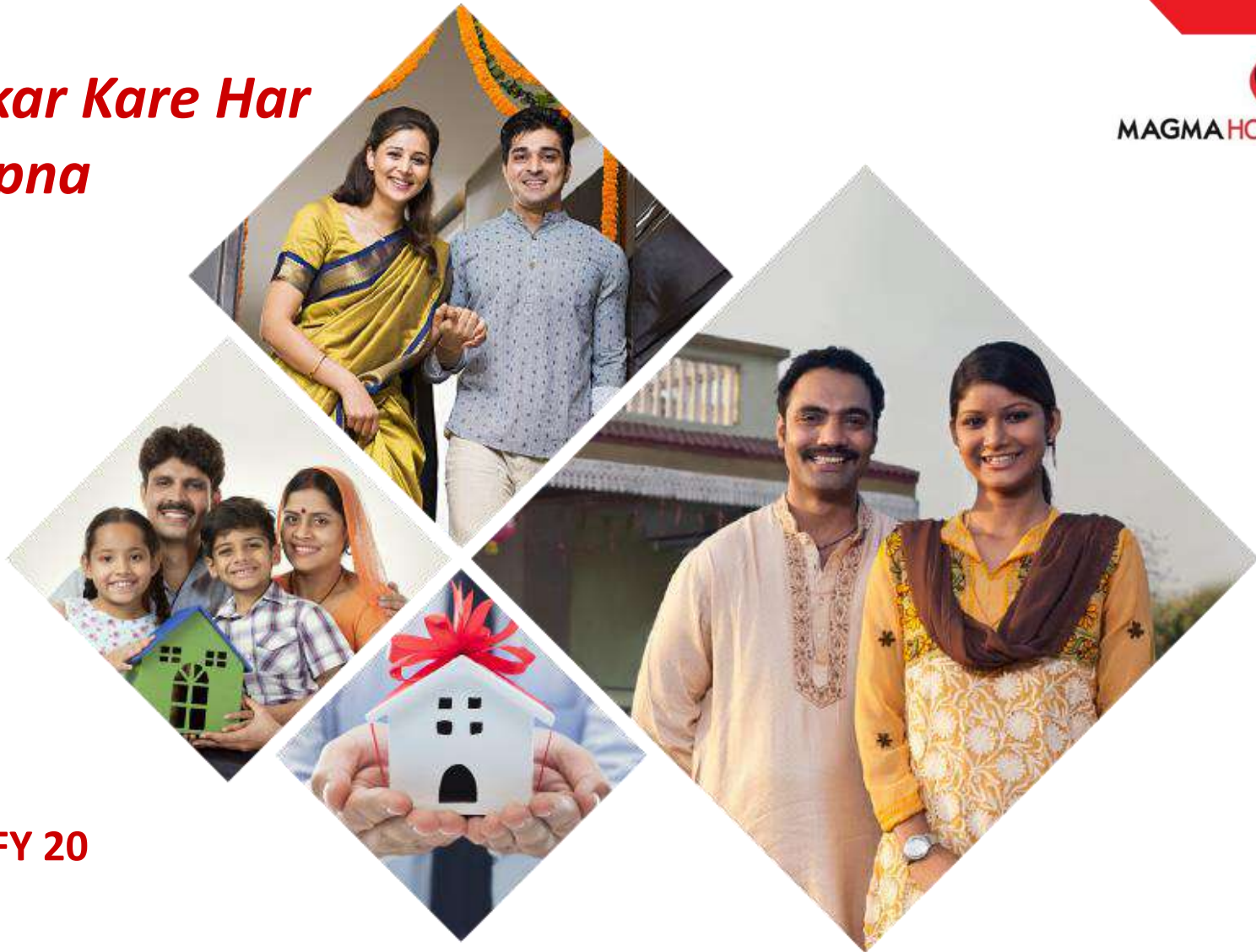


Garv Se Sakar Kare Har Ghar Ka Sapna


MAGMA HOUSING FINANCE



Results: Q4 & FY 20



- 1 Company Overview – Long Term Value Creation
- 2 Business Strategy
- 3 Financial Performance
- 4 Business enablers to drive sustainable growth
- 5 Leadership Team
- 6 Annexures

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.



“MHFL shall be India’s best in class **digitally efficient** AHFC which will nurture its employees to serve its customers with **Empathy, Care & Gratitude**. MHFL shall **double** its business size over next 4 years and return **industry leading** asset quality & profitability for its shareholders”

Quick Snapshot



MAGMA HOUSING FINANCE



- ❖ An Affordable Housing Finance Company with **National Presence**
- ❖ Presence in 19 states with **103** branches



- ❖ **12,000+** satisfied customers on-boarded in last 12 months
- ❖ ~51% **PMAY** penetration in fresh Home Loan on-boarding



- ❖ ~80% **direct** sourcing by in-house team
- ❖ **Home Loan** ~70% of incremental disbursement



- ❖ **AUM** of 3,283 Crore as on 31st Mar, 2020 (35% growth YoY)
- ❖ Home Loan Disbursal of ~827 Crore in FY20 (28% growth YoY)



- ❖ **Woman borrower** in 96% of loans originated in FY20
- ❖ **53%** of customers sourced in FY20 are **new to credit**



- ❖ **NHB** Funding availed for first time, will lead to lower cost of funds
- ❖ Adequate liquidity with **positive ALM** across buckets

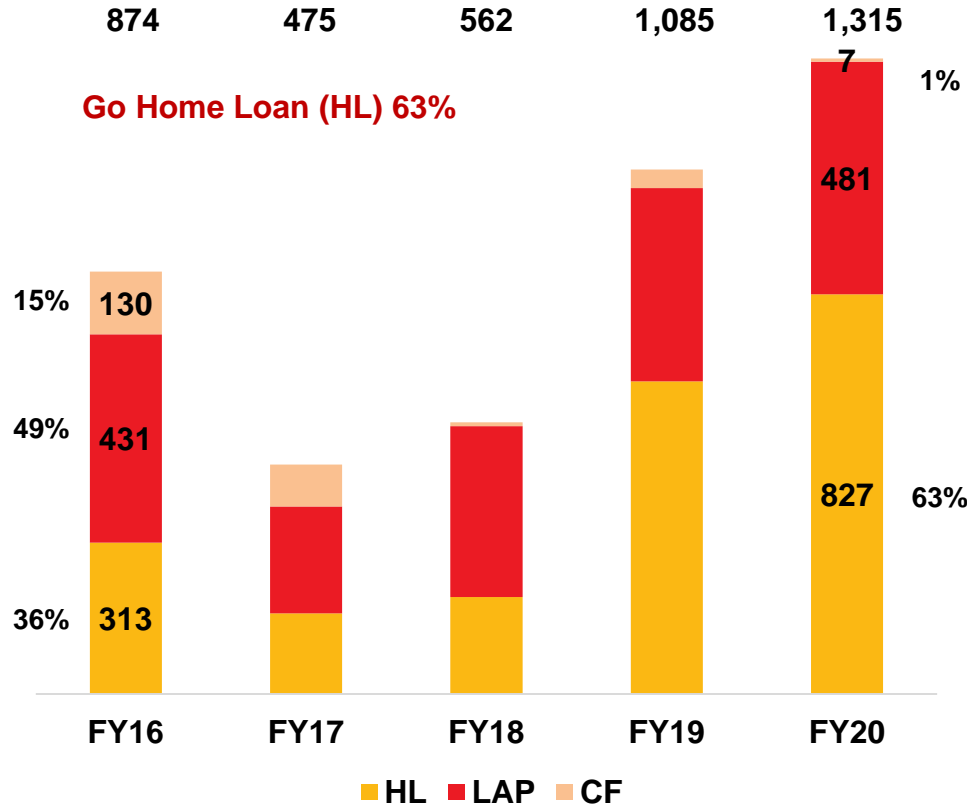
Value in Rs. Crore

Granular Affordable Long Term Book Building...

