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 123/2026
July 18, 2026

ONLINE SUBMISSION

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

Dear Sir/ Madam,

Sub: Investor Presentation - Post Q1 FY27 Results
Ref: Our letter CFHRO SE CS LODR 119/2026 dated July 18, 2026
Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the subject, we are enclosing herewith the copy of Investor Presentation of the Company, Post Q1 FY27 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: 2026.07.18 19:29:32 +05'30'

Nilesh Jain
Company Secretary
M.No. 18320

Encl: As above.

HAVE A HOME A CAN FIN HOME

Can Fin Homes Ltd

(Sponsor : CANARA BANK)

HOME LOANS ✦ DEPOSITS

Translating Dreams into Reality

DELIVERING **DREAMS.**
DRIVING **GROWTH.**

Q1FY27

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 250 branches / offices as on 30/06/2026
- Spread across 21 States / Union Territories

Vision

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

Journey So Far

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

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

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

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

2016
Loan book over ₹10,000 Cr.

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

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

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

2011
41 branches. We started expanding.

1987
First branch of CFHL opened at Jayanagar, Bengaluru.

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

1991
Loan book crossed ₹100 Cr.

Journey So Far

Reinforce

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

Rebuild

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

Reach Higher

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

Our Strengths

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

Credit Rating

Position as on 30/06/2026

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 Hardeep Singh Ahluwalia
Non-Executive Director (Promoter)

Shri Suresh S Iyer
Managing Director & CEO

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

Experienced Management Team

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

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

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

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

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

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

Shri R Madhu Kumar
Head - Credit
Total Exp: 36 Years
Service in Can Fin - 31 Years

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

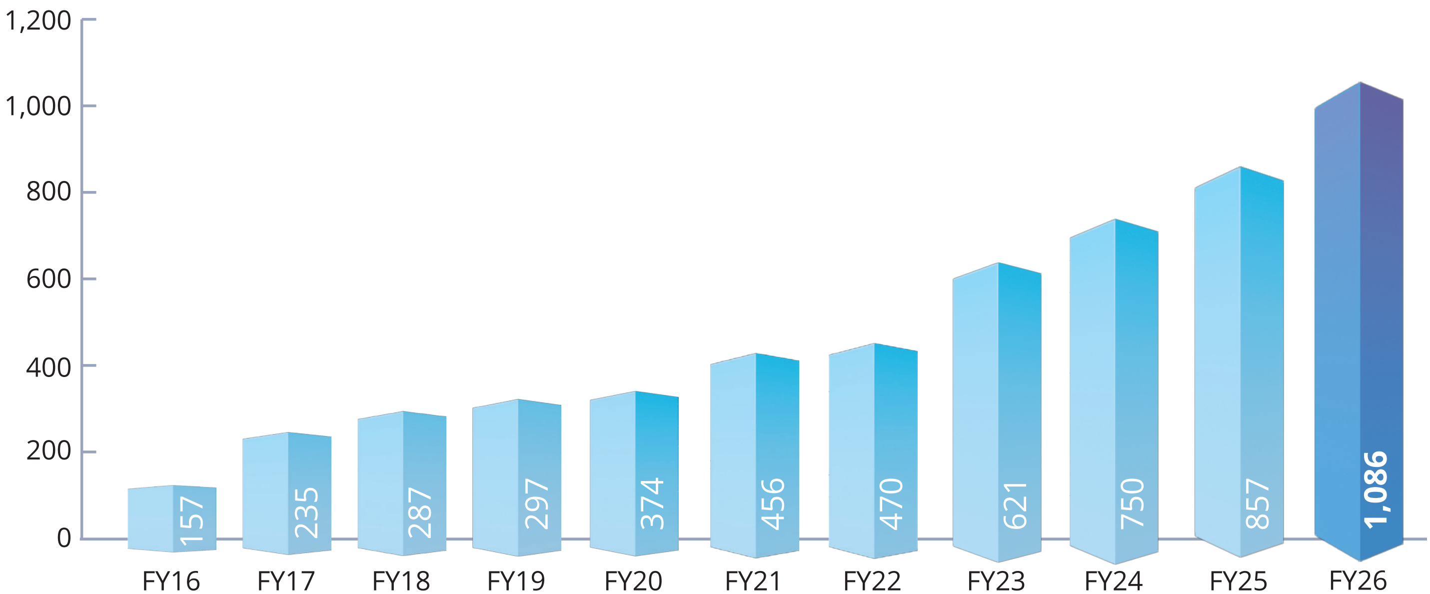
Shri P Ratheesh Kumar
Chief Audit Officer
Total Exp: 29 Years
Service in Can Fin - 29 Years

