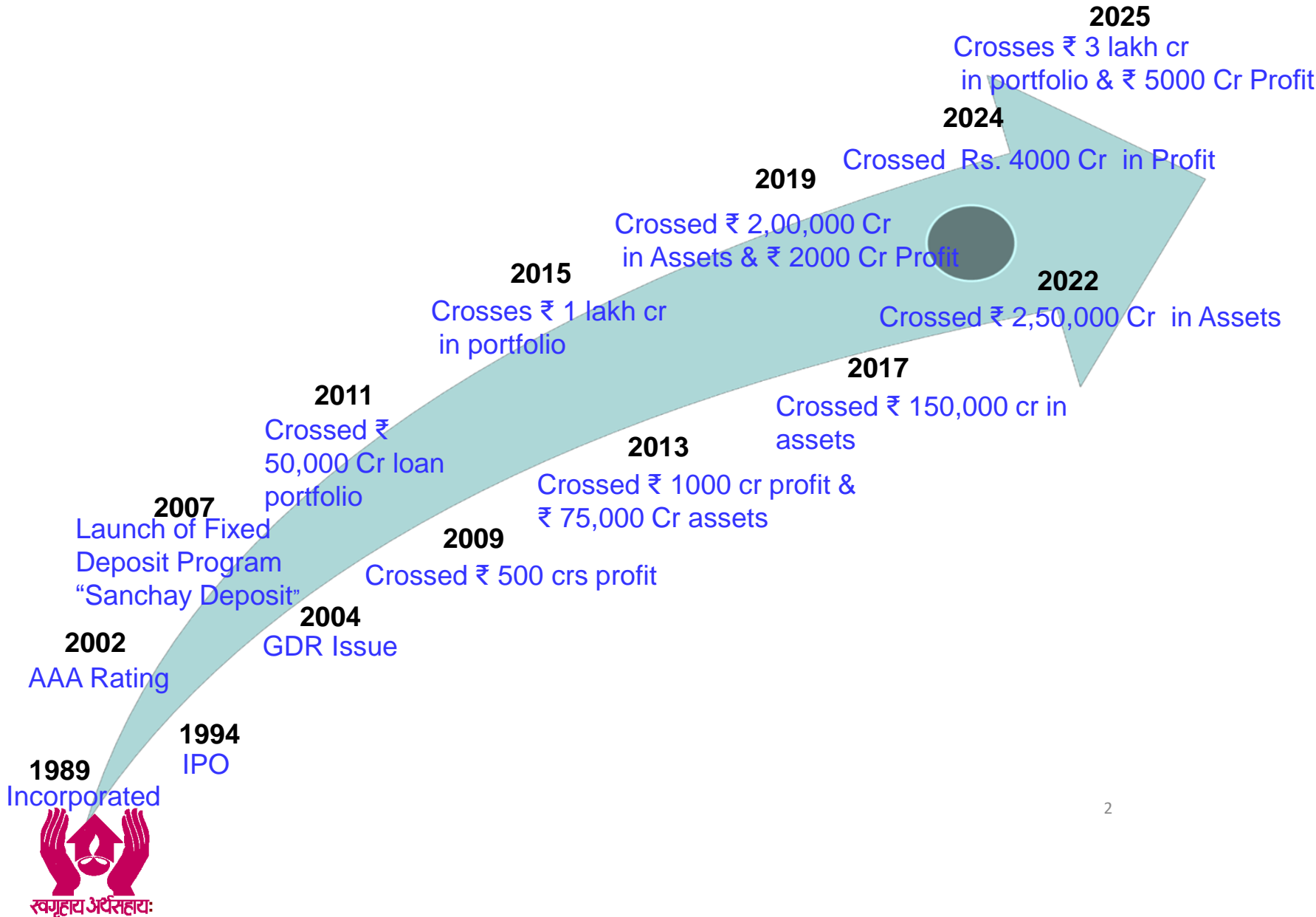




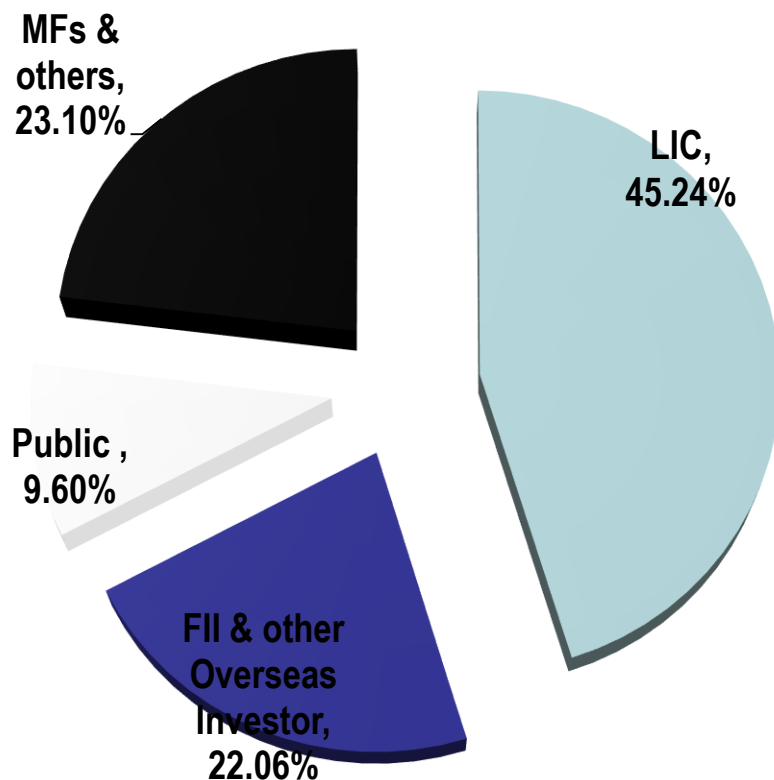
Investor Update
Q4 FY 2025

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





March 2025

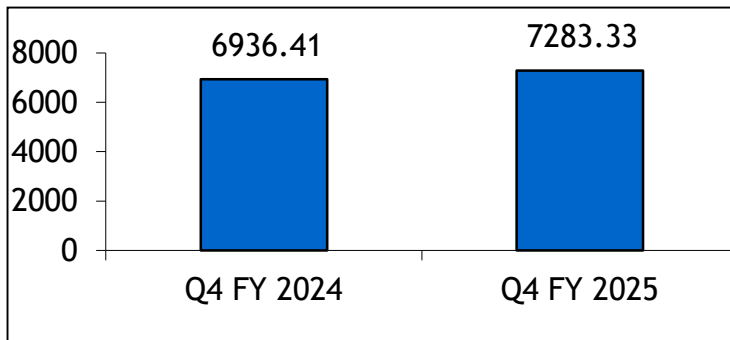


Top 10 Shareholders

Shareholder	%
Life Insurance Corporation Of India	45.24%
Kotak Mahindra Asset Management Company Limited	3.90%
Mirae Asset Global Investments (India) Pvt. Ltd.	3.31%
Norges Bank Investment Management (NBIM)	2.34%
Bank Muscat SAOG	2.09%
The Vanguard Group, Inc.	1.69%
ICICI Prudential Asset Management Co. Ltd.	1.69%
Tata Asset Management Ltd.	1.39%
Aditya Birla Sun Life AMC Limited	1.39%
HDFC Asset Management Co., Ltd.	1.39%

