



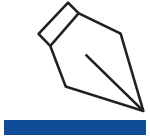
Investor Presentation

Q4FY23

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

April 2023

About Us



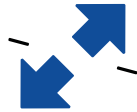
Legacy

- 35 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987, shareholding of 30% approx.
- 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



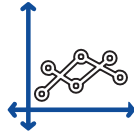
Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loans to Individuals
- To have strong fundamentals with ethical & transparent practices and prudent underwriting



Reach

- Headquartered in Bengaluru
- Pan-India presence with 172 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 31/03/2023; spread across 21 States / Union Territories.
- Added 147 branches/ Satellite Offices in the last ten years.



Financials (Q4FY23)

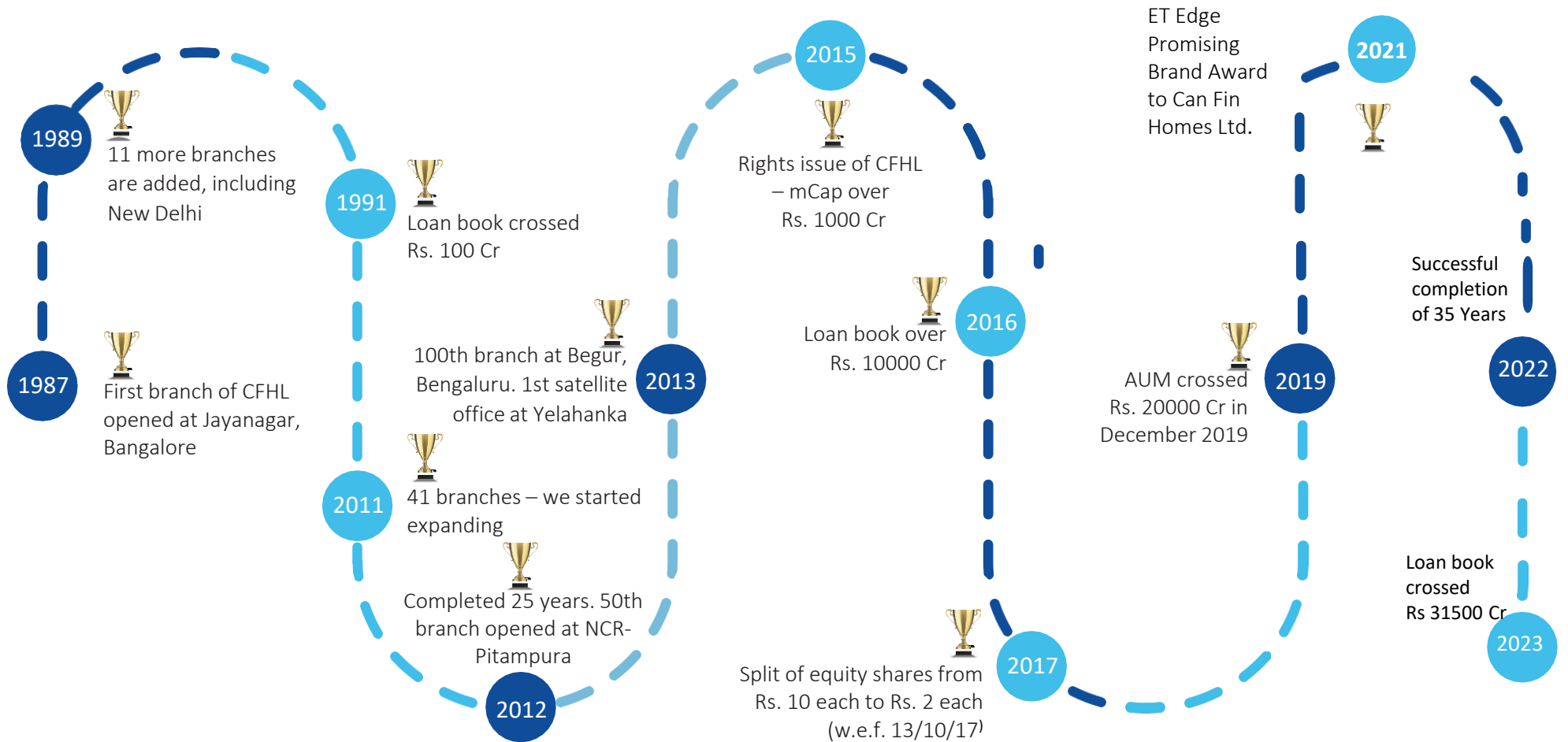
- Net Int Income: Rs. 261.27 Cr
- Operating Profit: Rs. 221.78 Cr
- PBT : Rs 197.98 Cr
- PAT: Rs. 165.79 Cr
- ROE : 17.03 %



