

CAN FIN HOMES LIMITED

Can Fin Homes Limited, set up under the sponsorship of Canara Bank, was incorporated in the year 1987, "The International Year of Shelter for the Homeless". The co-sponsors were HDFC, UTI and NHB. The main objective of setting up the Company was for promoting home ownership and for increasing the housing stock in the country. It is the first housing company to be promoted by a nationalized bank in India.

Canara Bank, presently holds 29.99% of the paid up equity share capital in Can Fin Homes Limited with Caladium Investments PTE Ltd (13.45%) and Chattisgarh Investments Ltd (9.67%) as the other major shareholders. The equity shares of the Company are listed on National Stock Exchange of India Limited and BSE Limited since 1991.

The Company is one of the premier housing finance institutions in the country, registered with the National Housing Bank (NHB), the apex authority of housing finance in the country.

The Company has completed 30 year of operation in the field of home finance in October 2017 and commemorated the milestone by holding a Leadership Conclave in Bangalore attended by the Canara Bank Chairman and the Managing Director, other dignitaries from Canara Bank, former Managing Directors of CFHL, top management officials and branch heads of CFHL. It has a history of paying dividends continuously, since inception. The Company, as on 31/05/18, has 133 branches, 20 Affordable Housing Loan centres (AHLCS) and 17 satellite offices (SOs) totally numbering 170 outlets, catering to 96 cities spread across 19 states of the country. The Company has increased its network by four times since 2010. It is one of the fastest growing HFCs with 31% CAGR in loan book over the last 5 years. All 170 outlets are linked to the Registered Office at Bangalore through a core banking platform.

The Company offers a range of loan products, housing loans as well as non-housing loans, at competitive interest rates and designed to suit the needs of the customer. The product portfolio consists of individual loans for different purposes such as loans for rural housing, loans for urban housing, purchase of site and construction of houses thereon, loans for commercial property etc. The company also offers non-housing loans such as mortgage loans and personal loans.

In tune with the government's mission to provide "Housing for all by 2022", the Company has introduced the novel concept of Affordable Housing Loan centres (AHLCS) to provide loans under the Credit Linked Subsidy Scheme (CLSS) for the Low Income Group (LIG) and Middle Income Group (MIG) segment under Pradhan Mantri Awas Yojana (PMAY) in peripheral areas of Tier I, II and III cities. The Company has also introduced 4 new loan products, viz., 'New Gruhalakshmi Rural Housing Scheme (GRHS)' and 'New Loans under Urban Housing (New LUH)', mooted by NHB, CFHL 'Nischinth' scheme for pensioners and top up loans. For more details log on to the Company's website, www.canfinhomes.com.

The Company is also one of the few housing finance institutions permitted by National Housing Bank to accept deposits from public. The deposit schemes of the company are rated "MAAA" with a negative outlook, by ICRA, which indicates highest credit quality and carries the lowest credit risk.

The Company has obtained a license from IRDA and commenced Insurance Agency business since January 2018. The insurance business adds to the business competitiveness and widens its service portfolio.

For further information, please contact:

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Dy Managing Director

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