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

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

CFHRO SE CS LODR 168/2021
October 21, 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 Q2 FY22 results
Ref: Our letter CFHRO SE CS LODR 166/2021 dated October 21, 2021

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 FY22 results.

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

The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

Veena G Kamath
DGM & Company Secretary

Encl: As above.

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

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Can Fin Homes Limited at a Glance

33 successful years of financing dream homes since 1987..... and miles to go.....

Information to Investors

2QFY22 ended Sept 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%
- 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 loan 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 166 branches, 21 Affordable Housing Loan Centers & 13 Satellite Offices as on 30/09/2021; spread across 21 States / Union Territories
- Added 142 branches/ Satellite Offices in the last ten years. 4 branches added during the FY 2020-21

Financials

- Last Five Year O/s Growth /CAGR (Mar.16 ~ Mar.21) :15.74%
- Net Interest Income: Rs.372.94 Cr
- Operating Profit: Rs. 315.39 Cr
- PAT: Rs.232.49 Cr
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013

Vision

- To increase lending to new home aspirants, enhance value for our stakeholders, 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)

Dr. Yeluri Vijayanand
Director (Independent)

BOARD OF DIRECTORS

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Panse
Director (Independent)

Shri Amitabh Chatterjee
Director (Promoter)

Shri Ajay Kumar
Director (Independent)

PERFORMANCE HIGHLIGHTS - FY22

1. Disbursements during the quarter Q2 increased by 153% YOY
2. Loan Book reached Rs. 23584 Cr (+13%) with a clientele base of 1.86 lakh.
3. NII: Rs.191.78 Cr, PBT: Rs. 169.04 Cr and PAT: Rs. 123.64 Cr.
4. NIM: 3.40%, RoAA: 2.08%,
5. RoE: 16.43% and EPS: 17.46Rs.
6. Cost to Income Ratio:16.97 %,
7. DER: 7.32 , CRAR:25.22 %
8. Gross NPA 0.78% & Net NPA 0.47%.
9. 82% of fresh loan approvals during FY were for Housing.
10. The Salaried and Professional segment constitutes 74% of the outstanding loan book as on Sept ' 21. Housing forms 90% of the Loan Book and NHL, 10%.
11. Average ticket size of incremental housing and non-housing loans is Rs.21.02 Lakh and Rs.9.41 Lakh respectively.

PERFORMANCE HIGHLIGHTS – Q2FY22

Amount in Rs. Cr

		As per IND AS			As per IND AS	
Sl. No.	Particulars	Sep'21 (3m)	Jun'21 (3m)	Sep'20 (3m)	Sep'21 (6m)	Sep'20 (6m)
1	New Approvals	2288	829	851	3117	1115
2	Disbursements	2208	894	825	3102	1225
3	**Outstanding Loan Book**	**23584**	**22221**	**20830**	**23584**	**20830**
4	Interest Income	462.60	449.20	524.04	911.80	1046.15
5	Fees & Other Income	5.29	1.64	1.77	6.93	2.16
6	**Total Income**	**467.89**	**450.84**	**525.81**	**918.73**	**1048.31**
7	Interest Expenditure	270.82	268.04	313.45	538.85	644.28
8	Other Expenditure	34.23	30.25	25.21	64.48	46.70
9	**Total Expenditure**	**305.05**	**298.29**	**338.66**	**603.33**	**690.98**
10	**Profit Before Tax & Provisions**	**162.84**	**152.54**	**187.15**	**315.39**	**357.34**
11	**Net Interest Income**	**191.78**	**181.16**	**210.48**	**372.94**	**401.76**
12	**Cost to Income Ratio (%)** (excluding Bad debts)	**17.37%**	**16.55%**	**11.88%**	**16.97%**	**11.56%**

(Contd...)

PERFORMANCE HIGHLIGHTS – Q2 FY22

Amount in Rs. Cr

		As per IND AS			As per IND AS	
Sl. No.	Particulars	Sep'21 (3m)	Jun'21 (3m)	Sep'20 (3m)	Sep'21 (6m)	Sep'20 (6m)
13	**Provisions for SA & NPA**	(6.20)	6.55	15.10	0.35	59.24
14	**Profit Before Tax**	169.04	146.00	172.05	315.05	298.09
15	Provision for Taxation & DTL	45.41	37.15	43.63	82.56	76.52
16	**Profit After Tax**	123.64	108.85	128.42	232.49	221.57
17	Other Comprehensive Income (net of tax)	(0.58)	0.12	0.01	(0.46)	(0.19)
18	**Total Comprehensive income**	123.06	108.97	128.43	232.02	221.38
19	Earnings per share*	9.29	8.17	9.64	17.46	16.64
20	Profit Margin	26.42%	24.14%	24.42%	25.31%	21.14%
21	Gross NPA	185.08	199.99	149.90	185.08	149.90
22	**Gross NPA Ratio (%)**	0.78%	0.90%	0.72%	0.78%	0.72%
23	Net NPA	110.31	126.49	95.35	110.31	95.35
24	**Net NPA Ratio**(%)	0.47%	0.57%	0.46%	0.47%	0.46%

(Contd...)

