



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

CFHRO SE CS LODR 173/2024
July 20, 2024

ONLINE SUBMISSION

National Stock Exchange of India Limited 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
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Dear Sirs,

Sub: Submission of Investor Presentation - Post Q1 FY25 Results
Ref: Our letter CFHRO SE CS LODR 169/2024 dated July 20, 2024

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 Q1 FY25 results.

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

This is for your information & records.

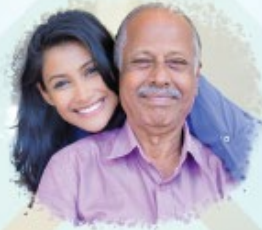
Thanking you,

Yours Faithfully,
For Can Fin Homes Limited

NILESH JAIN
Digitally signed by
NILESH JAIN
Date: 2024.07.20
21:57:55 +05'30'

Nilesh Jain
DGM & Company Secretary

Encl: As above.



Reinforce
Rebuild
Reach Higher



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

ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿಮಿಟೆಡ್

Investor Presentation

Q1FY25

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

July 2024

About Us



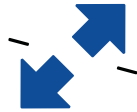
Legacy

- 36 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 (shareholding of 30% approx.)
- Can Fin Homes is a part of the Canara Group Financial Conglomerate led by Canara Bank
- Listed in 1991. Carries a legacy of 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 loans to Individuals
- To have strong fundamentals with ethical & transparent practices and prudent underwriting



Reach

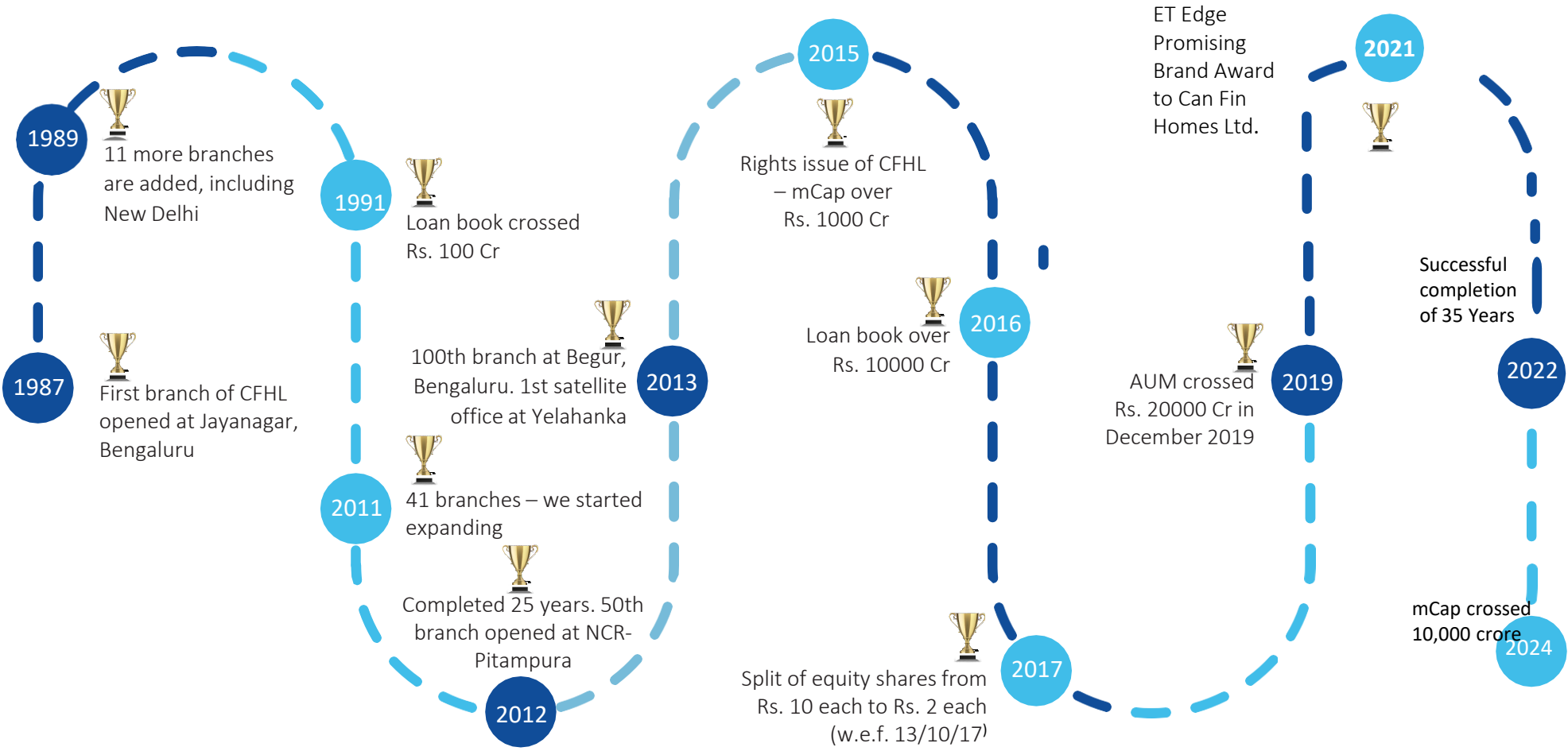
- Headquartered in Bengaluru
- Pan-India presence with 186 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 31/03/2024;
- Spread across 21 States / Union Territories.



Vision

- To increase lending to new home aspirants, enhance value for our stakeholders, uphold our ethics and good corporate governance

Journey So Far

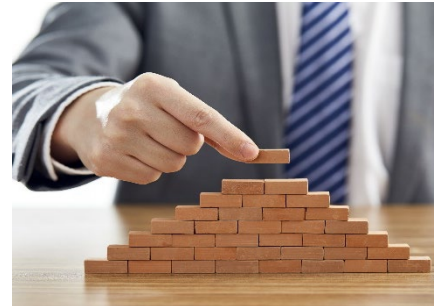


Reinforce



- Company will continue its thrust on growth, asset quality, profitability and liquidity.
- Unwavering focus on good governance and due diligence
- No deviation from the fundamental ethos of the company.
- Utmost adherence to ethics, fair play, team-work and the pursuit of excellence.
- As always, predominance will be given for compliance, audit and risk factors.

Rebuild



- Company intends to evolve further with the help of technology, duly keeping abreast with the changes in digitalization.
- Seamless integration of new processes with the tried and tested ones for better, improved customer service.
- Thrust on direct sourcing to enhance the Company's loan portfolio.

Reach Higher



- Expansion of sourcing channels to attract different segments of borrowers, thus facilitating the Company's upward trajectory.
- Ensure that the products and services offered by the Company are environment friendly and in tune with the rationale of ecological conservation.

Our Strengths



- Consistent support from the sponsor - Canara Bank.
- Expertise gained over 36 years in housing finance.
- Eminent personalities with rich experience on the Board.
- Quick, hassle free and customer friendly lending process.
- Transparent and timely updation to stakeholders.
- Risk based evaluation of borrowers on merit.
- Single Window branch led loan process.
- Consistent and stable liquidity position.
- Steady, increased dividend - year after year.



Credit Rating

Position as on 30/06/2024

Borrowings	CARE	ICRA	IND Ra
Term Loans (Long Term Loan)	AAA/Stable	AAA/Stable	
Term Loans (Short Term Loan)		A1+	
NHB Borrowings		AAA/Stable	
Commercial Papers (CPs)	A1+	A1+	
Non-Convertible Debentures (NCDs)	AAA/Stable	AAA/Stable	AA+/Stable
Public Deposits		AAA/Stable	

Board of Directors



Shri K Satyanarayana Raju
Chairman (Promoter)



Shri Suresh S Iyer
Managing Director & CEO



Shri Debashish Mukherjee
Director (Promoter)



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



Shri Ajai Kumar
Director (Independent)



Shri Arvind Narayan Yennemadi
Director (Independent)



Shri Anup Sankar Bhattacharya
Director (Independent)



Shri Murali Ramaswami
Director (Independent)



Shri Ajay Kumar Singh
Deputy Managing Director
(Upto 29/04/2024)



Shri Vikram Saha
Deputy Managing Director
(w.e.f 29/04/2024)

Experienced Management Team



Shri Prakash Shanbhogue
General Manager
Total Exp: 30 Years
Service in Can Fin – 30 Years



Shri Nilesh Jain
Company Secretary
Total Exp: 20 Years
Service in Can Fin – 09 months



Shri Apurav Agarwal
Chief Financial Officer
Total Exp: 14 Years
Service in Can Fin - 1 Year



Shri Uthaya Kumar A
Chief Risk Officer
Total Exp: 30 Years
Service in Can Fin – 30 years



Shri D R Prabhu
Chief Compliance Officer
Total Exp: 34 Years
Service in Can Fin – 34 years



Shri Sikhin Tanu Shaw
Chief Information Officer
Total Exp: 20 Years
Service in Can Fin – 6 years



Shri Prashanth Joishy
Project Implementation Head
Total Exp: 34 Years
Service in Can Fin – 34 years



Shri Madhu Kumar R
Head – Credit
Total Exp: 33 Years
Service in Can Fin – 28 years



