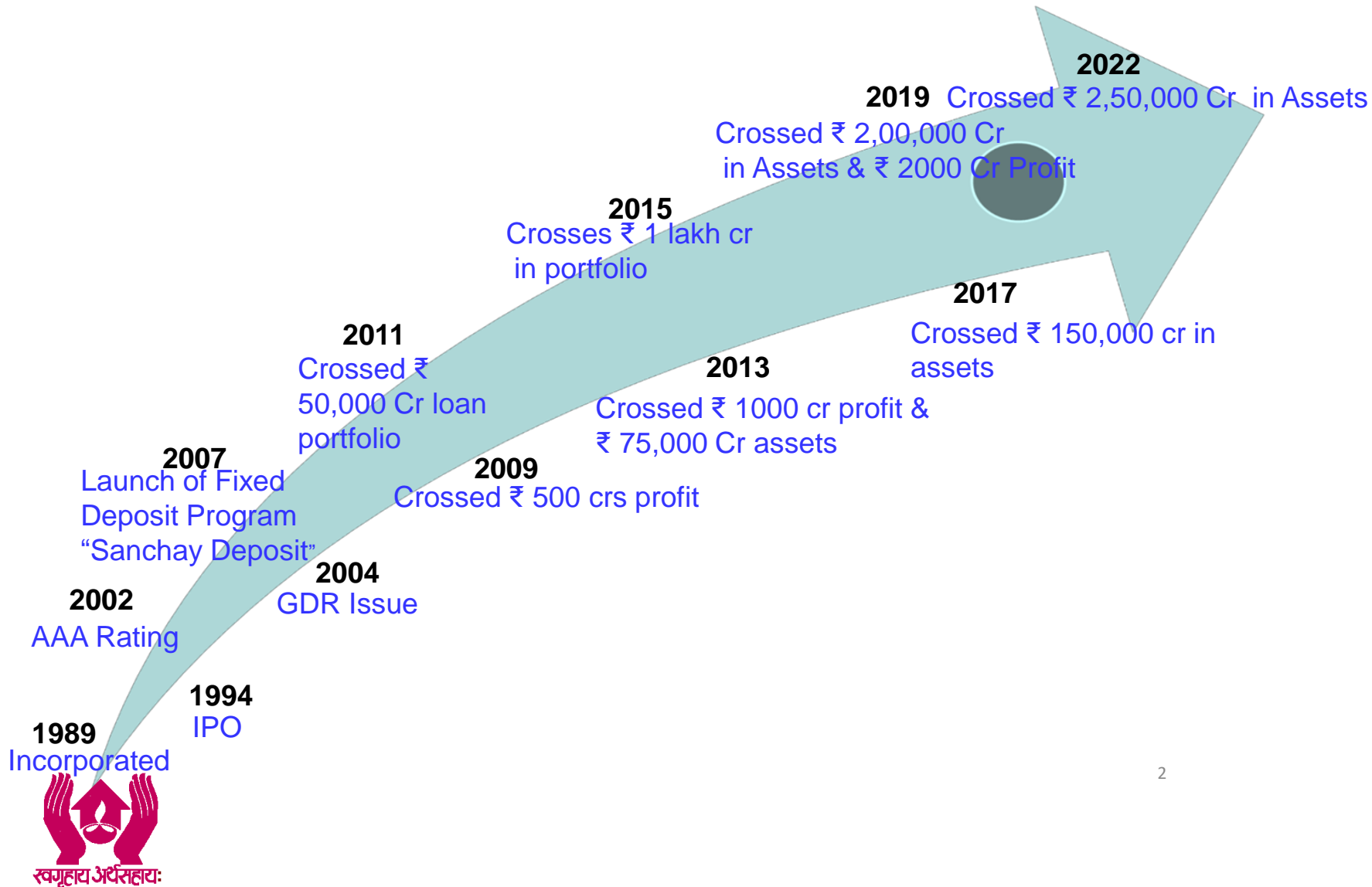




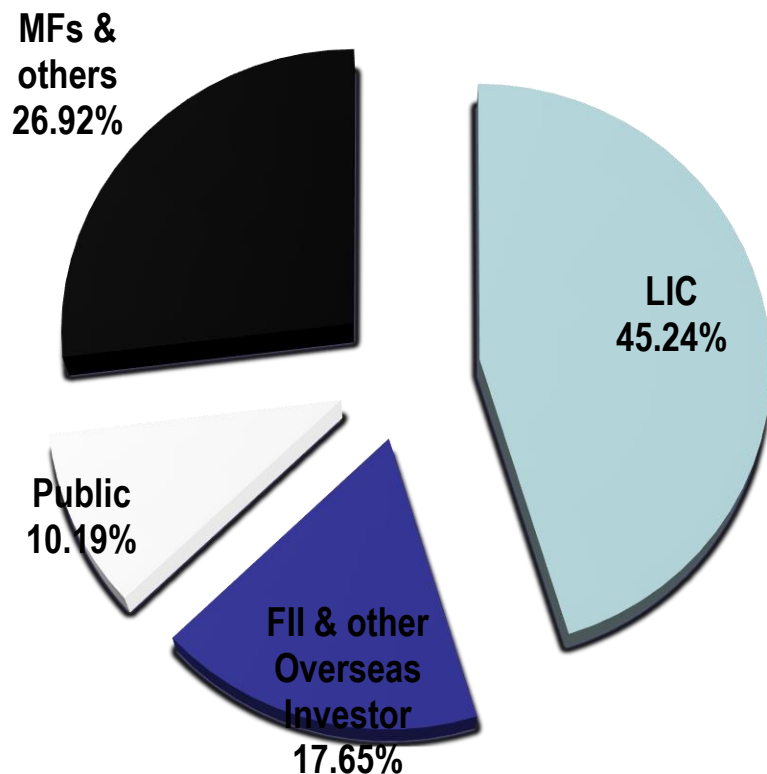
Investor Update
Q1 FY 2024

LICHFL: A Journey of 34 Years.....





