

EW/Sec/2020/134

July 13, 2020

National Stock Exchange of India Limited

Exchange Plaza,
Bandra Kurla Complex,
Bandra (E),
Mumbai – 400 051.

Dear Sirs,

Ref.:- Symbol: EDELWEISS

Sub: Investor Presentation

Further to the Investor Presentation filed by the Company on July 4, 2020, please find enclosed the addendum.

Kindly take the same on record.

Thanking you,

For Edelweiss Financial Services Limited

SD/-

B. Renganathan
Executive Vice President & Company Secretary

Encl: a/a



Edelweiss Financial Services Limited

Addendum – Q4FY20



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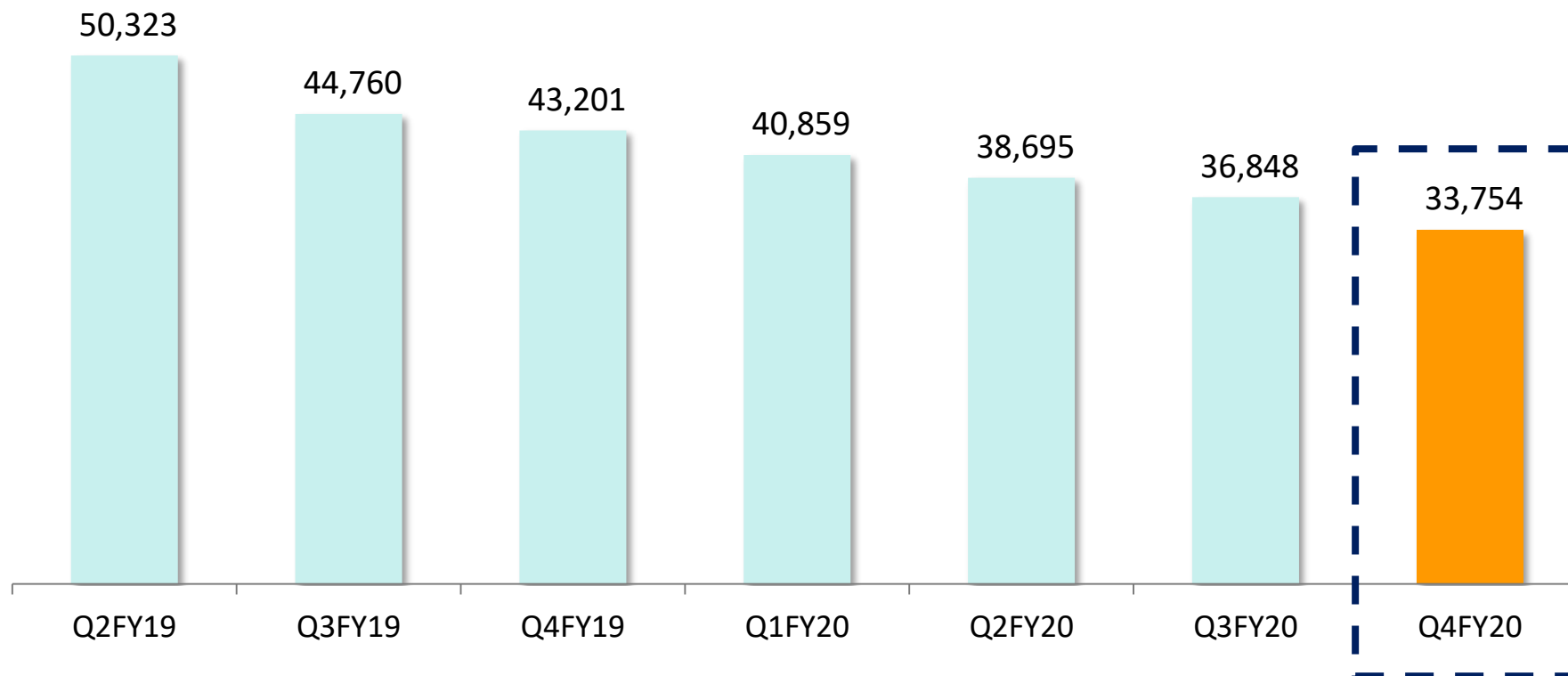


Borrowings

Borrowings Declined By Over INR 16,000 Cr in 18 Months



Borrowings (INR Cr)



