

CFHRO SE CS LODR 107/2026
July 06, 2026

ONLINE SUBMISSION

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

- Sub : Notice Convening the 39th Annual General Meeting (“AGM”) and Annual Report for Financial Year 2025-26**
Ref : Regulation 34(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

We would like to inform that the 39th Annual General Meeting (AGM) of the Company is scheduled to be held on Wednesday, July 29, 2026 at 11:00 a.m. (IST) through Video Conferencing (VC)/ Other Audio-Visual Means (OAVM).

We wish to inform that, pursuant to applicable provisions of Companies Act, 2013, SEBI Listing Regulations, 2015 and the relevant circulars issued by MCA and SEBI, we are submitting herewith the Annual Report for FY 2025-26 along with the Notice convening the 39th AGM of the Company which have been sent through electronic mode today, i.e., July 06,2026, to those Members, whose email addresses are registered with the Company/Depositories/RTA.

The schedule of events of 39th AGM is set out below:

Events	Particulars
Time and date of AGM	11:00 A.M. IST, Wednesday, July 29, 2026
Mode of participation	VC/OAVM
Cut-off date	Wednesday, July 22, 2026
Remote e-Voting start time and date	09:00 A.M. IST, Saturday, July 25, 2026
Remote e-Voting end time and date	05:00 P.M. IST, Tuesday, July 28, 2026
e-Voting website of NSDL	https://www.evoting.nsdl.com/

Further, in accordance with the Regulation 36 (1) (b) of the SEBI Listing Regulations, a letter containing the web-link along with the QR code, including the exact path, for accessing the Notice of 39th AGM and Annual Report for 2025-26 is being sent to all those Members who have not registered their email IDs.

The Annual Report for FY 2025-26, containing the Notice has also been uploaded 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
Company Secretary
M. No. 18320
Encl: As above



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

ANNUAL REPORT 2025-26



**DELIVERING DREAMS.
DRIVING GROWTH.**

REINFORCE, REBUILD REACH HIGHER

Our Strategic Path

Our growth framework is built on three pillars: Reinforce, Rebuild, and Reach Higher. Together, they drive our commitment to customer-centric growth, operational excellence, and long-term resilience. By strengthening core systems, expanding our market footprint, and leveraging digital transformation, we continue to build a sustainable, future-ready organization.

Reinforcing Our Core Commitments

We **REINFORCE** our corporate mission by embedding transparency, high professional standards, and operational efficiency across all touchpoints.

In alignment with national housing priorities, we continue to drive robust disbursement growth. Concurrently, we have streamlined internal processes and enhanced our governance frameworks to ensure long-term corporate stability.

Rebuilding Infrastructure for Scalability

We view market evolution as a distinct opportunity to **REBUILD** and upgrade our corporate capabilities.

This year, we executed a comprehensive modernization of our IT infrastructure to improve organizational agility. We expanded our portfolio while maintaining strict margin discipline and delivering strong value to our borrowers. This balanced growth, combined with a sharp focus on asset quality, supported healthy financial returns, while new branch openings successfully broadened our nationwide footprint.

Reaching Higher Through Digital Innovation

We aim to extend our market leadership and **REACH HIGHER** by integrating advanced technology and Artificial Intelligence into our business model. The implementation of our new Core Banking Solution (CBS) provides a robust operational backbone. Furthermore, our AI-driven virtual assistant and lead-generation application have significantly enhanced customer interaction, positioning us to optimize efficiency and deliver superior value to all stakeholders.

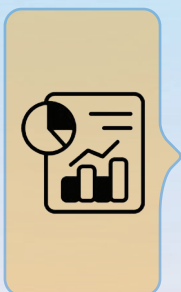


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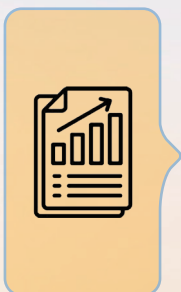
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Delivering Dreams, Driving Growth.



Owning a home remains a lifelong aspiration for millions of Indians. Rising incomes, urbanization and greater financial inclusion are driving sustained demand for housing across the country. As a leading housing finance company, Can Fin Homes has remained steadfast in its commitment to empowering individuals and families to realize the cherished dream of homeownership.

Aligned with national priorities and housing accessibility goals, we have delivered consistent growth since 1987. Our journey has been anchored in a singular purpose - bringing people home with passion and integrity. Guided by a strong 'Customer

Centric' philosophy, we continuously strive to simplify the homeownership journey through our Single Window, branch-led loan process, ensuring a seamless, efficient and transparent experience for every customer.

With a legacy built on the highest standards of governance, compliance and transparency, we have a robust pan-India network of 249 branches across 21 States and Union Territories. As we continue to deliver dreams, we remain equally focused on driving sustainable growth and reinforcing our position as the trusted partner in homeownership across Bharat.



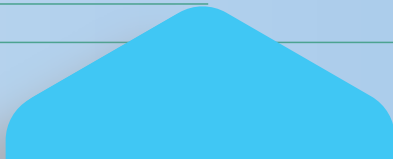
VISION

Driving nationwide homeownership through accessible housing finance and trusted, sustainable growth.



FOCUS

Providing inclusive, ethical housing finance across all socio-economic segments through agile service and professional excellence.



Corporate Information

Can Fin Homes Limited

Registered Office:

#29/1, 1st Floor, Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi,
Bengaluru - 560004
Tel: 080-48536192

E-mail: investor.relationship@canfinhomes.com

Web: www.canfinhomes.com

Joint Statutory Central Auditors

M/s Rao & Emmar

No. 18, Ramanashree Arcade, MG Road, Bengaluru-560001

M/s V.K. Ladha & Associates

36, Drawid Marg, KshirSagar Colony,
Ujjain - 456001

Secretarial Auditors

M/s. Kedarnath & Karthik

Company Secretary in Practice
No. 3, 3rd Floor, Sri Sai Square,
Nagarbhavi 2nd Stage, 8th Block,
Bengaluru - 560072

Principal Banker

Canara Bank

Other Bankers

• State Bank of India • Punjab National Bank • Bank of India • HDFC Bank • Union Bank of India • Jammu & Kashmir Bank • IDBI Bank • Indian Bank • Punjab & Sind Bank • Federal Bank • South Indian Bank • Karnataka Bank • Bank of Baroda

Registrar & Transfer Agent

Integrated Registry Management Services Private Limited

Unit: Can Fin Homes Limited
No. 30, Ramana Residency, 4th Cross,
Sampige Road, Malleswaram,
Bengaluru - 560003
Tel: +91-80-23460815-818
Email: irg@integratedindia.in
Website: <https://www.integratedindia.in/>
CIN No: U74900TN2015PTC101466

Debenture Trustee

SBICAP Trustee Company Limited

Mistry Bhavan, 4th Floor, 122, Dinshaw Wachha Road,
Churchgate, Mumbai - 400020
Tel : 022-43025555
E-mail : corporate@sbicaptrustee.com
Website : www.sbicaprtrustee.com
CIN: U65991MH2005PLC158386

Corporate Identity Number

L85110KA1987PLC008699

Key Managerial Personnel

Shri Suresh S Iyer, Managing Director & CEO
Shri Vikram Saha, Deputy Managing Director (up to April 15, 2026)
Shri Nilesh Jain, VP & Company Secretary
Shri Abhishek Mishra, Chief Financial Officer

Senior Management Personnel

Shri Prakash Shanbhogue, President - Business
Shri A Uthaya Kumar, President - Assurance and Chief Risk Officer (CRO)
Shri A Narayanan, Chief Information Officer (CIO)
Shri D R Prabhu, Vice President & Chief Compliance Officer (CCO)
Shri R Madhu Kumar, Vice President, Head - Credit
Shri Prashanth Joishy, Vice President, Head - Product and Strategy
Shri U Jagadish Bhat, Vice President
Shri S Mohana Krishna, Asst. Vice President, Head - Administration
Shri P Ratheesh Kumar, Asst. Vice President & Chief Audit Officer
Shri Sunil Kumar Pasupuleti, Asst. Vice President, Head - Information Technology
Shri Muniraju M, Asst. Vice President, Head - HRM and L&D
Shri V Sarathchandran, Asst. Vice President, Head - CRM
Smt Ambika Pai, Asst. Vice President, Head - CDSC & CDD
Shri Himanshu Sharma, Asst. Vice President, Head - Sales
Shri Suraj H.S., Chief Manager, Head - Recovery and Legal
Shri Praveen Kumar S, Chief Manager, Head - Project Implementation
Shri Sridhar Raj N, Chief Manager, Head - Automated Data Flow (ADF)
Shri M Satish Kumar, Chief Manager & Chief Information Security Officer (CISO)
Shri Y Shree Hari Rao, Chief Manager, Head - Operations & Customer Care

Zonal Heads

Shri Vinayaka Rao M, Zonal Head - Karnataka
Shri Santosh Prakash Srivastava, Zonal Head - North
Shri K Alagiri, Zonal Head - Tamil Nadu
Shri Manoj Mathur, Zonal Head - West
Shri Santosh Kumar Chintada, Zonal Head - East
Shri Laxman Guda, Zonal Head - Telangana

Stock Exchange - Listing

National Stock Exchange of India Ltd.

(NSE Symbol: CANFINHOME)
Exchange Plaza, Plot No. C/1, G-Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai - 400051

BSE Limited

(BSE Scrip Code: 511196)
Phiroze Jeejeebhoy Towers, Dalal Street,
Fort, Mumbai - 400001

Trustees for Public Deposits

IDBI Trusteeship Services Limited

Asian Building, Ground Floor, 17, R. Kamani Marg,
Ballard Estate Mumbai - 400001
Tel: 022-40807000
E-mail : itsl@idbitrustee.com
Website : www.idbitrustee.com
CIN : U65991MH2001GOI131154

Legal Entity Identifier (LEI) Number

335800EJ9Y3XDP5ZDH81

Depository for Equity Shares National Securities Depository Limited

301, 3rd Floor, Naman Chambers
G Block, Plot No. C – 32
Bandra-Kurla Complex, Bandra East
MUMBAI – 400051
Tel : 91 22 2499 4200

Central Depository Services (India) Limited

Marathon Futurex, A Wing, 25th Floor, N M Joshi Marg,
Lower Parel (East), Mumbai - 400013
Tel : 91 22 2302 3333

Board of Directors

Shri Hardeep Singh Ahluwalia

(DIN: 09690464)
Promoter Non-Executive

Shri Suresh S Iyer

(DIN: 10054487)
Managing Director & CEO

Shri Vikram Saha (up to 15/04/2026)

(DIN: 10597814)
Dy. Managing Director

Smt. Shubhalakshmi Aamod Panse

(DIN: 02599310)
Non-Executive Independent Director

Shri Ajai Kumar

(DIN: 02446976)
Non-Executive Independent Director

Shri Arvind Narayan Yennemadi

(DIN: 07402047)
Non-Executive Independent Director

Shri Murali Ramaswami

(DIN: 08659944)
Non-Executive Independent Director

Shri Swarupananda Mallick

(DIN: 11164699)
Non-Executive Independent Director

39th Annual General Meeting

Wednesday, July 29, 2026 at 11:00 AM
through Video-Conference
Deemed venue for meeting: Can Fin Homes Limited
Registered Office: No. 29/1, 1st Floor,
Sir M N Krishna Rao Road,
Basavanagudi, Bengaluru - 560004

Board Committees

Audit Committee

Shri Arvind Narayan Yennemadi – Chairman
Shri Ajai Kumar - Member
Shri Hardeep Singh Ahluwalia – Member
Smt. Shubhalakshmi Panse - Member
Shri Murali Ramaswami – Member

Corporate Social Responsibility Committee

Shri Swarupananda Mallick – Chairman
Shri Murali Ramaswami – Member
Shri Suresh S Iyer - Member
Shri Vikram Saha – Member (up to 15/04/2026)

IT Strategy Committee

Shri Ajai Kumar - Chairman
Shri Arvind Narayan Yennemadi – Member
Shri Swarupananda Mallick - Member
Shri Suresh S Iyer - Member
Shri Vikram Saha – Member (up to 15/04/2026)
Shri Prakash Shanbhogue - Member

Management Committee

Shri Suresh S Iyer - Chairman
Shri Hardeep Singh Ahluwalia – Member
Smt. Shubhalakshmi Panse - Member
Shri Vikram Saha – Member (up to 15/04/2026)

Nomination Remuneration & HR Committee

Smt. Shubhalakshmi Panse - Chairperson
Shri Hardeep Singh Ahluwalia – Member
Shri Ajai Kumar - Member
Shri Murali Ramaswami – Member

Review Committee for Classification of Wilful Defaulters

Shri Suresh S Iyer – Chairman
Shri Ajai Kumar – Member
Shri Swarupananda Mallick – Member

Risk Management Committee

Shri Hardeep Singh Ahluwalia – Chairman
Smt. Shubhalakshmi Panse - Member
Shri Arvind Narayan Yennemadi – Member
Shri Suresh S Iyer - Member
Shri Vikram Saha – Member (up to 15/04/2026)
Shri Prakash Shanbhogue - Member
Shri Uthaya Kumar A - Member
Shri D R Prabhu – Member

Special Committee of the Board for Monitoring and Follow-up of Cases of Frauds (SCBMF)

Shri Murali Ramaswami - Chairman
Shri Ajai Kumar - Member
Shri Suresh S Iyer - Member
Shri Vikram Saha - Member (up to 15/04/2026)
Shri Prakash Shanbhogue - Member
Shri Uthaya Kumar A - Member
Shri Madhu Kumar - Member

Stakeholders Relationship Committee

Shri Murali Ramaswami - Chairman
Shri Arvind Narayan Yennemadi – Member
Shri Swarupananda Mallick - Member
Shri Suresh Srinivasan Iyer - Member
Shri Vikram Saha – Member (up to 15/04/2026)

OUR PRESENCE AND OUTREACH

249 Branches
21 States / UT



The political map is not to scale

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, Sonapat

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

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

**Can Fin
Homes Limited
Branch
Network**



MAHARASHTRA

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

ODISHA

Berhampur, Bhubaneswar, Cuttack, Jharsuguda

PUDUCHERRY

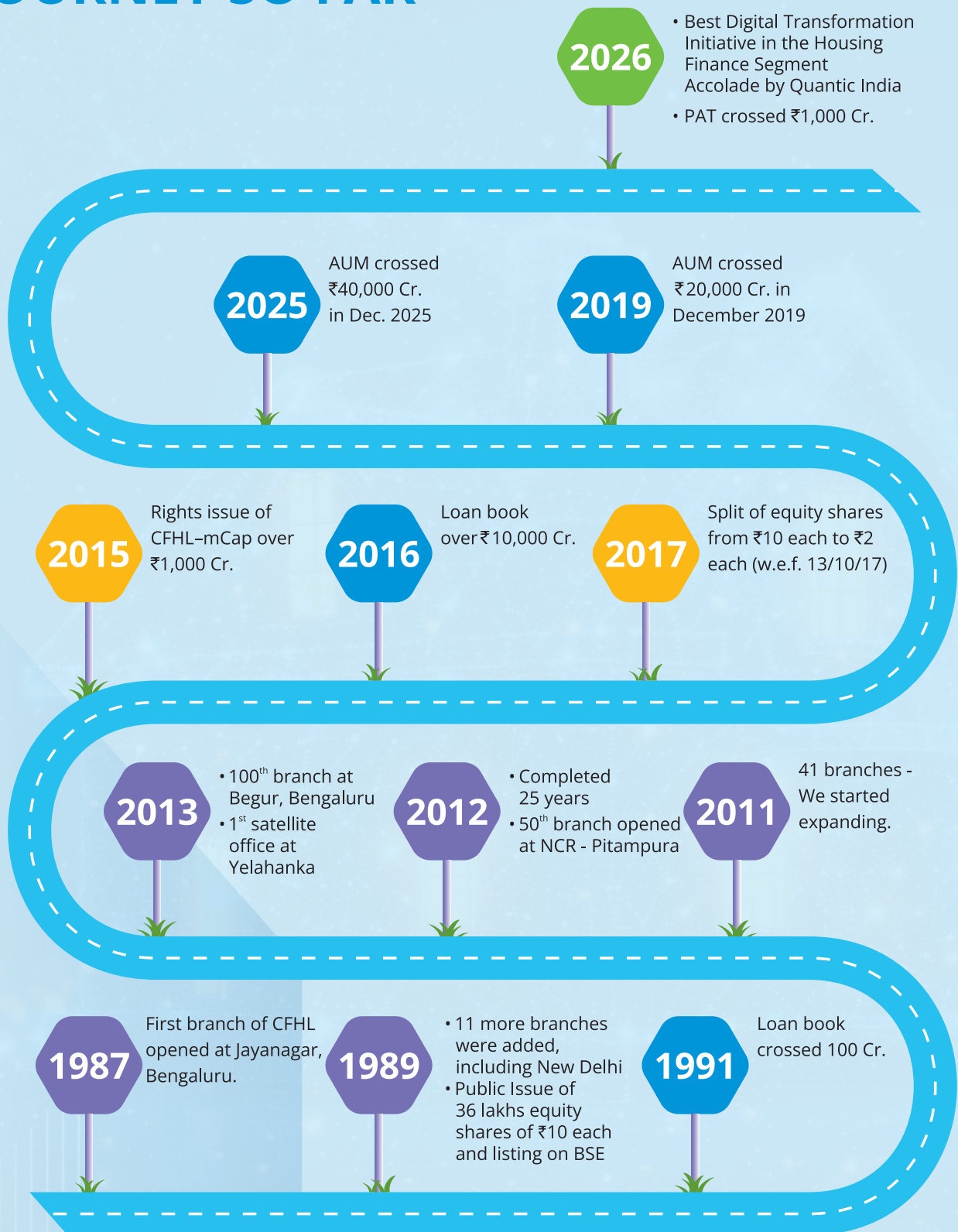
PUNJAB

Bathinda, Jalandhar, Ludhiana, Mohali, Patiala

WEST BENGAL

Durgapur

JOURNEY SO FAR



Nostalgia in Frames: The Milestones That Shaped Us



A Historic Milestone:

Founder Chairman, Shri B. Ratnakar, unveils the commemorative plaque of Can Fin Homes Limited.

Rooted in Legacy:

The first team of Can Fin Homes, pictured with then MD Shri A. K. Shetty and GM Shri M. R. Prabhakar.



Going Public: Can Fin Homes Limited launches its Public Issue of Shares

These early milestones laid the robust groundwork for decades of growth, financial stability, and dedicated to empowering homeownership

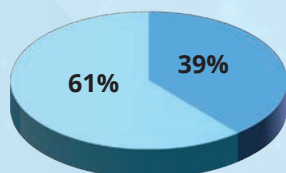
REINFORCE REBUILD REACH HIGHER

At Can Fin Homes, our 3Rs - Reinforce, Rebuild and Reach Higher drive our commitment to customer-centric growth, operational excellence and long-term resilience. They reflect our focus on strengthening core systems, expanding our footprint and enhancing performance through disciplined financial and strategic initiatives. Together, they power our journey towards digital transformation, leveraging technology and AI to deliver superior customer experiences and sustainable future growth.

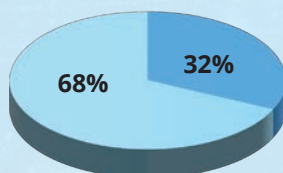
Our “3R” framework defines the foundation of our pursuit of excellence. These three pillars represent distinct yet interconnected dimensions of our dynamic organisation, each contributing to sustained growth and performance. Rooted in our legacy and guided by a forward-looking vision, the 3Rs continue to serve as a strategic pathway towards a resilient and promising future.

We are deeply committed to turning every customer dream into a meaningful reality. With an unwavering focus on customer satisfaction, we consistently **REINFORCE** the highest standards of professionalism, transparency and operational efficiency across all touchpoints. At Can Fin Homes, “Customer-Centricity” is not merely a guiding principle - it is embedded in our culture and inspires every decision we make. Aligned with the Government’s vision of “Housing for All,” we continue to shape our growth trajectory with purpose and responsibility. Driven by a sustained demand in the housing sector, our disbursement performance remains strong and we are well-poised to build on this momentum. Simultaneously, we have strengthened our organisational foundation by streamlining processes, enhancing governance frameworks and building resilient systems that serve as a fortress of long-term stability and sustainable growth.

Share of disbursements



Share of loans



■ Self-Employed & Non-Professionals
■ Salaried

As an evolving organisation, we remain committed to staying abreast of emerging trends and industry developments. We view every opportunity as a chance to **REBUILD** and strengthen our capabilities for the future. During the year, we undertook a comprehensive modernisation of our core infrastructure, with focussed investments on IT transformation to enhance agility, scalability and efficiency. These initiatives are already delivering tangible benefits and are expected to augment performance improvements. With a clear focus on growing our Assets Under Management (AUM), we have prudently maintained margin discipline while passing on the benefits of Rate Reductions to customers. Continued improvement in Asset Quality has supported a robust Return on Assets (ROA). Furthermore, our expansion of brick-and-mortar Branches has strengthened our presence and expanded our geographic footprint nationwide.



We aim to achieve a quantum leap from our leadership position and **REACH HIGHER** by leveraging advanced technology and artificial intelligence to stay ahead of the curve. The IBM-led implementation of our CBS will significantly strengthen our operational backbone, providing us with an even more robust foundation.

1,058

**Employees
Trained**

Male Female
825:233

Diversity Ratio

21,197

Man-hours of Training

Our mission is to transform the customer's homeownership journey into a seamless, engaging and rewarding experience. In pursuit of this, we are actively exploring the full spectrum of artificial intelligence-driven solutions to enhance both customer engagement and operational excellence. The **Vani** chatbot has emerged as a stellar addition, strengthening customer interaction and supporting effective lead generation. This marks just the beginning of our broader digital transformation journey. From predictive analytics to automated processing, we are leveraging AI to sharpen decision-making, improve responsiveness and enhance organisational agility. By integrating these advanced technological capabilities with our Sampark (Lead Generation) application, we are well-positioned to drive higher efficiency, expand our reach and deliver superior value to our customers.

By scaling business volumes and deepening market penetration, while upholding the highest standards of transparency and corporate governance, we are strengthening the foundation for sustainable growth. Looking ahead, we remain optimistic about delivering strong performance and enhanced profitability. We are committed to empowering the homeownership aspirations of the common man, in alignment with our responsibility towards fulfilling national priorities.



Operational and Financial Highlights

I – Statistics on Business

Sl.No.	Parameters	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
1	Loan Approvals (₹ in cr)	5,897	4,634	8,896	9,307	8,783	9,294	11,148
2	Loan Disbursements (₹ in cr)	5,481	4,332	8,276	8,947	8,177	8,568	10,531
3	Total Loan Outstanding (₹ in cr)	20,706	22,105	26,711	31,563	34,999	38,217	42,209
	Out of 3 above,							
4	i. Housing Loans (₹ in cr)	18,677	19,993	21,615	25,078	27,355	28,926	30,285
	ii. Non-Housing Loans (₹ in cr)	2,029	2,112	5,096	6,485	7,644	9,291	11,924
5	Borrowings (₹ in cr)	18,748	19,293	24,648	29,068	31,863	35,289	38,258
	NPA							
6	i. Gross NPA (₹ in cr)	157	202	171	174	286	333	357
	ii. Gross NPA %	0.76%	0.91%	0.64%	0.55%	0.82%	0.87%	0.85%
	iii. Net NPA %	0.54%	0.61%	0.30%	0.26%	0.42%	0.46%	0.37%
	Average Assets (₹ in cr)							
7	i. Loans	17,569	18,742	20,948	25,421	29,045	36,140	39,536
	ii. Investments	47	80	498	1,628	1,751	2,122	2,524
	iii. Securitised Assets	-	-	-	-	-	-	-
	Total Average Assets (₹ in cr)	19,534	20,960	23,880	30,239	34,693	38,262	42,060
8	Average Borrowings (₹ in cr)	17,268	18,962	20,627	25,942	30,001	32,886	35,543
9	No. of Branches	200	200	201	205	219	234	249
10	No. of Employees	838	887	909	976	1,055	1,184	1,356

II – Statistics on Income and Expenditure

Sl.No.	Parameters	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
	Interest Collected (₹ in cr)							
11	i. Housing Loan	1,766.50	1,768.39	1,717.63	2,259.32	2,928.62	3,227.17	3,501.09
	ii. Non-Housing Loan	229.25	216.38	189.24	304.80	397.71	424.75	493.01
	iii. Investment	3.32	4.70	31.74	109.33	125.80	155.22	179.30
	Total Interest Collected (₹ in cr)	1,999.07	1,989.47	1,938.60	2,673.45	3,452.13	3,807.14	4,173.40
12	Processing Charges (₹ in cr)	29.10	26.30	42.69	60.35	63.30	69.95	42.40
13	Other Income (₹ in cr)	2.28	2.66	7.22	9.33	9.26	2.53	2.44
14	Total Income (₹ in cr)	2,030.45	2,018.43	1,988.51	2,743.13	3,524.69	3,879.62	4,218.24
15	Interest Paid (₹ in cr)	1,344.21	1,208.33	1,153.51	1,700.86	2,231.39	2,488.16	2,563.23
16	Net Interest Income (NII) (₹ in cr)	674.70	798.04	816.15	1,014.55	1,258.49	1,353.27	1,610.17
17	Staff Cost (₹ in cr)	56.57	69.98	76.81	83.73	96.87	112.01	176.91
	Other Expenses (₹ in cr)							
18	i. Establishment	3.46	3.47	4.73	6.61	7.85	13.02	19.80
	ii. DSA Commission	11.74	11.43	24.47	31.11	26.55	30.35	10.20
	iii. Professional Fees - IBS	1.98	2.97	3.90	4.19	6.00	11.78	11.85
	iv. Others Incl. CSR	24.42	26.57	33.28	38.38	106.98	58.19	76.38
19	Depreciation (₹ in cr)	9.47	9.57	9.81	12.46	12.71	12.87	16.69
20	Bad Debts Written-off (₹ in cr)	-	-	-	-	-	-	-
21	Operating Cost (₹ in cr)	107.64	123.99	153.00	176.48	256.90	238.21	311.83
22	Total Cost (₹ in cr)	1,451.85	1,332.32	1,306.51	1,877.34	2,488.35	2,726.37	2,875.05
23	Operating Profit (₹ in cr)	578.60	686.11	682.00	865.79	1,036.34	1,153.25	1,343.19

Operational and Financial Highlights

Sl.No.	Parameters	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
	Provisions & Taxes (₹ in cr)							
	i. Standard Assets	44.46	46.26	24.65	40.71	29.92	56.23	-2.43
	ii. Non-Performing Assets	15.85	22.27	22.29	1.05	48.89	19.54	42.05
24	iii. Income Tax	150.19	173.07	165.93	203.32	223.98	223.67	272.07
	iv. Deferred Tax Liability/(Asset)	-8.02	-11.55	-1.98	-0.50	17.14	-3.36	-54.25
	v. Prior Period Adjustment	-	-	-	-	-	-	-
	vi. Other Comprehensive Income (₹ in cr)	-1.71	-0.03	-0.88	-0.61	-0.86	-0.37	0.26
25	Net Profit (₹ in cr)	374.41	456.03	470.23	620.61	749.83	856.80	1,086.01
26	Share Capital (₹ in cr)	26.63	26.63	26.63	26.63	26.63	26.63	26.63
27	Reserves (₹ in cr)	2,123.44	2,583.17	3,039.99	3,620.65	4,317.22	5,040.86	5,953.78
28	Deferred Tax Liability DTL / (Assets DTA)	-33.89	-45.45	-47.73	-48.43	-65.86	69.35	123.52
29	Shareholders' Funds - Tier I (₹ in cr)	2,150.07	2,609.81	3,001.61	3,596.72	4,248.16	4,994.79	5,791.54
30	Number of Shares	13.32	13.32	13.32	13.32	13.32	13.32	13.32
	Tier II Capital (₹ in cr)							
	- SA Provision	109.61	155.87	97.83	132.16	228.55	156.93	165.98
31	- Tier II Bonds	100	100	100	100	-	-	-
	Total Tier II Capital (₹ in cr)	209.61	255.87	213.55	232.16	228.55	156.93	165.98
	Dividend							
	i. Percentage	100	100	150	175	300	600	750
	ii. Amount (₹ In Cr)	26.63	26.63	39.95	46.61	79.89	159.78	199.73
32	iii. Payout Ratio Excl. Tax %	7.11%	5.84%	8.50%	7.51%	10.64%	18.64%	18.39%
	iii. Payout Ratio Incl. Tax %	8.57%	7.04%	9.66%	7.51%	10.64%	18.64%	18.39%
	iv. Dividend Yield %	0.72%	0.33%	0.48%	0.66%	0.79%	1.79%	1.91%
33	Book Value (BV) (FV of share ₹2)	161.47	196.00	230.31	273.91	326.20	380.57	449.13
34	Earnings per Share (EPS)(₹)	28.25	34.25	35.38	46.65	56.38	64.37	81.54
35	Return on Equity (ROE) %	17.44%	17.47%	15.36%	17.03%	17.28%	16.92%	18.16%
36	Return on Average Asset (ROA) %	1.93%	2.18%	2.01%	2.17%	2.28%	2.24%	2.58%
37	Closing Stock Price (CMP/NSE)	279.05	613.75	631.45	529.20	757.36	668.70	783.40
38	Market Cap (MC) (₹ in cr)	3715.67	8172.33	8408.02	7046.52	10084.56	8,904.02	10,431.29
39	CMP/Earnings (P/E Ratio)	9.88	17.92	17.85	11.34	13.43	10.39	9.61
40	CMP/Book Value (P/B Ratio)	1.73	3.13	2.74	1.93	2.32	1.76	1.74
41	Risk Weighted Assets (₹ in cr)	10509.02	11029.84	13884.29	16578.92	18284.27	20,544.36	24,158.70
42	Capital Adequacy Ratio (CAR)	22.26%	25.46%	23.15%	23.07%	24.48%	25.08%	23.15%
	Net Interest Margin (NIM)							
	a) Conventional	3.35%	3.81%	3.42%	3.36%	3.63%	3.55%	3.83%
	b) Including PC	3.52%	3.88%	3.57%	3.45%	3.73%	3.64%	3.93%
44	Cost to Income Ratio	15.68%	15.33%	18.32%	16.93%	19.87%	17.12%	18.84%
45	Average Business Per Branch (₹ in cr)	105.06	112.74	136.96	156.09	160.80	163.32	169.51
46	Average Business Per Employee (BPE) (₹ in cr)	25.07	25.42	30.13	32.79	33.19	32.28	31.13
47	Average Yield on Assets	10.23%	9.49%	8.11%	8.84%*	9.92%*	10.10%	10.06%
48	Average Cost of Borrowings	7.78%	6.71%	5.56%	6.53%	7.40%	7.55%	7.20%
49	Interest Spread	2.45%	2.78%	2.55%	2.31%*	2.53%	2.56%	2.86%
50	Gearing Ratio	8.72	7.39	8.04	7.97	7.34	6.96	6.40

Managing Director's Message



Dear Shareholders,

I deeply appreciate the opportunity to engage with you. Meaningful partnerships have always been at the heart of our journey. Together, we have navigated change, embraced opportunities, and achieved remarkable progress. The future presents fresh possibilities and we remain committed to advancing with purpose, agility and an unwavering focus on long term success.

Economic drivers of housing demand

India's housing finance landscape continues to evolve, supported by favourable demographics and sustained policy momentum through Government initiatives like Pradhan Mantri Awas Yojana - Urban 2.0. Homeownership remains a defining aspiration, now increasingly enabled by digital lending platforms, AI-driven underwriting and open-API infrastructure that simplify credit access and brings under-served borrowers into the fold. The sector is also witnessing a shift towards sustainable housing finance through green lending products. With the industry expected to maintain a healthy double-digit growth trajectory, the outlook remains positive. At Can Fin Homes, we are strategically positioned to harness this momentum - leveraging technology, expanding affordable financing solutions and reinforcing our commitment to helping more Indians achieve the pride and security of owning their home.

Can Fin Homes - India's trusted name in housing finance

It is indeed a matter of pride that Can Fin Homes has entered its 39th year of service. Enabling home ownership remains central to our purpose. As one of India's leading housing finance institutions, we have partnered the Government of India's vision for inclusive housing. With a diversified suite of offerings, Can Fin Homes continues to be a trusted, customer-focussed housing finance company.

3R - our guiding philosophy

Our "3R" framework defines the foundation of our pursuit of excellence. These three pillars represent distinct yet interconnected dimensions of our dynamic organisation, each contributing to sustained growth and performance.

REINFORCE: We are firmly dedicated to transforming every customer aspiration into a lasting reality. With an emphasis on customer delight, we continually uphold and REINFORCE the highest standards of integrity, transparency and operational excellence across all touchpoints. At Can Fin Homes, "Customer-Centricity" is not just a guiding principle - it is ingrained in our culture and drives every decision we take.

REBUILD: As a progressive organisation, we strive to keep pace with emerging trends and industry shifts. We view each opportunity as a moment to REBUILD our future readiness. During the year, we advanced core infrastructure modernisation, prioritising IT investments to improve scalability and efficiency. We also expanded our branch network nationwide.

REACH HIGHER: We aim to REACH HIGHER by harnessing advanced technology and artificial intelligence to stay ahead of the curve. The successful IBM-led implementation of our CBS strengthens our operational backbone. Through the **Vani** Chatbot, we strive to make the homeownership journey seamless, engaging and rewarding for our customers.

Overview of fiscal achievements

FY 2025-2026 marked a year of performance and growth at Can Fin. Our Loan Book increased to ₹42,209 Cr., reflecting a 10% year-on-year increase, with a clientele base of 2.90 Lakh. Our fundamentals remained robust, with Net Interest Income (NII) at ₹1,610 Cr., Profit Before Tax (PBT) at ₹1,303 Cr., and Profit After Tax (PAT) at ₹1086 Cr. Asset quality remained strong, with Gross NPA at 0.85% and Net NPA at 0.37%. The Salaried and Professional segment formed 68% of our outstanding Loan Book as on March 2026, while Housing Loans, including Commercial Real Estate - Housing (CRE-H) accounted for 84% of the portfolio. Our commitment to accessibility is reflected in the average ticket size of incremental Housing and Non-housing Loans, standing at ₹27 Lakh and ₹14 Lakh, respectively.

Balanced network expansion for sustainable growth

During the last financial year, our branch network rose from 234 to 249, reflecting our push towards strategic growth. In parallel, we advanced a balanced geographic strategy across regions, reducing concentration risks while strengthening our presence in high-growth urban corridors and unlocking new market opportunities.

Driving digital engagement

Our WhatsApp Business Initiative lets us connect with customers on a platform they use every day, ensuring timely and reliable

communication of important updates. By leveraging this exclusive digital channel, we have vastly improved accessibility and customer responsiveness.

Vani - AI-powered virtual assistant

With the introduction of **Vani** Chatbot, our AI digital assistant on our corporate website, customers can now enjoy an elevated service experience. Designed to redefine user engagement, **Vani** offers our valued patrons seamless, 24/7 access to their loan accounts—enabling them to instantly track balances, account summaries, check eligibility, or even securely request vital documents like interest certificates, delivered directly to their registered e-mail IDs. Crucially, this assistant caters to everyone; irrespective of whether they are a new visitor exploring our diverse product suite or a long-standing customer accessing their loan details, the platform ensures immediate delivery of right information. This initiative is a significant stride in our 'phygital' journey, blending cutting-edge artificial intelligence with our foundational trust to ensure that seamless, round-the-clock support is always just a click away.

