



# Investor Presentation

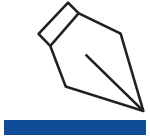
3QFY22 ended December 2021

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

January 2022



# About Us



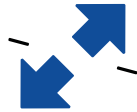
## Legacy

- 34 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 with the 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



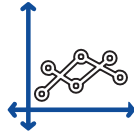
## Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (June 2021: 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 166 branches, 21 Affordable Housing Loan Centers & 13 Satellite Offices as on 30/09/2021; spread across 21 States / Union Territories
- Added 142 branches/ Satellite Offices in the last ten years. 4 branches added during the FY 2020-21



## Financials

- Last Five Year O/s Growth /CAGR (Mar.16 ~ Mar.21) :15.74%
- Net Interest Income: Rs. 578.87Cr
- Operating Profit: 487.42 Rs. Cr
- PAT: Rs.348.18 Cr
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013



## Vision

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

# MD's Message



Focusing on our four strategic pillars - Growth, Asset Quality, Profitability and Liquidity, we continue to follow prudent lending practices.

We look ahead with renewed hope and enthusiasm as we maintain our credo of friendship finance and be a reliable housing finance partner for people from all sections of society

**Shri Girish Kousgi**  
*Managing Director & CEO*

# Board of Directors



**Shri Lingam  
Venkata Prabhakar**

Chairman (Promoter)  
Managing Director &  
CEO, Canara Bank



**Shri Girish Kousgi**  
Managing Director & CEO



**Shri Debashish  
Mukherjee**  
Director (Promoter)



**Shri G Naganathan**  
Director (Independent)



**Shri Amitabh Chatterjee**  
Dy. Managing Director



**Shri Satish  
Kumar Kalra**  
Director (Independent)



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



**Shri Ajai Kumar**  
Additional 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**



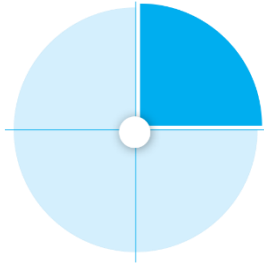
**Automation and digitisation of processes to make things simpler, faster and user-friendly**



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

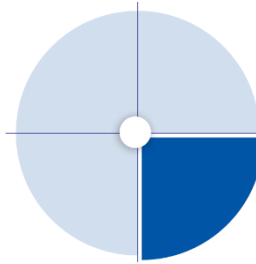
# Quarterly Highlights

Q1



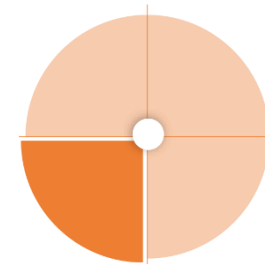
- Disbursement 894 Crs
- Outstanding 22221 Crs
- NII: Rs.181.16 Cr,
- PBT: Rs. 152.54 Cr and PAT: Rs. 108.85 Cr.
- DER:7.17, CRAR:26.12%
- Gross NPA 0.90% &
- Net NPA 0.57%.

Q2



- Disbursement 2208 Crs
- Outstanding 23584 Crs
- NII: Rs.191.78 Cr,
- PBT: Rs. 169.04 Cr and PAT: Rs. 123.64 Cr.
- DER: 7.32 , CRAR:25.22%
- Gross NPA 0.78% &
- Net NPA 0.47%.

Q3



- Disbursement 2472 Crs
- Outstanding 25091 Crs
- NII: Rs.205.92 Cr,
- PBT: Rs. 172.02 Cr and PAT: Rs. 115.69 Cr.
- DER: 7.69 , CRAR:24.13%
- Gross NPA 0.71% &
- Net NPA 0.39%.

