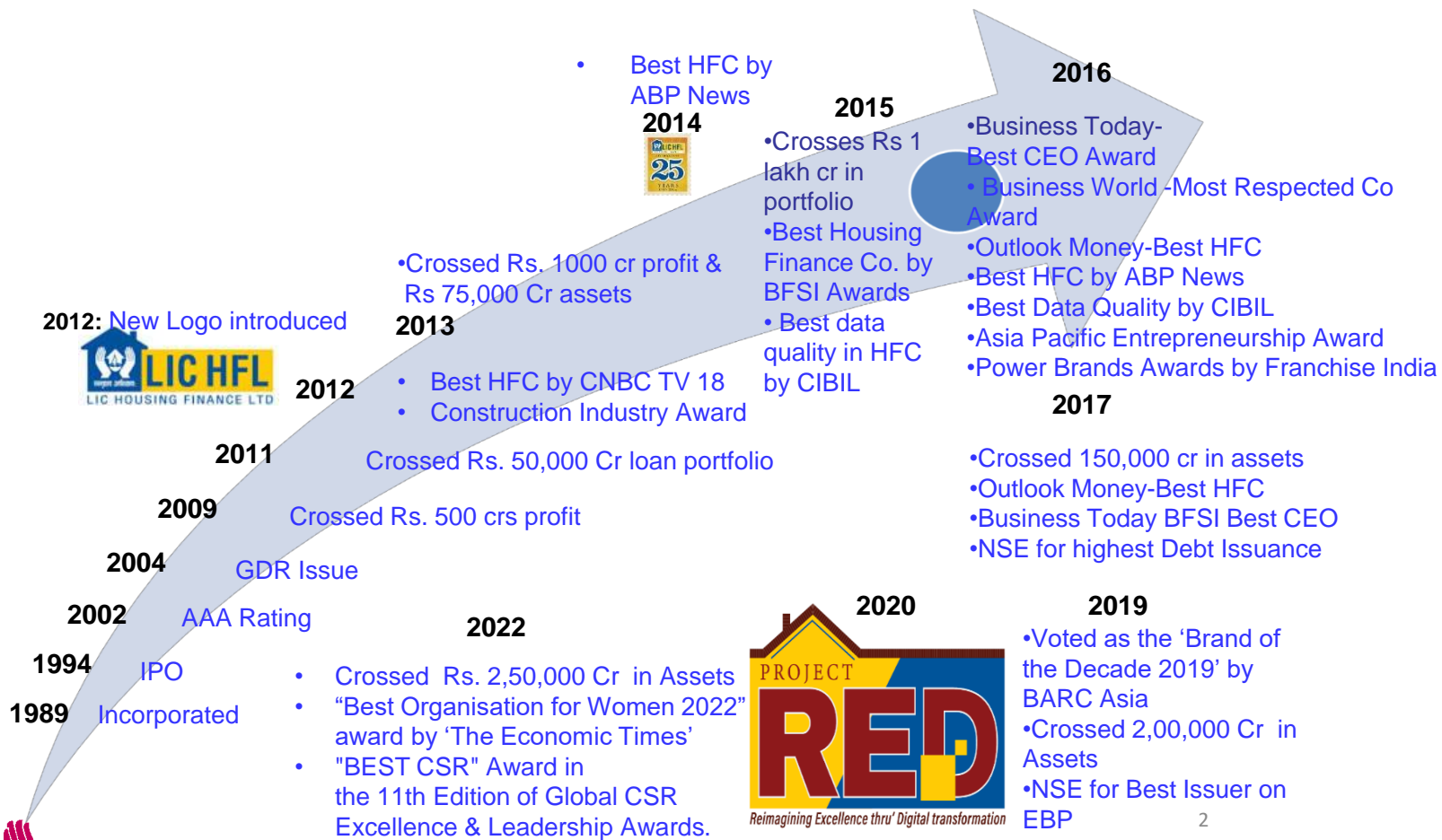


Q4 FY22 Investor Update

LICHFL: A Journey of 32 Years...

