

Q3 FY23 Investor Update



CHFL: A Journey of 33 Years...

Best HFC by

ABP News 2014 Crosses Rs 1 25 lakh cr in portfolio Best Housing Crossed Rs, 1000 cr profit & Finance Co. by BFSI Awards Rs 75.000 Cr assets 2012: New Logo introduced Best data 2013 quality in HFC Best HFC by CNBC TV 18 by CIBIL 2012 **Construction Industry Award** 2011 Crossed Rs. 50,000 Cr loan portfolio 2009 Crossed Rs. 500 crs profit 2004 **GDR** Issue 2002 **AAA** Rating

2022

Crossed Rs. 2,50,000 Cr in Assets

award by 'The Economic Times'

the 11th Edition of Global CSR

Excellence & Leadership Awards.

"BEST CSR" Award in

2016

 Business Today-**Best CEO Award**

usiness World/Most Respected Co

vard

Outlook Money-Best HFC

Best HFC by ABP News

•Best Data Quality by CIBIL

Asia Pacific Entrepreneurship Award

•Power Brands Awards by Franchise India

2017

Crossed 150,000 cr in assets

Outlook Money-Best HFC

•Business Today BFSI Best CEO

•NSE for highest Debt Issuance

2019

 Voted as the 'Brand of the Decade 2019' by **BARC** Asia

•Crossed 2,00,000 Cr in Assets

•NSE for Best Issuer on **EBP** 2



2015



1994

1989

JPO.

Incorporated



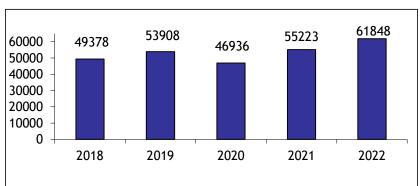
Executive Summary – Q3/FY23

- Q3 FY23 PAT at Rs.480.30 cr as against Rs 767.33 cr for Q3FY22
- Q3 FY23 Revenue from operations Rs.5871 cr as against Rs 5054 cr, a growth of 16 %
- Outstanding Loan portfolio up by 10 % to Rs. 268444 cr as against Rs. 243412 cr
 - Individual Home Loan Portfolio Rs.223064 cr as against Rs.195901 cr, a growth of 14 %
- Individual Home Loan Disbursements for 9MFY23 Rs. 41053Cr, as against Rs.37321Cr up by 10%
 - Q3FY23 Total Disbursements Rs.16100 cr against Rs 17770 cr
- Net Interest Margins 2.42 % for Q3 FY23 as against 2.42% for Q3 FY 22
- Net Interest Income Rs. 1606 cr against Rs 1455 cr, growth of 10%
- Stage 3 EAD at 4.75% as against 5.04 % as on 31.12.2021
- Total ECL provision stood at Rs. 7285 Cr as on 31.12.2022.
 - Covid-19 related provision stood at Rs. 476 Cr as on 31.12.2022.
 - Collection efficiency for December 2022 stood at 99%.

