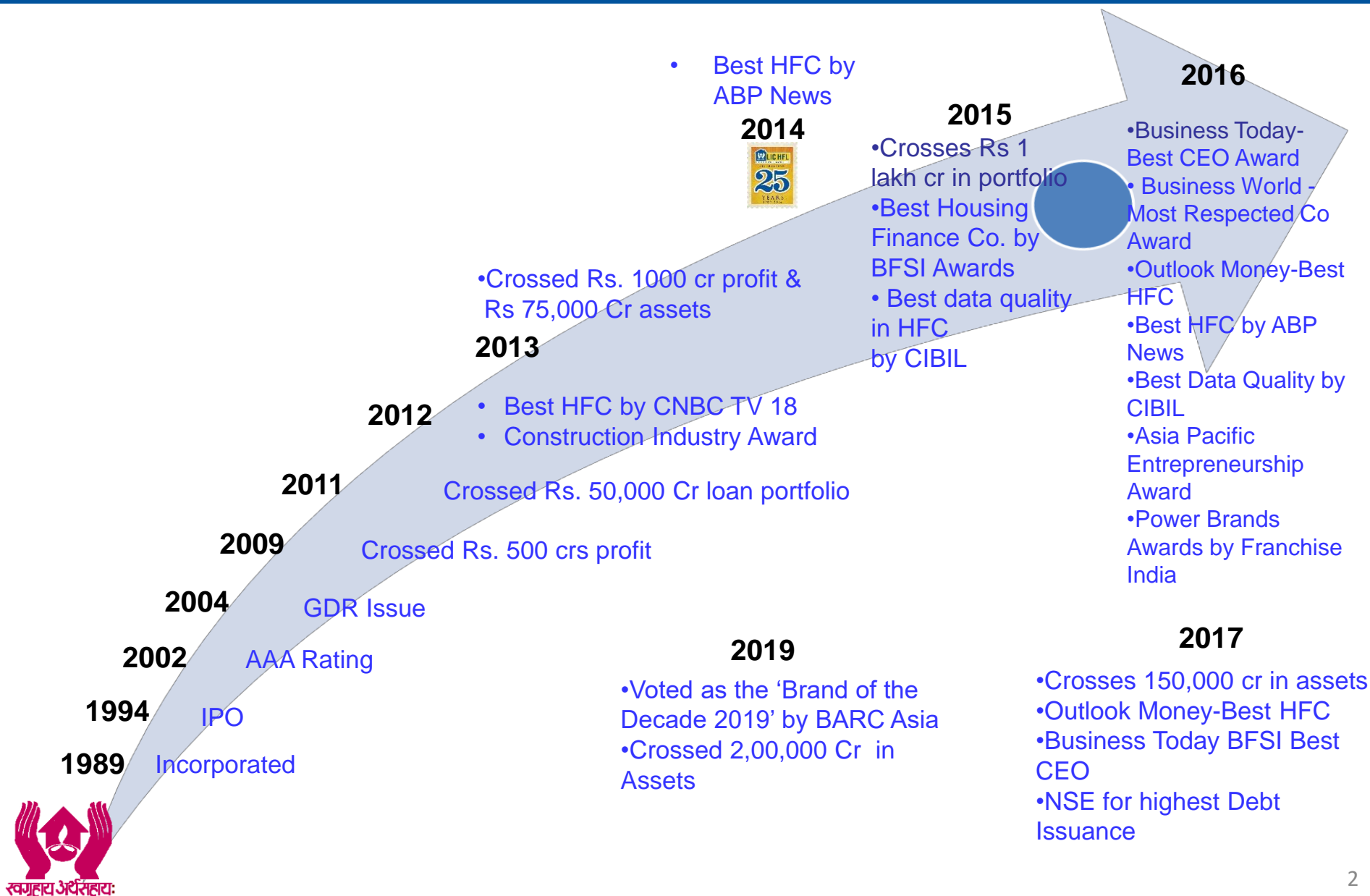


Q2 FY20 Investor Update

LICHFL: A Journey of 30 Years...

