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 280/2025
October 18, 2025

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

Dear Sir/ Madam,

Sub: Outcome of Board Meeting- Submission of Un-Audited Financial Results for the 2nd Quarter and Half Year Ended on September 30, 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 273/2025 dated October 10, 2025

We wish to inform that, based on the recommendation of the Audit Committee, the Board of Directors at its meeting held today i.e., on Saturday, October 18, 2025, considered and approved the Un-Audited Financial Results for the 2nd Quarter and Half Year Ended on September 30, 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 2nd Quarter and Half Year Ended on September 30, 2025, including half-yearly statement on assets and liabilities of the Company and statement of cash flows.	I
2.	Limited Review Report for the said period issued by M/s. Rao & Emmar 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 No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024.	V

6.	Security Cover Certificate as on September 30, 2025, as per Regulation 54(2)/(3) of SEBI Listing Regulations	VI
7	Disclosure of Related Party Transactions for the Half Year Ended September 30, 2025 as per Regulation 23(9) of SEBI Listing Regulations.	VII

The meeting of the Board of Directors commenced at 5.00 p.m. and concluded at 6.00 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

Digitally signed by NILESH JAIN
Date: 2025.10.18 18:45:53 +05'30'

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above

ANNEXURE 1

Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

(₹. In lakhs)

Statement of Un-Audited Financial Results for the Quarter Ended 30/09/2025

Sl. No.	Particulars	Quarter Ended			Six months ended		Year ended
		(30/09/2025)	(30/06/2025)	(30/09/2024)	(30/09/2025)	(30/09/2024)	(31/03/2025)
		Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Audited
1	**Income from Operations:**						
	- Interest Income	1,04,316.50	1,01,106.35	95,525.24	2,05,422.84	1,87,941.11	3,84,297.46
	- Fees and Commission Income	628.06	926.62	722.86	1,554.68	1,415.29	3,566.59
	- Other Income	0.79	7.43	21.39	8.23	25.97	97.74
	Total Income from Operations	**1,04,945.34**	**1,02,040.40**	**96,269.48**	**2,06,985.75**	**1,89,382.38**	**3,87,961.79**
2	**Expenditure:**						
	- Finance Costs	63,857.85	64,831.01	61,549.56	1,28,688.86	1,21,822.32	2,48,815.71
	- Fees and Commission Expense	302.33	46.98	798.10	349.31	1,433.45	3,035.04
	- Employee Benefit expense	4,326.05	4,166.96	2,885.16	8,493.01	5,331.64	11,200.72
	- Depreciation and Amortisation	395.96	346.47	278.87	742.44	542.19	1,286.81
	- Provisions for Expected Credit Loss and Write offs	307.02	2,625.19	1,374.03	2,932.21	3,821.44	7,577.55
	- Other Expenses	2,598.46	2,260.04	1,974.43	4,858.49	3,512.00	8,298.90
	Total Expenditure	**71,787.67**	**74,276.65**	**68,860.15**	**1,46,064.32**	**1,36,463.04**	**2,80,214.73**
3	**Profit Before Tax**	**33,157.67**	**27,763.76**	**27,409.33**	**60,921.43**	**52,919.34**	**1,07,747.06**
4	**Tax Expenses**						
	- Current Tax	7,246.90	6,351.07	6,132.77	13,597.97	12,300.33	22,366.80
	- Deferred Tax	767.95	(974.64)	127.58	(206.70)	(494.01)	(336.29)
	Total Tax Expenses	8,014.85	5,376.43	6,260.35	13,391.28	11,806.32	22,030.50
5	**Net Profit after Tax**	**25,142.82**	**22,387.33**	**21,148.98**	**47,530.15**	**41,113.02**	**85,716.55**
	Total Comprehensive Income						
	A. Items that will not be reclassified to profit or loss						
	(i) Actuarial Gain / (loss)	(11.17)	(66.57)	(107.67)	(77.73)	(19.15)	(49.51)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	2.81	16.75	27.10	19.56	4.82	12.46
	Other comprehensive income/(loss) A (i+ii)	**(8.36)**	**(49.81)**	**(80.57)**	**(58.17)**	**(14.33)**	**(37.05)**
6	**Total Comprehensive Income**	**25,134.47**	**22,337.52**	**21,068.41**	**47,471.98**	**41,098.69**	**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	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
	(a) Basic	18.88	16.81	15.88	35.70	30.88	64.37
	(b) Diluted	18.88	16.81	15.88	35.70	30.88	64.37

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

V.K. LADHA & ASSOCIATES FRN: 002301C CHARTERED ACCOUNTANTS

Rao & Kumar BANGALORE Chartered Accountants

Notes to the Financial Results

1	The financial results have been prepared in accordance with the recognition and measuresement principles laid down in Indian Accounting Standard 34 Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Compânies (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 prescibed 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 seperate 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 September 30, 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	Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework - 1.0) and May 5, 2021 (Resolution Framework - 2.0) as at September 30, 2025 are given below.

