



Can Fin Homes Ltd

(Sponsor : CANARA BANK)

HOME LOANS + DEPOSITS

Translating Dreams into Reality

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Fulfilling India's home aspirations

with Vision, Passion and Commitment



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Notice of the 35th Annual General Meeting



To know more about us
in digital mode,
scan this QR code in your
QR mobile application.

A record year in our history

Loan Book crossed

₹ **26,700** Cr

Disbursements

₹ **8,279** Cr

New Approvals

₹ **8,896** Cr



Focusing on our four strategic pillars - Growth, Asset Quality, Profitability and Liquidity, we continue to follow prudent lending practices. We look ahead with renewed hope and enthusiasm as we maintain our credo of friendship finance and ensure to be a reliable housing finance partner for people from all sections of society

- **Shri Girish Kousgi**

Managing Director & CEO

As the nation gears up to celebrate 75 fruitful and challenging years of independence, it is a time for reflection, a quick press of the rewind button to ponder and visualize a wonderful kaleidoscope of India's glorious achievements after attaining independence at the stroke of the midnight hour on August 15th, 1947. The gamut covers a very definitive constitution framed by the people, of the people and for the people, making India one of the largest democracies, increase in agriculture powered by the green revolution, increase in milk production, polio eradication and enhanced healthcare, ayurveda, biotechnology, giant steel plants, huge sturdy dams to harness water power, a powerful defence system manned by one of the world's most disciplined and dedicated armed forces, world class education, women empowerment, becoming a IT power and the 3rd largest start up orientation.

Thus, India is fast catching up with the developed nations and is considered to be one of the fastest growing economies. At this juncture, it is necessary to introspect as to what each individual and institution should do for the country. There are still many hurdles to overcome, the most potent of them being, bridging the gap between the 'haves' and the 'have-nots'.

A roof over every head, 'housing for all' is still the attainable goal, pursued by the government. As a housing finance Company that has navigated a journey of thirty four years, Can Fin remains unwavering in its vision, mission and objective of increasing housing stock in the country and helping thousands of home aspirants to acquire their dream homes.

With its evergreen motto of Friendship Finance, Can Fin is all set to blaze a new trail, abiding by the true spirit of 'Azadi ka Amrit Mahotsav'.



Corporate Information

Can Fin Homes Limited

Registered Office

#29/1, 1st Floor, Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi, Bengaluru 560004
Tel : 080-48536192; Fax : 080-26565746
Email : investor.relationship@canfinhomes.com
Web: www.canfinhomes.com

Joint Statutory Central Auditors

M/s. B Srinivasa Rao & Co.,
No. 19 & 19/1, 5th floor, BRV layout, Kumar Park West,
Behind Nandini Hotel,
Bengaluru - 560020

M/s B K Ramadhyani & Co. LLP
4B Chitrapur Bhavan, 68 8th Main, Malleswaram
Bengaluru - 560055

Secretarial Auditors

M/s S Kedarnath & Associates
004 Ojus Apartments, 4th Main Road, Malleswaram,
Bengaluru - 560003

Principal Banker

Canara Bank

Other Bankers

- State Bank of India • HDFC Bank Ltd. • Federal Bank
- Bank of India • Indian Bank • Union Bank of India • IDBI Bank
- RBL Bank • Punjab National Bank

Registrar & Transfer Agent

Canbank Computer Services Limited

Unit: Can Fin Homes Ltd.,
R&T Center, #218, JP ROYALE, 1st Floor, Sampige Road,
2nd Main, Near 14th Cross, Malleshwaram,
Bengaluru - 560003
Tel : 080-23469661, Email : canbankrta@ccsl.co.in
Website: www.ccsl.co.in
CIN : U85110KA1994PLC016174

Debenture Trustee

SBICAP Trustee Company Limited

Mistry Bhavan, 4th Floor, 122, Dinshaw Wachha Road
Churchgate, Mumbai 400020
Tel : 022-43025555, Fax : 022-43025500
Email : corporate@sbicaptrustee.com
Website : www.sbicaptrustee.com
CIN: U65991MH2005PLC158386

