



CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st 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
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 206/2025
July 19, 2025

ONLINE SUBMISSION

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE Symbol: CANFINHOME	BSE Limited 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 June 30, 2025

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 June 30, 2025.

The information is also available on the website of the Company at www.canfinhomes.com

This is for your information & records.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary
M.No.:18320

Encl: As above.

June 19, 2025

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2025

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on July 19, 2025, have approved the Financials for the quarter ending 30/06/2025.

FINANCIAL RESULTS

The Net profit for the First quarter for the current fiscal is Rs. 223 Crore, compared to Rs. 200 crores for the corresponding previous period, **an increase by 12%**.

Highlights of Operational Performance for the year ended 30/06/2025

(Rs. in crore)

Detail	Q1 FY26	Q1 FY25	Growth (%)
Loan Assets	38773	35559	9%
Profit Before Tax	278	255	9%
Profit After Tax	223	200	12%
Spread	2.62%	2.54%	
Net Interest Margin	3.64%	3.57%	
ROA	2.19%	2.17%	
ROE	16.93%	17.57%	
D/E Ratio	6.71	7.14	

Loan Portfolio

The loan portfolio as at June 2025, stood at **Rs. 38773 crores** as against Rs. 35559 crores in the corresponding previous year quarter, recording **an increase of 9%**. Housing Loan constitutes 75 % of the Loan book and Non-Housing Loans (including CRE) constitutes 25%.

LENDING OPERATIONS

Loan Disbursements

Loan disbursements for the quarter ended June 30, 2025, stood at Rs.2015 crores compared to Rs. 1853 crores in the corresponding previous period, reflecting a 9% growth Year-on-Year (Y-o-Y).

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. 377 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 492 crores, including Rs. 59 crores as management overlay and Rs. 49 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 its commitments. The Liquidity Coverage Ratio as of June 30, 2025, stood at **282%** as against the stipulated Ratio of **85%**. The documented undrawn Bank lines stood at **Rs. 3036.61 crores** as of June 30, 2025 which, along with internal accruals will take care of business commitments for next 3 months.

DEPOSITS

CFHL's deposit portfolio stood at Rs. 189 crores. To further strengthen the deposit portfolio, CFHL is offering 8 % 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 234 Branches/Offices spanning 21 States / Union Territories.