



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 11/2026
January 17, 2026

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: Outcome of Board Meeting- Submission of Un-Audited Financial Results for the third Quarter and Nine Months Ended December 31, 2025.

- Ref: 1. Regulation 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations)
2. Our letter CFHRO SE CS LODR 06/2026 dated January 09, 2026

This is to inform that, based on the recommendation of the Audit Committee, the Board of Directors at its meeting held today i.e., on Saturday, January 17, 2026, considered and approved the Un-Audited Financial Results for the 3rd Quarter and 9 Months Ended December 31, 2025.

In this regard, please find enclosed the following:

Sl. No.	Particulars	Annex. No.
1.	Statement of Un-audited Standalone Financial Results of the Company for the 3 rd quarter and 9 Months ended December 31, 2025.	I
2.	Limited Review Report for the said period issued by M/s. Rao & Emar and M/s. V K Ladha & Associates, the Joint Statutory Central Auditors of the Company.	II
3.	Additional disclosure of line items in accordance with Reg.52(4) of SEBI Listing Regulations.	III
4.	A 'Nil' Statement of Deviation or Variation as required under Regulation 32(1) of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024	IV
5.	Statement of Utilization of Issue Proceeds as required under Regulation 52(7) and Statement of Deviation or variation in the use of proceeds of funds raised through Non-Convertible Debentures for the purpose other than those mentioned in offer document as per Regulation 52(7A) of SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/000000103 dated July 11, 2025	V

6.	Security Cover Certificate as on December 31, 2025, as per Regulation 54(2)/(3) of SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025	VI
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The meeting of the Board of Directors commenced at 04.10 p.m. and concluded at 5.40 p.m.

This intimation is also available on the Company's website www.canfinhomes.com.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above

(₹. In lakhs)

Statement of Un-Audited Financial Results for the Quarter Ended 31/12/2025							
Sl.No.	Particulars	Quarter Ended			Nine months ended		Year ended
		(31/12/2025)	(30/09/2025)	(31/12/2024)	(31/12/2025)	(31/12/2024)	(31/03/2025)
		Un-audited & Reviewed	Audited				
1	Income from Operations:						
	- Interest Income	1,06,314.09	1,04,316.50	98,031.72	3,11,736.93	2,85,972.83	3,84,297.46
	- Fees and Commission Income	969.44	628.06	579.51	2,524.12	1,994.81	3,566.59
	- Other Income	32.67	0.79	3.32	40.90	29.29	97.74
	Total Income from Operations	1,07,316.20	1,04,945.34	98,614.55	3,14,301.94	2,87,996.93	3,87,961.79
2	Expenditure:						
	- Finance Costs	64,217.98	63,857.85	63,559.25	1,92,906.84	1,85,381.57	2,48,815.71
	- Fees and Commission Expense	320.36	302.33	591.68	669.67	2,050.47	3,035.04
	- Employee Benefit expense	4,508.35	4,326.05	2,913.48	13,001.37	8,294.31	11,200.72
	- Depreciation and Amortisation	434.01	395.96	332.97	1,176.45	875.16	1,286.81
	- Provisions for Expected Credit Loss and Write offs	973.25	307.02	2,213.38	3,905.45	6,034.82	7,577.55
	- Other Expenses	2,725.32	2,598.46	2,091.50	7,583.82	5,528.98	8,298.90
	Total Expenditure	73,179.27	71,787.67	71,702.26	2,19,243.59	2,08,165.30	2,80,214.73
3	Profit Before Tax	34,136.93	33,157.67	26,912.29	95,058.35	79,831.63	1,07,747.06
4	Tax Expenses						
	- Current Tax	7,729.56	7,246.90	6,250.79	21,327.53	18,551.12	22,366.80
	- Deferred Tax	-70.57	767.95	(550.51)	(277.27)	(1,044.53)	(336.29)
	Total Tax Expenses	7,658.98	8,014.85	5,700.28	21,050.26	17,506.59	22,030.50
5	Net Profit after Tax	26,477.94	25,142.82	21,212.02	74,008.09	62,325.04	85,716.55
	Total Comprehensive Income						
	A. Items that will not be reclassified to profit or loss						
	(i) Actuarial Gain / (loss)	-8.98	(11.17)	(14.62)	(86.71)	(33.77)	(49.51)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	2.26	2.81	3.68	21.82	8.50	12.46
	Other comprehensive income/(loss) A (i+ii)	(6.72)	(8.36)	(10.94)	(64.89)	(25.27)	(37.05)
6	Total Comprehensive Income	26,471.22	25,134.47	21,201.08	73,943.20	62,299.77	85,679.50
7	Paid-up equity share capital (Face value of ₹2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31	2,663.31	2,663.31
8	Reserves excluding Revaluation Reserves						5,04,086.06
9	Earnings Per Share (EPS) (of ₹2/- each)	Not Annualised	Annualised				
	(a) Basic	19.89	18.88	15.93	55.58	46.81	64.37
	(b) Diluted	19.89	18.88	15.93	55.58	46.81	64.37



