



# 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**



# 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.

# 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



## 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**

## 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	<b>Outstanding Loan Book</b>	<b>9303</b>	<b>11980</b>	<b>29%</b>	<b>11183</b>	<b>10643</b>
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	<b>Total Income</b>	<b>263.38</b>	<b>332.38</b>	<b>26%</b>	<b>309.62</b>	<b>1083.54</b>
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	<b>Total Expenditure</b>	<b>199.83</b>	<b>239.10</b>	<b>20%</b>	<b>225.59</b>	<b>810.27</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>63.55</b>	<b>93.28</b>	<b>47%</b>	<b>84.03</b>	<b>273.27</b>
	Net Interest Income	70.93	100.99	42%	91.87	300.93
	Cost to Income Ratio (%)	20.32	17.51		17.78	18.67

## 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	<b>Profit Before Tax &amp; Provisions</b>	<b>63.55</b>	<b>93.28</b>	<b>47%</b>	<b>84.03</b>	<b>273.27</b>
11	Provision for SA & NPA	7.50	6.00		5.50	19.41
12	<b>Profit Before Tax</b>	<b>56.05</b>	<b>87.28</b>	<b>56%</b>	<b>78.53</b>	<b>253.86</b>
13	Provision for Taxation & DTL	20.67	32.22	56%	28.80	157.11
14	<b>Profit After Tax</b>	<b>35.38</b>	<b>55.06</b>	<b>56%</b>	<b>49.73</b>	<b>157.11</b>
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
	<b>Gross NPA Ratio (%)</b>	<b>0.29</b>	<b>0.25</b>		<b>0.24</b>	<b>0.19</b>
17	Net NPA	9.09	3.58	-61%	4.41	0.00
	<b>Net NPA Ratio (%)</b>	<b>0.10</b>	<b>0.03</b>		<b>0.04</b>	<b>0.00</b>
18	Provision Coverage Ratio	67%	88%		84%	100%

\*Not annualised

## 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	<b>Outstanding Loan Book</b>	<b>9303</b>	<b>11980</b>	<b>29%</b>	<b>10643</b>
4	Interest Income	490.93	619.57	26%	1044.41
5	Fees & Other Income	14.98	22.43	50%	39.13
6	<b>Total Income</b>	<b>505.91</b>	<b>642.00</b>	<b>27%</b>	<b>1083.54</b>
7	Interest Expenditure	355.97	426.71	20%	743.48
8	Other Expenditure	32.20	37.98	18%	66.79
9	<b>Total Expenditure</b>	<b>388.17</b>	<b>464.69</b>	<b>20%</b>	<b>810.27</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>117.74</b>	<b>177.31</b>	<b>51%</b>	<b>273.27</b>
	Net Interest Income	134.96	192.86	43%	300.93
	Cost to Income Ratio (%)	19.96	17.64		18.67

## 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	<b>Profit Before Tax &amp; Provisions</b>	<b>117.74</b>	<b>177.31</b>	<b>51%</b>	<b>273.27</b>
11	Provision for SA & NPA	11.00	11.00		19.41
12	<b>Profit Before Tax</b>	<b>106.74</b>	<b>165.81</b>	<b>55%</b>	<b>253.86</b>
13	Provision for Taxation & DTL	39.27	61.02	55%	157.11
14	<b>Profit After Tax</b>	<b>67.48</b>	<b>104.79</b>	<b>55%</b>	<b>157.11</b>
15	Earnings per share*	25.35	39.36	56%	59.02
16	Gross NPA	27.44	29.84	9%	19.76
	<b>Gross NPA Ratio (%)</b>	<b>0.29</b>	<b>0.25</b>		<b>0.19</b>
17	Net NPA	9.09	3.58	-39%	0.00
	<b>Net NPA Ratio (%)</b>	<b>0.10</b>	<b>0.03</b>		<b>0.00</b>
18	Provision Coverage Ratio(%)	67	88		100

\*Not annualised



# Key Quarterly Data

Amounts in Rs. Crore

Income Statement	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	Mar 16 Q4	Jun16 Q1	Sep16 Q2
NII	33.92	36.59	40.66	48.12	52.24	64.03	70.93	79.30	86.68	91.87	<b>100.99</b>
Other income	5.65	5.81	8.74	7.37	7.22	5.80	9.17	12.26	11.89	10.34	<b>12.09</b>
Total opex	11.99	11.30	16.82	13.01	13.91	15.63	16.56	16.88	17.73	18.18	<b>19.80</b>
Provisions	-0.56	2.00	3.50	2.50	6.25	3.50	7.50	7.00	1.41	5.50	<b>6.00</b>
Tax/ DTL	7.8	10.14	10.63	14.03	16.41	18.59	20.68	25.50	31.99	28.80	<b>32.22</b>
Net Profit (*post DTL)	20.11	*18.96	*18.45	*25.95	*22.88	*32.10	*35.38	*42.18	*47.45	*49.73	<b>*55.06</b>
Balance Sheet (Cum)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	Mar 16 Q4	Jun16 Q1	Sep16 Q2
Shareholders Funds	452	471	490	516	771	799	829	866	878	919	<b>964</b>
Borrowings	5,268	5,751	6416	7033	7375	7737	8357	8797	9478	9987	<b>10779</b>
Loan book	5,844	6,355	7037	7634	8231	8717	9303	9895	10643	11183	<b>11980</b>
Total assets	5,912	6,395	7088	7695	8334	8794	9412	10014	10795	11267	<b>12124</b>
Key Ratios (Annualised)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	Mar 16 Q4	Jun16 Q1	Sep16 Q2
NIM (%) (without Processing Charges)	2.71	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24	3.39	<b>3.44</b>
<b>CAR (%)</b>	13.84	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	19.53	<b>18.87</b>
Gross NPA (%)	0.21	0.29	0.28	0.25	0.17	0.26	0.29	0.27	0.19	0.24	<b>0.25</b>
Net NPA (%)	0.00	0.09	0.11	0.09	0.00	0.08	0.10	0.04	0.00	0.04	<b>0.03</b>

