

Magma Fincorp Limited
Regd. Office
Magma House
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Fax : 91 33 4401 7313
CIN : L51504WB1978PLC031813
Web: www.magma.co.in



3 April 2019

The Manager,
Listing Department,
National Stock Exchange of India Limited
Exchange Plaza,
Bandra- Kurla Complex, Bandra (E)
Mumbai-400051

Symbol : MAGMA

BSE Limited
Corporate Relationship Department
25th floor, Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai-400001

Company Code: 524000

Dear Sir,

Sub: Intimation of Road Show w.r.t. public issue of Secured Redeemable Non-Convertible Debentures of the Company

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

This is to inform you that the Company is participating in the Road Show with the investor w.r.t. public issue of Secured Redeemable Non-Convertible Debentures of the Company as per the below mentioned schedule:

Date	Place
3 April 2019	Mumbai
4 April 2019	Delhi
4 April 2019	Kolkata
4 April 2019	Ahmedabad

Further we are enclosing herewith the presentation to be made to the Investors/Analysts in this regard for your information and also for the information of your members and the public at large. The presentation is also being uploaded on the website of the Company at the URL <https://magma.co.in/about-us/investor-relations/financial-results/investor-presentation/> in accordance with Regulation 46 of the Listing Regulations.

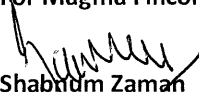
We request you to take the above on record and the same be treated as compliance under the applicable regulations under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time

Note: Changes may happen due to exigencies on the part of the Investors/Company.

Kindly take the same on record.

Thanking you,

Yours faithfully,
For Magma Fincorp Limited


Shabnum Zaman
Company Secretary
ACS No. 13918

Magma Fincorp Limited

Public Issue of Secured Redeemable Non-Convertible Debentures



1 Magma Group

2 Our Company

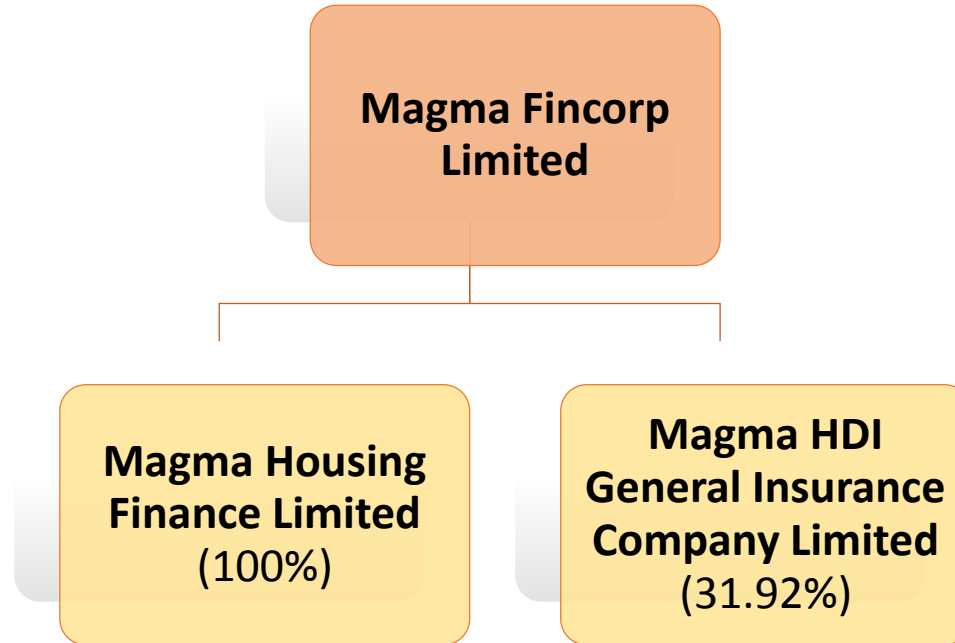
3 Financial Performance

4 Board of Directors and Senior Management

5 Rewards and Recognition

6 Issue Structure

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis.



