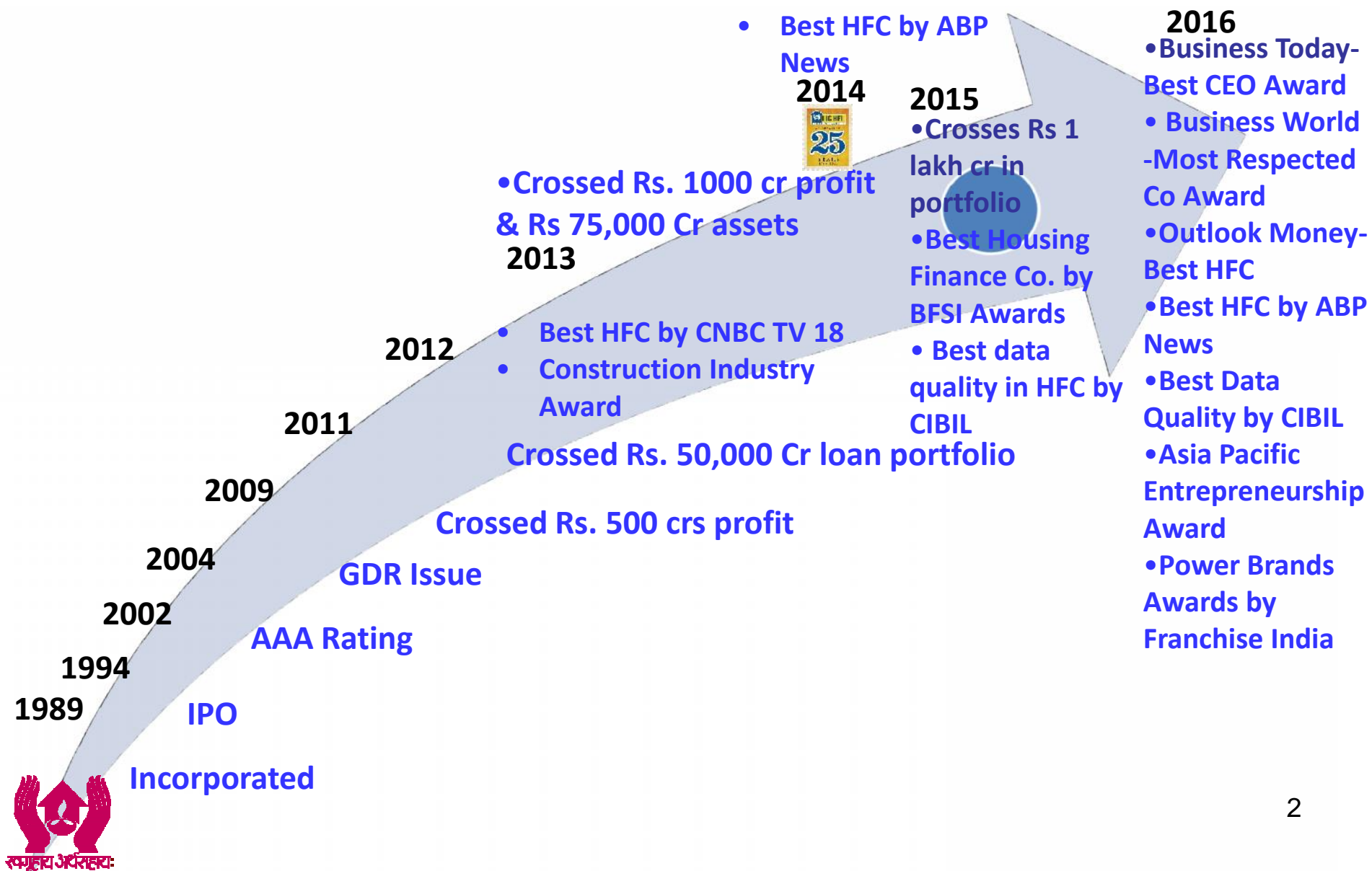


Q2 FY17 Investor Update

A Journey of 27 Years...

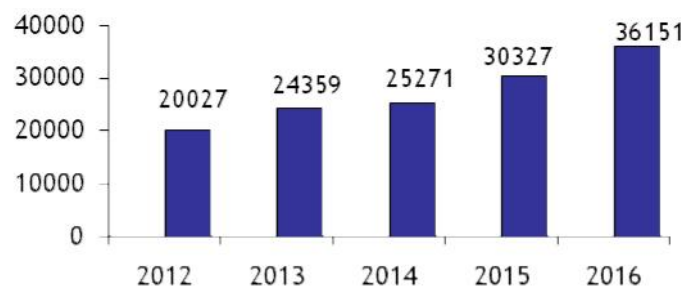


Executive Summary – Q2/FY17

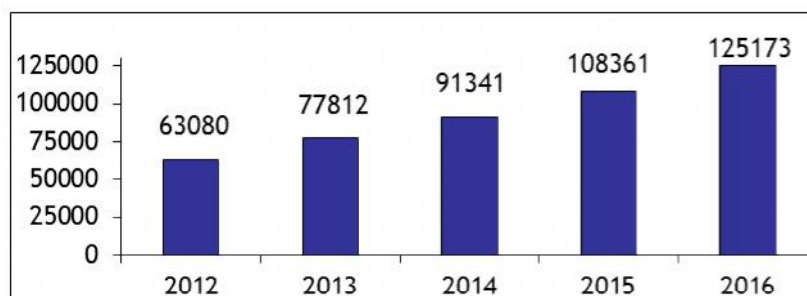
- Q2 FY17 PAT at Rs 494.76 cr as against Rs 411.74 cr up 20%
- Q2 FY17 Revenue from operations up by 13% to Rs 3428 cr
- Outstanding Loan portfolio up by 15 % to Rs. 131096 cr
 - Individual Loan Portfolio up by 15 % to Rs 127434 cr
- Q2FY17 Individual Loan Disbursements Rs 8754 cr against Rs 7944 cr up by 10%
 - Individual Loan Disbursements in the home loan segment Rs 7493 cr against Rs 6645 cr, up by 13%
- Net Interest Income Rs 866 cr up by 21 %
- Net Interest Margins 2.68% for Q2 FY17 as against 2.56% for Q2FY16
- Gross NPAs at 0.57% as against 0.60% as on 30.9.2015
 - Net NPAs 0.28% as against 0.32% on corresponding dates
- Individual Loans Gross NPAs 0.32% down from 0.33% as on 30.9.2015
- Total Provisions at Rs 931 cr as against total Gross NPAs of Rs 750 cr

