Can Fin Homes Ltd. at a glance

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

Information to investors as of 31/12/13

About us

Legacy

- 26 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 which owns 42.38% shareholding of Can Fin homes
- Listed in 1991, with uninterrupted dividend payment since inception

Focus

- Very clear focus to promote ownership and increase housing stock, across India, with a motto of friendship finance
- Predominantly lend to individuals (93% of loan book)
- Key enabler for over 175,000 families to own homes

Reach

- Headquartered in Bangalore
- Pan-India presence with 81 branches* in over 15 states
- Added 40 branches in the last two years

Financials

(31/12/13)

- Loan book of Rs.5,355 Cr, CAGR of 24% in the last three years
- Asset quality – GNPA :Rs.16.93 Cr (0.3%)
- RoA – 1.7%, RoE – 16%
- AA+ rating from 3 rating Agencies (Deposits/Term Loans/NCDs)

Board of Directors

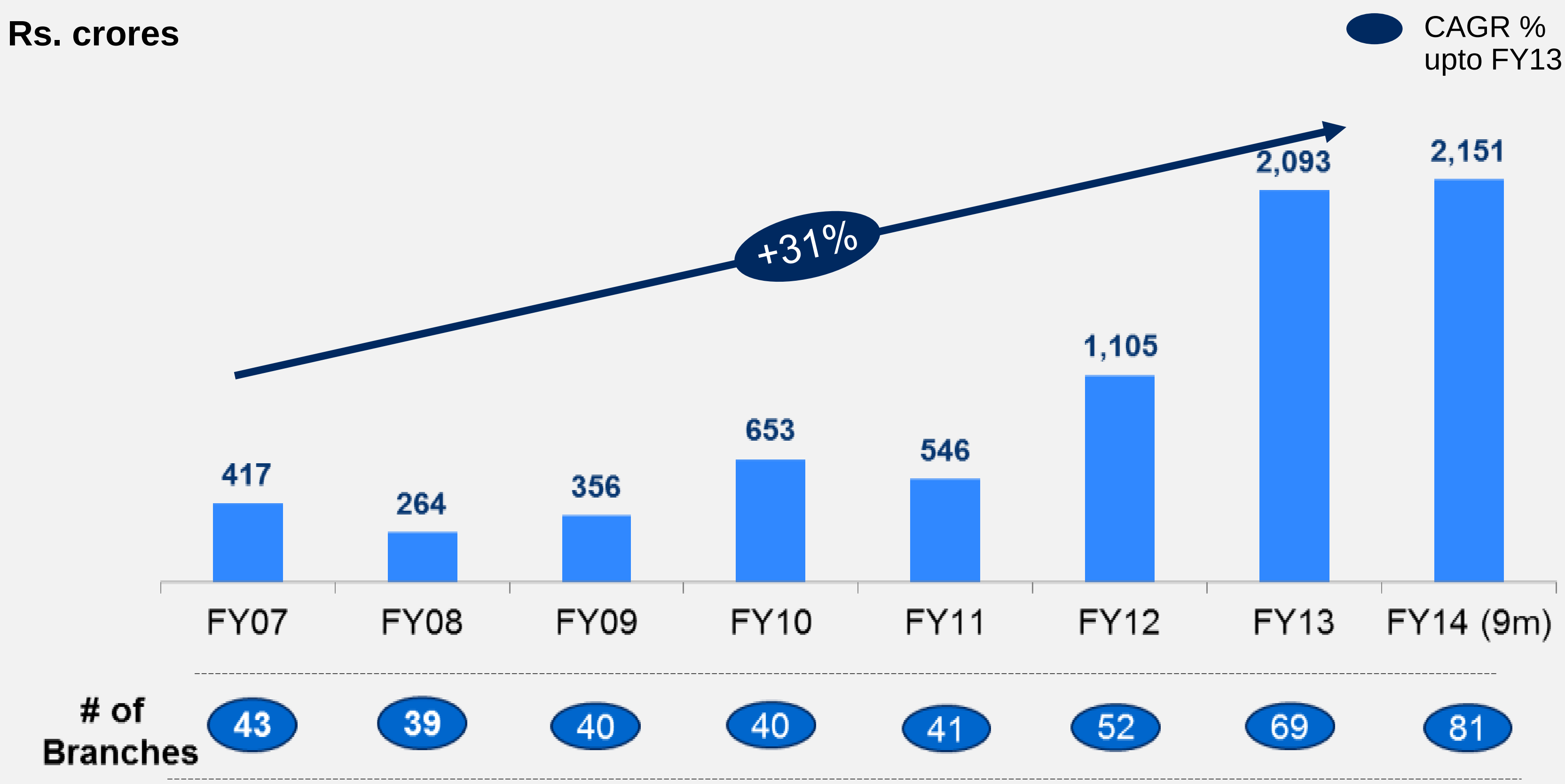
	Name of the Director	Designation	Occupation
	Shri. Subramanian Ramachandran Iyer (Shri.S.R.Iyer)	Chairman	Former Managing Director, State Bank of India
	Shri.C. Ilango	Managing Director	General Manager Canara Bank (deputed to Can Fin as MD)
	Shri.K.R.Vijayendra	Director	Former General Manager, Union Bank of India
	Shri.P.B.Santhana Krishnan	Director	Practising Chartered Accountant
	Shri S. A. Kadur	Director	General Manager Canara Bank
	Shri T. V. Rao	Director	Director – (E.C.) EXIM Bank