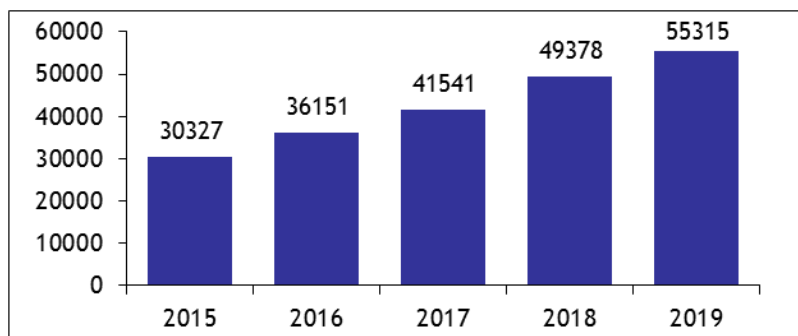


Executive Summary – Q2/FY20

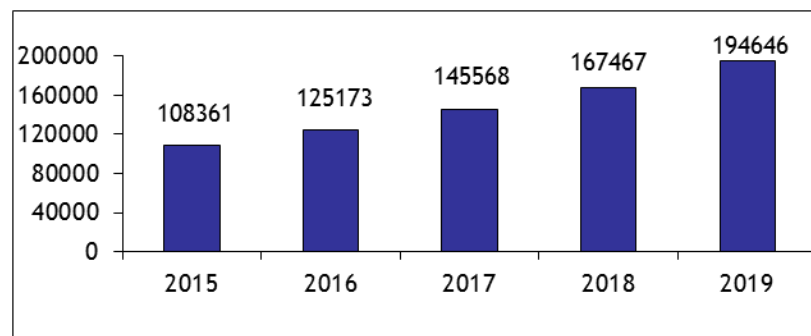
- Q2 FY20 PAT at Rs 772.20 cr as against Rs 573.16 cr up 35%
- Q2 FY20 Revenue from operations up by 18 % to Rs 4973 cr
- Outstanding Loan portfolio up by 14.50 % to Rs.203037 cr
 - Individual Home Loan Portfolio up by 13 % to Rs 154059 cr
- Q2FY20 Disbursements Rs12173 cr against Rs 14294 cr
 - Individual Home Loan Disbursements Rs 10136 cr against Rs 8739 cr up by 16%
- Net Interest Income Rs 1213 cr up by 16%
- **Net Interest Margins 2.42 % for Q2 FY20** as against 2.41% for Q2FY19
- Stage 3 EAD at 2.38 % as against 1.98% as on 30.6.2019

