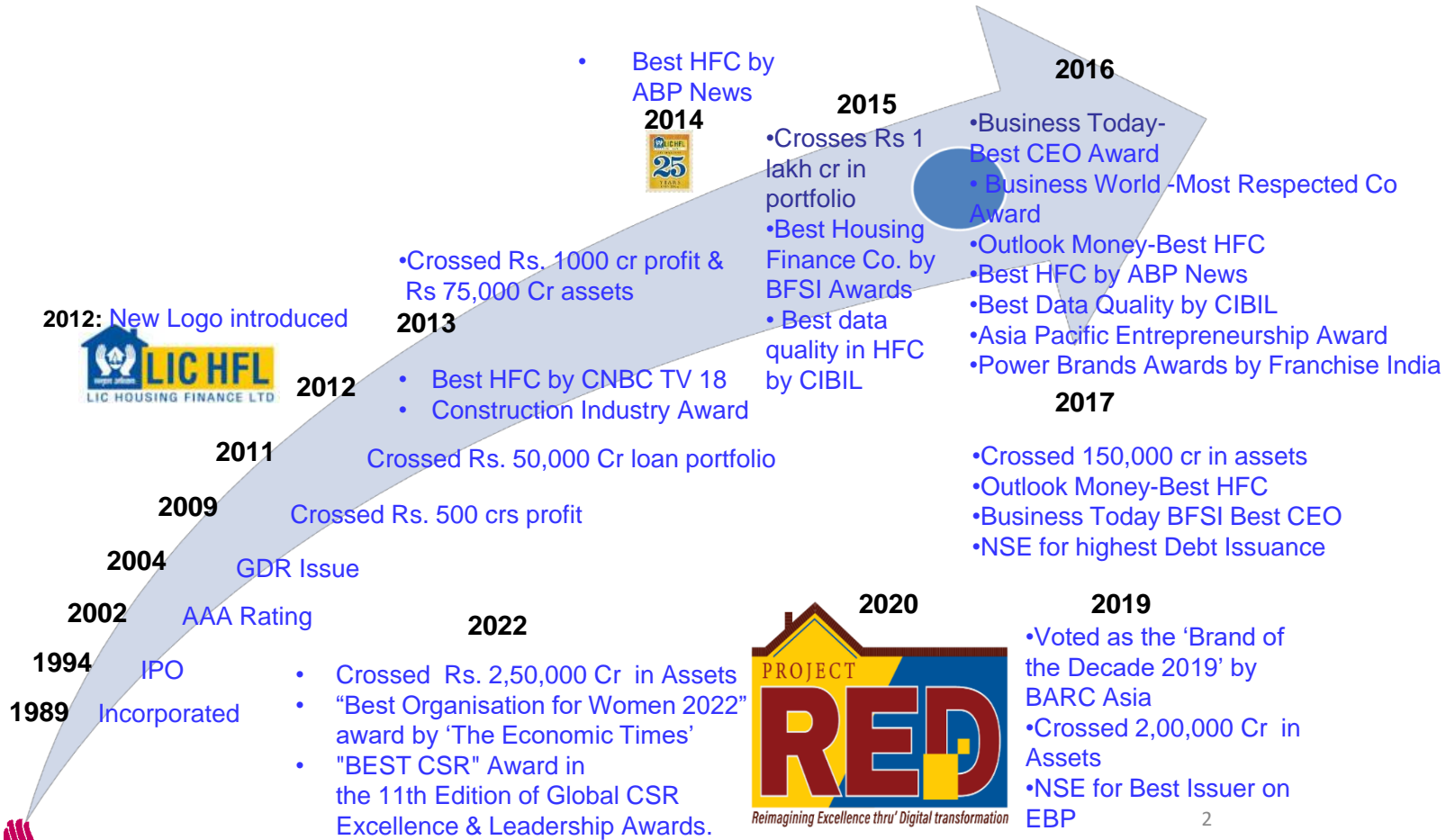
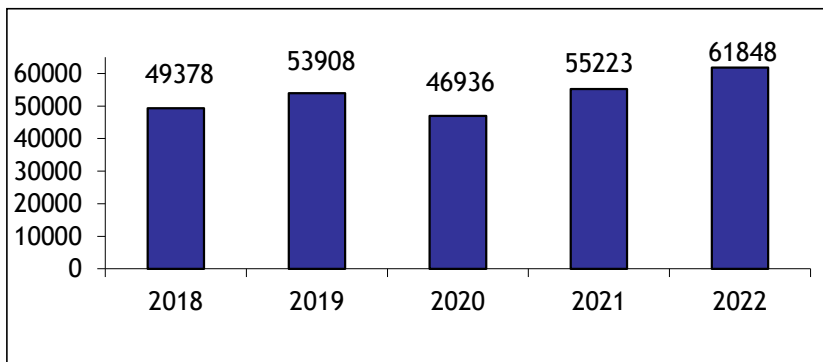


