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, Sir M N Krishna Rao Road
Basavanagudi, BENGALURU – 560 004
E-mail: investor.relationship@canfinhomes.com
Tel: 080 26564259 Fax :080 26565746
Web: www.canfinhomes.com
CIN: L85110KA1987PLC008699

CFHRO SE CS LODR 014/2020
January 20, 2020

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 Q3 FY20 results
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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q3 FY20 results.

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

The above intimation and document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

Veena G Kamath
Company Secretary

Encl: As above.

CAN FIN HOMES LTD. Regd. Off. No. 29/1, 1st Floor, M.N.K. Rao Road, BANGALORE-04

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Can Fin Homes Ltd. at a Glance

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

Information to Investors

Q3FY20 ended December 2019

ABOUT US

Legacy

- 32 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 (71% of business) as at December 2019

Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (December 2019: 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 160 branches, 21 Affordable Housing Loan Centers & 14 Satellite Offices as on date; spread across 21 States / Union Territories
- Added 139 branches/ Satellite Offices in the last Five years. 7 branches added during the HY

Financials

- Last Five Year Growth /CAGR (Mar.14 ~ Mar.19) :
- Fresh Approvals: 15%, Disbursements: 17% Loan Book: 26%
- Net Interest Income: 32% Operating Profit: 33%, PAT: 31%
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013

Vision

- To reach the loan book size of Rs.40,000 Crore by March 2022 (CAGR of 26%) with high asset quality, transparent & best ethical practices and prudent risk management practices.

BOARD OF DIRECTORS

Smt. Bharati Rao
Chairperson (Independent)

Former Dy. Managing Director
State Bank of India

Sri Girish Kousgi
Managing Director & CEO

Shri Debashish Mukherjee
Director (Promoter)

Executive Director
Canara Bank

Shri Shreekant M Bhandinad
Dy. Managing Director

Dy.General Manager
Canara Bank (On Deputation to Can Fin Homes)

Shri G Naganathan
Director (Independent)

Practicing Chartered Accountant

Dr. Yeluri Vijayanand
Director (Independent)

Former Dy. Managing Director
State Bank of India

Shri S Subramanian
Director (Promoter)

Chief General Manager
Canara Bank

PERFORMANCE HIGHLIGHTS -Q3 FY20

- Loan Book surpassed the Rs.20,000 crore mark with a clientele base of 1.55 lakh
- Y-o-Y Loan Book Growth of 15%
- PAT up by 41% in Q3 FY20 over Q3 FY19.
- NIM: 3.42%, RoAA*: 1.98%, RoE*: 19.74% and EPS: Rs.21.42 * Annualised
- Cost to Income Ratio : 15.55%.
- Gross NPA & Net NPA stood at 0.80% & 0.59%.
- 71% of fresh loan approvals were to Salaried & Professionals while 29% were to SENP segment in Q3

PERFORMANCE HIGHLIGHTS -Q3 FY20

Amount in Rs. Crore

Sl. No.	Particulars	As per IND AS			As per IND AS	
		DEC'19 (3m)	SEP'19 (3m)	DEC'18 (3m)	DEC'19 (9m)	DEC'18 (9m)
1	New Approvals	1,617.31	1,424.00	1,483.10	4,330.00	4,214.00
2	Disbursements	1,476.65	1,334.00	1,318.09	4,087.00	3,925.00
3	**Outstanding Loan Book**	**572.44**	**596.00**	**639.71**	**20,171.57**	**17,568.14**
4	Interest Income	507.77	493.97	437.61	1478.97	1248.17
7	Fees & Other Income	9.02	6.70	6.34	22.62	20.25
6	**Total Income**	**516.79**	**500.67**	**443.95**	**1501.59**	**1268.42**
7	Interest Expenditure	339.14	337.86	301.50	1005.64	855.37
8	Other Expenditure	27.53	25.64	21.56	77.11	59.15
9	**Total Expenditure**	**366.67**	**363.50**	**323.06**	**1082.75**	**914.52**
10	**Profit Before Tax & Provisions**	**150.12**	**137.17**	**120.89**	**418.84**	**353.90**
11	**Net Interest Income**	**168.63**	**156.11**	**136.11**	**473.34**	**392.79**
12	**Cost to Income Ratio (%)** (excluding Bad debts)	**15.55%**	**15.58%**	**14.32%**	**15.55%**	**14.32%**

