

Q4 FY22 Investor Update



2012: New Logo introduced

2009

2004

JPO.

Incorporated

2002

1994

1989

2011

AAA Rating

CHFL: A Journey of 32 Years...

Best HFC by

ABP News 2014 Crosses Rs 1 25 lakh cr in portfolio Best Housing Crossed Rs, 1000 cr profit & Finance Co. by BFSI Awards Rs 75.000 Cr assets Best data quality in HFC Best HFC by CNBC TV 18 by CIBIL **Construction Industry Award** Crossed Rs. 50,000 Cr loan portfolio Crossed Rs. 500 crs profit

2016

 Business Today-**Best CEO Award**

usiness World/Most Respected Co

vard

Outlook Money-Best HFC

Best HFC by ABP News

•Best Data Quality by CIBIL

Asia Pacific Entrepreneurship Award

•Power Brands Awards by Franchise India

2017

Crossed 150,000 cr in assets

Outlook Money-Best HFC

•Business Today BFSI Best CEO

•NSE for highest Debt Issuance

2019

 Voted as the 'Brand of the Decade 2019' by **BARC** Asia

•Crossed 2,00,000 Cr in Assets

•NSE for Best Issuer on **EBP** 2

2022

2013

2012

GDR Issue

Crossed Rs. 2,50,000 Cr in Assets

"Best Organisation for Women 2022" award by 'The Economic Times'

"BEST CSR" Award in the 11th Edition of Global CSR Excellence & Leadership Awards.





2015



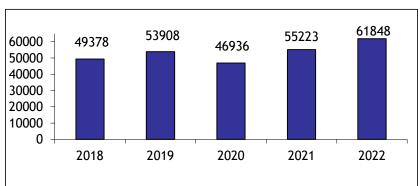
Executive Summary – Q4 FY22/FY 22

- 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%.

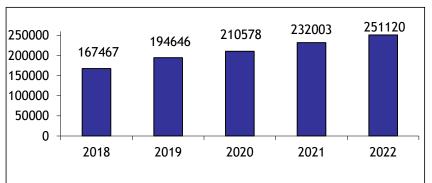


Update - last 5 years

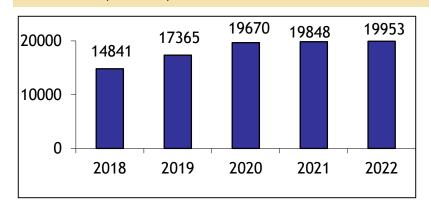
Disbursement (Rs. Cr) CAGR 6%



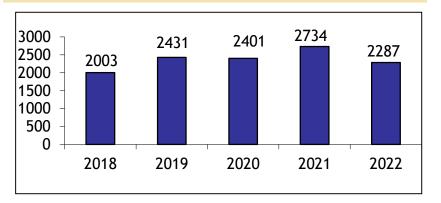
Loan Portfolio (Rs.cr) CAGR 11%



Income (Rs. cr) CAGR 7%



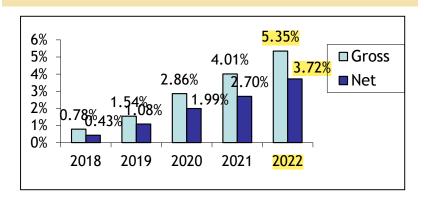
Profit After Tax (Rs. cr) CAGR 4%



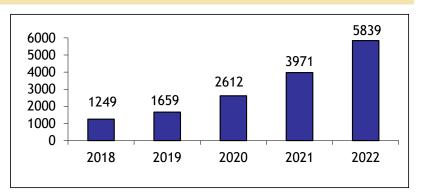


Update – last 5 years

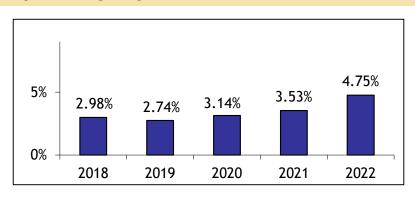
Gross & Net NPAs



Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)



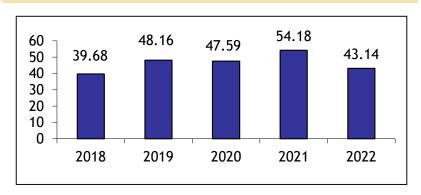
[#] As per IGAAP till 2021 and as per RBI notification dated 12th Nov. 2021 for 2022

