



**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 20/2024  
January 20, 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 Q3 FY24 results**  
Ref: Our letter CFHRO SE CS LODR 016/2024 dated January 20, 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 Q3 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 ಲಿ.

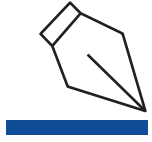
# Investor Presentation

Q3FY24

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

January 2024

# About Us



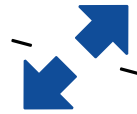
## Legacy

- 36 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 (shareholding of 30% approx.)
- Can Fin Homes is a part of the Canara Group Financial Conglomerate led by Canara Bank
- Listed in 1991. Carries a legacy of uninterrupted dividend payment since inception



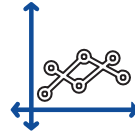
## Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loans to Individuals
- To have strong fundamentals with ethical & transparent practices and prudent underwriting



## Reach

- Headquartered in Bengaluru
- Pan-India presence with 180 branches, 21 Affordable Housing Loan Centers & 12 Satellite Offices as on 31/12/2023;
- Spread across 21 States / Union Territories.
- Added 8 branches in current FY.



## Financials (Q3FY24)

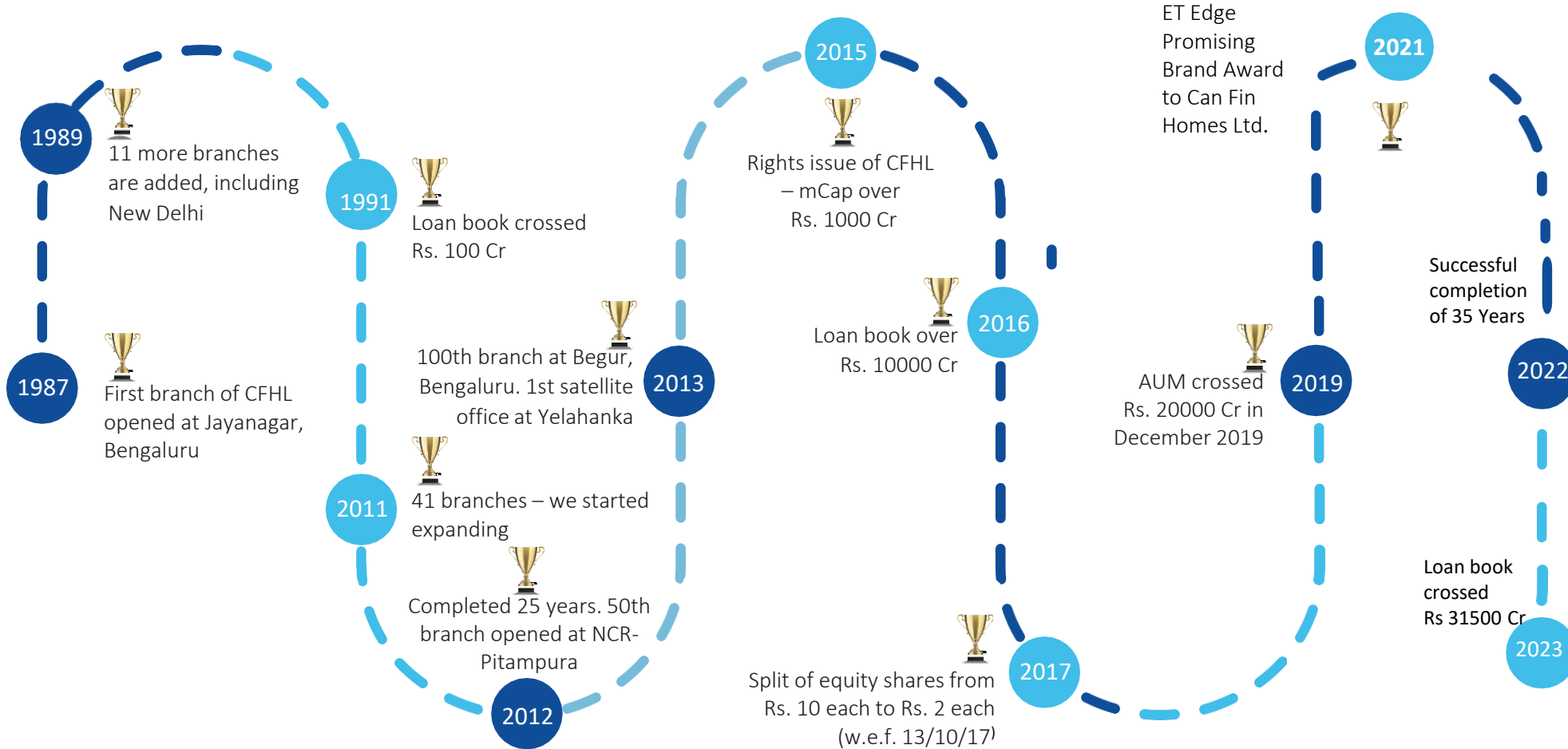
- Net Int Income: Rs.328.83 Cr
- Operating Profit: Rs.286.50Cr
- PBT : Rs 255.69Cr
- PAT: Rs.200.13 Cr
- ROE : 19.36%



## Vision

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

# JOURNEY OF CAN FIN HOMES



# Reinforce



The Company's reliance on the crucial parameters of growth, asset quality, profitability, liquidity, backed by good governance and due diligence will continue.

The commitment to basic, underlying principles of ethics, integrity, sincerity, customer-centricity, fairness, team work and the spirit of excellence is what drives Can Fin forward.

Strengthening the pillars of Risk, Compliance and Audit

# Rebuild



The reliance on digital platforms has increased phenomenally over the past few years. With rapidly evolving business requirements and the need to remain relevant amidst change, we are striving hard to improve our digital presence and shore up our infrastructure for accommodating agile and innovative processes.

Strengthen direct sourcing

# Reach Higher



In order to facilitate its upward trajectory, the Company intends to expand its sourcing channels to optimally reach its target segment of borrowers.

It is proposed to introduce new products such as Green Housing which will align with Can Fin's commitment to conduct its business in an environmentally friendly manner.



