



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 17/2025
January 18, 2025

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
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Dear Sir/ Madam,

Sub: Submission of Investor Presentation - Post Q3 FY25 Results
Ref: Our letter CFHRO SE CS LODR 13/2025 dated January 18, 2025
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 Q3 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

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Investor Presentation

Q3FY25

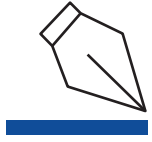
Reinforce.
Rebuild. Reach Higher.



January 2025

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

About Us



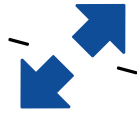
Legacy

- 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

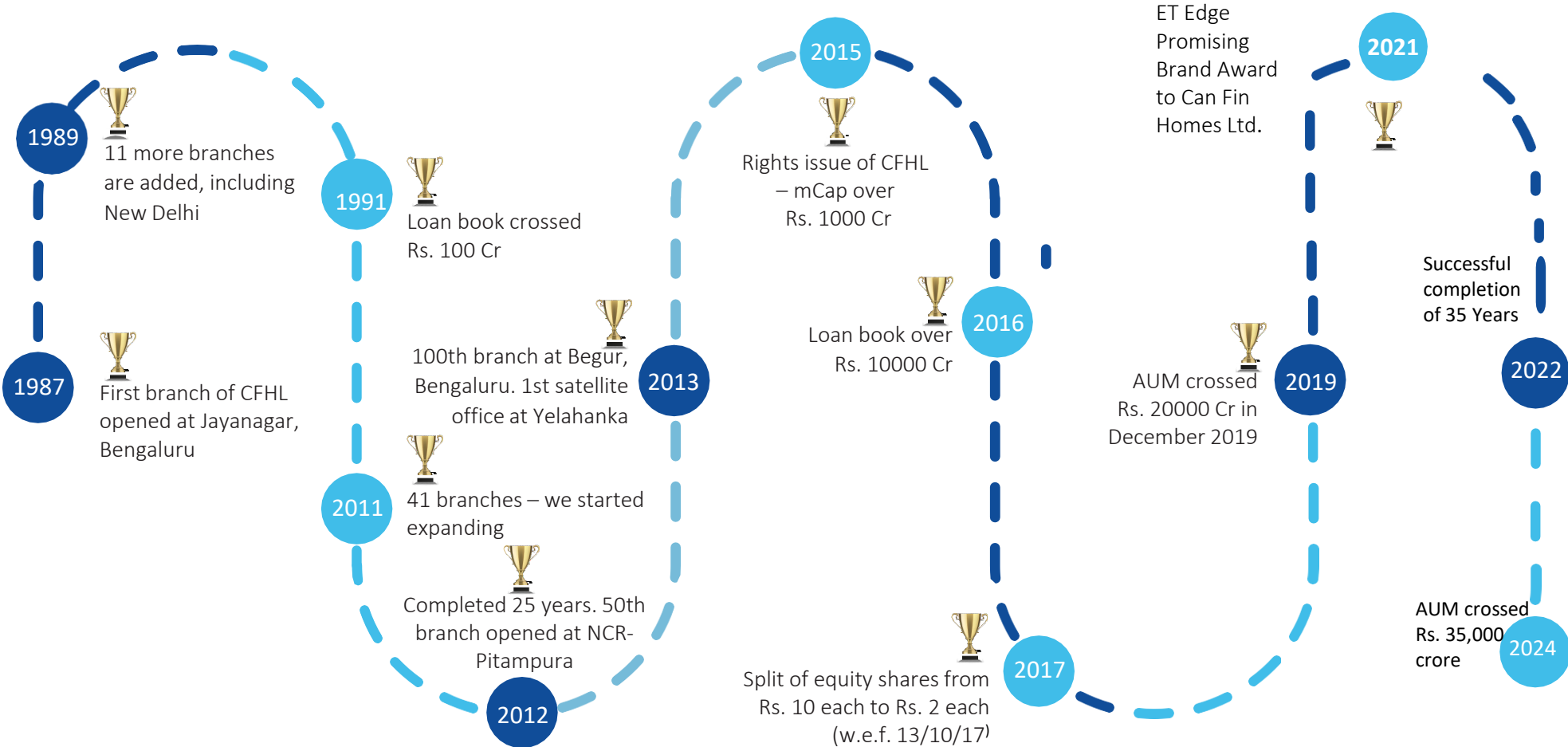
- Headquartered in Bengaluru
- Pan-India presence with 201 branches, 18 Affordable Housing Loan Centers as on 31/12/2024;
- Spread across 21 States / Union Territories.



Vision

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

Journey So Far

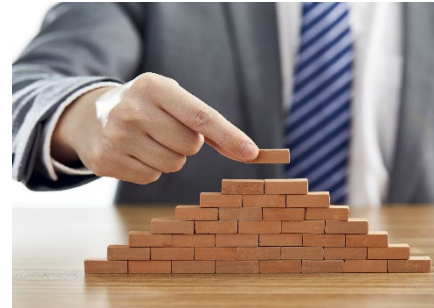


Reinforce



- 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



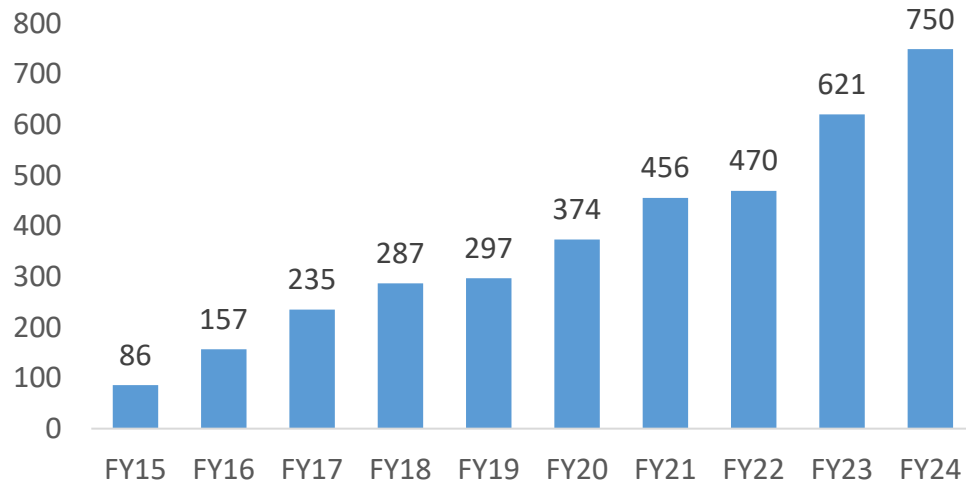
Smt Chitra Srinath
Head – Products & Strategy
Total Exp: 33 Years
Service in Can Fin – 33 years



