

CFHRO SE CS LODR 284/2025
18/10/2025

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
---	---

Dear Sir/ Madam,

Sub: Investor Presentation - Post Q2 FY26 Financial Results
Ref: Our letter CFHRO SE CS LODR 280/2025 dated October 18, 2025
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 Q2 FY26 financial results.

The same is also made available on the website of the Company at www.canfinhomes.com

This is for your information and records.

Thanking you,

Yours Faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above.



Can Fin Homes Ltd
(Sponsor : CANARA BANK)

HOME LOANS + DEPOSITS

Translating Dreams into Reality

ಕ್ಯಾನ್ ಫಿನ್ ಹೋಮ್ಸ್ ಲಿಮಿಟೆಡ್

Investor Presentation

Q2FY26

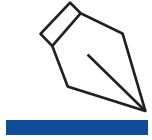
38 years of vision, passion and progress
Offering home loans since 1987..... and it is just a beginning

Oct 2025

**GROWING BY FULFILLING
CUSTOMER ASPIRATIONS**



About Us



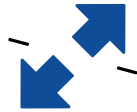
Legacy

- 38 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 248 branches/offices as on 30/09/2025;
- 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 38 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 30/09/2025

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	

- Dual Rating for incremental NCD borrowing of Rs. 10,000 crore received during the quarter.

Board of Directors



Shri K Satyanarayana Raju
Chairman (Promoter)



Shri Suresh S Iyer
Managing Director & CEO



**Smt Shubhalakshmi Aamod
Panse**
Director (Independent)



Shri Ajai Kumar
Director (Independent)



Shri Arvind Narayan Yennemadi
Director (Independent)



Shri Anup Sankar Bhattacharya
Director (Independent) (Upto 20/08/2025)



Shri Murali Ramaswami
Director (Independent)



Shri Swarupananda Mallick
Director (Independent)
(w.e.f 21/08/2025)



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

Experienced Management Team



Shri Prakash Shanbhogue
President
Total Exp: 32 Years
Service in Can Fin – 32 Years



Shri Uthaya Kumar A
President & Chief Risk Officer
Total Exp: 31 Years
Service in Can Fin – 31 years



Shri Nilesh Jain
Company Secretary
Total Exp: 22 Years
Service in Can Fin – 2 Year



Shri Abhishek Mishra
Chief Financial Officer
Total Exp: 20 Years
Service in Can Fin – 3 month



Shri D R Prabhu
Chief Compliance Officer
Total Exp: 35 Years
Service in Can Fin – 35 years



Shri A Narayanan
Chief Information Officer
Total Exp: 36 Years
Service in Can Fin – 7 Month



Shri Madhu Kumar R
Head – Credit
Total Exp: 34 Years
Service in Can Fin – 29 years



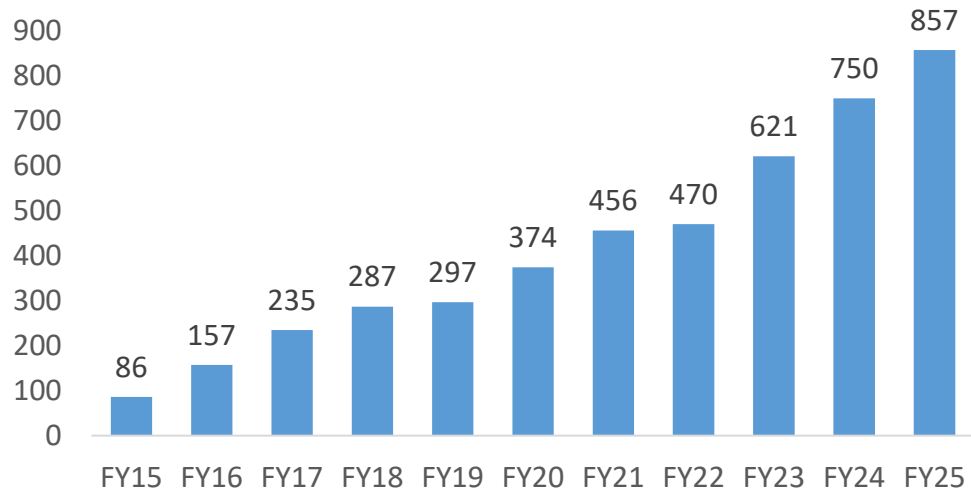
Shri Prashanth Joishy
Head – Products & Strategy
Total Exp: 36 Years
Service in Can Fin – 36 years



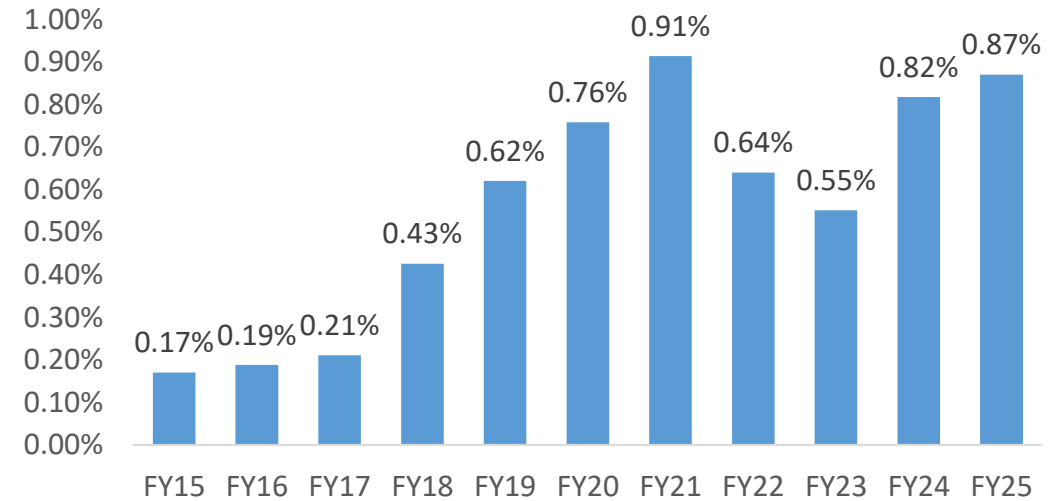
Shri Ratheesh Kumar P
Head – RBIA
Total Exp: 27 Years
Service in Can Fin – 27 years

Consistent Business Performance

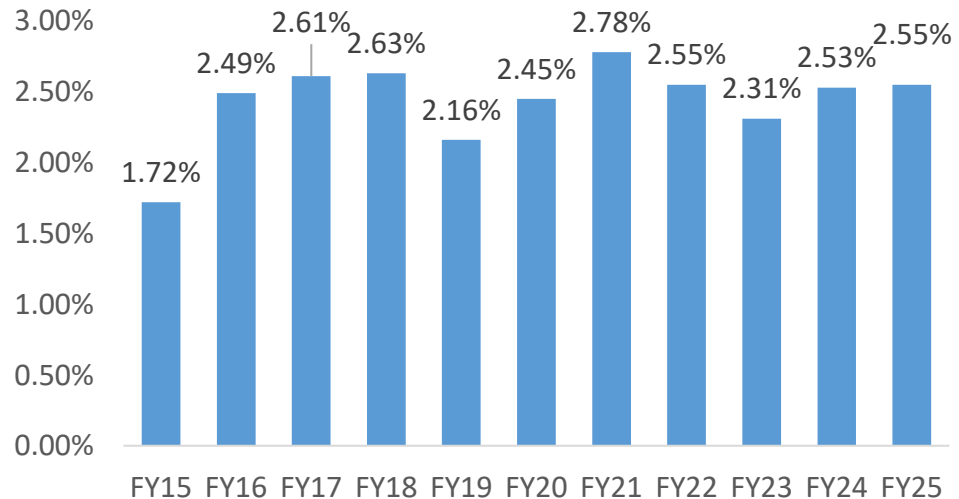
PAT



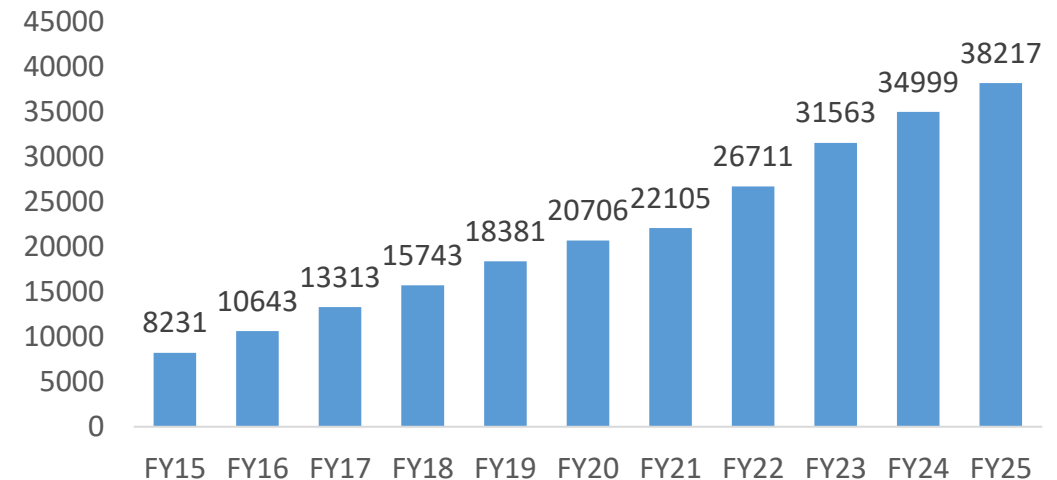
GNPA



Spread (%)

