

Reaching New Heights in Retail Finance

Q1 FY'16 Results Update

Investing in the smallest dreams – for Rurban india



UNDERSERVED
CUSTOMERS



PAN INDIA
NETWORK

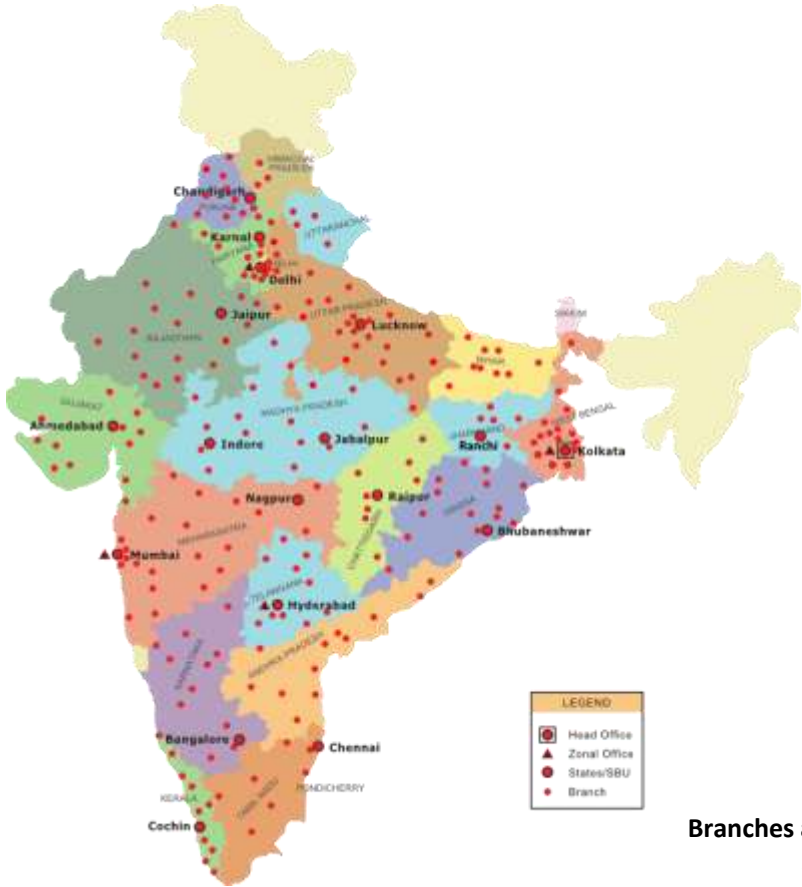


CUSTOMISED
FINANCING
SOLUTIONS



Competitive Strength: Widespread pan India coverage

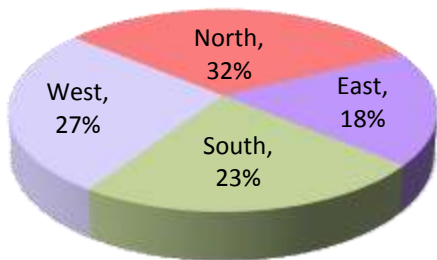
Extensive Pan India Branch Network Across Rural and Semi-Urban India



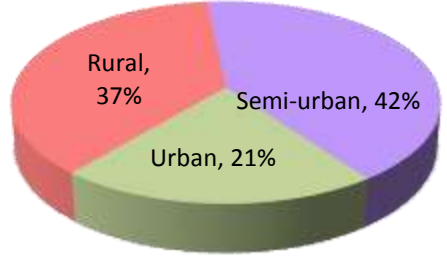
Branches as on 30th June 2015

- Hub and spoke model with wide coverage led to presence in point of sales enabling sourcing from 1,600 talukas and 2,900 locations
- Strong customer engagement through 7,000+ field executives
- State of the art toll free Inbound/Outbound Customer Delivery Centre for servicing and cross sell