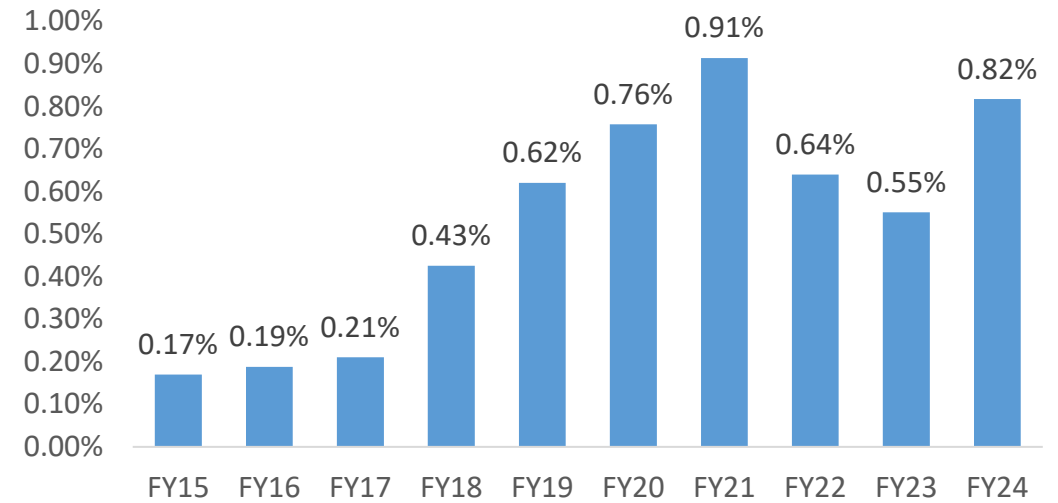
Shri Ratheesh Kumar P
Head – RBIA
Total Exp: 26 Years
Service in Can Fin – 26 years

Consistent Business Performance

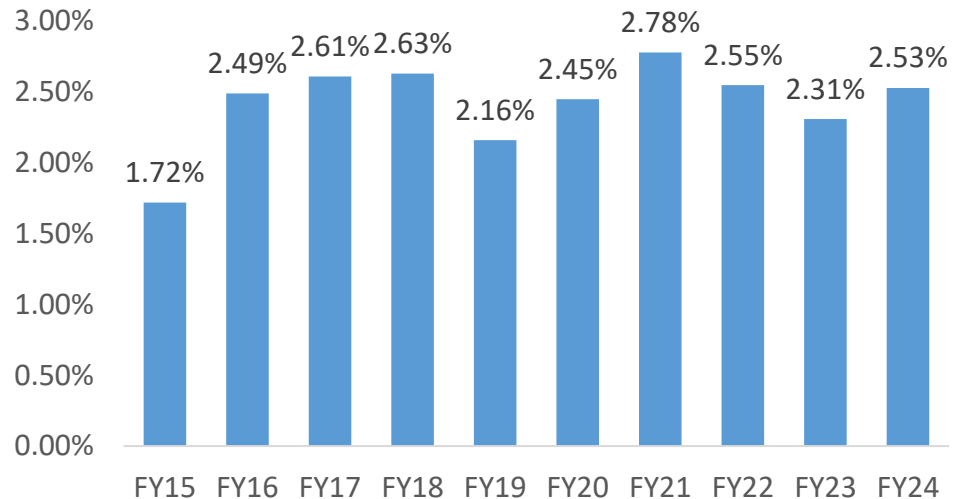
PAT



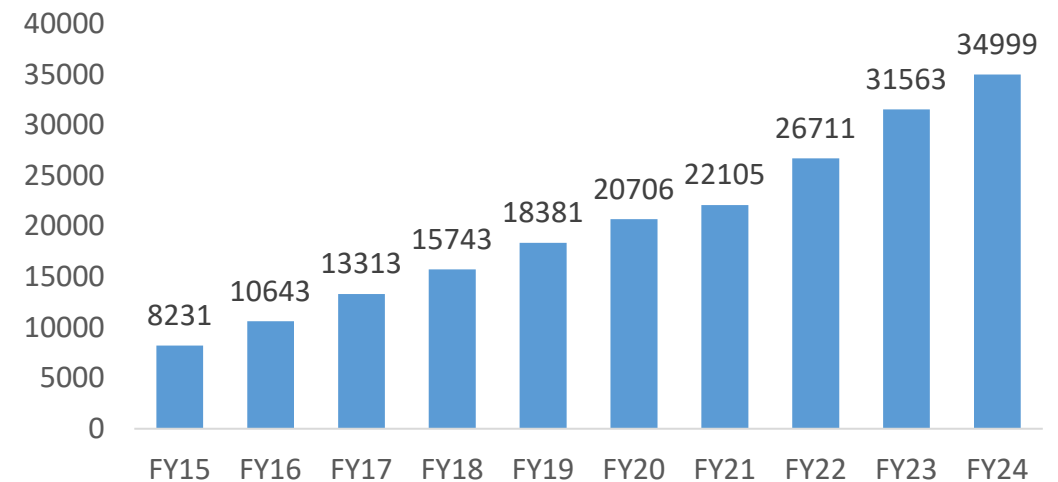
GNPA



Spread (%)



AUM



Systems and Controls

- 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

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

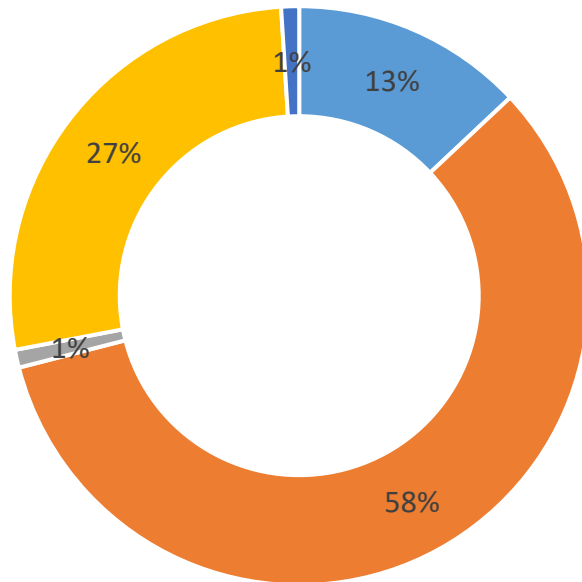
Key Financial Ratios- Q3FY25

* 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

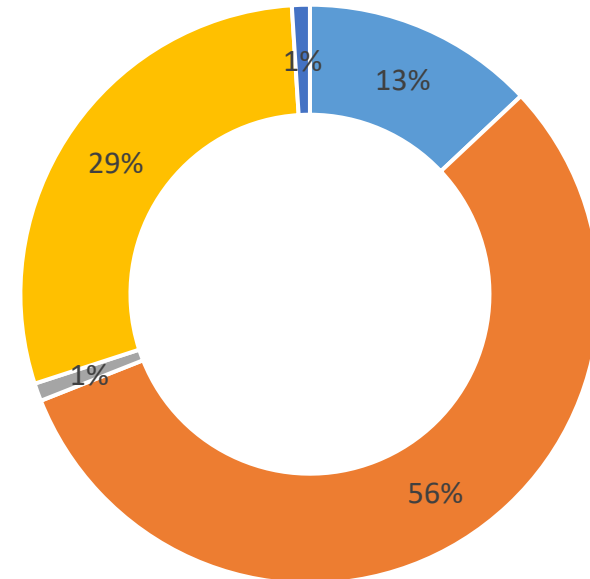
Segment wise AUM

AUM Q3FY 24



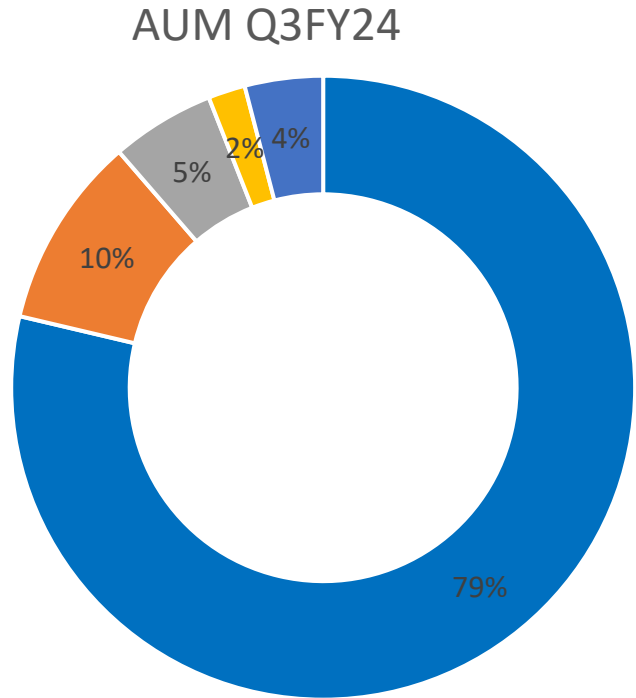
■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