Update – last 5 years

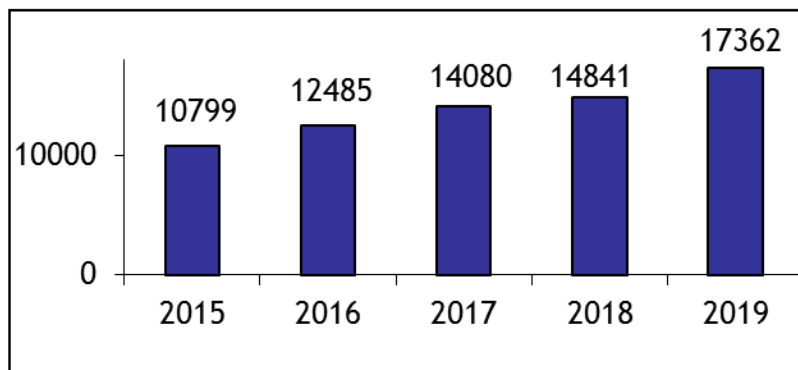
Disbursement (Rs. Cr) CAGR 16%



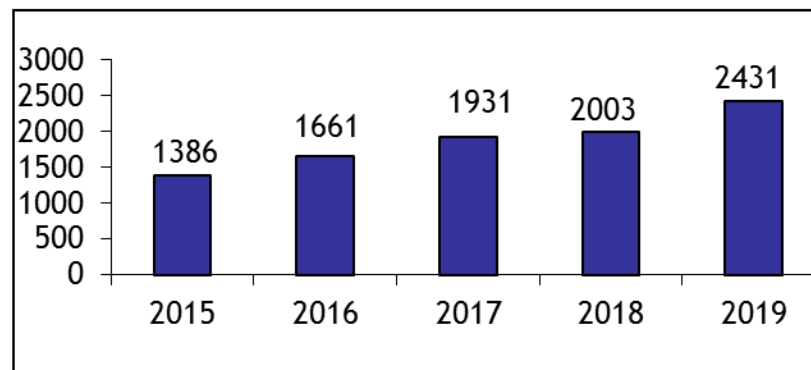
Loan Portfolio (Rs.cr) CAGR 16%



Income (Rs. cr) CAGR 13%

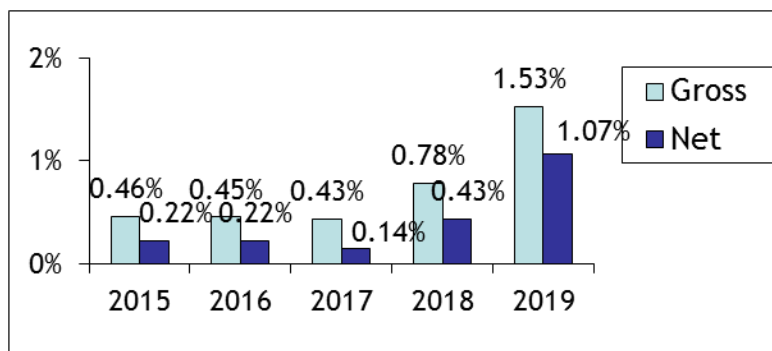


Profit After Tax (Rs. cr) CAGR 15%

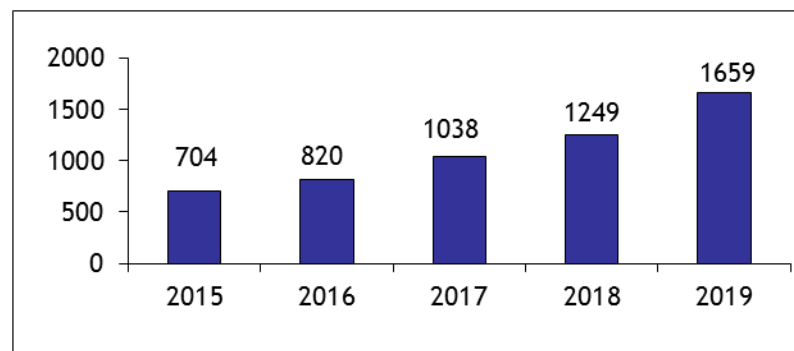


Update – last 5 years

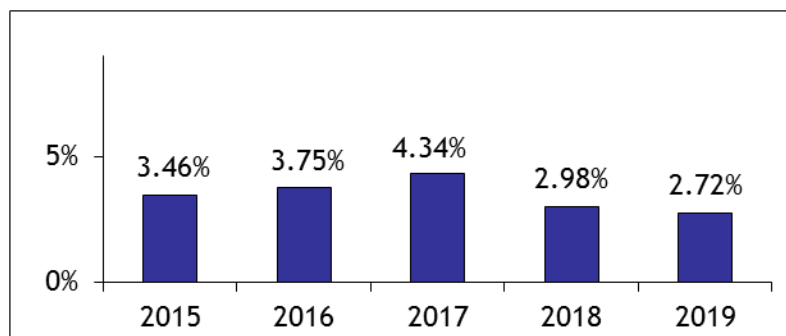
Gross & Net NPAs



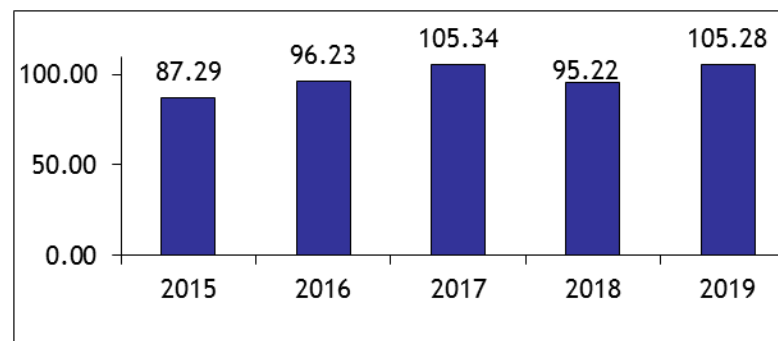
Total Provisions* (Rs cr)



Operating Expense to Total Income



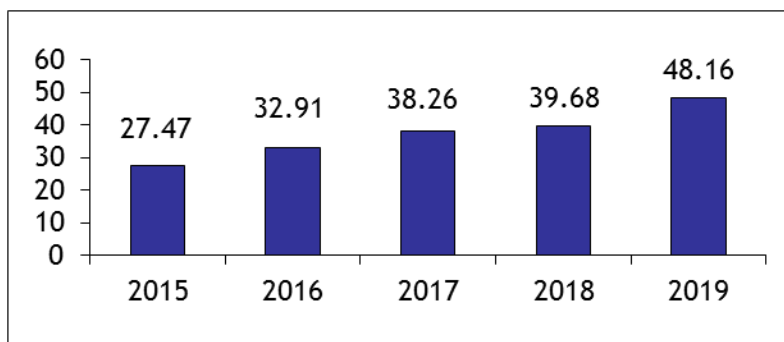
Profit per employee (Rs. lacs)



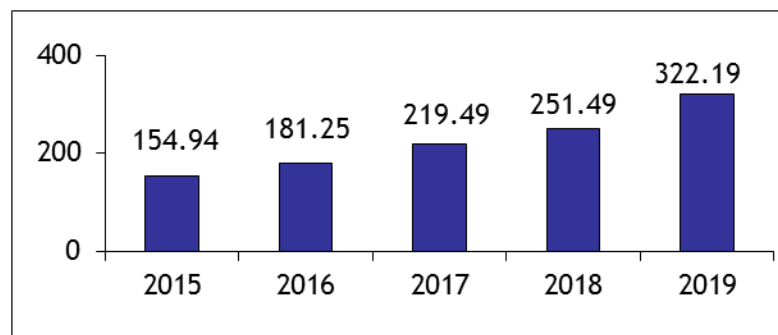
* Provisions Including Provisions on Std. Assets

Update – last 5 years

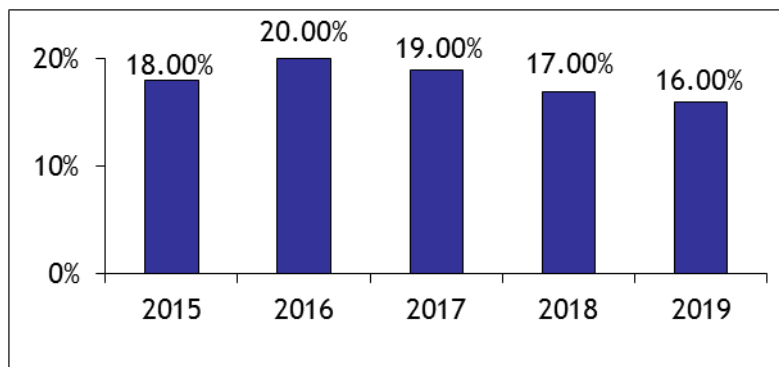
EPS (Rs) (Rs 2/- pd up)



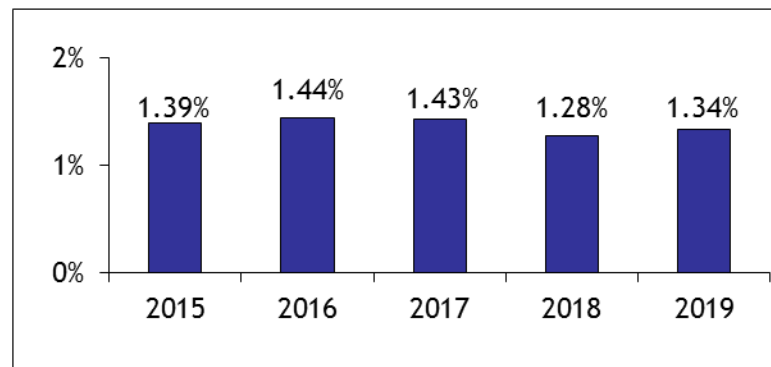
Book Value (Rs)(Rs 2/- pd up)