Region-wise Breakup



Rural-Urban Breakup



Bringing Equality of Opportunity to the Economically Disenfranchised



Magma's Corporate Social Responsibility

COMMUNITY ENGAGEMENT

- Promotion of Education



- M Scholar – 50 meritorious students from poor families
 - Sponsorship of 15 Tribal Schools
- Setting up infrastructure in Schools for the orphans/ underprivileged

- Environment Sustainability



- Training Better Driving Skills to Truck Drivers in 11 locations. 40,000 truckers to benefit in FY16.
- Better Mileage + Fuel Conservation = Potential to save about 50 Lac Ltr. of Diesel in FY16. Reduction in CO2 Emission – 1.33 Lac Kg.
- Planted about 5000 saplings on World Environment Day by employees

- Health & Wellbeing



- Mid-day Meal Programme: Offering mid-day meal to 750 students from poor families
- Sanitation Facility and Clean Drinking Water in 50 rural Schools. Quality Sanitation at 11 Transport Nagars.
- Medical Check up facility to over 20,000 Truck Drivers to health Camps in Transport Nagars

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Financial Results – Q1 FY16 (Consolidated)

Q1 FY15		Q1 FY16	
Loan Assets Rs 18,295 cr		Loan Assets Rs 19,189 cr	+5 %
NIM 5.76 %		NIM 6.39 %	+63 bps
Opex/Loan Assets 3.53 %		Opex/Loan Assets 3.40 %	-13 bps
PAT Rs 45.8 cr		PAT Rs 46.5 cr	+2%
RoA 1.34 %		RoA 1.23 %	-11 bps
EPS Rs 2.13 / share		EPS Rs 1.95 / share	-18 paisa

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Gradual shift in loan assets mix

