



Can Fin Homes Ltd.
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Basavanagudi, BANGALORE – 560 004
E-mail: compsec@canfinhomes.com
Tel: 080 26565736, 26564259 Fax: 080 26565746
Web: www.canfinhomes.com
CIN-L85110KA1987PLC008699

CFHRO LODR 020 SE CS 2015-16
22/01/2016

Online submission

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

Dear Sir,

Sub: Compliance under Regulation 30 and 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
Ref: Our letter CFHRO LODR 019 SE CS 2015-16 dated 22/01/2015

Pursuant to Regulations 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a Press release post announcement of Unaudited Financial Results of the Company for the 3rd quarter and nine months ended 31/12/2015.

We have also attached the modified Investor's Presentation of the Company as at 31/12/2015.

The above Press Release and Investor Presentation are being uploaded on the website of the company <http://www.canfinhomes.com/>

We also wish to bring to your notice that the Managing Director of the Company was interviewed by 'ET Now' today, post dissemination of the above results on both the above Stock Exchanges.

This may please be treated as compliance made under Regulations 30 and 33 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Thanking you,

Yours faithfully,
for CAN FIN HOMES LTD.,

Veena G Kamath
Company Secretary

Encl: As above.



CAN FIN HOMES LTD
Press Release – Detailed version

FINANCIAL RESULTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2015

The unaudited standalone and consolidated financial results for the nine months of the financial year 2015-16, was declared on 22/01/16 following the meeting of the Board of Directors on that day in Bangalore. The accounts have been subject to a limited review by Company's statutory auditors in line with the regulatory guidelines.



C Ilango, Managing Director

Performance Highlights (9 months)

- For the nine months ended December 31, 2015, the operating profit stood at **Rs 192.42 crore** as compared to Rs 106.16 crore in the corresponding period of the previous year, representing a **growth of 81%**.
- The profit after tax for the nine months ended December 31, 2015 stood at **Rs 109.66 crore**, representing a **growth of 73%** as compared to Rs. 63.36 crore in the corresponding period of the previous year.
- Gross NPA is Rs 26.29 cr amounting to Rs.0.27% of loan book.

Financials for the Quarter ended December 31, 2015 (Standalone – 3 months)

- For the quarter ended December 31 2015, the profit before tax stood at **Rs 74.68 crore** as compared to Rs.63.55 crore in the preceding quarter (30/09/15) representing a growth of 17.51% Q to Q.
- The profit after tax stood at **Rs 42.18 crore** compared to Rs.35.38 crore in the previous quarter 30/09/15, indicating a growth of 19.22%.

Other Statistics:

| Sl No | Head | 31/12/15 | 31/12/14 |
|-------|------------------------|----------|----------|
| 1 | Branches+SO Network | 137 | 114 |
| 2 | Loan Book | 9895cr | 7634cr |
| 3 | Gross NPA | 0.27% | 0.25% |
| 4 | Net NPA | 0.04% | 0.09% |
| 5 | NIM a)Without PC | 3.17% | 2.49% |
| | b)With PC | 3.58% | 2.91% |
| 6 | ROA | 1.62% | 1.26% |
| 7 | ROE | 16.88% | 16.38% |
| 8 | Interest Spread | 2.22% | 1.49% |
| 9 | EPS(9m)(in Rs) | 41.19 | 30.93 |
| 10 | Capital Adequacy Ratio | 21.14% | 14.35% |





Can Fin Homes Ltd. at a glance

28 years of vision, passion and progress and offering home loans since 1987.....and it is just a beginning

Information to investors up to 31/12/15

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 December 31,2015

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 December 31,2015
- To have strong fundamentals with ethical & transparent practices and prudent underwriting

Reach

- Headquartered in Bangalore
- Pan-India presence with 110 branches & 27 Satellite Offices in over 19 States/Union Territories as on December 31,2015
- Added 69 branches and 27 satellite offices in the last four years

Financials








- YoY (Dec 14 to Dec 15) growth of Loan Book, Nii, Operating Profit & Net Profit are 30%, 71%, 81% and 73% respectively.
- GNPA is 0.27% as on December 31,2015
- AAA / A1+ ratings for Loans/ NCDs/ CP

Vision

- To reach the loan book size of Rs.35,000 Crore 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.C. Ilango | Managing Director | General Manager Canara Bank (Deputed to Can Fin as MD) |
|  | Shri.P.B.Santhana Krishnan | Director (Independent) | Practicing Chartered Accountant |
|  | Shri S. A. Kadur | Director (Canara Bank Nominee) | General Manager Canara Bank |
|  | Shri T. V. Rao | Director (Independent) | Director – (E.C.) EXIM Bank |
|  | Smt P.V.Bharathi | Director (Canara Bank Nominee) | General Manager Canara bank |

