



CAN FIN HOMES LTD  
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e-mail: [investor.relationship@canfinhomes.com](mailto:investor.relationship@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 11/2017  
17/01/2017

ONLINE SUBMISSION

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National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051	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 Sirs,

**Sub:** Modified Investor's Presentation on Financial Results for **Q3 FY17** [Disclosure of events under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

Pursuant to Regulations 30 read with Para A, Part A of Schedule III and Regulation 46(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, modified 'Investors Presentation' of the Company as at 31/12/2016 and 'Press Release' post Q3 results are submitted herewith.

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

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

Kindly take the above intimation on record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Ltd.

  
Veena G Kamath  
Company Secretary





# 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**

www.canfinhomes.com

## 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

Sl. No.	Particulars	Dec'15 (3m)	Dec'16 (3m)	Y-o-Y Gr	Amount in Rs. Crore		
					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	<b>Outstanding Loan Book</b>	<b>9895</b>	<b>12688</b>	<b>28%</b>	<b>11980</b>	<b>11183</b>	<b>10643</b>
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	<b>Total Income</b>	<b>282.36</b>	<b>349.64</b>	<b>24%</b>	<b>332.38</b>	<b>309.62</b>	<b>1083.54</b>
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	<b>Total Expenditure</b>	<b>207.68</b>	<b>249.75</b>	<b>20%</b>	<b>239.10</b>	<b>225.59</b>	<b>810.27</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>74.68</b>	<b>99.89</b>	<b>34%</b>	<b>93.28</b>	<b>84.03</b>	<b>273.27</b>
	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

Sl. No.	Particulars	Dec'15 (3m)	Dec'16 (3m)	Y-o-Y Gr	Amount in Rs. Crore		
					Sept'16 (3m)	Jun'16 (3m)	Mar'16 (FY)
10	<b>Profit Before Tax &amp; Provisions</b>	<b>74.68</b>	<b>99.89</b>	<b>34%</b>	<b>93.28</b>	<b>84.03</b>	<b>273.27</b>
11	Provision for SA & NPA	7.00	6.00		6.00	5.50	19.41
12	<b>Profit Before Tax</b>	<b>67.68</b>	<b>93.89</b>	<b>39%</b>	<b>87.28</b>	<b>78.53</b>	<b>253.86</b>
13	Provision for Taxation & DTL	25.50	34.29	34%	32.22	28.80	157.11
14	<b>Profit After Tax</b>	<b>42.18</b>	<b>59.60</b>	<b>41%</b>	<b>55.06</b>	<b>49.73</b>	<b>157.11</b>
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
	<b>Gross NPA Ratio (%)</b>	<b>0.27</b>	<b>0.24</b>		<b>0.25</b>	<b>0.24</b>	<b>0.19</b>
17	Net NPA	3.94	1.89	-52%	3.58	4.41	0.00
	<b>Net NPA Ratio(%)</b>	<b>0.04</b>	<b>0.01</b>		<b>0.03</b>	<b>0.04</b>	<b>0.00</b>
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	<b>Outstanding Loan Book</b>	<b>9895</b>	<b>12688</b>	<b>28%</b>	<b>10643</b>
4	Interest Income	761.03	960.27	26%	1044.41
5	Fees & Other Income	27.24	31.37	15%	39.13
6	<b>Total Income</b>	<b>788.27</b>	<b>991.64</b>	<b>26%</b>	<b>1083.54</b>
7	Interest Expenditure	546.78	657.09	20%	743.48
8	Other Expenditure	49.07	57.36	17%	66.79
9	<b>Total Expenditure</b>	<b>595.85</b>	<b>714.45</b>	<b>20%</b>	<b>810.27</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>192.42</b>	<b>277.19</b>	<b>44%</b>	<b>273.27</b>
	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	<b>Profit Before Tax &amp; Provisions</b>	<b>192.42</b>	<b>277.19</b>	<b>44%</b>	<b>273.27</b>
11	Provision for SA & NPA	18.00	17.50		19.41
12	<b>Profit Before Tax</b>	<b>174.42</b>	<b>259.69</b>	<b>49%</b>	<b>253.86</b>
13	Provision for Taxation & DTL	64.77	95.30		157.11
14	<b>Profit After Tax</b>	<b>109.66</b>	<b>164.39</b>	<b>50%</b>	<b>157.11</b>
15	Earnings per share*	41.19	61.75	50%	59.02
16	Gross NPA	26.29	30.15	15%	19.76
	<b>Gross NPA Ratio (%)</b>	<b>0.27</b>	<b>0.24</b>		<b>0.19</b>
17	Net NPA	3.94	1.89	-52%	0.00
	<b>Net NPA Ratio(%)</b>	<b>0.04</b>	<b>0.01</b>		<b>0.00</b>
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 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3
Nil	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

