



Edelweiss Financial Services Limited

Q4FY18 and FY18 Earnings Update





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Edelweiss Financial Services Limited Corporate Identity Number: L99999MH1995PLC094641

For more information, please visit www.edelweissfin.com or drop us an e-mail on ir@edelweissfin.com.

NOTES:

Slide 5,7,15: Balance Sheet numbers are on net basis

Slide 7: Distressed Credit (ARC assets) and Funds under Management have been calculated after removing Edelweiss contribution

Slide 21: Insurance includes General Insurance loss of INR 10 Cr in Q4FY18; BMU, Corp & Others includes profits from discontinued businesses for past periods

Slide 31: Gross and Net NPA% calculated excluding Distressed Credit and Episodic book

Slide 48: Net Worth Includes unrealised gains on equity and mutual fund investments per IRDA norms

Slide 53: Others includes Provident Funds, Insurance companies & Corporates

Slide 56: Key institutional shareholders: Holding of known affiliates have been clubbed together for the purpose of this information





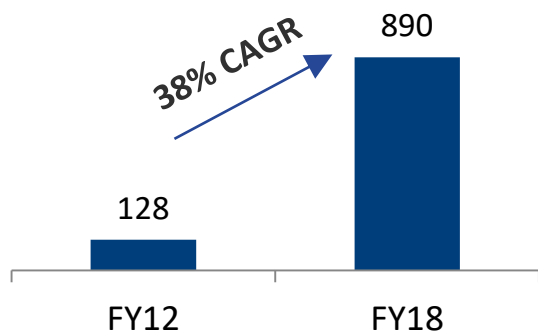
Overview & Business Approach

Edelweiss at a Glance

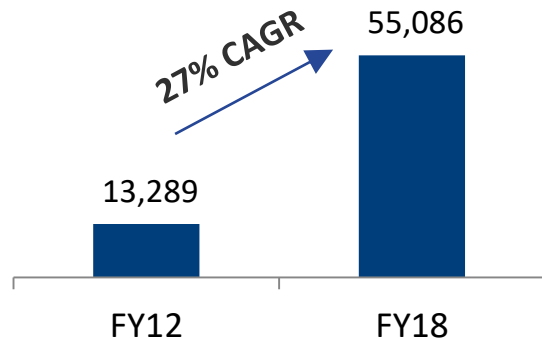


INR Cr

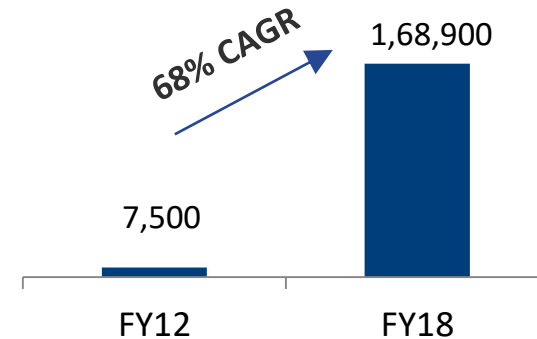
PAT Consolidated



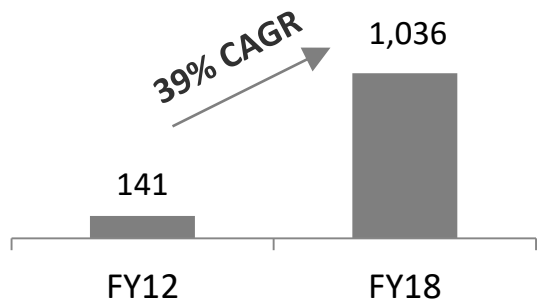
Balance Sheet Assets



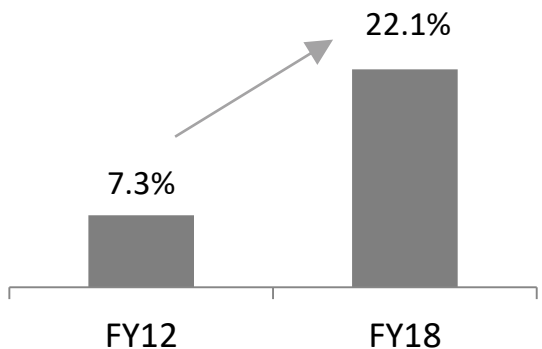
Customer Assets



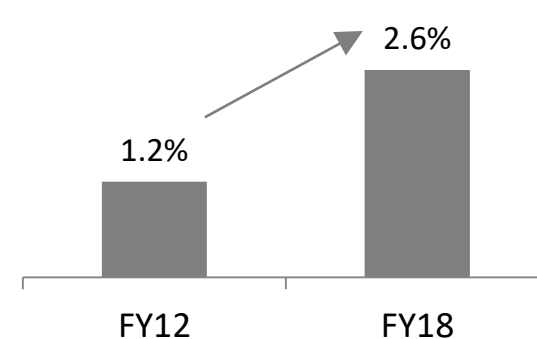
PAT Ex-Insurance



RoE Ex-Insurance



RoA Ex-Insurance



We are a Diversified Financial Services Company



Credit

- Retail Credit
- Corporate Credit
- Distressed Credit

Franchise & Advisory

- Wealth Management
- Asset Management
- Capital Markets

Insurance

- Life Insurance
- General Insurance



Bank-like business model

Multiple vectors of growth

Consistent growth and profitability

Reduction in volatility

Growth aligned with market tailwinds

Career opportunities and retention of management

Our Asset Base is a Mix of Own and Customer Related Assets...



As on 31 st March'18 (rounded off to nearest 100)	INR Cr	YoY Growth
Balance Sheet Assets	55,100	42%
Customer Assets	1,68,900	43%
<i>Distressed Credit (ARC Assets)</i>	<i>37,800</i>	<i>9%</i>
<i>Assets Under Advice (Wealth Management)</i>	<i>90,100</i>	<i>49%</i>
<i>Funds under Management (Asset Management)</i>	<i>28,300</i>	<i>56%</i>
<i>Assets under Custody & Clearing</i>	<i>12,700</i>	<i>171%</i>
Total Assets	2,24,000	43%

Clients
~12 lacs

Offices
448

Employees
10,052

...Generating Profits from both Spread and Fee Income

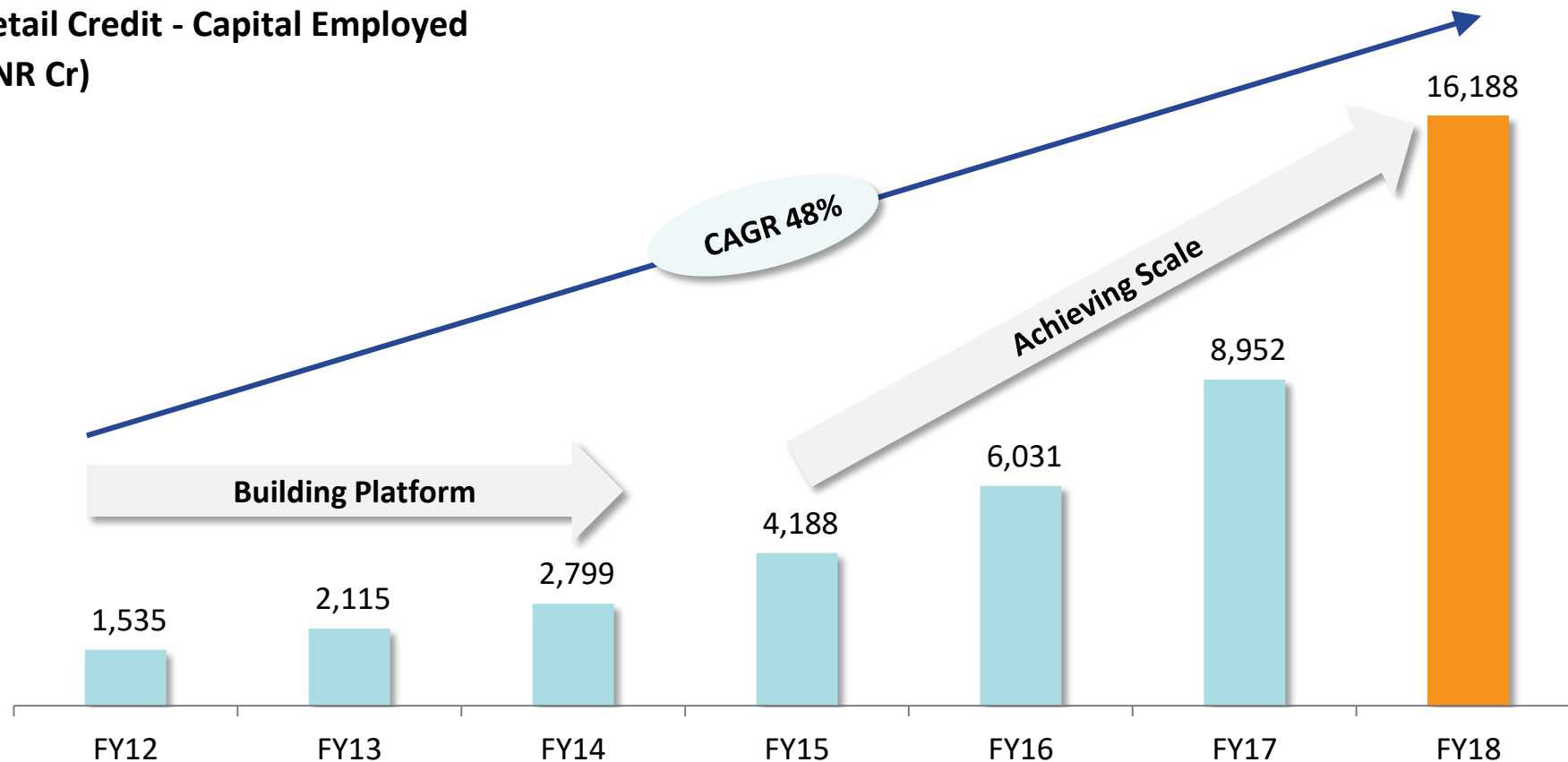


Business Segments	FY18 Pre MI PAT (INR Cr)	% Contribution
Credit Business		
Retail Mortgage	66	6%
LAS, SME, Agri and Business Loans	134	12%
Structured Collateralised Credit	159	14%
Wholesale Mortgage	180	16%
Distressed Credit	192	17%
Franchise & Advisory Business		
Wealth Management & Asset Management	162	15%
Capital Markets	146	13%
BMU, Corporate and Others	83	7%
Total Ex- Insurance	1,122	100%

Our Assets are Increasingly Retail on the Credit Side...



