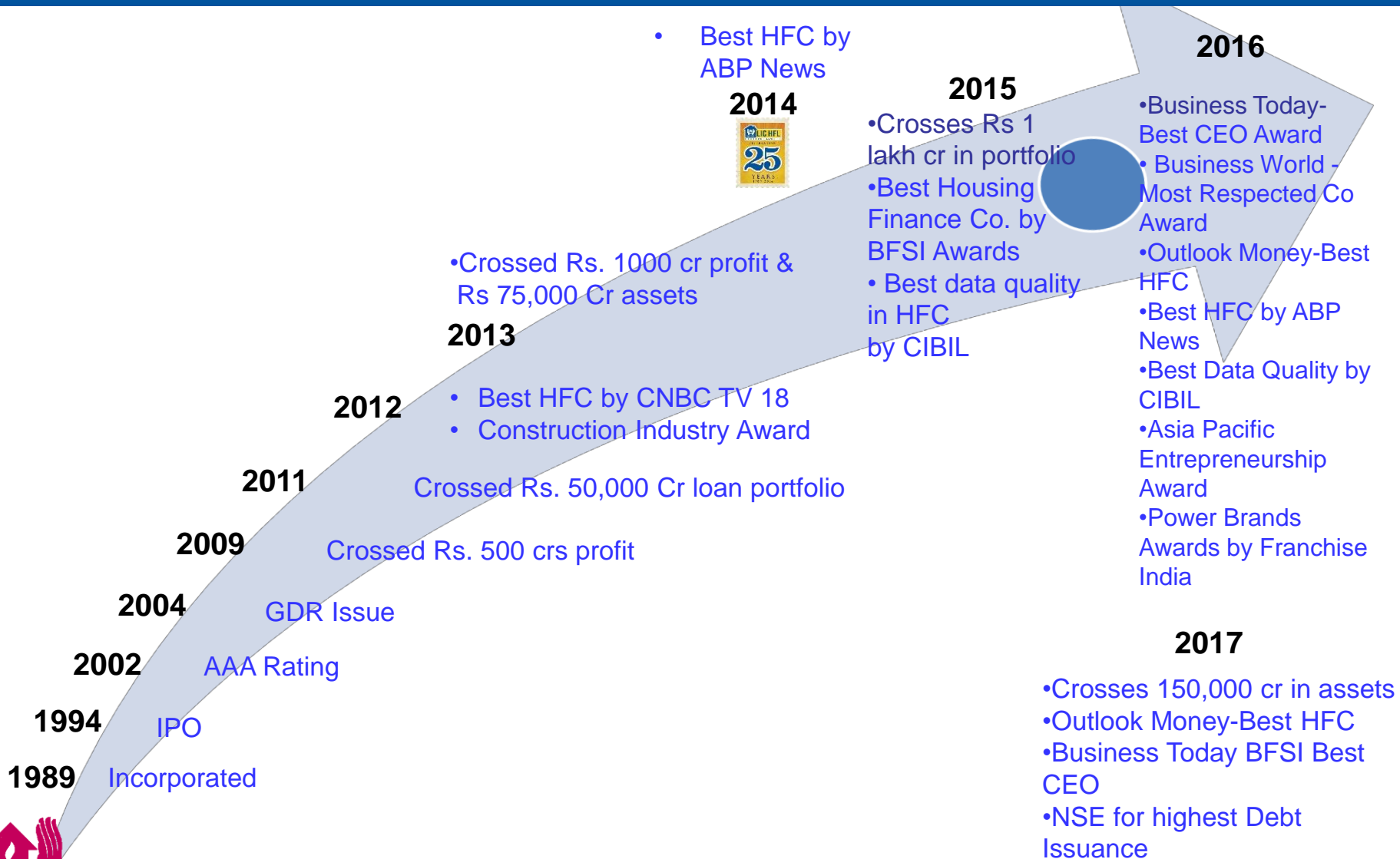
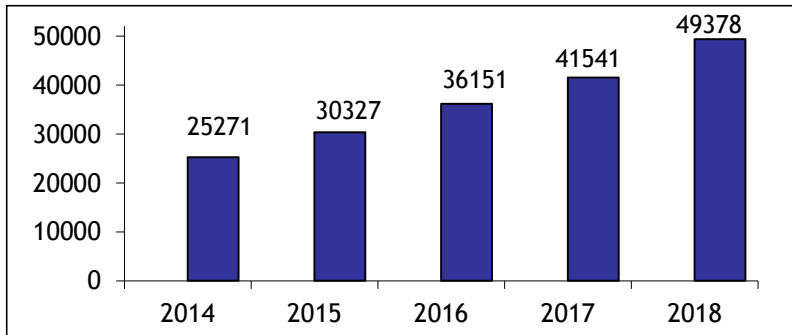


