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 211/2026
November 23, 2026

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

Dear Sir/ Madam,

Sub: Submission of Investor Presentation - Post Q2 FY27 Results- Revised
Ref: 1.Our letter CFHRO SE CS LODR 188/2026 dated October 09, 2026
2.Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the subject, we are enclosing herewith the revised Investor Presentation Post Q2 FY27 results.

The changes made in the investor presentation pertains to the Revised list of ESG Ratings received by the Company during Q2 of FY2027.

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

This is for your information and records.

Thanking you,

Yours Faithfully,
For Can Fin Homes Limited

NILESH JAIN
Digitally signed by NILESH JAIN
Date: 2026.11.23 17:23:21 +05'30'

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above.


HAVE A HOME A CAN FIN HOME
Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS ✦ DEPOSITS
Translating Dreams into Reality
REACH HIGHER
REBUILD
REINFORCE
DELIVERING DREAMS.
DRIVING GROWTH.
Q2FY27
Investor Presentation

About Us



Legacy

- 38 year old institution registered as a deposit taking HFC with NHB
- Promoted by Canara Bank in the year 1987 (shareholding of 30% approx.)
- Can Fin Homes is a part of the Canara Group Financial Conglomerate led by Canara Bank
- Listed in 1989. Carries a legacy of uninterrupted dividend payment since inception



Focus

- To promote home ownership across India, with a motto of friendship finance and good service
- To focus on Housing loans to Individuals
- To have strong fundamentals with ethical & transparent practices and prudent underwriting



Reach

- Headquartered in Bengaluru
- Pan-India presence with 274 branches / offices as on Sept 30, 2026
- Spread across 21 States / Union Territories



Vision

- To increase lending to new home aspirants, enhance value for our stakeholders, uphold our ethics and good corporate governance

Journey So Far

2026
- Best Digital Transformation Initiative in the Housing Finance segment accolade by Quantic India.
- PAT Crossed ` 1000 Crores
- 250th Branch at Thane, Maharashtra

2025
AUM crossed ` 40,000 Cr. in Dec. 2025

2019
AUM crossed `20,000 Cr in December 2019.

2017
Split of equity shares from `10 each to `2 each (w.e.f. 13/10/17).

2016
Loan book over `10,000 Cr.

2015
Rights issue of CFHL–mCap over `1,000 Cr

2013
- 100th branch at Begur, Bengaluru.
- 1st satellite office at Yelahanka.

2012
- Completed 25 years.
- 50th branch opened at NCR - Pitampura.

2011
41 branches. We started expanding.

1991
Loan book crossed `100 Cr.

1989
- 11 more branches were added, including New Delhi
- Public Issue of 36 lakhs equity shares of `10 each and listing on BSE

1987
First branch of CFHL opened at Jayanagar, Bengaluru.

Journey So Far



Reinforce

- Company will continue its thrust on growth, asset quality, profitability and liquidity
- Unwavering focus on good governance and due diligence
- No deviation from the fundamental ethos of the company
- Utmost adherence to ethics, fair play, team work and the pursuit of excellence
- As always, priority will be given for compliance, audit and risk



Rebuild

- Company intends to evolve further with the help of technology, duly keeping abreast with the changes in digitalization
- Seamless integration of new processes with the tried and tested ones for better, improved customer service
- Thrust on direct sourcing to enhance the Company's loan portfolio



Reach Higher

- Expansion of sourcing channels to attract different segments of borrowers, thus facilitating the Company's upward trajectory
- Ensure that the products and services offered by the Company are environment friendly and in tune with the rationale of ecological conservation



Our Strengths

- Consistent management support and guidance from the sponsor - Canara Bank
- Expertise gained over 38 years in housing finance
- Eminent personalities with rich experience on the Board
- Quick, hassle-free and customer-friendly lending process
- Transparent and timely updation to stakeholders
- Risk based evaluation of borrowers on merit
- Single Window branch led loan process
- Consistent and stable liquidity position
- Increased dividend year after year

Credit Rating

Position as on 30/09/2026

Borrowings	CARE	ICRA	IND Ra
Term Loans (Long Term Loan)	AAA/Stable	AAA/Stable	
Term Loans (Short Term Loan)		A1+	
NHB Borrowings	AAA/Stable	AAA/Stable	
Commercial Papers (CPs)	A1+	A1+	
Non-Convertible Debentures (NCDs)	AAA/Stable	AAA/Stable	AAA/Stable
Public Deposits		AAA/Stable	

Board of Directors



Shri Hardeep Singh Ahluwalia
Non-Executive Director (Promoter)



Shri Suresh S Iyer
Managing Director & CEO



Shri Ajai Kumar
Director (Independent)



Shri Arvind Narayan Yennemadi
Director (Independent)



Shri Murali Ramaswami
Director (Independent)



Smt Varsha Vasant Purandare
Director (Independent)
(w.e.f 30/07/2026)



Shri Shailesh Kumar Singh
Deputy Managing Director
(w.e.f. 03/07/2026)



Shri Swarupananda Mallick
Director (Independent)
(upto 30/07/2026)



Smt Shubhalakshmi Aamod Panse
Director (Independent)
(upto 29/07/2026)



Shri Vikram Saha
Deputy Managing Director
(upto 15/04/2026)

Experienced Management Team



Shri Prakash Shanbhogue
President - Business
Total Exp: 33 Years
Service in Can Fin - 33 Years



Shri A Uthaya Kumar
President - Assurance and Chief Risk Officer (CRO)
Total Exp: 32 Years
Service in Can Fin - 32 Years



Shri Nilesh Jain
Company Secretary and Head - Board Secretariat
Total Exp: 23 Years
Service in Can Fin - 3 Years



Shri Abhishek Mishra
Chief Financial Officer
Total Exp: 22 Years
Service in Can Fin - 1 Year



Shri D R Prabhu
Vice President & Chief Compliance Officer (CCO)
Total Exp: 37 Years
Service in Can Fin - 37 Years



Shri A Narayanan
Chief Information Officer (CIO)
Total Exp: 35 Years
Service in Can Fin - 1 Year



Shri Jagadish U Bhat
Head - Credit
Total Exp: 25 Years
Service in Can Fin - 4 Months



Shri Prashanth Joishy
Head – Products and Strategy
Total Exp: 36 Years
Service in Can Fin - 36 Years



Shri P Ratheesh Kumar
Chief Audit Officer
Total Exp: 29 Years
Service in Can Fin - 29 Years

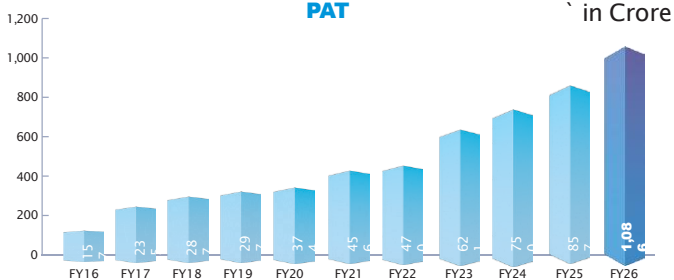


Business Overview

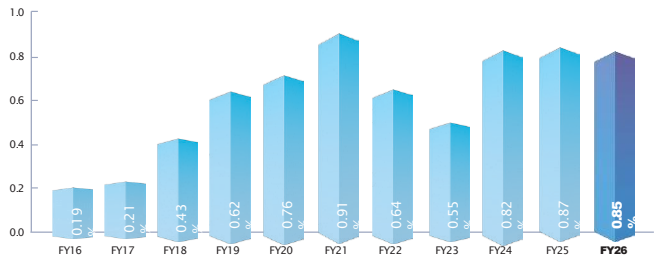
Consistent Business Performance

PAT

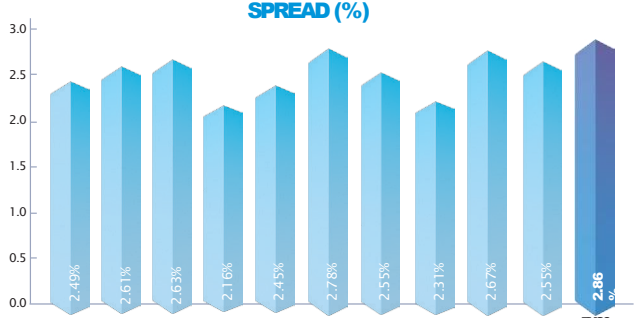
` in Crore



GNPA

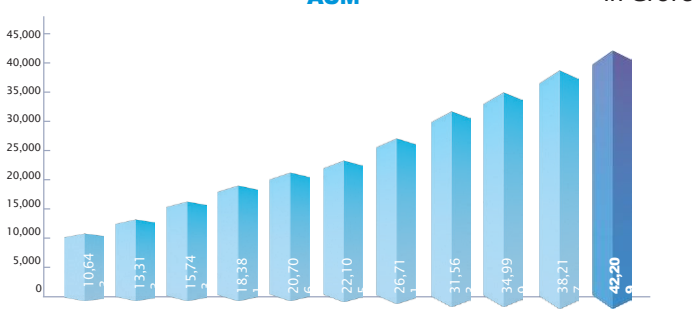


SPREAD (%)



