



CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 257/2024
October 22, 2024

ONLINE SUBMISSION

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| National Stock Exchange of India Limited 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 Sir/ Madam,

Sub: Submission of Investor Presentation - Post Q2 FY25 Results

Ref: Our letter CFHRO SE CS LODR 253/2024 dated October 22, 2024

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the subject, we are enclosing herewith the copy of Investor Presentation of the Company, post Q2 FY25 results.

The same is also made available on the website of the Company at www.canfinhomes.com

This is for your information & records.

Thanking you,

Yours Faithfully,
For Can Fin Homes Limited

Nilesh Jain
DGM & Company Secretary
M.No. 18320

Encl: As above.



Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS ♦ DEPOSITS
Translating Dreams into Reality

ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿಮಿಟೆಡ್

Investor Presentation

Q2FY25

Reinforce.
Rebuild. Reach Higher.

October 2024

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

About Us



Legacy

- 36 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 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

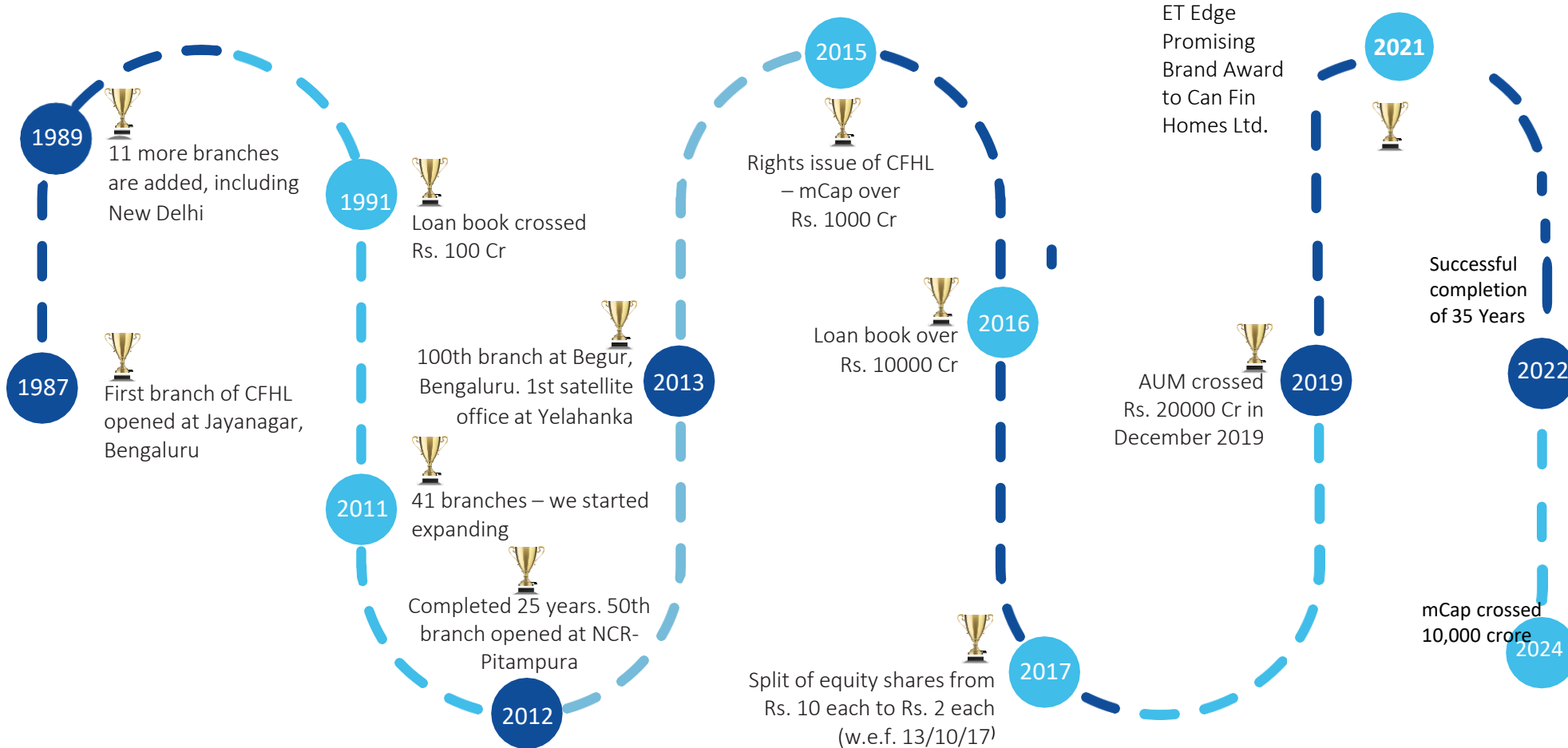
- Headquartered in Bengaluru
- Pan-India presence with 186 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 30/09/2024;
- Spread across 21 States / Union Territories.



Vision

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

Journey So Far

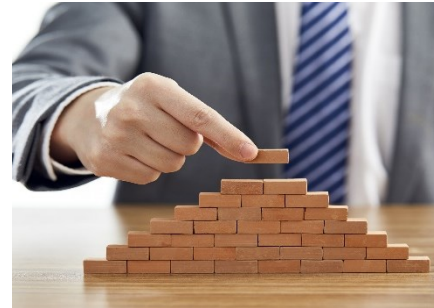


Reinforce



- Company will continue its thrust on growth, asset quality, profitability and liquidity.
- Unwavering focus on good governance and due diligence
- No deviation from the fundamental ethos of the company.
- Utmost adherence to ethics, fair play, team-work and the pursuit of excellence.
- As always, priority will be given for compliance, audit and risk factors.

Rebuild



- Company intends to evolve further with the help of technology, duly keeping abreast with the changes in digitalization.
- Seamless integration of new processes with the tried and tested ones for better, improved customer service.
- Thrust on direct sourcing to enhance the Company's loan portfolio.

Reach Higher



- Expansion of sourcing channels to attract different segments of borrowers, thus facilitating the Company's upward trajectory.
- Ensure that the products and services offered by the Company are environment friendly and in tune with the rationale of ecological conservation.

Our Strengths



- Consistent support from the sponsor - Canara Bank.
- Expertise gained over 36 years in housing finance.
- Eminent personalities with rich experience on the Board.
- Quick, hassle free and customer friendly lending process.
- Transparent and timely updation to stakeholders.
- Risk based evaluation of borrowers on merit.
- Single Window branch led loan process.
- Consistent and stable liquidity position.
- Steady, increased dividend - year after year.

Credit Rating

Position as on 30/09/2024

| Borrowings | CARE | ICRA | IND Ra |
|-----------------------------------|------------|------------|------------|
| Term Loans (Long Term Loan) | AAA/Stable | AAA/Stable | |
| Term Loans (Short Term Loan) | | A1+ | |
| NHB Borrowings | | AAA/Stable | |
| Commercial Papers (CPs) | A1+ | A1+ | |
| Non-Convertible Debentures (NCDs) | AAA/Stable | AAA/Stable | AA+/Stable |
| Public Deposits | | AAA/Stable | |

Board of Directors



Shri K Satyanarayana Raju
Chairman (Promoter)



Shri Suresh S Iyer
Managing Director & CEO



Shri Debashish Mukherjee
Director (Promoter)



**Smt Shubhalakshmi Aamod
Panse**
Director (Independent)



Shri Ajai Kumar
Director (Independent)



Shri Arvind Narayan Yennemadi
Director (Independent)



Shri Anup Sankar Bhattacharya
Director (Independent)



Shri Murali Ramaswami
Director (Independent)



Shri Vikram Saha
Deputy Managing Director
(w.e.f 29/04/2024)

Experienced Management Team



Shri Prakash Shanbhogue
General Manager
Total Exp: 30 Years
Service in Can Fin – 30 Years



Shri Nilesh Jain
Company Secretary
Total Exp: 21 Years
Service in Can Fin – 1 Year



Shri Apurav Agarwal
Chief Financial Officer
Total Exp: 14 Years
Service in Can Fin - 1 Year



Shri Uthaya Kumar A
Chief Risk Officer
Total Exp: 30 Years
Service in Can Fin – 30 years



Shri D R Prabhu
Chief Compliance Officer
Total Exp: 34 Years
Service in Can Fin – 34 years



Shri Prashanth Joishy
Project Implementation Head
Total Exp: 35 Years
Service in Can Fin – 35 years



Shri Murugan R
Head – Learning & Development
Total Exp: 31 Years
Service in Can Fin – 28 years



Shri Madhu Kumar R
Head – Credit
Total Exp: 33 Years
Service in Can Fin – 28 years