Notes to the Financial Results

1	The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. and is in compliance with the presentation and disclosure requirements as prescribed under regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended. The circular/direction issued by the Reserve Bank of India and NHB are implemented as and when they become applicable.
2	The main business of the company is to provide loans against /for purchase, construction, renovation of houses/flats/commercial properties. All the activities of the Company are incidental to the main business and accordingly there are no separate reportable segment as per the Ind AS 108 "Operating Segments", specified under Section 133 of the Companies Act, 2013.
3	Disclosure as per the Reg. 54(2) of SEBI (LODR) Regulations, 2015 the Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on December 31, 2025 (floating charge on hypothecation of book debts and receivables). That proceeds of the NCDs are used for the objects that were stated in the offer document(s).
4	The Board of Directors had declared an Interim dividend of ₹ 7 per share for equity share of face value of ₹ 2 each at their meeting held on December 15, 2025 and paid subsequently on 29/12/2025.
5	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter and Nine months ended December 31, 2025 have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at their respective meetings held on January 17, 2026. The above results have been subjected to a Limited Review by the Joint Statutory Auditors of the Company, in terms of the said regulations.
6	The Company does not have any Subsidiary/Associate/ Joint Venture Company. Accordingly, Consolidation of Financial Statements is not applicable for the Company.
7	During the three months quarter ended Dec 31, 2025, the Company has redeemed following debentures as per the terms of issue : (i) 7.80% CFHL Secured Redeemable Non-Convertible Debentures of Rs 1000 crores
8	Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.
9	The Government of India has notified the implementation of four new labour Codes on November 21, 2025, by consolidating and rationalizing 29 existing labour laws. The Company has estimated the financial implications thereof and has made additional provision of Rs. 47.17. lakhs towards gratuity in the financial results for the Quarter and Nine months ended December 31, 2025.
10	The NRC of the Company at its meeting held on November 29,2025 had approved the grant of 1,76,377 options exercisable into not more than 1,76,377 equity shares of the company of the face value of Rs 2/- each fully paid up to 66 employees of the company in accordance with the CFHL ESOP Scheme 2024.

Place: Bengaluru
Date: January 17, 2026



For and on behalf of the Board of Directors
of Can Fin Homes Limited.,


Suresh S Iyer
Managing Director & CEO
DIN: 10054487



M/s Rao & Emmar
Chartered Accountants
No. 18, Ramanashree Arcade
MG Road, Bengaluru- 560 001

M/s V.K. Ladha & Associates
Chartered Accountants
36, Drawid Marg, Kshir Sagar
Ujjain-456 001

Independent Auditors' Limited Review Report on the Unaudited Financial Results for the Quarter and 9 months ended December 31, 2025 of Can Fin Homes Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors,
Can Fin Homes Limited,
Bengaluru

1. We have reviewed the accompanying statement of unaudited financial results of Can Fin Homes Limited ("the Company") for the quarter and 9 months ended December 31, 2025 ("the Statement") being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), including relevant circulars issued by the SEBI from time to time.
2. This Statement, which is the responsibility of the Company's Management and approved by Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing specified under section 143(10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express audit opinion.
4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results for the quarter and 9 months ended December 31, 2025 read with notes therein, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended including



M/s Rao & Emmar
Chartered Accountants
No. 18, Ramanashree Arcade
MG Road, Bengaluru- 560 001

M/s V.K. Ladha & Associates
Chartered Accountants
36, Drawid Marg, Kshir Sagar
Ujjain-456 001

relevant circulars issued by the SEBI from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

5. A copy of the unaudited quarterly and 9 months ended December 31, 2025 financial results of the Company for the period under review, which formed the basis of our limited review, duly initiated by us for the purpose of identification is enclosed to this report.

Other matters

6. The comparative financial results of the Company as stated in the Statement for the quarter ended September 30, 2025, quarter and 9 months ended December 31, 2024 and year ended March 31, 2025 prepared in accordance with the Indian Accounting Standard were reviewed by us and expressed an unmodified conclusion on those financial results vide their reports on October 18, 2025, January 18, 2025 and April 23, 2025 respectively.

