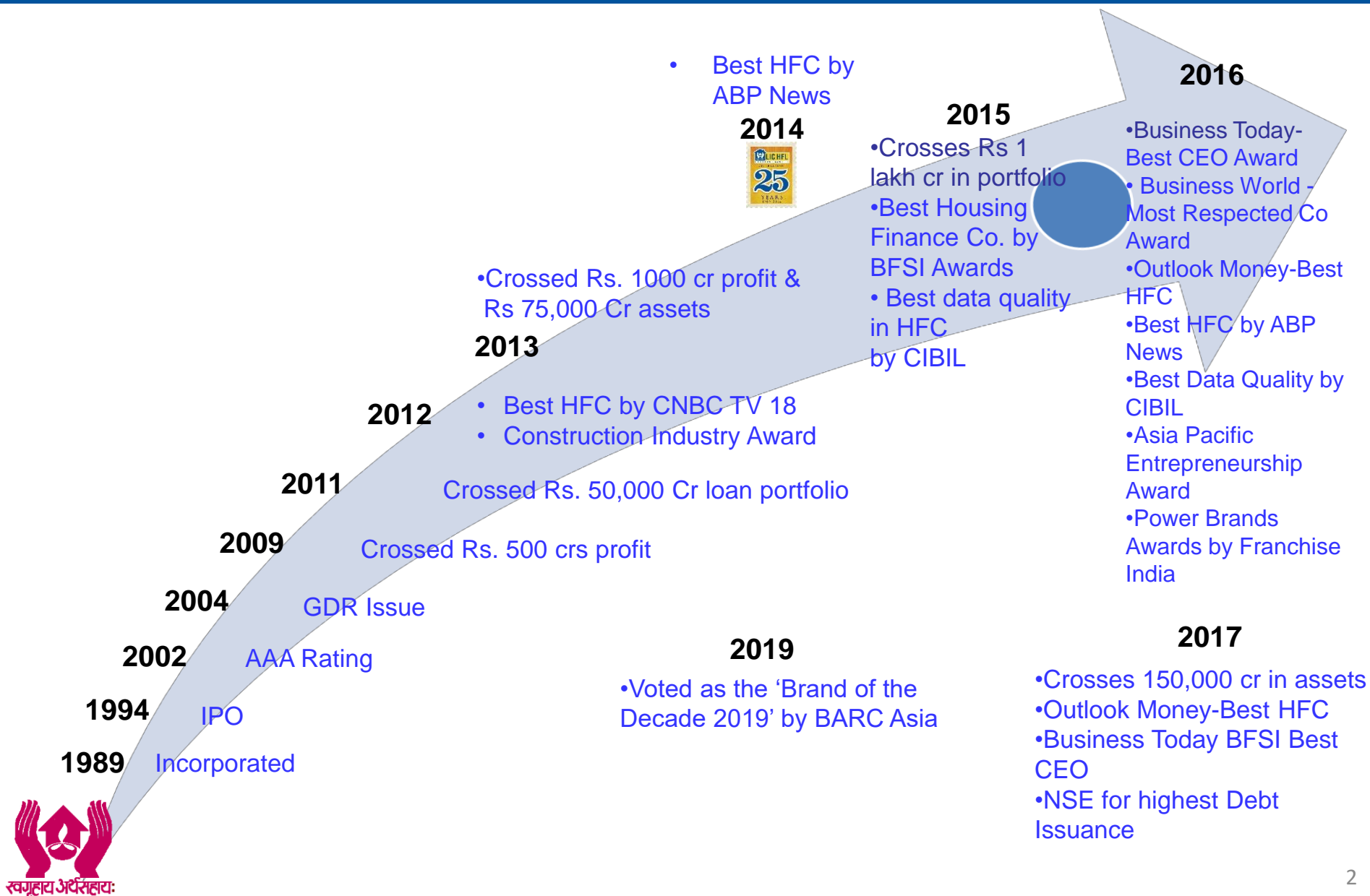


Q1 FY20 Investor Update

LICHFL: A Journey of 30 Years...