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The Company, **incorporated in 1978**, is a **Systematically Important Non-deposit taking NBFC** registered with Reserve Bank of India

We are in the financial services business for over three decades

We have presence across **21 States** in India through **309 branches** as on Dec 31, 2018 and are serving more than 1.1 million customers

Board of the Company, which comprises of 4 independent directors, 1 non executive director and 2 Promoter Directors, is led by an Independent Chairman

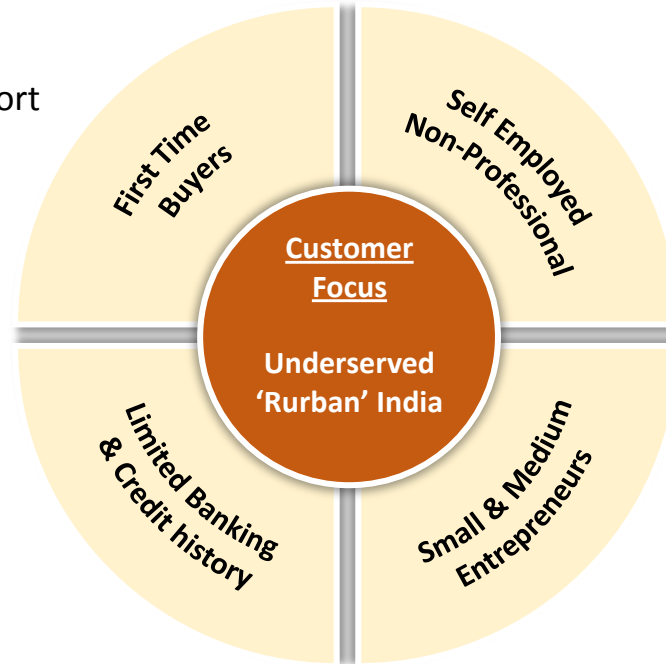
The Company's equity shares are listed on BSE and NSE