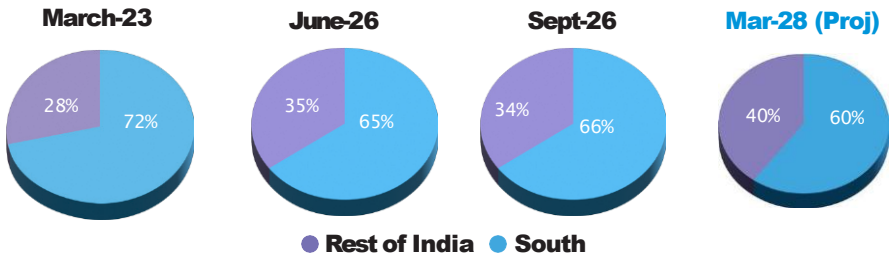
AUM

` in Crore

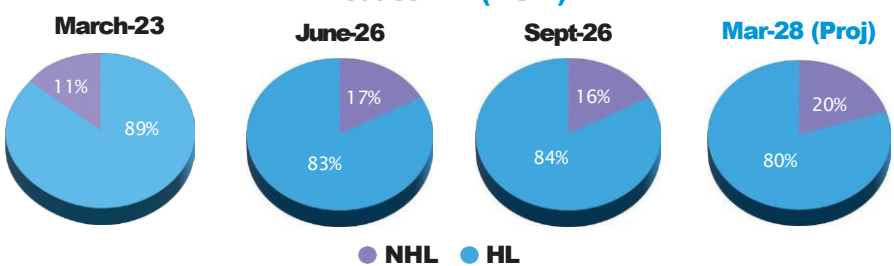


Roadmap - 2028

Geographical Concentration (Incremental Disbursement)

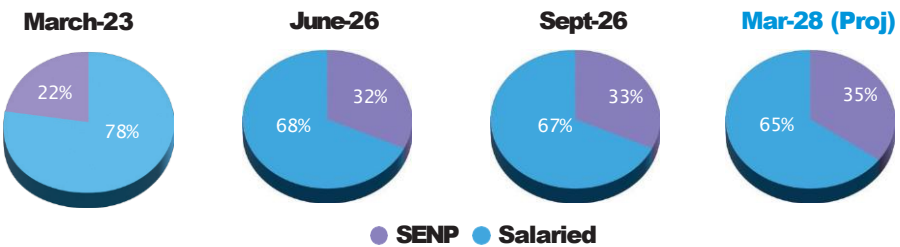


Product Mix (AUM)

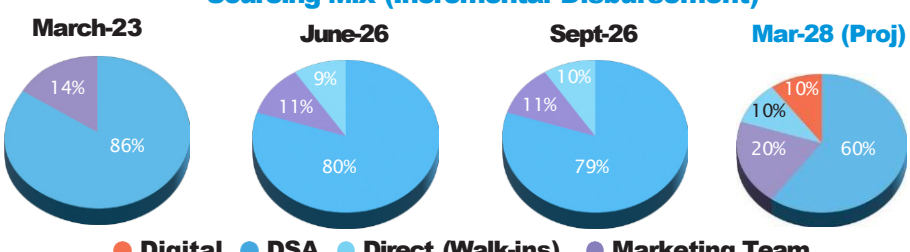


Roadmap - 2028

Segment Mix (AUM)



Sourcing Mix (Incremental Disbursement)





Digital Acceleration & Strategy

Responsible Lending Practices

On Boarding

Lead Generation

Through Website, Customer Referral, Direct Marketing and DSA Channel.

Due Diligence

- CKYC UIDAI linked verification
- Bank account verification through PERFIOS
- Field verification of residence, employment, property in each proposal
- Online PAN verification
- Online ITR verification
- Online CERSAI verification

Outsourcing

Legal verification

Through empanelled Advocate, Cross verification through State Govt. Land portal.

Valuation

- Through professional Valuers, validation of rates through market linked web sites
- Mobile-based app for all valuers
- Tie-up with Valocity

Sanction

- Single Window - At branch level for loans up to delegated power of Branch Head
- Head Office / Zonal Office for loans beyond sanctioning powers of branch heads

CRM

Review of all branch loan sanctions by central credit review monitoring team at Head Office

Disbursement

Centralized Disbursement post verification of documents

Responsible Lending Practices

Documentation

Pre-filled System Generated documents ready for execution

Storage of Loan Dockets

Centralised Document Storage.

- Vetting of security documents with alternate empanelled advocates

Repayment

Collection

- Through E -NACH, Salary deduction.
- Option for online payment
- Tie-up for cash collection from Branch
- BBPS option

Financial Governance & Controls

Monitoring

- Data mining for EWS
- Monthly OTMS reports
- Zonal Risk Monitoring

Reconciliation

Auto reconciliation module for Bank reconciliation

Statutory Payments

Centralized statutory payments like TDS, GST, PT, ESI etc.

Vendor Payments

Centralized vendor payments



Transforming the homeownership journey with the brilliance of automation

PROJECT TEJAS

It gives me immense pleasure to announce the successful completion of the IT Transformation Program at Can Fin Homes Limited, a landmark initiative that represents a significant milestone in our journey towards becoming a more agile, customer-centric, and digitally enabled organization.

In an increasingly dynamic financial services landscape, the ability to leverage technology effectively is critical to delivering superior customer experiences, enhancing operational efficiency, strengthening governance, and supporting sustainable growth. Recognizing this imperative, Can Fin Homes embarked on a comprehensive IT transformation journey aimed at modernizing our technology ecosystem and building a future-ready digital foundation. The successful completion of this program is a testament to our unwavering commitment to innovation and excellence. The transformed platform equips our organization with enhanced operational capabilities, improved scalability, stronger security frameworks, streamlined business processes, and enriched digital experiences for our customers, employees, and business partners.

I would like to place on record my sincere appreciation for the dedication and hard work demonstrated by our employees, leadership team, and project stakeholders who contributed tirelessly to the success of this strategic initiative. Their commitment, resilience, and collaborative spirit ensured that this complex transformation was executed effectively while maintaining our focus on customers and business continuity. I would also like to extend our heartfelt gratitude to IBM, our System Integration partner, for their valuable expertise, professionalism, and steadfast support throughout the transformation journey. IBM's deep domain knowledge, technological capabilities, and collaborative approach played a pivotal role in helping us realize our vision and successfully deliver this large-scale program.

This achievement is not merely the completion of a project; it marks the beginning of a new chapter for Can Fin Homes. The modern technology foundation we have established today will enable us to accelerate innovation, respond more effectively to evolving customer needs, strengthen risk management practices, and pursue growth opportunities with greater confidence and agility.

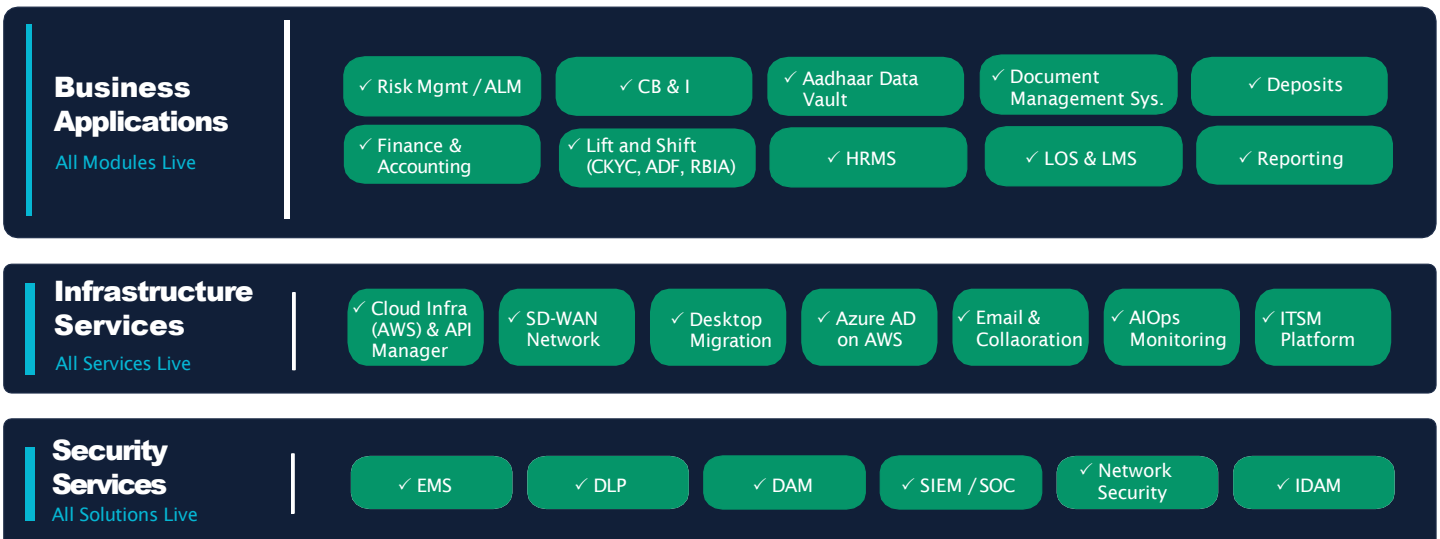
As we move forward, we remain committed to leveraging technology as a strategic enabler to create long-term value for all our stakeholders and to further strengthen our position as a trusted housing finance institution. On behalf of the Board of Directors, I congratulate everyone involved in this remarkable accomplishment and look forward to the continued success of Can Fin Homes Limited in the years ahead.