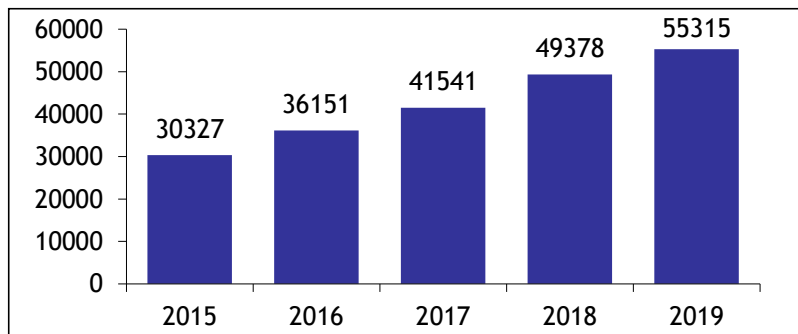


Executive Summary – Q1/FY20

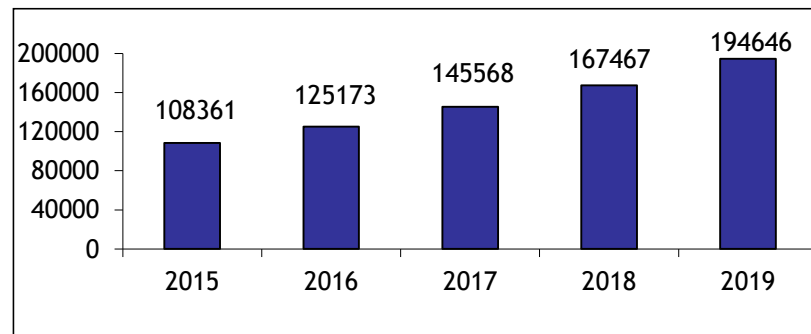
- Q1 FY20 PAT at Rs 610.68cr as against Rs 567.94 cr up 8 %
- Q1 FY20 Revenue from operations up by 19% to Rs 4757 cr
- Outstanding Loan portfolio up by 16% to Rs.197768 cr
 - Individual Loan Portfolio up by 14% to Rs.1,84,155 cr
- Q1FY20 Disbursements Rs. 10261 cr against Rs. 9594cr a growth of 7%
 - Individual Loan Disbursements Rs.9432 cr against Rs.8704 cr
- Net Interest Income Rs . 1154 cr up by 18%
- **Net Interest Margins 2.35 % for Q1 FY20** as against 2.32 % for Q1FY19
- Stage 3 EAD at 1.98% as against 1.54% as on 31.3.2019

