

EW/Sec/2018/148

May 9, 2018

**National Stock Exchange of India Limited**  
Exchange Plaza,  
Bandra Kurla Complex,  
Bandra (E),  
Mumbai - 400 051.

Dear Sirs,

**Ref.:- Symbol - EDELWEISS**

**Sub: Investor Meet(s) / Conference(s)**

This is to inform you that the Company is participating in Investor Meet(s) / Conference(s) in the month of May, 2018 and June, 2018.

A copy of the presentation is enclosed.

Kindly take the same on record.

Thanking you,  
**For Edelweiss Financial Services Limited**



**B. Renganathan**  
**Executive Vice President & Company Secretary**

Encl: a/a

US \$ version



# Edelweiss Financial Services Limited

*Q4FY18 and FY18 Earnings Update*



# Safe Harbour



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## NOTES:

Slide 5,7,15: Balance Sheet numbers are on net basis

Slide 7: Distressed Credit (ARC assets) and Funds under Management have been calculated after removing Edelweiss contribution

Slide 21: Insurance includes General Insurance loss of \$ 1.5 Mn in Q4FY18; BMU, Corp & Others includes profits from discontinued businesses for past periods

Slide 31: Gross and Net NPA% calculated excluding Distressed Credit and Episodic book

Slide 48: Net Worth Includes unrealised gains on equity and mutual fund investments per IRDA norms

Slide 53: Others includes Provident Funds, Insurance companies & Corporates

Slide 56: Key institutional shareholders: Holding of known affiliates have been clubbed together for the purpose of this information

Currency Conversion: Conversion rate of 1.00 US\$ = 65.05 INR has been used for the US\$ version of the Investor Presentation. Due to rounding off, numbers presented in this presentation may not add up to the totals provided and/or correlate with the growth and contribution percentages provided. Data provided in the INR version of the Investor Presentation shall prevail in case of any disparity.

# Contents

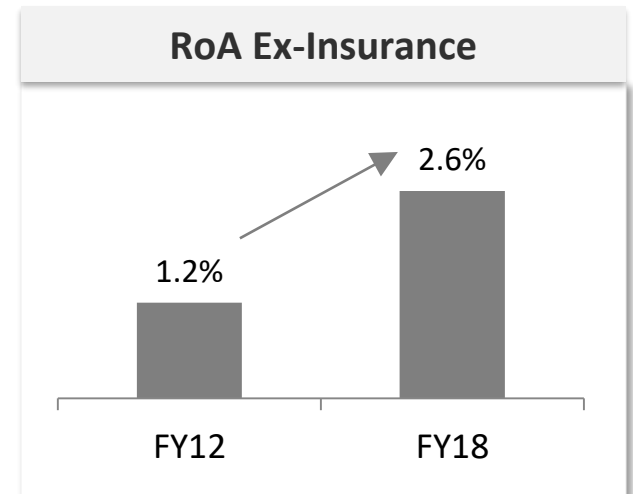
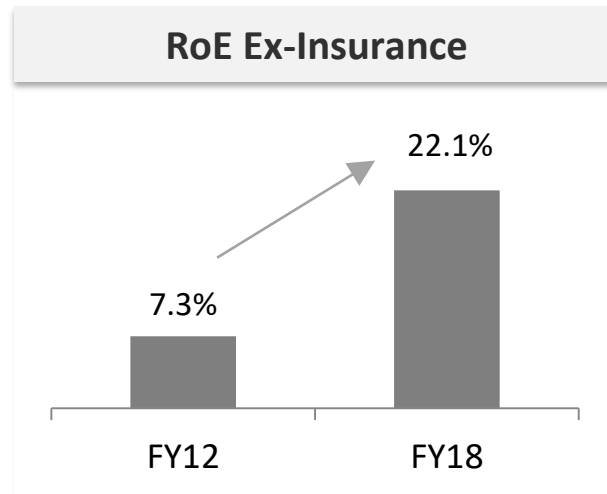
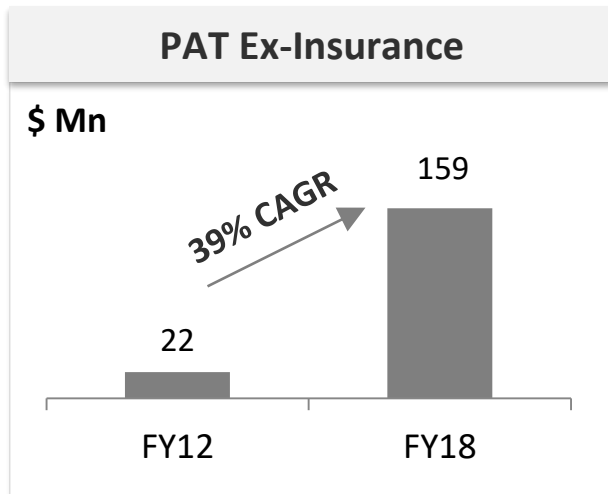
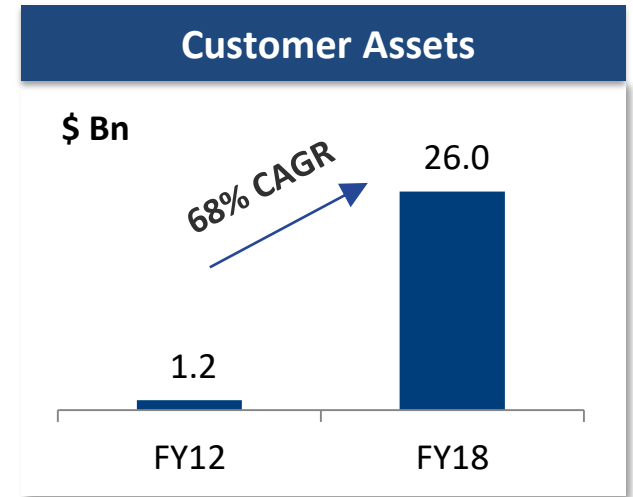
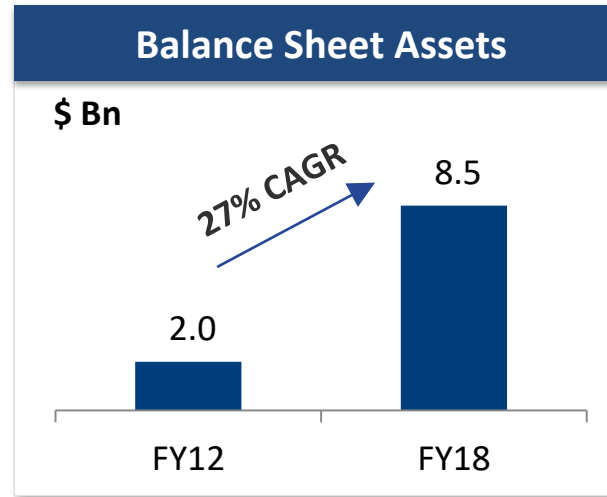
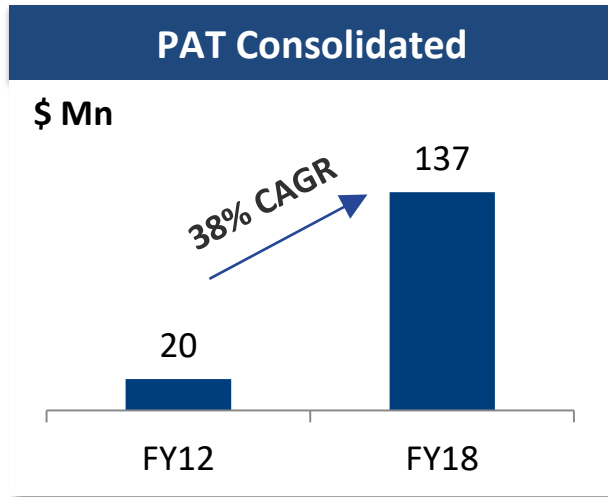


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# Overview & Business Approach

# Edelweiss at a Glance



# We are a Diversified Financial Services Company



## Credit

- Retail Credit
- Corporate Credit
- Distressed Credit

## Franchise & Advisory

- Wealth Management
- Asset Management
- Capital Markets

## Insurance

- Life Insurance
- General Insurance



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Bank-like business model

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Multiple vectors of growth

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Consistent growth and profitability

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Reduction in volatility

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Growth aligned with market tailwinds

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Career opportunities and retention of management

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# Our Asset Base is a Mix of Own and Customer Related Assets...



As on 31 <sup>st</sup> March'18	\$ Bn	YoY Growth
<b>Balance Sheet Assets</b>	<b>8.5</b>	<b>42%</b>
<b>Customer Assets</b>	<b>26.0</b>	<b>43%</b>
<i>Distressed Credit (ARC Assets)</i>	5.8	9%
<i>Assets Under Advice (Wealth Management)</i>	13.9	49%
<i>Funds under Management (Asset Management)</i>	4.4	56%
<i>Assets under Custody &amp; Clearing</i>	2.0	171%
<b>Total Assets</b>	<b>34.4</b>	<b>43%</b>

**Clients**  
~1.2 Million

**Offices**  
448

**Employees**  
10,052

## ...Generating Profits from both Spread and Fee Income

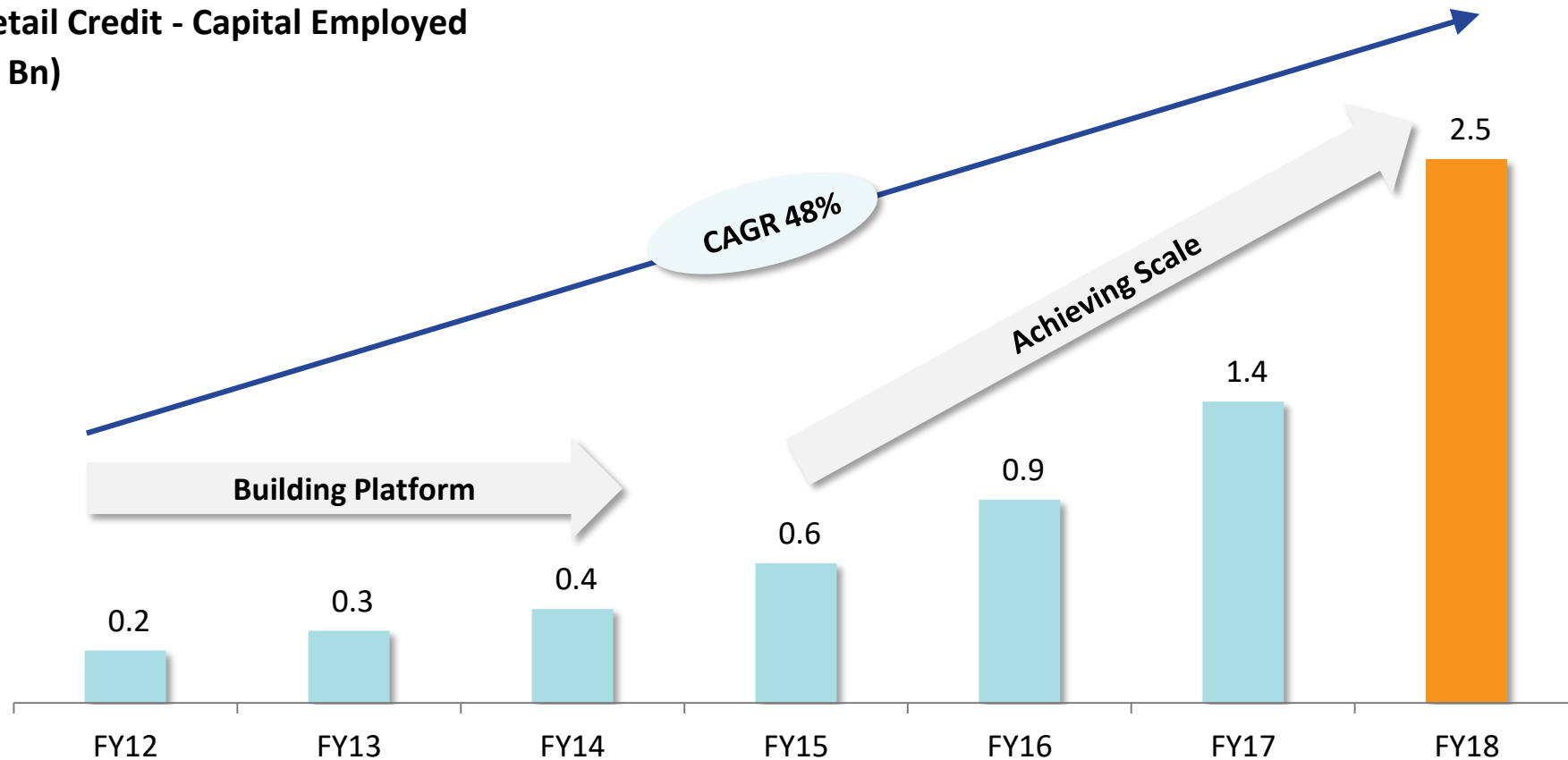


Business Segments	FY18 Pre MI PAT (\$ Mn )	% Contribution
<b>Credit Business</b>		
Retail Mortgage	10	6%
LAS, SME, Agri and Business Loans	21	12%
Structured Collateralised Credit	24	14%
Wholesale Mortgage	28	16%
Distressed Credit	30	17%
<b>Franchise &amp; Advisory Business</b>		
Wealth Management & Asset Management	25	15%
Capital Markets	22	13%
<b>BMU, Corporate and Others</b>	<b>13</b>	<b>7%</b>
<b>Total Ex- Insurance</b>	<b>172</b>	<b>100%</b>

# Our Assets are Increasingly Retail on the Credit Side...



Retail Credit - Capital Employed  
(\$ Bn)