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

KEY FINANCIAL RATIOS – Q2 FY22

Amount in Rs. Cr

Sl. No.	Particulars	PERIOD ENDED		
		Sep'21	Jun'21	Sep'20
1	**Return on Avg Assets (Annualised)**	2.08%	1.97%	2.13%
2	**Return on Avg Equity (Annualised)**	16.43%	15.97%	18.78%
3	Earning Per Share (Rs.)	17.46	8.17	16.64
4	**Net Interest Margin (%)**	**3.40%**	**3.31%**	**4.09%**
5	Yield (%)	7.99%	8.06%	9.96%
6	Cost (%)	5.57%	5.66%	7.10%
7	Spread (%)	2.42%	2.40%	2.86%
8	Avg. Business Per Branch (Rs. Crore)	120.33	113.35	106.65
9	Avg. Business per Employee (Rs. Crore)	26.80	25.94	25.00
10	**Cost Income Ratio (%)**	**16.97%**	**16.55%**	**11.56%**
11	**DER**	**7.32**	**7.17**	**7.78**
12	**Capital Adequacy Ratio (%) ***	**25.22**	**26.12**	**24.77**
13	of this Tier I Ratio (%)	23.47	24.33	22.49

LENDING BASKET

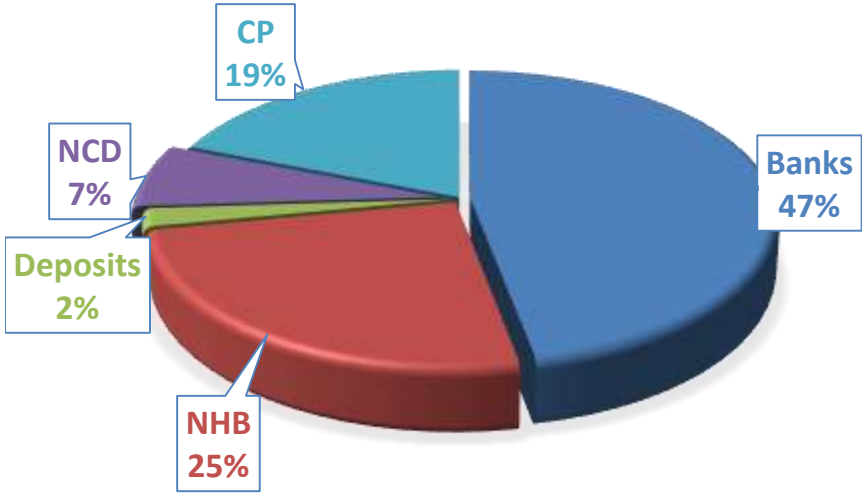
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Cr

