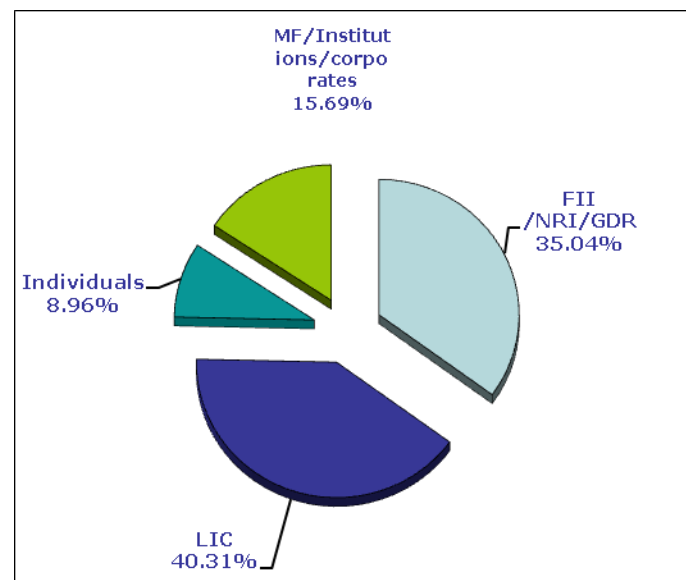


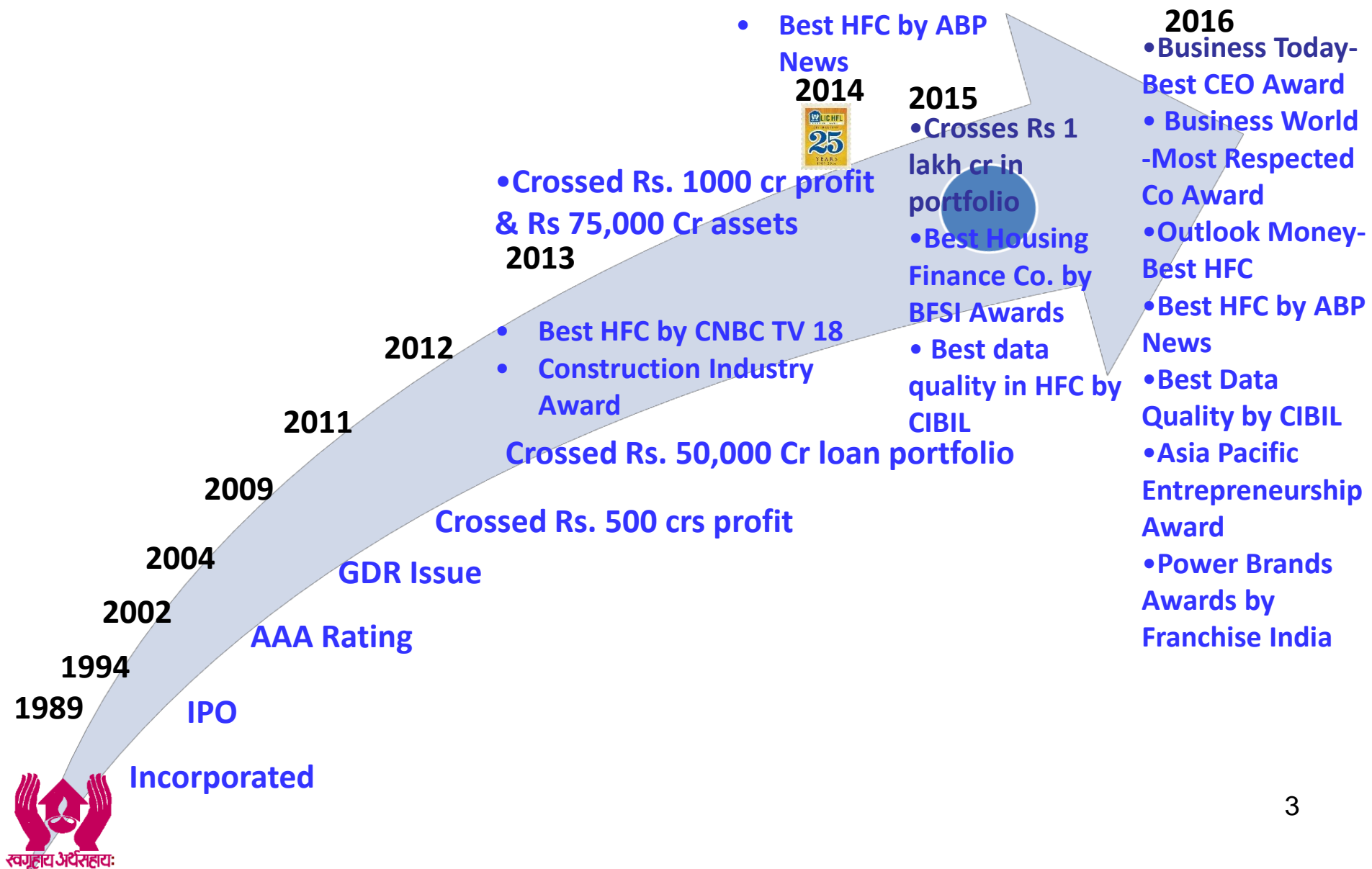
Q4 FY16 Investor Update

- 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
- Nearly 20 lakh customers serviced till date
- Market capitalization Rs. 24000 cr
- Total loan assets more Rs. 1,25,000 cr
- Cumulative Disbursements over Rs.2.03 lakh cr since inception

Shareholding Pattern- 8 April '16



A Journey of 26 Years...