Shri M Sundar Raman
Head – Centralized Credit
Processing Centre
Total Exp: 33 Years
Service in Can Fin – 33 Years



Smt Chitra Srinath
Head – Products & Strategy
Total Exp: 33 Years
Service in Can Fin – 33 years











Shri Ratheesh Kumar P
Head – RBIA
Total Exp: 26 Years
Service in Can Fin – 26 years

Systems and Controls

| | | |
|---------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lead Generation | ➔ | Through Website, Customer Referral, Direct marketing and DSA channel. |
| Due Diligence | ➔ | CKYC-UIDAI linked verification; Bank account verification through PERFIOS; Field verification of residence, employment, property in each proposal; Online PAN verification; Online ITR verification; CERSAI verification. |
| Legal verification | ➔ | Through empanelled Advocate, Cross verification through State Govt. Land portal. |
| Valuation | ➔ | Through professional Valuers, validation of rates through market linked web sites. |
| Sanction | ➔ | Single Window – At branch level for loans upto delegated power of Branch Head. Central CPC/Zonal Office for loans beyond sanctioning powers of branch heads. |
| Disbursement | ➔ | Centralized Disbursement post verification of documents |

Systems and Controls

| | | |
|--------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Documentation |  | Pre-filled System Generated documents - ready for Execution. |
| Storage of Loan Dockets |  | Centralised Document Storage. |
| Collection |  | Through E -NACH, Salary deduction. Option for online Payment. |
| Monitoring |  | Data mining for EWS Monthly OTMS reports Cluster Risk Monitoring |
| Reconciliation |  | At branches and at Head office for all branches |
| CRM |  | Review of all branch loan sanctions by central credit review monitoring team at Head Office |
| Statutory Payments |  | Centralized statutory payments like TDS, GST, PT, ESI etc |
| Vendor Payments |  | Centralized vendor payment |

Digital Transformation

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 digitization 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

Upgrade of LOS and LMS in current platform initiated. To go live in Q3 FY 25

Performance Highlights – Q2FY25

1. Loan Book reached Rs. 36591 Cr (+10 % YoY) with a clientele base of 2.73 lakh.
2. NII:Rs. 340 Cr, PBT: Rs.274 Cr and PAT: Rs. 211 Cr.
3. NIM: 3.75%, RoAA: 2.29%
4. RoE: 17.99%, EPS: Rs. 15.88
5. Cost to Income Ratio: 17.10%
6. DER: 7.19
7. Gross NPA 0.88% & Net NPA 0.47%.
8. The Salaried and Professional segment constitutes 71% of the outstanding loan book as on Sep 24. Housing forms 87% of the Loan Book including CRE.
9. Average ticket size of incremental housing and non-housing loans is Rs.25 Lakh and Rs.8 Lakh respectively.

Performance Highlights- Q2FY25

* Amt in Crore

| Sl. No. | Particulars | Year on Year and Sequential | | |
|---------|-----------------------|-----------------------------|-------------|-------------|
| | | Sep'24 (3m) | Sep'23 (3m) | Jun'24 (3m) |
| 1 | New Approvals | 2617 | 2123 | 1969 |
| 2 | Disbursements | 2381 | 2019 | 1853 |
| 3 | Outstanding Loan Book | 36591 | 33359 | 35557 |
| 4 | Net Interest Income | 340 | 317 | 320 |
| 5 | Operating Profit | 288 | 270 | 280 |
| 6 | ECL Provision | 14 | 33 | 24 |
| 7 | Profit Before Tax | 274 | 198 | 255 |
| 8 | Profit After Tax | 211 | 158 | 200 |
| 9 | Gross NPA | 320 | 254 | 325 |
| 10 | Gross NPA Ratio (%) | 0.88% | 0.76% | 0.91% |
| 11 | Net NPA* | 172 | 142 | 174 |
| 12 | Net NPA Ratio(%)* | 0.47% | 0.43% | 0.49% |

* Excluding Management overlay

Key Financial Ratios- Q2FY25

* Amt in Crore

| Sl. No. | Particulars | PERIOD ENDED | | |
|---------|----------------------------------------|--------------|------------|------------|
| | | Sep'24(3m) | Sep'23(3m) | Jun'24(3m) |
| 1 | Return on Avg Assets (%) | 2.29% | 1.86% | 2.17% |
| 2 | Return on Avg Equity (%) | 17.99% | 15.96% | 17.57% |
| 3 | Earning Per Share (Rs.) | 15.88 | 11.87 | 14.99 |
| 4 | Net Interest Margin (%) | 3.75% | 3.80% | 3.57% |
| 5 | Yield on Loan Portfolio (%) | 10.12% | 10.07% | 10.12% |
| 6 | Cost of borrowing (%) | 7.56% | 7.46% | 7.58% |
| 7 | Spread (%) | 2.56% | 2.61% | 2.54% |
| 8 | Avg. Business Per Branch (Rs. Crore) | 167 | 162 | 163 |
| 9 | Avg. Business per Employee (Rs. Crore) | 32 | 34 | 33 |
| 10 | Cost Income Ratio (%) | 17.10% | 16.25% | 14.87% |
| 11 | DER | 7.19 | 7.73 | 7.14 |

* Excluding impact of regrouping of provision for Ambala fraud

Performance Highlights- H1FY25

* Amt in Crore

| Sl. No. | Particulars | Year on Year (As per IND AS) | | |
|---------|-----------------------|------------------------------|-------------|---------|
| | | Sep'24 (6m) | Sep'23 (6m) | Growth% |
| 1 | New Approvals | 4586 | 4195 | 9% |
| 2 | Disbursements | 4233 | 3986 | 6% |
| 3 | Outstanding Loan Book | 36591 | 33359 | 10% |
| 4 | Net Interest Income | 660 | 602 | 10% |
| 5 | Operating Profit | 567 | 478 | 19% |
| 6 | ECL Provision | 38 | 46 | -41% |
| 7 | Profit Before Tax | 529 | 392 | 35% |
| 8 | Profit After Tax | 411 | 302 | 36% |
| 9 | Gross NPA | 320 | 254 | |
| 10 | Gross NPA Ratio (%) | 0.88% | 0.76% | |
| 11 | Net NPA | 172 | 142 | |
| 12 | Net NPA Ratio (%) | 0.47% | 0.43% | |

*Excluding Management overlay of Rs.17 crore

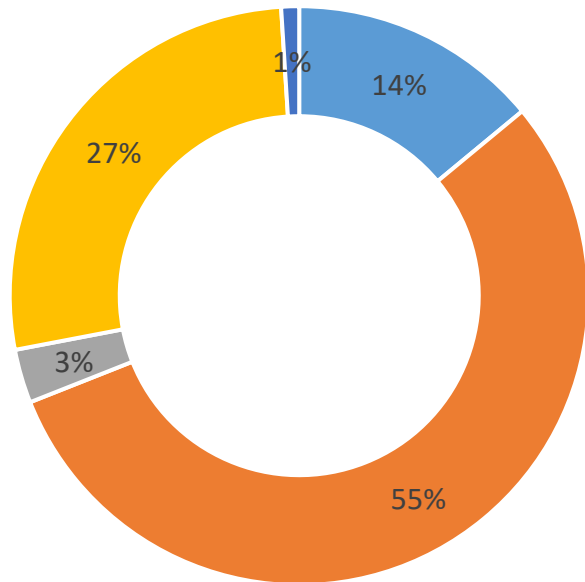
Key Financial Ratios- H1FY25

* Amt in Crore

| Sl. No. | Particulars | PERIOD ENDED | |
|---------|----------------------------------------|--------------|------------|
| | | Sep'24(6m) | Sep'23(6m) |
| 1 | Return on Avg Assets (%) | 2.22% | 1.78% |
| 2 | Return on Avg Equity (%) | 17.49% | 15.24% |
| 3 | Earning Per Share (Rs.) | 30.88 | 25.65 |
| 4 | Net Interest Margin (%) | 3.65% | 3.62% |
| 5 | Yield on Loan Portfolio (%) | 10.12% | 9.79% |
| 6 | Cost of borrowing (%) | 7.56% | 7.32% |
| 7 | Spread (%) | 2.56% | 2.47% |
| 8 | Avg. Business Per Branch (Rs. Crore) | 167 | 162 |
| 9 | Avg. Business per Employee (Rs. Crore) | 32 | 34 |
| 10 | Cost Income Ratio (%) | 16.01% | 22.09% |
| 11 | DER | 7.19 | 7.73 |