Can Fin Connect - customer meets

At Can Fin Homes, every conversation with customers helps us bridge the gap between financial goals and reality. To strengthen customer relationships, we organised Customer Meets across our pan-India network. The objective was to get valuable customer feedback and suggestions. We also leveraged the opportunity to introduce our full suite of Loans and Deposit products.

PMAY Lantern Nights

This initiative was launched to promote PMAY-U 2.0 and provide guidance at customer's convenience to help them own their dream home. Through PMAY Lantern Nights, we translated the PMAY-U 2.0 Interest Subsidy Scheme into simple, easy-to-understand language, while providing real-time eligibility checks, document guidance, and support in navigating the Unified Web Portal and self-geo-tagging process. The response to PMAY-U 2.0 Lantern Nights has been welcoming, adding momentum to our efforts in making "Housing for All" a reality across the country!

Launch of 'Paarth' – Our brand mascot

We are elated to announce the launch of Paarth, our brand mascot. Embodying the true Canfinite spirit - Sharp on Compliance, Driven by Service and Laser-Focused on Growth, Paarth, serves as an active representative of our organisation. We have effectively leveraged Paarth to disseminate customer information, drive fact-versus-myth awareness initiatives, deliver engaging educational content, issue vigilance alerts and promote our products. As a long-term ambassador for the organisation, Paarth will strengthen brand recall and serve as a trusted spokesperson. To mark this exciting new chapter, we have also launched innovative campaigns like the 'Rent Free Revolution'. This movement is designed to break the cycle of perpetual rent and empower families to take their first confident steps towards homeownership, reinforcing that we aren't just financing houses—we are helping dreams take shape.

Building stronger communities

To create meaningful and lasting change through our Corporate Social Responsibility (CSR) programmes, we deliberately address critical social and economic challenges faced by underprivileged communities. In the last financial year, our footprint extended across education, healthcare, environmental sustainability, renewable energy, sports promotion, animal welfare, women

empowerment, sanitation, safe drinking water, and community welfare, contributing to the UN Sustainable Development Goals (UN SDGs)

Social media outreach

We aim to unify Can Fin's digital platforms within a single ecosystem and build a connected online network. This will serve as an effective channel for promotional activities, awareness programmes on cybercrime threats and campaigns related to social responsibility and environmental sustainability.

Outlook for FY 2026-27

As we navigate the year ahead, our focus remains steadfast on Compliance, Service and Growth (CSG). These cornerstones are essential to protecting our reputation and ensuring consistent, long-term performance.

In the upcoming fiscal, we believe there will be exciting possibilities as we build a high-yielding, tech-savvy and geographically diverse housing finance organization. We have diversified the portfolio, while retaining housing finance at the core of our operations. We will be further strengthening our presence in areas such as Mortgage Loans, Non-Housing loans and Advanced Processing Facility. This diverse mix will allow us to build a solid and diverse financing spectrum. We plan to tap the Self-Employed Non-Professional customer segment, with a prudent credit assessment and solid monitoring approach for better profitability prospects.

We envisage that technology will play a huge part in our company's transformation. With the help of our Core Banking Solution, we plan to re-engineer our delivery process to achieve operational excellence through process simplification, efficiency optimization and cost rationalization. We aim to harness artificial intelligence to drive stronger outcomes in performance marketing and digital Out-of-Home (OOH). AI solutions will be deployed to achieve effective brand positioning, accelerating sales growth and wider publicity impact.

As always, disbursements will remain closely aligned with Government initiatives, especially PMAY-U 2.0 through the Beneficiary Led Construction model. These initiatives are intended to support underserved and lower-income groups while encouraging women's empowerment through compulsory joint ownership.

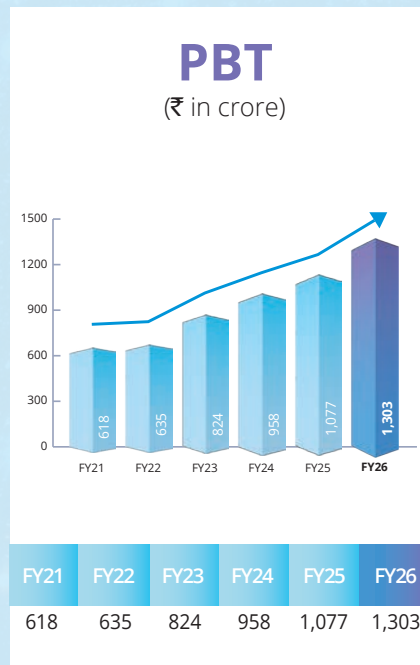
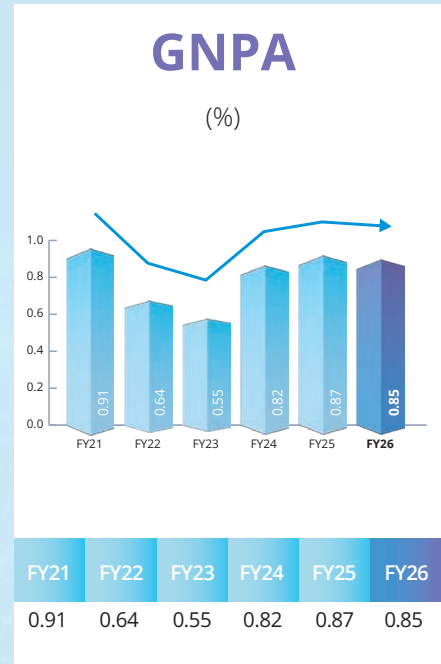
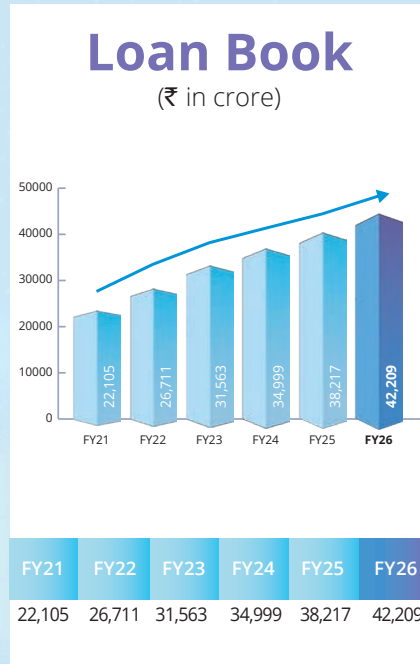
We place on record, our sincere gratitude for the guidance and support of our regulator, the National Housing Bank, RBI and our parent institution, Canara Bank. We remain grateful to our esteemed Board of Directors, valuable customers, stakeholders, partners and associates for their trust and collaboration. We also acknowledge with gratitude the dedication and teamwork of Canfinites pan-India.

As we progress, we envision elevating the organisation to higher levels of excellence while consistently delivering enhanced value as a premium brand.

Regards,

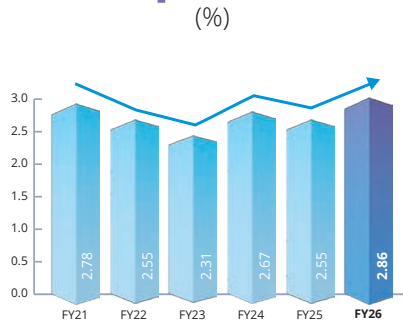
Sd/-
Suresh S. Iyer
Managing Director & CEO

Performance Highlights



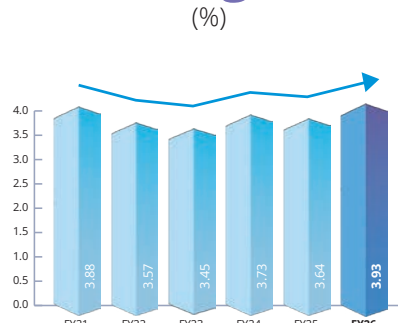
Performance Highlights

Interest Spread (%)



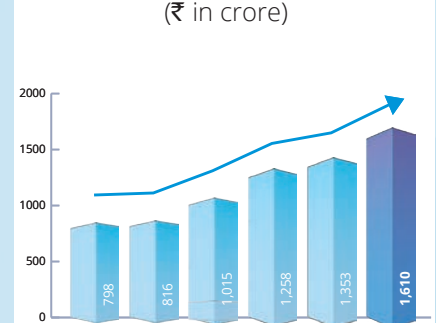
FY21	FY22	FY23	FY24	FY25	FY26
2.78	2.55	2.31	2.67	2.55	2.86

Net Interest Margin (%)



FY21	FY22	FY23	FY24	FY25	FY26
3.88	3.57	3.45	3.73	3.64	3.93

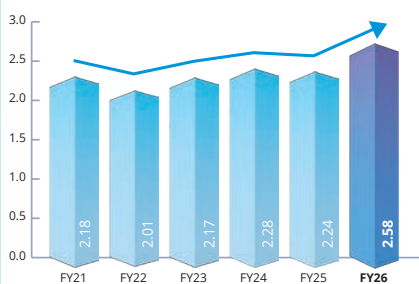
Net Interest Income (₹ in crore)



FY21	FY22	FY23	FY24	FY25	FY26
798	816	1,015	1,258	1,353	1,610

ROA (%)

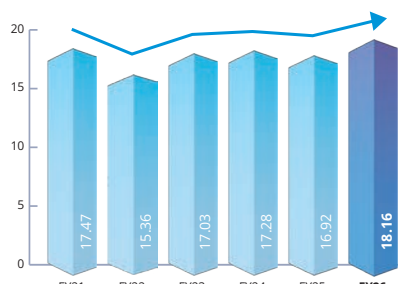
(%)



FY21	FY22	FY23	FY24	FY25	FY26
2.18	2.01	2.17	2.28	2.24	2.58

ROE (%)

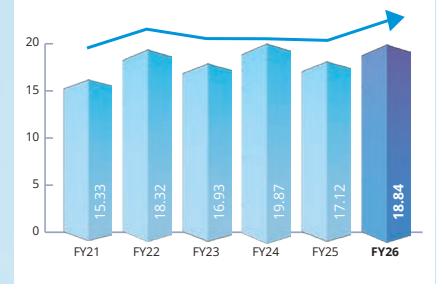
(%)



FY21	FY22	FY23	FY24	FY25	FY26
17.47	15.36	17.03	17.28	16.92	18.16

Cost to Income Ratio (%)

(%)



FY21	FY22	FY23	FY24	FY25	FY26
15.33	18.32	16.93	19.87	17.12	18.84

Our ESG Journey

About the report

This Report presents the Company's approach, initiatives and performance across environmental, social and governance (ESG) aspects and has been prepared with reference to SEBI's Business Responsibility and Sustainability Reporting (BRSR) framework, to the extent applicable.

The report covers the reporting period of FY 2025-26 and primarily encompasses the Company's own operations, policies and practices within the defined reporting scope and boundary. The reporting boundary is on a standalone basis.

The Company, through this report, seeks to provide transparent, meaningful, and comparable disclosures to stakeholders on the integration of sustainability considerations into its strategy, governance, and operations.

Sustainability Vision & ESG Strategy

The Company's sustainability philosophy is grounded in the belief that long-term business resilience and stakeholder value are closely aligned with responsible environmental practices, social inclusion, and strong governance. As a housing finance institution, the Company integrates

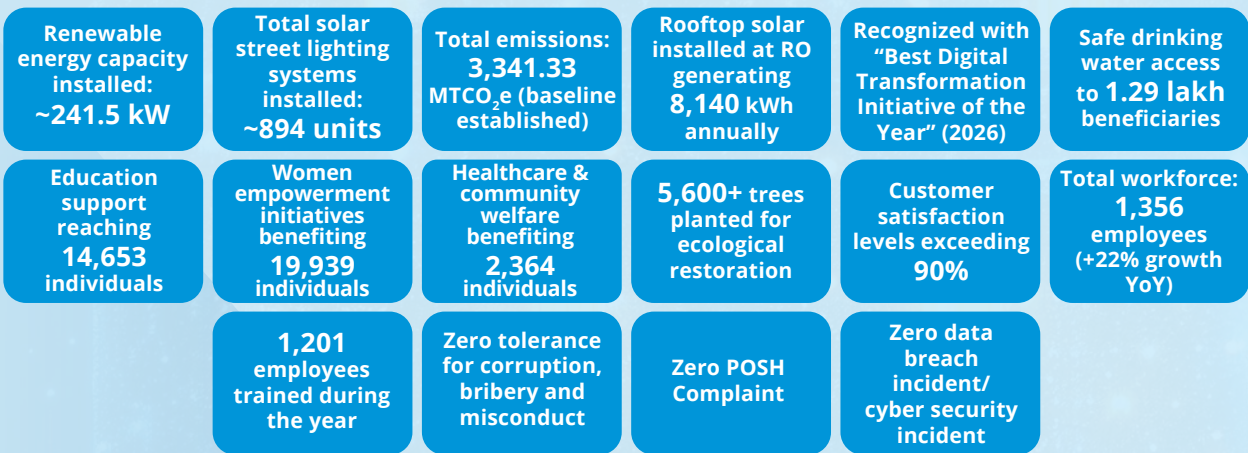
sustainability into its core purpose of enabling safe, affordable, and responsible housing.

Sustainability is embedded into business strategy, decision-making, and operations, through three pillars:

- 1. Responsible Lending & Governance :** ESG considerations integrated into risk management to identify and monitor environmental and social risks alongside financial risks.
- 2. Environmental Consciousness :** Improving operational efficiency and encouraging sustainable housing practices across the value chain.
- 3. Social Inclusion :** Inclusive access to finance, responsible customer engagement, employee well-being, and community development.

The Company's ESG strategy is further strengthened through stakeholder engagement and materiality assessments, enabling continuous refinement of priorities, policies, and disclosures. Overall, the approach remains pragmatic and evolutionary, aligned with regulatory expectations and focused on delivering sustainable, long-term value.

Key Highlights

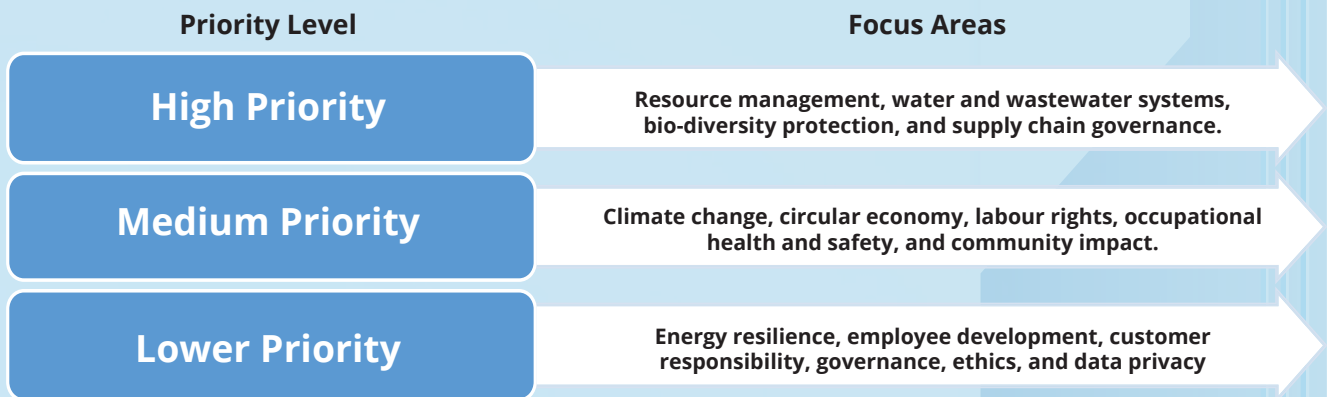


Sustainability Initiatives in FY 25-26

During the year, the Company took a decisive step in strengthening its ESG performance by partnering with the Centre for Environmental Research & Education (CERE), Mumbai to undertake a comprehensive ESG gap analysis, GHG Emission Assessment, Materiality assessment and Portfolio emission assessment. The purpose of undertaking the assessment, along with the key finding and the action taken by management are outlined below:

Purpose: The assessment was to identify gaps between current ESG practices adopted by the Company and global standards (GRI, TCFD, BRSR Core) vis-à-vis industry peers.

Key Findings: The assessment indicates that social performance is an area of relative strength for the Company, reflecting its commitment to employees, customers, and communities. It has also identified areas where more robust systems and governance mechanisms need to be established. The focus areas where the Company needs to work on have been categorized based on priority levels.



Steps taken by management:

- The Company has conducted training programs for staff and vendors on climate change awareness and mitigation.
- Installed a 25 kW solar power system at the Registered Office, generated 6320 kwh annually and also implemented rainwater harvesting systems which helps to recharge ground water to support renewable energy adoption and water conservation.
- Invested in water-efficient technologies, such as low-flow taps and aerators, to improve resource efficiency.
- Undertaken independent assessments to evaluate environmental and social performance.
- Initiated tracking of Scope 3 emissions, including financed emissions, to strengthen transparency and accountability in carbon reporting.
- Organized regular safety drills and awareness sessions to reinforce a strong workplace safety culture.

Way forward:

- To undertake a detailed value chain assessment to identify ESG risks and opportunities across operations.
- To conduct energy audits starting from Registered office, Zonal Office followed by selected larger branch to enhance energy efficiency and reduce environmental impact.
- To carry out climate risk assessments and scenario analyses to better understand and mitigate potential climate-related impacts.
- To establish measurable, time-bound, and targets aimed at achieving carbon neutrality and progressing toward net-zero emissions.

Stakeholder Engagement and Materiality Assessment (SDG 17)

The Company's stakeholders including borrowers, regulators, institutional investors, Value Chain Partners, media, employees, and suppliers etc., are central to its long-term

success. It recognizes that systematic, two-way engagement with these groups is critical to optimizing operational delivery and proactively mitigating systemic risks.

Accordingly, the Company undertook a comprehensive double materiality assessment, encompassing both impact materiality (the Company's effect on the environment and society) and financial materiality (ESG risks affecting the Company's value). The assessment approach was aligned with SEBI's BRSR Core framework, RBI guidance on climate risk and sustainable finance, and National Housing Bank directives on responsible financing, as well as internationally recognized frameworks, such as GRI and SASB.

Key Findings:

- Brand Reputation
- Business Ethics
- Corporate Governance
- Regulatory Compliance
- ESG Governance and Board Oversight
- Customer Satisfaction

The details of the materiality assessment, along with its findings and implications, are provided in the BRSR under Section A, Question No. 26.

Portfolio Emission (SDG 13)

The Company measures the portfolio emissions of its mortgage portfolio and sovereign debt investments in line with the Partnership for Carbon Accounting Financials (PCAF) framework. This assessment enables systematic tracking of environmental impact and supports the strategic allocation of capital towards greener and lower-risk opportunities.

Portfolio emissions, classified under Scope 3 of the Greenhouse Gas Protocol, represent indirect emissions associated with investments and lending activities and are often the largest contributor to a financial institution's overall carbon footprint, making their measurement essential.

Summary of portfolio emissions					
Sr. No.	Asset Class	Total Outstanding (INR Lakhs)	No. of Loans	Portfolio Emissions (MTCO ₂ e)	Data Quality Score
1	Mortgages	7,68,086.09	45,972	1,48,335.94	4
2	Sovereign Debt	2,30,329.10	43	77,525.79	1
	Total	9,98,415.19	46,015	2,25,861.72	

Steps taken by management:

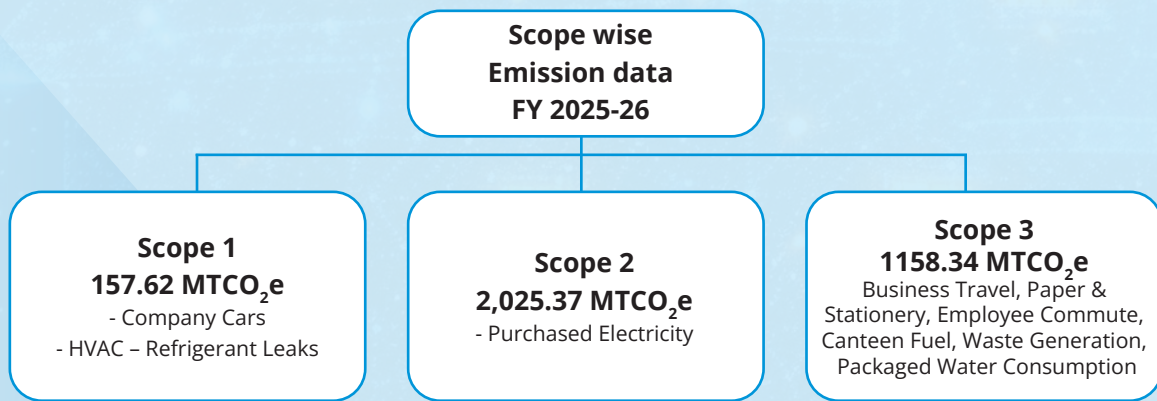
- The Company initiated the collection and analysis of data on property characteristics (e.g., building age, energy efficiency, green certifications) during the valuation process to support informed decision-making and sustainability assessment.

Way forward/Futuristic approach:

- Providing more loans for sustainable housing projects.
- Develop internal capabilities by training staff on climate risk, data capture best practices
- The Company has developed a booklet featuring practical and easy-to-implement sustainable practices for home construction, aimed at guiding homeowners in adopting eco-friendly approaches.

Carbon Footprint Assessment (SDG 12, 13)

As an ethical financial institution, the Company recognises that meaningful emission reductions require accurate and transparent quantification of the carbon footprint across its operations and value chain. In this regard, the Company conducted an independent assessment of its Scope 1, Scope 2, and Scope 3 greenhouse gas (GHG) emissions for FY 2025-26. The assessment was undertaken in accordance with the Greenhouse Gas (GHG) Protocol, Corporate Accounting Standard and the Corporate Value Chain (Scope 3) Accounting and Reporting Standard developed by the World Resources Institute (WRI).



Steps taken by management:

- Completed the transition to LED lighting across all administrative and regional offices to improve energy efficiency.
- Installed a 25 kW rooftop solar system at the Registered Office, generating 8,140 kWh of renewable energy during FY 2025-26.
- Implemented a rainwater harvesting system at the Registered Office to support water conservation.
- Scaled paper-light and digital workflows across lending

and administrative operations to enhance operational efficiency and reduce resource consumption.

- Phased out older two-wheelers with higher emission levels to reduce the Company's overall carbon footprint.

Way forward:

- Third-party assurance for GHG disclosures to improve credibility and stakeholder trust.
- Emissions reporting will be expanded from this financial year to include Scope 3 KPIs, covering upstream and downstream logistics and printed stationery.

- Explore and evaluate energy management solutions for operational optimization.
- Conduct an Energy Audit for the RO facility to start with.

Beyond Compliance – Transforming Corporate Spaces

Employee Engagement and Awareness : The Company marked World Environment Day in 2025 through the distribution of indoor plants to employees across its locations, reinforcing its commitment to environmental sustainability. The initiative aimed to promote greener workspaces and encourage environmentally responsible practices at an individual level.

This initiative reflects the Company's belief that collective efforts at an individual level can contribute to meaningful environmental impact.



Digitization and Technology Transformation (SDG 9)

Pursuant to the findings of the materiality assessment and ESG gap analysis, the Company identified governance strengthening through technology enablement as a key priority area during FY 2025–26. In line with this strategic direction, the Company undertook a series of transformative digital initiatives aimed at enhancing operational transparency, strengthening internal controls, and improving efficiency across core business functions.

As part of this effort, the Company successfully implemented an integrated Core Business Solution platform on a secure cloud-based infrastructure, marking a significant milestone in its digital transformation journey. This initiative has enabled comprehensive, end-to-end digitization of critical operations, including lending, deposit management, finance and accounting, risk management, human resources, and document management systems.

The transition to a centralized, cloud-enabled ecosystem has strengthened system resilience, enhanced scalability, and ensured high availability of applications, supported by robust disaster recovery frameworks. Further, seamless integration across business applications has facilitated real-time data flow, improved data accuracy, and enabled informed and timely decision-making.

Key Digital Transformation Initiatives

Area	Key Interventions Implemented	Governance & Efficiency Impact
Core Business Operations	Implementation of integrated Core Business Solution platform (cloud-based)	Standardization of processes, improved control environment, and enhanced scalability
Lending & Deposits	End-to-end digitization of loan origination, servicing, and deposit processes	Reduced manual intervention, improved turnaround time, and strengthened audit trails
Finance & Accounting	Automation of accounting workflows and financial reporting systems	Improved accuracy, real-time financial insights, and better compliance monitoring
Risk & ALM	Integration of risk management and asset-liability management systems	Strengthened risk oversight and data-driven decision-making
Document Management	Centralized Document Management System with role-based access controls	Secure document storage, easy retrieval, and improved audit readiness
Human Resources (HRMS)	Digitized employee lifecycle covering payroll, attendance, performance and training	Increased transparency, efficient workforce management, and improved data integrity
Workflow Automation	Digital workflows for travel, expense claims, and employee engagement processes	Streamlined approvals, enhanced process efficiency, and reduced processing time

IT Infrastructure & Security	Secure API integration, centralized desktop management, and enterprise access controls	Strengthened cybersecurity posture and controlled access environment
Network Modernization	Upgraded network infrastructure across branches	Reliable connectivity and secure operations across locations
Sustainable Operations	Digitization of vendor onboarding, bill processing, and internal workflows	Reduction in paper usage and promotion of environmentally responsible practices

Outcome: From a sustainability perspective, the digitization initiatives have enabled a transition towards paper-light operations, significantly reducing dependence on physical documentation. The implementation of digital platforms for internal workflows and vendor interactions has contributed to resource efficiency while simultaneously improving operational speed and transparency.

Overall, the Company's focused digital transformation initiatives during FY 2025–26 have strengthened governance frameworks, enhanced operational efficiency, and supported the transition towards a resilient, technology-enabled, and sustainable business model.

Inclusive & Sustainable CSR Initiatives

Strengthening Animal Welfare Infrastructure through Veterinary and Shelter Development (SDG 2, SDG 15)

The Company supported the construction of cow shelters and enhancement of veterinary healthcare infrastructure to promote animal welfare and sustainable rural ecosystems. Initiatives included establishing healthcare facilities for rescued and injured cattle, enabling scientific livestock care and disease management. Cow sheds were constructed to ensure safe and hygienic shelter, while advanced veterinary equipment was procured to strengthen diagnostic and treatment capabilities, improving overall animal health outcomes.

Enhancing Water Management, Sanitation Infrastructure and Tree Plantation (SDG 6, SDG 13, SDG 15)

The Company implemented initiatives focused on water efficiency, sanitation, and environmental conservation. A centralised monitoring system with automated water distribution improved water usage and reduced losses. Sewage Treatment Plants (10 KLD) were installed across educational institutions to enable wastewater treatment and reuse. Rainwater harvesting structures and geo-ponds were developed to enhance groundwater recharge. Additionally, ~5,600 native saplings were planted, contributing to bio-diversity conservation and ecological restoration.

Promoting Sustainable Waste Management through Composting and Biogas Systems (SDG 12, SDG 13)

The Company supported organic waste management systems integrated with biogas technology across residential educational institutions. These interventions enabled safe disposal of food waste, conversion into biogas for cooking, and production of organic manure. The initiatives reduced landfill dependency, lowered emissions, and promoted circular economy practices while serving as awareness models for sustainable waste management.

Clean Energy Initiatives – Solar Infrastructure Development (SDG 7, SDG 13)

The Company implemented solar energy solutions including rooftop solar installations (on-grid and off-grid) and solar street lighting across community infrastructure. Approximately 241.5 kW of solar capacity and 894 solar streetlights were installed, enhancing energy access, reducing carbon emissions, and improving safety in rural and semi-urban areas.

Safe and Hygienic Drinking Water (SDG 6)

The Company installed water purification and cooling systems across multiple locations, including RO-based systems (25–1000 LPH) and high-capacity units. Around 15 purifier-cooler units and additional systems were deployed, benefiting approximately 1,29,454 individuals by improving access to safe drinking water.

Sanitation Infrastructure Development (SDG 6)

Sanitation facilities, including separate toilet blocks for boys and girls, were constructed across educational institutions. These interventions improved hygiene standards and benefited approximately 2,613 individuals within short implementation timelines.

Promoting Education through Learning Support and Infrastructure (SDG 4)

The Company supported education through distribution of 4,758 school bags and 23,790 notebooks, along with strengthening infrastructure through furniture, smart classrooms, and computer labs. Scholarships were

provided to 348 students, with overall initiatives benefiting approximately 14,653 individuals.

Community Welfare and Support for Vulnerable Groups (SDG 1, SDG 10)

The Company implemented welfare initiatives for vulnerable communities, including provision of food, shelter, healthcare, and essential infrastructure. Interventions included assistive devices, housing support, and institutional upgrades, benefiting approximately 2,364 individuals.

Strengthening Healthcare Infrastructure (SDG 3)

Healthcare infrastructure was enhanced through installation of medical equipment such as ventilators, dialysis machines, and diagnostic systems across hospitals. Additional support included hospital furniture and maternal care equipment, improving healthcare accessibility and quality.

Women Empowerment and Support Infrastructure (SDG 5, SDG 6)

The Company promoted women's welfare through installation of sanitary napkin vending machines, incinerators, and water purification systems in schools and hostels. These initiatives improved hygiene, safety, and living conditions, benefiting approximately 19,939 women and girls.

Social Responsibility

Human Capital and Talent Pool (SDG-5)

Human capital is at the core of the Company's long-term sustainability and business resilience. The Company's approach to human capital management centres on building a skilled, diverse, and engaged workforce through merit-based recruitment, equal opportunity, continuous learning, and role specific capacity building ensuring employees are equipped for both current roles and future growth.

During FY 2025–26, the total workforce grew to 1,356 employees, with both male and female headcount increasing, reflecting the Company's expanding operations and continued focus on inclusive hiring practices.

Particulars	FY 2025–26	FY 2024–25	Change (Nos.)	Change (%)
Male	1,041	838	+203	+24.22%
Female	315	270	+45	+16.67%
Total	1,356	1,108	+248	+22.38%

Employee Well-being (SDG-3)

The Company is committed to fostering a healthy, secure, and supportive work environment by extending comprehensive well-being benefits to its employees and their families. These benefits encompass healthcare coverage, insurance protection, preventive health initiatives, and statutory welfare measures, aimed at supporting employees' physical, financial, and social well-being across different life stages. Through these initiatives, the Company seeks to enhance employee security, encourage preventive healthcare, and promote a culture of care and inclusivity.

The Company has established a comprehensive employee welfare framework covering healthcare, insurance, social security, and family-support benefits to promote overall well-being. Employees and their families are covered under a Group Medclaim Insurance Policy that includes hospitalisation and OPD benefits, with healthcare needs further supported through claim settlements during the year. Additional financial protection is provided through Group Personal Accident Insurance, Employees' Deposit Linked Insurance (EDLI), and Group Gratuity Insurance, ensuring support in unforeseen circumstances. Preventive healthcare

is encouraged through reimbursement of periodic medical check-ups based on age and gender categories. The Company also extends maternity and paternity benefits in line with applicable laws and internal policies, supporting employees during key life stages. These provisions are complemented by broader welfare and social security measures aligned with regulatory requirements and best practices, reinforcing the Company's commitment to employee health, safety, and overall quality of life.

Employee Engagement and Development (SDG-8)

The Company actively promotes employee engagement, professional growth, and a positive workplace culture through structured feedback mechanisms and continuous learning initiatives. An employee half-yearly survey conducted during FY 2025–26 provided valuable insights into employee satisfaction, engagement levels, and opportunities for improvement. Based on the survey outcomes, the Company introduced Monthly and Quarterly Rewards and Recognition (R&R) programmes to acknowledge performance, encourage motivation, and strengthen a culture of appreciation.

Recognising India's cultural diversity, the Company organised multiple region-specific engagement activities across locations, including celebrations of Onam, Pongal, Navaratri, Diwali, and Christmas, along with quiz competitions and desk and branch decoration initiatives. These activities foster inclusivity, teamwork, and cross regional bonding. Pan-India induction training programmes and Workline HR module trainings were conducted to ensure effective onboarding, awareness of organisational policies, and uniform HR processes across locations. In addition, Women's Day celebrations were organised across India, complemented by financial management awareness sessions and employee engagement activities, supporting gender inclusion, financial literacy, and uniform HR processes across locations.



Diversity, Equity, Inclusion and Human Rights (SDG10)

The Company upholds the highest standards of honesty, ethics, professionalism, and respect for human dignity, and is firmly committed to maintaining an inclusive and equitable workplace. It has established a robust grievance redressal mechanism with clearly defined reporting channels, enabling employees, customers, and other stakeholders to raise concerns, including those related to alleged human rights violations. Transparency and accountability are further strengthened through an effective Whistle Blower Mechanism for reporting grievances and complaints.

To prevent human rights abuses and promote a culture of mutual respect, the Company invests in continuous employee training, awareness programmes, and adequate resources. The Human Resource function operates under senior management supervision, with overall oversight of human rights related matters resting with the Executive Directors to ensure timely and effective issue resolution. The Company also conducts periodic assessments and engages with stakeholders to identify and mitigate potential adverse human rights impacts.

In line with its zero tolerance approach to misconduct, the Company enforces a strict policy against workplace sexual harassment, fully complying with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, and has constituted an Internal Complaints Committee to ensure a safe, respectful, and secure work environment. Further, the Company follows an Equal Opportunity Policy and is committed to treating all employees and job applicants fairly and equitably. Discrimination or harassment of any kind whether based on gender, race, religion, age, or any other legally protected characteristic is strictly prohibited and are not tolerated.

Training and awareness

During FY 2025–26, a total of 1,201 employees across the organization participated in at least one training program, reflecting a strong focus on continuous learning and development. Zone-wise participation shows the highest representation from the Registered Office (282 employees), followed by Karnataka (184 employees) and West (184 employees). 909 male employees and 292 female employees attended training sessions, demonstrating gender diverse and broad-based engagement across the workforce.

The Company strengthened its commitment to employee development and continuous learning during FY 2025–26 by establishing a dedicated Learning Classroom at the Registered Office. This modern facility has been designed to support both virtual and in-person training sessions, enabling seamless knowledge sharing and capacity building across functions. Equipped with advanced audio-visual infrastructure and collaborative learning tools, the classroom facilitates a hybrid training environment, ensuring flexibility, wider participation, and enhanced engagement. Reflecting the Company's focus on fostering a culture of continuous learning and upskilling, while aligning training delivery with evolving organisational needs and digital transformation goals.

Leadership Meet & Strategic Leadership Development Programme, Phase I

The Company brought its leaders together for deep-dive discussions on the pillars of future success, i.e., Business Enhancement: Identifying next-level efficiencies, IT Transformation: Building a tech-forward organisation & for Elevating Customer Service: Setting new benchmarks for the customer journey.



Driving Sales Excellence

The Company also had a **2-Day Experiential Sales Training across Bengaluru, Delhi, and Hyderabad**, for over 88 of our sales staff! The main focus of this training was to create a critical shift: empowering each participant to become a confident, value-driven 'Seller' through a combination of hands-on Problem-Based Learning (PBL) and interactive role-plays. The program honed several key areas, including advanced negotiation, presentation skills, and objection handling.