Retail Credit - Capital Employed
(INR Cr)

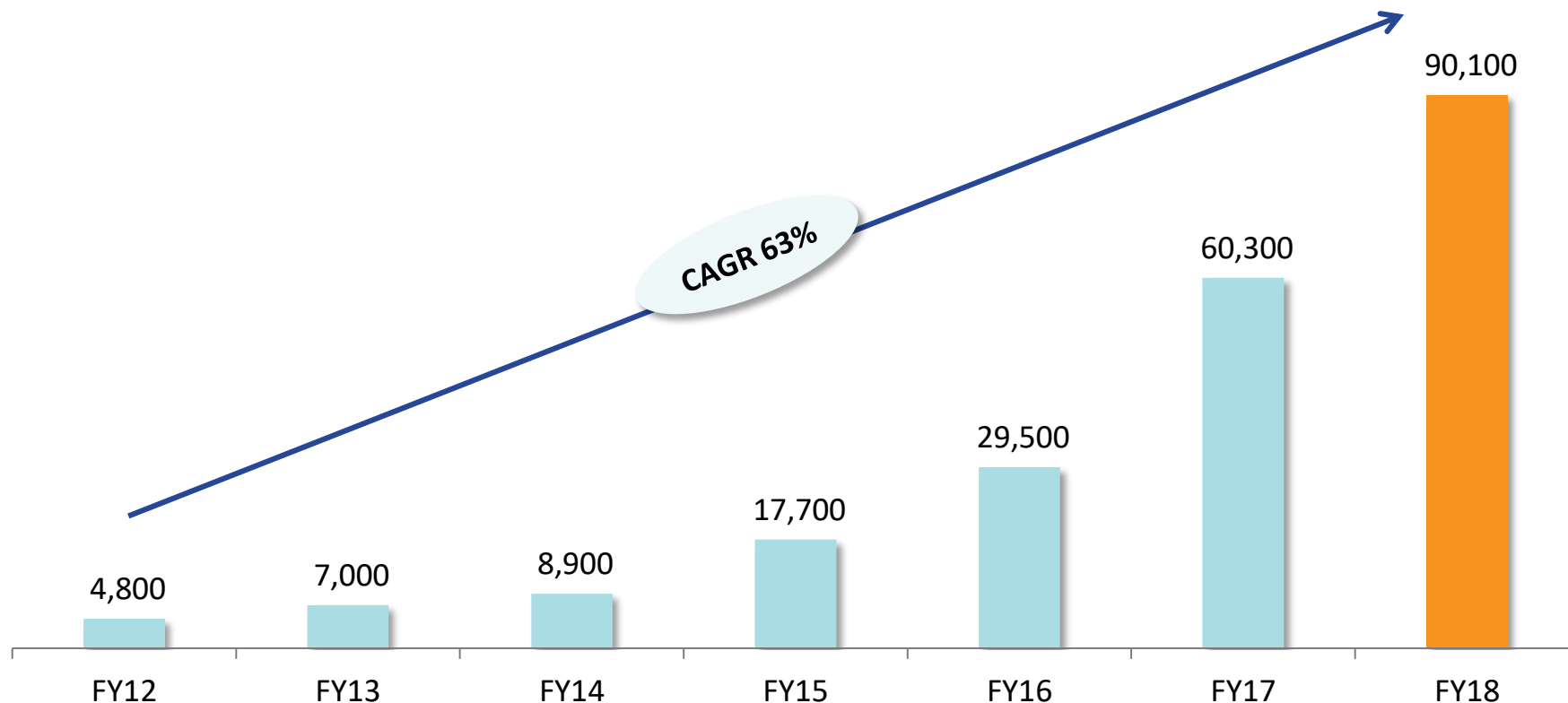


Retail credit is now 39% of the total credit book
Key vectors for our growth will be SME Loans and Retail Mortgages

...And on the Wealth Management Side



Wealth Management AUA (INR Cr)

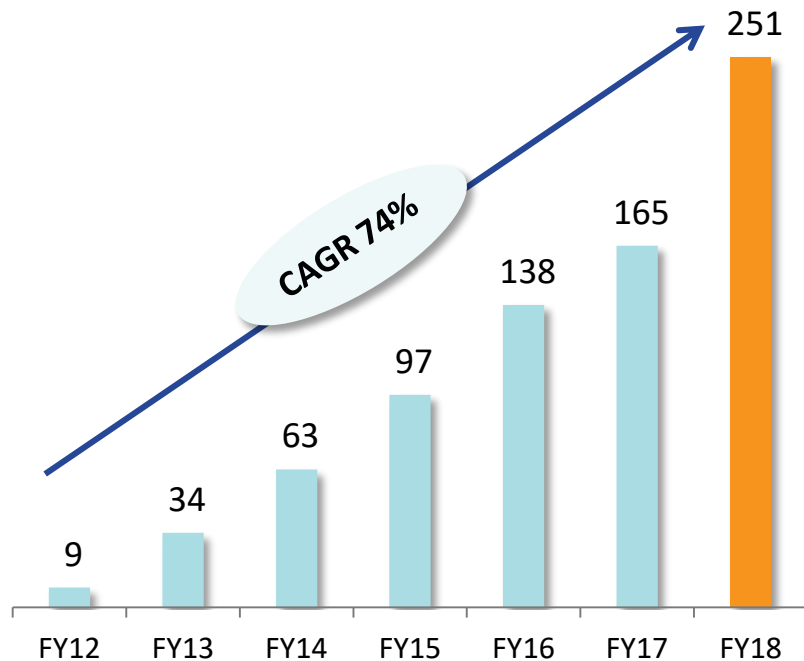


We cater to UHNI as well as the fast-growing Affluent segments

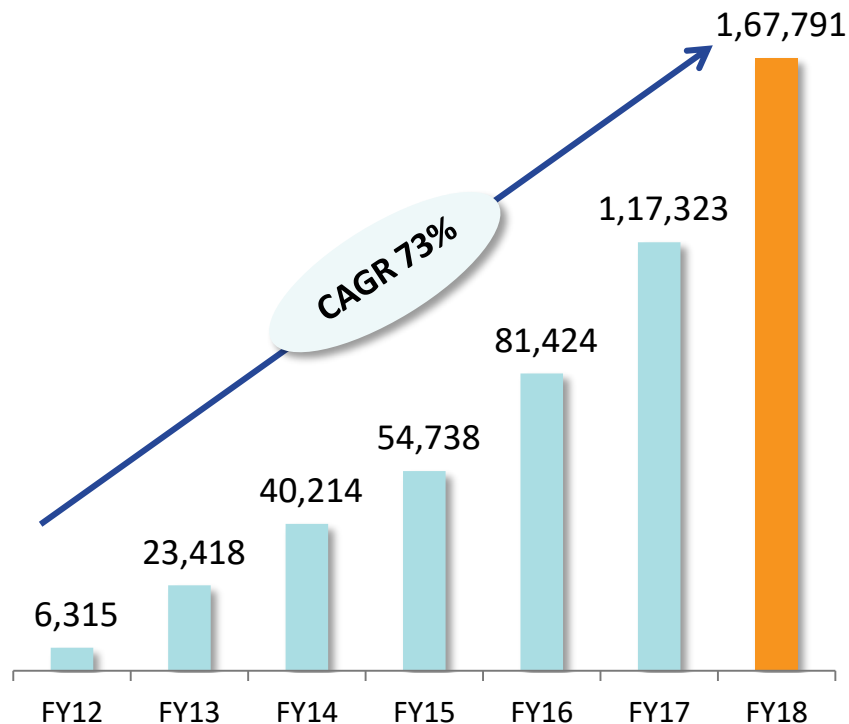
We are one of the Fastest Growing Life Insurance Companies



Collected Individual APE (INR Cr)



Number of Policies in force

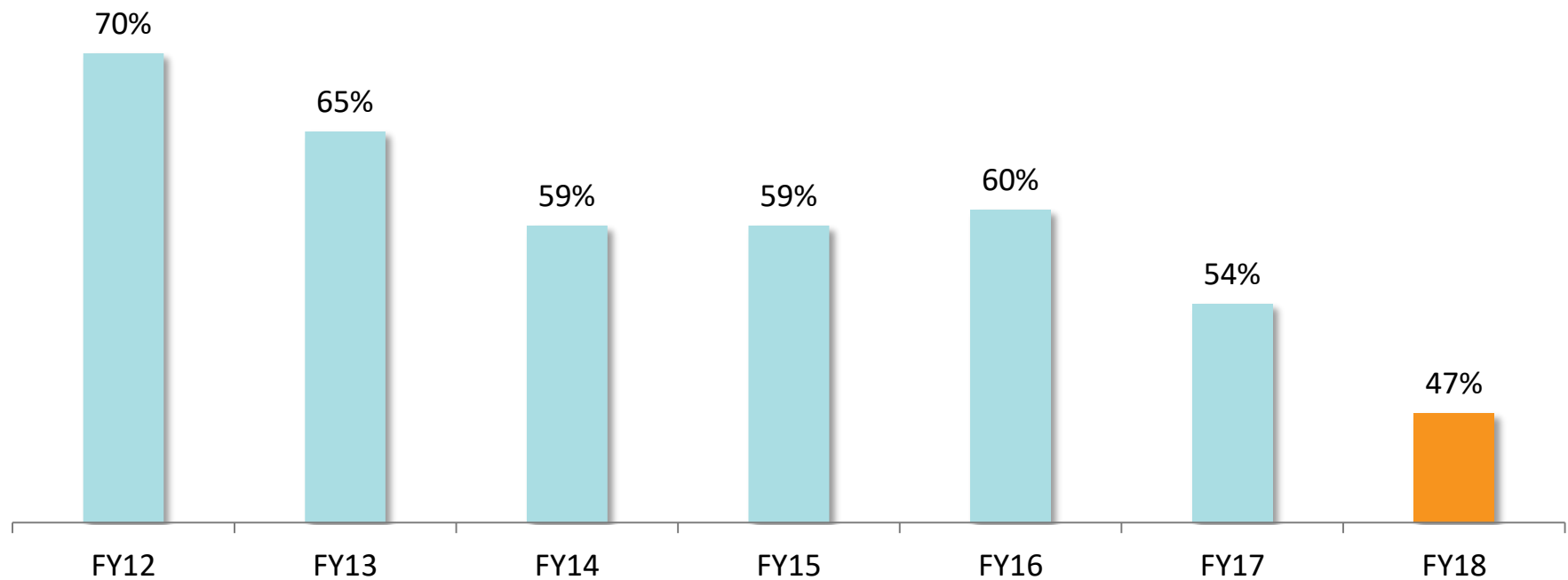


Agency-led multi-channel distribution approach

Scale Benefits Leading to Operating Efficiencies...



Cost to income ratio (Ex-Insurance)



...Aided by Technology Initiatives across Businesses



Digital Acquisition

Retail Lending

- Digital lending enabled by India Stack

Life Insurance

- Lead management system across channels, integrated with policy issuance systems



Distribution

Life Insurance

- End to end portal for managing agents, from on-boarding to pay outs

Asset Mgmt

- Distributor platform to manage clients account opening, transactions, and portfolio tracking

Wealth Mgmt

- Edelweiss Mobile Trader >1.7 lakh users
- Contributing to 50% of online revenue



Customer Experience

Capital Markets

- Insurance aggregator platform for B2B clients

Wealth Mgmt

- ESOP desk – end to end processing for corporates

Wealth Mgmt

- State of art desktop trading platform
- Advanced technical analysis



Risk

Retail Lending

- Automated underwriting and risk assessment

Global Risk

- Integrated risk engagement and development platform

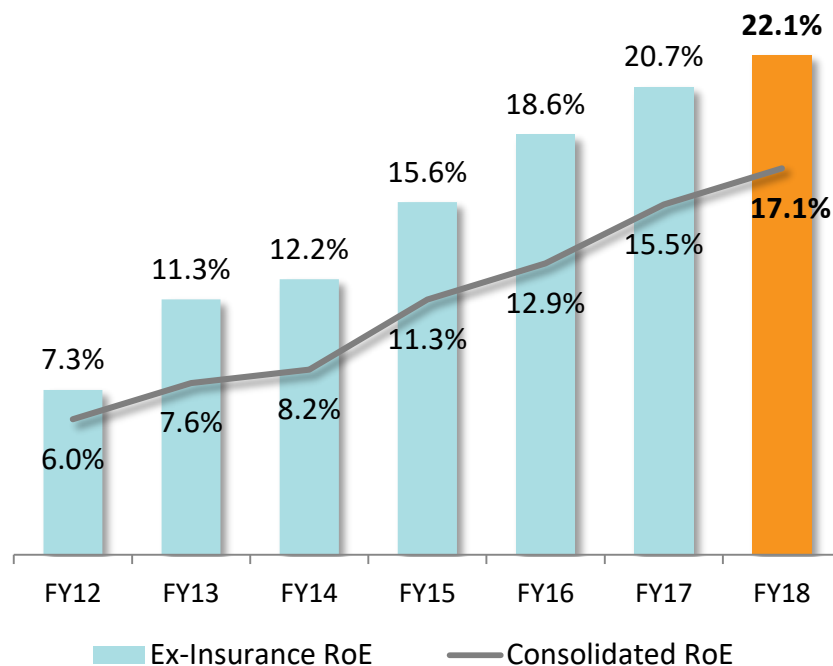
Global Risk

- Provide early warning signals
- Enable proactive action on portfolio

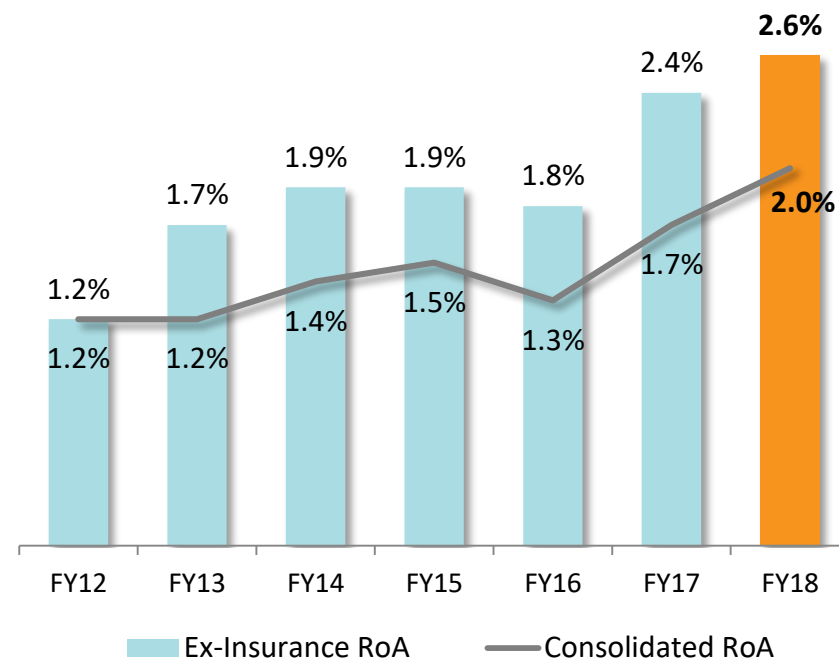
We have Significantly Improved Balance Sheet Efficiency...



