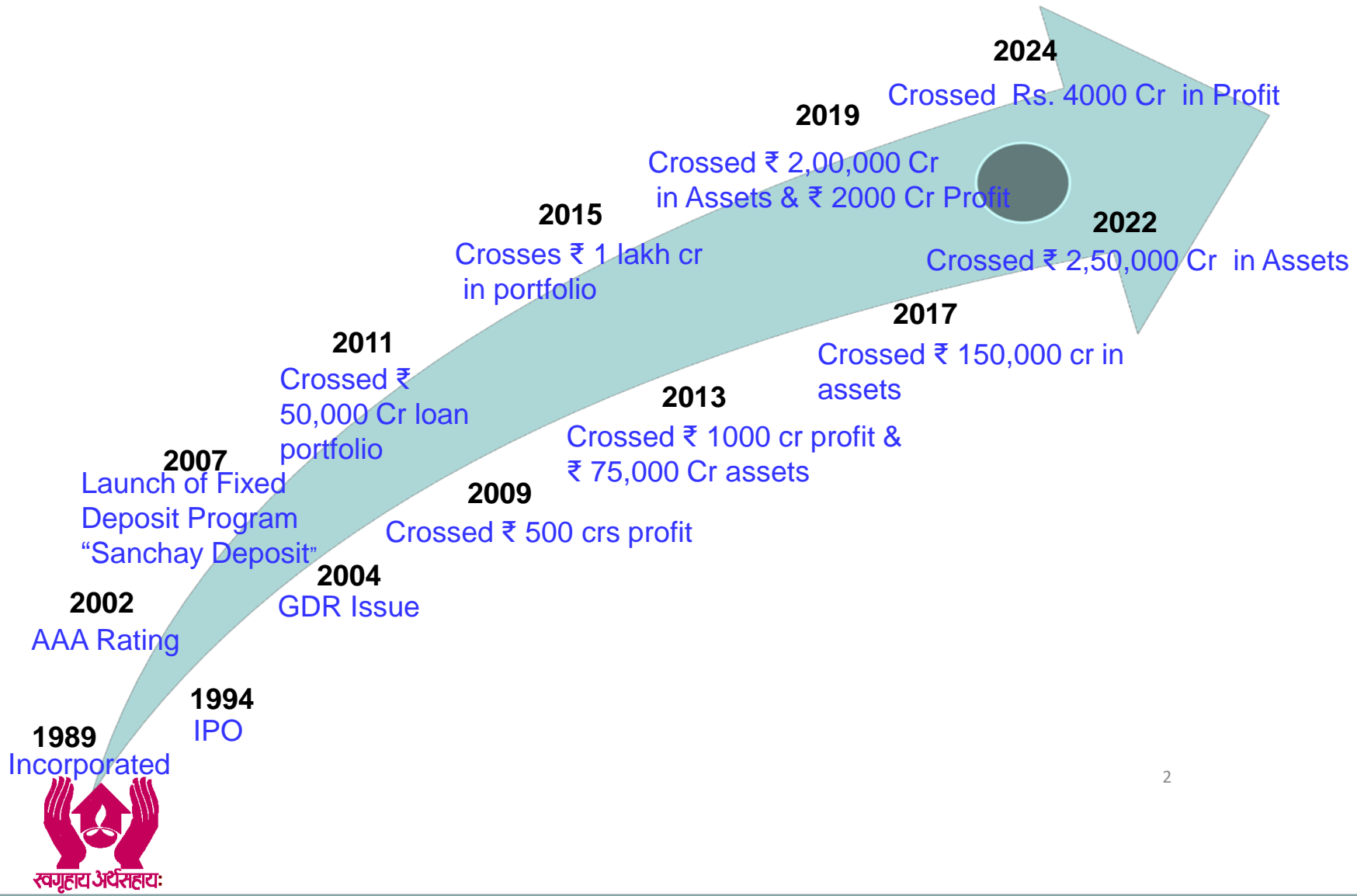




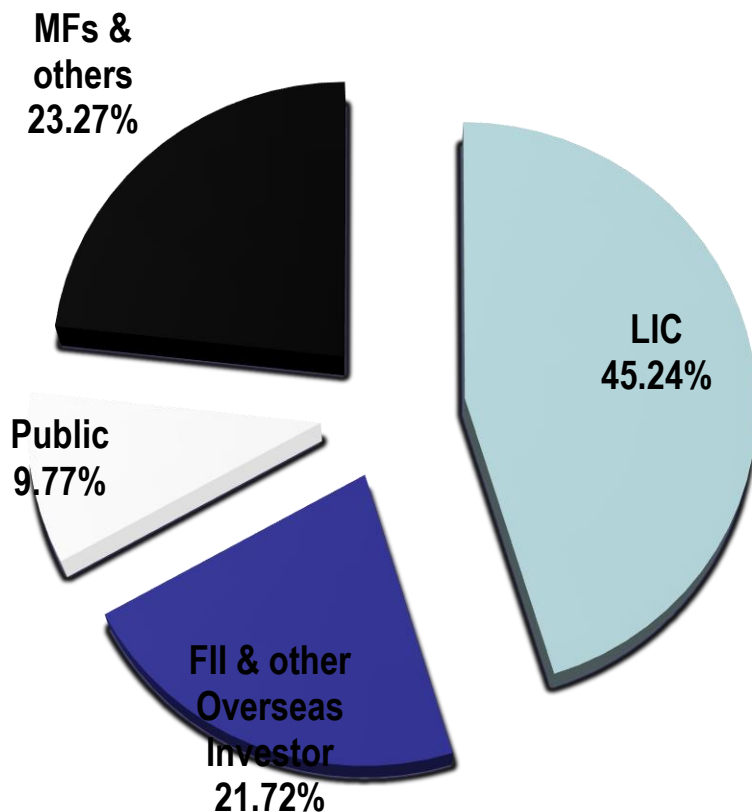
Investor Update
Q3 FY 2025

LICHFL: A Journey of 35 Years.....