Provide Financing Solutions to Underbanked Customers

Recognised and Trusted Brand in 'Rurban' India

- Taxi / Truck driver / Transport operators, Small Farmers

- Customers with informal income and low eligibility for traditional financing

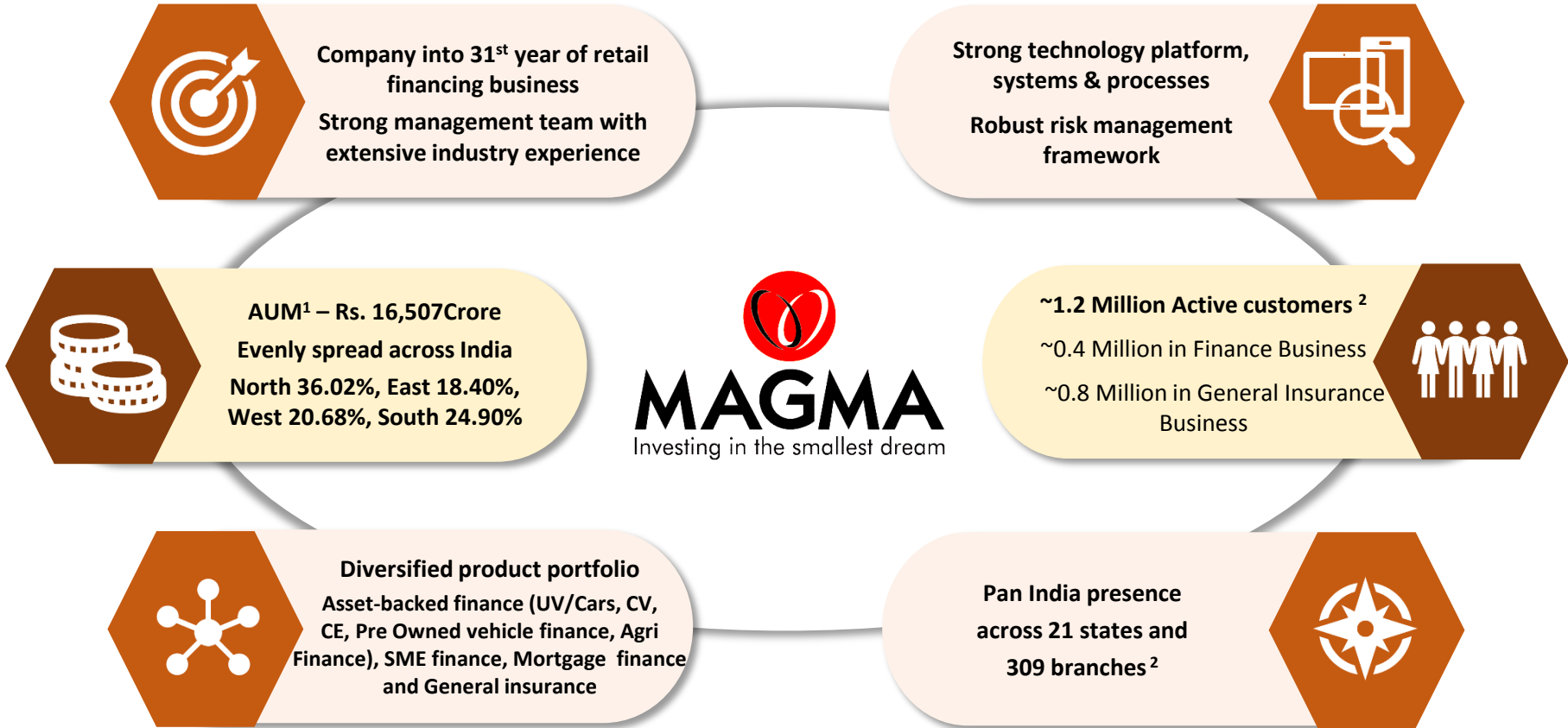


- Self employed customer with informal income sources (Home / Car buyer)

- Small trader, factory owner, shop owner with working capital needs
- Small fleet operator

Core strengths - Widespread presence, deep 'Rurban' insight, robust technology and faster customer acquisition, loan servicing and effective cross-sell

Rurban includes Rural and Semi-Urban locations



UV – Utility Vehicles, CV – Commercial Vehicles, CE – Construction Equipment

1 – As per Ind AS on 31st Dec 2018

2 – As on 31st Dec 2018

A well diversified portfolio across segment and geography

Total AUM¹ : Rs. 16,507 Cr.

Asset Backed Finance (ABF)

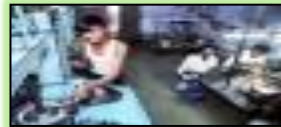
Cars, Commercial Vehicles, Construction Equipment, Pre-owned Vehicles, Tractors

AUM¹ : Rs. 11,291Cr.



SME Finance

AUM¹ : Rs. 2,244Cr.



Affordable Housing Finance (AHF)

Housing Loans, Loans Against Property,

Construction Finance

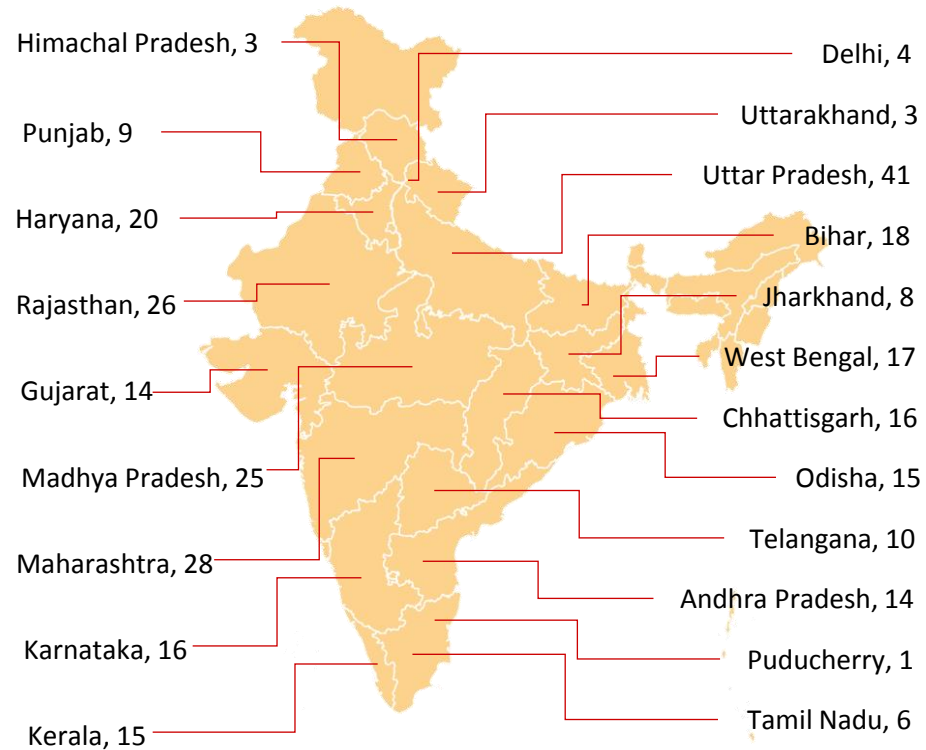
AUM¹: Rs. 2,972 Cr.



