

CFHRO SE CS LODR 050/2017/2  
April 25, 2017

ONLINE SUBMISSION

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

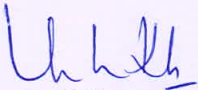
Sub: Submission of Investor Presentation and press release - Post Q4 and FY17 results  
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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation and Press Release, post results for Q4 and financial year ended 31/03/2017.

The above intimation and the documents may please be taken on record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Ltd.,

  
Veena G Kamath  
Company Secretary





# Can Fin Homes Ltd. .. at a Glance

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

**Information to Investors**

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**Q4 FY17 ended March 2017**

# About us



## Legacy

- 30 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 which owns 30% shareholding of Can Fin Homes
- Listed in 1991, with uninterrupted dividend payment since inception
- Dominance in South (75% of business) as at March 2017

## 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 (@ Mar'17: 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 124 branches, 10 Affordable Housing Loan Centres & 36 Satellite Offices, spread across 19 States / Union Territories as on 31/03/17
- Added 101 branches/ Satellite Offices in the last Five years

## Financials

- YoY growth of Fresh Sanctions, Loan Book, NII, Operating Profit & Net Profit are 23%, 25%, 40%, 42% and 50% respectively.
- Gross NPA contained at 0.21% as at Mar'17; Net NPA at 0% for successive 8<sup>th</sup> Year
- 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.

## 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 (On Deputation to Can Fin Homes)
	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



## Performance Highlights - Q4 FY17

- ✓ **Loan approvals, Disbursements & Outstanding Loan Book grew by 23%, 22% & 25% resp.**
- ✓ **Op. Profit, Net Profit up by 42% & 50% Y-o-Y respectively, backed by NII growth of 40%**
- ✓ **Gross NPA continues to remain low at 0.21% (0.24% at Dec'16)**
- ✓ **Nil Net NPA (100% Provision Coverage) for successive 8<sup>th</sup> year.**
- ✓ **88% of fresh loan approvals during the year were for Housing & 12% for Non-Housing Loans**
- ✓ **Average ticket size of incremental Housing Loan & Non-Housing Loans are Rs.18 lakhs and Rs.10 lakhs respectively**
- ✓ **96% of fresh approvals under Housing Loans to Individuals with income below Rs.18 lakh  
55% with annual income upto Rs.6 lakh (LIG), 41% with income above Rs.6 & upto Rs.18 lakh (MIG)**
- ✓ **75.5% of the total loan book as at Mar'17 comes from Salaried & Professional segment.**



## Performance Highlights - Q4 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Mar'17 (3m)	Dec'16 (3m)	Mar'16 (3m)	Mar'17 (12m)	Mar'16 (12m)	Y-o-Y Gr (%)
1	New Approvals	1392	1359	1360	5451	4418	23%
2	Disbursements	1234	1207	1199	4792	3923	22%
3	<b>Outstanding Loan Book (cumulative)</b>	<b>13313</b>	<b>12688</b>	<b>10643</b>	<b>13313</b>	<b>10643</b>	<b>25%</b>
4	Interest Income	345.81	340.70	283.38	1306.08	1044.41	25%
5	Fees & Other Income	15.67	8.95	11.89	47.05	39.13	20%
6	<b>Total Income</b>	<b>361.48</b>	<b>349.64</b>	<b>295.27</b>	<b>1353.12</b>	<b>1083.54</b>	<b>25%</b>
7	Interest Expenditure	226.94	230.37	196.70	884.03	743.48	19%
8	Other Expenditure	*23.34	19.38	17.72	*80.70	66.79	21%
9	<b>Total Expenditure</b>	<b>250.28</b>	<b>249.75</b>	<b>214.42</b>	<b>964.72</b>	<b>810.27</b>	<b>19%</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>111.21</b>	<b>99.89</b>	<b>80.85</b>	<b>388.40</b>	<b>273.27</b>	<b>42%</b>
	<b>Net Interest Income</b>	<b>118.87</b>	<b>110.33</b>	<b>86.67</b>	<b>422.05</b>	<b>300.93</b>	<b>40%</b>
	Cost to Income Ratio (%) (excluding Bad debts)	*17.02	17.15	18.67	*17.02	18.67	

\* CSR spend for FY17: Rs. 4.36 Cr ( vs Rs. 1.09 Cr in FY16); For Q4FY17: Rs. 2.89 Cr ( vs Rs. 1.01 Cr in Q4FY16)



## Performance Highlights - Q4 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Mar'17 (3m)	Dec'16 (3m)	Mar'16 (3m)	Mar'17 (12m)	Mar'16 (12m)	Y-o-Y Gr (%)
10	<b>Profit Before Tax &amp; Provisions</b>	<b>111.21</b>	<b>99.89</b>	<b>80.85</b>	<b>388.40</b>	<b>273.27</b>	<b>42%</b>
11	Provision for SA & NPA	1.30	6.00	1.41	18.80	19.41	-3%
	Prior period Adjustments*	-0.59	0.00	0.00	-0.59	0.00	
12	<b>Profit Before Tax</b>	<b>110.49</b>	<b>93.89</b>	<b>79.44</b>	<b>370.18</b>	<b>253.86</b>	<b>46%</b>
13	Provision for Taxation & DTL	39.61	34.28	31.98	134.91	96.75	39%
14	<b>Profit After Tax</b>	<b>70.87</b>	<b>59.61</b>	<b>47.45</b>	<b>235.28</b>	<b>157.11</b>	<b>50%</b>
15	Earnings per share	26.63	22.41	17.83	88.38	59.02	50%
16	Gross NPA	27.91	30.15	19.76	27.92	19.76	
	<b>Gross NPA Ratio (%)</b>	<b>0.21</b>	<b>0.24</b>	<b>0.19</b>	<b>0.21</b>	<b>0.19</b>	<b>0.02%</b>
17	Net NPA	0.00	1.89	0.00	0.00	0.00	
	<b>Net NPA Ratio (%)</b>	<b>0.00</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
18	Provision Coverage Ratio	100%	94%	100%	100%	100%	

\* L&B bifurcated and adjustment made towards depreciation on land made earlier



# Key Quarterly Data

Amounts in Rs. Crore

Income Statement	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	Dec16 Q 3	Mar17 Q 4
NII	36.59	40.66	48.12	52.24	64.03	70.93	79.30	86.68	91.87	<b>100.99</b>	<b>110.33</b>	<b>118.87</b>
Other income	5.81	8.74	7.37	7.22	5.80	9.17	12.26	11.89	10.34	<b>12.09</b>	<b>8.95</b>	<b>15.67</b>
Total opex	11.30	16.82	13.01	13.91	15.63	16.56	16.88	17.73	18.18	<b>19.80</b>	<b>19.38</b>	<b>23.34</b>
Provisions	2.00	3.50	2.50	6.25	3.50	7.50	7.00	1.41	5.50	<b>6.00</b>	<b>6.00</b>	<b>0.72</b>
Tax/ DTL	10.14	10.63	14.03	16.41	18.59	20.68	25.50	31.99	28.80	<b>32.22</b>	<b>34.28</b>	<b>39.61</b>
Net Profit (*post DTL)	*18.96	*18.45	*25.95	*22.88	*32.10	*35.38	*42.18	*47.45	*49.73	<b>*55.06</b>	<b>*59.61</b>	<b>*70.87</b>
Balance Sheet (Cum)	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	Dec16 Q 3	Mar17 Q 4
Shareholders Funds	471	490	516	771	799	829	866	878	919	<b>964</b>	<b>1015</b>	<b>1076</b>
Borrowings	5,751	6416	7033	7375	7737	8357	8797	9478	9987	<b>10779</b>	<b>11380</b>	<b>11872</b>
Loan book	6,355	7037	7634	8231	8717	9303	9895	10643	11183	<b>11980</b>	<b>12688</b>	<b>13313</b>
Total assets	6,395	7088	7695	8334	8794	9412	10014	10795	11267	<b>12124</b>	<b>12847</b>	<b>13458</b>
Key Ratios (Annualised)	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	Dec16 Q 3	Mar17 Q 4
NIM (%) (without Proc. Charges)	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24	3.39	<b>3.44</b>	<b>3.49</b>	<b>3.54</b>
<b>CAR (%)</b>	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	19.53	<b>18.87</b>	<b>18.76</b>	<b>18.50</b>
Gross NPA (%)	0.29	0.28	0.25	0.17	0.26	0.29	0.27	0.19	0.24	<b>0.25</b>	<b>0.24</b>	<b>0.21</b>
Net NPA (%)	0.09	0.11	0.09	0.00	0.08	0.10	0.04	0.00	0.04	<b>0.03</b>	<b>0.01</b>	<b>0.00</b>