# Q4 FY18 Investor Update

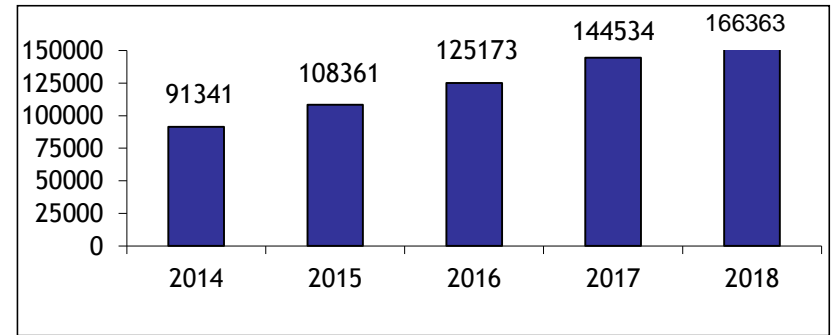


- Q4 FY18 PAT at Rs 539.33 cr as against Rs 529.19 cr up 2%
- Q4 FY18 Revenue from operations up by 7 % to Rs 3901 cr
- Outstanding Loan portfolio up by 15 % to Rs. 166323 cr
  - Individual Loan Portfolio up by 14 % to Rs 158270 cr
- Q4FY18 Loan Disbursements Rs 17402 cr against Rs 15192 cr up by 15%
  - Home Loan Disbursements up by 17%
- Net Interest Income Rs 1004 cr against Rs 1040 for Q4FY17
- Net Interest Margins 2.49% for Q4 FY18 as against 2.97% for Q4FY17
- Gross NPAs at 0.78% as against 0.43% as on 31.03.2017
  - Net NPAs 0.43% as against 0.14% on corresponding dates
- Individual Loans Gross NPAs 0.42% as on 31.03.2018
- Total Provisions at Rs 1249 cr as against total Gross NPAs of Rs 1304 cr