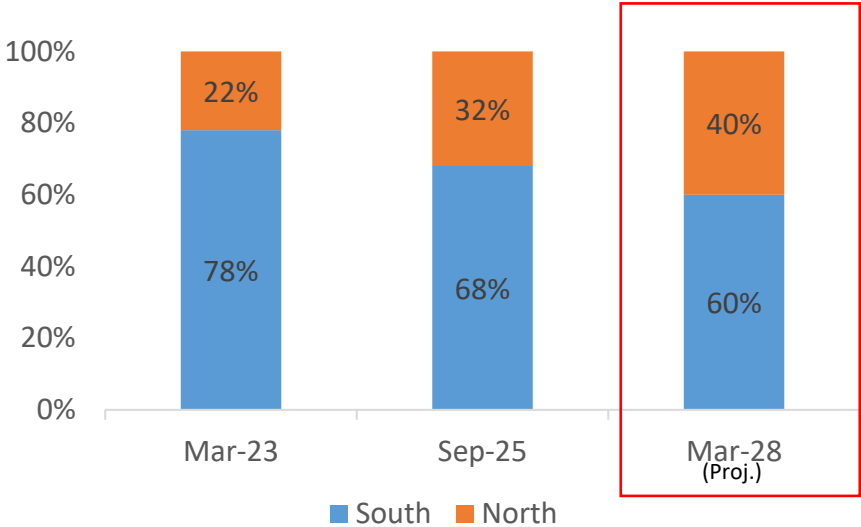


AUM

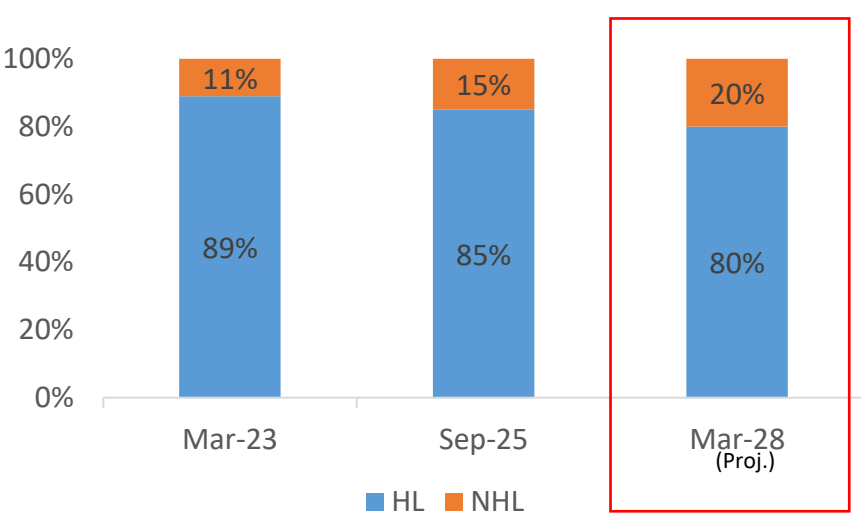


Roadmap - 2028

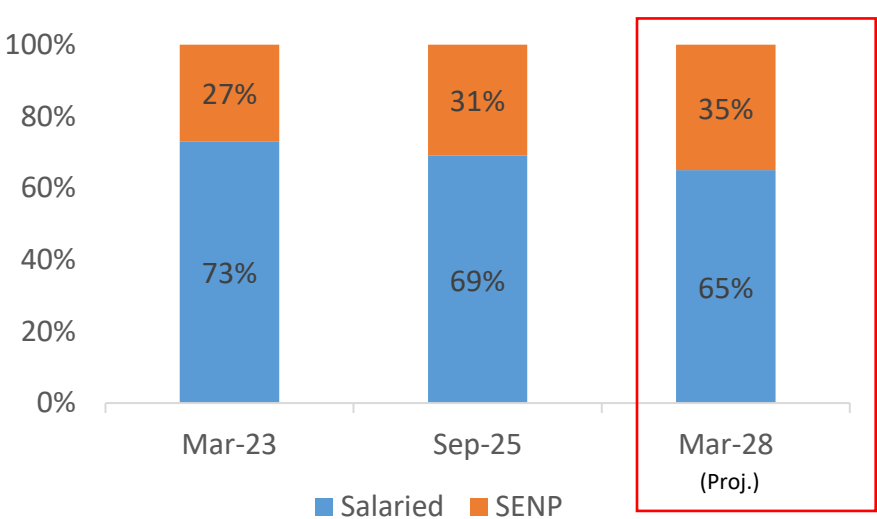
Geographical Concentration (Incremental Disbursement)



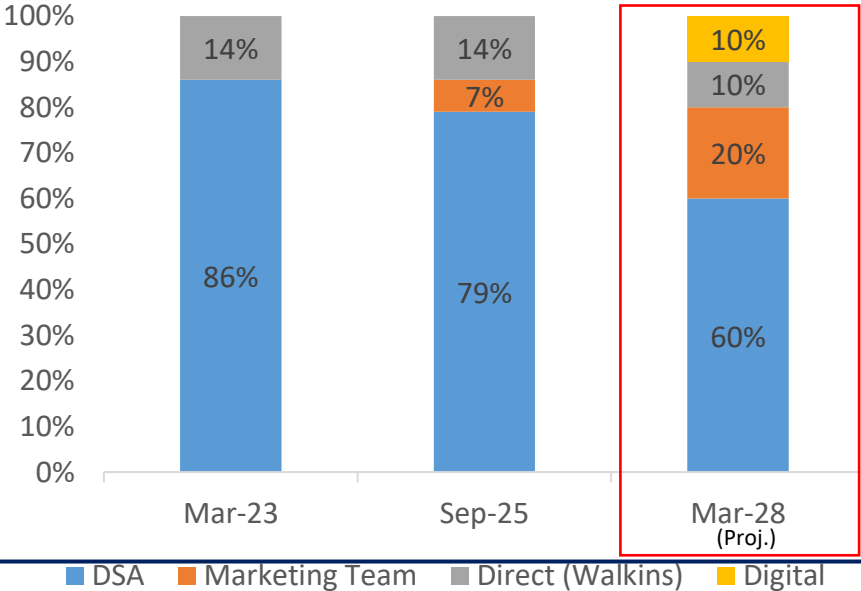
Product Mix (AUM)



Segment Mix (AUM)



Sourcing Mix (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; Online 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. Mobile based app for all valuers – Tie up with Valocity
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
CRM	➡	Review of all branch loan sanctions by central credit review monitoring team at Head Office

Systems and Controls

Documentation		Pre-filled System Generated documents - ready for Execution.
Storage of Loan Dockets		Centralised Document Storage. Vetting of security documents with alternate empanelled advocates. Through E -NACH, Salary deduction.
Collection		Option for online Payment. Tie up for cash collection from Branch.
Monitoring		Data mining for EWS Monthly OTMS reports Zonal Risk Monitoring
Reconciliation		Auto reconciliation module for Bank Reconciliation.
Statutory Payments		Centralized statutory payments like TDS, GST, PT, ESI etc
Vendor Payments		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

IT Transformation project progressing as per schedule. Expected implementation from Q3FY26.

IT Transformation Status

Functional Applications	OEM	Status
Risk Mgmt. & ALM	M/s Knight FinTech	Implemented (Q2 FY26)
Treasury	M/s Knight FinTech	Implemented (Q2 FY26)
Finance & Accounting (Sprint-1)	M/s Infor (India)	Implemented (Q2 FY26)
Human Resource Management System (HRMS)	M/s Workline	Planned Go-Live (Q3 FY26)
Aadhar Data Vault (ADV)	M/s Trustt	Planned Go-Live (Q3 FY26)
Document Management System (DMS)	M/s Newgen	Planned Go-Live (Q3 FY26)
Loan Origination System (LOS)	M/s Pennant Technologies	Planned Go-Live (Q3 FY26)
Loan Management System (LMS)	M/s Pennant Technologies	Planned Go-Live (Q3 FY26)
Finance & Accounting (Sprint-2)	M/s Infor (India)	Planned Go-Live (Q3 FY26)
Deposits	M/s Infracore	Planned Go-Live (Q3 FY26)
Reports	M/s Shephertz	Planned Go-Live (Q3 FY26)

Technical Solutions	OEM	Status
Cloud Setup	Amazon Web Services	Implemented (Q2 FY26)
Active Directory Setup	Amazon Web Services & Microsoft	Implemented (Q2 FY26)
Mailing and Collaboration	Microsoft	Implemented (Q2 FY26)
Software Defined Wide Area Network (SD-WAN)	Fortinet	Implemented (Q2 FY26)
Network Operations Centre (NOC)	MotaData	Planned Go-Live (Q3 FY26)
Security Operations Centre (SOC)	DNIF	Planned Go-Live (Q3 FY26)
IT Service Management (ITSM)	MotaData	Planned Go-Live (Q3 FY26)

Supporting & Implementation Partners

IBM

System Integrator

Leading the technical integration of all systems and ensuring seamless interoperability across the IT ecosystem.

