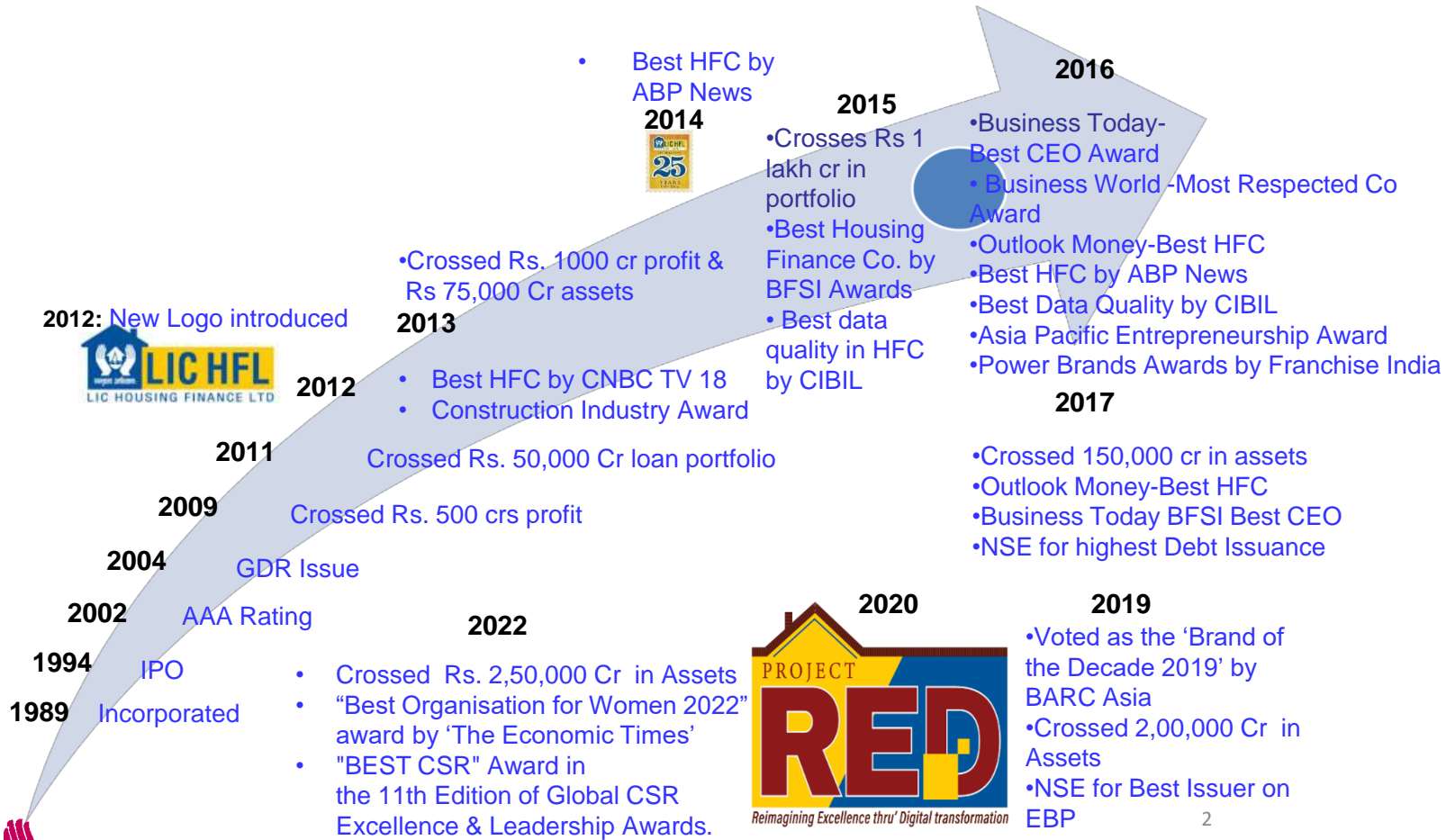


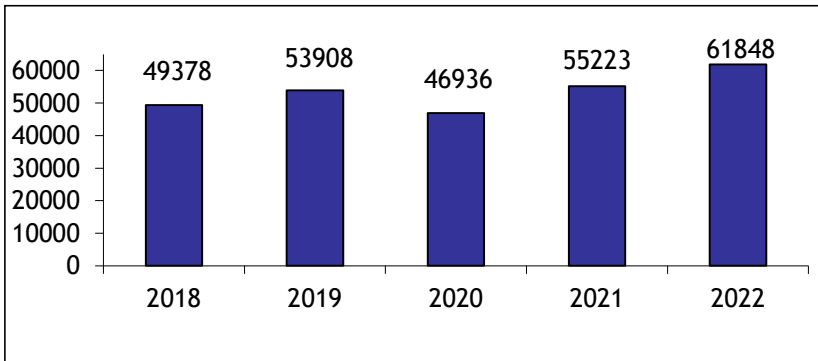


Q3 FY23 Investor Update

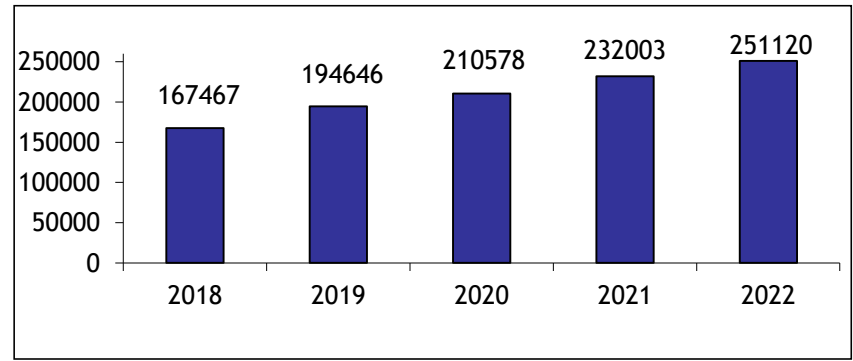


- Q3 FY23 PAT at Rs.480.30 cr as against Rs 767.33 cr for Q3FY22
- Q3 FY23 Revenue from operations Rs.5871 cr as against Rs 5054 cr, a growth of 16 %
- Outstanding Loan portfolio up by 10 % to Rs. 268444 cr as against Rs.243412 cr
 - Individual Home Loan Portfolio Rs.223064 cr as against Rs.195901 cr, 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%.

