



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

Q3 FY17 ended December 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 (74% of business) as on December 31, 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 (@ Dec'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 31/12/16
- Added 79 branches and 50 satellite offices in the last Five years

Financials

- YoY (Dec 15 to Dec 16) growth of Loan Book, NII, Operating Profit & Net Profit are 28%, 42%, 44% and 50% respectively.
- Gross NPA contained at 0.24% as on December 31, 2016; Net NPA at 0.01%
- 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 - Q3 FY17

- ✓ **Loan approvals, Disbursements & Outstanding Loan Book grew by 33%, 31% & 28% resp.**
- ✓ **Op. Profit, Net Profit up by 44% & 50% Y-o-Y respectively, backed by NII growth of 42%**
- ✓ **Gross NPA continues to remain low at 0.24% (0.27% at Dec'15)**
- ✓ **Net NPA contained at 0.01% (0.04% at Dec'15). Provision Coverage of 94% (85% at Dec'15)**
- ✓ **88% of fresh loan approvals during Q3 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.**
- ✓ **77% of the total loan book as at Dec'16 comes from Salaried & Professional segment.**

Performance Highlights – Q3 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Dec'15 (3m)	Dec'16 (3m)	Y-o-Y Gr	Sept'16 (3m)	Jun'16 (3m)	Mar'16 (FY)
1	New Approvals	1086	1351	24%	1517	1191	4418
2	Disbursements	968	1207	25%	1299	1052	3922
3	Outstanding Loan Book	9895	12688	28%	11980	11183	10643
4	Interest Income	270.10	340.70	26%	320.29	299.29	1044.41
5	Fees & Other Income	12.26	8.94	-27%	12.09	10.34	39.13
6	Total Income	282.36	349.64	24%	332.38	309.62	1083.54
7	Interest Expenditure	190.80	230.37	21%	219.30	207.41	743.48
8	Other Expenditure	16.88	19.38	15%	19.80	18.18	66.79
9	Total Expenditure	207.68	249.75	20%	239.10	225.59	810.27
10	Profit Before Tax & Provisions	74.68	99.89	34%	93.28	84.03	273.27
	Net Interest Income	79.30	110.33	39%	100.99	91.87	300.93
	Cost to Income Ratio (%)	18.88	17.15		17.51	17.78	18.67

Performance Highlights – Q3 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Dec'15 (3m)	Dec'16 (3m)	Y-o-Y Gr	Sept'16 (3m)	Jun'16 (3m)	Mar'16 (FY)
10	Profit Before Tax & Provisions	74.68	99.89	34%	93.28	84.03	273.27
11	Provision for SA & NPA	7.00	6.00		6.00	5.50	19.41
12	Profit Before Tax	67.68	93.89	39%	87.28	78.53	253.86
13	Provision for Taxation & DTL	25.50	34.29	34%	32.22	28.80	157.11
14	Profit After Tax	42.18	59.60	41%	55.06	49.73	157.11
15	Earnings per share*	15.85	22.41	41%	20.68	18.68	59.02
16	Gross NPA	26.29	30.15	15%	29.84	27.17	19.76
	Gross NPA Ratio (%)	0.27	0.24		0.25	0.24	0.19
17	Net NPA	3.94	1.89	-52%	3.58	4.41	0.00
	Net NPA Ratio(%)	0.04	0.01		0.03	0.04	0.00
18	Provision Coverage Ratio	85%	94%		88%	84%	100%

*Not annualised

Performance Highlights – December 2016

Amount in Rs. Crore

Sl. No.	Particulars	Dec'15 (9m)	Dec'16 (9m)	Y-o-Y Gr	Mar'16 (FY)
1	New Approvals	3058	4059	33%	4418
2	Disbursements	2724	3558	31%	3922
3	Outstanding Loan Book	9895	12688	28%	10643
4	Interest Income	761.03	960.27	26%	1044.41
5	Fees & Other Income	27.24	31.37	15%	39.13
6	Total Income	788.27	991.64	26%	1083.54
7	Interest Expenditure	546.78	657.09	20%	743.48
8	Other Expenditure	49.07	57.36	17%	66.79
9	Total Expenditure	595.85	714.45	20%	810.27
10	Profit Before Tax & Provisions	192.42	277.19	44%	273.27
	Net Interest Income	214.26	303.18	42%	300.93
	Cost to Income Ratio (%)	18.88	17.15		18.67

Performance Highlights – December 2016

Amount in Rs. Crore

Sl. No.	Particulars	Dec'15 (9m)	Dec'16 (9m)	Y-o-Y Gr	Mar'16 (FY)
10	Profit Before Tax & Provisions	192.42	277.19	44%	273.27
11	Provision for SA & NPA	18.00	17.50		19.41
12	Profit Before Tax	174.42	259.69	49%	253.86
13	Provision for Taxation & DTL	64.77	95.30		157.11
14	Profit After Tax	109.66	164.39	50%	157.11
15	Earnings per share*	41.19	61.75	50%	59.02
16	Gross NPA	26.29	30.15	15%	19.76
	Gross NPA Ratio (%)	0.27	0.24		0.19
17	Net NPA	3.94	1.89	-52%	0.00
	Net NPA Ratio (%)	0.04	0.01		0.00
18	Provision Coverage Ratio(%)	85%	94%		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	Dec16 Q3
NII	33.92	36.59	40.66	48.12	52.24	64.03	70.93	79.30	86.68	91.87	100.99	110.33
Other income	5.65	5.81	8.74	7.37	7.22	5.80	9.17	12.26	11.89	10.34	12.09	8.95
Total opex	11.99	11.30	16.82	13.01	13.91	15.63	16.56	16.88	17.73	18.18	19.80	19.38
Provisions	-0.56	2.00	3.50	2.50	6.25	3.50	7.50	7.00	1.41	5.50	6.00	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	34.28
Net Profit (*post DTL)	20.11	*18.96	*18.45	*25.95	*22.88	*32.10	*35.38	*42.18	*47.45	*49.73	*55.06	*59.60

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	Dec16 Q3
Shareholders Funds	452	471	490	516	771	799	829	866	878	919	964	1015
Borrowings	5,268	5,751	6416	7033	7375	7737	8357	8797	9478	9987	10779	11380
Loan book	5,844	6,355	7037	7634	8231	8717	9303	9895	10643	11183	11980	12688
Total assets	5,912	6,395	7088	7695	8334	8794	9412	10014	10795	11267	12124	12847

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	Dec16 Q3
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	3.49
CAR (%)	13.84	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	19.53	18.87	18.76
Gross NPA (%)	0.21	0.29	0.28	0.25	0.17	0.26	0.29	0.27	0.19	0.24	0.25	0.24
Net NPA (%)	0.00	0.09	0.11	0.09	0.00	0.08	0.10	0.04	0.00	0.04	0.03	0.01