Format B (₹ in lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half year i.e March 31, 2025 year (A)	Of (A), aggregate debt that slipped into NPA during the current half-year	Of (A) amount written off during the current half-year	Of (A) amount paid by the borrowers during the current half-year*	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year i.e September 30, 2025
Personal Loans	41,133.73	1,158.11		2,692.60	37,283.02
Corporate persons	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	41,133.73	1,158.11	-	2,692.60	37,283.02

*Amount paid by the borrower during the half year is net of additions in the borrower account including addtions due to interest capitalisation.

5	The Shareholders of the Company in its 38th Annual General Meeting held on August 20, 2025 had approved final dividend of ₹ 6/- per equity share of face value of ₹ 2/- for the financial year ended March 31, 2025 and the dividend was paid subsequently on August 28, 2025
6	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter and half year ended September 30, 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 October 18, 2025. The above results have been subjected to a Limited Review by the Joint Statutory Auditors of the Company, in terms of the said regulations.
7	The Company does not have any Susbsidiary/Associate/ Joint Venture Company. Accordingly, Consolidation of Financial Statements is not applicable for the Company.
8	Figures for the quarter ended March 31, 2025 is the balancing figures between audited figures for the full financial year and the reviewed year to date figure upto the third quarter of the respective financial year. which were subjected to limited review.
9	Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.

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

Suresh S Iyer
Managing Director & CEO
DIN: 10054487

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

Place: Bengaluru
Date: October 18, 2025

V.K.LADHA & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 002301C

Rao & Emmar BANGALORE Chartered Accountants

Statement of Assets and Liabilities

₹ in lakhs

Sl No.	Particulars	As at 30/09/2025	As at 30/09/2024	As at 31/03/2025
		Un-audited & Reviewed	Un-audited & Reviewed	Audited
	ASSETS			
I	Financial Assets			
a)	Cash and Cash equivalents	192.59	135.24	105.89
b)	Bank Balances other than above	30,289.04	45,682.01	30,658.53
c)	Derivative Financial Instruments	-	-	-
d)	Receivables			
	(i) Trade Receivables	74.74	103.49	93.08
	(ii) Other Receivables	-	-	
e)	Loans	39,07,829.29	36,10,843.09	37,69,643.69
f)	Investments	2,14,464.92	1,94,912.60	2,37,398.14
g)	Other Financial Assets	3,828.50	3,917.92	905.15
II	Non-Financial Assets			
a)	Current Tax Assets	-	-	-
b)	Deferred Tax Assets (Net)	7,161.56	7,085.38	6,935.30
c)	Property, Plant and Equipment	4,847.55	4,428.55	5,034.47
d)	Intangible Assets under Development	3,354.66	-	-
e)	Other non-financial assets	3,443.64	696.23	657.42
	TOTAL	41,75,486.49	38,67,804.51	40,51,431.68
	LIABILITIES AND EQUITY			
	LIABILITIES			
I	Financial Liabilities			
a)	Payables			
	Trade Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises	325.60	247.97	607.60
	Other Payables			
	(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
	(ii) total outstanding dues of creditors other than micro enterprises	-	-	-
b)	Debt Securities	10,14,922.02	8,98,292.41	10,84,935.19
c)	Borrowings (Other than debt securities)	25,76,343.10	24,41,249.30	24,01,451.53
d)	Deposits	19,398.35	18,424.58	18,736.28
e)	Subordinated Liabilities	-	10,000.00	-
f)	Other Financial Liabilities	6,876.10	17,677.57	29,050.75
II	Non-Financial Liabilities			
a)	Current tax liabilities	3,086.39	4,128.26	1,467.35
b)	Provisions	6,054.70	5,852.33	5,674.05
c)	Deferred tax liabilities (Net)	-	-	
d)	Other non-financial liabilities	2,248.12	1,774.36	2,759.55
III	EQUITY			
a)	Equity Share capital	2,663.31	2,663.31	2,663.31
b)	Other Equity	5,43,568.80	4,67,494.42	5,04,086.06
	TOTAL	41,75,486.49	38,67,804.51	40,51,431.68

