

CFHRO SE CS LODR 136/2025  
April 25, 2025

ONLINE SUBMISSION

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

**Sub: Investor Presentation - Post Q4 FY25 Results- Revised**

Ref: Our letter CFHRO SE CS LODR 131/2025 dated April 23, 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 Q4 FY25 results.

We would like to inform you that the following modification has been made in Investor presentation which is provided in the below table:

Slide No.	28 - Funding Basket
Changes	Figures for total borrowings for the period ended March 2025 changed from Rs. 38102 Crores to Rs. 35289 Crores

The same is also 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*

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# Investor Presentation

Q4FY25

Reinforce.  
Rebuild. Reach Higher.

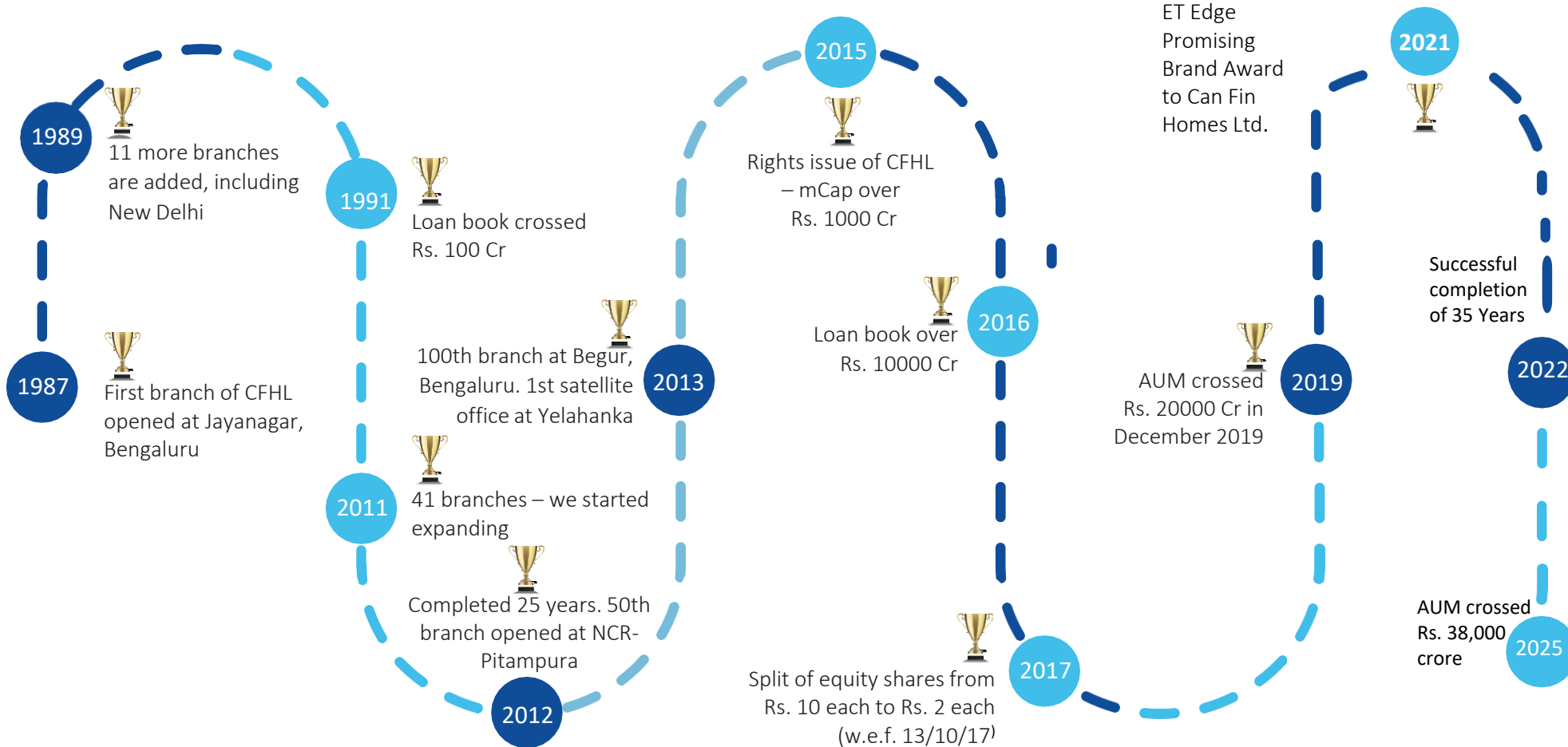


April 2025

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



# Journey So Far

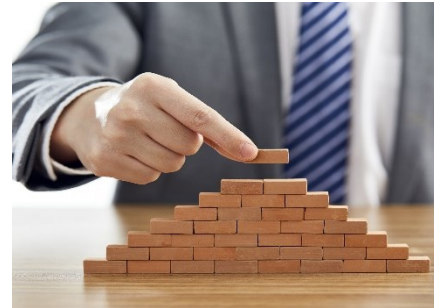


# Reinforce



- 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 31/03/2025

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



**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 A Narayanan**  
Chief Information Officer  
**Total Exp: 36 Years**  
Service in Can Fin – 1 Month



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



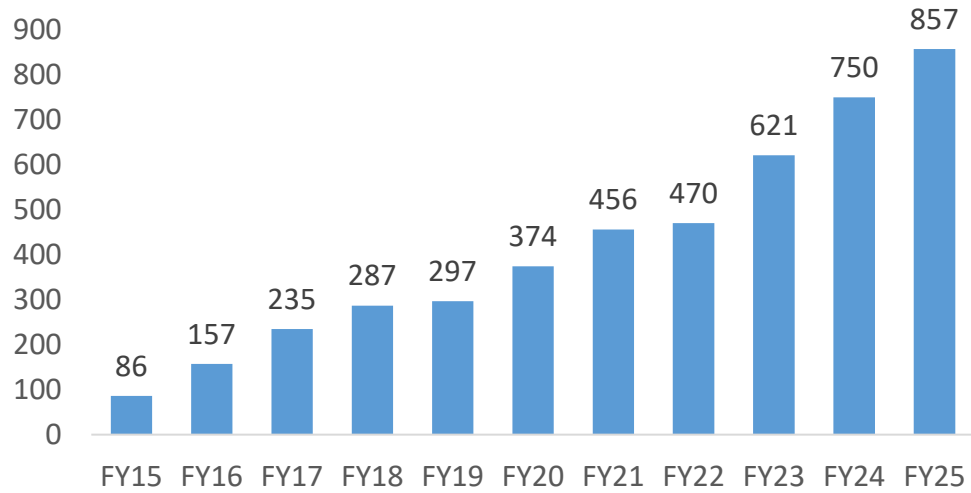
**Smt Chitra Srinath**  
Head – Products & Strategy  
**Total Exp: 33 Years**  
Service in Can Fin – 33 years



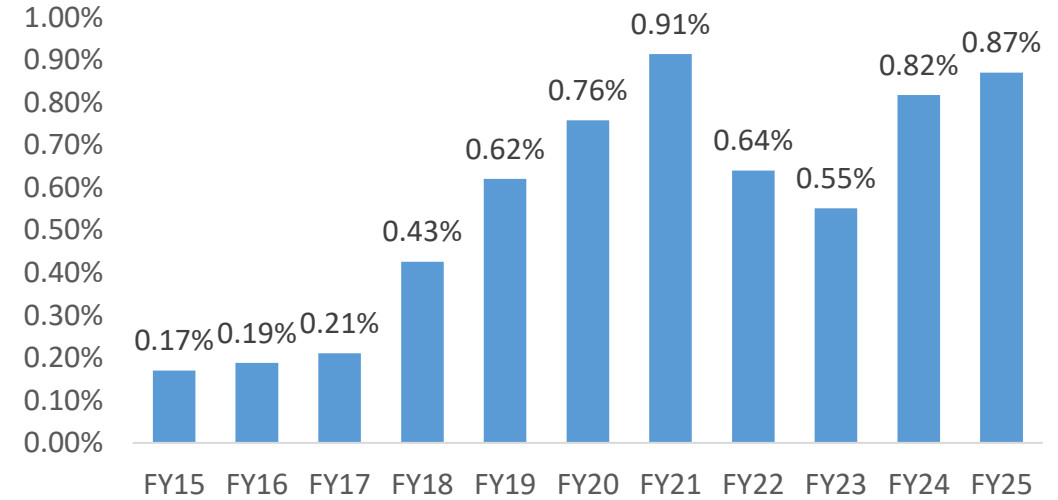
**Shri Ratheesh Kumar P**  
Head – RBIA  
**Total Exp: 26 Years**  
Service in Can Fin – 26 years