Shri Murugan R
Head – Learning & Development
Total Exp: 31 Years
Service in Can Fin – 28 years



Shri M Sundar Raman
Head – Centralized Credit
Processing Centre
Total Exp: 33 Years
Service in Can Fin – 33 Years



Smt Chitra Srinath
Head – Products & Strategy
Total Exp: 33 Years
Service in Can Fin – 33 years











Shri Ratheesh Kumar P
Head – RBIA
Total Exp: 26 Years
Service in Can Fin – 26 years

Systems and Controls

Lead Generation	➔	Through Website, Customer Referral, Direct marketing and DSA channel.
Due Diligence	➔	CKYC-UIDAI linked verification; Bank account verification through PERFIOS; Field verification of residence, employment, property in each proposal; Online PAN verification; Online ITR verification; CERSAI verification.
Legal verification	➔	Through empanelled Advocate, Cross verification through State Govt. Land portal.
Valuation	➔	Through professional Valuers, validation of rates through market linked web sites.
Sanction	➔	Single Window – At branch level for loans upto delegated power of Branch Head. Central CPC/Zonal Office for loans beyond sanctioning powers of branch heads.
Disbursement	➔	Centralized Disbursement post verification of documents

Systems and Controls

Documentation		Pre-filled System Generated documents - ready for Execution.
Storage of Loan Dockets		Centralised Document Storage.
Collection		Through E -NACH, Salary deduction. Option for online Payment.
Monitoring		Data mining for EWS Monthly OTMS reports Cluster Risk Monitoring
Reconciliation		At branches and at Head office for all branches
CRM		Review of all branch loan sanctions by central credit review monitoring team at Head Office
Statutory Payments		Centralized statutory payments like TDS, GST, PT, ESI etc
Vendor Payments		Centralized vendor payment

Digital Transformation

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 digitization 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

Upgrade of LOS and LMS in current platform initiated. To go live in Q2 FY 25

Performance Highlights – Q1FY25

1. Loan Book reached Rs. 35557 Cr (+9% YoY) with a clientele base of 2.62 lakh.
2. NII: Rs. 320 Cr, PBT: Rs. 255 Cr and PAT: Rs. 200 Cr.
3. NIM: 3.57 %, RoAA:2.17%
4. RoE: 17.57%, EPS: Rs. 14.99
5. Cost to Income Ratio: 14.87 %
6. DER: 7.14
7. Gross NPA 0.91% & Net NPA 0.49%.
8. The Salaried and Professional segment constitutes 72% of the outstanding loan book as on Mar 24. Housing forms 89% of the Loan Book including CRE.
9. Average ticket size of incremental housing and non-housing loans is Rs.25 Lakh and Rs.8 Lakh respectively.

Performance Highlights- Q1FY25

* Amt in Crore

Sl. No.	Particulars	Year on Year and Sequential		
		Jun'24 (3m)	Jun'23 (3m)	Mar'24 (3m)
1	New Approvals	1969	2071	2586
2	Disbursements	1853	1966	2314
3	Outstanding Loan Book	35557	32505	34999
4	Net Interest Income	320	285	328
5	Operating Profit	280	248	272
6	ECL Provision	24	14	2
7	Profit Before Tax	255	234	270
8	Profit After Tax	200	183	209
9	Gross NPA	325	205	286
10	Gross NPA Ratio (%)	0.91%	0.63%	0.82%
11	Net NPA*	174	110	147
12	Net NPA Ratio(%)*	0.49%	0.34%	0.42%

* Excluding Management overlay

Key Financial Ratios- Q1FY25

* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED		
		Jun'24	Jun'23	Mar'24
1	Return on Avg Assets (%)	2.17%	2.19%	2.54%
2	Return on Avg Equity (%)	17.57%	19.16%	19.25%
3	Earning Per Share (Rs.)	14.99	13.78	15.70
4	Net Interest Margin (%)	3.57%	3.48%	3.96%
5	Yield on Loan Portfolio (%)	10.12%	9.84%	10.07%
6	Cost of borrowing (%)	7.58%	7.32%	7.40%
7	Spread (%)	2.54%	2.52%	2.67%
8	Avg. Business Per Branch (Rs. Crore)	163	160	161
9	Avg. Business per Employee (Rs. Crore)	33	34	33
10	Cost Income Ratio (%)	14.87%	14.94%	20.70% *
11	DER	7.14	7.81	7.34

* Excluding impact of regrouping of provision for Ambala fraud

Performance Highlights- Q1FY25

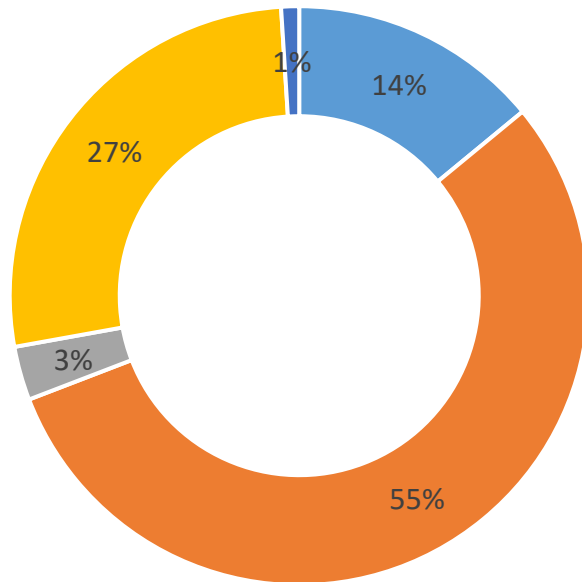
* Amt in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Jun'24 (3m)	Jun'23 (3m)	Growth%
1	New Approvals	1969	2071	-5%
2	Disbursements	1853	1966	-6%
3	Outstanding Loan Book	35557	32505	9%
4	Net Interest Income	320	285	12%
5	Operating Profit	280	248	13%
6	ECL Provision	24	14	
7	Profit Before Tax	255	234	9%
8	Profit After Tax	200	183	9%
9	Gross NPA	325	205	
10	Gross NPA Ratio (%)	0.91%	0.63%	
11	Net NPA	174	110*	
12	Net NPA Ratio (%)	0.49%	0.34%*	

*Excluding Management overlay of Rs.17 crore

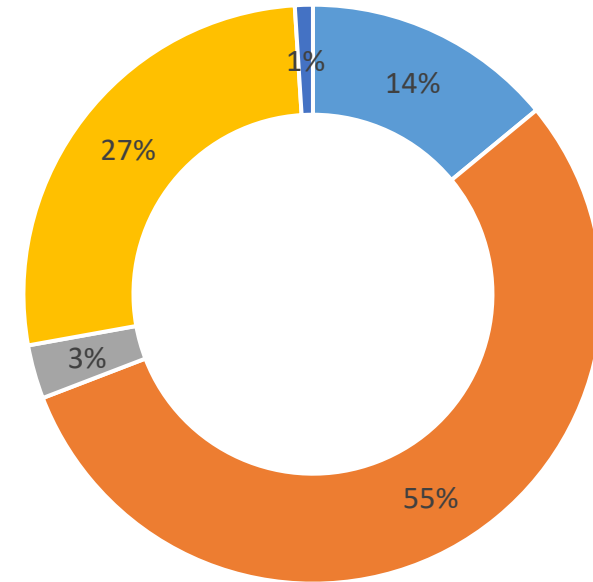
Segment wise AUM

AUM Q1FY 24



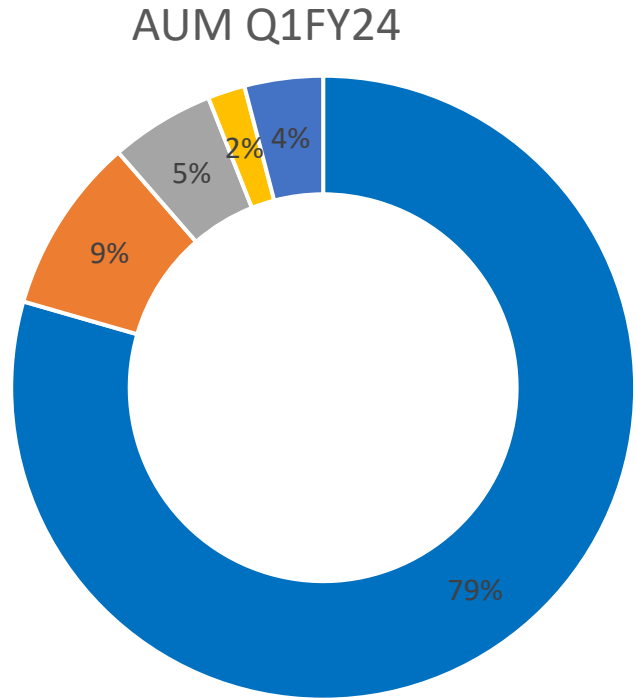
■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

