Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

CAN FIN HOMES LTD
Registered Office
No. 29/1, 1st Floor, M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
BENGALURU - 560 004
Tel: 080 41261144, 26564259; Fax: 26565746
e-mail: investor.relationship@canfinhomes.com
Web: www.canfinhomes.com
CIN - L85110KA1987PLC008699

CFHRO SE CS LODR 070/2016
04/06/2016

ONLINE SUBMISSION

Email: neaps@nse.co.in **National Stock Exchange of India Ltd.,** Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 NSE Scrip Code: CANFINHOME	Email: corp.relations@bseindia.com **BSE Limited** Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai - 400 001 BSE Scrip Code: 511196

Dear Sirs,

Sub: Analyst or Institutional Investor Meet - Regulation 30
Ref : Our letter CFHRO SE CS LODR 067/2016-17 dated 01/06/2016

With reference to the above, we wish to inform that the analysts/Institutional Investors (details as per annexure) interacted with Shri.Sarada Kumar Hota, Managing Director, Shri.Atanu Bagchi, Dy. General Manager & CFO and Shri. N Babu, Asst. General Manager of the Company at the Annual Investor Conference `Trinity India - 2016' arranged by M/s.Batlivala & Karani Securities India Pvt. Ltd., at the venue `Trident, Bandra Kurla, Mumbai' on 03/06/2016.

The discussions at the said meetings were on the financials and other information covered in the `Investors Presentation' (copy attached) available in the `Investors' page on the website of the Company viz., http://www.canfinhomes.com

This intimation is given pursuant to regulation 30 read with Para A of Schedule III and Regulation 46(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.

Veena G Kamath
Company Secretary

CAN FIN HOMES LTD. R.O. BASAVANAGUDI BANGALORE-04

Annexure to letter No. CFHRO SE CS LODR 070/2016 dated 04/06/2016

Time	Fund/Institutions Name		Type of meeting
10:00 am to 10:45am	Alchemy Capital	- Mr. Amit Nadekar Mr. Chandraprakash	Group
	Bajaj Allianz Life	- Mr. Nikhil Roongta	
	Canbank MF	- Mr. Silky Jain	
	GMO	- Mr. Prolin Nandu	
	HDFC Standard Life	- Mr. Abhishek Agarwal	
	Himalaya Fund	- Mr. Ian Mcevatt	
	Mirae AMC	- Mr. Sumit Agrawal	
	Reliance Life	- Mr. Devesh Dokwal	
	Tata MF	- Mr. Amey Sathe	
	Union KBC	- Mr. Shivraj Gupta	
	Value Quest	- Mr. Pranav Mehta	
11:00 am to 11:45 am	Aviva Life Insurance	- Mr. Siddhartha Bhotika	One on One
12:00 pm to 12:45 pm	Sundaram MF	- Mr. Madangopal Ramu Mr. S. Krishna Kumar Mr. Sandeep Jain	One on One
12:45 pm to 02:00 pm	Max Life	- Mr. Mihir Vora Mr. Mudit Painuly Mr. Rahul Ranjan Mr. Rohit Tandon	One on One
02:00 pm to 02:45 pm	JM MF	- Mr. Chaitanya Choksi	Group
	LIC MF	- Mr. Vineet Ahuja	
	M3 Investment	- Mr. Avinash Wadhwa Mr. Mudit Minocha	
	Malabar Investment	- Mr. Rajat Mahajan	
	Motilal Oswal AMC	- Mr. Taher Badshah	
	State Bank of India	- Mr. Avinash Kumar	
	Steinberg Asset Management	- Mr. Saket Narang	
	Union KBC	- Mr. Shivraj Gupta	
03:00 pm to 03:45 pm	Birla MF	- Mr. Vineet Maloo	One on One

CAN FIN HOMES LTD. R.O. BASAVANAGUDI BANGALORE-04

About us

Legacy

- 28 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 March 31,2016

Focus

- To promote home ownership across India, with a motto of friendship finance and good service with focus on retail lending
- Lending to individuals 84% of loan book as on March 31,2016
- To have strong fundamentals with ethical & transparent practices and prudent underwriting

Reach

- Headquartered in Bangalore
- Pan-India presence with 117 branches & 50 Satellite Offices in over 19 States/Union Territories as on 28/04/16
- Added 76 branches and 50 satellite offices in the last Five years