Q2 FY23 Investor Update

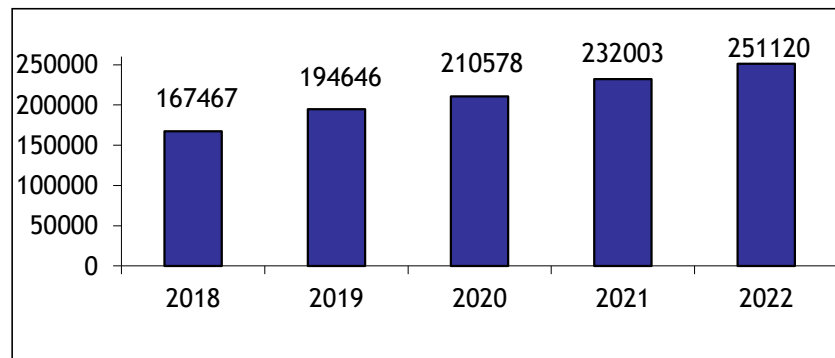


- Q2 FY23 PAT at Rs. 304.97 Cr as against Rs. 247.86 Cr, up by 23%
- Q2 FY23 Total Revenue from operations Rs.5086 Cr as against Rs. 4708 Cr, up by 8%
- Outstanding Loan portfolio up by 10 % to Rs. 262336 Cr.
 - Individual Home Loan Portfolio up by 15% to Rs. 216771 Cr.
- Q2 FY23 Disbursements Rs.16786 Cr against Rs. 16110 Cr , growth of 4%.
 - Individual Home Loan Disbursements Rs.14300 Cr against Rs. 14330 Cr.
- Net Interest Income Rs.1163 Cr as against Rs.1173 Cr as on 30.09.2021.
- Net Interest Margins 1.80 % for Q2 FY23 as against 2.00 % for Q2 FY22
- Stage 3 EAD at 4.90 % as against 5.14 % as on 30.09.2021
- Total ECL provision stood at Rs. 6521.89 Cr as on 30.09.2022.
 - Covid-19 related provision stood at Rs. 535.50 Cr as on 30.09.2022.
 - Collection efficiency for September 2022 stood at 99%.