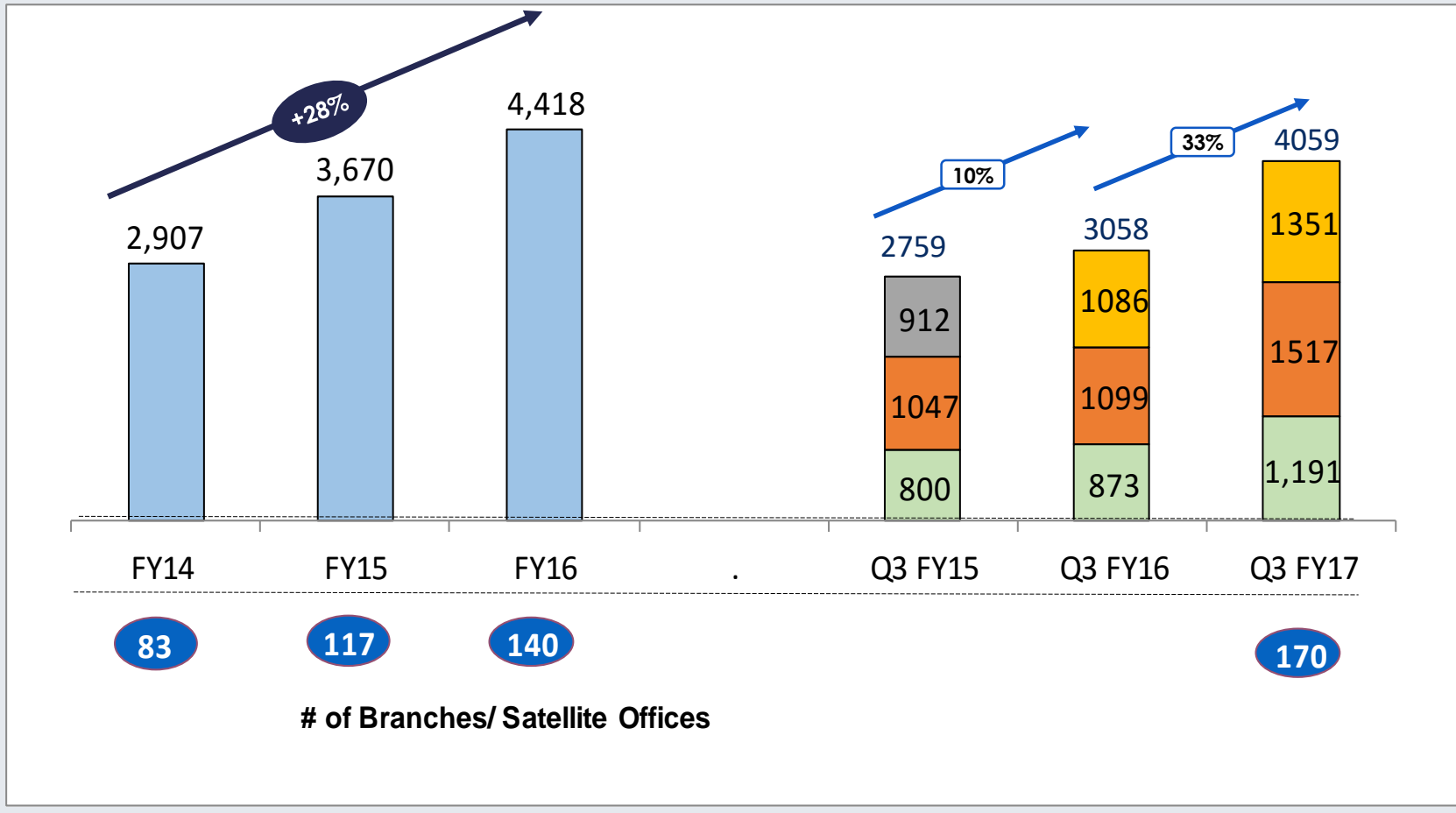
Fresh Approvals

Rs. crores

Annual Growth .. Year on Year

● CAGR %

Q3 Growth .. Year on Year



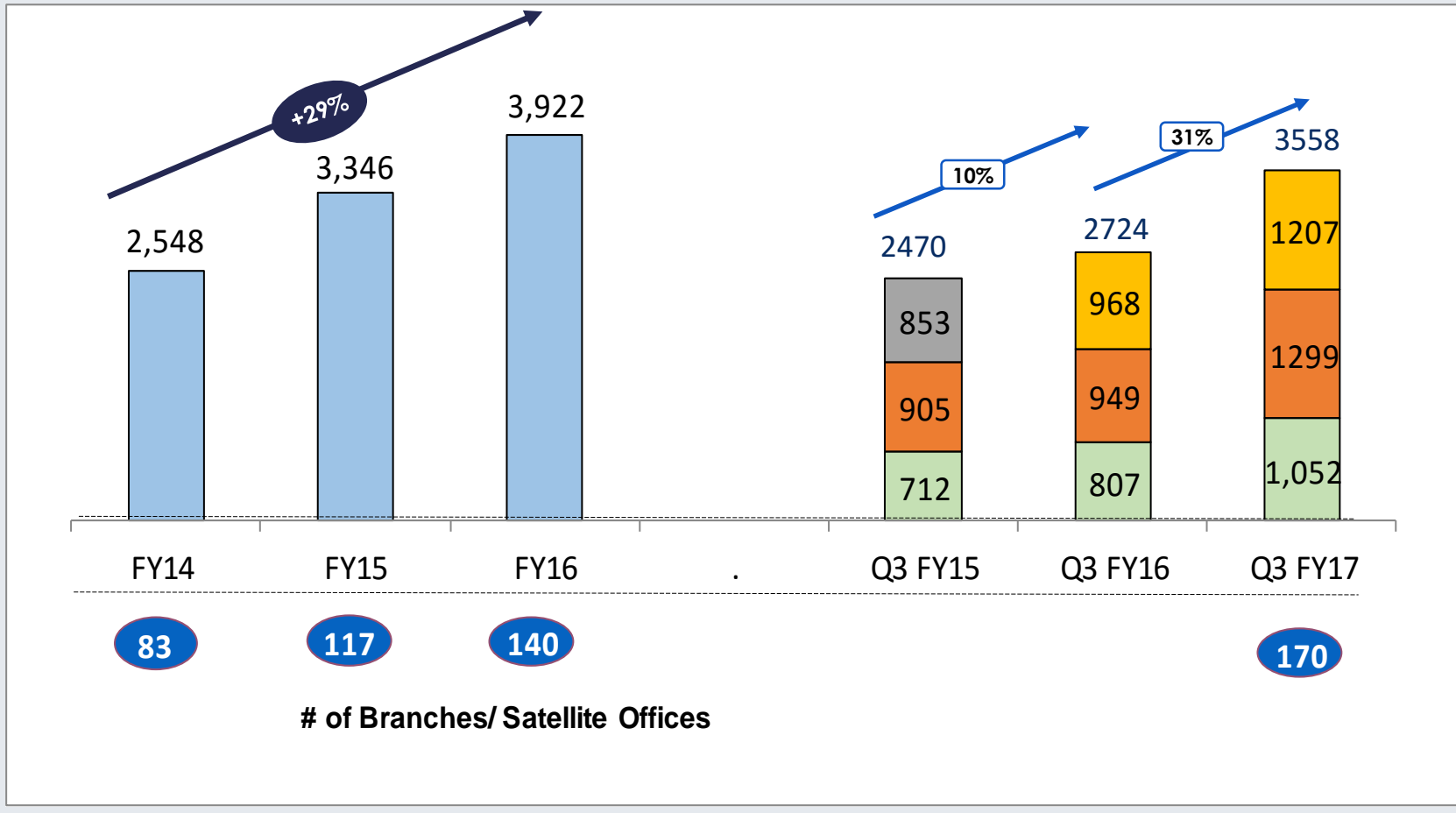
Disbursement Profile

Rs. crores

