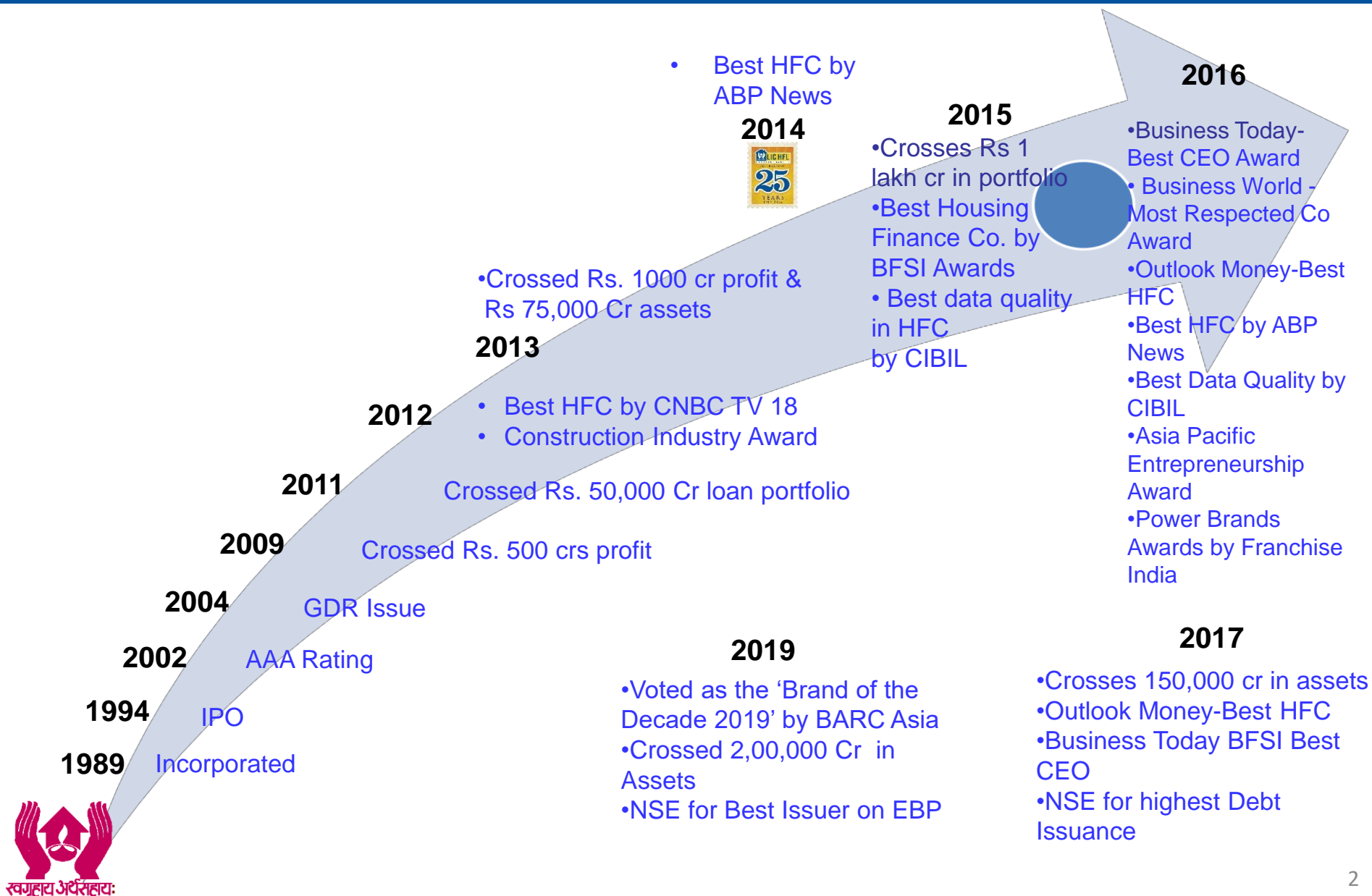


Q4 FY20 Investor Update

LICHFL: A Journey of 30 Years...



Executive Summary – Q4 FY20/FY 20

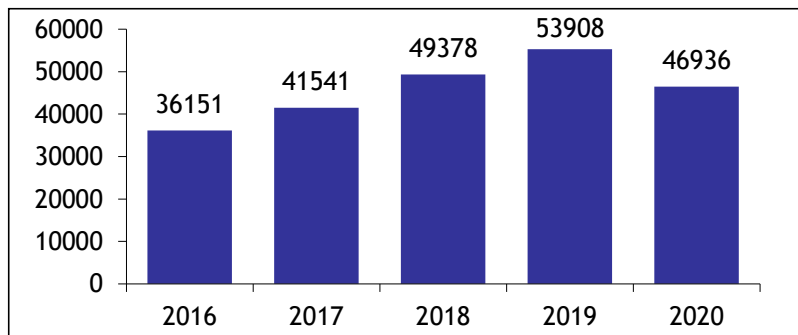
- Q4 FY20 PAT at Rs 421.43 cr as against Rs 693.58 cr.
- Q4 FY 20 Revenue from operations up by 6 % to Rs 4920.17 cr
- Outstanding Loan portfolio up by 8 % to Rs. 210578 cr
- Individual Loan Portfolio up by 8% to Rs 196340 cr .
- Q4FY 20 Loan Disbursements Rs 11325 cr against Rs 17242 cr .
 - Individual Home Loan Disbursements Rs. 8877 Cr as against Rs. 11743 Cr.
- Net Interest Income Rs 1089 cr against Rs 1202 for Q4FY19
- Net Interest Margins 2.34 % for FY20 as against 2.38% for FY19
- Stage 3 EAD at 2.83% as against 2.73% as on 31.12.2019.

