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
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 134/2022
July 21, 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	**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 Q1 FY23 results
Ref: Our letter CFHRO SE CS LODR 129/2022 dated July 21, 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 Q1 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 G Kamath
DGM & Company Secretary

Encl: As above.

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

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Investor Presentation

1QFY23 ended June 2022

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

July 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 167 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 30/09/2021; spread across 21 States / Union Territories.
- Added 142 branches/ Satellite Offices in the last ten years.

Financials

- Net Interest Income: Rs. 250 Cr
- Operating Profit: Rs 215 Cr
- PAT: Rs. 162 Cr
- PBT : Rs 250 Cr
- ROE : 20.03%

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 27500

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

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)

Shri Amitabh Chatterjee
Dy. Managing Director

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Aamod Panse
Director (Independent)

Shri Ajai Kumar
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

PERFORMANCE HIGHLIGHTS – Q1 FY23

1. Disbursements during the quarter Q1 increased by 92.68% YOY
2. Loan Book reached Rs. 27538 Cr (+24%) with a clientele base of 2.15 lakh.
3. NII: Rs.250.40 Cr, PBT: Rs. 218.69 Cr and PAT: Rs. 162.22 Cr.
4. NIM: 3.60%, RoAA: 2.41%,
5. RoE: 20.03% and EPS: Rs 12.18
6. Cost to Income Ratio: 15.84 %,
7. DER: 7.84
8. Gross NPA 0.65% & Net NPA 0.30%.
9. 84% of fresh loan approvals during FY were for Housing.
10. The Salaried and Professional segment constitutes 74% of the outstanding loan book as on June ' 22. Housing forms 90% of the Loan Book and NHL, 10%.
11. Average ticket size of incremental housing and non-housing loans is Rs. 21 Lakh and Rs.9 Lakh respectively.

Performance Highlights- Q1 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Sequential		
		Jun'22 (3m)	Mar'22 (3m)	Growth%
1	New Approvals	1751	3018	
2	Disbursements	1722	2705	
3	Outstanding Loan Book	27538	26711	3.10%
4	Net Interest Income	250.40	237.28	5.5%
5	Operating Profit	215.00	194.57	10.50%
6	Provision for Std Asset	(11.66)	20.53	
7	Provision for NPA	7.97	9.71	
8	Profit Before Tax	218.69	164.33	33.08%
9	Profit After Tax	162.22	122.92	31.97%
10	Gross NPA	179.78	170.59	5.39%
11	Gross NPA Ratio (%)	0.65%	0.64%	
12	Net NPA	81.94	80.71	
13	Net NPA Ratio(%)	0.30%	0.30%	

Performance Highlights- Q1 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Year on Year		
		Jun'22 (3m)	Jun'21 (3m)	Growth%
1	New Approvals	1751	830	111%
2	Disbursements	1722	893.50	92.68%
3	Outstanding Loan Book	27538	22221	23.93%
4	Net Interest Income	250.40	181.16	38.22%
5	Operating Profit	215.00	152.55	40.94%
6	Provision for Std Asset	(11.66)	0.63	(1959.24%)
7	Provision for NPA	7.97	5.92	34.63%
8	Profit Before Tax	218.69	146.00	49.79%
9	Profit After Tax	162.22	108.85	49.03%
10	Gross NPA	179.78	199.99	(10.11%)
11	Gross NPA Ratio (%)	0.65%	0.90%	
12	Net NPA	81.94	126.49	
13	Net NPA Ratio(%)	0.30%	0.57%	

Key Financial Ratios- Q1 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Jun'22 (3m)	Mar'22 (3m)
1	Return on Avg Assets (Annualised)	2.41%	2.10%
2	Return on Avg Equity (Annualised)	20.03%	16.03%
3	Earning Per Share (Rs.)	12.18	9.23
4	Net Interest Margin (%)	3.60%	4.07%
5	Yield (%)	8.46%	8.11%
6	Cost (%)	5.80%	5.56%
7	Spread (%)	2.66%	2.55%
8	Avg. Business Per Branch (Rs. Crore)	146.48	147.11
9	Avg. Business per Employee (Rs. Crore)	30.83	29.38
10	Cost Income Ratio (%)	15.84%	19.84%
11	DER	7.84	8.04

