CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 192/2022
October 17, 2022

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

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q2 FY23 results
Ref: Our letter CFHRO SE CS LODR 186/2022 dated October 17, 2022

Pursuant to Regulation 30 (*read with Para A of Part A of Schedule III*) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the copy of Investor Presentation of the Company, post Q2 FY23 results.

The same is also made available on the website of the Company at www.canfinhomes.com

This is for your information & records.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

VEENA GANESH KAMATH
Digitally signed by VEENA GANESH KAMATH
Date: 2022.10.17 21:01:24 +05'30'

Veena G Kamath
DGM & Company Secretary

Encl: As above.

Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS + DEPOSITS
Translating Dreams into Reality
ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿ.

Investor Presentation

2QFY23 ended September 2022

34 years of vision, passion and progress
Offering home loans since 1987….. and it's just a beginning

October 2022

About Us

Legacy

- 34 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987, shareholding of 30%
- Can Fin Homes is a part of the Canara Group Financial Conglomerate led by Canara Bank
- Listed in 1991. Carries a legacy of an uninterrupted dividend payment since inception

Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loans to Individuals (June 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 171 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 30/09/2022; spread across 21 States / Union Territories.
- Added 142 branches/ Satellite Offices in the last ten years.

Financials

- Net Interest Income: Rs. 251.17 Cr
- Operating Profit: Rs 216.08 Cr
- PBT : Rs 202.85 Cr
- PAT: Rs. 141.71 Cr
- ROE : 16.82 %

Vision

- To increase lending to new home aspirants, enhance value for our stakeholders, uphold our ethics and good corporate governance

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

2022 – Loan book crossed 28500 crore

MD’s Message

Focusing on our four strategic pillars - Growth, Asset Quality, Profitability and Liquidity, we continue to follow prudent lending practices.

We look ahead with renewed hope and enthusiasm as we maintain our credo of friendship finance and be a reliable housing finance partner for people from all sections of society

Shri Girish Kousgi
Managing Director & CEO

Board of Directors

Shri Lingam Venkata Prabhakar
Chairman (Promoter)
Managing Director & CEO, Canara Bank

Shri Girish Kousgi
Managing Director & CEO

Shri Debashish Mukherjee
Director (Promoter)

Shri G Naganathan
Director (Independent)
(upto 07/09/2022)

Shri Amitabh Chatterjee
Dy. Managing Director

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Aamod Panse
Director (Independent)

Shri Ajai Kumar
Director (Independent)

Shri Anup Sankar Bhattacharya
Director (Independent)

Shri Arvind Narayan Yennemadi
Director (Independent)

Digital Transformation

In order to ensure uninterrupted services to our customers, even during challenging times like today, we leveraged various advanced digital tools and technologies. These enabled us to reach more customers, across the length and breadth of the country, improve our efficiency and tide through challenges despite difficulties.

Our digital focus areas:

Providing personalized and seamless services to our customers across the country

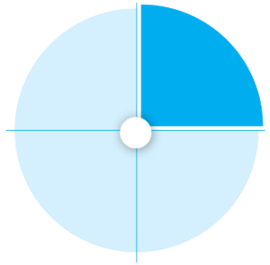
Creating a digital financial services bouquet in collaboration with some of the nation's leading technological support providers

Automation and digitisation of processes to make things simpler, faster and user-friendly

Building robust and secure digital capabilities across platforms to prevent frauds and ensure customer data protection

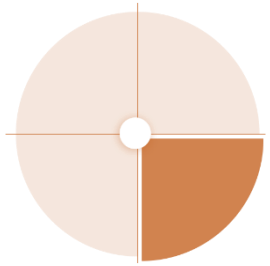
Quarterly Highlights

Q1



- Disbursement 1722 Cr
- Outstanding 27538 Cr
- NII: Rs.250.40 Cr,
- PBT: Rs. 218.69 Cr
  PAT: Rs. 162.22 Cr.
- DER:7.84, CRAR:24.13%
- Gross NPA 0.65% &
- Net NPA 0.30%.

Q2



- Disbursement 2245 Cr
- Outstanding 28823 Cr
- NII: Rs.251.17 Cr,
- PBT: Rs. 202.85 Cr
- PAT: Rs. 141.71 Cr.
- DER: 7.93%, CRAR 23.65%
- Gross NPA 0.62% &
- Net NPA 0.35%.

