



Can Fin Homes Ltd. .. at a Glance

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

Information to Investors

Q4 FY17 ended March 2017



About us

Legacy

- 30 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 which owns 30% shareholding of Can Fin Homes
- Listed in 1991, with uninterrupted dividend payment since inception
- Dominance in South (75% of business) as at March 2017

Focus

- To promote home ownership across India, with a motto of friendship finance and good service – with focus on retail lending
- To focus on Housing loan to Individuals (@ Mar'17: 88% of loan book for Housing; 12% Non Housing)
- To have strong fundamentals with ethical & transparent practices and prudent underwriting`

Reach

- Headquartered in Bangalore
- Pan-India presence with 124 branches, 10 Affordable Housing Loan Centres & 36 Satellite Offices, spread across 19 States / Union Territories as on 31/03/17
- Added 101 branches/ Satellite Offices in the last Five years







Financials

- YoY growth of Fresh Sanctions, Loan Book, NII, Operating Profit & Net Profit are 23%, 25%, 40%, 42% and 50% respectively.
- Gross NPA contained at 0.21% as at Mar'17; Net NPA at 0% for successive 8th Year
- AAA / A1+ ratings for Loans/ NCDs/ CP

Vision

- To reach the loan book size of Rs.35,000 Crore by March 2020 with high Asset quality with transparent and best ethical practices and prudent risk management practices.

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 Sarada Kumar Hota	Managing Director (w.e.f. 19/05/2016)	General Manager Canara Bank (On Deputation to Can Fin Homes)
	Smt P.V.Bharathi	Director (Canara Bank Nominee)	Executive Director Canara bank
	Shri T. V. Rao	Director (Independent)	Former Director (E.C.) EXIM Bank
	Shri S. A. Kadur	Director (Canara Bank Nominee)	General Manager Canara Bank
	Shri G Naganathan	Additional Director (Independent)	Practicing Chartered Accountant



Performance Highlights - Q4 FY17

- ✓ **Loan approvals, Disbursements & Outstanding Loan Book grew by 23%, 22% & 25% resp.**
- ✓ **Op. Profit, Net Profit up by 42% & 50% Y-o-Y respectively, backed by NII growth of 40%**
- ✓ **Gross NPA continues to remain low at 0.21% (0.24% at Dec'16)**
- ✓ **Nil Net NPA (100% Provision Coverage) for successive 8th year.**
- ✓ **88% of fresh loan approvals during the year were for Housing & 12% for Non-Housing Loans**
- ✓ **Average ticket size of incremental Housing Loan & Non-Housing Loans are Rs.18 lakhs and Rs.10 lakhs respectively**
- ✓ **96% of fresh approvals under Housing Loans to Individuals with income below Rs.18 lakh
55% with annual income upto Rs.6 lakh (LIG), 41% with income above Rs.6 & upto Rs.18 lakh (MIG)**
- ✓ **75.5% of the total loan book as at Mar'17 comes from Salaried & Professional segment.**

Performance Highlights - Q4 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Mar'17 (3m)	Dec'16 (3m)	Mar'16 (3m)	Mar'17 (12m)	Mar'16 (12m)	Y-o-Y Gr (%)
1	New Approvals	1392	1359	1360	5451	4418	23%
2	Disbursements	1234	1207	1199	4792	3923	22%
3	Outstanding Loan Book (cumulative)	13313	12688	10643	13313	10643	25%
4	Interest Income	345.81	340.70	283.38	1306.08	1044.41	25%
5	Fees & Other Income	15.67	8.95	11.89	47.05	39.13	20%
6	Total Income	361.48	349.64	295.27	1353.12	1083.54	25%
7	Interest Expenditure	226.94	230.37	196.70	884.03	743.48	19%
8	Other Expenditure	*23.34	19.38	17.72	*80.70	66.79	21%
9	Total Expenditure	250.28	249.75	214.42	964.72	810.27	19%
10	Profit Before Tax & Provisions	111.21	99.89	80.85	388.40	273.27	42%
	Net Interest Income	118.87	110.33	86.67	422.05	300.93	40%
	Cost to Income Ratio (%) (excluding Bad debts)	*17.02	17.15	18.67	*17.02	18.67	

* CSR spend for FY17: Rs. 4.36 Cr (vs Rs. 1.09 Cr in FY16); For Q4FY17: Rs. 2.89 Cr (vs Rs. 1.01 Cr in Q4FY16)

Performance Highlights - Q4 FY17

Amount in Rs. Crore

Sl. No.	Particulars	Mar'17 (3m)	Dec'16 (3m)	Mar'16 (3m)	Mar'17 (12m)	Mar'16 (12m)	Y-o-Y Gr (%)
10	Profit Before Tax & Provisions	111.21	99.89	80.85	388.40	273.27	42%
11	Provision for SA & NPA	1.30	6.00	1.41	18.80	19.41	-3%
	Prior period Adjustments*	-0.59	0.00	0.00	-0.59	0.00	
12	Profit Before Tax	110.49	93.89	79.44	370.18	253.86	46%
13	Provision for Taxation & DTL	39.61	34.28	31.98	134.91	96.75	39%
14	Profit After Tax	70.87	59.61	47.45	235.28	157.11	50%
15	Earnings per share	26.63	22.41	17.83	88.38	59.02	50%
16	Gross NPA	27.91	30.15	19.76	27.92	19.76	
	Gross NPA Ratio (%)	0.21	0.24	0.19	0.21	0.19	0.02%
17	Net NPA	0.00	1.89	0.00	0.00	0.00	
	Net NPA Ratio (%)	0.00	0.01	0.00	0.00	0.00	
18	Provision Coverage Ratio	100%	94%	100%	100%	100%	

* L&B bifurcated and adjustment made towards depreciation on land made earlier

Key Quarterly Data

Amounts in Rs. Crore

Income Statement	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3	Mar17 Q 4
NII	36.59	40.66	48.12	52.24	64.03	70.93	79.30	86.68	91.87	100.99	110.33	118.87
Other income	5.81	8.74	7.37	7.22	5.80	9.17	12.26	11.89	10.34	12.09	8.95	15.67
Total opex	11.30	16.82	13.01	13.91	15.63	16.56	16.88	17.73	18.18	19.80	19.38	23.34
Provisions	2.00	3.50	2.50	6.25	3.50	7.50	7.00	1.41	5.50	6.00	6.00	0.72
Tax/ DTL	10.14	10.63	14.03	16.41	18.59	20.68	25.50	31.99	28.80	32.22	34.28	39.61
Net Profit (*post DTL)	*18.96	*18.45	*25.95	*22.88	*32.10	*35.38	*42.18	*47.45	*49.73	*55.06	*59.61	*70.87
Balance Sheet (Cum)	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3	Mar17 Q 4
Shareholders Funds	471	490	516	771	799	829	866	878	919	964	1015	1076
Borrowings	5,751	6416	7033	7375	7737	8357	8797	9478	9987	10779	11380	11872
Loan book	6,355	7037	7634	8231	8717	9303	9895	10643	11183	11980	12688	13313
Total assets	6,395	7088	7695	8334	8794	9412	10014	10795	11267	12124	12847	13458
Key Ratios (Annualised)	Jun14 Q 1	Sep14 Q 2	Dec14 Q 3	Mar15 Q 4	Jun15 Q 1	Sep 15 Q 2	Dec 15 Q 3	Mar 16 Q 4	Jun16 Q 1	Sep16 Q 2	Dec16 Q 3	Mar17 Q 4
NIM (%) (without Proc. Charges)	2.40	2.41	2.50	2.54	3.04	3.10	3.17	3.24	3.39	3.44	3.49	3.54
CAR (%)	13.24	12.50	14.36	18.39	18.05	17.23	21.14	20.69	19.53	18.87	18.76	18.50
Gross NPA (%)	0.29	0.28	0.25	0.17	0.26	0.29	0.27	0.19	0.24	0.25	0.24	0.21
Net NPA (%)	0.09	0.11	0.09	0.00	0.08	0.10	0.04	0.00	0.04	0.03	0.01	0.00