RoE



RoA

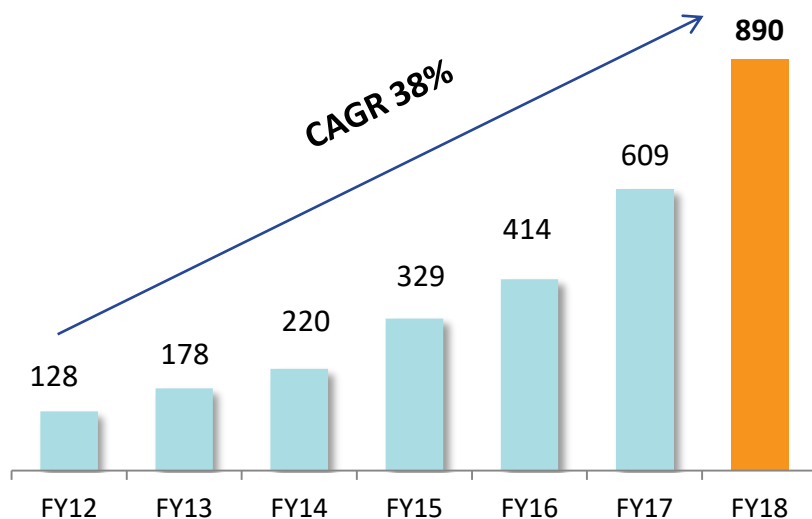


...As reflected in profitability across business cycles

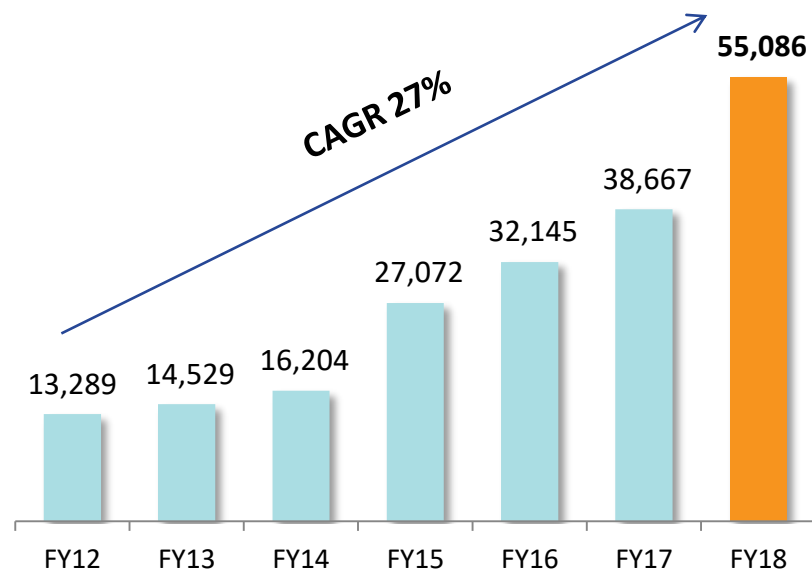
...Ensuring Our Diversified Model Delivers Consistent Growth



PAT (INR Cr)



Balance Sheet (INR Cr)

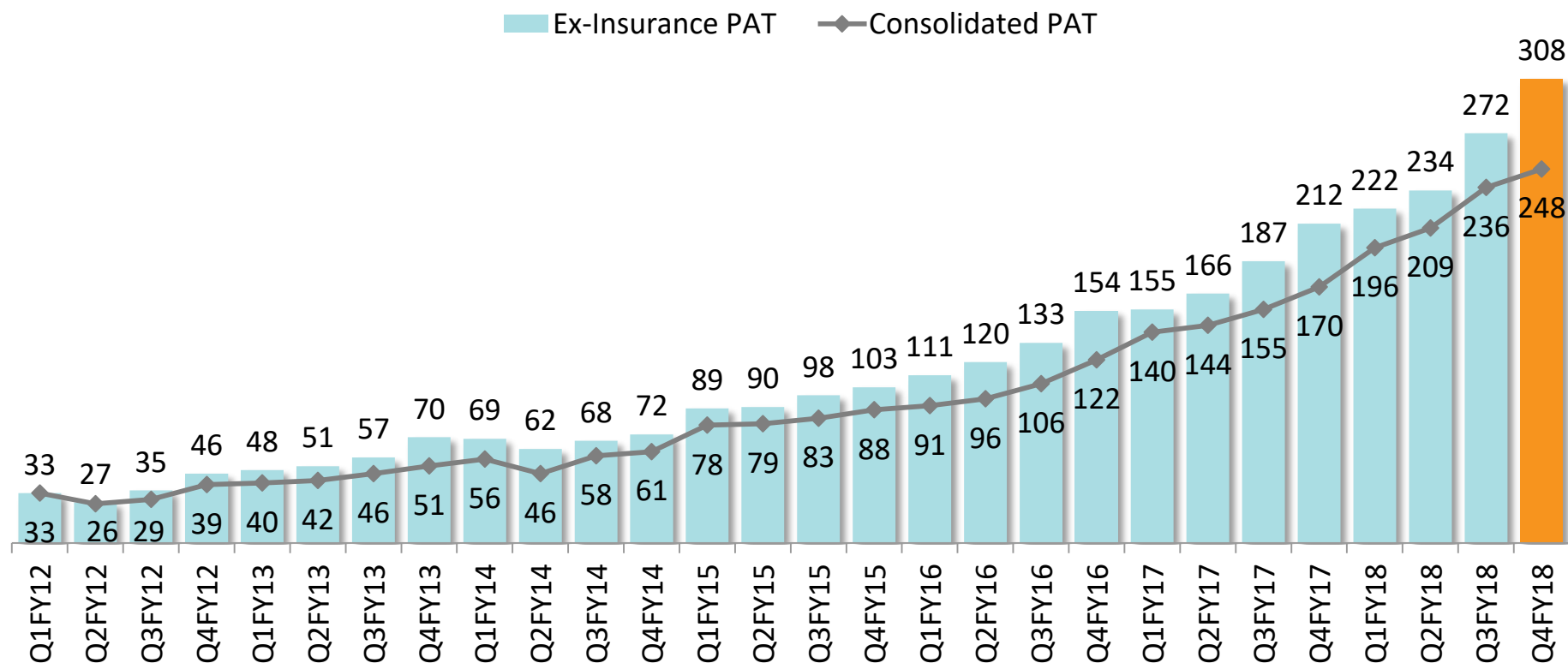


27% growth in balance sheet assets supported a 38% growth in profits

Consolidated PAT CAGR was 38% Over 28 Quarters



Profit after Tax
(INR Cr)



Sustained PAT growth trajectory

Aspirations for 2020 : Our Report Card



		<u>FY17</u>	<u>FY18</u>	
1	Consistently grow our PAT at 25% - 35% annually	47%	46%	
2	Achieve a Consolidated RoE% of at least 18%	15.5%	17.1%	
3	Achieve an Ex-Insurance RoE of at least 22%	20.7%	22.1%	
4	Bring down Ex-Insurance Cost to Income Ratio to below 50%	54%	47%	
5	Increase Retail Credit Book to 50% of Total Credit Book	33%	39%	
6	Maintain our asset quality with GNPA below 2%	1.59%	1.75%	
7	Enhance long term credit rating to AAA	AA	AA	



Quarterly Performance Highlights – Q4FY18



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Q4FY18 Performance Highlights



1

Consistent growth in profits...

- Consolidated PAT growth of 46% YoY
- Ex-Insurance PAT growth of 45% YoY

2

...Distributed across businesses

- Credit business grew 50% YoY
- Franchise & Advisory business grew 28% YoY




3

Key performance parameters

- | | |
|------------------------------|----------------------------|
| • Consolidated RoE 15.3% | Ex-Insurance RoE 21.6% |
| • Consolidated RoA 1.8% | Ex-Insurance RoA 2.8% |
| • Consolidated C/I ratio 62% | Ex-Insurance C/I ratio 45% |

Consolidated Q4FY18 PAT Growth of 46%



(INR Cr)	Q4FY17	Q3FY18	Q4FY18	Y-o-Y Growth
PAT Consolidated	170	236	248	 46%
PAT Ex-Insurance	212	272	308	 45%
Balance Sheet	38,667	48,796	55,086	 42%

2 Profit Growth Across Businesses



(INR Cr)	Q4FY17	Q3FY18	Q4FY18	Y-o-Y Growth	FY16	FY17	FY18	2 Year CAGR
PAT	170	236	248	46%	414	609	890	47%
<i>Credit</i>	<i>128</i>	<i>167</i>	<i>192</i>	<i>50%</i>	<i>337</i>	<i>447</i>	<i>645</i>	<i>38%</i>
<i>Franchise & Advisory</i>	<i>78</i>	<i>79</i>	<i>99</i>	<i>28%</i>	<i>72</i>	<i>193</i>	<i>308</i>	<i>106%</i>
<i>Insurance</i>	<i>(42)</i>	<i>(35)</i>	<i>(60)</i>	-	<i>(104)</i>	<i>(110)</i>	<i>(146)</i>	-
<i>BMU, Corp & Others</i>	<i>7</i>	<i>25</i>	<i>17</i>	-	<i>110</i>	<i>79</i>	<i>83</i>	-

3 Key Performance Parameters



Key Ratios

Consolidated	Q4FY17	Q3FY18	Q4FY18	FY17	FY18
RoE	16.1%	17.4%	15.3%	15.5%	17.1%
RoA	1.7%	2.0%	1.8%	1.7%	2.0%
Cost to Income Ratio	67%	59%	62%	67%	60%
Ex-Insurance	Q4FY17	Q3FY18	Q4FY18	FY17	FY18
RoE	22.2%	22.5%	21.6%	20.7%	22.1%
RoA	2.7%	2.6%	2.8%	2.4%	2.6%
Cost to Income Ratio	51%	46%	45%	54%	47%



Annual Performance Overview - FY18



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Financial Snapshot – FY18



INR Cr	EOP Equity	Profit after Tax	RoE	RoA
Pre Minority				
Credit	5,624	731	18.1%	2.2%
Franchise & Advisory	225	308		
BMU, Corp & Others	618	83	9.7%	1.0%
Life & General Insurance	1,296	(260)		
(-) Minority	1,089	(28)		
Total Consolidated	6,673	890	17.1%	2.0%
Total Ex-Insurance	5,944	1,036	22.1%	2.6%

Credit Business Performance Snapshot



Credit Business FY18 (INR Cr)	Total	Y-o-Y	Retail	Y-o-Y	Corporate	Y-o-Y	Distressed	Y-o-Y
EOP Capital Employed	42,010	52%	16,188	81%	19,525	41%	6,297	32%
EOP Equity	5,624	49%	1,574	68%	2,873	36%	1,177	61%
Net Interest Income	2,608	54%	661	54%	1,462	37%	485	141%
PAT	731	44%	200	64%	339	18%	192	98%
Net Interest Margin	7.7%		5.2%		9.4%		9.1%	
Cost to Income	34%		46%		31%		27%	
RoE	18.1%		15.8%		18.8%		20.0%	
RoA	2.2%		1.6%		2.2%		3.6%	