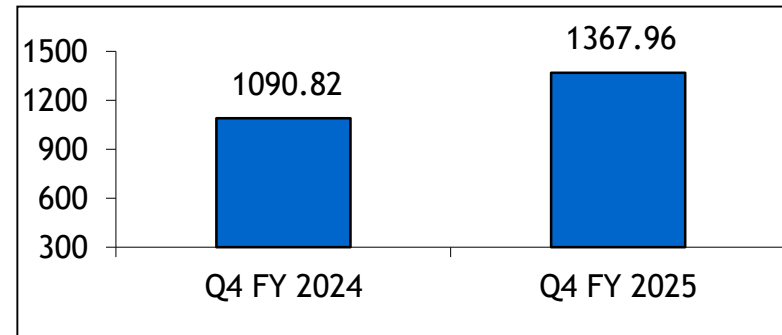
Revenue from Operations

Up by 5%



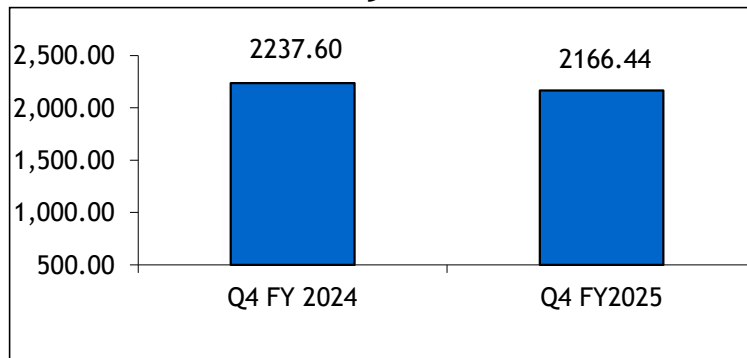
Profit After Tax

up by 25%



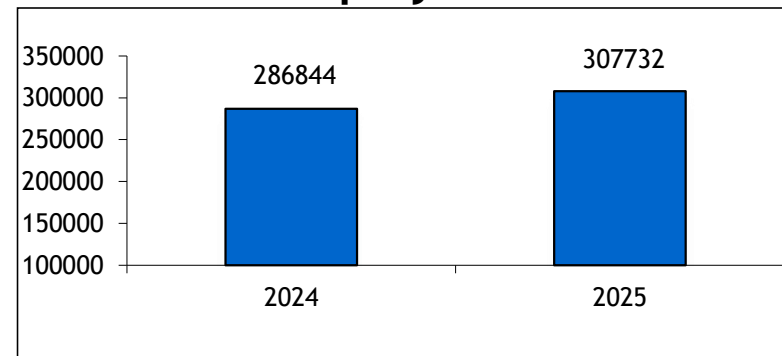
Net Interest Income

Down by 3%



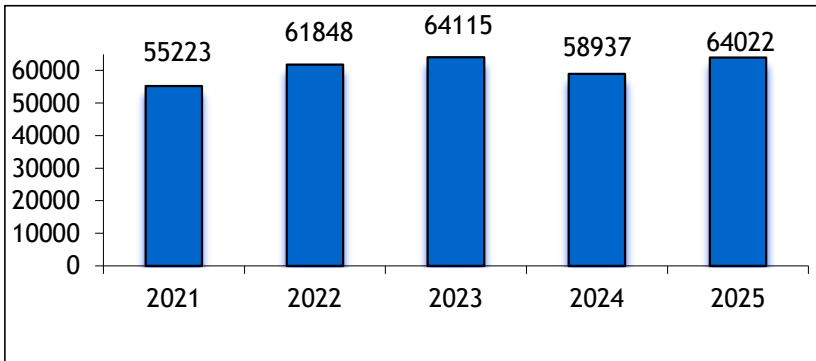
Outstanding Portfolio

Up by 7%

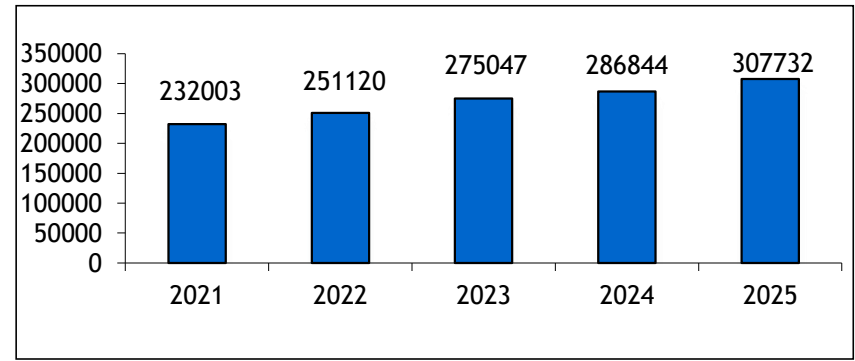


- Profit After Tax for the year stood at Rs. 5429.02 crs up by 14%.
- Q4FY 25 Loan Disbursements Rs.19156 cr against Rs. 18232 cr, Up By 5%
 - Individual Home Loan Disbursements Rs.15383 cr as against Rs.14300 cr, up by 8%.
 - FY25 Total Disbursement Rs. 64022 cr as against Rs. 58937 Cr, up by 9%.
- Net Interest Margins 2.86 % for Q4 FY25 as against 3.15 % for Q4 FY24.
 - Net Interest Margins 2.73 % for FY25 as against 3.08 % for FY24.
- Stage 3 EAD at 2.47 % as against 3.31 % as on 31.03.2024.
- Total ECL provision stood at Rs. 4899 Cr as on 31.03.2025.
- Board proposed a dividend of 500 % i.e. Rs. 10.00 per share.

