



Can Fin Homes Ltd. at a glance

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

Information to investors as on 30/06/13

About us

Legacy

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

- Very clear focus to promote ownership and increase housing stock, across India.
 - Predominantly lend to individuals (93% of loan book)
 - Key enabler for over 160,000 families to own homes
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Reach

- Headquartered in Bangalore
 - Pan-India presence with 70 branches* in over 15 states
 - Added 28 branches in the last two years
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Financials

- Loan book of Rs. 4,016 Cr, CAGR of 25% in the last three years
- Asset quality – GNPA of 0.4%, Nil NPA
- FY13 RoA – 1.6%, RoE – 14%

* As on June 30, 2013

Board of Directors

	Name of the Director	Designation	
	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.S. Madhava Murthy	Director	Practising Chartered Accountant
	Shri.K.R.Vijayendra	Director	Former General Manager Union Bank of India
	Shri.P.B.Santhana Krishnan	Director	Practicing Chartered Accountant
	Shri S. A. Kadur	Director	General Manager Canara Bank

Management Team

Name	Designation	Place	Contact No.
Shri.C.Ilango	Managing Director	Regd. Office	080 26568687
Shri.K.S.Sathyaprakash	AGM & Company Secretary	Regd. Office	080 26565736
Shri.Rm.Veerappan	AGM – HRM & Inspection/Audit	Regd. Office	080 26565739
Shri.P.V.S.Raju	AGM	Jayanagar Branch	080 26630501
Smt.M.Shamila	AGM- Credit, Planning & Devt.	Regd.Office	080 26563646
Shri.Sunil Mittal	AGM	NCR - Noida	0120 2517752
Shri.Atanu Bagchi	AGM- Finance & Accounts & Recovery & Legal	Regd.Office	080 26567631
Shri.Ajay Kumar Shettar	AGM	Cunningham Road	080 22257906
Shri.B.M.Sudhakar	AGM	NCR – New Delhi	011 26473318

