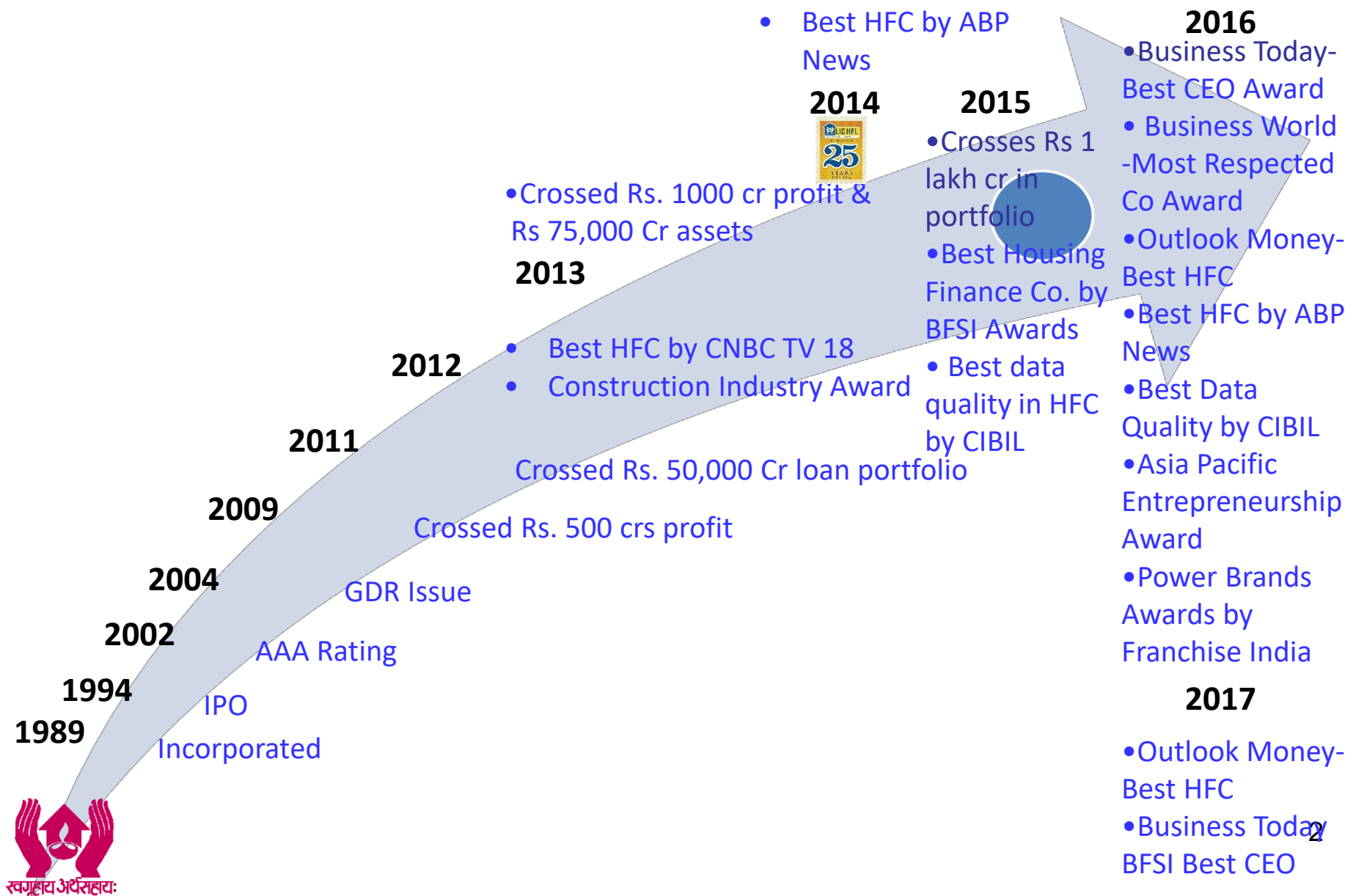


Q4 FY17 Investor Update

A Journey of 28 Years...

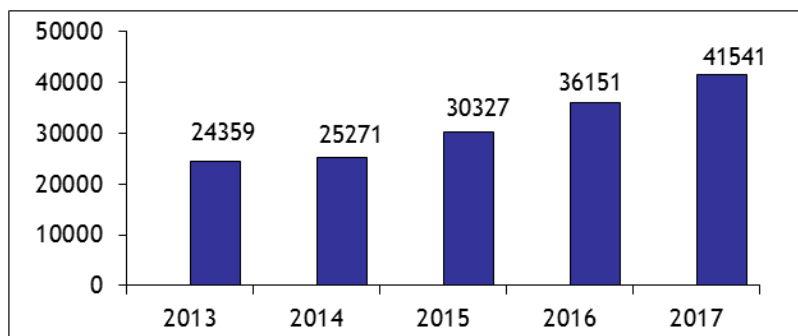


Executive Summary – Q4 FY17

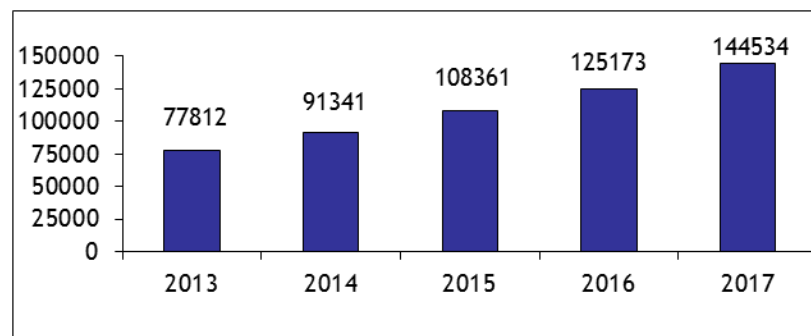
- Q4 FY17 PAT at Rs 529.19 cr as against Rs 448.02 up 18%
- Q4 FY17 Revenue from operations up by 12% to Rs 3643 cr
- Outstanding Loan portfolio up by 15% to Rs. 144534 cr
 - Individual Loan Portfolio up by 14% to Rs 139024 cr
- Q4FY17 Loan Disbursements Rs 15192 cr against Rs 13216 cr up by 15%
 - Individual Loan Disbursements Rs 13960 cr against Rs 12576 cr up by 11%
- Net Interest Income Rs 1040 cr up by 27 %
- Net Interest Margins 2.97% for Q4 FY17 as against 2.71% for Q4FY16
- Gross NPAs at 0.43% as against 0.45% as on 31.03.2016
 - Net NPAs 0.14% as against 0.22% on corresponding dates
- Individual Loans Gross NPAs 0.20% against 0.20% as on 31.03.2016
- Total Provisions at Rs 1038 cr as against total Gross NPAs of Rs 627 cr