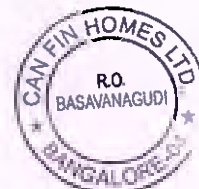
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Data for last 10 quarters

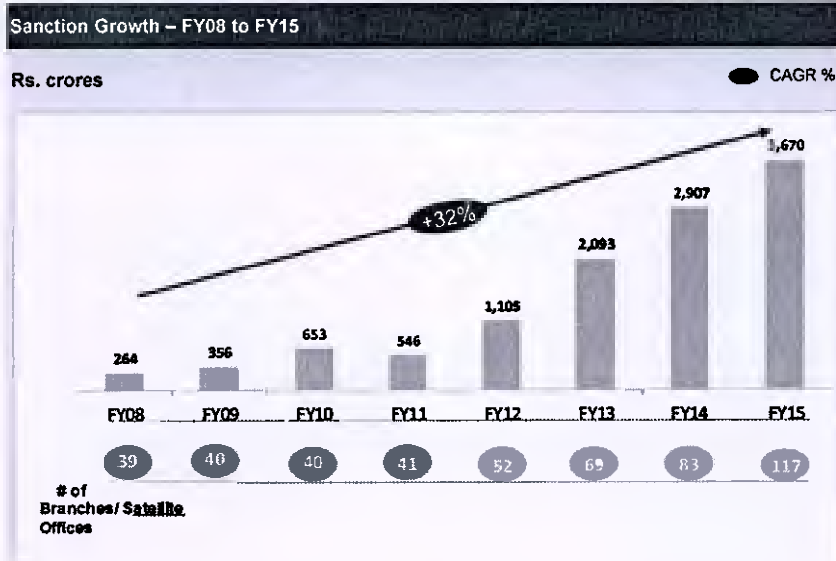
(Rs. Crores)

| Income Statement | Sep13 Q 2 | Dec13 Q 3 | Mar14 Q 4 | Jun14 Q 1 | Sep14 Q 2 | Dec14 Q 3 | Mar15 Q 4 | Jun15 Q 1 | Sep 15 Q 2 | Dec 15 Q 3 |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| Nil | 32.78 | 34.84 | 33.92 | 30.19 | 40.66 | 48.12 | 55.24 | 64.03 | 70.93 | 79.30 |
| Other income | 5.39 | 5.66 | 5.65 | 5.81 | 8.74 | 7.37 | 7.22 | 5.60 | 9.17 | 12.26 |
| Total opex | 10.92 | 10.41 | 11.99 | 11.30 | 18.82 | 13.01 | 13.81 | 15.63 | 16.56 | 16.88 |
| Provisions | 1.50 | 1.00 | -0.56 | 2.00 | 3.50 | 2.50 | 6.25 | 3.50 | 7.50 | 7.00 |
| Tax/ DTL | 7.00 | 8.54 | 7.8 | 10.14 | 10.63 | 14.03 | 16.41 | 16.59 | 20.66 | 25.50 |
| Net Profit* (post DTL) | 18.74 | 20.35 | 20.11 | *18.98 | *18.45 | *25.95 | *22.88 | *32.10 | *35.36 | *42.18 |
| Balance Sheet (Rs. Crores) | Sep13 Q 2 | Dec13 Q 3 | Mar14 Q 4 | Jun14 Q 1 | Sep14 Q 2 | Dec14 Q 3 | Mar15 Q 4 | Jun15 Q 1 | Sep 15 Q 2 | Dec 15 Q 3 |
| Shareholders Funds | 427 | 448 | 452 | 471 | 490 | 516 | 771 | 799 | 829 | 866 |
| Borrowings | 4,315 | 4,817 | 5,268 | 5,751 | 6,418 | 7,033 | 7,375 | 7,737 | 8,357 | 8,727 |
| Loan book | 4,864 | 5,355 | 5,844 | 6,355 | 7,037 | 7,634 | 8,231 | 8,717 | 9,303 | 9,811 |
| Total assets | 4,970 | 5,471 | 5,912 | 6,395 | 7,088 | 7,695 | 8,334 | 8,794 | 9,412 | 10,014 |
| Key Ratios (Percentage) | Sep13 Q 2 | Dec13 Q 3 | Mar14 Q 4 | Jun14 Q 1 | Sep14 Q 2 | Dec14 Q 3 | Mar15 Q 4 | Jun15 Q 1 | Sep 15 Q 2 | Dec 15 Q 3 |
| NIM (%) | 2.98 | 2.85 | 2.71 | 2.40 | 2.41 | 2.50 | 2.54 | 3.04 | 3.10 | 3.17 |
| CAR (%) | 15.85 | 14.88 | 13.84 | 13.24 | 12.50 | 14.38 | 18.38 | 18.05 | 17.23 | 21.14 |
| Gross NPA | 18.44 | 18.83 | 12.10 | 18.43 | 19.91 | 18.82 | 14.35 | 22.75 | 27.44 | 26.28 |
| Not NPA | 0.78 | 8.02 | 0.00 | 6.33 | 7.81 | 8.72 | 0.00 | 7.40 | 9.09 | 3.94 |

