

CFHRO SE CS LODR 14/2021
25/01/2021

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 Q3 FY21 results
Ref: Our letter CFHRO SE CS LODR 013/2021 dated 25/01/2021

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q3 FY21 results.

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

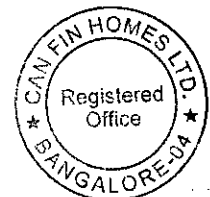
The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,


Veena G Kamath
AGM & Company Secretary

Encl: As above.





Can Fin Homes Limited at a Glance

**33 years of vision, passion and progress
Offering home loans since 1987..... and the
journey continues**

Information to Investors

**3QFY21 ended December
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



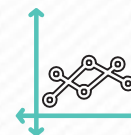
Focus

- 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.
- 2 branches added during the FY 2020-21



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



Shri Lingam Venkata Prabhakar
Chairman



Sri Girish Kousgi Managing
Director & CEO



Shri Debashish Mukherjee
Director (Promoter)



Shri G Naganathan
Director (Independent)



Shri Shreekant M Bhandiwad
Deputy Managing Director (Promoter)



Dr. Yeluri Vijayanand
Director (Independent)



Shri Satish Kumar Kalra
Director (Independent)



**Smt Shubhalakshmi Amod
Panse**
Director (Independent)

PERFORMANCE HIGHLIGHTS – Q3 FY21

- Loan Book reached Rs.21004 crore with a clientele base of 1.70 lakh
- PBT & PAT for Q3FY21 rose by 19% & 24% (Y-o-Y) respectively
- NIM: 3.97 %, RoA: 2.27 %, RoE: 18.84 % and EPS: Rs 26.55
- Cost to Income Ratio : 13.14 %.
- Gross NPA & Net NPA stood at 0.68 % & 0.41 %.
- 72% of the outstanding loan book as at Dec'20 comes from Salaried & Professionals; 92% from HL

PERFORMANCE HIGHLIGHTS – Q3 FY21

Sl. No.	Particulars	Amount in Rs. Cr				
		Dec'20 (3m)	Sep'20 (3m)	Dec'19 (3m)	Dec'20 (9m)	Dec'19 (9m)
1	New Approvals	1256	851	1617	2371	4330
2	Disbursements	1106	825	1477	2331	4087
3	Outstanding Loan Book	21004	20830	20172	21004	20172
4	Interest Income	499.62	524.04	513.57	1545.77	1494.05
5	Fees & Other Income	3.14	1.77	3.22	5.30	7.56
6	Total Income	502.76	525.81	516.79	1551.08	1501.61
7	Interest Expenditure	289.21	313.45	339.79	933.49	1007.62
8	Other Expenditure	34.45	25.21	26.88	81.15	75.14
9	Total Expenditure	323.66	338.66	366.67	1014.64	1082.76
10	Profit Before Tax & Provisions	179.10	187.15	150.12	536.44	418.85
11	Net Interest Income	210.41	210.59	173.78	612.12	486.43
12	Cost to Income Ratio (%) (excluding Bad debts)	13.14%	11.56%	15.21%	13.14%	15.21%

PERFORMANCE HIGHLIGHTS – Q3 FY21

Sl. No.	Particulars	Dec'20 (3m)	Sep'20 (3m)	Dec'19 (3m)	Amount in Rs. Cr	
					Dec'20 (9m)	Dec'19 (9m)
13	Profit Before Tax & Provisions	179.10	187.15	150.12	536.44	418.85
14	Provision for SA & NPA	1.63	15.10	4.55	60.87	19.48
15	Profit Before Tax	177.47	172.05	145.57	475.57	399.36
16	Provision for Taxation & DTL	45.56	43.63	38.96	122.08	114.15
17	Profit After Tax	131.92	128.42	106.61	353.49	285.21
18	Other Comprehensive Income (net of tax)	(0.70)	0.01	(0.47)	(0.89)	(1.49)
19	Total Comprehensive income	131.22	128.43	106.13	352.60	283.72
20	Earnings per share	9.91	9.64	8.01	26.55	21.42
21	Gross NPA	141.93	149.90	160.96	141.93	160.96
22	Gross NPA Ratio (%)	0.68%	0.72%	0.80%	0.68%	0.80%
23	Net NPA	86.29	95.35	118.72	86.29	118.72
24	Net NPA Ratio(%)	0.41%	0.46%	0.59%	0.41%	0.59%