# Consistent Business Performance

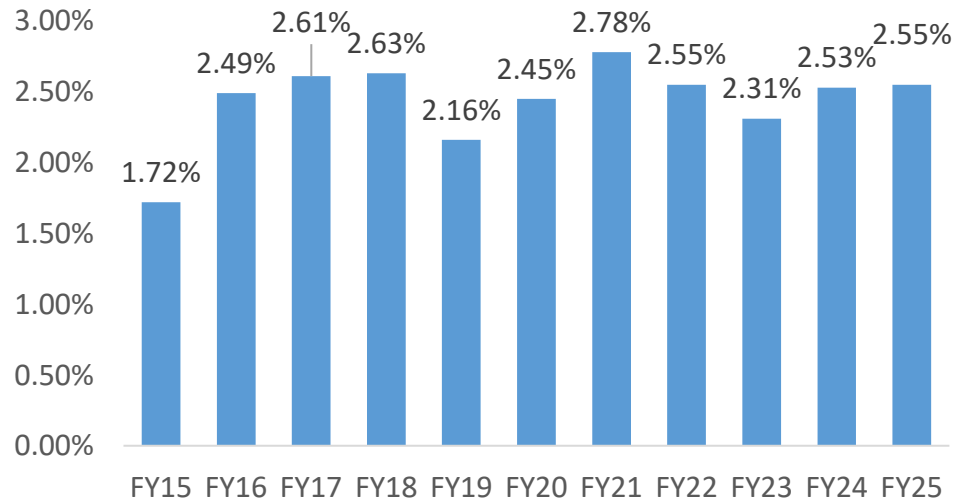
PAT



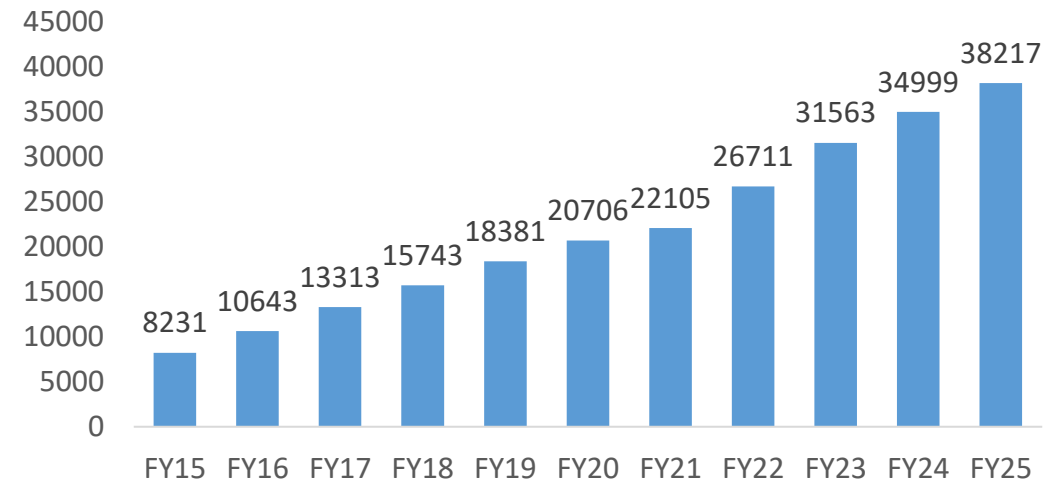
GNPA



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; Bank account verification through PERFIOS; Field verification of residence, employment, property in each proposal; Online PAN verification; Online ITR verification; 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/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. Joint vetting of security documents with empanelled advocates. Through E -NACH, Salary deduction.
<b>Collection</b>		Option for online Payment. Tie up for cash collection from Branch.
<b>Monitoring</b>		Data mining for EWS Monthly OTMS reports Zonal Risk Monitoring
<b>Reconciliation</b>		Auto reconciliation module for Bank Reconciliation.
<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 – Q4FY25

1. Loan Book reached Rs. 38217 Cr (+9 % YoY) with a clientele base of 2.77 lakh.
2. NII:Rs. 349 Cr, PBT: Rs. 279 Cr and PAT: Rs. 234 Cr.
3. NIM: 3.82 %, RoAA: 2.59 %
4. RoE: 18.47 %, EPS: Rs. 15.70
5. Cost to Income Ratio: 19.36 %
6. DER: 6.96
7. Gross NPA 0.87 % & Net NPA 0.46 %. (additional management overlay available)
8. The Salaried and Professional segment constitutes 70 % of the outstanding loan book as on Mar 25. Housing forms 86% of the Loan Book including CRE.
9. Average ticket size of incremental housing and non-housing loans is Rs. 24 Lakh and Rs. 13 Lakh respectively.

# Performance Highlights- Q4FY25

\* Amt in Crore

Sl. No.	Particulars	Year on Year and Sequential		
		Mar'25 (3m)	Mar'24 (3m)	Dec'24 (3m)
1	New Approvals	2650	2586	2075
2	Disbursements	2455	2314	1879
3	Outstanding Loan Book	38217	34999	37155
4	Net Interest Income	349	328	345
5	Operating Profit	295	272	291
6	ECL Provision	(10)	2	22
7	Profit Before Tax	279	270	269
8	Profit After Tax	234	209	212
9	Gross NPA	333	286	341
10	Gross NPA Ratio (%)	0.87%	0.82%	0.92%
11	Net NPA*	174	147	187
12	Net NPA Ratio(%)*	0.46%	0.42%	0.50%

\* Excluding Management overlay

# Key Financial Ratios- Q4FY25

\* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED		
		Mar'25(3m)	Mar'24(3m)	Dec'24(3m)
1	Return on Avg Assets (%)	2.59%	2.54%	2.25%
2	Return on Avg Equity (%)	18.47%	19.25%	17.55%
3	Earning Per Share (Rs.)	15.70	15.70	15.93
4	Net Interest Margin (%)	3.82%	3.96%	3.73%
5	Yield on Loan Portfolio (%)	10.11%	9.80%	10.19%
6	Cost of borrowing (%)	7.56%	7.52%	7.51%
7	Spread (%)	2.55%	2.28%	2.68%
8	Avg. Business Per Branch (Rs. Crore)	164	161	170
9	Avg. Business per Employee (Rs. Crore)	32	33	32
10	Cost Income Ratio (%)*	19.36	20.70% *	16.92%
11	DER	6.96	7.34	7.08

\* Excluding impact of regrouping of provision for Ambala fraud

# Performance Highlights- FY25

\* Amt in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Mar'25 (12m)	Mar'24 (12m)	Growth%
1	New Approvals	9294	8783	6%
2	Disbursements	8568	8177	5%
3	Outstanding Loan Book	38217	34999	9%
4	Net Interest Income	1353	1259	7.53%
5	Operating Profit	1153	1036	11.28%
6	ECL Provision	76	79	(4%)
7	Profit Before Tax	1077	958	12.53%
8	Profit After Tax	857	751	14.18%
9	Gross NPA	333	286	
10	Gross NPA Ratio (%)	0.87%	0.82%	
11	Net NPA	174	147	
12	Net NPA Ratio (%)	0.46%	0.42%	

# Key Financial Ratios- FY25

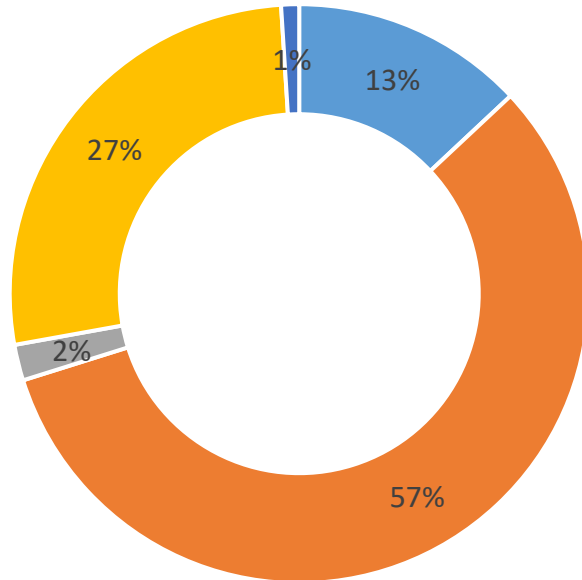
\* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED	
		Mar'25(12m)	Mar'24(12m)
1	Return on Avg Assets (%)	2.24%	2.28%
2	Return on Avg Equity (%)	16.92%	17.28%
3	Earning Per Share (Rs.)	64.37	56.38
4	Net Interest Margin (%)	3.64%	3.73%
5	Yield on Loan Portfolio (%)	10.10%	10.07%
6	Cost of borrowing (%)	7.55%	7.40%
7	Spread (%)	2.55%	2.67%
8	Avg. Business Per Branch (Rs. Crore)	163	161
9	Avg. Business per Employee (Rs. Crore)	32	33
10	Cost Income Ratio (%)	17.12%	16.74%*
11	DER	6.96	7.34