General Insurance



309 Branches as on 31st December 2018



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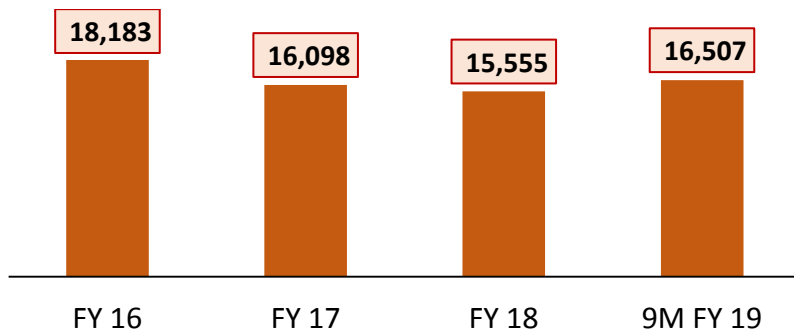
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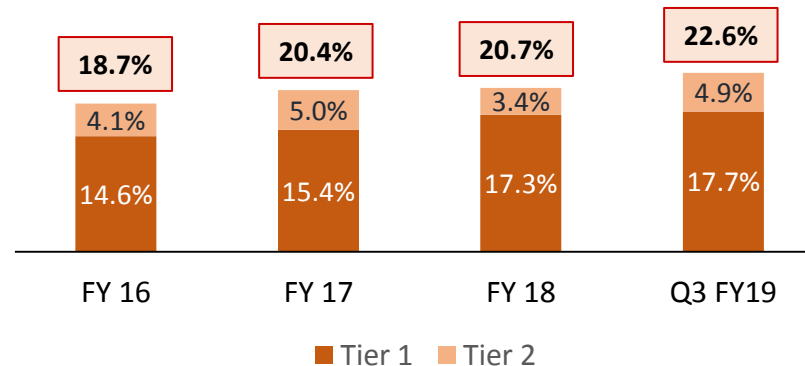
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Highlights of Consolidated Results

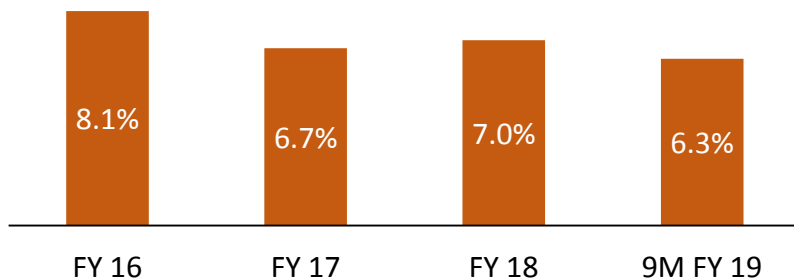
Assets Under Management



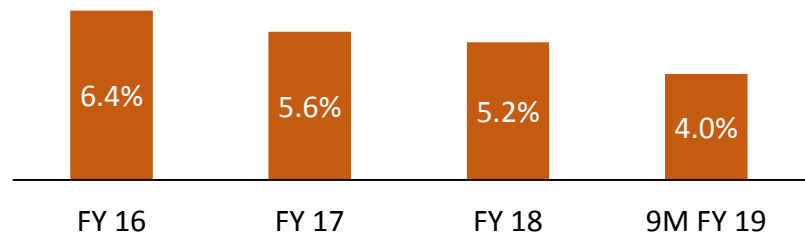
Capital Adequacy



GNPA/ AUM (%)