AUM Q3FY 25

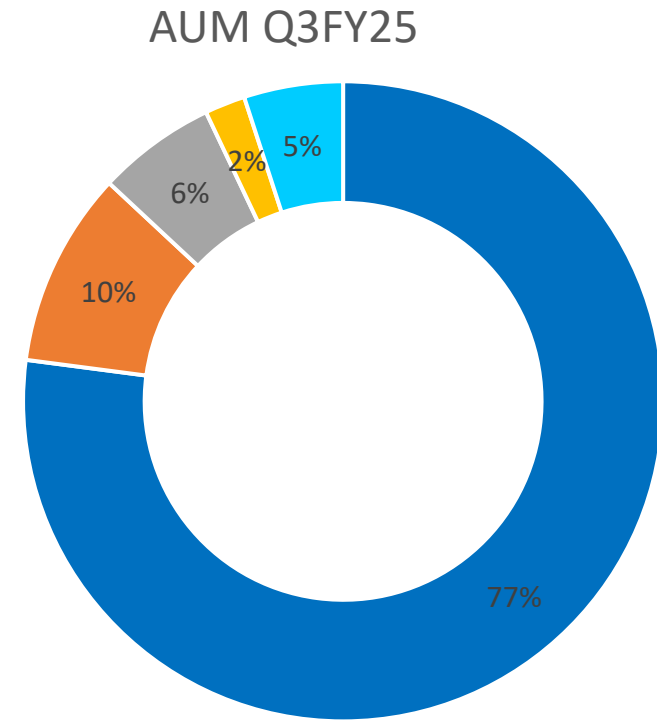


■ Sal - Govt ■ Sal - Private ■ Sal - PSU/Banks ■ SENP ■ Prof

Product wise AUM



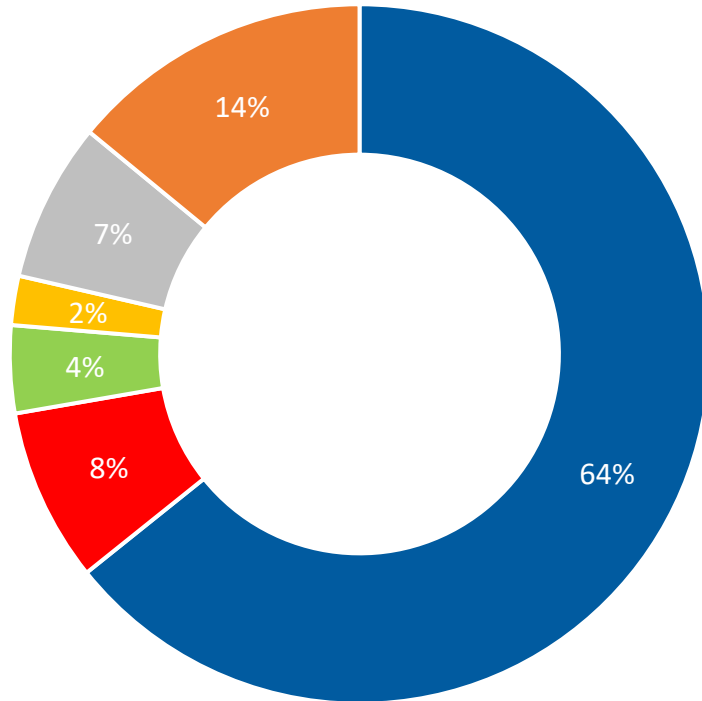
■ Housing ■ Housing CRE ■ Lap and Mort ■ Top UP ■ Others