June 2023

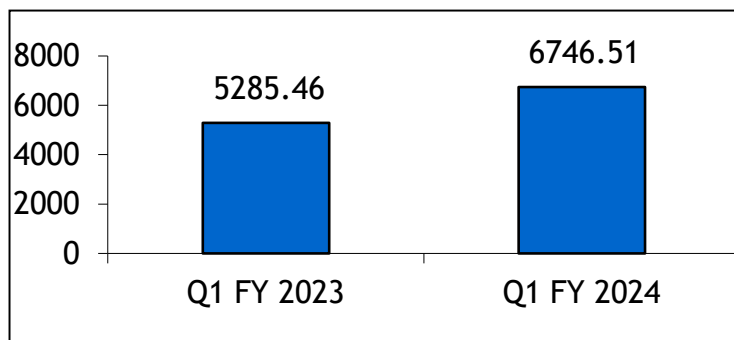


Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
Government Pension Fund Global	2.78%
Bank Muscat India Fund	2.09%
ICICI Prudential Value Discovery Fund	2.00%
HDFC Life Insurance Company Limited	1.50%
SBI Small Cap Fund	1.40%
ICICI Prudential India Opportunities Fund	1.22%
The Prudential Assurance Company Limited	1.02%
ICICI Prudential Life Insurance Company Limited	0.94%
Nippon Life India Trustee Ltd-A/C Nippon India Growth Fund	0.90%

