Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

CAN FIN HOMES LTD
Registered Office
No. 29/1, 1st Floor, M N Krishna Rao Road
Basavanagudi, BENGALURU – 560 004
E-mail: compsec@canfinhomes.com
Tel : 080 26564259 Fax :080 26565746
Web: www.canfinhomes.com
CIN:L85110KA1987PLC008699

CFHRO SE CS LODR 068/2021
30/04/2021

ONLINE SUBMISSION

National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE Symbol: CANFINHOME	**BSE Limited** Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai – 400 001 BSE Scrip Code: 511196

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q4 FY21 results
Ref: Our letter CFHRO SE CS LODR 067/2020 dated 30/04/2021

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q4 FY21 results.

The investor presentation is also made available on www.canfinhomes.com the Company's website.

The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

Veena G Kamath
AGM & Company Secretary

Encl: As above.

CAN FIN HOMES LTD. R.O. BASAVANAGUDI BENGALURU-04

Can Fin Homes Ltd.
at a Glance

33 successful years of achieving our Mission and Vision of providing home loans since 1987….. we continue marching on enthusiastically

Information to Investors

Q4 FY21 ended March 2021

ABOUT US

Legacy

- 33 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 with the shareholding of 30%
- Listed in 1991. Carries a legacy of an uninterrupted dividend payment since inception
- Dominance in South (69% of business) as at March 2021

Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (March 2021: 90% of loan book for Housing; 10% Non Housing)
- To have strong fundamentals with ethical & transparent practices and prudent underwriting

Reach

- Headquartered in Bangalore
- Pan-India presence with 165 branches, 21 Affordable Housing Loan Centers & 14 Satellite Offices as on date; spread across 21 States / Union Territories
- Added 142 branches/ Satellite Offices in the last Five years. 4 branches added during the FY

Financials

- Last Five Year O/s Growth /CAGR (Mar.16 ~ Mar.21) :15.74%
- Net Interest Income: Rs.798 Cr
- Operating Profit: Rs.686 Cr
- PAT: Rs.456 Cr
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013

Vision

- To continue our mission of providing more value to our stakeholders and uphold our ethics and good corporate governance

BOARD OF DIRECTORS

Shri L V Prabhakar
Chairman

Shri Girish Kousgi
Managing Director & CEO

Shri Debashish Mukherjee
Director (Promoter)

Shri G Naganathan
Director (Independent)

Shri Shreekant M Bhandiwad
Deputy Managing Director (Promoter)

Dr. Yeluri Vijayanand
Director (Independent)

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Panse
Director (Independent)

JOURNEY OF CAN FIN HOMES

1987
First branch of CFHL opened at Jayanagar, Bangalore

1989
11 more branches are added, including New Delhi

1991
Loan book crossed Rs. 100 Cr

2011
41 branches – we started expanding

2012
Completed 25 years. 50th branch opened at NCR-Pitampura

2013
100th branch at Begur, Bangalore. 1st satellite office at Yelahanka

2015
Rights issue of CFHL – mCap over Rs. 1000 Cr

2016
Loan book over Rs. 10000 crore

2017
Split of equity shares from Rs. 10 each to Rs. 2 each (w.e.f. 13/10/17)

2019
AUM crossed Rs. 20000 Cr in December 2019

2021
Best BFSI Award by ET Edge & Most Promising Business Leader Award to MD, Girish Kousgi

PERFORMANCE HIGHLIGHTS – Q4 FY21

1. 44% growth in Disbursements in Q4 YOY
2. Disbursements increased sequentially by 81% in Q4
3. Loan Book reached Rs. 22105 Cr (+7%) with a clientele base of 1.70 lakh.
4. NII: Rs.186 cr, PBT: Rs.142 Cr and PAT: Rs.103 Cr
5. NIM: 3.69%, RoAA: 1.96%,
6. RoE: 15.72% and EPS: Rs.7.70.
7. Cost to Income Ratio: 22.26%,
8. DER: 7.39%
9. Gross NPA 0.91% & Net NPA 0.61%.
10. 73% of the outstanding loan book in Q4 FY 2021 is from Salaried Professionals; 90% from HL.