Financials

- YoY (Mar 15 to Mar 16) growth of Loan Book, NII, Operating Profit & Net Profit are 29%, 69%, 80% and 82% respectively.
- GNPA is 0.19% as on March 31,2016
- 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 as on 19/05/16

	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)	Deputy General Manager Canara Bank (Deputed to Can Fin)
	Shri.P.B.Santhana Krishnan	Director (Independent)	Practicing Chartered Accountant
	Shri T. V. Rao	Director (Independent)	Director (E.C.) EXIM Bank
	Smt P.V.Bharathi	Director (Canara Bank Nominee)	General Manager Canara bank
	Shri S. A. Kadur	Director (Canara Bank Nominee)	General Manager Canara Bank

Data for last 10 Quarters

(Rs. Crores)

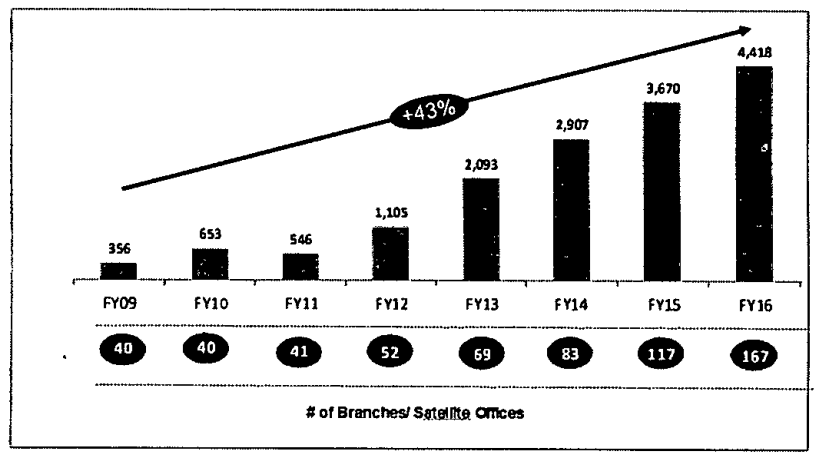
Income Statement	Dec13 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	Mar 16 Q4
NII	34.64	33.92	36.59	40.66	46.12	52.24	64.03	70.93	79.30	86.68
Other Income	5.66	5.65	5.61	8.74	7.37	7.22	5.80	9.17	12.28	11.89
Total opex	10.41	11.99	11.30	16.82	13.01	13.91	15.83	18.56	18.88	17.73
Provisions	1.00	-0.58	2.00	3.50	2.50	8.25	3.50	7.50	7.00	1.41
Tax/ DTL	8.54	7.8	10.14	10.83	14.03	18.41	18.59	20.68	25.50	31.89
Net Profit* (post DTL)	20.35	20.11	*18.96	*18.45	*25.95	*22.68	*32.10	*35.38	*42.16	*47.45

Balance Sheet (Cum)	Dec1 3 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	[illegible]
Shareholders Funds	448	452	471	490	518	771	799	829	866	878
Borrowings	4,817	5,288	5,751	8418	7033	7375	7737	8357	8797	9478
Loan book	5,355	5,844	6,355	7037	7634	8231	8717	9303	9695	10643
Total assets	5,471	5,912	6,395	7098	7695	8334	8794	9412	10014	10795