Update – last 5 years

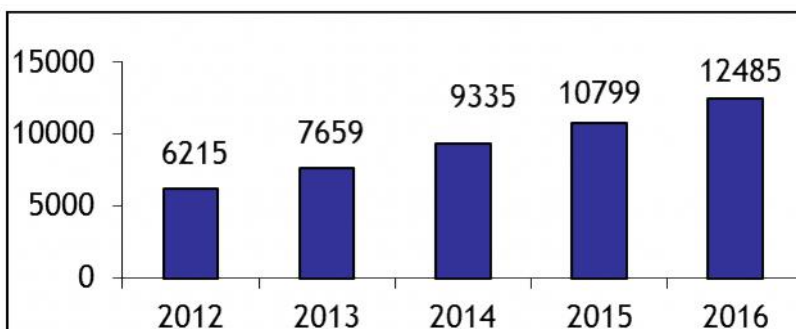
Disbursement (Rs. Cr) CAGR 16%



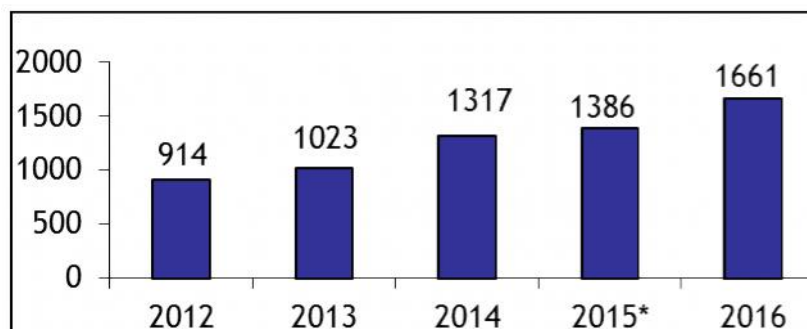
Loan Portfolio (Rs.cr) CAGR 19%



Income (Rs. cr) CAGR 19%

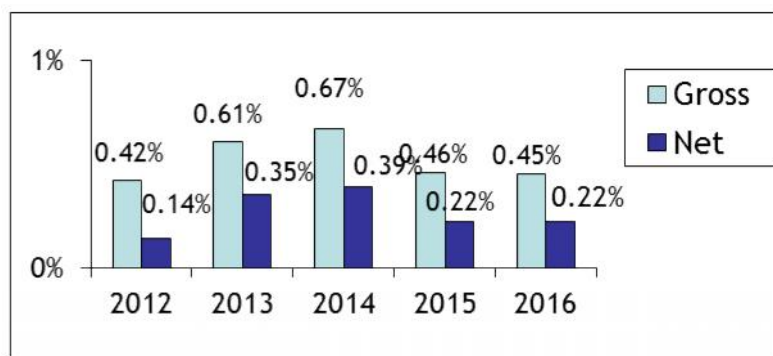


Profit After Tax (Rs. cr) CAGR 16%

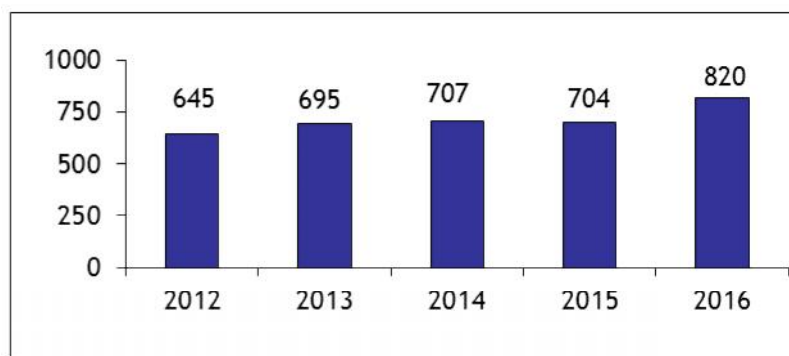


Update – last 5 years

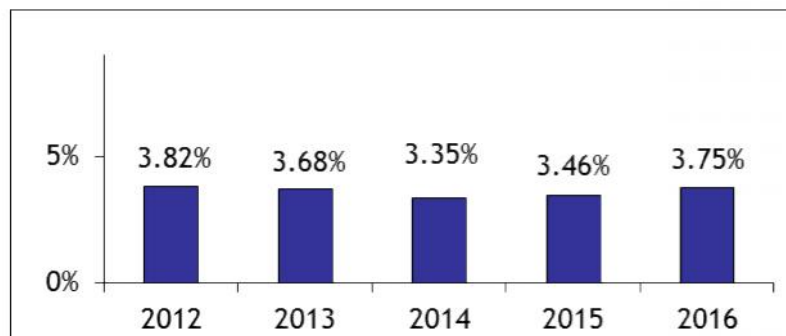
Gross & Net NPAs



Total Provisions* (Rs cr)



Operating Expense to Total Income



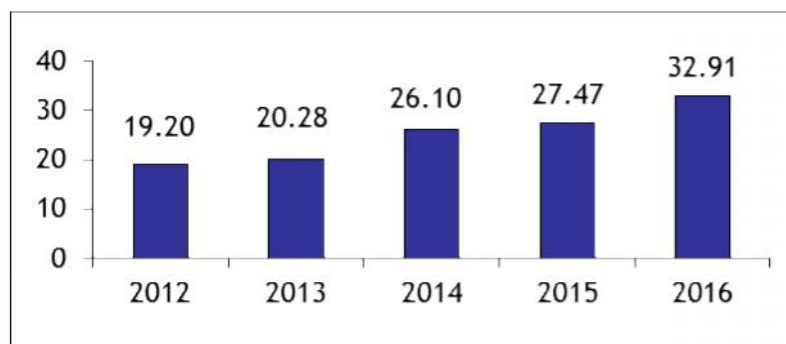
Profit per employee (Rs. lacs)



