



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 upto 31/03/15

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 43.47% shareholding of Can Fin Homes post Rights Issue
 - Listed in 1991, with uninterrupted dividend payment since inception
 - Dominance in South (74% of business) as on 31/03/15
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Focus

- To promote ownership and increase housing stock, across India, with a motto of friendship finance and good service
 - Lending to individuals (86% of loan book as on 31/03/15)
 - Strong fundamentals with ethical & transparent practices
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Reach

- Headquartered in Bangalore
 - Pan-India presence with 107 branches & 10 Satellite Offices in over 19 States/Union Territories as on 31/03/15
 - Added 66 branches and 10 satellite offices in the last three years
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Financials

- Loan book size Rs.8,237 Cr
- GNPA is 0.17%
- AAA / A1+ ratings for Loans/ NCDs/ CP

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 (Promoter)	General Manager Canara Bank
	Shri T. V. Rao	Director (Independent)	Director – (E.C.) EXIM Bank
	Smt P.V.Bharathi	Director (Promoter)	General Manager Canara bank

Management Team

Managing Director	Mr.C.Ilango
Deputy General Managers (5)	Mrs.Shamila M, R.O. Mr.K S Sathyaprakash, R.O. Mr.RM.Veerappan, CHN-Anna Salai Mr.P.Vijaya Sekhara Raju-HYD Kukatpally Mr.Sunil Mittal,NCR-Noida
Asst. Gen. Managers (9)	Chief Managers (17)
Mr.Atanu Bagchi, R.O. 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,R.O. Mr.A.Madhukar,BLR-Vijayanagar Mr.V.Durga Rao,R.O. Mr.R.Murugan, BLR-Cunningham rd.	Mr.M.Sundar Raman,CHN-Tambaram Mr.Jagadeesha Acharya,BLR-Uttarahalli Mr.H.R.Narendra,R.O. Mr.Prakash Shanbogue,BLR-Sahakarnagar Mr.Prashanth Joishy, Mum-Borivilli Mr.Srinivas Malladi,HYD-Gachibowli Mr.Mallya 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,R.O. Mr.Jayakumar N, Hosur Mr.S.N.Venkatesh, BLR-Sarjapur Mr.R.Badri Srinivas, Vijayawada
Senior Consultant/ Vigilance Officer	Mr.Jayananda Rao, R.O.

Historical Business Data – Year to Year

Particulars	Mar 08	Mar 09	Mar 10	Mar 11	Mar 12	Mar 13	Mar 14	Mar 15
Sanctions (Rs. In Cr)	264	356	653	546	1,105	2,093	2,907	3,670
Disbursements (Rs.in Cr)	247	301	547	473	859	1,814	2,548	3,346
Loan Book (Rs.in Cr)	1,882	1,875	2,098	2,202	2,679	4,016	5,844	8,237
Gross NPA (%)	1.5	1.4	1.1	1.1	0.7	0.4	0.21	0.17
Net NPA (%)	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Net Profit (Rs.in Cr) Without DTL Component	28	32	39	42	44	54	76	86 95
Branches/Satellite Offices (Nos.)	39	40	40	41	52	69	83	117
Employees (Nos.)	210	202	205	224	252	320	387	491

Key Data on Profits/Ratios – Year to Year

(Rs. Crore)

Income Statement	Mar-08	Mar-09	Mar-10	MAR-11	Mar-12	Mar-13	Mar-14	Mar-15
Net interest Income	46	51	63	72	84	96	134	178
Other income	4	5	8	5	7	14	21	29
Total opex	12	12	17	17	23	36	44	55
Provisions	1	1	-1	1	7	-1	4	14
Tax	9	12	16	17	17	21	31	51
Net Profit Without DT Component	28	32	39	42	44	54	76	86 95
Balance Sheet	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	Mar-14	Mar-15
Net worth	220	246	275	311	348	392	452	771
Borrowings	1,695	1,650	1,865	1,904	2,300	3,538	5,269	7,375
Loan book	1,882	1,875	2,098	2,202	2,679	4,016	5,844	8,237
Total assets	1,973	1,951	2,192	2,275	2,716	4,049	5,912	8,334
Key Ratios (%)	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	Mar-14	Mar-15
NIM	2.4	2.7	3.1	3.3	3.5	2.9	2.7	2.6
CAR	20.7	16.1	17.1	19.1	17.4	14.7	13.8	18.4
Return on Assets (%)	1.4	1.7	1.9	1.9	1.8	1.6	1.5	1.3
Return on Average Equity (%)	13	13	15	15	13	14	17	18

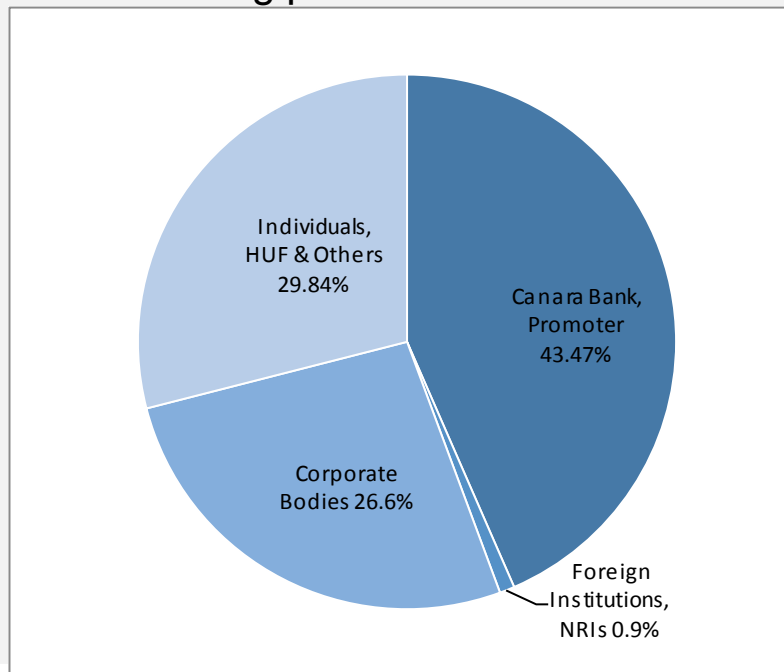
Data for last 10 Quarters

(Rs. Crores)