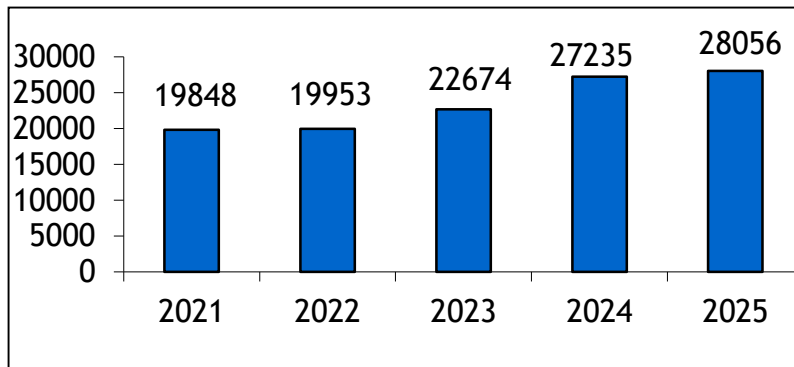
Disbursement (Rs. Cr) CAGR 4%



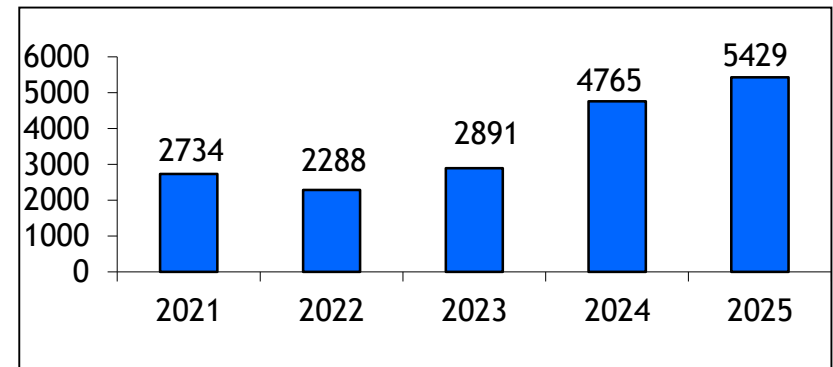
Loan Portfolio (Rs.cr) CAGR 7%



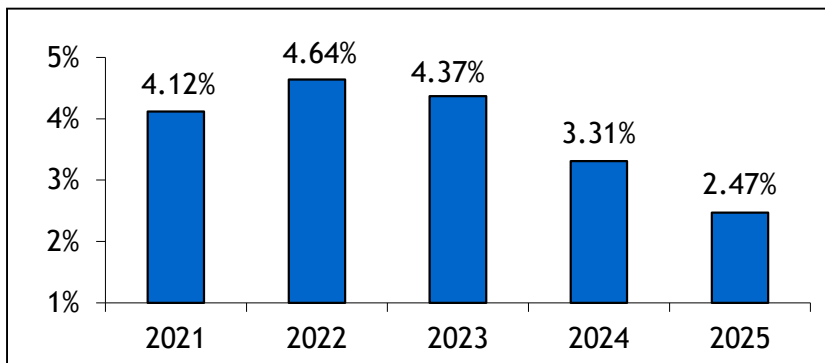
Income (Rs. cr) CAGR 9%



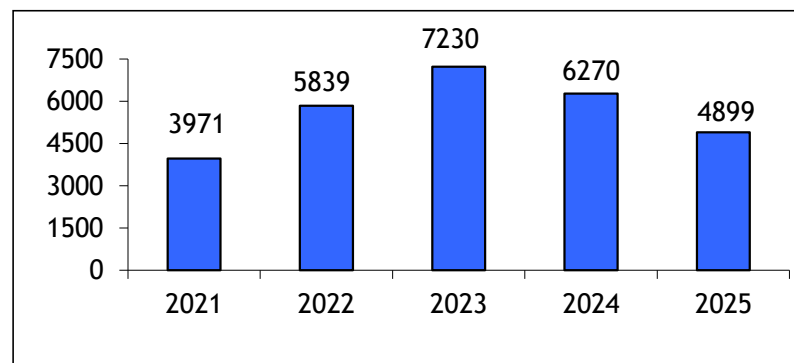
Profit After Tax (Rs. cr) CAGR 19%



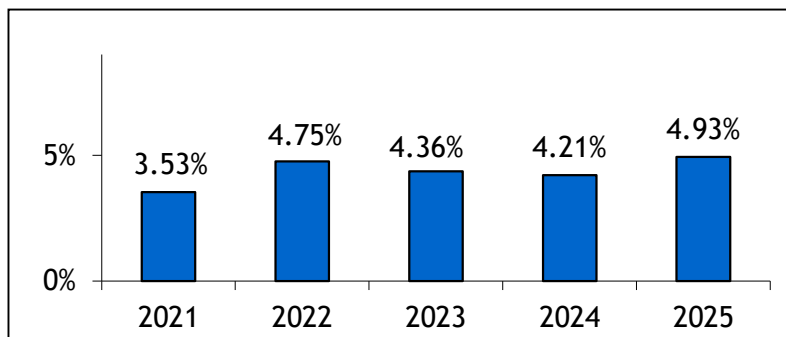
Stage 3- EAD%



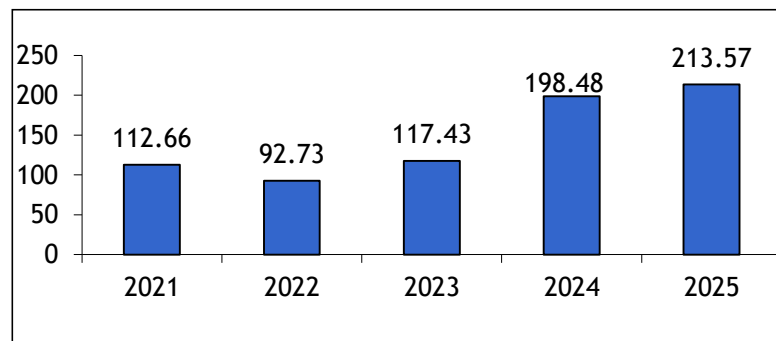
Total Provisions* (Rs cr)



Operating Expense to Total Income

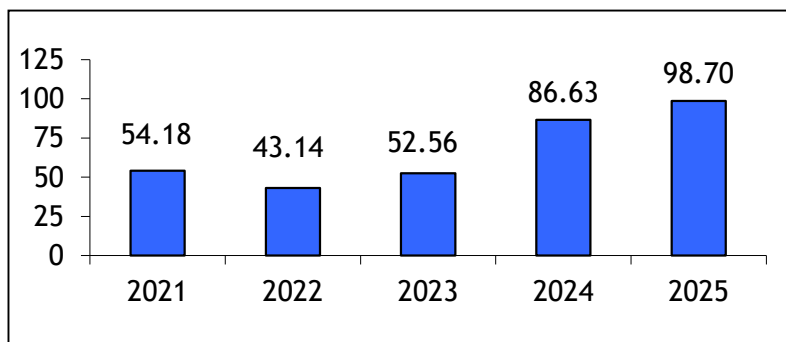


Profit per employee (Rs. lacs)