PWC

Consulting

Providing strategic guidance, business process optimization, and change management expertise throughout the transformation journey.

KPMG

Implementation Support

Offering specialized implementation assistance, risk management, and compliance oversight to ensure successful deployment.

Performance Highlights – Q2FY26

1. Loan Book reached Rs. 39657 Cr (+8 % YoY) with a clientele base of 2.84 lakh.
2. NII:Rs. 404 Cr, PBT: Rs. 332 Cr and PAT: Rs. 251 Cr.
3. NIM: 4.02 %, RoAA: 2.46 %
4. RoE: 18.41 %, EPS: Rs. 18.88
5. Cost to Income Ratio: 18.55 %
6. DER: 6.61
7. Gross NPA 0.94% & Net NPA 0.48%. (additional management overlay available).
8. The Salaried and Professional segment constitutes 69 % of the outstanding loan book as on Sep 25. Housing forms 85 % of the Loan Book including CRE.
9. Average ticket size of incremental housing and non-housing loans is Rs. 25 Lakh and Rs. 14 Lakh respectively.

Performance Highlights- Q2FY26

* Amt in Crore

Sl. No.	Particulars	Year on Year and Sequential		
		Sep'25 (3m)	Sep'24 (3m)	Jun'25 (3m)
1	New Approvals	2680	2617	2059
2	Disbursements	2545	2381	2015
3	Outstanding Loan Book	39657	36591	38773
4	Net Interest Income	404	340	363
5	Operating Profit	335	288	304
6	ECL Provision	3	14	26
7	Profit Before Tax	332	274	278
8	Profit After Tax	251	211	223
9	Gross NPA	373	320	378
10	Gross NPA Ratio (%)	0.94%	0.88%	0.98%
11	Net NPA*	191	172	208
12	Net NPA Ratio(%)*	0.48%	0.47%	0.54%

*Excluding Management overlay

Key Financial Ratios- Q2FY26

* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED		
		Sep'25(3m)	Sep'24(3m)	Jun'25(3m)
1	Return on Avg Assets (%)	2.46%	2.29%	2.19%
2	Return on Avg Equity (%)	18.41%	17.99%	16.93%
3	Earning Per Share (Rs.)	18.88	15.88	16.81
4	Net Interest Margin (%)	4.02%	3.75%	3.64%
5	Yield on Loan Portfolio (%)	10.08%	10.12%	10.09%
6	Cost of borrowing (%)	7.17%	7.56%	7.47%
7	Spread (%)	2.91%	2.56%	2.62%
8	Avg. Business Per Branch (Rs. Crore)	160	167	167
9	Avg. Business per Employee (Rs. Crore)	30	32	31
10	Cost Income Ratio (%)	18.55%	17.10%	18.33%
11	DER	6.61	7.19	6.71

Performance Highlights- H1FY26

* Amt in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Sep'25 (6m)	Sep'24 (6m)	Growth%
1	New Approvals	4739	4586	3%
2	Disbursements	4560	4233	8%
3	Outstanding Loan Book	39657	36591	8%
4	Net Interest Income	767	660	16%
5	Operating Profit	639	567	13%
6	ECL Provision	29	38	(24%)
7	Profit Before Tax	609	529	15%
8	Profit After Tax	475	411	16%
9	Gross NPA	373	320	
10	Gross NPA Ratio (%)	0.94%	0.88%	
11	Net NPA	191	172	
12	Net NPA Ratio (%)	0.48%	0.47%	

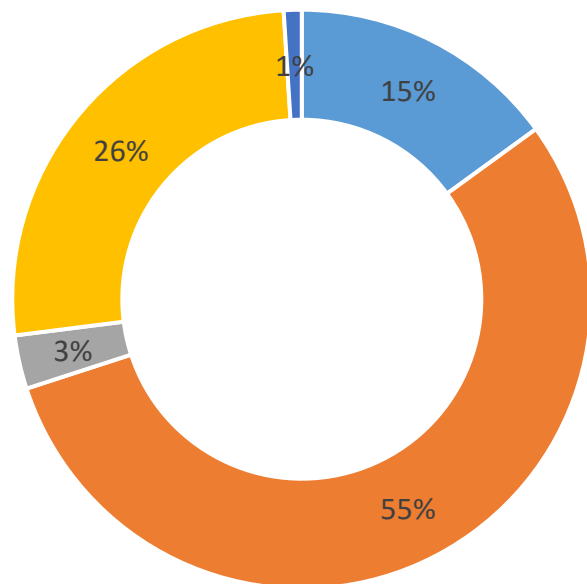
Key Financial Ratios- H1FY26

* Amt in Crore

Sl. No.	Particulars	PERIOD ENDED	
		Sep'25(6m)	Sep'24(6m)
1	Return on Avg Assets (%)	2.32%	2.22%
2	Return on Avg Equity (%)	17.40%	17.49%
3	Earning Per Share (Rs.)	35.70	30.88
4	Net Interest Margin (%)	3.83%	3.65%
5	Yield on Loan Portfolio (%)	10.09%	10.12%
6	Cost of borrowing (%)	7.29%	7.56%
7	Spread (%)	2.79%	2.56%
8	Avg. Business Per Branch (Rs. Crore)	160	167
9	Avg. Business per Employee (Rs. Crore)	30	32
10	Cost Income Ratio (%)	18.45%	16.01%
11	DER	6.61	7.19