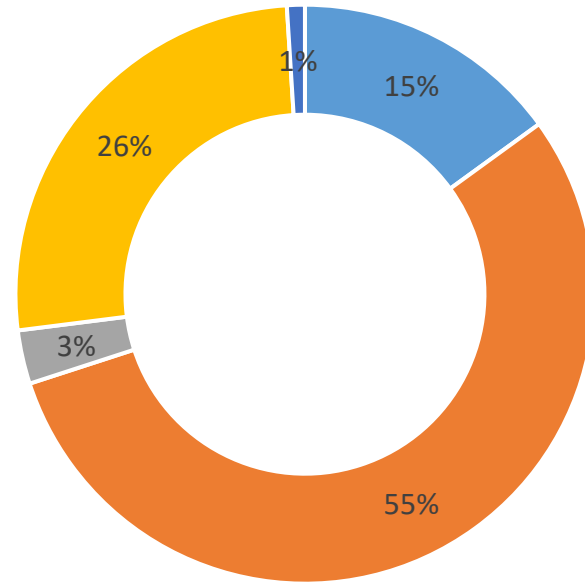
Segment wise AUM

AUM Q2FY 24



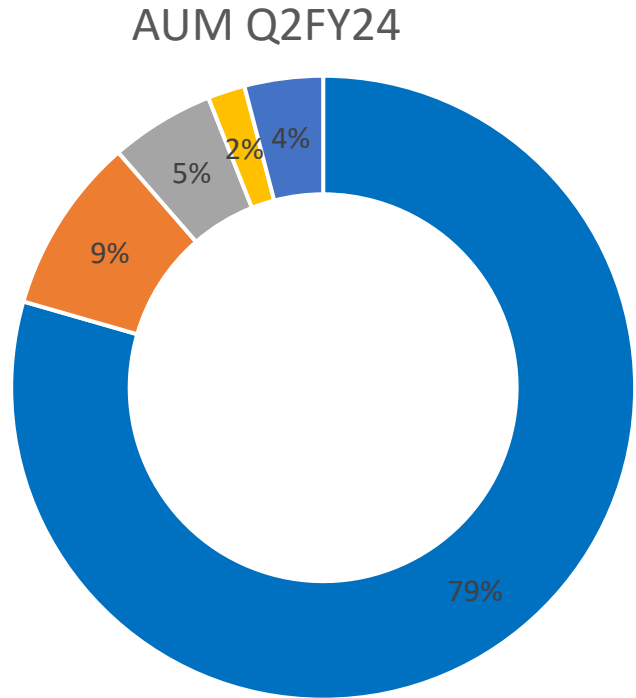
■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

AUM Q2FY 25

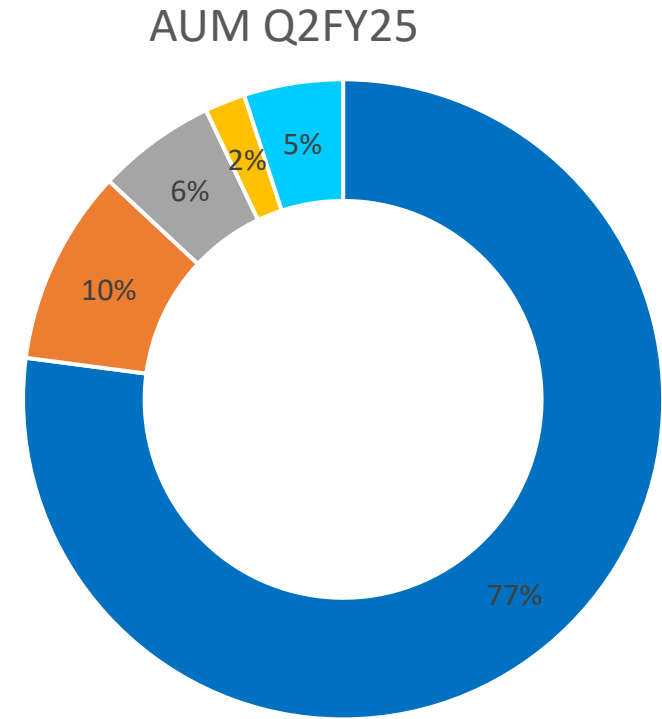


■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

Product wise AUM



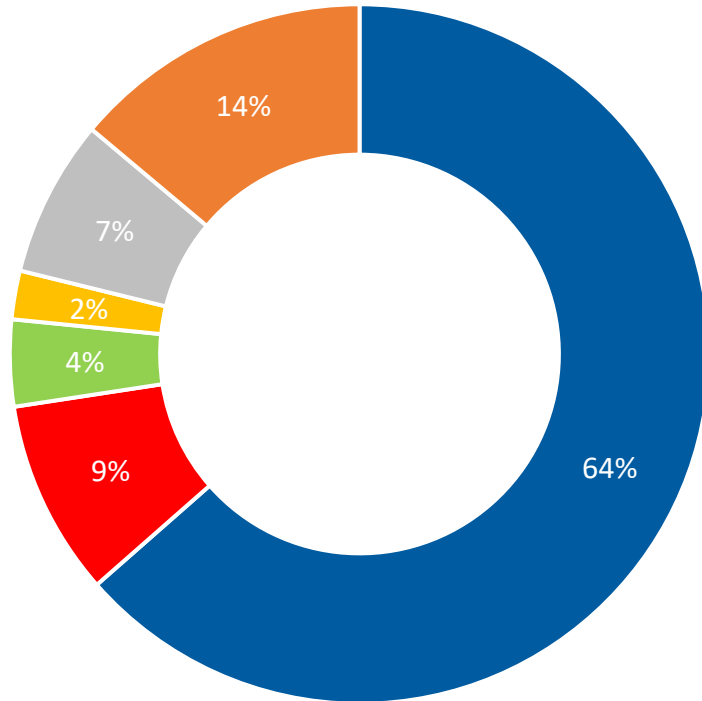
■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others



