



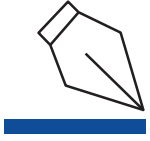
# Investor Presentation

4QFY22 ended March 2022

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

April 2022

# About Us



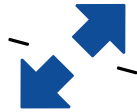
## Legacy

- 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



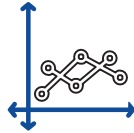
## Focus

- 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 31/03/2022; 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

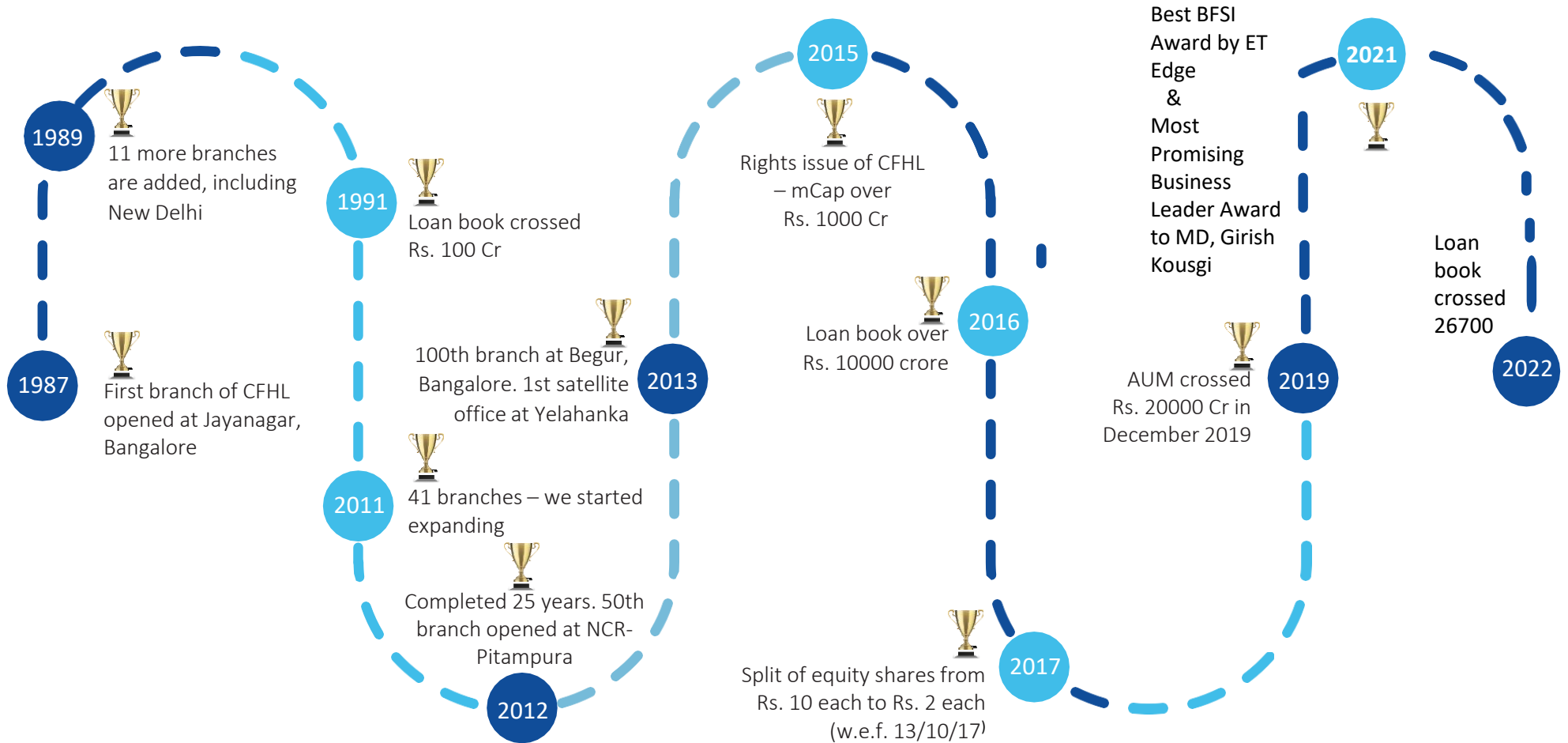
- Net Interest Income: Rs. 816.65 Cr
- Operating Profit: Rs. 682 Cr
- PAT: Rs. 471.09Cr
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013