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

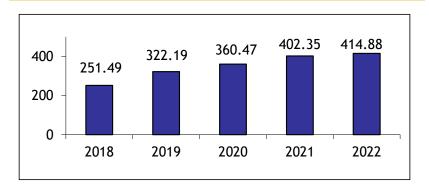


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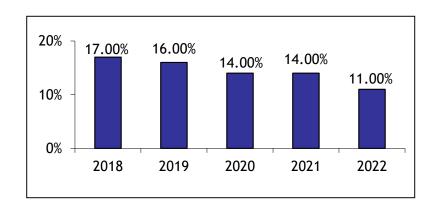
EPS (Rs) (Rs 2/- pd up)



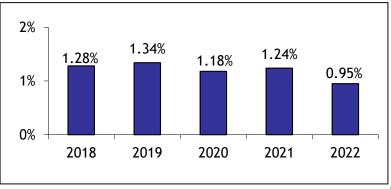
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets





Kannur o

Ernakulam 💍 Thiruvananthapuram O

Palghat 0

Nagercoil

Thrissur

Coimbatore

Pondicherry

Thanjavur

Tirumangalam

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

HOME LOAN AGENTS (HLAs)
(Agents of LIC)

DIRECT SALES AGENTS (DSAs)
(Small Firms/Companies etc)

CUSTOMER RELATIONS
ASSOCIATES (CRAs)
(Individual Agents of the Company)

48 branches of LICHFL Financial Services (100% subsidiary of LICHFL)

DIRECT MARKETING EXECUTIVES (Captive Marketing Channel)

282

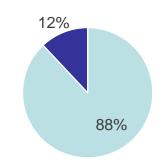
Marketing Offices

New Marketing Channel



Origination Pattern & Average Ticket Size

Customer Type (No.)

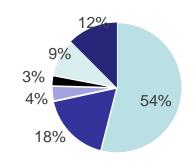


Salaried Self Employed

Incremental Ticket Size (Rs lacs)

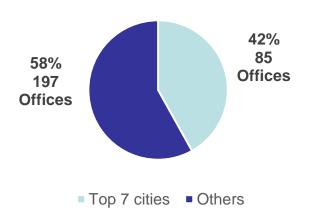


Originations by source



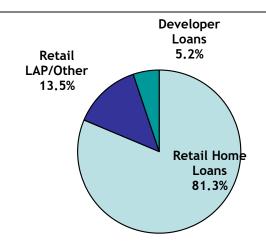
■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ LICHFLFSL

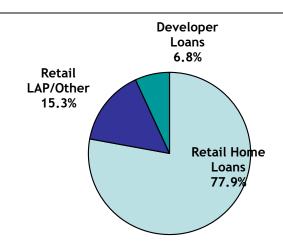
Top 7 cities & Others





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
Profit before Tax	273%	1314.41	352.00	-17%	2778.15	3348.57
Tax Expense	517%	195.77	(46.92)	-20%	490.87	614.23
Net Profit	180%	1118.64	398.92	-16%	2287.28	2734.34



Executive Summary – Q4/FY22

Rs cr

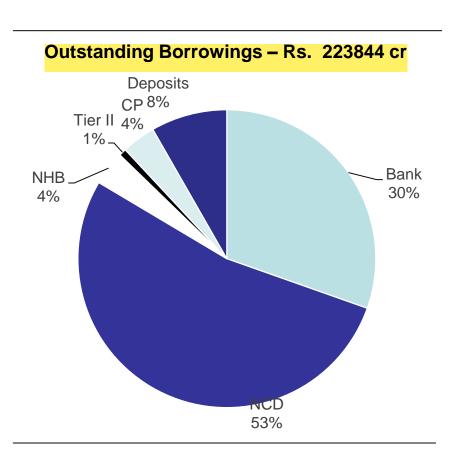
						KS CI
	Var	Q4 FY22	Q4 FY21	Var	FY22	FY21
Disbursements						
Individual	-11%	18887	21166	16%	60536	52212
Project	-64%	428	1197	-56%	1312	3011
Total	-14%	19315	22362	12%	61848	55223
Outstanding Portfolio						
Individual	10%	238142	216047			
Project	-19%	12978	15956			
<u>Total</u>	8%	251120	232003			
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

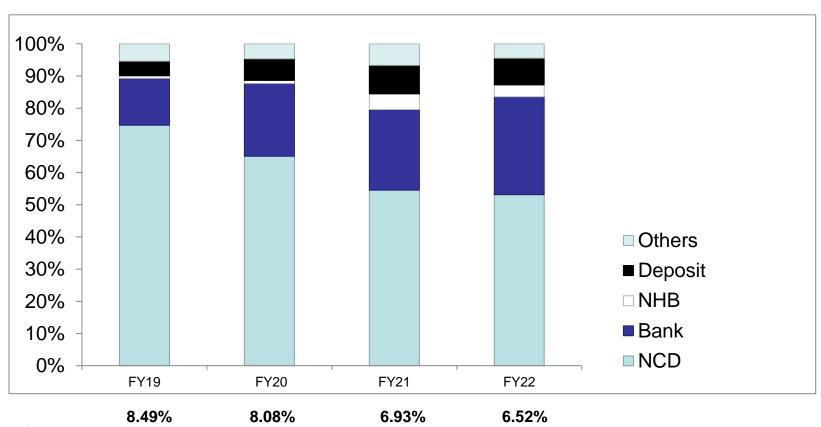
Source	Wtd Avg Cost (%)
Banks	5.43%
National Housing Bank	5.72%
Non Convertible Debenture	7.43%
Tier II	7.30%
Commercial Paper	4.46%
Deposits	5.84%
Total	6.52%