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 K Satyanarayana Raju

Chairman (Promoter)
w.e.f 26/04/2023



Shri Suresh S Iyer

Managing Director & CEO
w.e.f 18/03/2023



Shri Debashish Mukherjee

Director (Promoter)



Shri Amitabh Chatterjee

Dy. Managing Director



Shri Satish Kumar Kalra

Director (Independent)



Smt Shubhalakshmi Aamod Panse

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



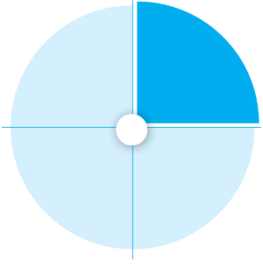
Automation and digitisation of processes to make things simpler, faster and user-friendly



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

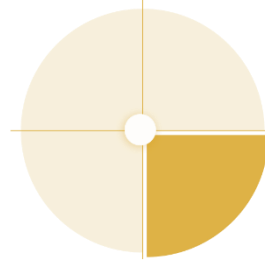
Quarterly Highlights

Q1



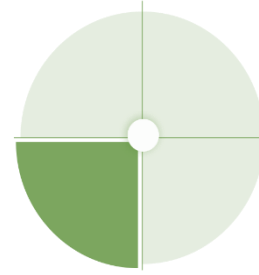
- Disbursement Rs.1721.56 Cr
- Outstanding Rs.27538.12 Cr
- NII: Rs.250.40 Cr
- PBT: Rs. 218.69 Cr and PAT: Rs. 162.22 Cr
- DER:7.84
- Gross NPA 0.65 % &
- Net NPA 0.30 %.

Q2



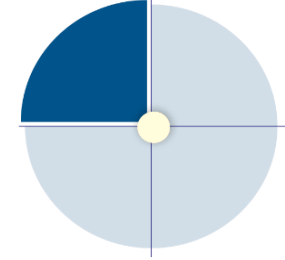
- Disbursement Rs.2245.05 Cr
- Outstanding Rs.28822.91 Cr
- NII: Rs.251.17 Cr
- PBT: Rs. 202.85 Cr and PAT: Rs. 141.71 Cr
- DER: 7.93
- Gross NPA 0.62 % &
- Net NPA 0.35 %.

Q3



- Disbursement Rs.2444 Cr
- Outstanding Rs.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 %.

Q4



- Disbursement Rs.2538 Cr
- Outstanding Rs.31563 Cr
- NII: Rs. 261.27 Cr
- PBT: Rs. 197.98 Cr and PAT: Rs. 165.79 Cr
- DER: 7.97
- Gross NPA 0.55 % &
- Net NPA 0.26 %.

PERFORMANCE HIGHLIGHTS – FY23

1. Disbursements during the year increased by 8% YOY
2. Loan Book reached Rs. 31563 Cr (+18.16%) with a clientele base of 2.41 lakh.
3. NII: Rs. 1014.55 Cr, PBT: Rs. 824.03 Cr and PAT: Rs. 621.21 Cr.
4. NIM: 3.45 %, RoAA: 2.17 %
5. RoE: 17.03 %, EPS: Rs 46.65
6. Cost to Income Ratio: 16.93 %
7. DER: 7.97
8. Gross NPA 0.55% & Net NPA 0.26%.
9. The Salaried and Professional segment constitutes 73 % of the outstanding loan book as on March 23. Housing forms 89% of the Loan Book and NHL, 11%.
10. Average ticket size of incremental housing and non-housing loans is Rs. 25 Lakh and Rs. 8 Lakh respectively.

