



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 66/2026
April 25, 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
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Dear Sir/ Madam,

Sub: Submission of Investor Presentation - Post Q4 FY26 Results- Revised

- Ref: 1.Our letter CFHRO SE CS LODR 58/2026 dated April 24, 2026
2.Our letter CFHRO SE CS LODR 63/2026 dated April 25, 2026
3.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 Q4 FY26 results.

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: 2026.04.25
13:55:42 +05'30'

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above.



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

Growth That Brings Everyone Home

Q4FY26
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 249 branches / offices as on 31/03/2026
- 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

PAT Crossed
₹ 1000 Crores

2026

AUM crossed
₹ 40,000 Cr.
in Dec. 2025

2025

AUM crossed
₹20000 Cr in
December 2019.

2019

Rights issue of CFHL-
mCap over
₹1000 Cr

2015

Loan book over
₹10000 Cr.

2016

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

2017

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

2013

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

2012

41 branches.
We started
expanding.

2011

First branch of CFHL
opened at Jayanagar,
Bengaluru.

1987

11 more branches
were added, including
New Delhi.

1989

Loan book crossed
₹100 Cr.

1991

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 31/03/2026

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

Board of Directors



**Shri K
Satyanarayana
Raju**

Chairman (Promoter)
(upto 31/12/2025)



Shri Suresh S Iyer

Managing Director &
CEO



**Shri Hardeep Singh
Ahluwalia**

(Non-Executive
Director)
(w.e.f. 06/08/2025)



**Smt
Shubhalakshmi
Aamod Panse**

Director (Independent)



Shri Ajai Kumar

Director (Independent)



**Shri Arvind
Narayan
Yennemadi**

Director (Independent)



**Shri Murali
Ramaswami**

Director (Independent)



**Shri
Swarupananda
Mallick**

Director (Independent)
(w.e.f. 21/08/2025)



Shri Vikram Saha

Deputy Managing
Director
(upto 15/04/2026)

Experienced Management Team



**Shri Prakash
Shanbhogue**

President

Total Exp: 32 Years
Service in Can Fin -
32 Years



**Shri Uthaya
Kumar A**

**President &
Chief Risk Officer**

Total Exp: 31 Years
Service in Can Fin -
31 Years



Shri Nilesh Jain

Company Secretary

Total Exp: 23 Years
Service in Can Fin -
2.8 Years



**Shri Abhishek
Mishra**

Chief Financial Officer

Total Exp: 22 Years
Service in Can Fin -
9 Months



Shri D R Prabhu

**Chief Compliance
Officer**

Total Exp: 35 Years
Service in Can Fin -
35 Years



Shri A Narayanan

**Chief Information
Officer**

Total Exp: 36 Years
Service in Can Fin -
10 Months



**Shri Madhu
Kumar R**

Head - Credit

Total Exp: 34 Years
Service in Can Fin -
29 Years



**Shri Prashanth
Joishy**

**Head - Products &
Strategy**

Total Exp: 36 Years
Service in Can Fin -
36 Years



**Shri Ratheesh
Kumar P**

Head - RBIA

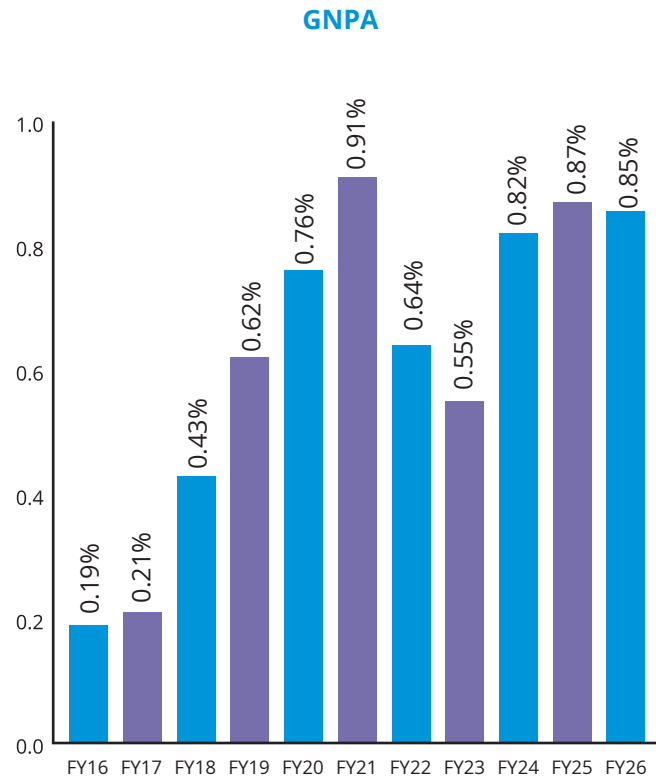
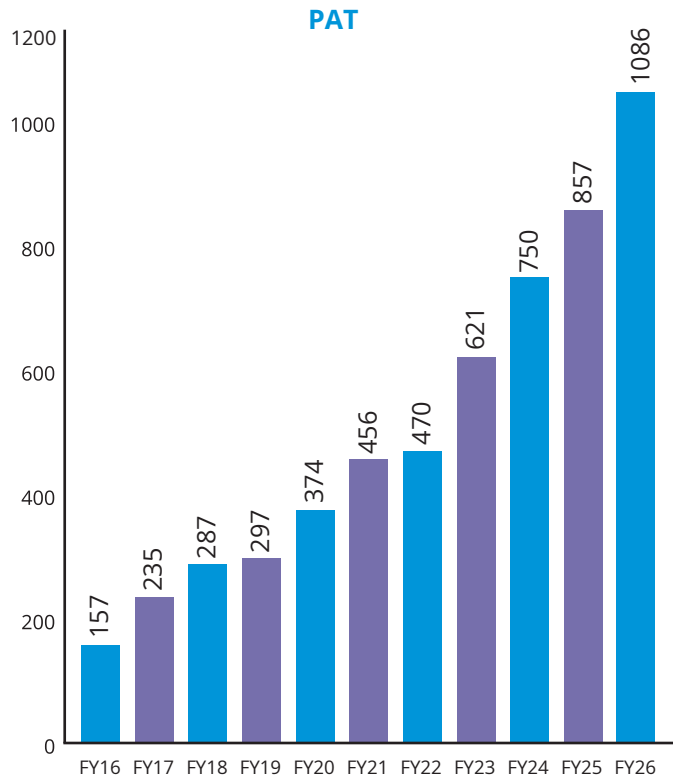
Total Exp: 27 Years
Service in Can Fin -
27 Years



