



# 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



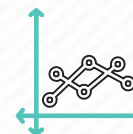
## Focus

- 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

						Amount in Rs. Cr	
Sl. No.	Particulars	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	<b>Outstanding Loan Book</b>	<b>21004</b>	<b>20830</b>	<b>20172</b>		<b>21004</b>	<b>20172</b>
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	<b>Total Income</b>	<b>502.76</b>	<b>525.81</b>	<b>516.79</b>		<b>1551.08</b>	<b>1501.61</b>
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	<b>Total Expenditure</b>	<b>323.66</b>	<b>338.66</b>	<b>366.67</b>		<b>1014.64</b>	<b>1082.76</b>
10	<b>Profit Before Tax &amp; Provisions</b>	<b>179.10</b>	<b>187.15</b>	<b>150.12</b>		<b>536.44</b>	<b>418.85</b>
11	<b>Net Interest Income</b>	<b>210.41</b>	<b>210.59</b>	<b>173.78</b>		<b>612.12</b>	<b>486.43</b>
12	<b>Cost to Income Ratio (%) (excluding Bad debts)</b>	<b>13.14%</b>	<b>11.56%</b>	<b>15.21%</b>		<b>13.14%</b>	<b>15.21%</b>

# 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)
13	<b>Profit Before Tax &amp; Provisions</b>	<b>179.10</b>	<b>187.15</b>	<b>150.12</b>	<b>536.44</b>	<b>418.85</b>
14	Provision for SA & NPA	1.63	15.10	4.55	60.87	19.48
15	<b>Profit Before Tax</b>	<b>177.47</b>	<b>172.05</b>	<b>145.57</b>	<b>475.57</b>	<b>399.36</b>
16	Provision for Taxation & DTL	45.56	43.63	38.96	122.08	114.15
17	<b>Profit After Tax</b>	<b>131.92</b>	<b>128.42</b>	<b>106.61</b>	<b>353.49</b>	<b>285.21</b>
18	Other Comprehensive Income (net of tax)	(0.70)	0.01	(0.47)	(0.89)	(1.49)
19	<b>Total Comprehensive income</b>	<b>131.22</b>	<b>128.43</b>	<b>106.13</b>	<b>352.60</b>	<b>283.72</b>
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	<b>Gross NPA Ratio (%)</b>	<b>0.68%</b>	<b>0.72%</b>	<b>0.80%</b>	<b>0.68%</b>	<b>0.80%</b>
23	Net NPA	86.29	95.35	118.72	86.29	118.72
24	<b>Net NPA Ratio(%)</b>	<b>0.41%</b>	<b>0.46%</b>	<b>0.59%</b>	<b>0.41%</b>	<b>0.59%</b>

\*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
	<b>Sub Total</b>	<b>14,320</b>	<b>14,689</b>	<b>14758</b>	<b>14819</b>	<b>15093</b>
	(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
	<b>Sub Total</b>	<b>5850</b>	<b>5996</b>	<b>6063</b>	<b>5990</b>	<b>5889</b>
	(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
	<b>Grand Total</b>	<b>20,194</b>	<b>20,708</b>	<b>20843</b>	<b>20831</b>	<b>21004</b>



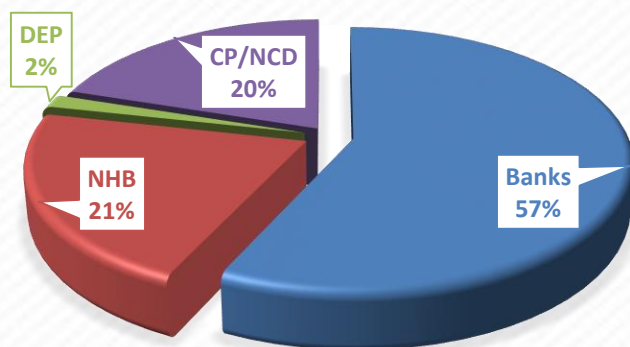
## — ADDITIONAL CONTINGENCY PROVISION —

As per the Honourable Supreme Court interim order dated 03/09/2020, accounts which would have otherwise been classified as NPA post August 31, 2020, have not been classified as NPA.