Business Overview

Consistent Business Performance

₹ in Crore

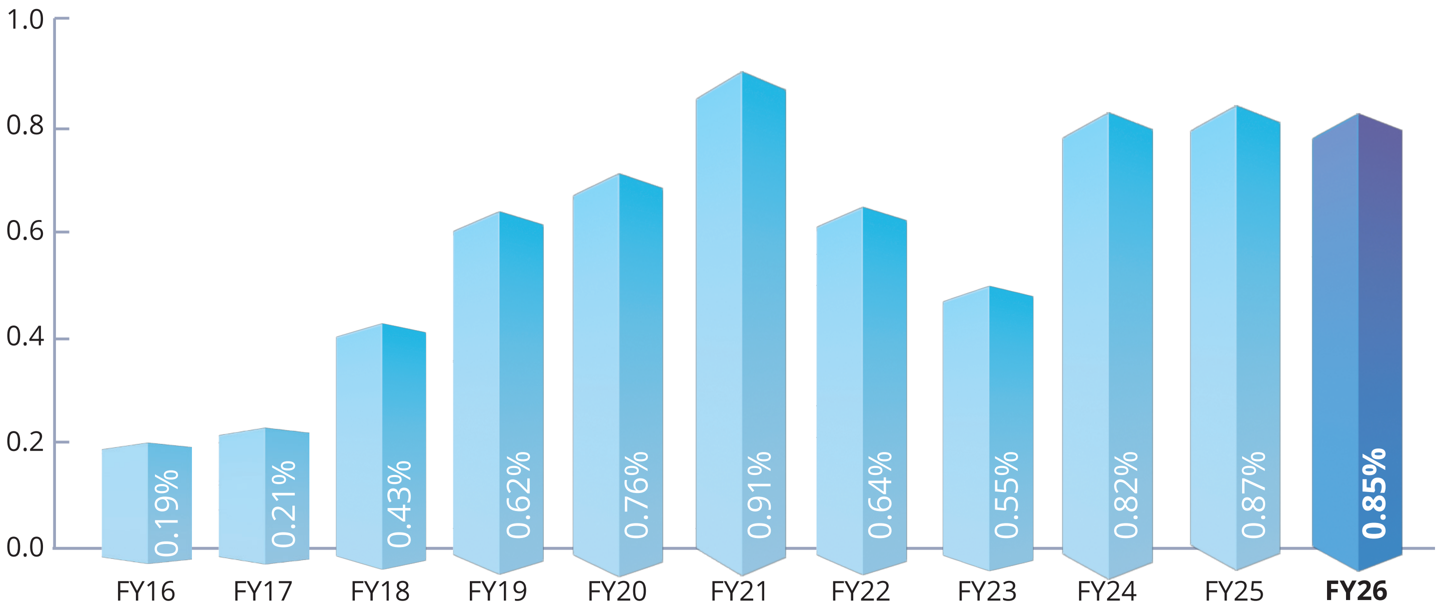
PAT



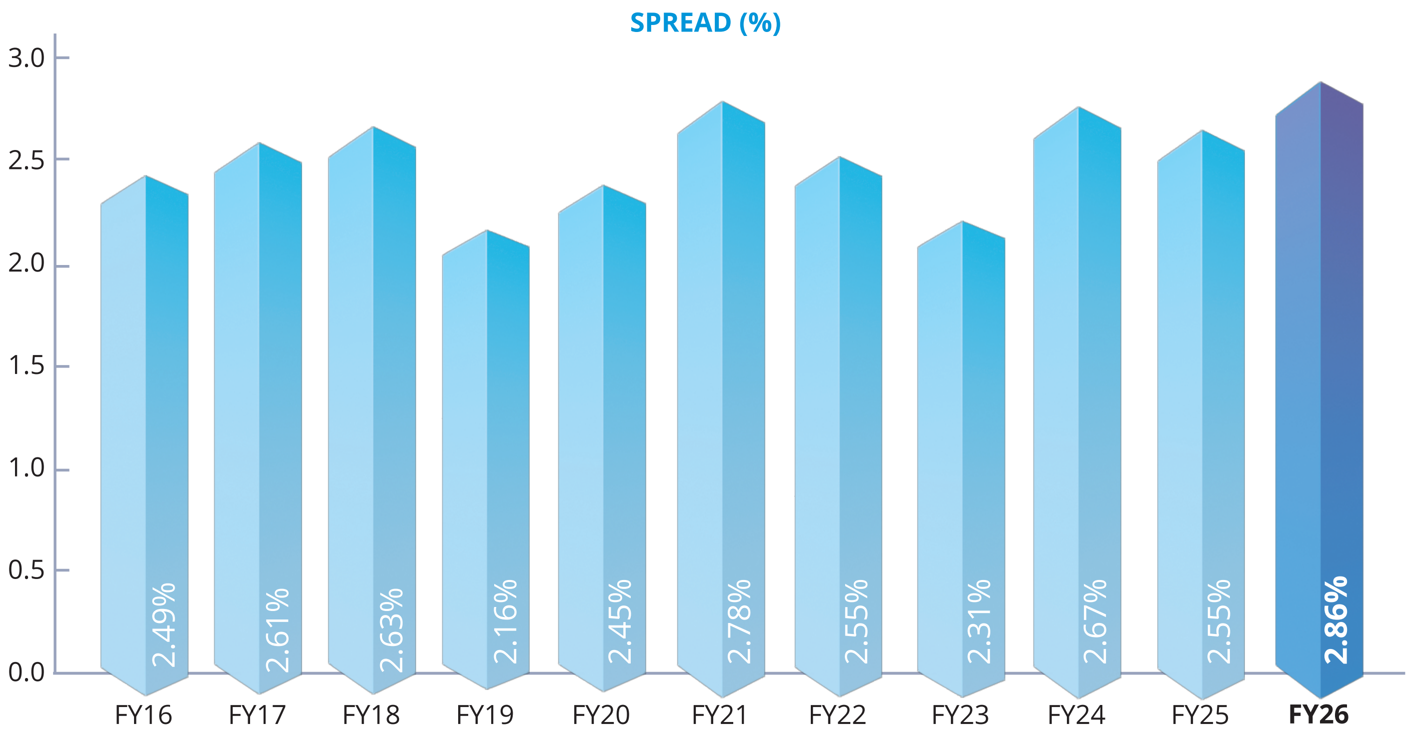
Consistent Business Performance

₹ in Crore

GNPA

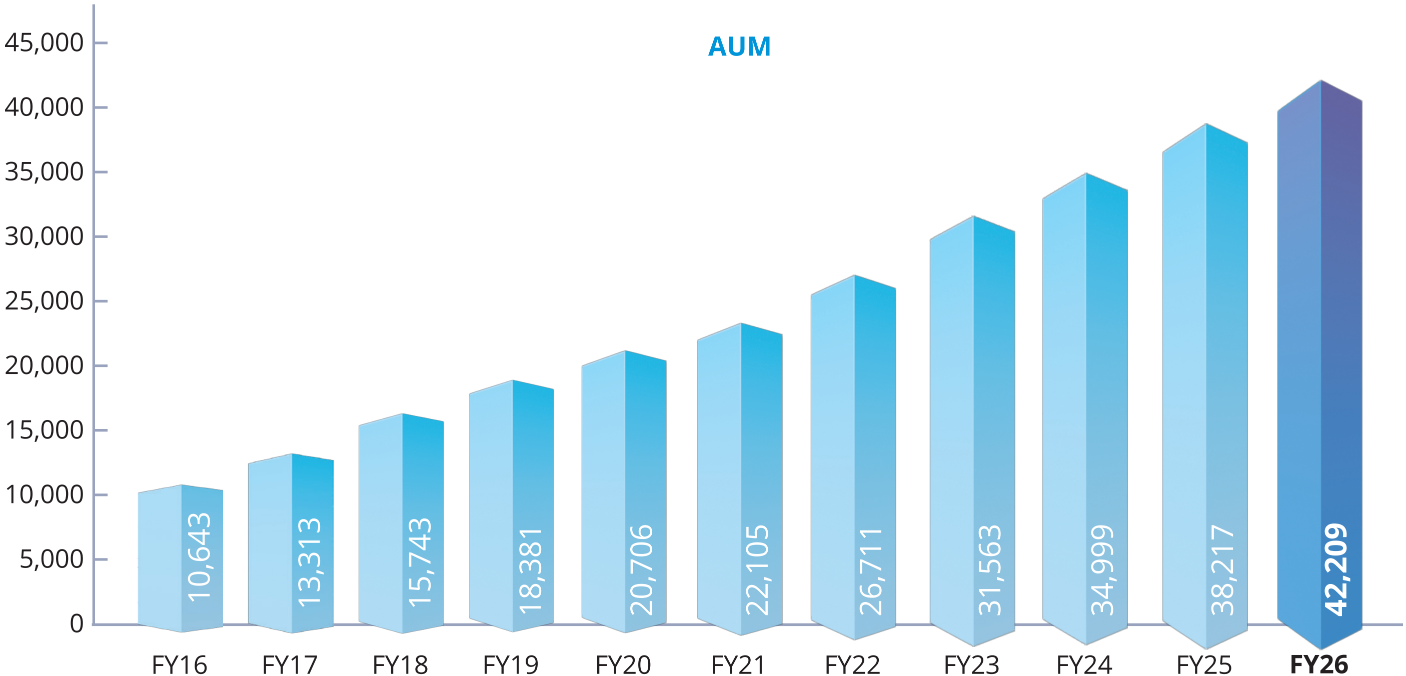


Consistent Business Performance



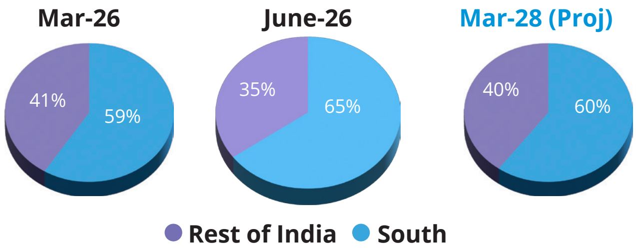
Consistent Business Performance

₹ in Crore

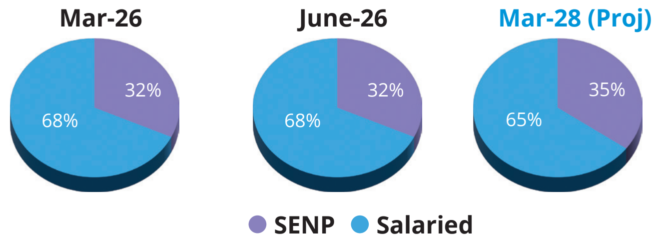


Roadmap - 2028

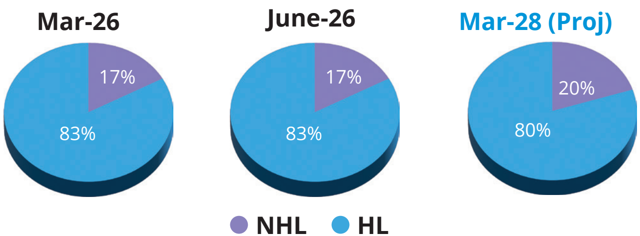
Geographical Concentration (Incremental Disbursement)



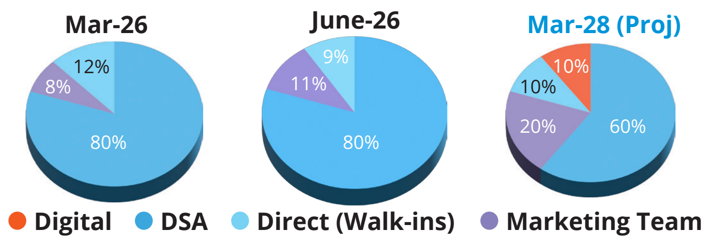
Segment Mix (AUM)



Product Mix (AUM)



Sourcing Mix (Incremental Disbursement)



Digital Acceleration & Strategy

Responsible Lending Practices

On Boarding

Lead Generation

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

Due Diligence

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

Outsourcing

Legal verification

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

Valuation

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

Sanction

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

CRM

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

Disbursement

Centralized Disbursement post verification of documents

Responsible Lending Practices

Documentation

Pre-filled System Generated documents ready for execution

Storage of Loan Dockets

Centralised Document Storage.