Branch network – 70 branches* across 15+ states

**Punjab & Haryana-
Chandigarh**

Rajasthan - Jaipur

**Gujarat– Ahmedabad,
Vadodara**

**MP & Chattisgarh – Bhopal,
Raipur, Indore**

**Maharashtra– Mumbai, Navi
Mumbai, Pune**

**Karnataka – Hubli, Davanagere,
Mysore, Banagalore, Mangalore**

**Kerala– Calicut, Kochi,
Thiruvananthapuram, Thrissur**

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

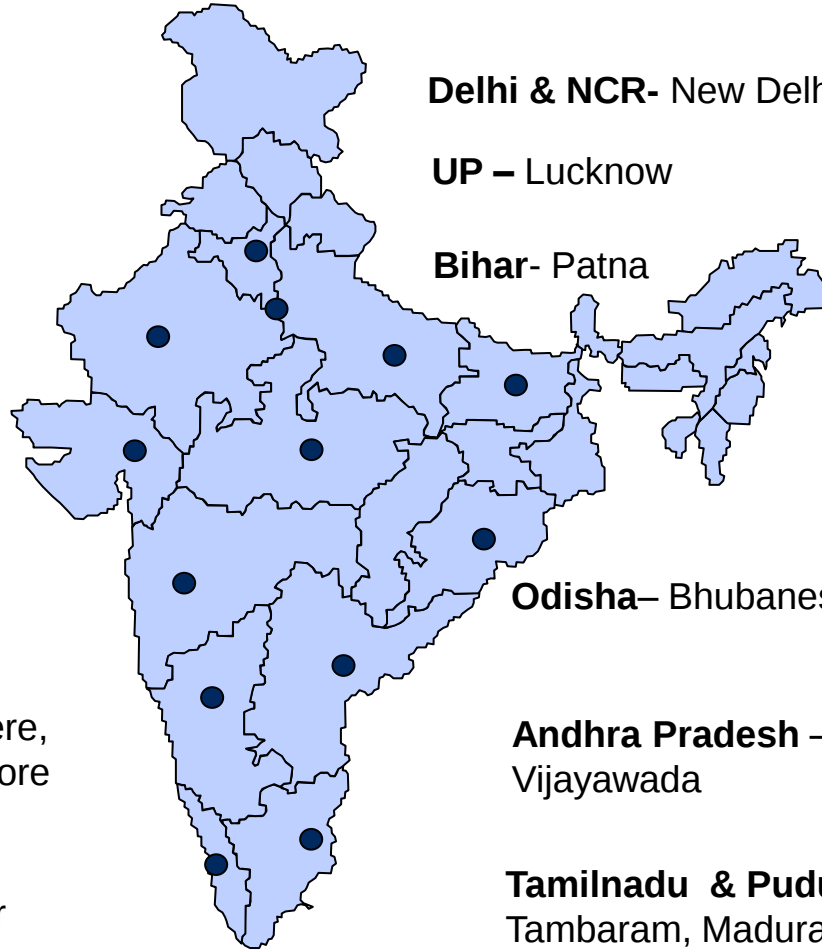
UP – Lucknow

