



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 285/2025
October 18, 2025

ONLINE SUBMISSION

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: Press Release on the Financial Performance of the Company for the Quarter Ended September 30, 2025.

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject, please find enclosed herewith the Press Release on the Financial Performance of the Company for the Quarter and Half Year Ended September 30, 2025.

The information is also available on the website of the Company at www.canfinhomes.com

This is for your information & records.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary
M.No.:18320

Encl: As above.

October 18, 2025

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2025

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on Oct 18, 2025, have approved the Financials for the quarter and half year ending 30/09/2025.

FINANCIAL RESULTS

The Net profit for the second quarter for the current fiscal is Rs.251 Crore, compared to Rs. 211 crores for the corresponding previous period, **an increase by 18 %**.

Highlights of Operational Performance for the half year ended 30/09/2025

(Rs. in crore)

Detail	H1 FY26	H1 FY25	Growth (%)
Loan Assets	39657	36591	8%
Profit Before Tax	609	529	15%
Profit After Tax	479	411	16%
Spread	2.79%	2.56%	
Net Interest Margin	3.83%	3.65%	
ROA	2.32%	2.22%	
ROE	17.40%	17.49%	
D/E Ratio	6.61	7.19	

Loan Portfolio

The loan portfolio as at September 2025, stood at **Rs. 39657 crores** as against Rs. 36591 crores in the corresponding previous year quarter, recording **an increase of 8%**. Housing Loan constitutes 74 % of the Loan book and Non-Housing Loans (including CRE) constitutes 26%.

LENDING OPERATIONS

Loan Disbursements

Loan disbursements for the half year ended September 30, 2025, stood at Rs.4560 crores compared to Rs. 4233 crores in the corresponding previous period, reflecting a 7% growth Year-on-Year (Y-o-Y).

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. 390 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 495 crores, including Rs. 59 crores as management overlay and Rs.40 crores under provision for Restructured accounts.

Liquidity Position and Liquidity Coverage Ratio.

CFHL has been maintaining 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 September 30, 2025, stood at 217.24% as against the stipulated Ratio of 85%. The documented undrawn Bank lines stood at **Rs. 4818.73 crores** as of September 30, 2025 which, along with internal accruals will take care of business commitments for next 3 months. Additional sanction of NHB refinance of Rs. 1500 crore received during the quarter.

DEPOSITS

CFHL's deposit portfolio stood at Rs. 202 crores. To further strengthen the deposit portfolio, CFHL is offering 7.50% 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 248 Branches/Offices spanning 21 States / Union Territories.