

CFHRO SE CS LODR 156/2020
29/10/2020

ONLINE SUBMISSION

National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 NSE Symbol: CANFINHOME	BSE Limited Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai - 400 001 BSE Scrip Code: 511196
---	--

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q2 FY21 results
Ref: Our letter CFHRO SE CS LODR 150/2020 dated 19/10/2020

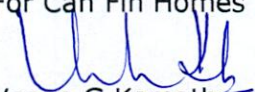
Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Investor Presentation, post Q2 FY21 results.

The investor presentation is also made available on www.canfinhomes.com the Company's website.

The above document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,


Veena G Kamath
AGM & Company Secretary

Encl: As above.





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

2QFY21 ended September
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



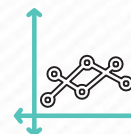
Focus

- 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.
- 9 branches added during the FY 2019-20



Financials

- Last Five Year O/s Growth /CAGR (Mar.15 ~ Mar.20) : 20.33%
- Net Interest Income:Rs.210 cr
Operating Profit: Rs.187 cr
- PAT: Rs.128 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 Shreekant M Bhandiwad
Deputy Managing Director
(Promoter)



Shri G Naganathan
Director (Independent)



Dr. Yeluri Vijayanand
Director (Independent)



Shri Satish Kumar Kalra
Director (Independent)



Smt Shubhalakshmi Panse
Director (Independent)

PERFORMANCE HIGHLIGHTS – Q2 FY21

- Loan Book reached Rs.20830 crore with a clientele base of 1.64 lakh
- PBT & PAT for Q2FY21 rose by 32% & 31% (Y-o-Y) respectively
- NIM: 3.89 %, RoA: 2.13 %, RoE: 18.78 % and EPS:16.64
- Cost to Income Ratio : 11.56%.
- Gross NPA & Net NPA stood at 0.72 % & 0.46 %.
- 71% of the outstanding loan book as at Sep'20 comes from Salaried & Professionals; 92% from HL

PERFORMANCE HIGHLIGHTS – Q2 FY21

Amount in Rs. Cr						
Sl. No.	Particulars	Sep'20 (3m)	Jun'20 (3m)	Sep'19 (3m)	Sep'20 (6m)	Sep'19 (6m)
1	New Approvals	851	264	1424	1115	2713
2	Disbursements	825	401	1334	1225	2610
3	Outstanding Loan Book	20830	20,843	19600	20830	19600
4	Interest Income	524.04	522.11	498.47	1046.15	980.48
7	Fees & Other Income	1.77	0.40	2.21	2.16	4.34
6	Total Income	525.81	522.50	506.68	1048.31	984.82
7	Interest Expenditure	313.45	330.83	338.47	644.28	667.83
8	Other Expenditure	25.21	21.48	25.04	46.70	48.26
9	Total Expenditure	338.66	352.32	363.51	690.98	716.09
10	Profit Before Tax & Provisions	187.15	170.19	137.17	357.34	268.72
11	Net Interest Income	210.48	191.27	159.86	401.76	312.51
12	Cost to Income Ratio (%) (excluding Bad debts)	11.56%	11.21%	15.58%	11.56%	15.58%

PERFORMANCE HIGHLIGHTS – Q2 FY21

Sl. No.	Particulars	Amount in Rs. Cr				
		Sep'20 (3m)	Jun'20 (3m)	Sep'19 (3m)	Sep'20 (6m)	Sep'19 (6m)
13	Profit Before Tax & Provisions	187.15	170.19	137.17	357.34	268.72
14	Provision for SA & NPA	15.10	44.14	6.27	59.24	14.93
15	Profit Before Tax	172.05	126.05	130.89	298.09	253.79
16	Provision for Taxation & DTL	43.63	32.89	33.27	76.52	75.19
17	Profit After Tax	128.42	93.15	97.62	221.57	178.60
18	Other Comprehensive Income (net of tax)	0.01	(0.20)	(0.5)	(0.19)	(1.03)
19	Total Comprehensive income	128.43	92.95	97.12	221.38	177.59
20	Earnings per share	9.64	7.00	7.33	16.64	13.41
21	Gross NPA	149.90	156.31	154.77	149.90	154.77
22	Gross NPA Ratio (%)	0.72%	0.75%	0.79%	0.72%	0.79%
23	Net NPA	95.35	103.71	113.19	95.35	113.19
24	Net NPA Ratio(%)	0.46%	0.52%	0.58%	0.46%	0.58%