AUM Q1FY 25

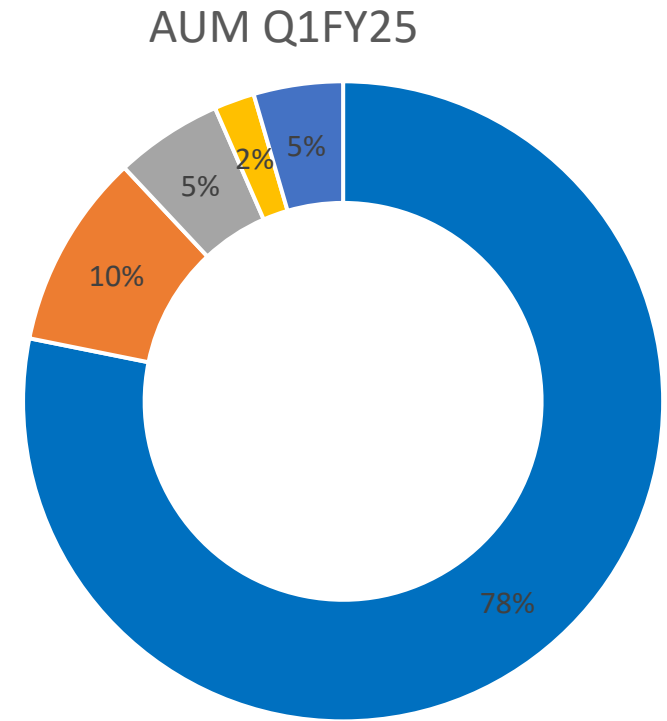


■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

Product wise AUM



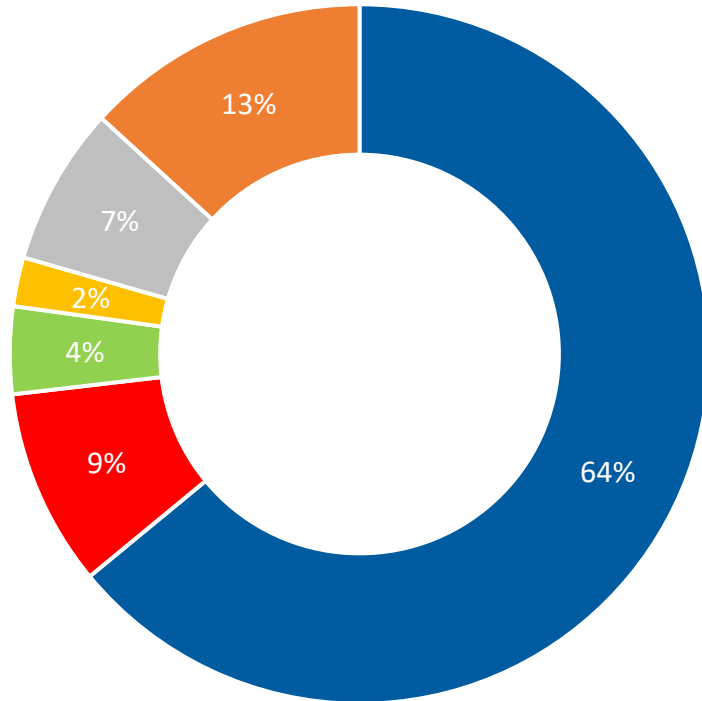
■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others