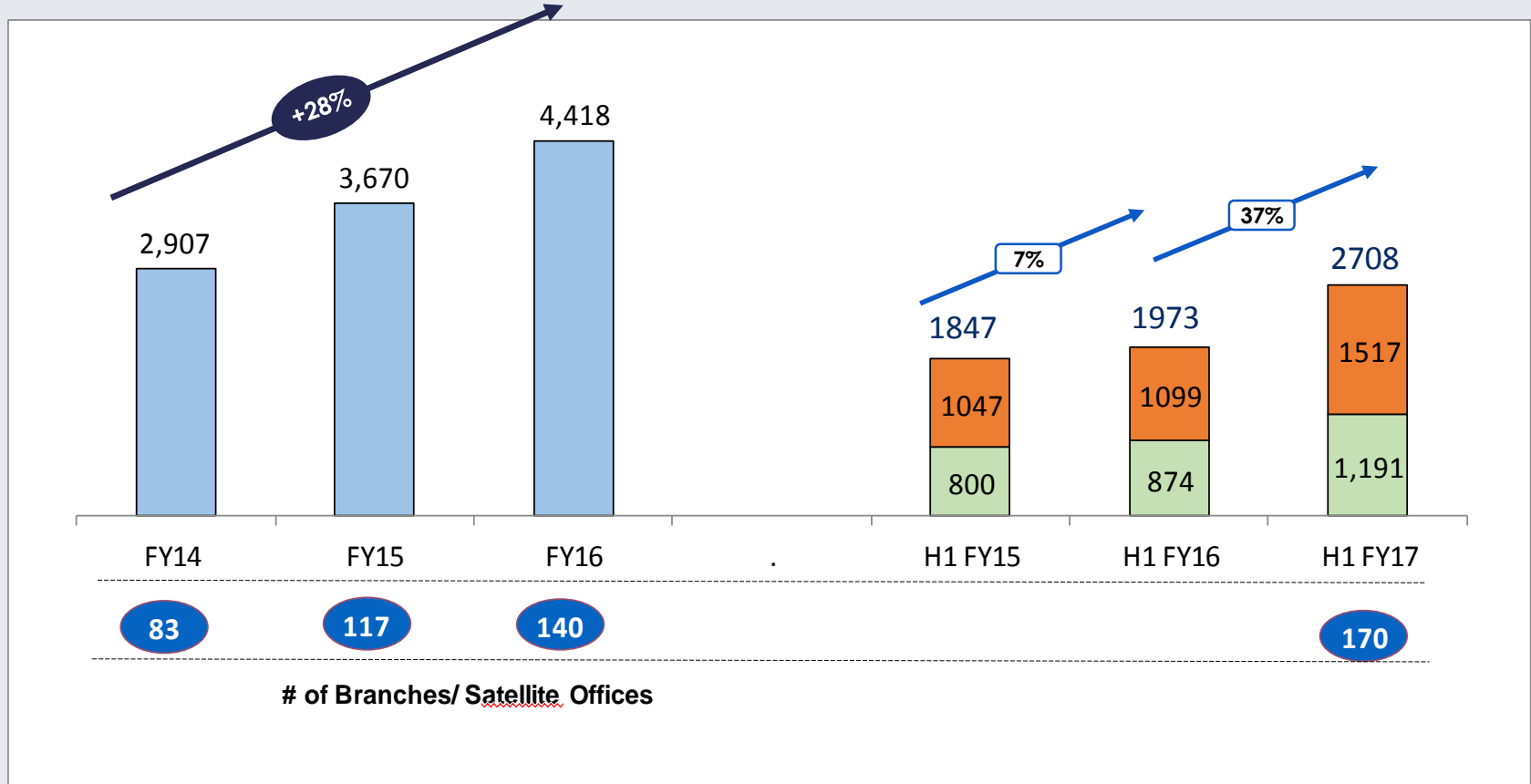
# Fresh Approvals

Rs. crores

● CAGR %

Annual Growth .. Year on Year

H1 Growth .. Year on Year



# of Branches/ Satellite Offices

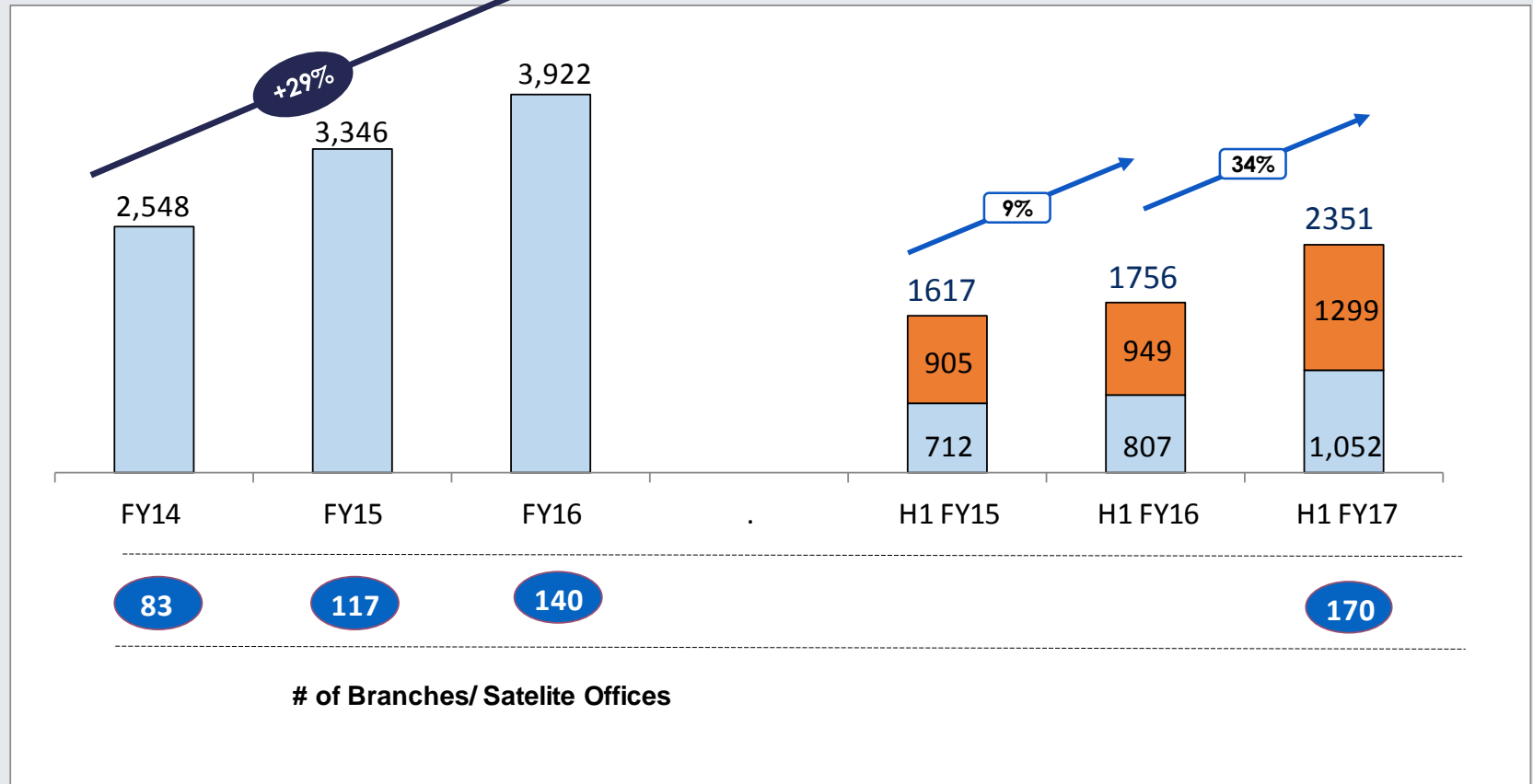