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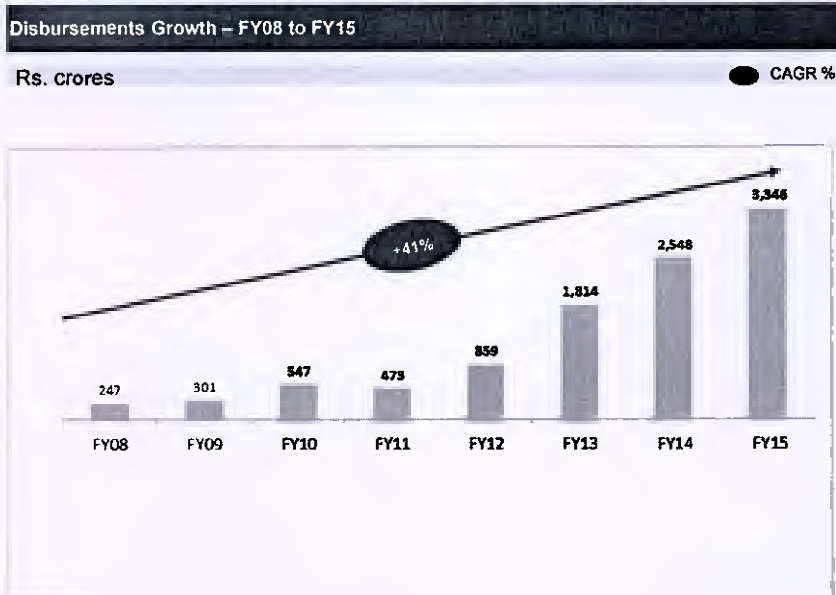


Sanctions- year to year



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Disbursements- year to year

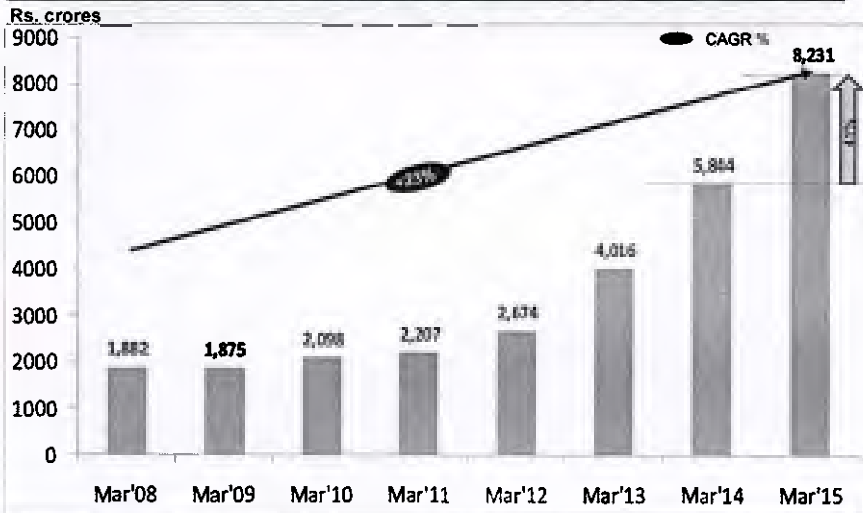


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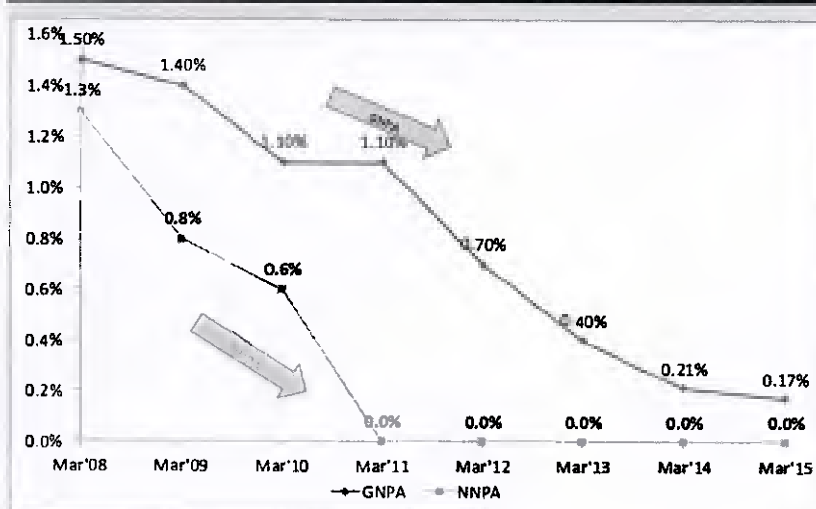
Loan Book – Year wise