■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others

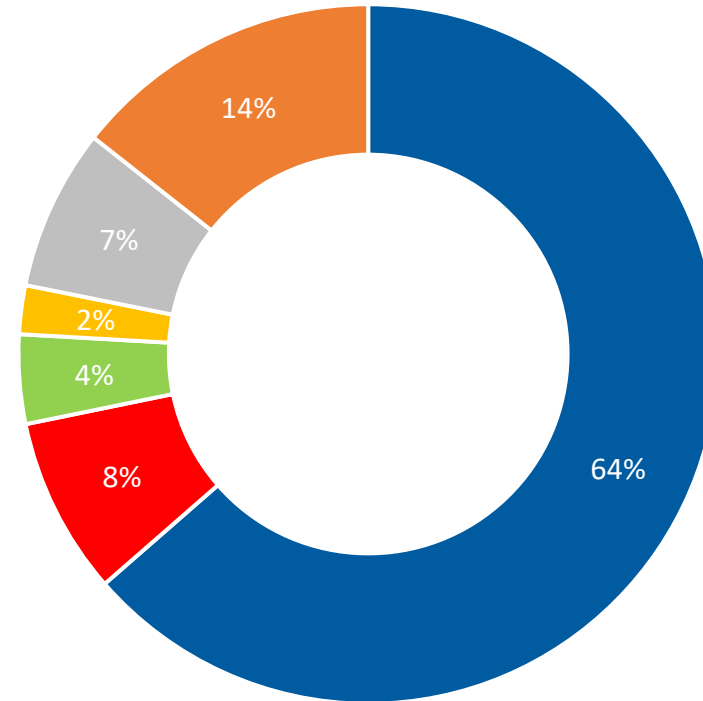
Purpose wise AUM

AUM Q1FY24



■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

AUM Q1FY25

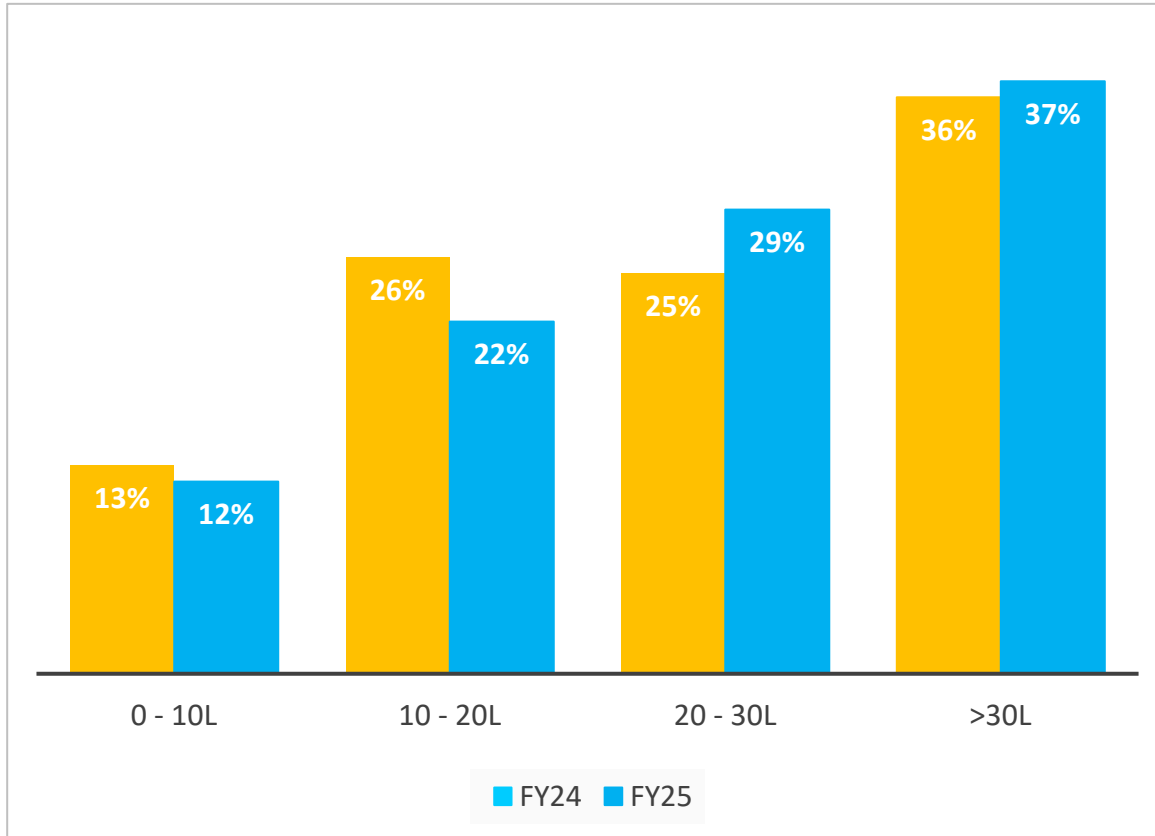


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

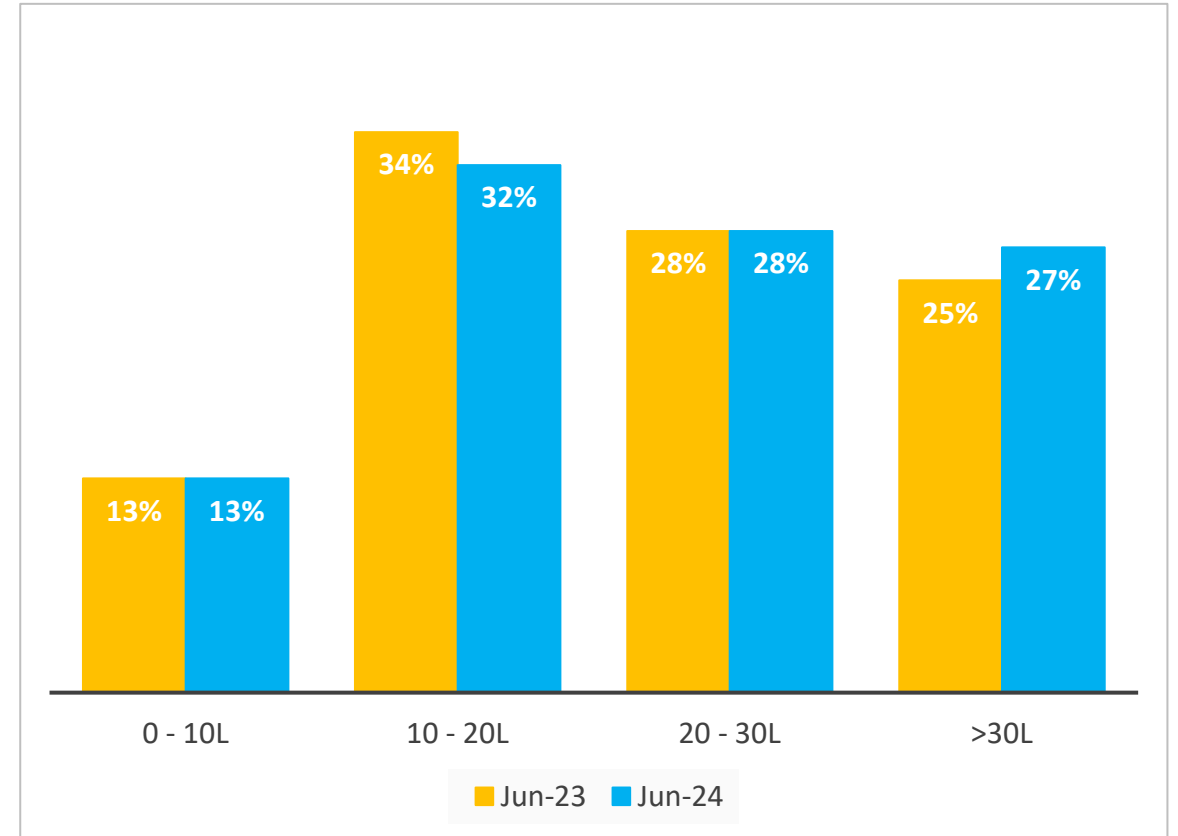
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