Impact of Covid 19

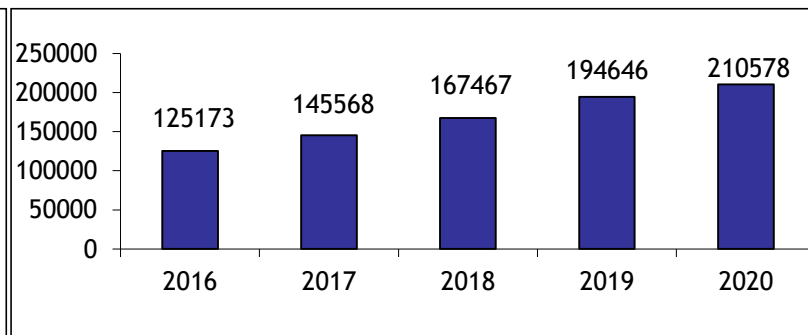
- WHO announced COVID-19 outbreak as a pandemic on 11 March 2020. India was in Lockdown in various phases since March 25, 2020. Currently, the country is under the fifth phase of the lockdown which is also known as Unlock 1.0, which entails much more relaxations than the previous ones including rail, road and domestic air travel.
- During Lockdown, the Company seamlessly moved to the BCP and continued all regular operations through Work from Home.
- Moratorium- The Company offered 3 Months moratorium to its customers from March 2020 to May 2020 as per Reserve Bank of India (RBI) Guidelines. RBI extended moratorium till 31st August 2020. About 25% of the EMI's are under moratorium.
- Company has continued to raise funds through Banks, Capital Market, Refinance Schemes and Deposits during this period.
- Most of the Offices now opened for business, following relaxations in lockdown and guidelines issued by respective authorities. Disbursement has also commenced.