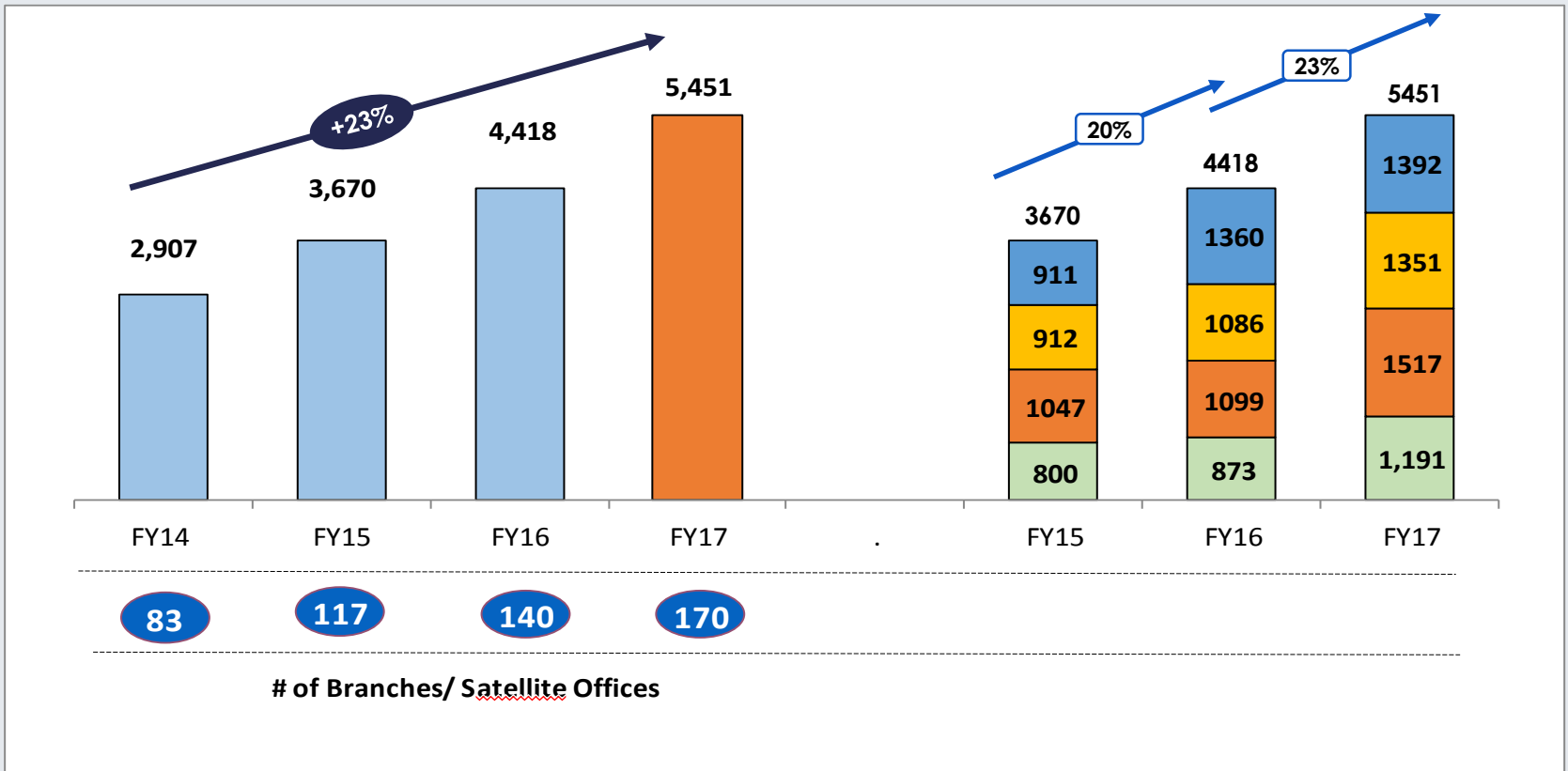
# Fresh Approvals

Rs. crores

● CAGR %

Annual Growth .. Year on Year

Quarterly Growth .. Year on Year





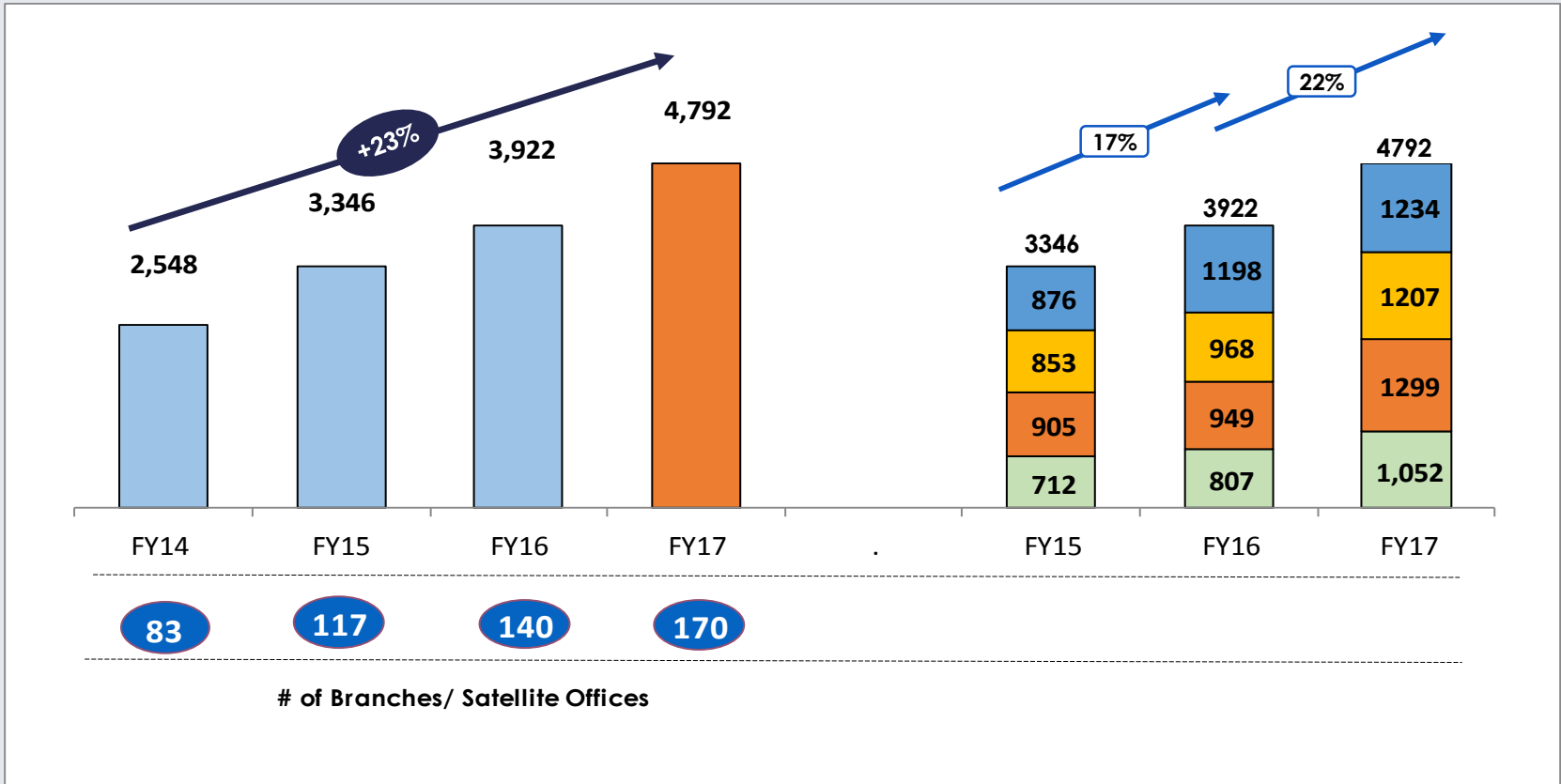
# Disbursement Profile

Rs. crores

● CAGR %

Annual Growth .. Year on Year

