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 022/2022
January 25, 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 Q3 FY22 results
Ref: Our letter CFHRO SE CS LODR 19/2022 dated January 25, 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 Q3 FY22 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. RO BASAVANAGUDI BENGALURU-04

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

3QFY22 ended December 2021

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

January 2022

About Us

Legacy

- 34 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. 578.87Cr
- Operating Profit: 487.42 Rs. Cr
- PAT: Rs.348.18 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

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)

Shri Amitabh Chatterjee
Dy. Managing Director

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Aamod Panse
Director (Promoter)

Shri Ajai Kumar
Additional 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

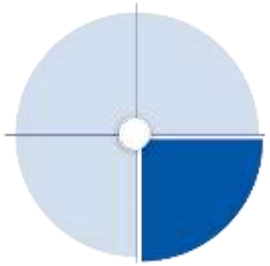
Building robust and secure digital capabilities across platforms to prevent frauds and ensure customer data protection

Quarterly Highlights

Q1

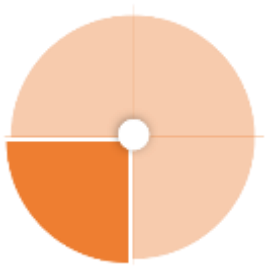
- Disbursement 894 Crs
- Outstanding 22221 Crs
- NII: Rs.181.16 Cr,
- PBT: Rs. 152.54 Cr and PAT: Rs. 108.85 Cr.
- DER:7.17, CRAR:26.12%
- Gross NPA 0.90% &
- Net NPA 0.57%.

Q2



- Disbursement 2208 Crs
- Outstanding 23584 Crs
- NII: Rs.191.78 Cr,
- PBT: Rs. 169.04 Cr and PAT: Rs. 123.64 Cr.
- DER: 7.32 , CRAR:25.22%
- Gross NPA 0.78% &
- Net NPA 0.47%.

Q3



- Disbursement 2472 Crs
- Outstanding 25091 Crs
- NII: Rs.205.92 Cr,
- PBT: Rs. 172.02 Cr and
- PAT: Rs. 115.69 Cr.
- DER: 7.69 , CRAR:24.13%
- Gross NPA 0.71% &
- Net NPA 0.39%.

Performance Highlights- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Sequential		
		Dec'21 (3m)	Sep'21 (3m)	Growth%
1	New Approvals	2762	2288	20%
2	Disbursements	2472	2208	12%
3	Outstanding Loan Book	25091	23584	6%
4	Net Interest Income	205.93	191.78	7%
5	Operating Profit	172.03	162.84	6%
6	Provision for Std Asset	10.97	(7.47)	
7	Provision for NPA	5.39	1.27	
8	Profit Before Tax	155.67	169.04	(8%)
9	Profit After Tax	115.69	123.64	(6%)
10	Gross NPA	177.21	185.08	
11	Gross NPA Ratio (%)	0.71%	0.78%	
12	Net NPA	97.04	110.31	
13	Net NPA Ratio(%)	0.39%	0.47%	

Performance Highlights- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Quarter on Quarter		
		Dec'21 (3m)	Dec'20 (3m)	Growth%
1	New Approvals	2762	1256	120%
2	Disbursements	2472	1106	123%
3	Outstanding Loan Book	25091	21004	19%
4	Net Interest Income	205.93	210	(2%)
5	Operating Profit	172.03	179.10	(4%)
6	Provision for Std Asset	10.97	0.52	
7	Provision for NPA	5.39	1.10	
8	Profit Before Tax	155.67	177.48	(12%)
9	Profit After Tax	115.69	131.92	(12%)
10	Gross NPA	177.21	141.93	
11	Gross NPA Ratio (%)	0.71%	0.68%	
12	Net NPA	97.04	86.29	
13	Net NPA Ratio(%)	0.39%	0.41%	

Performance Highlights- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Year on Year		
		Dec'21 (9m)	Dec'20 (9m)	Growth%
1	New Approvals	5879	2371	148%
2	Disbursements	5573	2331	139%
3	Outstanding Loan Book	25091	21004	19%
4	Net Interest Income	578.87	612.23	(5%)
5	Operating Profit	487.42	536.44	(9%)
6	Provision for Std Asset	4.12	50.53	
7	Provision for NPA	12.58	10.34	
8	Profit Before Tax	470.72	475.57	(1%)
9	Profit After Tax	348.18	353.49	(1%)
10	Gross NPA	177.21	141.93	
11	Gross NPA Ratio (%)	0.71%	0.68%	
12	Net NPA	97.04	86.29	
13	Net NPA Ratio(%)	0.39%	0.41%	

Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Dec'21 (3m)	Sep'21 (3m)
1	Return on Avg Assets (Annualised)	**2.04%**	**2.08%**
2	Return on Avg Equity (Annualised)	**15.83%**	**16.43%**
3	Earning Per Share (Rs.)	**8.69**	**9.29**
4	Net Interest Margin (%)	**3.74%**	**3.53%**
5	Yield (%)	**8.05%**	**7.99%**
6	Cost (%)	**5.56%**	**5.57%**
7	Spread (%)	**2.49%**	**2.42%**
8	Avg. Business Per Branch (Rs. Crore)	**127.93**	**120.33**
9	Avg. Business per Employee **(Rs. Crore)**	**27.60**	**26.80**
10	Cost Income Ratio (%)	**19.00%**	**17.37%**
11	DER	**7.69**	**7.32**
12	Capital Adequacy Ratio (%) *	**24.18**	**25.22**

Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Dec'21 (3m)	Dec'20 (3m)
1	Return on Avg Assets (Annualised)	**2.04%**	**2.54%**
2	Return on Avg Equity (Annualised)	**15.83%**	**21.10%**
3	Earning Per Share (Rs.)	**8.69**	**9.91**
4	Net Interest Margin (%)	**3.74%**	**4.12%**
5	Yield (%)	**8.05%**	**9.78%**
6	Cost (%)	**5.56%**	**6.87%**
7	Spread (%)	**2.49%**	**2.91%**
8	Avg. Business Per Branch (Rs. Crore)	**127.93**	**106.63**
9	Avg. Business per Employee **(Rs. Crore)**	**27.60**	**25.12**
10	Cost Income Ratio (%)	**19.00%**	**16.13%**
11	DER	**7.69**	**7.34**
12	Capital Adequacy Ratio (%) *	**24.18**	**24.37**

Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Dec'21 (9m)	Dec'20 (9m)
1	Return on Avg Assets (Annualised)	**2.04%**	**2.27%**
2	Return on Avg Equity (Annualised)	**15.83%**	**18.85%**
3	Earning Per Share (Rs.)	**26.15**	**26.55**
4	Net Interest Margin (%)	**3.48%**	**3.97%**
5	Yield (%)	**8.05%**	**9.78%**
6	Cost (%)	**5.56%**	**6.87%**
7	Spread (%)	**2.49%**	**2.91%**
8	Avg. Business Per Branch (Rs. Crore)	**127.93**	**106.63**
9	Avg. Business per Employee **(Rs. Crore)**	**27.60**	**25.12**
10	Cost Income Ratio (%)	**17.70%**	**13.13%**
11	DER	**7.69**	**7.34**
12	Capital Adequacy Ratio (%) *	**24.18**	**24.37**

Lending Basket

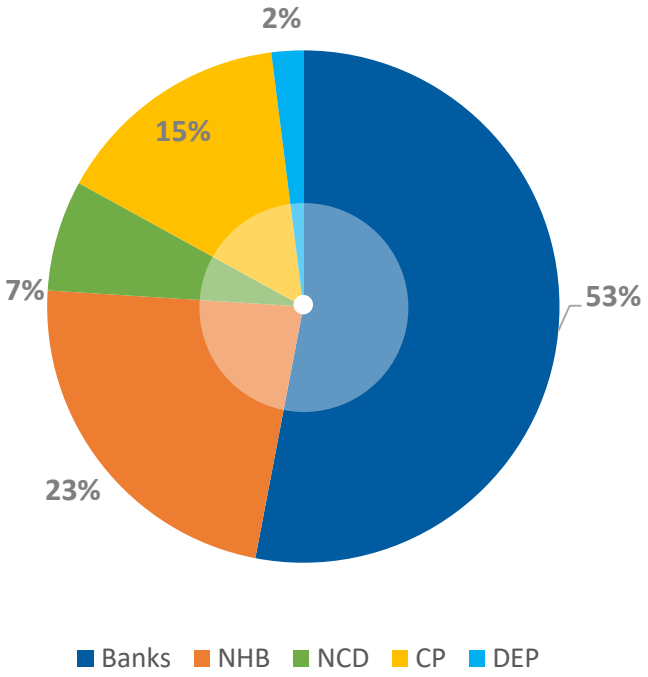
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