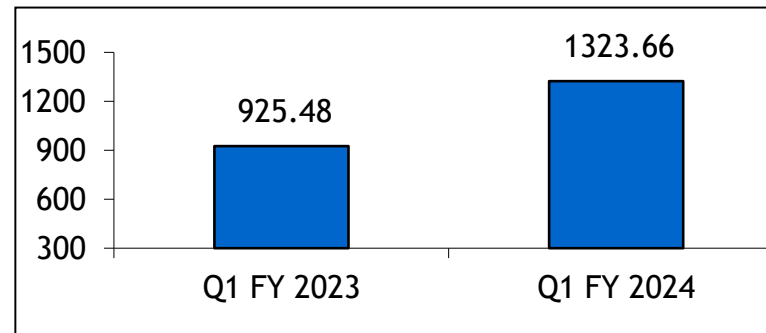
Revenue from Operations

Up by 28%



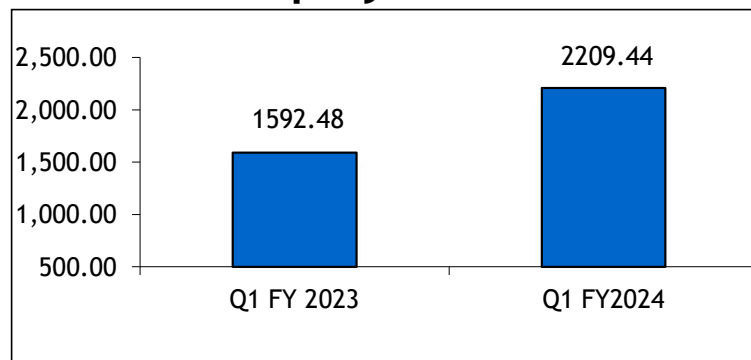
Profit After Tax

Up by 43%



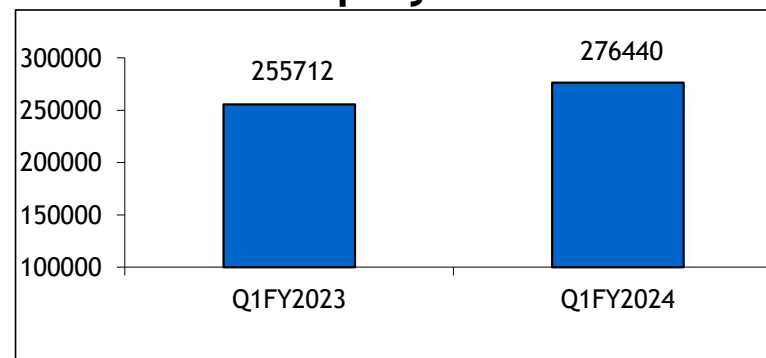
Net Interest Income

Up by 39%



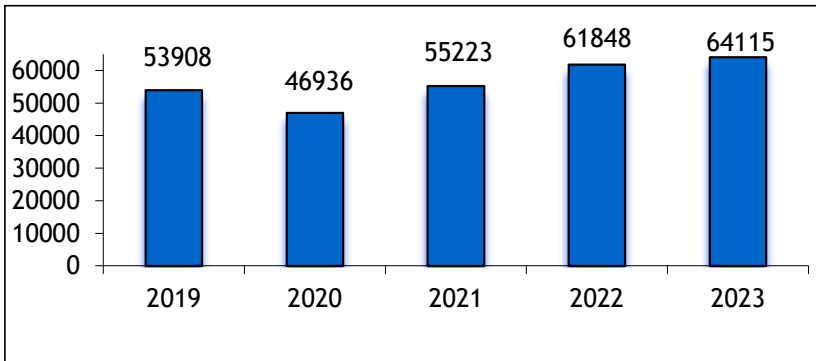
Outstanding Portfolio

Up by 8 %

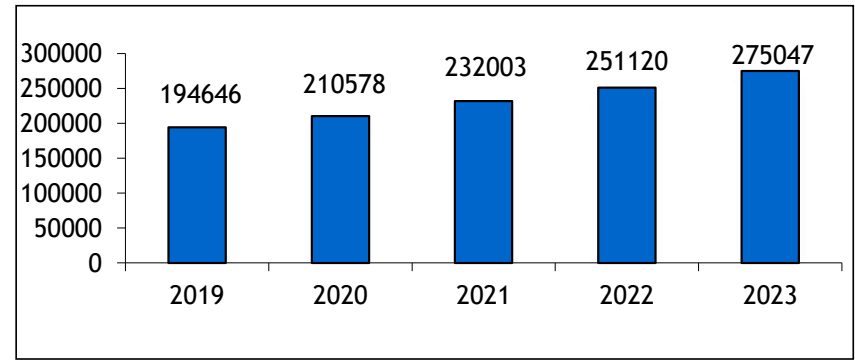


- Q1 FY24 PAT at Rs.1323.66 cr as against Rs 925.48 cr, up by 43 %
- Q1 FY24 Total Revenue from operations Rs. 6746.51 cr as against Rs.5285.46 cr , up by 28%.
- Outstanding Loan portfolio up by 8% to Rs. 276440 cr
 - Individual Home Loan Portfolio up by 10% to Rs. 231087 Cr
- Q1FY 24 Loan Disbursements Rs.10856 cr against Rs. 15202 cr
 - Individual Home Loan Disbursements Rs.9419 cr as against Rs.13133 cr.
- Net Interest Income Rs.2209.44 cr as against Rs. 1592.48 cr as on 30.06.2022, growth of 39%.
- Net Interest Margins 3.21 % for Q1 FY24 as against 2.51 % for Q1 FY23.
- Stage 3 EAD at 4.96 % as against 4.96 % as on 30.06.2023.
- Total ECL provision stood at Rs.7590.68 Cr as on 30.06.2023.