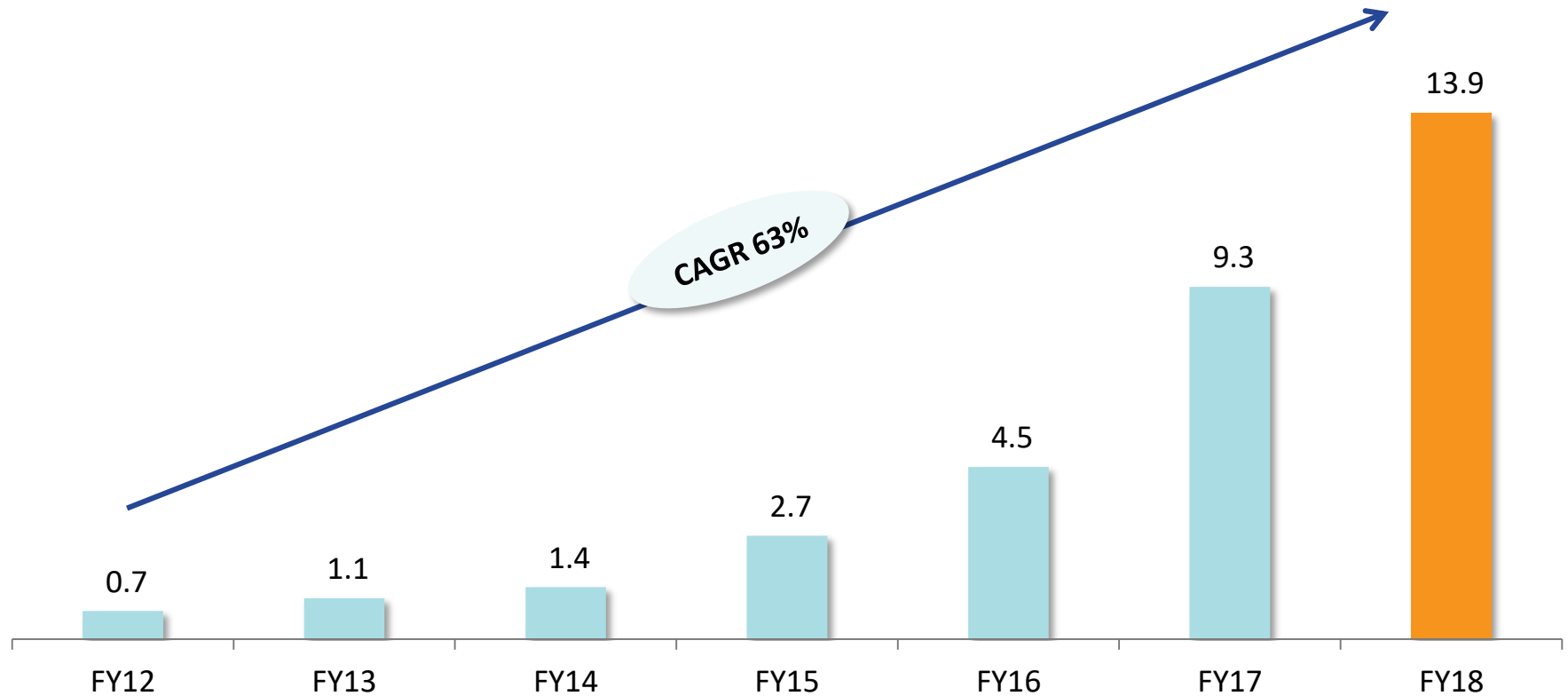


Retail credit is now 39% of the total credit book  
Key vectors for our growth will be SME Loans and Retail Mortgages

## ...And on the Wealth Management Side



Wealth Management AUA (\$ Bn)

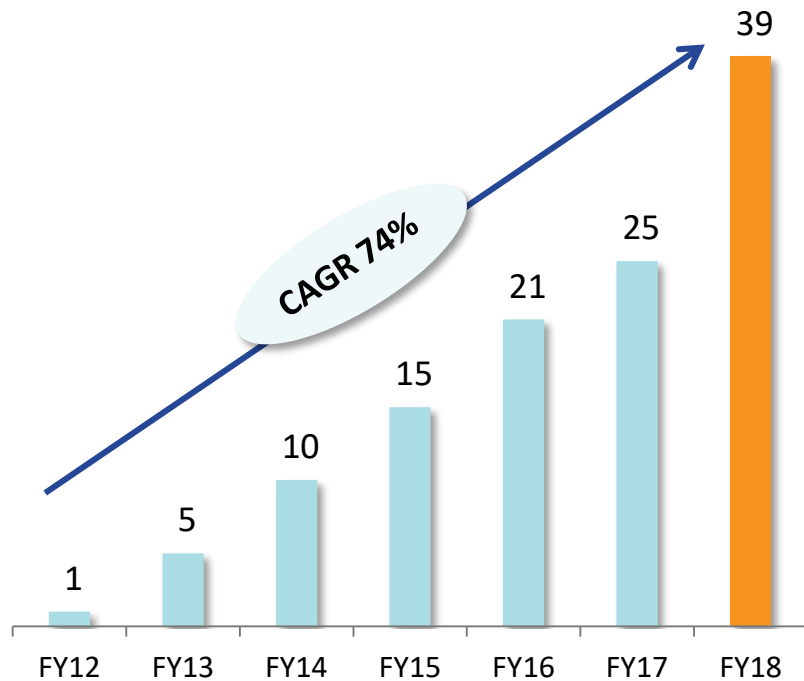


We cater to UHNI as well as the fast-growing Affluent segments

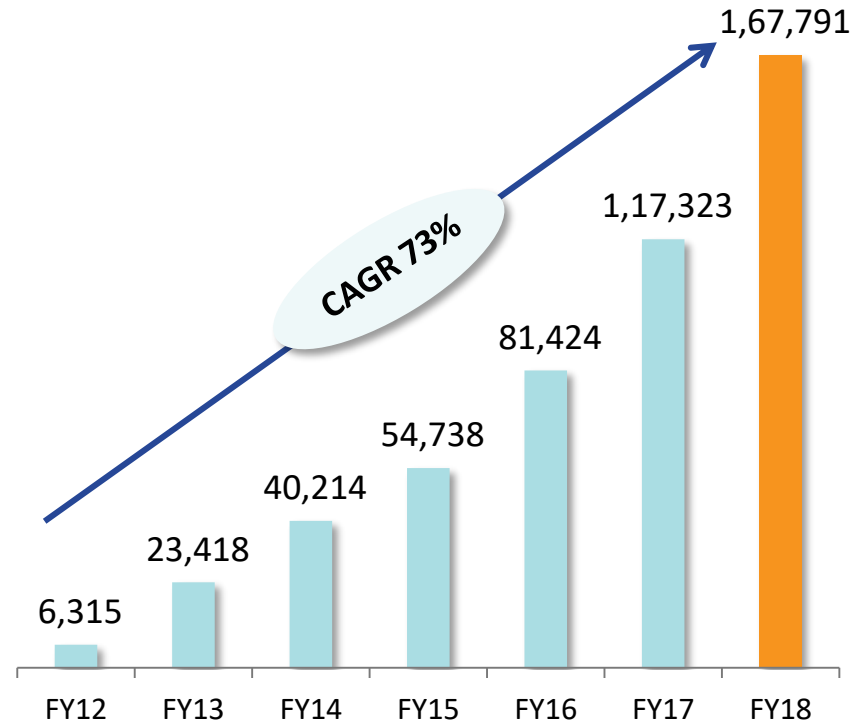
# We are one of the Fastest Growing Life Insurance Companies



Collected Individual APE (\$ Mn)



Number of Policies in force

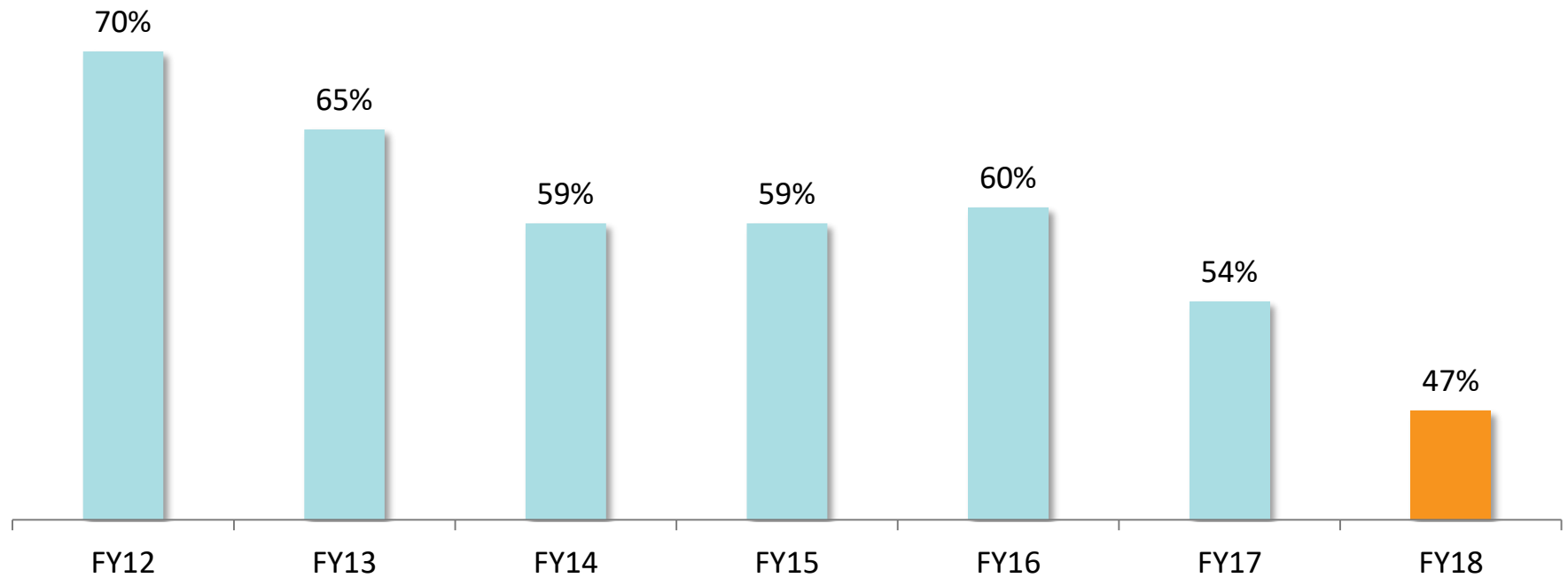


Agency-led multi-channel distribution approach

# Scale Benefits Leading to Operating Efficiencies...



Cost to income ratio (Ex-Insurance)



# ...Aided by Technology Initiatives across Businesses



## Digital Acquisition

### Retail Lending

- Digital lending enabled by India Stack

### Life Insurance

- Lead management system across channels, integrated with policy issuance systems



## Distribution

### Life Insurance

- End to end portal for managing agents, from on-boarding to pay outs

### Asset Mgmt

- Distributor platform to manage clients account opening, transactions, and portfolio tracking

