

# Can Fin Homes Ltd. at a Glance

33 successful years of achieving our Mission and Vision of providing home loans since 1987..... we continue marching on enthusiastically

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## Information to Investors

Q4 FY21 ended March 2021

# 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
- Dominance in South (69% of business) as at March 2021



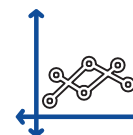
## Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loan to Individuals (March 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 165 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. 4 branches added during the FY



## Financials

- Last Five Year O/s Growth /CAGR (Mar.16 ~ Mar.21) :15.74%
- Net Interest Income: Rs.798 Cr
- Operating Profit: Rs.686 Cr
- PAT: Rs.456 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 mission of providing more value to our stakeholders and uphold our ethics and good corporate governance

# BOARD OF DIRECTORS



**Shri L V Prabhakar**  
Chairman



**Shri Girish Kousgi**  
Managing Director & CEO



**Shri Debashish Mukherjee**  
Director (Promoter)



**Shri G Naganathan**  
Director (Independent)



**Shri Shreekant M Bhandiwad**  
Deputy Managing Director (Promoter)



**Dr. Yeluri Vijayanand**  
Director (Independent)

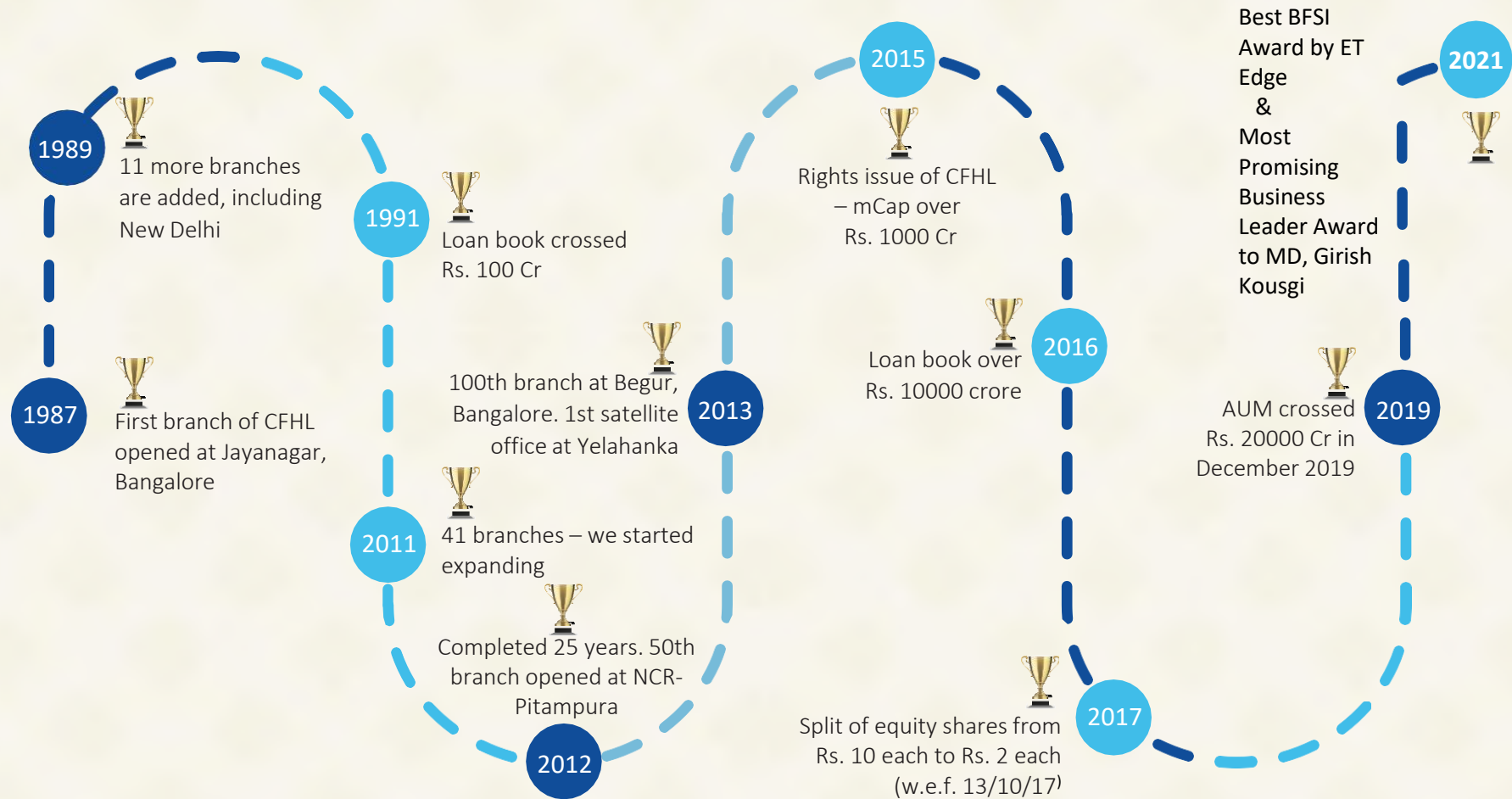


**Shri Satish Kumar Kalra**  
Director (Independent)



**Smt Shubhalakshmi Panse**  
Director (Independent)

# JOURNEY OF CAN FIN HOMES



# PERFORMANCE HIGHLIGHTS – Q4 FY21

1. 44% growth in Disbursements in Q4 YOY
2. Disbursements increased sequentially by 81% in Q4
3. Loan Book reached Rs. 22105 Cr (+7%) with a clientele base of 1.70 lakh.
4. NII: Rs.186 cr, PBT: Rs.142 Cr and PAT: Rs.103 Cr
5. NIM: 3.69%, RoAA: 1.96%,
6. RoE: 15.72% and EPS: Rs.7.70.
7. Cost to Income Ratio: 22.26%,
8. DER: 7.39%
9. Gross NPA 0.91% & Net NPA 0.61%.
10. 73% of the outstanding loan book in Q4 FY 2021 is from Salaried Professionals; 90% from HL.



# PERFORMANCE HIGHLIGHTS - FY21

1. Loan Book reached Rs. 22105 Cr (+7%) with a clientele base of 1.70 lakh.
