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

CAN FIN HOMES LTD
Registered Office
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Basavanagudi, BENGALURU – 560 004
E-mail: investor.relationship@canfinhomes.com
Tel :080 26564259Fax :080 26565746
Web: www.canfinhomes.com
CIN:L85110KA1987PLC008699

CFHRO SE CS LODR 41/2018
28/04/2018

ONLINE SUBMISSION

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

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q4 FY18 results

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post results for Q4 FY18 ended 31/03/2018.

This intimation letter along with annexures will be made available on the Company's website www.canfinhomes.com today.

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. 29/1 BASAVANAGUDI BANGALORE

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

4QFY18 ended March 2018

About us

Legacy

- 30 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 with the shareholding of 30%
- Listed in 1991. Carries a legacy of an uninterrupted dividend payment since inception
- Dominance in South (73% of business) as at March 2018

Focus

- To promote ownership in home lending across India, with a motto of friendship finance and good service - with focus on retail lending
- To focus on Housing loan to Individuals (@ March 2018: 89.5% of loan book for Housing; 10.5% Non Housing)
- To have strong fundamentals with ethical & transparent practices and prudent underwriting

Reach

- Headquartered in Bangalore
- Pan-India presence with 133 branches, 20 Affordable Housing Loan Centers & 20 Satellite Offices, spread across 19 States / Union Territories
- Added 109 branches/ Satellite Offices in the last Five years

Financials

- YoY growth in Loan Book, NII, Operating Profit & Net Profit are 18.3%, 21%, 24% and 28% respectively.
- Gross NPA & Net NPA improved to 0.43% & 0.20% resp. (0.46% & 0.25% resp @ Q3 end).
- AAA / A1+ ratings for Loans/ NCDs/ CP

Vision

- To reach the loan book size of Rs.40,000 Crore by March 2022 with a CAGR of 26.2%

  high asset quality, transparent & 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	Director (Independent)	Practicing Chartered Accountant
	Smt. Bharati Rao	Additional Director (Independent)	Former Dy. Managing Director State Bank of India
	Shri Shreekant M Bhandinad	Dy Managing Director (Addl Whole Time Director)	Dy General Manager Canara Bank (On Deputation to Can Fin Homes)

Performance Highlights - FY18

- ✓ Three landmarks annexed - Loan Book: Rs.15000 Cr +, NII: Rs.500 Cr + and PAT: Rs.300 Cr +
- ✓ Y-o-Y growth in Quarterly Disbursements improved consistently

  from 4% in Q2 & 9% in Q3 to 12% now in Q4.
- ✓ Quarterly growth in outstanding Loan Book (Y-o-Y) resuming back to normal

  from -19% in Q2 & -15% in Q3 to +10% now in Q4.
- ✓ NII, OP & PAT for FY18 rose by 21%, 24% & 28% (Y-o-Y) respectively.
- ✓ NIM: 3.53%, RoAA: 2.09%, RoE: 22.41% and EPS: Rs.22.67
- ✓ Cost to Income Ratio improved to 15.21% from 17.02% at Mar'17
- ✓ Gross NPA & Net NPA improved to 0.43% & 0.20% resp (0.46% & 0.25% in Q3).
- ✓ 90.7% of fresh loan approvals during the year were for Housing & 9.3% for Non-Housing
- ✓ 73% of the total loan book as at Mar'18 comes from Salaried & Professional segment.

- ✓ Board has recommended Dividend of Rs.2/- per equity share of face value Rs.2/- each.

Performance Highlights - Q4 FY18

Amount in Rs. Crore

Sl. No.	Particulars	Mar'18 (3m)	Dec'17 (3m)	Mar'17 (3m)	Mar'18 (12m)	Mar'17 (12m)	Growth % (Y-o-Y)
1	New Approvals	1454	1547	1392	5760	5451	6%
2	Disbursements	1386	1322	1234	5207	4792	9%
3	**Outstanding Loan Book**	**15743**	**15058**	**13313**	**15743**	**13313**	**18.3%**
4	Interest Income	386.32	378.41	345.81	1490.56	1306.08	14%
5	Fees & Other Income	13.23	16.42	15.67	56.50	47.05	20%
6	**Total Income**	**399.55**	**394.83**	**361.48**	**1547.06**	**1353.12**	**14%**
7	Interest Expenditure	255.76	250.47	226.94	980.78	884.03	11%
8	Other Expenditure	24.69	20.80	23.34	86.13	80.70	7%
9	**Total Expenditure**	**280.45**	**271.27**	**250.28**	**1066.91**	**964.72**	**11%**
10	**Profit Before Tax & Provisions**	**119.10**	**123.56**	**111.21**	**480.16**	**388.38**	**24%**
	Net Interest Income	**130.56**	**127.94**	**118.87**	**509.78**	**422.05**	**21%**
	Cost to Income Ratio (%) (excluding Bad debts)	**15.21**	**14.54**	**17.02**	**15.21**	**17.02**	

Performance Highlights - Q4 FY18

Amount in Rs. Crore

Sl. No.	Particulars	Mar'18 (3m)	Dec' 17 (3m)	Mar'17 (3m)	Mar'18 (12m)	Mar'17 (12m)	Growth % (Y-o-Y)
10	**Profit Before Tax & Provisions**	**119.10**	**123.56**	**111.21**	**480.16**	**388.38**	**24%**
11	Provision for SA & NPA	0.76	9.22	1.30	22.10	18.80	18%
	Prior period Adjustments*	--	--	--	--	-0.59	
12	**Profit Before Tax**	**118.33**	**114.34**	**109.90**	**458.06**	**370.17**	**24%**
13	Provision for Taxation & DTL	42.87	34.24	39.61	156.28	134.91	16%
14	**Profit After Tax**	**75.46**	**80.10**	**70.29**	**301.77**	**235.26**	**28%**
15	Earnings per share*	5.67	6.02	5.28	22.67	17.68	
16	Gross NPA	67.49	68.82	27.92	67.49	27.91	
	Gross NPA Ratio (%)	**0.43**	**0.46**	**0.21**	**0.43**	**0.21**	
17	Net NPA	31.62	37.51	0.00	31.62	0.00	
	Net NPA Ratio(%)	**0.20**	**0.25**	**0.00**	**0.20**	**0.00**	

* EPS adjusted to Face Value of Rs.2/- per Equity Shares (Subdivision with effect from 13/10/2017)

Key Quarterly Data

Amounts in Rs. Crore

Income Statement	Dec-14 Q 3	Mar-15 Q4	Jun-15 Q1	Sep-15 Q2	Dec-15 Q3	Mar-16 Q4	Jun-16 Q1	Sep-16 Q2	Dec-16 Q3	Mar-17 Q4	Jun-17 Q1	Sep-17 Q2	Dec-17 Q3	Mar-18 Q4
NII	48.12	**52.24**	64.03	70.93	79.3	**86.68**	91.87	100.99	110.33	**118.87**	123.30	127.98	127.94	**130.56**
Other income	7.37	**7.22**	5.8	9.17	12.26	**11.89**	10.34	12.09	8.95	**15.67**	12.23	14.62	16.42	**13.23**
Total opex	13.01	**13.91**	15.63	16.56	16.88	**17.73**	18.18	19.80	19.38	**23.34**	20.20	20.44	20.80	**24.69**
Provisions	2.50	**6.25**	3.50	7.50	7.00	**1.41**	5.50	6.00	6.00	**0.72**	4.15	7.96	9.22	**0.76**
Tax/ DTL	14.03	**16.41**	18.59	20.68	25.5	**31.99**	28.8	32.22	34.28	**39.61**	39.97	39.20	34.24	**42.87**
Net Profit	25.95	**22.88**	32.10	35.38	42.18	**47.45**	49.73	55.06	59.61	**70.87**	71.22	74.99	80.10	**75.46**

