

CFHRO SE CS LODR 23/2025  
January 21, 2025

ONLINE SUBMISSION

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

Dear Sir/ Madam,

**Sub: Investor Presentation - Post Q3 FY25 Results- Revised**

Ref: Our letter CFHRO SE CS LODR 17/2025 dated January 18, 2025  
Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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With reference to the subject, we are enclosing herewith the Revised Investor Presentation post Q3 FY25 results.

We would like to inform you that the following modifications have been made in Investor presentation which are provided in the below table:

| Sl. No. | Slide No. | Remarks  |
|---------|-----------|--|
| 1       | Slide 25  | Loan Portfolio for the East zone for the Q3 FY 25 has been revised.  |
| 2       | Slide 28  | Breakup of Fund Basket consisting of Bank borrowings, CP, NCD and NHB up to the 3 <sup>rd</sup> quarter ended 31-12- 2024 are revised.                               |
| 3       | Slide 29  | Percentage of Yield and Cost for Q3 FY 25 are revised.   |
| 4       | Slide 31  | Total Provision as per ECL Model consisting of Standard Asset, SMA 0, SMA 1, SMA 2 is revised.   |
| 5       | Slide 33  | Total provision consisting of ECL Provision (Stage 3), Management Overlay; and Provisions for Standard Asset and Undisbursed loan commitment for Q3 FY25 is revised. |

Besides above, there is no other change in Investors' presentation.

The same is also made available on the website of the Company at [www.canfinhomes.com](http://www.canfinhomes.com)

This is for your information & records.

Thanking you,

Yours Faithfully,  
For Can Fin Homes Limited

Nilesh Jain  
DGM & Company Secretary

Encl: As above



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

ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿಮಿಟೆಡ್

# Investor Presentation

Q3FY25

Reinforce.  
Rebuild. Reach Higher.



January 2025

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



# About Us



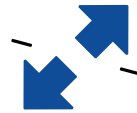
## Legacy

- 37 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

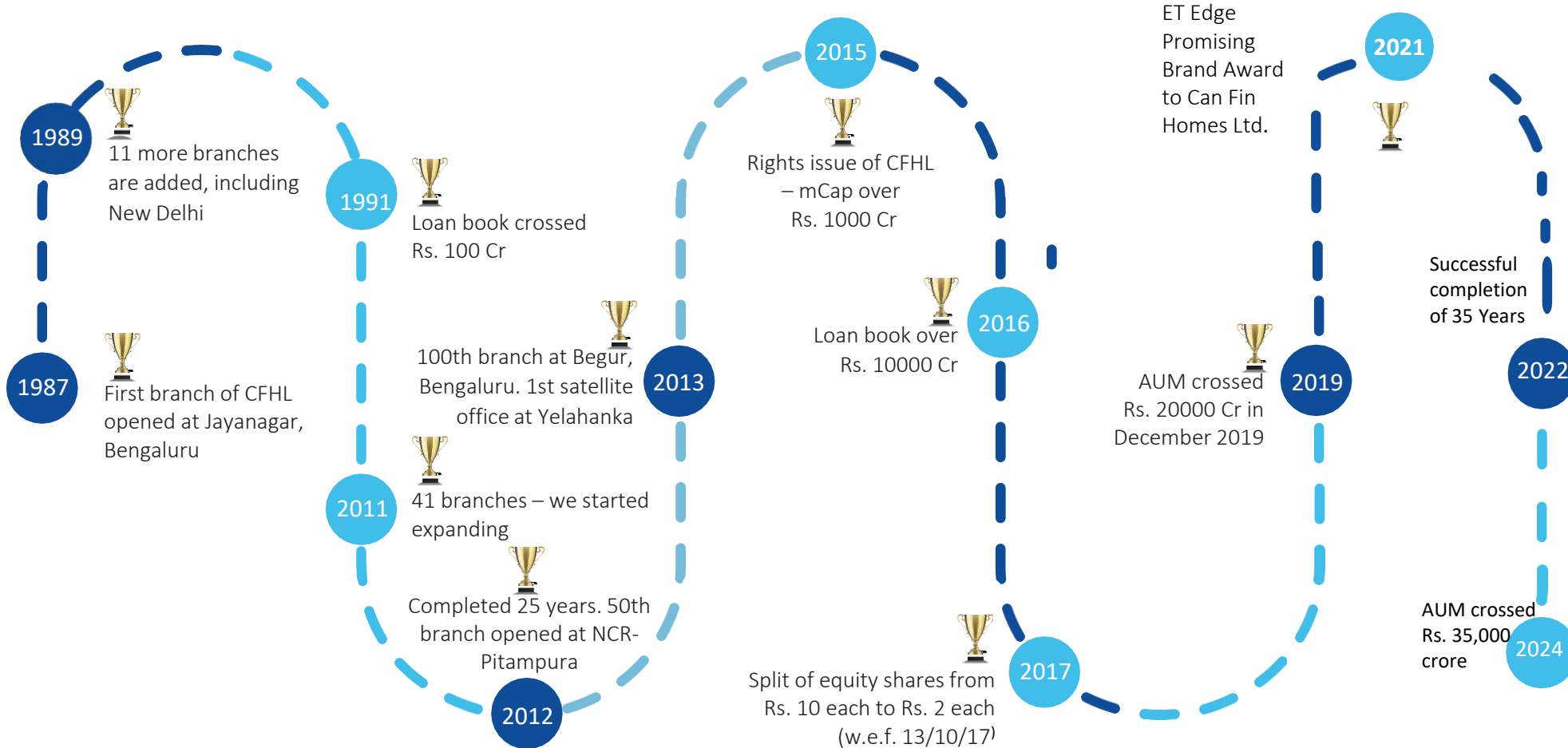
- Headquartered in Bengaluru
- Pan-India presence with 201 branches, 18 Affordable Housing Loan Centers as on 31/12/2024;
- Spread across 21 States / Union Territories.



## 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 management support and guidance from the sponsor - Canara Bank.
- Expertise gained over 37 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 31/12/2024

| 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: 16 Years**  
Service in Can Fin - 2 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



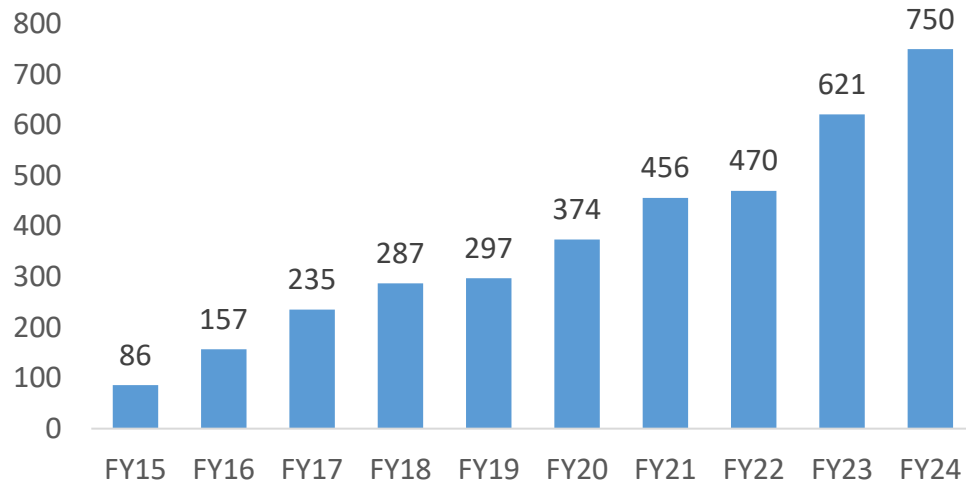
**Smt Chitra Srinath**  
Head – Products & Strategy  
**Total Exp: 33 Years**  
Service in Can Fin – 33 years



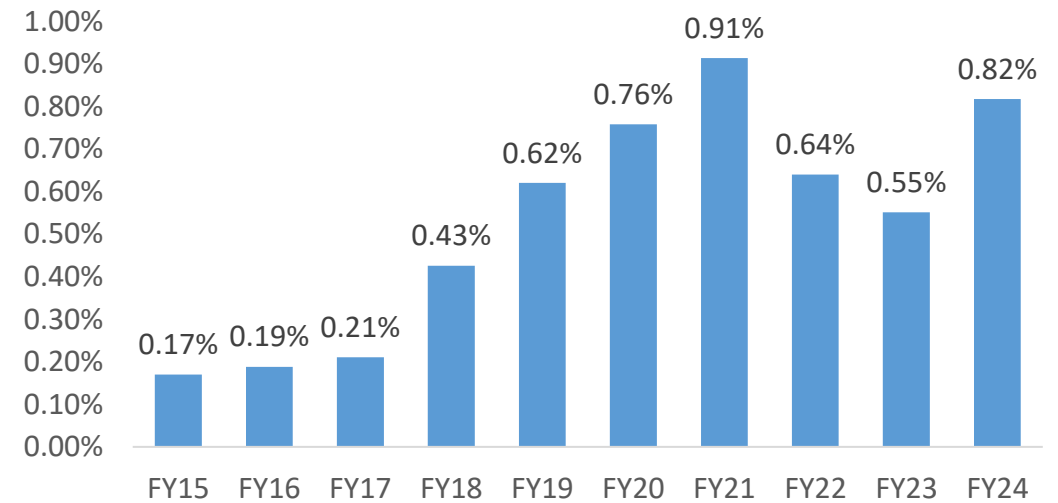
**Shri Ratheesh Kumar P**  
Head – RBIA  
**Total Exp: 26 Years**  
Service in Can Fin – 26 years