- Growth driven by our diversified credit book
- Scale up Corporate Credit opportunity through co-investment from Asset Management fund
- Focus on increasing Retail Credit book

Franchise & Advisory Business Performance Snapshot



Franchise & Advisory Business FY18 (INR Cr)	Total	Y-o-Y	Wealth Mgmt	Y-o-Y	Asset Mgmt	Y-o-Y	Capital Mkts	Y-o-Y
Net Revenue	1,330	25%	580	28%	130	151%	620	12%
PAT	308	60%	130	83%	32	354%	146	28%
Cost to Income	65%		67%		63%		64%	

Customer Assets	Assets under Advice	Assets under Management	Assets under Custody and Clearing
	90,100 49%	29,200 60%	12,700 171%

Cost to income ratio down from 85% in FY16 to 65% in FY18 as businesses scale up

Life Insurance Performance Snapshot



(INR Cr)	FY18	Y-o-Y
Net Premium Income	619	45%
Investment & Other Income	163	8%
Total Business	782	36%
Profit After Tax	(233)	-
Minority	(114)	-
Edelweiss' share in PAT	(119)	-
Net Worth	1,156	58%

Equity infusion in Q3FY18 from Edelweiss and JV partner Tokio Marine to fund growth



Business Update

CREDIT

Retail Credit – Corporate Credit – Distressed Credit



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Credit Business is a Mix of Diversified and Scalable Assets



As on 31 st March '18	Capital Employed (INR Cr)	% Share	
Retail Credit	16,188	39%	
Retail Mortgage	6,672	16%	Blend of loans to home owners and home buyers
SME & Business Loans	3,677	9%	Underserved and highly scalable, focus area for future
Loan against Securities	4,640	11%	Catering to Retail & Wealth Mgmt customers in Capital Markets
Agri and Rural Finance	1,199	3%	Large scalable opportunity with low competitive intensity
Corporate Credit	19,525	46%	
Structured Collateralised Credit	9,352	22%	Customized credit solutions with robust risk management systems
Wholesale Mortgage	10,173	24%	Developer financing for primarily residential properties
Distressed Credit	6,297	15%	Leading Asset Reconstruction Company in India
Total Credit Book	42,010	100%	

Credit

Franchise & Advisory

Life Insurance

Credit Business at a Glance



Credit Business (INR Cr)	FY17	FY18
Capital Employed	27,608	42,010
Average Interest Yield	16.2%	16.3%
Average Cost of Borrowing	10.3%	9.8%
Net Interest Margin	7.2%	7.7%
Net Revenue	1,695	2,608
Cost to Income	36%	34%
Provisions & Write Offs	319	616
PAT	447	645
RoE	18.2%	18.3%
RoA	2.1%	2.2%

Asset Quality at a Glance



At the end of	FY17	FY18
Gross NPA (INR Cr)	362	624
Gross NPA %	1.59%	1.75%
Net NPA %	0.60%	0.70%
Outstanding Provision Held (INR Cr)	314	507
Total Provision Cover	87%	81%
Average Collateral cover on Corporate book	2.3X	2.1X
Average Loan-To-Value on Retail book	~45%	~45%

Credit

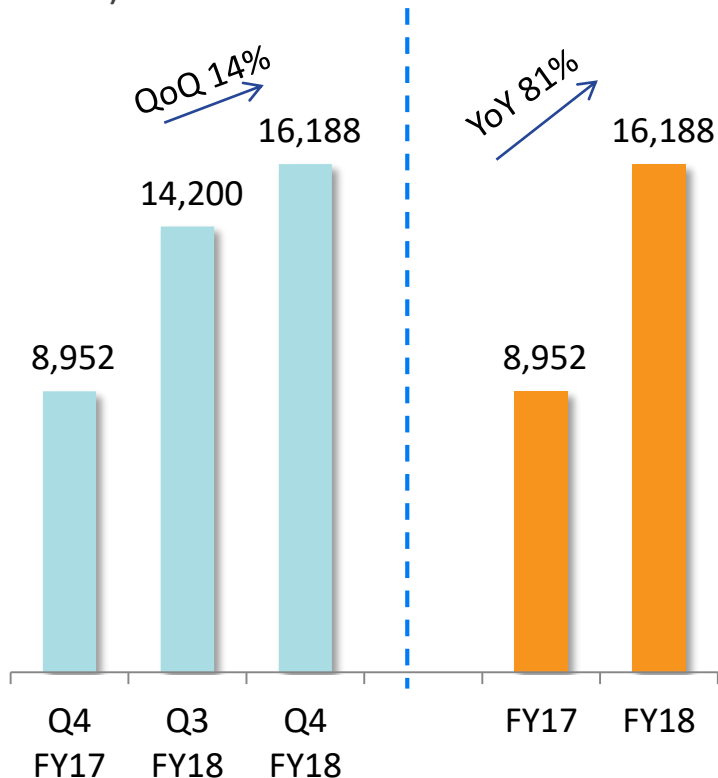
Franchise & Advisory

Life Insurance

Retail Credit Expanding Footprint



Capital Employed (INR Cr)



Business Highlights

SME

- Originations up 76% on Y-o-Y basis
- Digital journey (Phygital) begun - Enhanced efficiency and client experience
- 88 locations live up from 17 locations as on March'17

Retail Mortgage

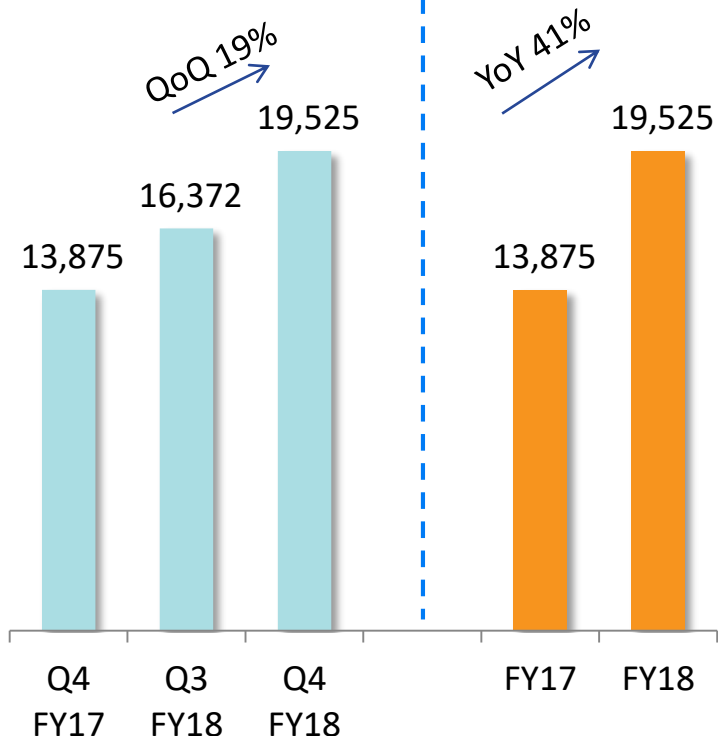
- Strong FY18 with originations up 147% on Y-o-Y basis

	SME		Retail Mortgage	
	Secured	Unsecured	Small Ticket HL	LAP
Average Yields %	13%	20%	11%	11%
Median Ticket Size	1 Cr	13 lacs	12 lacs	20 lacs

Calibrated Growth in Corporate Credit



Capital Employed (INR Cr)



Business Highlights

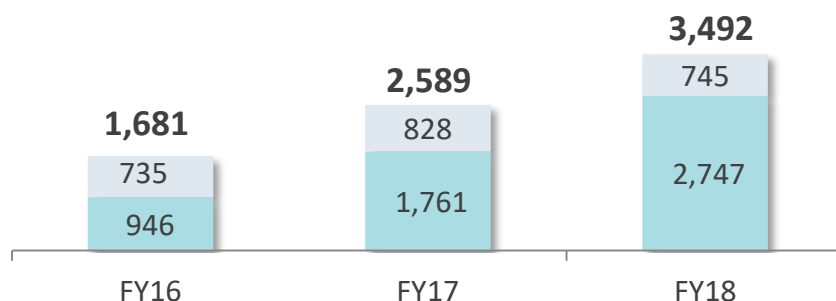
- Risk-management centered approach to collateralized lending
- In house team of experts for carrying out detailed evaluations
 - Counterparty, Collateral and Cash flows
- Ring fenced structures and hybrid collateral pool ensures lower loss given defaults
- Incremental growth to largely come through the fund structure going forward

Agri Credit Expected to Scale Up

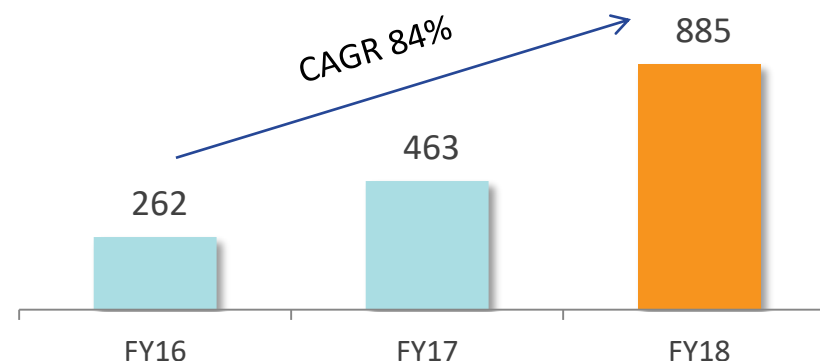


Collateral Value (INR Cr)

■ Collateral Manager Stock ■ Storage Stock



Agri Credit Book Size (INR Cr)



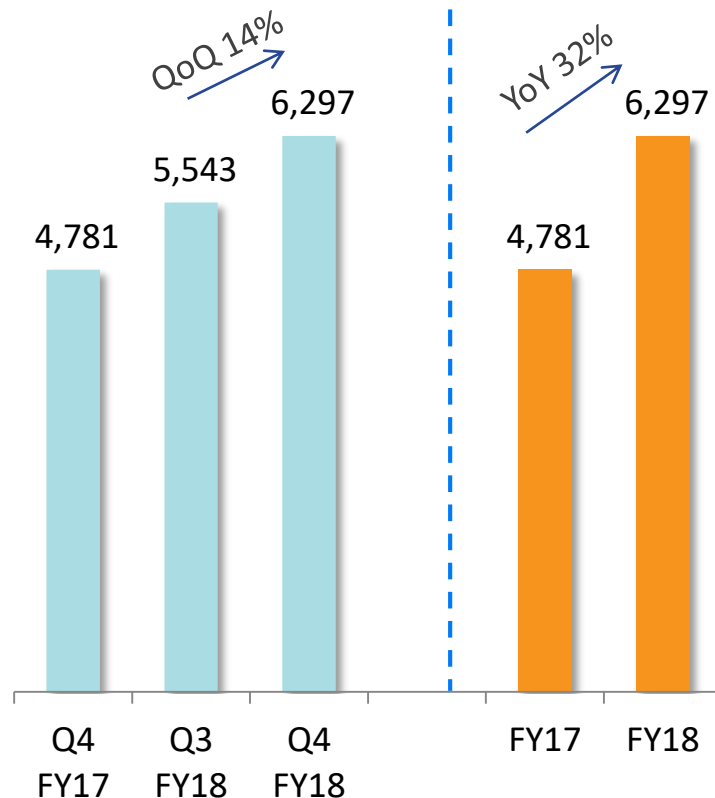
Business Highlights

- One of the few organized players providing end to end business solutions in the Agri value chain
- Leveraging the large opportunity size of the Agri financing industry
- Continued focus on increasing the credit book; disbursements grew by 93% on a YoY basis
- Network of 523 warehouses across 17 states in India; investments in risk management capabilities
- Empanelled with 19 banks for Collateral Management Services

Distressed Credit Performance on Track...