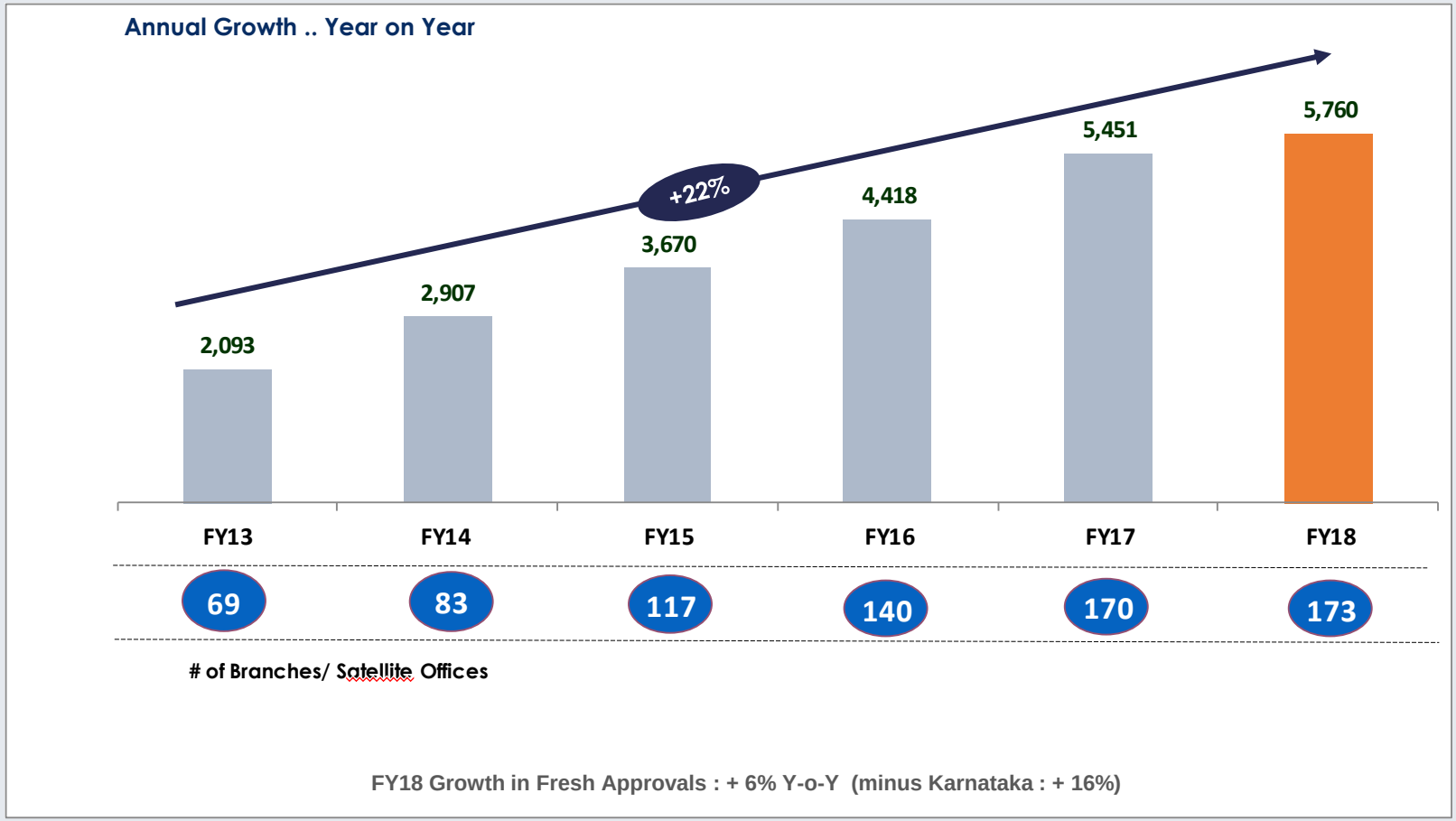
Balance Sheet (Cum)	Dec-14 Q 3	Mar-15 Q4	Jun-15 Q1	Sep-15 Q2	Dec-15 Q3	Mar-16 Q4	Jun-16 Q1	Sep-16 Q2	Dec-16 Q3	Mar-17 Q4	Jun-17 Q1	Sep-17 Q2	Dec-17 Q3	Mar-18 Q4
Shareholders Funds	516	**771**	799	829	866	**878**	919	964	1015	**1076**	1115	1190	1271	**1346**
Borrowings	7033	**7375**	7737	8357	8797	**9478**	9987	10779	11380	**11872**	12276	12827	13303	**13925**
Loan book	7634	**8231**	8717	9303	9895	**10643**	11183	11980	12688	**13313**	13808	14456	15058	**15743**
Total assets	7695	**8334**	8794	9412	10014	**10795**	11267	12124	12847	**13458**	13886	14575	15219	**15807**

Key Ratios (Annualised)	Dec-14 Q 3	Mar-15 Q4	Jun-15 Q1	Sep-15 Q2	Dec-15 Q3	Mar-16 Q4	Jun-16 Q1	Sep-16 Q2	Dec-16 Q3	Mar-17 Q4	Jun-17 Q1	Sep-17 Q2	Dec-17 Q3	Mar-18 Q4
NIM (%) (Excl. Proc. Chg)	2.50	**2.54**	3.04	3.10	3.17	**3.24**	3.39	3.44	3.49	**3.54**	3.65	3.64	3.58	**3.53**
CAR (%)	14.36	**18.39**	18.05	17.23	21.14	**20.69**	19.53	18.87	18.76	**18.50**	19.17	18.79	19.16	**19.07**
Gross NPA (%)	0.25	**0.17**	0.26	0.29	0.27	**0.19**	0.24	0.25	0.24	**0.21**	0.38	0.40	0.46	**0.43**
Net NPA (%)	0.09	**0.00**	0.08	0.10	0.04	**0.00**	0.04	0.03	0.01	**0.00**	0.17	0.18	0.25	**0.20**