For Rao & Emmar
Chartered Accountants
Firm Registration Number: 003084S

CA B J Praveen
Partner
Membership Number: 215713

UDIN: 2621571DINQACB4774

Place: Bengaluru
Date: January 17, 2026



For V.K. Ladha & Associates
Chartered Accountants
Firm Registration Number: 002801C

CA Rakesh Kumar
Partner
Membership Number: 546723

UDIN: 26546723KWLJDG5018

Place: Bengaluru
Date: January 17, 2026



ANNEXURE - III



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

Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter and nine months ended December 31, 2025.

Sl. No.	Particulars	As on December 31, 2025
1.	Debt Equity Ratio	6.55
2.	Debt Service Coverage Ratio	NA
3.	Interest Service Coverage Ratio	1.49
4.	Outstanding redeemable preference shares (quantity and value)	NA
5.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
6.	Net Worth (in lakhs) (as at March 31, 2025)	5,06,749.39
7.	Net Profit after tax (in lakhs)	73,943.20
8.	Earnings Per Share (Basic & Diluted)	55.58
9.	Current Ratio	NA
10.	Long Term Debt to Working Capital	NA
11.	Bad Debts to Accounts receivable ratio	NA
12.	Current Liability Ratio	NA
13.	Total Debts to Total Assets Ratio	0.86
14.	Debtors Turnover Ratio	4.94
15.	Inventory Turnover Ratio	NA
16.	Operating Margin (%)	NA
17.	Net profit Margin (%)	23.53
	Sector Specific equivalent ratios, as applicable	
18.	Provision Coverage Ratio	46.69%
19.	Gross Non-Performing Assets (GNPA)	0.92%
20.	Net Non-Performing Asset (NNPA)	0.49%
21.	Capital Risk Adequacy Ratio (CRAR)	24.63%
22.	Asset Coverage Ratio	100%

For Can Fin Homes Limited

Abhishek Mishra
Chief Financial Officer

Date: 17/01/2026
Place: Bengaluru



Statement of Deviation / Variation in utilisation of funds raised						
Name of listed entity		Can Fin Homes Limited				
Mode of Fund Raising		Public Issues / Rights Issues / Preferential Issues / QIP / Others				
Date of Raising Funds		Not applicable for Q3 FY26				
Amount Raised		Not applicable for Q3 FY26				
Report filed for Quarter ended		31/12/2025				
Monitoring Agency		Not applicable for Q3 FY26				
Monitoring Agency Name, if applicable		Not applicable for Q3 FY26				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q3 FY26				
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		--				
If Yes, Date of shareholder Approval		--				
Explanation for the Deviation / Variation		--				
Comments of the Audit Committee after review		--				
Comments of the auditors, if any		--				
Objects for which funds have been raised and where there has been a deviation, in the following table		--				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
--	--	--	--	--	--	--
Deviation or variation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised or						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or						
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc						
 Nilesch Jain Company Secretary		 Abhishek Mishra Chief Financial Officer		 Vikram Saha Deputy Managing Director		 Suresh S Iyer Managing Director & CEO
Date: 17/01/2026						



Statement of deviation/variation in utilisation of funds raised through NCDs - Reg.52(7) of SEBI (LODR) Regulations, 2015

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public Issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of funds which were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Can Fin Homes Limited									

B. Statement of deviation/ variation in use of Issue proceeds:

Statement of Deviation / Variation in use of issue proceeds						
Name of listed entity			Can Fin Homes Limited			
Mode of Fund Raising			Private Placement			
Type of Instrument			Non-Convertible Securities			
Date of Raising Funds			Not applicable for Q3 FY26			
Amount Raised			Not applicable for Q3FY26			
Report filed for quarter ended			31/12/2025			
Is there a Deviation / Variation in use of funds raised?			Nil			
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?			Not Applicable			
If yes, details of the approval so required?			--			
Date of approval			--			
Explanation for the Deviation / Variation			--			
Comments of the Audit Committee after review			None			
Comments of the auditors, if any			None			
Objects for which funds have been raised and where there has been a deviation, in the following table			--			
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (in Rs. Crore & %)	Remarks if any
--	--	--	--	--	--	--
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised or						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed						


Nilesh Jain
Company Secretary


Abhishek Mishra
Chief Financial Officer


Vikram Saha
Dy. Managing Director


Suresh S Iyer
Managing Director & CEO



Date: 17/01/2026

V.K. LADHA & ASSOCIATES

(CHARTERED ACCOUNTANTS)



To,
SBICAP Trustee Company Limited
6th Floor, Apeejay House,
3, Dinshaw Wachha Road, Churchgate,
Mumbai-400 020.