## Vision

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

# JOURNEY OF CAN FIN HOMES



# 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*

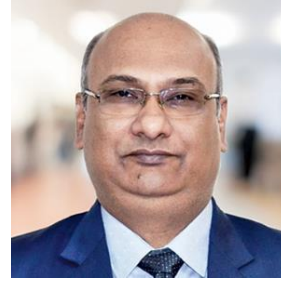
# Board of Directors



**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**



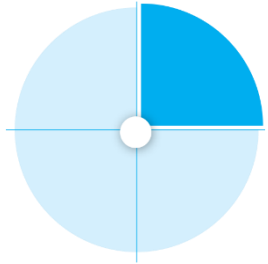
**Automation and digitisation of processes to make things simpler, faster and user-friendly**



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

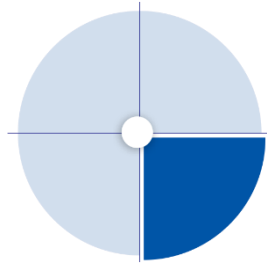
# Quarterly Highlights

Q1



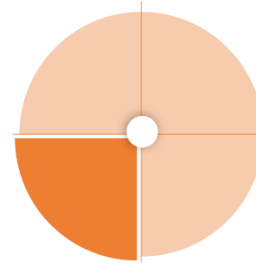
- Disbursement 894 Crs
- Outstanding 22221 Crs
- NII: Rs.181.16 Cr,
- PBT: Rs. 152.54 Cr and PAT: Rs. 108.85 Cr.
- DER:7.17,
- Gross NPA 0.90% &
- Net NPA 0.57%.

Q2



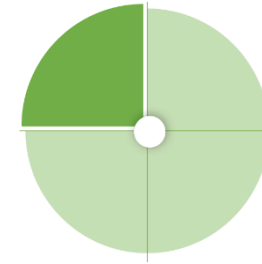
- Disbursement 2208 Crs
- Outstanding 23584 Crs
- NII: Rs.191.78 Cr,
- PBT: Rs. 162.84 Cr and PAT: Rs. 123.64 Cr.
- DER: 7.32 ,
- Gross NPA 0.78% &
- Net NPA 0.47%.

Q3



- Disbursement 2472 Crs
- Outstanding 25091 Crs
- NII: Rs.205.92 Cr,
- PBT: Rs. 155.67 Cr and PAT: Rs. 115.69 Cr.
- DER: 7.69 ,
- Gross NPA 0.71% &
- Net NPA 0.39%.

Q4



- Disbursement 2705 Crs
- Outstanding 26711 Crs
- NII: Rs.237.28 Cr,
- PBT: Rs. 164.33 Cr and PAT: Rs. 122.93 Cr.
- DER: 8.04 ,
- Gross NPA 0.64% &
- Net NPA 0.30%.

# Performance Highlights- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Sequential		
		Mar'22 (3m)	Dec'21 (3m)	Growth%
1	New Approvals	3018	2762	9%
2	Disbursements	2705	2472	9%
3	Outstanding Loan Book	26711	25091	6%
4	Net Interest Income	237.28	205.93	15.23%
5	Operating Profit	194.57	172.03	13.11%
6	Provision for Std Asset	20.53*	10.97	
7	Provision for NPA	9.71	5.39	
8	Profit Before Tax	164.33	154.67	5.57%
9	Profit After Tax	122.92	115.69	6.24%
10	Gross NPA	170.59	177.21	
11	Gross NPA Ratio (%)	0.64%	0.71%	
12	Net NPA	80.71	97.04	
13	Net NPA Ratio(%)	0.30%	0.39%	