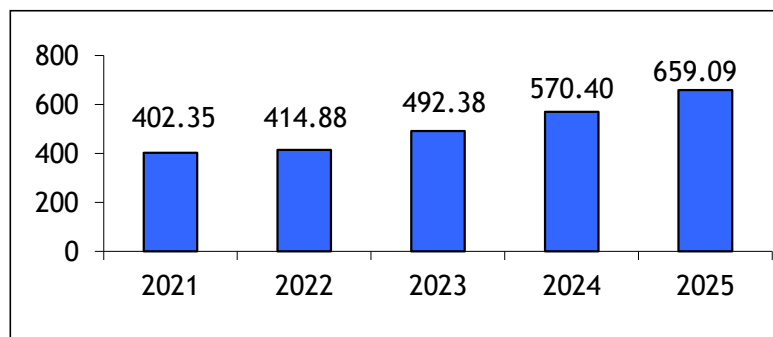


*ECL Provisions of Stage 1,2 and 3

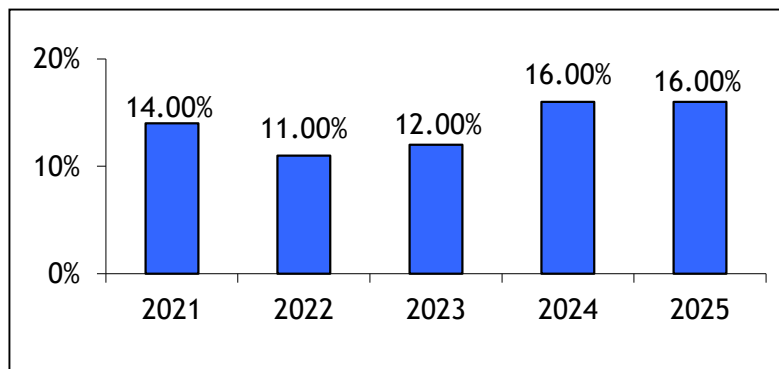
EPS (Rs) (Rs 2/- pd up)



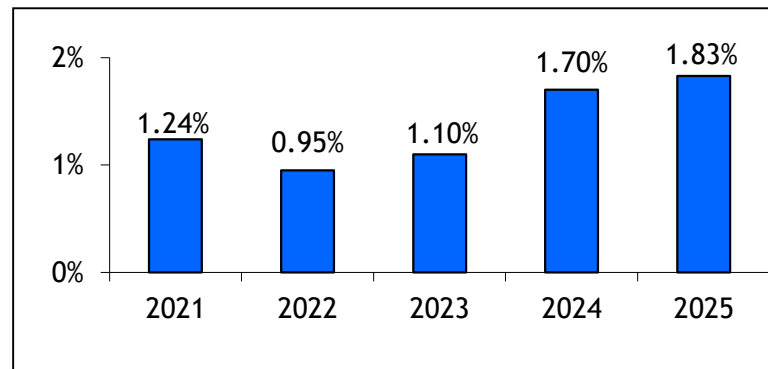
Book Value (Rs)(Rs 2/- pd up)