Fresh Approvals

CAGR %

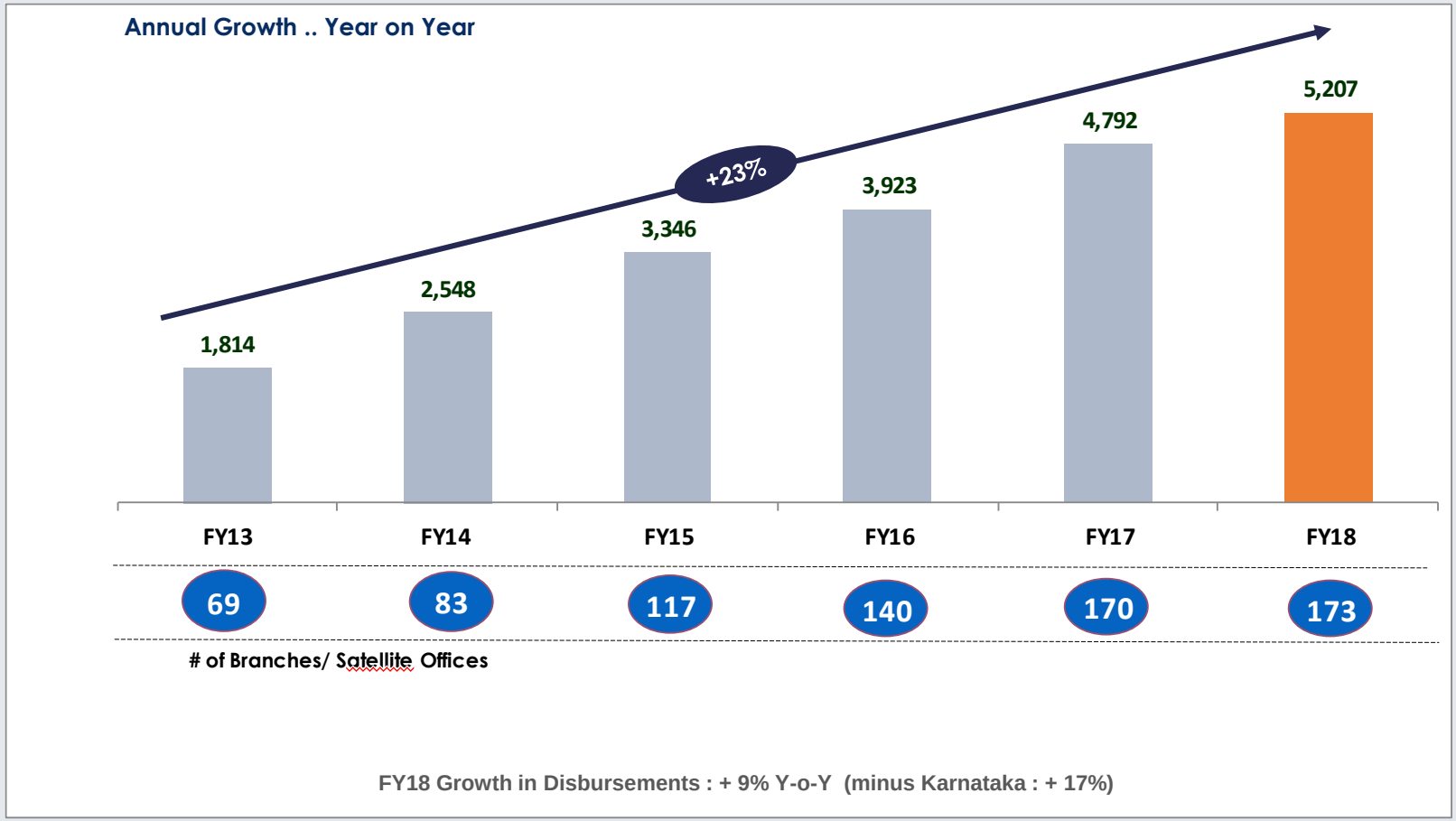
Amounts in Rs. crores



Disbursements

CAGR %

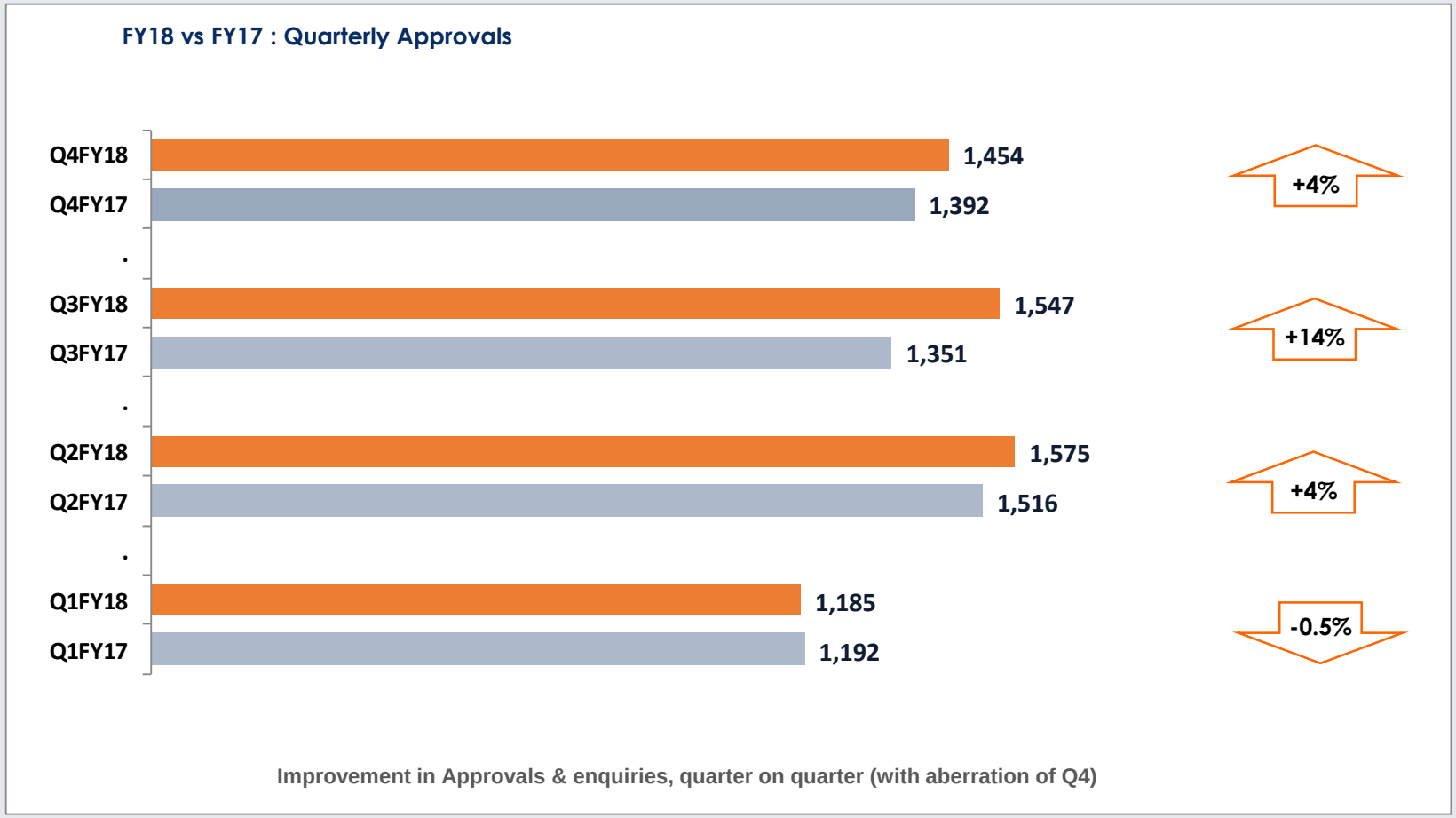
Amounts in Rs. crores



Loan Book Growth

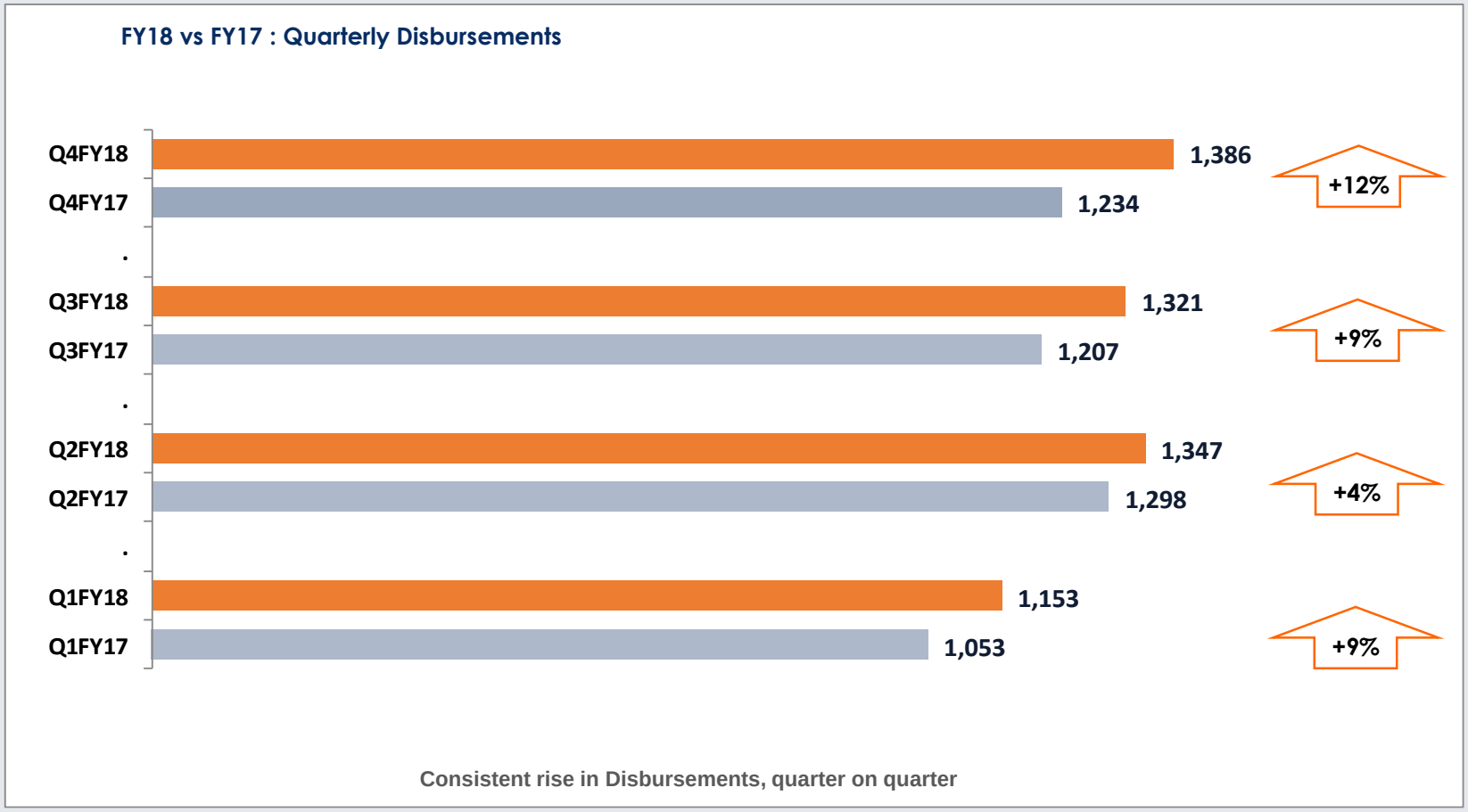
Fresh Approvals (QoQ)

