



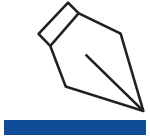
Investor Presentation

3QFY23 ended December 2022

35 years of vision, passion and progress
Offering home loans since 1987..... and it's just a beginning

January 2023

About Us



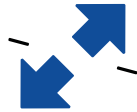
Legacy

- 34 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987, shareholding of 30%
- Can Fin Homes is a part of the Canara Group Financial Conglomerate led by Canara Bank
- Listed in 1991. Carries a legacy of an uninterrupted dividend payment since inception



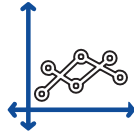
Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loans to Individuals (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 172 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 31/12/2022; spread across 21 States / Union Territories.
- Added 142 branches/ Satellite Offices in the last ten years.



Financials

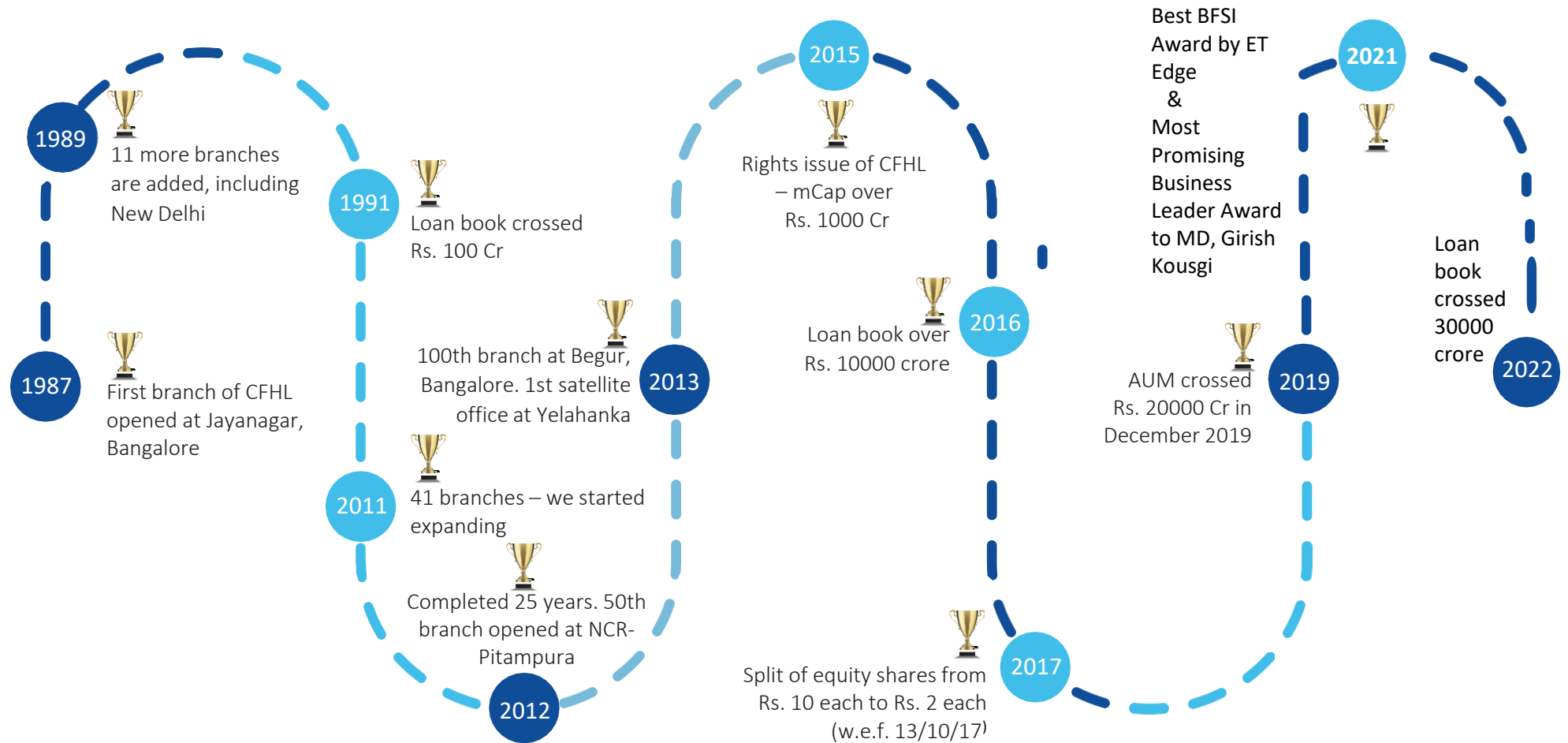
- Net Interest Income: Rs. 251.71 Cr
- Operating Profit: Rs. 212.93 Cr
- PAT: Rs. 151.50 Cr
- PBT : Rs 204.52 Cr
- ROE : 17.30 %