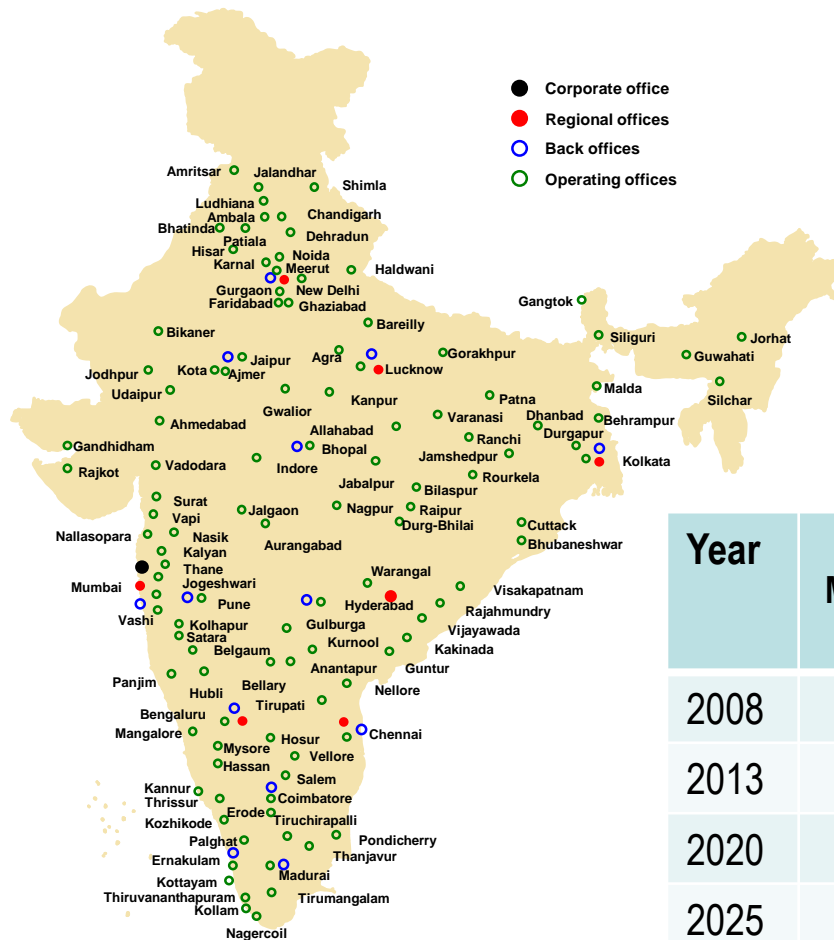
Return on Avg Equity



Return on Avg Loan Assets



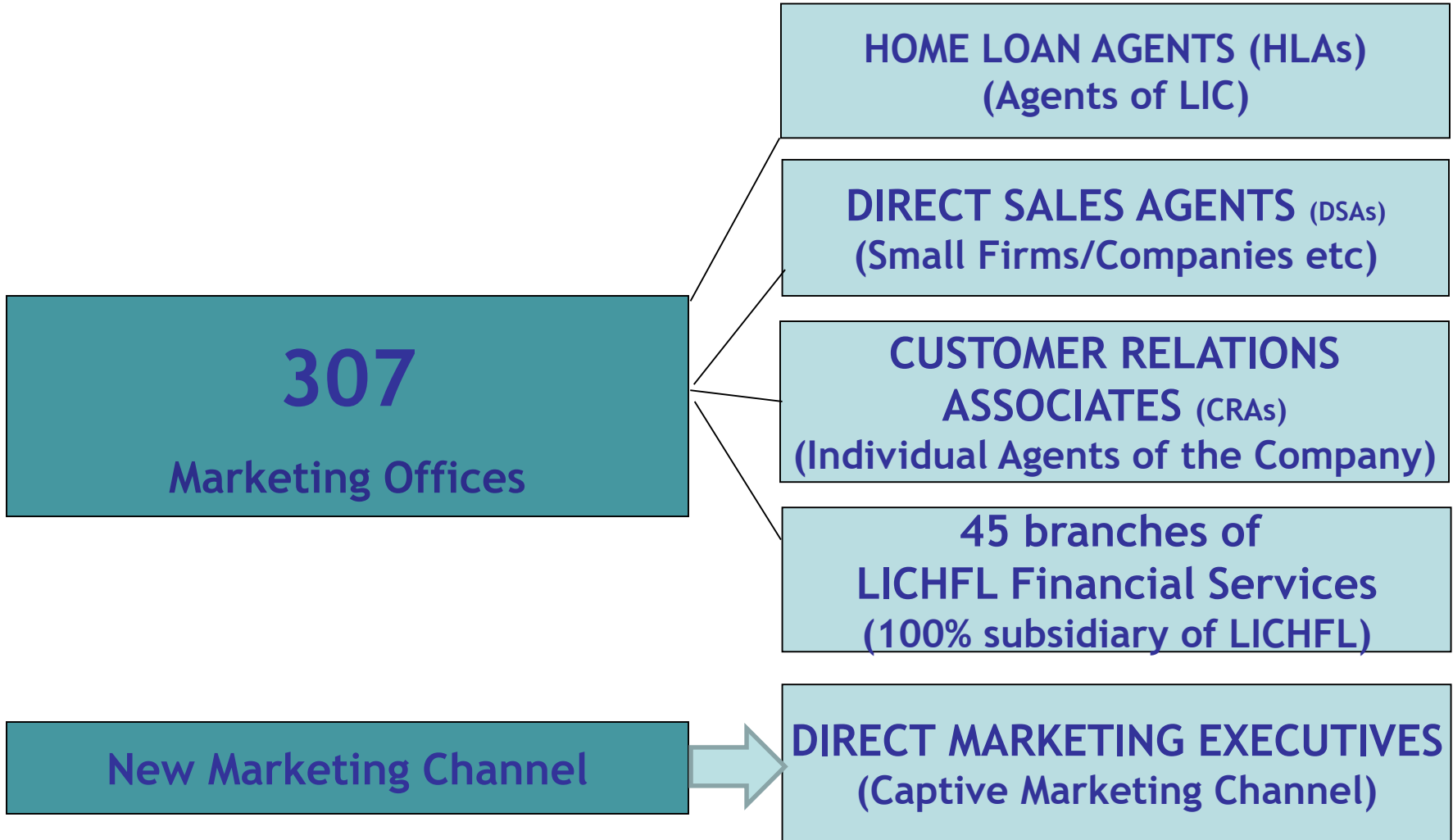
Large geographic presence



- 9 Regional Offices
- 23 Back Offices
- 44 Cluster Offices
- 307 Area Offices
- Rep office in Dubai
- 2542 Employees

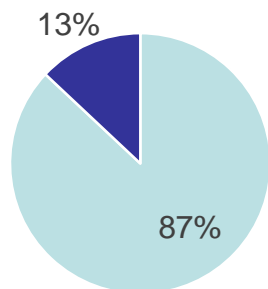
Widening footprint...improved efficiencies

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
2025	307	23	9	2542	307732



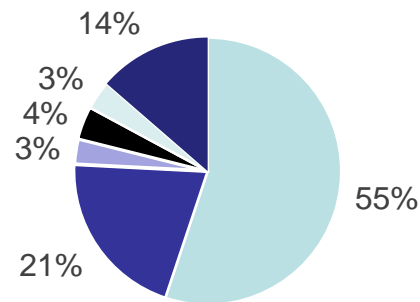
*Online Loan approvals during FY25 were Rs.3643 Cr

Customer Type (No.)



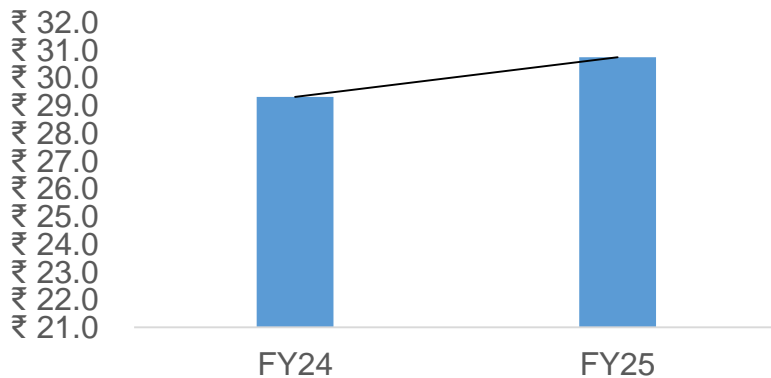
■ Salaried ■ Self Employed

Originations by source

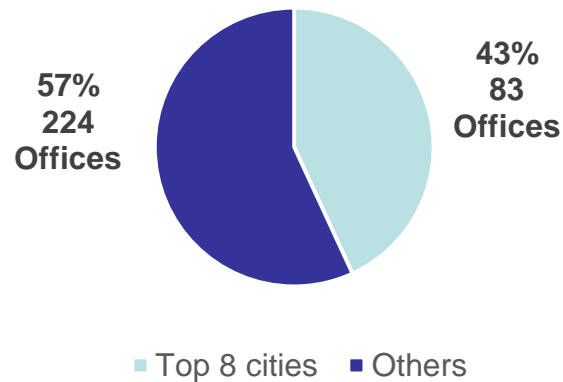


■ HLA ■ DSA ■ CRA ■ DIRECT ■ DME ■ Corporate Agent

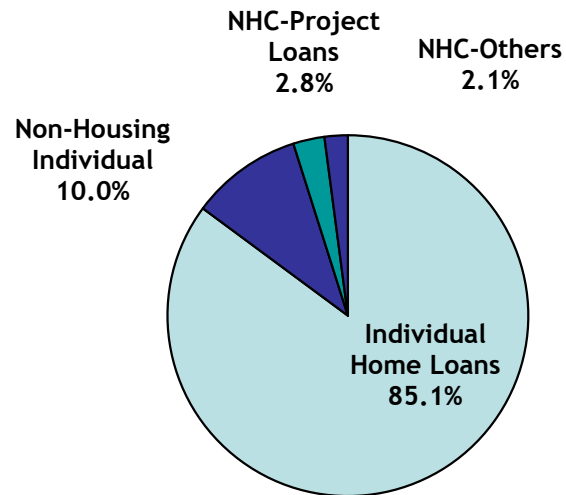
Incremental Ticket Size (Rs lacs)