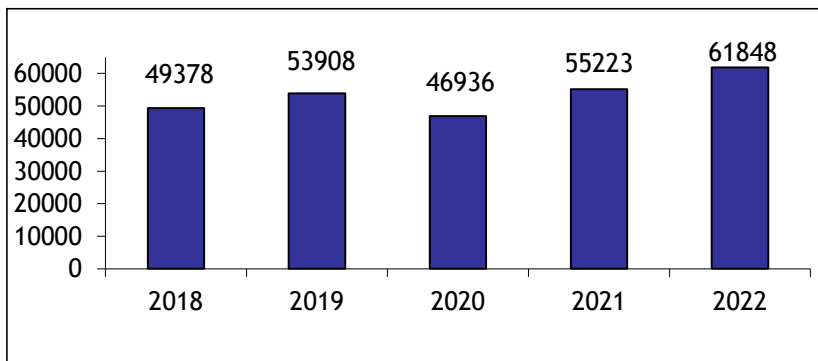


Executive Summary – Q4 FY22/FY 22

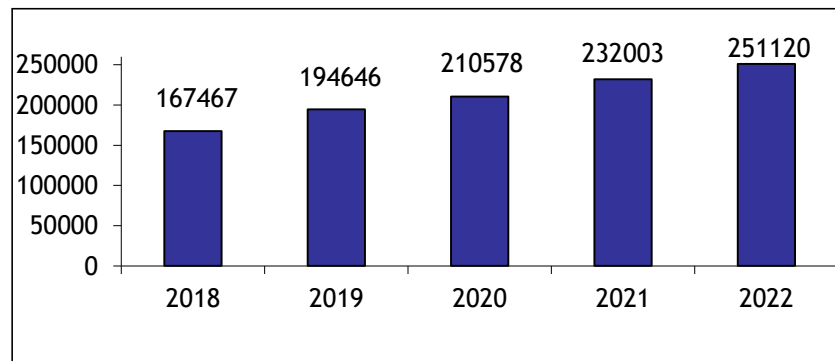
- Q4 FY22 PAT at Rs.1118.64 cr as against Rs. 398.92 cr, a growth of 180%
- Q4 FY22 Revenue from operations Rs.5300 cr as against Rs.4968 cr, up by 7%.
- Outstanding Loan portfolio up by 8 % to Rs. 251120 cr.
- Individual Home Loan Portfolio up by 13% to Rs. 204230 cr .
- Q4FY 22 Loan Disbursements Rs. 19315 cr against Rs. 22362 cr
 - Individual Home Loan Disbursements Rs. 16341 cr as against Rs. 19010 cr.
 - FY22 Individual Home Loan Disbursement Rs. 53662 cr, up 14%
- Q4 Net Interest Income Rs. 1637 cr against Rs. 1505 cr for Q4FY21, up 9%.
- **Net Interest Margins 2.65 % for Q4 FY22** as against 2.66 % for Q4 FY21.
 - Net Interest Margins 2.29 % for FY22 as against 2.37 % for FY21.
- Stage 3 EAD at 4.64 % as against 4.12% as on 31.03.2021.
- Total ECL provision stood at Rs. 5839 Cr as on 31.03.2022.
 - Covid-19 related provision stood at Rs. 299 Cr as on 31.03.2022.
 - Collection efficiency for March 2022 stood at 99%.