Annual Growth .. Year on Year

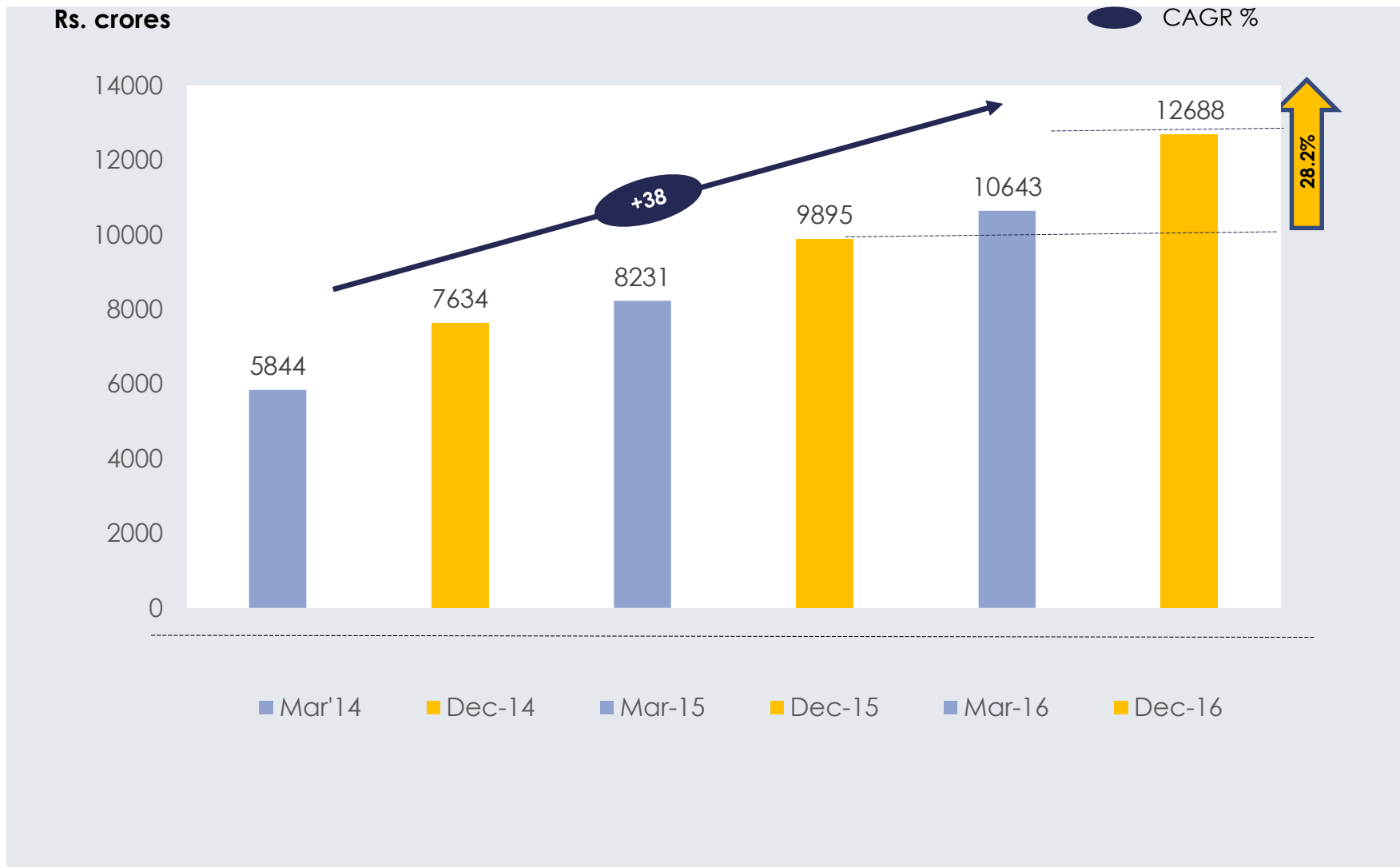
CAGR %

Q3 Growth .. Year on Year

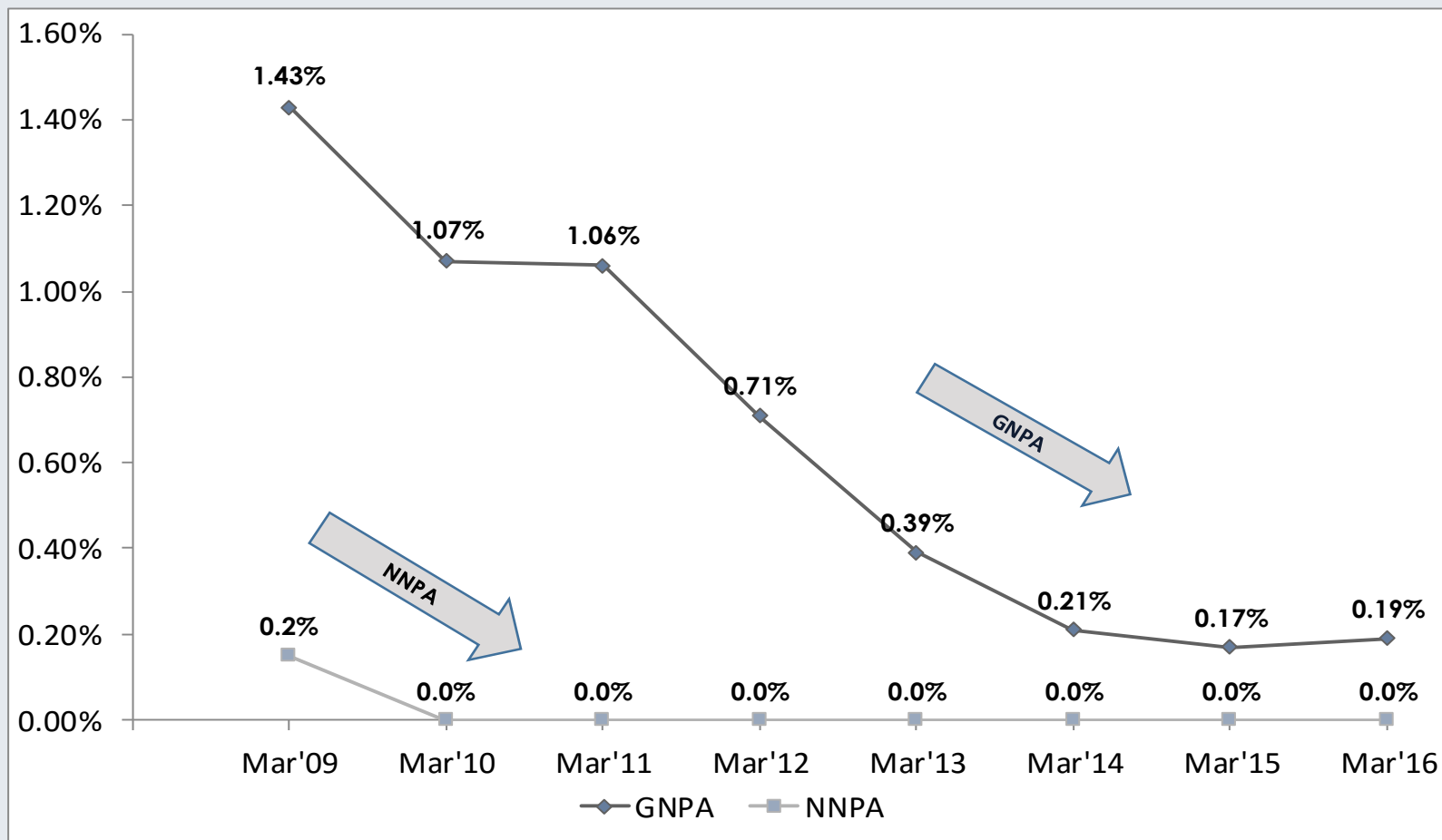


of Branches/ Satellite Offices

Loan Book Growth