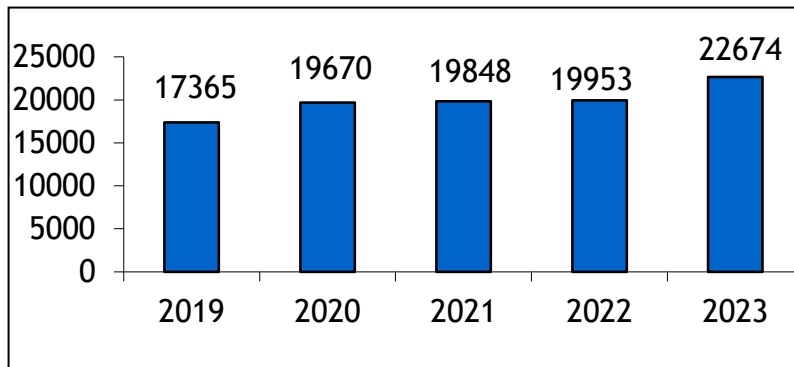
Disbursement (Rs. Cr) CAGR 4%



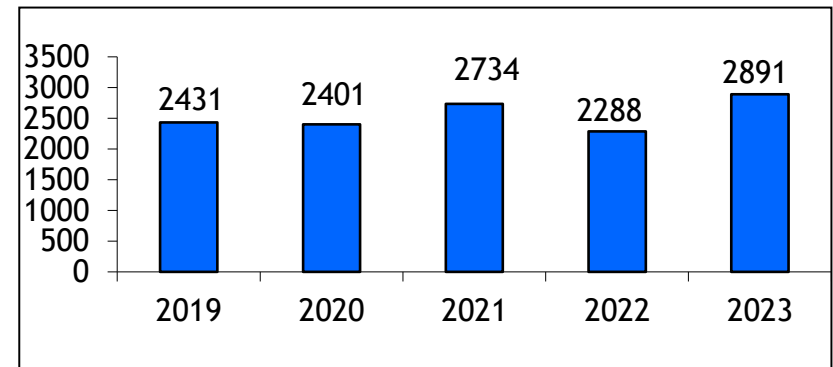
Loan Portfolio (Rs.cr) CAGR 9%



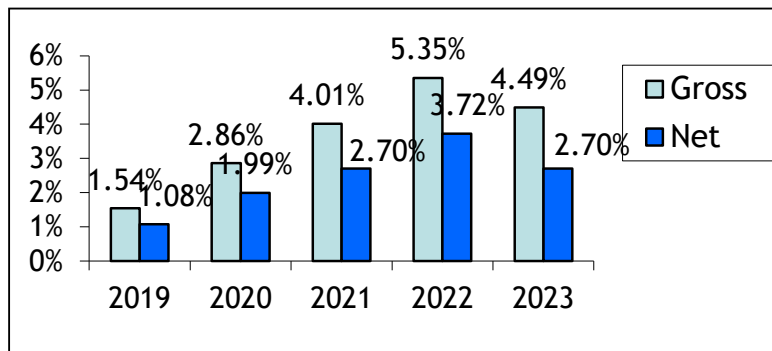
Income (Rs. cr) CAGR 7%



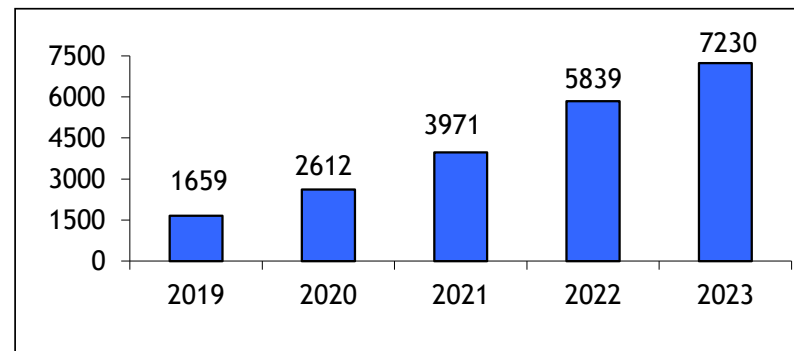
Profit After Tax (Rs. cr) CAGR 4%



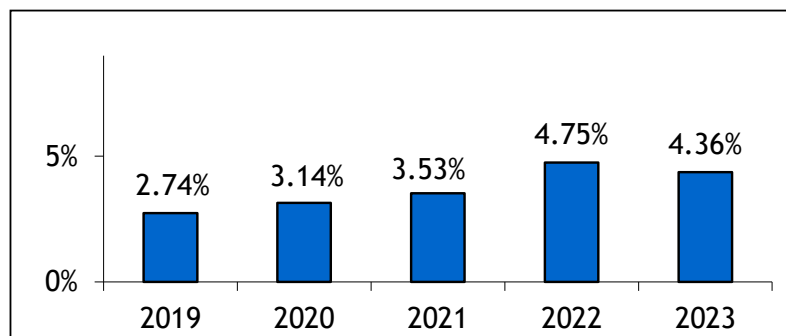
Gross & Net NPAs#



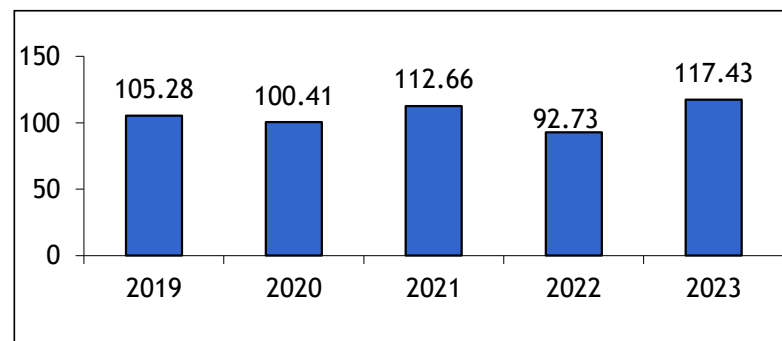
Total Provisions* (Rs cr)



Operating Expense to Total Income



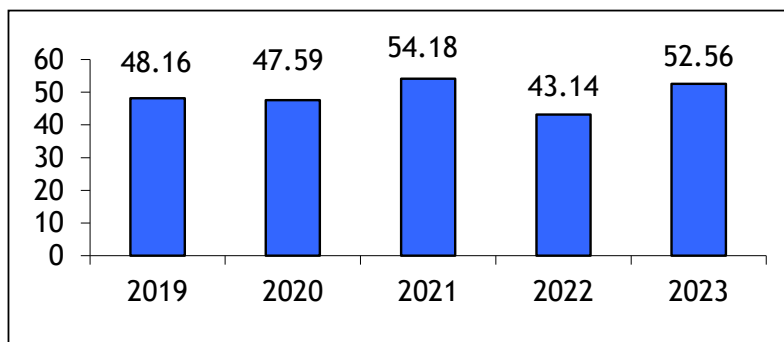
Profit per employee (Rs. lacs)



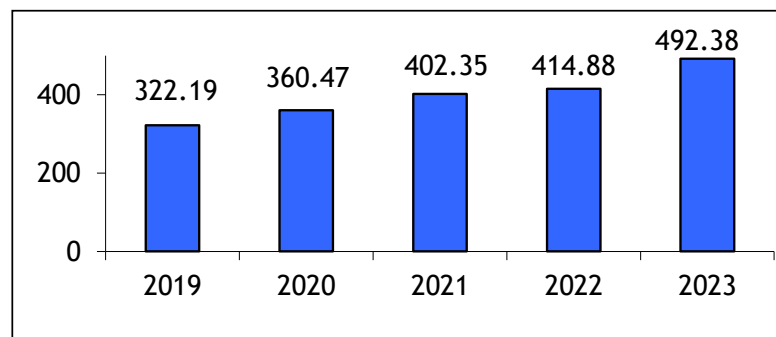
#As per IGAAP

*ECL Provisions of Stage 1,2 and 3

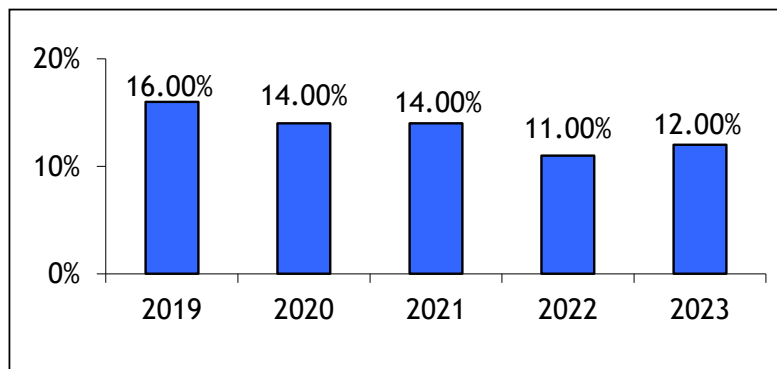
EPS (Rs) (Rs 2/- pd up)



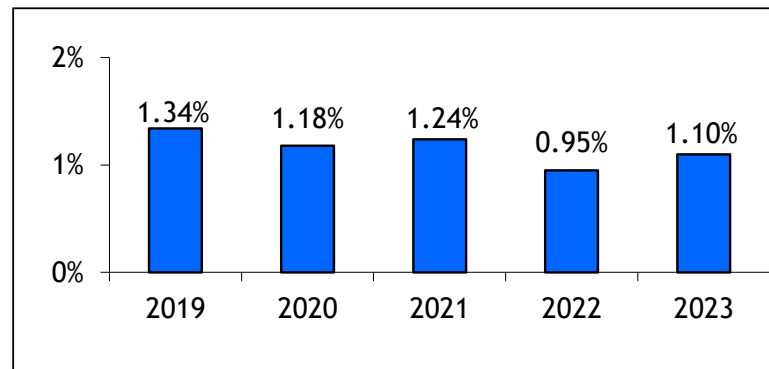
Book Value (Rs)(Rs 2/- pd up)