Update – last 5 years

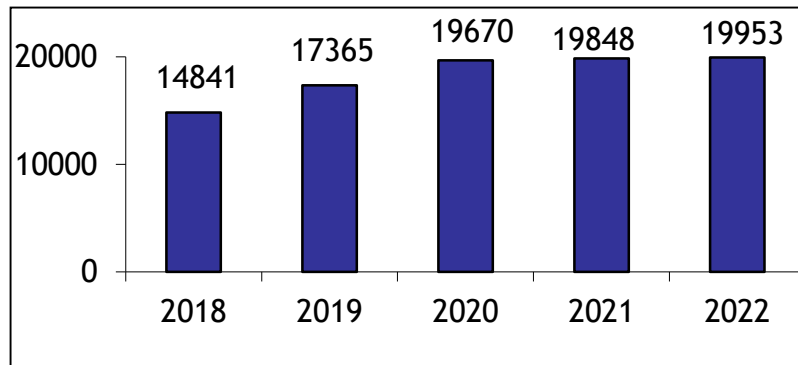
Disbursement (Rs. Cr) CAGR 6%



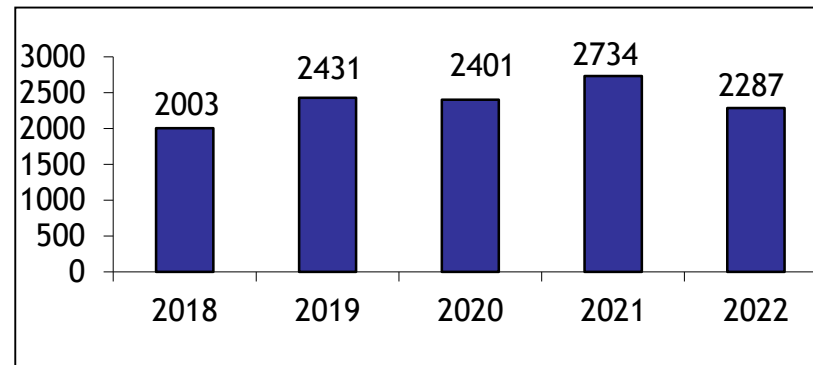
Loan Portfolio (Rs.cr) CAGR 11%



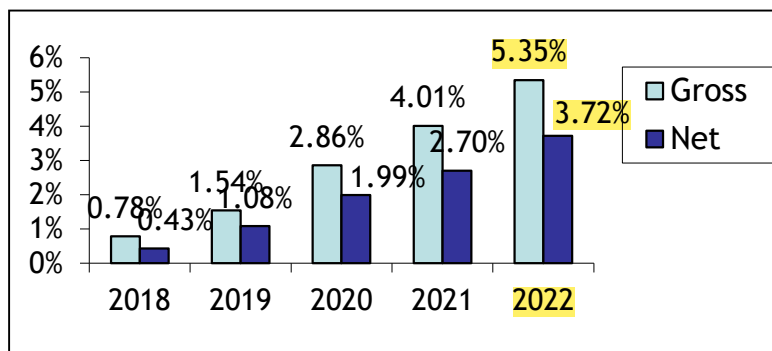
Income (Rs. cr) CAGR 7%



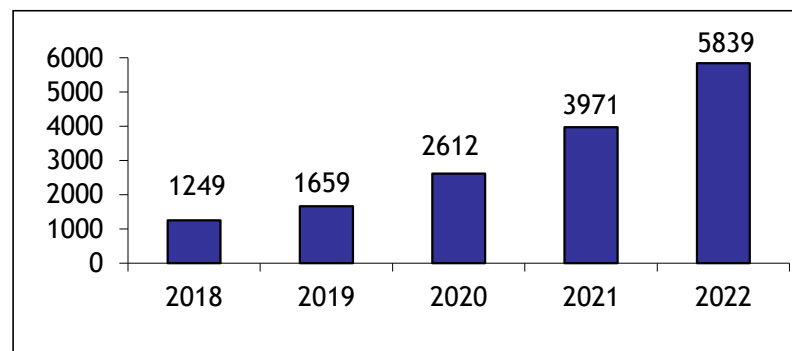
Profit After Tax (Rs. cr) CAGR 4%



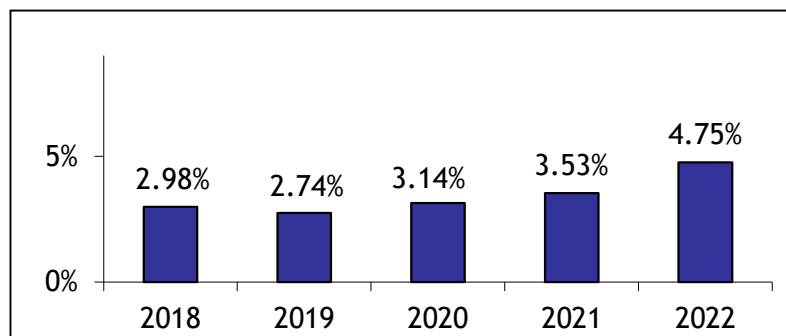
Gross & Net NPAs



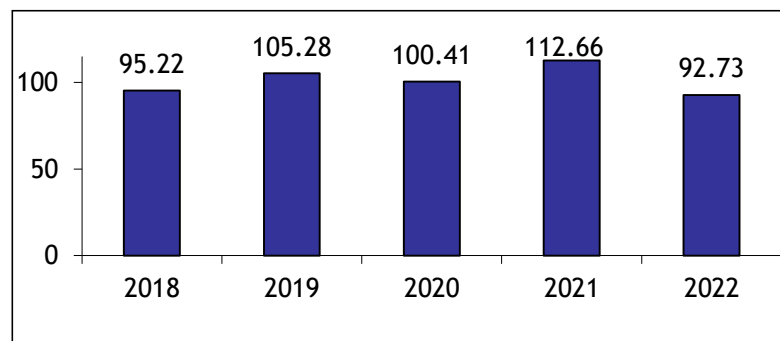
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)

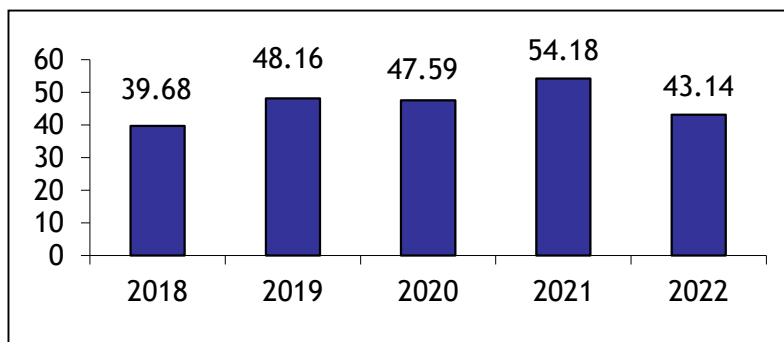


As per IGAAP till 2021 and as per RBI notification dated 12th Nov. 2021 for 2022

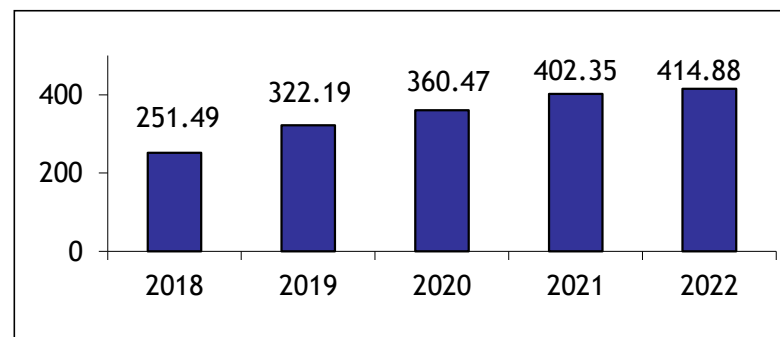
* For 2019, 2020, 2021 & 2022 ECL Provisions of Stage 1,2 and 3

Update – last 5 years

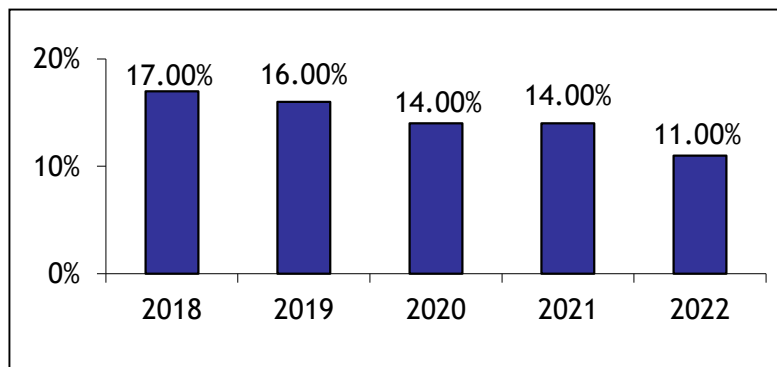
EPS (Rs) (Rs 2/- pd up)



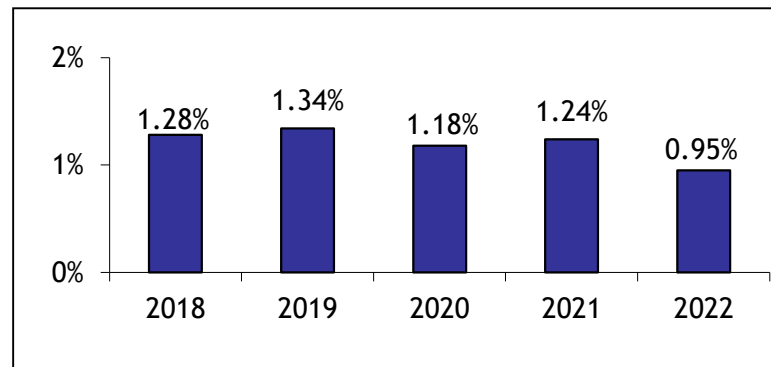
Book Value (Rs)(Rs 2/- pd up)