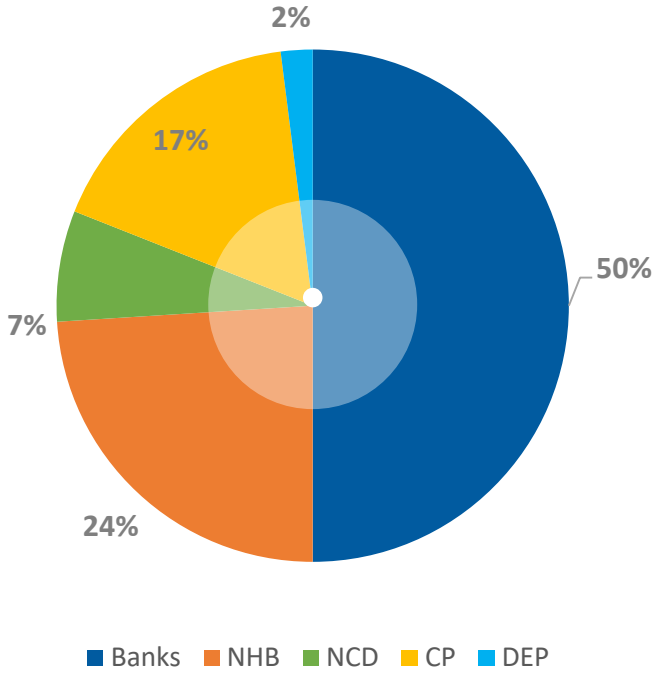
Sl. No.	Particulars	Sept-20	Dec-20	Mar-21	Sep-21	Dec-21
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13750	14013	14920	16124	17132
	ii) Top-up Personal Loans	483	499	553	625	699
	iii) Mortgage Loans/ Flexilap	393	399	459	525	599
	iv) Loans for Sites	158	149	152	150	156
	v) Others	35	33	31	30	30
	Sub Total	**14819**	**15093**	**16115**	**17454**	**18616**
	(As a % to total)	71%	72%	73%	74%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5073	4998	5052	5171	5415
	ii) Top-up Personal Loans	249	243	249	258	279
	iii) Mortgage Loans/Flexi Lap	544	530	549	568	643
	iv) Loans for Sites	66	62	61	61	62
	v) Others	58	56	57	54	55
	Sub Total	**5990**	**5889**	**5968**	**6112**	**6454**
	(As a % to total)	29%	28%	27%	26%	26%
3	Builder Loans	***5***	***5***	***4***	***1***	***1***
	(As a % to total)	*0.02%*	*0.02%*	*0.02%*	*0.02%*	
4	Staff Loans	17	17	18	18	20
	Grand Total	**20831**	**21004**	**22105**	**23585**	**25091**

Funding Basket

Funding Mix @ Dec 2021 (as %)