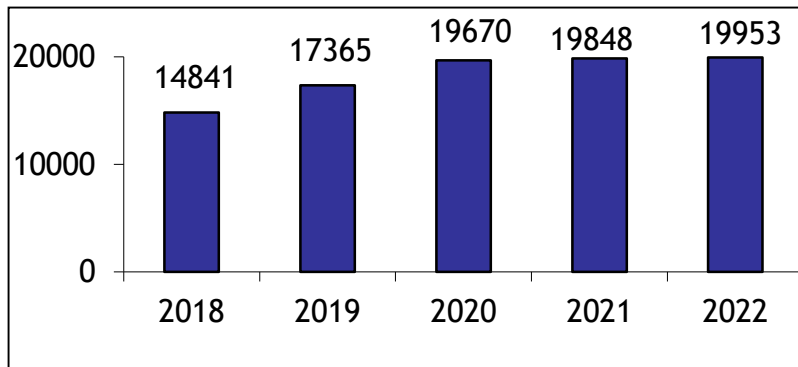
Disbursement (Rs. Cr) CAGR 6%



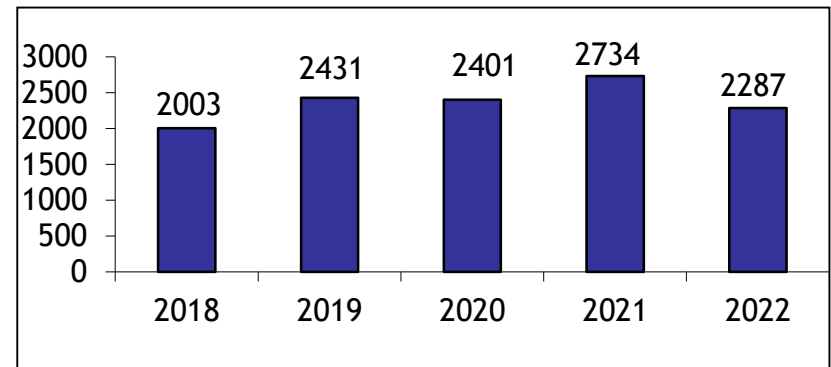
Loan Portfolio (Rs.cr) CAGR 11%



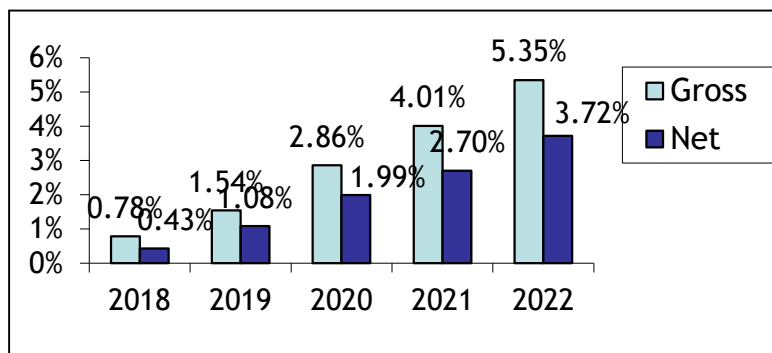
Income (Rs. cr) CAGR 7%



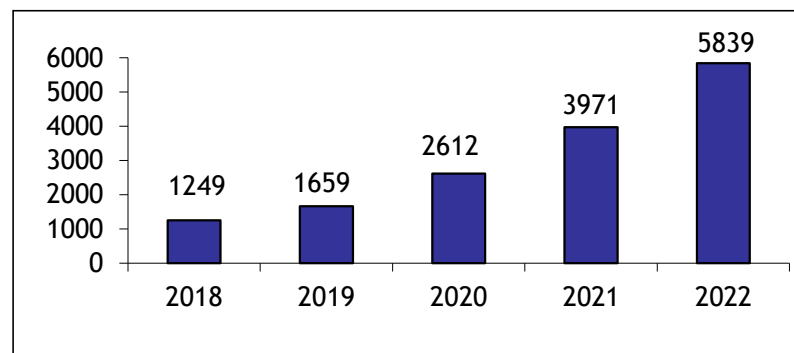
Profit After Tax (Rs. cr) CAGR 4%



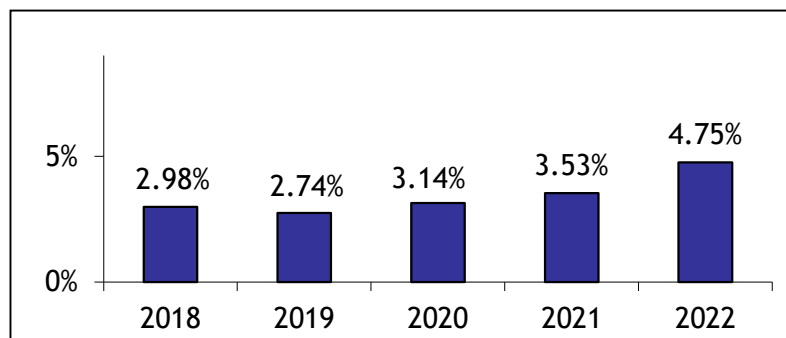
Gross & Net NPAs



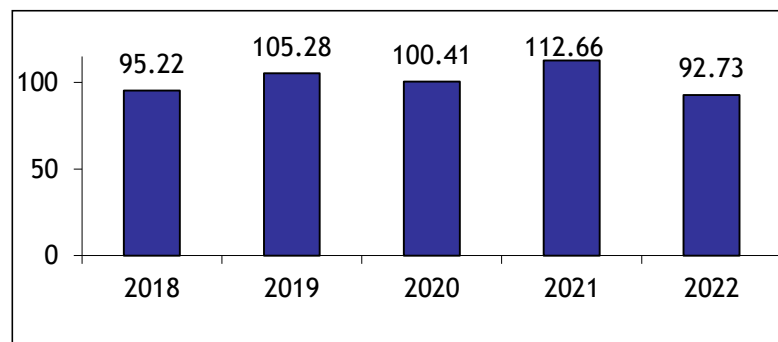