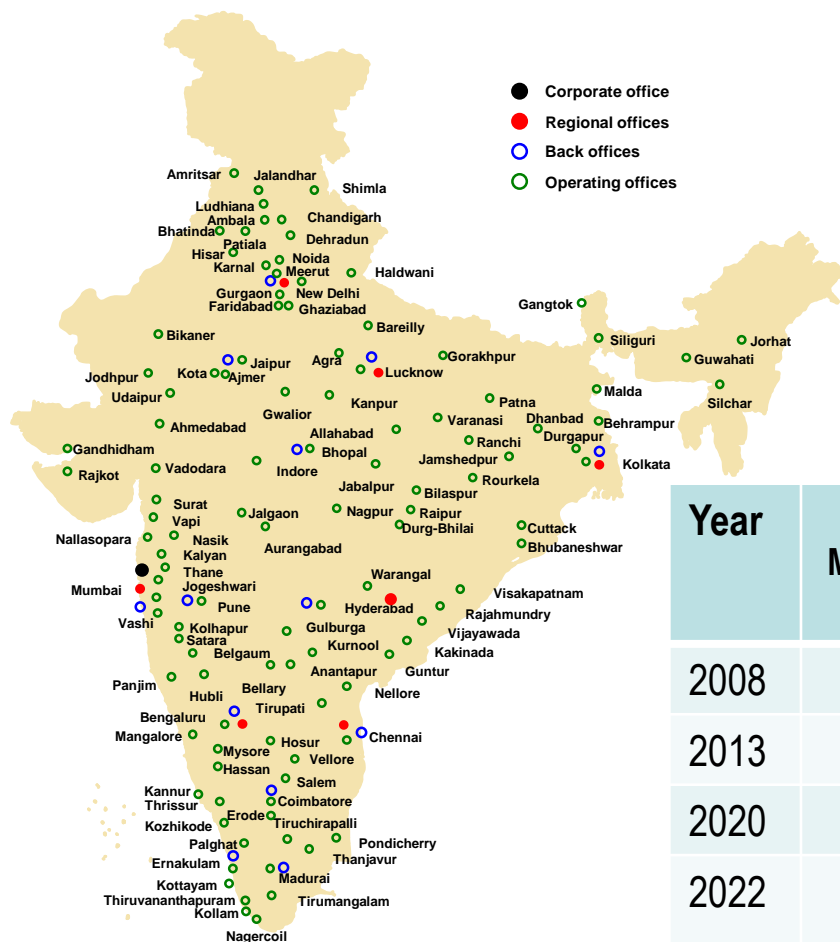
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

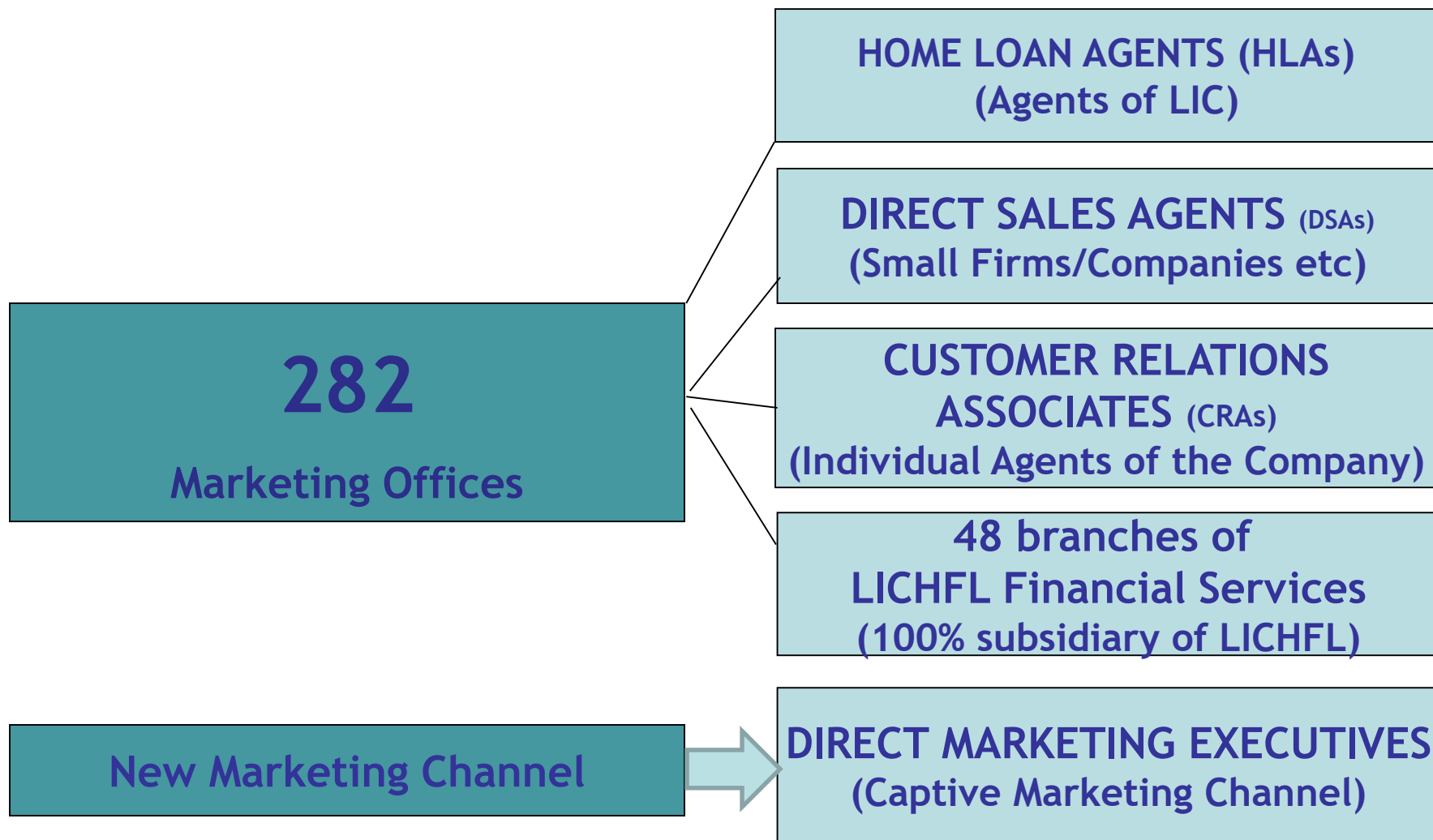


- 9 Regional Offices
- 24 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai
- Coverage of more than 450 centres
- 2467 Employees

Widening footprint...improved efficiencies

Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2022	282	24	9	2467	251120

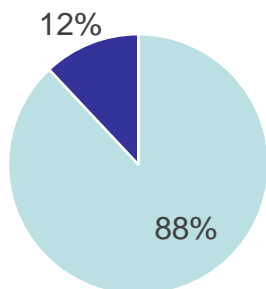
Distribution Network



*Online Loan approvals during FY22 were Rs.18298 Cr

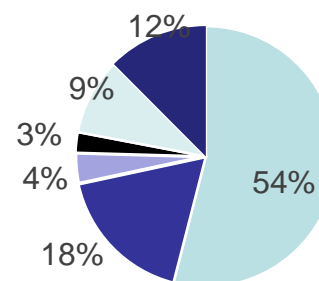
Origination Pattern & Average Ticket Size

Customer Type (No.)