PERFORMANCE HIGHLIGHTS – Q2 FY23

1. Disbursements during the HY1 increased by 28% YOY
2. Loan Book reached Rs. 28822.91 Cr (+22%) with a clientele base of 2.21 lakh.
3. NII: Rs.251.17 Cr, PBT: Rs. 202.85 Cr and PAT: Rs. 141.71 Cr.
4. NIM: 3.55%, RoAA: 2.07%,
5. RoE: 16.82% and EPS: Rs 10.64
6. Cost to Income Ratio: 15.78 %,
7. DER: 7.93
8. Gross NPA 0.62% & Net NPA 0.35%.
9. The Salaried and Professional segment constitutes 74% of the outstanding loan book as on September ' 22. Housing forms 90% of the Loan Book and NHL, 10%.
10. Average ticket size of incremental housing and non-housing loans is Rs. 22 Lakh and Rs.8 Lakh respectively.

Performance Highlights- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Sequential		
		Sep'22 (3m)	Jun'22 (3m)	Growth%
1	New Approvals	2348	1751	34.09%
2	Disbursements	2245	1722	30.37%
3	Outstanding Loan Book	28823	27538	4.67%
4	Net Interest Income	251.17	250.40	0.31%
5	Operating Profit	216.08	215.00	0.50%
6	Provision for Std Asset	33.55	(11.66)	
7	Provision for NPA	(20.32)	7.97	
8	Profit Before Tax	202.85	218.69	-7.25%
9	Profit After Tax	141.71	162.22	-12.64%
10	Gross NPA	178.69	179.78	
11	Gross NPA Ratio (%)	0.62%	0.65%	
12	Net NPA	101.16	81.94	
13	Net NPA Ratio(%)	0.35%	0.30%	

*includes additional provision of 15Crs

Performance Highlights- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Quarter on Quarter		
		Sep'22 (3m)	Sep'21 (3m)	Growth%
1	New Approvals	2348	2288	2.62%
2	Disbursements	2245	2208	1.67%
3	Outstanding Loan Book	28823	23584	22.21%
4	Net Interest Income	251.17	191.78	30.97%
5	Operating Profit	216.08	162.84	32.69%
6	Provision for Std Asset	33.55	(7.47)	
7	Provision for NPA	(20.32)	1.27	
8	Profit Before Tax	202.85	169.04	20.00%
9	Profit After Tax	141.71	123.64	14.62%
10	Gross NPA	178.69	185.08	
11	Gross NPA Ratio (%)	0.62%	0.78%	
12	Net NPA	101.16	110.31	
13	Net NPA Ratio(%)	0.35%	0.47%	

*includes additional provision of 15Crs

Performance Highlights- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Year on Year		
		Sep'22 (6m)	Sep'21 (6m)	Growth%
1	New Approvals	4103	3117	31.62%
2	Disbursements	3967	3102	27.89%
3	Outstanding Loan Book	28823	23584	22.21%
4	Net Interest Income	501.57	372.94	34.49%
5	Operating Profit	431.08	315.39	36.68%
6	Provision for Std Asset	21.89	(6.84)	
7	Provision for NPA	(12.35)	7.19	
8	Profit Before Tax	421.54	315.05	33.80%
9	Profit After Tax	303.93	232.49	30.73%
10	Gross NPA	178.69	185.08	
11	Gross NPA Ratio (%)	0.62%	0.78%	
12	Net NPA	101.16	110.31	
13	Net NPA Ratio(%)	0.35%	0.47%	

Key Financial Ratios- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Sep'22 (3m)	Sep'21 (3m)
1	Return on Avg Assets (Annualised)	2.07%	2.08%
2	Return on Avg Equity (Annualised)	16.82%	16.43%
3	Earning Per Share (Rs.)	10.64	9.29
4	Net Interest Margin (%)	3.55%	3.51%
5	Yield (%)	8.55%	7.99%
6	Cost (%)	6.04%	5.57%
7	Spread (%)	2.51%	2.42%
8	Avg. Business Per Branch (Rs. Crore)	143.75	120.33
9	Avg. Business per Employee (Rs. Crore)	31.50	26.80
10	Cost Income Ratio (%)	15.78%	17.37%
11	DER	7.93	7.32

