Edelweiss Financial Services Limited

Q4FY17 and FY17 Earnings Update

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Safe Harbour

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For more information, please visit www.edelweissfin.com or drop us an e-mail on ir@edelweissfin.com.

NOTES:

Slide 20, 25: EARC is now a subsidiary and consequently capital employed includes Distressed Credit in EARC and excludes episodic

Slide 22, 46: Net Worth Includes unrealised gains on equity and mutual fund investments per IRDA norms

Slide 25,26: Gross and Net NPAs do not include Distressed Credit and Episodic book

Slide 37: UHNI: Ultra High Net Worth Individuals; HNI: High Net Worth Individuals RM: Relationship Manager

Slide 38: Market opportunity source Mckinsey Report March 2017

Slide 52: Conversion rate considered is USD/INR 64.84

Slide 55: Others includes Provident Fund, Insurance & Corporate

Slide 60: Top institutional shareholders : Holding of known affiliates have been clubbed together for the purpose of this information

Slide 9,37,39,52: Numbers have been rounded off to the closest 100

Contents

Overview & Business Approach

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We are a Diversified Financial Services Company...

Credit
- Corporate Credit
- Retail Credit
- Distressed Credit

Franchise
- Wealth Management
- Asset Management
- Capital Markets

Insurance
- Life Insurance

Multiple vectors of growth

Delivers consistent growth and profitability

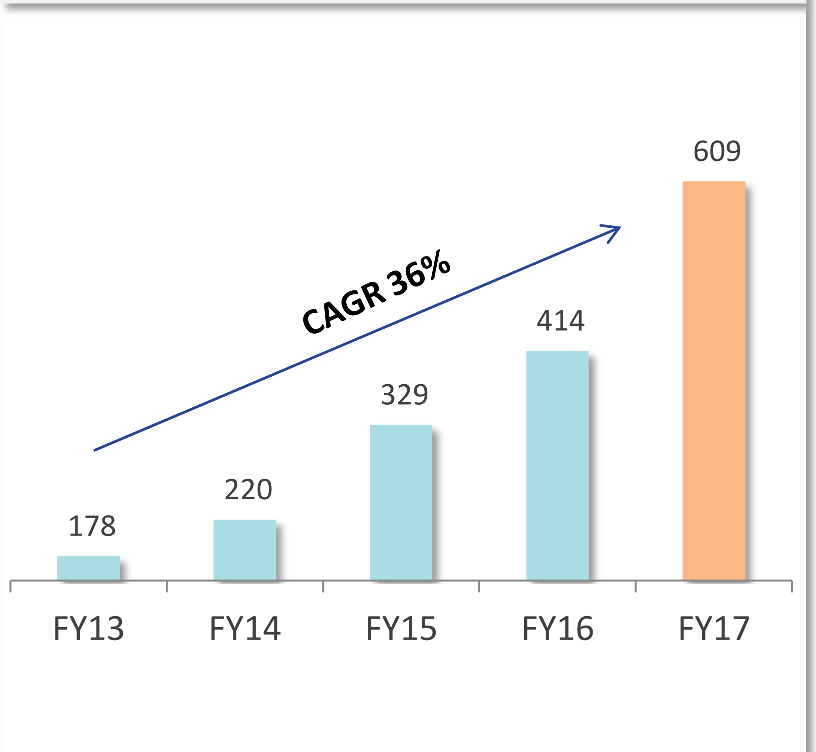
Helps manage short term volatility in the business cycle

Ability to calibrate growth in line with favourable market conditions

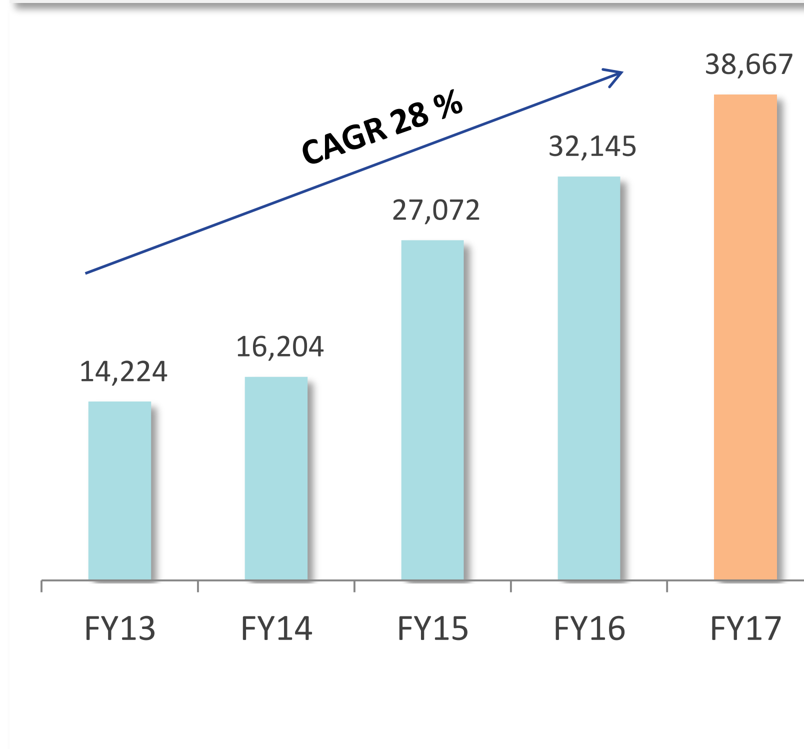
Provides avenues of growth for human capital

..With Consistent Growth Over the Past 5 Years...

PAT (INR Cr)

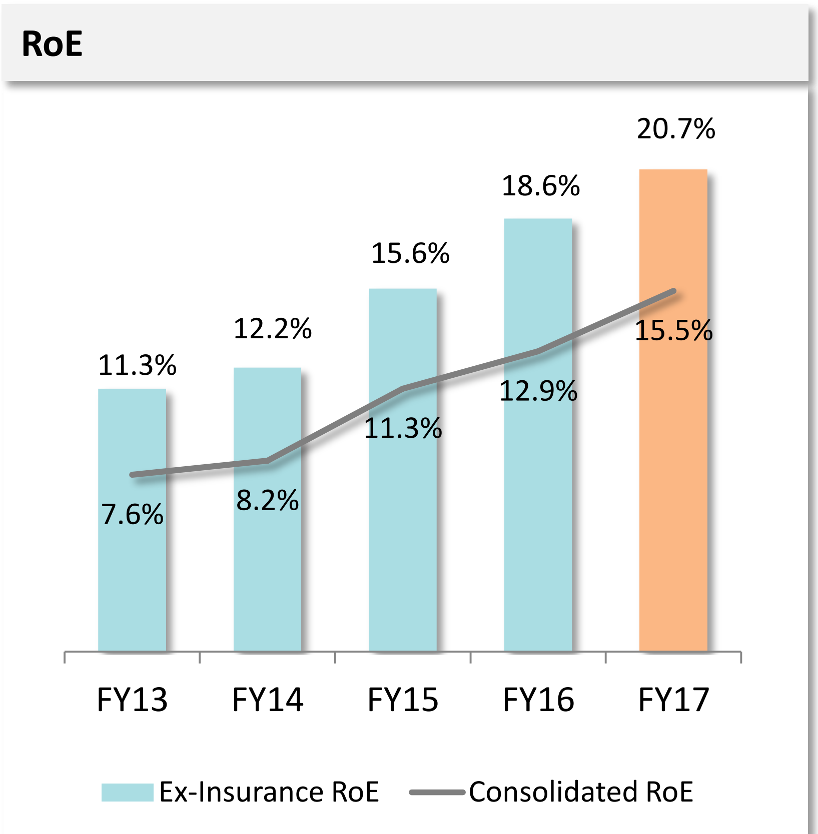


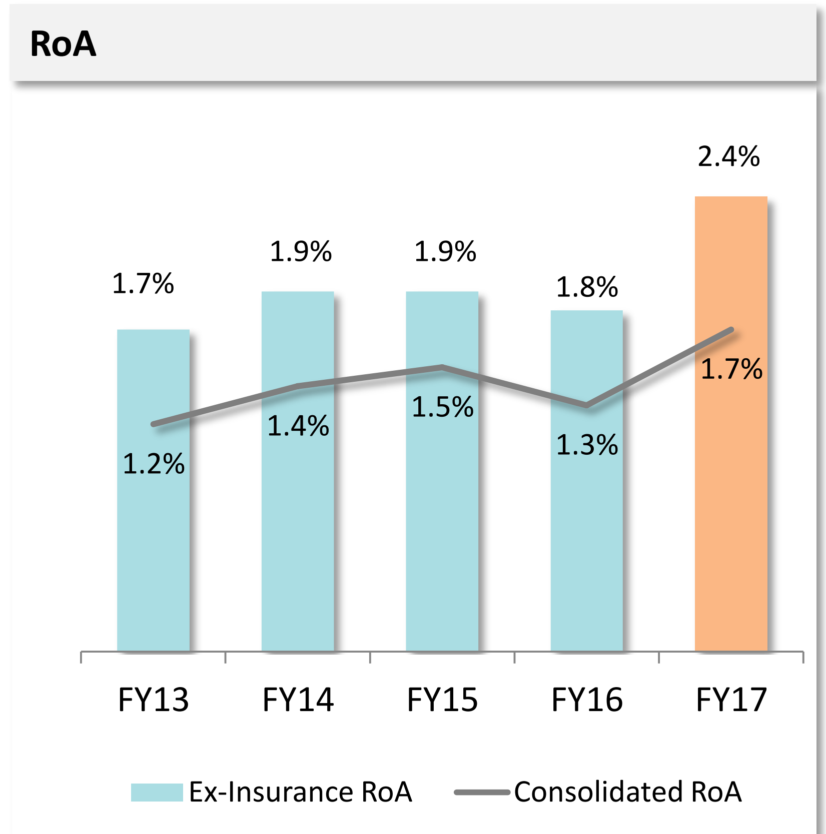
Balance Sheet (INR Cr)



Non linear growth in profitability

...Across Key Performance Parameters





Continued improvement in profitability ratios

PAT Growth of 47% in FY17...