Return on Avg Equity



Return on Avg Loan Assets



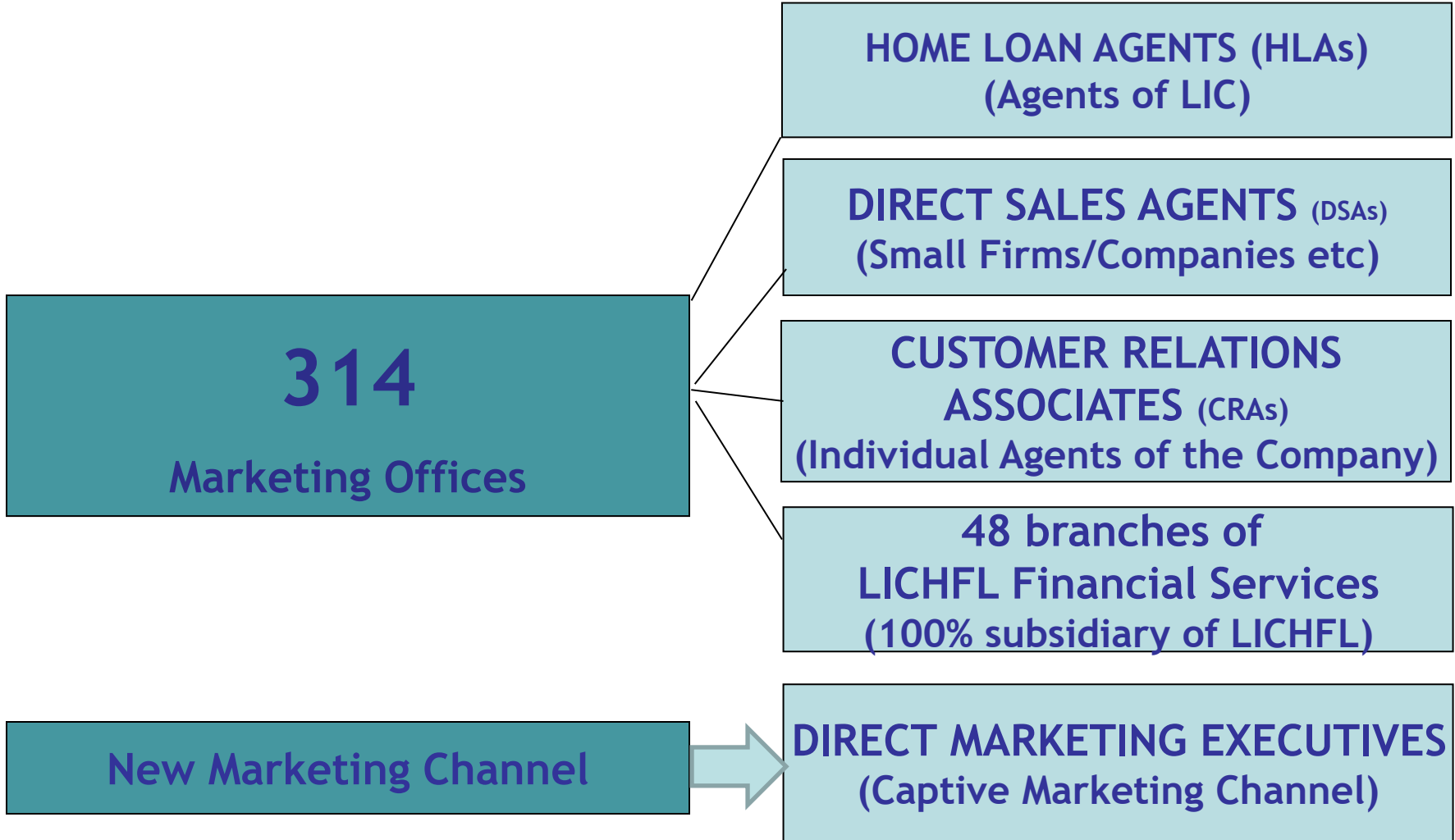
Large geographic presence



- 9 Regional Offices
- 23 Back Offices
- 44 Cluster Offices
- 314 Area Offices
- Rep office in Dubai
- Coverage of more than 450 centres
- 2437 Employees

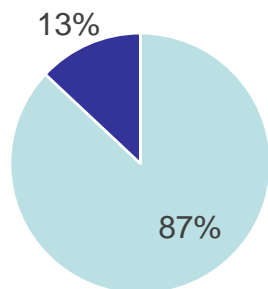
Widening footprint...improved efficiencies

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



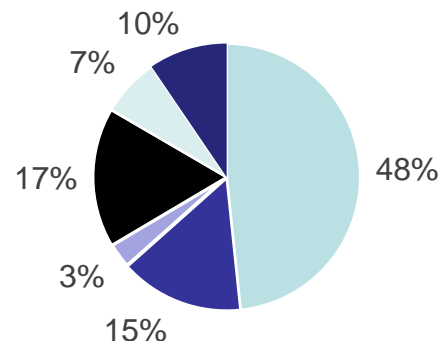
*Online Loan approvals during Q1FY24 were Rs.553 Cr

Customer Type (No.)