De-risking of balance sheet with reduction of borrowings and asset sell-down



Business Wise Reporting

Credit Book. Asset Quality. P&L



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Credit Book Mix



FY20 (INR Cr)	Credit	EGIA	BMU & Corporate	Total book	%
Retail Credit	10,153	314	514	10,982	52%
Retail Mortgage	6,539	-	-	6,539	31%
SME & Business Loans	2,180	26	131	2,337	11%
ESOP and Margin Financing	1,303	288	384	1,974	9%
Agri and Rural Finance	132	-	-	132	1%
Corporate Credit	8,951	-	1,099	10,050	48%
Structured Collateralised Credit	2,967	-	767	3,734	18%
Wholesale Mortgage	5,984	-	332	6,316	30%
Total Credit Book	19,104	314	1,613	21,032	100%

Asset Quality at a Glance



INR Cr	Q4FY20
Credit Book	20,922
<i>Of which Stage 3</i>	1,114
ECL Provision	1,081
<i>Of which Stage 3</i>	254
Specific Provision Cover	23%
Total Provision Cover	97%

PAT Across Businesses



INR Cr	FY20
Credit	(1,420)
EGIA	185
ARC	306
Insurance	(367)
BMU & Corporate	(748)
Total Consolidated Pre MI PAT	(2,044)

Life Insurance Performance Snapshot



INR Cr	FY19	FY20	Y-o-Y Growth
Net Premium Income	855	985	15%
Investment Income & Other Income	202	149	(26%)
Total Business	1,057	1,134	7%
Profit After Tax	(270)	(273)	-
Minority	(132)	(134)	-
Edelweiss' Share in PAT	(138)	(139)	-
Net Worth	929	749	



Key Updates



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Q4FY20 Impairment Details



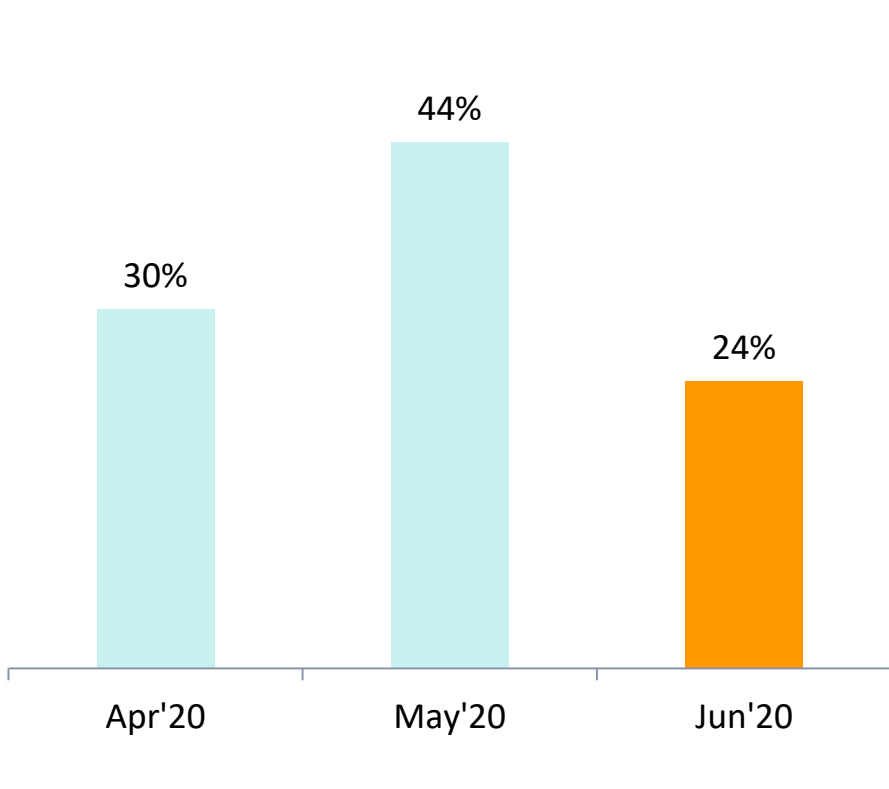
	INR Cr
Markdown on assets sold	760
Markdown on assets contracted to be sold	400
Provisions and write-offs	770
Fair valuation of SRs and other investments	670
Total	2,600