Update – last 5 years

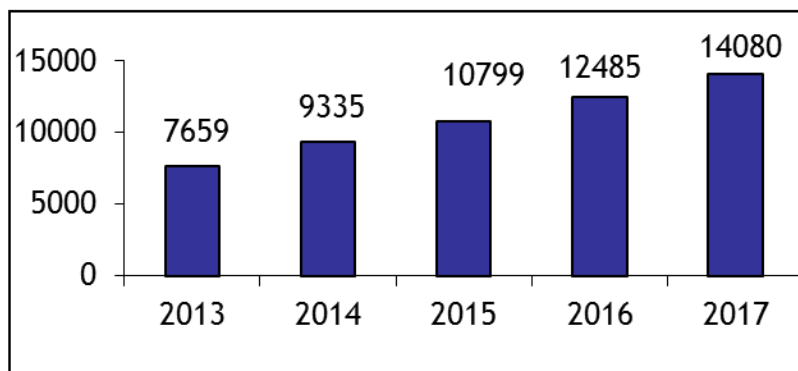
Disbursement (Rs. Cr) CAGR 14%



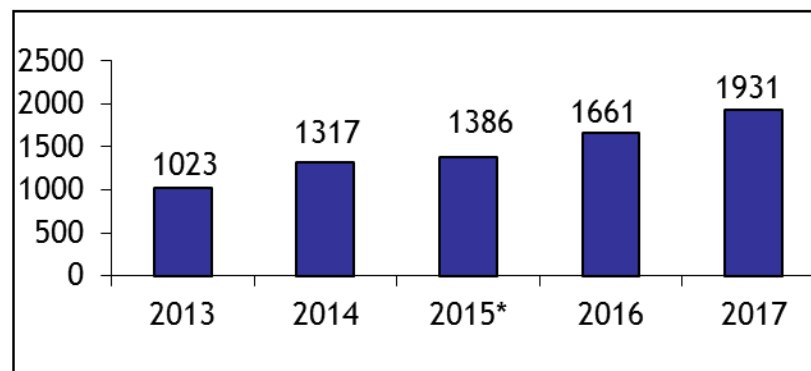
Loan Portfolio (Rs.cr) CAGR 17%



Income (Rs. cr) CAGR 16%

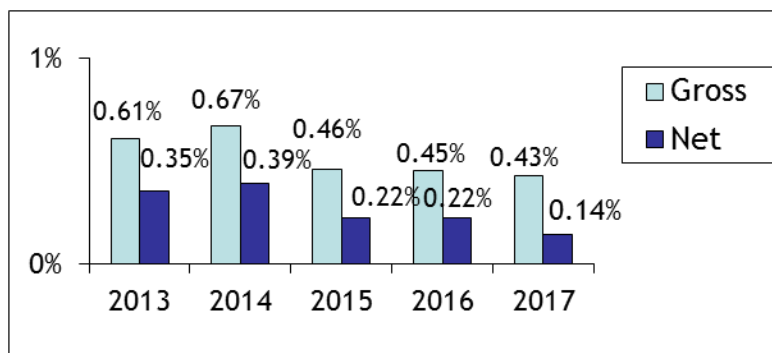


Profit After Tax (Rs. cr) CAGR 17%

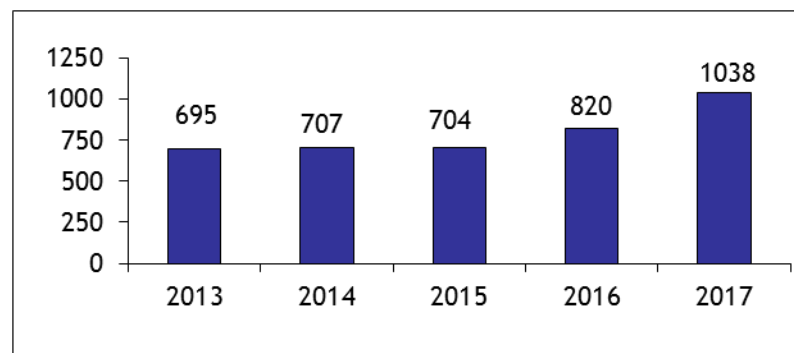


Update – last 5 years

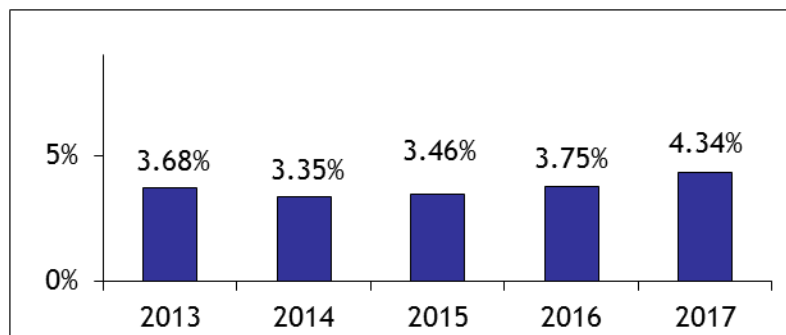
Gross & Net NPAs



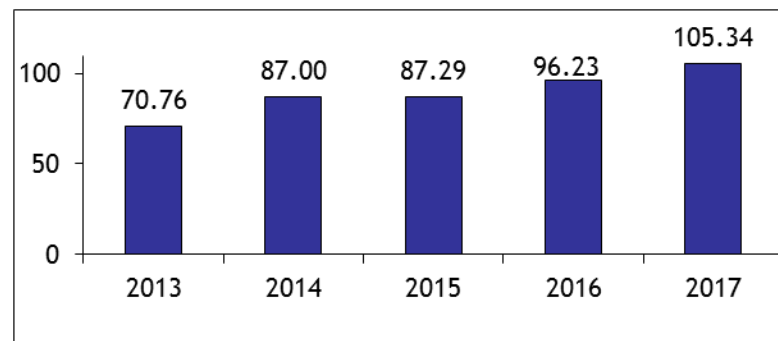
Total Provisions* (Rs cr)



