

CFHRO SE CS LODR 132/2025

April 23, 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 and year Ended March 31, 2025**

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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 and year Ended March 31, 2025.

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.

April 23, 2025

**PRESS RELEASE**

**FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2025**

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on April 23, 2025, have approved the Financials for the quarter and year ending 31/03/2025.

**FINANCIAL RESULTS**

The net profit for the quarter ended March 31, 2025, is ₹234 crores, compared to ₹212 crores in the previous quarter ending December 31, 2024, reflecting a 10% increase. The net profit for the year ended March 31, 2025, stands at ₹857 crores, up from ₹751 crores in the previous year.

Highlights of Operational Performance for the year ended 31/03/2025

(Rs. in crore)

Detail	Q4FY25	Q3FY25	Growth (%)	FY 25	FY 24	Growth (%)
Loan Assets	38217	37155	3%	38217	34999	9%
Profit Before Tax	279	269	4%	1077	958	12%
Profit After Tax	234	212	10%	857	751	14%
Spread	2.55%	2.68%		2.55%	2.67%	
Net Interest Margin	3.82%	3.73%		3.64%	3.73%	
ROA	2.59%	2.25%		2.24%	2.28%	
ROE	18.47%	17.55%		16.92%	17.28%	
D/E Ratio	6.96	7.08		6.96%	7.34%	

**Dividend**

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on April 23, 2025, have recommended a final dividend of Rs. 6 per share of Face value of Rs. 2. This is in addition to the already declared interim dividend of Rs. 6 per share of Face value of Rs.2.

**Loan Portfolio**

The loan portfolio as at March 2025, stood at **Rs. 38217 crores** as against Rs. 34999 crores in the previous financial year, recording **an increase of 9%**. Housing Loan constitutes 76 % of the Loan book and Non-Housing Loans (including CRE) constitutes 24%.

## LENDING OPERATIONS

### Loan Disbursements

Loan disbursements for the quarter and year ended March 31, 2025, stood at ₹2,455 crores and ₹8,568 crores respectively, compared to Rs. 2,313 crores and Rs. 8,178 crores in the corresponding previous period and previous fiscal year respectively, reflecting a 6% growth quarter-on-quarter (Q-o-Q) and a 5% growth year-on-year. Disbursements for Q4FY25 have shown a positive growth of 31% compared to Q3FY25.

### 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. 351 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 466 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 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 March 31, 2025, stood at **117.86%** as against the stipulated Ratio of **85%**. The documented undrawn Bank lines stood at **Rs. 3194.58 crores** as of March 31, 2025 which, along with internal accruals will take care of business commitments for next 3 months.

## DEPOSITS

CFHL's deposit portfolio stood at Rs. 187 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 234 Branches/Offices spanning 21 States / Union Territories.