

# Performance Review

For the Quarter ended June 2017

## IIFL Holdings Limited

Bloomberg: IIFL IN

July 22, 2017

KNOWLEDGE IS THE EDGE



[www.iifl.com](http://www.iifl.com)

<b>I: IIFL Group Performance Overview</b>	<b>3</b>
---	----------

(i) Non-banking and Housing Finance	8
-------------------------------------	---

(ii) Wealth and Asset Management	15
----------------------------------	----

(iii) Capital Markets	20
-----------------------	----

<b>II: Ownership, Management and Governance</b>	<b>25</b>
---	-----------

<b>III: Corporate Social Responsibility</b>	<b>32</b>
---	-----------

# IIFL Group – Quarterly results at a glance

Quarter ended June 2017



₹ Cr	Income	Y-o-Y (%)	PAT	Y-o-Y (%)
Loans and Mortgages	407	40%	116	31%
Wealth and Asset Management	244	52%	87	64%
Capital Markets	256	103%	49	198%
<b>IIFL Consolidated</b>	<b>907</b>	<b>57%</b>	<b>252</b>	<b>59%</b>
Minority Interest	-	-	(54)	161%
<b>IIFL Consolidated (post minority)</b>	<b>907</b>	<b>57%</b>	<b>198</b>	<b>44%</b>

## Key highlights of the quarter

- Wealth assets grew 60% y-o-y to ₹126,908 Cr
- Loan book grew 26% y-o-y to ₹23,330 Cr
- Despite adoption of 90-day NPA recognition norm, Net NPAs remain below 1%
- IIFL is ranked #1 Investment Banker in Equity Issuances for CY2016 and CY2017 YTD (source: Prime Database) .
- IIFL Markets, mobile trading app, crossed 1 million mark

# IIFL Group – Consolidated Results

Quarter ended June 2017



₹ Cr	Q1FY18	Q1FY17	Y-o-Y	Q4FY17	Q-o-Q
Revenue from operations	1,473.2	1,026.6	43%	1,400.9	5%
Other income	5.3	3.9	35%	3.5	50%
<b>Total Income</b>	<b>1,478.5</b>	<b>1,030.5</b>	<b>43%</b>	<b>1,404.4</b>	<b>5%</b>
Operating cost	52.6	37.4	41%	65.9	-20%
Employee cost	224.6	179.0	25%	227.1	-1%
Administration and other expenses	239.6	112.1	114%	173.0	39%
Total expenses	516.8	328.5	57%	466.0	11%
<b>EBITDA</b>	<b>961.6</b>	<b>702.1</b>	<b>37%</b>	<b>938.5</b>	<b>2%</b>
Interest costs	571.5	453.9	26%	561.1	2%
Depreciation and amortization	14.9	13.5	10%	14.4	3%
<b>Profit before tax</b>	<b>375.3</b>	<b>234.6</b>	<b>60%</b>	<b>363.1</b>	<b>3%</b>
Provision for taxation	123.4	76.5	61%	128.5	-4%
<b>Profit after tax (pre-minority)</b>	<b>251.9</b>	<b>158.2</b>	<b>59%</b>	<b>234.5</b>	<b>7%</b>
Minority interest	53.8	20.6	161%	48.2	12%
<b>Profit after tax (post-minority)</b>	<b>198.1</b>	<b>137.5</b>	<b>44%</b>	<b>186.4</b>	<b>6%</b>

Note - Previous periods figures have been regrouped / rearranged wherever necessary.  
 Loss from discontinuing operations has been adjusted with total expenses.  
 Minority interest includes profit/loss of associates.

# IIFL Group – Consolidated Balance Sheet

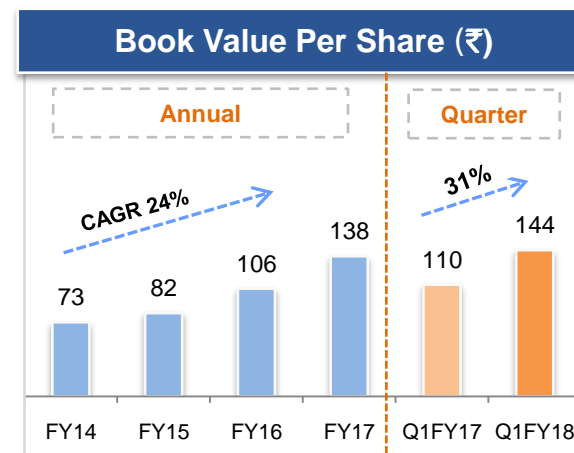
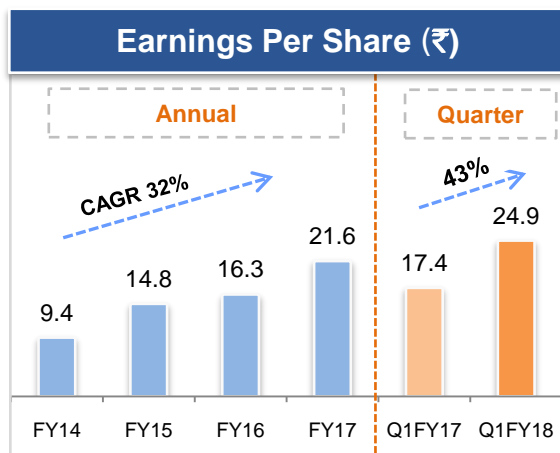
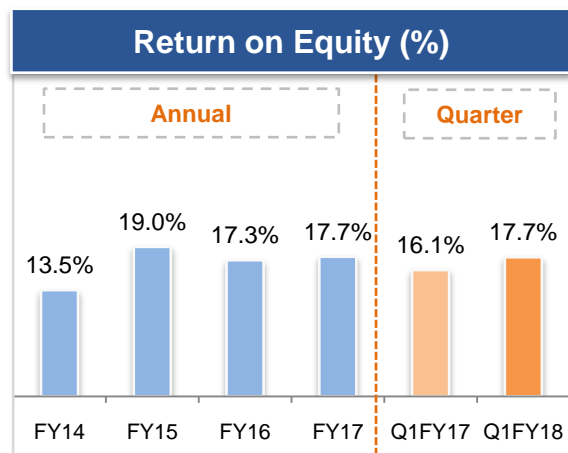
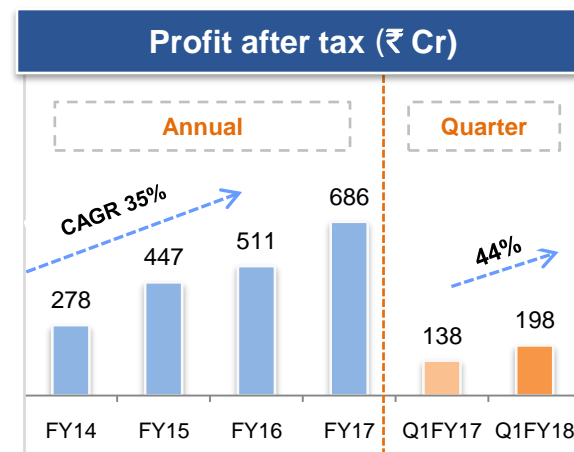
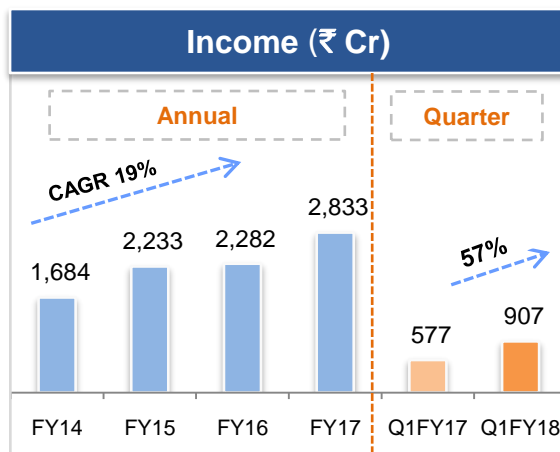
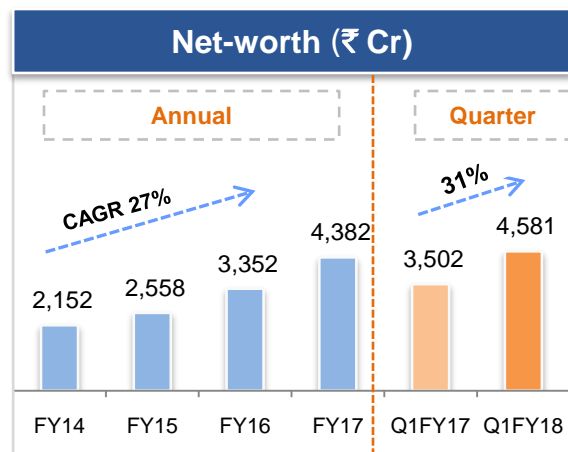
Quarter ended June 2017