\*includes additional provision of 15 Crs

# Performance Highlights- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Quarter on Quarter		
		Mar'22 (3m)	Mar'21 (3m)	Growth%
1	New Approvals	3018	2260	22%
2	Disbursements	2705	2001	35%
3	Outstanding Loan Book	26711	22105	21%
4	Net Interest Income	237.28	185.75	28%
5	Operating Profit	194.57	149.67	30%
6	Provision for Std Asset	20.53	(4.27)	
7	Provision for NPA	9.71	11.94	
8	Profit Before Tax	164.33	142.01	16%
9	Profit After Tax	122.92	102.57	20%
10	Gross NPA	170.59	201.91	-16%
11	Gross NPA Ratio (%)	0.64%	0.91%	
12	Net NPA	80.71	134.33	-40%
13	Net NPA Ratio(%)	0.30%	0.61%	

# Performance Highlights- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	Year on Year		
		Mar'22 (12m)	Mar'21 (12m)	Growth%
1	New Approvals	8896	4631	92%
2	Disbursements	8279	4332	91%
3	Outstanding Loan Book	26711	22105	21%
4	Net Interest Income	816.15	798.04	2%
5	Operating Profit	682	686	-0.60%
6	Provision for Std Asset	24.65	46.26	
7	Provision for NPA	22.29	22.27	
8	Profit Before Tax	635.05	617.58	2.83%
9	Profit After Tax	471.09	456.06	3.3%
10	Gross NPA	170.59	201.91	
11	Gross NPA Ratio (%)	0.64%	0.91%	
12	Net NPA	80.71	134.33	
13	Net NPA Ratio(%)	0.30%	0.61%	

# Key Financial Ratios- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'22 (3m)	Dec'21 (3m)
1	Return on Avg Assets (Annualised)	2.01%	2.04%
2	Return on Avg Equity (Annualised)	16.03%	15.78%
3	Earning Per Share (Rs.)	9.23	8.69
4	Net Interest Margin (%)	4.15%	3.74%
5	Yield (%)	8.11%	8.05%
6	Cost (%)	5.56%	5.56%
7	Spread (%)	2.55%	2.49%
8	Avg. Business Per Branch (Rs. Crore)	136.08	127.93
9	Avg. Business per Employee (Rs. Crore)	29.97	27.60
10	Cost Income Ratio (%)	19.84%	19%
11	DER	8.04	7.69

# Key Financial Ratios- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'22 (3m)	Mar'21 (3m)
1	Return on Avg Assets (Annualised)	2.01%	1.96%
2	Return on Avg Equity (Annualised)	16.03%	15.72%
3	Earning Per Share (Rs.)	9.23	7.7
4	Net Interest Margin (%)	4.15%	3.69%
5	Yield (%)	8.11%	9.49%
6	Cost (%)	5.56%	6.71%
7	Spread (%)	2.55%	2.78%
8	Avg. Business Per Branch (Rs. Crore)	136.08	112.80
9	Avg. Business per Employee (Rs. Crore)	29.97	26.05
10	Cost Income Ratio (%)	19.84%	22.26%
11	DER	8.04	7.39

# Key Financial Ratios- Q4 FY 22

Amount in Rs. Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'22 (12m)	Mar'21 (12m)
1	Return on Avg Assets (Annualised)	2.01%	2.18%
2	Return on Avg Equity (Annualised)	15.36%	17.47%
3	Earning Per Share (Rs.)	35.38	34.25
4	Net Interest Margin (%)	3.57%	3.88%
5	Yield (%)	8.11%	9.49%
6	Cost (%)	5.56%	6.71%
7	Spread (%)	2.55%	2.78%
8	Avg. Business Per Branch (Rs. Crore)	136.08	112.80
9	Avg. Business per Employee (Rs. Crore)	29.97	26.05
10	Cost Income Ratio (%)	18.32%	15.31%
11	DER	8.04	7.39