December 2024

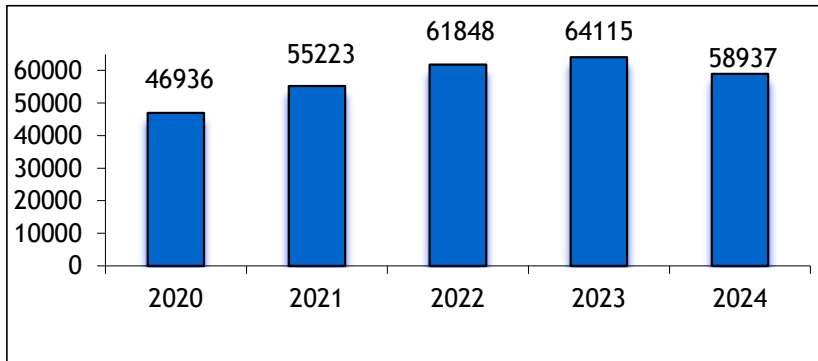


Top 10 Shareholders

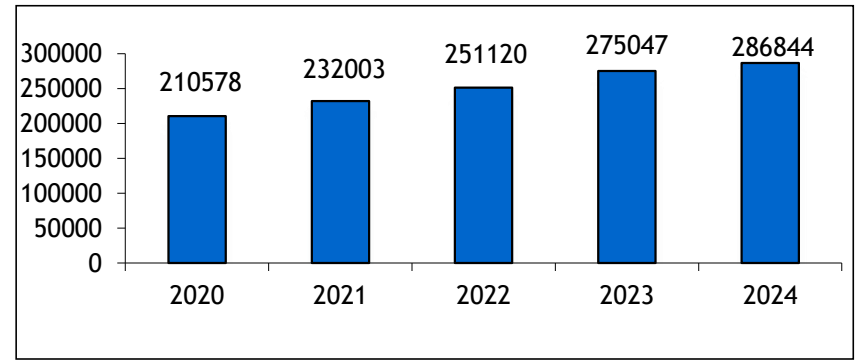
Shareholder	%
Life Insurance Corporation of India	45.24%
Kotak Mahindra Asset Management Company Limited	4.05%
Mirae Asset Global Investments (India) Pvt. Ltd.	2.92%
Norges Bank Investment Management (NBIM)	2.51%
Bank Muscat SAOG	2.09%
Aditya Birla Sun Life AMC Limited	1.80%
The Vanguard Group, Inc.	1.68%
Tata Asset Management Ltd.	1.63%
HDFC Asset Management Co., Ltd.	1.37%
ICICI Prudential Asset Management Co. Ltd.	1.36%

- Q3 FY25 PAT at Rs.1431.96 cr as against Rs 1162.88 cr, up by 23%
- Q3 FY25 Total Revenue from operations Rs.7057 cr as against Rs.6792cr, up by 4%.
- Outstanding Loan portfolio up by 6% to Rs.299144 cr
 - Individual Home Loan Portfolio up by 7% to Rs. 254652 Cr
- Q3FY 25 Loan Disbursements Rs.15475 cr against Rs.15184 cr, up by 2%
 - Individual Home Loan Disbursements Rs.12248 cr as against Rs.12868 cr.
- Net Interest Income Rs.2000 cr as against Rs. 2097 cr .
- Net Interest Margins 2.70 % for Q3 FY25 as against 3.00 % for Q3 FY24.
- Stage 3 EAD at 2.75 % as against 4.26 % as on 31.12.2023.
- Total ECL provision stood at Rs.4974 Cr as on 31.12.2024.
- During the quarter, the Company has done technical write off of Rs.174 cr.
- The Company also concluded a sale of a stressed exposure through ARC for a cash consideration of Rs. 250 Cr. during the quarter.