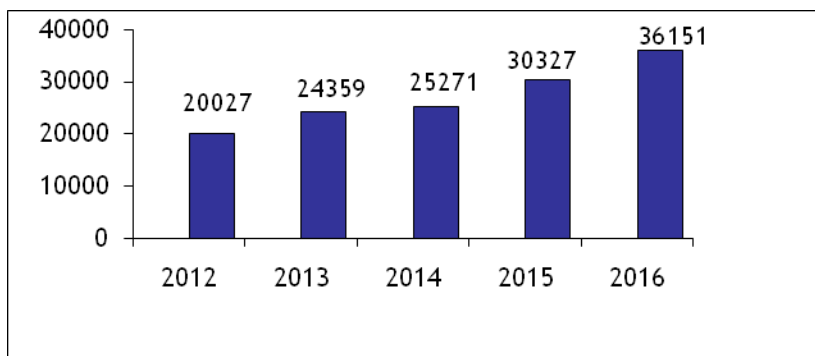


Executive Summary – Q4FY16

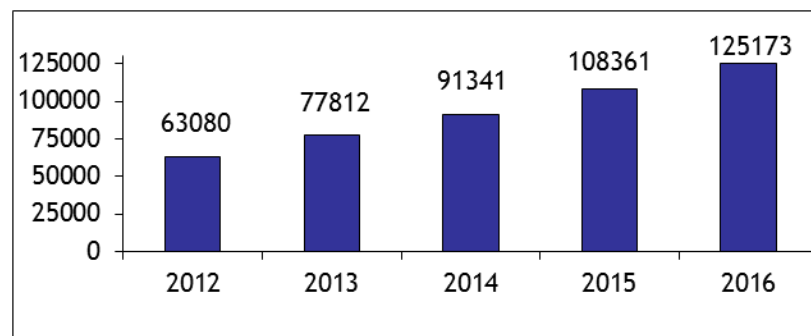
- Q4 FY16 PAT at Rs 448.02 cr as against Rs 378.19 cr up 18.46 %
- Q4 FY16 Income from operations up by 15% to Rs 3246 cr
- Outstanding Loan portfolio up by 16% to Rs. 125173 cr
 - Individual Loan Portfolio up by 15% to Rs 121731 cr
- Q4FY16 Loan Disbursements Rs 13216 cr against Rs 9938 cr up 33 %
- Q4 Net Interest Income Rs 821 cr up by 26%
- Net Interest Margins 2.71% for Q4 FY16 as against 2.47% for Q4FY15
- Gross NPAs at 0.45% as against 0.46% as on 31.3.2016
 - Net NPAs 0.22% as against 0.22% on corresponding dates
- Individual Loans Gross NPAs 0.20% down from 0.24% as on 31.3.2016
- Total Provisions at Rs 820 cr as against total Gross NPAs of 568 cr, a coverage of 144%
- Board recommends Dividend of 275% Rs 5.5 per share