# Consistent Business Performance

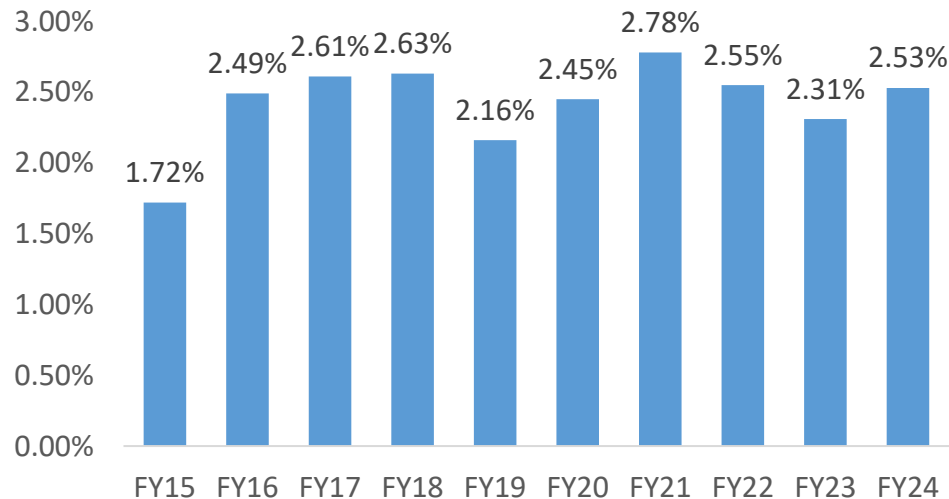
PAT



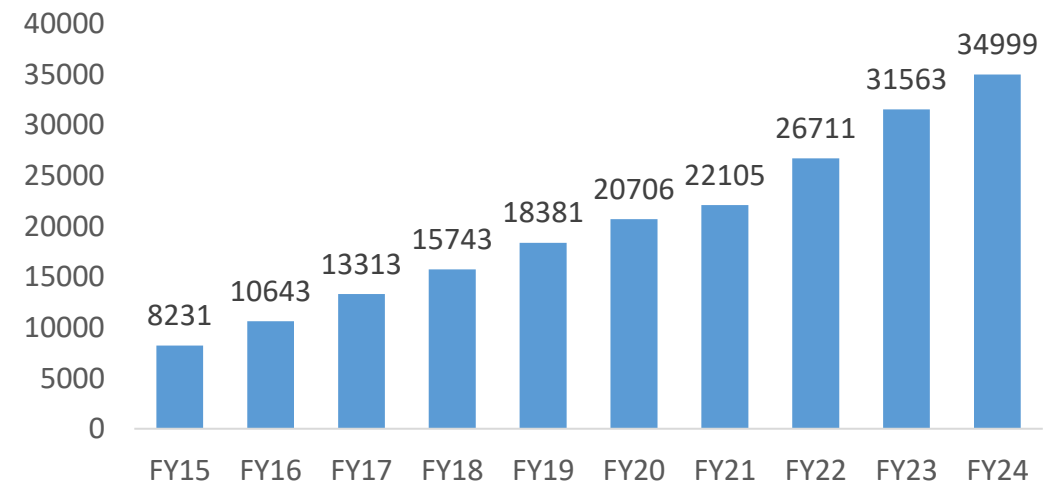
GNPA



Spread (%)











AUM



# Systems and Controls

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

# Systems and Controls

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

Process of Identification of SI through RFP Process completed. M/S IBM selected as provisional L1T1 bidder

# Performance Highlights – Q3FY25

1. Loan Book reached Rs. 37155 Cr (+9 % YoY) with a clientele base of 2.73 lakh.
2. NII:Rs. 345 Cr, PBT: Rs. 269 Cr and PAT: Rs. 212 Cr.
3. NIM: 3.73 %, RoAA: 2.25 %
4. RoE: 17.55 %, EPS: Rs. 15.93
5. Cost to Income Ratio: 16.92 %
6. DER: 7.08
7. Gross NPA 0.92% & Net NPA 0.49%.
8. The Salaried and Professional segment constitutes 71 % of the outstanding loan book as on Dec 24. Housing forms 87% of the Loan Book including CRE.
9. Average ticket size of incremental housing and non-housing loans is Rs.23 Lakh and Rs.13 Lakh respectively.

# Performance Highlights- Q3FY25

\* Amt in Crore

| Sl. No. | Particulars           | Year on Year and Sequential |             |             |
|---------|-----------------------|-----------------------------|-------------|-------------|
|         |                       | Dec'24 (3m)                 | Dec'23 (3m) | Sep'24 (3m) |
| 1       | New Approvals         | 2075                        | 2053        | 2617        |
| 2       | Disbursements         | 1879                        | 1879        | 2381        |
| 3       | Outstanding Loan Book | 37155                       | 34053       | 36591       |
| 4       | Net Interest Income   | 345                         | 329         | 340         |
| 5       | Operating Profit      | 291                         | 287         | 288         |
| 6       | ECL Provision         | 22                          | 31          | 14          |
| 7       | Profit Before Tax     | 269                         | 256         | 274         |
| 8       | Profit After Tax      | 212                         | 200         | 211         |
| 9       | Gross NPA             | 341                         | 309         | 320         |
| 10      | Gross NPA Ratio (%)   | 0.92%                       | 0.91%       | 0.88%       |
| 11      | Net NPA*              | 187                         | 167         | 172         |
| 12      | Net NPA Ratio(%)*     | 0.50%                       | 0.49%       | 0.47%       |

\* Excluding Management overlay

# Key Financial Ratios- Q3FY25

\* Amt in Crore

| Sl. No. | Particulars                            | PERIOD ENDED |            |            |
|---------|--|--------------|------------|------------|
|         |  | Dec'24(3m)   | Dec'23(3m) | Sep'24(3m) |
| 1       | Return on Avg Assets (%)               | 2.25%        | 2.33%      | 2.29%      |
| 2       | Return on Avg Equity (%)               | 17.55%       | 19.36%     | 17.99%     |
| 3       | Earning Per Share (Rs.)                | 15.93        | 15.03      | 15.88      |
| 4       | Net Interest Margin (%)                | 3.73%        | 3.92%      | 3.75%      |
| 5       | Yield on Loan Portfolio (%)            | 10.19%       | 9.91%      | 10.12%     |
| 6       | Cost of borrowing (%)                  | 7.51%        | 7.35%      | 7.56%      |
| 7       | Spread (%)                             | 2.68%        | 2.56%      | 2.56%      |
| 8       | Avg. Business Per Branch (Rs. Crore)   | 170          | 165        | 167        |
| 9       | Avg. Business per Employee (Rs. Crore) | 32           | 33         | 32         |
| 10      | Cost Income Ratio (%)*                 | 16.92%       | 14.71%     | 17.10%     |
| 11      | DER                                    | 7.08         | 7.55       | 7.19       |

\* Excluding impact of regrouping of provision for Ambala fraud



# Performance Highlights- Q3FY25(9m)

\* Amt in Crore

| Sl. No. | Particulars           | Year on Year (As per IND AS) |             |         |
|---------|-----------------------|------------------------------|-------------|---------|
|         |                       | Dec'24 (9m)                  | Dec'23 (9m) | Growth% |
| 1       | New Approvals         | 6659                         | 6206        | 7%      |
| 2       | Disbursements         | 6112                         | 5865        | 4%      |
| 3       | Outstanding Loan Book | 37155                        | 34053       | 9%      |
| 4       | Net Interest Income   | 1005                         | 931         | 8%      |
| 5       | Operating Profit      | 859                          | 804         | 6%      |
| 6       | ECL Provision         | 60                           | 77          | -22%    |
| 7       | Profit Before Tax     | 798                          | 688         | 16%     |
| 8       | Profit After Tax      | 623                          | 542         | 15%     |
| 9       | Gross NPA             | 341                          | 309         |         |
| 10      | Gross NPA Ratio (%)   | 0.92%                        | 0.91%       |         |
| 11      | Net NPA*              | 187                          | 167         |         |
| 12      | Net NPA Ratio (%)*    | 0.50%                        | 0.49%       |         |

\*Excluding Management overlay of Rs.17 crore

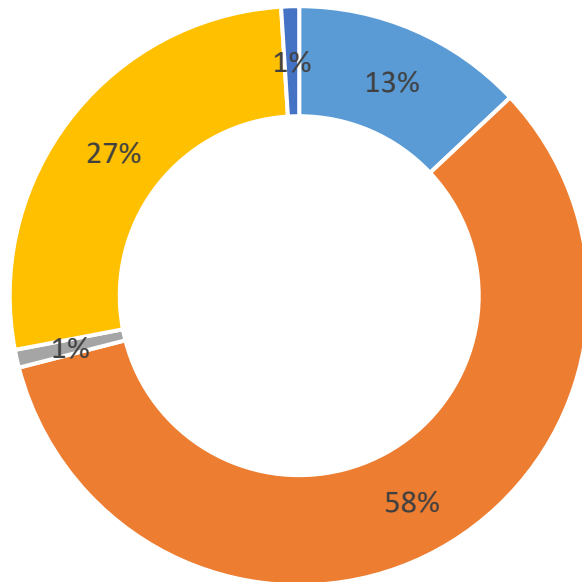
# Key Financial Ratios- Q3FY25

\* Amt in Crore

| Sl. No. | Particulars                            | PERIOD ENDED |            |
|---------|--|--------------|------------|
|         |  | Dec'24(9m)   | Dec'23(9m) |
| 1       | Return on Avg Assets (%)               | 2.21%        | 2.11%      |
| 2       | Return on Avg Equity (%)               | 17.19%       | 17.47%     |
| 3       | Earning Per Share (Rs.)                | 46.81%       | 40.68      |
| 4       | Net Interest Margin (%)                | 3.64%        | 3.69%      |
| 5       | Yield on Loan Portfolio (%)            | 10.14%       | 10.01%     |
| 6       | Cost of borrowing (%)                  | 7.54%        | 7.35%      |
| 7       | Spread (%)                             | 2.60         | 2.66%      |
| 8       | Avg. Business Per Branch (Rs. Crore)   | 170          | 165        |
| 9       | Avg. Business per Employee (Rs. Crore) | 32           | 33         |
| 10      | Cost Income Ratio (%)                  | 16.32%       | 19.48%     |
| 11      | DER                                    | 7.08         | 7.55       |