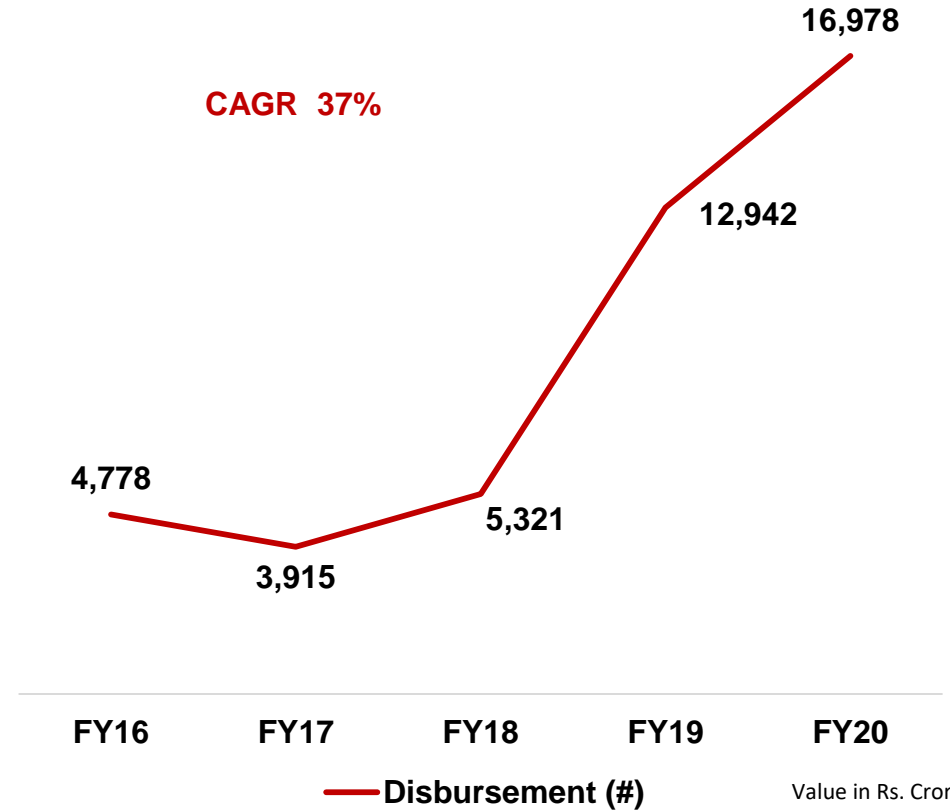


MAGMA HOUSING FINANCE

Disbursement



Disbursement (#)



Value in Rs. Crore

Relationship based direct sourcing...



MAGMA HOUSING FINANCE

Sourcing Mix

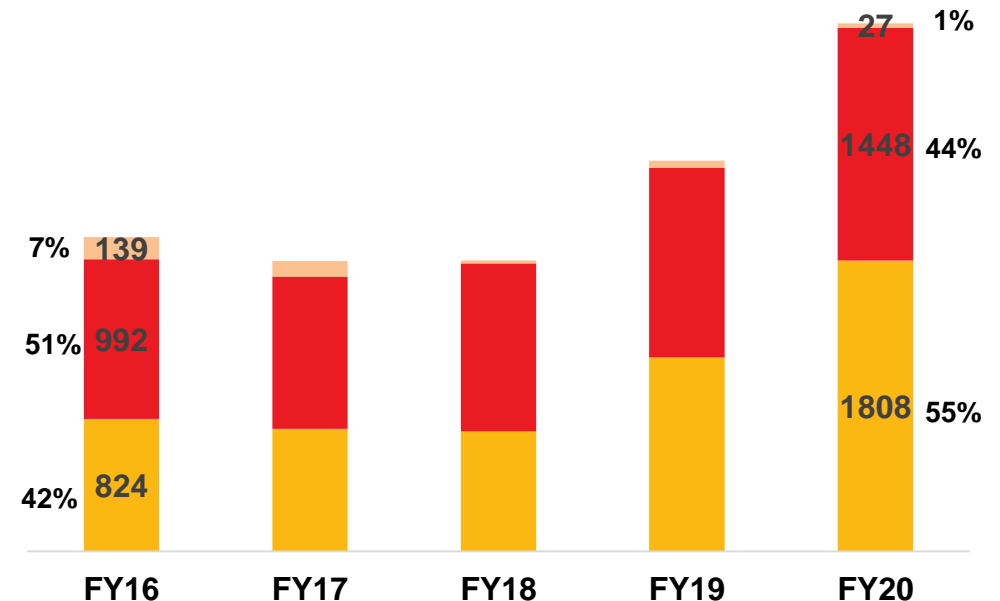
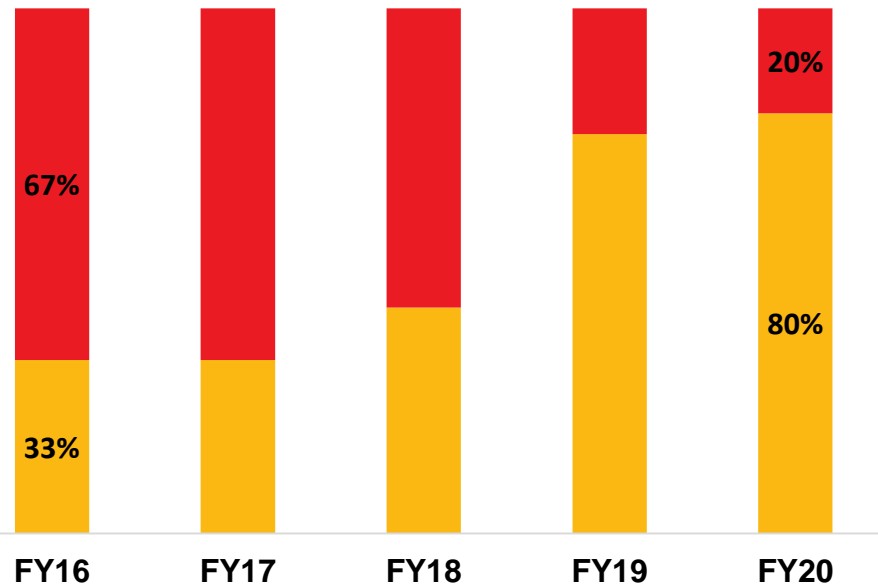
AUM

874 475 562 1,085 1,315

1,955 1,804 1,809 2,429 3,283

Go Direct 80%

Go Home Loan 55%



■ Direct Sourcing ■ Channel sourcing

■ HL ■ LAP ■ CF

Value in Rs. Crore

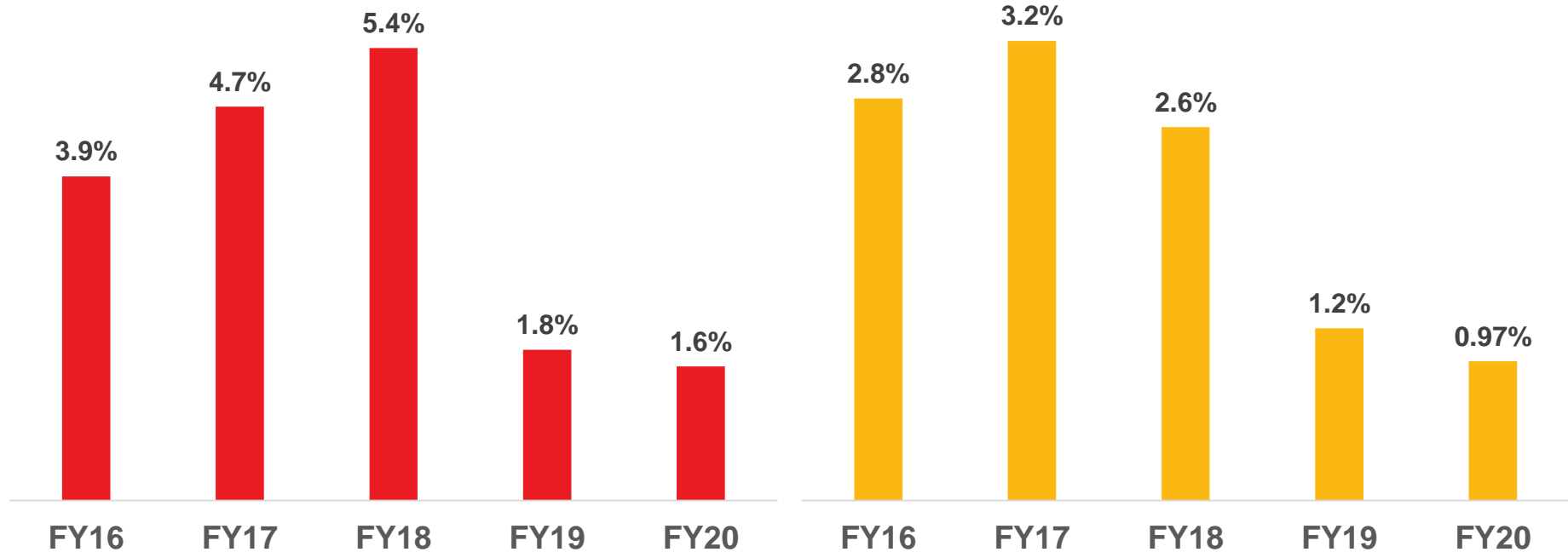
Momentum towards Best in Class Asset Quality...



