

"CANFINHOME: होम लोन की अटल धारा, समृद्धि का मजबूत आधार—आवास का भरोसेमंद साथी!"



Technical Analysis:

Can Fin Homes (CANFINHOME) exhibits strong bullish momentum with consecutive 2-day gains of +2.35% reaching ₹928 (recent high ₹955), testing 52W high ₹970 from lows ₹558, driven by MarketsMojo upgrade to Buy (score 75/100) and technical shift from sideways to bullish, trading comfortably above 50DMA ₹889 and 200DMA ₹822 with elevated volume confirming accumulation. RSI recovery to neutral-bullish zone, narrowing MACD Sell histogram signaling potential crossover, pivot support ₹777 firm (S1 ₹752/S3 ₹728), resistance R1 ₹988-R3 ₹1,009; STOCH overbought but ADX strengthening uptrend—rally continuation likely above ₹955 toward ₹1,000+ if Q3 PAT momentum sustains, limited reversal risk unless breaks ₹822 long-term MA. Long-term positions highly viable given NIM expansion and housing finance tailwinds, accumulate on dips to ₹900-910 zone.

Fundamental Analysis:

Q3 FY26 Detailed Metrics (ended Dec 2025): Standalone PAT ₹264.78 Cr (+24.82% YoY from ₹212.18 Cr), total income ₹1,073 Cr (+8.8% YoY), NII strong on loan growth; loan assets ₹40,693 Cr (+10% YoY), disbursals ₹7,287 Cr (+19% YoY YoY), NIM improved to ~9.5% (estimated), asset quality stable (GNPA <1%), D/E ratio improved to 6.55 (from 7.08), LCR 332.6%, ROA/ROE trajectory upward. 9M FY26 PAT ₹740 Cr (+18.7% YoY), provisions controlled; PE ~14-15x attractive vs sector, dividend yield maintained, market cap ~₹15,500 Cr. Strengths: Retail housing focus (80% portfolio), cost-income ratio optimized; risks: Borrowing dependency, rate cycle sensitivity.

2-Day Bullishness Reasons/Rally Continuation:

Recent +4.2% weekly gains post-Q3 beat (PAT +25%, NIM expansion), technical upgrade, housing sector momentum (RBI rate stability), FII buying in HFCs; rally continues above ₹955 (52W high breakout) targeting ₹1,050-1,100, reversal possible only on breakdown below ₹822 200DMA or overbought exhaustion (RSI >75 sustained).

Long-term Position Building:

Highly recommended: NIM leverage from loan growth (15-18% FY26 guidance), retail housing tailwinds, D/E de-leveraging, attractive valuations vs peers (HDFC/PCFC), accumulate systematically <₹950 for 18-24 month horizon targeting ₹1,300+.

Recent News Events & Impact:

Q3 Results (Jan 18, 2026): PAT +24.8% beat estimates, shares +5% post-announcement—strong positive momentum.

NCD Interest Record Date (Feb 11): Routine corporate action, neutral impact.

Board Meet Updates: Loan book expansion focus, positive sentiment. Overall: Bullish catalyst reinforcement.

Positive Points:

Q3/9M PAT +24.8%/18.7% YoY beat, NIM expansion, disbursals +19%.

Technical upgrade to Buy (Mojo 75/100), above key MAs, volume confirmation.

D/E de-leveraging to 6.55, retail housing dominance (80% AUM), stable asset quality.

Negative Points:

High borrowings (D/E 6.55 still elevated vs peers), rate sensitivity if RBI hikes.

Short-term overbought STOCH risk, cyclical housing exposure.

Earnings volatility if NIM compresses on deposit costs.

Macro View:

Housing finance boom via PMAY 2.0, RBI neutral stance supporting credit growth (13-15% system), affordable housing push; tailwinds from falling yields, urbanization—HFC sector PE re-rating underway.

Micro View:

80% retail home loans (low-risk salaried segment), NIM trajectory 9.5-10% FY27 via mix optimization, acquisition-led AUM growth (₹40K+ Cr), cost control maintaining RoA ~2.5%; execution on semi-urban expansion key.

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