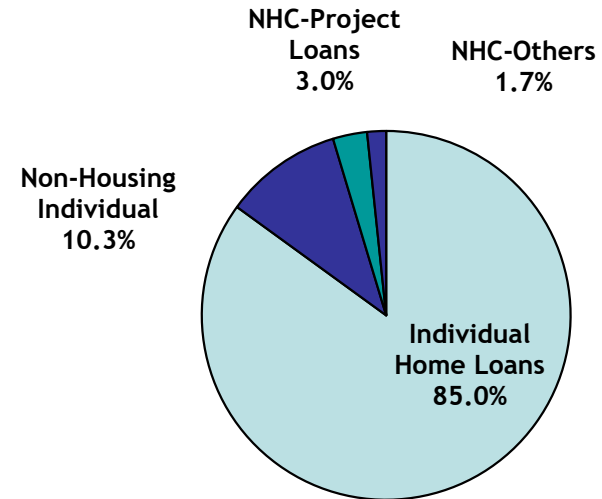
Top 8 cities & Others



Loan Book Composition



31.03.2024
O/s Portfolio Rs. 286844 cr



31.03.2025
O/s Portfolio Rs. 307732 cr

Individual Loans – Portfolio Stats

Pure Floating Rate Loans To Outstanding Portfolio	
As of FY23	97%
As of FY24	99%
As of FY25	99%

Loan To Value Ratio On Incremental Sanctions	
For FY23	47%
For FY24	52%
For FY25	50%

Prepayment Lump Sum/ opening book	
For FY23	9.0%
For FY24	10.4%
For FY25	9.4%

Installment to Net Income Ratio On Incremental Sanctions	
For FY23	30%
For FY24	31%
For FY25	43%

	FY2025	FY2024
Return on Average Equity (%)	16%	16%
Return on Average Assets (%)	1.83%	1.70%
Earnings per share (on Rs 2 pd up)	98.70	86.63
Dividend per Share (on Rs 2 pd up)	10.00	9.00
Capital Adequacy Ratio	Sept 2024	March 2024
Tier I	20.00	19.19
Tier II	1.49	1.59
Total	21.49	20.78

Particulars	Var	Q4 FY25 (Rs. Cr)	Q4 FY24 (Rs. Cr)	Var	FY25 (Rs. Cr)	FY24 (Rs. Cr)
Revenue from Operations	5%	7283.33	6936.41	3%	28050.14	27228.22
Finance cost	6%	4950.84	4649.91	6%	19531.95	18390.66
Net Interest Income	-3%	2166.44	2237.60	-6%	8129.51	8650.89
Impairment on Financial Instruments	-74%	109.38	427.87	-83%	285.83	1643.72
<u>Profit before Tax</u>	20%	1769.58	1476.18	13%	6855.81	6053.92
Tax Expense	4%	401.62	385.36	11%	1426.79	1288.51
<u>Net Profit</u>	25%	1367.96	1090.82	14%	5429.02	4765.41

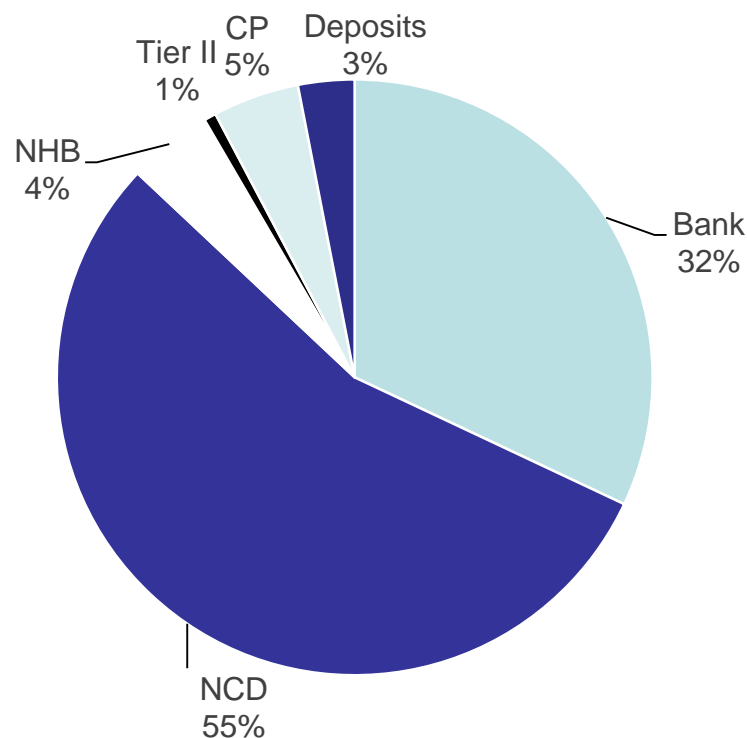
Executive Summary – Q4/FY25

Particulars	Var	Q4 FY25	Q4 FY24	Var	FY25	FY24
Disbursements						
Individual Housing Loan (IHL)	8%	15383	14300	5%	51614	49103
Non-Housing Individual (NHI)	21%	2676	2210	21%	8060	6671
Non-Housing Commercial (NHC)	0.5%	222	221	-5%	572	603
Project Finance (PF)	-42%	875	1501	48%	3776	2560
Total	5%	19156	18232	9%	64022	58937
Outstanding Portfolio						
Individual	7%	298519	278808			
Project	15%	9213	8036			
Total	7%	307732	286844			
Net Interest Margins(%)		2.86%	3.15%		2.73%	3.08%
Weighted average cost of funds					7.73%	7.76%
Yield on advances annualised					9.79%	9.89%
Spreads					2.06%	2.13%