# Lending Basket

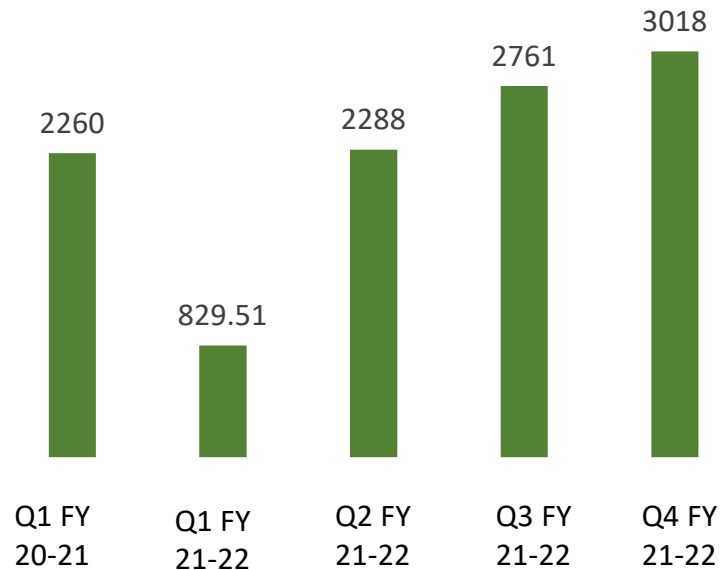
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Crore

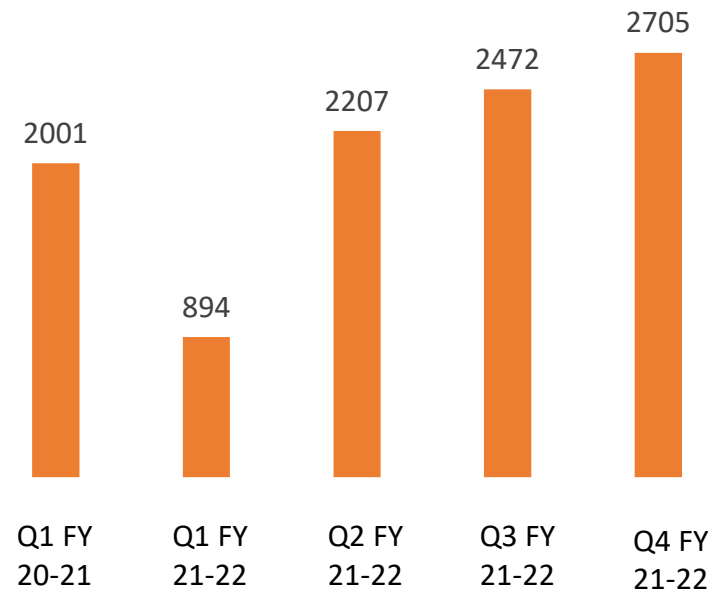
Sl. No.	Particulars	Dec-20	Mar-21	Sep-21	Dec-21	Mar - 22
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	14013	14920	16124	17132	18184
	ii) Top-up Personal Loans	499	553	625	699	767
	iii) Mortgage Loans/ Flexilap	399	459	525	599	663
	iv) Loans for Sites	149	152	150	156	164
	v) Others	33	31	30	30	52
	<b>Sub Total</b>	<b>15093</b>	<b>16115</b>	<b>17454</b>	<b>18616</b>	<b>19830</b>
	(As a % to total)	72%	73%	74%	74%	74%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	4998	5052	5171	5415	5732
	ii) Top-up Personal Loans	243	249	258	279	301
	iii) Mortgage Loans/Flexi Lap	530	549	568	643	705
	iv) Loans for Sites	62	61	61	62	65
	v) Others	56	57	54	55	57
	<b>Sub Total</b>	<b>5889</b>	<b>5968</b>	<b>6112</b>	<b>6454</b>	<b>6860</b>
	(As a % to total)	28%	27%	26%	26%	26%
3	Builder Loans	5	4	1	1	
	(As a % to total)	0.02%	0.02%	0.02%		
4	Staff Loans	17	18	18	20	21
	<b>Grand Total</b>	<b>21004</b>	<b>22105</b>	<b>23585</b>	<b>25091</b>	<b>26711</b>