## Our Strengths

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

# Rating

Position as on 31/12/2023

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



# Experienced Management Team



**Shri Sudhakar B M**  
General Manager  
**Total Exp: 36 Years**  
Service in Can Fin - 33 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 Prakash Shanbhogue**  
Head - Collections  
**Total Exp: 30 Years**  
Service in Can Fin – 30 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 Arun Kumar V**  
Head – Centralized Credit Processing Centre  
**Total Exp: 37 Years**  
Service in Can Fin – 33 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 Sikhin Tanu Shaw**  
Chief Information Officer  
**Total Exp: 20 Years**  
Service in Can Fin – 5 years



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










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

# 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; 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. Over and above branch powers at Central CPC
<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 at 3 different locations Pan India.
<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

# 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

RFP floated for onboarding System Integrator (SI) for IT Transformation project. Expect to finalise vendor in Jan'24

# PERFORMANCE HIGHLIGHTS – Q3FY24

1. Loan Book reached Rs. 34053 Cr (+13% YoY) with a clientele base of 2.53 lakh.
2. **NII**: Rs. 328.83 Cr, PBT: Rs.255.69 Cr and PAT: Rs.200.13 Cr.
3. **NIM**: 3.92%, RoAA: 2.33%
4. RoE: 19.36%, EPS: Rs . 15.03
5. **Cost to Income Ratio**: 14.71%
6. DER: 7.55
7. **Gross NPA 0.91% & Net NPA 0.49%**.
8. The Salaried and Professional segment constitutes 72% of the outstanding loan book as on Dec 23. 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 5 new branches in Q3FY24

# Performance Highlights- Q3FY24

\* Amt in Crs

Sl. No.	Particulars	Year on Year and Sequential		
		Dec'23 (3m)	Dec'22 (3m)	Sep'23 (3m)
1	New Approvals	2052.52	2587.31	2123.48
2	Disbursements	1879.46	2408.03	2019.16
3	<b>Outstanding Loan Book</b>	<b>34053.41</b>	30115.13	33359.30
4	Net Interest Income	328.83	251.71	316.77
5	Operating Profit	286.50	212.93	270.18
6	Provision for Std Asset	1.36	(5.93)	(1.21)
7	Provision for NPA	29.45	14.35	16.43
8	Bad Debts + Management Overlay	0.00	0.00	56.95
9	Profit Before Tax	255.69	204.52	197.99
10	Profit After Tax	200.13	151.50	158.07
11	Gross NPA	308.84	181.14	254.45
12	Gross NPA Ratio (%)	0.91%	0.60%	0.76%
13	Net NPA	167.39	89.29	142.44
14	Net NPA Ratio(%)	0.49%	0.30%	0.43%

# Key Financial Ratios- Q3FY24

\* Amt in Crs

Sl. No.	Particulars	PERIOD ENDED		
		Dec'23 (3m)	Dec'22 (3m)	Sep'23 (3m)
1	Return on Avg Assets (Annualised)	2.33%	2.16%	1.86%
2	Return on Avg Equity (Annualised)	19.36%	17.30%	15.96%
3	Earning Per Share (Rs.)	15.03	11.38	11.87
4	Net Interest Margin (%)	3.92%	3.47%	3.80%
5	Yield on Loan Portfolio (%)	9.91%	8.87%	10.07%
6	Cost (%)	7.35%	6.63%	7.32%
7	Spread (%)	2.56%	2.24%	2.75%
8	Avg. Business Per Branch (Rs. Crore)	165.14	146.90	162.08
9	Avg. Business per Employee (Rs. Crore)	33.16	32.69	34.18
10	Cost Income Ratio (%)	14.71%	17.07%	16.25%
11	DER	7.55	7.92	7.73

# Performance Highlights- Q3FY24

\* Amt in Crs

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Dec'23 (9m)	Dec'22 (9m)	Growth%
1	New Approvals	6206.47	6688.02	-7%
2	Disbursements	5864.69	6409.05	-9%
3	Outstanding Loan Book	34053.41	30115.13	13%
4	Net Interest Income	930.69	753.28	24%
5	Operating Profit	804.27	644.01	25%
6	Provision for Std Asset	9.20	15.96	-
7	Provision for NPA	50.55	2.00	-
8	Bad Debts + Management Overlay	56.95	-	-
9	Profit Before Tax	687.57	626.05	10%
10	Profit After Tax	541.66	455.43	19%
11	Gross NPA	308.84	181.14	70%
12	Gross NPA Ratio (%)	0.91%	0.60%	-
13	Net NPA	167.39	89.29	87%
14	Net NPA Ratio(%)	0.49%	0.30%	-



# Key Financial Ratios- Q3FY24

\* Amt in Crs

Sl. No.	Particulars	PERIOD ENDED	
		Dec'23 (9m)	Dec'22 (9m)
1	Return on Avg Assets (Annualised)	2.11%	2.17%
2	Return on Avg Equity (Annualised)	17.47%	17.30%
3	Earning Per Share (Rs.)	40.68	34.20
4	Net Interest Margin (%)	3.69%	3.46%
5	Yield on Loan Portfolio (%)	10.01%	8.66%
6	Cost (%)	7.35%	6.25%
7	Spread (%)	2.66%	2.41%
8	Avg. Business Per Branch (Rs. Crore)	165.14	146.90
9	Avg. Business per Employee (Rs. Crore)	33.16	32.69
10	Cost Income Ratio (%)	15.30%	16.23%
11	DER	7.55	7.92

# Key Ratios

\* Amt in Crs

Sl No.	Particulars	PERIOD ENDED		
		Dec'23 (3m) (With Ambala)	Sept'23 (3m) (Without Ambala)	Sep'23(3m) (With Ambala)
1	Profit Before Tax	255.69	237.65	197.98
2	Profit After Tax	200.13	187.76	158.07
3	Return on Assets	2.33%	2.21%	1.86%
4	Return on Equity	19.36%	18.82%	15.96%
5	EPS	15.03	14.10	11.87

# Channel Sourcing Mix – Q3FY24

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

Diversified Sourcing no concentration

# Run Off Ratios

\* Amt in Crs

	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	778	22221	3.61%
Q2 FY 22	22242	2208	844	23584	3.89%
Q3 FY 22	23605	2472	965	25091	4.18%
Q4 FY 22	25112	2730	1084	26711	4.50%
Q1 FY 23	26758	1726	920	27538	3.53%
Q2 FY 23	27564	2275	962	28823	3.69%
Q3 FY 23	28877	2408	1150	30115	4.05%
Q4 FY 23	30135	2538	1089	31563	3.68%
Q1 FY 24	31583	1966	1026	32505	3.31%
Q2 FY 24	32524	2019	1165	33359	3.64%
Q3 FY 24	33378	1879	1186	34053	3.61%