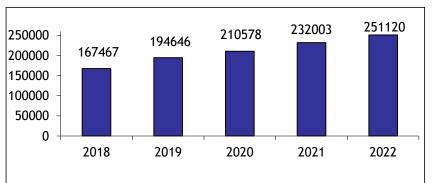


Update - last 5 years

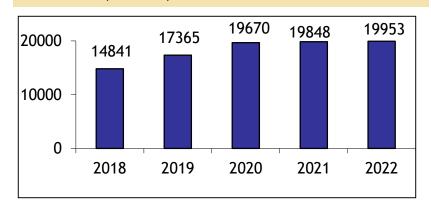
Disbursement (Rs. Cr) CAGR 6%



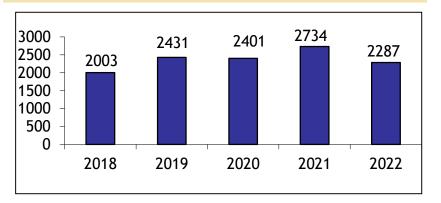
Loan Portfolio (Rs.cr) CAGR 11%



Income (Rs. cr) CAGR 7%



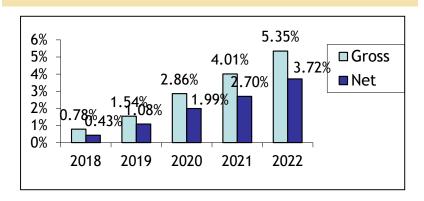
Profit After Tax (Rs. cr) CAGR 4%



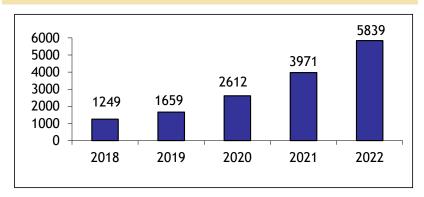


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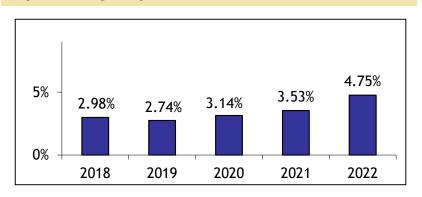
Gross & Net NPAs



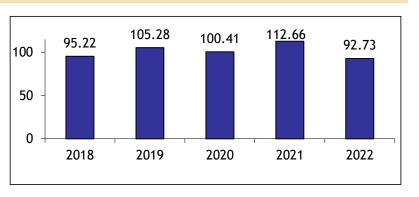
Total Provisions* (Rs cr)



Operating Expense to Total Income



Profit per employee (Rs. lacs)



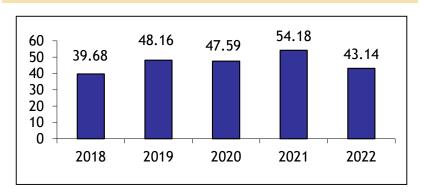
[#] As per IGAAP till 2021 and as per RBI notification dated 12th Nov. 2021 for 2022

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

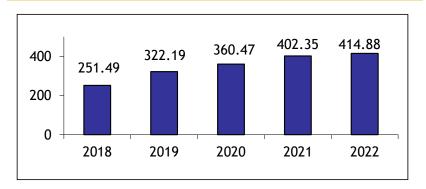


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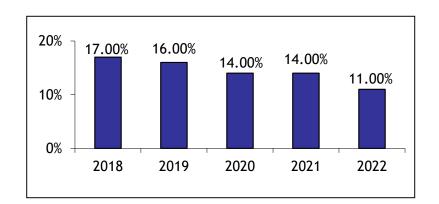
EPS (Rs) (Rs 2/- pd up)



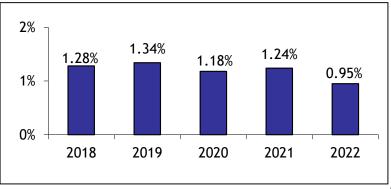
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets





Large geographic presence



Hosur Vellore

Coimbatore

Pondicherry

Thanjavur

Kannur o

Ernakulam 💍 Thiruvananthapuram O

Palghat 0

Nagercoil

Thrissur

- 9 Regional Offices
- 24 Back Offices
- 281 Marketing Offices
- Rep office in Dubai
- Coverage of more than 450 centers
- 2413 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	281	24	9	2467	251120



Distribution Network

HOME LOAN AGENTS (HLAs)
(Agents of LIC)

DIRECT SALES AGENTS (DSAs) (Small Firms/Companies etc)

CUSTOMER RELATIONS
ASSOCIATES (CRAs)
(Individual Agents of the Company)

48 branches of LICHFL Financial Services (100% subsidiary of LICHFL)

DIRECT MARKETING EXECUTIVES
(Captive Marketing Channel)

281

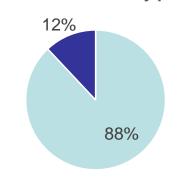
Marketing Offices

New Marketing Channel



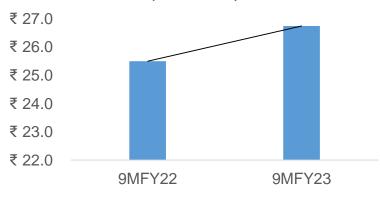
Origination Pattern & Average Ticket Size

Customer Type

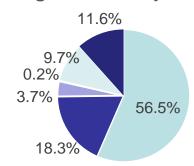


■ Salaried ■ Self Employed

Incremental Ticket Size (Rs lacs)

