**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 156/2020
29/10/2020

ONLINE SUBMISSION

| | |
|---|---|
| **National Stock Exchange of India Ltd.,**<br>Exchange Plaza, C-1, Block G,<br>Bandra Kurla Complex,<br>Bandra (E)<br>Mumbai – 400 051<br><br>NSE Symbol: CANFINHOME | **BSE Limited**<br>Corporate Relationship Department<br>25th Floor, P J Towers<br>Dalal Street, Fort,<br>Mumbai – 400 001<br><br>BSE Scrip Code: 511196 |

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q2 FY21 results
Ref: Our letter CFHRO SE CS LODR 150/2020 dated 19/10/2020

---

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q2 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. R.O. BASAVANAGUDI BENGALURU-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

2QFY21 ended September 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 163 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.210 cr Operating Profit: Rs.187 cr
- PAT: Rs.128 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

**Shri Lingam Venkata Prabhakar**
Chairman

**Sri Girish Kousgi**
Managing Director & CEO

**Shri Debashish Mukherjee**
Director (Promoter)

**Shri Shreekant M Bhandiwad**
Deputy Managing Director (Promoter)

**Shri G Naganathan**
Director (Independent)

**Dr. Yeluri Vijayanand**
Director (Independent)

**Shri Satish Kumar Kalra**
Director (Independent)

**Smt Shubhalakshmi Panse**
Director (Independent)

# PERFORMANCE HIGHLIGHTS – Q2 FY21

- Loan Book reached Rs.20830 crore with a clientele base of 1.64 lakh
- PBT & PAT for Q2FY21 rose by 32% & 31% (Y-o-Y) respectively
- NIM: 3.89 %, RoA: 2.13 %, RoE: 18.78 % and EPS:16.64
- Cost to Income Ratio : 11.56%.
- Gross NPA & Net NPA stood at 0. 72 % & 0.46 %.
- 71% of the outstanding loan book as at Sep'20 comes from Salaried & Professionals; 92% from HL

# PERFORMANCE HIGHLIGHTS – Q2 FY21

Amount in Rs. Cr

| Sl. No. | Particulars | Sep'20 (3m) | Jun'20 (3m) | Sep'19 (3m) | Sep'20 (6m) | Sep'19 (6m) |
|---|---|---|---|---|---|---|
| 1 | New Approvals | 851 | 264 | 1424 | 1115 | 2713 |
| 2 | Disbursements | 825 | 401 | 1334 | 1225 | 2610 |
| 3 | **Outstanding Loan Book** | **20830** | **20,843** | **19600** | **20830** | **19600** |
| 4 | Interest Income | 524.04 | 522.11 | 498.47 | 1046.15 | 980.48 |
| 7 | Fees & Other Income | 1.77 | 0.40 | 2.21 | 2.16 | 4.34 |
| 6 | **Total Income** | **525.81** | **522.50** | **506.68** | **1048.31** | **984.82** |
| 7 | Interest Expenditure | 313.45 | 330.83 | 338.47 | 644.28 | 667.83 |
| 8 | Other Expenditure | 25.21 | 21.48 | 25.04 | 46.70 | 48.26 |
| 9 | **Total Expenditure** | **338.66** | **352.32** | **363.51** | **690.98** | **716.09** |
| 10 | **Profit Before Tax & Provisions** | **187.15** | **170.19** | **137.17** | **357.34** | **268.72** |
| 11 | **Net Interest Income** | **210.48** | **191.27** | **159.86** | **401.76** | **312.51** |
| 12 | **Cost to Income Ratio (%)** (excluding Bad debts) | **11.56%** | **11.21%** | **15.58%** | **11.56%** | **15.58%** |

# PERFORMANCE HIGHLIGHTS – Q2 FY21

Amount in Rs. Cr

| Sl. No. | Particulars | Sep'20 (3m) | Jun'20 (3m) | Sep'19 (3m) | Sep'20 (6m) | Sep'19 (6m) |
|---|---|---|---|---|---|---|
| 13 | **Profit Before Tax & Provisions** | **187.15** | **170.19** | **137.17** | **357.34** | **268.72** |
| 14 | Provision for SA & NPA | 15.10 | 44.14 | 6.27 | 59.24 | 14.93 |
| 15 | **Profit Before Tax** | **172.05** | **126.05** | **130.89** | **298.09** | **253.79** |
| 16 | Provision for Taxation & DTL | 43.63 | 32.89 | 33.27 | 76.52 | 75.19 |
| 17 | **Profit After Tax** | **128.42** | **93.15** | **97.62** | **221.57** | **178.60** |
| 18 | Other Comprehensive Income (net of tax) | 0.01 | (0.20) | (0.5) | (0.19) | (1.03) |
| 19 | **Total Comprehensive income** | **128.43** | **92.95** | **97.12** | **221.38** | **177.59** |
| 20 | Earnings per share | 9.64 | 7.00 | 7.33 | 16.64 | 13.41 |
| 21 | Gross NPA | 149.90 | 156.31 | 154.77 | 149.90 | 154.77 |
| 22 | **Gross NPA Ratio (%)** | **0.72%** | **0.75%** | **0.79%** | **0.72%** | **0.79%** |
| 23 | Net NPA | 95.35 | 103.71 | 113.19 | 95.35 | 113.19 |
| 24 | **Net NPA Ratio**(%) | **0.46%** | **0.52%** | **0.58%** | **0.46%** | **0.58%** |