\* Excluding impact of regrouping of provision for Ambala fraud

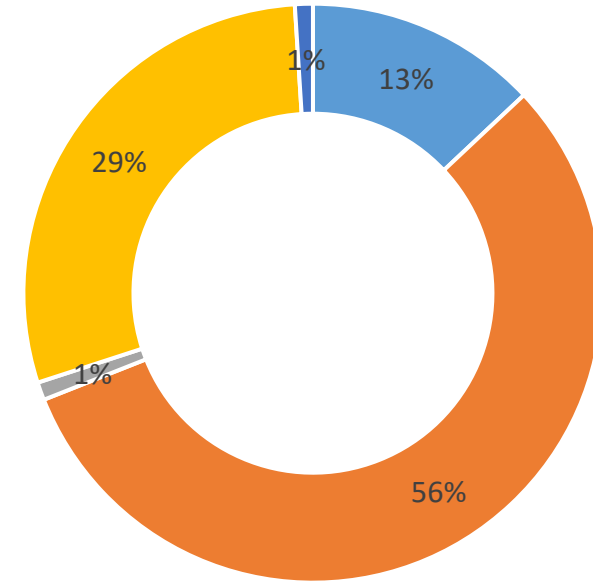
# Segment wise AUM

AUM FY 24



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

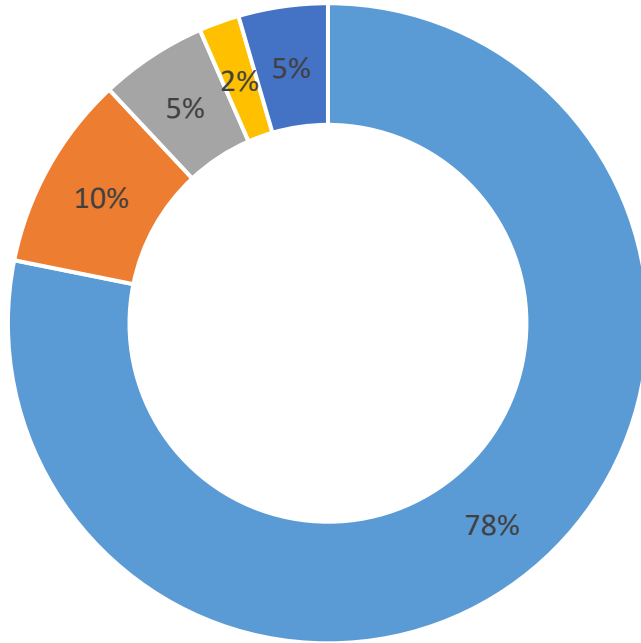
AUM FY 25



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

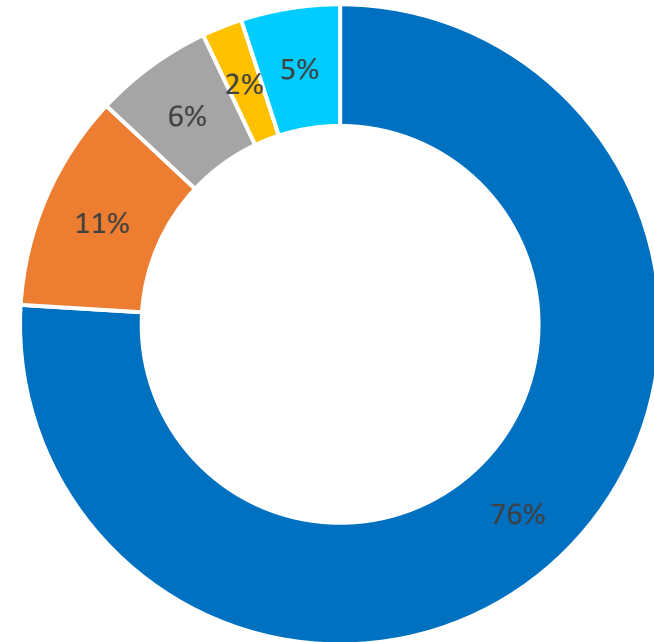
# Product wise AUM

AUM FY 24



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

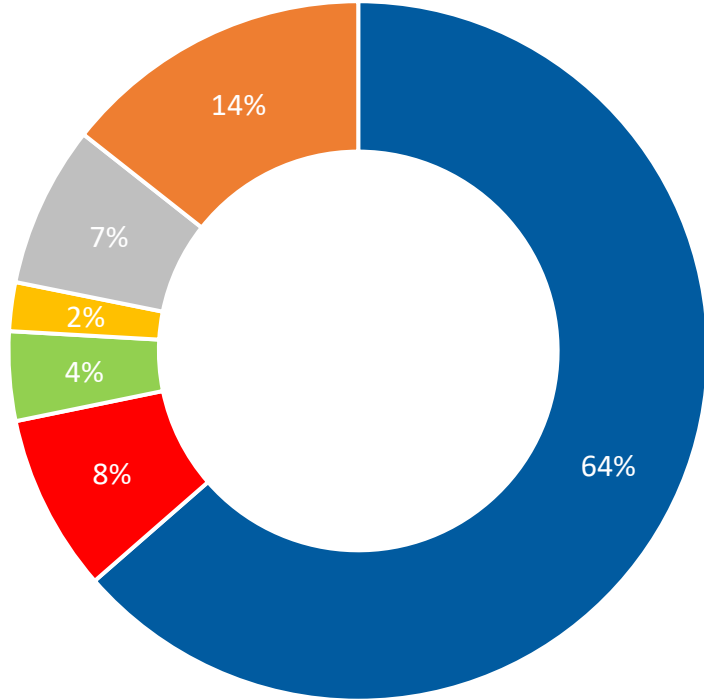
AUM FY25