Loan Book Growth – FY08 to FY15



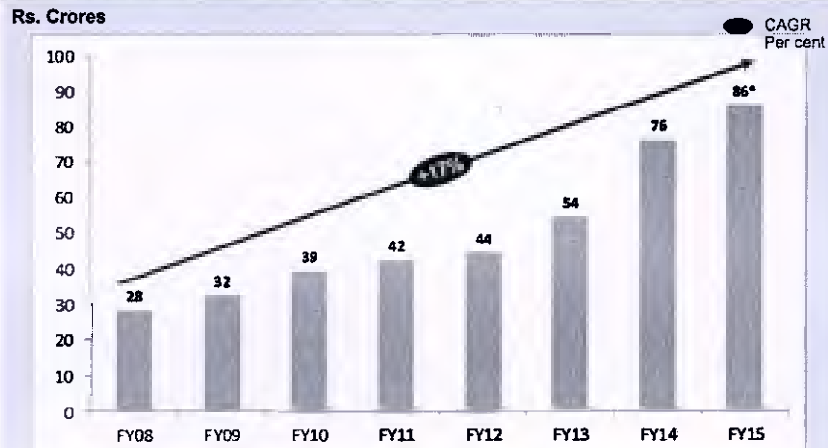
Asset quality – Year to Year

GNPA and NNPA – FY08 to FY15



Net Profit – Year to Year

Net Profit growth – FY08 to FY15 (Annual)

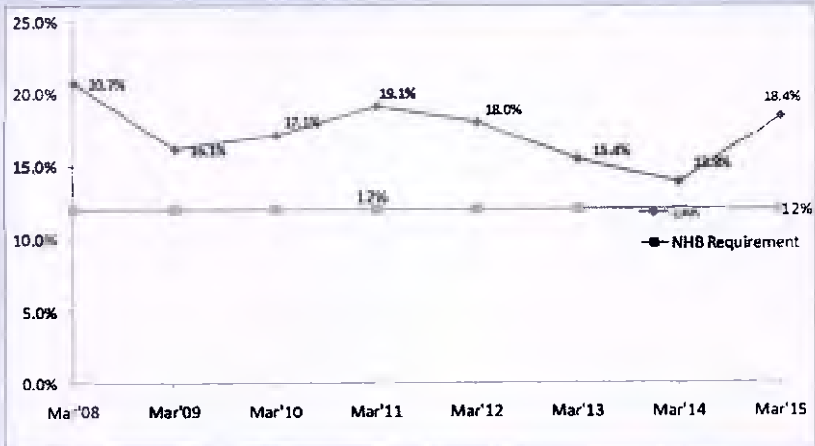


*without DTL component Net Profit is Rs.95 Cr

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Capital Adequacy- year to year

Comfortable Capital Adequacy – FY 08 to FY15



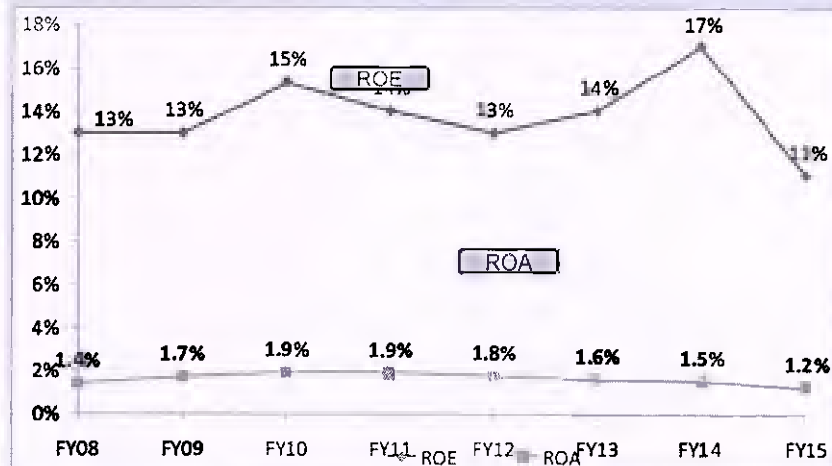
* NHB requirement: 12% ; Rights issue amount Rs.276.07 Cr received/accounted on 13/03/15

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

ROE and ROA – FY08 to FY15 (Annual)