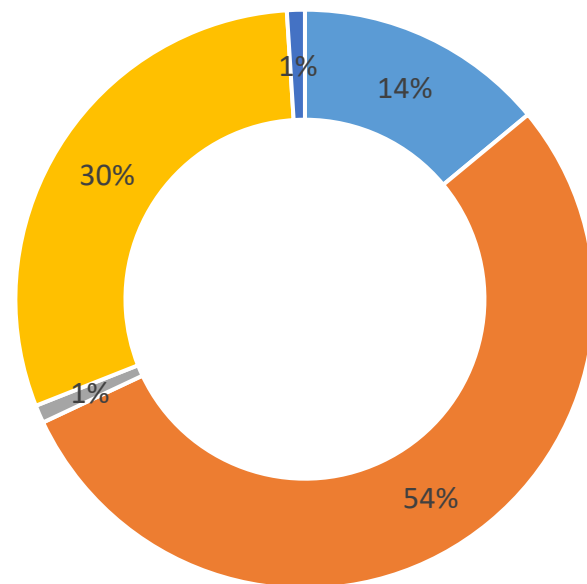
Segment wise AUM

AUM Q2FY 25



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

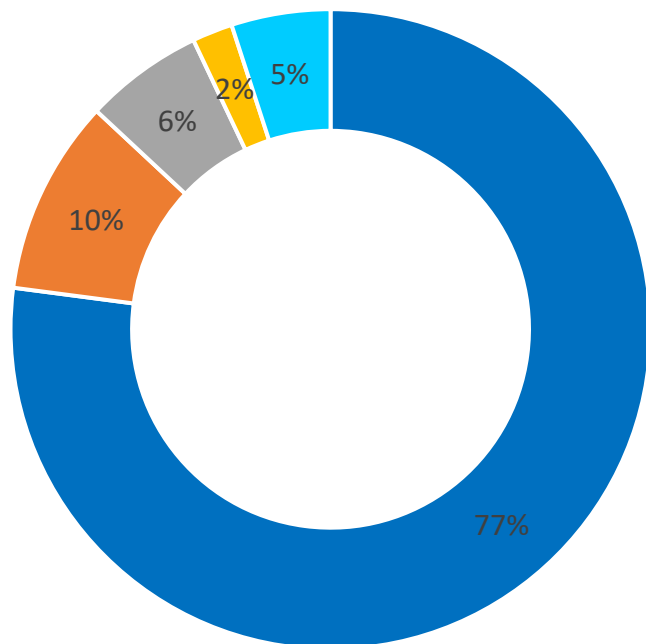
AUM Q2 FY 26



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

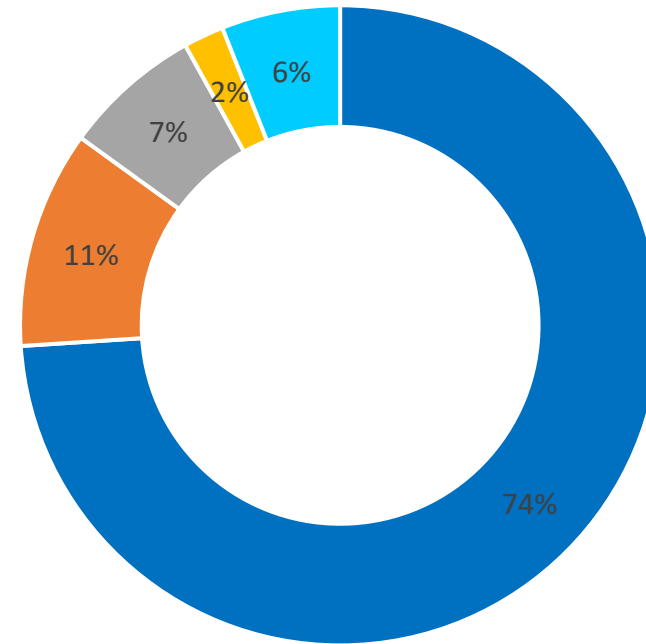
Product wise AUM

AUM Q2FY25



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

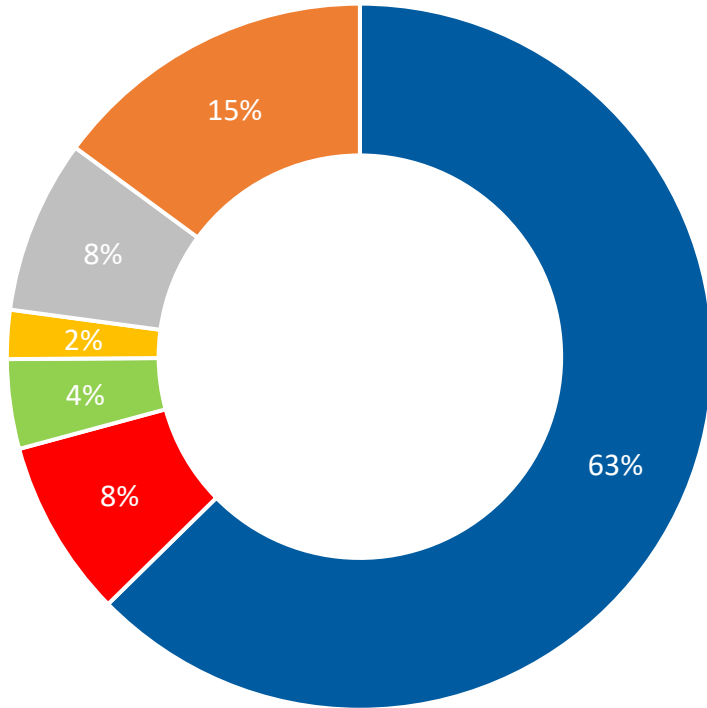
AUM Q2FY26



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

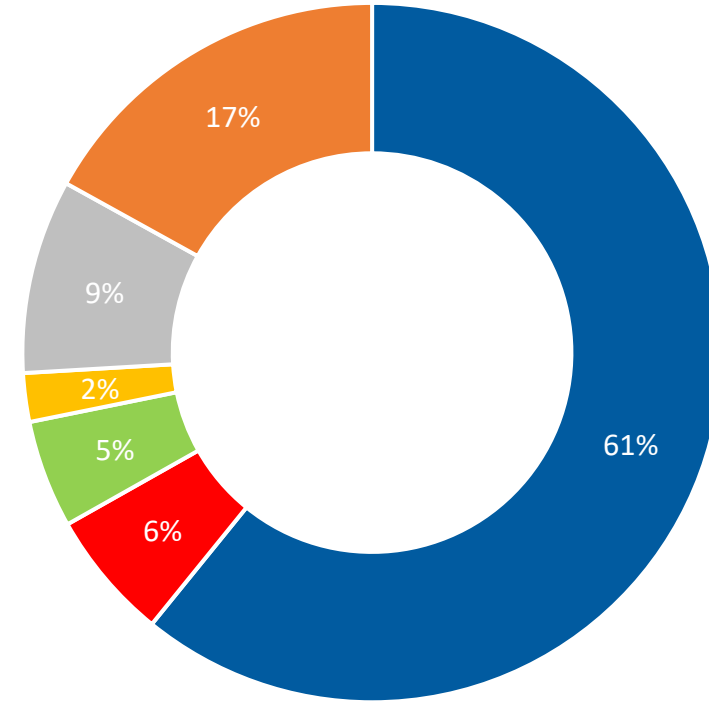
Purpose wise AUM

AUM Q2FY25



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

AUM Q2FY26

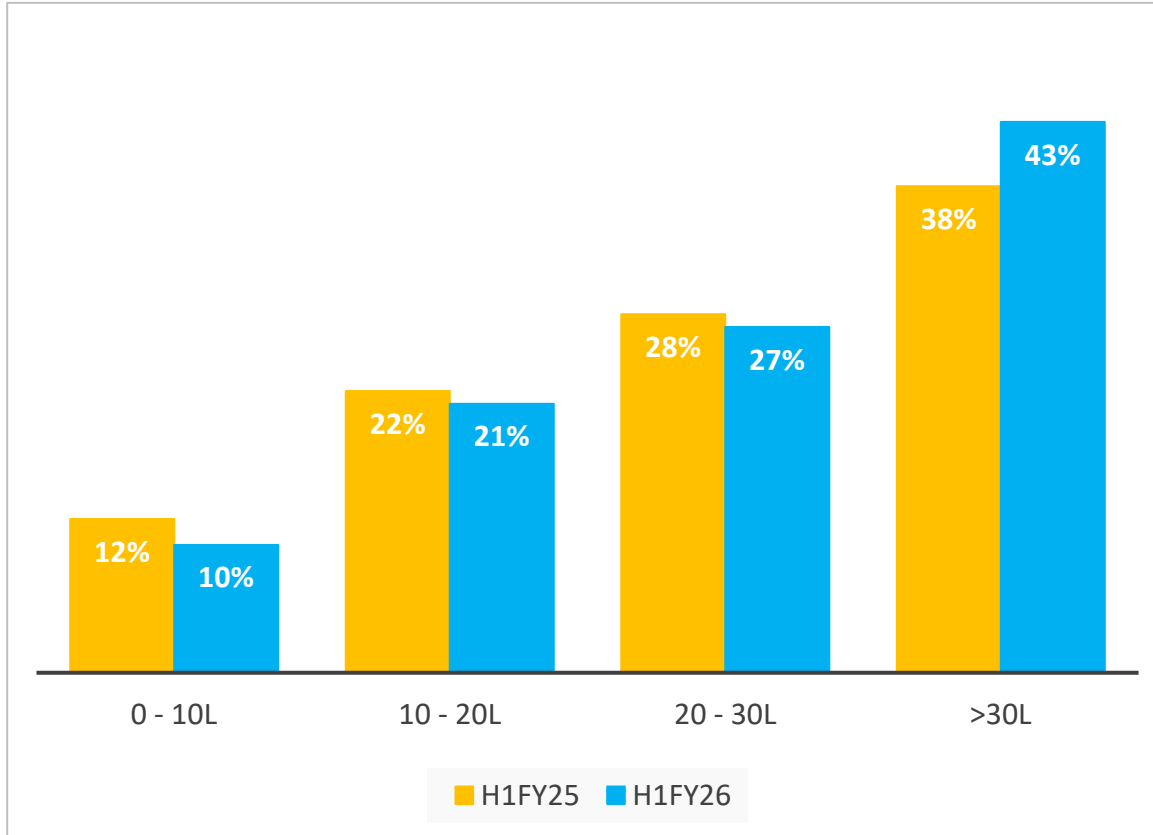


■ Construction ■ Flat ■ Resale ■ Rennov ■ Mort+LAP+Top UP ■ Others

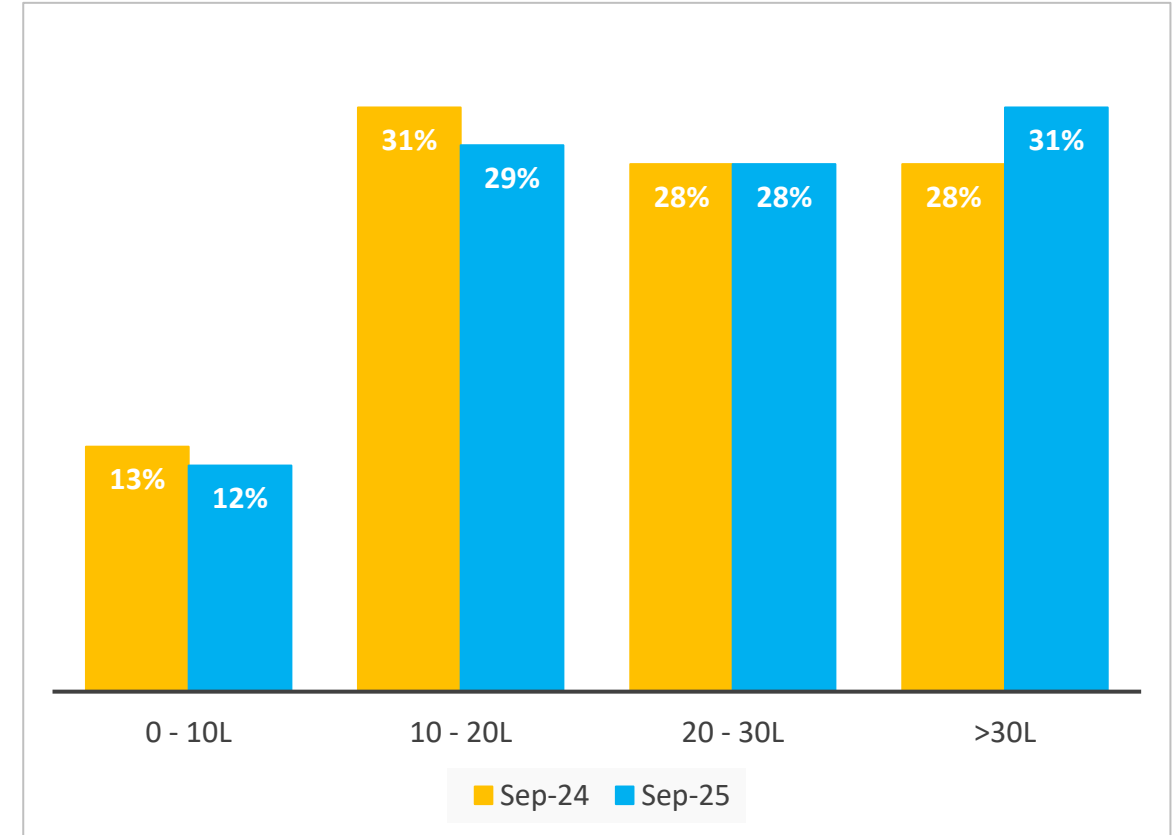
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