# Key Business Trends

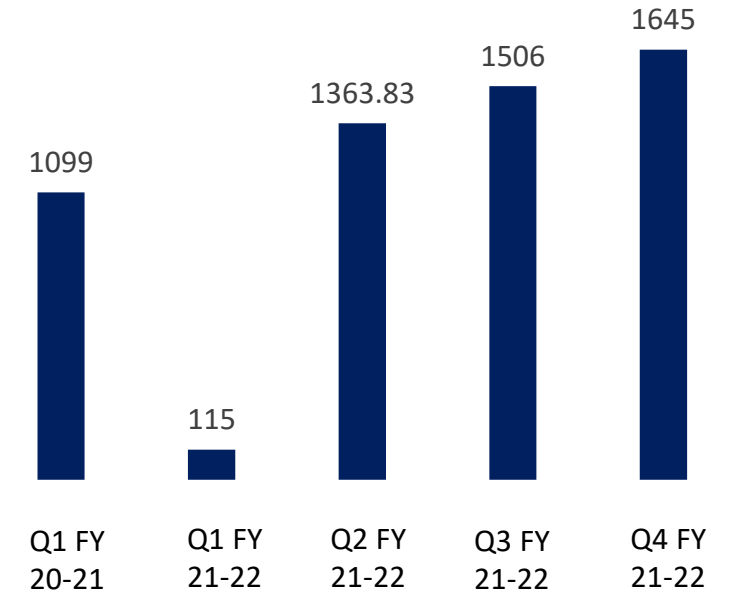
## Sanctions



## Disbursements

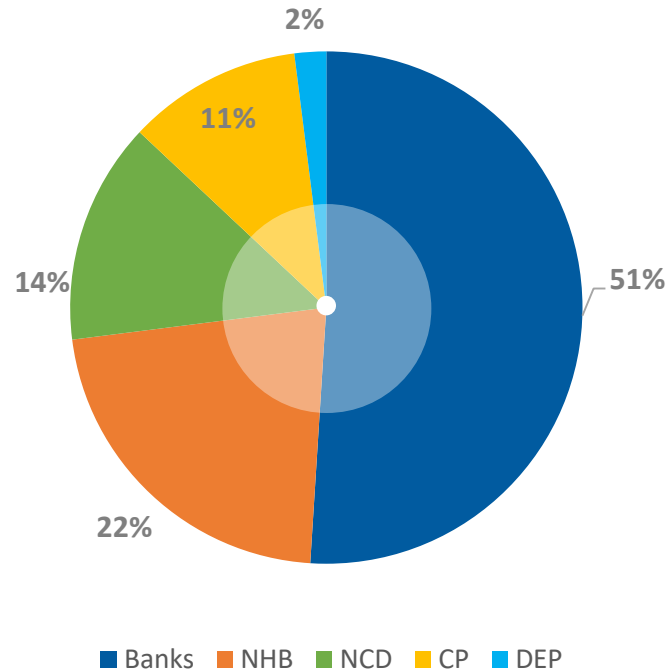