MAGMA HOUSING FINANCE

GNPA

NNPA



Best in Class upper quartile portfolio quality in Affordable Housing Finance

Serving the under-served MIG and LIG customers

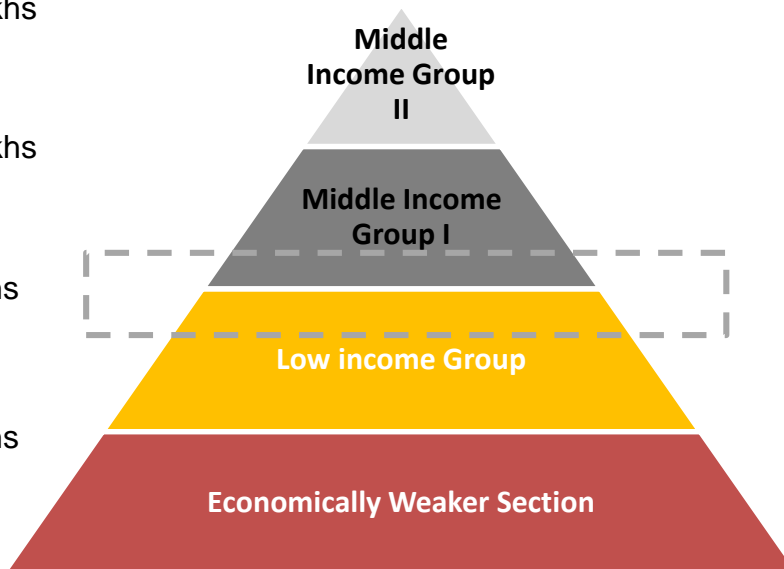
Household Income

18 lakhs

12 lakhs

6 lakhs

3 lakhs



Average Loan Ticket Size

> INR 30
lakhs

INR 16 - 30
lakhs

INR 6 - 15
lakhs

INR 2 - 5
lakhs

MHF Customer segment

- Primarily new to credit customers buying first home
- 72% of loans disbursed in Tier 2 and Tier 3 towns
- Income type: Self Employed, Salaried Informal, Self Employed-Professional, Salaried
- Lending towards affordable housing with Average Ticket Size of 9-13 lakhs

Note: According to RBI classification, cities with a population in the range of 50,000 to 100,000 are classified as tier 2 cities, while those with a population of 20,000 to 50,000 are classified as tier 3 cities

Pan India Affordable Housing Finance Company



MAGMA HOUSING FINANCE

Asset Light Branch Network

- ✓ Wide retail presence through hub and spoke model
- ✓ Technology enabled solutions leading to industry best productivity, national coverage and best in class customer experience
- ✓ Strong customer engagement through large team of Field Executives
- ✓ Toll free Inbound/Outbound Customer Call Centre for servicing and cross sell

103 Branches as on 31st March, 2020

Deep presence in select geographies pan India through hub and spoke model.



Value in Consistent Performance



MAGMA HOUSING FINANCE

Parameter	FY16	FY17	FY18	FY19	FY20
AUM	Rs. 1,955 crs	Rs. 1,804 crs	Rs. 1,809 crs	Rs. 2,430 crs	Rs. 3,283 crs
Gross NPA	3.9%	4.7%	5.4%	1.8%	1.6%
Net NPA	3.1%	3.7%	3.3%	1.2%	0.97%
Disbursement IRR	13.9%	14.0%	13.3%	13.1%	13.8%
Opex Ratio	3.1%	2.8%	3.1%	3.9%	3.6%
PAT	Rs. 22.8 crs	Rs. 33.7 crs	Rs. 33.8 crs	Rs. 34.0 crs	Rs. 42.6 crs
ROA	1.3%	1.9%	1.9%	1.6%	1.5%
ROE	9.5%	13.1%	11.5%	10.4%	10.4%

Note: Performance for FY16 and FY17 as per I-GAAP; FY18 to FY20 performance as per Ind-AS



- 1 Company Overview – Long Term Value Creation
- 2 **Business Strategy**
- 3 Financial Performance
- 4 Business enablers to drive sustainable growth
- 5 Leadership Team
- 6 Annexures

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.

Slowing economy is weathering storm of liquidity stress and now COVID 19



MAGMA HOUSING FINANCE

- Liquidity crisis in financial services sector since Sep-18 resulted in broader economic slowdown impacting all sections of economy, however government interventions improved the liquidity scenario in Q3FY20.
- Unprecedented prolonged lockdown in times of COVID 19 impacted entire world economy; India GDP growth is estimated at 4.2% in FY20.
- Lock down has severely impacted MSME segment, barring few sectors like Health care, FMCG, Allied Agro, etc.
- Surge in unemployment numbers, leading to uncertainty of income, will slowdown consumption.
- Restart of economic activity after a prolonged lockdown, under fear of COVID 19, would be challenging.
- Government schemes to recuperate Indian economy, under 'Atma Nirbhar Bharat', Liquidity measures to MSME like ECLGS, PMAY (U), Special Refinance Scheme, etc. should provide help to resume march to normalcy
- Prolonged disruption – started with the liquidity crisis, transcended into confidence crisis and now the Covid-19 crisis – has led **HFCs and NBFCs to sacrifice growth, prune balance sheets and become asset light.**

Executive Summary – Living in times of Covid-19



MAGMA HOUSING FINANCE

Our Strategy

- A robust Business Continuity Plan as a response to COVID addressing financial planning, business strategy realignment, employee productivity re-focus, IT enablement and renewed customer engagement.
- Focus on collections, stringent operating expenses management and strengthening Balance Sheet.
- Company has a healthy capital adequacy, good liquidity position, a granular retail portfolio with excellent geographic distribution

Business & Liquidity Management

- FY20 Disbursement grew by 21%.; AUM by 35% YoY to ₹3,283crs, in spite of the economic downturn and the COVID impact
- Amidst Covid-19, taken a cautious stance on new business, tightened underwriting norms
- Exited March 2020 with a comfortable liquidity of Rs. 284 Crore including unutilized credit lines
- Low cost NHB refinance assistance of Rs. 227 Cr sanctioned

Customer engagement

- Have enabled 845 of Affordable Housing Customers under PMAY scheme during the year; 4000+ applications in process
- Customer survey covering 77% customers between 23rd May,20 to 2nd June,20, to understand customers liquidity, business impact and support they need

Employee engagement

- Enabled Employees to Work From Home, providing adequate protection in times of COVID 19.
- Ensuring Employee welfare – A very active health support desk and medical emergency helpline etc. for employees and their families

Executive Summary – Living in times of Covid-19



MAGMA HOUSING FINANCE

Credit Cost

- Focus on collections with additional rigour on customers availing moratorium.
- Taken one-time COVID provision amounting to ₹ 7.35 crore in Q4. (0.22% of AUM as on 31st Mar 20)
- Initial 3 months moratorium – 49% customers opted for moratorium
- Gross NPA & Net NPA stood at 1.6% and 0.97% as of 31 March 2020
- Healthy PCR of 40% under Expected Credit Loss regime under Ind AS on an entirely retail book

Opex Management

- Stringent control over operating expenses with Go Direct and Go Digital policy
- Investments in Technology in early FY20, will help drive productivity and cost optimisation in these stressed times
- Opex initiatives like review of Branch and office network, delayering, stringent control on all discretionary spends
- Operating expense as a percentage of Average AUM reduced to 3.6% in FY20 from 3.9% in FY19