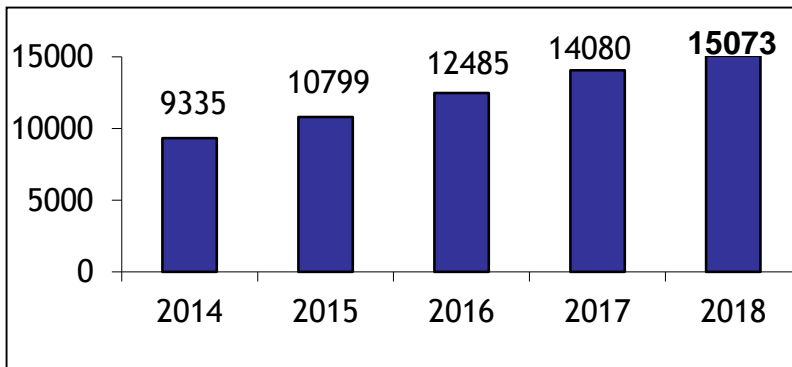
## Disbursement (Rs. Cr) CAGR 18%



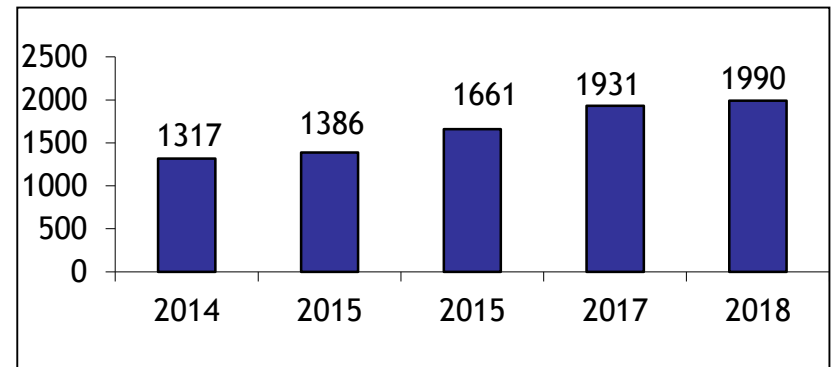
## Loan Portfolio (Rs.cr) CAGR 16%



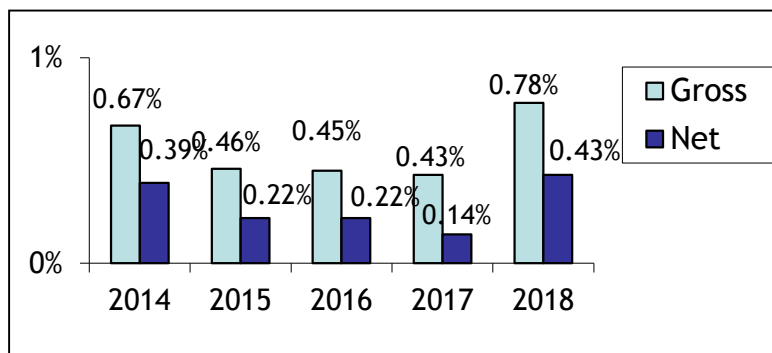
## Income (Rs. cr) CAGR 13%



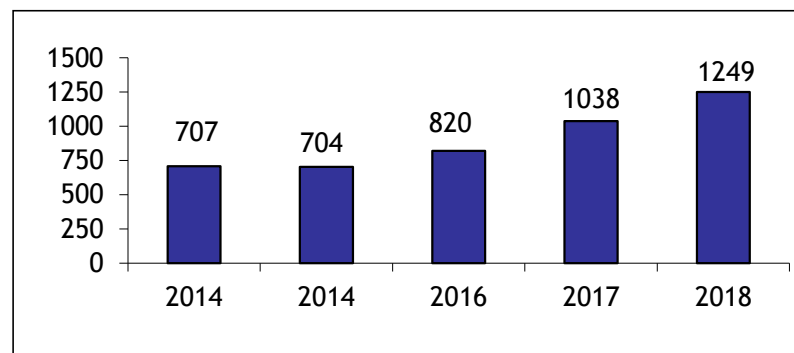
## Profit After Tax (Rs. cr) CAGR 11%



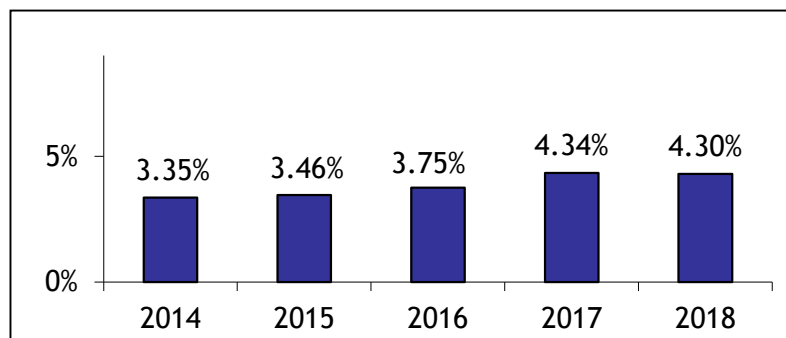
## Gross & Net NPAs



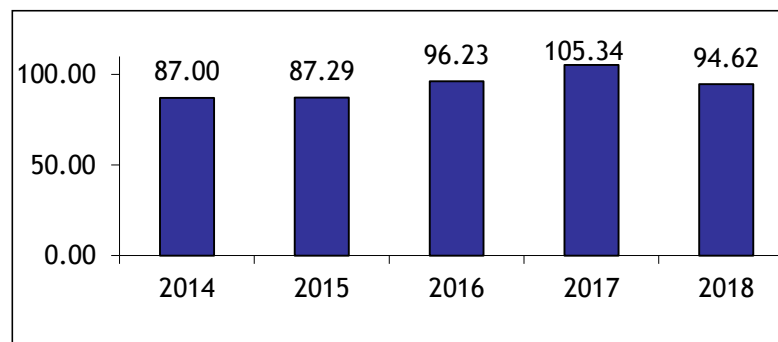
## Total Provisions\* (Rs cr)



## Operating Expense to Total Income

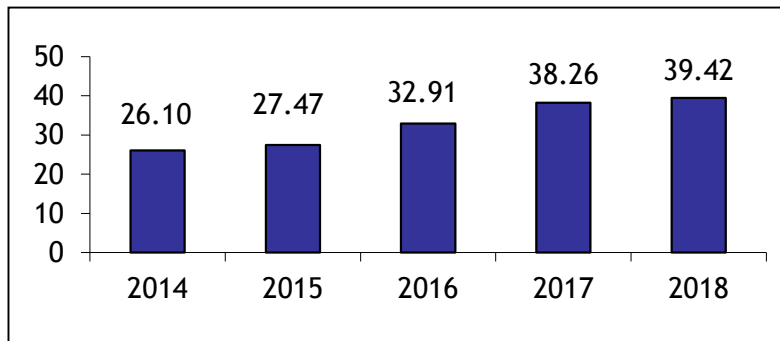


## Profit per employee (Rs. lacs)

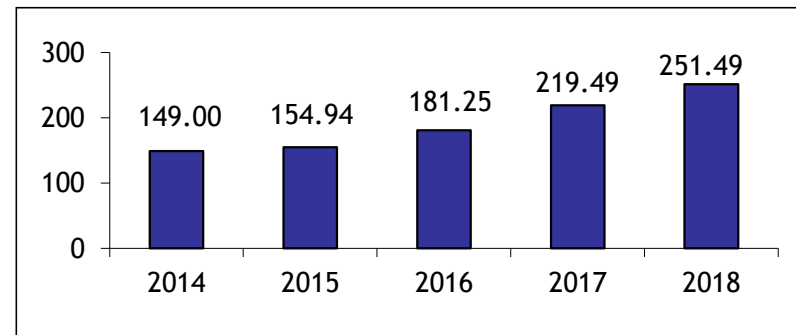


\* Provisions Including Provisions on Std. Assets

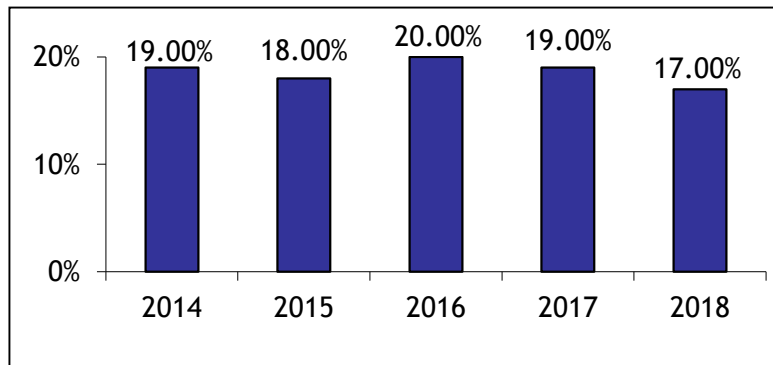
## EPS (Rs) (Rs 2/- pd up)



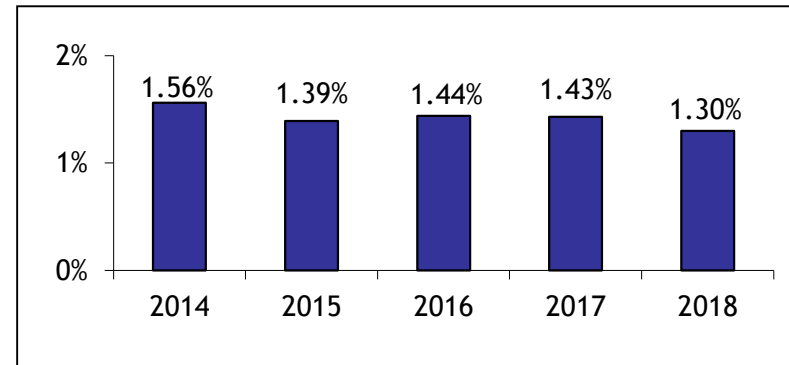
## Book Value (Rs)(Rs 2/- pd up)