Impairments taken on both credit assets and other assets on the balance sheet

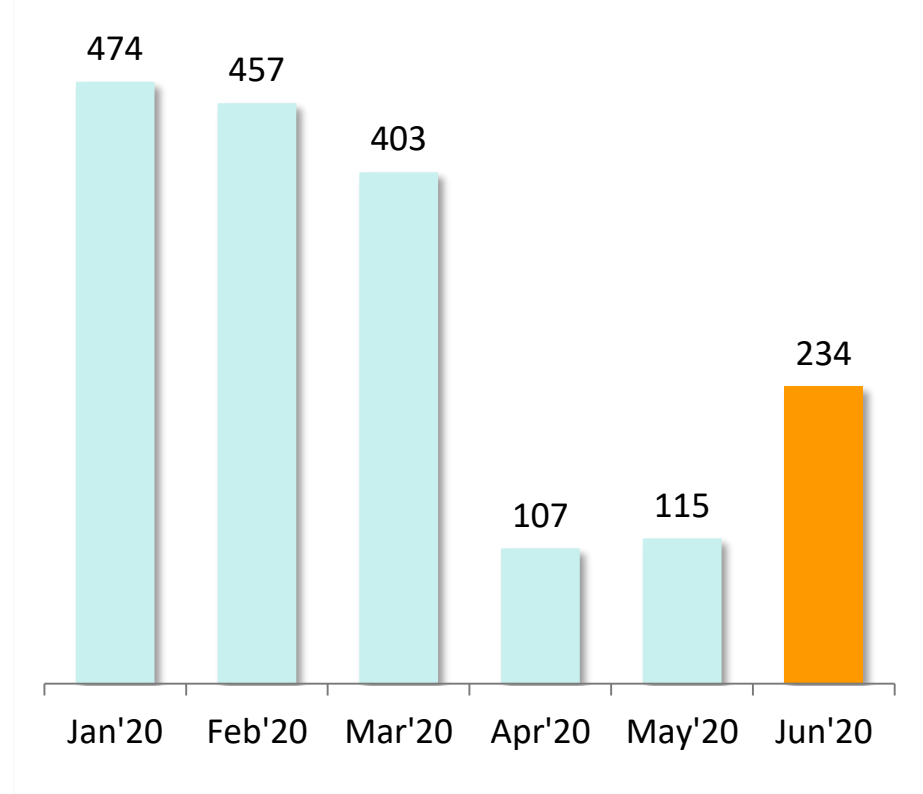
Retail Credit Repayments Improve; Share of Book Under Moratorium Declines



Retail Portfolio Under Moratorium



Retail Credit Collections (INR Cr)



Increased customer engagement has helped greatly with collections
Every customer contacted at least once a month, 90+ branches reopened



Group Balance Sheet



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Snapshot Of Group Balance Sheet



FY20 (INR Cr)	Credit Book	SR Investments	Treasury & Other Investments	Other Assets	Total Assets
Credit	19,104	4,564	4,774	642	29,084
EGIA	314	-	967	1,002	2,284
ARC	-	5,407	729	274	6,410
Insurance	-	-	-	874	874
BMU & Corporate	1,613	280	2,733	586	5,212
Total Assets	21,032	10,252	9,202	3,378	43,864



This document may contain certain forward - looking statements, which are tentative, based on current expectations of the management of Edelweiss Financial Services Limited or any of its subsidiaries and associate companies (“Edelweiss”). The results in future may vary from the forward-looking statements contained in this document due to various risks and uncertainties. These risks and uncertainties include, inter alia, the effect of economic and political conditions in India and outside India, volatility in interest rates and in the securities market, new regulations and Government policies that may impact the businesses of Edelweiss as well as its ability to implement the strategy. Edelweiss does not undertake any obligation to update these statements. The presentation relating to financial performance of various businesses of Edelweiss herein is based on Management estimates. Certain numbers and figures may have been rounded off, re-casted, regrouped/reclassified in the interest of easier understanding, wherever required.

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NOTES:

Slide 4 : Borrowings are excluding ASB, CCD and CCPS

Slide 6 : Credit numbers are aggregation of ECL Finance Ltd, Edelweiss Retail Finance Ltd and Edelweiss Housing Finance Ltd

Slide 7 : Credit Book excludes assets identified for sale in near future which have been carried at Fair Value through P&L

Slide 11 : Numbers are based on Management estimates