Total Provisions* (Rs cr)



Operating Expense to Total Income



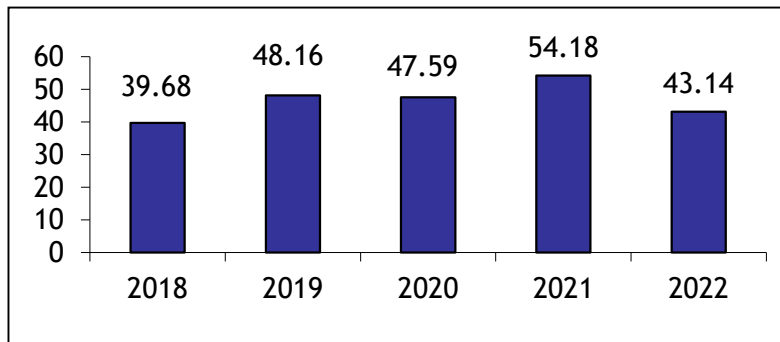
Profit per employee (Rs. lacs)



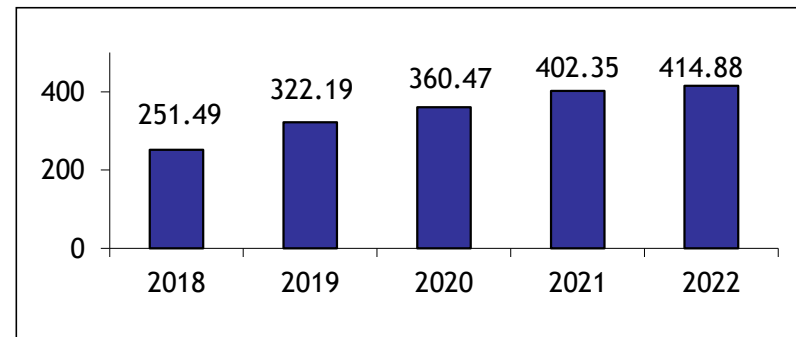
As per IGAAP till 2021 and as per RBI notification dated 12th Nov. 2021 for 2022

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

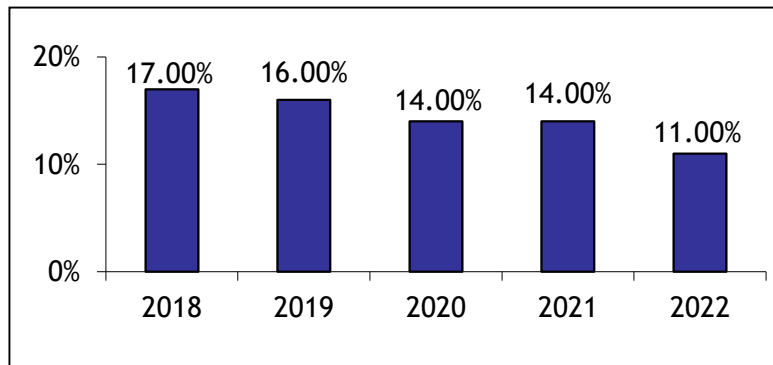
EPS (Rs) (Rs 2/- pd up)