Shri. Hardeep Singh Ahluwalia
Executive Director,
Canara Bank,
Non-Executive Director,
Can Fin Homes

Digital Framework

Driving Growth through Intelligent, Secure & Customer-Centric Digital Capabilities



IT Transformation Status

Functional Applications	OEM	Status
Risk Mgmt. & ALM	M/s Knight FinTech	Implemented (Q2 FY26)
Treasury	M/s Knight FinTech	Implemented (Q2 FY26)
Finance & Accounting (Sprint-1)	M/s Infor (India)	Implemented (Q2 FY26)
Human Resource Management System (HRMS)	M/s Workline	Implemented (Q3 FY26)
Aadhaar Data Vault (ADV)	M/s Trustt	Implemented (Q3 FY26)
Document Management System (DMS)	M/s Newgen	Implemented (Q3 FY26)
Finance & Accounting (Sprint-2)	M/s Infor (India)	Implemented (Q4 FY26)
Deposits	M/s Kiya	Implemented (Q4 FY26)

Functional Applications	OEM	Status
Reports	M/s Shephertz	Fully Implemented (Q2 FY27)
Loan Origination System (LOS)	M/s Pennant Technologies	Fully Implemented (Q2 FY27)
Loan Management System (LMS)	M/s Pennant Technologies	Fully Implemented (Q2 FY27)

Technical Solutions	OEM	Status
Cloud Setup	Amazon Web Services	Implemented (Q2 FY26)
Active Directory Setup	Amazon Web Services & Microsoft	Implemented (Q2 FY26)
Mailing and Collaboration	Microsoft	Implemented (Q2 FY26)
Software Defined Wide Area Network (SD-WAN)	Fortinet	Implemented (Q2 FY26)
Network Operations Centre (NOC)	MotaData	Implemented (Q3 FY26)
Security Operations Centre (SOC)	DNIF	Implemented (Q3 FY26)
IT Service Management (ITSM)	MotaData	Implemented (Q3 FY26)

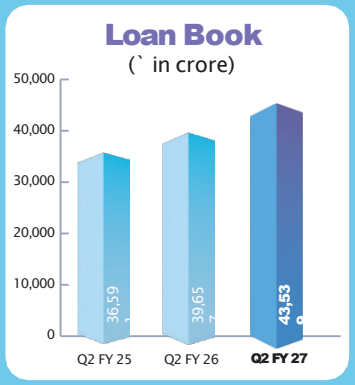
IBM: System Integrator | PwC: Consulting Services | KPMG: Implementation Support

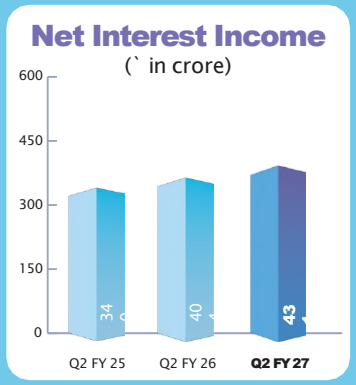
Impact of PROJECT TEJAS

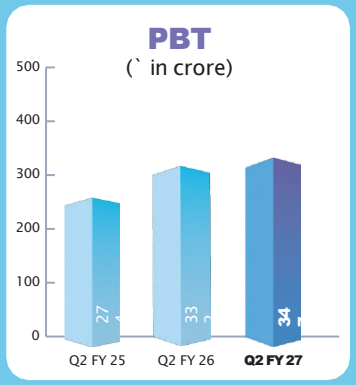
Month of Impact	# of Branches	Avg Disb. Q1 FY27	July 2026	Aug 2026	Sept 2026	Impact on Disbursements
July 2026	5	**29.22**	9.94	24.22	20.36	33.14
Aug 2026	75	150.85	**165.02**	33.85	118.28	177.91
Sept 2026	77	253.82	269.74	**255.59**	108.83	146.76
Oct 2026	95	435.67	458.45	424.38	481.08	-
Total	252	869.56	903.15	738.04	728.55	357.82

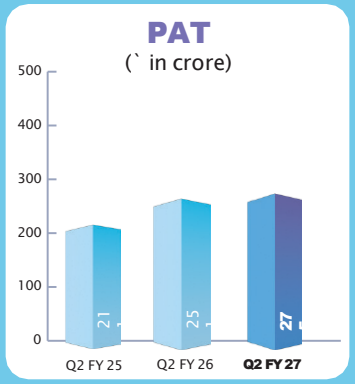

Business Highlights

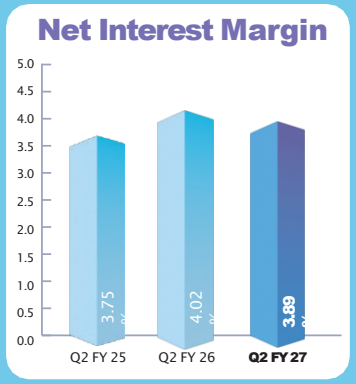
Performance Highlights - Q2 FY27

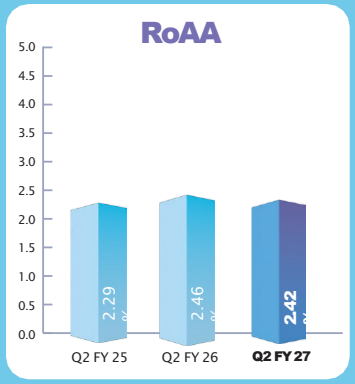




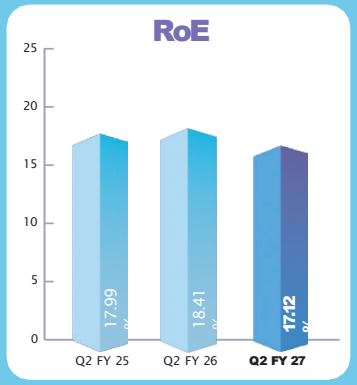


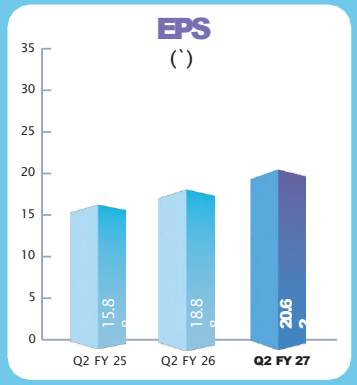


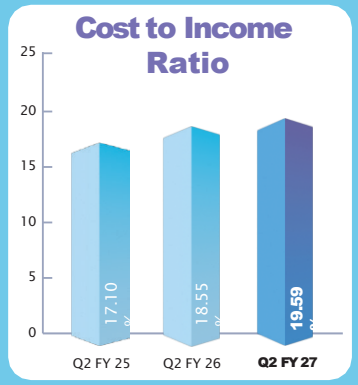


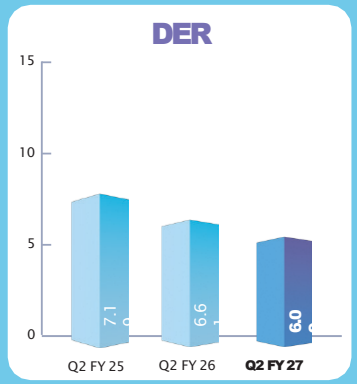


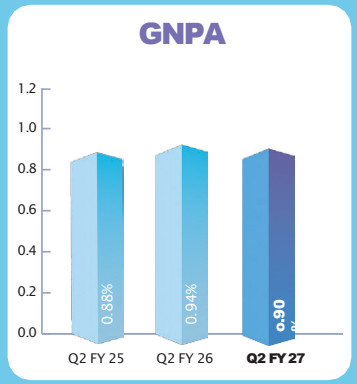
Performance Highlights - Q2 FY27

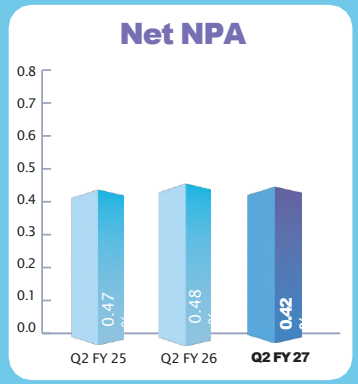












Performance Highlights - Q2FY27

` in Crore

Sl. No.	Particulars	Period Ended		
		Sept'26 (3m)	Sept'25 (3m)	Jun'26 (3m)
1	New Approvals	2604	2680	2795
2	Disbursements	2373	2545	2609
3	Outstanding Loan Book	43539	39657	42961
4	Net Interest Income	431	404	427
5	Operating Profit	355	335	352
6	ECL Provision	8	3	13
7	Profit Before Tax	347	332	339
8	Profit After Tax	275	251	268
9	Gross NPA	392	373	376
10	Gross NPA Ratio (%)	0.90%	0.94%	0.87%
11	Net NPA*	185	191	171
12	Net NPA Ratio (%)*	0.42%	0.48%	0.40%

*Excluding Management Overlay

Key Financial Ratios - Q2FY27

Sl. No.	Particulars	Period Ended		
		Sept'26 (3m)	Sept'25 (3m)	Jun'26 (3m)
1	Return on Avg. Assets (%)	2.42%	2.46%	2.39%
2	Return on Avg. Equity (%)	17.12%	18.41%	17.15%
3	Earnings Per Share (`)	20.62	18.88	20.12
4	Net Interest Margin (%)	3.89%	4.02%	3.81%
5	Yield on Loan Portfolio (%)	9.84%	10.08%	9.81%
6	Cost of Borrowing (%)	7.03%	7.17%	6.98%
7	Spread (%)	2.81%	2.91%	2.83%
8	Avg. Business Per Branch (` Crore)	159	160	172
9	Avg. Business per Employee (` Crore)	29	30	31
10	Cost Income Ratio (%)	19.59%	18.55%	19.52%
11	Debit Equity Ratio	6.09%	6.61	6.18

