

CFHRO SE CS LODR 135/2016
18/10/2016

ONLINE SUBMISSION

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✓ National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051	BSE Limited Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai – 400 001
NSE Scrip Code: CANFINHOME	BSE Scrip Code: 511196

Dear Sirs,

Sub: Modified Investor's Presentation on Financial Results for **Q2 FY17** [Disclosure of events under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

Pursuant to Regulations 30 read with Para A, Part A of Schedule III and Regulation 46(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, modified 'Investors Presentation' of the Company as at 30/09/2016 and 'Press Release' post Q2 results are submitted herewith.

The above 'Investor's Presentation' and 'Press Release' are being uploaded on the website of the company <http://www.canfinhomes.com/>

This may please be treated as compliance made under Regulations 30 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Kindly take the above intimation on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.



Veena G Kamath
Company Secretary





Can Fin Homes Ltd. ... at a Glance

29 years of vision, passion and progress
Offering home loans since 1987..... and it is just a beginning

Information to Investors
H1 FY17 ended September 2016

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About us



Legacy

- 29 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 which owns 43.45% shareholding of Can Fin Homes
- Listed in 1991, with uninterrupted dividend payment since inception
- Dominance in South (76% of business) as on September 30, 2016

Focus

- To promote home ownership across India, with a motto of friendship finance and good service - with focus on retail lending
- To focus on Housing loan to Individuals (@ Sep'16: 88% of loan book for Housing; 12% Non Housing)
- To have strong fundamentals with ethical & transparent practices and prudent underwriting

Reach

- Headquartered in Bangalore
- Pan-India presence with 120 branches & 50 Satellite Offices, spread across 19 States / Union Territories as on 30/09/16
- Added 79 branches and 50 satellite offices in the last five years

Financials

- YoY (Sept 15 to Sept 16) growth of Loan Book, NII, Operating Profit & Net Profit are 29%, 43%, 51% and 55% respectively.
- Gross NPA contained at 0.25% as on September 30, 2016; Net NPA at 0.03%
- AAA / A1+ ratings for Loans/ NCDs/ CP

Vision







- To reach the loan book size of Rs.35,000 Crore by March 2020 with high Asset quality with transparent and best ethical practices and prudent risk management practices.

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Board of Directors

	Name of the Director	Designation	Occupation
	Shri. K.N.Prithviraj	Chairman (Independent)	Former Chairman and Managing Director, Oriental Bank of Commerce
	Shri Sarada Kumar Hota	Managing Director (w.e.f. 19/05/2016)	General Manager Canara Bank (Deputed to Can Fin)
	Smt P.V.Bharathi	Director (Canara Bank Nominee)	Executive Director Canara bank
	Shri T. V. Rao	Director (Independent)	Former Director (E.C.) EXIM Bank
	Shri S. A. Kadur	Director (Canara Bank Nominee)	General Manager Canara Bank
	Shri G Naganathan	Additional Director (Independent)	Practicing Chartered Accountant

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Performance Highlights - H1 FY17

- ✓ Loan approvals, Disbursements & Outstanding Loan Book grew by 37%, 34% & 29% resp.
- ✓ Op. Profit, Net Profit up by 51% & 55% Y-o-Y respectively, backed by NII growth of 43%
- ✓ Gross NPA continues to remain low at 0.25% (0.29% at Sept'15)
- ✓ Net NPA contained at 0.03% (0.10% at Sept'15). Provision Coverage of 88% (67% at Sept'15)
- ✓ 87% of fresh loan approvals during Q2 were for Housing & 13% for Non-Housing Loans
- ✓ Average ticket size of incremental Housing Loan & Non-Housing Loans are Rs.18 lakhs and Rs.10 lakhs respectively.
- ✓ 78% of the total loan book as at Sept'16 comes from Salaried & Professional segment.

Milestones Crossed:

NII of Rs.100+ Crore & PAT of Rs.50+ Crore for the Quarter

PAT of Rs.100+ Crore for the Half Year

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Performance Highlights - 2Q FY17