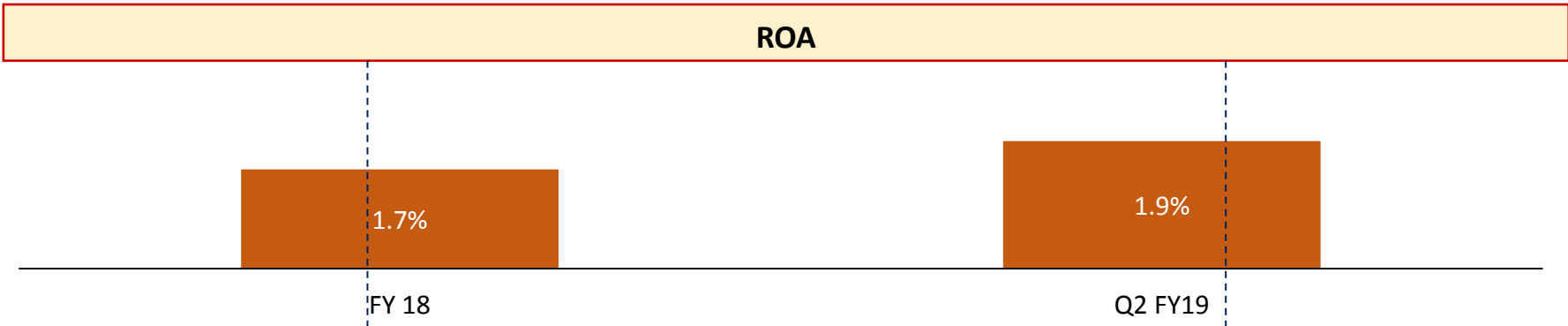
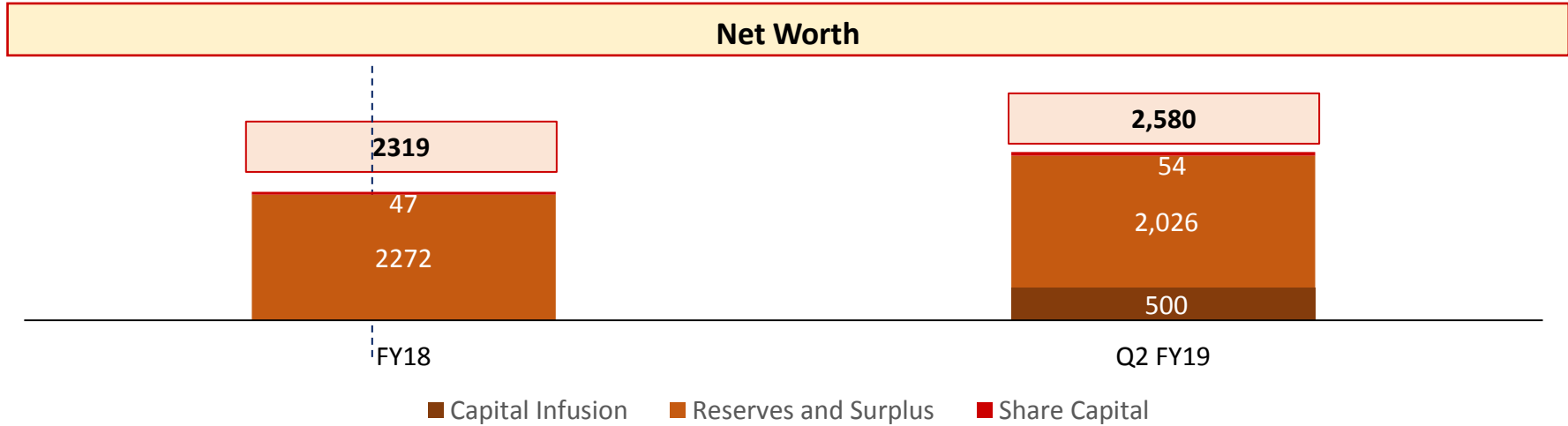


NNPA/AUM(%)



Note: FY16, FY17 & FY 18 figures are as per IGAAP while, 9MFY19 figures are as per IND-AS
(All figures are in Crs)