■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others

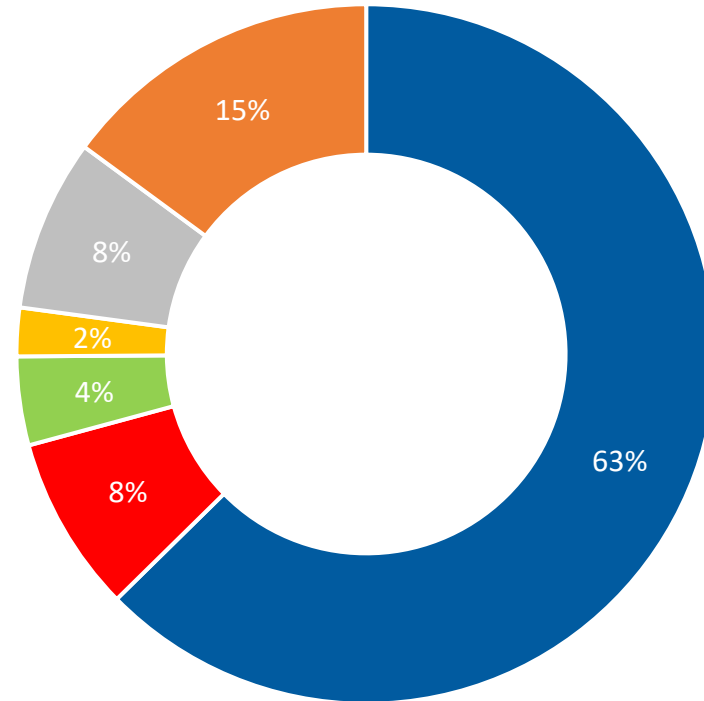
Purpose wise AUM

AUM Q2FY24



■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

AUM Q2FY25

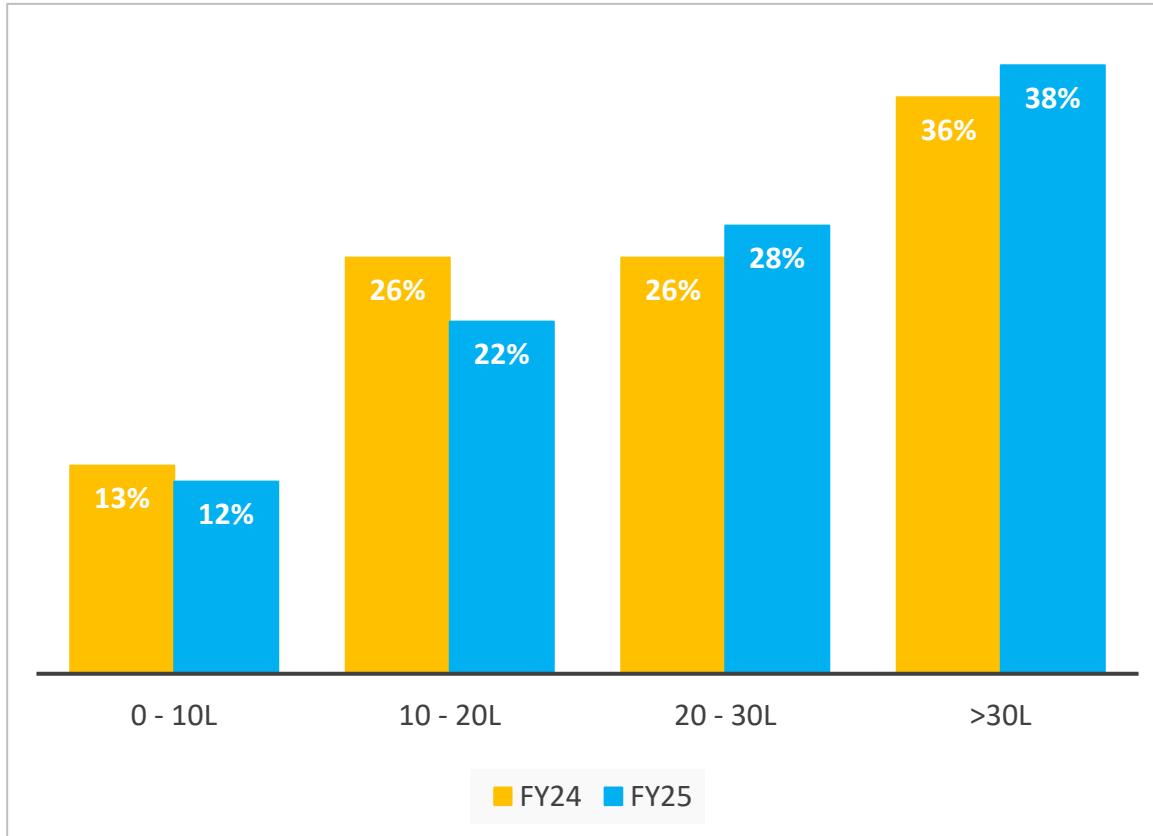


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

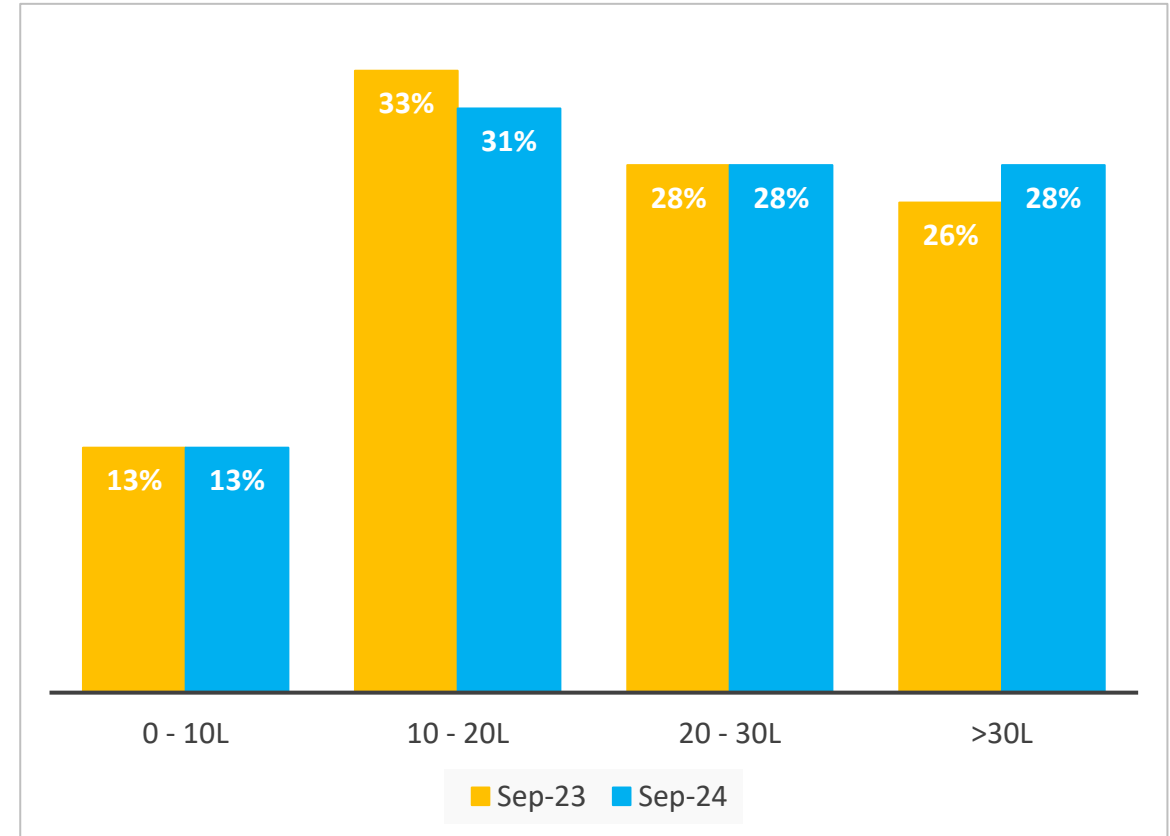
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