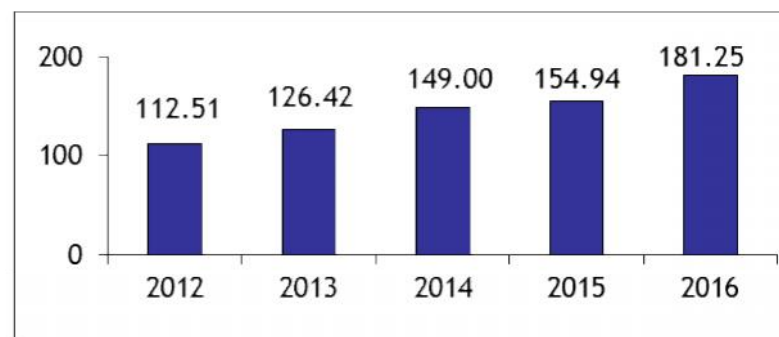
* Provisions Including Provisions on Std. Assets & Teaser Loans

Update – last 5 years

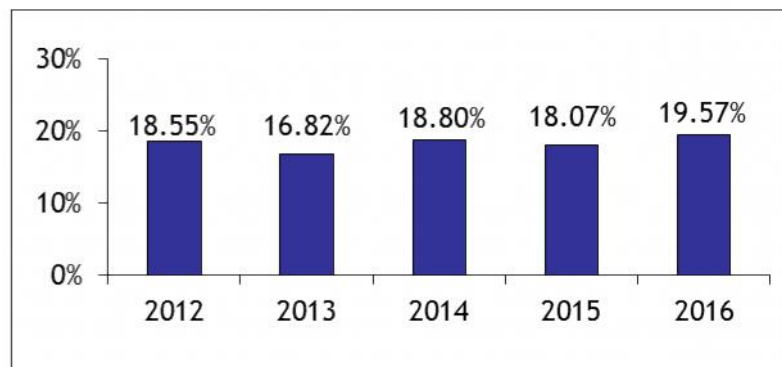
EPS (Rs) (Rs 2 pd up)



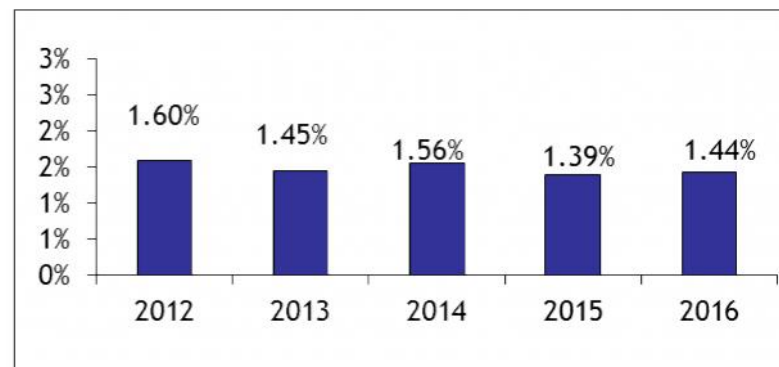
Book Value (Rs)(Rs 2 pd up)