Bihar- Patna

Odisha– Bhubaneshwar

**Andhra Pradesh – Hyderabad, Vizag,
Vijayawada**

**Tamilnadu & Puduchery– Hosur, Chennai,
Tambaram, Madurai, Trichy, Coimbatore**



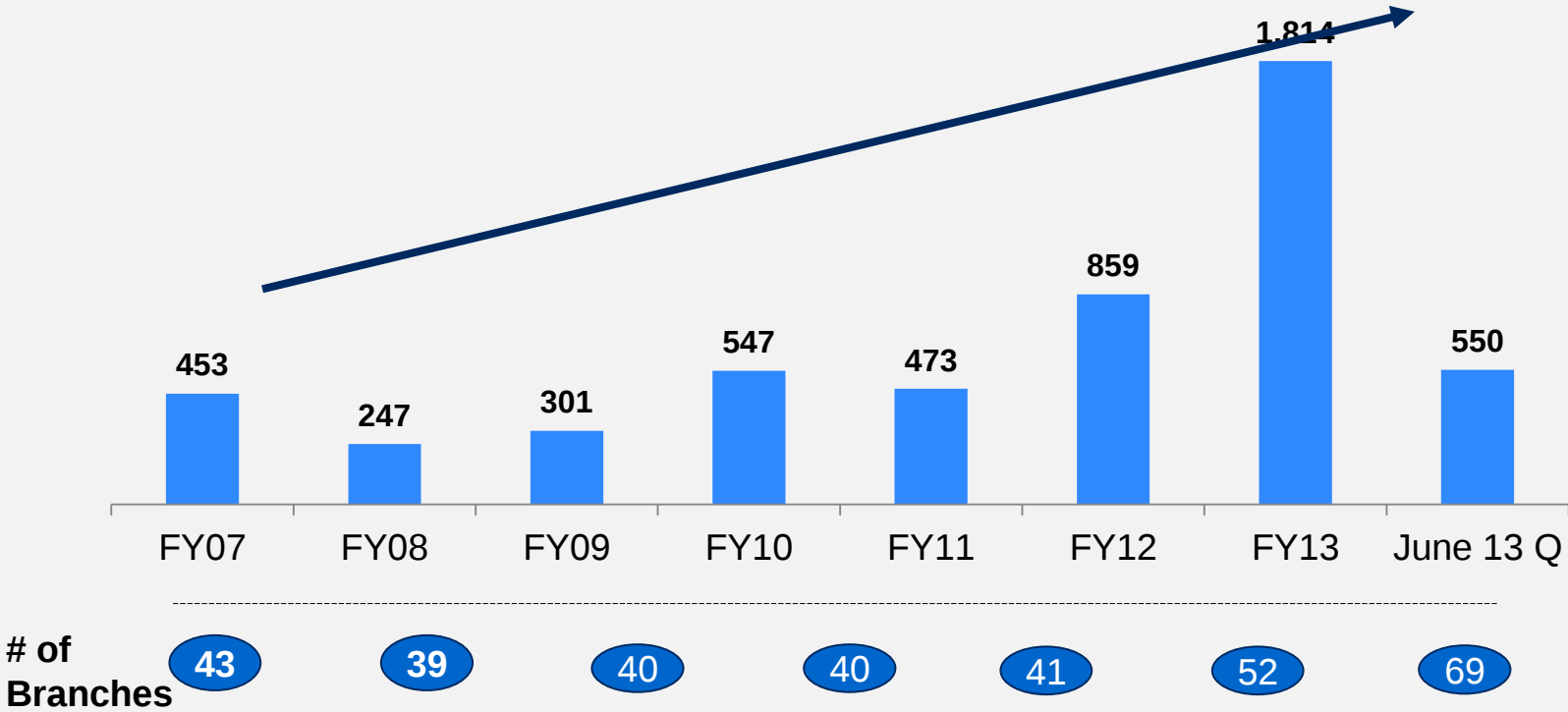
* As on June 30, 2013

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

Disbursements

Disbursements growth – FY07 to FY13

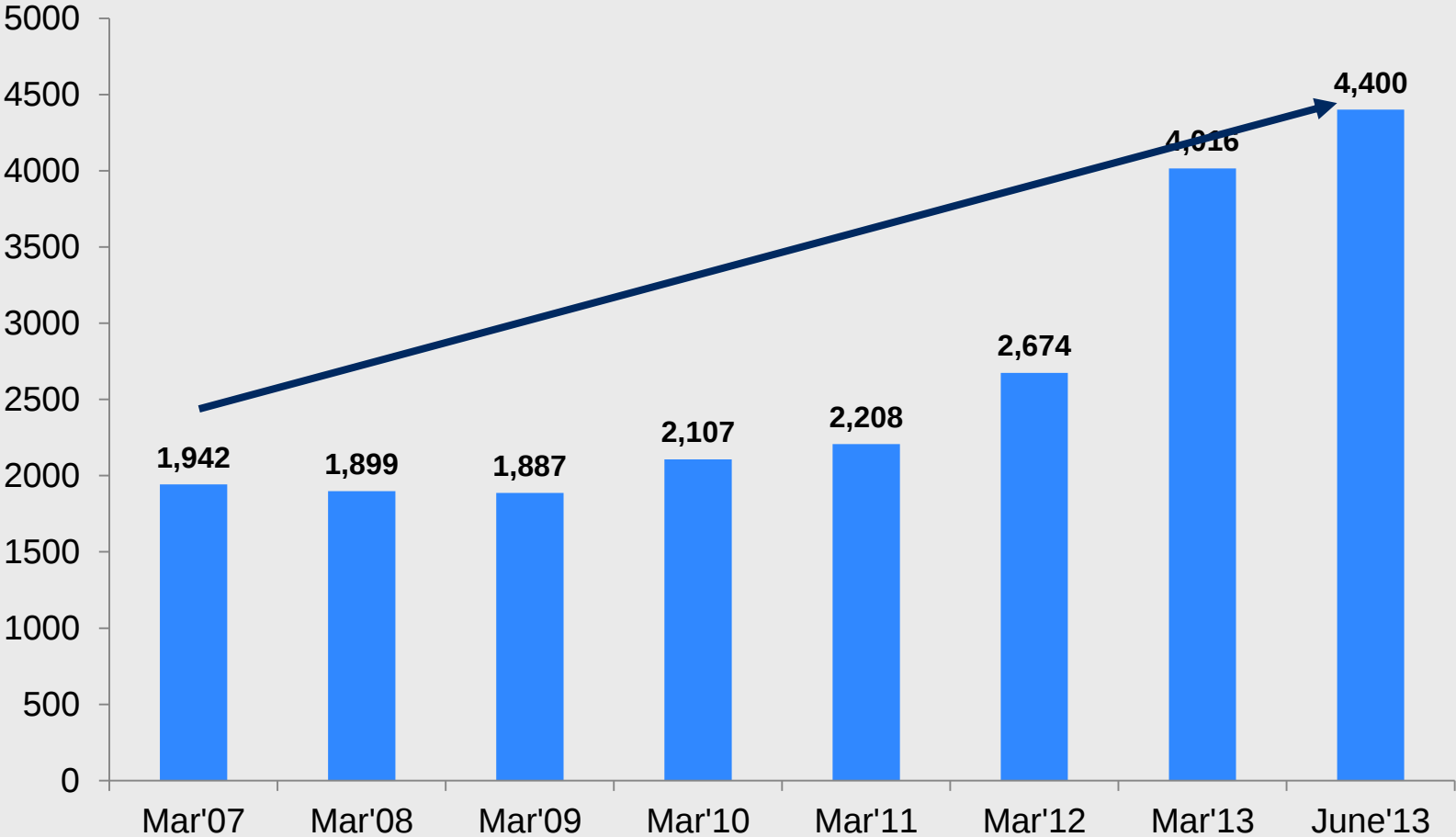
Rs.Crores



Loan book

Loan book growth – FY07 to FY13

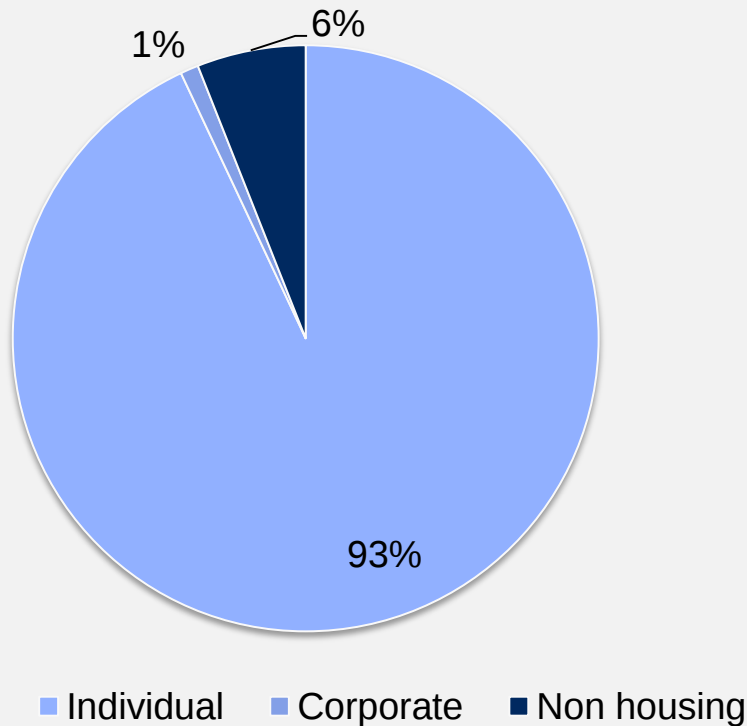