### Wealth Mgmt

- Edelweiss Mobile Trader ~ 0.2 mn users
- Contributing to 50% of online revenue



## Customer Experience

### Capital Markets

- Insurance aggregator platform for B2B clients

### Wealth Mgmt

- ESOP desk – end to end processing for corporates

### Wealth Mgmt

- State of art desktop trading platform
- Advanced technical analysis



## Risk

### Retail Lending

- Automated underwriting and risk assessment

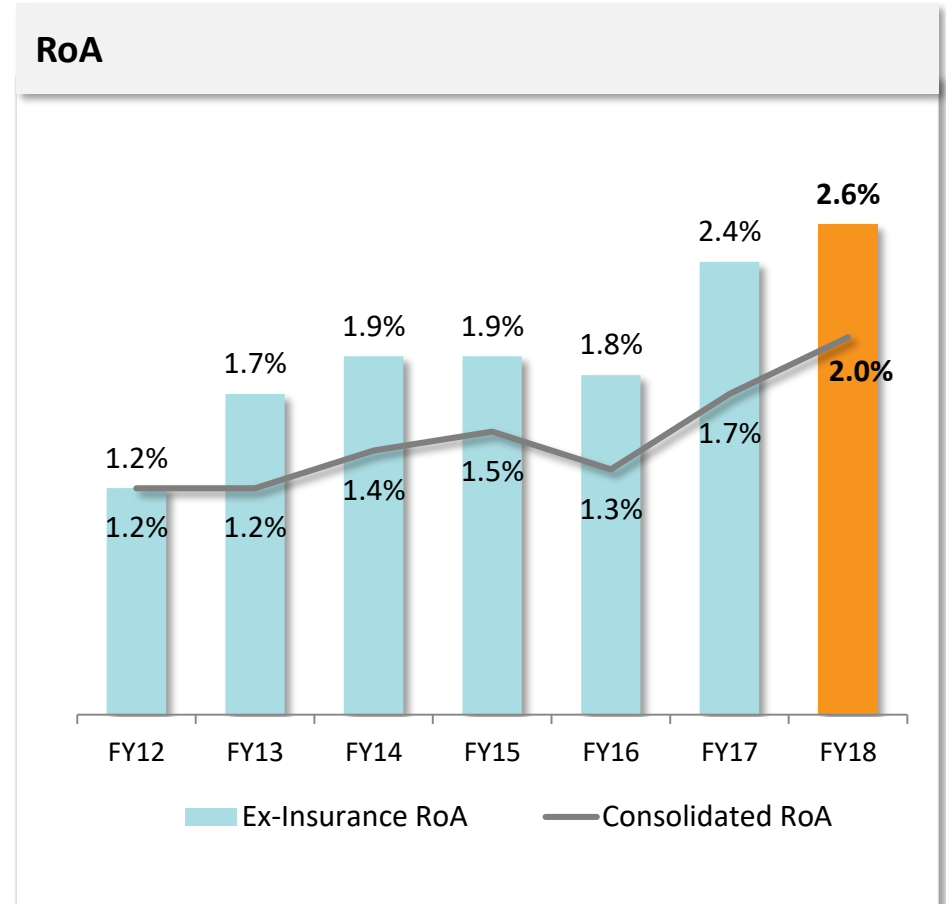
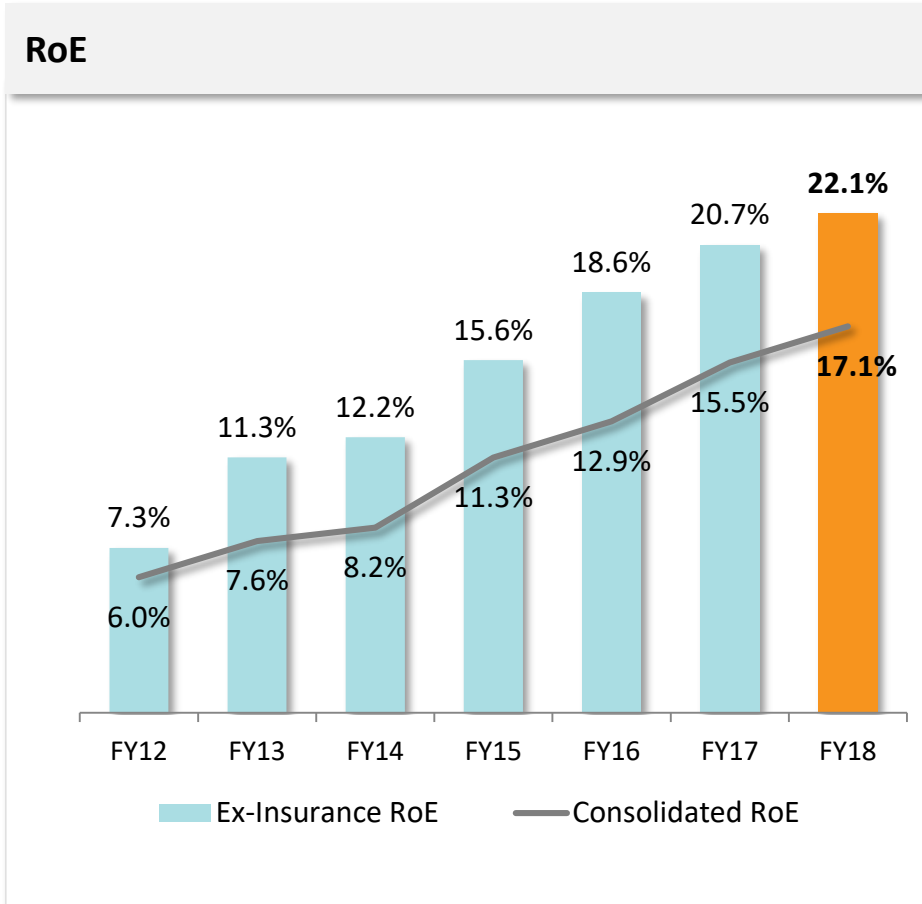
### Global Risk

- Integrated risk engagement and development platform

### Global Risk

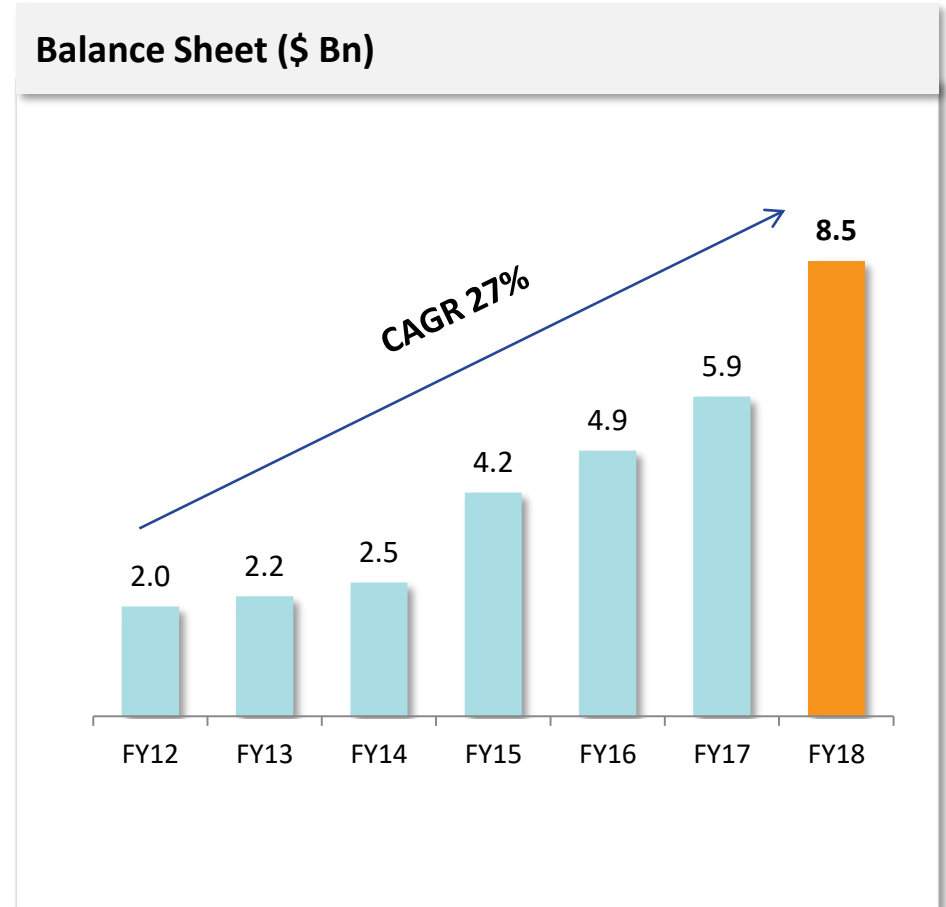
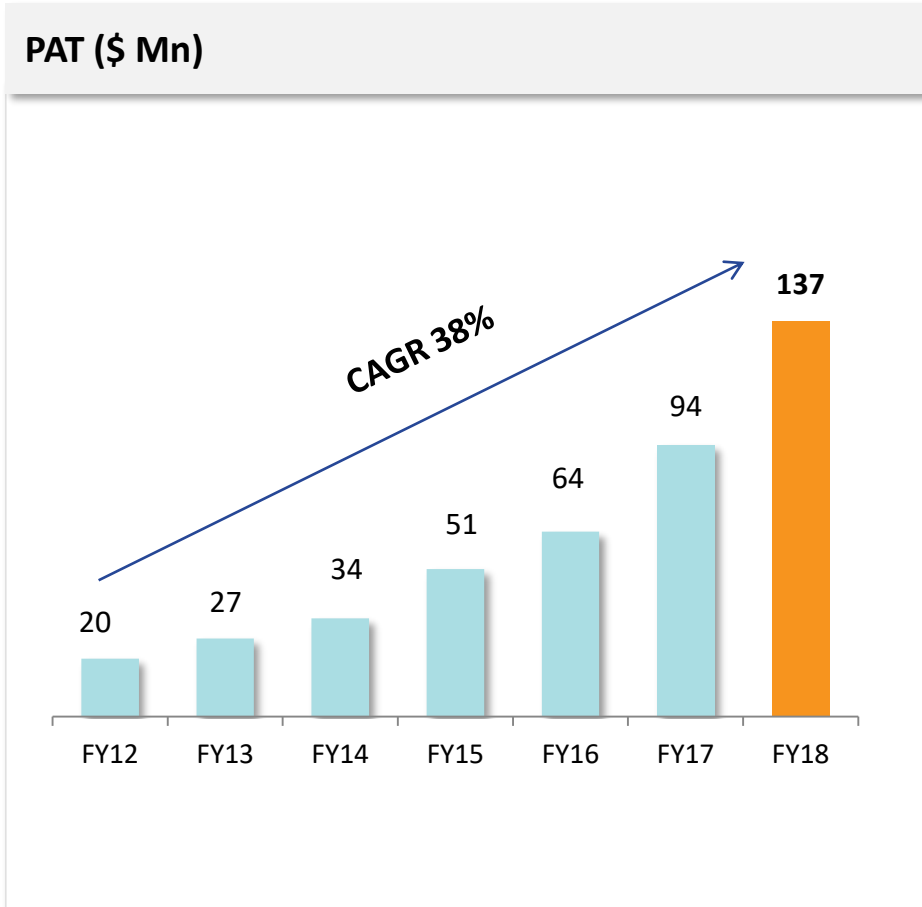
- Provide early warning signals
- Enable proactive action on portfolio

# We have Significantly Improved Balance Sheet Efficiency...



...As reflected in profitability across business cycles

# ...Ensuring Our Diversified Model Delivers Consistent Growth

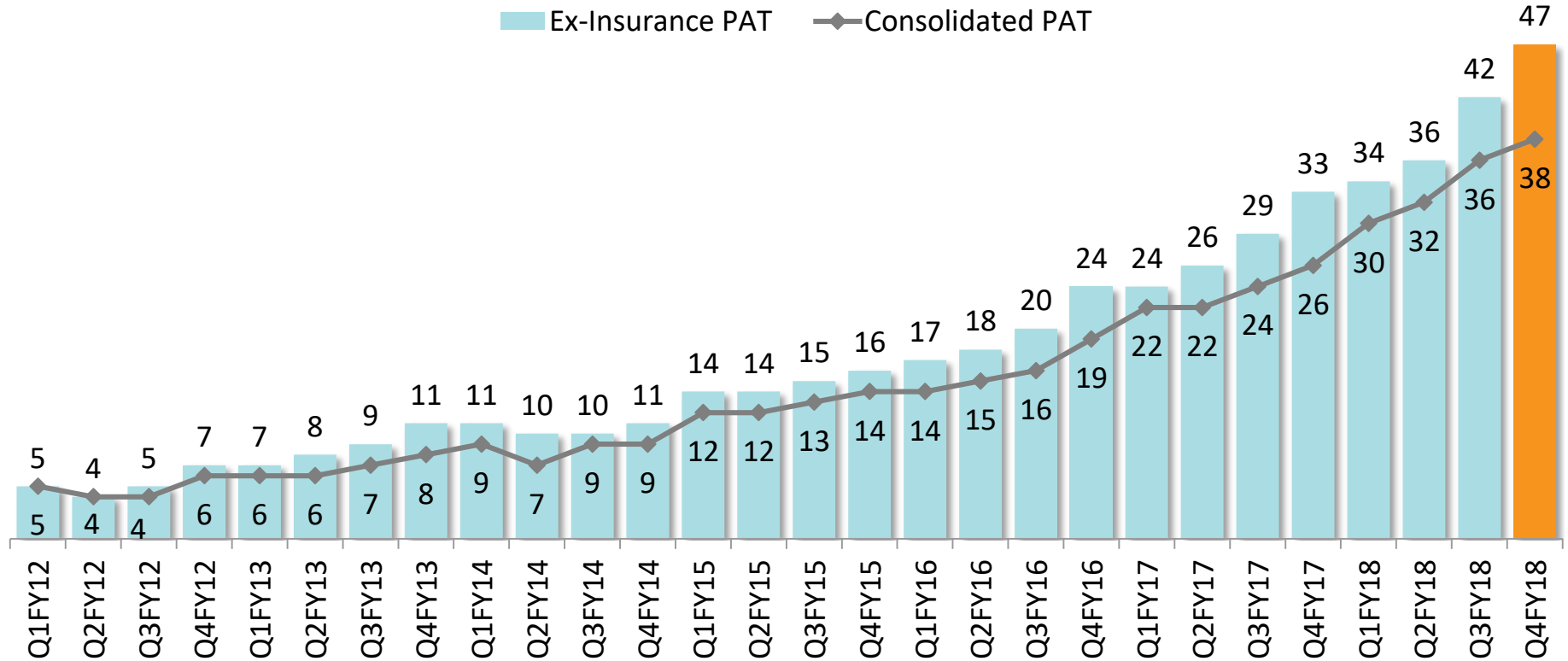


**27% growth in balance sheet assets supported a 38% growth in profits**

# Consolidated PAT CAGR was 38% Over 28 Quarters



Profit after Tax  
(\$ Mn)



Sustained PAT growth trajectory

# Aspirations for 2020 : Our Report Card



		<u>FY17</u>	<u>FY18</u>
<b>1</b>	Consistently grow our PAT at 25% - 35% annually	47%	46%
<b>2</b>	Achieve a Consolidated RoE% of at least 18%	15.5%	17.1%
<b>3</b>	Achieve an Ex-Insurance RoE of at least 22%	20.7%	22.1%
<b>4</b>	Bring down Ex-Insurance Cost to Income Ratio to below 50%	54%	47%
<b>5</b>	Increase Retail Credit Book to 50% of Total Credit Book	33%	39%
<b>6</b>	Maintain our asset quality with GNPA below 2%	1.59%	1.75%
<b>7</b>	Enhance long term credit rating to AAA	AA	AA



## Quarterly Performance Highlights – Q4FY18

# Q4FY18 Performance Highlights



1

## Consistent growth in profits...

- Consolidated PAT growth of 46% YoY
- Ex-Insurance PAT growth of 45% YoY

2

## ...Distributed across businesses

- Credit business grew 50% YoY
- Franchise & Advisory business grew 28% YoY

3

## Key performance parameters

- |                              |                            |
|------------------------------|----------------------------|
| • Consolidated RoE 15.3%     | Ex-Insurance RoE 21.6%     |
| • Consolidated RoA 1.8%      | Ex-Insurance RoA 2.8%      |
| • Consolidated C/I ratio 62% | Ex-Insurance C/I ratio 45% |