- Vetting of security documents with alternate empanelled advocates

Repayment

Collection

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

Financial Governance & Controls

Monitoring

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

Reconciliation

Auto reconciliation module for Bank reconciliation

Statutory Payments

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

Vendor Payments

Centralized vendor payments

Digital Framework

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

Business Applications

All Modules Live

- ✓ Risk Mgmt / ALM
- ✓ CB & I
- ✓ Aadhaar Data Vault
- ✓ Document Management Sys.
- ✓ Deposits
- ✓ Finance & Accounting
- ✓ Lift and Shift (CKYC, ADF, RBIA)
- ✓ HRMS
- ✓ LOS & LMS
- ✓ Reporting

Infrastructure Services

All Services Live

- ✓ Cloud Infra (AWS) & API Manager
- ✓ SD-WAN Network
- ✓ Desktop Migration
- ✓ Azure AD on AWS
- ✓ Email & Collaoration
- ✓ AIOps Monitoring
- ✓ ITSM Platform

Security Services

All Solutions Live

- ✓ EMS
- ✓ DLP
- ✓ DAM
- ✓ SIEM / SOC
- ✓ Network Security
- ✓ IDAM

IT Transformation Status

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

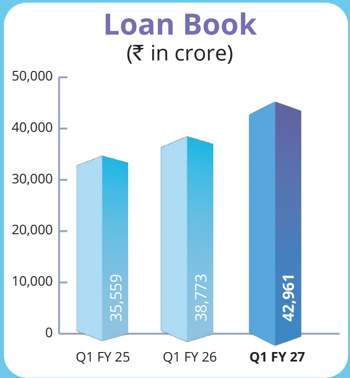
Functional Applications	OEM	Status
Reports	M/s Shephertz	Pilot phase Implemented (Q1 FY 27)
Loan Origination System (LOS)	M/s Pennant Technologies	Pilot phase Implemented (Q1 FY 27)
Loan Management System (LMS)	M/s Pennant Technologies	Pilot phase Implemented (Q1 FY 27)

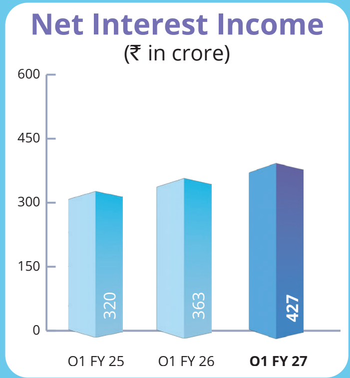
Technical Solutions	OEM	Status
Cloud Setup	Amazon Web Services	Implemented (Q2 FY26)
Active Directory Setup	Amazon Web Services & Microsoft	Implemented (Q2 FY26)
Mailing and Collaboration	Microsoft	Implemented (Q2 FY26)
Software Defined Wide Area Network (SD-WAN)	Fortinet	Implemented (Q2 FY26)
Network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

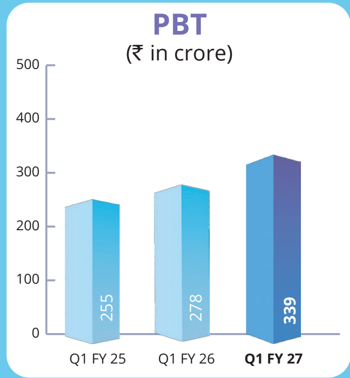
IBM: System Integrator | PwC: Consulting Services | KPMG: Implementation Support