2. NII: Rs.798 Cr (+18%), PBT: Rs.618 Cr (+19%) and PAT: Rs.456 Cr (+21%).
3. NIM: 3.88%, RoAA: 2.18%,
4. RoE: 17.47% and EPS: Rs.34.25.
5. Cost to Income Ratio: 15.33%,
6. DER: 7.39, CRAR: 25.63 %
7. Gross NPA 0.91% & Net NPA 0.61%.
8. 87% of fresh loan approvals during FY were for Housing.
9. 73% of the outstanding loan book as on Mar'21 comes from Salaried & Professionals; 90% from HL.
10. Average ticket size of incremental housing and non-housing loans is Rs.20 Lakh and Rs.10 Lakh respectively.



# CAN FIN HOMES – FY 2021 FACT SHEET

**01** Rs.1101 crore incremental loan book in Q4-highest in any quarter

**05** 87 % of our lending to salaried category during FY 2020-21

**02** Consistent Asset Quality

**06** Sustainable Key Financial Ratios

**03** Focus on HL to Individuals (90% to HL, 4% for Top-Up loans & 6% for LAP)

**07** Consistence in profitability and dividend pay out

**04** Middle and Lower income category – Main lending segment

**08** Good Fundamentals, Transparent & Sound Procedures

# PERFORMANCE HIGHLIGHTS - Q4 FY21

Amount in Rs. Cr

Sl. No.	Particulars	As per IND AS			As per IND AS	
		Mar'21 (3m)	Dec'20 (3m)	Mar'20 (3m)	Mar'21 (12m)	Mar'20 (12m)
1	New Approvals	2260	1256	1566	4634	5897
2	Disbursements	2001	1106	1394	4346	5,481
3	<b>Outstanding Loan Book</b>	<b>22105</b>	<b>21004</b>	<b>20708</b>	<b>22105</b>	<b>20708</b>
4	Interest Income	460.59	499.62	525.05	2006.37	2018.91
5	Fees & Other Income	6.76	3.14	3.81	12.06	11.54
6	<b>Total Income</b>	<b>467.35</b>	<b>502.76</b>	<b>528.86</b>	<b>2018.43</b>	<b>2030.45</b>
7	Interest Expenditure	274.84	289.21	336.59	1208.33	1344.21
8	Other Expenditure	42.84	34.45	32.51	123.99	107.63
9	Provision for ECL	7.66	1.63	40.83	68.53	60.32
10	<b>Total Expenditure</b>	<b>325.34</b>	<b>325.29</b>	<b>409.93</b>	<b>1400.85</b>	<b>1512.16</b>
11	<b>Profit Before Tax &amp; Provisions</b>	<b>142.01</b>	<b>177.48</b>	<b>118.92</b>	<b>617.58</b>	<b>518.29</b>
12	<b>Net Interest Income</b>	<b>185.75</b>	<b>210.53</b>	<b>189.42</b>	<b>798.04</b>	<b>674.70</b>
13	<b>Cost to Income Ratio (%) (excluding Bad debts)</b>	<b>22.26%</b>	<b>16.13%</b>	<b>16.91%</b>	<b>15.31%</b>	<b>15.69%</b>