# Lending Basket

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

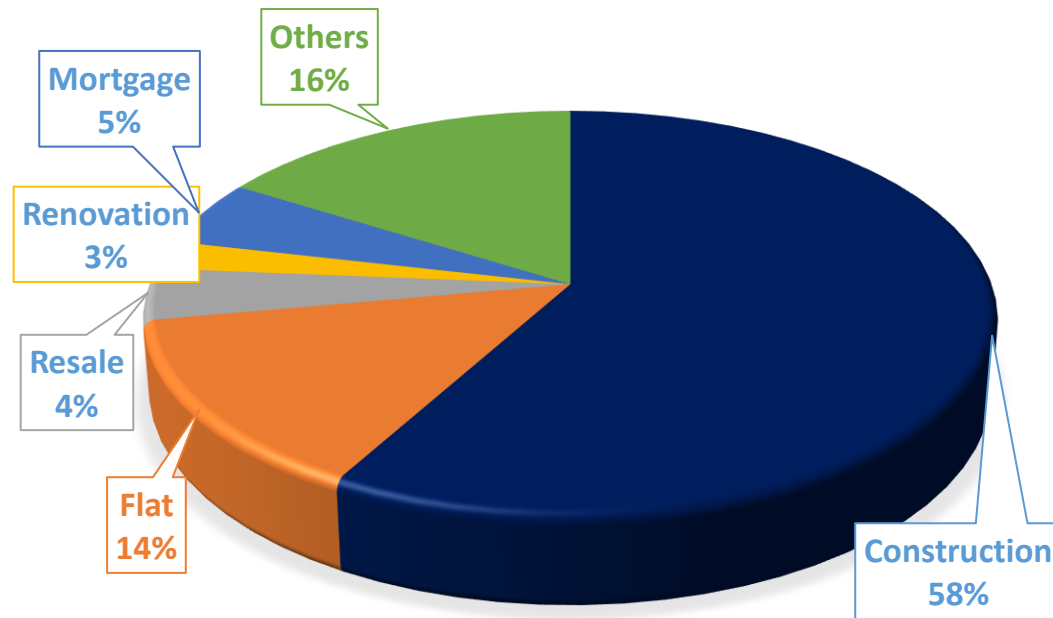
\* Amt in Crs



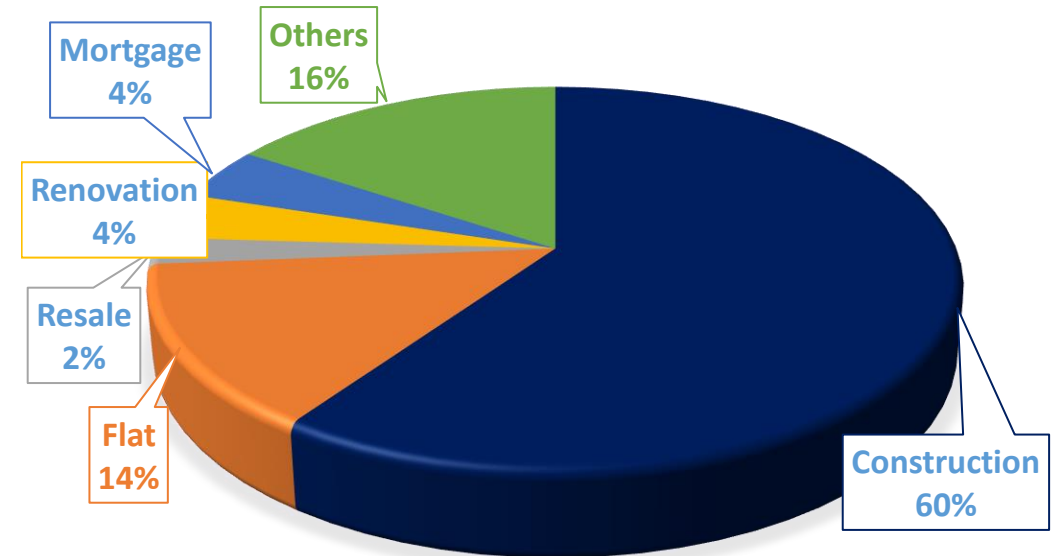
Sl. No.	Particulars	Dec - 22	Mar - 23	Jun - 23	Sep - 23	Dec - 23
		O/s Amt.	O/s Amt.	O/s Amt	O/s Amt	O/s Amt
1	Salaried & Professionals					
	i) Housing Loans	20256	21071	21602	22067	22442
	ii) Top-up Personal Loans	915	960	990	1020	1040
	iii) Mortgage Loans/ Flexilap	774	811	829	843	852
	iv) Loans for Sites	177	184	182	184	188
	v) Others	37	40	41	41	40
	<b>Sub Total</b>	<b>22159</b>	<b>23066</b>	<b>23644</b>	<b>24155</b>	<b>24562</b>
	(As a % to total)	74%	73%	73%	72%	72%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	6613	7050	7357	7656	7899
	ii) Top-up Personal Loans	367	397	415	437	459
	iii) Mortgage Loans/Flexi Lap	825	893	929	950	967
	iv) Loans for Sites	76	81	84	87	93
	v) Others	54	56	55	52	51
	<b>Sub Total</b>	<b>7935</b>	<b>8477</b>	<b>8840</b>	<b>9182</b>	<b>9469</b>
	(As a % to total)	26%	27%	27%	28%	28%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	21	20	21	22	22
	<b>Grand Total</b>	<b>30115</b>	<b>31563</b>	<b>32505</b>	<b>33359</b>	<b>34053</b>

