

CFHRO SE CS LODR 014/2020
January 20, 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
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Dear Sirs,

Sub: Submission of Investor Presentation - Post Q3 FY20 results

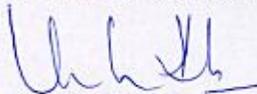
Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q3 FY20 results.

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

The above intimation and document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,



Veena G Kamath
Company Secretary

Encl: As above.



Can Fin Homes Ltd. at a Glance

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

Information to Investors

Q3FY20 ended December 2019



ABOUT US



Legacy

- 32 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
- Dominance in South (71% of business) as at December 2019



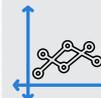
Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (December 2019: 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 160 branches, 21 Affordable Housing Loan Centers & 14 Satellite Offices as on date; spread across 21 States / Union Territories
- Added 139 branches/ Satellite Offices in the last Five years. 7 branches added during the HY



Financials

- Last Five Year Growth /CAGR (Mar.14 ~ Mar.19) :
- Fresh Approvals: 15%, Disbursements: 17% Loan Book: 26%
- Net Interest Income: 32% Operating Profit: 33%, PAT: 31%
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013

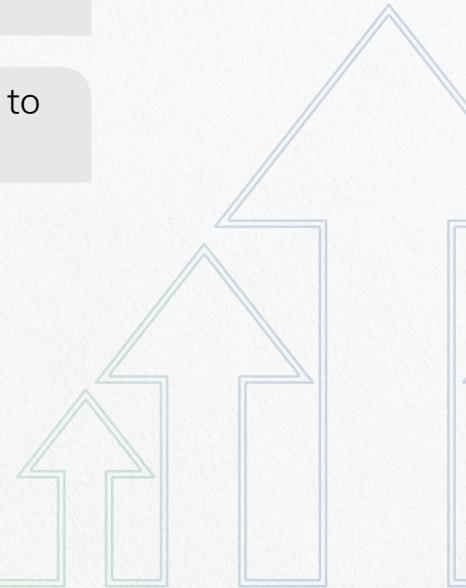


Vision

- To reach the loan book size of Rs.40,000 Crore by March 2022 (CAGR of 26%) with high asset quality, transparent & best ethical practices and prudent risk management practices.

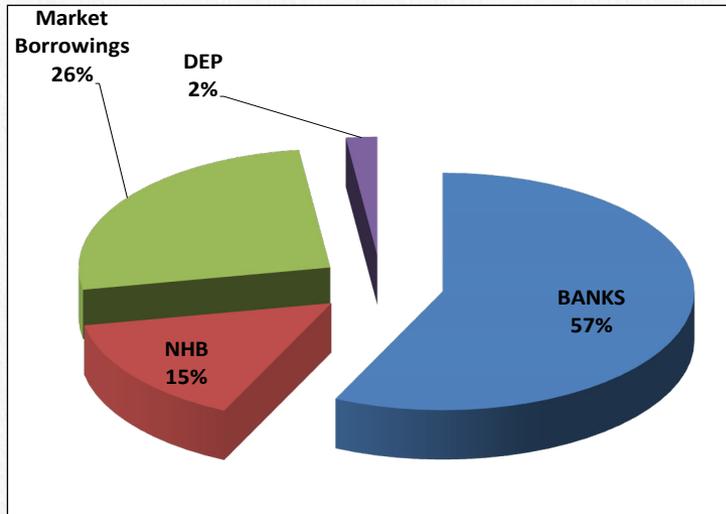
PERFORMANCE HIGHLIGHTS -Q3 FY20

- Loan Book surpassed the Rs.20,000 crore mark with a clientele base of 1.55 lakh
- Y-o-Y Loan Book Growth of 15%
- PAT up by 41% in Q3 FY20 over Q3 FY19.
- NIM: 3.42%, RoAA*: 1.98%, RoE*: 19.74% and EPS: Rs.21.42 * Annualised
- Cost to Income Ratio : 15.55%.
- Gross NPA & Net NPA stood at 0.80% & 0.59%.
- 71% of fresh loan approvals were to Salaried & Professionals while 29% were to SENP segment in Q3