(Contd...)



# PERFORMANCE HIGHLIGHTS - Q4 FY21

Amount in Rs. Cr

Sl. No.	Particulars	As per IND AS			As per IND AS	
		Mar'21 (3m)	Dec'20 (3m)	Mar'20 (3m)	Mar'21 (12m)	Mar'20 (12m)
14	<b>Profit Before Tax</b>	<b>142.01</b>	<b>177.48</b>	<b>118.92</b>	<b>617.58</b>	<b>518.29</b>
15	Provision for Taxation & DTL	39.44	45.56	28.02	161.52	142.17
16	<b>Profit After Tax</b>	<b>102.57</b>	<b>131.92</b>	90.91	<b>456.06</b>	376.12
17	Other Comprehensive Income (net of tax)	0.86	-0.70	-0.22	-0.03	-1.71
18	<b>Total Comprehensive income</b>	<b>103.43</b>	<b>131.22</b>	90.69	<b>456.03</b>	374.41
19	Earnings per share	7.70	9.91	6.83	34.25	28.25
20	Gross NPA	201.91	141.93	157.15	201.91	157.15
21	<b>Gross NPA Ratio (%)</b>	0.91%	0.68%	0.76%	0.91%	0.76%
22	Net NPA	134.33	86.29	111.85	134.33	111.85
23	<b>Net NPA Ratio(%)</b>	0.61%	0.41%	0.54%	0.61%	0.54%