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

V.K.LADHA & ASSOCIATES FRN: 002301C CHARTERED ACCOUNTANTS

Rao & Emmar BANGALORE Chartered Accountants

Cash Flow Statement for the half year ended 30-09-2025

₹ in Lakhs

Sl. No	Particualrs	30-09-2025	30-09-2024
A)	**Cash Flow from Operating Activities**		
	Net Profit Before Tax and Exceptional Items	60,921.43	52,919.34
	Add:		
i)	**Adjustment For:**		
	Depreciation and Amortization	742.44	542.19
	Loss/(profit) on Sale of Assets	12.04	(1.53)
	Interest on lease liability	123.79	146.96
	Winding of leases liability and right of use assets	-	(138.91)
	Impairment of financial instruments	2,932.21	3,821.44
	Fair Value adjustments on Debentures	53.12	27.08
	Fair Value adjustments on Investments	348.93	(8.11)
	Operating Profit before Working Capital Changes	**65,133.95**	**57,308.46**
ii)	**Adjustment For Working Capital:**		
	(Increase)/Decrease in Trade Receivables	18.34	(14.62)
	Increase/(Decrease) in Trade Payables	(282.01)	(234.90)
	(Increase)/Decrease in Other Financial Assets	(2,923.35)	(1,285.28)
	(Increase)/Decrease in Loans	(1,38,185.60)	(1,55,532.77)
	Increase/(Decrease) in Provisions	380.65	(21.08)
	(Increase)/Decrease in Other non-financial assets	(2,786.22)	(207.41)
	Increase/(Decrease) in Other financial liabilities	(22,174.65)	(22,095.67)
	Increase/(Decrease) in Other non-financial liabilities	(511.44)	(176.08)
		(1,66,464.27)	**(1,79,567.83)**
	Cash Generated from Operations	**(1,01,330.32)**	**(1,22,259.37)**
	Less: Income Tax Paid	16,000.00	13,017.54
	Net Cash Flow from Operating Activities	**(1,17,330.32)**	**(1,35,276.91)**
B)	**Cash Flow from Investing Activities**		
	Purchase of Property, Plant and Equipment	(704.89)	(325.23)
	Sale of Property, Plant and Equipment	32.31	7.72
	Intangible Assets under Development	-3,354.66	
	Investment in Government Securities	22,933.22	(50,860.28)
	(Increase)/Decrease in Other Bank balances	369.49	(16.08)
	Net Cash Flow from Investing Activities	**19,275.48**	**(51,193.87)**
C)	**Cash Flow from Financing Activities**		
	Short term borrowings (net)		90,309.73
	Long Term Borrowings taken	1,74,891.57	3,51,882.55
	Long Term Borrowings repaid		(3,86,846.33)
	Proceeds from deposits accepted (net)	662.07	(3,034.19)
	Debt Securities (net)	(68,984.29)	1,40,516.71
	Payment of lease liability	(438.56)	(972.07)
	Dividend Paid	(7,989.25)	(5,326.16)
	Net Cash Flow from Financing Activities	**98,141.54**	**1,86,530.25**
	Increase/ (Decrease) in Cash & Cash Equivalents	86.70	59.47
	Cash & Cash Equivalents at the Beginning of the Year	105.89	75.77
	Cash & Cash Equivalents at the end of the period	**192.59**	**135.24**
	Other Notes:		
	Cash and Cash equivalents include:		
	Cash on hand	112.77	99.18
	Cheques on hand		
	Balance with Banks		
	- Current Accounts	79.82	36.06
	- Fixed Deposits		
	Total	192.59	135.24

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

V.K.LADHA & ASSOCIATES CHARTERED ACCOUNTANTS FRN: 002301C

Rao & Emmar BANGALORE Chartered Accountants

ANNEXURE II

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 half year ended September 30, 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 half year ended September 30, 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 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 as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results 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 any

Rao & Emmar BANGALORE Chartered Accountants
V.K. LADHA & ASSOCIATES FRN 002301C CHARTERED ACCOUNTANTS

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 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 half year ended 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 June 30, 2025, quarter and half year ended September 30, 2024 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 July 19, 2025 and October 22, 2024 respectively.