Amounts in Rs. Crore

Sl. No.	Particulars	Sept'15 (3m)	Sept'16 (3m)	Y-o-Y Gr	Jun'16 (3m)	Mar'16 (FY)
1	New Approvals	1099	1517	38%	1191	4418
2	Disbursements	949	1299	37%	1052	3922
3	Outstanding Loan Book	9303	11980	29%	11183	10643
4	Interest Income	254.20	320.29	26%	299.29	1044.41
5	Fees & Other Income	9.18	12.09	32%	10.34	39.13
6	Total Income	263.38	332.38	26%	309.62	1083.54
7	Interest Expenditure	183.27	219.30	20%	207.41	743.48
8	Other Expenditure	16.56	19.80	20%	18.18	66.79
9	Total Expenditure	199.83	239.10	20%	225.59	810.27
10	Profit Before Tax & Provisions	63.55	93.28	47%	84.03	273.27
	Net Interest Income	70.93	100.99	42%	91.87	300.93
	Cost to Income Ratio (%)	20.32	17.51		17.78	18.67

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Performance Highlights - 2Q FY17

Amounts in Rs. Crore

Sl. No.	Particulars	Sept '15 (3m)	Sept'16 (3m)	Y-o-Y Gr	Jun'16 (3m)	Mar'16 (FY)
10	Profit Before Tax & Provisions	63.55	93.28	47%	84.03	273.27
11	Provision for SA & NPA	7.50	6.00		5.50	19.41
12	Profit Before Tax	56.05	87.28	56%	78.53	253.86
13	Provision for Taxation & DTL	20.67	32.22	56%	28.80	157.11
14	Profit After Tax	35.38	55.06	56%	49.73	157.11
15	Earnings per share*	13.29	20.68	56%	18.68	59.02
16	Gross NPA	27.44	29.84	9%	27.17	19.76
	Gross NPA Ratio (%)	0.29	0.25		0.24	0.19
17	Net NPA	9.09	3.58	-61%	4.41	0.00
	Net NPA Ratio (%)	0.10	0.03		0.04	0.00
18	Provision Coverage Ratio	67%	88%		84%	100%

*Not annualised

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Performance Highlights – H1 FY17



Amounts in Rs. Crore

Sl. No.	Particulars	Sept'15 (6m)	Sept'16 (6m)	Y-o-Y Gr	Mar'16 (FY)
1	New Approvals	1972	2708	37%	4418
2	Disbursements	1756	2351	34%	3922
3	Outstanding Loan Book	9303	11980	29%	10643
4	Interest Income	490.93	619.57	26%	1044.41
5	Fees & Other Income	14.98	22.43	50%	39.13
6	Total Income	505.91	642.00	27%	1083.54
7	Interest Expenditure	355.97	426.71	20%	743.48
8	Other Expenditure	32.20	37.98	18%	66.79
9	Total Expenditure	388.17	464.69	20%	810.27
10	Profit Before Tax & Provisions	117.74	177.31	51%	273.27
	Net Interest Income	134.96	192.86	43%	300.93
	Cost to Income Ratio (%)	19.96	17.64		18.67

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Performance Highlights – H1 FY17



Amounts in Rs. Crore

Sl. No.	Particulars	Sept'15 (6m)	Sept'16 (6m)	Y-o-Y Gr	Mar'16 (FY)
10	Profit Before Tax & Provisions	117.74	177.31	51%	273.27
11	Provision for SA & NPA	11.00	11.00		19.41
12	Profit Before Tax	106.74	165.81	55%	253.86
13	Provision for Taxation & DTL	39.27	61.02	55%	157.11
14	Profit After Tax	67.48	104.79	55%	157.11
15	Earnings per share*	25.35	39.36	56%	59.02
16	Gross NPA	27.44	29.84	9%	19.76
	Gross NPA Ratio (%)	0.29	0.25		0.19
17	Net NPA	9.09	3.58	-39%	0.00
	Net NPA Ratio (%)	0.10	0.03		0.00
18	Provision Coverage Ratio(%)	67	88		100