Update – last 5 years

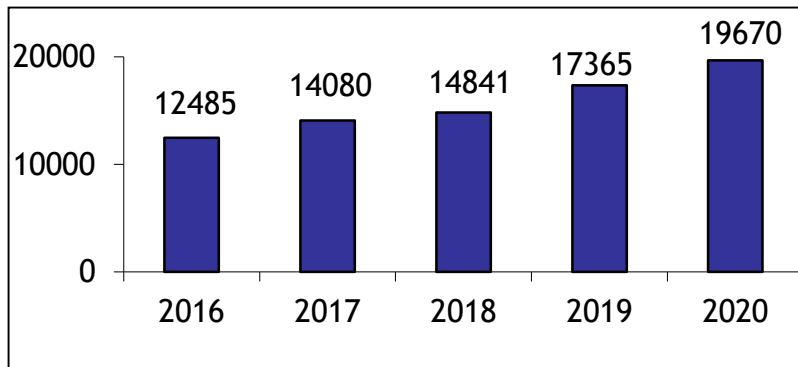
Disbursement (Rs. Cr) CAGR 7%



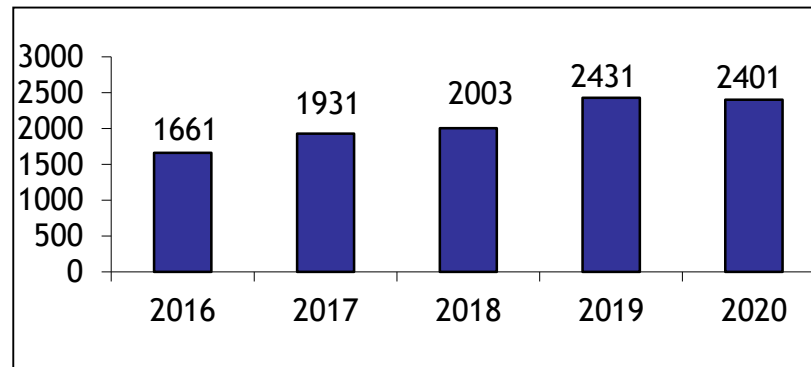
Loan Portfolio (Rs.cr) CAGR 14%



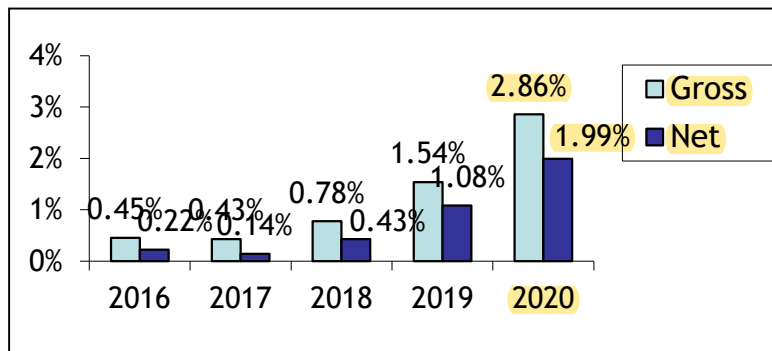
Income (Rs. cr) CAGR 12%



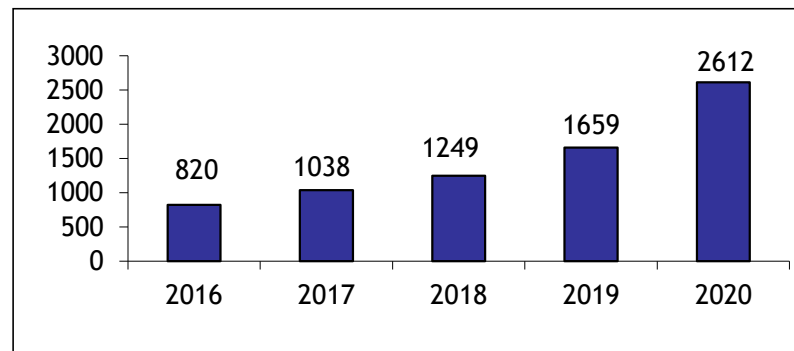
Profit After Tax (Rs. cr) CAGR 15%



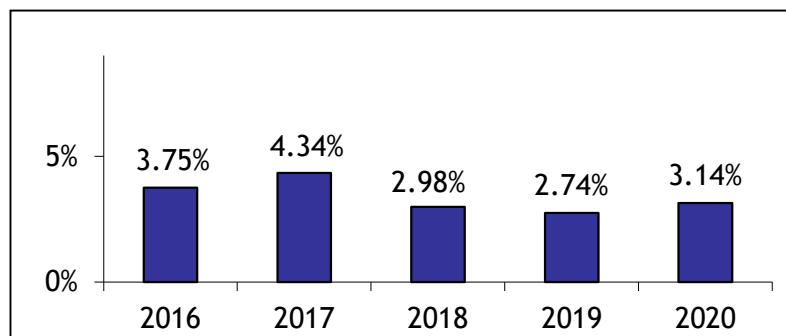
Gross & Net NPAs



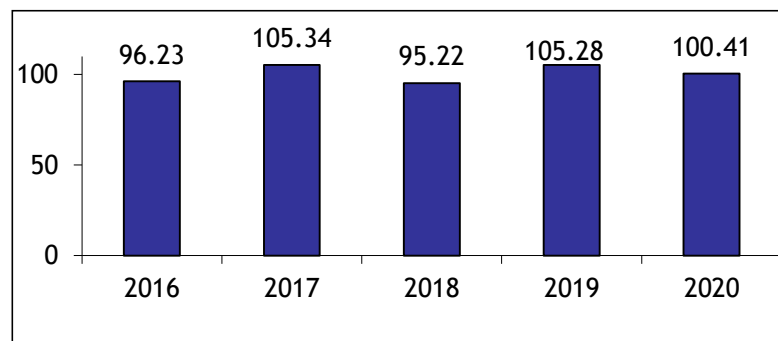
Total Provisions* (Rs cr)



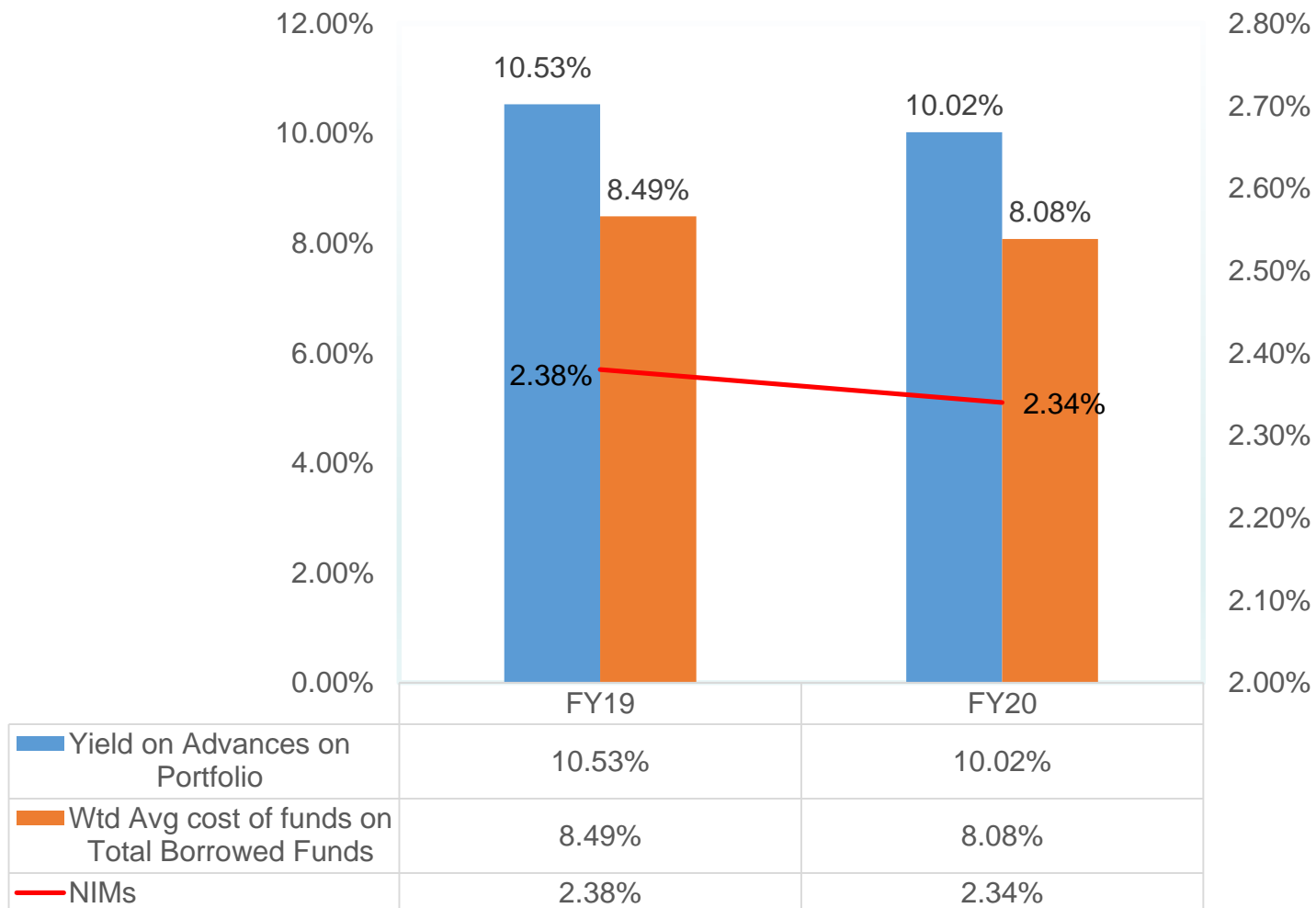
Operating Expense to Total Income



Profit per employee (Rs. lacs)