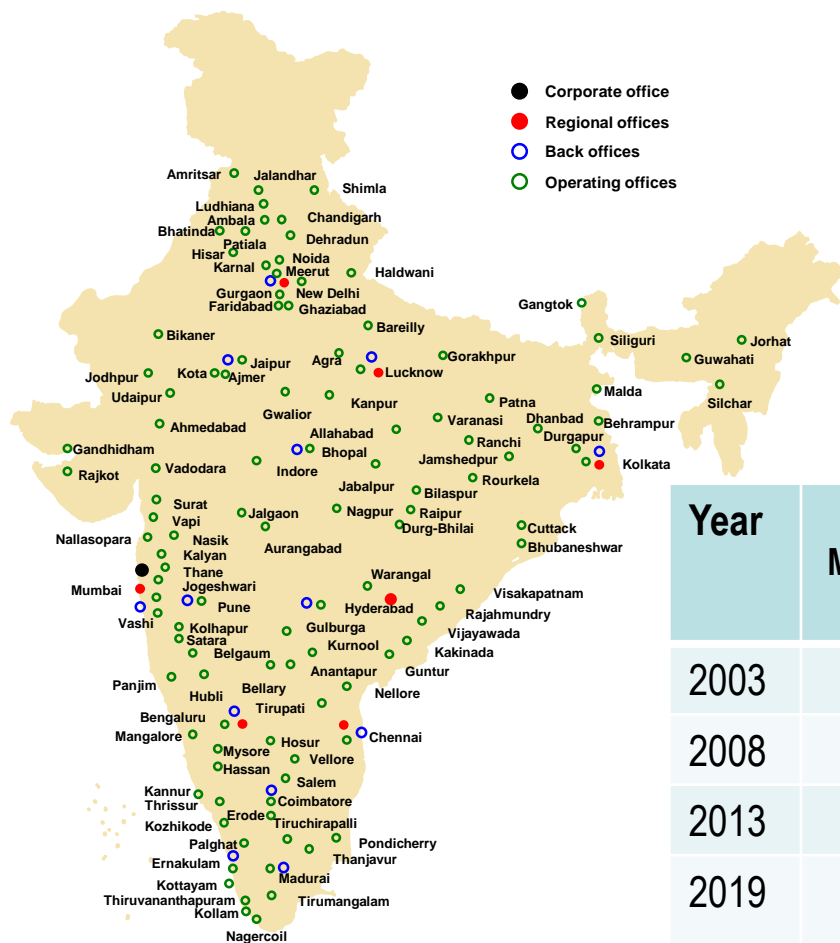
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

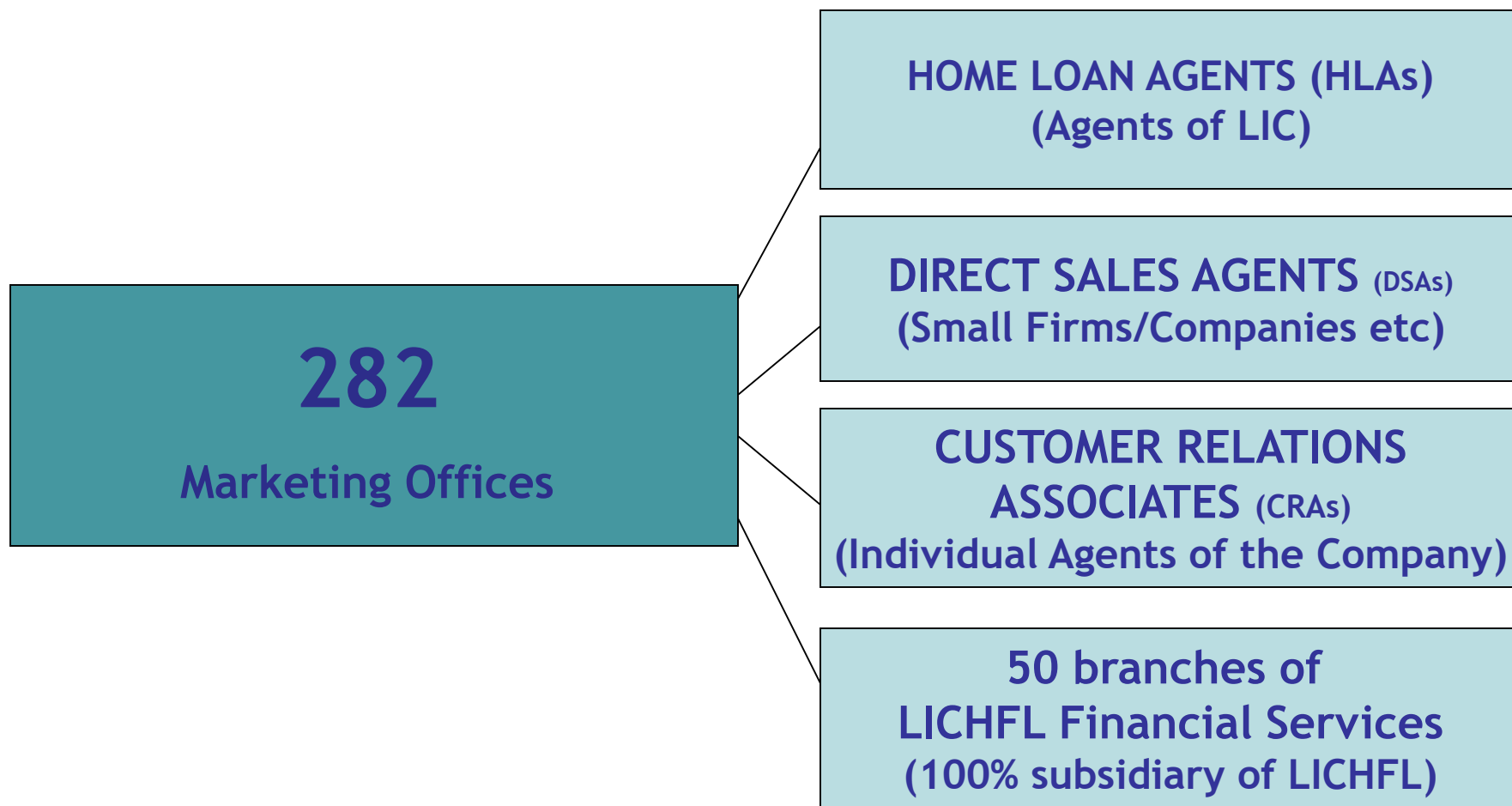


- 9 Regional Offices
- 25 Back Offices
- 282 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2280 Employees