PERFORMANCE HIGHLIGHTS -Q3 FY20

Amount in Rs. Crore

Sl. No.	Particulars		As per IND AS		As per IND AS	
		DEC'19 (3m)	SEP'19 (3m)	DEC'18 (3m)	DEC'19 (9m)	DEC'18 (9m)
13	**Profit Before Tax & Provisions**	**150.12**	**137.17**	**120.89**	**418.84**	**353.90**
14	Provision for SA & NPA	4.55	6.27	0.00	19.48	0.00
15	**Profit Before Tax**	**145.57**	**130.89**	**120.89**	**399.36**	**353.90**
16	Provision for Taxation & DTL	38.96	33.27	45.08	114.15	123.30
17	**Profit After Tax**	**106.61**	**97.62**	**75.81**	**285.21**	**230.60**
18	Other Comprehensive Income (net of tax)	0.47	0.50	1.61	1.48	0.75
19	**Total Comprehensive income**	**106.14**	**97.12**	**74.20**	**283.72**	**229.85**
20	Earnings per share*	8.01	7.33	5.69	21.42	17.32
21	Gross NPA	160.96	154.77	124.95	160.96	124.95
22	**Gross NPA Ratio (%)**	**0.80%**	**0.79%**	**071%**	**0.80%**	**0.71%**
23	Net NPA	118.72	113.19	89.08	118.72	89.08
24	**Net NPA Ratio**(%)	**0.59%**	**0.58%**	**0.51%**	**0.59%**	**0.51%**

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

KEY FINANCIAL RATIOS - Q3 FY20

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED		
		DEC '19	SEP'19	DEC'18
1	**Return on Avg Assets (Annualised)**	**1.98%**	**1.88%**	**1.87%**
2	**Return on Avg Equity (Annualised)**	**19.74**	**19.10**	**19.19**
3	Earning Per Share (Rs.)	21.42	13.41	17.32
4	**Net Interest Margin (%)**	**3.42%**	**3.34%**	**3.31%**
5	Yield (%)	10.20%	10.23%	10.06%
6	Cost (%)	7.88%	7.95%	7.89%
7	Spread (%)	2.32%	2.28%	2.17%
8	Avg. Business Per Branch	109.70	108.27	109.12
9	Avg. Business per Employee	23.94	23.63	25.35
10	**Cost Income Ratio (%)**	**15.55%**	**15.58%**	**14.32%**
11	**DER**	**8.68**	**8.91**	**9.11**
12	**Capital Adequacy Ratio (%)**	**22.07**	**18.82**	**19.39**
13	of this Tier I Ratio (%)	20.37	17.29	17.53

LENDING BASKET

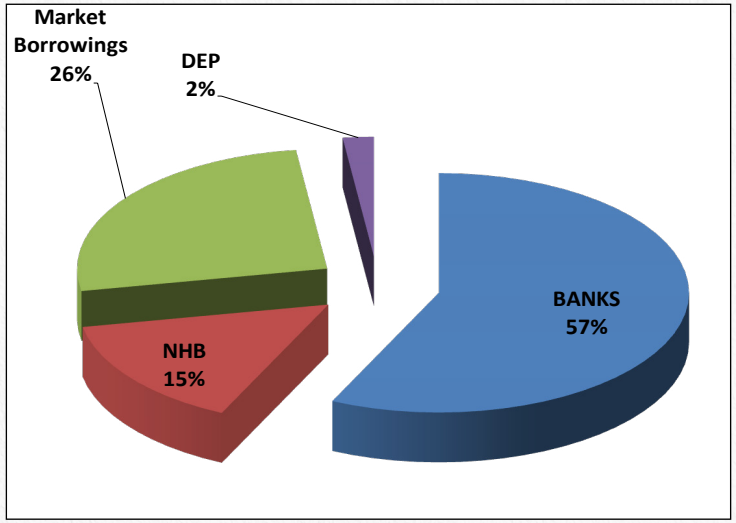
Category-wise Product-wise Distribution of Loan Book

