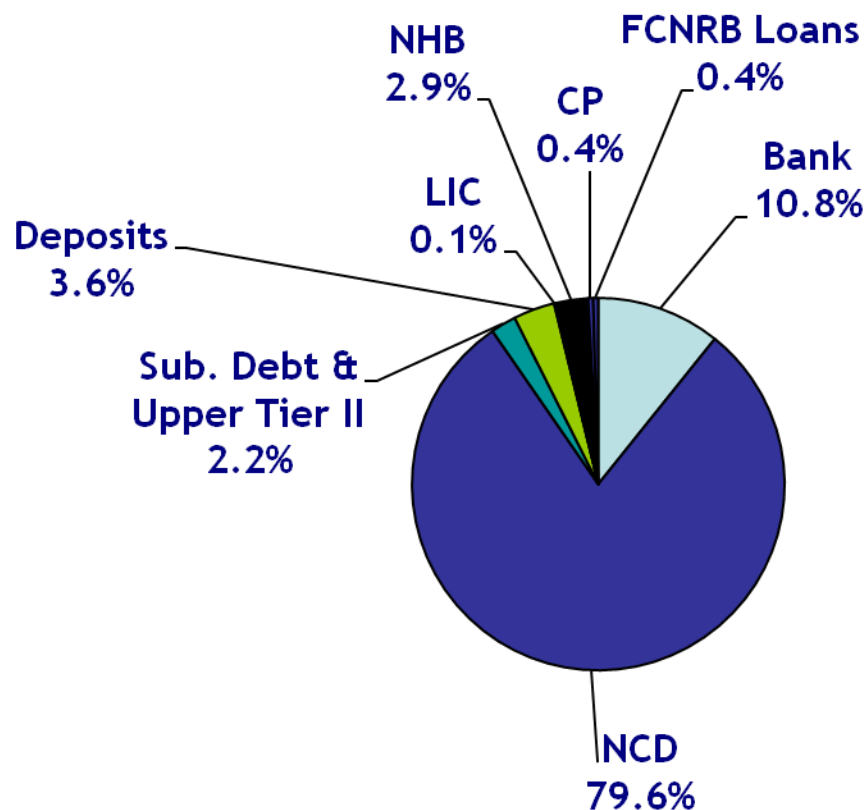
* Adjusted

Liability Profile

as on 30.6.2016

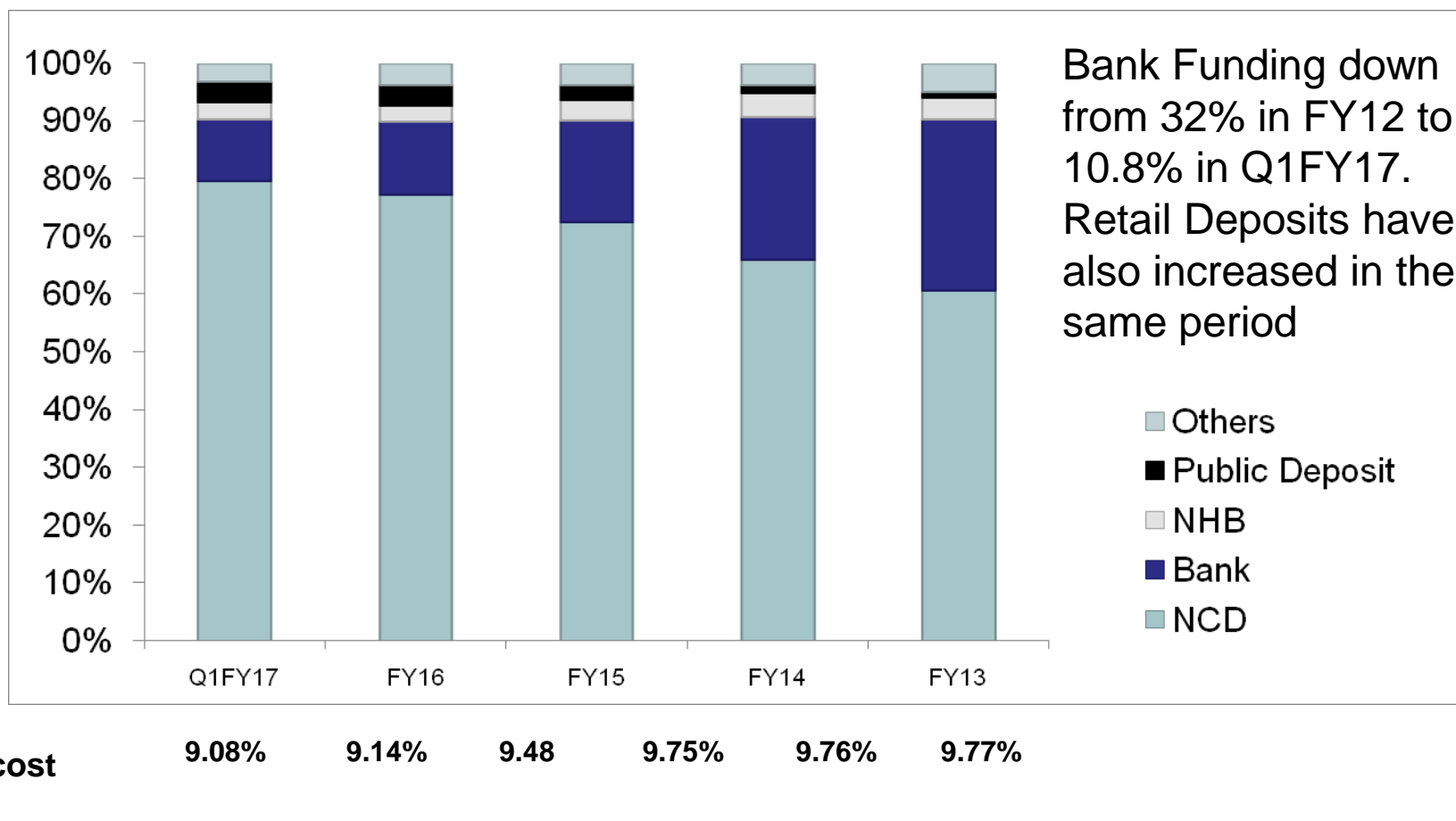
Source	Wtd Avg Cost (%)
Banks	9.92%
Non Convertible Debenture	8.98%
LIC- Term Loan	6.82%
National Housing Bank	8.59%
FCNRB Loans	9.66%
Sub. Bonds & Upper Tier II	9.18%
Commercial Paper	7.90%
Deposits	8.90%
Total	9.08%