Update – last 5 years

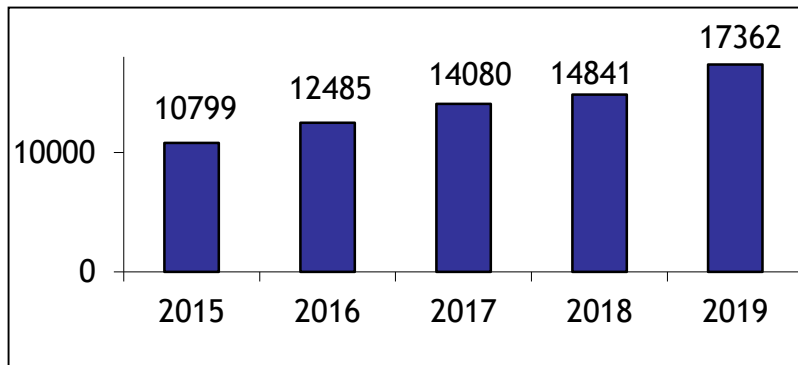
Disbursement (Rs. Cr) CAGR 16%



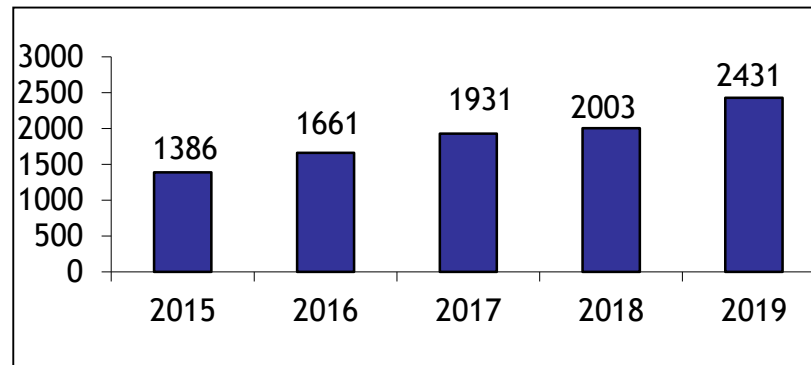
Loan Portfolio (Rs.cr) CAGR 16%



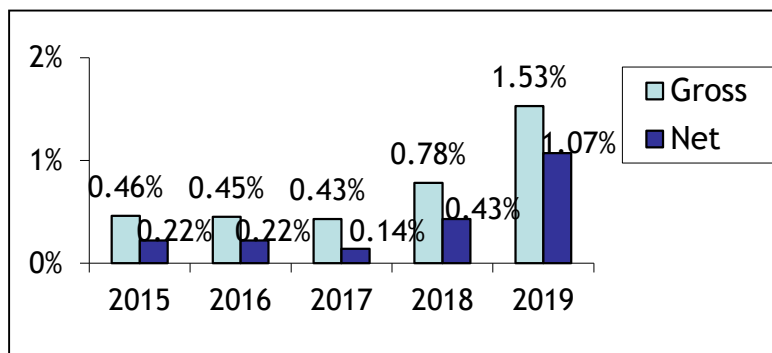
Income (Rs. cr) CAGR 13%



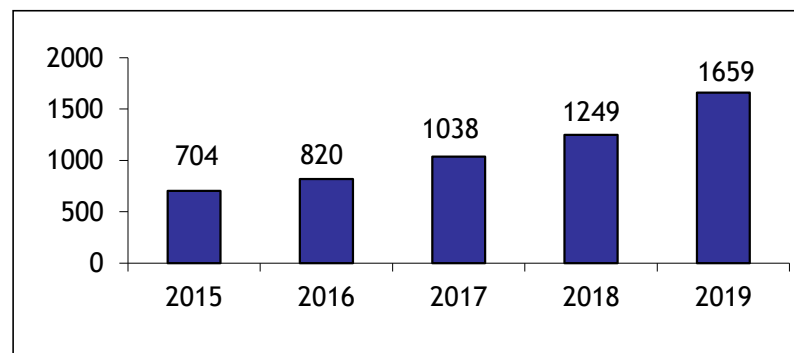
Profit After Tax (Rs. cr) CAGR 15%



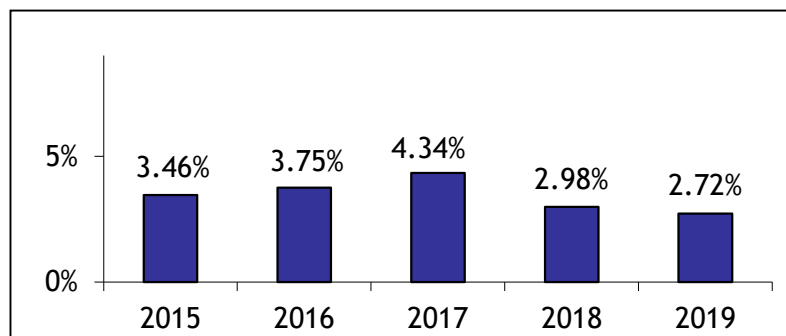
Gross & Net NPAs



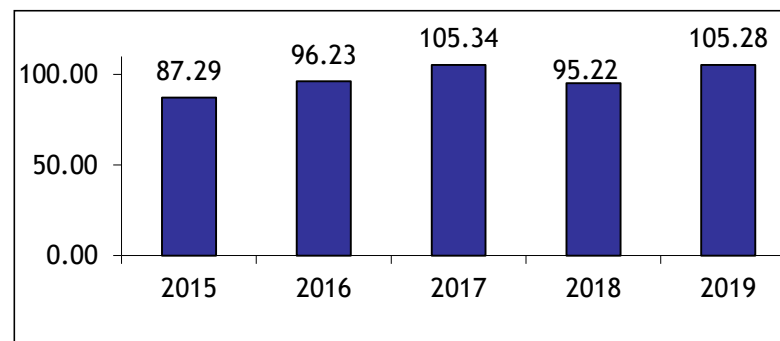
Total Provisions* (Rs cr)



Operating Expense to Total Income



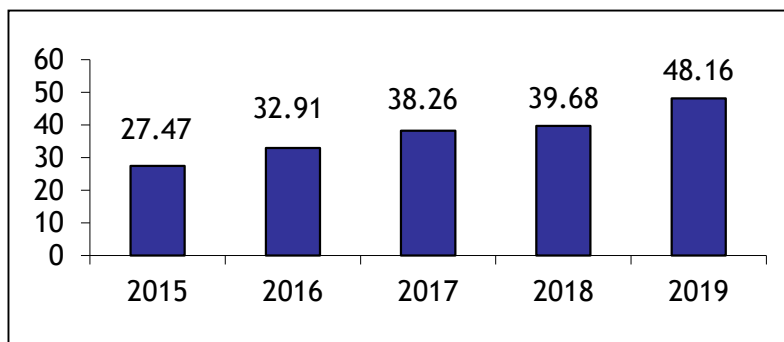
Profit per employee (Rs. lacs)



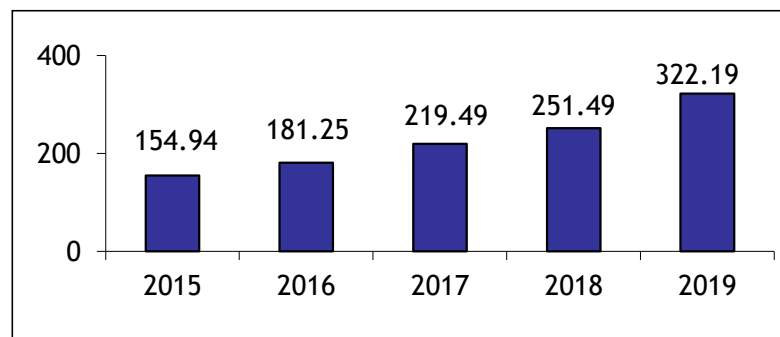
* Provisions Including Provisions on Std. Assets

Update – last 5 years

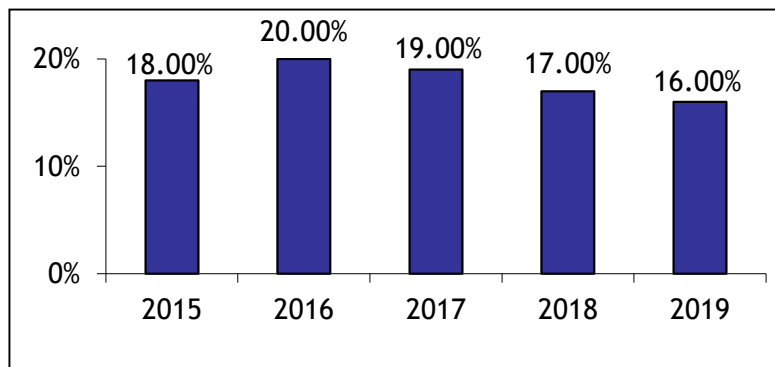
EPS (Rs) (Rs 2/- pd up)