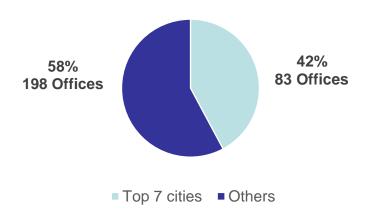


Originations by source



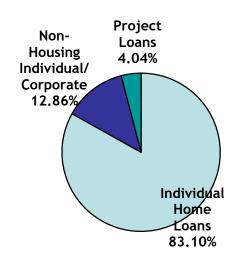
■HLA ■DSA ■CRA ■DIRECT ■DME ■LICHFLFSL

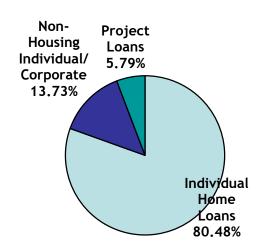
Top 7 cities & Others





Loan Book Composition





31.12.2022O/s Portfolio Rs. 268444 cr

31.12.2021O/s Portfolio Rs. 243412 cr



Individual Loans – Portfolio Stats

Pure Floating Rate Loans				
To Outstanding Portfolio				
As of FY 21 97%				
As of FY 22	95%			
As of 9MFY23	98%			

Loan To Value Ratio On Incremental Sanctions			
As of FY 21 48%			
As of FY 22 48%			
For 9MFY23 48%			

Prepayment				
Lump Sum/ opening book				
As of FY 21 10.8%				
As of FY 22 10.9%				
For 9MFY23 9.3%				

Installment to Net Income Ratio				
On Incremental Sanctions				
For FY 21 29.00%				
For FY 22 29.00%				
For 9MFY23 30.00%				



Financial Highlights- Q3FY23

	Q3 FY 2023	Q3 FY 2022
Return on Average Equity (%)	7.5%	14%
Return on Average Assets (%)	0.72 %	1.28%
Earnings per share (on Rs 2 pd up)	8.73	14.65
Capital Adequacy Ratio	Sept 2022	Sept 2021
Tier I	16.38	15.63
Tier II	1.36	1.33
Total	17.74	16.95



Executive Summary-Q3/9MFY23

	Var	Q3 FY23 (Rs. Cr)	Q3 FY22 (Rs. Cr)	Var	9M FY23 (Rs. Cr)	9M FY22 (Rs. Cr)
Revenue from Operations	16%	5870.84	5054.29	11%	16241.84	14619.41
Finance cost	19%	4232.79	3545.95	11%	11759.23	10601.89
Net Interest Income	10%	1605.87	1454.62	12%	4378.96	3897.32
Impairment on Financial Instruments	114%	762.61	355.56	-20%	1444.13	1811.31
Net Loss on De-recognition of Financial Instruments	-	0.06	0.02	-	192.07	18.06
Profit before Tax	-38%	593.01	961.85	44%	2112.22	1463.74
Tax Expense	-42%	112.71	194.52	36%	401.47	295.10
Net Profit	-37%	480.30	767.33	46%	1710.75	13 1168.64



Executive Summary-Q3/9MFY23

	Var	Q3 FY23	Q3 FY22	Var	9M FY23	9M FY22
Disbursements						
Individual	-10%	15673	17477	13%	46945	41648
Project	46%	427	293	29%	1143	884
<u>Total</u>	-9%	16100	17770	13%	48088	42532
Outstanding Portfolio						
Individual	12%	257587	229321			
Project	-26%	10857	14091			
<u>Total</u>	10%	268444	243412			
Weighted average cost of funds					7.40%	6.69%
Yield on advances annualised					9.68%	8.52%
Spreads					2.28%	1.83%

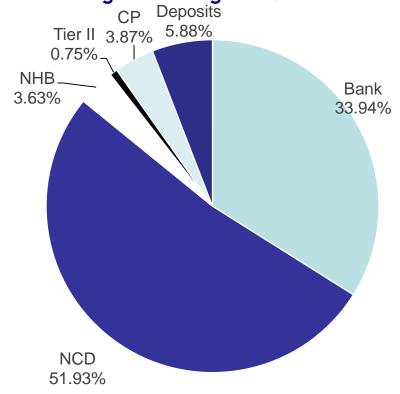


Liability Profile

as on 31.12.2022

Source	Wtd Avg Cost (%)		
Banks	7.79%		
National Housing Bank	5.43%		
Non Convertible Debenture	7.43%		
Tier II Bond	7.30%		
Commercial Paper	7.05%		
Deposits	6.24%		
Total	7.40%		