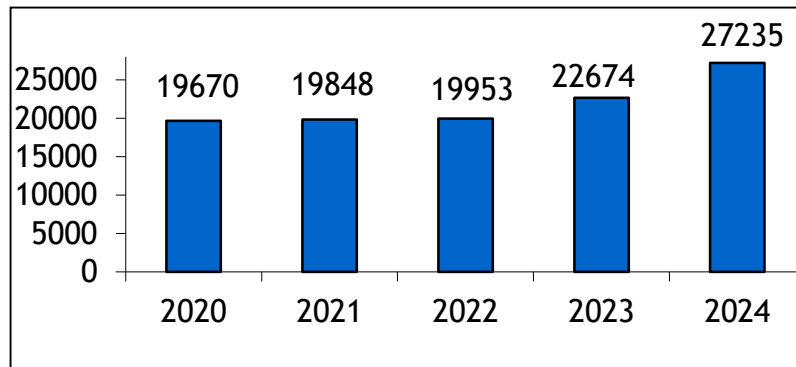
Disbursement (Rs. Cr) CAGR 6%



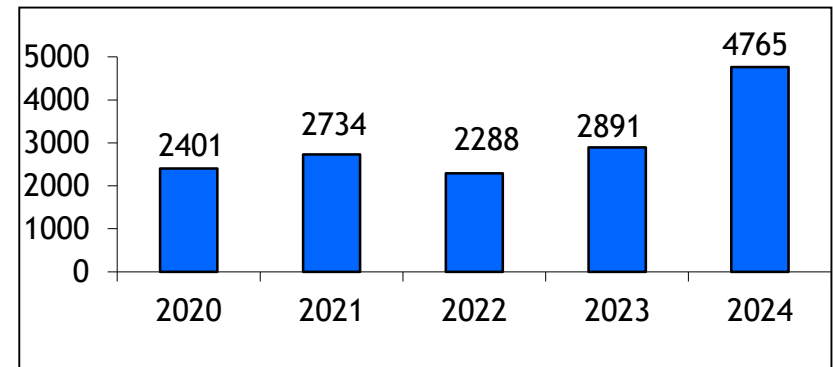
Loan Portfolio (Rs.cr) CAGR 8%



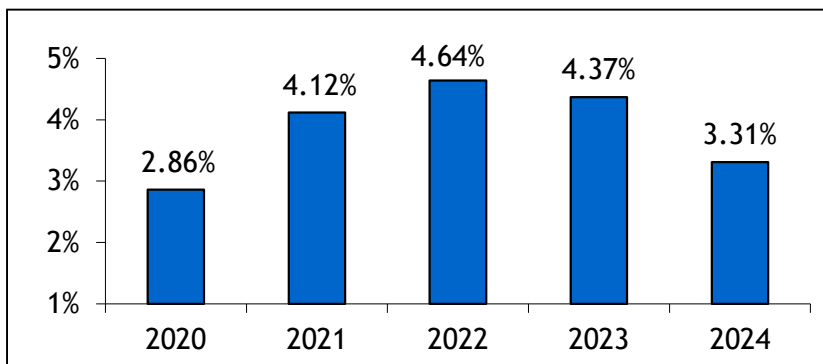
Income (Rs. cr) CAGR 8%



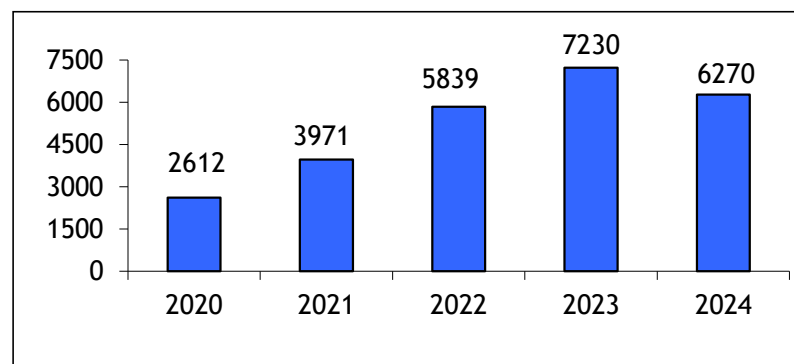
Profit After Tax (Rs. cr) CAGR 19%



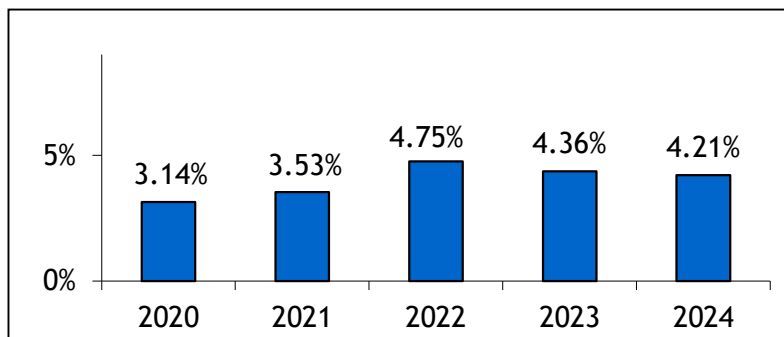
Stage 3- EAD%



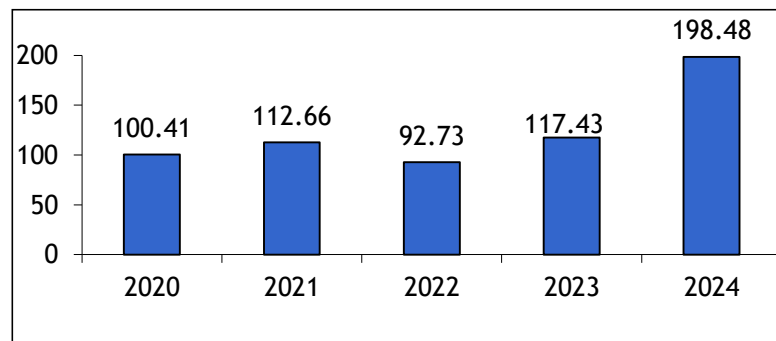
Total Provisions* (Rs cr)



Operating Expense to Total Income

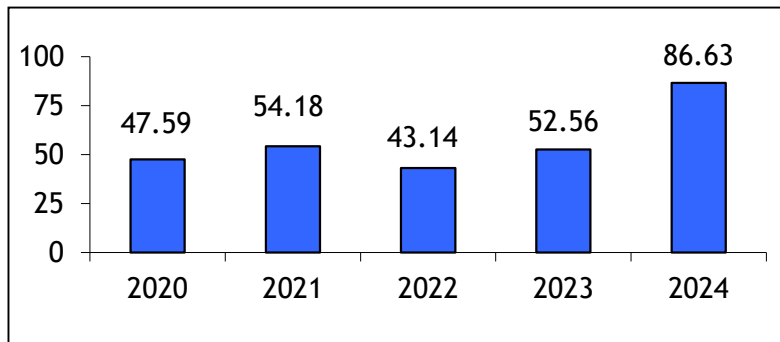


Profit per employee (Rs. lacs)