Profitability and Balance Sheet strength

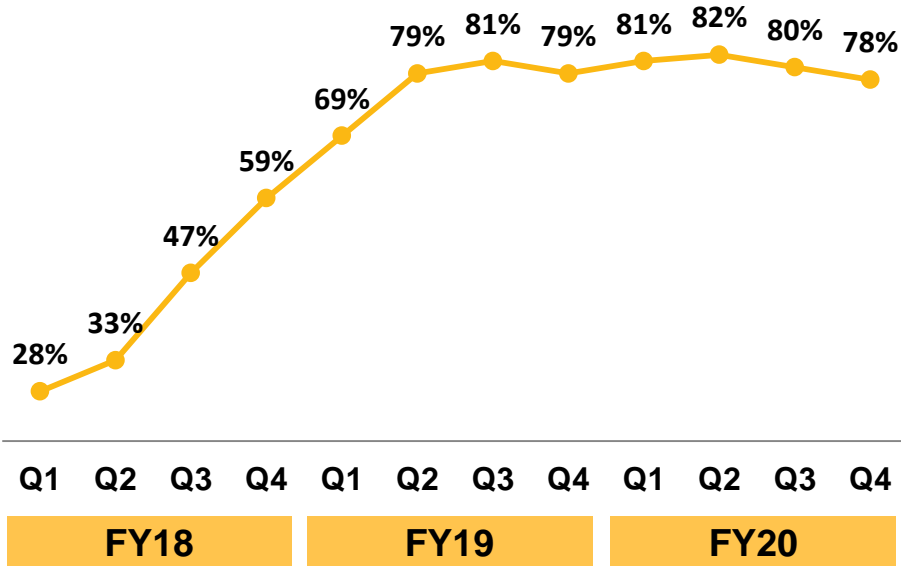
- FY 20 PBT to ₹ 54.3 crore, YoY growth of 16% in a most challenging year
- Strong Capital adequacy (Tier – I) at 30.6%

Business Initiatives



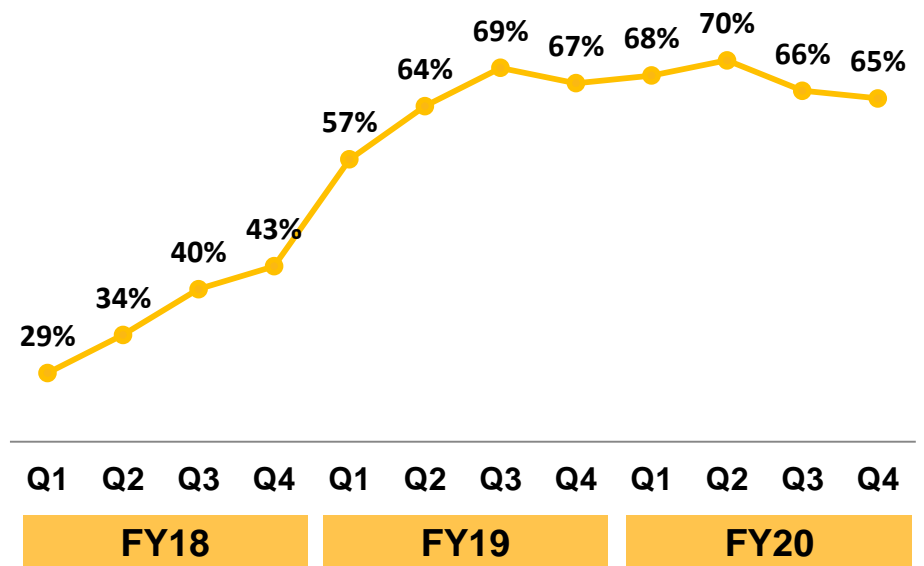
MAGMA HOUSING FINANCE

Direct Ratio (Units)



- Successfully **transitioned** from DSA model to **direct sale model** over last 2 years.
- Direct Sourcing improved from 28% in Q1 FY18 to 78% in Q4 FY20

Home Loan Ratio (Units)



- **Home Loans** Ratio in fresh disbursement has grown from 29% in Q1 FY18 to 65% in Q4 FY20

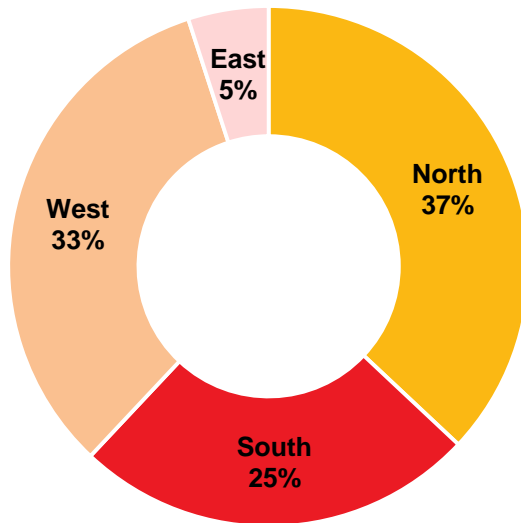
HL does not include Construction Finance. Direct Biz means Business directly generated by Magma employees without help from DDSAs / NDSAs / Brokers, and includes Cross-sell

Disbursement - Diversified Business – Q4 FY20

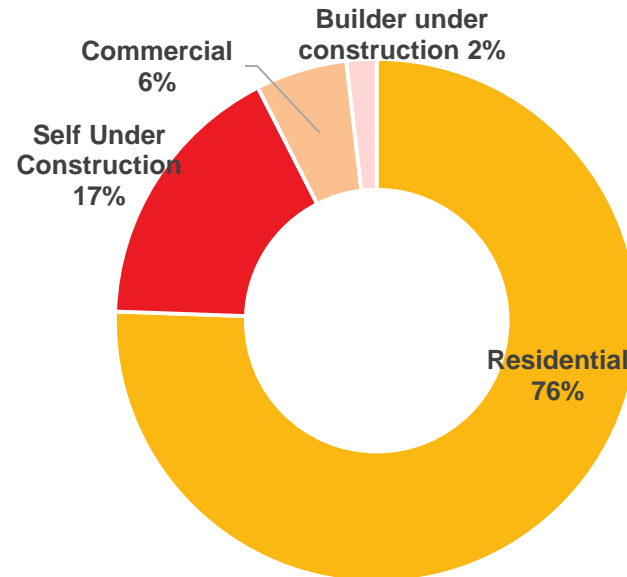


MAGMA HOUSING FINANCE

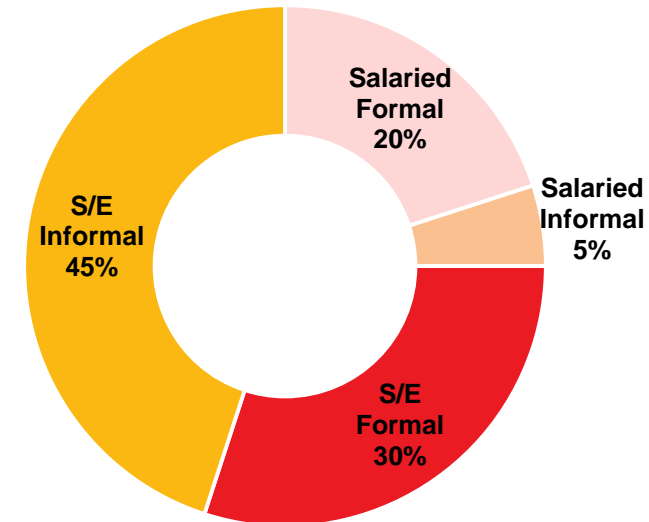
Geographical Distribution



Collateral Mix



Customer Mix



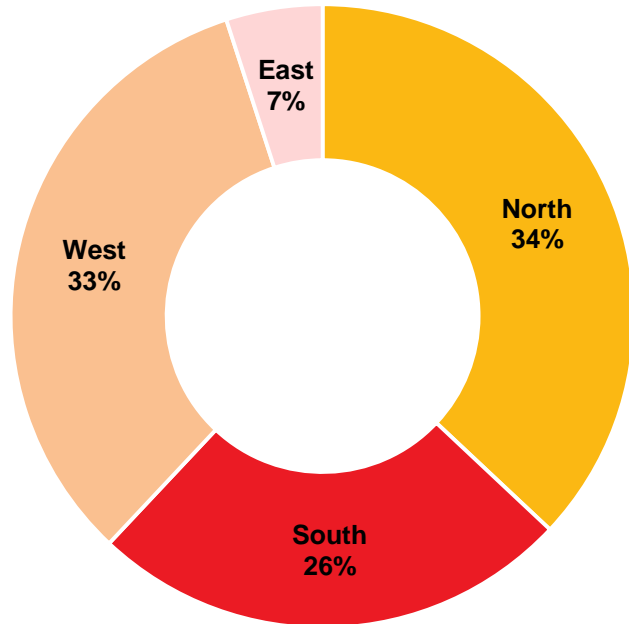
- ❖ Geo-risk optimized diversified National presence
- ❖ Minimal construction risk, under-construction builder property only 2% of disbursement
- ❖ Balanced Mix of Salaried: Self employed and Formal: Informal customers

