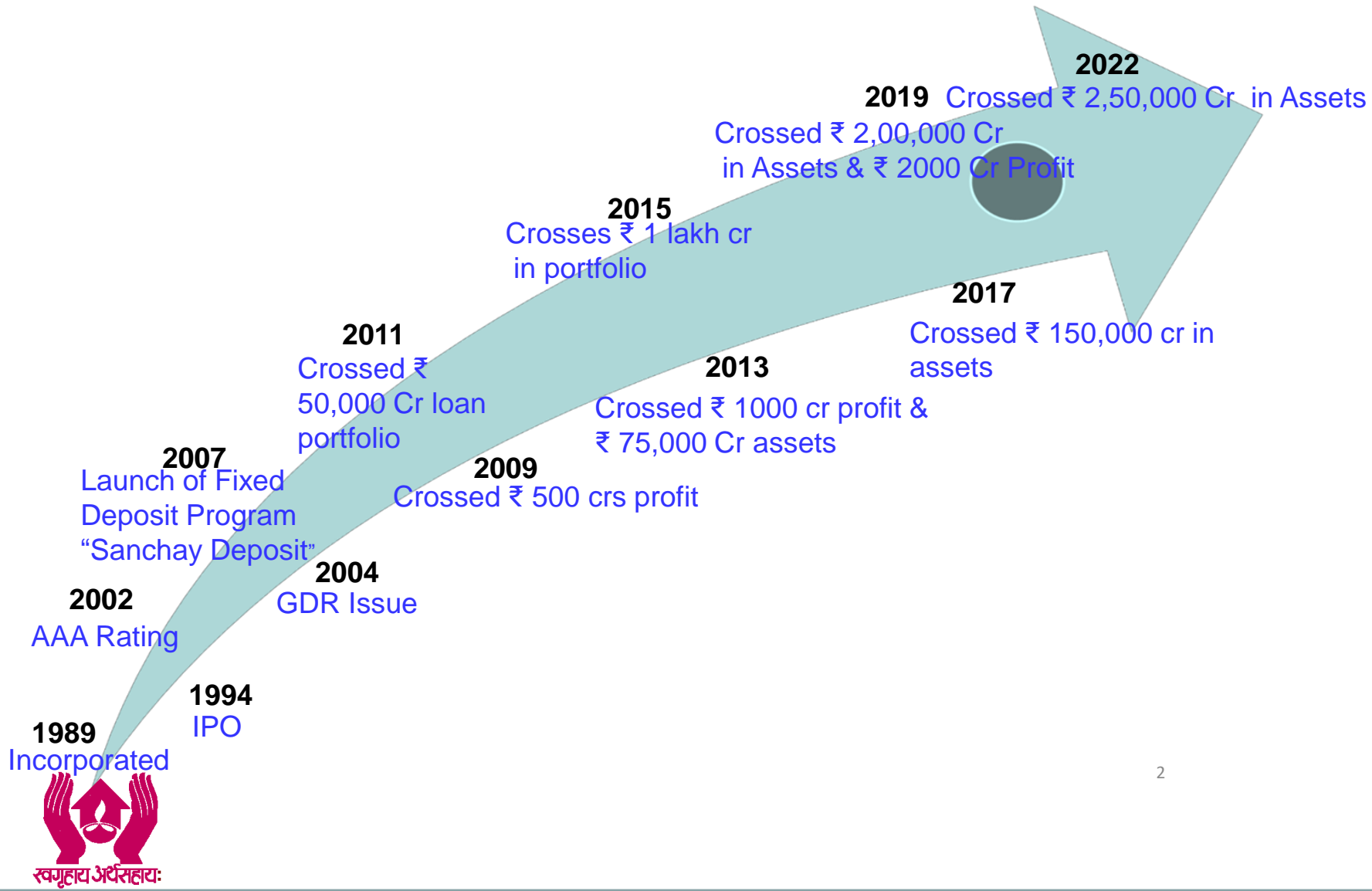




**Investor Update**  
**Q4 FY 2023**

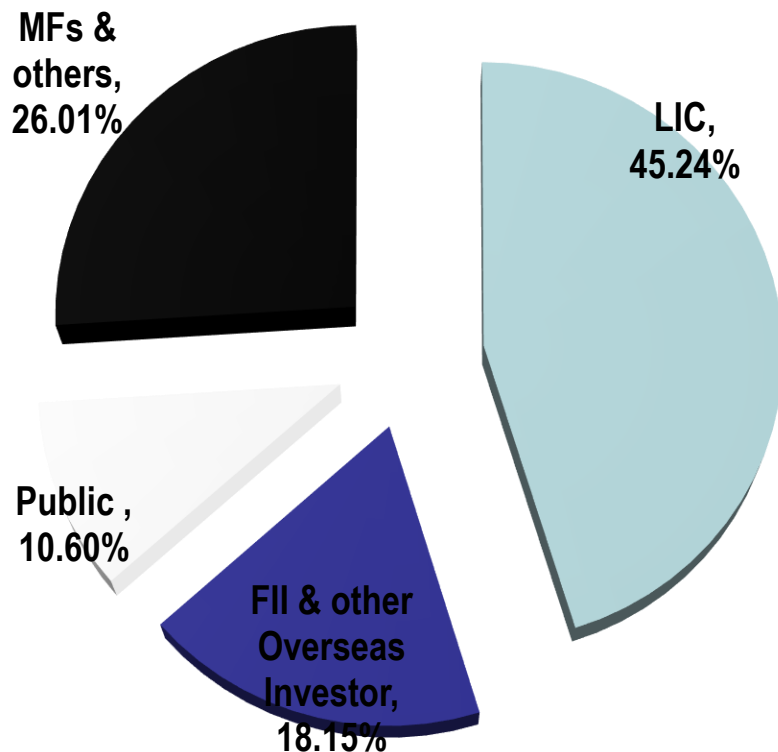
# LICHFL: A Journey of 33 Years.....





- Introduction of Cluster driven Hub & Spoke Model for faster TAT in Loan disbursements.
- New Marketing offices to be opened.
- Successful implementation of new Core Loan Management System(LMS).
- Specialised Team for appraisal of High Value Cases.
- Implementation & Integration of SAP Accounting package.

