

Can Fin Homes Ltd. at a Glance

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

Information to Investors

Q3FY20 ended December 2019



ABOUT US



Legacy

- 32 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
- Dominance in South (71% of business) as at December 2019



Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (December 2019: 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 160 branches, 21 Affordable Housing Loan Centers & 14 Satellite Offices as on date; spread across 21 States / Union Territories
- Added 139
 branches/ Satellite
 Offices in the
 last Five years. 7
 branches added
 during the HY



Financials

- → Last Five Year Growth /CAGR (Mar.14 ~ Mar.19):
- Fresh
 Approvals: 15%,
 Disbursements: 17%
 Loan Book: 26%
- Net Interest Income:
 32% Operating
 Profit: 33%, PAT:
 31%
- Successfully migrated to IND AS w.e.f. 01.04.2018 as prescribed U/S 133 of the Companies Act 2013



Vision

To reach the loan book size of Rs.40,000 Crore by March 2022 (CAGR of 26%) with high asset quality, transparent & best ethical practices and prudent risk management practices.

BOARD OF DIRECTORS



Smt. Bharati Rao Chairperson (Independent)

Former Dy. Managing Director
State Bank of India



Sri Girish KousgiManaging Director & CEO



Shri Debashish Mukherjee
Director (Promoter)

Executive Director
Canara Bank



Shri Shreekant M Bhandinad

Dy. Managing Director

Dy.General Manager Canara Bank (On Deputation to Can Fin Homes)



Shri G NaganathanDirector (Independent)

Practicing Chartered Accountant



Dr. Yeluri Vijayanand

Director (Independent)

Former Dy. Managing Director State Bank of India



Shri S Subramanian

Director (Promoter)

Chief General Manager Canara Bank



PERFORMANCE HIGHLIGHTS -Q3 FY20

- → Loan Book surpassed the Rs.20,000 crore mark with a clientele base of 1.55 lakh
- → Y-o-Y Loan Book Growth of 15%
- → PAT up by 41% in Q3 FY20 over Q3 FY19.
- → NIM: 3.42%, RoAA*: 1.98%, RoE*: 19.74% and EPS: Rs.21.42 * Annualised
- → Cost to Income Ratio: 15.55%.
- → Gross NPA & Net NPA stood at 0.80% & 0.59%.
- → 71% of fresh loan approvals were to Salaried & Professionals while 29% were to SENP segment in Q3



PERFORMANCE HIGHLIGHTS -Q3 FY20

	Particulars		As per IND AS	As per IND AS		
SI. No.		DEC'19 (3m)	SEP'19 (3m)	DEC'18 (3m)	DEC'19 (9m)	DEC'18 (9m)
1	New Approvals	1,617.31	1,424.00	1,483.10	4,330.00	4,214.00
2	Disbursements	1,476.65	1,334.00	1,318.09	4,087.00	3,925.00
3	Outstanding Loan Book	572.44	596.00	639.71	20,171.57	17,568.14
4	Interest Income	507.77	493.97	437.61	1478.97	1248.17
7	Fees & Other Income	9.02	6.70	6.34	22.62	20.25
6	Total Income	516.79	500.67	443.95	1501.59	1268.42
					Y	
7	Interest Expenditure	339.14	337.86	301.50	1005.64	855.37
8	Other Expenditure	27.53	25.64	21.56	77.11	59.15
9	Total Expenditure	366.67	363.50	323.06	1082.75	914.52
10	Profit Before Tax & Provisions	150.12	137.17	120.89	418.84	353.90
11	Net Interest Income	168.63	156.11	136.11	473.34	392.79
12	Cost to Income Ratio (%) (excluding Bad debts)	15.55%	15.58%	14.32%	15.55%	14.32%



PERFORMANCE HIGHLIGHTS -Q3 FY20

	Particulars		As per II	ND AS	As per IND AS		
SI. No.		DEC'19 (3m)	SEP'19 (3m)	DEC'18 (3m)	DEC'19 (9m)	DEC'18 (9m)	
13	Profit Before Tax & Provisions	150.12	137.17	120.89	418.84	353.90	
14	Provision for SA & NPA	4.55	6.27	0.00	19.48	0.00	
15	Profit Before Tax	145.57	130.89	120.89	399.36	353.90	
16	Provision for Taxation & DTL	38.96	33.27	45.08	114.15	123.30	
17	Profit After Tax	106.61	97.62	75.81	285.21	230.60	
18	Other Comprehensive Income (net of tax)	0.47	0.50	1.61	1.48	0.75	
19	Total Comprehensive income	106.14	97.12	74.20	283.72	229.85	
20	Earnings per share*	8.01	7.33	5.69	21.42	17.32	
21	Gross NPA	160.96	154.77	124.95	160.96	124.95	
22	Gross NPA Ratio (%)	0.80%	0.79%	071%	0.80%	0.71%	
23	Net NPA	118.72	113.19	89.08	118.72	89.08	
24	Net NPA Ratio(%)	0.59%	0.58%	0.51%	0.59%	0.51%	

