

Ref No.: EW/Sec/2017/651

November 3, 2017

BSE Limited
P J Towers, Dalal Street,
Fort, Mumbai - 400 001.

Dear Sirs,

Ref.:- Scrip Code:- 532922

Sub: Investor Presentation

Please find enclosed the Investor Presentation in respect of quarter and half year ended September 30, 2017.

Kindly take the same on record.

Thanking you,
For Edelweiss Financial Services Limited


B. Renganathan
Executive Vice President & Company Secretary



Edelweiss Financial Services Limited

Q2FY18 Earnings Update



Safe Harbour



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Edelweiss Financial Services Limited Corporate Identity Number: L99999MH1995PLC094641

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

NOTES:

Slide 6: Balance Sheet numbers are on net basis

Slide 8: Distressed Credit (ARC assets) are net of Edelweiss contribution

Slide 13,21: Insurance includes General Insurance loss of INR 8 Cr in H1FY18

Slide 14,24,30: EARC is a subsidiary and consequently Distressed Credit growth on a YoY basis is not comparable. Capital employed includes Distressed Credit in EARC and excludes episodic

Slide 15: Revenue markets share estimated for Institutional Equities and Investment Banking business

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

Slide 38: CAGR Growth is calculated on a trailing 12 month basis

Slide 39: Net Worth Includes unrealised gains on equity and mutual fund investments per IRDA norms

Slide 44: Others includes Provident Fund, Insurance & Corporates; total borrowings include episodic

Slide 47: Top institutional shareholders: Holding of known affiliates have been clubbed together for the purpose of this information



- 1 Overview & Business Approach
- 2 Half Yearly Performance Highlights
- 3 Quarterly Performance Highlights
- 4 Business Update
- 5 ESG at Edelweiss



Overview & Business Approach



Edelweiss
Ideas create, values protect

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



Bank-like business model with multiple vectors of growth in the NBFC space

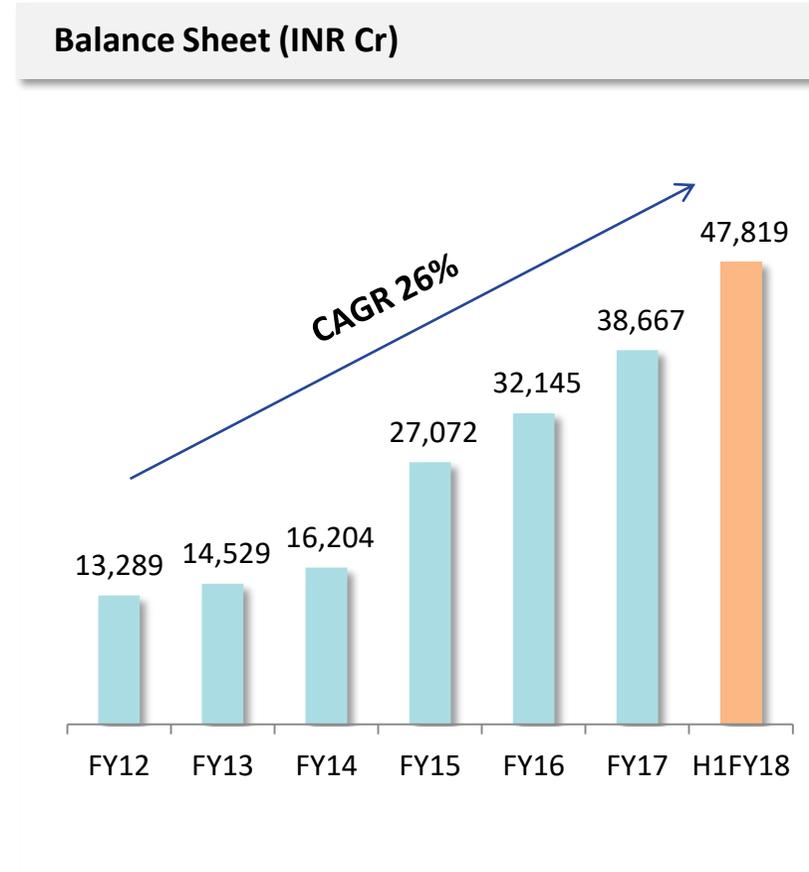
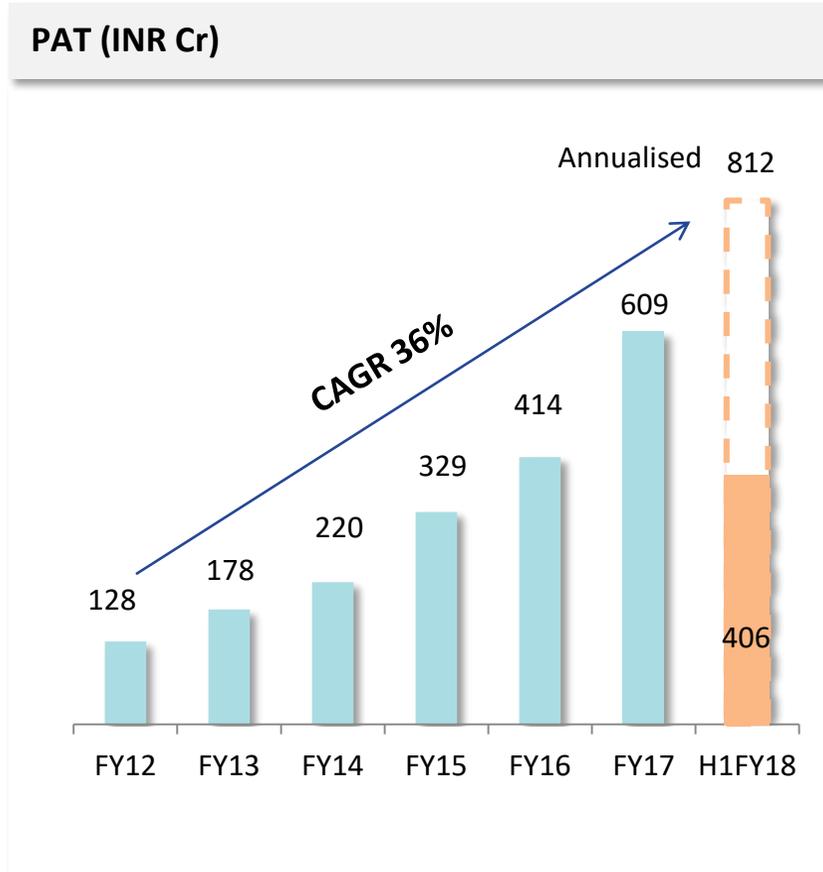
Has helped us deliver consistent growth and profitability

Helps manage short term volatility in the business cycle

Ability to calibrate growth in line with favourable market conditions

Provides avenues of growth for our Gen-next management talent

...With Consistent Non-Linear Growth Over the Years...

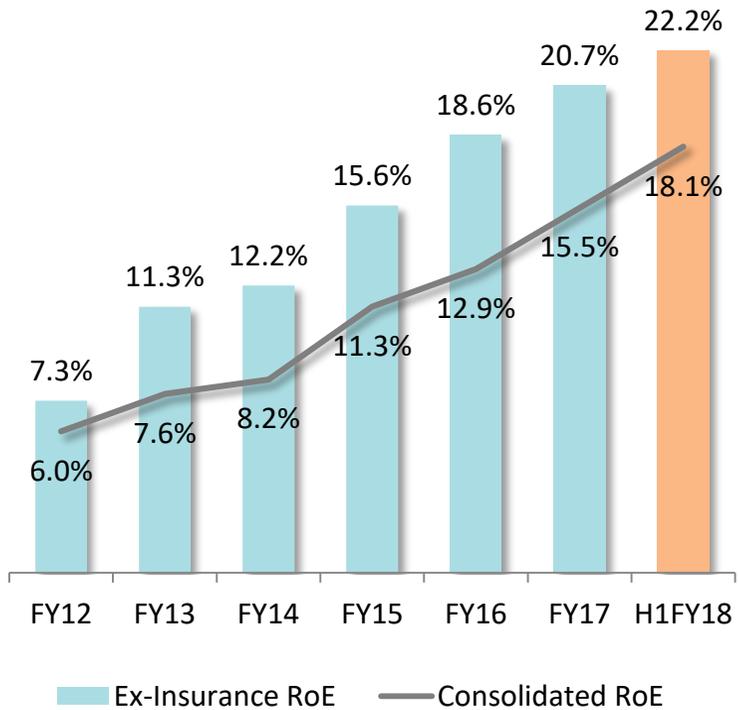


26% growth in assets has supported a 36% growth in profits

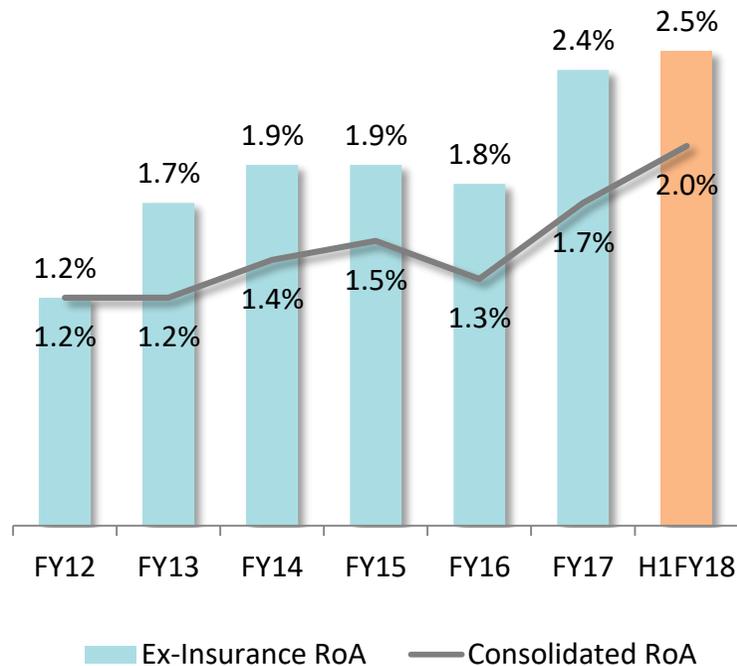
... Across Key Performance Parameters



RoE



RoA



Continued improvement in profitability ratios across business cycles

...With Significant Scale and Growth in Assets...