## March 2023

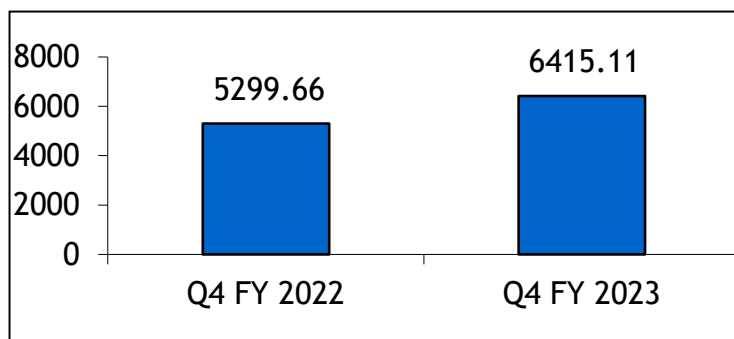


## Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
Government Pension Fund Global	2.64%
ICICI Prudential Value Discovery Fund	2.13%
Bank Muscat India Fund	2.09%
HDFC Life Insurance Company Limited	1.55%
SBI Small Cap Fund	1.40%
ICICI Prudential India Opportunities Fund	1.09%
ICICI Prudential Life Insurance Company Limited	1.02%
The Prudential Assurance Company Limited	1.02%
SBI Banking & Financial Services Fund	1.00%

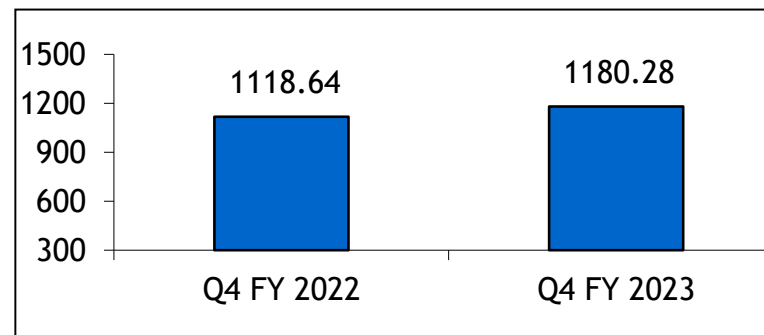
## Revenue from Operations

Up by 21.05 %



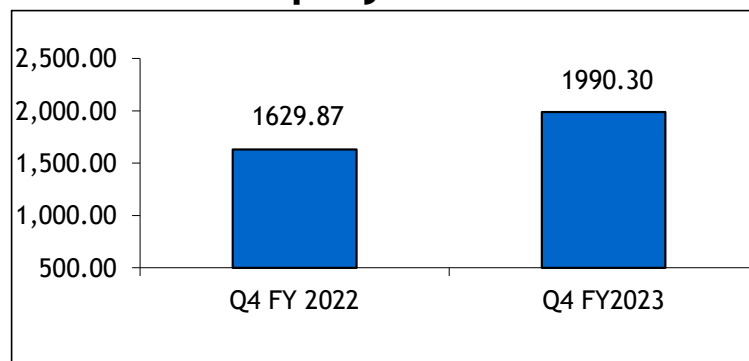
## Profit After Tax

Up by 5.51%



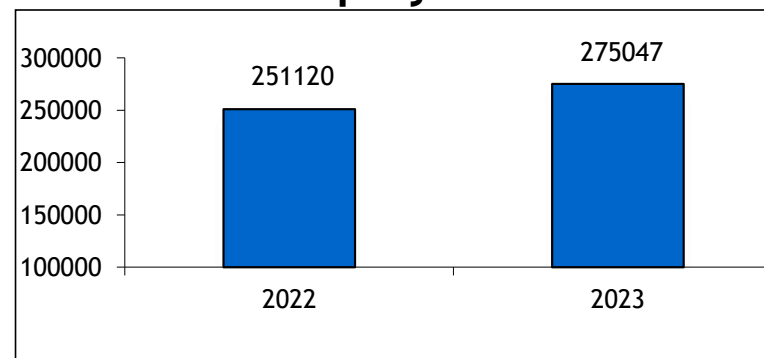
## Net Interest Income

Up by 22.11 %



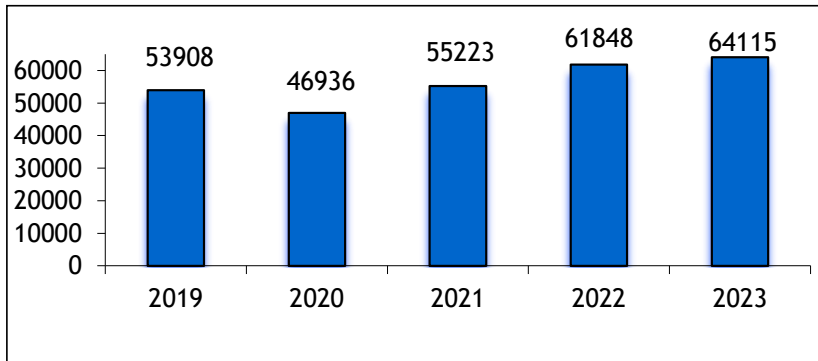
## Outstanding Portfolio

Up by 9.53 %

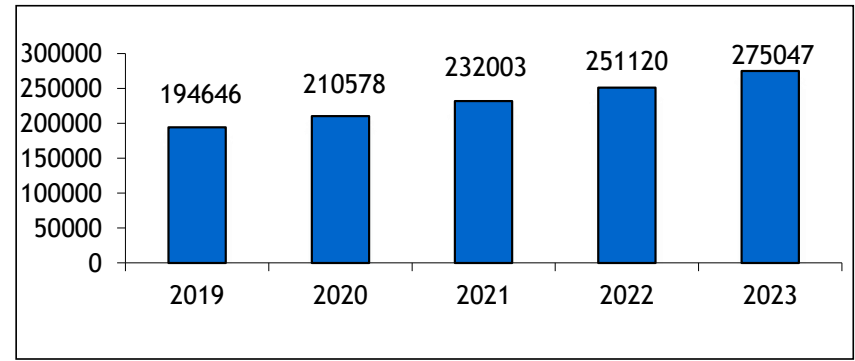


- **FY23 Total Disbursement Rs. 64115 cr, up 4%.**
- **Q4FY 23 Loan Disbursements Rs. 16027 cr against Rs. 19315 cr**
  - **Individual Home Loan Disbursements Rs.12406 cr as against Rs.16341 cr.**
- **Net Interest Margins 2.93 % for Q4 FY23 as against 2.64 % for Q4 FY22.**
  - **Net Interest Margins 2.41 % for FY23 as against 2.28 % for FY22.**
- **Stage 3 EAD at 4.37% as against 4.64 % as on 31.03.2022.**
- **Total ECL provision stood at Rs. 7230.26 Cr as on 31.03.2023.**
- **Board proposed a dividend of 425 % i.e. Rs. 8.50 per share**