# Purpose wise AUM

OS FY 2023 - 2024

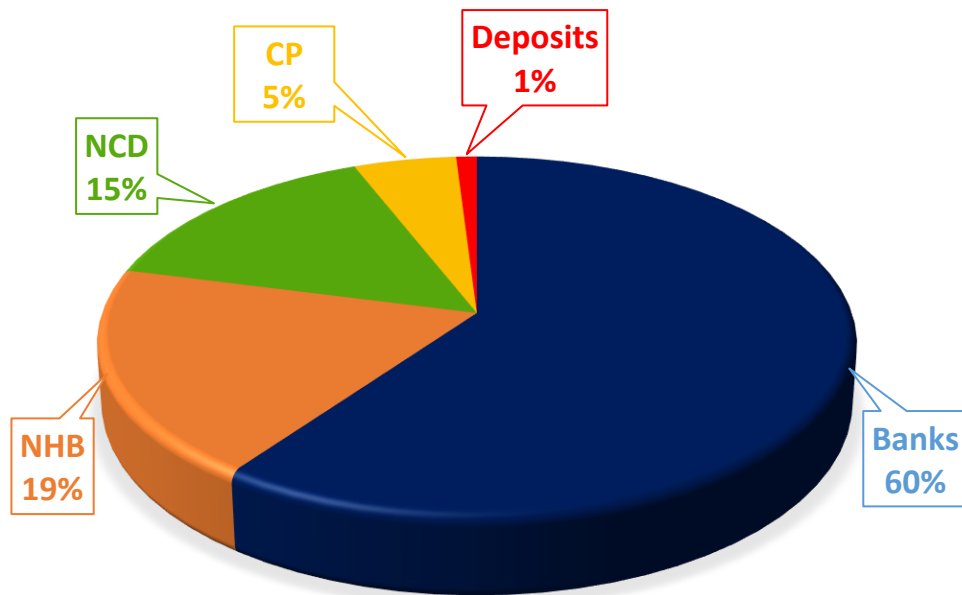


OS FY 2022 - 2023



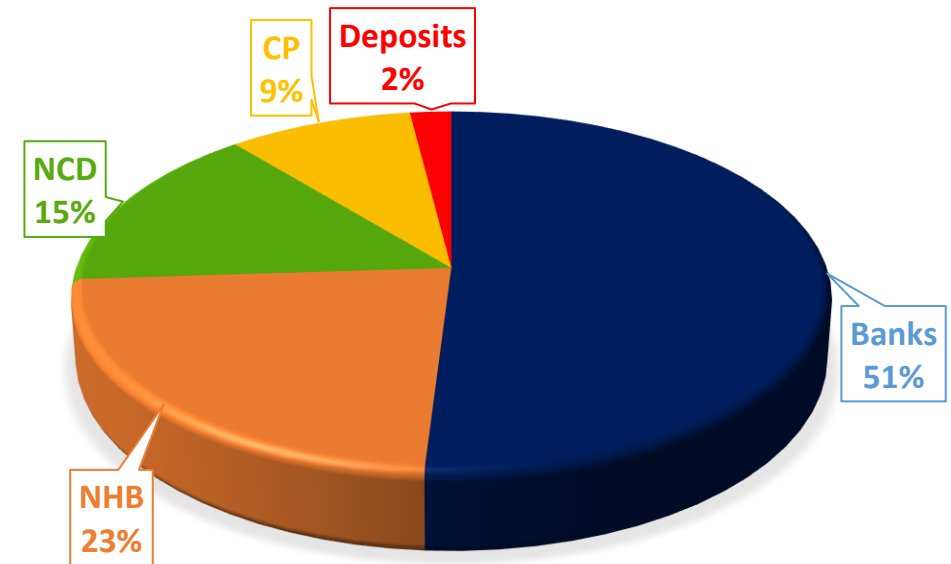
# Funding Basket

Funding Mix @ Dec 2023 (as %)



Total Borrowings – Rs. 31196 Crs

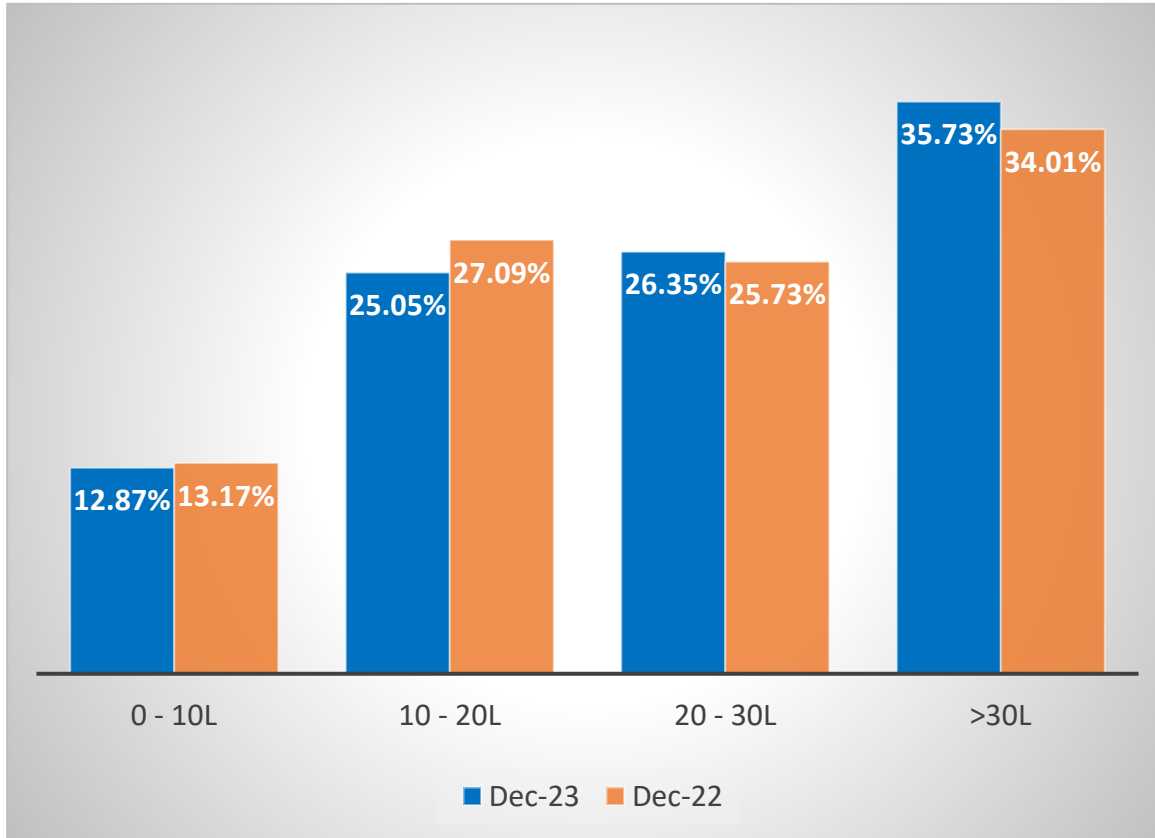
Funding Mix @ Dec 2022 (as %)