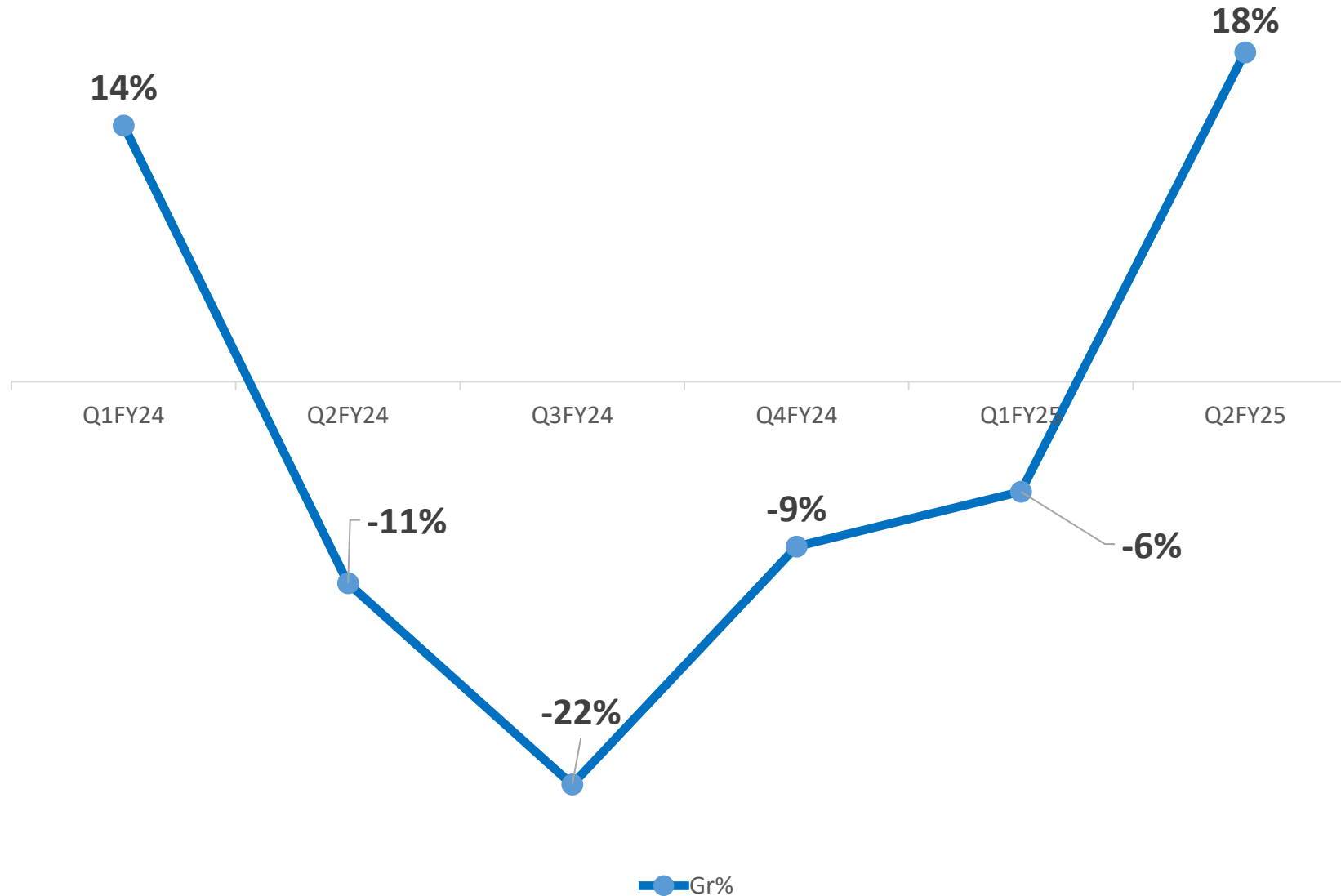
Disbursement in H1



AUM



Disbursement Growth Quarter wise



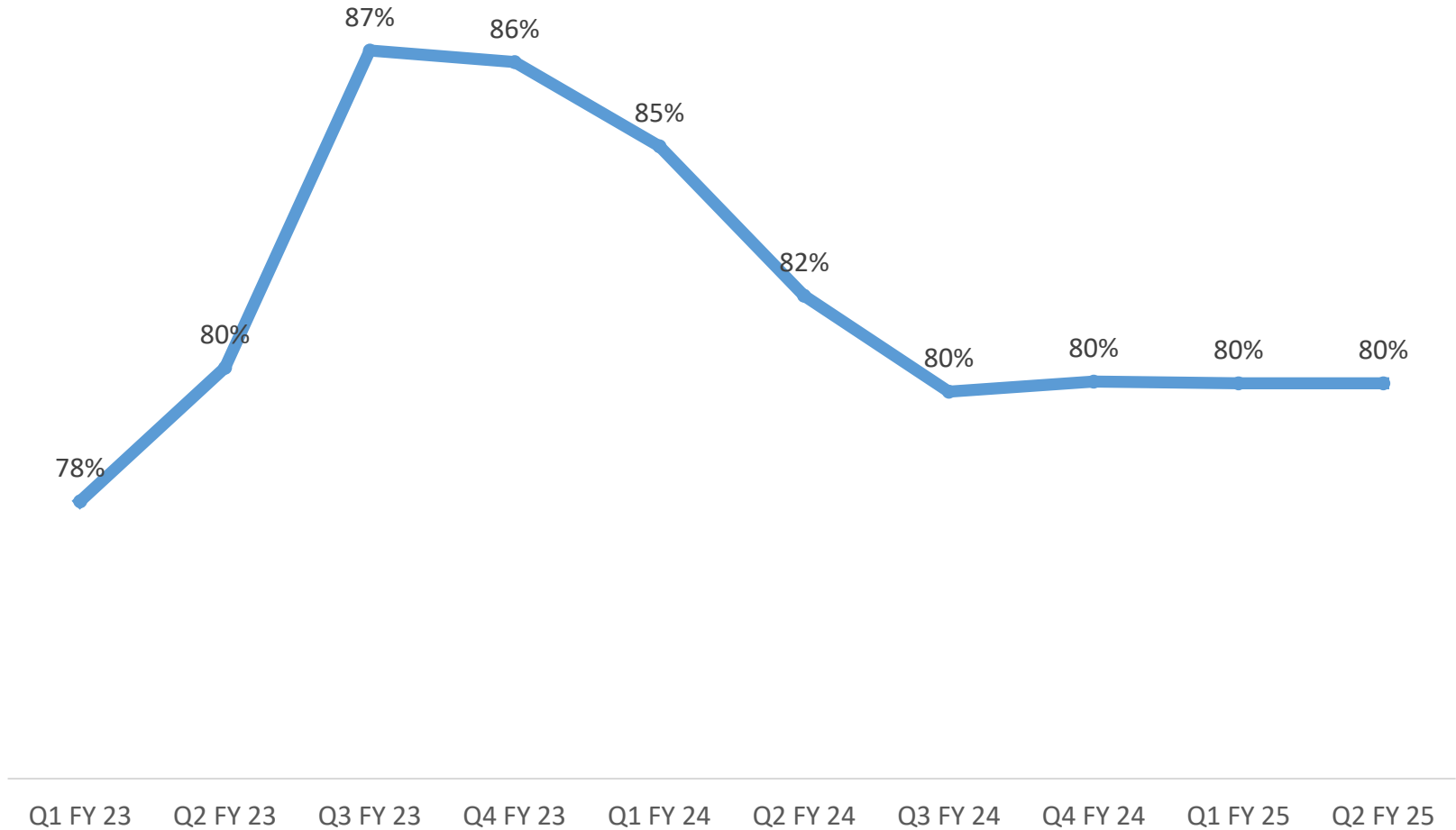
Channel Sourcing Mix

Amt in Crore

| | FY23 | FY24 | Q1FY25 | Q2FY25 |
|----------------------------------|-------------|-------------|-------------|-------------|
| Active DSA's | 1463 | 1184 | 1310 | 1423 |
| Total Disbursement (Crores) | 8947 | 8117 | 1853 | 2381 |
| Total DSA Sourced | | | | |
| Amount(Crores) | 7302 | 6669 | 1479 | 1919 |
| % share of total business | 82% | 82% | 80% | 80% |
| Share of Top 20 DSA's | | | | |
| Amount(Crores) | 1011 | 844 | 247 | 243 |
| % share of total business | 11% | 10% | 13% | 10% |

Diversified Sourcing no concentration

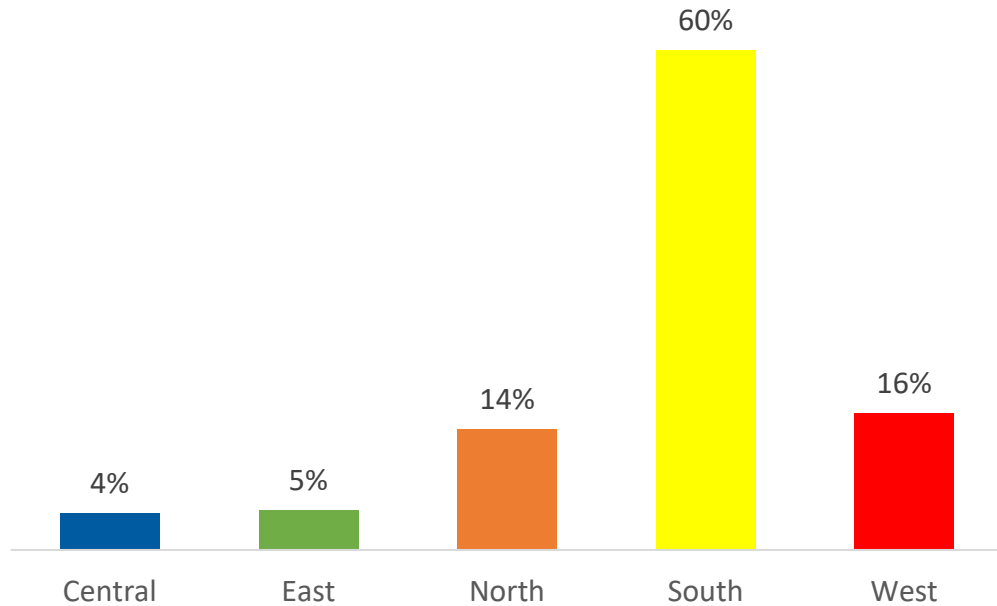
Movement of DSA Sourcing (Incremental Disb.)