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

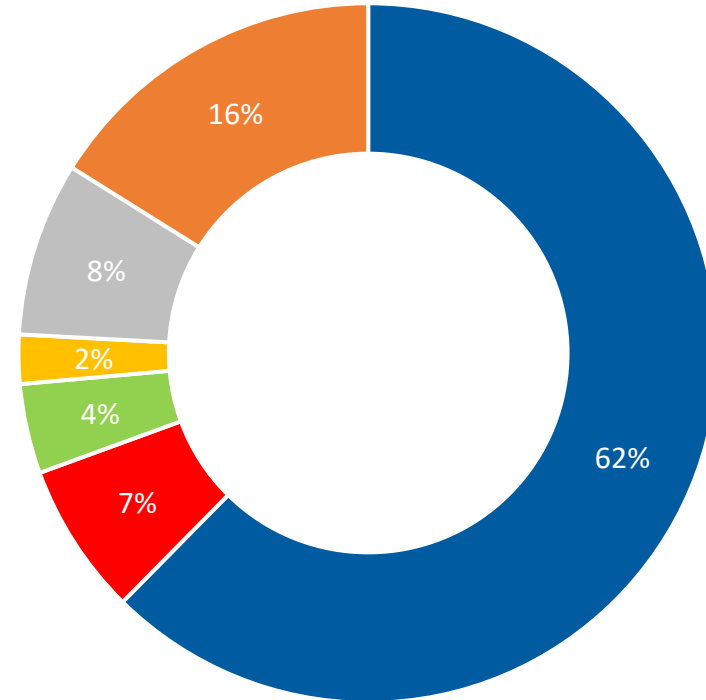
# Purpose wise AUM

AUM FY24



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

AUM FY25

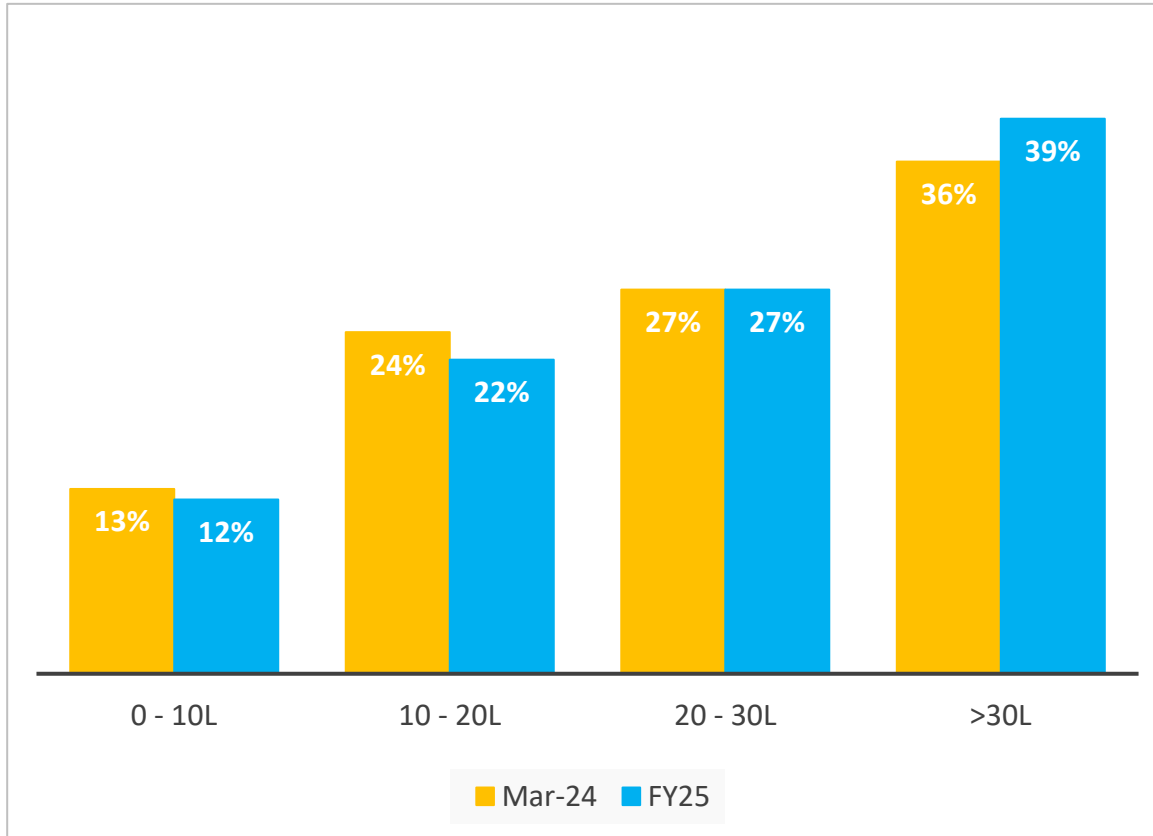


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

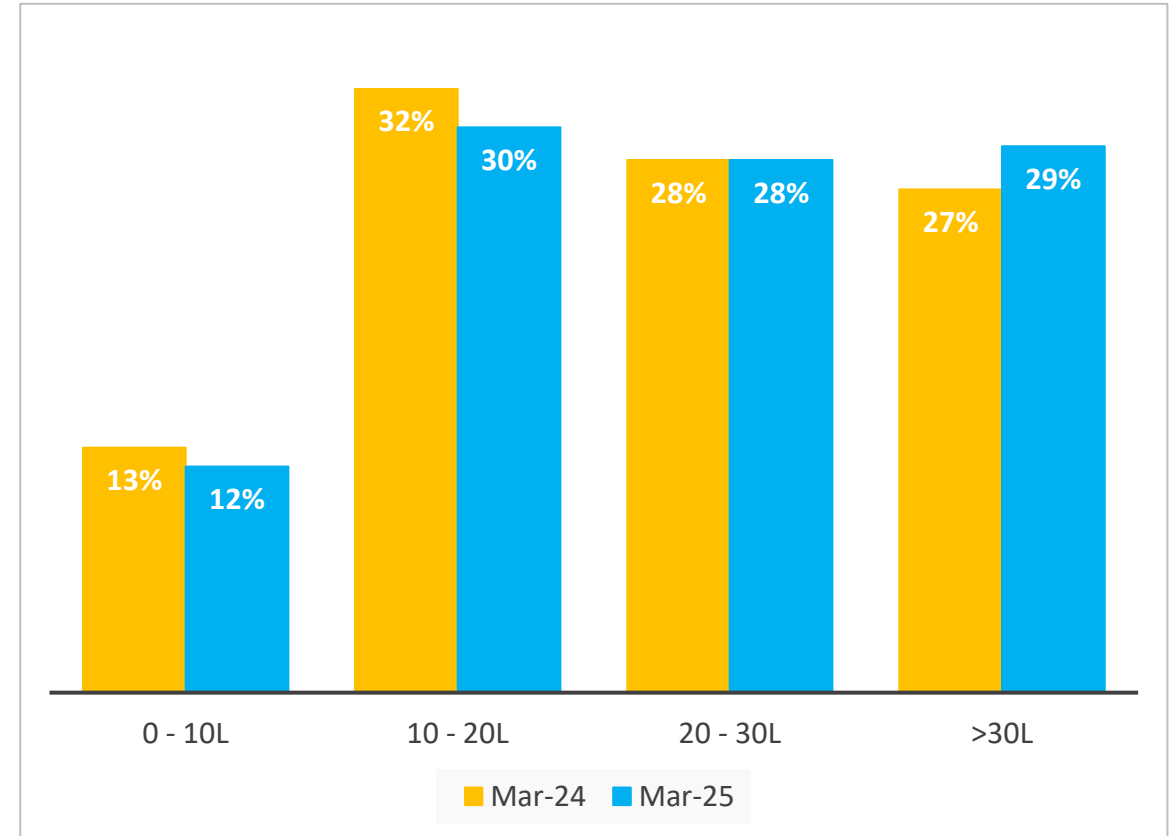
\*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

# Loan Amount Wise Disbursement and AUM

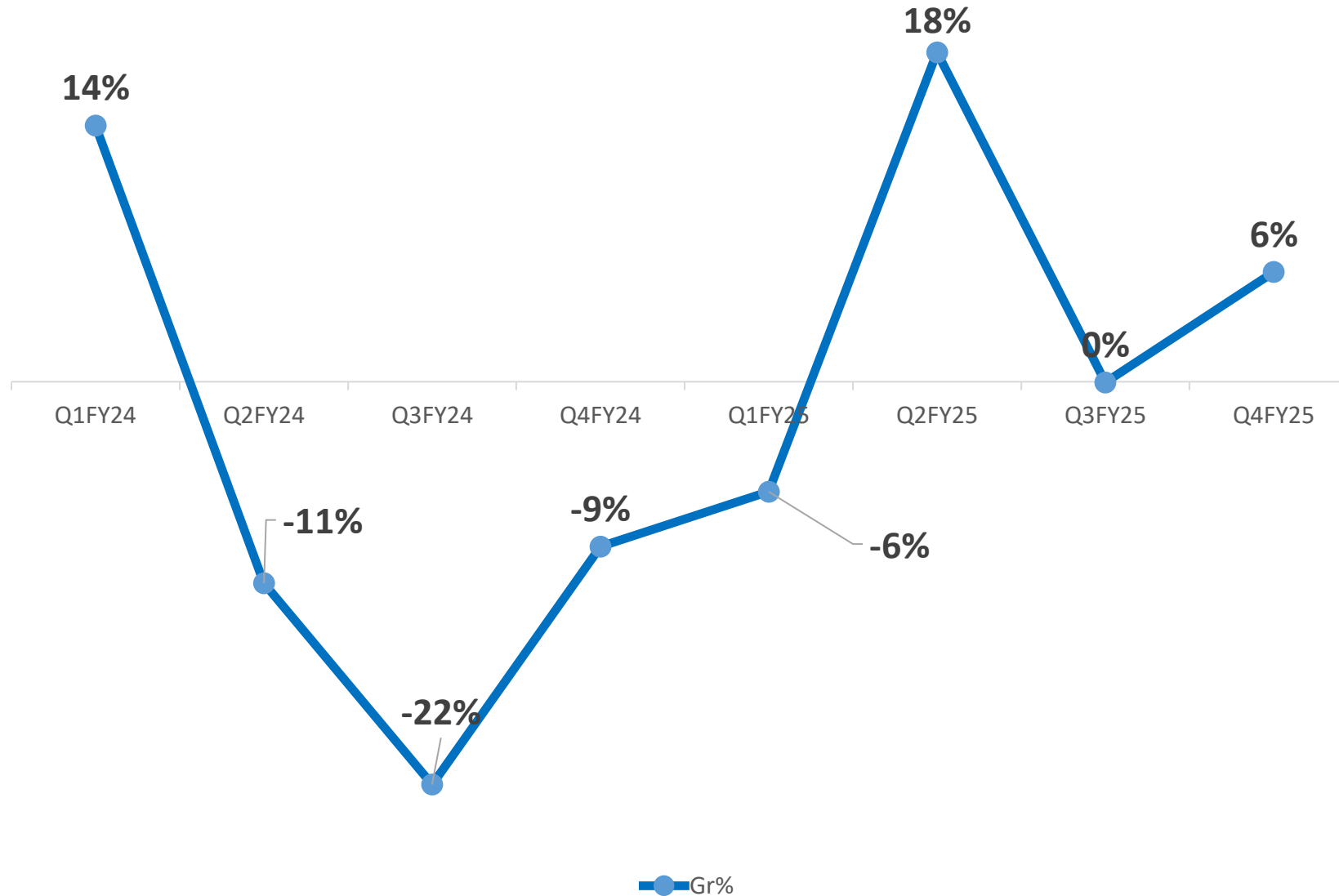
Disbursement (12 Months)