Amounts in Rs. crores



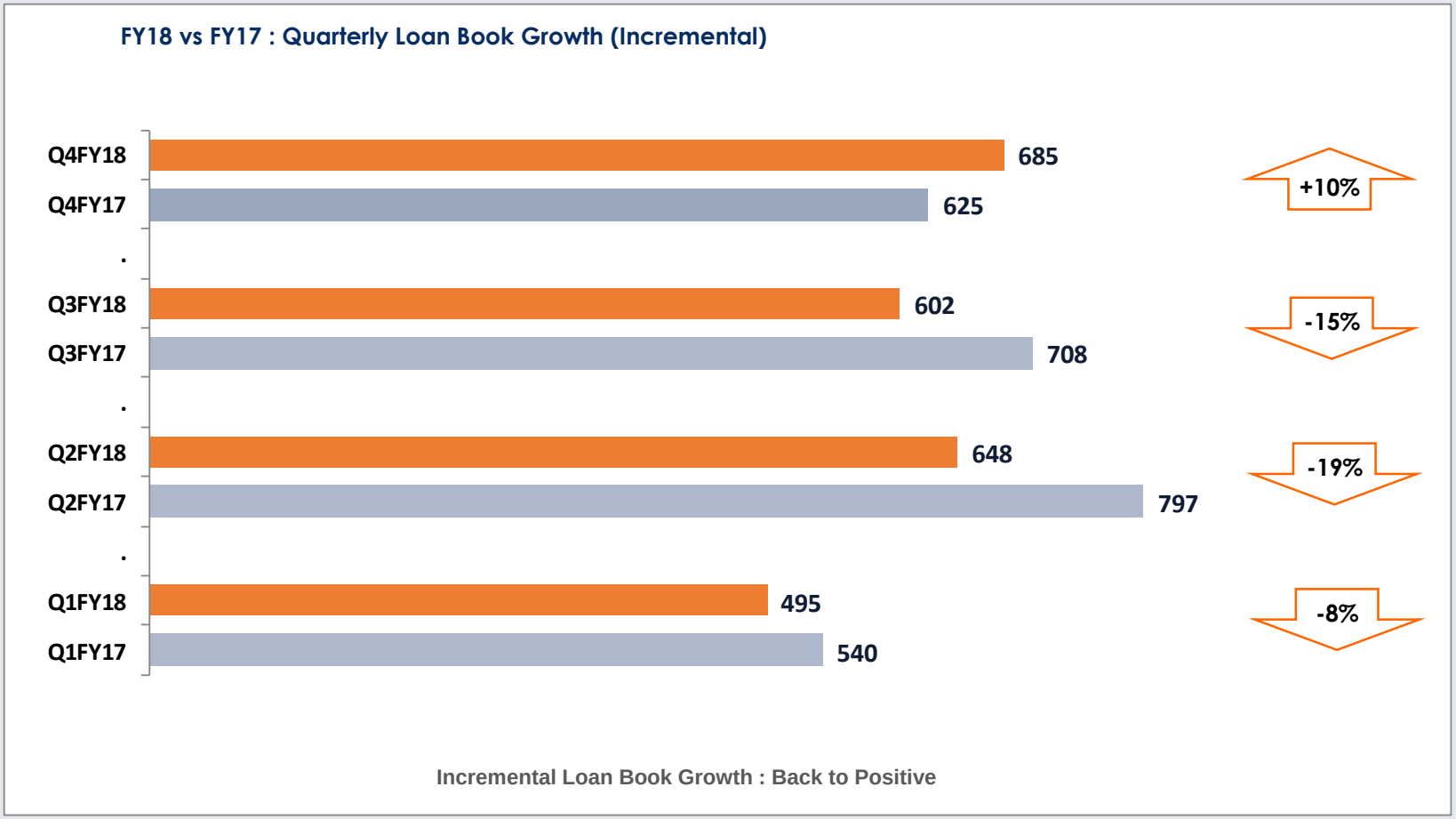
Disbursements (QoQ)

Amounts in Rs. crores

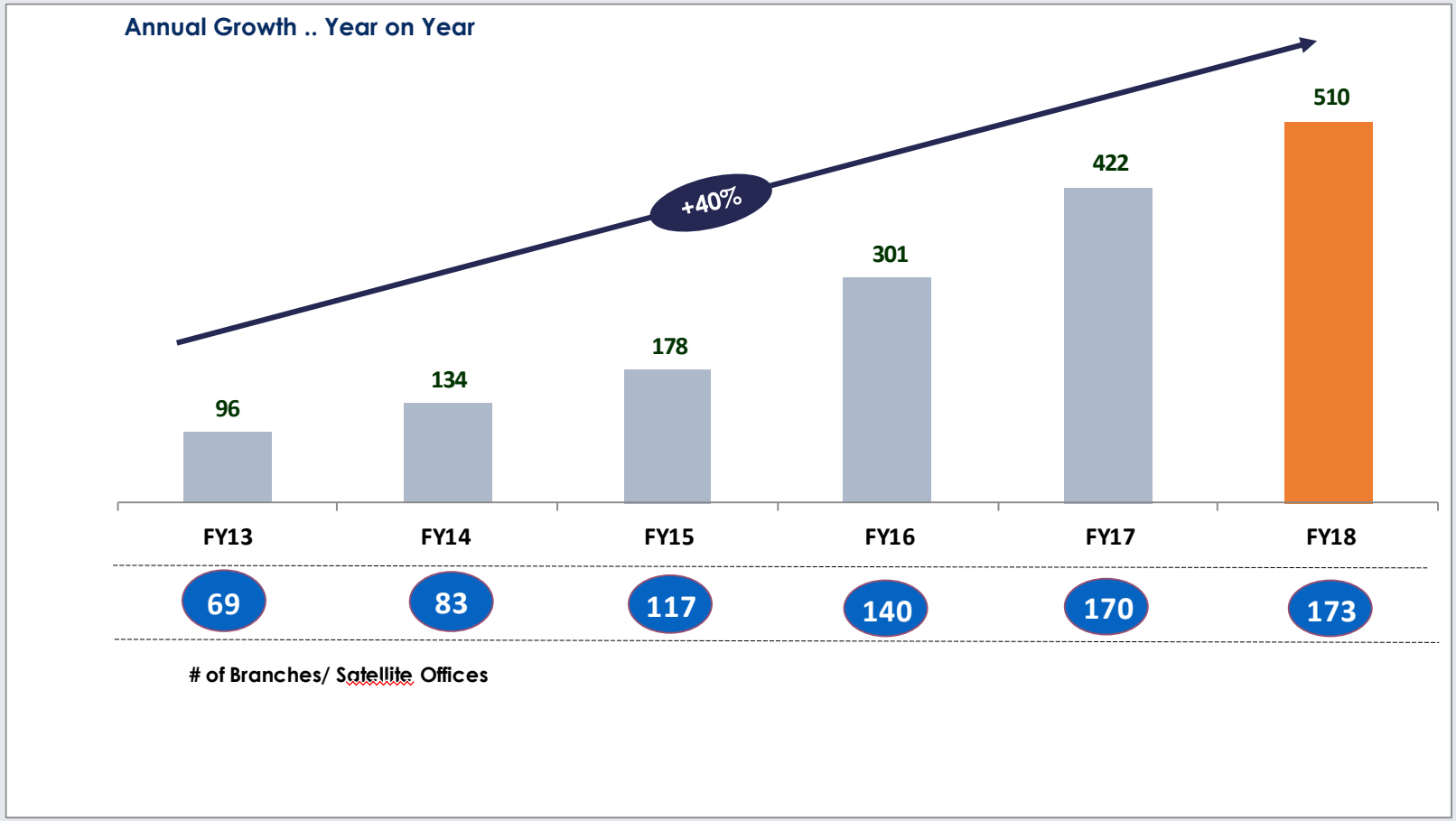


Loan Book Growth (QoQ)