Update – last 5 years

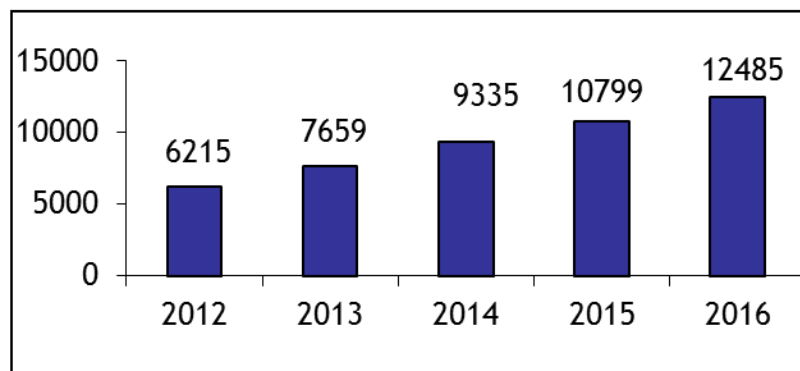
Disbursement (Rs. Cr) CAGR 16%



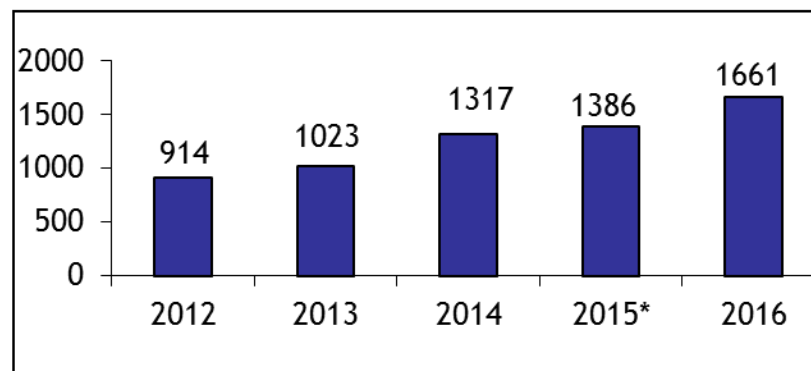
Loan Portfolio (Rs.cr) CAGR 19%



Income (Rs. cr) CAGR 19%

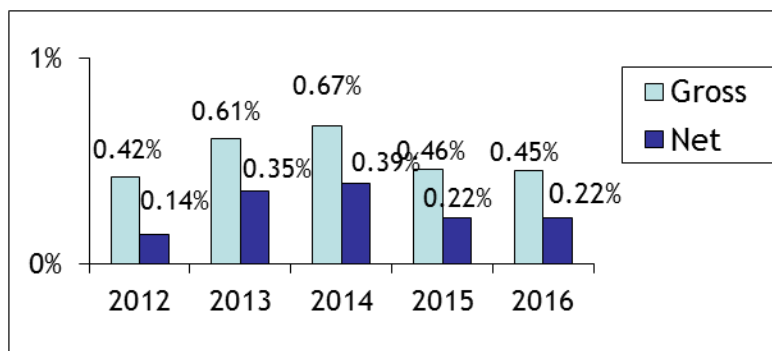


Profit After Tax (Rs. cr) CAGR 16%

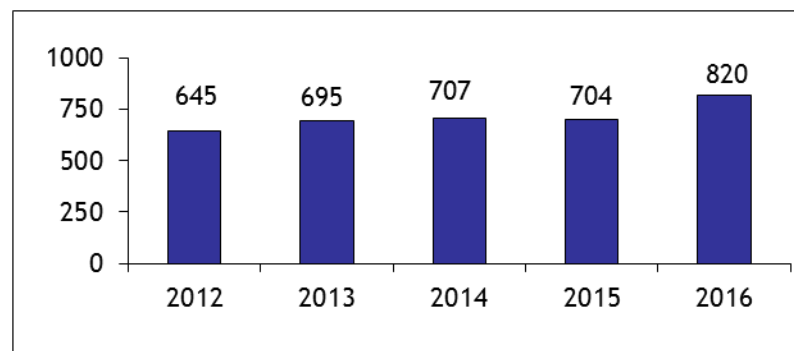


Update – last 5 years

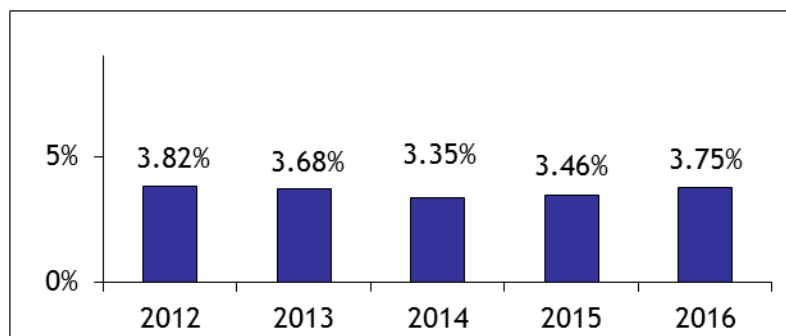
Gross & Net NPAs



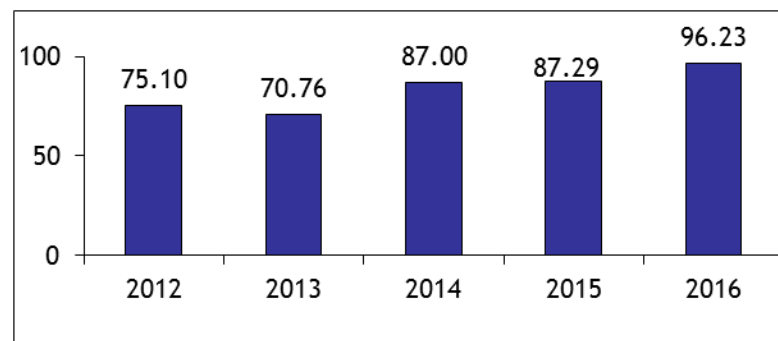
Total Provisions* (Rs cr)



Operating Expense to Total Income



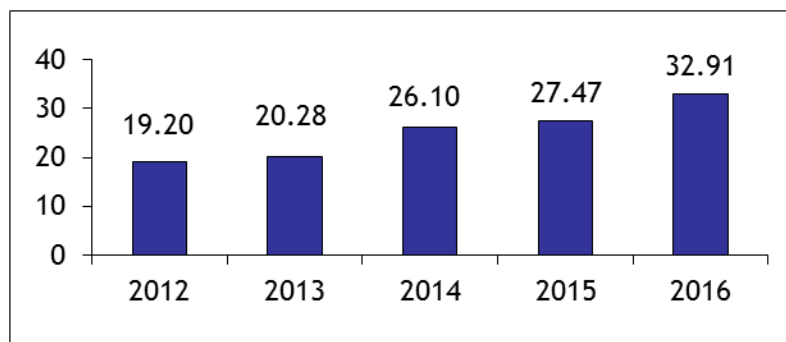
Profit per employee (Rs. lacs)



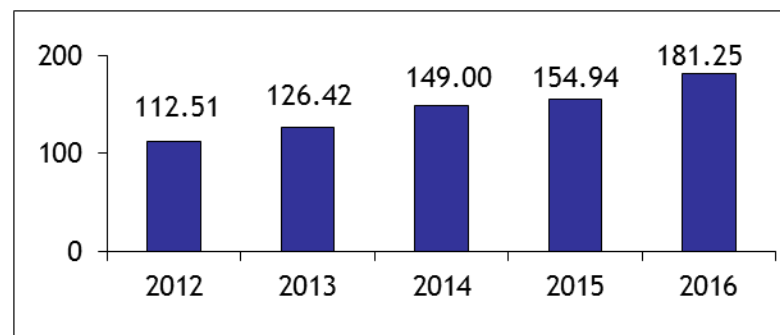
* Provisions Including Provisions on Std. Assets & Teaser Loans

Update – last 5 years

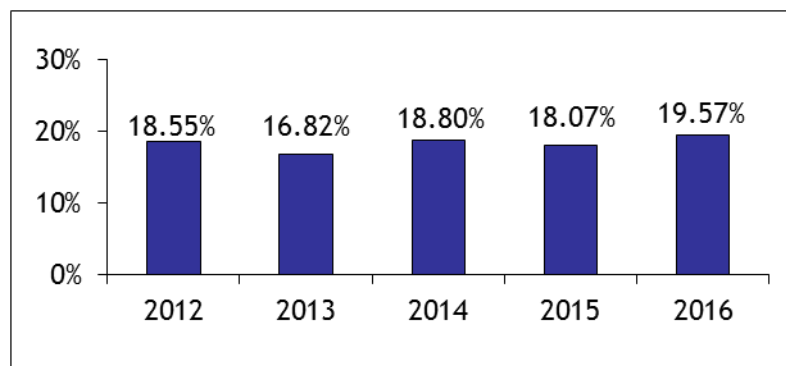
EPS (Rs) (Rs 2 pd up)



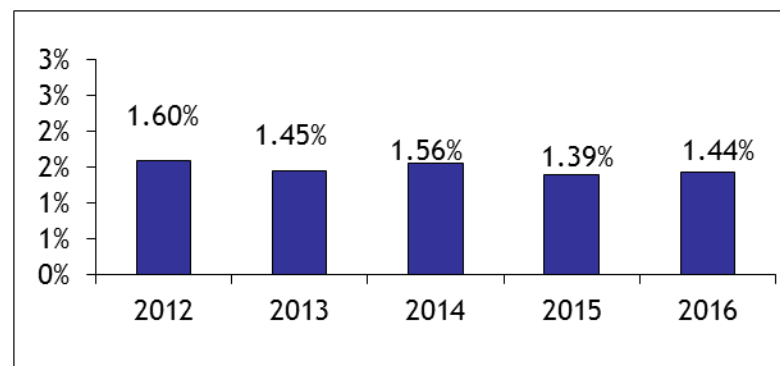
Book Value (Rs)(Rs 2 pd up)



