



July 29, 2016

|                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>The Manager,<br/>Listing Department,<br/>BSE Limited,<br/>Phiroze Jeejeebhoy Tower,<br/>Dalal Street,<br/>Mumbai 400 001.<br/>Tel no.: 22721233<br/>Fax No.: 22723719/ 22723121/ 22722037/<br/>22722041/ 22722061<br/>BSE Scrip Code: 532636</b> | <b>The Manager,<br/>Listing Department,<br/>The National Stock Exchange of India Ltd.,<br/>Exchange Plaza, 5 Floor, Plot C/1, G Block,<br/>Bandra - Kurla Complex, Bandra (E),<br/>Mumbai 400 051.<br/>Tel No.: 2659 8235 Fax No.: 26598237/<br/>26598238<br/>NSE Symbol; IIFL Holdings Limited</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Dear Sir/Madam,

**Sub: Analyst presentation on unaudited financial results for the quarter ended June 30, 2016**

We enclose herewith the Analyst presentation on unaudited financial results for the quarter ended June 30, 2016.

Kindly take above on record and oblige.

Thanking You,  
Yours faithfully,

For IIFL Holdings Limited



**Gajendra Thakur**  
**Company Secretary & Compliance Officer**  
Email Id: [csteam@indiainfoline.com](mailto:csteam@indiainfoline.com)

Encl: as above

**IIFL Holdings Limited (Formerly "India Infoline Limited")**  
**CIN No.: L74999MH1995PLC093797**

Corporate Office – IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai – 400013 Tel: (91-22) 4249 9000 .Fax: (91-22) 40609049  
Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagie Estate, Thane – 400604  
Tel: (91-22) 25806650. Fax: (91-22) 25806654 E-mail: [mail@indiainfoline.com](mailto:mail@indiainfoline.com) Website: [www.indiainfoline.com](http://www.indiainfoline.com)

# Performance Review - Q1FY17

## IIFL Holdings Limited

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KNOWLEDGE IS THE EDGE



[www.indiainfoline.com](http://www.indiainfoline.com)

July 29, 2016

## I: IIFL Group Performance Review

### II: Business Review

NBFC Operations

Wealth Management Operations

Capital Market & Other Activities

### III: Corporate Social Responsibility

### IV: Corporate Overview

# IIFL Group Performance Review

Quarter ended June 2016



|            | Income                     | PAT                      | Key Figures                              | Reach                          |
|------------|----------------------------|--------------------------|------------------------------------------|--------------------------------|
| IIFL Group | ₹1,031 Cr,<br>up 13% y-o-y | ₹158 Cr,<br>Up 33% y-o-y | ROE – 18.4%<br>16.6% Q1FY16              | 3+ million<br>customers        |
| NBFC       | ₹290 Cr,<br>up 12% y-o-y   | ₹89 Cr,<br>Up 22% y-o-y  | Loan AUM<br>₹18,560 Cr<br>Up 16% y-o-y   | 986 branches                   |
| Wealth     | ₹178 Cr,<br>Up 68% y-o-y   | ₹53 Cr,<br>Up 41% y-o-y  | Wealth AUM<br>₹85,783 Cr<br>Up 14% y-o-y | 8,500+ families<br>7 countries |

Note – (i) Pre-minority PAT (ii) ROE for quarter ended June 30, 2016 is annualised.

# IIFL Group Consolidated Results

Quarter ended June 2016

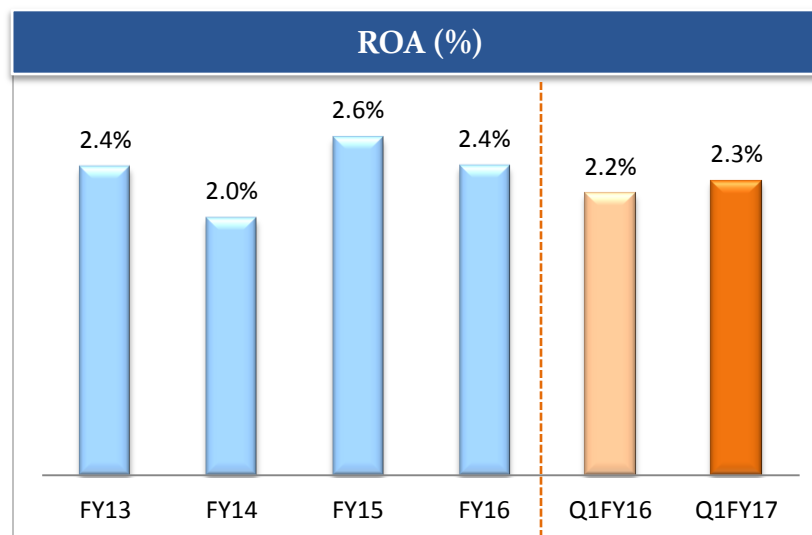
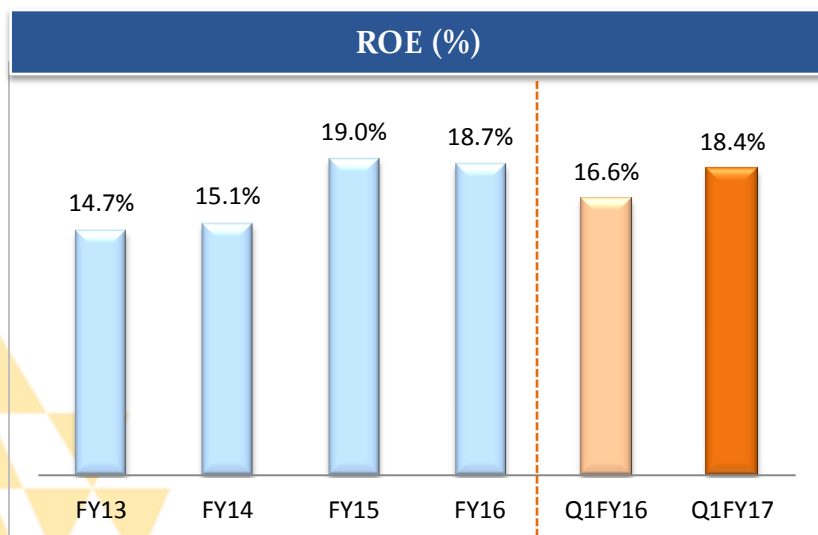
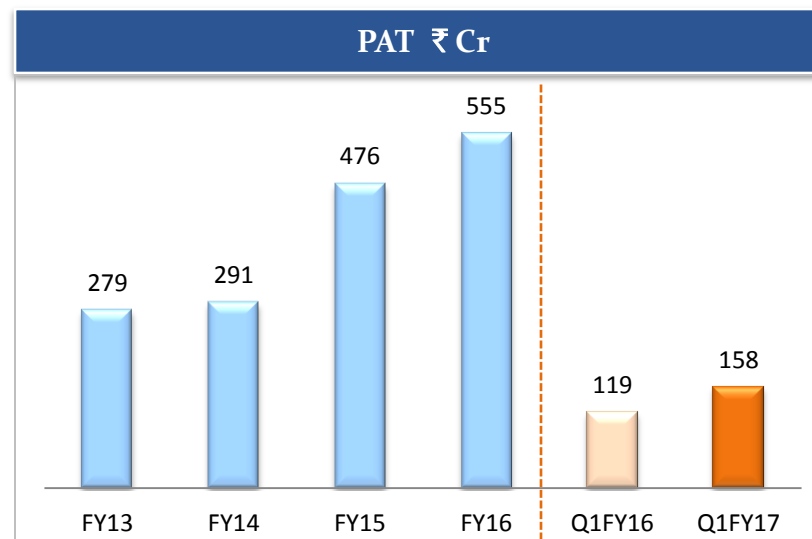
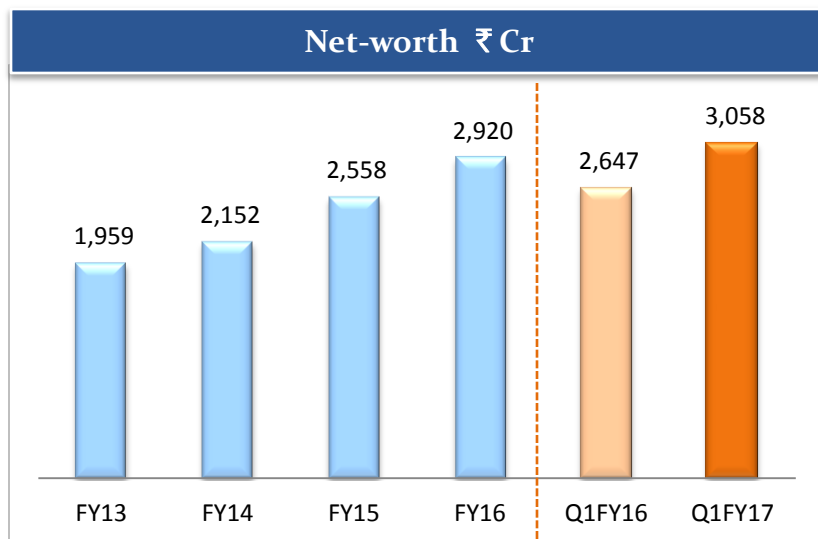