Performance Highlights - H1 FY27

` in Crore

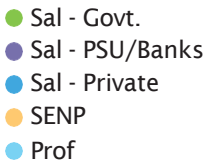
Sl. No.	Particulars	Year on Year (As per IND AS)		
		Sept'26 (6m)	Sept'25 (6m)	Growth (%)
1	New Approvals	5399	4739	14%
2	Disbursements	4982	4560	9%
3	Outstanding Loan Book	43539	39657	10%
4	Net Interest Income	859	767	12%
5	Operating Profit	706	639	10%
6	ECL Provision	20	29	31%
7	Profit Before Tax	686	609	13%
8	Profit After Tax	542	475	14%
9	Gross NPA	392	373	
10	Gross NPA Ratio (%)	0.90%	0.94%	
11	Net NPA*	185	191	
12	Net NPA Ratio (%)	0.43%	0.48%	

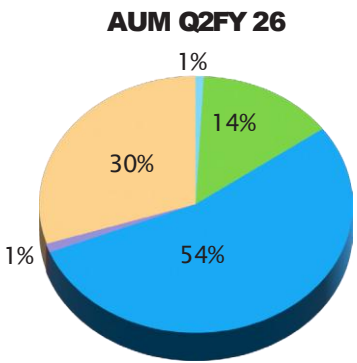
*Excluding Management Overlay

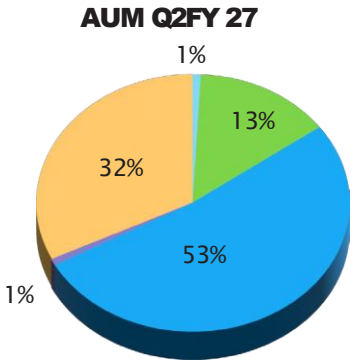


Portfolio Composition & Mix

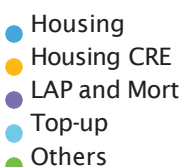
Segment wise AUM

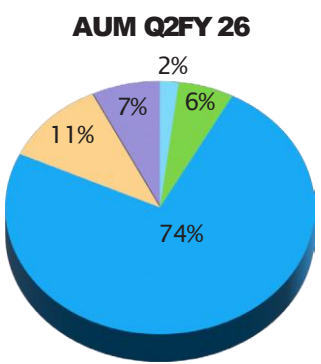


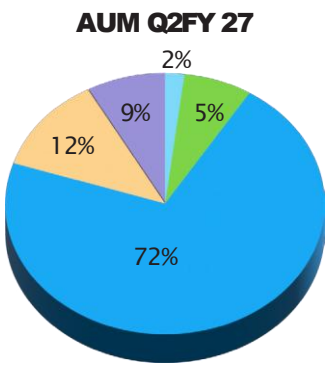




Product wise AUM



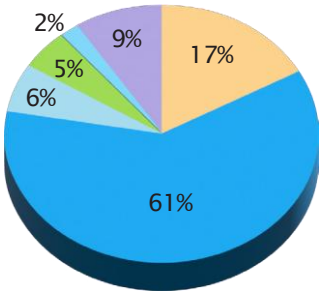




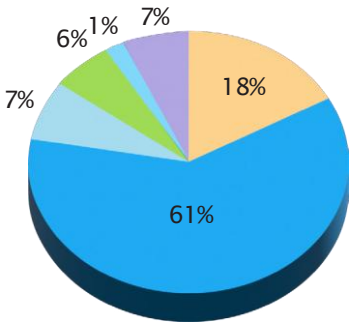
Purpose wise AUM

- Construction
- Flat
- Resale
- Renovation
- Mort + LAP + Top-up
- Others

AUM Q2FY 26



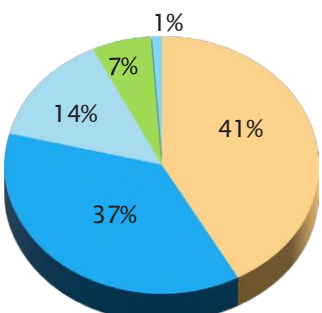
AUM Q2FY 27



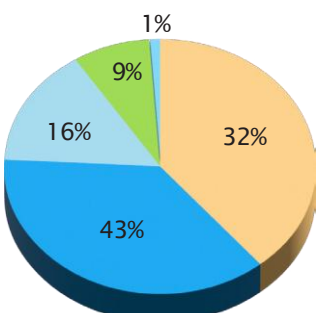
Ticket Size wise AUM

- <20 Lakhs
- 20-35 Lakhs
- 35-50 Lakhs
- 50-100 Lakhs
- >100 Lakhs

AUM Q2FY 26



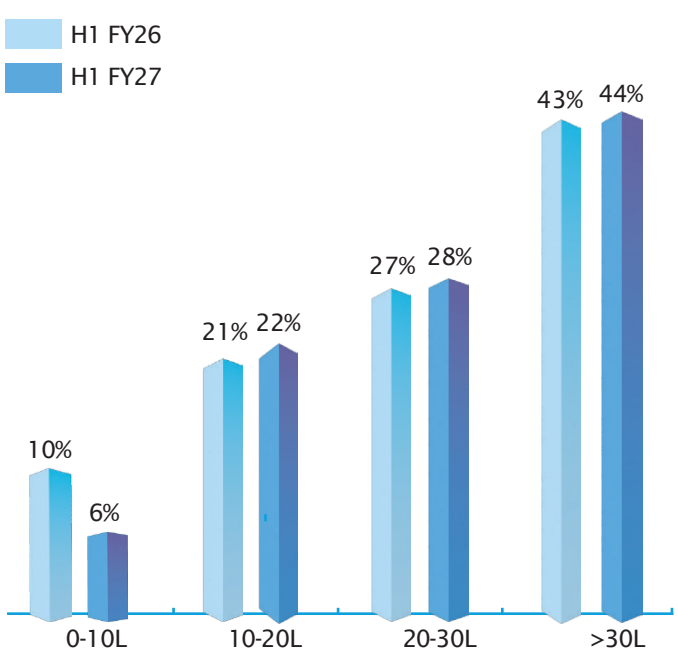
AUM Q2FY 27



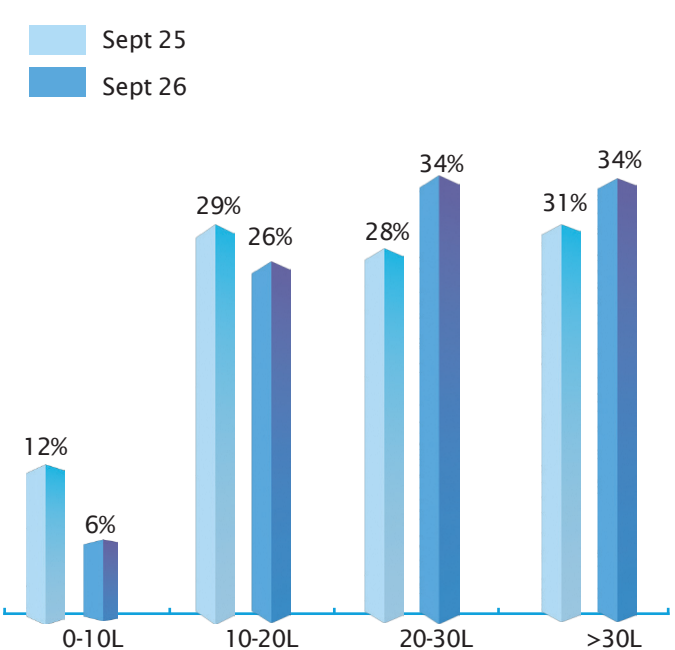
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

Disbursement



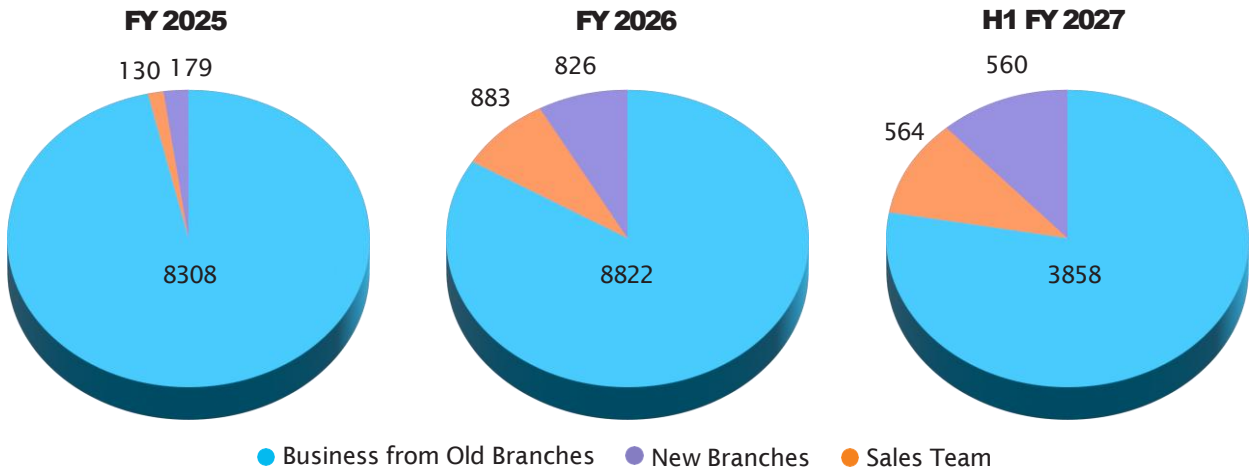
AUM





The Sourcing Funnel

Growth Catalysts



(` In Crore)

