

CAN FIN HOMES LTD

MUMBAI STOCK EXCHANGE / 511196 / INE477A01020

Company Profile**Business Summary**

Can Fin Homes Ltd. is a housing finance company. The Company offers housing loan to individuals; housing loan to builders/ developers, and loan against property. Its loan portfolio includes housing loans and non-housing loans. Its housing loan products include individual home loans and various schemes related to the construction or purchasing of properties. Its non-housing loans include mortgage loans, loans against commercial property, site loans, personal loans, flexi-lap and commercial housing loans. The Company accepts deposits from the public, including fixed deposit and cumulative deposit. Under both types, it has general scheme, the senior citizen scheme and trust deposit scheme. Its deposits include Fixed Deposit Scheme for Senior Citizens, Cumulative Deposit Scheme for Senior Citizens, CanFin Trust Fixed Deposit Scheme and CanFin Trust Cumulative Deposit Scheme. It has approximately 170 branches/satellite offices distributed across over 19 States/Union Territories of India.

Number of employees : 792 people.

Financials (INR)

Sales 2020	6 683 M	Sales 2021	7 998 M	P/E ratio 2020	16,2x
EBIT 2020	5 724 M	EBIT 2021	6 835 M	P/E ratio 2021	13,6x
Net income 2020	3 849 M	Net income 2021	4 715 M	Capi. / Sales2020	9,35x
Debt 2020	-	Debt 2021	-	Capi. / Sales2021	7,82x
Yield 2020	0,61%	Yield 2021	0,55%	Capitalization	62 516 M

Sales per Businesses

	2018		2019		Delta
	INR (in Million)	%	INR (in Million)	%	
Housing Finance	15,439	100%	17,270	100%	+11.86%

Sales per Regions

	2018		2019		Delta
	INR (in Million)	%	INR (in Million)	%	
India	15,439	100%	17,270	100%	+11.86%

Equities

	Quantity	Float	
Stock A	133,165,500	61,839,994	46.4%

Upcoming events on CAN FIN HOMES LTD

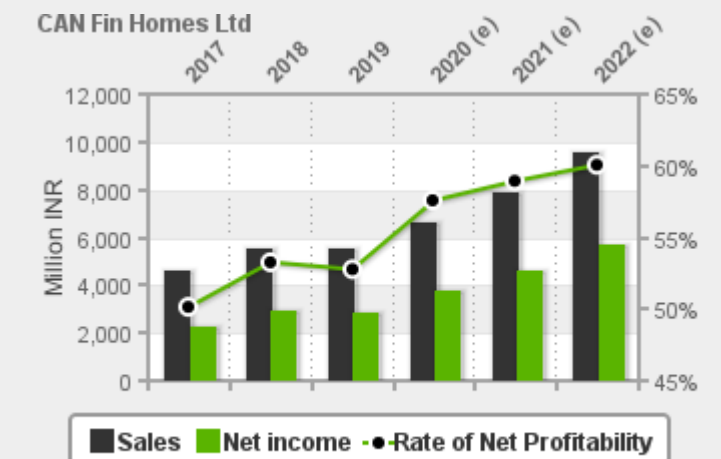
04/22/20	FY 2020 Earnings Release (Projected)
07/28/20	Q1 2021 Earnings Release (Projected)

Past events on CAN FIN HOMES LTD

01/21/20 12:30am	Q3 2020 Earnings Call
01/20/20	Q3 2020 Earnings Release

Sector**Financials**

- ↳ Banking & Investment Services
- ↳ Banking Services
- ↳ Consumer Lending
- ↳ Consumer Lending - NEC

Income Statement Evolution

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Managers

Name	Title
Girish Kousgi	Chief Executive Officer & Managing Director
Bharati Manohar Rao	Independent Non-Executive Chairman
Prashanth Joishy	Chief Financial Officer
Ganesh Naganathan	Independent Non-Executive Director
Shreekanth M. Bhandiwad	Director & Deputy Managing Director
Yeluri Vijayanand	Independent Non-Executive Director
Shankara Narayanan Subramanian	Non-Executive Director
Debashish Mukherjee	Non-Executive Director
Veena G. Kamath	Secretary, Assistant GM & Compliance Officer
M. Shamila	General Manager

Shareholders

Name	Equities	%
Canara Bank	39,930,365	30.0%
Caladium Investment Pte Ltd.	17,904,245	13.4%
Chhattisgarh Investments Ltd.	11,979,411	9.00%
Axis Asset Management Co. Ltd.	2,473,043	1.86%
SBI Funds Management Pvt Ltd.	2,469,081	1.85%
ICICI Prudential Asset Management Co. Ltd.	2,113,648	1.59%
UTI Asset Management Co. Ltd. (Investment Management)	1,659,574	1.25%
Motilal Oswal Asset Management Co. Ltd.	1,633,010	1.23%
Apax Guernsey Managers Ltd.	1,532,000	1.15%
Sarda Energy & Minerals Limited	1,500,000	1.13%