Amount in Rs. Crore

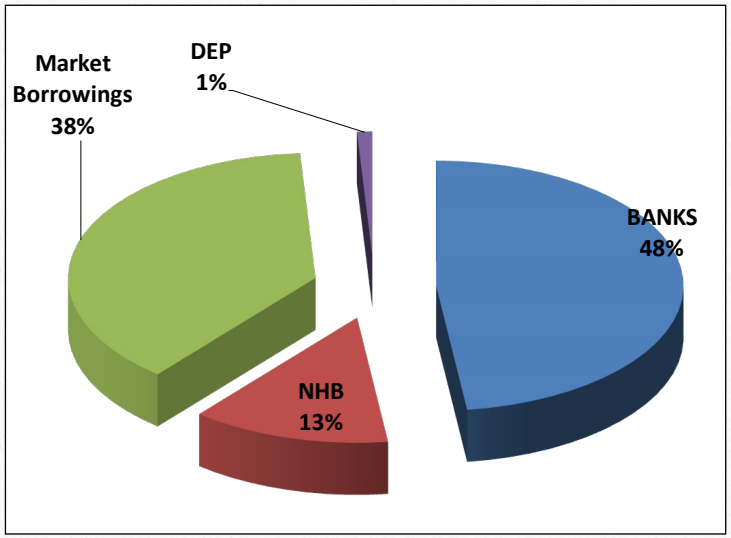
Sl . No.	Category/Product		Dec-18	Mar-19	Jun-19	Sep-19	Dec-19
			O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals						
	i)	Housing Loans	11,624	12012	12441	12860	13255
	ii)	Top-up Personal Loans	388	412	425	445	466
	iii)	Mortgage Loans/ Flexilap	371	379	382	381	390
	iv)	Loans for Sites	138	234	244	164	171
	v)	Others	38	27	28	39	38
		Sub Total	**12,559**	**13,064**	**13520**	**13,889**	**14,320**
		(As a % to total)	71%	*71%*	*71%*	*71%*	71%
2	Non Salaried Class- Self Employed & Non Professionals						
	i)	Housing Loans	4,169	4407	4552	4792	4928
	ii)	Top-up Personal Loans	209	222	231	241	252
	iii)	Mortgage Loans/Flexi Lap	485	508	515	524	536
	iv)	Loans for Sites	59	96	100	70	70
	v)	Others	59	56	57	61	64
		Sub Total	**4,980**	**5289**	**5455**	**5688**	**5850**
		(As a % to total)	*28%*	*29%*	*29%*	*29%*	29%
3	Builder Loans		12	11	11	6	7
		(As a % to total)	*0.06%*	*0.06%*	*0.06%*	*0.03%*	*0.03%*
4	Staff Loans		17	17	17	17	17
		Grand Total	**17,569**	**18,381**	**19,003**	**19,600**	**20,194**

FUNDING BASKET

Funding Mix @ DEC 2019 (as %)