As on 30th Sep'17 (rounded off to nearest 100)

	INR Cr	YoY Growth
Balance Sheet Assets	47,800	33%
Assets under Management and Advice	1,43,000	78%
<i>Distressed Credit (ARC Assets)</i>	37,500	36%
<i>Assets Under Advice (Wealth Management)</i>	76,300	73%
<i>Funds under Management (Asset Management)</i>	22,100	223%
<i>Assets under Custody & Clearing</i>	7,100	386%
Total Assets	1,90,800	65%

**Clients
~11 lacs**

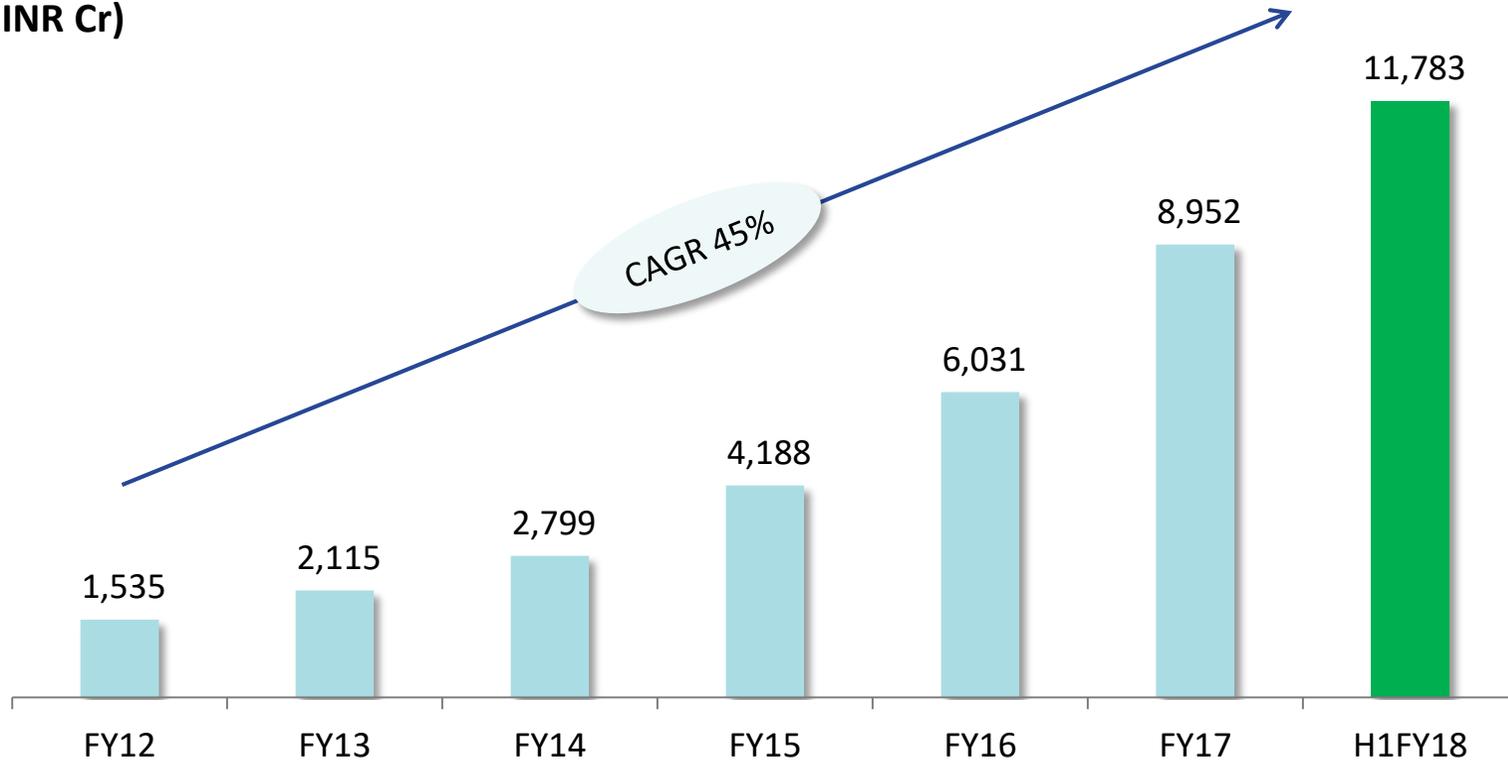
**Offices
354**

**Employees
8,354**

Our Retail Credit Book has Scaled Meaningfully...



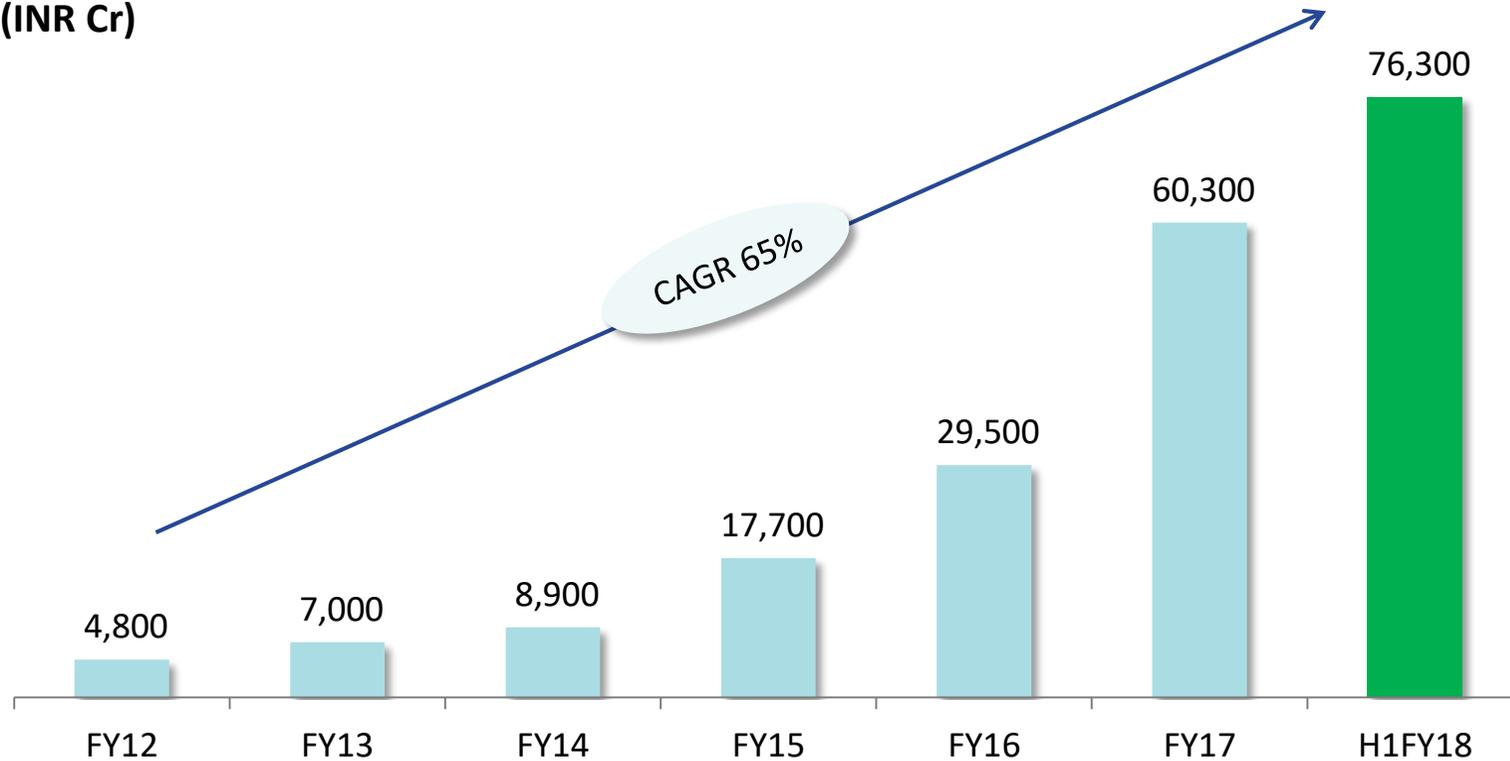
**Retail Credit - Capital Employed
(INR Cr)**



...As Also our Wealth Management AUA...