Capital Employed (INR Cr)



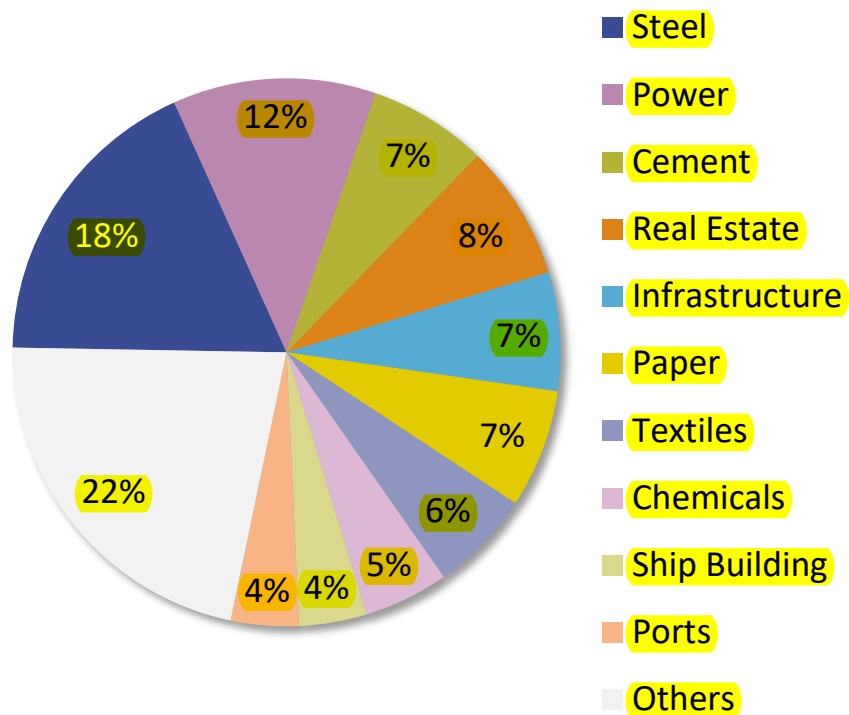
Business Highlights

- Focus on large operating and EBITDA earning assets that need financial restructuring
- Strong focus on resolutions aided by changes in Insolvency and Bankruptcy Code norms
- Actively targeting opportunities in the second round of NCLT cases
- AUM stood at INR 44,100 Cr as on 31st March 2018

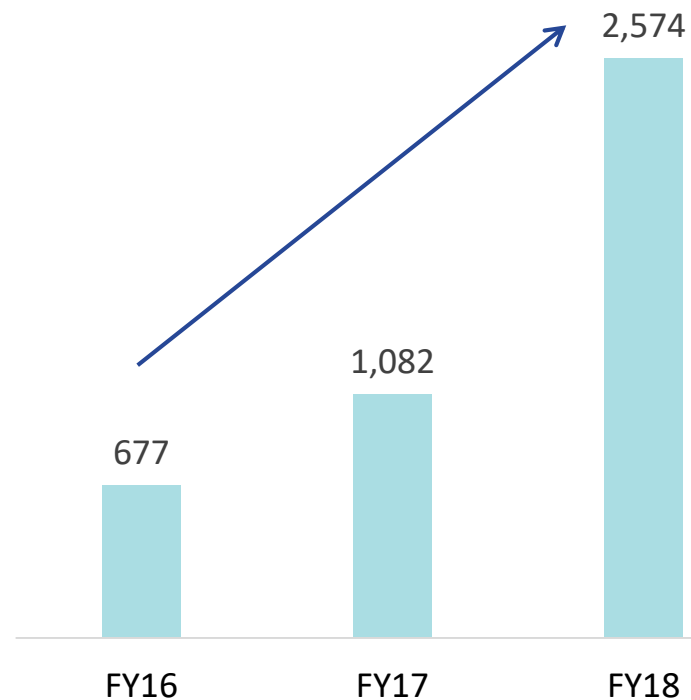
...With Improvement in Recoveries



Top 10 industry exposure% by Acquisition price



ARC Recoveries (INR Cr)





Business Update

FRANCHISE & ADVISORY

Wealth Management – Asset Management – Capital Markets



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Franchise & Advisory Business at a Glance

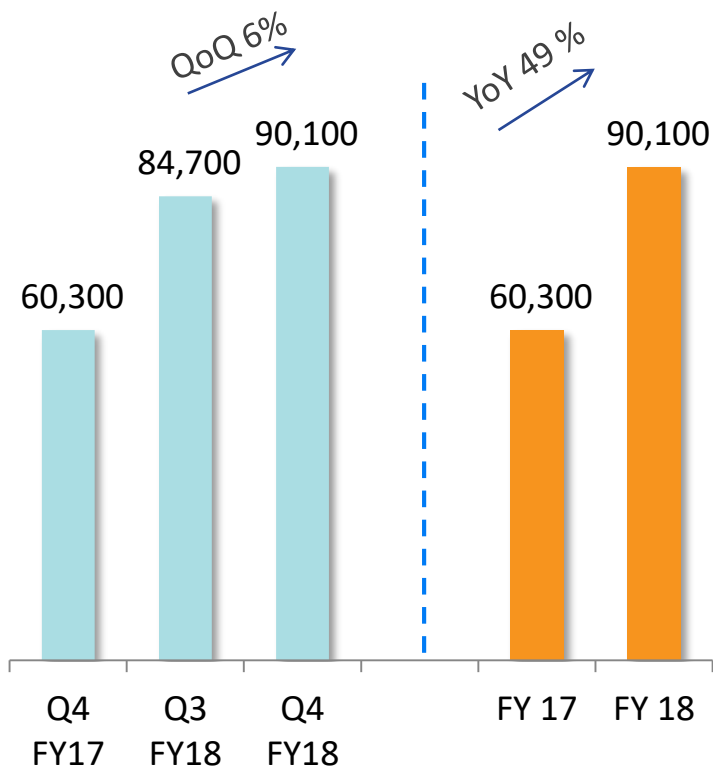


Franchise & Advisory (INR Cr)	FY17	FY18
Net Revenue	1,060	1,330
Cost to Income	73%	65%
PAT	193	308

Wealth Management AUA Continues to Scale Up...



Assets Under Advice (INR Cr)



Business Highlights

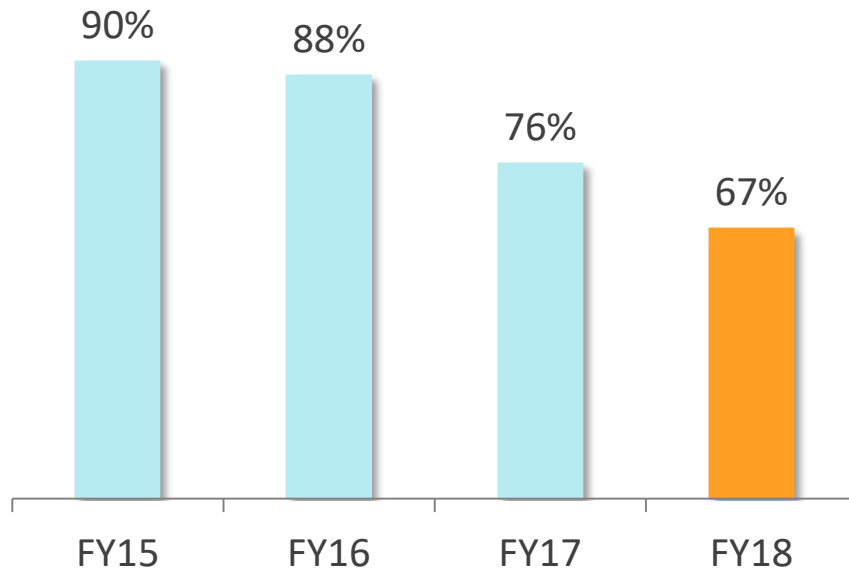
- Over 50% CAGR growth in AUA in the last 5 years
- Maintained yields of ~70-80 bps on AUA
- Added 63 RMs in the UHNI business, bringing the total strength to 172

As on 31st Mar'18	Number of Clients	AUA (INR cr)	Number of RMs
Ultra High Net Worth Individuals	1,250	69,100	172
Affluent	4,50,000	21,000	654

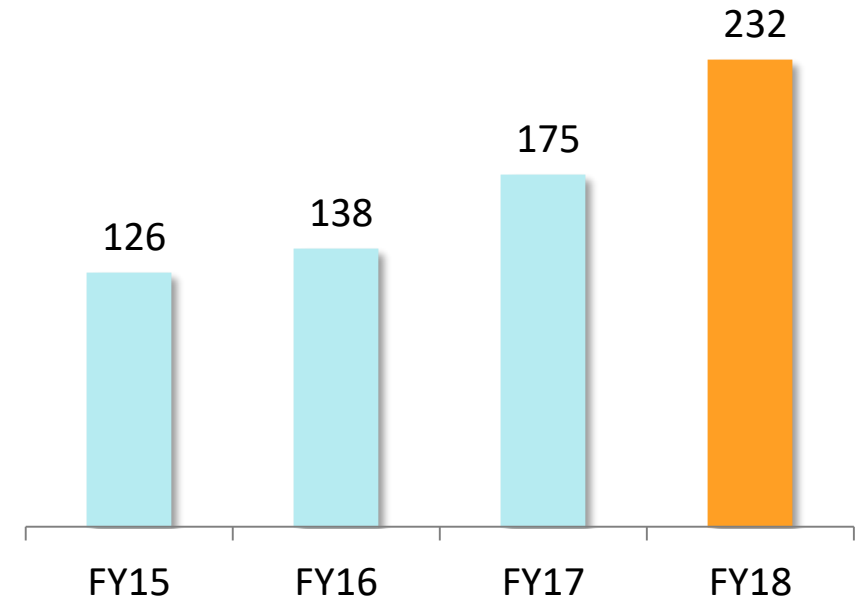
...Driving Efficiency and Productivity...