PERFORMANCE HIGHLIGHTS - FY21

1. Loan Book reached Rs. 22105 Cr (+7%) with a clientele base of 1.70 lakh.
2. NII: Rs.798 Cr (+18%), PBT: Rs.618 Cr (+19%) and PAT: Rs.456 Cr (+21%).
3. NIM: 3.88%, RoAA: 2.18%,
4. RoE: 17.47% and EPS: Rs.34.25.
5. Cost to Income Ratio: 15.33%,
6. DER: 7.39, CRAR: 25.63 %
7. Gross NPA 0.91% & Net NPA 0.61%.
8. 87% of fresh loan approvals during FY were for Housing.
9. 73% of the outstanding loan book as on Mar'21 comes from Salaried & Professionals; 90% from HL.
10. Average ticket size of incremental housing and non-housing loans is Rs.20 Lakh and Rs.10 Lakh respectively.

CAN FIN HOMES – FY 2021 FACT SHEET

01 Rs.1101 crore incremental loan book in Q4-highest in any quarter

02 Consistent Asset Quality

03 Focus on HL to Individuals (90% to HL, 4% for Top-Up loans & 6% for LAP)

04 Middle and Lower income category – Main lending segment

05 87 % of our lending to salaried category during FY 2020-21

06 Sustainable Key Financial Ratios

07 Consistence in profitability and dividend pay out

08 Good Fundamentals, Transparent & Sound Procedures

PERFORMANCE HIGHLIGHTS - Q4 FY21

Amount in Rs. Cr

		As per IND AS			As per IND AS	
Sl. No.	Particulars	Mar'21 (3m)	Dec'20 (3m)	Mar'20 (3m)	Mar'21 (12m)	Mar'20 (12m)
1	New Approvals	2260	1256	1566	4634	5897
2	Disbursements	2001	1106	1394	4346	5,481
3	**Outstanding Loan Book**	**22105**	**21004**	**20708**	**22105**	**20708**
4	Interest Income	460.59	499.62	525.05	2006.37	2018.91
5	Fees & Other Income	6.76	3.14	3.81	12.06	11.54
6	**Total Income**	**467.35**	**502.76**	**528.86**	**2018.43**	**2030.45**
7	Interest Expenditure	274.84	289.21	336.59	1208.33	1344.21
8	Other Expenditure	42.84	34.45	32.51	123.99	47.63
9	Provision for ECL	7.66	1.63	40.83	68.53	60.32
10	**Total Expenditure**	**325.34**	**325.29**	**409.93**	**1400.85**	**1452.16**
11	**Profit Before Tax & Provisions**	**142.01**	**177.48**	**118.92**	**617.58**	**518.29**
12	**Net Interest Income**	**185.75**	**210.53**	**189.42**	**798.04**	**674.70**
13	**Cost to Income Ratio (%)** (excluding Bad debts)	**22.26%**	**16.13%**	**16.91%**	**15.31%**	**15.69%**

(Contd...)

PERFORMANCE HIGHLIGHTS - Q4 FY21

Amount in Rs. Cr

		As per IND AS			As per IND AS	
Sl. No.	Particulars	Mar'21 (3m)	Dec'20 (3m)	Mar'20 (3m)	Mar'21 (12m)	Mar'20 (12m)
14	**Profit Before Tax**	**142.01**	**177.48**	**118.92**	**617.58**	**518.29**
15	Provision for Taxation & DTL	39.44	45.56	28.02	161.52	142.17
16	**Profit After Tax**	**102.57**	**131.92**	90.91	**456.06**	376.12
17	Other Comprehensive Income (net of tax)	0.86	-0.70	-0.22	-0.03	-1.71
18	**Total Comprehensive income**	**103.43**	**131.22**	90.69	**456.03**	374.41
19	Earnings per share	7.70	9.91	6.83	34.25	28.25
20	Gross NPA	201.91	141.93	157.15	201.91	157.15
21	**Gross NPA Ratio (%)**	0.91%	0.68%	0.76%	0.91%	0.76%
22	Net NPA	134.33	86.29	111.85	134.33	111.85
23	**Net NPA Ratio**(%)	0.61%	0.41%	0.54%	0.61%	0.54%