KEY FINANCIAL RATIOS – Q2 FY21

Amount in Rs. Cr

Sl. No.	Particulars	PERIOD ENDED		
		Sep'20	Jun'20	Sep'19
1	Return on Avg Assets (Annualised)	2.13%	1.80%	1.88%
2	Return on Avg Equity (Annualised)	18.78%	16.55%	19.10%
3	Earning Per Share (Rs.)	16.64	7.00	13.41
4	Net Interest Margin (%)	4.09%	3.70%	3.42%
5	Yield (%)	9.96%	10.04%	10.23%
6	Cost (%)	7.10%	7.31%	7.95%
7	Spread (%)	2.86%	2.72%	2.28%
8	Avg. Business Per Branch	106.65	105.61	108.27%
9	Avg. Business per Employee	25.00	24.97	23.63
10	Cost Income Ratio (%)	11.56%	11.21%	15.58%
11	DER	7.78	8.09	8.80
12	Capital Adequacy Ratio (%)	24.77%	19.59	18.82
13	of this Tier I Ratio (%)	22.49%	17.96	17.29

LENDING BASKET

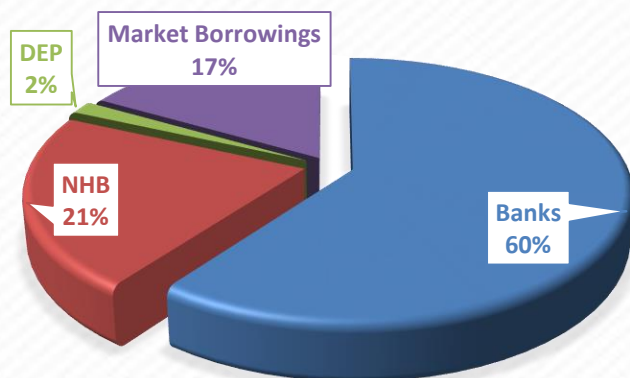
Category-wise Product-wise Distribution of Loan Book

Amount in Rs. Cr

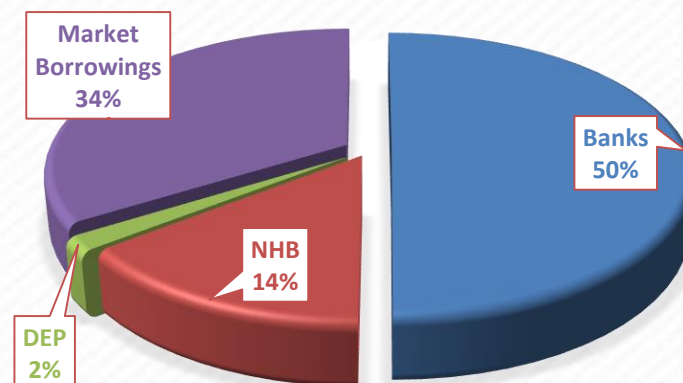
Sl. No.	Category/Product	Sept-20	Jun-20	Mar-20	Dec-19	Sept-19
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13750	13676	13598	13255	12860
	ii) Top-up Personal Loans	482	485	486	466	445
	iii) Mortgage Loans/ Flexilap	393	395	397	390	381
	iv) Loans for Sites	158	165	167	171	164
	v) Others	35	37	39	38	39
	Sub Total	14818	14758	14,689	14,320	13,889
	(As a % to total)	71%	71%	71%	71%	71%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5073	5122	5058	4928	4792
	ii) Top-up Personal Loans	249	256	256	252	241
	iii) Mortgage Loans/Flexi Lap	544	556	551	536	524
	iv) Loans for Sites	66	69	70	70	70
	v) Others	58	60	61	64	61
	Sub Total	5990	6063	5996	5850	5688
	(As a % to total)	29%	29%	29%	29%	29%
3	Builder Loans	5	6	6	7	6
	(As a % to total)	0.02%	0.03%	0.03%	0.03%	0.03%
4	Staff Loans	17	17	17	17	17
	Grand Total	20830	20843	20,708	20,194	19,600

