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 of September -2013

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

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

Reach

- Headquartered in Bangalore
- Pan-India presence with 75 branches* in over 15 states
- Added 34 branches in the last two years

Financials

- Loan book of Rs.4,864.44 Cr *, CAGR of 24% in the last three years
- Asset quality – GNPA of 0.3%, Nil NNPA
- FY13 RoA – 1.6%, RoE – 14%

* As on September 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	Practising Chartered Accountant
	Shri S. A. Kadur	Director	General Manager Canara Bank

Management Team

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

Branch network – 75 branches* across 15+ states

Punjab & Haryana- Chandigarh

Rajasthan - Jaipur

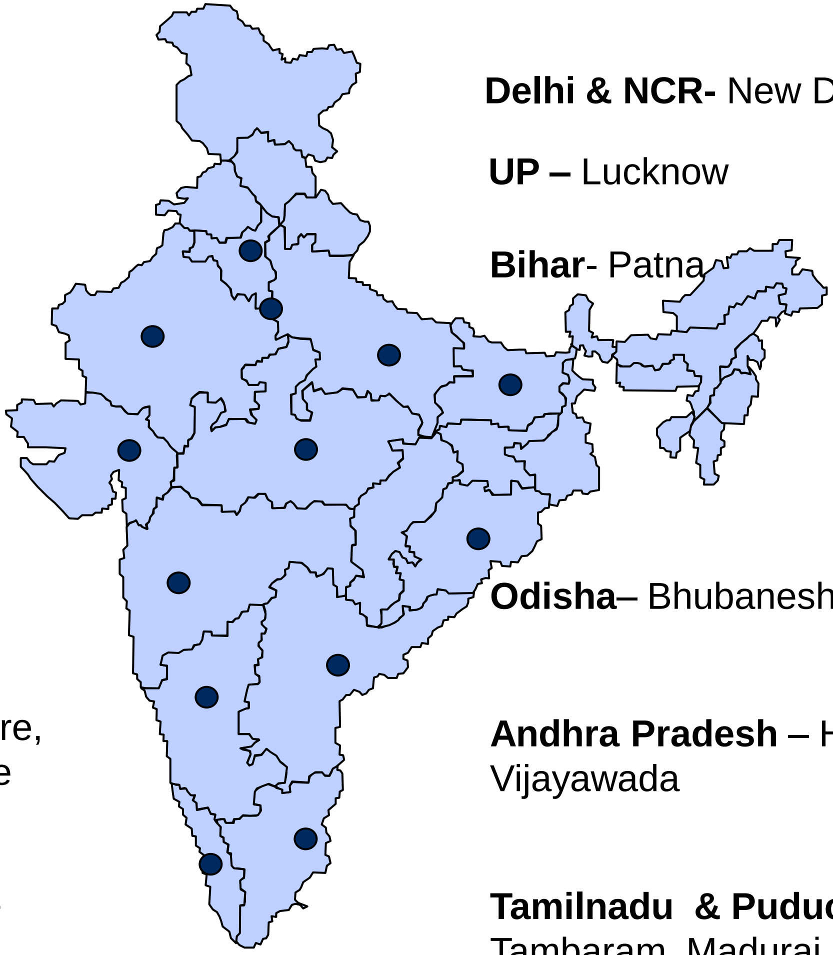
Gujarat– Ahmedabad, Vadodara

MP & Chattisgarh – Bhopal, Raipur, Indore

Maharashtra– Navi Mumbai, Mumbai, Pune

Karnataka – Hubli, Davanagere, Mysore, Bangalore, Mangalore

Kerala– Calicut, Kochi, Thiruvananthapuram, Thrissur



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

UP – Lucknow

Bihar- Patna

Odisha– Bhubaneshwar

Andhra Pradesh – Hyderabad, Vizag, Vijayawada

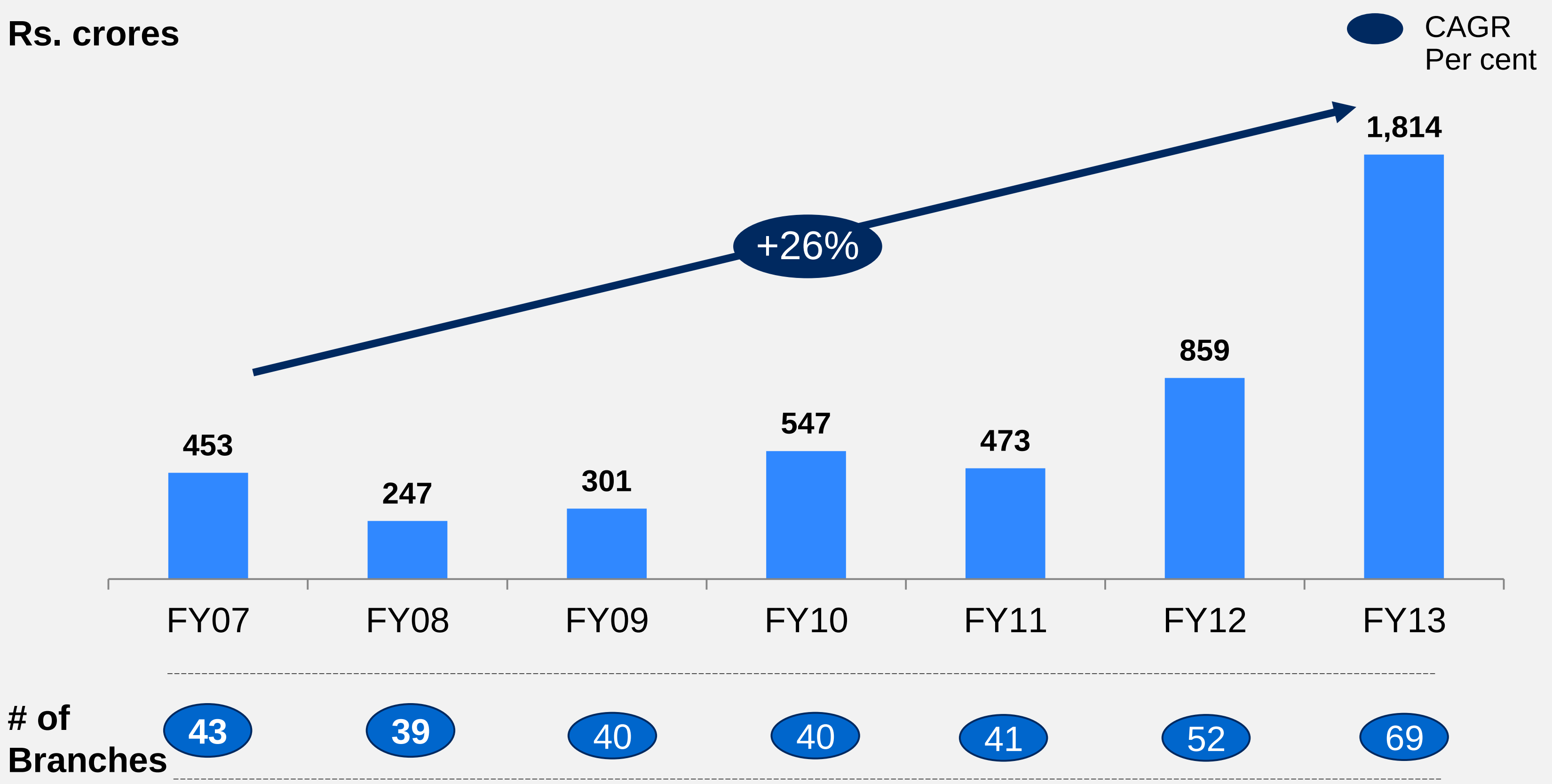
Tamilnadu & Puduchery– Hosur, Chennai, Tambaram, Madurai, Trichy, Coimbatore