# Disbursement Profile

Rs. crores

● CAGR %

Annual Growth .. Year on Year

H1 Growth .. Year on Year

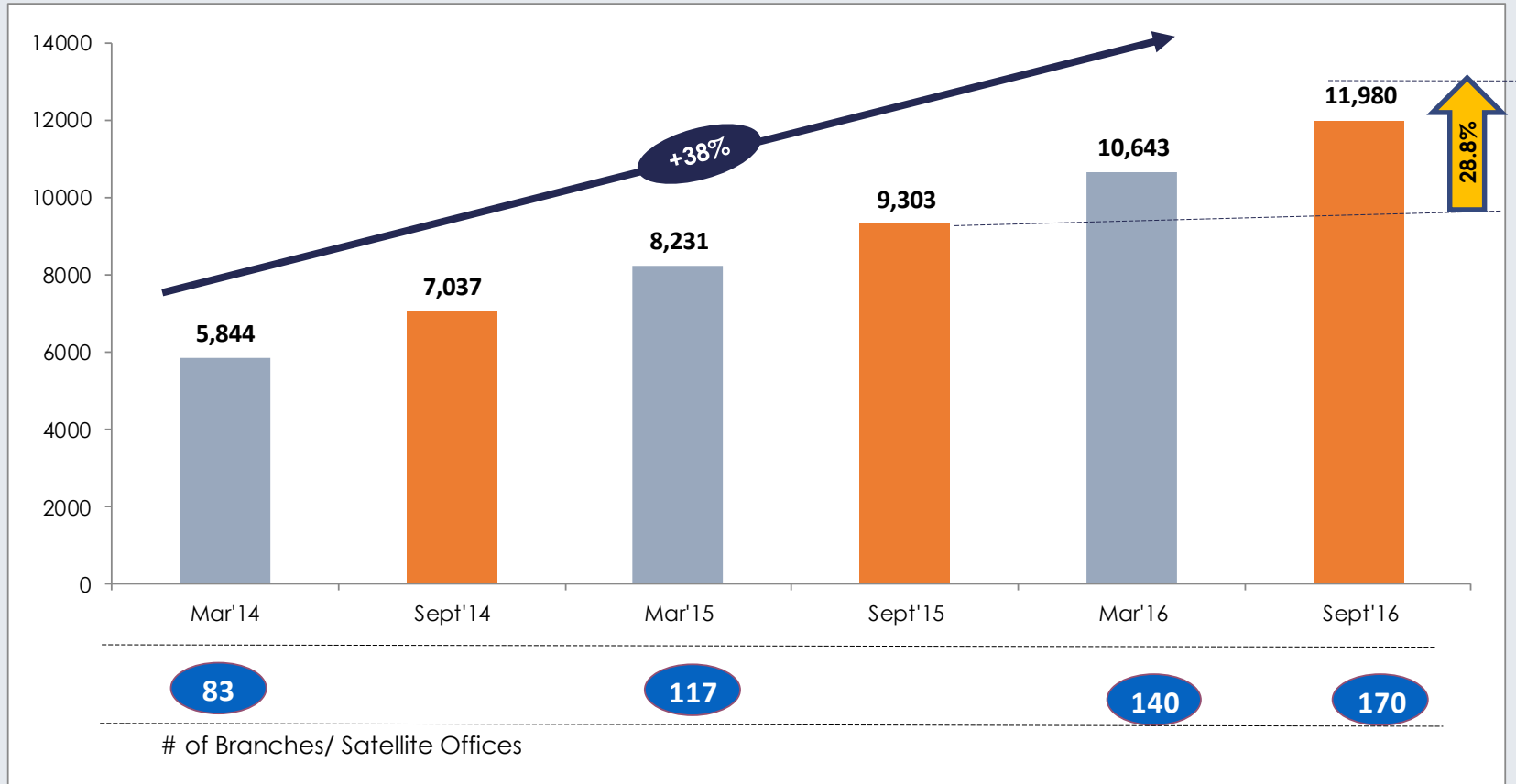