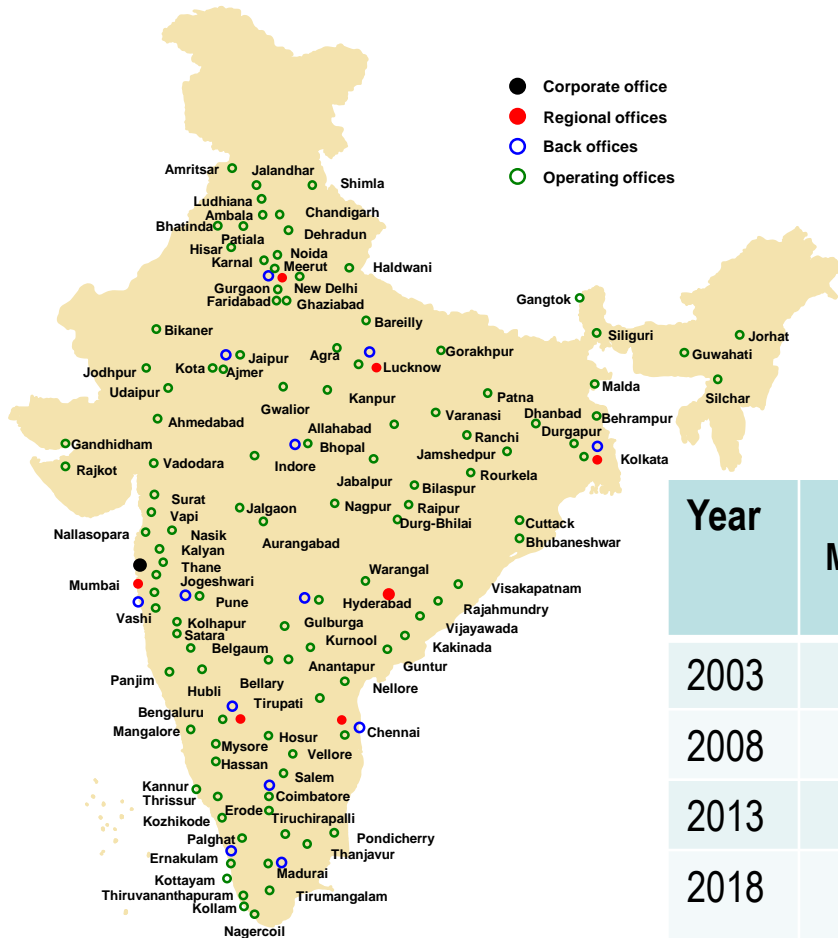
## Return on Avg Equity



## Return on Avg Loan Assets



# Large geographic presence

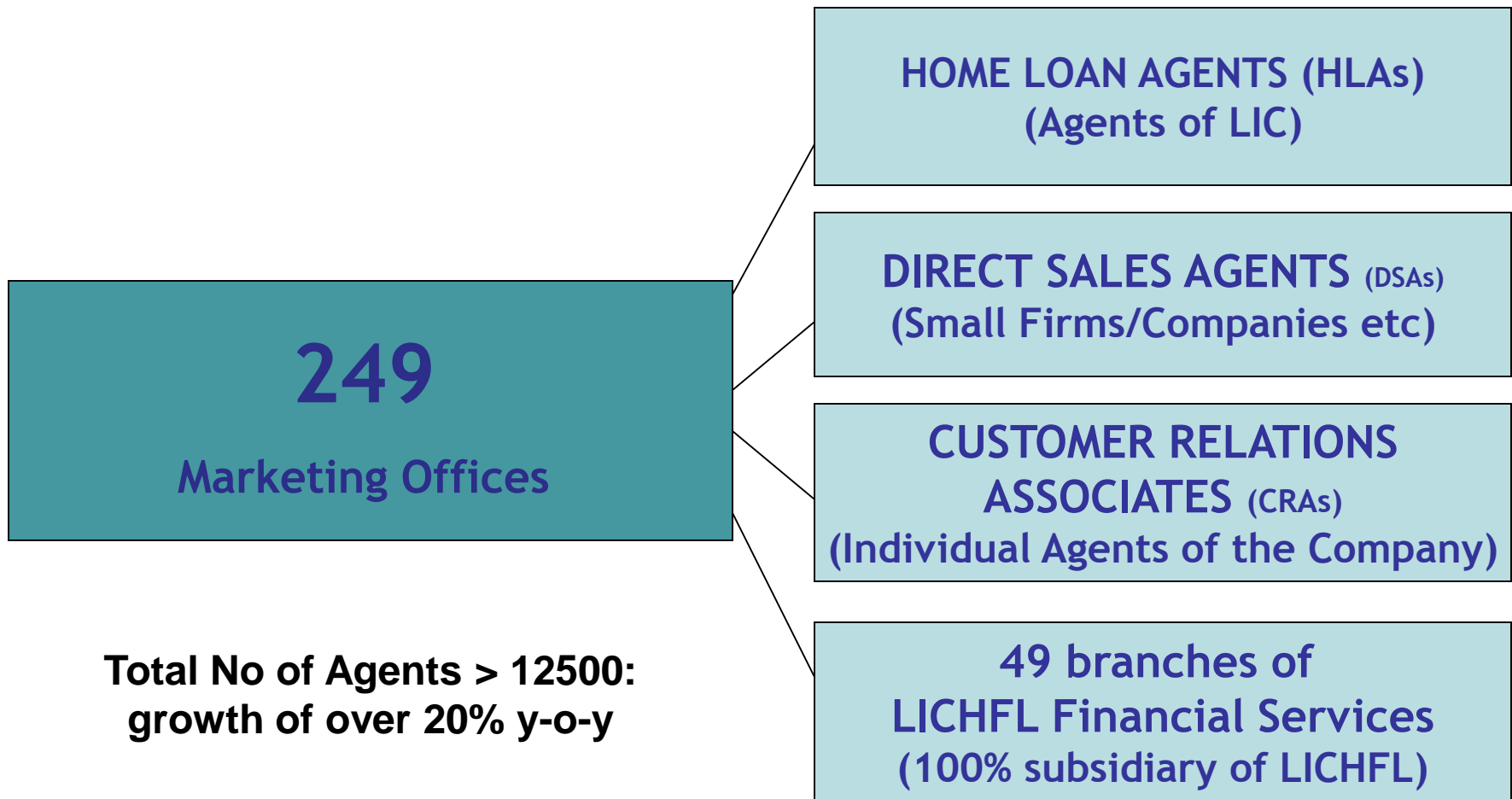


- 9 Regional Offices
- 23 Back Offices
- 249 Marketing Offices
- Rep offices in Dubai & Kuwait
- Coverage of more than 450 centres
- 2103 Employees

**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
2018	249	23	9	2103	166363

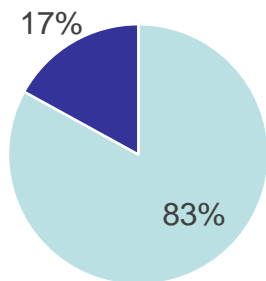