₹ Cr	As at 30.06.2017	As at 30.06.2016	Y-o-Y	As at 31.03.2017	Q-o-Q
Equity Share Capital	63.6	63.3	0%	63.6	0%
Reserves and Surplus	4,516.9	2,995.1	46%	4,318.0	5%
<b>Shareholders' funds</b>	<b>4,580.5</b>	<b>3,058.4</b>	<b>45%</b>	<b>4,381.6</b>	<b>5%</b>
Minority Interest	1,314.0	1,046.5	36%	1,255.2	5%
Borrowings	26,506.2	17,639.3	56%	24,324.6	10%
<b>Sources of Funds</b>	<b>32,400.7</b>	<b>21,744.2</b>	<b>53%</b>	<b>29,961.4</b>	<b>9%</b>
Fixed assets	775.3	530.5	46%	758.6	3%
Investments	4,084.0	1,656.1	177%	3,535.8	14%
Gross Loans	24,686.6	18,332.4	36%	22,896.2	8%
Less: NPA Provision	224.3	178.5	29%	240.5	-7%
<b>Net Loans</b>	<b>24,462.3</b>	<b>18,153.9</b>	<b>36%</b>	<b>22,655.7</b>	<b>8%</b>
Net Current Assets	3,079.1	1,403.7	394%	3,011.4	3%
<b>Application of Funds</b>	<b>32,400.7</b>	<b>21,744.2</b>	<b>53%</b>	<b>29,961.4</b>	<b>9%</b>

# IIFL Group – Consolidated Financials

Quarter ended June 2017



- Since listing in 2005 till Year End FY17, IIFL Delivered Total Shareholder Return of 39% CAGR

Notes – Profit is post-minority. Income is net of interest expense. Quarterly ROE and EPS are annualized.

## **I: IIFL Group Performance Overview**

### **(i) Non-banking and Housing Finance**

### **(ii) Wealth and Asset Management**

### **(iii) Capital Markets**

## **II: Ownership, Management and Governance**

## **III: Corporate Social Responsibility**

# India Infoline Finance – Consolidated Results

Quarter ended June 2017



₹ Cr	Q1FY18	Q1FY17	Y-o-Y	Q4FY17	Q-o-Q
Loan book	20,381.2	16,867.4	21%	19,279.8	6%
Securitised assets	2,949.3	1,692.3	74%	3,001.2	-2%
<b>Assets under management</b>	<b>23,330.4</b>	<b>18,559.7</b>	<b>26%</b>	<b>22,281.0</b>	<b>5%</b>
Interest income	800.4	695.1	15%	791.3	1%
Less: Interest expense	454.4	429.4	6%	445.8	2%
<b>Net Interest income</b>	<b>346.1</b>	<b>265.6</b>	<b>30%</b>	<b>345.5</b>	<b>0%</b>
Other income	60.7	24.1	151%	58.6	4%
<b>Total income</b>	<b>406.8</b>	<b>289.8</b>	<b>40%</b>	<b>404.1</b>	<b>1%</b>
Less: Operating expense	158.8	123.8	28%	157.1	1%
Less: Loan losses & provision	70.9	29.2	143%	61.8	15%
<b>Profit before tax</b>	<b>177.0</b>	<b>136.7</b>	<b>29%</b>	<b>185.2</b>	<b>-4%</b>
<b>Profit after tax</b>	<b>116.3</b>	<b>89.0</b>	<b>31%</b>	<b>120.5</b>	<b>-3%</b>



# India Infoline Finance – Consolidated Balance Sheet

Quarter ended June 2017



₹ Cr	As at 30.06.2017	As at 30.06.2016	Y-o-Y	As at 31.03.2017	Q-o-Q
Equity Share Capital + CCPS	280.5	237.2	18%	280.5	0%
Preference Share Capital	75.0	175.0	-57%	75.0	0%
Reserves and Surplus	3,305.7	1,989.4	66%	3,189.4	4%
<b>Shareholders' funds</b>	<b>3,661.2</b>	<b>2,401.5</b>	<b>52%</b>	<b>3,544.9</b>	<b>3%</b>
Minority Interest	3.7	-	-	3.7	-1%
Borrowings	18,892.0	16,057.4	18%	18,104.4	4%
<b>Sources of Funds</b>	<b>22,556.9</b>	<b>18,459.0</b>	<b>22%</b>	<b>21,652.9</b>	<b>4%</b>
Fixed assets	175.3	62.3	181%	124.1	41%
Investments	1,475.7	1,176.2	25%	1,436.5	3%
Gross Loans	20,381.2	16,867.4	21%	19,279.8	6%
Less: NPA Provision	(224.3)	(178.5)	26%	(240.5)	-7%
<b>Net Loans</b>	<b>20,156.8</b>	<b>16,688.9</b>	<b>21%</b>	<b>19,039.3</b>	<b>6%</b>
Net Current Assets	749.1	531.6	41%	1,053.0	-29%
<b>Application of Funds</b>	<b>22,556.9</b>	<b>18,459.0</b>	<b>22%</b>	<b>21,652.9</b>	<b>4%</b>

# The core strategy is Retail lending, Digital delivery

Quarter ended June 2017

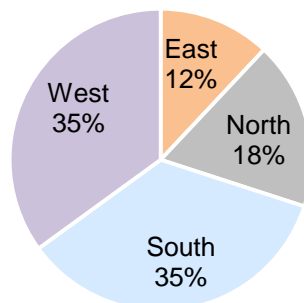


## 1 Retail lending

- Hived off large capital market loans to HNIs to separate wealth NBFC
- Large ticket construction loans done through AIF
- Invested in technology for automated score based MSME & personal loans
- Acquired micro finance company
- Leveraging and expanding a wide network of 1,114 dedicated branches, IIFL Finance is well placed to cater to the retail loan demand across India



Regional branch distribution



## 2 Digital delivery

- Technology is a strategic enabler for the business



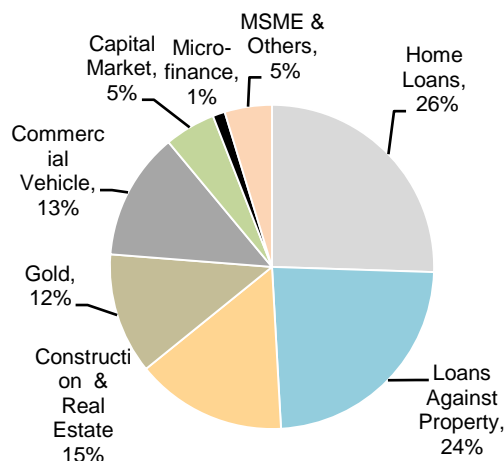
# Achieving volume & profit growth with superior asset mix