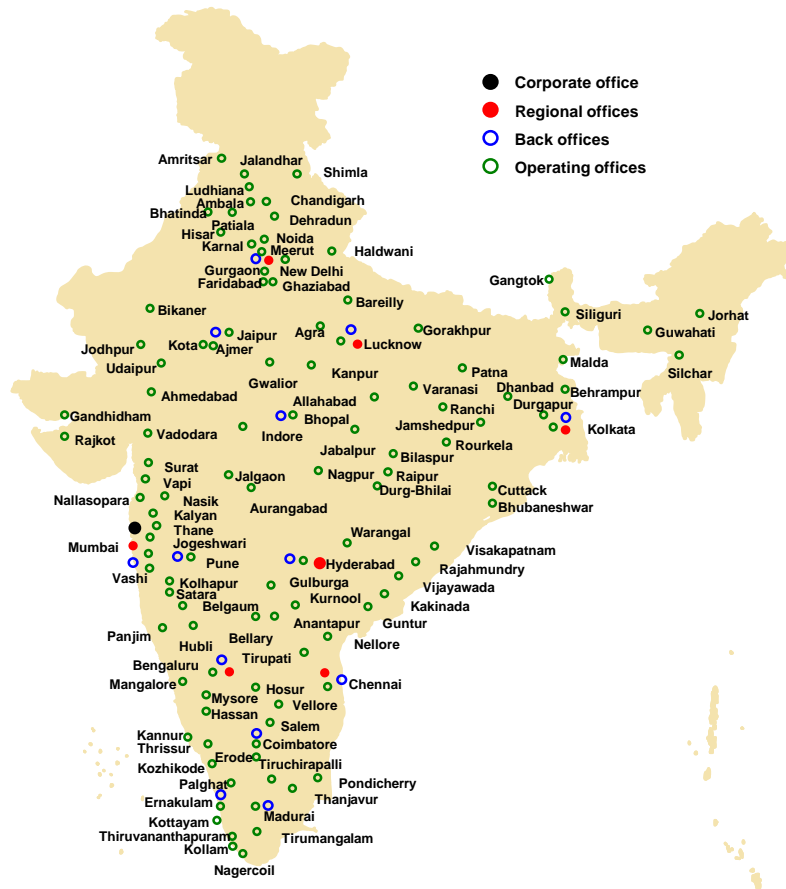
Return on Avg Equity



Return on Avg Loan Assets

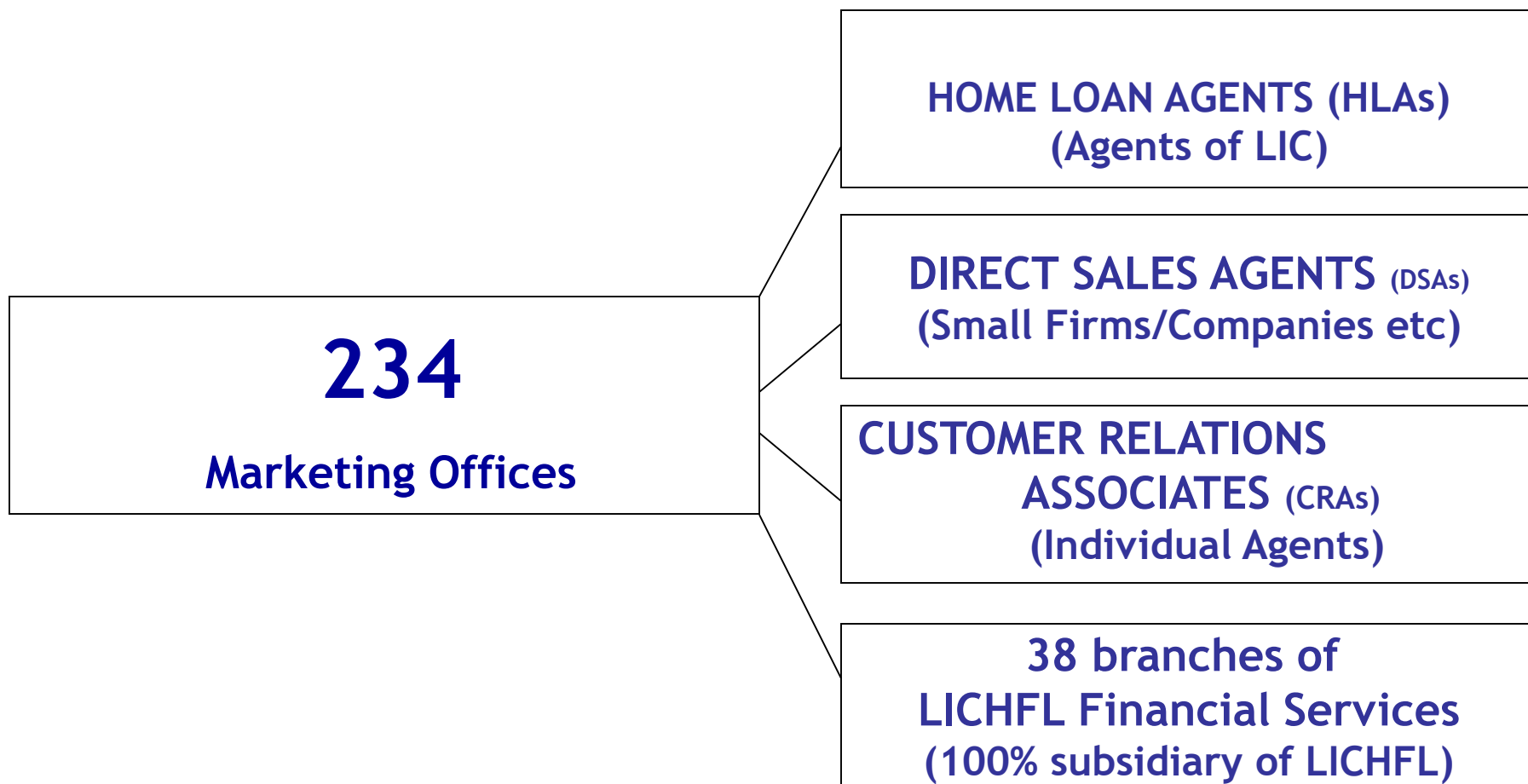


Geographic Presence



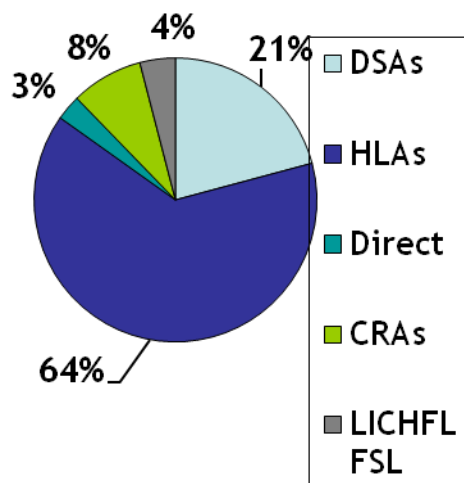
- 7 Regional Offices
- 16 Back Offices
- 234 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 1726 Employees

Distribution Network

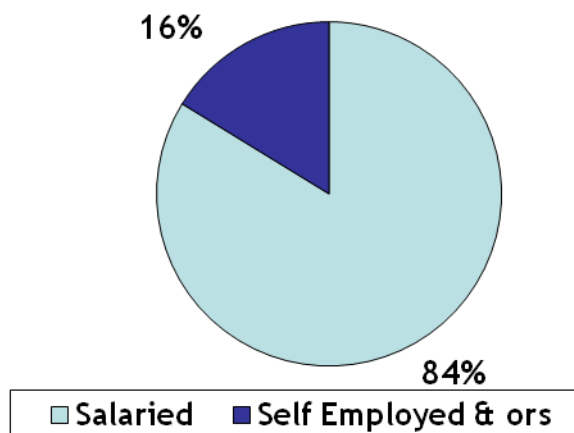


Origination Pattern

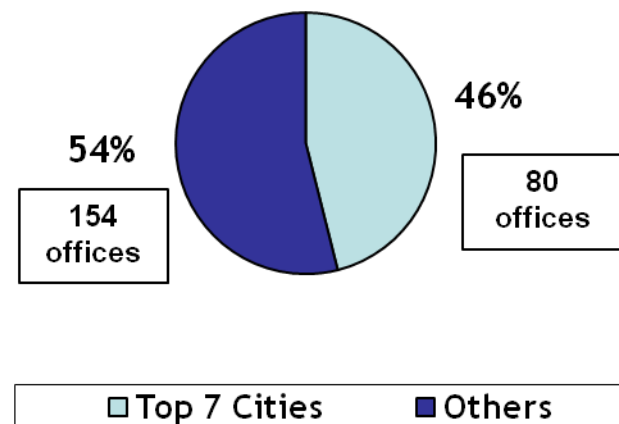
Originations-by Source(amt)