**23 New Marketing Offices proposed to be opened in FY 2019**





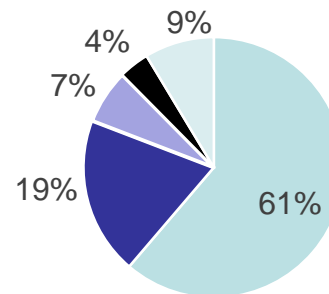
# Origination Pattern & Average Ticket Size

Customer Type (No.)



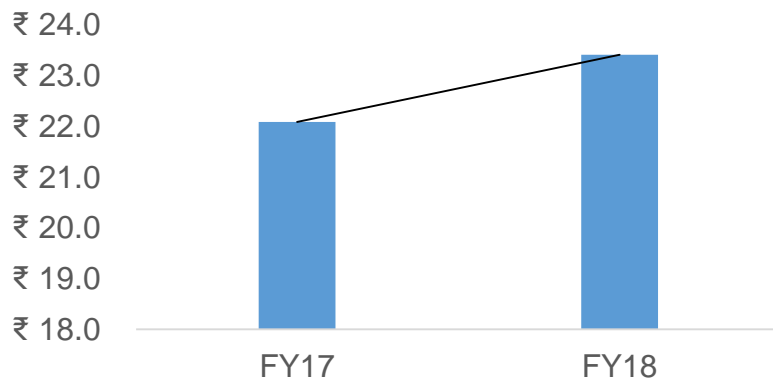
■ Salaried ■ Self Employed

Originations by source

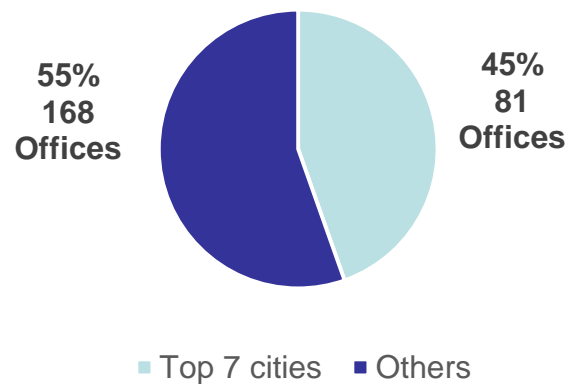


■ HLA ■ DSA ■ CRA ■ DIRECT ■ LICHFLFSL

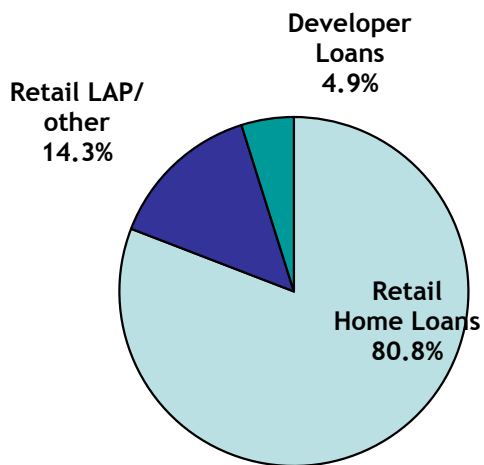
Incremental Ticket Size (Rs lacs)