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Lending Basket

Category-wise Product-wise Distribution of Loan Book

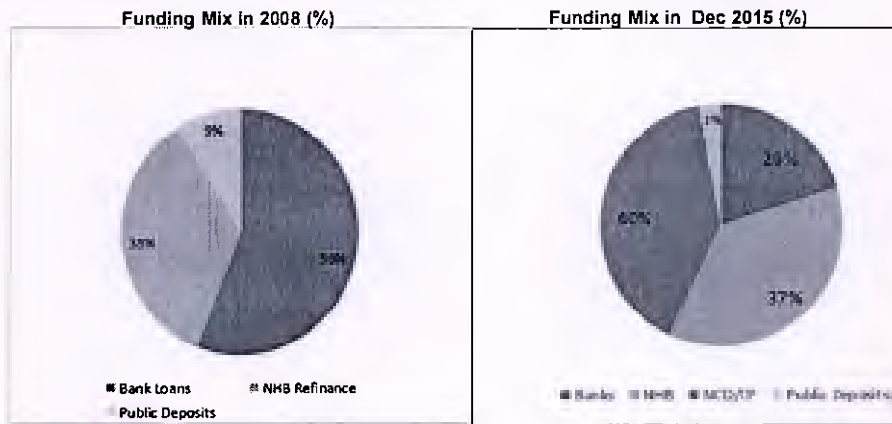
Rs. In Cr

| St. No. | Category/Product | Mar-13 | Mar-14 | Mar-15 | Dec-15 |
|---------|--|--------------|--------------|--------------|--------------|
| | | O/s Amt. | O/s Amt. | O/s Amt. | O/s Amt. |
| 1 | Salaried & Professionals | | | | |
| | i) Housing Loans | 3339 | 4676 | 6215 | 7080 |
| | ii) Top-up Personal Loans | 19 | 102 | 211 | 284 |
| | iii) Mortgage Loans/ Flexi-lap | 78 | 163 | 254 | 308 |
| | iv) Commercial HL+ Loans for Sites | 27 | 52 | 215 | 380 |
| | v) Others | 4 | 27 | 50 | 56 |
| | Sub Total | 3467 | 5020 | 6945 | 8088 |
| | <i>(As a % to total)</i> | <i>86%</i> | <i>86%</i> | <i>84%</i> | <i>82%</i> |
| 2 | Non Salaried Class- Self Employed & Non Professionals | | | | |
| | i) Housing Loans | 437 | 647 | 880 | 1212 |
| | ii) Top-up Personal Loans | 23 | 31 | 42 | 69 |
| | iii) Mortgage Loans/Flexi-lap | 48 | 84 | 186 | 257 |
| | iv) Commercial HL+ Loans for Sites | 7 | 12 | 88 | 183 |
| | v) Others | 3 | 22 | 49 | 44 |
| | Sub Total | 516 | 796 | 1245 | 1765 |
| | <i>(As a % to total)</i> | <i>13%</i> | <i>14%</i> | <i>15%</i> | <i>18%</i> |
| 3 | Builder Loans | 28 | 19 | 28 | 29 |
| | <i>(As a % to total)</i> | <i>0.65%</i> | <i>0.33%</i> | <i>0.34%</i> | <i>0.30%</i> |
| 4 | Staff Loans | 8.95 | 9.29 | 13.44 | 15.14 |
| | Grand Total | 4016 | 5844 | 8231 | 9695 |

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Funding Basket – increased focus on NCD/CPs



- Reduced dependence on Bank Loans from 56% in 2008 to 20% in December 2015
- With strong AAA ratings for our borrowing programs reduced the cost of borrowing

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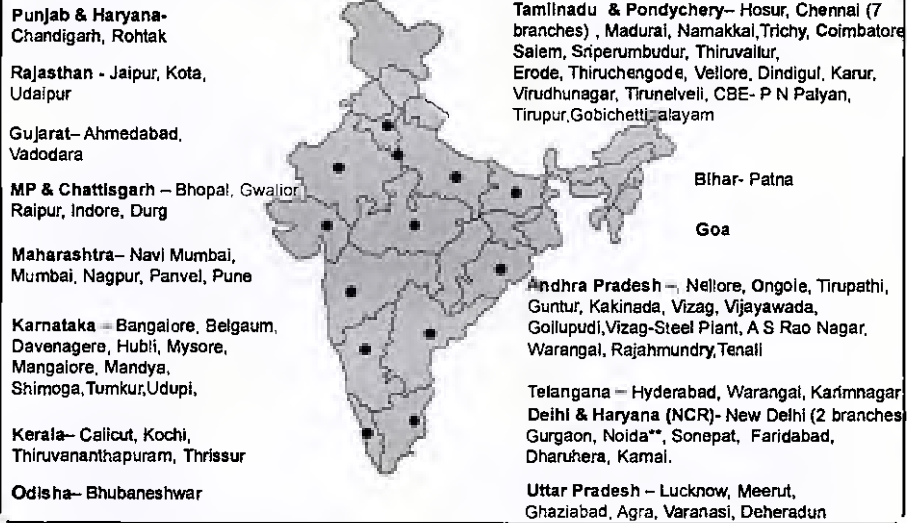
Ratings as on 31/12/15