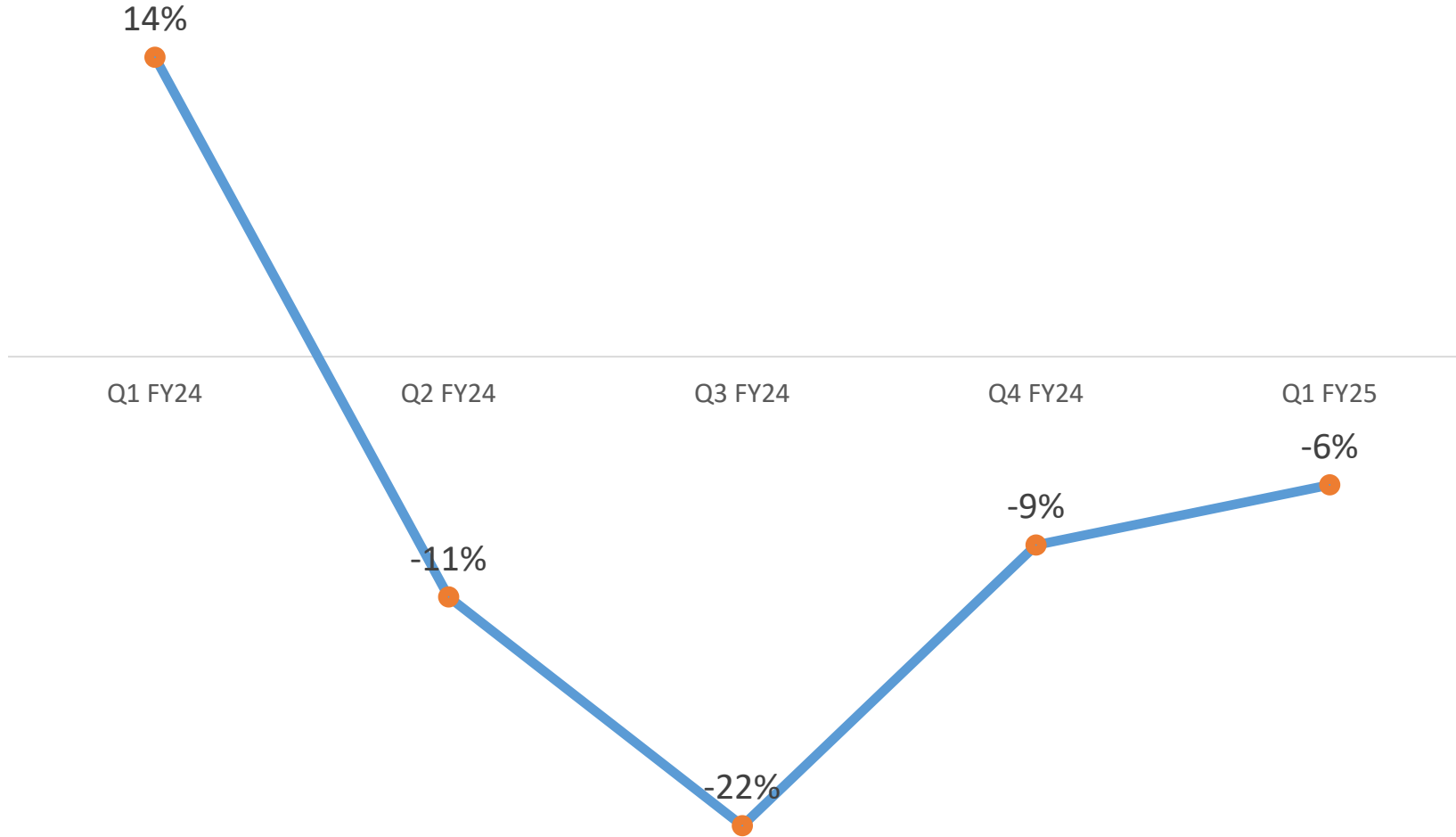
Disbursement in Q1



AUM

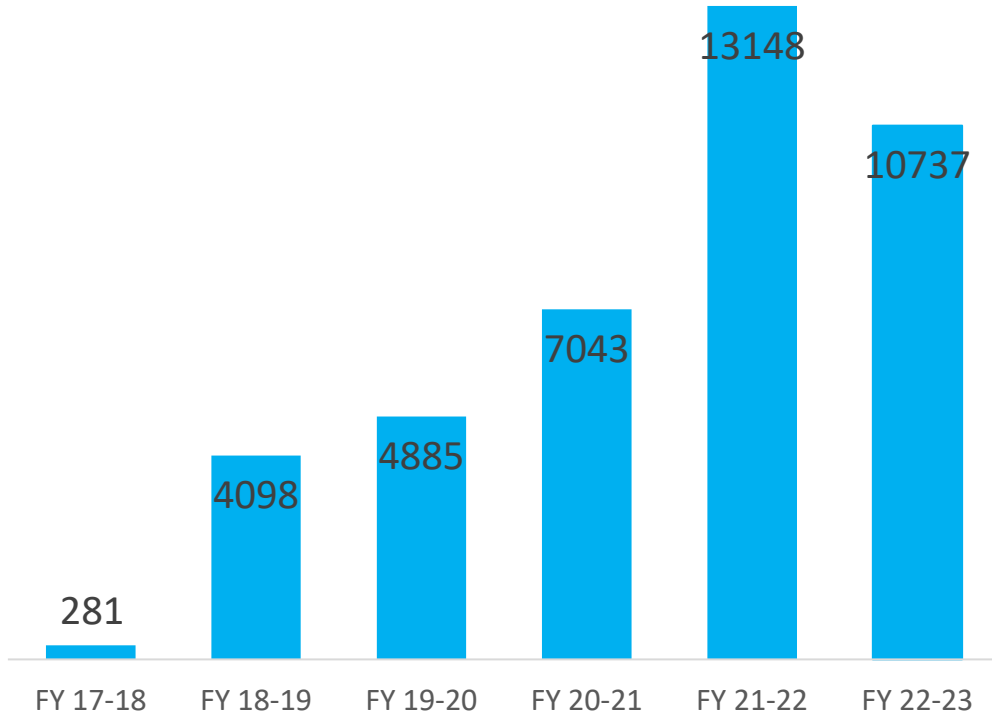


Disbursement Growth Quarter wise

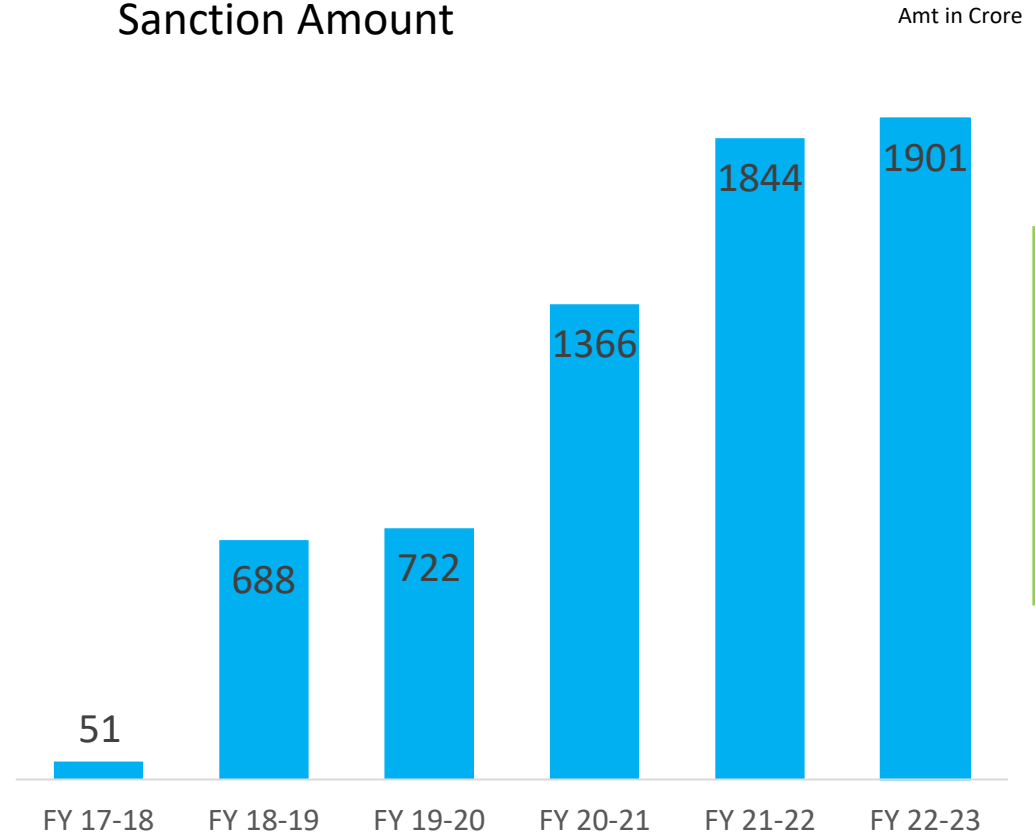


CLSS Subsidy

No. of Accounts



Sanction Amount



Total NHB Refinance of Rs. 3783 Crore under AHF in last 6 years

During the last 6 years, 40192 accounts, with sanction limit of Rs.6572 crore were eligible for CLSS subsidy, against which the Subsidy amount received was Rs.974 crore, with an average of Rs. 2.42 lakhs per account.

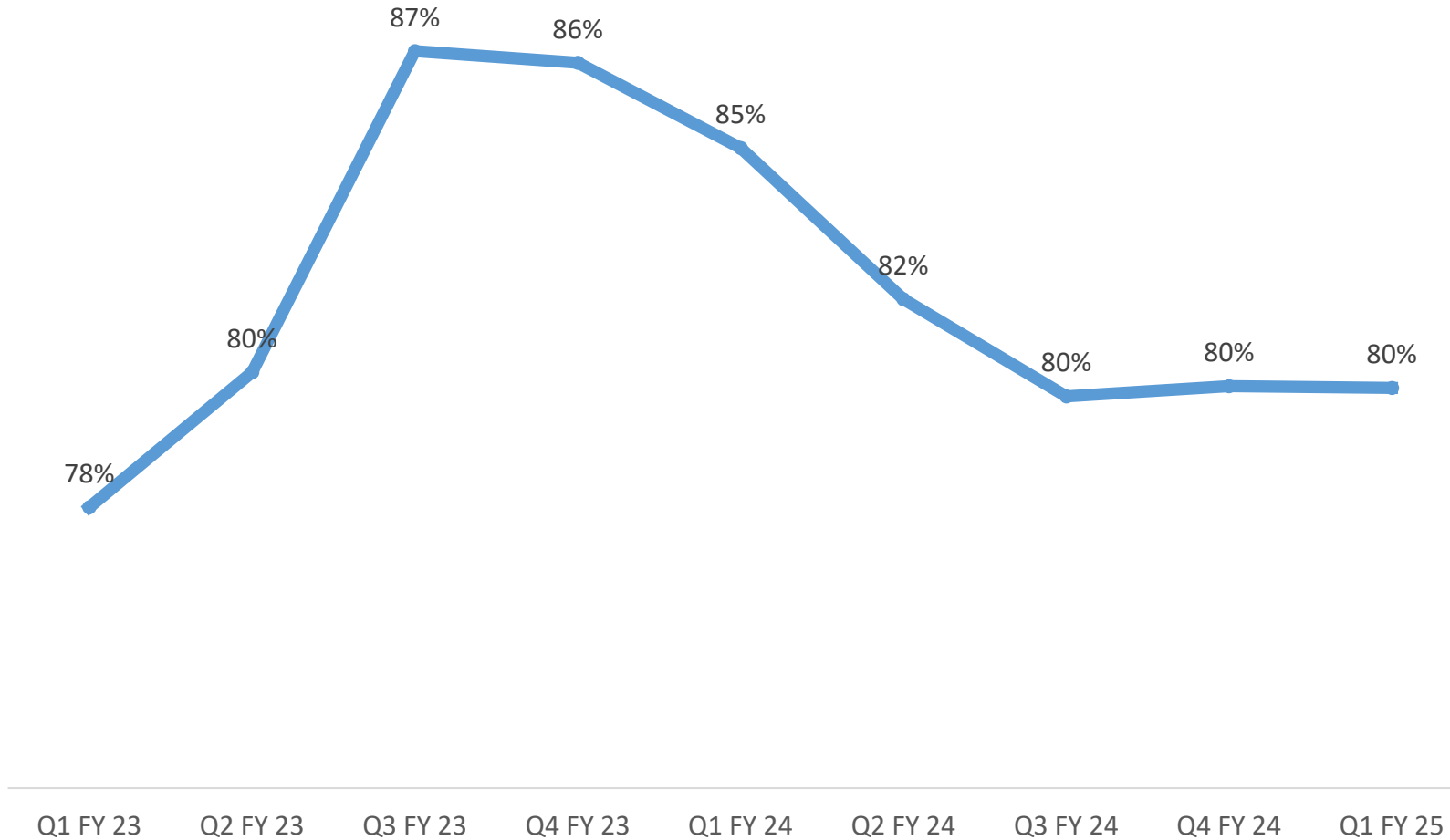
Channel Sourcing Mix

Amt in Crore

	FY23	FY24	Q1FY25
Active DSA's	1463	1184	1310
Total Disbursement (Crores)	8947	8117	1853
Total DSA Sourced			
Amount(Crores)	7302	6669	1479
% share of total business	82%	82%	80%
Share of Top 20 DSA's			
Amount(Crores)	1011	844	247
% share of total business	11%	10%	13%

Diversified Sourcing no concentration

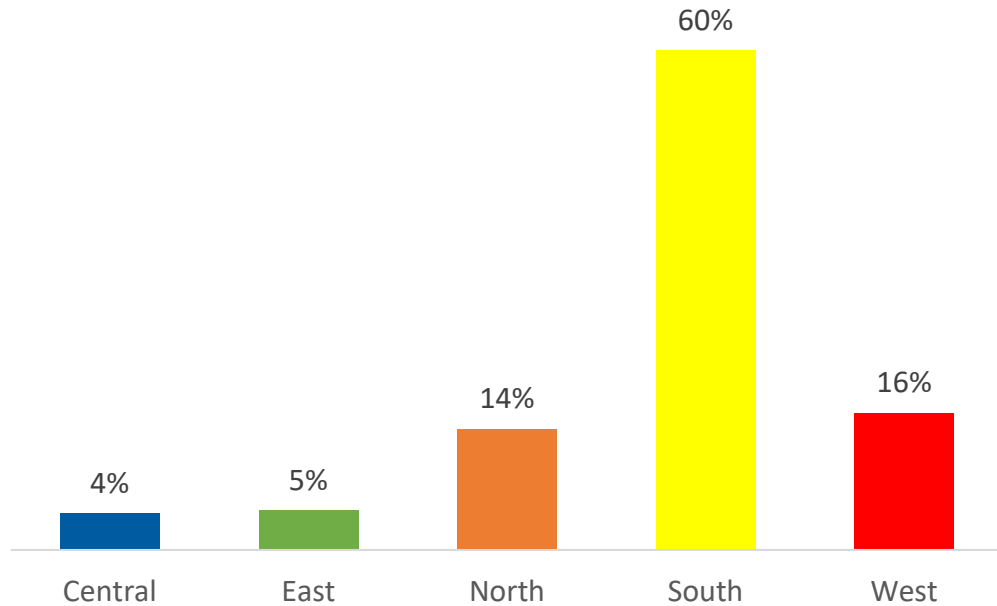
Movement of DSA Sourcing (Incremental Disb.)