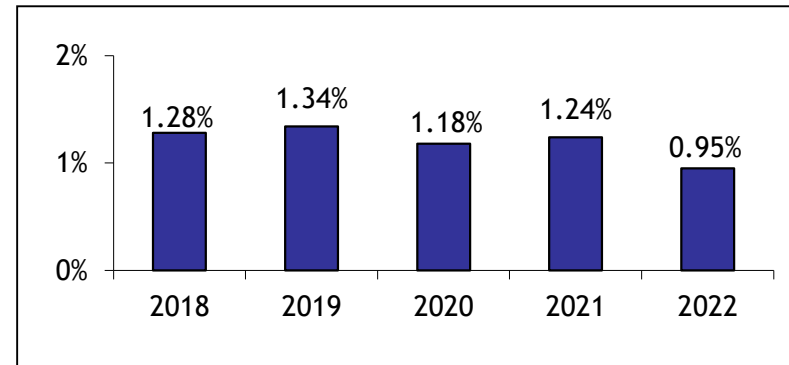
Book Value (Rs)(Rs 2/- pd up)



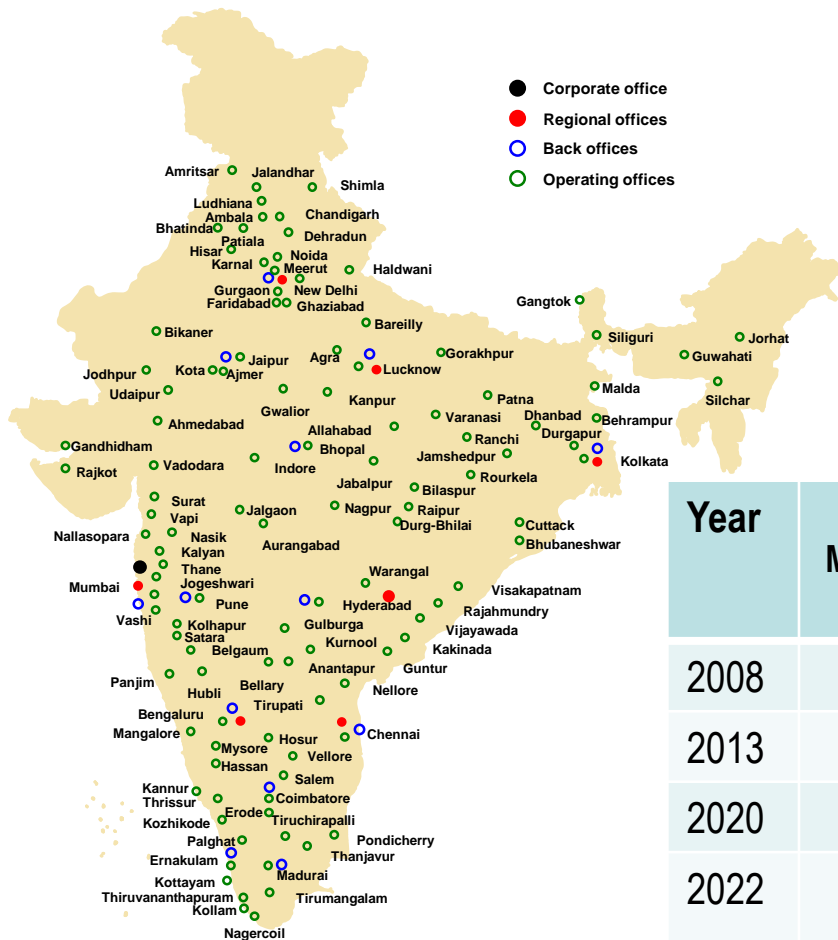
Return on Avg Equity



Return on Avg Loan Assets



Large geographic presence

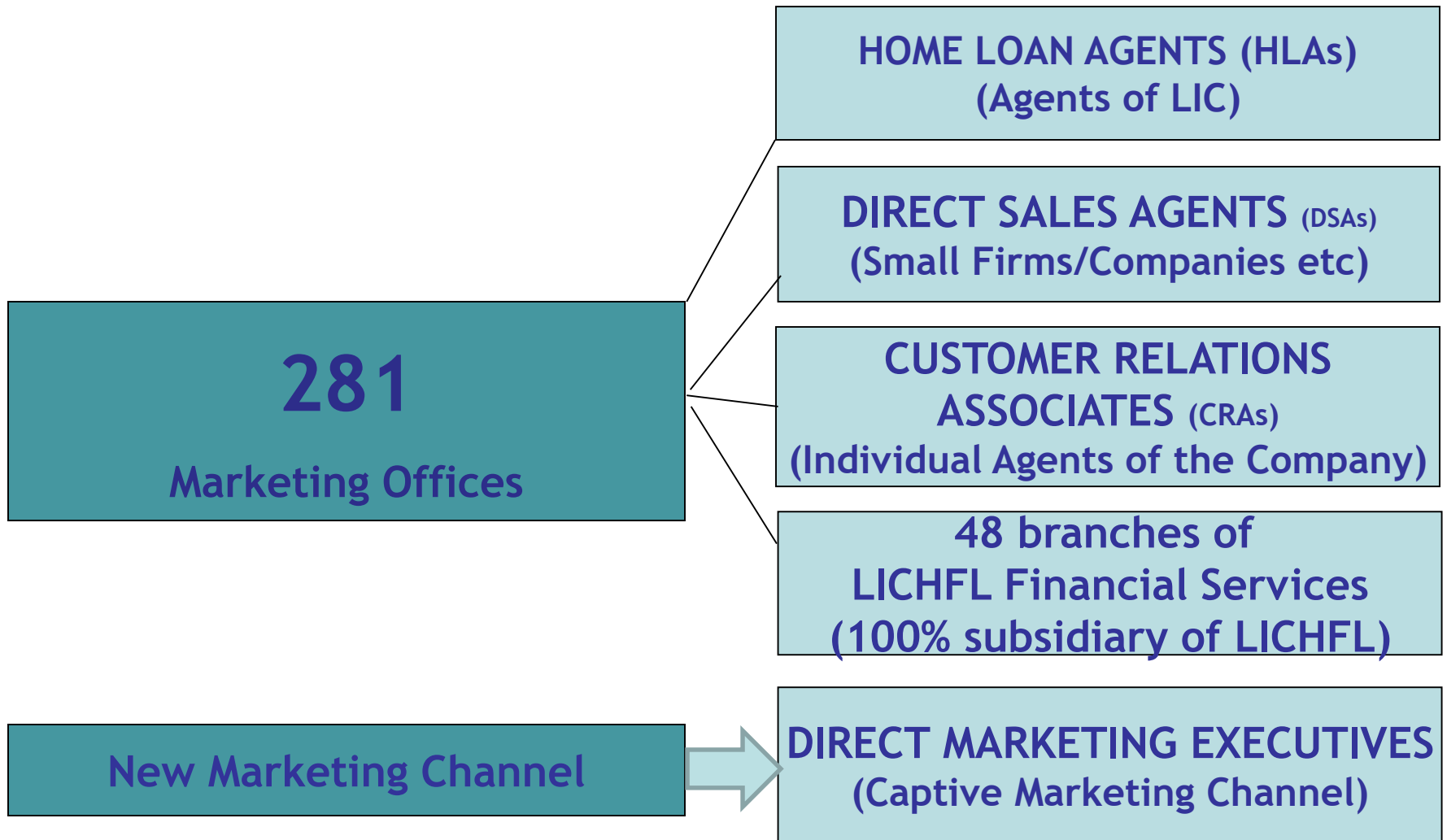


- 9 Regional Offices
- 24 Back Offices
- 281 Marketing Offices
- Rep office in Dubai
- Coverage of more than 450 centers
- 2413 Employees

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

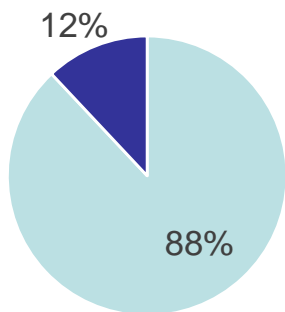