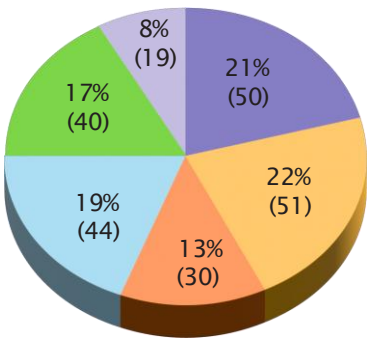
Sourcing Channel	FY25	FY26	H1FY27
Business from old branches	8308	8822	**3858**
Sales Team	130	883	**564**
New Branches (Opened after Mar 2023)	179	826	**560**
Total	8568	10531	**4982**

Sourcing Mix

	FY24	FY25	FY26	H1FY27
Active DSAs	1184	1245	1695	1879
Total Disbursement (Crores)	8117	8568	10531	4982
Total DSA Sourced				
Amount (Crores)	**6669**	**6832**	**8404**	**3948**
% Share of Total Business	**82%**	**80%**	**80%**	**79%**
Share of Top-20 DSAs				
Amount (Crores)	844	878	841	405
% Share of Total Business	10%	10%	8%	8%

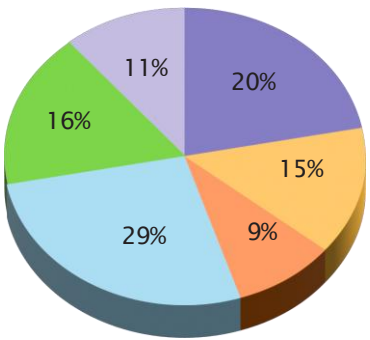
Zone wise Contribution - Q2FY 26

Zone wise Branches



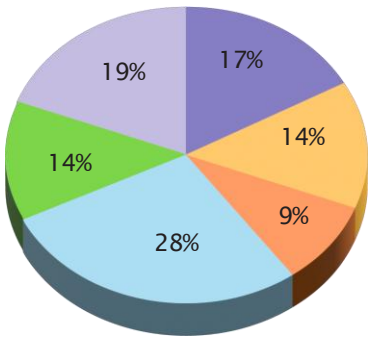
North West East Karnataka
Tamil Nadu Telangana

Zone wise Disbursement (`2,545 Cr.)



North West East Karnataka
Tamil Nadu Telangana

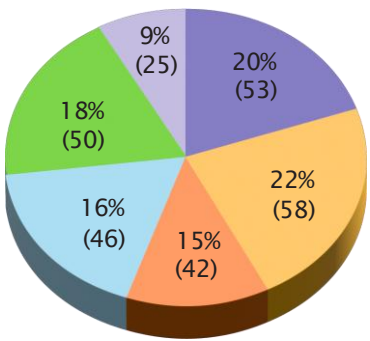
Zone wise AUM



North West East Karnataka
Tamil Nadu Telangana

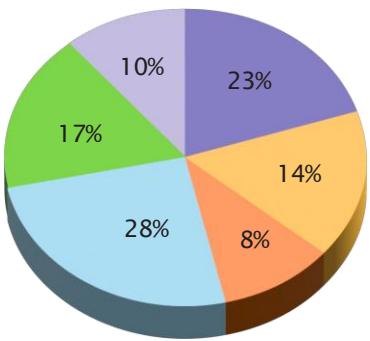
Zone wise Contribution - Q2FY 27

Zone wise Branches



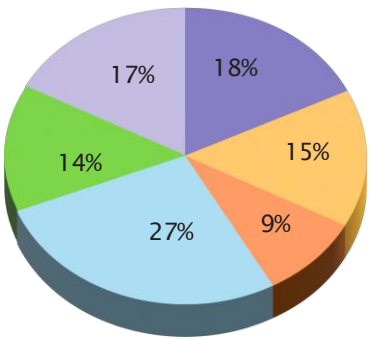
North West East Karnataka
Tamil Nadu Telangana

Zone wise Disbursement (`2,373 Cr.)



North West East Karnataka
Tamil Nadu Telangana

Zone wise AUM



North West East Karnataka
Tamil Nadu Telangana

Branch Expansion

Zone	Branches Prior to March 2023	New Branches After 2023
	Count	Count
North	27	23
West	38	21
East	26	16
Karnataka	42	3
Tamil Nadu	36	17
Telangana	19	6
Total	188	86

Lending Basket

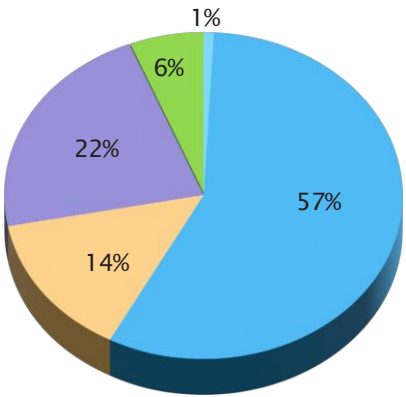
Category-Wise Product-Wise Distribution of Loan Book

` in Crore

Sl. No.	Particulars	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26
1	**Salaried & Professionals**					
	i) Housing Loans	24,255	24,379	24,909	**24,241**	**24,388**
	ii) Repairs & Renovation	548	670	695	**819**	**824**
	iii) Mortgage Loans	1,239	1,362	1,503	**1,657**	**1,667**
	iv) Top-up Loans	1,261	1,294	1,337	**1,198**	**1,205**
	v) Loans for Sites	233	244	253	**984**	**990**
	vi) Others	50	53	54	**149**	**150**
	Sub Total	**27,586**	**28,002**	**28,751**	**29,048**	**29,224**
	(As a % to total)	**70%**	**69%**	**68%**	**68%**	**67%**
2	**Non-Salaried Class - Self-Employed & Non-Professionals**					
	i) Housing Loans	9,317	9,638	10,104	**10,113**	**10,409**
	ii) Repairs & Renovation	338	406	434	**535**	**551**
	iii) Mortgage Loans	1,524	1,689	1,882	**2,059**	**2,119**
	iv) Top-up Loans	651	686	730	**641**	**660**
	v) Loans for Sites	143	168	194	**420**	**432**
	vi) Others	67	71	80	**105**	**108**
	Sub Total	**12,040**	**12,658**	**13,424**	**13,873**	**14,279**
	(As a % to total)	**30%**	**31%**	**32%**	**32%**	**33%**
3	**Staff Loans**	31	33	34	**40**	**36**
	Grand Total	**39,657**	**40,693**	**42,209**	**42,961**	**43,539**

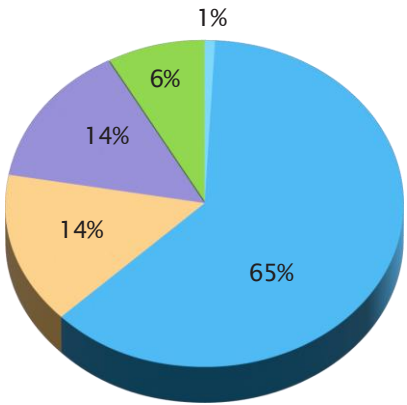
Funding Basket

Funding Mix @ Sept 2025 (as %)



Total Borrowings: `36,107 Crore

Funding Mix @ Sept 2026 (as %)



Total Borrowings: `39,078 Crore

Banks NHB NCD CP Deposits

Structure wise breakup of borrowings

(` In Crore)

Particulars	Q2 FY27
NCD	5,624.59
CP	2,472.52
Deposit	238.70
NHB	5,568.11
Bank borrowings	
Repo linked	15,537.44
Special Rate	6,464.76
T bill linked	1,774.90
Gsec linked	1,396.80
Total Borrowings	**39,077.81**

Asset and Liability Mix - Fixed V/s. Floating

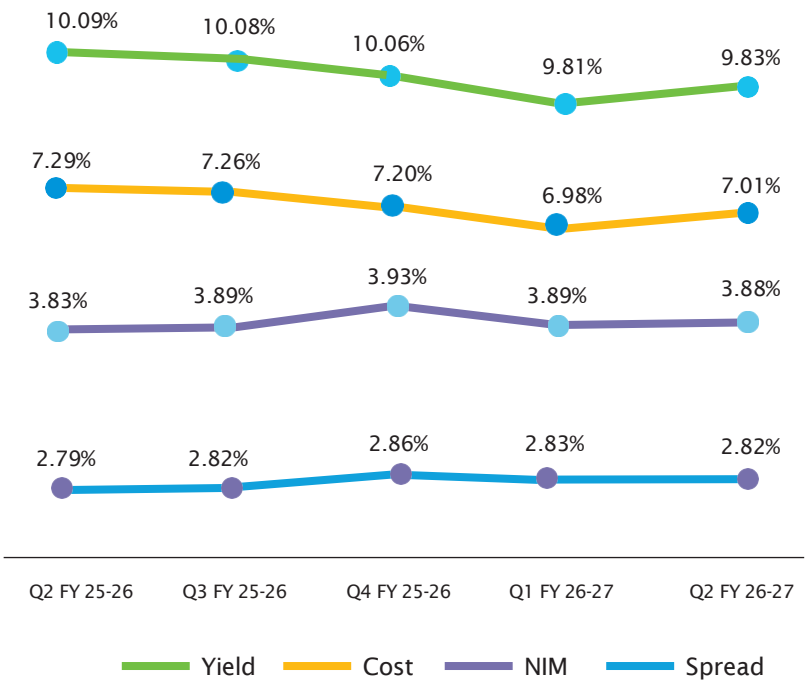
(` In Crore)