# Consolidated Q4FY18 PAT Growth of 46%



(\$ Mn)	Q4FY17	Q3FY18	Q4FY18	Y-o-Y Growth
<b>PAT Consolidated (\$ Mn)</b>	26	36	38	46%
<b>PAT Ex-Insurance (\$ Mn)</b>	33	42	47	45%
<b>Balance Sheet (\$ Bn)</b>	5.9	7.5	8.5	42%

## 2 Profit Growth Across Businesses



(\$ Mn)	Q4FY17	Q3FY18	Q4FY18	Y-o-Y Growth	FY16	FY17	FY18	2 Year CAGR
<b>PAT</b>	<b>26</b>	<b>36</b>	<b>38</b>	<b>46%</b>	<b>64</b>	<b>94</b>	<b>137</b>	<b>47%</b>
<i>Credit</i>	20	26	30	50%	52	69	99	38%
<i>Franchise &amp; Advisory</i>	12	12	15	28%	11	30	47	106%
<i>Insurance</i>	(6)	(5)	(9)	-	(16)	(17)	(22)	-
<i>BMU, Corp &amp; Others</i>	1	4	3	-	17	12	13	-

### 3 Key Performance Parameters



#### Key Ratios

Consolidated	Q4FY17	Q3FY18	Q4FY18	FY17	FY18
RoE	16.1%	17.4%	15.3%	15.5%	17.1%
RoA	1.7%	2.0%	1.8%	1.7%	2.0%
Cost to Income Ratio	67%	59%	62%	67%	60%

Ex-Insurance	Q4FY17	Q3FY18	Q4FY18	FY17	FY18
RoE	22.2%	22.5%	21.6%	20.7%	22.1%
RoA	2.7%	2.6%	2.8%	2.4%	2.6%
Cost to Income Ratio	51%	46%	45%	54%	47%

RoE has dropped due to equity infusion at Edelweiss level and Life Insurance (full quarter impact)  
 C/I increase is due to seasonality of LI business



# Annual Performance Overview - FY18

# Financial Snapshot – FY18



(\$ Mn)	EOP Equity	Profit after Tax	RoE	RoA
Pre Minority				
Credit	865	112	18.1%	2.2%
Franchise & Advisory	35	47		
BMU, Corp & Others	95	13	9.7%	1.0%
Life & General Insurance	199	(40)		
(-) Minority	167	(4)		
<b>Total Consolidated</b>	<b>1,026</b>	<b>137</b>	<b>17.1%</b>	<b>2.0%</b>
<b>Total Ex-Insurance</b>	<b>914</b>	<b>159</b>	<b>22.1%</b>	<b>2.6%</b>

# Credit Business Performance Snapshot



Credit Business FY18	Total	Y-o-Y	Retail	Y-o-Y	Corporate	Y-o-Y	Distressed	Y-o-Y
EOP Capital Employed (\$ Bn)	6.5	52%	2.5	81%	3.0	41%	1.0	32%
EOP Equity (\$ Bn)	0.9	49%	0.2	68%	0.4	36%	0.2	61%
Net Interest Income (\$ Mn)	401	54%	102	54%	225	37%	75	141%
PAT (\$ Mn)	112	44%	31	64%	52	18%	30	98%
Net Interest Margin	7.7%		5.2%		9.4%		9.1%	
Cost to Income	34%		46%		31%		27%	
RoE	18.1%		15.8%		18.8%		20.0%	
RoA	2.2%		1.6%		2.2%		3.6%	

- Growth driven by our diversified credit book
- Scale up Corporate Credit opportunity through co-investment from Asset Management fund
- Focus on increasing Retail Credit book

# Franchise & Advisory Business Performance Snapshot



Franchise & Advisory Business FY18 (\$ Mn)	Total	Y-o-Y	Wealth Mgmt	Y-o-Y	Asset Mgmt	Y-o-Y	Capital Mkts	Y-o-Y
Net Revenue	204	25%	89	28%	20	151%	95	12%
PAT	47	60%	20	83%	5	354%	22	28%
Cost to Income	65%		67%		63%		64%	

Customer Assets (\$ Bn)	Assets under Advice		Assets under Management		Assets under Custody and Clearing	
	13.9	49%	4.4	60%	2.0	171%

Cost to income ratio down from 85% in FY16 to 65% in FY18 as businesses scale up

# Life Insurance Performance Snapshot



(\$ Mn)	FY18	Y-o-Y
Net Premium Income	95	45%
Investment & Other Income	25	8%
<b>Total Business</b>	<b>120</b>	<b>36%</b>
<b>Profit After Tax</b>	<b>(36)</b>	-
Minority	(18)	-
<b>Edelweiss' share in PAT</b>	<b>(18)</b>	-
<b>Net Worth</b>	<b>178</b>	<b>58%</b>

Equity infusion in Q3FY18 from Edelweiss and JV partner Tokio Marine to fund growth



## **Business Update**

***CREDIT***

***Retail Credit – Corporate Credit – Distressed Credit***

# Credit Business is a Mix of Diversified and Scalable Assets



As on 31 <sup>st</sup> March '18	Capital Employed (\$ Bn)	% Share	
<b>Retail Credit</b>	<b>2.5</b>	<b>39%</b>	
Retail Mortgage	1.0	16%	Blend of loans to home owners and home buyers
SME & Business Loans	0.6	9%	Underserved and highly scalable, focus area for future
Loan against Securities	0.7	11%	Catering to Retail & Wealth Mgmt customers in Capital Markets
Agri and Rural Finance	0.2	3%	Large scalable opportunity with low competitive intensity
<b>Corporate Credit</b>	<b>3.0</b>	<b>46%</b>	
Structured Collateralised Credit	1.4	22%	Customized credit solutions with robust risk management systems
Wholesale Mortgage	1.6	24%	Developer financing for primarily residential properties
<b>Distressed Credit</b>	<b>1.0</b>	<b>15%</b>	Leading Asset Reconstruction Company in India
<b>Total Credit Book</b>	<b>6.5</b>	<b>100%</b>	

Credit

Franchise & Advisory

Life Insurance

# Credit Business at a Glance



Credit Business	FY17	FY18
Capital Employed (\$ Bn)	4.2	6.5
Average Interest Yield	16.2%	16.3%
Average Cost of Borrowing	10.3%	9.8%
Net Interest Margin	7.2%	7.7%
Net Revenue (\$ Mn)	261	401
Cost to Income	36%	34%
Provisions & Write Offs (\$ Mn)	49	95
PAT (\$ Mn)	69	99
RoE	18.2%	18.3%
RoA	2.1%	2.2%

# Asset Quality at a Glance



At the end of	FY17	FY18
Gross NPA (\$ Mn)	56	96
Gross NPA %	1.59%	1.75%
Net NPA %	0.60%	0.70%
Outstanding Provision Held (\$ Mn)	48	78
Total Provision Cover	87%	81%
Average Collateral cover on Corporate book	2.3X	2.1X
Average Loan-To-Value on Retail book	~45%	~45%

Credit

Franchise & Advisory

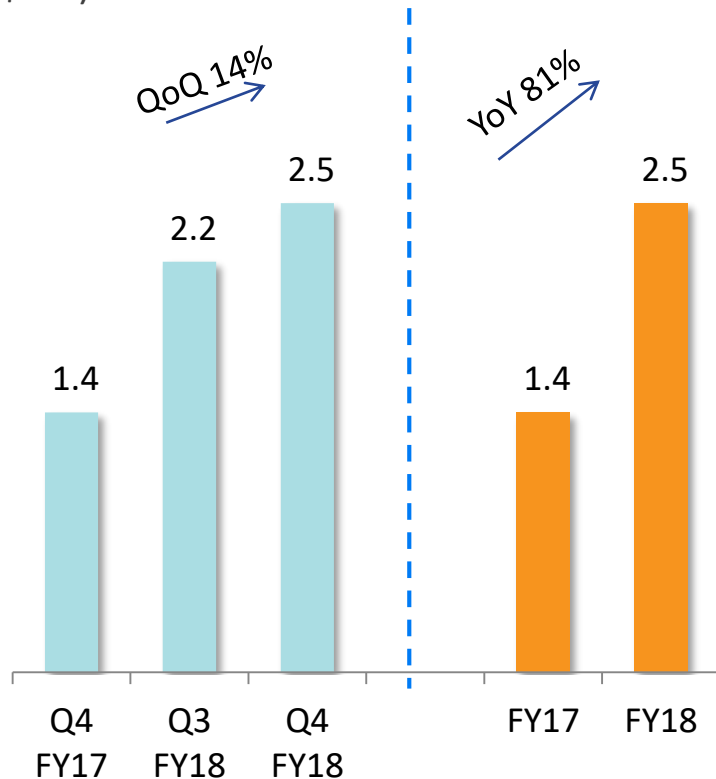
Life Insurance

# Retail Credit Expanding Footprint



## Capital Employed

(\$ Bn)



## Business Highlights

### SME

- Originations up 76% on Y-o-Y basis
- Digital journey (Phygital) begun - Enhanced efficiency and client experience
- 88 locations live up from 17 locations as on March'17

### Retail Mortgage

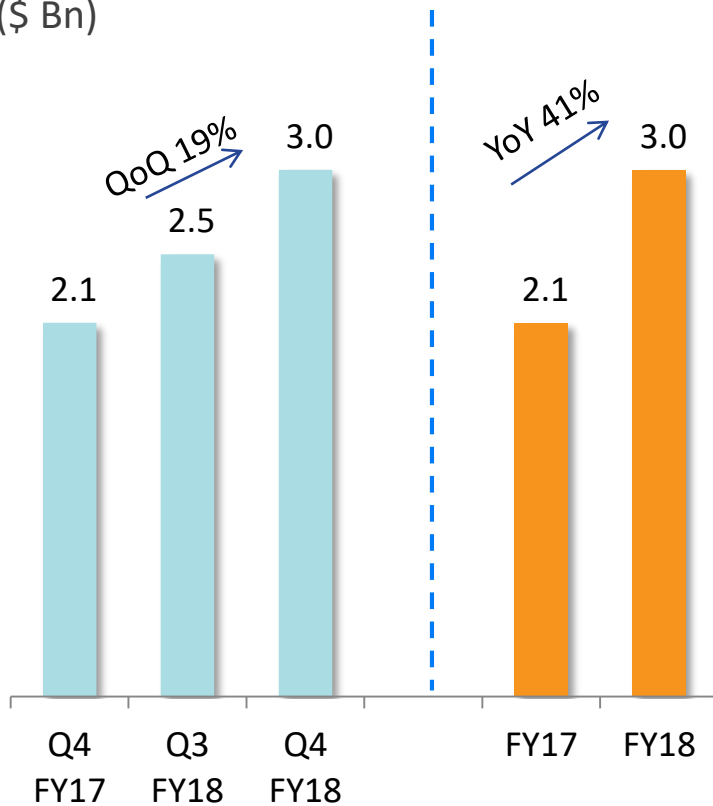
- Strong FY18 with originations up 147% on Y-o-Y basis

	SME		Retail Mortgage	
	Secured	Unsecured	Small Ticket HL	LAP
Average Yields %	13%	20%	11%	11%
Median Ticket Size (\$ Mn)	0.15	0.02	0.02	0.03

# Calibrated Growth in Corporate Credit



## Capital Employed (\$ Bn)



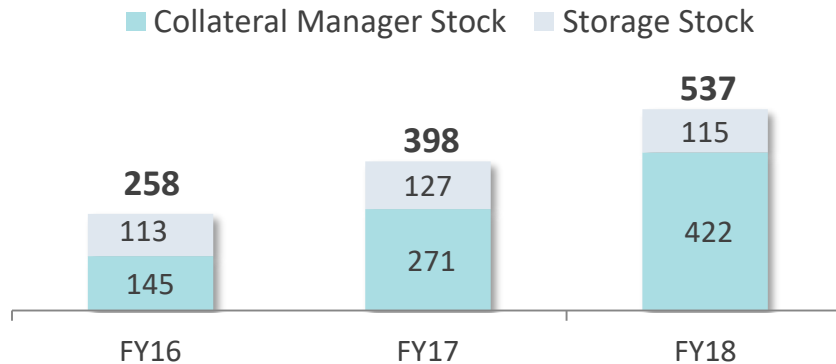
## Business Highlights

- Risk-management centered approach to collateralized lending
- In house team of experts for carrying out detailed evaluations
  - Counterparty, Collateral and Cash flows
- Ring fenced structures and hybrid collateral pool ensures lower loss given defaults
- Incremental growth to largely come through the fund structure going forward