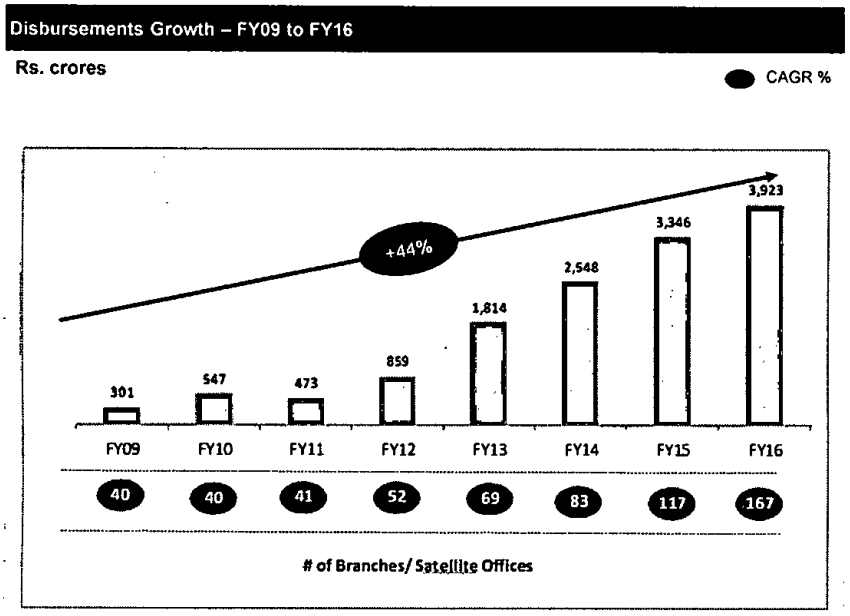
Key Ratios (Annualised)	Dec1 3 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q4	Jun15 Q1	Sep 15 Q2	Dec 15 Q3	Mar 16 Q4
NIM (%) (without Processing Charges)	2.85	2.71	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24
CAR (%)	14.98	13.84	13.24	12.50	14.38	18.39	18.05	17.23	21.14	20.89
Gross NPA	18.93	12.10	18.43	19.91	18.82	14.35	22.75	27.44	26.29	19.76
Net NPA	0.02	0.00	8.33	7.81	8.72	0.00	7.40	9.09	3.84	0.00