Key Financial Ratios- Q1 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Jun'22 (3m)	Jun'21 (3m)
1	Return on Avg Assets (Annualised)	2.41%	1.97%
2	Return on Avg Equity (Annualised)	20.03%	15.97%
3	Earning Per Share (Rs.)	12.18	8.17
4	Net Interest Margin (%)	3.60%	3.30%
5	Yield (%)	8.46%	8.06%
6	Cost (%)	5.80%	5.66%
7	Spread (%)	2.66%	2.40%
8	Avg. Business Per Branch (Rs. Crore)	146.48	119.46
9	Avg. Business per Employee (Rs. Crore)	30.83	25.51
10	Cost Income Ratio (%)	15.84%	16.55%
11	DER	7.84	7.17

Lending Basket

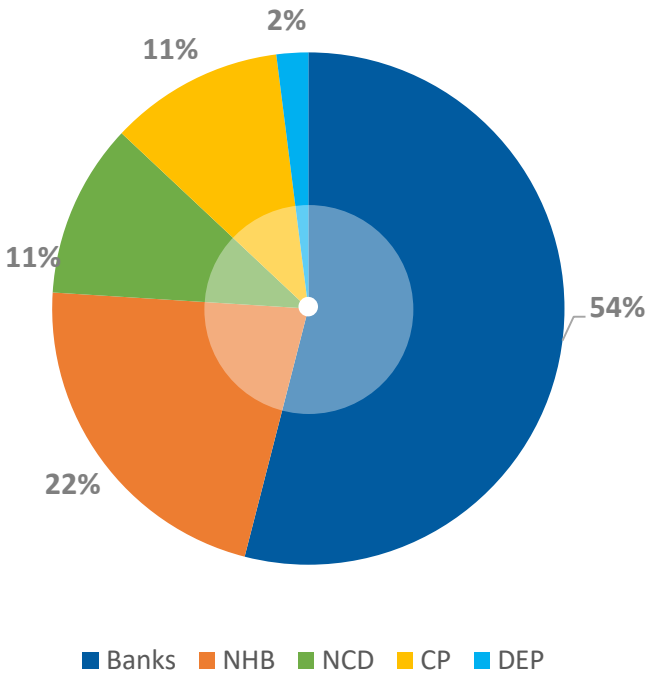
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

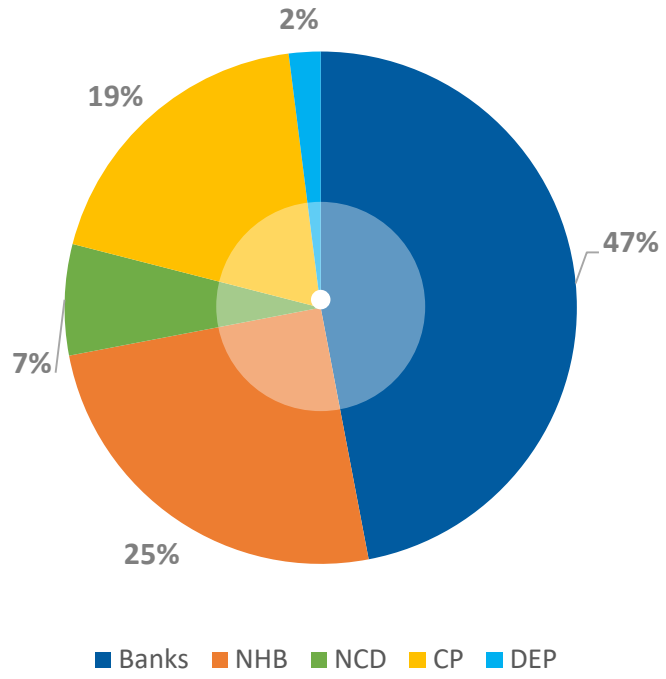
Sl. No.	Particulars	Jun-21	Sep-21	Dec-21	Mar - 22	Jun - 22
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	15079	16124	17132	18205	18767
	ii) Top-up Personal Loans	554	625	699	767	795
	iii) Mortgage Loans/ Flexilap	465	525	599	663	687
	iv) Loans for Sites	147	150	156	164	166
	v) Others	30	30	30	52	34
	Sub Total	**16275**	**17454**	**18616**	**19851**	**20449**
	(As a % to total)	73%	74%	74%	74%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5024	5171	5415	5732	5917
	ii) Top-up Personal Loans	245	258	279	301	306
	iii) Mortgage Loans/Flexi Lap	540	568	643	705	722
	iv) Loans for Sites	60	61	62	65	66
	v) Others	55	54	55	57	57
	Sub Total	**5924**	**6112**	**6454**	**6860**	**7068**
	(As a % to total)	27%	26%	26%	26%	26%
3	Builder Loans	***4***	***1***	***1***		
	(As a % to total)	*0.02%*	*0.02%*			
4	Staff Loans	18	18	20	21	21
	Grand Total	**22221**	**23585**	**25091**	**26711**	**27538**