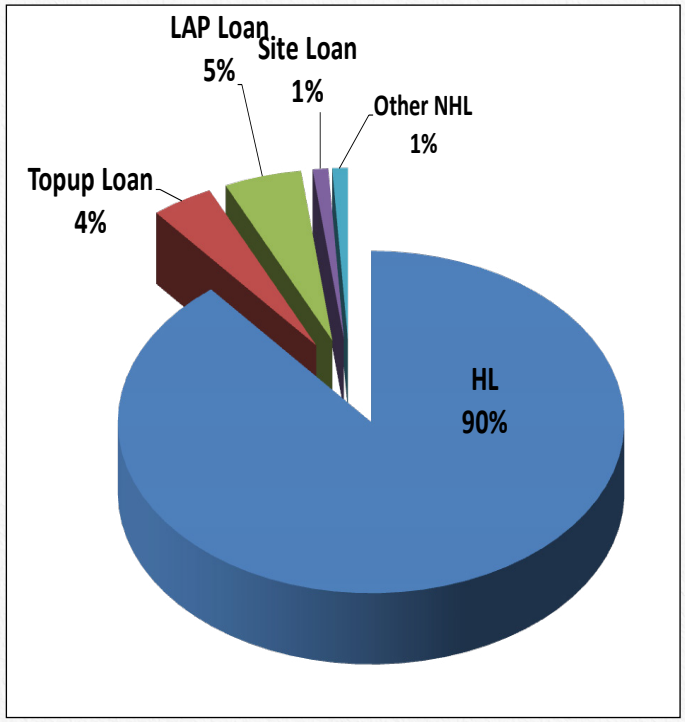
Funding Mix @ DEC 2018 (as %)



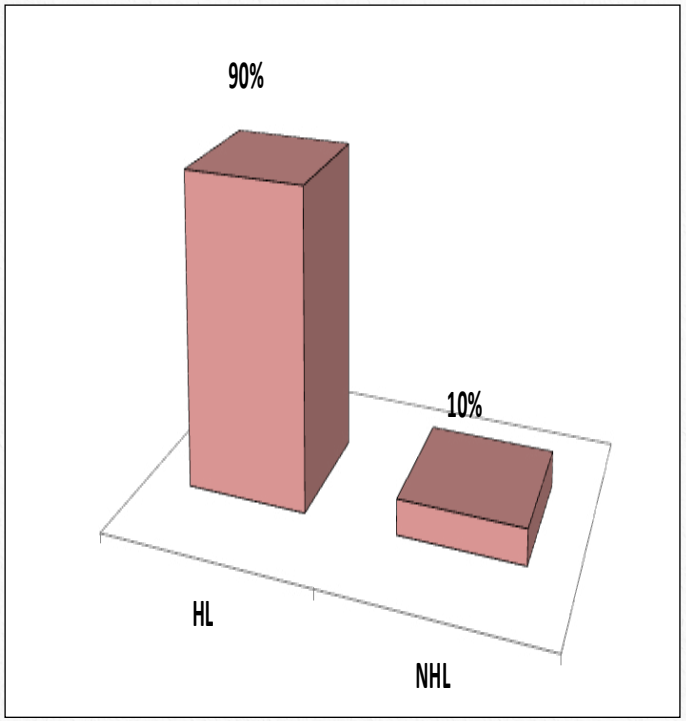
Cost of borrowings contained at 7.88 % (vs 7.90% in Mar 19 & 7.89% in Dec'18,)