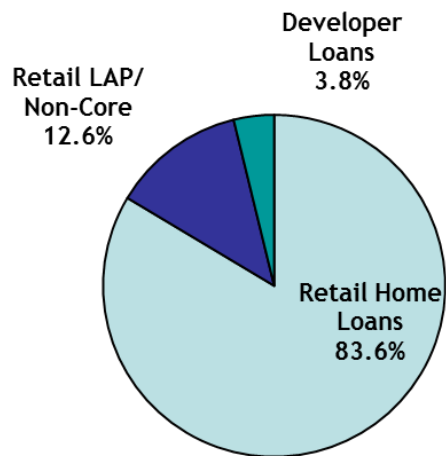
Top 7 cities & Others



# Loan Book Composition



**31.03.2018**  
O/s Portfolio Rs 166363 cr



**31.3.2017**  
O/s Portfolio Rs 144534 cr

## Individual Loans – Portfolio Stats

### Pure Floating Rate Loans To Outstanding Portfolio

As of FY16	47%
As of FY17	70%
As of FY18	74%

### Loan To Value Ratio On Incremental Sanctions

For FY16	47%
For FY17	45%
For FY18	44%

### Prepayment Lump Sum/ opening book

For FY16	11.9%
For FY17	10.9%
For FY18	11.0%

### Installment to Net Income Ratio On Incremental Sanctions

For FY16	33%
For FY17	32%
For FY18	31%

# Executive Summary – Q4/FY18

Rs cr

	<i>Var</i>	<b>Q4 FY18</b>	<b>Q4 FY17</b>	<i>Var</i>	<b>FY18</b>	<b>FY17</b>
Interest Income on Individual Loans	5%	3631.47	3454.31	5%	14092.86	13359.36
Interest Income on Project Loans	39%	215.23	155.24	42%	733.10	517.36
Total	7%	3846.70	3609.55	7%	14825.96	13876.72
Processing Fees & Other Fees	63%	54.24	33.33	21%	133.69	110.23
Other Income	75%	33.17	18.98	21%	113.24	93.40
Gross Income	7%	3934.12	3661.86	7%	15072.90	14080.35
Interest Expenses	11%	2843.05	2569.92	9%	11124.65	10231.49
Net Interest Income	(3%)	1003.65	1039.63	2%	3701.31	3645.24
Salary & Other Establishment Expenses	14%	224.19	196.54	6%	647.51	611.77
Net Provisions & Diminutions	(68%)	28.13	89.29	(15%)	238.87	281.32
Profit before Tax	4%	838.74	806.10	4%	3061.87	2955.77
Income Tax Provision including Deferred Tax	8%	299.41	276.91	5%	1072.28	1024.72
Net Profit	2%	539.33	529.19	3%	1989.59	1931.05

# Executive Summary – Q4/FY18

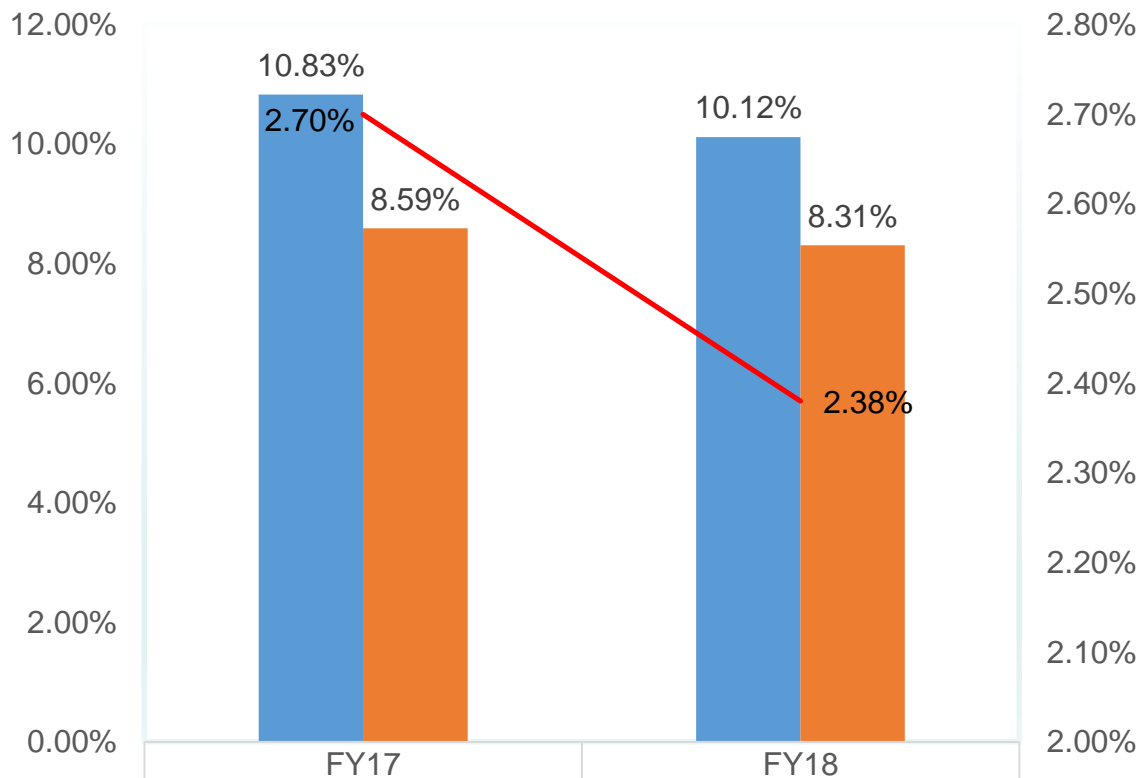
Rs cr

	<i>Var</i>	Q4 FY18	Q4 FY17	<i>Var</i>	FY18	FY17
<b>Disbursements</b>						
Individual	8%	15136	13960	18%	45112	38334
Project	84%	2266	1232	33%	4266	3208
<b><u>Total</u></b>	15%	17402	15192	19%	49378	41541
<b>Outstanding Portfolio</b>						
Individual	14%	158270	139024			
Project	47%	8093	5510			
<b><u>Total</u></b>	15%	166363	144534			
<b>Net Interest Margins(%)</b>		2.49%	2.97%		2.38%	2.70%
<b>Incremental Cost</b>					7.55%	8.03%
<b>Incremental Yield</b>					9.80%	10.80%
<b>Incremental Spreads</b>					2.25%	2.77%