Widening footprint...improved efficiencies

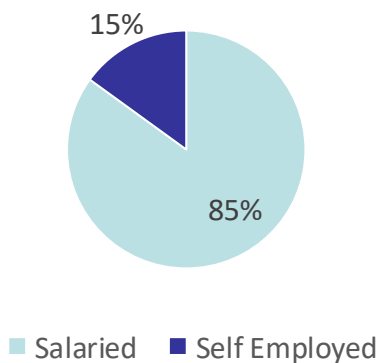
Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2003	105	-	6	870	7772
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2019	273	23	9	2309	194646

Distribution Network

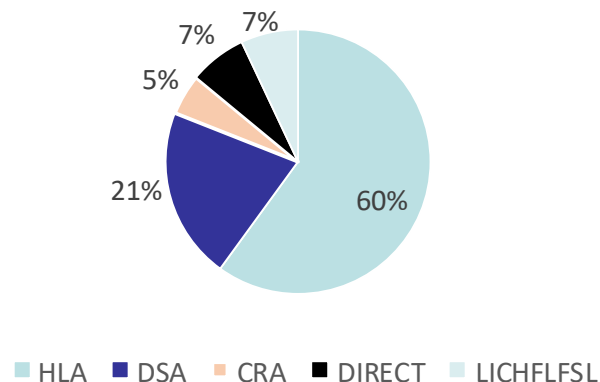


Origination Pattern & Average Ticket Size

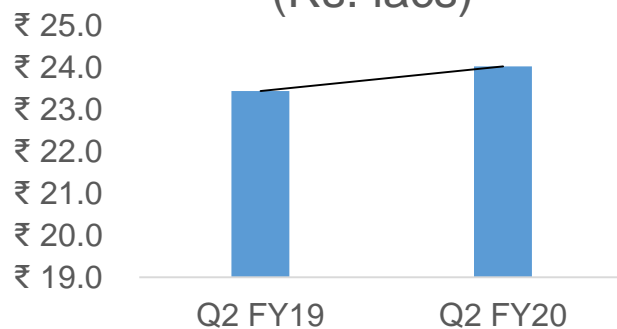
Customer Type



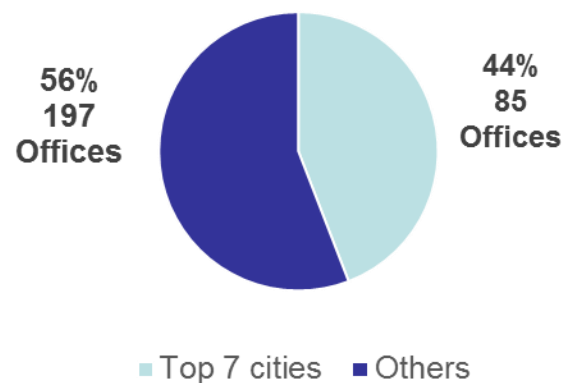
Originations by source



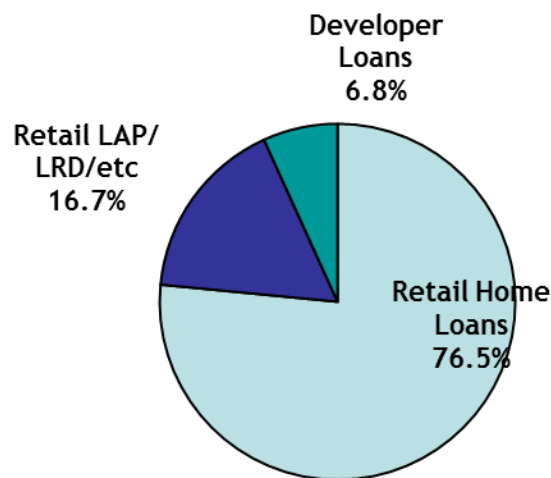
Incremental Ticket Size
(Rs. lacs)



Top 7 cities & Others

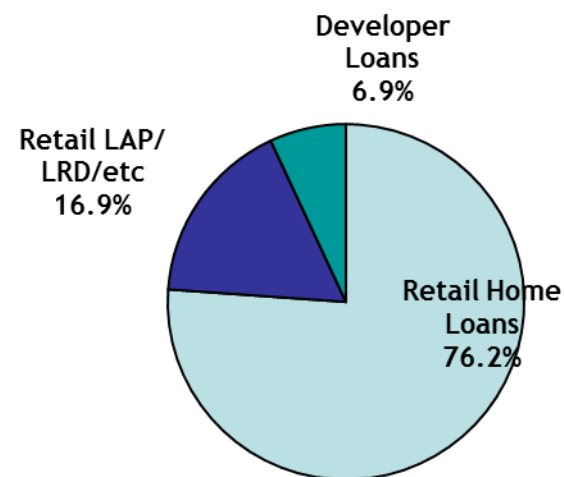


Loan Book Composition



30.09.2019

O/s Portfolio Rs. 203037 cr



30.06.2019

O/s Portfolio Rs. 197768 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY 18	74%
As of FY19	93%
As of Q1FY20	93%
As of Q2FY20	82%