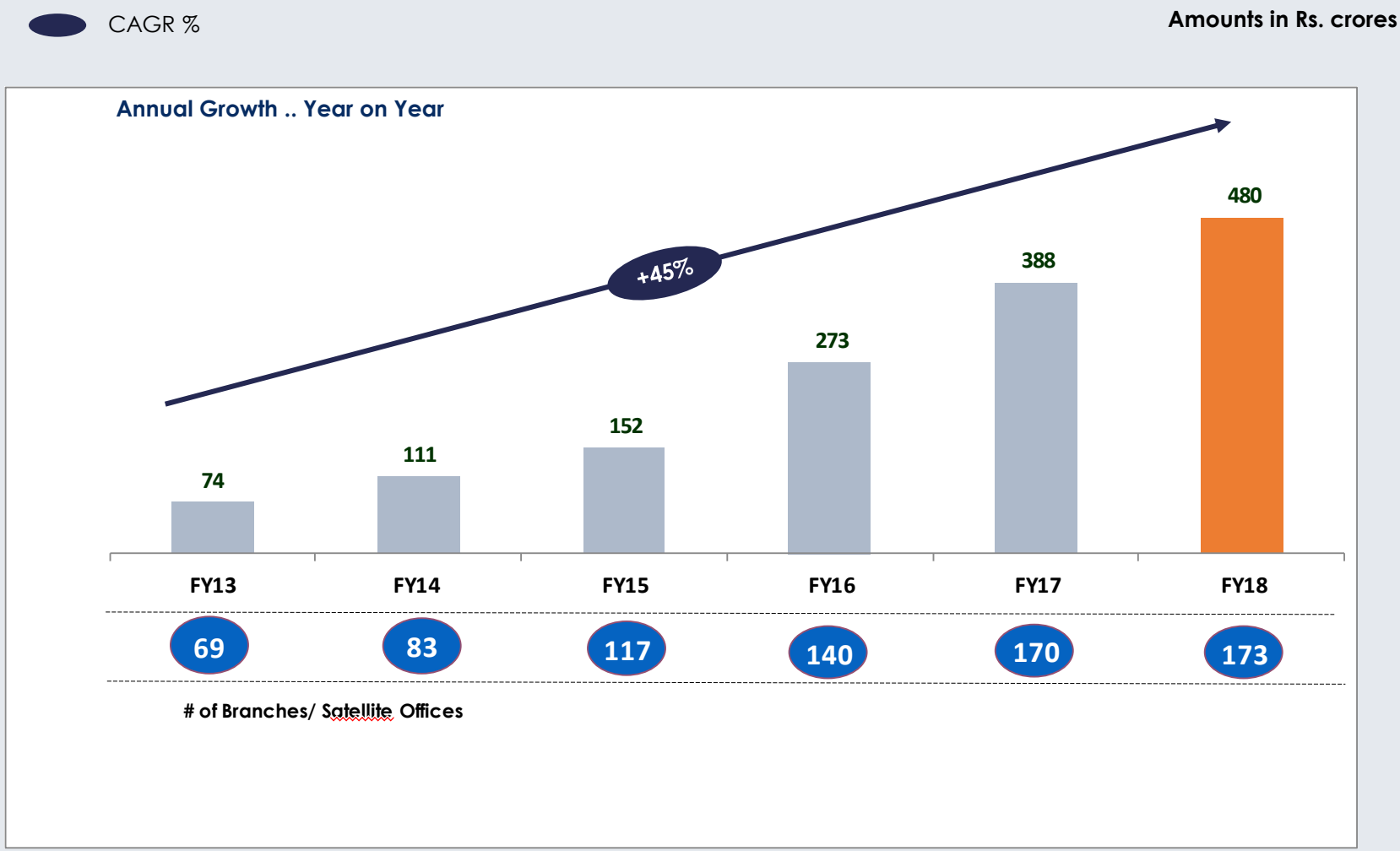
Amounts in Rs. crores



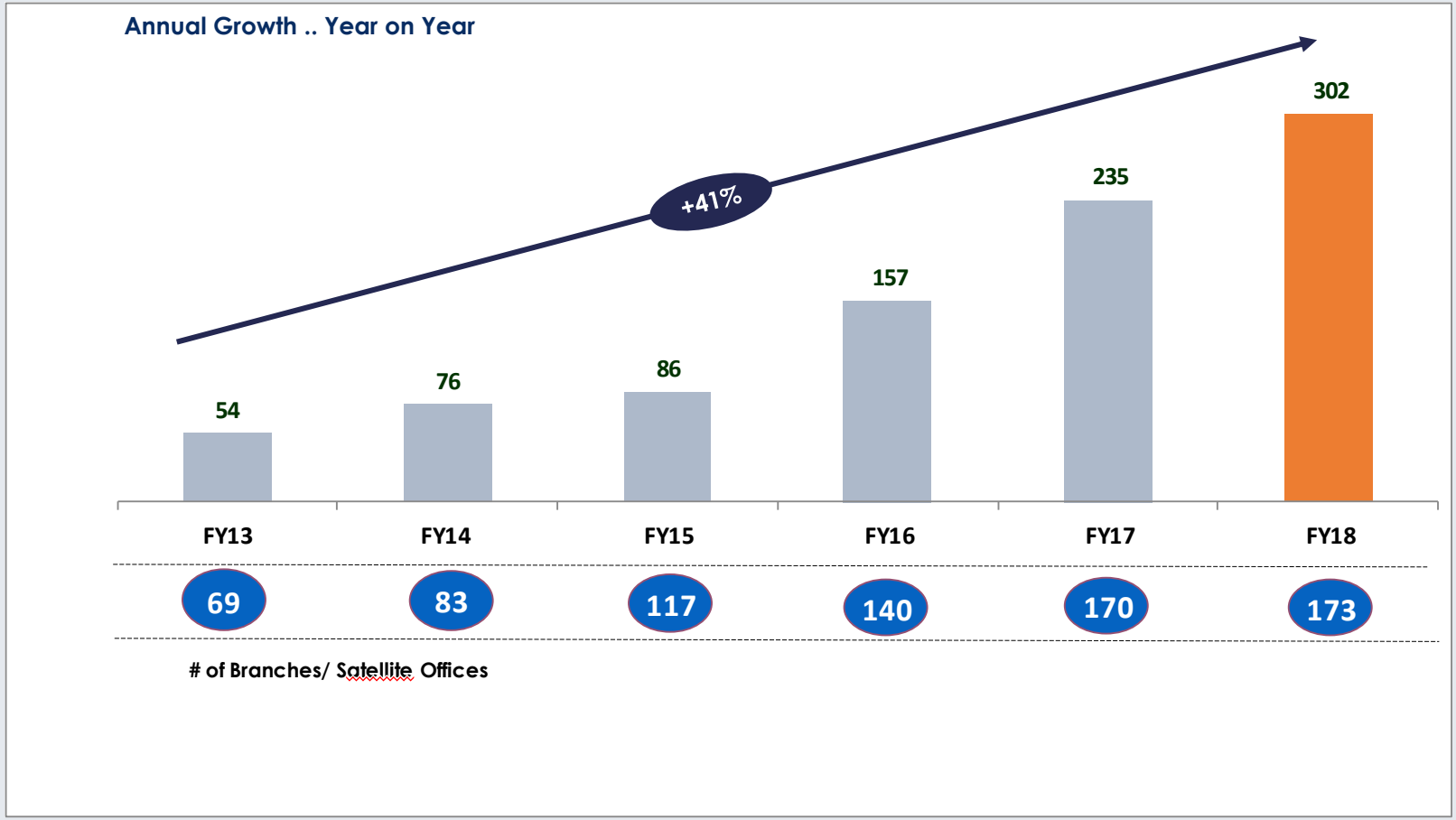
Net Interest Income (YoY)