Company contact info

No. 29/1, Sir M. N. Krishna Rao Road
Near Lalbagh West Gate
1st floor, Basavanagudi
Bangalore, Karnataka 560004

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Fax : +91.80.26565746
Internet : <http://www.canfinhomes.com>

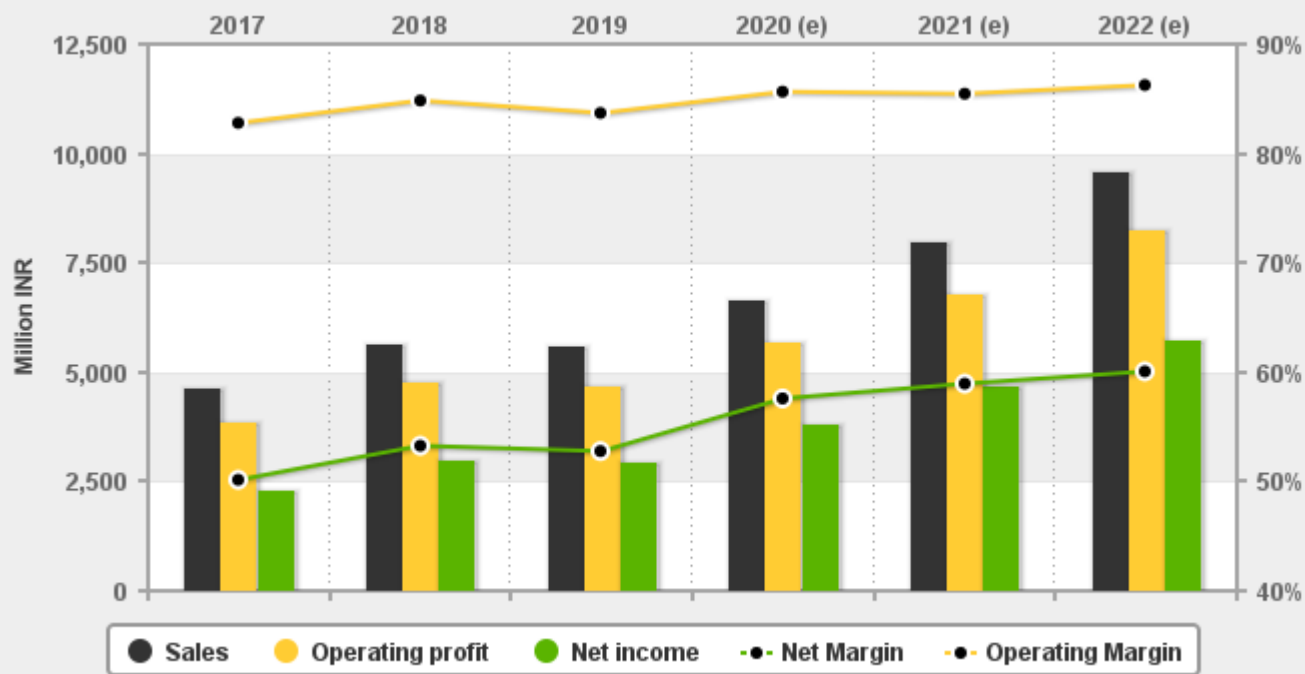
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Financials and Forecast