| ₹ Cr                                                       | Q1FY17        | Q1FY16       | Y-o-Y      | Q4FY16         | Q-o-Q       |
|------------------------------------------------------------|---------------|--------------|------------|----------------|-------------|
| Fund Based activities                                      | 757.6         | 646.3        | 17%        | 748.7          | 1%          |
| Financial Products distribution                            | 153.4         | 123.6        | 24%        | 185.3          | (17%)       |
| Capital Market activities                                  | 115.6         | 135.9        | (15%)      | 162.6          | (29%)       |
| Other income                                               | 3.9           | 2.4          | 63%        | 3.3            | 18%         |
| <b>Total Income</b>                                        | <b>1030.5</b> | <b>908.2</b> | <b>13%</b> | <b>1,099.9</b> | <b>(6%)</b> |
| Operating cost                                             | 71.9          | 45.4         | 58%        | 77.1           | (7%)        |
| Employee cost                                              | 179.1         | 158.1        | 13%        | 193.5          | (7%)        |
| Administration and other expenses                          | 77.5          | 95.2         | (19%)      | 123.4          | (37%)       |
| <b>EBITDA</b>                                              | <b>702.0</b>  | <b>608.8</b> | <b>15%</b> | <b>705.9</b>   | <b>(1%)</b> |
| Interest costs                                             | 453.9         | 404.7        | 12%        | 450.5          | 1%          |
| Depreciation and amortization                              | 13.5          | 16.4         | (17%)      | 16.2           | (17%)       |
| <b>Profit before tax</b>                                   | <b>234.6</b>  | <b>187.7</b> | <b>25%</b> | <b>239.2</b>   | <b>(2%)</b> |
| Provision for taxation                                     | 76.5          | 68.8         | 11%        | 89.4           | (14%)       |
| <b>Profit after tax before minority</b>                    | <b>158.1</b>  | <b>118.9</b> | <b>33%</b> | <b>149.8</b>   | <b>6%</b>   |
| Minority Interest {includes profit / (loss) of associates} | 20.6          | 11.3         | 83%        | 13.2           | 56%         |
| <b>Profit after tax</b>                                    | <b>137.5</b>  | <b>107.6</b> | <b>28%</b> | <b>136.6</b>   | <b>1%</b>   |

Note - Previous periods figures have been regrouped / rearranged wherever necessary.

# IIFL Group Consolidated Results

Quarter ended June 2016



Note – Profit after Tax is pre-minority

I: IIFL Group Performance Review

II: Business Review

**NBFC Operations**

Wealth Management Operations

Capital Market & Other Activities

III: Corporate Social Responsibility

IV: Corporate Overview

# India Infoline Finance – Consolidated Results

Quarter ended June 2016



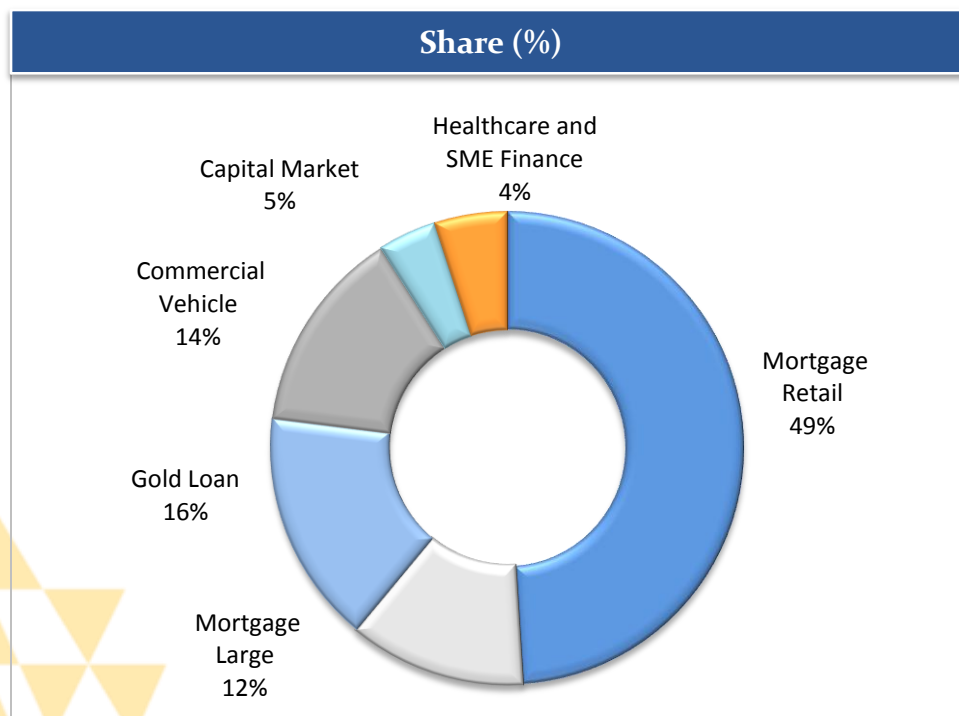
| ₹ Cr                           | Q1FY17          | Q1FY16          | Y-o-Y      | Q4FY16          | Q-o-Q       |
|--------------------------------|-----------------|-----------------|------------|-----------------|-------------|
| Loan book                      | 16,867.4        | 14,679.1        | 15%        | 17,769.5        | (5%)        |
| Securitised assets             | 1,692.3         | 1,336.2         | 27%        | 1,744.9         | (3%)        |
| <b>Assets under management</b> | <b>18,559.7</b> | <b>16,015.3</b> | <b>16%</b> | <b>19,514.4</b> | <b>(5%)</b> |
| Total interest income          | 695.1           | 618.3           | 12%        | 694.3           | 0%          |
| Less: Interest expense         | 429.4           | 386.5           | 11%        | 433.1           | (1%)        |
| Net Interest Income            | 265.6           | 231.8           | 15%        | 261.3           | 2%          |
| Other income                   | 24.1            | 28.0            | (14%)      | 34.4            | (30%)       |
| <b>Total income</b>            | <b>289.8</b>    | <b>259.7</b>    | <b>12%</b> | <b>295.7</b>    | <b>(2%)</b> |
| Less: Operating expense        | 123.8           | 121.7           | 2%         | 122.4           | 1%          |
| Less: Loan losses & Provision  | 29.2            | 25.5            | 15%        | 25.9            | 13%         |
| <b>Profit before tax</b>       | <b>136.7</b>    | <b>112.5</b>    | <b>21%</b> | <b>147.4</b>    | <b>(7%)</b> |
| <b>Profit after tax</b>        | <b>89.0</b>     | <b>73.2</b>     | <b>22%</b> | <b>95.0</b>     | <b>(6%)</b> |

# Diversified Loan Book

Quarter ended June 2016



- Aggregate loan assets under management (AUM) grew 16% y-o-y to ₹18,559.7 Cr
- Retail mortgage book in Q1FY17 stood at ₹9,122.2 Cr, up 65% y-o-y and 9% q-o-q and constitutes 49% of the portfolio
- The capital market book has decreased to ₹970.6 Cr, down by 61% y-o-y and 63% q-o-q



Note – Arrows represent year-on-year trend.

| Loan AUM (in Cr)           | Q1FY17          | Q1FY16          | Q4FY16          |
|----------------------------|-----------------|-----------------|-----------------|
| Mortgage Retail            | 9,122.2         | 5,538.3         | 8,397.7         |
| Mortgage Large             | 2,202.3         | 2,452.1         | 2,595.5         |
| Gold Loan                  | 2,954.5         | 3,550.8         | 2,914.4         |
| Commercial Vehicle         | 2,522.9         | 1,462.5         | 2,282.1         |
| Healthcare and SME Finance | 787.2           | 501.5           | 726.7           |
| Capital Market             | 970.6           | 2,510.1         | 2,597.9         |
| <b>Total</b>               | <b>18,559.7</b> | <b>16,015.3</b> | <b>19,514.4</b> |