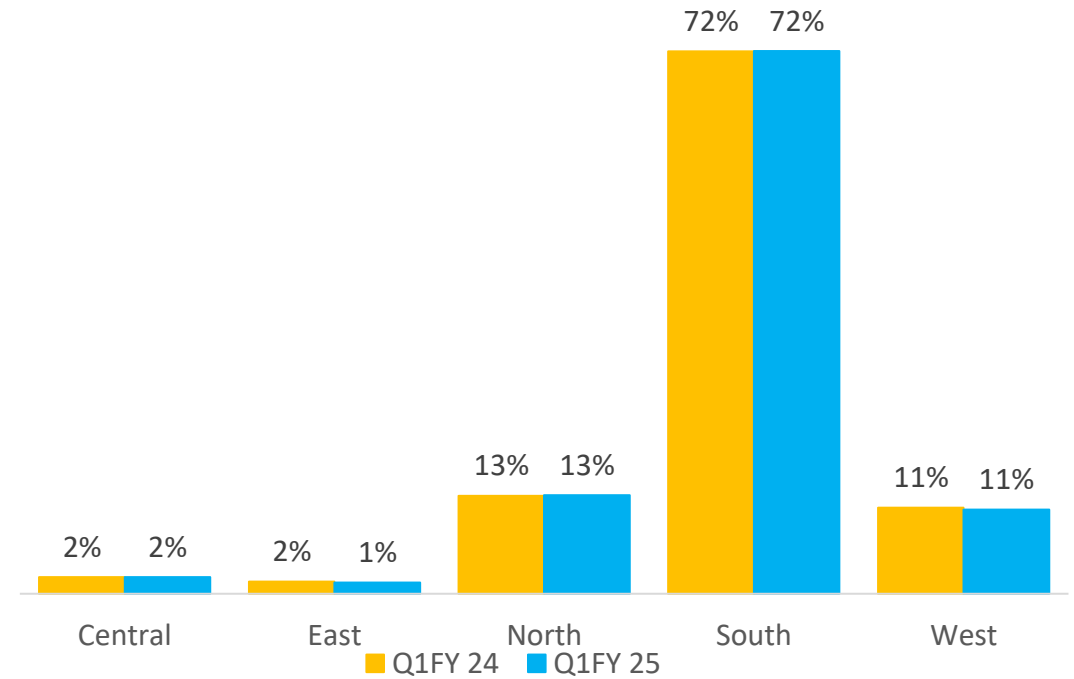
***72% of AUM sourced by DSA**

Geographical Distribution

Branches



Loan Portfolio



Run Off Ratios

* Amt in Crore

| | Opening Balance(A) | Disbursement (B) | Amortization+ Prepayment (C) | Closing Balance (D=A+B-C) | Run Off E= C/A |
|----------|--------------------|------------------|------------------------------|---------------------------|----------------|
| Q1 FY 22 | 22126 | 894 | 799 | 22221 | 3.61% |
| Q2 FY 22 | 22221 | 2208 | 845 | 23584 | 3.89% |
| Q3 FY 22 | 23584 | 2472 | 965 | 25091 | 4.18% |
| Q4 FY 22 | 25091 | 2730 | 1110 | 26711 | 4.50% |
| Q1 FY 23 | 26711 | 1726 | 899 | 27538 | 3.53% |
| Q2 FY 23 | 27538 | 2275 | 990 | 28823 | 3.69% |
| Q3 FY 23 | 28823 | 2408 | 1116 | 30115 | 4.05% |
| Q4 FY 23 | 30115 | 2538 | 1090 | 31563 | 3.68% |
| Q1 FY 24 | 31563 | 1966 | 1024 | 32505 | 3.31% |
| Q2 FY 24 | 32505 | 2019 | 1165 | 33359 | 3.64% |
| Q3 FY 24 | 33359 | 1879 | 1185 | 34053 | 3.61% |
| Q4 FY 24 | 34053 | 2313 | 1367 | 34999 | 4.01% |
| Q1 FY 25 | 34999 | 1853 | 1295 | 35557 | 3.64% |
| Q2 FY 25 | 35557 | 2381 | 1347 | 36591 | 3.68% |

Lending Basket

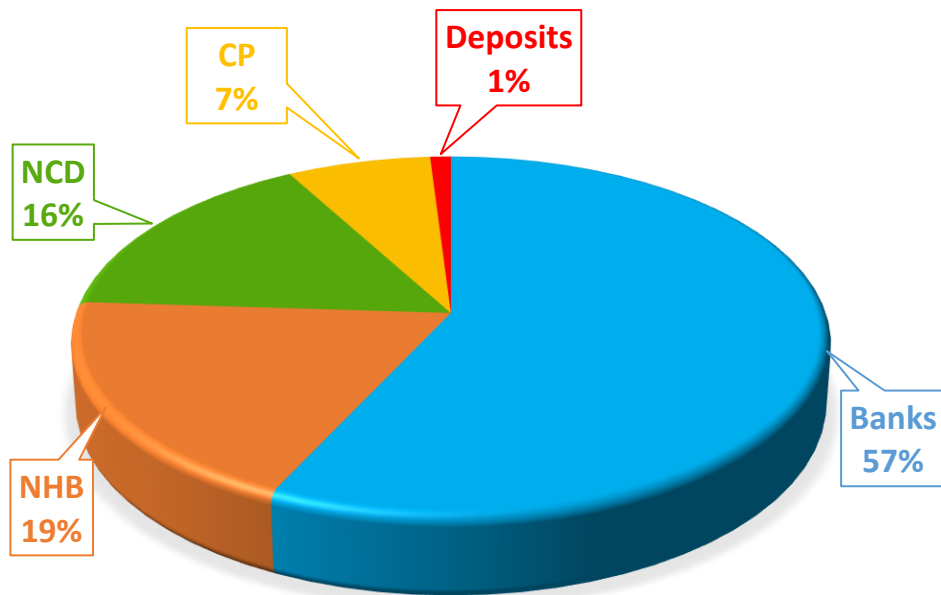
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

* Amt in Crore

| Sl. No. | Particulars | Sep - 23 | Dec - 23 | Mar - 24 | Jun - 24 | Sep - 24 |
|---------|-------------------------------------------------------|--------------|--------------|--------------|--------------|--------------|
| | | O/s Amt | O/s Amt | O/s Amt | O/s Amt | O/s Amt |
| 1 | Salaried & Professionals | | | | | |
| | i) Housing Loans | 22067 | 22442 | 22971 | 23245 | 23607 |
| | ii) Top-up Personal Loans | 1020 | 1040 | 1076 | 1092 | 1121 |
| | iii) Mortgage Loans/ Flexilap | 843 | 852 | 882 | 899 | 950 |
| | iv) Loans for Sites | 184 | 188 | 202 | 204 | 213 |
| | v) Others | 41 | 40 | 39 | 37 | 39 |
| | Sub Total | 24155 | 24562 | 25170 | 25477 | 25930 |
| | (As a % to total) | 72% | 72% | 72% | 72% | 71% |
| 2 | Non Salaried Class- Self Employed & Non Professionals | | | | | |
| | i) Housing Loans | 7656 | 7899 | 8154 | 8357 | 8786 |
| | ii) Top-up Personal Loans | 437 | 459 | 487 | 507 | 548 |
| | iii) Mortgage Loans/Flexi Lap | 950 | 967 | 1017 | 1047 | 1144 |
| | iv) Loans for Sites | 87 | 93 | 97 | 99 | 109 |
| | v) Others | 52 | 51 | 50 | 47 | 51 |
| | Sub Total | 9182 | 9469 | 9806 | 10057 | 10638 |
| | (As a % to total) | 28% | 28% | 28% | 28% | 29% |
| 3 | Builder Loans | | | | | |
| | (As a % to total) | | | | | |
| 4 | Staff Loans | 22 | 22 | 24 | 23 | 23 |
| | Grand Total | 33359 | 34053 | 34999 | 35557 | 36591 |

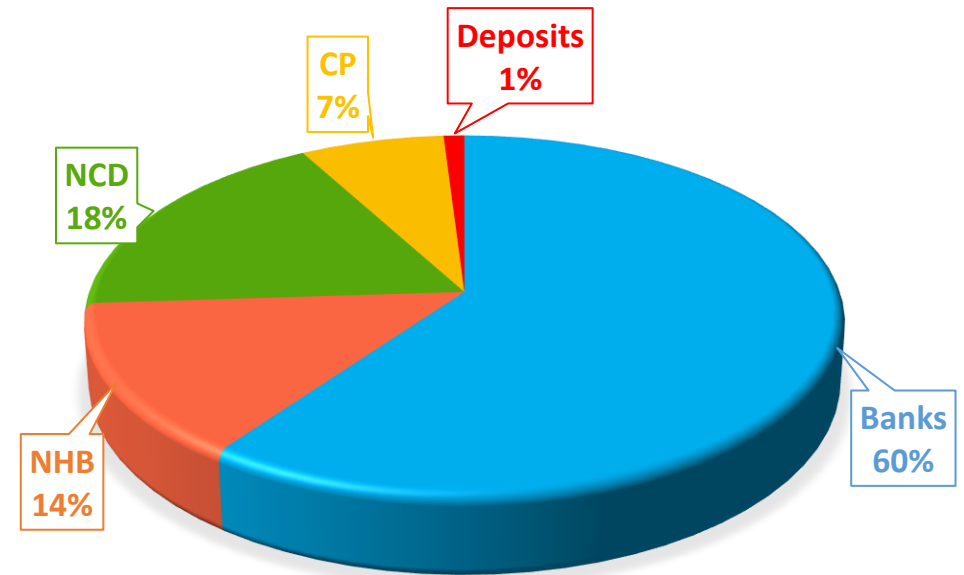
Funding Basket

Funding Mix @ Sep 2023 (as %)