Quarter ended June 2017

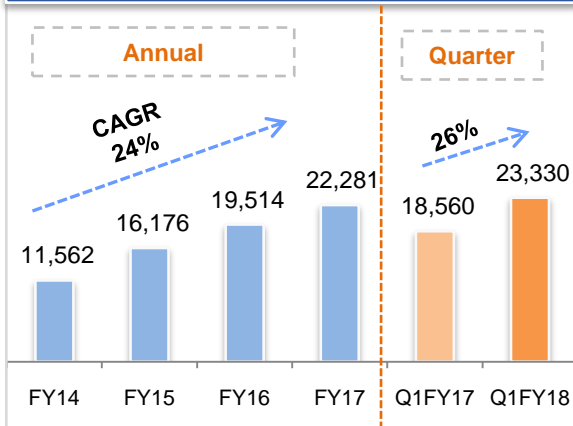
- Key growth drivers are low risk retail home loans, CV loans and small ticket SME loans
- In Construction & Real Estate loans, the mix is changing towards construction finance for small-ticket housing projects
- The share of LAP and Capital Market loans has declined

AUM break-up – Q1FY18 (%)

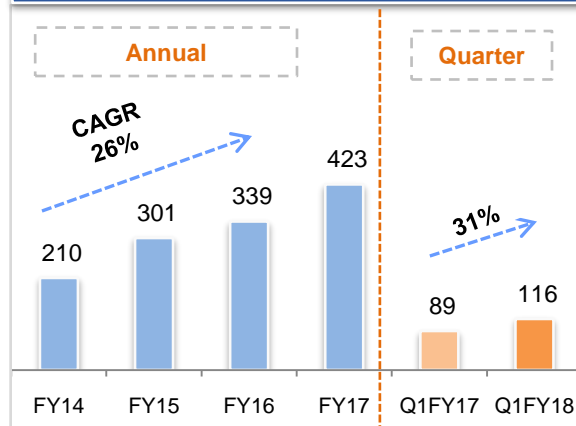


Loan AUM (₹Cr)	Q1FY18	Y-o-Y	Q-o-Q
Home Loan	5,952	82%	12%
LAP	5,506	9%	-2%
Construction & Real Estate	3,514	28%	15%
Gold	2,816	-5%	-3%
Commercial Vehicle	2,971	18%	0%
Capital Market	1,187	22%	8%
MFI	284	-	19%
MSME & Others	1,100	9%	7%
<b>Total</b>	<b>23,330</b>	<b>26%</b>	<b>5%</b>

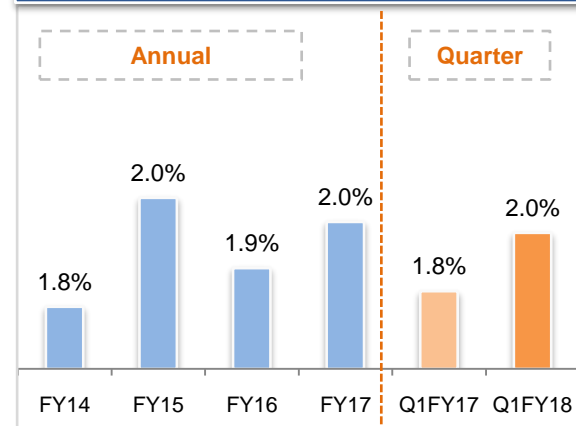
Loan AUM (₹Cr)



Net Profit (₹ Cr)



Return on Assets (%)



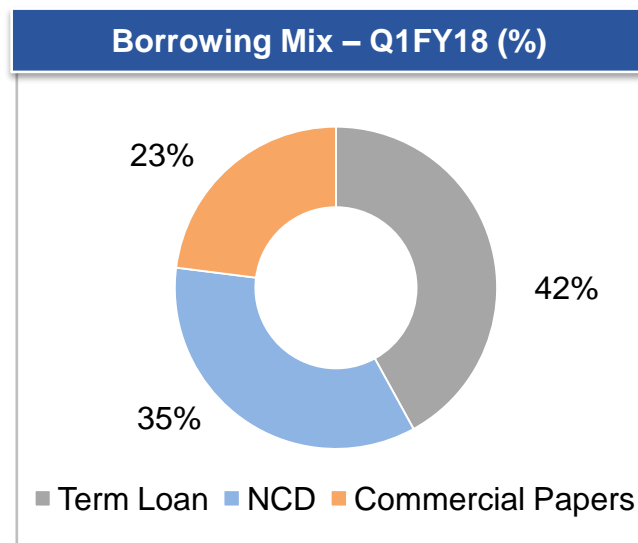
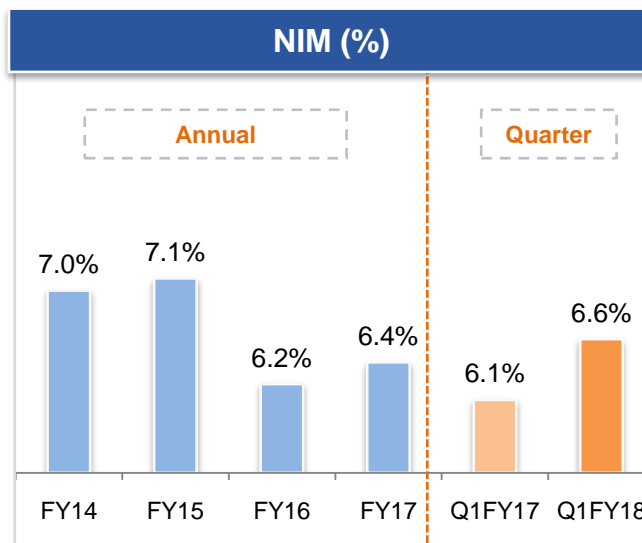
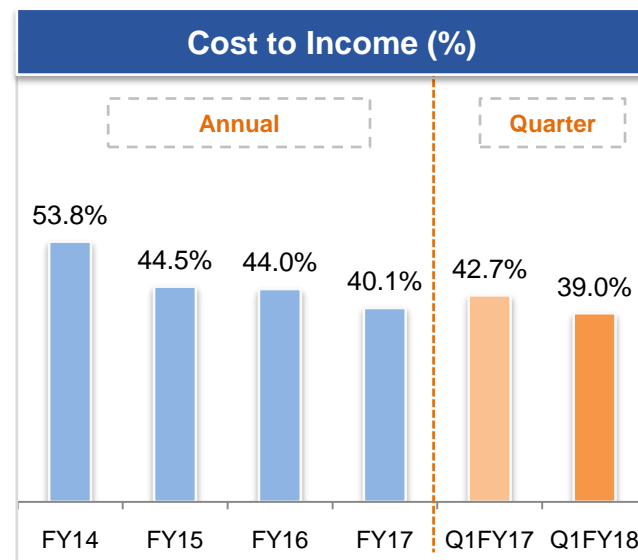
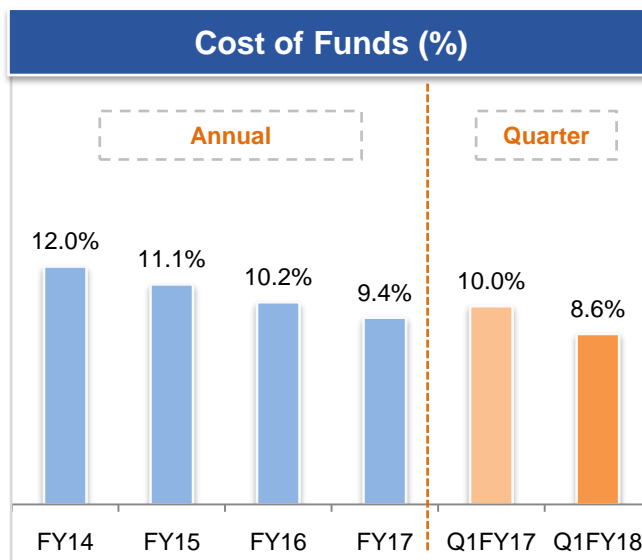
Note – MSME & Others include Healthcare equipment, SME and Digital finance