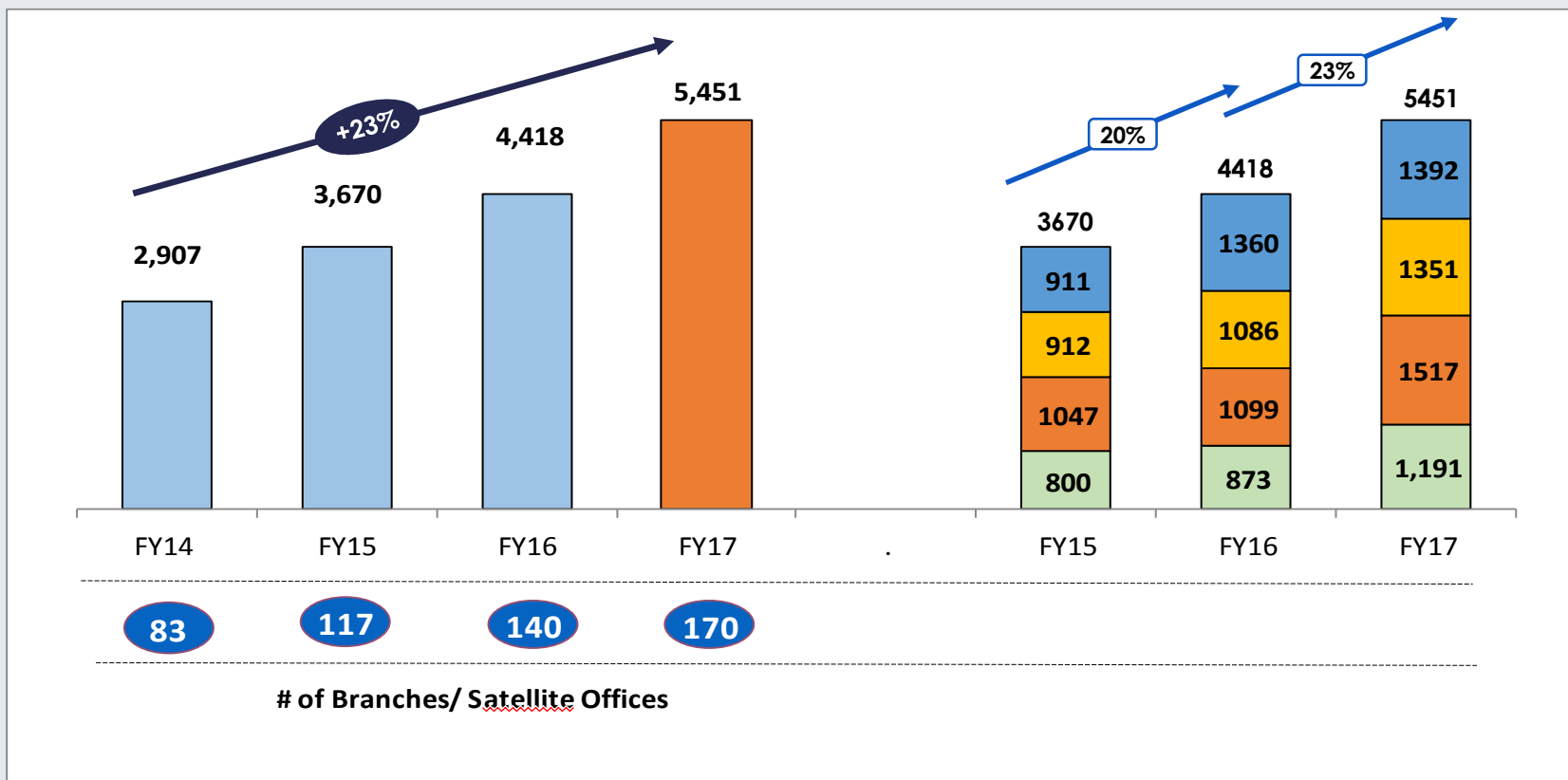
Fresh Approvals

Rs. crores

Annual Growth .. Year on Year

● CAGR %

Quarterly Growth .. Year on Year



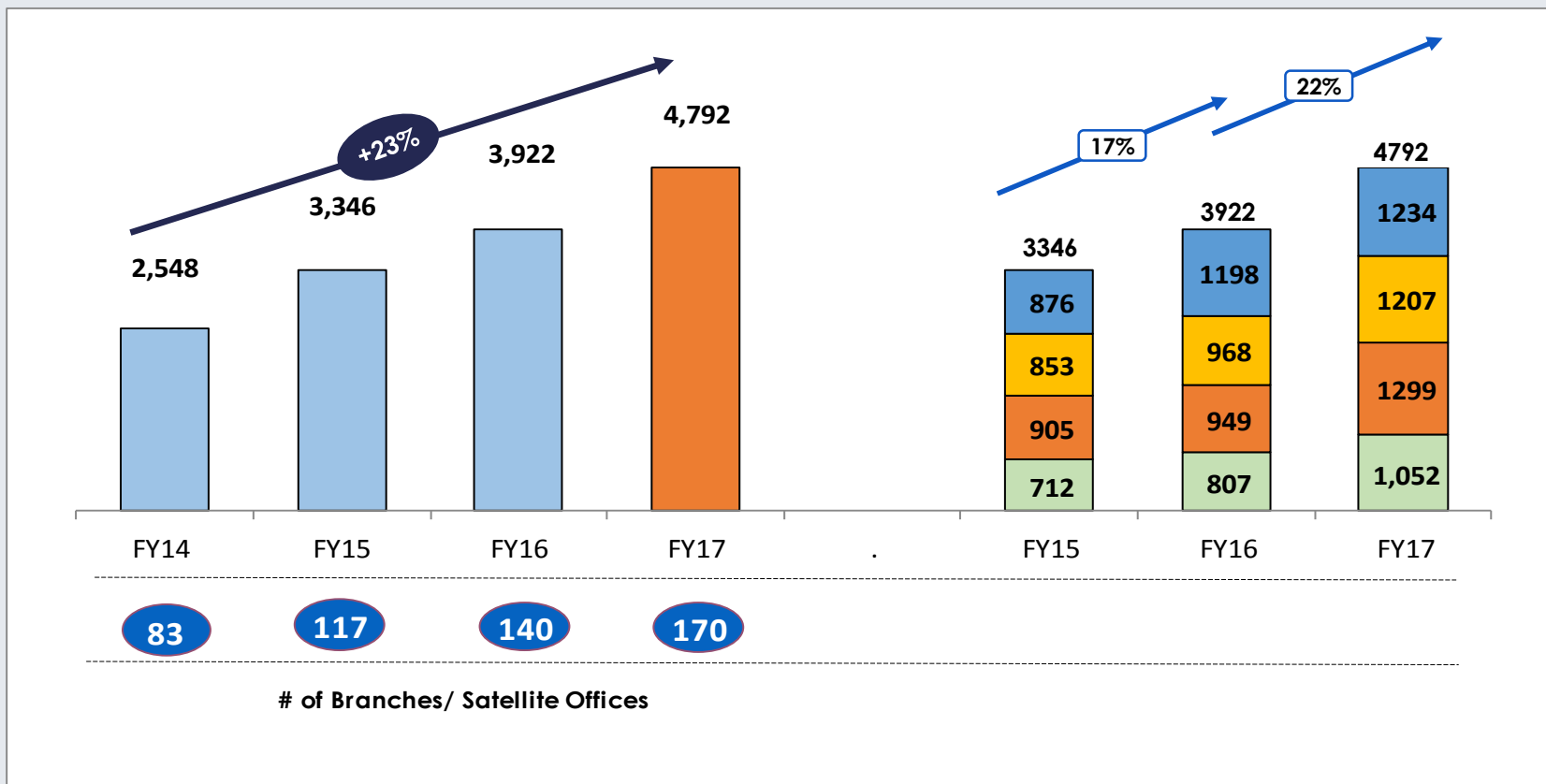
Disbursement Profile

Rs. crores

Annual Growth .. Year on Year

● CAGR %

Quarterly Growth .. Year on Year