AUM - Diversified Business – FY20

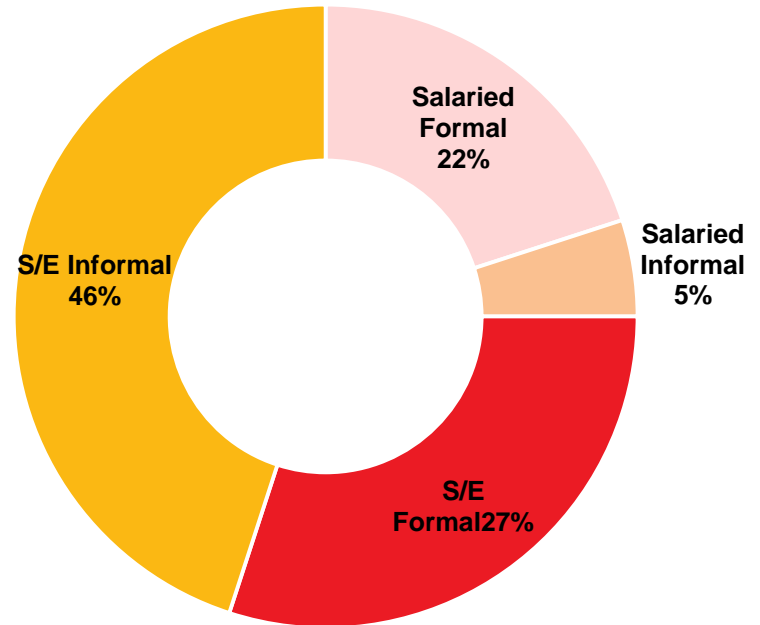


MAGMA HOUSING FINANCE

Geographical Distribution



Customer Mix

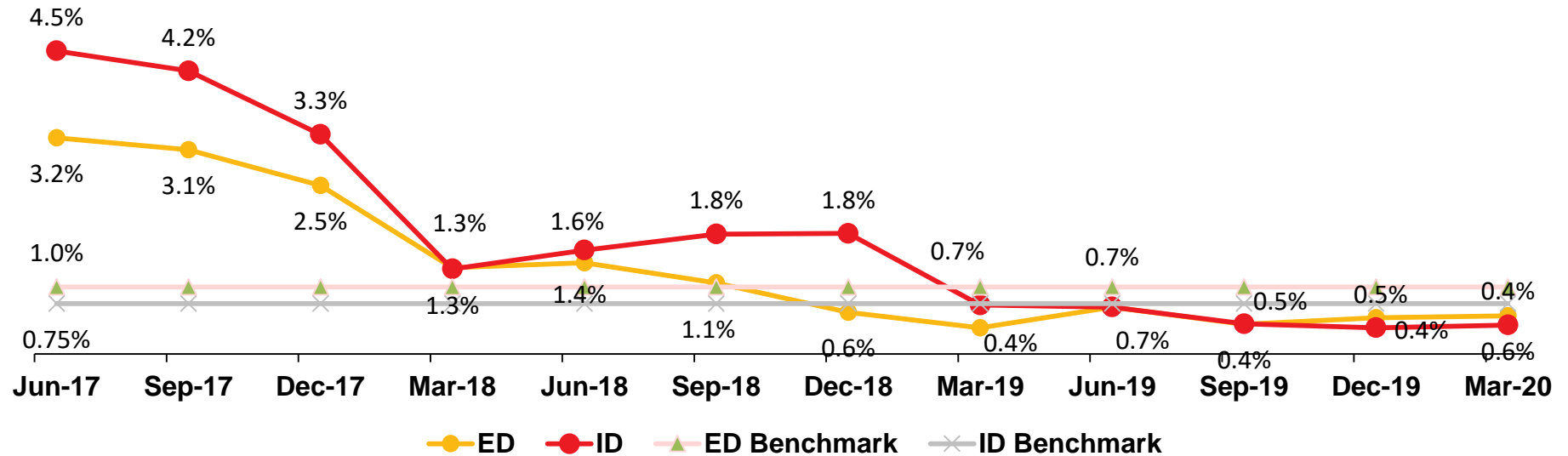


Early Indicators: ID & ED Trends



MAGMA HOUSING FINANCE

ID & ED Trend



Consistent improvement in ED and ID

ID = 0+ bkt % for cases sourced in last 6 months on 1 months lag basis including current month . Benchmark – 0.75%
ED = 30+ bkt % for cases sourced in last 12 months on 2 month lag basis including current month. Benchmark – 1.0%



- 1 Company Overview – Long Term Value Creation
- 2 Business Strategy
- 3 **Financial Performance**
- 4 Business enablers to drive sustainable growth
- 5 Leadership Team
- 6 Annexures

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.

Profit & Loss Statement



MAGMA HOUSING FINANCE

Particulars	Q4 FY19	Q3 FY20	Q4 FY20	FY19	FY20
Net Revenue	35	50	41	133	180
Expenses	27	26	26	83	104
Operating Profit	8	25	15	50	76
Net Credit Loss	-1	4	16	3	22
Profit Before Tax	9	21	0	47	54
Tax	3	6	-4	13	11
Profit After Tax	6	15	4	34	43

- ❖ Additional Covid-19 provisions of ₹ 7.35 Cr (0.22% of AUM) towards potential impact of the pandemic
- ❖ The Profit before taxes without additional provisions would have been ₹ 61.6 Cr as against ₹ 54.3 Cr
- ❖ ROA and ROE without COVID-19 additional provisions would have been 1.6% and 11.8% respectively

Value in Rs. Crore

Asset Quality



MAGMA HOUSING FINANCE

Particulars	Q1 FY20	Q2 FY20	Q3 FY20	FY19	FY20
Gross Stage 1 and Stage 2 Assets	1,940	2,025	2,214	1,862	2,368
ECL Provision – Stage 1 and 2	13	12	13	12	13
Stage 1 and Stage 2 Coverage Ratio (%)	0.6%	0.6%	0.6%	0.6%	0.6%
Gross Stage 3 Assets	45	46	48	34	39
ECL Provision – Stage 3	13	12	11	12	16
Gross Stage 3 Assets (%) (~ GNPA)	2.3%	2.2%	2.1%	1.8%	1.61%
Net Stage 3 Assets (%) (~NNPA)	1.6%	1.6%	1.6%	1.2%	0.97%
Coverage Ratio (%)	28.1%	27.0%	23.0%	34.3%	40.2%

- Assets quality ratios are calculated basis On Book AUM (i.e. Direct Assignment book is excluded)
- Figures for previous periods have been restated/ regrouped to align with current quarter's presentation.
- In order to cover the contingency arising due to COVID -19, an additional charge of Rs. 7.35 crore has been provided based on management overlay