Performance Highlights- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	Sequential (As per IND AS)		
		Mar'23 (3m)	Dec'22 (3m)	Growth%
1	New Approvals	2769	2585	7%
2	Disbursements	2538	2444	4%
3	Outstanding Loan Book	31563	30115	5%
4	Net Interest Income	261.27	251.71	4%
5	Operating Profit	221.78	212.93	4%
6	Provision for Std Asset	24.75	(5.93)	
7	Provision for NPA	(0.97)	14.35	
8	Profit Before Tax	197.98	204.51	(3%)
9	Profit After Tax	165.79	151.50	9%
10	Gross NPA	173.84	181.14	
11	Gross NPA Ratio (%)	0.55%	0.60%	
12	Net NPA	82.94	89.28	
13	Net NPA Ratio(%)	0.26%	0.30%	

Performance Highlights- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	Quarter on Quarter (As per IND AS)		
		Mar'23 (3m)	Mar'22 (3m)	Growth%
1	New Approvals	2769	3018	(8%)
2	Disbursements	2538	2705	(6%)
3	Outstanding Loan Book	31563	26711	18%
4	Net Interest Income	261.27	237.28	10%
5	Operating Profit	221.78	194.57	14%
6	Provision for Std Asset	24.75	20.53	
7	Provision for NPA	(0.97)	9.71	
8	Profit Before Tax	197.98	164.33	20%
9	Profit After Tax	165.79	112.92	47%
10	Gross NPA	173.84	170.59	
11	Gross NPA Ratio (%)	0.55%	0.64%	
12	Net NPA	82.94	80.71	
13	Net NPA Ratio(%)	0.26%	0.30%	

Performance Highlights- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Mar'23 (12m)	Mar'22 (12m)	Growth%
1	New Approvals	9307	8896	5%
2	Disbursements	8947	8279	8%
3	Outstanding Loan Book	31563	26711	18%
4	Net Interest Income	1014.55	816.15	24%
5	Operating Profit	865.79	681.99	27%
6	Provision for Std Asset	40.71	24.65	
7	Provision for NPA	1.03	22.29	
8	Profit Before Tax	824.03	635.05	30%
9	Profit After Tax	621.21	471.09	32%
10	Gross NPA	173.84	170.59	
11	Gross NPA Ratio (%)	0.55%	0.64%	
12	Net NPA	82.94	80.71	
13	Net NPA Ratio(%)	0.26%	0.30%	

Key Financial Ratios- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'23 (3m)	Mar'22 (3m)
1	Return on Avg Assets (Annualised)	2.32%	2.10%
2	Return on Avg Equity (Annualised)	18.18%	16.03%
3	Earning Per Share (Rs.)	12.45	9.23
4	Net Interest Margin (%)	3.37%	4.15%
5	Yield (%)	9.87%	8.11%
6	Cost (%)	7.51%	5.56%
7	Spread (%)	2.36%	2.55%
8	Avg. Business Per Branch (Rs. Crore)	153.96	136.96
9	Avg. Business per Employee (Rs. Crore)	32.36	29.97
10	Cost Income Ratio (%)	18.90%	19.84%
11	DER	7.97	8.04

Key Financial Ratios- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	PERIOD ENDED (SEQUENTIAL)	
		Mar'23 (3m)	Dec'22 (3m)
1	Return on Avg Assets (Annualised)	2.32%	2.16%
2	Return on Avg Equity (Annualised)	18.18%	17.30%
3	Earning Per Share (Rs.)	12.45	11.38
4	Net Interest Margin (%)	3.37%	3.47%
5	Yield (%)	9.87%	8.87%
6	Cost (%)	7.51%	6.63%
7	Spread (%)	2.36%	2.24%
8	Avg. Business Per Branch (Rs. Crore)	153.96	146.90
9	Avg. Business per Employee (Rs. Crore)	32.36	32.69
10	Cost Income Ratio (%)	18.90%	17.07%
11	DER	7.97	7.92