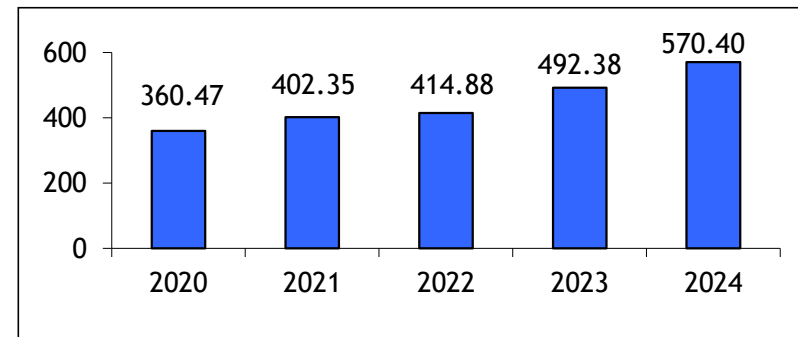


*ECL Provisions of Stage 1,2 and 3

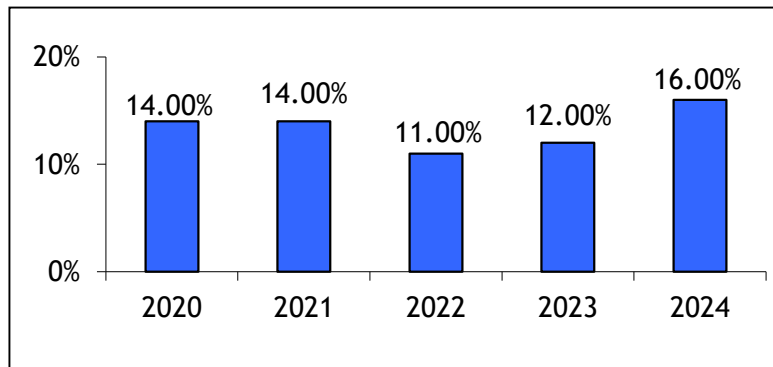
EPS (Rs) (Rs 2/- pd up)



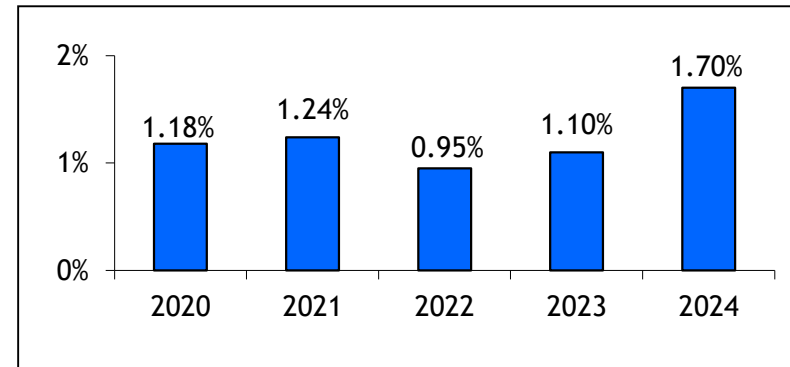
Book Value (Rs)(Rs 2/- pd up)



