

CFHRO SE CS LODR 163/2026
September 01, 2026

ONLINE SUBMISSION

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE Scrip Code: 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: Asset Liability Management (ALM) Statement as on June 30, 2026

We are enclosing herewith the Asset Liability Management (ALM) Statement of the Company as on June 30, 2026, as submitted with the National Housing Bank.

This filing is in compliance with the listing of Commercial Paper and in terms of Chapter XVII of SEBI Master Circular for "Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper" dated October 15, 2025, dealing with continuous disclosure requirements for listed commercial papers.

This is for your information and records.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary

Encl: As above.

Statement of Short-term dynamic liquidity (as on 30/06/2026)

Rs. in Crores					
Name of the HFC: Canfin Homes Ltd					
	July'26			Aug'26 and Sep '26	Oct-Dec'26
	1-7 days	8-14 days	15-31 days	Over 1 month to 3 month	Over 3 to 6 months
A.OUTFLOWS					
1. Increase in loans and advance	270.97	270.97	658.06	2400.00	3900.00
2. Net increase in investments					
i. Government/approved securities	0.00	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00
iii. Others- Fixed Deposits	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	0.72	1.01	2.56	12.91	26.40
4. Net decrease in borrowing from various sources/net increase in market lending (Installment) including WCDL	768.12	12.94	1265.51	7384.18	829.32
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
6. Other outflows - Expenses	6.42	6.42	15.59	56.86	85.29
TOTAL OUTFLOWS (A)	1046.23	291.33	1941.73	9853.95	4841.01
B. INFLOWS					
1. Net cash position	0.23	0.23	0.57	2.07	3.10
2. Net increase in deposits	2.33	2.33	5.33	20.00	20.00
3. Inflow on investments	3.59	2.51	0.20	52.59	29.18
4. Inflow on performing advances	206.43	206.19	500.18	1707.52	3664.25
5 Net increase in borrowing from various sources including WCDL*	833.50	80.00	1432.99	4449.96	139.23
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
7. Other inflows - Income	0.51	1.02	4.84	49.05	183.94
TOTAL INFLOWS (B)	1046.59	292.28	1944.11	6281.19	4039.70
C. Mismatch (B-A)	0.36	0.95	2.38	-3572.76	-801.31
D. Cumulative mismatch	0.36	1.31	3.70	-3569.06	-4370.37
E. C as percentage to total outflows	0.03%	0.33%	0.12%	-36.26%	-16.55%
**The un availed borrowing limit with various banks is Rs. 2032.73 Cr and WCDL is Rs. 4902.99 Cr.					



Statement of Structural Liquidity
(as on 30/06/2026)

Name of the HFC:	Can Fin Homes Ltd										(Amount in crore)
Items/time	1 to 7 days	8 to 14 days	15 to 31 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mnth	Over 6 mnth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5 yrs	Total
A. OUTFLOWS	July'26	July'26	July'26	Aug'26	Sept'26	Oct'26 - Dec'26	Jan'27 - Jun'27	Jul-2027 to Jun-2029	Jul-2029 to Jun-2031	Jul-2031 onwards	
1.Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.63	26.63
2.Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6221.21	6221.21
3.Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	3050.00	1880.00	500.00	0.00	5430.00
4.Deposits											
a) Fixed deposits from public	0.72	1.00	2.40	4.57	7.86	25.84	34.82	171.14	3.06	0.00	251.41
Preclosure of Deposits	0.00	0.00	0.01	0.01	0.02	0.06	0.08	0.39	0.01	0.00	0.58
b) Commercial Paper	0.00	0.00	500.00	1500.00	1000.00	0.00	0.00	0.00	0.00	0.00	3000.00
5.Borrowings											
a)Term money borrowings	21.46	12.94	220.51	133.78	830.40	526.08	2292.32	7922.47	4906.68	2072.06	18938.69
b)WCDL, CC/OD	438.00	-	545.00	1,110.00	2,810.00	0.00	-	0.00	0.00	0.00	4902.99
c)From RBI, Govt & others(NHB & HUDCO)	308.67	0.00	0.00	0.00	0.00	303.25	582.19	2,088.36	1,207.70	1,454.64	5944.81
6.Current Liabilities & Provisions											
a)Sundry creditors/Unclaimed Dividend/Unclaimed deposits/Current Tax liab (Net)	38.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38.53
b)Expenses/Trade payable	9.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.69
c)Statutory Dues	8.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.38
d)Time barred cheques	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)Advance income received											
i)Revenue received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.87	3.87
ii)Other monies received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.76	5.76
iii)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.44	1.44
Int on borrowings	18.53	0.97	122.49	23.26	235.25	231.31	677.13	1614.77	646.18	126.15	3696.04
Int on deposits	0.00	0.01	0.16	0.01	0.47	0.29	1.14	1.44	0.17	0.00	3.68
Int on NCD	0.00	0.00	0.00	0.00	0.00	0.00	434.08	297.19	39.50	0.00	770.77
Int on NHB	96.89	0.00	0.00	0.00	0.00	92.80	170.18	511.76	283.84	152.67	1308.14
f)Interest payable on borrowings	115.41	0.98	122.64	23.27	235.71	324.40	1282.53	2425.16	969.69	278.82	5778.63
g)Other Provision	5.22	5.71	11.47	22.14	22.11	66.22	5.89	18.26	16.59	0.64	174.24
i)on expenses and contingencies	4.76	5.44	10.87	21.07	21.07	63.21	0.00	0.00	0.00	0.00	126.41
ii)on undrawn limits	0.29	0.11	0.25	0.38	0.35	0.94	1.73	1.66	0.00	0.00	5.70
iii)on employees benefits	0.16	0.16	0.33	0.66	0.66	1.98	3.95	15.81	15.81	0.00	39.54
iv)on other receivables	0.01	0.01	0.02	0.03	0.03	0.10	0.20	0.78	0.78	0.64	2.59
v)on contingencies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
v)Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
h)Other Financial Liabilities	1.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.40
7.Contingent liabilities											
a)Loan commitments pending disbursal (outflows)	68.90	25.42	59.53	92.97	84.27	226.73	418.68	401.29	0.00	0.00	1377.78
8. Others											
a)Lease Liability	0.09	0.10	0.19	0.36	0.36	1.11	2.22	8.88	8.88	4.44	26.63
(A) TOTAL OUTFLOWS	1016.45	46.15	1461.76	2887.11	4990.74	1473.69	7668.72	14915.95	7612.61	10069.51	52142.68