# of Branches/ Satellite Offices

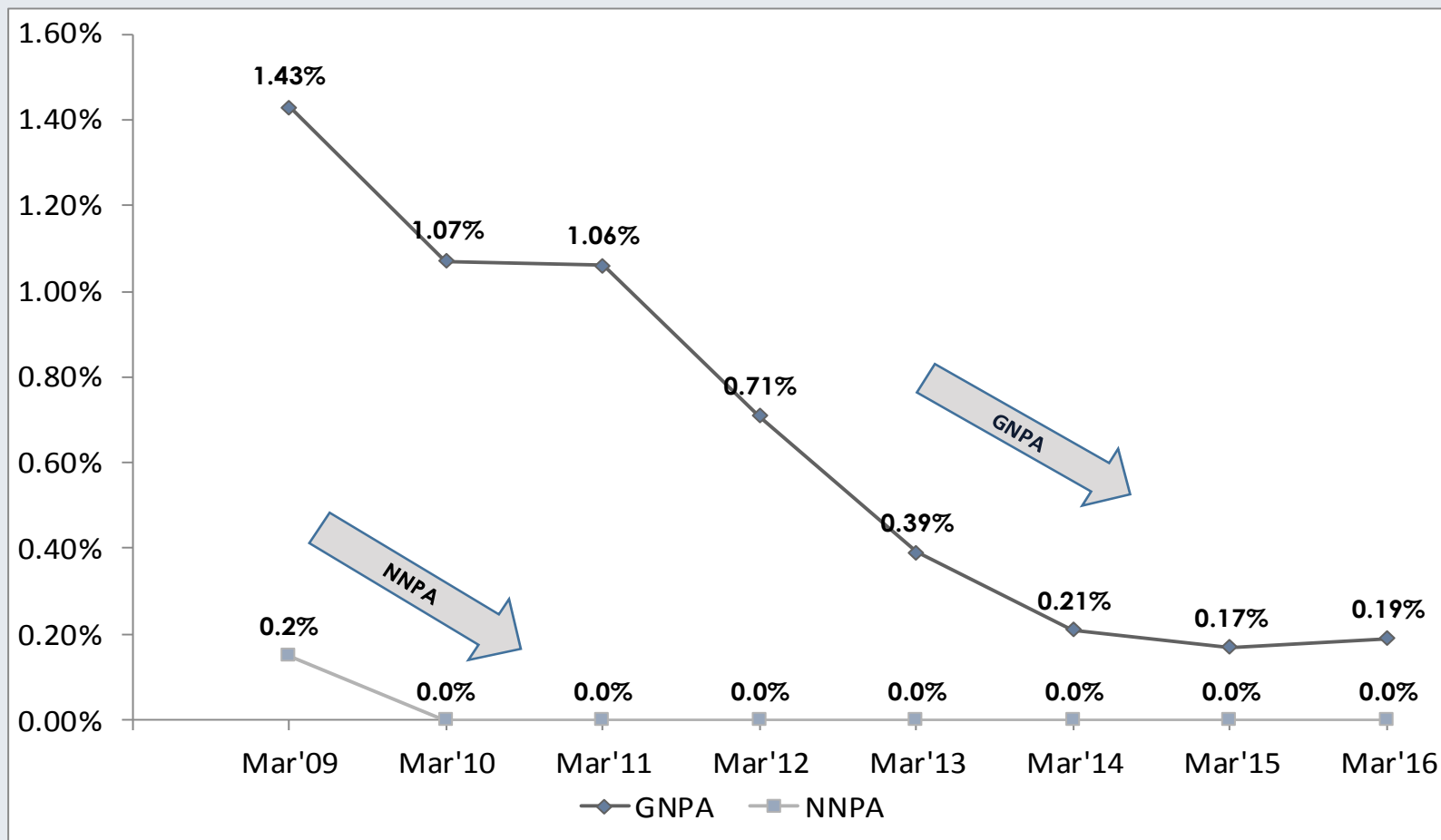
# Loan Book Growth

Rs. crores

● CAGR %



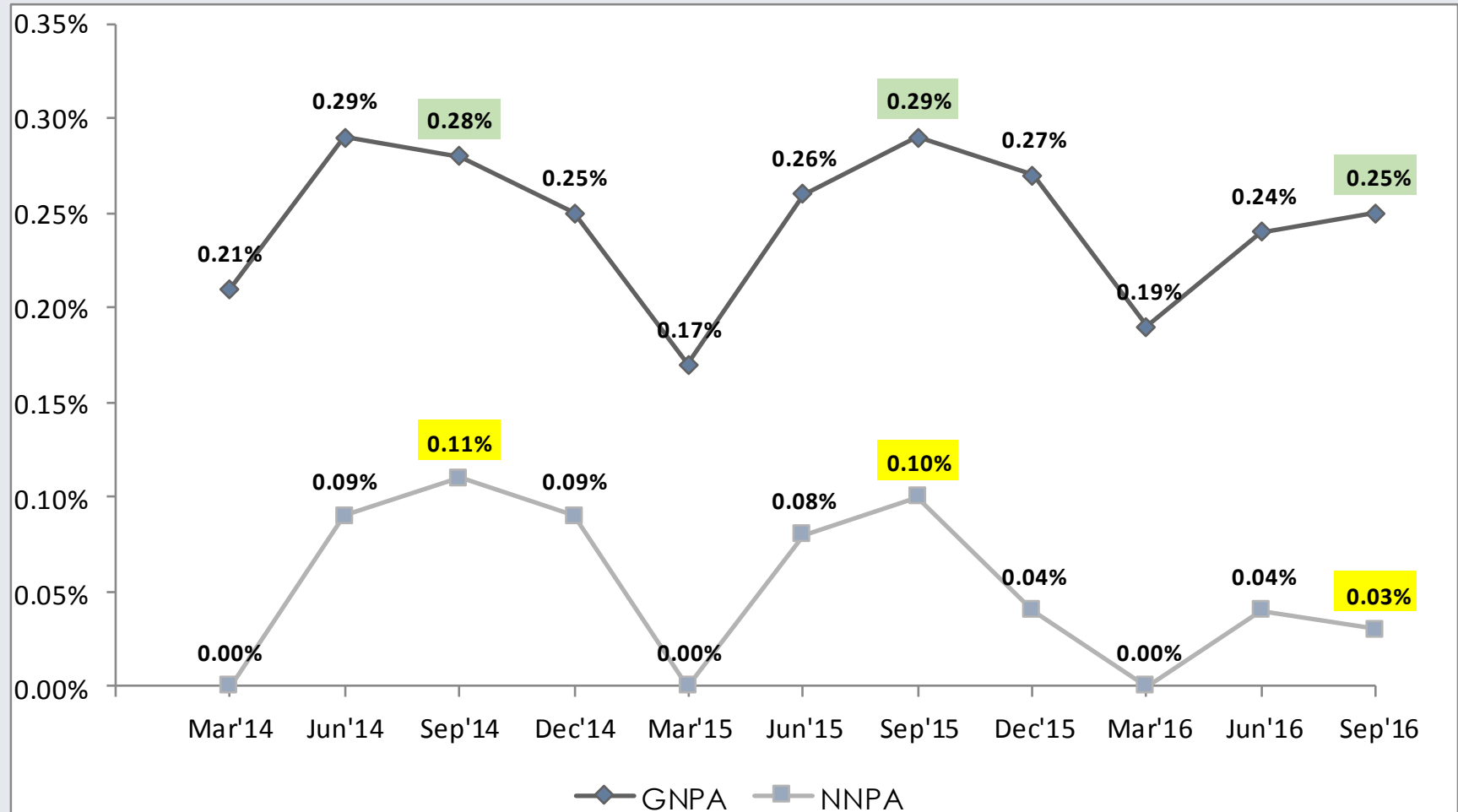
# Asset Quality - Year on Year



Nil Net NPA