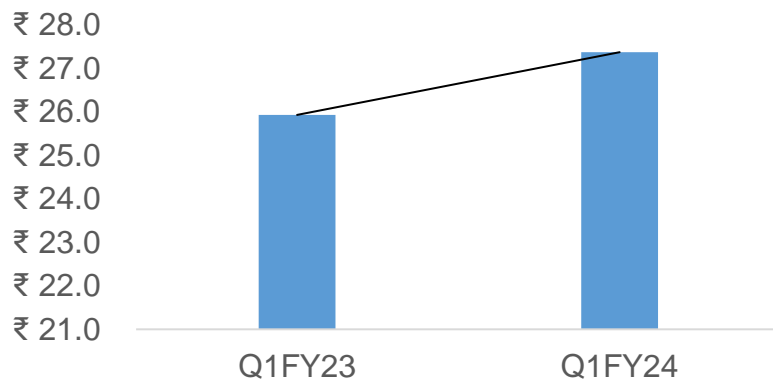
■ Salaried ■ Self Employed

Originations by source

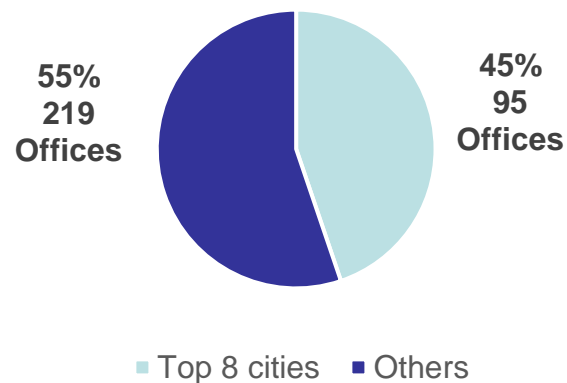


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

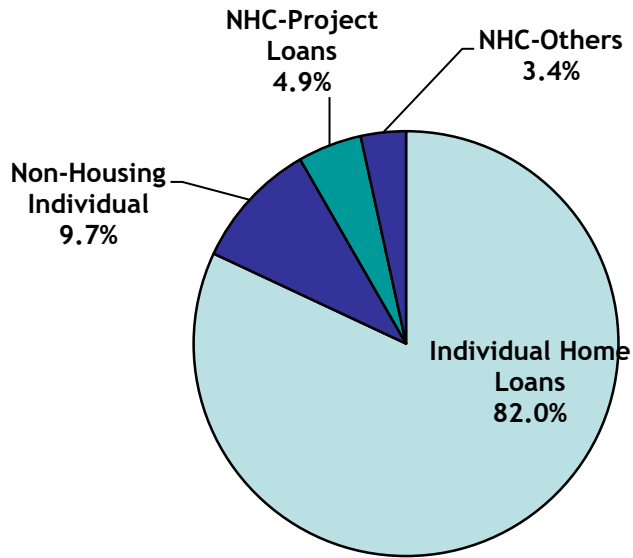
Incremental Ticket Size (Rs lacs)



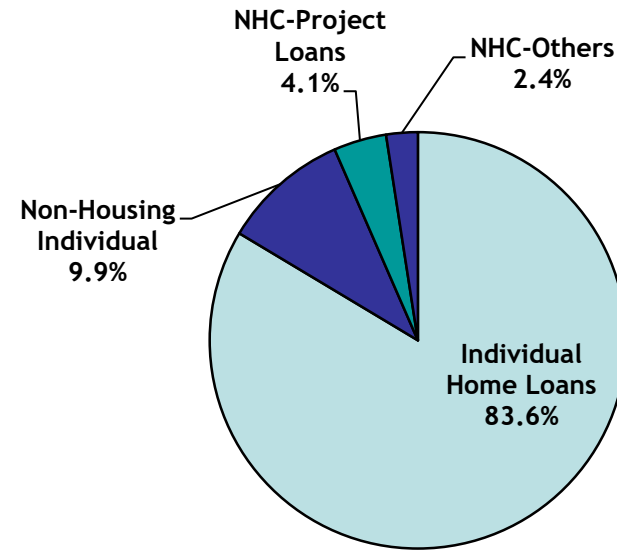
Top 8 cities & Others



Loan Book Composition



30.06.2022
O/s Portfolio Rs. 255712 cr



30.06.2023
O/s Portfolio Rs. 276440 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio	
As of FY22	95%
As of FY23	97%
As of Q1FY24	99%

Loan To Value Ratio On Incremental Sanctions	
For FY22	48%
For FY23	47%
For Q1FY24	52%

Prepayment Lump Sum/ opening book	
For FY22	10.9%
For FY23	9.0%
For Q1FY24	9.6%

Installment to Net Income Ratio On Incremental Sanctions	
For FY22	29%
For FY23	30%
For Q1FY24	22%

	Q1FY2024	Q1FY2023
Return on Average Equity (%)	19%	16%
Return on Average Assets (%)	1.92%	1.46%
Earnings per share (on Rs 2 pd up)	24.06	16.82
Capital Adequacy Ratio	March 2023	March 2022
Tier I	16.56	16.23
Tier II	1.66	1.85
Total	18.23	18.08

Particulars	Var	Q1 FY2024 (Rs. Cr)	Q1 FY2023 (Rs. Cr)
Revenue from Operations	28%	6746.51	5285.46
Finance cost	23%	4494.23	3657.75
Net Interest Income	39%	2209.44	1592.48
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	17%	360.81	307.73
<u>Profit before Tax</u>	45%	1648.99	1140.36
Tax Expense	51%	325.33	214.88
<u>Net Profit</u>	43%	1323.66	925.48

Executive Summary – Q1/FY24

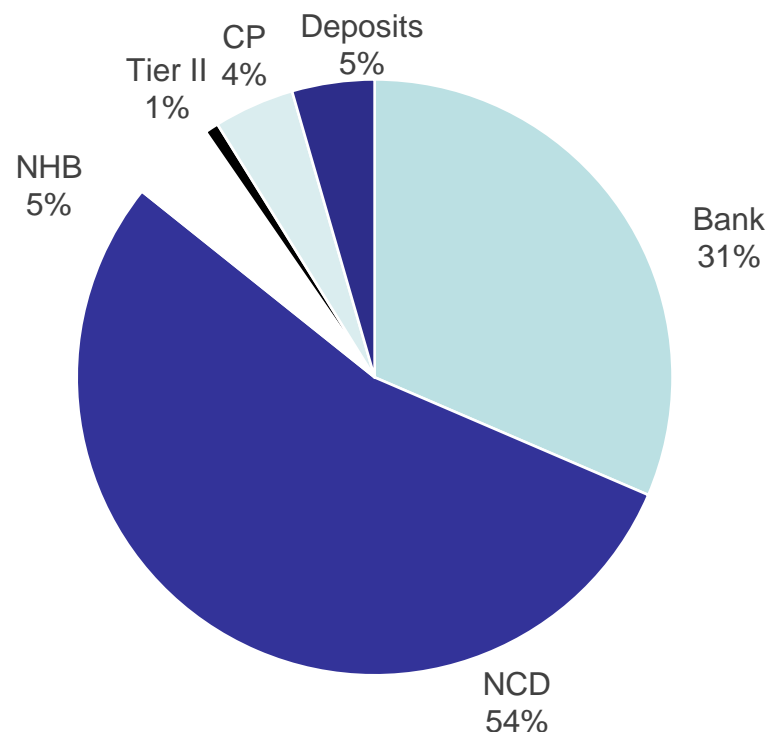
Rs. cr

Particulars	Var	Q1 FY2024	Q1 FY2023
Disbursements			
Individual Housing Loan (IHL)	-28%	9419	13133
Non-Housing Individual (NHI)	-35%	1090	1675
Non-Housing Commercial (NHC)	13%	96	85
Project Finance (PF)	-19%	251	309
<u>Total</u>	-29%	10856	15202
Outstanding Portfolio			
Individual	9%	265119	243269
Project	-9%	11321	12443
<u>Total</u>	8%	276440	255712
Net Interest Margins(%)		3.21%	2.51%
Weighted average cost of funds		7.62%	6.70%
Yield on advances annualised		10.15%	8.09%
Spreads		2.53%	1.39%