Operating Expense to Total Income



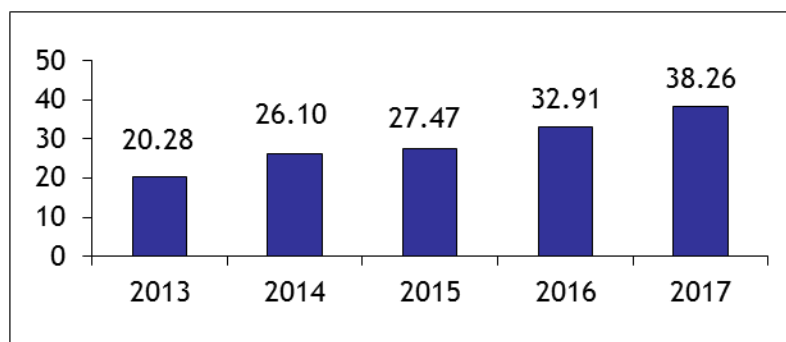
Profit per employee (Rs. lacs)



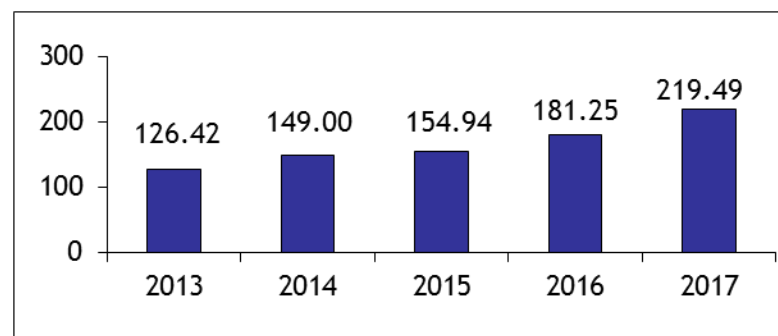
* Provisions Including Provisions on Std. Assets & Teaser Loans

Update – last 5 years

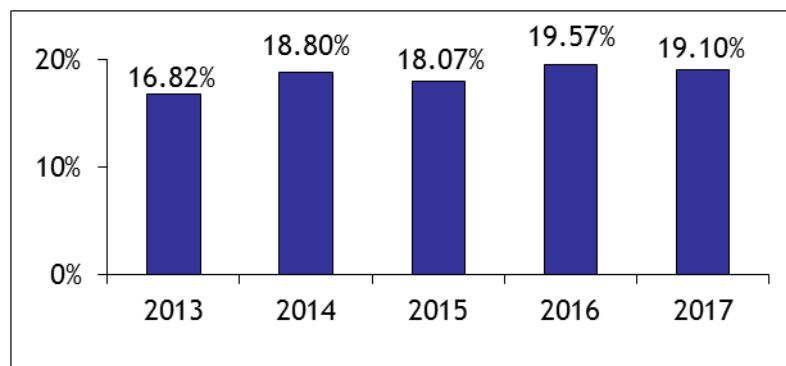
EPS (Rs) (Rs 2/- pd up)



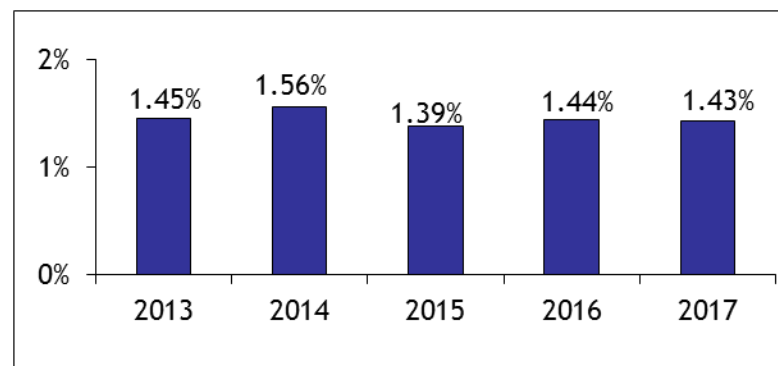
Book Value (Rs)(Rs 2/- pd up)