	Fixed	Floating	Total
Assets (A)	0.22	43,627.95	**43,628.17**
Liabilities (L)	8,035.45	31,042.37	**39,077.81**


Financial Strength

Yield, Cost, NIM and Spread

(As at the end of each quarter)



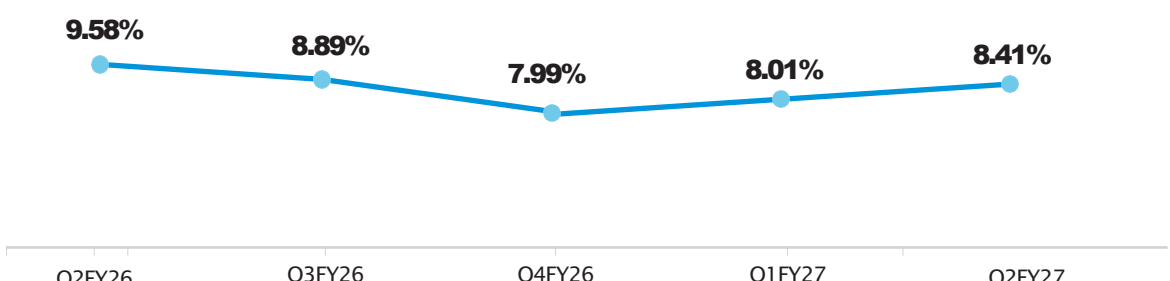
Share of Annual Reset Loans to AUM

Particulars (for the quarter)	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Yield	10.08%	10.07%	9.99%	9.81%	9.84%
Cost of Funds	7.17%	7.14%	7.07%	6.98%	7.03%
Spread	2.91%	2.93%	2.92%	2.83%	2.81%
Benchmark Rate	9.35%	9.25%	9.10%	9.10%	9.10%
Annual Reset Loan % to total AUM	59.75%	54.04%	48.34%	13.18%	12.37%

Movement of Delinquency Pool

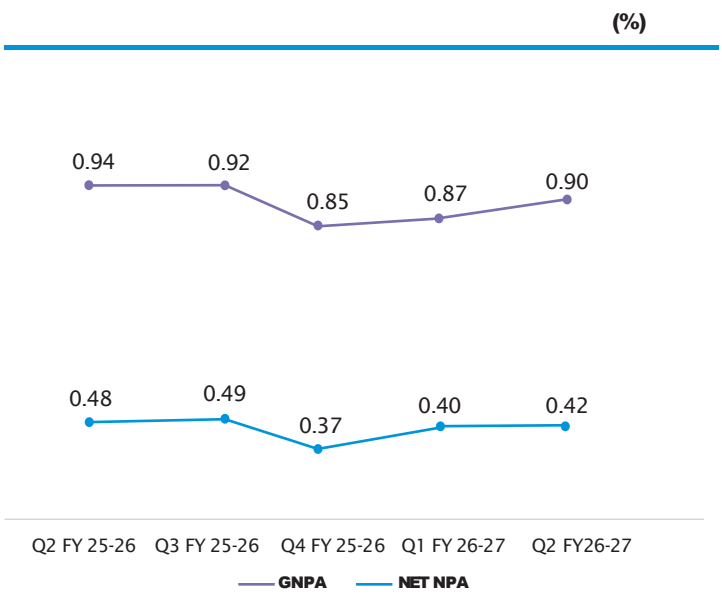
` in Crore

	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27
Total Delinquency	3,802	3,618	3,375	3,442	3,661
Outstanding	39,657	40,693	42,209	42,961	43,539
%	9.58%	8.89%	7.99%	8.01%	8.41%

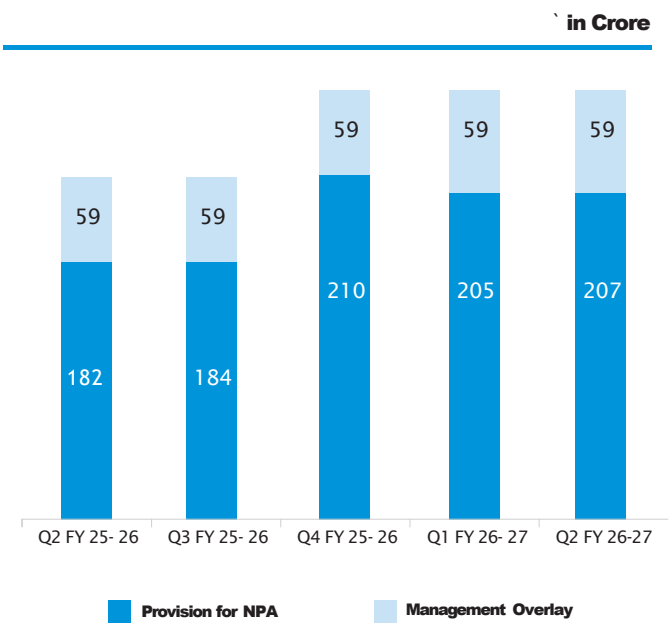


NPA and Provision

Gross NPA & Net NPA



Provision held



Total Provisions Held

` in Crore

Asset Classification	ECL Stages	Balance as on 30 Sept 2026	Provision as per IRAC	Provision as per ECL model
Standard Asset	1	39879	187	213
SMA 0	1	1354		
SMA 1	2	1082		
SMA 2	2	832		
NPA	3	392	186	207
Total Portfolio		43539	373	420
Undisbursed Loan Commitment		1423	-	6
Management Overlay			59	59
Provision for Restructured Accounts			49	40

The SMA/NPA Classification is based on the due date which falls on the last day of the calendar month

PCR with Management Overlay

` in Crore

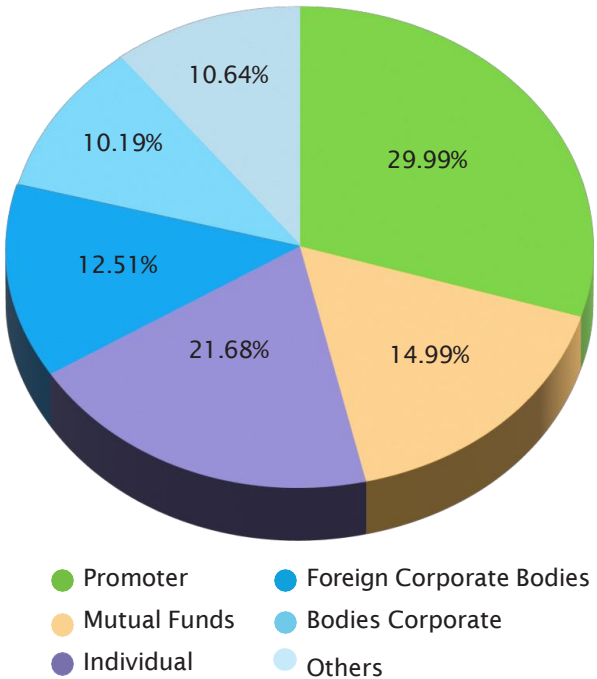
Particulars	H1 FY26	As % of GNPA	H1 FY27	As % of GNPA
Gross NPA	373		392	
A. ECL Provision (Stage 3)	182	49%	207	53%
B. Management Overlay	59		59	
Total Provision available (A+B)	**241**	**65%**	**266**	**68%**
C. Prov for Restructured Pool	40		40	
Total Provision available (A+B+C)	**281**	**75%**	**306**	**78%**
D. Provision for Std Asset and Undisbursed Loan commitment	215		219	
Total Provision (A+B+C+D)	**495**		**526**	

Run Down Ratios

` in Crore

Quarter	Opening Balance (A)	Disbursement (B)	Amortization + Pre-payment (C)	Closing Balance (D=A+B-C)	Run Down E= C/A
Q2 FY 23	27538	2275	990	28823	3.69%
Q3 FY 23	28823	2408	1116	30115	4.05%
Q4 FY 23	30115	2538	1090	31563	3.68%
Q1 FY 24	31563	1966	1024	32505	3.31%
Q2 FY 24	32505	2019	1165	33359	3.64%
Q3 FY 24	33359	1879	1185	34053	3.61%
Q4 FY 24	34053	2313	1367	34999	4.01%
Q1 FY 25	34999	1853	1295	35557	3.64%
Q2 FY 25	35557	2381	1347	36591	3.79%
Q3 FY 25	36591	1879	1315	37155	3.59%
Q4 FY 25	37155	2455	1393	38217	3.74%
Q1 FY 26	38217	2015	1459	38773	3.81%
Q2 FY 26	38773	2545	1661	39657	4.28%
Q3 FY 26	39657	2727	1691	40693	4.26%
Q4 FY 26	40693	3246	1730	42209	4.25%
Q1 FY 27	42209	2609	1857	42961	4.40%
Q2 FY 27	42961	2373	1795	43539	4.17%

Shareholding Pattern



As on 30.09.2026

Category	Shareholding as %
Promoter	29.99
Mutual Funds	14.99
Individual	21.68
Foreign Corporate Bodies	12.51
Bodies Corporate	10.19
Others	10.64
Grand Total	**100.00**

Environmental, Social and Governance (ESG)

Environment

The Company has undertaken several sustainability initiatives to strengthen its commitment to environmental responsibility. Some of the key efforts include:

