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

CFHRO SE CS LODR 105/2020
26/08/2020

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 Q1 FY21 results
Ref: Our letter CFHRO SE CS LODR 104/2020 dated 25/08/2020

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q1 FY21 results.

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

The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

Veena G Kamath
AGM & Company Secretary

Encl: As above.

CAN FIN HOMES LTD. Registered Office BANGALORE-04

Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS ◆ DEPOSITS

Can Fin Homes Limited at a Glance

33 years of vision, passion and progress

Offering home loans since 1987….. and the journey continues

Information to Investors

1QFY21 ended June 2020

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%
- Listed in 1991. Carries a legacy of an uninterrupted dividend payment since inception
- Deeper presence in South

Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (March 2020: 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 165 branches, 21 Affordable Housing Loan Centers & 14 Satellite Offices as on date; spread across 21 States / Union Territories
- Added 142 branches/ Satellite Offices in the last Five years.
- 9 branches added during the FY 2019-20

Financials

- Last Five Year O/s Growth /CAGR (Mar.15 ~ Mar.20) : 20.33%
- Net Interest Income:Rs.192 cr Operating Profit: Rs.170 cr
- PAT: Rs.93 cr
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013

Vision

- To continue our journey with high asset quality, transparent & best ethical practices and judicious risk management practices.

BOARD OF DIRECTORS

Smt. Bharati Rao
Chairperson

Sri Girish Kousgi
Managing Director & CEO

Shri Lingam Venkata Prabhakar
Director (Promoter)

Shri Debashish Mukherjee
Director (Promoter)

Shri G Naganathan
Director (Independent)

BOARD OF DIRECTORS

Shri Shreekant M Bhandiwad
Deputy Managing Director
(Promoter)

Dr. Yeluri Vijayanand
Director (Independent)

Shri S Subramanian
Director (Promoter) upto 31st May 2020

Shri Satish Kumar Kalra
Director (Independent)

Smt Shubhalakshmi Amod Panse
Director (Independent)

PERFORMANCE HIGHLIGHTS - Q1 FY21

- Loan Book reached Rs.20843 crore with a clientele base of 1.66 lakh
- Y-o-Y Loan Book growth of 10%
- PBT&P & PAT for Q1FY21 rose by 29% & 15% (Y-o-Y) respectively
- NIM: 3.70 %, RoA: 1.80 %, RoE: 16.55 % and EPS: Rs 7
- Cost to Income Ratio : 11.21 %.
- Gross NPA & Net NPA stood at 0.75 % & 0.50 %.
- 71% of the outstanding loan book as at Jun'20 comes from Salaried & Professionals; 90% from HL

PERFORMANCE HIGHLIGHTS - Q1 FY21

Amount in Rs. Cr

Sl. No.	Particulars	Jun'20 (3m)	Jun'19 (3m)	Mar'20 (3m)	Mar'20 (12m)
1	New Approvals	264	1,289	1,566	5,897
2	Disbursements	401	1,276	1,394	5,481
3	**Outstanding Loan Book**	**20,843**	**19,003**	**20,708**	**20,708**
4	Interest Income	522.11	482.01	525.06	2018.91
7	Fees & Other Income	0.39	2.13	3.80	11.54
6	**Total Income**	**522.50**	**484.14**	**528.86**	**2030.45**
7	Interest Expenditure	330.83	329.37	336.59	1344.21
8	Other Expenditure	21.49	23.21	32.51	107.61
9	**Total Expenditure**	**352.32**	**352.58**	**369.10**	**1451.82**
10	**Profit Before Tax & Provisions**	**170.19**	**131.56**	**159.76**	**578.63**
11	**Net Interest Income**	**191.28**	**152.64**	**186.26**	**674.70**
12	**Cost to Income Ratio (%)** (excluding Bad debts)	**11.21%**	**15.21%**	**15.68%**	**15.68%**

PERFORMANCE HIGHLIGHTS - Q1 FY21

Amount in Rs. Cr

Sl. No.	Particulars	Jun'20 (3m)	Jun'19 (3m)	Mar'20 (3m)	Mar'20 (12m)
13	**Profit Before Tax & Provisions**	**170.19**	**131.56**	**159.76**	**578.63**
14	Provision for SA & NPA	44.14	8.66	40.83	60.32
15	**Profit Before Tax**	**126.05**	**122.90**	**118.93**	**518.29**
16	Provision for Taxation & DTL	32.89	41.92	28.02	142.17
17	**Profit After Tax**	**93.15**	**80.98**	**90.91**	**376.12**
18	Other Comprehensive Income (net of tax)	0.20	0.51	(3.21)	(1.71)
19	**Total Comprehensive income**	**92.95**	**80.47**	**94.11**	**374.41**
20	Earnings per share	7.00	6.08	6.83	28.25
21	Gross NPA	156.31	139.32	157.15	157.15
22	**Gross NPA Ratio (%)**	**0.75%**	**0.73%**	**0.76%**	**0.76%**
23	Net NPA	103.71	98.57	111.85	111.85
24	**Net NPA Ratio**(%)	**0.50%**	**0.52%**	**0.54%**	**0.54%**