Distribution Network



*Online Loan approvals during 9M FY23 were Rs.26770 Cr

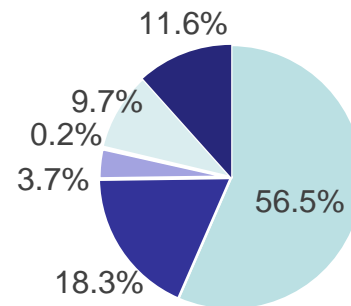
Origination Pattern & Average Ticket Size

Customer Type



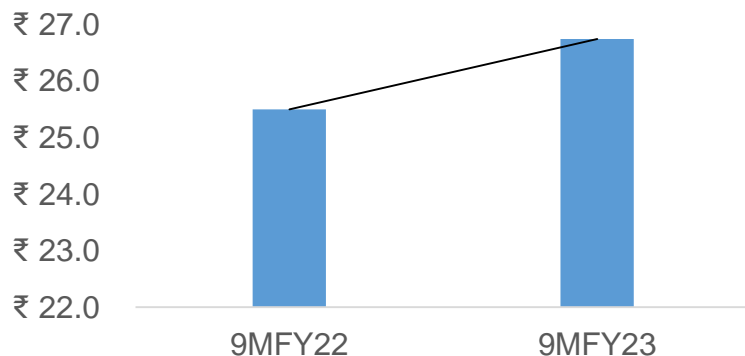
■ Salaried ■ Self Employed

Originations by source

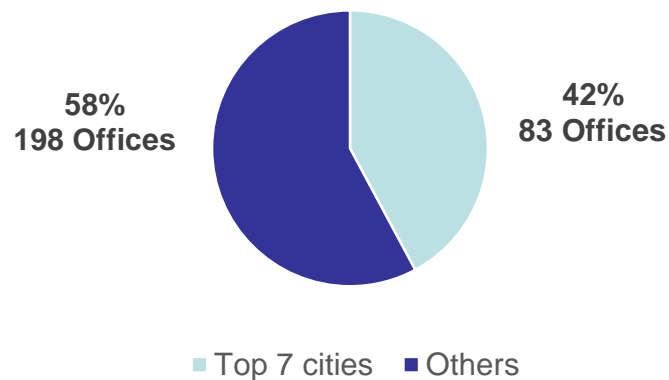


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ LICHFLFSL

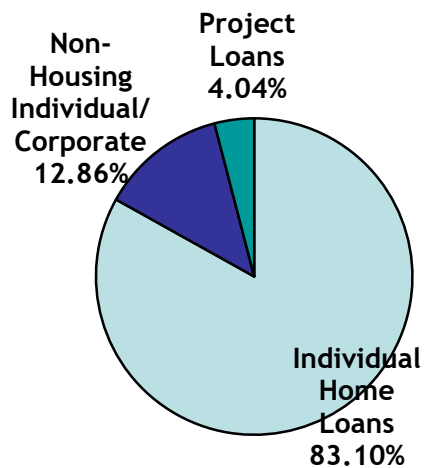
Incremental Ticket Size (Rs lacs)