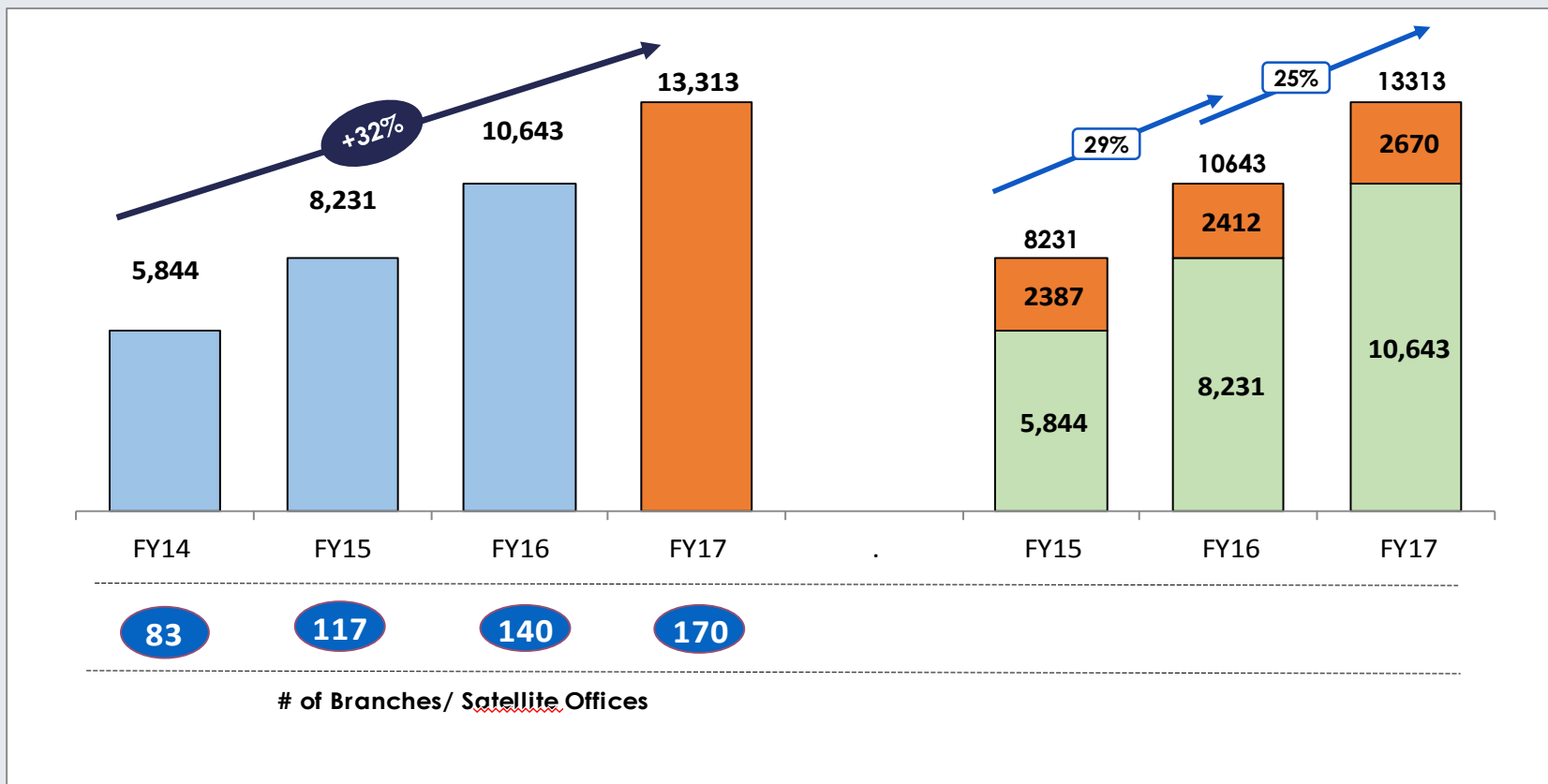
Loan Book Growth

Rs. crores

Annual Growth .. Year on Year

● CAGR %

Incremental Loan Book .. Year on Year

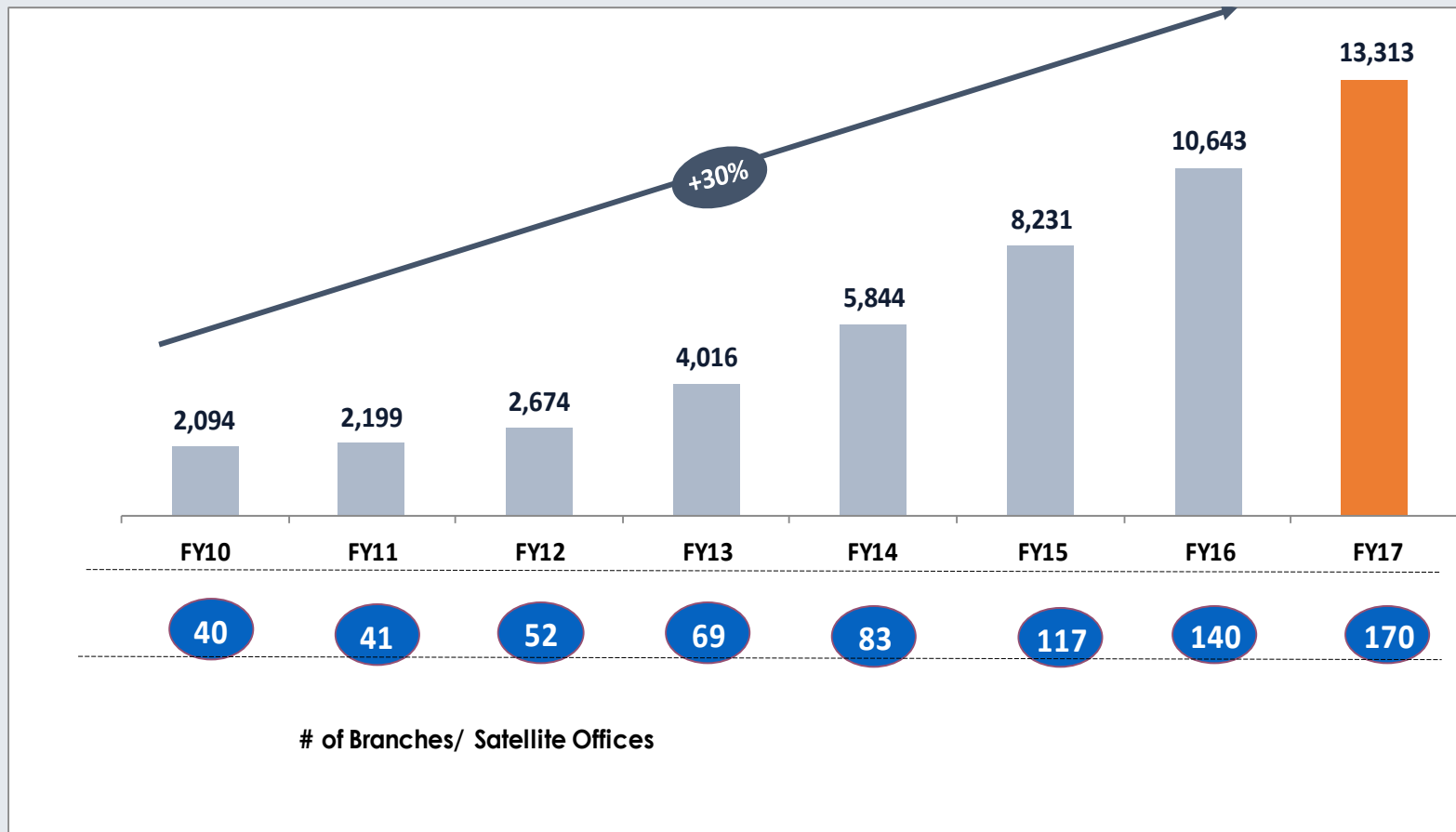


Long Term Growth Story

Annual Growth .. Year on Year

● CAGR %

Amounts in Rs. crores

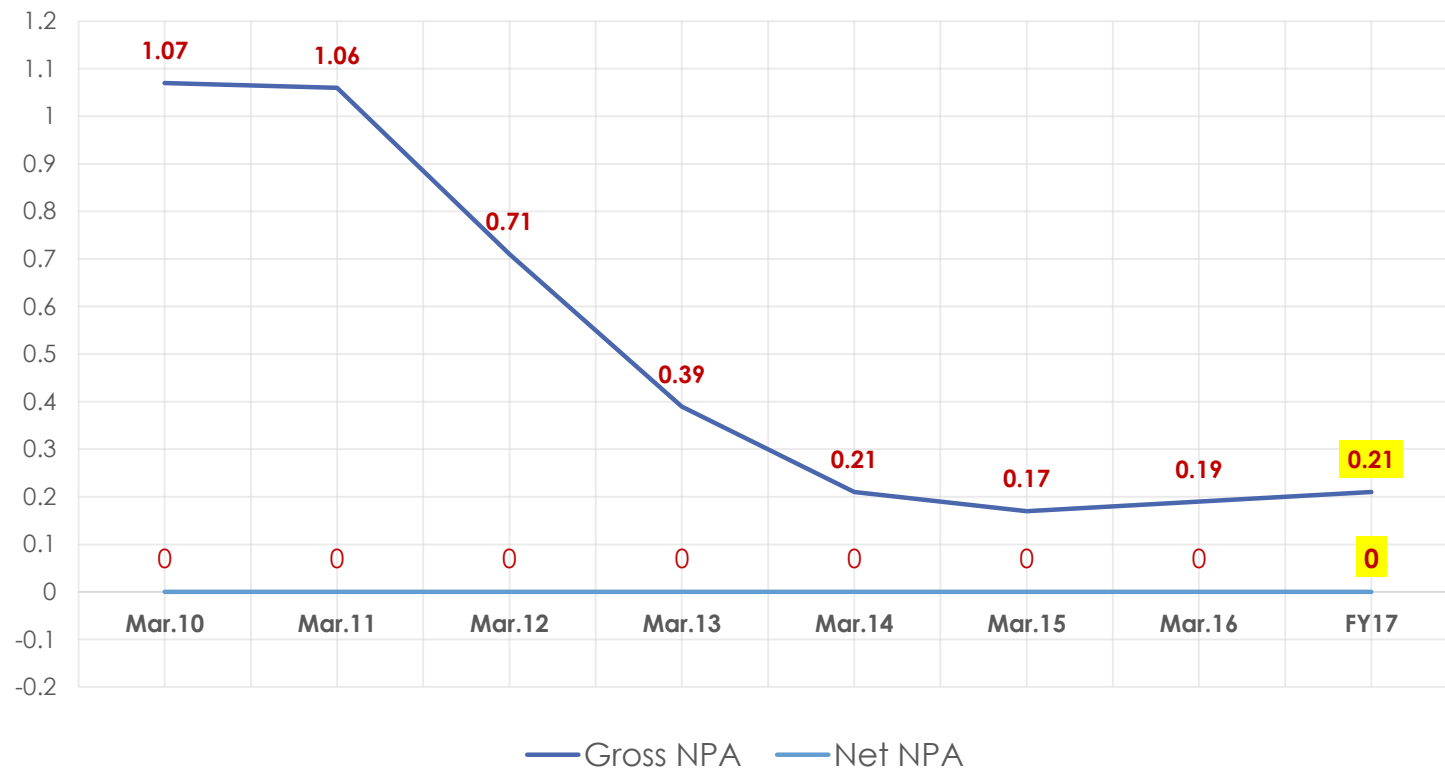