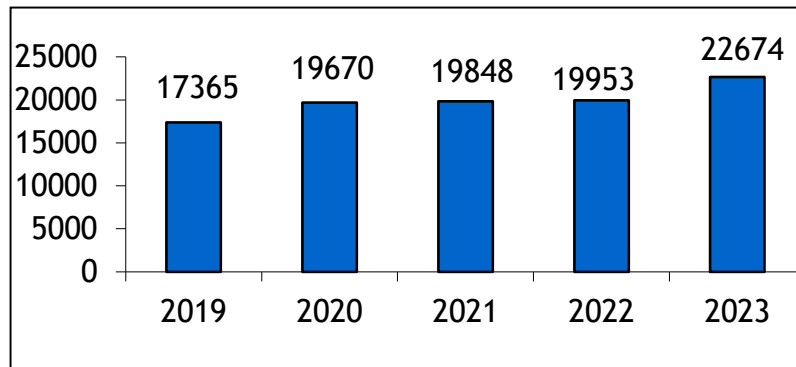
## Disbursement (Rs. Cr) CAGR 4%



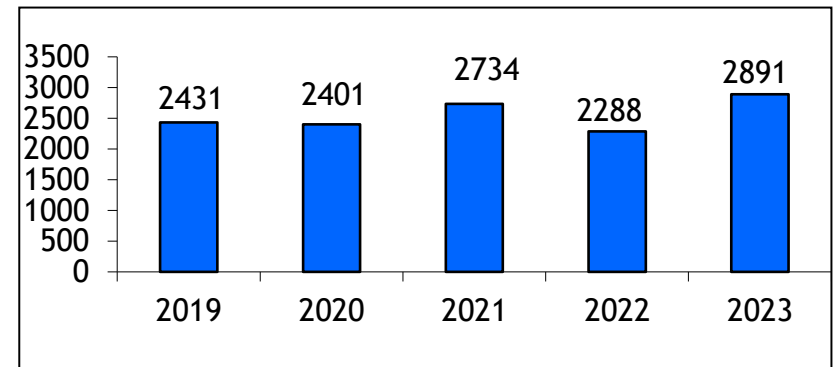
## Loan Portfolio (Rs.cr) CAGR 9%



## Income (Rs. cr) CAGR 7%

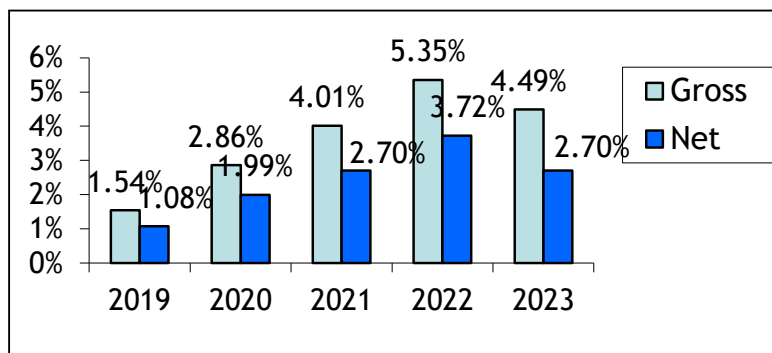


## Profit After Tax (Rs. cr) CAGR 4%

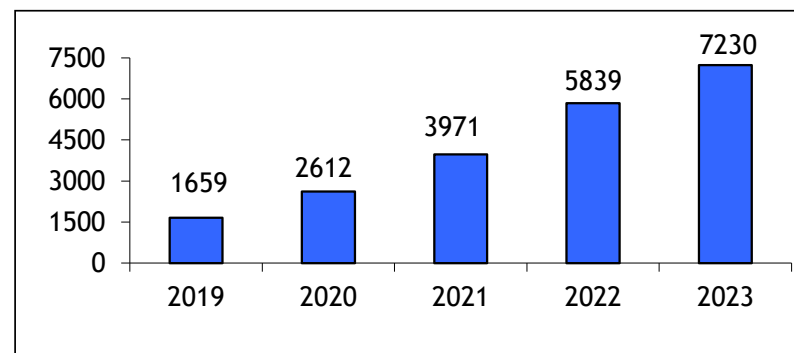




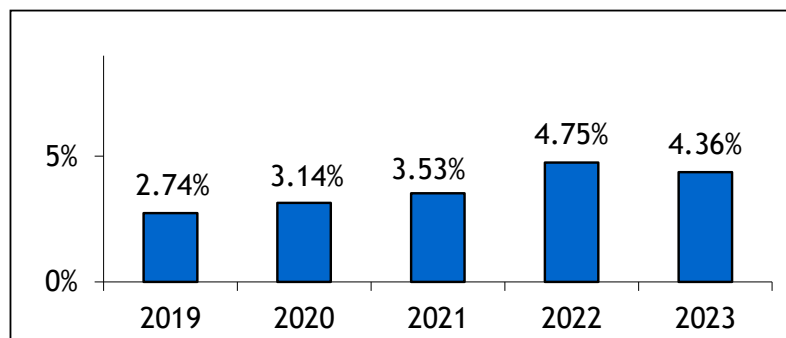
### Gross & Net NPAs#



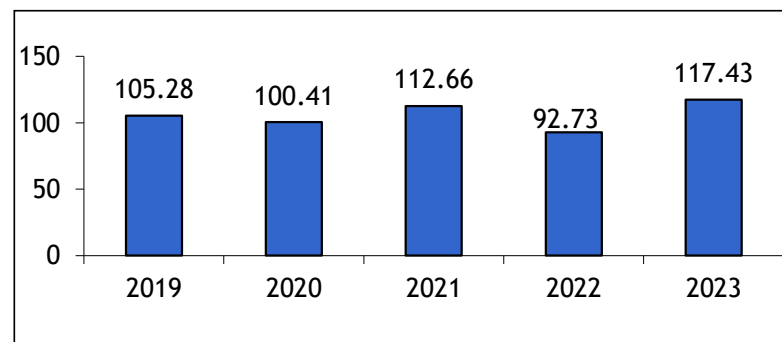
### Total Provisions\* (Rs cr)



### Operating Expense to Total Income



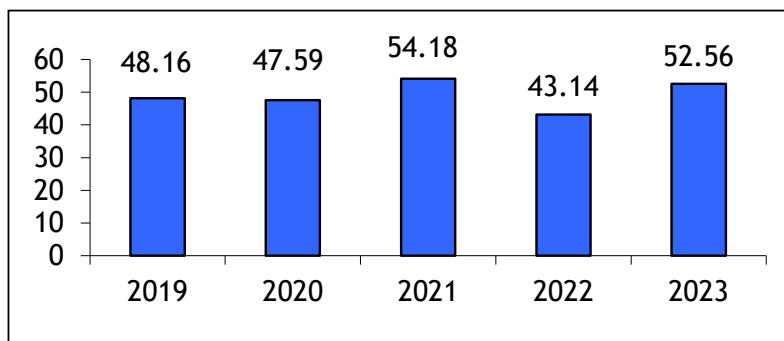
### Profit per employee (Rs. lacs)