Management Team

Managing Director	**Mr.C.Ilango**
Asst. Gen. Managers (8)	**Chief Managers (10)**
Mr.K.S.Sathyaprakash, R.O.	Mr.V.Durga Rao, R.O.
Mr.Rm.Veerappan, R.O.	Mr.A.Madhukar
Mrs.M.Shamila, R.O.	Mr.N Babu
Mr.Atanu Bagchi, R.O.	Mr.G.K.Nagaraja Rao
Mr.P.V.S.Raju	Mr.Prashanth Shenoy
Mr.Sunil Mittal	Mr.R.Murugan
Mr.Ajay Kumar Shettar	Mr.M.Sundar Raman
Mr.B.M.Sudhakar	Mr.Jagadeesha Acharya
	Mr.H.R.Narendra
	Mr.Prakash Shanbogue
Senior Consultant/ Vigilance Officer	Mr.Jayananda Rao

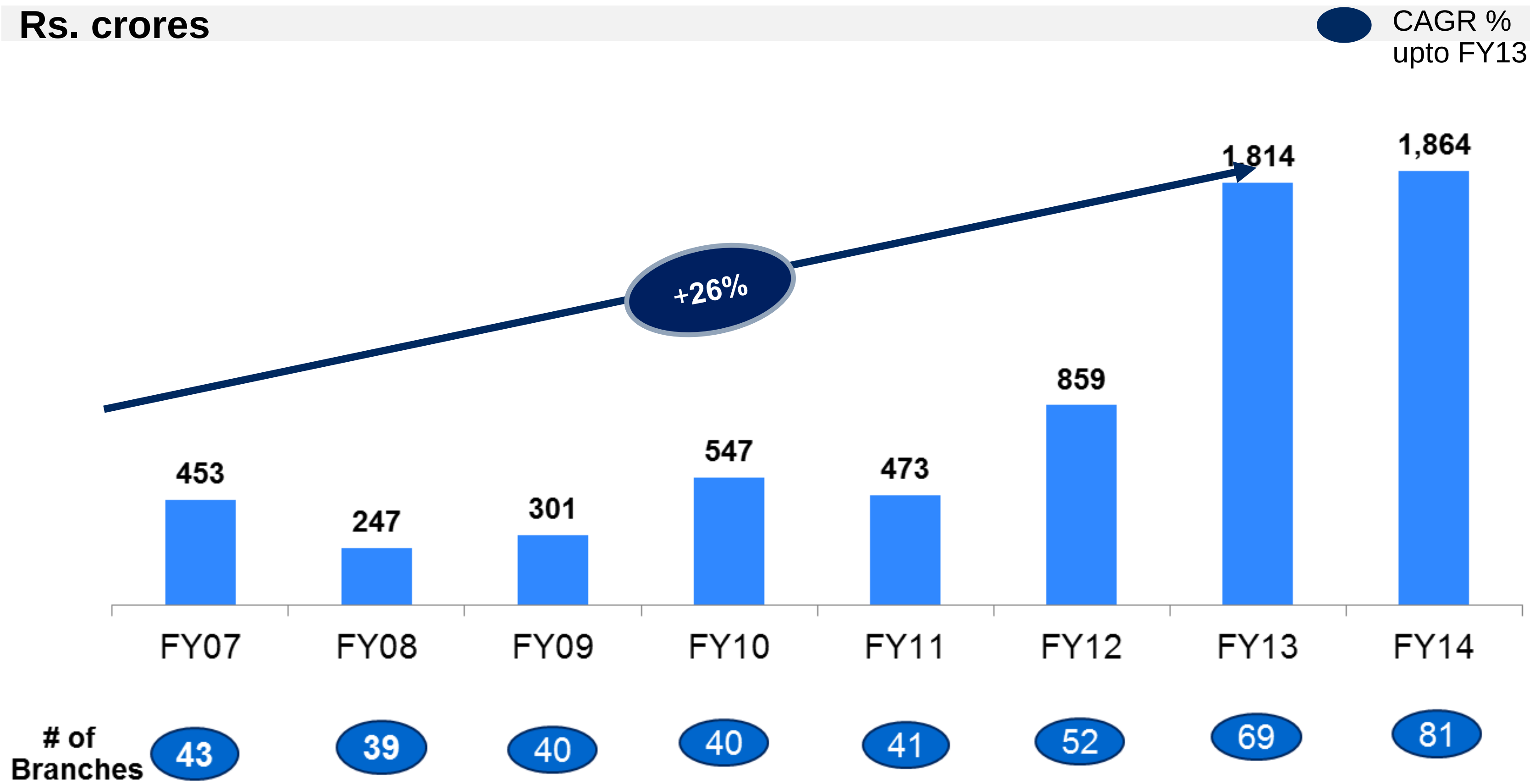
Sanctions

Sanction growth – FY07 to FY13 (annual) – 7 yrs & FY14 (9 months)