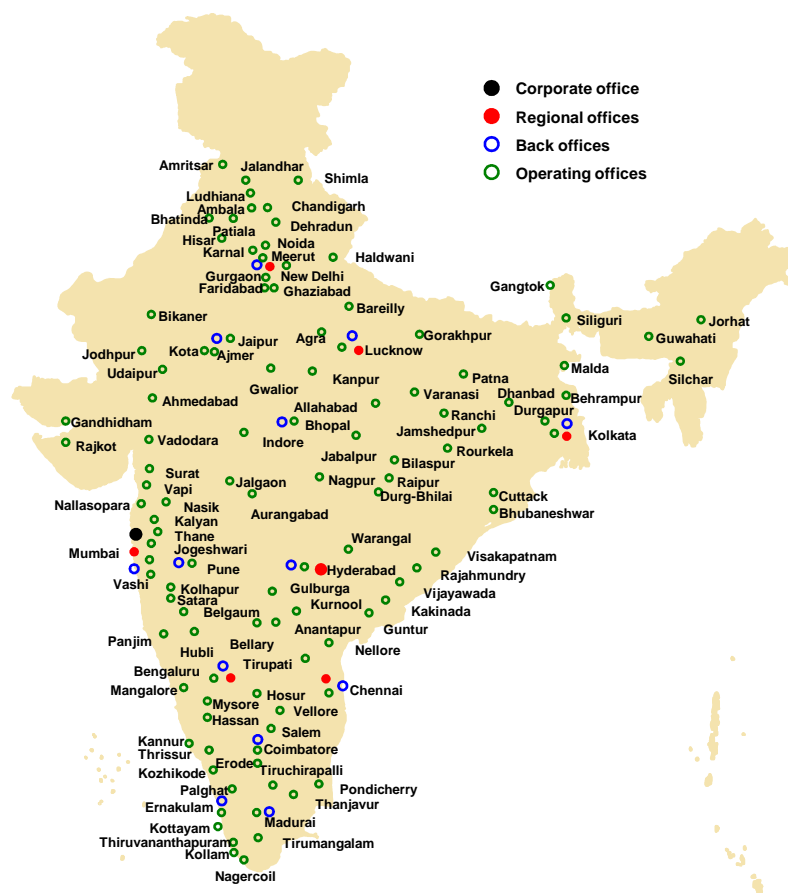
Return on Avg Equity



Return on Avg Loan Assets

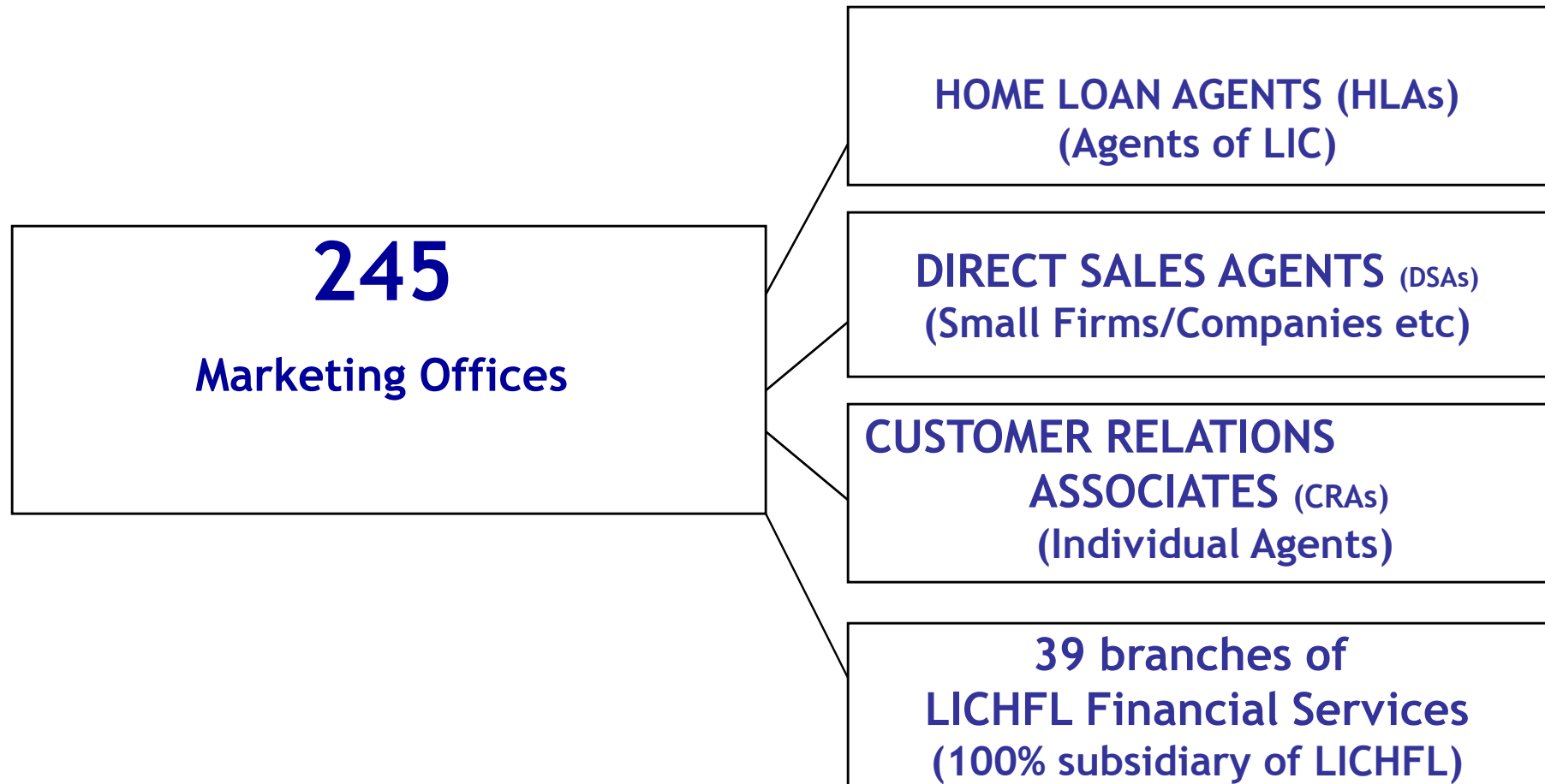


Geographic Presence



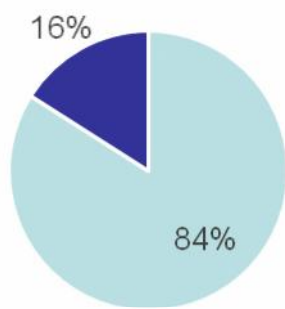
- 7 Regional Offices
- 19 Back Offices
- 245 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 1698 Employees

Distribution Network



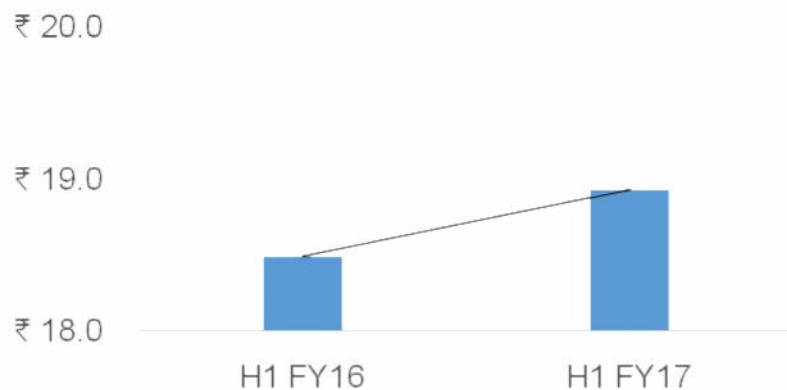
Origination Pattern & Average Ticket Size

Customer Type

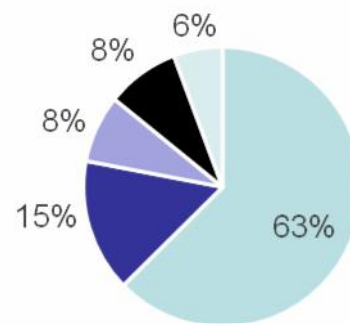


■ Salaried ■ Self Employed

Incremental Ticket Size
(Rs lacs)