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

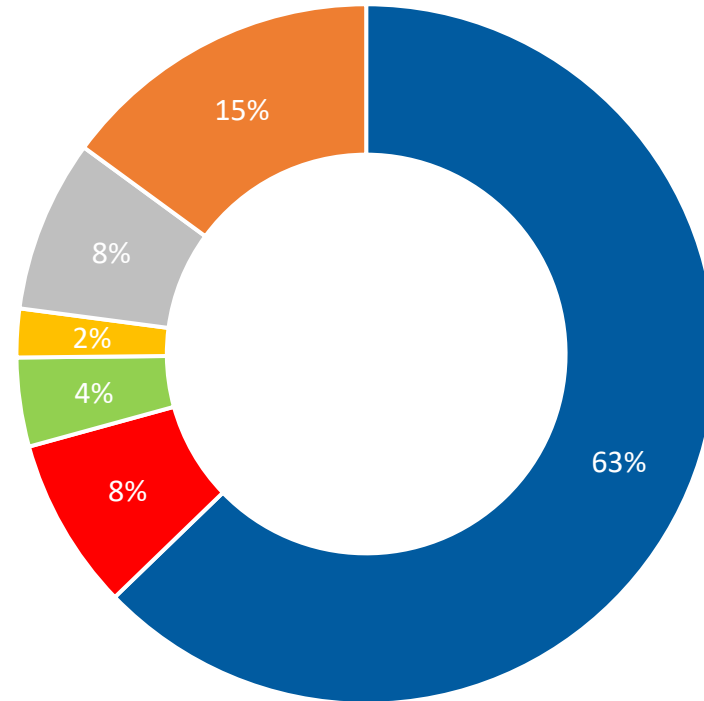
Purpose wise AUM

AUM Q3FY24



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

AUM Q3FY25

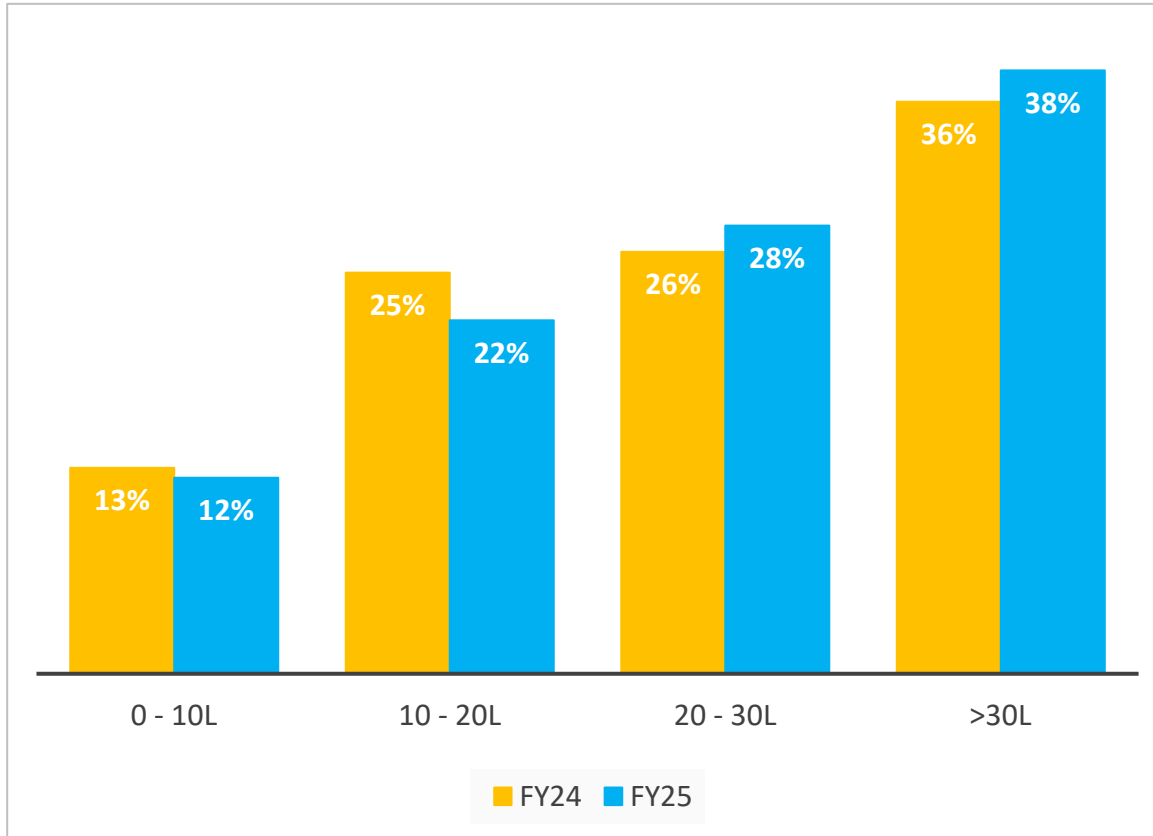


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

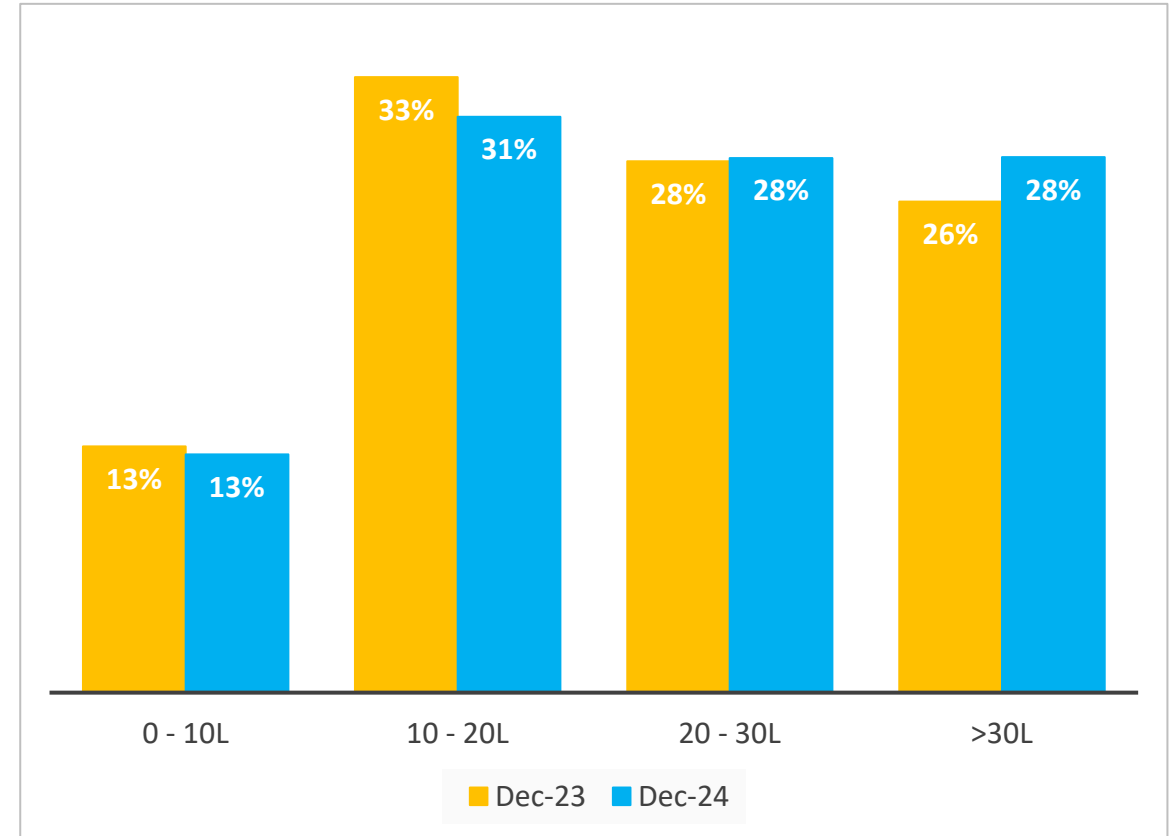
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

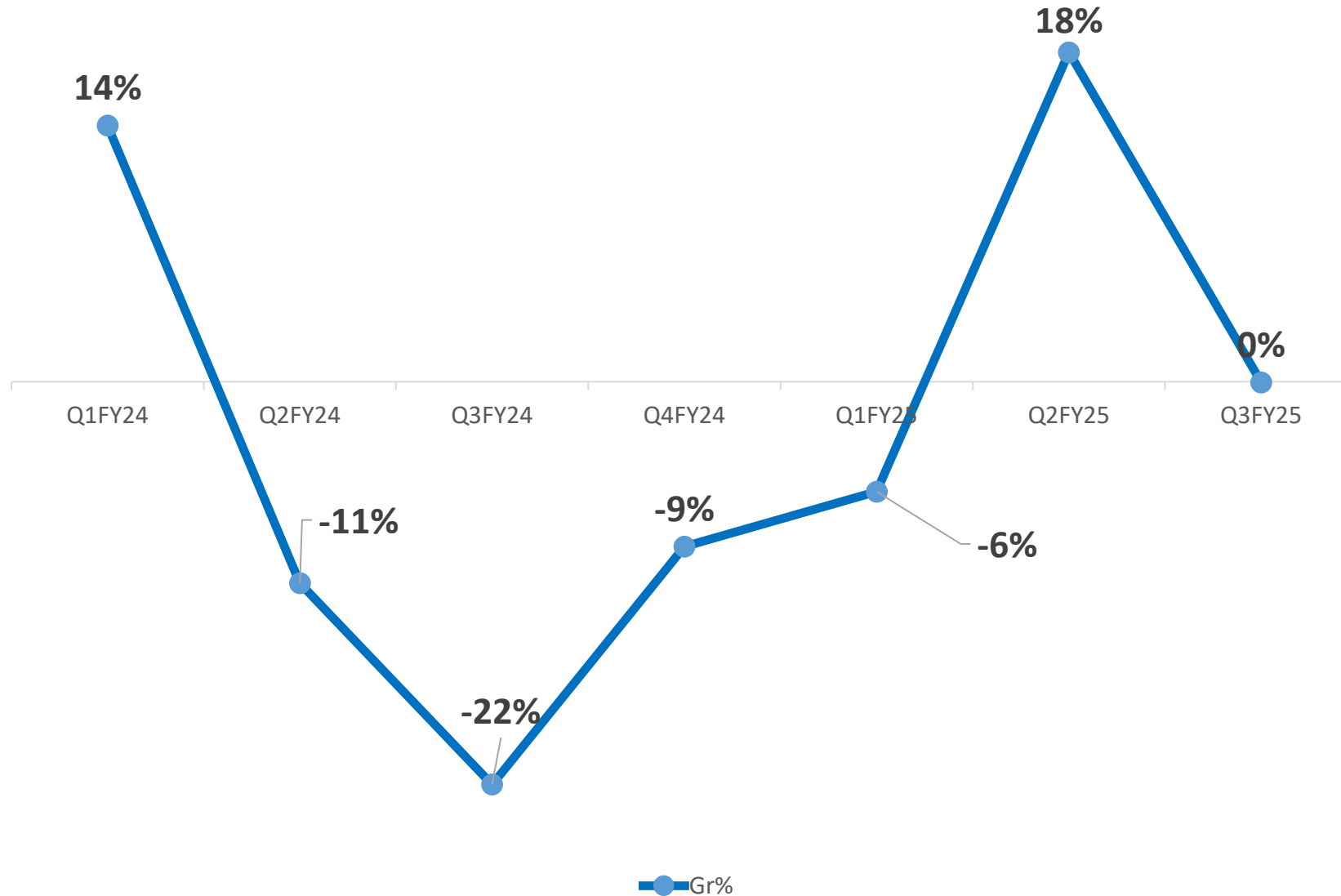
Disbursement (9 Months)