PORTFOLIO DETAILS

Portfolio Break-up

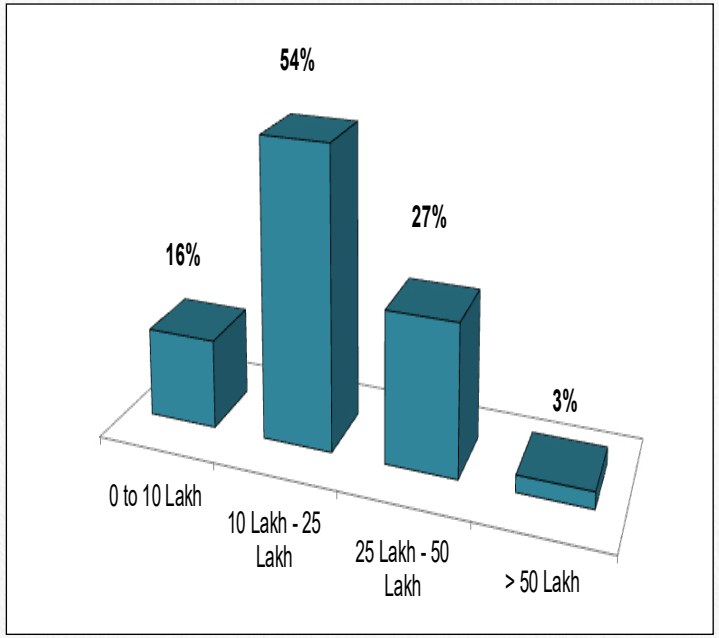


Product category

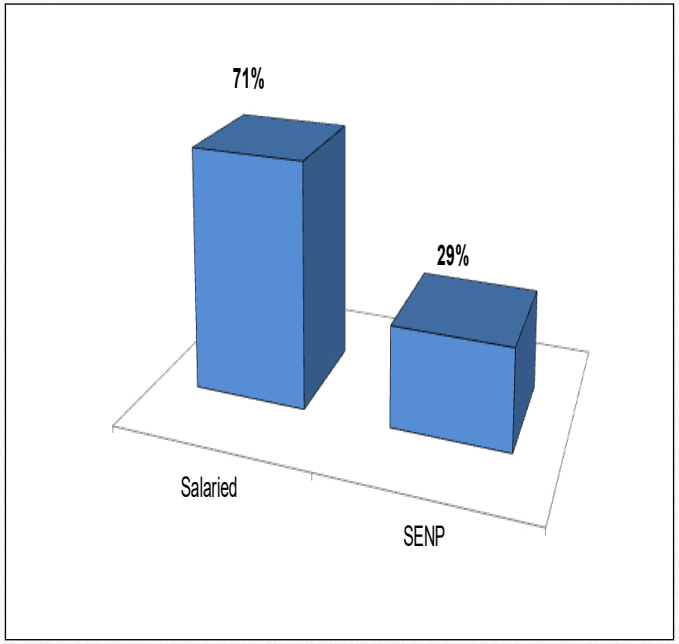


AVERAGE TICKET SIZE AND PROFILE OF CUSTOMER

Average Ticket Size



Customer Category



LIQUIDITY POSITION

Amount in Rs. Crore

Particulars	For Q4FY20 ending Mar.20	For Q1FY21 ending Jun.20	For Q2FY21 ending Sep.20
Un-availed limits as on 31/12/2019 (Opening Balance)	**4,137.84**	**2,491.80**	**2,411.84**
Add: Collections	1,650.00	1,600.00	1700.00
Less: Interest and principal repayment on borrowings	2,846.04	1,879.96	1,165.80
Less: Disbursements	1,950.00	1,800.00	1,900.00
Add: Future borrowings	1,500.00	2,000.00	1,000.00
Surplus/(Deficit) – (Closing Balance)	**2,491.18**	**2,411.84**	**2,046.04**

In addition to the above, the Company can further raise Rs.5,913 Crore from Money market.

BRANCH NETWORK

(195 Offices)

Punjab

Jalandhar

Chandigarh

Rajasthan

Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura

Gujarat

Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar

MP

Bhopal, Gwalior, Indore, Mandideep, Jabalpur, Pithampur, Sagar, Rewa

Chhattisgarh

Raipur, Bilaspur, Bhilai

Maharashtra

Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad,

Bihar

Patna

Karnataka

Bengaluru (21 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Doddaballapur, Ramanagaram, Attibele, Thanisandra, Whitefield, Dharwad, Bellari

Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara

Odisha

Bhubaneshwar, Berhampur Jharsuguda

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, Thirumangalam, Batlagundu, Pollachi, Thanjavur , Theni

Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara

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, Vijayawada, Vizag-Steel Plant, Rajahmundry, Kurnool, Vizianagaram, Gollapudi, Tenali , Eluru, angalagiri, Srikakulam

Telangana

Hyderabad (8 branches), Siddipet, Warangal, Karimnagar, Khammam, Sangareddy,Ghatkesar,Mancherial A S Rao Nagar.