## Financial Highlights

	<b>FY2018</b>	<b>FY2017</b>
Return on Average Equity (%)	<b>17%</b>	<b>19.%</b>
Return on Average Assets for qtr (%)	<b>1.3%</b>	<b>1.4%</b>
Earnings per share (on Rs 2 pd up)	<b>39.42</b>	<b>38.26</b>
Dividend per Share (on Rs 2 pd up)	<b>6.80</b>	<b>6.20</b>
Capital Adequacy Ratio	<b>Sept 2017</b>	<b>March 2017</b>
Tier I	<b>13.36</b>	<b>13.35</b>
Tier II	<b>2.68</b>	<b>2.29</b>
Total	<b>16.04</b>	<b>15.64</b>

# Yield & Cost of Funds on portfolio

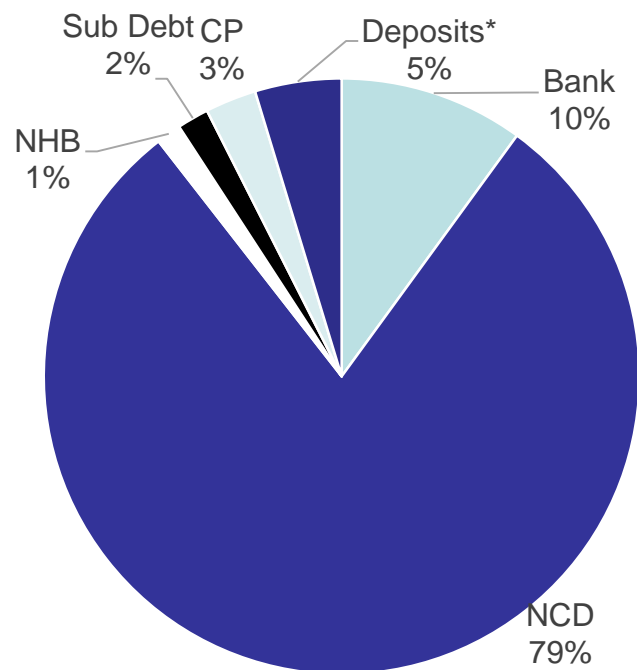


Yield on Advances on Portfolio	10.83%	10.12%
Wtd Avg cost of funds on Total Borrowed Funds	8.59%	8.31%
NIMs	2.70%	2.38%

as on 31.3.2018

Source	Wtd Avg Cost (%)
Banks & Institutions	8.17%
Non Convertible Debenture	8.37%
National Housing Bank	8.13%
Sub. Bonds & Upper Tier II	9.18%
Commercial Paper	7.41%
Deposits*	7.92%
<b>Total</b>	<b>8.31%</b>