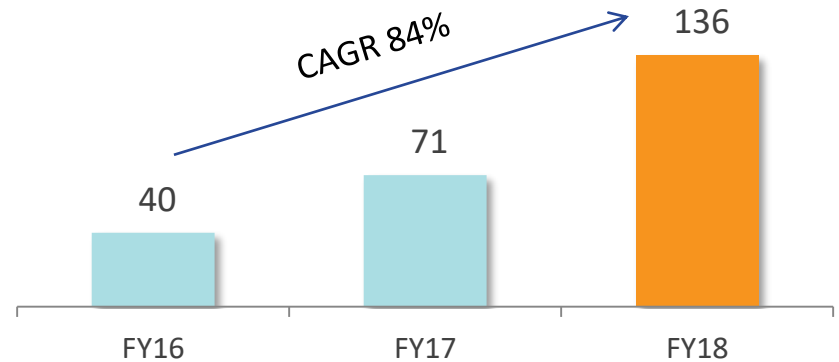
# Agri Credit Expected to Scale Up



## Collateral Value (\$ Mn)



## Agri Credit Book Size (\$ Mn)



## Business Highlights

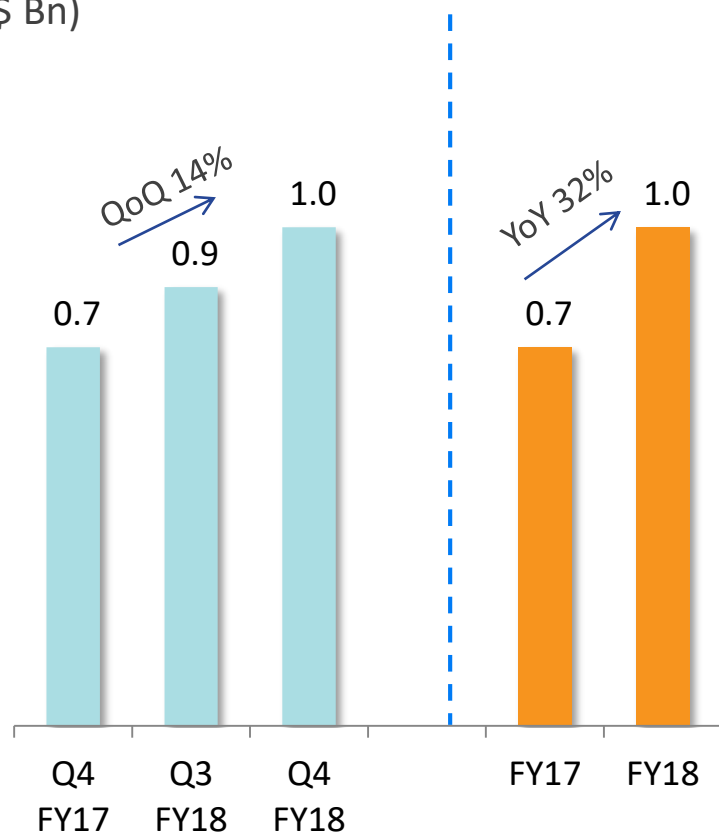
- One of the few organized players providing end to end business solutions in the Agri value chain
- Leveraging the large opportunity size of the Agri financing industry
- Continued focus on increasing the credit book; disbursements grew by 93% on a YoY basis
- Network of 523 warehouses across 17 states in India; investments in risk management capabilities
- Empanelled with 19 banks for Collateral Management Services

# Distressed Credit Performance on Track...



## Capital Employed

(\$ Bn)



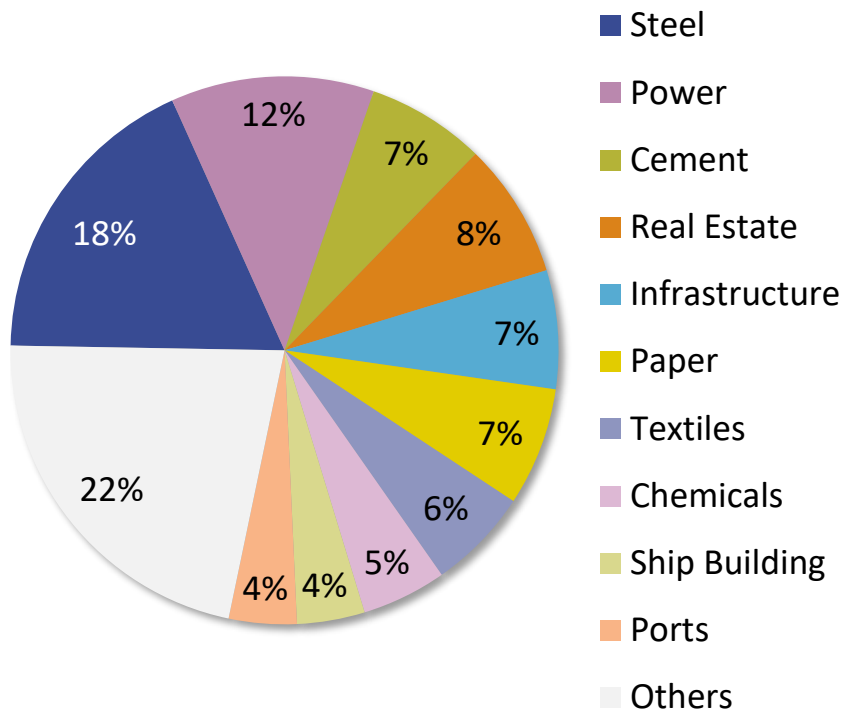
## Business Highlights

- Focus on large operating and EBITDA earning assets that need financial restructuring
- Strong focus on resolutions aided by changes in Insolvency and Bankruptcy Code norms
- Actively targeting opportunities in the second round of NCLT cases
- AUM stood at \$ 6.8 Bn as on 31st March 2018

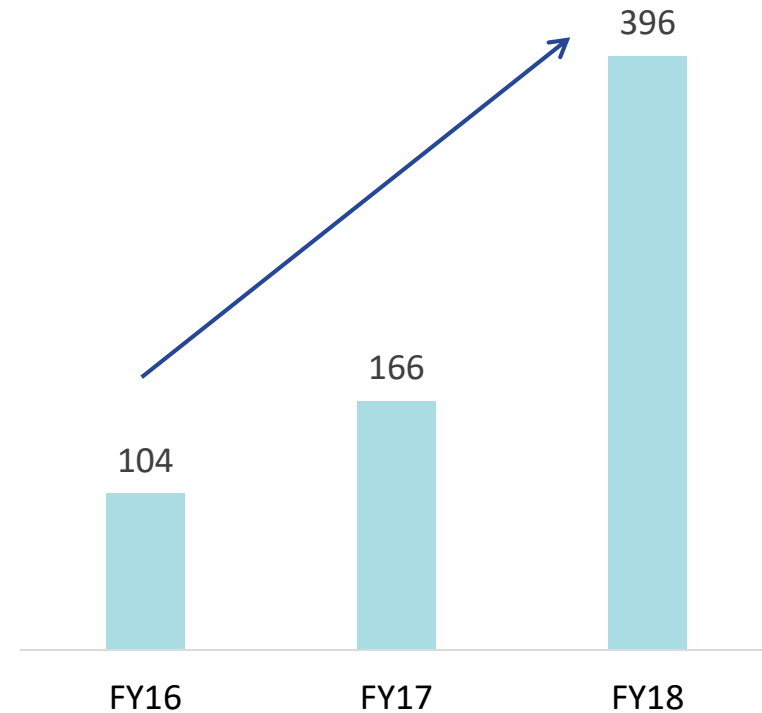
# ...With Improvement in Recoveries



**Top 10 industry exposure% by Acquisition price**



**ARC Recoveries (\$ Mn)**





# Business Update

**FRANCHISE & ADVISORY**

**Wealth Management – Asset Management – Capital Markets**



# Franchise & Advisory Business at a Glance



Franchise & Advisory (\$ Mn)	FY17	FY18
Net Revenue	163	204
Cost to Income	73%	65%
PAT	30	47

Credit

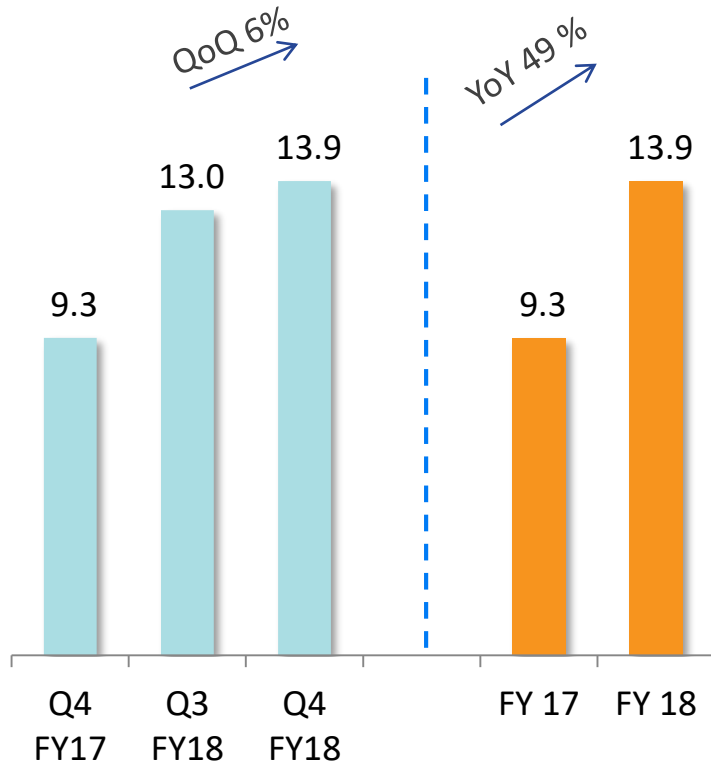
**Franchise & Advisory**

Life Insurance

# Wealth Management AUA Continues to Scale Up...



## Assets Under Advice (\$ Bn)

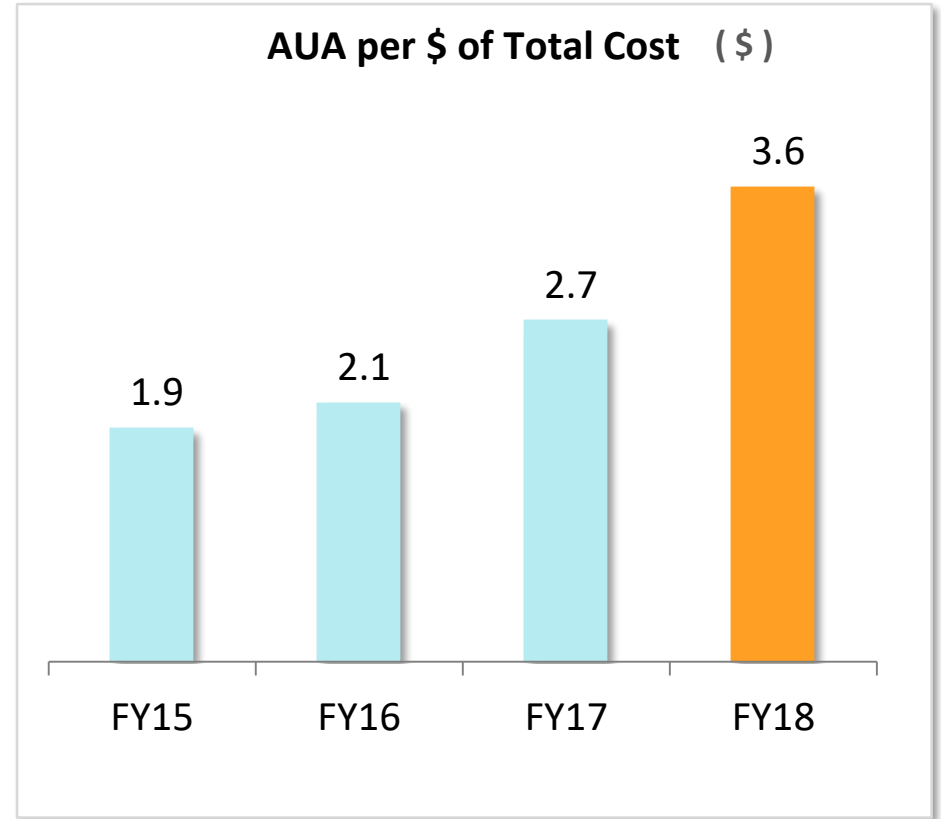
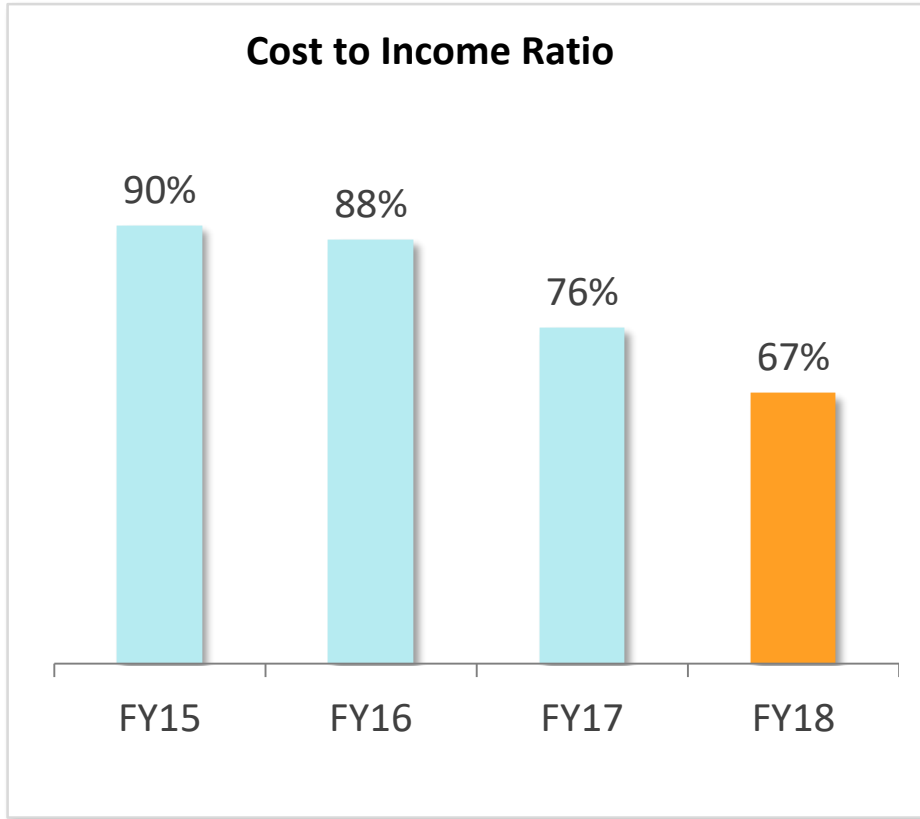