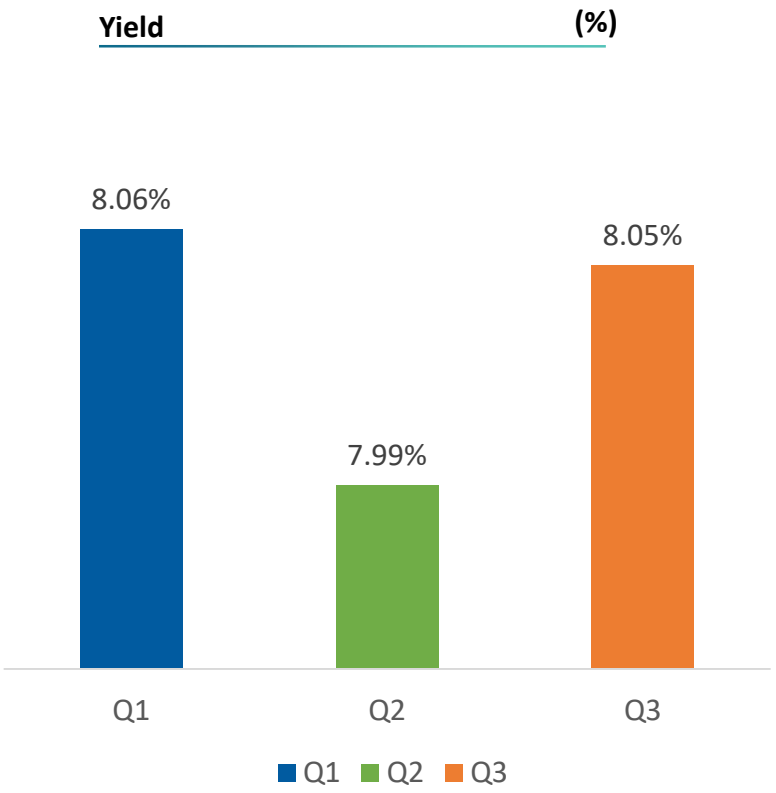


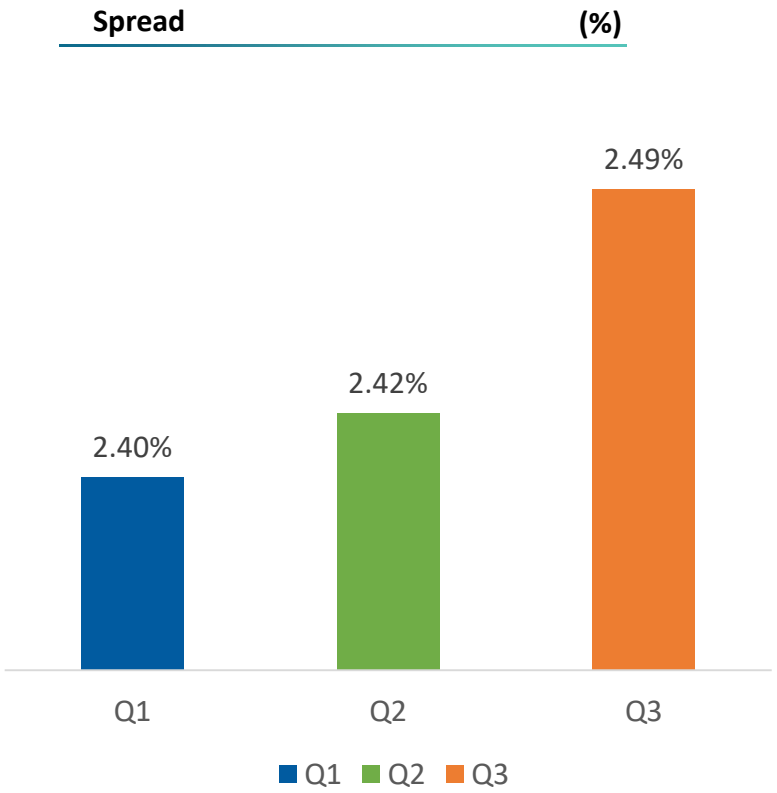
Funding Mix @ Sep 2021 (as %)

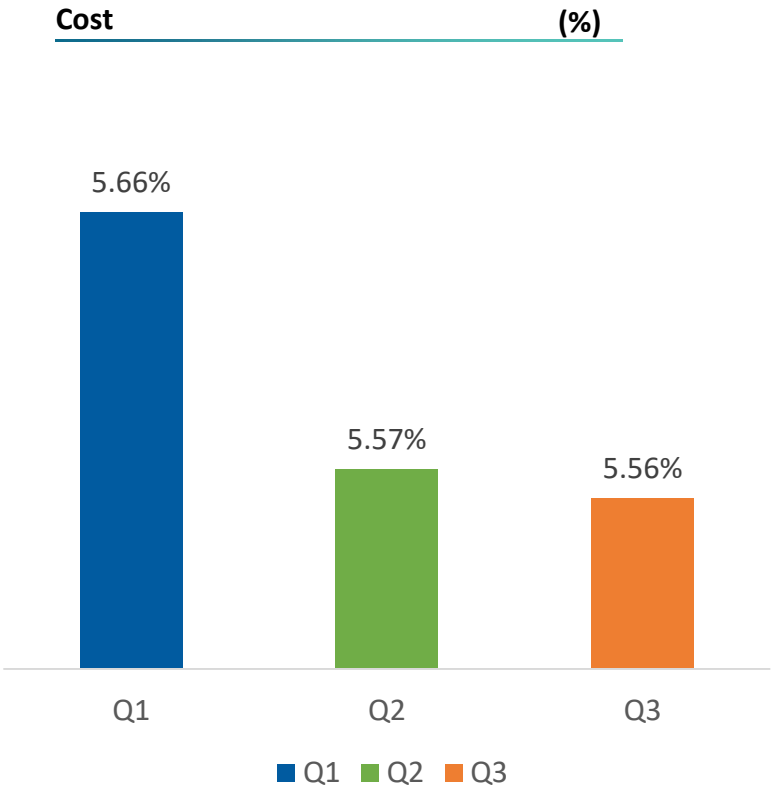


. Cost of borrowings at 5.56% (vs 5.57% in Sep 21 & 6.87% in Dec'20)