Income Statement	Dec12 Q 3	Mar13 Q 4	Jun13 Q 1	Sep13 Q 2	Dec13 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4
Net interest income	25.21	27.55	32.96	32.78	34.64	33.92	36.59	40.66	48.12	52.24
Other income	3.71	4.20	4.25	5.39	5.66	5.65	5.81	8.74	7.37	7.22
Total opex	9.07	11.01	10.60	10.92	10.41	11.99	11.30	16.82	13.01	13.91
Provisions	1.46	-2.60	2.50	1.50	1.00	-0.56	2.00	3.50	2.50	6.25
Tax	5.10	8.40	7.60	7.00	8.54	7.8	10.14	10.63	14.03	16.41
Net Profit* post DTL 2014-15	13.29	14.94	16.51	18.74	20.35	20.11	*18.96	*18.44	*25.96	*22.88
Balance Sheet (Cuml)	Dec12 Q 3	Mar13 Q 4	Jun13 Q 1	Sep13 Q 2	Dec13 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4
Net-worth	386	392	409	427	448	452	471	490	516	771
Borrowings	3,144	3,539	3,901	4,315	4,817	5,268	5,751	6416	7033	7375
Loan book	3,592	4,016	4,400	4,864	5,355	5,844	6,355	7037	7634	8237
Total assets	3,503	4,049	4,310	4,970	5,471	5,912	6,395	7088	7695	8334
Key Ratios (Annualised)	Dec12 Q 3	Mar13 Q 4	Jun13 Q 1	Sep13 Q 2	Dec13 Q 3	Mar14 Q 4	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4
NIM (%)	2.93	2.93	3.13	2.98	2.85	2.70	2.40	2.41	2.50	2.55
CAR (%)	15.21	14.72	15.33	15.85	14.98	13.84	13.37	12.50	14.36	18.39
Gross NPA	30.65	15.66	16.94	16.44	16.93	12.10	18.43	19.91	18.82	14.35
Net NPA	8.65	0.00	1.28	0.78	0.02	0.00	6.33	7.81	6.72	0.00

Shareholding Pattern & Funding mix

Shareholding pattern as on 31/03/15



Funding Mix – FY08 to FY15 – Year to Year

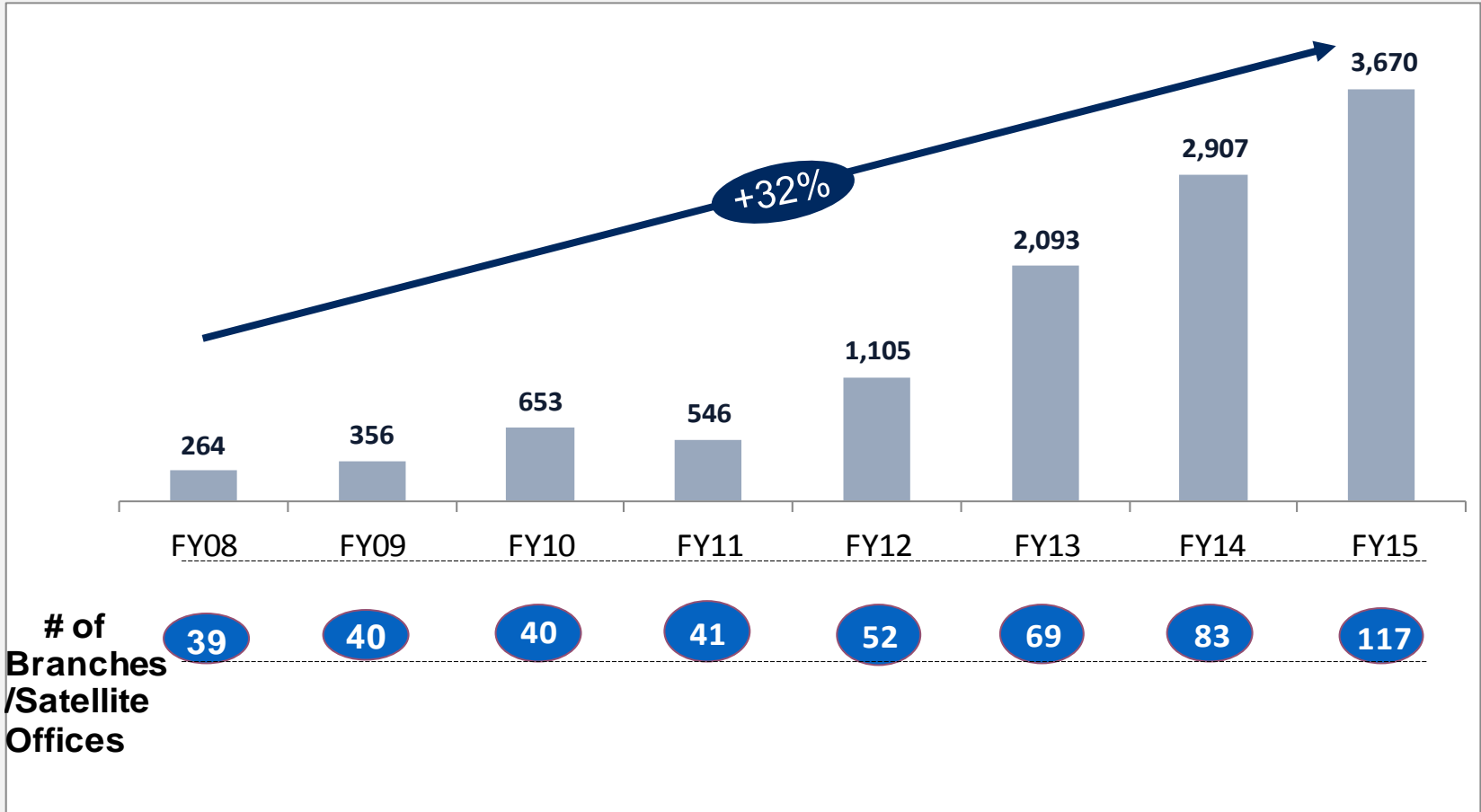
Particulars	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	Mar-14	Mar-15
Refinance from NHB	35%	36%	28%	29%	26%	51%	48%	44%
Bank Loans	56%	54%	61%	63%	68%	44%	44%	31%
Deposits from public	9%	10%	1%	8%	6%	5%	3%	3%
Debentures	0%	0%	0%	0%	0%	0%	5%	9%
Commercial Paper	0%	0%	0%	0%	0%	0%	0%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%
Total Borrowings(Cr.)	1695	1650	1865	1904	2300	3538	5269	7375