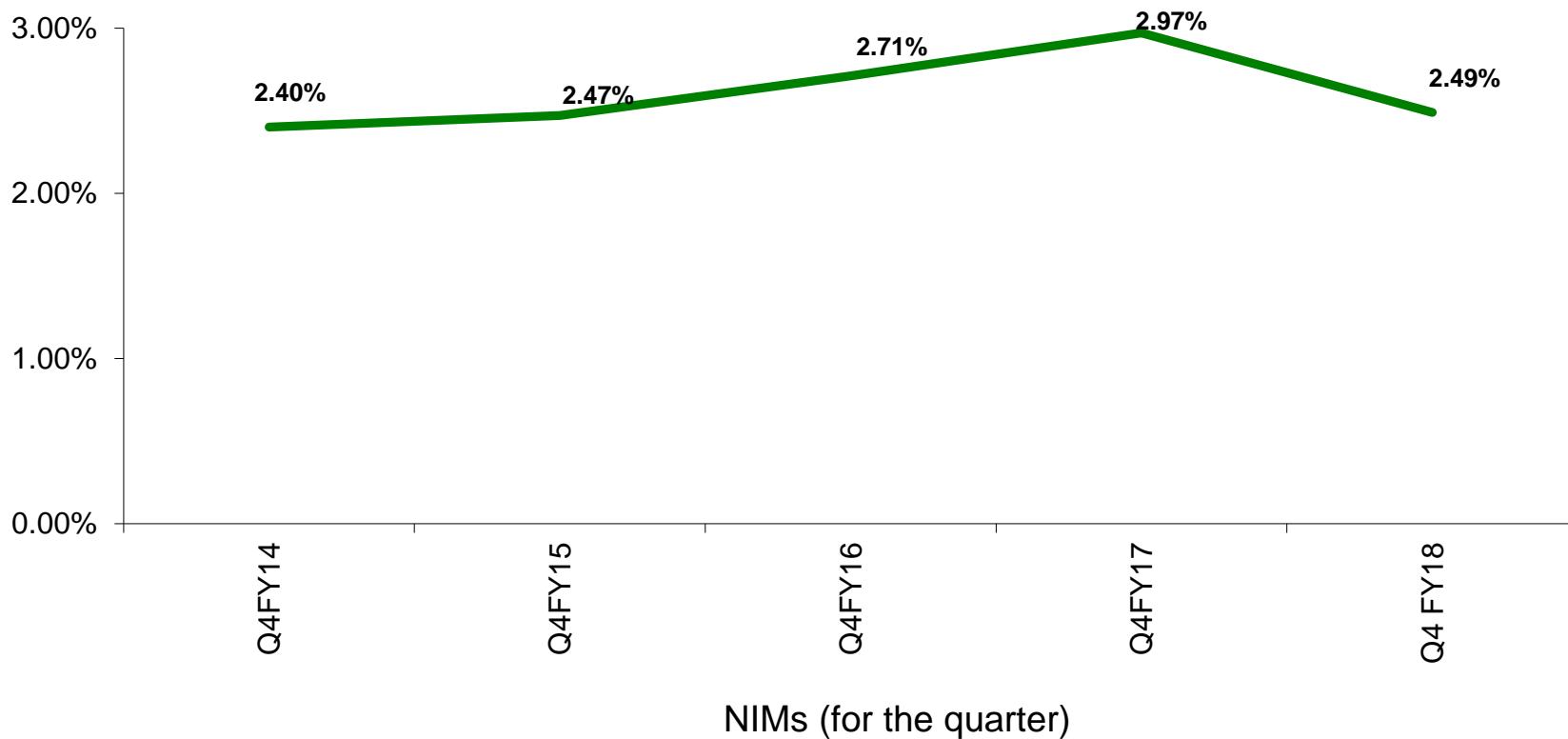
Outstanding Borrowings – Rs. 145339 cr



During Q4FY18, Borrowings were Rs 27962 cr @ 7.76%

\* Includes Corporate Deposits of Rs 3352 cr

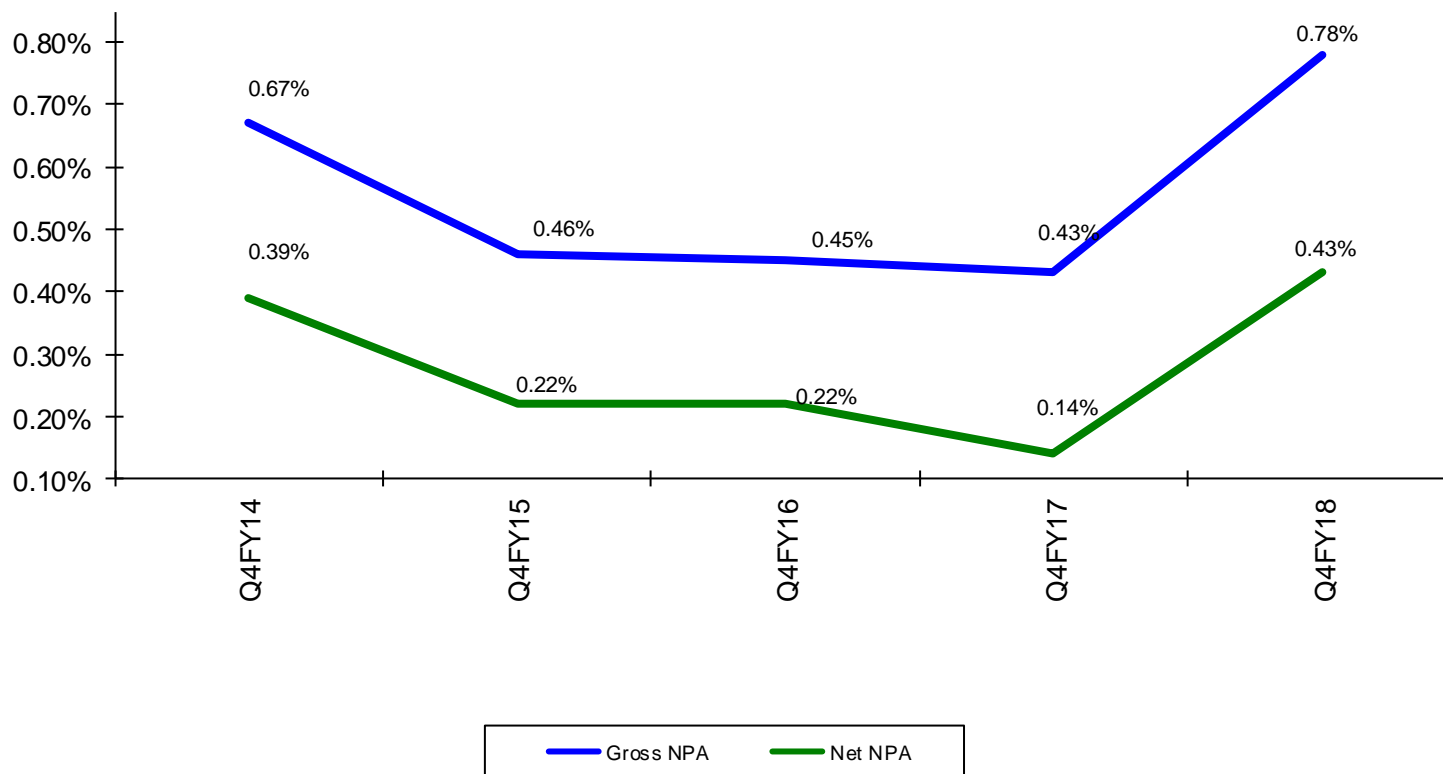




## Gross & Net NPAs

	31.03.2018	31.03.2017
Gross NPA (Rs. cr)	1304	627
Gross NPA (%)	0.78%	0.43%
Provisions for NPA (Rs. cr)	592	422
Net NPA(%)	0.43%	0.14%
Provisions incl standard asset prov.(Rs. cr)	1249	1038
Provisions cover incl standard asset prov.(%)	96%	166%

# Gross & Net NPAs



# Thank you

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