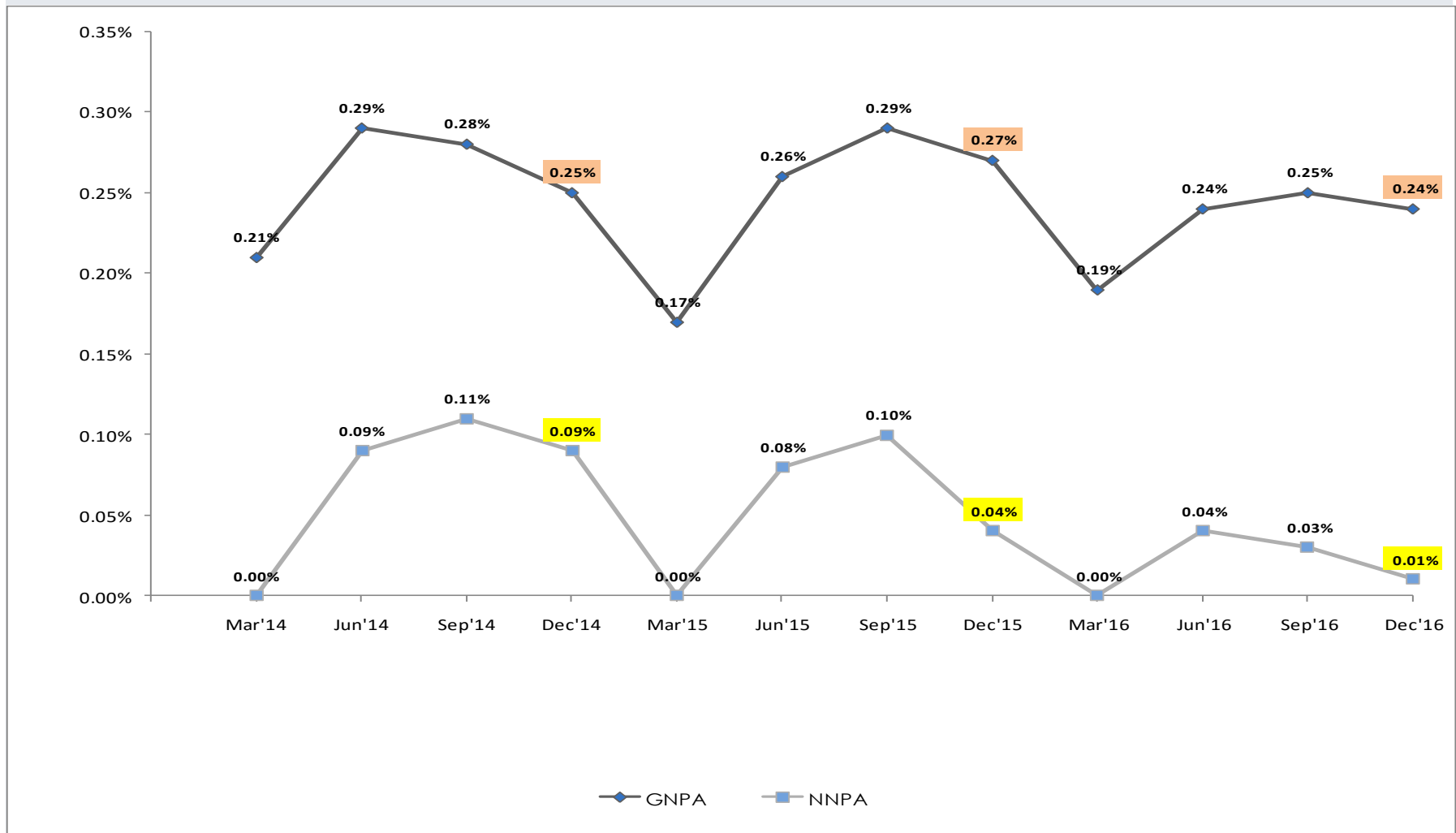
Asset Quality - Year on Year



Nil Net NPA for successive 7th Year



Asset Quality - Quarter on Quarter



Provision Coverage of 94% at December 2016 (vs 85% at December 2015)