*Financials for Previous period realigned/restated as per revised accounting policy adopted under Ind- AS

KEY FINANCIAL RATIOS – Q3 FY21

Amount in Rs. Cr

Sl. No.	Particulars	PERIOD ENDED		
		Dec'20	Sep'20	Dec'19
1	Return on Avg Assets (Annualised)	2.27%	2.13%	1.98%
2	Return on Avg Equity (Annualised)	18.84%	18.78%	18.55%
3	Earning Per Share (Rs.)	26.55	16.64	21.42
4	Net Interest Margin (%)	3.97%	3.89%	3.43%
5	Yield (%)	9.78%	9.96%	10.20%
6	Cost (%)	6.87%	7.10%	7.88%
7	Spread (%)	2.91%	2.86%	2.32%
8	Avg. Business Per Branch	106.63	106.65	109.70
9	Avg. Business per Employee	25.12	25.00	23.94
10	Cost Income Ratio (%)	13.14%	11.56%	15.21%
11	DER	7.30	7.78	8.73
12	Capital Adequacy Ratio (%)	24.37	24.52	18.82
13	of this Tier I Ratio (%)	22.41	22.50	17.29

LENDING BASKET

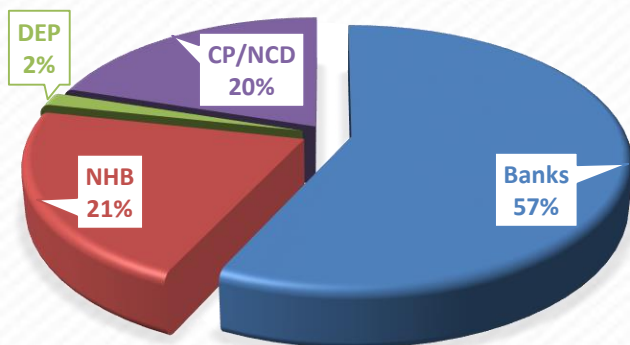
Category-wise Product-wise Distribution of Loan Book

Amount in Rs. Cr

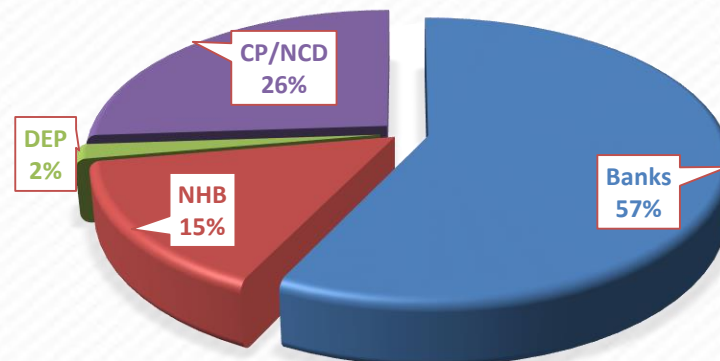
Sl. No.	Category/Product	Dec-19	Mar-20	Jun-20	Sept-20	Dec-20
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13255	13598	13676	13750	14013
	ii) Top-up Personal Loans	466	486	485	483	499
	iii) Mortgage Loans/ Flexilap	390	397	395	393	399
	iv) Loans for Sites	171	167	165	158	149
	v) Others	38	39	37	35	33
	Sub Total	14,320	14,689	14758	14819	15093
	(As a % to total)	71%	71%	71%	71%	72%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	4928	5058	5122	5073	4998
	ii) Top-up Personal Loans	252	256	256	249	243
	iii) Mortgage Loans/Flexi Lap	536	551	556	544	530
	iv) Loans for Sites	70	70	69	66	62
	v) Others	64	61	60	58	56
	Sub Total	5850	5996	6063	5990	5889
	(As a % to total)	29%	29%	29%	29%	28%
3	Builder Loans	7	6	6	5	5
	(As a % to total)	0.03%	0.03%	0.03%	0.02%	0.02%
4	Staff Loans	17	17	17	17	17
	Grand Total	20,194	20,708	20843	20831	21004

