

CFHRO SE CS LODR 125/2025
April 23, 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
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Dear Sir/ Madam,

Sub: Outcome of Board Meeting- submission of Audited Financial Results for the 4th quarter and year ended on March 31, 2025, recommendation of Final Dividend and other approvals

Ref: 1. Regulation 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
2. Our letter CFHRO SE CS LODR 118/2025 dated April 15, 2025 captioned "Intimation of meeting of Board of Directors"

We wish to inform that the Board of Directors at its meeting held today i.e., April 23, 2025, Wednesday, at Bengaluru considered and approved the following:

1. The Board of Directors with the recommendation of the Audit Committee approved the Audited Financial Results for the 4th quarter and financial year ended on March 31, 2025.

In this regard, please find enclosed the following:

Sl. No.	Particulars	Annex. No.
1.	Statement of Audited Standalone Financial Results of the Company for the 4 th quarter and financial year ended on March 31, 2025, including half yearly statement on assets and liabilities of the Company and statement of cash flows.	I
2.	Auditor's Report with unmodified opinion on the Audited Standalone Financial Results 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 and taken on record by the Board.	II
3.	Declaration on Audit Report with unmodified opinion in terms of Reg.33(3)(d) and Reg.52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations).	III
4.	Additional disclosure of line items in accordance with Reg.52(4) of SEBI Listing Regulations.	IV
5.	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	V

6.	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.	VI
7.	Security Cover Certificate as on March 31, 2025, as per Regulation 54(2)/(3) of SEBI Listing Regulations	VII
8	Disclosure of Related Party Transactions for the half year ended March 31, 2025 as per Regulation 23(9) of SEBI Listing Regulations	VIII
9	Large Corporate Disclosure for the financial year ending 31 st March 2025	IX

- 2. Dividend:** The Board has recommended a final dividend of Rs. 6/- per equity share (300%) of the face value of Rs.2/- each to the shareholders of the Company for the financial year 2024-25, subject to the approval of the shareholders.
- 3. Appointment of Secretarial Auditors:** The Board has recommended the appointment of M/s. Kedarnath Karthik, Company Secretaries as Secretarial Auditors of the Company for a period of 5 years from the financial year 2025-26 till FY 2029-30 subject to the approval of the shareholders.

The meeting of the Board of Directors commenced at 4:35 p.m. and concluded at 6:07 p.m.

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

This is for information and records

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
DGM & Company Secretary

Encl: As above.

CAN FIN HOMES LIMITED
Statement of Assets and Liabilities

(₹ in lakhs)

Sl No.	Particulars	As at March 31 2025 (Audited)	As at March 31 2024 (Audited)
	ASSETS		
I	Financial Assets		
a)	Cash and Cash equivalents	105.89	75.77
b)	Bank Balances other than (a)	30,658.53	45,665.93
c)	Receivables	-	-
	(i) Trade Receivables	93.08	88.87
	(ii) Other Receivables	-	-
d)	Loans	37,69,643.69	34,55,310.32
e)	Investments	2,37,398.14	1,45,902.64
f)	Other Financial Assets	905.15	778.43
II	Non-Financial Assets		
a)	Current Tax Assets (Net)	45,301.69	41,214.21
b)	Deferred Tax Assets (Net)	6,935.30	6,586.55
c)	Property, Plant and Equipment	5,034.47	5,261.85
d)	Other non-financial assets	657.42	484.54
	TOTAL	40,96,733.38	37,01,369.12
	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 and small enterprises	607.60	470.42
	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
b)	Debt Securities	10,84,935.19	7,57,512.08
c)	Borrowings (Other than debt securities)	24,01,451.53	23,96,709.32
d)	Deposits	18,736.28	21,781.51
e)	Subordinated Liabilities	-	10,290.70
f)	Other Financial Liabilities	29,050.75	29,608.54
II	Non-Financial Liabilities		
a)	Current tax liabilities (Net)	46,769.05	42,774.96
b)	Provisions	5,674.05	5,873.41
c)	Deferred tax liabilities (Net)	-	-
d)	Other non-financial liabilities	2,759.55	1,962.89
III	EQUITY		
a)	Equity Share capital	2,663.31	2,663.31
b)	Other Equity	5,04,086.06	4,31,721.98
	TOTAL	40,96,733.38	37,01,369.12