# Funding, operating costs decline, NIMs expand

Quarter ended June 2017



- Average borrowing costs declined 20bps q-o-q and 140bps y-o-y to 8.6%. Availability and incremental cost of funding remain very favorable to us
- NIMs have expanded by 50bps y-o-y largely due to sharp fall in funding costs
- Cost/Income to fall with digitization and economies of scale
- IIFL Finance has long-term credit rating by CRISIL AA/Stable, [ICRA] AA (Stable), CARE AA (Positive), Brickworks AA+/Stable and short-term rating by [ICRA] A1+

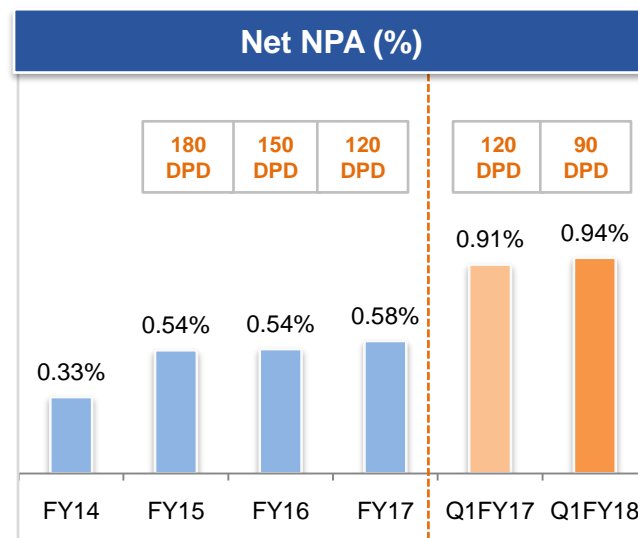
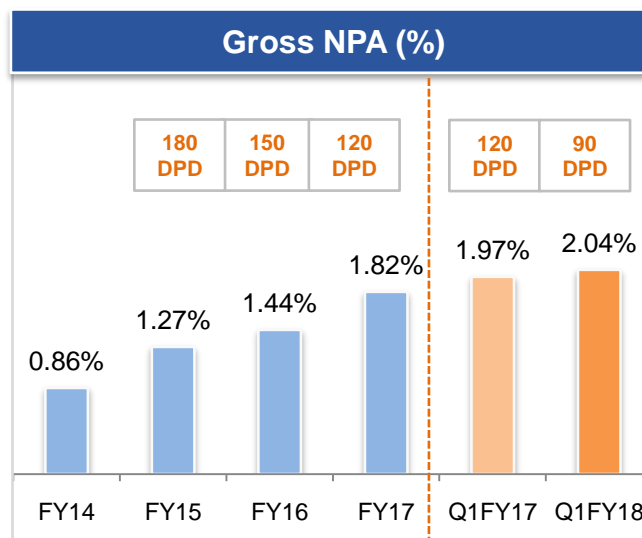


# Through cycles, maintaining superior quality of assets

Quarter ended June 2017



- Move to 90 day NPA recognition norm led to slight increase in NPA ratios; overall asset quality remains sound with GNPA of 2.04% and NNPA of 0.94%
- Sequential increase in NPAs largely in CV segment
- Securitized loan book currently stands at 13% of AUM, up from 9% a year back.
- Tier-I CAR stands at 18.1% and total CAR at 20.6%.



Q4FY17	% Portfolio Share	NNPA%	Yield %	Average Ticket Size	LTV %
				(₹Lakh)	
Home Loan	26%	0.3%	9.7%	22.1	68%
Loan Against Property	24%	1.1%	12.9%	91.7	54%
Construction & Real Estate	15%	0.2%	16.6%	827.6	35%
Commercial Vehicle	13%	4.2%	15.7%	10.0	76%
Gold	12%	0.2%	22.3%	0.5	65%
Capital Market	5%	0.0%	11.2%	55.9	55%
MSME & Others	5%	2.3%	14.1%	29.9	56%
Micro-finance	1%	0.0%	23.0%	0.3	-
<b>Total</b>	<b>100%</b>	<b>0.9%</b>	<b>14.3%</b>	-	-

## **I: IIFL Group Business Overview**

**(i) Non-banking and Housing Finance**

**(ii) Wealth and Asset Management**

**(iii) Capital Markets**

## **II: Ownership, Management and Governance**

# IIFL Wealth Management – Consolidated Financials

Quarter ended June 2017



₹ Cr	Q1FY18	Q1FY17	Y-o-Y	Q4FY17	Q-o-Q
<b>Assets under advice, management and distribution</b>	<b>1,26,908.0</b>	<b>79,343.0</b>	<b>60%</b>	<b>1,08,145.0</b>	<b>17%</b>
Fee based income	192.3	133.0	45%	189.4	2%
Less: Direct Cost	14.2	6.3	124%	14.6	-3%
<b>Net Commission / Fee Income</b>	<b>178.1</b>	<b>126.6</b>	<b>41%</b>	<b>174.8</b>	<b>2%</b>
Fund based income	166.7	45.5	266%	170.6	-2%
Less: Interest expense	100.8	11.5	776%	109.0	-8%
<b>Net fund based income</b>	<b>66.0</b>	<b>34.0</b>	<b>94%</b>	<b>61.6</b>	<b>7%</b>
<b>Total income</b>	<b>244.1</b>	<b>160.7</b>	<b>52%</b>	<b>236.4</b>	<b>3%</b>
Employee cost	80.8	54.2	49%	78.9	2%
Other operating expense	34.5	26.8	29%	43.0	-20%
Provision charges	4.7	5.3	-12%	2.6	84%
<b>Total expenses</b>	<b>120.0</b>	<b>86.3</b>	<b>39%</b>	<b>124.4</b>	<b>-4%</b>
<b>Profit before tax</b>	<b>124.1</b>	<b>74.4</b>	<b>67%</b>	<b>111.9</b>	<b>11%</b>
Provision for taxation	37.6	21.6	74%	36.6	3%
<b>Profit after tax</b>	<b>86.5</b>	<b>52.7</b>	<b>64%</b>	<b>75.3</b>	<b>15%</b>

# IIFL Wealth Management – Consolidated Balance Sheet

Quarter ended June 2017



₹ Cr	As at 30.06.2017	As at 30.06.2016	Y-o-Y	As at 31.03.2017	Q-o-Q
Equity Share Capital	15.6	14.8	6%	15.6	5%
Reserves and Surplus	1,600.2	1,268.9	26%	1,508.6	11%
<b>Shareholders' funds</b>	<b>1,615.9</b>	<b>1,283.7</b>	<b>26%</b>	<b>1,524.2</b>	<b>11%</b>
Minority Interest	-	0.0	-	-	
Borrowings	6,581.7	1,094.2	504%	5,644.7	16%
<b>Sources of Funds</b>	<b>8,197.5</b>	<b>2,377.9</b>	<b>245%</b>	<b>7,168.9</b>	<b>15%</b>
Fixed assets	58.7	51.9	11%	56.5	-2%
Investments	2,436.9	390.6	521%	1,934.3	-22%
Gross Loans	4,305.5	1,465.0	194%	3,616.4	23%
Less: NPA Provision	-	-	-	-	-
<b>Net Loans</b>	<b>4,305.5</b>	<b>1,465.0</b>	<b>194%</b>	<b>3,616.4</b>	<b>23%</b>
Net Current Assets	1,396.5	470.4	201%	1,561.7	106%
<b>Application of Funds</b>	<b>8,197.5</b>	<b>2,377.9</b>	<b>245%</b>	<b>7,168.9</b>	<b>15%</b>