# KEY FINANCIAL RATIOS – Q2 FY21

Amount in Rs. Cr

| Sl. No. | Particulars | PERIOD ENDED | | |
|---|---|---|---|---|
| | | Sep'20 | Jun'20 | Sep'19 |
| **1** | **Return on Avg Assets (Annualised)** | **2.13%** | **1.80%** | **1.88%** |
| **2** | **Return on Avg Equity (Annualised)** | **18.78%** | **16.55%** | **19.10%** |
| 3 | Earning Per Share (Rs.) | 16.64 | 7.00 | 13.41 |
| **4** | **Net Interest Margin (%)** | **4.09%** | **3.70%** | **3.42%** |
| 5 | Yield (%) | 9.96% | 10.04% | 10.23% |
| 6 | Cost (%) | 7.10% | 7.31% | 7.95% |
| 7 | Spread (%) | 2.86% | 2.72% | 2.28% |
| 8 | Avg. Business Per Branch | 106.65 | 105.61 | 108.27% |
| 9 | Avg. Business per Employee | 25.00 | 24.97 | 23.63 |
| **10** | **Cost Income Ratio (%)** | **11.56%** | **11.21%** | **15.58%** |
| 11 | **DER** | **7.78** | **8.09** | **8.80** |
| **12** | **Capital Adequacy Ratio (%)** | **24.77%** | **19.59** | **18.82** |
| 13 | of this Tier I Ratio (%) | 22.49% | 17.96 | 17.29 |

# LENDING BASKET

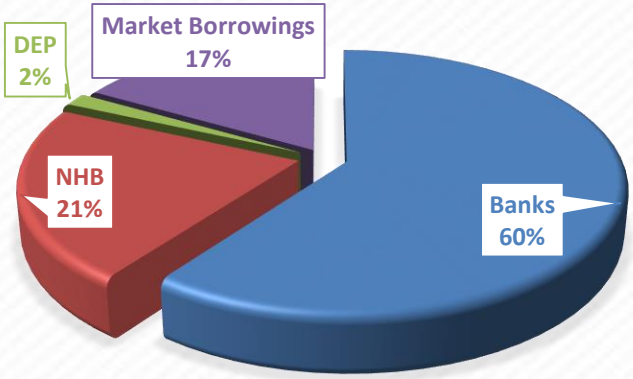
## Category-wise Product-wise Distribution of Loan Book