for successive 7<sup>th</sup> Year



# Asset Quality - Quarter on Quarter

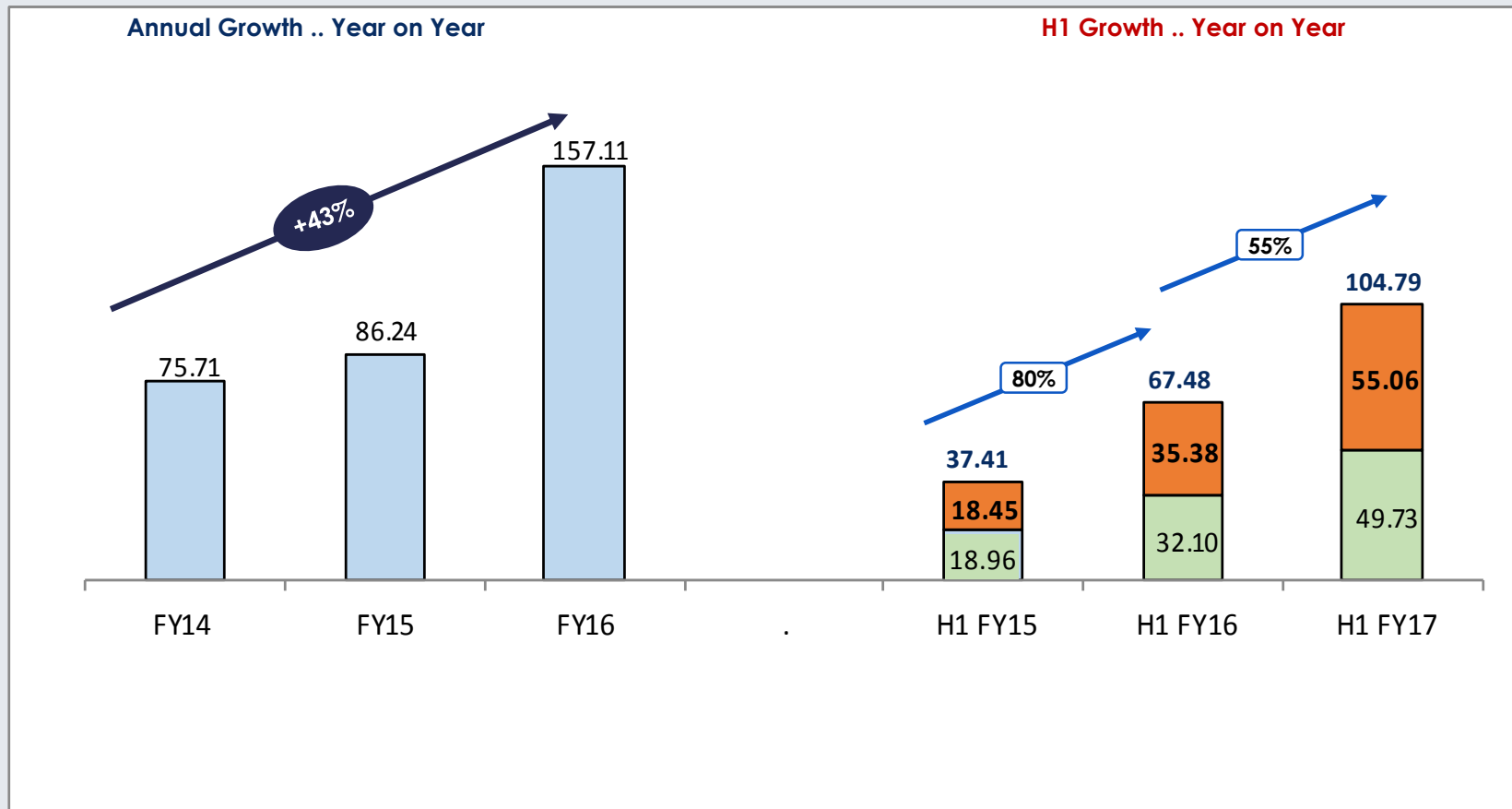


Provision Coverage of 88% at September 2016 (vs 67% at September 2015)