Income Statement Evolution : Past and Forecast

CAN Fin Homes Ltd



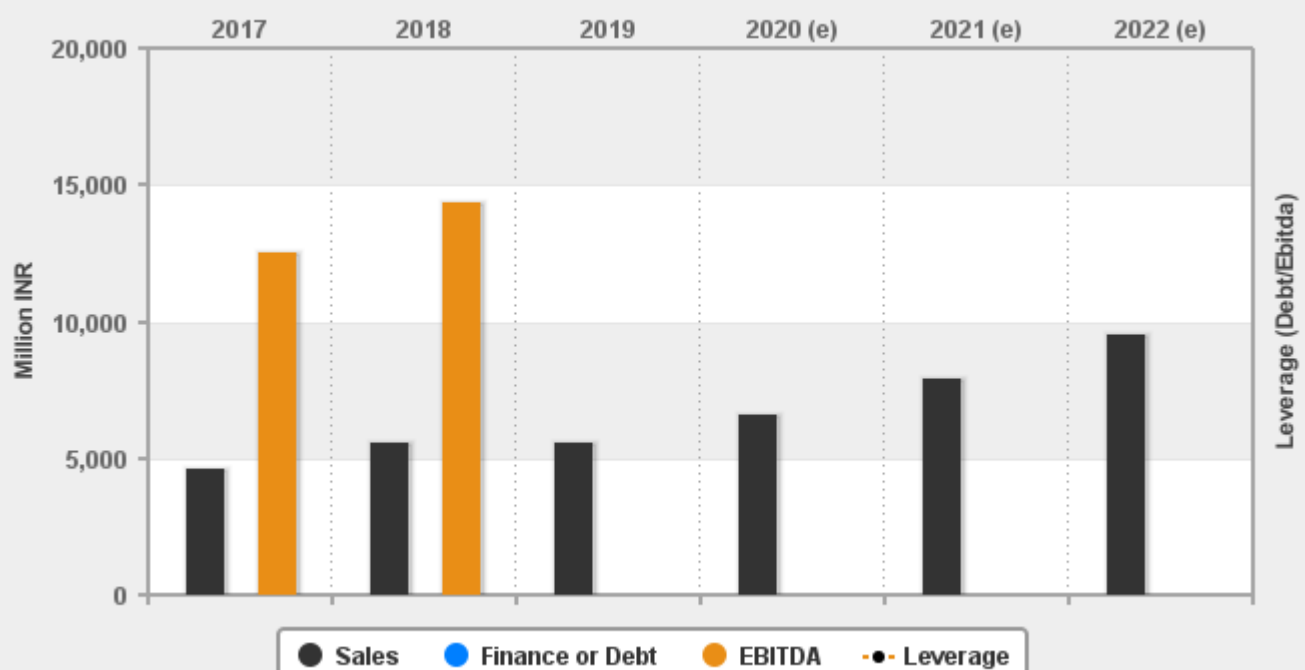
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Annual Income Statement Data : Past and Forecast

Fiscal Period	Actuals in M INR			Estimates in M INR		
	2017	2018	2019	2020 (e)	2021 (e)	2022 (e)
Sales	4 691	5 660	5 622	6 683	7 998	9 633
EBITDA	12 579	14 416	-	-	-	-
Operating profit (EBIT)	3 884	4 802	4 706	5 724	6 835	8 309
Pre-Tax Profit (EBT)	3 702	4 577	4 695	5 449	6 441	7 918
Net income	2 353	3 015	2 967	3 849	4 715	5 786
P/E ratio	-	-	-	16,2x	13,6x	11,2x
EPS (INR)	17,7	22,7	22,3	29,0	34,5	42,0
Dividend per Share (INR)	2,00	2,00	2,00	2,85	2,60	2,77
Yield	-	-	-	0,61%	0,55%	0,59%
Reference price (INR)	-	-	-	469,500	469,500	469,500
Announcement Date	04/25/2017 08:45am	04/30/2018 03:53am	04/30/2019 03:15pm	-	-	-

Finances - Leverage : Past and Forecast

CAN Fin Homes Ltd



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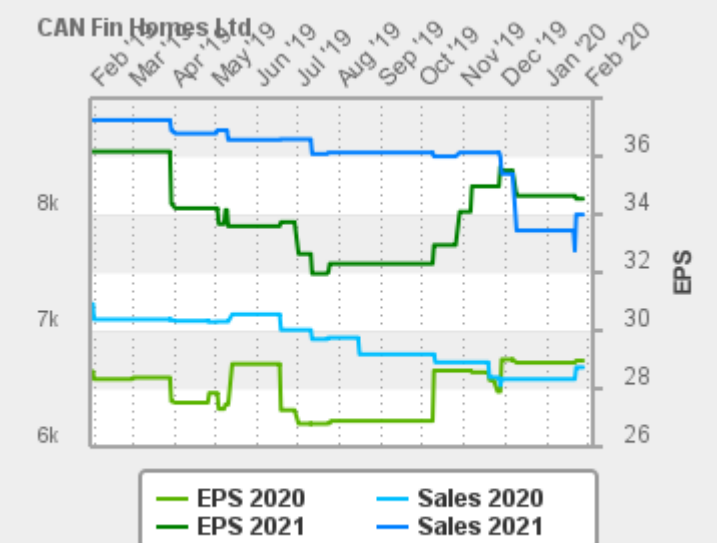
Financial Ratios

Size	2020e	2021e
Capitalization	62 516 M INR	-
Valuation		
P/E ratio (Price / EPS)	16,2x	13,6x
Capitalization / Revenue	9,35x	7,82x
Yield (DPS / Price)	0,61%	0,55%
Price to book (Price / BVPS)	2,93x	2,34x
Profitability		
Operating Margin (EBIT / Sales)	85,6%	85,5%
Operating Leverage (Delta EBIT / Delta Sales)	1,15x	0,99x
Net Margin (Net Profit / Revenue)	57,6%	58,9%
ROA (Net Profit / Asset)	1,96%	1,98%
ROE (Net Profit / Equities)	19,7%	19,1%
Rate of Dividend	9,84%	7,53%