Business Overview

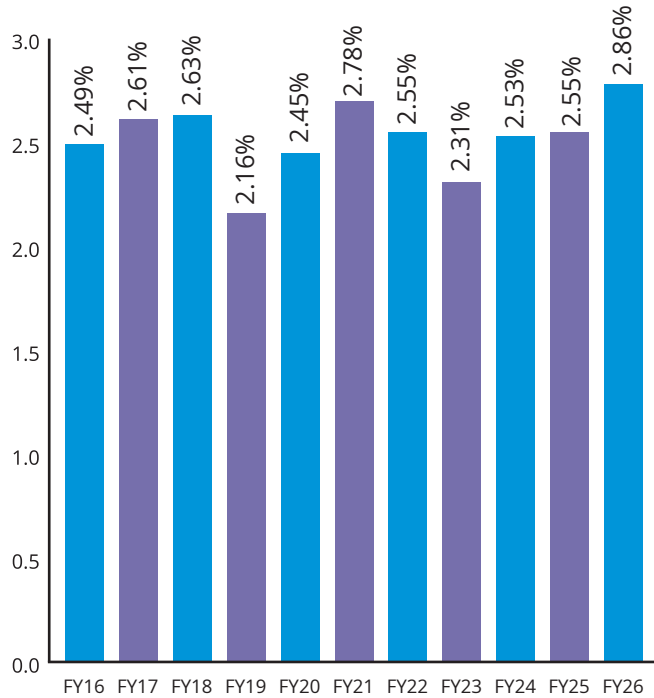
Consistent Business Performance

₹ in Crore



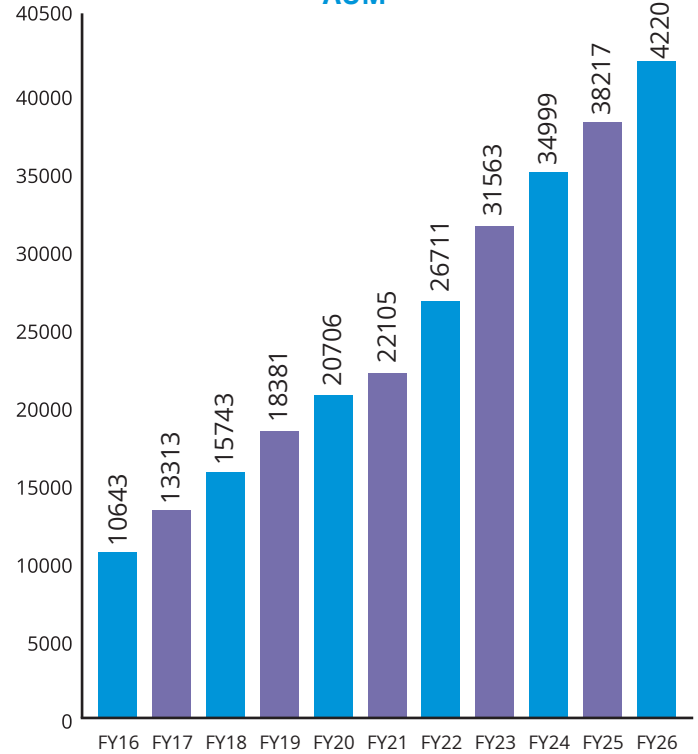
Consistent Business Performance

SPREAD (%)



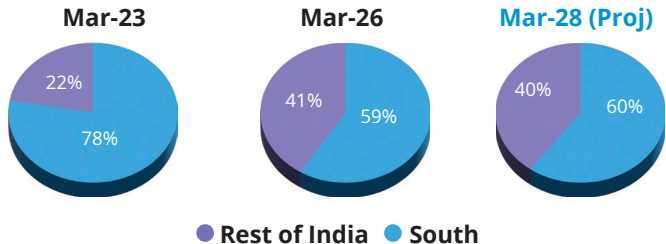
₹ in Crore

AUM

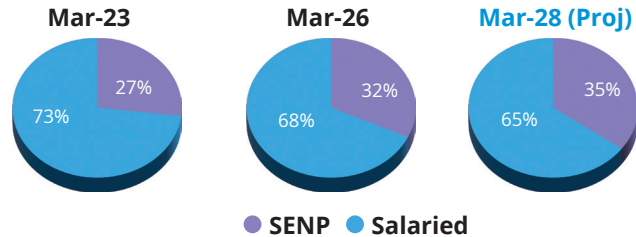


Roadmap - 2028

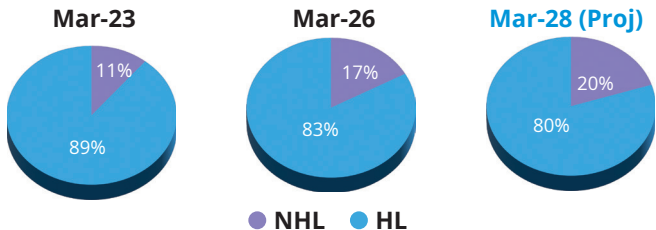
Geographical Concentration (Incremental Disbursement)



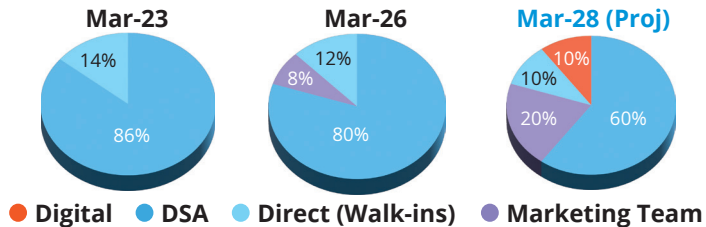
Segment Mix (AUM)



Product Mix (AUM)



Sourcing Mix (Incremental Disbursement)





Digital Acceleration & Strategy

Systems and Controls

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

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 upto delegated power of Branch Head
- Central CPC / Zonal Office for loans beyond sanctioning powers of branch heads

Disbursement

Centralized Disbursement post verification of documents

CRM

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

Systems and Controls

Documentation

Pre-filled System Generated documents ready for execution

Storage of Loan Dockets

Centralised Document Storage.