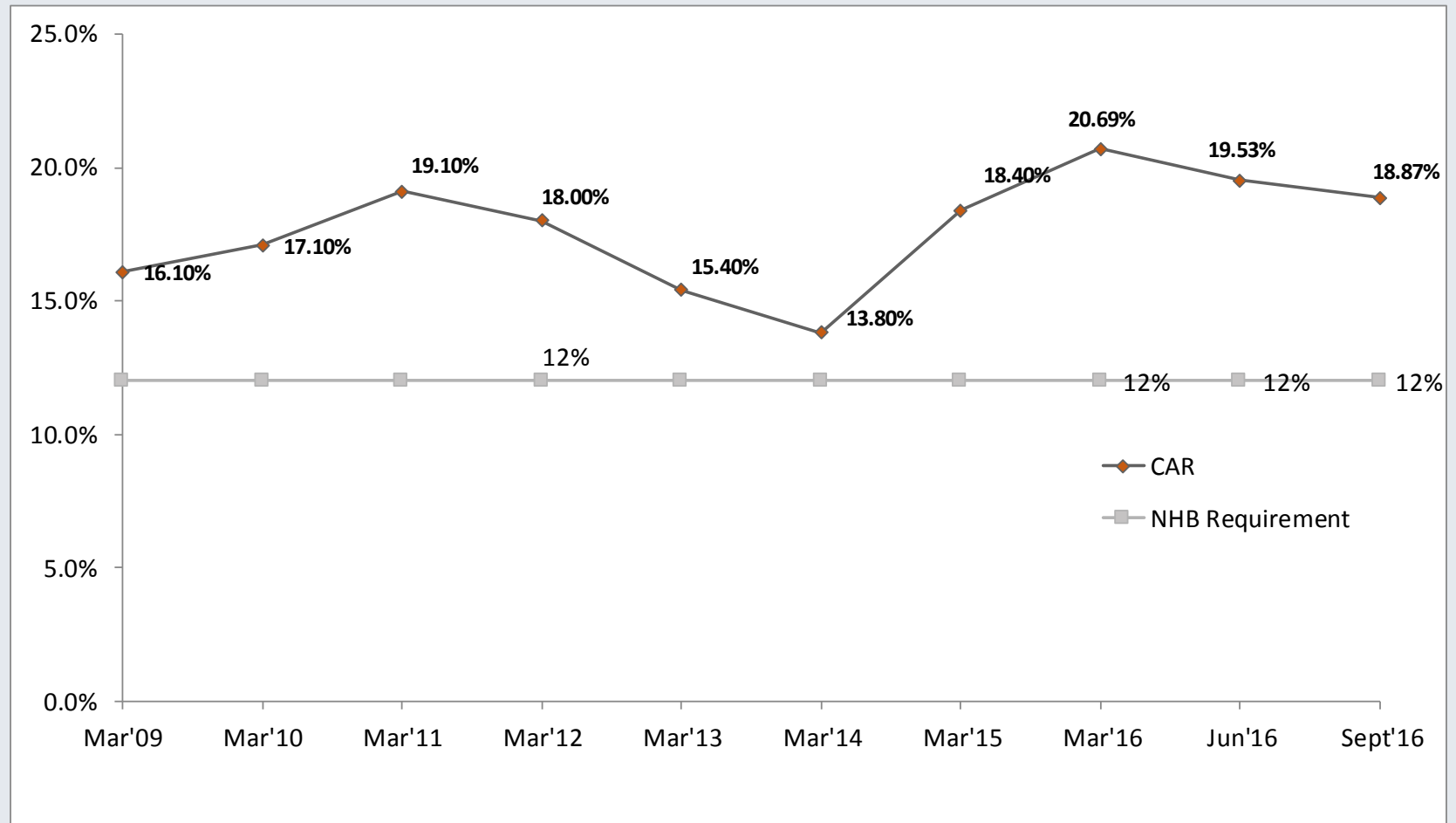
# Net Profit Growth

Rs. crores

● CAGR %



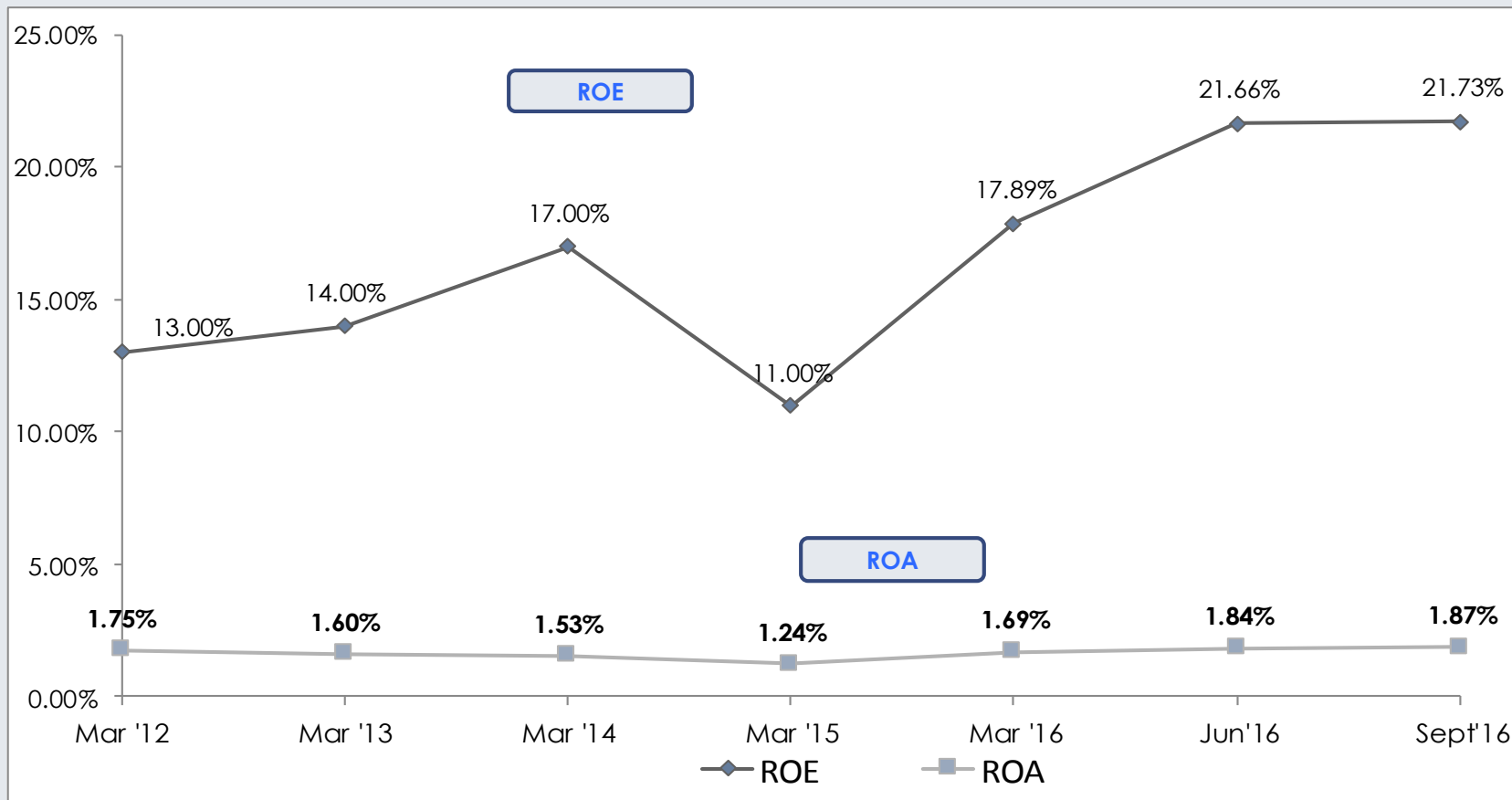
# Capital Adequacy



\* NHB requirement: 12% ; Rights 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

