



**CAN FIN HOMES LIMITED**  
Registered Office No. 29/1, 1<sup>st</sup> 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](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 103/2024  
April 29, 2024

ONLINE SUBMISSION

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

**Sub: Submission of Investor Presentation - Post Q4 FY24 results**

Ref: Our letter CFHRO SE CS LODR 98/2024 dated April 29, 2024  
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Pursuant to Regulation 30 (*read with Para A of Part A of Schedule III*) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the copy of Investor Presentation of the Company, post Q4 FY24 results.

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.



**Reinforce**  
**Rebuild**  
**Reach Higher**



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

ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿಮಿಟೆಡ್

# Investor Presentation

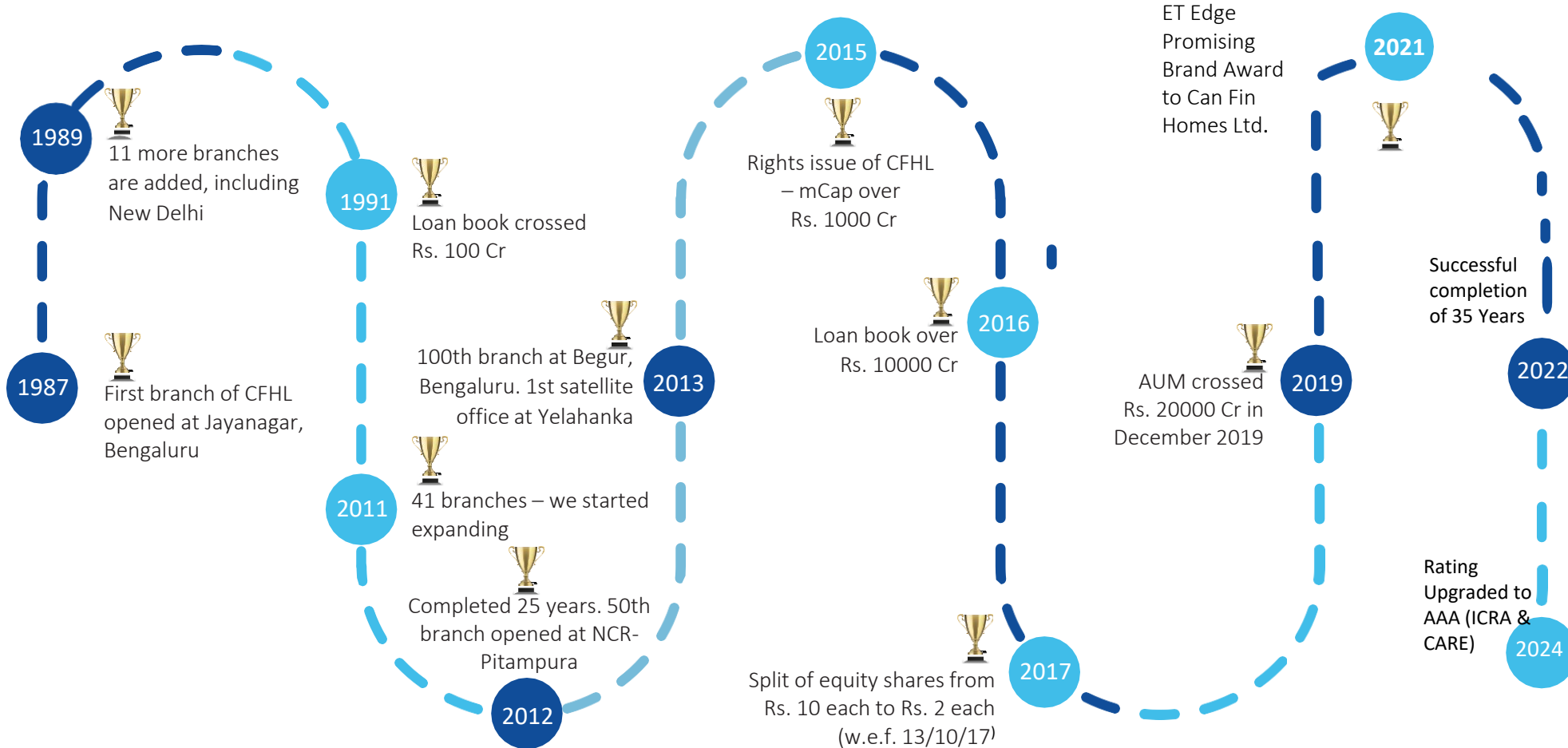
Q4FY24

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

April 2024



# Journey So Far

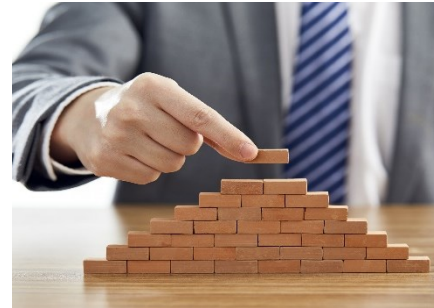


# Reinforce



- 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, predominance 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, more 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

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- 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 31/03/2024

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 Ajay Kumar Singh**  
Deputy Managing Director  
(Upto 29/04/2024)



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



# Experienced Management Team



**Shri Prakash Shanbhogue**  
Head - Collections  
**Total Exp: 30 Years**  
Service in Can Fin – 30 Years



**Shri Nilesh Jain**  
Company Secretary  
**Total Exp: 20 Years**  
Service in Can Fin – 04 months



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



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



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



**Shri Sikhin Tanu Shaw**  
Chief Information Officer  
**Total Exp: 20 Years**  
Service in Can Fin – 5 years



**Shri Prashanth Joishy**  
Head – Products & Strategy  
**Total Exp: 34 Years**  
Service in Can Fin – 34 years



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



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



**Shri Sundar Raman**  
Head – Centralized Credit  
Processing Centre  
**Total Exp: 30 Years**  
Service in Can Fin – 30 Years



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









# Systems and Controls

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<b>Lead Generation</b>	➔	Through Website, Customer Referral, Direct marketing and DSA channel.
<b>Due Diligence</b>	➔	CKYC-UIDAI linked verification; Bank account verification through PERFIOS; Field verification of residence, employment, property in each proposal; Online PAN verification; Online ITR verification through web site; CERSAI verification.
<b>Legal verification</b>	➔	Through empanelled Advocate, 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. Central CPC for loans beyond sanctioning powers of branch heads.
<b>Disbursement</b>	➔	Centralized Disbursement post verification of documents

# Systems and Controls

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<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. Option for online Payment.
<b>Monitoring</b>		Data mining for EWS Monthly OTMS reports 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

Upgrade of LOS and LMS in current platform initiated. To go live in Q2 FY 25

# Performance Highlights – Q4FY24

1. Loan Book reached Rs. 34999 Cr (+11% YoY) with a clientele base of 2.53 lakh.
2. NII: Rs. 328 Cr, PBT: Rs. 270 Cr and PAT: Rs. 209 Cr.
3. NIM: 3.96 %, RoAA: 2.54%
4. RoE: 19.25%, EPS: Rs. 15.70
5. Cost to Income Ratio: 20.70% \*
6. DER: 7.34
7. Gross NPA 0.82% & Net NPA 0.42%.
8. The Salaried and Professional segment constitutes 72% of the outstanding loan book as on Mar 24. Housing forms 89% 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.
10. Opened 6 new branches in Q4FY24

\* Excluding impact of regrouping of provision for Ambala fraud

# Performance Highlights- Q4FY24

\* Amt in Crore

Sl. No.	Particulars	Year on Year and Sequential		
		Mar'24 (3m)	Mar'23 (3m)	Dec'23 (3m)
1	New Approvals	2586	2769	2053
2	Disbursements	2314	2538	1879
3	Outstanding Loan Book	34999	31563	34053
4	Net Interest Income	328	261	329
5	Operating Profit	272	222	287
6	ECL Provision	2	24*	30
7	Profit Before Tax	270	198	257
8	Profit After Tax	209	166	200
9	Gross NPA	286	174	309
10	Gross NPA Ratio (%)	0.82%	0.55%	0.91%
11	Net NPA	147	83	167
12	Net NPA Ratio(%)	0.42%	0.26%	0.49%