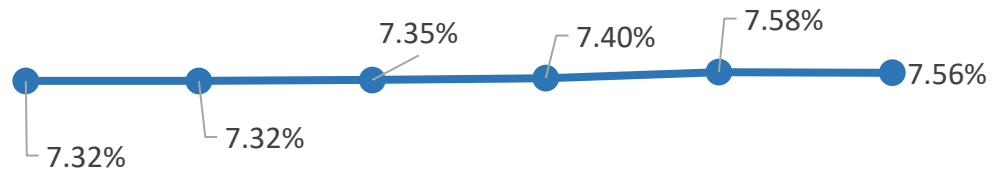
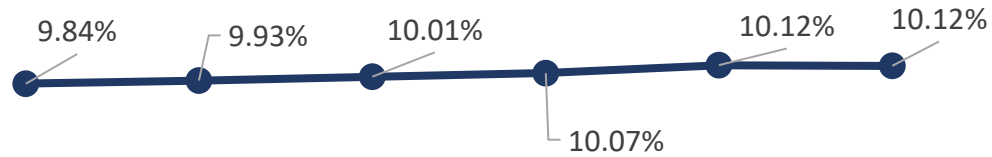
Total Borrowings – Rs. 30628 Crore

Funding Mix @ Sep 2024 (as %)



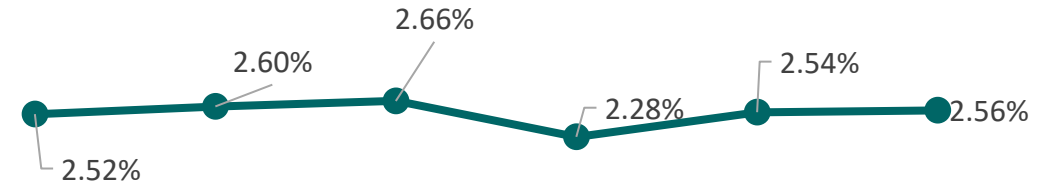
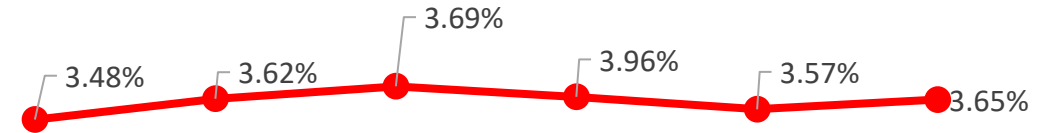
Total Borrowings – Rs. 33790 Crore

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



Q1 FY 23-24 Q2 FY 23-24 Q3 FY 23-24 Q4 FY 23-24 Q1 FY 23-24 Q2 FY 24-25

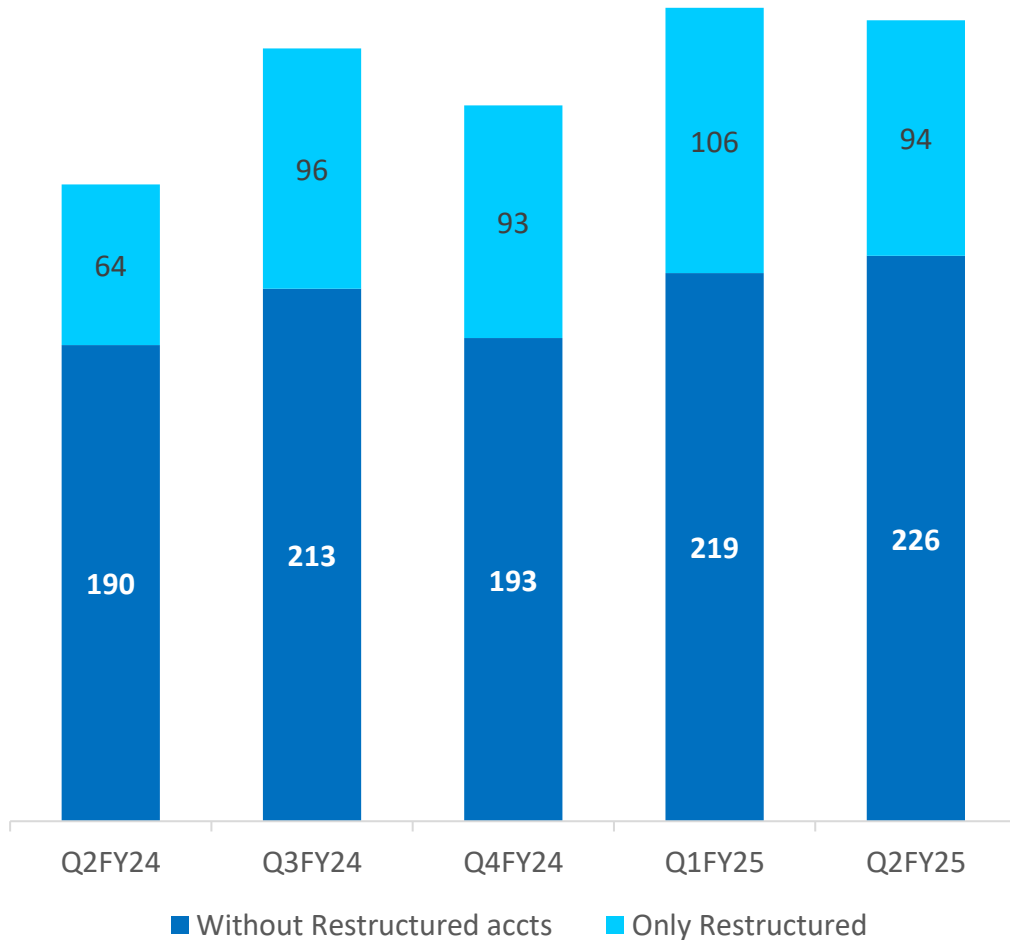
Yield Cost



Q1 FY 23-24 Q2 FY 23-24 Q3 FY 23-24 Q4 FY 23-24 Q1 FY 24-25 Q2 FY 24-25

NIM Spread

NPA and Restructured NPA



* Amt in Crore

| Quarter | NPA Amount | | NPA% | |
|---------|----------------------------|-------------------|----------------------------|-------------------|
| | Without Restructured accts | Only Restructured | Without Restructured accts | Only Restructured |
| Q2FY24 | 190 | 64 | 0.57% | 0.19% |
| Q3FY24 | 213 | 96 | 0.62% | 0.28% |
| Q4FY24 | 193 | 93 | 0.55% | 0.26% |
| Q1FY25 | 219 | 106 | 0.61% | 0.29% |
| Q2FY25 | 226 | 94 | 0.61% | 0.25% |

Total Provisions held

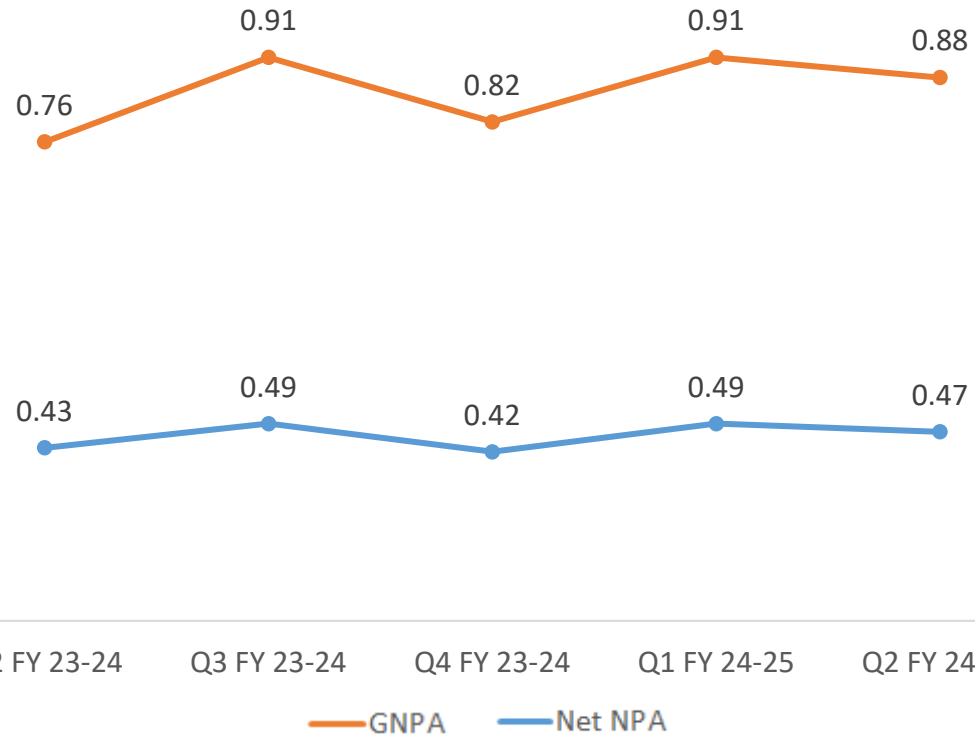
* Amt in Crore

| Asset Classification | ECL Stages | Balance as on 30 Sep 2024 | Provision as per IRAC | Provision as per ECL Model |
|--------------------------------------------|------------|---------------------------|-----------------------|----------------------------|
| Standard Asset | 1 | 32387 | | |
| SMA 0 | 1 | 1977 | 142.91 | 190.16 |
| SMA 1 | 2 | 1012 | | |
| SMA 2 | 2 | 895 | | |
| NPA | 3 | 320 | 147.17 | 148.62 |
| Total Portfolio | | 36.59 | 290.08 | 338.78 |
| Undisbursed Loan Commitment | | 1539 | | 5.66 |
| Management Overlay | | | | 34.28 |
| Provision for Restructured accounts | | | | 50.04 |
| Total Provision | | | | 428.77 |