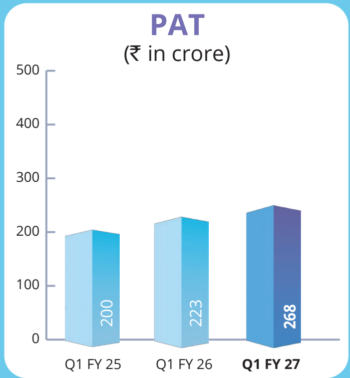
Business Highlights

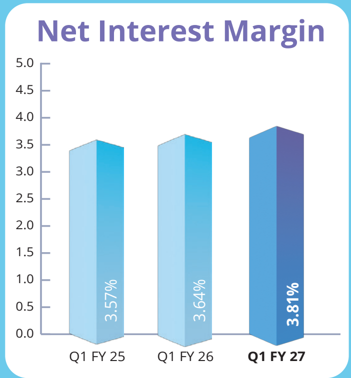
Performance Highlights - Q1 FY27

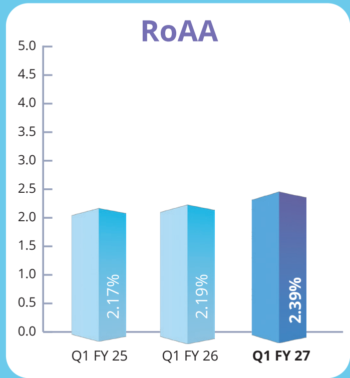




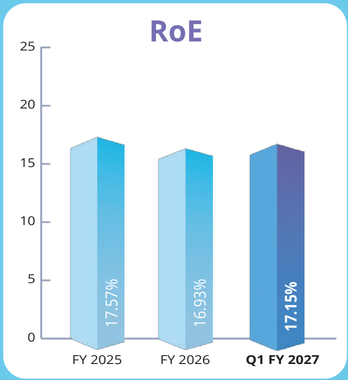


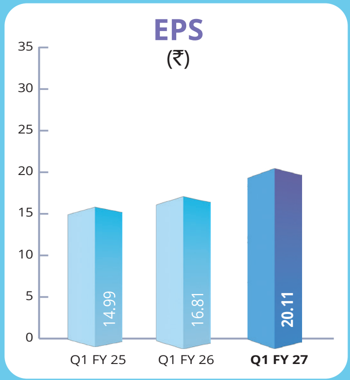


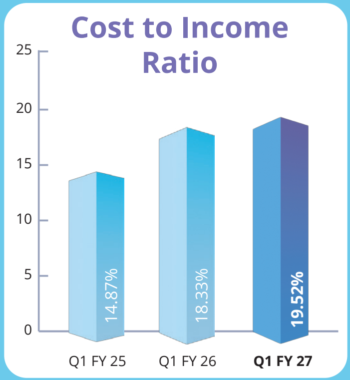


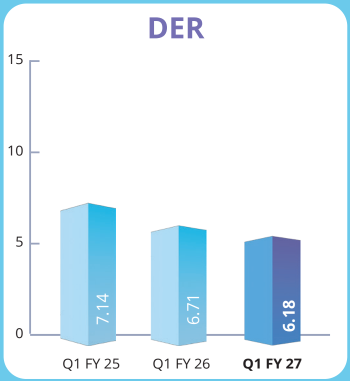


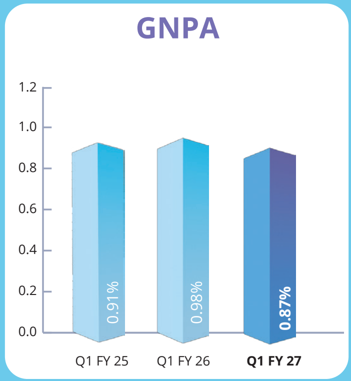
Performance Highlights - Q1 FY27

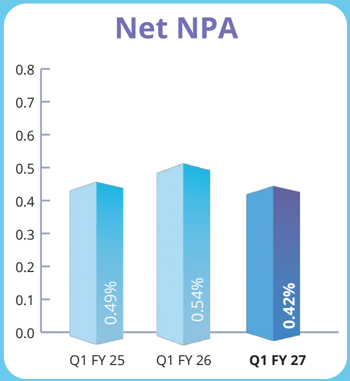




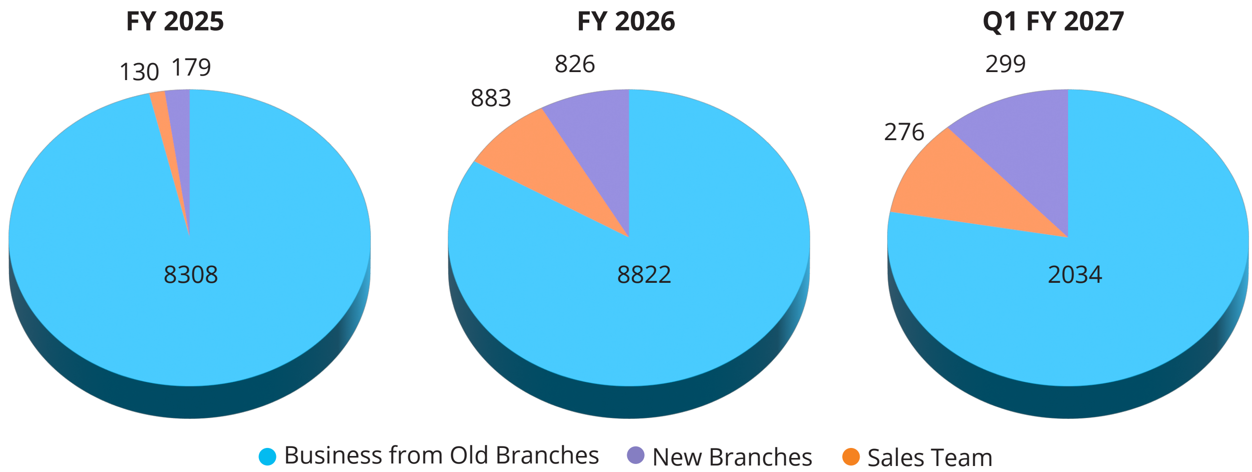








Growth Catalysts



(₹ In Crore)

Sourcing Channel	FY25	FY26	Q1FY27
Business from Old Branches	8308	8822	**2034**
Sales Team	130	883	**276**
New Branches	179	826	**299**
Total	8568	10531	**2609**

Performance Highlights - Q1FY27

₹ in Crore

Sl. No.	Particulars	Period Ended		
		Jun'26 (3m)	Jun'25 (3m)	Mar'26 (3m)
1	New Approvals	2795	2059	3523
2	Disbursements	2609	2015	3246
3	Outstanding Loan Book	42961	38773	42209
4	Net Interest Income	427	363	422
5	Operating Profit	352	304	354
6	ECL Provision	13	26	1
7	Profit Before Tax	339	278	353
8	Profit After Tax	268	223	346
9	Gross NPA	376	378	357
10	Gross NPA Ratio (%)	0.87%	0.98%	0.85%
11	Net NPA*	180	208	156
12	Net NPA Ratio (%)*	0.42%	0.54%	0.37%

*Excluding Management Overlay

Key Financial Ratios - Q1FY27

Sl. No.	Particulars	Period Ended		
		Jun'26 (3m)	Jun'25 (3m)	Mar'26 (3m)
1	Return on Avg. Assets (%)	2.39%	2.19%	3.29%
2	Return on Avg. Equity (%)	17.15%	16.93%	23.12%
3	Earnings Per Share (₹)	20.12	16.81	25.96
4	Net Interest Margin (%)	3.81%	3.64%	4.19%
5	Yield on Loan Portfolio (%)	9.81%	10.09%	9.99%
6	Cost of Borrowing (%)	6.98%	7.47%	7.07%
7	Spread (%)	2.83%	2.62%	2.92%
8	Avg. Business Per Branch (₹ Crore)	172	167	170
9	Avg. Business per Employee (₹ Crore)	31	31	31
10	Cost Income Ratio (%)	19.52%	18.33%	19.84%
11	Debit Equity Ratio	6.18	6.71	6.4

Performance Highlights - Q1FY27

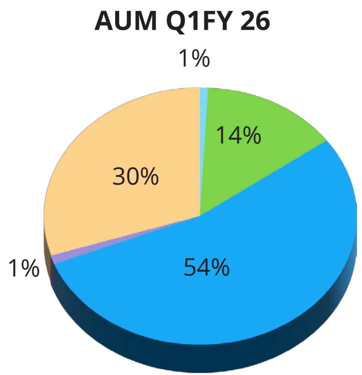
₹ in Crore

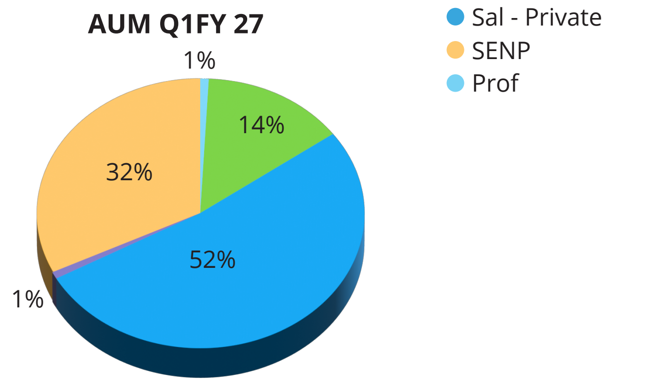
Sl. No.	Particulars	Year on Year (As per IND AS)		
		Jun’26 (3m)	Jun'25 (3m)	Growth (%)
1	New Approvals	2795	2059	36%
2	Disbursements	2609	2015	29%
3	Outstanding Loan Book	42961	38773	11%
4	Net Interest Income	427	363	18%
5	Operating Profit	352	304	16%
6	ECL Provision	13	26	-50%
7	Profit Before Tax	339	278	22%
8	Profit After Tax	268	223	20%
9	Gross NPA	376	378	
10	Gross NPA Ratio (%)	0.87%	0.98%	
11	Net NPA*	180	208	
12	Net NPA Ratio (%)	0.42%	0.54%	