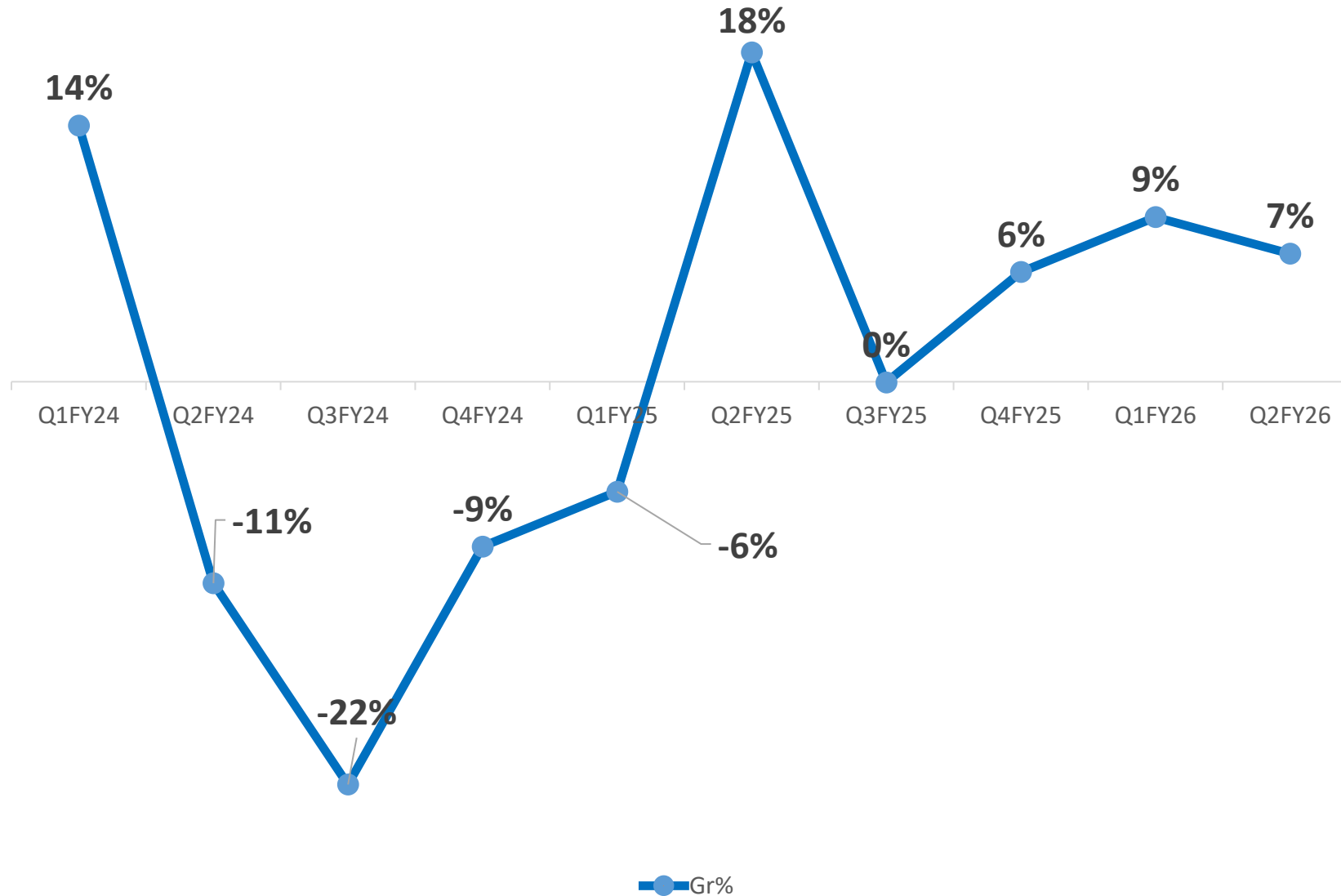
Disbursement (6 Months)



AUM



Disbursement Growth Quarter wise



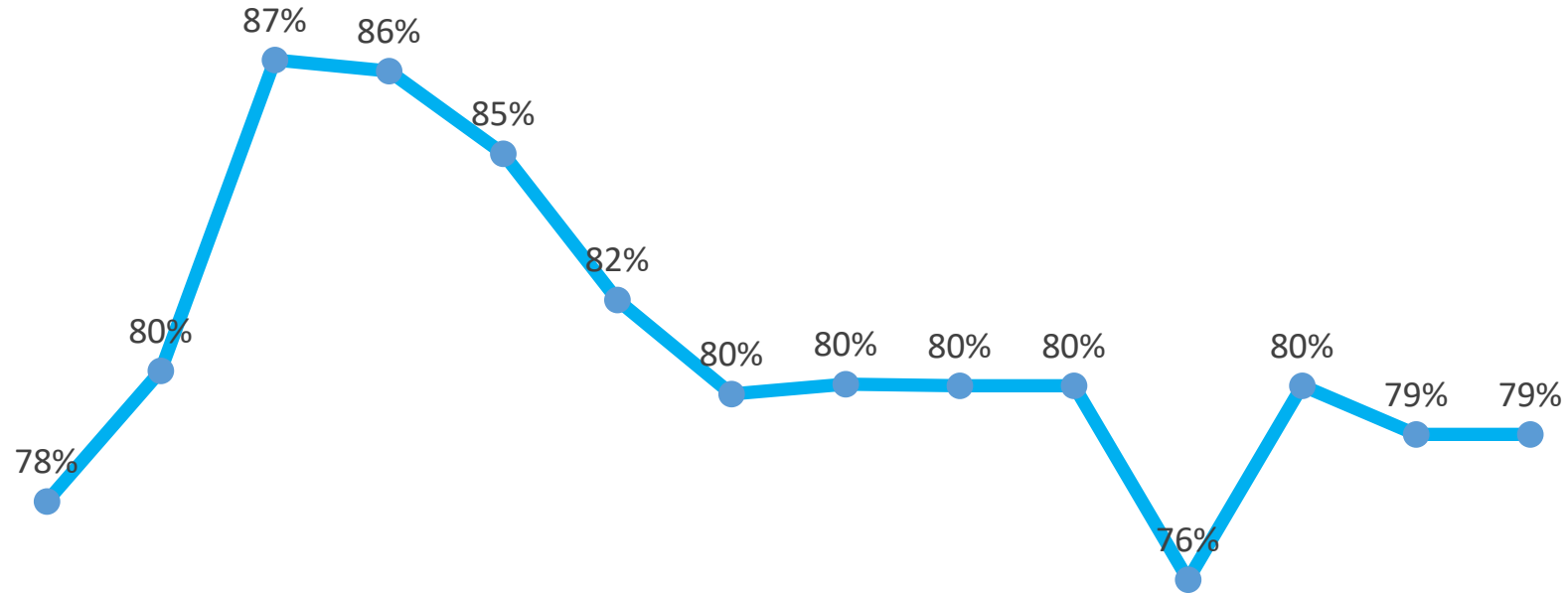
Channel Sourcing Mix

Amt in Crore

	FY23	FY24	FY25	Q1FY26	Q2FY26
Active DSA's	1463	1184	1245	1250	1638
Total Disbursement (Crores)	8947	8117	8568	2015	2545
Total DSA Sourced					
Amount(Crores)	7302	6669	6832	1599	2010
% share of total business	82%	82%	80%	79%	79%
Share of Top 20 DSA's					
Amount(Crores)	1011	844	878	171	208
% share of total business	11%	10%	10%	8%	8%

Diversified Sourcing no concentration

Movement of DSA Sourcing (Incremental Disb.)