Quarterly Growth .. Year on Year





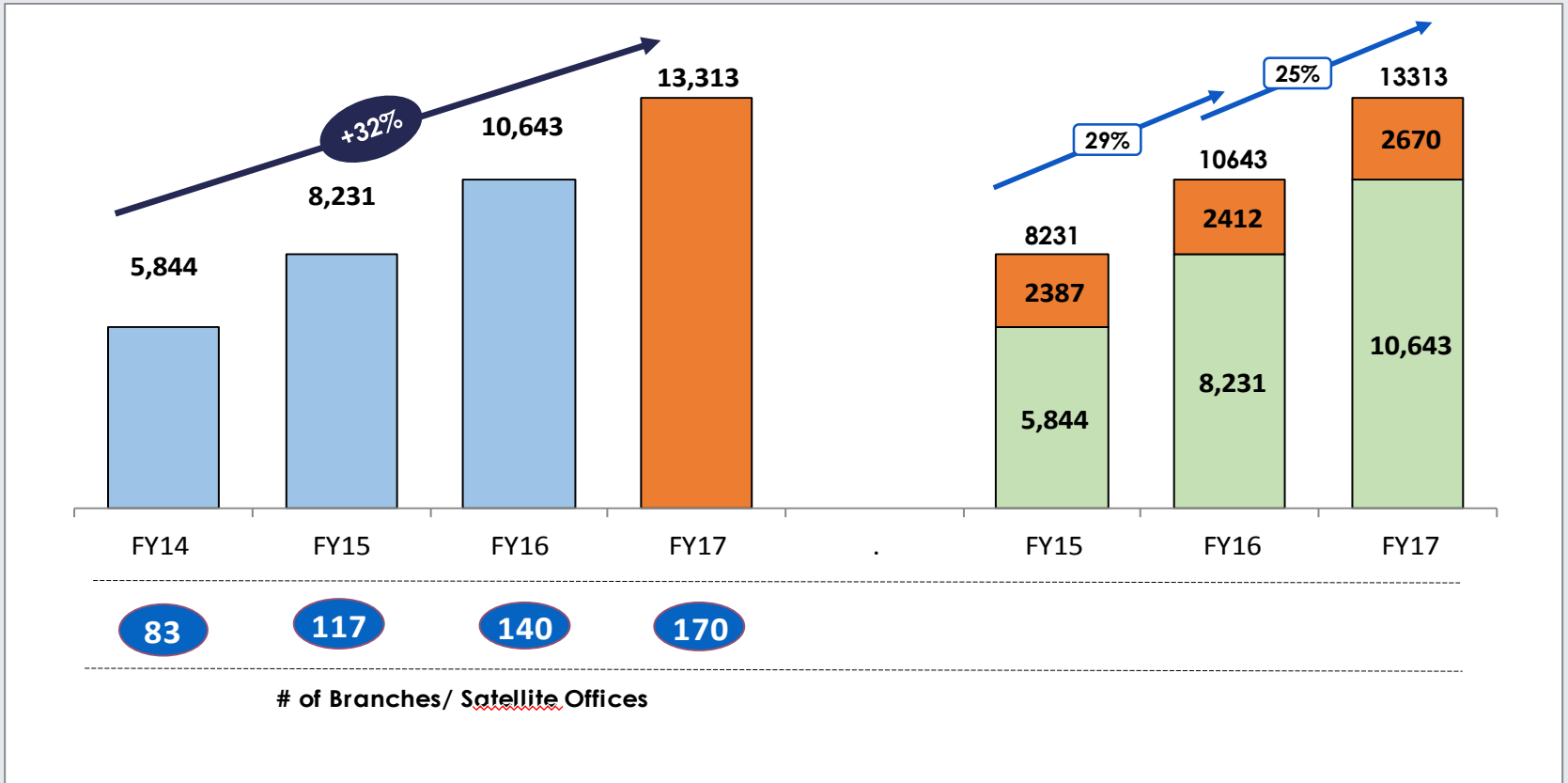
# Loan Book Growth

Rs. crores

● CAGR %

Annual Growth .. Year on Year

Incremental Loan Book .. Year on Year



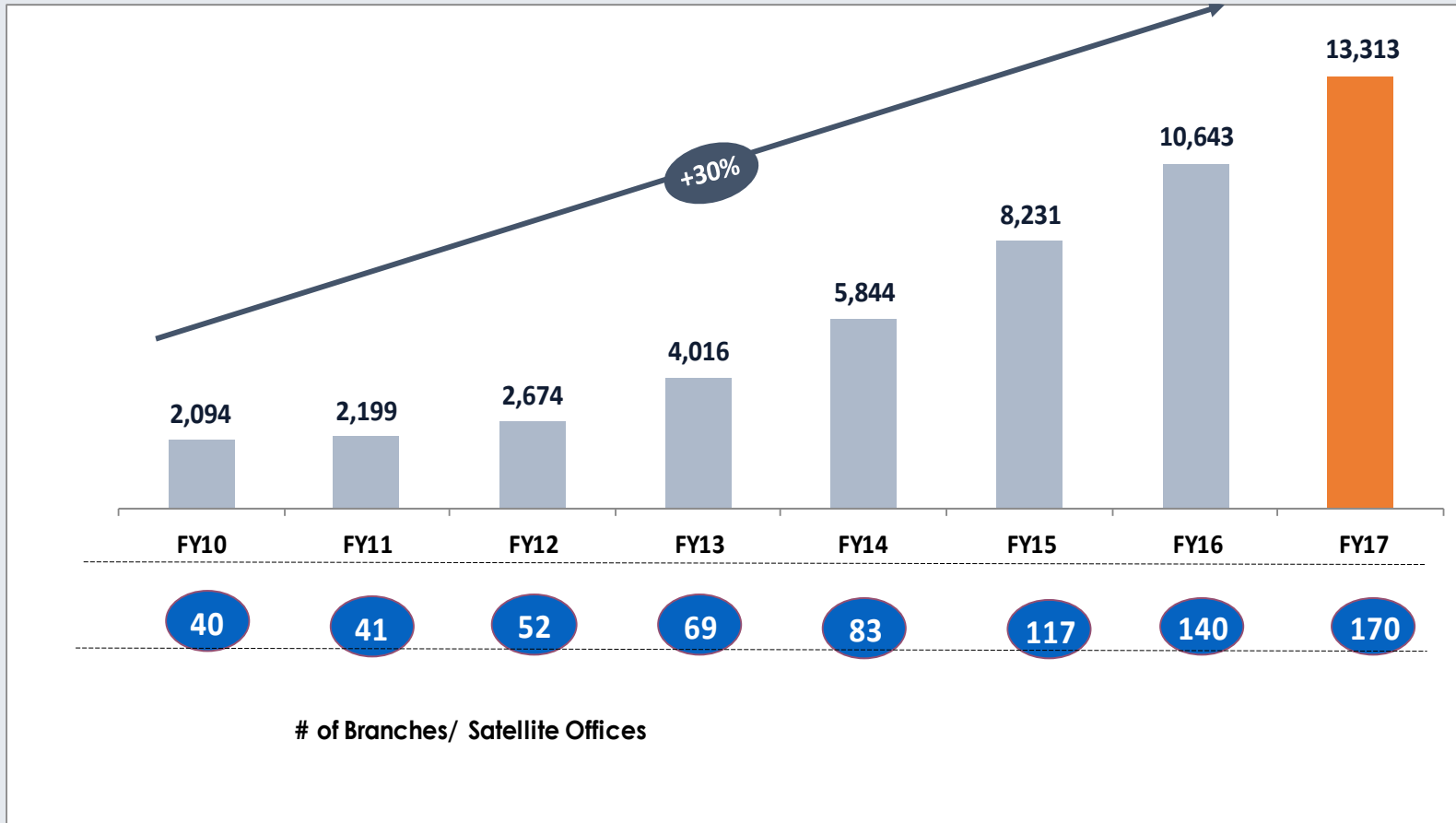


# Long Term Growth Story

Annual Growth .. Year on Year