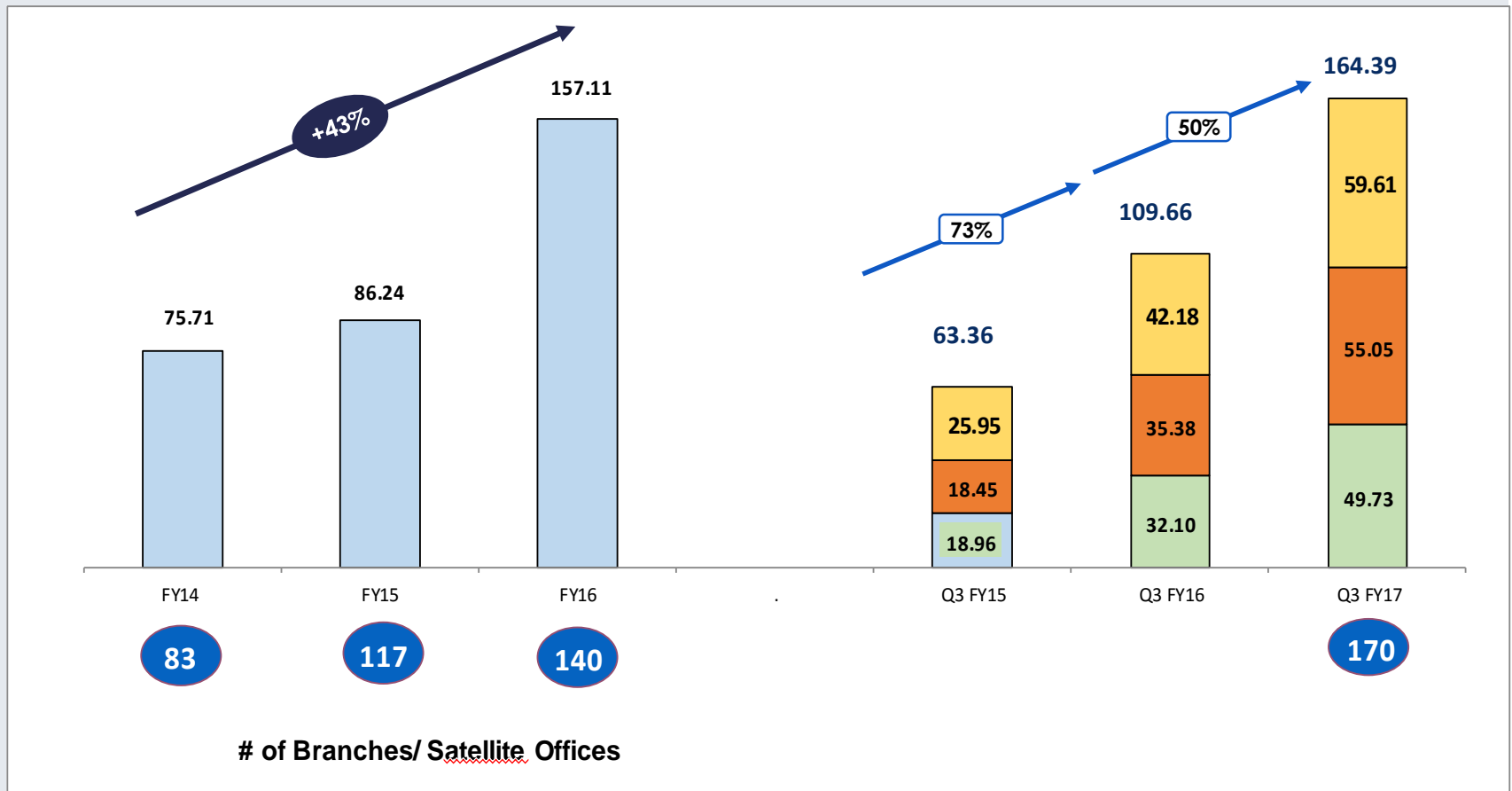
Net Profit Growth

Rs. crores

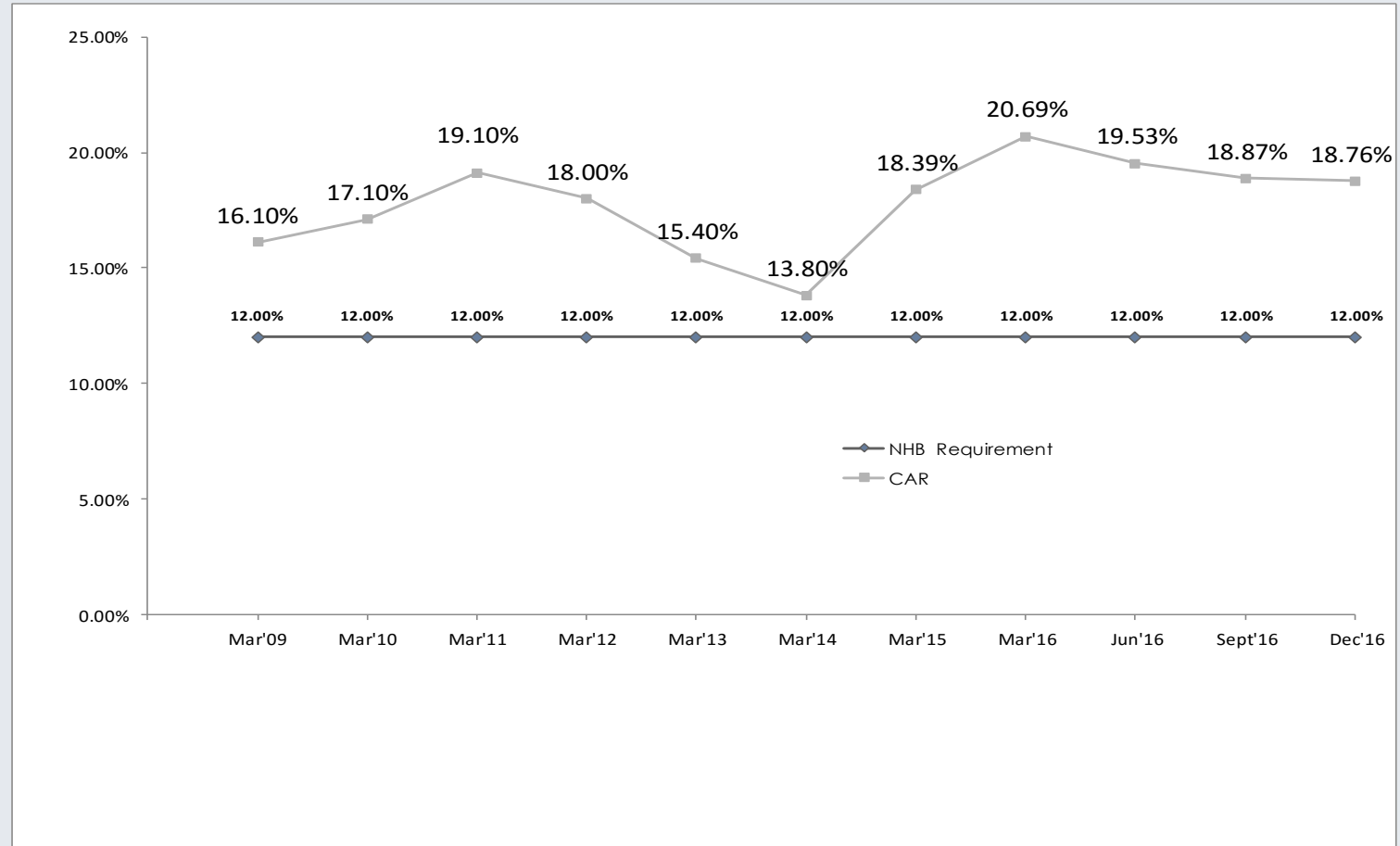
● CAGR %

Annual Growth .. Year on Year

Q3 Growth .. Year on Year

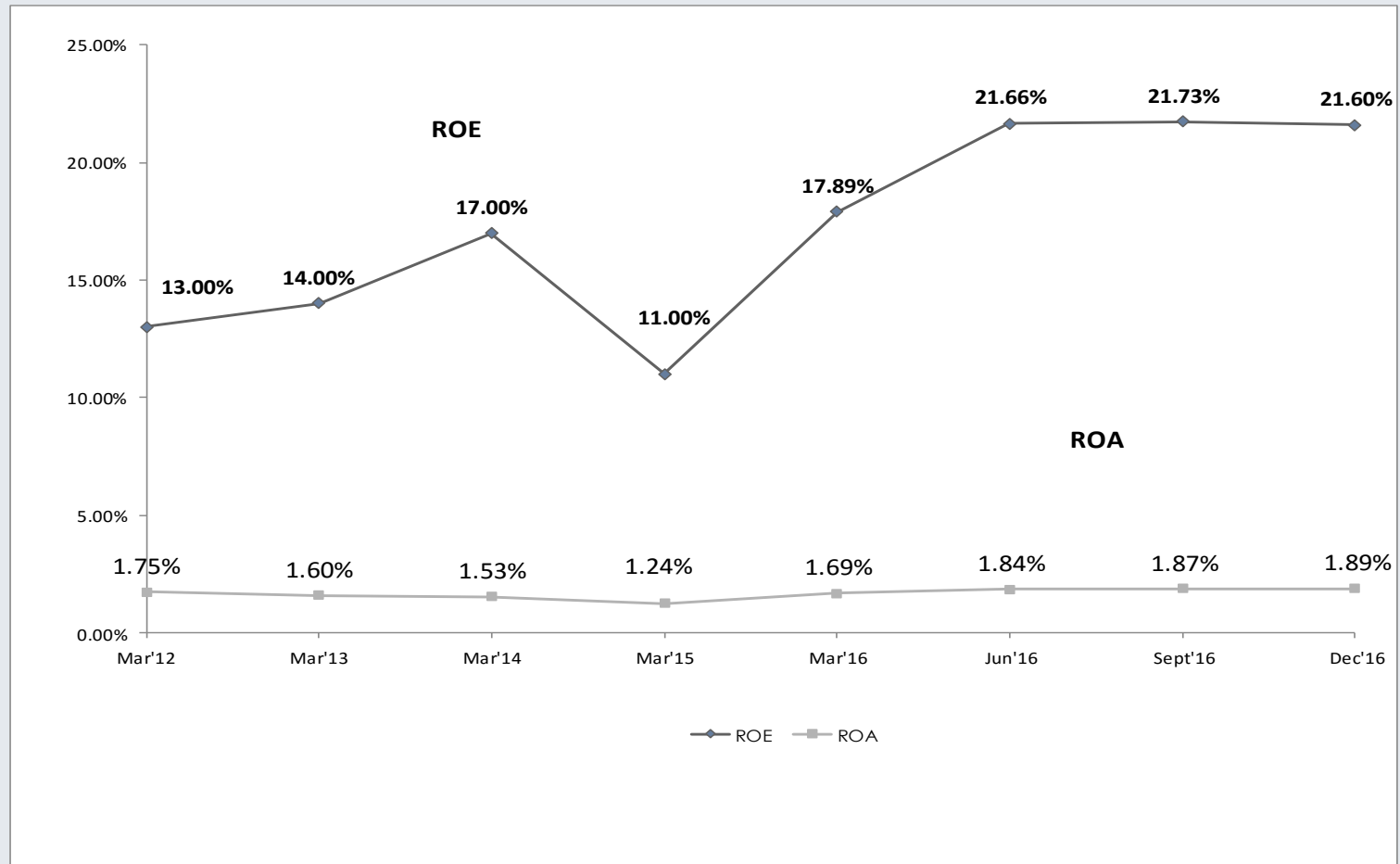


Capital Adequacy



NHB requirement 12%. 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

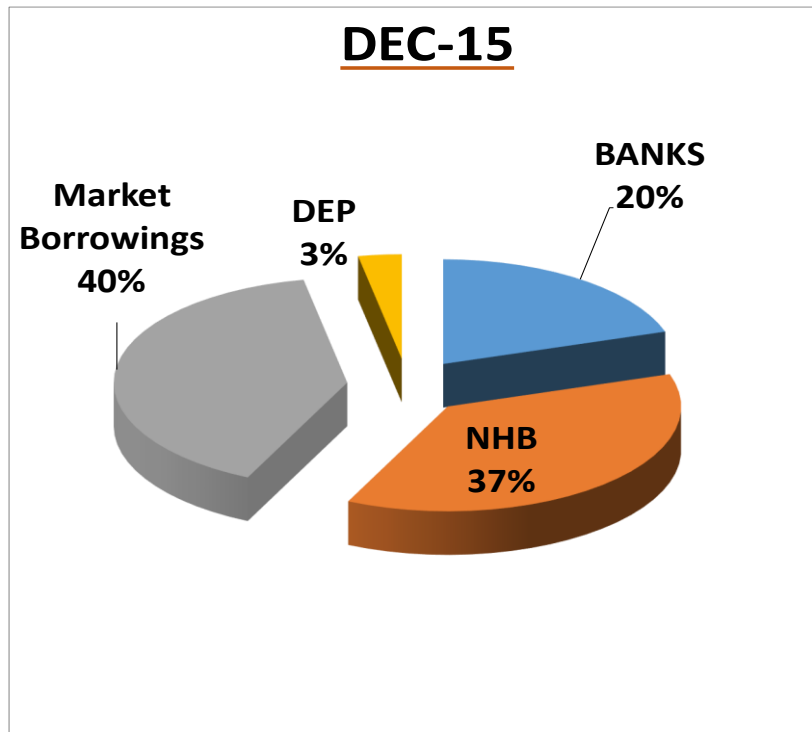
Lending Basket

Category-wise Product-wise Distribution of Loan Book

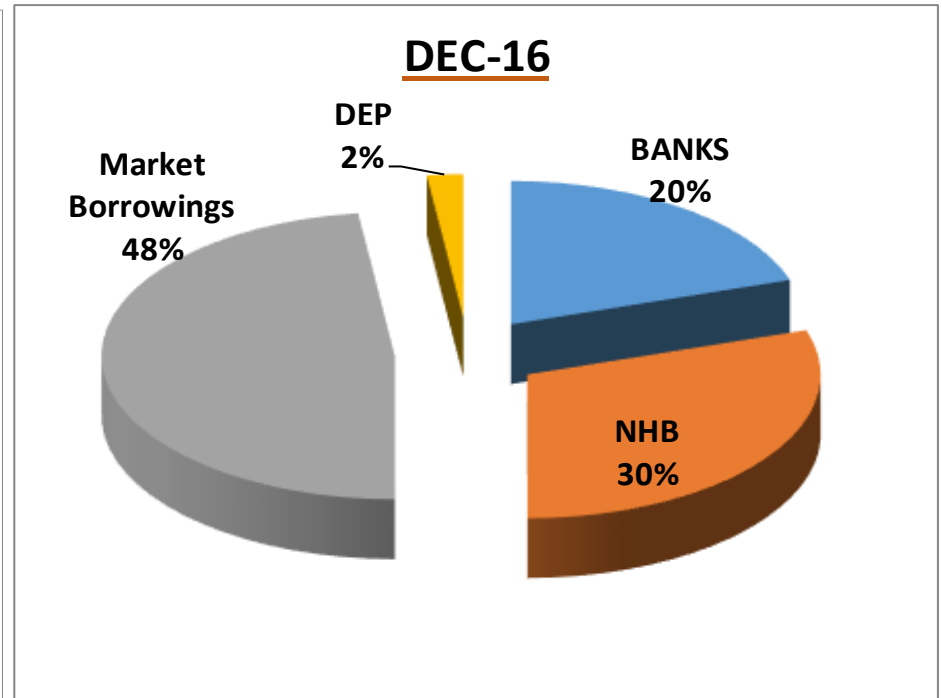
Sl . No.	Category/Product		Mar-14	Mar-15	Mar-16	Dec-16
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i)	Housing Loans	4676	6339	7768	8868