Sanctions- year to year

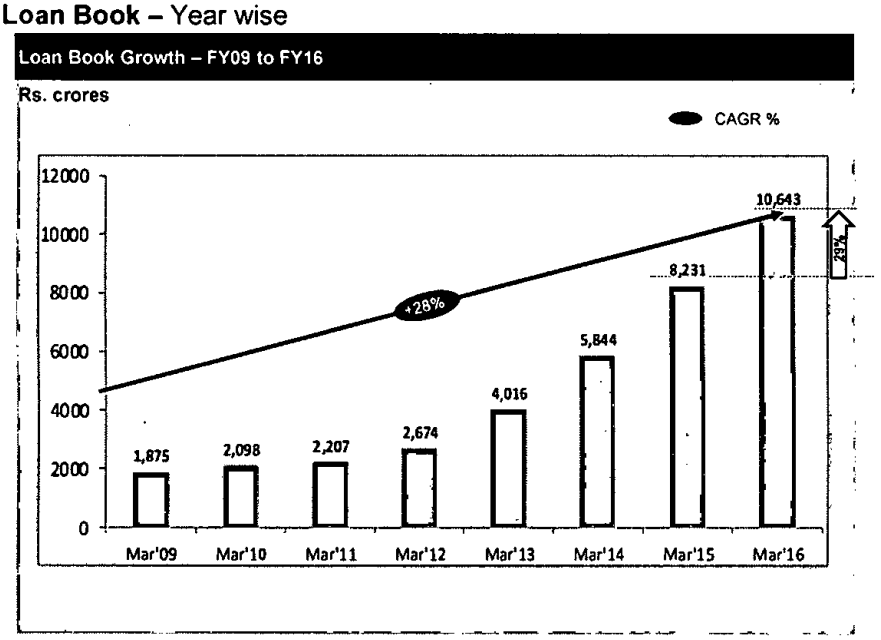
Sanction Growth – FY09 to FY16



Disbursements- year to year

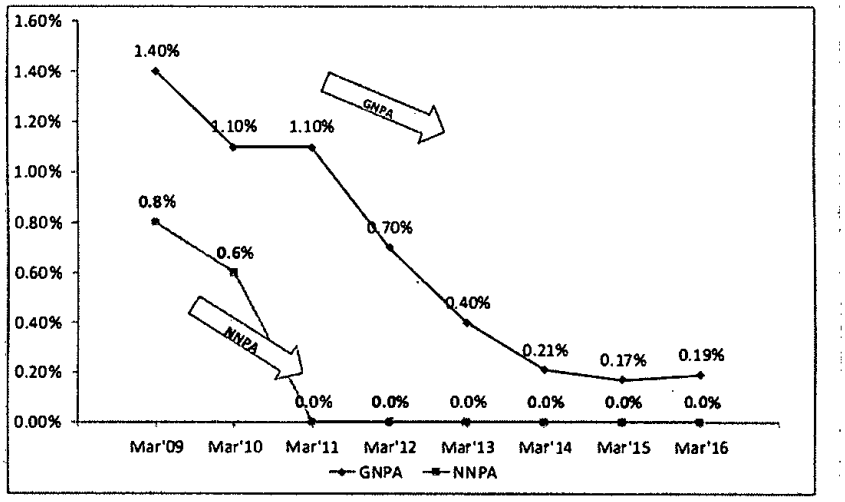


Loan Book – Year wise



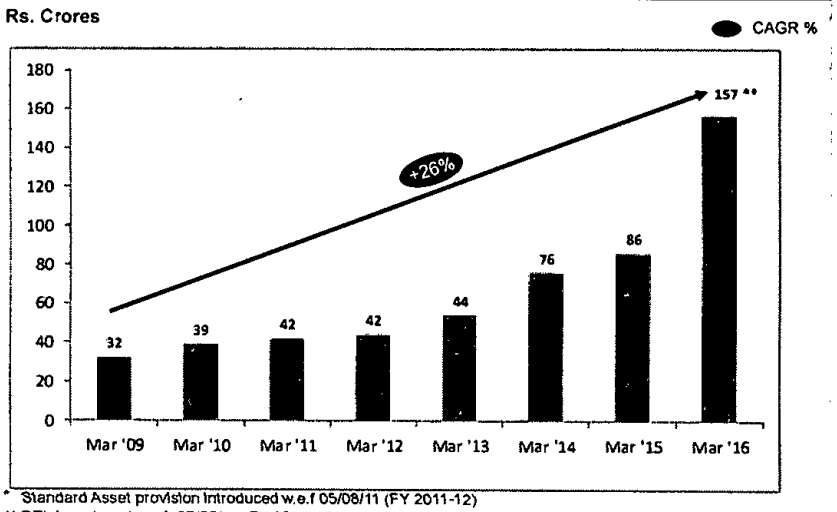
Asset quality - Year to Year

GNPA and NNPA - FY09 to FY16



Net Profit – Year to Year

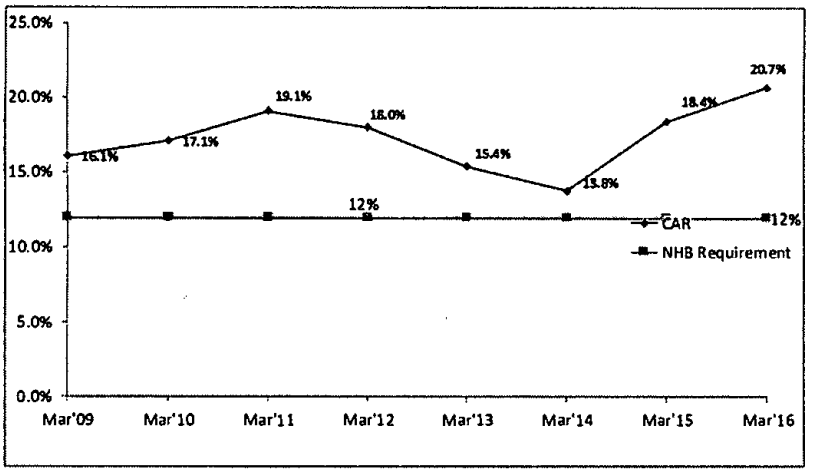
Net Profit growth – FY09 to FY16 (Annual)



* Standard Asset provision introduced w.e.f 05/08/11 (FY 2011-12)
** DTL introduced w.e.f. 27/05/14 (FY 2014-15)

Capital Adequacy- year to year

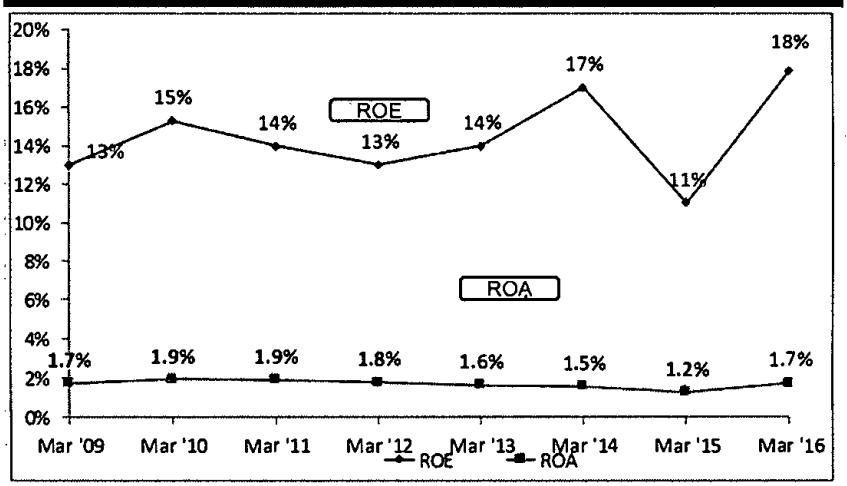
Comfortable Capital Adequacy – FY 09 to FY16