- Vetting of security documents with alternate empanelled advocates

Collection

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

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

Digital Transformation



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)
Aadhar 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 Infracore	Implemented (Q4 FY26)
Reports	M/s Shephertz	Planned Go -Live (Q1 FY27)
Loan Origination System (LOS)	M/s Pennant Technologies	Planned Go -Live (Q1 FY27)
Loan Management System (LMS)	M/s Pennant Technologies	Planned Go -Live (Q1 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)

Supporting & Implementation Partners

IBM

System Integrator

Leading the technical integration of all systems and ensuring seamless interoperability across the IT ecosystem.

PWC

Consulting

Providing strategic guidance, business process optimization, and change management expertise throughout the transformation journey.

KPMG

Implementation Support

Offering specialized implementation assistance, risk management, and compliance oversight to ensure successful deployment.



Business Highlights

Performance Highlights - Q4FY26

1. Loan Book reached ₹ **42209 Cr** (+10% YoY) with a clientele base of **2.90 Lakh**

2. NII: ₹ **422 Cr**, PBT: ₹ **353 Cr** and PAT*: ₹ **346 Cr**.

3. NIM: **4.19%**, RoAA: **3.29%**

4. RoE: **23.12%**, EPS: ₹ **25.96**

5. Cost to Income Ratio: **19.84%**

6. DER: **6.40**

7. Gross NPA: **0.85%** Net NPA: **0.37%**

(additional management overlay available)

8. The Salaried and Professional segment constitutes 68% of the outstanding loan book as on Mar 26. Housing forms 84% of the Loan Book including CRE.

9. Average ticket size of incremental housing and non housing loans is ₹ **27 Lakh** and ₹ **14 Lakh** respectively

*Includes one time impact of DTA of ₹46 Cr and Income Tax refund of ₹13.50 Cr

Performance Highlights - Q4FY26

₹ in Crore

Sl. No.	Particulars	Year on Year and Sequential		
		Mar'26 (3m)	Mar'25 (3m)	Dec'25 (3m)
1	New Approvals	3523	2650	2886
2	Disbursements	3246	2455	2727
3	Outstanding Loan Book	42209	38217	40693
4	Net Interest Income	422	349	421
5	Operating Profit	354	295	351
6	ECL Provision	1	(10)	10
7	Profit Before Tax	353	279	341
8	Profit After Tax	346	234	265
9	Gross NPA	357	333	373
10	Gross NPA Ratio (%)	0.85%	0.87%	0.92%
11	Net NPA*	156	174	199
12	Net NPA Ratio (%)*	0.37%	0.46%	0.49%

*Excluding Management Overlay

Key Financial Ratios - Q4FY26

Sl. No.	Particulars	Period Ended		
		Mar'26 (3m)	Mar'25 (3m)	Dec'25 (3m)
1	Return on Avg. Assets (%)	3.29%	2.59%	2.55%
2	Return on Avg. Equity (%)	23.12%	18.47%	18.80%
3	Earnings Per Share (₹)	25.96	15.70	19.89
4	Net Interest Margin (%)	4.19%	3.82%	4.14%
5	Yield on Loan Portfolio (%)	9.99%	10.11%	10.07%
6	Cost of Borrowing (%)	7.07%	7.56%	7.14%
7	Spread (%)	2.92%	2.55%	2.93%
8	Avg. Business Per Branch (₹ Crore)	170	164	163
9	Avg. Business per Employee (₹ Crore)	31	32	30
10	Cost Income Ratio (%)	19.84%	19.36	18.53%
11	Debit Equity Ratio	6.40	6.96	6.55

Performance Highlights - FY26

₹ in Crore

Sl. No.	Particulars	Year on Year (As per IND AS)		
		Mar'26 (12m)	Mar'25 (12m)	Growth (%)
1	New Approvals	11148	9294	20%
2	Disbursements	10531	8568	23%
3	Outstanding Loan Book	42209	38217	10%
4	Net Interest Income	1610	1353	19%
5	Operating Profit	1343	1153	16%
6	ECL Provision	40	76	-47%
7	Profit Before Tax	1303	1077	21%
8	Profit After Tax	1086	857	27%
9	Gross NPA	357	333	
10	Gross NPA Ratio (%)	0.85%	0.87%	
11	Net NPA*	156	174	
12	Net NPA Ratio (%)	0.37%	0.46%	

*Excluding Management Overlay

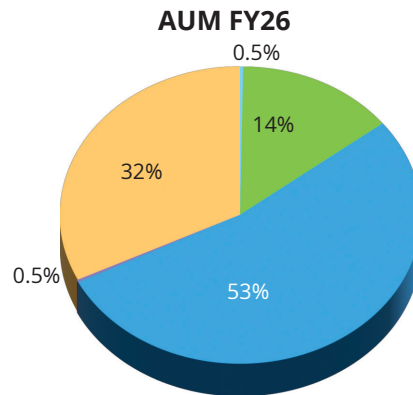
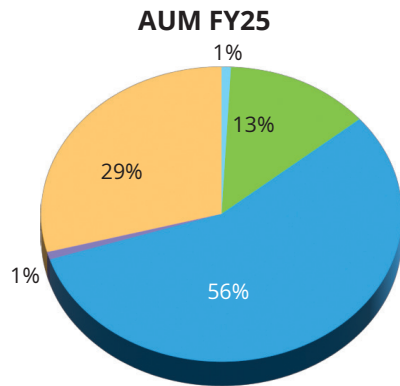
Key Financial Ratios - FY26

Sl. No.	Particulars	Period Ended	
		Mar'26 (12m)	Mar'25 (12m)
1	Return on Avg. Assets (%)	2.58%	2.24%
2	Return on Avg. Equity (%)	18.16%	16.92%
3	Earnings Per Share (₹)	81.54	64.37
4	Net Interest Margin (%)	3.93%	3.64%
5	Yield on Loan Portfolio (%)	10.06%	10.10%
6	Cost of Borrowing (%)	7.20%	7.55%
7	Spread (%)	2.86%	2.55%
8	Avg. Business Per Branch (₹ Crore)	170	163
9	Avg. Business per Employee (₹ Crore)	31	32
10	Cost Income Ratio (%)	18.84%	17.12%
11	Debit Equity Ratio	6.40	6.96



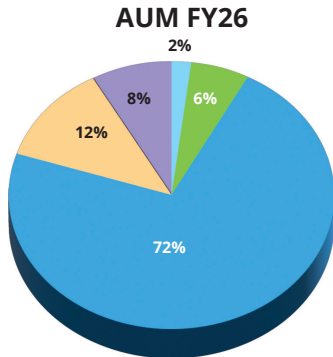
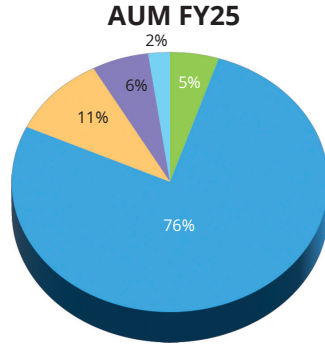
Portfolio Composition & Mix