of Branches/ Satellite Offices

Asset Quality - Year on Year

Gross & Net NPA Movement since FY 10

(in %)

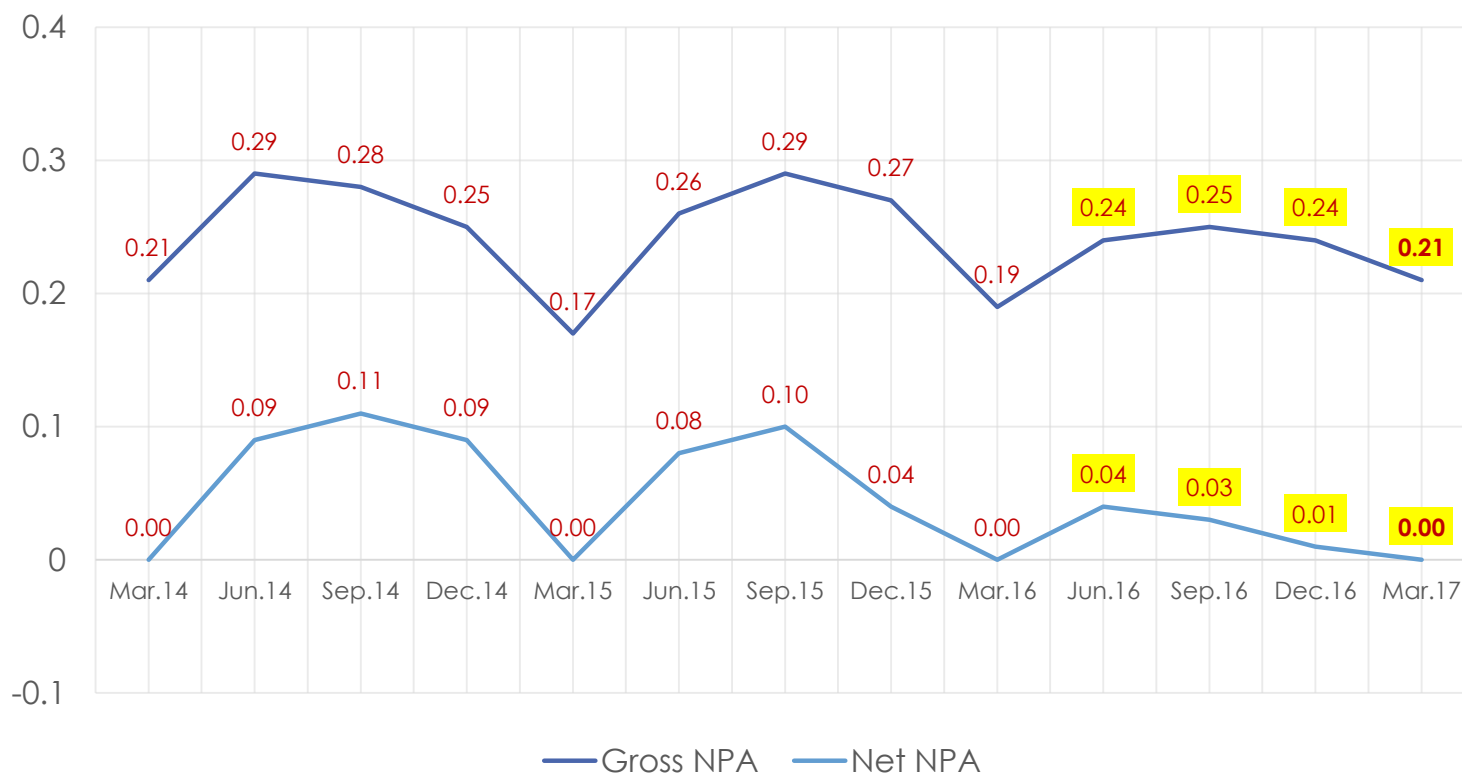


Nil Net NPA for successive 8th Year

Asset Quality - Quarter on Quarter

Gross & Net NPA Movement - Quarter on Quarter

(in %)