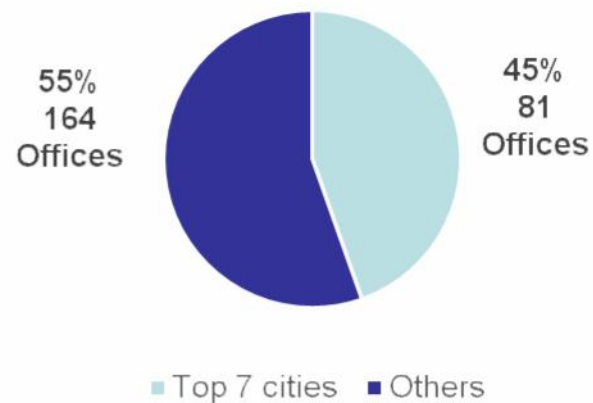


Originations by source



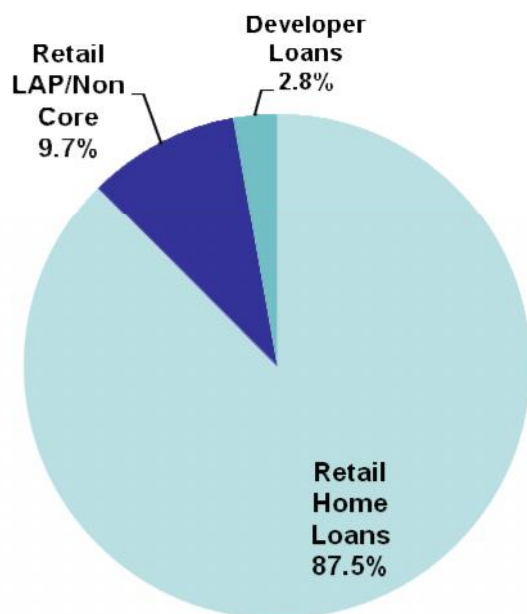
■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

Top 7 cities & Others



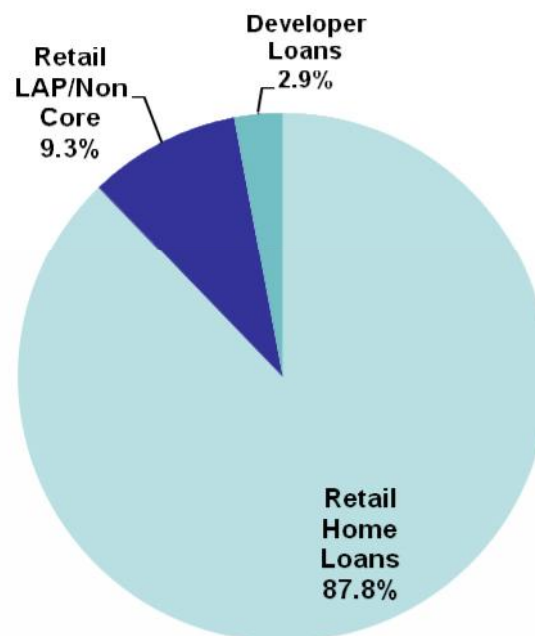
■ Top 7 cities ■ Others

Loan Book Composition



30.9.2016

O/s Portfolio Rs. 131096 cr



30.6.2016

O/s Portfolio Rs. 127437 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans*

To Outstanding Portfolio (See Note below)

As of FY15	37%
As of FY16	47%
As of Q1FY17	56%
As of Q2FY17	61%

Loan To Value Ratio

On Incremental Sanctions

For FY15	50.94%
For FY16	46.61%
For Q1FY17	46.75%
For H1FY17	47.39%

Prepayment

Lump Sum/ opening book

For FY15	8.4%
For FY16	11.9%
For Q1FY17	11.5%
For Q2FY17	10.9%

Installment to Net Income Ratio

On Incremental Sanctions

For FY15	33.86%
For FY16	33.25%
For Q1FY17	31.72%
For H1FY17	33.14%

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

Executive Summary-Q2/FY17

Rs in Cr

	<u>% Var</u>	<u>Sep-16</u> <u>Q2FY17</u>	<u>Sep-15</u> <u>Q2FY16</u>	<u>% Var</u>	<u>H1 FY17</u>	<u>H1 FY16</u>
Interest Income on Individual Loans	13%	3308.20	2936.24	13%	6520.24	5765.34
Interest Income on Project Loans	34%	120.11	89.79	32%	234.40	178.09
Total Interest Income	13%	3428.31	3026.03	14%	6754.64	5943.43
Processing Fees & other fees	(27%)	28.14	38.61	(8%)	61.49	67.09
Other Income	35%	33.46	24.72	21%	53.63	44.28
Gross Income	13%	3489.91	3089.36	13%	6869.76	6054.80
Interest Expense	11%	2562.60	2309.09	11%	5064.41	4567.62
Net Interest Income	21%	865.71	716.94	23%	1690.23	1375.81
Salary & Other Establishment Exp	29%	136.37	105.98	45%	274.53	189.53
Provisions for NPA/Std Assets	(13%)	26.48	30.58	89%	141.33	74.61
Profit before Tax	18%	760.64	644.23	13%	1384.07	1223.26
Tax Expenses	14%	265.88	232.50	12%	481.47	429.39
Net Profit	20%	494.76	411.74	14%	902.60	793.87

Executive Summary-Q2/FY17

	<u>% Var</u>	<u>Sep-16</u> <u>Q2FY17</u>	<u>Sep-15</u> <u>Q2FY16</u>	<u>% Var</u>	<u>H1 FY17</u>	<u>H1 FY16</u>
Disbursements						
Individual	10%	8755	7944	14%	15819	13887
Project	(17%)	368	445	35%	845	626
Total	9%	9123	8390	15%	16665	14513
Borrowings during the period (Rs.cr)		13647	10335			
Net Interest margins(%)		2.68%	2.56%		2.64%	2.47%
Incremental Cost(i.e for the YTD)		8.40%	8.92%			
Incremental Yield(overall, annualised)		10.58%	10.92%			
Incremental Spreads		2.18%	2.00%			
Outstanding Portfolio						
Individual	15%	127434	111077			
Project	22%	3662	2992			
Total	15%	131096	114069			
Outstanding Liabilities		116083	101640			