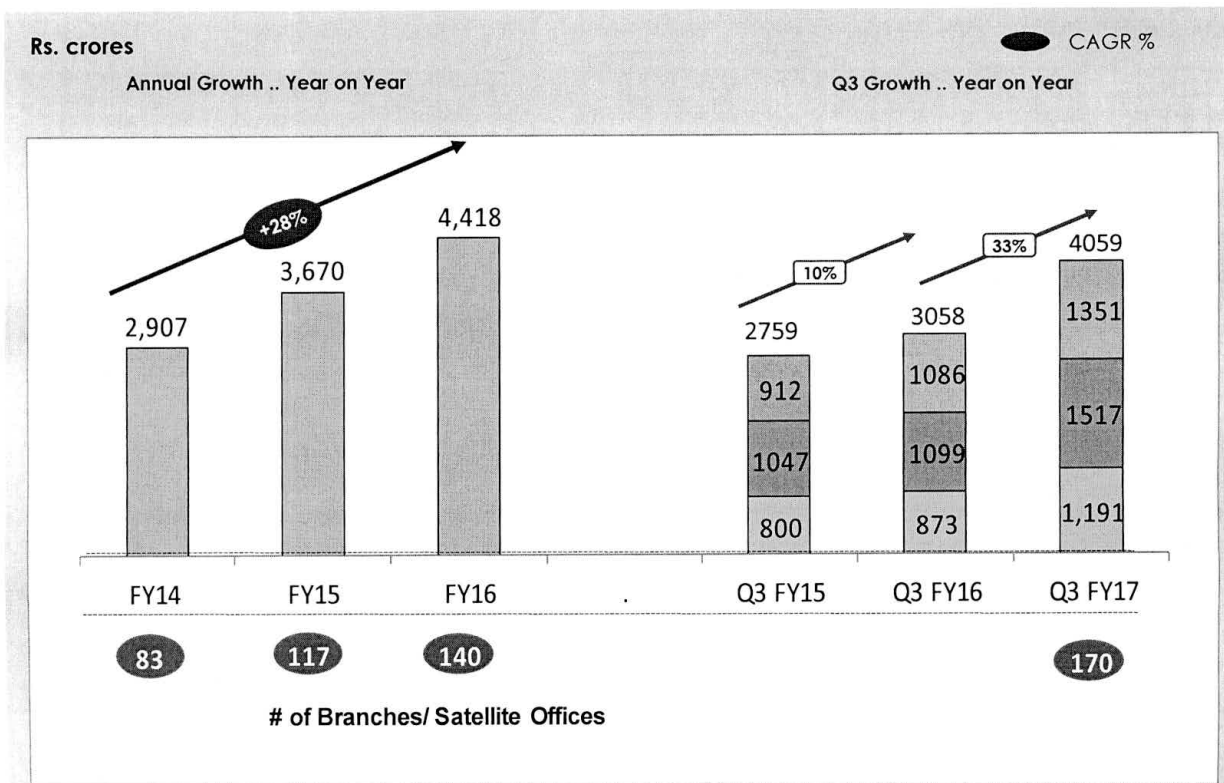
  

Balance Sheet (Cum)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3
Shareholders Funds	452	471	490	516	771	799	829	866	878	919	964	1015
Borrowings	5,268	5,751	6,416	7,033	7,375	7,737	8,357	8,797	9,478	9,987	10,779	11,380
Loan book	5,844	6,355	7,037	7,634	8,231	8,717	9,303	9,895	10,643	11,183	11,980	12,688
Total assets	5,912	6,395	7,088	7,695	8,334	8,794	9,412	10,014	10,795	11,267	12,124	12,847

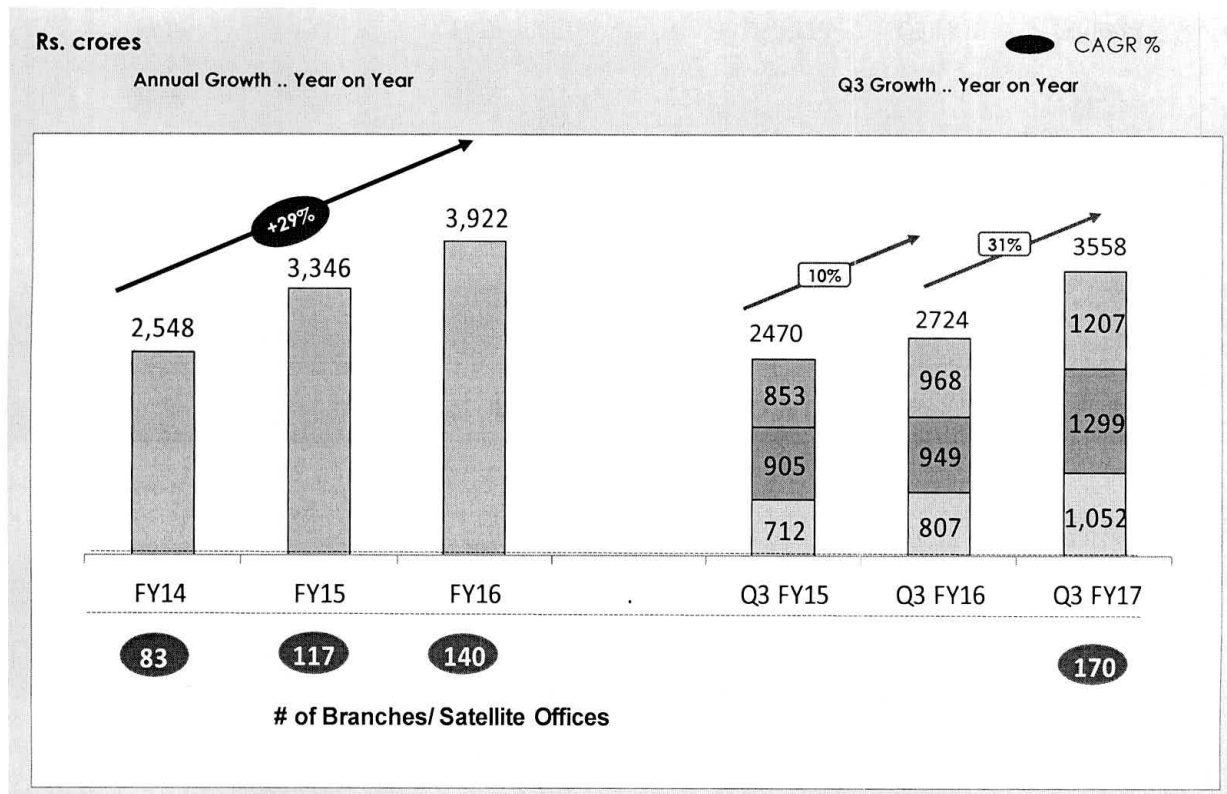
Key Ratios (Annualised)	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3
NIM (%) (without Processing Charges)	2.71	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24	3.39	3.44	3.49
CAR (%)	13.84	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	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