# Performance Highlights- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars             | Sequential  |             |         |
|---------|-------------------------|-------------|-------------|---------|
|         |                         | Dec'21 (3m) | Sep'21 (3m) | Growth% |
| 1       | New Approvals           | 2762        | 2288        | 20%     |
| 2       | Disbursements           | 2472        | 2208        | 12%     |
| 3       | Outstanding Loan Book   | 25091       | 23584       | 6%      |
| 4       | Net Interest Income     | 205.93      | 191.78      | 7%      |
| 5       | Operating Profit        | 172.03      | 162.84      | 6%      |
| 6       | Provision for Std Asset | 10.97       | (7.47)      |         |
| 7       | Provision for NPA       | 5.39        | 1.27        |         |
| 8       | Profit Before Tax       | 155.67      | 169.04      | (8%)    |
| 9       | Profit After Tax        | 115.69      | 123.64      | (6%)    |
| 10      | Gross NPA               | 177.21      | 185.08      |         |
| 11      | Gross NPA Ratio (%)     | 0.71%       | 0.78%       |         |
| 12      | Net NPA                 | 97.04       | 110.31      |         |
| 13      | Net NPA Ratio(%)        | 0.39%       | 0.47%       |         |

# Performance Highlights- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars             | Quarter on Quarter |             |         |
|---------|-------------------------|--------------------|-------------|---------|
|         |                         | Dec'21 (3m)        | Dec'20 (3m) | Growth% |
| 1       | New Approvals           | 2762               | 1256        | 120%    |
| 2       | Disbursements           | 2472               | 1106        | 123%    |
| 3       | Outstanding Loan Book   | 25091              | 21004       | 19%     |
| 4       | Net Interest Income     | 205.93             | 210         | (2%)    |
| 5       | Operating Profit        | 172.03             | 179.10      | (4%)    |
| 6       | Provision for Std Asset | 10.97              | 0.52        |         |
| 7       | Provision for NPA       | 5.39               | 1.10        |         |
| 8       | Profit Before Tax       | 155.67             | 177.48      | (12%)   |
| 9       | Profit After Tax        | 115.69             | 131.92      | (12%)   |
| 10      | Gross NPA               | 177.21             | 141.93      |         |
| 11      | Gross NPA Ratio (%)     | 0.71%              | 0.68%       |         |
| 12      | Net NPA                 | 97.04              | 86.29       |         |
| 13      | Net NPA Ratio(%)        | 0.39%              | 0.41%       |         |



# Performance Highlights- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars             | Year on Year |             |         |
|---------|-------------------------|--------------|-------------|---------|
|         |                         | Dec'21 (9m)  | Dec'20 (9m) | Growth% |
| 1       | New Approvals           | 5879         | 2371        | 148%    |
| 2       | Disbursements           | 5573         | 2331        | 139%    |
| 3       | Outstanding Loan Book   | 25091        | 21004       | 19%     |
| 4       | Net Interest Income     | 578.87       | 612.23      | (5%)    |
| 5       | Operating Profit        | 487.42       | 536.44      | (9%)    |
| 6       | Provision for Std Asset | 4.12         | 50.53       |         |
| 7       | Provision for NPA       | 12.58        | 10.34       |         |
| 8       | Profit Before Tax       | 470.72       | 475.57      | (1%)    |
| 9       | Profit After Tax        | 348.18       | 353.49      | (1%)    |
| 10      | Gross NPA               | 177.21       | 141.93      |         |
| 11      | Gross NPA Ratio (%)     | 0.71%        | 0.68%       |         |
| 12      | Net NPA                 | 97.04        | 86.29       |         |
| 13      | Net NPA Ratio(%)        | 0.39%        | 0.41%       |         |

# Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars                            | PERIOD ENDED |             |
|---------|--|--------------|-------------|
|         |  | Dec'21 (3m)  | Sep'21 (3m) |
| 1       | Return on Avg Assets (Annualised)      | 2.04%        | 2.08%       |
| 2       | Return on Avg Equity (Annualised)      | 15.83%       | 16.43%      |
| 3       | Earning Per Share (Rs.)                | 8.69         | 9.29        |
| 4       | Net Interest Margin (%)                | 3.74%        | 3.53%       |
| 5       | Yield (%)                              | 8.05%        | 7.99%       |
| 6       | Cost (%)                               | 5.56%        | 5.57%       |
| 7       | Spread (%)                             | 2.49%        | 2.42%       |
| 8       | Avg. Business Per Branch (Rs. Crore)   | 127.93       | 120.33      |
| 9       | Avg. Business per Employee (Rs. Crore) | 27.60        | 26.80       |
| 10      | Cost Income Ratio (%)                  | 19.00%       | 17.37%      |
| 11      | DER                                    | 7.69         | 7.32        |
| 12      | Capital Adequacy Ratio (%) *           | 24.18        | 25.22       |

# Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars                            | PERIOD ENDED |             |
|---------|--|--------------|-------------|
|         |  | Dec'21 (3m)  | Dec'20 (3m) |
| 1       | Return on Avg Assets (Annualised)      | 2.04%        | 2.54%       |
| 2       | Return on Avg Equity (Annualised)      | 15.83%       | 21.10%      |
| 3       | Earning Per Share (Rs.)                | 8.69         | 9.91        |
| 4       | Net Interest Margin (%)                | 3.74%        | 4.12%       |
| 5       | Yield (%)                              | 8.05%        | 9.78%       |
| 6       | Cost (%)                               | 5.56%        | 6.87%       |
| 7       | Spread (%)                             | 2.49%        | 2.91%       |
| 8       | Avg. Business Per Branch (Rs. Crore)   | 127.93       | 106.63      |
| 9       | Avg. Business per Employee (Rs. Crore) | 27.60        | 25.12       |
| 10      | Cost Income Ratio (%)                  | 19.00%       | 16.13%      |
| 11      | DER                                    | 7.69         | 7.34        |
| 12      | Capital Adequacy Ratio (%) *           | 24.18        | 24.37       |



# Key Financial Ratios- Q3 FY 22

Amount in Rs. Crore

| Sl. No. | Particulars                            | PERIOD ENDED |             |
|---------|--|--------------|-------------|
|         |  | Dec'21 (9m)  | Dec'20 (9m) |
| 1       | Return on Avg Assets (Annualised)      | 2.04%        | 2.27%       |
| 2       | Return on Avg Equity (Annualised)      | 15.83%       | 18.85%      |
| 3       | Earning Per Share (Rs.)                | 26.15        | 26.55       |
| 4       | Net Interest Margin (%)                | 3.48%        | 3.97%       |
| 5       | Yield (%)                              | 8.05%        | 9.78%       |
| 6       | Cost (%)                               | 5.56%        | 6.87%       |
| 7       | Spread (%)                             | 2.49%        | 2.91%       |
| 8       | Avg. Business Per Branch (Rs. Crore)   | 127.93       | 106.63      |
| 9       | Avg. Business per Employee (Rs. Crore) | 27.60        | 25.12       |
| 10      | Cost Income Ratio (%)                  | 17.70%       | 13.13%      |
| 11      | DER                                    | 7.69         | 7.34        |
| 12      | Capital Adequacy Ratio (%) *           | 24.18        | 24.37       |

# Lending Basket

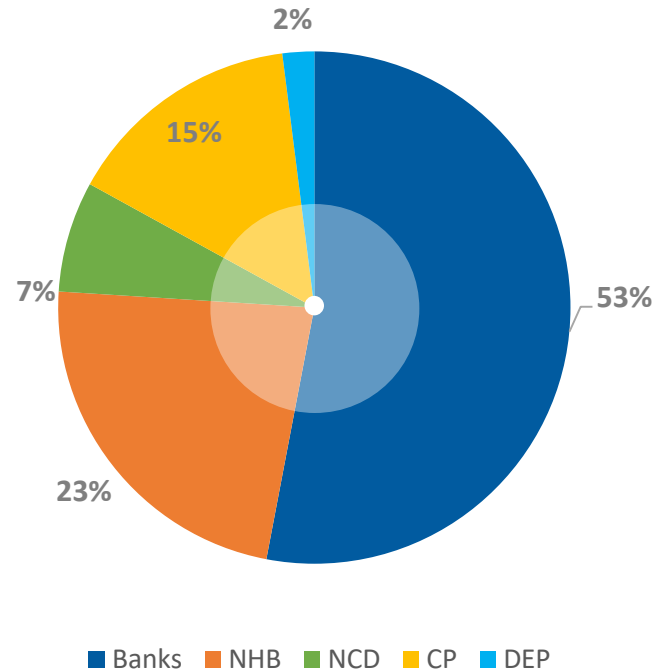
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