Amount in Rs. Cr

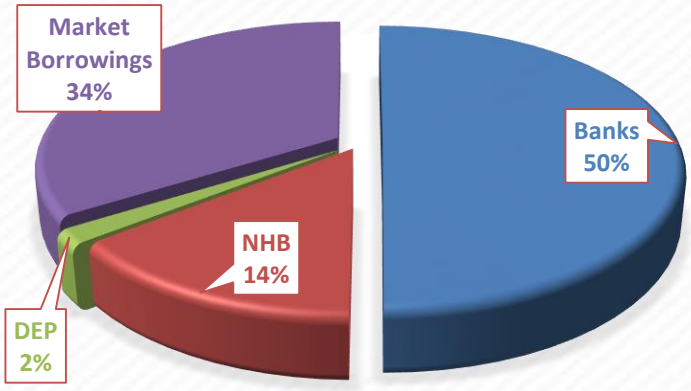
| Sl . No. | Category/Product | Sept-20 | Jun-20 | Mar-20 | Dec-19 | Sept-19 |
|---|---|---|---|---|---|---|
| | | O/s Amt. | O/s Amt. | O/s Amt. | O/s Amt. | O/s Amt. |
| 1 | Salaried & Professionals | | | | | |
| | i) Housing Loans | 13750 | 13676 | 13598 | 13255 | 12860 |
| | ii) Top-up Personal Loans | 482 | 485 | 486 | 466 | 445 |
| | iii) Mortgage Loans/ Flexilap | 393 | 395 | 397 | 390 | 381 |
| | iv) Loans for Sites | 158 | 165 | 167 | 171 | 164 |
| | v) Others | 35 | 37 | 39 | 38 | 39 |
| | **Sub Total** | **14818** | **14758** | **14,689** | **14,320** | **13,889** |
| | (As a % to total) | 71% | 71% | *71%* | *71%* | *71%* |
| 2 | Non Salaried Class- Self Employed & Non Professionals | | | | | |
| | i) Housing Loans | 5073 | 5122 | 5058 | 4928 | 4792 |
| | ii) Top-up Personal Loans | 249 | 256 | 256 | 252 | 241 |
| | iii) Mortgage Loans/Flexi Lap | 544 | 556 | 551 | 536 | 524 |
| | iv) Loans for Sites | 66 | 69 | 70 | 70 | 70 |
| | v) Others | 58 | 60 | 61 | 64 | 61 |
| | **Sub Total** | **5990** | **6063** | **5996** | **5850** | **5688** |
| | (As a % to total) | 29% | 29% | *29%* | *29%* | *29%* |
| 3 | Builder Loans | ***5*** | ***6*** | 6 | 7 | 6 |
| | (As a % to total) | *0.02%* | *0.03%* | *0.03%* | *0.03%* | *0.03%* |
| 4 | Staff Loans | 17 | 17 | 17 | 17 | 17 |
| | **Grand Total** | **20830** | **20843** | **20,708** | **20,194** | **19,600** |

# FUNDING BASKET

Funding Mix @ Sep 2020 (as %)



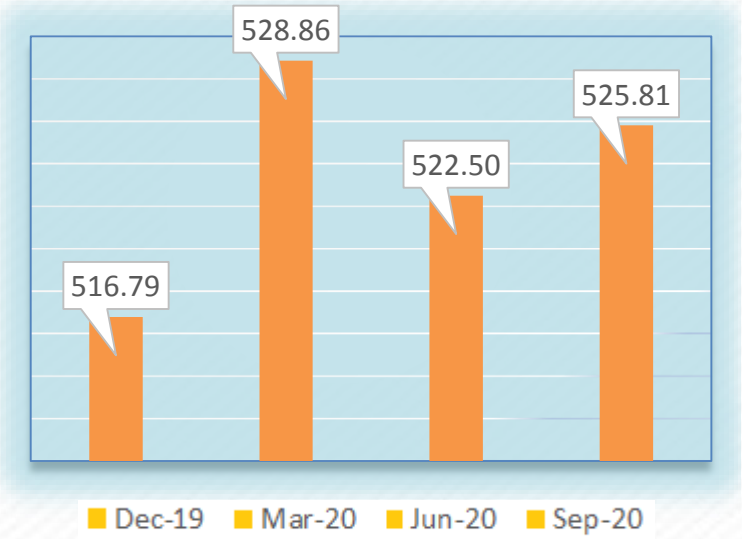

Funding Mix @ Sep 2019 (as %)



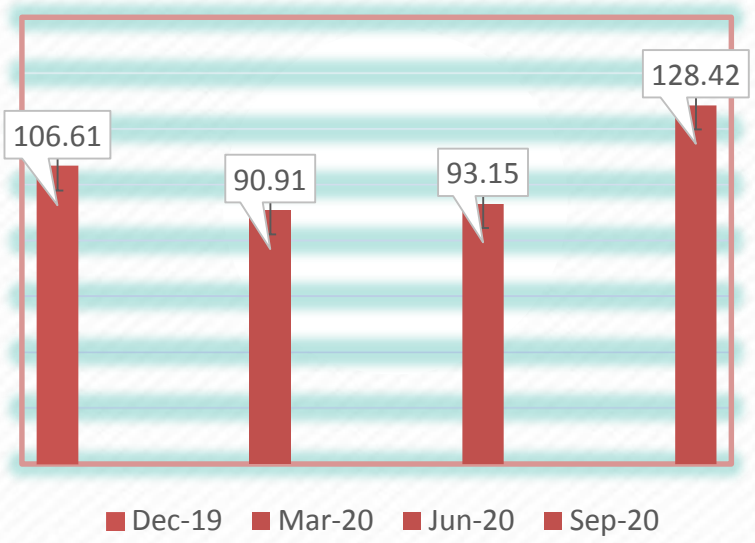

- **Cost of borrowings contained at 7.10 % Sep'20 ( 7.95% in Sep'19,)**

# 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 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

## (163 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 (19 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 198 now (184 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.

Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS + DEPOSITS
Translating Dreams into Reality
ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿ.

# 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.