

	Repco Homes			Can Fin Homes			Gruh Finance			Dewan Housing Finance			LIC Housing Finance			Indiabulls Housing Finance																				
	FY14	FY15	FY16	FY14	FY15	FY16	FY14	FY15	FY16	FY14	FY15	FY16	FY14	FY15	FY16	FY14	FY15	FY16																		
<b>FINANCIAL HIGHLIGHTS</b>																																				
Total Loan Outstanding (in Cr)	4,662	32%	6,013	29%	7,691	28%	5,844	46%	8,231	41%	10,643	29%	7,009	29%	8,915	27%	11,115	25%	44,822	32%	56,884	27%	69,524	22%	91,341	?	108,361	19%	125,173	19%	41,200	?	52,235	27%	68,683	31%
Loan Disbursements (in Cr)	1,715	47%	2,181	27%	2,851	31%	2,548	40%	3,346	31%	3,923	17%	2,577	19%	3,121	21%	3,857	24%	16,647	?	19,822	19%	24,202	22%	25,271	?	30,327	20%	36,151	20%	?	?	?	?	?	
Loan Repayment	597		830		1,173		720		959		1,511		1,006		1,215		1,657				7,760		11,562				13,307		19,339		?		?	?	?	
Loan Disbursement / Loan Book	37%		36%		37%		44%		41%		37%		37%		35%		35%		37%		35%		35%		28%		28%		29%		?		?	?	?	
Loan Repayments / Loan Book	13%		14%		15%		12%		12%		14%		14%		14%		15%		0%		14%		17%		0%		12%		15%		?		?	?	?	
<b>KEY FINANCIAL RATIOS</b>																																				
Gross NPA (in %)	1.47		1.32		1.30		0.21		0.17		0.19		0.27		0.28		0.32		0.78		0.95		0.93		0.67		0.46		0.45		0.83		0.85		0.84	
Net NPA (in %)	0.72		0.50		0.48		NIL		NIL		NIL		NIL		NIL		0.09		?		0.68		NIL	?	0.39		0.22		0.22		0.36		0.36		0.35	
NIM (in %)	4.70		4.50		4.40		2.70		2.53		3.24		4.21		4.18		4.08		2.71		2.89		2.96		2.25		2.27		2.56		?		?		?	
RoE (in %)	?		15.16		15.72		17.00		11.00		18.00		29.14		28.66		29.16		17.59		17.88		17.78		18.80		18.07		19.57		27.00		29.00		26.00	
RoA (in %)	2.70		2.30		2.20		1.54		1.22		1.68		2.47		2.22		2.12		1.70		1.65		1.52		1.56		1.39		1.44		3.80		3.70		3.70	
CAR (in %)	24.50		20.30		20.74		14.00		18.00		21.00		16.36		15.36		17.82		17.16		16.56		17.03		?		16.54		15.51		20.47		19.60		23.33	
Cost to Income Ratio (in %)	18.40		21.00		19.30		25.77		25.63		18.92		17.87		16.65		17.03		25.99		27.32		26.82		3.35		3.46		3.75		17.10		16.40		14.30	
Interest Spread (in %)	3.20		2.90		3.00		1.37		1.71		2.38		?		?		?		?		?		?		?		1.75		2.10		3.18		3.16		3.18	
Yield (in %)	12.60		12.50		12.40		11.21		11.26		11.22		?		?		?		?		?		?		?		11.00		10.93		12.63		12.56		12.52	
Cost of Fund (in %)	9.30		9.60		9.40		9.84		9.55		8.84		?		?		?		?		?		?		?		9.25		8.83		9.45		9.40		9.34	
<b>SHAREHOLDER'S WEALTH</b>																																				
Dividend Payout (in %)	7%		8%		7%		17%		22%		17%		31%		36%		34%		19%		13%		32%		17%		18%		15%		64%		46%		60%	
EPS (in INR)	18	41%	20	12%	25	23%	37	42%	32	-14%	59	84%	4.9	20%	5.6	13%	6.7	20%	21	4%	24	16%	25	5%	26	33%	27	5%	33	20%	48	46%	55	14%	60	9%
Book Value (in INR)	119	17%	130	9%	154	18%	221	16%	290	31%	330	14%	17	22%	20	16%	23	17%	139	?	159	14%	172	8%	149		155	4%	181	17%	169	-7%	185	9%	254	38%
Stock Price (on March 31)	329		637	94%	580	-9%	175		606	246%	1154	90%	146	39%	247	69%	239	-3%	110		233	112%	196	-16%	236		445	89%	486	89%	285.6		557.9	95%	646	16%
P/E Ratio (for March 31 price)	18		32		24		5		19		20		30		44		36		5		10		8		9		16		15		6		10		11	
P/B Ratio (for March 31 price)	2.8		4.9		3.8		0.8		2.1		3.5		8.6		12.6		10.4		0.8		1.5		1.1		1.6		2.9		2.7		1.7		3.0		2.5	