Segment wise AUM



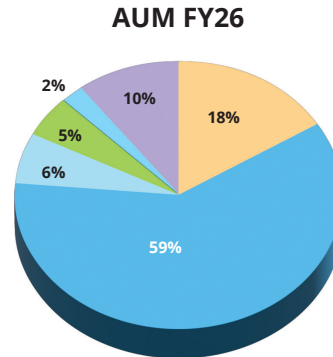
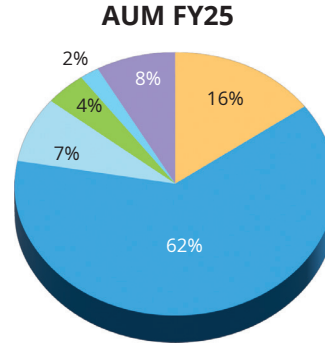
● Sal - Govt. ● Sal - Private ● Sal - PSU/Banks ● SENP ● Prof

Product wise AUM



- Housing
- Housing CRE
- LAP and Mort
- Top-up
- Others

Purpose wise AUM

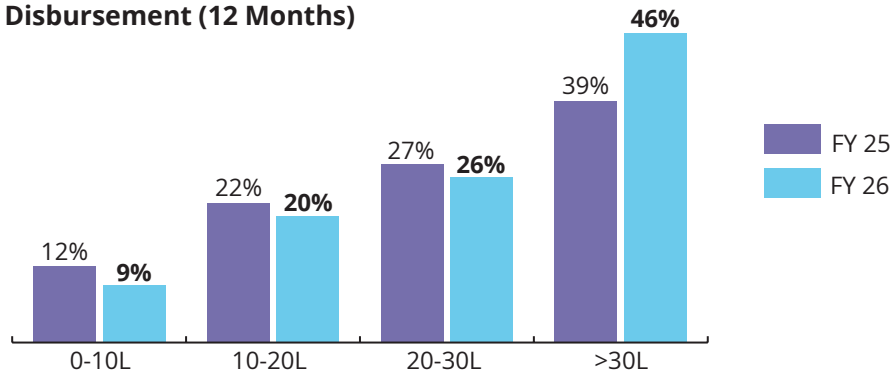


- Construction
- Flat
- Resale
- Renovation
- Mort + LAP + Top-up
- Others

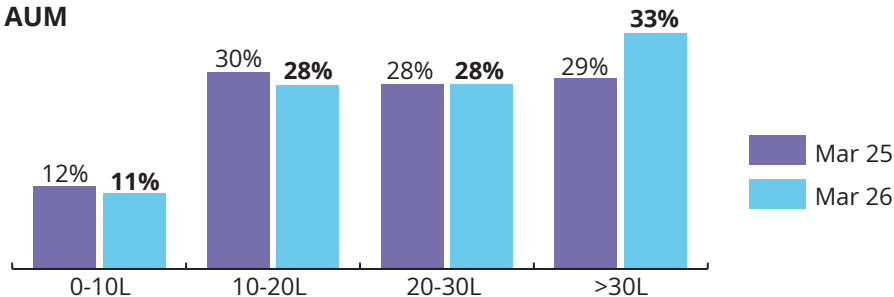
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

Disbursement (12 Months)



AUM





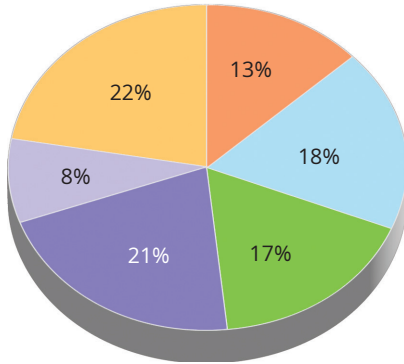
The Sourcing Funnel

Sourcing Mix

	FY24	FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Active DSAs	1184	1245	1250	1638	1902	1695
Total Disbursement (Crores)	8117	8568	2015	2545	2727	3246
Total DSA Sourced						
Amount (Crores)	6669	6832	1599	2010	2177	2618
% share of total business	82%	80%	79%	79%	80%	81%
Share of Top 20 DSAs						
Amount (Crores)	844	878	171	208	216	246
% Share of Total Business	10%	10%	8%	8%	8%	9%

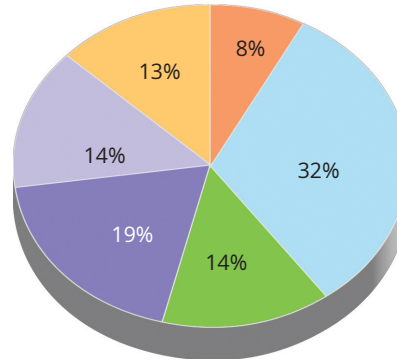
Zone wise Contribution - FY 25

Zone wise Branches



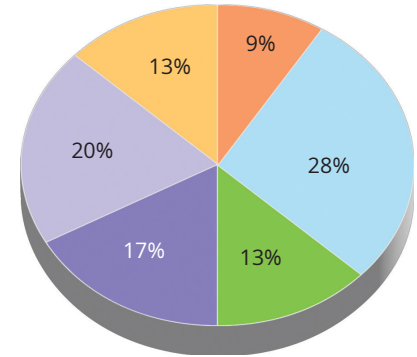
● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