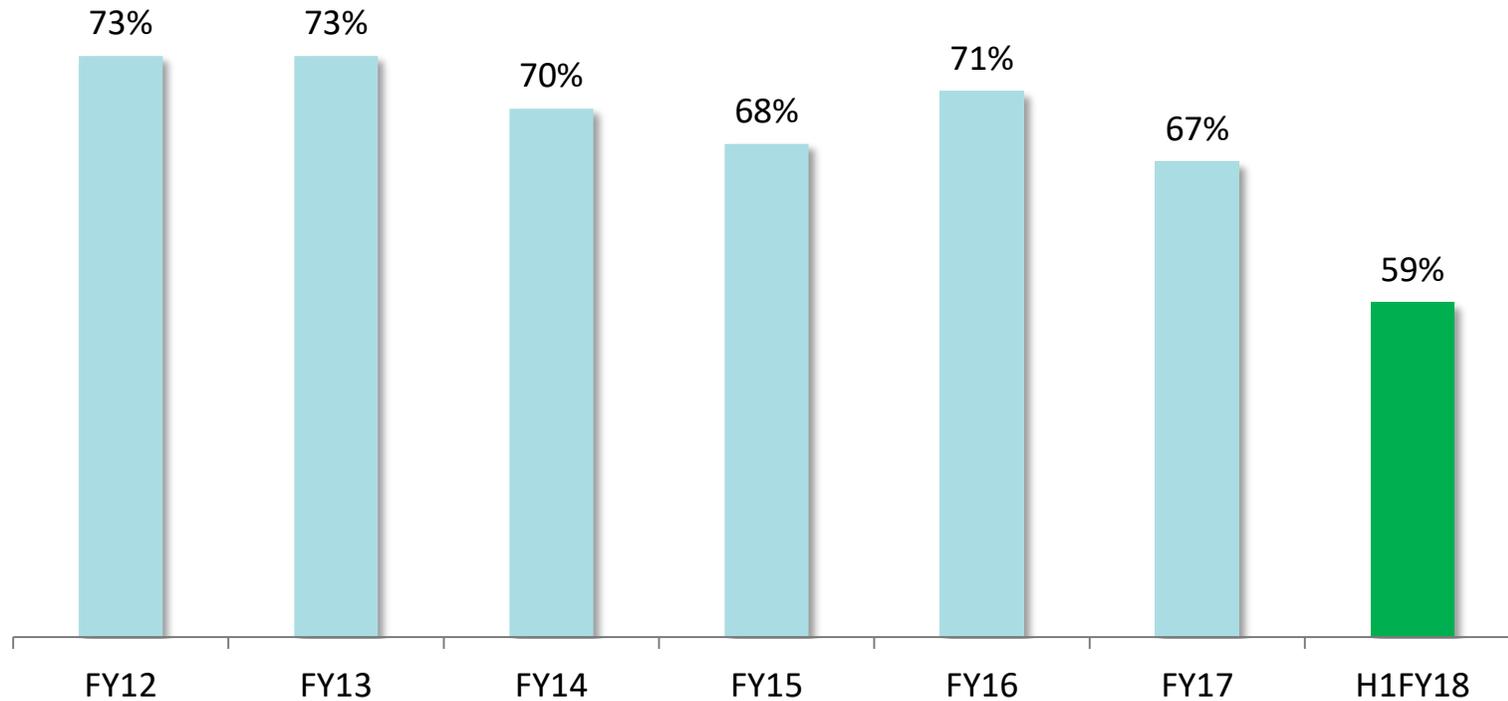
**Wealth Management AUA
(INR Cr)**



...Bringing Significant Operating Efficiencies



Consolidated Cost to income ratio





Half Yearly Performance Highlights – H1FY18



Edelweiss
Ideas create, values protect

Financial Snapshot – H1FY18



INR Cr	EOP Equity	Profit after Tax	RoE	RoA
Pre Minority				
Credit	4,015	337	18.7%	2.2%
Franchise & Advisory	215	130	-	-
BMU, Corp & Others	610	40	10.2%	0.9%
Insurance	645	(91)	-	-
(-) Minority	798	10	-	-
Total Consolidated	4,687	406	18.1%	2.0%
Total Ex-Insurance	4,354	456	22.2%	2.5%

Credit Business Performance Snapshot



H1FY18 (INR Cr)	Total	Y-o-Y Growth	Retail	Y-o-Y Growth	Corporate	Y-o-Y Growth	Distressed	Y-o-Y Growth
EOP Capital Employed	32,540	31%	11,783	40%	15,398	19%	5,359	53%
EOP Equity	4,015	34%	1,071	43%	1,946	13%	998	94%
Net Revenue	1,162	55%	292	53%	649	30%	221	281%
PAT (Pre MI)	337	50%	86	75%	156	6%	95	228%
Net Interest Margin	7.5%		5.2%		8.9%		8.9%	
Cost to Income	35%		44%		34%		26%	
RoE (Pre MI)	18.7%		16.3%		18.5%		22.0%	
RoA	2.2%		1.5%		2.2%		3.8%	

Growth driven by the Retail and Distressed Credit books
Scaling up Corporate Credit through co-investment from Asset Management fund

Franchise & Advisory Business Performance Snapshot



H1FY18 (INR Cr)	Total	Y-o-Y Growth	Wealth Mgmt	Y-o-Y Growth	Asset Mgmt	Y-o-Y Growth	Capital Markets	Y-o-Y Growth
Net Revenue	615	37%	268	56%	55	-	292	8%
PAT	130	104%	53	97%	12	-	65	60%
Cost to Income	68%	-	70%	-	67%	-	66%	-
			AUA	76,300	AUM	22,100	Revenue Market Share	4.1%

Cost to income ratio down from 73% in FY17 to 68% in H1FY18 as businesses scale up

Life Insurance Performance Snapshot



Edelweiss Tokio Life Insurance Company Limited (ETLI)

(INR Cr)	H1FY18	Y-o-Y Growth
Total Income	275	22%
Total Expenses	358	20%
Profit After Tax	(83)	-
Minority	(41)	-
Edelweiss' Share in PAT	(42)	-

Scaling up as per plan to generate sustainable value



Quarterly Performance Highlights – Q2FY18



Edelweiss
Ideas create, values protect

Q2FY18 Highlights



1 Q2 Consolidated PAT at INR 209 Cr; 37% CAGR over 26 quarters

2 Sustained non-linear growth in profitability

Consolidated PAT growth 45% YoY; Ex-Insurance PAT growth 41% YoY

Balance Sheet growth 33% YoY

3 Profit growth across businesses

Credit business grew 40% YoY

Franchise & Advisory business grew 123% YoY

4 Continued improvement in key performance ratios

Consolidated RoE 18.3%; Ex-Insurance RoE 22.2%

Consolidated RoA 2.0%; Ex-Insurance RoA 2.5%

Consolidated C/I ratio 58%; Ex-Insurance C/I ratio 47%

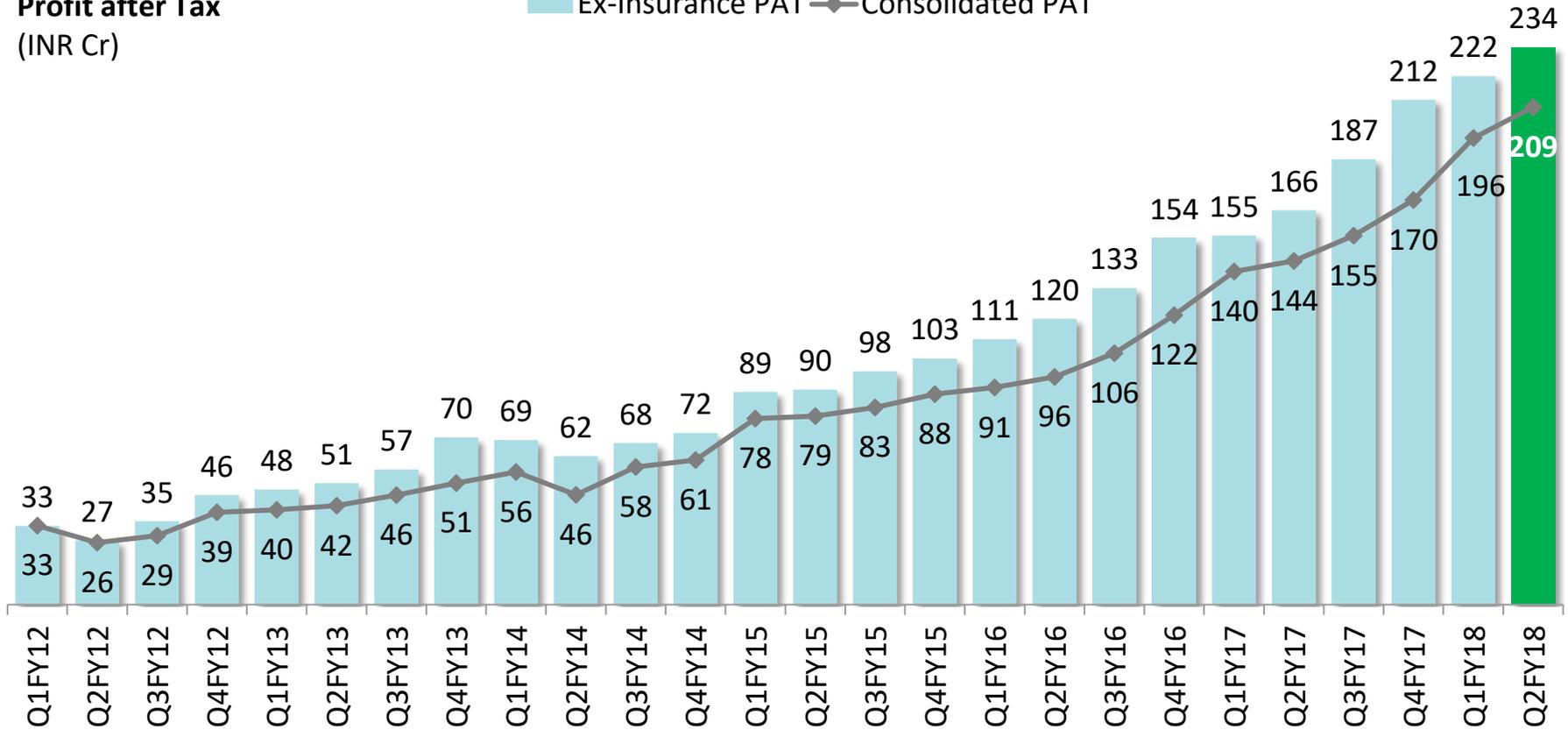
5 ECL Finance Limited is now a wholly owned subsidiary post acquisition of 7.8% minority stake