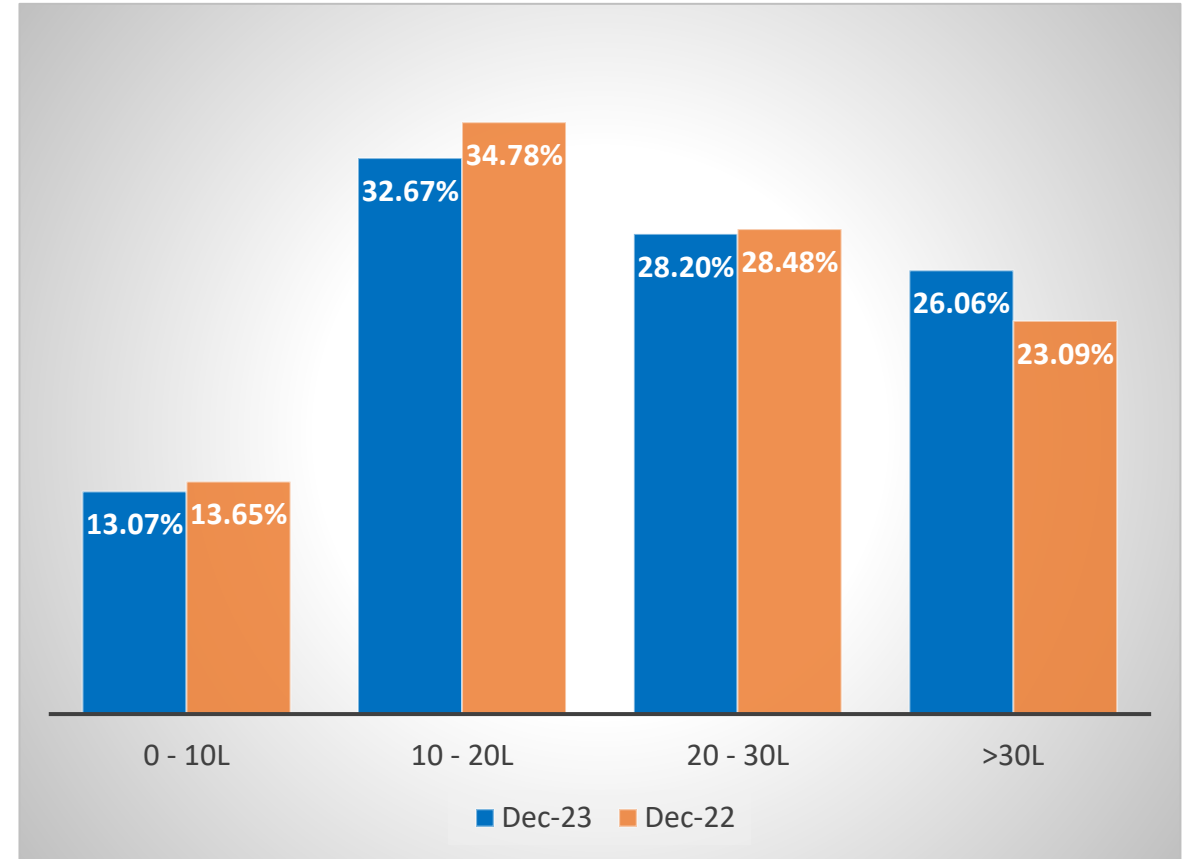
Total Borrowings – Rs. 27813 Crs

# Loan Amount Wise

Disbursement FY 2023 -24 (9m)