Key Financial Ratios- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED (SEQUENTIAL)	
		Sep'22 (3m)	Jun'22 (3m)
1	Return on Avg Assets (Annualised)	2.07%	2.41%
2	Return on Avg Equity (Annualised)	16.82%	20.03%
3	Earning Per Share (Rs.)	10.64	12.18
4	Net Interest Margin (%)	3.55%	3.60%
5	Yield (%)	8.55%	8.46%
6	Cost (%)	6.04%	5.80%
7	Spread (%)	2.51%	2.66%
8	Avg. Business Per Branch (Rs. Crore)	143.75	140.22
9	Avg. Business per Employee (Rs. Crore)	31.50	31.41
10	Cost Income Ratio (%)	15.78%	15.84%
11	DER	7.93	7.84

Key Financial Ratios- Q2 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED (Year on Year)	
		Sep'22 (6m)	Sep'22 (6m)
1	Return on Assets (Annualised)	2.22%	2.08%
2	Return on Avg Equity (Annualised)	18.04%	16.43%
3	Earning Per Share (Rs.)	22.82	17.46
4	Net Interest Margin (%)	3.54%	3.38%
5	Yield (%)	8.55%	7.99%
6	Cost (%)	6.04%	5.57%
7	Spread (%)	2.51%	2.42%
8	Avg. Business Per Branch (Rs. Crore)	143.75	120.33
9	Avg. Business per Employee (Rs. Crore)	31.50	26.80
10	Cost Income Ratio (%)	15.81%	16.97%
11	DER	7.93	7.32

Lending Basket

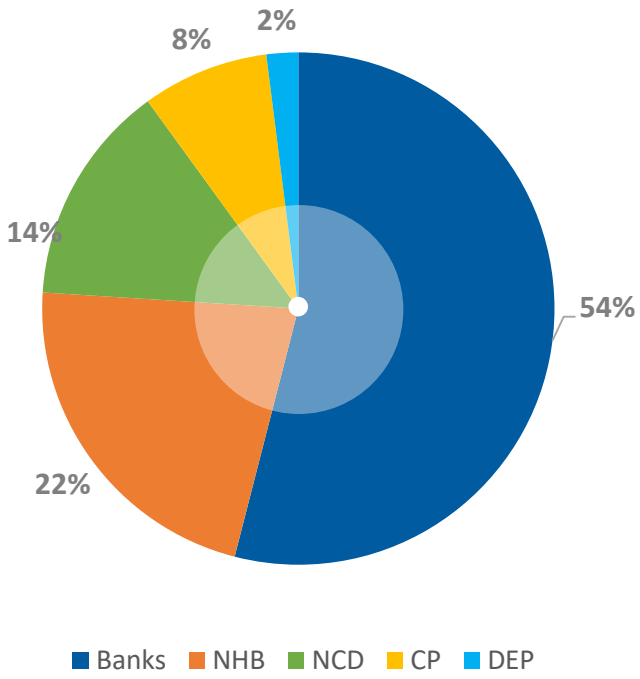
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

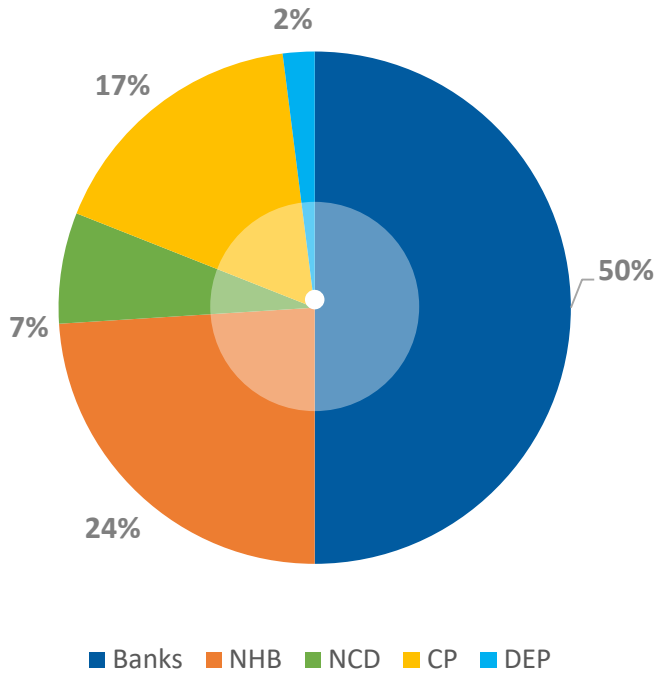
Sl. No.	Particulars	Sep-21	Dec-21	Mar - 22	Jun - 22	Sep - 22
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	16124	17132	18205	18767	19562
	ii) Top-up Personal Loans	625	699	767	795	852
	iii) Mortgage Loans/ Flexilap	525	599	663	687	729
	iv) Loans for Sites	150	156	164	166	171
	v) Others	30	30	52	34	34
	Sub Total	**17454**	**18616**	**19851**	**20449**	**21348**
	(As a % to total)	74%	74%	74%	74%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5171	5415	5732	5917	6228
	ii) Top-up Personal Loans	258	279	301	306	336
	iii) Mortgage Loans/Flexi Lap	568	643	705	722	763
	iv) Loans for Sites	61	62	65	66	71
	v) Others	54	55	57	57	56
	Sub Total	**6112**	**6454**	**6860**	**7068**	**7454**
	(As a % to total)	26%	26%	26%	26%	26%
3	Builder Loans	***1***	***1***			
	(As a % to total)	*0.02%*				
4	Staff Loans	18	20	21	21	21
	Grand Total	**23585**	**25091**	**26711**	**27538**	**28823**