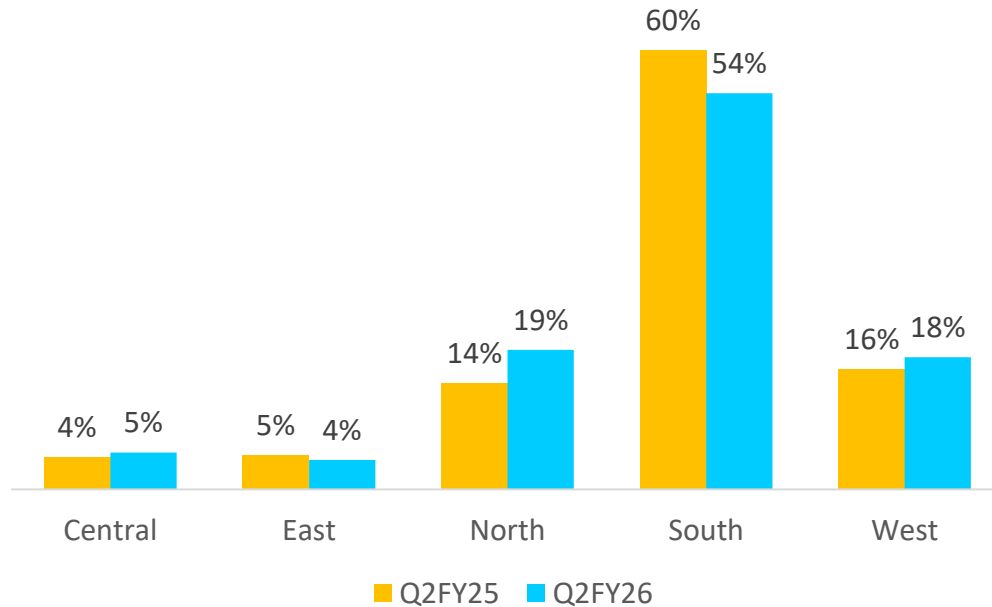


Q1 FY 23 Q2 FY 23 Q3 FY 23 Q4 FY 23 Q1 FY 24 Q2 FY 24 Q3 FY 24 Q4 FY 24 Q1 FY 25 Q2 FY 25 Q3 FY 25 Q4 FY 25 Q1 FY 26 Q2 FY 26

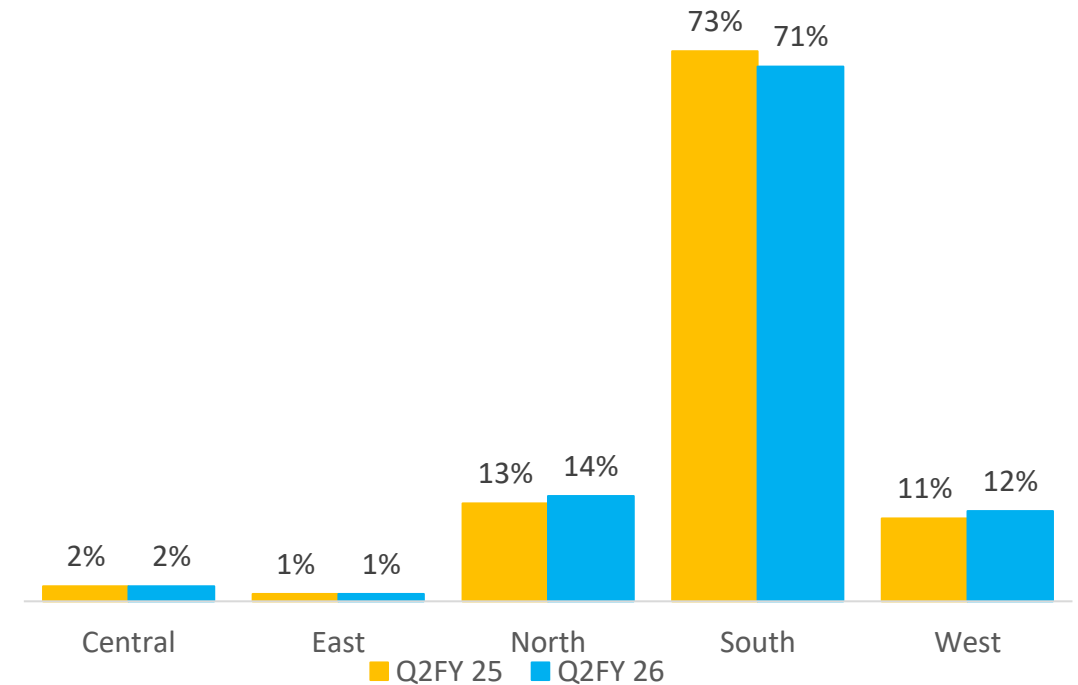
***72% of AUM sourced through DSA channel**

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
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%
Q1 FY 26	38217	2015	1459	38773	3.81%
Q2 FY 26	38773	2545	1661	39657	4.28%

Lending Basket

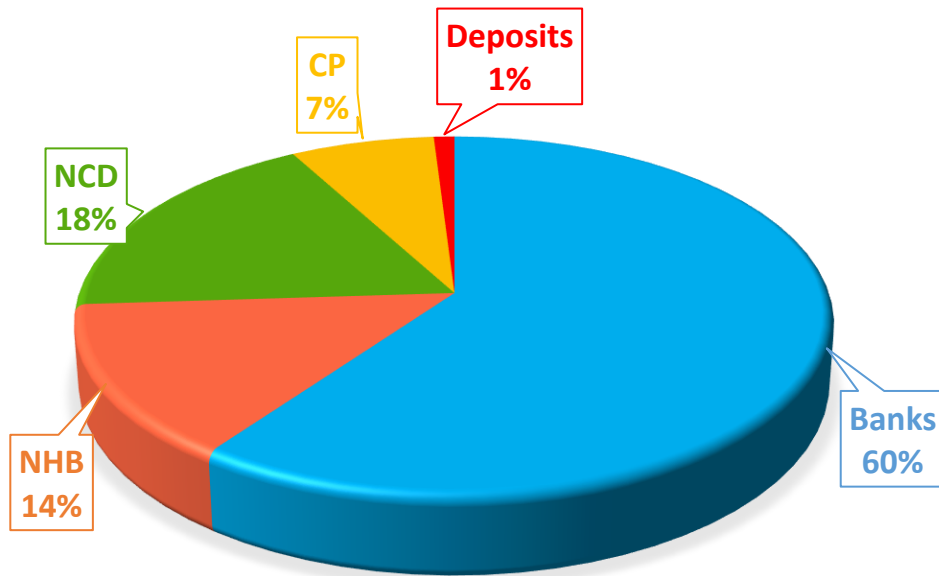
CATEGORY-WISE PRODUCT-WISE DISTRIBUTION OF LOAN BOOK

* Amt in Crore

Sl. No.	Particulars	Sep - 24	Dec - 24	Mar - 25	Jun - 25	Sep - 25
		0/s Amt	0/s Amt	0/s Amt	0/s Amt	0/s Amt
1	Salaried & Professionals					
	i) Housing Loans	23607	23950	24372	24619	24803
	ii) Top-up Personal Loans	1121	1155	1204	1232	1261
	iii) Mortgage Loans/ Flexilap	950	996	1075	1140	1239
	iv) Loans for Sites	213	214	218	220	233
	v) Others	39	44	47	50	50
	Sub Total	25930	26359	26916	27261	27586
	(As a % to total)	71%	71%	71%	70%	70%
2	Non Salaried Class- Self Employed & Non Professionals					
	i) Housing Loans	8786	8843	9184	9293	9655
	ii) Top-up Personal Loans	548	567	602	620	651
	iii) Mortgage Loans/Flexi Lap	1144	1203	1315	1385	1524
	iv) Loans for Sites	109	109	115	123	143
	v) Others	51	49	57	63	67
	Sub Total	10638	10771	11273	11484	12040
	(As a % to total)	29%	29%	29%	30%	30%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	23	25	28	28	31
	Grand Total	36591	37155	38217	38773	39657

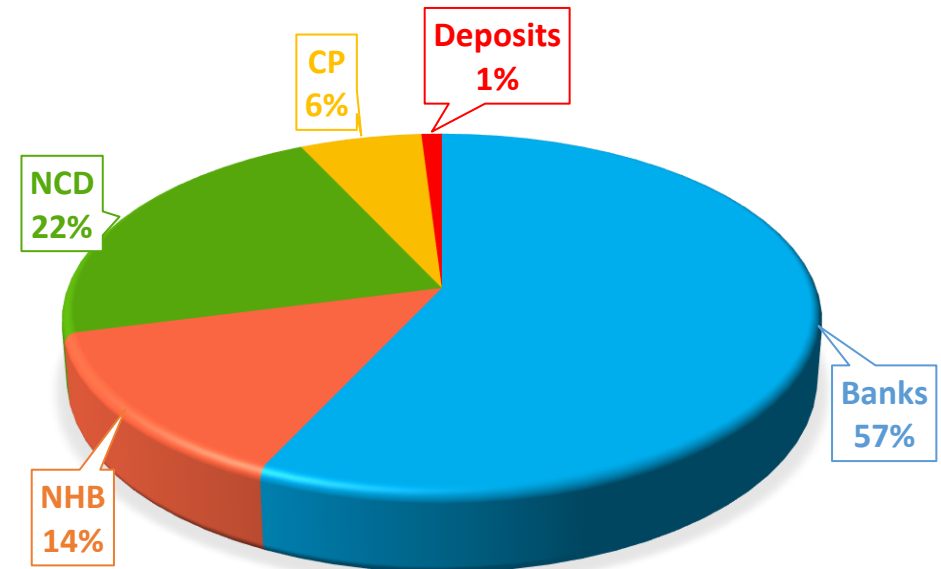
Funding Basket

Funding Mix @ Sep 2024 (as %)