	ii)	Top-up Personal Loans	102	211	275	291
	iii)	Mortgage Loans/ Flexilap	163	254	332	375
	iv)	Loans for Sites	52	91	129	141
	v)	Others	27	50	58	55
	Sub Total		5020	6945	8562	9730
	(As a % to total)		86%	84%	80%	77%
2	Non Salaried Class- Self Employed & Non Professionals					
	i)	Housing Loans	647	947	1569	2309
	ii)	Top-up Personal Loans	31	42	82	110
	iii)	Mortgage Loans/Flexi Lap	84	186	298	395
	iv)	Loans for Sites	12	21	39	53
	v)	Others	22	49	48	54
	Sub Total		796	1245	2036	2921
	(As a % to total)		14%	15%	19%	23%
3	Builder Loans		19	28	29	20
	(As a % to total)		0.33%	0.34%	0.27%	0.16%
4	Staff Loans		9.29	13.44	15.78	17.23
	Grand Total		5844	8231	10643	12688

Funding Basket

Funding Mix in Dec 2015 (as%)



Funding Mix in Dec 2016 (as%)



- Backed by strong AAA ratings for our borrowing/NCD & A1+ for CP programs
- Cost of borrowing stands reduced at 8.48% (vs 8.55% at Sept 16 and 8.99% at Dec'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,

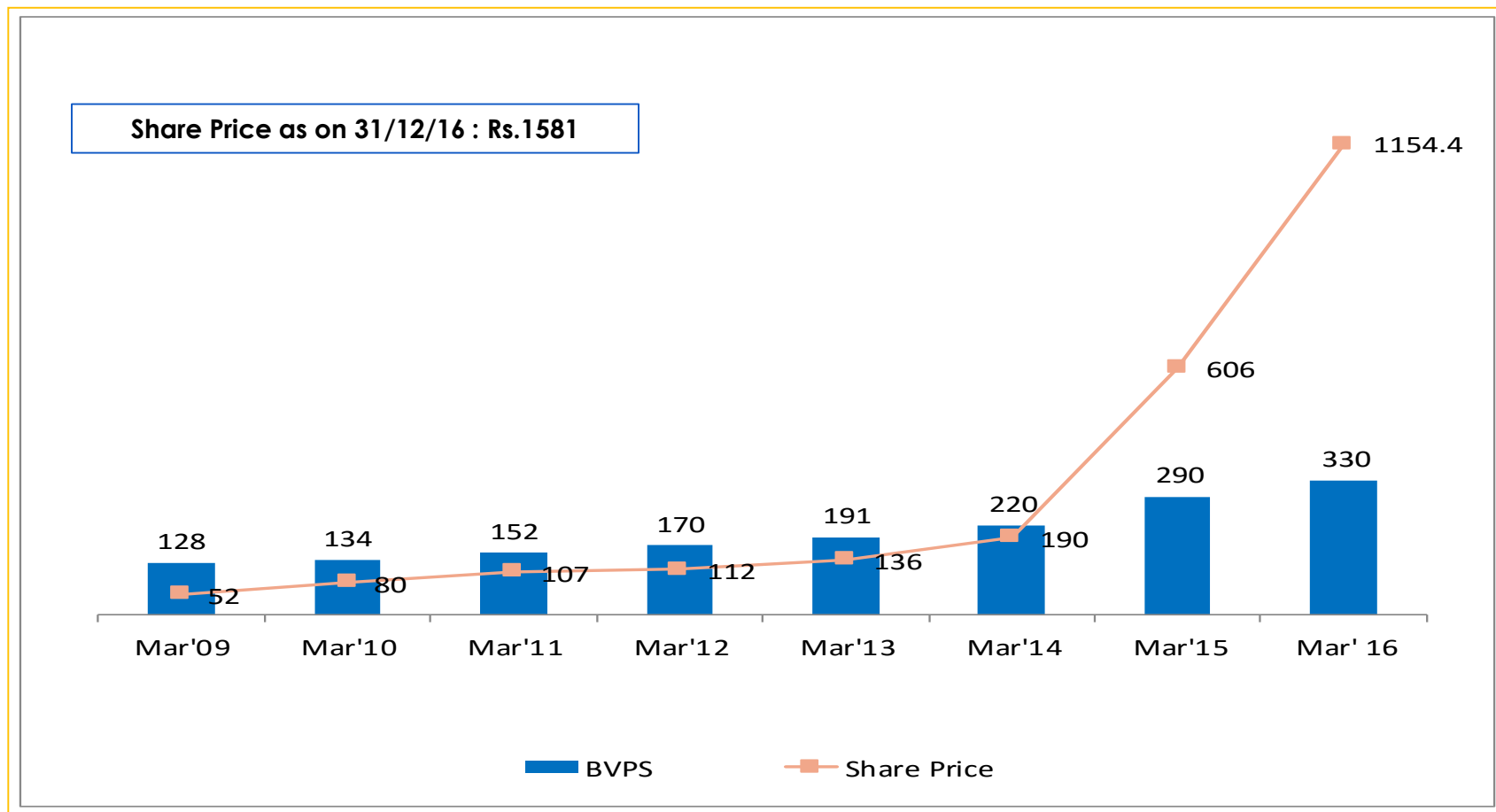
Telangana – Hyderabad (7 branches), Warangal, Karimnagar, Khammam

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)