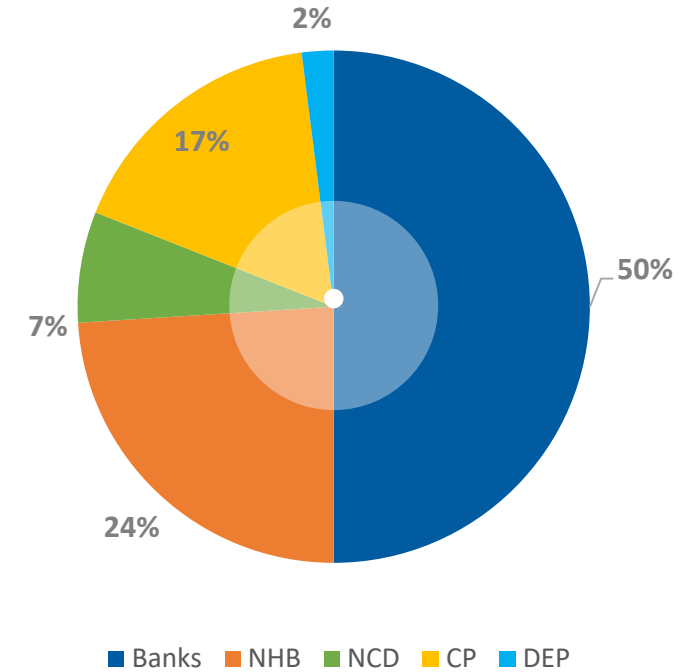
| Sl. No. | Particulars   | Sept-20      | Dec-20       | Mar-21       | Sep-21       | Dec-21       |
|---------|---|--------------|--------------|--------------|--------------|--------------|
|         |   | O/s Amt.     | O/s Amt.     | O/s Amt.     | O/s Amt.     | O/s Amt.     |
| 1       | Salaried & Professionals                              |              |              |              |              |              |
|         | i) Housing Loans                                      | 13750        | 14013        | 14920        | 16124        | 17132        |
|         | ii) Top-up Personal Loans                             | 483          | 499          | 553          | 625          | 699          |
|         | iii) Mortgage Loans/ Flexilap                         | 393          | 399          | 459          | 525          | 599          |
|         | iv) Loans for Sites                                   | 158          | 149          | 152          | 150          | 156          |
|         | v) Others   | 35           | 33           | 31           | 30           | 30           |
|         | <b>Sub Total</b>                                      | <b>14819</b> | <b>15093</b> | <b>16115</b> | <b>17454</b> | <b>18616</b> |
|         | (As a % to total)                                     | 71%          | 72%          | 73%          | 74%          | 74%          |
| 2       | Non Salaried Class- Self Employed & Non Professionals |              |              |              |              |              |
|         | i) Housing Loans                                      | 5073         | 4998         | 5052         | 5171         | 5415         |
|         | ii) Top-up Personal Loans                             | 249          | 243          | 249          | 258          | 279          |
|         | iii) Mortgage Loans/Flexi Lap                         | 544          | 530          | 549          | 568          | 643          |
|         | iv) Loans for Sites                                   | 66           | 62           | 61           | 61           | 62           |
|         | v) Others   | 58           | 56           | 57           | 54           | 55           |
|         | <b>Sub Total</b>                                      | <b>5990</b>  | <b>5889</b>  | <b>5968</b>  | <b>6112</b>  | <b>6454</b>  |
|         | (As a % to total)                                     | 29%          | 28%          | 27%          | 26%          | 26%          |
| 3       | Builder Loans   | 5            | 5            | 4            | 1            | 1            |
|         | (As a % to total)                                     | 0.02%        | 0.02%        | 0.02%        | 0.02%        |              |
| 4       | Staff Loans   | 17           | 17           | 18           | 18           | 20           |
|         | <b>Grand Total</b>                                    | <b>20831</b> | <b>21004</b> | <b>22105</b> | <b>23585</b> | <b>25091</b> |