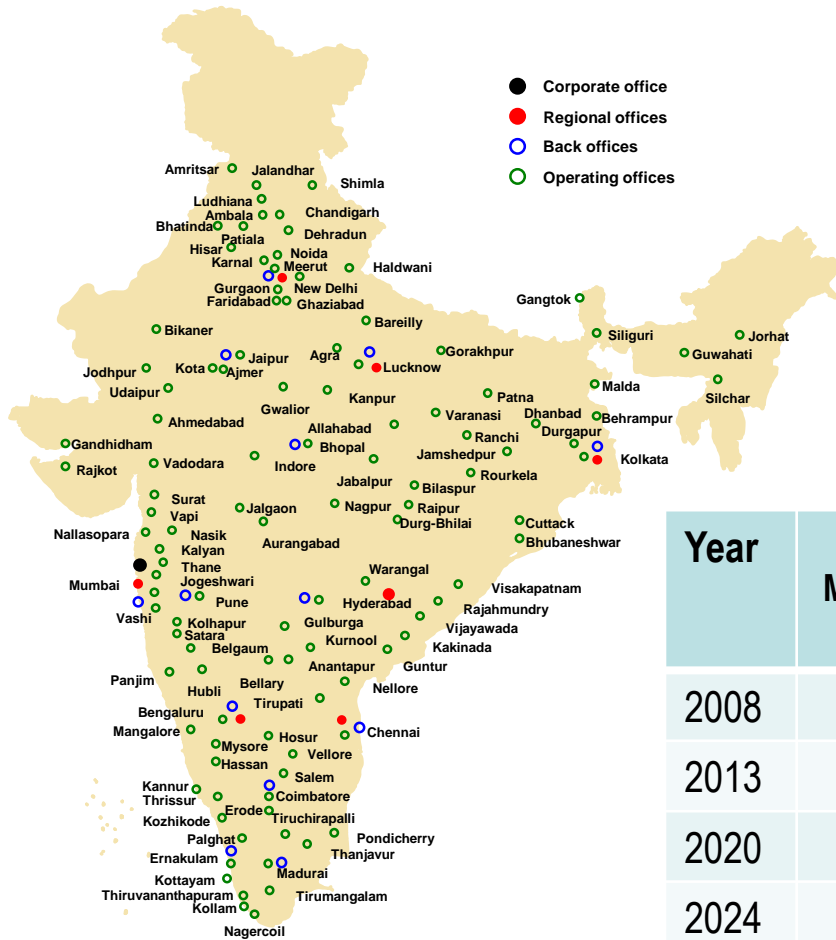
Return on Avg Equity



Return on Avg Loan Assets



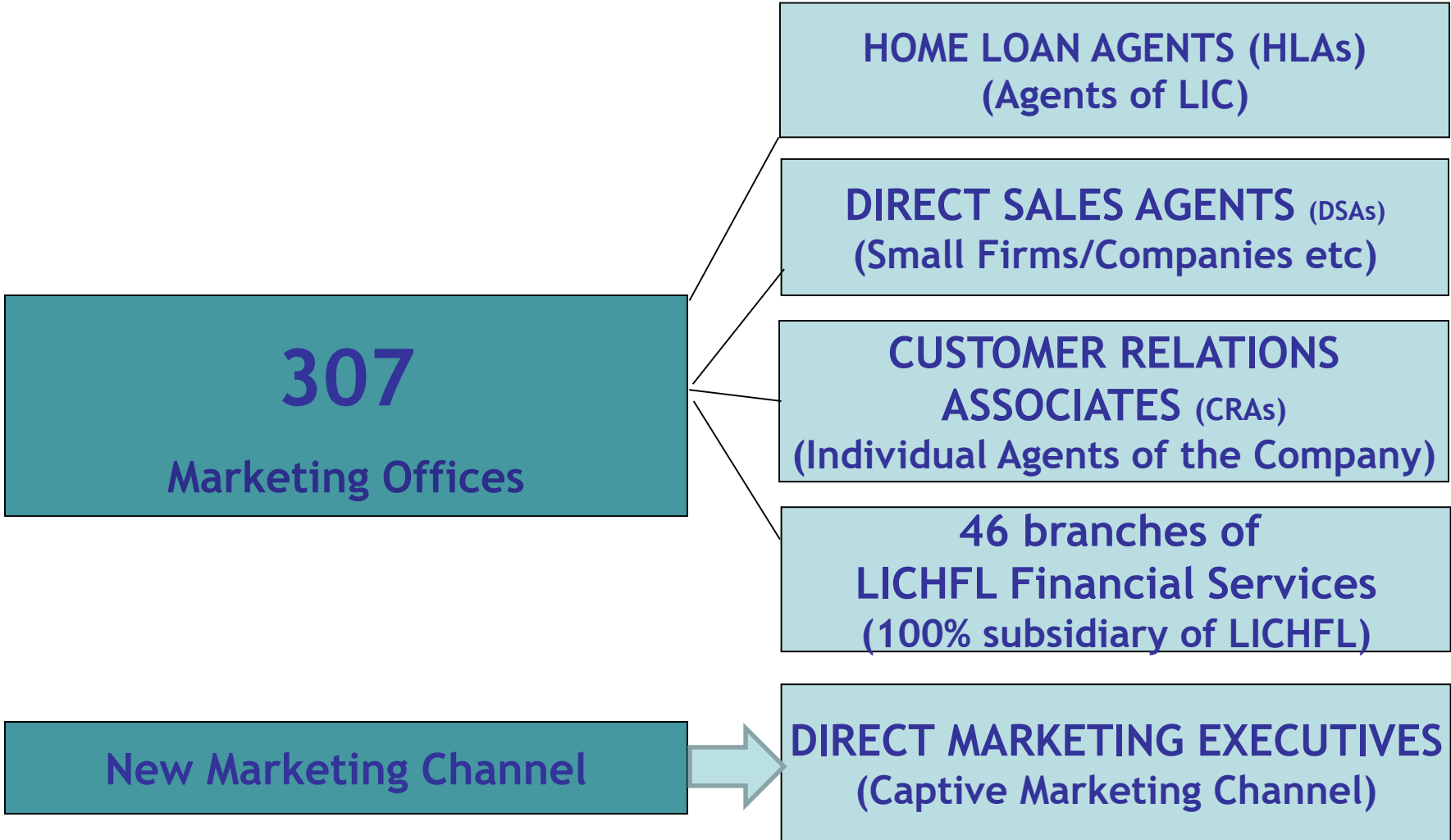
Large geographic presence



- 9 Regional Offices
- 23 Back Offices
- 44 Cluster Offices
- 307 Area Offices
- Rep office in Dubai
- Coverage of more than 450 centres
- 2545 Employees

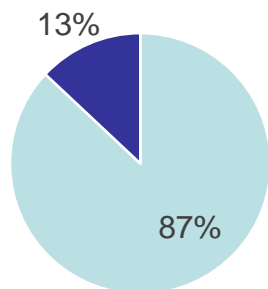
Widening footprint...improved efficiencies

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
2024	310	23	9	2401	286844



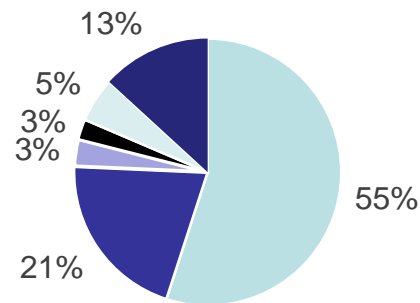
*Online Loan approvals during 9MFY25 were Rs.2255 Cr

Customer Type (No.)



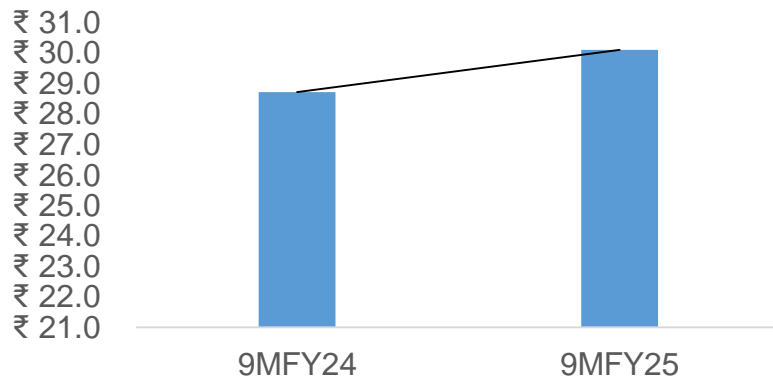
■ Salaried ■ Self Employed

Originations by source

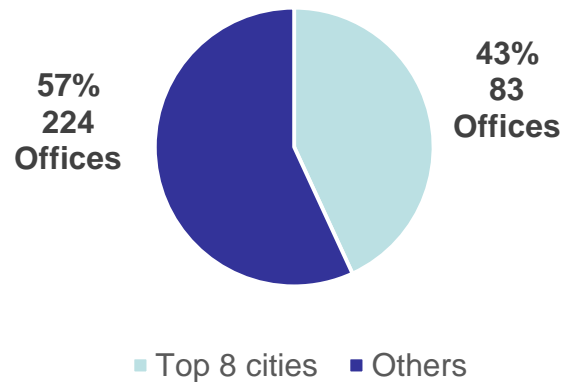


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

Incremental Ticket Size (Rs lacs)