| 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+ | - | - |

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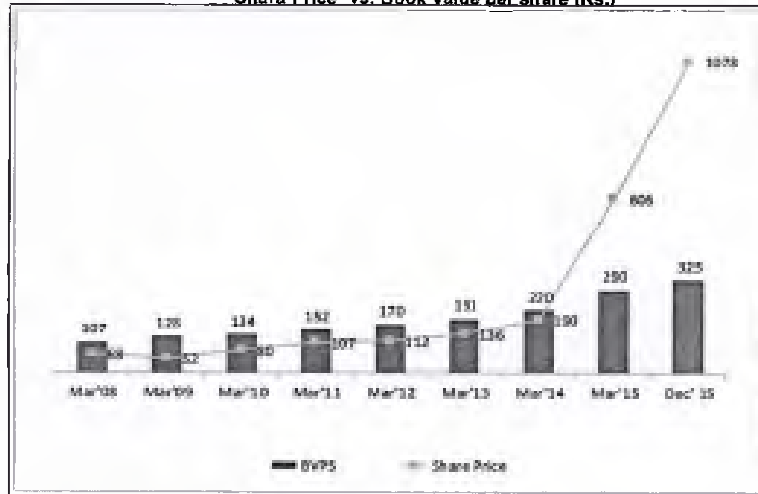
Branch network –110 branches & 27* Satellite Offices across 19 states / Union Territories as on 31/12/15



*Karnadai SO merged with CBE-P N Palyam Branch w.e.f. 29/12/15
 **Noida comes within UP, but included in the NCR

Stock price & Book Value – Year to Year

Share Price* vs. Book Value per share (Rs.)



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 15 is computed based on actual no. of shares and equity as on 31/03/15 (61.35 lakh shares issued for Rs. 278 Cr got accounted on 13/03/15)



Statistics for December 15 quarter (3m)

- 1) Gross NPA continues to be low – 0.27%
- 2) Loan approvals for Housing Loan is 84% and Non-Housing Loans is 16%
- 3) Average ticket size for Housing Loan and Non-Housing Loan are Rs.17.31 lakhs and Rs.12.75 lakhs respectively.
- 4) 76% of Housing Loans were granted to Salaried & Professional (S&P) category and 24% to Non-Salaried class.
- 5) 53% of the business is secured through DSA.

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Performance Highlights – YoY growth as at 31/12/15

| Sl. No. | Particulars | 31/12/15 | 31/12/14 |
|---------|------------------------|----------|----------|
| 1 | Branches + SO Network | 137 | 114 |
| 2 | Loan Book | 9895cr | 7634cr |
| 3 | Gross NPA | 0.27% | 0.25% |
| 4 | Net NPA | 0.04% | 0.09% |
| 5 | NIM - Without PC | 3.17% | 2.49% |
| 6 | NIM - With PC | 3.58% | 2.91% |
| 7 | ROA | 1.62% | 1.26% |
| 8 | ROE | 16.88% | 16.38% |
| 9 | Advance Yield | 11.21% | 11.27% |
| 10 | Cost of Borrowing | 8.99% | 9.78% |
| 11 | Interest Spread (9-10) | 2.22% | 1.49% |
| 12 | EPS (9m) (in Rs) | 41.19 | 30.93 |
| 13 | Capital Adequacy Ratio | 21.14% | 14.35% |
| 14 | Cost to Income Ratio | 18.88% | 26.92% |

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Management Team

| | |
|---|---|
| Managing Director | Mr.C.lango |
| Deputy General Managers (4) | Mrs.Shamila M (Principal Officer-KYC) RO Mr.K S Sathyaprakash (Compliance Officer) RO Mr.RM.Veerappan, CHN-Anna Salal Mr.P.Vijaya Sekhara Raju- HYD Kukatpally |
| Asst. Gen. Managers (9) | Chief Managers (17) |
| Mr.Atanu Bagchi – CFO(KMP) RO Mr.Ajay Kumar Shettar, BLR-Koramangala Mr.Sudhakar B M, NCR-New Delhi Mr.N.Babu, HYD-Nampalli Mr.G.K.Nagaraja Rao, BLR-Jayanagar Mr.Prashanth Shenoy – Credit RO Mr.A.Madhukar, BLR-Vijayanagar Mr.V.Durga Rao – IT RO Mr.R.Murugan, BLR-Cunningham rd. | Mr.M.Sundar Raman, CHN-Tambaram Mr.Jagadeesha Acharya, BLR-Uttarahalli Mr.H.R.Narendra – Audit & Vigilance RO Mr.Prakash Shanbogue, BLR-Sahakamagar Mr.Prashanth Joishy, Mum-Borivili Mr.Srinivas Malladi, HYD-Gachibowli Mr.Mailya P S, BLR-Kengeri Mr.A.Uthaya Kumar, CBE-Gandhipuram Mr.Srinivas K, NCR-Faridabad Mr.Sanjay Kumar J, NCR-Gurgaon 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.R.Badri Srinivas, Vijayawada |

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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.