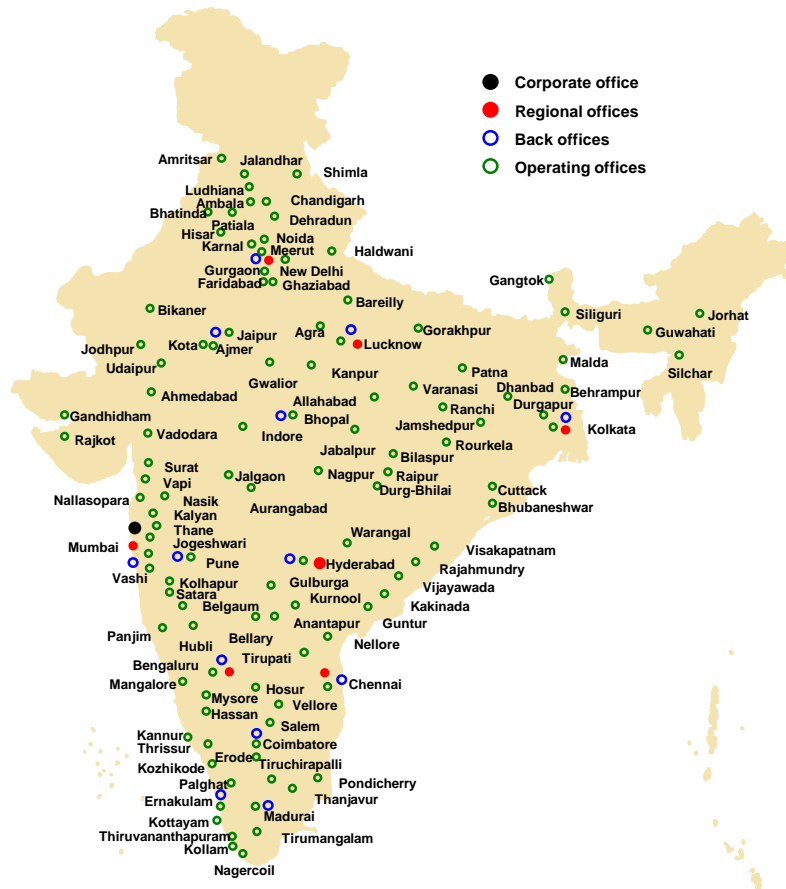
Return on Avg Equity



Return on Avg Loan Assets

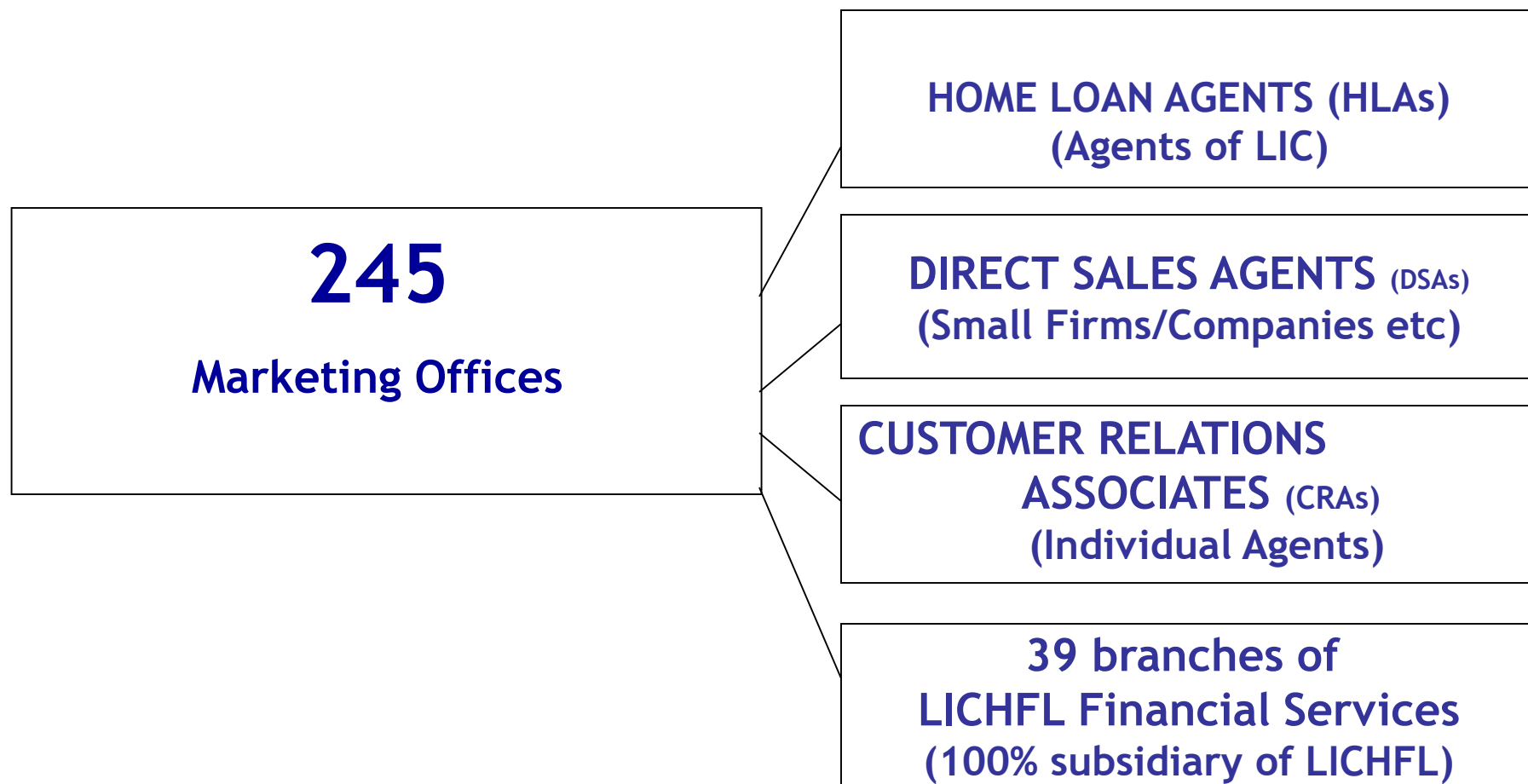


Geographic Presence



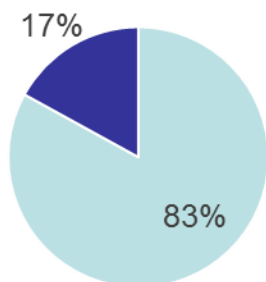
- 7 Regional Offices
- 21 Back Offices
- 245 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 1833 Employees

Distribution Network



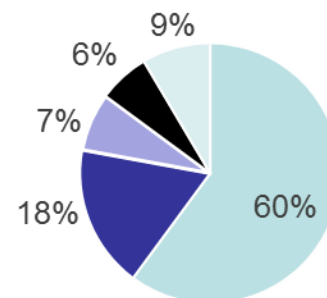
Origination Pattern & Average Ticket Size