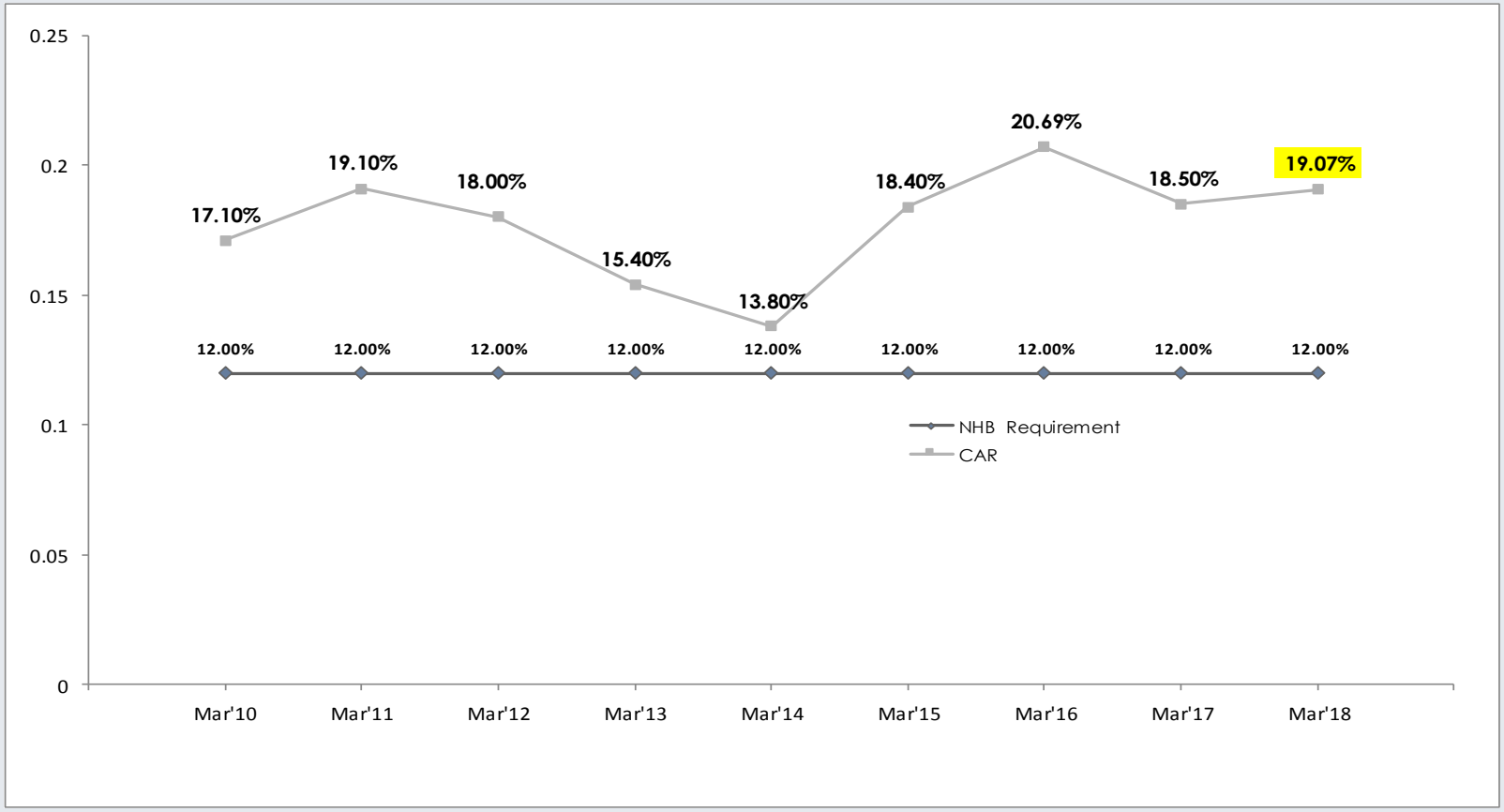
Operating Profit (YoY)



Net Profit (YoY)

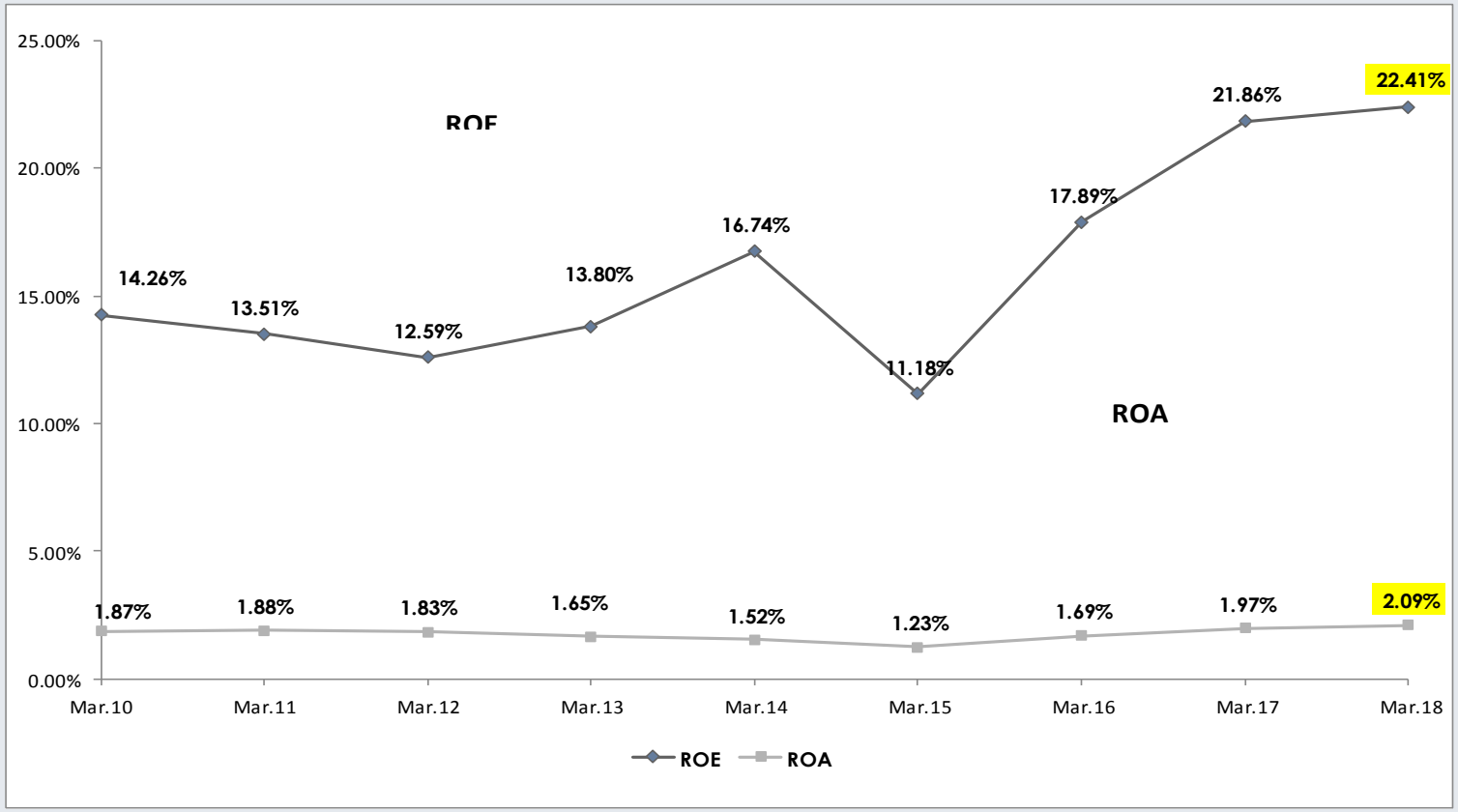


Capital Adequacy



Adequate CRAR of 19.07% vs NHB requirement 12%. Tier I : 16.96%

Return Matrices - ROA & ROE



Leverage Ratio improved to 10.34% (vs 11.03% a year ago).

Movement of NPA

Amount in Rs. Crore

Sl. No.	Particulars	Current Year	Previous Year
1	**Movement of NPAs (Gross)**		
	Opening balance	27.91	19.76
	Additions during the year	55.69	12.95
	Reductions during the year	16.11	4.80
	Closing balance	67.49	27.91
2	**Movement of provisions for NPAs**		
	Opening balance	27.91	19.76
	Provisions made during the year	34.88	8.50
	Write-off/write-back of provisions	26.93	0.35
	Closing balance	35.87	27.91

SARFAESI action initiated during the year in 373 NPA accounts (Rs.60.08 crore) of which Securities sold in 27 accounts (Rs 6.69 crore) and 118 accounts (18.70 crore) upgraded through recovery