Funding Basket

Funding Mix @ Jun 2022 (as %)

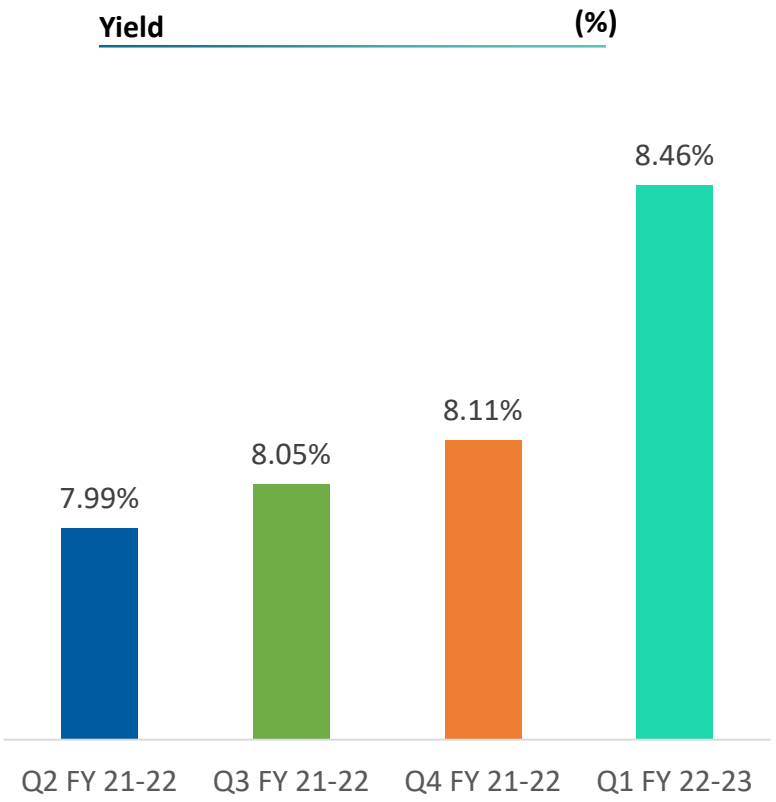


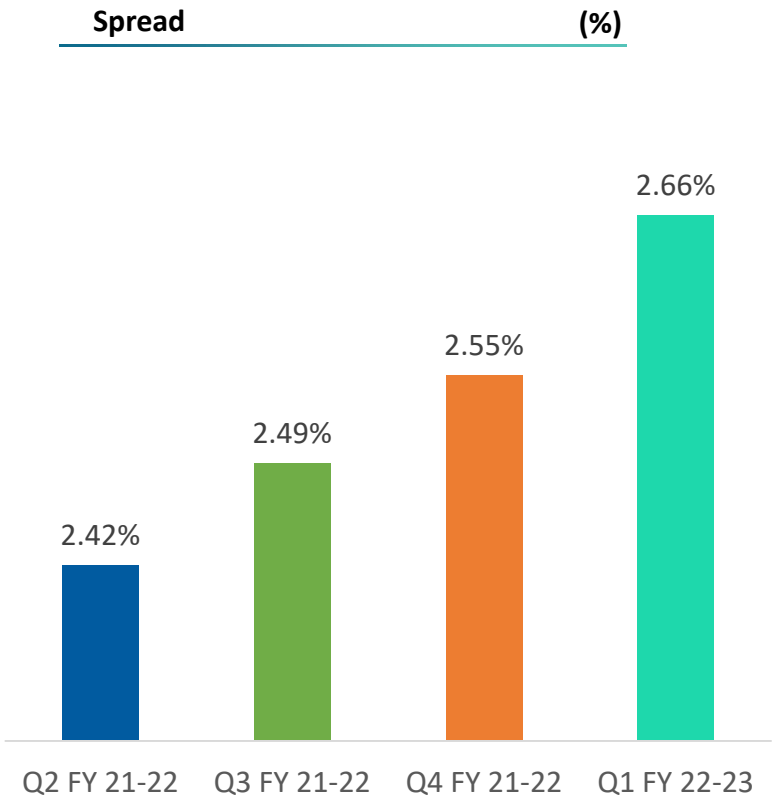
Funding Mix @ Jun 2021 (as %)