*Not annualised

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Key Quarterly Data

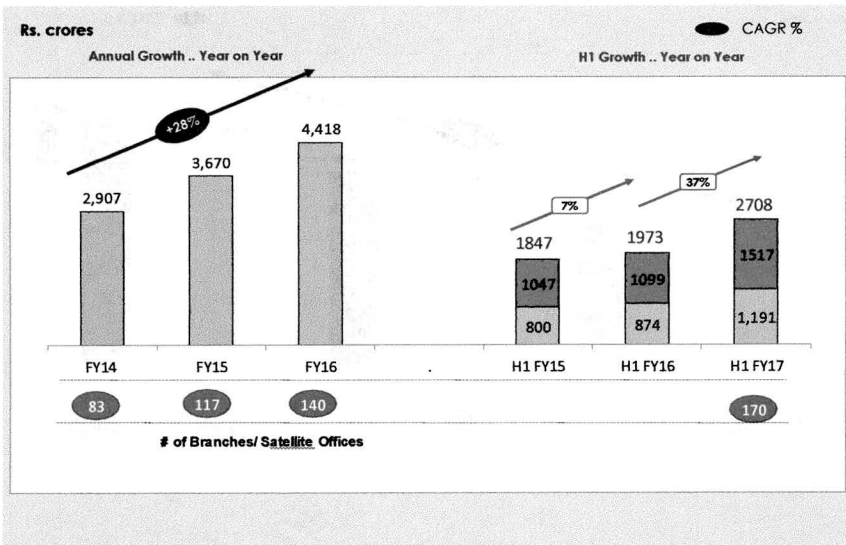
Amounts in Rs. Crore

Income Statement	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2
Nil	33.92	36.59	40.66	48.12	52.24	64.03	70.93	79.30	86.68	91.87	100.99
Other income	5.65	5.81	8.74	7.37	7.22	5.80	9.17	12.26	11.89	10.34	12.09
Total opex	11.99	11.30	16.82	13.01	13.91	15.63	16.56	16.88	17.73	18.18	19.80
Provisions	-0.56	2.00	3.50	2.50	6.25	3.50	7.50	7.00	1.41	5.50	6.00
Tax/DTL	7.8	10.14	10.63	14.03	16.41	18.59	20.68	25.50	31.99	28.80	32.22
Net Profit (*post DTL)	20.11	*18.96	*18.45	*25.95	*22.88	*32.10	*35.38	*42.18	*47.45	*49.73	*55.04
Balance Sheet (Cum)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2
Shareholders Funds	452	471	490	516	771	799	829	866	878	919	964
Borrowings	5,268	5,751	6,416	7,033	7,375	7,737	8,357	8,797	9,478	9,987	10,779
Loan book	5,844	6,355	7,037	7,634	8,231	8,717	9,303	9,895	10,643	11,183	11,980
Total assets	5,912	6,395	7,088	7,695	8,334	8,794	9,412	10,014	10,795	11,267	12,124
Key Ratios (Annualised)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2
NIM (%) (without Processing Charges)	2.71	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24	3.39	3.44
CAR (%)	13.84	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	19.53	18.87
Gross NPA (%)	0.21	0.29	0.28	0.25	0.17	0.26	0.29	0.27	0.19	0.24	0.25
Net NPA (%)	0.00	0.09	0.11	0.09	0.00	0.08	0.10	0.04	0.00	0.04	0.03

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Fresh Approvals

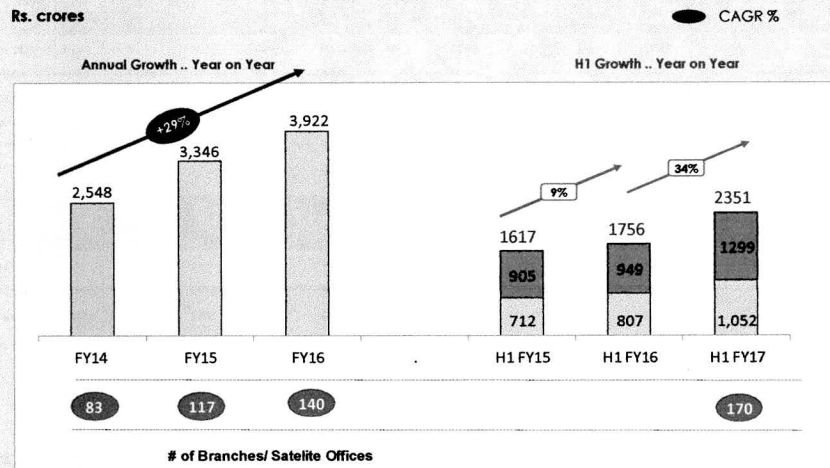


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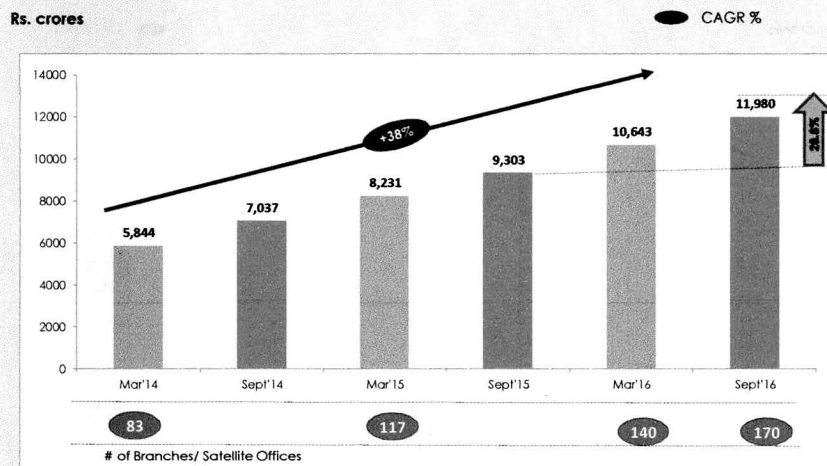
Disbursement Profile