Vision

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

JOURNEY OF CAN FIN HOMES



Board of Directors



Shri Lingam Venkata Prabhakar

Chairman (Promoter) Managing Director & CEO, Canara Bank upto 31/12/2022



Shri Debashish Mukherjee

Director (Promoter)



Shri Amitabh Chatterjee

Dy. Managing Director



Smt Shubhalakshmi Aamod Panse

Director (Independent)



Shri Satish Kumar Kalra

Director (Independent)



Shri Ajai Kumar

Director (Independent)



Shri Anup Sankar Bhattacharya

Director (Independent)



Shri Arvind Narayan Yennemadi

Director (Independent)

Digital Transformation

In order to ensure uninterrupted services to our customers, even during challenging times like today, we leveraged various advanced digital tools and technologies. These enabled us to reach more customers, across the length and breadth of the country, improve our efficiency and tide through challenges despite difficulties.

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



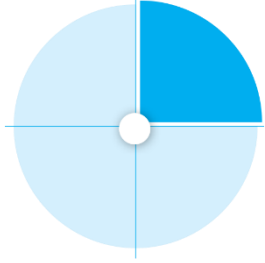
Automation and digitisation of processes to make things simpler, faster and user-friendly



Building robust and secure digital capabilities across platforms to prevent frauds and ensure customer data protection

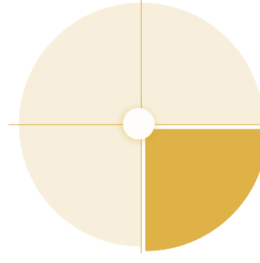
Quarterly Highlights

Q1



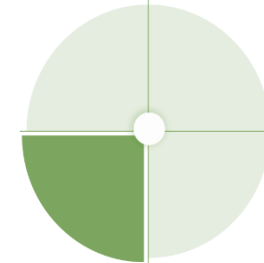
- Disbursement 1721.56 Cr
- Outstanding 27538.12 Cr
- NII: Rs.250.40 Cr
- PBT: Rs. 218.69 Cr and PAT: Rs. 162.22 Cr.
- DER:7.84, CRAR:24.13%
- Gross NPA 0.65% &
- Net NPA 0.30%.

Q2



- Disbursement 2245.05 Cr
- Outstanding 28822.91 Crs
- NII: Rs.251.17 Cr,
- PBT: Rs. 202.85 Cr and PAT: Rs. 141.71 Cr.
- DER: 7.93 ,
- Gross NPA 0.62% &
- Net NPA 0.35%.

Q3



- Disbursement 2444 Cr
- Outstanding 30115 Cr
- NII: Rs. 251.71 Cr,
- PBT: Rs. 204.52 Cr and PAT: Rs. 151.50 Cr.
- DER: 7.92
- Gross NPA 0.60% &
- Net NPA 0.30 %.

PERFORMANCE HIGHLIGHTS – Q3 FY23

1. Disbursements during the quarter Q3 increased by 15% YOY
2. Loan Book reached Rs.30115 Cr (+20%) with a clientele base of 23.08 lakh.
3. NII: Rs. 251.71 Cr, PBT: Rs.204.52 Cr and PAT: Rs.151.50 Cr.
4. NIM: 3.47%, RoAA: 2.16%,
5. RoE: 17.30% and EPS: Rs.11.38
6. Cost to Income Ratio: 17.07%,
7. DER: 7.92
8. Gross NPA 0.60% & Net NPA 0.30%.
9. The Salaried and Professional segment constitutes 74% of the outstanding loan book as on December 2022. Housing forms 90% of the Loan Book and NHL, 10%.
10. Average ticket size of incremental housing and non-housing loans is Rs.24 Lakh and Rs.8 Lakh respectively.