Financial Highlights

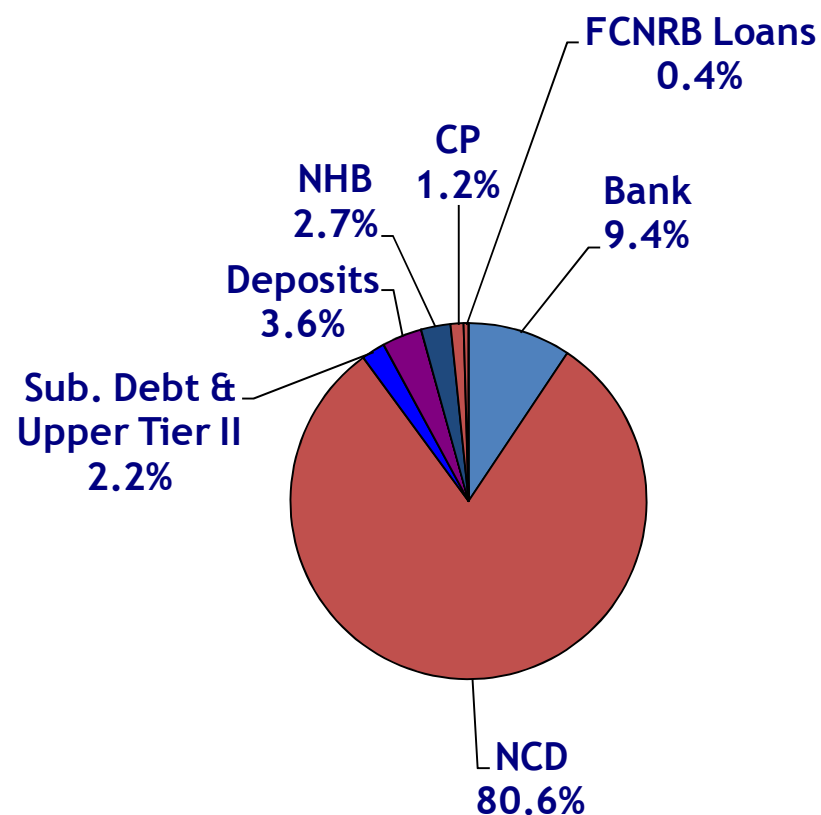
	Q2 FY2017	Q2FY 2016
Return on Average Equity (%)	19%	19%
Return on Average Assets (%)	1.53%	1.47%
Earnings per share (on Rs 2 pd up)	17.89	15.73
Capital Adequacy Ratio	March 2016	Sept 2015
Tier I	13.86	12.46
Tier II	3.18	3.04
Total	17.04	15.51

Liability Profile

as on 30.9.2016

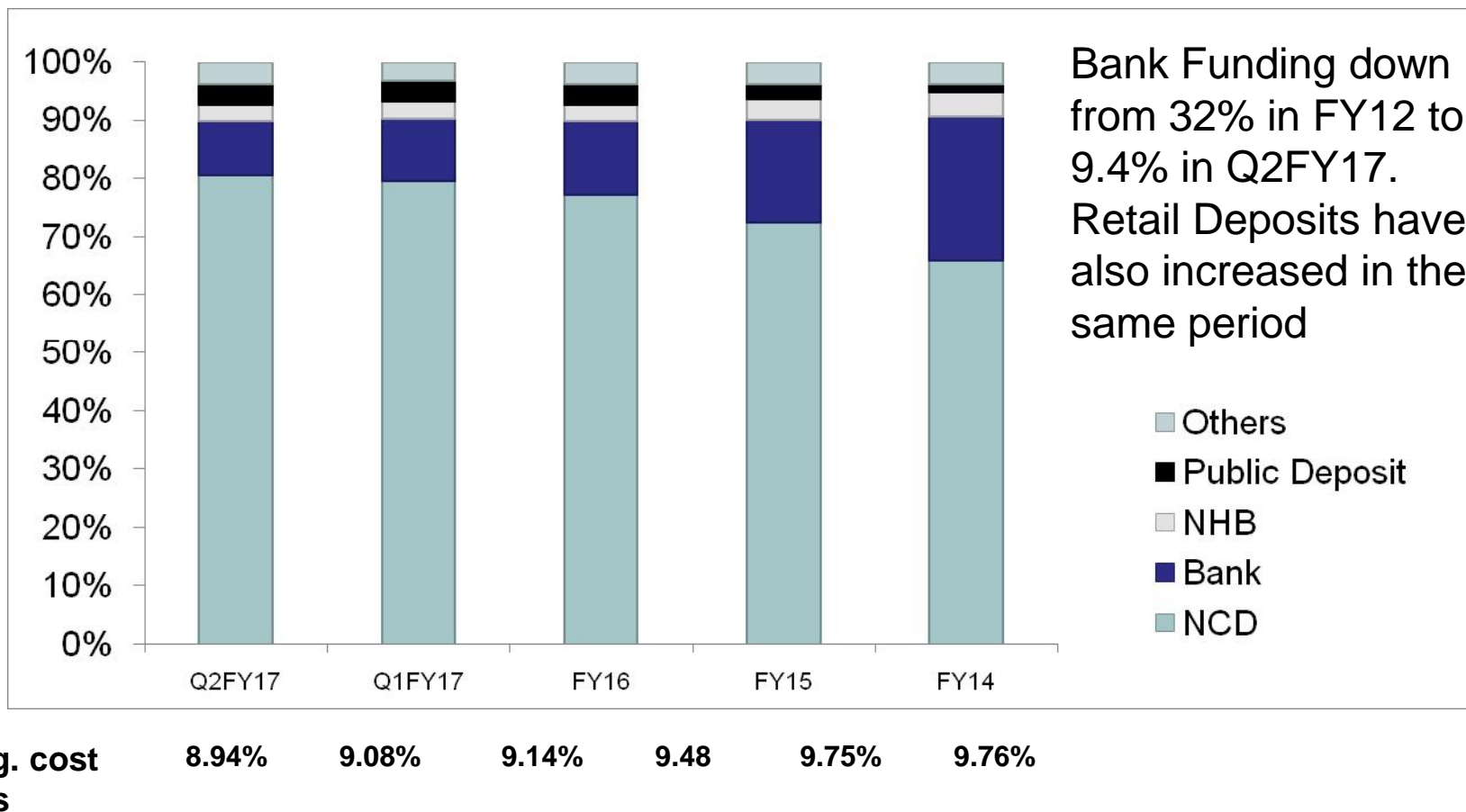
Source	Wtd Avg Cost (%)
Banks	9.72%
Non Convertible Debenture	8.87%
Deposits	8.71%
National Housing Bank	8.59%
FCNRB Loans	9.66%
Sub. Debt & Upper Tier II	9.19%
Commercial Paper	6.88%
Total	8.94%