Customer Type



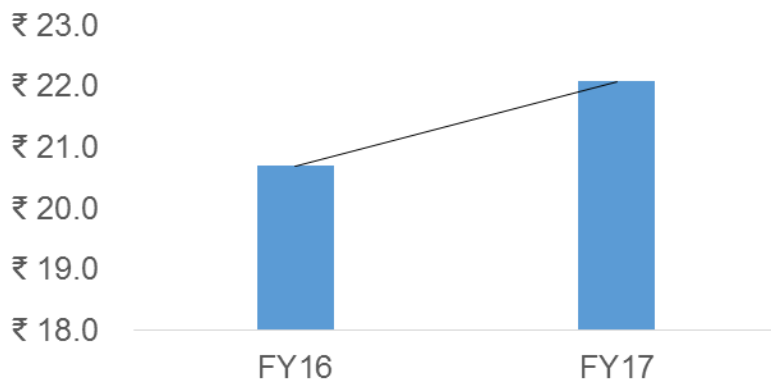
■ Salaried ■ Self Employed

Originations by source

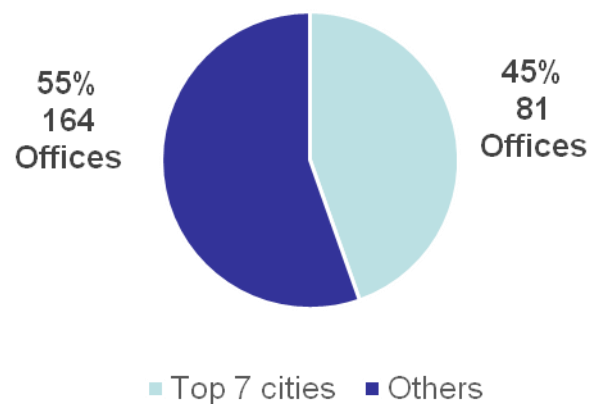


■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

Incremental Ticket Size
(Rs lacs)

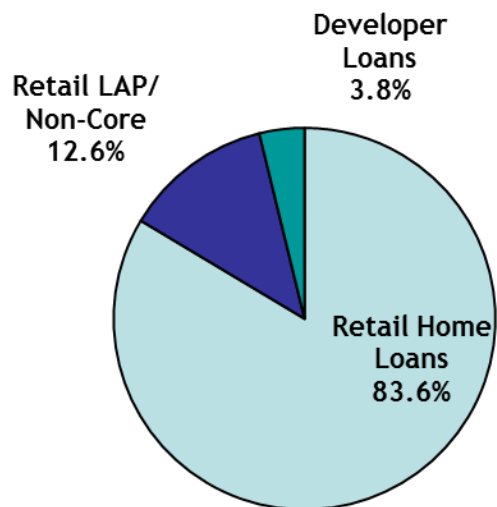


Top 7 cities & Others



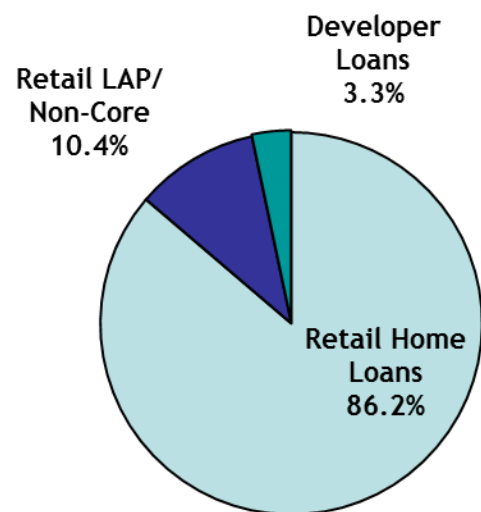
■ Top 7 cities ■ Others

Loan Book Composition



31.03.2017

O/s Portfolio Rs. 144534 cr



31.12.2016

O/s Portfolio Rs. 135366 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY15	37%
As of FY16	47%
As of FY17	70%

Loan To Value Ratio On Incremental Sanctions

For FY15	50.94%
For FY16	46.61%
For FY17	44.82%

Prepayment Lump Sum/ opening book

For FY15	8.4%
For FY16	11.9%
For FY17	10.9%

Installment to Net Income Ratio On Incremental Sanctions

For FY15	33.86%
For FY16	33.25%
For FY17	32.12%

Executive Summary-Q4FY17

Rs in Cr

	<u>% Var</u>	<u>Mar-17</u> <u>Q4FY17</u>	<u>Mar-16</u> <u>Q4FY16</u>	<u>% Var</u>	<u>FY17</u>	<u>FY16</u>
Interest Income on Individual Loans	11%	3454.31	3107.61	12%	13359.35	11877.96
Interest Income on Project Loans	58%	155.24	98.05	39%	517.36	372.88
Total Interest Income	13%	3609.55	3205.66	13%	13876.71	12250.84
Processing Fees & other fees	(18%)	33.33	40.73	(24%)	110.23	145.29
Other Income	(31%)	18.98	27.55	5%	93.41	89.30
Gross Income	12%	3661.86	3273.94	13%	14080.35	12485.46
Interest Expense	8%	2569.92	2384.24	10%	10231.49	9306.76
Net Interest Income	27%	1039.63	821.40	24%	3645.22	2944.08
Salary & Other Establishment Exp	25%	196.54	157.78	31%	611.76	468.69
Provisions for NPA/Std Assets/Investments	137%	89.29	37.63	92%	281.32	146.47
Profit before Tax	16%	806.10	694.27	15%	2955.77	2563.54
Tax Expenses	12%	276.91	246.25	14%	1024.72	902.76
Net Profit	18%	529.19	448.02	16%	1931.05	1660.78

Executive Summary-Q4FY17

Rs cr

	<u>% Var</u>	<u>Mar-17</u> <u>Q4FY17</u>	<u>Mar-16</u> <u>Q4FY16</u>	<u>% Var</u>	<u>FY17</u>	<u>FY16</u>
Disbursements						
Individual	11%	13960	12576	11%	38334	34529
Project	92%	1232	640	98%	3207	1622
Total	15%	15192	13216	15%	41541	36151
Borrowings during the period	10%	17178	15625	21%	54597	44976
Net Interest margins		2.97%	2.71%		2.70%	2.52%
Incremental Cost(i.e for the YTD)					8.03	8.83
Incremental Yield(overall,annualised)					10.83	10.93
Incremental Spreads					2.80	2.10
Outstanding Portfolio						
Individual	14%	139024	121731			
Project	60%	5510	3442			
Total	15%	144534	125173			
Outstanding Liabilities	14%	126335	110931			