AUM



# Disbursement Growth Quarter wise



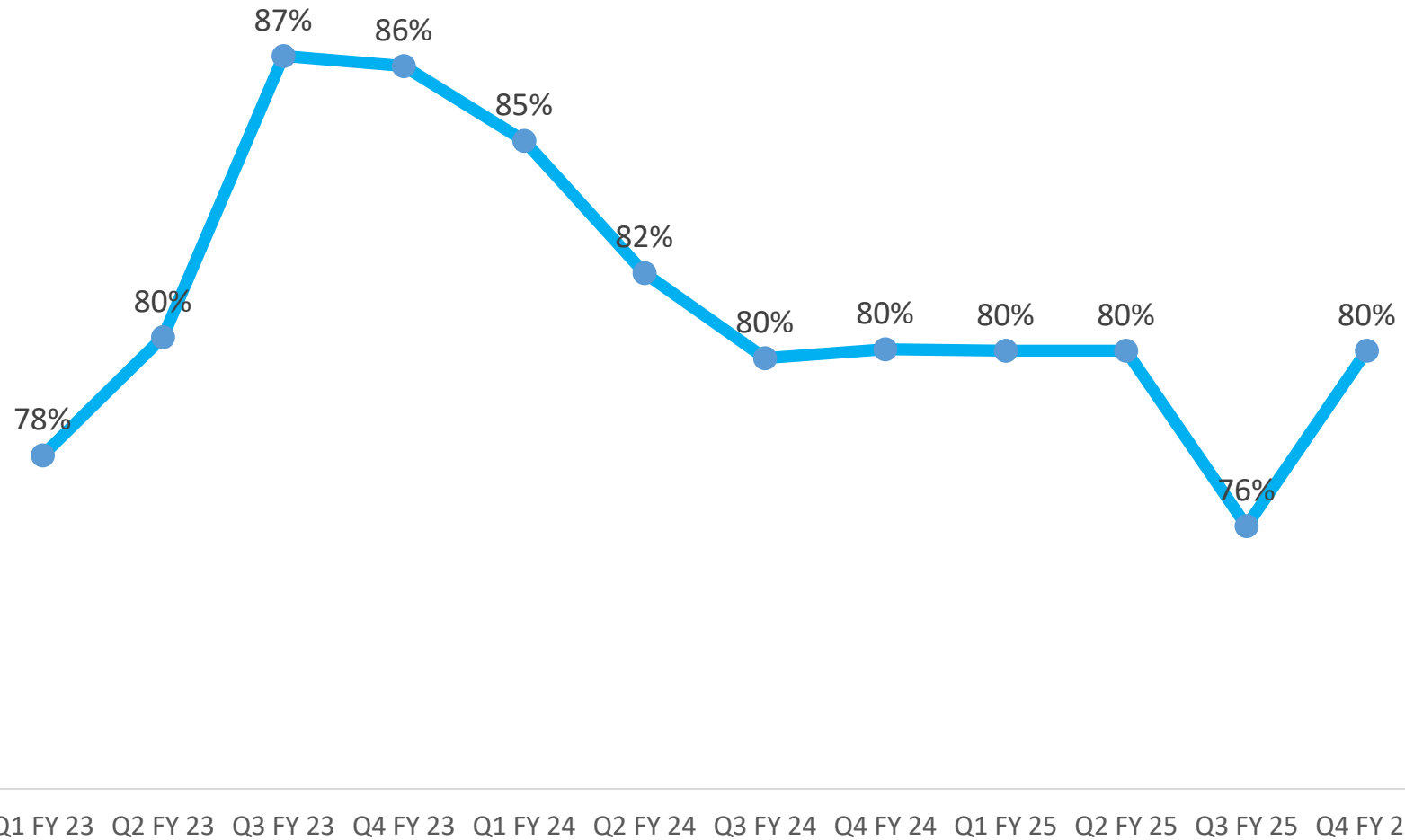
# Channel Sourcing Mix

Amt in Crore

	FY23	FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25
Active DSA's	1463	1184	1310	1423	1350	1245
Total Disbursement (Crores)	8947	8117	1853	2381	1879	2455
Total DSA Sourced						
<b>Amount(Crores)</b>	<b>7302</b>	<b>6669</b>	<b>1479</b>	<b>1919</b>	<b>1421</b>	<b>2013</b>
<b>% share of total business</b>	<b>82%</b>	<b>82%</b>	<b>80%</b>	<b>80%</b>	<b>76%</b>	<b>82%</b>
Share of Top 20 DSA's						
Amount(Crores)	1011	844	247	243	163	225
% share of total business	11%	10%	13%	10%	9%	9%

Diversified Sourcing no concentration

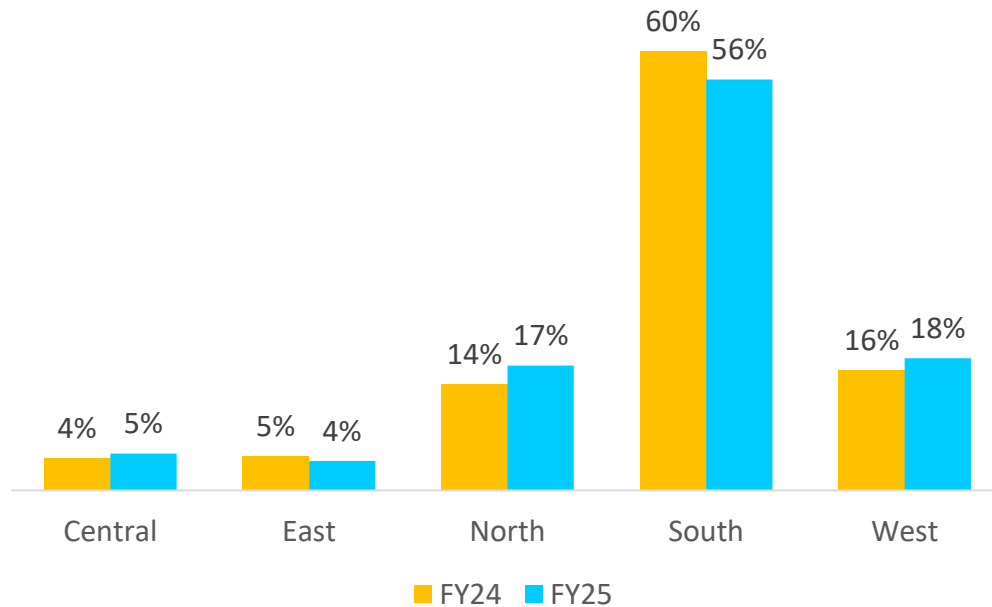
# Movement of DSA Sourcing (Incremental Disb.)



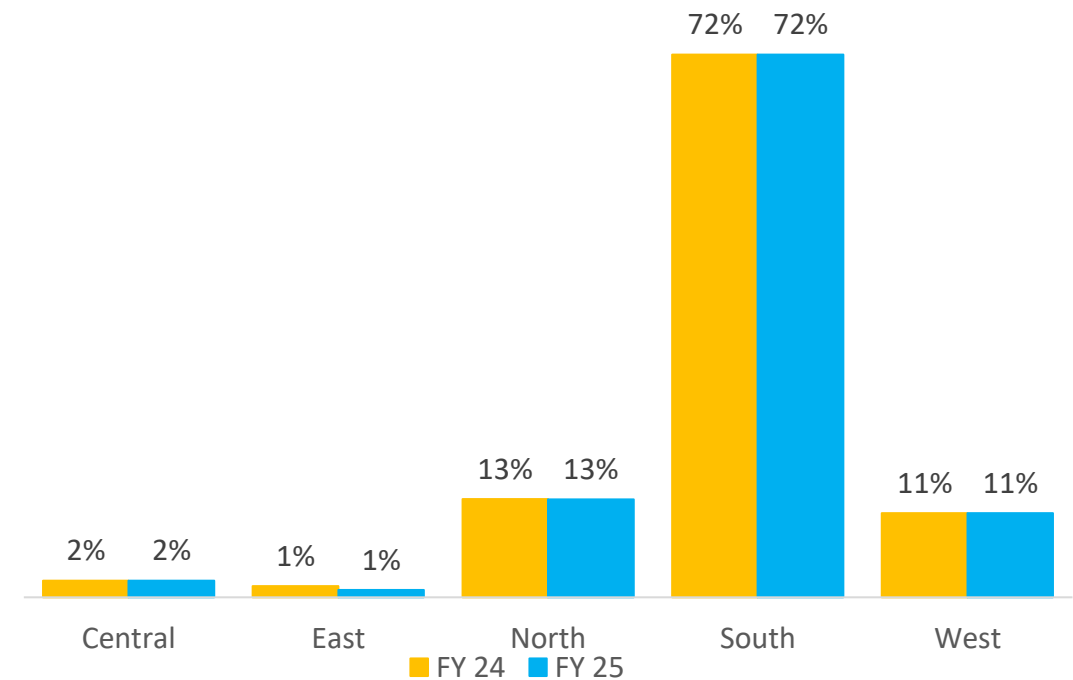
**\*72% of AUM sourced through DSA channel**