(INR Cr)	FY16	FY17	YoY Growth
PAT Consolidated	414	609	47%
Credit	337	447	33%
Franchise	72	193	168%
Insurance	(104)	(110)	-
BMU, Corp & Others	110	79	-28%

...With 20% growth in Assets

Balance Sheet	32,145	38,667	20%

BMU, Corp & Others – Balance Sheet Management Unit, Corporate Assets & Others includes discontinued business

...With Significant Scale and Growth in Assets

As on 31st March'17	INR Cr	YoY Growth
On Balance Sheet Assets	38,700	20%
Off Balance Sheet Assets	1,17,900	93%
Distressed Credit (ARC Assets)	*34,700*	*38%*
Assets Under Advice (Wealth Management)	*60,300*	*104%*
Funds under Management (Asset Management)	*18,200*	*264%*
Assets under Custody	*4,700*	*292%*
Total Assets	**1,56,600**	**68%**

Clients
~11,00,000

Employees
6,972

Offices
277

Growth in Franchise businesses to provide RoE fillip

Our Business Approach

Cost

We focus on costs without compromising on the quality of our offerings

Risk and Governance

Prudent risk management and relentless focus on governance is central to all our businesses

People

Our culture promotes leadership development and partnership

Customer Focus

We strive to make customer experience outstanding at all times

Product Innovation

We aim to innovate products and processes in order to help our clients succeed

Our Aim Over the Next 3 Years is to...

1	Consistently grow our PAT at 25% - 35% annually
2	Reach a Consolidated RoE of 18%
3	Reach an Ex-Insurance RoE of 22%
4	Bring down Ex-Insurance Cost to Income Ratio below 50%
5	Increase Retail Credit Book to 50% of Total Credit Book
6	Maintain our asset quality with GNPA below 2%
7	Enhance long term credit rating to AAA

Quarterly Performance Highlights - Q4FY17

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Q4FY17 Results Highlights

1 **Q4 Consolidated PAT at INR 170 Cr; 36% CAGR over 20 quarters**

2 **Non linear growth in profitability**

- Consolidated PAT growth 40% YoY; Ex-Insurance PAT growth 37% YoY
- Balance Sheet growth 20% YoY

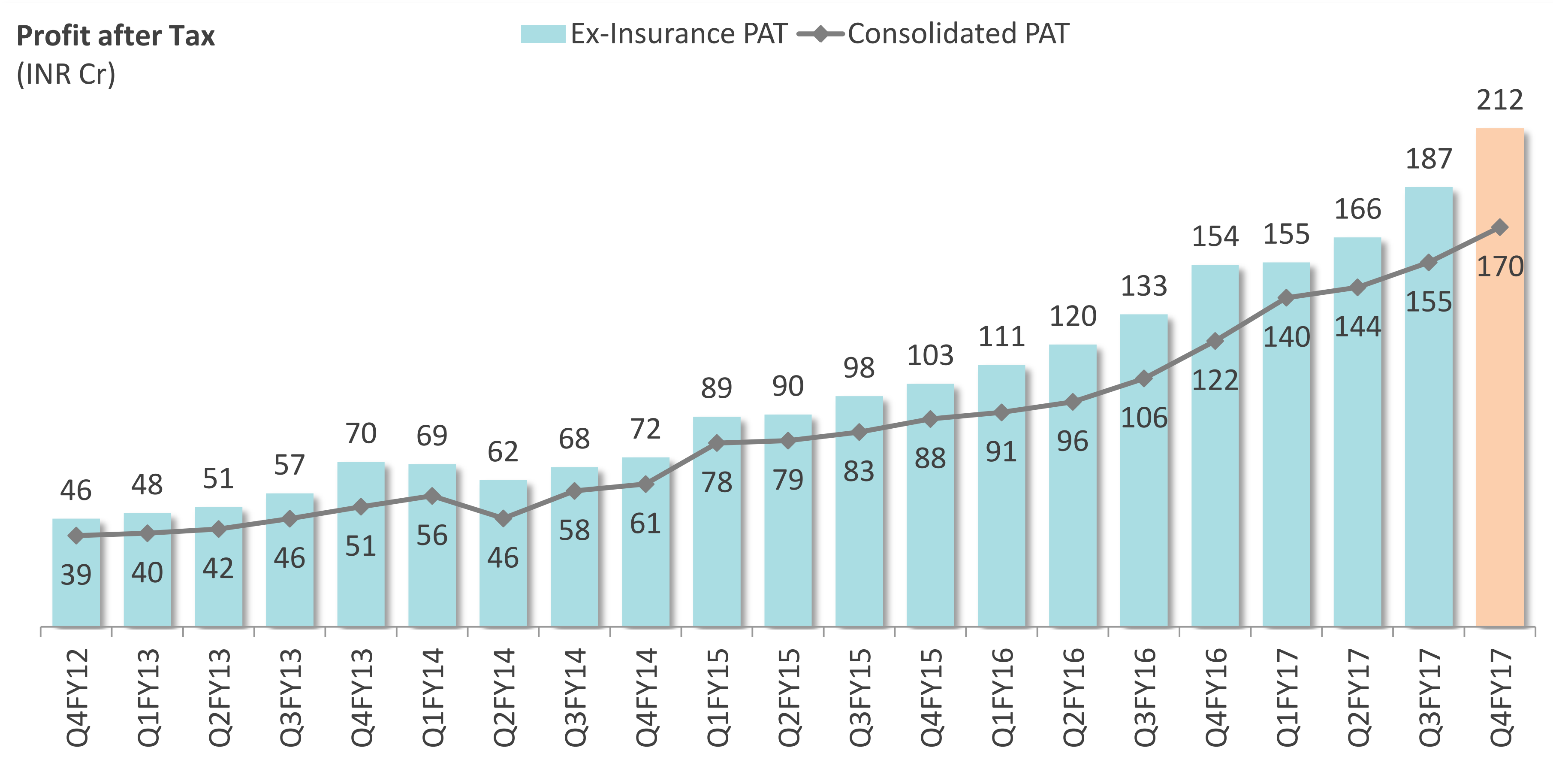
3 **Profit growth across businesses**

- Credit business grew 25% YoY
- Franchise business grew 159% YoY

4 **Continued improvement in key performance ratios**

- Consolidated RoE 16.1%; Ex-Insurance RoE 22.2%
- Consolidated RoA 1.7%; Ex-Insurance RoA 2.7%
- Consolidated C/I ratio 67%; Ex- Insurance C/I ratio 51%

1 PAT Trajectory Continues to Trend Upwards



Consolidated PAT CAGR of 36% over last 20 quarters

2

Consolidated Q4 PAT Growth of 40%

(INR Cr)	Q4FY16	Q3FY17	Q4FY17	YoY Growth
PAT Consolidated	122	155	170	40%
PAT Ex-Insurance	155	187	212	37%
..... With 20% growth in Assets				
Balance Sheet	32,145	37,245	38,667	20%

Non-Linear growth in Profitability made possible by the Franchise business

3 Profit Growth Across Businesses

(INR Cr)	Q4FY16	Q3FY17	Q4FY17	FY16	FY17
PAT	**122**	**155**	**170**	**414**	**609**
Credit	102	117	128	337	447
Franchise	30	51	78	72	193
Insurance	(33)	(31)	(42)	(104)	(110)
BMU, Corp & Others	22	18	7	110	79

4 Improving Key Performance Parameters

Consolidated

Key Ratios	Q4FY16	Q3FY17	Q4FY17	FY16	FY17
Cost to Income Ratio	76%	65%	67%	71%	67%
RoE	14.5%	15.4%	16.1%	12.9%	15.5%
RoA	1.3%	1.7%	1.7%	1.3%	1.7%

Ex-Insurance

Key Ratios	Q4FY16	Q3FY17	Q4FY17	FY16	FY17
Cost to Income Ratio	61%	53%	51%	60%	54%
RoE	21.2%	20.9%	22.2%	18.6%	20.7%
RoA	2.0%	2.5%	2.7%	1.8%	2.4%