* As on September 30, 2013

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

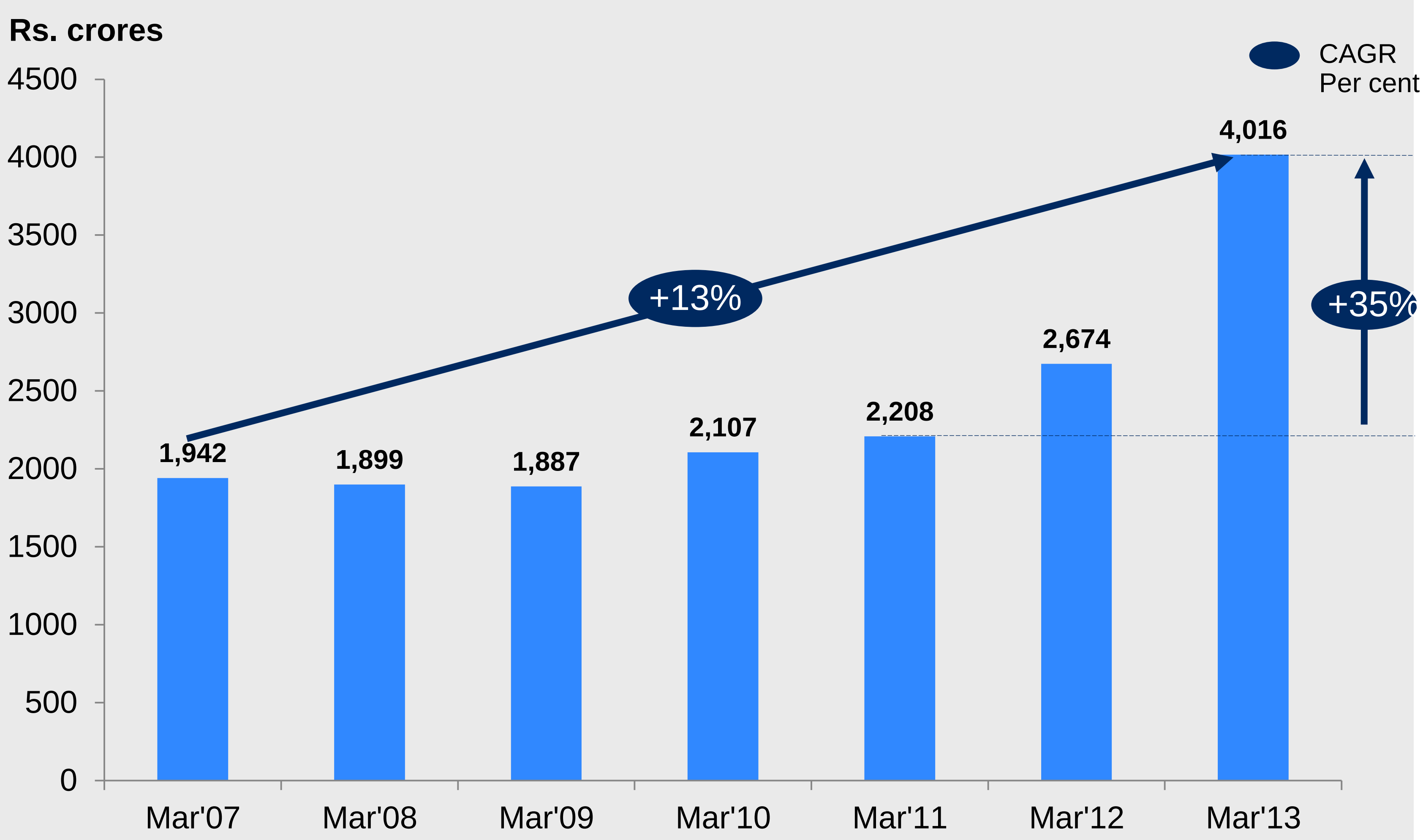
Disbursements

Disbursements growth – FY07 to FY13



Loan book

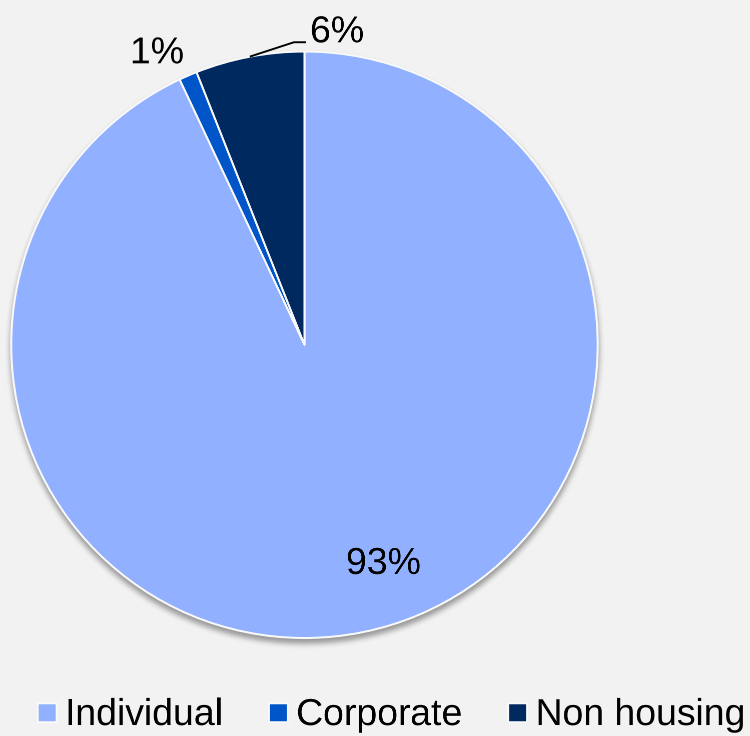