● CAGR %

Amounts in Rs. crores



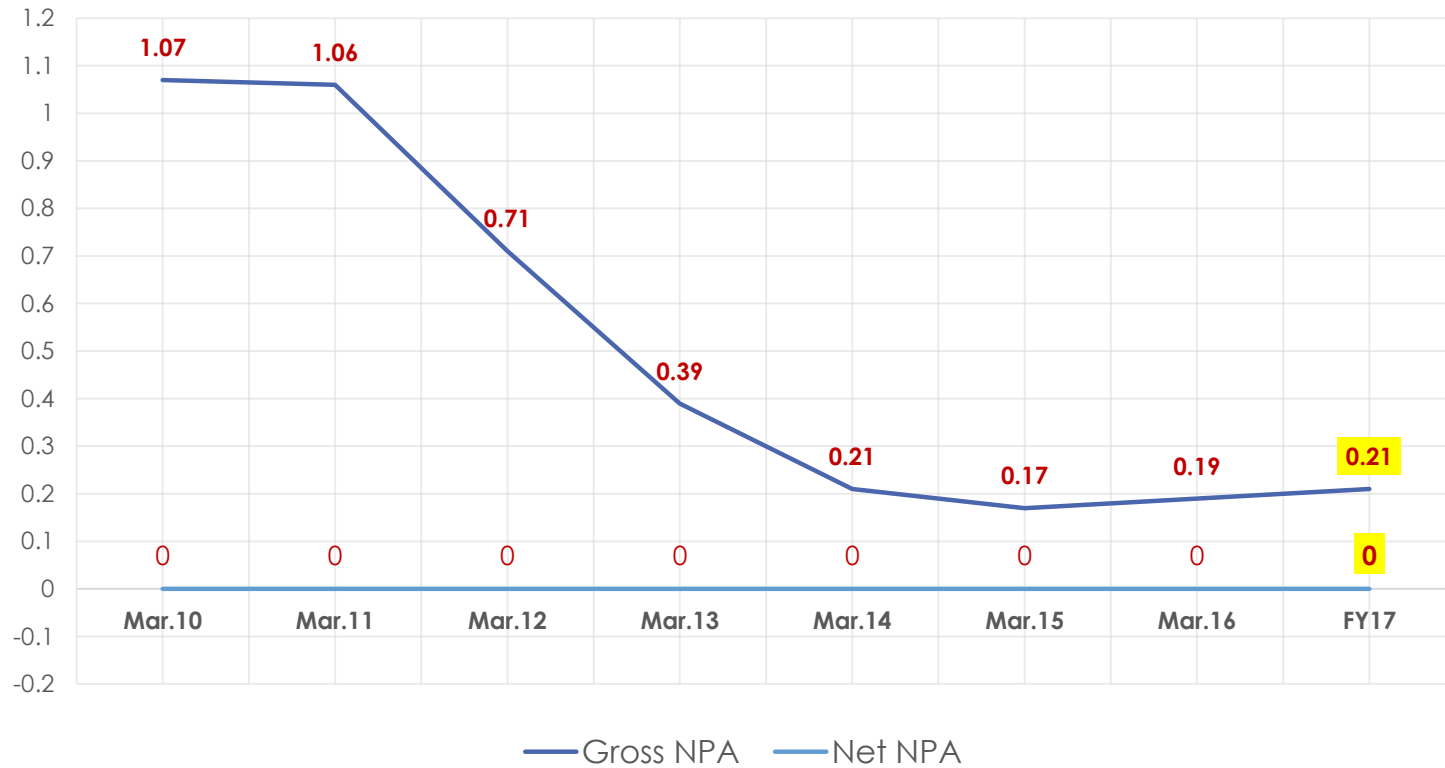
# of Branches/ Satellite Offices



# Asset Quality - Year on Year

Gross & Net NPA Movement since FY 10

(in %)



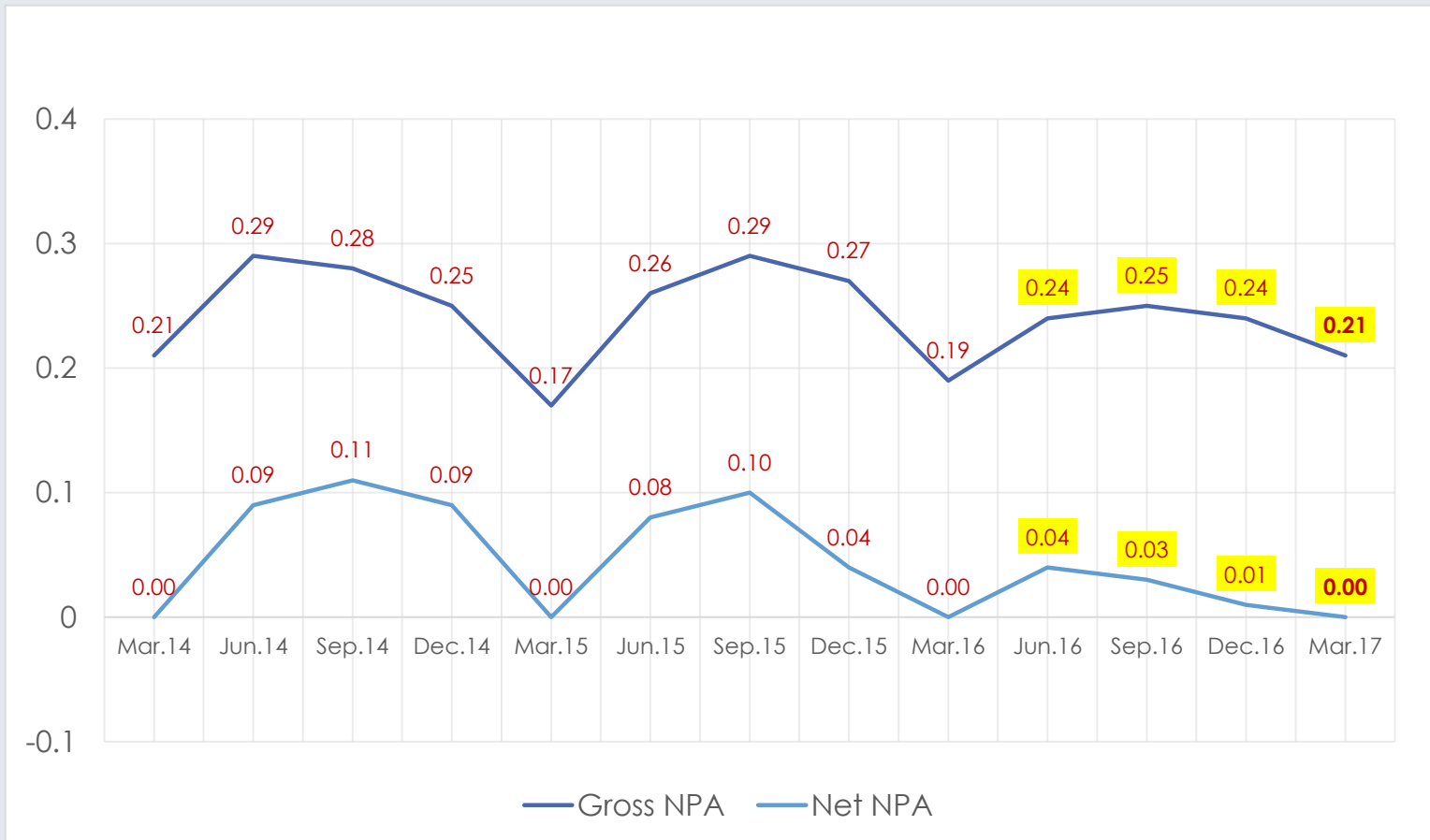
Nil Net NPA for successive 8<sup>th</sup> Year