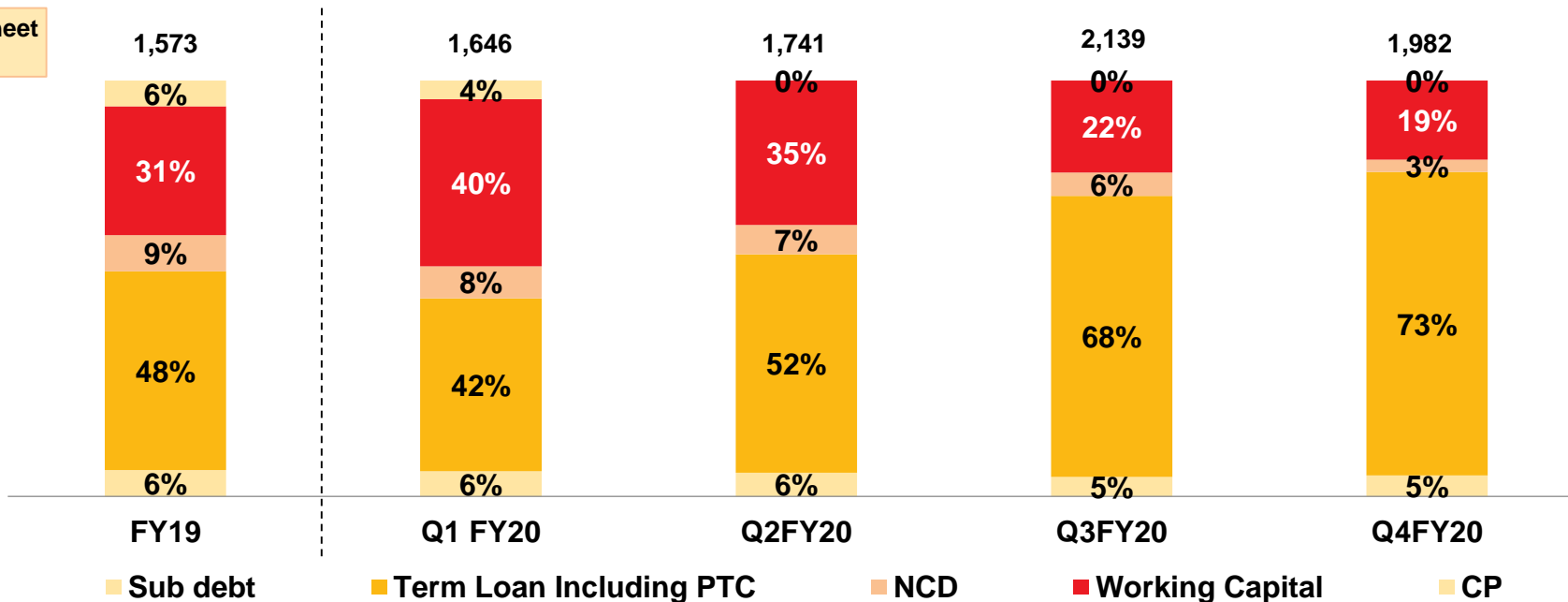
Value in Rs. Crore

Liability Profile- Structural Shift to Long Term Liquidity



MAGMA HOUSING FINANCE

On Balance Sheet Debt



Instrument	Rating
Short term Debt	A1+ (By CRISIL)
Long term Debt	AA- (By CARE & ICRA) AA (By Brickwork)

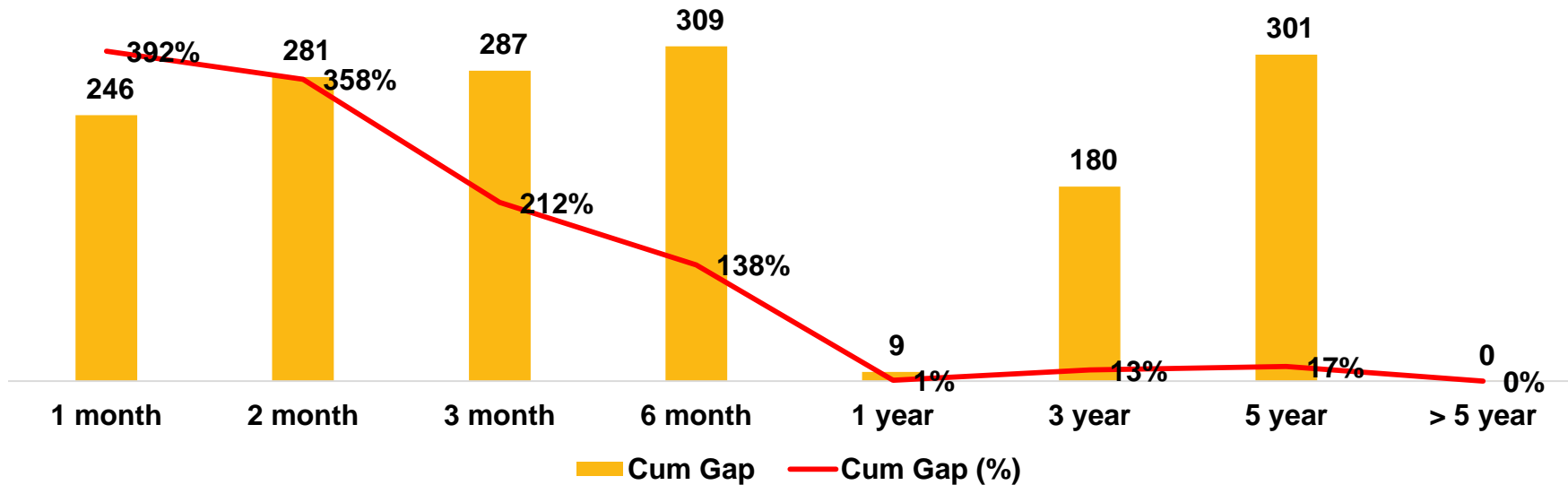
• Entire borrowings from Long Term Sources of funds (Working Capital facilities are long term in nature, though shown as repayable in 6m-12m bucket for purpose of ALM)

Value in Rs. Crore

Structural Liquidity for MHF as at Mar 20



MAGMA HOUSING FINANCE



Note:

- Working capital limits (20% of total borrowing) are considered as repayable in 6 - 12 months time bucket
- Liquidity Risk Management (LRM) Framework:
 - Surplus in each of the new granular buckets i.e. 1-7 days, 8-14 days, 15-30/31 days