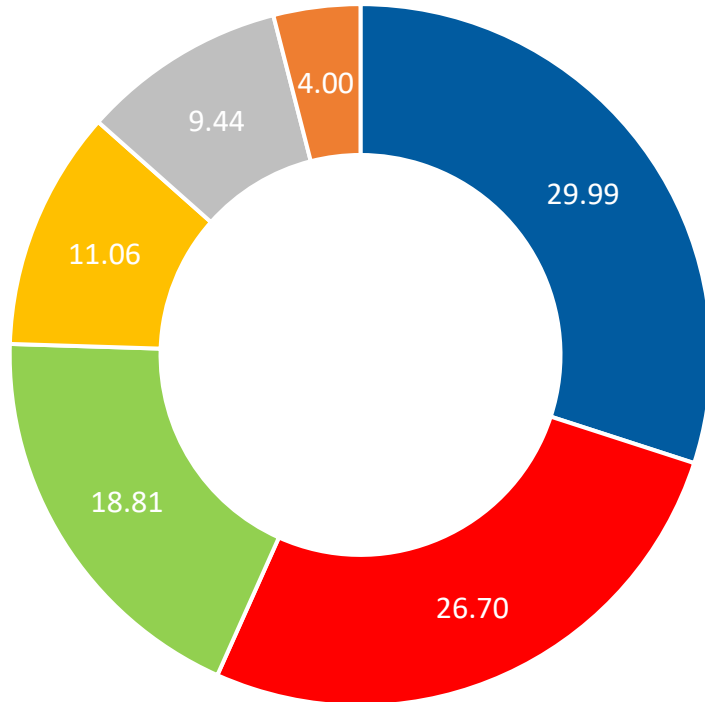


Loan Portfolio as on Dec'23





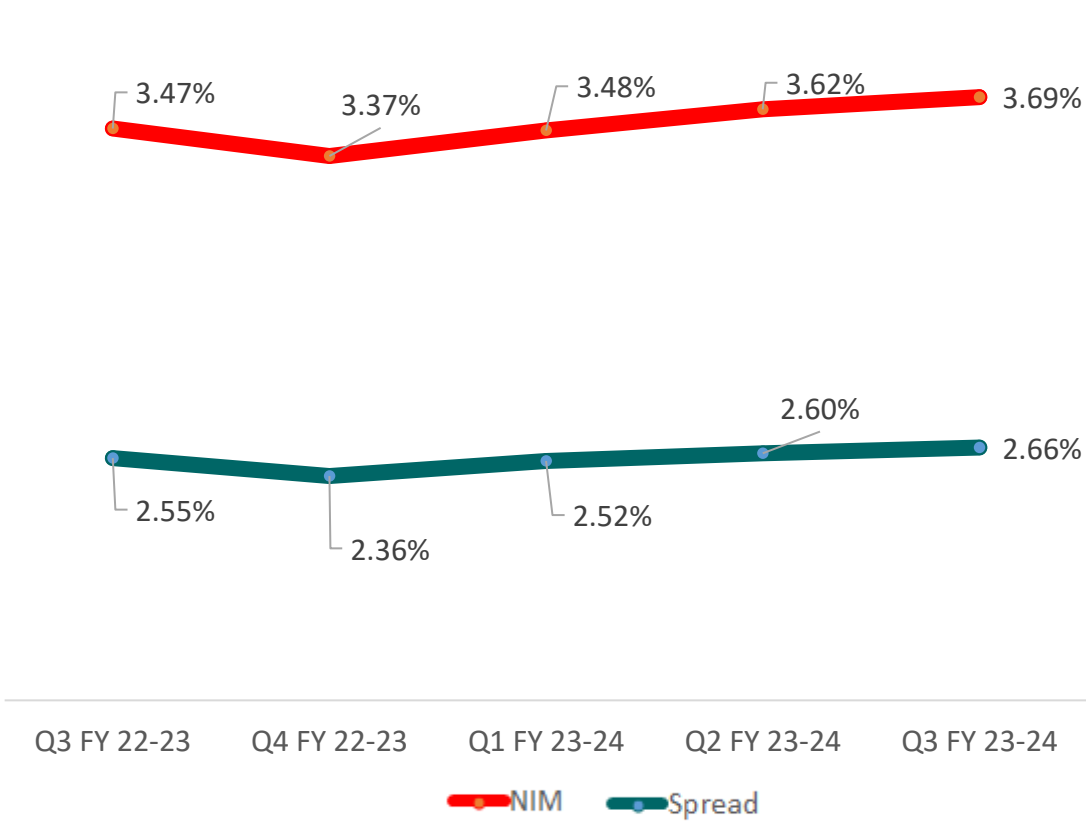
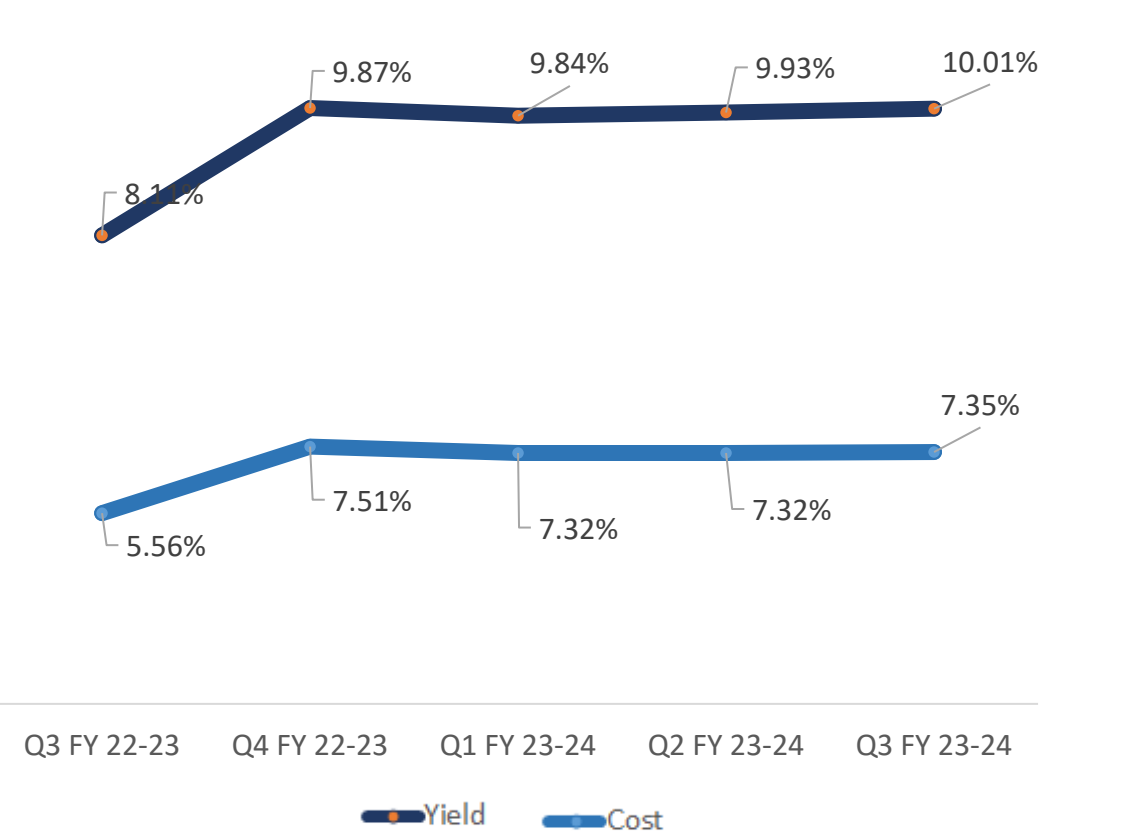
# SHAREHOLDING PATTERN



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

SI No.	Category	shareholding as %
1	Promoter	29.99
2	Mutual Funds	26.70
3	Individual	18.81
4	Foreign Corporate Bodies	11.06
5	Bodies Corporate	9.44
6	Others	4.00
7	Grand Total	100.00

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



# Total Provisions held

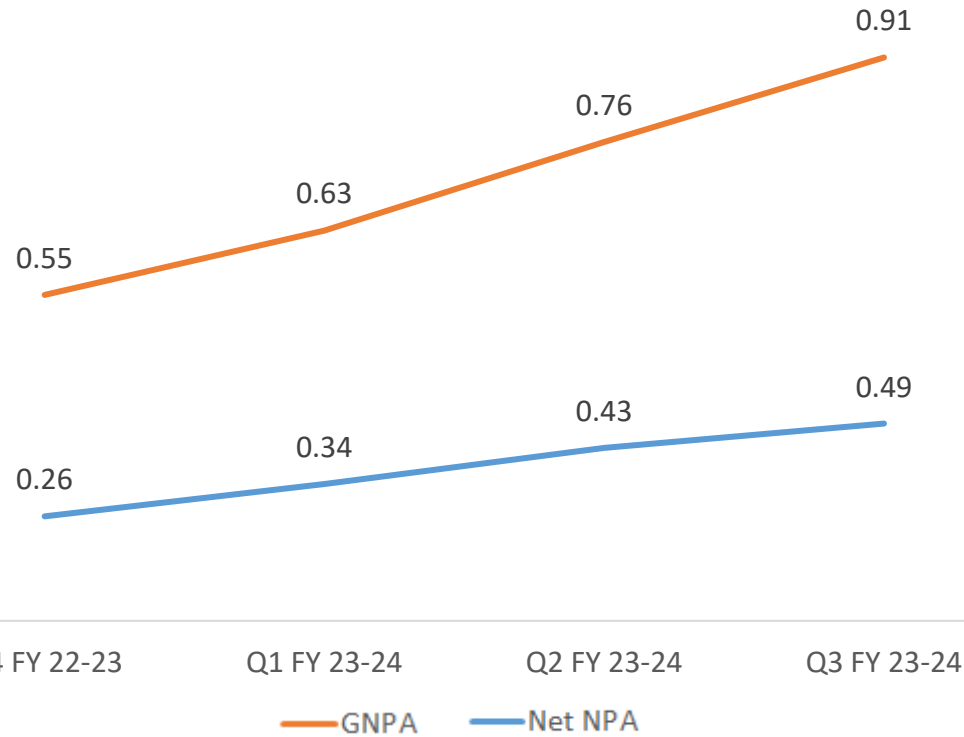
\* Amt in Crs

Asset Classification	ECL Stages	Balance as on 31 Dec 2023	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	30659		
SMA 0	1	1476	144.67	150.67
SMA 1	2	870		
SMA 2	2	739		
NPA	3	309	131.16	141.45
<b>Total Portfolio</b>		<b>34053</b>	<b>275.83</b>	<b>292.12</b>
Undisbursed Loan Commitment		1317		3.88
Management Overlay				34.28
Provision for Restructured accounts				58.87
<b>Total Provision</b>				<b>389.15</b>