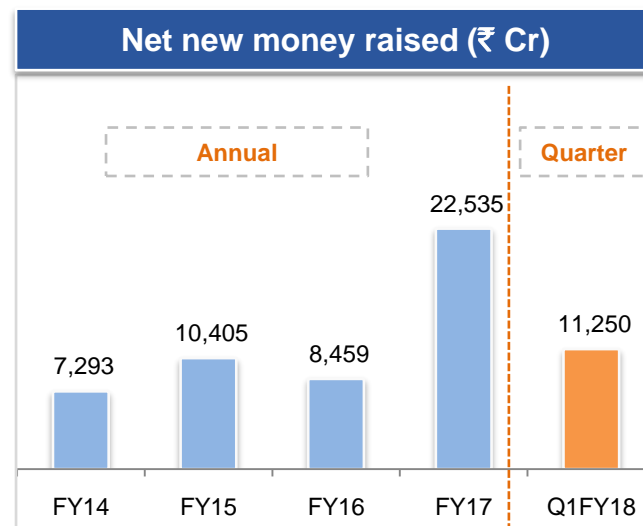
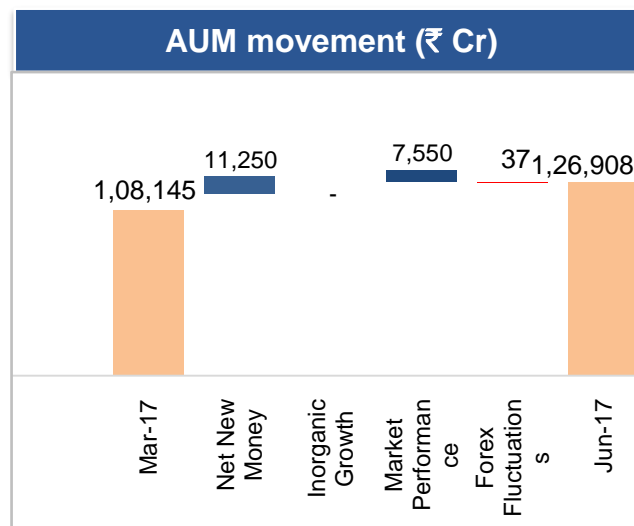
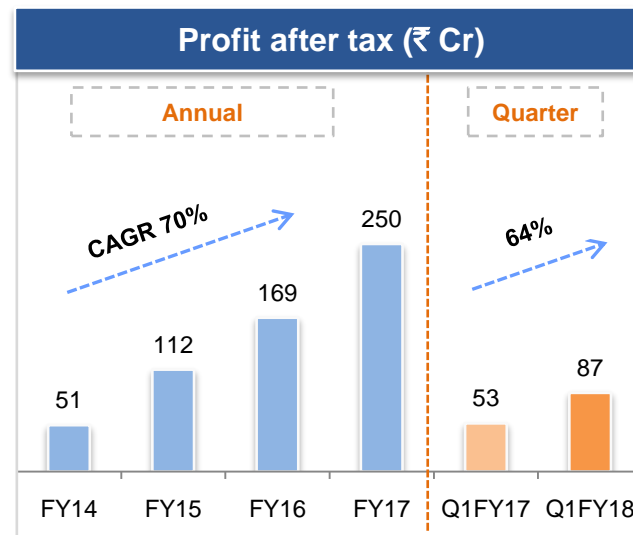
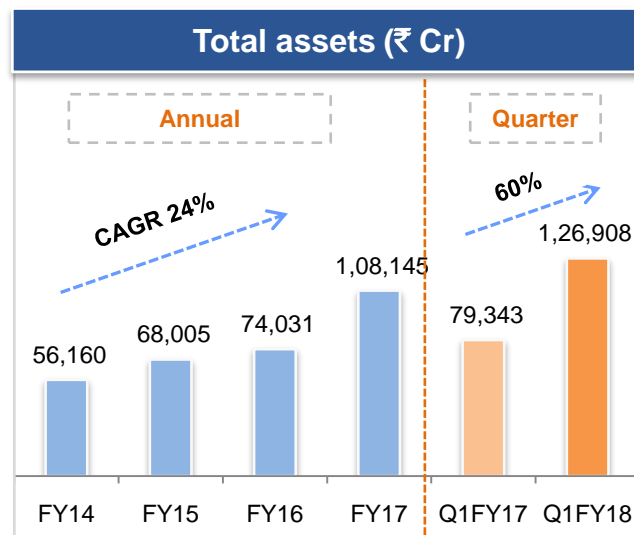


# Leading Wealth Manager in India

Quarter ended June 2017



- IIFL Wealth Management offers advisory, wealth structuring solutions, asset management, credit solutions, broking and distribution services
- Competitive platform including distribution, brokerage, NB FC and asset management
- Had record quarter in terms of net new money mobilised
- First and largest fund manager of AIFs
- 22 Offices - Presence across 7 countries and major Indian cities.