Performance Highlights- Q3 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Sequential		
		Dec'22 (3m)	Sep'22 (3m)	Growth%
1	New Approvals	2585	2348	
2	Disbursements	2444	2245	8.86%
3	Outstanding Loan Book	30115	28823	4.48%
4	Net Interest Income	251.71	251.17	0.22%
5	Operating Profit	212.93	216.08	-1.45%
6	Provision for Std Asset	(5.93)	33.55	
7	Provision for NPA	14.35	(20.32)	
8	Profit Before Tax	204.52	202.85	0.82%
9	Profit After Tax	151.50	141.71	6.91%
10	Gross NPA	181.14	178.69	
11	Gross NPA Ratio (%)	0.60%	0.62%	
12	Net NPA	89.29	101.16	
13	Net NPA Ratio(%)	0.30%	0.35%	

Performance Highlights- Q3 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Quarter on Quarter		
		Dec'22 (3m)	Dec'21 (3m)	Growth%
1	New Approvals	2585	2762	-6.41%
2	Disbursements	2444	2472	-1.14%
3	Outstanding Loan Book	30115	25091	20.02%
4	Net Interest Income	251.71	205.93	22.23%
5	Operating Profit	212.93	172.03	23.78%
6	Provision for Std Asset	(5.93)	10.97	(154.08%)
7	Provision for NPA	14.35	5.39	166.10%
8	Profit Before Tax	204.52	155.67	31.38%
9	Profit After Tax	151.50	115.69	30.95%
10	Gross NPA	181.14	177.21	
11	Gross NPA Ratio (%)	0.60%	0.71%	
12	Net NPA	89.29	97.04	
13	Net NPA Ratio(%)	0.30%	0.39%	

Performance Highlights- Q3 FY 23

Amount in Rs. Crore

Sl. No.	Particulars	Year on Year		
		Dec'22 (9m)	Dec'21 (9m)	Growth%
1	New Approvals	6688	5879	13.76%
2	Disbursements	6410	5573	15.01%
3	Outstanding Loan Book	30115	25091	20.02%
4	Net Interest Income	753.28	578.87	30.13%
5	Operating Profit	644.01	487.42	32.13%
6	Provision for Std Asset	15.96	4.12	287.21%
7	Provision for NPA	2.00	12.58	(84.10%)
8	Profit Before Tax	626.05	470.72	33.00%
9	Profit After Tax	455.43	348.18	30.80%
10	Gross NPA	181.14	177.21	
11	Gross NPA Ratio (%)	0.60%	0.71%	
12	Net NPA	89.29	97.04	
13	Net NPA Ratio(%)	0.30%	0.39%	

Key Financial Ratios- Q3 FY 23

Sl. No.	Particulars	PERIOD ENDED	
		Dec'22 (3m)	Dec'21 (3m)
1	Return on Avg Assets (Annualised)	2.16%	2.04%
2	Return on Avg Equity (Annualised)	17.30%	15.83%
3	Earning Per Share (Rs.)	11.38	8.69
4	Net Interest Margin (%)	3.47%	3.70%
5	Yield (%)	8.87%	8.15%
6	Cost (%)	6.63%	5.56%
7	Spread (%)	2.24%	2.59%
8	Avg. Business Per Branch (Rs. Crore)	146.90	125.45
9	Avg. Business per Employee (Rs. Crore)	32.69	27.06
10	Cost Income Ratio (%)	17.07%	19.00%
11	DER	7.92	7.69