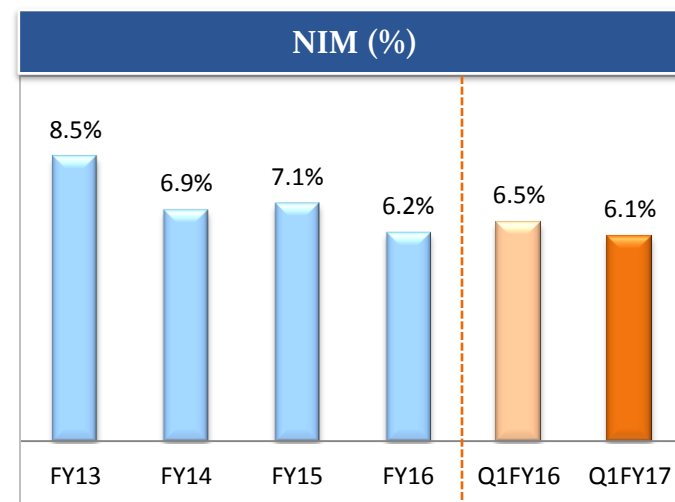
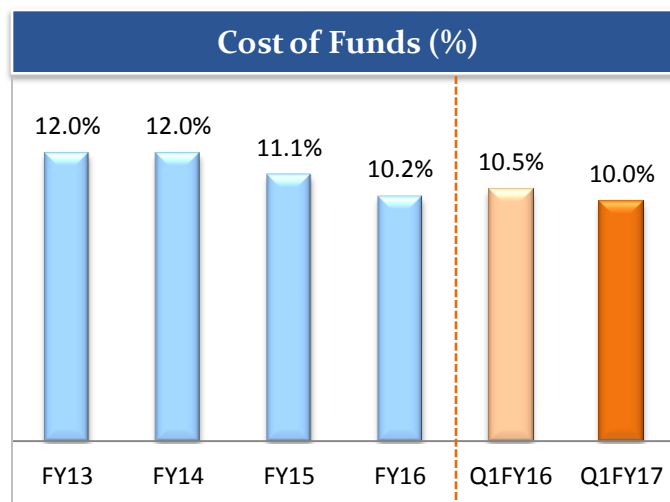
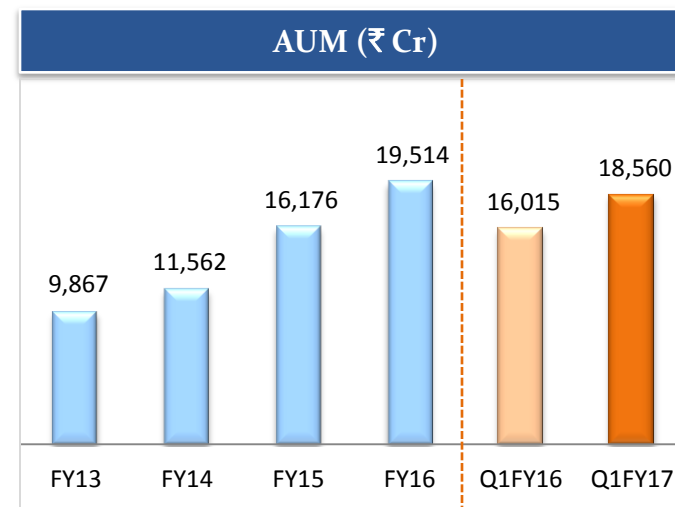
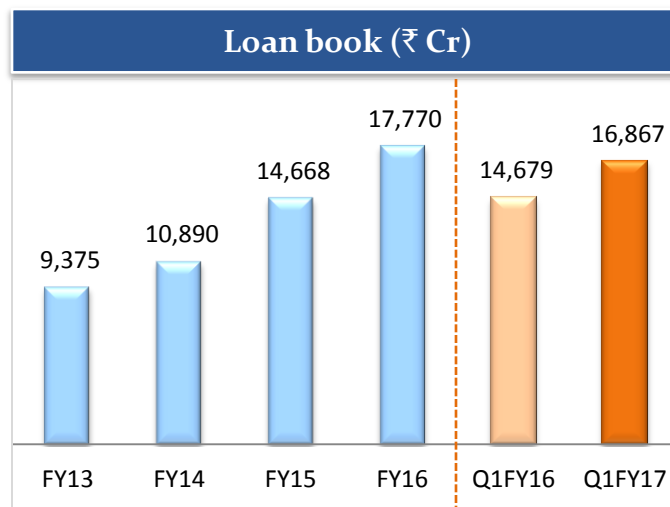
| Loan AUM (%)               |   | Q1FY17      | Q1FY16      | Q4FY16      |
|----------------------------|---|-------------|-------------|-------------|
| Mortgage Retail            | ↑ | 49%         | 35%         | 43%         |
| Mortgage Large             | ↓ | 12%         | 15%         | 13%         |
| Gold Loan                  | ↓ | 16%         | 22%         | 15%         |
| Commercial Vehicle         | ↑ | 14%         | 9%          | 12%         |
| Healthcare and SME Finance | ↑ | 4%          | 3%          | 4%          |
| Capital Market             | ↓ | 5%          | 16%         | 13%         |
| <b>Total</b>               |   | <b>100%</b> | <b>100%</b> | <b>100%</b> |

# Quarterly Trend - Key parameters

Quarter ended June 2016



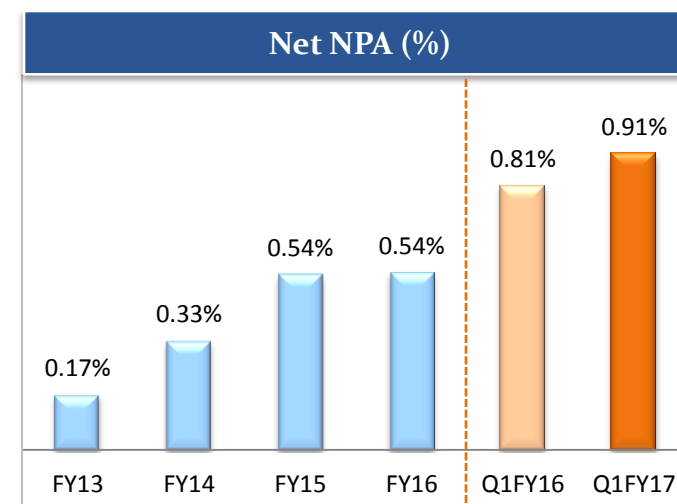
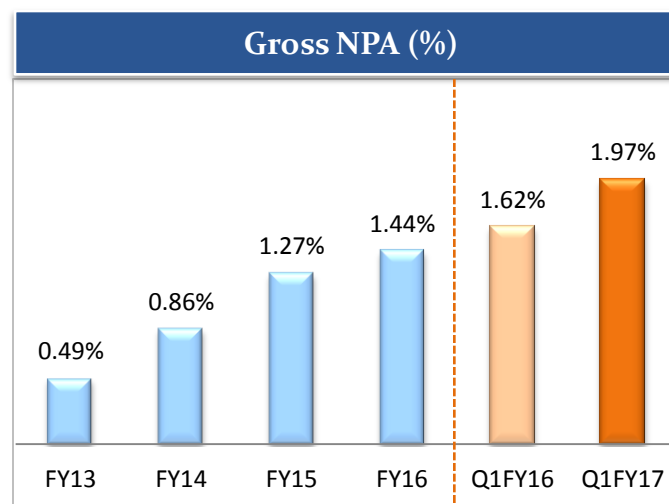
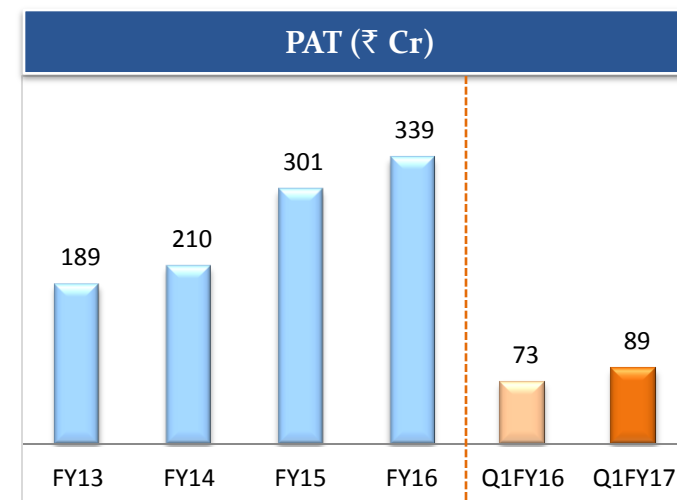
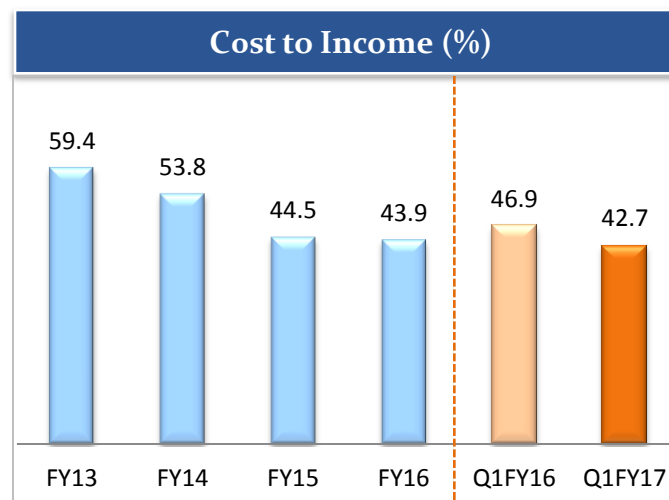
- Diversified loan book providing growth opportunities in a de-risked manner
- Loan book recorded three-year Cagr of 24% with low NPA levels
- Thrust on retail mortgages – during the quarter, mortgage loan assets grew 65% Y-o-Y
- Investments in end-to-end digitised interface, analytics and infrastructure to create a superior customer experience
- Tier-I CAR was 12.8% and total CAR was 17.8%



# Quarterly Trend - Key parameters

Quarter ended June 2016

- Emphasis on digitisation, vintage of branches, cost rationalisation have led to decline in cost-to-income ratio
- Healthy financial performance with three-year Cagr in PAT of 22%
- Movement from 150+DPD to 120+DPD NPA recognition norm has created a temporary rise in NPA ratios in Q1FY17
- Total provision coverage (including standard asset provision) as a percentage of Gross NPA stands at 75%