Statement of Audited Results for the Quarter and Year ended March 31 2025

Sl.No.	Particulars	Quarter Ended			For the Year Ended	
		(31/03/2025)	(31/12/2024)	(31/03/2024)	(31/03/2025)	(31/03/2024)
		Audited	Unaudited & Reviewed	Audited	Audited	Audited
1	Income:					
	Interest Income	98,286.41	98,031.72	91,173.31	3,84,259.25	3,48,988.00
	Fees and Commission Income	1,571.78	579.51	1,509.70	3,566.59	3,317.52
	- Other Income	106.66	3.32	81.09	135.95	163.84
	Total Income from Operations	99,964.86	98,614.55	92,764.10	3,87,961.79	3,52,469.36
2	Expenditure:					
	Finance Costs	63,434.14	63,559.25	58,392.91	2,48,815.71	2,23,138.99
	Fees and Commission Expense	1,009.91	591.68	793.18	3,035.04	2,739.23
	Employee Benefit expense	3,072.18	2,913.48	2,660.88	11,200.71	9,686.59
	Depreciation and Amortisation	411.65	332.97	416.15	1,286.81	1,271.47
	Impairment on financial instruments	1,542.73	2,213.38	178.47	7,577.55	7,819.11
	Other Expenses	2,578.82	2,091.50	3,327.22	8,298.91	12,060.83
	Total Expenditure	72,049.43	71,702.26	65,768.81	2,80,214.73	2,56,716.22
3	Profit Before Tax	27,915.42	26,912.29	26,995.30	1,07,747.05	95,753.14
4	Tax Expenses					
	Current Tax	3,815.68	6,250.79	6,599.63	22,366.80	22,397.73
	Deferred Tax	708.24	(550.51)	(507.31)	(336.29)	(1,714.46)
	Total Tax Expenses	4,523.92	5,700.28	6,092.32	22,030.51	20,683.27
5	Net Profit After Tax	23,391.51	21,212.02	20,902.98	85,716.54	75,069.87
	Other Comprehensive Income (net of tax)	(11.78)	(10.94)	53.50	(37.05)	(86.54)
6	Total Comprehensive Income	23,379.73	21,201.08	20,956.48	85,679.49	74,983.33
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
8	Reserves excluding Revaluation Reserves				5,04,086.06	4,31,721.98
9	Earnings Per Share (EPS) (of ₹2/-each)					
	(a) Basic	17.57	15.93	15.70	64.37	56.38
	(b) Diluted	17.57	15.93	15.70	64.37	56.38

NOTES:

1	The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.
2	The Company's main business is to provide loans for the purchase and construction of residential houses. The Company is also involved in the corporate insurance agency business activity, which is incidental to the business; however it is not a separate reportable segment as per the Ind AS 108 "Operating Segments", specified under Section 133 of the Companies Act, 2013. There are no reportable segment(s), as per the IND AS "Operating Segments" specified under section 133 of the Companies Act,2013.
3	At the Board meeting held on April 23, 2025, the Board of Directors have recommended final dividend of ₹ 6 /- per equity share of face value of ₹ 2/- each, subject to approval of the shareholders at the Annual General Meeting.