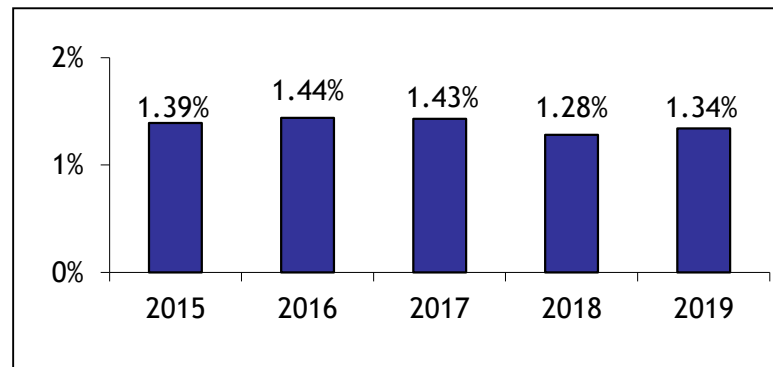
Book Value (Rs)(Rs 2/- pd up)



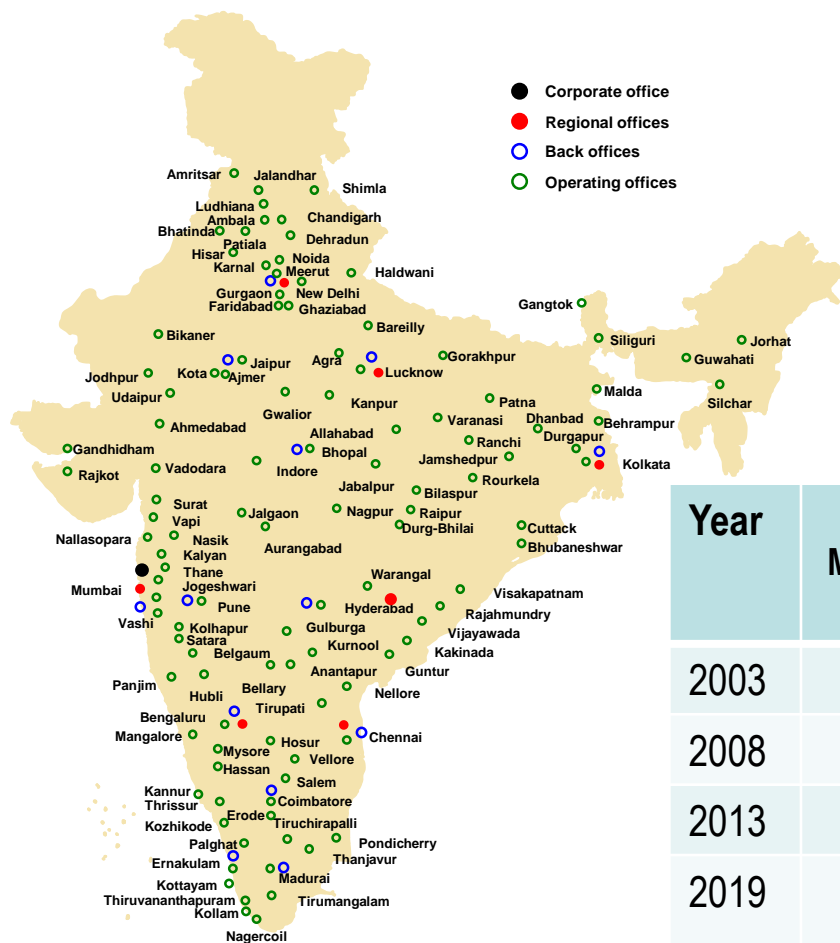
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