Zone wise Disbursement



● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

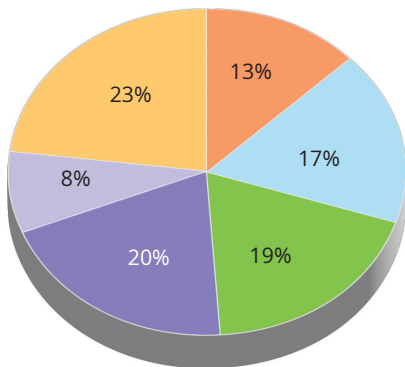
Zone wise AUM



● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

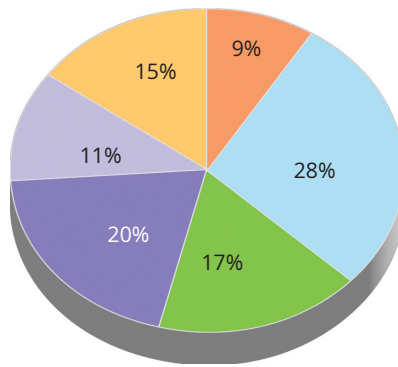
Zone wise Contribution - FY 26

Zone wise Branches



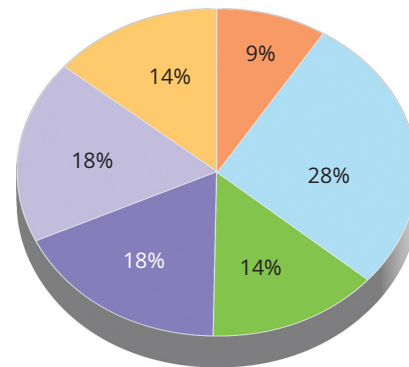
● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

Zone wise Disbursement



● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

Zone wise AUM



● North ● West ● East ● Karnataka
● Tamil Nadu ● Telangana

Lending Basket

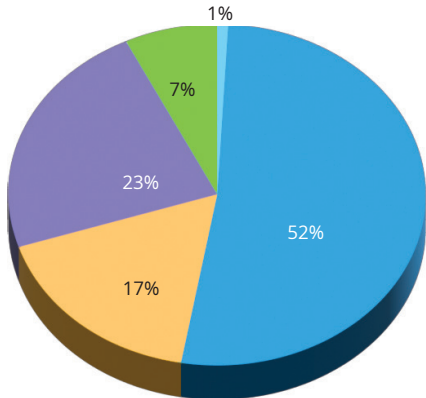
Category-Wise Product-Wise Distribution of Loan Book

₹ in Crore

Sl. No.	Particulars	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
1	Salaried & Professionals					
	i) Housing Loans	24372	24619	24803	25049	25604
	ii) Top-up Personal Loans	1204	1232	1261	1294	1337
	iii) Mortgage Loans/ Flexilap	1075	1140	1239	1362	1503
	iv) Loans for Sites	218	220	233	244	253
	v) Others	47	50	50	53	54
	Sub Total	26916	27261	27586	28002	28784
	(As a % to total)	71%	70%	70%	69%	68%
2	Non-Salaried Class - Self-Employed & Non-Professionals					
	i) Housing Loans	9184	9293	9655	10044	10538
	ii) Top-up Personal Loans	602	620	651	686	730
	iii) Mortgage Loans/Flexi Lap	1315	1385	1524	1689	1882
	iv) Loans for Sites	115	123	143	168	194
	v) Others	57	63	67	71	80
	Sub Total	11273	11484	12040	12658	13424
	(As a % to total)	29%	30%	30%	31%	32%
3	Builder Loans					
	(As a % to total)					
4	Staff Loans	28	28	31	33	34
	Grand Total	38217	38773	39657	40693	42209

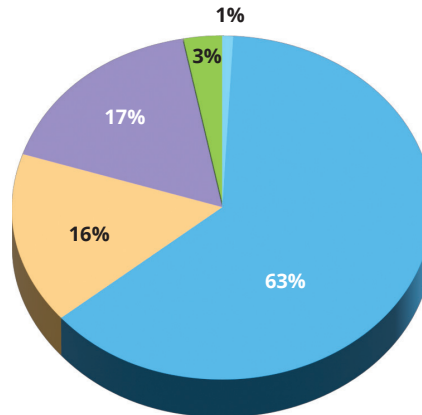
Funding Basket

Funding Mix @ Mar 2025 (as %)



Total Borrowings: ₹ 35289 Crore

Funding Mix @ Mar 2026 (as %)



Total Borrowings: ₹ 38258 Crore

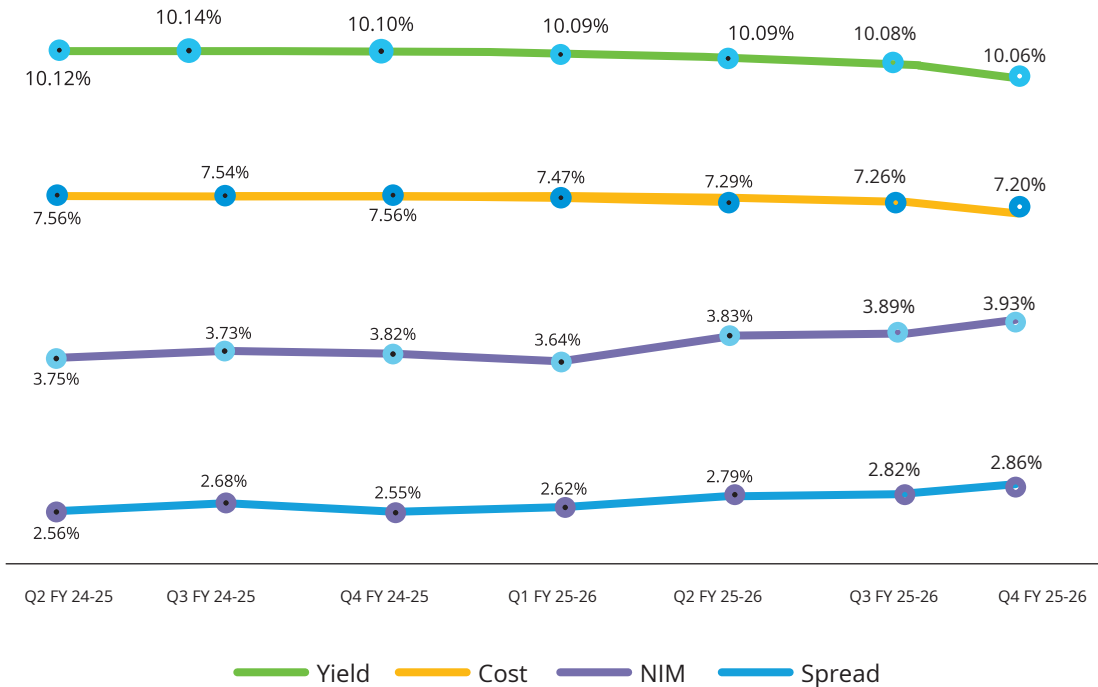
- Banks
- NHB
- NCD
- CP
- Deposits



Financial Strength

Yield, Cost, NIM and Spread

(As at the end of each quarter)