## Outstanding

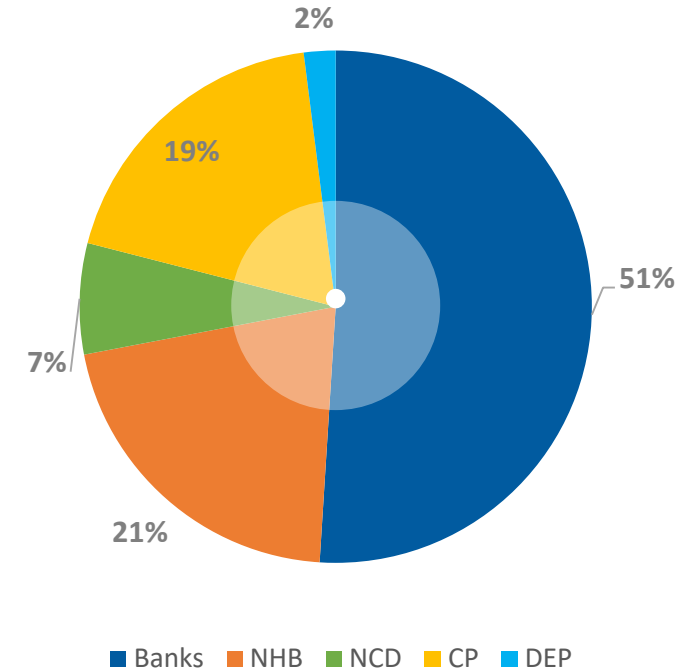


# Funding Basket

Funding Mix @ Mar 2022 (as %)

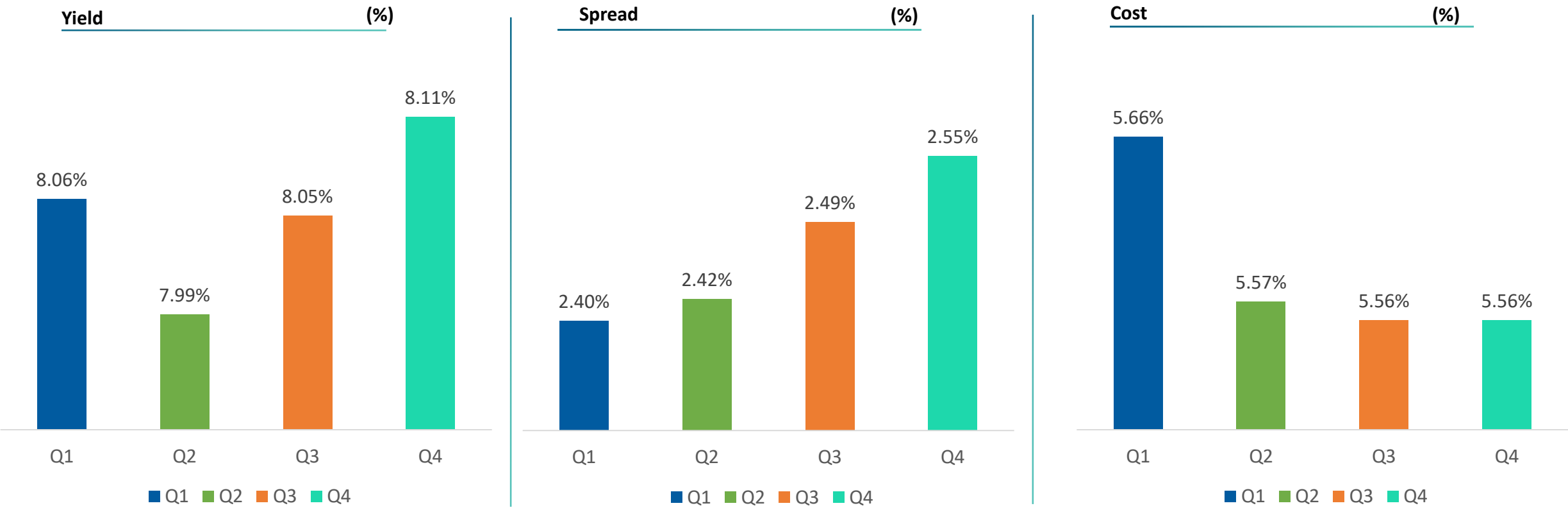


Funding Mix @ Mar 2021 (as %)