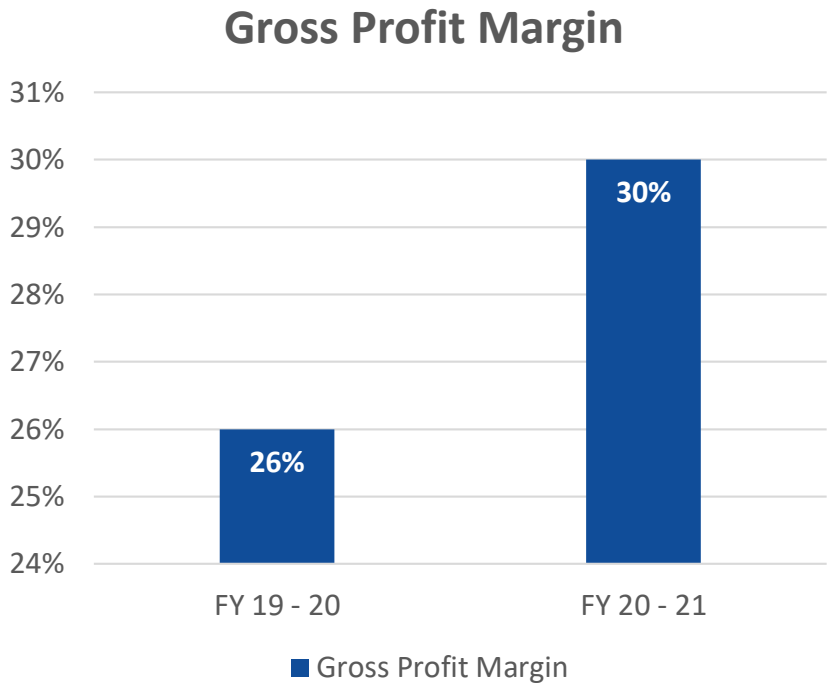
*** Financials for Previous Period realigned / restated as per revised Accounting Policy adopted under Ind-AS**

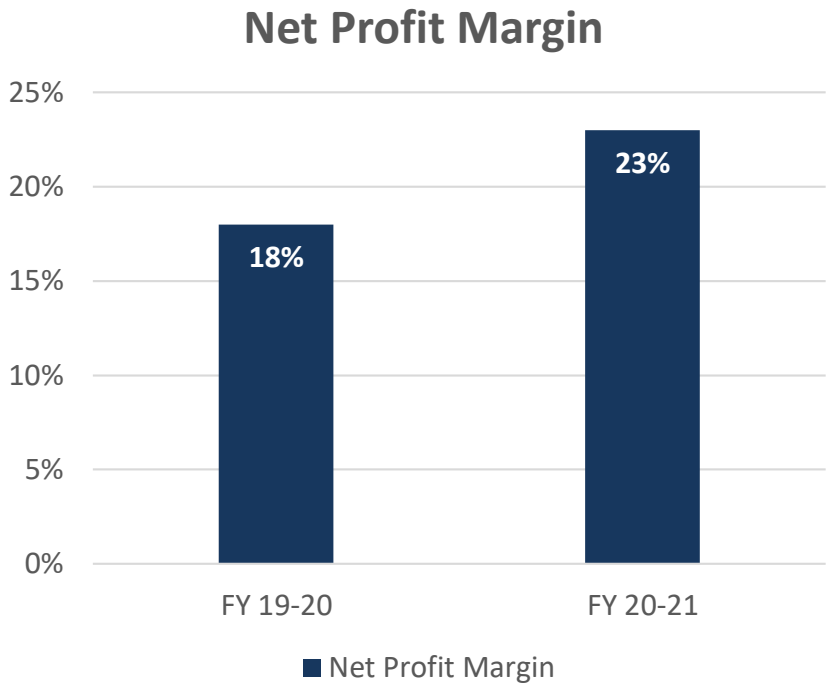
KEY FINANCIAL RATIOS - Q4 FY21

Amount in Rs. Cr

Sl. No.	Particulars	PERIOD ENDED		
		Mar'21	Dec'20	Mar'20
1	**Return on Avg Assets (Annualised)**	**2.18%**	**2.27%**	**1.93%**
2	**Return on Avg Equity (Annualised)**	**17.47%**	**18.84%**	**17.44%**
3	Earning Per Share (Rs.)	34.25	26.55	28.25
4	**Net Interest Margin (%)**	**3.88%**	**3.97%**	**3.52%**
5	Yield (%)	9.49%	9.78%	10.23%
6	Cost (%)	6.71%	6.87%	7.77%
7	Spread (%)	2.78%	2.91%	2.46%
8	Avg. Business Per Branch	112.80	106.63	105.06
9	Avg. Business per Employee	26.05	25.12	25.07
10	**Cost Income Ratio (%)**	**15.33%**	**13.14%**	**15.68%**
11	**DER**	**7.39**	**7.30**	**8.72**
12	**Capital Adequacy Ratio (%)**	**25.63**	**24.37**	**22.28**
13	of this Tier I Ratio (%)	**23.83**	**22.41**	**20.47**