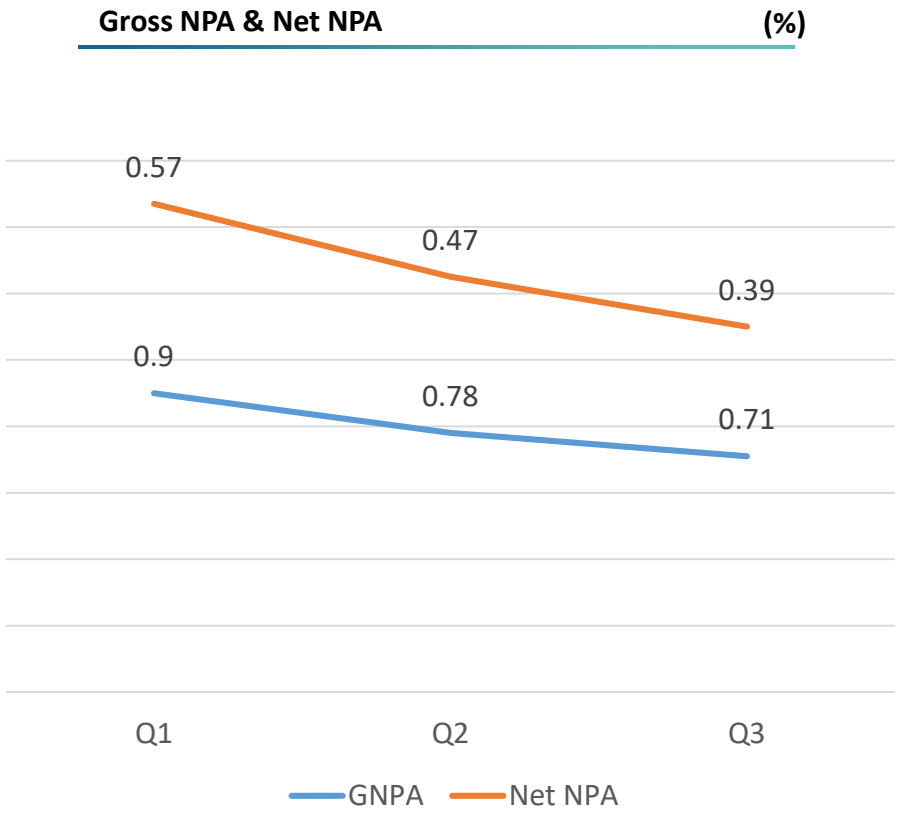
Yield, Spread and Cost

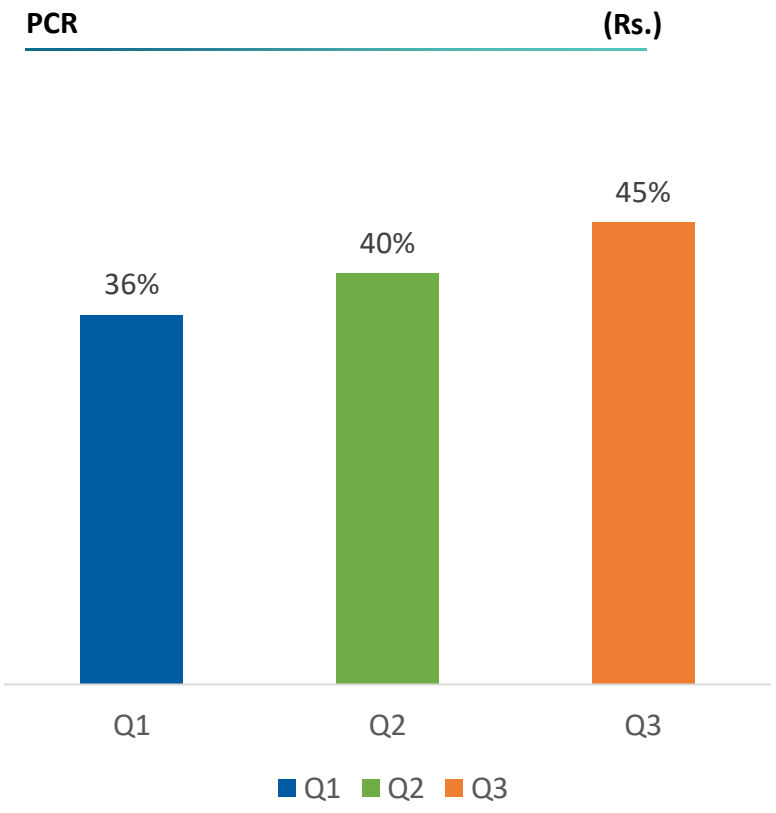






NPA and PCR


Gross NPA & Net NPA
(%)
0.57
0.47
0.39
0.9
0.78
0.71
Q1
Q2
Q3
GNPA
Net NPA


PCR
(Rs.)
36%
40%
45%
Q1
Q2
Q3
Q1
Q2
Q3

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

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.

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.