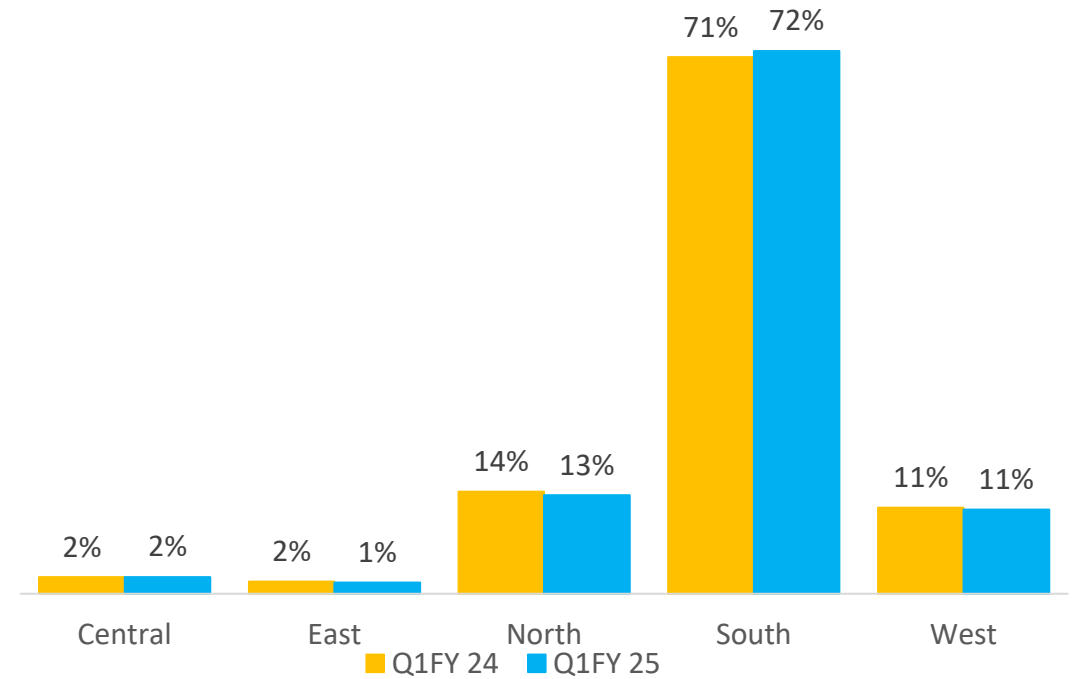
***72% of AUM sourced by DSA**

Geographical Distribution

Branches



Loan Portfolio



Run Off Ratios

* Amt in Crore

	Opening Balance(A)	Disbursement (B)	Amortization+ Prepayment (C)	Closing Balance (D=A+B-C)	Run Off E= C/A
Mar-21	21026	2002	902	22126	4.29%
Q1 FY 22	22126	894	799	22221	3.61%
Q2 FY 22	22221	2208	845	23584	3.89%
Q3 FY 22	23584	2472	965	25091	4.18%
Q4 FY 22	25091	2730	1110	26711	4.50%
Q1 FY 23	26711	1726	899	27538	3.53%
Q2 FY 23	27538	2275	990	28823	3.69%
Q3 FY 23	28823	2408	1116	30115	4.05%
Q4 FY 23	30115	2538	1090	31563	3.68%
Q1 FY 24	31563	1966	1024	32505	3.31%
Q2 FY 24	32505	2019	1165	33359	3.64%
Q3 FY 24	33359	1879	1185	34053	3.61%
Q4 FY 24	34053	2313	1367	34999	4.01%
Q1 FY 25	34999	1853	1295	35557	3.64%

Lending Basket

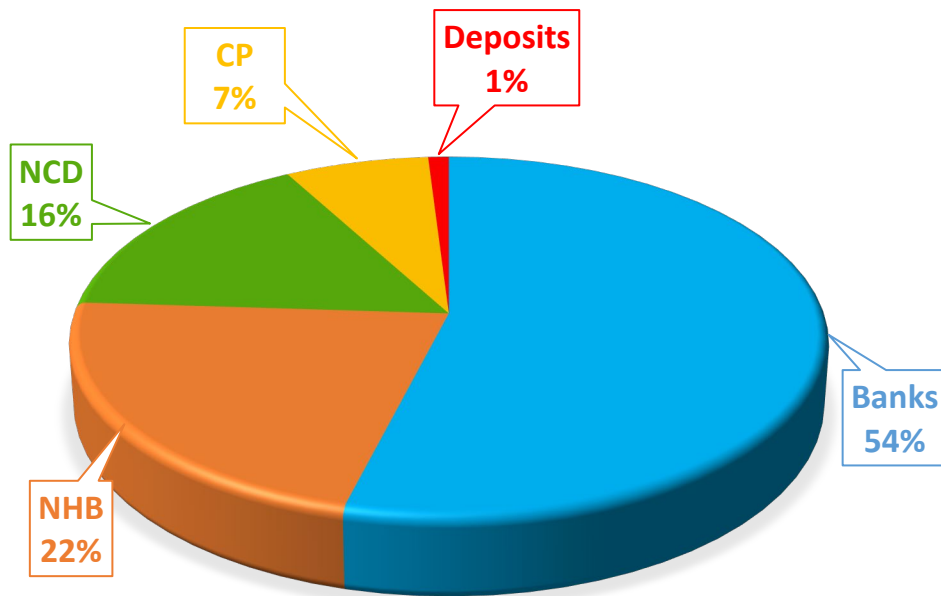
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

* Amt in Crore

Sl. No.	Particulars	Jun - 23	Sep - 23	Dec - 23	Mar - 24	Jun - 24
		O/s Amt	O/s Amt	O/s Amt	O/s Amt	O/s Amt
1	Salaried & Professionals					
	i) Housing Loans	21602	22067	22442	22971	23245
	ii) Top-up Personal Loans	990	1020	1040	1076	1092
	iii) Mortgage Loans/ Flexilap	829	843	852	882	899
	iv) Loans for Sites	182	184	188	202	204
	v) Others	41	41	40	39	37
	Sub Total	23644	24155	24562	25170	25477
	(As a % to total)	73%	72%	72%	72%	72%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	7357	7656	7899	8154	8357
	ii) Top-up Personal Loans	415	437	459	487	507
	iii) Mortgage Loans/Flexi Lap	929	950	967	1017	1047
	iv) Loans for Sites	84	87	93	97	99
	v) Others	55	52	51	50	47
	Sub Total	8840	9182	9469	9806	10057
	(As a % to total)	27%	28%	28%	28%	28%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	21	22	22	24	23
	Grand Total	32505	33359	34053	34999	35557

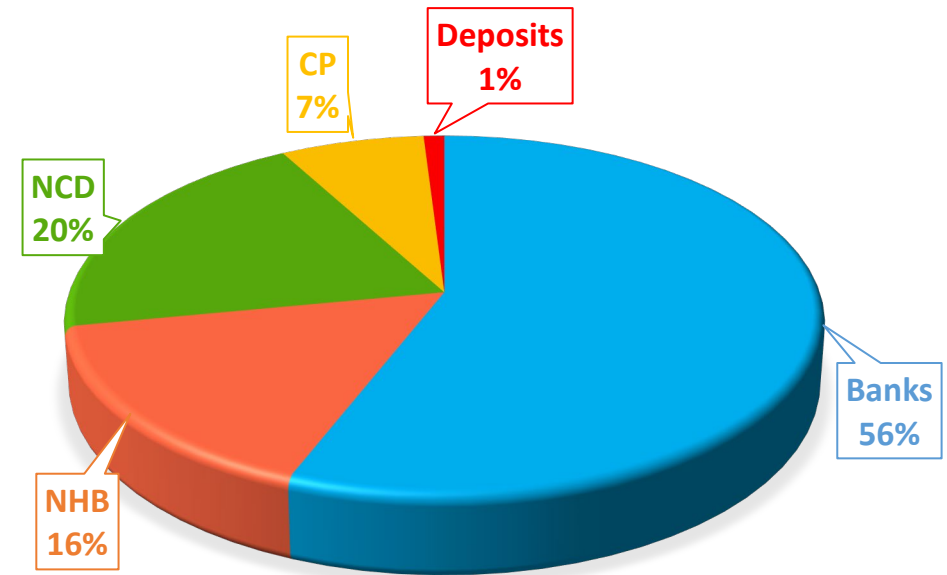
Funding Basket

Funding Mix @ Jun 2023 (as %)