as on 30.06.2023

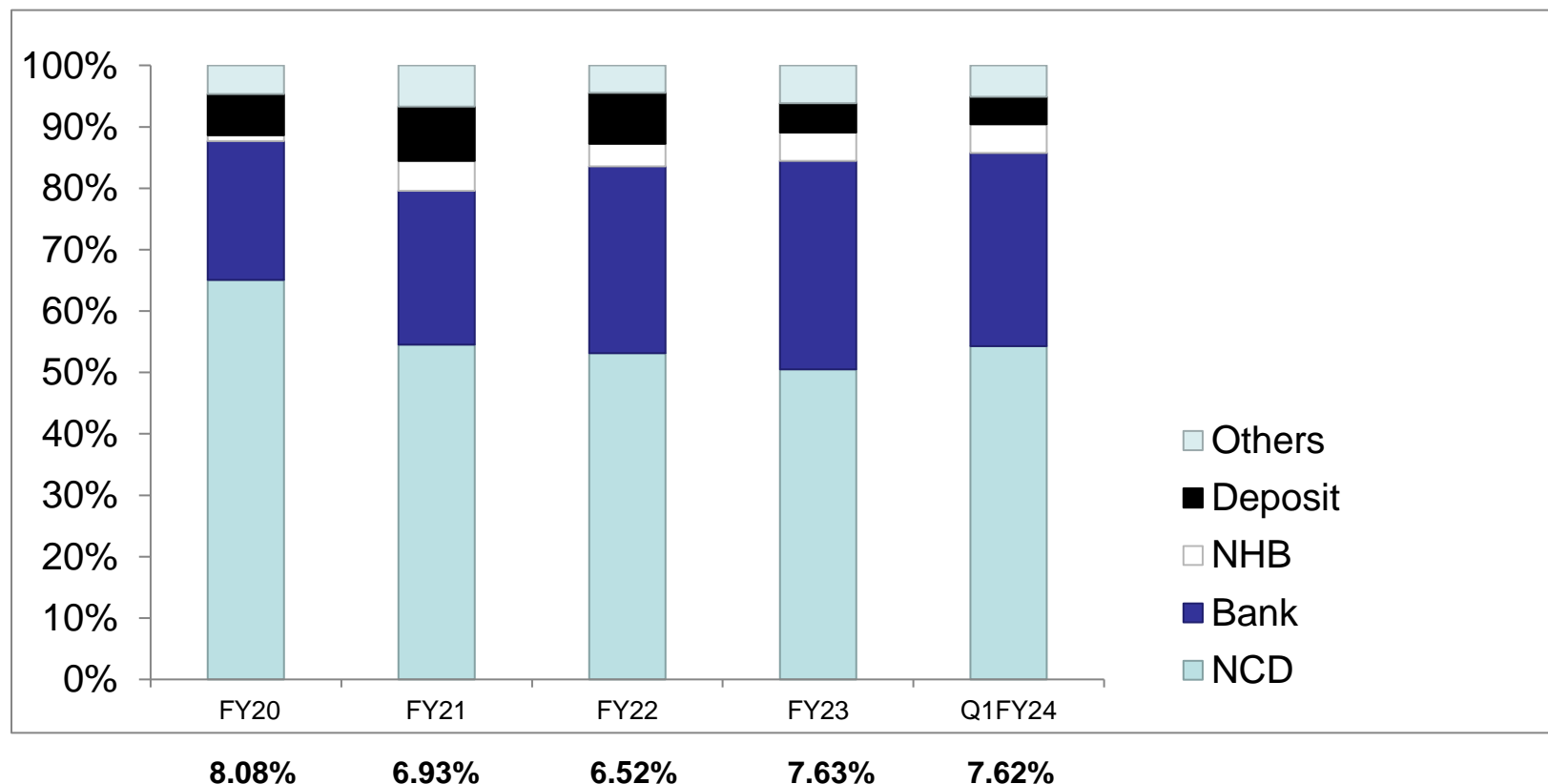
Source	Wtd Avg Cost (%)
Bank (including NHB)	7.89%
Non Convertible Debenture	7.47%
Tier II	7.30%
Commercial Paper	7.80%
Deposits	7.05%
Total	7.62%