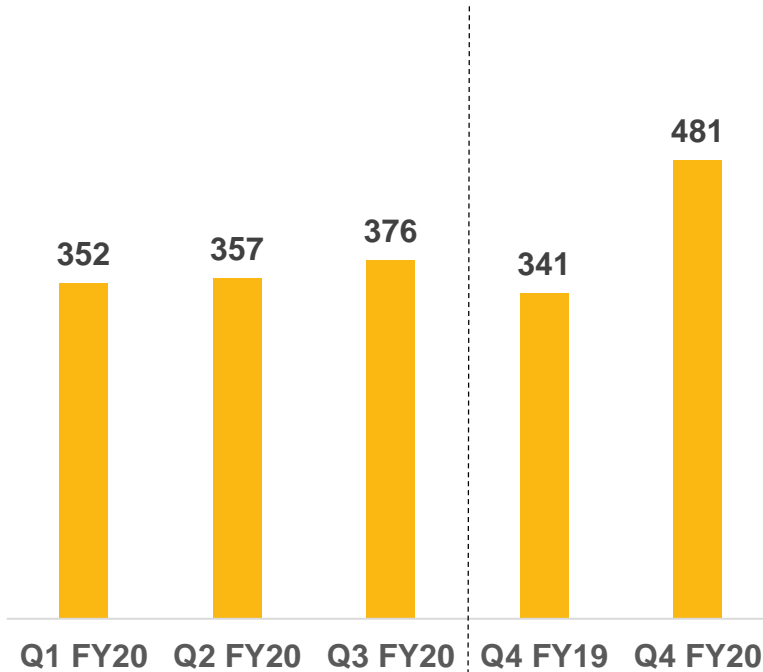
Value in Rs. Crore

Capital

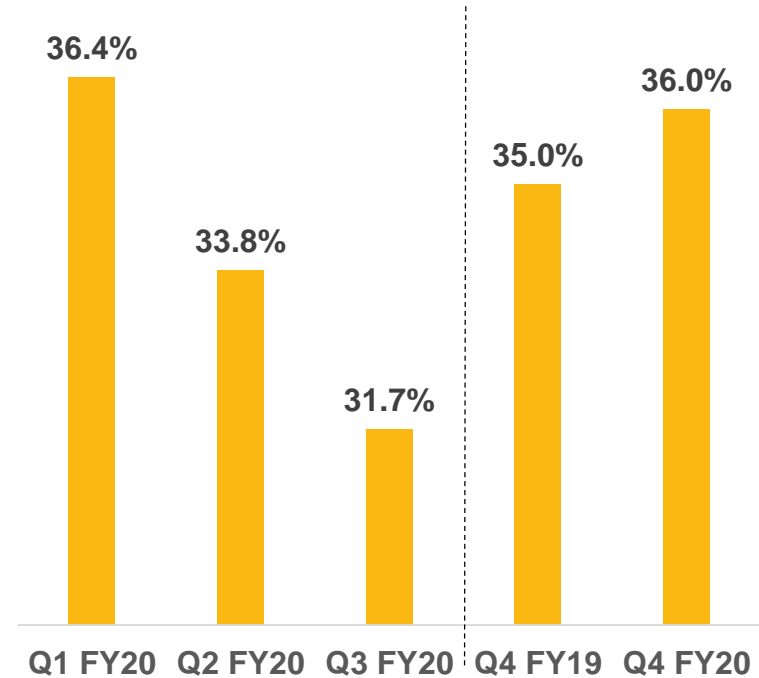


MAGMA HOUSING FINANCE

Net Worth



Capital Adequacy*



ROA- PAT (excluding OCI) / Average AUM

ROE- PAT (excluding OCI) / Average Net Worth * Subject to RBI guidelines

Value in Rs. Crore



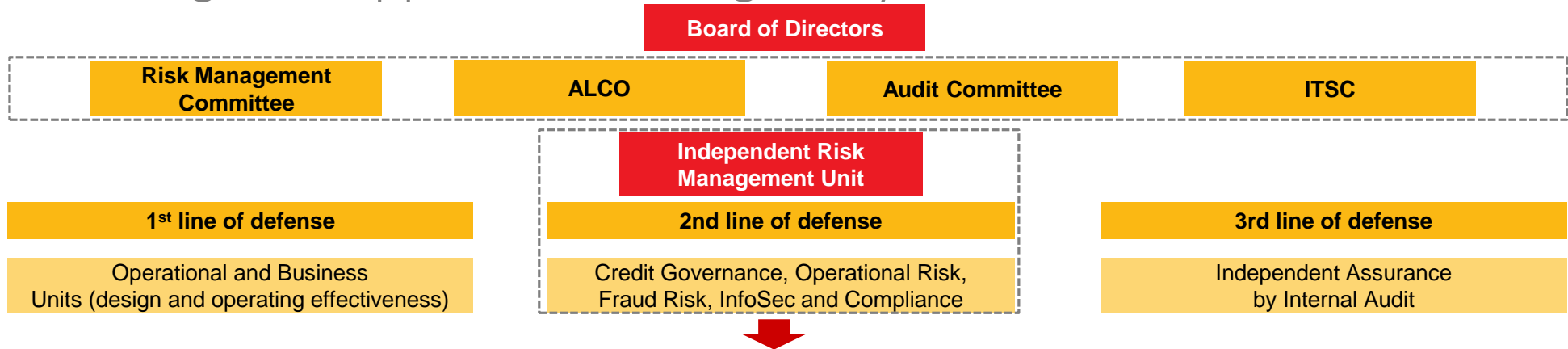
- 1 Company Overview – Long Term Value Creation
- 2 Business Strategy
- 3 Financial Performance
- 4 **Business enablers to drive sustainable growth**
- 5 Leadership Team
- 6 Annexures

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.

Enterprise wide, independent risk management framework, An integrated approach covering entity wide risks



MAGMA HOUSING FINANCE



Components of Risk Management	Overarching principles and execution
Risk Governance	<ul style="list-style-type: none"> • Risk Appetite Statement and Strategic Risk Assessment set the guardrails • Quarterly Committee meetings to assess enterprise risk profile • Well defined risk policies and standards
Operating controls and compliance	<ul style="list-style-type: none"> • Comprehensive Risk library. Regular monitoring of Key Risk Indicators. • Internal Financial Controls (IFC) standards as mandated by Companies Act
Credit underwriting strategies	<ul style="list-style-type: none"> • Decisioning platforms based on segmental behavior and risk based pricing • Automated Credit Rule Engine with connectivity to bureau and fraud systems
Analytics driven portfolio management	<ul style="list-style-type: none"> • Statistically derived Early Warning Indicators (EWI) and Continuous Portfolio Monitoring Indicators (CPMI) • Robust PD and LGD models guide consistently accurate loss forecasting
Capital and Liquidity Management	<ul style="list-style-type: none"> • Proactive management of ALM mismatch in each time bucket • Prudent capital and liquidity buffers for stress resilience

Enterprise wide, independent risk management framework, Risk strategy to deal with COVID-19 situation



MAGMA HOUSING FINANCE

During the end of financial year, we have been faced with unprecedented health and economic crisis on account of COVID-19 which has led us to fine tune our existing risk strategy due to the uncertain conditions.

Minimum disruption of activities

- Being a geographically neutral team, which can work from a non-office location without much disruption, the Risk team has ensured minimum disruption of its planned activities during the crisis

Key initiatives by the Risk team

- All planned risk activities like risk reviews, IFC exercise, KRI monitoring, committee meetings have been carried out as per plan
- Developed an Event Risk register to monitor the new risks, and corresponding controls put in place to deal with the COVID-19 situation
- Participated in COVID-19 specific webinars to get valuable insights into risks due to the pandemic and undertaken discussions with the business units for mitigating the same
- Intensified surveillance activities by FRM happening on a regular basis. Team has also focused on the training of other support functions for better fraud prevention
- Credit pre-approved customers are being reassessed by the Credit team for loans in uncertain scenario
- Customer Survey done to understand how they have been affected by this crisis and obtained invaluable feedback to improve credit processes / re design lending and collection strategies

Road ahead

- Increased use of secured technology tools like Zoom to conduct risk activities
- Identifying and eliminating redundant processes, identified during the crisis, across the organization
- More impetus on telephonic discussion for investigations and cross verifications

Business enablers to drive sustainable growth- Technology



MAGMA HOUSING FINANCE

- As part of the digital transformation Project Navodaya, a **brand new cloud based loan origination system (LOS)** along with credit approval engine (rule based decision making) was implemented for high availability and high scalability with minimal requirement of physical documents
- **Digital Collection:** Enhanced digital collection abilities through payment gateway (Cards, Net Banking, UPI, PayTM, Google Pay and PhonePe)
- The augmentation of the mobile sales and collection applications to support the **‘bring your own device’ (BYOD) flexibility** for the Field Officers have resulted in increased productivity along with cost savings for the company by eliminating the need to procure company owned tablets.
- **Data Analytics:** Implementation of three new **cloud enabled data marts** namely Finance data mart, Risk data mart and Cross sell data mart; data marts and downstream analytics will accelerate delivery of business insights and performance reporting
- The introduction of **robotic process automation (RPA)** technology for intelligent automation of back-office processes is bolstering efficiency and accuracy at a lower cost of operations.
- Magma responded proactively to the present **COVID 19 situation** and has successfully used technology to empower its employees to work from home and remain productive, while not compromising on information and cyber security.

Business enablers to drive sustainable growth- People



MAGMA HOUSING FINANCE

- Fully functional **role based and** state of the art learning tools aimed at enhancing productivity and behavior
- **Structured Onboarding Program** across levels for smooth onboarding and integration.
- **Development interventions through International program** for Senior leadership, including 360 degree feedback
- **Leadership Talent evaluation** for VPs & SVPs with an objective of building leadership depth & succession
- **Talent management framework** with objective of building internal talent pipeline and strengthening retention
- Empowering business leaders with **real time HR dashboards** to help them make informed people related decisions
- Empowering business leaders with structured **Performance Review Program** to have a review rigor among teams



- 1 Company Overview – Long Term Value Creation
- 2 Business Strategy
- 3 Financial Performance
- 4 Business enablers to drive sustainable growth
- 5 **Leadership Team**
- 6 Annexures

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.

Board of Directors



MAGMA HOUSING FINANCE

Non Executive Directors and MD & CEO



Sanjay Chamria - Chairman and Non- Executive Director

- Holds the position of Vice Chairman & Managing Director of Magma Fincorp Limited
- Supports policy formulation and guidance to the Management/Board



Manish Jaiswal - Managing Director and Chief Executive Officer

- Previously served as Senior Director & Business Head – SME Rating and ECO System Business, CRISIL, Mumbai.

Non Executive Independent Directors



Deena Asit Mehta - Director

- She is a financial adviser.
- She holds the position of MD & CEO of Asit C. Mehta Investment Intermediates Ltd.
- She has served as the first woman director of Bombay Stock Exchange Limited (BSE Ltd.) and was also a Former President of BSE



Raman Uberoi - Director

- Previously worked in CRISIL for over 24 years and last stint was with CRISIL as President Ratings and Corporate Affairs.
- Handled multiple assignments with Ministry of Finance, ADB and World Bank in the areas of infrastructure financing, infrastructure sector outlooks and SME Financing



Satya Brata Ganguly - Director

- He held the Senior position in Exide Industries Limited and retired as Chairman Emeritus.
- He is on Board of Directors of Emami Limited and Paharpur Cooling Towers Limited etc.