Funding Basket

Funding Mix @ Sep 2022 (as %)

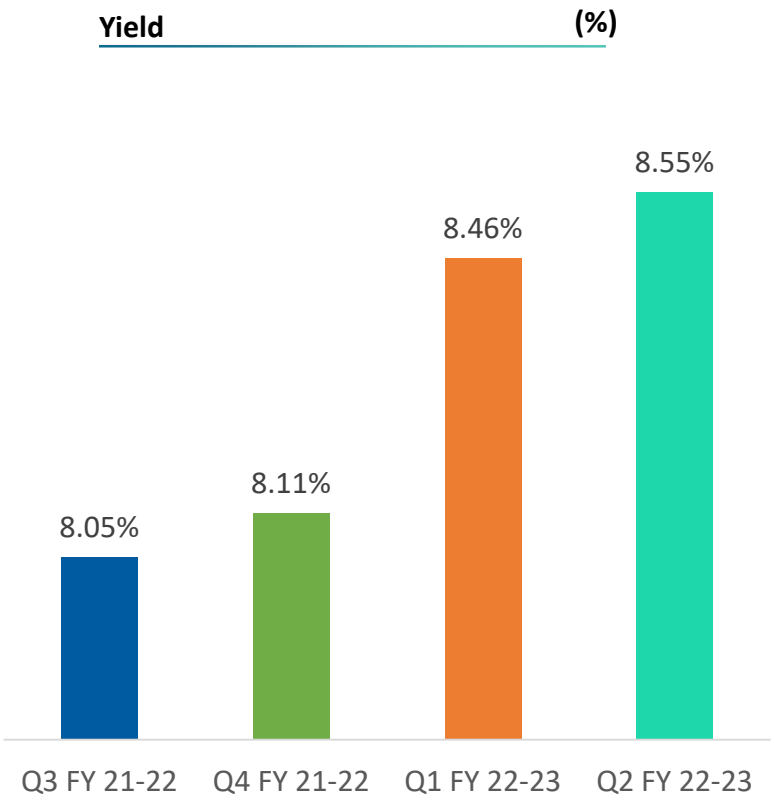


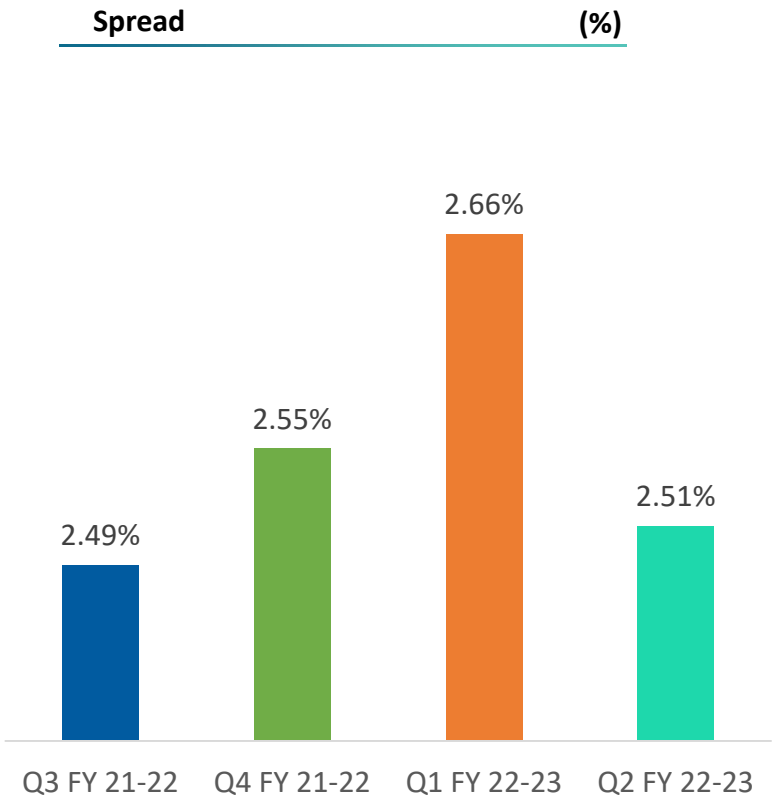