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Appendix

Year-wise statistics on:

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

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Statistics On Business – Year to Year

| Sl. No. | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|---------|------------------------------------|---------|---------|---------|---------|---------|
| 1 | Loan Approvals(Rs. in cr) | 546 | 1105 | 2093 | 2907 | 3670 |
| 2 | Loan Disbursements (Rs. in cr) | 473 | 859 | 1814 | 2548 | 3346 |
| 3 | Total Loan Outstanding (Rs. in cr) | 2208 | 2674 | 4016 | 5844 | 8231 |
| 4 | Out of 3 above, | | | | | |
| | (i) Housing Loans (Rs. in cr) | 2174 | 2599 | 3782 | 5331 | 7298 |
| | (ii) Non Housing Loans (Rs. in cr) | 33 | 76 | 234 | 513 | 934 |
| 5 | Borrowings (Rs. in cr.) | 1904 | 2300 | 3539 | 5269 | 7375 |
| 6 | NPA | | | | | |
| | (i) Gross NPA (Rs. in cr.) | 23 | 19 | 16 | 12 | 14 |
| | (ii) Gross NPA % | 1.06 | 0.71 | 0.39 | 0.21 | 0.17 |
| | (iii) Net NPA % | NIL | NIL | NIL | NIL | NIL |

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Statistics On Business – Year to Year

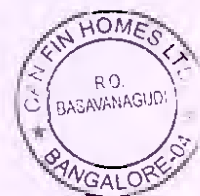
| Sl No | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-------|---------------------------------|---------|---------|---------|---------|---------|
| 7 | Average Assets (Rs. in cr.) | | | | | |
| | (i) Housing Loan | 2104 | 2303 | 3132 | 4607 | 6234 |
| | (ii) Non Housing Loan | 89 | 46 | 118 | 340 | 736 |
| | (iii) Investments | 42 | 39 | 21 | 20 | 20 |
| 8 | Average Borrowings (Rs. in cr.) | 1853 | 1994 | 2798 | 4299 | 6388 |
| 9 | No. of Branches/Offices | | | | | |
| | (i) Branches | 41 | 52 | 69 | 83 | 107 |
| | (ii) Satellite Offices | 0 | 0 | 0 | 0 | 10 |
| 10 | No. of employees | 223 | 251 | 319 | 387 | 491 |

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Statistics On Income & Expenditure

| SL No | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-------|---|---------|---------|---------|---------|---------|
| | Interest Collected (Rs. in cr) | | | | | |
| 11 | i. Housing Loan | 217 | 270 | 356 | 509 | 686 |
| | ii. Non Housing Loan | 6 | 6 | 21 | 47 | 100 |
| | iii. Investment | 3 | 3 | 1 | 1 | 1 |
| 12 | Processing Charges (Rs. in cr) | 5 | 7 | 14 | 21 | 28 |
| 13 | Other Income (Rs. in cr) | 0.08 | 0.65 | 0.21 | 0.26 | 0.73 |
| 14 | Total Income (Rs. in cr) (11+12+13) | 231 | 287 | 393 | 578 | 817 |
| 15 | Interest Paid (Rs. in cr) | 154 | 196 | 283 | 423 | 610 |
| 16 | Net Interest Income (NII) (Rs. in cr) (11-15) | 72 | 83 | 96 | 134 | 178 |
| 17 | Staff Cost (Rs. in cr) | 11 | 11 | 16 | 18 | 25 |
| 18 | Other Expenses (Rs. in cr) | | | | | |
| | i. Establishment | 4 | 5 | 6 | 7 | 8 |
| | ii. DSA Commission | 0 | 1 | 4 | 6 | 8 |
| | iii. Professional fees – IBS | 0 | 0 | 1 | 2 | 2 |
| | iv. Others | 2 | 3 | 4 | 5 | 6 |

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Statistics On Income & Expenditure

| SL No | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-------|---|---------|---------|---------|---------|---------|
| 19 | Depreciation (Rs. in cr) | 0.34 | 0.55 | 1.16 | 2.01 | 3.73 |
| 20 | Bad Debts written off (Rs. in cr) | 0.00 | 2.81 | 3.29 | 3.22 | 2.10 |
| 21 | Operating Cost (Rs. in cr) (17+18+19) | 17 | 20 | 33 | 41 | 53 |
| 22 | Total Cost (Rs. in cr) (15+20+21) | 171 | 218 | 319 | 467 | 665 |
| 23 | Operating Profit (Rs. in cr) (14-22) | 60 | 68 | 74 | 111 | 152 |
| | Provisions & Taxes (Rs. in cr) | | | | | |
| | i. Standard Assets | 0.15 | 11.00 | 6.85 | 8.00 | 12.00 |
| 24 | ii. Non Performing Assets | 1.31 | (3.61) | (8.24) | (3.56) | 2.25 |
| | iii. Income Tax | 17.25 | 17.80 | 20.20 | 30.93 | 43.23 |
| | iv. Deferred Tax Liability/(Asset) | (0.75) | (0.56) | 0.78 | 0.24 | 7.98 |
| 25 | Net Profit (Rs. in cr) (23-24) | 42 | 44 | 54 | 76 | 86 |