Nil Net NPA for successive 8th Year - 100% Provision Coverage

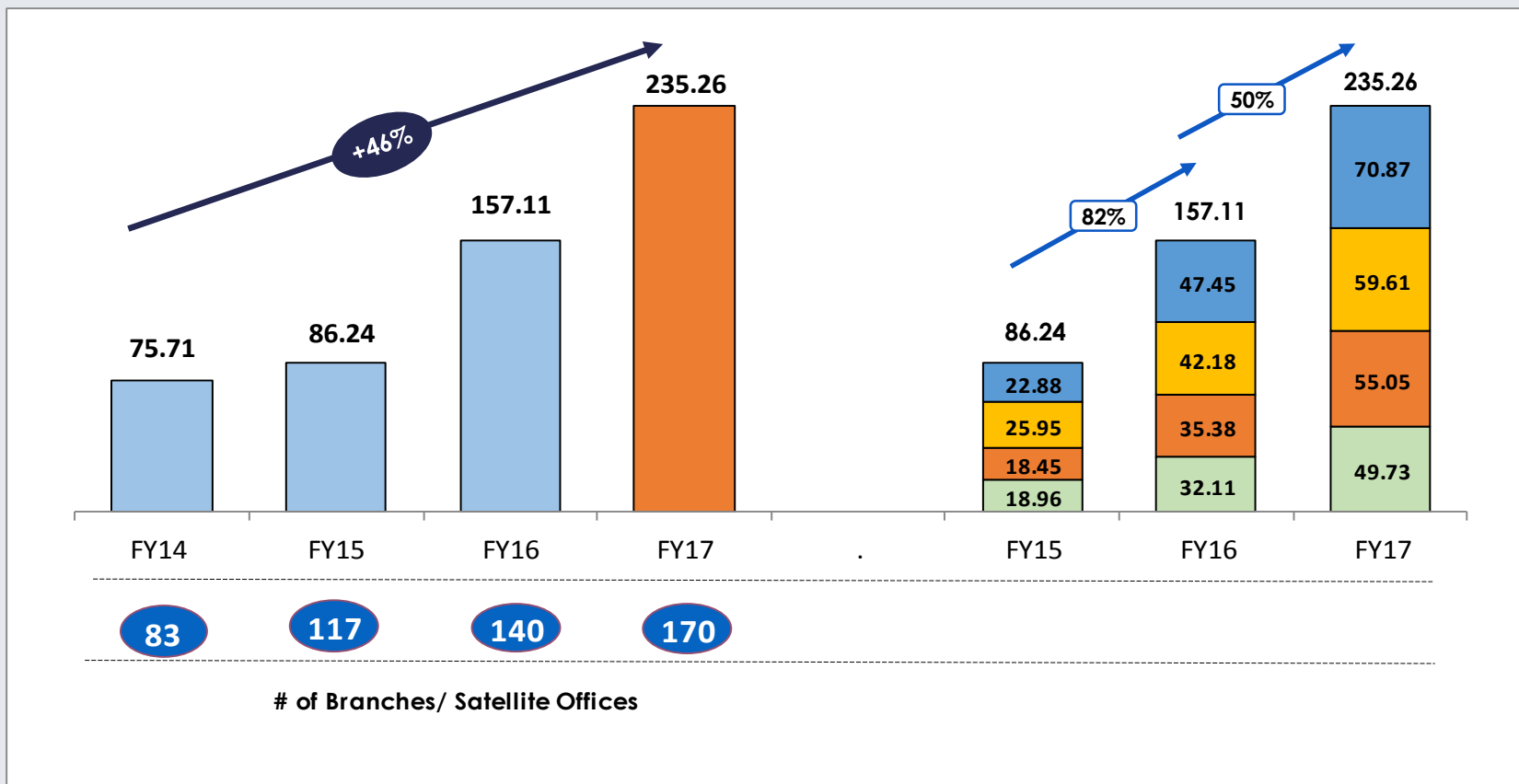
Net Profit Growth

Rs. crores

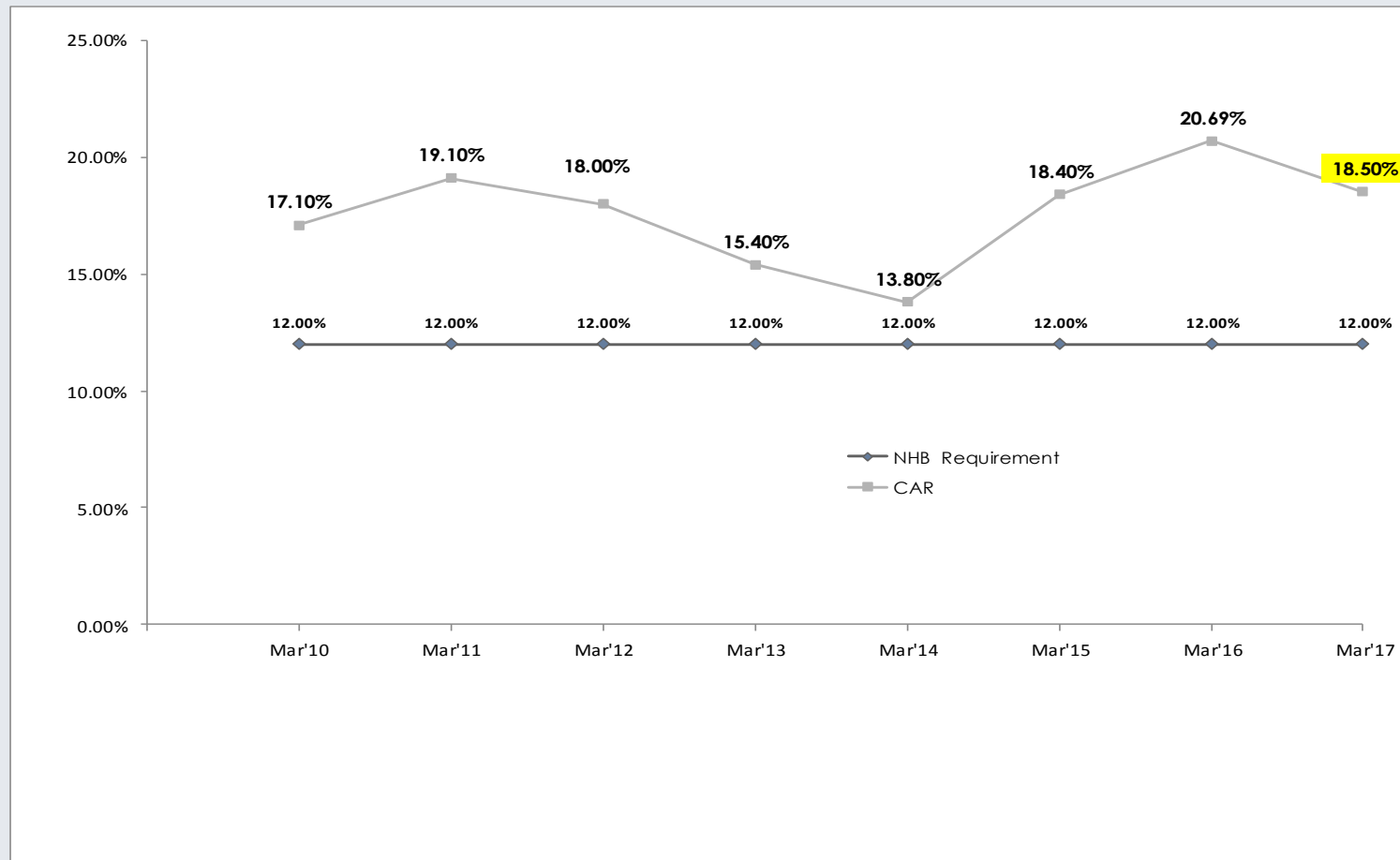
Annual Growth .. Year on Year

● CAGR %

Quarterly Growth .. Year on Year

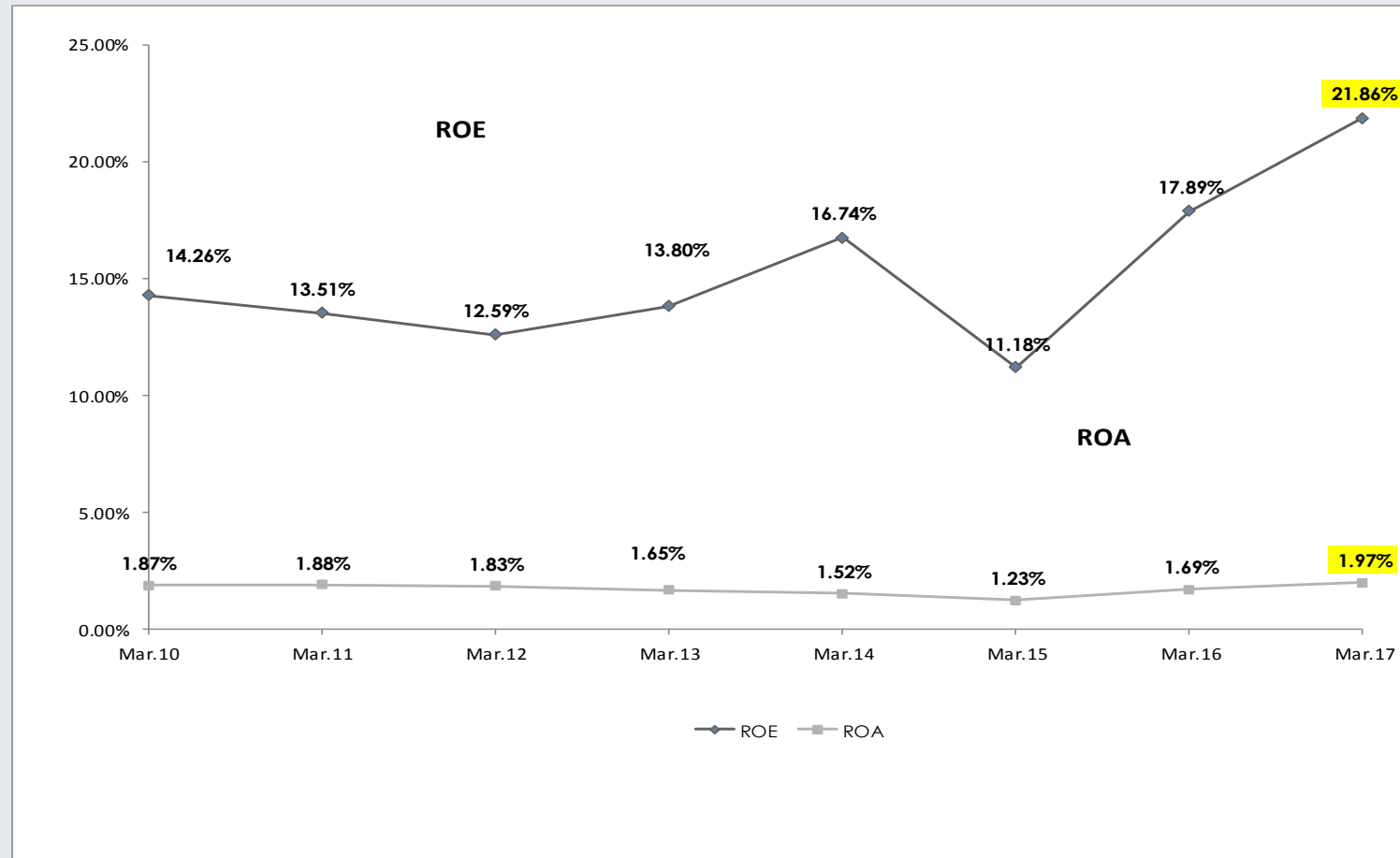


Capital Adequacy