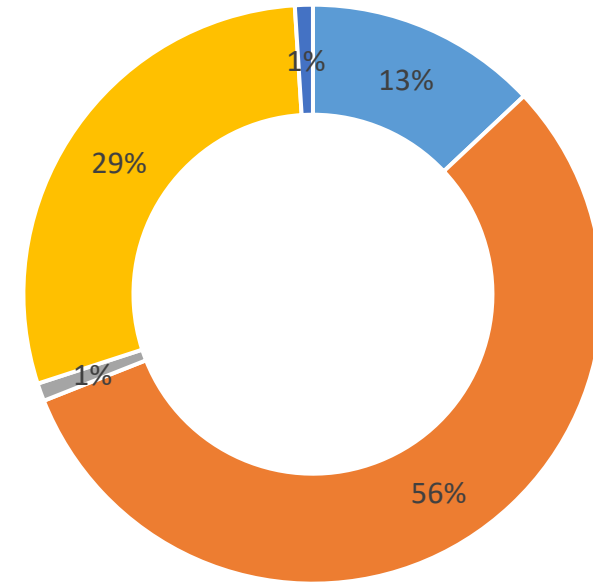
# Segment wise AUM

AUM Q3FY 24



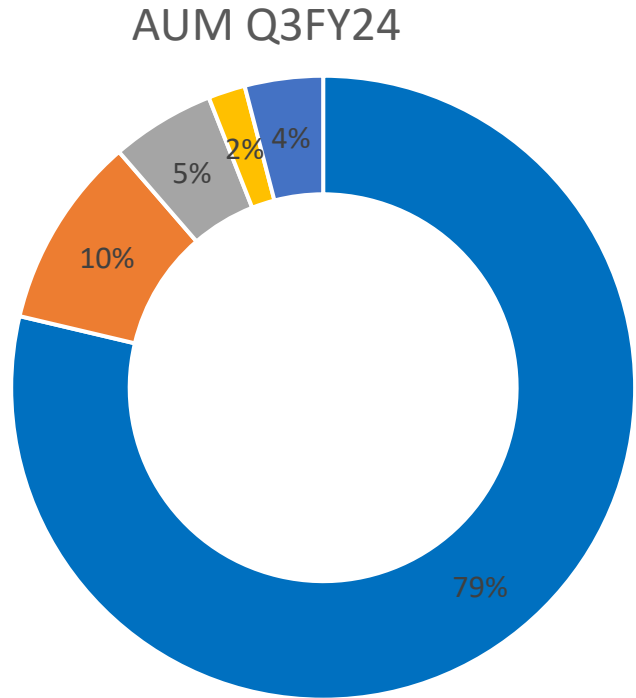
■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