# Asset Quality - Quarter on Quarter

Gross & Net NPA Movement - Quarter on Quarter

(in %)



**Nil Net NPA for successive 8<sup>th</sup> Year - 100% Provision Coverage**



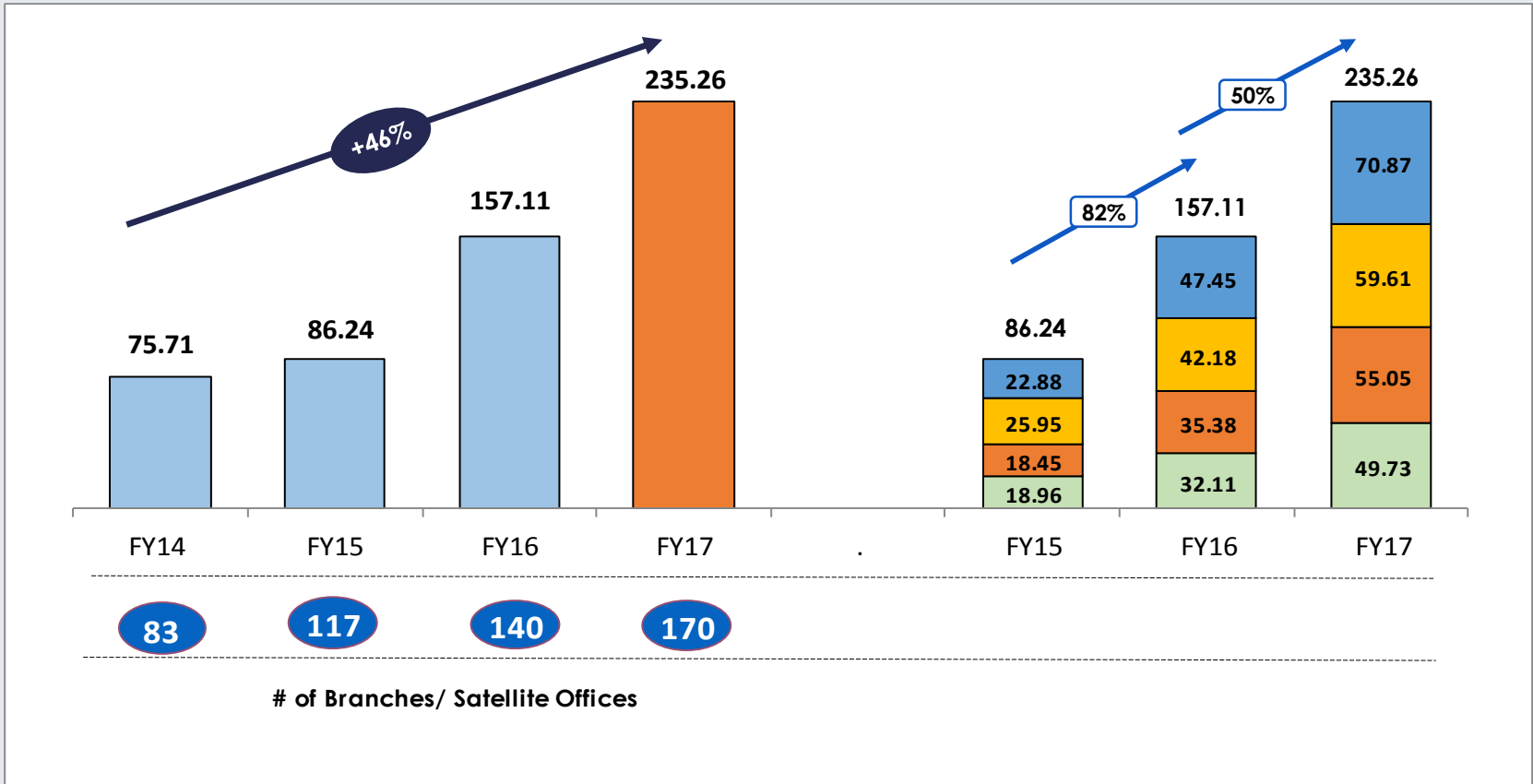
# Net Profit Growth

Rs. crores

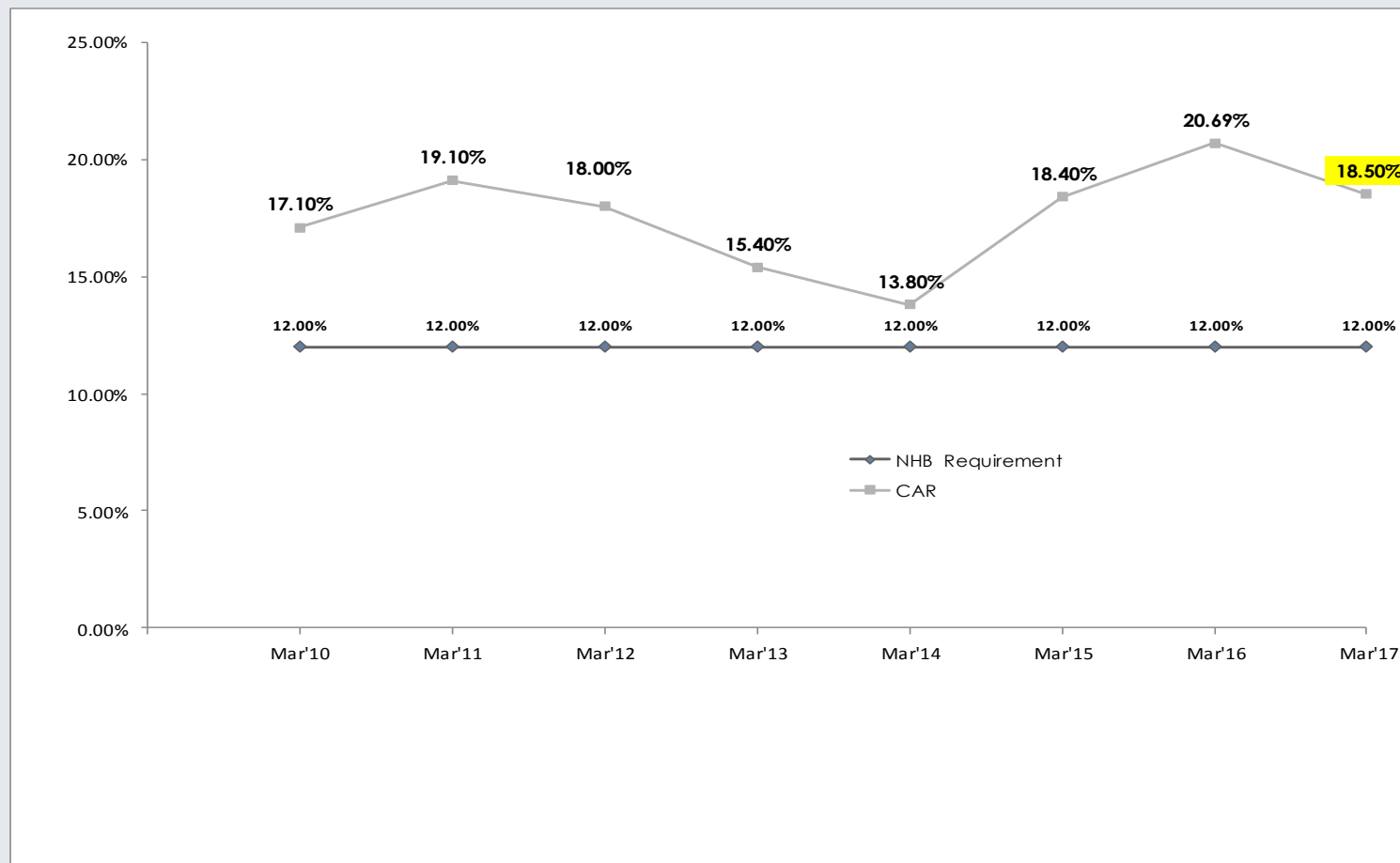
● CAGR %

Annual Growth .. Year on Year

Quarterly Growth .. Year on Year



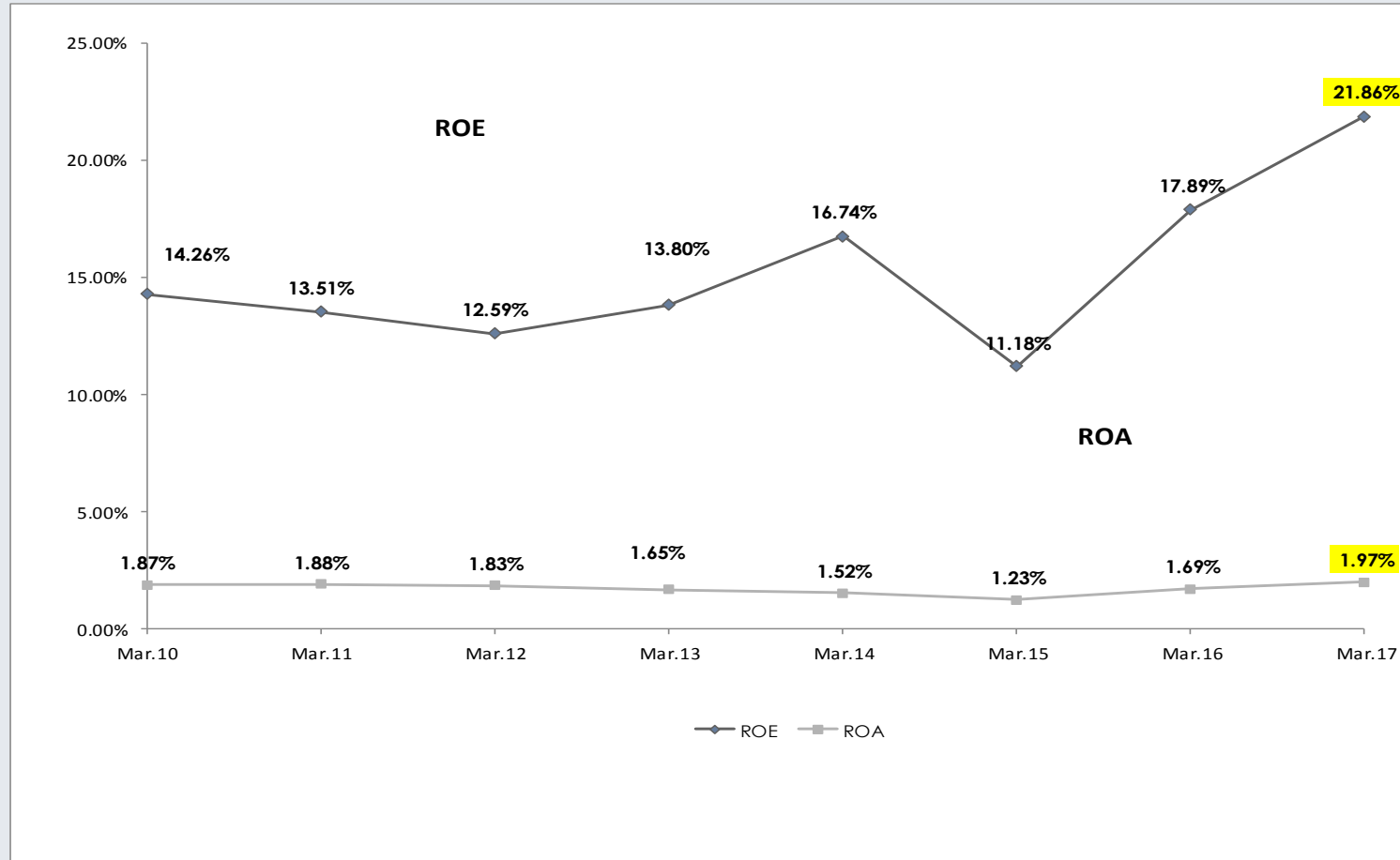
# Capital Adequacy



**Adequate CRAR of 18.5% vs NHB requirement 12%. Tier I : 16.01%**  
 Right issue amount Rs. 276.07 cr received/accounted on 13/03/15



# 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

# Lending Basket

## Category-wise Product-wise Distribution of Loan Book



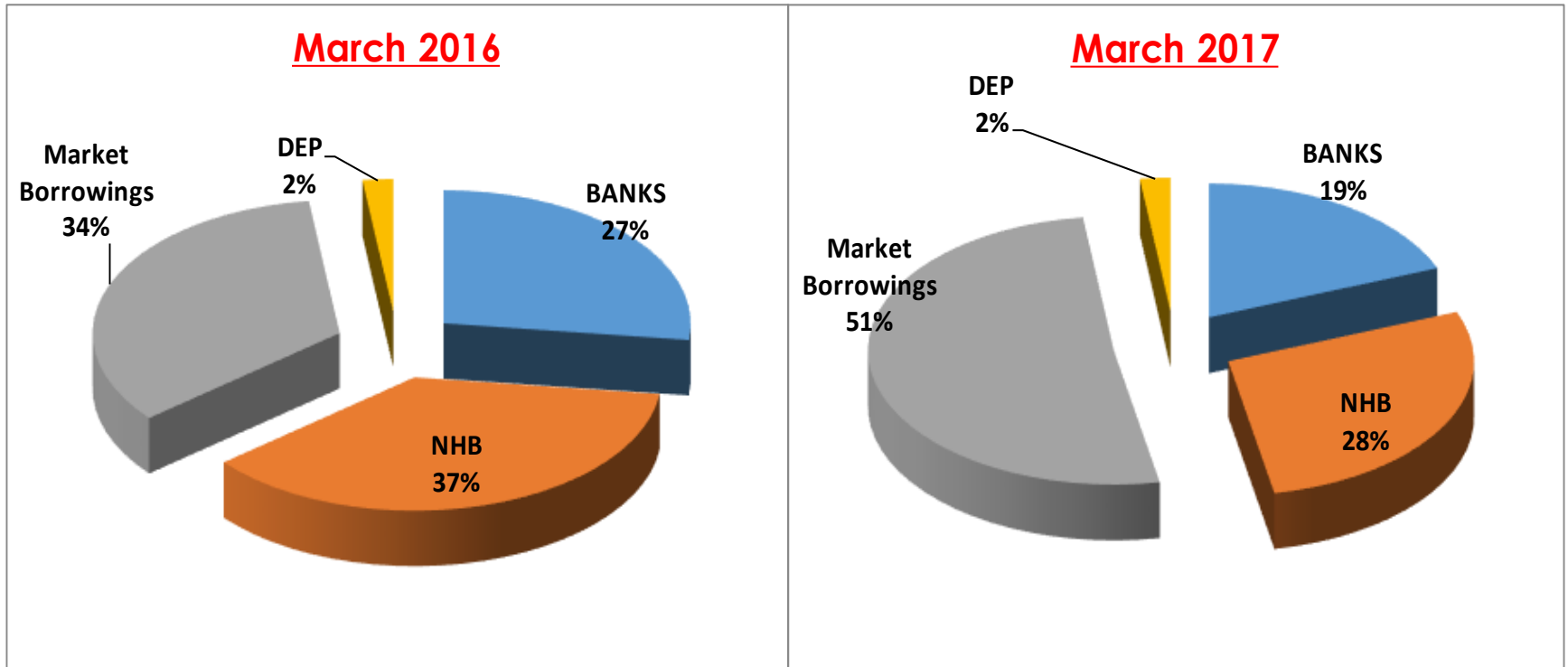
Sl . No.	Category/Product		Mar-14	Mar-15	Mar-16	Mar-17