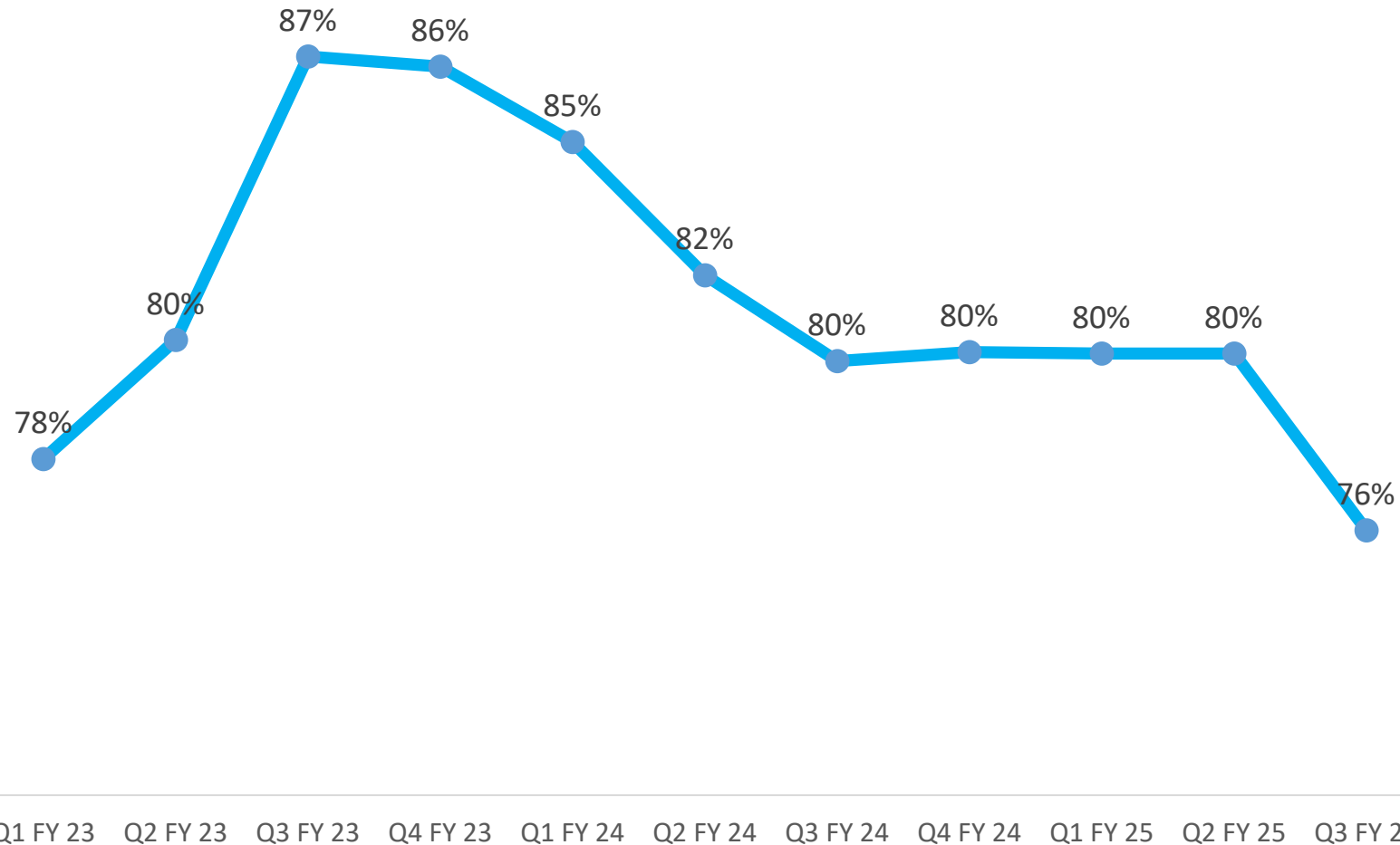
AUM



Disbursement Growth Quarter wise



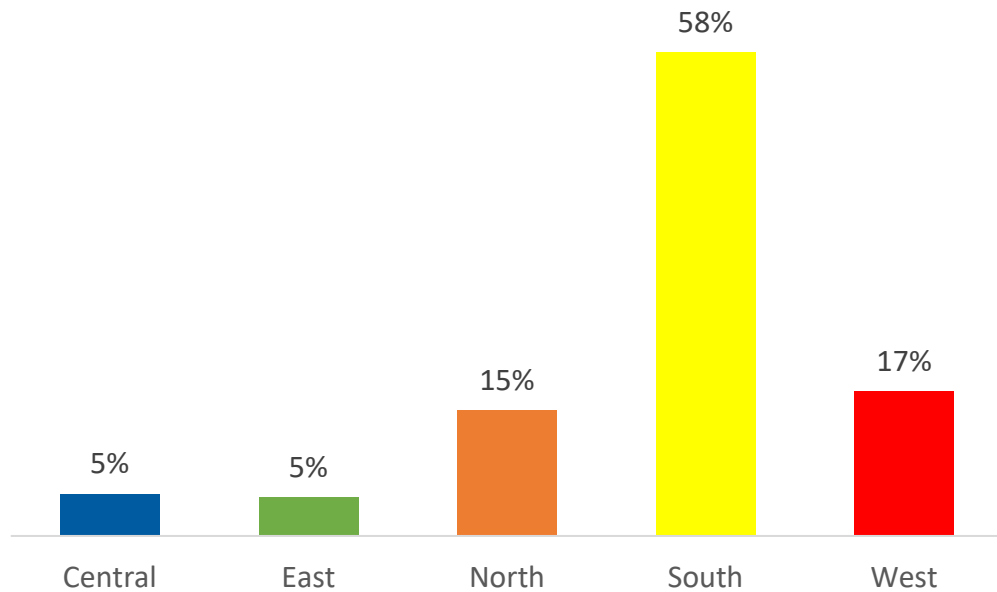
Movement of DSA Sourcing (Incremental Disb.)