as on 31.03.2025

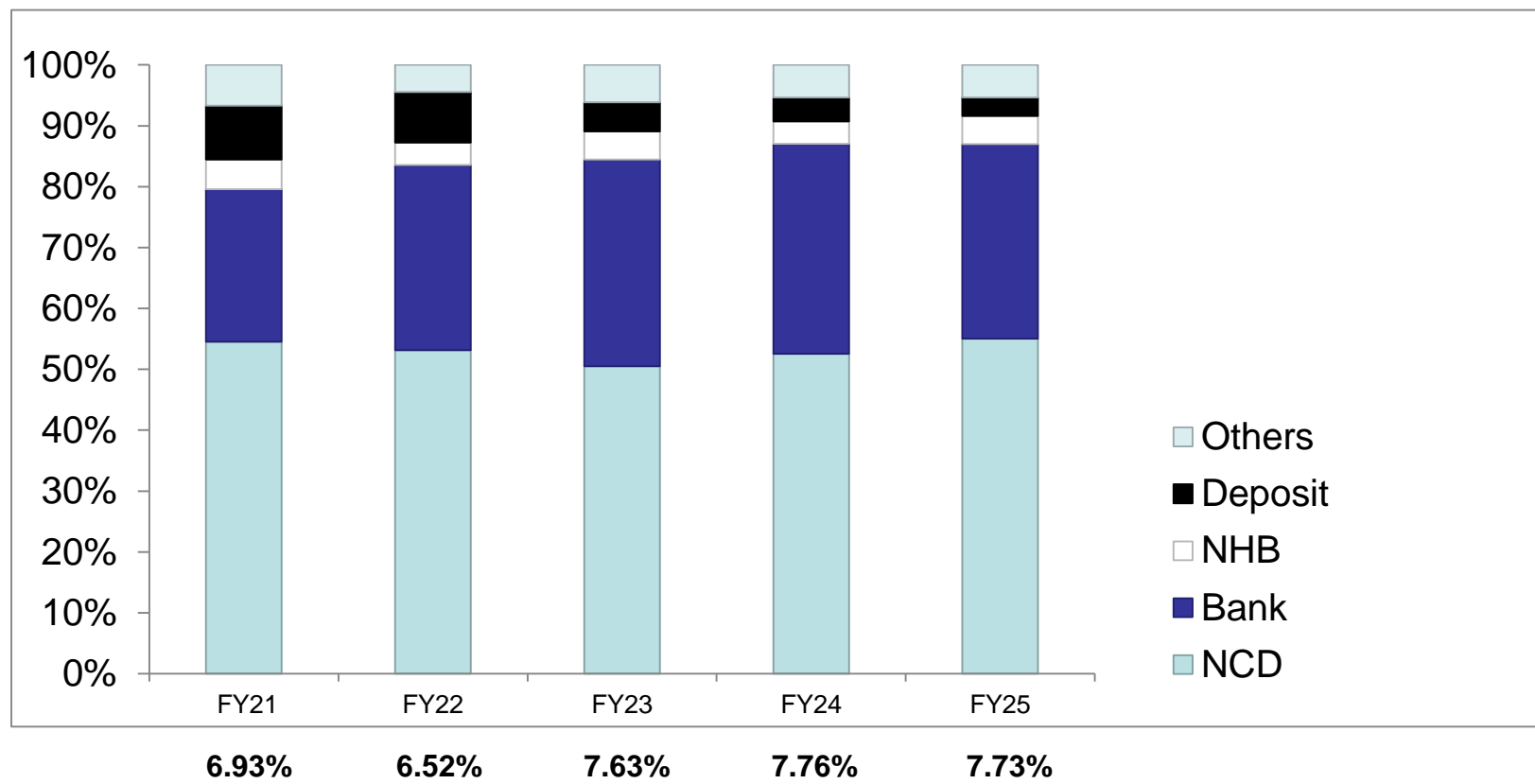
Source	Wtd Avg Cost (%)
Banks/NHB	7.75%
Non Convertible Debenture	7.74%
Tier II	7.30%
Commercial Paper	7.66%
Deposits	7.64%
Total	7.73%

Outstanding Borrowings – Rs. 270627 cr



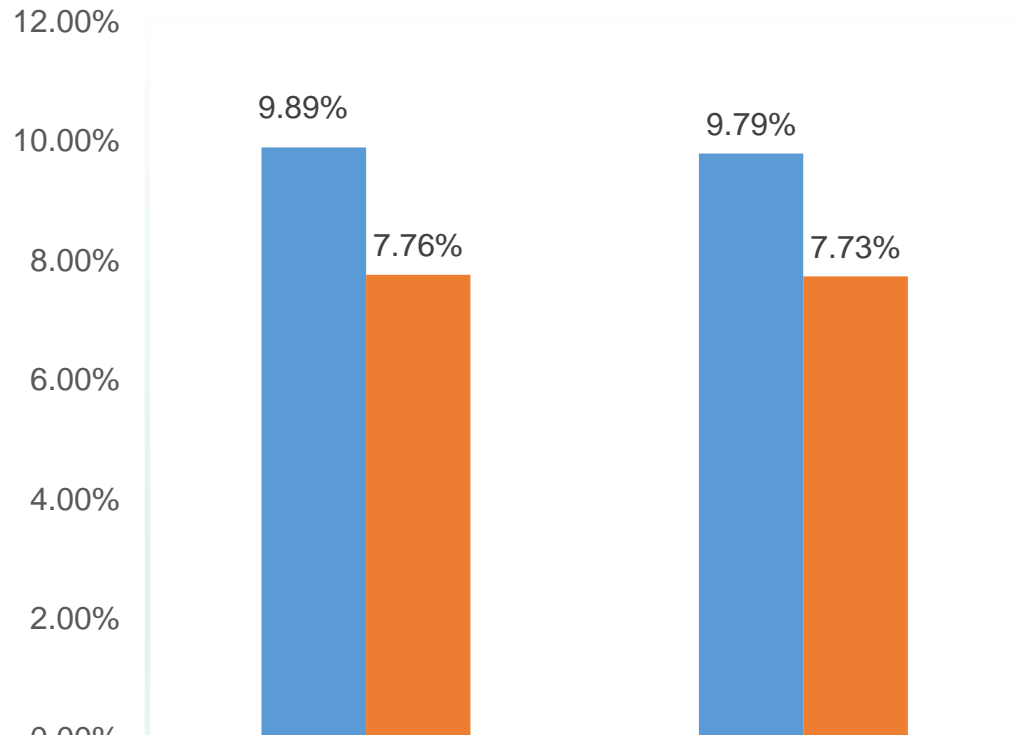
During FY25, Incremental Cost of funds was 7.73%
 During Q4 FY25, Incremental Cost of Funds was 7.66%

