

Fact Sheet 2018

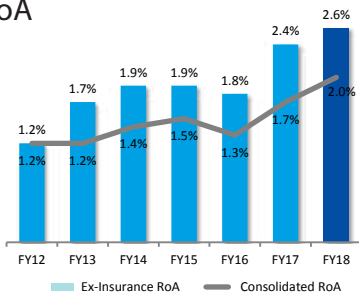
Vision

“To become one of the top financial services companies in India, by exceeding the expectations of all our stakeholders”

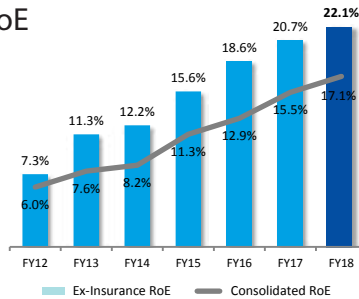
About Us

The Edelweiss Group is one of India's leading diversified financial services company providing a broad range of financial products and services to a substantial and diversified client base that includes corporations, institutions and individuals. Edelweiss is **10,052** people strong and serves over **1.2 million** clients through **448** offices across the globe.

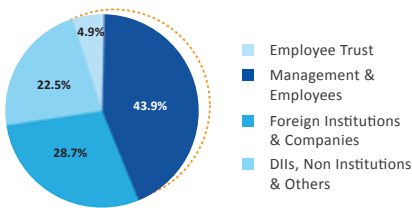
RoA



RoE



Shareholder Profile (As on 31st Mar'18)



Building a High Quality Organisation

EdelGive Foundation

EdelGive foundation, our unique philanthropic platform focusses on Education, Livelihoods and Women Empowerment.

Risk and Governance

Independent oversight and monitoring by different Risk Committees at Business, Enterprise and Group levels.

Leadership

We have a strong and deep leadership pipeline with ~6% of employees part of leadership groups.

Our asset base is a mix of own and customer assets

As on 31st Mar'18 (rounded off to nearest 100)	INR Cr
Balance Sheet Assets	55,100
Customer Assets	1,68,900
Distressed Credit (ARC Assets)	37,800
Assets Under Advice (Wealth Management)	90,100
Funds under Management (Asset Management)	28,300
Assets under Custody & Clearing	12,700
Total Assets	2,24,000

Our profits are well distributed across our businesses

Business Segments	FY18 Pre MI PAT INR Cr
Credit Business	
Retail Mortgage	66
LAS, SME, Agri and Business Loans	134
Structured Collateralised Credit	159
Wholesale Mortgage	180
Distressed Credit	192
Franchise & Advisory Business	
Wealth Management & Asset Management	162
Capital Markets	146
BMU, Corporate and Others	83
Total Ex- Insurance	1,122

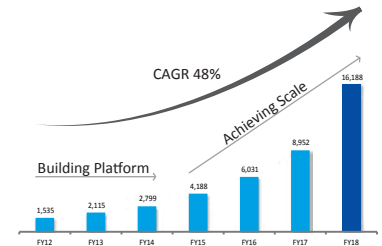
Our capital base is ever stronger

Capital Structure (as on 31st Mar'18)	INR Cr
Tier I	7,934
Tier II	1,594
Total Capital	9,528
Risk Weighted Asset	55,904

Capital Adequacy Ratio	17.04%
Debt Equity Ratio	4.9

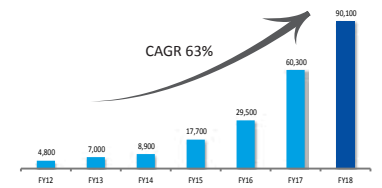
Our Growth Story

Retail Credit - Capital Employed (INR Cr)



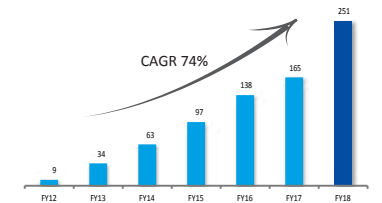
Retail credit is now 39% of the total credit book Key vectors for our growth will be SME Loans and Retail Mortgages

Wealth Management AUA (INR Cr)



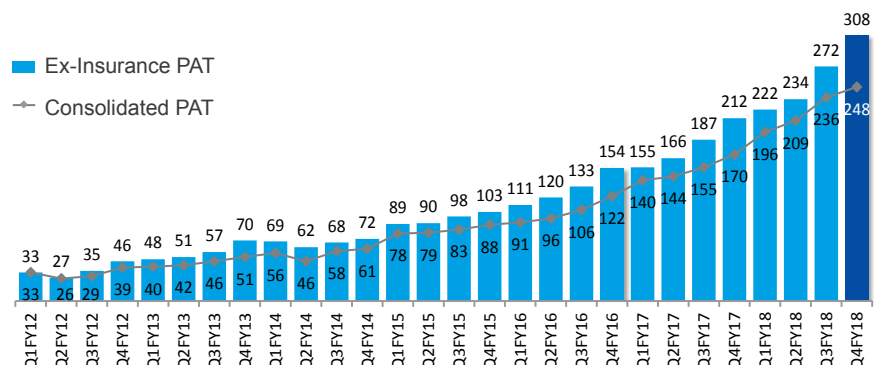
We cater to UHNI as well as the fast-growing Affluent segments

Collected Individual APE (INR Cr)



One of the Fastest Growing Life Insurance Companies in terms of Individual Annual Premium Equivalent

Profit after Tax (INR Cr)



Sustained PAT growth trajectory