Corporate Identity Number

L85110KA1987PLC008699

Senior Management Personnel

Key Managerial Personnel

Smt Shamila M
Smt Veena G Kamath
Shri Prashanth Joishy

Registered Office

Shri Ajay Kumar G Shettar, Head – Legal
Shri B M Sudhakar, Head – Credit
Shri Prashanth Shenoy, Head – Product & Strategy
Shri Prakash Shanbhogue, Head – Collections
Shri Sikhin Tanu Shaw, Head – IT
Shri Arun Kumar V, Head – CPC
Shri Ajay Kumar Singh, Head – RBIA
Shri Uthaya Kumar, Head – CRO

Cluster Heads

Shri Murugan R
Shri Arun Balamani
Shri P S Mallya
Shri Sundar Raman
Shri K Srinivas
Shri Vinayak Rao
Shri S P Srivastava
Shri Badri Srinivas
Shri Abhijit Banerjee
Shri Manoj Mathur
Shri Manoj K Badal
Shri Umesh Pai
Shri Alagiri K

Listing of Equity Shares

National Stock Exchange of India Ltd.

(NSE Symbol: CANFINHOME)
Exchange Plaza, Plot No. C/1, G-Block,
Bandra Kurla Complex, Bandra (East), Mumbai 400051

BSE Limited

(BSE Scrip Code: 511196)
Floor 25, Phiroze Jeejeebhoy Towers, Dalal Street, Fort,
Mumbai 400001

Trustees for Public Deposits

IDBI Trusteeship Services Limited

Asian Building, Ground Floor, 17, R. kamani marg, ballard estate
Mumbai - 400001
Tel: 022-40807000
Email: itsl@idbitrustee.com
Website: www.idbitrustee.com
CIN: U65991MH2001GOI131154

Legal Entity Identifier(LEI) Number

335800EJ9Y3XDP5ZDH81

Depository for equity shares

National Securities Depository Limited

Trade World, 'A' Wing, 4th Floor
Kamala Mills Compound Senapati Bapat Marg,
Lower Parel, Mumbai 400 013
Tel : 91 22 2499 4200 Fax : 91 22 2497 6351

Central Depository Services (India) Limited

Marathon Futurex, A Wing, 25th floor, N M Joshi Marg
Lower Parel (East), Mumbai 400013
Tel : 91 22 2302 3333 Fax : 91 22 2300 2335

Board of Directors

Shri L V Prabhakar

(DIN: 08110715)
Chairman (Promoter Non-Executive)

Shri Girish Kousgi

(DIN: 08524205)
Managing Director & CEO

Shri Debashish Mukherjee

(DIN: 08193978)
Director (Promoter Non-Executive)

Shri Naganathan Ganesan

(DIN: 00423686)
Director (Independent Non-Executive)

Shri Satish Kumar Kalra

(DIN: 01952165)
Director (Independent Non-Executive)

Smt Shubhalakshmi Aamod Panse

(DIN: 02599310)
Director (Independent Non-Executive)

Shri Amitabh Chatterjee

(DIN: 09219651)
Dy. Managing Director (Promoter)

Shri Ajai Kumar

(DIN: 02446976)
Director (Independent Non-Executive)

Shri Arvind Narayan Yennemadi*

(DIN: 07402047)
Additional Director (Independent Non-Executive)

Shri Anup Sankar Bhattacharya*

(DIN: 02719232)
Additional Director (Independent Non Executive)

Dr. Yeluri Vijayanand^

(DIN:00594503)
Director (Independent Non-Executive)

^Tenure Completed on September 08,2021

*Appointed w.e.f August 04, 2022

35th Annual General Meeting

Wednesday, September 07, 2022 at 11:00 AM through
Video-Conference
Deemed venue for meeting: Can Fin Homes Limited
Registered Office: No. 29/1, 1st Floor, Sir M N Krishna Rao Road,
Basavanagudi, Bengaluru 560004