Sanctions – Year to Year

Sanction Growth – FY08 to FY15

Rs. crores

CAGR %

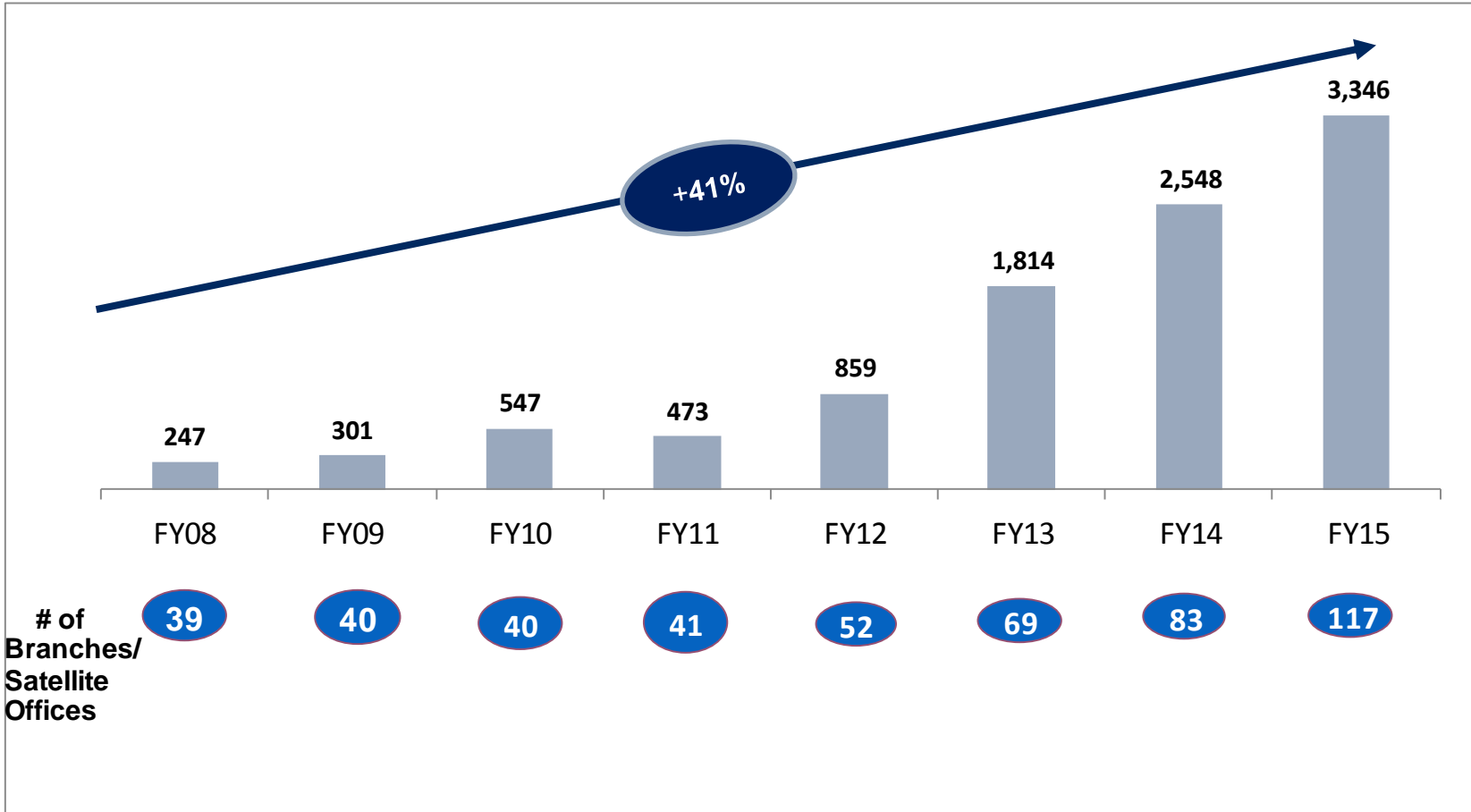


Disbursements – Year to Year

Disbursements Growth – FY08 to FY15