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

Return matrices – Return on Assets and Return on Equity- Year to Year

ROE and ROA – FY09 to FY16 (Annual)



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

Lending Basket

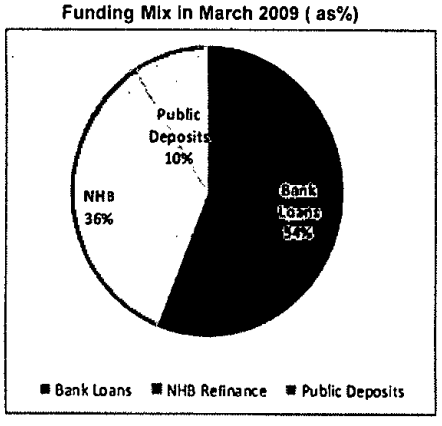
Category-wise Product-wise Distribution of Loan Book

Rs. In Cr

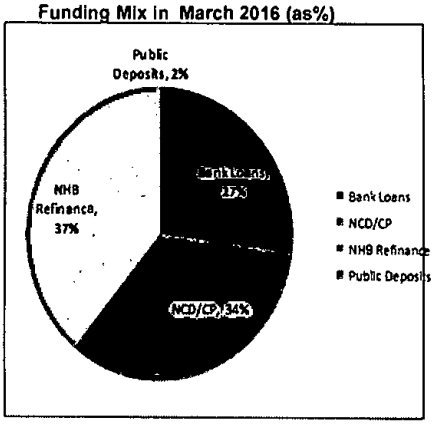
Sl. No.	Category/Product		Mar-13	Mar-14	Mar-15	Mar-16
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i)	Housing Loans	3339	4876	8215	7465
	ii)	Top-up Personal Loans	19	102	211	275
	iii)	Mortgage Loans/ Flexilap	78	183	254	332
	iv)	Commercial HL+ Loans for Sites	27	52	215	432
	v)	Others	4	27	50	58
		Sub Total	3467	5020	6945	8562
		(As a % to total)	*86%*	*86%*	*84%*	*80%*
2	Non Salaried Class- Self Employed & Non Professionals					
	i)	Housing Loans	437	647	880	1382
	ii)	Top-up Personal Loans	23	31	42	82
	iii)	Mortgage Loans/Flexilap	46	84	186	298
	iv)	Commercial HL+ Loans for Sites	7	12	88	228
	v)	Others	3	22	49	48
		Sub Total	516	796	1245	2036
		(As a % to total)	*13%*	*14%*	*15%*	*19%*
3	Builder Loans		26	19	28	29
		(As a % to total)	*0.65%*	*0.33%*	*0.34%*	*0.27%*
4	Staff Loans		6.95	9.29	13.44	15.78
		Grand Total	4018	5844	8231	10643

Funding Basket – increased focus on NCD/CPs

Funding Mix in March 2009 (as%)



Funding Mix in March 2016 (as%)



- Reduced dependence on Bank Loans from 54% in 2009 to 27% in March 2016
- With strong AAA ratings for our borrowing/NCD & A1+ for CP programs, cost of borrowing is reduced.

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 –117 branches & 50 Satellite Offices across 19 states / Union Territories as on 30/04/16

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

Punjab - Chandigarh

Goa

Rajasthan
Jaipur, Kota, Udeipur, Ajmer, Jodhpur

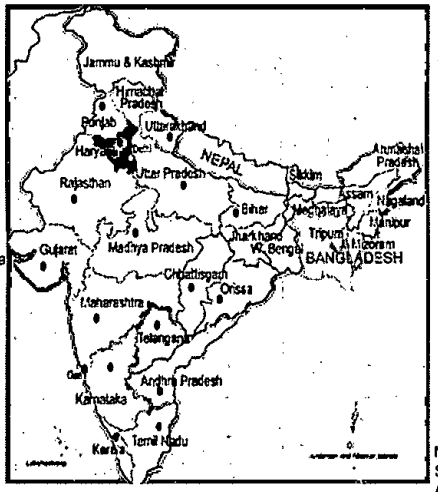
MP & Chhattisgarh
Bhopal, Gwalior, Raipur, Indore