Cost to Income Ratio



INR **AUA per Rupee of Total Cost**

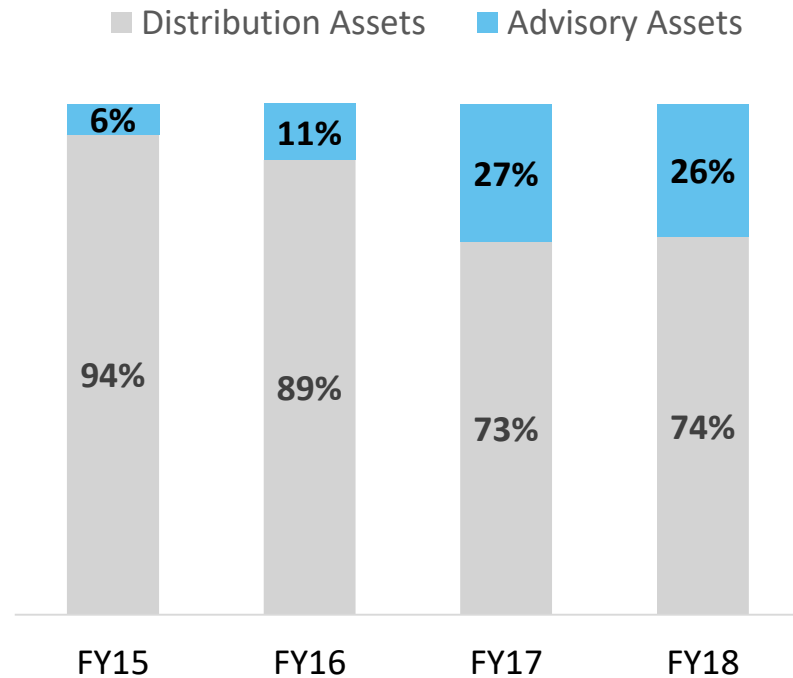


... through digitization of core and front end technology platform

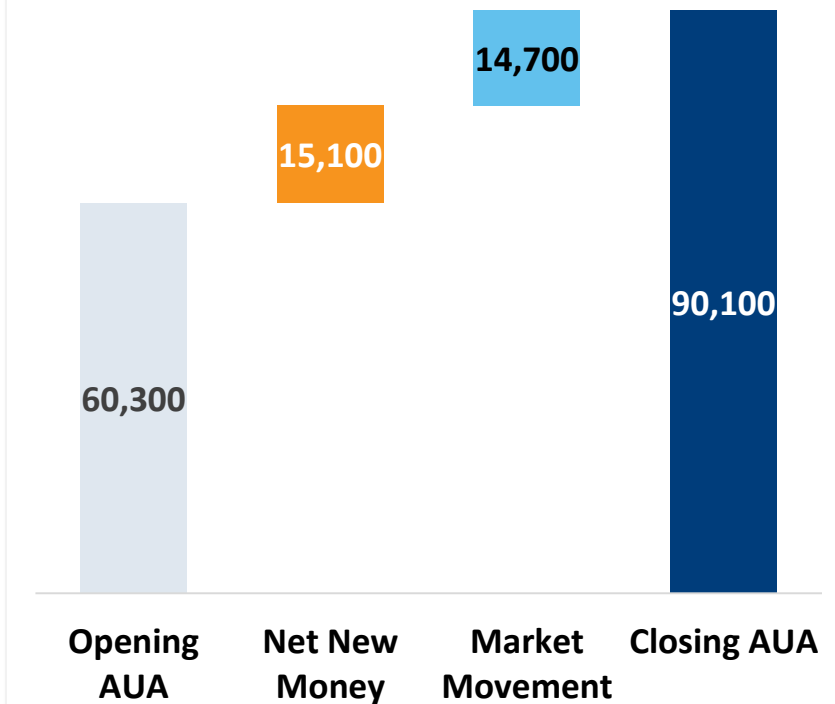
Wealth Management Business Overview



Wealth AUA Breakup



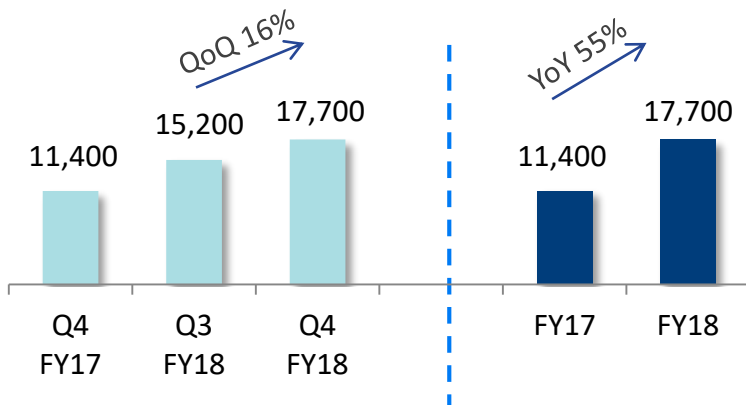
INR Cr **Wealth AUA Movement in FY18**



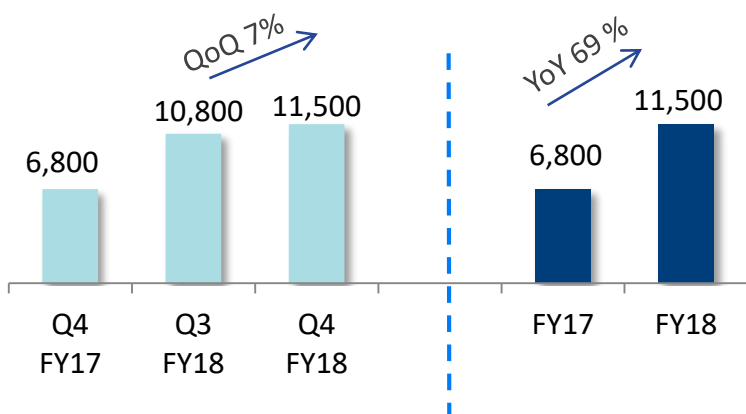
Asset Management has Healthy Growth in AUM



Alternative Assets (INR Cr)



Mutual Funds AUM (INR Cr)



Business Highlights

Alternative Assets

- Raised INR 1,530 Cr in first closure of Edelweiss Infra Yield Fund
- Deployed ~INR 1,000 Cr across real estate and stressed funds in Q4 FY18

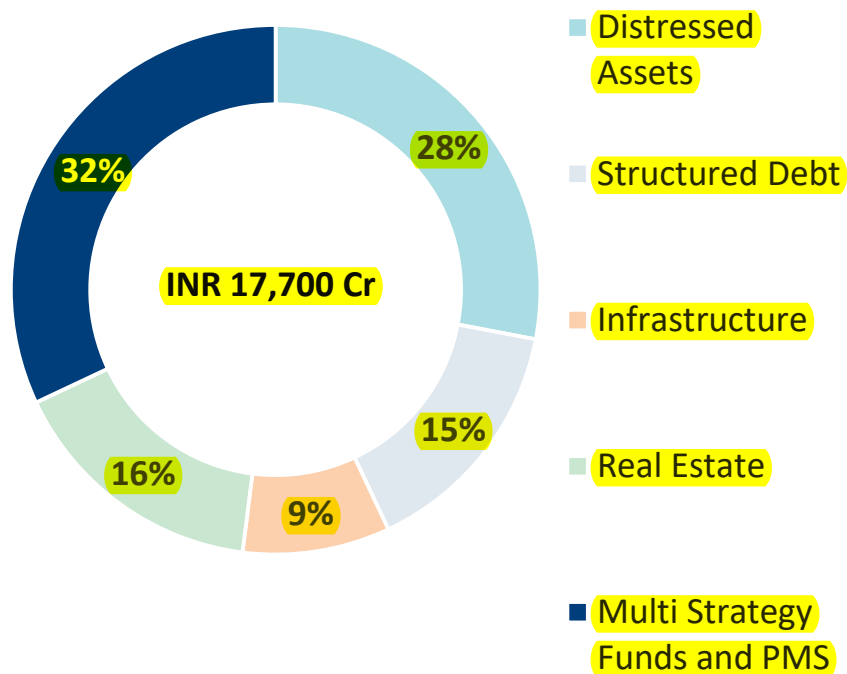
Mutual Funds

- Garnered ~INR 350 Cr in Edelweiss Maiden Opportunities Fund launched in Q4 FY18
- Increase in investor base by over 50% in Q4FY18 over last quarter

Present Across Asset Classes in Private Debt Space

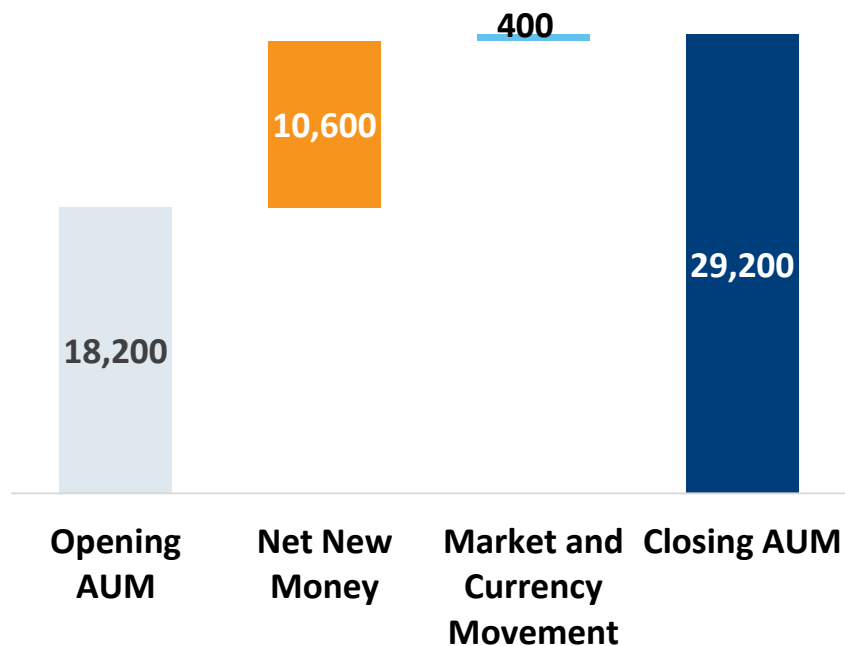


Alternative Assets AUM



INR Cr

Asset Management AUM Movement in FY18



Capital Markets Strong Performance Continues



Key Equity Capital Market Transactions



IPO INR 2,000 Cr
BRLM



QIP INR 1,000 Cr
BRLM



IPO INR 937 Cr
BRLM

Key Debt Capital Market Transactions



**Power Finance
Corporation**

INR 2,795 Cr
Arranger



**Shriram
Transport
Finance**

INR 995 Cr
Arranger



**United India
Insurance**

INR 900 Cr
Arranger

Business Highlights

Equity Capital Markets

- Closed five capital market transactions during the quarter
- Increased block market share during the year from 4.1% to 4.6%
- Ranked 2nd in Global Custodian Agent Banks (ABEM) Survey

Debt Capital Markets

- Ranked 1st in placements of commercial paper with 23% share for FY18
- Ranked 1st as arrangers of public issues with market share of 81% in FY18

Credit

Franchise & Advisory

Life Insurance



Business Update

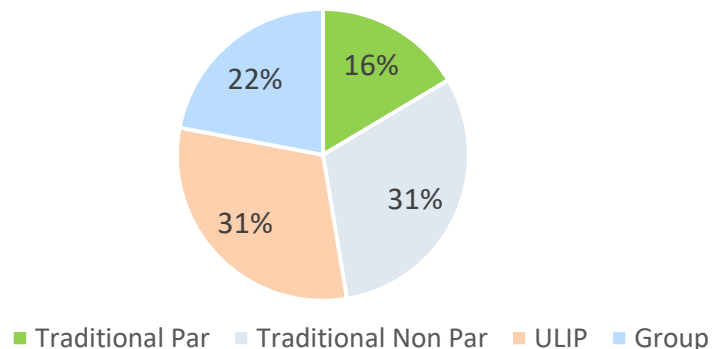
Life Insurance

Life Insurance – Long Term Value Creation



Product Mix

New Business Premium FY18



Distribution

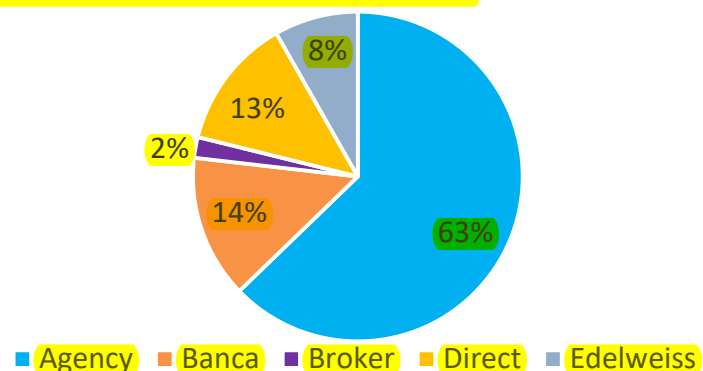
- Agency-led multi-channel distribution approach with emphasis on productivity
- 121 branches and ~31,000 PFAs across 93 locations in India

Investments Capability

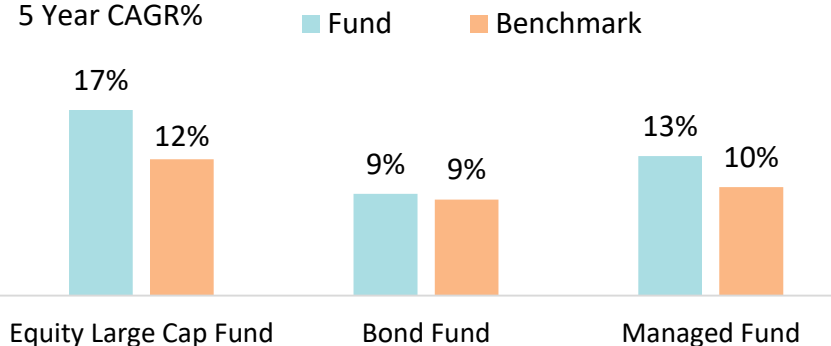
Morningstar has rated all our ULIP funds 4 or 5 star