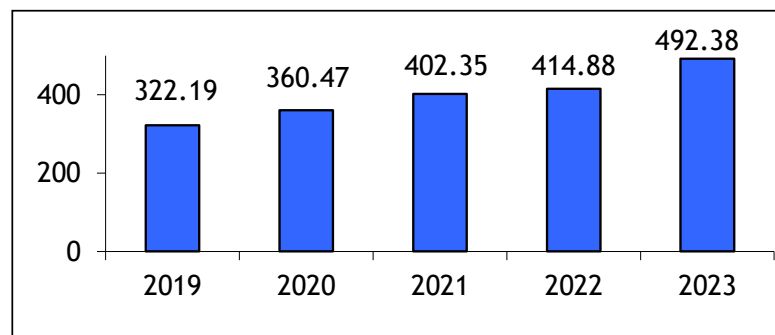
#As per IGAAP

\*ECL Provisions of Stage 1,2 and 3

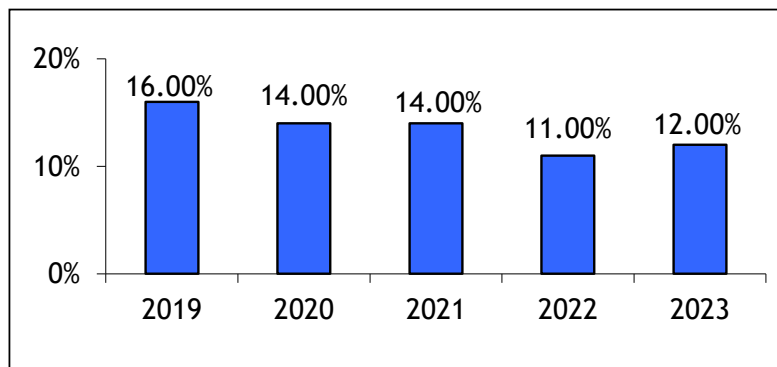
### EPS (Rs) (Rs 2/- pd up)



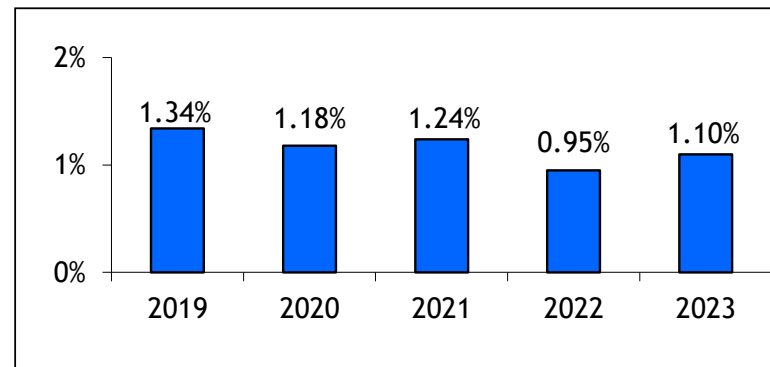
### Book Value (Rs)(Rs 2/- pd up)