4	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 March 31, 2025 (floating charge on hypothecation of book debts and receivables). The proceeds of the NCDs are utilised for the objects that were stated in the offer document(s).					
5	Details of resolution plan implemented under the Resolution Framework for COVID-19 related Stress as per RBI circulars dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2025 are given below:					
	(₹ 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 September 30, 2024 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 March 31, 2025
	Personal Loans	45,549.73	1,516.53		2,899.47	41,133.73
	Corporate persons	-	-	-	-	-
	Of which, MSMEs	-	-	-	-	-
	Others	-	-	-	-	-
	Total	45,549.73	1,516.53	-	2,899.47	41,133.73
	*Amount paid by the borrower during the half year is net of additions in the borrower account including additions due to interest capitalisation.					
	7	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter and year ended March 31, 2025 have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at their respective meetings held on April 23, 2025. The above results have been subjected to audit by the Joint Statutory Auditors of the Company, in terms of the said regulations.				
8	During the financial year ended March 31, 2025, the Company has redeemed following debentures as per the terms of issue : (i) 8.94% CFHL Unsecured Redeemable Non-Convertible Debentures of Rs 100 crores (ii) 6.10% CFHL Secured Redeemable Non-Convertible Debentures of Rs 275 crores; and (iii) 6.70% CFHL Secured Redeemable Non-Convertible Debentures of Rs 500 crores					
9	During the financial year ended March 31, 2025, shareholders of the Company vide Postal Ballot Resolution dated October 25, 2024, had approved 'CFHL Employee Stock Options Scheme 2024' ("ESOS 2024" or "Scheme") authorizing the Nomination Remuneration and HR Committee (NRC) to grant stock options to the identified employees of the Company not exceeding 13,31,541 (Thirteen Lakhs Thirty-One Thousand Five Hundred Forty-One) Options, convertible into not more than equal number of equity shares of face value of Rs 2/- each fully paid up upon exercise. The NRC of the Company subsequently at its meeting held on November 25, 2024 and February 27, 2025, had approved the grant of 69,428 and 22,872 options respectively exercisable into equal number of equity shares of the Company of the face value of Rs 2/- each fully paid-up, to 49 employees in accordance with the terms of the Scheme.					
10	The Company does not have any Subsidiary/ Associate/ Joint Venture Company. Accordingly, consolidation of Financial Statements is not applicable for the Company.					
11	The figures for the quarter ended March 31, 2025 and quarter ended March 31, 2024 are the balancing figures between the audited figures of the financial year and the reviewed and published year to date upto the third quarter of the financial year.					
12	Figures of the previous periods have been regrouped/ reclassified wherever necessary to conform to current period's classification. - Bad debts amounting to Rs. 1.46 crores have been reclassified under 'Other Expenses' from 'Impairment on financial Instruments' in accordance with the current accounting practice.					

For Rao and Emmar
Chartered Accountants
FRN : 003084S

Place: Bengaluru
Date: April 23, 2025

Praveen BJ, Partner
Membership No:215713

LAKESH KUGAR
PARTNER
NICKLAH & ASSOCIATES
CHARTERED ACCOUNTANTS

FRN:002301C



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
Cash Flow Statement

		(₹ in lakhs)	
Sl. No	Particulars	Year ended March 31 2025 (Audited)	Year ended March 31 2024 (Audited)
A)	Cash Flow from Operating Activities		
	Net Profit Before Tax and Exceptional Items	107747.05	95753.14
	Add:		
i)	Adjustment For:		
	Depreciation and Amortization	1,286.81	1,271.47
	Loss/(profit) on Sale of Assets [net]	2.00	(5.58)
	Interest on lease liability	284.57	340.52
	Winding of leases liability and right of use assets	-	(71.08)
	Interest on Income Tax Refund	(116.72)	-
	Impairment of financial instruments	7,577.55	7,880.74
	Fair Value adjustments on Debentures	55.74	44.72
	Fair Value adjustments on Investments	321.91	4.45
	Operating Profit before Working Capital Changes	1,17,158.92	1,05,218.38
ii)	Adjustment For Working Capital:		
	(Increase)/Decrease in Trade Receivables	(4.21)	25.04
	Increase/(Decrease) in Trade Payables	137.18	(322.05)
	(Increase)/Decrease in Other Financial Assets	(126.72)	318.85
	(Increase)/Decrease in Loans	(3,21,910.92)	(3,43,858.41)
	Increase/(Decrease) in Provisions	(248.86)	2,368.58
	Short term borrowings (net)	(9,632.22)	20,156.99
	Long Term Borrowings taken	7,52,500.00	5,70,000.00
	Long Term Borrowings repaid	(7,38,125.56)	(4,15,353.54)
	Proceeds from deposits accepted (net)	(3,045.23)	(21,734.67)
	Debt Securities (net)	3,17,188.14	1,26,373.40
	(Increase)/Decrease in Other non-financial assets	(172.88)	(112.36)
	Increase/(Decrease) in Other financial liabilities	980.29	572.49
	Increase/(Decrease) in Other non-financial liabilities	796.67	229.25
		(1,664.33)	(61,336.42)
	Cash Generated from Operations	1,15,494.59	43,881.96
	Less: Income Tax Paid	22,157.24	21,399.87
	Net Cash Flow from Operating Activities	93,337.35	22,482.09
B)	Cash Flow from Investing Activities		
	Purchase of Property, Plant and Equipment	(1,664.52)	(1,994.24)
	Sale of Property, Plant and Equipment	20.79	6.88
	Investment in Government Securities	(91,817.41)	(3.95)
	(Increase)/Decrease in Other Bank balances	15,007.40	(15,007.06)
	Net Cash Flow from Investing Activities	(78,453.74)	(16,998.37)
C)	Cash Flow from Financing Activities		
	Payment of lease liability	(1,538.08)	(269.44)
	Dividend	(13,315.41)	(5,326.16)
	Net Cash Flow from Financing Activities	(14,853.49)	(5,595.60)
	Increase/ (Decrease) in Cash & Cash Equivalents	30.12	(111.88)
	Cash & Cash Equivalents at the Beginning of the Year	75.77	187.64
	Cash & Cash Equivalents at the end of the Year [refer note 3(a)]	105.89	75.76
	Other Notes:		
	Cash and Cash equivalents include:		
	Cash on hand	100.49	71.47
	Cheques on hand	-	0.27
	Balance with Banks		
	- Current Accounts	5.40	4.03
	Total	105.89	75.77