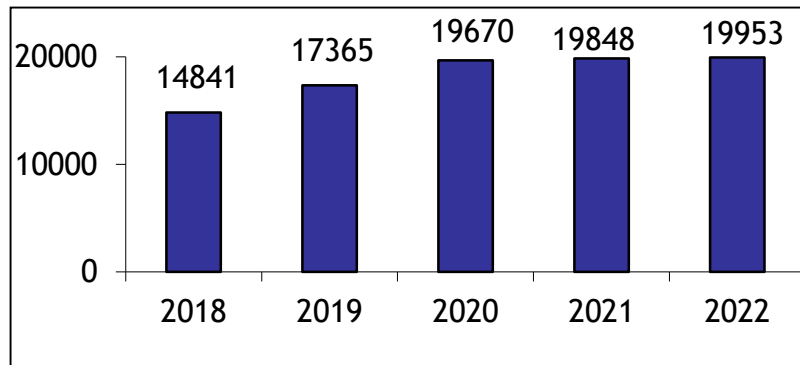
Disbursement (Rs. Cr) CAGR 6%



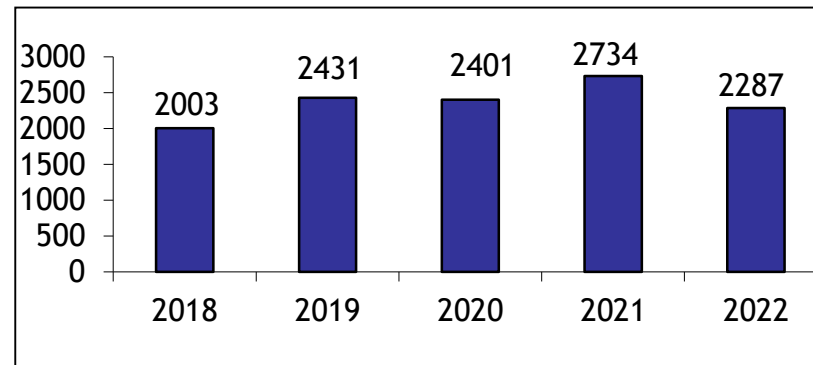
Loan Portfolio (Rs.cr) CAGR 11%



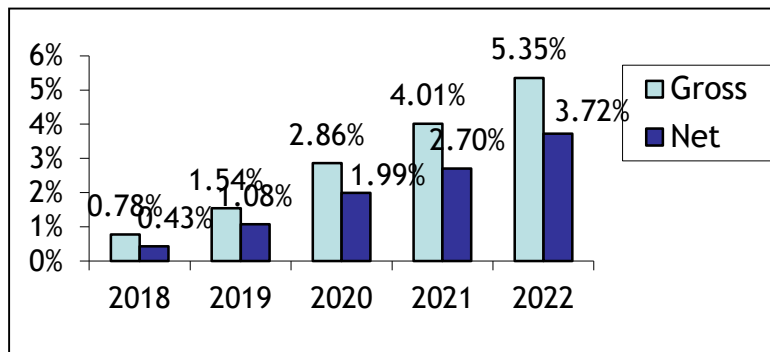
Income (Rs. cr) CAGR 7%



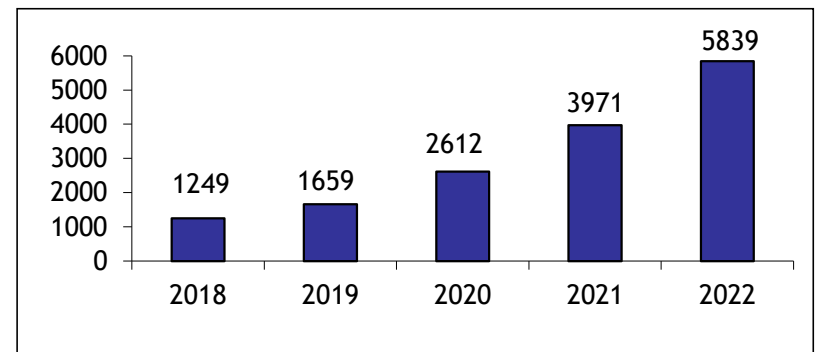
Profit After Tax (Rs. cr) CAGR 4%



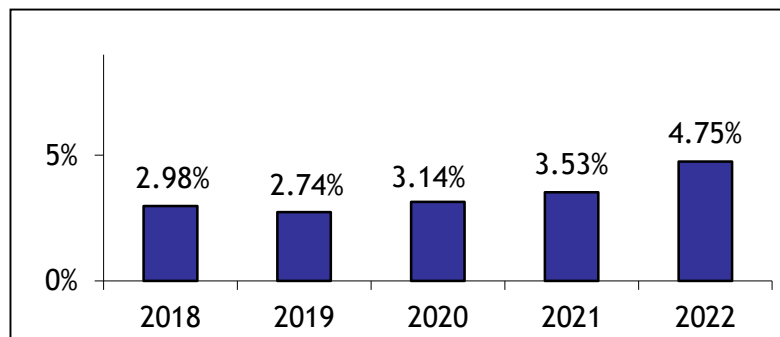
Gross & Net NPAs



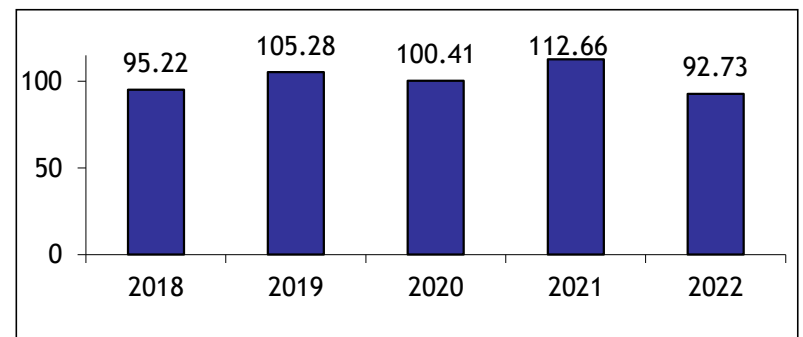
Total Provisions* (Rs cr)



Operating Expense to Total Income



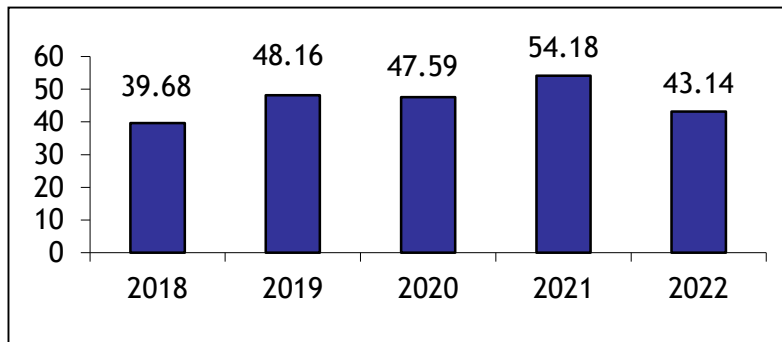
Profit per employee (Rs. lacs)



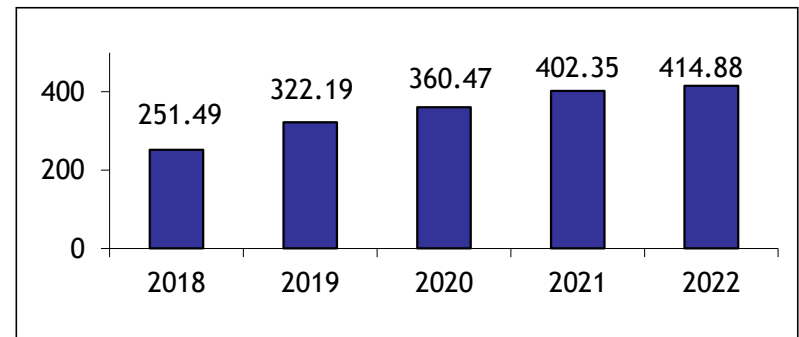
As per IGAAP till 2021 and as per RBI notification dated 12th Nov. 2021 for 2022

* For 2019, 2020, 2021 & 2022 ECL Provisions of Stage 1,2 and 3

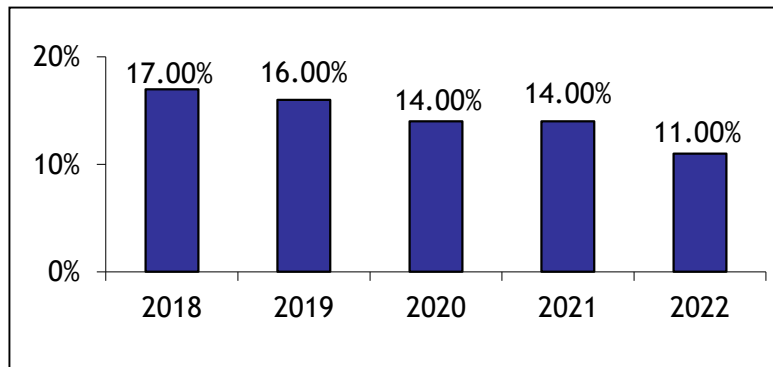
EPS (Rs) (Rs 2/- pd up)



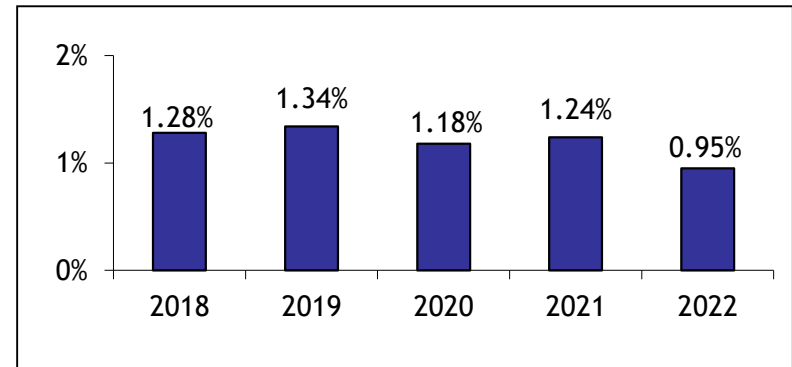
Book Value (Rs)(Rs 2/- pd up)