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, Virudhunager, Tirunelveli, CBE- P N Palyam, Tirupur,, Kumbakonam, Thoothukudi, Pondicherry

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

Uttar Pradesh – Lucknow, Meerut, Greater Noida, Agra, Varanasi, , Dehradun,

Uttarakhand-Dehradun

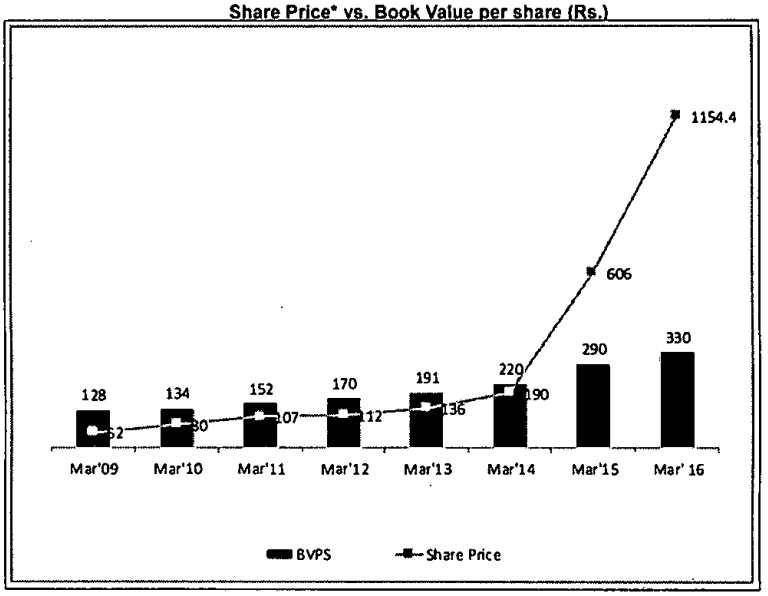
Andhra Pradesh – Nellore, Ongole, Tirupathi, Guntur, Kakinada, Vizag, Vijayawada, Vizag-Steel Plant, Warangel, Rajahmundry, Kurnool, Vizianagaram,

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

Delhi & Haryana (NCR)
New Delhi (2 branches) Gurgaon, Noida**, Sonepat, Faridabad, Dharuhera, Karnal, Ambala, Rohtak

*Karmadai SO merged with CBE-P N Palyam Branch w.e.f. 29/12/15

Stock price & Book Value – Year to Year



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

Statistics for March 16 quarter (3m)

1. Gross NPA continues to be low now (0.19)%
2. Loan approvals for Housing Loan is 76% and Non-Housing Loans is 24%
3. Average ticket size for Housing Loan and Non-Housing Loan are Rs.17.36 lakhs and Rs.13 lakhs respectively.
4. 74% of Housing Loans were granted to Salaried & Professional (S&P) category and 26% to Non-Salaried class.
5. 53% of the business is secured through DSA.

Performance Highlights – YoY growth as at 31/03/16

(% are annualized)

Sl. No.	Particulars	31/03/16	31/03/15
1	Branches + SO Network	140	117
2	Loan Book	10643cr	8231cr
3	Gross NPA	0.19%	0.17%
4	Net NPA	0.00%	0.00%
5	NIM - Without Processing Charges	3.24%	2.54%
6	NIM - With Processing Charges	3.66%	2.95%
7	ROA	1.69%	1.23%
8	ROE	17.89%	11.18%
9	Advance Yield	11.24%	11.27%
10	Cost of Borrowing	8.75%	9.55%
11	Interest Spread (9-10)	2.49%	1.72%
12	EPS (12m) (in Rs) (Actuals)	59.02	41.45
13	Capital Adequacy Ratio	20.69%	18.39%
14	Cost to Income Ratio	18.67%	25.61%

Figures with future perspectives

(Being expressed during Investor/Analyst meet, TV interviews, Press Releases, one-to-one interactions etc.)