Annual Performance Overview - FY17

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Financial Snapshot – FY17

INR Cr	EOP Equity	Profit after Tax	RoE	RoA
Pre Minority				
Credit	3,778	507	18.3%	2.1%
Franchise	122	193	-	-
BMU, Corp & Others	655	79	9.0%	0.9%
Insurance	733	(216)	-	-
(-) Minority	958	(46)	-	-
Total Consolidated	**4,330**	**609**	**15.5%**	**1.7%**
Total Ex-Insurance	**3,948**	**719**	**20.7%**	**2.4%**

RoE is calculated on Average Equity

Credit Business Performance Snapshot

Credit Business FY17 (INR Cr)	Total	Y-o-Y	Corporate	Y-o-Y	Retail	Y-o-Y	Distressed	Y-o-Y
EOP Capital Employed	27,608	*38%*	13,875	*15%*	8,952	*48%*	4,781	*152%*
EOP Equity	3,778	*63%*	2,110	*40%*	936	*74%*	731	*164%*
Net Interest Income	1,695	*41%*	1,064	*27%*	430	*72%*	201	*76%*
PAT	507	*42%*	288	*26%*	122	*68%*	97	*76%*
Net Interest Margin (including fee)	7.2%		8.2%		5.4%		7.3%	
Cost to Income	36%		36%		42%		23%	
RoE	18.3%		18.2%		16.0%		22.5%	
RoA	2.1%		2.2%		1.5%		3.5%	

- **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 Business Performance Snapshot

Franchise Business FY17 (INR Cr)	Total	*Y-o-Y*	Wealth Mgmt	*Y-o-Y*	Asset Mgmt	*Y-o-Y*	Capital Mkts	*Y-o-Y*
Net Revenue	1,060	*50%*	453	*87%*	52	*490%*	556	*22%*
PAT	193	*165%*	71	*262%*	7	-	115	*69%*
Cost to Income	73%	-	76%	-	80%	-	69%	-

- **Cost to income ratio down from 85% in FY16 to 73% in FY17 as businesses scale up**
  - **Wealth Management AUA at INR 60,300 cr**
  - **Asset Management AUM at INR 18,200 cr**

Life Insurance Performance Snapshot

(INR Cr)	FY17	*Y-o-Y*
Gross Premium Income	441	*42%*
Investment & Other Income	151	*74%*
Total Income	**592**	***49%***
Total Expenses	808	*46%*
Profit After Tax	**(216)**	**-**
Minority	(106)	
Edelweiss' share in PAT	**(110)**	

Net Worth	**733**	
Embedded Value	**1,012**	

Scaling up as per plan to generate sustainable value

Profits Well Distributed Across Business Segments

Business Segments	Pre MI PAT (INR Cr)	% Contribution
Credit Business		
Structured Collateralised Credit	120	15%
Wholesale Mortgage	168	22%
Retail Mortgage	50	6%
LAS, SME, Agri and Business Loans	72	9%
Distressed Credit	97	13%
Franchise Business		
Wealth Management & Asset Management	78	10%
Capital Markets	115	15%
BMU, Corporate and Others	79	10%
Total Ex- Insurance	**779**	**100%**

Business Performance Highlights – FY17

CREDIT

Corporate Credit – Retail Credit – Distressed Credit

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Credit Business is a Mix of Diversified and Scalable Assets

As on March'17	Book Size (INR Cr)	% Share	
Corporate Credit	**13,875**	**50%**	
Structured Collateralised Credit	6,763	24%	Customized credit solutions with robust risk management systems
Wholesale Mortgage	7,112	26%	Developer financing for primarily residential properties
Retail Credit	**8,952**	**33%**	
Retail Mortgage	3,614	13%	Blend of loans to home owners and home buyers
SME & Business Loans	2,138	8%	Highly scalable, focus area for future
Loan against shares	2,328	8%	Catering to Retail and Wealth Management customers in Capital Markets
Agri and Rural Finance	872	3%	Large scalable opportunity with low competitive intensity
Distressed Credit	**4,781**	**17%**	Largest Asset Reconstruction Company in India
Total Credit Book	**27,608**		

Credit | Franchise | Insurance

Credit Business at a Glance – FY17

Credit Business (INR Cr)	Q4FY17	FY17
Capital Employed	27,608	27,608
Net Revenue	517	1,695
Net Interest Margin	7.7%	7.2%
Cost to Income	30%	36%
Provisions	140	319
PAT (post MI)	128	447
Gross NPA	1.59%	1.59%
Net NPA	0.60%	0.60%
RoE (post MI)	18.6%	18.2%
RoA	2.2%	2.1%

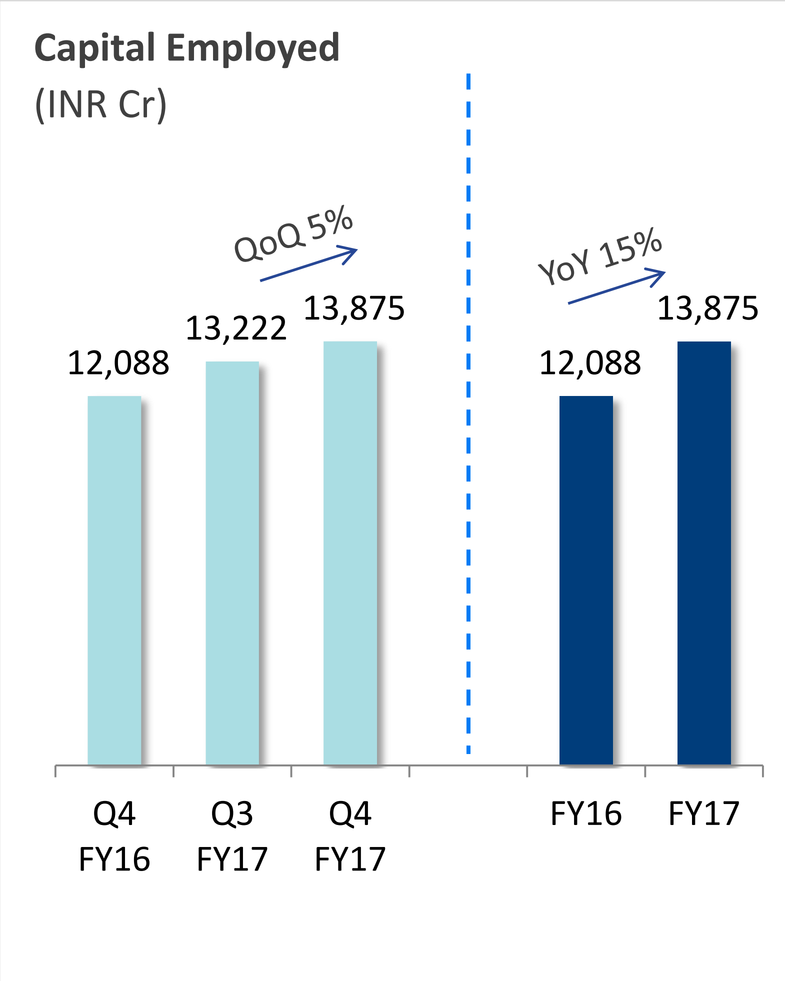
Credit | Franchise | Insurance

Improving NIMs and Robust Asset Quality

Key Parameters	Q4FY17	FY17
Average Interest Yield	16.4%	16.2%
Average Cost of Borrowing	10.0%	10.3%
Net Interest Margin	7.7%	7.2%

At the end of	Q4FY17
Gross NPA	362
Gross NPA %	1.59%
Net NPA %	0.60%
Total Provision Held	314
Total Provision Cover	87%
Average Collateral cover on Corporate book	2.3X
Average Loan-To-Value on Retail book	~45%

Steady Growth in Corporate Credit



FY17 Performance Highlights

- Corporate Credit PAT grew 23% YoY
- Strong deal flow across Structured Collateralised Credit and Wholesale Mortgage
- Maintained asset quality with high collateral cover
- Improved margins despite falling interest rate scenario

