

CFHRO SE CS LODR 056/2020  
15/06/2020

ONLINE SUBMISSION

<b>National Stock Exchange of India Ltd.,</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 Press Release - Post Q4 FY20 results  
Ref: Our letter CFHRO SE CS LODR 050/2020 dated 15/06/2020  
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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Press Release, post Q4 FY20 results.

The Press Release is also made available on [www.canfinhomes.com](http://www.canfinhomes.com), the Company's website.

The above document may please be taken on record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Ltd.,

  
**Veena G Kamath**  
AGM & Company Secretary

Encl: As above.





## PRESS RELEASE

The Board of Directors of Can Fin Homes Ltd (CFHL) approved the audited financial results for the quarter and year ended March 31, 2020, at its meeting held on Monday, June 15, 2020 in Bangalore.

### Performance Highlights:

**Loan book:** Loan book increased by 13% with an Outstanding of Rs.20708 crore on 31/03/2020 as against Rs.18381 crore on 31/03/2019.

**Revenue:** The total income of the Company increased by 14% from Rs 463 cr to Rs 529 cr (YOY). An increase of 17% was seen in the total income when compared to YTD with an increase from Rs 1731 cr to Rs 2030 cr.

**Profit After Tax:** PAT has increased from Rs 67 cr to Rs 91 cr YOY @ 36%. PAT for FY 2019-20 stood at Rs 376 cr as against Rs 297 cr for the previous year, an increase of 27%.

**Net Interest Income:** NII has increased from Rs 138 cr to Rs 186 cr YOY @ a growth rate of 35%. For the Year the NII has increased by 24% from Rs 544 cr to Rs 675 cr.

**Net Interest Margin:** NIM has improved from 3.29% to 3.52% YOY.

**Asset Quality:** The GNPA's of the Company has been contained at 0.76% as compared to 0.80% in Q3.

As on date there are 198 offices spread over 21 States and Union Territory.

### Impact of Covid-19

The COVID-19 pandemic has spread rapidly throughout the world, prompting governments and businesses to take unprecedented measures such as lockdown, restrictions on travel and business operations, temporary closure of businesses, quarantine and shelter-in-place orders. The outbreak has had an impact on almost all entities either directly or indirectly.

### Impact on business:

The Company's main business is providing loans for construction/ purchase of houses/flats against the security of immovable property.

Due to the lockdown since March 25, 2020, the operations of the Company were restricted. Loan disbursements were not made during April 2020. Business resumed in many Centres during last week of May 2020. The administrative work of the Company was carried out through the work from home mode.

### Impact on operations:

Due to the lockdown, the operations of the Company were restricted from March 24<sup>th</sup> to April 19<sup>th</sup>. From April 20<sup>th</sup> the Company has been able to open almost all branches except those in containment areas.

The Company is fully operational now with necessary precautions for the safety of employees and customers.







**Impact on Capital & Financial Resources:**

There is no material impact on the Company's capital and financial resources.

**Impact on Profitability:**

From 24th March till the third week of May, lending was impacted. However, impact on revenues have been minimum.

**Impact on Liquidity and debt servicing:**

Company's liquidity position is good and has sufficient un-availed sanctioned limits lined up from Banks and has not opted for moratorium offered by its lending institutions.

**Impact on internal financial reporting and control**

The Company has a proper internal financial control and reporting system and the same is reviewed by the internal auditors periodically and reviewed by the Audit Committee on a quarterly basis.

The Company has apprised the Board of Directors on the operations during the Lockdown period and the measures taken to ensure the safety of the customers and the staff.

A detailed presentation on the financials of the company is uploaded in our website, [www.canfinhomes.com](http://www.canfinhomes.com).

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