AUM Q3FY 25

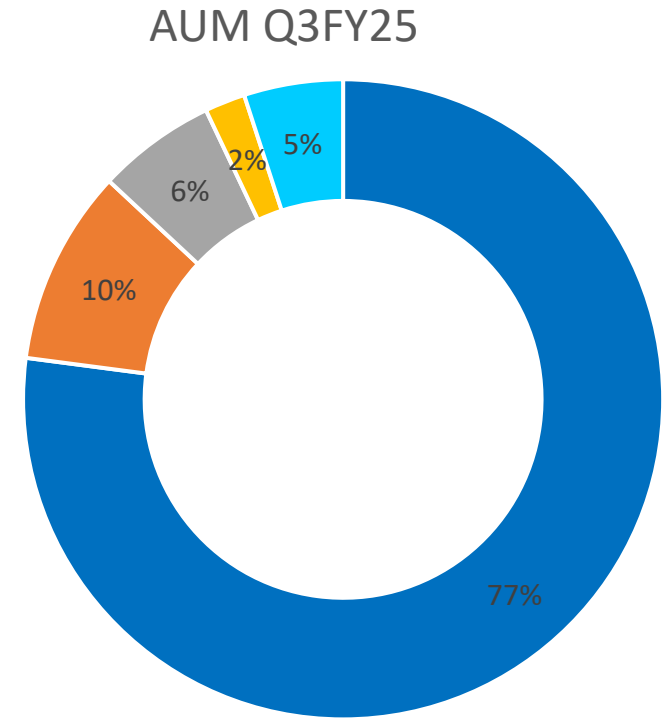


■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

# Product wise AUM



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

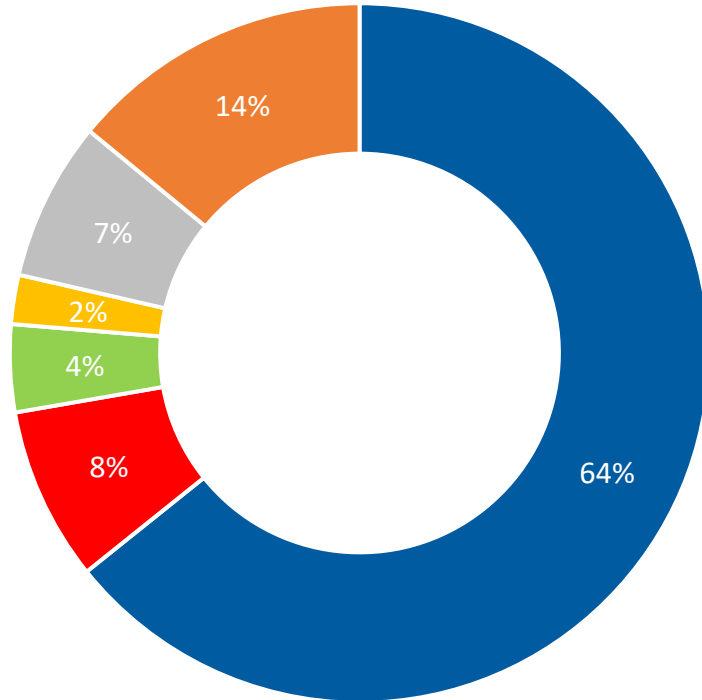


■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others



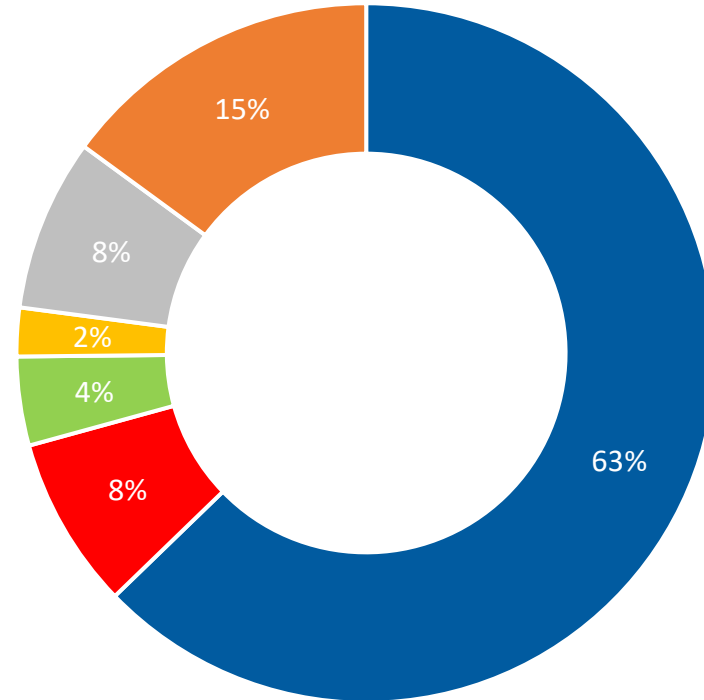
# Purpose wise AUM

AUM Q3FY24



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

AUM Q3FY25

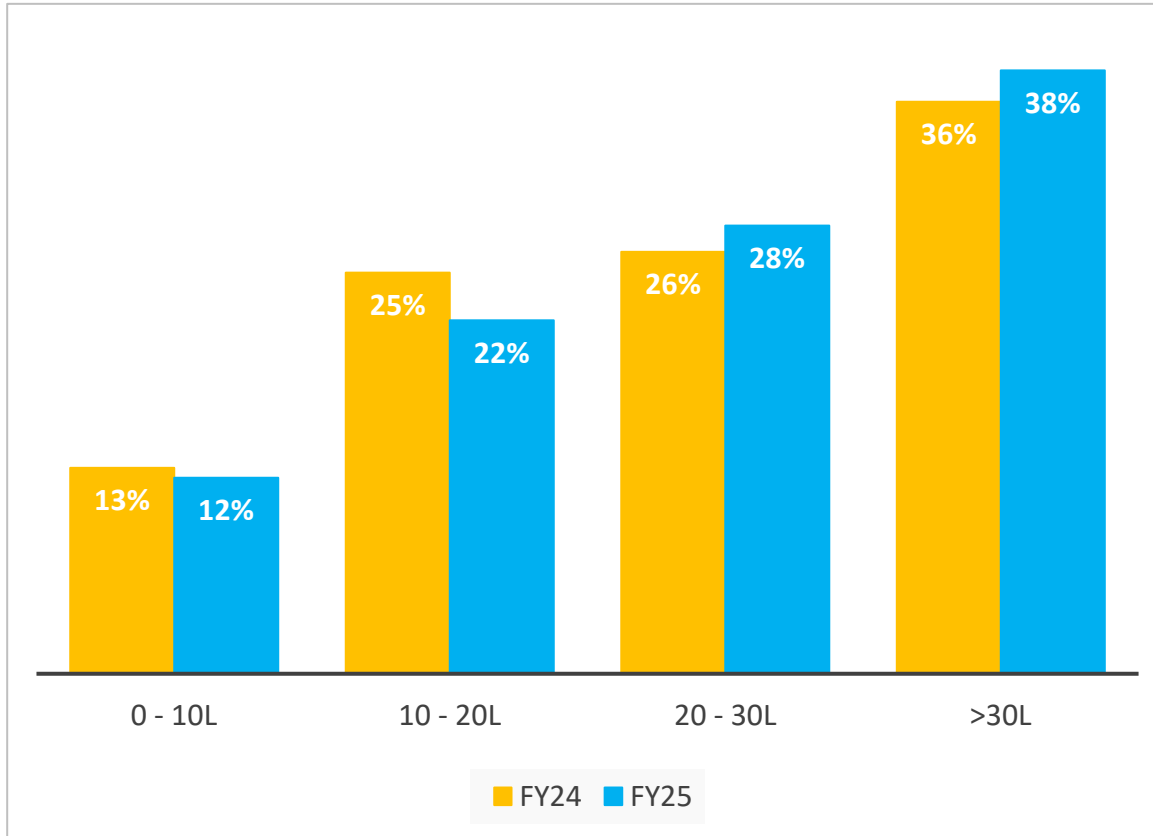


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

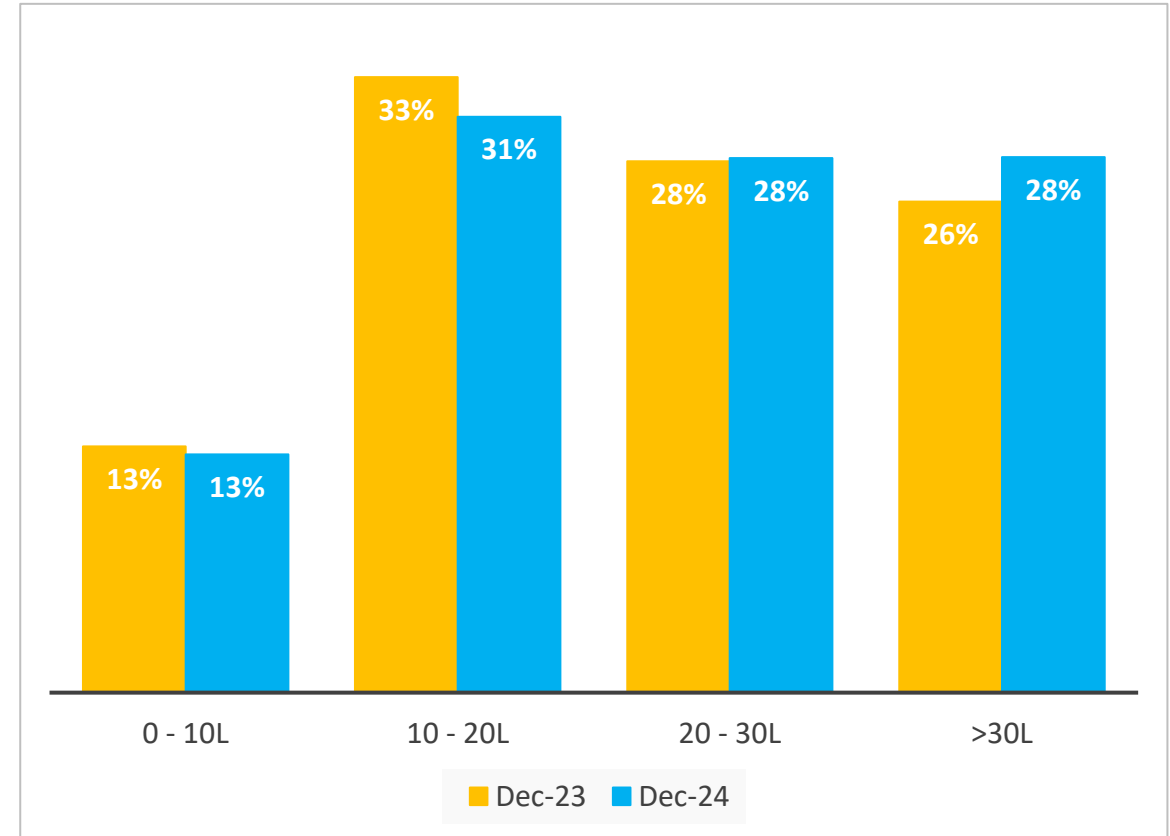
\*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

# Loan Amount Wise Disbursement and AUM

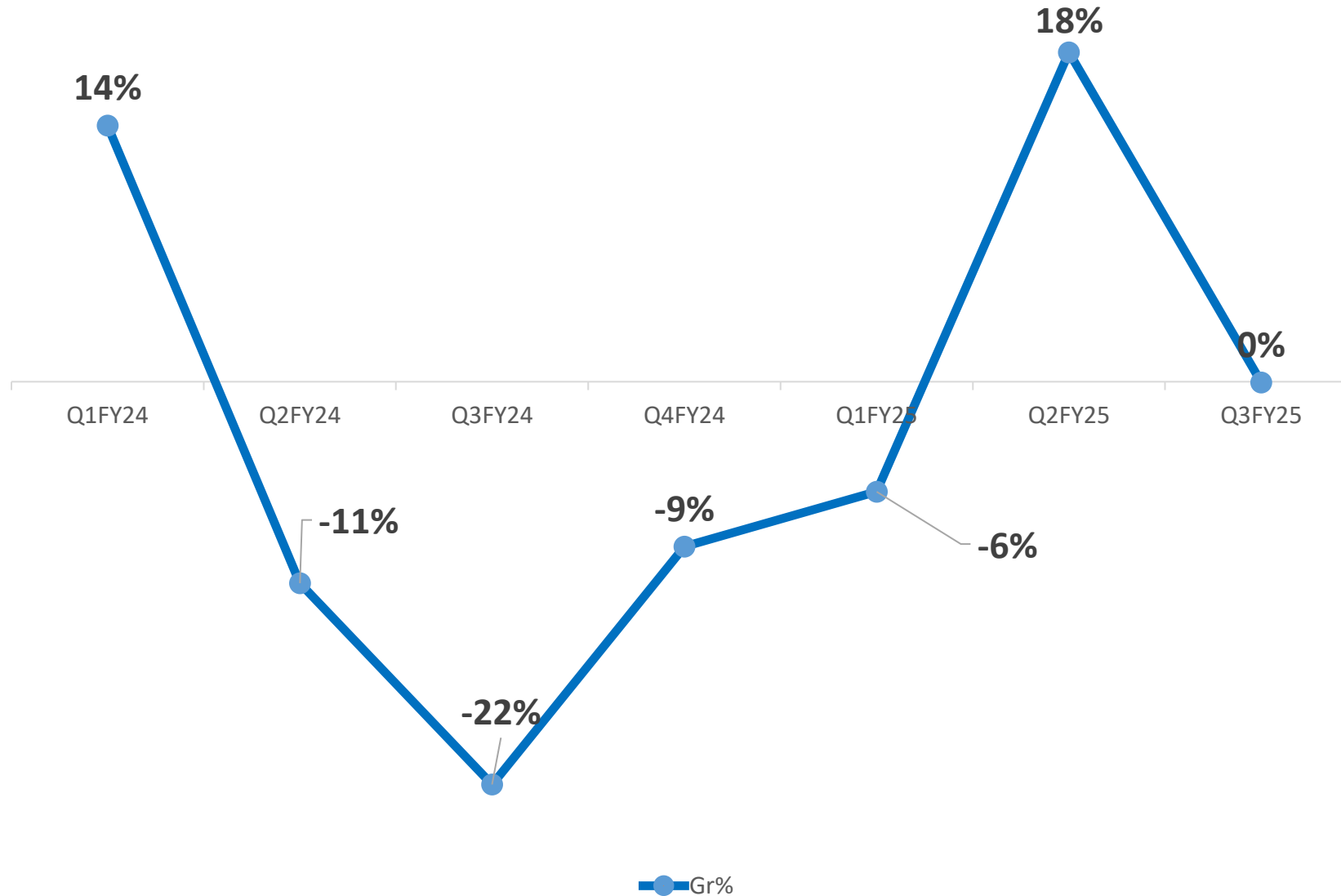
Disbursement (9 Months)