Corporate Credit - Business Approach

Business Approach

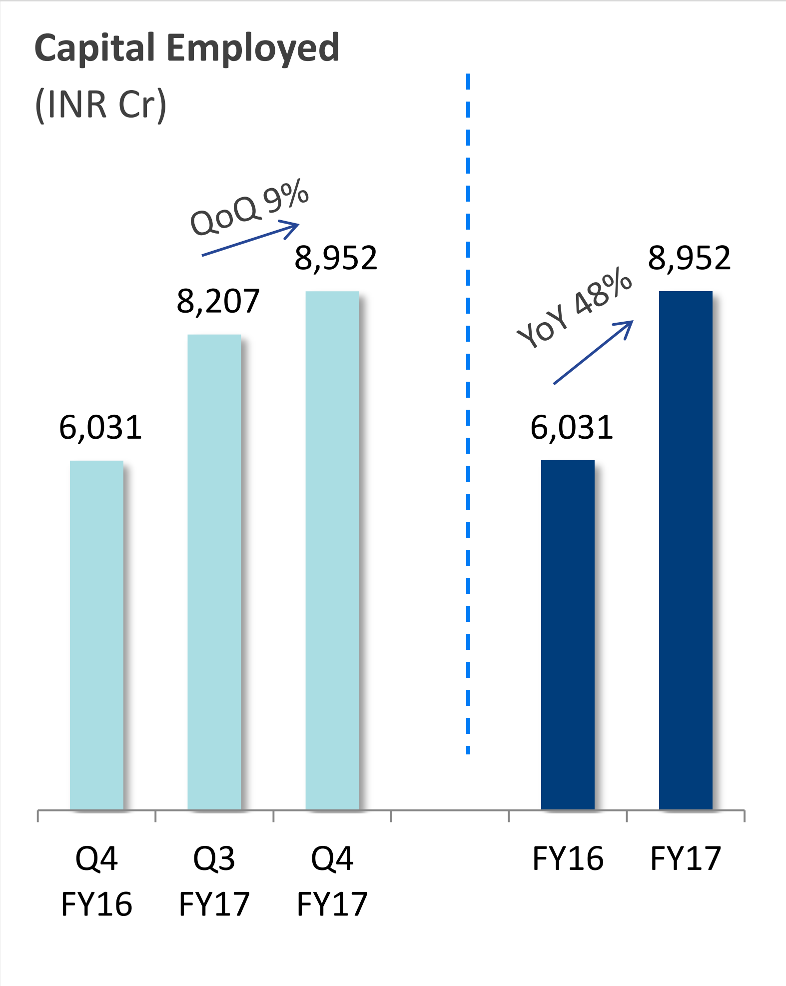
Client Centric Solutions

- Strong client relations
- Expertise in providing customized solutions

Robust Risk Management Processes

- In –house team of experts at underwriting and legal structuring
- Multilevel appraisal process
- Detailed evaluations carried out - Counterparty, Collateral and Cash flows
- Ring fenced structures and hybrid collateral pool ensures negligible loss given defaults

Retail Credit Expanding Footprint



FY17 Performance Highlights

- Strong origination momentum of H1FY17 back in March post demonetization
- Improving spread driven by product mix and reduced cost of funding
- Geographic expansion on track with launch of new branches – 61 as on March'17
- Focus on SME and Affordable housing segment
- CIMSME Awards - MSME Banking & NBFC Excellence Awards 2016

Credit | Franchise | Insurance

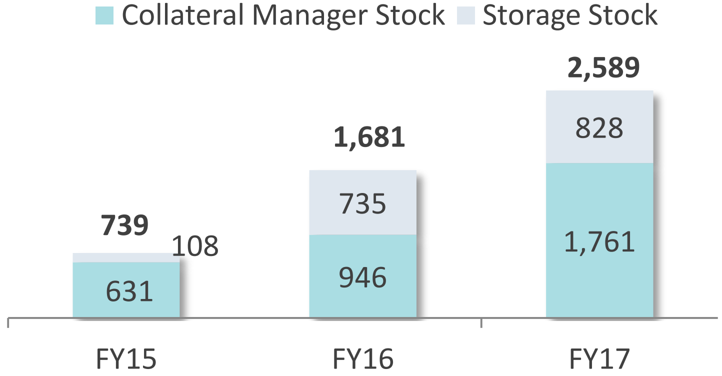
Retail Credit - Business Approach

Business Approach

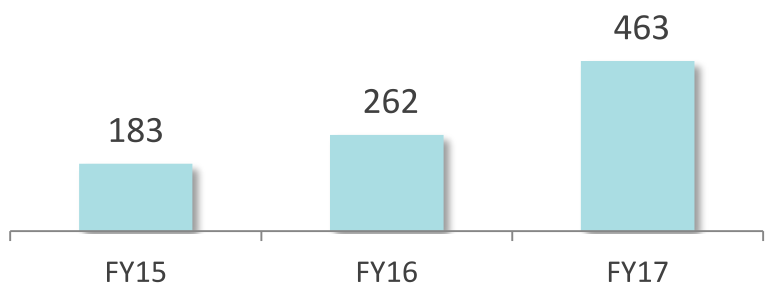
- Established and optimized business infrastructure and platform
- Products tailored for target segments that are large, growing, underpenetrated and profitable
- Focused approach to improving operating efficiency
- Digital Transformation - Migrating towards decision making consistency and simplicity

Agri Credit Expected to Scale Up Post FY18

Collateral Value (INR Cr)



Agri Credit Book Size (INR Cr)

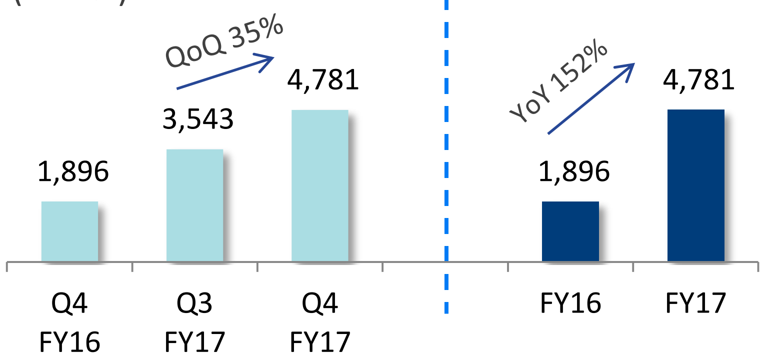


Business Approach

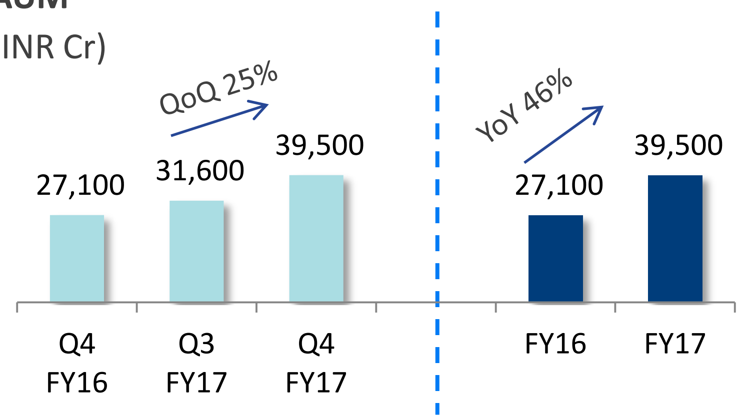
- One of the few organized players providing end to end business solutions in the Agri value chain
- Leverage the large opportunity size of the Agri financing industry estimated to be ~INR 1 lac Cr
- Continue to refine the business model with a focus on increasing the credit book
- Network of 435 warehouses across 17 states in India; investments in risk management capabilities
- Empanelled with 23 banks for Collateral Management Services

Growth in Distressed Credit due to Higher Acquisition

Capital Employed
(INR Cr)



AUM
(INR Cr)



FY17 Performance Highlights

- Significantly higher acquisitions in FY17
- Gross loans of ~INR 80,000 Cr purchased which is ~8% of stressed assets in the Banking sector
- Continued focus on resolution and recovery
- Partnership with CDPQ (Canada)
  - CDPQ acquired 20% equity stake in Edelweiss Asset Reconstruction Company
  - First tranche of Equity infusion in Q3FY17
  - On a fully diluted basis Edelweiss holds 60% in EARC

Distressed Credit - Business Approach

Business Approach

- Largest asset reconstruction company in India
- Focus on large operating and EBITDA earning assets but financially broken
- Delivering long term risk adjusted returns akin to LP GP model (Limited Partner & General Partner)
- Created an advisory board comprising of senior industry experts
- Building in-house capabilities for operational turnaround
- Extensive coverage & being first port of call for Banks

Business Performance Highlights – FY17

FRANCHISE

Wealth Management – Asset Management – Capital Markets

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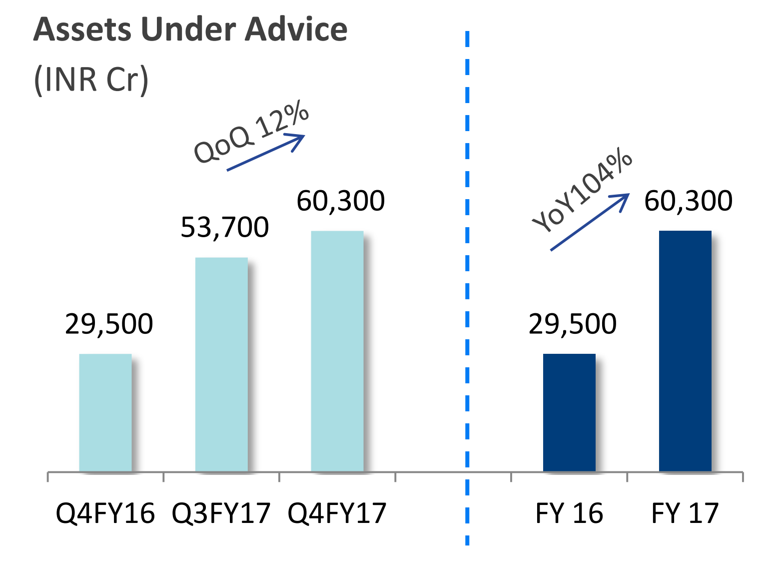
Franchise Business at a Glance – FY17

Franchise (INR Cr)	Q4FY17	FY17
Net Revenue	350	1,060
Cost to Income	67%	73%
PAT	78	193

Wealth Management AUA Continues to Scale Up



As on Mar'17	No. of clients	No of RMs	AUA (INR Cr)
UHNI	~400	53	41,200
HNIs	~5,900	102	6,200
Mass Affluent	~400,000	720	12,900