Prepayment Lump Sum/ opening book

For FY 18	11.0%
For FY19	10.2%
For Q1FY20	9.8%
For Q2FY20	9.6%

Loan To Value Ratio On Incremental Sanctions

For FY 18	44%
For FY19	46%
For Q1FY20	47%
For Q2FY20	49%

Installment to Net Income Ratio On Incremental Sanctions

For FY 18	31.00%
For FY19	32.00%
For Q1FY20	31.56%
For Q2FY20	31.52%

Financial Highlights- Q2

	Q2 FY2020	Q2 FY2019
Return on Average Equity (%)	16.5%	16%
Return on Average Assets (%)	1.4%	1.3%
Earnings per share (on Rs 2 pd up)	15.30	11.36
Capital Adequacy Ratio	March 2019	March 2018
Tier I	12.30	13.06
Tier II	2.06	2.43
Total	14.36	15.49

Executive Summary-Q2/H1FY20

	<i>Var</i>	Q2 FY20 (Rs. Cr)	Q2 FY19 (Rs. Cr)	<i>Var</i>	H1 FY20 (Rs. Cr)	H1 FY19 (Rs. Cr)
Revenue from Operations	18%	4972.86	4201.61	18%	9780.06	8260.87
Finance cost	18%	3701.81	3138.24	18%	7304.40	6163.56
Net Interest Income	16%	1213.08	1047.44	17%	2367.02	2027.12
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	27%	278.04	219.39	41%	535.34	380.36
<u>Profit before Tax</u>	15%	856.06	745.34	11%	1696.95	1533.74
Tax Expense	-51%	83.86	172.18	-20%	314.07	392.64
<u>Net Profit</u>	35%	772.20	573.16	21%	1382.88	1141.10

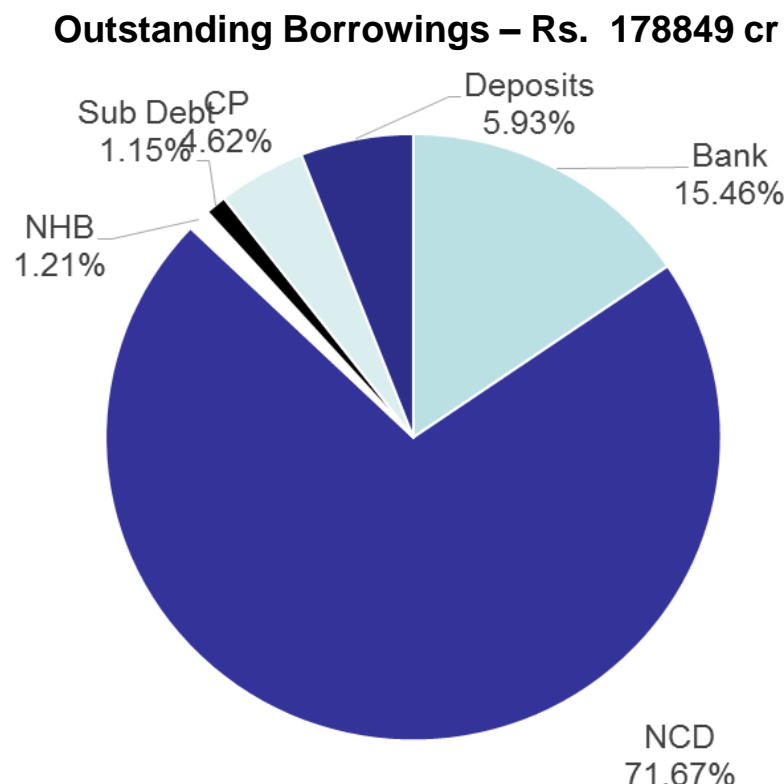
Executive Summary-Q2/H1 FY20

	<i>Var</i>	Q2 FY20 (Rs. Cr)	Q2 FY19 (Rs. Cr)	<i>Var</i>	H1 FY20 (Rs. Cr)	H1 FY19 (Rs. Cr)
Disbursements						
Individual	4%	11728	11324	6%	21160	20029
Project	-85%	445	2970	-67%	1274	3859
Total	-15%	12173	14294	-6%	22434	23866
Outstanding Portfolio						
Individual				14%	189351	166457
Project				25%	13685	10936
Total				14%	203037	177393
Net Interest Margins(%)		2.42%	2.41%		2.38%	2.35%
Outstanding Liabilities				16%	178849	154451
Weighted average cost of funds					8.36%	8.30%
Yield on advances annualised					10.34%	10.24%
Spreads					1.98%	1.94%