Channel Mix

Individual New Business Premium FY18



5 Year CAGR%



Credit

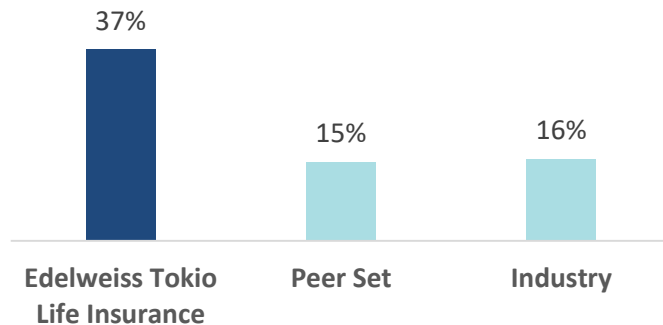
Franchise & Advisory

Life Insurance

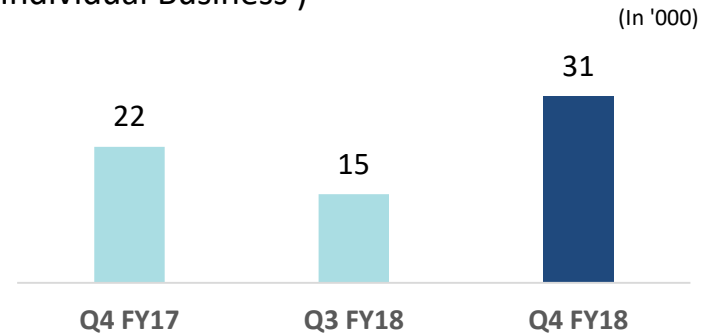
One of the Fastest Growing in Individual Annual Premium Equivalent



Collected Individual Annual Premium Equivalent CAGR growth since FY15



Number of Policies Issued (Individual Business)



Business Highlights

- Collected Individual Annual Premium Equivalent (APE) - INR 130 Cr for the quarter, growth of 56% YoY
- Indian Embedded Value (IEV) at INR 1,635 Cr as on 31st March'18
- Total Premium – INR 310 Cr for the quarter, growth of 52% YoY
- Leveraging technology
 - Digital Sales (Vikram) for Agency is 62% and Direct Channel is 100% for Q4 FY18
- Claim Settlement Ratio has increased to 95% in FY18 from 93% in FY17
- 13th month overall persistency for FY18 is ~78%

Credit

Franchise & Advisory

Life Insurance

Life Insurance – Key Financials



Edelweiss Tokio Life Insurance Company Limited (ETLI)

(INR Cr)	FY17	FY18
Net Premium Income	426	619
Investment Income and Other Income	151	163
Total Business	577	782
Profit After Tax	(216)	(233)
Minority	(106)	(114)
Edelweiss' Share in PAT	(110)	(119)
Net Worth	732	1,156
Indian Embedded Value (IEV)	1,081	1,635



Balance Sheet



Edelweiss
Ideas create, values protect

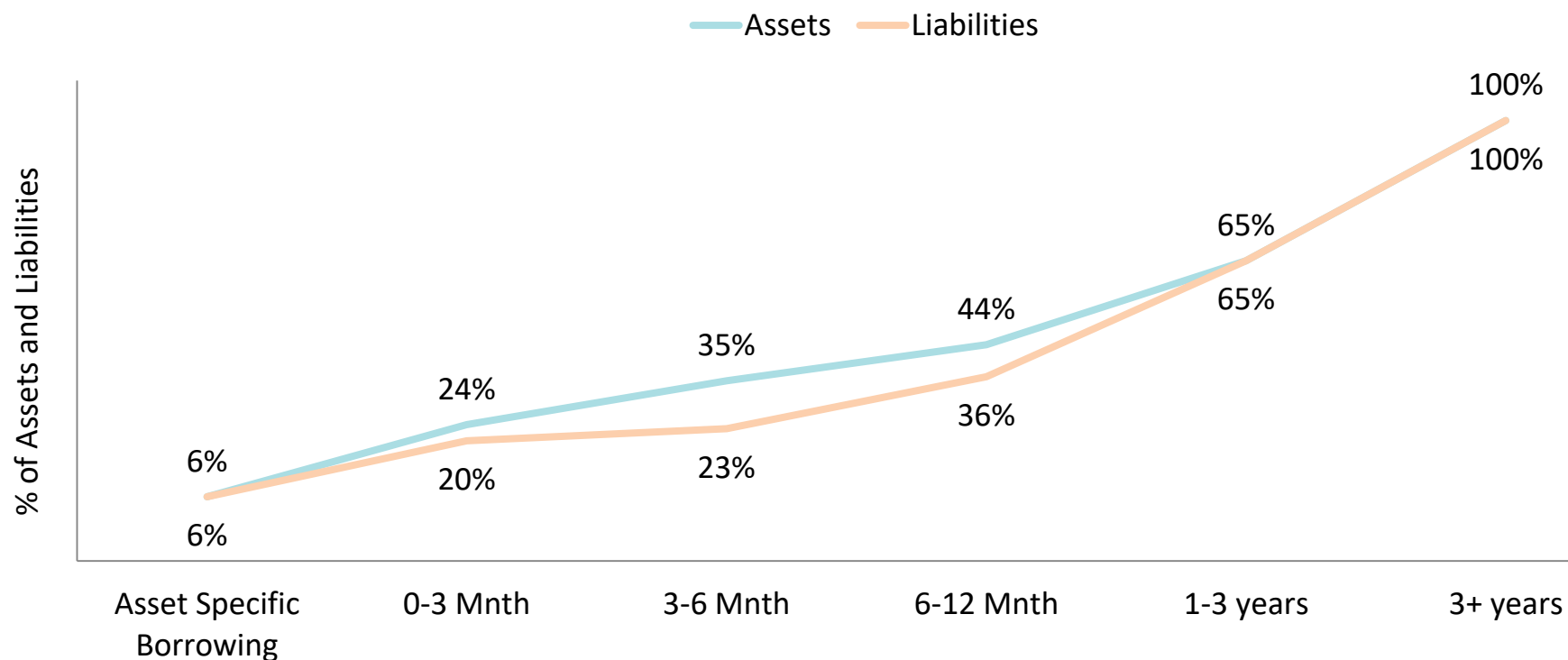
Key Highlights – Balance Sheet



- 1 Matched Asset-Liability profile
- 2 Comfortable capital adequacy ratio at 17.04%
- 3 Diversified borrowings mix
- 4 Liquidity cushion at 9% of Balance Sheet
- 5 Stable business model reflected in credit ratings



As on 31st March '18: INR 55,086 Cr



- Positive asset-liability matching across durations
- BMU manages ALM under the aegis of Asset Liability Committee



Capital Structure as on 31st March 2018 (INR Cr)

Tier I	7,934
Tier II	1,594
Total Capital	9,528
Risk Weighted Assets	55,904

Capital Adequacy Ratio

17.04%

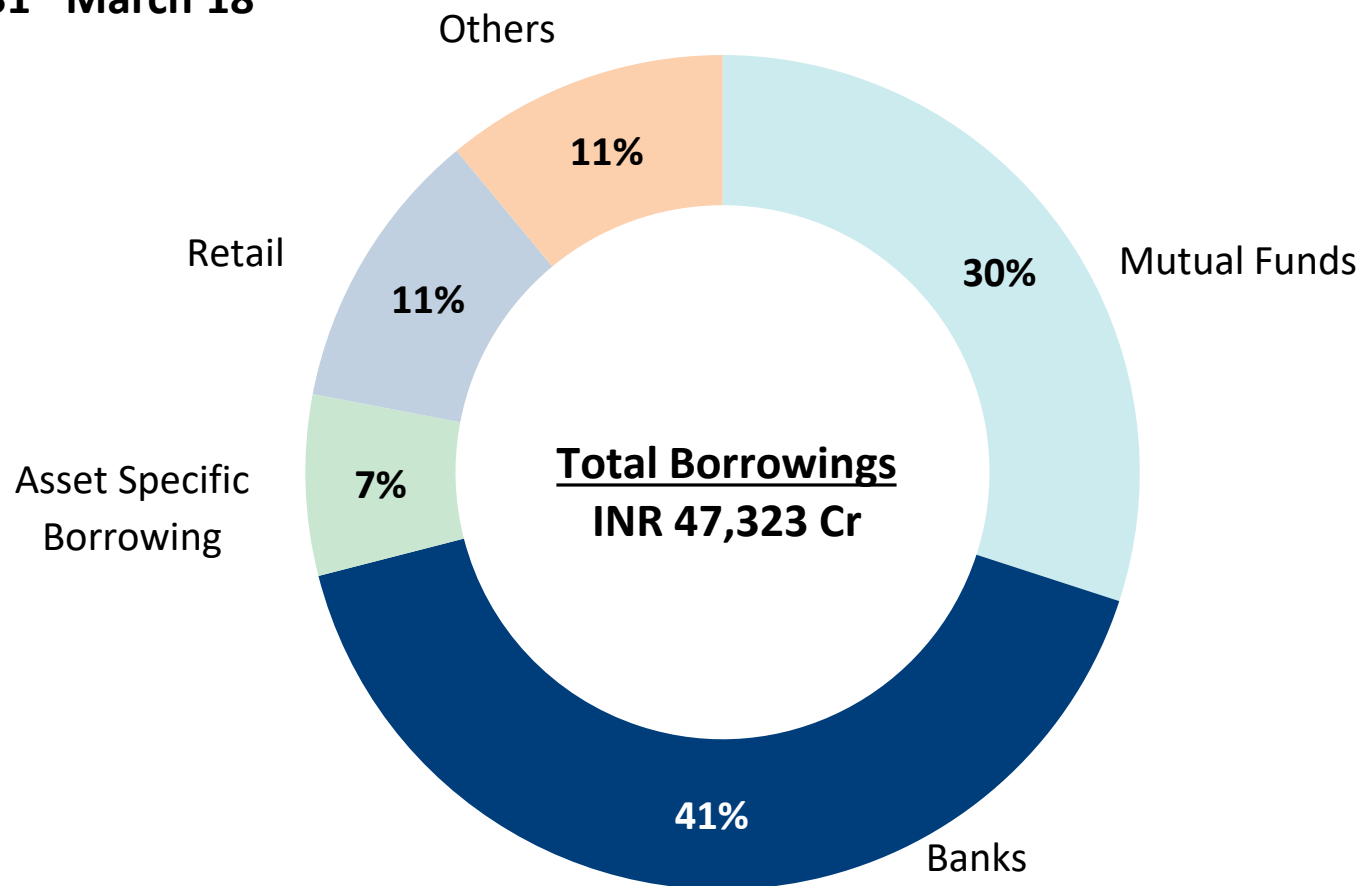
Debt/Equity : 4.9
(excluding Treasury assets)