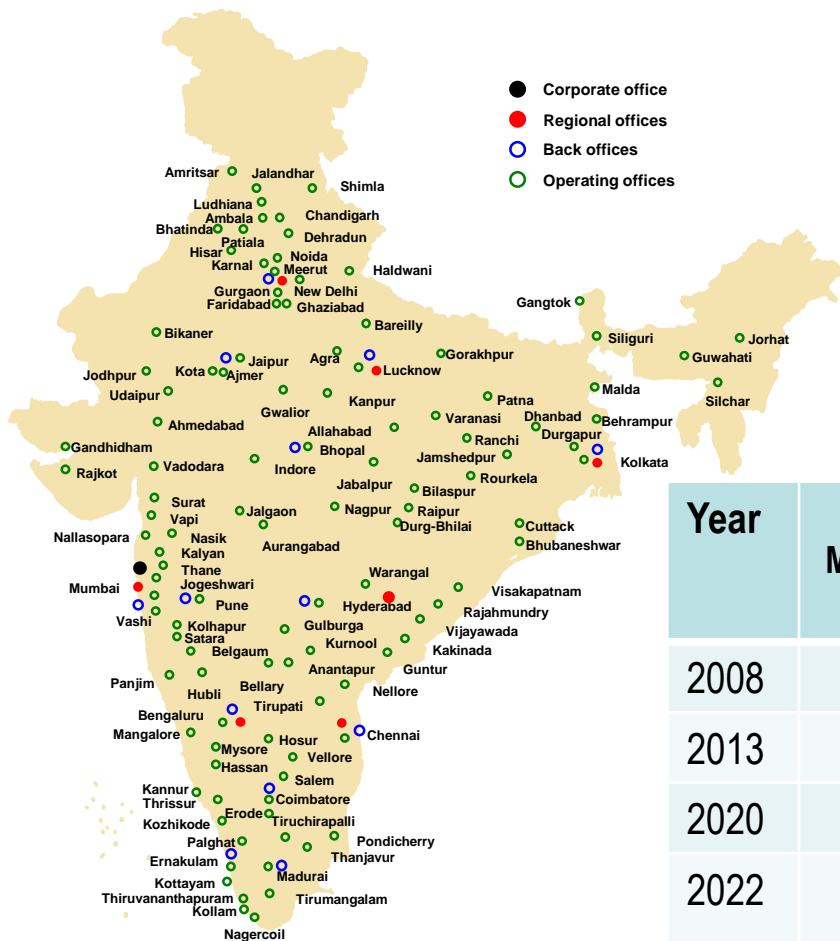
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