1 Sustained PAT Growth Trajectory



Profit after Tax
(INR Cr)

Ex-Insurance PAT — Consolidated PAT



Consolidated PAT CAGR of 37% over last 26 quarters

2 Consolidated PAT Growth of 45%



(INR Cr)	Q2FY17	Q1FY18	Q2FY18	Y-o-Y Growth
PAT Consolidated	144	196	209	 45%
PAT Ex-Insurance	166	222	234	 41%
Balance Sheet	35,822	43,634	47,819	 33%

3 Profit Growth Across Businesses



(INR Cr)	Q2FY17	Q1FY18	Q2FY18	Y-o-Y Growth	FY16	FY17
PAT	144	196	209	45%	414	609
<i>Credit</i>	<i>106</i>	<i>137</i>	<i>149</i>	<i>40%</i>	<i>337</i>	<i>447</i>
<i>Franchise & Advisory</i>	<i>30</i>	<i>64</i>	<i>66</i>	<i>123%</i>	<i>72</i>	<i>193</i>
<i>Insurance</i>	<i>(21)</i>	<i>(26)</i>	<i>(24)</i>	<i>(14%)</i>	<i>(104)</i>	<i>(110)</i>
<i>BMU, Corp & Others</i>	<i>29</i>	<i>21</i>	<i>18</i>	<i>(38%)</i>	<i>110</i>	<i>79</i>

4 Improving Key Performance Parameters



Key Ratios

Consolidated	Q2FY17	Q1FY18	Q2FY18	FY16	FY17
RoE	15.2%	17.9%	18.3%	12.9%	15.5%
RoA	1.7%	2.0%	2.0%	1.3%	1.7%
Cost to Income Ratio	68%	59%	58%	71%	67%

Ex-Insurance	Q2FY17	Q1FY18	Q2FY18	FY16	FY17
RoE	19.9%	22.2%	22.2%	18.6%	20.7%
RoA	2.2%	2.5%	2.5%	1.8%	2.4%
Cost to Income Ratio	57%	49%	47%	60%	54%



Business Update

CREDIT

Retail Credit – Corporate Credit – Distressed Credit

Credit Business is a Mix of Diversified and Scalable Assets



As on 30 th Sep'17	Capital Employed (INR Cr)	% Share	
Retail Credit	11,783	36%	
Retail Mortgage	4,545	14%	Blend of loans to home owners and home buyers
SME & Business Loans	2,767	9%	Highly scalable, focus area for future
Loan against securities	3,694	11%	Catering to Retail & Wealth Mgmt customers in Capital Markets
Agri and Rural Finance	777	2%	Large scalable opportunity with low competitive intensity
Corporate Credit	15,398	47%	
Structured Collateralised Credit	7,935	24%	Customized credit solutions with robust risk management systems
Wholesale Mortgage	7,463	23%	Developer financing for primarily residential properties
Distressed Credit	5,359	17%	Leading Asset Reconstruction Company in India
Total Credit Book	32,540	100%	

Credit

Franchise & Advisory

Life Insurance

Credit Business at a Glance



Credit Business (INR Cr)	H1FY18	FY17
Capital Employed	32,540	27,608
Average Interest Yield	16.3%	16.2%
Average Cost of Borrowing	9.9%	10.3%
Net Interest Margin	7.5%	7.2%
Net Revenue	1,162	1,695
Cost to Income	35%	36%
Provisions & Write Offs	227	319
PAT (post MI)	286	447
RoE (post MI)	18.9%	18.2%
RoA	2.2%	2.1%

Credit

Franchise & Advisory

Life Insurance

Asset Quality at a Glance



At the end of	H1FY18	FY17
Gross NPA (INR Cr)	474	362
Gross NPA %	1.74%	1.59%
Net NPA %	0.66%	0.60%
Outstanding Provision Held	407	314
Total Provision Cover	86%	87%
Average Collateral cover on Corporate book	2.1x	2.3X
Average Loan-To-Value on Retail book	~45%	~45%

Credit

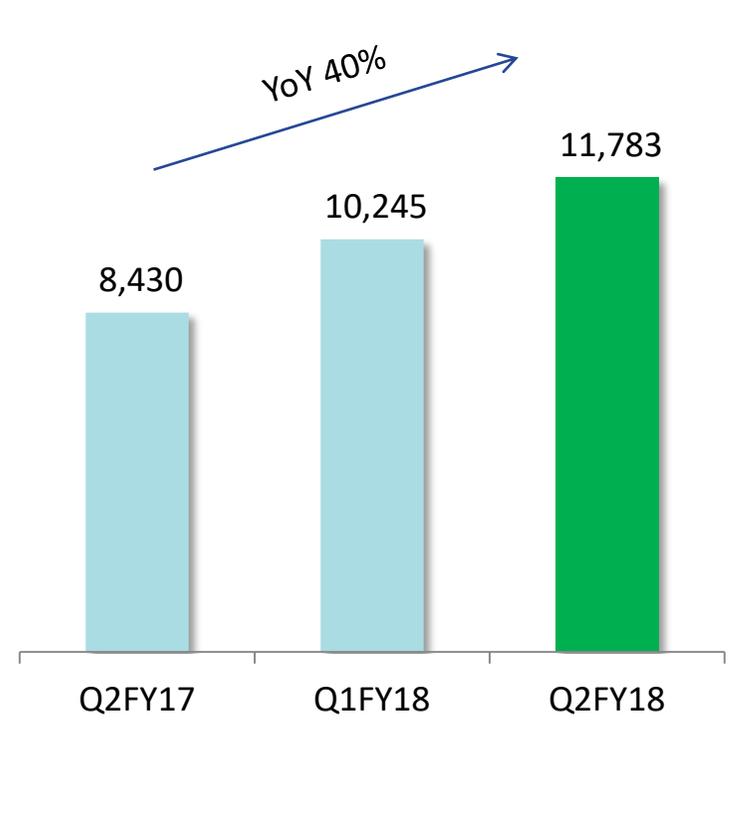
Franchise & Advisory

Life Insurance

Retail Credit Expanding Footprint



Capital Employed (INR Cr)



Business Highlights

SME

- Originations up 23% on Y-o-Y basis in Q2FY18
- Expanding SME credit distribution capabilities; presence in 44 locations in Q2 from 17 locations at end of FY17
- Leveraging technology with tab based underwriting, scorecards, digital marketing and sourcing

Retail Mortgage

- Strong Q2FY18 with originations up 81% on Y-o-Y basis
- Focus on home loans through developer tie-ups, and participation in Affordable Housing programs

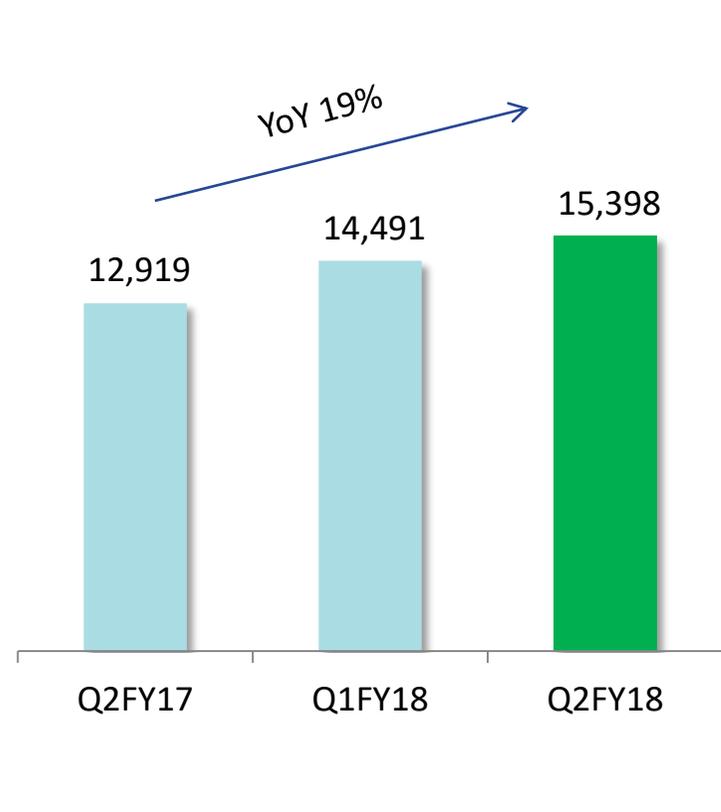
Loan Against Securities

- Continues to grow based on our leading position in ESOP financing and growth in wealth business

