



**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 174/2024  
July 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: Press Release on the Financial Performance of the Company for the Quarter Ended June 30, 2024**

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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find attached herewith the Press Release on the Financial Performance of the Company for the Quarter Ended June 30, 2024.

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.

July 20,2024

**PRESS RELEASE**

**FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2024**

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on July 20, 2024, has approved the Financials for the quarter ended June 30, 2024.

**FINANCIAL RESULTS**

The Net profit for the First quarter for the current fiscal is Rs. 200 Crore, compared to Rs. 183 crores for the corresponding previous period, **an increase by 9%**.

Highlights of Operational Performance for quarter ended 30/06/2024

(Rs. in crore)

Detail	Jun 30, 2024	Jun 30, 2023	Growth (%)
Loan Assets	35557	32505	9%
Profit Before Tax	255	234	9%
Profit After Tax	200	183	9%
Spread	2.54%	2.52%	
Net Interest Margin	3.57%	3.48%	
ROA	2.17%	2.19%	
ROE	17.57%	19.16%	
D/E Ratio	7.14	7.81	

**Loan Portfolio**

The loan portfolio as at June 2024, amounted to **Rs. 35,557 crores** as against Rs. 32,505 crores in the corresponding previous period – **an increase of 9%**. 78% of the Loan book are Housing Loan and 22% are Non-Housing Loans (including CRE).

**LENDING OPERATIONS**

**Loan Disbursements**

Loan disbursements during Q1FY25 is **Rs. 1853 crores** as against **Rs. 1966 crores** in Q1FY24.

### **Provisions for Expected Credit Losses**

As per the requirement of Ind AS 109, provision on advances are to be carried in the Books of account on the basis of ECL. Accordingly, CFHL is required to carry provisions of Rs. 324 crores towards expected credit losses on Loan Assets of Rs.35,557 crores, whereas CFHL is carrying a provision of Rs. 286 crores.

As against the above, CFHL is carrying total provision of Rs. 415 crores including Rs. 34 crore as management overlay and Rs. 52 crores under provision for Restructured accounts.

### **Liquidity Position and Liquidity Coverage Ratio.**

CFHL has been maintaining the required liquidity, both on Balance Sheet and also off-Balance Sheet in the form of documented undrawn Bank limits to meet the commitments. The Liquidity Coverage Ratio as of June 30,2024 stood at **110%** as against the stipulated Ratio of **70%**. The documented undrawn Bank lines stood at **Rs. 6044 crores** as of June 30,2024, which, along with internal accruals will take care of business commitments for next 3 months.

### **DEPOSITS**

CFHL's deposit portfolio stood at Rs. 199 crores. To augment the deposit portfolio, CFHL is offering 8.00% rate of interest for 36 months Cumulative deposits. Senior citizens will earn 0.25% additional interest. CFHL's Fixed Deposit programme is rated "**AAA+**" by ICRA with a Stable outlook.

CFHL's Short Term borrowings including Commercial Paper (CP) is rated "**A1+**" by CARE & ICRA and Long-Term Debt and Sub Ordinate Debt Instruments are rated "**AAA Stable**" by CARE and "**AAA+ Stable**" by ICRA.

### **RETAIL NETWORK**

CFHL is having a Pan-India presence with 219 Branches/Offices spread across 21 States / Union Territories.