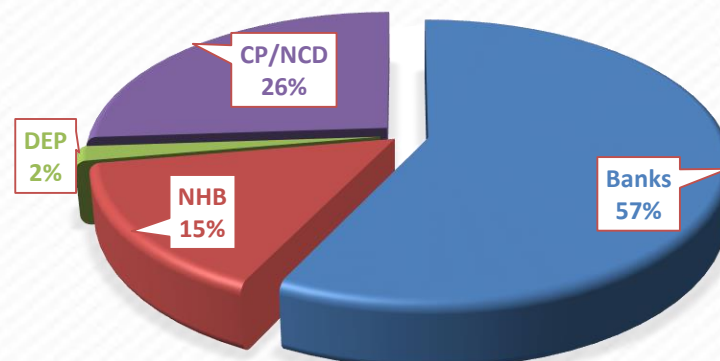
However, the Company as a prudent measure holds an adequate contingency provision of Rs.13 crore (covering income recognition and provision) in respect of these accounts.

# FUNDING BASKET

Funding Mix @ Dec 2020 (as %)



Funding Mix @ Dec 2019 (as %)

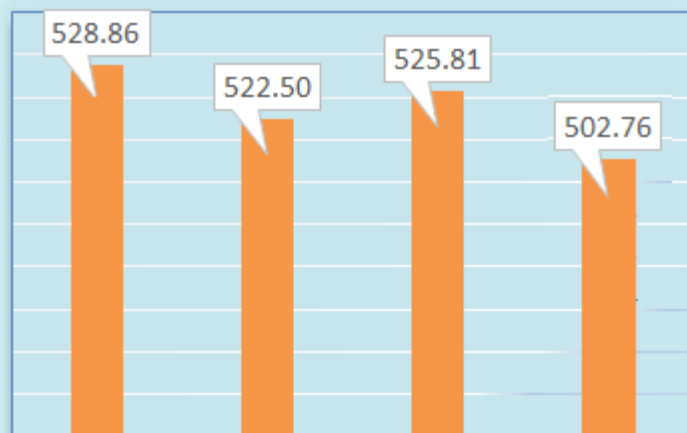


- Cost of borrowings contained at 6.87 % Dec'20 ( 7.88% in Dec'19)



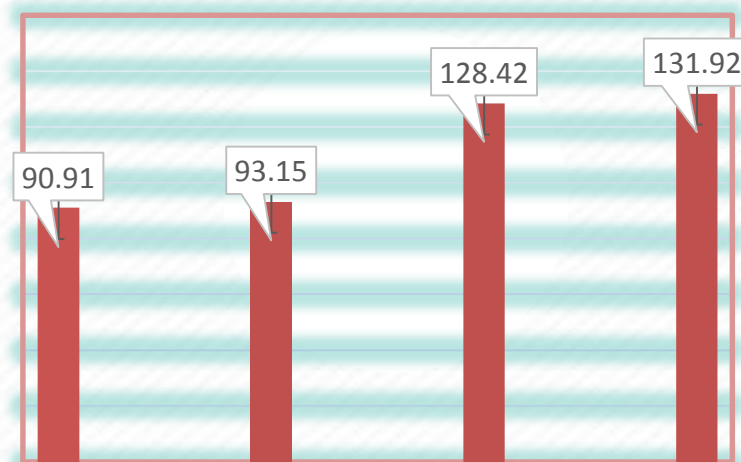
# Financial Performance

Total Revenue (in Cr)



■ Mar-20 ■ Jun-20 ■ Sep-20 ■ Dec-20

Profit After Tax (in Cr)



■ Mar-20 ■ Jun-20 ■ Sep-20 ■ Dec-20

# 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** – 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, 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.