\*Includes Management overlay of 17 Crores

# Key Financial Ratios- Q4FY24

\* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED		
		Mar'24 (3m)	Mar'23 (3m)	Dec'23 (3m)
1	Return on Avg Assets (%)	2.54%	2.32%	2.33%
2	Return on Avg Equity (%)	19.25%	18.18%	19.36%
3	Earning Per Share (Rs.)	15.70	12.45	15.03
4	Net Interest Margin (%)	3.96%	3.37%	3.92%
5	Yield on Loan Portfolio (%)	9.80%	9.87%	9.91%
6	Cost of borrowing (%)	7.52%	7.51%	7.35%
7	Spread (%)	2.28%	2.36%	2.56%
8	Avg. Business Per Branch (Rs. Crore)	161	154	165.14
9	Avg. Business per Employee (Rs. Crore)	33	32	33.16
10	Cost Income Ratio (%)	20.70% *	18.90%	14.71%
11	DER	7.34	7.97	7.55

\* Excluding impact of regrouping of provision for Ambala fraud

# Performance Highlights- FY24

\* Amt in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Mar'24 (12m)	Mar'23 (12m)	Growth%
1	New Approvals	8783	9307	-5.63%
2	Disbursements	8177	8947	-8.60%
3	Outstanding Loan Book	34999	31563	11%
4	Net Interest Income	1259	1015	24%
5	Operating Profit	1036	866	20%
6	ECL Provision	79	42	
7	Profit Before Tax	958	824	16%
8	Profit After Tax	751	621	21%
9	Gross NPA	286	174	
10	Gross NPA Ratio (%)	0.82%	0.55%	
11	Net NPA	147	83	
12	Net NPA Ratio (%)	0.42%	0.26%	



# Key Financial Ratios- FY24

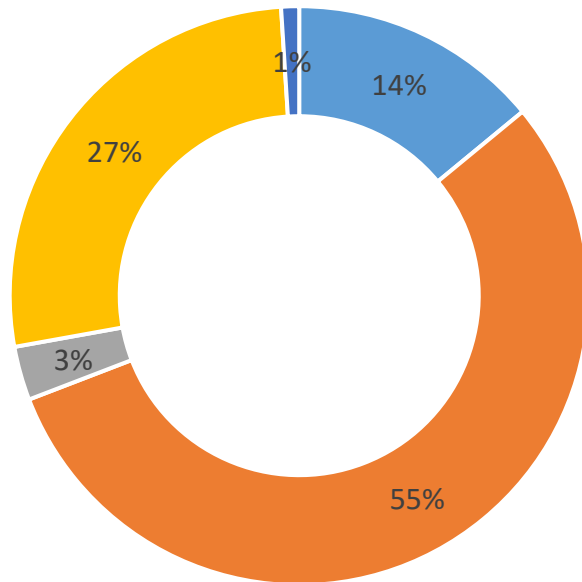
\* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'24 (12m)	Mar'23 (12m)
1	Return on Avg Assets (Annualised)	2.28%	2.17%
2	Return on Avg Equity (Annualised)	17.28%	17.03%
3	Earning Per Share (Rs.)	56.38	46.65
4	Net Interest Margin (%)	3.73%	3.45%
5	Yield on Loan Portfolio (%)	10.07%	8.84%
6	Cost of borrowing (%)	7.40%	6.54%
7	Spread (%)	2.67%	2.31%
8	Avg. Business Per Branch (Rs. Crore)	161	156
9	Avg. Business per Employee (Rs. Crore)	33	34
10	Cost Income Ratio (%)	16.74%*	16.93%
11	DER	7.34	7.97