FUNDING BASKET

Funding Mix @ Sep 2020 (as %)



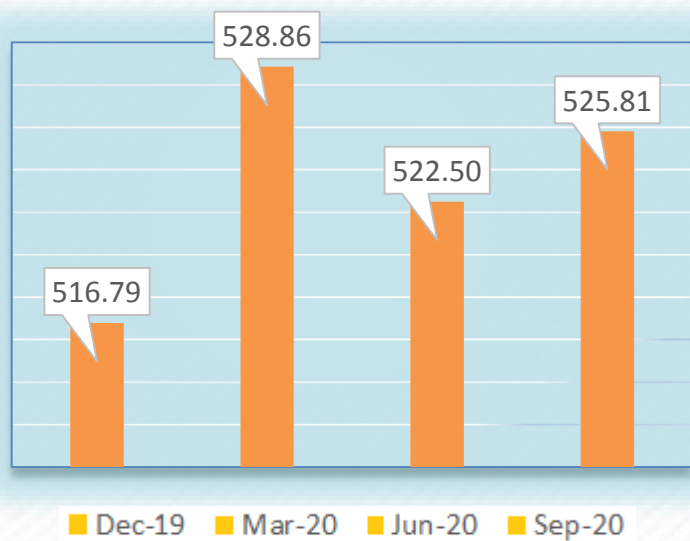
Funding Mix @ Sep 2019 (as %)



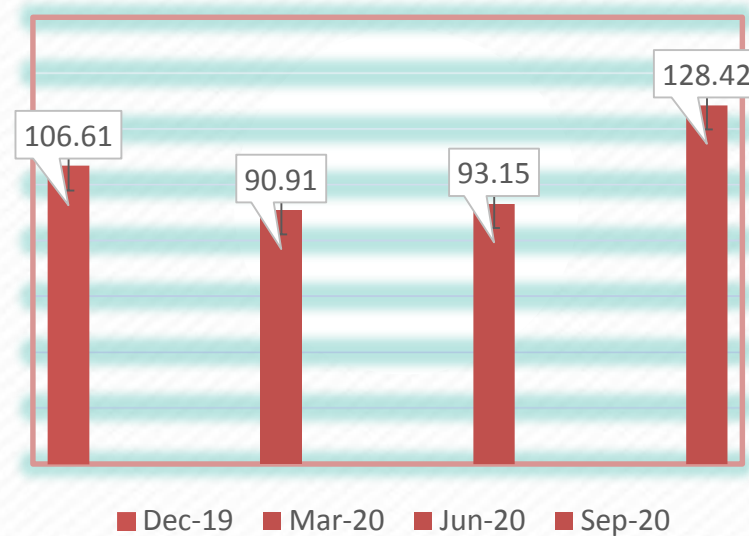
- Cost of borrowings contained at 7.10 % Sep'20 (7.95% in Sep'19,)

Financial Performance

Total Revenue (in Cr)



Profit After Tax (in Cr)



IMPACT OF COVID-19

Covid-19: The COVID-19 pandemic has spread rapidly throughout the world 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 20th 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 Profitability: From 24th March till third week of May, lending was impacted. However, impact on revenues has been minimum.

On Liquidity and debt servicing: Company's liquidity position is good with sufficient un-availed sanction limits lined up from Banks.

CSR activity: The Company has contributed Rs 1.50 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.

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 10 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.