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

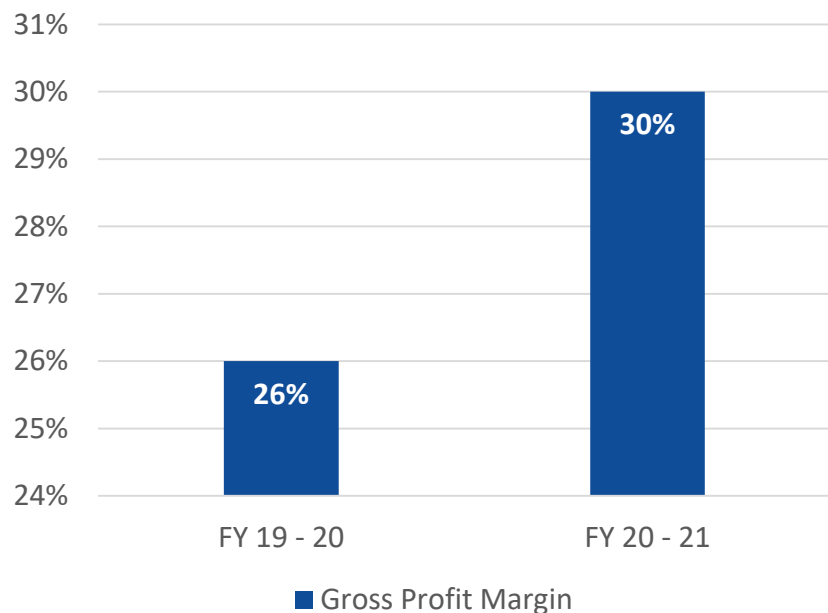
# KEY FINANCIAL RATIOS - Q4 FY21

Amount in Rs. Cr

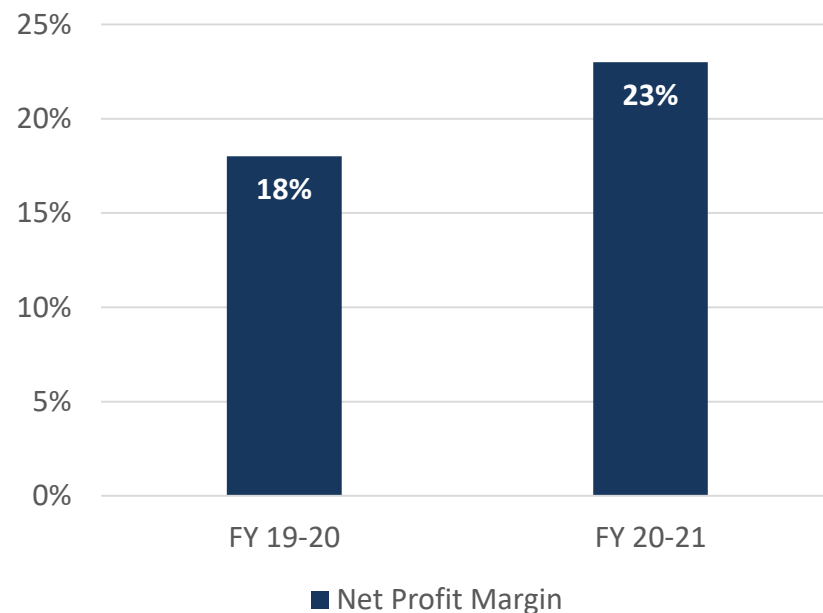
Sl. No.	Particulars	PERIOD ENDED		
		Mar'21	Dec'20	Mar'20
1	Return on Avg Assets (Annualised)	2.18%	2.27%	1.93%
2	Return on Avg Equity (Annualised)	17.47%	18.84%	17.44%
3	Earning Per Share (Rs.)	34.25	26.55	28.25
4	Net Interest Margin (%)	3.88%	3.97%	3.52%
5	Yield (%)	9.49%	9.78%	10.23%
6	Cost (%)	6.71%	6.87%	7.77%
7	Spread (%)	2.78%	2.91%	2.46%
8	Avg. Business Per Branch	112.80	106.63	105.06
9	Avg. Business per Employee	26.05	25.12	25.07
10	Cost Income Ratio (%)	15.33%	13.14%	15.68%
11	DER	7.39	7.30	8.72
12	Capital Adequacy Ratio (%)	25.63	24.37	22.28
13	of this Tier I Ratio (%)	23.83	22.41	20.47

# Profit Margins

## Gross Profit Margin



## Net Profit Margin



# MOVEMENT OF NPA

Amount in Rs. Cr

Sl. No.	Particulars	Previous Year	Current Year
<b>1</b>	<b>Movement of NPAs (Gross)</b>		
	Opening balance	114	157
	Additions during the year	75	71
	Reductions during the year	32	26
	Closing balance	157	202
<b>2</b>	<b>Movement of provisions for NPAs</b>		
	Opening balance	34	45
	Provisions made during the year	21	27
	Write-back of provisions	10	4
	Closing balance	45	68

# Provision Held

	Amount in Rs Crs
Standard Assets	78.38
Non-Performing Assets	67.58
Additional provisioning created earlier for Covid 19*	69.84
<b>Total</b>	<b>215.80</b>

\* Residual provision retained by the Company in the Books and not reversed at the year end.

# LENDING BASKET

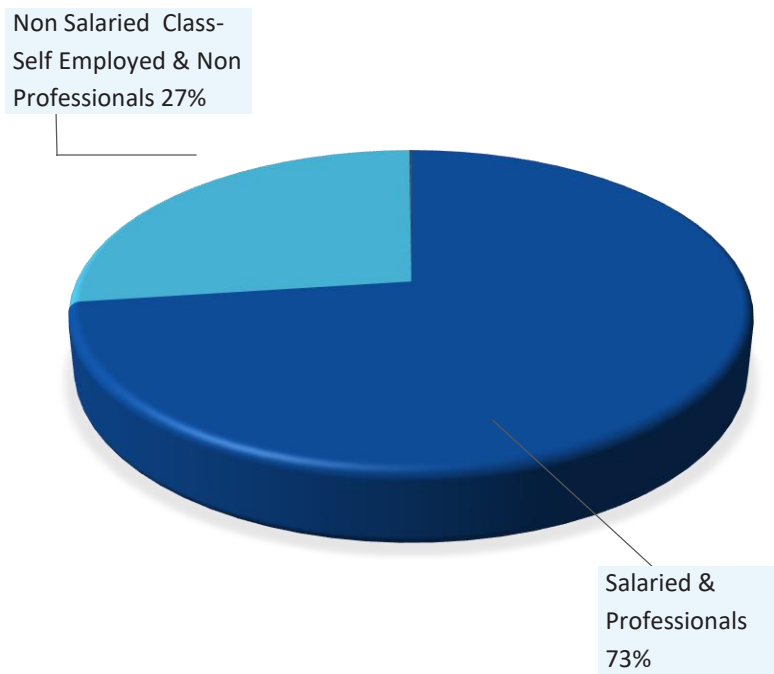
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