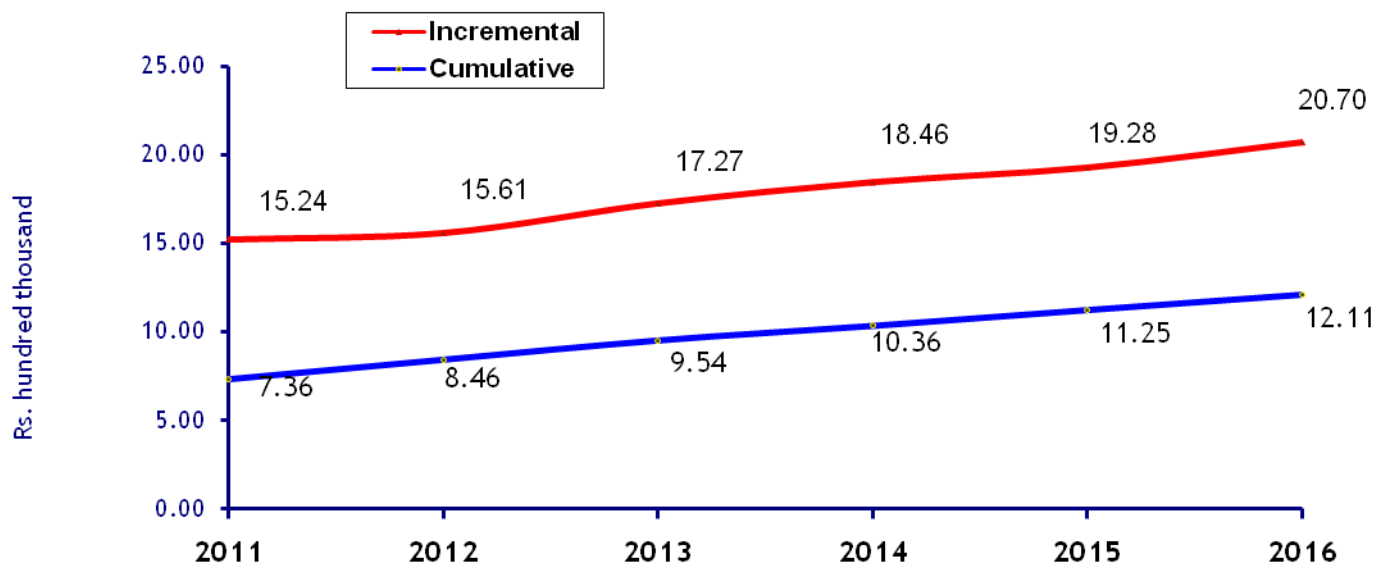
Customer profile



Large Cities/other cities

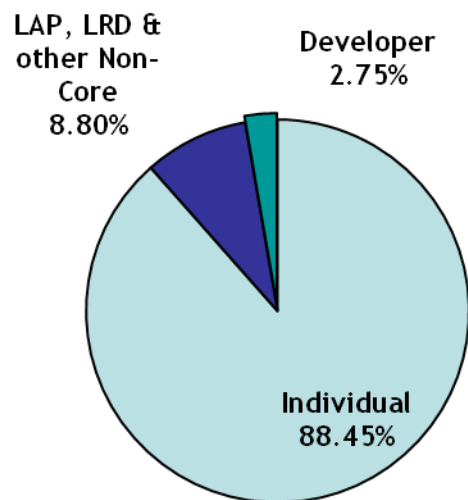


Average Ticket Size- Individual



Loan Book Composition

As on 31.3.2016



Category	O/s Portfolio	% Var
Individual (Including LAP, LDR & other Non-Core)	121731	15.24%
Developer	3442	26.05%
Total	125173	15.52%

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 9mFY16	40% *
As of FY16	47%*

Loan To Value Ratio

On Incremental Sanctions

For FY 14	54.52%
For FY15	50.94%
For 9mFY16	46.72%
For FY16	46.61%

Prepayment

Lump Sum/ opening book

For FY 14	9.3%
For FY15	8.4%
For 9mFY16	11.6%
For FY16	11.9%

Installment to Net Income Ratio

On Incremental Sanctions

For FY 14	34.72%
For FY15	33.86%
For 9mFY16	32.17%
FY16	33.25%

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

Executive Summary-Q4 & FY16

Rs cr

	<u>% Var</u>	<u>Mar-16</u> <u>Q4FY16</u>	<u>Mar-16</u> <u>Q4FY15</u>	<u>% Var</u>	<u>FY16</u>	<u>FY15</u>
Interest Income on Individual Loans	15%	3107.61	2711.66	17%	11877.96	10187.63
Interest Income on Project Loans	11%	98.05	88.55	4%	372.88	359.05
Total Interest Income	14%	3205.66	2800.21	16%	12250.84	10546.68
Processing Fees & other fees	26%	40.73	32.31	18%	145.29	122.69
Other Income	-2%	27.55	28.09	-31%	89.31	129.30
Total Income	14%	3273.94	2860.61	16%	12485.44	10798.67
Interest Expense	11%	2384.26	2150.38	12%	9306.76	8310.23
Net Interest Income	26%	821.40	649.83	32%	2944.08	2236.45
Salary & Other Estab Expenses	27%	157.78	124.59	24%	468.68	379.21
Profit before Provisions & Taxation	25%	731.90	585.64	28%	2710.00	2109.23
Net Provisions		37.55	8.67		146.34	10.52
Profit Before Tax	21%	694.27	575.31	22%	2563.55	2101.94
Income Tax Provision		205	165.55		760.84	582.72
Deferred Tax		41.25	31.56		141.92	131.89
Net Profit	18%	448.02	378.18	20%	1660.79	1386.19