Independent Auditor's report on the Quarterly and Annual Audited Standalone Financial Results of the company pursuant to the regulation 33 and 52 of the SEBI (Listing obligation and disclosure requirements) Regulations 2015, as amended.

To The Board of Directors of Can Fin Homes Limited

Report on the Audit of the Financial Results Opinion:

Opinion

We have audited the quarterly financial results for the quarter ended March 31, 2025 ("the statement") and Annual financial results for the period April 01, 2024 to March 31, 2025 of Can Fin Homes Limited ("The Company") attached herewith, being submitted by the company pursuant to the requirements of the Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the standalone financial results therein:

- I. are presented in accordance with the requirements of the listing regulations in this regard and
- II. give a true and fair view in conformity with the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India, of the net profit and other comprehensive income for the quarter and year ended March 31, 2025 and the balance sheet, statement of cash flows and other financial information for the quarter and year ended March 31, 2025.

Basis of Opinion:

We conducted our audit in accordance with the Standards on Auditing (SA's), as specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under these Standards are further described in the 'Auditors' Responsibilities for the Audit of the Standalone Financial Results' section of our report. We are independent of the Company in accordance with the Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Management's Responsibilities for the Standalone Financial statements

The Statement has been prepared on the basis of the annual standalone financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.

In preparing the Statements, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism through the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.



- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial control system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.

Materiality is the magnitude of misstatements in the Statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Statement may be influenced. We consider quantitative materiality and qualitative factors in

- (i) planning the scope of our audit work and in evaluating the results of our work; and
- (ii) to evaluate the effect of any identified misstatements in the Statement.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal controls that we identify during our audit.



Other Matters:

We did not audit the financial statements / information of 179 branches included in the Financial Statements of the company whose financial statements / financial information reflect total advances of 19,663.51 crores as at March 31, 2025 for the year ended on that date, as considered in the Financial Statements. These branches and processing centres cover of 51.45% advances, 50.64% deposits and 57.78% non-performing assets. The financial statements / information of these branches has been audited by the Bank's Statutory Branch Auditors whose reports have been furnished to us and in our opinion in so far as it relates to the amounts and disclosures included in respect of branches, is based solely on the reports of such Branch auditors. Further, in conduct of our audit we have made a note of unaudited returns in respect of 24 branches includes 6 zonal offices certified by the management. Further to this, the financial results mentioned for the quarter ended and for the year ended 31.03.2024 was audited by the previous auditors. The figures of the previous periods have been regrouped/reclassified wherever necessary to confirm with the current period's classification.

The statement includes the results for the quarter ended March 31, 2025 being the balancing figures between the audited figures in respect of the full financial year ended March 31, 2025 and the published unaudited year to date figures up to third quarter of the current financial year, which were subjected to a limited review by us, as required under the listing regulations.

Our conclusion on the statement is not modified in respect of the above matters.

For Rao & Emmar
Chartered Accountants
Firm Registration No. 003084S

B J Praveen
Partner
Membership No. 215713
UDIN: 25215713BMJHGS6710
Date: April 23, 2025
Place: Bangalore



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

CA Rakesh Kumar
Partner
Membership No. 546723
UDIN: 25546723BMIOFJ8662
Date: April 23, 2025
Place: Bangalore



**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
 Web: www.canfinhomes.com
 CIN - L85110KA1987PLC008699

**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED OPINION
 FOR THE FINANCIAL YEAR ENDED MARCH 31, 2025**

This is to confirm that the Joint Statutory Central Auditors of the Company M/s. Rao & Emmar and M/s. V K Ladha & Associates have issued an Audited Report with unmodified opinion (i.e. it does not contain any qualification, reservation or adverse remark or disclaimer) on Audited Financial Result of the Company (standalone) for the financial year ended March 31, 2024.