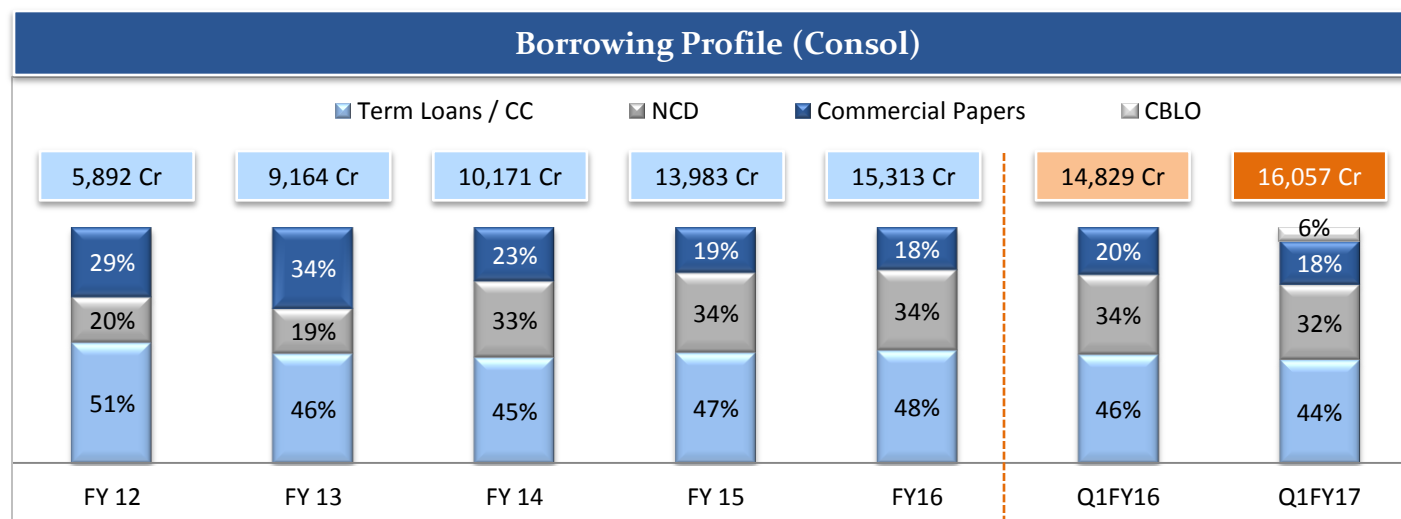
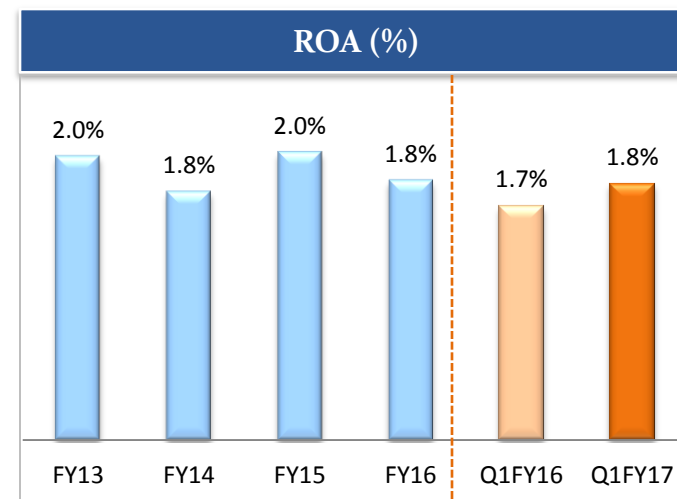
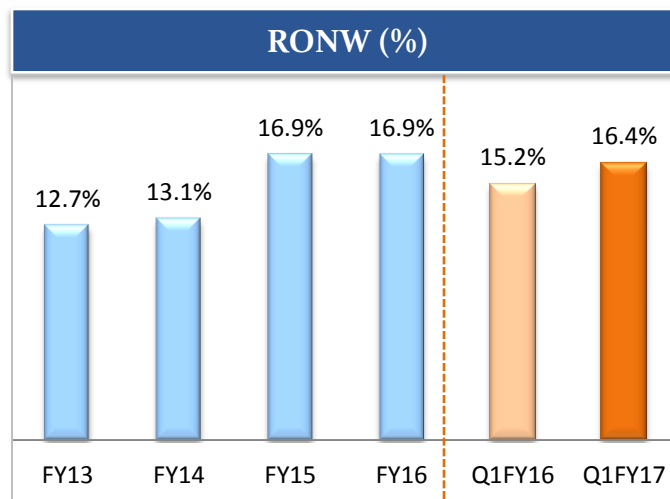


# Quarterly Trend - Key parameters

Quarter ended June 2016



- Steadily improving return ratios\* with a ROE of 16.41% and ROA of 1.82%
- Borrowing sources are a diversified mix including banks, mutual funds, insurance companies and public
- Dependence on short-term sources of borrowing reduced in line with asset mix
- IIFL Finance has a long-term credit rating by [ICRA] AA (Stable), CARE AA, Brickworks AA+/Stable and a short-term rating by [ICRA] A1+

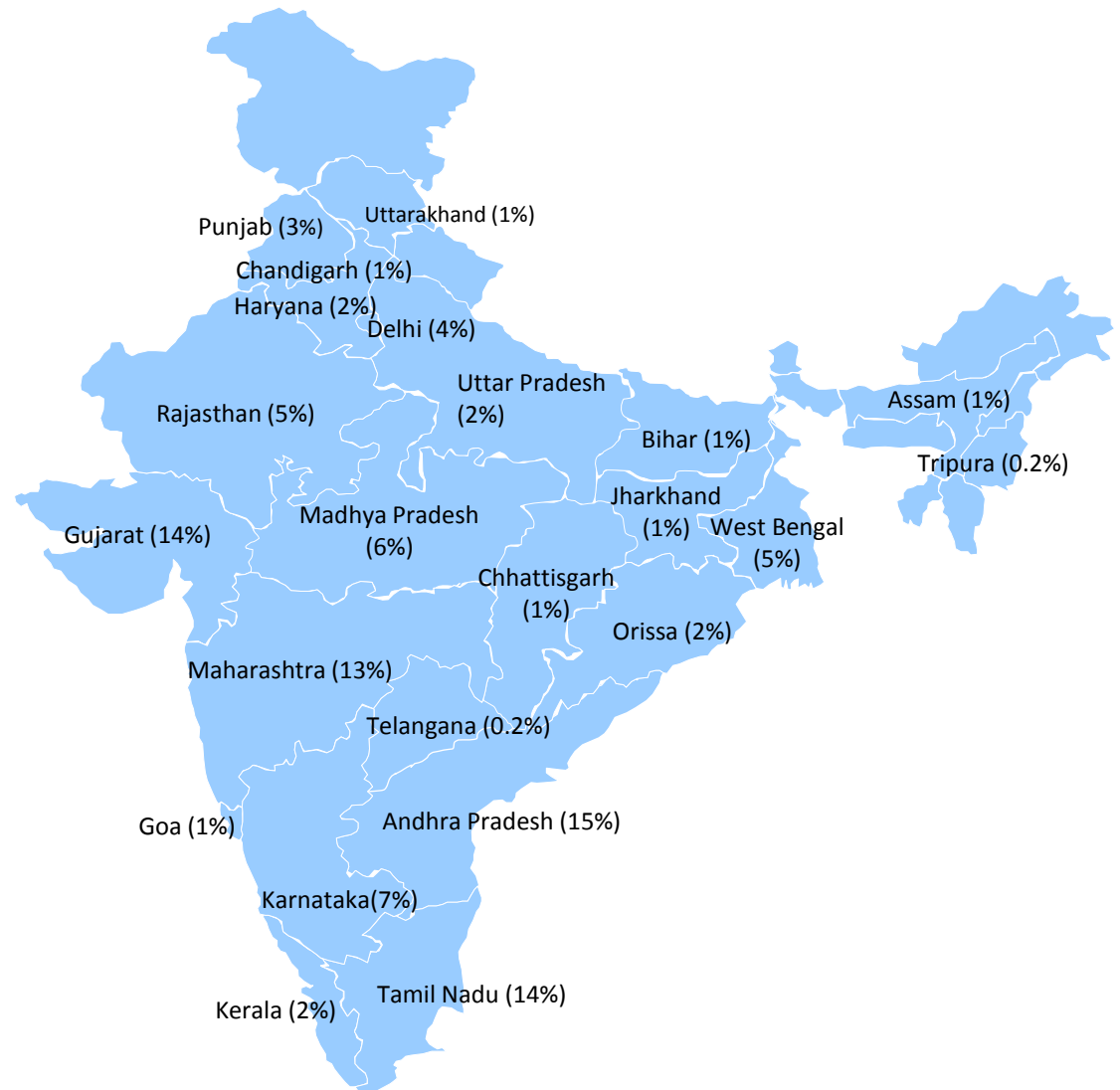
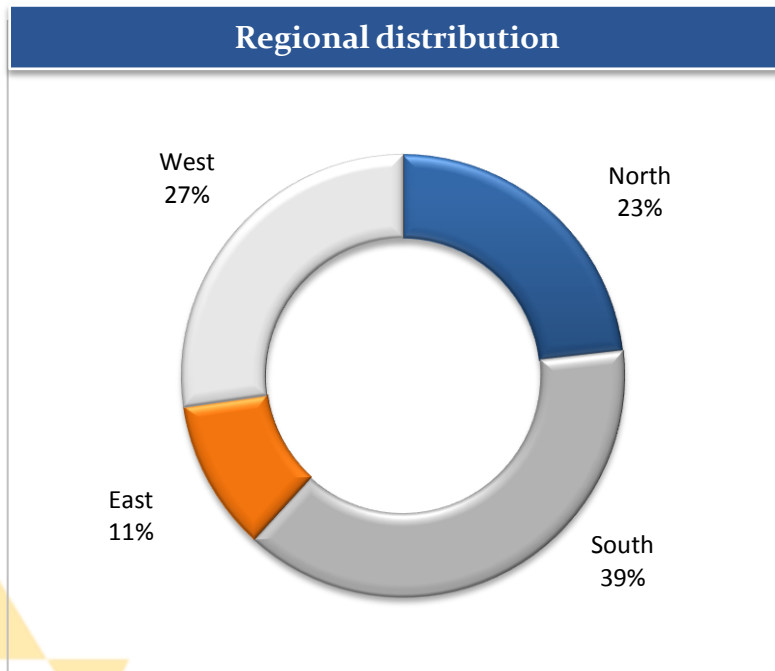


\*Figures are annualised.