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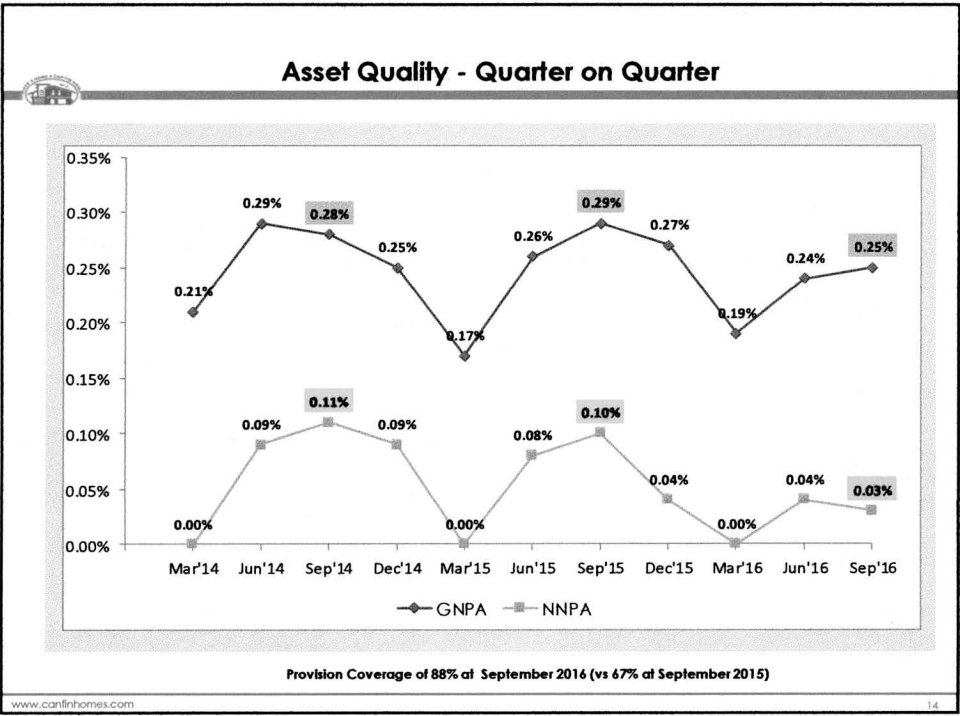
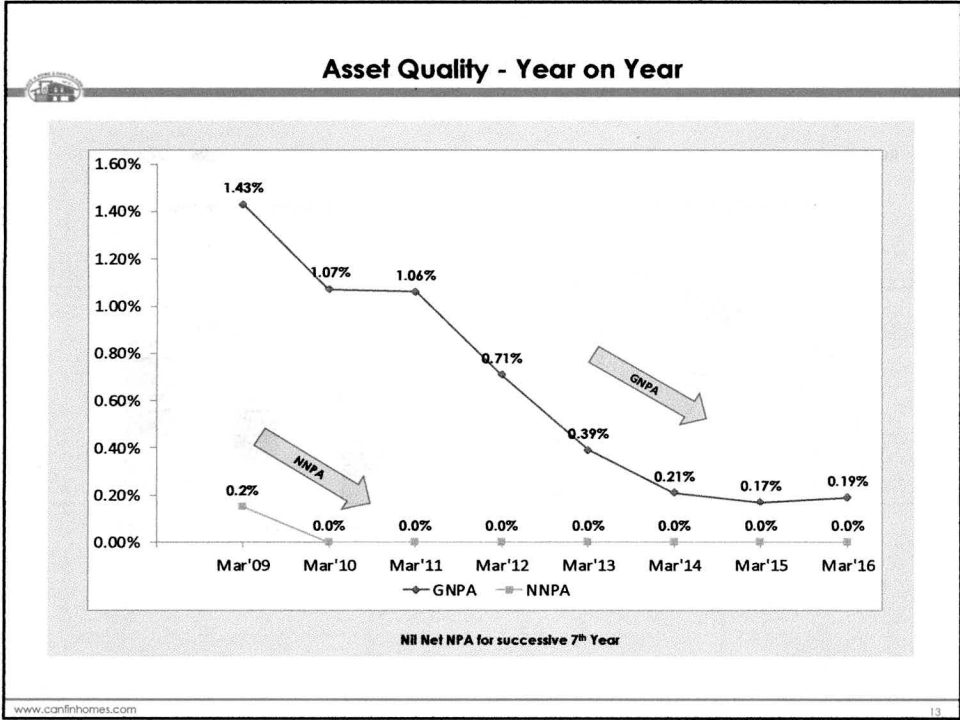
Loan Book Growth