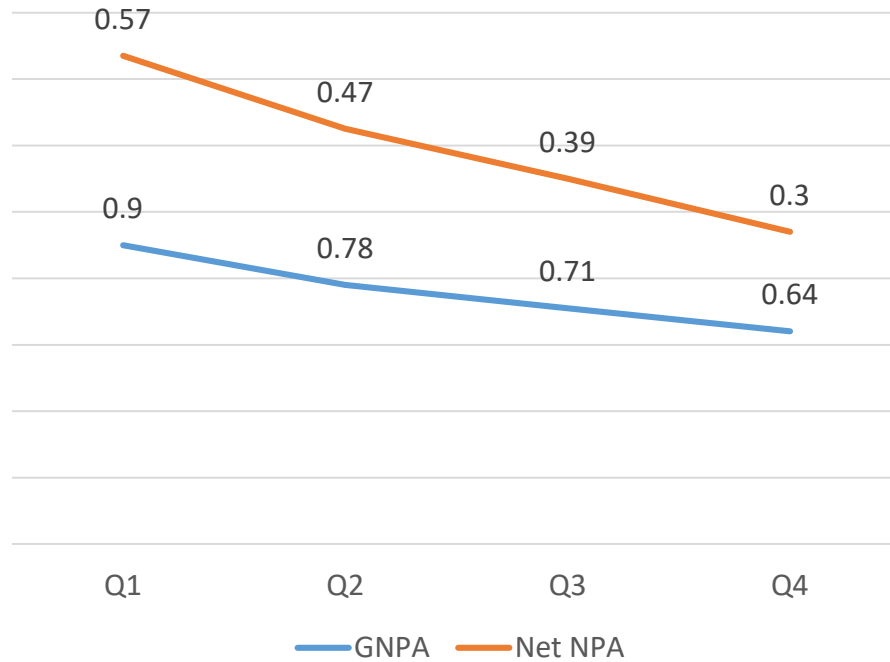
. Cost of borrowings at 5.56% (vs 5.57% in Sep 21 & 6.87% in Dec'20)

# Yield, Spread and Cost

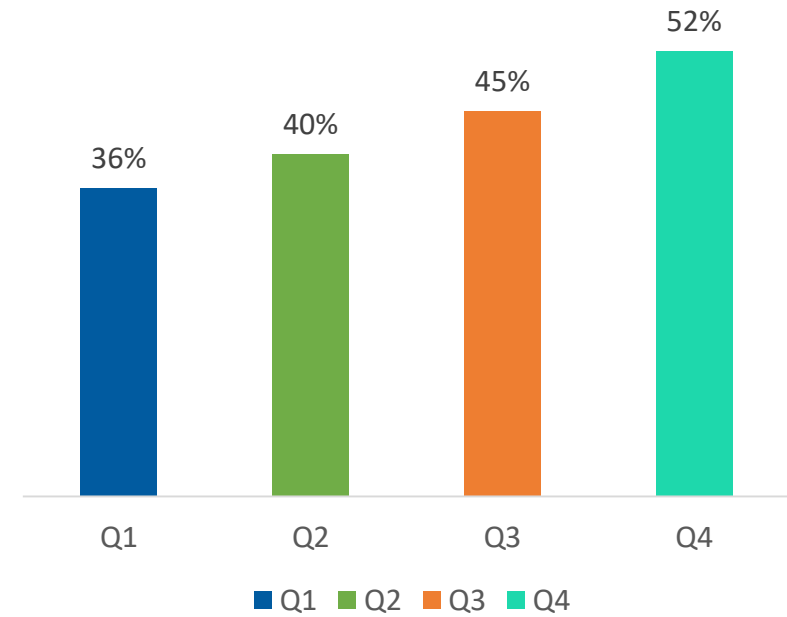


# NPA and PCR

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.