\* Excluding impact of regrouping of provision for Ambala fraud

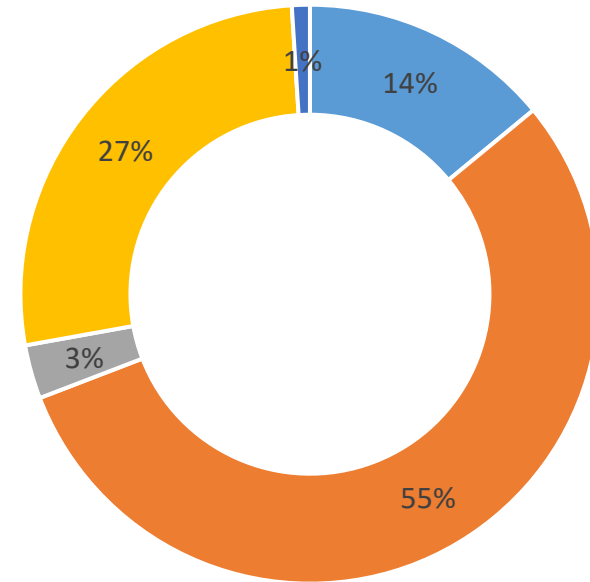
# Segment wise AUM

AUM FY 23



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

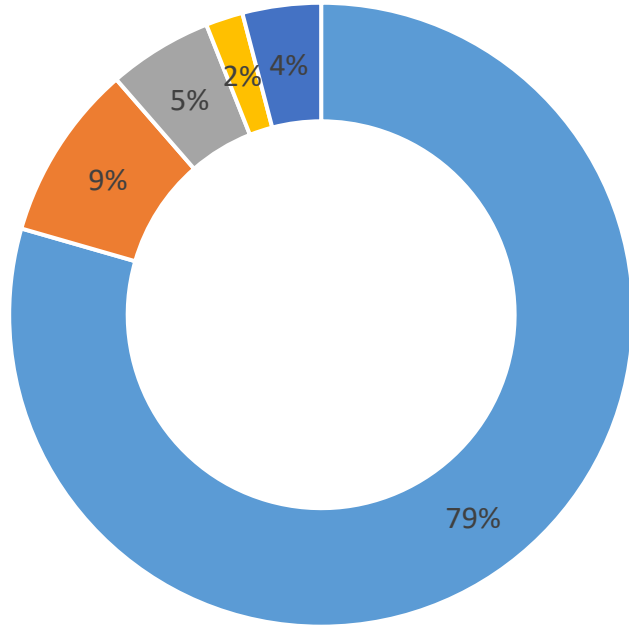
AUM FY 24



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

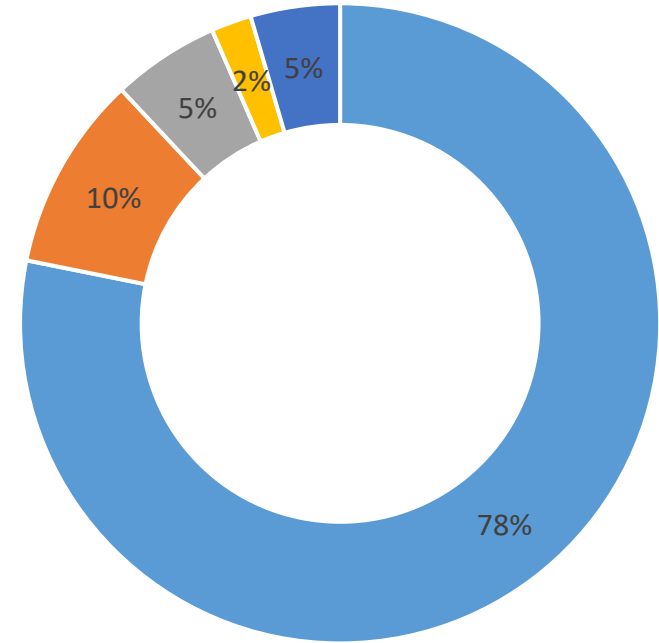
# Product wise AUM

AUM FY 23



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

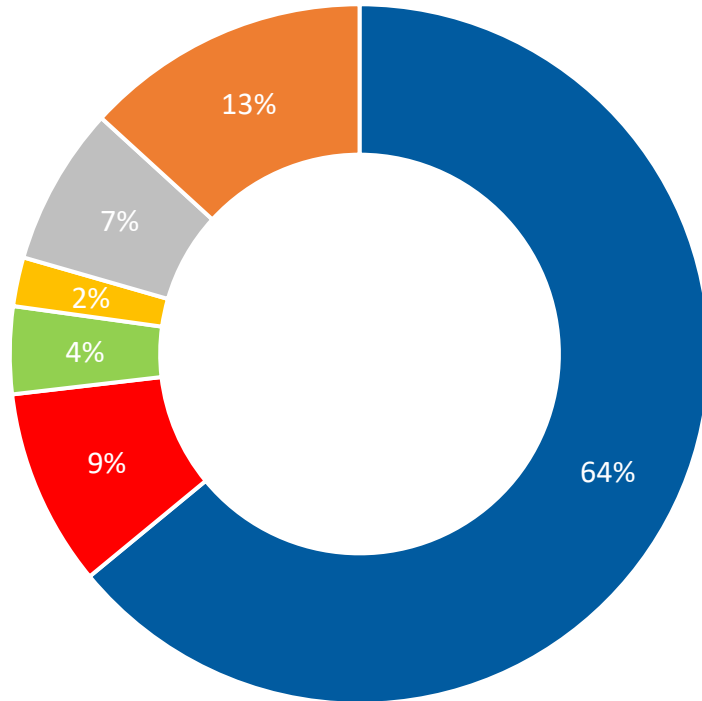
AUM FY 24



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

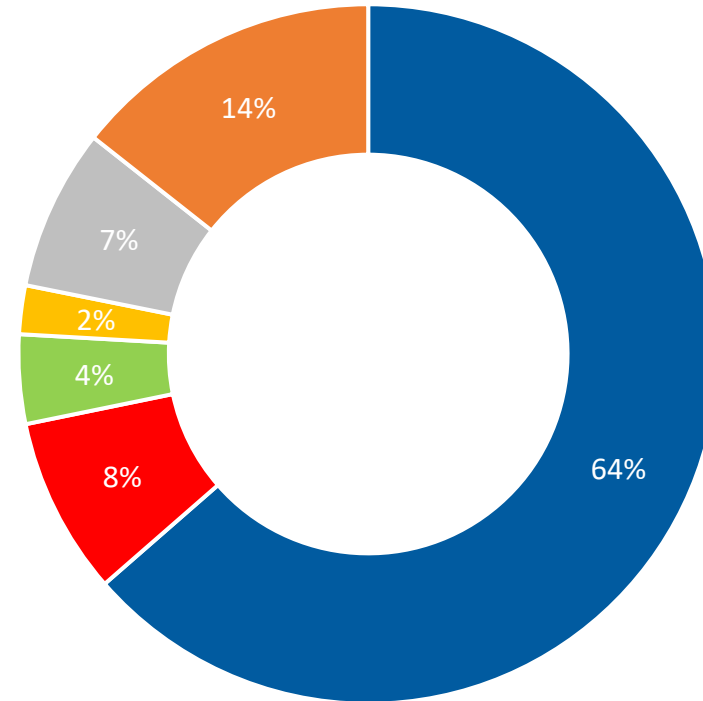
# Purpose wise AUM

AUM FY 2022 - 2023



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

AUM FY 2023 - 2024

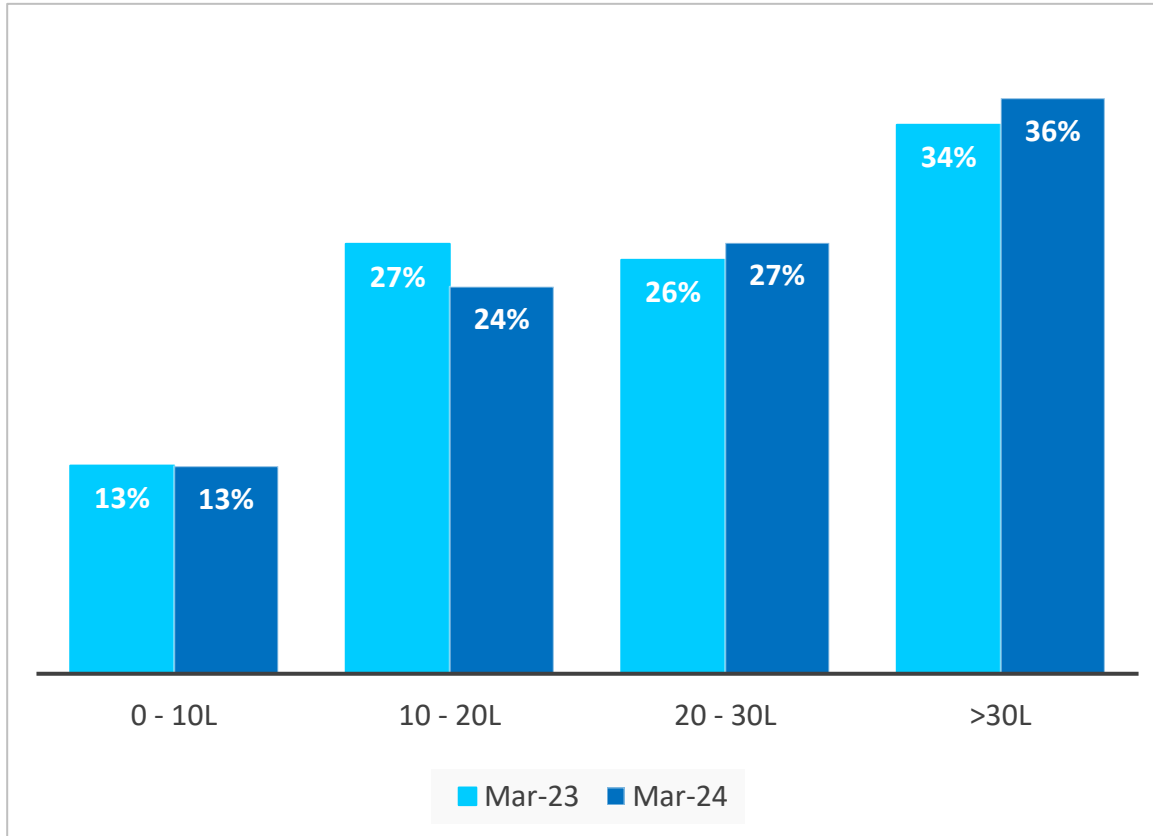


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

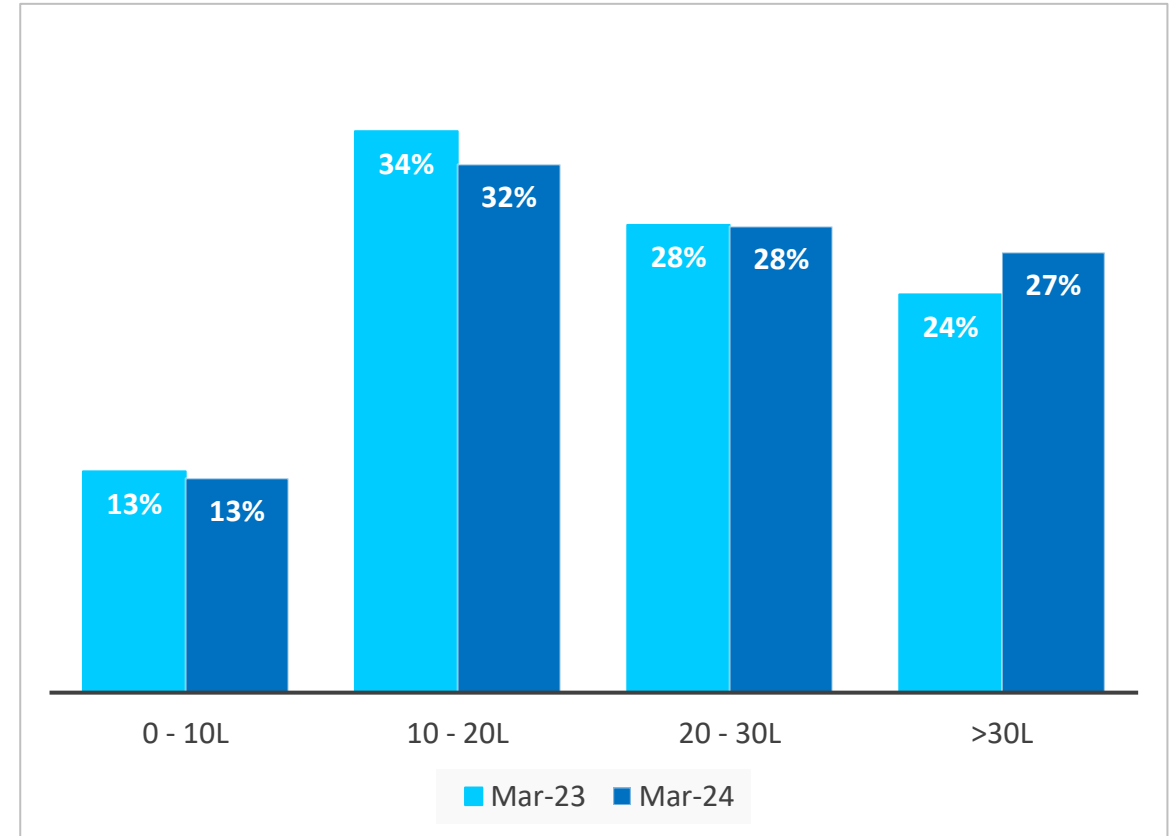
\*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