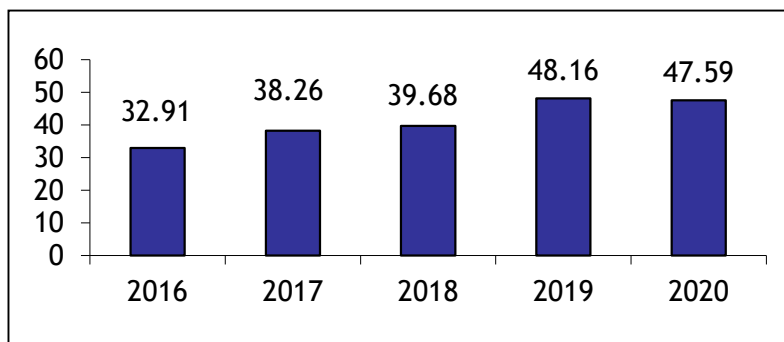


Yield & Cost of Funds on portfolio

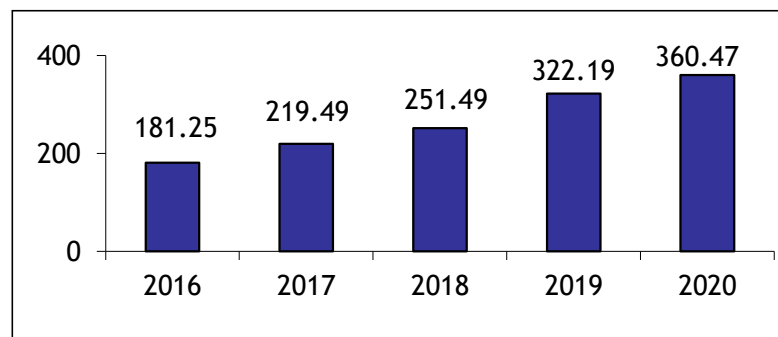


Update – last 5 years

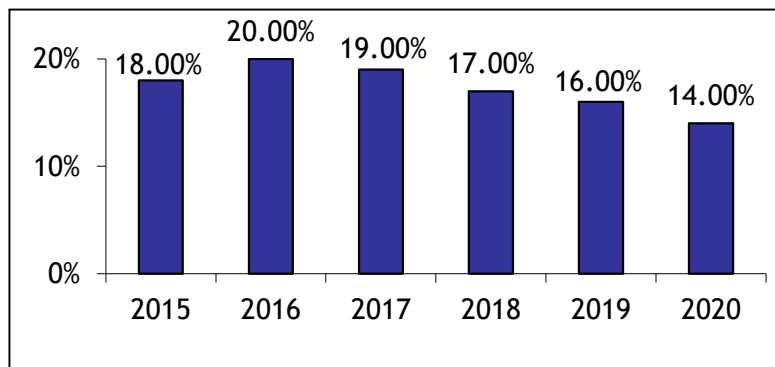
EPS (Rs) (Rs 2/- pd up)



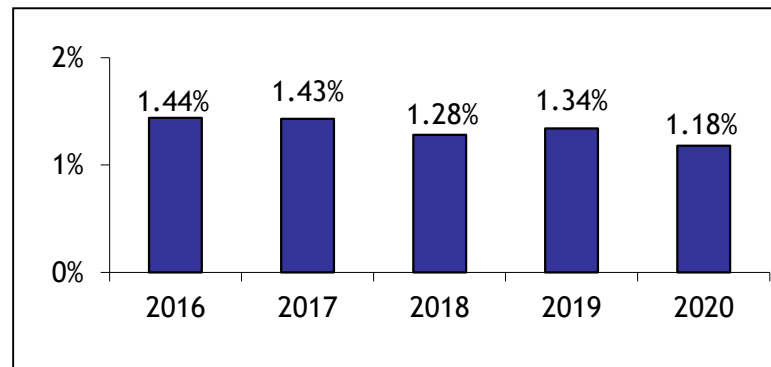
Book Value (Rs)(Rs 2/- pd up)



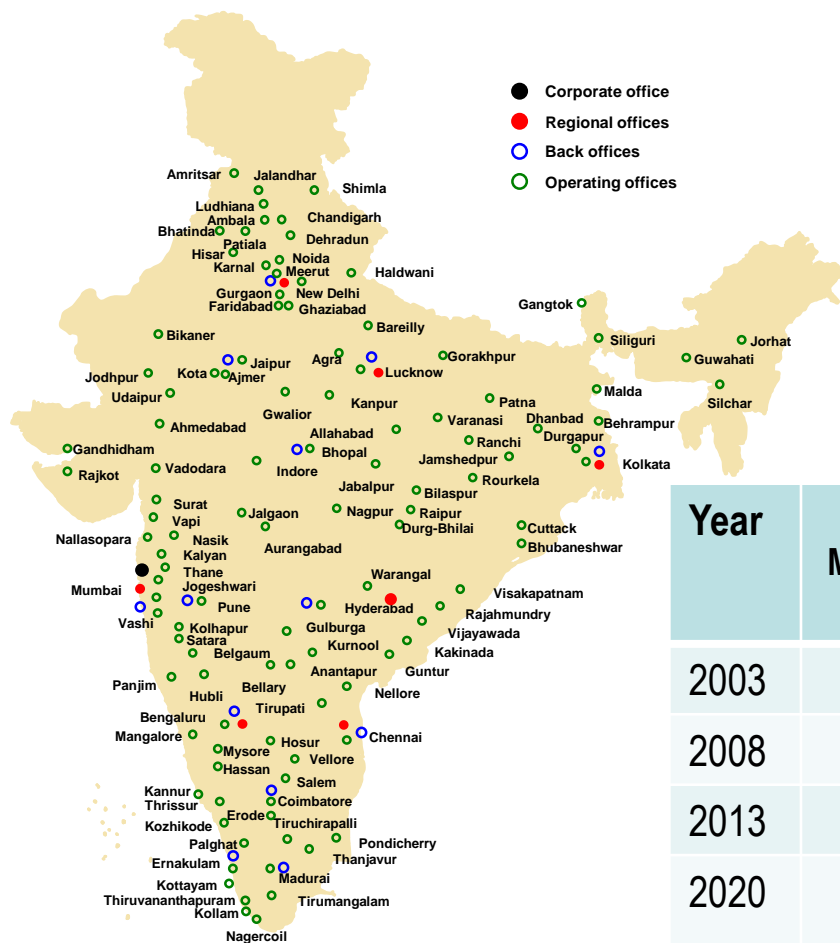
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