Share of Annual Reset Loans to AUM

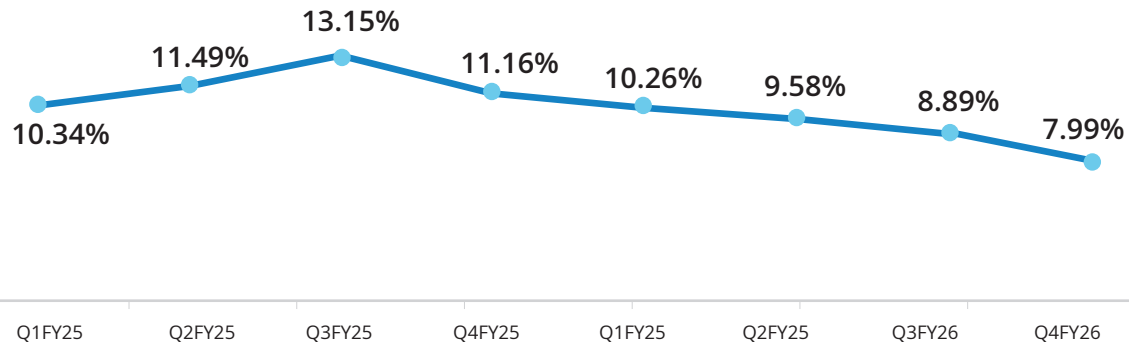
Particulars	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	1st April 2026
Yield	10.11%	10.09%	10.08%	10.07%	9.99%	9.80%
Cost of Funds	7.40%	7.47%	7.17%	7.14%	7.07%	6.99%
Spread	2.71%	2.62%	2.91%	2.93%	2.92%	2.81%
Benchmark Rate	9.50%	9.50%	9.35%	9.25%	9.10%	9.10%
Annual Reset Loan % to total AUM	71.14%	66.58%	59.75%	54.04%	48.34%	14.16%

Position as on April 1, 2026 – Opening yield calculated after conversion of applicable Annual Reset cases to Quarterly Reset and Cost calculated based on opening COB of outstanding borrowings.

Movement of Delinquency Pool

₹ in Crore

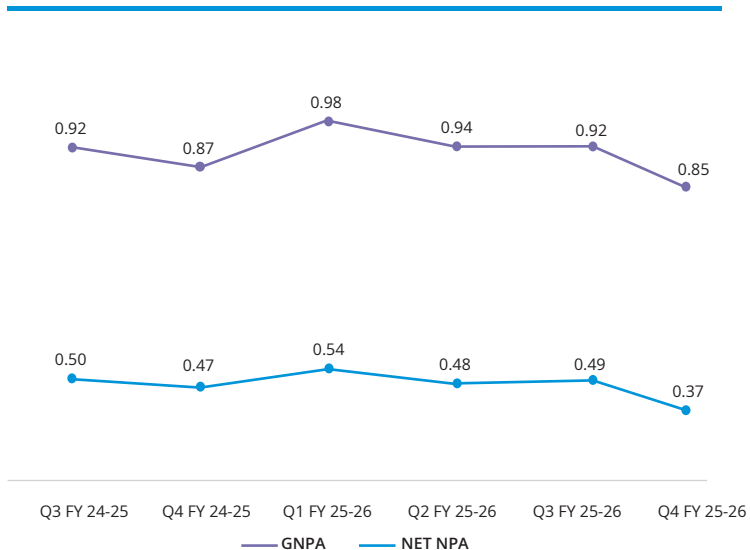
	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Total Delinquency	3675	4204	4886	4265	3979	3802	3618	3375
Outstanding	35559	36591	37155	38217	38773	39657	40693	42209
%	10.34%	11.49%	13.15%	11.16%	10.26%	9.58%	8.89%	7.99%



NPA and Provision

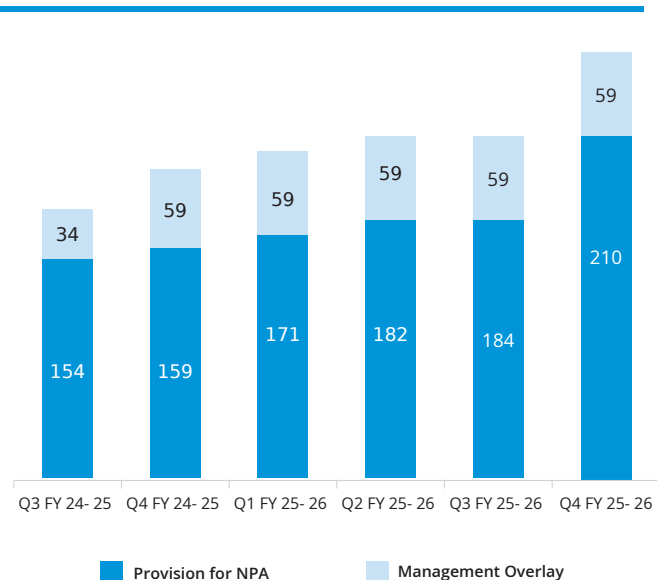
Gross NPA & Net NPA

(%)



Provision held

₹ in Crore



Total Provisions Held

₹ in Crore

Asset Classification	ECL Stages	Balance as on 31 Mar 2026	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	38834	175	190
SMA 0	1	1118		
SMA 1	2	1054		
SMA 2	2	846		
NPA	3	357	185	210
Total Portfolio		42209		400
Undisbursed Loan Commitment		1402		6
Management Overlay			59	59
Provision for Restructured Accounts			40	40
Total Provision				505

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	Q4 FY25	As % of GNPA	Q4 FY26	As % of GNPA
Gross NPA	333		357	
A. ECL Provision (Stage 3)	159	48%	210	58%
B. Management Overlay	59	18%	59	17%
Total Provision available (A+B)	218	65%	269	75%
C. Prov for Restructured Pool	49	15%	40	11%
Total Provision available (A+B+C)	267	80%	309	86%
D. Provision for Std Asset and Undisbursed Loan commitment	199		196	
Total Provision (A+B+C+D)	466		505	