FY17 Performance Highlights

- Rapidly gaining market share with consistent increase in AUA
- INR 6,600 Cr added in Q4FY17
- Differentiated value proposition delivered through Specialist Financial Advisors (FAs) and Digital platform
- Cost to income ratio improved to 76% for the year from 88% in FY16

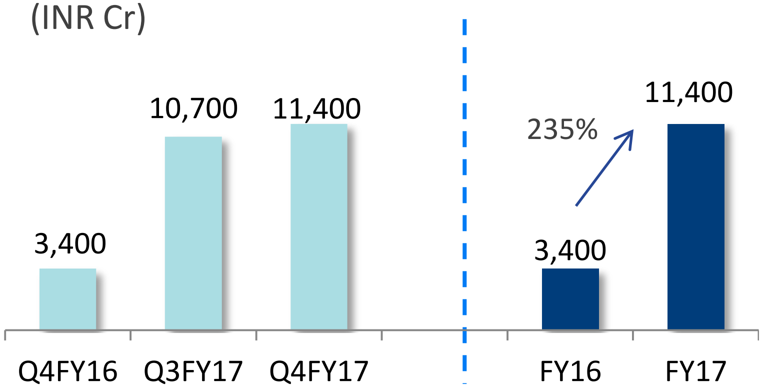
Wealth Management - Business Approach

Business Approach

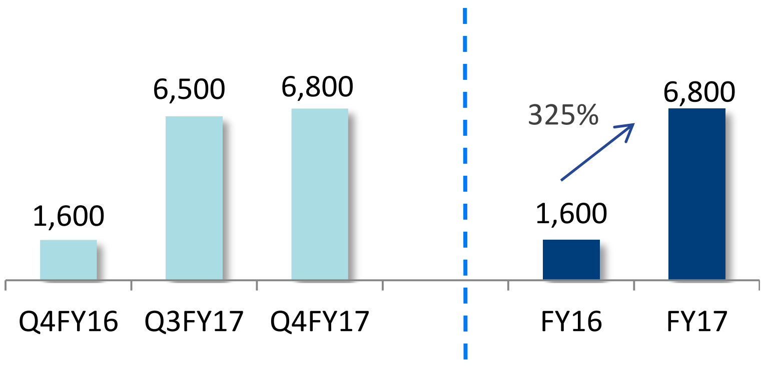
- Large market opportunity
  - UHNI segment: INR 35 lac Cr AUM
  - HNI & Mass Affluent: INR 30 lac Cr AUM
- Present across the spectrum of client segments - Ultra High Net Worth, High Net Worth and Mass Affluent
- Multi asset class platform offering structured customized solutions
- Yields of 70 - 80 bps on AUA

Asset Management – Building a Sustainable Franchise

Alternative Assets
(INR Cr)



Mutual Fund
Assets Under Management (INR Cr)



FY17 Performance Highlights

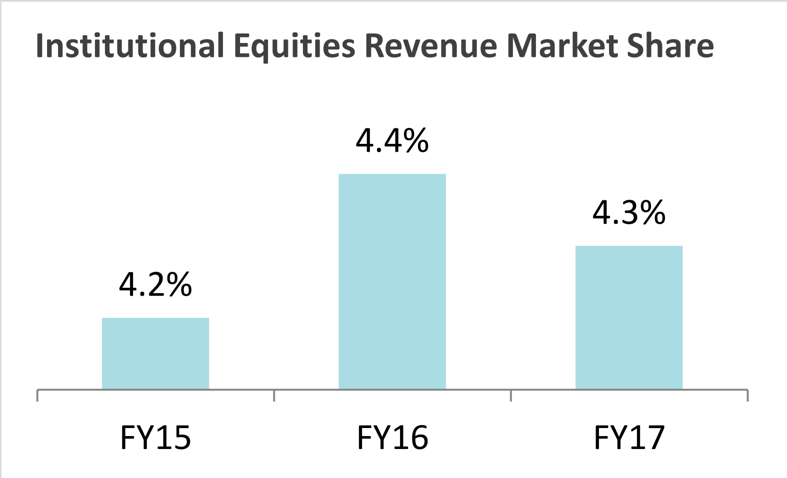
- AUM growth of 4X during the year
- Completed first closure for three funds (EISAF II, EREF, EROF) garnering AUM of INR 4,500 Cr
- Successful integration of JP Morgan & Ambit Alpha acquisitions - added AUM of INR 4,500 Cr
- Strengthened organisation structure and hired senior resources for fund management
- Nominated for Eureka Hedge Fund Award third year in a row

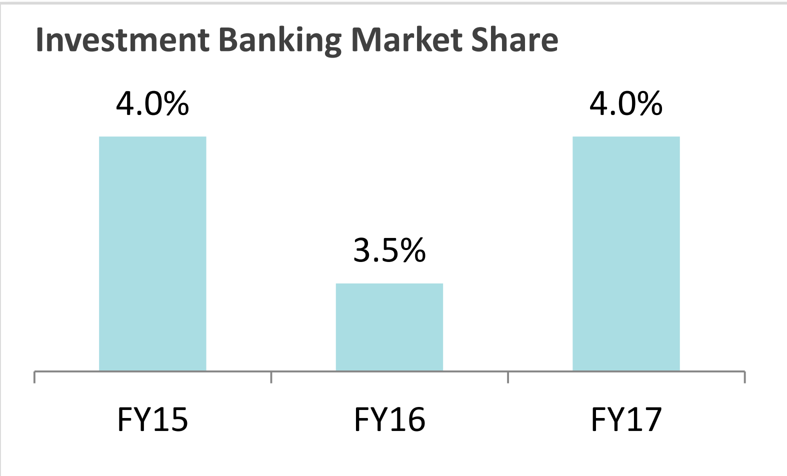
Asset Management – Business Approach

Business Approach

- Leading player in the Private Debt space across real estate credit, distressed assets credit and special opportunities
- Differentiated product offerings for both global and domestic clients
- Designed to offer the best opportunity for investment growth in Indian asset classes
- Focus on risk and capital preservation

Capital Markets - Pioneer and Market Leaders





FY17 Performance Highlights

- Institutional Equities and Investment Banking saw top line growth of ~28%
- Investment Banking raised over INR 12,300 cr through 6 IPOs
- Bond issuances: featured in the top 10 ranking in private placement league tables and as top public issue arranger
- Arranger to private placement issuances of ~INR 77,000 cr

Capital Markets – Business Approach

Segments	Business Strengths and Approach
Institutional Equities	• Largest domestic institutional brokerage house in India • Market leadership driven by strong fundamental and alternative derivatives desk • Pioneering technologies & robust risk management systems
Investment Banking	• One of the most active Equity Capital Markets bankers • Multi product, multi sector player • Robust M&A & PE practices with long standing industry relationships
Debt Capital Markets	• Leadership position in Public Issuances & CPs • Progressing towards top 10 ranking in Private Placement league tables

Business Performance Highlights – FY17

INSURANCE

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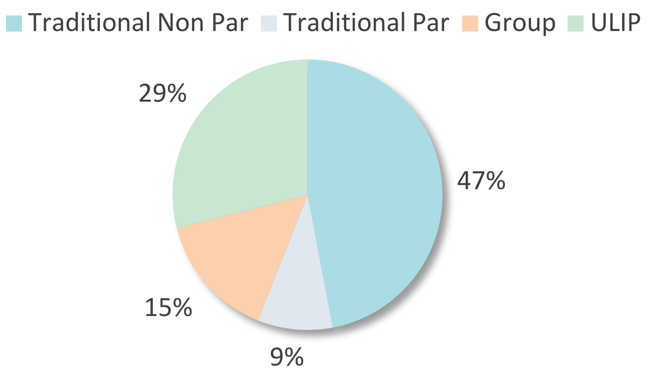
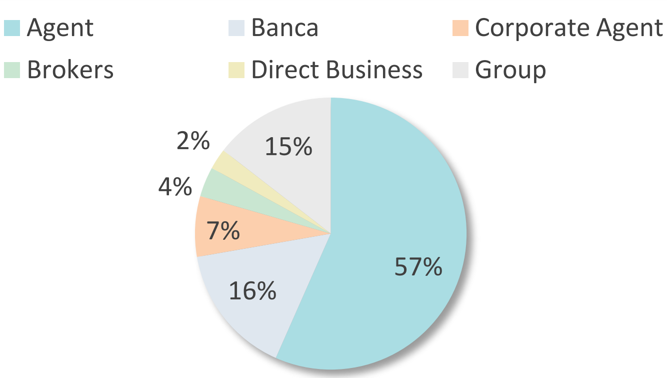
Life Insurance – An Additional Value Creator

Products



Channel Mix



Distribution

- Agency-led multi-channel distribution approach with emphasis on productivity
- Focus on building direct capability specifically online
- ~21,400 PFAs across 66 cities in India

