

EW/Sec/2020/137

July 13, 2020

BSE Limited

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

Dear Sirs,

Ref.:- Symbol: EDELWEISS

Sub: Investor Presentation

Further to the Investor Presentation in US Dollar filed by the Company on July 5, 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 and Company Secretary

US \$ version



Edelweiss Financial Services Limited

Addendum – Q4FY20





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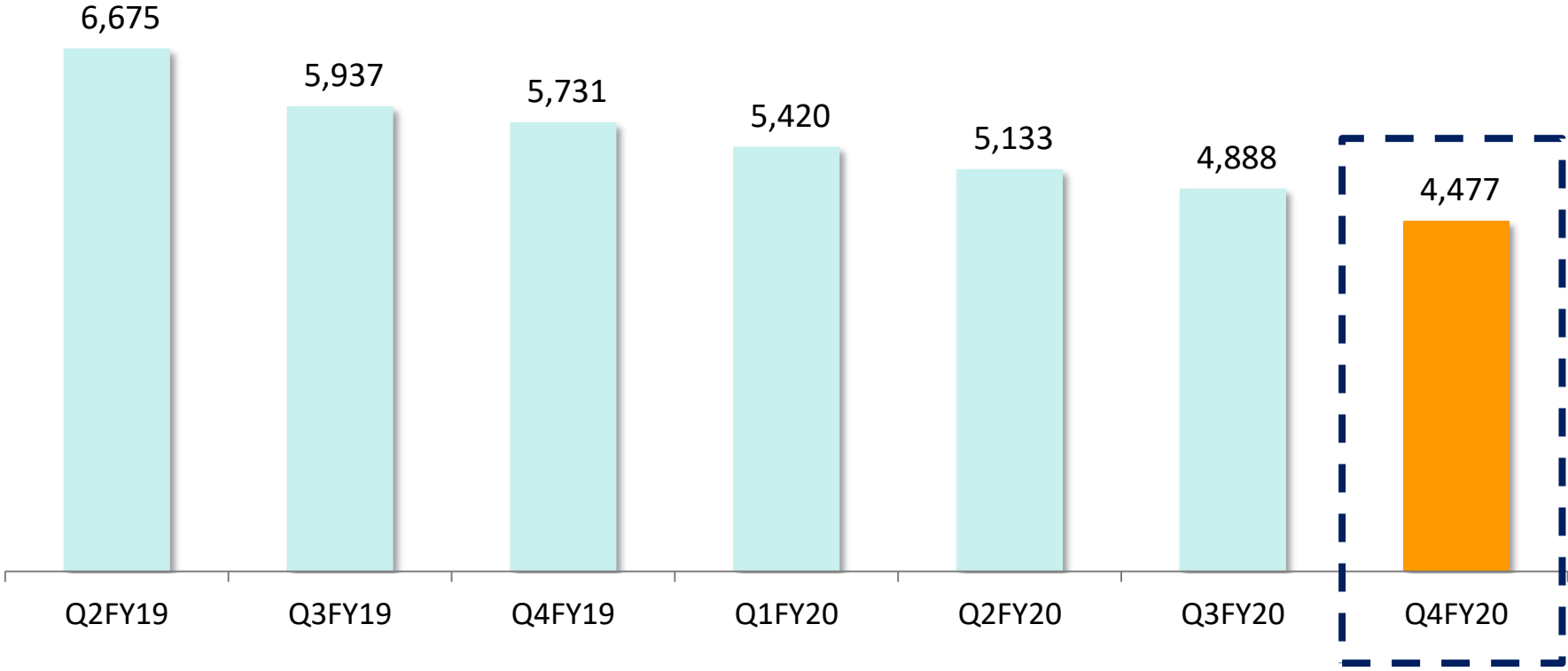


Borrowings

Borrowings Declined By Over \$ 2,122 Mn in 18 Months



Borrowings (\$ Mn)