Loan book growth – FY07 to FY13



Loan mix

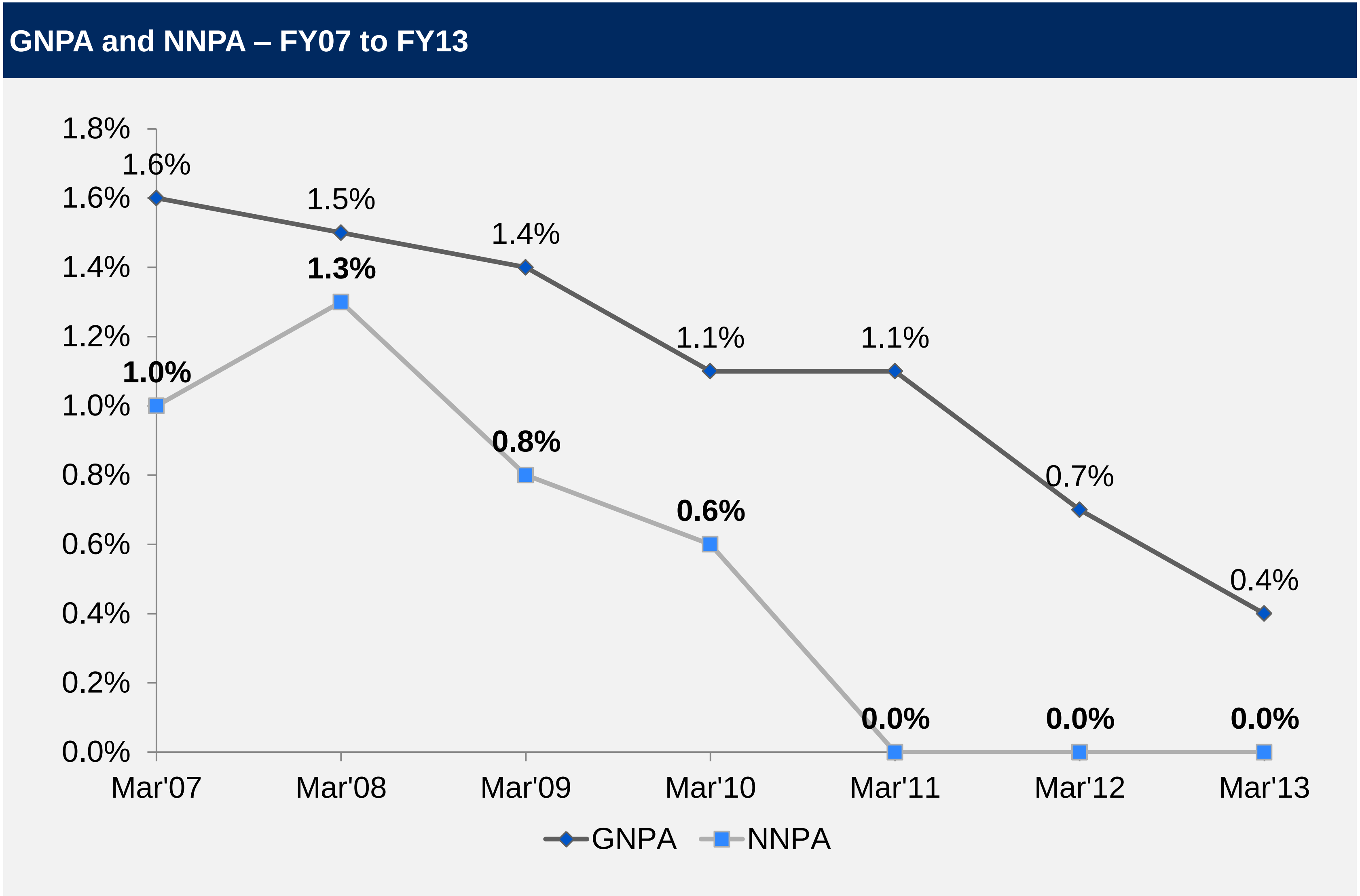
Rs. 4,016 crores as of March 2013

Per cent



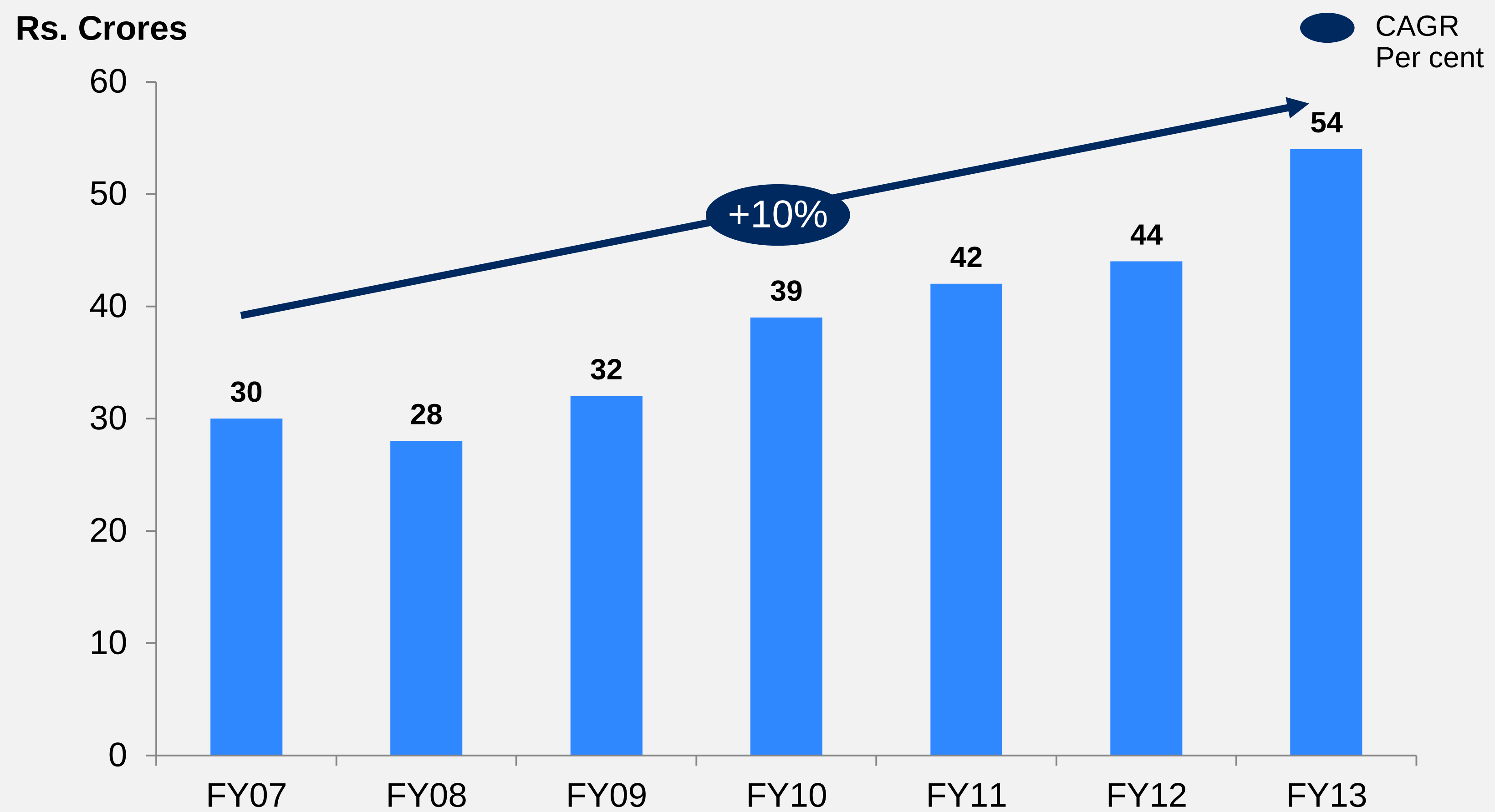
- Average incremental loan size of Rs.16 L to 18L
- Average loan outstanding per borrower on balance sheet is Rs 8 lakhs
- Majority of individual loans are towards the salaried class (85%+)
- 4 southern states constitute about 70% of the loan book
- Average age of Individual borrower – 34.5 years
- Share of non-housing loans – 6.57%