AUM



# Disbursement Growth Quarter wise



# Channel Sourcing Mix

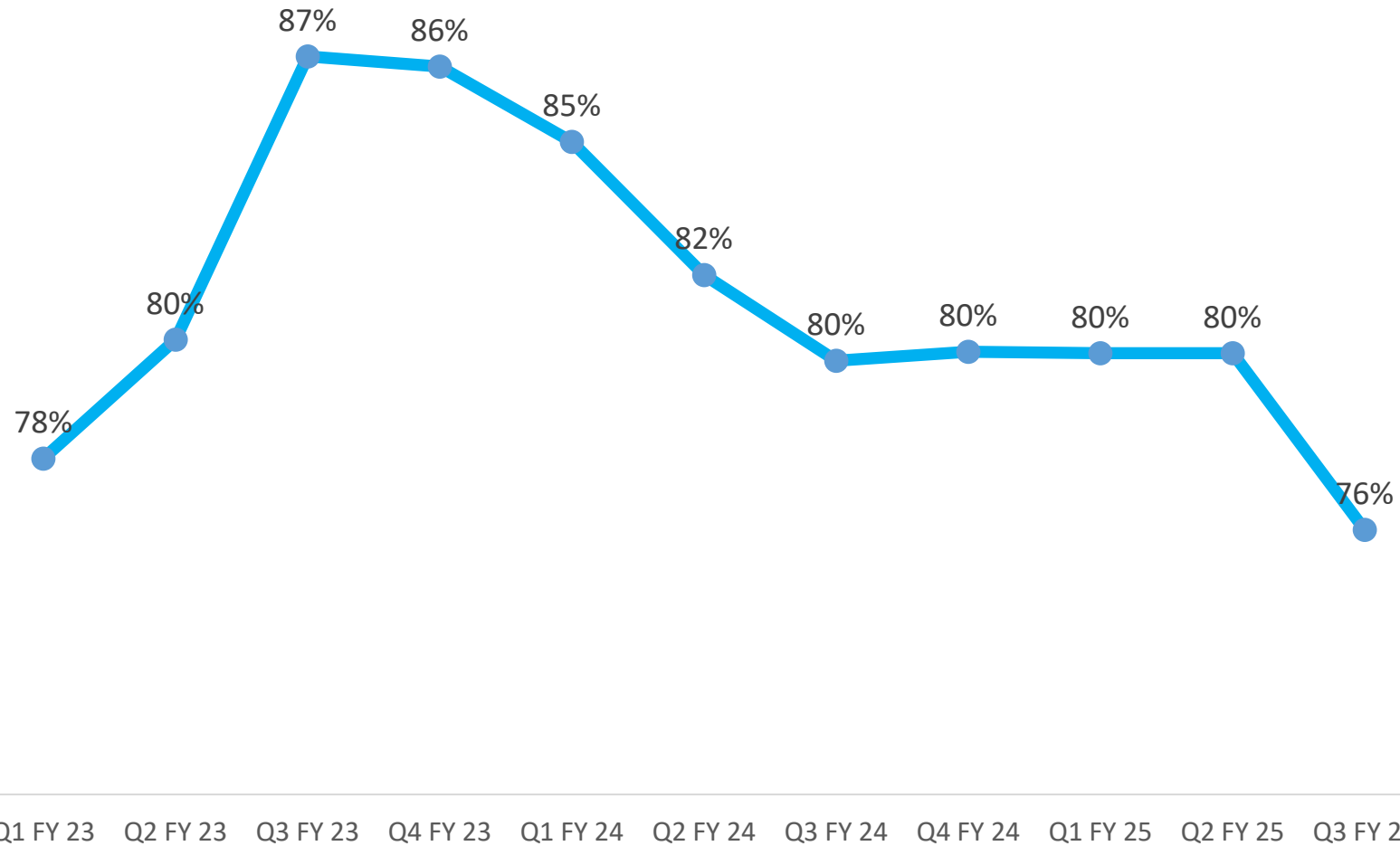
Amt in Crore

|                                  | FY23        | FY24        | Q1FY25      | Q2FY25      | Q3FY25      |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|
| Active DSA's                     | 1463        | 1184        | 1310        | 1423        | 1350        |
| Total Disbursement (Crores)      | 8947        | 8117        | 1853        | 2381        | 1879        |
| Total DSA Sourced                |             |             |             |             |             |
| <b>Amount(Crores)</b>            | <b>7302</b> | <b>6669</b> | <b>1479</b> | <b>1919</b> | <b>1421</b> |
| <b>% share of total business</b> | <b>82%</b>  | <b>82%</b>  | <b>80%</b>  | <b>80%</b>  | <b>76%</b>  |
| Share of Top 20 DSA's            |             |             |             |             |             |
| Amount(Crores)                   | 1011        | 844         | 247         | 243         | 163         |
| % share of total business        | 11%         | 10%         | 13%         | 10%         | 9%          |

Diversified Sourcing no concentration



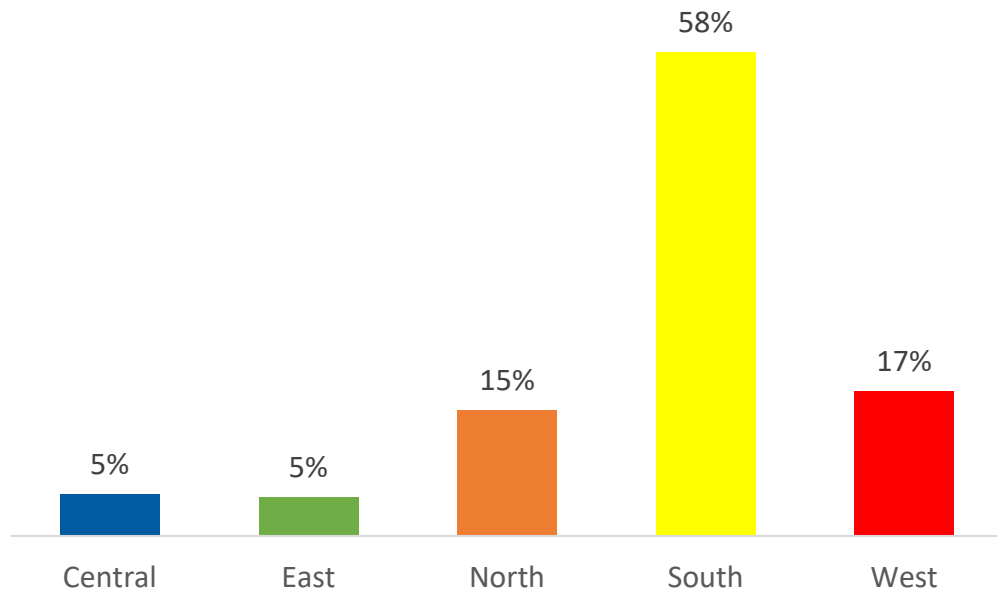
# Movement of DSA Sourcing (Incremental Disb.)



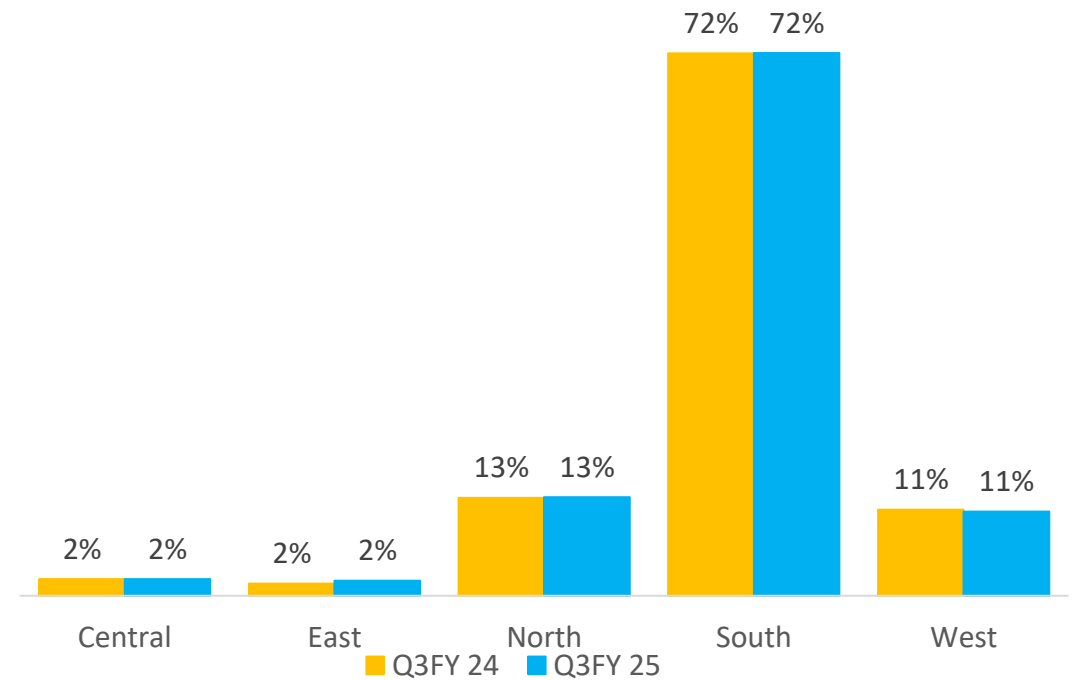
**\*72% of AUM sourced through DSA channel**

# Geographical Distribution

## Branches



## Loan Portfolio



# Run Down Ratios

\* Amt in Crore

|          | Opening Balance(A) | Disbursement (B) | Amortization+ Prepayment (C) | Closing Balance (D=A+B-C) | Run Down 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                     | 3.79%           |
| Q3 FY 25 | 36591              | 1879             | 1315                         | 37155                     | 3.59%           |