Executive Summary-Q4 & FY16

					Rs cr	
	<u>% Var</u>	<u>Mar-16</u> <u>Q4FY16</u>	<u>Mar-16</u> <u>Q4FY15</u>	<u>% Var</u>	<u>FY16</u>	<u>FY15</u>
Disbursements						
Individual	32%	12576	9550	18%	34529.33	29255.91
Project	65%	640	388	51%	1621.61	1071.41
Total	33%	13216	9938	19%	36150.94	30327.32
Outstanding Portfolio						
Individual	15%	121731	105630			
Project	26%	3442	2731			
Total	16%	125173	108361			
Outstanding Liabilities	15%	110936	96548			
Net Interest margins(%)		2.71%	2.47%		2.52%	2.24%
Borrowings during the period (Rs.cr)		15625	10394		44976	33720
Incremental Cost(annualised)					8.83%	9.25%
Incremental Yield(overall, annualised)					10.93%	11.00%
Incremental Spreads					2.10%	1.74%

Financial Highlights

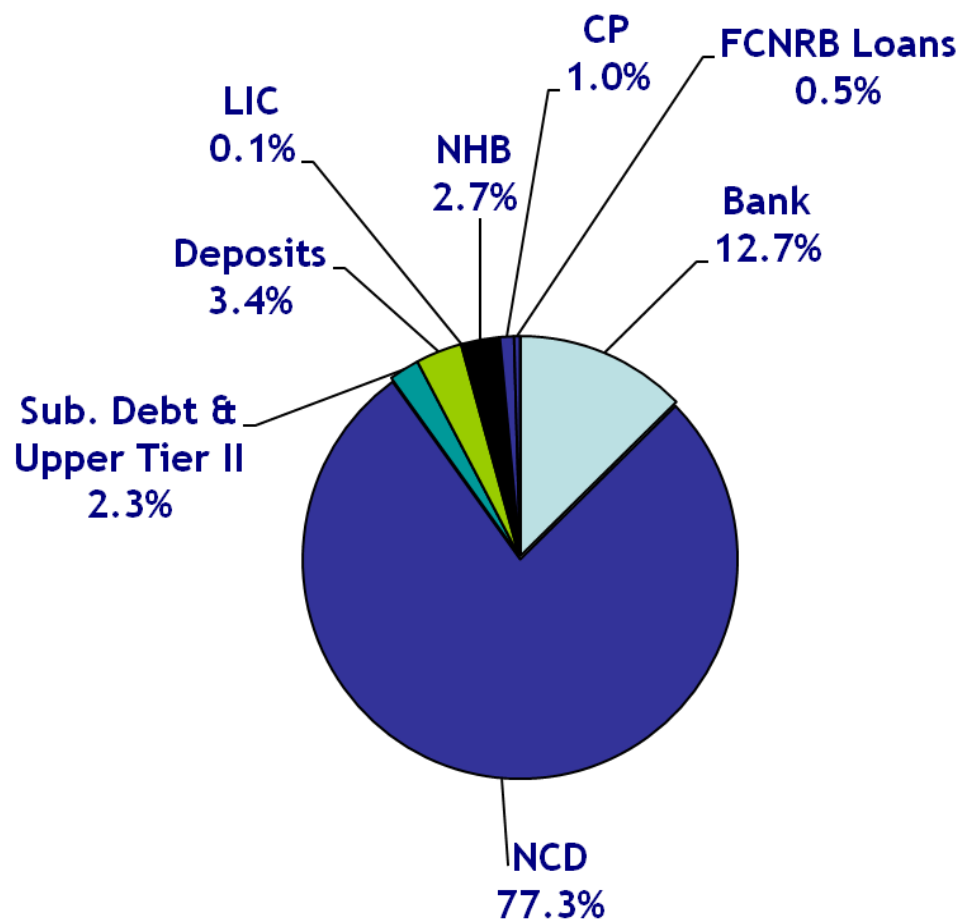
	FY2016	FY 2015
Return on Average Equity (%)	19.6%	18.1%
Return on Average Assets for qtr (%)	1.44%	1.38%
Earnings per share (on Rs 2 pd up)	32.91	27.47
Dividend per Share (on Rs 2 pd up)	5.50	5.00
Capital Adequacy Ratio	March 2016	March 2015
Tier I	13.86	11.82
Tier II	3.18	3.48
Total	17.04	15.30

Liability Profile

As on 31.3.2016

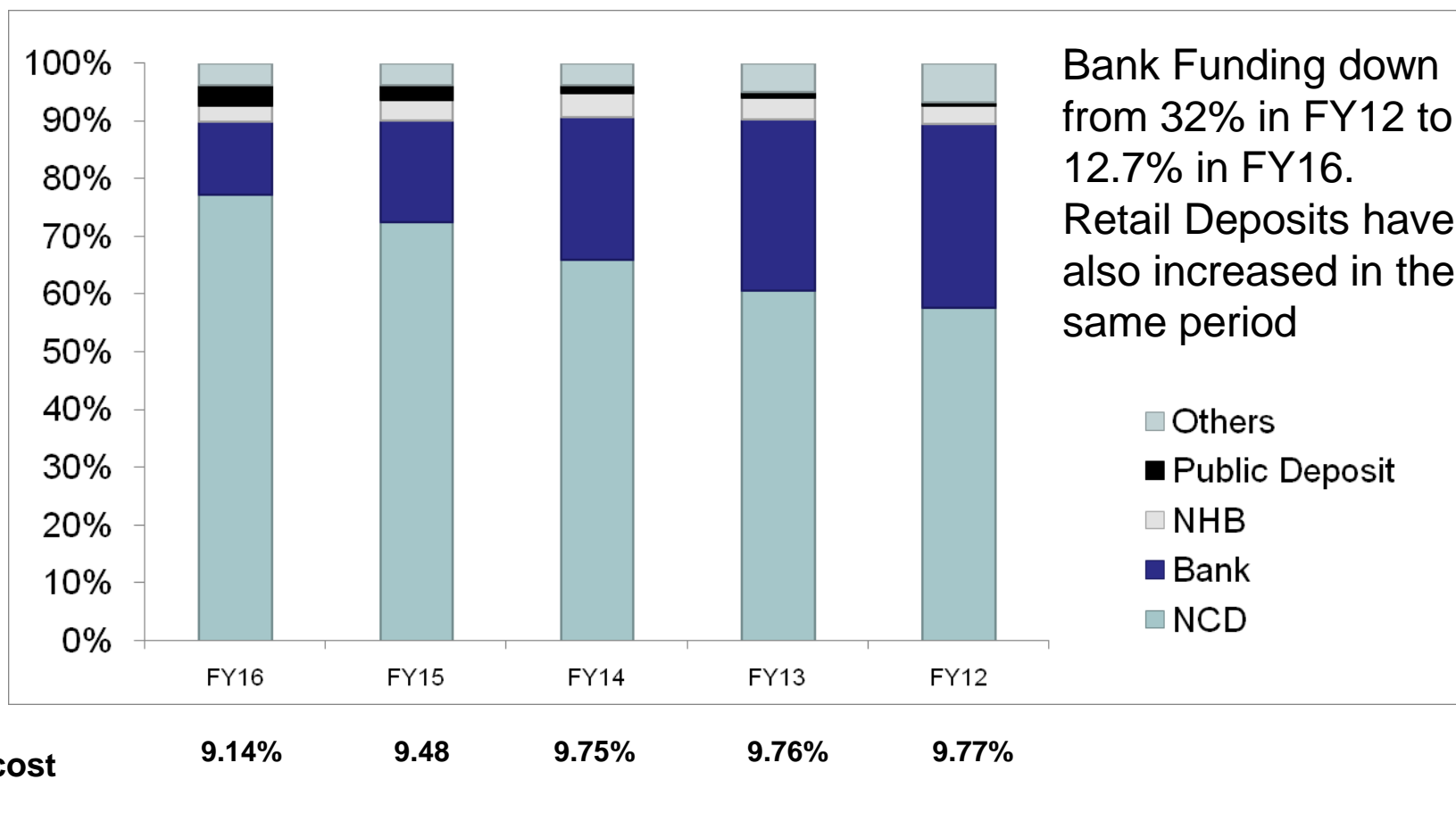
Source	Wtd Avg Cost (%)
Banks	10.02%
Non Convertible Debenture	9.02%
LIC- Term Loan	6.82%
National Housing Bank	8.78%
FCNRB Loans	9.66%
Sub. Bonds & Upper Tier II	9.18%
Commercial Paper	8.43%
Deposits	8.97%
Total (Annualised Cost)	9.14%