This declaration is provided in compliance with Regulation 33(3)(d) and 52(3)(a) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016. Kindly take this declaration on record.

Yours faithfully,
 For Can Fin Homes Limited

Prashanth Joishy
 Chief Financial Officer

Date: 23rd April, 2025
 Place: Bengaluru



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: finance@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 year ended March 31, 2025.

Sl. No.	Particulars	As on March 31, 2025
1.	Debt Equity Ratio	6.96
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)	85,716.55
7.	Earnings Per Share (Basic & Diluted)	64.37
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	9.18
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	22.09%
Sector Specific equivalent ratios, as applicable		
17.	Provision Coverage Ratio	47.70%
18.	Gross Non-Performing Assets (GNPA)	0.87%
19.	Net Non-Performing Asset (NNPA)	0.46%
20.	Capital Risk Adequacy Ratio (CRAR)	25.05%
21.	Asset Coverage Ratio	110%/100%


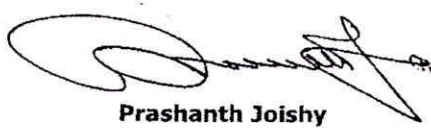
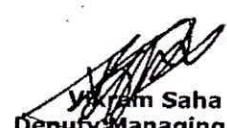
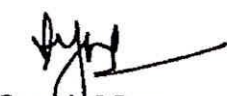
*Disclosure is not applicable to Housing Finance Companies registered with NHB/RBI as per regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended.

For Can Fin Homes Limited

Prashanth Joishy
Chief Financial Officer

Date: 23rd April, 2025
Place: Bengaluru

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

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 Q4 FY25					
Amount Raised		Not applicable for Q4 FY25					
Report filed for Quarter ended		31/03/2025					
Monitoring Agency		Not applicable for Q4 FY25					
Monitoring Agency Name, if applicable		Not applicable for Q4 FY25					
Is there a Deviation / Variation in use of funds raised		Not applicable for Q4 FY25					
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 DGM & CS		 Prashanth Joishy DGM- CFO		 Vikram Saha Deputy Managing Director		 Suresh S Iyer Managing Director & CEO	
Date: 23/04/2025							



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

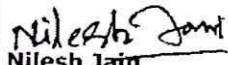



A. Statement of utilization of issue proceeds:

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 for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Can Fin Homes Limited	INE477A07407	Private placement	Non-Convertible Debentures	30/01/2025	500 Cr	500 Cr	No	NA	NA
	INE477A07415	Private placement	Non-Convertible Debentures	04/03/2025	540 Cr	540 Cr	No	NA	NA
	INE477A07423	Private placement	Non-Convertible Debentures	18/03/2025	1510 Cr	1510 Cr	No	NA	NA

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	Public Issues / Private Placement
Type of Instrument	Non-Convertible Securities
Date of Raising Funds	30/01/2025, 04/03/2025 and 18/03/2025
Amount Raised	2550 Cr
Report filed for quarter ended	31/03/2025
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 or						
 Nilesh Jain DGM & CS	 Prashanth Joishy DGM- CFO	 Vikram Saha Deputy Managing Director	 Suresh S Iyer Managing Director & CEO			
Date, 23/04/2025						



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 March 31, 2025

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated April 23, 2025.

The accompanying statement in 'Annexure A' ("the Statement") contains details of non-convertible debentures outstanding as on March 31, 2025, amounting to Rs. 8,04,600 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 account 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 March 31, 2025.
5. We have performed the following procedures, in respect of data furnished in Annexure B - 'Statement of Security Coverage Ratio'.