# 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
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%
Q4 FY 25	37155	2455	1393	38217	3.74%

# Lending Basket

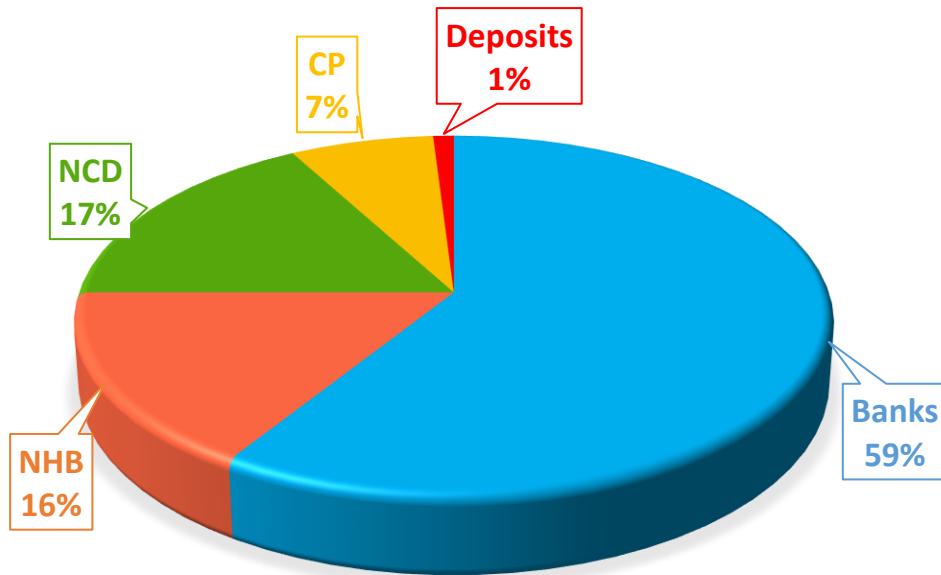
## CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

\* Amt in Crore

Sl. No.	Particulars	Mar - 24	Jun - 24	Sep - 24	Dec - 24	Mar - 25
		O/s Amt	O/s Amt	O/s Amt	O/s Amt	O/s Amt
1	Salaried & Professionals					
	i) Housing Loans	22971	23245	23607	23950	24372
	ii) Top-up Personal Loans	1076	1092	1121	1155	1204
	iii) Mortgage Loans/ Flexilap	882	899	950	996	1075
	iv) Loans for Sites	202	204	213	214	218
	v) Others	39	37	39	44	47
	<b>Sub Total</b>	<b>25170</b>	<b>25477</b>	<b>25930</b>	<b>26359</b>	<b>26916</b>
	(As a % to total)	72%	72%	71%	71%	71%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	8154	8357	8786	8843	9184
	ii) Top-up Personal Loans	487	507	548	567	602
	iii) Mortgage Loans/Flexi Lap	1017	1047	1144	1203	1315
	iv) Loans for Sites	97	99	109	109	115
	v) Others	50	47	51	49	57
	<b>Sub Total</b>	<b>9806</b>	<b>10057</b>	<b>10638</b>	<b>10771</b>	<b>11273</b>
	(As a % to total)	28%	28%	29%	29%	29%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	24	23	23	25	28
	<b>Grand Total</b>	<b>34999</b>	<b>35557</b>	<b>36591</b>	<b>37155</b>	<b>38217</b>

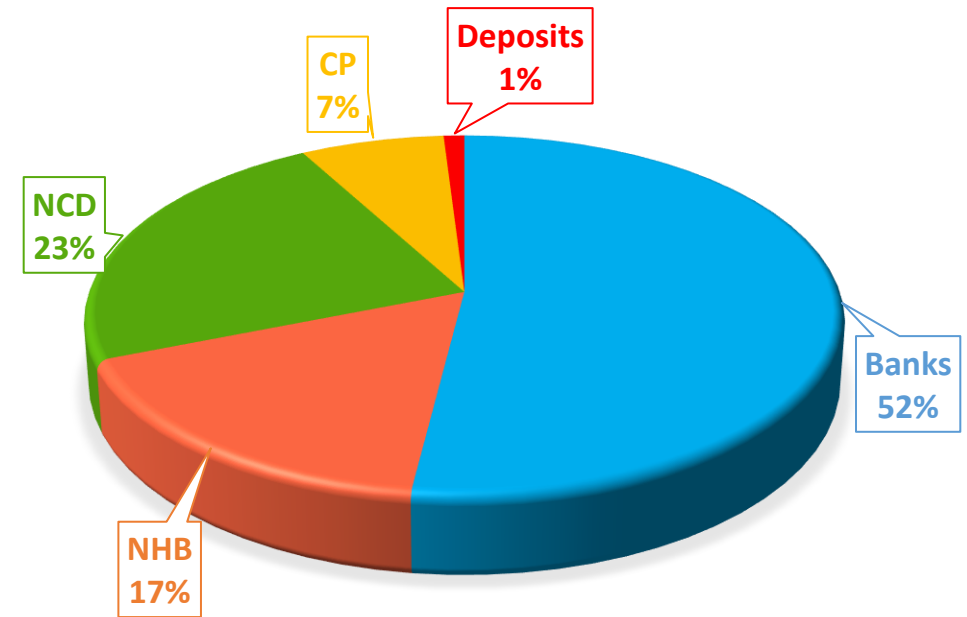
# Funding Basket

Funding Mix @ Mar 2024 (as %)