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i)	Housing Loans	4676	6339	7768	<b>9163</b>
	ii)	Top-up Personal Loans	102	211	275	<b>297</b>
	iii)	Mortgage Loans/ Flexilap	163	254	332	<b>381</b>
	iv)	Loans for Sites	52	91	129	<b>140</b>
	v)	Others	27	50	58	<b>49</b>
		Sub Total	5020	6945	8562	<b>10030</b>
		(As a % to total)	86%	84%	80%	<b>75%</b>
2	Non Salaried Class- Self Employed & Non Professionals					
	i)	Housing Loans	647	947	1569	<b>2585</b>
	ii)	Top-up Personal Loans	31	42	82	<b>120</b>
	iii)	Mortgage Loans/Flexi Lap	84	186	298	<b>426</b>
	iv)	Loans for Sites	12	21	39	<b>55</b>
	v)	Others	22	49	48	<b>62</b>
		Sub Total	796	1245	2036	<b>3248</b>
		(As a % to total)	14%	15%	19%	<b>24%</b>
3	Builder Loans		19	28	29	<b>17</b>
		(As a % to total)	0.33%	0.34%	0.27%	<b>0.12%</b>
4	Staff Loans		9	13	16	<b>18</b>
		Grand Total	5844	8231	10643	<b>13313</b>