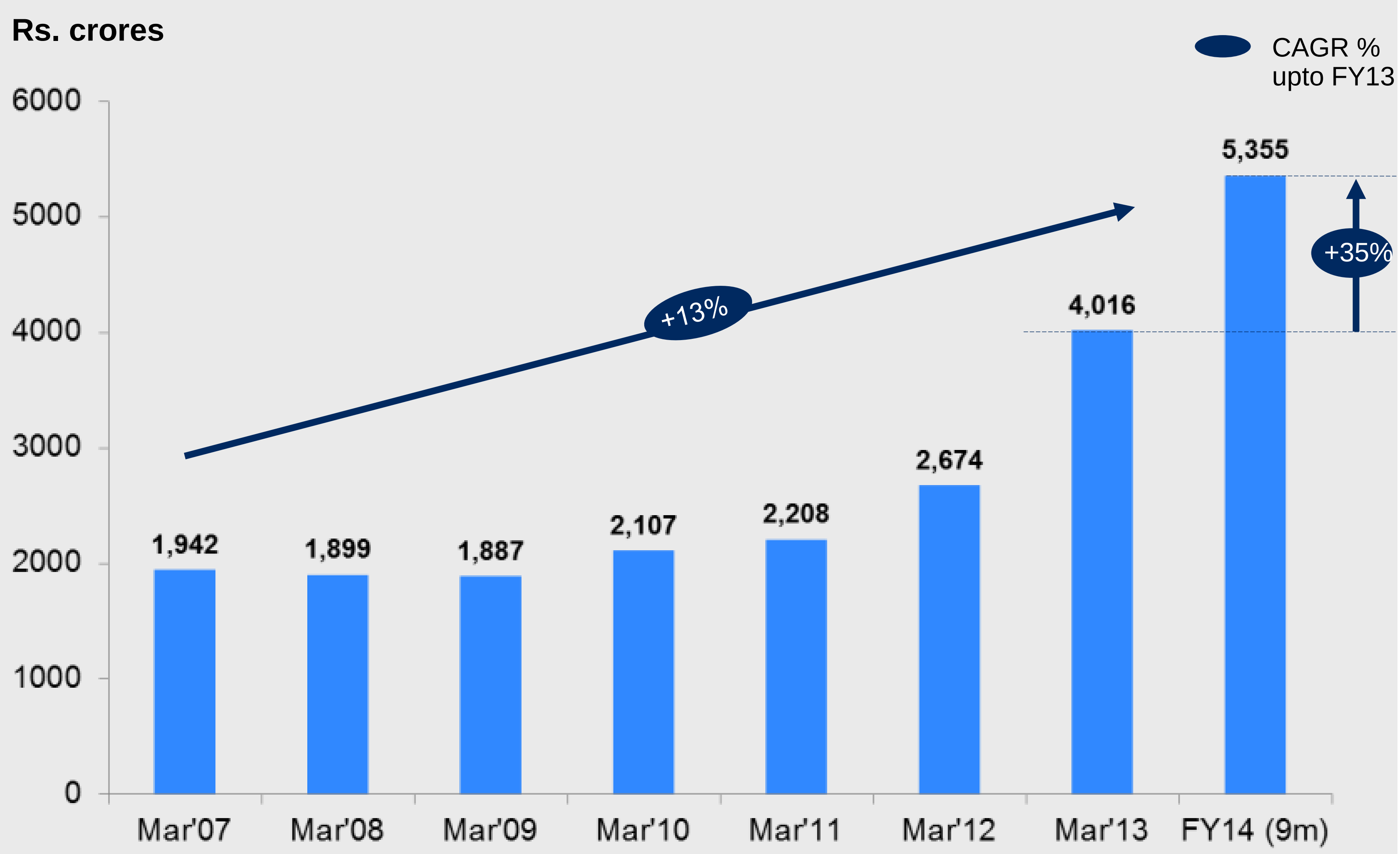
Disbursements

Disbursements growth – FY07 to FY13 (Annual) -7 yrs & FY14 (9 months)



Loan book

Loan book growth – FY07 to FY13 (Annual) – 7 yrs & FY14 (9 months)



Loan mix – As on 31/12/13

- 92% of loans are retail Individual Housing Loans
- Average loan ticket size is Rs.16 lakhs
- Majority of individual loans are towards the salaried class (90%+)
- Average age of Individual borrower – 35 years
- Share of Non-Housing Loans – 7.63%
- 4 southern states constitute about 70% of the loan book

Historical Business Data (Annual)

(Rs. Crores)

Particulars	Mar 07	Mar 08	Mar 09	Mar 10	Mar 11	Mar 12	Mar 13	Dec13
Sanctions	417	264	356	653	546	1105	2093	2151
Disbursements	453	247	301	547	473	859	1814	1864
Loan Book	1,913	1,882	1,875	2,098	2,202	2,679	4,016	5,355
Gross NPA (%)	1.6	1.5	1.4	1.1	1.1	0.7	0.4	0.3
Net NPA	0.4	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Net Profit	30	28	32	39	42	44	54	56
Branches	43	39	40	40	41	52	69	81
Employees (Nos.)	233	210	202	205	224	252	319	382

Key Data on Profits/Ratios

(Rs. Crores)

Income Statement	Mar-07	Mar-08	Mar-09	Mar-10	MAR-11	Mar-12	Mar-13
Net interest income	53	46	51	63	72	84	96
Other income	5	4	5	8	5	7	14
Total opex	12	12	12	17	17	23	36
Provisions	6	1	1	-1	1	7	-1
Tax	10	9	12	16	17	17	21
Net Profit	30	28	32	39	42	44	54

Balance Sheet	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
Networth	198	220	246	275	311	348	392
Borrowings	1,752	1,695	1,650	1,865	1,904	2,300	3,538
Loan book	1,913	1,882	1,875	2,098	2,202	2,679	4,016
Total assets	1,994	1,973	1,951	2,192	2,275	2,716	4,049

Key Ratios (%)	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
NIM	2.8	2.4	2.7	3.1	3.3	3.5	2.9
CAR	13.1	20.7	16.1	17.1	19.1	17.4	14.7
Return on Assets (%)	1.6	1.4	1.7	1.9	1.9	1.8	1.6
Return on Equity (%)	15	13	13	15	15	13	14

Data for 9 Quarters

(Rs. Crores)