Liability Profile

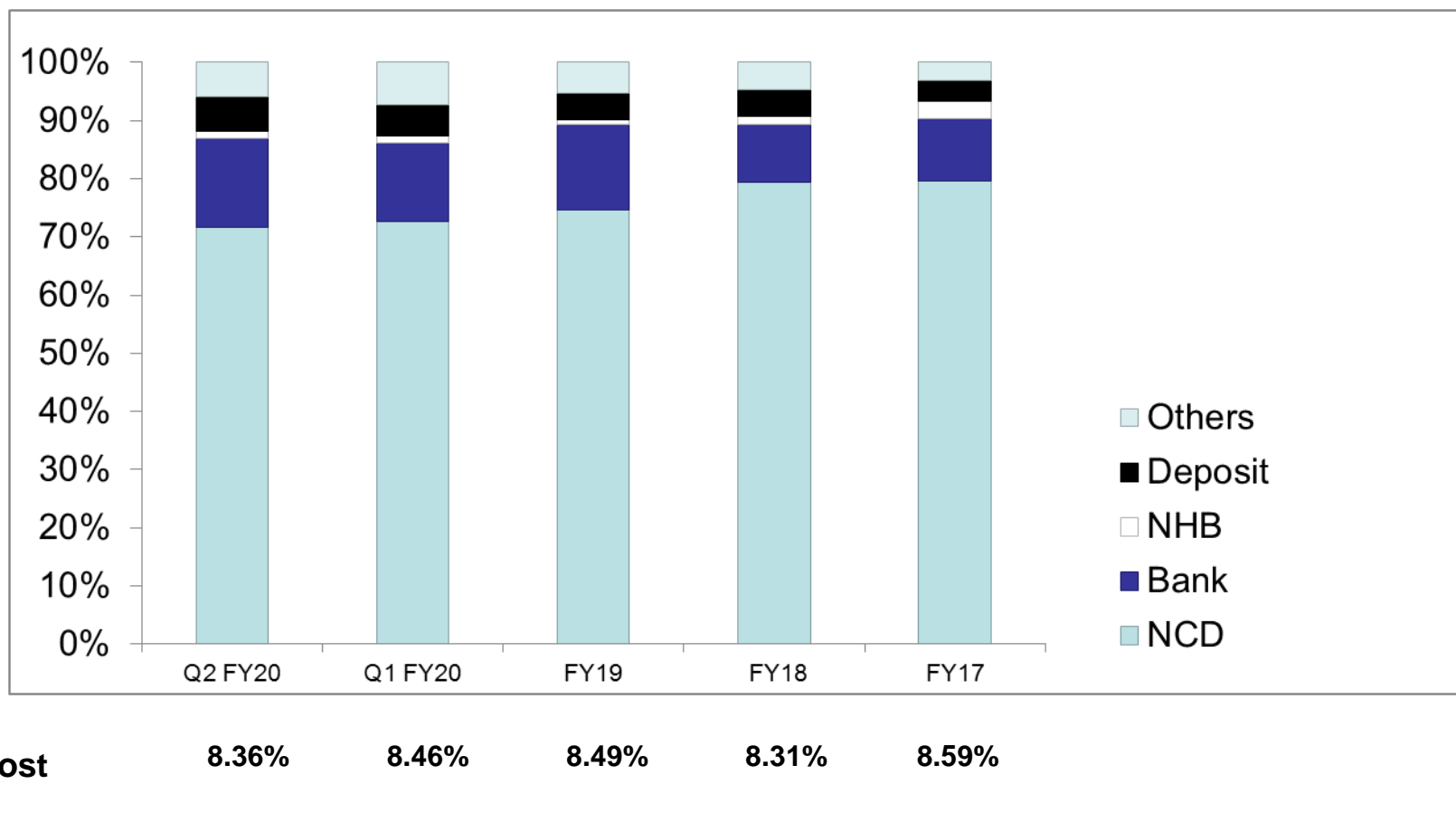
as on 30.09.2019

Source	Wtd Avg Cost (%)
Banks & Institutions	8.46%
Non Convertible Debenture	8.41%
National Housing Bank	7.76%
Sub. Bonds & Upper Tier II	8.89%
Commercial Paper	7.46%
Deposits	8.27%
Total	8.36%