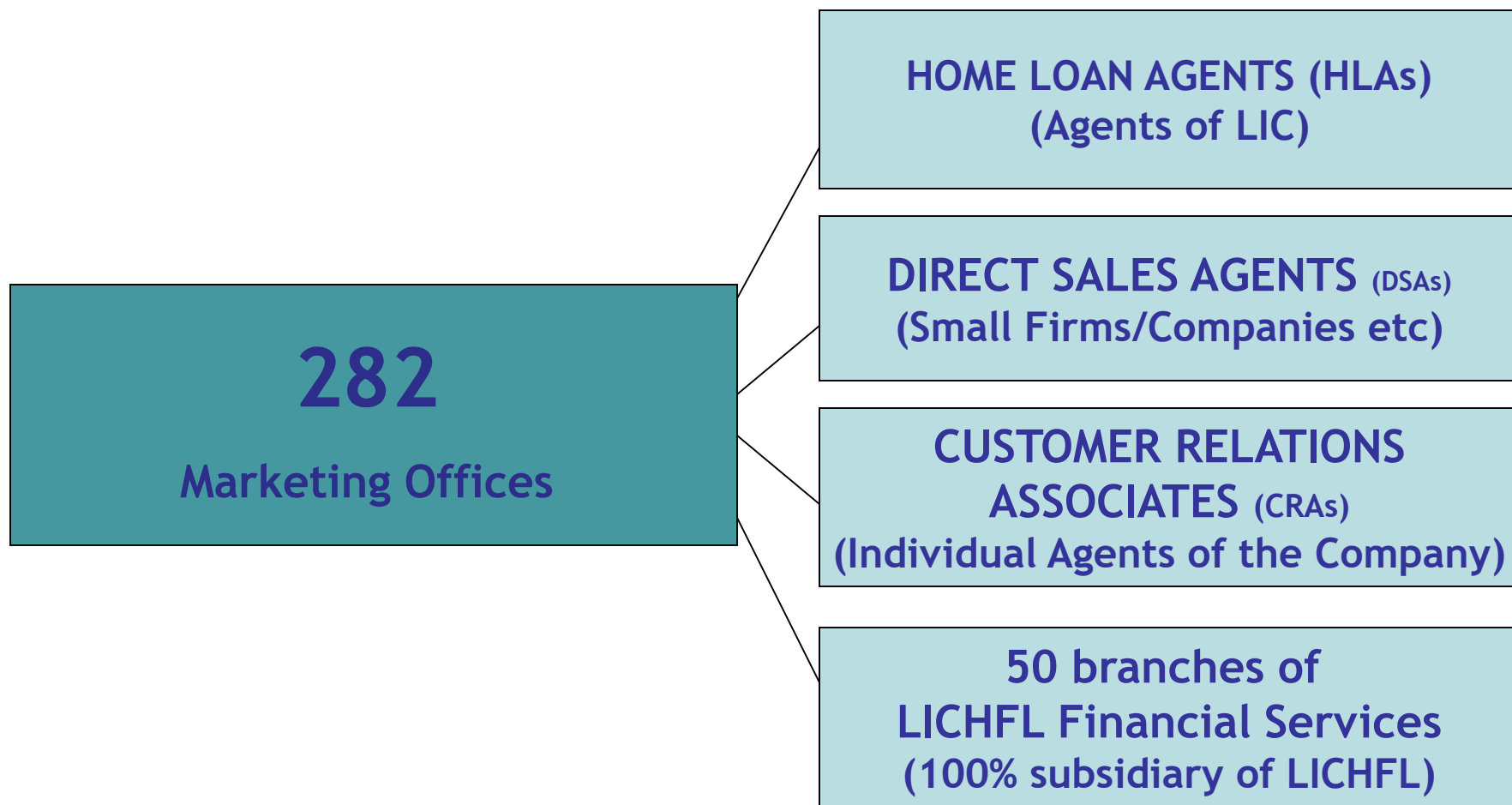


- 9 Regional Offices
- 25 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2286 Employees

Widening footprint...improved efficiencies

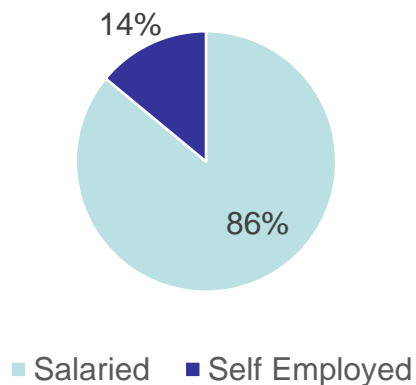
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2003	105	-	6	870	7772
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2019	273	23	9	2309	194646