Top 7 cities & Others

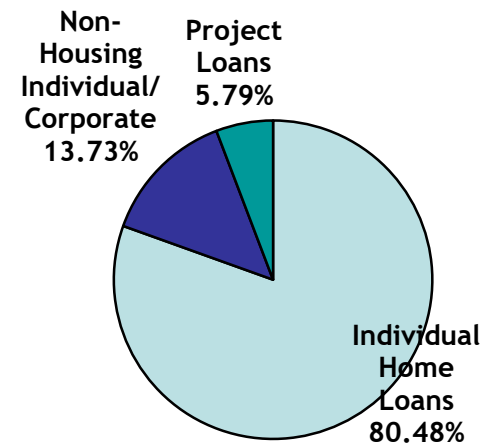


Loan Book Composition



31.12.2022

O/s Portfolio Rs. 268444 cr



31.12.2021

O/s Portfolio Rs. 243412 cr

**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
<u>Profit before Tax</u>	-38%	593.01	961.85	44%	2112.22	1463.74
Tax Expense	-42%	112.71	194.52	36%	401.47	295.10
<u>Net Profit</u>	-37%	480.30	767.33	46%	1710.75	1168.64

Executive Summary-Q3/9MFY23

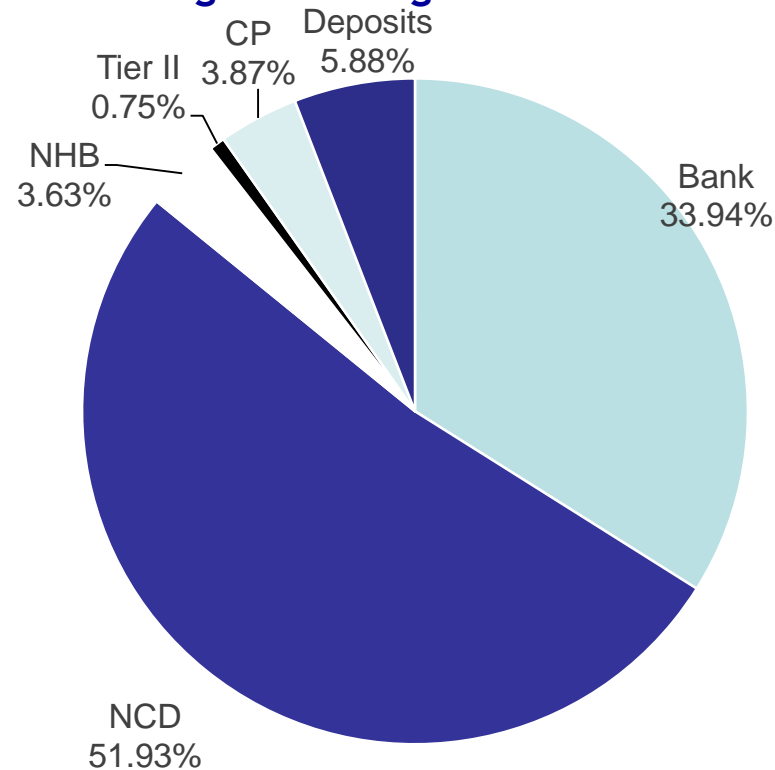
	<i>Var</i>	Q3 FY23	Q3 FY22	<i>Var</i>	9M FY23	9M FY22
Disbursements						
Individual	-10%	15673	17477	13%	46945	41648
Project	46%	427	293	29%	1143	884
<u>Total</u>	-9%	16100	17770	13%	48088	42532
Outstanding Portfolio						
Individual	12%	257587	229321			
Project	-26%	10857	14091			
<u>Total</u>	10%	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