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Statistics On Financials & Ratios

| SL No | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|-------|--|---------|---------|---------|---------|---------|
| 26 | Share Capital (Rs. in cr) | 20.49 | 20.49 | 20.49 | 20.49 | 26.62 |
| 27 | Reserves (Rs. in cr) | 290.47 | 327.09 | 371.66 | 431.81 | 744.86 |
| 28 | Shareholder's Funds – Tier I (Rs. in cr) (26+27 – DTA) | 305.89 | 341.92 | 387.30 | 447.44 | 771.49 |
| 29 | Number of Shares (in cr) | 2.05 | 2.05 | 2.05 | 2.05 | 2.66 |
| 30 | Tier II Capital (Rs. in cr) - SA Provision - Tier II Bonds | 0.15 | 11.15 | 18.00 | 26.00 | 38.00 |
| 31 | Dividend | | | | | |
| | i. Percentage | 25 | 30 | 40 | 65 | 70* |
| | ii. Amount (Rs. in cr) excluding tax | 5.12 | 6.15 | 8.20 | 13.32 | 18.64 |
| | iii. Payout Ratio % | 12.19 | 14.05 | 15.15 | 17.59 | 21.61 |
| | iv. Dividend yield % | 2.33 | 2.67 | 2.94 | 3.41 | 1.15 |
| 32 | Book Value (BV) (FV of share ₹10) (Rs.) ((28+27)/29) | 151.69 | 169.63 | 191.40 | 220.80 | 290.03 |
| 33 | Earnings per Share (EPS) (25 / 29) (Rs.) | 20.50 | 21.36 | 28.42 | 36.93 | 32.42 |
| 34 | Return on Equity (ROE) % (25 / (26+27)) | 13.51 | 12.59 | 13.80 | 16.74 | 11.18 |
| 35 | Return on Average Asset (ROA) % (25 / 7) | 1.68 | 1.83 | 1.65 | 1.53 | 1.23 |

Note:

SI No 31 : Subject to declaration at the AGM on 08/07/2015

SI No 33&34 : If computed based upon average Equity (Since Right Issue capital was received / accounted on 13/03/2015 entry) ROE will be 18.20% and EPS will be Rs. 41.45 for 2014-15.

SI No 35 : If computed including DTL component (Rs. 69 Cr.), ROA will 1.37% for 2014-15

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Statistics On Financials & Ratios

| | Parameters | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 |
|----|---|---------|---------|---------|---------|---------|
| 36 | Closing Stock Price (CMP/NSE) (₹ as on 30 th March) | 107.15 | 112.45 | 135.90 | 190.70 | 607.40 |
| 37 | CMP/ Earnings Ratio (P/E Ratio) (36/ 33) | 5.22 | 5.26 | 5.14 | 5.16 | 14.65 |
| 38 | CMP / Book Value (P/B Ratio) (36/ 32) | 0.71 | 0.66 | 0.71 | 0.66 | 2.09 |
| 39 | Risk Weighted Assets (Rs. in cr) | 1598.20 | 1961.04 | 2631.41 | 3421.11 | 4945.71 |
| 40 | Capital Adequacy Ratio (CAR) % ((28+30)/39) | 19.14 | 18.00 | 15.40 | 13.64 | 18.39 |
| 41 | Net Interest Margin (NIM) % pa (16/ 7) | 3.23 | 3.51 | 2.93 | 2.71 | 2.54 |
| 42 | Cost to Income Ratio % (21 / (16+12+13)) | 22.26 | 22.04 | 29.80 | 26.22 | 25.61 |
| 43 | Average Business Per Branch (Rs. in cr) | 56.71 | 47.94 | 49.36 | 61.65 | 67.15 |
| 44 | Average Business Per Employee (BPE) (Rs. in cr) | 11.68 | 10.88 | 11.43 | 13.90 | 15.90 |
| 45 | Average Yield on Assets % pa (11/7) | 10.12 | 11.70 | 11.58 | 11.22 | 11.27 |
| 46 | Average Cost of Borrowings % pa (15/8) | 6.32 | 9.81 | 10.11 | 9.83 | 9.55 |
| 47 | Interest Spread % pa (45-46) | 1.80 | 1.89 | 1.47 | 1.39 | 1.72 |
| 46 | Gearing Ratio (5-28) | 6.22 | 6.73 | 9.14 | 11.78 | 9.57 |

Note:

SL 41 : If processing charge (SLNo. 12) is added, NIM will be 2.84% pa for 2014-15