Profit Margins





MOVEMENT OF NPA

Amount in Rs. Cr

Sl. No.	Particulars	Previous Year	Current Year
1	**Movement of NPAs (Gross)**		
	Opening balance	114	157
	Additions during the year	75	71
	Reductions during the year	32	26
	Closing balance	157	202
2	**Movement of provisions for NPAs**		
	Opening balance	34	45
	Provisions made during the year	21	27
	Write-back of provisions	10	4
	Closing balance	45	68

Provision Held

	Amount in Rs Crs
Standard Assets	78.38
Non-Performing Assets	67.58
Additional provisioning created earlier for Covid 19*	69.84
Total	215.80

* Residual provision retained by the Company in the Books and not reversed at the year end.

LENDING BASKET

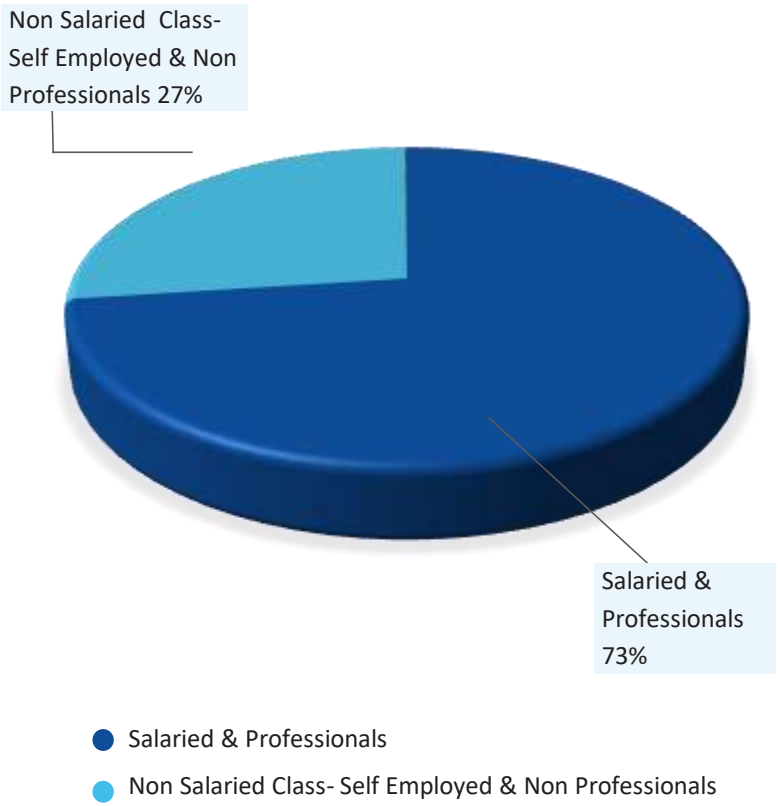
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Cr