Income Statement	Dec-11 3QFY12	Mar-12 4QFY12	Jun-12 1QFY13	Sep-12 2QFY13	Dec-12 3QFY13	Mar-13 4QFY13	Jun-13 1QFY14	Sep-13 2QFY14	Dec-13 3QFY14
Net interest income	22.56	20.10	20.85	22.08	25.21	27.55	32.96	32.78	34.64
Other income	1.90	3.27	2.59	3.49	3.71	4.20	4.25	5.39	5.66
Total opex	5.61	7.22	7.58	8.31	9.07	11.01	10.60	10.92	10.41
Provisions	0.54	-2.15	0.85	-1.10	1.46	-2.60	2.50	1.50	1.00
Tax	7.50	4.00	3.50	3.90	5.10	8.40	7.60	7.00	8.54
Net Profit	10.80	14.30	11.50	14.46	13.29	14.94	16.51	18.74	20.35

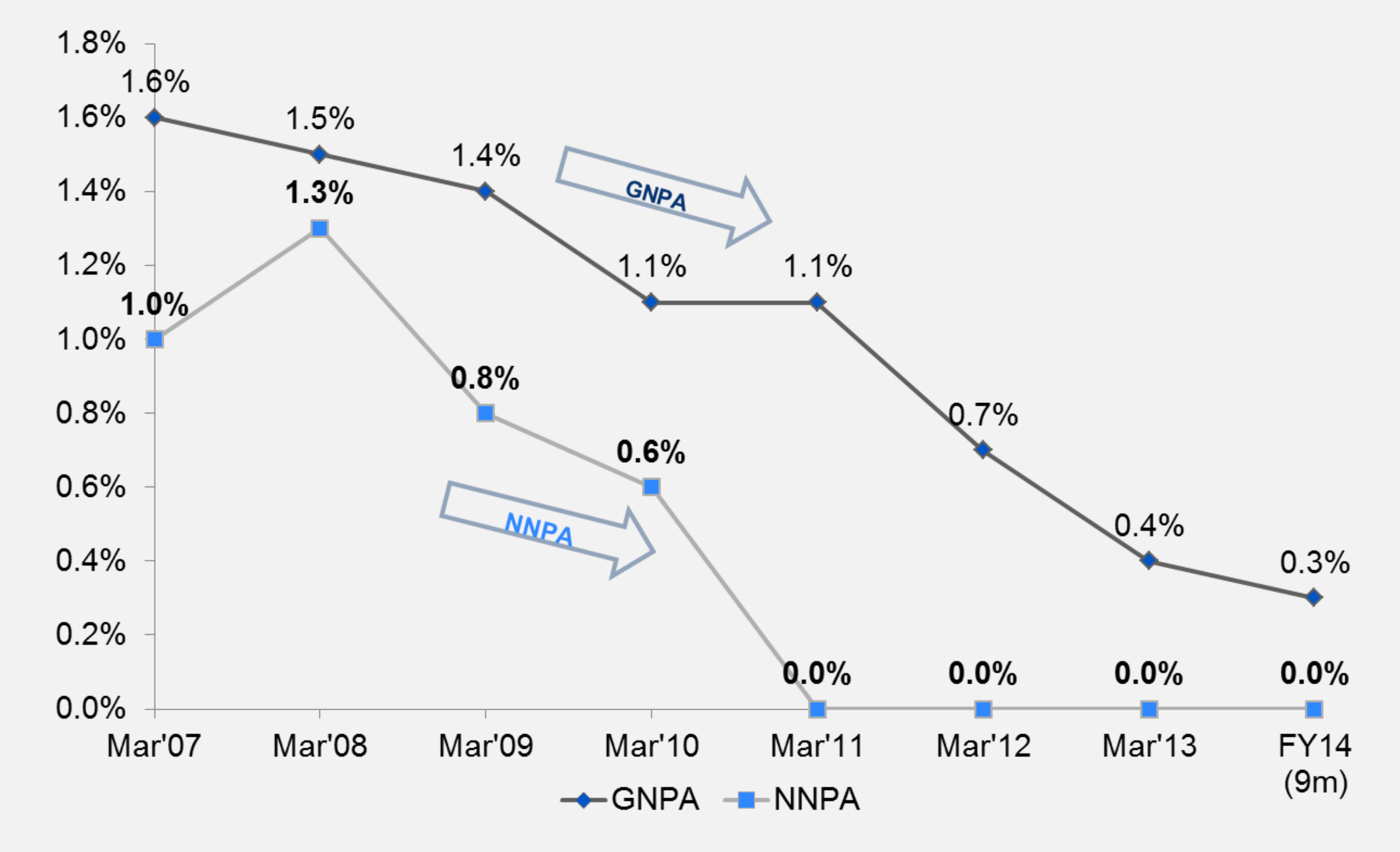
Balance Sheet	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep-13	Dec-13
Net-worth	340	348	359	374	386	392	409	427	448
Borrowings	2,079	2,300	2,521	2,768	3,144	3,539	3,901	4,315	4,817
Loan book	2,449	2,673	2,907	3,224	3,592	4.016	4,400	4,864	5,355
Total assets	2,419	2,716	2,880	3,142	3,503	4,049	4,310	4,970	5,471

Key Ratios	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep-13	Dec-13
NIM (%)	3.73	3.51	2.98	2.93	2.93	2.93	3.13	2.98	2.85
CAR (%)	19.14	17.44	16.37	15.33	15.21	14.72	15.33*	15.85*	14.98*
Gross NPA	25.04	19.01	26.62	23.90	30.65	15.66	16.94	16.44	16.93
Net NPA	1.93	0.00	6.42	1.90	8.65	0.00	1.28	0.78	0.02