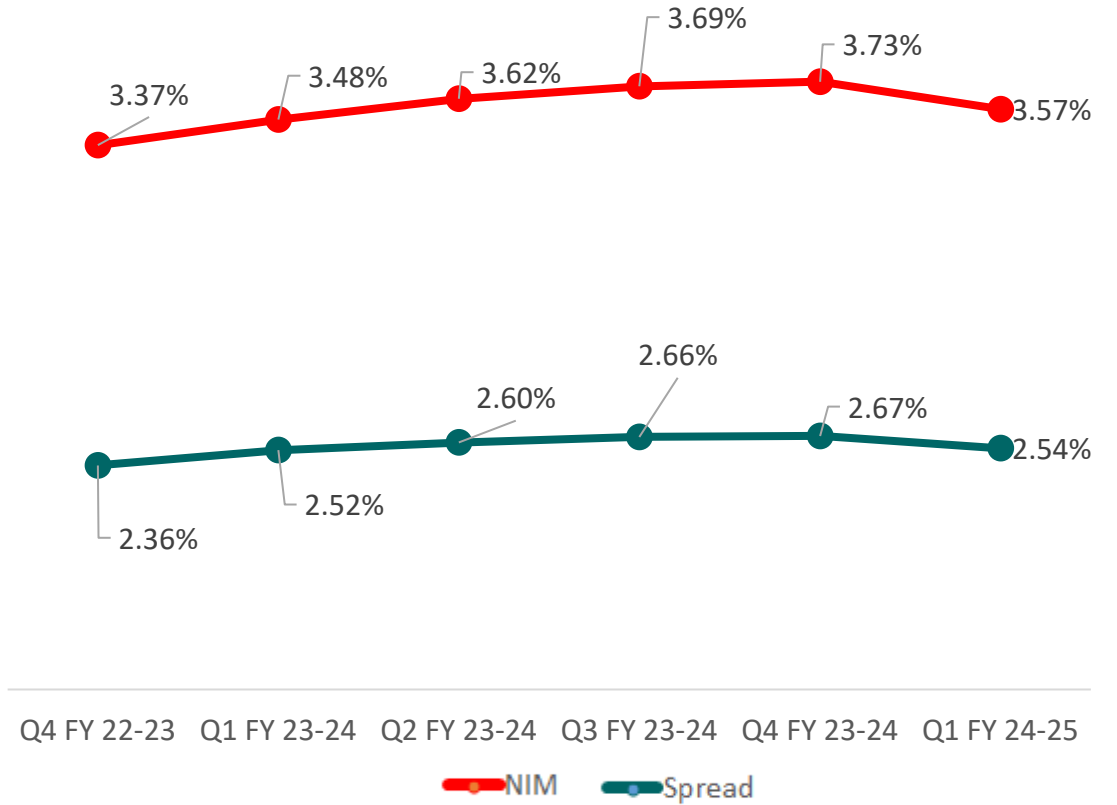
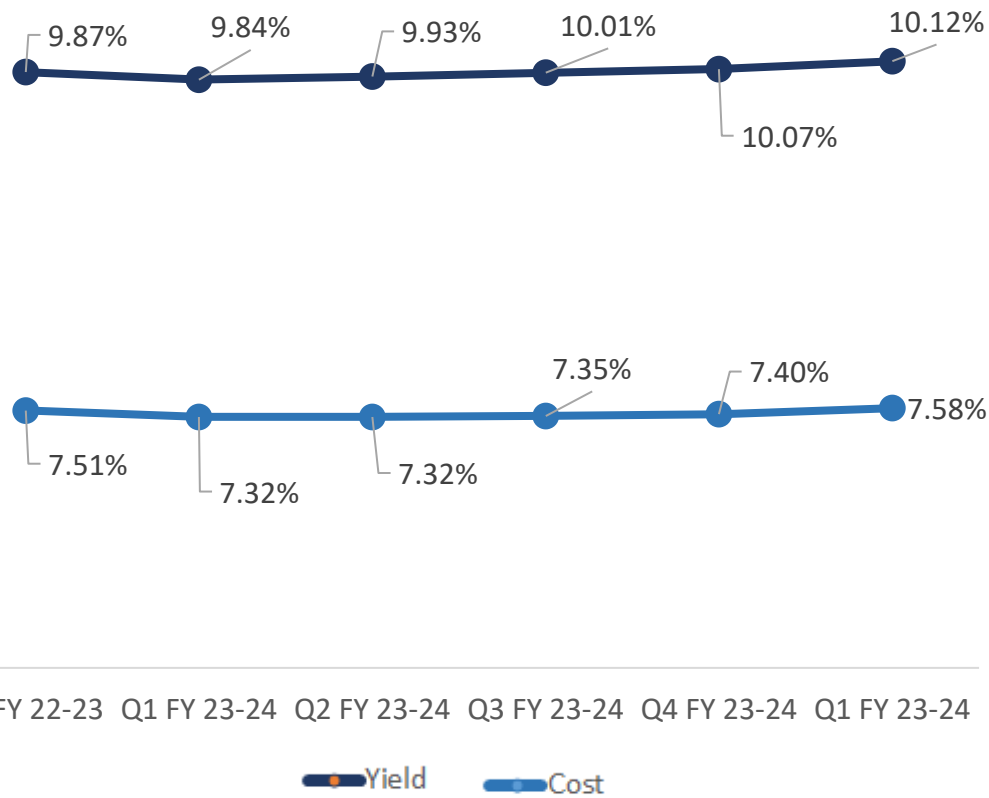
Total Borrowings – Rs. 29912 Crore

Funding Mix @ Jun 2024 (as %)

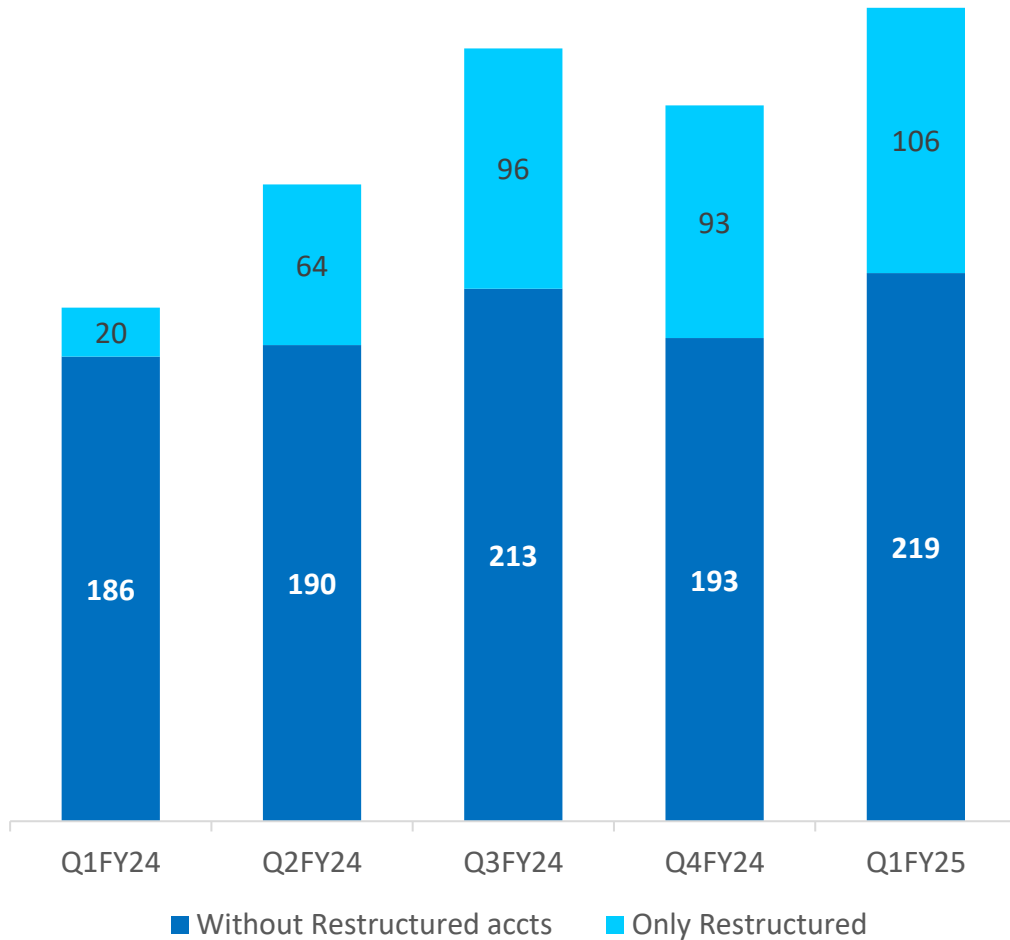


Total Borrowings – Rs. 32428 Crore

Yield, Cost, NIM and Spread(As at the end of each quarter)



NPA and Restructured NPA



* Amt in Crore

Quarter	NPA Amount		NPA%	
	Without Restructured accts	Only Restructured	Without Restructured accts	Only Restructured
Q1FY24	186	20	0.57%	0.06%
Q2FY24	190	64	0.57%	0.19%
Q3FY24	213	96	0.62%	0.28%
Q4FY24	193	93	0.55%	0.26%
Q1FY25	219	106	0.61%	0.29%