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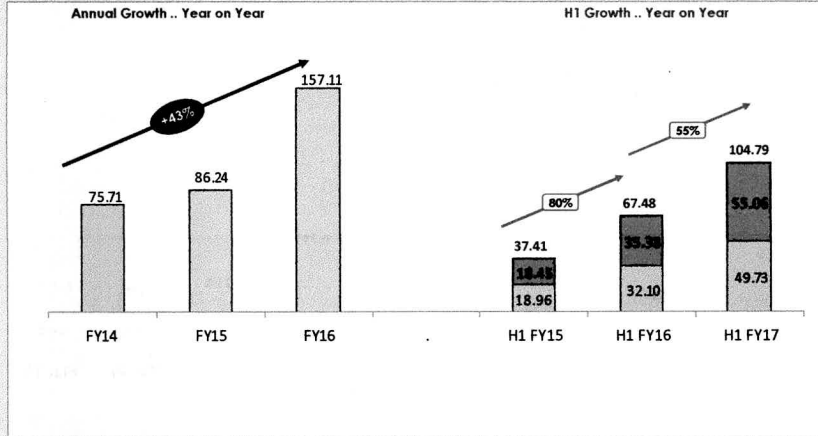




Net Profit Growth

Rs. crores

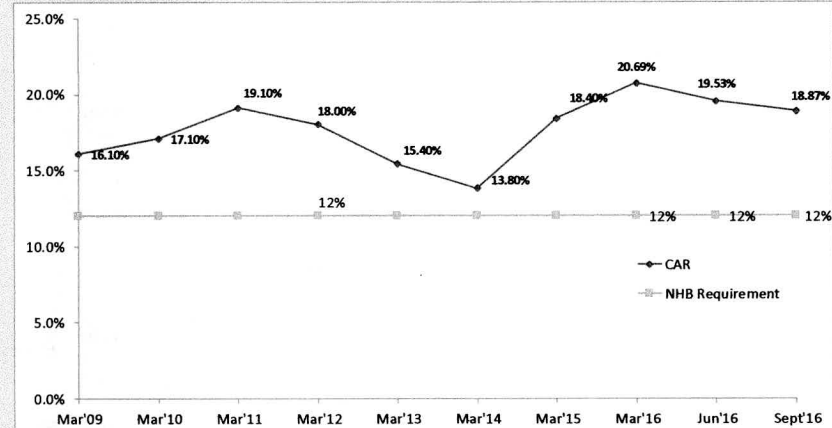
● CAGR %



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Capital Adequacy



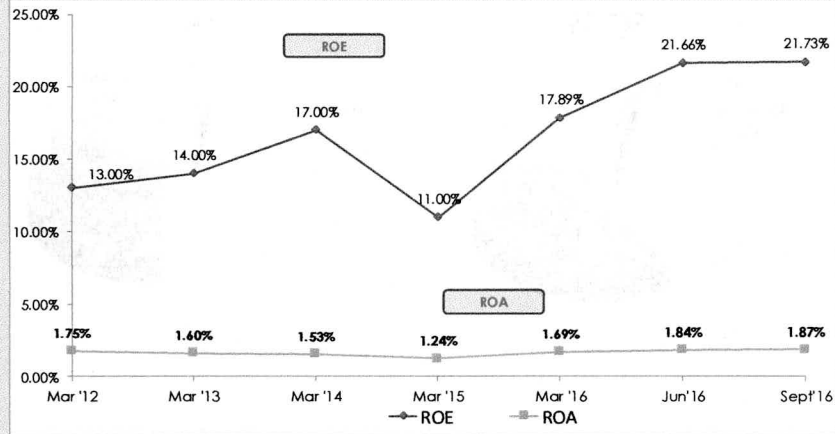
* NHB requirement: 12%; Rights issue amount Rs.276.07 Cr received/accounted on 13/03/15