*Excluding Management Overlay

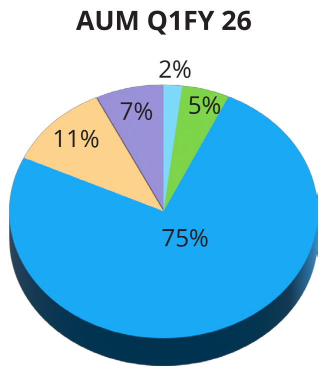
Portfolio Composition & Mix

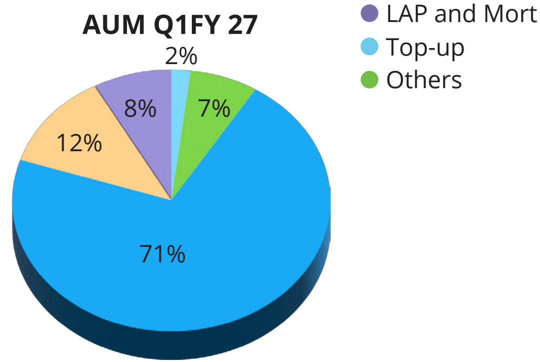
Segment wise AUM



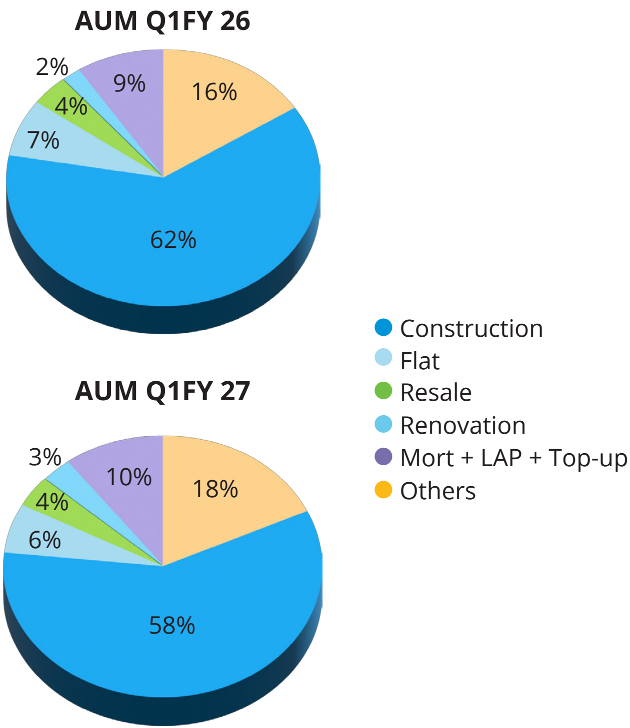


Product wise AUM

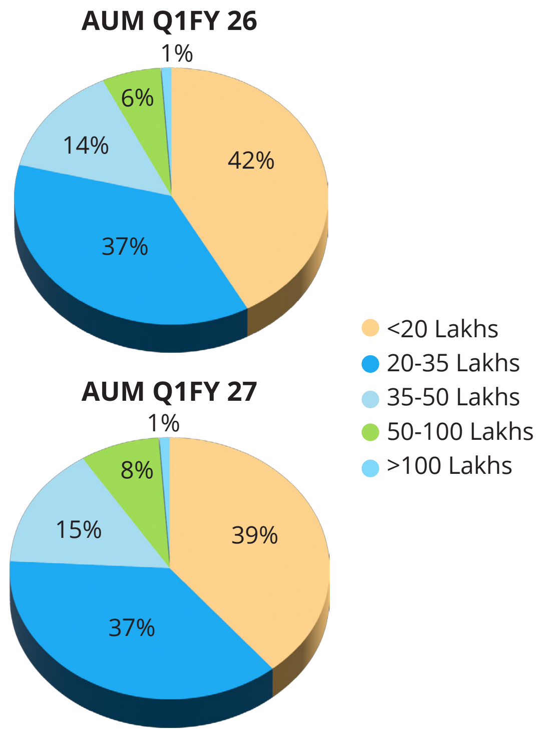




Purpose wise AUM



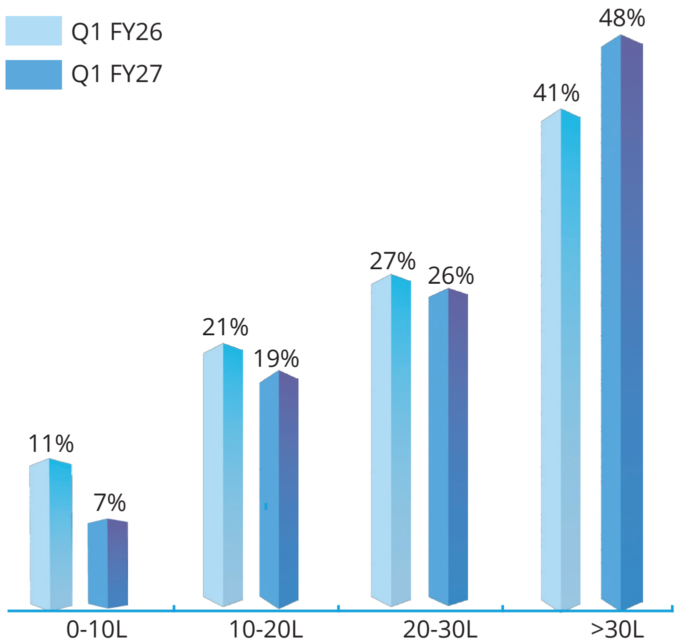
Ticket Size wise AUM



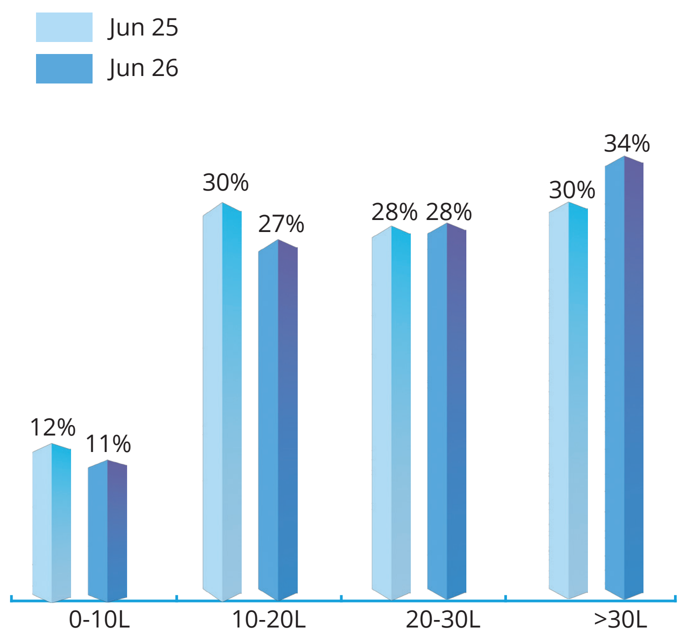
*Others include Site loan, Loan against rent receivables, Loans for commercial property, Loans for children education, Personal loans, Commercial housing loans, Isecure loan

Loan Amount Wise Disbursement and AUM

Disbursement



AUM

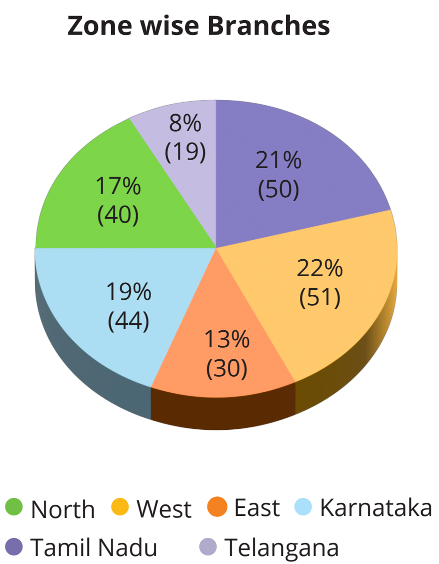


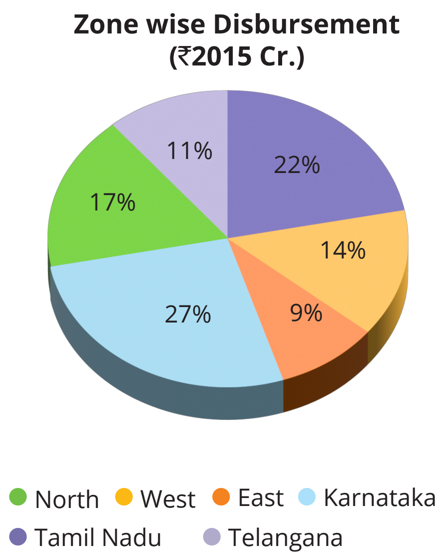

The Sourcing Funnel

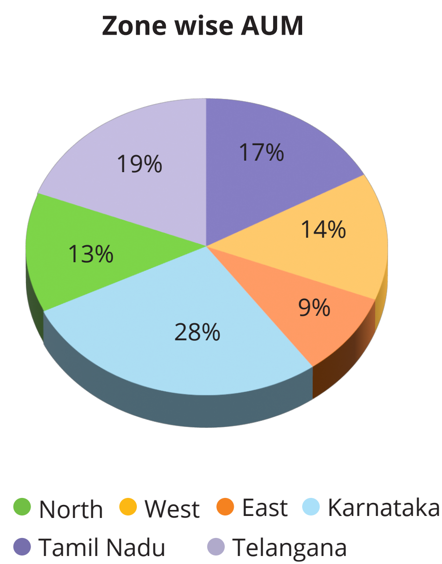
Sourcing Mix

	FY24	FY25	FY26	Q1FY27
Active DSAs	1184	1245	1695	1775
Total Disbursement (Crores)	8117	8568	3246	2609
Total DSA Sourced				
Amount (Crores)	**6669**	**6832**	**2618**	**2085**
% Share of Total Business	**82%**	**80%**	**81%**	**80%**
Share of Top-20 DSAs				
Amount (Crores)	844	878	246	196
% Share of Total Business	10%	10%	9%	8%