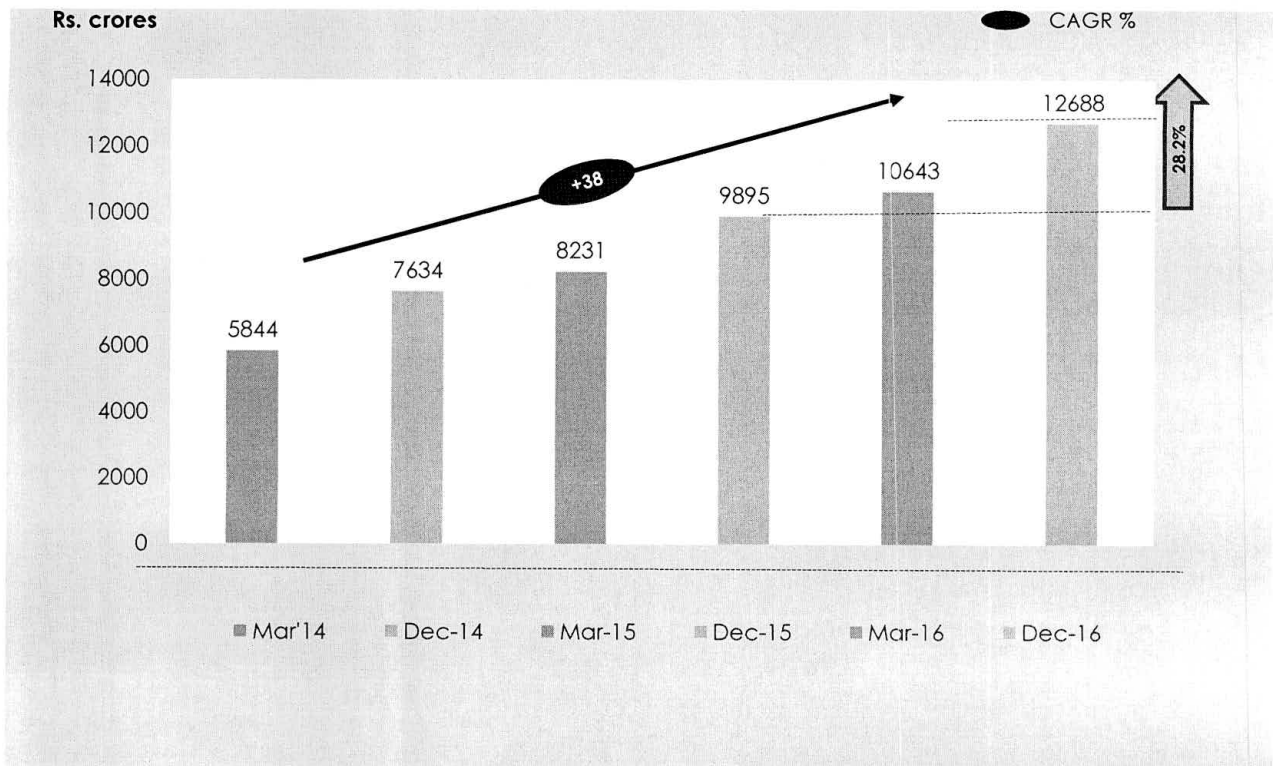




# Disbursement Profile

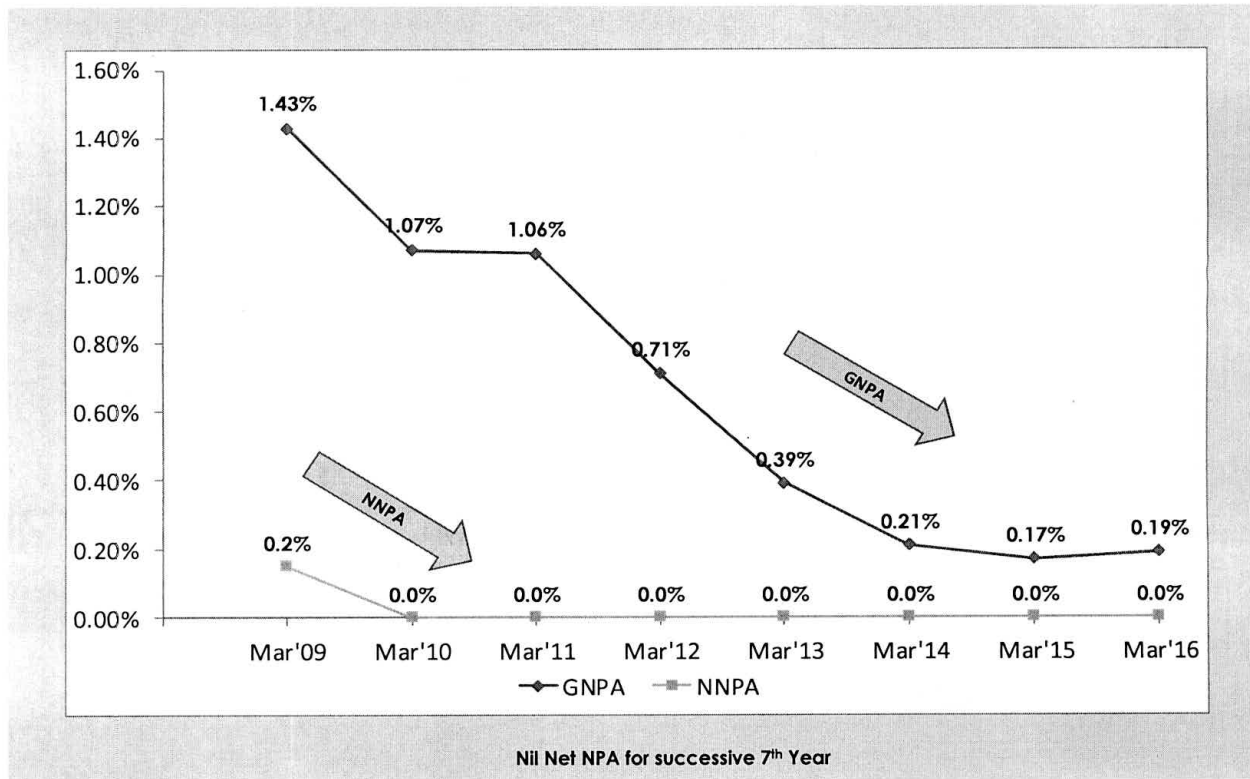