Loan Assets

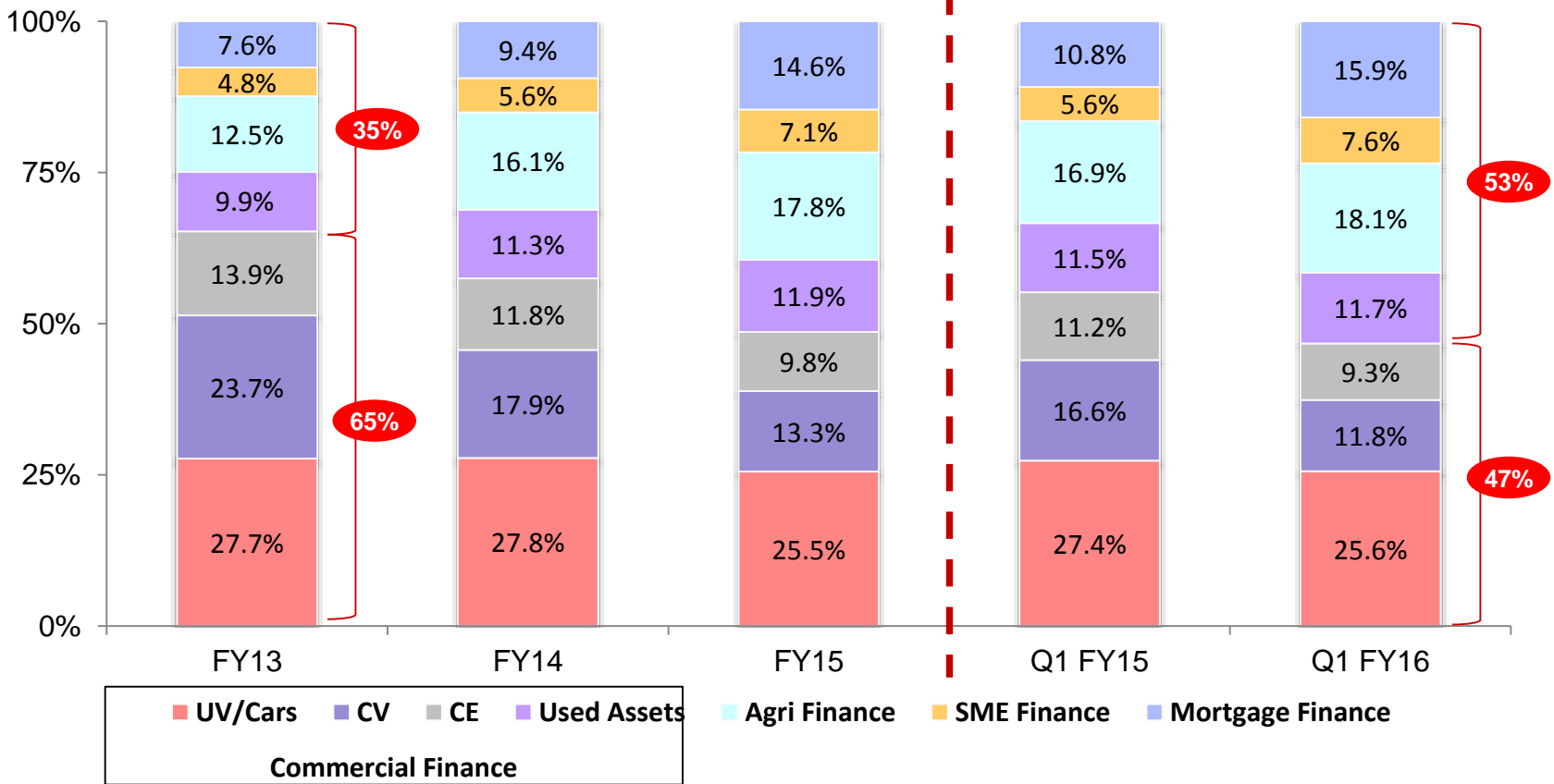
16,240

17,877

19,567

18,295

19,189



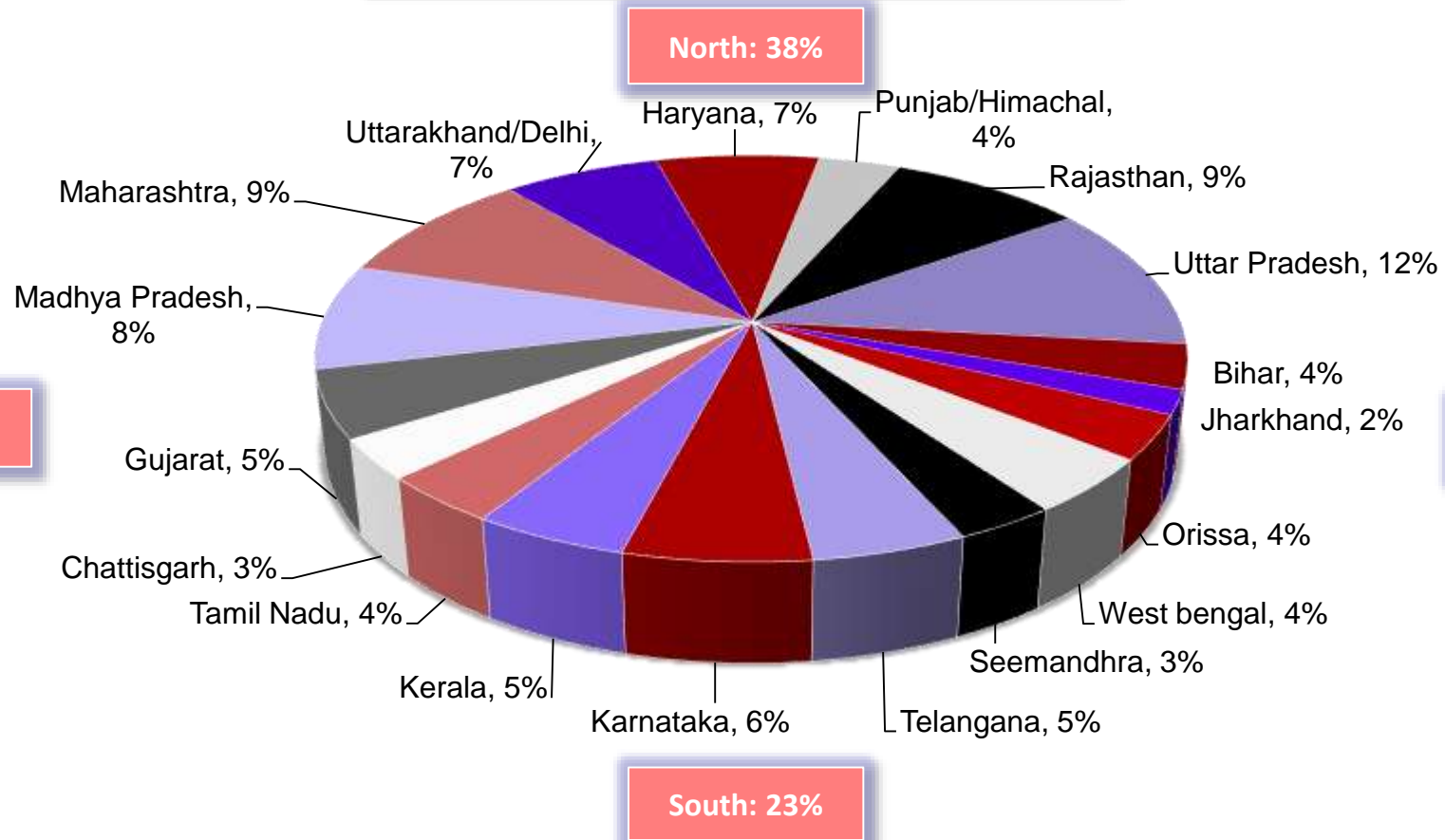
Values in Rs crore

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State-wise