# Lending Basket

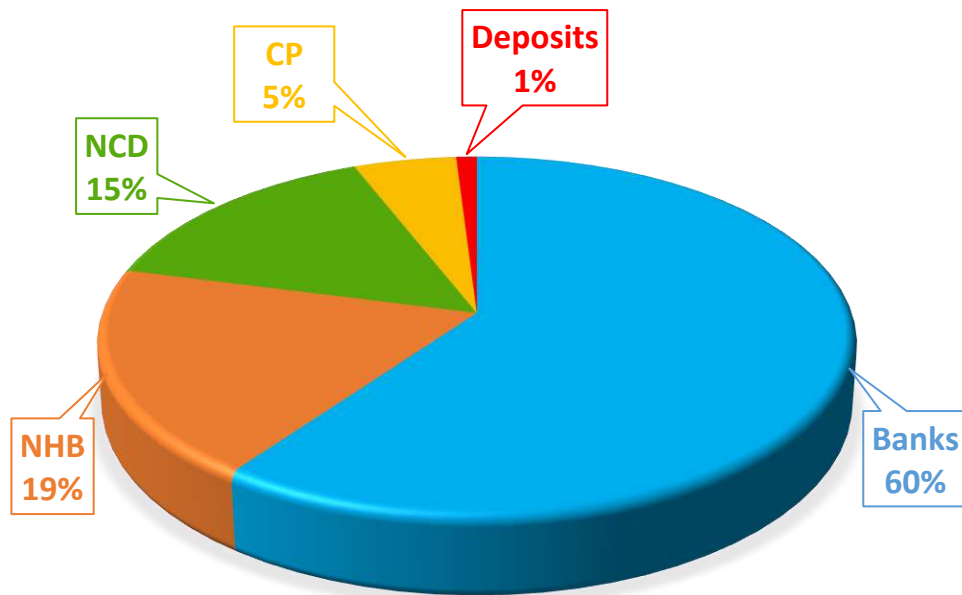
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

\* Amt in Crore

| Sl. No. | Particulars   | Dec - 23     | Mar - 24     | Jun - 24     | Sep - 24     | Dec - 24     |
|---------|---|--------------|--------------|--------------|--------------|--------------|
|         |   | O/s Amt      | O/s Amt      | O/s Amt      | O/s Amt      | O/s Amt      |
| 1       | Salaried & Professionals                              |              |              |              |              |              |
|         | i) Housing Loans                                      | 22442        | 22971        | 23245        | 23607        | 23950        |
|         | ii) Top-up Personal Loans                             | 1040         | 1076         | 1092         | 1121         | 1155         |
|         | iii) Mortgage Loans/ Flexilap                         | 852          | 882          | 899          | 950          | 996          |
|         | iv) Loans for Sites                                   | 188          | 202          | 204          | 213          | 214          |
|         | v) Others   | 40           | 39           | 37           | 39           | 44           |
|         | <b>Sub Total</b>                                      | <b>24562</b> | <b>25170</b> | <b>25477</b> | <b>25930</b> | <b>26359</b> |
|         | (As a % to total)                                     | 72%          | 72%          | 72%          | 71%          | 71%          |
| 2       | Non Salaried Class- Self Employed & Non Professionals |              |              |              |              |              |
|         | i) Housing Loans                                      | 7899         | 8154         | 8357         | 8786         | 8843         |
|         | ii) Top-up Personal Loans                             | 459          | 487          | 507          | 548          | 567          |
|         | iii) Mortgage Loans/Flexi Lap                         | 967          | 1017         | 1047         | 1144         | 1203         |
|         | iv) Loans for Sites                                   | 93           | 97           | 99           | 109          | 109          |
|         | v) Others   | 51           | 50           | 47           | 51           | 49           |
|         | <b>Sub Total</b>                                      | <b>9469</b>  | <b>9806</b>  | <b>10057</b> | <b>10638</b> | <b>10771</b> |
|         | (As a % to total)                                     | 28%          | 28%          | 28%          | 29%          | 29%          |
| 3       | Builder Loans   |              |              |              |              |              |
|         | (As a % to total)                                     |              |              |              |              |              |
| 4       | Staff Loans   | 22           | 24           | 23           | 23           | 25           |
|         | <b>Grand Total</b>                                    | <b>34053</b> | <b>34999</b> | <b>35557</b> | <b>36591</b> | <b>37155</b> |

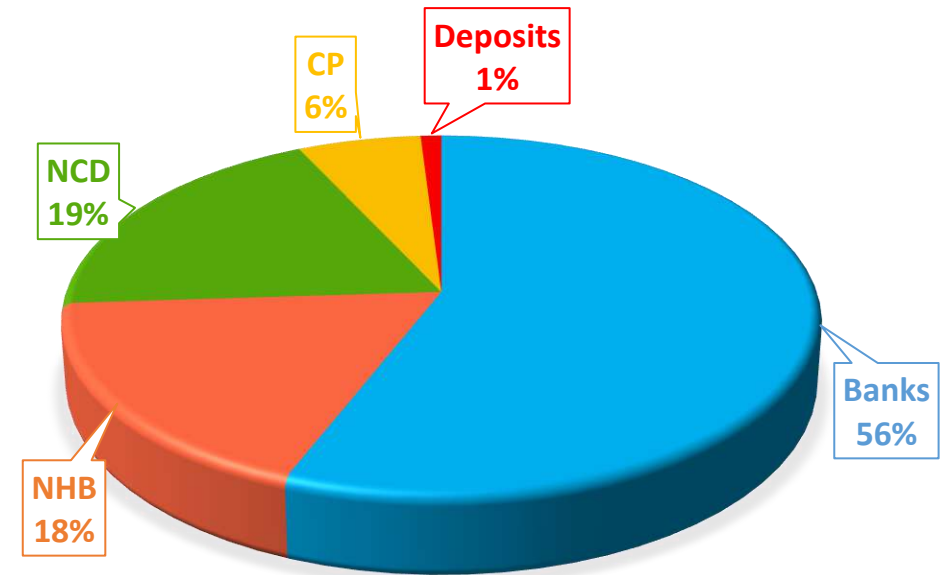
# Funding Basket

Funding Mix @ Dec 2023 (as %)



Total Borrowings – Rs. 31196 Crore

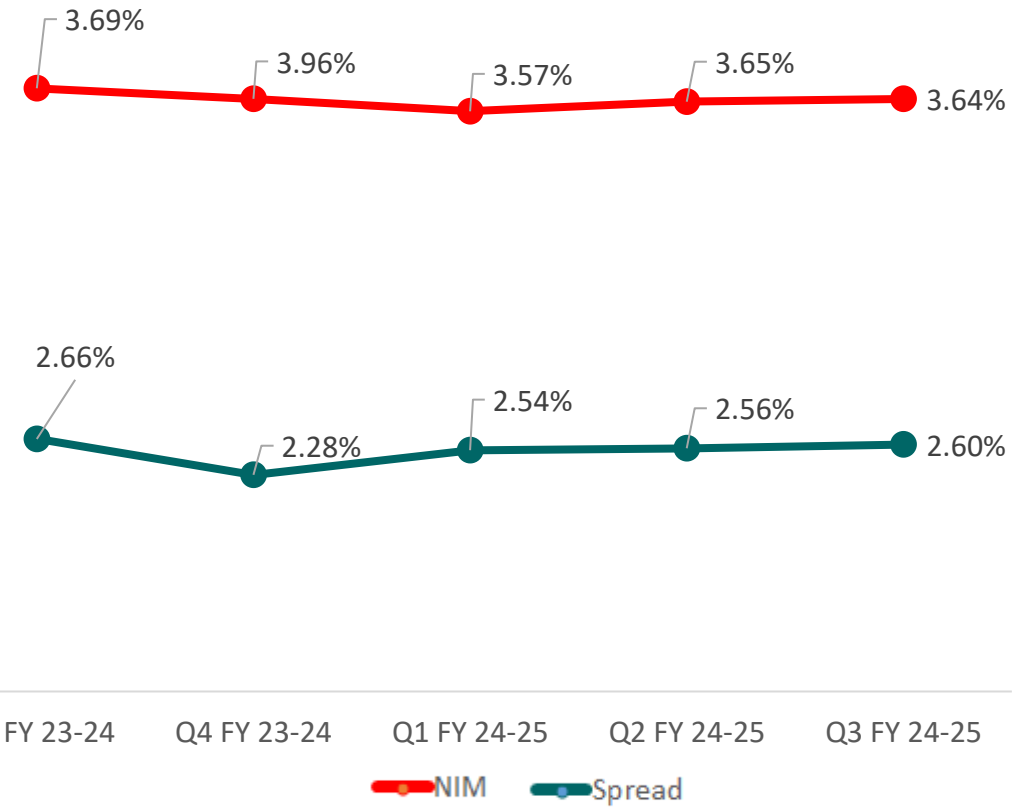
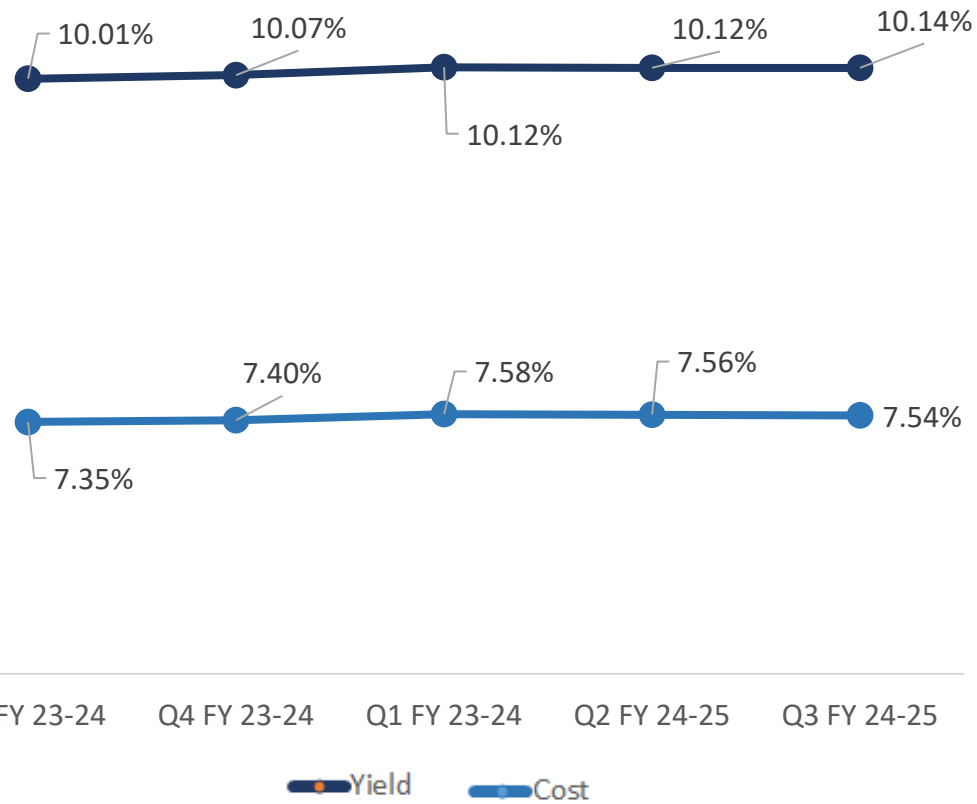
Funding Mix @ Dec 2024 (as %)