Board Committees

Audit Committee

Shri Naganathan Ganesan - Chairman
Shri Debashish Mukherjee - Member
Smt Shubhalakshmi Panse- Member
Shri Ajai Kumar - Member

Stakeholders Relationship Committee

Shri Satish Kumar Kalra - Chairman
Shri Girish Kousgi - Member
Shri Naganathan Ganesan - Member
Smt Shubhalakshmi Panse- Member

Corporate Social Responsibility Committee

Shri L V Prabhakar- Chairman
Shri Girish Kousgi - Member
Shri Naganathan Ganesan - Member
Shri Amitabh Chatterjee - Member
Shri Satish Kumar Kalra - Member

Nomination Remuneration & HR Committee

Smt Shubhalakshmi Panse - Chairperson
Shri Debashish Mukherjee - Member
Shri Satish Kumar Kalra- Member
Shri Ajai Kumar - Member

Risk Management Committee

Shri Debashish Mukherjee - Chairman
Shri Girish Kousgi - Member
Shri Amitabh Chatterjee - Member
Smt Shubhalakshmi Panse- Member
Smt Shamila M - Member
Shri H R Narendra - Member
Shri Ajay Kumar G Shettar - Member

Management Committee

Shri Girish Kousgi - Chairman
Shri Debashish Mukherjee - Member
Smt Shubhalakshmi Panse- Member
Shri Amitabh Chatterjee - Member

IT Strategy Committee

Shri Ajai Kumar - Chairman
Shri Naganathan Ganesan- Member
Shri Girish Kousgi - Member
Shri Amitabh Chatterjee - Member
Smt Shamila M - Member
Shri B M Sudhakar- Member
Shri Sikhin Tanu Shaw - Member

Fulfilling housing dreams of millions

For over three decades, we have been on a mission to realise the unifying dream of millions of Indian families of owning a home. As a leading housing finance company promoted by Canara Bank, we understand the hopes and emotions of people and strive to fulfil housing aspirations of low and middle-income population of the country.



We started our journey in 1987 with the objective of promoting home ownership. During the course, we have been steadily pursuing our goal of maintaining high asset quality, sustained business growth and profit margins. Providing affordable financial solutions to help the general public meet their 'own-home' aspirations.



Can Fin in snapshot

Legacy

Our 35-year-old legacy of fulfilling home aspirations positions us as one of the leading housing finance company in India today.

21.36%
10-year CAGR
in revenue

26.41%
10-year CAGR
in Profit Before Tax

26.52%
10-year CAGR in
Profit After Tax

Focus

Our focus is on having sound business strategies, ethical and transparent governance framework, building a team of passionate people and prudent underwriting

Reach

Headquartered in Bengaluru, we have a pan-India presence with 168 branches, 21 Affordable Housing Loan Centres (AHLCS) & 12 Satellite offices (SOS)

Financials

Our optimal financial management practises enable us to maintain financial stability while funding our expansion plans.