Crucially, the strategic focus also included a deep dive into the Customer Journey and Lifetime Value (LTV) to ensure the

team is focused on building enduring client relationships. The program underscores the Company's unwavering commitment to professional development and sales excellence. During FY 2025-26, the Company undertook a series of **Customer Experience Enrichment Workshops** across multiple regions as part of its commitment to enhancing service quality and strengthening leadership capabilities. The programs focused on key service pillars, including end-to-end ownership, operational excellence, and agility, enabling employees to effectively respond to evolving customer needs in an increasingly digital environment.



A key element of the initiative was the integration of the values embodied by the Company's mascot, Paarth, encouraging employees to adopt the "Canfinite Spirit" of being sharp on compliance, driven by service, and focused on growth. Participants engaged in collaborative and interactive sessions that emphasised problem-solving at the source, empathetic leadership, and maintaining high service standards as a consistent practice across all branches.

The workshops have successfully trained over 95 Branch Managers nationwide between March and May 2025-2026, marking the completion of the initial phase of this capability-building initiative.

Enhancing Customer Experience through Tailored Products and Robust Grievance Redressal

Apart from the housing finance and related products already being offered, the Company aims to enhance the overall customer experience through customer centric solutions aligned to diverse borrower needs.

Supporting Affordable Home Ownership for Our Customers (SDG-11)

As part of our commitment to social responsibility and inclusive growth, the Company actively supports the **Pradhan Mantri Awas Yojana Urban 2.0 (PMAY U 2.0)**, with a focus on enabling eligible customers to benefit from the Interest Subsidy Scheme (ISS). The initiative aims to make home ownership more affordable for Economically Weaker Sections (EWS), Low Income Groups (LIG), and Middle-Income Groups (MIG) in urban areas.

Making Benefits Accessible to Customers - To ensure effective customer access to PMAY U 2.0 benefits, the Company introduced a dedicated housing loan product specifically designed for the Interest Subsidy Scheme, supported by system level validations. In addition, existing housing loan accounts sanctioned from 01/09/2024 onwards were reviewed, and nearly 9,500 potentially eligible customers were identified and informed about their eligibility.

Proactive Customer Outreach and Support - The Company undertook extensive outreach initiatives to guide and support customers through the application process. This included regular SMS alerts, WhatsApp communication in regional languages, and continuous engagement with Direct Selling Agents (DSAs) to enhance awareness and claim generation. These efforts ensured that customers clearly understood the benefits available to them and the steps required to avail the subsidy.

Creating Awareness at the Community Level - To strengthen awareness, PMAY U 2.0 scheme details were displayed on the Company's corporate website and across branches through promotional materials such as danglers and sandwich boards. Additionally, auto back advertisements were carried out at key locations in Tamil Nadu to reach a wider audience.

PMAY Lantern Nights - Bringing Care Closer to Customers - As a unique community outreach initiative, the Company launched "PMAY Lantern Nights", extending branch engagement hours from 6:30 PM to 9:00 PM, a time convenient for working households. This initiative provided walk-in counselling, eligibility verification, assistance with Unified Web Portal applications, document scrutiny, and guidance on mandatory geo tagging.



Guided by the message "Your comfort, your convenience - We light the lanterns for you. Own your home with PMAY.", the initiative reflects our customer-centric approach and commitment to accessibility, trust, and financial inclusion.

Enabling Home Ownership for the Informal and Underserved Segments

In support of the Government's vision of "Housing for All" and financial inclusion, the Company has introduced the Can Fin Vishwas Housing Loan Scheme, a customer-centric initiative designed to extend housing finance to individuals working in the informal and underserved sectors.

Many low and marginal-income customers such as small traders, artisans, self employed persons, gig workers, and daily entrepreneurs earn stable incomes but lack formal salary slips or income proof. Despite regular earnings and active digital banking transactions, such individuals often find themselves excluded from traditional home loan products, making home ownership difficult to achieve.

The Can Fin Vishwas scheme addresses this gap by offering housing finance based on digital transaction history and banking behaviour, rather than conventional income documentation. This enables customers with minimal or no formal income proof but with verifiable digital footprints to access structured housing finance.

The product is directly aligned with the Government's affordable housing initiatives and the broader goal of promoting financial inclusion. Wherever eligible, customers under this scheme are also supported in availing interest subsidy benefits under PMAY U 2.0 (ISS), further reducing the cost of home ownership.

Through Can Fin Vishwas, the Company reaffirm its commitment to empowering underserved communities, supporting first time home buyers, and transforming the dream of owning a home into a reality for customers who have long remained outside the formal housing finance ecosystem.

Promoting Residential Renewable Energy through Rooftop Solar Financing (SDG-11)

To support clean energy adoption and reducing carbon footprint, the Company offers financial support for the installation of Rooftop Solar Photovoltaic (PV) systems in residential properties. The product enables individual borrowers to install 3 kW to 10 kW solar PV systems on the rooftops of independent houses and villas, thereby encouraging decentralized renewable energy generation.

The loan facilitates the purchase and installation of MNRE approved solar systems, ensuring quality, safety, and regulatory compliance. Disbursement is linked to verified installation progress and end use certification, ensuring responsible deployment of funds. The financed solar equipment is adequately insured and monitored through established internal controls.

Through this initiative, the Company supports households in transitioning to renewable energy, lowering electricity consumption from grid sources, and contributing to long term environmental sustainability while integrating green financing into its core lending portfolio.

Customer Service Enhancement Initiatives (SDG-16)

During the year, the Company undertook multiple customer service enhancement initiatives aimed at strengthening customer engagement, improving operational efficiency, and ensuring regulatory compliance. These initiatives collectively reflect a strong focus on customer-centricity, digital adoption, and process standardization.

Initiative	Key Actions Implemented	Impact / Outcome
Digital Feedback & Customer Experience	QR code-based digital feedback at touchpoints	>90% customer satisfaction, higher customer participation
Service Efficiency Improvements	Improved call handling, e-mail resolution, structured follow-ups	Service level agreements (SLAs) adherence improved, turnaround time reduced
Lead & Grievance Management Strengthening	Lead tracking system, direct channels and chatbot interfaces, unique Lead IDs (SAMPARK)	Better traceability and monitoring, improved conversions tracking, faster grievance resolution
Technology Adoption for Call Management	Implementation of SmartFlo calling solution by Tata Tele Services	Enhanced call tracking, analytics, and leading to improved operational.

KYC & AML Strengthening Initiatives

During the year, the Company implemented a comprehensive set of initiatives aimed at strengthening KYC compliance, enhancing customer data quality, and improving operational efficiency across its processes. These efforts reflect a strong commitment towards regulatory adherence, process standardization, and customer-centric operations.

Standardization of KYC Processes

A standardized KYC Standard Operating Procedure (SOP) was implemented and circulated across all branches to ensure uniformity in practices and adherence to regulatory requirements. This initiative improved consistency in KYC processing and reinforced the overall compliance framework across the organization.

Re-KYC Compliance Drives

To address Re-KYC pendency, the Company undertook multiple proactive outreach measures, including targeted calling campaigns for Medium and High-risk customers. In addition, monthly Re-KYC drives were conducted across branches, with dedicated service counters operational every

third Saturday to facilitate customer participation. A branch-level Re-KYC contest further encouraged focused follow-ups, demonstrating improved accountability and sustained compliance efforts.

Continuous Awareness & Training

Regular weekly communications were issued to branches to strengthen awareness on KYC compliance requirements, reduce documentation gaps, and enhance regulatory understanding. Structured onboarding training programs for newly joined employees ensured faster operational readiness and consistency in service delivery standards.

Data Integrity & Risk Profiling

Comprehensive data scrubbing exercises were carried out for accurate customer risk categorization. All cases up to December 2025 were successfully reviewed, ensuring improved customer profiling and stronger risk management practices.

Customer Awareness Programme

The Company believes that a satisfied and well-informed customer is fundamental to sustainable business growth. In this context, the Company introduced a structured Customer Awareness Programme to enhance customer engagement and awareness of its products and services.

During the FY 2025-26, 66 customer meets were successfully conducted across Larger Branches, in all six zones under the guidance of Zonal Heads. These meets witnessed participation from both existing and prospective customers and included presentations on the Company's offerings, along with interactive one-to-one sessions between customers and branch personnel. The initiative helped strengthen customer relationships, improve product understanding, and build trust.

Quarterly Grievance Redressal Rating

To strengthen the effectiveness and responsiveness of grievance management, the Company introduced a Quarterly Grievance Redressal Rating framework.

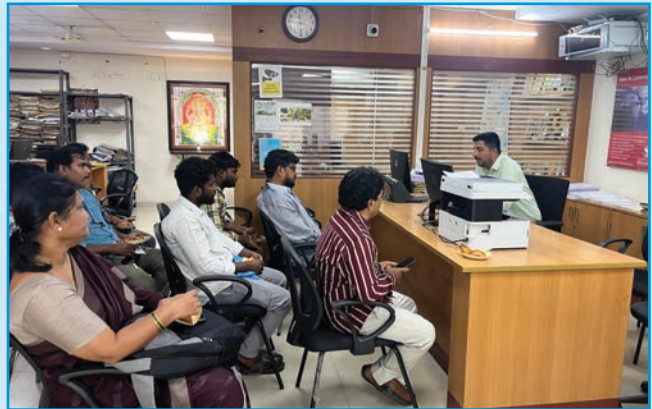
Under this system, branches are evaluated based on key parameters such as turnaround time (TAT), nature and severity of complaints (classified as Normal, Medium, and Critical), and the ratio of complaints relative to the loan portfolio handled by the branch. This structured assessment promotes accountability, drives timely resolution, and supports continuous improvement in service quality.

Grievance Handling for Persons with Disabilities

The Company is committed to providing an inclusive and

accessible grievance redressal mechanism. Complaints from Persons with Disabilities (PwDs) are handled with utmost sensitivity, priority, and care.

A detailed Standard Operating Procedure (SOP) has been circulated to all branches to ensure clear communication, accessibility, and prompt resolution of such grievances in line with regulatory guidelines. This initiative reinforces the Company's commitment to inclusive customer service and equitable access to grievance redressal mechanisms.



Governance & Ethics (SDG-16)

Regulatory compliance framework

Strong governance practices form the cornerstone of the Company's commitment to sustainable and responsible growth. As an upper layer Non Banking Financial Company (NBFC- HFC), the Company recognises the importance of robust leadership structures, independent oversight, and clearly defined accountability to ensure long term resilience, transparency, and stakeholder confidence.

The Company has adopted a governance structure where the roles of Chairman and Managing Director are held by different individuals. This clear separation ensures an appropriate balance between strategic oversight and executive management.

The Chairman provides independent leadership to the Board, facilitates effective decision making, and ensures that governance standards are upheld. The Managing Director is responsible for the Company's day-to-day operations and execution of strategy, in line with the direction set by the Board. This delineation of responsibilities strengthens checks and balances, avoids concentration of authority, and promotes objective oversight key elements of sound corporate governance in a regulated financial institution.

Data privacy and cybersecurity

During FY 2025–26, the Company continued to strengthen its cyber security and data privacy framework through a combination of advanced technology deployment, robust governance practices, and organization-wide awareness initiatives. The overall approach remained focused on enhancing threat detection capabilities, improving resilience, and safeguarding sensitive Company and customer information.

A key focus area during the year was the enhancement of the Security Operations Centre (SOC), which enables continuous monitoring of IT systems, networks, and security events. The SOC serves as a centralized platform for analysing logs, alerts, and potential threats, facilitating early detection of suspicious activities and improving visibility over the overall security posture. Ongoing optimization of monitoring alerts and use cases has contributed to reduced false positives and improved focus on genuine security incidents, resulting in faster response and more effective incident management.

The Company has implemented multiple layers of security controls to strengthen protection across its digital ecosystem. Endpoint protection measures safeguard systems against malware and cyber threats, while identity and access management solutions ensure controlled and monitored access to critical systems. Enterprise-wide mechanisms, including privileged access management and single sign-on (SSO), enhance authentication security while improving user access control and traceability.

Data protection remains a key priority, supported by the deployment of tools such as data loss prevention (DLP) and database activity monitoring (DAM), which enable real-time tracking and control of sensitive information across systems. In addition, brand monitoring and threat intelligence capabilities have been implemented to detect potential external risks such as phishing attempts, fraudulent domains, and misuse of the Company's identity, including dark web monitoring for early identification of potential data exposure.

To further strengthen cyber resilience, the Company conducts periodic Vulnerability Assessment and Penetration Testing (VAPT) and engages independent agencies for Information Systems Audits. Observations are systematically reviewed and tracked for remediation, supporting continuous improvement in the security posture and alignment with regulatory expectations.

The Company has also enhanced its digital infrastructure through improved network monitoring, endpoint security, and system configuration practices, alongside strengthened incident response and reporting mechanisms. Regular reviews of user access, patch management, and secure system configurations contribute to maintaining a robust and controlled IT environment.



Recognizing the critical role of employee awareness in safeguarding information assets, the Company undertook several initiatives to promote a culture of cyber security. These include periodic awareness campaigns, weekly

engagement activities, and a structured daily education series covering areas such as phishing prevention, data privacy, secure handling of confidential information, acceptable usage practices, and incident reporting. Phishing simulation exercises were also conducted to assess employee preparedness and reinforce vigilance.

In addition, the Company extended its efforts beyond internal stakeholders by sharing cyber security awareness content with customers and the public through its communication platforms, covering emerging threats, fraud risks, and preventive measures.



Collectively, these initiatives have strengthened the Company's cyber security framework, enhanced data protection capabilities, and improved preparedness against evolving cyber risks, enabling secure and reliable digital operations.

Ethics, Anti-Corruption, Anti-Bribery and Whistleblower Mechanism (SDG-16)

Strong ethical conduct forms the foundation of the Company's governance framework and long-term sustainability approach. The Company believes that integrity, transparency, and accountability are essential for building trust with stakeholders and for ensuring responsible and sustainable business practices.

Ethical Conduct and Business Integrity

The Company is committed to conducting all its activities in a fair, ethical, and lawful manner. Clear standards of professional conduct guide the behaviour of employees, management, and those acting on behalf of the Company. These standards promote honesty, respect for stakeholders, avoidance of conflicts of interest, and responsible decision making across all business functions.

Ethical considerations are embedded into day-to-day operations and governance processes, reinforcing a culture where compliance and integrity are viewed as shared responsibilities rather than procedural requirements.

Anti-Corruption and Anti-Bribery Practices

The Company follows a zero-tolerance approach towards corruption, bribery, and unethical influence in any form. Practices that involve offering, soliciting, or accepting improper advantages, whether directly or indirectly, are strictly prohibited. This commitment applies across interactions with customers, vendors, intermediaries, public authorities, and other stakeholders.

Preventive measures, internal controls, and sensitisation initiatives support compliance with applicable anti-corruption laws and regulations. These measures help ensure that business decisions are driven by merit, transparency, and fairness, thereby safeguarding the Company's reputation and promoting responsible growth.

Whistleblower Mechanism and Speak Up Culture

To reinforce ethical behaviour and early detection of misconduct, the Company has established a robust whistleblower mechanism that enables employees and other stakeholders to raise concerns in a secure and confidential

manner. The mechanism provides channel for reporting suspected unethical conduct, policy violations, fraud, or abuse of authority.

Reports received through the whistleblower framework are addressed objectively and with due care, ensuring confidentiality and protection against retaliation. The Company encourages a speak up culture where individuals can voice concerns without fear, thereby strengthening internal accountability and ethical resilience.

Launching of Sustainable Home Guide (SDG-9,12,13)

On 02/04/2026, the Company launched the Sustainable Home Guide, aimed at empowering customers with practical, easy-to-implement solutions for building environmentally responsible homes. The guide reinforces the message that sustainable construction is not necessarily dependent on expensive technologies, but rather on making small, informed choices that can significantly enhance energy efficiency, comfort, and long-term resource conservation.

The guide provides simple and actionable recommendations across key aspects of home design and construction. Emphasis has been placed on optimizing natural light through appropriate building orientation, larger windows, and open layouts, helping reduce dependence on artificial lighting. Similarly, the importance of natural and cross ventilation is highlighted, enabling improved indoor air circulation, reduced indoor temperatures, and lower energy consumption.

Design elements such as shading through overhangs, vegetation, and external screens are suggested to minimize heat gain and improve thermal comfort. The use of light-coloured walls and reflective roofing materials is also encouraged to reduce heat absorption, thereby lowering cooling requirements and enhancing overall building efficiency.

The guide also educates customers on selecting sustainable construction materials, including energy-efficient and low-impact alternatives such as AAC blocks, fly ash bricks, and other eco-friendly building materials. These options contribute to improved insulation, reduced resource consumption, and lower environmental footprint during construction.

Further, the guide promotes the adoption of energy-efficient appliances and solar solutions, enabling homeowners to reduce electricity consumption and transition towards cleaner energy sources. Water conservation practices such as rainwater harvesting and the use of efficient fixtures have

also been highlighted to encourage responsible water usage and reduce stress on natural resources. In addition, the guide includes practical everyday habits and green landscaping ideas, encouraging homeowners to incorporate sustainability into daily life. Simple practices such as waste segregation, reducing single-use plastics, conserving water, and using natural light contribute to creating environmentally conscious households.

The guide has been circulated across all branches of the Company, enabling wider outreach to customers and supporting them in adopting sustainable housing practices. Through this initiative, customers are encouraged to make informed decisions that contribute to long-term environmental and economic benefits. Through this initiative, the Company aims to drive awareness among customers and support the development of sustainable housing practices. By encouraging small but impactful changes at the individual level, the guide reflects the Company's commitment to promoting environmentally responsible living and contributing to a more sustainable future.



ESG ratings

SI No	ERP Name	ESG rating	Business Model of ERP
1.	ESG Risk Assessments & Insights Limited	63	Subscriber-Pays model
2.	CRISIL ESG Ratings & Analytics Limited	Crisil ESG 63	
3.	SES ESG Research Private Limited	78.7	
4.	CFC Finlease Private Limited	80	
5.	NSE Sustainability Ratings and Analytics	73	

Way forward - Building a Responsible Future, One Home at a Time

As the Company presents its first standalone Report, it marks not merely the close of a reporting cycle, but the beginning of a more intentional and forward-looking journey one where financial growth is thoughtfully aligned with environmental responsibility, social progress, and strong governance.

Over the years, the Company has remained steadfast in its purpose of transforming the dream of home ownership into reality. Today, this vision extends beyond financing homes to enabling sustainable communities, strengthening resilience, and creating inclusive opportunities. Each home financed represents more than a financial transaction it reflects stability, aspiration, and progress towards a more equitable future.

The Company has laid a strong foundation for ESG integration by strengthening governance structures, advancing climate risk assessments, enhancing digital capabilities, and driving meaningful community impact. These initiatives reflect a clear commitment to responsible growth where operational excellence is complemented by transparency, accountability, and long-term value creation.

The journey ahead is both dynamic and significant. Sustainability is not a destination but a continuous process of improvement, adaptation, and collaboration. As the Company moves forward, greater emphasis will be placed on deepening ESG integration across the lending portfolio, strengthening climate resilience, promoting environmentally responsible housing practices, and expanding access to finance for underserved segments of society.

At the heart of this journey lies the collective strength of its stakeholders, employees who drive purpose led execution, customers who place their trust, communities that progress alongside, and partners who reinforce accountability. Their continued support forms a strong foundation for building a resilient and sustainable future.

Looking ahead, the Company remains guided by a clear and enduring belief that responsible growth creates lasting value. By embedding sustainability into its strategy, operations, and relationships, the Company is committed to shaping a future where progress is inclusive, growth is responsible, and every home financed contributes to a better, more sustainable tomorrow.

The Year In Focus: Moments That Mattered

Social Impact Initiatives



Installation of Drinking Water Unit at Palwal Bus Stand, Haryana



Installed 50Kw Rooftop On-Grid Power Plant System at Brihanmumbai Municipal Corporation, Maharashtra



Repair and Renovation of Toilet at the Govt. Girls School, Bangady, Karnataka

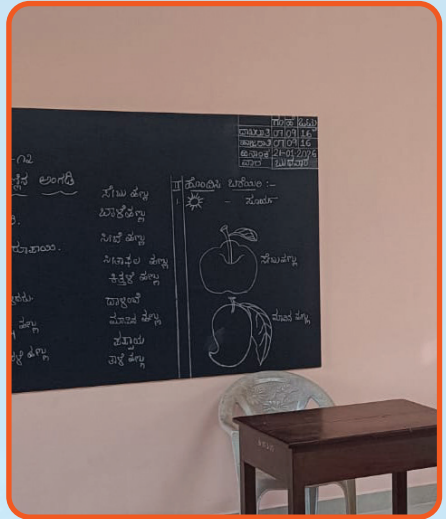


Distribution of Hearing-aid Kits to Hearing Impaired Students in Mysuru, Karnataka



Donation of Essential Amenities to Govt. Schools in Delhi





Construction of Classrooms and Computer Labs at Govt. Primary School, Mururu, Karnataka



Donated Study Desks and Chairs to Govt. School, Naduvellampalayam, Tamil Nadu



Support to Meritorious Students from Economically Weaker Sections in Bengaluru, Karnataka



Donated Beds, Blankets and Cots to Seon Charitable Trust near Mangaluru, Karnataka



Sponsored Play Arena at the Spastic Society of Karnataka, Bengaluru



Sponsored Sports Courts at Govt. School and College in Indore, Madhya Pradesh



Installation of Solar Street Lights in Tirunelveli, Tamil Nadu



Green Ahmedabad : Plantation of 5000 Native Trees



Sponsored Specialized Medical Equipment to Govt. Hospital, Ujjain, Madhya Pradesh



Sponsored Construction of Shed for Destitute Cattle at Nandagokula Goshale, Dakshina Kannada, Karnataka



Donated Essential Medical Equipment to Kondapur District Hospital, Telangana



Donated ICU Ventilators to Government General Hospital, Mancherial, Telangana

Celebrations



39th Foundation Day Celebrations



Celebrating the ₹40,000 Cr AUM Milestone



Inauguration of Digital Transformation Office in Bengaluru to Accelerate 'Project Tejas'





Independence Day - Spreading the Flavour of Patriotism



Deepavali Delight - Laughter and Festive Cheer



Navaratri Celebrations - Tradition, Togetherness & Triumph



Christmas - Spreading Joy, Warmth & Togetherness



Welcoming New Year 2026 with Joy



Women's Day Celebrations 2026 : Honouring Her Strength, Celebrating Her Spirit



Sankranti - Flying High with Hope & Harmony



Rewards and Recognition



Applauding a Participant of the RO Connect Program



Applauding a Participant of the Sales Champions' Empowerment Meet



Awarding Quarterly Top Performers



Commending the Team's Efforts in Driving Maximum Loan Book Growth.



Honouring Outstanding Performance in AUM



Honouring for Achieving Sales Target



Recognition for Achieving Maximum Amount of Disbursement



Commending Outstanding Performance in AUM



Recognition for Excellence in Disbursement



Can Fin Homes was honoured at the 3rd Annual NBFC & FinTech Excellence Awards 2026, for the Best Digital Transformation Initiative in the Housing Finance Segment

Can Fin Connect - Customer Meet Initiatives



Vidyaranya, Bengaluru, Karnataka



Visakhapatnam, Andhra Pradesh



Indore, Madhya Pradesh



Thirumangalam, Tamil Nadu



Faridabad, Haryana



Ghatkesar, Telangana

Meetings and Gatherings



Annual Operating Plan: 2026-2027



Customer Experience Enrichment Workshop



Review Meet and Leadership Training Program



Annual Legal Meet - January 2026



Experiential Training in Sales



RO Connect Program for Officers and Managers



Vigilance Awareness Pledge - 2025



Inauguration of In-house Training and Learning Centre

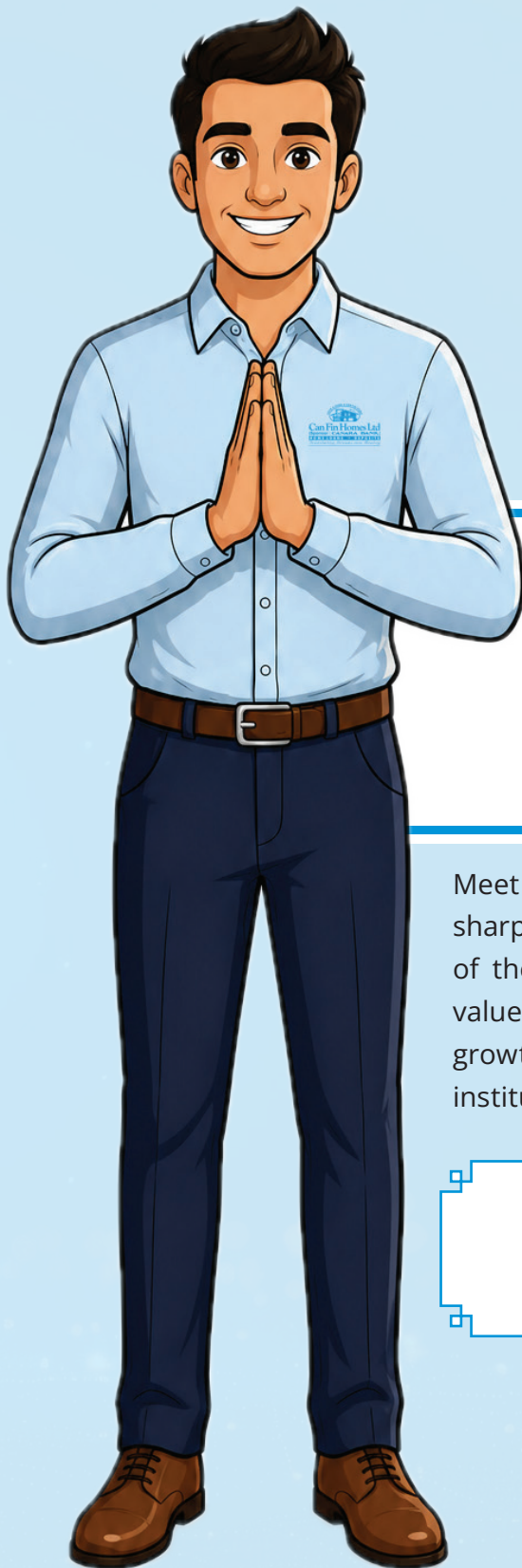
Events



38th Annual General Meeting



Co-sponsored Canara Bank Marathon - 2025



INTRODUCING 'PAARTH'

The Face of Our Journey

Sharp on **C**ompliance.

Driven by **S**ervice.

Laser-Focused on **G**rowth.

Meet **Paarth**, the mascot of Can Fin Homes Limited! He is sharp, witty, and relentlessly focused. As the embodiment of the true Canfinite spirit, he is here to champion our values, protect customer trust, and drive our collective growth forward. Paarth strongly vouches for the core institutional pillars of **CSG: Compliance, Service & Growth**

Paarth symbolizes our strategic evolution towards a more resilient, transparent, and growth-oriented future for all our valued stakeholders.

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)

Shri Hardeep Singh Ahluwalia

Non-Executive Director (Promoter)
(w.e.f. August 06, 2025)

Shri Hardeep Singh Ahluwalia was appointed as Non-Executive Director of the Company w.e.f. August 06, 2025 i.e. the date of RBI approval. The shareholders of the Company by way of Postal Ballot approved the appointment of Shri Hardeep Singh Ahluwalia as Non-Executive Director of the Company to hold office as a Director up to the date of holding of the position of Executive Director in Canara Bank or for a term of 5 years as per the approval of RBI, whichever is earlier.

Shri Hardeep Singh Ahluwalia started his banking career as Agricultural Field Officer on 30.03.1992 at Allahabad Bank (now Indian Bank). He is a graduate in Agriculture and a Certified Associate of Indian Institute of Bankers. He also holds Certification in Credit Management from NIBM Pune & Diploma in Computer Applications in Financial Management

He has a rich banking experience for more than three decades in various functional areas of Banking system (Rural / Semi-Urban / Urban / Metro geographies) in India and abroad (HK) more particularly in strategic positions as Lead District Manager, Head of the International Branch, Zonal Head, Chandigarh & FGM / CGM Kolkata and various other verticals at administrative offices. He has also contributed immensely to the Sports Field as the President of Indian Bank Cultural & Sports Committee.

His proven ability to build productive teams and deliver exceptional results was reflected in all his assignments. As an avid learner, he has attended various training programmes and completed Leadership Development Programme of IIM, Bangalore, curated by Banks Board Bureau in consultation with IBA.

Before his elevation as Executive Director of Canara Bank, he was General Manager of the Recovery Department at Corporate Office of Indian Bank. He has taken charge as Executive Director of Canara Bank on 07.02.2023.

Shri Suresh S Iyer

Managing Director & CEO

Shri Suresh S Iyer has been re-appointed as the Managing Director & CEO of Company w.e.f. March 18, 2026 for a tenure of two years as per his terms of appointment.

Shri Suresh S Iyer is a graduate in B.Sc. (Statistics) and Post-graduate in Business Administration (MBA-Finance).

Shri Suresh S Iyer had worked in Gruh Finance since 1997 (now Bandhan Bank post-merger in October 2019) and became part of Core Management team early in his career. He has a steady work experience of over 25 Years in Gruh Finance / Bandhan Bank and worked across multiple positions and different functions viz., Sales, Operations, IT Strategy, Policy & Pricing, Risk, Recovery, Legal etc. He has risen the ranks over the years

with successful contribution in all the roles & functions. He has exposure to Board and Audit Committee from 2001. At Bandhan he was Head – Housing Finance for the Bank.

Smt Shubhalakshmi Aamod Panse

Director (Independent)

Smt Shubhalakshmi Aamod Panse was appointed as an Additional Director (Non-Executive Independent) on the Board of the Company w.e.f. June 15, 2020 and appointed by the members as an Independent Director at the 33rd Annual General Meeting held on August 26, 2020 for a tenure of three years. She was re-appointed as an Independent Director for second tenure of 3 years in the 36th Annual General Meeting of the Company held on July 19, 2023. She would be completing her 2nd tenure on the conclusion of 39th Annual General Meeting scheduled on July 29, 2026.

Smt Shubhalakshmi Panse is a Post-graduate in Science (M.Sc.), Diploma in Business Management (DBM), Masters in Management Sciences with Specialization in Financial Management (MMS), Masters in Business Administration with specialization in Bank Management (USA) and CAIIB.

Smt Shubhalakshmi Panse has been a Member of External Advisory Committee set up by RBI for vetting the applications received for setting up Payment Banks. She was a member of P J Nayak Committee set up by the Government of India for Corporate Governance in PSBs. She was also a

member of Appointments Committee for selection of CMDs & EDs of public sector banks

Smt. Shubhalakshmi Panse was appointed as the Chairperson & Managing Director, Allahabad Bank from October 01, 2012 to January 31, 2014. (Prior to that she was an Executive Director of Vijaya Bank from November 20, 2009 to September 30, 2012). She was also the Chairperson of ALLBANK Finance Limited, a subsidiary of Allahabad Bank and Director on the Board of Universal Sompo Insurance Company, a joint venture company of Allahabad Bank, Indian Overseas Bank, Karnataka Bank, Sompo of Japan & Dabar Company.

Smt. Shubhalakshmi Panse joined as Probationary Officer in Bank of Maharashtra in 1976 and served up to the level of General Manager in Bank of Maharashtra. She has wide experience in the areas of Balance Sheet Management, Funds Management, Treasury Management, Corporate Credit Appraisal, Credit Monitoring & restructuring and NPA Management, expertise in Project Appraisal and Monitoring and Implementation, Business Planning, Conceptualising and Planning the roadmap of Information & Technology, establishing and putting in place systems and procedures for new business outlets and running them efficiently and effectively, Human Resource Development & Management strategies. She has an experience of about 40 years in the banking industry. The Director has participated in the capacity building activities of ID Databank organised by IICA.

Shri Ajai Kumar

Director (Independent)

Shri Ajai Kumar was appointed as an Additional Director (Non-Executive Independent) on the Board of the Company w.e.f. July 31, 2021 and he has been appointed by the members as an Independent Director at the 34th Annual General Meeting held on September 08, 2021 for a period of 3 years. He was re-appointed as an Independent Director for a period of 3 years in the 37th Annual General Meeting of the Company held on August 7, 2024.

Shri Ajai Kumar holds Master Degree in Science (Physics), Bachelor Degree in Science, LLB and has acquired CAIIB (Certified Associate of Indian Institute of Banking) certification.

Presently, he is on the Boards of various companies viz., HFCL Limited, Adani Petronet (Dahej) Port Limited, IOT Utkal Energy Services Limited, Delphi World Money Limited, Western Capital Advisors Pvt Ltd, Samman Asset Management Limited, Amar Ujala Limited, Authum Investment and Infrastructure Limited, Satyadevi Institute For Financial Learning Pvt Limited, etc.

He has over 40 years of experience in public sector banking industry holding eminent position in India and overseas (New York, USA). He has acquired multi-dimensional experience in the fields of Global and Domestic Banking Operation, Risk Management, Treasury, Investment and Money Marketing Operations, Human Resources Management, Business process

re-engineering, Retail Banking Operations, Project Management and Banking Information Technology. His past engagements include appointment as Chairman & Managing Director of Corporation Bank, Managing Director & CEO (interim) of Yes Bank Limited, Executive Director of UCO Bank, General Manager of Bank of Baroda, etc.

Shri Arvind Narayan Yennemadi

Director (Independent)

Shri Arvind Narayan Yennemadi was appointed as an Additional Director (Non-Executive Independent) on the Board of the Company w.e.f. August 04, 2022 and appointed by the members as an Independent Director at the 35th Annual General Meeting held on September 07, 2022 for a tenure of three years and re-appointed as an Independent Director for a tenure of three years i.e., upto the conclusion of the 41st Annual General Meeting for the year 2027-28.

Shri Arvind Narayan Yennemadi is a Chartered Accountant from the Institute of Chartered Accountants of India, B.Com. from Mumbai University and D.I.S.A. qualified.

He has over 45 years of experience in the audits of Public and Private Sector Banks as Concurrent / Statutory Auditor and has domain knowledge in the field of Taxation. Handled Audit function in Kamani Engineering Limited, Mumbai (May 1977 till March 1978) looking after the Site Expense Control & Monitoring. Practiced in a Partnership

firm of Karnik Yennemadi & Co. (April 1978 till March 1996), Mumbai, mainly carrying out Audits of Private limited companies (Clients in industries such as Automotive, Electricity Transmission, Heavy Engineering, Composite Textile Mill, Agricultural Produce & Marketing, Petroleum & Refinery, Courier Service, etc.)

He had handled Concurrent audits of Co-operative Banks, NBFCs, Statutory/ Special Audits for branches of PSBs such as Oriental Bank, Andhra Bank, IndusInd Bank, Punjab & Sind Bank, etc., Special Investigation Audits for MSFC, Central Bank of India, Bank of India on behalf of BIFR. He has been handling Call Back operations for Payment Control Division for HDFC Bank (CPU) since 2007 till date. Has recently carried out testing of Internal Financial Controls for Foreign Bank and Taxation services including representation at Appellate Level. Joined RAY & RAY, as Partner, having offices in all the Metros (April 1996 till Date).

He had also handled audits of Large Public Sector banks such as: Bank of Baroda: Treasury (SITB) Ops/Money Market Ops, International Division, HO audit consolidation (Central Statutory Audit), Punjab National Bank (Branch Statutory Audit), Union Bank of India (Branch Concurrent audits), Punjab National Bank (Mid-Corporate Branch), Dena Bank (Treasury), State Bank of India (International Branches), Bank of India, Oriental Bank of Commerce, Axis Bank, Andhra Bank, Corporation Bank (All Branch / Statutory branch Audits) along with Statutory Audits of FIs such as IFCI & IDBI.