Financial Highlights

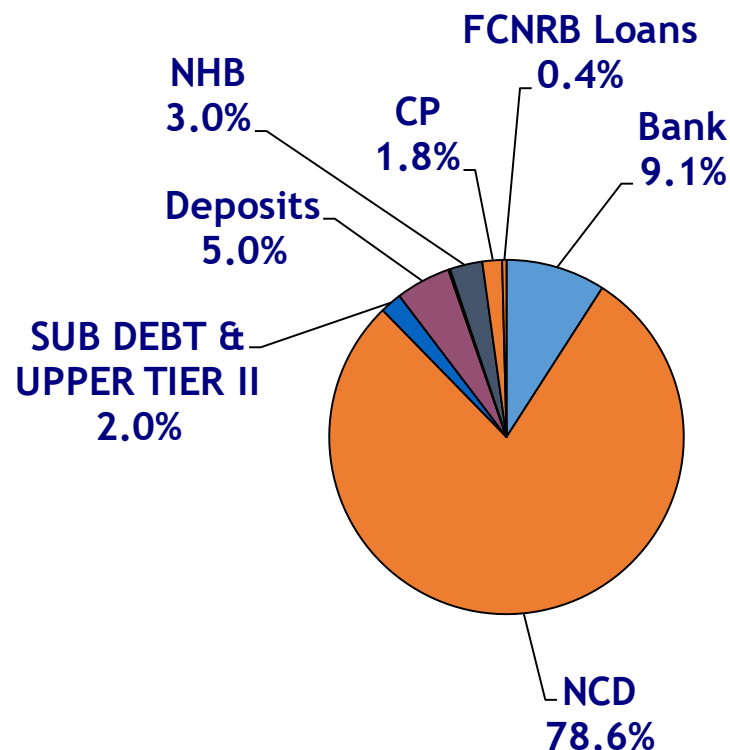
	FY2017	FY2016
Return on Average Equity (%)	19.1%	19.6%
Return on Average Assets for qtr (%)	1.43%	1.44%
Earnings per share (on Rs 2 pd up)	38.26	32.91
Dividend per Share (on Rs 2 pd up)	6.20	5.50
Capital Adequacy Ratio	Sept 2016	March 2016
Tier I	13.99	13.86
Tier II	2.65	3.18
Total	16.63	17.04

Liability Profile

as on 31.3.2017

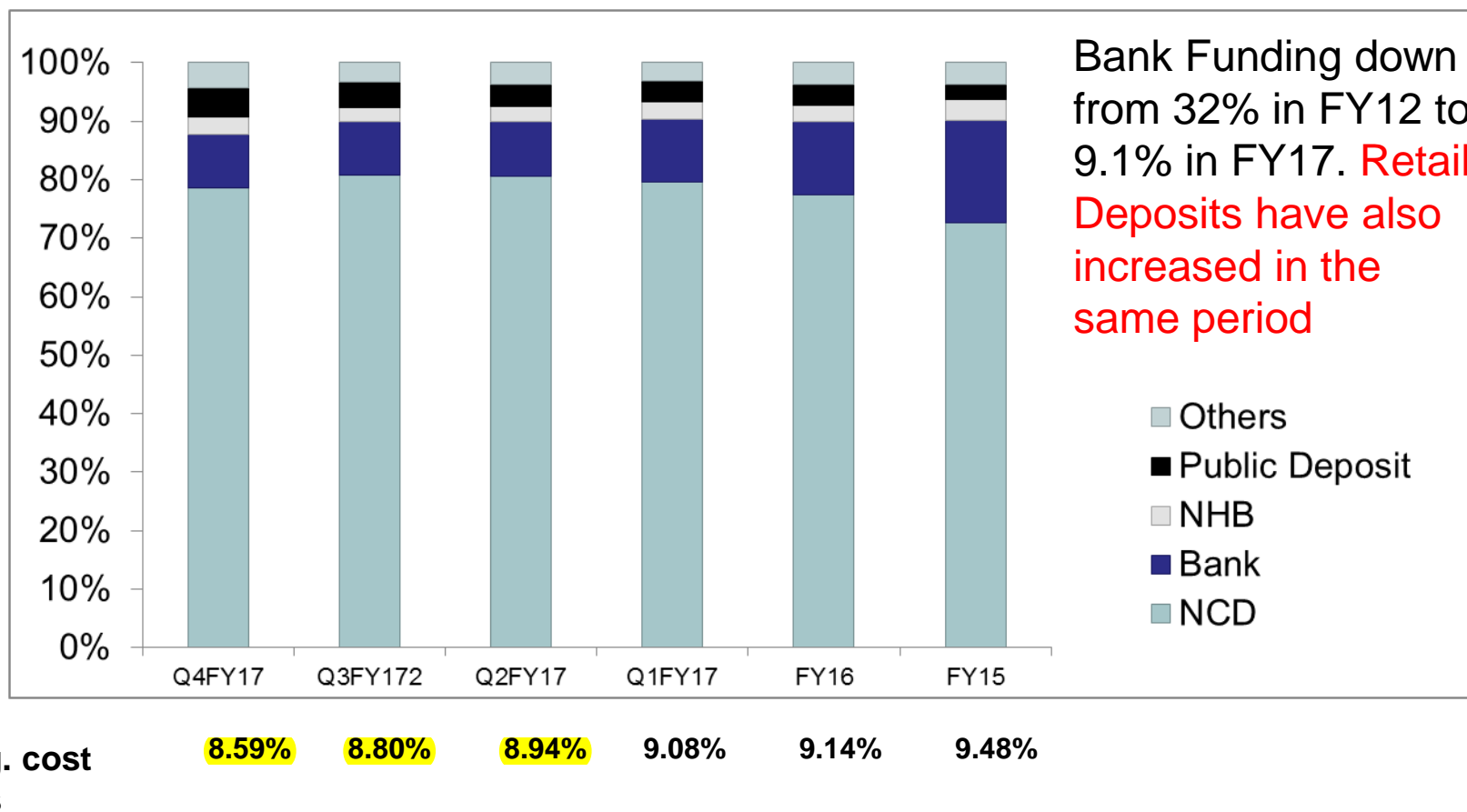
Source	Wtd Avg Cost (%)
Banks	8.63%
Non Convertible Debenture	8.64%
Deposits	8.15%
National Housing Bank	8.35%
FCNRB Loans	9.66%
Sub. Debt & Upper Tier II	9.18%
Commercial Paper	6.63%
Total	8.59%