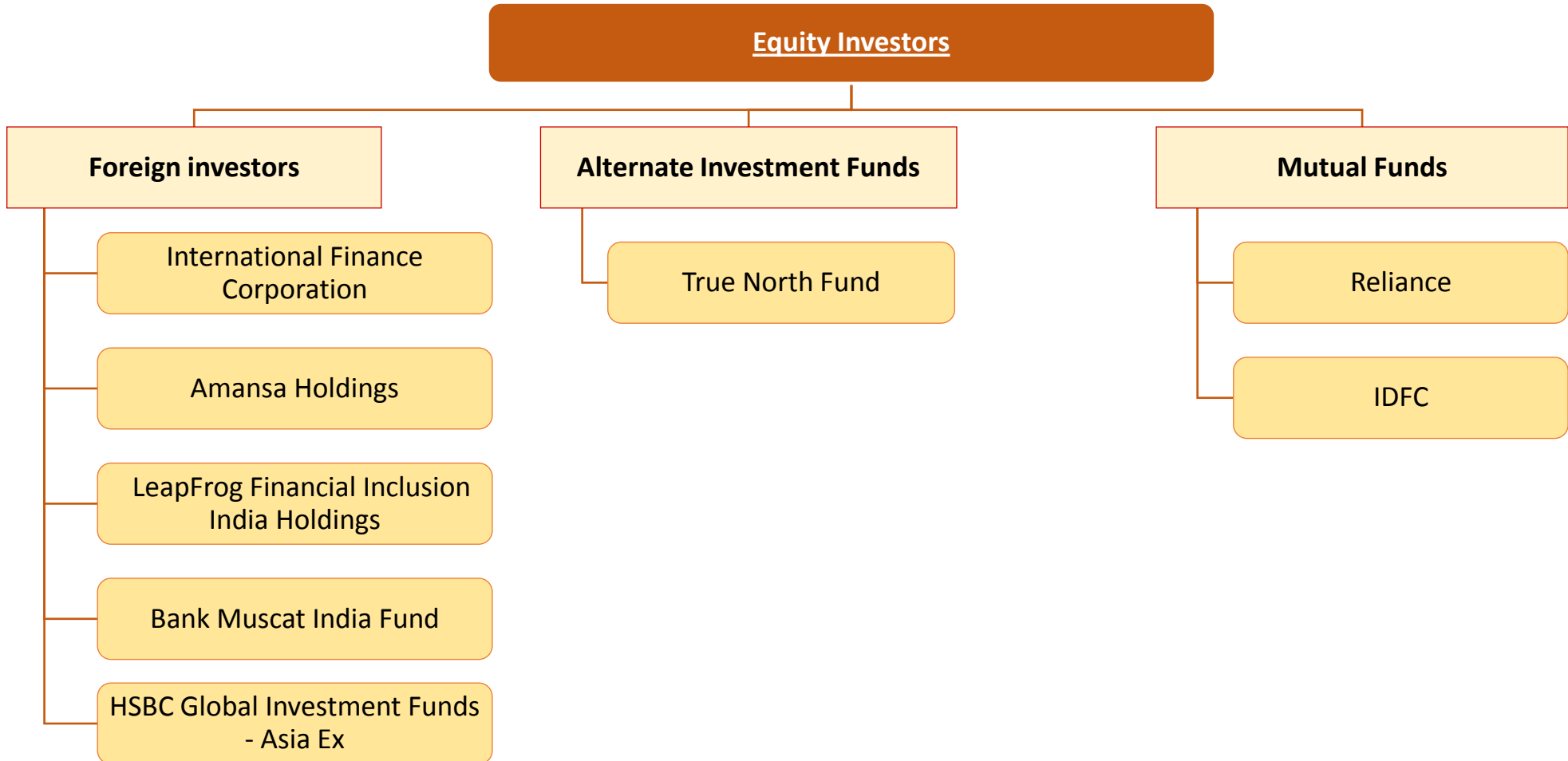
Capital and Profitability – Ind AS



ROA- PAT (excluding OCI) / Average AUM for Q2FY19
 For FY18 Data is as per IGAAP
 * Subject to RBI guidelines

ROE- PAT (excluding OCI) / Average Net Worth

Values in Rs crore



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Mayank Poddar - *Chairman Emeritus and Whole time Director*