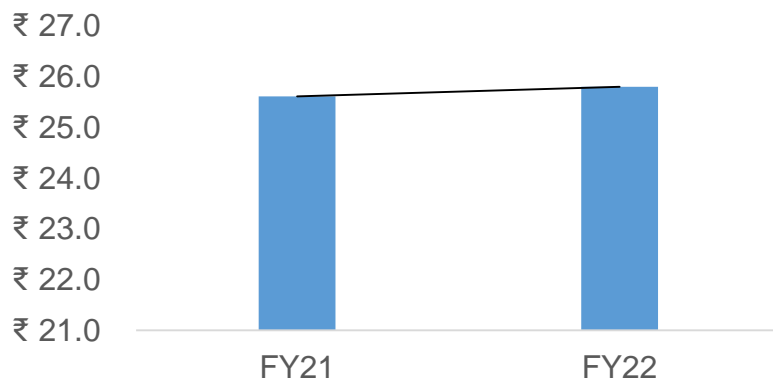
■ Salaried ■ Self Employed

Originations by source

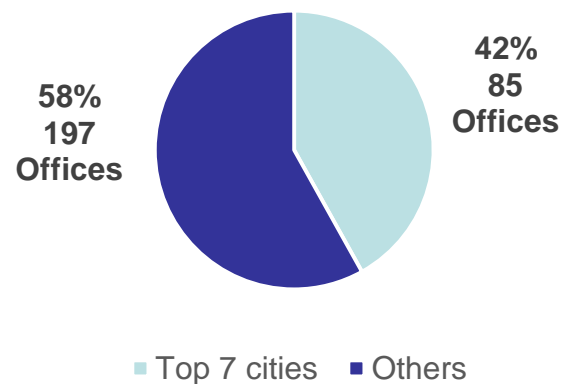


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ LICHFLFSL

Incremental Ticket Size
(Rs lacs)

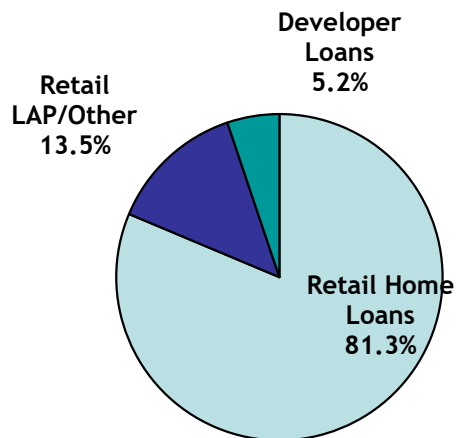


Top 7 cities & Others

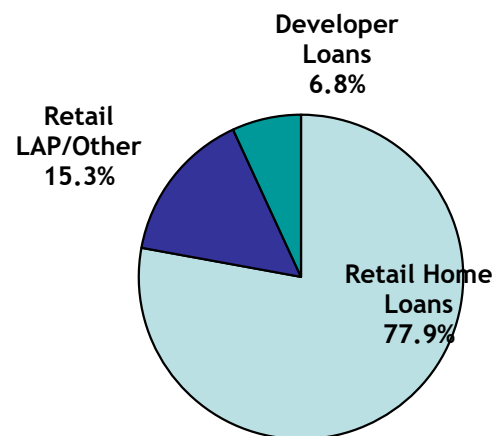


■ Top 7 cities ■ Others

Loan Book Composition



31.03.2022
O/s Portfolio Rs. 251120 cr



31.03.2021
O/s Portfolio Rs. 232003 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY20	92%
As of FY21	97%
As of FY22	95%

Loan To Value Ratio On Incremental Sanctions

For FY20	49%
For FY21	48%
For FY22	48%

Prepayment Lump Sum/ opening book

For FY20	10.1%
For FY21	10.8%
For FY22	10.9%

Installment to Net Income Ratio On Incremental Sanctions

For FY20	31%
For FY21	29%
For FY22	29%

Financial Highlights

	FY2022	FY2021
Return on Average Equity (%)	11%	14%
Return on Average Assets (%)	0.95%	1.24%
Earnings per share (on Rs 2 pd up)	43.14	54.18
Dividend per Share (on Rs 2 pd up)	8.50	8.50
Capital Adequacy Ratio	Sept 2021	March 2021
Tier I	15.63	13.87
Tier II	1.33	1.40
Total	16.95	15.28

Executive Summary-Q4/FY22

	Var	Q4 FY22 (Rs. Cr)	Q4 FY21 (Rs. Cr)	Var	FY22 (Rs. Cr)	FY21 (Rs. Cr)
Revenue from Operations	7%	5299.66	4967.69	0.4%	19919.07	19847.15
Finance cost	5%	3551.76	3392.87	-2%	14153.65	14452.58
Net Interest Income	9%	1637.49	1504.93	6%	5534.81	5244.53
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	-80%	192.46	984.81	50%	2021.83	1345.03
<u>Profit before Tax</u>	273%	1314.41	352.00	-17%	2778.15	3348.57
Tax Expense	517%	195.77	(46.92)	-20%	490.87	614.23
<u>Net Profit</u>	180%	1118.64	398.92	-16%	2287.28	2734.34 ₁₃