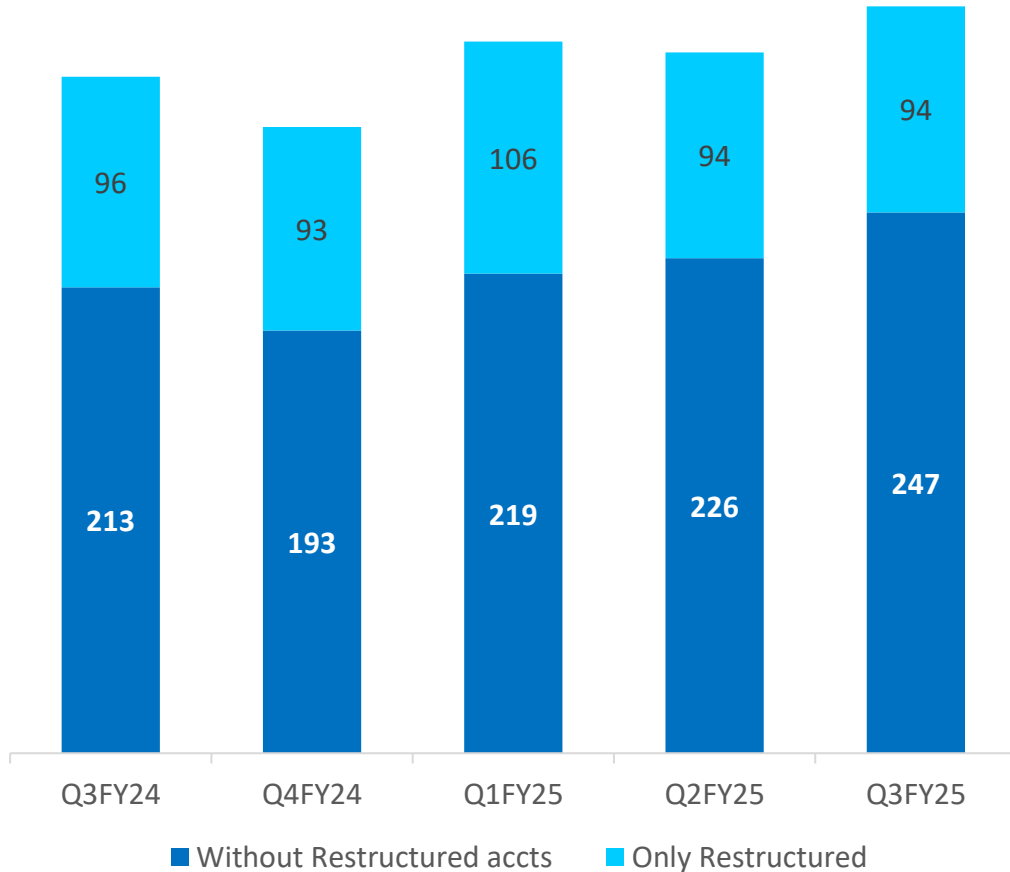
Total Borrowings – Rs. 33454 Crore



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



# NPA and Restructured NPA



\* Amt in Crore

| Quarter | NPA Amount                 |                   | NPA%                       |                   |
|---------|----------------------------|-------------------|----------------------------|-------------------|
|         | Without Restructured accts | Only Restructured | Without Restructured accts | Only Restructured |
| 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%             |
| Q3FY25  | 247                        | 94                | 0.66%                      | 0.25%             |

# Total Provisions held

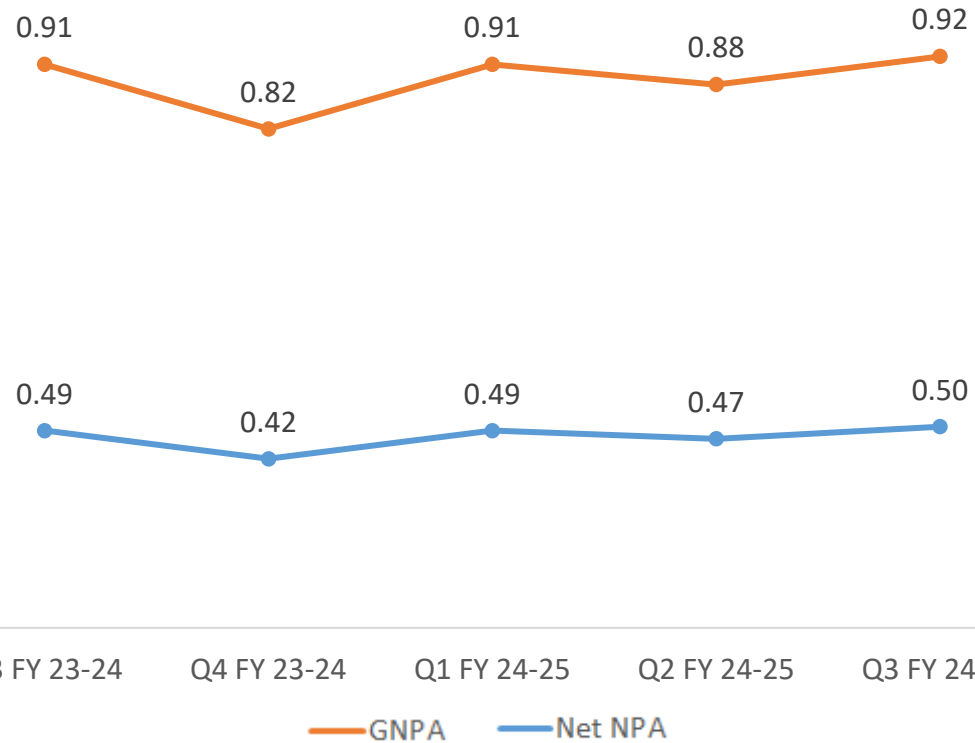
\* Amt in Crore

| Asset Classification                       | ECL Stages | Balance as on 31 Dec 2024 | Provision as per IRAC | Provision as per ECL Model |
|--|------------|---------------------------|-----------------------|----------------------------|
| Standard Asset                             | 1          | 32269                     |                       |                            |
| SMA 0                                      | 1          | 2593                      | 142.62                | 206.80                     |
| SMA 1                                      | 2          | 1045                      |                       |                            |
| SMA 2                                      | 2          | 907                       |                       |                            |
| NPA  | 3          | 341                       | 157.02                | 154.26                     |
| <b>Total Portfolio</b>                     |            | <b>37155</b>              | <b>299.64</b>         | <b>361.06</b>              |
| <b>Undisbursed Loan Commitment</b>         |            | <b>1597</b>               |                       | <b>7.43</b>                |
| <b>Management Overlay</b>                  |            |                           |                       | <b>34.28</b>               |
| <b>Provision for Restructured accounts</b> |            |                           |                       | <b>48.12</b>               |
| <b>Total Provision</b>                     |            |                           |                       | <b>450.90</b>              |