Change in Liability Mix- last 5 yrs



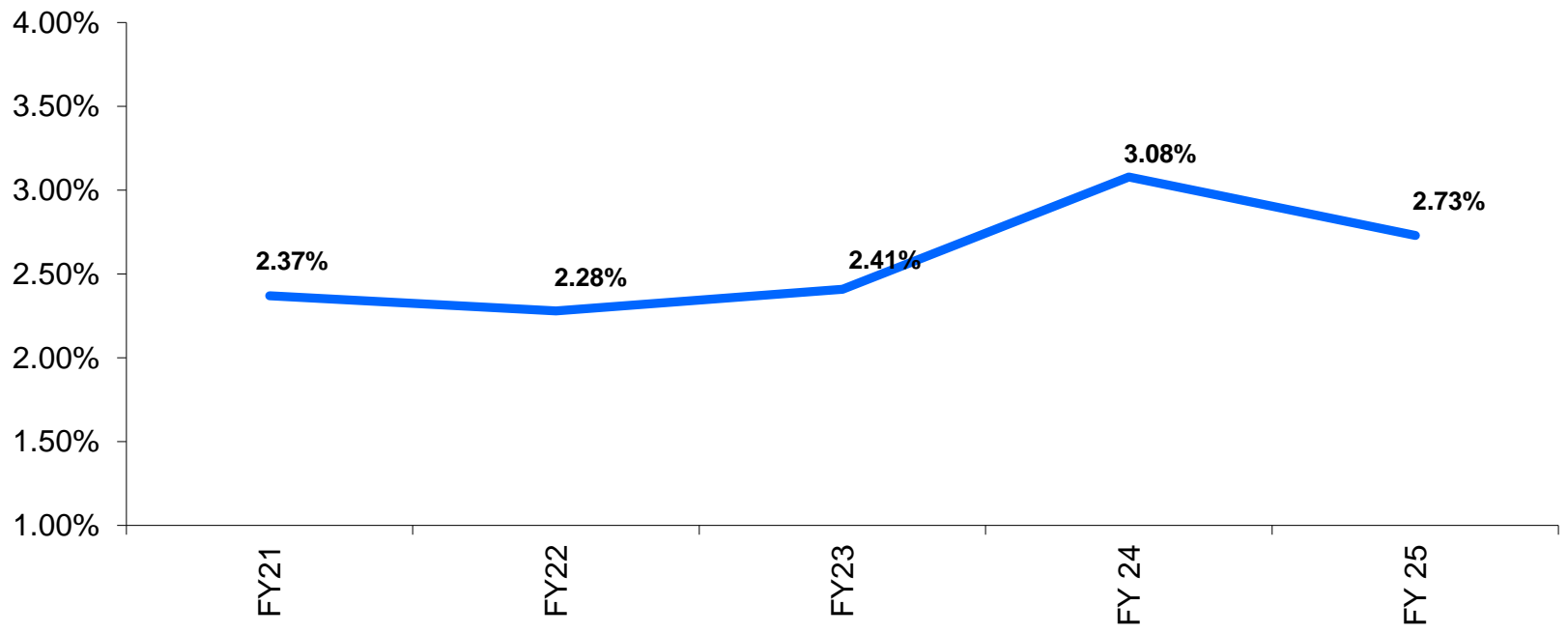
Wtd. Avg. cost of Funds

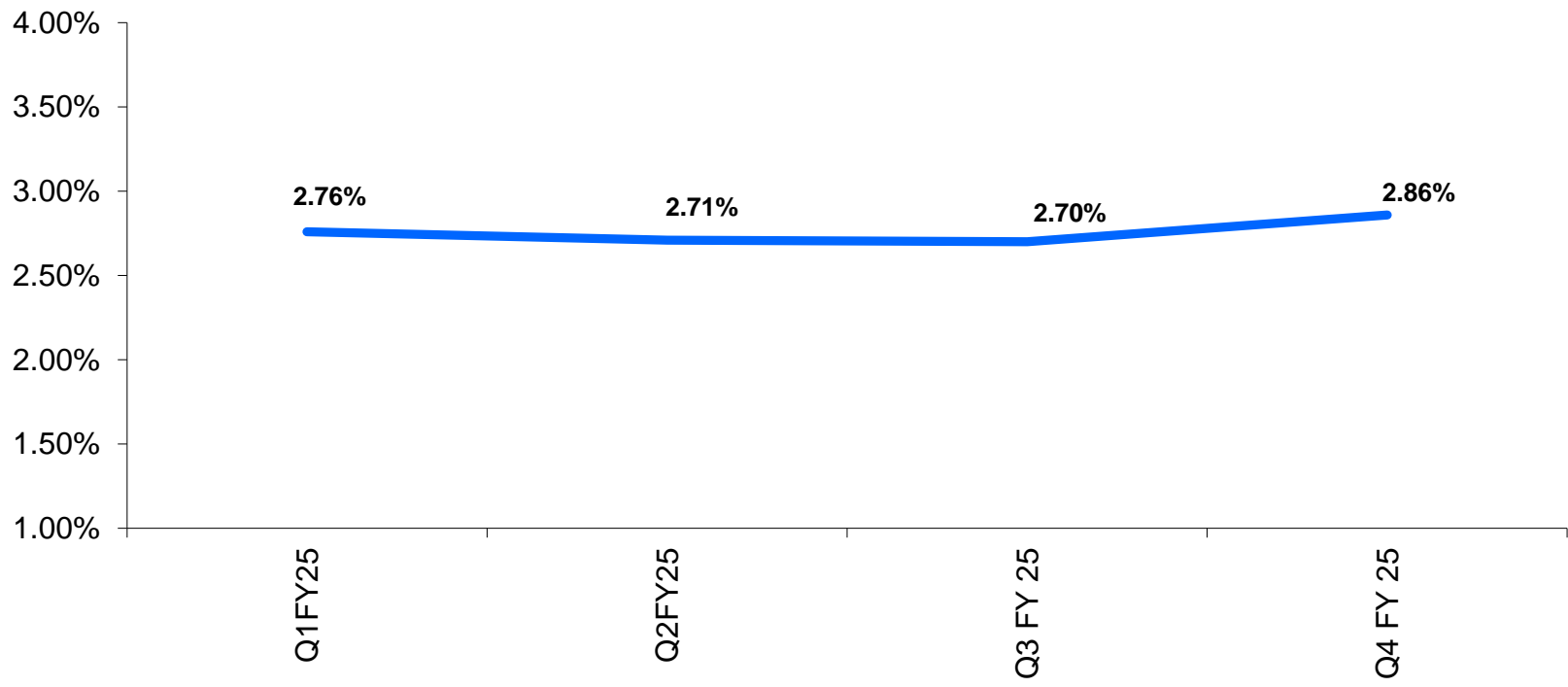
Yield & Cost of Funds on portfolio



	FY24	FY25
■ Yield on Advances on Portfolio	9.89%	9.79%
■ Wtd Avg cost of funds on Total Borrowed Funds	7.76%	7.73%

NIM's for the Year





Exposure At Default %	March-25	March-24
Stage 1	94.10%	92.49%
Stage 2	3.43%	4.20%
Stage 3	2.47%	3.31%
Total	100%	100%
ECL Provision	March-25	March-24
Stage 1	Rs 583.36 Cr	Rs 625.45 Cr
Stage 2	Rs 421.74 Cr	Rs 768.35 Cr
Stage 3	Rs 3893.93 Cr	Rs 4876.76 Cr
Stage 3-PCR	51.23 %	51.35 %

Thank you

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