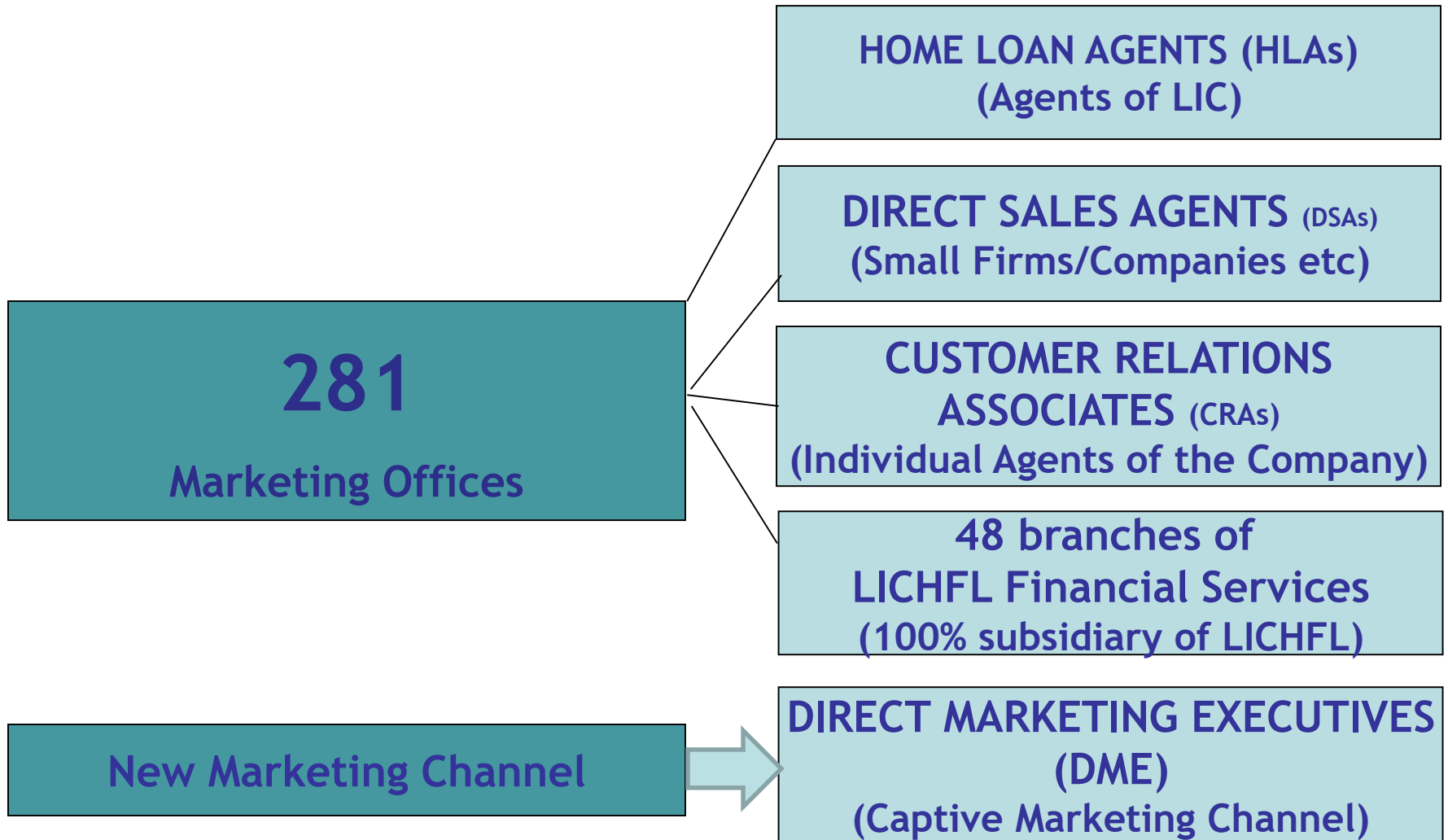


- 9 Regional Offices
- 24 Back Offices
- 281 Marketing Offices
- Rep offices in Dubai
- Coverage of more than 450 centres
- 2430 Employees

Widening footprint...improved efficiencies

Year	No of Marketing Offices	No of Back offices	No of Regional Offices	No of Employees	Lon Portfolio Rs cr
2008	125	14	6	985	21936
2013	194	16	7	1446	77812
2020	282	24	9	2392	210578
2022	282	24	9	2467	251120

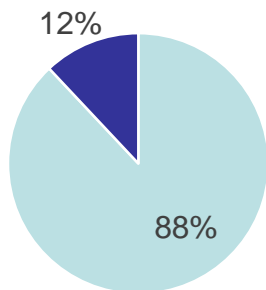
Distribution Network



*Online Loan approvals during Q2 FY23 were Rs. 9159 Cr

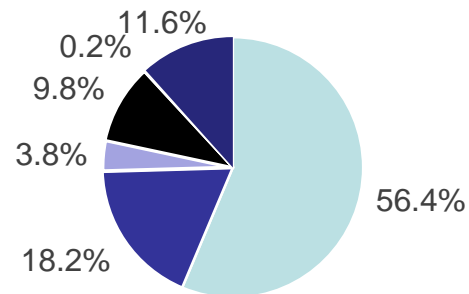
Origination Pattern & Average Ticket Size

Customer Type (No.)



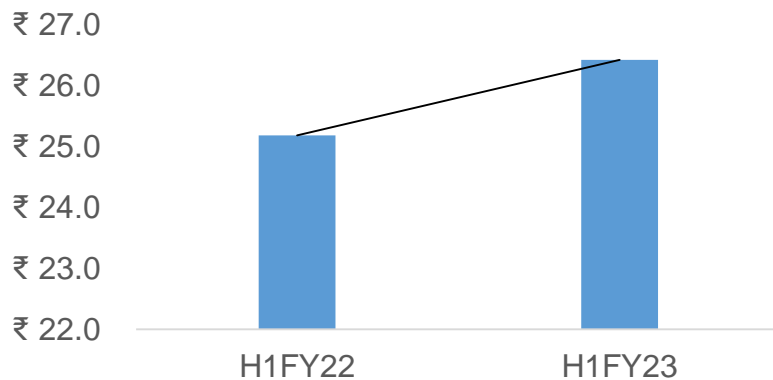
■ Salaried ■ Self Employed

Originations by source

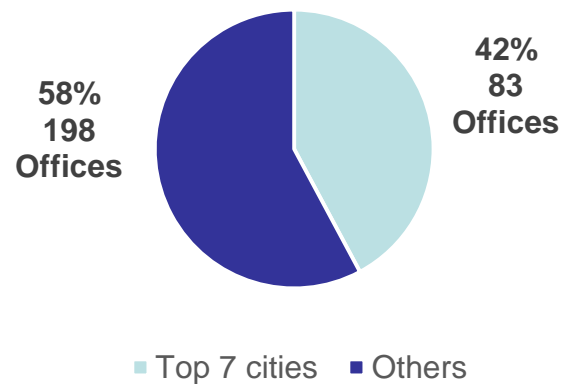


■ HLA ■ DSA ■ CRA ■ DME ■ DIRECT ■ LICHFLFSL

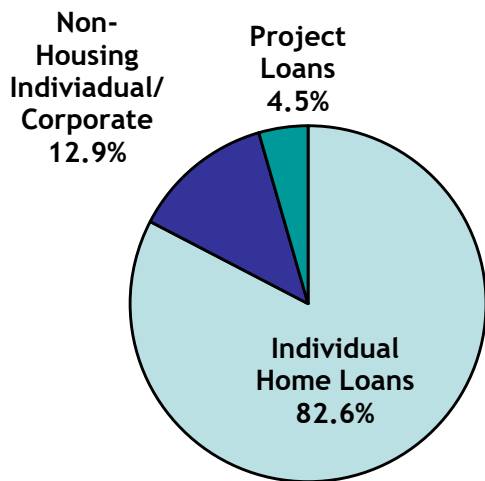
Incremental Ticket Size (Rs lacs)