Rs. crores



Loan mix

Rs. 4,012 crores as of March 2013

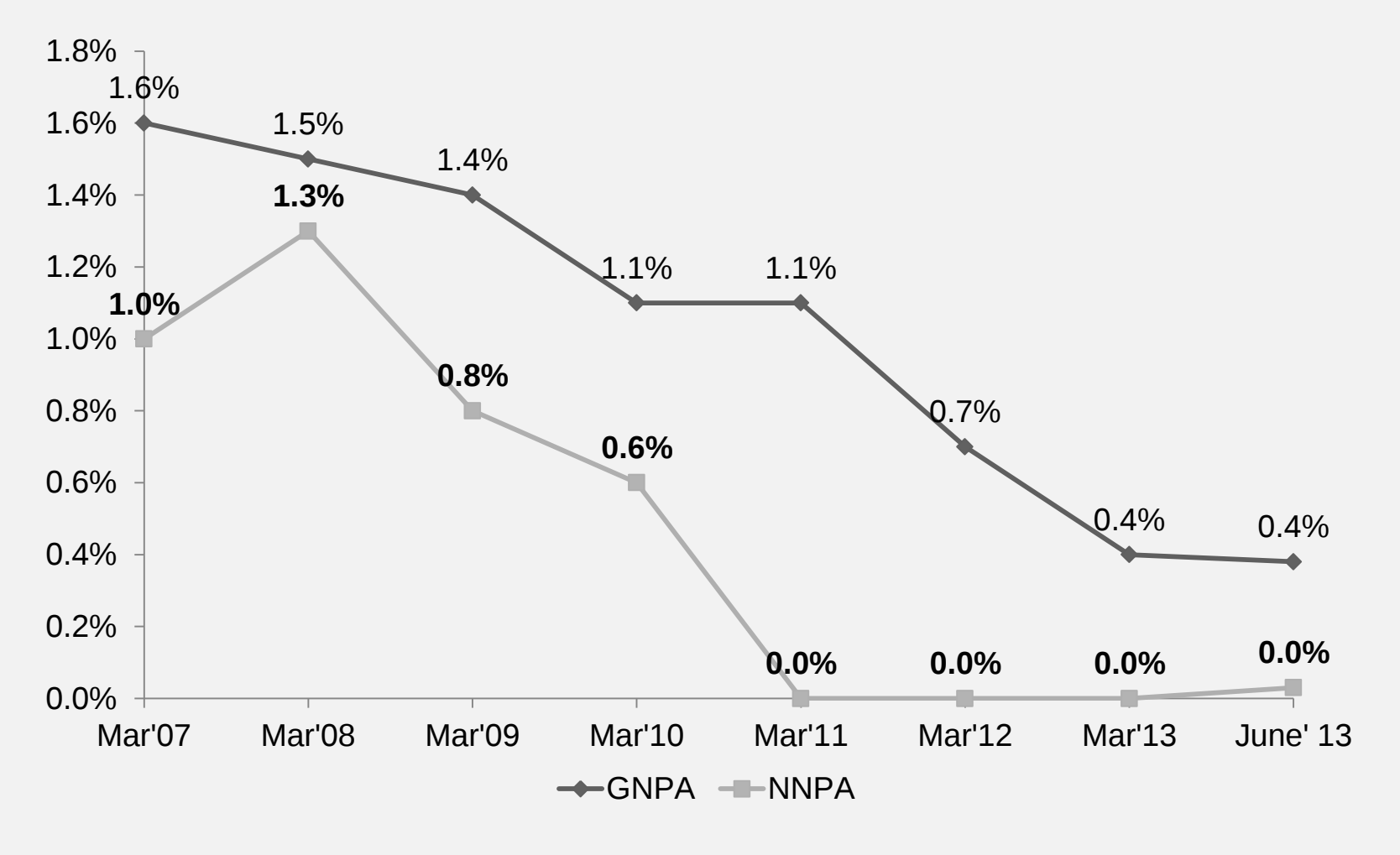
Per cent



- Average incremental loan size of Rs.16 L to 18L
- Average loan outstanding per borrower on balance sheet is Rs 8 lakhs
- Majority of individual loans are towards the salaried class – (85%+)
- 4 southern states constitute about 70% of the loan book
- Average age of Individual borrower – 37 years
- Share of non-housing loans – 6%