Distribution Network

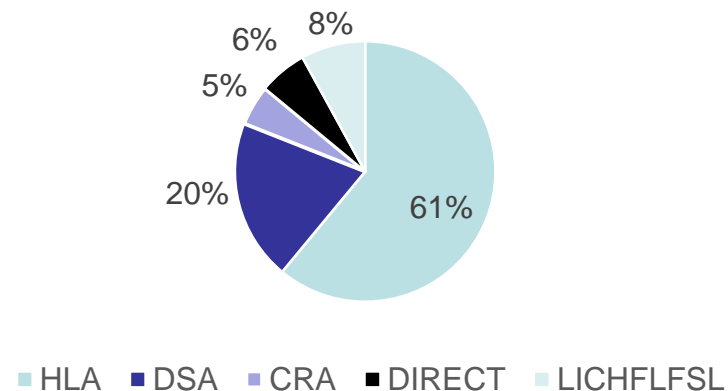


Origination Pattern & Average Ticket Size

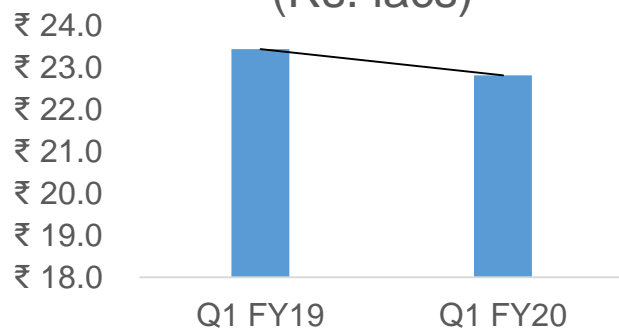
Customer Type



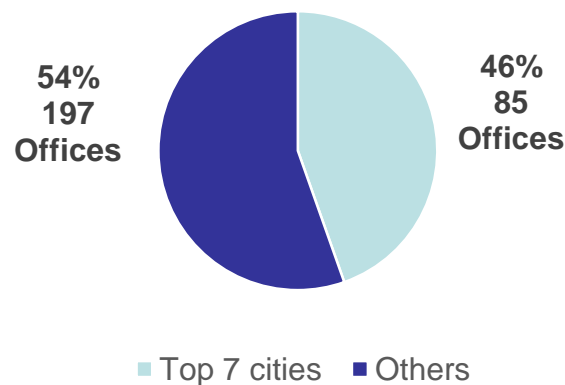
Originations by source



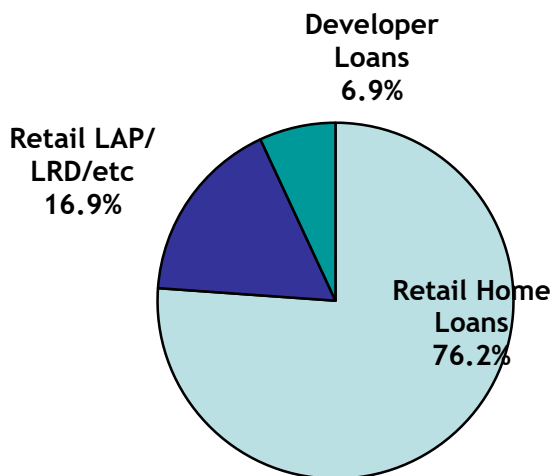
Incremental Ticket Size
(Rs. lacs)



Top 7 cities & Others

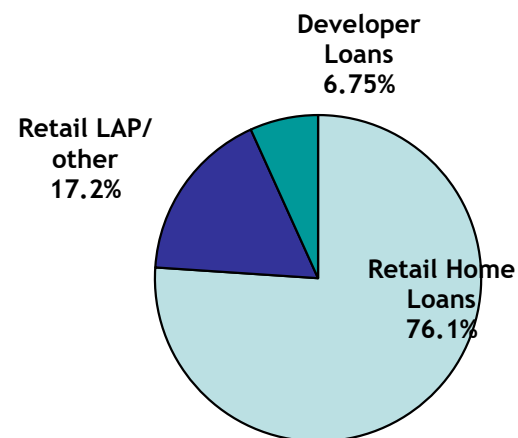


Loan Book Composition



30.06.2019

O/s Portfolio Rs.197768 cr



31.3.2019

O/s Portfolio Rs. 194646 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 Q1FY20	93%

Prepayment Lump Sum/ opening book

For FY 17	10.9%
For FY18	11.0%
For FY19	10.2%
For Q1FY20	9.8%

Loan To Value Ratio On Incremental Sanctions

For FY 17	45%
For FY18	44%
For FY19	46%
For Q1FY20	47%

Installment to Net Income Ratio On Incremental Sanctions

For FY 17	32.12%
For FY18	31.00%
For FY19	32.00%
For Q1FY20	31.56%

Financial Highlights

	Q1 FY 2020	Q1FY 2019
Return on Average Equity (%)	15.42%	16.28%
Return on Average Assets (%)	1.3%	1.4%
Earnings per share (on Rs 2 pd up)	12.10	11.25
Capital Adequacy Ratio	March 2019	March 2018
Tier I	12.30	13.06
Tier II	2.06	2.43
Total	14.36	15.49

Executive Summary-Q1/FY20

	Var	Q1FY20	Q1FY19
Interest Income on Individual Loans	17%	4369.96	3722.78
Interest Income on Project Loans	37%	386.56	282.20
<u>Total</u>	19%	4756.52	4004.98
Other Income		50.68	54.98
<u>Gross Income</u>	18%	4807.20	4059.26
Interest Expenses	19%	3602.58	3025.32
<u>Net Interest Income</u>	18%	1153.94	979.66
Salary & Other Establishment Exp.	26%	106.43	84.58
Provisions for Expected Credit Loss	57%	253.33	160.96
<u>Profit before Tax</u>	7%	840.89	788.40
Income Tax Provision including Deferred Tax	4%	230.21	220.46
<u>Net Profit</u>	8%	610.68	567.94