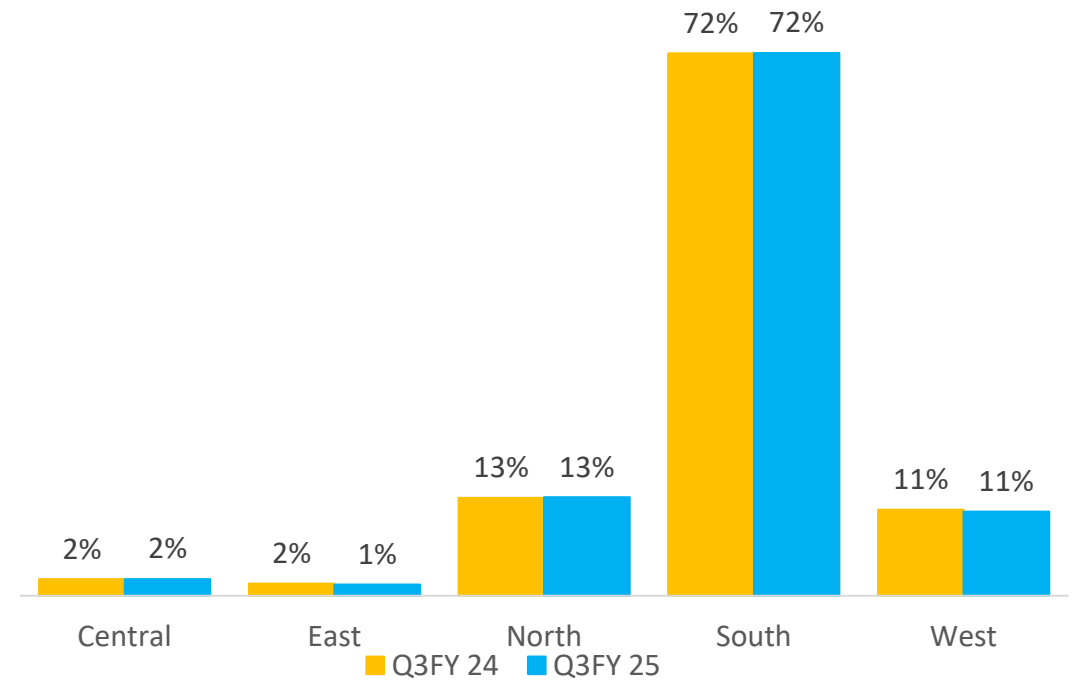
***72% of AUM sourced through DSA channel**

Geographical Distribution

Branches



Loan Portfolio



Lending Basket

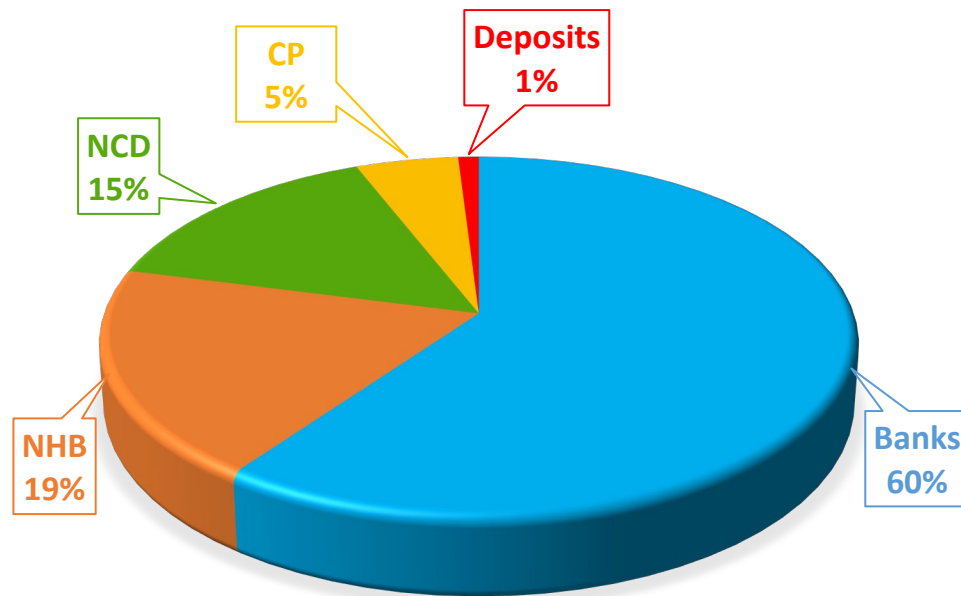
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

* 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
	Sub Total	24562	25170	25477	25930	26359
	(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
	Sub Total	9469	9806	10057	10638	10771
	(As a % to total)	28%	28%	28%	29%	29%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	22	24	23	23	25
	Grand Total	34053	34999	35557	36591	37155

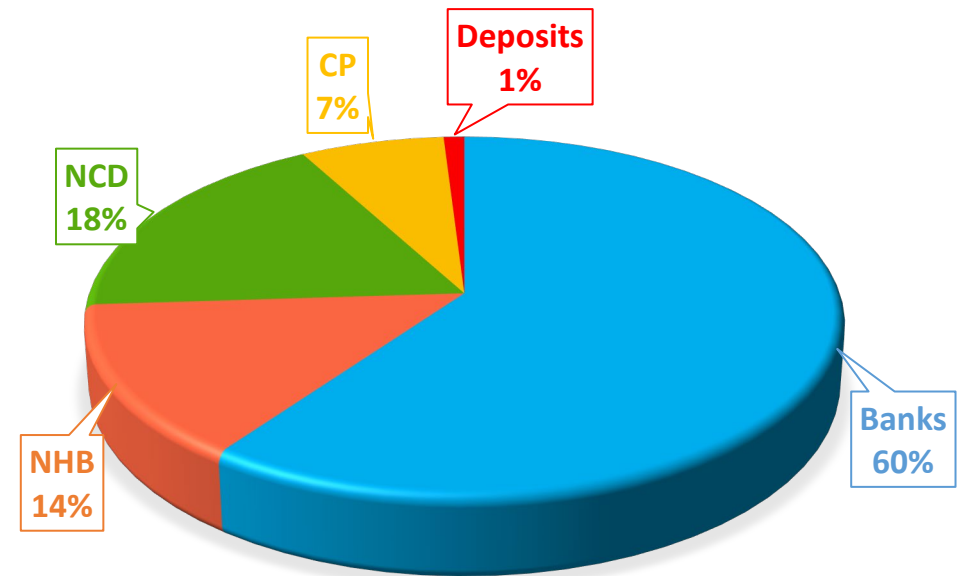
Funding Basket

Funding Mix @ Dec 2023 (as %)