- 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: 25546723BMIOFH3239

Date: 23-03-2025

Place: Bangalore



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

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

V.K. LADHA & ASSOCIATES

(CHARTERED ACCOUNTANTS)



Enclosures:

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



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

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

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

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE477A07324	Private Placement	Secured	70,000
INE477A07332	Private Placement	Secured	26,000
INE477A07340	Private Placement	Secured	40,000
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
		Total	8,04,600

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


(CA. Rakesh Kumar)
Partner

M. No.: 546723
UDIN: 25546723BMIOFH3239
Date: 23-04-2025
Place: Bangalore



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

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 March 31, 2025,

We have performed the following procedures, in respect of data furnished 'Covenant Compliance Certificate of the company as per Regulation 56(l)(d)':

- We have obtained list of covenants to be complied by the Company in respect of each of the debentures listed to the certificate and obtained compliance of all such covenants. We have relied on the representations made by the Company for such compliances and verified if the same was in order.
- We have noted the filings done during the quarter by the company in NSE in respect of covenants as may be applicable to each such debentures.

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)
INE477A07324	Private Placement	Secured	70,000
INE477A07332	Private Placement	Secured	26,000
INE477A07340	Private Placement	Secured	40,000
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
		Total	8,04,600

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

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

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

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

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

Restriction on Use

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

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



(CA. Rakesh Kumar)
Partner
M. No.: 546723
UDIN: 25546723BMIOFI1441
Date: 23-04-2025
Place: Bangalore

For Can Fin Homes Limited



(Authorised Signatory)

Annexure B - Statement of Security Coverage Ratio														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of Asset for which this Certificate relate	Exclusive Charge		Pari- Passu Charge			Assets not offered as Security	Elimination on (amount in negative)	(Total C to H)	Related to only those items covered by this Certificate				
		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)		Debt amount considered more than once (due to exclusive plus pari passu charge)		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	-	-	-	-	-	-	5,034.47	-	5,034.47					
Capital Work-in- Progress	-	-	-	-	-	-	-	-	-					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-	-	-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	2,37,398.14	-	2,37,398.14					
Loans	Loans Receivables	8,32,355.15	-	No	-	-	29,37,288.54	-	37,69,643.69					
Trade Receivables	-	-	-	-	-	-	93.08	-	93.08					
Inventories	-	-	-	-	-	-	-	-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	105.89	-	105.89					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	30,658.53	-	30,658.53					
Others	-	-	-	-	-	-	53,799.57	-	53,799.57					
Total	-	8,32,355.15	-	-	-	-	32,64,378.23	-	40,96,733.38					
Liabilities														
Debt securities to which Certificate pertains	-	8,26,822.66	-	No	-	-	-	-	8,26,822.66					
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	-	-	-					
Borrowings	-	-	-	-	-	-	24,01,451.53	-	24,01,451.53					
Bank	-	-	-	-	-	-	-	-	-					
Debt Securities	-	-	-	-	-	-	2,58,112.53	-	2,58,112.53					
Others	-	-	-	-	-	-	-	-	-					
Trade Payables	-	-	-	-	-	-	607.60	-	607.60					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	5,674.05	-	5,674.05					
Others (Refer Note-9)	-	-	-	-	-	-	6,04,065.01	-	6,04,065.01					
Total	-	8,26,822.66	-	-	-	-	32,69,910.72	-	40,96,733.38					
Cover on Book Value	-	1.01	-	-	-	-	1.00	-	1.00					
Cover on Market Value	-	-	-	-	-	-	-	-	-					

Notes

- Column C - includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- Column D - includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- Column E - includes debt for which this certificate is issued having any pari passu charge
- Column F - includes : a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari-passu charge along with debt for which certificate is issued.
- Column G - includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- Column H - includes all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- Column I - includes the debt which has been counted more than once (included under exclusive charge column as also under pari passu). In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side,
- Column N - Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/ Carrying Value.
- Other Liabilities include the Current Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
- The above financial information as on 31-03-2025 has been extracted from the limited reviewed standalone books of accounts for the period ended 31-03-2025 and other relevant records of the listed entity.