Key Financial Ratios- Q3 FY 23

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3	Earning Per Share (Rs.)	11.38	10.64
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Sl. No.	Particulars	PERIOD ENDED (Year on Year)	
		Dec'22 (9m)	Dec'21 (9m)
1	Return on Avg Assets (Annualised)	2.17%	2.04%
2	Return on Avg Equity (Annualised)	17.30%	15.83%
3	Earning Per Share (Rs.)	34.20	26.15
4	Net Interest Margin (%)	3.46%	3.44%
5	Yield (%)	8.66%	8.05%
6	Cost (%)	6.25%	5.56%
7	Spread (%)	2.41%	2.49%
8	Avg. Business Per Branch (Rs. Crore)	146.90	125.45
9	Avg. Business per Employee (Rs. Crore)	32.69	27.06
10	Cost Income Ratio (%)	16.23%	17.70%
11	DER	7.92	7.69

Lending Basket

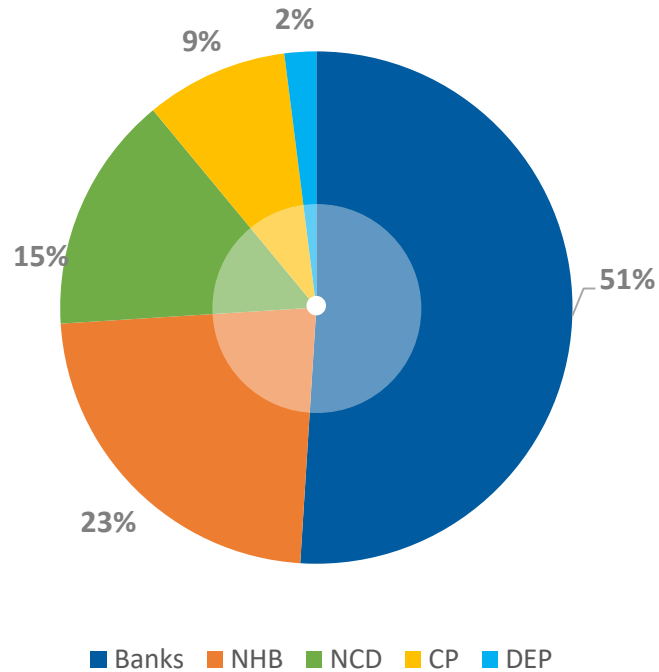
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

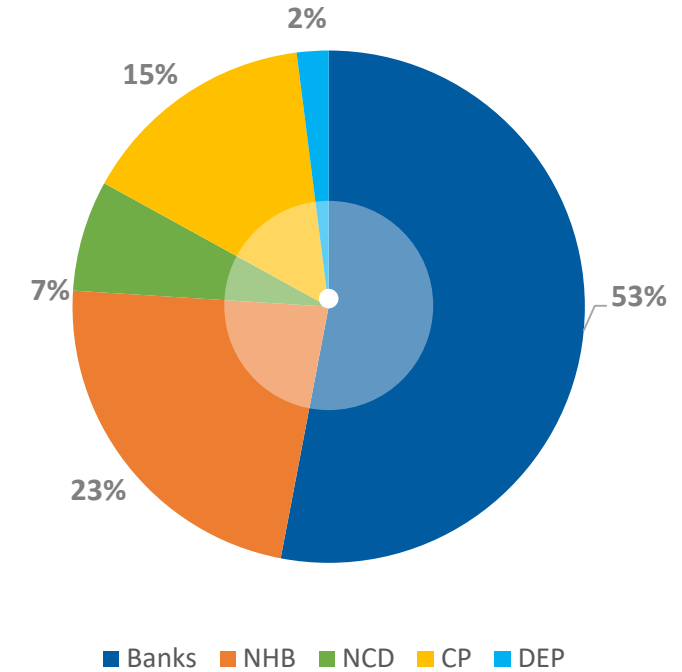
Sl. No.	Particulars	Dec-21	Mar - 22	Jun - 22	Sep - 22	Dec - 22
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	17132	18205	18767	19562	20256
	ii) Top-up Personal Loans	699	767	795	852	915
	iii) Mortgage Loans/ Flexilap	599	663	687	729	774
	iv) Loans for Sites	156	164	166	171	177
	v) Others	30	52	34	34	37
	Sub Total	18616	19851	20449	21348	22159
	(As a % to total)	74%	74%	74%	74%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5415	5732	5917	6228	6613
	ii) Top-up Personal Loans	279	301	306	336	367
	iii) Mortgage Loans/Flexi Lap	643	705	722	763	825
	iv) Loans for Sites	62	65	66	71	76
	v) Others	55	57	57	56	54
	Sub Total	6454	6860	7068	7454	7935
	(As a % to total)	26%	26%	26%	26%	26%
3	Builder Loans	1				
	(As a % to total)					
4	Staff Loans	20	21	21	21	21
	Grand Total	25091	26711	27538	28823	30115