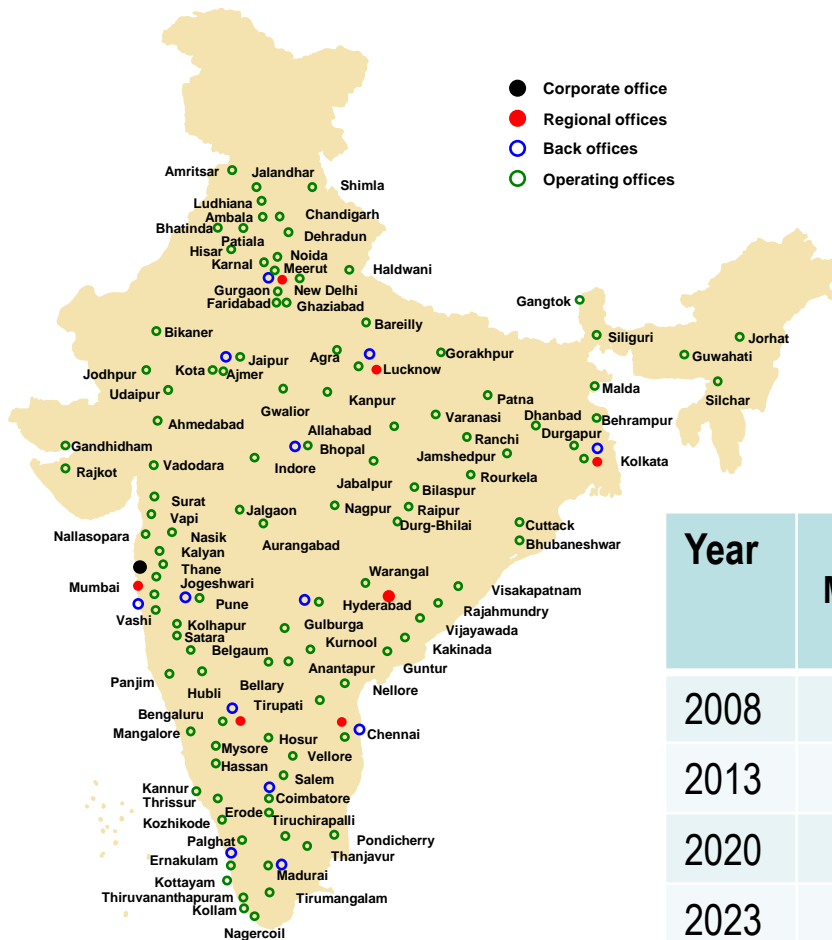
### Return on Avg Equity



### Return on Avg Loan Assets



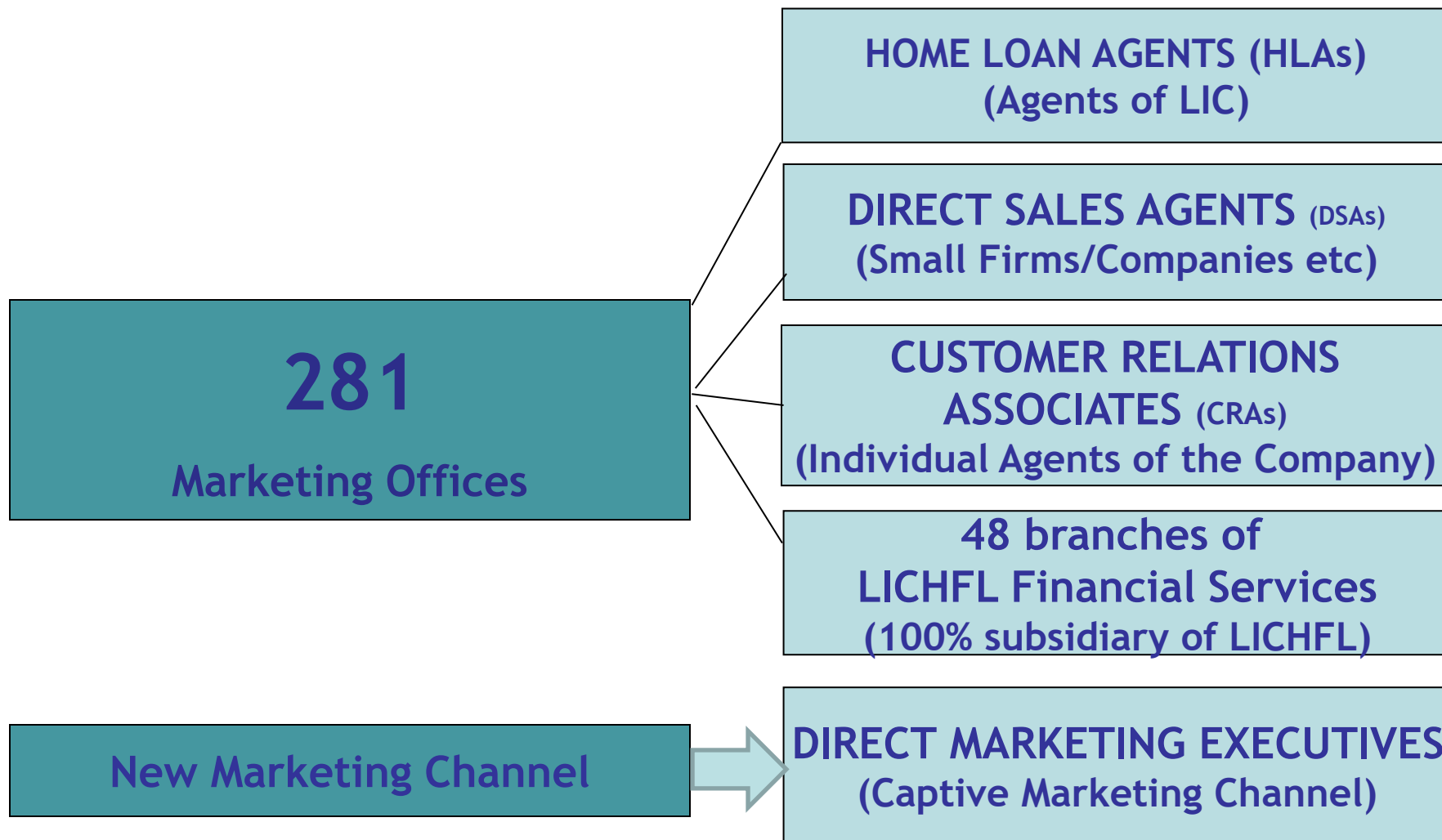
# Large geographic presence



- 9 Regional Offices
- 24 Back Offices
- Rep office in Dubai
- Coverage of more than 450 centres
- 2462 Employees

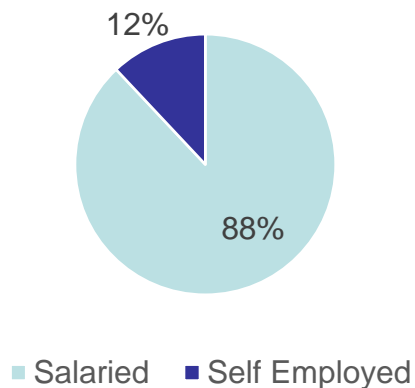
Widening footprint...improved efficiencies

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
2023	281	24	9	2462	275047

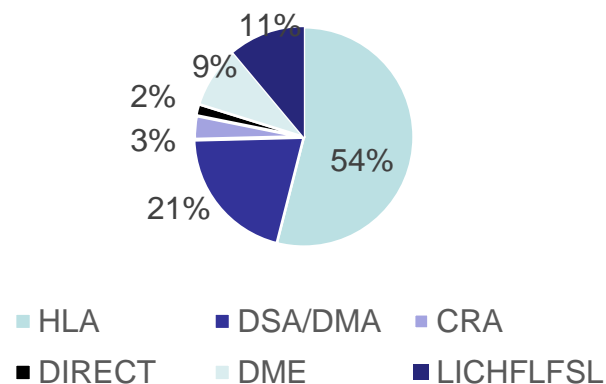


\*Online Loan approvals during FY23 were Rs.32518 Cr

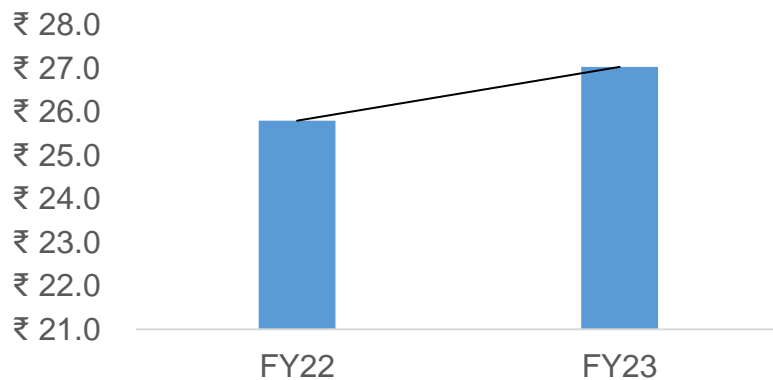
### Customer Type (No.)



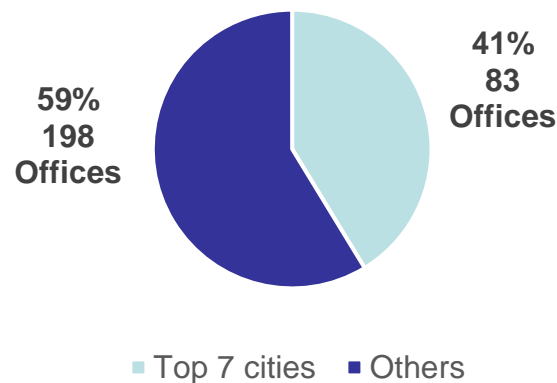
### Originations by source



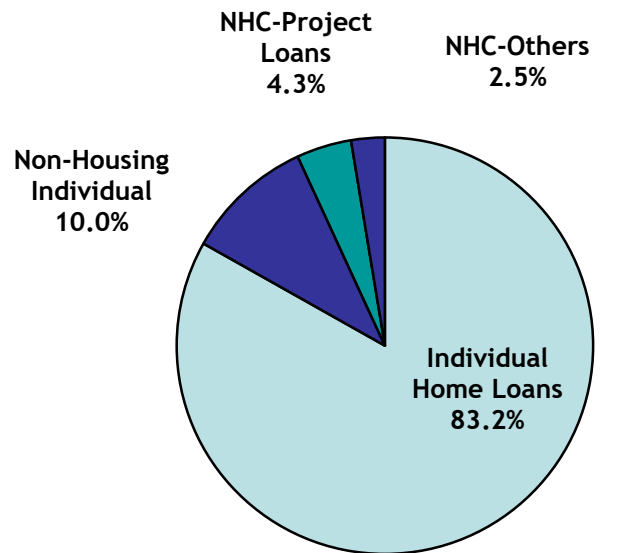
### Incremental Ticket Size (Rs lacs)



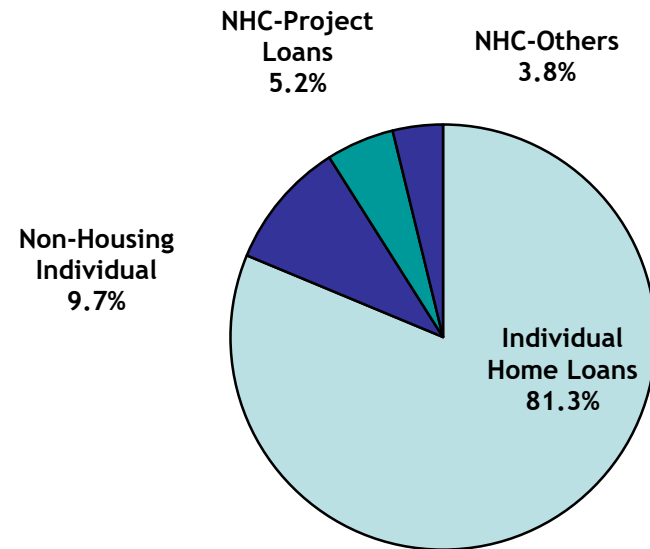
### Top 7 cities & Others



# Loan Book Composition



**31.03.2023**  
O/s Portfolio Rs. 275047 cr



**31.03.2022**  
O/s Portfolio Rs. 251120 cr

# Individual Loans – Portfolio Stats

<b>Pure Floating Rate Loans To Outstanding Portfolio</b>	
As of FY21	<b>97%</b>
As of FY22	<b>95%</b>
As of FY23	<b>97%</b>

