



**CAN FIN HOMES LIMITED**  
Registered Office No. 29/1, 1<sup>st</sup> 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](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 64/2026  
April 25, 2026

ONLINE SUBMISSION

<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051  NSE Symbol: CANFINHOME	<b>BSE Limited</b> Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai – 400 001  BSE Scrip Code: 511196
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Dear Sir/ Madam,

**Sub: Press Release on the Financial Performance of the Company for the 4<sup>th</sup> Quarter and Year Ended March 31, 2026**

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Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find attached herewith the Copy of Press Release on the Financial Performance of the Company for the 4<sup>th</sup> Quarter and year ended March 31, 2026.

This is for your information & records.

Thanking you,

Yours faithfully,  
For Can Fin Homes Limited

Nilesh Jain  
Company Secretary  
M.No.:18320

Encl: As above.

24/04/2026

**PRESS RELEASE**

**FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31.03.2026**

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on 24/04/2026, have approved the Financials for the quarter and year ending 31/03/2026.

**FINANCIAL RESULTS**

The Net profit for the fourth quarter of the current fiscal is Rs.346 Crore, compared to Rs. 265 crores for the corresponding previous period, **an increase by 31%**.

Highlights of Operational Performance for the quarter and year ended 31/03/2026

(Rs. in crore)

Detail	Q4 FY26 (3M)	Q3 FY26 (3M)	Growth (%)	FY26 (12M)	FY25 (12M)	Growth (%)
Loan Assets	42209	40693	4%	42209	38217	10%
Profit Before Tax	353	341	3%	1303	1077	21%
Profit After Tax	346	265	31%	1086	857	27%
Spread	2.92%	2.93%		2.86%	2.55%	
Net Interest Margin	4.19%	4.14%		3.93%	3.64%	
ROA	3.29%	2.55%		2.58%	2.24%	
ROE	23.12%	18.80%		18.16%	16.92%	
D/E Ratio	6.40	6.55		6.40	6.96	

**Loan Portfolio**

The loan portfolio at March 2026, stood at **Rs. 42209 crores** as against Rs. 38217 crores as on March 2025, recording **an increase of 10%**. Housing Loan constitutes 72 % of the Loan book and Non-Housing Loans (including CRE) constitutes 28%.

**LENDING OPERATIONS**

**Loan Disbursements**

Loan disbursements for the twelve months ended March 31, 2026, stood at Rs.10531 crores compared to Rs.8568 crores in the corresponding previous period, reflecting a 23% growth Year-on-Year (Y-o-Y).

### **Provisions for Expected Credit Losses**

As per the requirement of Ind AS 109, provision on advances are to be carried in the Books of account on the basis of ECL. Accordingly, CFHL is required to carry provisions of Rs. 400 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 499 crores, including Rs. 59 crores as management overlay and Rs.40 crores under provision for Restructured accounts.

### **Liquidity Position and Liquidity Coverage Ratio.**

CFHL has been maintaining the required liquidity, both on Balance Sheet and also off-Balance Sheet in the form of documented undrawn Bank limits to meet its commitments. The Liquidity Coverage Ratio as of 31/03/2026, stood at 563.50% as against the stipulated Ratio of 100%. The documented undrawn Bank lines stood at **Rs.2540.92 crores** as of 31/03/2026 which, along with internal accruals will take care of business commitments for next 3 months.

### **DEPOSITS**

CFHL's deposit portfolio stood at Rs. 220.21 crores. To further strengthen the deposit portfolio, CFHL is offering 7.50% rate of interest for a 36 months' tenured Cumulative deposits. Senior citizens will earn 0.25 % additional rate of interest. CFHL's Fixed Deposit programme is rated "**AAA**" by ICRA with Stable outlook.

CFHL's Short Term borrowings comprising Commercial Paper (CP) is rated "**A1+**" by CARE and ICRA and Long-Term Debt and Sub Ordinate Debt Instruments are rated "**AAA Stable**" by CARE and "ICRA".

### **RETAIL NETWORK**

CFHL has its geographical presence across India with 249 Branches/Offices spanning 21 States / Union Territories.