Note: * Provisional

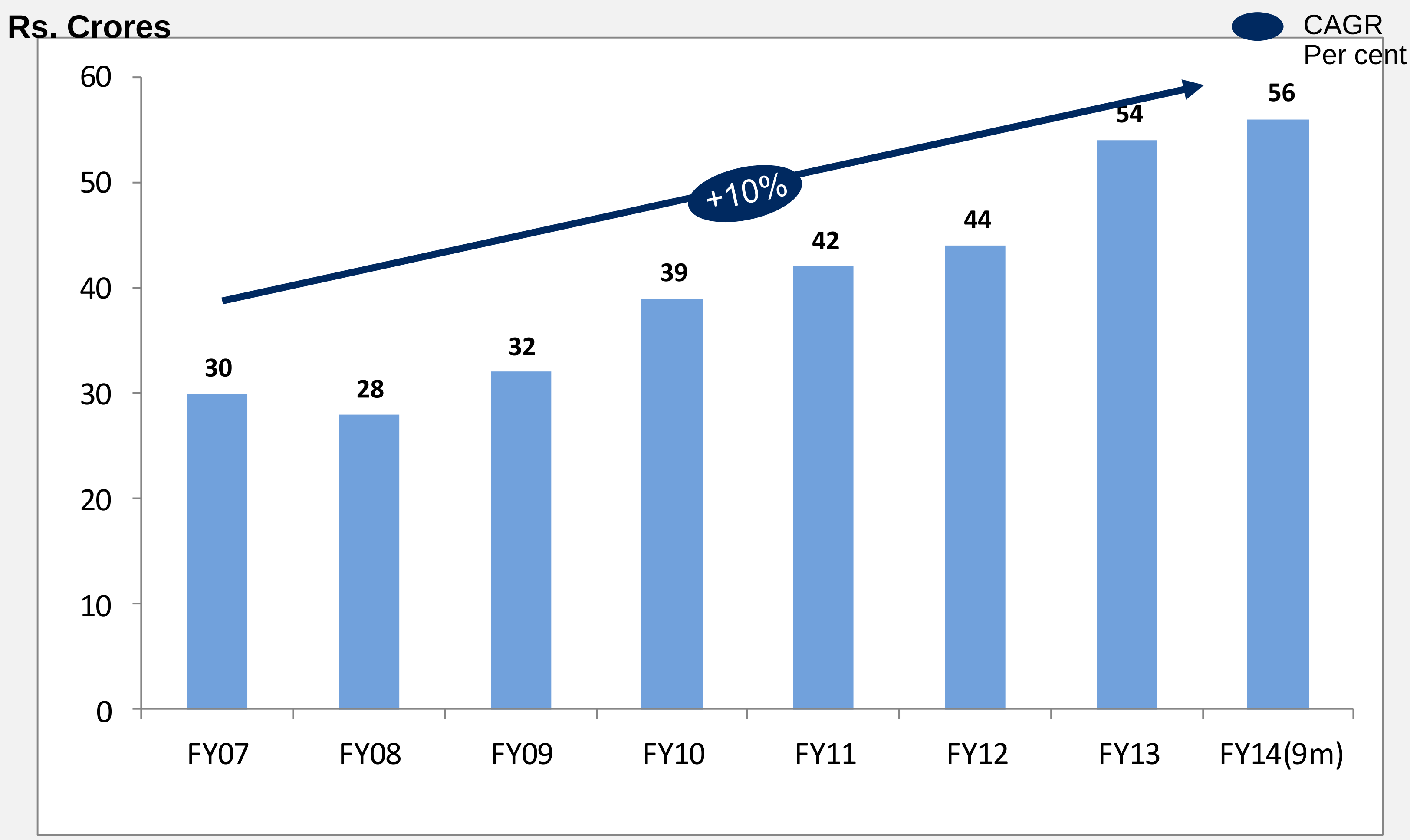
Asset quality

GNPA and NNPA – FY07 to FY13 (Annual) – 7 yrs & FY14 (9 months)



Net Profit

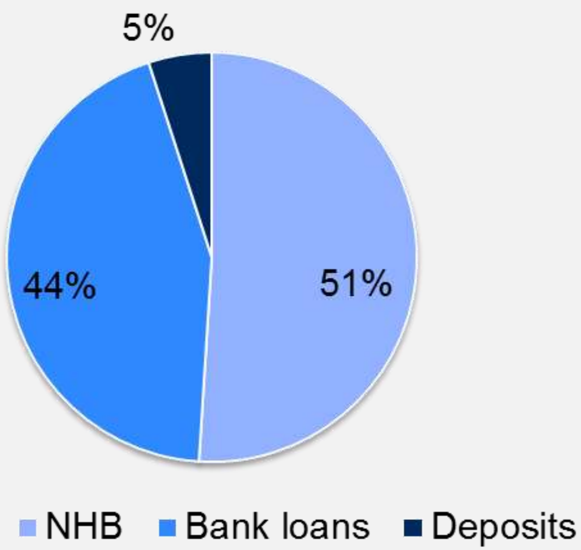
Net Profit growth – FY07 to FY13 (Annual) – 7 yrs & FY14 (9 months)



Funding mix & Ratings

Rs. 3,539 Crores as of March 2013

Per cent



	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
NHB	31%	35%	36%	28%	29%	26%	51%
Bank loans	58%	56%	54%	61%	63%	68%	44%
Deposits	11%	9%	10%	11%	8%	6%	5%