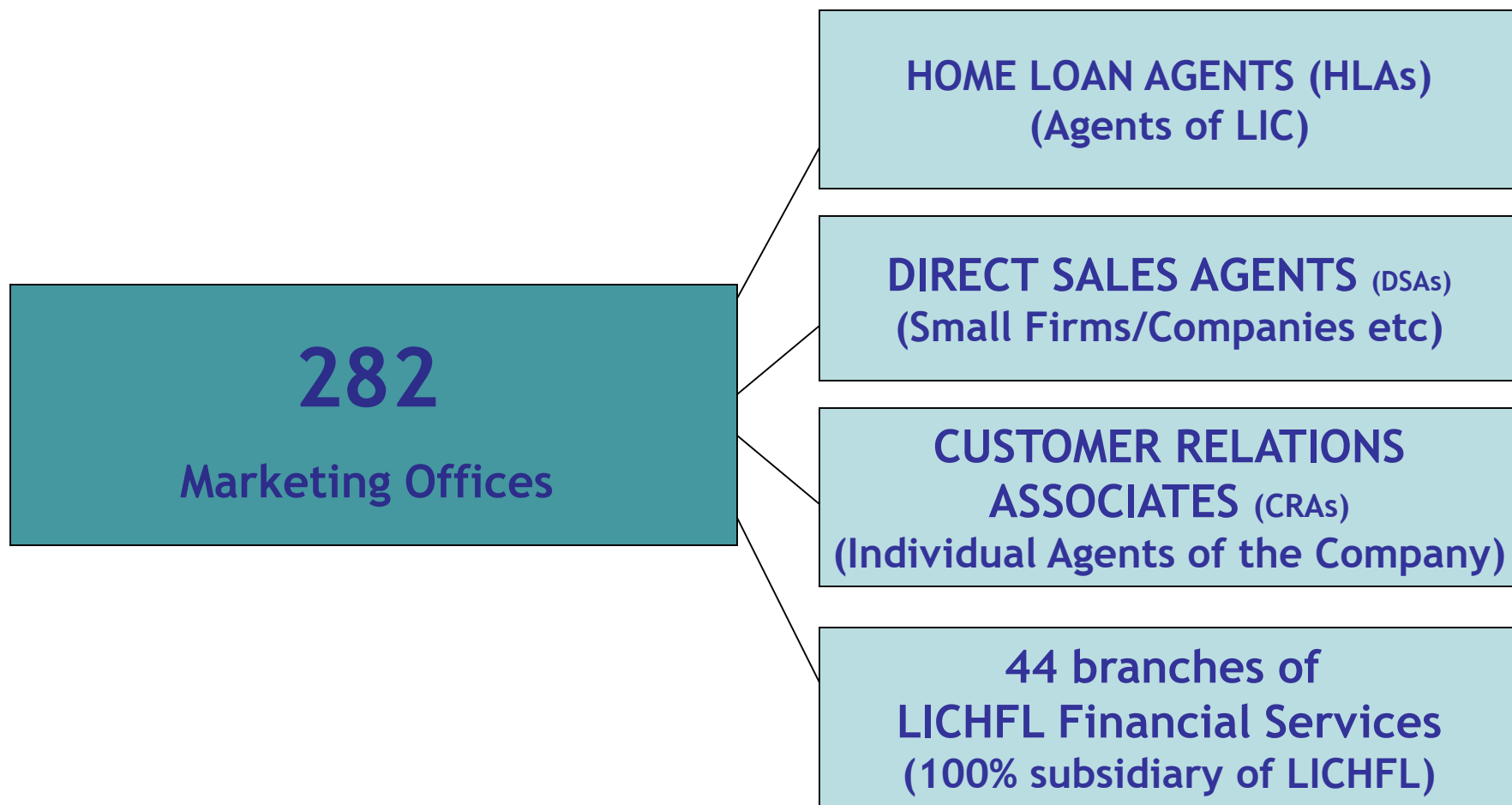


- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2392 Employees

Widening footprint...improved efficiencies

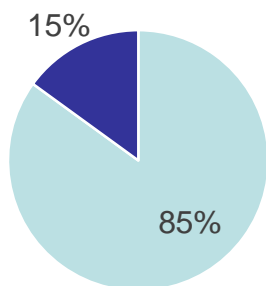
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2003	105	-	6	870	7772
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578

Distribution Network



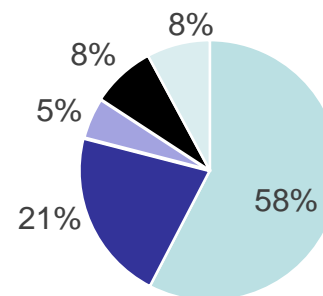
Origination Pattern & Average Ticket Size

Customer Type (No.)