Delhi

Nehru Place, Pitampura

Haryana

Gurgaon, Manesar, Sonepat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal

STRATEGIC INITIATIVES

Branch expansion focus on Tier II/III Growth Centres .. Pan India

Network increased from 41 branches as at Mar'11 .. to 140 at Mar'16 .. to 195 now (181 Br/AHLCs + 14 SOs)of this Non-South network increased from 18 branches at Mar'11 .. to 40 at Mar'16 .. to 76 presently (76 Br/AHLCs +1 SO)

Contribution of Non-South branches to New Business/Approvals increased from 23% for FY16 to 29% for Q3FY20

Share of these branches in Total Loan Book increased from 24% at March 2016 to 28% as at December 2019

Pop Group	No. of Branches			Share in Sanctions		Share in loan book		YoY Gr for FY 20
	Mar.16	New Add	Dec19	Mar 16	Dec 19	Mar.16	Dec 19	Loan Book
Metro	54	12	66	72%	55%	77%	64%	9%
Non Metro	56	59	115	28%	45%	23%	36%	28%

FUTURE OUTLOOK

Branch Expansion Plan for 2019-20:

- 10 New Branches to be opened in growth centres
- Total Network (Branch/AHLC & SOs) to reach 200 by Mar'20
- Focus on Affordable Housing with a proper mix of Non-Housing segments
- Salaried & Professional class would continue to be our niche segments
- Raising of fresh equity upto Rs.1000 Crore through Rights Issue/QIP / Pref Share

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

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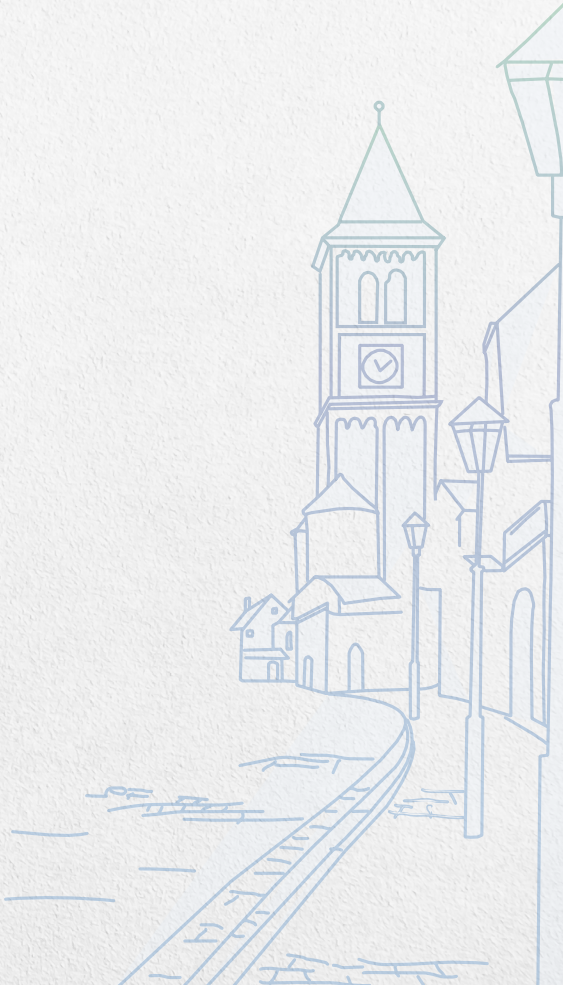
THANK YOU



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.