Calibrated Growth in Corporate Credit



Capital Employed (INR Cr)



Business Highlights

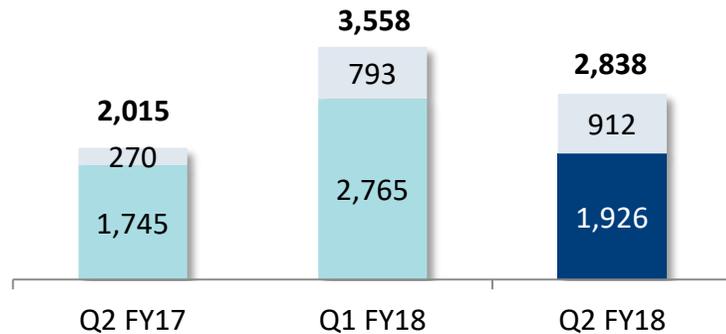
- Risk-management centered approach to collateralized lending
- In house team of experts for carrying out detailed evaluations
 - Counterparty, Collateral and Cash flows
- Ring fenced structures and hybrid collateral pool ensures negligible loss given defaults
- Collaboration between Corporate & Retail credit for under construction mortgages & affordable housing
- Share of Corporate in total credit reduced to 47% from 52% in Q2FY17

Agri Credit Expected to Scale Up

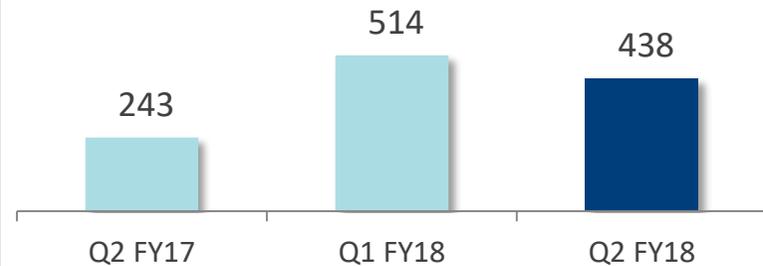


Collateral Value (INR Cr)

■ Collateral Manager Stock ■ Storage Stock



Agri Credit Book Size (INR Cr)



Business Highlights

- 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
- 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 21 banks for Collateral Management Services

Credit

Franchise & Advisory

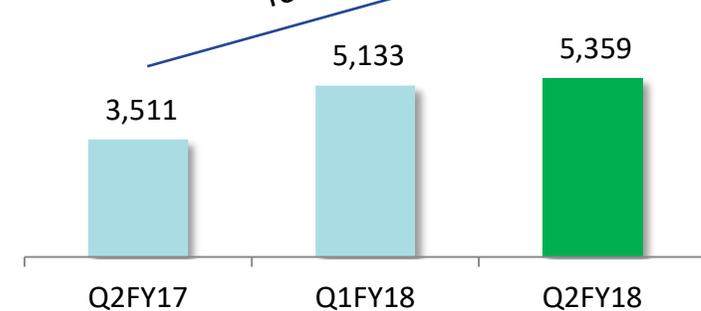
Life Insurance

Distressed Credit Performance is on Track



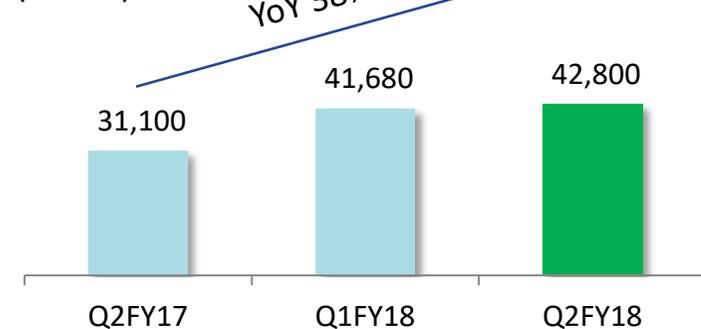
Capital Employed

(INR Cr)



AUM

(INR Cr)



Business Highlights

- Focus on large operating and EBITDA earning assets that are financially broken
- Significant focus on resolution driving higher recoveries
 - H1 FY18 cash recovery at 90% of entire FY17 recovery
 - Interest by strategic players in large assets increasing; sale of assets under Insolvency and Bankruptcy Code to improve recoveries
- Developing new long-term partnerships and co-investor network as industry moves towards large deal sizes
- Continue to deploy capital under security receipts structure and cash deals



Business Update

FRANCHISE & ADVISORY

Wealth Management – Asset Management – Capital Markets



Franchise & Advisory Business at a Glance



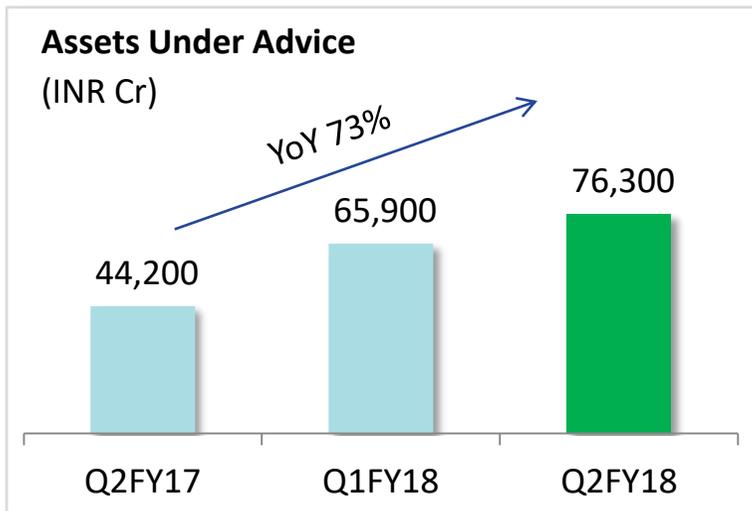
Franchise & Advisory (INR Cr)	H1FY18	FY17
Net Revenue	615	1,060
Cost to Income	68%	73%
PAT	130	193

Credit

Franchise & Advisory

Life Insurance

Wealth Management AUA Continues to Scale Up

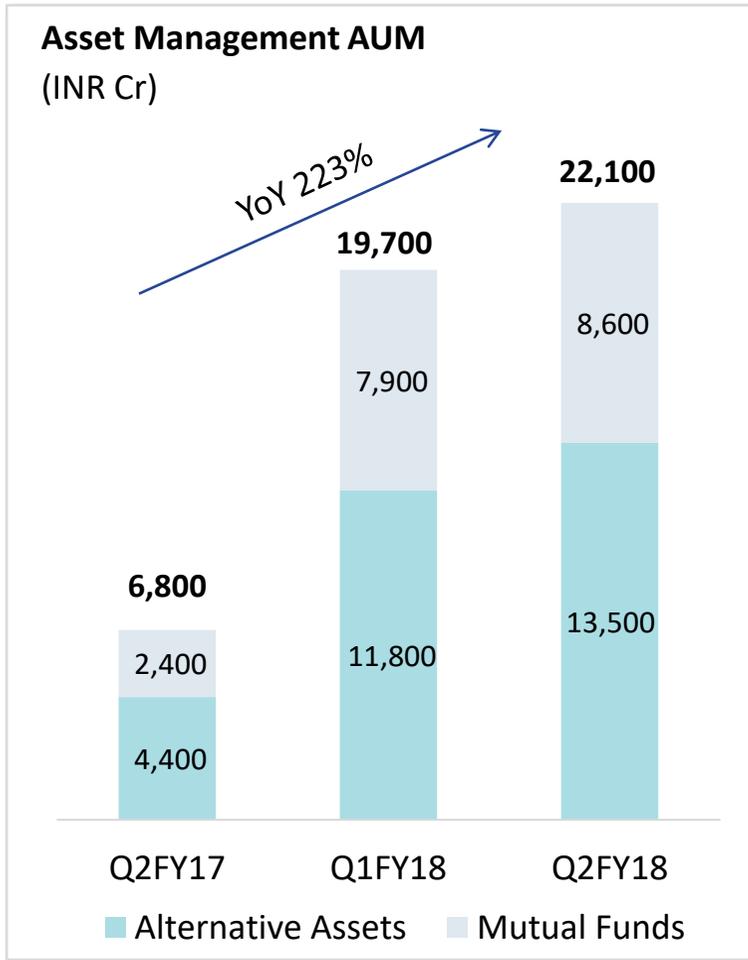


Business Highlights

- Ramp up of RM capacity in UHNI on track; added 25 RMs in H1 FY18
- Cost to income ratio improved to 69% for the quarter from 77% in Q2FY17
- Yield on AUA ranges between 70-80 bps
- Digital initiatives across the spectrum to bring in efficiencies and superior customer experience
 - Client on-boarding to portfolio monitoring through industry leading mobile app
 - Omni - channel CRM
- Awarded “The Best Wealth Manager Rising Star India” at The Asset Asian Awards 2017, Hong Kong