Adequate CRAR of 18.5% vs NHB requirement 12%. Tier I : 16.01%
 Right issue amount Rs. 276.07 cr received/accounted on 13/03/15

Return Matrices - ROA & ROE



*With Rights Issue (Rs.276 Cr) as on 13/03/15, No. of shares increased from 2.05 cr to 2.66 cr

Lending Basket

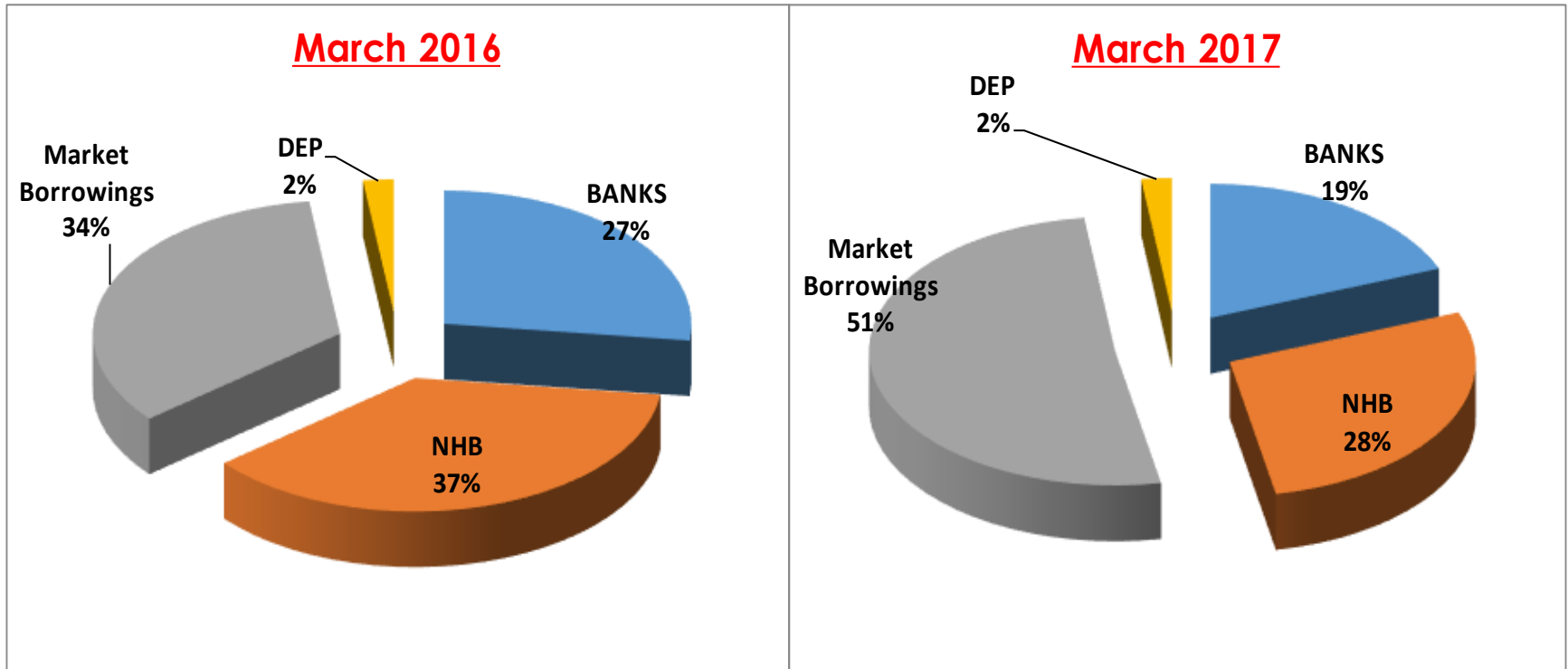
Category-wise Product-wise Distribution of Loan Book