Total Borrowings – Rs. 33790 Crore

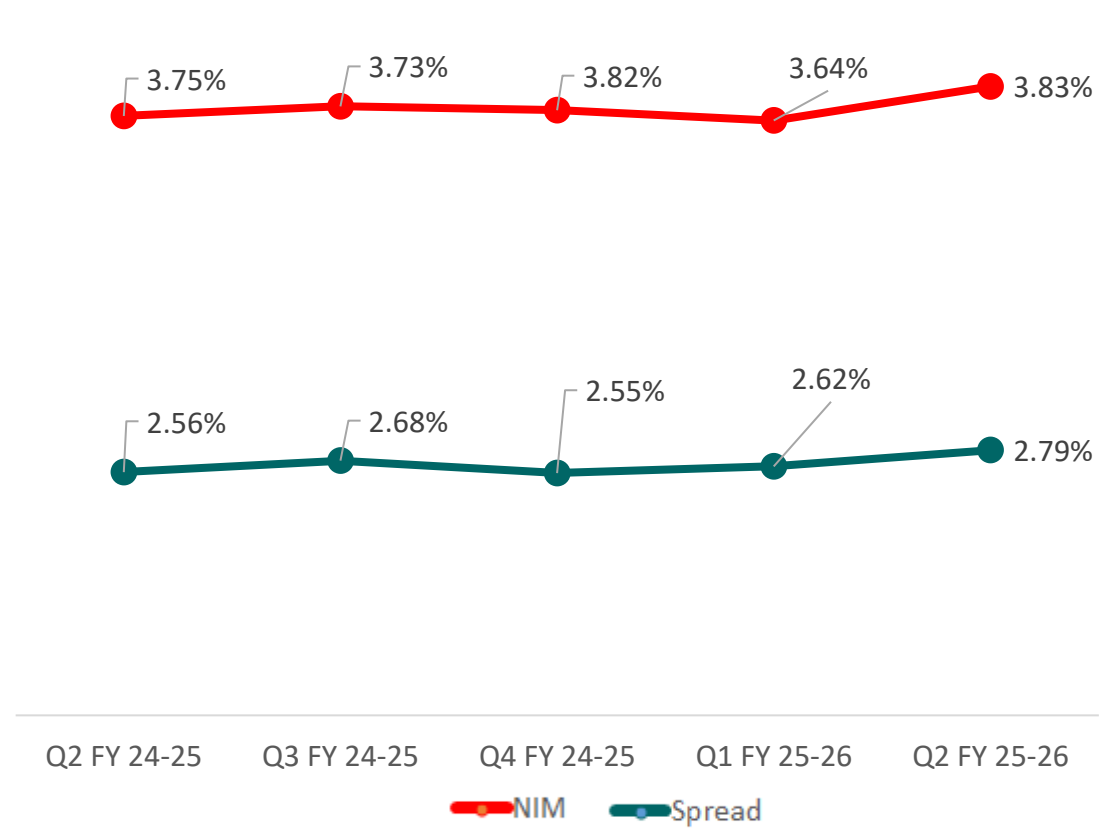
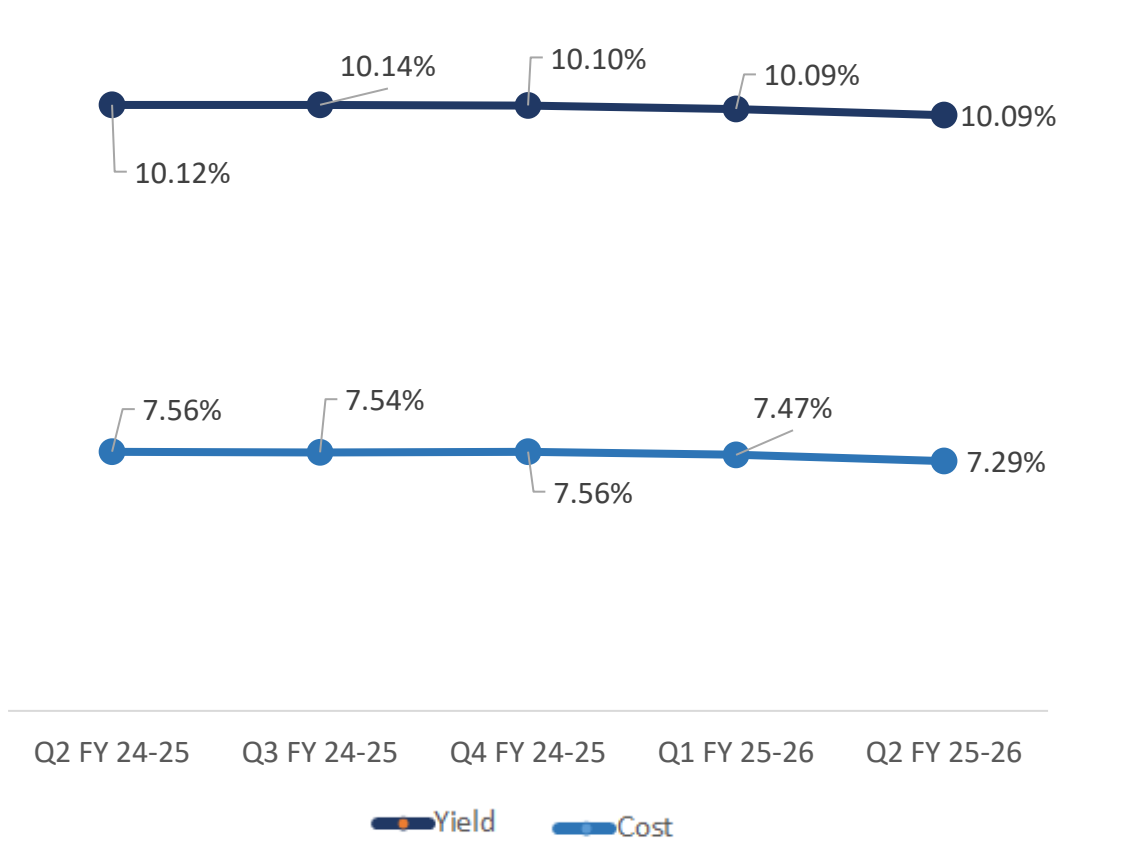
Funding Mix @ Sep 2025 (as %)



Total Borrowings – Rs. 36107 Crore

- During the quarter deposit base increased and has crossed Rs. 200 crores.
- Additional sanction of NHB refinance of Rs. 1500 crore received during the quarter.

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



Total Provisions held

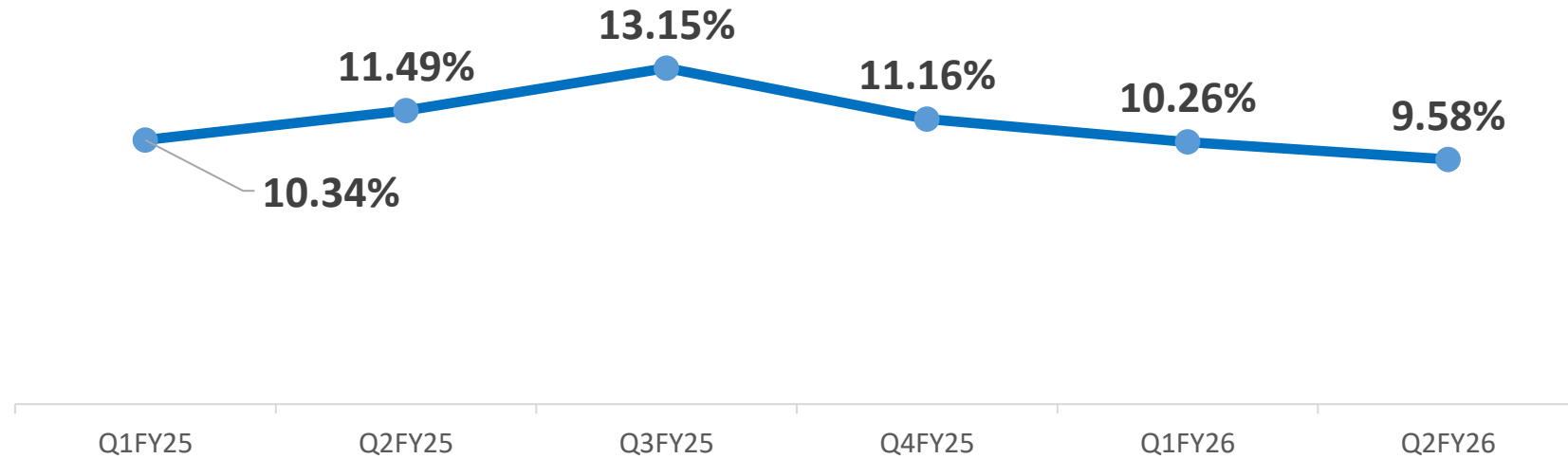
* Amt in Crore

Asset Classification	ECL Stages	Balance as on 30 Sep 2025	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	35807	158	208
SMA 0	1	1402		
SMA 1	2	1163		
SMA 2	2	912		
NPA	3	373	172	182
Total Portfolio		39657		390
Undisbursed Loan Commitment		1362		6
Management Overlay				59
Provision for Restructured accounts				40
Total Provision				495