Key Financial Ratios- Q4 FY 23

Amount Rs. in Crore

Sl. No.	Particulars	Year on Year	
		Mar'23 (12m)	Mar'22 (12m)
1	Return on Avg Assets (Annualised)	2.17%	2.01%
2	Return on Avg Equity (Annualised)	17.03%	15.36%
3	Earning Per Share (Rs.)	46.65	35.38
4	Net Interest Margin (%)	3.45%	3.57%
5	Yield (%)	8.84%	8.11%
6	Cost (%)	6.53%	5.56%
7	Spread (%)	2.31%	2.55%
8	Avg. Business Per Branch (Rs. Crore)	156.09	136.08
9	Avg. Business per Employee (Rs. Crore)	33.95	29.97
10	Cost Income Ratio (%)	16.93%	18.32%
11	DER	7.97	8.04

Lending Basket

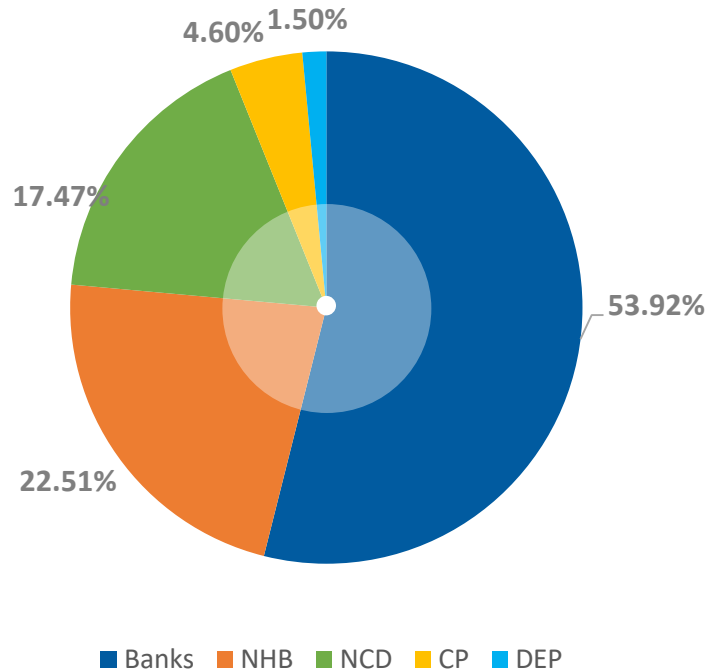
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount Rs. in Crore