Sl . No.	Category/Product		Mar-14	Mar-15	Mar-16	Mar-17
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i)	Housing Loans	4676	6339	7768	9163
	ii)	Top-up Personal Loans	102	211	275	297
	iii)	Mortgage Loans/ Flexilap	163	254	332	381
	iv)	Loans for Sites	52	91	129	140
	v)	Others	27	50	58	49
	Sub Total		5020	6945	8562	10030
	(As a % to total)		86%	84%	80%	75%
2	Non Salaried Class- Self Employed & Non Professionals					
	i)	Housing Loans	647	947	1569	2585
	ii)	Top-up Personal Loans	31	42	82	120
	iii)	Mortgage Loans/Flexi Lap	84	186	298	426
	iv)	Loans for Sites	12	21	39	55
	v)	Others	22	49	48	62
	Sub Total		796	1245	2036	3248
	(As a % to total)		14%	15%	19%	24%
3	Builder Loans		19	28	29	17
	(As a % to total)		0.33%	0.34%	0.27%	0.12%
4	Staff Loans		9	13	16	18
	Grand Total		5844	8231	10643	13313

Funding Basket

Funding Mix in March 2016 (as%)

Funding Mix in March 2017 (as%)



- Backed by strong AAA ratings for our borrowing/NCD & A1+ for CP programs
- Cost of borrowing stands reduced at 8.35% (vs 8.48% at Dec'16 and 8.75% at Mar'16)

Ratings as on 31/03/17

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 - 124 branches, 10 AHLCs & 36 Satellite Offices

Punjab - Chandigarh

Rajasthan - Jaipur, , Mansarovar.
Kota, Udaipur, Ajmer, Jodhpur

Gujarat - Ahmedabad, Vadodara

MP - Bhopal, Gwalior, Indore,
Mandideep

Chhattisgarh - Raipur

Maharashtra - Navi Mumbai, Mumbai,
Nagpur, Panvel, Kalyan, Pune, Nashik

Karnataka - Bengaluru (22 branches),
Belgaum, Davanagere, Hubli, Mysore,
Mangalore, Mandya, Shimoga, Tumkur,
Udupi,

Kerala - Calicut, Kochi,
Thiruvananthapuram, Thrissur, Shoranur

Odisha - Bhubaneshwar

Bihar - Patna



Tamilnadu - Hosur, Chennai (9 branches) , Madurai,
Namakkal, Trichy, Coimbatore, Salem, Erode,
Vellore, Thiruchengode, Dindigul, Karur,
Virudhunagar, Tirunelveli, CBE- P N Palyam, Tirupur.,
Kumbakonam, Thoothukudi, Gobichettipalayam

Goa

Pondicherry

Uttar Pradesh - Lucknow, Meerut, Noida,
Greater Noida, Agra, Varanasi,
Allahabad, Kanpur, Ghaziabad

Uttarakhand - Dehradun

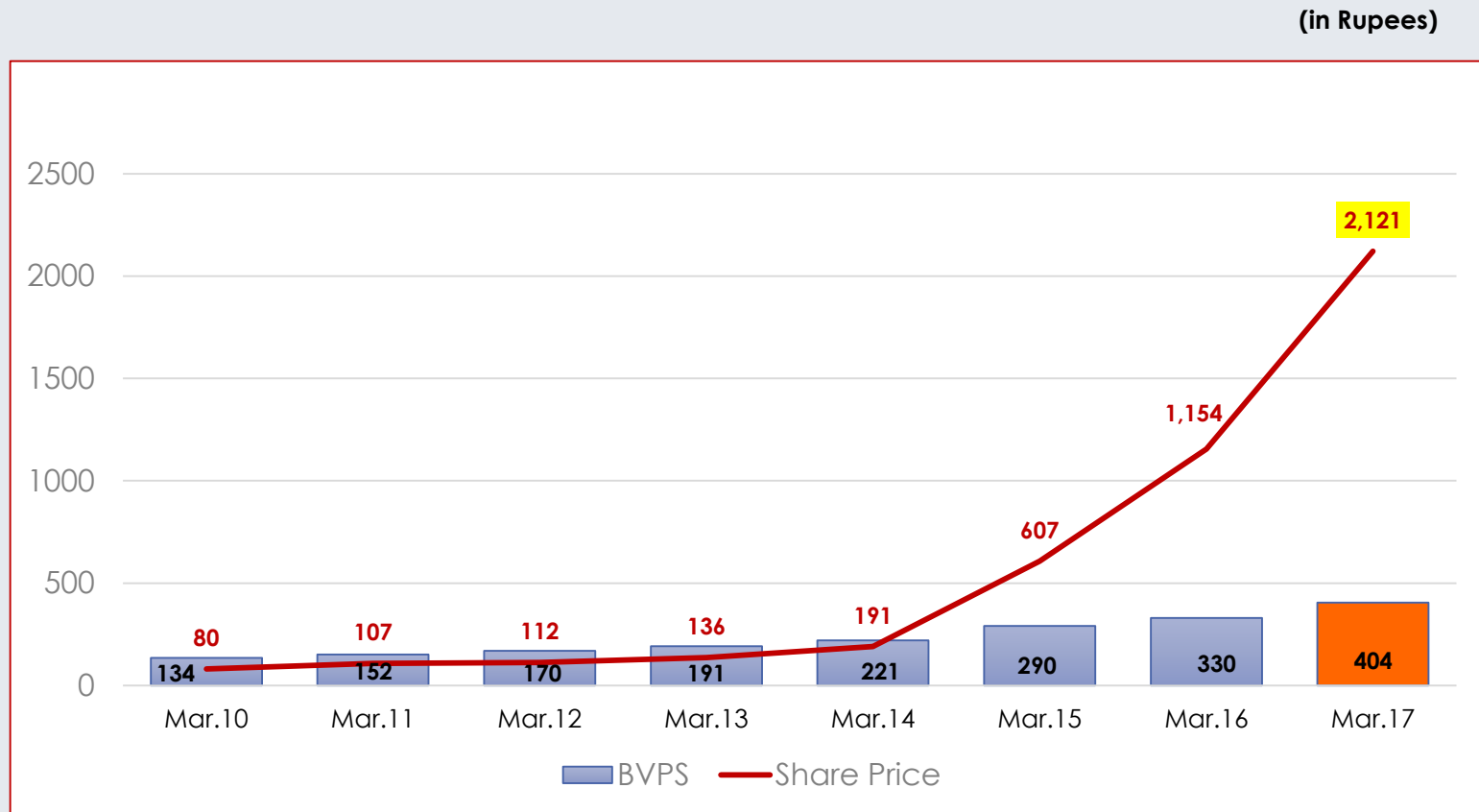
Andhra Pradesh - Nellore, Ongole, Tirupathi,
Guntur, Kakinada, Vizag, Vijayawada, Vizag-Steel
Plant, Rajahmundry, Kurnool, Vizianagaram,
Gollapudi, Tenali

Telangana - Hyderabad (9 branches), Warangal,
Karimnagar, Khammam

Delhi - Nehru Place, Pitampura

Haryana - Gurgaon, Manesar, Sonapat,
Faridabad, Dharuhera, Rewari, Karnal, Ambala,
Rohtak

Stock Price - Book Value



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 17 is computed based on actual no. of shares and equity as on 31/03/17



New Initiatives 2017

- ✓ **Can Fin Homes enters 30th Year of its service to the Nation**
- ✓ **30 CanFin Affordable Housing Loan Centres (AHLCS):**
 - **Upcountry units dedicated to cater to GRHS / LUH / CLSS (PMAY) upto 15 lakh**
 - **10 Satellite Offices converted to AHLCS in Jan'17;**
10 each planned for Q1 & Q2 of FY18 by our 30th Anniversary (29th October)
- ✓ **4 Satellite Offices upgraded to full fledged Branches on 1st January.**
- ✓ **Our products made more affordable & competitive:**
 - **Rate of interest rationalized (Housing Loans from 8.50%)**

Being expressed during Investor/ Analyst Meet, TV Interviews, Press Releases, one-to-one interactions etc.