The SMA/NPA Classification is based on the due date which falls on the last day of the calendar month

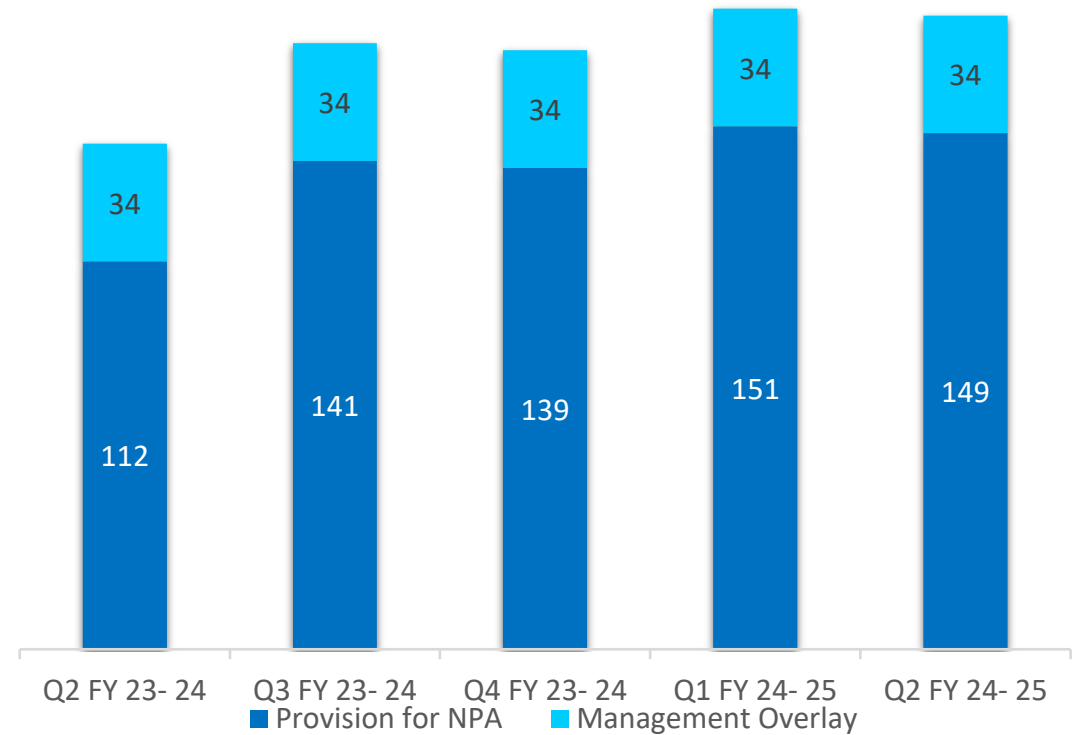
NPA and Provision

Gross NPA & Net NPA (%)



Provision held

* Amt in Crore



PCR with Management Overlay

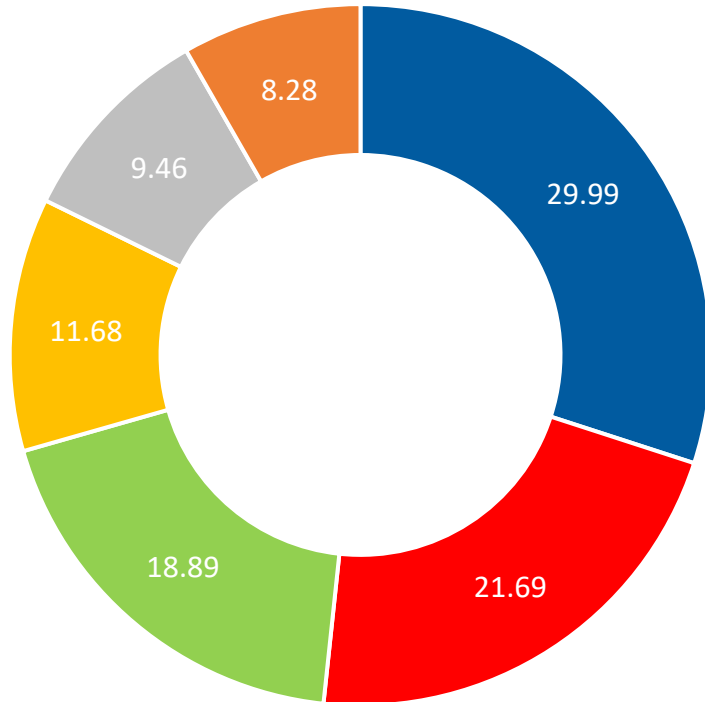
* Amt in Crore

| | H1FY24 | As % of GNPA | H1FY25 | As % of GNPA |
|-------------------------------------------------------------------|---------------|--------------|---------------|--------------|
| Gross NPA | 254.45 | | 320.26 | |
| A. ECL Provision (Stage 3) | 112.01 | 44% | 148.63 | 46% |
| B. Management Overlay | 34.28 | | 34.28 | |
| Total Provision available (A+B) | 146.29 | 57% | 182.91 | 57% |
| C. Prov for Restructured Pool | 67.69 | | 50.04 | |
| Total Provision available (A+B+C) | 213.98 | 84% | 232.95 | 73% |
| D. Provision for Std Asset and Undisbursed loan commitment | 144.37 | | 195.82 | |
| Total Provision (A+B+C+D) | 358.35 | | 428.77 | |

Note: Provision for restructured pool has reduced on account of closure of restructured loans

Shareholding Pattern

As on 30.09.2024



- Promoter
- Mutual Funds
- Individual
- Foreign Corporate Bodies
- Bodies Corporate
- Others

| SI No. | Category | shareholding as % |
|--------|--------------------------|-------------------|
| 1 | Promoter | 29.99 |
| 2 | Mutual Funds | 21.69 |
| 3 | Individual | 18.89 |
| 4 | Foreign Corporate Bodies | 11.68 |
| 5 | Bodies Corporate | 9.46 |
| 6 | Others | 8.28 |
| 7 | Grand Total | 100.00 |

Branch Network

(219 BRANCH OFFICES)

- **Punjab** – Jalandhar
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali, Bikaner
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jobalpur, Pithampur, Sagar, Rewa, Ujjain
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur, Hadapsar
- **Karnataka** – Bengaluru (30 branches), Belgaum, Davanagere, Hubli, Mysore(2), Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Dharwad, Ballari, Haveri, Hoskote, Kalaburagi,
- **Kerala** – Calicut, Kochi(2), Thiruvananthapuram(2), Thrissur, Shoranur, Neyyattinkara
- **Odisha** – Bhubaneshwar (2), Berhampur, Jharsuguda, Cuttack
- **Bihar** – Patna, Darbhanga
- **Tamilnadu** – Hosur, Chennai (9 branches), Madurai, Namakkal, Trichy(2), Coimbatore(2), Salem, Erode, Vellore, Thiruchengode, Dindigul(2), Karur(2), Virudhunagar, Tirunelveli, CBE-P N Palyam, Tirupur(2), Kumbakonam, Thoothkudi, Gobichettipalayam, Thirumangalam, Batlagundu, Theni, Thanjavur, Pollachi, Tenkasi, Karikudi, Mayiladuthurai
- **Goa**
- **Pondicherry (2)**
- **West Bengal** – Durgapur
- **Uttar Pradesh** – Lucknow, Meerut, Noida, Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi, Hapur, Saharanpur, Mathura
- **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, Ananthpur

- **Telangana** – Hyderabad (13 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancherial, Nizamabad
- **Delhi** – Nehru Place, Pitampura
- **Haryana** – Gurgaon (2), Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal





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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.