Executive Summary-Q1/FY20

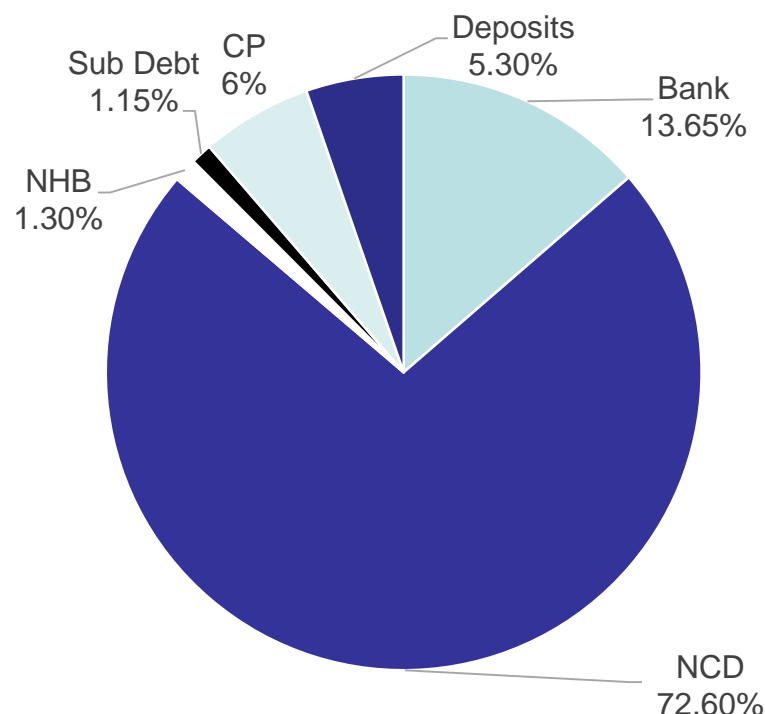
	<i>Var</i>	Q1FY20	Q1FY19
Disbursements	7%	10261	9594
Outstanding Portfolio			
Individual	14%	184155	161467
Project	62%	13614	8399
<u>Total</u>	16%	197768	169866
Net Interest Margins(%)		2.35%	2.32%
Weighted average cost of funds		8.46%	8.29%
Yield on advances annualised		10.45%	10.19%
Spreads		1.99%	1.90%

Liability Profile

as on 30.6.2019

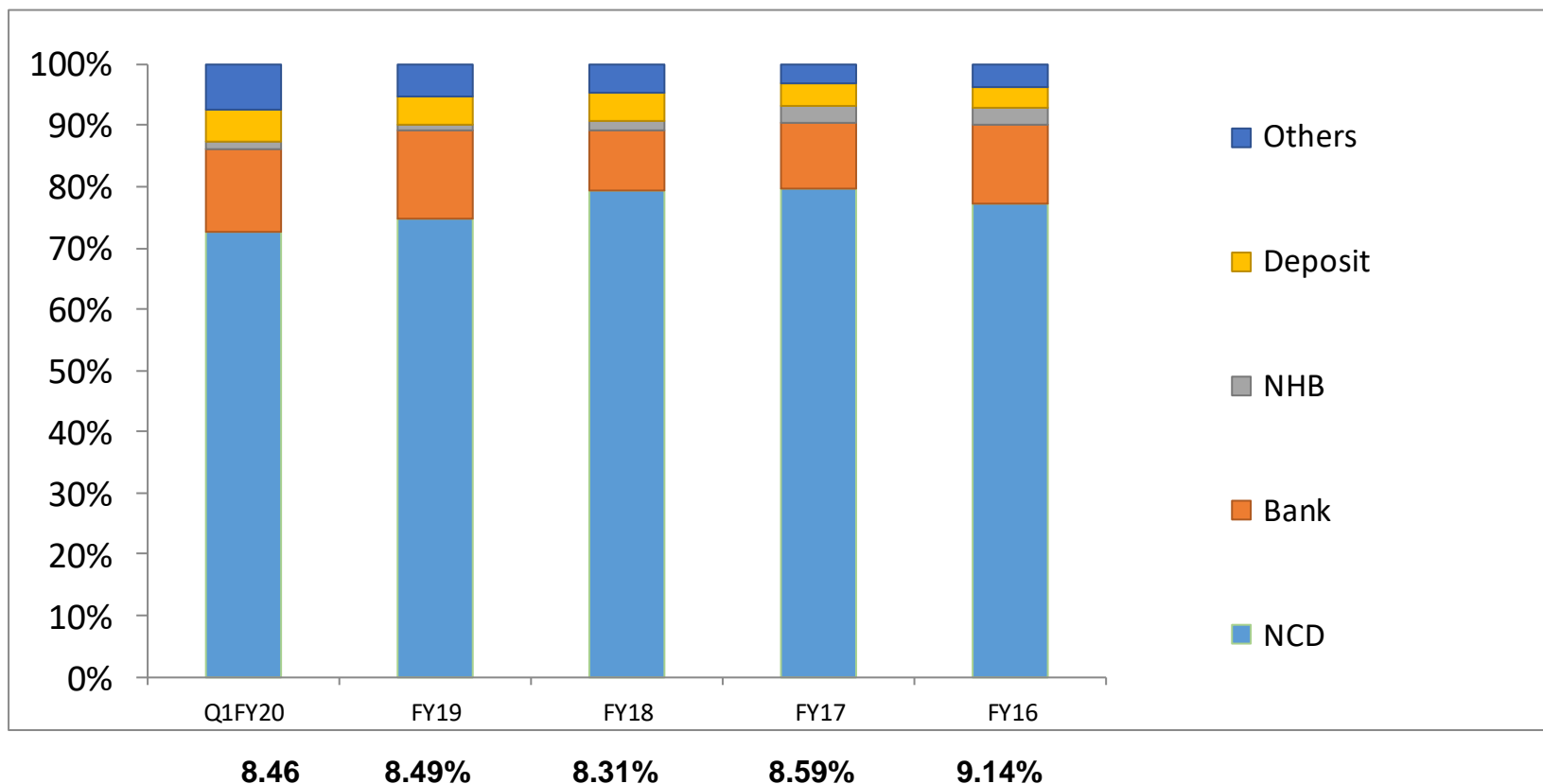
Source	Wtd Avg Cost (%)
Banks & Institutions	8.69%
Non Convertible Debenture	8.20%
National Housing Bank	7.78%
Sub. Bonds & Upper Tier II	8.89%
Commercial Paper	7.69%
Deposits	8.30%
Total	8.46%