Executive Summary – Q4/FY22

Rs cr

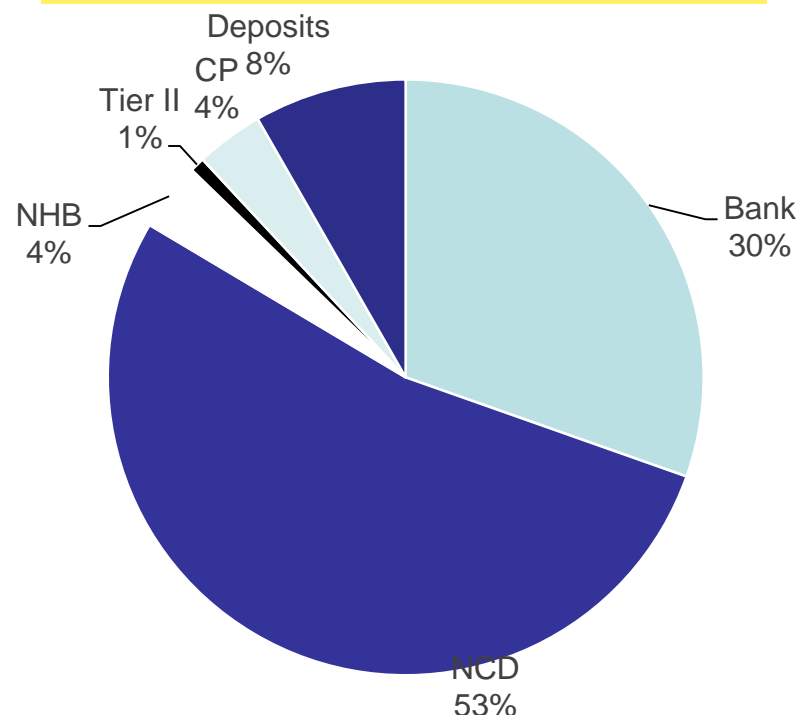
	Var	Q4 FY22	Q4 FY21	Var	FY22	FY21
Disbursements						
Individual	-11%	18887	21166	16%	60536	52212
Project	-64%	428	1197	-56%	1312	3011
<u>Total</u>	-14%	19315	22362	12%	61848	55223
Outstanding Portfolio						
Individual	10%	238142	216047			
Project	-19%	12978	15956			
<u>Total</u>	8%	251120	232003			
Net Interest Margins(%)		2.65%	2.66%		2.29%	2.37%
Weighted average cost of funds					6.52%	6.93%
Yield on advances annualised					8.39%	9.06%
Spreads					1.87%	2.13%

Liability Profile

as on 31.3.2022

Source	Wtd Avg Cost (%)
Banks	5.43%
National Housing Bank	5.72%
Non Convertible Debenture	7.43%
Tier II	7.30%
Commercial Paper	4.46%
Deposits	5.84%
Total	6.52%