Top 7 cities & Others

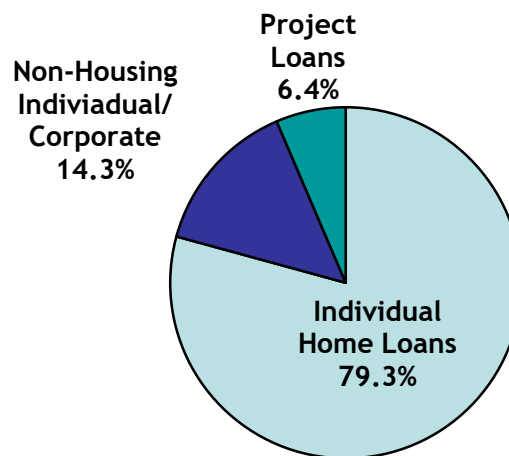


Loan Book Composition



30.09.2022

O/s Portfolio Rs. 262336 Cr



30.09.2021

O/s Portfolio Rs. 237660 Cr

**Pure Floating Rate Loans
To Outstanding Portfolio**

As of FY 21	97%
As of FY 22	95%
As of H1FY23	98%

**Loan To Value Ratio
On Incremental Sanctions**

As of FY 21	48%
As of FY 22	48%
For H1FY23	48%

**Prepayment
Lump Sum/ opening book**

As of FY 21	10.8%
As of FY 22	10.9%
For H1FY23	9.7%

**Installment to Net Income Ratio
On Incremental Sanctions**

For FY 21	29.00%
For FY 22	29.00%
For H1FY23	29.00%

	Q2 FY 2023	Q2 FY 2022
Return on Average Equity (%)	4.97%	4.60%
Return on Average Assets (%)	0.47%	0.42%
Earnings per share (on Rs 2 pd up)	5.54	4.51
Capital Adequacy Ratio	March 2022	Sept 2021
Tier I	16.23	15.63
Tier II	1.85	1.33
Total	18.08	16.95

Executive Summary-Q2/FY23

	<i>Var</i>	Q2 FY23 (Rs. Cr)	Q2 FY22 (Rs. Cr)	<i>Var</i>	H1 FY23 (Rs. Cr)	H1 FY22 (Rs. Cr)
Revenue from Operations	8%	5085.54	4708.01	8.4%	10371.00	9565.12
Finance cost	11%	3886.40	3504.29	7%	7526.44	7051.79
Net Interest Income	-1%	1162.90	1172.94	13%	2773.09	2455.68
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	-11%	565.80	639.15	-41%	873.53	1473.79
<u>Profit before Tax</u>	23%	378.85	308.95	203%	1519.21	501.88
Tax Expense	21%	73.88	61.09	187%	288.76	100.58
<u>Net Profit</u>	23%	304.97	247.86	207%	1230.45	401.30

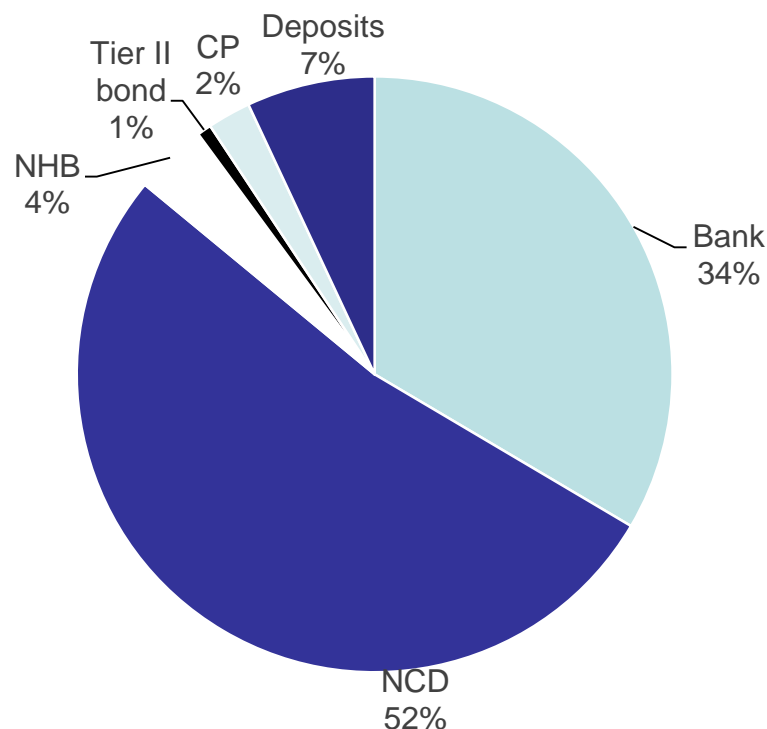
Executive Summary-Q2/FY23

	<i>Var</i>	Q2 FY23 (Rs. Cr)	Q2 FY22 (Rs. Cr)	<i>Var</i>	H1 FY23 (Rs. Cr)	H1 FY22 (Rs. Cr)
Disbursements						
Individual	4%	16379	15757	29%	31272	24172
Project	15%	407	353	21%	716	590
Total	4%	16786	16110	29%	31988	24762
Outstanding Portfolio						
Individual				13%	250617	222365
Project				-23%	11719	15295
Total				10%	262336	237660
Net Interest Margins(%)		1.80%	2.00%		2.16%	2.09%
Outstanding Liabilities				11%	232943	209090
Weighted average cost of funds					7.10%	6.76%
Yield on advances annualised					8.60%	8.72%