# Loan Amount Wise Disbursement and AUM

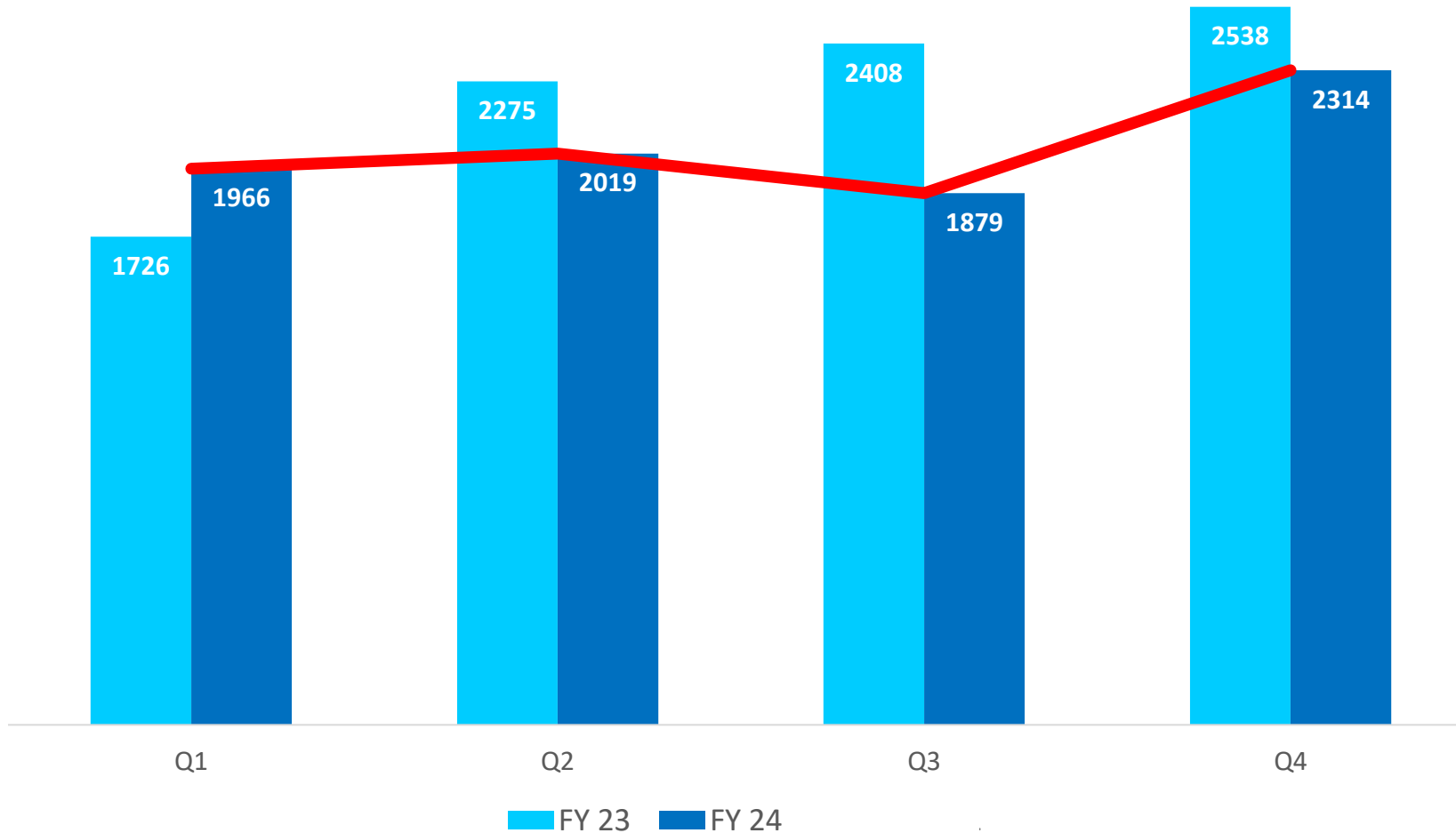
### Disbursement FY 2023 -24



### AUM FY 2023 - 24



# Disbursement Quarter wise



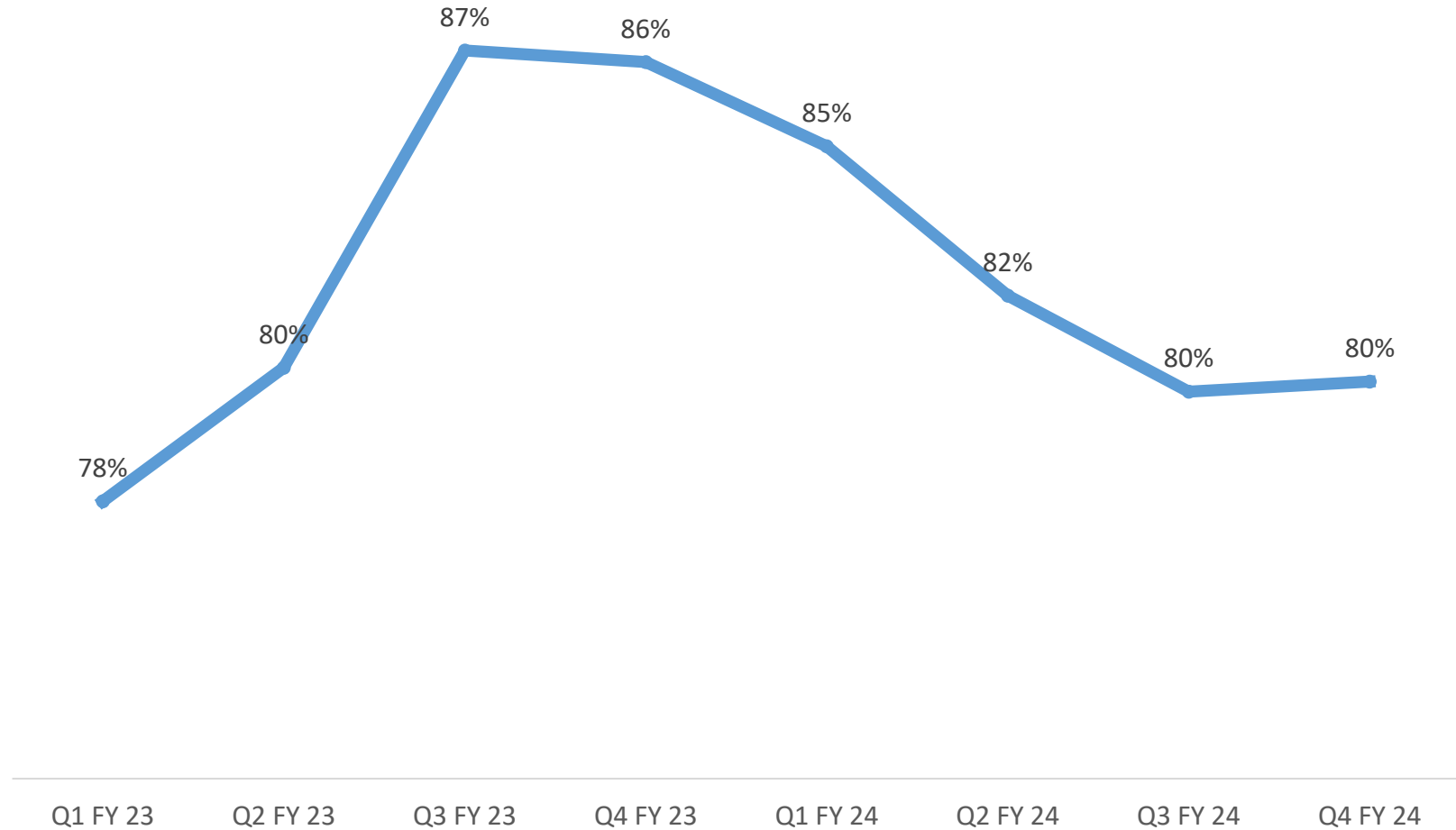
\* 23% growth in disbursement in Q4 FY 24 vis a vis Q3 FY 24

