

CFHRO SE CS LODR 083/2019
July 22, 2019

ONLINE SUBMISSION

<p>✓ National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 NSE Symbol: CANFINHOME</p>	<p>BSE Limited Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai - 400 001 BSE Scrip Code: 511196</p>
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Dear Sirs,

Sub: Submission of Press Release - Post Q1 FY20 results

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are attaching the Press Release, post Q1 FY20 results.

The Press Release is also made available on the Company's website www.canfinhomes.com

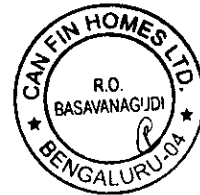
The above intimation and document may please be taken on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,


Veena G Kamath
Company Secretary

Encl: As above.



Press Release

The Board of Directors of Can Fin Homes Ltd has approved the accounts for the quarter ended June 30, 2019 at their meeting held in Bangalore on 22/07/2019.

The declaration of results was preceded by a meeting of the Audit Committee of the Board.

Can Fin Homes Ltd has followed Ind AS Rules 2015 as prescribed u/s 133 of the Companies Act 2013 w.e.f. 01.04.2017 and the financial statements are prepared accordingly and presented along with the restated financial statements of corresponding quarter ended June 30, 2018.

Performance Highlights for the quarter ended June 30, 2019 (3 months):

Rs. in cr

Sl No	Particulars	Q 1 (3 months ended June 30,2019)	Q 1 (3 months ended June 30,2018)	Y o Y growth (%)
1	Profit Before Tax (PBT)	122.90	112.63	9%
2	Profit After Tax (PAT)	80.47	73.33	10%
3	Loan Outstanding	19003.00	16189.00	17%
4	Net Interest Margin (NIM)	3.18%	3.18%	
5	Cost to Income Ratio	15.40%	15.04%	
6	Gross NPA Ratio	0.73%	0.66%	
7	Net NPA Ratio	0.52%	0.44%	
8	ROE (annualized)	17.64%	21.16%	
9	ROA (annualized)	1.73%	1.85%	

As on date there are 175 branches/AHLCs and 14 Satellite Offices spread over 21 States and Union Territory.

The company has shown a positive growth of 7% under sanctions and 10% under Disbursements. While the AUM has grown by 17%, the incremental loan outstanding has grown by 40% YOY. In spite of rising cost of funds, Company is able to maintain the stable NIM @ 3.18%.

The company has implemented Accounting Standard Ind AS 116 with effect from current year, resulting creation of Right to use asset and Lease rental liability.

A detailed presentation on the financials of the company is uploaded in our website www.canfinhomes.com.

