



**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 18/2025  
January 18, 2025

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 Sir/ Madam,

**Sub: Press Release on the Financial Performance of the Company for the Quarter Ended December 31, 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 Copy of Press Release on the Financial Performance of the Company for the Quarter Ended December 31, 2024.

This is for your information & records.

Thanking you,

Yours faithfully,  
For Can Fin Homes Limited

Nilesh Jain  
DGM & Company Secretary  
M.No.:18320

Encl: As above.

January 18, 2025

**PRESS RELEASE**

**FINANCIAL RESULTS FOR THE QUARTER ENDED 31.12.2024**

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on January 18, 2025, have approved the Financials for the quarter ended December 31, 2024.

**FINANCIAL RESULTS**

The Net profit in the third quarter of the current fiscal is Rs. 212 crores, as compared to Rs. 200 crores in the corresponding previous period, recording **an increase by 6 %**.

Highlights of Operational Performance for the quarter ended 31/12/2024

(Rs.

in crore)

Detail	Dec 31, 2024	Dec 31, 2023	Growth (%)
Loan Assets	37155	34053	9%
Profit Before Tax	269	256	5%
Profit After Tax	212	200	6%
Spread	2.68%	2.56%	
Net Interest Margin	3.72%	3.92%	
ROA	2.25%	2.33%	
ROE	17.55%	19.36%	
D/E Ratio	7.08	7.55	

**Loan Portfolio**

The loan portfolio as at December 2024, stood at **Rs. 37155 crores** as against Rs. 34053 crores in the corresponding previous period, recording **an increase of 9%**. 77 % of the Loan book is made up of Housing Loan and 23% constitutes Non-Housing Loans (including CRE).

## LENDING OPERATIONS

### Loan Disbursements

Loan disbursements recorded during Q3FY25 is **Rs. 1879 crores** as against **Rs. 1879 crores** during Q3FY24, registering a flat performance. Disbursements during the quarter have clocked a negative growth of -21% sequentially over the disbursements attained during Q2FY25, mainly on account of issue pertaining to registration in Karnataka following the introduction of E-khata requirement.

### 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. 300 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 443 crores, including Rs. 34 crores as management overlay and Rs. 48 crores under provision for Restructured accounts.

### Liquidity Position and Liquidity Coverage Ratio.

CFHL has been retaining the required liquidity, both on Balance Sheet and also off-Balance Sheet in the form of documented undrawn Bank limits to meet its commitments. The Liquidity Coverage Ratio as of December 31, 2024, stood at **167.17%** as against the stipulated Ratio of **85%**. The documented undrawn Bank lines stood at **Rs. 3505.73 crores** as of December 31, 2024 which, along with internal accruals will take care of business commitments for next 3 months.

## DEPOSITS

CFHL's deposit portfolio stood at Rs. 183 crores. To further strengthen the deposit portfolio, CFHL is offering 8.00% rate of interest for a 36 months' tenured Cumulative deposits. Senior citizens will earn 0.25 % additional rate of interest. CFHL's Fixed Deposit programme is rated "**AAA**" by ICRA with Stable outlook.

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

## RETAIL NETWORK

CFHL has its geographical presence across India with 219 Branches/Offices spanning 21 States / Union Territories.