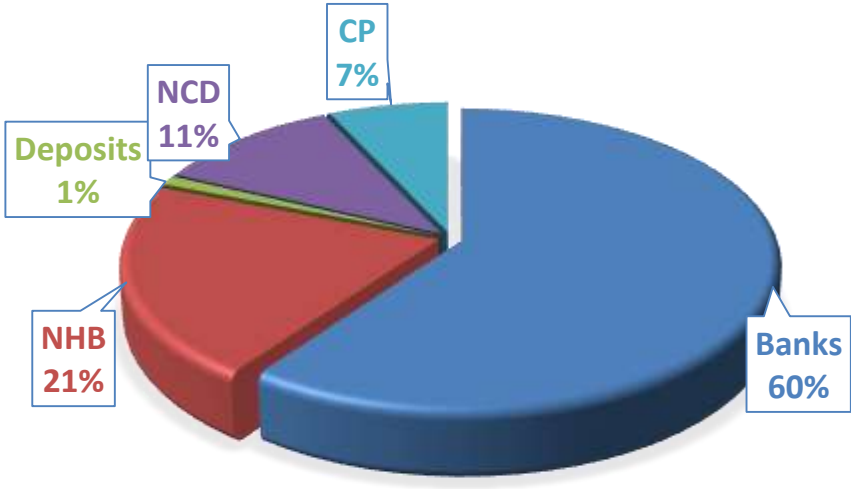
Sl . No.	Category/Product	Jun-20	Sept-20	Dec-20	Mar-21	Sep-21
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13676	13750	14013	14920	16124
	ii) Top-up Personal Loans	485	483	499	553	625
	iii) Mortgage Loans/ Flexilap	395	393	399	459	525
	iv) Loans for Sites	165	158	149	152	150
	v) Others	37	35	33	31	30
	Sub Total	**14758**	**14819**	**15093**	**16115**	**17454**
	(As a % to total)	71%	71%	72%	73%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5122	5073	4998	5052	5171
	ii) Top-up Personal Loans	256	249	243	249	258
	iii) Mortgage Loans/Flexi Lap	556	544	530	549	568
	iv) Loans for Sites	69	66	62	61	61
	v) Others	60	58	56	57	54
	Sub Total	**6063**	**5990**	**5889**	**5968**	**6112**
	(As a % to total)	29%	29%	28%	27%	26%
3	Builder Loans	***6***	***5***	***5***	***4***	***1***
	(As a % to total)	*0.03%*	*0.02%*	*0.02%*	*0.02%*	*0.02%*
4	Staff Loans	17	17	17	18	18
	Grand Total	**20843**	**20831**	**21004**	**22105**	**23585**

Funding Basket

Funding Mix @ Sep 2021 (as %)



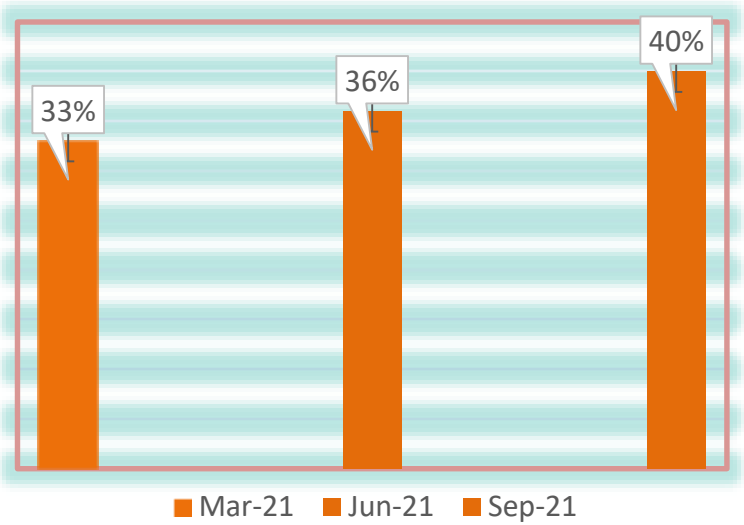
Funding Mix @ Sep 2020 (as %)



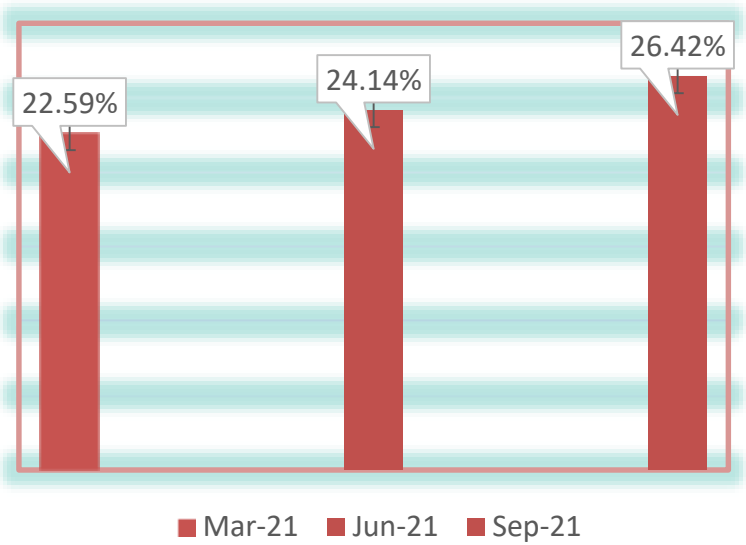
- Cost of borrowings contained of 5.57% (vs 5.66% in June 21 & 7.10% in Sep 20)

PCR and Profit Margin

PCR



Profit Margin



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

(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 (27 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.