Loan Assets Breakup

Total Loan Assets: Rs. 19,189 crore



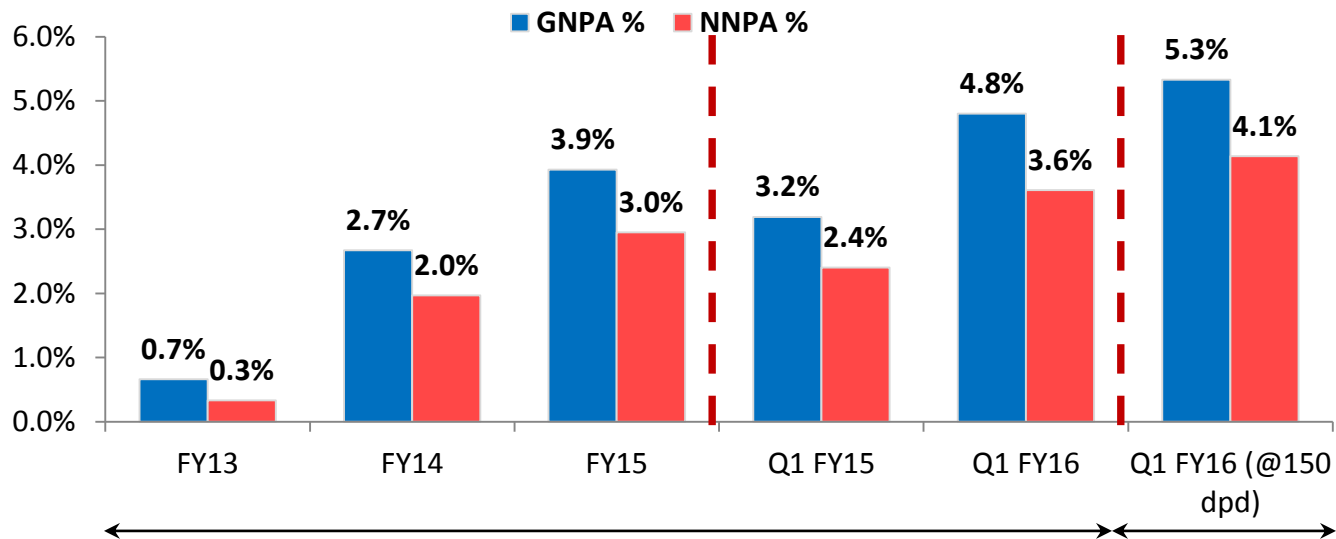
Diversification of loan book exposure minimizes impact of regional/local/single event risks