<b>Loan To Value Ratio On Incremental Sanctions</b>	
For FY21	<b>48%</b>
For FY22	<b>48%</b>
For FY23	<b>47%</b>

<b>Prepayment Lump Sum/ opening book</b>	
For FY21	<b>10.8%</b>
For FY22	<b>10.9%</b>
For FY23	<b>9.0%</b>

<b>Installment to Net Income Ratio On Incremental Sanctions</b>	
For FY21	<b>29%</b>
For FY22	<b>29%</b>
For FY23	<b>30%</b>

	<b>FY2023</b>	<b>FY2022</b>
<b>Return on Average Equity (%)</b>	<b>12%</b>	<b>11%</b>
<b>Return on Average Assets (%)</b>	<b>1.10%</b>	<b>0.95%</b>
<b>Earnings per share (on Rs 2 pd up)</b>	<b>52.56</b>	<b>43.14</b>
<b>Dividend per Share (on Rs 2 pd up)</b>	<b>8.50</b>	<b>8.50</b>
<b>Capital Adequacy Ratio</b>	<b>Sept 2022</b>	<b>March 2022</b>
Tier I	<b>16.38</b>	<b>16.23</b>
Tier II	<b>1.36</b>	<b>1.85</b>
Total	<b>17.74</b>	<b>18.08</b>



<b>Particulars</b>	<b>Var</b>	<b>Q4 FY23 (Rs. Cr)</b>	<b>Q4 FY22 (Rs. Cr)</b>	<b>Var</b>	<b>FY23 (Rs. Cr)</b>	<b>FY22 (Rs. Cr)</b>
Revenue from Operations	21.05%	6415.11	5299.66	13.75%	22656.95	19919.07
Finance cost	23.27%	4387.73	3559.38	14.17%	16185.96	14177.25
Net Interest Income	22.11%	1990.30	1629.87	14.86%	6330.26	5511.21
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	59.39%	306.76	192.46	-3.90%	1942.96	2021.83
<u>Profit before Tax</u>	9.92%	1444.78	1314.41	28.03%	3557.00	2778.15
Tax Expense	35.11%	264.50	195.77	35.67%	665.97	490.87
<u>Net Profit</u>	5.51%	1180.28	1118.64	26.40%	2891.03	2287.28

# Executive Summary – Q4/FY23

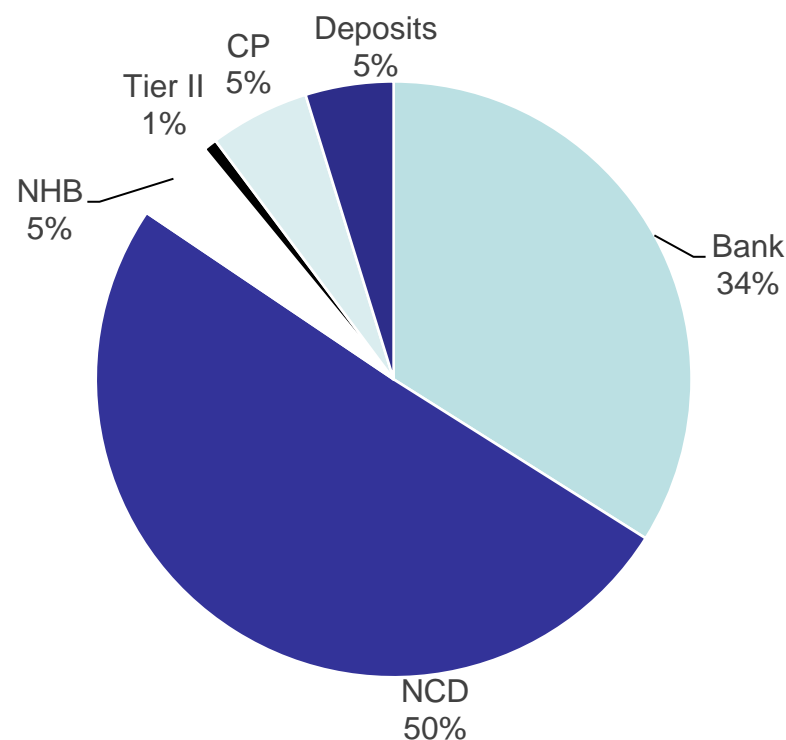
Rs. cr

Particulars	Var	Q4 FY23	Q4 FY22	Var	FY23	FY22
Disbursements						
Individual Housing Loan (IHL)	-24.08%	12406	16341	-0.38%	53459	53662
Non-Housing Individual (NHI)	-22.55%	1889	2439	14.07%	7459	6539
Non-Housing Commercial (NHC)	66.36%	178	107	49.70%	500	334
Project Finance (PF)	263.08%	1554	428	105.56%	2697	1312
<b>Total</b>	<b>-17.02%</b>	<b>16027</b>	<b>19315</b>	<b>3.67%</b>	<b>64115</b>	<b>61847</b>
Outstanding Portfolio						
Individual	10.57%	263309	238142			
Project	-9.55%	11738	12978			
<b>Total</b>	<b>9.53%</b>	<b>275047</b>	<b>251120</b>			
Net Interest Margins(%)		2.93%	2.64%		2.41%	2.28%
Weighted average cost of funds					7.63%	6.52%
Yield on advances annualised					10.01%	8.39%
Spreads					2.38%	1.87%