as on 30.09.2022

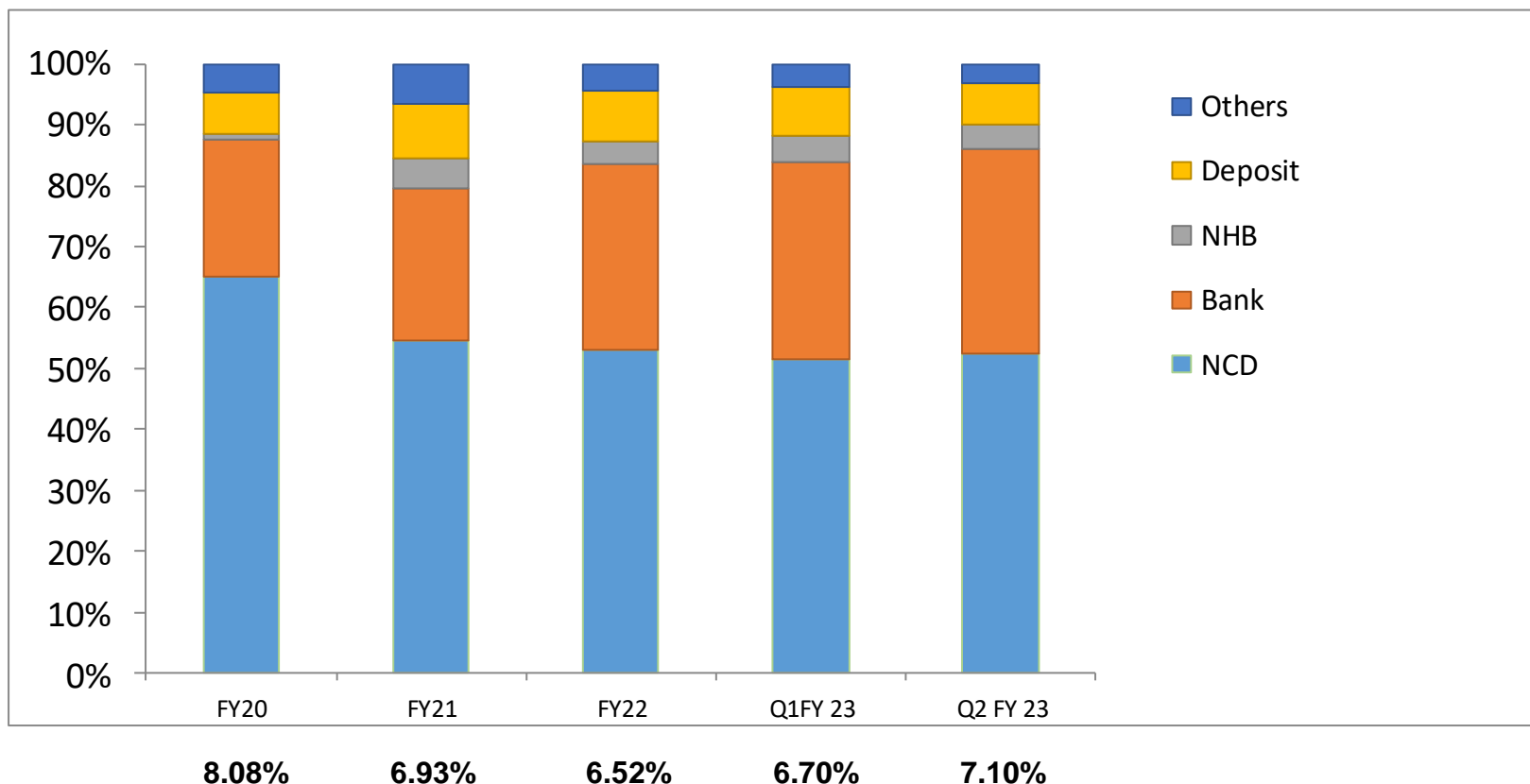
Source	Wtd Avg Cost (%)
Banks & Institutions	7.12%
National Housing Bank	5.44%
Non Convertible Debenture	7.44%
Tier II Bond	7.30%
Commercial Paper	5.61%
Deposits	5.92%
Total	7.10%

Outstanding Borrowings – Rs. 232943 cr



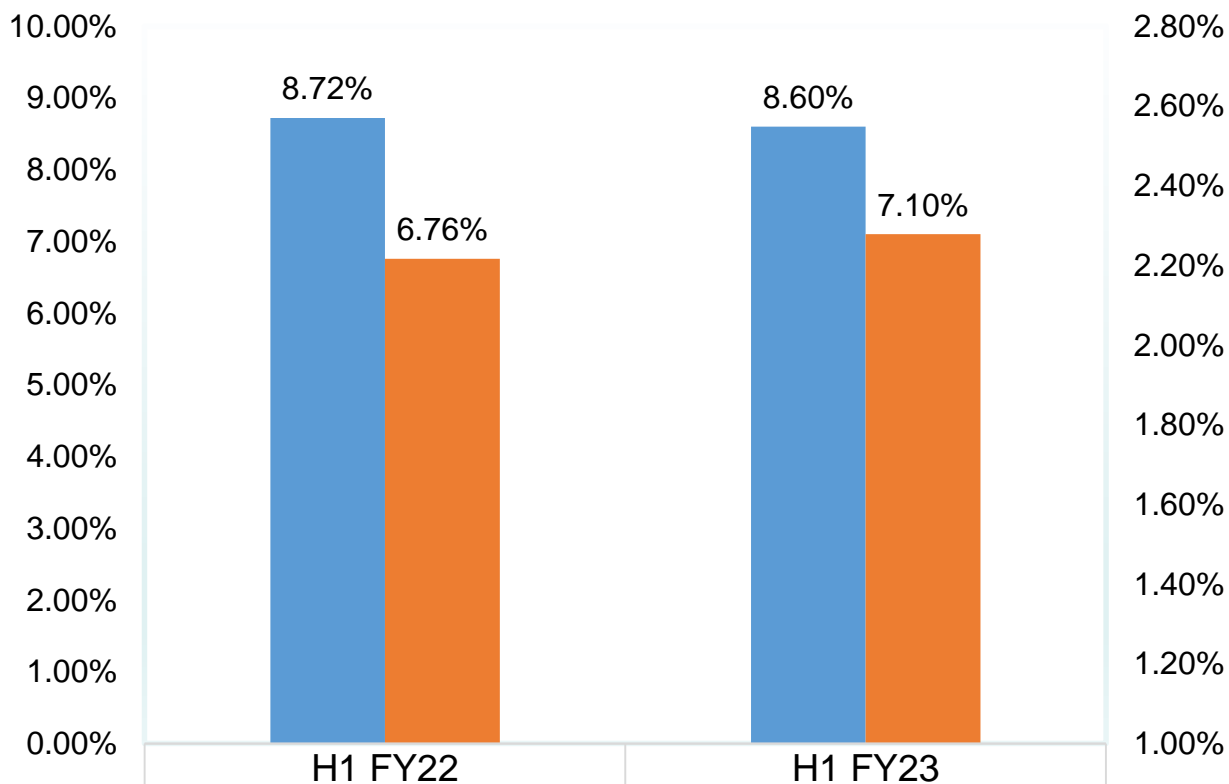
During Q2 FY23, Incremental Cost of funds was 6.89%