Outstanding Borrowings - Rs. 116083 cr

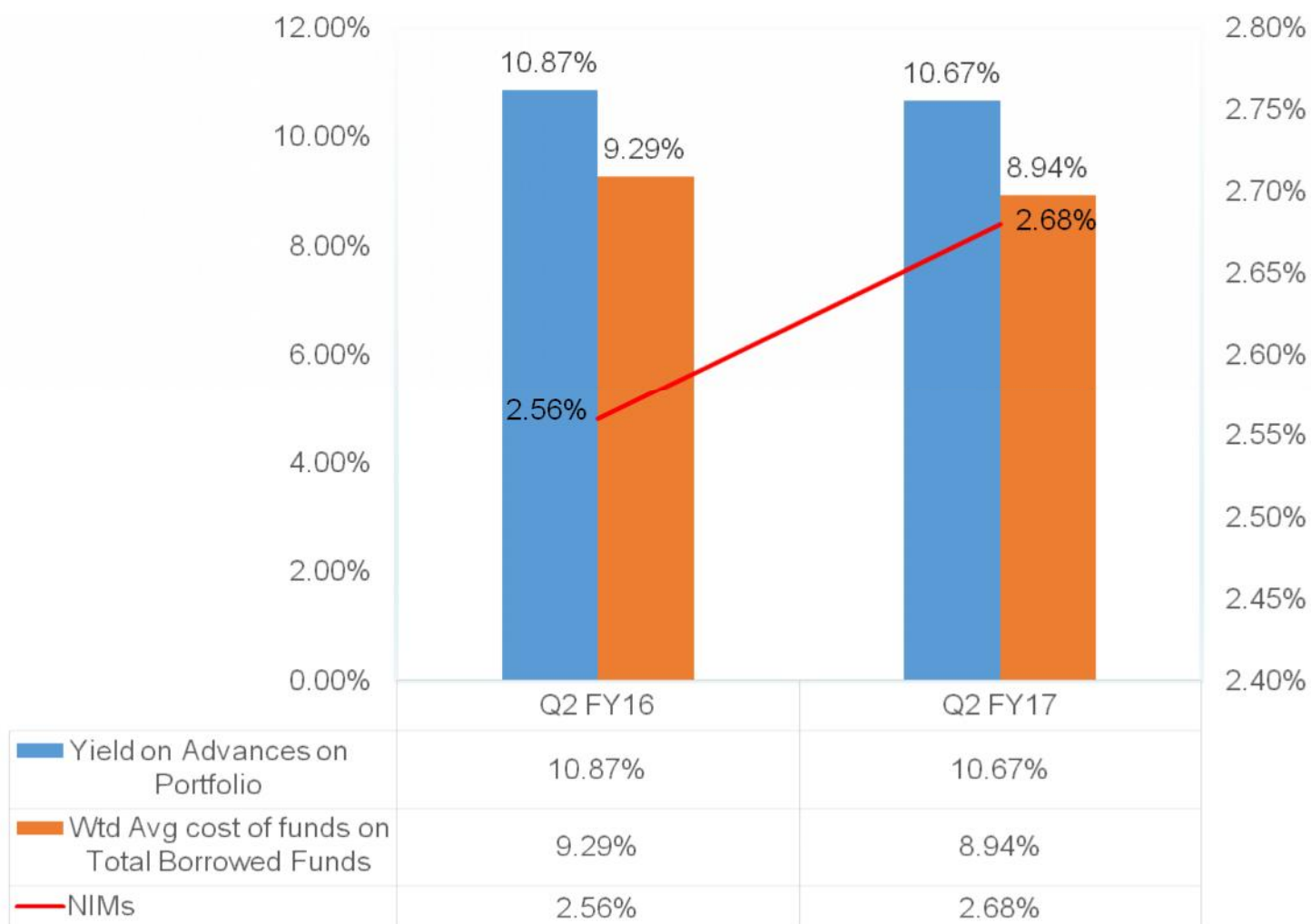


During Q2FY17, Borrowings were Rs 13648 cr @ 8.18%

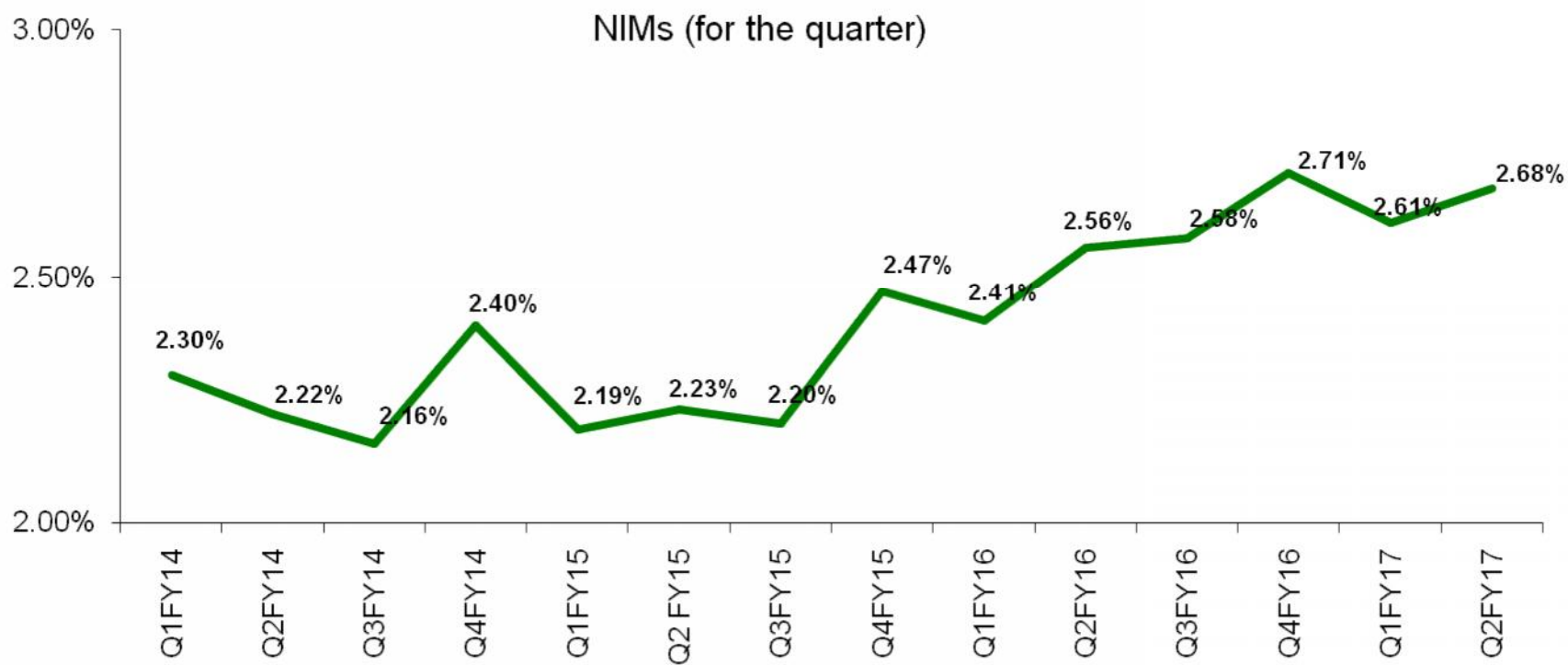
Change in Liability Mix- last 5 yrs



Yield & Cost of Funds on portfolio



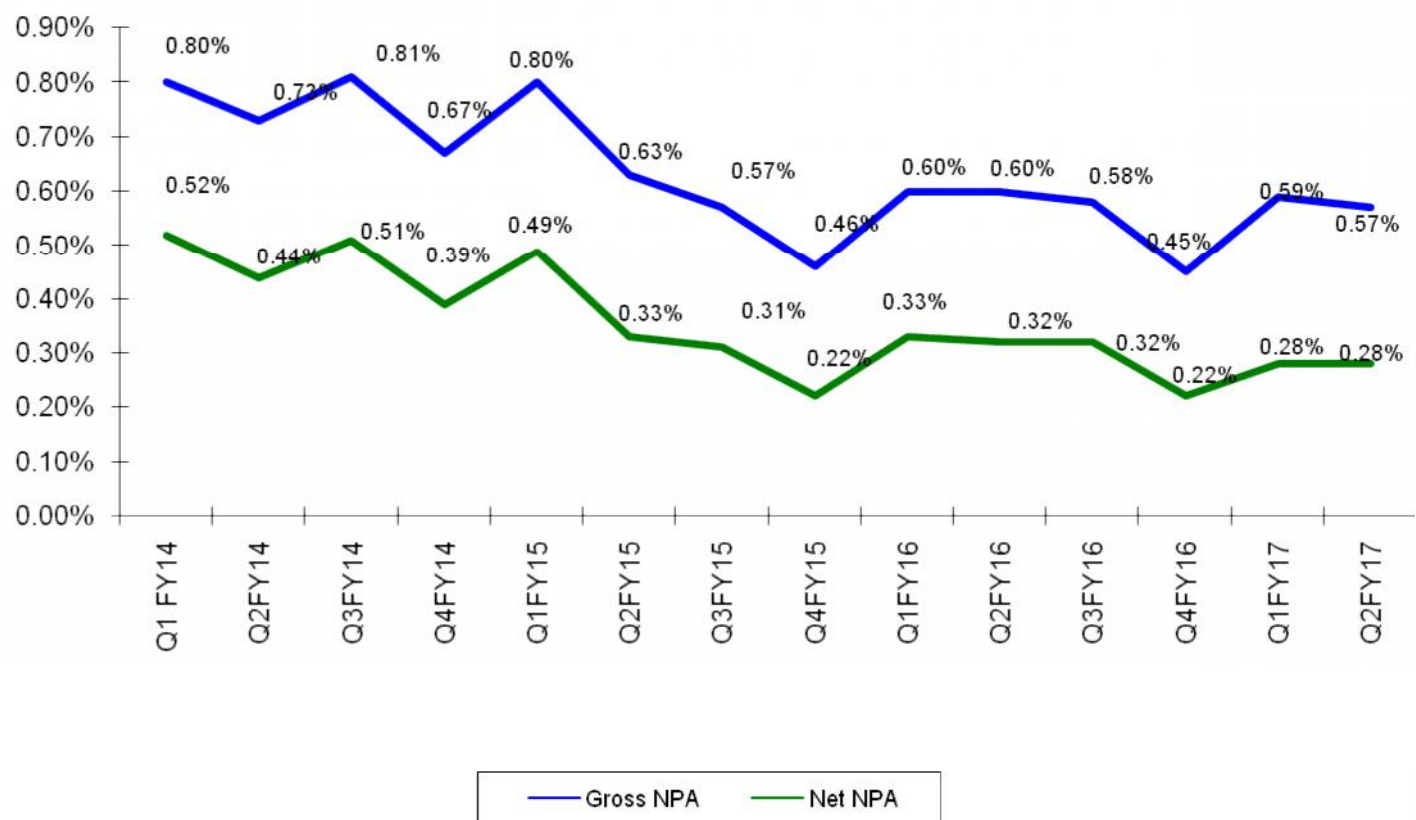
NIMs



Gross & Net NPAs

	30.9.2016	30.9.2015
Gross NPA (Rs. cr)	750	683
Gross NPA (%)	0.57%	0.60%
Provisions for NPA (Rs. cr)*	382	314
Net NPA(%)	0.28%	0.32%
Provisions incl standard asset prov.	931	779
Provisions cover incl standard asset prov.	124%	114%

Gross & Net NPAs



Thank you

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