Amount in Rs. Cr

Sl. No.	Category/Product	Mar-20	Jun-20	Sept-20	Dec-20	Mar-21
		O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.	O/s Amt.
1	Salaried & Professionals					
	i) Housing Loans	13598	13676	13750	14013	14920
	ii) Top-up Personal Loans	486	485	483	499	553
	iii) Mortgage Loans/ Flexilap	397	395	393	399	459
	iv) Loans for Sites	167	165	158	149	152
	v) Others	39	37	35	33	31
	<b>Sub Total</b>	<b>14,689</b>	<b>14758</b>	<b>14819</b>	<b>15093</b>	<b>16115</b>
	(As a % to total)	71%	71%	71%	72%	73%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	5058	5122	5073	4998	5052
	ii) Top-up Personal Loans	256	256	249	243	249
	iii) Mortgage Loans/Flexi Lap	551	556	544	530	549
	iv) Loans for Sites	70	69	66	62	61
	v) Others	61	60	58	56	57
	<b>Sub Total</b>	<b>5996</b>	<b>6063</b>	<b>5990</b>	<b>5889</b>	<b>5968</b>
	(As a % to total)	29%	29%	29%	28%	27%
3	Builder Loans	6	6	5	5	4
	(As a % to total)	0.03%	0.03%	0.02%	0.02%	0.02%
4	Staff Loans	17	17	17	17	18
	<b>Grand Total</b>	<b>20,708</b>	<b>20843</b>	<b>20831</b>	<b>21004</b>	<b>22105</b>

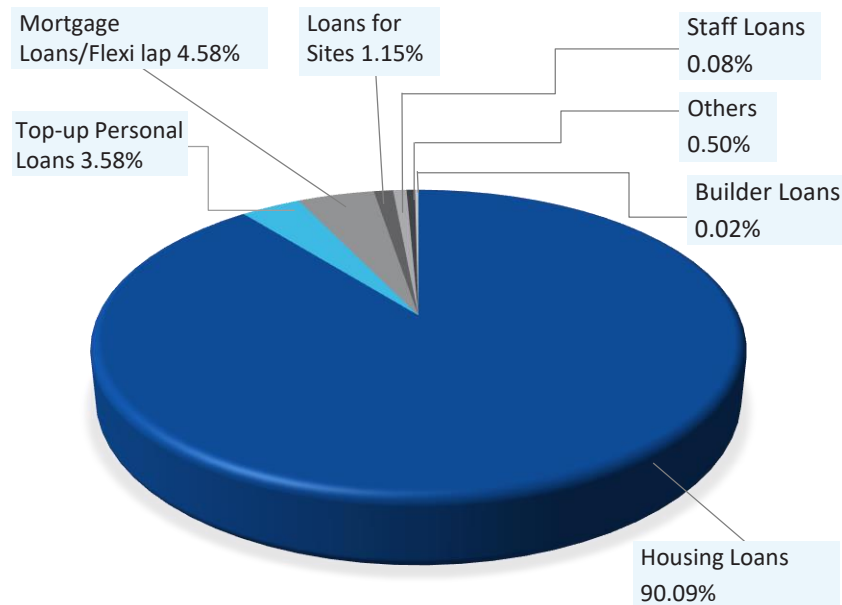
# LENDING BASKET

Category wise Lending Mix @ Mar 21(%)



- Salaried & Professionals
- Non Salaried Class- Self Employed & Non Professionals