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Return Matrices - ROA & ROE



*With Rights Issue (Rs.276 Cr) as on 13/03/15, No. of shares increased from 2.05 cr to 2.66 cr

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Lending Basket

Category-wise Product-wise Distribution of Loan Book

Sl. No.	Category/Product	Mar-14	Mar-15	Mar-16	Sept-16
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals				
	i) Housing Loans	4676	6339	7768	8479
	ii) Top-up Personal Loans	102	211	275	288
	iii) Mortgage Loans/ Flexilap	163	254	332	360
	iv) Loans for Sites	52	91	129	140
	v) Others	27	50	58	54
	Sub Total	5020	6945	8562	9321
	(As a % to total)	86%	84%	80%	78%
2	Non Salaried Class- Self Employed & Non Professionals				
	i) Housing Loans	647	947	1569	2053
	ii) Top-up Personal Loans	31	42	82	99
	iii) Mortgage Loans/Flexi Lap	84	186	298	366
	iv) Loans for Sites	12	21	39	47
	v) Others	22	49	48	53
	Sub Total	796	1245	2036	2618
	(As a % to total)	14%	15%	19%	22%
3	Builder Loans	19	28	29	23
	(As a % to total)	0.33%	0.34%	0.27%	0.19%
4	Staff Loans	9.29	13.44	15.78	18
	Grand Total	5844	8231	10643	11980

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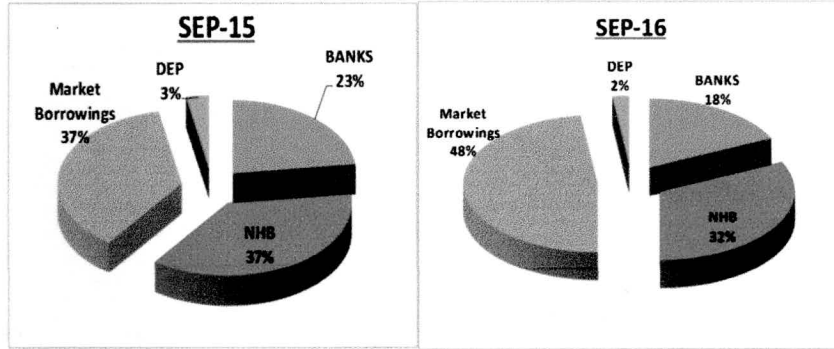
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Funding Basket

Funding Mix in Sept 2015 (as%)

Funding Mix in Sept 2016 (as%)



- Backed by strong AAA ratings for our borrowing/NCD & A1+ for CP programs, cost of borrowing stands reduced at 8.55% (vs 8.65% at Jun'16 and 9.12% at Sep'15).

Ratings as on 31/03/16

Sl. No.	Nature of Borrowing	Rating Agency		
		ICRA Ltd.	FITCH	CARE
1	Deposits	MAAA	-	-
2	Term Loans (Long)	[ICRA] AAA	-	-
3	Term Loans (short)	[ICRA] A1+	-	-
4	Secured NCDs (SRNCD)	[ICRA] AAA	IND AAA	CARE AAA
5	Unsecured NCDs (Tier II Subordinated Bonds)	[ICRA] AAA	IND AAA	CARE AAA
6	Commercial Paper	[ICRA] A1+	-	-



Future Outlook

- ✓ **Expected Loan book size will be Rs.35,000 Cr by 31/03/20 (Vision 2020 document)**
 - ✓ **Business Budgets for 2016-17:**
 - **Loan book size of Rs.13,500 Cr (from Rs.10,643 Cr at Mar'16)**
 - **Number of Branches/Satellite Offices to be up at 175 (from 140 as at Mar 2016)**
- 30 new Offices (10 branches & 20 Satellite Offices) added during Q1 taking the network to 170*
- ✓ **Focus on affordable Housing with a proper mix of Non-Housing segments.**
 - ✓ **Salaried & Professional class would continue to be our niche segments.**

Being expressed during Investor/ Analyst Meet, TV Interviews, Press Releases, one-to-one interactions etc.

Disclaimer

The forward looking statements and projections, if any, contained in this presentation are predictions and involve known and unknown risks, uncertainties and other factors including the future changes or developments, the competitive environment, ability to implement the strategies and initiatives, technological changes, political, economic, regulatory and social conditions in India etc. that may cause the actual results, performance and achievements of CFHL to be materially different from any future results, performance or achievements expressed or implied by such forward looking statements or other projections.