# Loan Book Growth

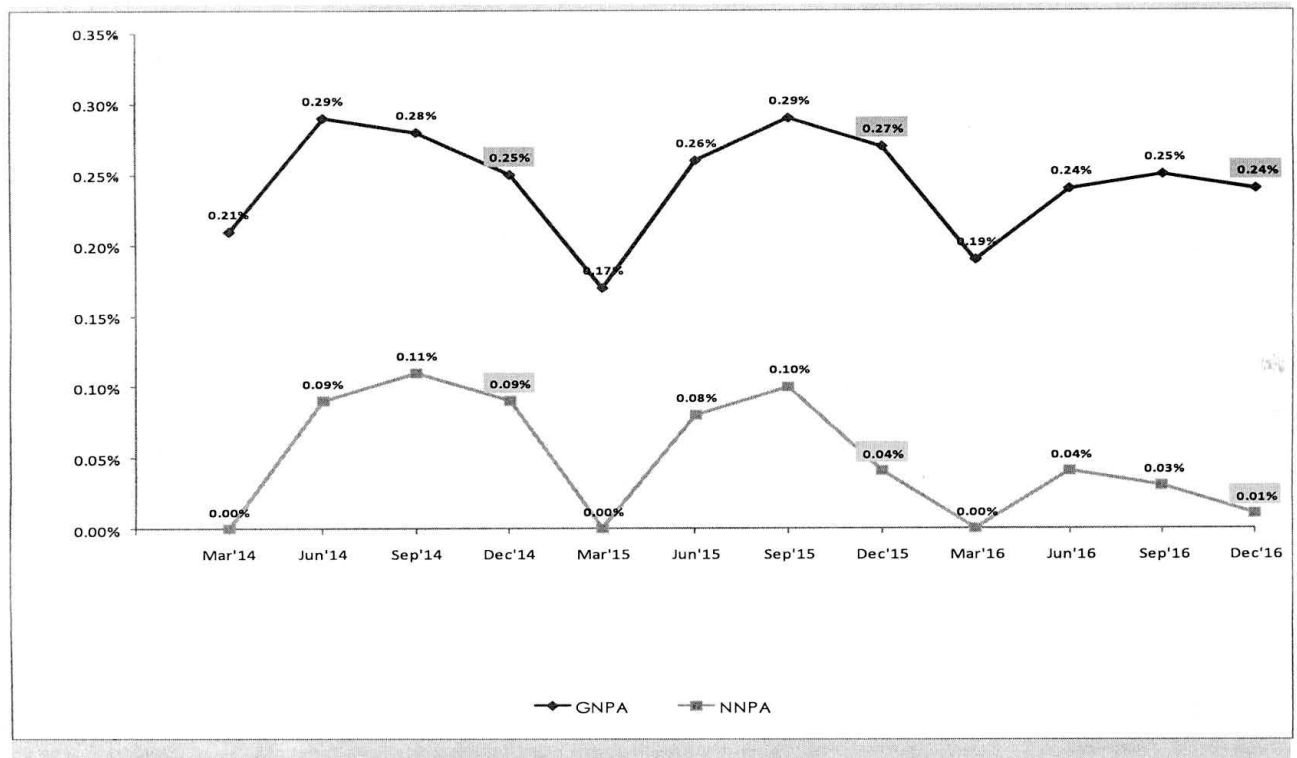




## Asset Quality - Year on Year



## Asset Quality - Quarter on