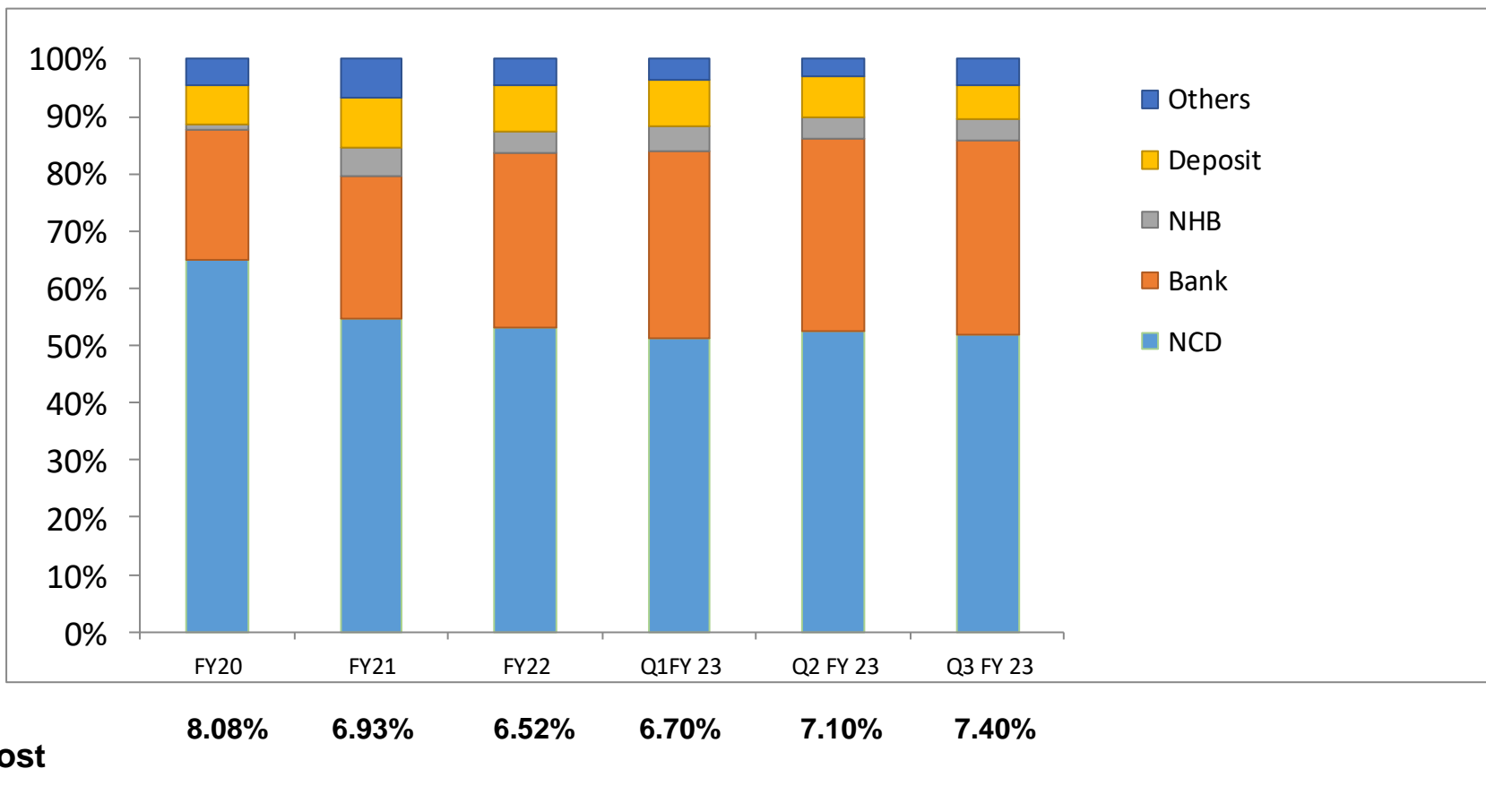
Source	Wtd Avg Cost (%)
Banks	7.79%
National Housing Bank	5.43%
Non Convertible Debenture	7.43%
Tier II Bond	7.30%
Commercial Paper	7.05%
Deposits	6.24%
Total	7.40%