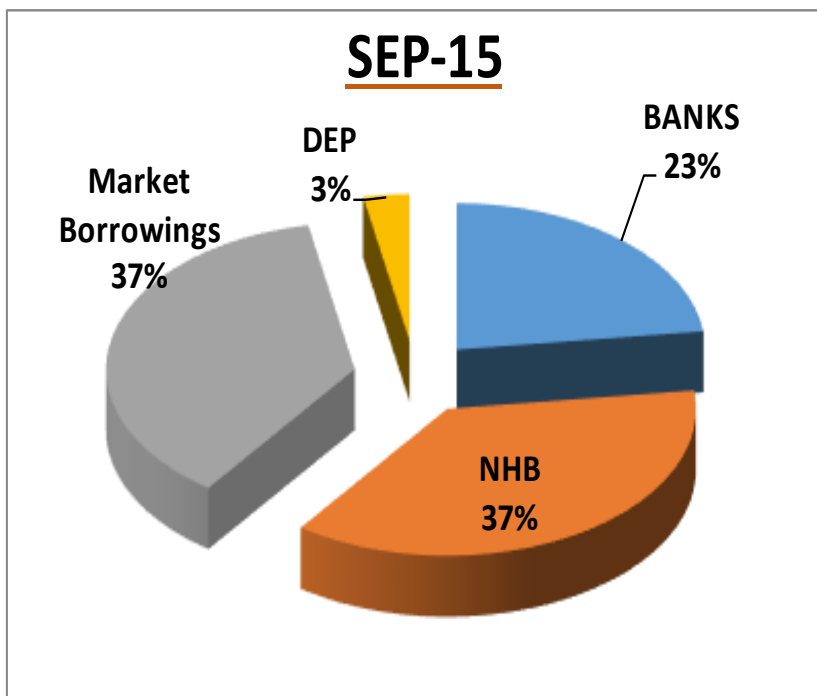
# Lending Basket

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

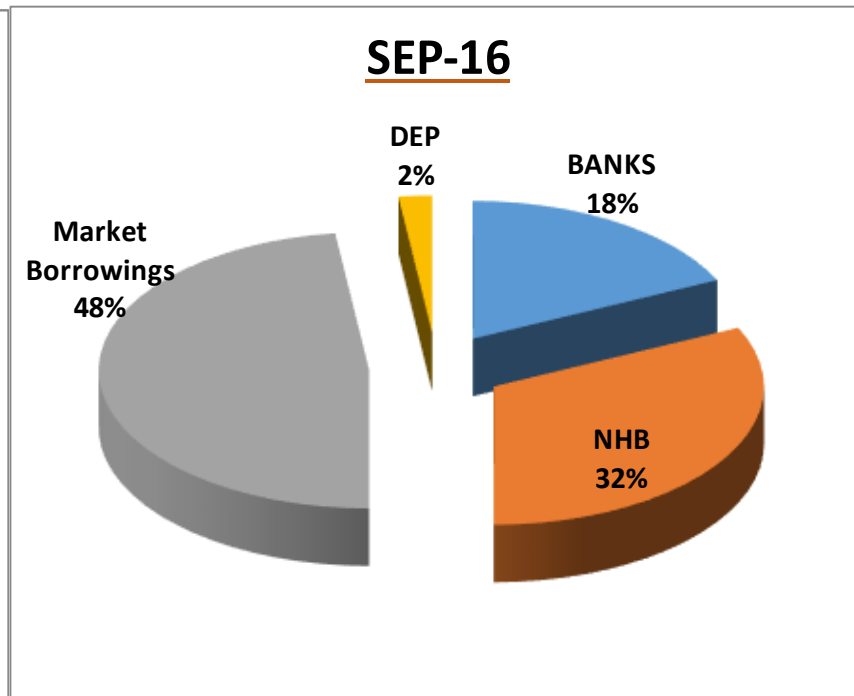
Sl . No.	Category/Product		Mar-14	Mar-15	Mar-16	Sept-16
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i)	Housing Loans	4676	6339	7768	8479
	ii)	Top-up Personal Loans	102	211	275	288
	iii)	Mortgage Loans/ Flexilap	163	254	332	360
	iv)	Loans for Sites	52	91	129	140
	v)	Others	27	50	58	54
	Sub Total		5020	6945	8562	<b>9321</b>
	(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	<b>2618</b>
	(As a % to total)		14%	15%	19%	22%
3	Builder Loans		19	28	29	<b>23</b>
	(As a % to total)		0.33%	0.34%	0.27%	0.19%
4	Staff Loans		9.29	13.44	15.78	<b>18</b>
	Grand Total		5844	8231	10643	<b>11980</b>

# 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+	-	-



## Branch network - 120 branches & 50 Satellite Offices

### Karnataka

Bengaluru (19 branches), Belgaum, Hubli, Davanagere, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi,

**Punjab** - Chandigarh

### Goa

### Rajasthan

Jaipur, Kota, Udaipur, Ajmer, Jodhpur

### MP & Chhattisgarh

Bhopal, Gwalior, Raipur, Indore

### Gujarat

Ahmedabad, Vadodara

**Bihar**- Patna

### Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur

**Odisha** Bhubaneshwar



### Tamilnadu

Hosur, Chennai (7 branches), Madurai, Namakkal, Trichy, Coimbatore, Salem, Erode, Vellore, Thiruchengode, Dindigul, Karur, Virudhunagar, Tirunelveli, CBE- P N Palyam, Tirupur,, Kumbakonam, Thoothukudi, Pondicherry