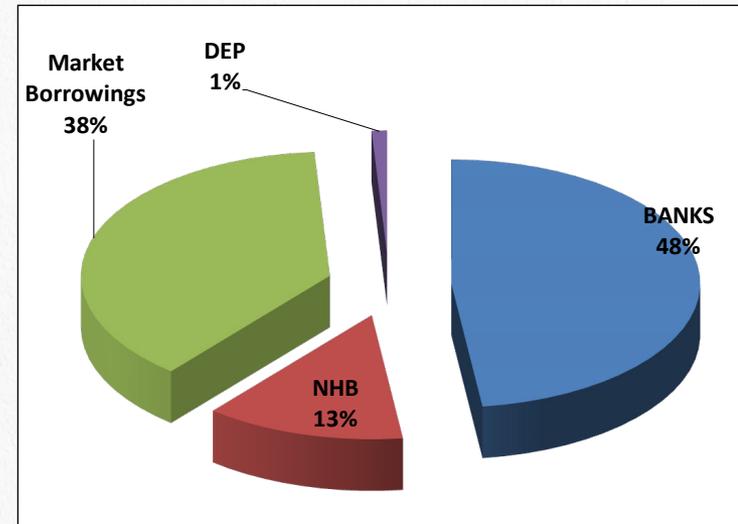


FUNDING BASKET

Funding Mix @ DEC 2019 (as %)



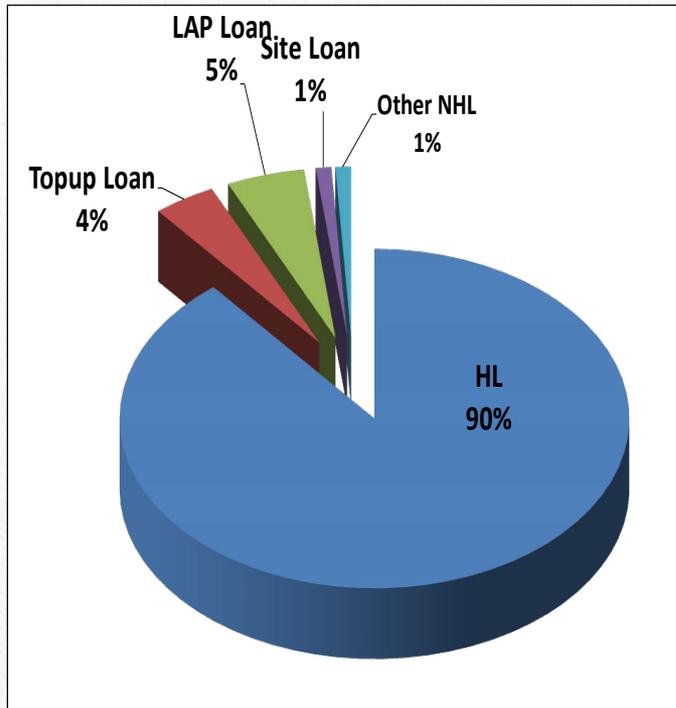
Funding Mix @ DEC 2018 (as %)



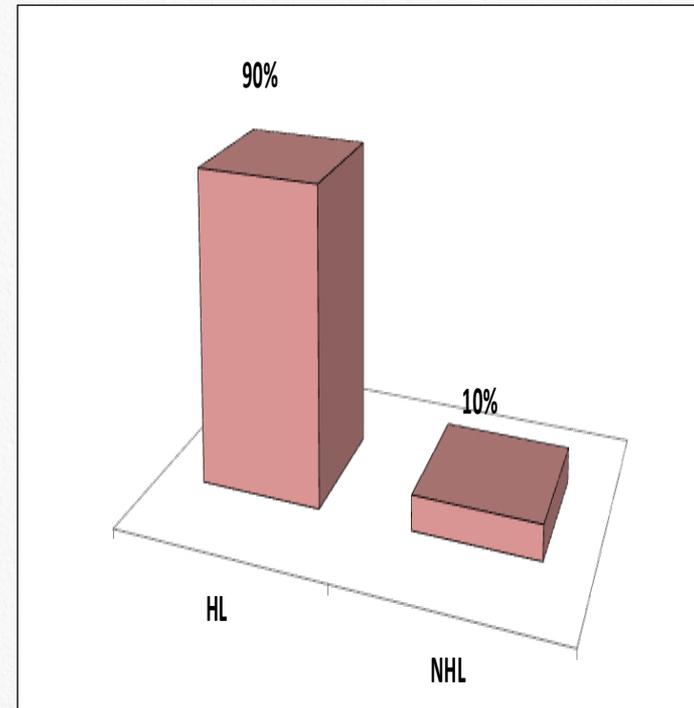
Cost of borrowings contained at 7.88 % (vs 7.90% in Mar 19 & 7.89% in Dec'18,)