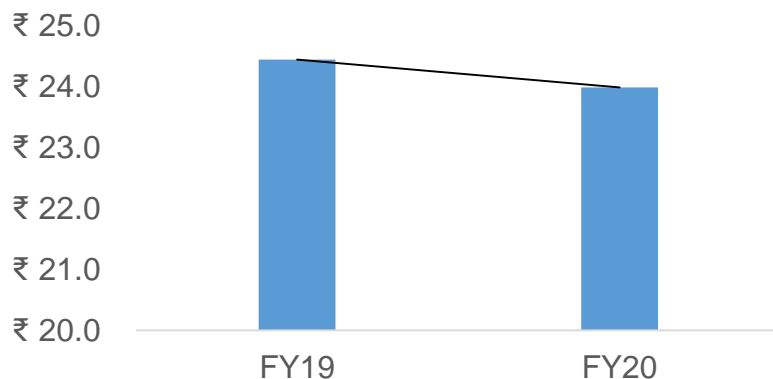
■ Salaried ■ Self Employed

Originations by source

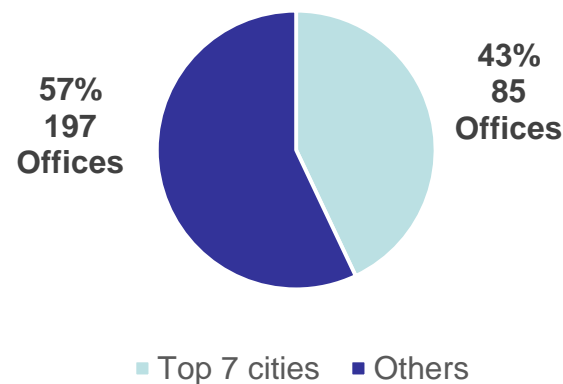


■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

Incremental Ticket Size
(Rs lacs)

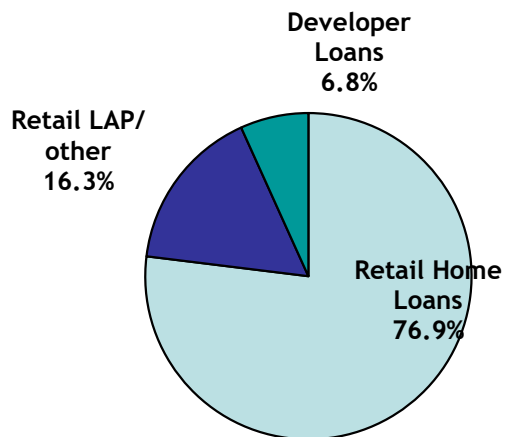


Top 7 cities & Others

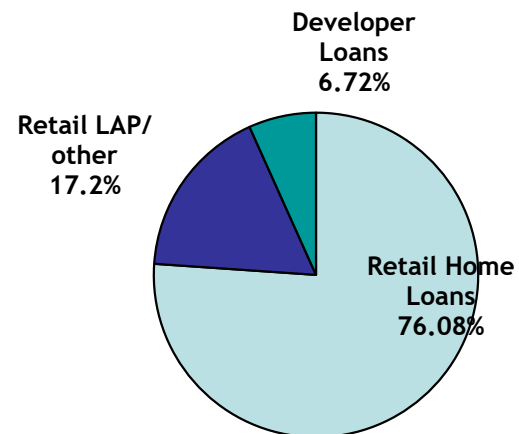


■ Top 7 cities ■ Others

Loan Book Composition



31.03.2020
O/s Portfolio Rs 210578 cr



31.03.2019
O/s Portfolio Rs 194646 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY18	74%
As of FY19	93%
As of FY20	92%

Loan To Value Ratio On Incremental Sanctions

For FY18	44%
For FY19	46%
For FY20	49%

Prepayment Lump Sum/ opening book

For FY18	11.0%
For FY19	10.2%
For FY20	10.1%

Installment to Net Income Ratio On Incremental Sanctions

For FY18	31%
For FY19	32%
For FY20	31%

Financial Highlights

	FY2020	FY2019
Return on Average Equity (%)	14%	16%
Return on Average Assets for qtr (%)	1.18%	1.34%
Earnings per share (on Rs 2 pd up)	47.59	48.16
Dividend per Share (on Rs 2 pd up)	8.00	7.60
Capital Adequacy Ratio	Sept 2019	March 2019
Tier I	12.49	12.30
Tier II	1.88	2.06
Total	14.37	14.36

Executive Summary-Q4/FY20

	Var	Q4 FY20	Q4 FY19	Var	FY20	FY19
Interest Income on Individual Loans	4.5%	4482.82	4290.30	12%	17928.15	15992.00
Interest Income on Project Loans	18%	364.56	309.41	31%	1533.80	1170.80
Total	5%	4847.38	4599.71	13%	19461.95	17162.80
Processing Fees & Other Fees	(32%)	5.05	7.45	13%	39.43	34.83
Other Income	(32%)	34.52	50.86	1%	168.38	166.95
Gross Income	5%	4886.94	4658.01	13%	19669.76	17364.59
Interest Expenses	11%	3764.23	3398.10	15%	14783.86	12891.55
Net Interest Income	(9%)	1089.32	1201.61	10%	4688.96	4271.25
Salary & Other Establishment Exp.	36%	228.77	168.45	30%	616.69	475.42
Net loss on derecognition of Financial Instruments under amortised cost category		39.98	2.08	(82%)	47.49	267.71
Impairment of Financial Instruments	(74%)	27.25	103.15	172%	952.73	350.35
Profit before Tax	(16%)	826.72	986.24	(3%)	3268.99	3379.55
Income Tax Provision including Deferred Tax	(%)	405.29	292.66	(9%)	867.15	948.58
Net Profit	(39%)	421.43	693.58	(1%)	2401.83	2430.97