1. Expected Loan book size will be Rs.35,000 Cr by 31/03/20 (Vision 2020 document)
2. Business Budgets for 2016-17 have been finalised by Board on 05/02/16.
   - Loan book size will be 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). We have already opened 7 branches & 20 Satellite Offices on 21/04/16 taking the network to 167 (Branches+SO) and will open further in 8 locations during the FY2016-17.
3. 29th Annual General Meeting of the Company is convened to be held on 20/07/16.

Disclaimer:

The forward looking statamants 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 davelopmants, the competitive environmant, ability to implemant the strategies and initiatives, technological changes, political, economic, regulatory and social conditions in India atc. that may causa the actual results, performance and achiavamants of CFHL to be matarially diffarent from any futura rasults, performance or achiavements expressad or implied by such forward looking statamants or othar projections.

Management Team as on 19/05/16

Managing Director - Mr. Sarada Kumar Hota

Deputy General Managers (6)	Asst. Gen. Managers (11)
Mrs. Shamila M , New Delhi Mr. K S Sathyaprakash, RO (upto 31/05/16) Mr. RM.Veerappan, Annasalai - Insp Unit Mr. P.Vijaya Sekhara Raju, BLR-Cunnigham Road Mr. Ajay kumar G shettar, BLR-Koramangala Mr. Atanu Bagchi, CFO(KMP) RO	Mr. Sudhakar B M, BLR-Vijayanagar Mr. N.Babu, Kukkatapally Mr. G.K.Nagaraja Rao, BLR-Jayanagar Mr. Prashanth Shenoy, Credit RO Mr. A.Madhukar, Gachibowli Mr. V.Durga Rao, IT RO Mr. R.Murugan, Annasalai Mr. Prakash shanbogue B, BLR-Sahakarnagar Mr. Jagadeesha Acharya, BLR-Uttarahalli 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, RO Mrs. Mallika Shetty- BLR-Kanakapura

Appendix

Year-wise statistics on:

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

Statistics On Business – Year to Year

Sl. No.	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
1	Loan Approvals(Rs. in cr)	1105	2093	2907	3670	4418
2	Loan Disbursements (Rs. in cr)	859	1814	2548	3346	3923
3	Total Loan Outstanding (Rs. in cr)	2674	4016	5844	8231	10643
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	2599	3782	5331	7298	9362
	(ii) Non Housing Loans (Rs. in cr)	76	234	513	934	1291
5	Borrowings (Rs. in cr.)	2300	3539	5269	7375	9478
6	NPA					
	(i) Gross NPA (Rs. in cr.)	19	16	12	14	20
	(ii) Gross NPA %	0.71	0.39	0.21	0.17	0.19
	(iii) Net NPA %	NIL	NIL	NIL	NIL	NIL

Statistics On Business – Year to Year

Sl. No	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
7	Average Assets (Rs. in cr.)					
	(i) Housing Loan	2303	3132	4607	6234	8188
	(ii) Non Housing Loan	46	118	340	736	1090
	(iii) Investments	39	21	20	20	24
8	Average Borrowings (Rs. in cr.)	1994	2798	4299	6388	8401
9	No. of Branches/Offices					
	(i) Branches	52	69	83	107	110
	(ii) Satellite Offices	0	0	0	10	30
10	No. of employees (incl. Junior Officers on Contract)	251	319	387	491	553

Statistics On Income & Expenditure

SL No	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
11	Interest Collected (Rs. in cr)					
	i. Housing Loan	270	356	509	686	891
	ii. Non Housing Loan	6	21	47	100	152
	iii. Investment	3	1	1	1	1
12	Processing Charges (Rs. in cr)	7	14	21	28	39
13	Other Income (Rs. in cr)	0.65	0.21	0.26	0.73	0.61
14	Total Income (Rs. in cr) (11+12+13)	287	393	578	817	1083
15	Interest Paid (Rs. in cr)	196	283	423	610	743
16	Net Interest Income (NII) (Rs. in cr) (11-15)	83	96	134	178	301
17	Staff Cost (Rs. in cr)	11	16	18	25	33
18	Other Expenses (Rs. in cr)					
	i. Establishment (Rent, Repairs & maintanance, Professional fee, Advertising, Auditors fee)	5	6	7	8	10
	ii. DSA Commission	1	4	6	8	8
	iii. IT payments etc.	0	1	2	2	3
	iv. Others (Travalling & conveyance, bad debts, bank charges, rates & taxes, etactricity, postage, etc.)	3	4	5	6	7