# Channel Sourcing Mix – Q4FY24

	FY23	Q1FY24	Q2FY24	Q3FY24	Q4FY24
Active DSA's	1463	1464	1316	1174	1184
Total Disbursement (Crores)	8947	1966	2019	1879	2313
Total DSA Sourced					
<b>Amount(Crores)</b>	<b>7302</b>	<b>1667</b>	<b>1651</b>	<b>1500</b>	<b>1852</b>
<b>% share of total business</b>	<b>82%</b>	<b>85%</b>	<b>82%</b>	<b>79%</b>	<b>80%</b>
Share of Top 20 DSA's					
Amount(Crores)	1011	247	233	209	230
% share of total business	11%	12%	11%	11%	12%

Diversified Sourcing no concentration

# Movement of DSA Sourcing (Incremental Disb.)

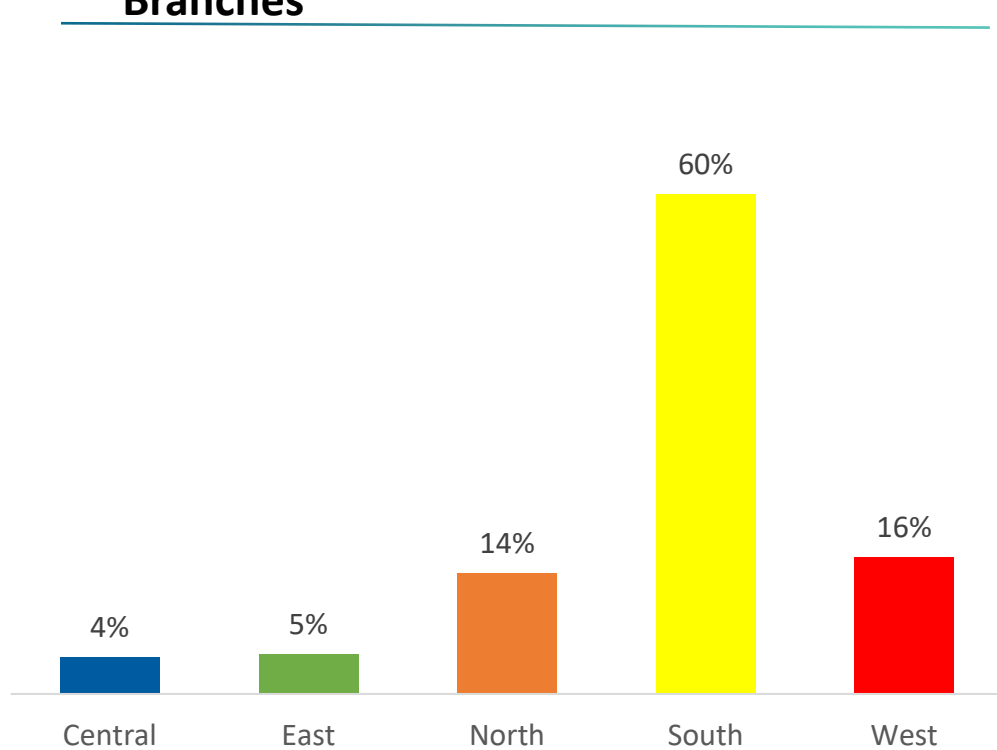


**\*72% of AUM sourced by DSA**

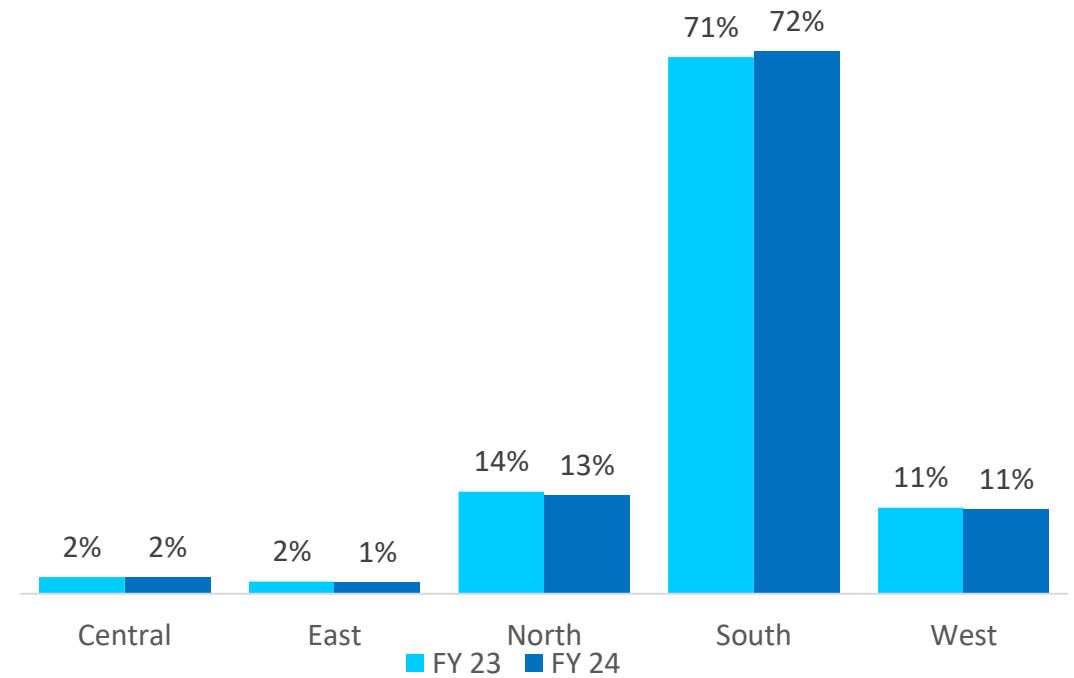


# Geographical Distribution – Q4 FY 24

## 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
Mar-21	21026	2002	902	22126	4.29%
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%