Value as on 30 June 2015: Includes Off B/S loan assets

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NPA Recognition

NPA (% of Total Loan Assets)



Magma follows conservative NPA recognition policy at 120 days default instead of current RBI requirement of 150 days

Based on MFL Consolidated financials

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P&L Statement (Consolidated)

	Q1 FY16	Q1 FY15	Q4 FY15	% Change		FY15	FY14
				Y-o-Y	Q-o-Q		
Income from Ops.	606.2	544.3	620.1	11%	-2%	2,353.6	2,081.3
Interest Expenses	304.5	293.5	314.4	4%	-3%	1,232.9	1,177.1
Net Operating Income	301.7	250.8	305.6	20%	-1%	1,120.7	904.2
Other Income	7.9	9.3	7.2	-15%	10%	32.3	36.4
Net Total Income	309.6	260.2	312.8	19%	-1%	1,153.0	940.6
Prov./Write Offs	87.8	49.4	53.1	78%	65%	244.4	184.1
Post Prov Profit	221.8	210.7	259.7	5%	-15%	908.7	756.6
Operating Expenses	164.5	159.4	189.8	3%	-13%	685.2	558.8
:Personnel Expenses	86.0	82.3	103.2	4%	-17%	361.8	243.1
:Other Expenses	68.9	70.2	74.5	-2%	-8%	288.8	282.6
:Depreciation	9.6	6.9	12.1	40%	-20%	34.6	33.2
Profit Before Tax	57.2	51.3	69.9	12%	-18%	223.5	197.7
Taxes	10.8	5.5	15.8	95%	-32%	36.2	38.1
Profit After Tax	46.5	45.8	54.1	2%	-14%	187.3	159.6

Values in Rs crore

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Balance Sheet (Consolidated)

	Q1 FY16	Q1 FY15	Q4 FY15	% Change		FY15	FY14
				Y-o-Y	Q-o-Q		
LIABILITIES	15,300	14,069	14,882	9%	3%	14,882	13,178
Net Worth	2,187	1,546	1,655	41%	32%	1,655	1,504
Share Capital	47	38	38	25%	24%	38	38
Reserves and Surplus	2,139	1,508	1,617	42%	32%	1,617	1,466
Minority Interest	41	36	40	15%	3%	40	33
Preference Capital	85	137	133	-38%	-36%	133	150
Borrowings	11,522	10,991	11,714	5%	-2%	11,714	10,226
Other Liabilities	1,465	1,359	1,341	8%	9%	1,341	1,266
ASSETS	15,300	14,069	14,882	9%	3%	14,882	13,178
Loan Assets	13,592	12,296	13,274	11%	2%	13,274	11,352
Fixed Assets	192	192	198	0%	-3%	198	193
Other Assets	980	786	774	25%	27%	774	756
Cash & Bank Balance	535	795	636	-33%	-16%	636	877
TOTAL LOAN ASSETS	19,189	18,295	19,567	5%	-2%	19,567	17,877

Values in Rs crore

Bringing Equality of Opportunity to the Economically Disenfranchised

Thank You

Forward Looking Statements

Certain statements in this document with words or phrases such as “will”, “should”, etc., and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but are not limited to, our ability to successfully implement our strategy and changes in government policies. The company may, from time to time, make additional written and oral forward looking statements, including statements contained in the company’s filings with the stock exchanges and our reports to shareholders. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company.