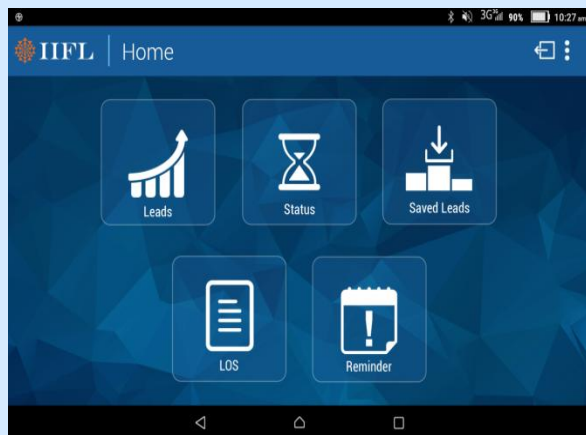
# Pan India Presence

Quarter ended June 2016

- India Infoline Finance is well placed to reap the benefits of growth in financial services, with our presence in 986 branches across India



## Financing on Tablet



- Loan Origination, Approval and Collection on a Tablet
- Supports instant decision making
- Immediate confirmation to customer via SMS/email

## Loan App for Customers

- One-stop solution for customers
- Enables EMI payments, interest certificate, loan status, content on managing finances and grievances support

## Digital Disbursements

- e-KYC, e-sign and Aadhar integration for customer onboarding
- Disbursal through IMPS/NEFT/RTGS, instant money transfer through mobile and pre-paid cards

## Self service portal

- Launched Self Service Portal to help customers manage their loan online
- Revamped our website [www.iiflfinance.com](http://www.iiflfinance.com)

## Tie-ups

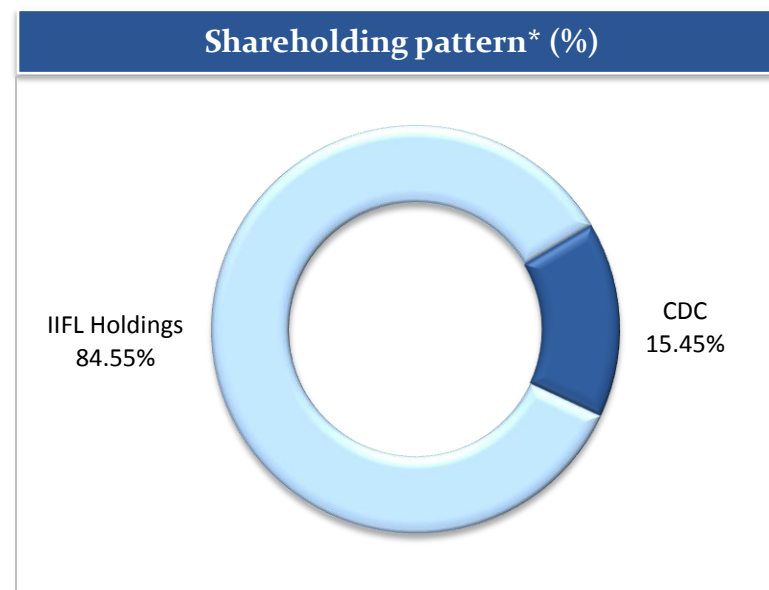
- Tie-ups with online marketplaces
- Analytics-led, pre-approved working capital finance
- Seamless process from lead generation to disbursement

# CDC Group plc, UK Invests ₹1,000 crores



## Transaction summary

- CDC Group plc, the United Kingdom's government-owned Development Finance Institution, will invest ₹10bn in India Infoline Finance Ltd (IIFL Finance)
- Investment is by way of Compulsorily Convertible Preference Shares (CCPS), which on conversion will result in 15.45% equity stake for CDC
- This transaction valued IIFL Finance at ₹55bn pre-money or at 2.6x FY16 book
- The proposed investment is subject to necessary regulatory approvals



## About CDC

- In 1999 CDC invested US\$ 1 million in IIFL and exited in 2004, prior to the IPO, with handsome returns
- Founded in 1948, CDC, wholly-owned by the UK government, is the world's oldest DFI
- Portfolio investments are valued at £3.4bn (year end 2014) and includes 1,331 investee businesses

\*Post completion of transaction

I: IIFL Group Performance Review

II: Business Review

NBFC Operations

**Wealth Management Operations**

Capital Market & Other Activities

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IV: Corporate Overview

# IIFL Wealth Management - Consolidated Results

Quarter ended June 2016



| ₹ Cr                          | Q1FY17       | Q1FY16       | Y-o-Y      | Q4FY16       | Q-o-Q      |
|-------------------------------|--------------|--------------|------------|--------------|------------|
| Income from operations        | 175.3        | 102.1        | 72%        | 174.1        | 1%         |
| Other income                  | 2.2          | 3.7          | (41%)      | 1.0          | 120%       |
| <b>Total Income</b>           | <b>177.5</b> | <b>105.8</b> | <b>68%</b> | <b>175.1</b> | <b>1%</b>  |
| Employee cost                 | 54.0         | 27.3         | 98%        | 59.4         | (9%)       |
| Admin and other expenses      | 36.7         | 17.4         | 111%       | 52.2         | (30%)      |
| <b>EBITDA</b>                 | <b>86.8</b>  | <b>61.1</b>  | <b>42%</b> | <b>63.5</b>  | <b>37%</b> |
| Interest                      | 10.9         | 5.9          | 85%        | 3.7          | 195%       |
| Depreciation and amortization | 1.6          | 0.7          | 129%       | 1.1          | 45%        |
| <b>Profit before tax</b>      | <b>74.3</b>  | <b>54.5</b>  | <b>36%</b> | <b>58.7</b>  | <b>27%</b> |
| Provision for taxation        | 21.6         | 17.2         | 26%        | 12.5         | 73%        |
| <b>Profit after tax</b>       | <b>52.7</b>  | <b>37.3</b>  | <b>41%</b> | <b>46.2</b>  | <b>14%</b> |

# Leading Wealth Manager in India

Quarter ended June 2016



**FASTEST**

Growing Wealth  
Management Firm in India



**\$ 12.8 BILLION**

Assets under advice,  
distribution and custody



**22 OFFICES**

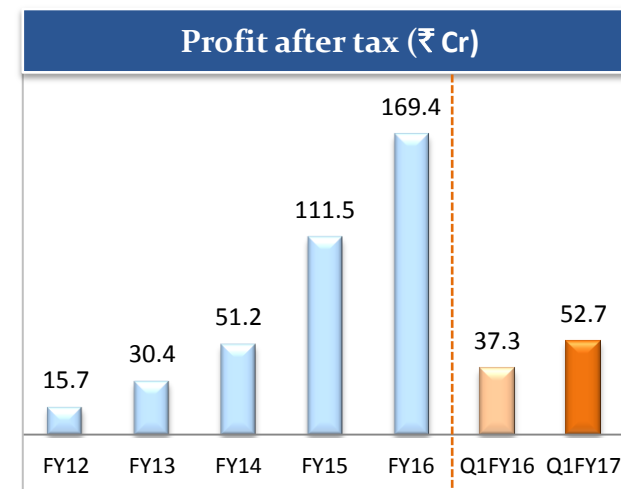
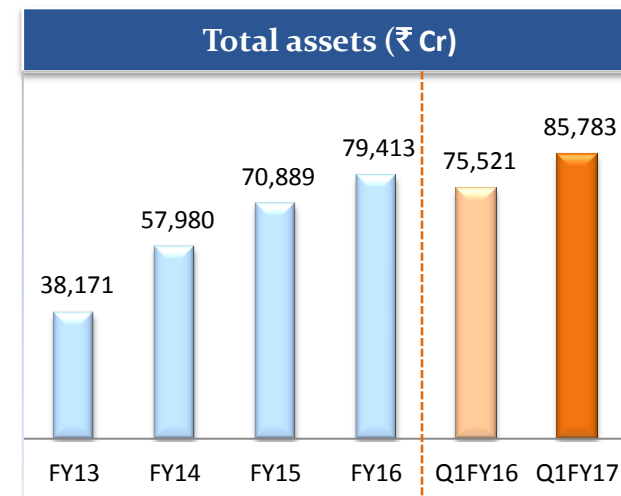
Presence across Major  
Countries and Indian Cities

- IIFL Wealth Management offers advisory, wealth structuring solutions, asset management and distribution services

- Winner of many prestigious awards during Q1FY17:

- Best Performing National Financial Advisor - Wealth Distributor Award by CNBC & UTI Financial Advisors Award 2016
- Best Independent Wealth Management Team, India at Capital Finance International
- Best Private Bank, India at The Asset Triple A Digital Enterprise Awards
- Best Private Wealth Manager, India at Alternative Investment Awards
- Best India Start-Up Fund: Seed Venture Fund at Alternative Investment Awards
- Best Online Wealth Management Experience at The Asset Triple A Digital Enterprise
- Best Wealth Management Firm, India at APAC Insider Investment Awards