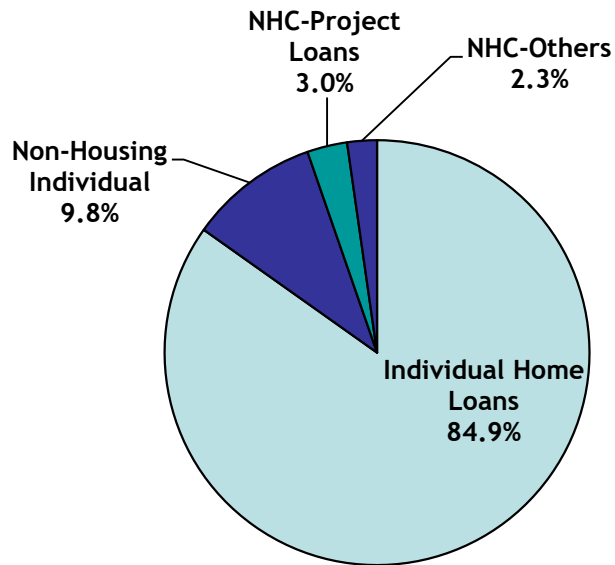


Top 8 cities & Others

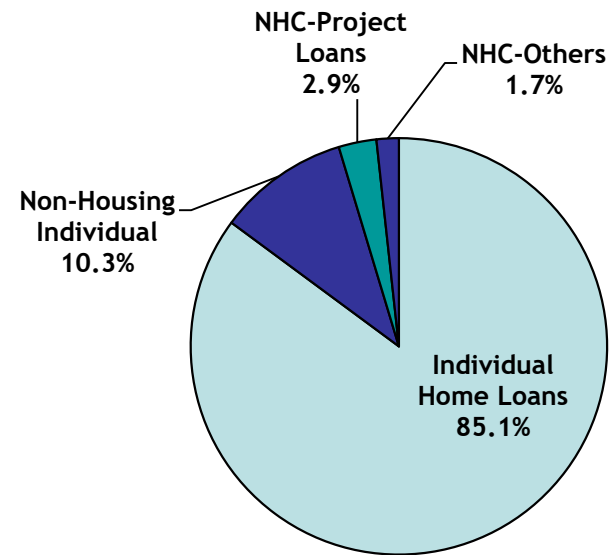


■ Top 8 cities ■ Others

Loan Book Composition



31.12.2023
O/s Portfolio Rs. 281206 cr



31.12.2024
O/s Portfolio Rs. 299144 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio

As of FY23	97%
As of FY24	99%
As of 9MFY25	99%

Loan To Value Ratio On Incremental Sanctions

For FY23	47%
For FY24	52%
For 9MFY25	51%

Prepayment Lump Sum/ opening book

For FY23	9.0%
For FY24	10.4%
For 9MFY25	9.3%

Installment to Net Income Ratio On Incremental Sanctions

For FY23	30%
For FY24	31%
For 9MFY25	31%

	Q3FY2025	Q3FY2024
Return on Average Equity (%)	17%	16%
Return on Average Assets (%)	1.93%	1.66%
Earnings per share (on Rs 2 pd up)	26.03	21.14
Capital Adequacy Ratio	Sept 2024	Sept 2023
Tier I	20.00	18.11
Tier II	1.49	1.66
Total	21.49	19.77

Rs. cr

Particulars	Var	Q3 FY25	Q3 FY24	Var	9M FY25	9M FY24
Revenue from Operations	4%	7057.33	6792.47	2%	20766.81	20291.81
Finance cost	7%	4951.48	4646.50	6%	14581.11	13740.75
Net Interest Income	-5%	2000.13	2097.23	-7%	5963.07	6413.29
Impairment on Financial Instruments and Net Loss on De-recognition of Financial Instruments	-	(43.98)	435.83	-85%	176.45	1215.85
<u>Profit before Tax</u>	24%	1793.44	1448.69	11%	5086.23	4577.74
Tax Expense	26%	361.48	285.81	14%	1025.17	903.15
<u>Net Profit</u>	23%	1431.96	1162.88	11%	4061.06	3674.59

Executive Summary – Q3/FY2025

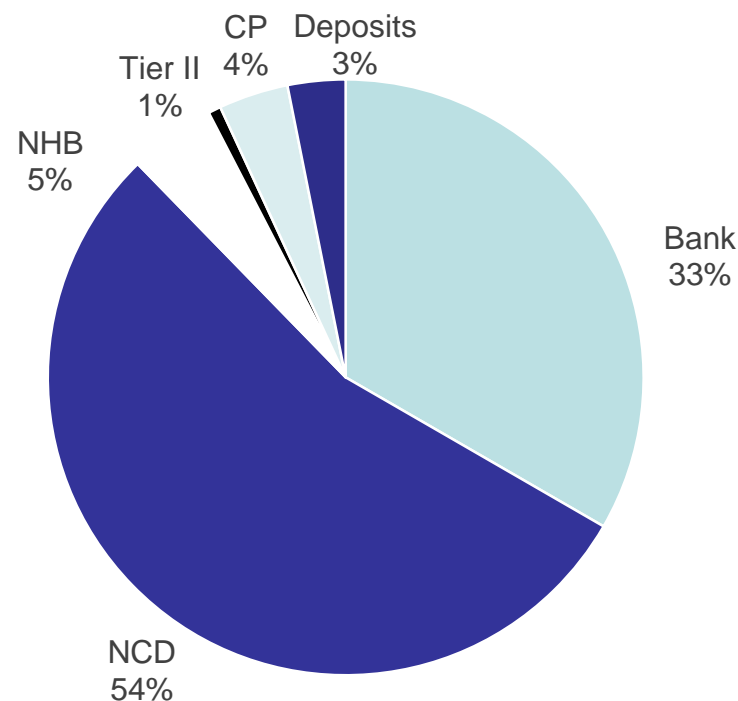
Rs. cr

Particulars	Var	Q3 FY25	Q3 FY24	Var	9MFY25	9MFY24
Disbursements						
Individual Housing Loan (IHL)	-5%	12248	12868	4%	36231	34803
Non-Housing Individual (NHI)	21%	2094	1726	21%	5384	4461
Non-Housing Commercial (NHC)	-30%	150	215	-8%	350	382
Project Finance (PF)	162%	983	375	174%	2901	1059
Total	2%	15475	15184	10%	44866	40705
Outstanding Portfolio						
Individual	7%	290368	272637			
Project	2%	8776	8569			
Total	6%	299144	281206			
Net Interest Margins(%)		2.70%	3.00%		2.71%	3.07%
Weighted average cost of funds					7.78%	7.70%
Yield on advances annualised					9.73%	9.97%
Spreads					1.95%	2.27%