Shri Murali Ramaswami

Director (Independent)

Shri Murali Ramaswami was appointed as an Additional Director (Non-Executive Independent) on the Board of the Company w.e.f. June 19, 2023 and appointed by the members as an Independent Director at the 36th Annual General Meeting of the Company held on July 19, 2023 for a tenure of three years and the proposal for his re-appointment as an Independent Director has been placed before the 39th Annual General Meeting of the Company scheduled on July 29, 2026 for a tenure of three years i.e., up to the conclusion of the 42nd Annual General Meeting for the year 2028-29.

Shri Murali Ramaswami is a Graduate in Commerce with additional qualifications of AICWA, MBA (Corporate Finance, Foreign Trade and Market Research), CAIIB and Diploma in Business Finance. He has completed the Director's Certification Course in Corporate Governance conducted by the Indian Institute of Corporate Affairs (IICA).

Presently he is an Independent Director on the Board of the Karur Vysya Bank Limited.

Shri Murali Ramaswami is an external member in the panel of screening committee formed by SBI for scrutiny and recommendation of compromise proposal, sale to ARC/Bank/FI/NBFC. He is also a member in settlement advisory committee constituted by Indian overseas Bank.

With over 30 years of experience in Banking sector, Shri Murali Ramaswami reached up to the position of Executive Director in Bank of Baroda and in Vijaya Bank. He had handled the first 3 - way amalgamation of Bank of Baroda, Vijaya Bank & Dena Bank as in-charge of Integration Management.

He has diverse and distinct experience of heading Corporate Credit, Treasury and Global Markets, International Operations, Cash Management Integration Management, Digital Banking & Information Technology. He has expertise in NPA Management, Restructuring & Rehabilitation of units, experience in job evaluation & merit rating. He has handled Disciplinary Proceedings as Enquiry Officer.

Shri Swarupananda Mallick

Director (Independent)

(w.e.f. August 21, 2025)

Shri Swarupananda Mallick was appointed as Non-Executive Independent Director on the Board of the Company at the 38th Annual General Meeting held on August 20, 2025, for a tenure of three years w.e.f August 21, 2025.

Shri Swarupananda Mallick holds a degree in Bachelor of Science (Agriculture), M.Sc. in Agriculture (Agricultural Economics), Diploma in Computer Application and JAIIB (Junior Associate of the Indian Institute of Bankers).

Shri Swarupananda Mallick is a seasoned banking professional with 27 years of experience across various

domains of the financial services industry, including compliance, risk management, operations, and customer relationship management. Over the course of his career, he had worked with leading financial institutions such as Yes Bank, Axis Bank, IDBI Bank, IndusInd Bank, UTI Bank and Federal Bank. He holds a Post-graduate Diploma in Business Administration (Marketing) and has completed specialized certifications in banking and compliance such as Certified Anti-Money Laundering Investigator (CAMI), Junior Associate of Indian Institute of Banker, Digital Banking, Micro Finance, Cyber Crime & Fraud Management, KYC & AML, Customer Service & Banking Codes and Standards,

which have further strengthened his expertise in the financial sector. His approach emphasizes integrity, detail-oriented analysis, and a commitment to continuous improvement in risk governance and operational efficiency. He was Head Service Delivery-Emerging Branch Banking in Yes Bank from September 2021 to June 2024. He has worked as Principal Nodal Officer of Yes Bank in 2020. He has handled the Regulatory Escalation Desk of Axis Bank. He has handled the Regional Processing Unit and Central Processing Unit of IDBI Bank from 2007 to 2011. He has successfully led and delivered multiple automation and digitization initiatives aimed at enhancing operational efficiency, reducing manual

workload, and improving data integrity across various business functions.

In addition to automation, he has successfully led digitization efforts aimed at converting paper based systems into digital formats. This involved mapping existing processes, selecting appropriate digital tools, and ensuring smooth transition through change management initiatives. He worked closely with IT, operations, compliance, and business units to ensure alignment with organizational goals. His ability to translate business requirements into technical solutions played a key role in the successful rollout of both automation and digitization initiatives.

Key Managerial Personnel



Shri Suresh S Iyer

Managing Director &
Chief Executive Officer

Shri Suresh S Iyer is a graduate in B.Sc. (Statistics) and Post-graduate in Business Administration (MBA-Finance). Shri Suresh S Iyer had worked in Gruh Finance since 1997 (now Bandhan Bank post-merger) and became part of Core Management team early in his career. He has a steady work experience of over 25 years in Gruh Finance and worked across multiple positions and different functions viz., Sales, Operations, IT Strategy, Policy & Pricing, Risk, Recovery, Legal etc. He has risen the ranks over the years with successful contribution in all the roles & functions. He has exposure to Board and Audit Committee from 2001.



Shri Nilesh Jain

Company Secretary

Shri Nilesh Jain aged 49 years, is a 2002 batch Company Secretary. He has completed his B.Com and LLB from Mohan Lal Sukhadia University, Udaipur, Rajasthan. He is also a member of Institute of Cost and Management Accountants of India (ICMAI). He has around 24 years of experience working in various Companies from across the sector viz., Manufacturing, NBFCs, AMC, Realty, HFCs, Hospitality, Textile, Logistics etc. He currently heads Board Secretariat Department as Vice President (VP) and he is also the Nodal Officer for IEPF related matters and for Investor Complaints.



Shri Abhishek Mishra

Chief Financial Officer
(w.e.f. 30/06/2025)

Shri Abhishek Mishra is a Chartered Accountant (ICAI – 2003 batch) and CGMA, with over 22 years of post-qualification experience in finance leadership across the financial services and NBFC sectors. He is also a B.Com (Hons.) graduate from the University of Calcutta (2000).

He possesses deep expertise in financial strategy, capital management, regulatory compliance, and asset-liability management. He has a strong track record in fund raising through diversified instruments, optimising cost of funds, enhancing profitability, and strengthening balance sheet resilience.

Prior to his current role, he held senior positions in finance and taxation at Volvo Financial Services India and Family Credit Ltd. (a Société Générale Group company), where he led financial reporting, regulatory compliance, and transformation initiatives.

Experienced Management Team

RO Executives



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 Abhishek Mishra
Chief Financial Officer (CFO)
Total Exp: 22 years
Service in Can Fin: 1 Year



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



Shri A Narayanan
Chief Information Officer (CIO)
Total Exp: 35 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 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 Jagadish U Bhat
Vice President
Total Exp: 25 Years
Service in Can Fin: 1 Month



Shri S Mohana Krishnan
Head - Administration
Total Exp: 37 Years
Service in Can Fin: 31 Years



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



**Shri Sunil Kumar
Pasupuleti**
Head - Information Technology
Total Exp: 17 Years
Service in Can Fin: 07 Years



Shri Muniraju M
Head - HRM and L&D
Total Exp: 16 Years
Service in Can Fin: 1 Year



Shri V Sarathchandran
Head - CRM
Total Exp: 35 Years
Service in Can Fin: 35 Years



Smt Ambika Pai
Head - CDSC & CDD
Total Exp: 30 years
Service in Can Fin: 30 Years



Shri Suraj H S
Head - Legal and Recovery
Total Exp: 15 Years
Service in Can Fin: 04 Years



Shri Praveen Kumar S
Head - Project
Implementation
Total Exp: 16 Years
Service in Can Fin: 15 Years



Shri Sridhar Raj N
Head - ADF & MIS
Total Exp: 15 Years
Service in Can Fin: 14 Years



Shri M Satish Kumar
Chief Information
Security Officer
Total Exp: 16 Years
Service in Can Fin: 2 Years



Shri Y Shree Hari Rao
Head - Customer Service &
Operations
Total Exp: 22 Years
Service in Can Fin: 01 Year



Sitting (L-R): M Satish Kumar, A Narayanan, Abhishek Mishra, A Uthaya Kumar, Prakash Shanbhogue, Suresh Iyer, Shailesh Kumar Singh, Nilesh Jain, D R Prabhu, P Ratheesh Kumar, and Ambika Pai

Standing (L-R): S Mohana Krishnan, Suraj H S, Sridhar Raj N, Prashanth Joishy, Jagadish U Bhat, Sunil Kumar Pasupuleti, R Madhu Kumar, Muni Raju M, V Sarathchandran, Y Shree Hari Rao, and Praveen Kumar S

Zonal Heads



Shri Vinayak Rao M
Head - Karnataka Zone
Total Experience: 30 Years
Service in Can Fin: 30 Years



Shri Santosh Prakash Srivastava
Head - North Zone
Total Experience: 27 Years
Service in Can Fin: 24 Years



Shri K Alagiri
Head - Tamil Nadu Zone
Total Experience: 20 Years
Service in Can Fin: 13 Years



Shri Manoj Mathur
Head - West Zone
Total Experience: 27 Years
Service in Can Fin: 4 Years



Shri Santosh Kumar Chintada
Head - East Zone
Total Experience : 14 Years
Service in Can Fin: 1 Year



Shri Laxman Guda
Head -Telangana Zone
Total Experience : 20 Years
Service in Can Fin: 1 Year



Shri Himanshu Sharma
National Sales Head
Total Experience: 18 Years
Service in Can Fin: 14 Years

Management Discussion and Analysis

ECONOMY OVERVIEW

Indian Economic Overview

FY 2025–26 was one marked by the presence of challenging and evolving global scenarios. The year witnessed persistent geopolitical uncertainties that fuelled repeated disruptions to the supply chains and continuous volatility in commodity markets. Tension in West Asia, that included the Israel–Palestine conflict and then broader regional hostilities, especially the ongoing 2026 Iran war which involved a blockade of the crucial Strait of Hormuz, created a tremendous pressure, especially on those countries whose economies are dependent on crude oil import. The prolonged Russia–Ukraine conflict too continued to exert pressure on crude oil prices and together all these impacted the global fertiliser costs and food supply chains which caused inflationary concerns across global markets.

Against this backdrop, the Indian economy demonstrated considerable resilience and remained one of the fastest-growing¹ major economies globally. Strong domestic consumption, healthy tax collections, Government capital expenditure, robust services activity and infrastructure investments supported this economic momentum during these crucial periods. The Indian economy continued to demonstrate strong resilience across various spectrums which included sectors such as manufacturing, construction, logistics, housing and also various digital ecosystems. The Government of India's (GOI's) continued focus on infrastructure development, urbanisation, financial inclusion, digitisation and formalisation of the economy further strengthened long-term economic fundamentals.

Outlook

Despite the geopolitical tensions affecting the global market scenario, with impacts such as rising inflation throughout

the world, Indian economy continued to show resilience in the FY 2025–26. This good show in terms of its economy was mainly due to the strong financial fundamentals. During FY 2025–26, India maintained its position among the world's fastest-growing² major economies.

Stable tax collections, rising domestic demand and sustained Government capital expenditure were the primary domestic factors that ensured that the economy continued to grow steadily. Continued investments in infrastructure, transportation, urban development, logistics, renewable energy, digital public infrastructure, and manufacturing have further strengthened the country's medium- to long-term growth prospects.

Government-led initiatives such as infrastructure expansion, housing development programmes, financial inclusion measures, digital governance reforms and continued emphasis on formalisation of the economy are expected to remain key structural growth drivers in the days to come as well. Increased public investment in roads, railways, urban transit, industrial corridors, logistics parks and Smart City initiatives are expected to generate, multiplier effects across employment, income generation and credit demand. Urbanisation trends, migration towards organised urban centres, rising disposable incomes, demographic advantages and aspirational home ownership continue to support long-term demand for housing finance³ in India. The affordable and mid-income housing segment too is expected to remain particularly attractive among the Indian masses, supported by favourable demographics, growing nuclear families and increased formal credit penetration.

India's financial ecosystem continues to witness structural strengthening through improved digitisation, enhanced regulatory oversight, wider formal credit access and stronger banking and NBFC balance sheets. The expansion of digital lending ecosystems, Aadhaar-enabled onboarding, account aggregation infrastructure and data-driven underwriting

¹ <https://www.worldbank.org/en/news/press-release/2026/04/09/india-remains-among-the-fastest-growing-economies>

² <https://www.worldbank.org/ext/en/country/india>

³ <https://Insight into the present and future of Indian affordable housing | FY - India>

frameworks are expected to further improve financial inclusion and customer access to credit. The Government's continued emphasis on affordable housing, infrastructure-led development, digitisation and ease of doing business are expected to create a supportive environment for retail lenders and housing finance institutions. Low mortgage penetration levels relative to global benchmarks continue to present a significant long-term opportunity for the housing finance sector.

At the same time, certain challenges also continue to exist. These include competitive pricing pressures from banks and NBFCs, evolving regulatory expectations, funding cost sensitivities linked to interest rate cycles and external macroeconomic volatility. Institutions with prudent underwriting, strong governance, diversified funding access, technology enabled operations and disciplined risk management are expected to remain better positioned to navigate these challenges. Against this backdrop, the outlook of the Indian housing finance sector⁴ remains positive.

The Company is well positioned to leverage emerging growth opportunities, supported by the strong parentage of Canara Bank, a well-established institutional legacy spanning over 39 years, an extensive pan-India branch network, prudent underwriting standards, consistently healthy asset quality, a diversified funding profile, and ongoing digital transformation initiatives.

The Company remains focused on sustainable growth through geographic diversification, operational efficiency enhancement, digital acceleration, customer-centric service delivery and a fully standardised portfolio expansion while preserving asset quality and governance standards. Given the favourable long-term structural drivers supporting India's housing finance market, management remains optimistic about the Company's ability to continue delivering stable growth, operational resilience, and long-term stakeholder value creation.

Industry Overview

Housing Finance Industry

As India remains favourably positioned for sustained medium to long-term growth, India's housing finance sector also continued to demonstrate healthy growth⁴ during FY 2025–26. This healthy and steady growth was primarily supported by favourable demographic and

structural drivers which included rising urbanisation, increasing disposable income, demographic advantages, infrastructure development and digital transformation. The GOI throughout the FY 2025–26 continued its renewed focus on housing, urban infrastructure, logistics, transportation and affordable finance and all these successfully created positive spillover effects across the business ecosystem which the housing finance industry could take the benefit of. Persistent urbanisation, rising income levels, aspiration for home ownership, growth in first-time homebuyers and sustained demand in affordable and mid-income housing segments continued to support sector growth. Some of the crucial factors that contributed significantly to the growth of this sector included:

1. Low mortgage penetration compared to global benchmarks,
2. Rapidly increasing formalisation of income and credit in the country's new taxation and regulatory regime,
3. Rising income of both the entrepreneurs as well as the salaried workforce,
4. Enhanced credit accessibility scenario throughout the country and
5. Increased Government focus on affordable housing and urban development.

The sector also continued to witness growing digital adoption, resulting in improvements in customer onboarding, underwriting efficiency, turnaround time and customer experience. The demand scenario remained relatively strong more or less throughout the FY 2025-26 across housing-linked retail credit products, particularly in urban and semi-urban markets.

Indian Housing Industry

The Indian housing industry continued its upward journey during FY 2025–26. This was driven not only by rising housing demand but also by changing consumer preferences, increased project formalisation, and growing participation from the organised developer groups. The sector witnessed continued momentum in residential project launches across many Indian cities which included major developments in both the metros as well as the Tier II cities as developers focused on timely execution, improved project quality, and customer-centric offerings. In addition,

⁴ <https://www.nhb.org.in/wp-content/uploads/2026/02/NHB-TP-Report-2024-25-english.pdf>

integrated townships, gated communities, and mixed-use developments continued its momentum, reflecting evolving urban lifestyle preferences and growing demand

Growth Drivers

Some of the significant growth drivers especially for the Indian housing finance industry included:

Stable interest rate regime encouraging long-term borrowing

A relatively stable interest rate regime prevalent during FY 2025–26 supported by a long-term borrowing in the country's housing finance sector by improving borrower confidence and also repayment visibility. Stability in lending rates encouraged prospective homebuyers to make long-term financial commitments with greater certainty regarding their Equated Monthly Instalment (EMI) obligations, thereby supporting demand for housing loans across salaried as well as self-employed borrower segments. In addition, a stable rate regime enabled housing finance companies and lenders to manage borrowing costs more efficiently, improve asset-liability planning and offer competitive loan products, which further contributed towards sustaining momentum in the housing finance market.

Increased affordability due to rising per-capita income

Rising per-capita income levels and improved household financial stability helped enhancing housing affordability across various income categories of the country during FY 2025–26. Growth in disposable income, expanding employment opportunities and increasing participation of the middle-income population in the formal economy strengthened purchasing power and improved the ability of borrowers to access housing finance. Higher affordability levels also contributed towards increased demand for quality residential housing. This trend of opting for better housing quality is specially observed particularly among first-time homebuyers and younger generation of the country's demographics which are now aspiring for home ownership. This whole thing has supported sustained growth in the Indian housing and housing finance sectors.

Rapid Urbanisation

Continued urban expansion across the country, coupled with growing economic activity in urban and semi-urban centres, has remained a key factor supporting demand for residential housing. Government investments in urban infrastructure, metro rail projects, highways, logistics corridors, smart cities, industrial parks and public utilities

have further improved the attractiveness of multiple growth centres across the country and this human influx continues to drive demand for residential housing in the urban centres throughout the country. Expansion of economic activity across Tier II and Tier III cities strengthened the rising housing demand and enabled its spread across markets beyond the traditional metropolitan hubs.

Rising Income and Aspirational Demand

The growing middle-income population, coupled with increasing aspirations for improved living standards, has strengthened housing demand across both salaried and self-employed customer categories. Home ownership continues to be viewed as an important financial and social milestone by Indian households, particularly among younger working populations and first-time homebuyers. Growth in disposable income, improving household financial stability and increasing preference for home ownership continue to support housing demand across salaried and self-employed borrower segments.

Technology-led Financial Inclusion

Digital lending ecosystems, alternate data usage, Aadhaar-linked verification systems and improved credit accessibility have expanded formal credit reach and improved customer convenience. The digital lending ecosystems have enabled housing finance institutions to expand their reach beyond traditional branch-centric models and serve customers across wider geographies with greater efficiency. Improved data availability and analytics capabilities are also supporting more informed credit decisions while also enabling better fraud control and customer risk assessment.

Low mortgage penetration indicating long-term sector opportunity

India has continued to have significant low mortgage penetration compared to global benchmarks, with mortgage-to-GDP ratio remaining substantially below the developed market levels. This low mortgage penetration is an indication of the existence of substantial untapped opportunity for housing finance growth. It's a fact that formal credit access expands across emerging borrower segments and also diverse geographies. This presents a tremendous growth opportunity for the housing finance industry which still remains untapped.

Demand from first-time homebuyers

First-time homebuyers continue to remain a major driver for the growth of the Indian housing finance sector. Rising urbanisation, improving affordability, favourable demographics and increasing financial formalisation are the primary reasons why we still have the huge potential tap the demands of the first-time homebuyers. The Company continues to benefit from its strong positioning in this particular customer segment and presents customer-centric offerings to this segment with fully operational capabilities at their disposal.

Company Overview

Can Fin Homes Limited, promoted by Canara Bank, is a leading housing finance company with a proven track record of over 39 years. Established in 1987, it provides Housing and Non-Housing Loans. Headquartered in Bengaluru, Karnataka, it offers Housing Loans (for Construction, Flat Purchase, Repairs, Renovations), Mortgage Loans (LAP), Composite Loans (Land Purchase and House Construction), Plot Loans and Loans for Commercial Properties (LCP). The company also offers Deposit Schemes such as Fixed and Cumulative Deposits, with added benefits for senior citizens. Listed in 1989, Can Fin has a pan-India presence across 21 States with 249 branches nationwide.

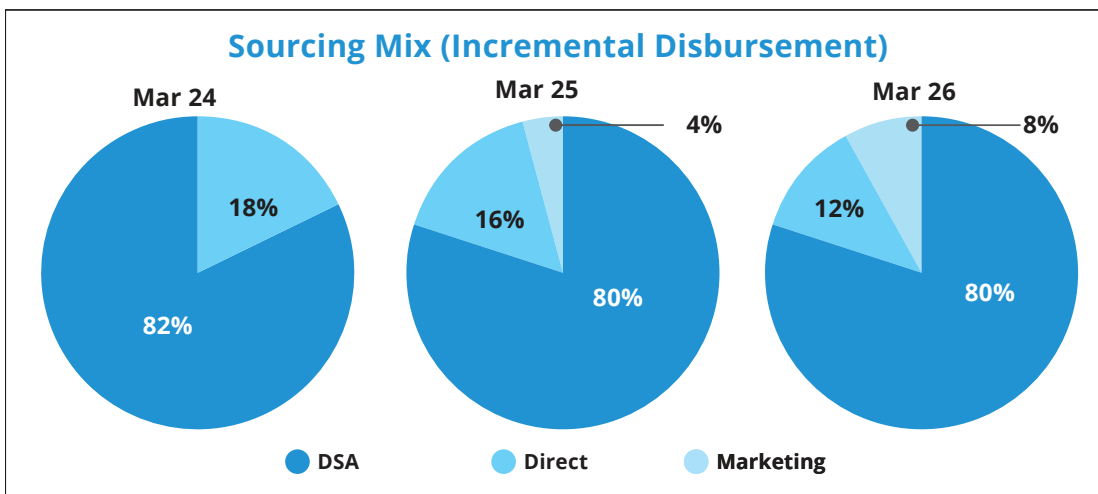
Disbursements

Disbursements remain a key indicator of the Company's ability to convert sourcing opportunities into productive assets while maintaining strong credit standards. The company recorded disbursements of ₹10,531 crore during

FY26 as compared to ₹8,568 crore during the previous year, reflecting strong business traction across multiple geographies. Quarter-on-quarter growth momentum remained encouraging with disbursements increasing from ₹2,015 crore in Q1 FY26 to an all-time high of ₹3,246 crore in Q4 FY26. The strong disbursement momentum witnessed during FY26 was supported by sustained demand across affordable and mid-income housing segments, expansion into newer markets, improved sourcing capabilities and enhanced digital processing infrastructure. The Company continues to focus on maintaining a healthy balance between growth and asset quality by ensuring that disbursement expansion is supported by disciplined underwriting, robust risk assessment and efficient credit appraisal processes.

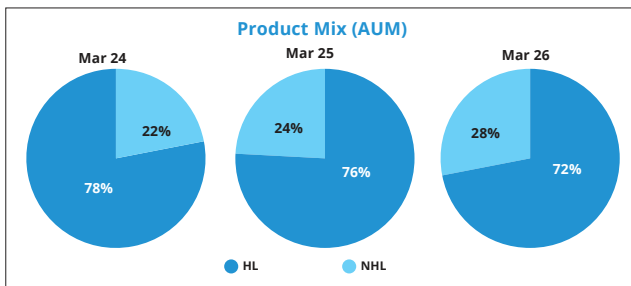
Sourcing Mix

The Company continues to maintain a balanced sourcing mix across direct sourcing, developer relationships, branch-led sourcing and digitally generated leads, thereby reducing dependence on any single acquisition channel. During FY26, focused efforts were undertaken by the company to strengthen direct sourcing capabilities through a dedicated marketing team. The efforts were supported by regular ongoing training and lead generation initiatives. The increasing use of digital outreach, including social media engagement, search engine optimisation and targeted campaigns, further the company's enhanced customer reach, improved lead quality and in overall contributed to the Company's sustainable business growth.



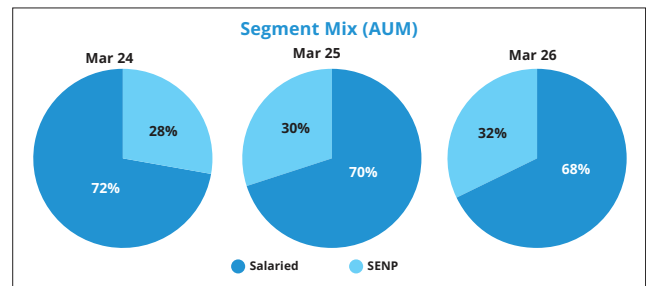
Product Mix

The company continues to maintain a diversified product portfolio comprising Housing Loans, Mortgage Loans and other Retail Lending Products catering to varied customer requirements. This balanced product mix supports portfolio diversification, sustainable growth and stable earnings generation.



Customer Segment

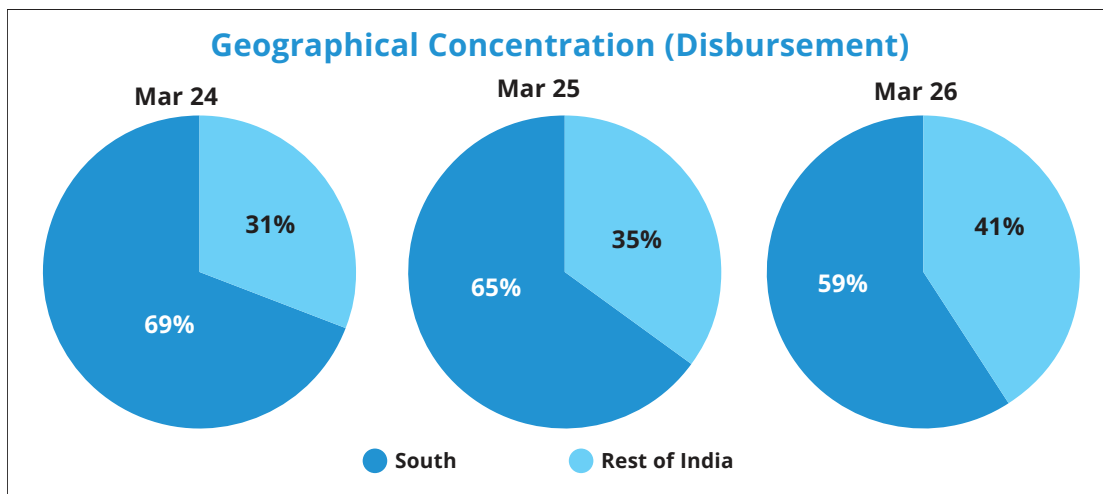
The company caters to a varied customer base, which consists of salaried individuals, self-employed professionals and self-employed non-professional (SENP) customers across affordable and middle-income housing segments. The diversified customer base supports balanced portfolio growth and improved risk distribution.



Geographical Diversification

The Company continues to expand its geographical footprint across multiple states and urban as well as

semi-urban markets to reduce concentration risks and enhance business opportunities. Geographic diversification supports balanced portfolio growth and wider customer reach.



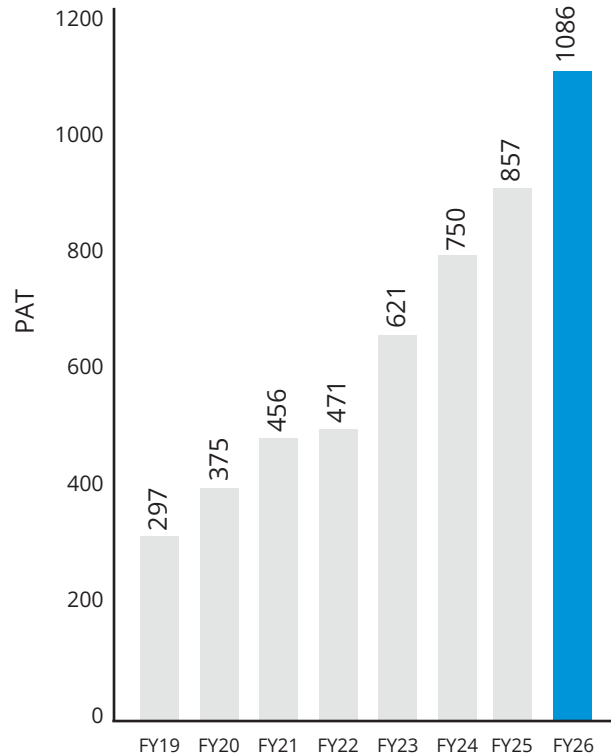
Asset Under Management (AUM)

The Company continued to witness healthy expansion in its Asset Under Management (AUM) during FY 2025–26, supported by sustained disbursement, stable asset quality and continued demand across markets in the housing finance segment. The total loan book of the Company crossed ₹42,209 crore during the year. It demonstrated a healthy year-on-year growth of approximately 10%. The clientele base too showed an expansion to a healthy growth of up to 2.90 lakh customers. The housing loan portfolio continued to constitute the dominant share of the Company's AUM, reflecting the Company's long-standing strategic focus on retail housing finance. During FY26, the Company also continued to strengthen its presence in the self-employed non-professional (SENP) segment. A comprehensive underwriting system, specially designed credit evaluation process and enhanced monitoring mechanisms were instrumental in assuring quality of portfolio. The Company could also maintain the balance between growth and risk management while gradually diversifying its product mix through mortgage-backed lending and Approved Project Financing (APF) opportunities.

The Company continues to maintain its portfolio composition with a strong focus on salaried and professional borrowers, who constitute a significant portion of the customer base. This customer segment typically demonstrates stable income profiles, predictable repayment behaviour and lower credit risk, thereby contributing to the overall quality and resilience of the loan portfolio. The Company's long-established expertise in serving these customer categories has enabled it to achieve consistent growth while maintaining strong asset quality and collection efficiency across business cycles.

The Company continued to its endeavour to enhance its pan-India presence through an expansion strategy focused on reducing geographic concentration. The expansion strategy took care of the risks involved and also emphasised on tapping emerging housing demand across urban, semi-urban and Tier II and Tier III markets. Technology-led process transformation too played a significant role in supporting this growth. Improved digital workflows across loan origination, loan servicing, treasury operations, document management and deposit processes improved operational efficiency. These initiatives are expected to further strengthen customer experience, improve productivity and support sustainable growth in the Company's AUM over the long-term.

GROWTH IN PROFIT (in Crs)



Comparative Analysis of the Company's Performance

The Company delivered another year of strong financial and operational performance during FY 2025–26, supported by healthy business growth, stable margins, disciplined risk management and continued operational efficiency. The significant expansion in operational scale, driven by robust disbursements of ₹10,531 crore as against ₹8,568 crore in FY25 and growth in the customer base to 2.90 lakh from 2.77 lakh, contributed to the total loan book increasing by over 10% to ₹42,209 crore during the year. This strong business momentum translated into improved profitability, with Profit After Tax (PAT) crossing the ₹1,000 crore milestone to reach ₹1,086 crore, while Net Interest Margin (NIM) improved from 3.64% to 3.93%. The cost-to-income ratio stood at 18.84%, reflecting continued investments in technology, business expansion and operational capabilities aimed at supporting long-term growth. Importantly, the Company maintained its focus on asset quality while scaling its operations, with Gross NPA improving to 0.85% from 0.87% and Net NPA improving

to 0.37% from 0.46%, underscoring the effectiveness of its prudent underwriting standards, disciplined credit appraisal framework and robust recovery mechanisms. The company's centralised monitoring system along with early warning mechanisms and existence of a disciplined follow-up process contributed to this overall betterment of its asset quality.

The Company's financial performance during FY2025-26 remained largely aligned with its operational performance. Growth in disbursements, expansion of the loan portfolio, improvement in customer acquisition and sustained collection efficiency contributed to higher revenue, improved net interest income and enhanced profitability during the year. The Company's ability to maintain strong asset quality while expanding its business operations further supported its earnings growth and overall financial resilience.

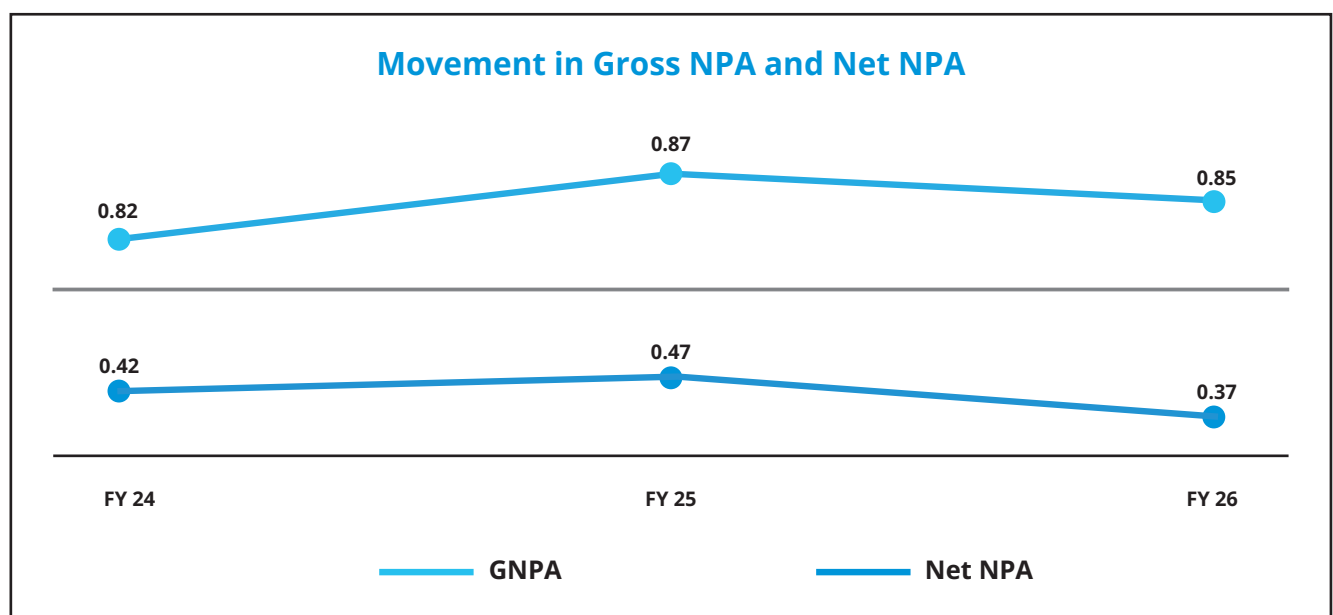
Particulars	FY2026	FY2025
Loan Book (₹ Crore)	42,209	38,217
Clientele	2.90 Lakh Customers	2.77 Lakh Customers
Disbursements (₹ Crore)	10,531	8,568
PAT (₹ Crore)	1,085.75	857.17
Gross NPA	0.85%	0.87%
Net NPA	0.37%	0.46%
Net Interest Margin (NIM)	3.93%	3.64%
Cost-to-Income Ratio	18.84%	17.12%

The Company's profitability metrics also remained strong during the year. Profit After Tax (PAT) crossed the significant milestone of ₹1,000 crore and stood at ₹1,086 crore during FY26 as against ₹857 crore during FY25. Revenue increased to ₹4,218 crore from ₹3,880 crore, while Net Interest Income (NII) improved to ₹1,610 crore from ₹1,353 crore during the previous year. Return on Assets (ROA) and Return on Equity (ROE) also improved to 2.58% and 18.16%, respectively, reflecting the Company's strong earnings profile and operational efficiency.

The Company maintained a healthy Capital Adequacy Ratio (CRAR) of 23.15%, significantly above the regulatory requirement, thereby strengthening its long-term growth capacity and financial resilience.

The Company continued its efforts to diversify its borrowing mix during the year. Borrowings from banks increased during the year, in line with business expansion, while the Company also continued to optimise its borrowing structure through a balanced mix of bank borrowings, NHB refinance, NCDs and Commercial Papers. Effective treasury management, borrowing cost optimisation and disciplined liquidity management continued to support the Company's overall profitability and balance sheet strength.