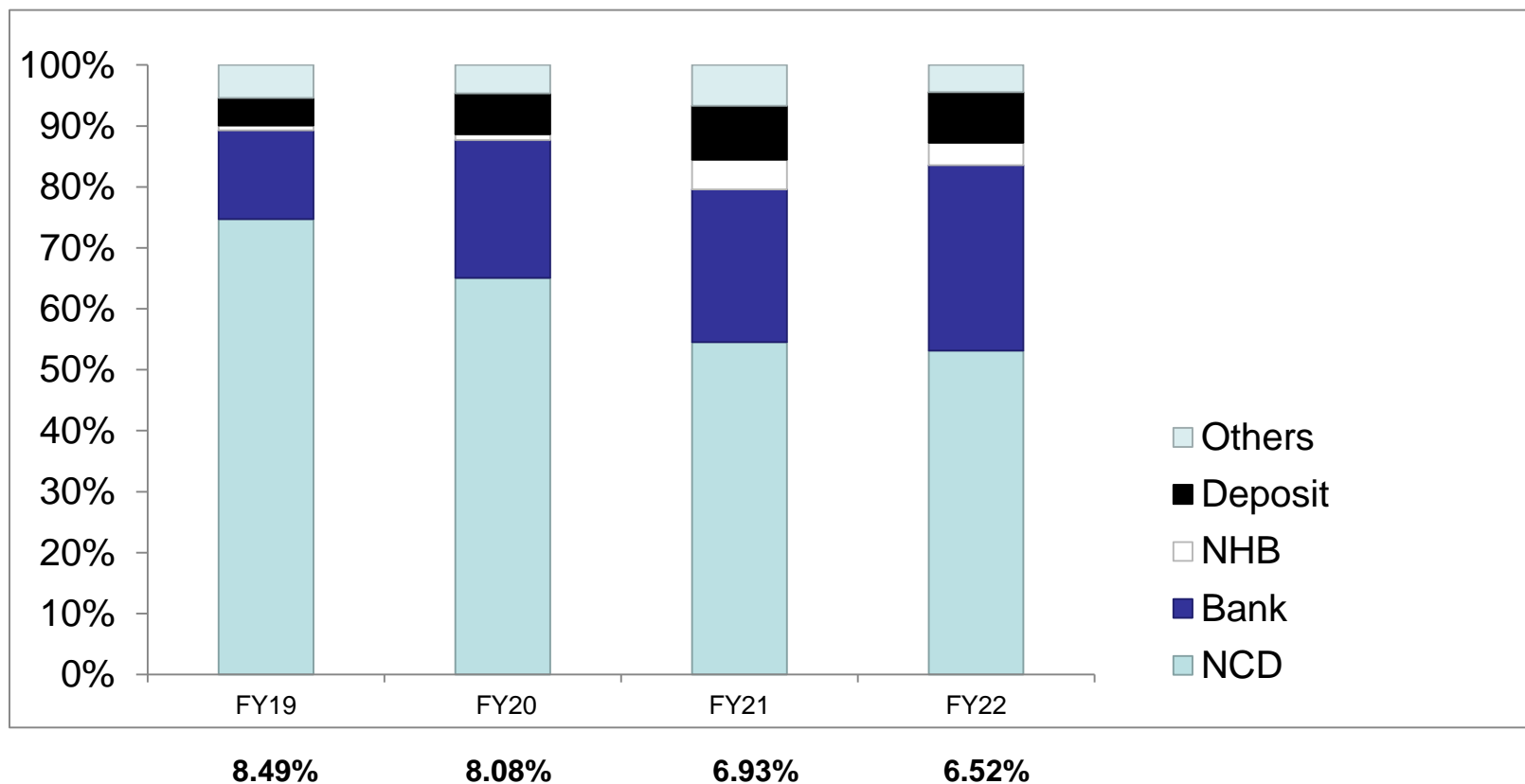
Outstanding Borrowings – Rs. 223844 cr



During FY22, Incremental Cost of funds was 5.10%

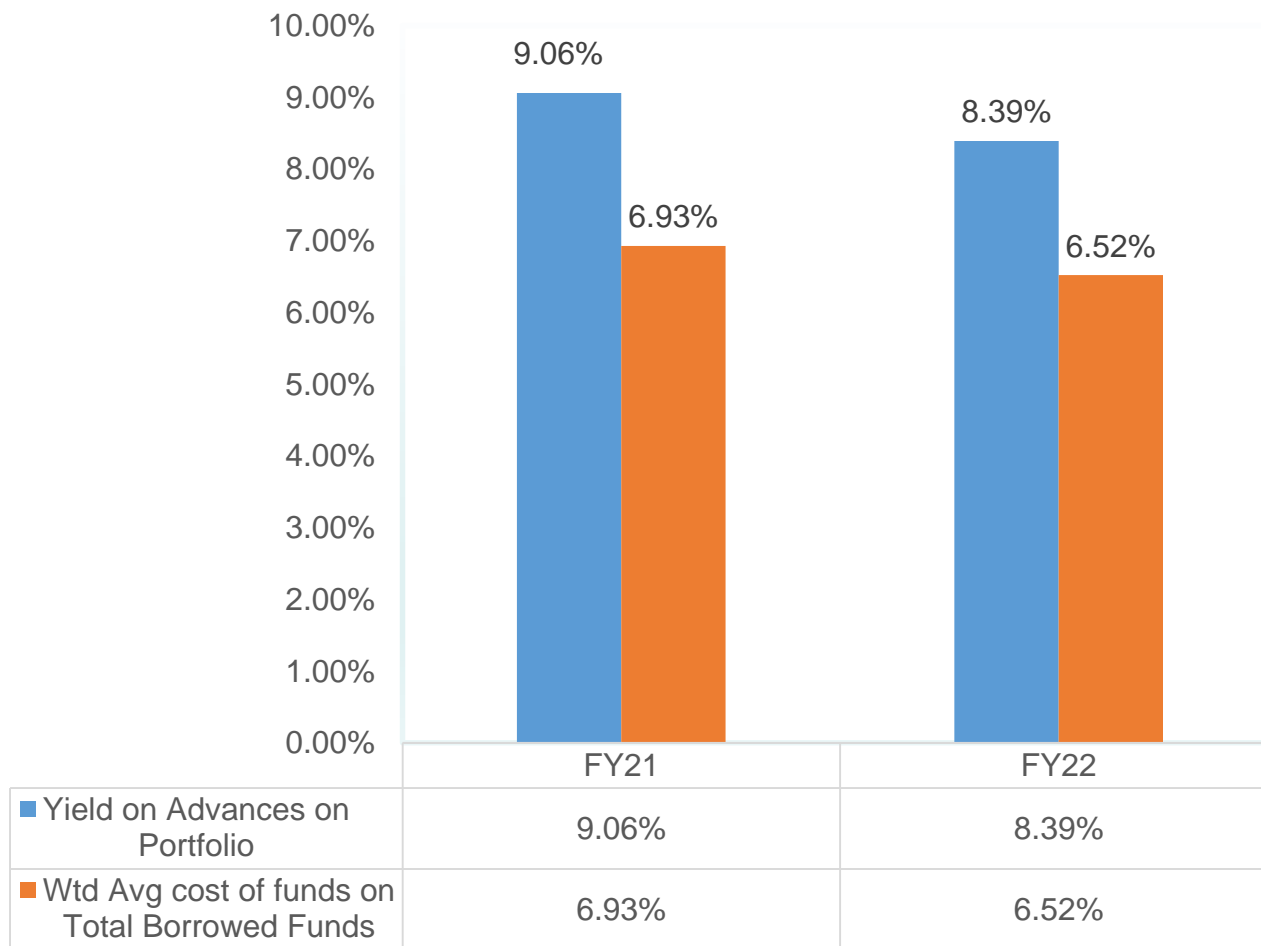
During Q4 FY22, Incremental Cost of Funds was 5.14%