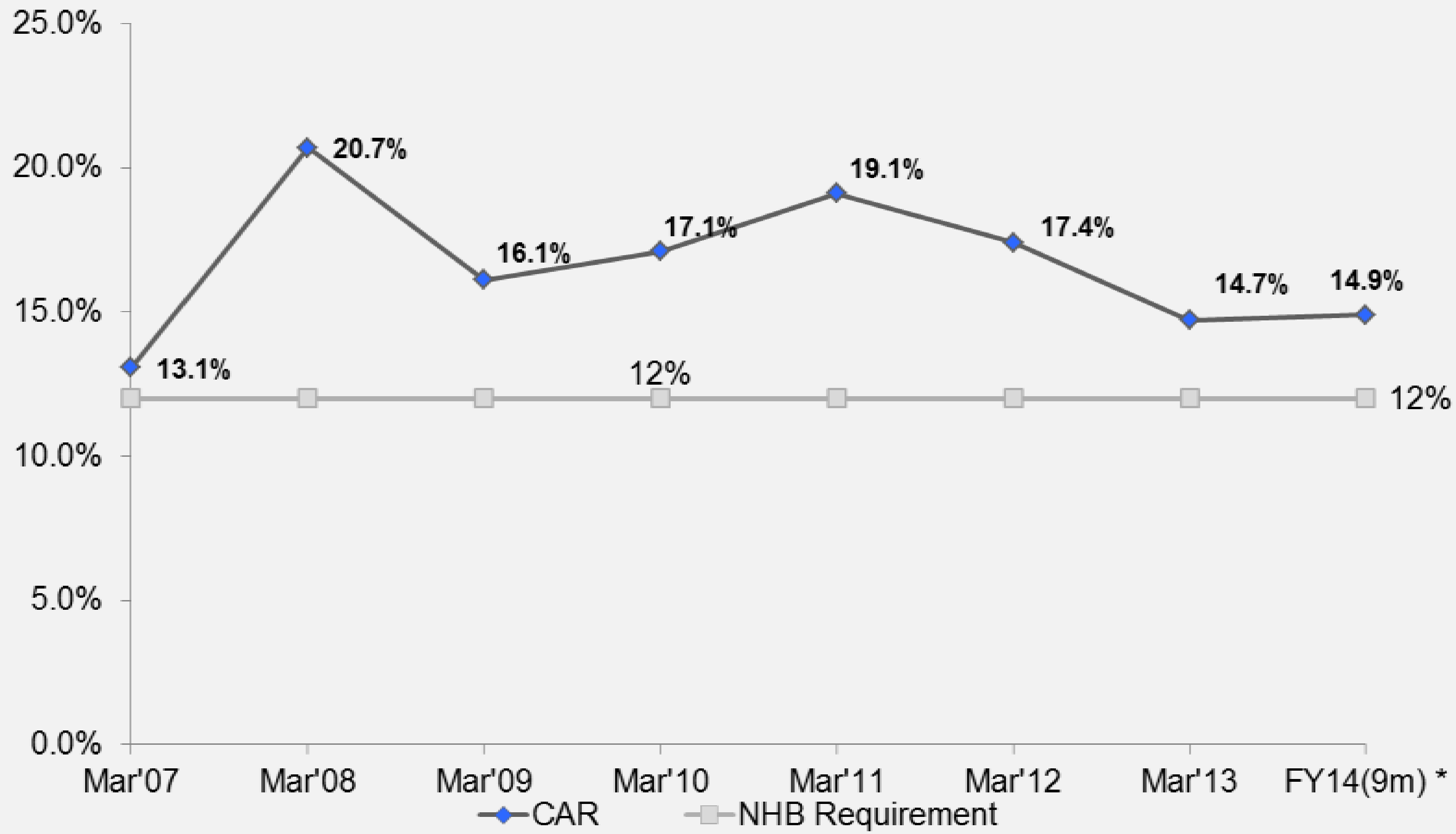
Strong credit rating :

- MAA+ by ICRA for deposit program
- ICRA AA+ for Term Loans
- Care AA+ & India AA+ for NCDs

Can Fin is one among the four HFCs selected by NHB in its first phase of securitisation programme