Total Provisions held

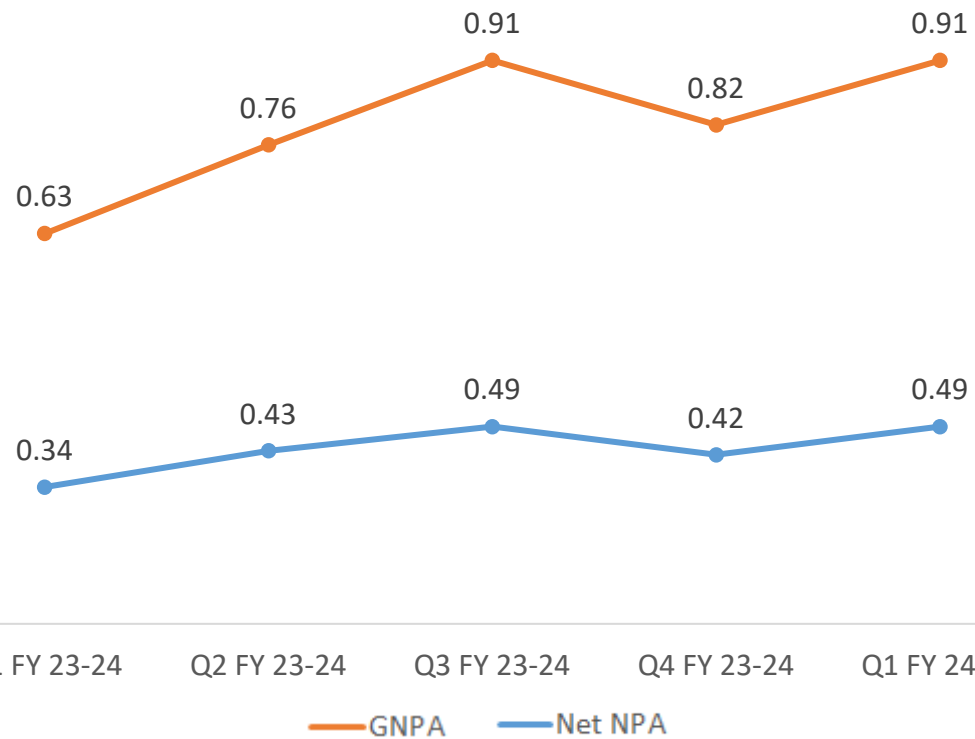
* Amt in Crore

Asset Classification	ECL Stages	Balance as on 30 Jun 2024	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	31883		
SMA 0	1	1560	137.20	172.49
SMA 1	2	916		
SMA 2	2	873		
NPA	3	325	148.90	151.48
Total Portfolio		35557	286.10	323.97
Undisbursed Loan Commitment		1393		4.47
Management Overlay				34.28
Provision for Restructured accounts				52.31
Total Provision				415.03

The SMA/NPA Classification is based on the due date which falls on the last day of the calendar month

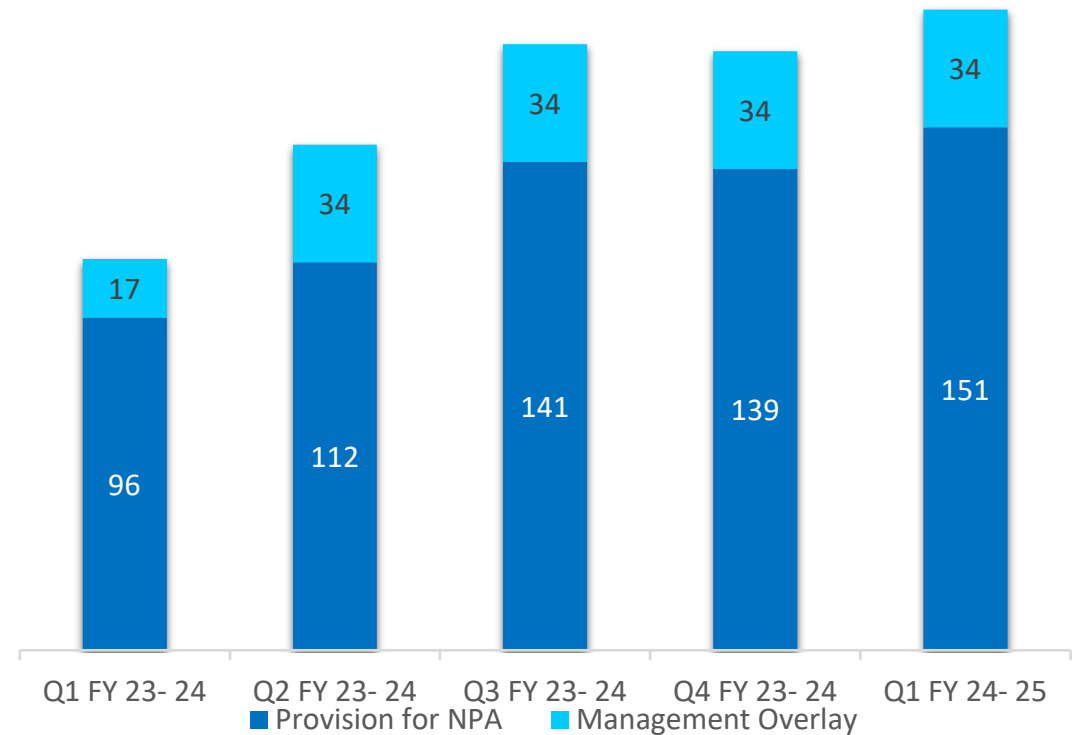
NPA and Provision

Gross NPA & Net NPA (%)



Provision held

* Amt in Crore



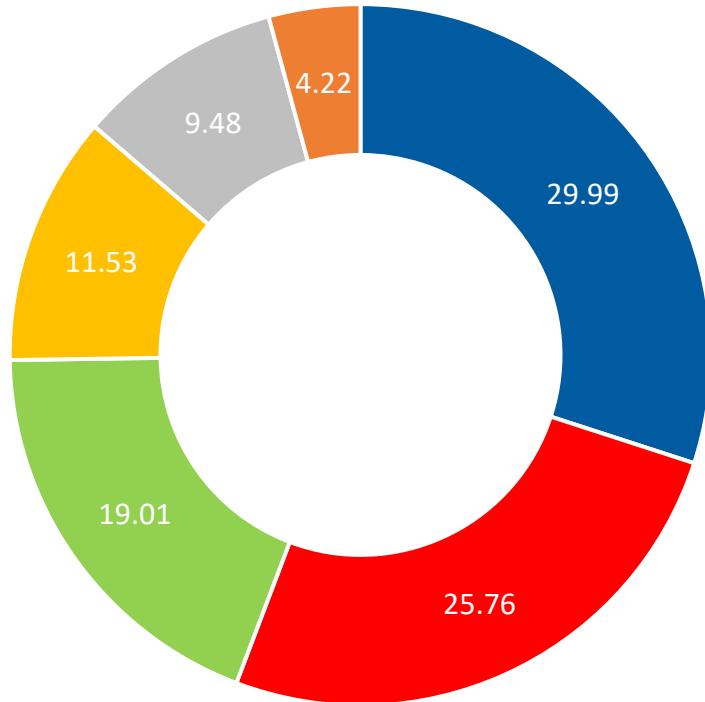
PCR with Management Overlay

* Amt in Crore

	Q1FY24	As % of GNPA	Q1FY25	As % of GNPA
Gross NPA	205		325	
A. ECL Provision (Stage 3)	95.56	47%	151.47	47%
B. Management Overlay	17.00		34.28	
Total Provision available (A+B)	112.56	55%	185.76	57%
C. Prov for Restructured Pool	67.69		52.31	
Total Provision available (A+B+C)	180.25	88%	238.07	73%
D. Provision for Std Asset and Undisbursed loan commitment	142.33		172.49	
Total Provision (A+B+C+D)	322.58		410.56	

Note: Provision for restructured pool has reduced on account of closure of restructured loans

Shareholding Pattern



■ Promoter ■ Mutual Funds ■ Individual
■ Foreign Corporate Bodies ■ Bodies Corporate ■ Others

SI No.	Category	shareholding as %
1	Promoter	29.99
2	Mutual Funds	25.76
3	Individual	19.01
4	Foreign Corporate Bodies	11.53
5	Bodies Corporate	9.48
6	Others	4.22
7	Grand Total	100.00

Branch Network

(219 BRANCH OFFICES)

- **Punjab** – Jalandhar
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali, Bikaner
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jobalpur, Pithampur, Sagar, Rewa, Ujjain
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur, Hadapsar
- **Karnataka** – Bengaluru (30 branches), Belgaum, Davanagere, Hubli, Mysore(2), Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Dharwad, Ballari, Haveri, Hoskote, Kalaburagi,
- **Kerala** – Calicut, Kochi(2), Thiruvananthapuram(2), Thrissur, Shoranur, Neyyattinkara
- **Odisha** – Bhubaneshwar (2), Berhampur, Jharsuguda, Cuttack
- **Bihar** – Patna, Darbhanga
- **Tamilnadu** – Hosur, Chennai (9 branches), Madurai, Namakkal, Trichy(2), Coimbatore(2), Salem, Erode, Vellore, Thiruchengode, Dindigul(2), Karur(2), Virudhunagar, Tirunelveli, CBE-P N Palyam, Tirupur(2), Kumbakonam, Thoothkudi, Gobichettipalayam, Thirumangalam, Batlagundu, Theni, Thanjavur, Pollachi, Tenkasi, Karikudi, Mayiladuthurai
- **Goa**
- **Pondicherry (2)**
- **West Bengal** – Durgapur
- **Uttar Pradesh** – Lucknow, Meerut, Noida, Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi, Hapur, Saharanpur, Mathura
- **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, Ananthpur

- **Telangana** – Hyderabad (13 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancherial, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon (2), Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal





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