Operationally, the Company continued to focus on technology transformation, digital process automation and governance strengthening. Multiple initiatives across loan origination, loan management, treasury automation, HR systems and customer engagement platforms supported improved productivity, process transparency and customer experience.



Optimal Asset Quality

Total Loan Book:

₹42,209 Cr

Clientele:

2.90 lakh

Cost to Income Ratio :

18.84%

Growth Prospects

The Company's growth prospects remain highly positive as it is well positioned to capitalise on the growing opportunities arising from increasing formalisation of credit, rising housing demand and expanding financial inclusion across the country. Supported by a diversified funding profile, strong liquidity position and strong capital management practices, the company continues to maintain financial flexibility while supporting sustained business growth. Its disciplined approach to credit appraisal, underwriting and risk management has enabled it to preserve strong asset quality and capital adequacy.

The Board

The company also continues to benefit from the guidance of an experienced and professionally diverse Board comprising eminent leaders and industry experts from the banking, finance and regulatory domains. The Board has been playing a crucial role in shaping the company's strategic direction as well as strengthening the governance standards, risk oversight and long-term business sustainability. The expertise of the board and its members altogether have been instrumental in ensuring alignment with evolving regulatory expectations and stakeholder interests. Supported by various Board-level committees and an experienced senior management team, the company's governance framework continues to promote operational discipline, transparency and a decision-making process that is fully competent and effective across all business functions.

Governance

The Company maintained high standards of corporate governance during FY26 through enhanced stakeholder disclosures, improved reporting transparency, investor communication initiatives, and robust Board and committee oversight. Its governance framework continues

to emphasise accountability, transparency, regulatory compliance, and ethical business conduct. These practices reinforce stakeholder confidence and support sustainable long-term growth.

Core Competencies

The Company's core competencies continue to stem from its strong underwriting framework, disciplined risk management practices, technology-led operational model and customer-centric business approach. Its deep understanding of the affordable and mid-income housing finance segment, combined with an updated appraisal mechanism and strong collection efficiency, has enabled the Company to maintain profitability as well as a stable and healthy asset quality across business cycles. Company's continued investments in technology transformation, workflow automation, digital customer engagement and process optimisation are further strengthening its efficiency, scalability and service delivery capabilities.

Borrowing Strategy

The Company continues to maintain a well-diversified and balanced borrowing profile comprising bank borrowings, NHB refinance, Non-Convertible Debentures (NCDs), Commercial Papers and deposits. During FY26, the Company focused on optimising its borrowing mix and funding costs through a carefully planned treasury management, active liability monitoring and diversified sourcing strategies. The Company's strong liquidity position, healthy asset-liability management framework and comfortable capital adequacy levels provided the company with adequate financial flexibility and also the overall financial stability it needed.

Strong Asset Quality Management

The Company continued to maintain healthy asset quality during FY26, supported by its strong underwriting standards, disciplined credit appraisal systems, and a proper monitoring mechanism. Its conservative risk management framework, complemented by technology-enabled surveillance, centralised monitoring, structured credit evaluation processes, and effective recovery systems played a key role in preserving portfolio quality. The Company follows a comprehensive customer onboarding framework that assesses creditworthiness through multiple parameters which include repayment

capacity, income stability, professional background, and overall risk profile amongst others. A significant proportion of the loan portfolio continues to comprise first-time homebuyers from the salaried segment, which has historically demonstrated stable repayment behaviour. Lending to self-employed customers is undertaken through a fully balanced approach focused on strong credit quality. The entire approach is aimed at supporting sustainable growth, controlled credit risk, and long-term financial stability.

Opportunities

Government Initiatives

Government initiatives especially those focused on infrastructure development, affordable housing, urbanisation, financial inclusion and economic formalisation continue to provide structural support to the housing finance sector. Government initiatives such as Pradhan Mantri Awas Yojana Urban 2.0 (PMAY U-2.0), the Smart Cities' Mission, and various state-level incentives support affordable housing demand and encourage first-time home ownership. The GOI's policy emphasis on affordable housing and ease of doing business along with the digital governance reforms further strengthened the operating environment for formal lenders and continue to support sector growth over the long term.

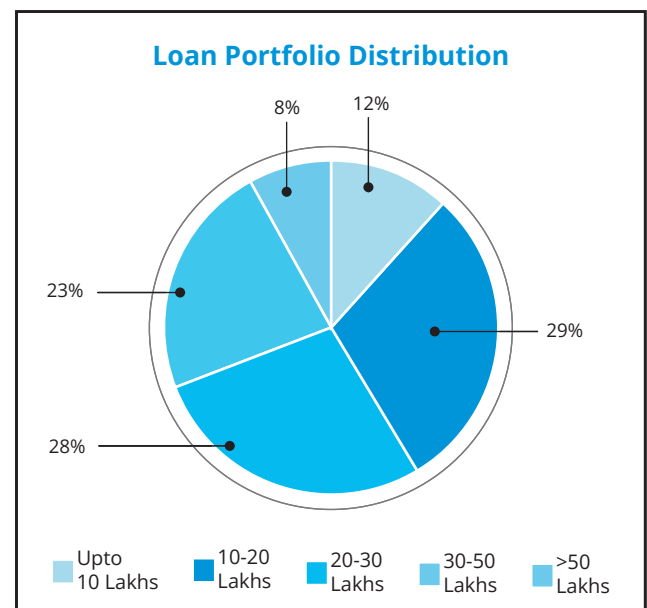
Digitalisation and Fintech Partnerships

The housing finance sector in the recent years has witnessed rapid digital transformation. This whole technology-driven revolution has created significant opportunities for institutions with strong technology adoption and adaptation capabilities. Increasing use of digital onboarding, alternate data-based credit assessment, automated underwriting, AI-driven customer engagement and integrated payment ecosystems is improving operational efficiency, reducing turnaround time and enhancing customer experience across the lending lifecycle. The Company's ongoing investments in Loan Origination Systems (LOS), Loan Management Systems (LMS), treasury automation, digital workflows and customer engagement platforms position it well to leverage the growing digital ecosystem while strengthening scalability, governance and long-term operational efficiency.

Affordable Housing Segment

The affordable housing segment continues to present a major long-term growth opportunity. Recent Union Budget

measures, including enhanced income tax relief and continued policy support for first-time homebuyers, are expected to improve affordability and strengthen housing demand by increasing disposable incomes and supporting borrowing capacity. With its established presence in the affordable and middle-income housing segment, the company has been able to fully penetrate and also continues to expand the addressable market in this sector. Our overall success not only bears testimony to our market expansion but also ensures our societal contribution towards broader financial inclusion and housing development objectives.



Challenges

The housing finance industry continues to operate in a competitive environment and like any other industry type in the country continues to face evolving challenges. Some of the challenges include:

Pricing Competition

Banks and larger financial institutions continue to intensify pricing competition, exerting pressure on lending spreads and margins. Consequentially, this aggressive environment has driven an escalation in our run-down ratio—from 15% (₹5,350 crores) in FY25 to 17% (₹6,541 crores) in FY26.

Funding Cost Sensitivity

Borrowing costs remain sensitive to monetary policy movements, liquidity conditions and capital market dynamics.

Movement in Borrowing Costs during FY26

Period	Borrowing Cost
Q1FY26	7.47%
Q2FY26	7.17%
Q3FY26	7.14%
Q4FY26	7.07%

Regulatory Environment

The sector continues to witness evolving regulatory and compliance expectations, requiring stronger governance, reporting and risk management capabilities.

Asset Quality Monitoring

Maintaining asset quality amid portfolio growth, economic uncertainties and borrower diversification remains a critical priority.

Risk of Default

Even after all the resilience that both the company as well as our overall economy has shown in the current FY, the housing finance segment remains exposed to various risks that are typical to this sector. These risks arise primarily due to factors such as economic slowdown, inflationary pressures, employment volatility and changes in interest rate scenarios. Any prolonged stress in household cash flows or adverse macroeconomic conditions could impact collection efficiency and asset quality across the sector. The Company continues to mitigate these risks through a well-planned system of monitoring credit assessment and an effective underwriting process.

Competitive Rates

The housing finance industry continues to face pressure on lending spreads due to intense competition and changing interest rate cycles. Banks and large financial institutions with access to relatively lower-cost funds may offer highly competitive lending rates, impacting margins for housing finance companies. Sustained volatility in borrowing costs and repricing challenges may also exert pressure on profitability and Net Interest Margins (NIMs). The Company continues to focus on optimising its borrowing mix, operational efficiency and portfolio quality to maintain balanced growth and profitability.

Intense Competition

The Indian housing finance sector continues to witness intense competition from banks, housing finance companies, fintech lenders and digital lending platforms. Increasing digital adoption, aggressive pricing strategies, faster loan processing and customised product offerings are intensifying competition across customer segments, particularly in urban and semi-urban markets. This competitive environment ends up impacting overall customer acquisition costs, market share expansion and pricing flexibility. However, the Company's well-established market presence, resolute customer-centric approach along with strong credit practices and technology-driven initiatives continue to support its competitive positioning within the sector.

Insightful Overview of the Business

FY 2025–26 was another year of steady progress for the company. The company continued to build upon its strong business fundamentals during this period leveraging its established market position, customer-centric approach and a strong and efficient risk management framework. The year witnessed continued business across geographies, culminating in a record quarterly disbursement of 3,246 crore and further strengthening its position in the housing finance sector. Continued investments in technology, process enhancement and distribution capabilities supported business growth while reinforcing operational resilience.

Lending Mix

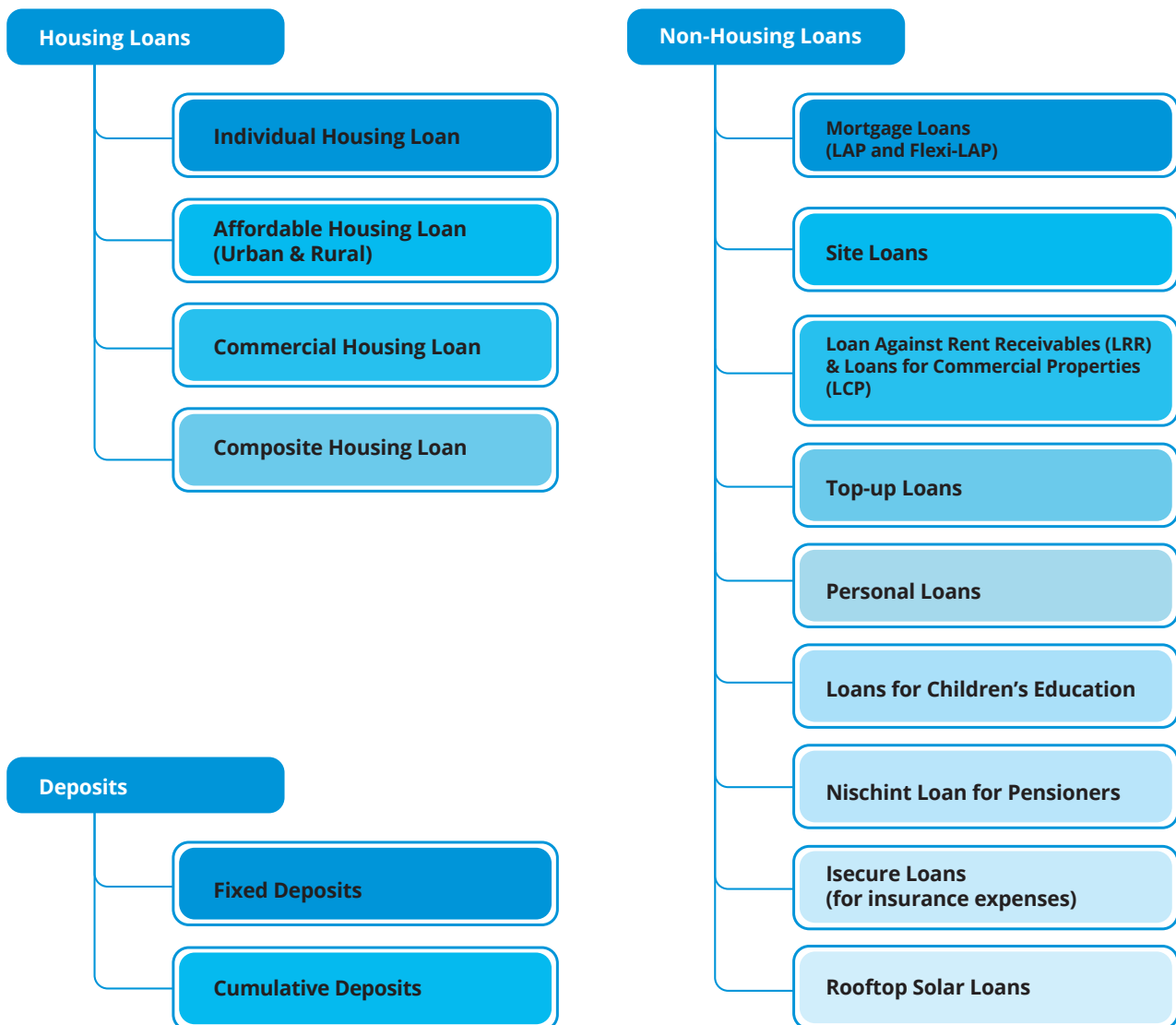
The Company continues to maintain a well-diversified lending portfolio with a balanced focus on housing and non-housing finance segments. During FY26, the housing loan segment continued to constitute the major share of the overall loan book indicating the company's sustained focus on affordable and middle-income housing finance. At the same time, the Company continued to strengthen its presence in mortgage loans as well. Approved Project Financing (APF) and the self-employed non-professional (SENP) segment were focused too in order to improve portfolio diversification and enhance risk-adjustment with respect to returns. The Company's well devised approach towards segment diversification, supported by its underwriting standards and focused credit monitoring, helped sustain its continued growth while also maintaining healthy asset quality and profitability metrics.

PRODUCT PORTFOLIO

The Company continued to strengthen its presence in non-housing loan products, particularly mortgage-backed lending solutions such as Loan Against Property (LAP), Flexi-LAP, Site Loans and Loans against Rent Receivables. These products contributed to portfolio diversification and supported yield optimisation while maintaining prudent risk parameters. In addition, specialised offerings such as Education Loans, Pensioner Loans, Insurance-linked Loans and Rooftop Solar Loans enabled the Company to

address evolving customer requirements and expand its reach across multiple borrower segments. As the Company operates primarily in the housing finance business, it constitutes a single reportable segment. Nevertheless, the diversified product portfolio enables the Company to balance growth opportunities across customer categories while maintaining asset quality, portfolio stability and sustainable profitability.

The product portfolio of the Company is broadly categorized as under:



Housing-linked products, including Housing CRE accounted for approximately 84% of the total loan book. This portfolio mix reflects the Company's continued focus on preserving its core housing finance identity, while selectively diversifying into complementary higher-yield retail products. The Company continues to adopt a calibrated diversification strategy, balancing portfolio growth with asset quality and margin considerations.

In FY26, the Company successfully diversified its borrower profile, showcasing an intentional strategic shift toward its targeted growth segments. It experienced a noticeable growth in the Self-employed segments compared to the previous year. While the Salaried - Private sector remained the largest contributor, its share decreased from 56% to 53%. Steady growth was also observed in the Salaried -

Govt. category, which edged up to 14%. Meanwhile, smaller segments like Salaried - PSU/Banks and Professionals, both witnessed minor compressions, each halving their footprint to finish the year at 0.5% each. Overall, the performance highlights an intentional or market-driven pivot toward a more diversified portfolio with increased traction in the SENP base.

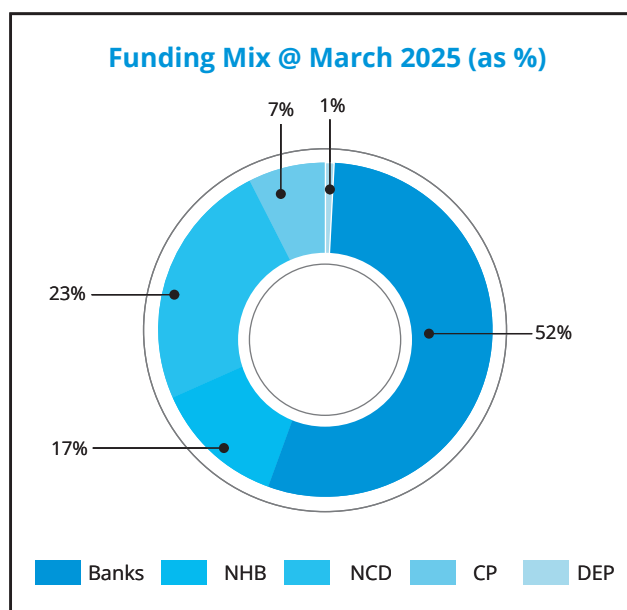
Core Housing Loans continued to dominate the portfolio, though its share moderated from 76% to 72%. Housing CRE (Commercial Real Estate) grew slightly to 12%, and LAP and Mort (Loan Against Property & Mortgage) saw the largest relative growth, increasing from 6% to 8%. Concurrently, Top-up Loans held entirely firm, maintaining a consistent 2% share of the portfolio since the previous financial year.

Share of Annual Reset Loans to AUM

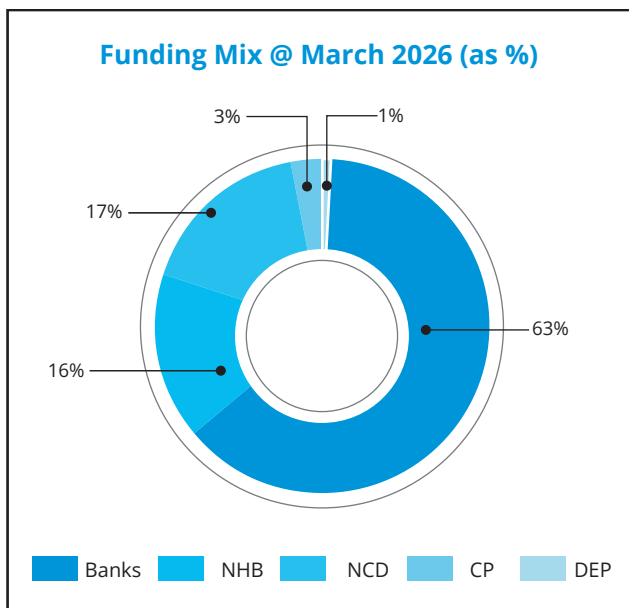
Particulars	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Yield	10.11%	10.09%	10.08%	10.07%	9.99%
Cost of Funds	7.40%	7.47%	7.17%	7.14%	7.07%
Spread	2.71%	2.62%	2.91%	2.93%	2.92%
Benchmark Rate	9.50%	9.50%	9.35%	9.25%	9.10%
Annual Reset Loan % to total AUM	71.14%	66.58%	59.75%	54.04%	48.34%

Funding Mix

The Company continues to maintain a diversified and well-balanced borrowing profile to ensure funding stability, liquidity strength and cost optimisation. During FY26, bank borrowings remained the largest source of funding at ₹24,342 crore, followed by refinance from NHB at ₹6,011 crore and Non-Convertible Debentures (NCDs) at ₹6,700 crore, while Commercial Papers (CPs) and deposits continued to supplement the overall funding structure. Concurrently, there was a reduction in the share of short-term borrowings within the overall mix. The Company also continued to optimise its interest rate-linked borrowing mix through a combination of repo-linked, special rate and treasury bill-linked borrowings in order to manage cost of funds and interest rate sensitivity efficiently. No MCLR-linked bank borrowings were undertaken. This diversified borrowing strategy continues to support liquidity management, lending growth and overall balance sheet stability.



Total Borrowings: ₹35,289 Crore



Total Borrowings: ₹38,258 Crore

Deposit Schemes

Licensed by the National Housing Bank (NHB) and regulated by the Reserve Bank of India (RBI), the Company continues to offer a range of deposit schemes designed to cater to varying customer investment preferences and financial requirements. The deposit portfolio includes Fixed Deposits, Cumulative Deposits and other Customised Deposit products, providing customers with flexible investment options across different tenure profiles. The Company also continues to offer additional interest benefits to senior citizens in line with applicable policies, thereby strengthening customer participation and depositor confidence. During FY26, the Company further strengthened its deposit operations through technology-led initiatives and end-to-end automation. The Company continues to maintain strong liquidity levels supported by a diversified funding mix comprising bank borrowings, NHB Refinance, Non-Convertible Debentures (NCDs), Commercial Papers and Deposits. Continuous monitoring of Borrowing Costs, Liquidity Buffers and Net Interest Margin (NIM) enables the Company to maintain financial stability, optimise funding efficiency and support sustainable business growth.

Risks and Concerns

Risk management remains a critical issue in the housing finance sector and therefore mitigation of it is integral to the Company's operating framework. The Company follows

a strict and comprehensive risk management architecture, which amongst others primarily takes account the following:

Credit Risk

The Company manages Credit Risk through a comprehensive process of customer due diligence, income assessment, property evaluation and legal and technical verification processes along with a proper underwriting system. Credit appraisal and approval mechanisms are further strengthened through centralised monitoring systems, early warning indicators and disciplined portfolio review practices. The Company also continues to maintain a diversified lending approach with a strong focus on portfolio quality, collection efficiency and recovery management to minimise delinquency risks.

Market Risk and Interest Rate Risk

The Company actively manages Market and Interest Rate Risks through a well-structured Asset Liability Management (ALM) framework and continuous monitoring of interest rate sensitivity across assets and liabilities. A diversified borrowing profile, balanced funding mix and borrowing repricing strategies help the company optimise funding costs and maintain stable spreads and Net Interest Margins (NIMs). An efficient liquidity monitoring and treasury management system helps strengthen the company's ability to manage volatile market conditions and interest rate movements.

Mitigation

Risk mitigation remains an integral component of the Company's governance, risk management and operational framework. The Company follows a comprehensive approach towards managing credit, market, interest rate, liquidity, operational and compliance risks through well-defined policies, robust internal controls and technology-enabled monitoring systems. Its risk management architecture is supported by prudent underwriting standards, structured credit appraisal processes, centralised monitoring mechanisms, maker-checker controls, workflow automation, periodic audits and continuous compliance oversight.

To strengthen credit risk management, the Company undertakes a detailed assessment of borrower profiles, repayment capacity, income stability, professional background and overall risk characteristics before sanctioning loans. The credit evaluation process is supported by information and verification systems from agencies such as CIBIL, Experian, CERSAI, PERFIOS and other established platforms. Employment, residence and

business verification, along with independent legal and technical due diligence by empanelled professionals, further strengthen the underwriting process. The Company has also enhanced its digital verification capabilities through platforms such as Perfios for automated validation of PAN, Aadhaar, Income Tax Returns and other customer credentials, thereby improving efficiency, accuracy and fraud prevention.

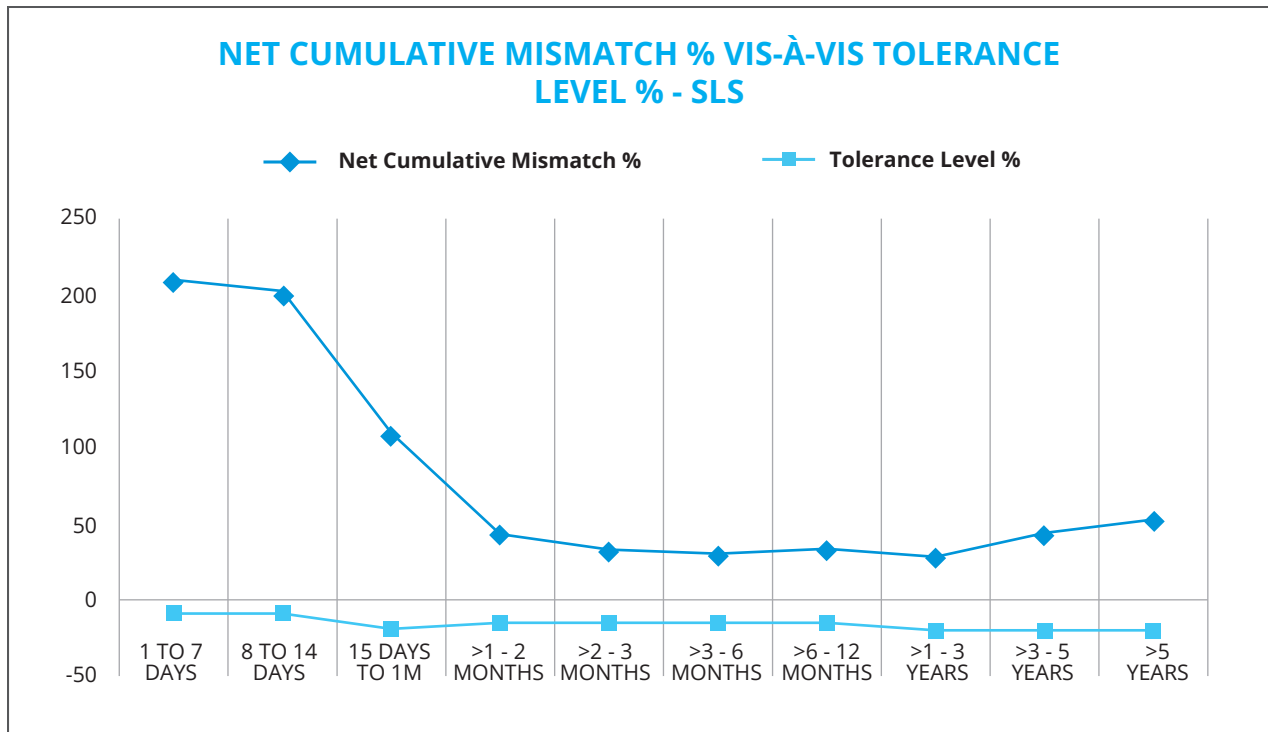
As part of its ongoing focus on strengthening operational controls, the Company has partnered with Maatrum for advanced document verification and risk control processes. The Valocity platform is utilised for managing valuation-related activities through digital allocation, monitoring and submission of valuation reports, enhancing transparency, governance and operational efficiency across the credit lifecycle. Technology-driven monitoring tools, automated workflows and periodic policy reviews continue to support proactive risk identification and timely corrective action.

The Company also follows a prudent and diversified borrowing strategy to effectively mitigate market, liquidity and interest rate risks. Its funding profile comprises an appropriate mix of bank borrowings, NHB Refinance, Non-Convertible Debentures (NCDs), Commercial Papers (CPs) and Deposits across varying maturities and interest rate structures. Continuous monitoring of liquidity positions, interest rate movements and asset-liability maturity profiles through established treasury and ALM practices helps ensure adequate financial flexibility, funding stability and resilience against adverse market conditions.

This integrated risk mitigation framework continues to support sustainable growth, asset quality preservation, regulatory compliance and long-term value creation for stakeholders.

ALM position (as on March 31, 2026)
TABLE 1: % OF NET CUMULATIVE MISMATCH OVER OUTFLOW VIS-À-VIS TOLERANCE LIMIT (SLS)

Time Bucket	Total Cumulative Outflow	Total Cumulative Inflow	Net Cumulative Mismatch	Net Cumulative Mismatch %	Tolerance Level %
	(₹ in Crores)	(₹ in Crores)	(₹ in Crores)	(% of D over B)	
A	B	C	D	E	F
1 to 7 Days	624.70	1935.82	1311.12	209.88	-9.00
8 to 14 Days	704.20	2130.15	1425.96	202.49	-9.00
>15 Days to 1M	1330.88	2787.71	1456.82	109.46	-19.00
>1 - 2 Months	5173.69	7400.10	2226.41	43.03	-15.00
>2 - 3 Months	8480.24	11273.53	2793.29	32.94	-15.00
>3 - 6 Months	12159.97	15851.90	3691.93	30.36	-15.00
>6- 12 Months	15949.79	21275.99	5326.19	33.39	-15.00
>1 - 3 Years	32402.36	41532.73	9130.37	28.18	-40.00
>3 - 5 Years	41213.39	59266.20	18052.81	43.80	-20.00
>5 Years	51520.66	78652.21	27131.55	52.66	-20.00

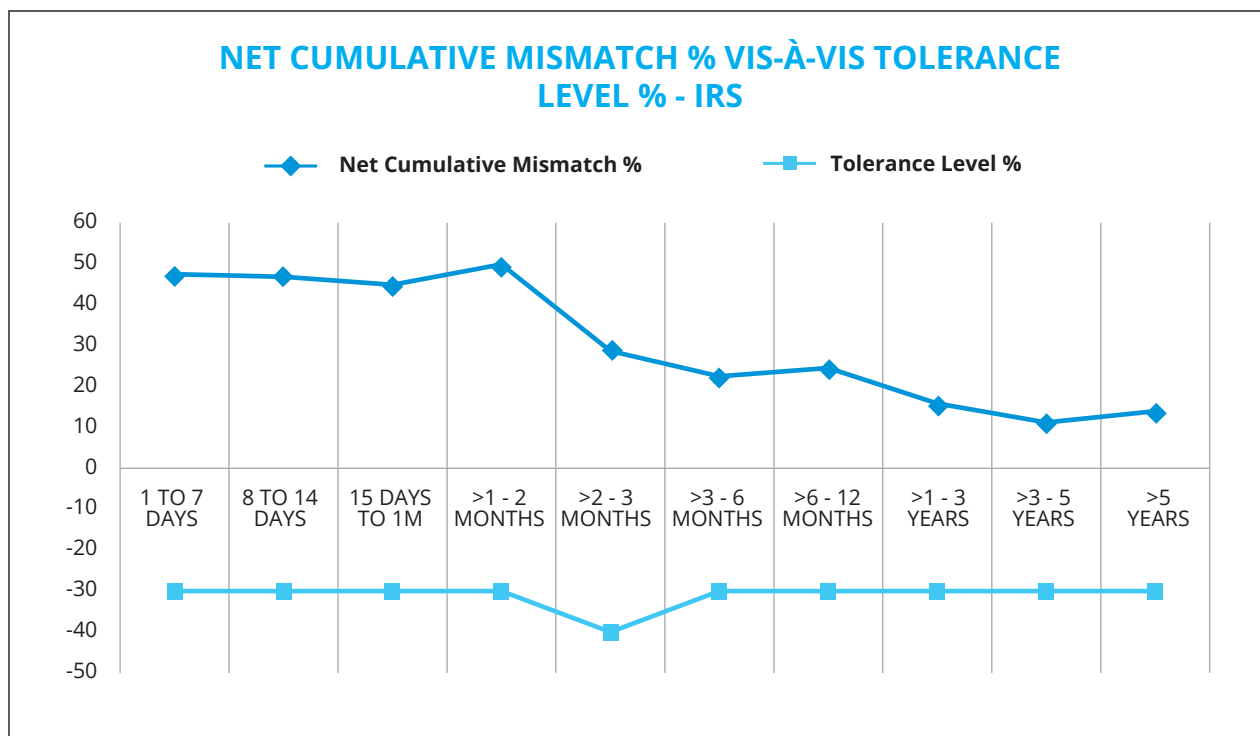
GRAPH 1: % OF NET CUMULATIVE MISMATCH OVER OUTFLOW VIS-À-VIS TOLERANCE LIMIT (SLS)


A. Interest Rate Sensitivity (IRS)

TABLE 2: % OF NET CUMULATIVE MISMATCH OVER TOTAL ASSETS VIS-À-VIS TOLERANCE LIMIT (IRS)

Time Bucket	Cumulative Rate Sensitive Liabilities	Cumulative Rate Sensitive Assets	Net Cumulative Mismatch	Net Cumulative Mismatch %	Tolerance Level %
	(₹ in Crores)	(₹ in Crores)	(₹ in Crores)	(% of D over Total Assets)	
A	B	C	D	E	F
1 to 7 Days	1195.03	22226.12	21031.09	47.39	-30.00
8 to 14 Days	1457.36	22226.12	20768.76	46.80	-30.00
>15 Days to 1M	2324.37	22226.19	19901.82	44.84	-30.00
>1 - 2 Months	7016.93	29129.86	22112.93	49.83	-30.00
>2 - 3 Months	23871.34	36594.45	12723.11	28.67	-40.00
>3 - 6 Months	29002.39	38975.59	9973.20	22.47	-30.00
>6- 12 Months	30669.76	41559.40	10889.64	24.54	-30.00
>1 - 3 Years	34849.59	41876.11	7026.52	15.83	-30.00
>3 - 5 Years	37119.32	42090.26	4970.94	11.20	-30.00
>5 Years	37922.10	44098.44	6176.34	13.92	-30.00
Non-Sensitive	44381.06	44381.06	0.00	0.00	-30.00

GRAPH 2: % OF NET CUMULATIVE MISMATCH OVER OUTFLOW VIS-À-VIS TOLERANCE LIMIT (IRS)



Segment-wise Breakup of Housing Loan Book by Interest Rate Structure

The Company continues to maintain a balanced interest rate structure across its housing loan portfolio in order to effectively manage interest rate sensitivity and portfolio stability. The loan book primarily comprises floating rate loans linked to benchmark rates, enabling timely transmission of market interest rate movements while maintaining pricing flexibility.

Funding Interest Rate Structure wise Breakup of Borrowing
(₹ in Crores)

Particulars	FY25	FY26
NCD	8,268	6,700
CP	2,581	989
Deposit	188	216
NHB	5,954	6,011
Bank Borrowing:		
Repo Linked	11,213	13,446
Special Rate	550	8,035
T bill linked	6,535	2,861
Total Borrowing	35,289	38,258

Liquidity Risk

The Company follows a liquidity management framework which is regularly supported by diversified funding sources, adequate liquidity buffers and continuous Asset Liability Management (ALM) monitoring which in turn strengthens company's ability to meet its short-term and long-term financial obligations in the best possible manner. Company's liquidity position remained comfortable throughout FY26, with ALM indicators remaining well within internal and regulatory tolerance limits.

Mitigation

The Company continues to strengthen its risk mitigation framework through robust internal controls, process automation, regular monitoring and disciplined governance practices. Its liquidity risk management framework is supported by comprehensive policies, periodic scenario analysis and stress testing mechanisms that enable timely identification of emerging risks and assessment of potential liquidity pressures under varying market conditions. The Company maintains adequate liquidity buffers through investments held towards Liquidity Coverage Ratio (LCR) and Statutory Liquidity Ratio (SLR) requirements, supplemented by committed and undrawn bank lines to provide additional financial flexibility. A diversified funding strategy across multiple borrowing sources, maturities and interest rate structures further supports effective asset-liability management, liquidity resilience and balance sheet stability. Technology-driven systems, periodic reviews and proactive compliance oversight continue to strengthen operational resilience and support sustainable business growth.