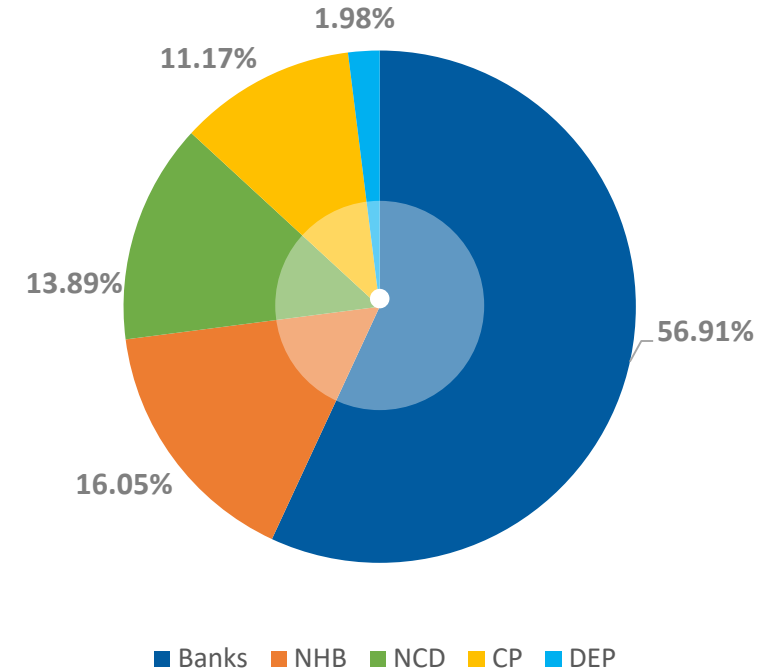
Sl. No.	Particulars	Mar - 22 O/s Amt.	Jun - 22 O/s Amt.	Sep - 22 O/s Amt.	Dec - 22 O/s Amt.	Mar - 23 O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	18205	18767	19562	20256	21071
	ii) Top-up Personal Loans	767	795	852	915	960
	iii) Mortgage Loans/ Flexilap	663	687	729	774	811
	iv) Loans for Sites	164	166	171	177	184
	v) Others	52	34	34	37	40
	Sub Total	19851	20449	21348	22159	23066
	(As a % to total)	74%	74%	74%	74%	73%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5732	5917	6228	6613	7050
	ii) Top-up Personal Loans	301	306	336	367	397
	iii) Mortgage Loans/Flexi Lap	705	722	763	825	893
	iv) Loans for Sites	65	66	71	76	81
	v) Others	57	57	56	54	56
	Sub Total	6860	7068	7454	7935	8477
	(As a % to total)	26%	26%	26%	26%	27%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	21	21	21	21	20
	Grand Total	26711	27538	28823	30115	31563

Funding Basket

Funding Mix @ Mar 2023 (as %)

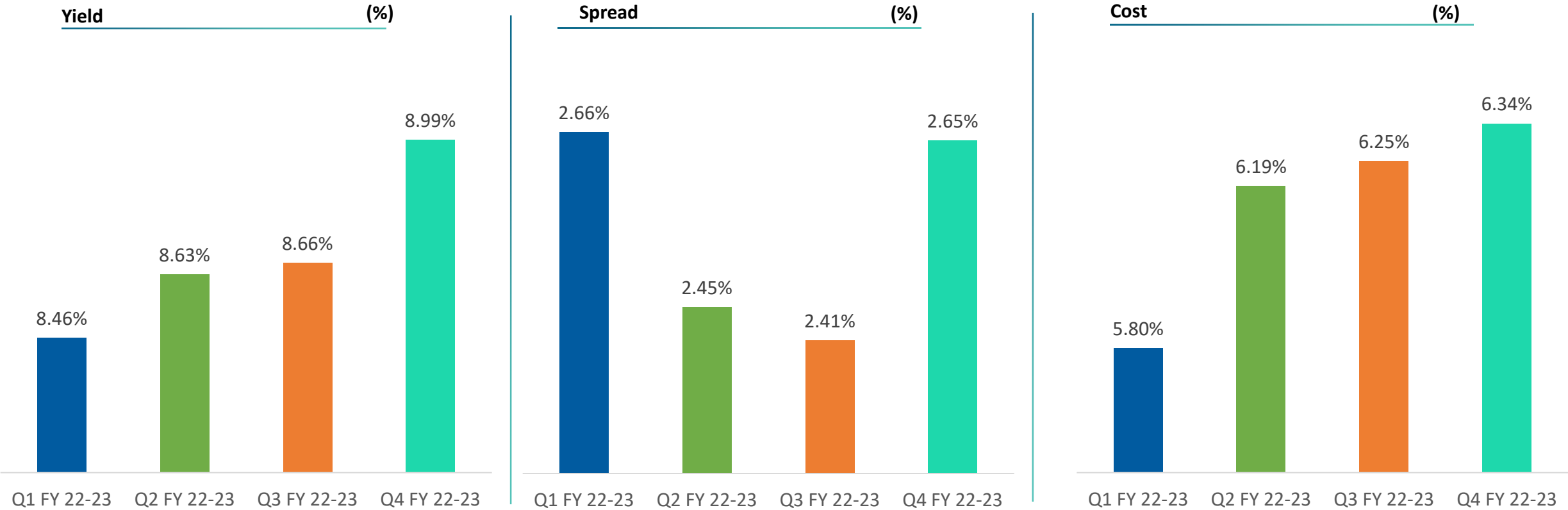


Funding Mix @ Mar 2022 (as %)