Balance Sheet Analysis

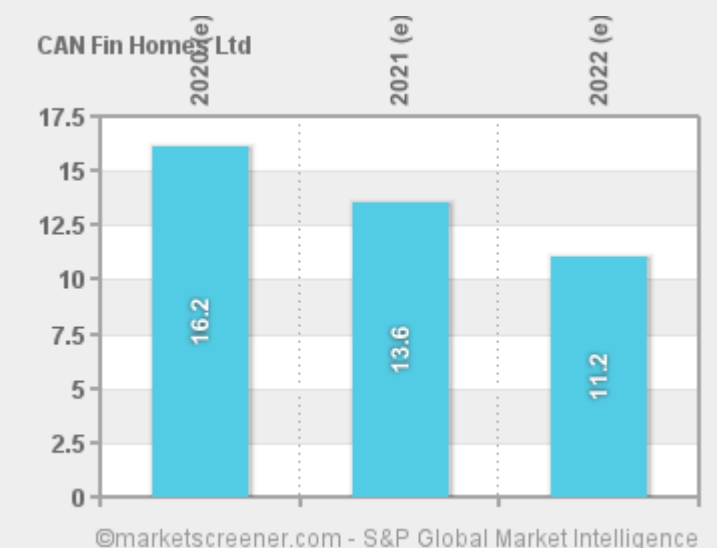
	2020e	2021e
CAPEX / Sales	0	0
Cash Flow / Sales	-	-
Capital Intensity (Assets / Sales)	29,4x	29,7x
Financial Leverage (Net Debt / EBITDA)	-	-

Revenue Revisions & EPS Revisions



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Price Earning Ratio



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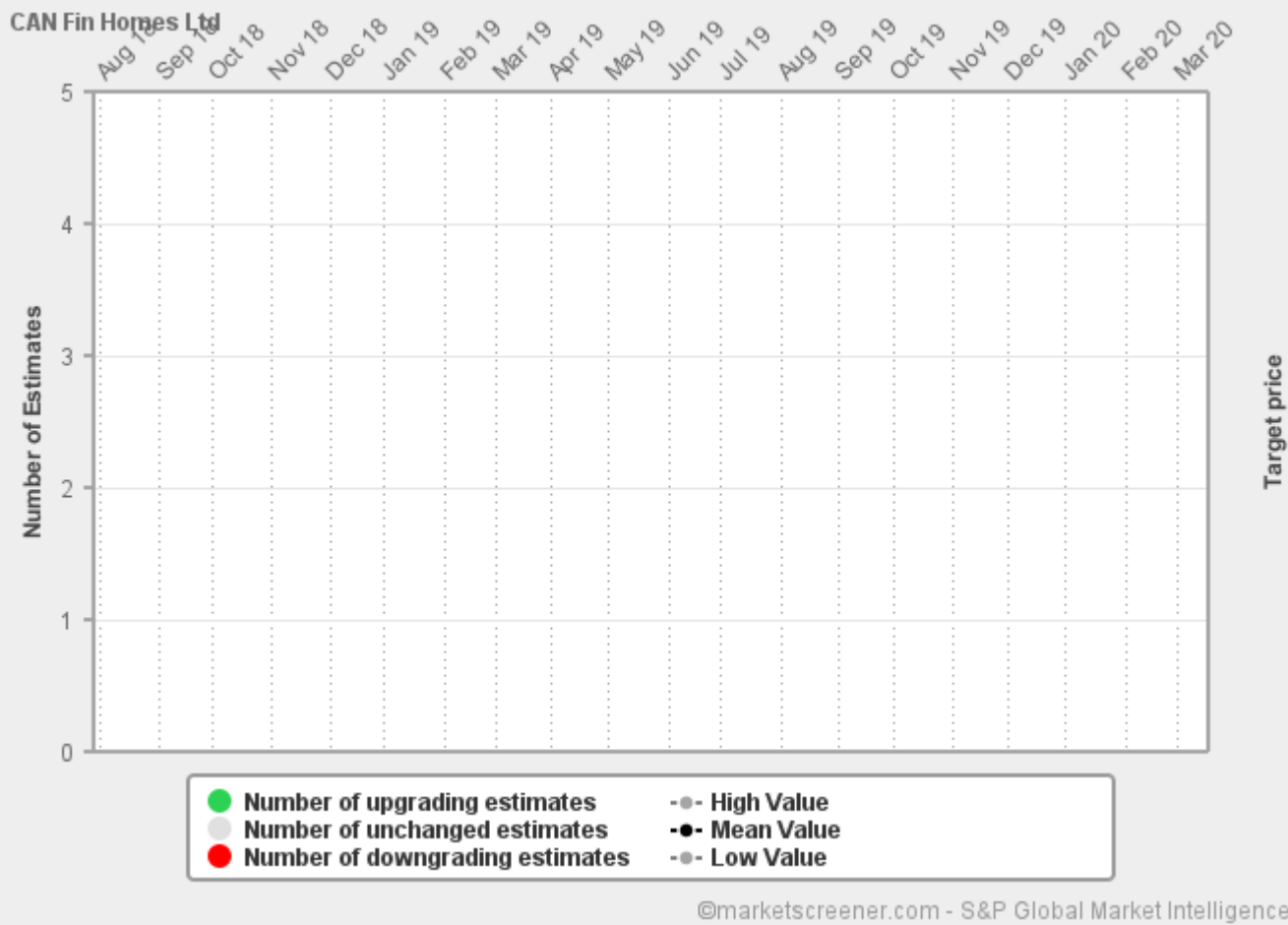
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Analysts' Consensus