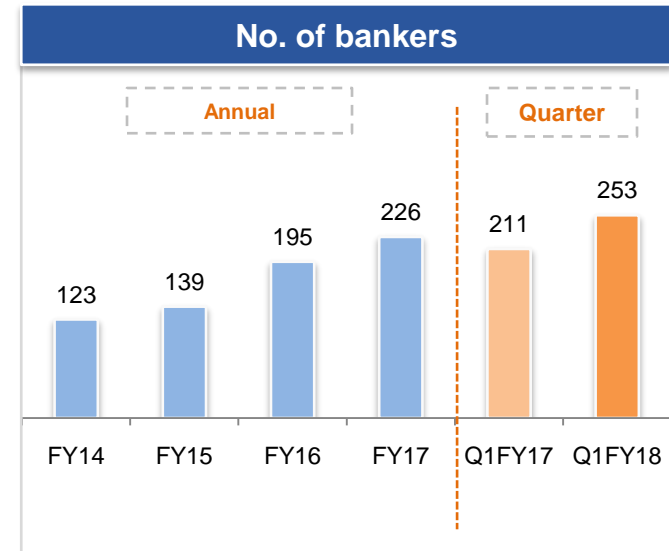
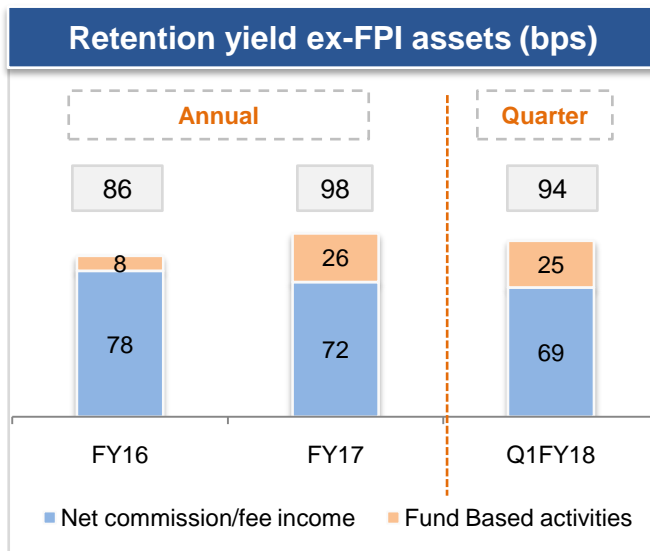
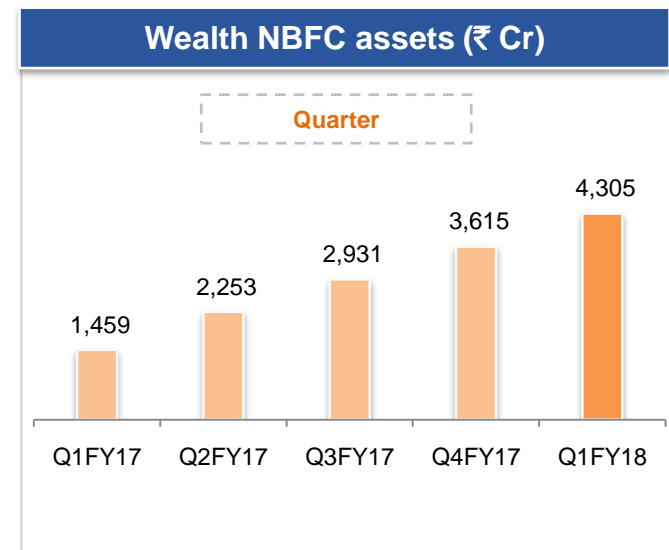
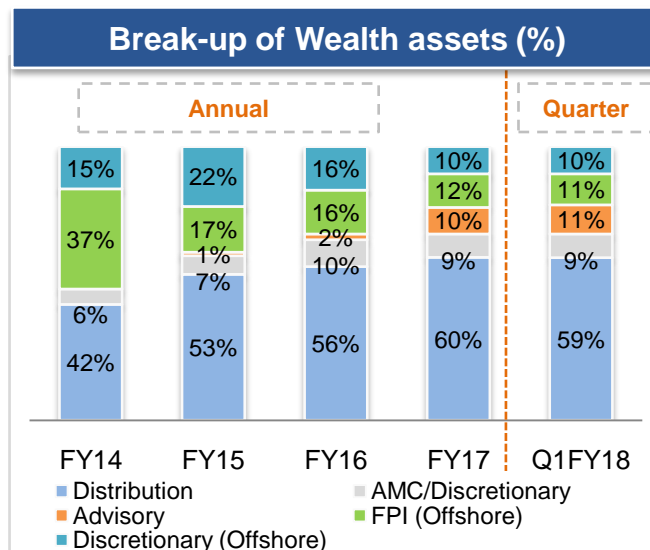


# Broadening advisory and asset management services

Quarter ended June 2017



- Focus on increasing the share of fee and trail bearing assets relative to pure transaction / brokerage assets
- For the quarter ended June 30, 2017, the retention yield excluding custody assets stands at 94 bps
- AIF assets grew 67% y-o-y to over Rs8,300cr
- Strengthened the sales team across major cities:  
Mumbai, Delhi, Kolkata, Chennai, Bangalore



## **I: IIFL Group Performance Overview**

**(i) Non-banking and Housing Finance**

**(ii) Wealth and Asset Management**

**(iii) Capital Markets**

## **II: Ownership, Management and Governance**

## **III: Corporate Social Responsibility**

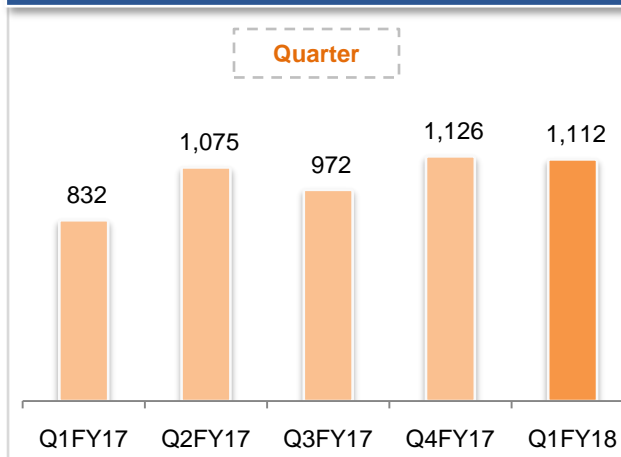
# Capital markets – Turnover and market share

Quarter ended June 2017



- IIFL is a key player in both retail and institutional segments with about 4% share of daily cash turnover
- Average daily cash turnover was up 34% y-o-y to ₹1,112 Cr. versus 46% y-o-y growth in exchange cash turnover
- Average daily F&O turnover was up 56% y-o-y to ₹9,951 Cr. versus 80% y-o-y growth in exchange F&O turnover
- Total average daily turnover (including F&O) was up 53% y-o-y to ₹11,063 Cr. versus 78% y-o-y growth in exchange turnover

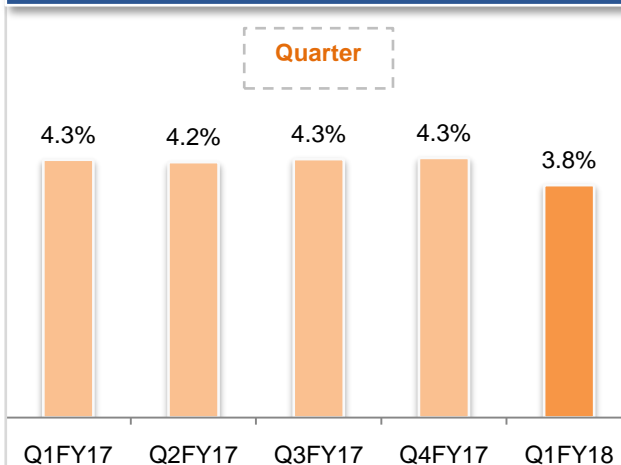
Average daily turnover – Cash (₹ Cr)



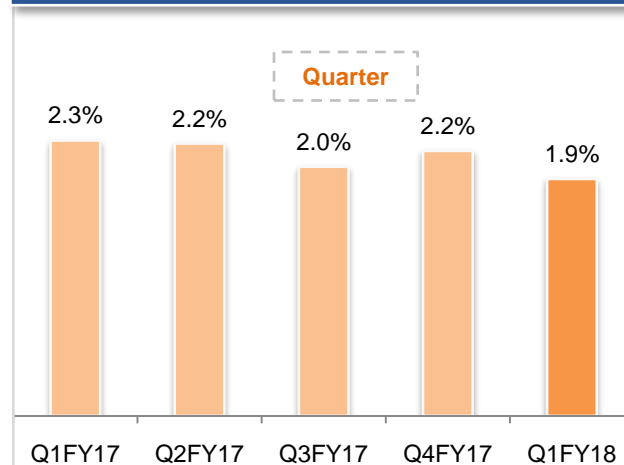
Average daily turnover - Total (₹ Cr)



NSE Market Share - Cash (%)



NSE Market Share – Total (%)



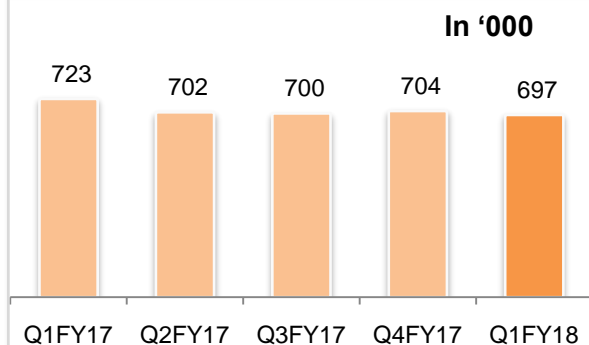
Note - Exchange turnover includes both NSE and BSE turnover for equity segment