7. The Statement also includes figures of the Company for the year ended March 31, 2025 which have been audited by us where we have expressed an unmodified Opinion on those financial results vide our report on April 23, 2025.

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

CA B J Praveen
Partner
Membership Number: 215[illegible]
UDIN: 25215713BM[illegible]450

Place: Bengaluru
Date: October 18, 2025

For V.K. Ladha & Associates
Chartered Accountants
Firm Registration Number: [illegible]

CA Rakesh Kumar
Partner
Membership Number: 546[illegible]
UDIN: 25546723BMIOMW8158

Place: Bengaluru
Date: October 18, 2025

ANNEXURE -III

Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS ✦ DEPOSITS
Translating Dreams into Reality

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 half year ended September 30, 2025.

Sl. No.	Particulars	As on September 30, 2025
1.	Debt Equity Ratio	6.61
2.	Debt Service Coverage Ratio *	NA
3.	Interest Service Coverage Ratio *	NA
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at March 31, 2025)	5,06,749.39
6.	Net Profit after tax (in lakhs)	47,530.15
7.	Earnings Per Share (Basic & Diluted)	35.70
8.	Current Ratio	NA
9.	Long Term Debt to Working Capital	NA
10.	Bad Debts to Accounts receivable ratio	NA
11.	Current Liability Ratio	NA
12.	Total Debts to Total Assets Ratio	0.86
13.	Debtors Turnover Ratio	6.03
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	22.96%
	Sector Specific equivalent ratios, as applicable	
17.	Provision Coverage Ratio	46.37%
18.	Gross Non-Performing Assets (GNPA)	0.94%
19.	Net Non-Performing Asset (NNPA)	0.50%
20.	Capital Risk Adequacy Ratio (CRAR)	25.58%
21.	Asset Coverage Ratio	100%

*Disclosure is not applicable to Housing Finance Companies registered with NHB/RBI as per regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended.

For Can Fin Homes Limited

Abhishek Mishra
Chief Financial Officer

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

Date: 18/10/2025
Place: Bengaluru

Statement of Deviation /Variation in utilisation of funds raised through Shares - Reg 32(1) of SEBI (LODR) Regulations, 2015 ANNEXURE IV

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 Q2 FY26
Amount Raised	Not applicable for Q2 FY26
Report filed for Quarter ended	30/09/2025
Monitoring Agency	Not applicable for Q2 FY26
Monitoring Agency Name, if applicable	Not applicable for Q2 FY26
Is there a Deviation / Variation in use of funds raised	Not applicable for Q2 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

Nilesh Jain
Company Secretary

Abhishek Mishra
Chief Financial Officer

Vikram Saha
Deputy Managing Director

Suresh S Iyer
Managing Director & CEO

Date: 18/10/2025

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

ANNEXURE V

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 for which the funds 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 Q2 FY26
Amount Raised	Not applicable for Q2 FY26
Report filed for quarter ended	30/09/2025
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

Nilesh Saha
Dy. Managing Director

Suresh S Iyer
Managing Director & CEO

Date: 18/10/2025

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

ANNEXURE VI

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 September 30, 2025

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated October 17, 2025.
   The accompanying statement in **'Annexure A'** ("the Statement") contains details of non-convertible debentures outstanding as on September 30, 2025, amounting to Rs. 7,66,600 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 September 30, 2025.

5. We have performed the following procedures, in respect of data furnished in Annexure B 'Statement of Security Coverage Ratio'.

V.K.LADHA & ASSOCIATES FRN: 002301C CHARTERED ACCOUNTANTS

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: 25546723BMIOMV5078
Date: 18-10-2025
Place: Bangalore

Enclosures:

1. Annexure A 'Statement' - Details of Non-convertible debentures outstanding as on Sept. 30, 2025
2. Annexure B-Statement of Security Coverage Ratio

Annexure-A 'Statement' - Details of Non-Convertible Debentures outstanding as on September 30,2025

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 September 30, 2025.