Rs. crores

CAGR %

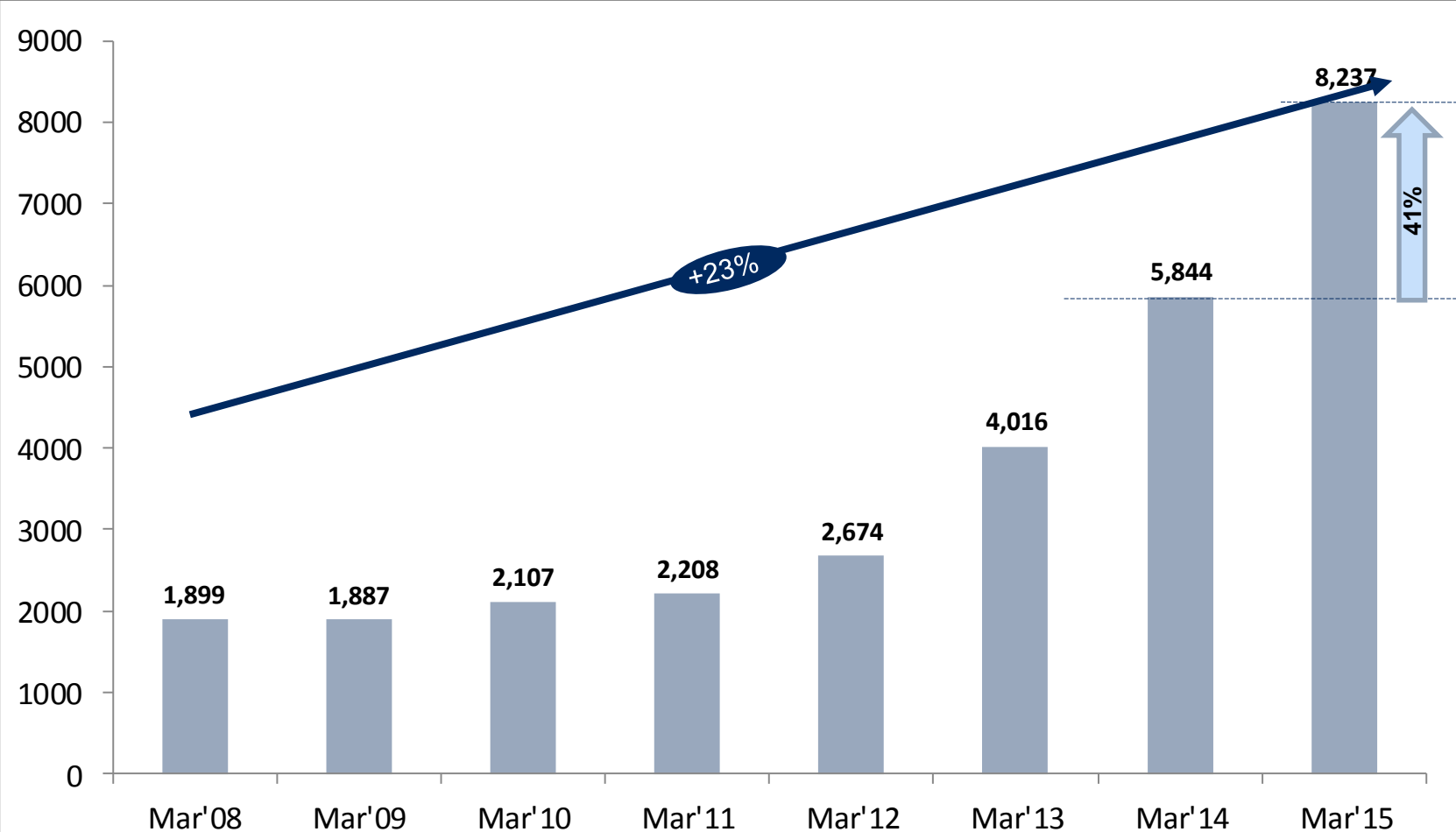


Loan Book – Year to Year

Loan Book Growth – FY08 to FY15

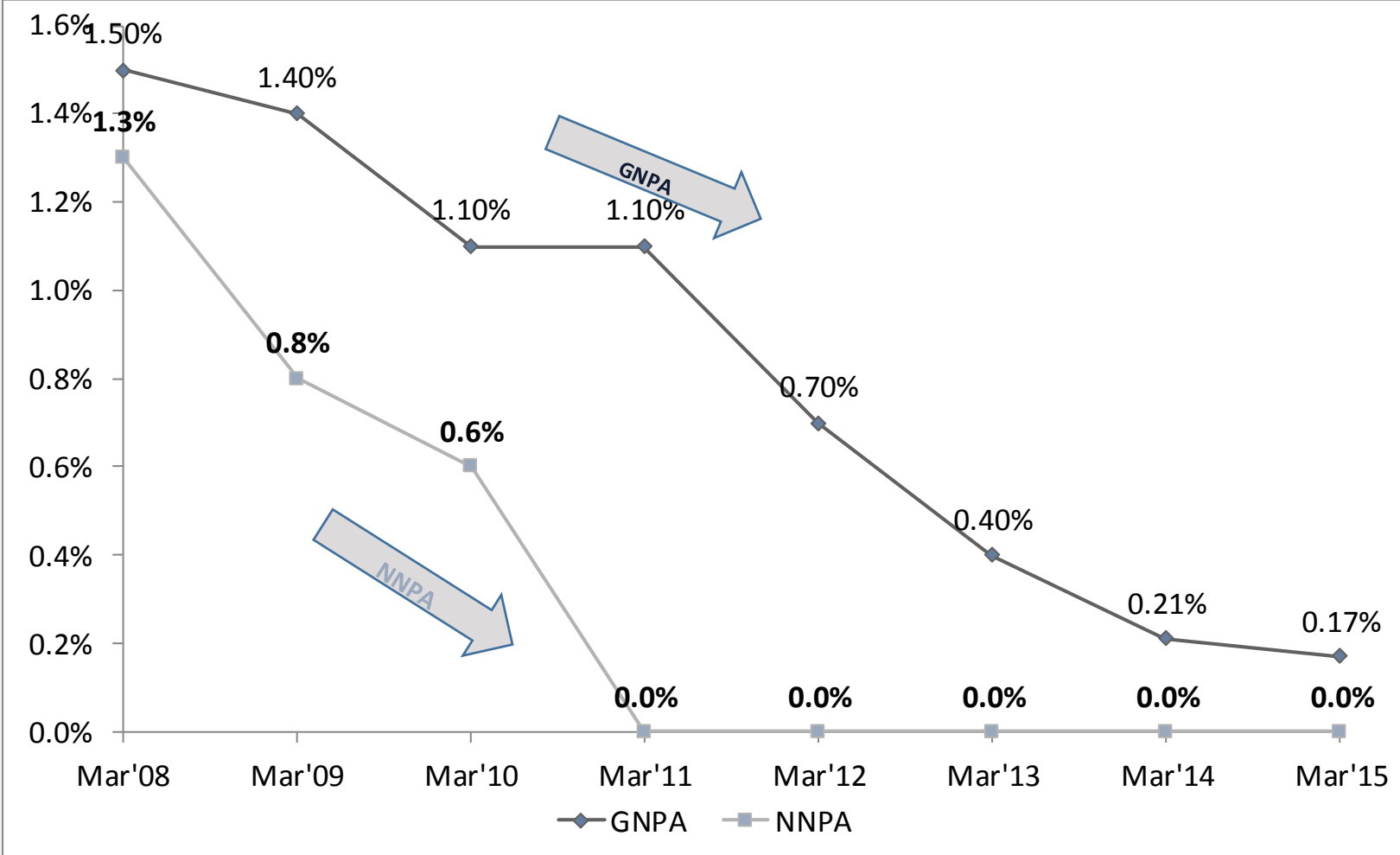
Rs. crores