Statistics On Income & Expenditure

SL No	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
19	Depreciation (Rs. in cr)	0.55	1.16	2.01	3.73	3.46
20	Operating Cost (Rs. in cr) (17+18+19)	20	33	41	53	64
21	Bad Debts written off (Rs. in cr)	2.81	3.29	3.22	2.10	3.29
22	Total Cost (Rs. in cr) (15+20+21)	218	319	467	665	810
23	Operating Profit (Rs. in cr) (14-22)	68	74	111	152	273
24	Provisions & Taxes (Rs. in cr)					
	i. Standard Assets	11.00	6.85	8.00	12.00	14.00
	ii. Non Performing Assets	(3.61)	(8.24)	(3.56)	2.25	5.41
	iii. Income Tax	17.80	20.20	30.93	43.23	80.00
	iv. Deferred Tax Liability/(Asset)	(0.58)	0.78	0.24	7.98	16.76
25	Net Profit (Rs. in cr) (23-24)	44	54	76	86	167

Statistics On Financials & Ratios

SL No	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
26	Share Capital (Rs. in cr)	20.49	20.49	20.49	26.62	26.62
27	Reserves (Rs. in cr)	327.09	371.68	431.81	744.86	851.42
28	Shareholder's Funds – Tier I (Rs. in cr) (26+27 – DTA)	341.92	387.30	447.44	771.49	878.04
29	Number of Shares (in cr)	2.05	2.05	2.05	2.66	2.66
30	Tier II Capital (Rs. in cr) - SA Provision	11.15	18.00	26.00	38.00	52.00
	-Tier II Bonds	0.00	0.00	0.00	100.00	100.00
31	Dividend					
	i. Percentage	30	40	65	70	*100
	ii. Amount (Rs. in cr) excluding tax	6.15	8.20	13.32	18.64	26.63
	iii. Payout Ratio %	14.05	15.15	17.59	21.61	16.95
	iv. Dividend yield %	2.67	2.94	3.41	1.15	0.87
32	Book Value (BV) (FV of share ₹10) (Rs.) ((26+27)/29)	169.63	191.40	220.80	290.03	330.00
33	Earnings per Share (EPS) (25 / 29) (Rs.)	21.36	26.42	36.93	32.42	59.02
34	Return on Equity (ROE) % (25 /(26+27))	12.59	13.80	16.74	11.18	17.89
35	Return on Average Asset (ROA) % (25 / 7)	1.83	1.65	1.53	1.23	1.69

Note:
Sl No 31 :Subject to declaration at the ensuing Annual General Meeting.
Sl. No 33&34 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 35 : If computed including DTL component(Rs.8.68 Cr.),ROA will 1.37% for 2014-15

Statistics On Financials & Ratios

	Parameters	2011-12	2012-13	2013-14	2014-15	2015-16
36	Closing Stock Price (CMP/NSE) (₹ as on 31st March)	112.45	135.90	190.70	607.40	1154.35
37	CMP/ Earnings Ratio (P/E Ratio) (36/ 33)	5.26	5.14	5.16	14.65	19.56
38	CMP / Book Value (P/B Ratio) (36/ 32)	0.66	0.71	0.86	2.09	3.50
39	Risk Weighted Assets (Rs. in cr)	1961.04	2631.41	3421.11	4945.71	4979.46
40	Capital Adequacy Ratio (CAR) % ((28+30)/39)	18.00	15.40	13.84	18.39	20.69
41	Net Interest Margin (NIM) % pa (16/ 7)	3.51	2.93	2.71	2.54*	3.24
42	Cost to Income Ratio % (21 / (16+12+13))	22.04	29.80	26.22	25.61	18.67
43	Average Business Per Branch (Rs. in cr)	47.94	49.38	61.65	67.15	86.71
44	Average Business Per Employee (BPE) (Rs. in cr)	10.88	11.43	13.90	15.90	18.52
45	Average Yield on Assets % pa (11/7)	11.70	11.58	11.22	11.27	11.24
46	Average Cost of Borrowings % pa (15/8)	9.81	10.11	9.83	9.55	8.75
47	Interest Spread % pa (45-46)	1.89	1.47	1.39	1.72	2.49
48	Gearing Ratio (5/28)	6.73	9.14	11.78	9.57	10.79

Note:
Sl. 41 - * If processing Charge (Sl.No. 12) is added, NIM will be 2.84% pa for 2014-15 & 3.66% for 2015-16