Asset quality



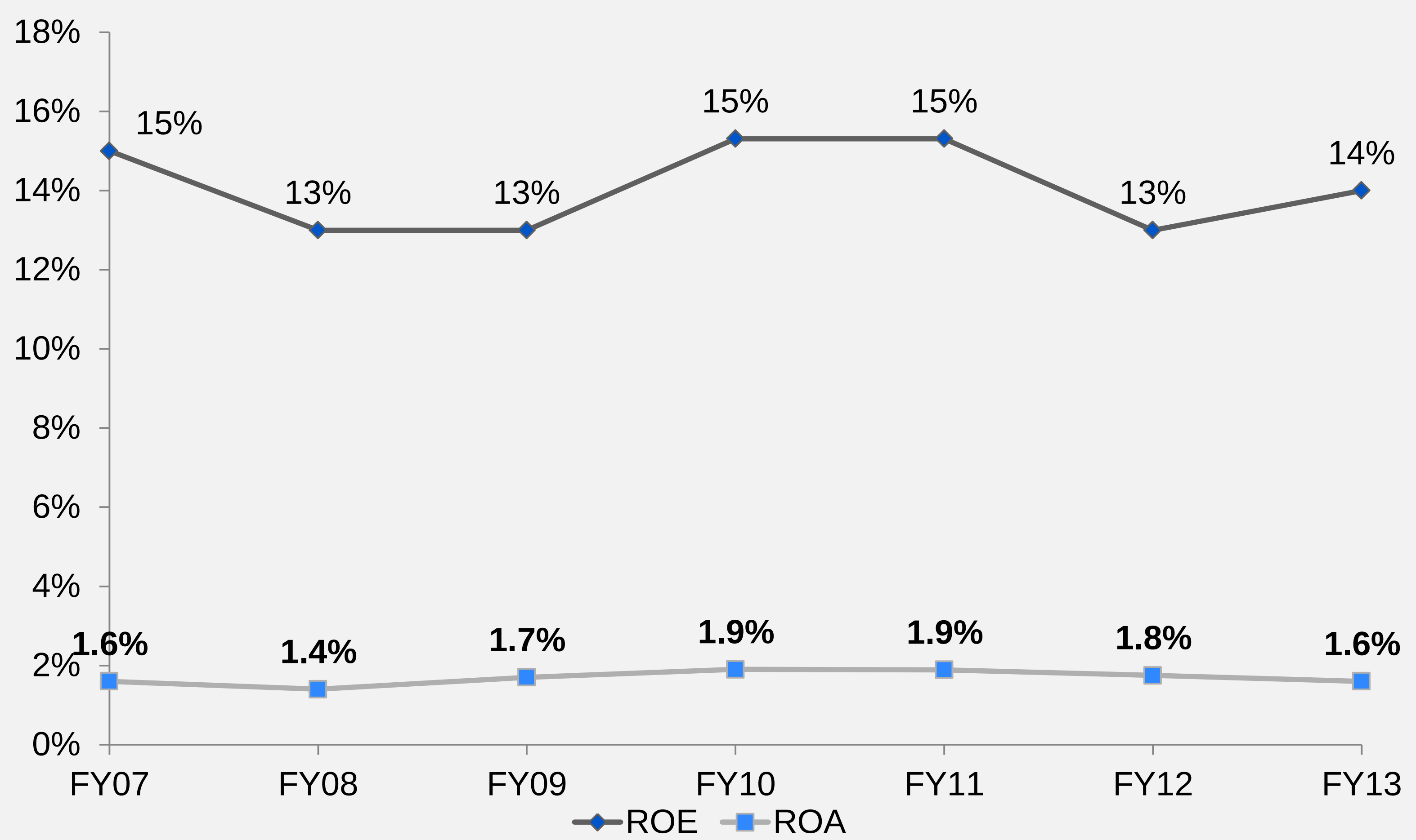
Net Profit

Net Profit growth – FY07 to FY13



Return metrics – Return on Assets and Return on Equity

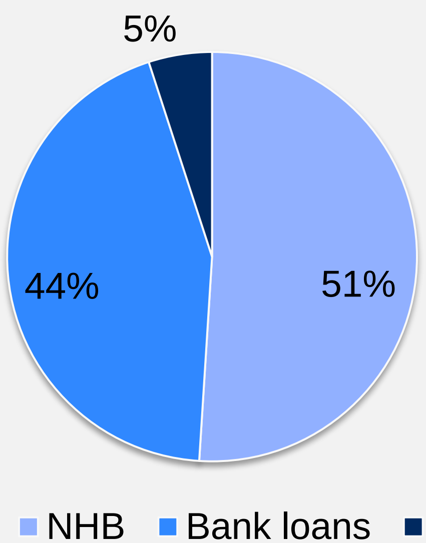
ROE and ROA– FY07 to FY13



Funding mix

Rs. 3,539 Crores as of March 2013

Per cent

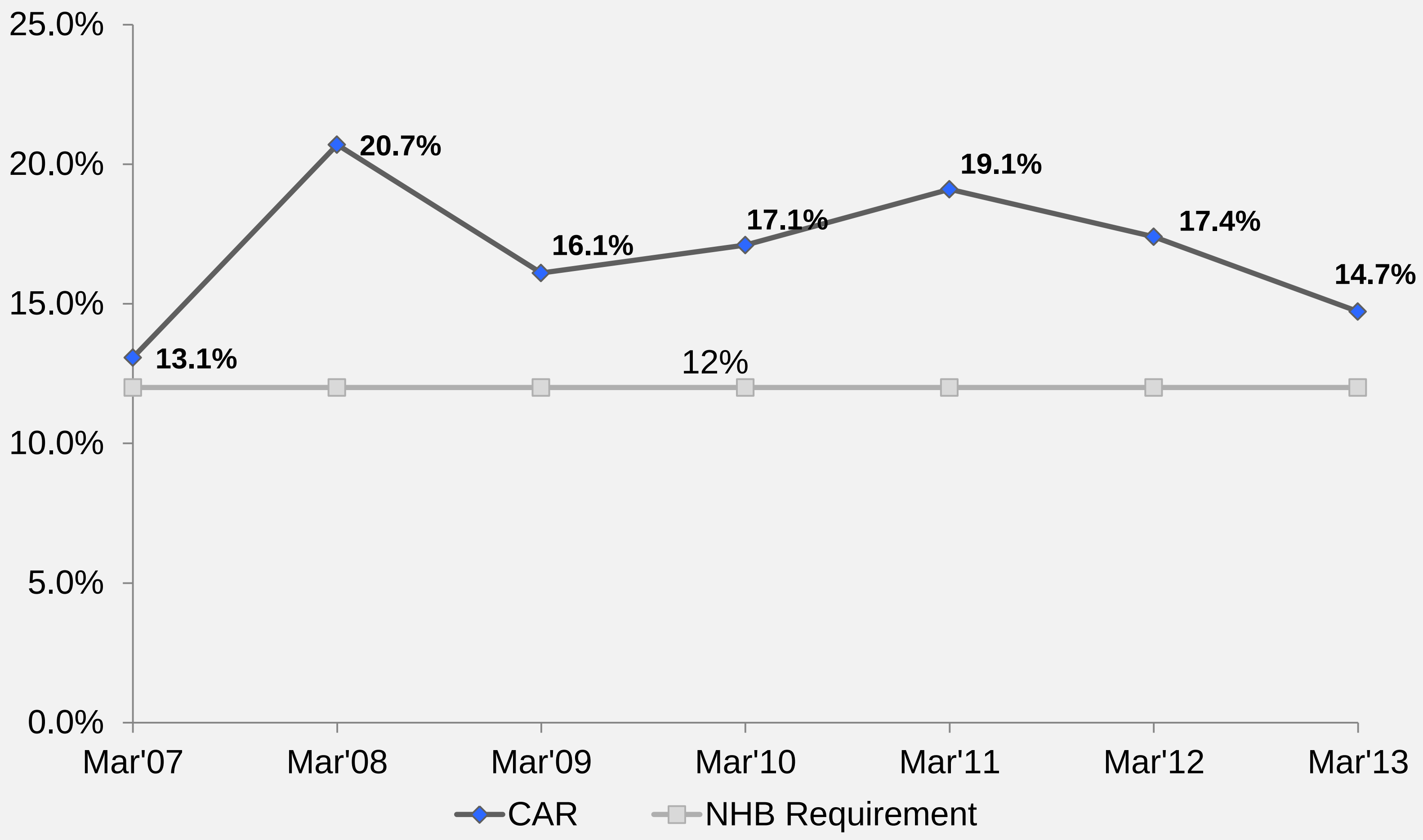


	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
NHB	31%	35%	36%	28%	29%	26%	51%
Bank loans	58%	56%	54%	61%	63%	68%	44%
Deposits	11%	9%	10%	11%	8%	6%	5%

- Strong credit rating : MAA+ by ICRA for deposit program and ICRA AA+ for Term Loans
- Can Fin is one among the four HFCs selected by NHB in its first phase of securitisation programme