## Business Highlights

- Over 50% CAGR growth in AUA in the last 5 years
- Maintained yields of ~70-80 bps on AUA
- Added 63 RMs in the UHNI business, bringing the total strength to 172

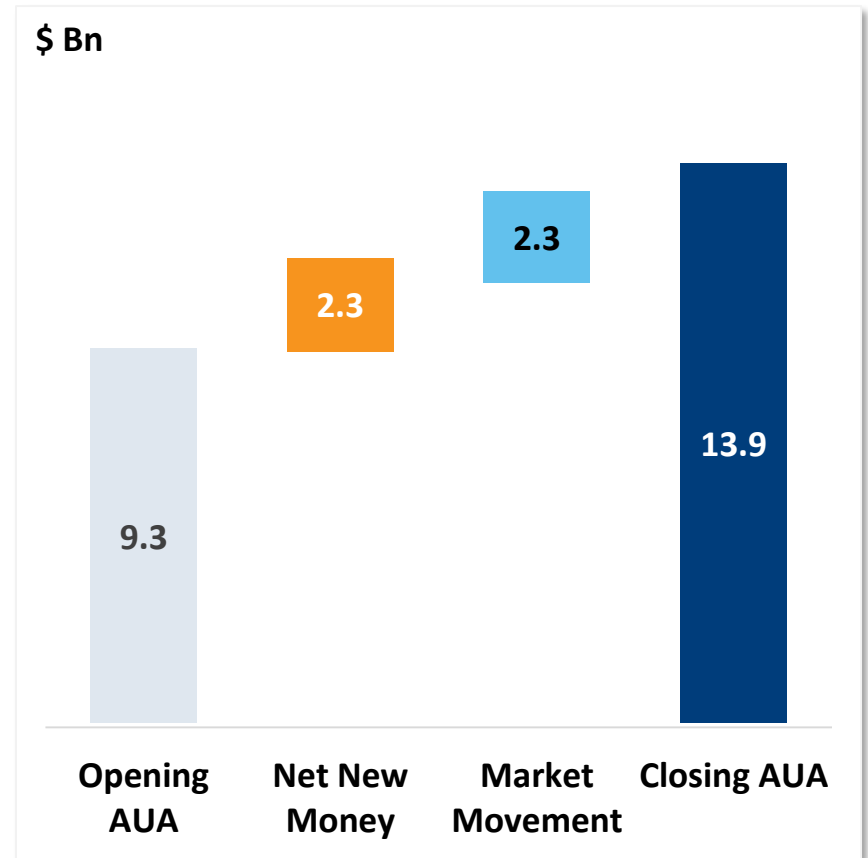
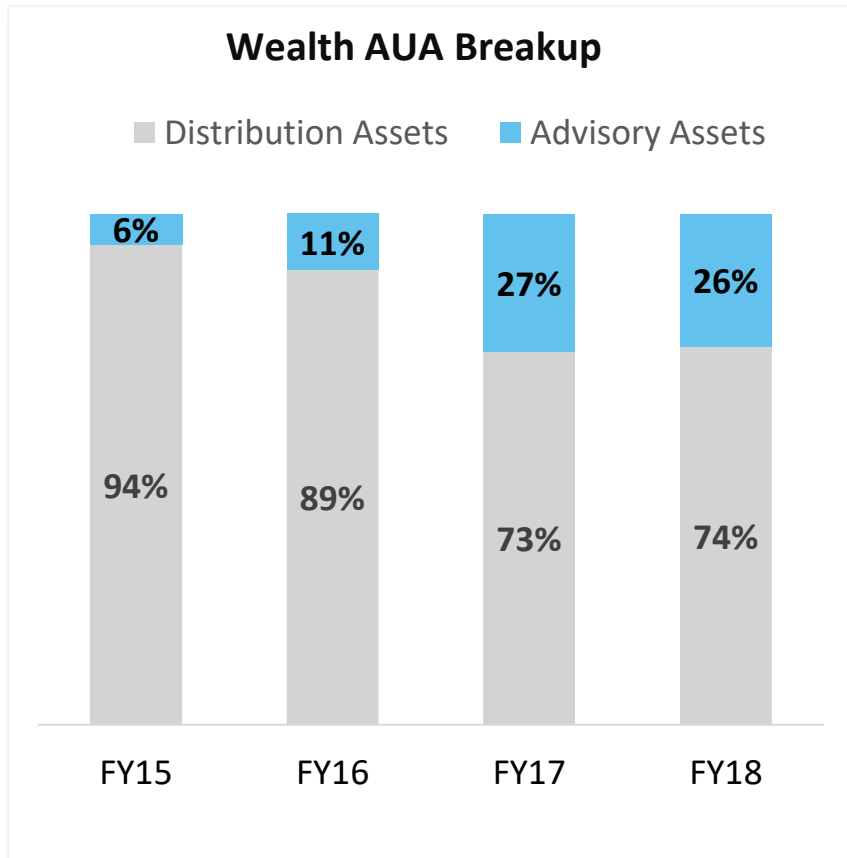
As on 31st Mar'18	Number of Clients	AUA (\$ Bn)	Number of RMs
Ultra High Net Worth Individuals	1,250	10.6	172
Affluent	4,50,000	3.2	654

# ...Driving Efficiency and Productivity...

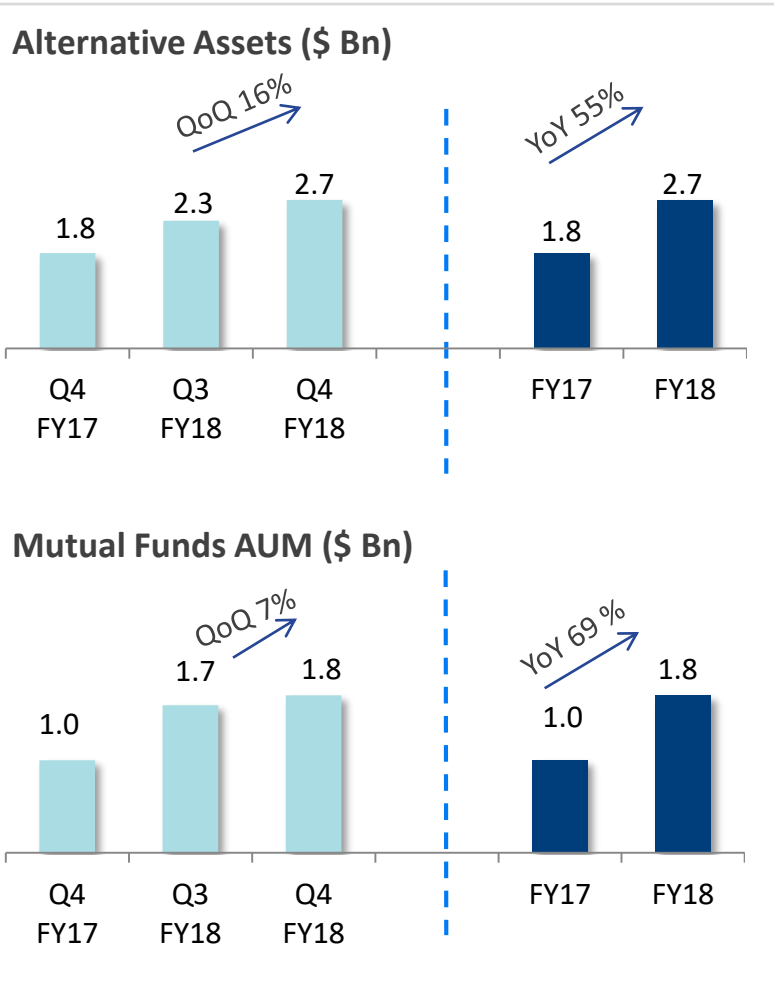


... through digitization of core and front end technology platform

# Wealth Management Business Overview



# Asset Management has Healthy Growth in AUM



## Business Highlights

### Alternative Assets

- Raised \$235 Mn in first closure of Edelweiss Infra Yield Fund
- Deployed ~ \$154 Mn across real estate and stressed funds in Q4 FY18

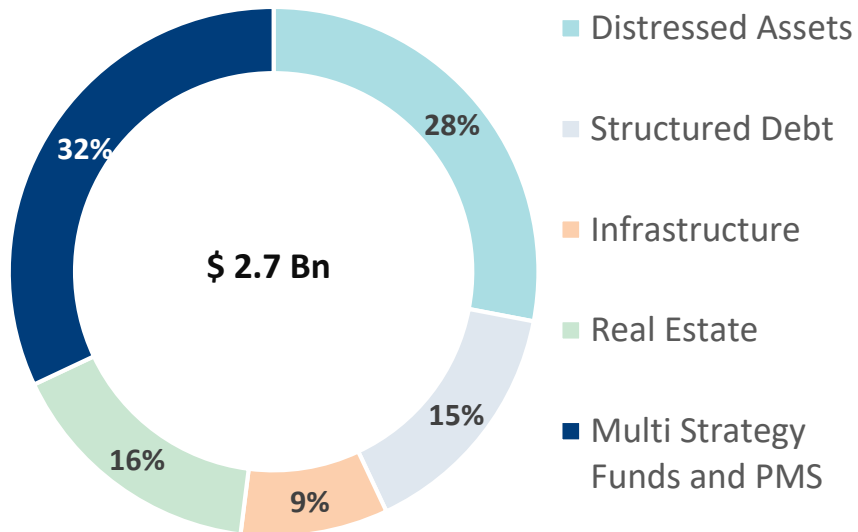
### Mutual Funds

- Garnered \$54 Mn in Edelweiss Maiden Opportunities Fund launched in Q4 FY18
- Increase in investor base by over 50% in Q4FY18 over last quarter

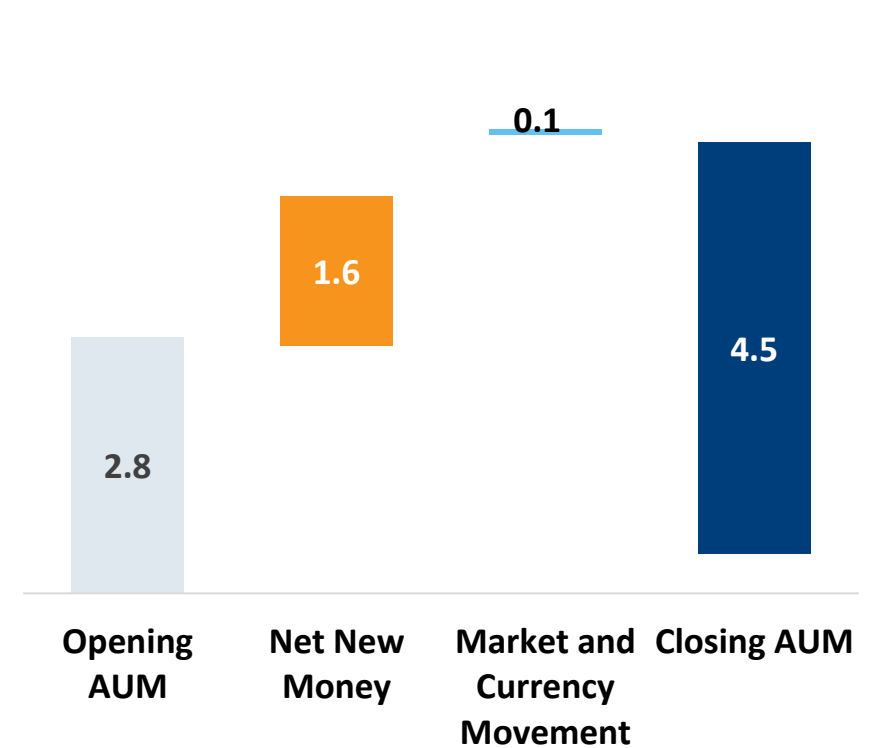
# Present Across Asset Classes in Private Debt Space



**Alternative Assets AUM**



**\$ Bn Asset Management AUM Movement in FY18**



# Capital Markets Strong Performance Continues



## Key Equity Capital Market Transactions



IPO \$ 307 Mn  
BRLM

L&T Finance Holdings

QIP \$ 154 Mn  
BRLM



IPO \$ 144 Mn  
BRLM

## Key Debt Capital Market Transactions



Power Finance  
Corporation

\$ 430 Mn  
Arranger



Shriram  
Transport  
Finance

\$ 153 Mn  
Arranger



United India  
Insurance

\$ 138 Mn  
Arranger

## Business Highlights

### Equity Capital Markets

- Closed five capital market transactions during the quarter
- Increased block market share during the year from 4.1% to 4.6%
- Ranked 2<sup>nd</sup> in Global Custodian Agent Banks (ABEM) Survey

### Debt Capital Markets

- Ranked 1<sup>st</sup> in placements of commercial paper with 23% share for FY18
- Ranked 1<sup>st</sup> as arrangers of public issues with market share of 81% in FY18

Credit

Franchise & Advisory

Life Insurance



# Business Update

*Life Insurance*



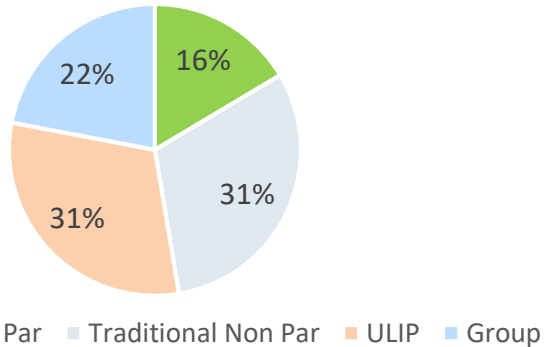
**Edelweiss**  
Ideas create, values protect