Outstanding Borrowings - Rs. 240364 cr

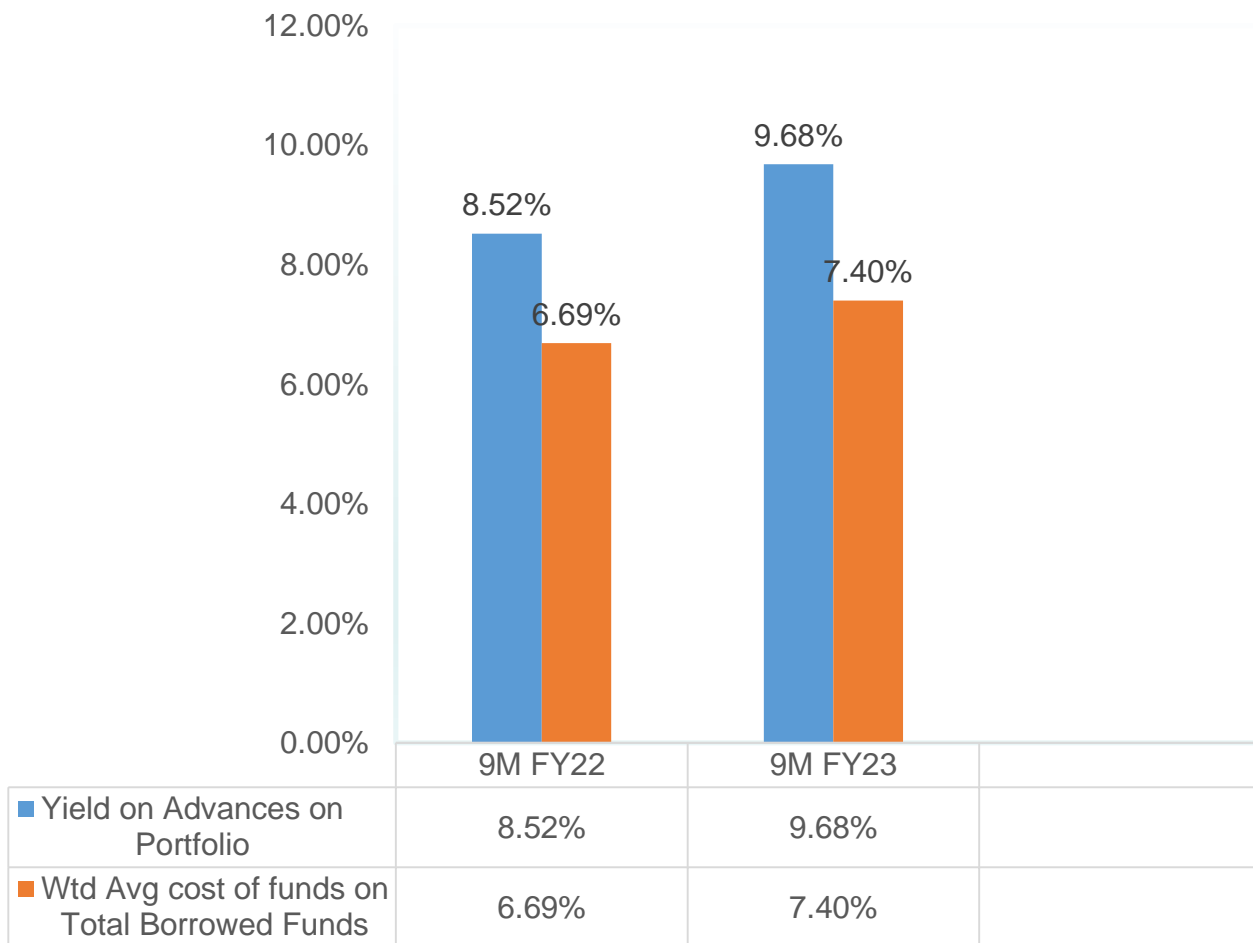


During Q3FY23, Incremental Borrowings were @ 7.61%

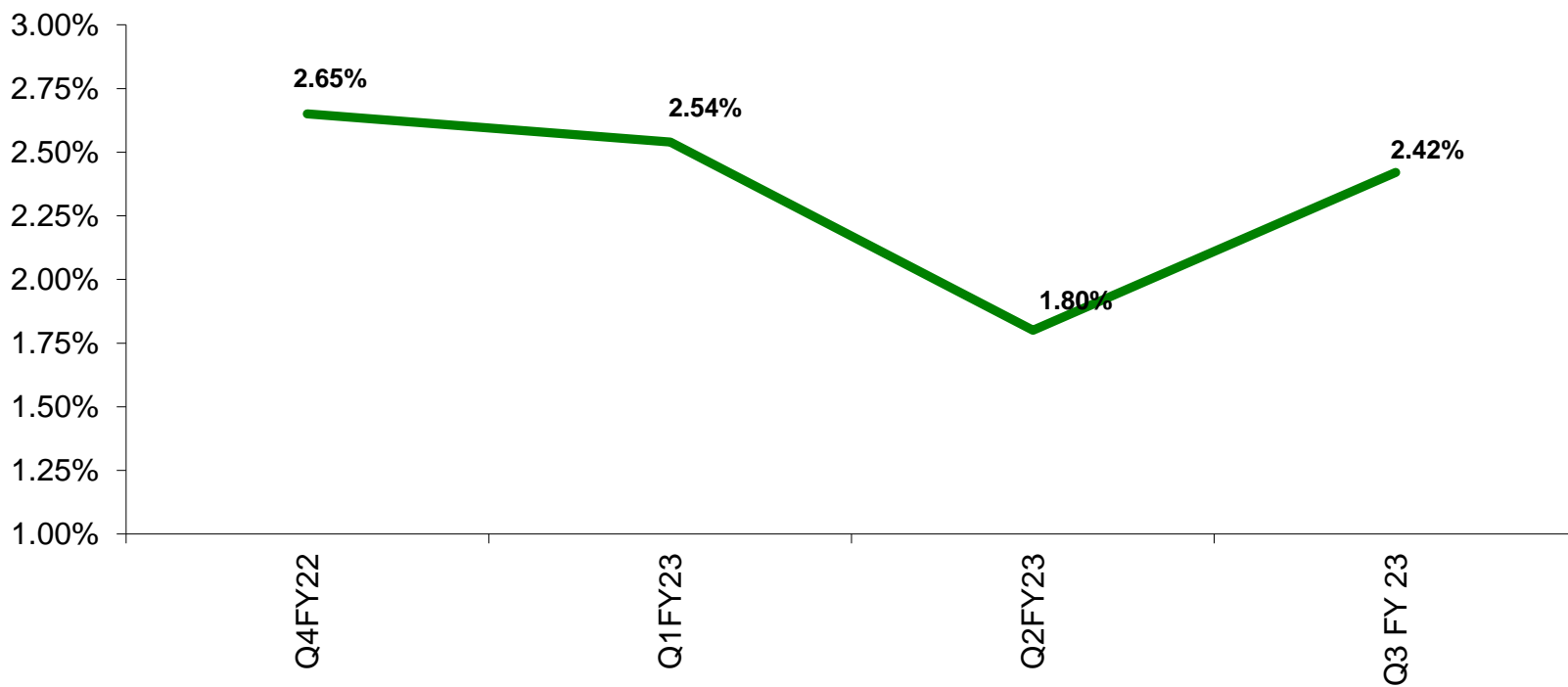
Change in Liability Mix- last 4 yrs



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

DISCLAIMER

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

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.