as on 31.3.2023

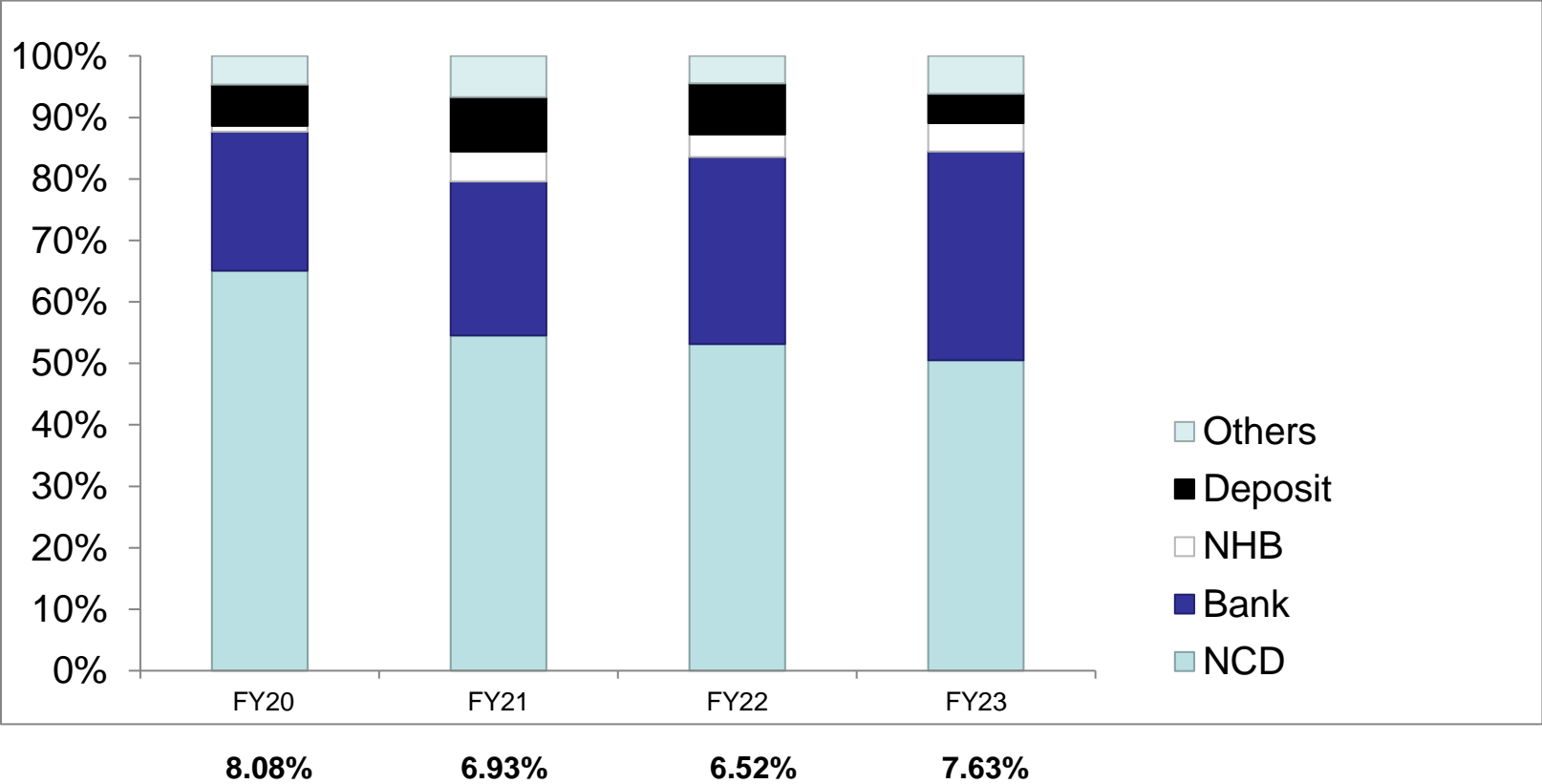
Source	Wtd Avg Cost (%)
<b>Banks</b>	<b>8.23%</b>
<b>National Housing Bank</b>	<b>5.75%</b>
<b>Non Convertible Debenture</b>	<b>7.48%</b>
<b>Tier II</b>	<b>7.30%</b>
<b>Commercial Paper</b>	<b>7.69%</b>
<b>Deposits</b>	<b>6.65%</b>
<b>Total</b>	<b>7.63%</b>

Outstanding Borrowings – Rs. 244696 cr



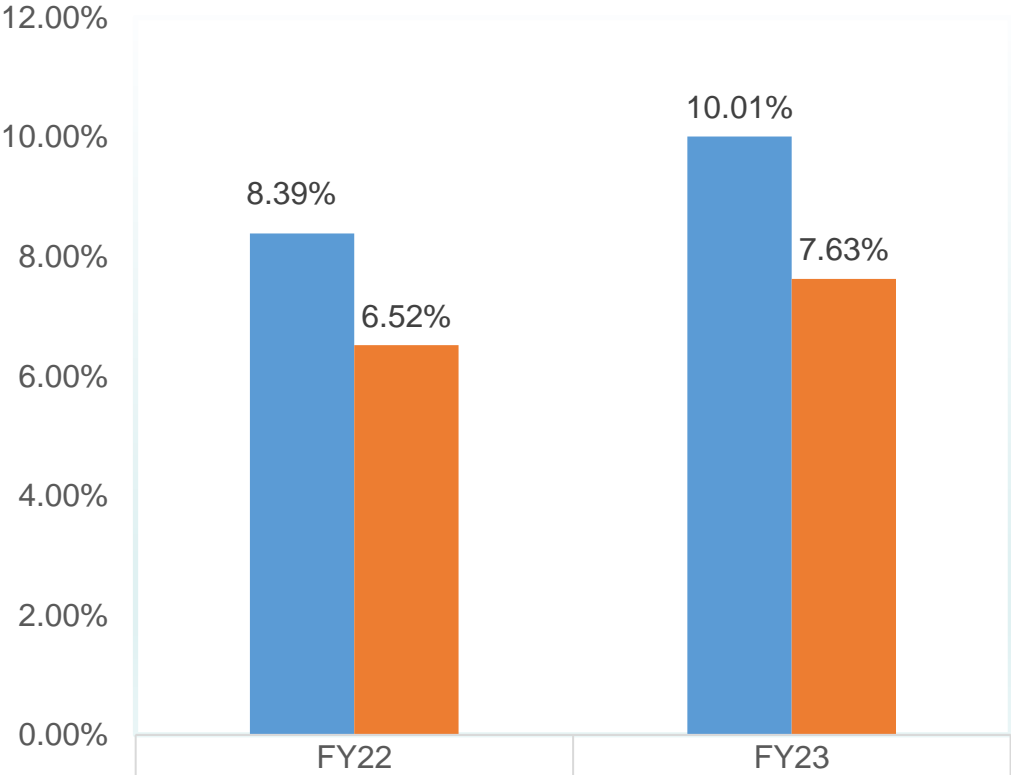
During FY23, Incremental Cost of funds was 7.38%  
 During Q4 FY23, Incremental Cost of Funds was 7.84%