Outstanding Borrowings – Rs. 241372 cr



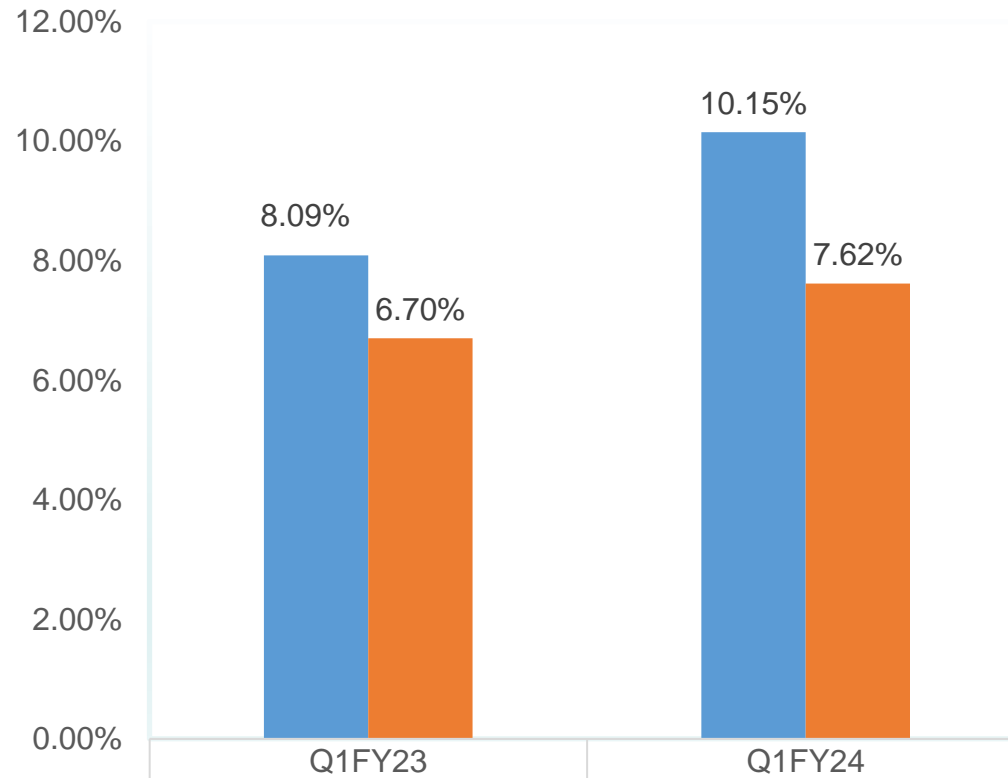
During Q1 FY24, Incremental Cost of Funds was 7.69%

Change in Liability Mix- last 4 yrs

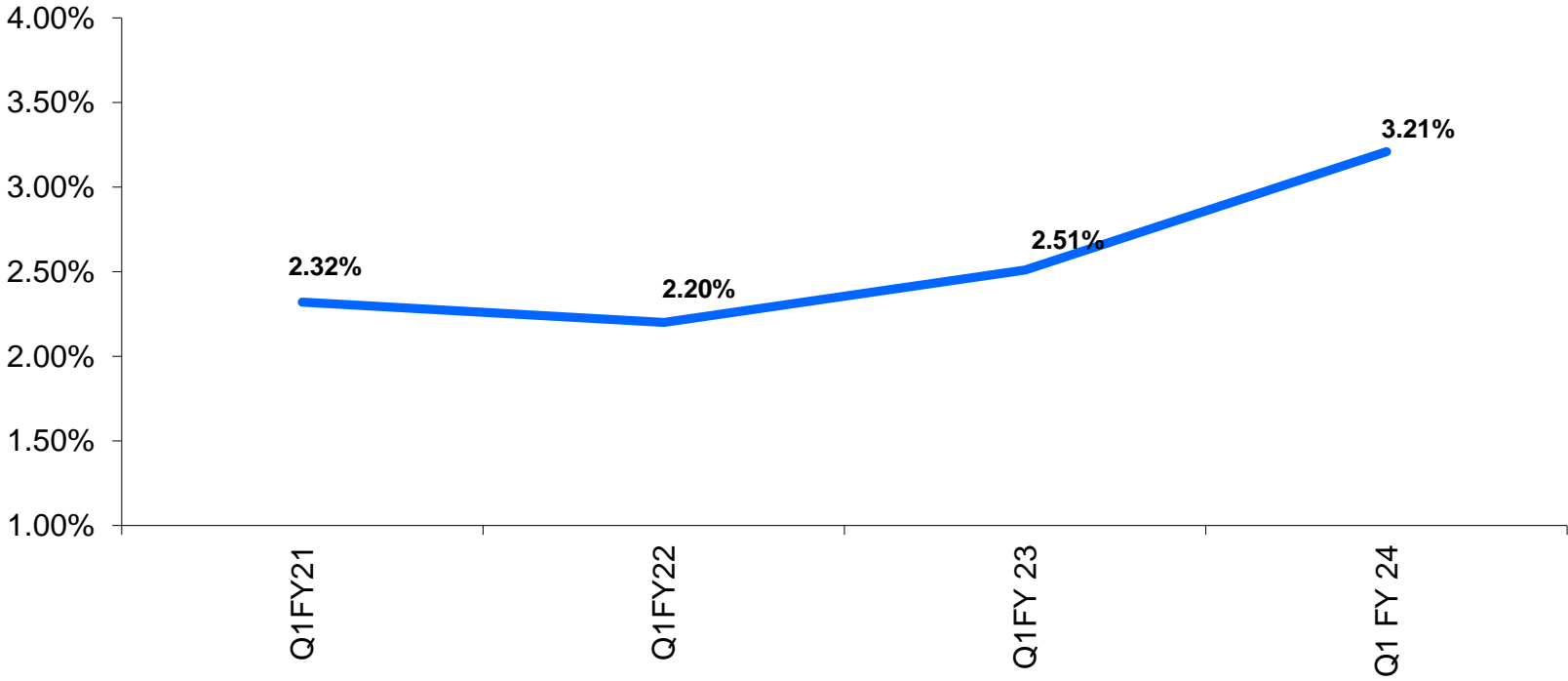


Wtd. Avg. cost of Funds

Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	8.09%	10.15%
■ Wtd Avg cost of funds on Total Borrowed Funds	6.70%	7.62%



Exposure At Default %	June-23	June-22
Stage 1	89.30%	91.08%
Stage 2	5.74%	3.96%
Stage 3	4.96%	4.96%
Total	100%	100%
ECL Provision	June-23	June-22
Stage 1	Rs. 679.45 Cr	Rs. 185.67 cr
Stage 2	Rs. 1117.64 Cr	Rs. 827.05 cr
Stage 3	Rs. 5793.59 Cr	Rs. 5128.31 cr
Stage 3-PCR	42.19%	40.46%

Thank you

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