CAGR %



Asset quality – Year to Year

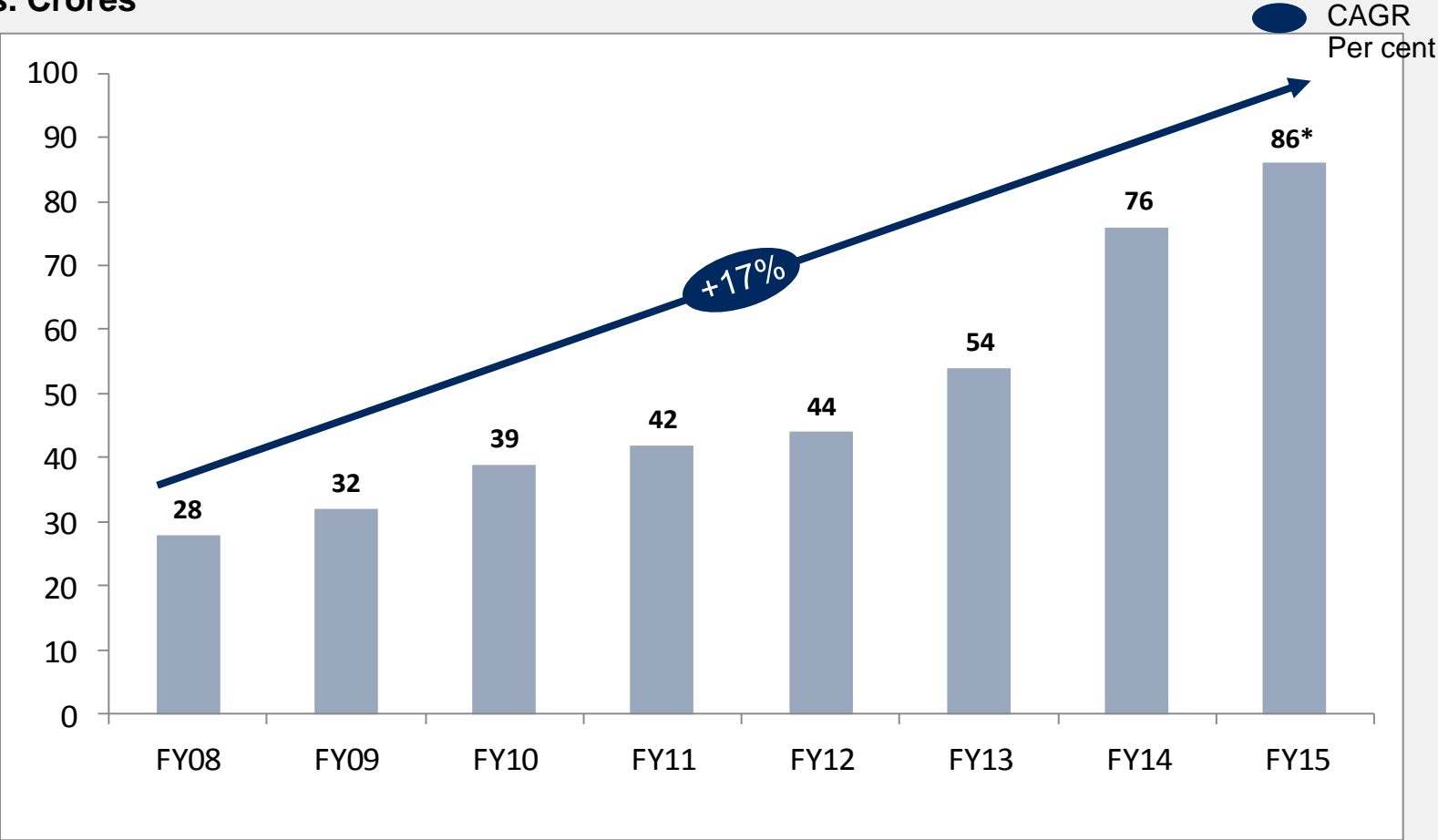
GNPA and NNPA – FY08 to FY15



Net Profit – Year to Year

Net Profit growth – FY08 to FY15 (Annual)