Executive Summary – Q4/FY20

Rs cr

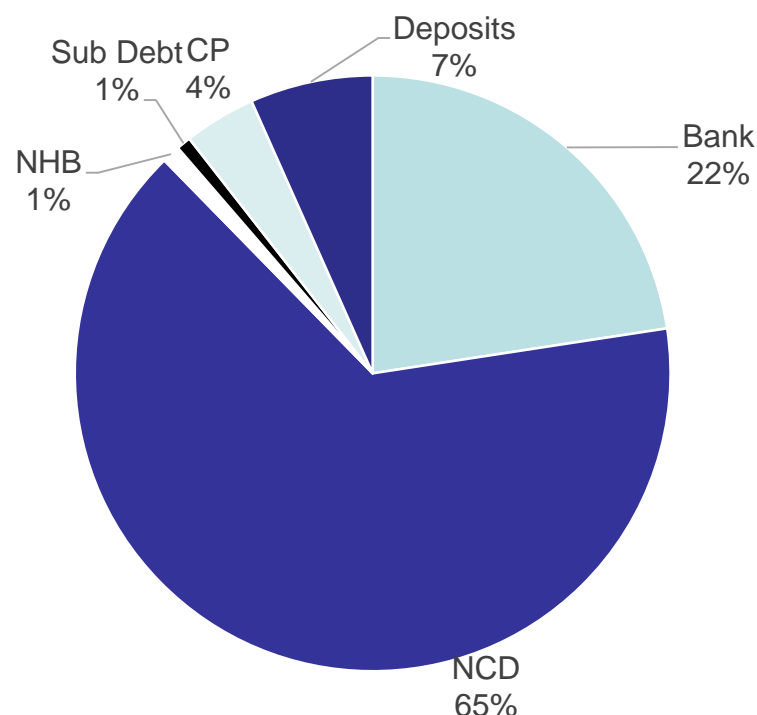
	Var	Q4 FY20	Q4 FY19	Var	FY20	FY19
Disbursements						
Individual	(28%)	10912	15211	(5%)	44318	46780
Project	(80%)	413	2031	(63%)	2618	7128
<u>Total</u>	(34%)	11325	17242	(13%)	46936	53908
Outstanding Portfolio						
Individual	8%	196340	181569			
Project	9%	14237	13077			
<u>Total</u>	8%	210578	194646			
Net Interest Margins(%)		2.10%	2.56%		2.34%	2.38%
Weighted average cost of funds					8.08%	8.49%
Yield on advances annualised					10.02%	10.53%
Spreads					1.94%	2.04%

Liability Profile

as on 31.3.2020

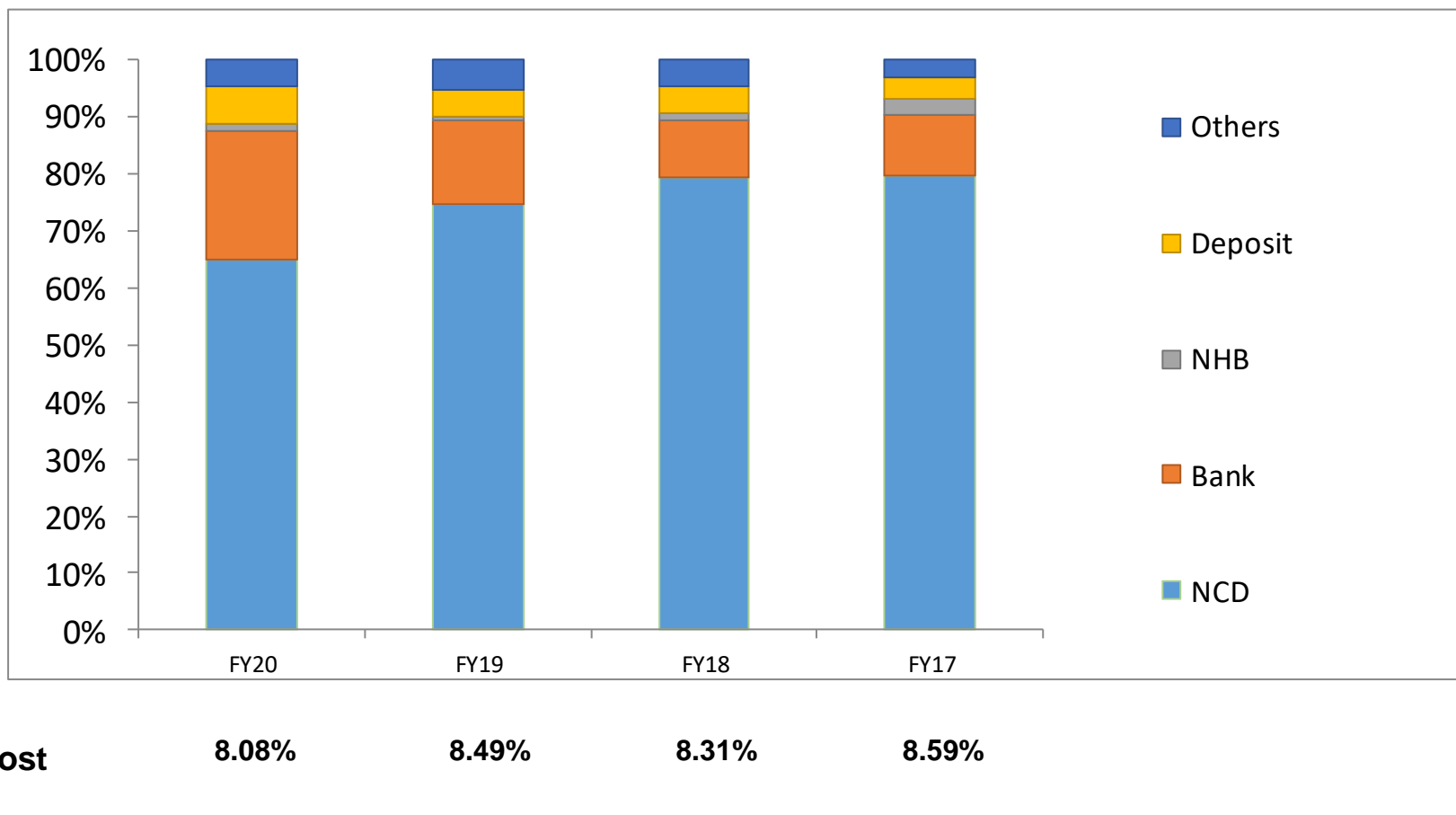
Source	Wtd Avg Cost (%)
Banks & Institutions	7.76%
Non Convertible Debenture	8.31%
National Housing Bank	7.56%
Sub. Bonds & Upper Tier II	8.95%
Commercial Paper	6.51%
Deposits	7.90%
Total	8.08%