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE477A07357	Private Placement	Secured	1,00,000
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	**7,66,600**

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

V.K. LADHA & ASSOCIATES * CHARTERED ACCOUNTANTS * FRN: 002301C

(CA. Rakesh Kumar)
Partner
M. No.: 546723
UDIN: 25546723BMIOMU5078
Date: 18-10-2025
Place: Bangalore

Rs. In Lakhs

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
		Exclusive Charge		Pari- Passu Charge				Elimination on (amount in negative)		Related to only those items covered by this Certificate				
Particulars	Description of Asset for which this Certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge	Other assets on which there is pari- Passu charge (excluding items Covered in column F)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive Basis	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	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
Assets														
Property, Plant and Equipment	-	-	-	-	-	-	4,847.55	-	4,847.55					
Capital Work-in- Progress	-	-	-	-	-	-	3,354.66	-	3,354.66					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-		-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	2,14,464.92	-	2,14,464.92					
Loans	Loans Receivables	7,93,322.04	-	No	-	-	31,14,507.25		39,07,829.29					
Trade Receivables	-		-	-	-	-	74.74	-	74.74					
Inventories	-	-	-	-	-	-		-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	192.59	-	192.59					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	30,289.04	-	30,289.04					
Others	-	-	-	-	-	-	14,433.70	-	14,433.70					
Total	-	7,93,322.04	-	-	-	-	33,82,164.45	-	41,75,486.49					
									-					
Liabilities									-					
Debt securities to which Certificate pertains	-	7,92,676.02	-	No	-	-	-	-	7,92,676.02					
Other debt sharing pari-passu charge with above debt	-		-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	-	-	-					
Borrowings	-	-	-	-	-	-	-	-	-					
Bank	-	-	-	-	-	-	25,76,343.10	-	25,76,343.10					
Debt Securities	-	-	-	-	-	-	2,22,246.00	-	2,22,246.00					
Others	-	-	-	-	-	-	-	-	-					
Trade Payables	-	-	-	-	-	-	325.60	-	325.60					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	6,054.70	-	6,054.70					
Others (Refer Note-9)	-	-	-	-	-	-	5,77,841.07	-	5,77,841.07					
Total	-	7,92,676.02	-	-	-	-	33,82,810.46	-	41,75,486.49					
									-					
Cover on Book Value	-	1.00	-	-	-	-	1.00	-	1.00					
Cover on Market Value	-	-	-	-	-	-	-	-	-					

Notes

1. **Column C** - includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
2. **Column D** - includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
3. **Column E** -include debt for which this certificate is issued having any pari passu charge
4. **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.
5. **Column G** - includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
6. **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.
7. **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,
8. **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.
9. **Other Liabilities** include the Current Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
10. The above financial information as on 30-06-2025 has been extracted from the limited reviewed standalone books of accounts for the period ended 30-09-2025 and other relevant records of the listed entity.

U.K.LADHA & ASSOCIATES * FRN: 002301C * CHARTERED ACCOUNTANTS *

CAN FIN HOMES LIMITED * R.O. BASAVANAGUDI * BENGALURU-04 *

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 September 30, 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)
INE477A07357	Private Placement	Secured	1,00,000
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	**7,66,600**

V.K. LADHA & ASSOCIATES * CHARTERED ACCOUNTANTS * FRN: 002301C

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

V.K. LADHA & ASSOCIATES * CHARTERED ACCOUNTANTS * FRN: 002301C

(CA. Rakesh Kumar)
Partner
M. No.: 546723
UDIN: 25546723BMIOMV6977
Date: 18-10-2025
Place: Bangalore

For Can Fin Homes Limited

CAN FIN HOMES LIMITED * R.O. BASAVANAGUDI * BENGALURU-04 *

(Authorised Signatory)

ANNEXURE VII

DISCLOSURE OF RELATED PARTY TRANSACTIONS
For the half year ended September 30, 2025