During FY22, Incremental Cost of funds was 5.10% During Q4 FY22, Incremental Cost of Funds was 5.14%



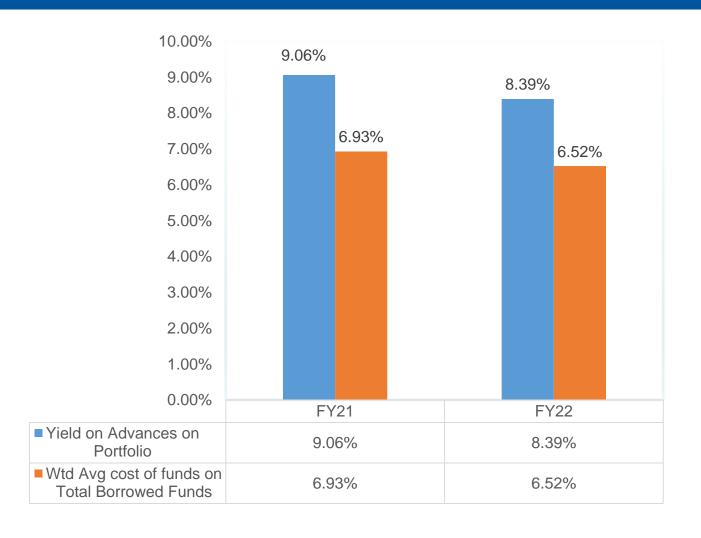
Change in Liability Mix- last 4 yrs



Wtd. Avg. cost of Funds



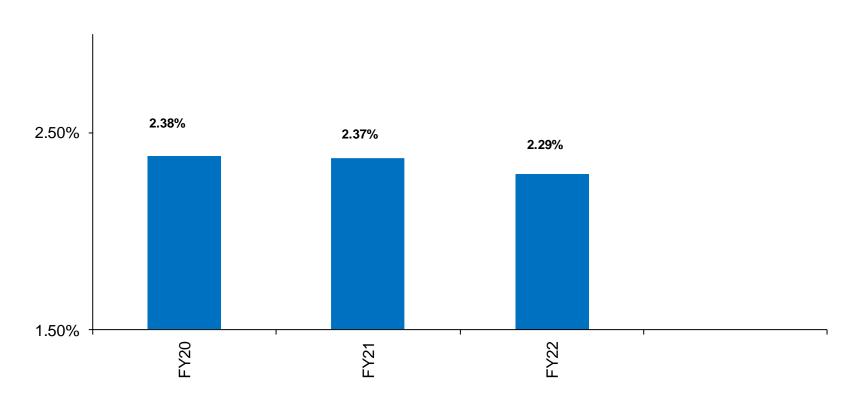
Yield & Cost of Funds on portfolio





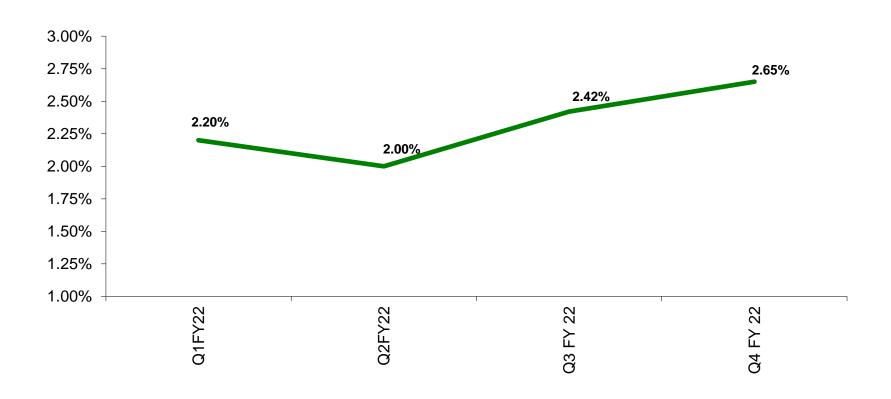
NIMs

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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