Asset and Liability Mix (Fixed vs. Floating)

Particulars	(₹ in Crores)		
	Fixed	Floating	Total
Assets (A)	2,378.30	41,398.01	43,776.31
Liabilities (L)	12,944.92	24,753.27	37,698.19

Quarterly LCR (On a Daily Computational Basis)

(₹ in Crore)

LCR Disclosure for the Quarter ended March 31 st , 2026		Total Unweighted Value (Daily Average) \$	Total Weighted Value (Daily Average) #
High-Quality Liquid Assets			
1	Investment for LCR	2056.62	2056.62
2	Investment in G-SEC (20% Haircut)	72.50	58.00
3	Total High-Quality Liquid Assets (HQLA) Government Securities	2129.12	2114.62
Cash Outflows			
4	Deposits (for Deposit-Taking Companies)	6.52	7.50
5	Unsecured Wholesale Funding	517.0	594.55
6	Secured Wholesale Funding	1853.93	2132.01
7	Additional Requirements, of which	-	-
(i)	Outflows Related to Derivative Exposures and Other Collateral Requirements	-	-
(ii)	Outflows Related to Loss of Funding on Debt Products	-	-
(iii)	Credit and Liquidity Facilities	-	-
8	Other Contractual Funding Obligations	833.10	958.07
9	Other Contingent Funding Obligations	-	-
10	TOTAL CASH OUTFLOWS	3210.55	3692.13
Cash Inflows			
11	Secured Lending	-	-
12	Inflows from Fully Performing Exposures	843.85	632.89
13	Other Cash Inflows	5242.88	3932.16
14	TOTAL CASH INFLOWS	6086.73	3784.34
		Total adjusted value	
15	TOTAL HQLA	2129.12	2114.62
16	TOTAL NET CASH OUTFLOWS		924.42
17	LIQUIDITY COVERAGE RATIO (%)		242.28

Points to Note:

\$Unweighted values is calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

#Weighted values is calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

Asset Liability Management

The Asset Liability Committee (ALCO), comprising senior executives from the Registered Office, continuously monitors asset-liability mismatches and overall liquidity positioning of the Company. The Committee undertakes detailed cash flow analysis across various maturity buckets by assessing expected inflows against scheduled outflows to identify and manage potential mismatches effectively. ALCO also conducts periodic scenario and sensitivity analysis to evaluate the impact of various market and liquidity risk factors on the Company's financial position.

Further, all incremental borrowing proposals are reviewed and deliberated upon at ALCO meetings in accordance with the approved Borrowing Policy before being placed for necessary approvals. The Company's financial position, risk profile, and liquidity management framework are also periodically reviewed by the Risk Management Committee, Audit Committee and the Board of Directors to ensure effective oversight and strong governance practices.

Internal Audit

The Company has an independent internal audit framework to evaluate operational effectiveness,

compliance adherence and internal control adequacy across the organisation. For the Company, compliance is not merely a regulatory obligation but a critical enabler of sound governance, operational excellence and long-term sustainability. The internal audit function also evaluates the adequacy and reliability of financial reporting systems and monitors compliance with applicable laws, regulations, internal policies and operational guidelines.

Internal audit is conducted through a Risk-Based Internal Audit (RBIA) approach. The audit framework covers key areas such as branch operations, credit processes, treasury operations, compliance, information technology systems, financial controls and operational processes. The RBIA framework has been further strengthened to enhance its focus on branch-level performance assessment, policy compliance, process adherence and identification of operational vulnerabilities, while also supporting continuous improvement in service quality and customer experience.

Audit observations and recommendations arising from RBIA inspections, NHB and RBI audits, sponsor bank reviews, internal and external branch audits, IT application audits and other control reviews are periodically reviewed by management and placed before the Audit Committee of the Board for oversight and guidance. The Audit Committee and relevant Board-level committees also review the effectiveness of internal controls, information technology infrastructure, cybersecurity frameworks and governance processes. The Company continues to focus on timely closure of audit observations and strengthening of control processes across the organisation.

The internal audit function provides independent assurance on:

1. Control effectiveness;
2. Governance processes;
3. Compliance quality; and
4. Risk mitigation.

Through this structured and independent review mechanism, the Company continues to strengthen governance standards, risk management practices, operational efficiency and overall organisational resilience.

Asset Quality

Asset quality remains one of the most critical determinants of the financial strength, stability, and long-term growth of any lending institution. A healthy asset portfolio supports sustainable profitability, strengthens capital adequacy,

and enhances the Company's overall resilience to evolving market conditions.

At Can Fin Homes Ltd., the Management continues to place strong emphasis on maintaining high asset quality standards through disciplined credit monitoring and proactive portfolio management practices. The loan portfolio is periodically reviewed with focused attention on stressed and overdue accounts to assess underlying factors contributing to delinquencies, including regional and economic conditions that may impact borrower repayment capacity.

The Company continuously evaluates the effectiveness of its appraisal standards, credit policies, underwriting practices, management information systems (MIS) and documentation processes to ensure timely identification and resolution of potential stress accounts. These measures support early risk detection and facilitate prompt corrective action across all levels of operations. Company's structured recovery mechanisms and consistent follow-up processes at both branch and centralised levels have contributed to effective collection efficiency and containment of Non-Performing Assets (NPAs). Recovery efforts are further supported through legal remedies available under the SARFAESI Act wherever necessary. A significant portion of collections continues to be routed through automated payment mechanisms such as NACH and salary deductions, thereby strengthening repayment discipline and reducing collection-related risks.

Pursuant to the implementation of IND AS 109, Non-Banking Financial Companies (NBFCs) are required to adopt the Expected Credit Loss (ECL) framework for recognition and provisioning of impairment on financial assets. The transition from the earlier incurred loss approach to a forward-looking ECL methodology aligns provisioning practices more closely with globally accepted accounting standards, including IFRS 9.

For Housing Finance Companies (HFCs), where lending constitutes the core business activity, the ECL framework has a significant impact on provisioning requirements, profitability, capital management, and regulatory compliance. Accordingly, provisions on advances and financial instruments are recognised in the books of account based on the Expected Credit Loss model, taking into account historical performance, current asset quality trends, and forward-looking macroeconomic factors.

As of the reporting date, Company's total loan book stands at ₹42,209 crores, against which it is carrying a total provision of ₹500 crores. This includes:

1. ₹391 crores towards Expected Credit Loss (ECL) as per IND AS 109
2. ₹59 crores as management overlay, towards potential macroeconomic uncertainties, and
3. ₹50 crores under provision for restructured accounts, in line with regulatory guidelines.

Provision for Loans

The company continues to follow a conservative but effective provisioning policy in line with applicable regulatory guidelines and internal risk assessment frameworks. Adequate provisions are maintained against loan assets based on portfolio quality, delinquency trends and expected credit risk assessments to strengthen financial resilience and balance sheet stability.

Financial Performance

(₹ in Crores)

Particulars	FY26	FY25
Revenue	4,218.24	3,879.62
NII	1,610.17	1,353.27
ROA (Annualized) %	2.58%	2.24%
ROE (Annualized) %	18.16%	16.92%
EBITDA	3,883.48	3,578.50
EBIT	3,866.79	3,565.63
PAT	1,085.75	857.17
EPS (In ₹)	81.54	64.37
Debt Equity Ratio	6.40	6.96

Net Interest Margin

3.93%

Interest Spread

2.86%

CAR

23.15%

DER

6.40 Times

The Company delivered a strong financial and operational performance during FY 2025–26, supported by healthy growth in its loan portfolio, robust disbursement momentum, stable asset quality and improved profitability metrics. Revenue increased to ₹4,218.24 crore during FY26 from ₹3,879.62 crore in FY25, while Net Interest Income (NII) grew by 19.0% to ₹1,610.17 crore from ₹1,353.27 crore, reflecting the benefits of portfolio expansion, improved spreads and efficient balance sheet management.

Profitability remained strong during the year. Profit After Tax (PAT) crossed the significant milestone of ₹1,000 crore and increased to ₹1,085.75 crore from ₹857.17 crore in FY25, registering a growth of 26.75%. The growth in profitability was primarily driven by portfolio expansion supported by improved spreads and yields, which contributed approximately 21% of the growth, along with the impact of a one-time tax benefit contributing approximately 5%. EBITDA increased to ₹3,883.48 crore from ₹3,578.50 crore, while EBIT improved to ₹3,866.79 crore from ₹3,565.63 crore during the year. Earnings Per Share (EPS) also increased significantly to ₹81.54 from ₹64.37 in the previous year.

The Company recorded improvement across key return and profitability indicators. Return on Assets (ROA) increased to 2.58% from 2.24%, while Return on Equity (ROE) improved to 18.16% from 16.92%. Net Interest Margin (NIM) expanded to 3.93% from 3.64%, and Interest Spread improved to 2.86% from 2.55%, reflecting efficient management of borrowing costs and asset yields. Operating Profit Margin and Net Profit Margin improved to 31.84% and 25.74%, respectively, demonstrating the Company's continued focus on operational efficiency and profitability enhancement.

The Company's capital position continued to remain strong, with a Capital Adequacy Ratio (CRAR) of 23.15%, significantly above the regulatory requirement. The Debt-Equity Ratio improved to 6.40 times from 6.96 times in FY25, demonstrating prudent balance sheet management and financial resilience. Overall, the Company maintained a healthy balance between growth, profitability, capital strength and asset quality during FY26.

Financial Ratios and Explanations

Particulars	FY25	FY26
Debt Equity Ratio	6.40	6.96
Operating Profit Margin (%)	25.74%	22.09%
Return on Equity (%)	18.16%	16.92%

* Debtors Turnover Ratio and Inventory Turnover Ratio are not applicable to the Company considering the nature of its business as a Housing Finance Company. Further, certain conventional liquidity and turnover ratios have limited applicability in the context of NBFC/HFC operations.

None of the above key financial ratios witnessed a variation of 25% or more during FY26 as compared to FY25. The improvement in Net Profit Margin and Return on Equity was primarily attributable to growth in the loan portfolio, higher Net Interest Income, improved spreads and yields, operational efficiencies and enhanced profitability during the year. The improvement in the Debt-Equity Ratio reflects continued strengthening of the Company's capital structure and prudent balance sheet management

Human Capital

Human capital remains a key enabler of the Company's long-term growth strategy. The Company continues to invest in employee capability building, leadership development and organisational effectiveness. Key focus areas during FY26 included:

1. Employee learning and development,
2. Capability enhancement,
3. Succession planning,
4. Productivity improvement, and
5. Effective performance management.

The Company conducted extensive training programmes during the year which covers things such as compliance, risk management, credit, recovery, governance mechanism, etc., amongst others. Approximately **21,000+ training hours** were delivered during the year across employees.

The Company has consistently demonstrated a strong commitment towards its human capital, reflected in attrition rate of 15.02% during FY 2025-26. The Company continues to focus on building a motivated, engaged, and performance-driven workforce aligned with its long-term strategic objectives and organisational values.

Recognising the evolving dynamics of the workforce environment, the Company has further strengthened its employee welfare and engagement initiatives aimed at enhancing job satisfaction, talent retention, employee well-being, and overall productivity. These initiatives continue to support the development of a stable and committed workforce capable of driving sustainable business growth.

The Company continues to strengthen gender diversity across its workforce as part of its commitment to building an inclusive and equitable work environment. During the year, recruitment of female employees increased compared to the previous year, reflecting the Company's continued focus on providing equal opportunities and promoting workforce diversity. Industrial relations across the organisation remained cordial and harmonious throughout the year.

Attrition Rate: FY 24-25:

14.17%

Attrition Rate: FY 25-26:

15.02%

As of 31st March, 2026 the Company had a total strength of 1356 employees.

IT and Security

The Company continues to accord high priority to the security, integrity, and confidentiality of its data and information systems to ensure uninterrupted business operations and effective protection against evolving cyber threats. Robust safeguards are implemented to protect critical information assets and IT infrastructure across all operational levels. The Company's IT and cybersecurity framework is governed through comprehensive policies, including the IT & Information Security Policy, Cyber Security Policy, and Cyber Crisis Management Plan.

The Company also maintains a comprehensive Business Continuity Plan (BCP) designed to ensure continuity of critical business functions during unforeseen events or emergency situations. Periodic vulnerability assessments, penetration testing, and security reviews are conducted to strengthen internal controls, enhance cyber resilience, and mitigate technology-related risks.

The Company's Integrated Business Suite (IBS), which serves as its core banking platform, seamlessly integrates branch operations with the Registered Office and supports efficient business processing and monitoring. In line with its digital transformation initiatives, the Company is in the process

of implementing a new end-to-end Core Banking Solution (CBS) with advanced technological capabilities aimed at enhancing operational efficiency, scalability, automation, and customer service delivery. Demonstrating on this strong momentum, a suite of functional applications and technical solutions are already deployed, strengthening our "phygital" ecosystem by blending high-tech automation with accessible customer service.

The successful implementation of the IBM-led Core Banking Solution is expected to further strengthen the Company's technology infrastructure and operational capabilities, providing a robust and scalable platform to support future business growth and evolving digital requirements.

Segment-wise Reporting

The company primarily operates in the housing finance segment and continues to focus on retail lending activities comprising housing loans and other mortgage-backed loan products. The lending portfolio is diversified across demographic sections such as salaried, self-employed and affordable housing customer segments, etc. thereby enabling balanced portfolio growth and risk distribution. Continuous monitoring of segment-wise performance supports better portfolio management and overall growth.

Future Prospects

The long-term outlook for the Indian housing finance sector continues to remain positive, supported by rising urbanisation, increasing income levels, favourable demographics and sustained Government focus on housing and infrastructure development. The company remains well positioned to capitalise on these opportunities through its strong market presence, prudent lending practices, technology-led transformation initiatives and customer-centric business model. Going forward, the company will continue to focus on strengthening operational efficiency, enhancing customer reach, maintaining asset quality, and creating long-term stakeholder value through sustainable growth and disciplined risk management.

Plans for the Next Financial Year

During the next financial year, the company intends to further strengthen its retail franchise, expand its geographical presence, and enhance operational efficiency through ongoing technology-led transformation initiatives. While housing finance will continue to remain the core focus area, the Company also plans to strengthen its presence across mortgage loans, non-housing loans, Approved Project Financing (APF), and the Self-Employed

Non-Professional (SENP) segment through calibrated and comprehensive approach towards its growth strategies and credit practices. Continued focus on portfolio diversification, asset quality, liquidity management, digital customer engagement, and AI-enabled business initiatives is expected to support sustainable growth and long-term value creation in the long run. The Company also remains committed to supporting affordable housing, promoting green and energy-efficient housing solutions, and leveraging opportunities arising from Government housing initiatives to further strengthen its growth trajectory.

Future Outlook and Strategic Priorities

The Company remains focused on sustainable long-term growth. Our strategic priorities include:

1. Continued business growth;
2. Digital acceleration;
3. Operational excellence;
4. Geographic diversification;
5. Portfolio optimisation; and
6. Customer experience enhancement.

The Company will continue to focus on:

1. Strengthening retail housing finance franchise;
2. Maintaining asset quality;
3. Improving productivity; and
4. Technology-led growth and scalability.

Supported by strong institutional parentage, prudent governance and established market credibility, the Company remains well positioned for long-term growth.

Key Focus Areas

Disbursement Strategy

The Company's disbursement strategy remains aligned with key Government housing initiatives, including PMAY-U 2.0. As of FY26, housing loans (excluding CRE) accounted for 72% of the loan book, with a target to maintain this share above 70% to support portfolio stability and prudent risk management.

Tapping the Self-Employed Non-Professional (SENP) Segment

The Company also aims to increase the SENP segment's contribution to 35% of the loan book from 32% as of March 2026.

Direct Sales Approach

To diversify sourcing channels, the Company has set up

a dedicated direct sales team which now contributes approximately 8% of new business, with a target to increase direct sourcing to 20% by FY28.

Expanding pan-India presence

During FY26, the branch network expanded from 234 to 249 branches, enhancing market reach and customer access. The Company continues to strengthen its presence in North and West India as part of its strategy to diversify beyond its established Southern markets.

Marketing Efforts

The Company continues to strengthen its marketing capabilities through focused branding initiatives, customer engagement programmes and digital outreach strategies. These efforts support business visibility, lead generation and customer acquisition across markets.

Dedicated Marketing Staff

A dedicated marketing team of the company led by experienced leadership focuses on expanding direct business generation and strengthening customer relationships. Continuous training initiatives further enhance product knowledge, customer interaction capabilities and operational efficiency to the maximum extent possible.

APF Marketing

The Company continues to strengthen Approved Project Financing (APF) marketing initiatives through focused developer engagement and project-level relationship building. This strategy supports quality lead generation and expansion of the retail lending pipeline.

Branding and Digital Marketing

The Company continues to enhance brand visibility through digital marketing initiatives including social media engagement, SEO strategies and targeted advertising campaigns. Increased digital outreach supports wider customer engagement and improved lead conversion efficiency.

Cautionary Statement

This document contains certain forward-looking statements relating to the anticipated future performance, business prospects, financial position and operational developments of Can Fin Homes Ltd. These statements are based on management's current expectations, assumptions, estimates, and projections regarding future events and business performance and are therefore subject to various risks, uncertainties, and other factors beyond the Company's control.

Actual results, performance, or outcomes may differ materially from those expressed or implied in such forward-looking statements due to changes in economic conditions, regulatory developments, market dynamics, interest rate movements, and other unforeseen factors. Readers are therefore advised to exercise appropriate caution while relying on these statements.

For and on behalf of the Board of Directors

Sd/-

Shri Hardeep Singh Ahluwalia

Place : Bengaluru

Chairman

Date : June 08, 2026

(DIN: 09690464)

Report of Directors

Dear Members.

Your Board of Directors' ("the Board") are pleased to present this 39th Annual Report on the performance of your Company (the "Company") along with the Audited Financial Statements for the Financial Year ended on March 31, 2026 ("FY26").

1. COMPANY OVERVIEW:

Can Fin Homes Limited, a Housing Finance Company promoted by Canara Bank, was incorporated in 1987, the International Year of Shelter for the Homeless. The Company was incorporated under the Companies Act, 1956. Your Company is a first housing finance Company floated by any Nationalised Bank in the Country. The objective of setting up the Company is to promote home ownership & to increase the housing stock in the country. With a strong presence in emerging urban and semi-urban markets, your Company is committed to expanding access to formal housing credit, particularly for low and middle-income families and underserved customer segments.

Your Company is registered with the National Housing Bank ("NHB") / Reserve Bank of India ("RBI") as a deposit-taking Housing Finance Company and with Insurance Regulatory and Development Authority of India ("IRDAI") as a Corporate Agent (Composite). The equity shares of the Company are listed on the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE").

2. FINANCIAL RESULTS:

Your Company's financial performance during the year reflects sustainable, consistent, and quality growth. The key highlights of the Audited Financial Statements of your Company for the Financial Year ended on March 31, 2026 ("FY26"), along with a comparison with the previous financial year ended on March 31, 2025 ("FY25") are summarized below:

Particulars	(₹ in Lakhs)	
	Year ended 31 st March, 2026	Year ended 31 st March, 2025
Profit before Tax & Provisions	1,34,318.34	1,15,324.60
Less: Impairment on financial instruments	3,961.83	7,577.55
Profit before Tax	1,30,356.51	1,07,747.05
Less: Tax expenses:	-	-
(a) Provision for Tax - Current Year	28,634.68	24,218.91
- Previous Year	(1,428.09)	(1,852.11)
(b) Deferred Tax	(5,425.30)	(336.29)
Profit after Tax	1,08,575.23	85,716.54
Add: Other Comprehensive Income	-	-
A. Items that will not be reclassified to profit or loss		
(i) Actuarial (Gain)/ loss	34.59	(49.51)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(8.71)	12.46
B. Items that will be reclassified to profit or loss	-	-
(i) Income tax relating to items that will be reclassified to profit or loss	-	-
Other Comprehensive Income	25.88	(37.05)
Total Comprehensive Income for the period	1,08,601.11	85,679.49
Balance brought forward from previous year	1,19,400.34	86,172.16
Retained Earnings at the beginning of the year	2,28,001.45	1,71,851.65
Transfer to Special Reserve u/s.36(1)(viii) of the Income Tax Act, 1961	26,000.00	22,000.00
Transfer to General Reserve	21,720.22	17,135.90
Additional Reserve (u/s.29C of the NHB Act)	-	-
Dividend (including interim dividend)	17,310.03	13,315.41
Tax on Distributed Profits	-	-
Balance carried forward to balance sheet	1,62,971.20	1,19,400.34
Retained Earnings at the end of the year	2,28,001.47	1,71,851.65

- Note:** (i) Figures for the Previous Year have been rearranged / regrouped wherever necessary while preparing the statements as per IND-AS requirements.
- (ii) The interim dividend of ₹7.00 per equity share of face value of ₹2/- each paid by the Company during December 2025 has been accounted.
- (iii) The proposed dividend of ₹8.00 per equity share has not been recognized as a liability in the annual accounts as at 31st March 2026 (in compliance with IND AS 10 events occurring after the Balance sheet date). The same will be considered as a liability upon approval by the shareholders at the 39th Annual General Meeting (AGM).

3. SHAREHOLDERS' WEALTH:

Particulars	Year ended 31 st March, 2026	Year ended 31 st March, 2025
Earnings Per Share (EPS) (₹)	81.54	64.37
Dividend Per Share (₹)	15.00*	12.00
Dividend (%)	750%	600%
Market Price per Share (₹)	783.40	668.70
Market Capitalization (₹ in Crore)	10,431.29	8,904.02

* During the FY 2025-26, your Company has paid an Interim dividend of ₹7/- per share (350%), for equity share of face value of ₹2/- each and has proposed final dividend of ₹8/- per equity share of face value of ₹2/- per equity share (400%) subject to the approval of shareholders at the ensuing 39th AGM. The total dividend (interim and final) paid/recommended for the year amounts to ₹15/- per equity share (750%) for the shareholders.

4. BUSINESS PERFORMANCE HIGHLIGHTS:

The business performance highlights of the Company for FY 2025-26 are provided below:

- a) **Sanctions:** The Company has sanctioned ₹11,148 Crore in FY 2025-26 as compared to ₹9,294 Crore during the previous year. Since inception, the cumulative loan sanctions by your Company stood at ₹96,030 Crore at the end of FY 2025-26. Average ticket size of incremental housing loans and non-housing loans were ₹27 Lakh and ₹14 Lakh, respectively.
- b) **Disbursements:** The disbursements made during the year amounted to ₹10,531 Crore as compared to ₹8,568 Crore during the previous FY 2024-25. The cumulative loan disbursements from inception to the end of the FY 2025-26 were ₹88,082 Crore.
- c) **Loans outstanding (Loan Book):** The total loan book as at March 31, 2026, was ₹42,209 Crore, as compared to ₹38,217 Crore during the previous year recording a growth of around 10% over last year. At a portfolio level, housing loans constitute 68.53% and non-housing loans comprised 31.47%.
- d) **Non-Performing Asset (NPA):** The Gross NPA of the Company as at March 31, 2026, was ₹357 Crore as compared to ₹333 Crore during the previous year. The net NPA as at March 31, 2026, was ₹156 Crore as compared to ₹174 Crore during the previous year. The gross NPA percentage as at March 31, 2026, stood at 0.85% as compared to 0.87% as at March 31, 2025. Similarly, the Net NPA percentage as at March 31, 2026, stood at 0.37% as compared to 0.46% as at March 31, 2025.
- e) **Profits:** Your Directors are pleased to inform that during the year under review, the Company recorded an Operating Profit of ₹1,343.18 Crore (previous year ₹1,153.25 Crore), Profit Before Tax (PBT) of ₹1,303.56 Crore (previous year ₹1,077.48 Crore) and Profit After Tax (PAT) of ₹1,085.75 Crore (previous year ₹857.17 Crore) which is the highest profit ever recorded since inception. During the year, the Company reversed the provision on standard assets amounting to ₹2.43 Crore. The provision for standard assets was made of ₹56.23 Crore (including management overlay amounting to ₹25 Crore) during the previous year. During the year, the provision was made for non-performing assets amounting to ₹42.05 Crore (previous year ₹19.54 Crore). Provisions for Tax Expenses (including Deferred Tax) amounting to ₹217.81 Crore (previous year ₹220.30 Crore) were made.
- f) **Reserves:** Pursuant to Section 29C of the National Housing Bank Act, 1987, the Company is required to transfer at least 20% of its net profit every year to

the statutory reserve fund before any dividend is declared. During the financial year under review, your Company transferred ₹260 Crores out of the previous year's profits available for appropriation to the Statutory Reserve Fund (being the Special Reserve).

5. DIVIDEND:

Your Company has a consistent track record of dividend payments. While recommending the dividend, the Directors have considered applicable NHB and RBI guidelines, provisions under the Companies Act, 2013, Dividend Distribution Policy, long-term growth plans of the Company, minimum capital requirements and net NPA ratio, etc.

Your Directors, after giving due consideration to Capital Adequacy requirements, deferred tax liability, its impact on financial markets, the resultant impact on the Company and the Dividend Distribution Policy, have recommended a final dividend of ₹8/- per equity share of face of value of ₹2/- per share (400%), for the financial year ended March 31, 2026, subject to the approval of the Shareholders at the ensuing 39th AGM of the Company. The Board of Directors at their meeting held on December 15, 2025, had declared and paid an Interim dividend of ₹7/- per share (350%), for equity share of face value of ₹2/- each. The total amount of dividend (Interim and Final) recommended for payment/paid for the year under review is ₹15/- per equity share amounting to ₹199.73 Crore.

As per Section 393 of Income Tax Act, 2025, the Company is required to deduct Tax at Source (TDS) @ 10% on dividend payment for resident shareholders (20% in case PAN is not available or having inoperative PAN). However, in the case of resident Individual shareholders, if the aggregate dividend amount paid during the year does not exceed ₹10,000/- no TDS will be required. Further, no TDS shall be deducted for dividend payment to any Insurance Company and Mutual Funds specified in Schedule VII of Income Tax Act, 2025.

Moreover, as per Section 393 read with 207 of the Income Tax Act, 2025, TDS is required to be deducted @ 20% plus applicable surcharge and cess on payment of Dividend to Non-Residents.

In accordance with Regulation 43A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

(the "SEBI Listing Regulations"), your Company has formulated and adopted a Dividend Distribution Policy and is available on the website of the Company at https://www.canfinhomes.com/Policies_and_Codes. The declaration of dividend is undertaken in compliance with the applicable provisions of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 and the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Declaration of Dividends) Directions, 2025, as amended from time to time.

6. INFORMATION ON THE STATE OF AFFAIRS OF THE COMPANY:

The information on the affairs of the Company has been given as part of the Management Discussion and Analysis section of the Report.

7. CAPITAL ADEQUACY:

As per the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025, your Company is required to maintain a minimum Capital to Risk-Weighted Assets Ratio (CRAR) of 15% of its aggregate risk-weighted assets. Further, Tier II capital shall not, at any point in time, exceed 100% of Tier I capital. In compliance with the requirements, as at March 31, 2026, your Company's CRAR stood at 23.15% (previous year 25.08%).

Your Company continues to maintain capital adequacy well above the regulatory minimum, reflecting its strong capital position and financial stability.

8. DEPRECIATION:

Depreciation was calculated on the written down value method based on useful life, in the manner prescribed in Schedule II of the Companies Act, 2013.

9. DEFERRED TAX ASSET (DTA):

During the year, deferred tax asset (net) of ₹54.25 Crore (previous year ₹3.36 Crore) was considered in the Statement of Profit & Loss, on account of various components of assets and liabilities. The DTA outstanding as at March 31, 2026, was ₹123.52 Crore (previous year ₹69.35 Crore).

10. EXPANSION OF BRANCH NETWORK:

The expansion of the branch network is a key strategic initiative aimed at strengthening the organization's market presence, improving customer accessibility, and supporting long-term business growth. A well-planned expansion will enable the organization to tap

into new customer segments, deepen relationships in existing markets, and enhance overall service delivery.

Your Company is continuing its expansion strategy, strengthening its presence through the prudent addition of new branches in the highly potential locations. During the year under review, the Company has opened 15 new branches to facilitate better outreach, faster turnaround of services, and improved customer experience by providing localized support.

Accordingly, the Company's network reached a total of 249 branches, spread across 21 states, reinforcing its footprint and enhancing service accessibility.

11. TECHNOLOGY INITIATIVES:

Your Company has taken various Digital initiatives and Core Business Solution Transformation which have enabled the Company to connect and engage with Customers for business more efficiently, which are as follows:

- All the branches and the Zonal Offices are connected through a core-banking platform (Integrated Business Suite) with latest technology stack. The Company has implemented Multiprotocol Label Switching (MPLS) and Internet Leased links for a higher bandwidth, security, and dedicated uptime.
- Your Company is implementing Core Business Solution (CBS), Infrastructure and Security Solution under Project Tejas. M/s IBM India Private Limited is selected as System Integrator (SI) for this project. Scope of the work includes Functional components, Technical & Security components.
- As part of the CBS implementation:
 - ❖ Risk and Asset Liability Management & Company Borrowing and Investments applications were made live in production during Q2 FY 26. These applications help the Company to manage Risk, Data Flows, Liability, Borrowing & Investments effectively.
 - ❖ Human Resource Management Tools like workforce management, engagement, & analytics, enterprise configuration, talent acquisition, compensation & benefits, training and attendance have been implemented during Q3 FY 26 to effectively engage & manage the company staff.
- ❖ General Ledger is implemented in the new system during Q2 FY 26 which helps automated transaction posting, reconciliation, and report generation.
- ❖ CBS implementation Document Management System (DMS) was implemented during Q3 FY 26 to organize the documentation digitally and maintain central repository.
- ❖ Aadhaar Data Vault was implemented during Q3 of FY 2025-26 which enables secure storage of Aadhaar numbers and ensures security, privacy and regulatory compliance.
- ❖ Cloud landing zone setup has been completed in order to manage the Applications, Databases, integrations, secure access, networking controls and security solutions.
- ❖ Software Defined Wide Area Network (SDWAN) setup has been implemented across all Branch offices for secure network & centralized management.
- ❖ New E-mail solution has been implemented across the organisation in order to have secure and reliable communication.
- ❖ Centralised Desktop Management Solution has been implementation for central management, effective patch & software deployments.
- ❖ Security Operations Centre, Endpoint DLP, Identity and Access management, Database activity monitoring, Brand monitoring etc., have been rolled out. These implementations help improve the security posture of the company.
- ❖ As part of operations & support solution of CBS project Network Operations Centre, IT Service Management tools have been configured, and access is given to all employees. This will help enhance the operational activities of the system.
- ❖ Implementation of deposits module named KIA was done in FY 2026 and LOS & LMS modules are in progress and currently are in testing phase.

- To improve operational efficiency, your Company has implemented Central Know Your Customer (CKYC) software, Perfios and web-based Application software for Inspection & Audit. The website of your Company is interactive and user friendly. Further, your Company website has got revamped with more Business-driven capabilities. Introduction of AI-powered chatbot to provide query-specific response to existing customers, public, potential customers, shareholders and DSAs.
- Your Company has implemented Chatbot to enable customer to avail the various services offered. Further, for broader outreach your Company has implemented Chatbot in vernacular languages like Tamil, Kannada, Telugu, Marathi and Gujarati apart from Hindi and English.
- Your Company has digital meetings platform for Board and various Committee meetings which are paperless, secure, efficient and cost-effective. Further, the Company also has a platform for maintaining Structured Digital Database (SDD) for recording movement of Unpublished Price Sensitive Information (UPSI). Your Company has implemented reconciliation tools. On collection side, it has integrated with Bharat Bill Payment System and implemented online vendor payments with Zaggle solution.
- Your Company is utilizing the Video Conferencing facility for Board and Committee meetings, review meetings with branches, clusters and interviews for recruitments, etc.
- Thrust on cyber security has been given and security awareness is spread amongst employees regularly. Information on do's and don'ts to safeguard the information assets of the Company is being communicated to the employees regularly. Customers have been updated with security awareness content through SMS and Website posters.
- Your Company is focusing on AI driven capabilities wherever possible in order to enhance operational efficiency and customer experience.
- Your Company has implemented Anti-Money Laundering screening tool to identify and mitigate the risk of financial crimes.
- Your Company has onboarded consultant for Assessment & Implementation of Digital Personal Data Protection Act rules.

12. CUSTOMER-CENTRIC INITIATIVES:

Your Company is committed to a **"Customer-First"** philosophy, built on the pillars of transparency, accessibility, and digital innovation. Our recent initiatives are designed to simplify the housing finance journey and provide unparalleled support to our customers.

1. Visual Guidance & Information Empowerment

To ensure our customers make well-informed financial decisions, we have transformed our branches into comprehensive information hubs:

- **Educational Collateral:** Availability of leaflets in all the branches that serve as accessible guides, clearly outlining essential product features.
- **On-Site Visibility:** The placement of standees, posters, and danglers guarantees that essential product information and updates are prominently displayed for all visitors.

2. Digital Transformation & AI-Assisted Support

The Company has strengthened its digital channels, including websites and mobile/web-based applications, enabling customers to access services, submit requests, track transactions, and obtain information anytime and anywhere. These platforms are designed with a user-friendly interface to ensure ease of navigation and faster turnaround time.

- **AI-Powered Virtual Assistant:** Introduction of **Vani**, an AI digital assistant available 24/7 on our website. **Vani** streamlines the customer experience by providing instant information on our product suite, eligibility checks, immediate downloads of IT certificates, and more.
- **Enhanced Connectivity via WhatsApp:** Integration of WhatsApp for automated alerts regarding EMI schedules, account status updates, NACH/ECS status, delinquency warnings, to communicate new offerings, etc.
- **Social Media Engagement:** Fortified our social media presence to provide timely updates and offer an additional, responsive channel for addressing customer queries. Few key initiatives include:
 - **Rent Free Revolution Campaign:** High-impact drive to enhance brand awareness.

- **Introduction of Paarth:** Official mascot to build a relatable identity.
- **Myth vs. Reality Series:** Educational content debunking common industry misconceptions.
- **Customer Meets:** Interactive sessions for engagement and query resolution.

3. Transparency & Inclusive Communication

- **Multilingual Accessibility:** In line with RBI Master Directions, your Company has incorporated Fair Practice Code (FPC) and Most Important Terms and Conditions (MITC) in English and other four popular Indian vernacular languages which are available on the Company website, ensuring clarity for our diverse customer base.
- **Feedback Ecosystem:** Installation of QR code-based feedback boards across all branches which allows customers to instantly rate their experience regarding post-disbursal services, prepayments, and grievance redressal, fostering a culture of accountability.

4. Community Engagement & Financial Inclusion

- **PMAY-U 2.0 (Pradhan Mantri Awas Yojana – Urban 2.0) "Lantern Nights":** To advance the Government of India's flagship initiative, your Company hosted "Lantern Nights" - extended-hour sessions designed to guide families through the PMAY-U 2.0 Interest Subsidy Scheme with hands-on portal assistance long after our usual working hours.
- **Can Fin Homes Connect:** Conducting structured engagement sessions at regular intervals to align our housing and non-housing loan portfolios with the specific financial needs of our customers and incorporate their feedback to refine our offerings.

5. Operational Excellence & Support

- **Seamless Disbursement:** Leveraging cutting-edge technology, and a frictionless disbursement process across our nationwide network.
- **Dedicated Support Channels:** Maintaining a robust grievance redressal framework through our dedicated customer care desk (customercare@canfinhomes.com), toll-free helpline (1800-203-4488), and specialized grievance redressal e-mail support (grievance.redressal@canfinhomes.com).

- **Online Financial Tools:** Empowering our customers with a suite of online tools, which includes EMI and Deposit calculators, to facilitate transparent and informed financial planning.

13. FINANCIAL RESOURCES:

a) Refinance from National Housing Bank (NHB):

During the year under review, your Company has received a fresh sanction amounting to ₹1500 Crore from NHB, under the refinance scheme. The sanctioned amount was fully drawn under the Affordable Housing Finance and Regular Refinance Schemes.

b) Borrowings from Bank:

During the year, borrowings were diversified through a combination of short-term and long-term loans considering the asset liability management position and minimizing the overall cost of funds. To diversify risks within banks, the Company had exposure from Private and Public Sector Banks. The aggregate bank borrowings (term loans plus overdraft) as at the end of the financial year stood at ₹24,342.11 Crores. The overall borrowings are within regulatory ceiling of 12 times the Net Owned Funds.