Future Outlook

- ✓ **Vision 2020 : Loan book size of Rs.35,000 Cr by 31/03/20**
- ✓ **Business Budgets for 2017-18:**
 - **Loan book size of Rs.17,000 Cr (from Rs.13,313 Cr at Mar'17)**
- ✓ **Branch Expansion Plan for 2017-18:**
 - **11 New Branches & 10 Satellite Offices**
 - **30 Affordable Housing Loan Centres (upgradation of Satellite Offices)**
- ✓ **Focus on Affordable Housing with a proper mix of Non-Housing segments**
- ✓ **Salaried & Professional class would continue to be our niche segments**
- ✓ **30th Annual General Meeting of the Company scheduled on 28th June 2017.**

Being expressed during Investor/ Analyst Meet, TV Interviews, Press Releases, one-to-one interactions etc.

Disclaimer

The forward looking statements and projections, if any, contained in this presentation are predictions and involve known and unknown risks, uncertainties and other factors including the future changes or developments, the competitive environment, ability to implement the strategies and initiatives, technological changes, political, economic, regulatory and social conditions in India etc. that may cause the actual results, performance and achievements of CFHL to be materially different from any future results, performance or achievements expressed or implied by such forward looking statements or other projections.



Appendix

Year-wise statistics on:

- a) Business**
- b) Income & Expenditure**
- c) Financial & Ratios**

Business Profile

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
1	Loan Approvals(Rs. in cr)	2907	3670	4418	5451	1360	1392
2	Loan Disbursements (Rs. in cr)	2548	3346	3923	4792	1199	1234
3	Total Loan Outstanding (Rs. in cr)	5844	8231	10643	13313	10643	13313
4	Out of 3 above,						
	(i) Housing Loans (Rs. in cr)	5331	7298	9352	11767	9352	11767
	(ii) Non Housing Loans (Rs. in cr)	513	934	1291	1546	1291	1546
5	Borrowings (Rs. in cr.)	5269	7375	9478	11872	9478	11872
6	NPA						
	(i) Gross NPA (Rs. in cr.)	12	14	20	28	20	28
	(ii) Gross NPA %	0.21	0.17	0.19	0.21	0.19	0.21
	(iii) Net NPA %	NIL	NIL	NIL	NIL	NIL	NIL

Business Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
7	No. of Branches/Offices						
	(i) Branches	83	107	110	134	110	134
	(ii) Satellite Offices	0	10	30	36	30	36
8	No. of employees (incl. Junior Officers on Contract)	387	491	553	578	553	578
9	Interest Collected (Rs. in cr)						
	i. Housing Loan	509	686	891	1108	240	294
	ii. Non Housing Loan	47	100	152	196	42	51
	iii. Investment	1	1	1	2	1	1
10	Processing Charges (Rs. in cr)	21	28	39	46	12	15
11	Other Income (Rs. in cr)	0.26	0.73	0.61	1.06	0.24	0.69
12	Total Income (Rs. in cr)	578	817	1083	1353	295	361

Earnings Profile

Sl . No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
13	Interest Paid (Rs. in cr)	423	610	743	884	197	227
14	Net Interest Income (NII) (Rs. in cr)	134	178	301	422	87	119
15	Staff Cost (Rs. in cr)	18	25	33	39	8.25	9.60
16	Other Expenses (Rs. in cr)						
	i. Establishment (Rent, Repairs & maintenance, Professional fee, Advertising, Auditors fee)	7	8	10	12	2.76	3.63
	ii. DSA Commission	6	8	8	10	2.43	2.44
	iii. Others (Travelling & conveyance, bad debts, bank charges, rates & taxes, electricity, postage, etc.)	7	8	10	15	3.33	5.73
17	Depreciation (Rs. in cr)	2.01	3.73	3.46	3.73	0.96	1.10
18	Operating Cost (Rs. in cr)	41	53	64	80	17.73	22.50
19	Bad Debts written off (Rs. in cr)	3.22	2.10	3.29	0.85	0.00	0.85
20	Total Cost (Rs. in cr)	467	665	810	965	214	250
21	Operating Profit (Rs. in cr)	111	152	273	388	81	111

Earnings Profile

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17	Q4 FY16	Q4 FY17
22	Provisions & Taxes (Rs. in cr) i. Provisions ii. Income Tax iii. Deferred Tax Liability/(Asset) iv. Prior period adjustment	4.44 30.93 0.01 0.23	14.25 43.23 7.98 0.00	19.41 80.00 16.76 0.00	18.80 115.13 19.78 -0.59	1.41 35.00 6.99 0.00	1.30 34.27 5.34 -0.59
23	Net Profit (Rs. in cr)	76	86	157	235	47.44	70.87
24	Share Capital (Rs. in cr)	20.49	26.62	26.62	26.62	26.62	26.62
25	Reserves (Rs. in cr)	431.81	744.86	851.42	1049.68	851.42	1049.68
26	Shareholder's Funds - Tier I (Rs. in cr)	447.44	771.49	878.04	1076.30	878.04	1076.30
27	Number of Shares (in cr)	2.05	2.66	2.66	2.66	2.66	2.66
28	Tier II Capital (Rs. in cr) - SA Provision -Tier II Bonds	26 0	38 100	52 100	62.65 100	52 100	62.65 100
29	Earnings per Share (EPS) (Rs.)	36.93	32.42	59.02	88.38	59.02	88.38

Financial Ratios

Sl. No.	Parameters	FY 13-14	FY 14-15	FY 15-16	FY 16-17
30	Return on Equity (ROE) %	16.74	11.18	17.89	21.86
31	Return on Average Asset (ROA) %	1.53	1.23	1.69	1.97
32	Risk Weighted Assets (Rs. in cr)	3421.11	4945.71	4979.46	6521.71
33	Capital Adequacy Ratio (CAR) %	13.84	18.39	20.69	18.50
34	Net Interest Margin (NIM) %	2.71	2.54	3.24	3.54
35	Cost to Income Ratio %	26.22	25.61	18.67	17.02
36	Average Business Per Branch (Rs. in cr)	61.65	67.15	86.71	*97.88
37	Average Business Per Employee (BPE) (Rs. in cr)	13.90	15.90	18.52	20.68
38	Average Yield on Assets % pa	11.22	11.27	11.24	10.96
39	Average Cost of Borrowings % pa	9.83	9.55	8.75	8.35
40	Interest Spread % pa	1.39	1.72	2.49	2.61
41	Gearing Ratio	11.78	9.57	10.79	11.03

* Average Business per Branch estimated taking 124 branches since 10 AHLCs are opened only in Q4 end by upgrading existing Satellite Offices



Thank You