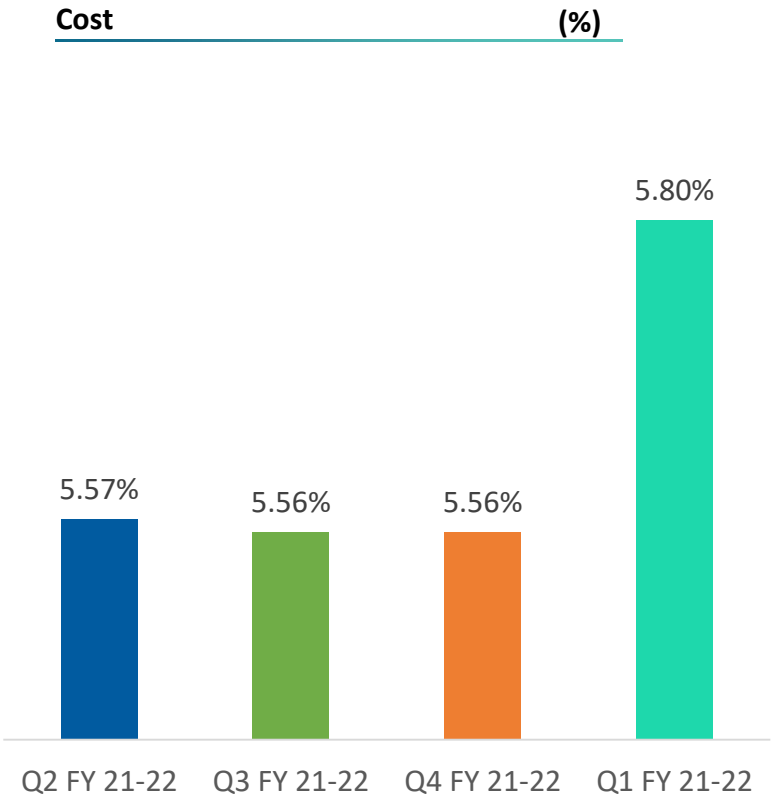


. Cost of borrowings at 5.80% (vs 5.66% in Jun 21 & 5.56% in Mar'22)