Rs. In Lakhs

Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Additional disclosure of related party transaction applicable only in case of related party transaction relates to loan, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.				
														Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance as on 1st April 2025	Closing balance as on 30th September 2025	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/	Interest Rate (%)	Tenure	Secured / unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Can Fin Homes Ltd	AAACC7241A	Suresh S Iyer	AADPI7133F	Managing Director & CEO	Remuneration	Terms of appointment approved by Board and Members at AGM	140.53	-	-	NA	NA	NA	NA	NA	NA	NA	NA
2	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Salary & other benefits of Whole Time Director and deputed staff	Approved by 162nd ACB - 25/06/2025	25.33	-	-	NA	NA	NA	NA	NA	NA	NA	NA
3	Can Fin Homes Ltd	AAACC7241A	Prashanth Joishy	ADCPJ9862A	Interim Chief Financial Officer	Remuneration	Terms of Appointment approved by Board of Directors	10.18	-	-	NA	NA	NA	NA	NA	NA	NA	NA
4	Can Fin Homes Ltd	AAACC7241A	Abhishek Mishra	AKBPM9459Q	Chief Financial Officer	Remuneration	Respective Appointment Letters	14.88	-	-	NA	NA	NA	NA	NA	NA	NA	NA
5	Can Fin Homes Ltd	AAACC7241A	Nilesh Jain	AFSPJ7489P	Company Secretary	Remuneration	Respective Appointment Letters	17.25	-	-	NA	NA	NA	NA	NA	NA	NA	NA
6	Can Fin Homes Ltd	AAACC7241A	Arvind Yennemadi	AAAPY1008Q	Independent Director	Sitting Fees	Pursuant to the provisions of Reg 23(2)(e) Related Party Transaction pertaining to the remuneration and sitting fees paid by the listed entity to its director, key managerial personnel or senior management, except who is part of promoter or promoter group, shall not require approval of the audit committee.	5.80	-	-	NA	NA	NA	NA	NA	NA	NA	NA
7	Can Fin Homes Ltd	AAACC7241A	Ajai Kumar	AILPK2079C	Independent Director	Sitting Fees		6.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
8	Can Fin Homes Ltd	AAACC7241A	Shubhalakshmi Panse	AFEPP0393L	Independent Director	Sitting Fees		7.30	-	-	NA	NA	NA	NA	NA	NA	NA	NA
9	Can Fin Homes Ltd	AAACC7241A	Murali Ramaswami	AAPPM2850D	Independent Director	Sitting Fees		5.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
10	Can Fin Homes Ltd	AAACC7241A	Anup Bhattachrya	AGJPB1633K	Independent Director	Sitting Fees		3.50	-	-	NA	NA	NA	NA	NA	NA	NA	NA
11	Can Fin Homes Ltd	AAACC7241A	Swarupananda Mallick	AFPPM0549G	Independent Director	Sitting Fees		1.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
12	Can Fin Homes Ltd	AAACC7241A	Murali Ramaswami	AAPPM2850D	Independent Director	Honorarium	-	0.50	-	-	NA	NA	NA	NA	NA	NA	NA	NA

CAN FIN HOMES LIMITED
BASAVANAGUDI
BENGALURU-04

For the half year ended September 30, 2025

Rs. In Lakhs

Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Additional disclosure of related party transaction applicable only in case of related party transaction relates to loan, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.				
														Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance as on 1st April 2025	Closing balance as on 30th September 2025	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/	Interest Rate (%)	Tenure	Secured / unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
13	Can Fin Homes Ltd	AAACC7241A	Canara HSBC Life Insurance Company Limited	AADCC1881F	Joint Venture with Canara Bank	Commission earned for the	Upto Rs.2000 lakh	150.80	-	-	NA	NA	NA	NA	NA	NA	NA	NA
14	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Interest paid for the year	Transactions in the ordinary course of business Approved by AC and Board Rs. 377000 lakhs	9,468.11	-	-	NA	NA	NA	NA	NA	NA	NA	NA
15	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Interest earned for the year	Transactions in the ordinary course of business, as per Investment Policy upto Rs. 100000 lakhs	1,034.23	-	-	NA	NA	NA	NA	NA	NA	NA	NA
16	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Rent and maintenance expense paid for the year	Upto Rs.100 lakh	39.72	-	-	NA	NA	NA	NA	NA	NA	NA	NA
17	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Bank charges for the year	Upto Rs.200 lakh	15.17	-	-	NA	NA	NA	NA	NA	NA	NA	NA
18	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Deposits made with Bank (including renewals)	Transactions in the ordinary course of business, as per Investment Policy upto Rs. 100000 lakhs	30,000.00	30,401.76	- 30,000.00	NA	NA	NA	Fixed Depos	6.80%	1 year	NA	NA
19	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Term Loans & other credit facilities outstanding at the year end	Transactions in the ordinary course of business Approved by AC and Board Rs. 377000 lakhs	41,550.24	2,76,529.26	2,34,979.02	NA	NA	NA	Term Loan	7.10%	7 years	Secured	Onward Lending
20	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Bank balances	Transactions in the ordinary course of business Approved by AC and Board Rs. 377000 lakhs	329.45	173.51	329.45	NA	NA	NA	NA	NA	NA	NA	NA
	Total							82,824.98	3,07,104.52	2,65,308.47								

CAN FIN HOMES LIMITED
BASAVANAGUDI
BENGALURU-04