FUNDING BASKET

Funding Mix @ Dec 2020 (as %)



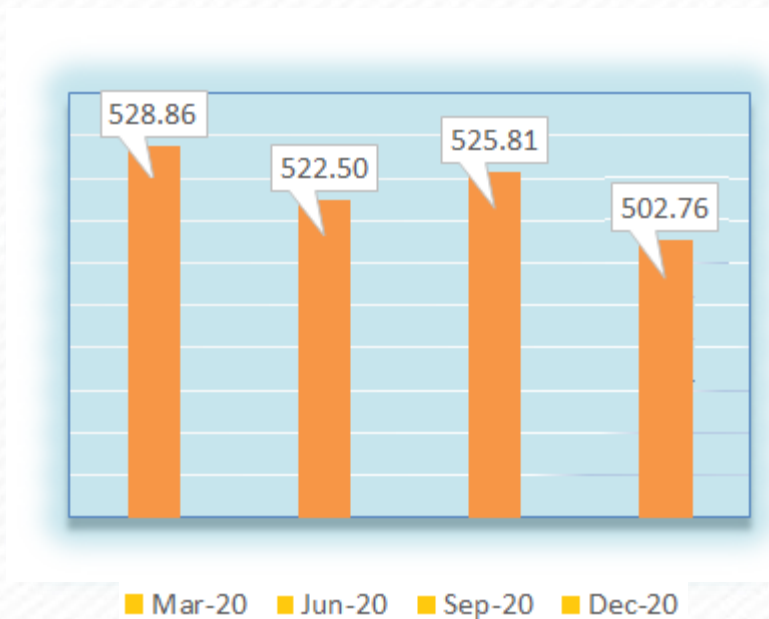
Funding Mix @ Dec 2019 (as %)



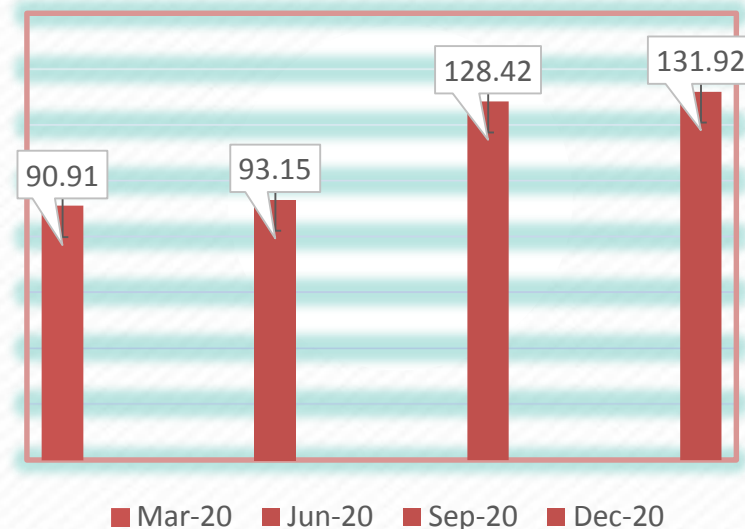
○ Cost of borrowings contained at 6.87 % Dec'20 (7.88% in Dec'19)

Financial Performance

Total Revenue (in Cr)



Profit After Tax (in Cr)



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, Bilai
- **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** – Bhubaneswar, 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, Mancheril
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonapat, 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 2 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.