DISCLOSURE OF RELATED PARTY TRANSACTIONS
For the half year ended March 31, 2025

ANNEXURE - VIII

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 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				Nature (loan/ advance/ inter-corporate deposit/ investment)	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, as approved by the Board upto Rs. 237 lakhs p.a	205.57	-	-	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	As per the Canara Bank Officers Service Regulations, amended from time to time (upto Rs. 100 lakhs)	46.52	-	-	NA	NA	NA	NA	NA	NA	NA	
3	Can Fin Homes Ltd	AAACC7241A	Apurav Agarwal	AHAPA4918J	Chief Financial Officer	Remuneration	Terms of Appointment approved by ACB and Board upto Rs. 49.48 lakhs p.a	43.43	-	-	NA	NA	NA	NA	NA	NA	NA	
4	Can Fin Homes Ltd	AAACC7241A	Prashanth Joishy	ADCPJ9862A	Interim Chief Financial Officer	Remuneration	Terms of Appointment approved by Board of Directors	0.99	-	-	NA	NA	NA	NA	NA	NA	NA	
5	Can Fin Homes Ltd	AAACC7241A	Nilesh Jain	AFSPJ7489P	Company Secretary	Remuneration	Terms of Appointment approved by NRC and Board upto Rs. 30.45 lakhs p.a	28.88	-	-	NA	NA	NA	NA	NA	NA	NA	
6	Can Fin Homes Ltd	AAACC7241A	Canbank Computer Services Ltd	AAACC5921F	Subsidiaries of Canara Bank	Registrar & Transfer Agency charges	As per the RTA Agreement dt.16/07/2019 upto Rs. 100 lakhs	14.41	-	-	NA	NA	NA	NA	NA	NA	NA	
7	Can Fin Homes Ltd	AAACC7241A	Canara HSBC Life Insurance Company Limited	AADCC1881F	Joint Venture with Canara Bank	Commission earned for the year	Upto Rs.2000 lakh	319.29	-	-	NA	NA	NA	NA	NA	NA	NA	
8	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. 427000 lakhs	14,589.34	-	-	NA	NA	NA	NA	NA	NA	NA	
9	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Interest earned for the year	Upto Rs.8000 lakh	3,377.78	-	-	NA	NA	NA	NA	NA	NA	NA	
10	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Rent and maintenance expense paid for the year	Upto Rs.100 lakh	75.14	-	-	NA	NA	NA	NA	NA	NA	NA	
11	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Bank charges for the year	Upto Rs.200 lakh	34.56	-	-	NA	NA	NA	NA	NA	NA	NA	
12	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Dividend Paid	Payment within arm's length Rs. 1597.85 lakhs	1,597.85	-	-	NA	NA	NA	NA	NA	NA	NA	
13	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	30,401.76	45,459.07	30,401.76	NA	NA	NA	Fixed Deposits	7.30%	1 year	NA	
14	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	2,76,529.26	1,47,937.04	2,76,529.26	NA	NA	NA	Term Loan	8.10%	7 years	Secured	
15	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	173.51	166.77	173.51	NA	NA	NA	NA	NA	NA	NA	
Total								3,27,438.27	1,93,562.88	3,07,104.52								





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
Web: www.canfinhomes.com
CIN - L85110KA1987PLC008699

Initial Disclosure by Can Fin Homes Limited identified as a Large Corporate

S.No.	Particulars	Details
1.	Name of the Company	Can Fin Homes Limited
2.	CIN	L85110KA1987PLC008699
3.	Outstanding Qualified Borrowings as on 31.03.2024* (Rs. In Crores)	Rs.24,888.31
4.	Outstanding Qualified Borrowings as on 31.03.2025* (Rs. in Crores)	Rs.27,744.19
5.	Highest credit rating of the company relating to the unsupported bank borrowings or plain vanilla bonds, which have no structuring/support built in.	CARE AAA Stable ICRA AAA Stable
6.	Incremental borrowing done during the year (qualified borrowing) (Rs. In Crores)	Rs.10,975.00
7.	Borrowings by way of issuance of debt securities during the year (Rs. In Crores)	Rs.3,450.00

* Outstanding borrowings of the company having original maturity of more than one year (including Accrued Interest till March,2025) and excluding external commercial borrowings and inter-corporate borrowings between a parent and subsidiary(ies).

We confirm that we are a Large Corporate as per the applicability criteria given under the para 3.2 of SEBI Operational circular SEBI/HO/ODHS/DDHS-RACPOD1/P/CJR/2023/172 dated October 19, 2023.

Nilesh Jain

Nilesh Jain

DGM & Company Secretary

Email: compsec@canfinhomes.com

Contact No.:7625079506

Date:23-04-2025

Prashanth Joishy

Prashanth Joishy

Interim Chief Financial Officer

Email: joishy@canfinhomes.com

Contact No.:7625079507