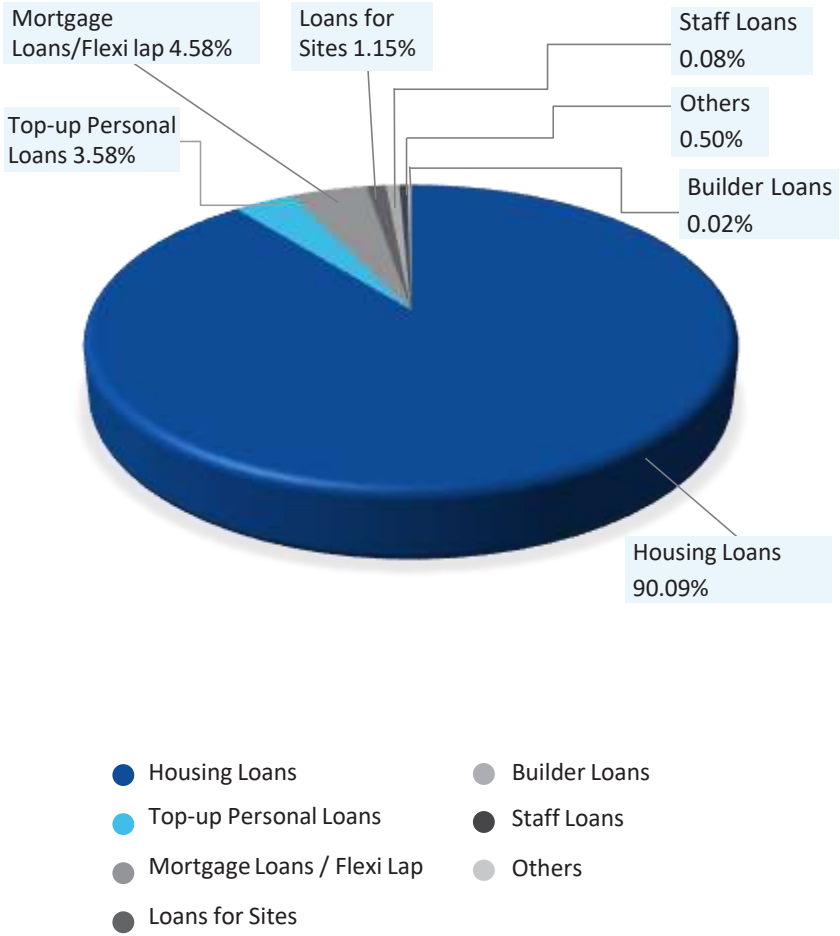
Sl . No.	Category/Product	Mar-20	Jun-20	Sept-20	Dec-20	Mar-21
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13598	13676	13750	14013	14920
	ii) Top-up Personal Loans	486	485	483	499	553
	iii) Mortgage Loans/ Flexilap	397	395	393	399	459
	iv) Loans for Sites	167	165	158	149	152
	v) Others	39	37	35	33	31
	Sub Total	**14,689**	**14758**	**14819**	**15093**	**16115**
	(As a % to total)	71%	71%	71%	72%	73%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5058	5122	5073	4998	5052
	ii) Top-up Personal Loans	256	256	249	243	249
	iii) Mortgage Loans/Flexi Lap	551	556	544	530	549
	iv) Loans for Sites	70	69	66	62	61
	v) Others	61	60	58	56	57
	Sub Total	**5996**	**6063**	**5990**	**5889**	**5968**
	(As a % to total)	29%	29%	29%	28%	27%
3	Builder Loans	6	***6***	***5***	***5***	***4***
	(As a % to total)	*0.03%*	*0.03%*	*0.02%*	*0.02%*	*0.02%*
4	Staff Loans	17	17	17	17	18
	Grand Total	**20,708**	**20843**	**20831**	**21004**	**22105**

LENDING BASKET

Category wise Lending Mix @ Mar 21(%)

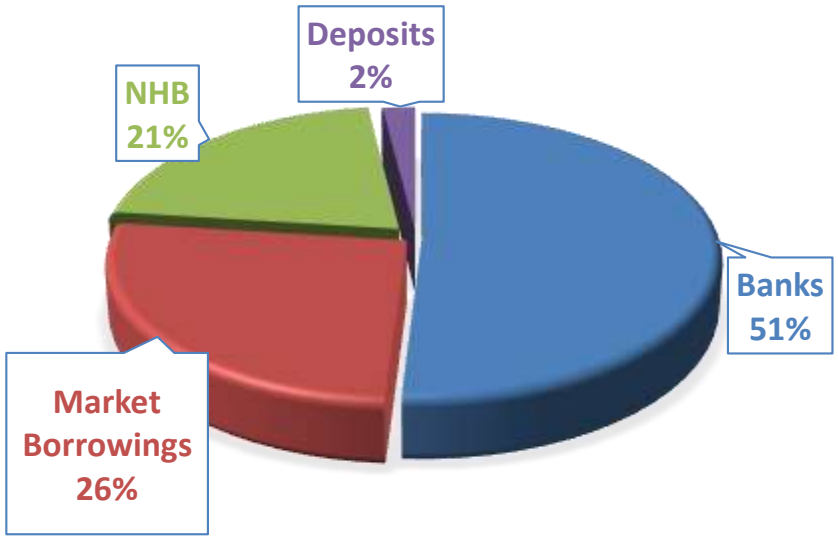


Product wise Lending Mix @ Mar 21(%)