Change in Liability Mix- last 4 yrs



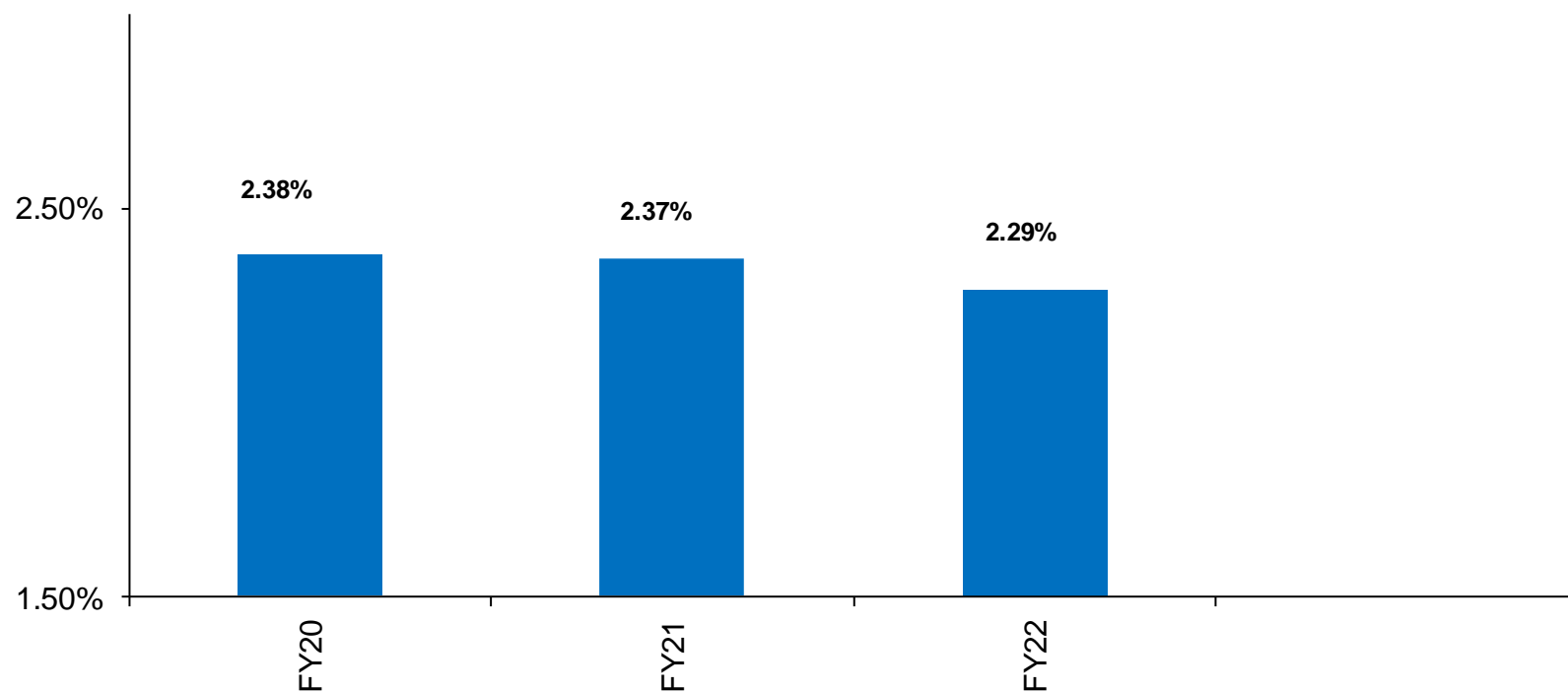
**Wtd. Avg. cost
of Funds**

Yield & Cost of Funds on portfolio

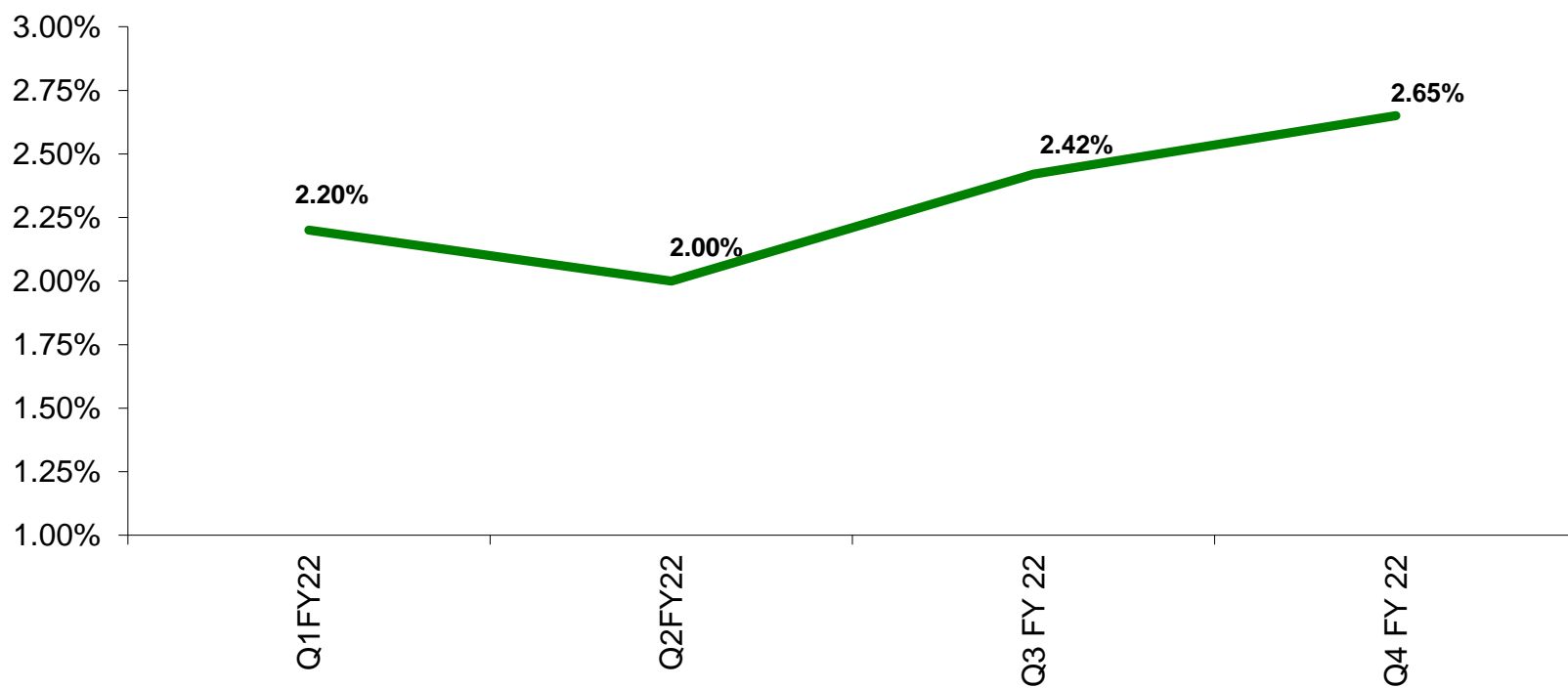


NIMs

NIMs (for the year)



NIMs



Classification of Assets

Exposure At Default %	March-22	March-21
Stage 1	92.28%	89.69%
Stage 2	3.08%	6.19%
Stage 3	4.64%	4.12%
Total	100%	100%
ECL Provision	March-22*	March-21
Stage 1	Rs 578.45 Cr	Rs 117.15 Cr
Stage 2	Rs 240.11 Cr	Rs. 37.17 Cr
Stage 3	Rs 5020.55 Cr	Rs. 3817.10 Cr

*ECL Provisions for Assets recategorised as NPA as per RBI notification dated 12th November, 2021 is Rs. 227.29 Cr, which are in Stage 1 & Stage 2.

Thank you

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