- Supports policy formulation and guidance to the Management/Board
- Over 30 years of experience in the financial sector



Narayan K Seshadri – *Chairman and Non- executive Independent Director*

He is on the Board of companies including Clearing Corporation of India Limited, PI Industries Limited and TVS Electronics Limited



Sanjay Chamria – *Vice Chairman and Managing Director*

- Anchors strategic policy formulation and execution
- Drives new business initiatives and leads management team



VK Viswanathan - *Independent Director*

Chairman of Bosch Ltd. Previously he served as Managing Director of Bosch Ltd. He currently serves on board of various reputed Indian corporates as an Independent Director



Satya Brata Ganguly Independent Director

Serves on the Boards of various reputed Indian companies including West Bengal Industrial Corporation Limited and Emami Limited



Madhumita Dutta-Sen (*Non- Executive Director*)

Ms. Madhumita Dutta-Sen has worked for IFC for almost 26 years. She has a Master's degree in Finance from the American University, Washington D.C.



Vijayalakshmi Rajaram Iyer – *Independent Director*

She has previously served as an Executive Director of Central Bank of India and the Chairperson and Managing Director of Bank of India. She was also a Whole Time Member (Finance and Investment) in the IRDAI.

Key Management Team



Sanjay Chamria

VC and MD

Business CEO

Support Functions



Kaushik Banerjee

President & CEO - ABF

Nov-2016

President, Strategy & Corporate Affairs, Cholamandalam Investment & Finance Limited

Joined



Manish Jaiswal

MD & CEO - HFC, HEAD - SME

Jun-2017

Director- Research and Risk Solutions Of Crisil



Rajive Kumaraswami

MD & CEO-MHDI

Jun-2016

Chief Representative Officer - India Liaison office, SCOR Services Asia Pacific Pte Ltd



Vikas Mittal

Deputy CEO-MHDI

Nov-2011

Managing Director- Citigroup Global Wealth Management



Chirag Jain

Chief Operating Officer

Feb-2017

Director - Operations, Canara HSBC Oriental Bank of Commerce Life Insurance Co Ltd



Rajneesh Mishra

Chief People Officer

Jan-2019

Head HR Aditya Birla Group



Deepak Patkar

Chief Risk Officer

Sept-2018

Executive Vice President & Chief Risk Officer, Fullerton India Credit Company Limited.



Kailash Baheti

Chief Financial Officer

Oct-2011

CEO, Century Extrusions Limited



Raj Kumar Kapoor

Chief Internal Auditor

March 2011

Chief Internal Auditor- Dr. Reddy's Laboratories Limited



Mahender Bagrodia

Chief Credit Officer-ABF

October 2000

Fellow member of the Institute of Chartered Accountants of India



Rajesh Matta

Chief Credit Officer – Housing and SME

Dec-2017

Senior Vice President- Kotak Mahindra Bank Limited



Harshvardhan Chamria

Chief Strategy Officer- Housing and SME

Sept -2014

Head of SME Business of the company

Title and Previous Company

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Corporate Social Responsibility

Magma has received several awards in the last few years for its CSR activities. Among them below are our last 4 achievements

- Asian Customer Engagement Forum & Awards - Best CSR Event, 2018 **(M Care)**
- BT CSR Excellence Awards - Innovation in CSR Practices, 2017 **(Highway Heroes)**
- Asian Customer Engagement Forum & Awards - Best CSR Event, 2017 **(Highway Heroes)**
- CSR Journal Excellence Award - Health and Sanitation, 2017 **(M Care)**

Corporate Communication

- League of American Communications Professionals (LACP) Spotlight Awards, 2017 for Annual Report Design
- EPC World Awards 2017, Best Integrated Media Campaign of the Year, BFSI Sector

Information Technology

- CIO Crown IT Genius Award, 2018



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Issue Related Information (1/2)

Instrument	Secured Redeemable NCDs of Face Value Rs 1,000
Issue Size	Rs 200 Crs (Base Issue) with an option to Retain Oversubscription upto Rs 300 crs aggregating up to Tranche 1 issue limit of Rs.500 crs which is within the Shelf Limit of Rs 1,000 Crs
Credit Rating	BWR AA (Outlook: Stable), by Brickworks and Acuite AA/Stable by Acuite
Issue Schedule*	Issue Opens: Monday, April 8, 2019 Issue Closes: Wednesday, May 8, 2019
Yield	Up to 10.75% p.a.
Frequency of Interest Payment	Annual, Monthly and Cumulative Options