Zone wise Contribution - Q1FY 26

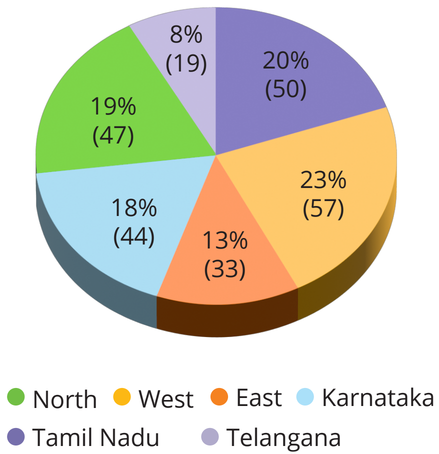




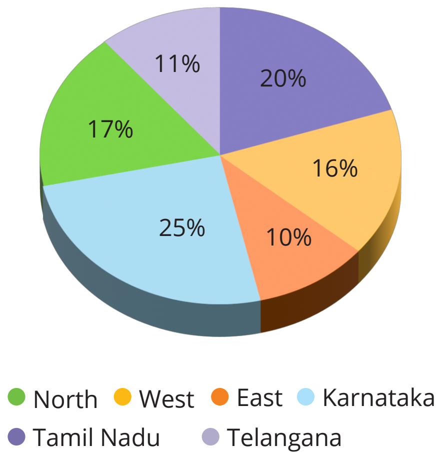


Zone wise Contribution - Q1FY 27

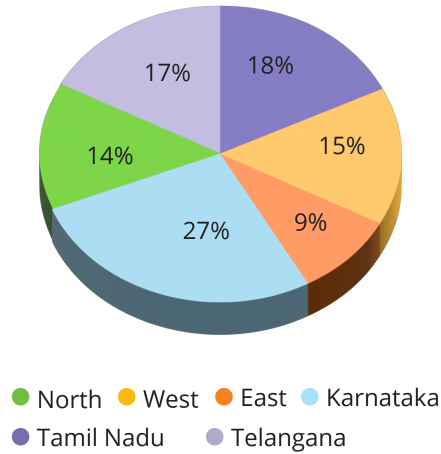
Zone wise Branches



Zone wise Disbursement (₹2608 Cr.)



Zone wise AUM



Lending Basket

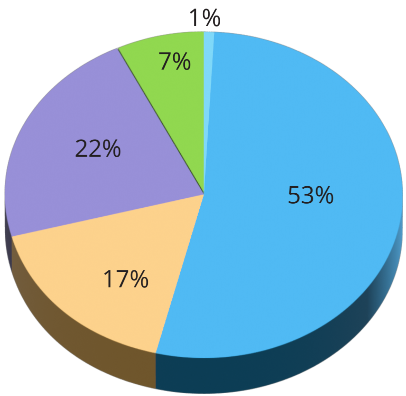
Category-Wise Product-Wise Distribution of Loan Book

* ₹ in Crore

Sl. No.	Particulars	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
1	Salaried & Professionals					
	i) Housing Loans	24078	24255	24379	24909	**24241**
	ii) Repairs & Renovation	541	548	670	695	**819**
	iii) Mortgage Loans	1140	1239	1362	1503	**1657**
	iv) Top-up Loans	1232	1261	1294	1337	**1198**
	v) Loans for Sites	220	233	244	253	**984**
	vi) Others	50	50	53	54	**149**
	Sub Total	**27261**	**27586**	**28002**	**28751**	**29048**
	(As a % to total)	**70%**	**70%**	**69%**	**68%**	**68%**
2	Non-Salaried Class - Self-Employed & Non-Professionals					
	i) Housing Loans	8967	9317	9638	10104	**10113**
	ii) Repairs & Renovation	326	338	406	434	**535**
	iii) Mortgage Loans	1385	1524	1689	1882	**2059**
	iv) Top-up Loans	620	651	686	730	**641**
	v) Loans for Sites	123	143	168	194	**420**
	vi) Others	63	67	71	80	**105**
	Sub Total	**11484**	**12040**	**12658**	**13424**	**13873**
	(As a % to total)	**30%**	**30%**	**31%**	**32%**	**32%**
3	Staff Loans	28	31	33	34	**40**
	Grand Total	**38773**	**39657**	**40693**	**42209**	**42961**

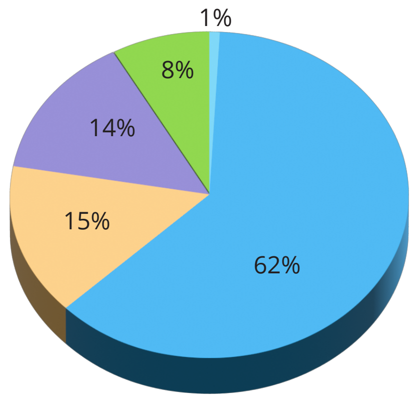
Funding Basket

Funding Mix @ June 2025 (as %)



Total Borrowings: ₹ 35489 Crore

Funding Mix @ June 2026 (as %)



Total Borrowings: ₹ 38641 Crore

Banks NHB NCD CP Deposits

Structure wise breakup of borrowings

(₹ In Crore)

Particulars	Q1 FY27
NCD	5,515
CP	2,971
Deposit	227
NHB	5,945
Bank borrowings	
Repo linked	14,474
Special Rate	1,389
T bill linked	6,274
Gsec linked	1,846
Total Borrowings	**38,641**

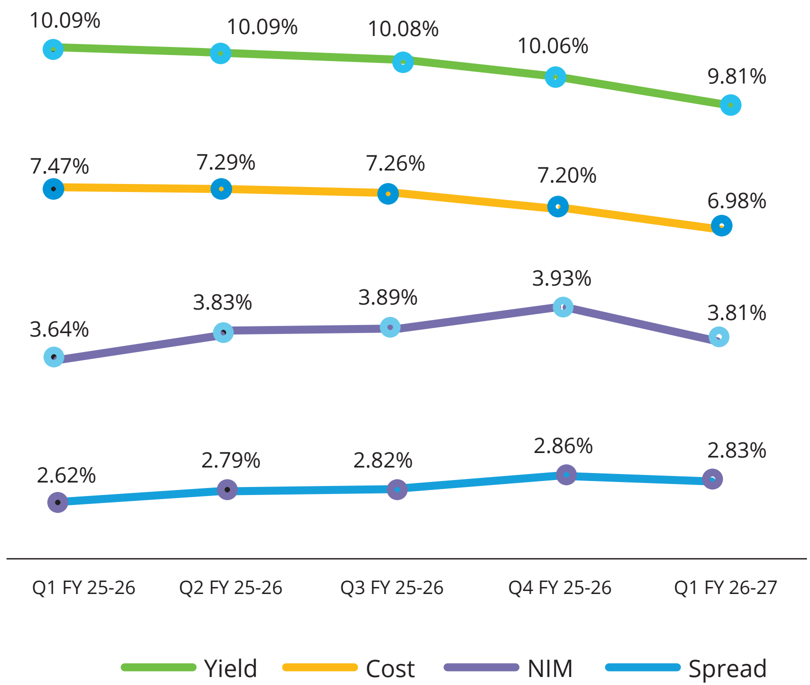
Asset and Liability Mix - Fixed V/s. Floating

(₹ In Crore)

	Fixed	Floating	Total
Assets (A)	2,364	42,704	**45,068**
Liabilities (L)	11,604	27,037	**38,641**

Financial Strength

Yield, Cost, NIM and Spread
(As at the end of each quarter)