Outstanding Borrowings – Rs. 191209 cr



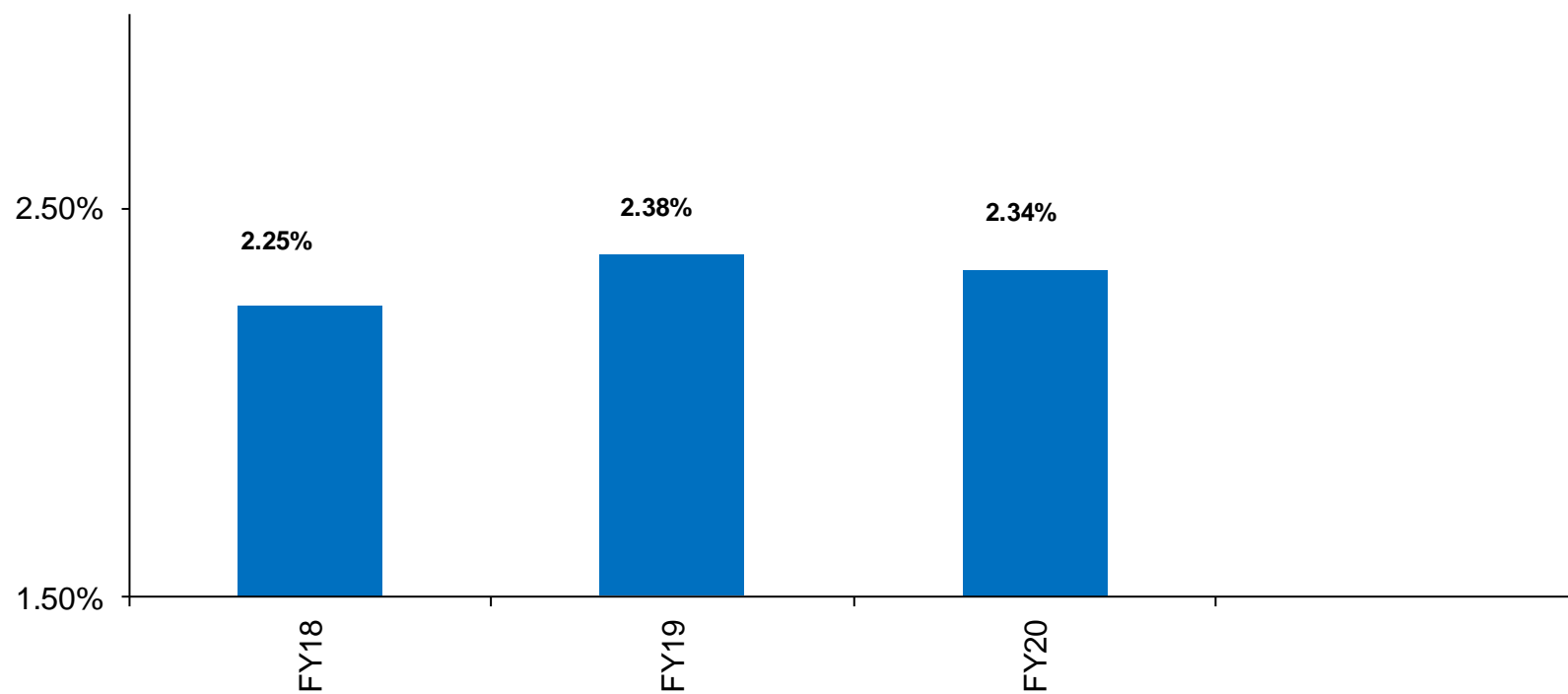
During FY20, Incremental Cost of funds was 7.90%

Change in Liability Mix- last 4 yrs



NIMs

NIMs (for the quarter)



Classification of Assets

Exposure At Default %	March-20	March-19
Stage 1	92.51%	94.01%
Stage 2	4.66%	4.41%
Stage 3	2.83%	1.58%
Total	100%	100%
ECL Provision	March-20	March-19
Stage 1	Rs 0.03 Cr	Rs 23.91 Cr
Stage 2	Rs.0.15Cr	Rs.111.53 Cr
Stage 3	Rs.2612 Cr	Rs. 1524.04 Cr

Thank you

DISCLAIMER

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