Funding Basket

Funding Mix @ Dec 2022 (as %)

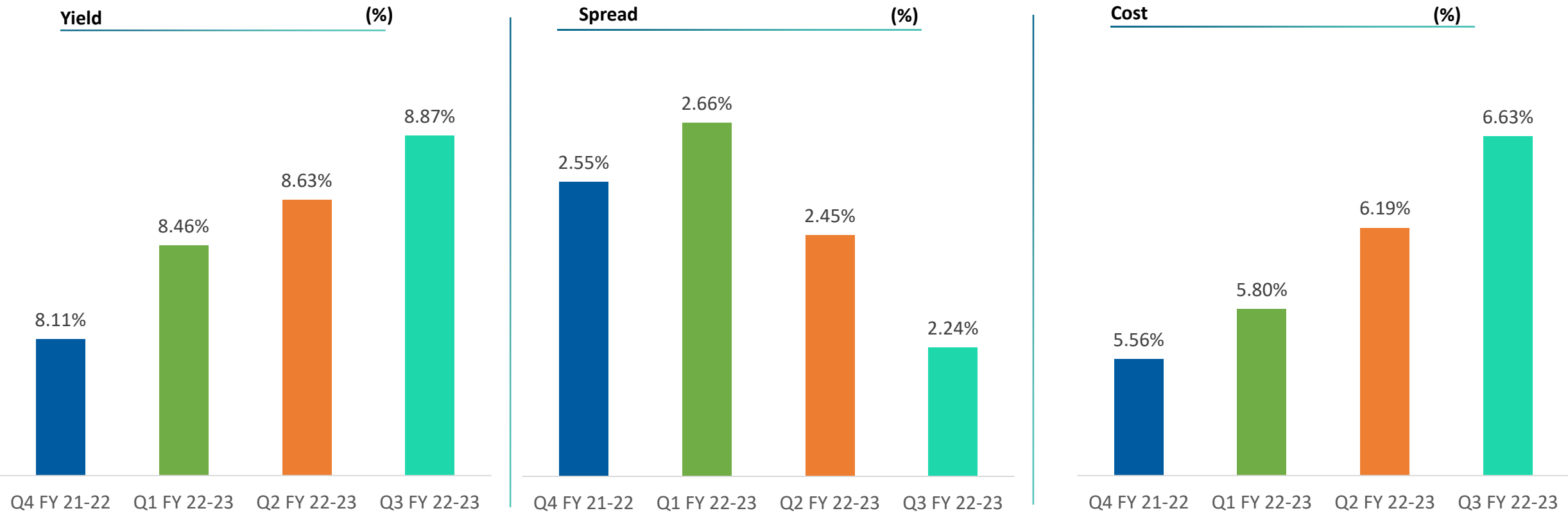


Funding Mix @ Dec 2021 (as %)