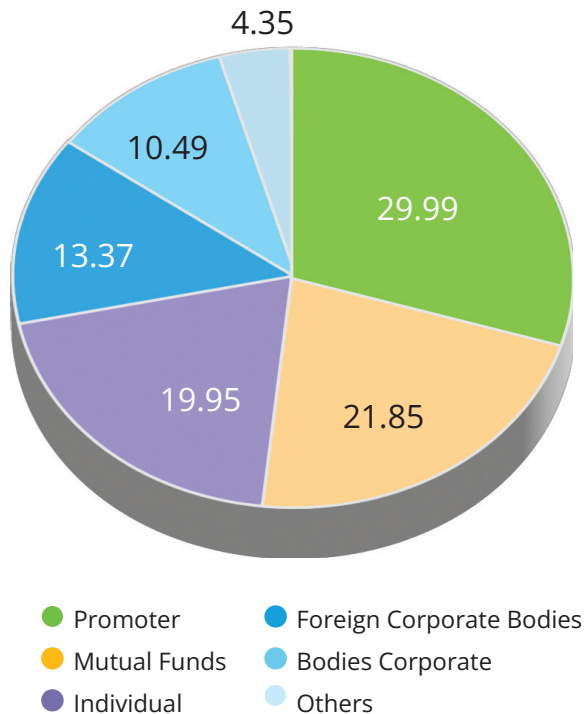
Note: Provision for restructured pool has reduced on account of closure of restructured loans

Run Down Ratios

₹ in Crore

Quarter	40693 Opening Balance (A)	Disbursement (B)	Amortization + Pre-payment (C)	Closing Balance (D=A+B-C)	Run Down E= C/A
Q4 FY 22	25091	2730	1110	26711	4.50%
Q1 FY 23	26711	1726	899	27538	3.53%
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%

Shareholding Pattern



As on 31.03.2026

Category	Shareholding as %
Promoter	29.99
Mutual Funds	21.85
Individual	19.95
Foreign Corporate Bodies	13.37
Bodies Corporate	10.49
Others	4.35
Grand Total	100.00

ESG

Environment

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

- 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)
- 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 now operate with solar backed UPS systems, further reinforcing eco-friendly initiatives.
- 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 Corporate Office Building, supporting sustainable water management efforts. Additionally, water efficient taps have been implemented to reduce water wastage.
- Company has successfully recycled 0.40 tons of paper e-waste and 1.2 tons of paper waste, demonstrating its dedication to responsible resource management and minimizing environmental impact.

Social

Cyber Security & Data Privacy

- 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 continues to advance gender diversity within its workforce. Compared to the previous year, the recruitment of female employees has increased by 8.92% reinforcing its commitment to fostering an inclusive workplace culture that values equal opportunities.
- Company offers life insurance, insurance for parents, medical insurance, accident insurance, and paternity leave.
- The Company has successfully delivered approximately 30,000 hours of training, covering a diverse range of topics including POSH (Prevention of Sexual Harassment), Compliance, HR Practices, Business Responsibility and Sustainability Reporting (ESG Concepts, Preventive Vigilance, Risk Management, CERSAI, Credit Management, Recovery Strategies, and SARFAESI. This extensive training initiative has reached around 94 of our total staff.
- 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

- Company has started uploading transcripts of every investor call on our website. This initiative is aimed at ensuring our shareholders stay well-informed and reflects our commitment to open and effective communication.

ESG Rating

ERP Name	ESG Rating
ESG Risk Assessments & Insights Limited	60
CRISIL ESG Ratings & Analytics Limited	Crisil ESG 63
SES ESG Research Private Limited	78.7
CFC Finlease Private Limited	80
NSE Sustainability Ratings and Analytics	73+

Sustainability Initiatives under CSR

Can Fin Homes Powers Government Schools with Bio Gas and Organic Composting

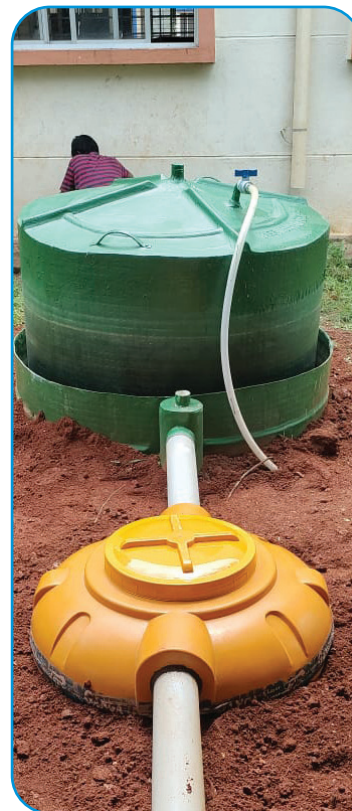
Organic Waste Composting and Biogas Systems have been installed at three residential schools in Doddaballapur, Bengaluru: Morarji Desai Residential School, Kitturu Rani Chennamma Residential School and Dr. B. R. Ambedkar Girls Residential School. While creating self-sufficient campuses, it has benefitted 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 (Quality Education)



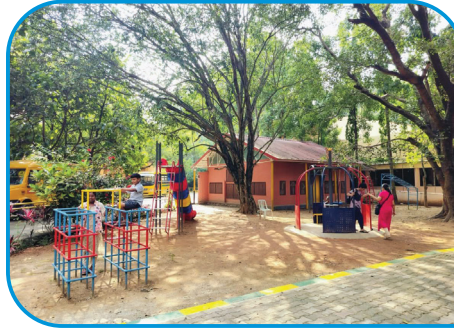
Sustainability Initiatives under CSR

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!

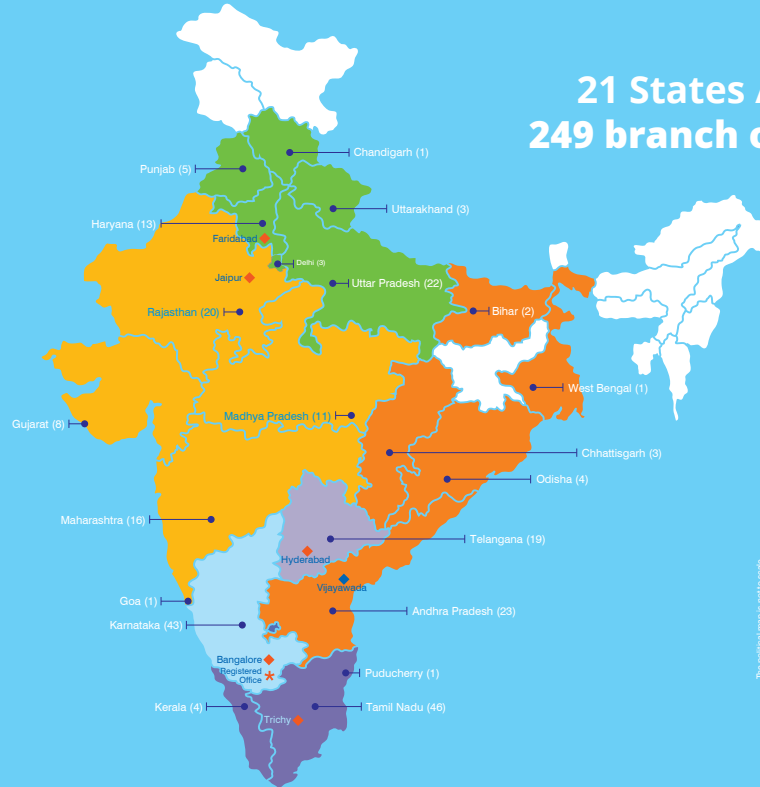
Can Fin Homes has provided hearing aids to 150 hearing-impaired students across five Government residential schools in Mysore. This effort supports SDG10 (Reduced Inequalities)