Items/time	1 to 7 days	8 to 14 days	15 to 31 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mnth	Over 6 mnth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5 yrs	Total
B.INFLOWS											
1.Cash	1.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.28
2. Balances with banks											
a)Current account	1.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.83
b)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)Deposits/short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	300.00
3. Investments (net provisions)											
a)Mandatory Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	877.31	877.31
b)Non Mandatory Listed	1251.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1251.81
4.Advances											
a)Term loans (only rupee loans)	125.94	125.94	305.86	506.65	524.19	1627.15	3333.59	12865.35	12806.26	10560.10	42781.03
b) Total Interest	80.49	80.25	194.32	329.10	347.57	2037.10	1956.63	7108.66	4584.48	8287.57	25006.16
5.Non-performing loans (Net of Provisions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178.81	1.18	179.99
6.Inflows from assets on lease	1.56	0.00	0.00	1.56	1.45	4.20	8.09	3.89	0.00	0.00	20.75
7.Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97.97	97.97
8. Contingent Liabilities (Inflows)											
a) Lines committed by other institutions		-	1,150.00	2,200.00	3,585.72					0.00	6935.72
9.Others											
a)unclaimed dividend	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.14
b)Trade Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.64	2.64
c)Def. Tax Asset (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131.22	131.22
d)Security Deposit and other receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.93	5.93
e)Current Tax Asset	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)Staff Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.85	0.00	0.00	0.00	0.85
g)GST Input credit	7.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.97
h)Other Non Financial Assets	6.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.81
i)Interest on Investment	6.84	2.51	0.20	33.26	19.33	29.18	87.91	293.21	255.55	447.54	1175.53
(B) TOTAL INFLOWS	1487.67	208.70	1650.38	3070.57	4478.27	3697.63	5687.08	20271.11	17825.10	20411.44	78787.94
C: (B-A) Mismatch	471.22	162.56	188.62	183.46	-512.47	2223.94	-1981.64	5355.16	10212.49	10341.93	26639.34
Mismatch over outflow***% (C/A*100)	46.36	352.27	12.90	6.35	-10.27	150.91	-25.84	35.90	134.15	102.71	51.09
D:Cumulative Mismatch	471.22	633.77	822.39	1005.85	493.39	2717.33	735.69	6090.85	16303.34	26645.27	
E: Cumulative outflow	1016.45	1062.60	2524.35	5411.46	10402.20	11875.89	19544.61	34460.55	42073.16	52142.68	
Cumulative mismatch over cumulative outflow % (D/E*100)	46.36	59.64	32.58	18.59	4.74	22.88	3.76	17.67	38.75	51.10	
Tolerance Limit for Mismatch over outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-20.00	-20.00	-20.00	-20.00	-20.00	
Tolerance Limit for Cumulative mismatch over Cumulative outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-20.00	-20.00	-20.00	-20.00	-20.00	

**The unavailed borrowing limit with various banks is Rs. 2032.73 Cr and WCDL is Rs 4902.99 Cr.