As on 30 th Sep’17	No. of Clients	AUA (INR Cr)
Ultra High Net Worth Individuals	~1,000	59,900
Affluent	~4,18,000	16,400

Asset Management Building a Sustainable Franchise



Business Highlights

Alternative Assets

- Leading player in the Private Debt space across special opportunities, real estate credit and distressed assets credit
- Alternatives AUM increased 14% on a Q-o-Q basis
- Focus on risk and capital preservation helped garner interest from onshore clients in private debt
- Raised ~ INR 1,650 Cr (includes INR 965 Cr - second tranche of CDPQ commitment)

Mutual Funds

- Focus on increasing equity component in AUM
- Prioritizing and widening distribution partnership with large organized distributors at new locations

Capital Markets Strong Performance Continues



Key Equity Capital Market Deals



ICICI Lombard
IPO INR 5,701 Cr
BRLM



Cochin Shipyard
IPO INR 1,443 Cr
BRLM



Dodla Dairy
Private Equity
placement

Key Debt Capital Market Deals



Power Finance Corporation
INR 4,895 Cr
Arranger



Mahindra Finance
INR 1,150 Cr
Lead Manager



SREI
INR 562 Cr
Lead Manager

Business Highlights

Equity Capital Markets

- Successfully closed 4 deals in investment banking in Q2FY18
- Continue to build market share in blocks with share of 5.3% in Q2FY18
- Best Performing Institutional Member at the NSE Market Achievers Award 2017
- Best Broker Award – Asia Money 2017

Debt Capital Markets

- Ranked amongst top 10 arrangers for private placement of debt
- Market share in placements of commercial paper at 22% for Q2FY18

Credit

Franchise & Advisory

Life Insurance



Business Update

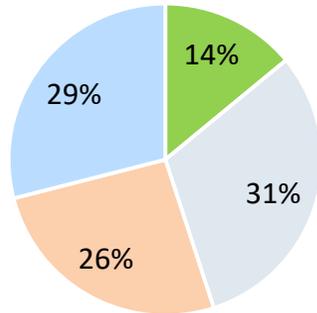
Life Insurance

Life Insurance – Long Term Value Creation



Products Mix

New Business Premium H1FY18



■ Traditional Par ■ Traditional Non Par ■ ULIP ■ Group

Distribution

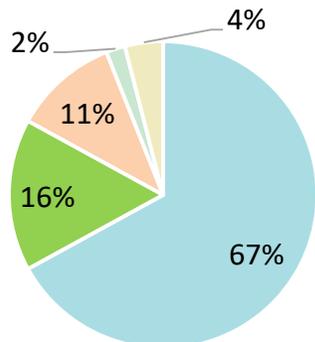
- Agency-led multi-channel distribution approach with emphasis on productivity
- 104 branches and ~25,000 PFAs across 77 cities in India
- 11% of individual new business premium is generated by other Edelweiss Group companies for ETLI

Investments Capability

Morningstar has rated our ULIP funds 4 or 5 star

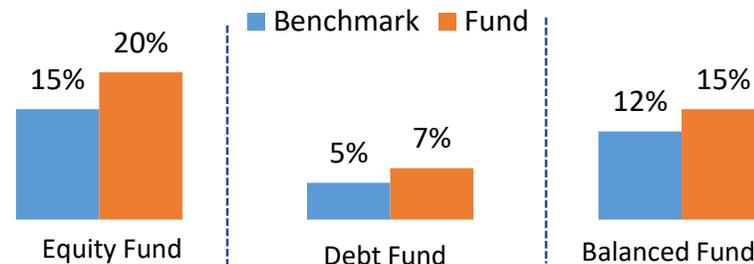
Channel Mix

Individual New Business Premium H1FY18



■ Agents ■ Banca ■ Edelweiss ■ Brokers ■ Direct Business

Returns % in past one year



Credit

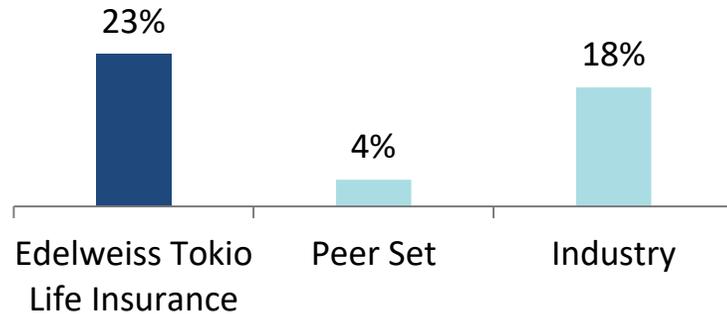
Franchise & Advisory

Life Insurance

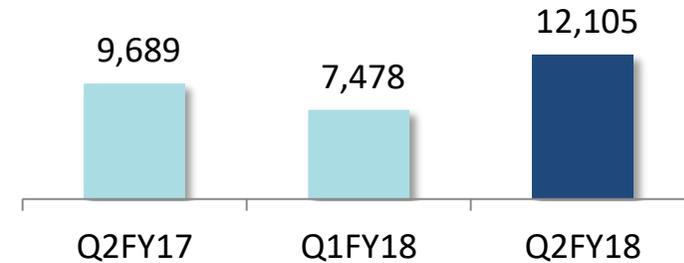
One of the Fastest Growing in Individual Annual Premium Equivalent



Individual Annual Premium Equivalent CAGR growth since FY15



Number of Policies Issued (Individual Business)



Business Highlights

- Indian Embedded Value (IEV) at INR 1,026 Cr as on 30th Sep'17
- Individual Annual Premium Equivalent (APE) - INR 43 Cr for the quarter, growth of 37% YoY
- Leveraging technology
 - Focus on tab sales; 21% of agency channel logged in sales through tabs in H1FY18
 - Developing machine learning based analytical models for customer acquisition
- New Par product "Smart Lifestyle" successfully launched in Sep'17
- Wealth Ultima (ULIP) wins two awards for "Best Product Innovation" at National Award for Excellence in Insurance 2017 and Fintelekt Insurance Award 2017

Credit

Franchise & Advisory

Life Insurance

Life Insurance – Key Financials



Edelweiss Tokio Life Insurance Company Limited (ETLI)

(INR Cr)	H1FY18	FY17
Net Premium Income	185	426
Investment Income & Other Income	90	151
Total Income	275	577
Commission & Operating Expenses	165	324
Change in Policy Liabilities and Benefits paid	193	469
Total Expenses	358	793
Profit After Tax	(83)	(216)
Minority	(41)	(106)
Edelweiss' Share in PAT	(42)	(110)
Net Worth	645	733



Balance Sheet

Key Highlights – Balance Sheet

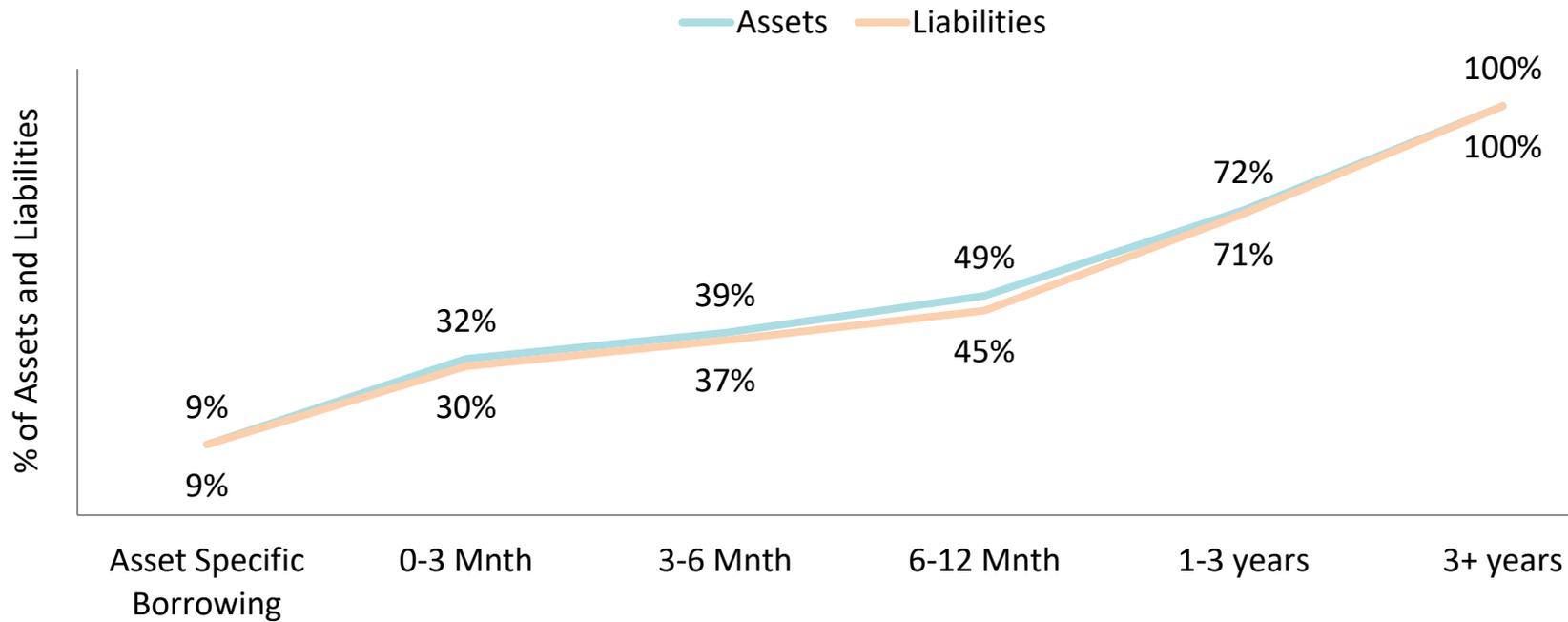


- 1** Matched Asset-Liability profile
- 2** Comfortable capital adequacy ratio at 16.75%
- 3** Diversified borrowings mix
- 4** Liquidity cushion at 10% of Balance Sheet
- 5** Stable business model reflected in credit ratings