Evolution of the average Target Price

CAN Fin Homes Ltd :

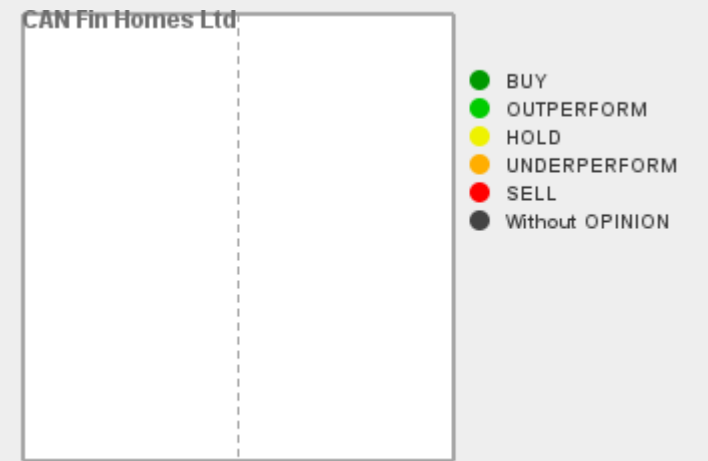
Target Price consensus revisions : last 18 months



Consensus

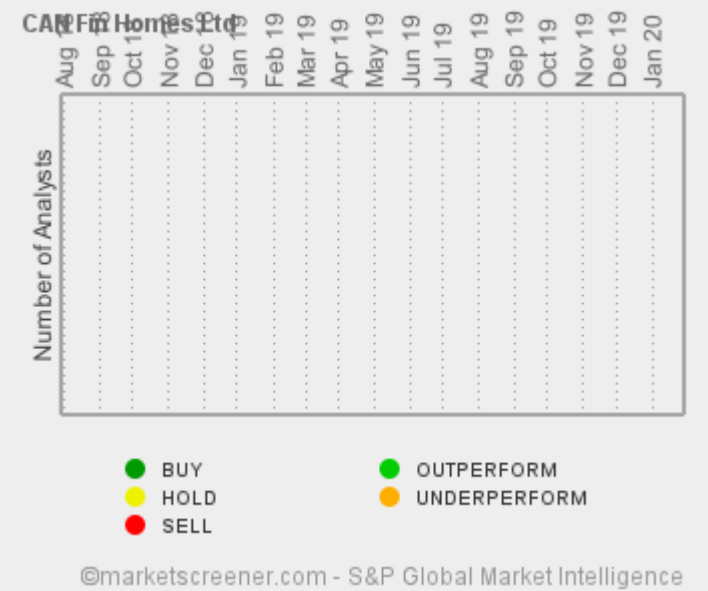
Mean consensus	-
Number of Analysts	-
Average target price	-
Last Close Price	469,50
Spread / Highest target	-
Spread / Average Target	-
Spread / Lowest Target	-

Consensus detail

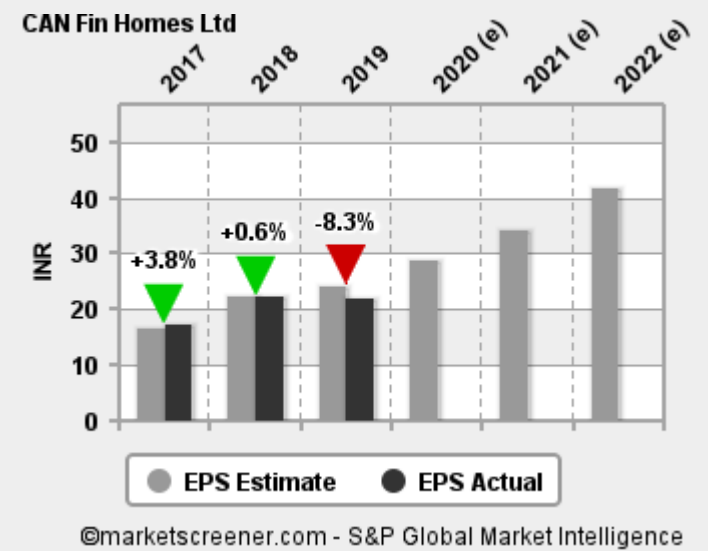


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Consensus revision (last 18 months)