Management Team

Managing Director - Mr. Sarada Kumar Hota

Deputy General Managers (5)

Mrs. Shamila M , New Delhi
Mr. P.Vijaya Sekhara Raju, P & D, RO
Mr. Ajay kumar G sheffar, BLR-Koramangala
Mr. Atanu Bagchi, CFO(KMP) RO

Asst. Gen. Managers (11)

Mr. Sudhakar B M, BLR-Vijayanagar
Mr. N.Babu, Hyderabad-Kukatapally
Mr. G.K.Nagaraja Rao, BLR-Jayanagar
Mr. Prashanth Shenoy, Credit, HR -RO
Mr. A.Madhukar, Hyderabad - Gachibowli
Mr. V.Durga Rao, IT RO
Mr. R.Murugan, CHN - Annasalai
Mr. Prakash shanbogue B, BLR-Sahakamagar
Mr. Jagadeesha Acharya, BLR- Cunningham Raad
Mr. M.Sundar Raman, CHN-Tambaram
Mr. Sanjay Kumar J, Noida

Chief Managers (23)

Mr. H.R.Narendra, BLR-Hesargatta
Mr. Prashanth Joishy, Mum-Borivilli
Mr. Srinivas Malladi, HYD-Nampalli
Mr. Mallya P S, BLR-Kengeri
Mr. A.Uthaya Kumar, CBE-Gandhipuram
Mr. Srinivas K, NCR-Faridabad
Mr. D.R.Prabhu, BLR-Marathalli
Mr. R.Madhu Kumar, Bhopal
Mr. Arun Kumar V, BLR-Basavanagudi
Mrs. Veena G Kamath, Company Secretary (KMP) RO
Mr. Jayakumar N, Hosur

Mr. S N Venkatesh, BLR-Sarjapur
Mr. P Badri Srinivas, Vijayawada
Mr. R Hariharasubramanian, Madurai
Mr. M Naveen Prabhu, BLR-Begur
Mr. N Sivasankaran, Trichy
Mr. TT Achuthanand, Vishakapatnam
Mr. Vinayaka Rao M, BLR-Electroniccity
Mrs. Reshma Mallya, RO
Mrs. J Meenakshi, RO
Mr. Santosh Prakash Srivastav, Jaipur
Mrs. Chitra Srinath, BLR-Uttarahalli
Mrs. Mallika Shetty- BLR-Kanakapura

Appendix

Year-wise statistics on:

- a) Business
- b) Income & Expenditure
- c) Financial & Ratios



Business Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	H1 FY16	H1 FY17
1	Loan Approvals(Rs. in cr)	2907	3670	4418	1972	2708
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	1756	2351
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	9303	11980
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	8236	10571
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1067	1409
5	Borrowings (Rs. in cr.)	5269	7375	9478	8357	10779
6	NPA					
	(i) Gross NPA (Rs. in cr.)	12	14	20	27	30
	(ii) Gross NPA %	0.21	0.17	0.19	0.29	0.25
	(iii) Net NPA %	NIL	NIL	NIL	0.10	0.03

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Business Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	H1 FY16	H1 FY17
7	No. of Branches/Offices					
	(i) Branches	83	107	110	110	120
	(ii) Satellite Offices	0	10	30	25	50
8	No. of employees (incl. Junior Officers on Contract)	387	491	553	523	633
9	Interest Collected (Rs. in cr)					
	i. Housing Loan	509	686	891	423	527
	ii. Non Housing Loan	47	100	152	67	91
	iii. Investment	1	1	1	1	1
10	Processing Charges (Rs. in cr)	21	28	39	15	22
11	Other Income (Rs. in cr)	0.26	0.73	0.61	0.04	0.20
12	Total Income (Rs. in cr)	578	817	1083	506	642

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Earnings Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	H1 FY16	H1 FY17
13	Interest Paid (Rs. in cr)	423	610	743	356	427
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	135	193
15	Staff Cost (Rs. in cr)	18	25	33	16	19
16	Other Expenses (Rs. in cr)					
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	4	6
	ii. DSA Commission	6	8	8	3	5
	iii. Others (Travelling & conveyance, bad debts, bank charges, rates & taxes, electricity, postage, etc.)	7	8	10	5	6
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	1.57	1.72
18	Operating Cost (Rs. in cr)	41	53	64	30	38
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	2.27	0
20	Total Cost (Rs. in cr)	467	665	810	388	465
21	Operating Profit (Rs. in cr)	111	152	273	118	177