Investments Capability

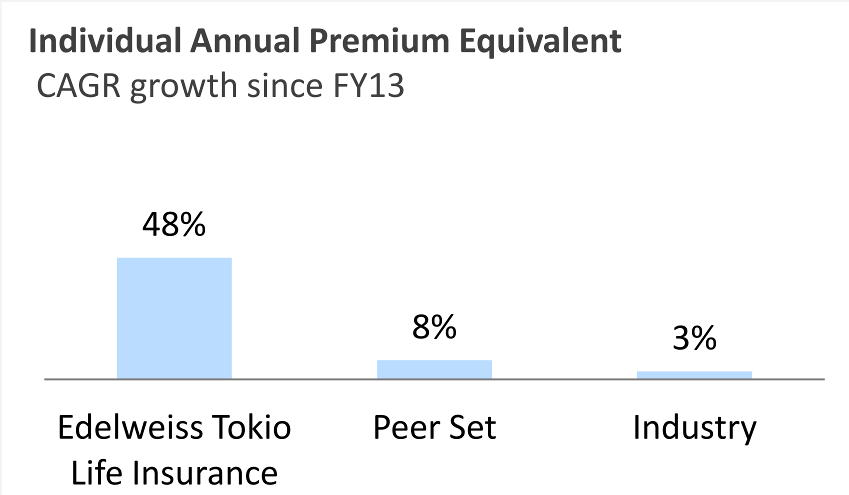
- Providing superior returns through top performing funds

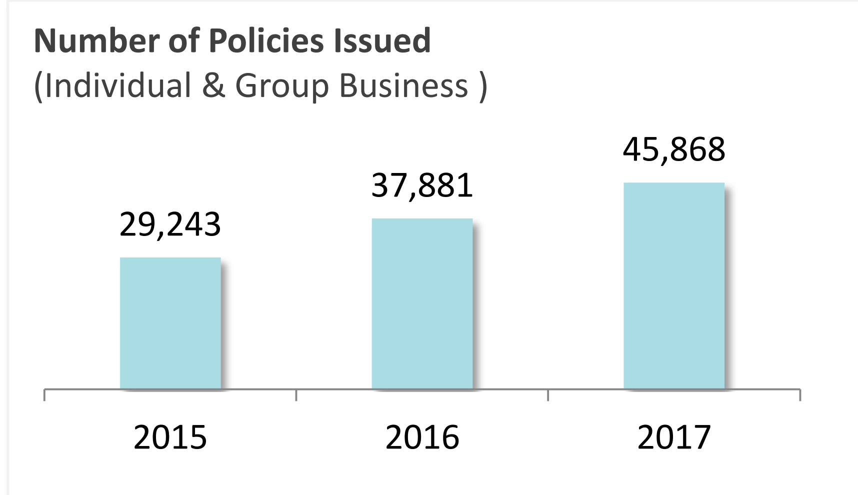
Technology

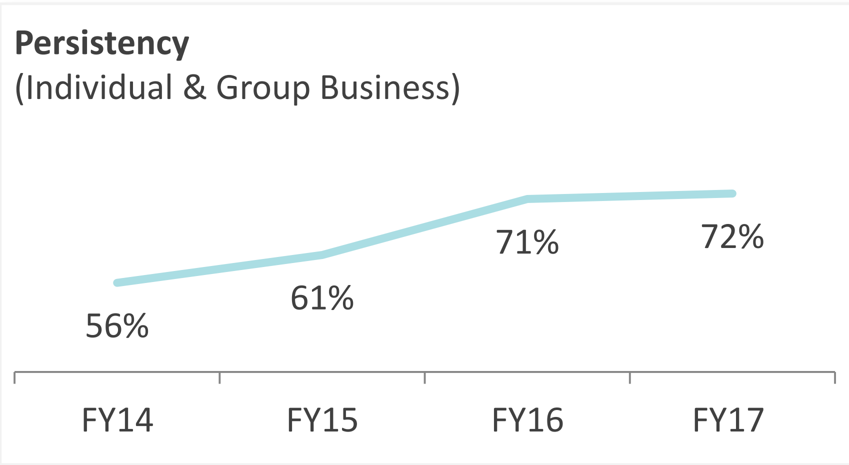
- Provide unique and enhanced customer experience across all touch points
- Generate operating efficiencies across the organization

Credit | Franchise | **Insurance**

Fastest Growing Individual Annual Premium Equivalent







- Individual Annual Premium Equivalent - INR 165 Cr for FY17 – Growth of 19% YoY
- Wide pan India presence
  - 91 branches in 66 cities

Credit | Franchise | **Insurance**

Insurance – Key Financials

Edelweiss Tokio Life Insurance Company Limited (ETLI)

(INR Cr)	Q4FY17	FY17
Gross Premium Income	205	441
Investment Income & Other Income	40	151
Total Income	**245**	**592**
Total Expenses	327	808
Profit After Tax	**(82)**	**(216)**
Minority	(40)	(106)
Edelweiss' Share in PAT	**(42)**	**(110)**

Net Worth	**733**	**733**

Balance Sheet Management Unit

BMU, Corporate and Others

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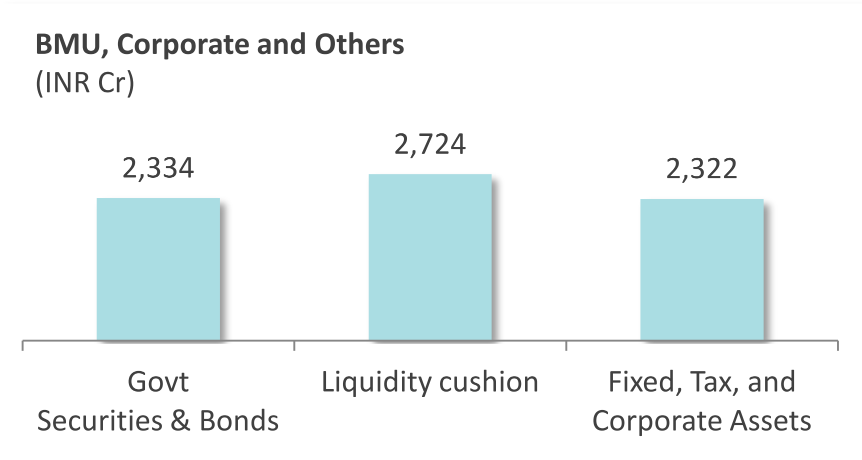
Balance Sheet Management Unit at a Glance – FY17

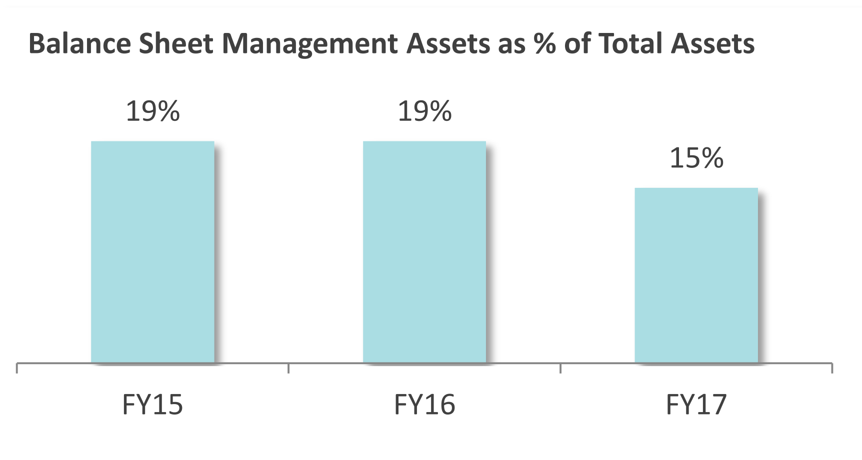
BMU, Corporate & Others	Q4FY17	FY17
Capital Employed	7,380	7,380
Net Revenue	112	492
Cost to Income	94%	76%
PAT	7	79
RoE	2.8%	9.0%
RoA	0.3%	0.9%

Balance Sheet Management Unit



Key Objectives

- Create liquidity cushion through investment in High Quality Liquid Assets
- Asset Liability Management
- Manage Treasury assets and Investments



- Balance Sheet Management Assets as a percentage of Total Assets has been decreasing consistently over years

