


CFHRO SE CS LODR 086-1/2018  
July 31, 2018

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
---	---

Dear Sirs,

Sub: Submission of Investor Presentation - Post Q1 FY19 results  
-----

This has reference to the Investor Presentation as on 30/06/2018 submitted to the Stock Exchanges vide our letter CFHRO SE CS LODR 086 2018 dated 30/07/2018.

Based on the discussions during Con-call and TV interviews held today, we have submitted additional information on margin and NPA movements for the information of investors. The same is also made available on the Company's website [www.canfinhomes.com](http://www.canfinhomes.com).

The above intimation, under Reg.30 of the SEBI (LODR) Regulations, 2015, may please be taken on record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Ltd.,



Veena G Kamath  
Company Secretary

Encl: As above.





## Margin Movement : Q4FY18 ~ Q1FY19

Sl. No.	Particulars	JUN.18 (Ind AS)	MAR.18 (GAAP)	
		Q1 FY18 (3m)	Q4FY18 (3m)	FY18 (12m)
1	Yield (%)	10.07	9.93	10.33
	Variation over Q4FY19	<b>+14 bps</b>		
2	Cost (%)	7.73	7.46	7.70
	Variation over Q4FY19	<b>+27 bps</b>		
3	Spread (%)	2.35	2.47	2.63
	Variation over Q4FY19	<b>-12 bps</b>		
4	Net Interest Margin (%)	3.26	3.38	3.53
	Variation over Q4FY19	<b>-12 bps</b>		

Spread & margins in Q1FY19 are impacted primarily on account of steep rise in cost of funds; not fully passed on as yet.



## NPA Movement & Action Taken

✓ **Gross NPAs increased to Rs.107.30 crore (0.66%) at June 2018**

Fresh slippage during the quarter: Rs.47.45 crore; Reductions / Upgradations: Rs.7.63 Crore

✓ **Of this, action has been initiated under SARFAESI in 514 accounts involving Rs.84.74 crore**

Possessions of securities already taken (Symbolic/Physical) in respect of 126 accounts involving Rs.42.27 Crore

✓ **During FY18, SARFAESI action taken in 373 accounts (60 Crore) - strategic Asset Management focus**

- Securities sold in 27 accounts (6.69 Crore)
- 118 accounts (18.70 Crore) upgraded before sale of securities

✓ **As per requirement of Ind-AS 109, company has estimated the expected Credit Loss (ECL).**

- The Company carries provision of Rs.100.62 crore towards expected future credit losses on loan assets of Rs.16,199 crore
- This is as against the Ind-AS requirement of 78.05 crore (ECL) and
- Statutory minimum of Rs.73.14 crore as per prudential norms /provision rates prescribed by regulator

✓ **As a matter of prudence and abundant caution, the Company has decided not to withdraw any provision in excess of requirements.**