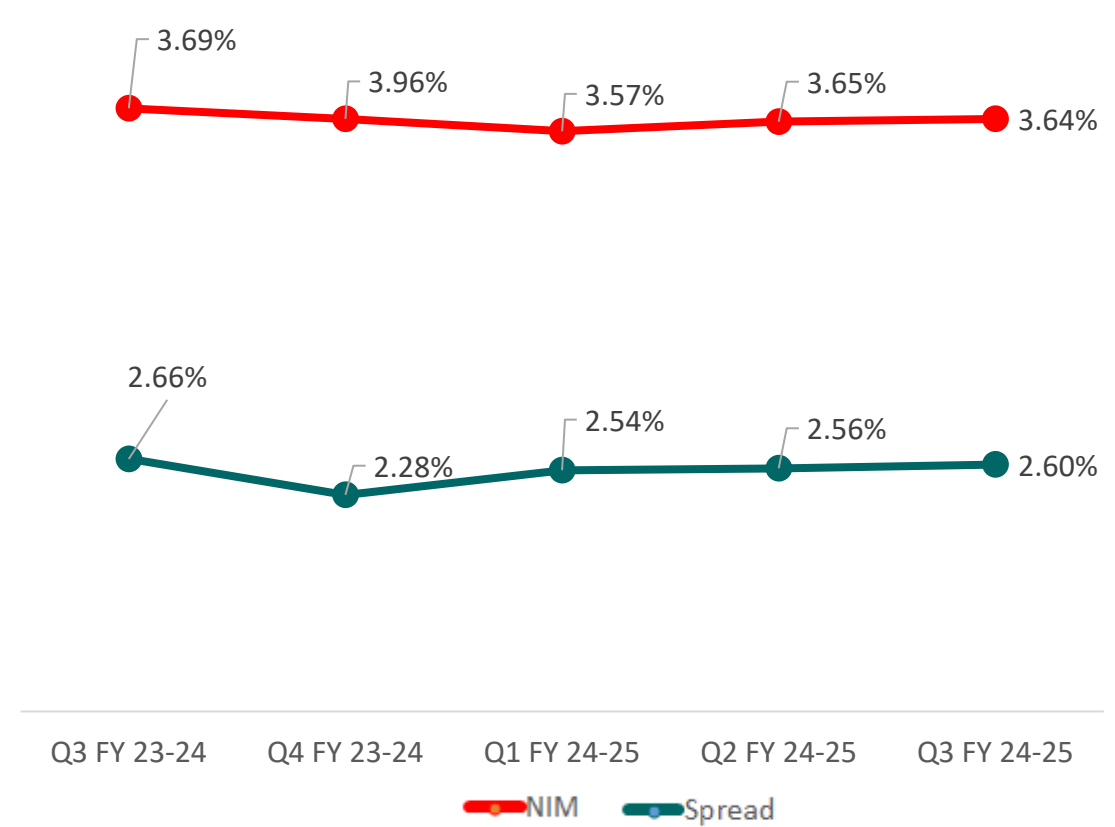
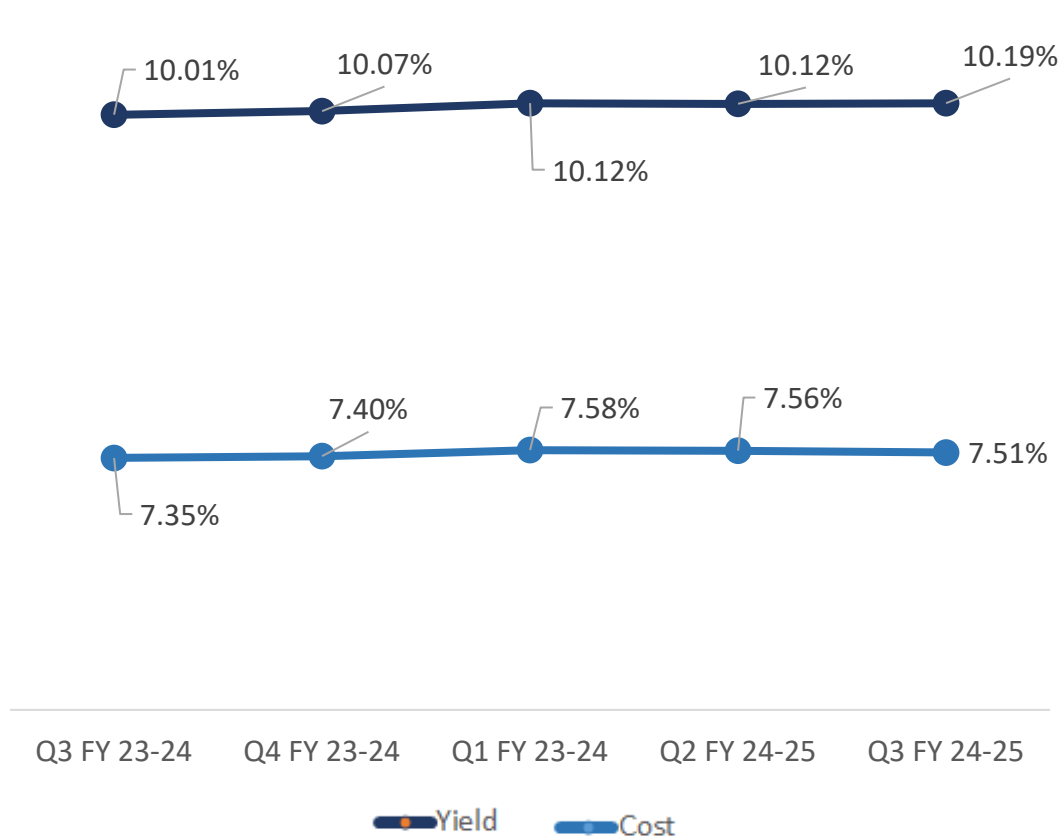
Total Borrowings – Rs. 31196 Crore

Funding Mix @ Dec 2024 (as %)