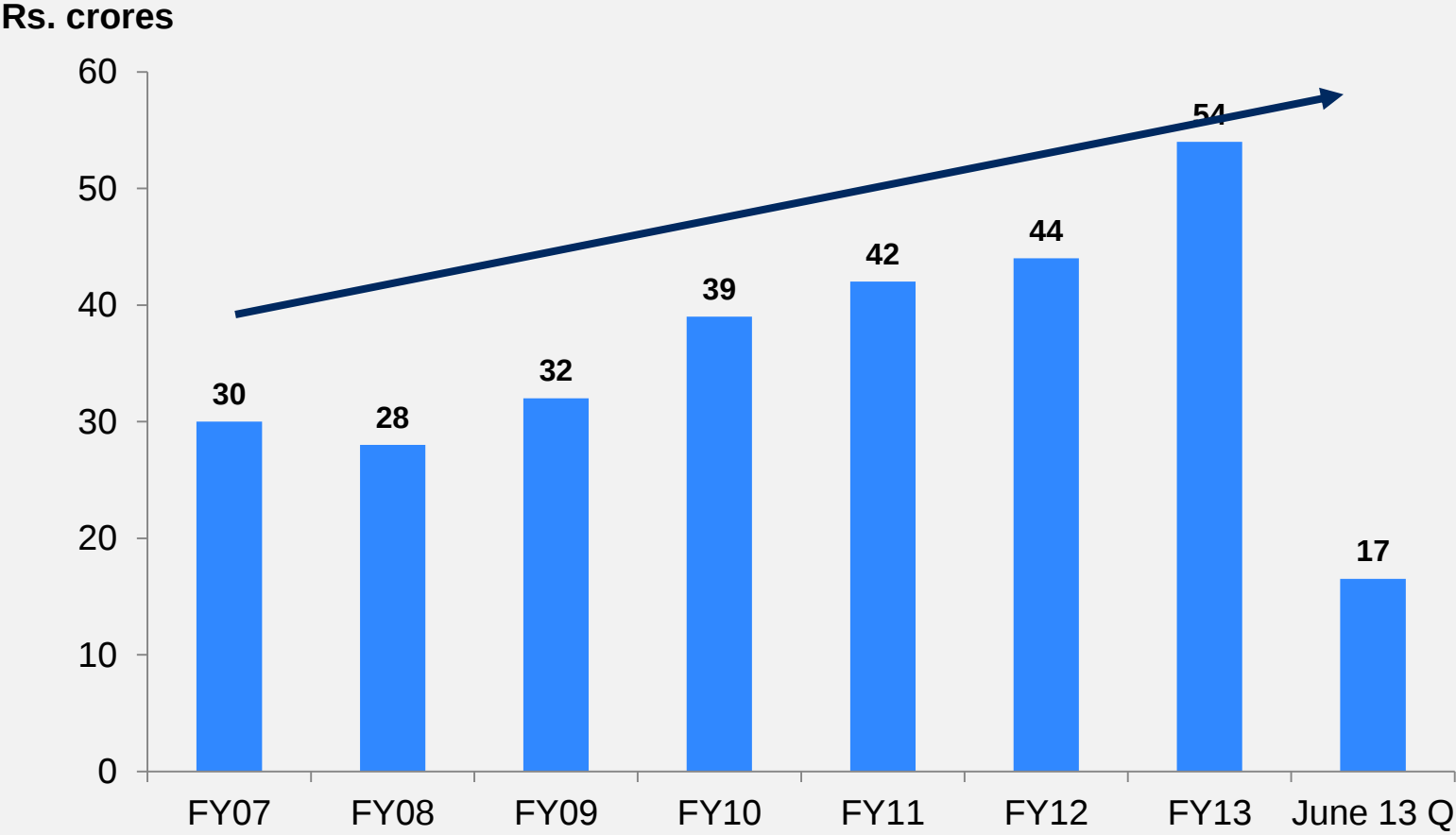
Asset quality

GNPA and NNPA– FY07 to FY13



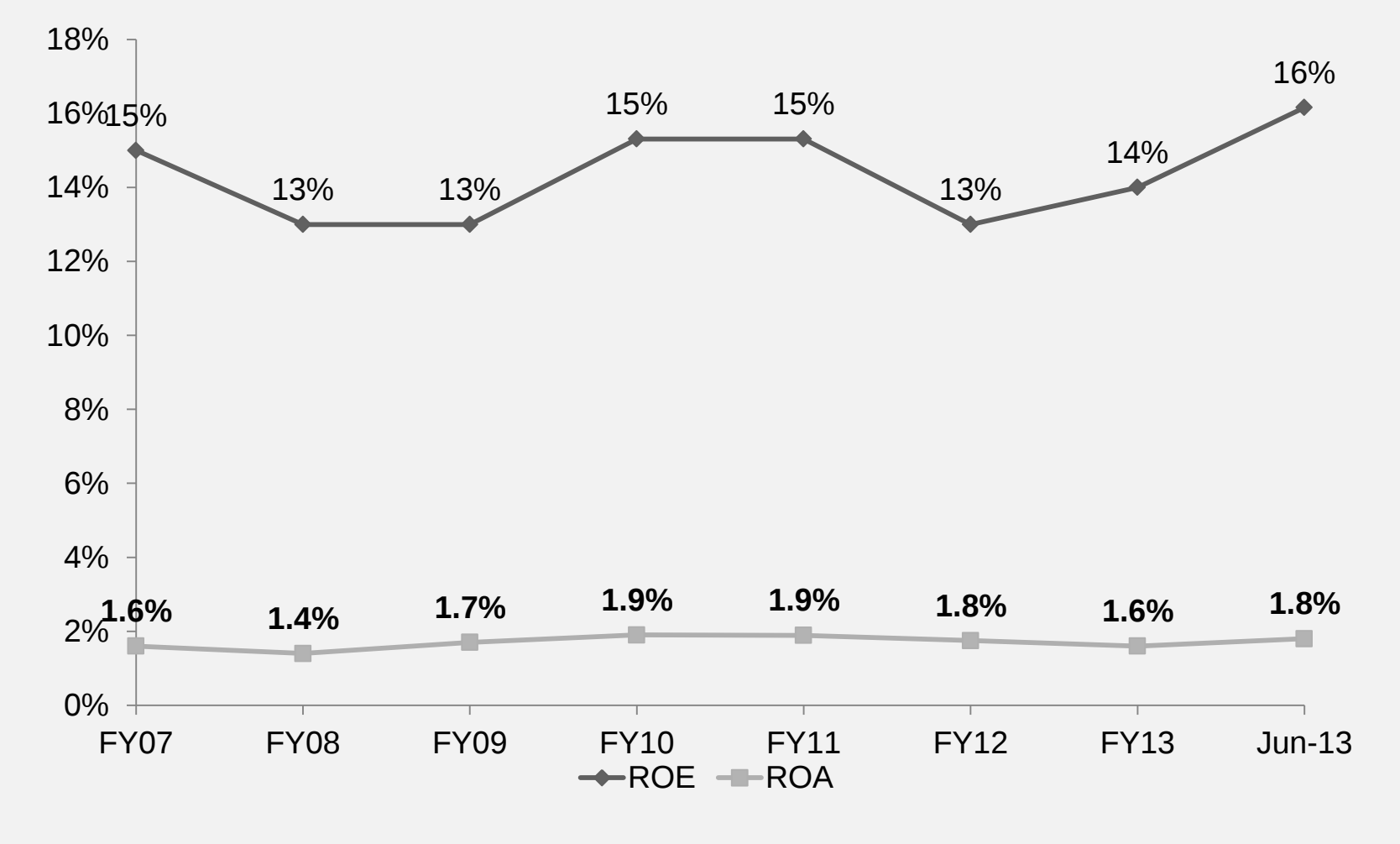
Net Profit

Net Profit growth – FY07 to FY13