Auditor's Certificate on Particulars of Non-Convertible Debentures ('NCD') as at December 31, 2025

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated January 16, 2026.

The accompanying statement in '**Annexure A**' ("the Statement") contains details of non-convertible debentures outstanding as on December 31, 2025, amounting to Rs. 6,66,600 lakhs issued by Can Fin Homes Limited ('the Company'), having its registered office at No. 29/1, Sir. M N Krishna Rao Road, Lalbagh West, Basavanagudi Bangalore - 560 004 including the details of asset cover as furnished in '**Annexure B**' (Statement of Security Coverage Ratio), maintained by the Company.

Management's Responsibility for the Statement

2. The preparation of the accompanying Statement is the responsibility of the Management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, the preparation and maintenance of books of accounts based on which the Statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for ensuring that the Company complies with the all the terms and conditions of the terms of offer document/ information memorandum/debenture trust deed for each of debentures issued, rules and regulations applicable for the issue of non-convertible debentures under Companies Act 2013, RBI/NHB Directions and any other applicable provisions issued or amended from time to time.

Auditor's Responsibility

4. It is our responsibility to obtain reasonable assurance and form an opinion as to whether the Statement is in agreement with the reviewed financial results of the Company for the quarter ended December 31, 2025.
5. We have performed the following procedures, in respect of data furnished in Annexure B - 'Statement of Security Coverage Ratio'.

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana
Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
Lucknow | Bangalore



- a. We have verified the extracts maintained and furnished by the Company loan assets/book debts and confirmed to us by the management and relied upon by us. The said data captures the earmarking to the said Secured NCD.
 - b. We have verified the details of the borrowings and loan assets/book debts which are being exclusively charged to NCD's based on the Index of charges downloaded from Ministry of Corporate Affairs ('MCA') website.
6. We conducted our examination of the Statement provided to us in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI") as well as other applicable pronouncements of the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
 7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

8. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement" in Annexure A, Statement of Security Coverage Ratio in Annexure B and Covenant Compliance Certificate in Annexure C is not, in all material respects, fairly stated.

Restriction on Use

9. The Certificate is addressed to and provided to SBI CAP Trustee Company Limited at the request of the Company and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For V.K. Ladha & Associates

Chartered Accountants

Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

Partner

M. No.: 546723

UDIN: 26546723506ACK8967

Date: 17-01-2026

Place: Bangalore



Enclosures:

1. Annexure A 'Statement' - Details of Non-convertible debentures outstanding as on Dec. 31, 2025
2. Annexure B-Statement of Security Coverage Ratio

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana

Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur | Lucknow | Bangalore

**Annexure-A 'Statement' - Details of Non-Convertible Debentures outstanding
as on December 31,2025**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

The Company, vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities outstanding as at December 31, 2025.

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07381	Private Placement	Secured	1,00,000
INE477A07399	Private Placement	Secured	90,000
INE477A07407	Private Placement	Secured	50,000
INE477A07415	Private Placement	Secured	54,000
INE477A07423	Private Placement	Secured	1,51,000
INE477A07431	Private Placement	Secured	98,000
		Total	6,66,600

For V.K. Ladha & Associates
Chartered Accountants
Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

Partner

M. No.: 546723

UDIN: 26546723SOGACK8967

Date: 17-01-2026

Place: Bangalore



Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana
Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
Lucknow | Bangalore