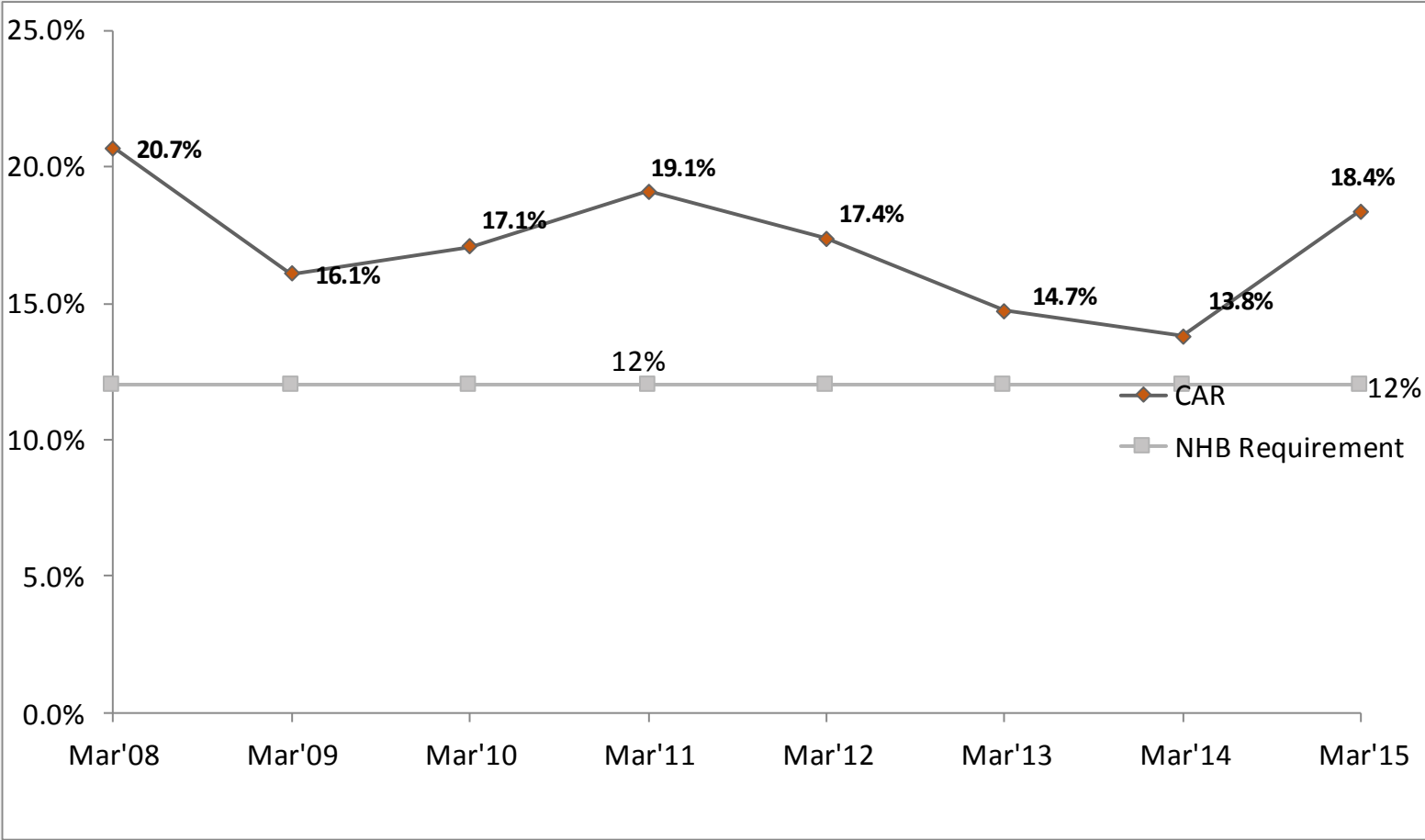
Rs. Crores



*without DTL component Net Profit is Rs.95 Cr

Capital Adequacy

Comfortable Capital Adequacy – Year to Year

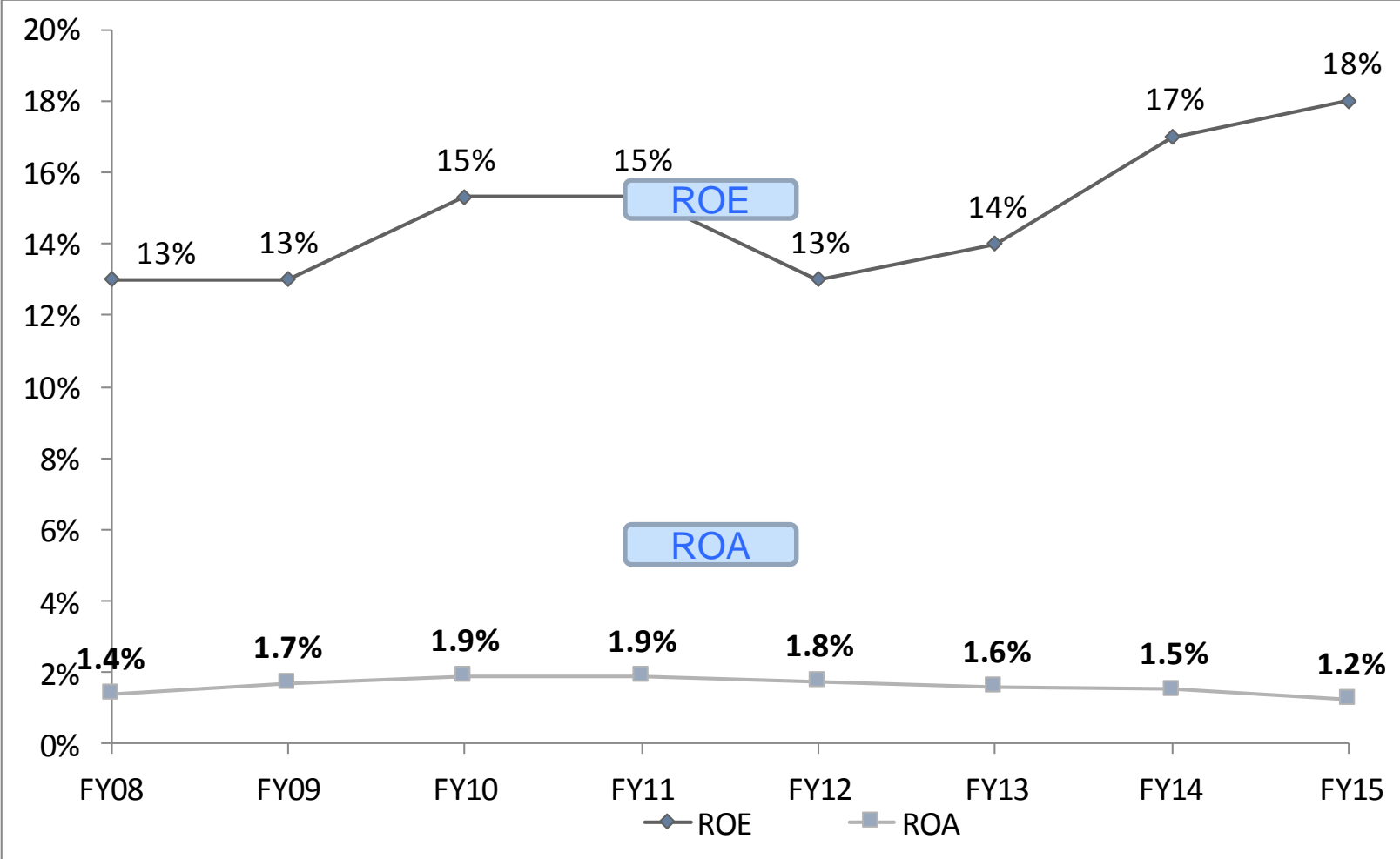