^{*}Financials for Previous Period realigned / restated as per revised Accounting Policy adopted under Ind-AS



KEY FINANCIAL RATIOS - Q3 FY20

		PERIOD ENDED					
SI. No.	Particulars	DEC '19	SEP'19	DEC'18			
1	Return on Avg Assets (Annualised)	1.98%	1.88%	1.87%			
2	Return on Avg Equity (Annualised)	19.74	19.10	19.19			
3	Earning Per Share (Rs.)	21.42	13.41	17.32			
4	Net Interest Margin (%)	3.42%	3.34%	3.31%			
5	Yield (%)	10.20%	10.23%	10.06%			
6	Cost (%)	7.88%	7.95%	7.89%			
7	Spread (%)	2.32%	2.28%	2.17%			
8	Avg. Business Per Branch	109.70	108.27	109.12			
9	Avg. Business per Employee	23.94	23.63	25.35			
10	Cost Income Ratio (%)	15.55%	15.58%	14.32%			
11	DER	8.68	8.91	9.11			
12	Capital Adequacy Ratio (%)	22.07	18.82	19.39			
13	of this Tier I Ratio (%)	20.37	17.29	17.53			



LENDING BASKET

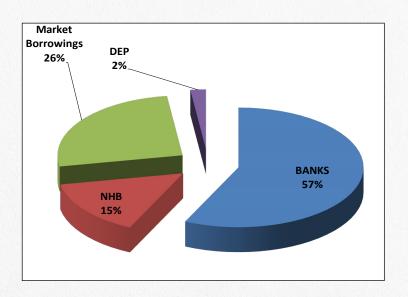
Category-wise Product-wise Distribution of Loan Book

No. 1 S ii iii iii		ried & Professionals Housing Loans Top-up Personal Loans Mortgage Loans/ Flexilap Loans for Sites Others	Dec-18 O/s Amt. 11,624 388 371 138 38	Mar-19 O/s Amt. 12012 412 379 234	Jun-19 O/s Amt. 12441 425 382 244	Sep-19 O/s Amt. 12860 445 381 164	Dec-19 O/s Amt. 13255 466 390 171
1 S	i) ii) iii) iv)	Housing Loans Top-up Personal Loans Mortgage Loans/ Flexilap Loans for Sites Others	11,624 388 371 138	12012 412 379 234	12441 425 382	12860 445 381	13255 466 390
i) ii ii	i) ii) iii) iv)	Housing Loans Top-up Personal Loans Mortgage Loans/ Flexilap Loans for Sites Others	388 371 138	412 379 234	425 382	445 381	466 390
ii ii i	ii) iii) iv)	Top-up Personal Loans Mortgage Loans/ Flexilap Loans for Sites Others	388 371 138	412 379 234	425 382	445 381	466 390
ii	iii) iv)	Mortgage Loans/ Flexilap Loans for Sites Others	371 138	379 234	382	381	390
i	iv)	Loans for Sites Others	138	234			
	-	Others			244	164	171
V	v)		38	27			.,.
		Sub Total		27	28	39	38
		30D TOTAL	12,559	13,064	13520	13,889	14,320
		(As a % to total)	71%	71%	71%	71%	71%
2 1	Non	Salaried Class-Self Employed & Non Professionals					
i)	i)	Housing Loans	4,169	4407	4552	4792	4928
ii	ii)	Top-up Personal Loans	209	222	231	241	252
ii	iii)	Mortgage Loans/Flexi Lap	485	508	515	524	536
i	iv)	Loans for Sites	59	96	100	70	70
V	v)	Others	59	56	57	61	64
		SubTotal	4,980	5289	5455	5688	5850
		(As a % to total)	28%	29%	29%	29%	29%
3 E	Build	der Loans	12	11	11	6	7
		(As a % to total)	0.06%	0.06%	0.06%	0.03%	0.03%
4 S	Staff	Loans	17	17	17	17	17
		Grand Total	17,569	18,381	19,003	19,600	20,194

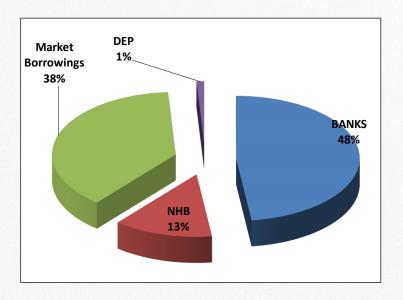


FUNDING BASKET

Funding Mix @ DEC 2019 (as %)



Funding Mix @ DEC 2018 (as %)

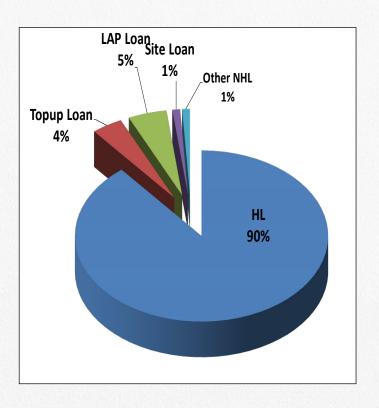


Cost of borrowings contained at 7.88% (vs 7.90% in Mar 19&7.89% in Dec'18,)