Outstanding Borrowings – Rs. 173025 cr



During Q1FY20, Incremental Cost of funds was 8.24%

Change in Liability Mix- last 4 yrs

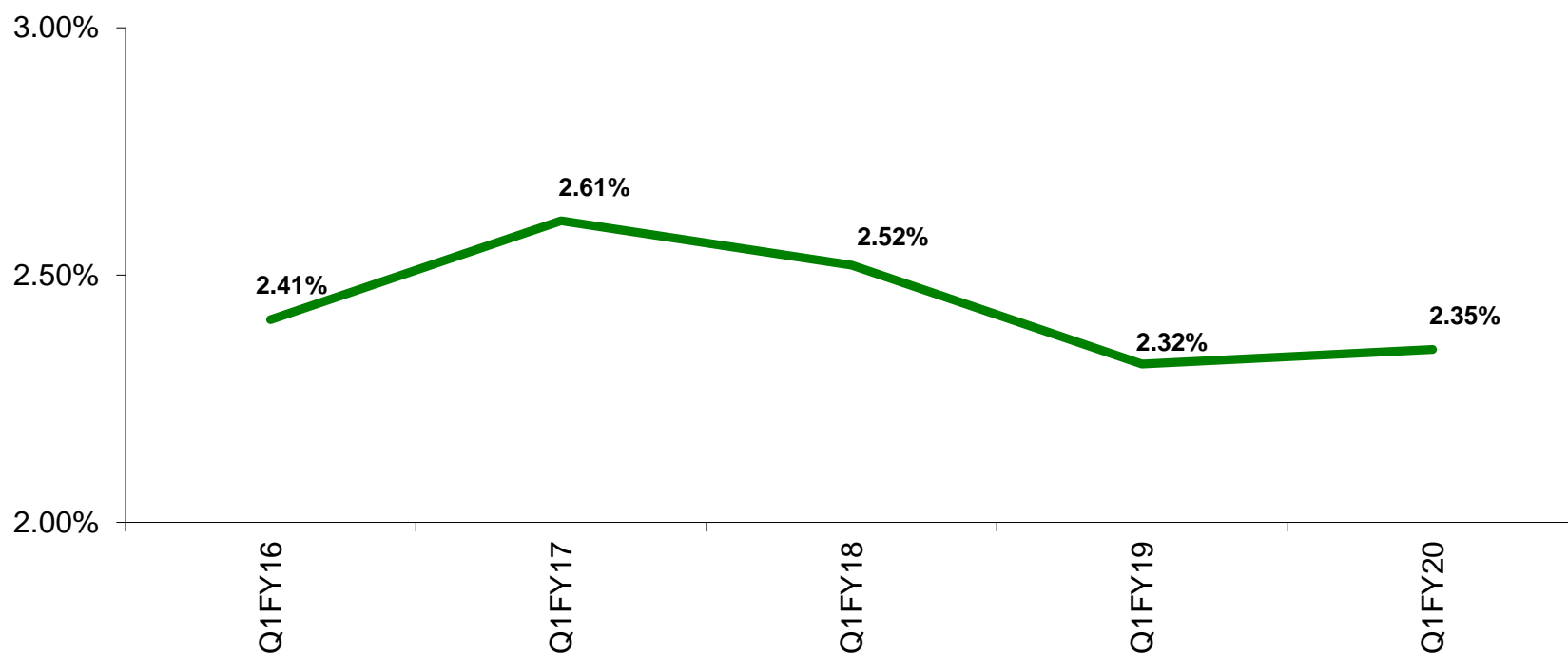


**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio



NIMs



Classification of Assets

Exposure At Default %	June-19	June-18
Stage 1	93.28%	94.96%
Stage 2	4.74%	3.83%
Stage 3	1.98%	1.21%
Total	100%	100%
ECL Provision	June-19	June-18
Stage 1	Rs. 27.56 cr	Rs. 189.92 cr
Stage 2	Rs. 128.56 cr	Rs. 73.99 cr
Stage 3	Rs. 1756.70 cr	Rs. 652.43 cr

Thank you

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.