# Lending Basket

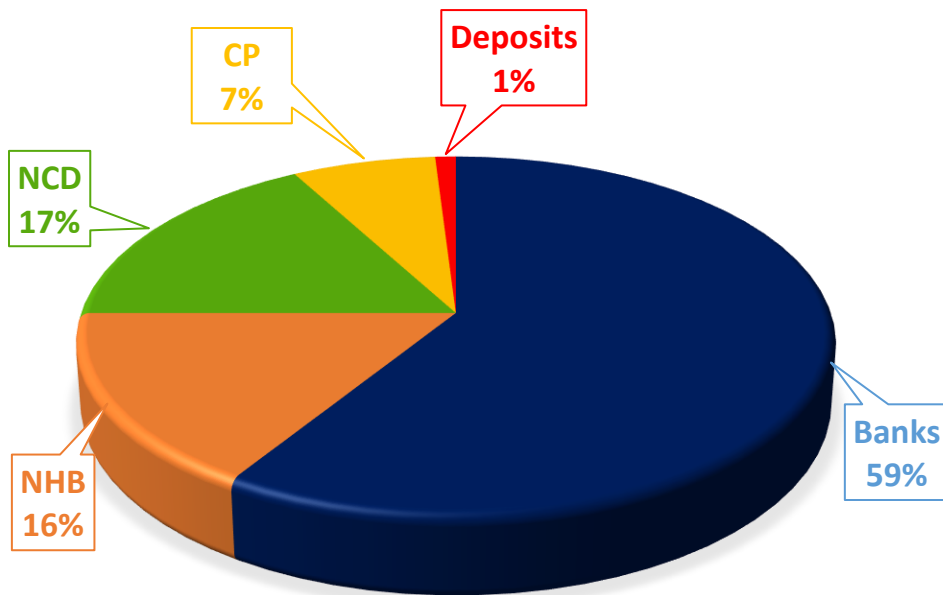
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

\* Amt in Crore

Sl. No.	Particulars	Mar - 23	Jun - 23	Sep - 23	Dec - 23	Mar - 24
		O/s Amt.	O/s Amt	O/s Amt	O/s Amt	O/s Amt
1	Salaried & Professionals					
	i) Housing Loans	21071	21602	22067	22442	22971
	ii) Top-up Personal Loans	960	990	1020	1040	1076
	iii) Mortgage Loans/ Flexilap	811	829	843	852	882
	iv) Loans for Sites	184	182	184	188	202
	v) Others	40	41	41	40	39
	<b>Sub Total</b>	<b>23066</b>	<b>23644</b>	<b>24155</b>	<b>24562</b>	<b>25170</b>
	(As a % to total)	73%	73%	72%	72%	72%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	7050	7357	7656	7899	8154
	ii) Top-up Personal Loans	397	415	437	459	487
	iii) Mortgage Loans/Flexi Lap	893	929	950	967	1017
	iv) Loans for Sites	81	84	87	93	97
	v) Others	56	55	52	51	50
	<b>Sub Total</b>	<b>8477</b>	<b>8840</b>	<b>9182</b>	<b>9469</b>	<b>9806</b>
	(As a % to total)	27%	27%	28%	28%	28%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	20	21	22	22	24
	<b>Grand Total</b>	<b>31563</b>	<b>32505</b>	<b>33359</b>	<b>34053</b>	<b>34999</b>

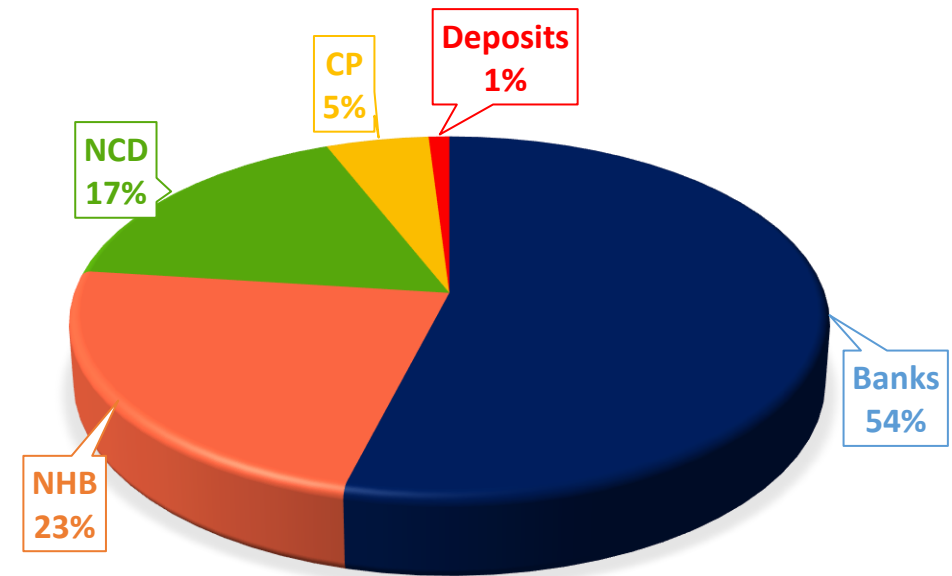
# Funding Basket

Funding Mix @ Mar 2024 (as %)



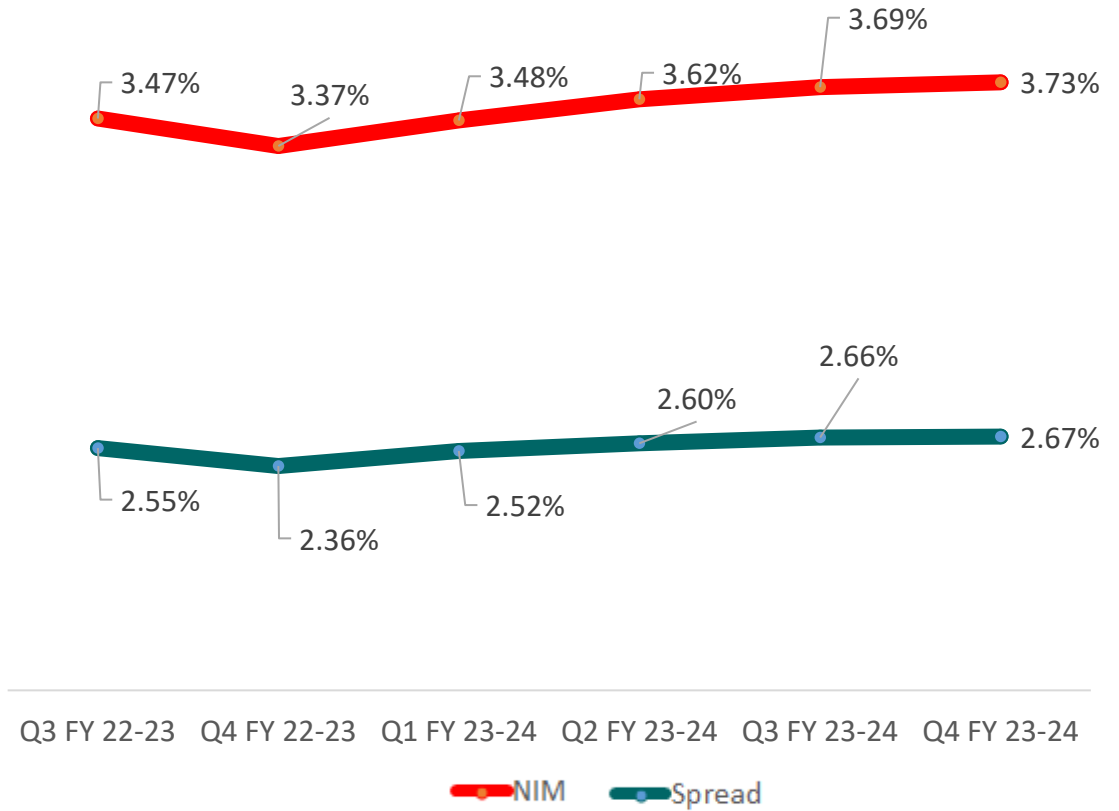
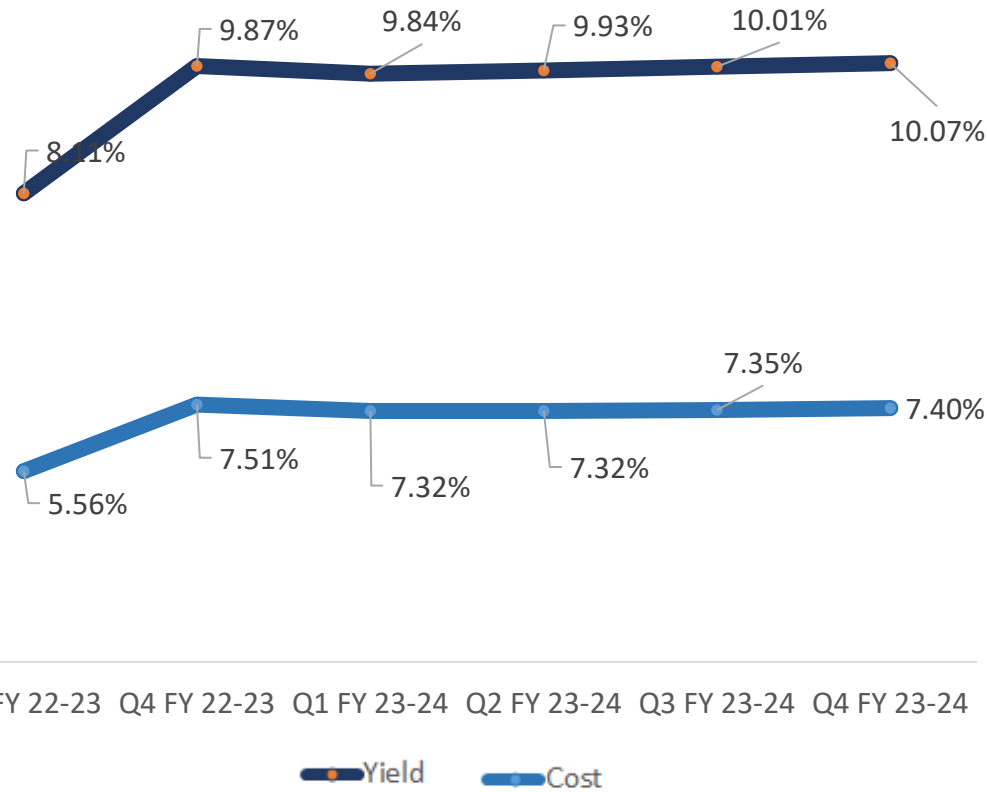
Total Borrowings – Rs. 31863 Crore