# Digitization and Research backed institutional and retail equity businesses

Quarter ended June 2017

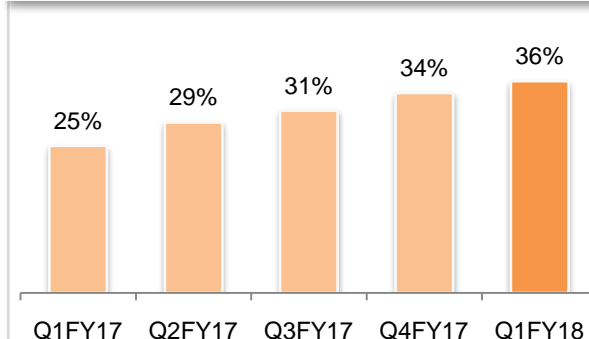


## Number of retail customers



- Wide network – retail branches, franchisees, sub-brokers and online
- Coverage of 500+ stocks
- Mobile Trading clients above 35%

## Mobile trading clients (% of total)



## IIFL Markets – Top rated App



**10,00,000+ downloads**

**Highest rated (4.4) and Most downloaded stock trading app amongst peers**

- Rated 4.4 by 20,000 + users,
- 86% of ratings are 4 stars or more
- 300+ stock ideas shared by IIFL experts
- 700+ market and stock related news notifications
- Insta-account opening using Aadhaar and e-KYC

## Internationally acclaimed research



**Analysis on ITC's growth drivers – rational taxation, improved capital allocation and others**



**A thematic report highlighting key themes as the sector matures from 'growth' to 'value'**

- Pedigreed institutional equities team comprising 25 analysts and 200+ stocks under coverage
- Stellar track record in block placements with institutional investors
- Known for market leading distribution franchise across investor segments

# Investment Banking has made significant strides

Quarter ended June 2017



This announcement appears as a matter of record only.

**IIFL is ranked  
#1 Investment Banker  
in Equity Issuances for  
CY2016 and CY2017 YTD\***

Source: PRIME Database. \*Period from January 1, 2016 to June 30, 2017.  
Issue Type: IPOs, FPOs, QIPs, InvITs. Issue amount on full credit basis.



## Marquee Issues

₹15,000 Cr  
(June 2017)

State Bank of India



₹ 5,030 Cr  
(May 2017)

IRB InvIT Fund



₹2,500 Cr  
(June 2017)

Federal Bank



₹4,907 Cr

Yes Bank



₹6,057 Cr

ICICI Prudential life



₹1,993 Cr

Motherson Sumi



₹883 Cr  
Ujjivan Financial  
Services



₹654 Cr

Dilip Buildcon



₹ 1,213 Cr

RBL Bank



# 5Paisa Capital Demerger & Listing underway by issuing 5paisa shares to IIFL shareholders pro-rata 1 for 25 shares held



Quarter ended June 2017

₹Lakhs	Q1FY18	Q1FY17	Y-o-Y	Q4FY17	Q-o-Q
Income from Operations	124.7	5.1	2346%	321.8	-61%
Other income	100.2	13.1	665%	138.5	-28%
<b>Total Income</b>	<b>224.9</b>	<b>18.2</b>	<b>1136%</b>	<b>460.3</b>	<b>-51%</b>
Employee cost	383.9	77.8	394%	315.5	22%
Administration and other expenses	457.4	88.9	415%	488.9	-6%
Interest expenses	0.1	6.5	-98%	57.3	-100%
Depreciation	8.1	2.0	304%	5.1	59%
<b>Profit/(Loss) before tax</b>	<b>(624.7)</b>	<b>(157.0)</b>	<b>298%</b>	<b>(406.4)</b>	<b>54%</b>
Provision for taxation	(72.8)	(48.5)	50%	(129.1)	-44%
<b>Profit/(Loss) after tax</b>	<b>(551.9)</b>	<b>(108.5)</b>	<b>409%</b>	<b>(277.3)</b>	<b>99%</b>

- As a good governance practice, IIFL shareholders will own 5Paisa company in the ratio of their ownership in IIFL Holdings. For 25 shares of IIFL Holdings, shareholders will own 1 share of 5Paisa
- 5paisa is new company for pure digital financial transactions - with no branches, no RMs and no in-house research
- Online trading product launched with flat fee of ₹10 per order
- Paperless mutual fund and insurance products under pilot testing
- The demerger process is underway and the listing should be completed by November/ December 2017

## **I: IIFL Group Business Overview**

**(i) Non-banking and Housing Finance**

**(ii) Wealth and Asset Management**

**(iii) Capital Markets**

## **II: Ownership, Management and Governance**





Notes – (i) Income is net of interest expense (ii) Profit is pre-minority (iii) Loan/Wealth assets as at June 30, 2017.

\*Fully diluted basis.

# Consistent Vision and Values since inception for the foundation of corporate culture



## Vision

**“To become the Most Respected Company in the financial services space”**

## Vision 2020\*

### **Doubling**

Revenue 2x  
Net profit 2.5x  
over FY16-FY20



### **Durability**

Reducing volatility and  
cyclicality of earnings in all  
businesses



### **De-risking**

Diversifying revenue  
sources with focus on  
financial services

## Values

### **F**airness

Fairness in our transactions with  
all stakeholders including  
employees, customers, and  
vendors, bereft of fear or favour

### **I**ntegrity

Integrity and honesty of the  
utmost nature, in letter, in spirit,  
and in all our dealings with  
people, internal or external

### **T**ransparency

Transparency in all our dealings  
with stakeholders, media,  
investors, and the public at large

\*The information is based on management's internal goals and is subject to change without notice. The actual performance can be materially different.

# Distinguished Board of Directors and Advisory Board



## IIFL Holdings – Board of Directors



**Nirmal Jain**, Executive Chairman

- MBA from IIM Ahmedabad, rank-holder CA and Cost Accountant
- Founded and led IIFL since 1995



**R Venkataraman**, Managing Director

- MBA from IIM Bangalore, B-Tech from IIT Kharagpur
- Co-promoted IIFL in 1999



**Nilesh Vikamsey**, Independent Director

- Senior Partner at Khimji Kunverji & Co
- President of The Institute of Chartered Accountants of India



**A K Purwar**, Independent Director

- Former Chairman, State Bank of India



**C Ratnaswami**, Non-Executive Director

- MD of Hamblin Watsa, subsidiary of Fairfax



**S Narayan**, Independent Director

- Former finance secretary, former economic advisor to Prime Minister



**Kranti Sinha**, Independent Director

- Former CEO of LIC Housing Finance



**Geeta Mathur**, Independent Director

- CFO of Helpage India

## IIFL Group's Advisory Board



**Ashok Jha**

- Former Finance Secretary, Government of India



**Keki Dadiseth**

- Former Director, Unilever Plc.



