

CFHRO SE CS LODR 13/2017  
19/01/2017

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 Scrip Code: 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: Matter discussed during the 3QFY17 Earnings Conference Call held on 18/01/2017 arranged by AMSEC - Compliance under Reg.30  
Ref : Our letters CFHRO SE CS LODR 8/2017 dated 16/01/2017 & CFHRO SE CS LODR 12/2017 dated 18/01/2017

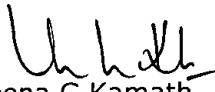
Further to our letters cited above, we would like to provide additional information on the points discussed during the Earnings Conference Call conducted by M/s AMSEC (Asian Markets Securities Pvt. Ltd) on 18/01/2017 with Shri. Sarada Kumar Hota, Managing Director, along with Mr. Atanu Bagchi CFO of the Company.

Gist of the discussions are given in the attachment.

This may please be treated as compliance made under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Thanking you & with regards,

Yours faithfully,  
For Can Fin Homes Limited

  
Veena G Kamath  
Company Secretary



Continuation of letter No. CFHRO SE CS LODR 13/2017 dated 19/01/2017

Mr. S K Hota, Managing Director along with Mr. Atanu Bagchi, CFO answered the queries of the participants (228 participants registered with AMSEC) on Q3 results and impact of demonetization.

The gist of the views expressed by Mr. S K Hota are as under:

- The impact of demonetization on the Company is not substantial; though the business showed temporary slowdown under Approvals and Disbursements in the month of November 2016, but the growth returned in the month of December 2016.
- The business per branch as on 31/12/16 improved to Rs 98.29 cr from Rs.84.07 cr at previous December. Similarly, business per employee as at Dec'16 improved to Rs.19.63 cr as compared to Rs.18.10 cr a year ago.
- 74% of the business is generated from the Southern states of India; major contribution of 37% being from Karnataka, 18% from Tamil Nadu & Kerala and 19% from Andhra Pradesh and Telangana. Around 20% business is from NCR / Northern States and the remaining is contributed by the rest of India.
- Operating Expenses for the 9 months ended 31/12/16 showed an increase of 17% Y-o-Y while Non Staff expenses increased by 14%.
- Average LTV for HL is around 70% and that under LAP is below 50%.
- Non Housing Loans (NHL) constitutes less than 12% of the Loan book within which, the LAP portfolio is around 50% i.e., less than 6% of total loan book.
- Can Fin Homes Ltd (CFHL) follows risk based pricing and its average yield on advances as at Dec'16 was 11% as against 11.21% at previous December. During the same period, Cost of Funds reduced by 62 bps from 9.10% at Dec'15 to 8.48% now at Dec'16.
- Both in term of NII and PAT for the 9 months' period (Rs.303.18 cr & Rs.164.39 cr resp), the Company has surpassed that of the entire 12 months' period of last financial year (Rs.300.93 cr & Rs.157.11 cr resp).
- Affordable Housing Loan Centers (AHLC), the new initiative of the Company, is to participate meaningfully in the Government's vision of Housing for All by 2022; and to capture the growth anticipated in this segment. These AHLCs are being opened by upgrading the existing Satellite Offices (SOs) so as to better leverage the infrastructure already in place and to encash the huge potential, the segment promises. In the present loan portfolio of the Company Rural Housing constitutes around 12%.