# Change in Liability Mix- last 4 yrs



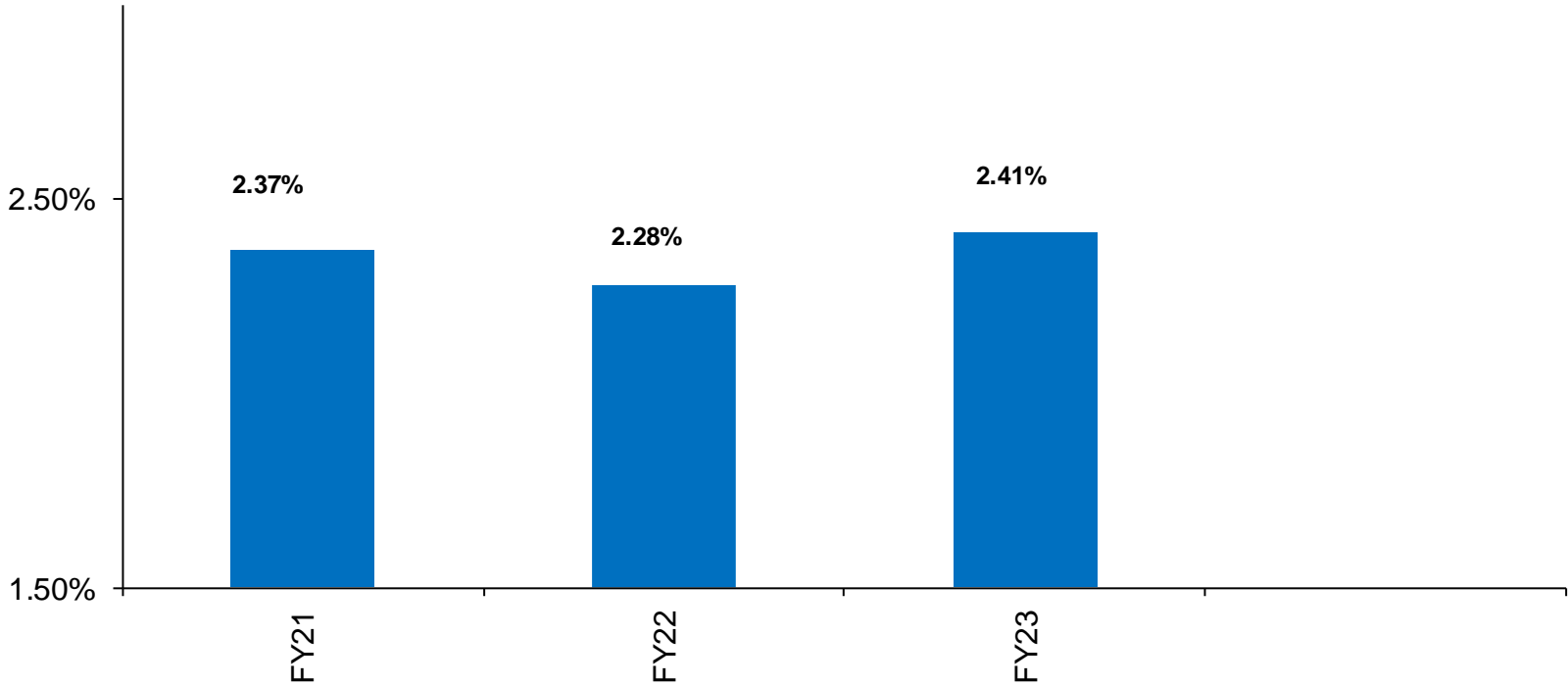
**Wtd. Avg. cost of Funds**

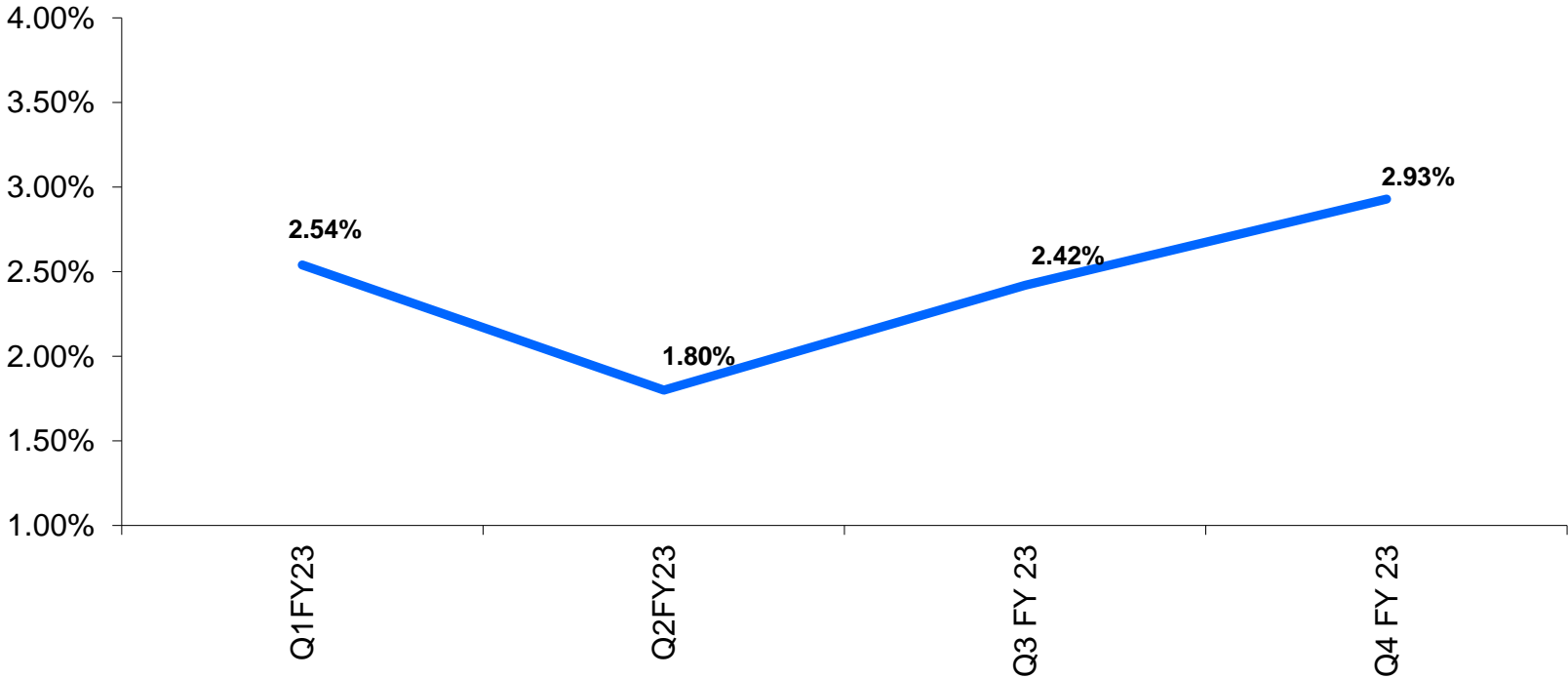
# Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	8.39%	10.01%
■ Wtd Avg cost of funds on Total Borrowed Funds	6.52%	7.63%

NIMs (for the year)





<b>Exposure At Default %</b>	<b>March-23</b>	<b>March-22</b>
Stage 1	90.37%	92.28%
Stage 2	5.25%	3.08%
Stage 3	4.37%	4.64%
Total	100%	100%
<b>ECL Provision</b>	<b>March-23</b>	<b>March-22</b>
Stage 1	Rs 677.73 Cr	Rs 578.45 Cr
Stage 2	Rs 1171.31 Cr	Rs 240.11 Cr
Stage 3	Rs 5381.22 Cr	Rs 5020.55 Cr
Stage 3-PCR	44.65 %	43.06 %



# Thank you

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*While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would in any way be liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.*