EPS - Rate of surprise

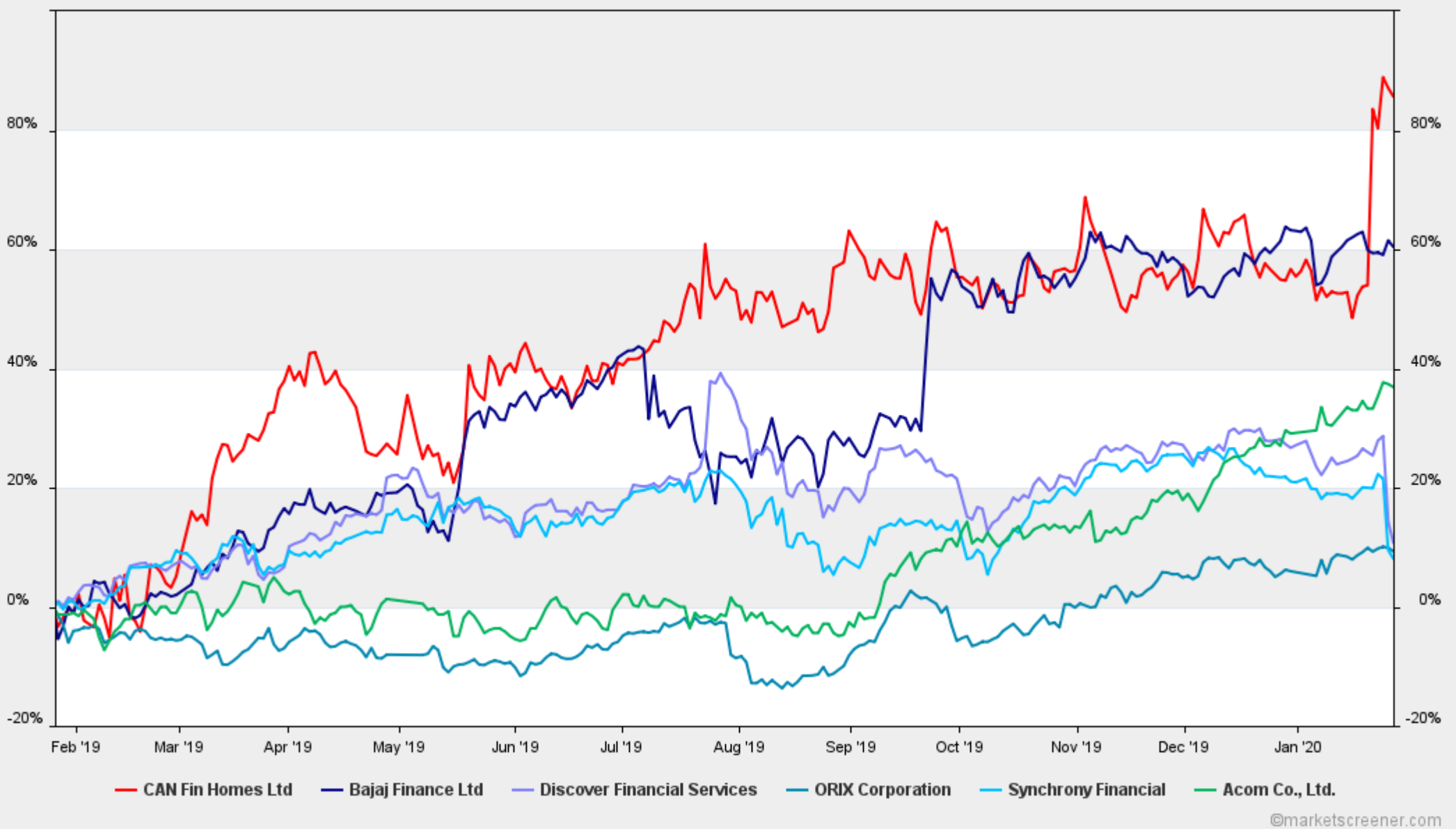


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Sector and Competitors

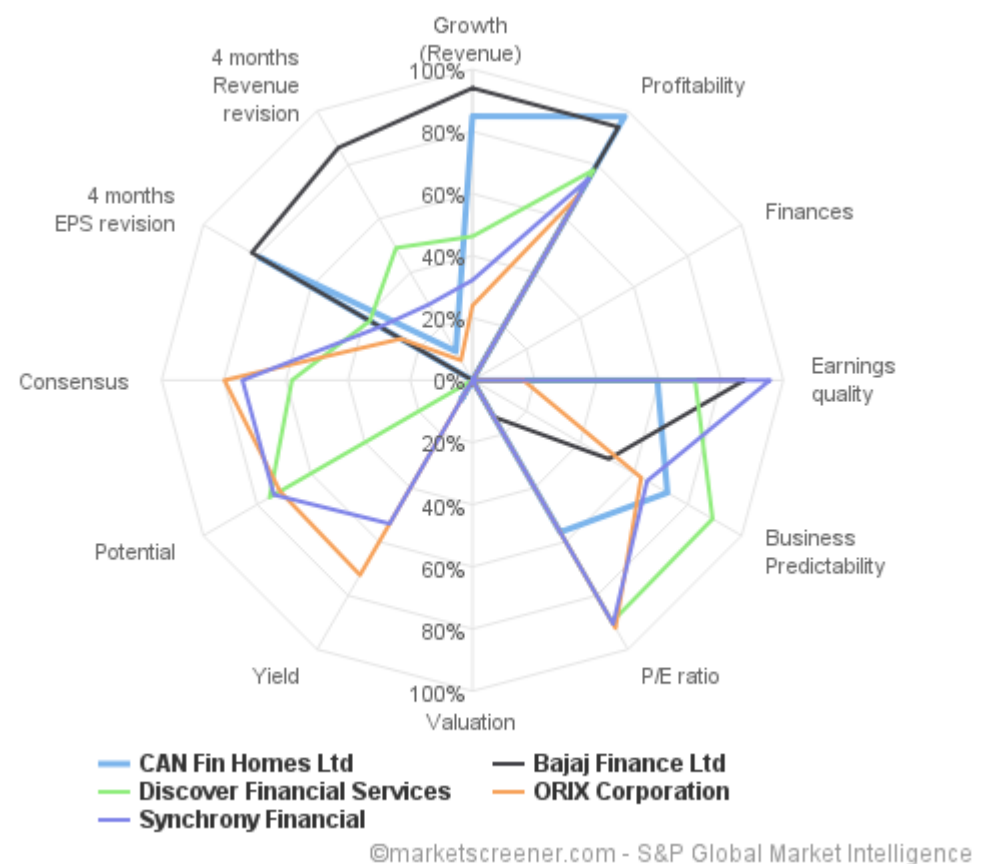
Chart Sector



Subsector Consumer Lending - NEC

	1st jan.	Capitalization (M\$)	Investor Rating
CAN FIN HOMES LTD	18.43%	875	★★★★★☆☆
BAJAJ FINANCE LTD	-1.71%	34 947	★★★★★☆☆
DISCOVER FINANCIAL SERVICES	-12.86%	22 912	★★★★★☆☆
ORIX CORPORATION	3.84%	21 824	★★★★★☆☆
SYNCHRONY FINANCIAL	-10.58%	19 832	★★★★★☆☆
ACOM CO., LTD.	7.11%	7 579	★★★★★☆☆
ONEMAIN HOLDINGS, INC.	-2.14%	5 614	★★★★★☆☆
MUTHOOT FINANCE LIMITED	-1.35%	4 215	-
LENDINGTREE, INC.	0.62%	3 969	★★★★★☆☆
FIRSTCASH, INC.	7.09%	3 679	★★★★★☆☆
SAMSUNG CARD CO LTD	---%	3 477	★★★★★☆☆
SHRIRAM TRANSPORT FINANCE C..	-5.59%	3 435	★★★★★☆☆
SRISAWAD CORPORATION PCL	---%	3 189	★★★★★☆☆
NAVIENT CORPORATION	7.97%	3 176	★★★★★☆☆
MAHINDRA & MAHINDRA FINANCI..	9.32%	3 033	★★★★★☆☆
ZENKOKU HOSHO CO.,LTD.	2.51%	2 972	★★★★★☆☆
KRUNGTHAI CARD PCL	---%	2 835	★★★★★☆☆
CREDIT SAISON CO., LTD.	-0.75%	2 665	★★★★★☆☆
SUNDARAM FINANCE LIMITED	0.05%	2 537	★★★★★☆☆
MANAPPURAM FINANCE LTD	4.11%	2 186	★★★★★☆☆
INDIABULLS HOUSING FINANCE ..	3.29%	1 933	★★★★★☆☆

Ratings



Best Growth (Revenue) : Bajaj Finance Ltd
Best Profitability : ZENKOKU HOSHO Co.,Ltd.
Best Situation Fi. :
Best EPS revision 4m. : Navient Corporation
Best Valuation : Srisawad Corporation PC
Best Investor Rating : Bajaj Finance Ltd