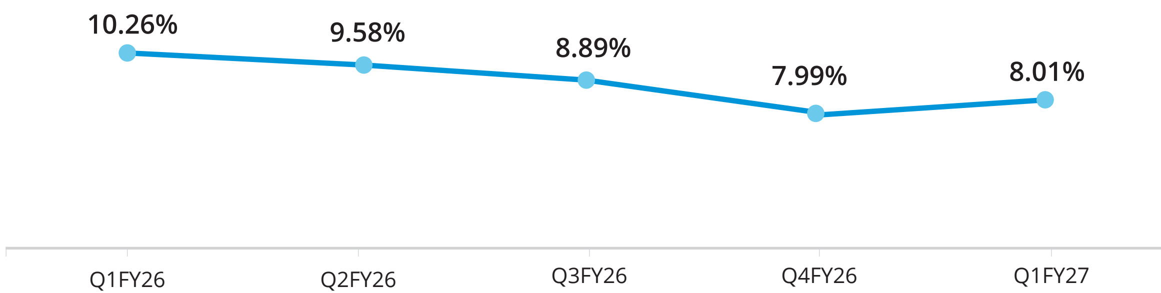
Share of Annual Reset Loans to AUM

Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Yield	10.09%	10.08%	10.07%	9.99%	9.81%
Cost of Funds	7.47%	7.17%	7.14%	7.07%	6.98%
Spread	2.62%	2.91%	2.93%	2.92%	2.83%
Benchmark Rate	9.50%	9.35%	9.25%	9.10%	9.10%
Annual Reset Loan % to total AUM	66.58%	59.75%	54.04%	48.34%	13.18%

Movement of Delinquency Pool

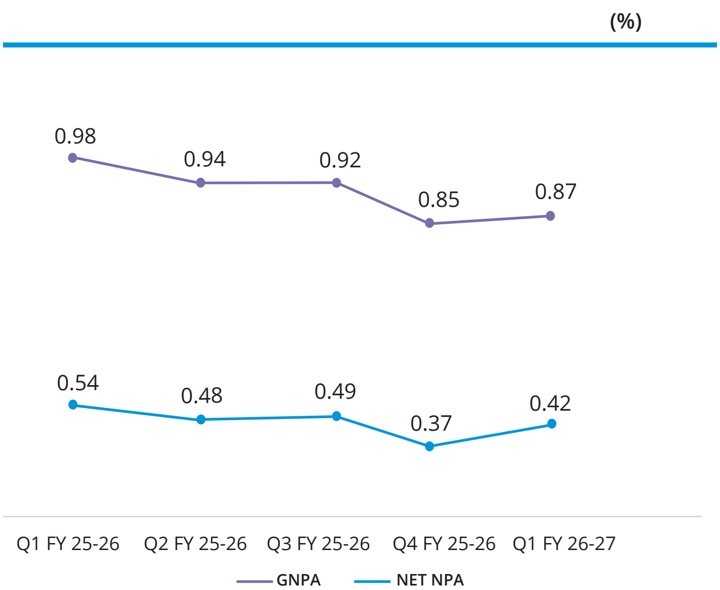
* ₹ in Crore

	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27
Total Delinquency	3979	3802	3618	3375	3442
Outstanding	38773	39657	40693	42209	42961
%	10.26%	9.58%	8.89%	7.99%	8.01%

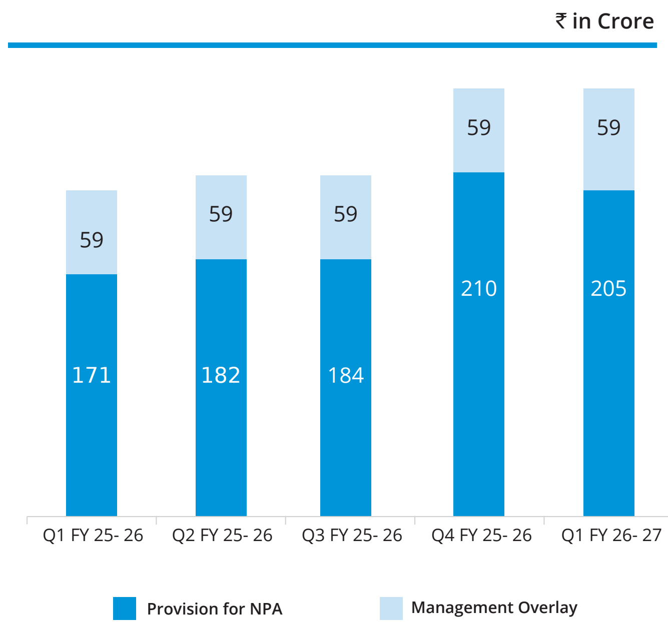


NPA and Provision

Gross NPA & Net NPA



Provision held



Total Provisions Held

* ₹ in Crore

Asset Classification	ECL Stages	Balance as on 30 June 2026	Provision as per IRAC	Provision as per ECL Model
Standard Asset	1	39519	187	199
SMA 0	1	1209		
SMA 1	2	1033		
SMA 2	2	824		
NPA	3	376	179	205
Total Portfolio		42961	366	404
Undisbursed Loan Commitment		1378		6
Management Overlay			59	59
Provision for Restructured Accounts			40	40
Total Provision			465	509

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	Q1 FY26	As % of GNPA	Q1 FY27	As % of GNPA
Gross NPA	378		375	
A. ECL Provision (Stage 3)	171	45%	205	55%
B. Management Overlay	59		59	
Total Provision available (A+B)	**230**	**61%**	**264**	**70%**
C. Prov for Restructured Pool	49		40	
Total Provision available (A+B+C)	**279**	**74%**	**304**	**81%**
D. Provision for Std Asset and Undisbursed Loan commitment	206		205	
Total Provision (A+B+C+D)	**485**		**509**	

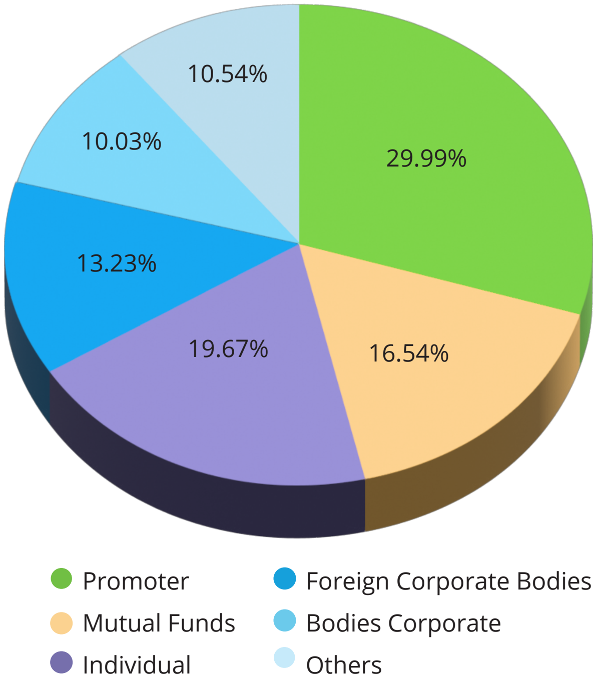
Note: Provision for restructured pool has reduced on account of closure of restructured loans

Run Down Ratios

* ₹ in Crore

Quarter	Opening Balance (A)	Disbursement (B)	Amortization + Pre-payment (C)	Closing Balance (D=A+B-C)	Run Down E= C/A
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%
Q1 FY 27	42209	2609	1857	42961	4.40%

Shareholding Pattern



As on 30.06.2026

Category	Shareholding as %
Promoter	29.99
Mutual Funds	16.54
Individual	19.67
Foreign Corporate Bodies	13.23
Bodies Corporate	10.03
Others	10.54
Grand Total	**100.00**

Environmental, Social and Governance (ESG)

Environment

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

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

Social

- The Company is committed to promoting fair employment practices by ensuring equal opportunities, diversity, and non-discrimination across all levels of the organization. Reflecting this commitment, the recruitment of female employees increased by 16.67% compared to the previous year, further strengthening gender diversity and fostering an inclusive workplace culture.
- The Company successfully conducted training programs covering a diverse range of topics, reaching approximately 89% of its workforce during the year. Further, the Company reported zero complaints relating to sexual harassment, workplace discrimination, forced labour, human rights violations, data privacy, and cyber security incidents, reflecting its commitment to fostering a safe, inclusive, and ethically governed workplace.
- The Company undertook CSR initiatives across key focus areas including animal welfare, waste management, clean energy, safe drinking water, sanitation, water management, education, healthcare, tree plantation, women's empowerment, and support for vulnerable underserved communities.