Funding Mix @ Mar 2023 (as %)

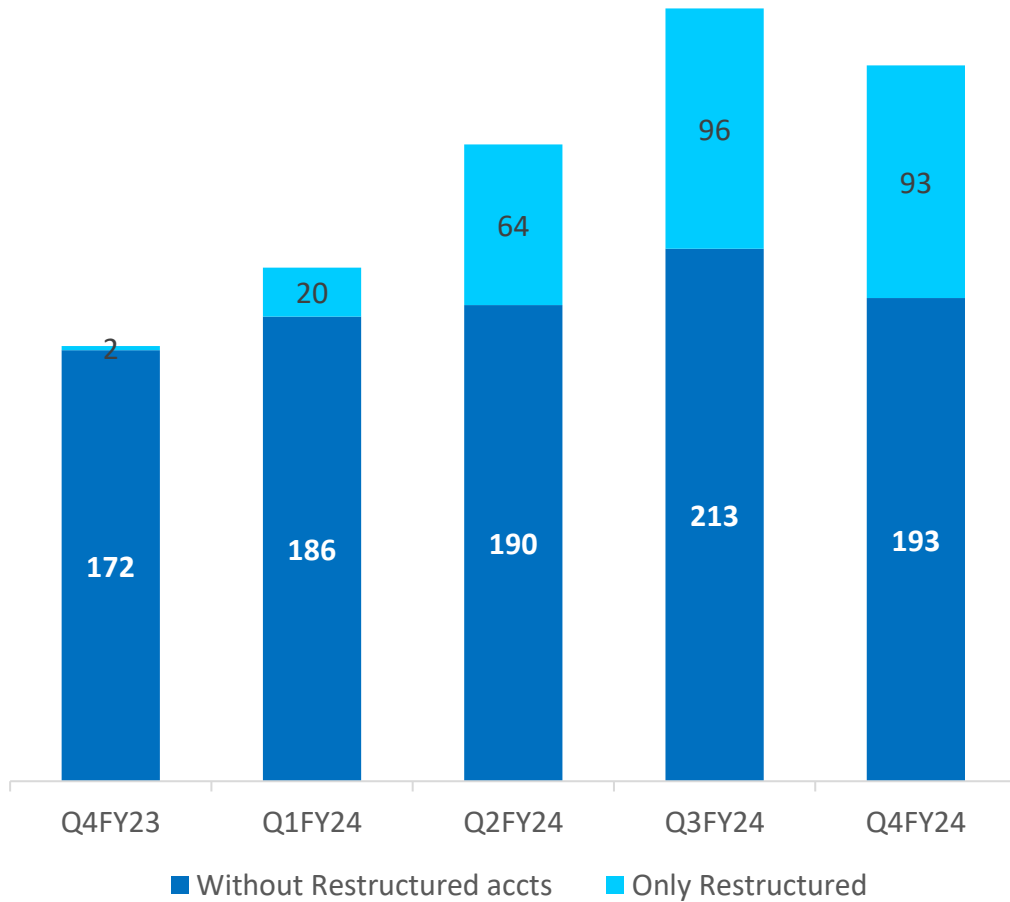


Total Borrowings – Rs. 29068 Crore

# 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
Q4FY23	172	2	0.55%	0.005%
Q1FY24	186	20	0.57%	0.06%
Q2FY24	190	64	0.57%	0.19%
Q3FY24	213	96	0.62%	0.28%
Q4FY24	193	93	0.55%	0.26%

# Total Provisions held

\* Amt in Crore

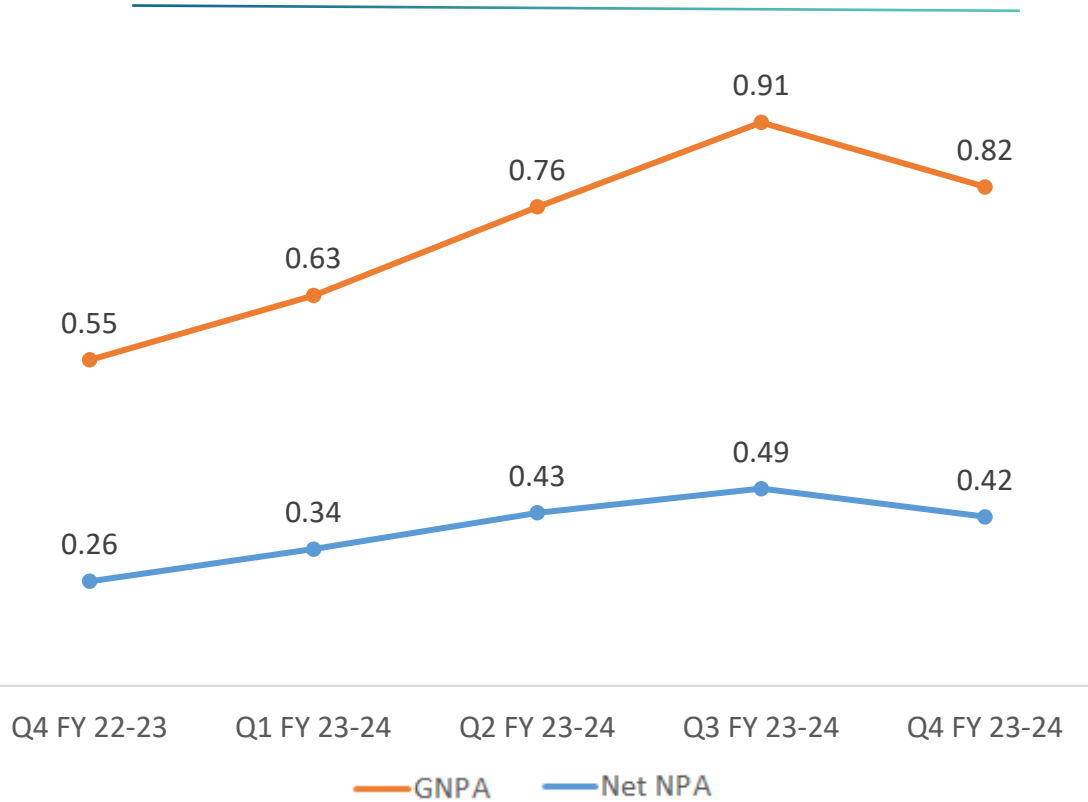
Asset Classification	ECL Stages	Balance as on 31 Mar 2024	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	31684		
SMA 0	1	1381	134.29	156.31
SMA 1	2	852		
SMA 2	2	796		
NPA	3	286	139.70	139.17
<b>Total Portfolio</b>		<b>34999</b>	<b>273.99</b>	<b>295.48</b>
<b>Undisbursed Loan Commitment</b>		<b>1452</b>		<b>4.22</b>
<b>Management Overlay</b>				<b>34.28</b>
<b>Provision for Restructured accounts</b>				<b>56.01</b>
<b>Total Provision</b>				<b>389.99</b>