- The Company has installed a 25-kW rooftop solar system at the registered office. During FY 2025-26, the system generated approximately 8,140 kWh of clean energy, contributing to the Company's sustainability and carbon reduction goals.
- Launched the Rooftop Solar Loan Scheme, aimed at empowering customers by offering financial support for the purchase and installation of rooftop solar photovoltaic systems ranging from 3 KW to 10 KW.
- The Company has successfully recycled 0.88 tonnes of e-waste generated from its operations in FY 2025-26 through authorized and certified vendor, ensuring environmentally responsible disposal and recovery in compliance with applicable environmental regulations.
- All offices have successfully switched to LED lighting, significantly cutting electricity usage while fostering sustainable practices. Additionally, the Company's Registered Office and 16 branches operate with solar-backed UPS systems, further reinforcing eco-friendly initiatives.
- The Company has implemented motion-sensor lighting systems at its Registered Office to optimize energy usage and reduce unnecessary electricity consumption.
- The Company has also conducted a climate risk assessment to identify and evaluate both physical and transition risks associated with climate change.
- The Company has phased out all old two-wheelers with higher emission levels through disposal or selling initiatives contributing to the reduction of its environmental footprint.
- The Company has strengthened its waste management practices by installing waste segregation bins at its Registered Office, promoting responsible waste disposal and recycling. During the FY 2025-26, the Company recycled 0.40 tonnes of paper waste and utilized recycled paper for approximately 30% of its total paper consumption, reflecting its commitment to resource conservation and environmental sustainability.
- The Company is actively minimizing single-use plastic consumption across all offices and branches. Initiatives include eliminating plastic bottles and straws for beverages while encouraging the adoption of eco-friendly alternatives.
- A rainwater harvesting system has been installed at the Registered Office Building, supporting sustainable water management efforts. Additionally, water-efficient taps have been implemented to reduce water wastage.

Social

The Company has undertaken several sustainability initiatives to strengthen its commitment to social responsibility. Some of the key efforts include:

- The Company organized a Blood Donation Camp at its Registered Office, fostering employee participation in community health and welfare initiative. This reinforced the Company's commitment to community well-being, creating a positive social impact and supporting healthcare needs within the community.
- The Company organized weekly ESG awareness quiz to promote employee engagement and strengthen understanding of sustainability-related concepts and responsible busi-ness practices.

- The Company circulated ESG awareness posters via email on various sustainability themes, including environmental conservation, social responsibility, workplace well-being, and ethical governance. This initiative enhanced employee awareness of sustainability across the organization.
- The Company organized a Badminton Tournament to promote employee wellness, teamwork, and a healthy work-life balance, contributing to a positive and engaging workplace environment.
- The Company conducted the "State Spotlight – Many States, One India: Building Dreams, Celebrating Diversity" campaign to celebrate the cultural richness and diversity of India. Through this initiative, the Company promoted inclusivity, cultural appreciation, and employee engagement, reinforcing its commitment to fostering a diverse, respect-ful, and cohesive work environment.
- The Company urged employees aged 40 years and above to undergo preventive health check-ups as part of its employee wellness initiatives. The initiative aimed to promote proactive healthcare, facilitate early identification of potential health risks, and foster a culture of health awareness and well-being across the organization.
- The Company also organized Health & Wellness awareness sessions focused on employee well-being, preventive healthcare, and healthy lifestyle practices. These sessions encouraged employees to adopt a proactive approach towards their health and well-being, reinforcing the Company's commitment to building a healthy, engaged, and productive workforce.
- The Company is committed to promoting fair employment practices by ensuring equal opportunities, diversity, and non-discrimination across all levels of the organization. In line with this commitment, the number of female employees increased from 315 to 336, representing a 6.67% increase as of 31st August 2026 compared to the previous financial year, further strengthening gender diversity and fostering an inclusive workplace culture.
- The Company successfully conducted training programs covering a diverse range of topics, reaching approximately 89% of its workforce during the FY 2025-26. Further, the Company reported zero complaints relating to sexual harassment, workplace discrimination, forced labour, human rights violations, data privacy, and cyber security incidents, reflecting its commitment to fostering a safe, inclusive, and ethically governed workplace.
- The Company undertook various CSR initiatives across key focus areas including animal welfare, waste management, clean energy, safe drinking water, sanitation, water management, education, healthcare, tree plantation, women's empowerment, and support for vulnerable underserved communities.
- The Company remains committed to employee well-being and engagement by providing comprehensive benefits, including life insurance, parental insurance, medical insurance, accident insurance, and maternity and paternity leave. Additionally, the Company conducted an Employee Satisfaction Survey across the organization to assess employee engagement, gather structured feedback, and identify opportunities for enhancing the overall employee experience.
- The Company introduced a QR code-based customer feedback mechanism across its branches, to enable customers and other stakeholders to conveniently share their feedback, concerns and service experience.
- The Company conducted Customer Meet programmes across branches nationwide to strengthen direct customer engagement, better understanding customer expectations, and foster trust through transparent and meaningful interactions.
- The Company introduced Can Fin Vishwas, a housing loan product designed for marginalized and vulnerable groups, with the objective of enhancing financial inclusion and improving access to affordable housing finance for underserved sections of society.

- The Company introduced “PMAY Lantern Nights”, a community outreach initiative under PMAY-U 2.0, leveraging the ‘Golden Hour’ (6:30 p.m. to 9:00 p.m.) to engage with working households and enhance awareness of the Interest Subsidy Scheme, thereby promoting greater access to affordable housing finance.
- The Company has established a comprehensive Data Privacy and Cyber Security Policy to protect sensitive information and maintain operational resilience. Employees undergo regular security awareness training to enhance vigilance and preparedness. Customer privacy is rigorously safeguarded in accordance with the Digital Personal Data Protection Act.
- The Company ensures all employees actively participate in fire drill demonstrations. This mandatory initiative equips staff with essential fire safety protocols, reinforcing workplace security and preparedness in emergency situations.

Governance

The Company has undertaken several sustainability initiatives to strengthen its commitment to governance responsibility. Some of the key efforts include:

- The Company has implemented Project Tejas, a Rs. 297-crore, seven-year enterprise digital transformation programme aimed at enhancing operational efficiency, strengthening governance frameworks, improving data-driven decision-making, and building a secure, scalable, and future-ready technology ecosystem to support sustainable business growth.
- The Company continued to strengthen its cybersecurity framework to safeguard information assets, customer data, and digital infrastructure against evolving cyber threats and emerging technology risks.
- The Company has established a robust risk management framework and internal financial controls system to identify, assess, monitor, and mitigate material risks, while supporting sound governance and business continuity.
- The Company has constituted an ESG Sub-Committee to provide oversight on sustainability related initiatives, monitor ESG performance, and support the integration of environmental, social, and governance considerations into business decision-making processes.

ESG Rating

Sr. No	ESG Rating Provider (ERP)	ESG Rating	Rating category
1.	Niche Ninety-Nine Capability and Certifications (OPC) Private Limited	75	Leader
2.	NSE Sustainability Ratings and Analytics Limited	72	Leader
3.	ESG Risk Assessments & Insights Limited - Category-I	70	Strong
4.	SES ESG Research Private Limited - Category-II	77.50	B+ Medium

Sustainability Initiatives under CSR

Can Fin Homes Powers Government Schools with Bigas and Organic Composting

Organic Waste Composting and Biogas Systems have been installed at three residential schools in Doddaballapur, Bengaluru: Morarji Desai Residential School, Kitturu Rani Chennamma Residential School and Dr. B.R. Ambedkar Girls' Residential School. While creating self-sufficient campuses, it has benefitted over 910 residential students. Daily 15-20 kg of organic food waste is converted into:

1. Biogas – used for cooking (Contributing to UN SDG 7: Affordable and Clean Energy)
2. Nutrient-rich compost used for gardening (Supporting UN SDG 12: Responsible Consumption and Production)

Building Champions, Fostering Futures!

Can Fin Homes has sponsored two brand new multi-purpose sports courts in Indore, Madhya Pradesh at

1. Government Higher Secondary School, Bajrang Nagar (empowering approx. 650 students)
2. Panchayat Maa Kankeshwari Devi Government College, Nanda Nagar (benefitting approx. 1750 students)
   This initiative contributes to UN SDG 3 (Good Health and Well-being) & UN SDG 4 (QualityEducation)





Sustainability Initiatives under CSR

Honoured with the CSR Excellence Award by the Governor of Telangana for powering the Hyderabad Blood Centre with solar infrastructure. This project ensures uninterrupted, sustainable energy for critical, life-saving blood banking operations.



Sustainability Initiatives under CSR

Play = Progress!

Can Fin Homes has sponsored a play arena at the Spastic Society of Karnataka (SSK) in Bengaluru. This space is dedicated to helping children with developmental disabilities, enhance their physical skills and social connection.