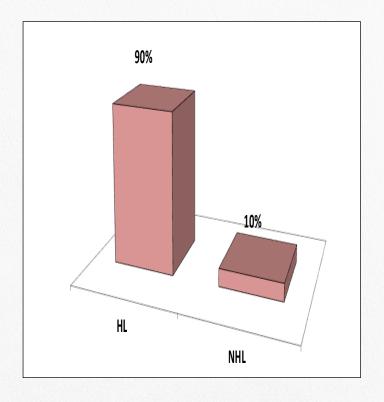


PORTFOLIO DETAILS

Portfolio Break-up



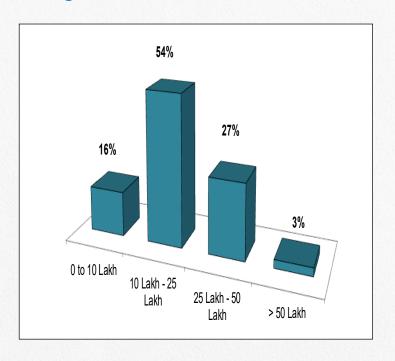
Product category



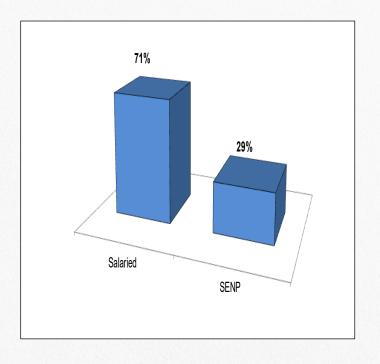


AVERAGE TICKET SIZE AND PROFILE OF CUSTOMER

Average Ticket Size



Customer Category



LIQUIDITY POSITION

Amount in Rs. Crore

Particulars	For Q4FY20 ending Mar.20	For Q1FY21 ending Jun.20	For Q2FY21 ending Sep.20
Un-availed limits as on 31/12/2019 (Opening Balance)	4,137.84	2,491.80	2,411.84
Add: Collections	1,650.00	1,600.00	1700.00
Less: Interest and principal repayment on borrowings	2,846.04	1,879.96	1,165.80
Less: Disbursements	1,950.00	1,800.00	1,900.00
Add: Future borrowings	1,500.00	2,000.00	1,000.00
Surplus/(Deficit) – (Closing Balance)	2,491.18	2,411.84	2,046.04

In addition to the above, the Company can further raise Rs.5,913 Crore from Money market.



BRANCH NETWORK

(195 Offices)

Punjab

Jalandhar

Chandigarh

Rajasthan

Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura

Gujarat

Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar

MP

Bhopal, Gwalior, Indore, Mandideep, Jabalpur, Pithampur, Sagar, Rewa

Chhattisgarh

Raipur, Bilaspur, Bhilai

Maharashtra

Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad,

Bihar

Patna

Karnataka

Bengaluru (21 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Doddaballapur, Ramanagaram, Attibele, Thanisandra, Whitefield, Dharwad, Bellari

Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara

Odisha

Bhubaneshwar, Berhampur Jharsuguda

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

Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara

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, angalagiri, Srikakulam

Telangana

Hyderabad (8 branches), Siddipet, Warangal, Karimnagar, Khammam, Sangareddy,Ghatkesar,Mancherial A S Rao Nagar.

Delhi

Nehru Place, Pitampura

Haryana

Gurgaon, Manesar, Sonepat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal



STRATEGIC INITIATIVES

Branch expansion focus on Tier II/III Growth Centres .. Pan India

Network increased from 41 branches as at Mar'11 .. to 140 at Mar'16 .. to 195 now (181 Br/AHLCs + 14 SOs) of this Non-South network increased from 18 branches at Mar'11 .. to 40 at Mar'16 .. to 76 presently (76 Br/AHLCs + 1 SO)

Contribution of Non-South branches to New Business/Approvals increased from 23% for FY16 to 29% for Q3FY20

Share of these branches in Total Loan Book increased from 24% at March 2016 to 28% as at December 2019

	No. of Branches			Share in Sanctions		Share in Ioan book		YoY Gr for FY 20
Pop Group	Mar.16	New Add	Dec19	Mar 16	Dec 19	Mar.16	Dec 19	Loan Book
Metro	54	12	66	72 %	55%	77%	64%	9 %
Non Metro	56	59	115	28%	45%	23%	36%	28%



FUTURE OUTLOOK



Branch Expansion Plan for 2019-20:

- → 10 New Branches to be opened in growth centres
- → Total Network (Branch/AHLC & SOs) to reach 200 by Mar'20
- → Focus on Affordable Housing with a proper mix of Non-Housing segments
- → Salaried & Professional class would continue to be our niche segments
- Raising of fresh equity upto Rs.1000 Crore through Rights Issue/QIP / Pref Share

Being expressed during Investor/ Analyst Meet, TV Interviews, Press Releases, one-to-one interactions etc.





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.