KEY FINANCIAL RATIOS - Q1 FY21

Amount in Rs. Cr

Sl. No.	Particulars	PERIOD ENDED		
		Jun'20	Jun'19	Mar'20
1	**Return on Avg Assets (Annualised)**	**1.80%**	**1.73%**	**1.93%**
2	**Return on Avg Equity (Annualised)**	**16.55%**	**17.35%**	**17.44%**
3	Earning Per Share (Rs.)	7.00	6.08	28.25
4	**Net Interest Margin (%)**	**3.70%**	**3.18%**	**3.52%**
5	Yield (%)	10.04%	10.24%	10.23%
6	Cost (%)	7.31%	7.93%	7.77%
7	Spread (%)	2.72%	2.31%	2.46%
8	Avg. Business Per Branch	105.61	108.30	114.26
9	Avg. Business per Employee	24.97	24.64	25.08
10	**Cost Income Ratio (%)**	**11.21%**	**15.41%**	**15.68%**
11	**DER**	**8.09**	**8.97**	**8.64**
12	**Capital Adequacy Ratio (%)**	**22.26**	**19.59**	**22.26**
13	of this Tier I Ratio (%)	20.46	17.96	20.46

LENDING BASKET

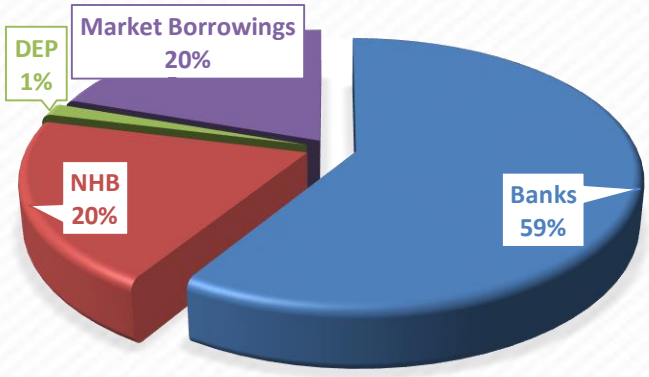
Category-wise Product-wise Distribution of Loan Book

Amount in Rs. Cr

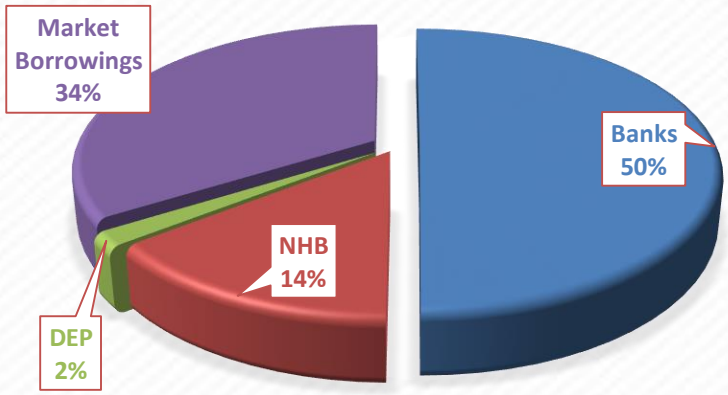
Sl. No.	Category/Product	June-19	Sept-19	Dec-19	Mar-20	Jun-20
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	12441	12860	13255	13598	13676
	ii) Top-up Personal Loans	425	445	466	486	485
	iii) Mortgage Loans/ Flexilap	382	381	390	397	395
	iv) Loans for Sites	244	164	171	167	165
	v) Others	28	39	38	39	37
	Sub Total	**13520**	**13,889**	**14,320**	**14,689**	**14758**
	(As a % to total)	*71%*	*71%*	*71%*	*71%*	71%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	4552	4792	4928	5058	5122
	ii) Top-up Personal Loans	231	241	252	256	256
	iii) Mortgage Loans/Flexi Lap	515	524	536	551	556
	iv) Loans for Sites	100	70	70	70	69
	v) Others	57	61	64	61	60
	Sub Total	**5455**	**5688**	**5850**	**5996**	**6063**
	(As a % to total)	*29%*	*29%*	*29%*	*29%*	29%
3	Builder Loans	11	6	7	6	***6***
	(As a % to total)	*0.06%*	*0.03%*	*0.03%*	*0.03%*	*0.03%*
4	Staff Loans	17	17	17	17	17
	Grand Total	**19,003**	**19,600**	**20,194**	**20,708**	**20843**

FUNDING BASKET

Funding Mix @ Jun 2020 (as %)