1 Matched Asset - Liability Profile



As on 30th Sep'17: INR 47,819 Cr



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

2 Comfortable Capital Adequacy Ratio



Capital Structure as on 30th Sep'17 (INR Cr)

Tier I	5,601
Tier II	1,410
Total Capital	7,011
Risk Weighted Assets	41,856

76% of gross assets

Capital Adequacy Ratio

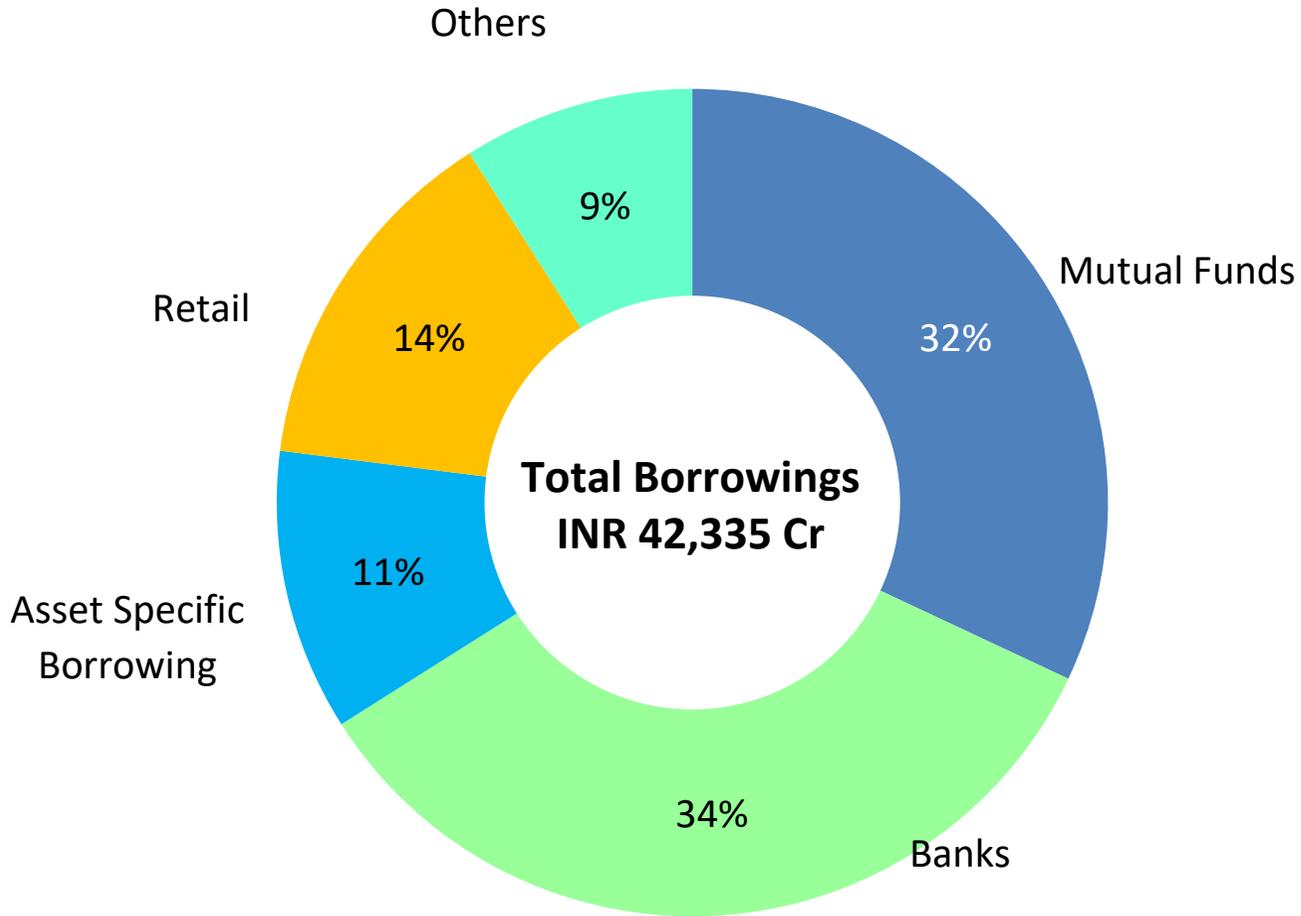
16.75%

Debt/Equity : 5.6
(excluding Treasury assets and Episodic)

3 Diversified Sources of Borrowing



Q2FY18

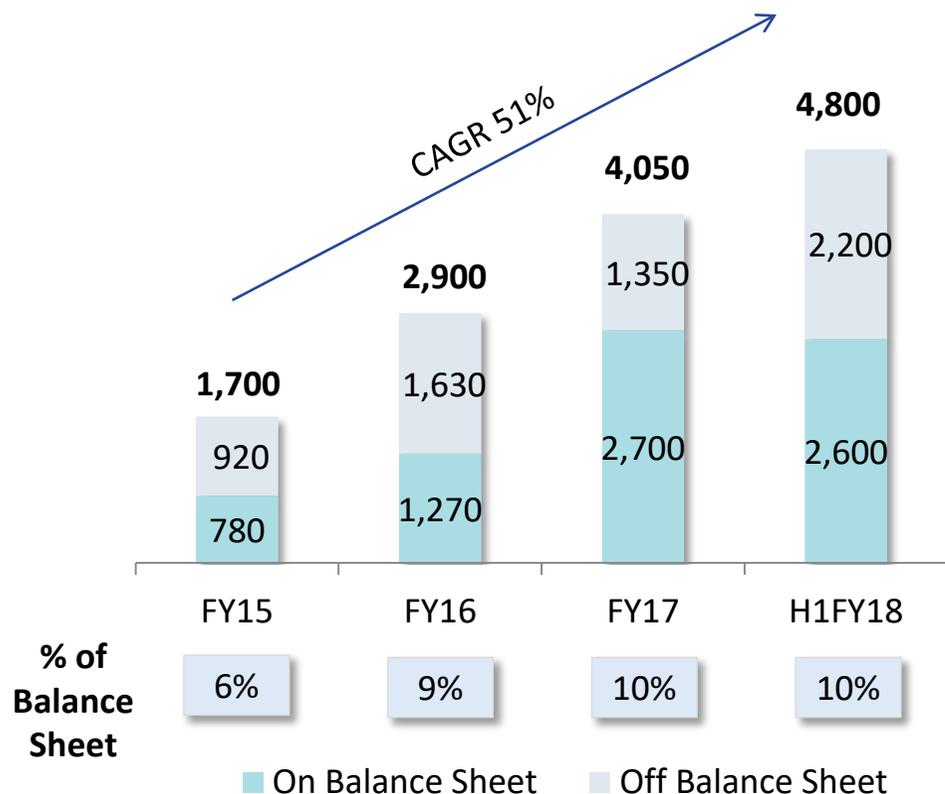


Liquidity Cushion at 10% of Balance Sheet



Liquidity Cushion (rounded off to nearest 100)