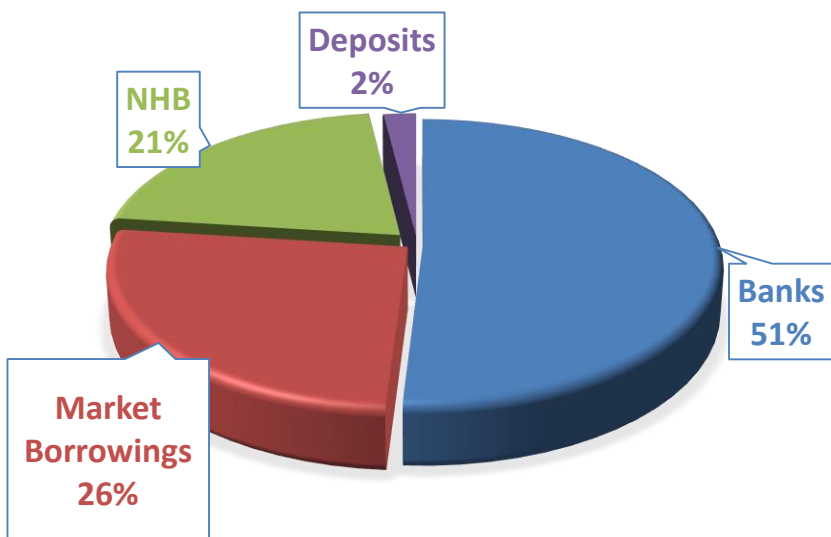
Product wise Lending Mix @ Mar 21(%)



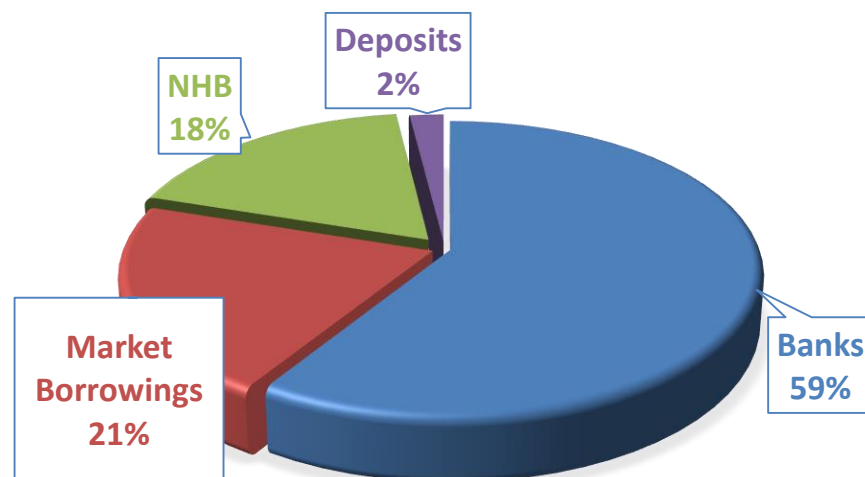
- Housing Loans
- Top-up Personal Loans
- Mortgage Loans / Flexi Lap
- Loans for Sites
- Builder Loans
- Staff Loans
- Others

# Funding Basket

Funding Mix @ March 2021 (as %)  
Rs.18246 cr



Funding Mix @ March 2020 (as %)  
Rs. 17903 cr





# BALANCE SHEET STATISTICS

Amount in Rs. Cr

Sl.No.	Parameters	Year 2019-20	Year 2020-21
1	CAPITAL	26.63	26.63
2	RESERVES	2123.43	2583.17
3	NETWORTH (TIER I)	2150.06	2609.81
4	TIER II	189.61	215.87
5	CAR (%)	22.28	25.63

# CREDIT RATINGS

Sl.No.	Product	Rating Institution		
		M/s. ICRA LTD	M/s. CARE LTD	M/s. INDIA RATINGS (FITCH)
1	Deposits	MAAA	--	--
2	Term Loans (Long)	(ICRA) AA+	--	--
3	Term Loans (Short)	(ICRA) A1+	--	--
4	Secured NCDs (SRNCD)	(ICRA) AA+	CARE AAA	IND AA/Stable
5	Unsecured NCDs (Tier II Subordinated )	(ICRA)NCD	CARE AAA	IND AA/Stable
6	Commercial Paper	(ICRA) A1+	CARE A1+	IND A1+

# 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.



# BRANCH NETWORK

(186 BRANCHES + 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, Jobalpur, Pithampur, Sagar, Rewa
- **Chhattisgarh** – Raipur, Bilaspur, Bilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur
- **Karnataka** – Bengaluru (25 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, Mancherial, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon, Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal, Gurgoan 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.