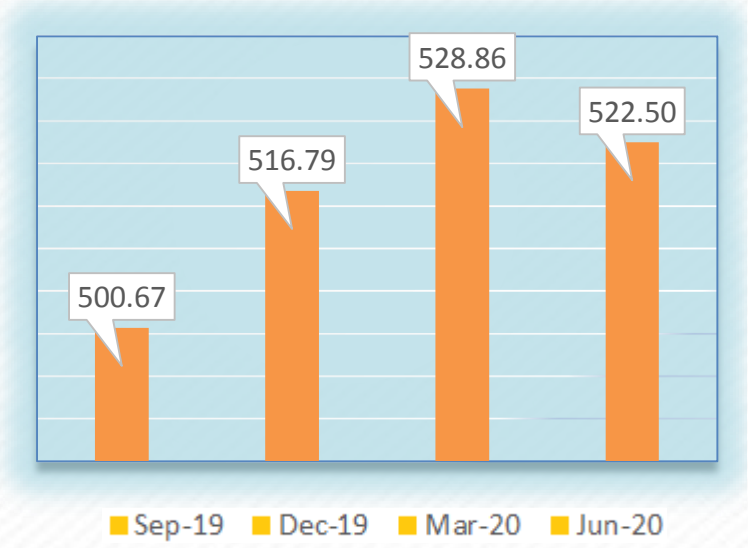
Funding Mix @ Jun 2019 (as %)



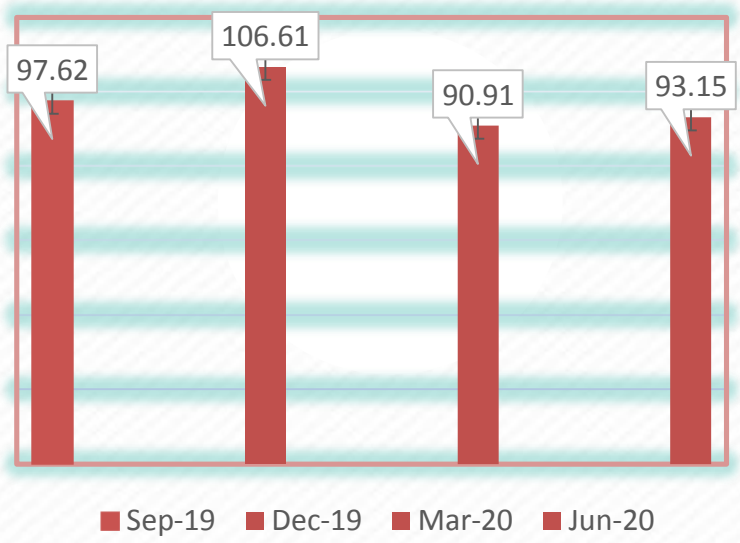
- Cost of borrowings contained at 7.31 % (vs 7.77% in Mar 20 & 7.93% in Jun'19,)

Financial Performance

Total Revenue (in Cr)



Profit After Tax (in Cr)



IMPACT OF COVID-19

Covid-19: The COVID-19 pandemic has spread rapidly throughout the world 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 20th 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 Moratorium: Customers who have opted for moratorium and customers who haven't paid / bounced, together amount to 28% of the accounts.

On Profitability: From 24th March till third week of May, lending was impacted. However, impact on revenues has been minimum.

On Liquidity and debt servicing: Company's liquidity position is good with sufficient un-availed sanction limits lined up from Banks.

CSR activity: The Company has contributed Rs 1.50 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

(165 branches + 21 AHLCs + 14 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, Jabalpur, Pithampur, Sagar, Rewa
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur
- **Karnataka** – Bengaluru (21 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Doddaballapur, Ramanagaram, Attibele, Thanisandra, Whitefield, Dharwad, Bellari, Hoskote, Haveri, 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, Thoothukudi, Gobichettipalayam, Thirumangalam, Batlagundu, Pollachi, Thanjavur, Theni
- **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, Mangalagiri, Srikakulam
- **Telangana** – Hyderabad (8 branches), Siddipet, Warangal, Karimnagar, Khammam, Sangareddy,Ghatkesar, A S Rao Nagar, Mancherial
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonepat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal

STRATEGIC INITIATIVES

Reach:

Network increased from 41 branches as at Mar'11 .. to 140 at Mar'16 .. to 200 now (186 Br/AHLCs + 14 SOs)
Proposal to add 10 new branches during the year

Focus on Right Product and Right Profile Mix:

Continued strong focus on Housing Loans / Non-Housing Loans
Focus on lending to the Salaried, Non –Salaried lending only in safe geographies

Liquidity

Sound liquidity levels

Distribution of Insurance Products through Corporate Agency

Thrust given on distribution of general insurance products through corporate agencies to provide insurance products to secure the health and assets of our borrowers

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.