## IIFL Wealth Key Financials



## IIFL Wealth Finance

- IIFL Wealth Finance, a wholly-owned NBFC subsidiary of IIFL Wealth, commenced operations in Q4FY16, with a net-worth of ₹901 crores
- IIFL Wealth Finance is focused entirely on lending capital market related loans to HNI clients
- Loan book grew from ₹100 crore in Q4FY16 to ₹1,465 crore in Q1FY17, with a yield of around 12%

## IIFL AMC

| ₹ Cr         | Q1FY17         | Q1FY16         | Y-o-Y      | Q4FY16         | Q-o-Q      |
|--------------|----------------|----------------|------------|----------------|------------|
| AIFs         | 4,987.6        | 2,018.3        | 147%       | 3,813.3        | 31%        |
| PMS          | 1,259.6        | 382.2          | 230%       | 1,207.1        | 4%         |
| Mutual Funds | 325.9          | 434.1          | (25%)      | 492.3          | (34%)      |
| <b>Total</b> | <b>6,671.2</b> | <b>3,512.5</b> | <b>90%</b> | <b>5,620.1</b> | <b>19%</b> |

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# Quarterly Trend - Capital Markets

Quarter ended June 2016



## IIFL's average daily cash turnover stood at ₹832 Cr

- Down 10% q-o-q whereas exchange cash turnover was down 1%
- Down 1% y-o-y whereas exchange cash turnover was down 3%

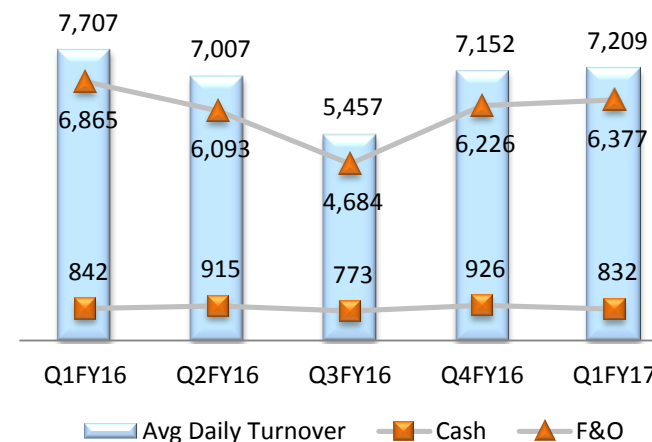
## IIFL's average daily F&O turnover stood at ₹6,377 Cr

- Up 2% q-o-q whereas exchange F&O turnover was down 3%
- Down 7% y-o-y whereas exchange F&O turnover was up 2%

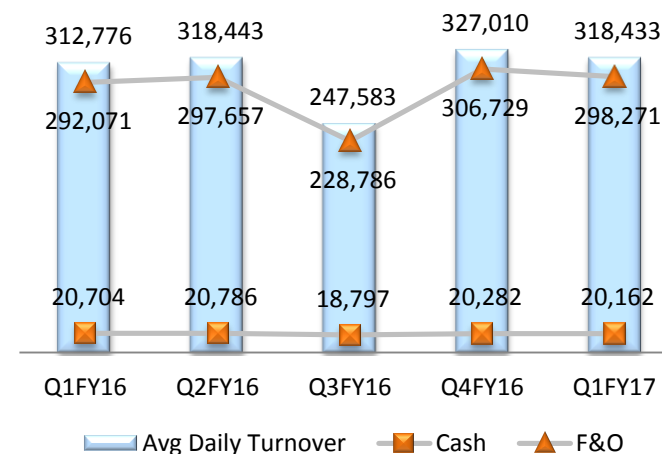
## IIFL's total average daily total turnover was at ₹7,209 Cr

- Up 1% q-o-q whereas exchange total turnover was down 3%
- Down 6% y-o-y whereas exchange total turnover was up 2%

IIL Avg. Daily Turnover - Equity (₹ Cr)



Exchange Avg. Daily Turnover - Equity (₹ Cr)



# Leading Broking House in India



## Financial Advisory & Broking

- Equity, commodities, currency broking
- Coverage of 500+ stocks
- Top rated mobile trading platform, 'IIFL Markets'
- Wide network - retail branches, franchisees, sub-brokers and online platform

## Institutional Research

## Investment Banking

- Pedigreed institutional equities team comprising 25 analysts and 180+ stocks under coverage
- Known for market leading distribution franchise across every investor segment
- Stellar track record in block placements with institutional investors

## Financial Product Distribution

- Amongst the top 6 Mutual Fund distributors in the country
- Leading non-bank distributor for life insurance in the country
- Online interface and mobile application to learn, compare and buy products from different manufacturers

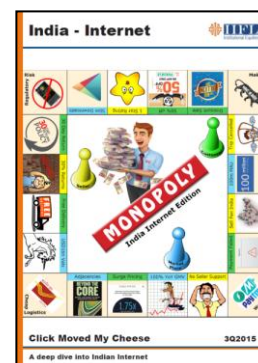
## Well-known for research



A detailed analysis of factors that led to decline in ROE over last decade



Analyzing GCPL's journey, the management's perspective & way forward



Forecasting e-tail market



Impact on Indian FMCG companies due to Patanjali

# Digitization and Innovation in Retail Operation

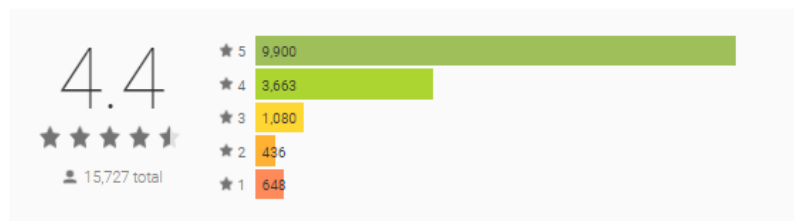
Quarter ended June 2016



## IIFL Markets – mobile trading platform

- IIFL Markets continues to be the highest rated (4.4) mobile trading app on Android and IOS
- IIFL Markets won BSE Skoch - Order of Merit Award 2016 for technology deployment
- New versions launched during the quarter: Price-alerts for F&O, Modern IIFL View, Enhanced charting options

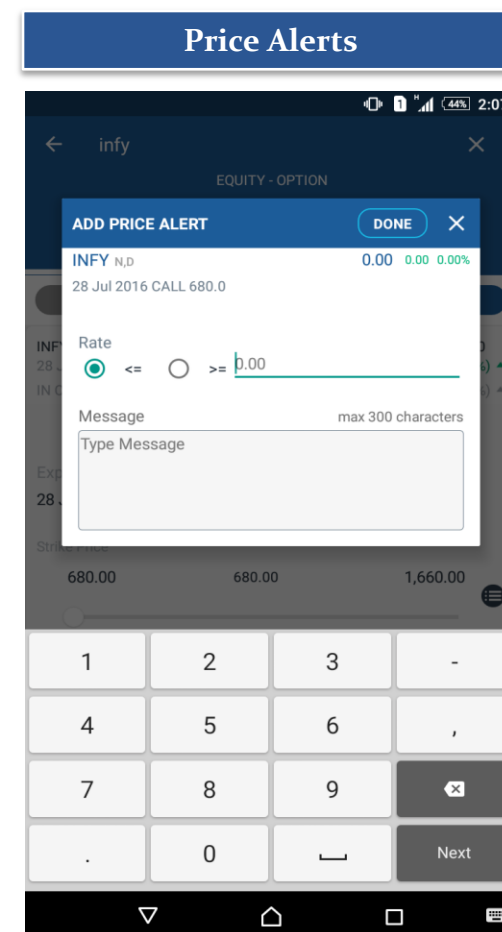
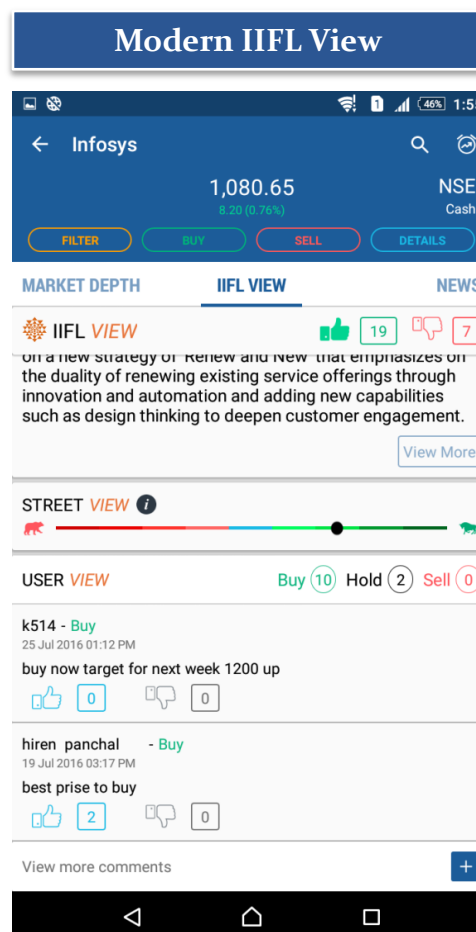
### REVIEWS



600,000+ downloads



Available on



# Investment Banking – Momentum Continues

Quarter ended June 2016



₹ 8,82.5 Cr

Ujjivan Financial Services



Initial Public Offer



₹ 400 Cr

Quess Corp.



Initial Public Offer



₹ 1,656 Cr

Sanmar Engineering



NCD Placement



₹ 20.7 Cr

MosChip Semiconductor Technology Ltd.