as on 31.12.2024

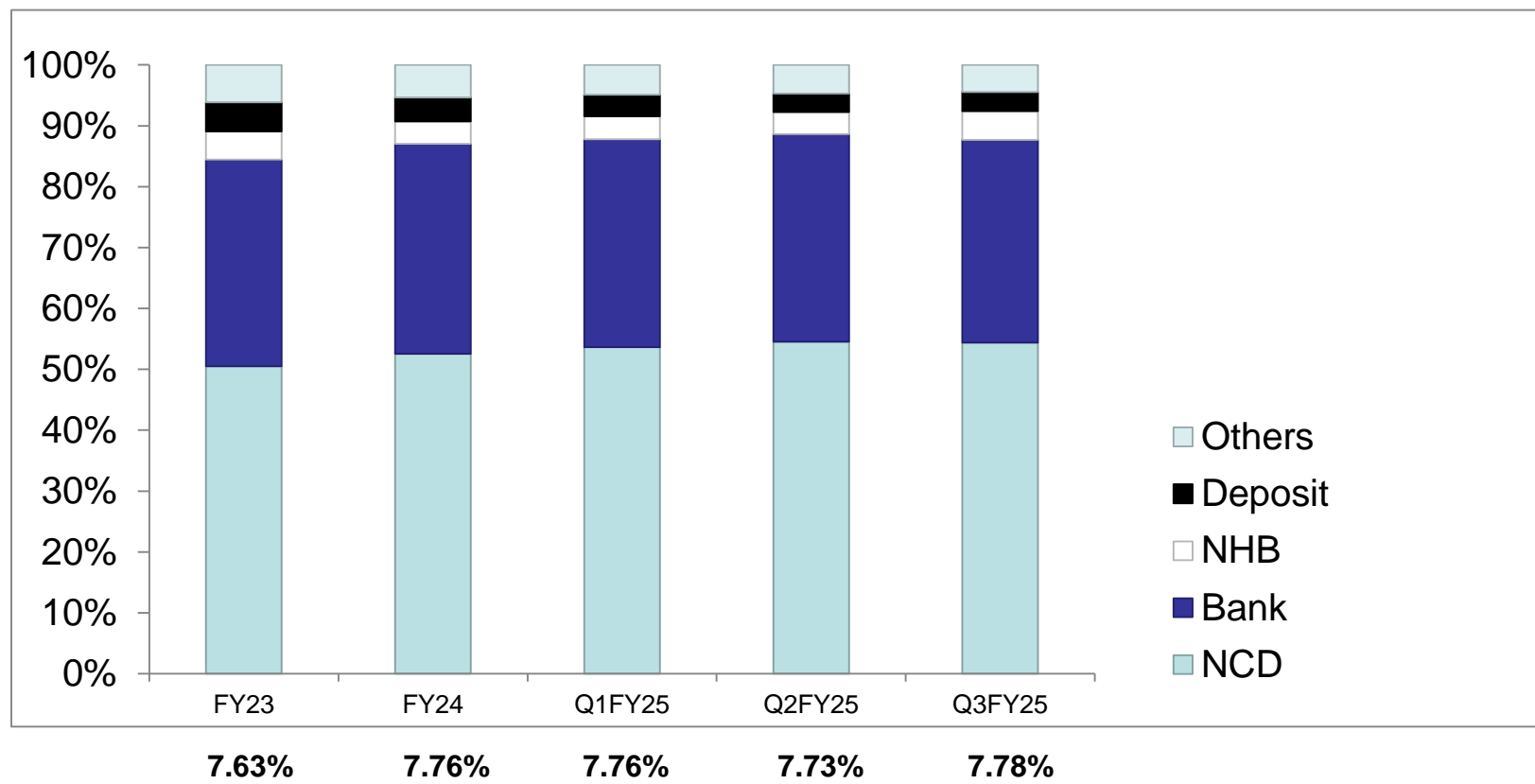
Source	Wtd Avg Cost (%)
Bank (including NHB)	7.90%
Non Convertible Debenture	7.70%
Tier II	7.30%
Commercial Paper	7.80%
Deposits	7.62%
Total	7.78%