Capital Adequacy

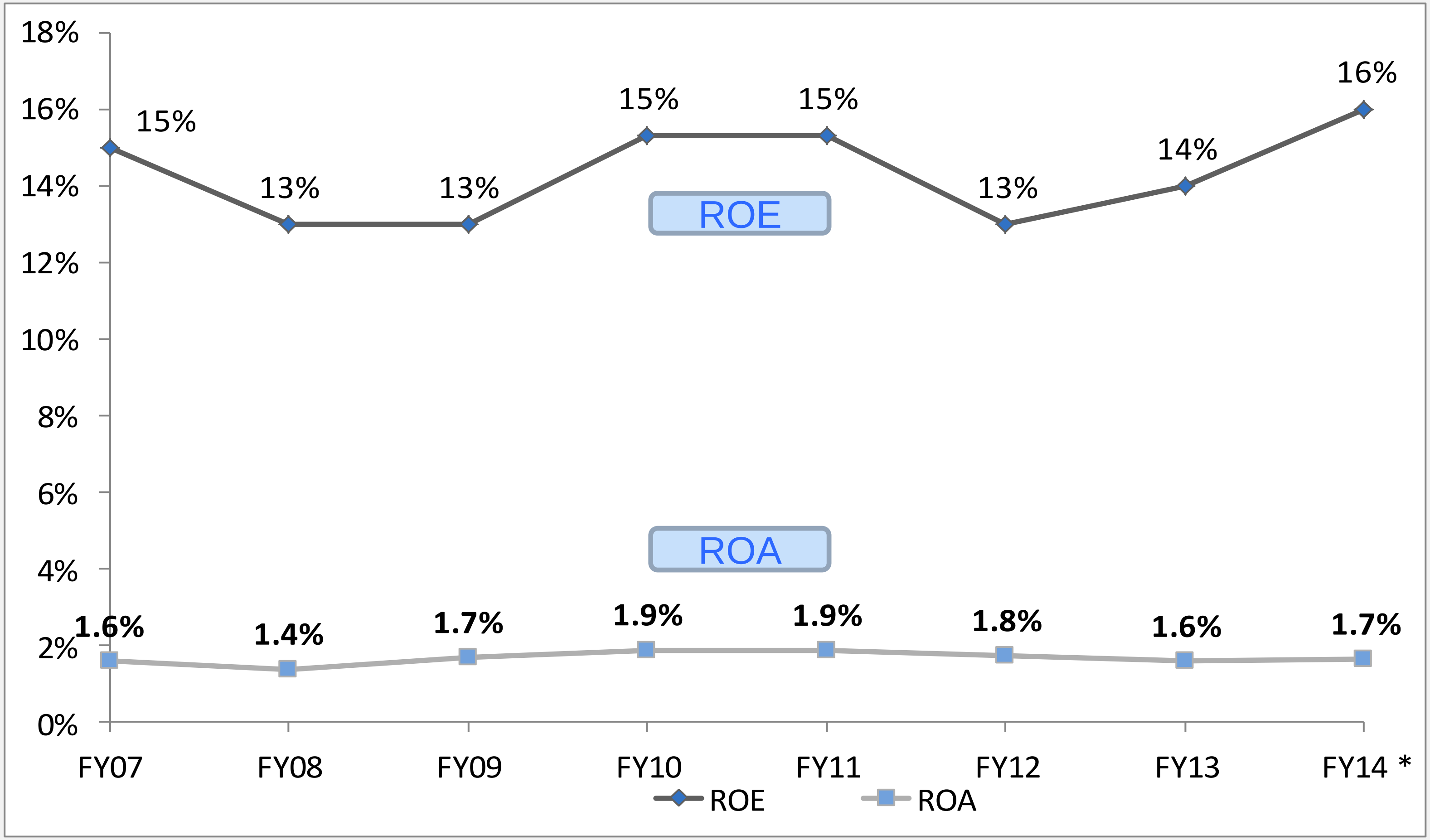
Comfortable capital adequacy – when compared to NHB requirement of 12%



* provisional

Return matrices – Return on Assets and Return on Equity

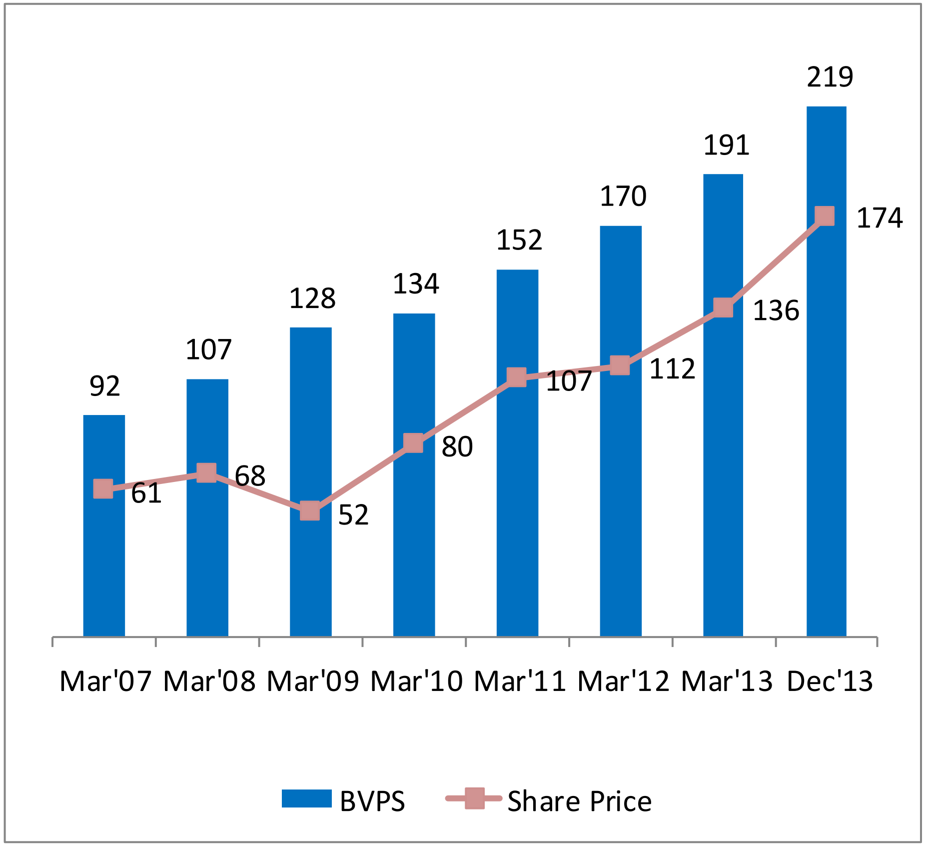
ROE and ROA – FY07 to FY13 (Annual) – 7 yrs & FY14 (9 months)