Open Offer



IIFL's Investment Banking franchise closed 4 transactions in the past quarter:

- Completed the ₹ 882.5 crore IPO of Ujjivan Financial Services - this followed a highly successful pre-IPO placement of ₹ 291.8 crore in Q4FY16
- Launched the ₹ 400 crore IPO for Quess Corp\*
- Completed the ₹ 1,656 crore NCD placement in Sanmar Engineering Services to a leading global investor
- Completed the Open Offer of Moschip Semiconductor Technology
  - Mandated on 2 more IPOs in the last quarter in business services and financial services space
  - Strong momentum both on deal execution as well as new pitching

\*Issue was launched on 29 June 2016 and closed on 01 July 2016

I: IIFL Group Performance review

II: Business review

NBFC operations

Wealth management operations

Capital market & other activities

III: Corporate Social Responsibility

IV: Corporate overview

# Corporate Social Responsibility

Quarter ended June 2016



IIFL Group has adopted 32 tribal locations in three villages (Walvanda, Shiroshi and Kasatwadi) of Jawhar Taluka in Palghar district, Maharashtra under IIFL's flagship programme 'Gram Vardhan Yojana'.

## • Activities in Jawhar

- 16 check dams were built during the quarter. In addition, 17 bore wells were dug up and depth of 10 wells were increased
- 100 toilets were completed in the three villages of Walvanda, Shiroshi and Kasatwadi
- A new batch of 150 tribal boys was admitted for vocational training program in two wheeler, four wheeler maintenance, welding and electrical. After completing the training program of 3 months, the tribal boys can be placed in different companies in the vicinity

## Women Empowerment Programme

### • Activities in Rajasthan

- Over 600 women were trained in tailoring in this quarter in different villages of Rajsamand district
- Women undergo a one-month course, wherein, they learn using machine and importantly designing and stitching 5 different types of garments. Many of these women are using the vocational training in tailoring to start a small business



## Key Focus Areas

- Integrated Rural Development
- Drought relief and Water conservation
- Education and Financial Literacy
- Health
- Economic Empowerment of Women
- Sustainable Livelihood



*BSE Skoch Award for Innovation and Meritorious CSR*

*CSR Excellence Award from Bureaucracy Today*

I: IIFL Group Performance Review

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NBFC Operations

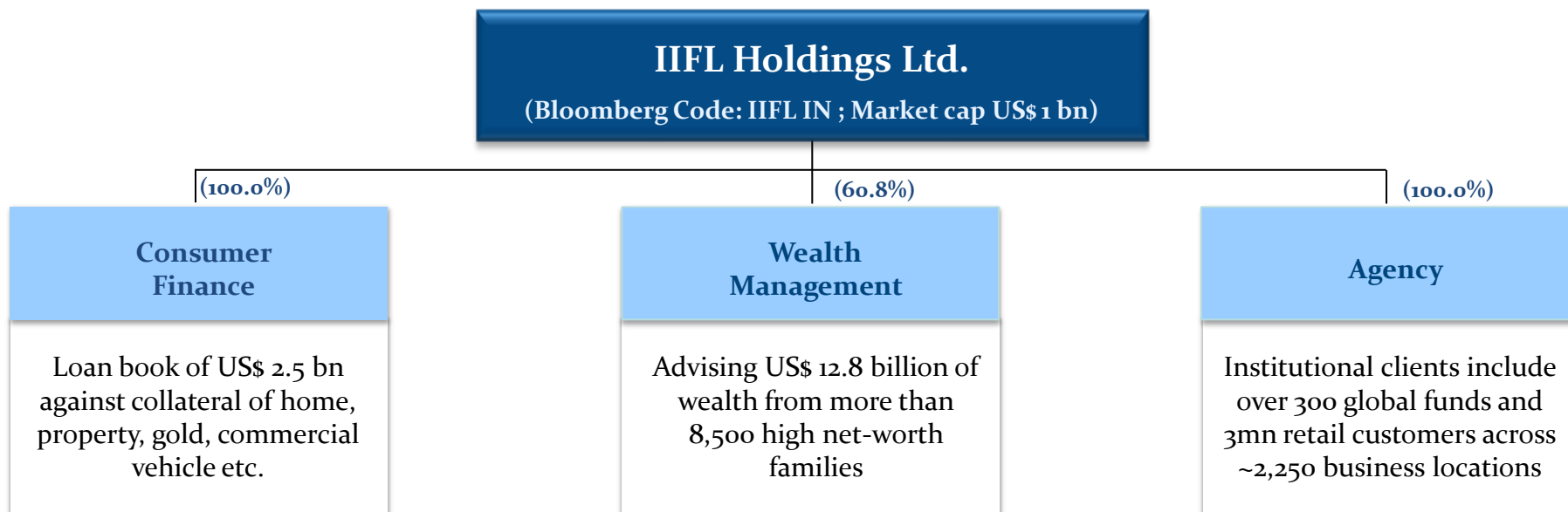
Wealth Management Operations

Capital Market & Other Activities

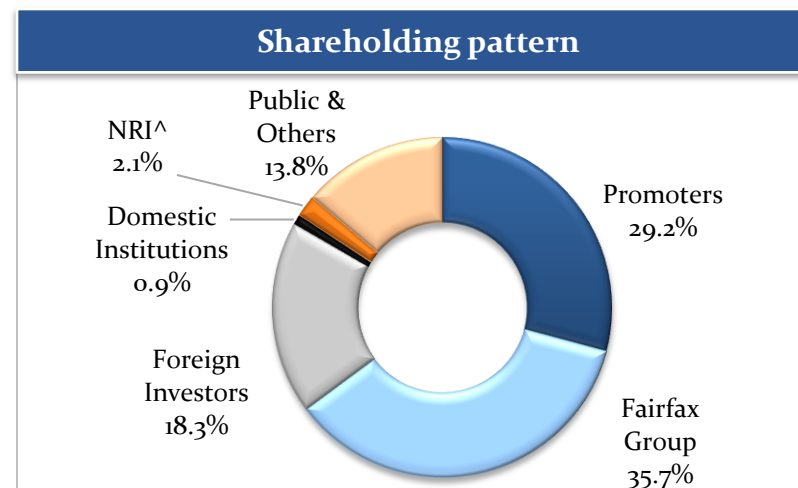
III: Corporate Social Responsibility

IV: Corporate Overview

# India's Leading Integrated Financial Services Company

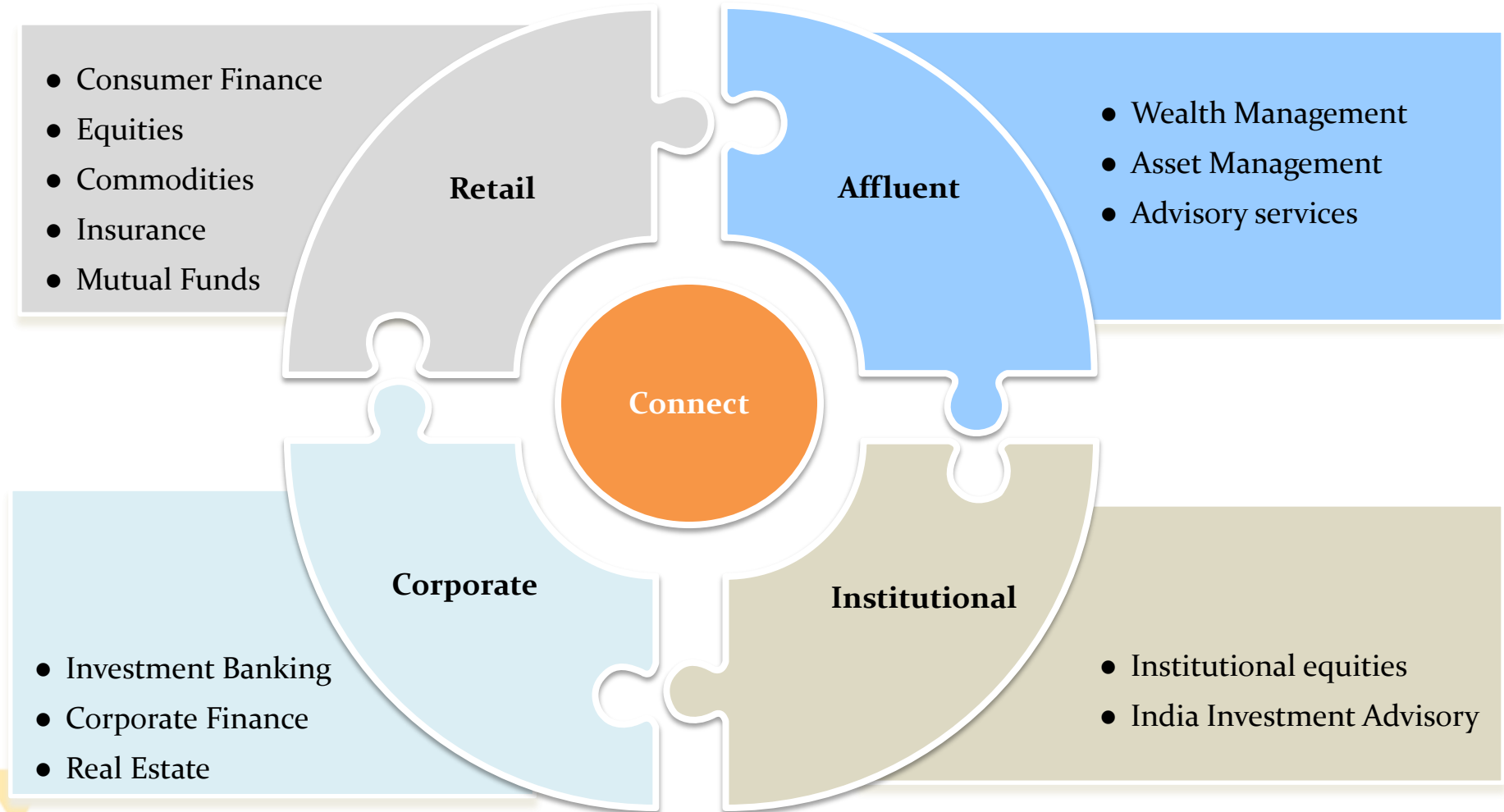


- First generation venture started as a research firm in 1995
- Today, IIFL is a full service, diversified financial services group offering financing, wealth and asset management, retail and institutional broking and financial product distribution
- Backed by marquee institutional investors - Fairfax Group, General Atlantic and CDC Group plc



Figures in ( ) represent % shareholding of IIFL Holdings Ltd as at Jun 30, 2016. Currency conversion rate: 1 US\$ = INR 67. ^ Non-repatriable.