**Keki Mistry**

- Vice Chairman and Chief Executive Officer of HDFC



**S Sundaresan**

- An eminent Corporate Lawyer



**Sat Pal Khattar**

- Singapore based eminent Lawyer and Investor



**S Venkatachalam**

- Non Executive Chairman, Oracle Financial Services

## NBFC



**V. K. Chopra**

- Chairman, India Infoline Finance Ltd
- Former Whole-Time Member, SEBI



**S. Sridhar**

- Chairman, India Infoline Housing Finance Ltd
- Former Chairman, NHB

# Management team with rich domain experience and ownership



- Team with impeccable academic and professional credentials
- Average experience of 15-20 yrs in banks, NBFCs
- Liberal employee ownership
- Open door, transparent and performance oriented culture
- Significant management depth at tier 2,3 level

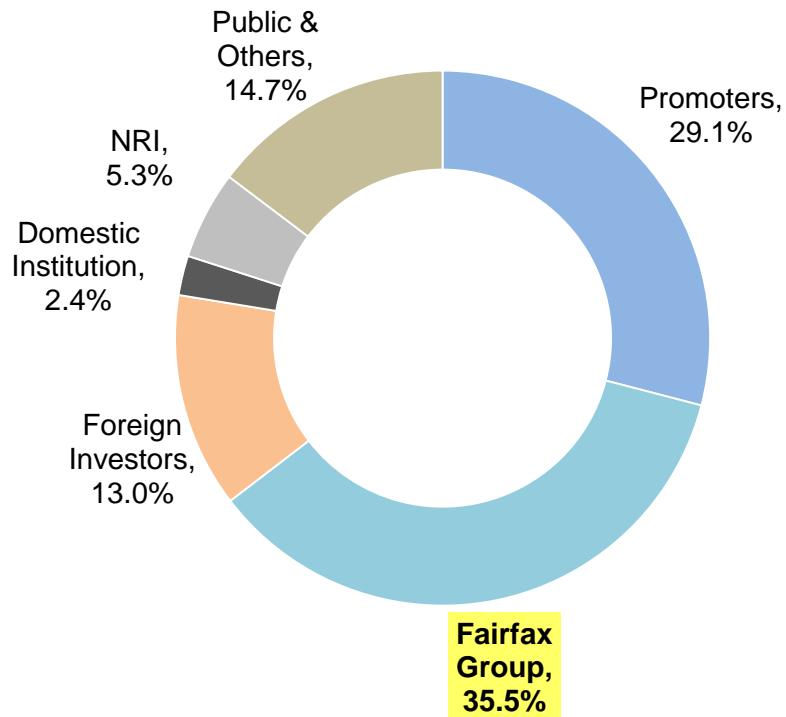
## Management Team

<b>Chairman</b>	<b>Nirmal Jain</b>	<b>Managing Director</b>	<b>R. Venkataraman</b>
Financing	Rajashree Nambiar	Finance	Prabodh Agrawal
Housing Finance	Monu Ratra	Compliance	R. Mohan
Wealth Management	Karan Bhagat	Company Secretary	Gajendra Thakur
Offshore Asset Management	Amit Shah	Strategy	Aniruddha Dange
Institutional Equities	H. Nemkumar	Technology	Subhash Kelkar
Investment Banking	Nipun Goel	Human Capital	Anand Mathur
PMS & Retail Broking	Arindam Chanda	Treasury	B.S. Amarnath
Realty Services	Balaji Raghavan	Administration	S. Venu

# Globally renowned investors have reposed confidence in us

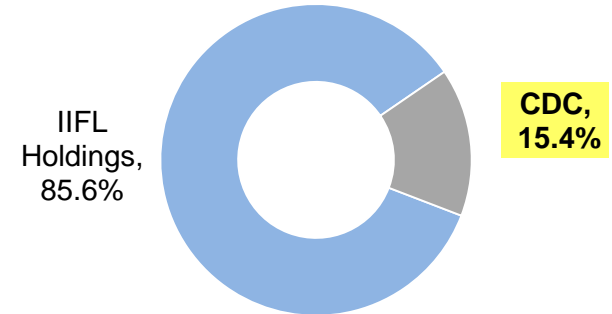
## IIFL Holdings Ltd

### Fairfax Group - Key investor in Holding Company



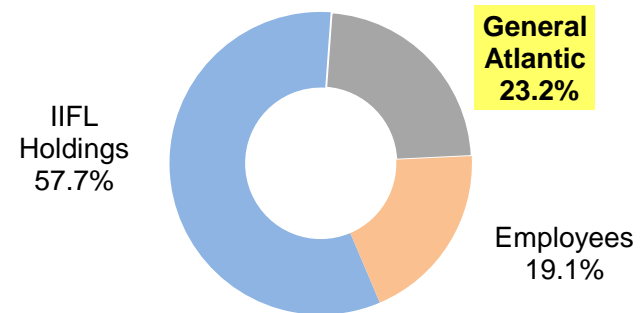
## IIFL Finance<sup>#</sup>

### CDC - Key investor in NBFC



## IIFL Wealth

### General Atlantic - Key investor in Wealth



# IIFL's brand and credibility are substantiated by multiple awards in all lines of business



**Best Technological Innovation in Capital Markets** at Zee Business Market Excellence Awards, 2016



**BEST INDIA DEAL - ICICI Prudential Life Insurance's \$912 mn IPO** by Finance Asia



**Euromoney Award for Best Private Banking Services Overall - India, 2017**



**No. 1 in Financial Services** as per Brand Trust Report 2016



**Asset Management Company of the Year - Rising Star, India**



**Best Customer Centric Company of the Year 2017 - Financial Sector**



**ET Best BFSI Brands Recognition, 2016**



**Golden Peacock Award for Corporate Social Responsibility - 2016**

## **I: IIFL Group Performance Overview**

**(i) Non-banking and Housing Finance**

**(ii) Wealth and Asset Management**

**(iii) Capital Markets**

## **II: Ownership, Management and Governance**

## **III: Corporate Social Responsibility**



# Corporate Social Responsibility

Quarter ended June 2017



## Education

### ● Girl Child Literacy Program

- After successfully running 100 schools in Kumbhalgarh and Railmagra blocks of Rajasthan since past one year, 100 more schools were added this quarter. The total number of girls positively impacted and brought back into the fold of education are 6,000 from both blocks put together.
- U-Penn team visited IIFL's community school in Kotoda block of Udaipur – which is one of the toughest areas to work in, with single digit female literacy rate and rampant child marriages. IIFL Foundation has managed to bring back over 3,500 girls back into the fold of education through its 100 community schools spread across the block.

### ● Financial Literacy drives

- After successfully working in one district, IIFL Foundation launched its Financial Literacy program in 5 districts in West Bengal.
- Chit Funds and Lottery systems very prevalent in rural West Bengal, which makes IIFL Foundation's program extremely pertinent for the region.

### *Supporting Education in Rajasthan*



### *Financial literacy drive in West Bengal*



### *Health Camp at Pandharpur*



## Other Initiatives

### ● Health Camp

For the past 5 years, IIFL Foundation has been supporting the health camp at Pandharpur, in Maharashtra. This year over 58,000 pilgrims with various medical needs such as severe injuries, wounds, fever, respiratory diseases, gastro intestinal diseases, eye infection etc were treated at the camp. The patients were provided with free OPD/ Indoor treatment and medicines.

Besides medical services, free food was also offered to over 1,15,000 pilgrims.



### Key Focus Areas

- Integrated Rural Development
- Drought relief and Water conservation
- Education and Financial Literacy
- Health
- Economic Empowerment of Women
- Sustainable Livelihood



# Thank you

Published in July 2017 © IIFL Holdings Ltd 2017-18.

IIFL Holdings Ltd. All rights reserved. Regd. Off: IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane – 400604.

Tel.: +(91 22)4007 7000 Fax: 2685 0451.

This report is for information purposes only and does not construe to be any investment, legal or taxation advice. It is not intended as an offer or solicitation for the purchase and sale of any financial instrument. Any action taken by you on the basis of the information contained herein is your responsibility alone and IIFL Holdings Ltd (hereinafter referred as IHL) and its subsidiaries or its employees or directors, associates will not be liable in any manner for the consequences of such action taken by you. We have exercised due diligence in checking the correctness and authenticity of the information contained herein, but do not represent that it is accurate or complete. IHL or any of its subsidiaries or associates or employees shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained in this publication. The recipients of this report should rely on their own investigations. IHL and/or its subsidiaries and/or directors, employees or associates may have interests or positions, financial or otherwise in the securities mentioned in this report.