* NHB requirement: 12% ; Rights issue amount Rs.276.07 Cr received/accounted on 13/03/15

Return matrices – Return on Assets and Return on Equity

– Year to Year

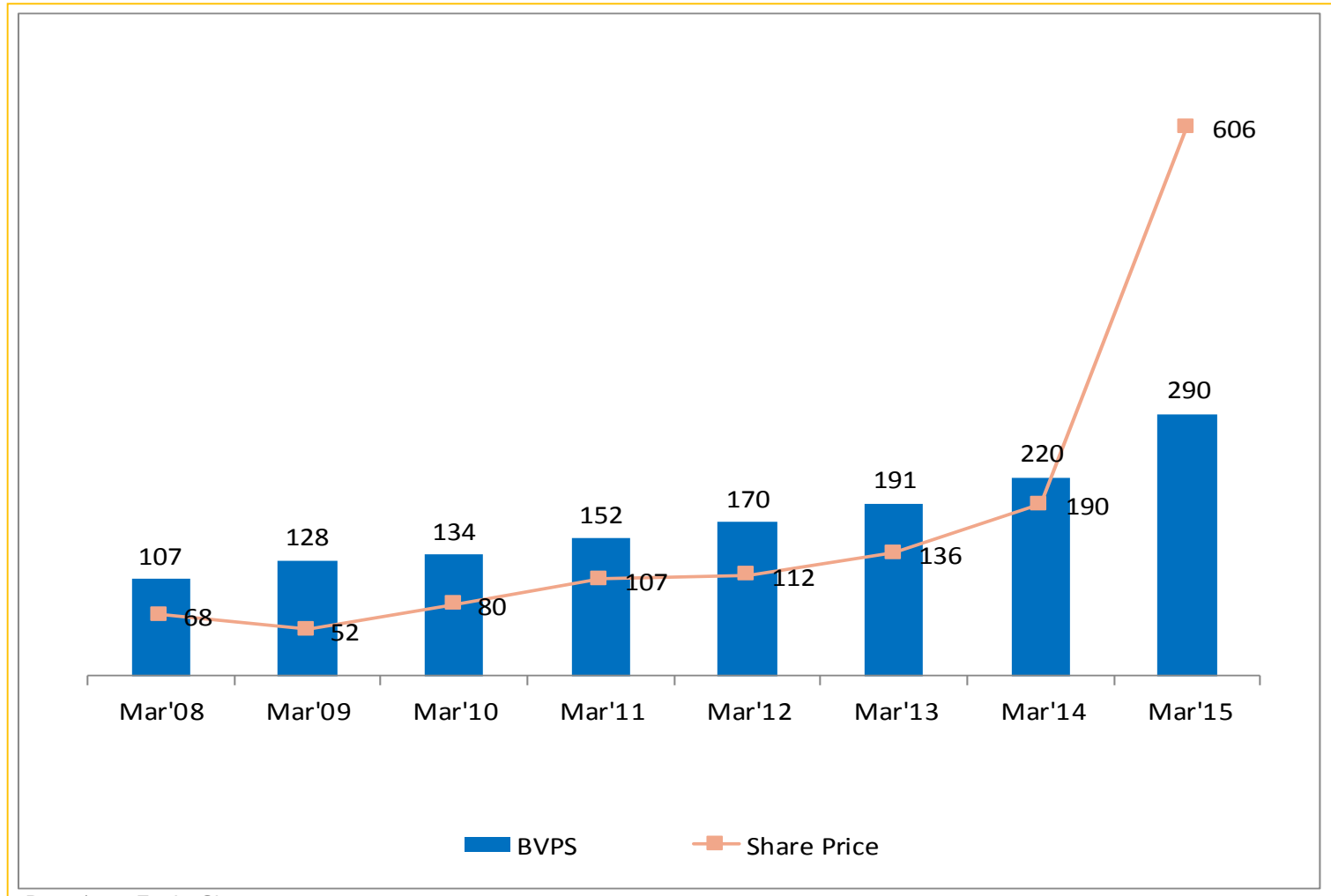
ROE and ROA – FY08 to FY15 (Annual)