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

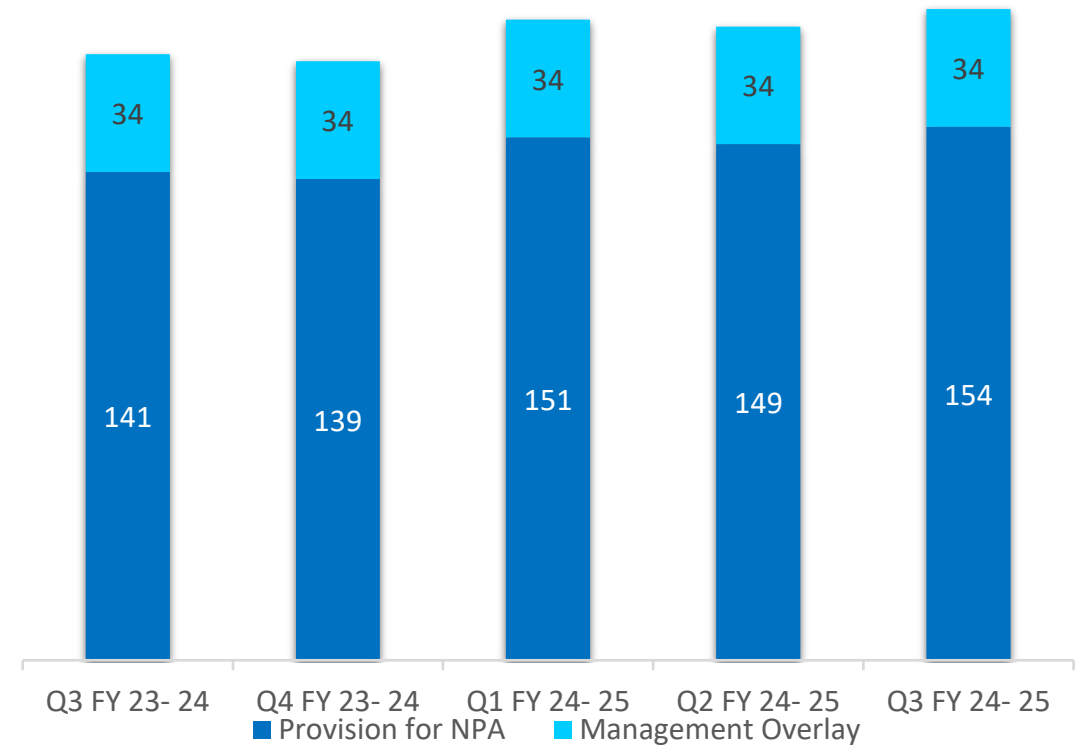
# NPA and Provision

Gross NPA & Net NPA (%)



Provision held

\* Amt in Crore



# PCR with Management Overlay

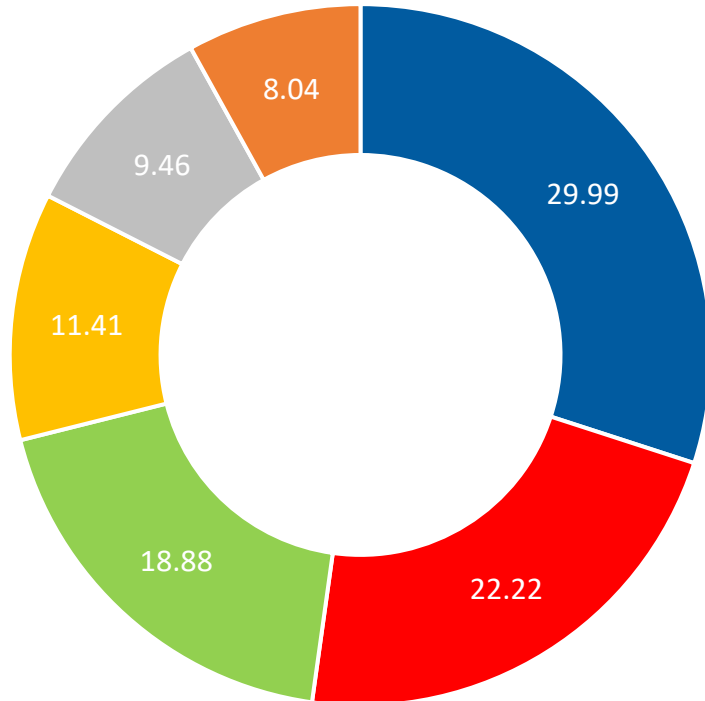
\* Amt in Crore

|   | Q3FY24     | As % of GNPA | Q3FY25     | As % of GNPA |
|---|------------|--------------|------------|--------------|
| <b>Gross NPA</b>  | <b>309</b> |              | <b>341</b> |              |
| <b>A. ECL Provision (Stage 3)</b>                                 | <b>141</b> | <b>46%</b>   | <b>154</b> | <b>45%</b>   |
| <b>B. Management Overlay</b>                                      | <b>34</b>  |              | <b>34</b>  |              |
| <b>Total Provision available (A+B)</b>                            | <b>175</b> | <b>57%</b>   | <b>188</b> | <b>55%</b>   |
| <b>C. Prov for Restructured Pool</b>                              | <b>58</b>  |              | <b>48</b>  |              |
| <b>Total Provision available (A+B+C)</b>                          | <b>233</b> | <b>76%</b>   | <b>236</b> | <b>69%</b>   |
| <b>D. Provision for Std Asset and Undisbursed loan commitment</b> | <b>156</b> |              | <b>215</b> |              |
| <b>Total Provision (A+B+C+D)</b>                                  | <b>389</b> |              | <b>451</b> |              |

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

# Shareholding Pattern

As on 31.12.2024



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

| SI No. | Category                 | shareholding as % |
|--------|--------------------------|-------------------|
| 1      | Promoter                 | 29.99             |
| 2      | Mutual Funds             | 22.22             |
| 3      | Individual               | 18.88             |
| 4      | Foreign Corporate Bodies | 11.41             |
| 5      | Bodies Corporate         | 9.46              |
| 6      | Others                   | 8.04              |
| 7      | Grand Total              | 100.00            |

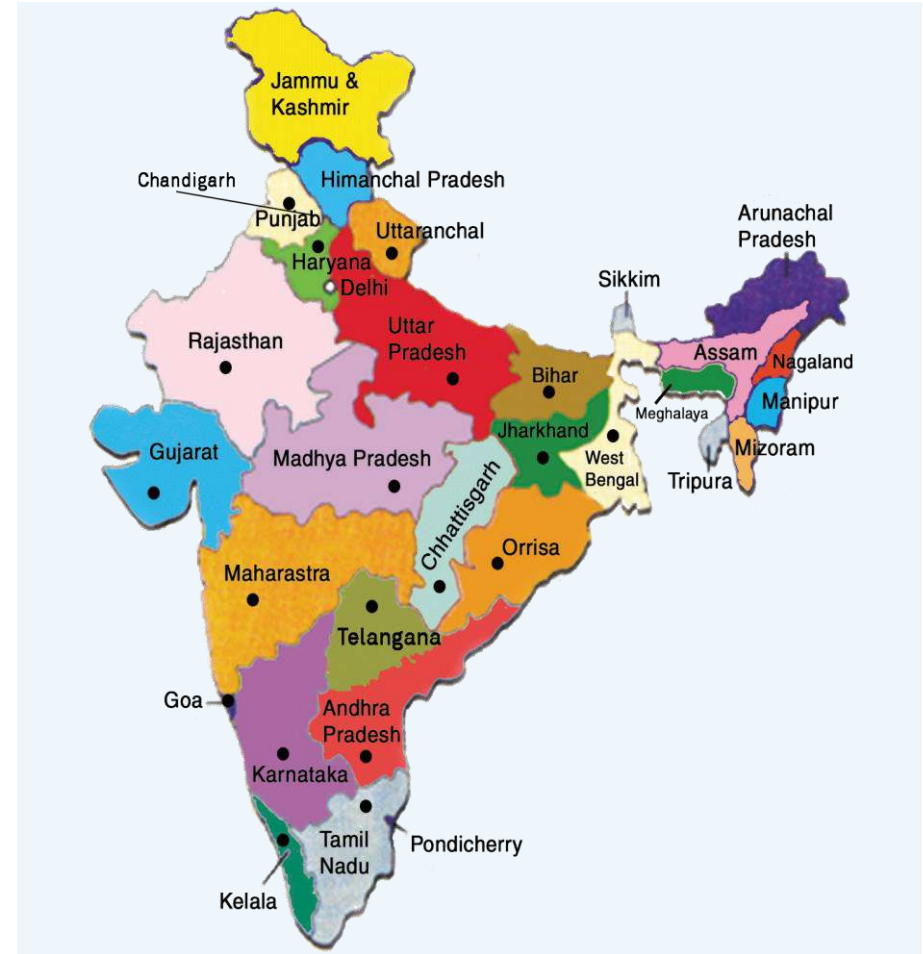
# Branch Network

(219 BRANCH OFFICES)

- **Punjab** – Jalandhar, Ludhiana
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali, Bikaner, Jhalawar, Kotputli, Chomu
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jabalpur, Pithampur, Sagar, Rewa, Ujjain, Ratlam, Indore Airport Road
- **Chhattisgarh** – Raipur, Bilaspur, Bilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur, Hadapsar, Jalgaon
- **Karnataka** – Bengaluru (31 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Hassan, Ballari, Hoskote, Kalaburagi,
- **Kerala** – Calicut, Kochi, Thiruvananthapuram, Thrissur

- **Odisha** – Bhubaneshwar, 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, Rajapalayam, Cuddalore
- **Goa,**
- **Pondicherry**
- **West Bengal** – Durgapur
- **Uttar Pradesh** – Lucknow, Meerut, Noida, Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi, Hapur, Saharanpur, Mathura, Muradnagar, Moradabad
- **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







**Can Fin Homes Ltd**  
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**HOME LOANS ♦ DEPOSITS**  
*Translating Dreams into Reality*

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# THANK YOU

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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.