# Funding Basket

Funding Mix @ Dec 2021 (as %)



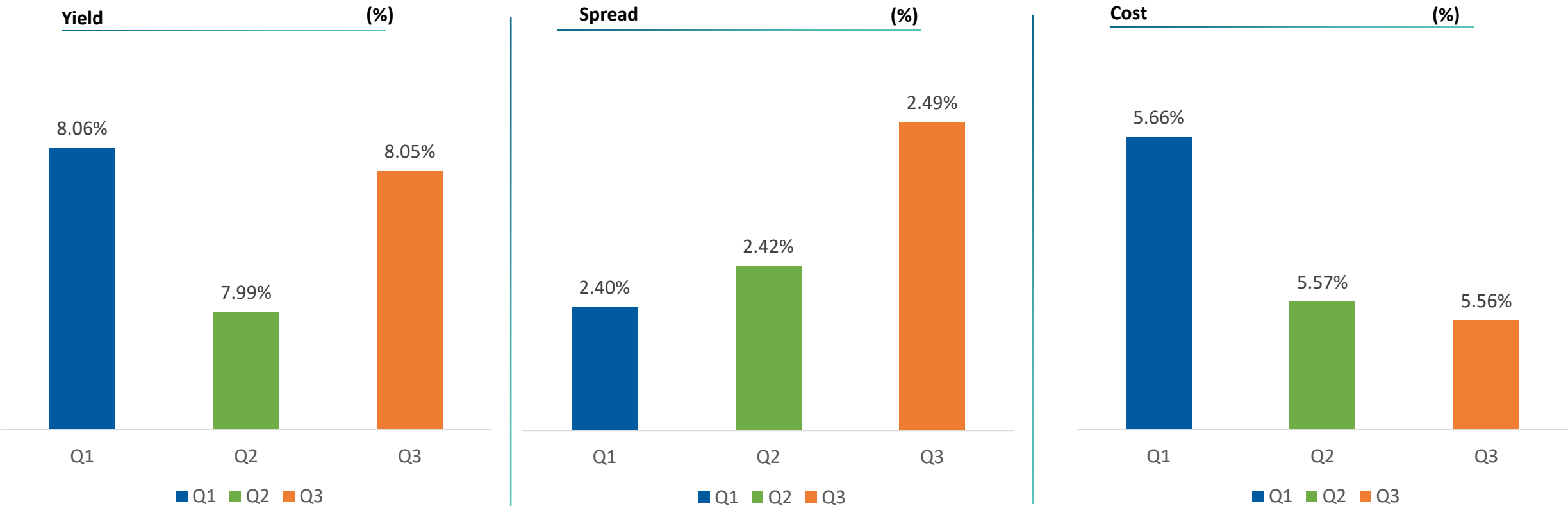
Funding Mix @ Sep 2021 (as %)



. Cost of borrowings at 5.56% (vs 5.57% in Sep 21 & 6.87% in Dec'20)