Outstanding Borrowings - Rs.112960 cr

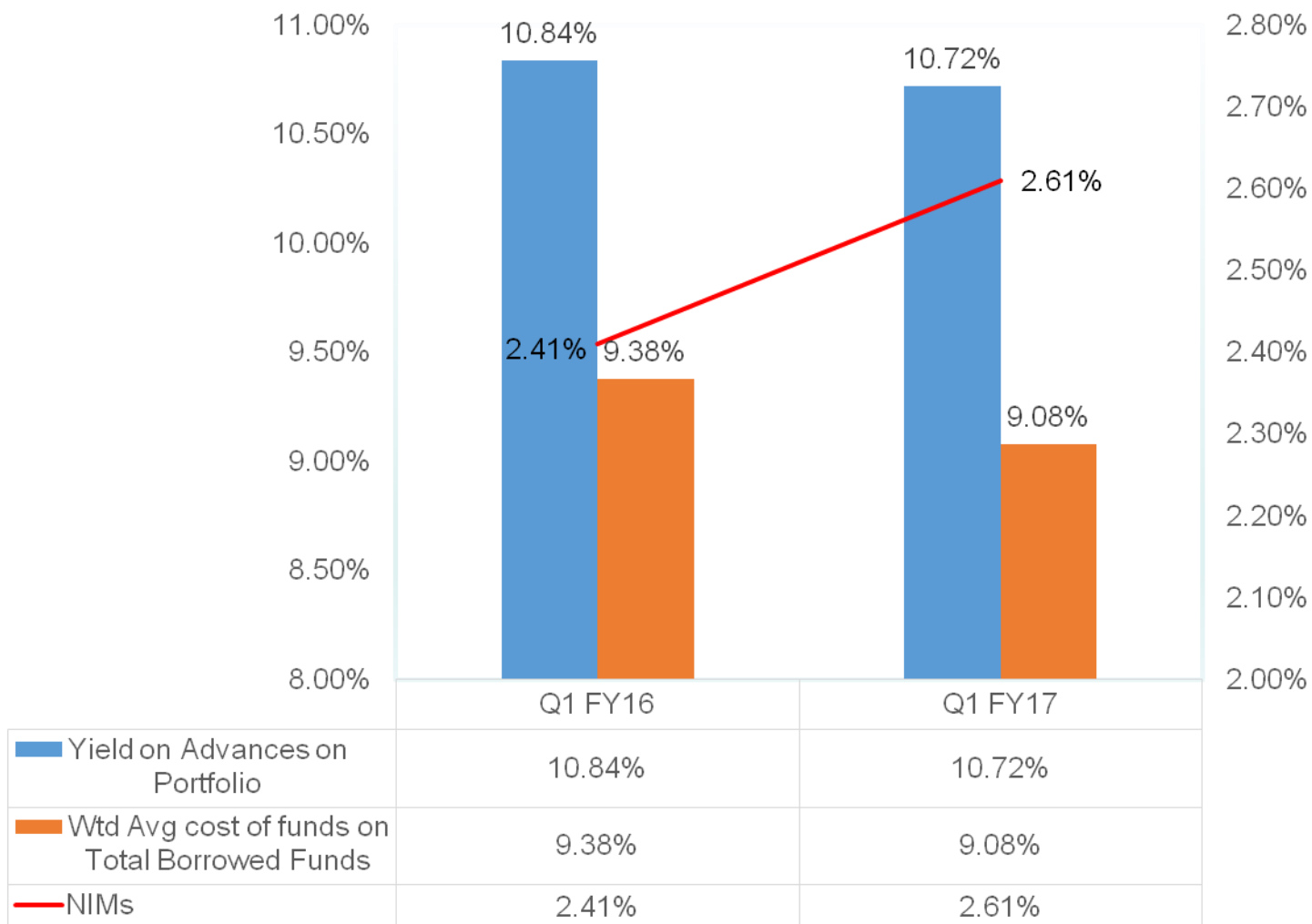


During Q1FY17, Borrowings were Rs 9804 cr @ 8.70%

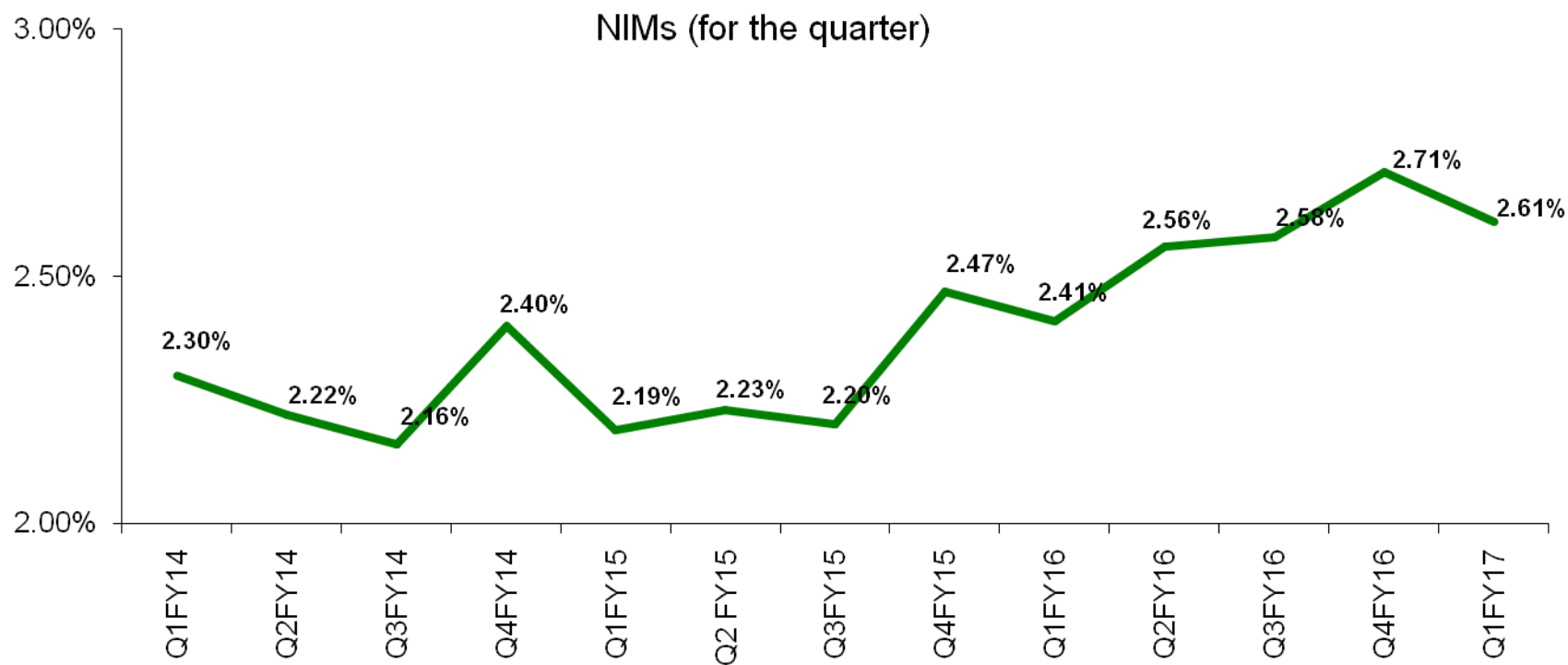
Change in Liability Mix- last 5 yrs



Yield & Cost of Funds on portfolio