# Funding Basket

Funding Mix in March 2016 ( as%)

Funding Mix in March 2017 (as%)



- Backed by strong AAA ratings for our borrowing/NCD & A1+ for CP programs
- Cost of borrowing stands reduced at 8.35% ( vs 8.48% at Dec'16 and 8.75% at Mar'16)



## Ratings as on 31/03/17

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+	-	-

# Branch network - 124 branches, 10 AHLCs & 36 Satellite Offices



**Punjab** - Chandigarh

**Rajasthan** - Jaipur, , Mansarovar.  
Kota, Udaipur, Ajmer, Jodhpur

**Gujarat** - Ahmedabad, Vadodara

**MP** - Bhopal, Gwalior, Indore,  
Mandideep

**Chhattisgarh** - Raipur

**Maharashtra** - Navi Mumbai, Mumbai,  
Nagpur, Panvel, Kalyan, Pune, Nashik

**Karnataka** - Bengaluru (22 branches),  
Belgaum, Davanagere, Hubli, Mysore,  
Mangalore, Mandya, Shimoga, Tumkur,  
Udupi,

**Kerala** - Calicut, Kochi,  
Thiruvananthapuram, Thrissur, Shoranur

**Odisha** - Bhubaneshwar

**Bihar** - Patna



**Tamilnadu** - Hosur, Chennai (9 branches) , Madurai,  
Namakkal, Trichy, Coimbatore, Salem, Erode,  
Vellore, Thiruchengode, Dindigul, Karur,  
Virudhunagar, Tirunelveli, CBE- P N Palyam, Tirupur.,  
Kumbakonam, Thoothukudi, Gobichettipalayam

**Goa**

**Pondicherry**

**Uttar Pradesh** - Lucknow, Meerut, Noida,  
Greater Noida, Agra, Varanasi,  
Allahabad, Kanpur, Ghaziabad

**Uttarakhand** - Dehradun

**Andhra Pradesh** - Nellore, Ongole, Tirupathi,  
Guntur, Kakinada, Vizag, Vijayawada, Vizag-Steel  
Plant, Rajahmundry, Kurnool, Vizianagaram,  
Gollapudi, Tenali

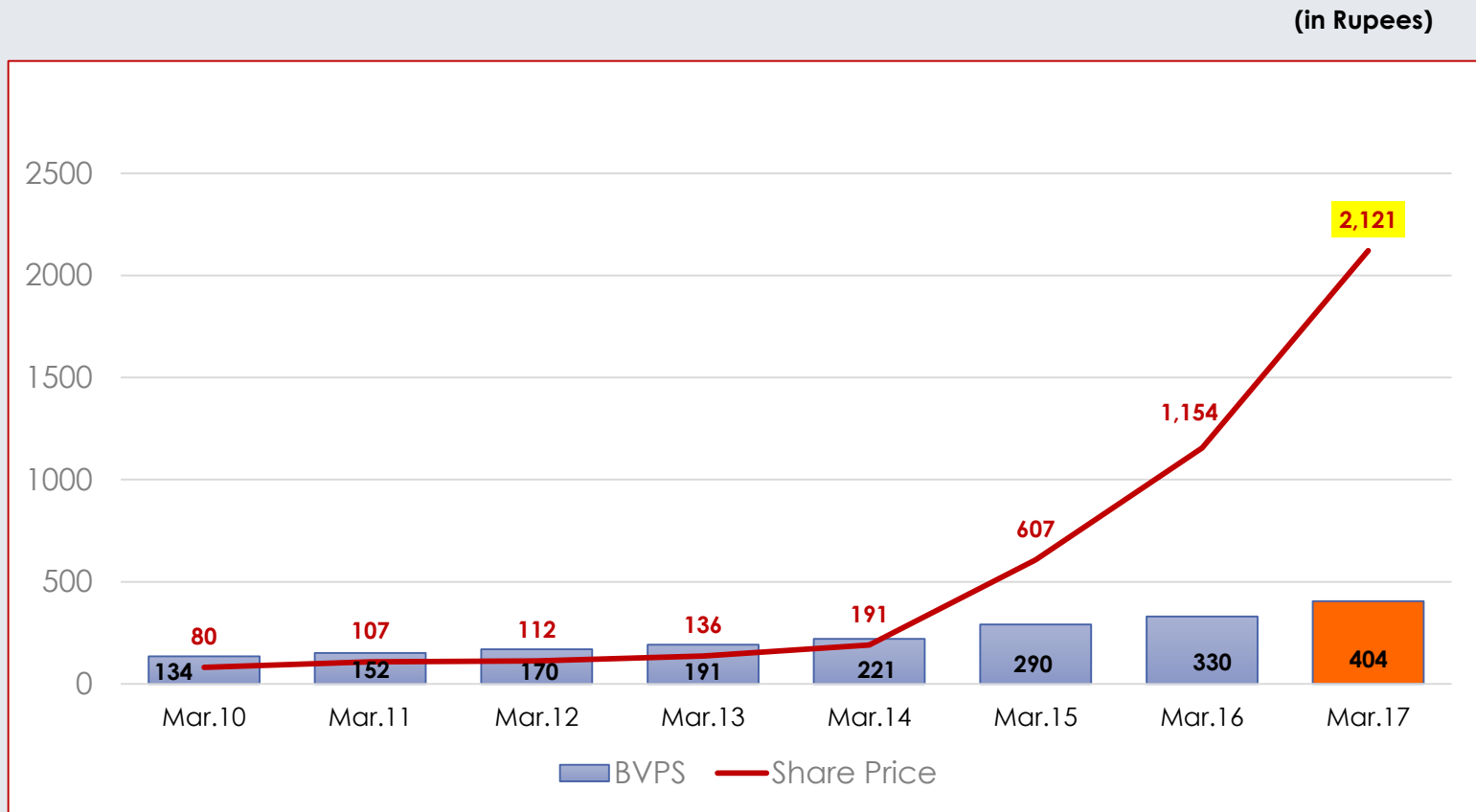
**Telangana** - Hyderabad (9 branches), Warangal,  
Karimnagar, Khammam

**Delhi** - Nehru Place, Pitampura

**Haryana** - Gurgaon, Manesar, Sonapat,  
Faridabad, Dharuhera, Rewari, Karnal, Ambala,  
Rohtak



# Stock Price - Book Value



Face Value - Rs.10/- per Equity Share

Closing price as on the last trading day of the respective financial year/specific days (Source: BSE)

Book Value for March 17 is computed based on actual no. of shares and equity as on 31/03/17



## New Initiatives 2017

- ✓ **Can Fin Homes enters 30<sup>th</sup> Year of its service to the Nation**
- ✓ **30 CanFin Affordable Housing Loan Centres (AHLCS):**
  - **Upcountry units dedicated to cater to GRHS / LUH / CLSS (PMAY) upto 15 lakh**
  - **10 Satellite Offices converted to AHLCS in Jan'17;**  
*10 each planned for Q1 & Q2 of FY18 by our 30<sup>th</sup> Anniversary (29<sup>th</sup> October)*
- ✓ **4 Satellite Offices upgraded to full fledged Branches on 1<sup>st</sup> January.**
- ✓ **Our products made more affordable & competitive:**
  - **Rate of interest rationalized (Housing Loans from 8.50%)**

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



## Future Outlook

- ✓ **Vision 2020 : Loan book size of Rs.35,000 Cr by 31/03/20**
- ✓ **Business Budgets for 2017-18:**
  - **Loan book size of Rs.17,000 Cr (from Rs.13,313 Cr at Mar'17)**
- ✓ **Branch Expansion Plan for 2017-18:**
  - **11 New Branches & 10 Satellite Offices**
  - **30 Affordable Housing Loan Centres (upgradation of Satellite Offices)**
- ✓ **Focus on Affordable Housing with a proper mix of Non-Housing segments**
- ✓ **Salaried & Professional class would continue to be our niche segments**
- ✓ **30<sup>th</sup> Annual General Meeting of the Company scheduled on 28<sup>th</sup> June 2017.**

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.