Return metrics – Return on Assets and Return on Equity

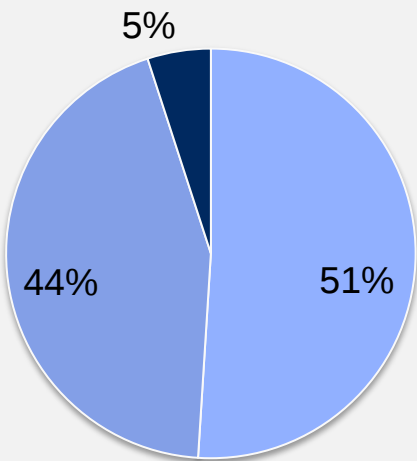
ROE and ROA– FY07 to FY13



Funding mix

Rs. 3,539 crores as of March 2013

Per cent



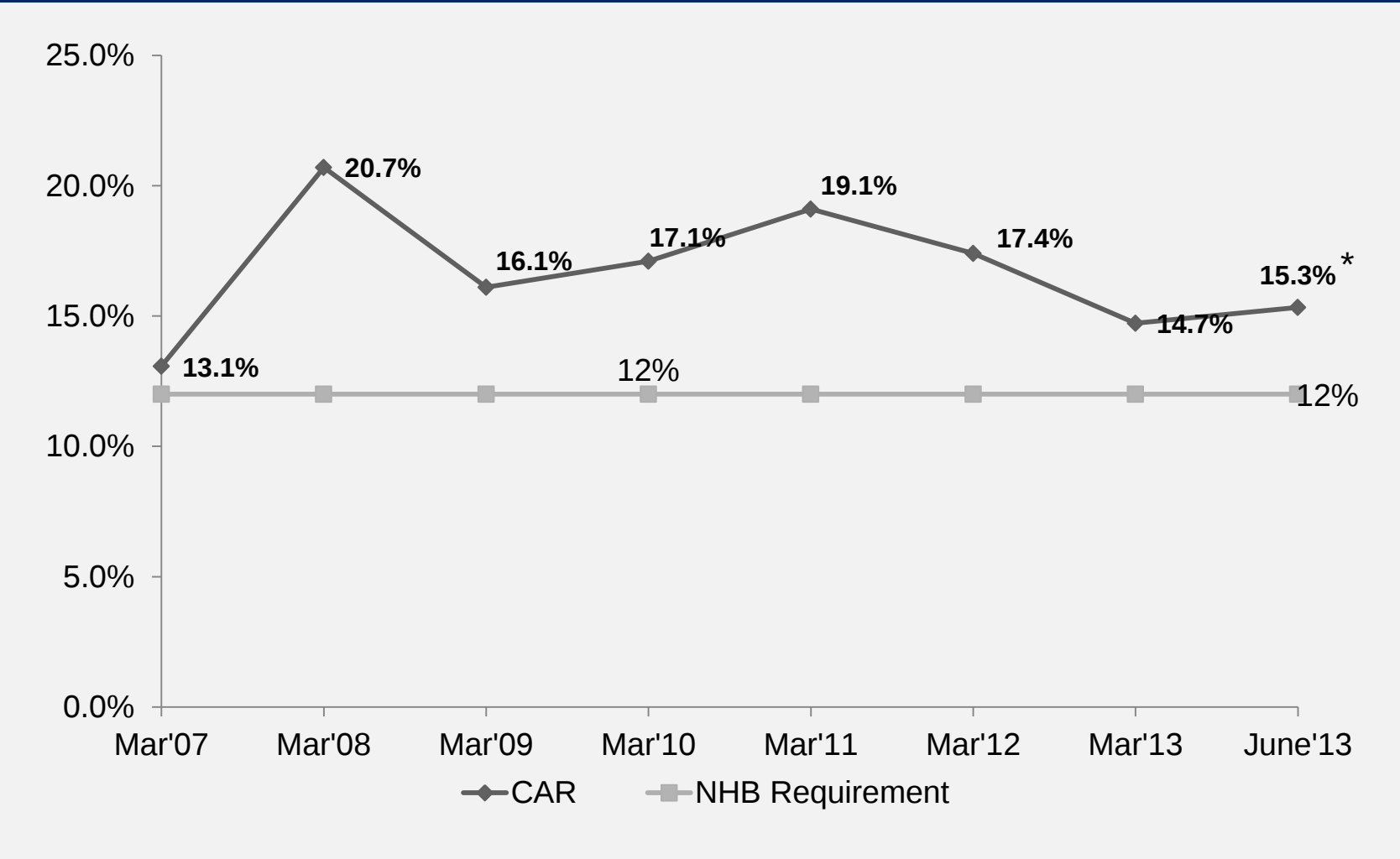
■ NHB ■ Bank loans ■ Deposits

	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
- CanFin 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%