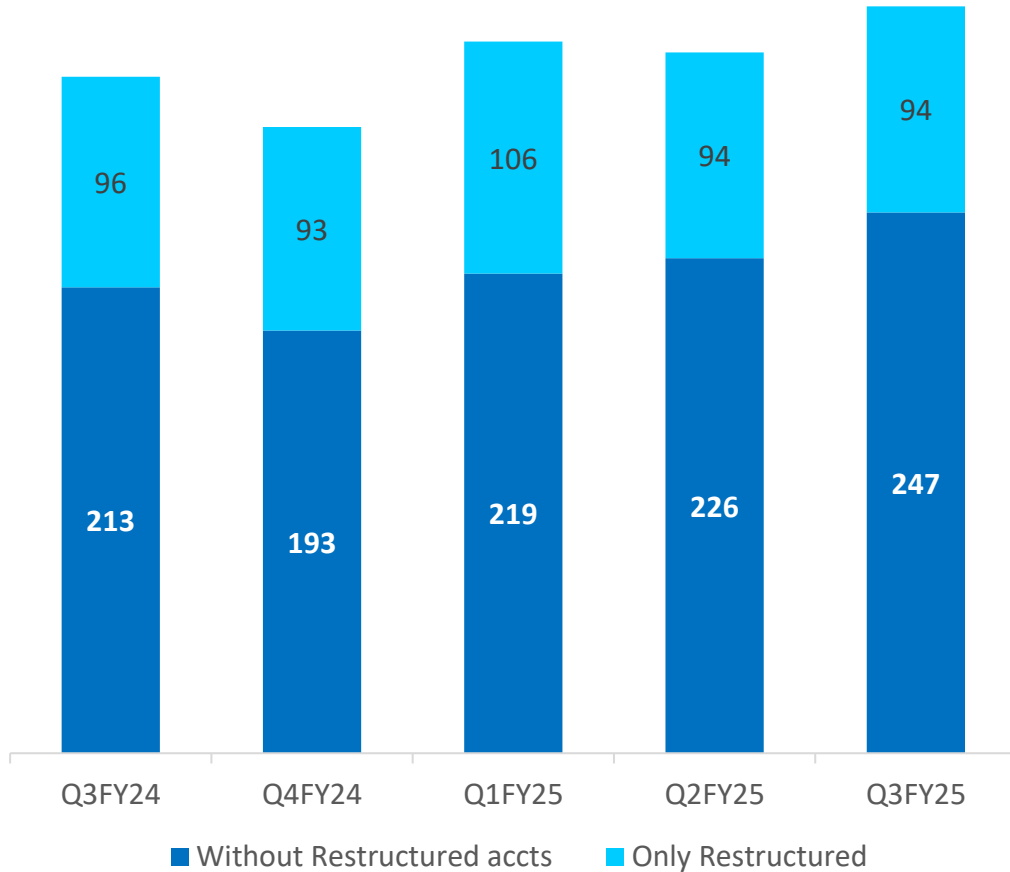


Total Borrowings – Rs. 33454 Crore

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

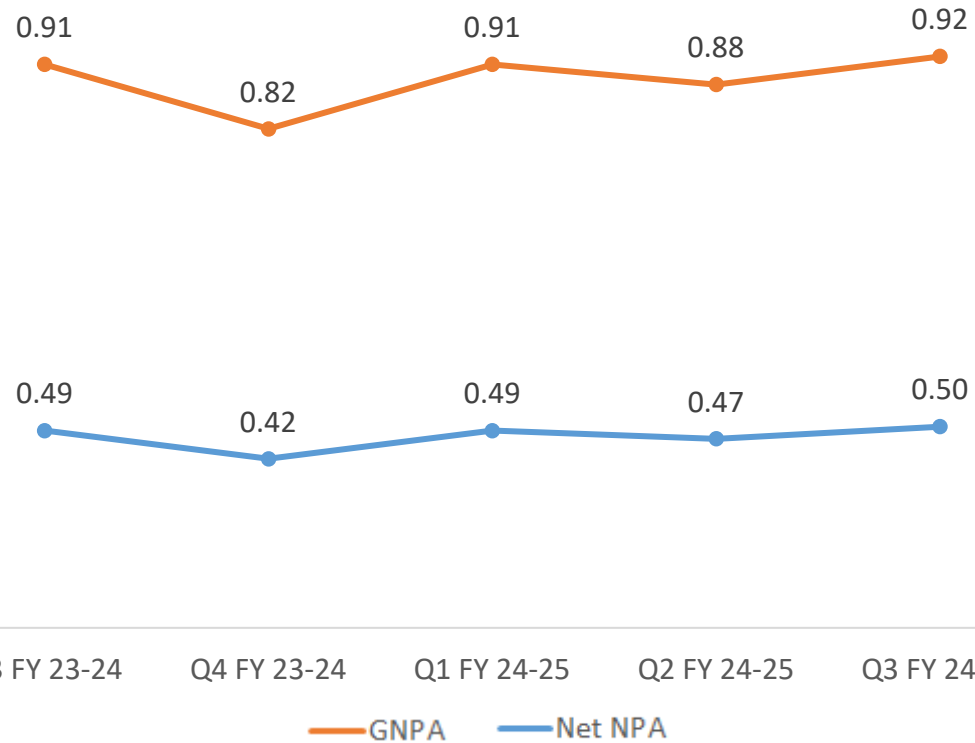
* Amt in Crore

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	206.08
SMA 1	2	1045		
SMA 2	2	907		
NPA	3	341	157.02	154.26
Total Portfolio		37155	299.64	361.07
Undisbursed Loan Commitment		1597		7.43
Management Overlay				34.28
Provision for Restructured accounts				48.12
Total Provision				450.90

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

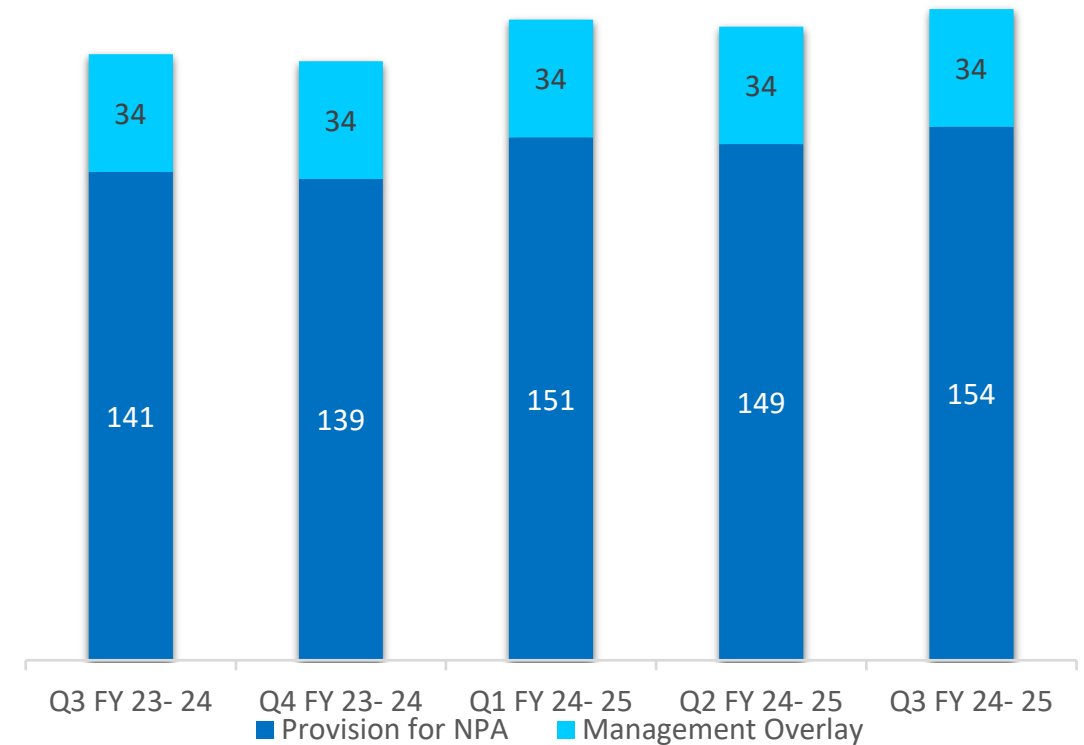
NPA and Provision

Gross NPA & Net NPA (%)



Provision held

* Amt in Crore



PCR with Management Overlay

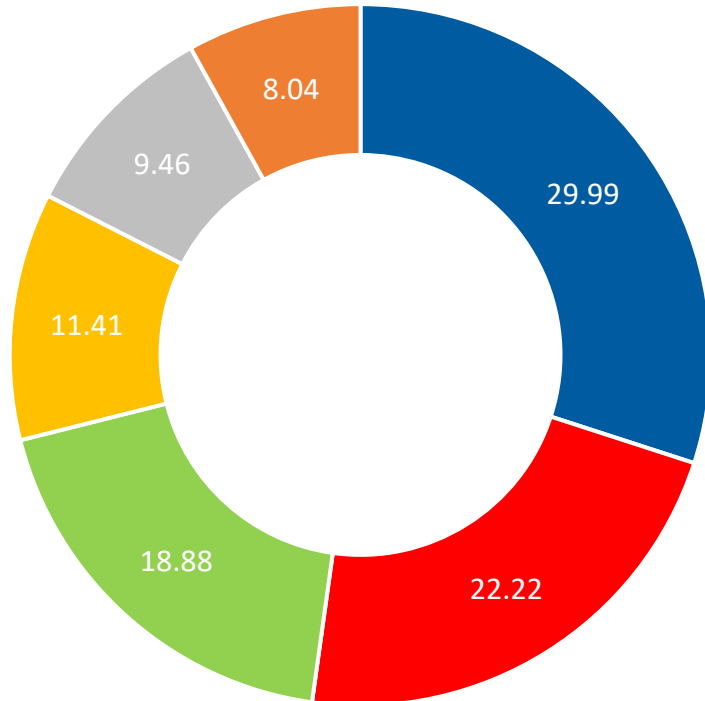
* Amt in Crore

	Q3FY24	As % of GNPA	Q3FY25	As % of GNPA
Gross NPA	309		341	
A. ECL Provision (Stage 3)	141	46%	154	45%
B. Management Overlay	34		34	
Total Provision available (A+B)	175	57%	184	55%
C. Prov for Restructured Pool	58		48	
Total Provision available (A+B+C)	233	76%	236	69%
D. Provision for Std Asset and Undisbursed loan commitment	156		207	
Total Provision (A+B+C+D)	389		443	

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, Jobalpur, 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





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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.