Outstanding Borrowings - Rs. 126335 cr

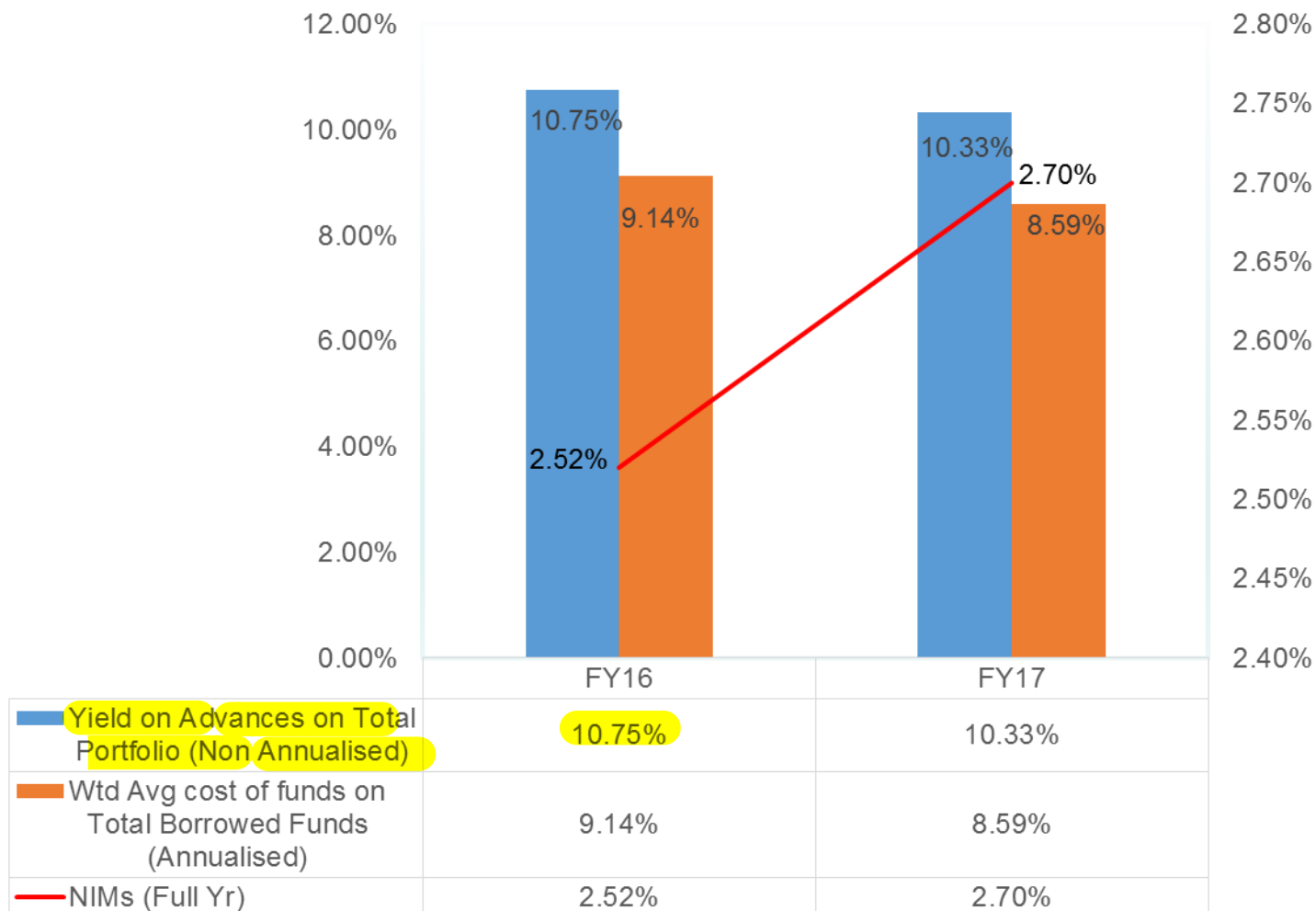


During Q4FY17, Borrowings were Rs 17178 @ 7.68%

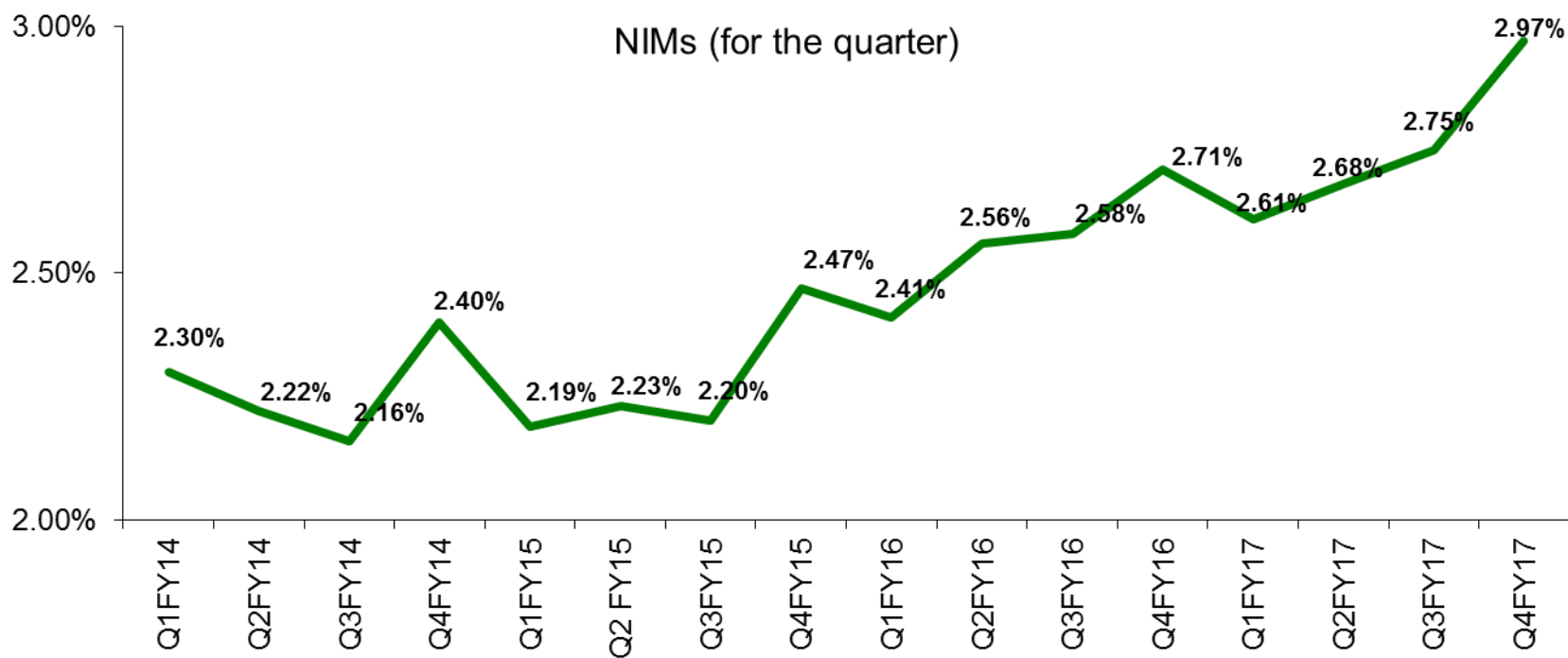
Change in Liability Mix



Yield & Cost of Funds on portfolio



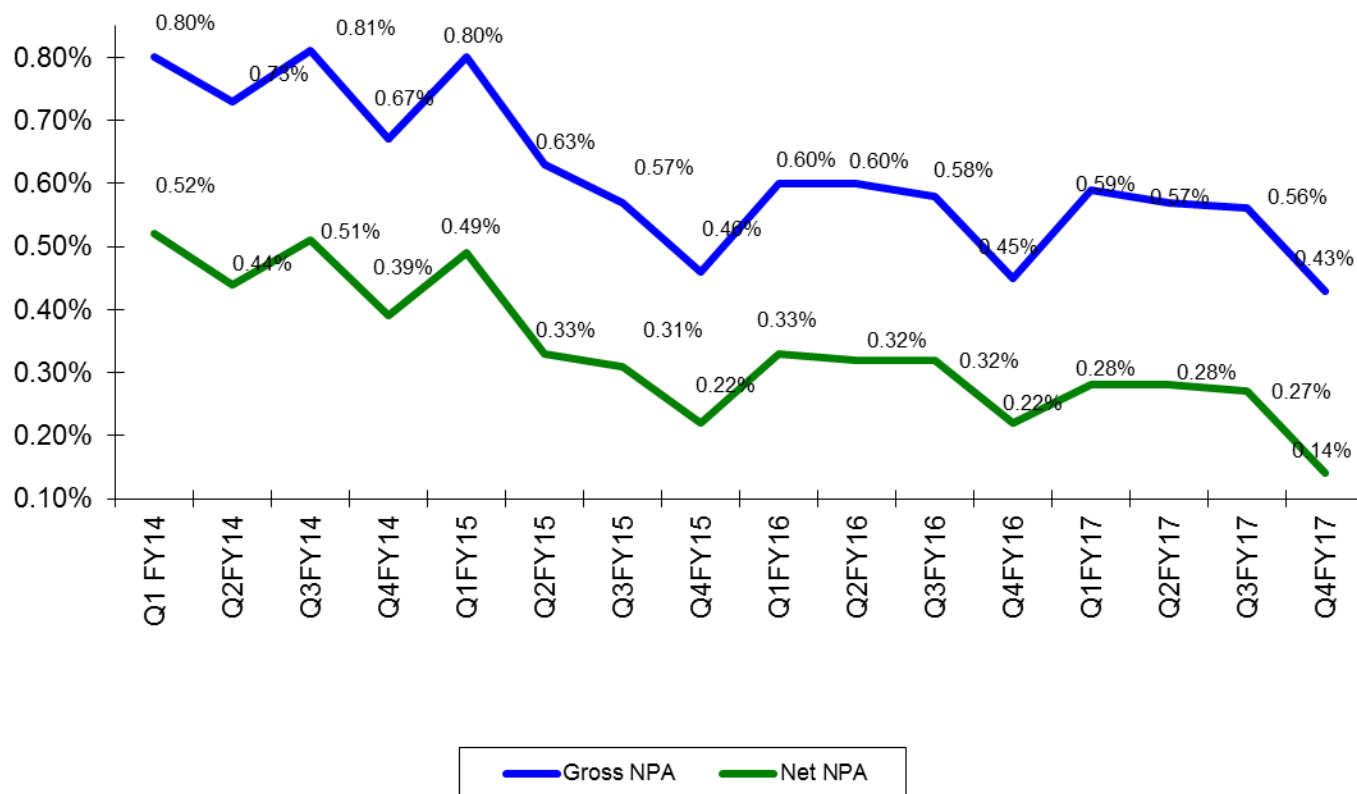
NIMs



Gross & Net NPAs

	31.03.2017	31.03.2016
Gross NPA (Rs. cr)	627	568
Gross NPA (%)	0.43%	0.45%
Provisions for NPA (Rs. cr)	422	297
Net NPA(%)	0.14%	0.22%
Provisions incl standard asset prov.(Rs. cr)	1038	820
Provisions cover incl standard asset prov.(%)	166%	144%

Gross & Net NPAs



Thank you

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