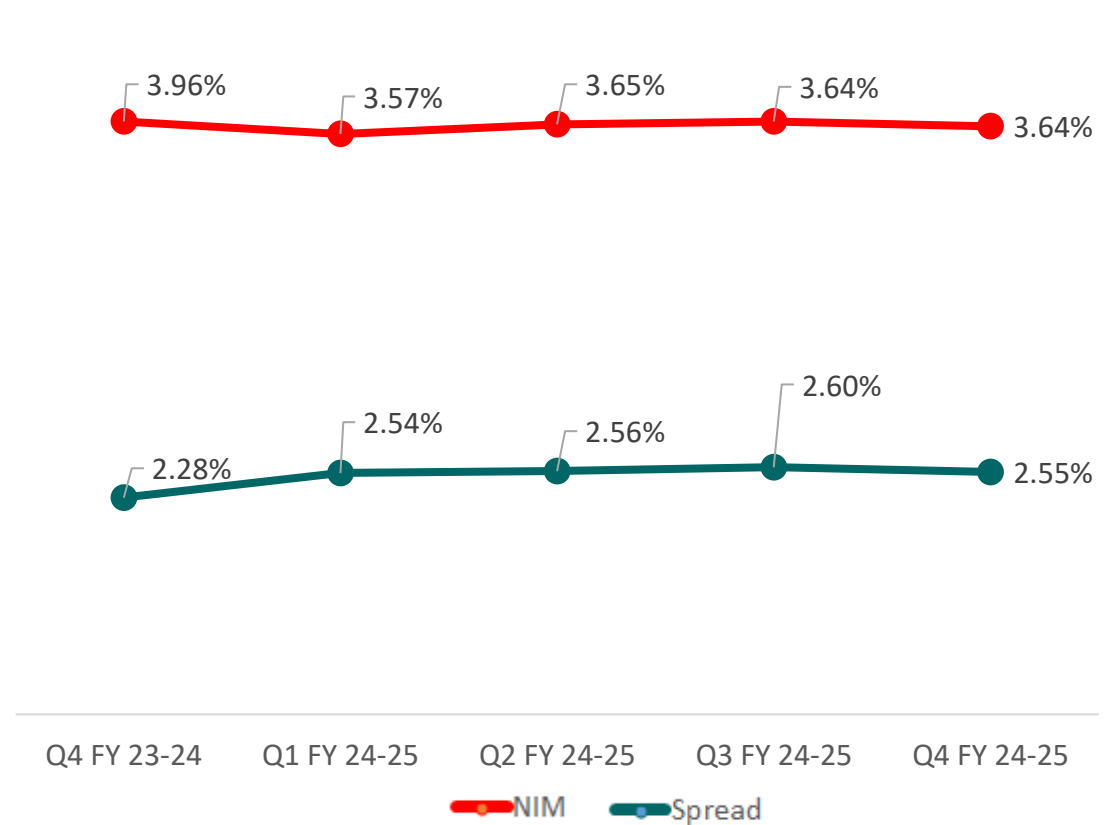
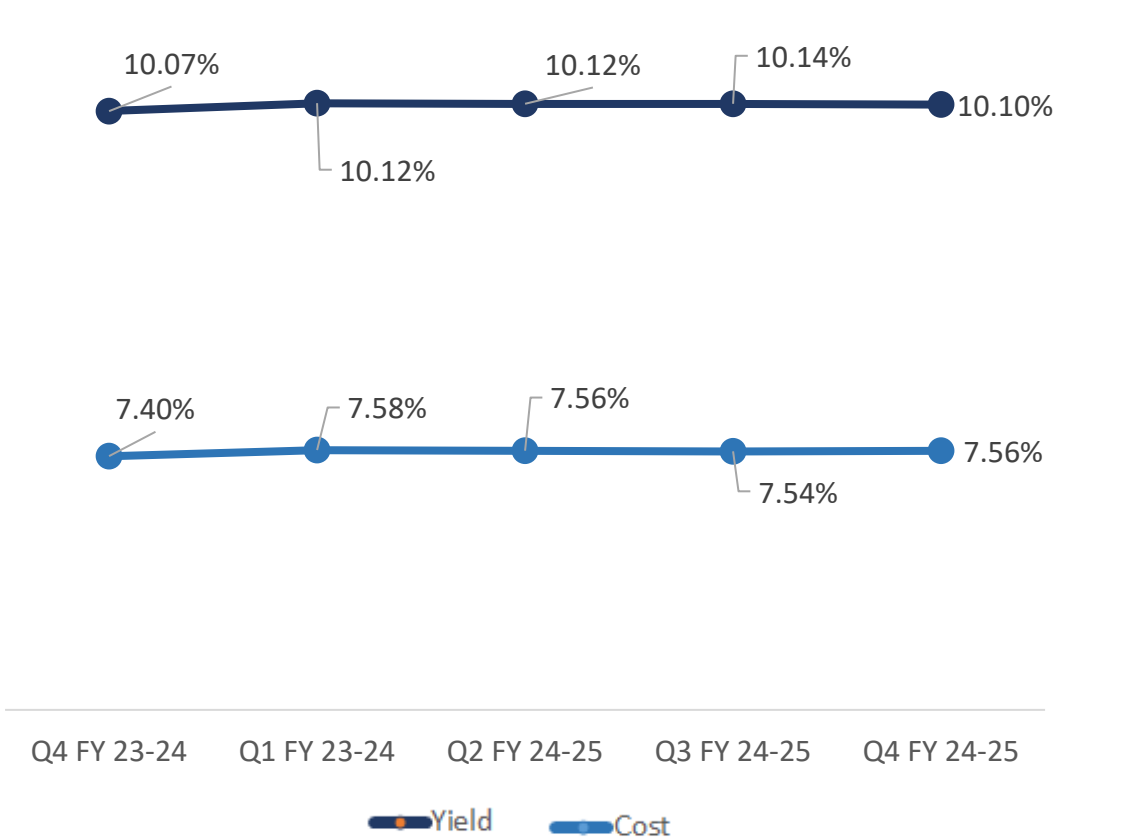
Total Borrowings – Rs. 31863 Crore

Funding Mix @ Mar 2025 (as %)



Total Borrowings – Rs. 35289 Crore

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



# Total Provisions held

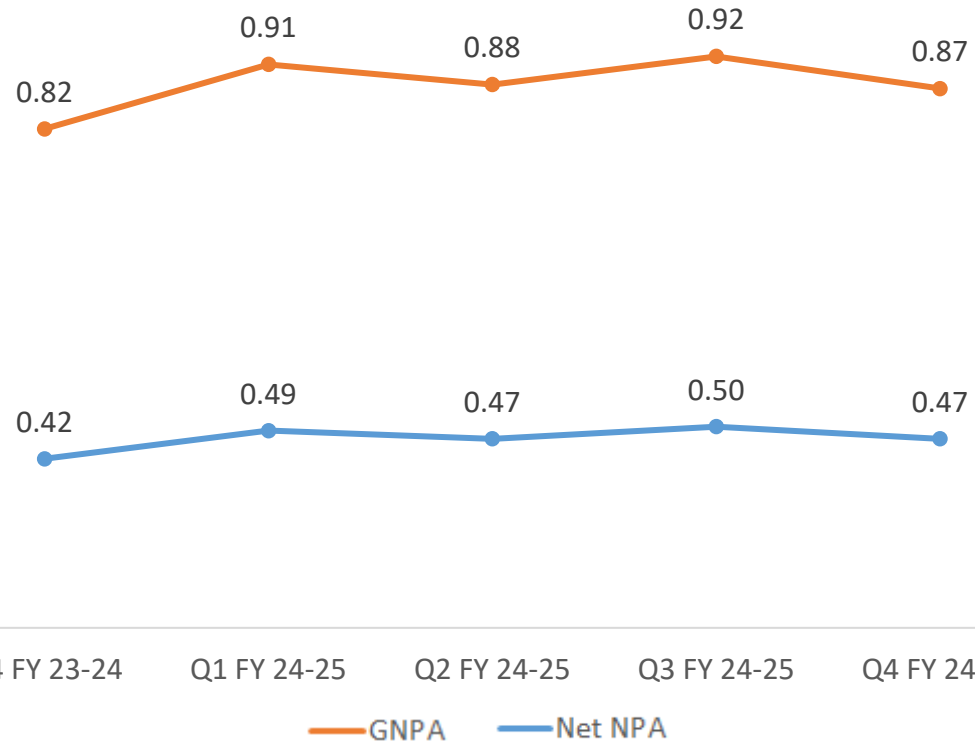
\* Amt in Crore

Asset Classification	ECL Stages	Balance as on 31 Mar 2025	Provision as per IRAC	Provision as per ECL Model
<b>Standard Asset</b>	<b>1</b>	<b>33951</b>		
<b>SMA 0</b>	<b>1</b>	<b>1829</b>	<b>149</b>	<b>192</b>
<b>SMA 1</b>	<b>2</b>	<b>1134</b>		
<b>SMA 2</b>	<b>2</b>	<b>970</b>		
<b>NPA</b>	<b>3</b>	<b>333</b>	<b>158</b>	<b>159</b>
<b>Total Portfolio</b>		<b>38217</b>	<b>307</b>	<b>351</b>
<b>Undisbursed Loan Commitment</b>		<b>1547</b>		<b>7</b>
<b>Management Overlay</b>				<b>59</b>
<b>Provision for Restructured accounts</b>				<b>49</b>
<b>Total Provision</b>				<b>466</b>

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

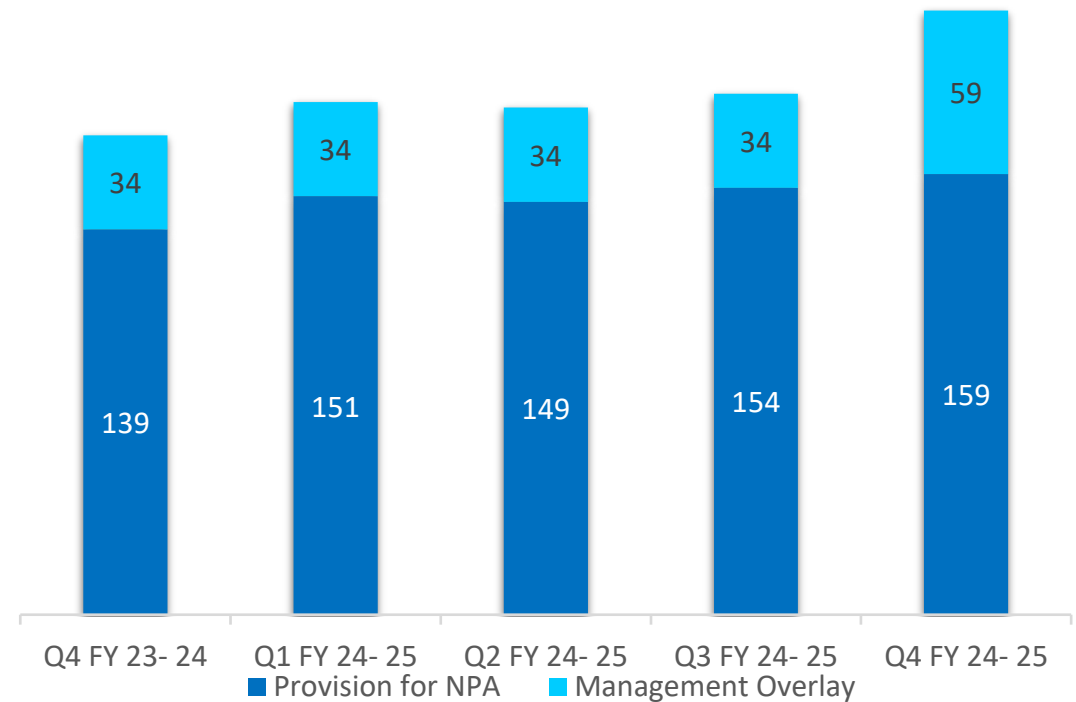
# NPA and Provision

Gross NPA & Net NPA (%)