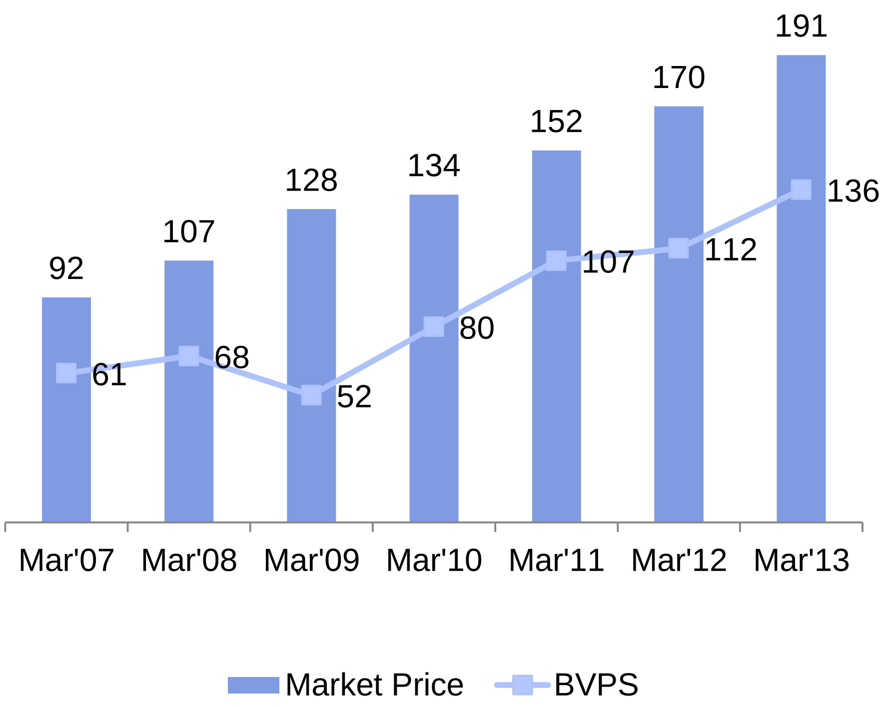
Capital Adequacy

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

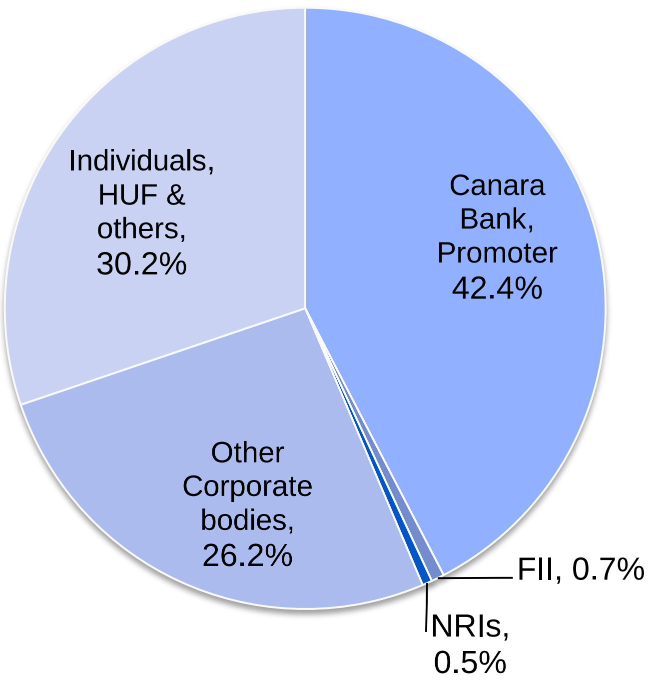


Stock price, book value and shareholding pattern

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	FY07	FY08	FY09	FY10	FY11	FY12	FY13
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

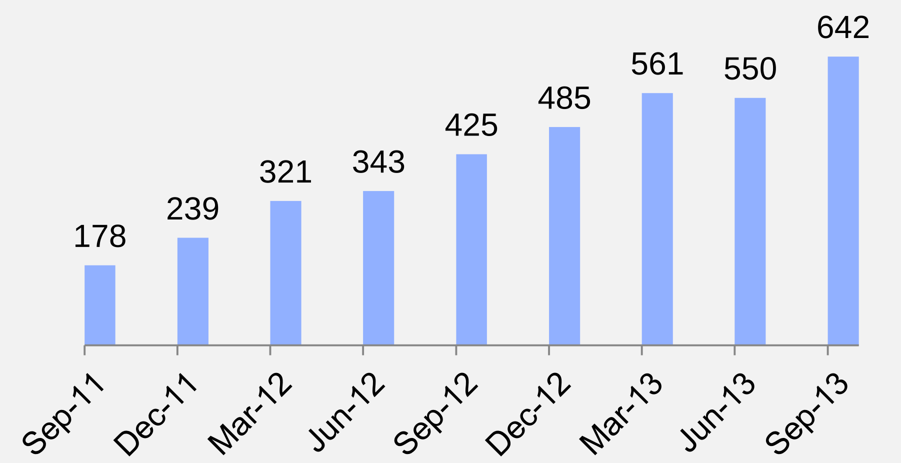
Balance Sheet	Mar-07	Mar-08	Mar-09	Mar-10	Mar-11	Mar-12	Mar-13
Networth	198	220	246	275	311	348	392
Borrowings	1,752	1,695	1,650	1,865	1,904	2,300	3,538
Loan book	1,913	1,882	1,875	2,098	2,202	2,679	4,016
Total assets	1,994	1,973	1,951	2,192	2,275	2,716	4,049

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
Gross NPAs	1.6	1.5	1.4	1.1	1.1	0.7	0.4
Net NPAs	0.4	0.3	0.1	0.0	0.0	0.0	0.0