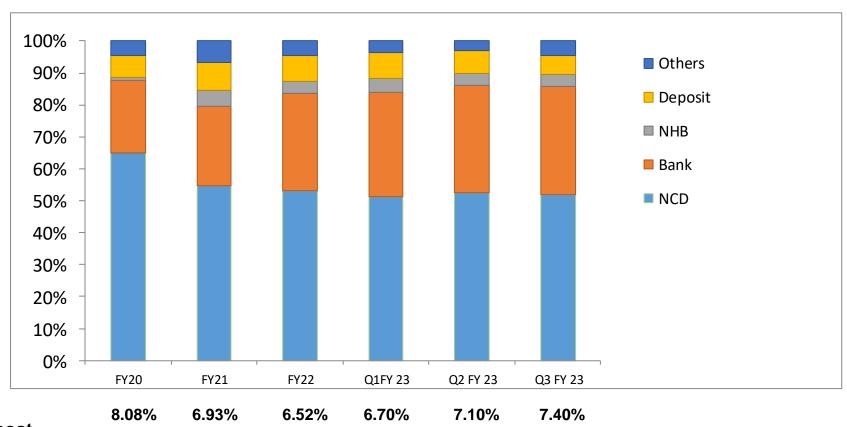
Outstanding Borrowings - Rs. 240364 cr



During Q3FY23, Incremental Borrowings were @ 7.61%



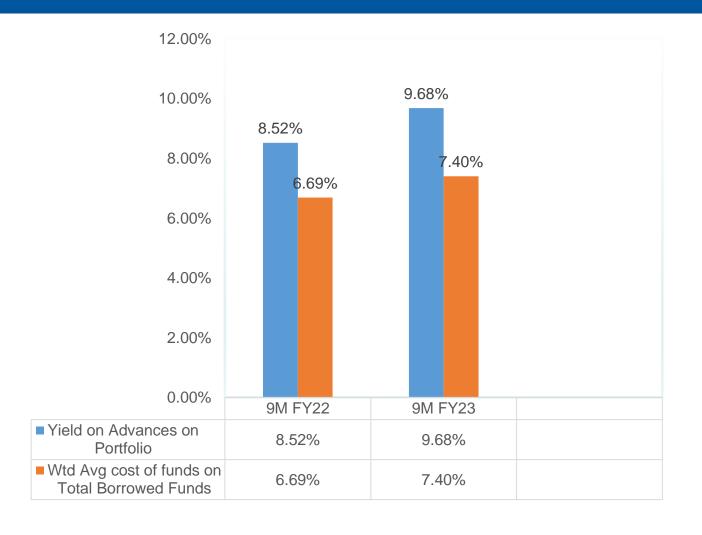
Change in Liability Mix- last 4 yrs



Wtd. Avg. cost of Funds

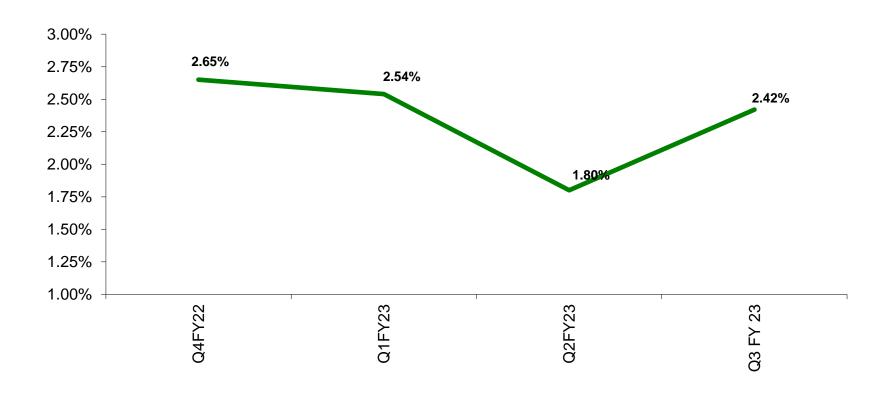


Yield & Cost of Funds on portfolio





NIMs





Classification of Assets

Exposure At Default %	December-22	December-21
Stage 1	91.32 %	91.21%
Stage 2	3.92%	3.75%
Stage 3	4.75 %	5.04%
Total	100%	100%
ECL Provision	December-22*	December-21
Stage 1	Rs. 116.00 Cr	Rs. 569.72 Cr
Stage 2	Rs. 675.34 Cr	Rs. 269.68 Cr
Stage 3	Rs. 6493.75 Cr	Rs. 4876.37Cr

^{*}ECL Provisions for Assets recategorised as NPA as per RBI notification dated 12th November, 2021 is Rs. 107.90 Cr, which are in Stage 1 & Stage 2.



Thank you

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