Quarter

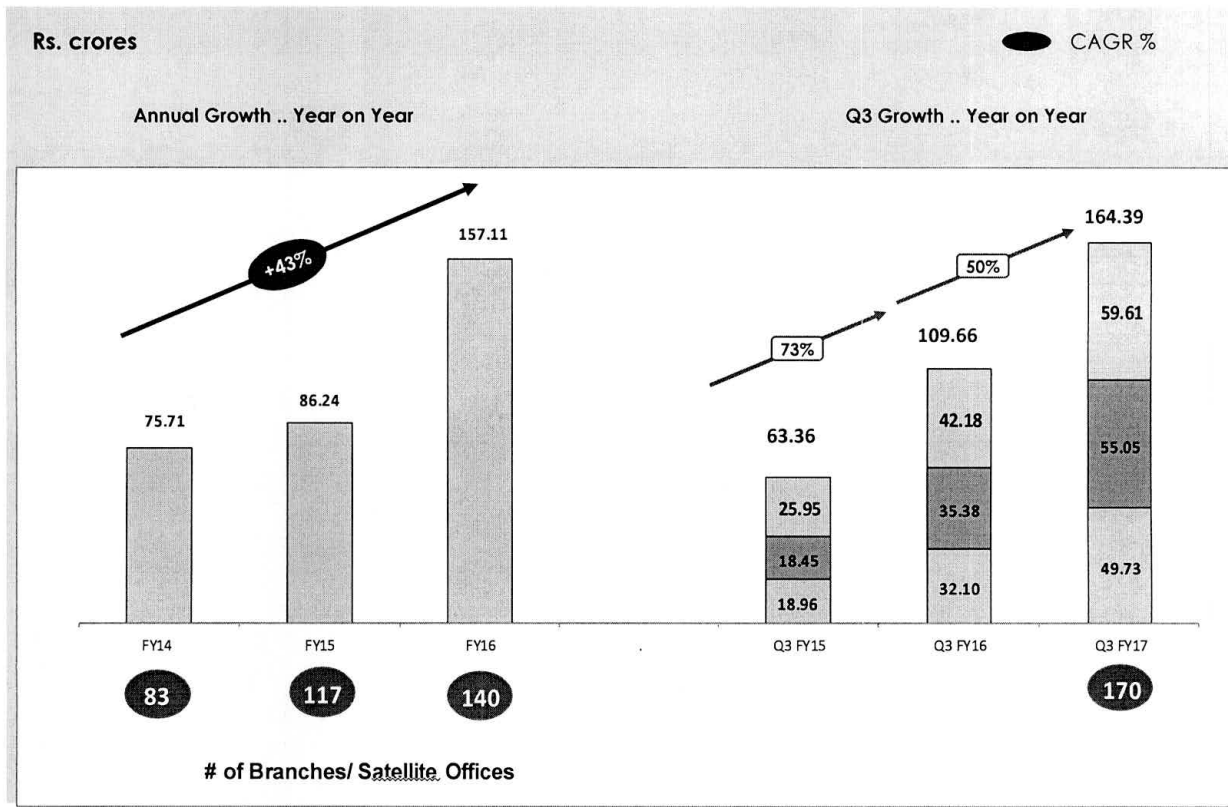


Provision Coverage of 94% at December 2016 (vs 85% at December 2015)