New Initiatives

- ✓ **Can Fin Homes enters 30th Year of its service to the Nation**
- ✓ **30 CanFin Affordable Housing Centres (CAHCs):**
 - **Upcountry units dedicated to cater to GRHS / LUH / CLSS (PMAY) upto 15 lakh**
 - **10 Satellite Offices being converted to CAHCs in Jan'17;**
10 each planned for Q1 & Q2 of FY18 by our 30th Anniversary (29th October)
- ✓ **4 Satellite Offices upgraded to full fledged Branches on 1st January.**
- ✓ **Our products made more affordable & competitive:**
 - **Rate of interest slashed by 75 bps (Housing Loans now starting from 8.85%)**

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 2016-17:**
 - **Loan book size of Rs.13,500 Cr (from Rs.10,643 Cr at Mar'16)**
Dec 2016 level: Rs. 12,688 Cr
- ✓ **Focus on affordable Housing with a proper mix of Non-Housing segments.**
- ✓ **Salaried & Professional class would continue to be our niche segments.**
- ✓ **Corporate Goal of the Year : **Growth with Quality****

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

Mr. Sarada Kumar Hota
Managing Director

Executives at Registered Office

Mr. Atanu Bagchi	Mr. P.V.S. Raju	Mr. Prashanth Shenoy	Mr. Durga Rao V	Ms. Veena G Kamath	Ms. Reshma Mallya	Ms. J Meenakshi
Dy. GM & CFO (F&A and Legal)	Dy. GM-(Planning & Devt.)	AGM – Credit & HRM	AGM - IT	CM & Company Secretary	CM - Accounts	CM - Recovery

Executives at Clusters/Branches

Ms. Shamila M Dy. GM & Cluster Head New Delhi	Mr. Ajay G Shettar Dy. GM & Cluster Head Bengaluru	Mr. N Babu AGM & Cluster Head Hyderabad	Mr. Murugan R AGM & Cluster Head Chennai	Mr. Prashanth Joishy CM & Cluster Head Mumbai
Mr. Sanjay Kumar J, AGM, Noida Mr. Srinivas K, CM, NCR-Faridabad Mr. R Madhu Kumar, Bhopal Mr. S P Srivastava, CM, Jaipur	Mr. Sudhakar B.M, AGM, Vijayanagar Mr. G.K. Nagaraj Rao, AGM, Jayanagar Mr. Prakash Shanbogue B, AGM, Sahakarng Mr. Jagadeesha Acharya, AGM, Cng Road Mr. H.R. Narendra, CM, Hesaraghatta Mr. Mallya P.S, CM, Kengeri Mr. D.R. Prabhu, CM, Marathahalli Mr. Arun Kumar V, CM, Basavanagudi Mr. S.N. Venkatesh, CM, Sarjapur Road Mr. M Naveen Prabhu, CM, Begur Mr. Vinayaka Rao M, CM, E-City Ms. Chitra Srinath, CM, Uttarahalli Ms. Mallika Shetty, CM, Kanakapura	Mr. A Madhukar, AGM, Gachibowli Mr. Srinival Malladi, CM, Nampally Mr. P Badri Srinivas, CM, Vijayawada Mr. TT Achuthanand, CM, Vizag	Mr. M. Sundar Raman, AGM, Tambaram Mr. A Uthaya Kumar, CM, Gandhipuram Mr. Jayakumar N, CM, Hosur Mr. R Hariharasubramanian, CM, Madurai Mr. N Sivasankaran, CM, Trichy	



Appendix

Year-wise statistics on:

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

Business Profile

Sl . No.	Parameters	2013-14	2014-15	2015-16	Q3 FY16	Q3 FY17
1	Loan Approvals(Rs. in cr)	2907	3670	4418	3058	4059
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	2724	3558
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	9895	12688
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	8742	11213
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1152	1475
5	Borrowings (Rs. in cr.)	5269	7375	9478	8797	11380
6	NPA					
	(i) Gross NPA (Rs. in cr.)	12	14	20	26	30
	(ii) Gross NPA %	0.21	0.17	0.19	0.27	0.24
	(iii) Net NPA %	NIL	NIL	NIL	0.04	0.01

Business Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	Q3 FY16	Q3 FY17
7	No. of Branches/Offices					
	(i) Branches	83	107	110	110	120
	(ii) Satellite Offices	0	10	30	27	50
8	No. of employees (incl. Junior Officers on Contract)	387	491	553	549	637
9	Interest Collected (Rs. in cr)					
	i. Housing Loan	509	686	891	654.38	817.05
	ii. Non Housing Loan	47	100	152	105.45	141.62
	iii. Investment	1	1	1	1.20	1.59
10	Processing Charges (Rs. in cr)	21	28	39	26.86	31.01
11	Other Income (Rs. in cr)	0.26	0.73	0.61	0.37	0.36
12	Total Income (Rs. in cr)	578	817	1083	788.27	991.64

Earnings Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	Q3 FY16	Q3 FY17
13	Interest Paid (Rs. in cr)	423	610	743	546.78	657.09
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	214.26	303.18
15	Staff Cost (Rs. in cr)	18	25	33	24.81	29.76
16	Other Expenses (Rs. in cr)					
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	7.01	8.69
	ii. DSA Commission	6	8	8	5.35	7.47
	iii. Others (Travelling & conveyance, bad debts, bank charges, rates & taxes, electricity, postage, etc.)	11	10	13	9.40	8.81
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	2.50	2.63
18	Operating Cost (Rs. in cr)	41	53	64	49.07	57.36
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	3.29	0
20	Total Cost (Rs. in cr)	467	665	810	595.85	714.45
21	Operating Profit (Rs. in cr)	111	152	273	192.42	277.19

Earnings Profile

Sl. No.	Parameters	2013-14	2014-15	2015-16	Q3 FY16	Q3 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	18.00 55.00 9.77	17.50 80.86 14.44
23	Net Profit (Rs. in cr)	76	86	157	109.66	164.39
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	839.52	988.06
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	866.14	1014.68
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 -Tier II Bonds	26 0	38 100	52 100	48.00 100.00	61.00 100.00
29	Earnings per Share (EPS) (Rs.)	36.93	32.42	59.02	41.19	61.75

Financial Ratios

Sl. No.	Parameters	2013-14	2014-15	2015-16	Q3 FY16	Q3 FY17
30	Return on Equity (ROE) %	16.74	11.18	17.89	16.88	21.60
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.62	1.89
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	4798.11	6267.78
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	21.14	18.76
34	Net Interest Margin (NIM) %	2.71	2.54	3.24	3.17	3.49
35	Cost to Income Ratio %	26.22	25.61	18.67	18.88	17.15
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	84.07	98.29
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	18.10	19.63
38	Average Yield on Assets % pa	11.22	11.27	11.24	11.21	11.00
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	8.99	8.48
40	Interest Spread % pa	1.39	1.72	2.49	2.22	2.52
41	Gearing Ratio	11.78	9.57	10.79	10.16	11.22

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 34 : If processing Charge (Sl.No. 10) is added, NIM will be 2.94% pa for 2014-15 & 3.66% for 2015-16 and 3.85% for December 16 (Vs 3.58% for December 15)



Thank You