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



Business Wise Reporting

Credit Book. Asset Quality. P&L

Credit Book Mix



FY20 (\$ Mn)	Credit	EGIA	BMU & Corporate	Total book	%
Retail Credit	1,347	42	68	1,457	52%
Retail Mortgage	867	-	-	867	31%
SME & Business Loans	289	3	17	310	11%
ESOP and Margin Financing	173	38	51	262	9%
Agri and Rural Finance	18	-	-	18	1%
Corporate Credit	1,187	-	146	1,333	48%
Structured Collateralised Credit	394	-	102	495	18%
Wholesale Mortgage	794	-	44	838	30%
Total Credit Book	2,534	42	214	2,790	100%

Asset Quality at a Glance



\$ Mn	Q4FY20
Credit Book	2,775
<i>Of which Stage 3</i>	148
ECL Provision	143
<i>Of which Stage 3</i>	34
Specific Provision Cover	23%
Total Provision Cover	97%

PAT Across Businesses



\$ Mn	FY20
Credit	(188)
EGIA	25
ARC	41
Insurance	(49)
BMU & Corporate	(99)
Total Consolidated Pre MI PAT	(271)

Life Insurance Performance Snapshot



\$ Mn	FY19	FY20	Y-o-Y Growth
Net Premium Income	113	131	15%
Investment Income & Other Income	27	20	(26%)
Total Business	140	150	7%
Profit After Tax	(36)	(36)	-
Minority	(18)	(18)	-
Edelweiss' Share in PAT	(18)	(18)	-
Net Worth	123	99	