Change in Liability Mix- last 4 yrs



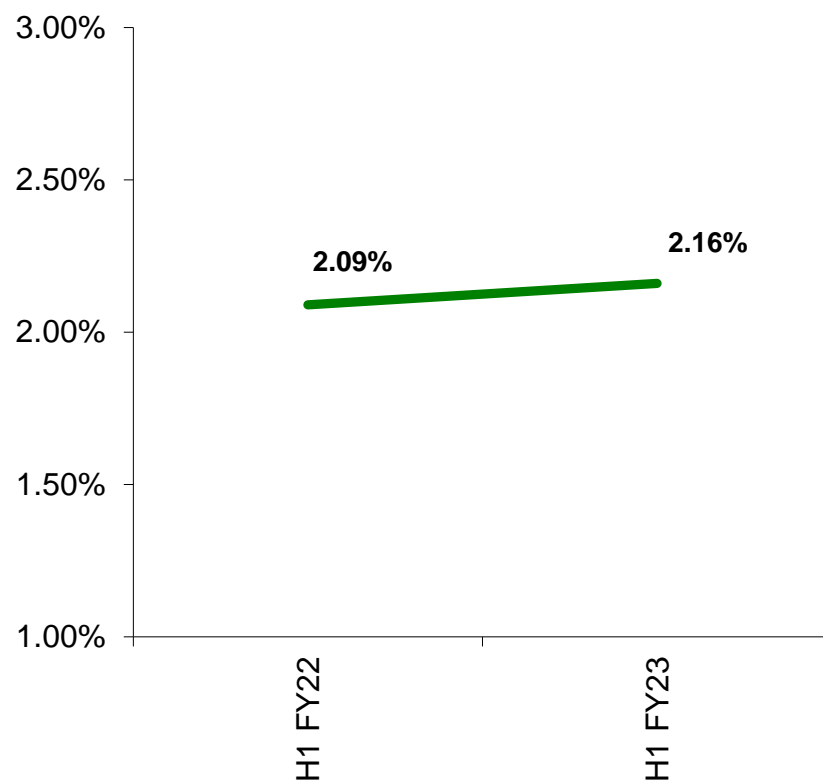
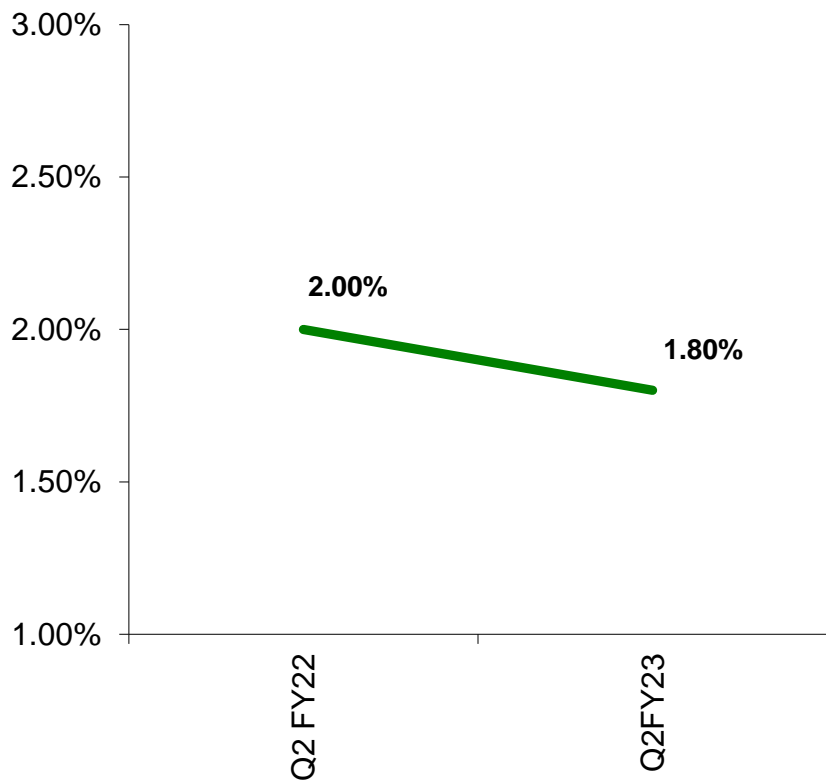
Wtd. Avg. cost of Funds

Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	8.72%	8.60%
■ Wtd Avg cost of funds on Total Borrowed Funds	6.76%	7.10%

NIMs



Classification of Assets

Exposure At Default %	September-22	September-21
Stage 1	91.10 %	90.44 %
Stage 2	4.00 %	4.42 %
Stage 3	4.90 %	5.14 %
Total	100.00 %	100.00 %
ECL Provision	September-22	September-21
Stage 1	Rs. 141.80 cr	Rs. 40.83 cr
Stage 2	Rs. 758.06 cr	Rs. 19.55 cr
Stage 3	Rs. 5622.03 cr	Rs. 5294.52 cr

*ECL Provisions for Assets recategorised as NPA as per RBI notification dated 12th November, 2021 is Rs. 118 Cr, which are in Stage 1 & Stage 2.

Thank you

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