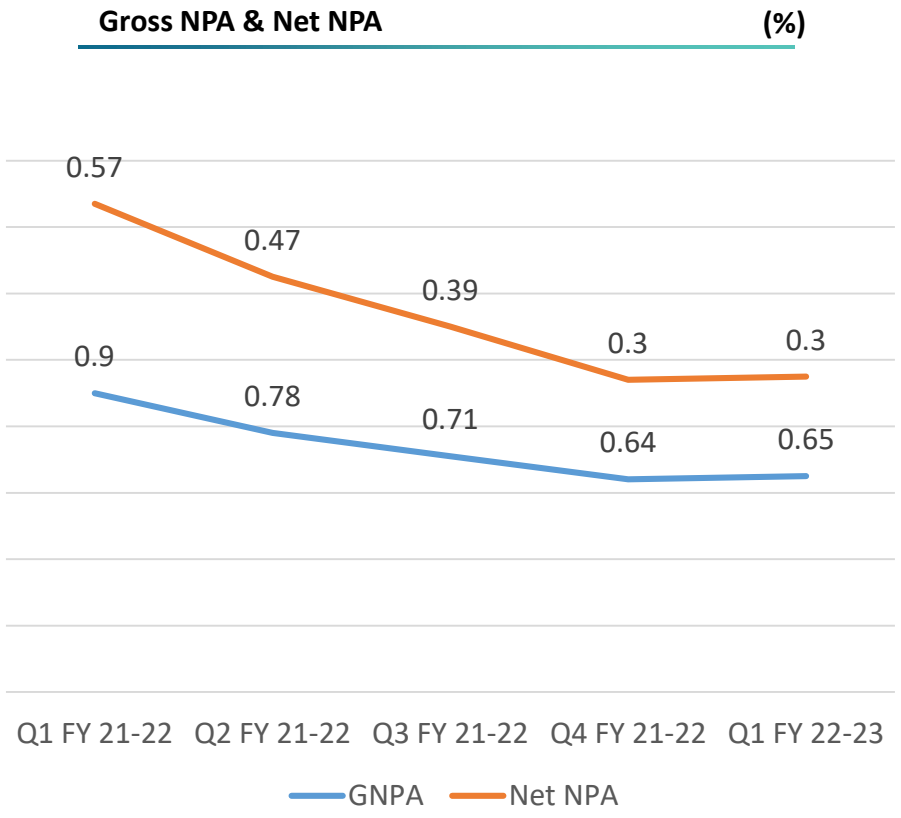
Yield, Spread and Cost

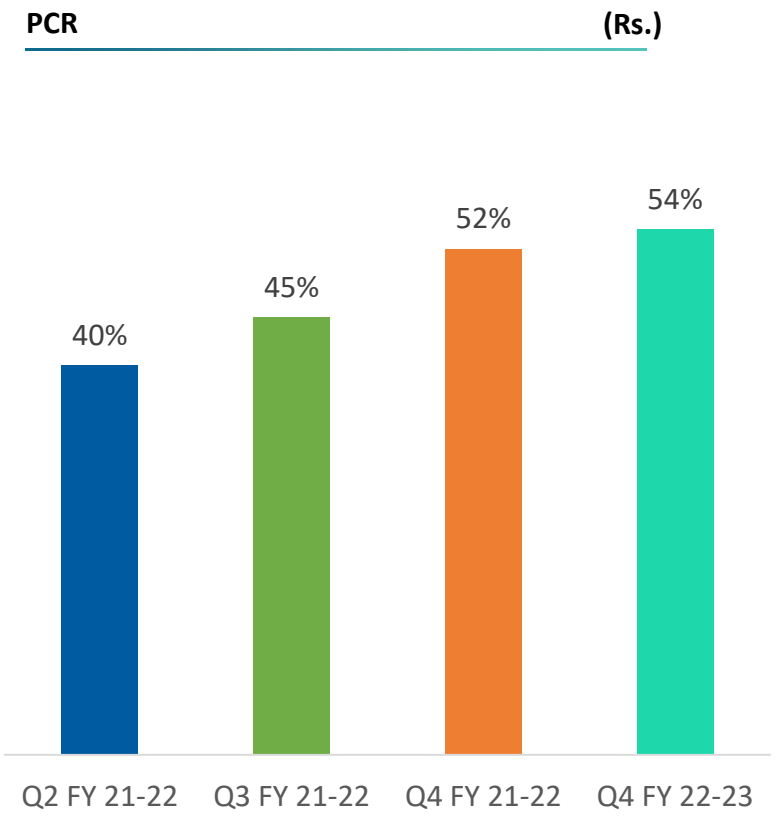






NPA and PCR


Gross NPA & Net NPA
(%)
0.57
0.47
0.39
0.3
0.3
0.9
0.78
0.71
0.64
0.65
Q1 FY 21-22
Q2 FY 21-22
Q3 FY 21-22
Q4 FY 21-22
Q1 FY 22-23
GNPA
Net NPA


PCR
(Rs.)
40%
45%
52%
54%
Q2 FY 21-22
Q3 FY 21-22
Q4 FY 21-22
Q4 FY 22-23

Branch Network

(187 BRANCHES + 13 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 (28 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.