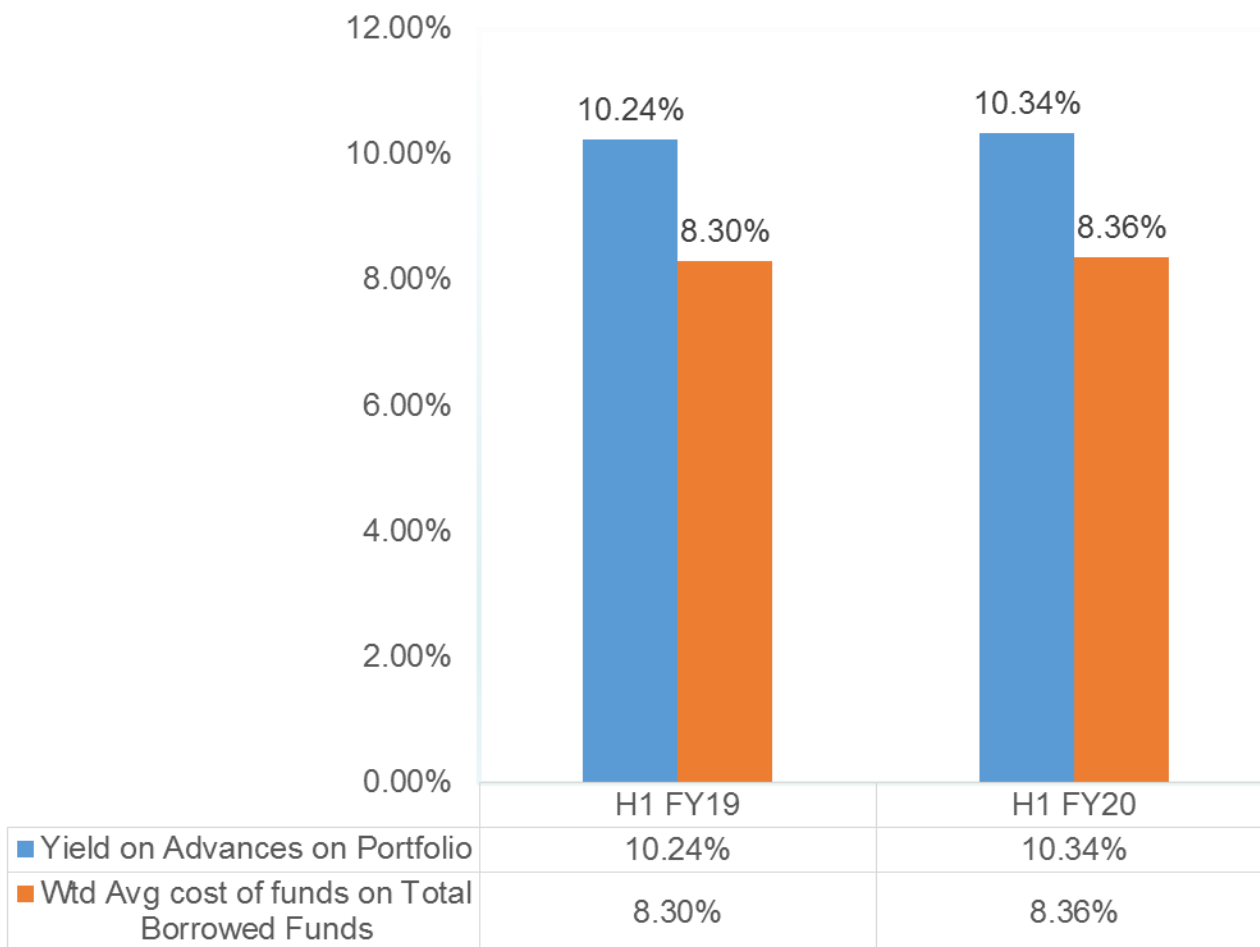


During Q2FY20, Incremental Cost of funds was 8.04%

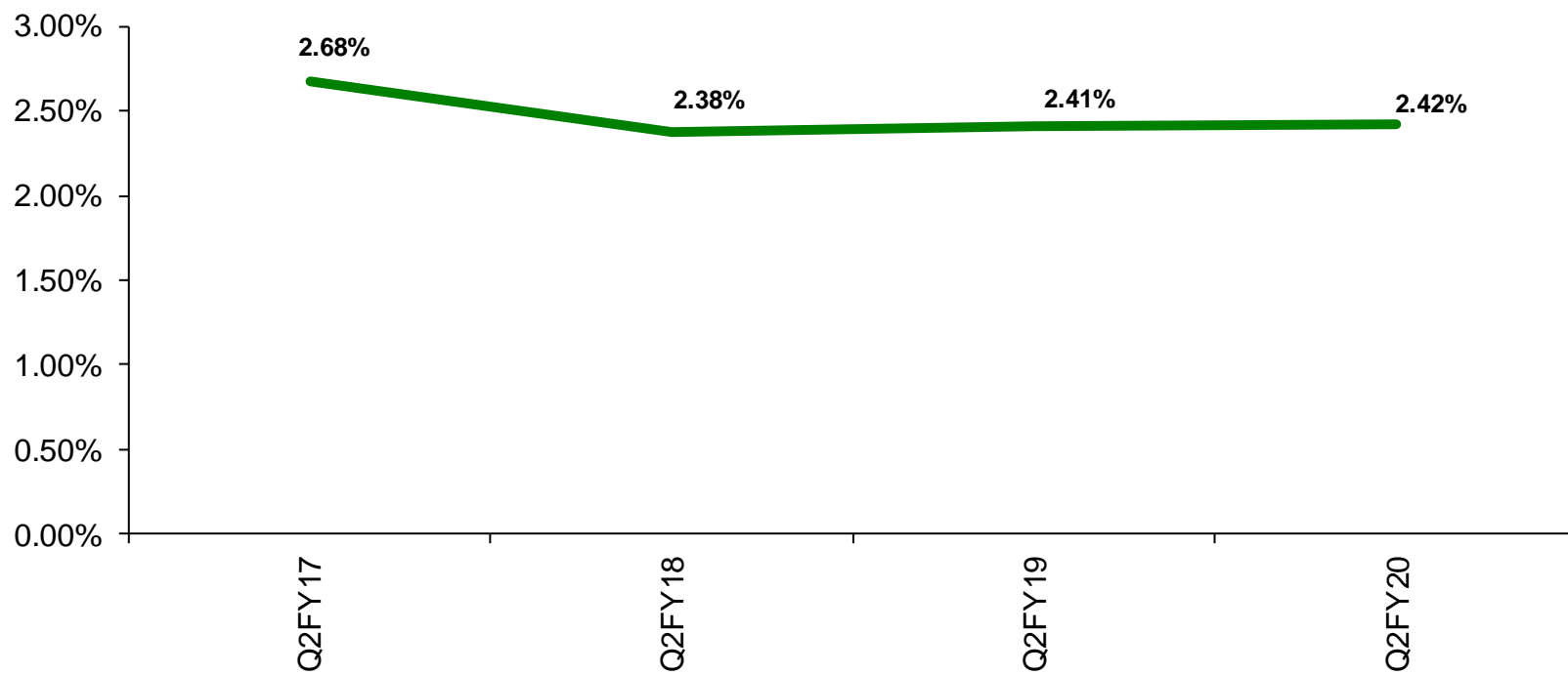
Change in Liability Mix- last 3 yrs



Yield & Cost of Funds on portfolio



NIMs



Classification of Assets

Exposure At Default %	September-19	September-18
Stage 1	92.88%	94.57%
Stage 2	4.74%	4.16%
Stage 3	2.38%	1.27%
Total	100%	100%
ECL Provision	September-19	September-18
Stage 1	Rs. 28.67 cr	Rs. 278.8cr
Stage 2	Rs. 82.33 cr	Rs. 110.98 cr
Stage 3	Rs 2083.04 cr	Rs. 1169.67 cr

Thank you

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