Our Network

21 States / UT 249 branch offices



The political map is not to scale



Branch Network

(249 Branch Offices)

• Punjab

Ludhiana, Mohali, Bathinda, Patiala, Jalandhar

• Chandigarh

• Rajasthan

Alwar, Jaipur, Mansarovar, Kota, Udaipur, Ajmer, Jodhpur, Jhotwara, Jagatpura, Bhilwara, Sikar, Pali, Bikaner, Jhalawar, Kotputli, Chomu, Beawar, Ajmer Road, Rajsamand, Sanganer

• Gujarat

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

• Madhya Pradesh

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

• Chhattisgarh

Raipur, Bilaspur, Bhilai

• Maharashtra

Kolhapur, Navi Mumbai,

Mumbai, Nagpur, Panvel, Kalyan, Pune, Nashik, Boisar, Chakan, Hinjewadi, Aurangabad, Solapur, Hadapsar, Jalgaon, Nanded

• Karnataka

Bengaluru (31 branches), Belgaum, Davanagere, Hubli, Mysore, Mangalore, Mandya, Shimoga, Tumkur, Hassan, Ballari, Hoskote, Kalaburagi

• Kerala

Calicut, Kochi, Thiruvananthapuram, Thrissur

• Odisha

Bhubaneswar, Berhampur, Jharsuguda, Cuttack

• Bihar

Patna, Darbhanga

• Tamil Nadu

Hosur, Chennai (9 branches), Madurai, Namakkal, Trichy (2), Coimbatore (2), Salem, Erode, Vellore, Thiruchengode, Dindigul (2), Karur (2),

Virudhunagar, Tirunelveli, CBE P N Palyam, Tiruppur (2), Kumbakonam, Thoothukudi, Gobichettipalayam, Thirumangalam, Batlagundu, Theni, Thanjavur, Pollachi, Tenkasi, Karikudi, Mayiladuthurai, Rajapalayam, Cuddalore, Kanchipuram, Perambalur, Tiruvannamalai, Krishnagiri

• Goa

• Puducherry

• West Bengal

Durgapur

• Uttar Pradesh

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

• Uttarakhand

Dehradun, Haridwar, Rudrapur

• Telangana

Hyderabad (13 branches), Siddipet, Warangal, Karimnagar, Khammam, Mancherial, Nizamabad

• Delhi

Nehru Place, Pitampura, Dwaraka

• Haryana

Gurgaon (2), Manesar, Sonapat, Faridabad, Dharuhera, Rewari, Karnal, Ambala, Rohtak, Palwal, Hisar, Panipat

• Andhra Pradesh

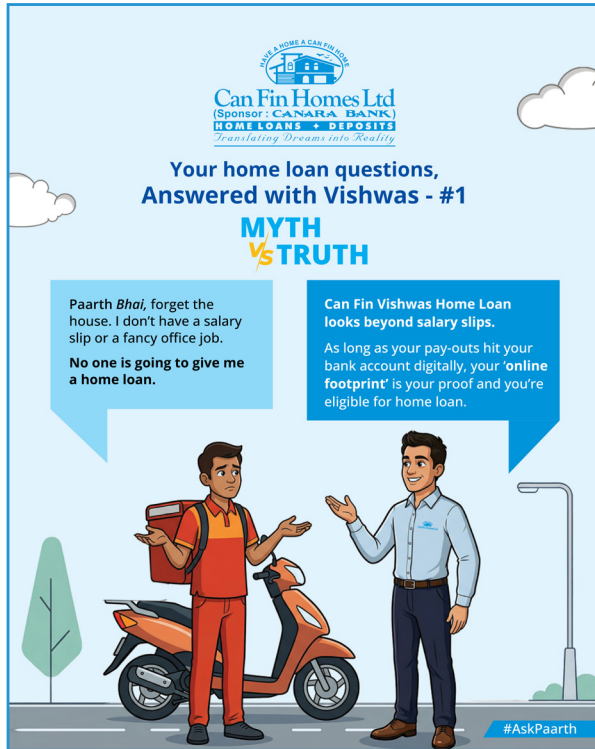
Bhimavaram, Kadapa, Nellore, Ongole, Tirupati, Guntur, Kakinada, Vizag, Vijayawada, Vizag Steel Plant, Rajahmundry, Kurnool, Vizianagaram, Gollapudi, Tenali, Eluru, Mangalagiri, Srikakulam, Anantapur, Pendurthi, Amalapuram, Chittoor, Bobbili



Meet
PAARTH
The embodiment
of true **Canfinite** spirit.

Sharp on **C**ompliance. Driven by **S**ervice. Laser-Focused on **G**rowth.

Paarth in action - Guiding our communication



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

**Your home loan questions,
Answered with Vishwas - #1**

**MYTH
VS TRUTH**

Paarth Bhai, forget the house. I don't have a salary slip or a fancy office job.

No one is going to give me a home loan.

Can Fin Vishwas Home Loan looks beyond salary slips.

As long as your pay-outs hit your bank account digitally, your 'online footprint' is your proof and you're eligible for home loan.

#AskPaarth



#AskPaarth

**MYTH
VS TRUTH**

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

PMAY-U 2.0 Interest Subsidy Scheme is only for monthly salaried employees!!

PMAY-U 2.0 Interest Subsidy Scheme is meant for all eligible families - whether salaried, self-employed, daily wagers, artisans, construction workers, etc. The key factor is income category and eligibility criteria (EWS, LIG, MIG) rather than job type.



Can Fin Homes Ltd

(Sponsor : **CANARA BANK**)

HOME LOANS ♦ DEPOSITS

Translating Dreams into Reality