The overall cost of borrowing from banks was 7.20% p.a. as at March 31, 2026. During the year, the long-term 'rating' of the Company for Long Term Loans was [ICRA] AAA (Stable) reaffirmed by ICRA Limited and CARE AAA' (Stable) reaffirmed by CARE Limited, signifying highest degree of safety regarding timely servicing of financial obligations.

c) Debentures:

(i) Secured Non-Convertible Debentures (NCD):

Your Company raised NCDs amounting to ₹980 Crores (previous year ₹3,450 Crores in multiple) in one tranche during the financial year. The debentures were secured by way of floating charge on the assets i.e., loan receivables specifically earmarked for the purpose, in favour of the Debenture Trustees. The investors of the NCDs are majorly insurance companies, Public Sector Banks, corporates, PF trusts, mutual funds and other investors of repute, indicating their safety perception of your Company's fundamentals and prospects. The tenure of the outstanding

NCDs ranges from 36 months to 60 months. The interest on these debentures was serviced regularly during the year under review. The outstanding borrowings by way of secured NCDs as at March 31, 2026, was ₹6,365 Crores (previous year ₹8,046 Crores). The average cost of NCDs was 8.01% p.a. The NCDs issued during the year was rated, “[ICRA] AAA (Stable)” by ICRA Limited, signifying highest degree of safety regarding timely servicing of financial obligations and very low credit risk. These NCDs were listed on the Wholesale Debt Market (WDM) segment of the National Stock Exchange of India Limited.

(ii) Unsecured Non-Convertible Debentures (UNCD):

During the year under review, your Company has not issued any Unsecured Non-Convertible Debentures, nor any Unsecured Non-Convertible Debentures were lying with the Company.

The Company is in compliance with the provisions of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 [erstwhile Master Direction – Non-Banking Financial Company- Housing Finance Company (Reserve Bank) Directions, 2021] and has been regular in payment of principal and/or interest on the NCDs. Details of borrowings are provided in the notes to accounts.

Your Company affirms that there has been no deviation or variation in the utilization of proceeds of NCDs from the objects stated in the respective offer documents or explanatory statement to the notice for the general meeting, as applicable. During the year under review, your Company had not issued Equity Shares/ Debentures to public for subscription.

(iii) Details of Debenture Trustee:

During the year under review, your Company has continued to engage with the existing Debenture Trustee. The details are given below:

SBICAP Trustee Company Limited

Mistry Bhavan, 4th Floor, 122,
Dinshaw Wachha Road,

Churchgate, Mumbai-400 020
Tel: 022-43025555, Fax: 022-43025500
E-mail: corporate@sbicaptrustee.com
Website: www.sbicaptrustee.com
CIN: U65991MH2005PLC158386

iv) Procedural Framework for Dealing with Unclaimed Interest and Redemption Amounts:

The SEBI vide its circular SEBI/HO/DDHS/DDHS-RAC-1/P/CIR/2023/176 dated November 08, 2023 (‘the Circular’), has prescribed the procedural framework for dealing with unclaimed interest and redemption amounts lying with entities having listed non-convertible securities and manner of claiming such amounts by investors.

The circular requires such companies to formulate a policy specifying the process to be followed by investors for claiming their unclaimed amounts. Accordingly, a policy titled ‘Policy for claiming unclaimed amounts with respect to “Non-Convertible Debentures and manner of Claiming such amounts by Investors” has been framed by the Company.

The Company Secretary has been designated as the Nodal Officer for the purposes of this circular. As on 31 March 2026, there is no amount remaining unclaimed in respect of non-convertible debentures.

d) Commercial Paper:

Your Company mobilizes funds through Commercial Paper (CP) for leveraging cost of borrowing to the extent of undrawn Bank limits. The CP outstanding at the end of FY 2025-26 was ₹1,000 Crores (previous year ₹2,600 Crores). The effective cost of funds raised through CP during the year was 6.46% p.a. The CP issued by your Company was rated at the maximum [ICRA] A1+ by ICRA Ltd., and CARE A1+ by CARE Limited. Instruments with this rating are considered to have highest degree of safety regarding timely payment of financial obligations. The Company listed its CPs on BSE Limited.

The Company affirms that there has been no deviation or variation in the utilization of proceeds of Commercial Papers, from the objects stated in the respective offer documents.

e) Deposits:

During the year, your Company accepted new deposits amounting to ₹132.91 Crore as compared to ₹87.55 Crore during the previous year (outstanding live accounts only). The outstanding balance of deposits (including interest accrued, but not due) as at March 31, 2026, was ₹220.20 Crore (previous year ₹193.52 Crore). The rate of interest on public deposits ranged from 6.5% p.a. to 7.75% p.a. while the overall cost (average) of deposits was 7.79% p.a. as at March 31, 2026.

As at March 31, 2026, a sum of ₹4.76 Crore relating to 250 accounts of public deposits (₹6.15 Crore as at March 31, 2025, relating to 351 accounts) remained unclaimed/overdue, of this amount, a sum of ₹0.48 Crore relating to 16 accounts (previous year ₹1.66 Crore relating to 66 accounts as on April 30, 2025) were claimed and renewed / settled up to April 30, 2026. The Depositors were intimated regarding the maturity of deposits, with a request to either renew or claim their deposits. Where the deposit remains unclaimed, reminder letters / SMS are sent to depositors periodically and follow up action is initiated through the concerned branch. Your Company has not defaulted in repayment of deposits or interest during the year. The Company has complied with the requirements under Chapter V of the Companies Act, 2013 to the extent applicable.

During the year, the deposit schemes of your Company have been rated 'ICRA AAA' Stable, reaffirmed by ICRA Ltd., indicating 'highest credit quality' and that the rated deposit programme carried the lowest credit risk. Your Company, being a Housing Finance Company, is registered with NHB and has complied with the Directions / Guidelines issued by the NHB and RBI with regard to deposit acceptance and renewal. Your Company is exempted from the applicability of the Companies (Acceptance of Deposits) Rules 2014.

As per the regulatory requirement vide the communication bearing reference, RBI/2023-24/14DOR.SFG.REC.10/30.01.021/2023-24 dated April 11, 2023, the Company has formulated the Green Deposits Policy.

f) Residential Mortgage-backed Securities:

During the year under review, there were no securitized assets outstanding as at March 31, 2026. Further, the Board of Directors at its meeting held on April 24, 2025, approved the proposal for raising funds through Residential Mortgage - backed securities upto ₹300 Crores in compliance with the RBI Master Direction dated 24.09.2021 and 05.12.2022.

14. REGULATORY COMPLIANCES:**➤ Compliance with Regards to Directions/ Guidelines of Reserve Bank of India (RBI) / National Housing Bank (NHB) and other Statutes:**

Regulatory guidelines for housing finance in India are largely driven by the RBI and NHB, focusing on strengthening prudential norms, enhancing customer protection, and supporting affordable housing.

In November 2025, a major regulatory overhaul was carried out under which RBI undertook a historic consolidation of over 9,000 legacy circulars into 244 cohesive Master Directions to reduce compliance burden, duplication, and interpretation challenges, replacing scattered instructions with a streamlined framework.

In addition to the above, RBI vide its notification dt. 05.12.2025 has issued the "Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025" and the "Reserve Bank of India (Commercial Banks – Undertaking of Financial Services) (Amendment) Directions, 2025" which clarify the roles of banks and their group entities in conducting financial and non-financial activities, including agency business, referral services, lending, and investment management.

As per the notification, if lending activity is carried out by any of the group entities of a Commercial Bank, regulations as applicable to Upper Layer NBFC shall be applicable to that group entity of the commercial bank. Since your Company is engaged in lending activity and is part of a Canara Bank group entity, as per RBI's notification, your Company falls under the category of Upper Layer NBFCs. Your Company has taken all necessary actions to comply with the amended Directions, including alignment of operations with prudential norms applicable to Upper Layer NBFCs and updating internal policies and procedures. Further, Canara Bank has submitted to RBI

the compliance status report in this regard, as mandated under the RBI Directions.

Your Company has complied with the Reserve Bank of India (Housing Finance Companies) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 and has adhered to all the guidelines and circulars issued by RBI on asset classification of credit / investments, credit rating, acceptance of deposits, Fair Practices Code (FPC), Most Important Terms and Conditions (MITC), Customer Complaints Redressal Mechanism, Know Your Customer (KYC), Anti-Money Laundering (AML) Guidelines, Asset Liability Management, Capital Adequacy Ratio (CAR) norms, Information Technology Frameworks, CERSAI, Implementation of Indian Accounting Standards (Ind AS), Appointment of Statutory Auditors, Guidelines on Reporting and Monitoring of Frauds in Housing Finance Companies and all other related instructions, guidelines and circulars issued by the RBI in letter and spirit with an explicit notification on the website of the Company, to the extent applicable.

Further, your Company is compliant with all the Key regulatory changes during FY 2025-26 including the prohibition of certain prepayment charges, Introduction of the PRAVAAH Portal for streamlined regulatory approvals, mandatory updation / periodic updation of KYC norms etc.

Your Company has complied with other related statutory Guidelines / Directions / Policies as applicable to the Company from time to time. Compliance of all Regulatory directions / guidelines of NHB/RBI, other statutes are periodically reviewed by the Audit Committee and the Board.

➤ **IRDA Compliance:**

Your Company is registered with Insurance Regulatory and Development Authority of India (IRDAI) for carrying on the Insurance Agency Business and has complied with the applicable requirements under Insurance Regulatory and Development Act, 1999 and IRDAI (Registration of Corporate Agent) Regulations, 2015, as amended from time to time. Being an insurance intermediary, the Company is maintaining all the required information as per IRDAI rules. The Company has put in place an appropriate policy on maintenance of records and destruction of old records as required under IRDA Guidelines.

The Company has established partnerships with leading insurance providers like Bajaj General Insurance, IndusInd (Reliance) General Insurance, Tata AIG General Insurance, Life Insurance Corporation of India (LIC) and Canara HSBC Life Insurance Company Limited. This collaboration allows us to offer our customers a comprehensive range of insurance options, ensuring vital coverage for their property, life, and potential critical illnesses.

Further, your Company is compliant with the National Housing Bank Advisory, ensuring that borrowers are provided with the choice of at least two insurance companies (for Life and General Insurance) whenever insurance products are sold.

➤ **Other Compliances:**

RBI vide its Circular No. RBI/2022-23/34 DOR.CRE.REC.28/21.04.048/2022-23 dated April 21, 2022, has inserted para "103A. Legal Entity Identifier for Borrowers" under "Chapter XIV of RBI Master Directions, 2021. As per the said para it was advised that non-individual borrowers enjoying aggregate exposure of ₹5 Crores and above from banks and financial institutions (FIs) shall be required to obtain LEI codes as per the prescribed timeline. The Company had already obtained on April 04, 2018, the Legal Entity Identifier No.335800EJ9Y3XDP5ZDH81 under the erstwhile RBI/2017-18/82-DBR.No.BP.92/21.04.048/2017-18 dated November 02, 2017, as advised by NHB. The Company has renewed the LEI codes for FY 2025-26.

Your Company has registered on TReDS Platform through Receivables Exchange of India Limited (RXIL) vide registration No.CA0000876. The Company has paid the annual fee for maintenance of the said registration.

15. COMPLIANCE UNDER THE COMPANIES ACT, 2013:

Your Company has complied with the requirements of the applicable provisions of the Companies Act, 2013, and related Rules during FY 2025-26.

(i) ANNUAL RETURN:

As per the requirements under Section 92(3) of the Companies Act, 2013 and the rules framed thereunder, the copy of the draft Annual Return for FY 2025-26 has been uploaded on the Company's website. A copy of the annual return can be accessed at: https://www.canfinhomes.com/investor/investorspagecontentwfs/annual_return.

For other compliance- related details, please refer to the Secretarial Audit Report enclosed with this Report as **Annexure-1**.

(ii) SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS:

During the year under review, there were no significant or material orders passed by any Regulators, Courts or Tribunals that could impact the Company's going concern status or its future operations. Further, no penalty was levied or imposed on the Company by the Regulators i.e. NHB/RBI.

(iii) DETAILS OF APPLICATION MADE OR ANY PROCEEDING PENDING UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016:

During the year under review, the Company did not make any application, and no proceedings were pending against the Company under the Insolvency and Bankruptcy Code, 2016.

(iv) DETAILS OF DIFFERENCE BETWEEN AMOUNT OF THE VALUATION DONE AT THE TIME OF ONE TIME SETTLEMENT AND THE VALUATION DONE WHILE TAKING LOAN FROM THE BANKS OR FINANCIAL INSTITUTIONS ALONG WITH THE REASONS THEREOF:

During the year under review, there was no instance in which the Company carried out any valuation for one-time settlement for loans taken from Banks or Financial Institutions.

(v) CHANGE IN THE NATURE OF BUSINESS:

During the year under review, there was no change in the nature of the business of your Company.

(vi) MATERIAL CHANGES AND COMMITMENTS AFFECTING THE FINANCIAL POSITION OF THE COMPANY:

There were no material changes and commitments, affecting the financial position of your Company that could have an impact on its future operations or its status as a "Going Concern", between the end of FY 2025-26 and the date of this report.

(vii) RECOVERY ACTION UNDER SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT):

During the year under review, no action was initiated against the Company under the SARFAESI Act, 2002.

(viii) SHARES WITH DIFFERENTIAL RIGHTS:

During the year under review, your Company did not issue any shares with differential rights. Accordingly, no information as required under Section 43(a)(ii) of the Act read with Rule 4(4) of the Companies (Share Capital and Debenture) Rules, 2014 has been furnished.

(ix) ISSUE OF SWEAT EQUITY SHARES:

During the year under review, your Company did not issue any sweat equity shares. Accordingly, no information as required under Section 54(1)(d) of the Act read with Rule 8(13) of the Companies (Share Capital and Debenture) Rules, 2014 has been furnished.

(x) DISCLOSURE UNDER SECTION 67(3) OF THE ACT:

During the year under review, there were no instances of non-exercise of voting rights in respect of shares purchased directly by employees under such scheme. Accordingly, no information pursuant to Section 67(3) of the Act read with Rule 16(4) of Companies (Share Capital and Debentures) Rules 2014 has been furnished.

(xi) LOAN FROM DIRECTORS OR THEIR RELATIVES:

During the year under review, your Company did not take any loan from the Directors or their relatives.

(xii) PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES):

Your Company does not have any Holding, Subsidiary and Associate Companies, including any Joint Ventures. Further, the Company is an Associate Company of Canara Bank.

(xiii) APPOINTMENT OF DESIGNATED PERSON UNDER COMPANIES (MANAGEMENT AND ADMINISTRATION) RULES 2014- RULE 9 OF THE COMPANIES ACT, 2013.

In accordance with Rule 9 of the Companies (Management and Administration) Rules 2014, your Company is required to designate a responsible individual to ensure compliance with statutory obligations.

Accordingly, the Board at its meeting held on December 22, 2023, appointed Shri Nilesh Jain, VP & Company Secretary, as the Designated Person.

The same shall be reported in the Annual Return of the Company.

(xiv) ALTERATION OF MEMORANDUM OF ASSOCIATION AND ARTICLES OF ASSOCIATION:

During the financial year under review, your Company has not altered its Memorandum of Association and Articles of Association.

16. AUDITORS COMMENTS ON AUDITORS REPORT:

The Statutory Auditors have confirmed that they satisfy the criteria of independence as required under the provisions of the Companies Act, 2013. The Statutory Auditors of the Company have not reported any fraud to the Audit Committee or the Board of Directors under Section 143(12) of the Companies Act, 2013 read with Rule 13 of the Companies (Audit and Auditors) Rules, 2014. The Auditors' observation, if any, read together with the Notes to Accounts, is self-explanatory and therefore does not call for any comment.

17. CORPORATE SOCIAL RESPONSIBILITY (CSR):

During the financial year under review, your Company has re-constituted a Corporate Social Responsibility (CSR) Committee as prescribed under Section 135 of the Companies Act, 2013 and has put in place the CSR Policy of the Company.

Your Company has directed its efforts toward sectors that matter most to society - education, healthcare, environmental sustainability, renewable energy, sports promotion, animal welfare, women empowerment, sanitation & safe drinking water, and community welfare.

Your Company initiatives primarily focused on promoting education including special education for underprivileged and tribal students. Several activities were undertaken to ensure that children have access to quality learning opportunities and supportive infrastructure. These included construction, repair, and upgradation of classroom blocks and toilet facilities to create safe and inclusive spaces for students. The Company also provided classroom furniture and educational kits to Government schools to enhance the teaching and learning experience. Scholarship programs were extended to underprivileged children, with particular emphasis on supporting girls' education. In addition, drinking water facilities were installed in schools to promote health and well-being.

Your Company remains committed to strengthening healthcare infrastructure, particularly in underserved rural communities. The essential medical equipment and machinery were supplied to Government hospitals and Primary Health Centers, helping quality of care for patients. Drinking water facilities were also provided to improve community health and hygiene.

Environmental sustainability has been identified as another key area of focus. During the year, your Company undertook several initiatives aimed at reducing environmental impact and fostering sustainable practices. In FY 2025-26, your Company undertook a comprehensive ESG gap analysis and portfolio emissions assessment, establishing a strong foundation for its sustainability journey. The gap analysis highlighted the Company's strong social performance while identifying critical areas such as resource management, water systems, bio-diversity, and supply chain governance for further strengthening, alongside continued progress in climate and labour-related aspects. In parallel, a detailed climate risk and financed emissions assessment, aligned with the PCAF framework, enabled the Company to establish a baseline understanding of its portfolio exposure to physical and transition risks and quantify emissions across mortgage and investment portfolios.

Your Company also assessed its operational GHG emissions (Scope 1, Scope 2, and Scope 3), reporting total emissions of 3,225.55 MTCO₂e, with purchased electricity as the primary contributor. Building on these insights, your Company has initiated targeted sustainability measures, including energy efficiency improvements, rooftop solar adoption, water conservation initiatives, and increased digitalization to reduce paper usage etc. These efforts reflect a structured shift from assessment to action, integrating ESG considerations into business strategy, risk management, and operational practices.

Furthermore, your Company is deeply committed in promoting animal welfare and ensuring the humane treatment of all living beings. Our efforts during the year focused on supporting shelters and veterinary care facilities, providing veterinary equipment to improve the health and well-being of animals in need.

Additionally, the Company undertook several environmental sustainability initiatives aimed at reducing its ecological footprint and supporting

community resilience. These included tree plantation drives to enhance green cover and improve bio-diversity, as well as projects focused on waste management, water conservation, and rainwater harvesting. Special emphasis was placed on promoting clean and renewable energy solutions, with rooftop solar power systems installed across government schools, hostels, and primary health care centres to reduce dependence on conventional energy sources. Further, public solar lighting systems were deployed in rural villages, contributing to improved safety and security for local communities. Together, these efforts reflect a structured transition from assessment to action, embedding ESG considerations into business strategy, risk management, and operational practices.

To encourage young talent, especially in rural areas, your Company supplied sports equipment and established multi-purpose courts in Government schools. Your Company also contributed to the welfare of vulnerable groups by supporting old age homes, orphanages, and residential homes for differently abled individuals.

As a prudent measure your Company has conducted an Impact assessment for FY 2024-25 from an external independent agency. The feedback received justified our efforts and confirmed that 3,39,736 individuals were benefited across multiple states in India. These projects were strategically aligned with the ESG framework and contributed to 13 United Nations Sustainable Development Goals (SDGs). The initiatives spanned broad thematic areas including promoting education, healthcare, women empowerment, environmental sustainability, and other social development priorities.

CSR Activities Undertaken during FY 2025-26:

Your Company strives to be a socially responsible Company and strongly believes in overall development, which is beneficial for the society at large, as a part of its Corporate Social Responsibility (“CSR”) initiatives. Through the CSR program, your Company sets the goal of reaching a balance that integrates human, environmental and community resources. By means of integrating and embedding CSR into its business operations and participating proactively in CSR initiatives, your Company intends to contribute continuously for sustainable development efforts. As per the Companies Act, 2013, as prescribed, companies are required to spend at least 2% of their average net profits for three immediately preceding financial years.

In FY 2025-26, the Company supported 226 CSR projects benefiting 4,55,593 individuals with an expenditure of ₹1947.14 lakhs. These CSR initiatives were implemented Pan-India basis, executed through Registered Office and the branch in those areas. The total allocated CSR budget for FY 2025-26 was ₹1906.00 lakhs. The Company sanctioned ₹1947.14 lakhs during the year, out of which ₹1321.66 lakhs were utilized during the fiscal year. The remaining sanctioned amount of ₹625.47 lakhs has been transferred to unspent CSR Account, in accordance with the provisions of the Companies Act, 2013 and will be disbursed as per the progress of the projects.

Further, the Chief Financial Officer confirmed to the Board of Directors vide certificate dated May 18, 2026, that the funds disbursed have been utilized for the purpose and in the manner approved by the Board for FY 2025-26.

A summary of CSR details as on March 31, 2026, is given below:

(₹ in lakhs)

Sr. No.	Activities undertaken	No. of Projects	Amount
1.	Animal Welfare	9	71.66
2.	Conservation of Natural Resources	12	87.44
3.	Construction / Renovation / Repair / upgradation of infrastructural facilities at Government schools or schools situated in rural/backward areas	8	72.80
4.	Desks & Benches/Tables/Almirah/Green Board/Chairs etc.	34	109.07
5.	Drinking Water facility/supply of other articles of necessity etc.	44	107.70
6.	Equipment /Medical Vans to Hospitals	15	191.55
7.	Promoting Sports	6	56.89
8.	Providing educational materials including books, school bags, etc. to the poor children of Government schools or schools situated in rural/backward areas	14	31.38
9.	Renewable Energy Projects	53	337.93
10.	Scholarship to Students and Sponsorship of Child Education	4	40.69
11.	Welfare Measures	13	96.80
12.	Women Empowerment	13	101.53
13.	Provision has been created for the Unspent Amount	-	625.47
14.	Other- Impact Assessment	1	16.23
	Total	226	1,947.14

The information regarding the Company's spending under its Corporate Social Responsibility (CSR) Policy, along with reasons for any unspent balance carried forward during the current year, is disclosed as **Annexure – 2** to the Directors' Report, which forms part of the Annual Report.

A copy of the CSR Policy can be accessed on the Company's website at https://www.canfinhomes.com/Policies_and_Codes.

18. HUMAN RESOURCES DEVELOPMENT:

Our employees are the cornerstone of the Company's success. Their knowledge, dedication, aptitude, and skills are invaluable assets that drive organizational growth. We remain committed to empowering them through continuous learning, development initiatives, and a supportive work environment, ensuring they are fully equipped to perform their responsibilities with excellence and efficiency.

In FY 2025-26, we reaffirmed our commitment to employee development by implementing a comprehensive training program that included both in-person and virtual sessions. These programs were conducted by internal experts as well as external experts from renowned institutions such as NHB, NIBM, IIBF, CAFRAL, IIMs, RBI, NHRD, and PHDCCI.

The key areas of focus for our training included risk management, credit operations, account management, housing finance, customer service, grievance redressal, CRM practices, and regulatory compliance. Extensive training on Environmental, Social, and Governance (ESG) practices was attended by employees and directors, and the insights of the

same was shared across the branches for promoting environmental and social awareness among employees. In line with our commitment to ethical conduct and a safe workplace, training sessions were also conducted on preventive vigilance, human rights, and Prevention of Sexual Harassment (PoSH).

These sessions aimed to reinforce a culture of accountability, inclusivity, and respect across all levels of the organization. Some of our in-person training initiatives included Induction Programs for Officers, Assistant Managers, and Deputy Managers, Induction Training for Managers and Senior Managers, Soft Skills Training for Branch Managers, Best Practices Training for Inspecting Officials, and Sales and Marketing Training. Our executives participated in various leadership development programs organized by external organizations. These programs included "Sales Leadership & Sales Force Motivation in the Digital Era" and "Managing and Leading Teams" by IIM, as well as "Governance and Risk Management" and "Financial Frauds and Forensic Audit" offered by CAFRAL.

Additionally, your Company participated in the "Certified PoSH Investigator Certification Program"

by NoMeansNo and several other programs. Notably, your company also engaged in providing specialized training aimed at empowering women leaders, such as “Career Accelerator: Evolving as a Leader.” “Executive Knowledge Exchange” programs were organized for top management on various topics to promote cross-functional learning and knowledge sharing. All our training initiatives reflect our commitment to fostering a skilled, ethical, and customer-focused workforce.

The Company has also put in place “Equal Opportunity Policy” as per Section 21(1) of Rights of the Persons with Disabilities Act, 2018.

The Statement containing details of employees as required in terms of Section 197 of the Act read with Rule 5(1), 5(2) and 5(3) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the disclosures with respect to the remuneration of Directors, Key Managerial Personnel and employees of the Company have been provided in **Annexure - 6** to this Board’s Report.

19. DETAILS OF ESOP SCHEME IMPLEMENTED BY THE COMPANY:

CFHL Employee Stock Option Scheme - 2024

Your Company has introduced the CFHL Employee Stock Option Scheme-2024 (ESOP Scheme 2024) in the year 2024 to reward performance and foster long-term commitment among employees towards the growth of the Company. The Scheme was designed in compliance with the SEBI (Share-Based Employee Benefits and Sweat Equity) Regulations, 2021, as amended from time to time, to enable employees to participate in the Company’s future growth and financial success.

During the year under review, 12,240 options were vested to 45 Option Grantees under Tranche 1 of the ESOP 2024 at an exercise price of ₹842.80/- per shares. These options were granted to the identified employees by the Nomination Remuneration and HR Committee at its meeting held on 25/11/2024.

Further, the Nomination, Remuneration & HR Committee approved the Grant of 1,76,377 options under Tranche 2 of the ESOP Scheme 2024 at an exercise price of ₹884.55/- per share, to the identified employees. The granting of Options under this Scheme is aligned with the Company’s Nomination

Remuneration and HR Policy. Grants are made based on various factors, including the employees’ tenure with the Company, performance ratings achieved over the past four quarters, penalties, if any, involving amounts of ₹1,00,000 and above, assessment of future potential, and other criteria as determined by the Committee.

Grant wise details of options vested, exercised and cancelled are provided in note no. 19.6 to the standalone financial statements.

The ESOP 2024 is in compliance with the provisions of Companies Act, 2013 and SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021. Further, the detailed disclosures relating to Tranche-2 of ESOP 2024 have been uploaded on the Company’s website at <https://www.canfinhomes.com/Investor/investorpagecontentwithannouncements/Announcements>.

Based on the vesting schedule of the ESOP Grantees, your Company has opened window for exercise of option under the ESOP Scheme 2024 from April 15, 2026, to April 30, 2026. During the said period 11 employees exercised their options. Thereafter, the Board at its meeting held on 08/06/2026 approved the allotment of 466 equity shares at an exercise price of ₹842.80/- per share (₹2/- Face Value and ₹840.80/- premium) to the ESOP Grantees and the Paid-up Capital of the Company has been increased to that extent.

Accordingly, as on the date of this report, the paid-up capital of the Company stood at ₹26,63,09,182/- (13,31,54,591 equity shares of ₹2/- each).

20. DISCLOSURE UNDER THE SEXUAL HARASSMENT OF WOMEN AT THE WORKPLACE (PREVENTION, PROHIBITION, AND REDRESSAL) ACT, 2013:

Your Company has put in place a policy for prevention of sexual harassment in accordance with the requirements of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

Your Company has re-constituted its Internal Complaints Committee to redress complaints received in relation to sexual harassment at the workplace as detailed below :

INTERNAL COMPLAINTS COMMITTEE:

Sr. No.	Name	Designation	Position held
1.	Smt Madhu Shetty	Vice-President	Chairperson/Presiding Officer
2.	Shri D R Prabhu	VP & CCO	Member
3.	Smt Meenakshi Jayaraman	Chief Manager & Retail Loan	Member
4.	Shri Vinayaka Rao M	VP & Zonal Head	Member
5.	Shri Suraj H S	Chief Manager- Head Recovery & Legal	Member
6.	Smt Shobha Mestri	Manager- Legal	Member
7.	Smt Gita Kishore	Asst. Professor	External Member

All employees (permanent, contractual, temporary and trainees) are covered under this policy.

Following are the details of the complaints received by the Company during FY 2025-26:

Sr. No.	Particulars	Number
1	No. of complaints of sexual harassment received during the financial year	0
2	No. of complaints disposed off during the financial year	-
3	No. of cases pending for more than 90 days	Nil
4	Number of complaints pending as on end of the financial year	0

21. COMPLIANCE WITH MATERNITY BENEFIT ACT, 1961:

Your Company reaffirms its commitment to the welfare of its female employees and confirms full compliance with the provisions of the Maternity Benefit Act, 1961, as amended from time to time. A comprehensive maternity leave policy is in place to provide appropriate support during the maternity period. Under this policy, eligible female employees with no more than two living children are entitled to maternity leave of up to 12 months during their service (six months per child).

The policy also provides for six weeks of paid leave in the event of a miscarriage or medical termination of pregnancy, in accordance with applicable law. Through these measures, your Company remains committed to safeguarding the health, well-being, and statutory rights of its female employees through compassionate and legally compliant workplace practices.

22. NOMINATION REMUNERATION AND HR (NRC) COMMITTEE AND ITS POLICY:

Your Company has constituted a Nomination, Remuneration and HR Committee (NRC) Committee

of the Board in terms of Section 178 of the Companies Act, 2013, read with Regulation 19 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 and Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025. The Committee identifies persons who are qualified to become Directors of the Company. The appointment, renewal, re-appointment, re-categorization and/or removal of such Directors including extension or continuation of their term of appointment, is recommended by the NRC to the Board.

The Committee has also laid down the criteria for identifying persons who may be appointed to the senior management of the Company. The NRC has formulated the criteria for determining the qualifications, positive attributes and independence of a director, and for carrying out the evaluation of the performance of every Director, the Board as a whole, and its committees.

The Board has ensured the evaluation of the performance of the Board, its committees and individual Directors through meetings of Independent Directors, meetings of the Nomination, Remuneration

and HR Committee, and independent evaluation by each Director, for the year ended March 31, 2026.

The NRC Policy of the Company, covering all the above aspects, is made available on the website at https://www.canfinhomes.com/Policies_and_Codes in terms of Section 134(3) of the Companies Act, 2013.

23. TRANSFER OF UNCLAIMED AND UNPAID DIVIDEND/ DEPOSIT AMOUNTS TO THE INVESTOR EDUCATION AND PROTECTION FUND (IEPF):

In terms of Section 124 and 125 of the Companies Act, 2013, the amounts (dividend, deposits etc., with interest) that remained unclaimed and unpaid for more than 7 years from the date they first became due for payment, should be transferred to IEPF. As an investor friendly measure, your Company has been intimating the respective shareholders/depositors / investors to encash their dividend warrant / renew matured deposits or lodge their claim for payment of dues, if any, from time to time and the claims made were settled. As per the statutory requirements, the details of such amounts are made available on the website of MCA-IEPF at www.iepf.gov.in as well as on the Company's website www.canfinhomes.com.

In order to pay dividend amounts online, the members / investors are requested to get their shares converted from physical to DEMAT mode, register their bank account particulars and / or opt for ECS facility.

a) Unclaimed dividends

As at March 31, 2026, dividends aggregating to ₹3.14 Crore (Previous year ₹2.12 Crore) relating to dividends declared for the years FY 2018-19 to FY 2025-26 (of which ₹0.41 Crore related to Interim dividend for the year 2026), had not been claimed by members. As an investor friendly measure, your Company has intimated members to lodge their claims and related particulars with the Company/ RTA. The dividend pertaining to 2017-18, which remained unclaimed/unpaid amounting to ₹0.24 Crore (in respect of 3211 shareholders), was transferred to IEPF on August 22, 2025, after settlement of claims by members received in response to the individual reminder letters sent by your Company to the respective members. The dividend pertaining to 2018-19 remaining

unclaimed and unpaid, amounting to ₹0.21 Crore (in respect of 2,214 shareholders) as at March 31, 2026, would be transferred to IEPF during August 2026 after settlement of the claims, if any, received. The Company takes various initiatives to reduce the quantum of unclaimed dividend and has been periodically intimating the concerned members, requesting them to encash their dividend before it becomes due for transfer to the IEPF. Please refer to the Corporate Governance Report for more detailed information on the subject.

b) Transfer of shares to IEPF:

Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Amendment Rules, 2017 was notified by the Ministry of Corporate Affairs (MCA) on October 13, 2017. As per Rule 6 of the said Rules, the shares, in respect of which dividend amounts have not been paid or claimed for 7 consecutive years, are required to be transferred to 'IEPF demat Account' of IEPF Authority. On verification of records of unpaid / unclaimed dividend, during FY 2025-26, 371 shareholders had not claimed dividend for 7 consecutive years and 2,84,276 Shares have been transferred to IEPF within the prescribed period i.e. on 25/09/2025. The details of such transfer are provided on the website of the Company. For more details, please refer 'General Information to shareholders' in this report.

The status of shares transferred to IEPF as at March 31, 2026, is detailed as below:

Particulars	No. of Shares
Balance as at April 1, 2025	5,62,950
Add: Shares transferred to IEPF during FY-2025-26	2,84,276
Less: Claims processed by IEPF Authority during the FY-2025-26	10,750
Balance as at March 31, 2026	8,36,476

In terms of the above Rules, reminder letters were sent by the Company to all the shareholders who had not claimed their dividends for a consecutive period of 7 years, informing that their shares will be transferred to IEPF suspense account on the due date i.e., September 21, 2026, if they do not place their claim for unclaimed dividend amounts to the Company. Your Company has provided the related details on its website at <https://www.canfinhomes.com/Investor/investorpagecontentwithsm/iepf>.

c) Unclaimed deposits:

Deposits remaining unclaimed for a period of seven years from the date they became due for payment, shall be transferred to the Investor Education and Protection Fund (IEPF) established by the Central Government. The concerned depositor can claim the deposit from IEPF. As required under Section 125 of the Companies Act, 2013, the unclaimed and unpaid deposits together with interest for the year 2018-19 were Nil (previous year ₹0.089 Crore) that remained unclaimed and unpaid for a period of 7 years, were transferred to IEPF during the year under review.

d) Unclaimed Suspense Account:

In accordance with the requirement of Regulation 34(3) and Part F of Schedule V to the SEBI Listing Regulations, details of equity shares in the suspense account are as follows:

Particulars	Number of Share holders	No. of Shares
Aggregate number of shareholders and the outstanding shares in the suspense account.	249	2,01,745
Less: Aggregate number of shareholders and the outstanding shares transferred from suspense account to IEPF during the year	169	1,43,395
Less: Shareholders to whom shares were transferred from Suspense account during the year based on request received	03	2,000
Aggregate number of shareholders and the outstanding shares in the suspense account lying as on March 31, 2026	77	56,350

The voting rights on the shares outstanding in the Suspense account shall remain frozen till the rightful owner of such shares claims the shares.

24. PARTICULARS REGARDING CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION AND FOREIGN EXCHANGE EARNINGS AND EXPENDITURE:

(i) Foreign Exchange Earnings and Outgo:

During the year, your Company did not earn any income or incur any expenditure in foreign currency/exchange.