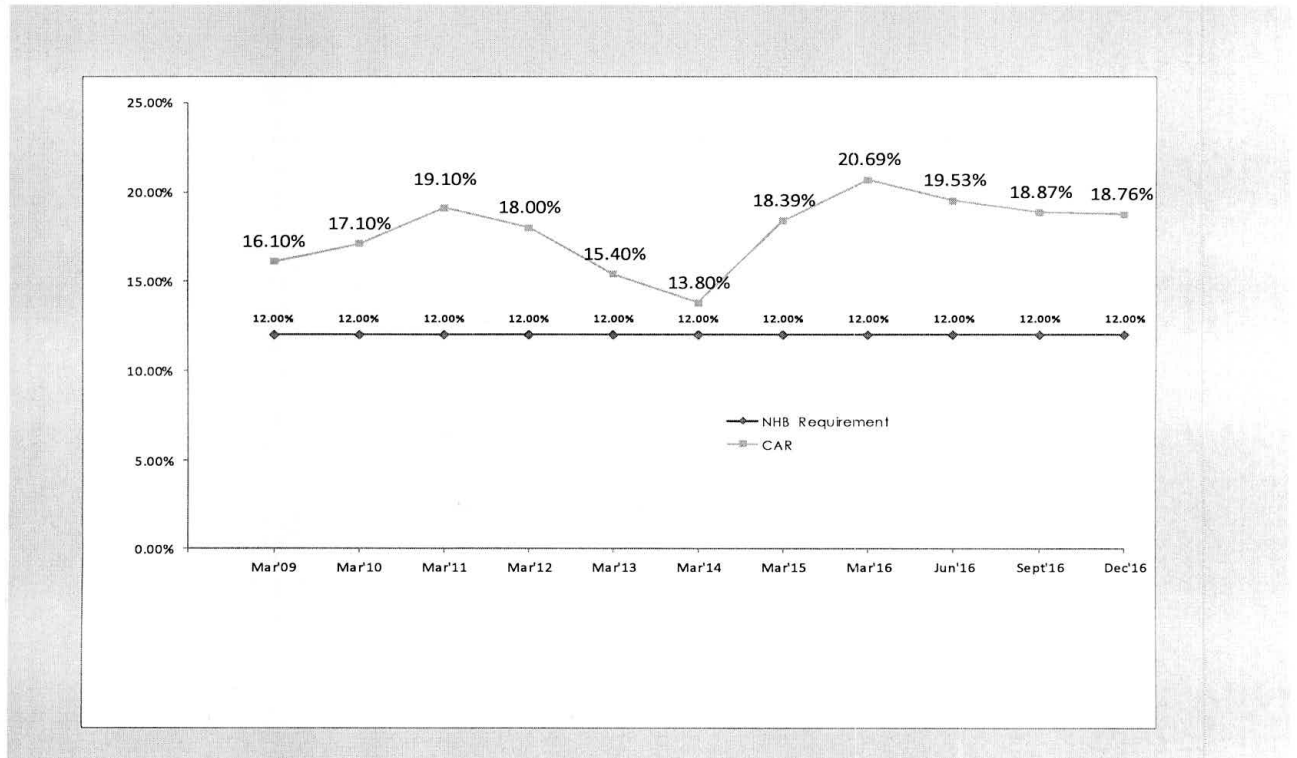




# Net Profit Growth



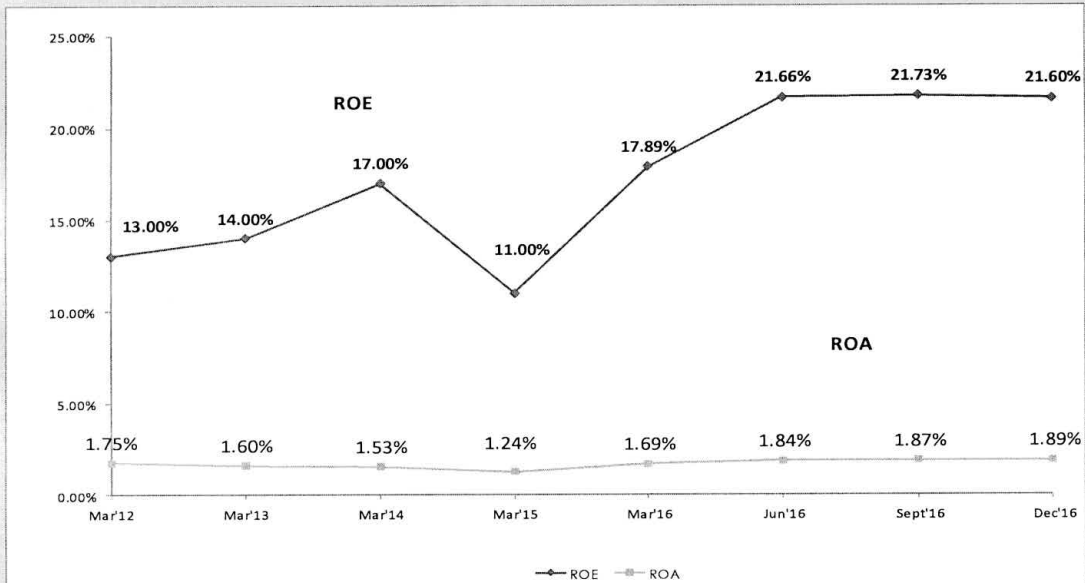
# Capital Adequacy



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

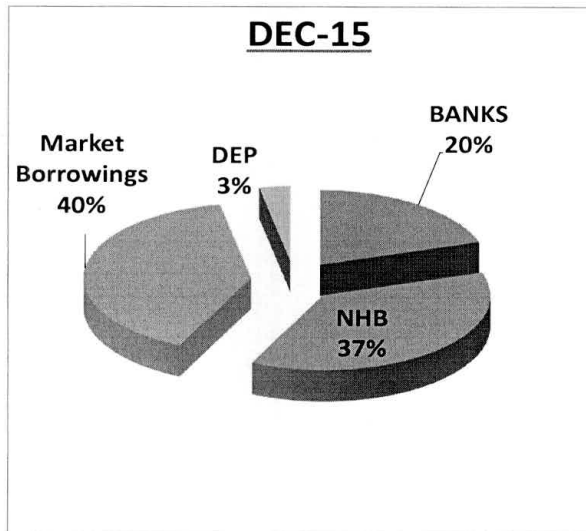


Sl. No.	Category/Product	Mar-14	Mar-15	Mar-16	Dec-16
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals				
	i) Housing Loans	4676	6339	7768	<b>8868</b>
	ii) Top-up Personal Loans	102	211	275	<b>291</b>
	iii) Mortgage Loans/ Flexilap	163	254	332	<b>375</b>
	iv) Loans for Sites	52	91	129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