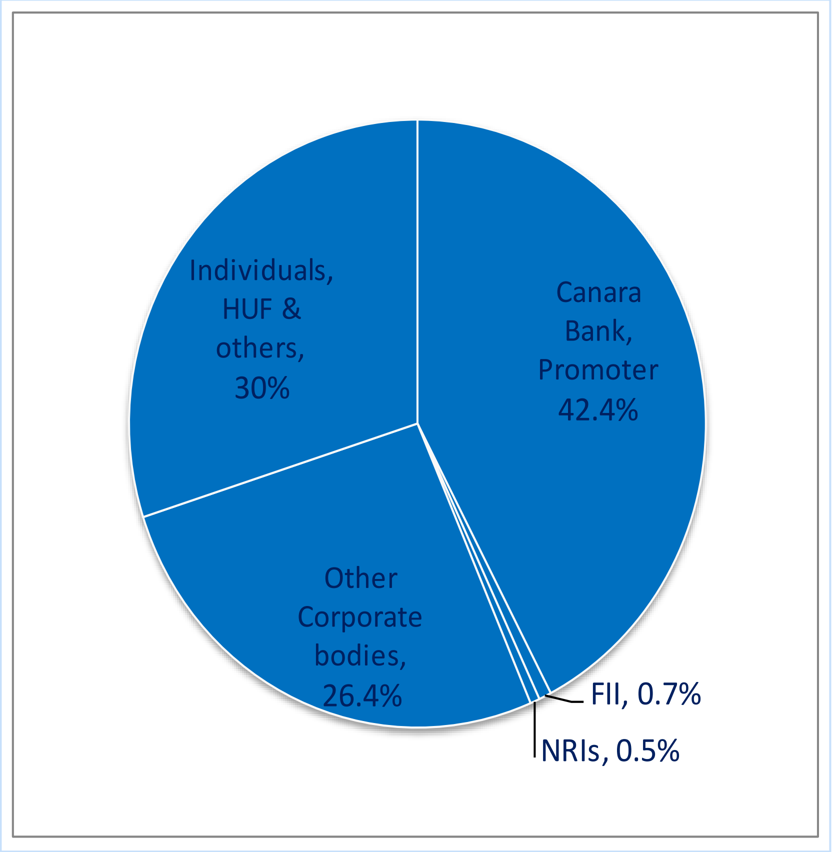
* annualised

Stock price, book value and shareholding pattern

Share price* vs. Book value per share (Rs.)



Shareholding pattern as on December 31, 2013



* Closing price as on the last trading day of the respective financial year

Source: BSE

Branch network – 81 branches* across 15+ states

Punjab & Haryana- Chandigarh

Rajasthan - Jaipur

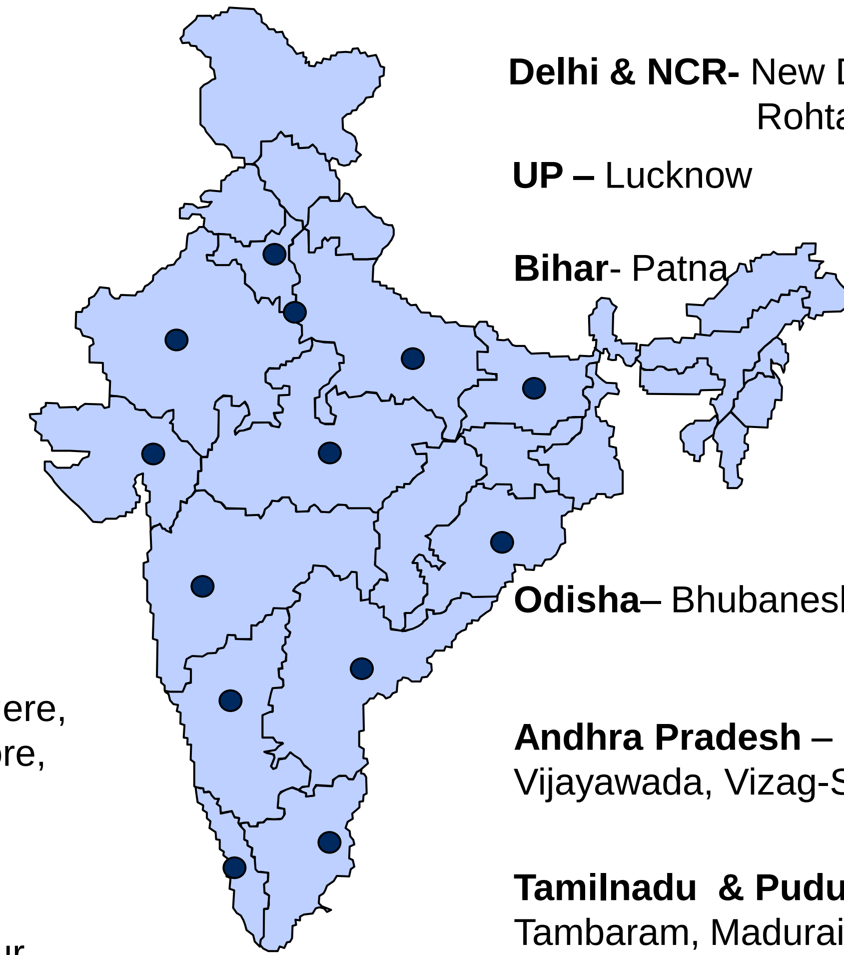
Gujarat– Ahmedabad, Vadodara

MP & Chattisgarh – Bhopal, Raipur, Indore

Maharashtra– Navi Mumbai, Mumbai, Pune

Karnataka – Hubli, Davanagere, Mysore, Bangalore, Mangalore, Kanakapura, Mandya.

Kerala– Calicut, Kochi, Thiruvananthapuram, Thrissur



Delhi & NCR- New Delhi, Gurgaon**, Noida** Rohtak, Sonepat

UP – Lucknow

Bihar- Patna

Odisha– Bhubaneshwar

Andhra Pradesh – Hyderabad, Vizag, Vijayawada, Vizag-Steel Plant

Tamilnadu & Puduchery– Hosur, Chennai, Tambaram, Madurai, Trichy, Coimbatore, Thiruvallur, Erode, Vellore, Dindigul

* As on 31/12/13

** Gurgaon and Noida comes within Haryana and UP respectively, but included in the NCR

Thank You

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