Key Updates

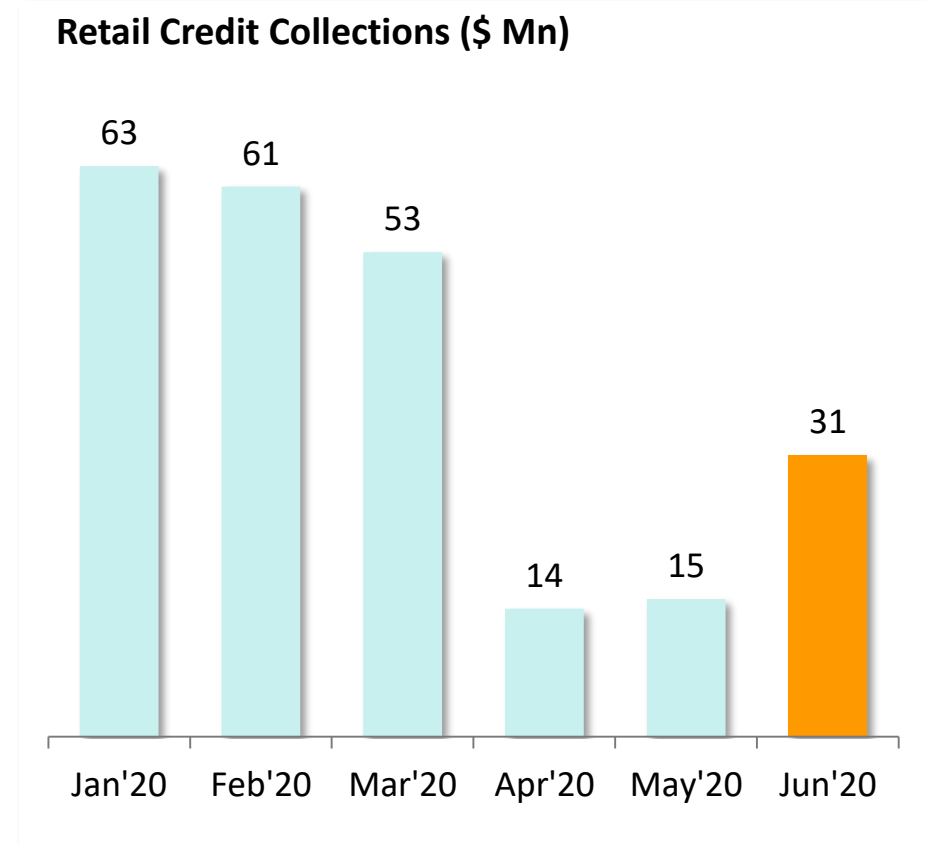
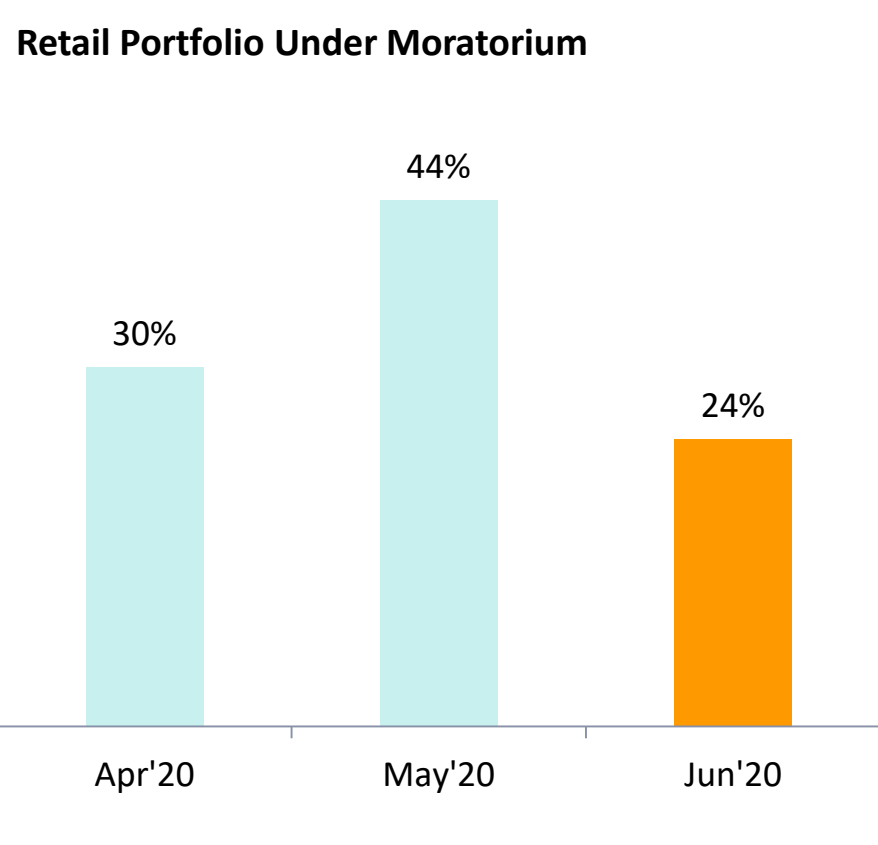
Q4FY20 Impairment Details



	\$ Mn
Markdown on assets sold	101
Markdown on assets contracted to be sold	53
Provisions and write-offs	102
Fair valuation of SRs and other investments	89
Total	345

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

Retail Credit Repayments Improve; Share of Book Under Moratorium Declines



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



Group Balance Sheet

Snapshot Of Group Balance Sheet



FY20 (\$ Mn)	Credit Book	SR Investments	Treasury & Other Investments	Other Assets	Total Assets
Credit	2,534	605	633	85	3,858
EGIA	42	-	128	133	303
ARC	-	717	97	36	850
Insurance	-	-	-	116	116
BMU & Corporate	214	37	363	78	691
Total Assets	2,790	1,360	1,221	448	5,819

Safe Harbour



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.

All information in this document has been prepared solely by Edelweiss and has not been independently verified by anyone else.

This document is for information purposes only and any action taken by any person on the basis of the information contained herein is that person’s responsibility alone and Edelweiss or its directors or employees will not be liable in any manner for the consequences of such actions. The company regularly posts all important information at its website www.edelweissfin.com.

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

Currency conversion: Conversion rate of 1 USD equal to 75.39 INR has been used for all the financial numbers. 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 disparity