PORTFOLIO DETAILS

Portfolio Break-up

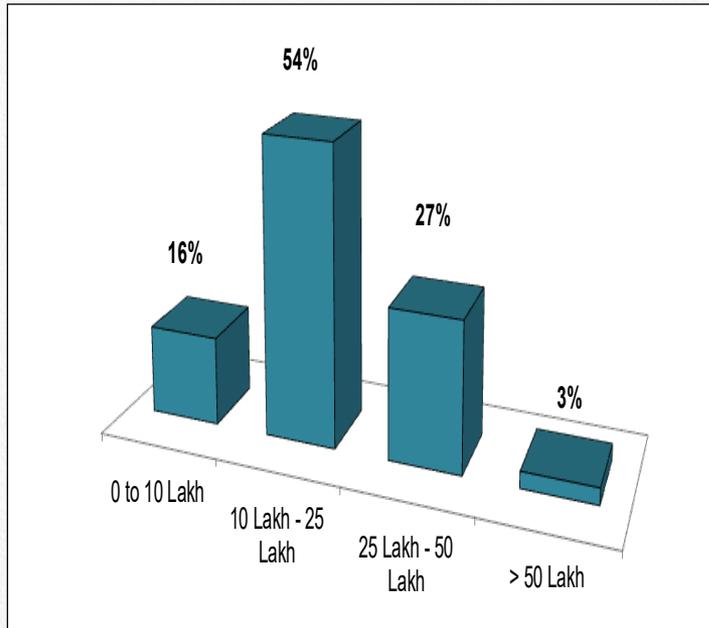


Product category

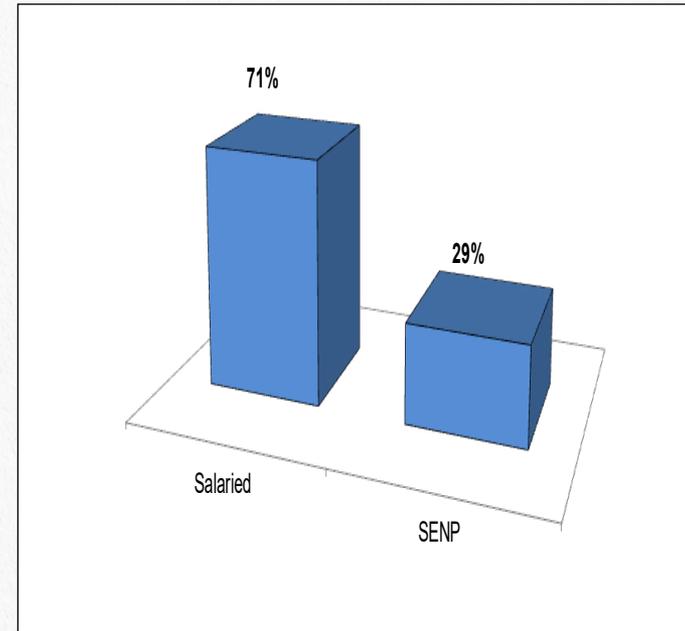


AVERAGE TICKET SIZE AND PROFILE OF CUSTOMER

Average Ticket Size



Customer Category



STRATEGIC INITIATIVES

Branch expansion focus on Tier II/III Growth Centres .. Pan India

Network increased from 41 branches as at Mar'11 .. to 140 at Mar'16 .. to 195 now (181 Br/AHLCs + 14 SOs) of this Non-South network increased from 18 branches at Mar'11 .. to 40 at Mar'16 .. to 76 presently (76 Br/AHLCs +1 SO)

Contribution of Non-South branches to New Business/Approvals increased from 23% for FY16 to 29% for Q3FY20

Share of these branches in Total Loan Book increased from 24% at March 2016 to 28% as at December 2019

Pop Group	No. of Branches			Share in Sanctions		Share in loan book		YoY Gr for FY 20
	Mar.16	New Add	Dec19	Mar 16	Dec 19	Mar.16	Dec 19	Loan Book
Metro	54	12	66	72%	55%	77%	64%	9%
Non Metro	56	59	115	28%	45%	23%	36%	28%

FUTURE OUTLOOK



Branch Expansion Plan for 2019-20:

- 10 New Branches to be opened in growth centres
- Total Network (Branch/AHLC & SOs) to reach 200 by Mar'20
- Focus on Affordable Housing with a proper mix of Non-Housing segments
- Salaried & Professional class would continue to be our niche segments
- Raising of fresh equity upto Rs.1000 Crore through Rights Issue/QIP / Pref Share

Being expressed during Investor/ Analyst Meet, TV Interviews, Press Releases, one-to-one interactions etc.

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.