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

Movement of Delinquency Pool (SMA 0 + SMA 1+ SMA 2 + NPA)

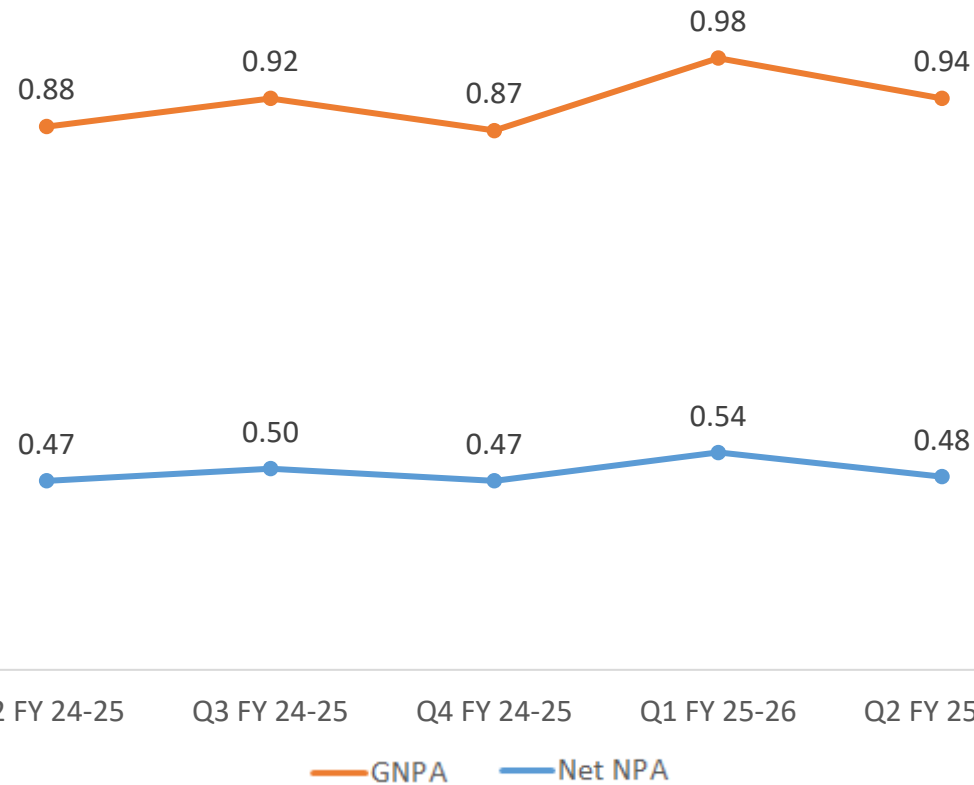
	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26
Total Delinquency	3675.53	4204.1	4886.04	4265.98	3979.09	3802.72
Outstanding	35559	36591	37155	38217	38773	39657



NPA and Provision

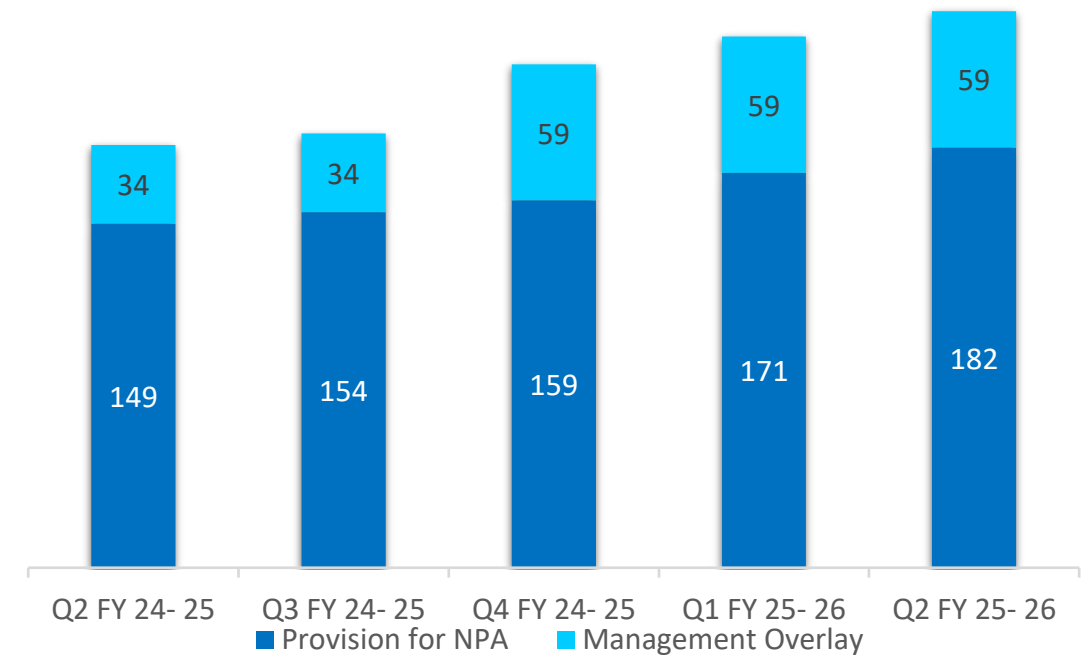
Gross NPA & Net NPA

(%)



Provision held

* Amt in Crore



PCR with Management Overlay

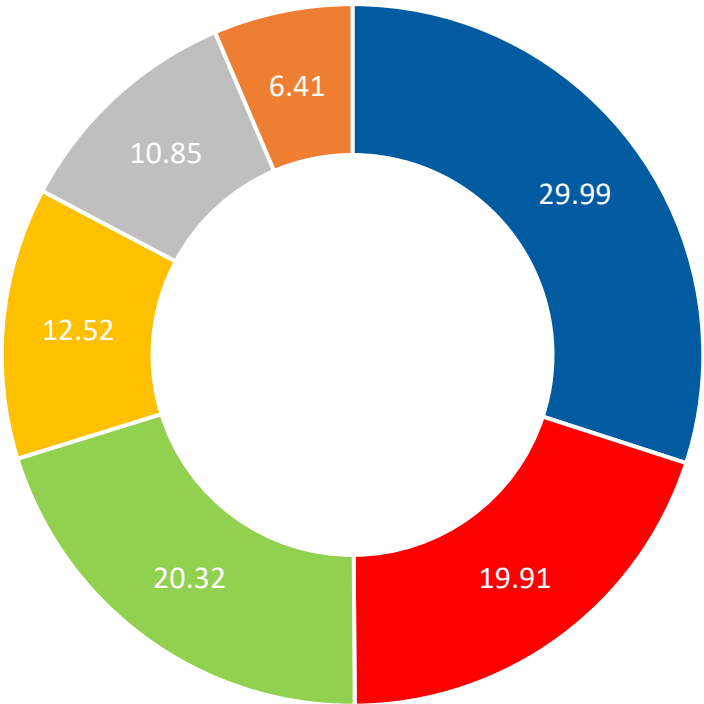
* Amt in Crore

	H1FY25	As % of GNPA	H1FY26	As % of GNPA
Gross NPA	320		373	
A. ECL Provision (Stage 3)	149	46%	182	49%
B. Management Overlay	34		59	
Total Provision available (A+B)	183	57%	241	65%
C. Prov for Restructured Pool	50		40	
Total Provision available (A+B+C)	233	73%	281	75%
D. Provision for Std Asset and Undisbursed loan commitment	196		215	
Total Provision (A+B+C+D)	429		495	

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

Shareholding Pattern

As on 30.09.2025



SI No.	Category	shareholding as %
1	Promoter	29.99
2	Individual	20.32
2	Mutual Funds	19.91
4	Foreign Corporate Bodies	12.52
5	Bodies Corporate	10.85
6	Others	6.41
7	Grand Total	100.00

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

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

(248 BRANCH OFFICES)

- **Punjab** – Jalandhar, Ludhiana, Mohali, Bathinda, Patiala
- **Chandigarh**
- **Rajasthan** – Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, sikar, Pali, Bikaner, Jhalawar, Kotputli, Chomu, Beawar, Ajmer Road, Rajsamand, Sanganer
- **Gujarat** – Ahmedabad (2), Vadodara, Surat, Rajkot, Jamnagar, Bhavnagar, Mehsana
- **MP** – Bhopal, Gwalior, Indore, Mandideep, Jabalpur, Pithampur, Sagar, Rewa, Ujjain, Ratlam, Indore Airport Road
- **Chhattisgarh** – Raipur, Bilaspur, Bhilai
- **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 (2), Greater Noida, Agra, Varanasi, Allahabad, Kanpur, Ghaziabad, Jhansi, Hapur, Saharanpur, Mathura, Muradnagar, Moradabad, Bulandshahr, Bareilly, Gorakhpur, Aligarh, Barabanki, Ayodhya,
- **Uttarakhand** – Dehradun, Haridwar, Rudrapur
- **Telangana** – Hyderabad (13 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancheria, Nizamabad
- **Delhi** – Nehru Place, Pitampura, Dwaraka
- **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, Amalapuram, Chittoor, Bobbili





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.