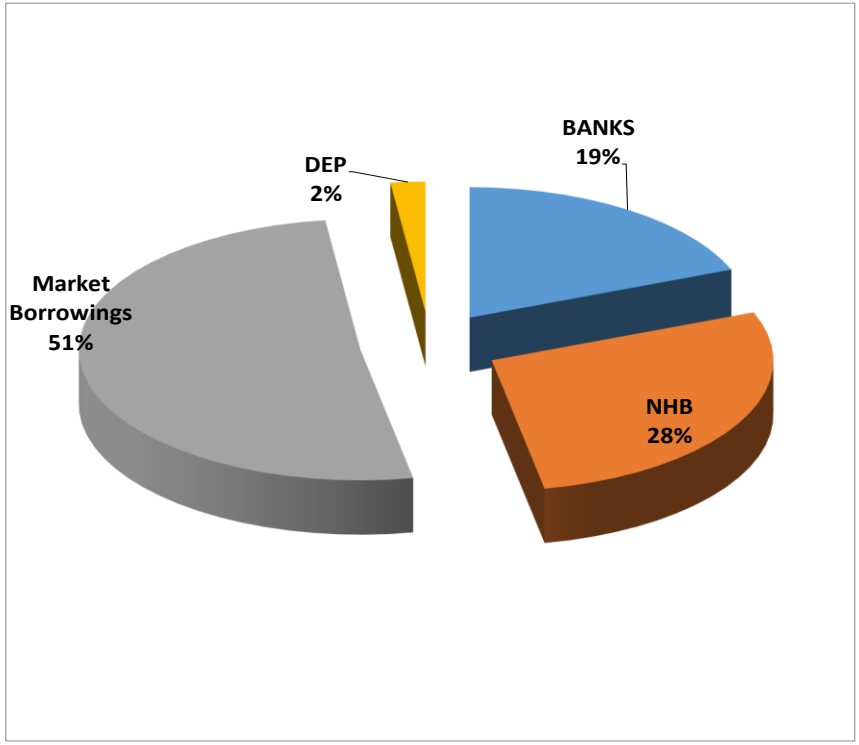
Lending Basket

Category-wise Product-wise Distribution of Loan Book

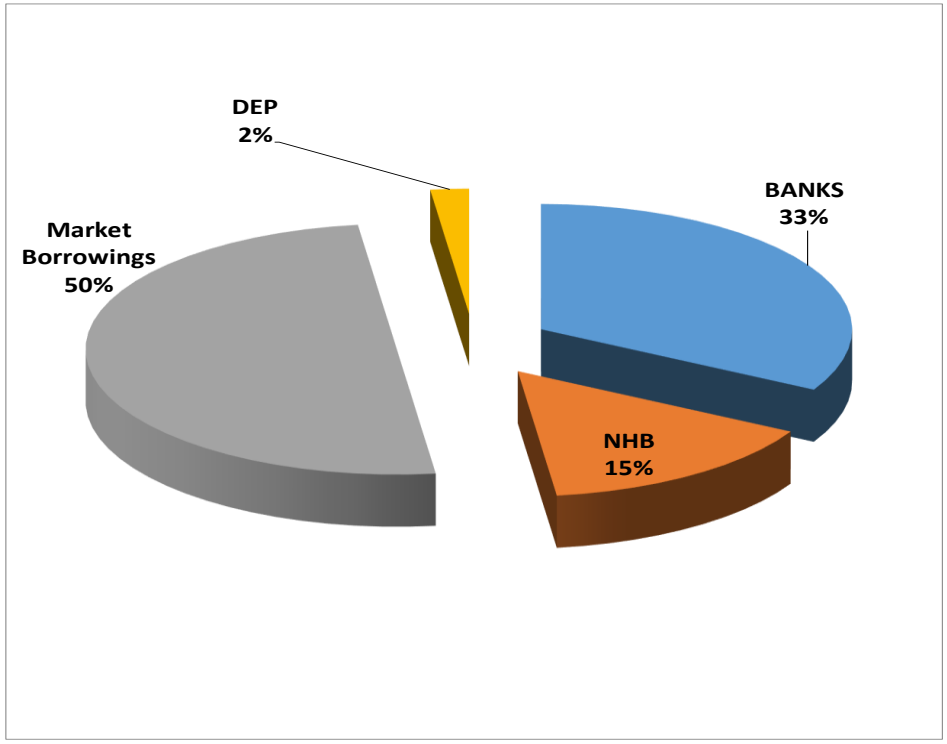
Sl. No.	Category/Product		Mar-17	June-17	Sept-17	Dec-17	Mar-18
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals						
	i)	Housing Loans	9163	9450	9814	10195	**10665**
	ii)	Top-up Personal Loans	297	298	314	304	**338**
	iii)	Mortgage Loans/ Flexilap	381	378	378	376	**369**
	iv)	Loans for Sites	140	135	133	132	**131**
	v)	Others	49	45	46	66	**24**
		Sub Total	10030	10306	10685	11073	**11527**
		(As a % to total)	*75%*	*75%*	*74%*	*74%*	***73%***
2	Non Salaried Class- Self Employed & Non Professionals						
	i)	Housing Loans	2585	2793	3045	3264	**3493**
	ii)	Top-up Personal Loans	120	125	140	148	**163**
	iii)	Mortgage Loans/Flexi Lap	426	435	445	442	**439**
	iv)	Loans for Sites	55	56	55	51	**49**
	v)	Others	62	62	60	59	**54**
		Sub Total	3248	3471	3746	3964	**4198**
		(As a % to total)	*24%*	*25%*	*26%*	*26%*	***27%***
3	Builder Loans		17	14	7	2	**0.37**
		(As a % to total)	*0.12%*	*0.09%*	*0.05%*	*0.01%*	**-**
4	Staff Loans		18	17	18	19	**18**
		Grand Total	13313	13808	14456	15058	**15743**

Funding Basket

Funding Mix @ March 2017 (as %)



Funding Mix @ March 2018 (as %)



- Backed by strong AAA ratings for our borrowing/NCD & A1+ for CP programs
- Cost of borrowing stands reduced at 7.65% (vs 7.72% at Dec'17 and 8.35% at Mar'17)

Ratings as on 31/03/18

Sl. No.	Nature of Borrowing	Rating Agency		
		ICRA Ltd.	FITCH	CARE
1	Deposits	MAAA - Negative	-	-
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+	IND A1+	CARE A1+

Branch network - 133 branches, 20 AHLCs & 20 Satellite Offices

Punjab - Chandigarh

Rajasthan - Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara

Gujarat - Ahmedabad, Vadodara, Surat

MP - Bhopal, Gwalior, Indore, Mandideep, Jabalpur, Pithampur

Chhattisgarh - Raipur, Bilaspur, Bhilai

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

Karnataka - Bengaluru (20 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Doddaballapur, Ramanagaram, Attibele, Thanisandra, Whitefield, Dharwad.

Kerala - Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur

Odisha – Bhubaneshwar, Berhampur

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, Thirumangalam, Batlagundu.

Goa

Pondicherry

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

Uttarakhand - Dehradun

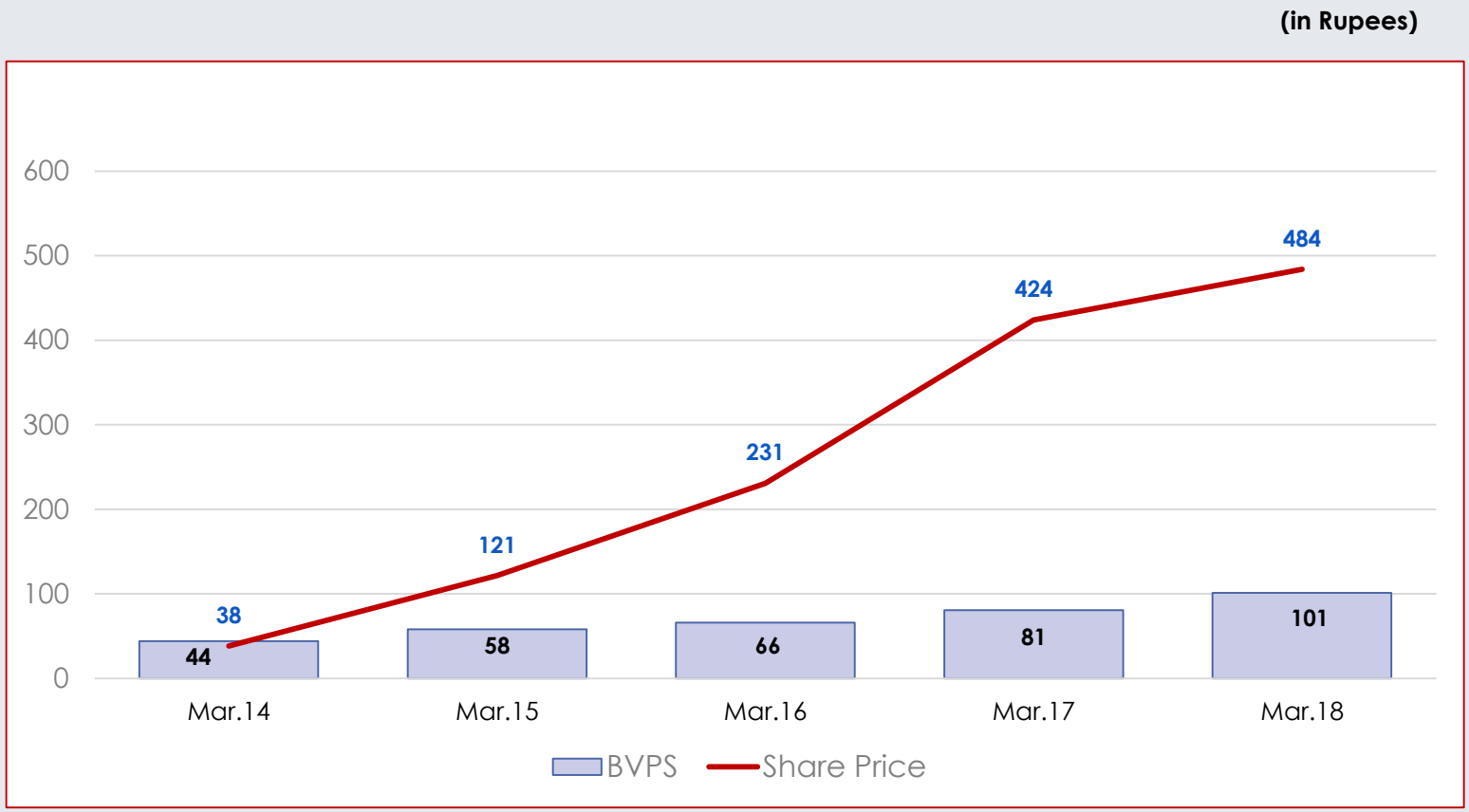
Andhra Pradesh - Nellore, Ongole, Tirupathi, Guntur, Kakinada, Vizag, Vijayawada, Vizag-Steel Plant, Rajahmundry, Kurnool, Vizianagaram, Gollapudi, Tenali , Eluru, Mangalagiri