Outstanding Borrowings -Rs. 110936 cr

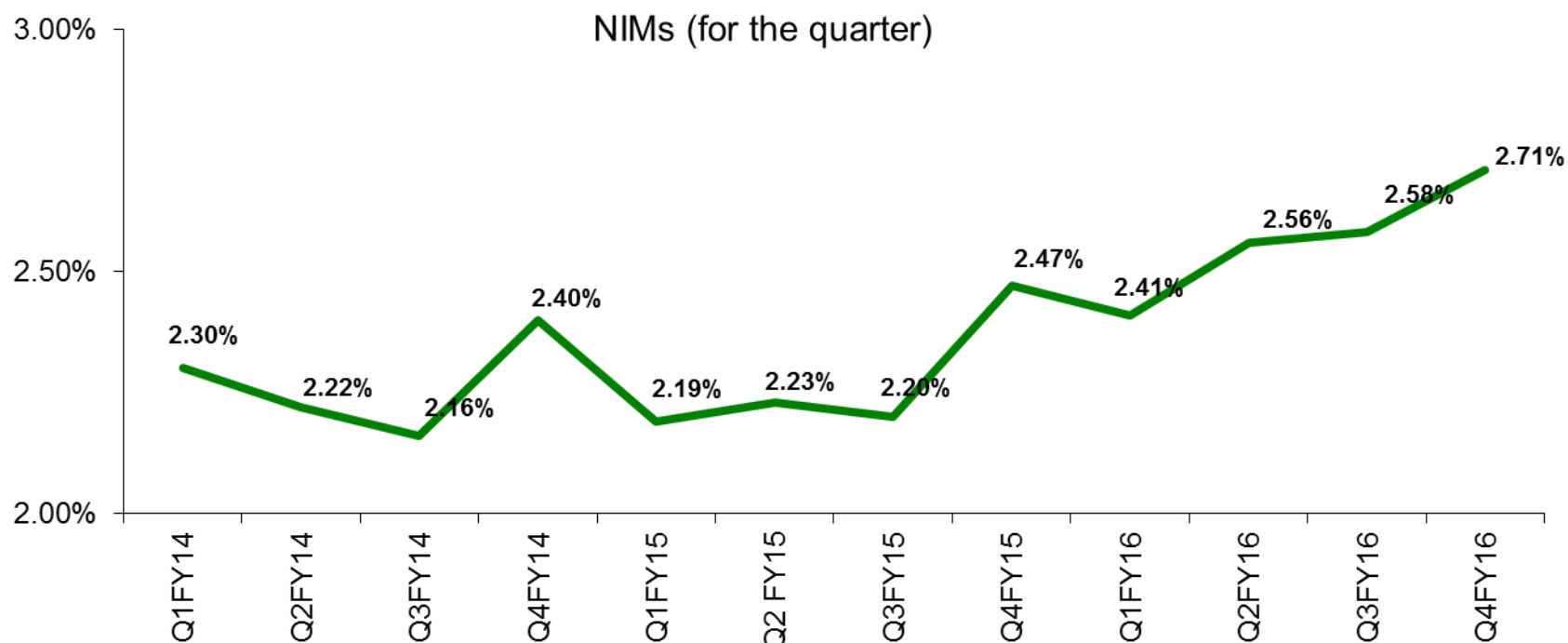


During FY16, Borrowings were Rs 44976 cr @ 8.83%

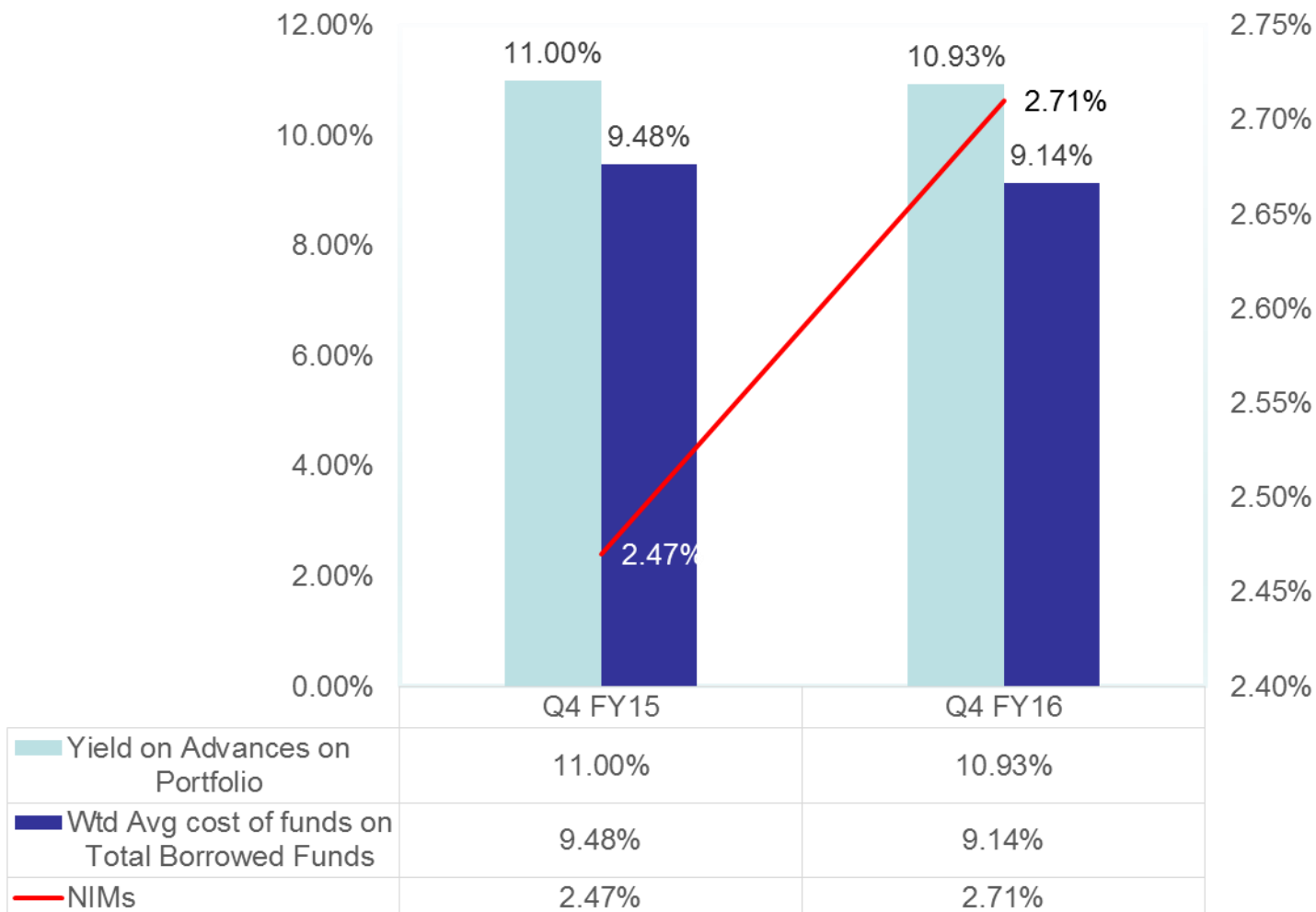
Change in Liability Mix- last 5 yrs



NIMs



Yield & Cost of Funds on portfolio

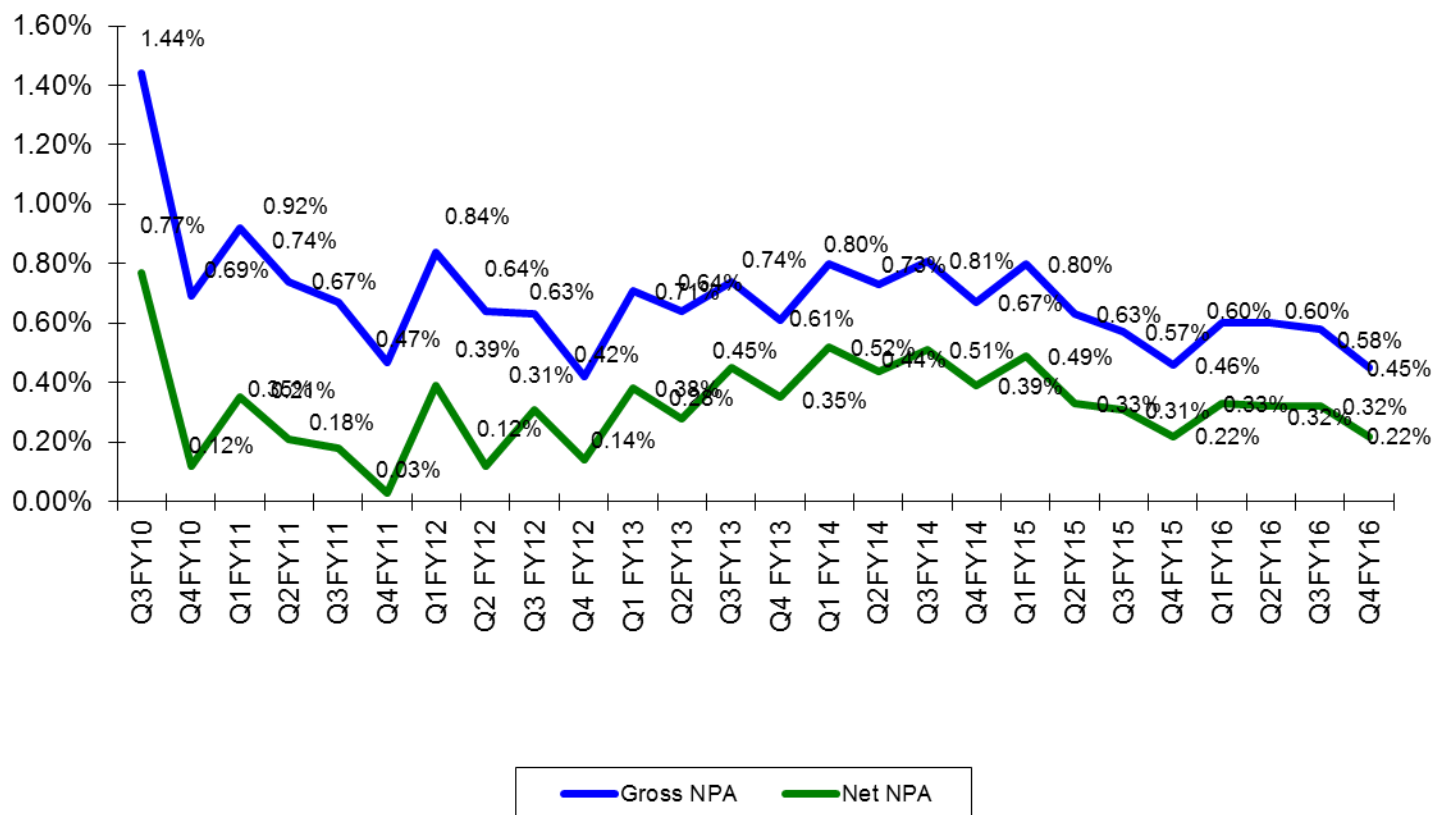


Gross & Net NPAs

	31.3.2016	31.3.2015
Gross NPA (Rs. cr)	567.83	494.68
Gross NPA (%)	0.45%	0.46%
Provisions for NPA (Rs. cr)*	297.34	260.24
Net NPA (Rs cr)	270.48	234.43
Net NPA (%)	0.22%	0.22%
Provisions incl teaser loan prov & std asset prov.	820.30	704.25
Provision cover incl teaser loan prov & std asset prov.	144.46%	142.36%

*Excluding provisions on standard assets/teaser loans

Gross & Net NPAs



Thank you

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