Balance Sheet

Edelweiss
Ideas create, values protect

Key Highlights – Balance Sheet

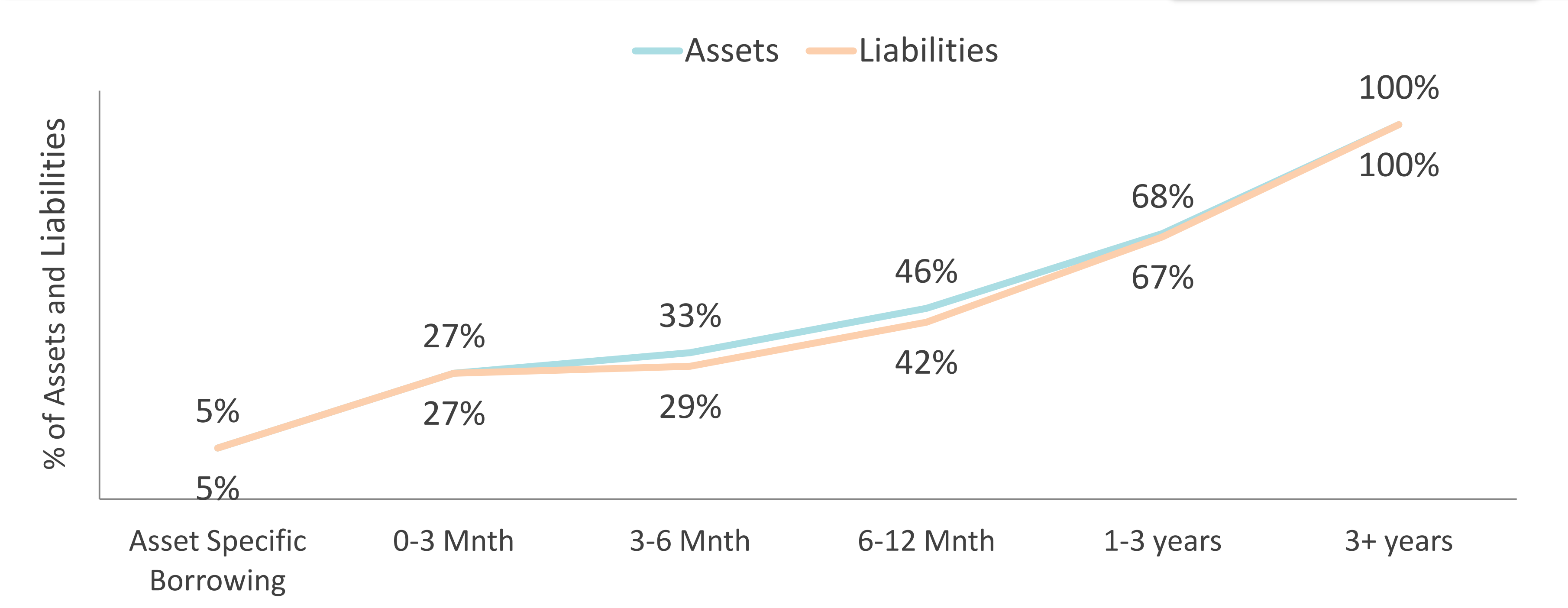
1. ~ $24 billion of Assets – On and Off Balance Sheet
2. Matched ALM
3. Comfortable capital adequacy ratio at 17.01%
4. Diversified Liability mix
5. Increased share of long term liabilities
6. Liquidity cushion at 10.5% of Balance Sheet
7. Stable business model reflected in credit ratings

1 ~ $24 billion of Assets – On and Off Balance Sheet

As on 31st March 2017	INR Cr	USD bn
On Balance Sheet Assets	38,700	6.0
Off Balance Sheet Assets	1,17,900	18.2
Distressed Credit (ARC Assets)	*34,700*	*5.4*
Assets Under Advice (Wealth Management)	*60,300*	*9.3*
Funds under Management (Asset Management)	*18,200*	*2.8*
Assets under Custody	*4,700*	*0.7*
Total Assets	**1,56,600**	**24.2**

2 Comfortable Asset - Liability Profile

Mar'17: INR 38,667 Cr



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

3 Comfortable Capital Adequacy Ratio

Liability Structure, Mar'17
(INR Cr)

Tier I	5,088
Tier II	1,081
Total Capital	6,169
Risk Weighted Assets	36,267

81% of gross assets

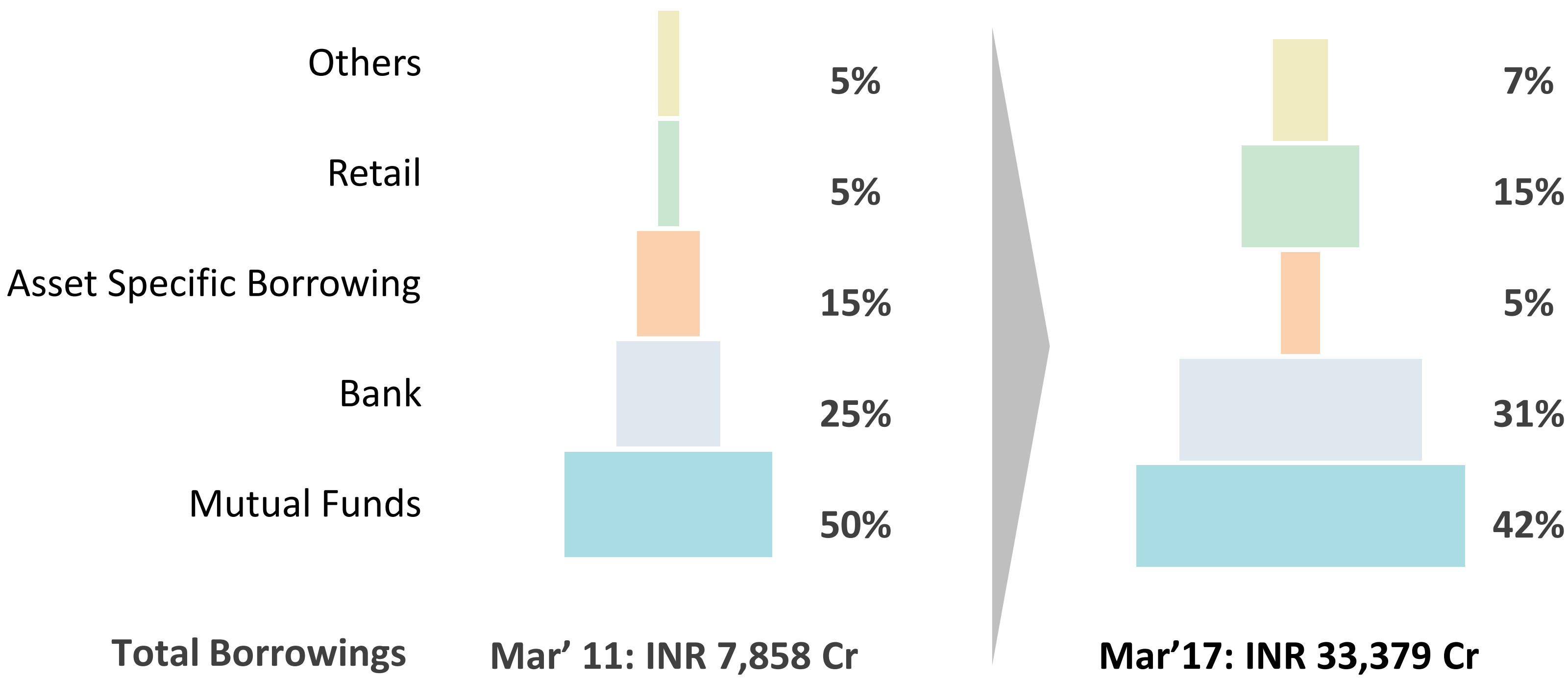
Capital Adequacy Ratio

17.01%

Debt/Equity : 5.2
(excluding Treasury assets)

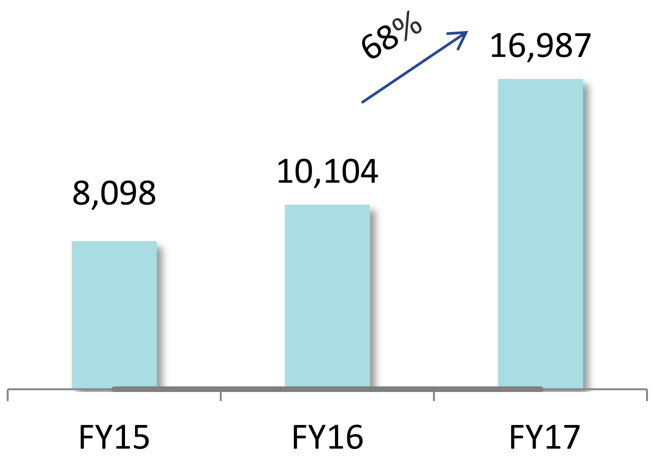
Based on RBI norms for NBFCs

Diversified Sources of Borrowing



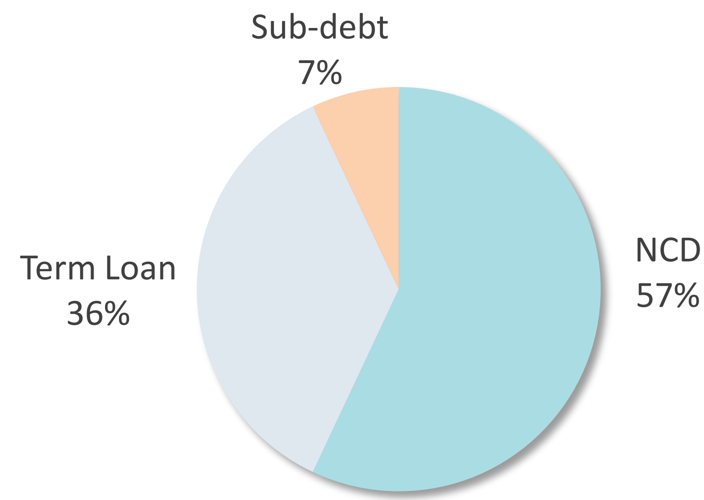
5 Increased Share of Long Term Liabilities

Long Term Liabilities (INR Cr)