# Life Insurance – Long Term Value Creation



## Product Mix

New Business Premium FY18



## Distribution

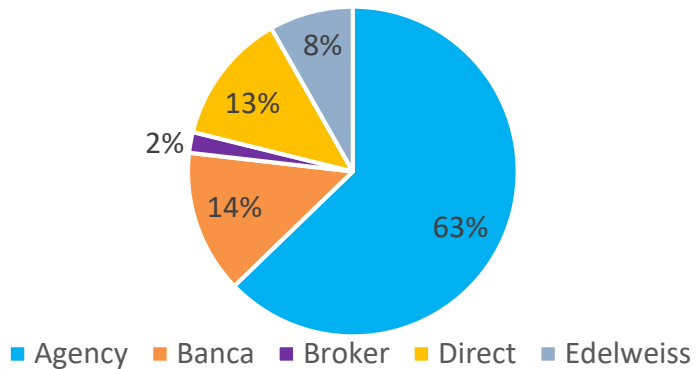
- Agency-led multi-channel distribution approach with emphasis on productivity
- 121 branches and ~31,000 PFAs across 93 locations in India

## Investments Capability

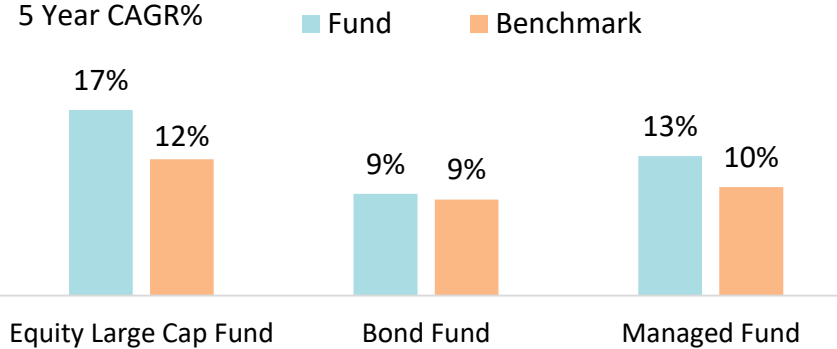
Morningstar has rated all our ULIP funds 4 or 5 star

## Channel Mix

Individual New Business Premium FY18



5 Year CAGR%



Credit

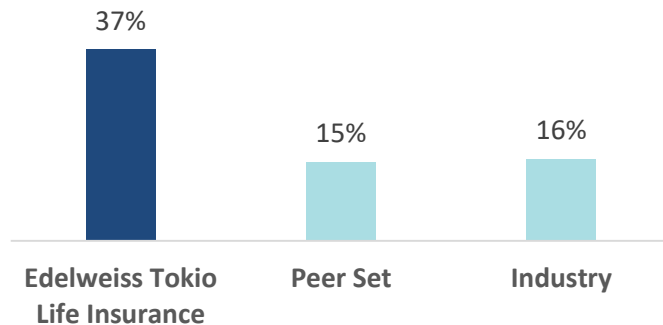
Franchise & Advisory

**Life Insurance**

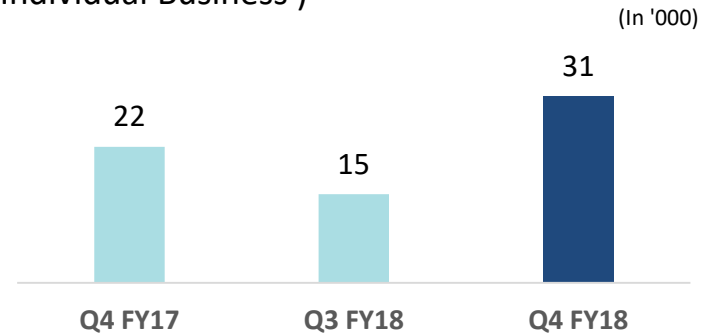
# One of the Fastest Growing in Individual Annual Premium Equivalent



## Collected Individual Annual Premium Equivalent CAGR growth since FY15



## Number of Policies Issued (Individual Business )



## Business Highlights

- Collected Individual Annual Premium Equivalent (APE) - \$20 Mn for the quarter, growth of 56% YoY
- Indian Embedded Value (IEV) at \$251 Mn as on 31<sup>st</sup> March'18
- Total Premium – \$48 Mn for the quarter, growth of 52% YoY
- Leveraging technology
  - Digital Sales (Vikram) for Agency is 62% and Direct Channel is 100% for Q4 FY18
- Claim Settlement Ratio has increased to 95% in FY18 from 93% in FY17
- 13<sup>th</sup> month overall persistency for FY18 is ~78%

Credit

Franchise & Advisory

**Life Insurance**

# Life Insurance – Key Financials



## Edelweiss Tokio Life Insurance Company Limited (ETLI)

(\$ Mn)	FY17	FY18
Net Premium Income	65	95
Investment Income and Other Income	23	25
<b>Total Business</b>	<b>89</b>	<b>120</b>
Profit After Tax	(33)	(36)
Minority	(16)	(18)
<b>Edelweiss' Share in PAT</b>	<b>(17)</b>	<b>(18)</b>
Net Worth	113	178
Indian Embedded Value (IEV)	166	251



# Balance Sheet

# Key Highlights – Balance Sheet

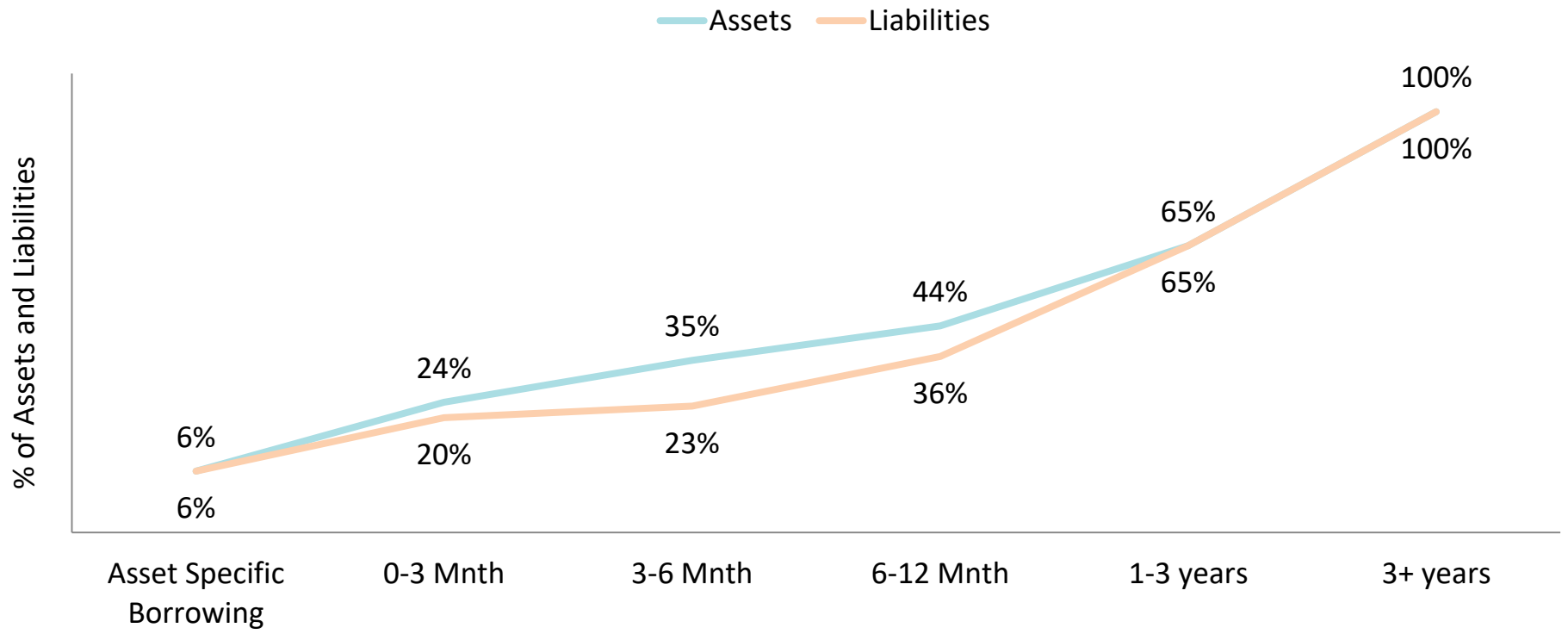


- 1** Matched Asset-Liability profile
- 2** Comfortable capital adequacy ratio at 17.04%
- 3** Diversified borrowings mix
- 4** Liquidity cushion at 9% of Balance Sheet
- 5** Stable business model reflected in credit ratings

# 1 Matched Asset - Liability Profile



As on 31<sup>st</sup> March'18: \$ 8.5 Bn



- Positive asset-liability matching across durations
- BMU manages ALM under the aegis of Asset Liability Committee

## Comfortable Capital Adequacy Ratio



### Capital Structure as on 31<sup>st</sup> March 2018 (\$ Bn)

Tier I	1.2
Tier II	0.2
Total Capital	1.5
Risk Weighted Assets	8.6

88% of gross assets of  
\$ 9.8 Bn

### Capital Adequacy Ratio

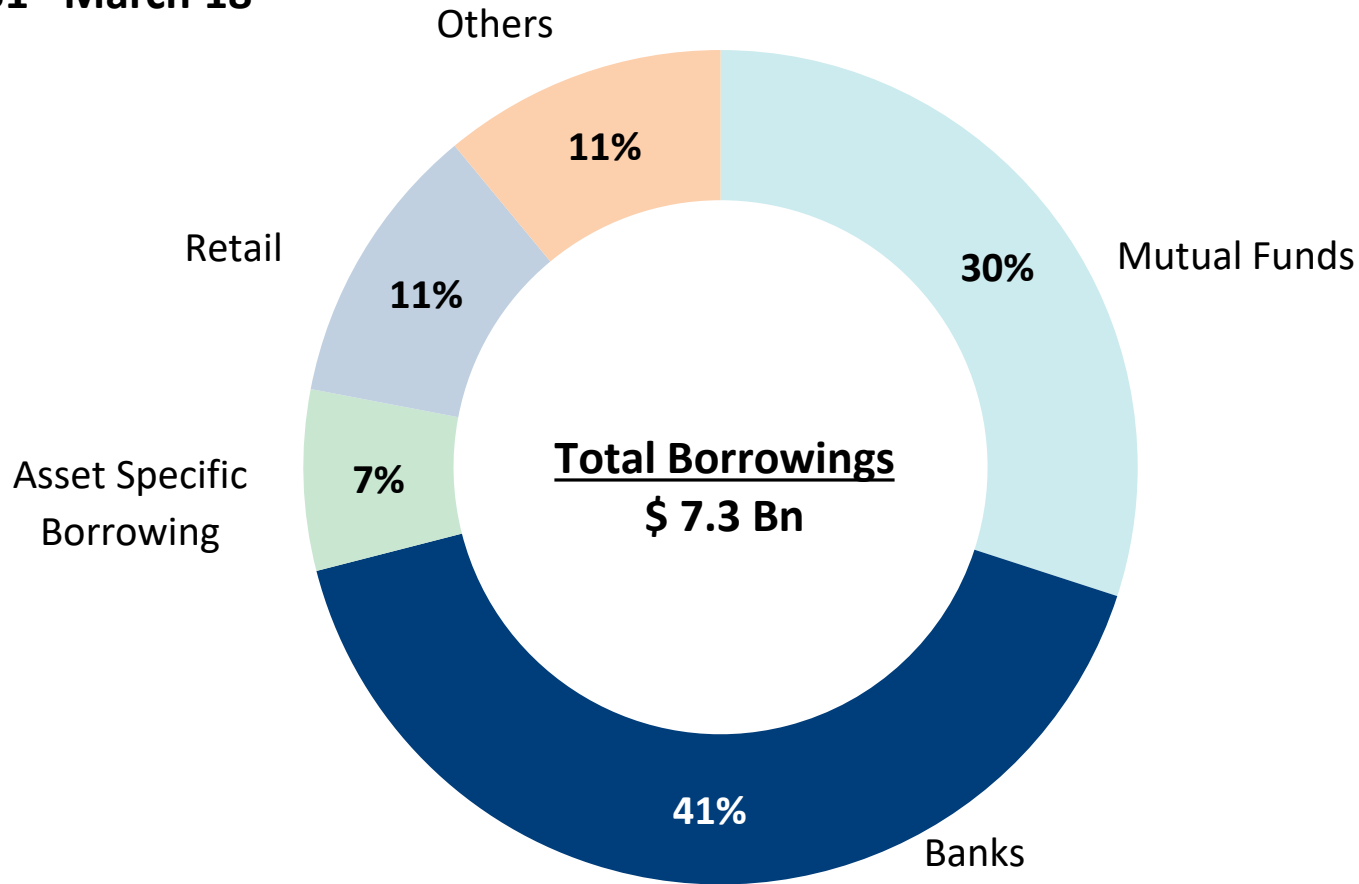
17.04%

Debt/Equity : 4.9  
(excluding Treasury assets )