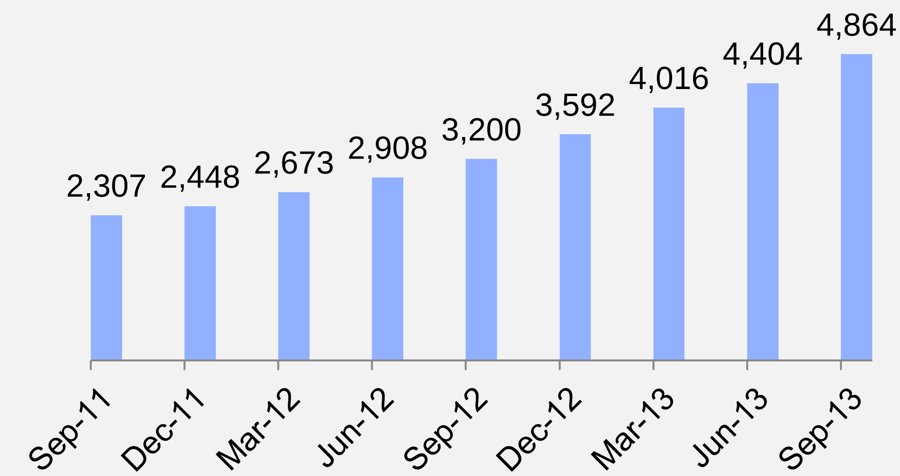
Quarterly performance

(Rs. Crores)

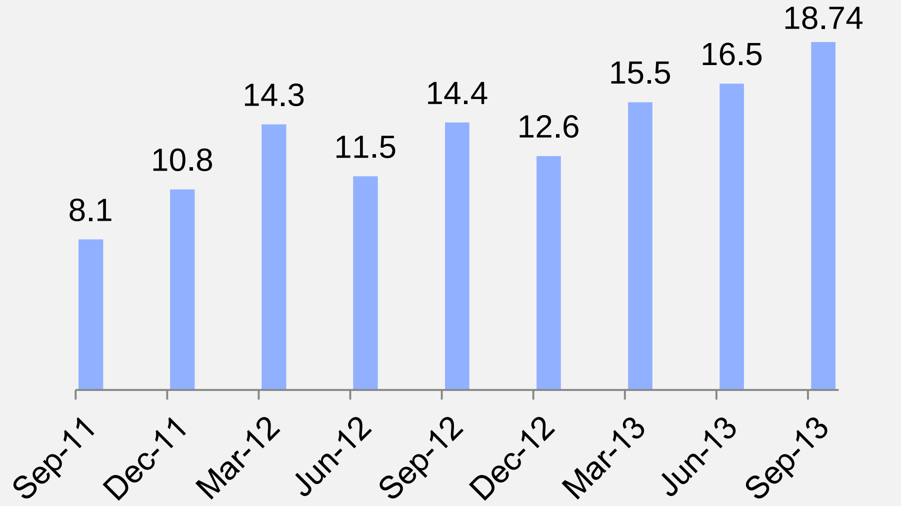
Disbursements



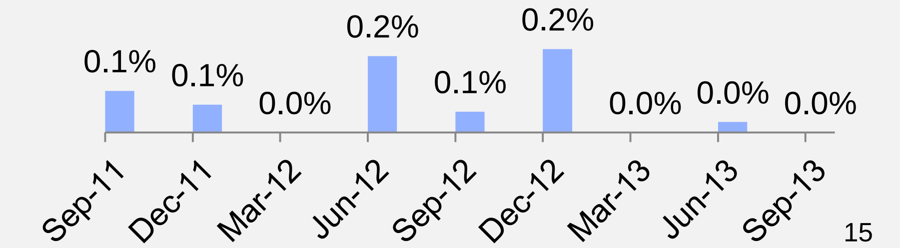
Loans



Profit After Tax



Asset Quality-Net NPA



Historical quarterly financial data

(Rs. Crores)

Income Statement	2QFY12	3QFY12	4QFY12	1QFY13	2QFY13	3QFY13	4QFY13	1QFY14	2QFY14
Net interest income	22.41	22.56	20.10	20.85	22.08	25.21	27.55	32.96	32.78
Other income	1.32	1.90	3.27	2.59	3.49	3.71	4.20	4.25	5.39
Total opex	5.43	5.61	7.22	7.58	8.31	9.07	11.01	10.60	10.92
Provisions	8.61	0.54	-2.15	0.85	-1.10	1.46	-2.60	2.50	1.50
Tax	1.60	7.50	4.00	3.50	3.90	5.10	8.40	7.60	7.00
Net Profit	8.10	10.80	14.30	11.50	14.46	13.29	14.94	16.51	18.74

Balance Sheet	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep-13
Networth	330	340	348	359	374	386	392	409	427
Borrowings	1,985	2,079	2,300	2,521	2,768	3,117	3,539	3,901	4,315
Loan book	2,307	2,449	2,673	2,907	3,224	3,592	4.016	4,400	4,864
Total assets	2,315	2,419	2,716	2,880	3,142	3,503	4,049	4,310	4,970

Key Ratios	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep-13
NIM (%)	3.62	3.73	3.51	2.98	2.93	2.93	2.93	3.13	2.98
CAR (%)	19.64	19.14	17.44	16.37	15.33	15.21	14.72	15.33	15.85*
Gross NPAs	26.08	25.04	19.01	26.62	23.90	30.65	15.66	16.94	16.44
Net NPAs	2.67	1.93	0.00	6.42	1.90	8.65	0.00	1.28	0.78

Note: CAR prior to Mar-13 does not include Tier II capital
* Provisional unaudited, including Tier II capital (standard asset provision of 0.79%)

Thank You

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