INR Cr



- 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

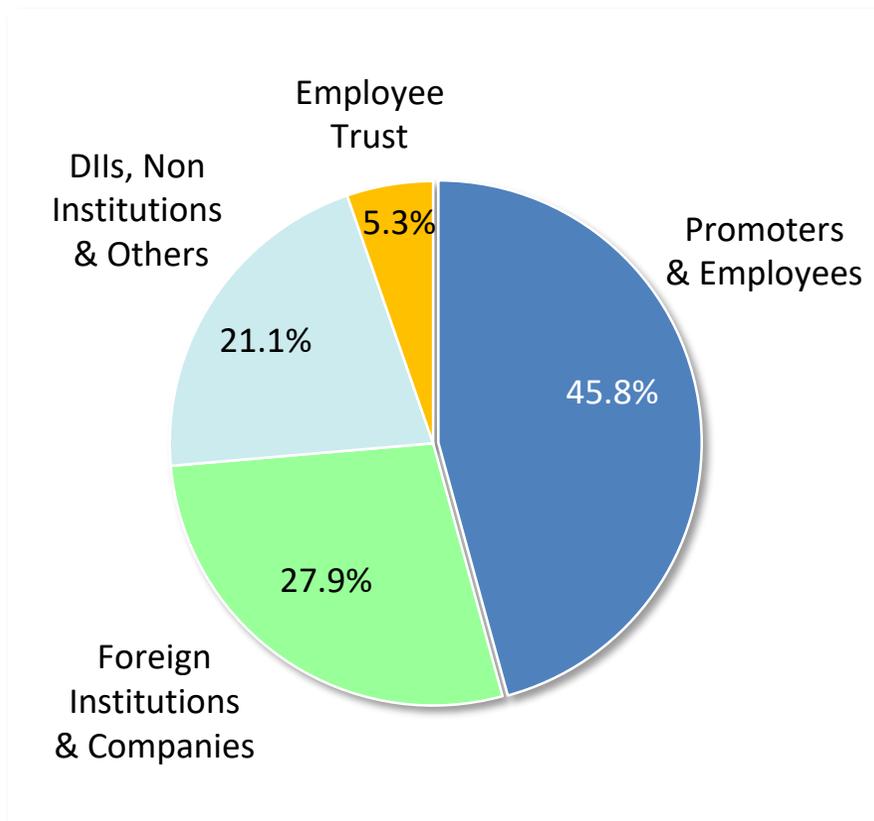


Purpose (Debt Programme)	Rating agency	Rating
Short term		CRISIL A1+
Short term		CARE A1+
Short term		ICRA A1+
Long term		BWR AA+
Long term		CARE AA
Long term		CRISIL AA
Long term		ICRA AA
Long term	 <small>SMERA RATINGS LIMITED</small>	SMERA AA+

Significant Institutional Ownership



Shareholding Pattern



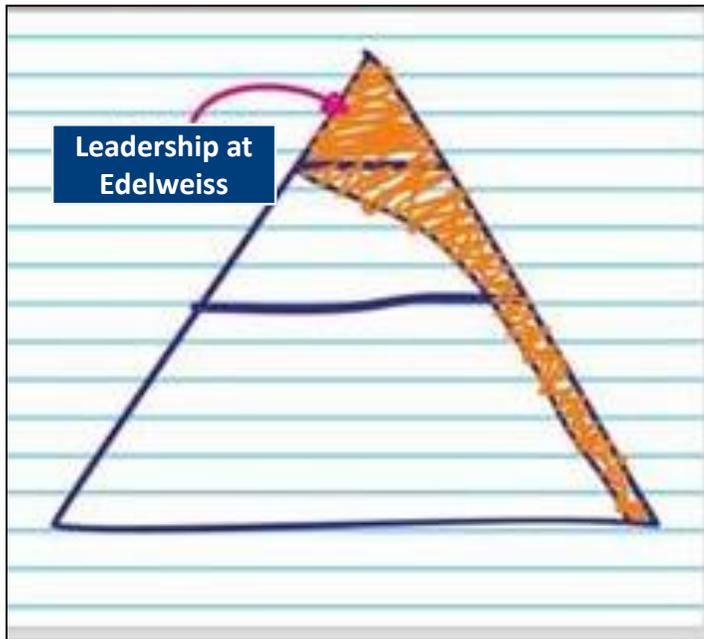
Top 10 Institutional Shareholders (As on 30th Sep'17)

	Name	Percent
1	BIH SA	4.5%
2	Goldman Sachs	1.6%
3	Government Pension Fund Global	1.6%
4	Morgan Stanley	1.5%
5	Amansa	1.4%
6	Vanguard	1.3%
7	Baron Funds	1.3%
8	DSP Blackrock	1.2%
9	Grantham Mayo Van Otterloo	1.2%
10	Blackrock	1.0%



ESG at Edelweiss

Creating Continuous Talent and Leadership Pipeline



- Our leadership programmes are focused towards identifying and grooming leaders at every level
- Leadership development is an integral part of our business and growth strategy
- Development endeavors at Edelweiss are structured, framework driven and continuous
- Our top management is a healthy mix of home grown leaders and lateral hires
- Institutionalized the ethos that leaders are created at the workplace – leaders create leaders

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

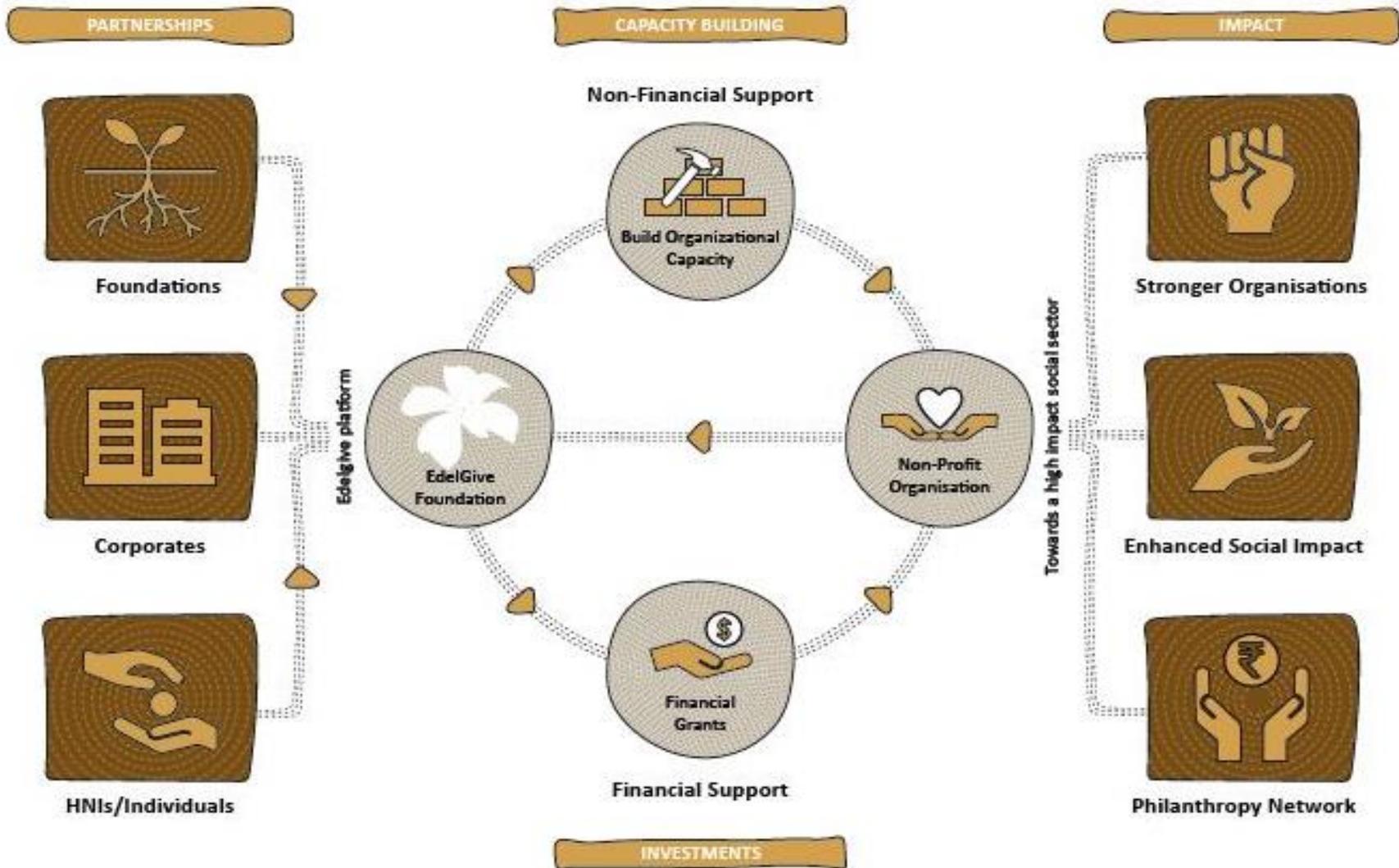


Mr. Biswamohan Mahapatra

- 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
- Recipient of “Best Corporate Governance India” award 2016 from London based Capital Finance International Jury

EdelGive Foundation - Unique Philanthropic Platform



Focuses on Education, Livelihood and Women's Empowerment

EdelGive Foundation: Key Metrics



Employee Engagement

Employee Engagement %	More than 70% engaged in volunteering efforts
Man Hours spent till date	22,500 hrs
Field Visits till date	75

Capacity Building – Non financial support

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

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

Grants and Funding

Cumulative Till Date

Grantees	More than 80 NGOs
Funds Committed	> INR 100 Cr
Presence in Indian States	14 States
Funding Partners	106

Awards and Recognition



Best Wealth Manager - Rising Star, India
The Asset, Hong Kong

Best Performing Institutional Member
NSE Market Achievers Award 2017

Ranked as one of the leading custodians in India
Global Custodian Indian Domestic Survey 2017

**Best Product Innovation –
Edelweiss Tokio Life Insurance**
Fintelekt Insurance Awards 2017

Leader in Employee Volunteering
iVolunteer Awards 2017

Bronze for Edelweiss Annual Report 2016
ARC Awards 2017