Telangana - Hyderabad (7 branches), Warangal, Karimnagar, Khammam, Sangareddy,Ghatkesar, A S Rao Nagar.

Delhi - Nehru Place, Pitampura

Haryana - Gurgaon, Manesar, Sonepat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal

Stock Price - Book Value



(Book Value & Price adjusted to Face Value of Rs.2/- per Equity Shares (Subdivision of Shares effective 13/10/2017)
Closing price as on the last trading day of the respective financial year/specific days (Source: BSE)

New Initiatives FY18

- ✓ Can Fin Homes completes 30th Year of its service to the Nation
- ✓ 9 branches and 4 Satellite offices opened during the year taking total number of outlets to 173.
- ✓ 20 Affordable Housing Loan Centres (AHLCs) opened (conversion of SOs).

  Upcountry units dedicated to cater to GRHS / LUH / CLSS (PMAY)
- ✓ Induction of Specialist Officers (CA/CS/Legal/IT Professionals) & Management Trainees (MBAs)
- ✓ Introduced 'Annual Resetting of Rate of Interest' for benefit of borrowers.
- ✓ Introduced 4 new products, New Gruhalakshmi Rural Housing Scheme, New Urban Housing Scheme, CFHL Nishchint and CFHL-Top up loan during the current financial year.
- ✓ Introduction of Centralised Processing Centre (CPC) and Centralised Collection Centre (CCC) @ Bangalore
- ✓ Shares of the Company split to Rs.2/- each (Record date: 13th October 2017)
- ✓ Foray in to distribution of Insurance Products through Corporate Agency

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

Awards ..

✓ **FE Best Bank Survey 2017**

Awarded Runner-Up in NBFC category

Additional Whole Time Director on Board ..

✓ **Mr Shreekant M Bhandiwad, Dy General Manager, Canara Bank has been inducted to Board as Deputy Managing Director to strengthen the management team & operations.**

Mr Shreekant M Bhandiwad, M Sc (Agri), CAIIB is a senior banker with over 24 years of commercial banking experience. Till recently, he was heading the Rajasthan operations of Canara Bank as the Circle Head of Jaipur. With over 10 years' service left with him, Mr Shreekant is one of the youngest Top Executives of Canara Bank.

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

Future Outlook

Vision 2022 :

- ✓ Loan book size of Rs.40,000 Cr by the end of FY2022 (CAGR of 26%)

Business Budget for 2018-19:

- ✓ Loan book size of Rs.19,500 Cr vs Rs.15,743 Cr at Mar'18 (+24%)

Branch Expansion Plan for 2018-19:

- ✓ 20 New Branches/AHLCs to be opened in growth centres
- ✓ Total Network (Branch/AHLC & SOs) to reach 190 by Mar'19

- ✓ Focus on Affordable Housing with a proper mix of Non-Housing segments
- ✓ Salaried & Professional class would continue to be our niche segments
- ✓ Raising of fresh equity upto Rs.1000 Crore through Rights Issue

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	FY 17-18
1	Loan Approvals(Rs. in cr)	2907	3670	4418	5451	5760
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	4792	5207
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	13313	15743
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	11767	14089
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1546	1654
5	Borrowings (Rs. in cr.)	5269	7375	9478	11872	13925
6	NPA					
	(i) Gross NPA (Rs. in cr.)	12	14	20	28	67
	(ii) Gross NPA %	0.21	0.17	0.19	0.21	0.43
	(iii) Net NPA %	NIL	NIL	NIL	NIL	0.20

Business Profile

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18
7	No. of Branches/Offices	83	117	140	170	173
	(i) Branches	83	107	110	134	153
	(ii) Satellite Offices	0	10	30	36	20
8	No. of employees (incl. Junior Officers on Contract Excl. Sub-Staff)	387	491	553	578	612
9	Interest Collected (Rs. in cr)					
	i. Housing Loan	509	686	891	1108	1277
	ii. Non Housing Loan	47	100	152	196	211
	iii. Investment	1	1	1	2	2
10	Processing Charges (Rs. in cr)	21	28	39	46	51
11	Other Income (Rs. in cr)	0.26	0.73	0.61	1.06	5.99
12	Total Income (Rs. in cr)	578	817	1083	1353	1547

Earnings Profile

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18
13	Interest Paid (Rs. in cr)	423	610	743	884	981
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	422	510
15	Staff Cost (Rs. in cr)	18	25	33	39	44
16	Other Expenses (Rs. in cr)					
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	12	15
	ii. DSA Commission	6	8	8	10	9
	iii. Others (Travelling & conveyance, bank charges, rates & taxes, electricity, postage, etc.)	7	8	10	15	15
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	3.73	3.09
18	Operating Cost (Rs. in cr)	41	53	64	80	86
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	0.85	-
20	Total Cost (Rs. in cr)	467	665	810	965	1067
21	Operating Profit (Rs. in cr)	111	152	273	388	480

Earnings Profile

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18
22	Provisions & Taxes (Rs. in cr) i. Provisions ii. Income Tax iii. Deferred Tax Liability/(Asset) iv. Prior period adjustment	 4.44 30.93 0.01 0.23	 14.25 43.23 7.98 0.00	 19.41 80.00 16.76 0.00	 18.80 115.13 19.78 -0.59	 22.10 128.69 27.60 0.00
23	Net Profit (Rs. in cr)	76	86	157	235	302
24	Share Capital (Rs. in cr)	20.49	26.62	26.62	26.62	26.63
25	Reserves (Rs. in cr)	431.81	744.86	851.42	1049.68	1319.86
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	1076.30	1346.50
27	Number of Shares (in cr)	2.05	2.66	2.66	2.66	13.31
28	Tier II Capital (Rs. in cr) - SA Provision -Tier II Bonds	26 0	38 100	52 100	62.65 100.00	64.75 100.00
29	Earnings per Share (EPS) (Rs.)*	7.39	6.48	11.80	17.68	22.67

* EPS adjusted to Face Value of Rs.2/- per Equity Shares (Subdivision with effect from 13/10/2017)

Financial Ratios

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	FY 17-18
30	Return on Equity (ROE) %	16.74	11.18	17.89	21.86	22.41
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.97	2.09
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	6521.71	7756.23
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	18.50	19.07
34	Net Interest Margin (NIM) %	2.71	2.54	3.24	3.54	3.53
35	Cost to Income Ratio %	26.22	25.61	18.67	17.02	15.21
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	97.88	109.07
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	20.68	23.88
38	Average Yield on Assets % pa	11.22	11.27	11.24	10.96	10.33
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	8.35	7.70
40	Interest Spread % pa	1.39	1.72	2.49	2.61	2.63
41	Gearing Ratio	11.78	9.57	10.79	11.03	10.34

Average Business per Branch @ Mar '18 is estimated taking only the 134 branches/AHLCs as at previous March

Thank You