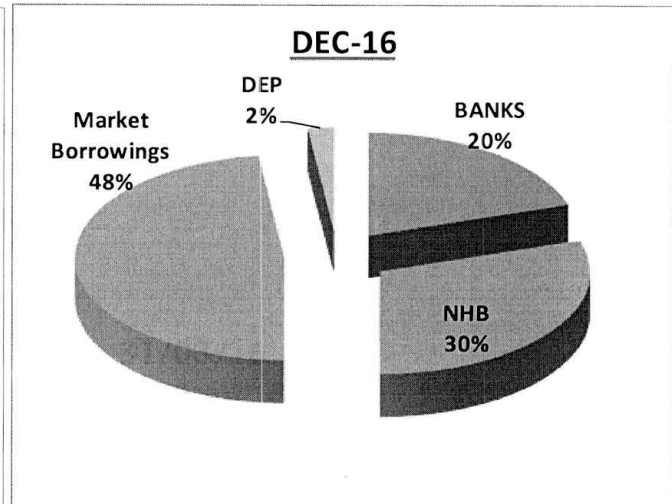


## Funding Basket

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

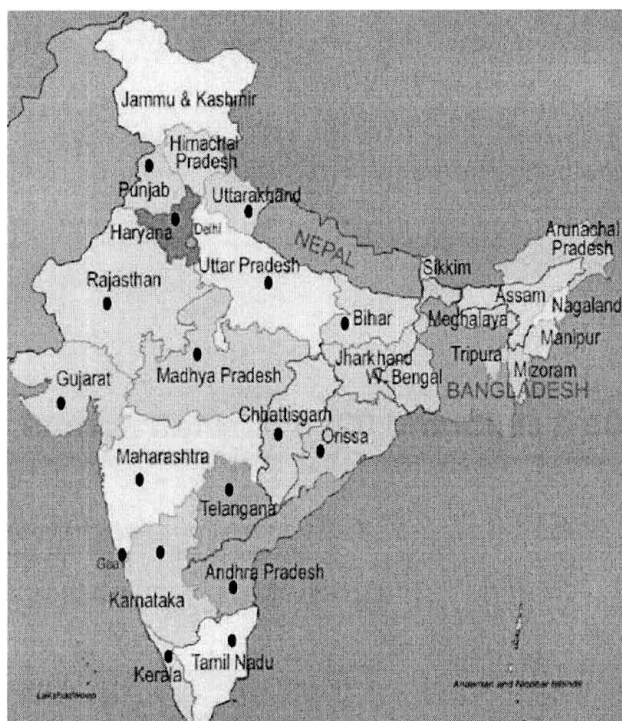
Ahmedabad, Vadodara

### Bihar- Patna

### Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur

### Odisha Bhubaneswar



### 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

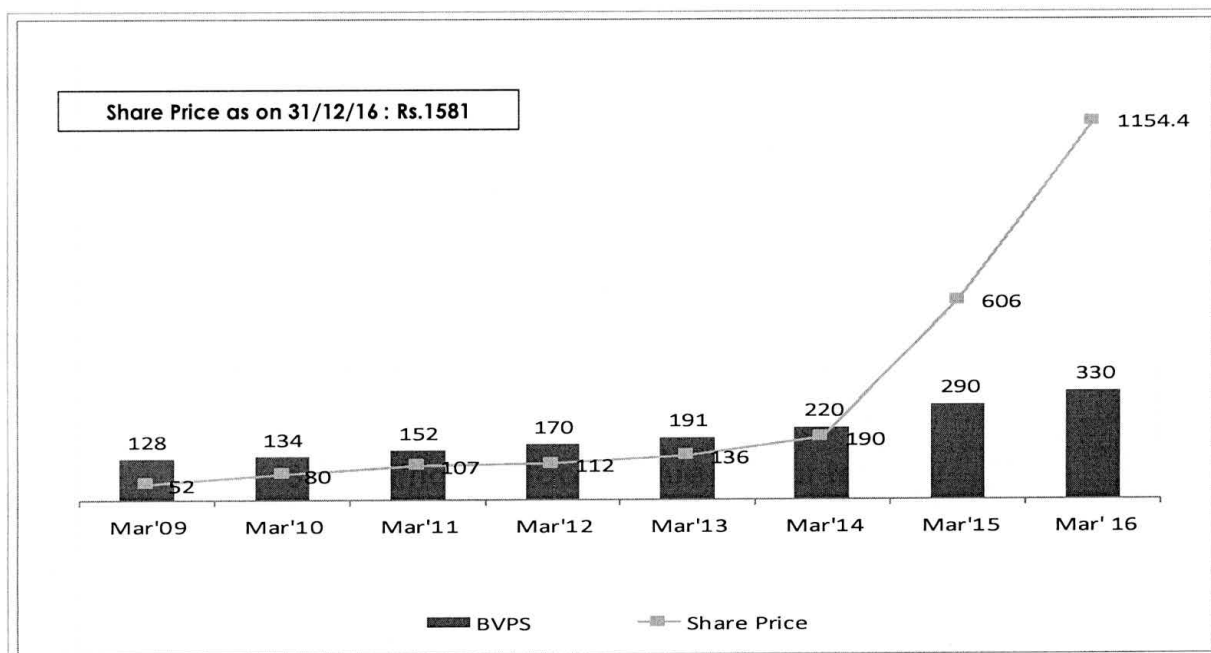
### Delhi & Haryana (NCR)