# Appendix

**Year-wise statistics on:**

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



## Business Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
1	Loan Approvals(Rs. in cr)	2907	3670	4418	<b>5451</b>	1360	1392
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	<b>4792</b>	1199	1234
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	<b>13313</b>	10643	<b>13313</b>
4	Out of 3 above,						
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	<b>11767</b>	9352	<b>11767</b>
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	<b>1546</b>	1291	<b>1546</b>
5	Borrowings (Rs. in cr.)	5269	7375	9478	<b>11872</b>	9478	<b>11872</b>
6	NPA						
	(i) Gross NPA (Rs. in cr.)	12	14	20	<b>28</b>	20	<b>28</b>
	(ii) Gross NPA %	0.21	0.17	0.19	<b>0.21</b>	0.19	<b>0.21</b>
	(iii) Net NPA %	NIL	NIL	NIL	<b>NIL</b>	NIL	<b>NIL</b>



# Business Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
7	No. of Branches/Offices						
	(i) Branches	83	107	110	<b>134</b>	110	<b>134</b>
	(ii) Satellite Offices	0	10	30	<b>36</b>	30	<b>36</b>
8	No. of employees (incl. Junior Officers on Contract)	387	491	553	<b>578</b>	553	<b>578</b>
9	Interest Collected (Rs. in cr)						
	i. Housing Loan	509	686	891	<b>1108</b>	240	<b>294</b>
	ii. Non Housing Loan	47	100	152	<b>196</b>	42	<b>51</b>
	iii. Investment	1	1	1	<b>2</b>	1	<b>1</b>
10	Processing Charges (Rs. in cr)	21	28	39	<b>46</b>	12	<b>15</b>
11	Other Income (Rs. in cr)	0.26	0.73	0.61	<b>1.06</b>	0.24	<b>0.69</b>
12	Total Income (Rs. in cr)	578	817	1083	<b>1353</b>	295	<b>361</b>

## Earnings Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
13	Interest Paid (Rs. in cr)	423	610	743	<b>884</b>	197	<b>227</b>
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	<b>422</b>	87	<b>119</b>
15	Staff Cost (Rs. in cr)	18	25	33	<b>39</b>	8.25	<b>9.60</b>
16	Other Expenses (Rs. in cr)						
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	<b>12</b>	2.76	<b>3.63</b>
	ii. DSA Commission	6	8	8	<b>10</b>	2.43	<b>2.44</b>
	iii. Others (Travelling & conveyance, bad debts, bank charges, rates & taxes, electricity, postage, etc.)	7	8	10	<b>15</b>	3.33	<b>5.73</b>
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	<b>3.73</b>	0.96	<b>1.10</b>
18	Operating Cost (Rs. in cr)	41	53	64	<b>80</b>	17.73	<b>22.50</b>
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	<b>0.85</b>	0.00	<b>0.85</b>
20	Total Cost (Rs. in cr)	467	665	810	<b>965</b>	214	<b>250</b>
21	Operating Profit (Rs. in cr)	111	152	273	<b>388</b>	81	<b>111</b>



## Earnings Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
	Provisions & Taxes (Rs. in cr)						
22	i. Provisions	4.44	14.25	19.41	<b>18.80</b>	1.41	<b>1.30</b>
	ii. Income Tax	30.93	43.23	80.00	<b>115.13</b>	35.00	<b>34.27</b>
	iii. Deferred Tax Liability/(Asset)	0.01	7.98	16.76	<b>19.78</b>	6.99	<b>5.34</b>
	iv. Prior period adjustment	0.23	0.00	0.00	<b>-0.59</b>	0.00	<b>-0.59</b>
23	Net Profit (Rs. in cr)	76	86	157	<b>235</b>	47.44	<b>70.87</b>
24	Share Capital (Rs. in cr)	20.49	26.62	26.62	<b>26.62</b>	26.62	<b>26.62</b>
25	Reserves (Rs. in cr)	431.81	744.86	851.42	<b>1049.68</b>	851.42	<b>1049.68</b>
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	<b>1076.30</b>	878.04	<b>1076.30</b>
27	Number of Shares (in cr)	2.05	2.66	2.66	<b>2.66</b>	2.66	<b>2.66</b>
28	Tier II Capital (Rs. in cr) - SA Provision	26	38	52	<b>62.65</b>	52	<b>62.65</b>
	-Tier II Bonds	0	100	100	<b>100</b>	100	<b>100</b>
29	Earnings per Share (EPS) (Rs.)	36.93	32.42	59.02	<b>88.38</b>	59.02	<b>88.38</b>



## Financial Ratios

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17
30	Return on Equity (ROE) %	16.74	11.18	17.89	<b>21.86</b>
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	<b>1.97</b>
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	<b>6521.71</b>
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	<b>18.50</b>
34	Net Interest Margin (NIM) %	2.71	2.54	3.24	<b>3.54</b>
35	Cost to Income Ratio %	26.22	25.61	18.67	<b>17.02</b>
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	<b>*97.88</b>
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	<b>20.68</b>
38	Average Yield on Assets % pa	11.22	11.27	11.24	<b>10.96</b>
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	<b>8.35</b>
40	Interest Spread % pa	1.39	1.72	2.49	<b>2.61</b>
41	Gearing Ratio	11.78	9.57	10.79	<b>11.03</b>

\* Average Business per Branch estimated taking 124 branches since 10 AHLCs are opened only in Q4 end by upgrading existing Satellite Offices



**Thank You**

**Press Release**

**Audited Financial Results FY 2017 - Highlights**



**S K Hota, Managing Director**

On 25.04.17, Can Fin Homes Ltd declared the audited financial results for the year FY 2017. The declaration of results was preceded by a meeting of the Audit Committee on 24.04.17 and the Board of Directors on 25.04.17.

**Performance Highlights:**

For 4Q FY 2017 (3 months)

Income has grown by 22% compared to 4Q FY 2016 whereas expenditure contained at 17% leading to NII growth of 37% for the quarter.  
Operating profit up by 38% compared to 4Q FY 2016.  
Net Profit up by 49% compared to 4Q FY 2016.

For the year ended March 2017 (12 months)

Sl No	Particulars	Rs. in crore		
		31/03/2017 (12 months)	31/03/2016 (12 months)	YOY growth (%)
1	Fresh Approvals	5451	4418	23%
2	Disbursements	4792	3923	22%
3	Loan Outstanding	13313	10643	25%
4	Net Interest Income (NII)	422.05	300.93	40%
5	Operating Profit	388.38	273.27	42%
6	Net Profit	235.26	157.11	50%
7	Earnings per Share (EPS)	88.38	59.02	50%
8	Gross NPA Ratio	0.21%	0.19%	+2 bps
9	Net NPA Ratio	0.00%	0.00%	

**Other Statistics (on YOY)**

- NIM : 3.54 % vs 3.24%
- Cost to income : 17.02% vs 18.67%
- NPA Coverage Ratio : 100%
- ROE : 21.86% vs 17.89%
- ROA : 1.97% vs 1.69%
- CAR : 18.50% vs 20.69%

Despite the slowdown in the Real Estate sector in the second half of FY 2017, the Company's fresh approvals, disbursements and loan book has gone up by 23%, 22% and 25% respectively. The Company has maintained NIL NPA for the consecutive 8<sup>th</sup> year.