Management Team



MAGMA HOUSING FINANCE



Mr. Manish Jaiswal, is the Managing Director & Chief Executive Officer of the Company. He holds a Bachelor of Engineering degree from Visvesvaraya National Institute of Technology, Nagpur and has also completed his Fast Track General Management Program from IIM, Bangalore. He has built SME business in eminent organizations Citigroup, Fullerton, Eicher Motors and Dhanalakshmi Bank. In his last stint Manish was Sr. Director with CRISIL Ltd, where he led businesses of CRISIL Risk Solutions, Research and SME Ratings



Mr. Vishwas Shrungarpure is the Chief Business Officer of the Company. He holds a Bachelor's degree in Mechanical Engineering and a Master's degree in Business Administration from Institute of Management Studies, Devi Ahilya University, Indore. He brings with him a rich experience of 22 years in Housing Finance, Construction Finance and Mortgages, covering key areas of Sales, Credit - Risk and Collections



Mr. Anand Wagh is the Integrated Head of Collections of the Company. He holds a Bachelor's degree in Commerce and a Bachelor's degree in Law from Mumbai University. He also holds a Masters in Business Administration from IGNOU. He has more than 28 years of work experience within the banking and Financial sector across organizations like HSBC, CITI Bank Ltd. among others.



Mr. Ian Desouza is the Chief Financial Officer of the Company. He is a Chartered Accountant and a Cost Accountant and holds a Master's degree in Finance from Mumbai University. He has over 23 years of experience in the Banking & BFSI domain with specific emphasis in strategy, cost optimization, profitability or productivity enhancement, financial controllership and implementation of internal control frameworks



- 1 Company Overview – Long Term Value Creation
- 2 Business Strategy
- 3 Financial Performance
- 4 Business enablers to drive sustainable growth
- 5 Leadership Team
- 6 **Annexures**

Note: We have used various abbreviations, nomenclature, financial & non-financial ratios in this presentation. These may differ from the customary or industry practices and some of the products / geographical breakup are on best estimate basis. Please refer to the Glossary in this presentation for the definition or description of such abbreviations, nomenclature, financial & non-financial ratios.

Balance Sheet



MAGMA HOUSING FINANCE

Particulars	31-Mar-19	31-Mar-20
Loans and Advances	1,873	2,378
Other Assets	89	168
Fixed Assets	2	7
Total Assets	1,963	2,554
Borrowings	1,392	1,983
Other Liabilities	230	90
Shareholder's Funds	341	481
Total Liabilities	1,963	2,554

Note: During the year on 23rd March 2020, the Company has allotted 17,727,353 equity shares of face value ₹ 10 each to Magma Fincorp Limited, aggregating to approximately ₹ 100 Crs

Value in Rs. Crore

Glossary



AUM	Assets Under Management: On-Book & Off-Book Loan Assets
Average AUM (AAUM)	Average of opening and closing AUM
FOS / Field Officer	Feet on Street
AHF	Affordable Housing Finance
HL	Home Loan
LAP	Loan against property
Direct Biz	Business through connectors is included in Direct business
ATS	Disbursals during the month / Number of first time disbursals
ODPOS	Overdue + Principal Outstanding
NIM	Net Interest Margin: [Total Income (incl. Other Income)– Interest Expenses]/Average AUM
Yield	Weighted average yield on Loan Assets including Off-Book Loan assets
CoF	Cost of Funds: Weighted average cost of borrowings including securitization
Opex / AUM%	Opex / Average AUM
Total Assets	On B/S Assets of MFL (Consolidated)
NCL	Prov. & Write-off/ Average AUM
Gross Stage 3 Assets %	Gross Stage 3 Assets / Closing AUM (On-book)
Net Stage 3 Assets %	(Gross Stage 3 Assets – ECL Provision – Stage 3) / (Closing AUM (On-book) – ECL Provision Stage 3)
ECL	Estimated Credit Loss
RoA	PAT (excluding OCI) / Average AUM
RoE	PAT (Excluding OCI) / (Net worth - Goodwill)
Networth	Equity Share Capital + Reserves & Surplus
BVPS	Book Value per share: (Net worth-Goodwill) / No. of Equity shares outstanding
EPS	Earnings Per Share (Diluted)
MHF	Magma Housing Finance Limited
SENP	Self-employed Non Professional
SEP	Self-employed Professional



This presentation has been prepared by Magma Housing Finance Limited (the “Company”), for general information purposes only, without regard to any specific objectives, suitability, financial situations and needs of any particular person and does not constitute any recommendation or form part of any offer or invitation, directly or indirectly, in any manner, or inducement to sell or issue, or any solicitation of any offer to purchase or subscribe for, any securities of the Company, nor shall it or any part of it or the fact of its distribution form the basis of, or be relied on in connection with, any contract or commitment therefor. This presentation does not solicit any action based on the material contained herein. Nothing in this presentation is intended by the Company to be construed as legal, accounting or tax advice.

This presentation has been prepared by the Company based upon information available in the public domain. This presentation has not been approved and will not or may not be reviewed or approved by any statutory or regulatory authority in India or by any Stock Exchange in India. This presentation may include statements which may constitute forward-looking statements. The actual results could differ materially from those projected in any such forward-looking statements because of various factors. The Company assumes no responsibility to publicly amend, modify or revise any forward-looking statements, on the basis of any subsequent developments, information or events, or otherwise.

This presentation contains certain forward-looking statements relating to the business, financial performance, strategy and results of the Company and/or the industry in which it operates. Forward-looking statements are statements concerning future circumstances and results, and any other statements that are not historical facts, sometimes identified by the words including, without limitation "believes", "expects", "predicts", "intends", "projects", "plans", "estimates", "aims", "foresees", "anticipates", "targets", and similar expressions. The forward-looking statements, including those cited from third party sources, contained in this presentation are based on numerous assumptions and are uncertain and subject to risks. A multitude of factors including, but not limited to, changes in demand, competition and technology, can cause actual events, performance or results to differ significantly from any anticipated development. Neither the Company nor its affiliates or advisors or representatives nor any of its or their parent or subsidiary undertakings or any such person's officers or employees guarantees that the assumptions underlying such forward-looking statements are free from errors nor does either accept any responsibility for the future accuracy of the forward-looking statements contained in this presentation or the actual occurrence of the forecasted developments. Forward-looking statements speak only as of the date of this presentation and are not guarantees of future performance. As a result, the Company expressly disclaims any obligation or undertaking to release any update or revisions to any forward-looking statements in this presentation as a result of any change in expectations or any change in events, conditions, assumptions or circumstances on which these forward looking statements are based. Given these uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements.

Disclaimer (Contd.)



MAGMA HOUSING FINANCE

The information contained in these materials has not been independently verified. None of the Company, its directors, promoter or affiliates, nor any of its or their respective employees, advisers or representatives or any other person accepts any responsibility or liability whatsoever, whether arising in tort, contract or otherwise, for any errors, omissions or inaccuracies in such information or opinions or for any loss, cost or damage suffered or incurred howsoever arising, directly or indirectly, from any use of this presentation or its contents or otherwise in connection with this presentation, and makes no representation or warranty, express or implied, for the contents of this presentation including its accuracy, fairness, completeness or verification or for any other statement made or purported to be made by any of them, or on behalf of them, and nothing in this presentation or at this presentation shall be relied upon as a promise or representation in this respect, whether as to the past or the future. Past performance is not a guide for future performance. The information contained in this presentation is current, and if not stated otherwise, made as of the date of this presentation. The Company undertakes no obligation to update or revise any information in this presentation as a result of new information, future events or otherwise. Any person/ party intending to provide finance/ invest in the shares/ businesses of the Company shall do so after seeking their own professional advice and after carrying out their own due diligence procedure to ensure that they are making an informed decision.

This presentation is not a prospectus, a statement in lieu of a prospectus, an offering circular, an advertisement or an offer document under the Companies Act, 2013, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended, or any other applicable law in India.

This presentation is strictly confidential and may not be copied or disseminated, in whole or in part, and in any manner or for any purpose. No person is authorized to give any information or to make any representation not contained in or inconsistent with this presentation and if given or made, such information or representation must not be relied upon as having been authorized by any person. Failure to comply with this restriction may constitute a violation of the applicable securities laws. Neither this document nor any part or copy of it may be distributed, directly or indirectly, in the United States. The distribution of this document in certain jurisdictions may be restricted by law and persons in to whose possession this presentation comes should inform themselves about and observe any such restrictions. By reviewing this presentation, you agree to be bound by the foregoing limitations. You further represent and agree that you are located outside the United States and you are permitted under the laws of your jurisdiction to receive this presentation.

This presentation is not an offer to sell or a solicitation of any offer to buy the securities of the Company in the United States or in any other jurisdiction where such offer or sale would be unlawful. Securities may not be offered, sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in to or within the United States absent registration under the United States Securities Act of 1933, as amended (the "Securities Act"), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and in compliance with any applicable securities laws of any state or other jurisdiction of the United States. The Company's securities have not been and will not be registered under the Securities Act.