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

**Uttar Pradesh** – Lucknow, Meerut, Greater Noida, Agra, Varanasi, , Dehradun, Kanpur, Allahabad

**Uttarakhand**-Dehradun

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

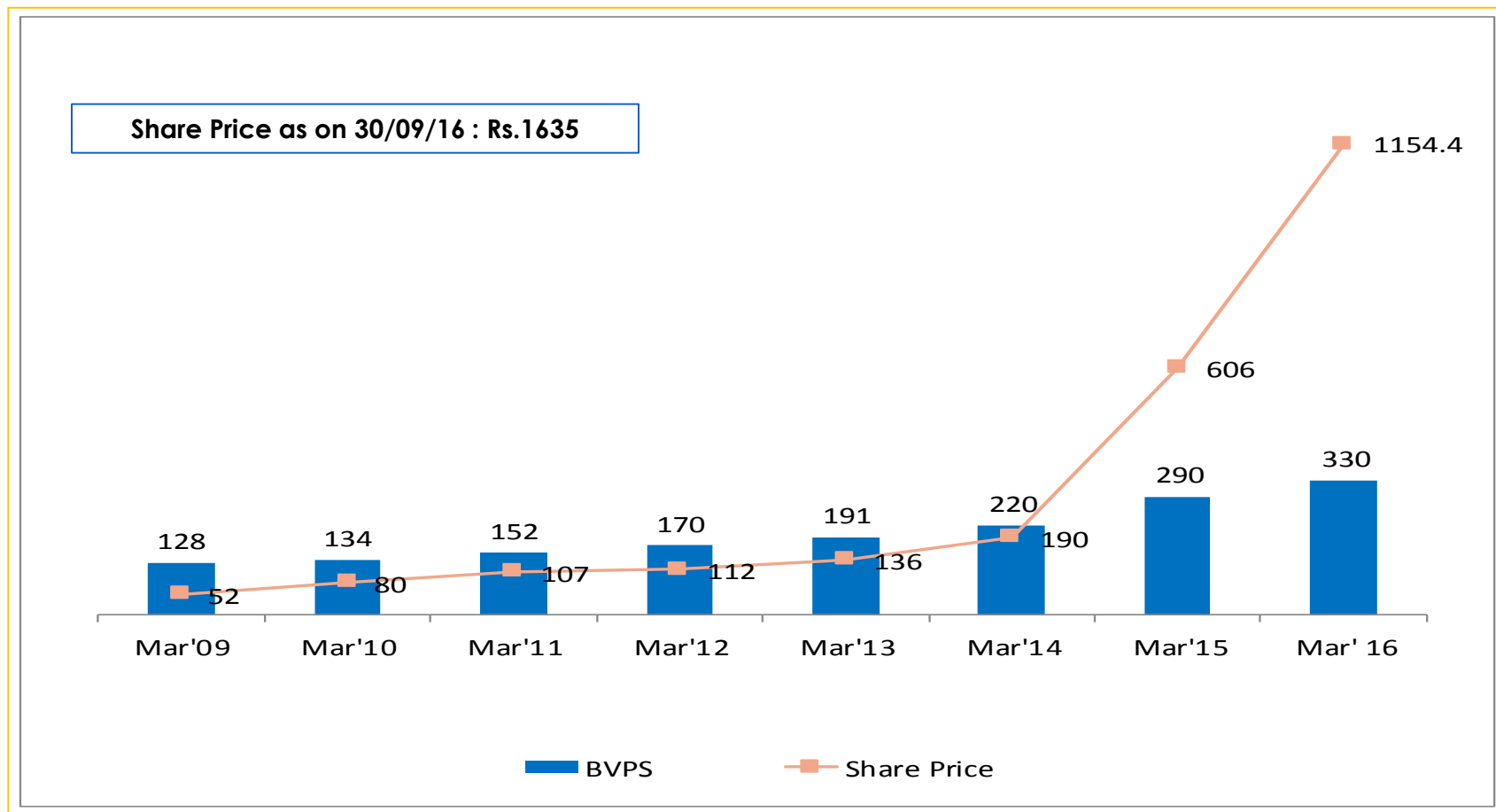
**Telangana** – Hyderabad (7 branches), Warangal, Karimnagar, Khammam

### Delhi & Haryana (NCR)

New Delhi (2 branches) Gurgaon, Noida\*\*, Sonapat, Faridabad, Dharuhera, Karnal, Ambala, Rohtak

# Stock Price & Book Value - Year to Year

Amounts in Rs. Crore



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 16 is computed based on actual no. of shares and equity as on 31/03/16



## 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 shettar, 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-Sahakarnagar  
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. T T 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	<b>2708</b>
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	1756	<b>2351</b>
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	9303	<b>11980</b>
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	8236	<b>10571</b>
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1067	<b>1409</b>
5	Borrowings (Rs. in cr.)	5269	7375	9478	8357	<b>10779</b>
6	NPA					
	(i) Gross NPA (Rs. in cr.)	12	14	20	27	<b>30</b>
	(ii) Gross NPA %	0.21	0.17	0.19	0.29	<b>0.25</b>
	(iii) Net NPA %	NIL	NIL	NIL	0.10	<b>0.03</b>

## 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	<b>120</b>
	(ii) Satellite Offices	0	10	30	25	<b>50</b>
8	No. of employees (incl. Junior Officers on Contract)	387	491	553	523	<b>633</b>
9	Interest Collected (Rs. in cr)					
	i. Housing Loan	509	686	891	423	<b>527</b>
	ii. Non Housing Loan	47	100	152	67	<b>91</b>
	iii. Investment	1	1	1	1	<b>1</b>
10	Processing Charges (Rs. in cr)	21	28	39	15	<b>22</b>
11	Other Income (Rs. in cr)	0.26	0.73	0.61	0.04	<b>0.20</b>
12	Total Income (Rs. in cr)	578	817	1083	506	<b>642</b>

## 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	<b>427</b>
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	135	<b>193</b>
15	Staff Cost (Rs. in cr)	18	25	33	16	<b>19</b>
16	Other Expenses (Rs. in cr)					
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	4	<b>6</b>
	ii. DSA Commission	6	8	8	3	<b>5</b>
	iii. Others (Travelling & conveyance, bad debts, bank charges, rates & taxes, electricity, postage, etc.)	7	8	10	5	<b>6</b>
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	1.57	<b>1.72</b>
18	Operating Cost (Rs. in cr)	41	53	64	30	<b>38</b>
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	2.27	<b>0</b>
20	Total Cost (Rs. in cr)	467	665	810	388	<b>465</b>
21	Operating Profit (Rs. in cr)	111	152	273	118	<b>177</b>

# Earnings Profile

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

## 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	<b>21.73</b>
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.55	<b>1.87</b>
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	5651.18	<b>5942.99</b>
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	17.23	<b>18.87</b>
34	Net Interest Margin (NIM) %	2.71	2.54*	3.24*	3.10	<b>3.44</b>
35	Cost to Income Ratio %	26.22	25.61	18.67	19.96	<b>17.64</b>
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	81.14	<b>95.43</b>
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	18.40	<b>19.18</b>
38	Average Yield on Assets % pa	11.22	11.27	11.24	11.24	<b>11.03</b>
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	9.12	<b>8.55</b>
40	Interest Spread % pa	1.39	1.72	2.49	2.12	<b>2.48</b>
41	Gearing Ratio	11.78	9.57	10.79	10.08	<b>11.18</b>

**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 EPS will be Rs.41.45 for 2014-15.

Sl No 31 : If computed including DTL component (Rs.9.69 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 & 3.66% for 2015-16 and 3.84% for September 16 (Vs 3.50% for September 15)



**Thank You**