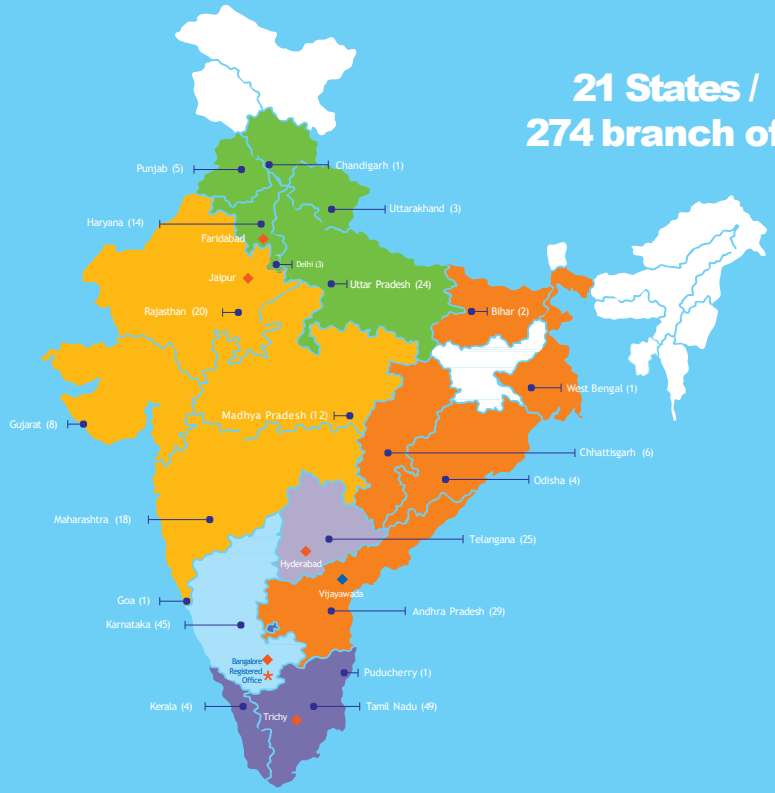
A step towards a more inclusive future!

Can Fin Homes has provided hearing aids to 150 hearing-impaired students across five Government residential schools in Mysore. This effort supports SDG10 (Reduced Inequalities)




Our Network

21 States / UT
274 branch offices



The political map is not to scale

Branch Network

ANDHRA PRADESH
Amalapuram, Anantapur, Bapatla, Bhimavaram, Bobbili, Chittoor, Eluru, Gollapudi, Guntur, Kakinada, Kadapa, Kurnool, Machilipatnam, Madanapalle, Mangalagiri, Narasaraopet, Nellore, Ongole, Pendurthi, Poranki, Rajahmundry, Srikakulam, Tenali, Tirupati, Tuni, Vijayawada, Vizag, Vizag Steel Plant, Vizianagaram

BIHAR
Darbhanga, Patna

CHANDIGARH

CHHATTISGARH
Bhilai, Bilaspur, Dhamtari, Raigarh, Rajnandgaon, Raipur

DELHI
Dwaraka, Nehru Place, Pitampura

GOA

GUJARAT
Ahmedabad (2), Bhavnagar, Jamnagar, Mehsana, Rajkot, Surat, Vadodara

HARYANA
Ambala, Ballabgarh, Dharuhera, Faridabad, Gurgaon (2), Hisar, Karnal, Manesar, Palwal, Panipat, Rewari, Rohtak, Sonepat

KARNATAKA
Ballari, Belgaum, Bengaluru (31 branches), Chikkaballapur, Davanagere, Hassan, Hubli, Kalaburagi, Malur, Mandya Mangalore, Mysore, Shimoga, Tumkur, Doddaballapur



KERALA
Calicut, Kochi, Thiruvananthapuram, Thrissur

MADHYA PRADESH
Bhopal, Gwalior, Indore Airport Road, Indore, Jabalpur, Mandideep, Mandsaur, Pithampur, Ratlam, Rewa, Sagar, Ujjain

MAHARASHTRA
Aurangabad, Boisar, Chakan, Hadapsar, Hinjewadi, Jalgaon, Kalyan, Kharadi, Kolhapur, Mumbai-Borivali, Nagpur, Nanded, Nashik, Navi Mumbai (2), Pune, Solapur, Thane

ODISHA
Berhampur, Bhubaneswar, Cuttack, Jharsuguda

PUDUCHERRY

PUNJAB
Bathinda, Jalandhar Ludhiana, Mohali, Patiala

RAJASTHAN
Ajmer, Alwar, Beawar, Bhilwara, Bikaner, Chomu, Jaipur (6), Jhalawar, Jodhpur, Kota, Kotputli, Pali, Rajsamand, Sikar, Udaipur

TAMIL NADU
Batlagundu, CBE - P N Palyam, Chennai (9 branches), Coimbatore (2), Cuddalore, Dindigul (2), Erode, Gobichettipalayam, Hosur, Kanchipuram, Karaikudi, Karur (2), Kovaipudur, Krishnagiri, Kumbakonam, Madurai, Mayiladuthurai, Namakkal, Omalur, Perambalur, Pollachi, Pudukottai, Rajapalayam, Salem, Tenkasi, Thanjavur, Theni, Thiruchengode, Thirumangalam, Thoothukudi, Tirunelveli, Tiruppur (2), Tiruvannamalai, Trichy (2), Vellore, Virudhunagar

TELANGANA
Hyderabad (13 branches), Jagtial, Kamareddy, Karimnagar, Khammam Mahabubnagar, Maheshwaram, Mancherial, Nirmal, Nizamabad, Siddipet, Suryapet, Warangal

UTTAR PRADESH
Agra, Alambagh, Aligarh, Allahabad, Ayodhya, Barabanki , Bareilly, Bulandshahr, Dadri, Ghaziabad, Gorakhpur, Greater Noida, Hapur, Jhansi, Kanpur, Lucknow, Mathura Meerut, Moradabad, Muradnagar, Noida (2), Saharanpur, Varanasi

UTTARAKHAND
Dehradun, Haridwar, Rudrapur

WEST BENGAL
Durgapur



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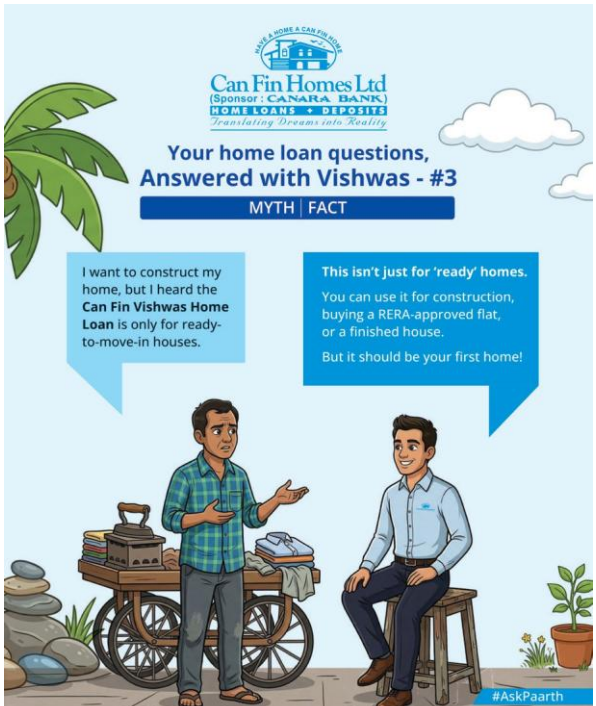
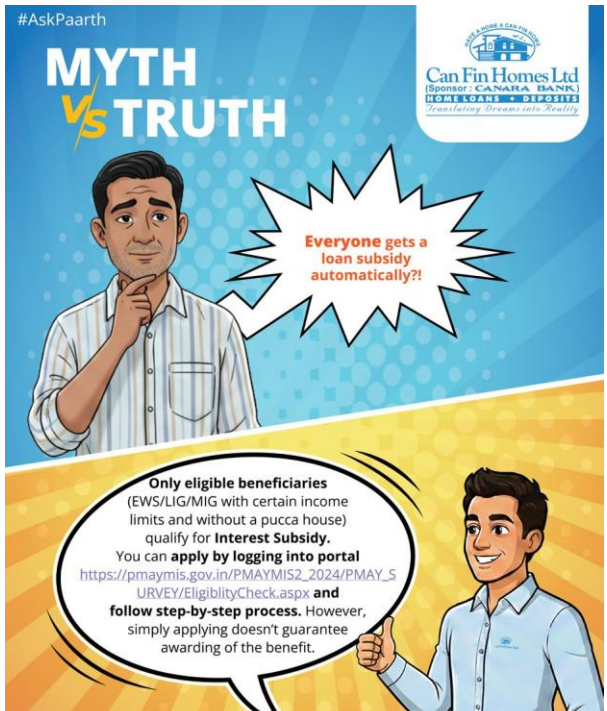
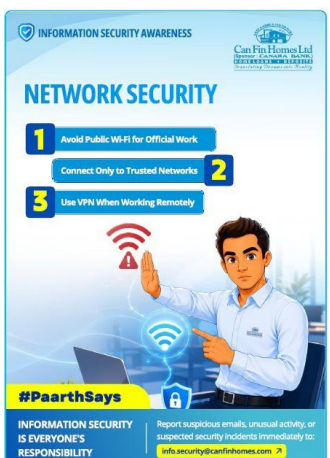




Information and Cybersecurity Initiatives

- Conducted company-wide phishing simulations, new-joiner branch inductions, and annual information security refresher training to foster a security-conscious culture.
- Initiated a comprehensive review and updating of information security policies, aligning them with CBS implementation changes and evolving regulatory standards.
- Conducted information security risk assessments for IT vendors to strengthen third-party cyber risk management.
- Developed and distributed a comprehensive Information Security Guidelines Handbook to all employees across pan-India locations.
- Enhanced customer cyber awareness through targeted WhatsApp/ SMS campaigns and engaging cybersecurity content on company social media channels.
- Boosted on-premise security awareness by strategically placing cybersecurity signboards and collateral in prominent office locations.









Notes

Notes

The forward looking statements and projections, if any, contained in this presentation are predictions and involve known and unknown risks, uncertainties and other factors including the future changes or developments, the competitive environment, ability to implement the strategies and initiatives, technological changes, political, economic, regulatory and social conditions in India etc. that may cause the actual results, performance and achievements of CFHL to be materially different from any future results, performance or achievements expressed or implied by such forward looking statements or other projections.



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