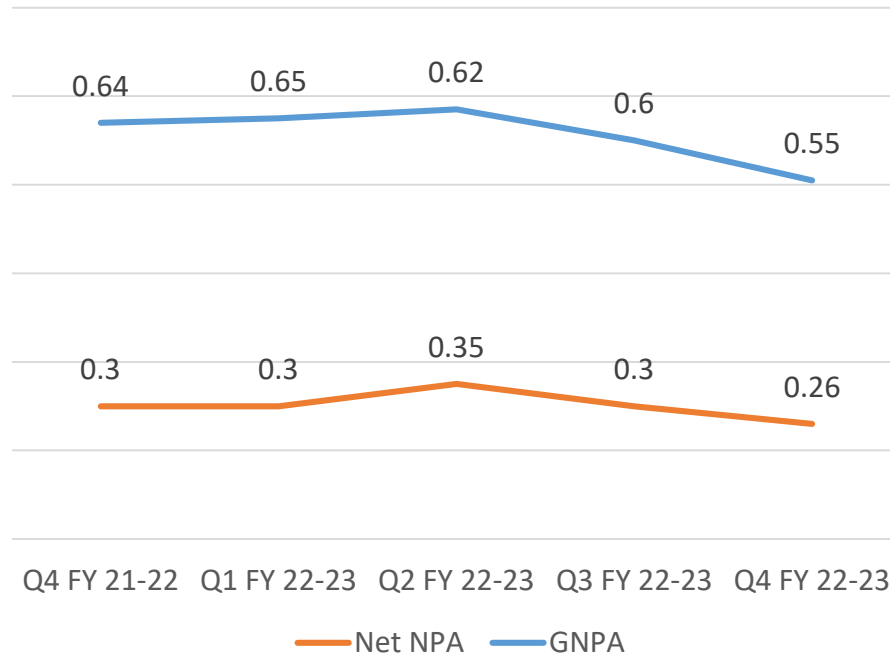
. Cost of borrowings at 6.53% (March 2022 – 5.56%)

Yield, Spread and Cost (as at the end of each quarter)