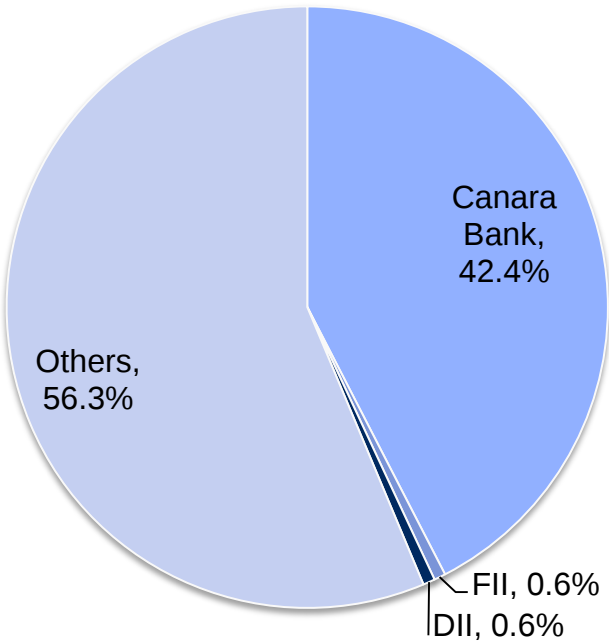
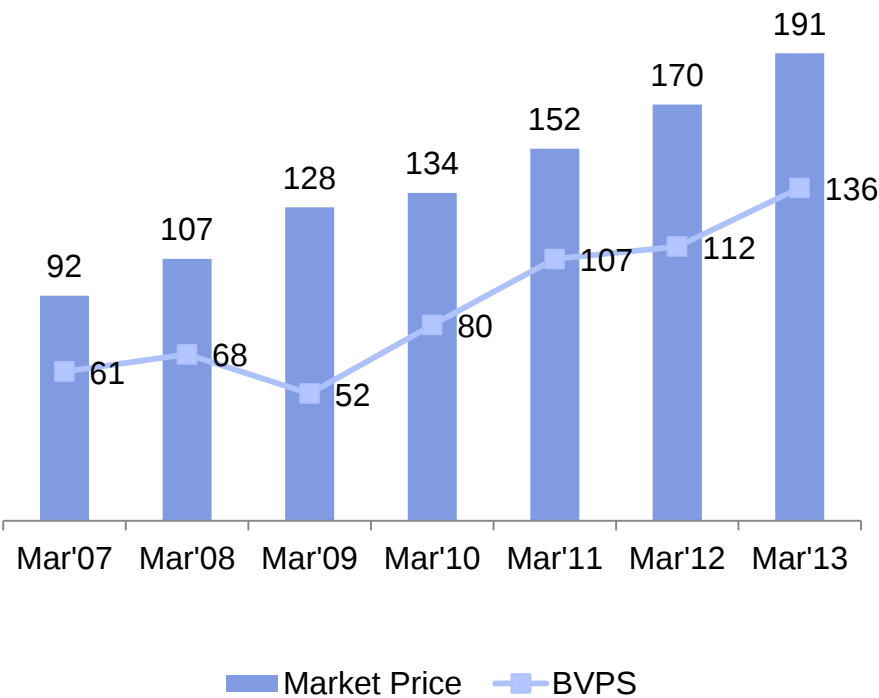


Note: June-13 Tier 2 comprises of Rs 20 cr towards provision on standard assets

* Indicates provisional number

Stock price, book value and shareholding pattern

Share price* vs. Book value per share (Rs.) Shareholding pattern as on March 31, 2013



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

Historical financial data

(Rs. Crores)

Income Statement (12M)	FY07	FY08	FY09	FY10	FY11	FY12	FY13	June 13 (3 months)
Net interest income	53	46	51	63	72	84	96	33
Other income	5	4	5	8	5	7	14	4
Total opex	12	12	12	17	17	23	36	11
Provisions	6	1	1	-1	1	7	-1	2
Tax	10	9	12	16	17	17	21	8
Net Profit	30	28	32	39	42	44	54	17

Balance Sheet	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	June 13 (3 months)
Networth	198	220	246	275	311	348	392	409
Borrowings	1,752	1,695	1,650	1,865	1,904	2,300	3,538	3901
Loan book	1,913	1,882	1,875	2,098	2,202	2,679	4,016	4400
Total assets	1,994	1,973	1,951	2,192	2,275	2,716	4,049	4489

Key Ratios (%)	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13	June 13 (3 months)
NIM	2.81	2.41	2.69	3.13	3.3	3.5	2.9	3.14
CAR	13.1	20.7	16.1	17.1	19.1	17.4	14.7	15.3* (provisional)
Gross NPAs	1.6	1.5	1.4	1.1	1.1	0.7	0.4	0.4
Net NPAs (%)	0.41	0.3	0.15	0.0	0.0	0.0	0.0	0.03

Thank You

**Contact us:
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