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

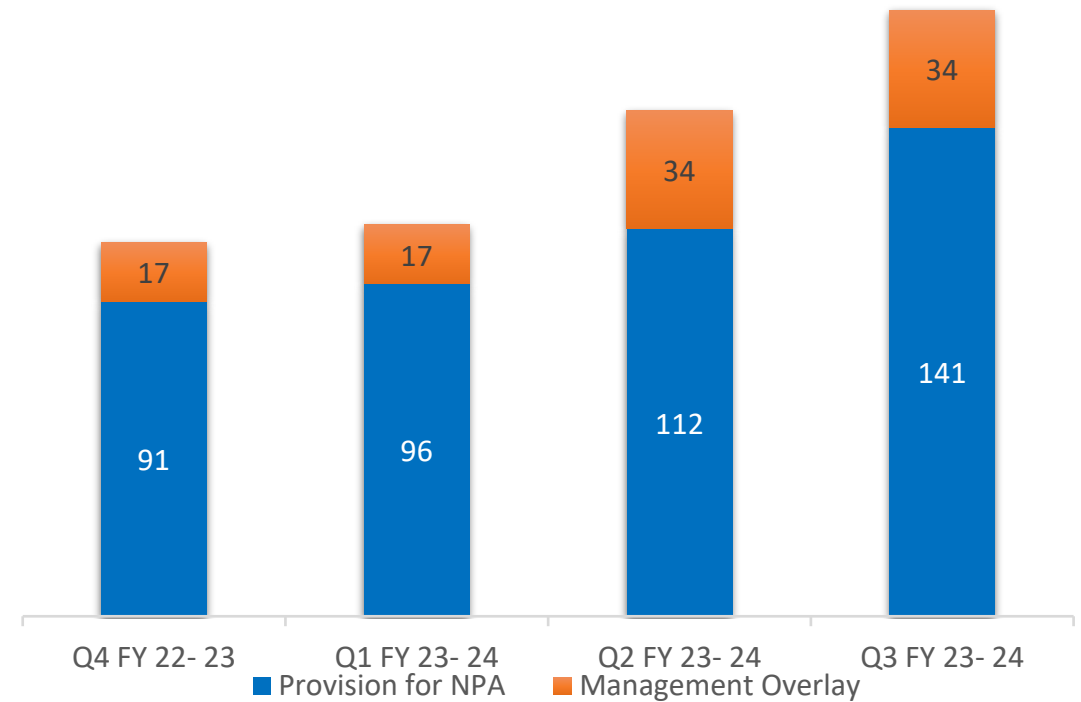
# NPA and Provision

Gross NPA & Net NPA (%)



Provision held

\* Amt in Crs



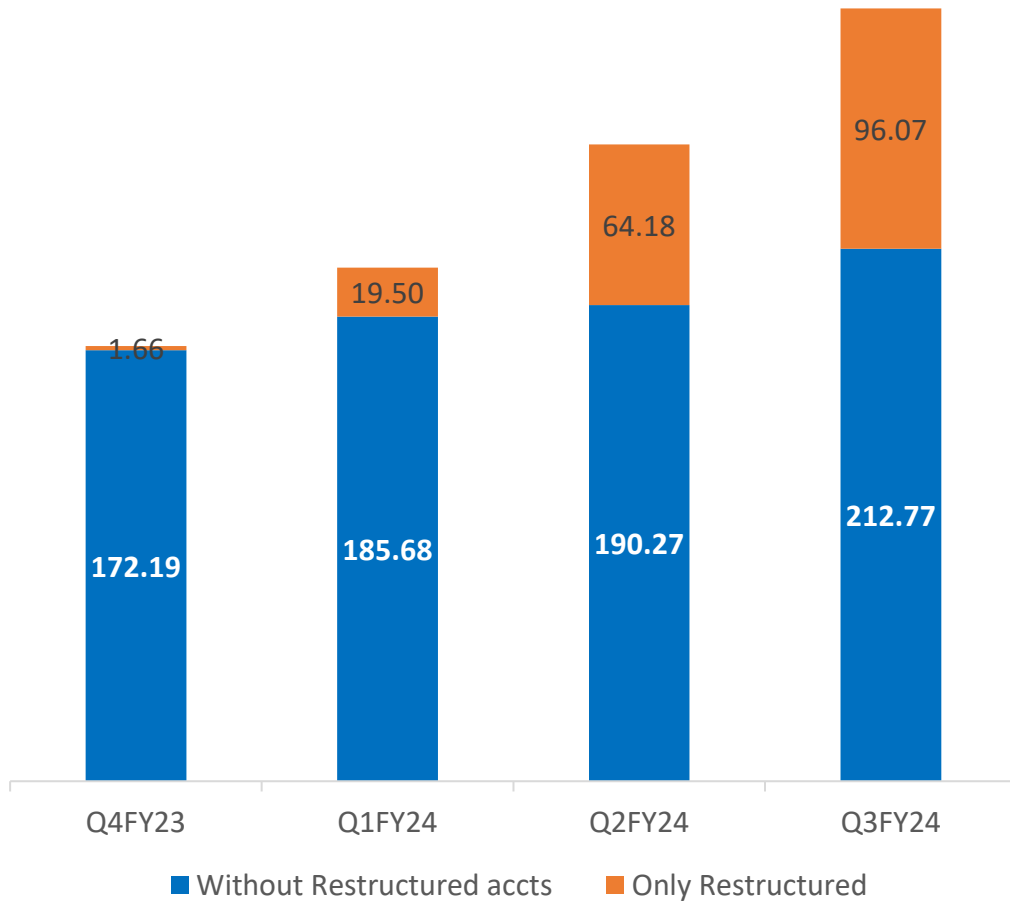
# PCR with Management Overlay

\* Amt in Crs

	FY23	As % of GNPA	H1FY24	As % of GNPA	Q3FY24	As % of GNPA
<b>Gross NPA</b>	<b>174</b>		<b>254</b>		<b>309</b>	
<b>A. ECL Provision (Stage 3)</b>	<b>91</b>	<b>52%</b>	<b>112</b>	<b>44%</b>	<b>141</b>	<b>46%</b>
<b>B. Management Overlay</b>	<b>17</b>		<b>34</b>		<b>34</b>	
<b>Total Provision available (A+B)</b>	<b>108</b>	<b>62%</b>	<b>146</b>	<b>58%</b>	<b>175</b>	<b>57%</b>
<b>C. Prov for Restructured Pool</b>	<b>68</b>		<b>68</b>		<b>58</b>	
<b>Total Provision available (A+B+C)</b>	<b>176</b>	<b>101%</b>	<b>214</b>	<b>84%</b>	<b>233</b>	<b>76%</b>
<b>D. Provision for Std Asset and Undisbursed loan commitment</b>	<b>137</b>		<b>144</b>		<b>156</b>	
<b>Total Provision (A+B+C+D)</b>	<b>313</b>		<b>358</b>		<b>389</b>	