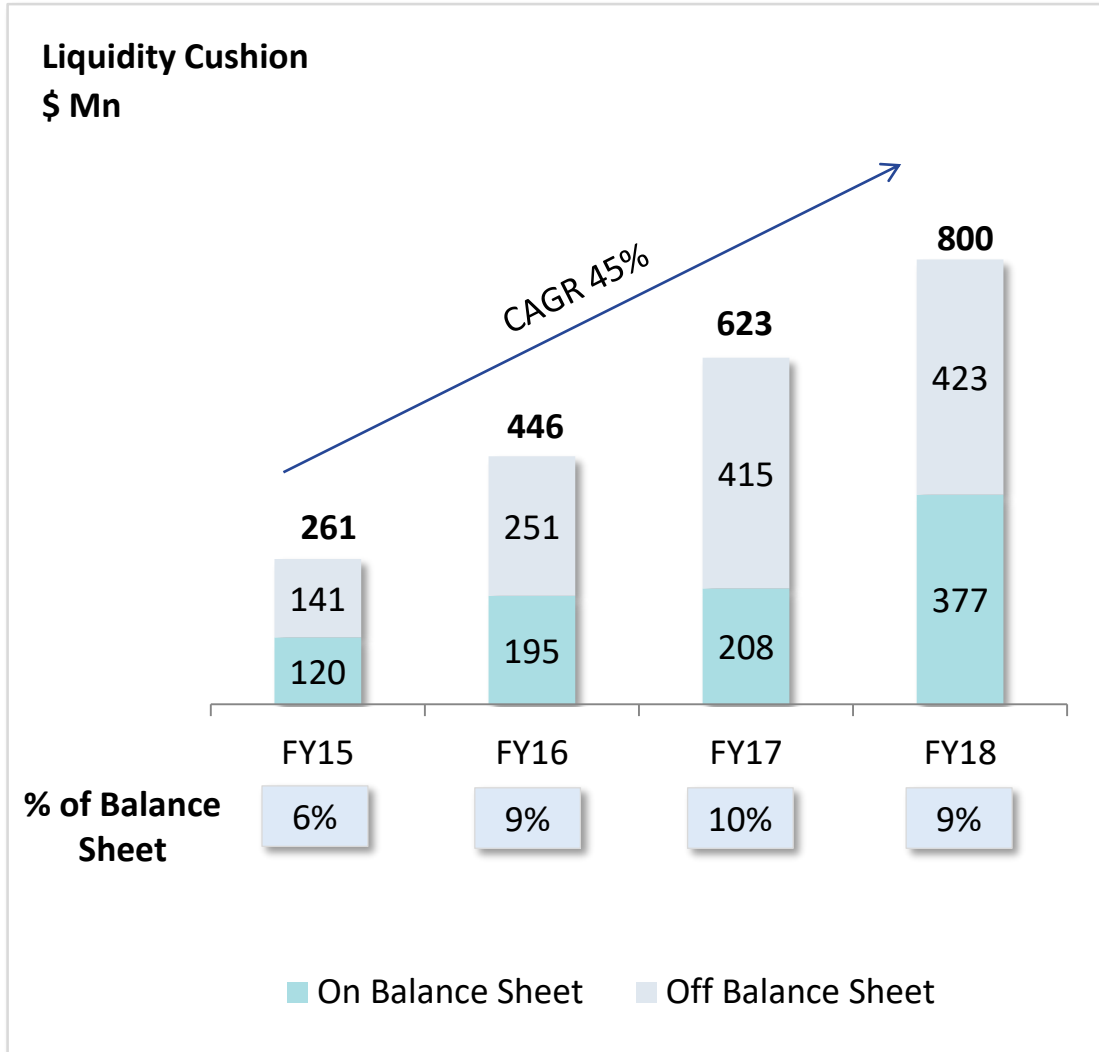
### 3 Diversified Sources of Borrowing



Sources of Borrowings  
As on 31<sup>st</sup> March'18











## Liquidity Cushion at 9% of Balance Sheet



- A well diversified liquidity cushion comprising:
  - Banking Lines
  - Fixed Deposits
  - Government Securities, Mutual Funds etc
- Steady growth in liquidity cushion to provide for any liquidity event
- Continually evaluate the composition through various instruments to ensure immediacy, relevance and cost efficiency

## Stable Business Model Reflected in Credit Ratings

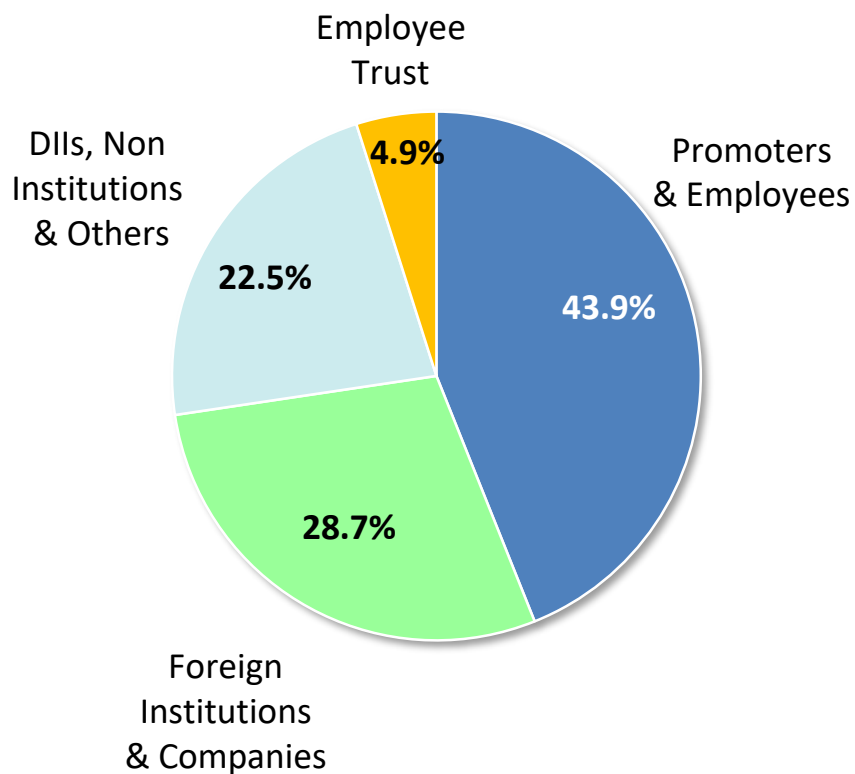


Purpose (Debt Programme)	Rating agency	Rating
Short term	 A STANDARD & POOR'S COMPANY	CRISIL A1+
Short term	 Professional Risk Opinion	CARE A1+
Short term	 ICRA	ICRA A1+
Long term		BWR AA+
Long term	 Professional Risk Opinion	CARE AA
Long term	 A STANDARD & POOR'S COMPANY	CRISIL AA
Long term	 ICRA	ICRA AA
Long term	 SMERA RATINGS LIMITED	SMERA AA+

# Significant Institutional Ownership



**Shareholding Pattern**



**Key Shareholders above 1% (As on 31<sup>st</sup> March'18)**

	Name	Percent
1	BIH SA	4.20%
2	HDFC Mutual Fund	2.31%
3	Goldman Sachs Funds	1.93%
4	Steadview Capital Management	1.58%
5	Caisse de dépôt et placement du Québec (CDPQ)	1.53%
6	Vanguard	1.50%
7	DSP Blackrock	1.23%
8	Blackrock Fund Advisors	1.21%
9	Fidelity International	1.10%
10	Rakesh Jhunjunwala	1.09%
11	Baron Funds	1.05%



## ESG at Edelweiss

# Our ESG Framework is based on the United Nations Sustainable Development Goals



Partnerships

## People Focused Goals



No Poverty, Zero Hunger & Economic Growth



Quality Education



Gender Equality

## Planet Focused Goals



Affordable & Clean Energy

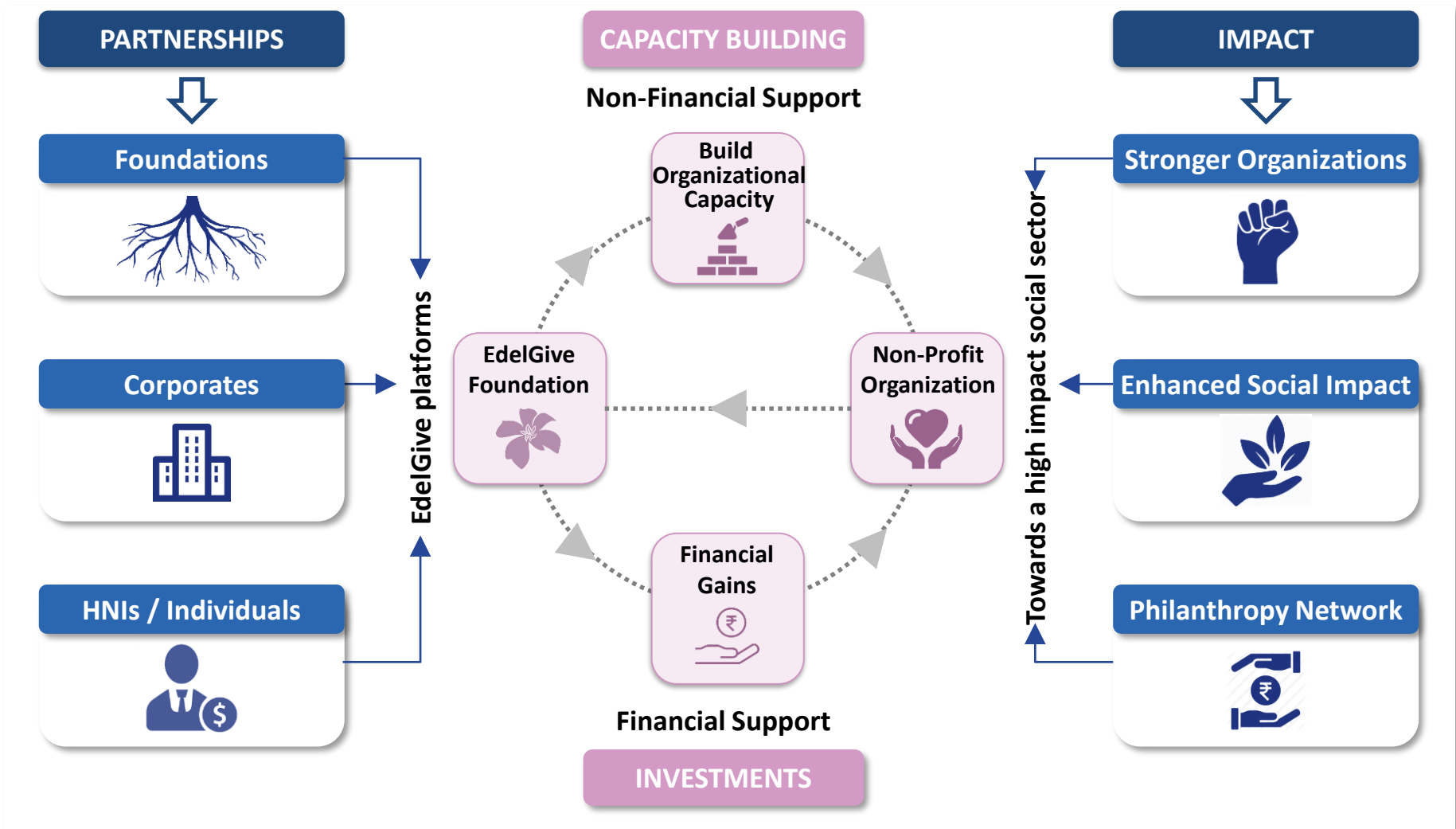


Responsible Consumption



Climate Support

# EdelGive Foundation - Unique Philanthropic Platform



Focuses on Education, Livelihood and Women's Empowerment

# EdelGive Foundation - Key Metrics



## Employee Engagement

Employee Engagement %	More than 85% engaged in financial and non financial giving
Man Hours spent till date	29,500 hrs
Field Visits till date	78

## Capacity Building – Non financial support

Employees provided skills and time pro bono in over 60 projects till date

- Strategy and leadership
- Financial planning
- Systems, processes and technology
- Human resources

## Grants and Funding

## Cumulative till date

Grantees	More than 95 NGOs
Funds Committed	> \$ 19 Mn
Presence in Indian States	14 States
Funding Partners	108

# Creating Continuous Talent and Leadership Pipeline



- Institutionalized the ethos that in the workplace leaders create leaders
- Our leadership programmes are focused towards identifying and grooming leaders at every level
  - **Manco leadership team – 49**
  - **Senior Leaders – 181**
  - **Business and Emerging Leaders - 393**
- Top management is a healthy mix of home grown leaders and lateral hires
- Development endeavors at Edelweiss are structured, framework driven and continuous

Leadership groups account for ~6% of the total employee strength

# Board Comprises Majority of Independent Directors



6 out of 11 directors are independent



**Mr. K Chinniah**

- Served as Managing Director & Global Head Infrastructure, Portfolio, Strategy & Risk Group with GIC Special Investments



**Mr. P N Venkatachalam**

- Banking sector expert and former member of the Interim Pension Fund Regulatory Authority of India
- Former MD, State Bank of India



**Mr. Sanjiv Misra**

- President of Phoenix Advisers Pte. Ltd, a boutique advisory firm.
- Worked with Goldman Sachs, Citigroup



**Mr. Berjis Desai**

- An independent legal counsel engaged in private client practice.
- Retired as Managing Partner at J. Sagar & Associates



**Mr. Navtej S. Nandra**

- Served as President of E\*TRADE Financial Corporation.
- Prior to this he served as CEO for Morgan Stanley Investment Mgmt Inc. and
- COO for Wealth Management at Merrill Lynch



**Mr. Biswamohan Mahapatra**

- Former RBI Executive Director, chaired various committees of RBI
- Handled varied areas of banking regulations, policy and supervision

- A diverse board with rich experience: 300 + years of collective work experience across multiple fields
- Key board committees like audit and remuneration consist almost entirely of Independent Directors

# Awards and Recognition



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## **Wealth Creators Super 50**

Dalal Street Journal 2018

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## **Best Private Bank - India**

Asiamoney Best Bank Awards 2018

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## **Best Product Innovation - Wealth Plus**

ET Now BFSI Awards 2017

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## **Fastest Growing Housing Finance Company**

Golden Globe Tigers Awards 2018

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## **Best Housing Finance Company (mid & small)**

ET Now BFSI Awards 2017

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## **Featured among India's Super 50 Companies**

Forbes India 2017

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