

Fact Sheet 2019

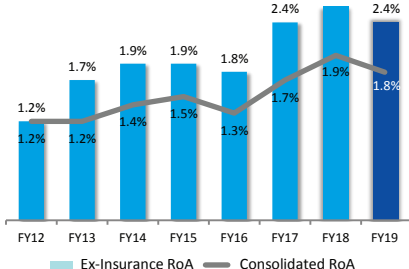
Vision

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

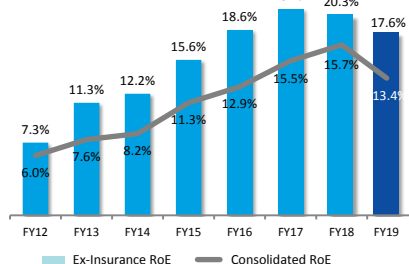
About Us

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 **11,410 people** strong and serves over **1.2 million** clients through **476 offices** across the globe.

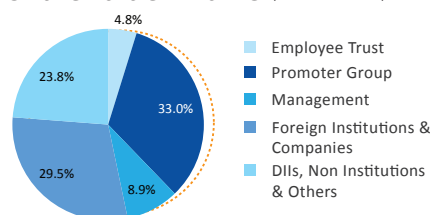
RoA



RoE



Shareholder Profile (As on 31st Mar'19)



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 31 st Mar'19 (rounded off to nearest 100)	INR Cr
Customer Assets	2,00,900
Assets Under Advice (Wealth Management)	1,06,000
Distressed Credit (ARC Assets)	39,200
Funds under Management (Asset Management)	35,800
Assets under Custody & Clearing	19,900
Balance Sheet Assets	53,900
Total Assets	2,54,800

Our profits are well distributed across our businesses

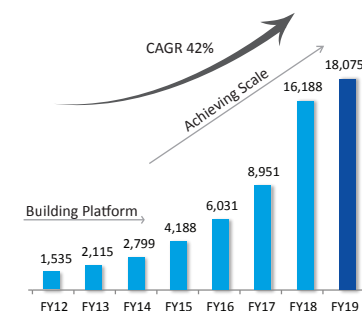
Business Segments (INR Cr)	FY19 Pre MI PAT
Credit Business	
Retail Mortgage	100
SME, ESOP and Other Business Loans	120
Structured Collateralised Credit	217
Wholesale Mortgage	315
Distressed Credit	417
Franchise & Advisory Business	
Wealth Management & Asset Management	225
Capital Markets	67
BMU, Corporate and Others	(87)
Total Ex- Insurance	1,374

Our capital base is ever stronger

Capital Structure (as on 31 st Mar'19)	INR Cr	
Tier I	8,715	Capital Adequacy Ratio 18%
Tier II	1,695	
Total Capital	10,410	Debt Equity Ratio (Ex-Treasury) 4.4
Risk Weighted Asset	57,833	

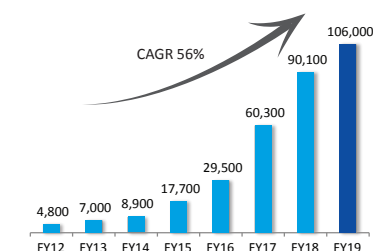
Our Growth Story

Retail Credit - Capital Employed (INR Cr)



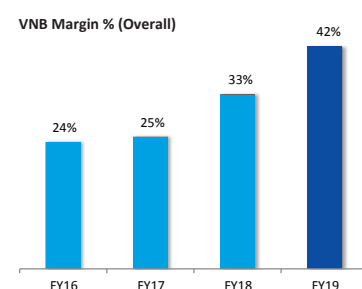
Retail credit is now **42%** of the total credit book. Key vectors for our growth will be **SME Loans** and **Retail Mortgages**.

Wealth Management AUA (INR Cr)

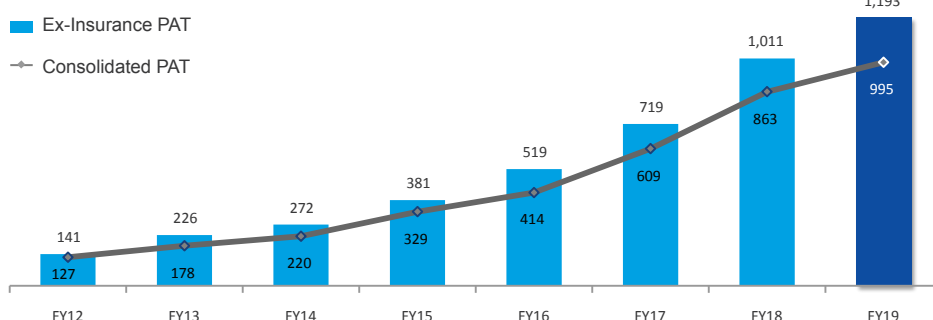


We cater to UHNI as well as the fast-growing Affluent segment.

Life Insurance - Long Term Value Creation



Profit after Tax (INR Cr)



Sustained PAT growth trajectory