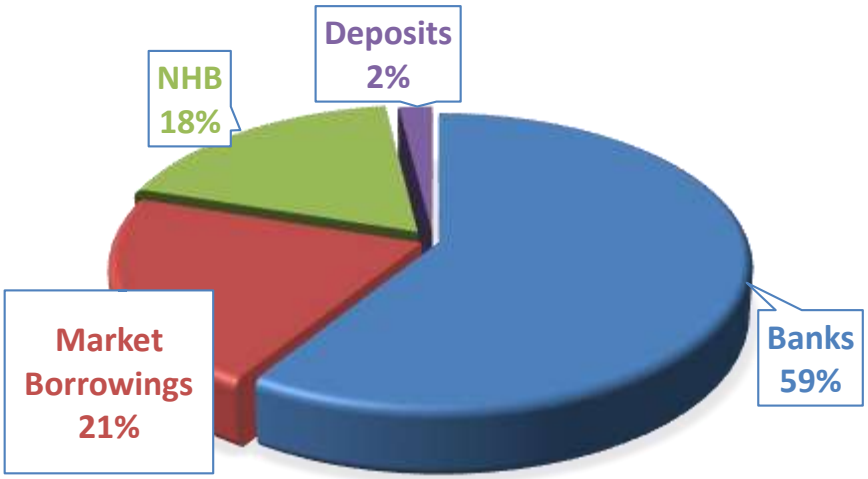


Funding Basket

Funding Mix @ March 2021 (as %)
Rs.18246 cr



Funding Mix @ March 2020 (as %)
Rs. 17903 cr



BALANCE SHEET STATISTICS

Amount in Rs. Cr

Sl.No.	Parameters	Year 2019-20	Year 2020-21
1	CAPITAL	26.63	26.63
2	RESERVES	2123.43	2583.17
3	NETWORTH (TIER I)	2150.06	2609.81
4	TIER II	189.61	215.87
5	CAR (%)	22.28	25.63

CREDIT RATINGS

Sl.No.	Product	Rating Institution		
		M/s. ICRA LTD	M/s. CARE LTD	M/s. INDIA RATINGS (FITCH)
1	Deposits	MAAA	--	--
2	Term Loans (Long)	(ICRA) AA+	--	--
3	Term Loans (Short)	(ICRA) A1+	--	--
4	Secured NCDs (SRNCD)	(ICRA) AA+	CARE AAA	IND AA/Stable
5	Unsecured NCDs (Tier II Subordinated)	(ICRA)NCD	CARE AAA	IND AA/Stable
6	Commercial Paper	(ICRA) A1+	CARE A1+	IND A1+

IMPACT OF COVID-19

Covid-19: The COVID-19 pandemic has spread rapidly throughout the world and has had an impact on almost all entities either directly or indirectly. WHO has declared Covid-19 as a pandemic in March 2020.

On operations: The Company is fully operational from April 2020 with necessary precautions for the safety of employees and customers.

On Capital & Financial Resources: The Company is well capitalised and there is no impact on the Company's capital and financial resources.

On Liquidity and debt servicing: The Company has enough liquidity and sufficient unavailed sanctioned limits from banks and financial institutions to meet all obligations and business growth.

CSR activity: The Company has contributed Rs 4 cr to Prime Minister's Citizen Assistance & Relief in Emergency Situations Fund (PM – CARES) and Rs 1 cr to Karnataka State Disaster Management Authority – Covid 19.

BRANCH NETWORK

(186 BRANCHES + 14 SATELLITE OFFICES)

- **Punjab** – Jalandhar
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jobalpur, Pithampur, Sagar, Rewa
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur
- **Karnataka** – Bengaluru (25 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Dharwad, Ballari, Haveri, Hoskote, Kalaburagi
- **Kerala** – Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara
- **Odisha** – Bhubaneshwar, Berhampur, Jharsuguda
- **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, Thoothkudi, Gobichettipalayam, Thirumangalam, Batlagundu, Theni, Thanjavur, Pollachi
- **Goa**
- **Pondicherry**
- **West Bengal** – Durgapur
- **Uttar Pradesh** – Lucknow, Meerut, Noida, Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi
- **Uttarakhand** – Dehradun, Haridwar
- **Andhra Pradesh** – Bhimavaram, Kadapa, Nellore, Ongole, Tirupathi, Guntur, Kakinada, Vizag, Vijaywada, Vizag – Steel Plant, Rajahmundry, Kumool, Vizianagaram, Gollapudi, Tenali, Eluru, Mangalagiri, Srikakulam
- **Telangana** – Hyderabad (10 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancherial, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonepat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal,Gurgoan 2

THANK YOU

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.