Worst Growth (Revenue) : Muthoot Finance Limited
Worst Profitability : LendingTree, Inc.
Worst Situation Fi. : Bajaj Finance Ltd
Worst EPS revision 4m. : LendingTree, Inc.
Worst Valuation : Bajaj Finance Ltd
Worst Investor Rating : Muthoot Finance Limited

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Technical Analysis

Daily chart



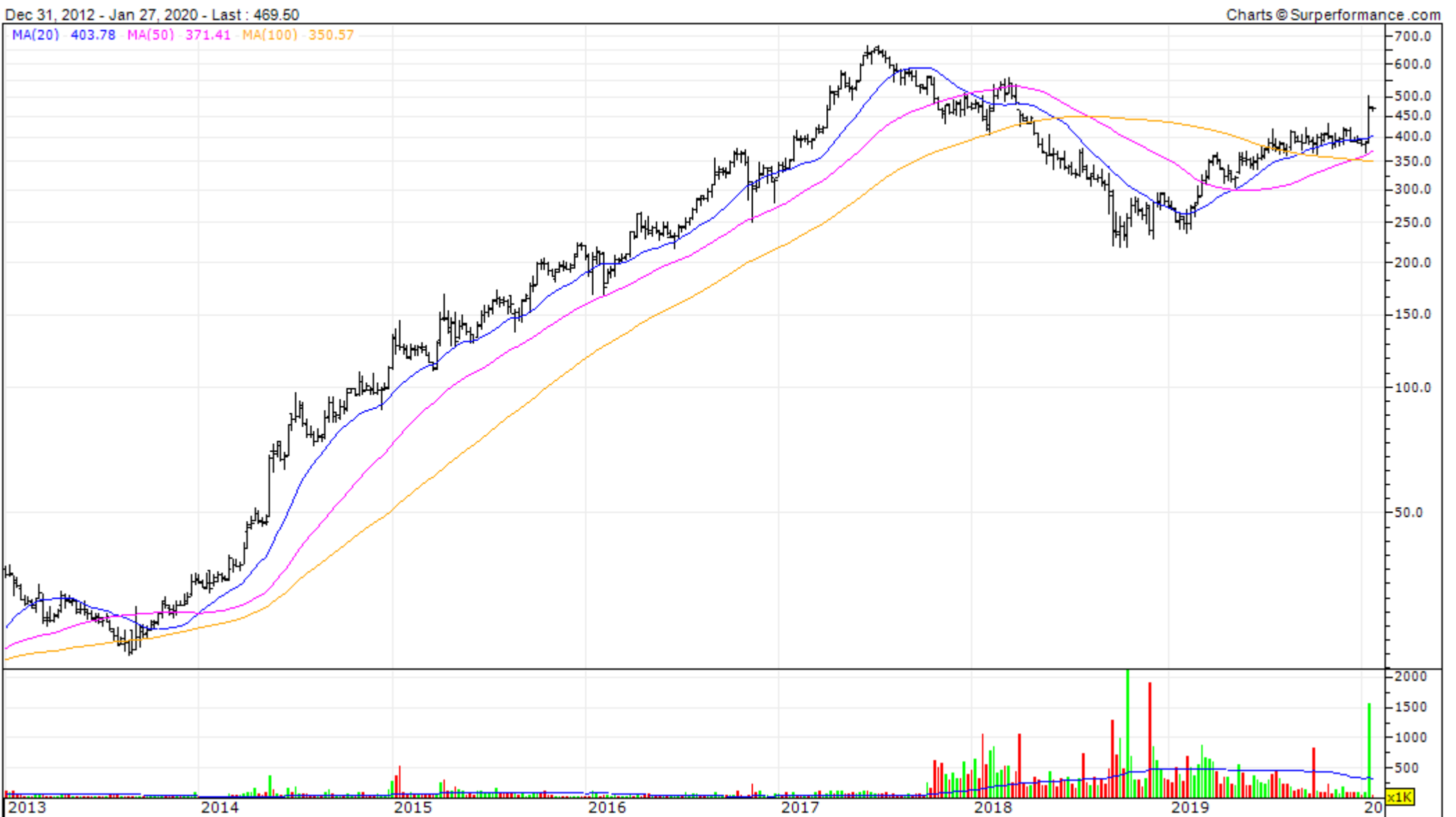
Indicators

RSI 14 days	71.92
MA20	408.17
MA50	403.50
MA100	399.60
MA20 / Price	13.06%
MA50 / Price	14.06%
MA100 / Price	14.89%

Volumes

Avg. Volume 20 sessions	113 302
Volume ratio	0.30
Avg. Exchange 20 sessions	53 195 289INR

Weekly chart



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