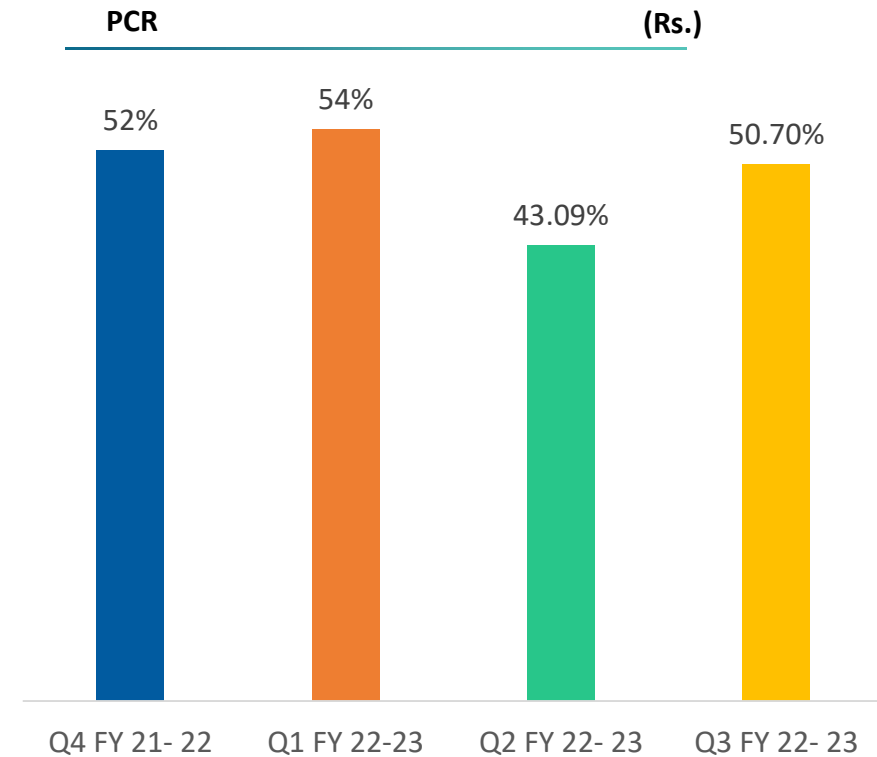
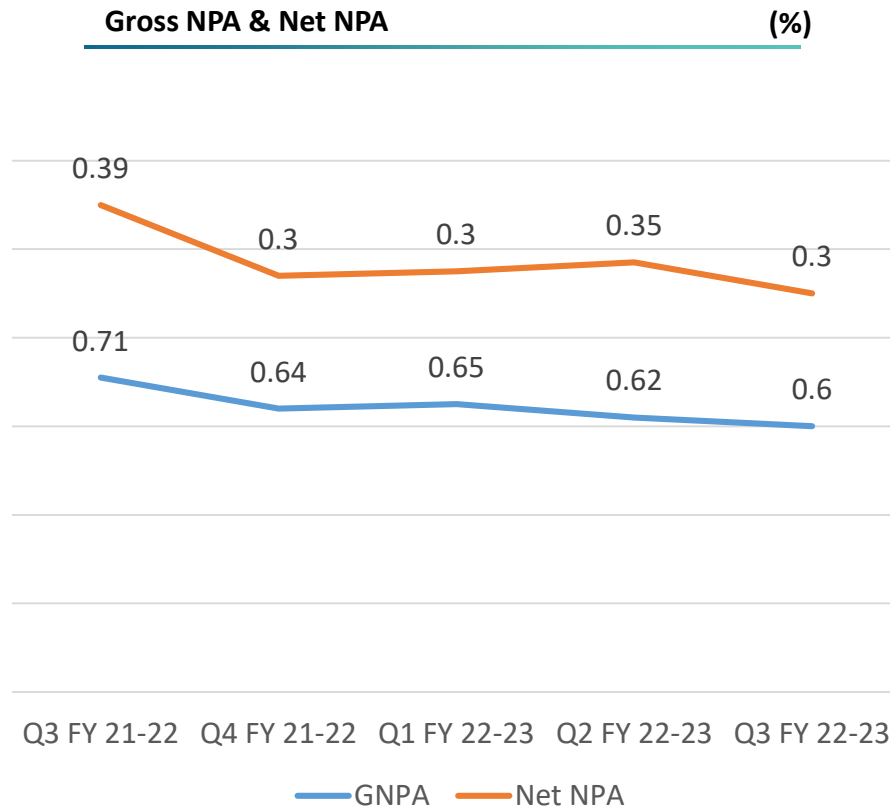