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

# NPA and Restructured NPA

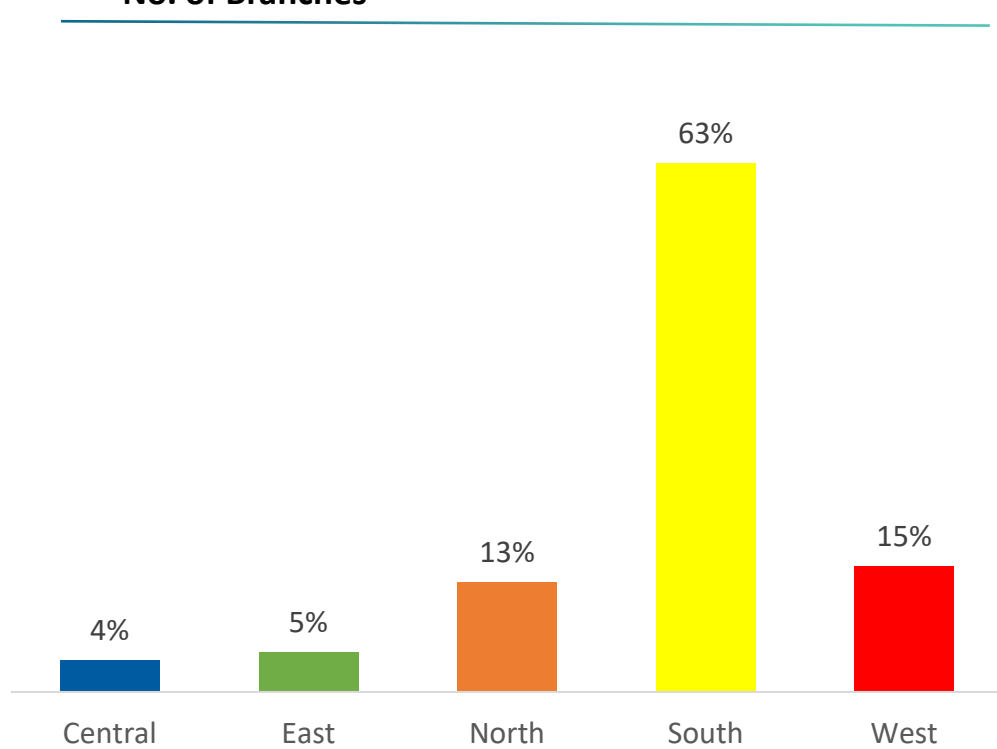


\* Amt in Crs

Quarter	NPA Amount		NPA%	
	Without Restructured accts	Only Restructured	Without Restructured accts	Only Restructured
Q4FY23	172.19	1.66	0.55%	0.005%
Q1FY24	185.68	19.50	0.57%	0.06%
Q2FY24	190.27	64.18	0.57%	0.19%
Q3FY24	212.77	96.07	0.62%	0.28%

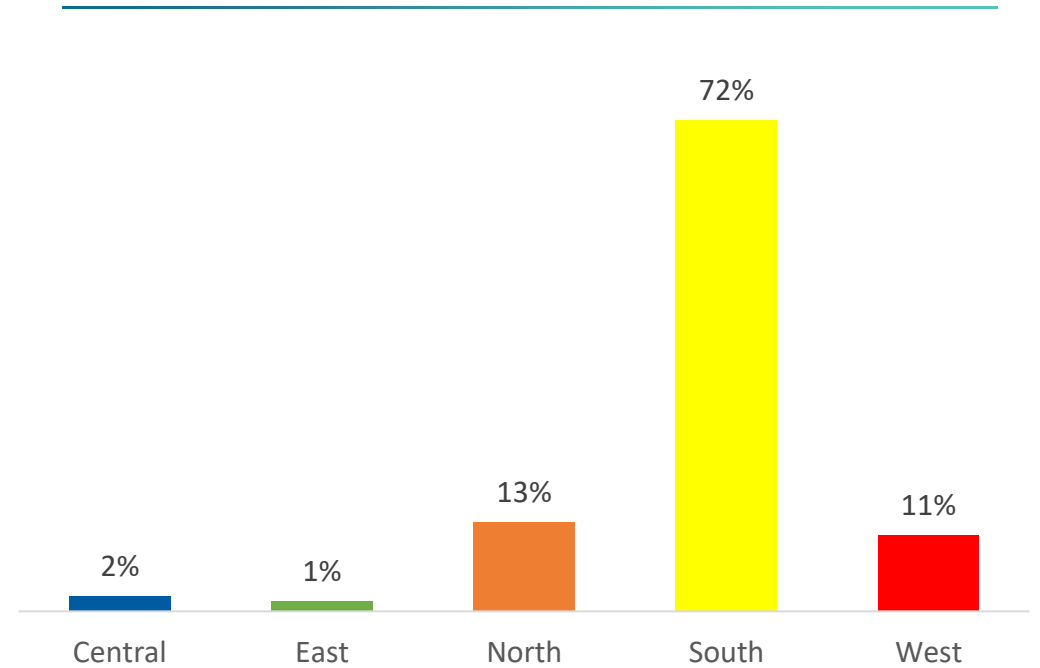
# Geographical Wise Distribution – Q3 FY 24

No. of Branches



Loan Portfolio

(%)



# Action Taken

Centralized Disbursement

Implemented from 03/10/2023

Centralized Vendor  
Payments

Under UAT

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 and 5 new branches opened in  
Q3



# STRATEGIC INITIATIVES PROPOSED

- ✓ 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 – Pilot project initiated for 8 branches.

# Branch Network

(213 BRANCH OFFICES)

- **Punjab** – Jalandhar
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali
- **Gujarat** – Ahmedabad, Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jobalpur, Pithampur, Sagar, Rewa
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **Maharashtra** – Kolhapur, Navi Mumbai, Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur
- **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
- **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
- **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





# 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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