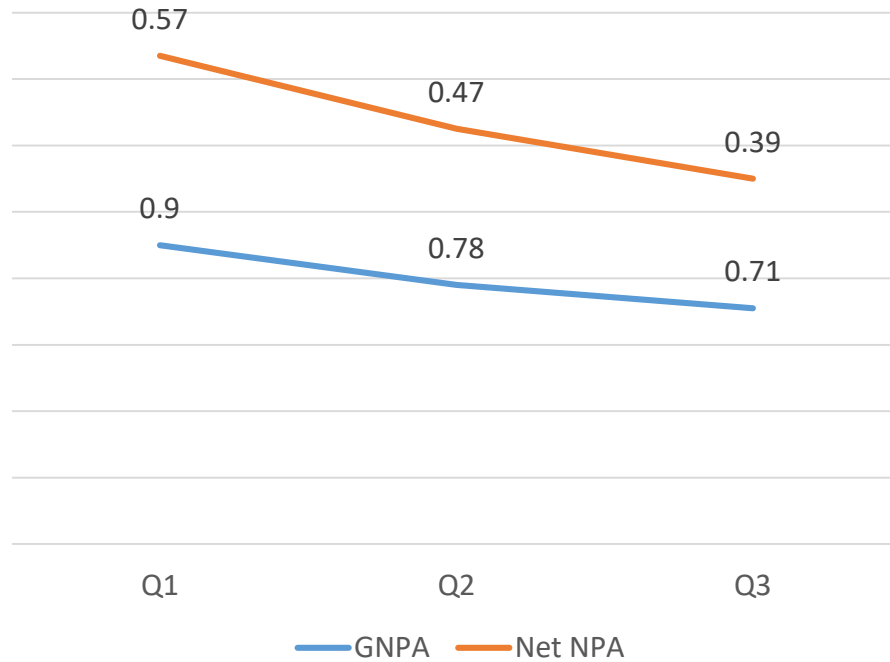


# Yield, Spread and Cost

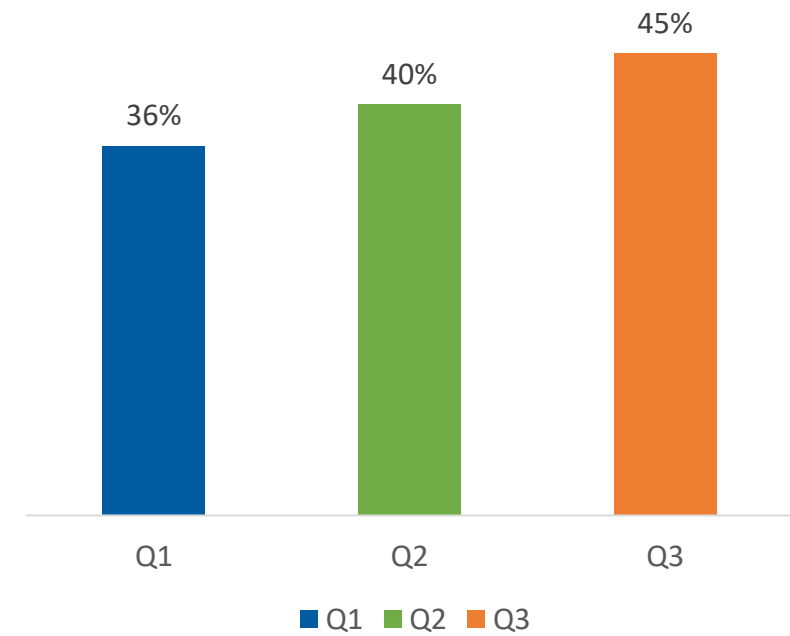


# NPA and PCR

Gross NPA & Net NPA (%)



PCR (Rs.)



# Branch Network

(187 BRANCHES + 13 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 (27 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 (10 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancheril, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal, Gurgaon 2





# Impact of Covid - 19

**Covid-19:** The COVID-19 pandemic has spread rapidly throughout the world and has had an impact on almost all entities either directly or indirectly. WHO has declared Covid-19 as a pandemic in March 2020.

**On operations:** The Company is fully operational from April 2020 with necessary precautions for the safety of employees and customers.

**On Capital & Financial Resources:** The Company is well capitalised and there is no impact on the Company's capital and financial resources.

**On Liquidity and debt servicing:** The Company has enough liquidity and sufficient unavailed sanctioned limits from banks and financial institutions to meet all obligations and business growth.

**CSR activity:** The Company has contributed Rs 4 cr to Prime Minister's Citizen Assistance & Relief in Emergency Situations Fund (PM – CARES) and Rs 1 cr to Karnataka State Disaster Management Authority – Covid 19.



# 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.