**Note: Entire restructure pool has come out of restructuring in November 2023**

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

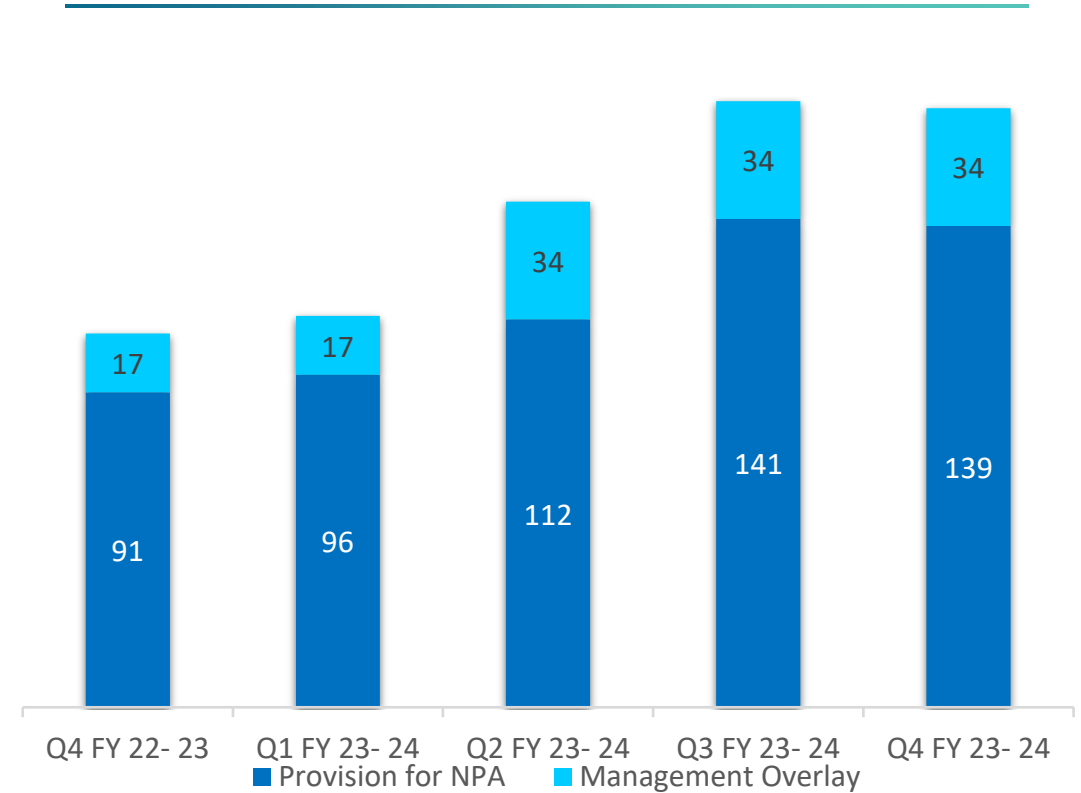
# NPA and Provision

Gross NPA & Net NPA (%)



Provision held

\* Amt in Crore





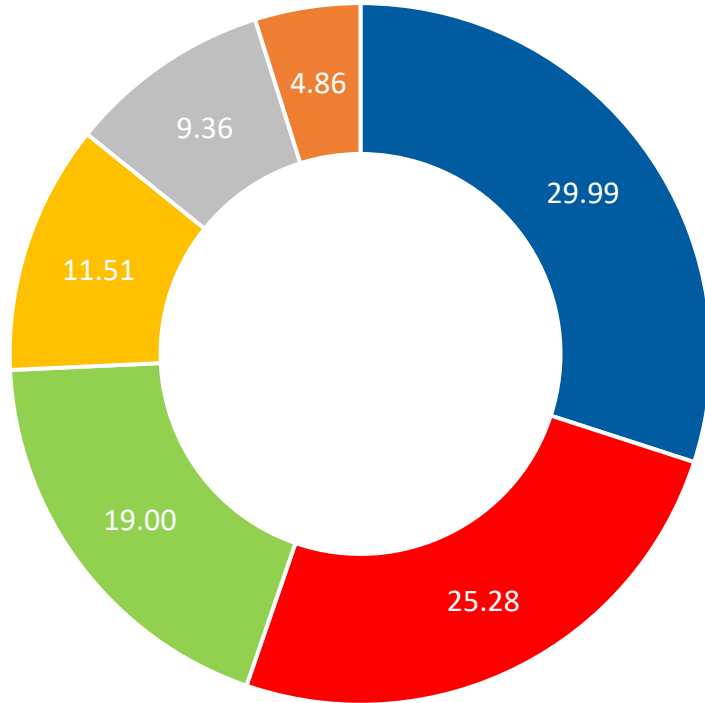
# PCR with Management Overlay

\* Amt in Crore

	FY23	As % of GNPA	FY24	As % of GNPA
<b>Gross NPA</b>	<b>174</b>		<b>286</b>	
<b>A. ECL Provision (Stage 3)</b>	<b>91</b>	<b>52%</b>	<b>139</b>	<b>49%</b>
<b>B. Management Overlay</b>	<b>17</b>		<b>34</b>	
<b>Total Provision available (A+B)</b>	<b>108</b>	<b>62%</b>	<b>173</b>	<b>61%</b>
<b>C. Prov for Restructured Pool</b>	<b>68</b>		<b>56</b>	
<b>Total Provision available (A+B+C)</b>	<b>176</b>	<b>101%</b>	<b>229</b>	<b>80%</b>
<b>D. Provision for Std Asset and Undisbursed loan commitment</b>	<b>137</b>		<b>156</b>	
<b>Total Provision (A+B+C+D)</b>	<b>313</b>		<b>385</b>	

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

# Shareholding Pattern



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

SI No.	Category	shareholding as %
1	Promoter	29.99
2	Mutual Funds	25.28
3	Individual	19.00
4	Foreign Corporate Bodies	11.51
5	Bodies Corporate	9.36
6	Others	4.86
7	Grand Total	100.00

# Action Taken

Centralized Disbursement

Implemented from 03/10/2023

Centralized Vendor  
Payments

Implemented from 15/03/2024

Online Reconciliation

Implemented from November 2023

CRM

All branches covered from 01/10/2023

Litigation Management  
Software

Implemented from 22/08/2023

Risk Management

Quarterly Cluster level risk monitoring implemented from July  
2023

Branch Expansion

3 new branches opened in Q2 ,5 new branches opened in Q3  
and 6 new branches in Q4

EWS

Implemented from 01/03/2024

# Initiatives Under Implementation

- ✓ RCSA
- ✓ Fraud control unit will be augmented – ITR, PAN, Aadhar, Phone and Mail IDs verification through App – Pilot done at 18 branches.
- ✓ App based valuation.
- ✓ Exploring centralized collections through SMS/Whats app
- ✓ AI based analytics to identify EWS

# 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, Mangalore, Mandya, Shimoga, Tumkur, Udupi, Hassan, Dharwad, Ballari, Haveri, Hoskote, Kalaburagi,
- **Kerala** – Calicut, Kochi, Thiruvananthapuram, Thrissur, Shoranur, Neyyattinkara
- **Odisha** – Bhubaneshwar, Berhampur, Jharsuguda, Cuttack
- **Bihar** – Patna, Darbhanga
- **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, Tenkasi, Karikudi, Mayiladuthurai
- **Goa**
- **Pondicherry**
- **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.

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