Return on Average Equity since rights issue amount received on 31/03/15

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.276 Cr got accounted on 13/03/15)

Ratings As on 31/03/15

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+	-	-

Branch network –107 branches & 17 Satellite Offices across 19 states / Union Territories as on 02/05/15

Punjab & Haryana-
Chandigarh, Rohtak

Rajasthan - Jaipur, Kota,
Udaipur

Gujarat– Ahmedabad,
Vadodara

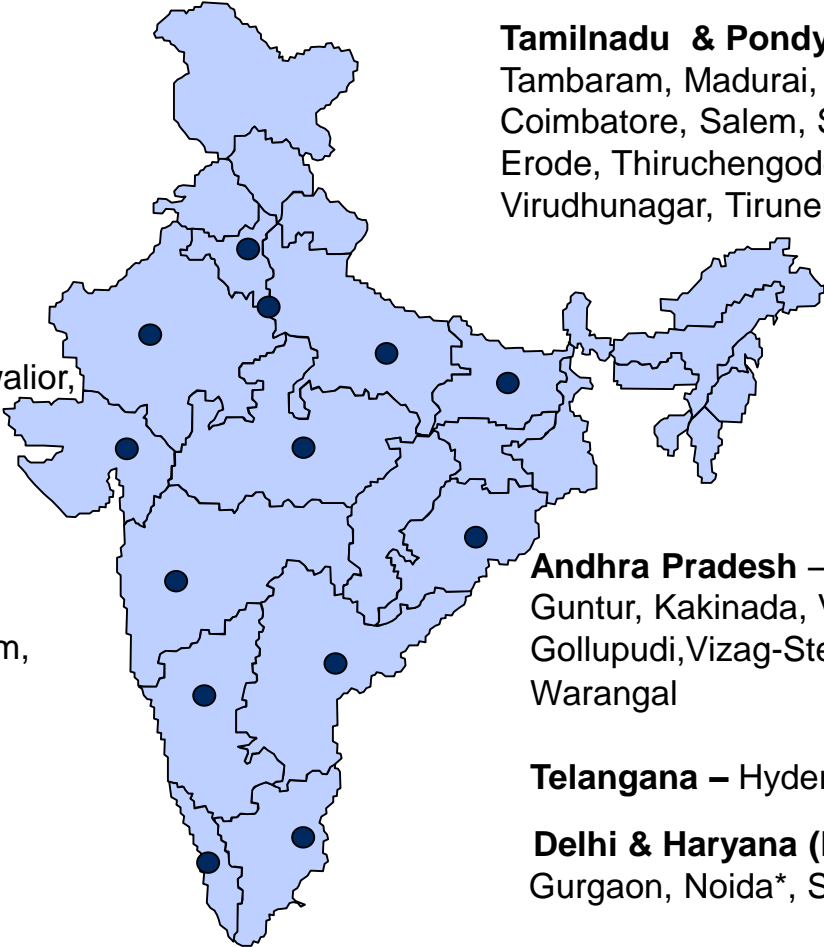
MP & Chattisgarh – Bhopal, Gwalior,
Raipur, Indore, Durg

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

Karnataka – Bangalore, Belgaum,
Davanagere, Hubli, Mysore,
Mangalore, Mandya,
Shimoga, Tumkur, Udupi,

Kerala– Calicut, Kochi,
Thiruvananthapuram, Thrissur

Odisha– Bhubaneshwar



Tamilnadu & Pondychery– Hosur, Chennai,
Tambaram, Madurai, Namakkal, Trichy,
Coimbatore, Salem, Sriperumbudur, Thiruvallur,
Erode, Thiruchengode, Vellore, Dindigul,
Virudhunagar, Tirunelveli, Thiruchengode, Bagalur

Bihar- Patna

Goa

Andhra Pradesh – Nellore, Ongole, Tirupathi,
Guntur, Kakinada, Vizag, Vijayawada,
Gollupudi, Vizag-Steel Plant, A S Rao Nagar,
Warangal

Telangana – Hyderabad, Warangal, Karimnagar

Delhi & Haryana (NCR)- New Delhi,
Gurgaon, Noida*, Sonepat

Uttar Pradesh – Lucknow, Meerut,
Ghaziabad, Agra, Varanasi

* Noida comes within UP, but included in the NCR

Data on Sanctions during 2014-15

- 1) 86% of loans are sanctioned to retail Individual Housing Loans
- 2) Average Housing Loan ticket size sanctioned is Rs.18.28 lakhs
- 3) 78% of Housing Loans are towards the salaried class
- 4) 14% of loans are given as Non-Housing Loans
- 5) Average Non-Housing Loan ticket size is Rs.12.85 lakhs
- 6) Four southern states constitute 74% of the loan book as on 31/03/15

Performance Figures for 2014-15

(Rs. In Crore)

Particulars	June 14 (3m)	Sept 14 (3m)	Dec 14 (3m)	Mar 15 (3m)
Sanctions (Rs.)	799.87	1047.45	916.19	906.49
Disbursements (Rs.)	712.20	904.83	852.52	876.45
Net Interest Income (Rs.)	36.59	40.66	48.12	52.24
Operating Profit (Rs.)	29.09	29.07	40.00	45.54
Net Profit (Rs.)	18.96	18.45	25.96	22.89
Loan Book (Rs.)	6354.60	7036.69	7634.47	8237
Gross NPA (Rs.)	18.43	19.91	18.82	14.35
Gross NPA %	0.29	0.28	0.25	0.17
No. of Branches & Satellite Offices	99	104	114	117
No. of Employees	465	499	494	491

Thank You