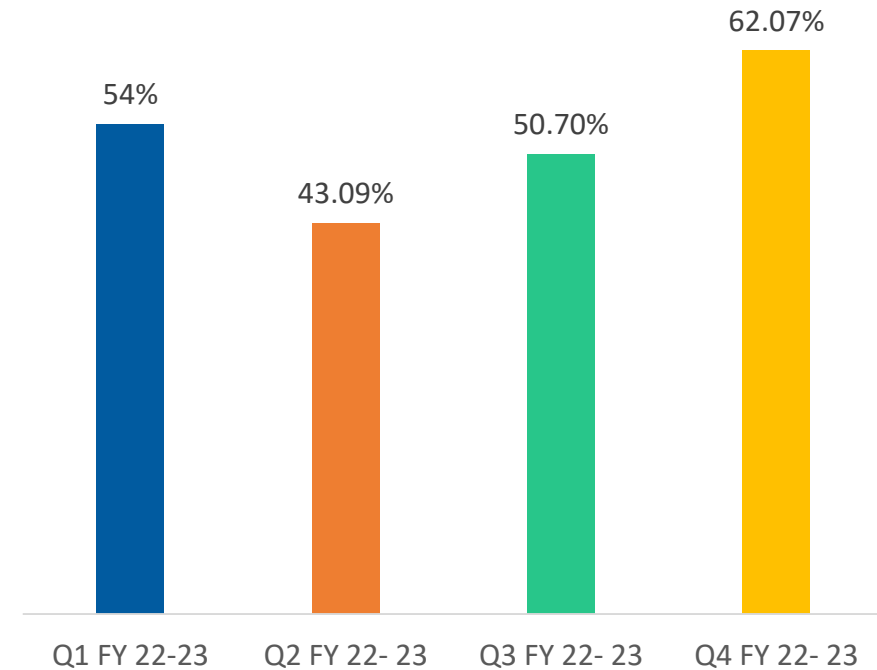


NPA and PCR

Gross NPA & Net NPA (%)



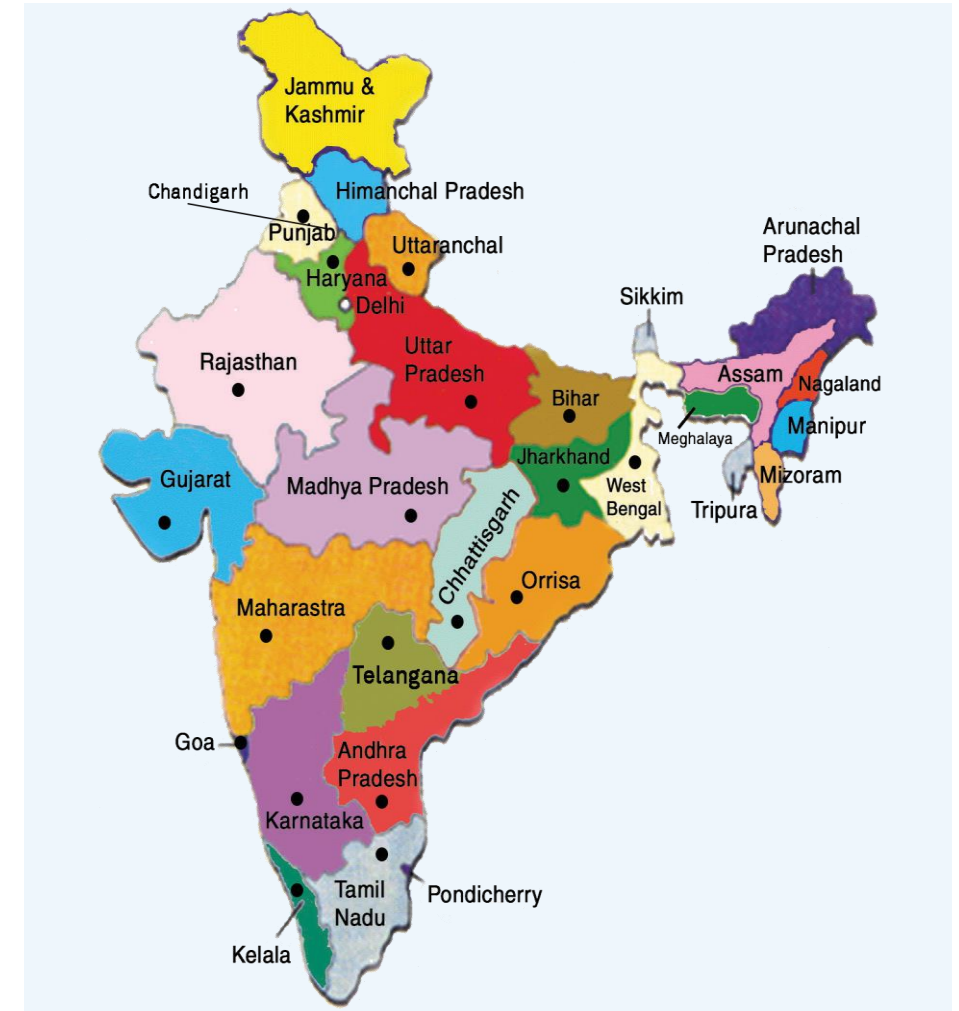
PCR (%)



Branch Network

(205 BRANCH 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.