**The subscription list shall remain open for subscription on Working Days from 10:00 a.m. to 5.00 p.m. (Indian Standard Time) with an option for early closure or extension by such period, as may be decided by the Board or the Management Committee of the Board.*

Tenor

3 Years, 5 Years and 10 Years

**Issuance and trading
mode of the instruments**

In dematerialized form only

Listing

**The NCDs are proposed to be listed on BSE and NSE.
The NCDs shall be listed within six Working Days from the date of Tranche 1 Issue Closing Date. BSE shall be the designated Stock Exchange**

Allocation Ratio

Institutional Portion (20%), Non-Institutional Portion (20%), High Net worth Individual Investors portion (30%), Retail Individual Investors Portion (30%)

Issue Structure

Series	I	II	III	IV	V	VI	VII
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual
Tenor	3 year	3 year	5 year	5 year	5 year	10 year	10 year
Coupon (%) for all Investor categories*	10.25%	NA	10.04%	10.50%	NA	10.27%	10.75%
Effective Yield (per annum) (Approx.) for all Investor categories*	10.24%	10.24%	10.50%	10.49%	10.50%	10.76%	10.74%
Redemption amount (₹ per NCD)	₹1,000	₹1,340.10	₹1,000	₹1,000	₹1,648.19	₹1,000	₹1,000
Put and call option	NA						
Redemption Date (Years from the Deemed Date of Allotment)	3 years	3 years	5 years	5 years	5 years	10 years	10 years
Minimum Application	₹10,000 (10 NCDs) across all Series collectively						
In multiples of thereafter	₹1,000 (1 NCD)						
Face Value / Issue Price (₹/ NCD)	₹1,000						
Mode of Interest Payment	Through various options available						

With respect to Options where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Options will be made at the time of redemption of the NCDs.

Subject to applicable tax deducted at source, if any

*Our Company would allot the Series I NCDs, as specified in the Tranche I Prospectus to all valid Applications, wherein the Applicants have not indicated their choice of the relevant Series of NCDs.

Investor Categories- Who can apply?

Category I	Category II	Category III	Category IV
<p style="text-align: center;">Institutional Investors</p>	<p style="text-align: center;">Non Institutional Investors</p>	<p style="text-align: center;">High Net-worth Individual, (“HNIs”), Investors</p>	<p style="text-align: center;">Retail Individual Investors</p>
<ul style="list-style-type: none"> • Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorized to invest in the NCDs; • Provident funds, pension funds with a minimum corpus of ₹ 2,500 lakhs, superannuation funds and gratuity funds, which are authorized to invest in the NCDs; • Mutual Funds registered with SEBI • Venture Capital Funds/ Alternative Investment Fund registered with SEBI; • Insurance Companies registered with IRDA; • State industrial development corporations; • Insurance funds set up and managed by the army, navy, or air force of the Union of India; • Insurance funds set up and managed by the Department of Posts, the Union of India; • Systemically Important Non-Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India and having a net-worth of more than ₹50,000 lakhs as per the last audited financial statements; • National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; 	<ul style="list-style-type: none"> • Companies within the meaning of section 2(20) of the Companies Act, 2013; statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs; • Co-operative banks and regional rural banks • Public/private charitable/ religious trusts which are authorised to invest in the NCDs; • Scientific and/or industrial research organisations, which are authorised to invest in the NCDs; • Partnership firms in the name of the partners; • Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009); • Association of Persons; and • Any other incorporated and/ or unincorporated body of persons. 	<ul style="list-style-type: none"> • Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹10 lakhs across all series of NCDs in this Tranche I Issue 	<ul style="list-style-type: none"> • Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹10 lakhs across all series of NCDs in this Tranche I Issue

Lead Managers



Registrar



Legal Advisor to the Issue



Debenture Trustee



Stock Exchange



Consortium Members

➤ **Edelweiss Securities Limited**

➤ **A. K. Stockmart Private Limited**

THANK YOU