Provision held

\* Amt in Crore



# PCR with Management Overlay

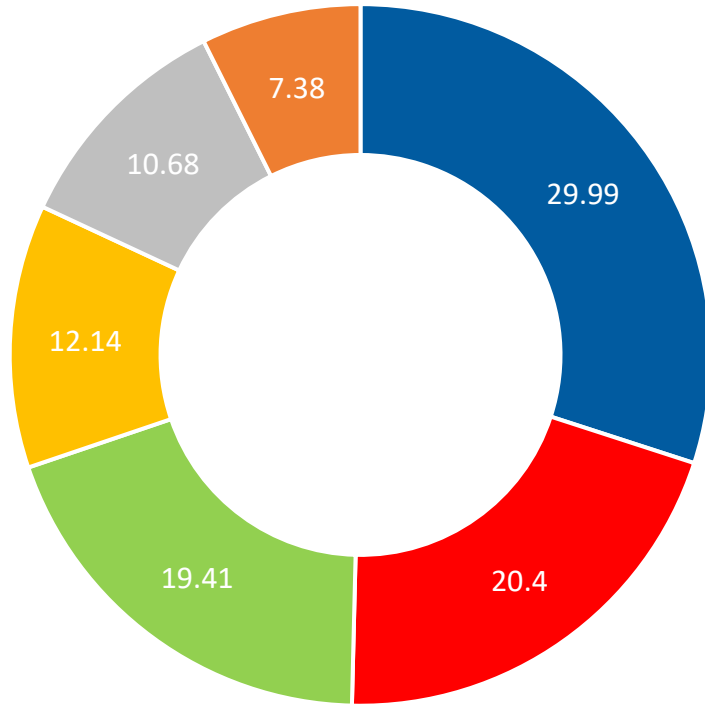
\* Amt in Crore

	Q4FY24	As % of GNPA	Q4FY25	As % of GNPA
<b>Gross NPA</b>	<b>286</b>		<b>333</b>	
<b>A. ECL Provision (Stage 3)</b>	<b>139</b>	<b>49%</b>	<b>159</b>	<b>48%</b>
<b>B. Management Overlay</b>	<b>34</b>	<b>12%</b>	<b>59</b>	<b>18%</b>
<b>Total Provision available (A+B)</b>	<b>173</b>	<b>60%</b>	<b>218</b>	<b>65%</b>
<b>C. Prov for Restructured Pool</b>	<b>56</b>	<b>20%</b>	<b>49</b>	<b>15%</b>
<b>Total Provision available (A+B+C)</b>	<b>229</b>	<b>80%</b>	<b>267</b>	<b>80%</b>
<b>D. Provision for Std Asset and Undisbursed loan commitment</b>	<b>156</b>		<b>199</b>	
<b>Total Provision (A+B+C+D)</b>	<b>385</b>		<b>466</b>	

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

# Shareholding Pattern

As on 31.03.2025



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

SI No.	Category	shareholding as %
1	Promoter	29.99
2	Mutual Funds	20.40
3	Individual	19.41
4	Foreign Corporate Bodies	12.14
5	Bodies Corporate	10.68
6	Others	7.38
7	Grand Total	100.00

## Environment

The Company has undertaken several sustainability initiatives to strengthen its commitment to environmental responsibility. Some of the key efforts include:

- Launched the Rooftop Solar Loan Scheme, aimed at empowering customers by offering financial support for the purchase and installation of rooftop solar photovoltaic (PV) systems ranging from 3 KW to 10 KW.
- All offices have successfully switched to LED lighting, significantly cutting electricity usage while fostering sustainable practices. Additionally, the Company's Registered Office and 16 branches now operate with solar-backed UPS systems, further reinforcing eco-friendly initiatives.
- Company is actively minimizing single-use plastic consumption across all offices and branches. Initiatives include eliminating plastic bottles and straws for beverages while encouraging the adoption of eco-friendly alternatives.
- A rainwater harvesting system has been installed at the Corporate Office Building, supporting sustainable water management efforts. Additionally, water-efficient taps have been implemented to reduce water wastage.
- Company has successfully recycled 0.40 tons paper of e-waste and 1.2 tons of paper waste, demonstrating its dedication to responsible resource management and minimizing environmental impact.

## Social

### Cyber Security & Data Privacy

The Company has established a comprehensive Data Privacy and Cyber Security Policy to protect sensitive information and maintain operational resilience. Employees undergo regular security awareness training to enhance vigilance and preparedness. Customer privacy is rigorously safeguarded in accordance with the Digital Personal Data Protection Act.

The Company continues to advance gender diversity within its workforce. Compared to the previous year, the recruitment of female employees has increased by an 8.92%, reinforcing its commitment to fostering an inclusive workplace culture that values equal opportunities.

Company offer life insurance, Insurance for parents, medical insurance, accident insurance, and paternity leave.

The Company has successfully delivered approximately 30,000 hours of training, covering a diverse range of topics—including POSH (Prevention of Sexual Harassment), Compliance, HR Practices, Business Responsibility and Sustainability Reporting (BRSR), ESG Concepts, Preventive Vigilance, Risk Management, CERSAI, Credit Management, Recovery Strategies, and SARFAESI. This extensive training initiative has reached around 94% of our total staff.

Company ensures all employees actively participate in fire drill demonstrations. This mandatory initiative equips staff with essential fire safety protocols, reinforcing workplace security and preparedness in emergency situations.

### Governance

Company has started uploading transcripts of every investor call on our website. This initiative is aimed at ensuring our shareholders stay well-informed and reflects our commitment to open and effective communication.

# Sustainability Initiatives under CSR

## Ecological Restoration and Water Conservation in Khyarsi Village, Jaunpur Block, Tehri Garhwal District, Uttarakhand

Khyarsi Village is situated 41 km west of Tehri's district headquarters, 25 km from the state capital Dehradun, and 40 km from the Haridwar branch. With a total population of 893, the village faces ecological challenges due to barren land conditions and limited water availability.

To rejuvenate the barren mountain landscape of Khyarsi Village through the plantation of 2,500 trees over a 6.5-acre land and construct a rainwater harvesting pond with a capacity of 1,100,000 liters, ensuring sustainable water conservation and environmental benefits for the local community.



## Revival of Meenatchi Kulam Pond, Sivagangai District, Tamil Nadu

Meenatchi Kulam Pond is situated in Nainar Vayal Kottur, Thirumanavayal Panchayat, Devakkottai Taluk, Sivagangai District, Tamil Nadu.

Once a vital local water body, the pond played a crucial role in sustaining the surrounding ecosystem and community. However, over the past decade, it has gradually dried up due to inadequate maintenance. Revitalizing Meenatchi Kulam Pond was essential for ecological balance and local water security. By desilting, clearing debris, and removing invasive plants, the pond was restored to its former capacity, ensuring sustainable water management and benefiting the surrounding community. Total Area: 3 acres Water Storage Capacity: 5 crore liters



As part of our commitment to corporate social responsibility and sustainability, we have provided solar street lights, Solar rooftop panel, Solar tower light etc in multiple locations. This initiative aims to enhance safety, promote renewable energy usage, and support community development.

# Branch Network

(234 BRANCH OFFICES)

- **Punjab** – Jalandhar, Ludhiana, Mohali, Bathinda
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali, Bikaner, Jhalawar, Kotputli, Chomu, Bewar
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar, Mehsana
- **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, Nanded
- **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, Rajapalyam, Kanchipuram, Perambalur, Thiruvanamalai, Krishnagiri
- **Goa,**
- **Pondicherry**
- **West Bengal** – Durgapur
- **Uttar Pradesh** – Lucknow, Meerut, Noida, Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi, Hapur, Saharanpur, Mathura, Muradnagar, Moradabad, Bulandshahr, Bareilly, Gorakhpur
- **Uttarakhand** – Dehradun, Haridwar
- **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, Hisar, Panipat
- **Andhra Pradesh** – Bhimavaram, Kadapa, Nellore, Ongole, Tirupathi, Guntur, Kakinada, Vizag, Vijaywada, Vizag – Steel Plant, Rajahmundry, Kumool, Vizianagaram, Gollapudi, Tenali, Eluru, Mangalagiri, Srikakulam, Ananthpur, Pendurthi





**Can Fin Homes Ltd**  
(Sponsor: **CANARA BANK**)  
**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.