Outstanding Borrowings – Rs. 262566 cr



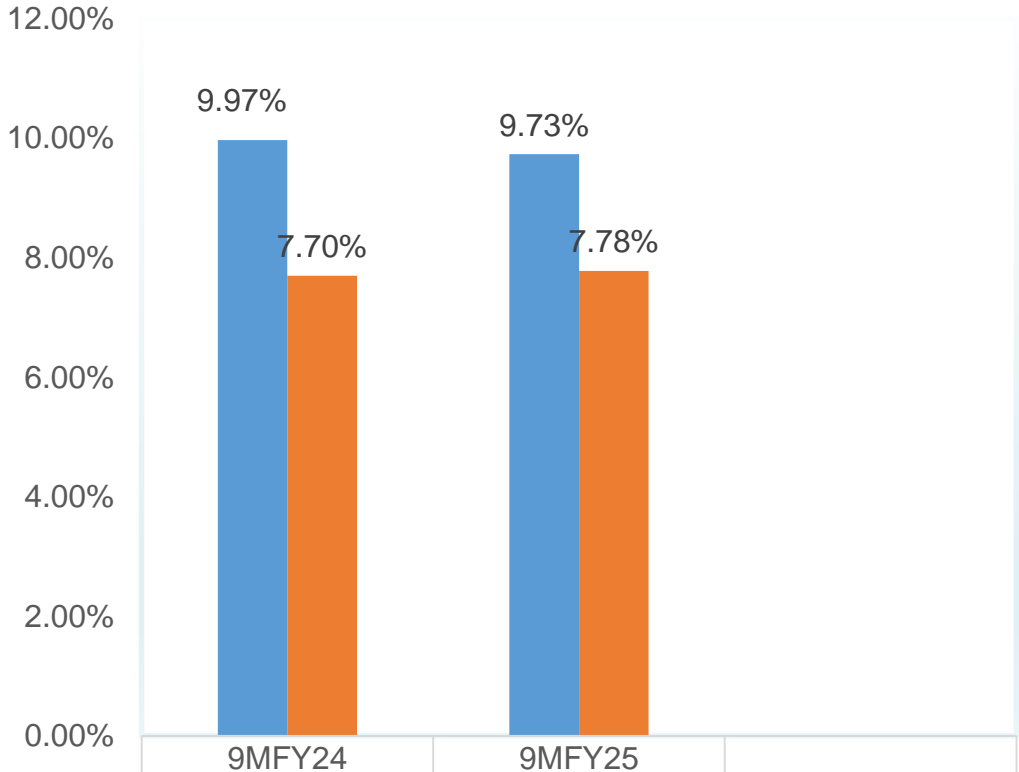
During Q3 FY25, Incremental Cost of Funds was 7.75%

Change in Liability Mix- last 4 yrs

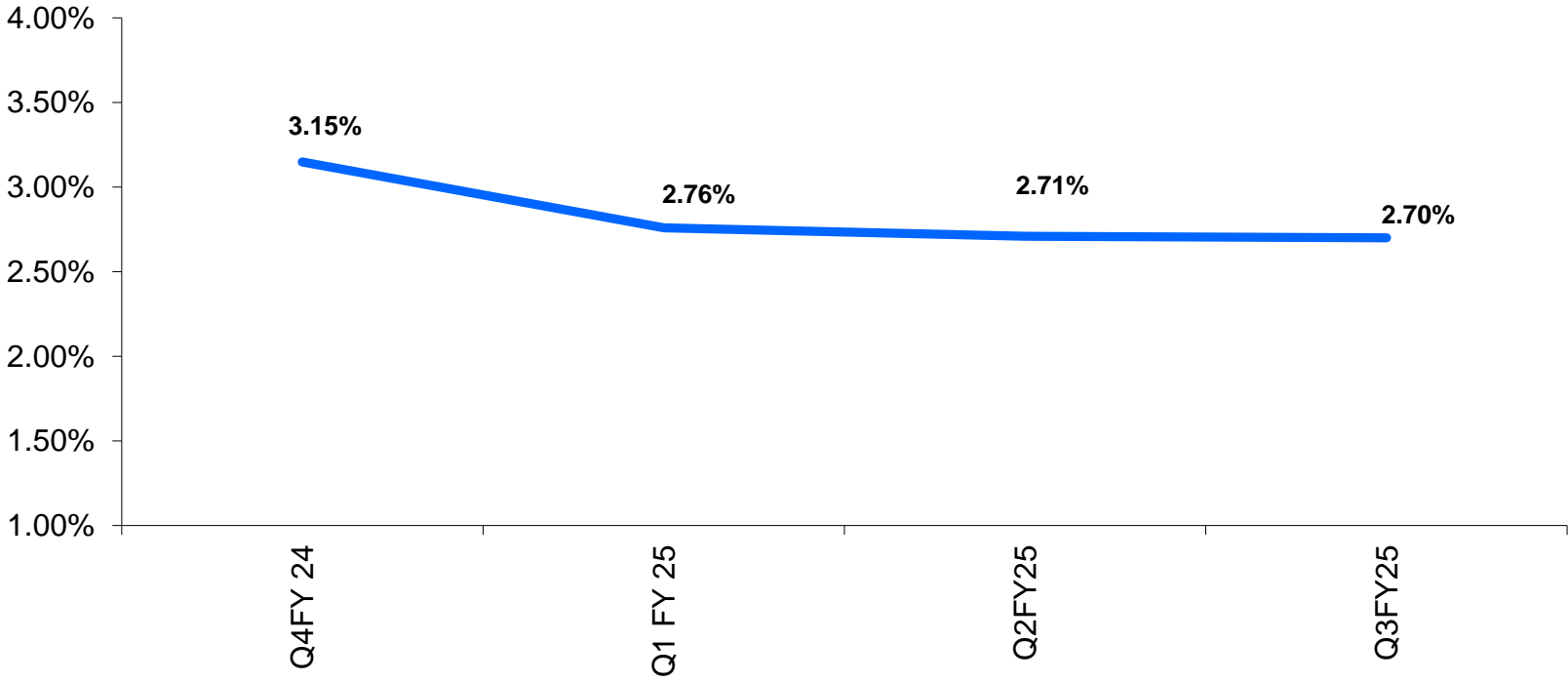


Wtd. Avg. cost of Funds

Yield & Cost of Funds on portfolio



■ Yield on Advances on Portfolio	9.97%	9.73%	
■ Wtd Avg cost of funds on Total Borrowed Funds	7.70%	7.78%	



Classification of Assets

Exposure At Default %	Dec-24	Dec-23
Stage 1	93.25%	91.20%
Stage 2	4.00%	4.54%
Stage 3	2.75%	4.26%
Total	100 %	100%
ECL Provision	Dec-24	Dec-23
Stage 1	Rs. 509 cr	Rs. 513 cr
Stage 2	Rs. 560 cr	Rs. 558 cr
Stage 3	Rs. 3905 cr	Rs. 5819 cr
Stage 3-PCR	48 %	48%

Thank you

DISCLAIMER

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