% of Total Liabilities	34%	36%	51%

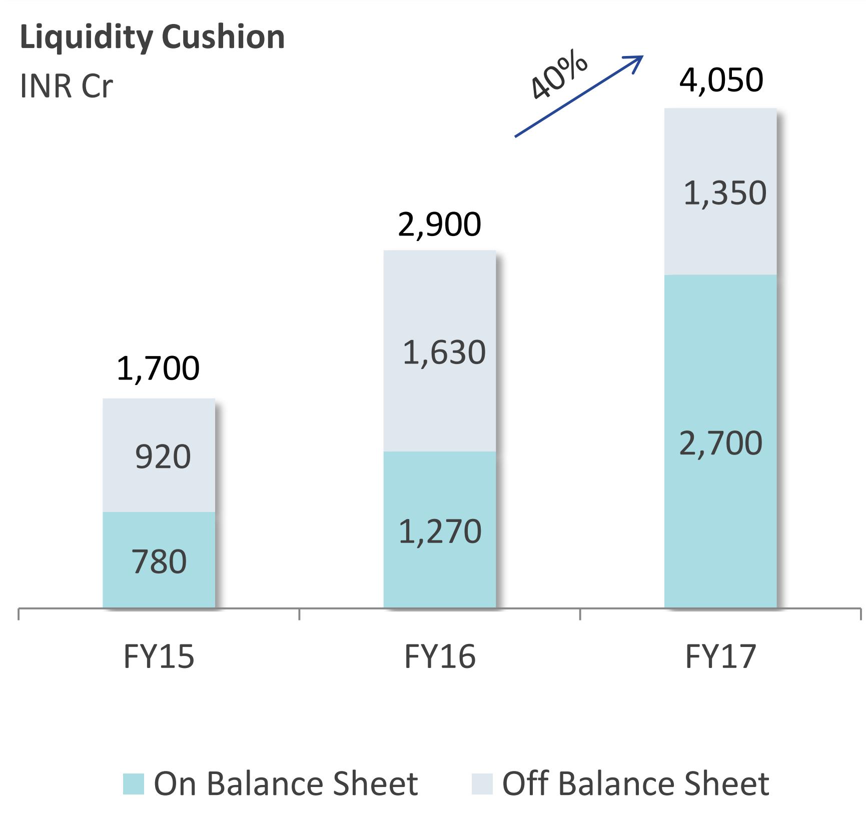
Long Term Liabilities Breakup



Average Tenure (years)	3.46

Long Term Liabilities (LTL): Liabilities >1 year

6 Liquidity Cushion at 10.5% of Balance Sheet



- A well diversified liquidity cushion comprising of:
  - 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

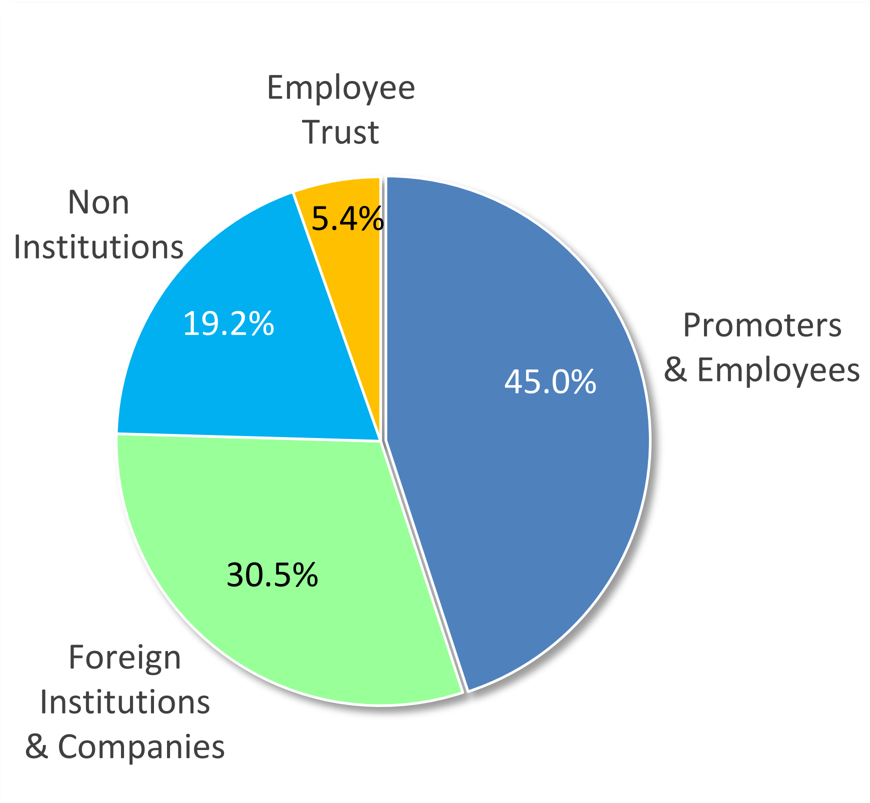
7 Stable Business Model Reflected in Credit Ratings

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

Enterprise Update

Significant Institutional Ownership

Shareholding Pattern



Top Institutional Shareholders above 1%

As 31st March 2017

	Name	Percent
1	BIH SA	5.3%
2	Fidelity	3.4%
3	SAIF Advisors	2.5%
4	Goldman Sachs	1.7%
5	Government Pension Fund	1.5%
6	Amansa	1.4%
7	Morgan Stanley	1.3%
8	Ashoka PTE	1.2%
9	Vanguard	1.1%
10	Jupiter	1.1%

Our Risk Governance Structure

Oversight by Board Risk Committee

Global Risk Committee

Business

Business Risk

- Implementation of risk framework
- Continuous monitoring of risks
- First line of defense

Group Risk

- Define Organisation risk framework
- Risk aggregation and monitoring
- Risk culture
- Second line of defense

Risk Council

- Identify key current and potential risks
- Develop mitigation plan
- Precursor to ERM

Corporate Controller & audit

Comprehensive eight risk framework

Future Proofing through Leadership Development

~10% of our employees engaged in leadership groups at various levels

- Focused endeavour towards shaping up next rung of leaders through significant time and resource investments
- Competency enabling and enhancing programmes
  - Entry level inductions, E-learning modules across business/ compliance
  - Higher education opportunities

Committed towards creating a continuous talent and leadership pipeline

Awards and Recognition - Edelweiss Won 26 Awards in FY17

INDIA'S BEST CORPORATE BRANDS 2016
Economic Times Consumer Survey

BEST LIFE INSURER - INDIA EDELWEISS TOKIO LIFE INSURANCE 2017
Outlook Money Awards in the life insurance category

BEST CORPORATE GOVERNANCE - INDIA 2017
CFI.co Corporate Governance Awards

WEALTH MANAGEMENT EXCELLENCE AWARD (GWM) 2017
The Economic Times Premium Brands

GOLDEN PEACOCK AWARD FOR RISK MANAGEMENT 2016
Golden Peacock Awards

EDELGIVE -EFFORTS TOWARDS WOMEN EMPOWERMENT 2016
FICCI CSR Awards

EDELGIVE - OPTIMALLY CHANNELISING CSR BUDGETS 2016
CNBC TV18 Financial Inclusion Awards

BEST EQUITY CAPITAL MARKETS HOUSE AND BEST BROKER AWARD 2016
FinanceAsia Country Awards

RANKED #3 IN FOUR CATEGORIES 2016
AsiaMoney Brokers Poll

SILVER FOR THE BEST INTEGRATED CAMPAIGN (OLYMPIC) 2016
India PR and Corporate Communications Awards

AWARDED MARKETING CAMPAIGN OF THE YEAR (#IAMTEAMINDIA) 2016
CMO Asia Awards

MARKETING EXCELLENCE IN THE BFSI SECTOR 2016
World Marketing Congress, Mumbai

EdelGive Foundation

Education

Empowering children through holistic learning approach, life skill & research and advocacy

Quality education for under-privileged children in schools

Livelihood

Water and soil conservation, skill development, financial inclusion livelihood generation for communities

Financial inclusion for women

Women Empowerment

Promoting safety, gender justice, and economic empowerment of women and girls

The Protection of Women from Domestic Violence

- **Edelweiss employees, families and clients have given 22,000 hours in volunteering**
- **Impacted over 455,000 lives in 13 states**
- **Supported 85 Non-Governmental Organizations.**
- **Brought INR 70 Cr into philanthropy**

Board Comprises Majority of Independent Directors

Mr. K Chinniah

- Served as Global Head - Portfolio, Strategy & Risk Group with GIC Special Investment, the private equity arm of the Govt. of Singapore Invst Corp ("GIC“)

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.
- Practiced transactional and dispute resolution laws for the last 37 years.
- Former Managing Partner at J. Sagar & Assoc.

Mr. Navtej S. Nandra

- Served as President of E*TRADE Financial Corporation.
- Prior to this he served as CEO for Morgan Stanley Investment Management Inc

Mr. Sunil Mitra

- Rich and varied experience in public administration and general management
- Held diverse positions in Government of India - Disinvestment Secretary, Revenue Secretary & Finance Secretary

Mr. Biswamohan Mahapatra

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

7 out of 12 Board members are Independent Directors

Our Vision

"To be a Respected Financial Services firm with a Portfolio of High Quality Growth Businesses"