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Earnings Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	H1 FY16	H1 FY17
22	Provisions & Taxes (Rs. in cr)					
	i. Provisions	4.44	14.25	19.41	11.00	11.50
	ii. Income Tax	30.93	43.23	80.00	33.82	51.85
	iii. Deferred Tax Liability/(Asset)	0.24	7.98	16.76	5.44	9.17
23	Net Profit (Rs. in cr)	76	86	157	67	105
24	Share Capital (Rs. in cr)	20.49	26.62	26.62	26.62	26.62
25	Reserves (Rs. in cr)	431.81	744.86	851.42	802.34	937.71
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	828.96	964.33
27	Number of Shares (in cr)	2.05	2.66	2.66	2.66	2.66
28	Tier II Capital (Rs. in cr) - SA Provision	26.00	38.00	52.00	45.00	57.00
	-Tier II Bonds	0.00	100.00	100.00	100.00	100.00
29	Earnings per Share (EPS) (Rs.)	36.93	32.42	59.02	25.35	39.36

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Financial Ratios

Sl. No.	Parameters	2013-14	2014-15	2015-16	H1 FY16	H1 FY17
30	Return on Equity (ROE) %	16.74	11.18	17.89	16.28	21.73
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.55	1.87
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	5651.18	5942.99
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	17.23	18.87
34	Net Interest Margin (NIM) %	2.71	2.54*	3.24*	3.10	3.44
35	Cost to Income Ratio %	26.22	25.61	18.67	19.96	17.64
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	81.14	95.43
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	18.40	19.18
38	Average Yield on Assets % pa	11.22	11.27	11.24	11.24	11.03
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	9.12	8.55
40	Interest Spread % pa	1.39	1.72	2.49	2.12	2.48
41	Gearing Ratio	11.78	9.57	10.79	10.08	11.18

Note:

Sl. No 29 & 30 for FY 2014-15 : If computed based upon average Equity (Since Right Issue capital was received /accounted on 13/03/2015 only)

ROE will be 18.20% and EP5 will be Rs.41.45 for 2014-15.

Sl No 31 : If computed including DIL component (Rs.9.43 Cr.) ROA will 1.37% for 2014-15

Sl No 34* : If processing Charge (Sl.No. 10) is added, NIM will be 2.94% pa for 2014-15 & 3.44% for 2015-16 and 3.84% for September16 (Vs 3.50% for September 15)

Thank You





Press Release

Net Profit of CFHL for Q2FY17 ended Sep 2016 up by 56%



S K Hota, Managing Director

On 18/10/16, Can Fin Homes Ltd declared the unaudited financial results of Q2 FY2017, which have been subject to a limited review by the Company's statutory auditors, duly confirming to the regulatory guidelines. The declaration of results was preceded by a meeting of the board of Directors.

Performance Highlights:

- Backed by a NII growth of 42% Y-o-Y, the Company posted a 56% growth in Net Profits for the Q2 ended September 2016; i.e., PAT of Rs.55.06 crore for Q2FY17 as compared to Rs.35.38 crore for the corresponding quarter of previous year.
- As compared to Q1 of FY17, Q2 NII and PAT were up by 10% and 11% respectively.
- For the H1 FY17 ended September 2016, the PAT stood at Rs.104.79 crore signifying a Y-o-Y growth of 55% as compared to PAT of Rs.67.48 crore for H1 of previous year.
- As on 30th Sep 2016, Gross NPA & Net NPA Ratios stood at 0.25% and 0.03% respectively as against 0.29% and 0.10% as on 30th Sep 2015. NPA coverage ratio improved to 88% against 84% as at Jun'16 and 67% at Sep'15.
- For the H1 ended Sep'16, the company posted a Y-o-Y growth of 37% under new approvals while the loan book grew by 29% year on year.
- During the quarter, the Company achieved milestones of posting NII of Rs.100+ crore and PAT of Rs.50+ Crore. Similarly, it was a Rs.100+ Crore PAT for the H1 ended Sep 2016.

Other Statistics:

For H1FY17 ended Sep'16		Rs. in crore	
Sl No	Head	As at 30/09/15	As at 30/09/16
1	Branches + SO Network	136	170
2	Loan Book	9303	11980
3	Gross NPA	27.44	29.84
4	Net NPA	9.09	3.58
5	NIM %	3.10	3.44
6	ROA %	1.55	1.87
7	ROE %	16.28	21.73
8	EPS (in Rs)	25.35	39.36

With 88% of total loan book comprising of individual housing loans, the Company's focus remains unchanged on the retail individual housing sector.