- The Company remains committed to employee well-being and engagement by providing comprehensive benefits, including life insurance, parental insurance, medical insurance, accident insurance, and maternity and paternity leave. Additionally, the Company conducted an Employee Satisfaction Survey across the organization to assess employee engagement, gather structured feedback, and identify opportunities for enhancing the overall employee experience.
- The Company introduced a QR code-based customer feedback mechanism across its branches, enable customers and other stakeholders to conveniently share their feedback, concerns and service experience.
- The Company conducted Customer Meet programmes across branches nationwide to strengthen direct customer engagement, better understanding customer expectations, and foster trust through transparent and meaningful interactions.
- The Company introduced Can Fin Vishwas, a housing loan product designed for marginalized and vulnerable groups, with the objective of enhancing financial inclusion and improving access to affordable housing finance for underserved sections of society.
- The Company introduced “PMAY Lantern Nights”, a community outreach initiative under PMAY-U 2.0, leveraging the ‘Golden Hour’ (6:30 p.m. to 9:00 p.m.) to engage with working households and enhance awareness of the Interest Subsidy Scheme, thereby promoting greater access to affordable housing finance.
- The Company has established a comprehensive Data Privacy and Cyber Security Policy to protect sensitive information and maintain operational resilience. Employees undergo regular security awareness training to enhance vigilance and preparedness. Customer privacy is rigorously safeguarded in accordance with the Digital Personal Data Protection Act.
- The Company ensures all employees actively participate in fire drill demonstrations. This mandatory initiative equips staff with essential fire safety protocols, reinforcing workplace security and preparedness in emergency situations.

Governance

- The Company undertook IT transformation and digitalization initiatives aimed at enhancing operational efficiency, strengthening system resilience, improving scalability, and delivering an improved customer experience.
- The Company continued to strengthen its cybersecurity framework to safeguard information assets, customer data, and digital infrastructure against evolving cyber threats and emerging technology risks.
- The Company has established a robust risk management framework and internal financial controls system to identify, assess, monitor, and mitigate material risks, while supporting sound governance and business continuity.
- The Company has constituted an ESG Sub-Committee to provide oversight on sustainability related initiatives, monitor ESG performance, and support the integration of environmental, social, and governance considerations into business decision-making processes.
- The Company has started uploading transcripts of every investor call on our website. This initiative is aimed at ensuring 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 Bigas and Organic Composting

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

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

Building Champions, Fostering Futures!

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

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

Sustainability Initiatives under CSR

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
250 branch offices

The political map is not to scale

Branch Network

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

BIHAR
Darbhanga, Patna

CHANDIGARH

CHHATTISGARH
Bhilai, Bilaspur, Raipur

DELHI
Dwaraka, Nehru Place, Pitampura

GOA

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

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

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

KERALA
Calicut, Kochi, Thiruvananthapuram, Thrissur

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

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

ODISHA
Berhampur, Bhubaneswar, Cuttack, Jharsuguda

PUDUCHERRY

PUNJAB
Bathinda, Jalandhar Ludhiana, Mohali, Patiala

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

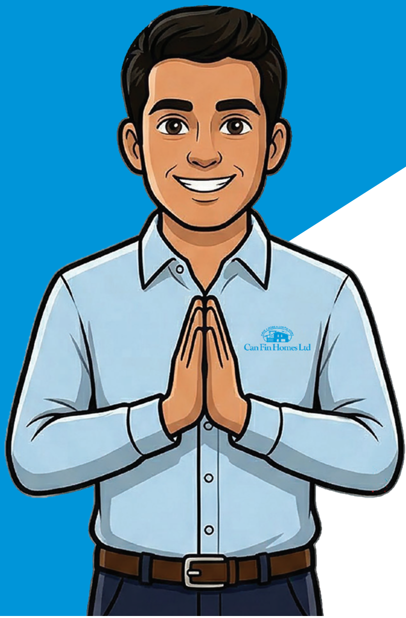
TAMIL NADU
Batlagundu, CBE - P N Palyam, Chennai (9 branches), Coimbatore (2), Cuddalore, Dindigul (2), Erode, Gobichettipalayam, Hosur, Kanchipuram, Karaikudi, Karur (2), Krishnagiri, Kumbakonam, Madurai, Mayiladuthurai, Namakkal, Perambalur, Pollachi, Rajapalayam, Salem, Tenkasi, Thanjavur, Theni,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

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

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

UTTARAKHAND
Dehradun, Haridwar, Rudrapur

WEST BENGAL
Durgapur



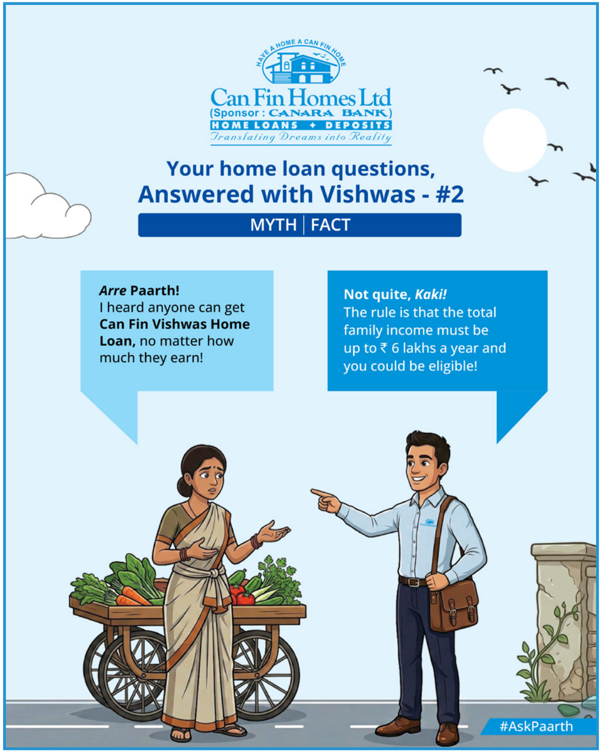
Meet

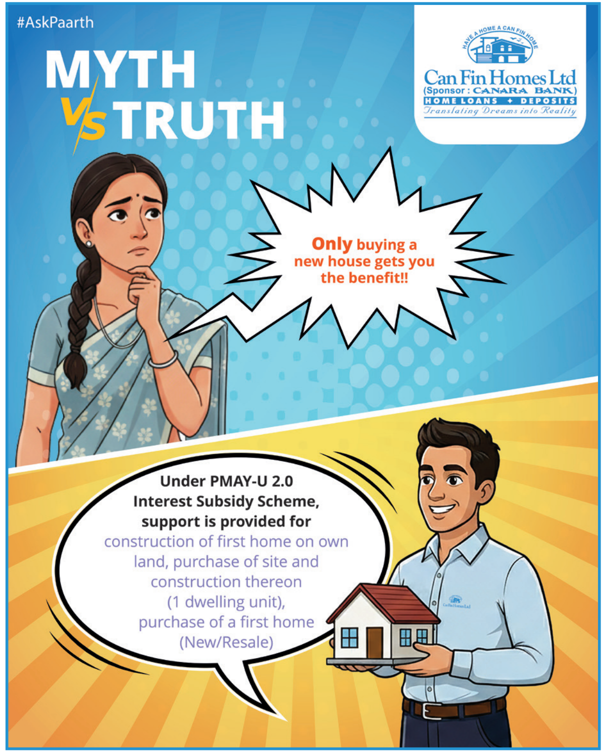
PAARTH

The embodiment
of true **Canfinite** spirit.

Sharp on Compliance. Driven by Service. Laser-Focused on Growth.

Paarth in action - Guiding our communication





Notes

Notes

Notes

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

HAVE A HOME A CAN FIN HOME

Can Fin Homes Ltd

(Sponsor : CANARA BANK)

HOME LOANS ✦ DEPOSITS

Translating Dreams into Reality