NIMs

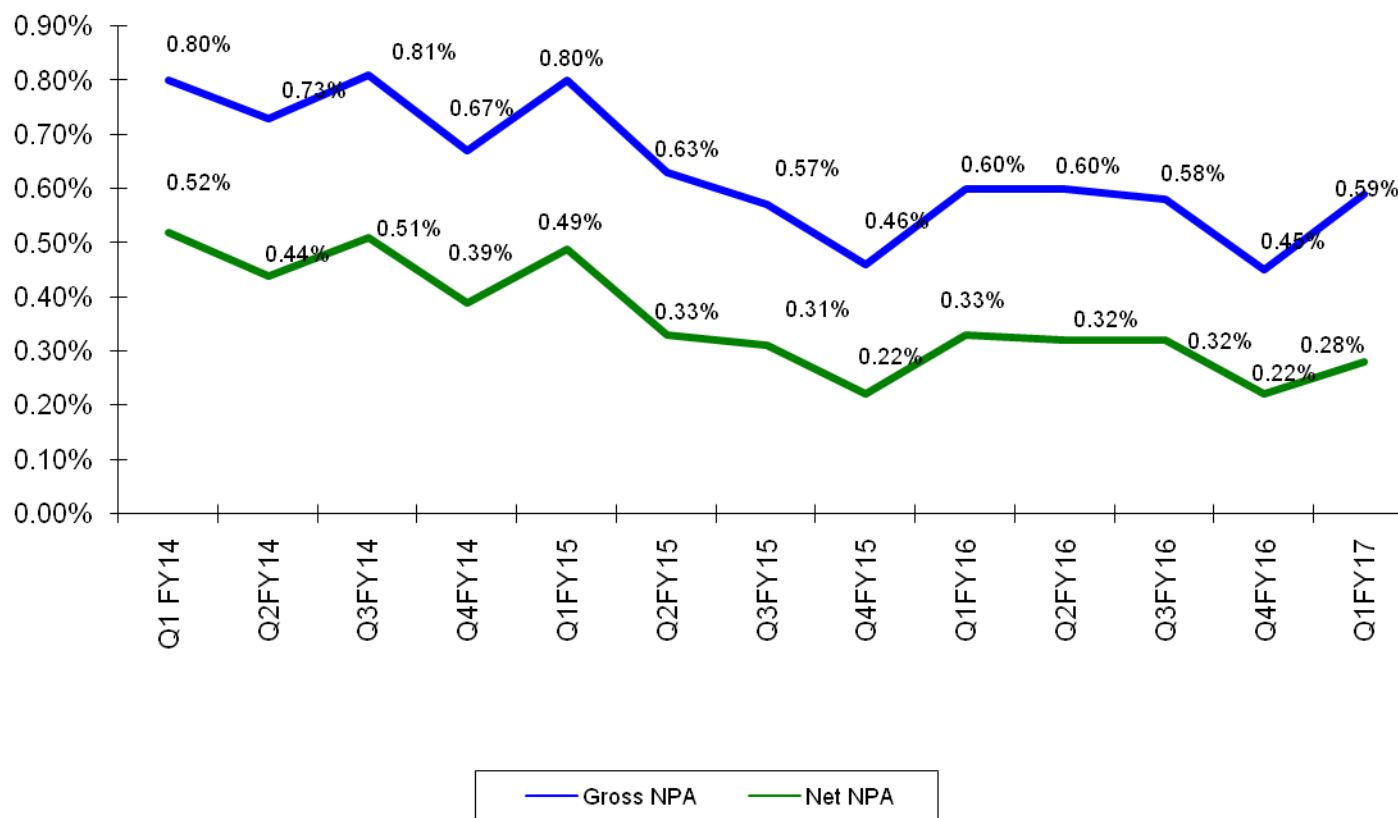


Gross & Net NPAs

	30.6.2016	30.6.2015
Gross NPA (Rs. cr)	757	659
Gross NPA (%)	0.59%	0.60%
Provisions for NPA (Rs. cr)*	401	299
Net NPA(%)	0.28%	0.33%
Provisions incl teaser loan prov & std asset prov.	935	748
Provisions cover incl teaser loan prov & std asset prov.	124%	114%

*Excluding provisions on standard assets/teaser loans

Gross & Net NPAs



Thank you

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