88% of gross assets of INR
63,514 Cr

3 Diversified Sources of Borrowing



**Sources of Borrowings
As on 31st March'18**

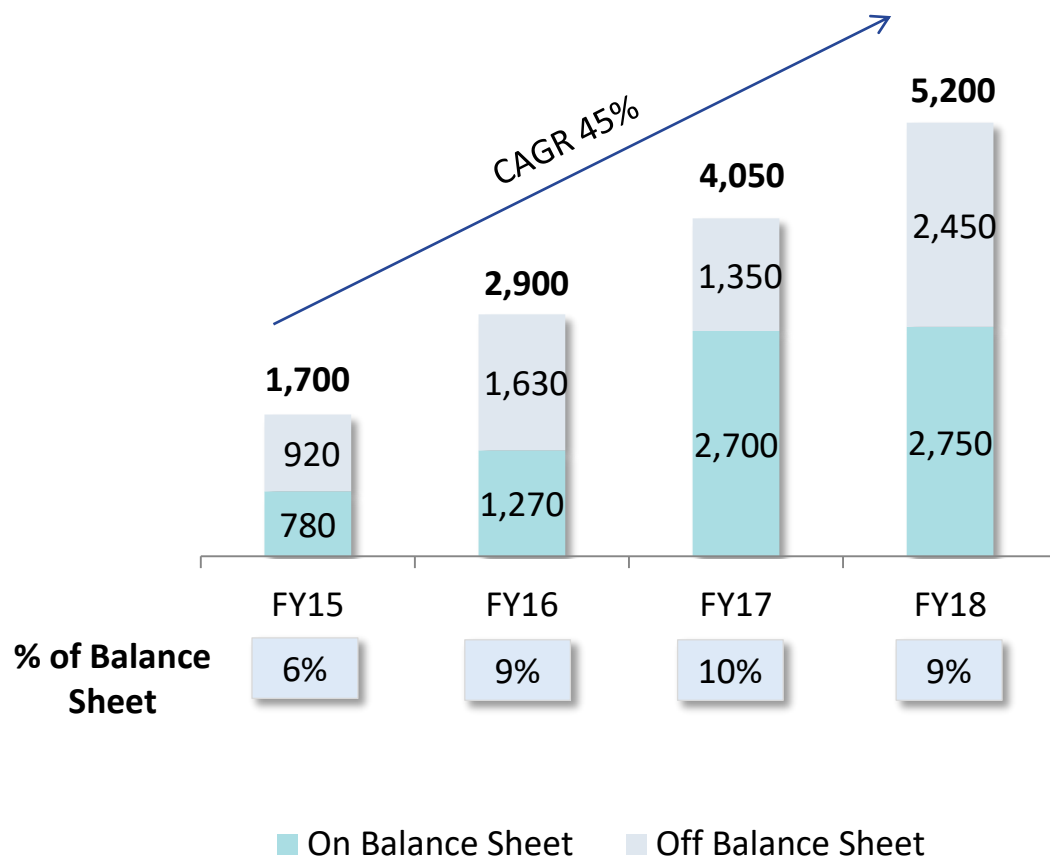


Liquidity Cushion at 9% of Balance Sheet



Liquidity Cushion









INR Cr



- A well diversified liquidity cushion comprising:
 - Banking Lines
 - Fixed Deposits
 - Government Securities, Mutual Funds etc
- Steady growth in liquidity cushion to provide for any liquidity event
- Continually evaluate the composition through various instruments to ensure immediacy, relevance and cost efficiency

Stable Business Model Reflected in Credit Ratings

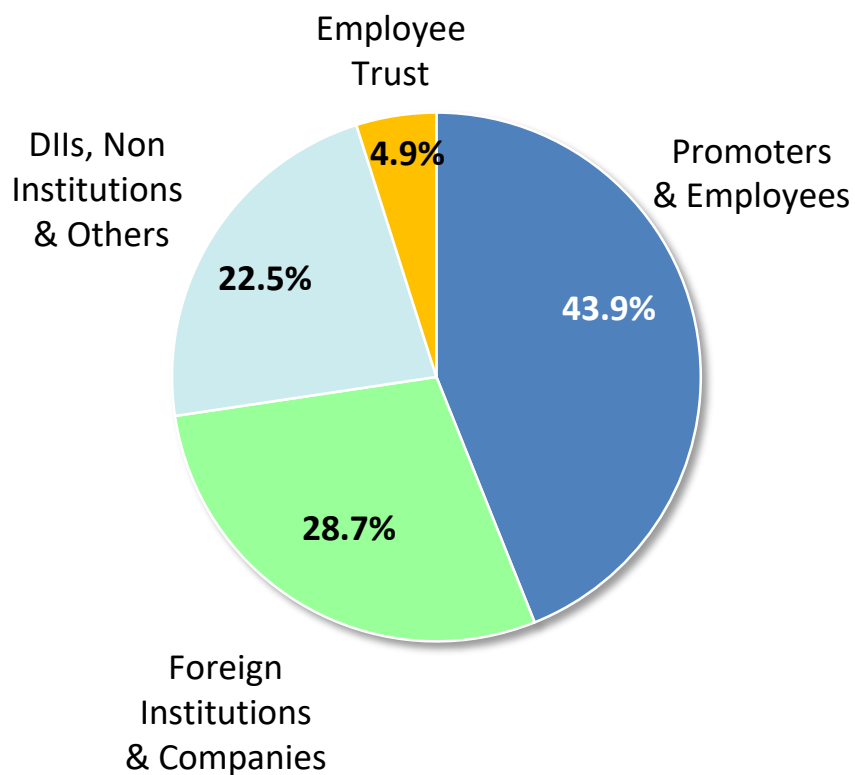


Purpose (Debt Programme)	Rating agency	Rating
Short term	 CRISIL A STANDARD & POOR'S COMPANY	CRISIL A1+
Short term	 CARE Ratings Professional Risk Opinion	CARE A1+
Short term	 ICRA	ICRA A1+
Long term	 Brickwork	BWR AA+
Long term	 CARE Ratings Professional Risk Opinion	CARE AA
Long term	 CRISIL A STANDARD & POOR'S COMPANY	CRISIL AA
Long term	 ICRA	ICRA AA
Long term	 SMERA SMERA RATINGS LIMITED	SMERA AA+

Significant Institutional Ownership



Shareholding Pattern



Key Shareholders above 1% (As on 31st March'18)

	Name	Percent
1	BIH SA	4.20%
2	HDFC Mutual Fund	2.31%
3	Goldman Sachs Funds	1.93%
4	Steadview Capital Management	1.58%
5	Caisse de dépôt et placement du Québec (CDPQ)	1.53%
6	Vanguard	1.50%
7	DSP Blackrock	1.23%
8	Blackrock Fund Advisors	1.21%
9	Fidelity International	1.10%
10	Rakesh Jhunjunwala	1.09%
11	Baron Funds	1.05%



ESG at Edelweiss

Our ESG Framework is based on the United Nations Sustainable Development Goals



People Focused Goals



No Poverty, Zero Hunger & Economic Growth



Quality Education



Gender Equality

Planet Focused Goals



Affordable & Clean Energy

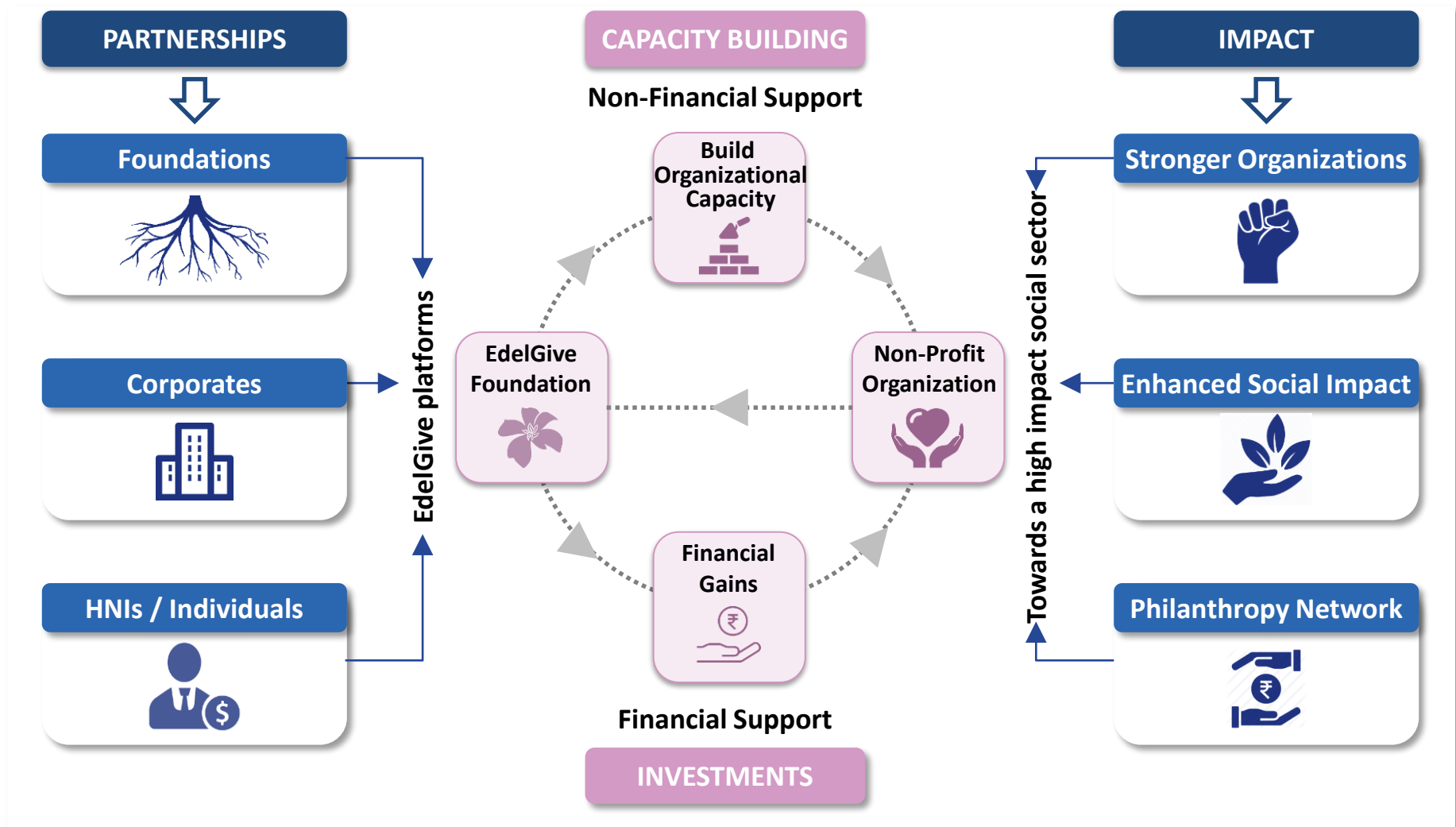


Responsible Consumption



Climate Support

EdelGive Foundation - Unique Philanthropic Platform



Focuses on Education, Livelihood and Women's Empowerment

EdelGive Foundation - Key Metrics



Employee Engagement

Employee Engagement %	More than 85% engaged in financial and non financial giving
Man Hours spent till date	29,500 hrs
Field Visits till date	78

Capacity Building – Non financial support

Employees provided skills and time pro bono in over 60 projects till date

- Strategy and leadership
- Financial planning
- Systems, processes and technology
- Human resources

Grants and Funding

Cumulative till date

Grantees	More than 95 NGOs
Funds Committed	> INR 125Cr
Presence in Indian States	14 States
Funding Partners	108

Creating Continuous Talent and Leadership Pipeline



- Institutionalized the ethos that in the workplace leaders create leaders
- Our leadership programmes are focused towards identifying and grooming leaders at every level
 - **Manco leadership team – 49**
 - **Senior Leaders – 181**
 - **Business and Emerging Leaders - 393**
- Top management is a healthy mix of home grown leaders and lateral hires
- Development endeavors at Edelweiss are structured, framework driven and continuous

Leadership groups account for ~6% of the total employee strength

Board Comprises Majority of Independent Directors



6 out of 11 directors are independent



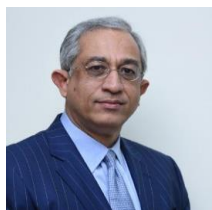
Mr. K Chinniah

- Served as Managing Director & Global Head Infrastructure, Portfolio, Strategy & Risk Group with GIC Special Investments



Mr. P N Venkatachalam

- Banking sector expert and former member of the Interim Pension Fund Regulatory Authority of India
- Former MD, State Bank of India



Mr. Sanjiv Misra

- President of Phoenix Advisers Pte. Ltd, a boutique advisory firm.
- Worked with Goldman Sachs, Citigroup



Mr. Berjis Desai

- An independent legal counsel engaged in private client practice.
- Retired as Managing Partner at J. Sagar & Associates



Mr. Navtej S. Nandra

- Served as President of E*TRADE Financial Corporation.
- Prior to this he served as CEO for Morgan Stanley Investment Mgmt Inc. and
- COO for Wealth Management at Merrill Lynch



Mr. Biswamohan Mahapatra

- Former RBI Executive Director, chaired various committees of RBI
- Handled varied areas of banking regulations, policy and supervision

- A diverse board with rich experience: 300 + years of collective work experience across multiple fields
- Key board committees like audit and remuneration consist almost entirely of Independent Directors

Awards and Recognition



Wealth Creators Super 50

Dalal Street Journal 2018

Best Private Bank - India

Asiamoney Best Bank Awards 2018

Best Product Innovation - Wealth Plus

ET Now BFSI Awards 2017

Fastest Growing Housing Finance Company

Golden Globe Tigers Awards 2018

Best Housing Finance Company (mid & small)

ET Now BFSI Awards 2017

Featured among India's Super 50 Companies

Forbes India 2017