# Our Service Offerings Are Across Customer Segments



## Vision

**“To become the Most Respected Company in the financial services space”**

- Not necessarily the largest or most profitable

1

### Business Strategy

- Continuously assimilate, analyse and apply knowledge to power superior financial decisions
- Focus on core competence in financial services
- Ensure de-risked business through multiple products and diverse revenue streams

2

### Customer Strategy

- Drive stickiness through high quality research & service
- Maintain cutting-edge proprietary technology
- Wide, multi-modal network serving as one-stop shop to customers

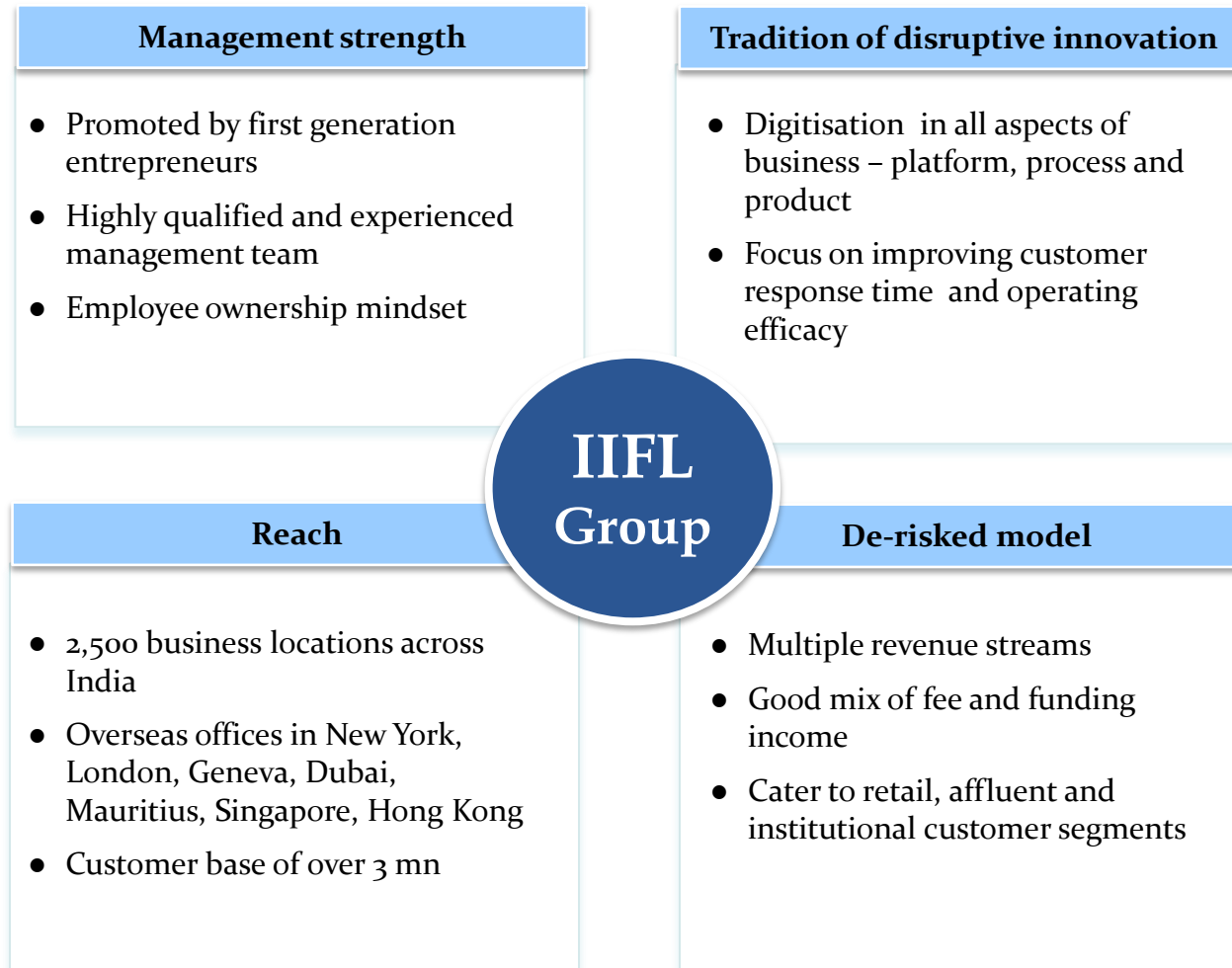
3

### People Strategy

- Attract exceptionally talented and driven people
- Ensure conducive meritorious environment
- Liberal ownership-sharing

# Competitive Advantage Due To Management And Distribution Reach

## How we differentiate ourselves



# Board And Governance Structure



## IIFL Holdings – Board of Directors



**Nirmal Jain**, Executive Chairman

- MBA from IIM Ahmedabad, rank-holder CA and Cost Accountant
- Founded and led IIFL since 1995



**R Venkataraman**, Managing Director

- MBA from IIM Bangalore, B-Tech from IIT Kharagpur
- Co-promoted IIFL in 1999



**Nilesh Vikamsey**, Independent Director

- Senior Partner at Khimji Kunverji & Co



**A K Purwar**, Independent Director

- Former Chairman, State Bank of India



**C Ratnaswami**, Non-Executive Director

- MD of Hamblin Watsa, subsidiary of Fairfax



**S Narayan**, Independent Director

- Former finance secretary, former economic advisor to Prime Minister



**Kranti Sinha**, Independent Director

- Former CEO of LIC Housing Finance



**Geeta Mathur**, Independent Director

- CFO of Helpage India

## IIFL Group's Advisory Board



**Ashok Jha**

- Former Finance Secretary, Government of India



**Keki Dadiseth**

- Former Director, Unilever Plc.



**Keki Mistry**

- Vice Chairman and Chief Executive Officer of HDFC



**S Sundaresan**

- An eminent Corporate Lawyer



**Sat Pal Khattar**

- Singapore based eminent Lawyer and Investor



**S Venkatachalam**

- Non Executive Chairman, Oracle Financial Services

## NBFC



**V. K. Chopra**

- Chairman, India Infoline Finance Ltd
- Former Whole-Time Member, SEBI



**S. Sridhar**

- Chairman, India Infoline Housing Finance Ltd
- Former Chairman, NHB

# Management Depth

*All business leaders have equity ownership and led banks & NBFCs in the past*



- Team with impeccable academic and professional credentials
- Average experience of 15-20 yrs in banks, NBFCs
- Liberal employee ownership
- Open door, transparent and performance oriented culture
- Significant management depth at tier 2, 3 level

## Management Team

|                           |                      |                   |                 |
|---------------------------|----------------------|-------------------|-----------------|
| Chairman                  | Nirmal Jain          | Managing Director | R. Venkataraman |
| Financing                 | Rajashree Nambiar    | Finance           | Prabodh Agrawal |
| Housing Finance           | Monu Ratra           | Compliance        | R. Mohan        |
| Wealth Management         | Karan Bhagat         | Risk              | Rakesh Mital    |
| Offshore Asset Management | Amit Shah            | Strategy          | Aniruddha Dange |
| Institutional Equities    | H. Nemkumar          | Human Capital     | Anand Mathur    |
| Investment Banking        | Nipun Goel           | Treasury          | B.S. Amarnath   |
| PMS & Retail Broking      | Prasanth Prabhakaran | Internal Audit    | Narendra Jain   |
| Realty Services           | Balaji Raghavan      | Marketing         | Arun Malkani    |
| International Operations  | Bharat Parajia       | Administration    | Apoorva Tiwari  |

# IIFL's brand and credibility are substantiated by multiple awards in all lines of business



Nirmal Jain, Chairman, IIFL receiving the 'Best Broker' award at Zee Business Award, 2014



Nirmal Jain, Chairman and R Venkataraman, MD, IIFL receiving the 'India's Most Promising' brand 2014 from Lord Swaraj Paul held at London



ET Best BFSI Brands  
Recognition



BSE Skoch Order of  
Merit for Innovative  
Deployment of  
Technology



Best Performing  
National Financial  
Advisor - Wealth  
Distributor Award



Best Private Wealth  
Manager - India & Best  
India Start-Up Fund:  
Seed Venture Fund



Best Online Wealth  
Management  
Experience



CSR Excellence



No. 1 in Financial  
Services category as  
per Brand Trust  
Report 2016



Euromoney 'Best  
Private Banking  
Services Overall -  
India, 2016'



Best Customer Service  
in Financial Sector by  
World Quality  
Congress

# Thank you

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