Funding Mix @ Sep 2021 (as %)

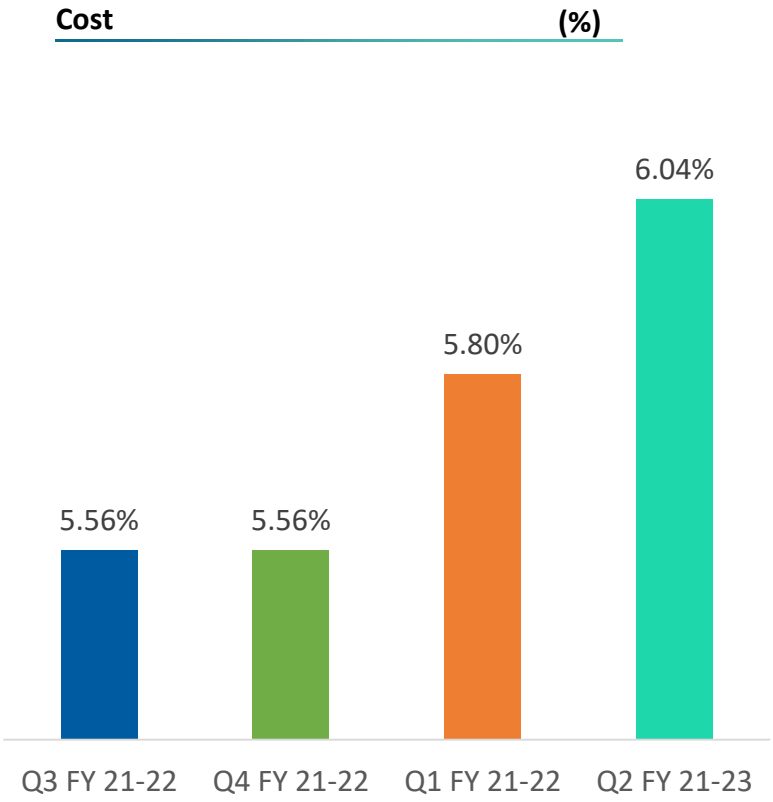


. Cost of borrowings at 6.04% (vs 5.80% in Jun 22 & 5.57% in Sep'22)