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 30<sup>th</sup> 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 30<sup>th</sup> Anniversary (29<sup>th</sup> October)*
- ✓ 4 Satellite Offices upgraded to full fledged Branches on 1<sup>st</sup> 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

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

<b>Ms. Shamila M</b> Dy.GM & Cluster Head New Delhi	<b>Mr. Ajay G Shettar</b> Dy.GM & Cluster Head Bengaluru	<b>Mr. N Babu</b> AGM & Cluster Head Hyderabad	<b>Mr. Murugan R</b> AGM & Cluster Head Chennai	<b>Mr. Prashanth Joishy</b> 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	<b>4059</b>
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	2724	<b>3558</b>
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	9895	<b>12688</b>
4	Out of 3 above,					
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	8742	<b>11213</b>
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1152	<b>1475</b>
5	Borrowings (Rs. in cr.)	5269	7375	9478	8797	<b>11380</b>
6	NPA					
	(i) Gross NPA (Rs. in cr.)	12	14	20	26	<b>30</b>
	(ii) Gross NPA %	0.21	0.17	0.19	0.27	<b>0.24</b>
	(iii) Net NPA %	NIL	NIL	NIL	0.04	<b>0.01</b>



## 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	4.44	14.25	19.41	18.00	<b>17.50</b>
	ii. Income Tax	30.93	43.23	80.00	55.00	<b>80.86</b>
	iii. Deferred Tax Liability/(Asset)	0.24	7.98	16.76	9.77	<b>14.44</b>
23	Net Profit (Rs. in cr)	76	86	157	109.66	<b>164.39</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	839.52	<b>988.06</b>
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	866.14	<b>1014.68</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	26	38	52	48.00	<b>61.00</b>
	-Tier II Bonds	0	100	100	100.00	<b>100.00</b>
29	Earnings per Share (EPS) (Rs.)	36.93	32.42	59.02	41.19	<b>61.75</b>



## 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	<b>21.60</b>
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.62	<b>1.89</b>
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	4798.11	<b>6267.78</b>
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	21.14	<b>18.76</b>
34	Net Interest Margin (NIM) %	2.71	2.54	3.24	3.17	<b>3.49</b>
35	Cost to Income Ratio %	26.22	25.61	18.67	18.88	<b>17.15</b>
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	84.07	<b>98.29</b>
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	18.10	<b>19.63</b>
38	Average Yield on Assets % pa	11.22	11.27	11.24	11.21	<b>11.00</b>
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	8.99	<b>8.48</b>
40	Interest Spread % pa	1.39	1.72	2.49	2.22	<b>2.52</b>
41	Gearing Ratio	11.78	9.57	10.79	10.16	<b>11.22</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.

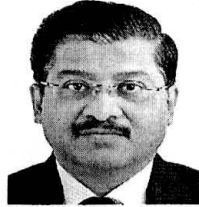
Sl No 34 : If processing Charge (Sl.No. 10) is added, NIM will be 2.94% pa for 2014-15 & 3.66% for 2015-16 and 3.85% for December 16 (Vs 3.58% for December 15)



**Thank You**

**Press Release**

**Net Profit of CFHL for Q3FY17 ended Dec 2016 up by 50% (YOY)**



**S K Hota, Managing Director**

On 17/01/17, Can Fin Homes Ltd declared the unaudited financial results of Q3 FY2017, which have been subject to a limited review by the Company's statutory auditors. The declaration of results was preceded by a meeting of the Audit Committee and the Board of Directors.

**Performance Highlights:**

Income has grown by 26% compared to 3QDec'15.  
 Operating profit up by 34% compared to 3QDec'15.  
 Net Profit up by 41% compared to 3QDec'15

SI No	Particulars	Rs. in crore		
		31/12/2016 ( 9 month)	31/12/2015 ( 9 month)	YOY growth (%)
1	Loan Outstanding	12688	9895	28.2%
2	Net Interest Income (NII)	303.18	214.26	42%
3	Operating Profit	277.19	192.42	44%
4	Net Profit	164.39	109.66	50%
5	Earnings per Share (EPS)	61.75	41.19	49.91
6	Gross NPA Ratio	0.24%	0.27%	-3 bps
7	Net NPA Ratio	0.01%	0.04%	-3 bps

**Other Statistics (on YOY)**

- NIM : 3.49 % vs 3.17%
- Cost to income : 17.15% vs 18.88%
- Gross NPA : 0.24% vs 0.27%
- NPA Coverage Ratio : 94% vs 85%
- ROE : 21.60% vs 16.88%
- ROA : 1.89% vs 1.62%

Can Fin Homes Ltd. has announced reduction of Housing loan rates by 75 bps effective 18<sup>th</sup> Jan 2017.

Can Fin Homes also declared its special initiative of opening "Affordable Housing Centers" on pan India basis to provide housing loans to people in Tier III cities under the new initiatives of Government i.e., CLSS, PMAY, GRHS etc.