. Cost of borrowings at 6.63% (vs 5.80% in Jun 22 & 5.57% in Sep'22)

Yield, Spread and Cost



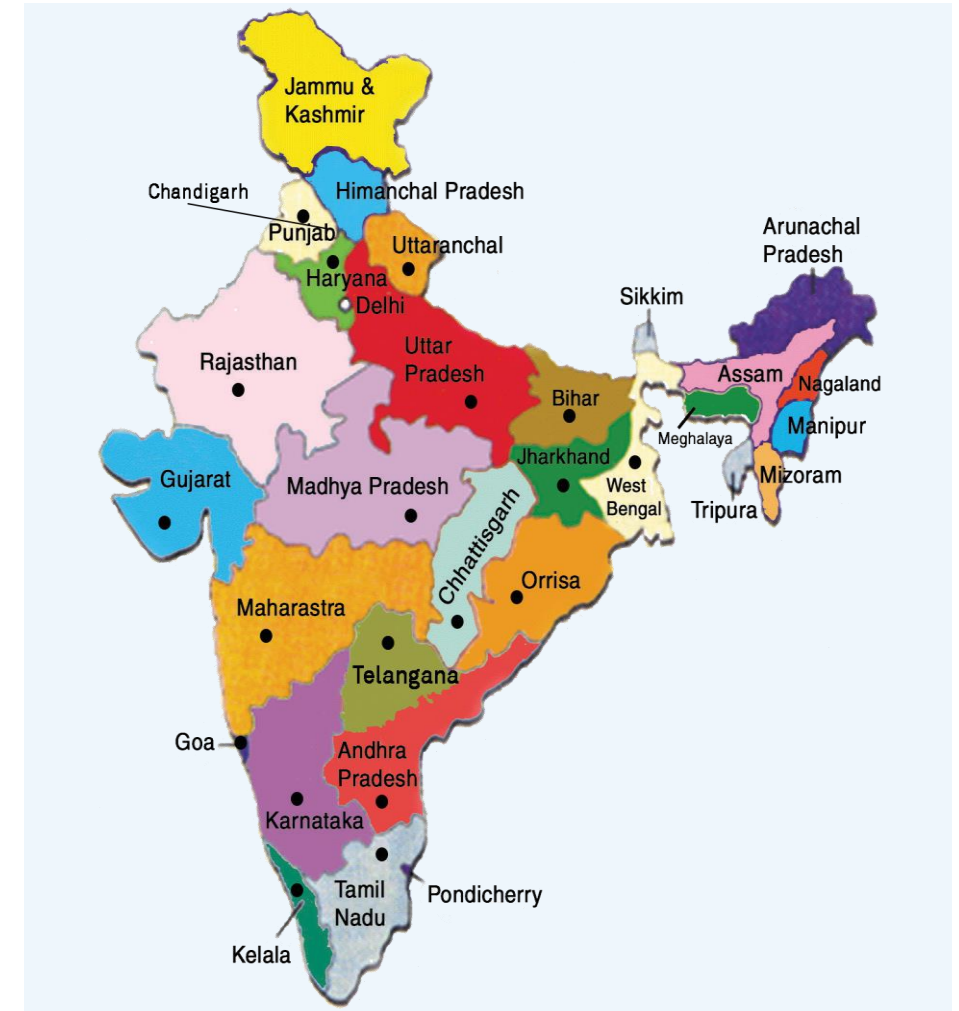
NPA and PCR



Branch Network

(193 BRANCHES + 12 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 (30 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Dharwad, Ballari, Haveri, Hoskote, 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, Thoothkudi, Gobichettipalayam, Thirumangalam, Batlagundu, Theni, Thanjavur, Pollachi
- **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, Vijaywada, Vizag – Steel Plant, Rajahmundry, Kumool, Vizianagaram, Gollapudi, Tenali, Eluru, Mangalagiri, Srikakulam
- **Telangana** – Hyderabad (13 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancheril, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal, Gurgaon 2





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.