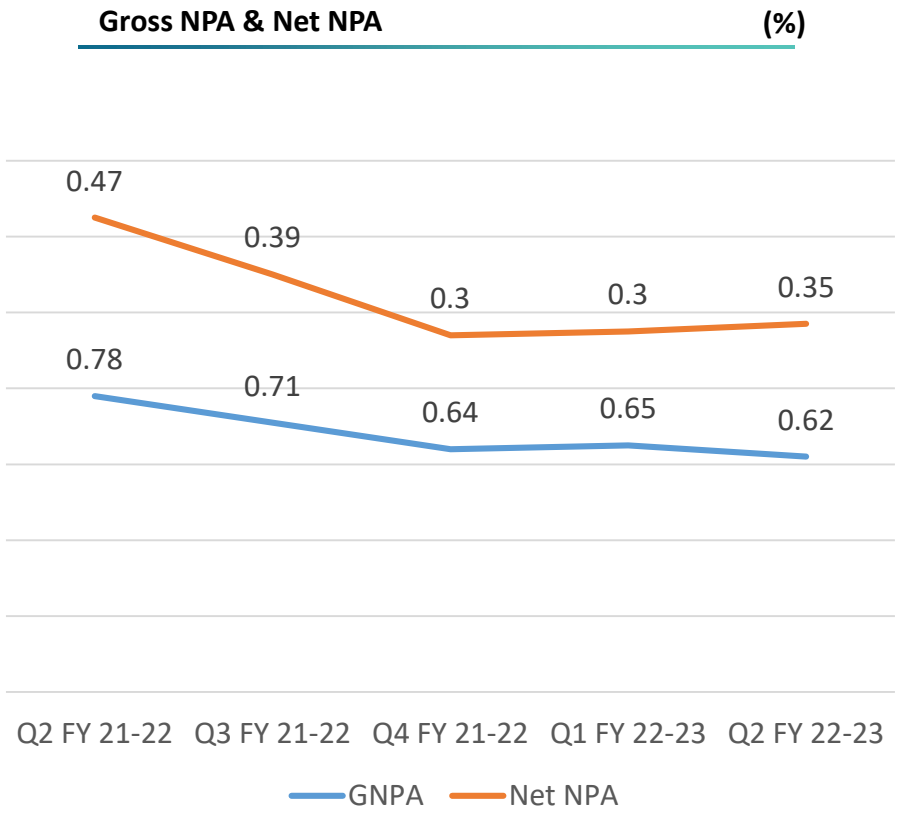
Yield, Spread and Cost

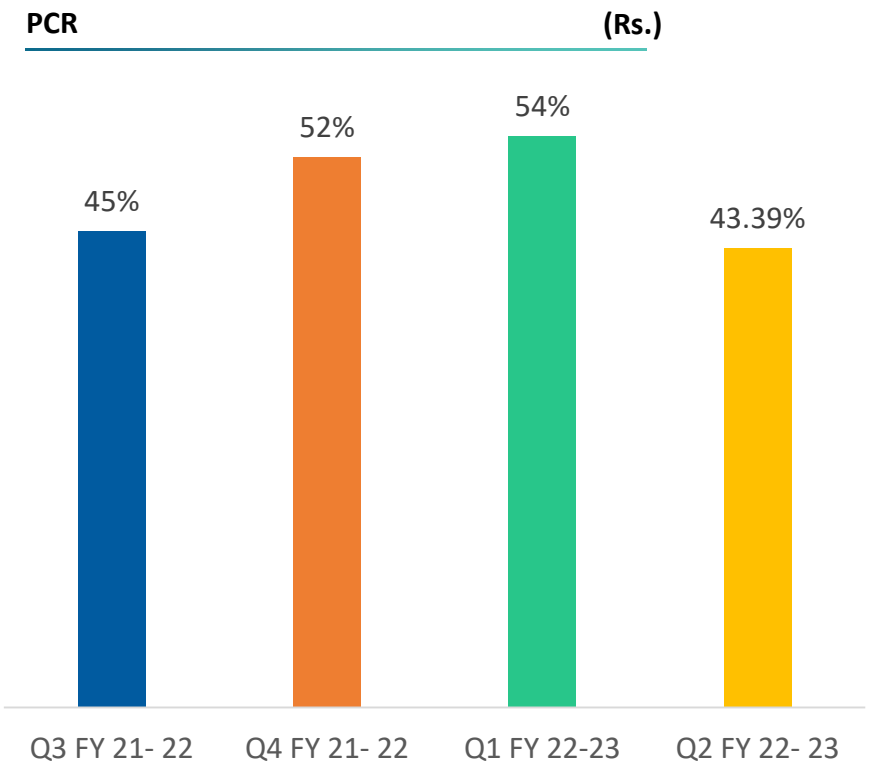






NPA and PCR


Gross NPA & Net NPA
(%)
0.47
0.39
0.3
0.3
0.35
0.78
0.71
0.64
0.65
0.62
Q2 FY 21-22
Q3 FY 21-22
Q4 FY 21-22
Q1 FY 22-23
Q2 FY 22-23
GNPA
Net NPA


PCR
(Rs.)
45%
52%
54%
43.39%
Q3 FY 21- 22
Q4 FY 21- 22
Q1 FY 22-23
Q2 FY 22- 23

Branch Network

(192 BRANCHES + 12 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 (29 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 (13 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.