Annexure B - Statement of Security Coverage Ratio																	
Column A	Column B	Column C		Column D	Column E	Column F		Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of Asset for which this Certificate relate	Exclusive Charge		Other Secured Debt	Debt for which this certificate being issued	Pari- Passu Charge		Other assets on which there is pari- Passu charge (excluding items Covered in column F)	Assets not offered as Security	Elimination on (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive Basis	Related to only those items covered by this Certificate			Total Value (=K+L+M+ N)	
		Debt for which this certificate being issued	Book Value			Book Value	Yes/ No						Book Value	Book Value	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)		Market Value for Pari passu charge Assets
												Relating to Column F					
Assets																	
Property, Plant and Equipment	-	-	-	-	-	-	-	-	4,788.73	-	4,788.73						
Capital Work-in- Progress	-	-	-	-	-	-	-	-	4,853.95	-	4,853.95						
Right of Use Assets	-	-	-	-	-	-	-	-	-	-	-						
Goodwill	-	-	-	-	-	-	-	-	-	-	-						
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-						
Intangible Assets under Development	-	-	-	-	-	-	-	-	-	-	-						
Investments	-	-	-	-	-	-	-	-	2,14,398.97	-	2,14,398.97						
Loans	Loans Receivables	7,03,178.78	-	-	No	-	-	-	33,05,643.87	-	40,08,822.65						
Trade Receivables	-	-	-	-	-	-	-	-	148.86	-	148.86						
Inventories	-	-	-	-	-	-	-	-	-	-	-						
Cash and Cash Equivalents	-	-	-	-	-	-	-	-	118.15	-	118.15						
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	-	-	39,609.82	-	39,609.82						
Others	-	-	-	-	-	-	-	-	17,519.60	-	17,519.60						
Total		7,03,178.78	-	-	-	-	-	-	35,87,081.96	-	42,90,260.73						
Liabilities																	
Debt securities to which Certificate pertains	-	7,02,993.59	-	-	No	-	-	-	-	-	7,02,993.59						
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-	-	-						
other debt	-	-	-	-	-	-	-	-	-	-	-						
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-						
Borrowings	-	-	-	-	-	-	-	-	-	-	-						
Bank	-	-	-	-	-	-	-	-	28,43,039.78	-	28,43,039.78						
Debt Securities	-	-	-	-	-	-	-	-	1,23,780.81	-	1,23,780.81						
Others	-	-	-	-	-	-	-	-	-	-	-						
Trade Payables	-	-	-	-	-	-	-	-	381.62	-	381.62						
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-						
Provisions	-	-	-	-	-	-	-	-	6,199.79	-	6,199.79						
Others (Refer Note-9)	-	-	-	-	-	-	-	-	6,13,865.13	-	6,13,865.13						
Total		7,02,993.59	-	-	-	-	-	-	35,87,267.14	-	42,90,260.73						
Cover on Book Value	-	1.00	-	-	-	-	-	-	1.00	-	1.00						
Cover on Market Value	-	-	-	-	-	-	-	-	-	-	-						

Notes

- Column C - Includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- Column D - Includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- Column E - Includes debt for which this certificate is issued having any pari passu charge.
- Column F - Includes - a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c) other debt sharing pari-passu charge along with debt for which certificate is issued.
- Column G - Includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- Column H - Includes all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- Column I - Includes the debt which has been counted more than once (included under exclusive charge column as also under pari passu). In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there
- Column N - Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/ Carrying Value.
- Other Liabilities include the Deposits, Current Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
- The above financial information as on 31-12-2025 has been extracted from the limited reviewed standalone books of accounts for the period ended 31-12-2025 and other relevant records of the listed entity.



V.K. LADHA & ASSOCIATES

(CHARTERED ACCOUNTANTS)



Applicable for both Secured and unsecured listed non-convertible debt securities
Covenant Compliance Certificate from the statutory Auditor of the company as per Regulation
56(l)(d)

To,
Board Of Director & Debenture Trustee
SBICAP Trustee Company Limited

Information under SEBI (LISTING OBLIGATION & DISCLOSURE REQUIREMENTS) Regulation, 2015 in terms of the provision of regulation 56(l)(d) as amended from time to time – Covenant Compliance Certificate as on December 31, 2025,

Based on the examination of the books of accounts and other relevant records/documents, we hereby certify that:

The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07381	Private Placement	Secured	1,00,000
INE477A07399	Private Placement	Secured	90,000
INE477A07407	Private Placement	Secured	50,000
INE477A07415	Private Placement	Secured	54,000
INE477A07423	Private Placement	Secured	1,51,000
INE477A07431	Private Placement	Secured	98,000
		Total	6,66,600



Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana

Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
Lucknow | Bangalore

We certify that the company has complied with all the covenant (Including Financial Covenant)/terms of the issue mentioned in the offer document/ Information Memorandum and/ or Debenture Trust Deed for the above mentioned non-convertible debt securities.

Further, please find below list of the covenant which the company has failed to comply for the quarter:

Covenant	Document reference	Date of breach	Cure period (if any)
There are no failures in any covenants in the above listed debentures			

Restriction on Use

The Certificate is addressed to and provided to SBI CAP Trustee Company Limited at the request of the Company and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For V.K. Ladha & Associates
Chartered Accountants
Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

Partner

M. No.: 546723

UDIN: 26546723FJVNP4449

Date: 17-01-2026

Place: Bangalore



For Can Fin Homes Limited



(Authorised Signatory)

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana
Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
Lucknow | Bangalore