2.55%
Interest Spread

3.57%
Net Interest margin

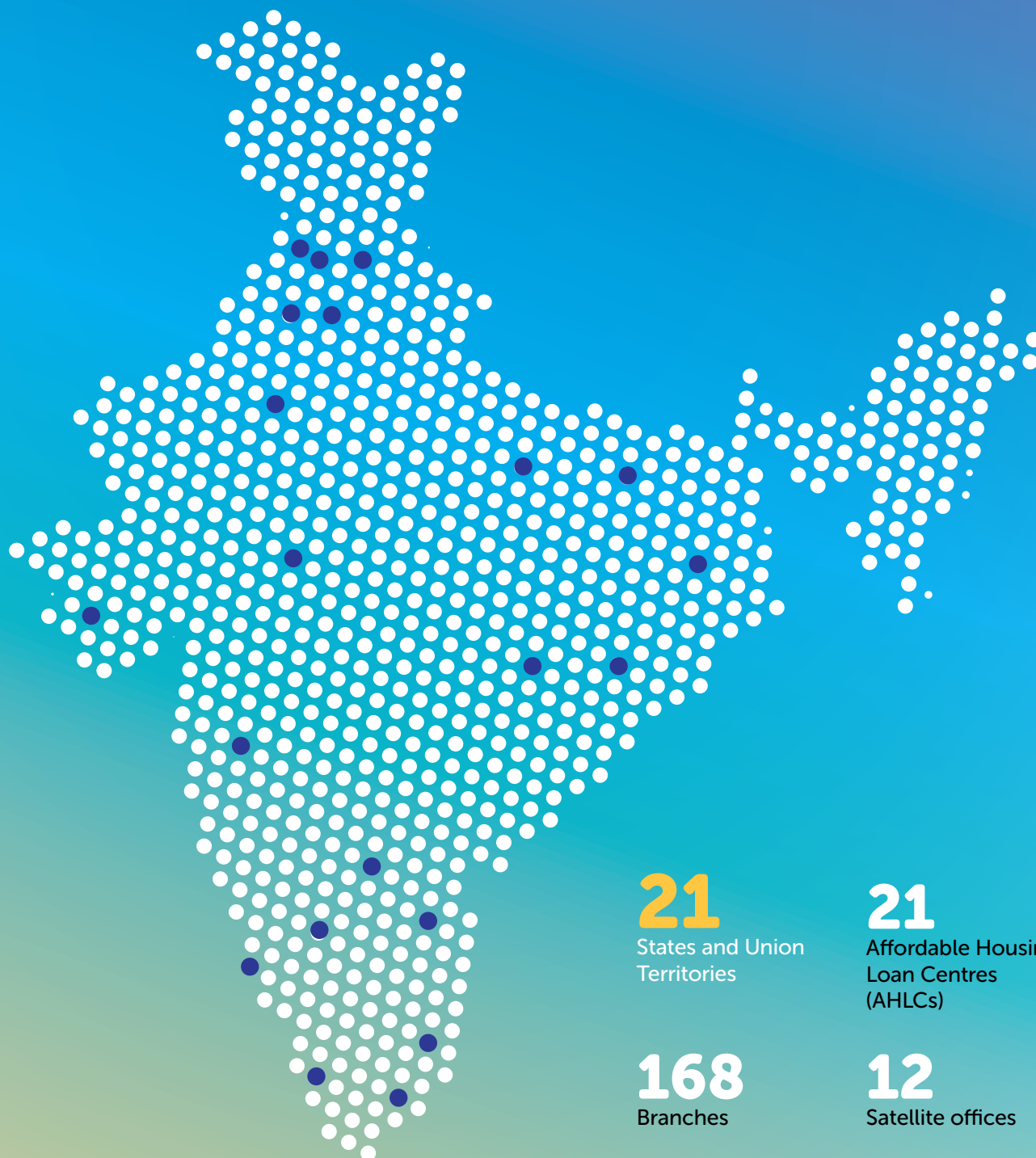
0.64%
Gross NPA

0.30%
Net NPA

Expanding countrywide footprint

Our strategic goal is to expand in potential centres across diverse parts of the country.





Map not to scale. Only for representation purpose

Reiteration of Fundamentals

Strong lineage

Our promoters, Canara Bank, one of the leading PSUs in the country, provide the right guidance and strategic road ahead.

Industry optimism

The rise in real estate and housing demand, led by progressive government policies continues to drive growth for business.

Growth in demand in non-metro cities'

We continue to penetrate tier-II and tier-III cities with an increased focus on branch expansion. The government's focus on affordable housing, largely focused in non-metro cities, will further drive our market presence.

Diverse lending profile

We continue to strengthen our lending profile with loan book comprising a diverse customer base and differentiated loan products. Improved ticket size and growing first-time borrowers notwithstanding, our unwavering commitment and undiluted focus on Asset Quality along with relentless collection efforts, has led to one of the lowest NPA level of 0.64% in the industry.

Robust financials

We continue to expand our lending book, with the loan book crossing ₹ 26,700 Cr in FY22. An impressive Net Interest Margin (NIM) of 3.57% is a result of prudent business practices without compromising on asset quality to generate healthy returns.