(ii) Manufacturing Activity:

Since your Company is a Housing Finance Company and does not carry-out any manufacturing activity, the requirement relating to providing the particulars relating to conservation of energy and technology absorption as per Sec 134(3)(m) of the Companies Act, 2013 read with Rule 8 of the Companies (Accounts) Rules 2014, are not applicable.

(iii) Energy Conservation and Sustainability Initiatives:

Your Company has implemented a range of energy conservation and sustainability initiatives across its operations to reduce environmental impact and enhance resource efficiency. Key measures include digitization of Board and Committee processes through Dess Digital Software to minimize paper usage; transition to energy efficient LED lighting, motion sensor-based systems, and five star rated electrical appliances; time-based optimization of air-conditioning and replacement of old AC units with energy efficient models; installation of a 25kW rooftop solar power system at the Registered Office; and lifecycle based replacement of electrical equipment. Further initiatives include disposal of old and high emission vehicles, promotion of video conferencing to reduce travel emissions, responsible e waste disposal through certified vendors, segregation of wet and dry waste, reduction in single use plastics, installation of low flow water taps, rainwater harvesting, and promotion of green indoor environments through indoor plants. These initiatives collectively reflect the Company's commitment to energy efficiency, carbon reduction, and sustainable operations.

(iv) Green Initiatives and Resource Optimization:

To further strengthen its sustainability efforts, your Company has adopted the following digital solutions and operational efficiencies:

- Implementation of Dess Digital Software for electronic sharing of Board and Committee

- agenda papers, significantly reducing paper usage.
- Disposal of old vehicles, including high emission two-wheelers, in accordance with applicable norms as part of the energy efficiency and emission reduction plan, with remaining vehicles scheduled for disposal.
 - E-waste disposal through certified vendors, ensuring environmentally responsible recycling and waste management.
 - Reduced use of packaged drinking water to curb single use plastic consumption.
 - Optimization of exterior lighting, including front lights and glow signboards, to lower power consumption.
 - Complete replacement of fluorescent tubes and CFLs with LED lighting across offices to improve energy efficiency and reduce electricity consumption.
 - Installation of motion sensor-based lighting systems in office areas to avoid energy wastage.
 - Upgradation of old air-conditioners to energy efficient models and adoption of time-based regulation of AC usage to reduce electricity consumption.
 - Use of five star rated, energy efficient electrical fixtures and appliances across offices.
 - Transition from desktop computers to all in one systems to improve energy efficiency.
 - Installation of proper earthing systems to minimize power losses.
 - Lifecycle based replacement of electrical equipment to proactively reduce energy consumption.
 - Segregation of wet and dry waste at source to support effective waste management.
 - Increased reliance on e-mail and digital processes instead of printed materials, promoting paper light operations.
 - Greater use of video conferencing to reduce business travel and associated carbon emissions.
 - Installation of a 25 kW rooftop solar power system at the Registered Office to harness renewable energy and reduce dependence on conventional power.
 - Installation of low flow water taps in the new Registered Office building to reduce water consumption.
 - Rainwater harvesting system at the Registered Office to support groundwater recharge and sustainable water management.
 - Promotion of green indoor environments by maintaining indoor plants across branches pan India, contributing to improved indoor air quality and employee well being
- Through these initiatives, the Company reinforces its commitment to sustainability and responsible resource management, striving for continuous improvement in energy conservation.

25. DIRECTORS & KEY MANAGERIAL PERSONNEL:

(i) Appointment of Directors:

During the year under review, the Board of Directors made the following appointments and re-appointments of Directors & Key Managerial Personnel (KMPs) of the Company, based on the recommendations of the Nomination Remuneration and HR Committee, after considering the 'fit and proper' criteria and performance evaluation of the Directors.

- i) Shri Hardeep Singh Ahluwalia (DIN: 09690464) was appointed as an Additional Director and Non-Executive Director (Promoter Director) on the Board of the Company w.e.f. August 06, 2025. The RBI had approved his appointment vide letter No.CO.DoR.HGG.No.S3575/18-02-025/2025-2026 dated August 06, 2025. Subsequently, the Shareholders approved his appointment through postal ballot on October 10, 2025.
- ii) Shri Swarupananda Mallick (DIN: 11164699) was appointed as a Non-Executive-Independent Director of the Company for a first term of 3 (three) years effective from August 21, 2025. The Shareholders of the Company approved his appointment at the 38th AGM held on August 20, 2025.

- iii) Shri Arvind Narayan Yennemadi (DIN: 07402047) was re-appointed as a Non-Executive-Independent Director of the Company for a Second term of 3 (three) years from the conclusion of the 38th AGM until the conclusion of the 41st AGM to be held for the FY 2027-28.
- iv) Shri Vikram Saha (DIN:10597814) Deputy Managing Director of the Company, who was liable to retire by rotation, was re-appointed at the 38th Annual General Meeting (AGM) held on August 20, 2025.
- v) Based on the recommendation of Nomination Remuneration & HR Committee, the Board of Directors, at its meeting held on April 24, 2026, approved the appointment of Shri Shailesh Kumar Singh (DIN: 11662605) as an Additional Director and Whole-time Director (Designated as Deputy Managing Director) & Key Managerial Personnel on the Board of the Company. The appointment of Shri Shailesh Kumar Singh as a Whole-time Director, designated as Deputy Managing Director is effective from the date of RBI approval and the proposal for the appointment of Shri Shailesh Kumar Singh is being placed before the members at the ensuing 39th Annual General Meeting.
- vi) The Board of Directors, based on the recommendation of the Nomination, Remuneration and HR Committee, approved the re-appointment of Shri Murali Ramaswami (DIN:08659944) as an Independent Director for a second term of 3 years w.e.f. the date of conclusion of the ensuing 39th AGM of the Company i.e. from July 29, 2026 with the same terms and conditions of appointment. The proposal for the re-appointment of Shri Murali Ramaswami is being placed before the members at the ensuing 39th Annual General Meeting.
- vii) Based on the recommendation of Nomination Remuneration & HR Committee, the Board of Directors, at its meeting held on June 08, 2026, approved the appointment of Smt Varsha Vasant Purandare (DIN:05288076) as

an Independent Director for a first term of 3 years effective July 30, 2026 till July 29, 2029, with the terms and conditions of appointment as decided by the Board. The proposal for the appointment of Smt Varsha Vasant Purandare is being placed before the members at the ensuing 39th Annual General Meeting.

- viii) Shri Suresh Srinivasan Iyer was re-appointed as Managing Director & CEO of the Company w.e.f. March 18, 2026 for a tenure of two (2) years and his Service contract was executed. The RBI has approved his re-appointment vide letter No. DoR.HGG.GOV.No./S8096/18-02-025/2025-2026 dated January 28, 2026. The terms and conditions of re-appointment including remuneration was circulated to the members by way of Postal Ballot and approved by the members on March 05, 2026.

The Directors have filed their consent(s) and declaration(s) confirming that they are not disqualified from being appointed as directors in terms of the provisions of Companies Act, 2013 read with rules made thereunder.

All Directors, except Shri Suresh S Iyer who holds 100 shares, have informed the Company that they neither hold any shares nor have they taken any loan(s) from the Company. Brief profiles of all the Directors are provided in Page Nos. 47-50 of this Annual Report.

(ii) Key Managerial Personnel:

The Board of Directors at its meeting held on March 15, 2025, approved the appointment of Shri Prashanth Joishy (PAN: ADCPJ9862A), as the Interim Chief Financial Officer and Key Managerial Personnel of the Company with effect from March 20, 2025. Further, Shri Joishy resigned from the position of Interim Chief Financial Officer with effect from June 30, 2025, consequent to the onboarding of the regular Chief Financial Officer of the Company.

The Board of Directors at its meeting held on March 15, 2025, also approved the appointment of Shri Abhishek Mishra as the Chief Financial Officer & KMP of the Company with effect from

the date of his joining i.e. from June 30, 2025. The appointment was made in accordance with the provisions of Section 203 and all other applicable provisions of the Companies Act, 2013 read with the rules made thereunder.

(iii) Resignation/Vacation of Office:

- i) The second term of appointment of Smt Shubhalakshmi Aamod Panse as Non-Executive and Independent Director, will be completed at the conclusion of the ensuing 39th Annual General Meeting of the Company. Accordingly, Smt Shubhalakshmi Aamod Panse will cease to be Non-Executive Independent Director at conclusion of the ensuing 39th Annual General Meeting of the Company.
- ii) Shri Debashish Mukherjee (DIN:08193978) Non-Executive Director (Promoter Director) of the Company resigned from the Board of the Company w.e.f. May 31, 2025, consequent to his superannuation from Canara Bank as Executive Director.
- iii) Shri Anup Sankar Bhattacharya (DIN:02719232) Non-Executive-Independent Director of the Company vacated the office of Director at the 38th AGM held on August 20, 2025, after completion of his first term of appointment of 3 (three) years.
- iv) Shri K Satyanarayana Raju (DIN:08607009) Non-Executive Director & Chairman of the Company resigned from the Board of the Company w.e.f. December 31, 2025, consequent to his superannuation from Canara Bank as Managing Director & CEO.
- v) Shri Vikram Saha, (DIN:10597814) Deputy Managing Director resigned from the Board of the Company w.e.f. the commencement of Business hours of April 15, 2026, on account of transfer by the Parent Bank (Canara Bank).

(iv) Retirement by rotation and re-appointment:

In terms of Section 152 and all other applicable provisions of the Companies Act, 2013, and the Articles of Association of the Company, Shri Hardeep Singh Ahluwalia, Non-Executive Director, is liable to retire by rotation at the

ensuing Annual General Meeting and being eligible, offers himself for re-appointment. The agenda relating to re-appointment of Shri Hardeep Singh Ahluwalia forms part of the Notice convening the ensuing Annual General Meeting and all other relevant information as per Section 102 of the Act, Regulation 36(3) of the SEBI Listing Regulations and Secretarial Standard-2 on General Meetings issued by the Institute of Company Secretaries of India are provided in the explanatory statement.

All the appointments and re-appointments of the Directors are made by the Board of Directors based on the recommendations of the Nomination Remuneration & HR Committee on 'fit and proper' criteria and also based on the performance evaluation of the Directors.

All the appointments and re-appointments mentioned above, which form part of the Notice of the ensuing Annual General Meeting of the Company, are recommended by your directors to the members for appointment / reappointment/ approval.

26. MEETINGS OF THE BOARD AND ITS COMMITTEE:

(i) Board of Directors:

The Board of Directors of your Company meets at regular intervals to discuss and decide upon the Company's performance and strategies. During the year under review, the Board met 11 (Eleven) times on April 23, 2025; May 26, 2025; June 25, 2025; July 19, 2025; September 03, 2025; September 24, 2025; October 18, 2025; December 15, 2025; January 17, 2026; March 02, 2026; and March 21, 2026.

The maximum interval between any two consecutive meetings of the Board did not exceed one hundred and twenty days during the year. Your Company has complied with all applicable requirements under the Companies Act, 2013 and the rules made thereunder, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 in relation to the Board of Directors and the Committees of the Board.

Details of the Board Meetings, including those of various committees constituted by the Board, are provided in the Corporate Governance Report forming part of this Annual Report.

(ii) Committee of the Board:

Your Company has the following 9 (Nine) Board-level Committees, which have been constituted in compliance with the business requirements and the relevant provisions of applicable laws and statutes. The Committee usually meets on the day preceding or on the day of the Board meeting, or as and when the need arises for transacting business:

- Audit Committee
- Nomination Remuneration & HR Committee
- Corporate Social Responsibility Committee
- Stakeholders Relationship Committee
- Risk Management Committee
- IT Strategy Committee
- Management Committee
- Review Committee for classification of Wilful Defaulters
- Special Committee of the Board for Monitoring and Follow-up of Cases of Frauds

A detailed note on the composition of the Board and its Committees and other related particulars is provided in the Corporate Governance section of the Report of Directors forming part of this Annual Report.

(iii) Separate meetings of Independent Directors:

In terms of the provisions of Rule 7 of Schedule IV to the Companies Act, 2013, a separate meeting of the Independent Directors, excluding all other directors of the Company, was held on January 27, 2026. The details of the Independent Directors' meeting are provided in the Corporate Governance Report forming part of this Annual Report.

27. DIRECTORS' RESPONSIBILITY STATEMENT:

In accordance with the provisions of Section 134(3) (c) read with Section 134(5) of the Companies Act, 2013, the Board of Directors of your Company, to the best of their knowledge, belief and ability and explanations obtained by them, confirm that:

- a) In the preparation of the Annual Financial Statements for the financial year ended March 31, 2026, the applicable accounting standards have been followed along with proper explanation relating to material departures, if any.
- b) The Directors had selected such accounting policies and applied them consistently and made judgements and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of your Company, at the end of the financial year ended March 31, 2026 and of the profit and loss of your Company for that period;
- c) The Directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- d) The Directors have prepared the annual accounts on a going concern basis;
- e) The Directors have laid down internal financial controls to be followed by your Company and that such internal financial controls are adequate and were operating effectively; and
- f) The Directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

28. DECLARATION BY INDEPENDENT DIRECTORS:

The Board has 5 (five) independent directors as on March 31, 2026, representing diversified fields and expertise. The independent directors have submitted their declarations of independence stating that they meet the criteria of independence as required in terms of the provisions of Section 149(6), 149(7) and 149(8) of the Companies Act, 2013 read with Companies (Appointment and Qualification of Directors) Rules, 2014 and Regulation 16 of the SEBI Listing Regulations, as amended from time to time. The Independent Directors also confirmed that they were not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact

their ability to discharge their duties with an objective of independent judgement and without any external influence and that they are independent of the Management. Details of Independent Directors are provided in the appropriate section of the Corporate Governance report.

All the Independent Directors of the Company are persons of integrity, expertise and experience and have obtained certificates from the Institute notified under Section 150(1) of the Act, either by completing the online proficiency self-assessment test or by way of exemptions from taking the tests, since they were Directors for more than 10 years from the date specified.

29. DIRECTORS & OFFICERS' INSURANCE POLICY:

In accordance with the provisions of the Act and Regulation 25(10) of the SEBI Listing Regulations, your Company has an appropriate Directors and Officers Liability Insurance Policy which provides indemnity in respect of liabilities incurred as a result of their office. The policy is renewed every year. The coverage of the insurance extends to all directors of the Company including the Independent Directors.

30. CODE OF CONDUCT:

In terms of Regulation 26(3) of the SEBI (LODR) Regulations, 2015, all the members of the Board and Senior Management Personnel have affirmed compliance with the Code of Conduct of Board of Directors and Senior Management for the FY 2025-26.

As required under Schedule V (D) of the said Regulations, a declaration signed by the Managing Director & Chief Executive Officer of the Company states that the members of the Board and the Senior Management Personnel have affirmed compliance of their respective Codes of Conduct and the same is attached as **Annexure-1** to Corporate Governance Report.

31. SHARE CAPITAL STRUCTURE:

During the year under review, there was no change in the capital structure of the Company.

Your Company's capital structure as of 31st March 2026 is given in the table below:

Share Capital:	Amount in ₹ Lakhs
(i) Authorized Share Capital:	
35,00,00,000 Equity Shares of ₹2 each	7,000.00
(ii) Issued and Subscribed Capital:	
13,32,27,875 Equity Shares of ₹2 each	2,664.56
(iii) Paid-up Capital:	
13,31,54,125 Equity Shares of ₹2 each	2,663.08
Add: Forfeited Shares	0.23
Total	2,663.31*

**The Board of Directors at its meeting held on 08/06/2026 issued 466 equity shares of face value of ₹2/- each to the identified employees under the CFHL ESOP Scheme 2024. Accordingly, as on the date of the report, the paid-up capital of the Company stood at ₹26,63,09,182/- (13,31,54,591 equity shares of ₹2/- each).*

32. JOINT STATUTORY CENTRAL AUDITORS:

The Company's current Statutory Central Auditors M/s. Rao & Emmar, Chartered Accountants (Firm Reg. No. 003084S) and M/s V K Ladha & Associates., Chartered Accountants (Firm Reg. No. 002301C) were appointed as Joint Statutory Central Auditors of the Company to hold office for a period of three consecutive years from the conclusion of the 37th Annual General Meeting up to the conclusion of the 40th Annual General Meeting to be held for the Financial Year 2026-27.

The Auditors' appointments were made in compliance with the provisions of Section 139, 141, 142 and all other applicable provisions, if any, of the Companies Act, 2013, read with Companies (Audit and auditors) Rules, 2014 and in compliance with the guidelines issued by the Reserve Bank of India (RBI), including any amendments, modifications, variations or re-enactments thereof.

The Auditors' report for FY 2025-26, annexed to the financial statement for the year under review, does not contain any qualifications or adverse remark or disclaimer in his report.

33. SECRETARIAL AUDITORS & SECRETARIAL AUDIT:

In compliance with the Section 204 of the Companies Act, 2013 read with Rules made thereunder and Regulation 24A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations) as amended, the Board of Directors at its meeting held on April 23, 2025 approved the appointment of M/s. Kedarnath & Karthik, firm of Company Secretaries FRN-P2023KR098600) as the Secretarial Auditors of the Company for conducting

Secretarial Audit of the Company and for submission of the Annual Secretarial Compliance Report for a period of five consecutive years, commencing from FY 2025-26 to FY 2029-30. Subsequently, the Shareholders of the Company approved their appointment at the 38th AGM held on August 20, 2025.

The Secretarial Audit Report for FY 2025-26 does not contain any qualification, reservation or adverse remarks. The said report also includes the affirmation as per NSE Circular No. NSE/CML/ 2023/09 dated January 25, 2023, and NSE Circular No. NSE/CML/25 dated March 29, 2023, on Standard Operating Process under SEBI (PIT) Regulations, 2015, for ensuring compliance with Structured Digital Database (“SDD”).

The Secretarial Audit Report issued by the Secretarial Auditors is enclosed to the Report of Directors as **Annexure-1** in terms of Section 134(3) (f) read with Section 204(1) of the Act.

In addition to the Secretarial Audit Report, the Annual Secretarial Compliance Report has also been issued by the Secretarial Auditors as per the SEBI Circular No. CIR/CFD/CMD1/27/2019 dated February 08, 2019, and NSE Circular No. NSE/ CML/2023/30 dated April 10, 2023. The said report has also been submitted to Stock Exchanges within the prescribed timeline.

34. COST AUDIT AND COST RECORDS:

Your Company is not required to maintain cost accounting records as specified under Section 148(1) of the Companies Act, 2013 read with the Companies (Cost Records and Audit) Rules, 2014.

35. PARTICULARS OF CONTRACTS OR ARRANGEMENT WITH RELATED PARTIES:

Your Company has entered all related party transactions during the financial year under review on arm’s length basis and in the ordinary course of the business. In compliance with the provision of Companies Act, 2013 and SEBI Listing Regulations, there were no materially significant related party transactions entered into by your Company with its Promoters, Directors, Key Managerial Personnel or other designated persons, which may have a potential conflict with the interest of your Company at large, except as stated in the Financial Statements.

As per the policy on Related Party Transactions as approved by the Board of Directors, your Company

has entered into related party transactions based upon the omnibus approval granted by the Audit Committee of your Company. On quarterly basis, the Audit Committee reviews such transactions, for which such omnibus approval was given. The policy on Related Party Transactions was revised during the year in view of amendments in SEBI Listing Regulations.

As per the SEBI Listing Regulations, the transaction with a related party shall be considered material, and would require Members’ approval if the transaction(s) to be entered into individually or taken together with previous transactions during a financial year exceeds the following:

Consolidated Turnover of Listed Entity	Threshold
(1) Up to ₹20,000 Crore	10% of the annual consolidated turnover
(2) More than ₹20,000 Crore to upto ₹40,000 Crore	₹2,000 Crore + 5% of the annual consolidated turnover above ₹20,000 Crore
(3) More than ₹40,000 Crore	₹3,000 Crore + 2.5% of the annual consolidated turnover above ₹40,000 Crore or ₹5000 Crores, whichever is lower.

The Management of the Company has provided the Audit Committee (the “Committee”) with the relevant details (as required under the Industry Standards) about the proposed RPTs including rationale, material terms, justification as to why the proposed RPT(s) are in the interest of the Company and the basis of pricing. The Committee has reviewed and taken note of the certificate placed before it by the Managing Director and the Chief Financial Officer (CFO) of the Company, confirming that the terms of RPTs proposed to be entered into are in the interest of the Company. After considering the details on RPT(s) as placed by the Management, the Committee has granted approval for both material and non-material related party transactions proposed for the financial year 2026-27 with the related parties and recommended the board, the material Related Party Transactions proposed with Canara Bank aggregating up to the amount of ₹4,857 Crore for the FY 2026-27 for their approval. Accordingly, the Board at its meeting held on June

08, 2026, has considered and approved proposed material related party transactions and recommended the same for approval of Shareholders.

The Audit Committee and the Board have noted that the said transactions will be on an arm's length basis and in the ordinary course of business of the Company. Further, the Committee and the Board has confirmed that the relevant disclosures for decision making of the Committee were placed before it and, while approving the RPT(s), the Committee has determined that the promoter(s) will not benefit from the proposed RPT(s) at the expense of public shareholders. Further, the Company may have to enter into transactions with the Canara Bank like payment of arranger's fees in respect of CP / NCDs, guarantee fees, transactions with or any such transactions which cannot be foreseen at present.

The particulars of contracts or arrangements with the 'Related Parties' referred to in Sub-section (1) of Section 188 of the Act, are furnished in Note No. 44 of the Notes forming part of the financial statements for FY 2025-26, forming a part of the Annual Report. The particulars of Related Party Transactions as required u/s Sec 134(3) (h) in the prescribed format (AOC-2) are attached to this Report as **Annexure-3**.

Further as required by Reserve Bank of India (Housing Finance Companies) Directions, 2025, Policy on Materiality of Related Party Transactions and Dealing with Related Party Transactions ("**RPT Policy**") is annexed to this report and the same can be assessed on the Company website at https://www.canfinhomes.com/Policies_and_Codes.

36. RISK MANAGEMENT:

Your Company has established a comprehensive Risk Management framework to identify, assess, monitor, and mitigate various risks that may impact on its business operations, financial performance, and stakeholder interests. The framework is aligned with regulatory requirements and industry best practices applicable to housing finance companies.

The Board of Directors has overall responsibility for risk oversight and has formed a Risk Management Committee to assist in discharging its responsibilities. The Committee periodically reviews the Company's risk profile, risk appetite etc. Senior Management of the Company is responsible for implementing the risk management strategies, in ensuring adherence to the Company's risk management policies, procedures, and internal controls across all business functions.

The Company's risk management framework covers Key Risk categories including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Interest Rate Risk, Compliance Risk and Reputational Risk etc. Appropriate policies, procedures and Standard Operating Procedures (SOPs) are in place to manage these risks. Credit Risk is managed through prudent underwriting standards, portfolio diversification, and continuous monitoring of asset quality.

Asset Liability Committee (ALCO) headed by MD & CEO of the Company. The committee reviews ALM, LCR / Liquidity, Investment decisions, borrowing position & Collateral Management, Interest rate policy – Annual Rate Fixation, Revision in ROIs, decisions regarding Front-end Fees, Yield, Cost of Funds etc., to ensure adherence to the risk tolerance / limits set by the Board/ Regulator and to achieve the targeted levels of growth.

Your Company has an ALCO support group consisting of Officers/ Managers from functional departments, who are responsible for the preparation and analysis of ALM-related MIS, including liquidity and interest rate risk, monitoring funding positions, ensuring compliance with regulatory and internal limits, and conducting stress testing and scenario analysis. ALCO Support Group meets monthly once or as and when required, to discuss the agenda items to be deliberated in ALCO meetings and presents the required data with analysis, for further deliberation and decisions in ALCO meetings, which will further strengthen and improve the oversight of ALCO. The ALCO committee reviews the minutes of ALCO Support Group and RMCB reviews the ALCO Minutes on a quarterly basis. Investment Committee of executives reviews the investments made by the Company with respect to market price of the investments made, renewal or fresh investments required etc., and the investments are made mainly in G-secs, for LCR/SLR purposes.

Your Company has Board approved Liquidity Management Policy including Contingency Funding Plan (CFP) and ALM Policy and well-defined architecture to promote the short-term resilience and to strengthen the overall risk management and Liquidity Risk profile of the Company. As part of risk management framework, your company conducts

periodic stress testing and undertakes an Internal Capital Adequacy Assessment Process (ICAAP) to ensure capital adequacy under both normal and stressful conditions.

Operational risks are mitigated through defined processes, internal controls, system-based validations, and periodic internal audits. Your Company also maintains robust IT systems for the easiness and accuracy of operations. Compliance risk is addressed through regular monitoring of regulatory changes and implementation of necessary controls.

Your Company has constituted a Risk Management Committee of Executives (RMCE) consisting of functional Heads, who reviews the policies, products and the overall risk profile and risk rating of the company and Systems and Procedures Committee (S&P) consisting of functional Heads reviews the process, gaps and approves Standard Operating Procedure / any changes required to improve the process and controls. Risk Management Committee of Board (RMCB) reviews and evaluates the overall risks faced by the Company, based on certification by the Company's top management and apprises the Board for further directions.

Your Company follows a structured reporting mechanism whereby the key risk indicators and risk exposures are periodically reported to Senior Management and the Risk Management Committee. The internal audit function provides independent assurance on the effectiveness of risk management and internal control systems.

The Board believes that the Company's risk management framework is adequate and continues to be strengthened in line with business growth and evolving regulatory requirements.

Details regarding the above are covered in the management discussion and analysis report which forms part of this Annual Report. In terms of Section 134(3)(n) of the Act, your Directors wish to state that your Company has adhered to the Risk Management Policy.

37. AUDIT AND INTERNAL CONTROL:

Your Company has strengthened the existing internal control systems by introducing measures for minimizing operational risks commensurate with

the nature of its business and size of operations by reviews at periodical intervals. The internal audit function operates independently and adopts a risk-based approach to provide assurance on the adequacy and effectiveness of internal controls, governance processes and risk management practices. Key processes and controls are reviewed at periodic intervals, and audit observations are systematically tracked to ensure timely corrective actions.

Further, your Company has reviewed delegation of authorities and streamlined standard operating procedures for all areas of its business, operations, functions, strengthened the Offsite Transaction Monitoring System (OTMS) to track transactions and early-warning signals across all branches by introducing innovative monitoring tools. To ensure better asset quality, verification of properties under fresh disbursement has been increased to 50% from 30% w.e.f. 01/2026. Quality Audit of previous RBIA compliances has been increased to 100% from 15% w.e.f. 01/2026. These enhanced controls strengthen governance oversight and provide assurance on asset quality, regulatory compliance, and risk mitigation. The Audit Committee of the Board regularly reviews internal audit functions, risk areas and the status of implementation of corrective actions and provides necessary strategic guidance to management to further strengthen the internal control environment.

The National Housing Bank conducts inspection of your Company on an annual basis. During the year, the NHB conducted regular inspection of your Company between September 01, 2025, and September 18, 2025, for the position as at March 31, 2025. The Report has been received, and the Company has replied to all the queries within the prescribed time. Compliance with the observations was reviewed by the Audit Committee and the Board.

Your Company has also put in place a well-defined policy on Risk Based Internal Audit (RBIA) and as per the said policy, 234 branches, Regd. Office and 6 Zonal Offices were audited in FY 2025-26.

During the year, 20 loan accounts pertaining to 10 branches, amounting to ₹4.36 crore have been declared as fraudulent and have been reported to the authorities/ regulators. The Company has

taken appropriate remedial actions to avoid future occurrences of fraudulent activities by tightening reporting and internal control system.

Your Company has classified these accounts as non-performing assets and made 100% provision in line with regulatory guidelines. The Audit Committee reviews the audit reports/ remarks/ observations and replies/ compliances including the compliance of KYC norms. IS Audit of your Company for review period August 01, 2024 to July 31, 2025 was conducted by Canara Bank between 25/08/2025 to 30/08/2025. The compliance of the observations was reviewed by the Audit Committee of the Board. Management Audit by Canara Bank was conducted between 26/08/2025 to 01/09/2025 for the review period August 01, 2024, to July 31, 2025.

38. DETAILS OF REGISTRAR AND SHARE TRANSFER AGENT (RTA):

During the year under review, there was no change in the RTA of the Company. The Company has continued to engage with the existing RTA. The details of RTA is given below:

Integrated Registry Management Services Private Limited

No. 30, Ramana Residency, 4th Cross,
Sampige Road, Malleswaram,
Bengaluru - 560003

Contact No.: 080-2346 0815-818

E-mail ID: irg@integratedindia.in

Website: www.integratedindia.in

SEBI Reg. No: INR000000544

39. LOANS, GUARANTEES OR INVESTMENTS:

Your Company, being a HFC registered with the NHB and engaged in the business of providing loans in ordinary course of its business, is exempt from complying with the provisions of Section 186 of the Companies Act, 2013, with respect to loans.

Accordingly, your Company is exempted from complying with the requirements to disclose in the financial statement the full details of the loans given, investment made, guarantee given, or security provided.

40. MANAGEMENT DISCUSSION AND ANALYSIS REPORT:

In terms of Regulation 34(2) of the SEBI Listing Regulations, the Management Discussion and Analysis Report details are separately disclosed and forms part of this Annual Report.

41. BOARD EVALUATION:

The Nomination Remuneration and HR Policy of your Company empowers the Nomination Remuneration and HR Committee to formulate a process for effective evaluation of the performance of Individual Directors, Committees of the Board and the Board as a whole.

The Board of Directors formally assess their own performance based on parameters which, inter alia, include performance of the Board on deciding long-term strategies, rating the composition and mix of Board members, discharging of governance and fiduciary duties, handling critical and dissenting suggestions, etc.

The parameters for performance evaluation of the Directors include contributions made at the Board meeting, attendance, industry experience, business operations, domain knowledge, vision, strategy, engagement with senior management etc.

Pursuant to the provisions of the Companies Act, 2013 and Regulation 17(10) of SEBI Listing Regulations, the Board of Directors has carried out an annual performance evaluation of its own performance, that of its Committees and Individual Directors. The evaluation was conducted based on a structured questionnaire considering various criteria such as composition, strategic inputs, risk oversight, decision-making quality and engagement.

The feedback was collected and reviewed by the Independent Directors and shared with the Board. The outcome of the evaluation was discussed, and it was noted that the Board as a whole, its Committees and Individual Directors continue to function effectively and contribute meaningfully to the Company's governance and growth.

Based on the outcome of the performance evaluation exercise, areas for further development are identified for the Board to engage itself with; and the same would be acted upon. The details of the evaluation process are set out in the Corporate Governance Report, which forms a part of this Annual Report.

42. WHISTLE-BLOWER POLICY/VIGIL MECHANISM:

In accordance with the provisions of Section 177(9) of the Act and the rules made thereunder and Regulation 22 of the SEBI Listing Regulations, your Company has established Vigil mechanism and adopted a Whistleblower Policy under the surveillance

of the Audit committee. Your Company has adopted a work culture which ensures the highest standards of professionalism, honesty, integrity, moral and ethical behaviour.

The Audit Committee shall oversee the Vigil Mechanism through the Committee and if any of the members of the Committee have a conflict of interest in a given case, such member shall recuse themselves and the remaining members of the Committee shall deal with the matter on hand.

The objective of the Framework is to establish a redressal forum, which addresses all concerns raised on questionable practices and through which the Directors and employees can raise actual or suspected violations.

Following are the details of the complaints received by your Company during FY 2025-26:

Sr. No.	Particulars	Number of cases
1.	No. of complaints received during the financial Year	Nil
2.	No. of complaints disposed of during the financial Year	-
3.	No. of cases pending at the end of the financial Year	Nil

During FY 2025–26, two complaints were received by the Chairman of the Audit Committee. Upon due evaluation, neither complaint was classified as a whistle blower complaint under the Company's Whistle Blower Policy. Consequently, matters were appropriately addressed and resolved as on March 31, 2026.

The Whistle blower policy framed by your Company is in compliance with requirement of the Act and available on the website https://www.canfinhomes.com/Policies_and_Codes.

43. CORPORATE GOVERNANCE:

As required under the Companies Act, 2013, Regulation 34 read with Schedule V of the SEBI (LODR) Regulations, 2015 and Reserve Bank of India (Housing Finance Companies) Directions, 2025, the 'Report of Directors on corporate governance' for the year FY 2025- 26 formed part of this Annual Report. The said Report covers in detail the Corporate Governance Philosophy of the Company, Board Diversity,

Director's appointment and remuneration, declaration by Independent Directors, Board Evaluation, Familiarization Programme, Vigil Mechanism, etc. The Auditors' Certificate on Corporate Governance is provided with this report.

As on Mar'26, your Company adhered to the Internal Guidelines on Corporate Governance adopted in accordance with Reserve Bank of India (Housing Finance Companies) Directions, 2025 issued by Reserve Bank of India read with Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025, which inter-alia, defines and lays down the Corporate Governance practices of the Company towards its various stakeholders. The said policy is available on the website of the Company.

44. BUSINESS RESPONSIBILITY & SUSTAINABILITY REPORT (BRSR):

In terms of Regulations 34(2)(f) of the SEBI Listing Regulations, the top-1000 listed entities, based on the market capitalization (calculated as on 31st March of every financial year) shall submit business responsibility and sustainability report for FY 2025-26 describing the initiatives taken by these listed entities from an environmental, social and governance perspective, in the format as specified by SEBI from time to time. Your Company being amongst top-1000 listed entities, have included the BRSR report for FY 2025-26 and the same is provided as a part of annual report as **Annexure-5**.

45. COMPANY'S POLICY RELATING TO DIRECTORS' APPOINTMENT, PAYMENT OF REMUNERATION AND DISCHARGE OF THEIR DUTIES:

Your Company has adopted a policy relating to appointment of Directors, payment of managerial remuneration, Director's qualifications, positive attributes, independence of Directors and other related matters as provided under Section 178 (3) of the Companies Act, 2013. The Nomination, Remuneration and HR Policy is uploaded on the website of your Company and is accessible at https://www.canfinhomes.com/Policies_and_Codes.

46. PARTICULARS OF EMPLOYEES:

In terms of Section 197 of the Act read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the disclosures with

respect to the remuneration of Directors, Key Managerial Personnel and employees of the Company have been provided in **Annexure 6** to this Board's Report.

47. LISTING OF SECURITIES:

The equity shares of the Company continued to be listed on the BSE Limited (BSE), and the National Stock Exchange of India Ltd. (NSE). The NCDs issued on private placement are listed on NSE. Further, the Company has listed its Commercial Papers (CPs) on BSE Limited.

48. SECRETARIAL STANDARDS:

Pursuant to Section 205 of the Companies Act, 2013, the Company complies with the applicable Secretarial Standards as mandated by the Institute of Company Secretaries of India ('ICSI') to ensure compliance with applicable provisions read together with the relevant circulars issued by the MCA.

49. SAVE GREEN EFFORTS & RESPONSIBILITY TOWARDS SOCIETY:

The Company has always extended its support to the save green efforts mooted by the Ministry of Corporate Affairs (MCA), Government of India. Minimizing paper usage by increasing data storage digitally, dispatch of Certificates/ information by way of mail to the customers, utilization of solar energy to light the branches and for computer operations, are few of our initiatives in this direction.

In the years, your Company continues to publish only the statutory disclosures in the print version of the Annual Report. Electronic copies of the Annual Report, Annual General Meeting Notices and such other notices are being sent by e-mail to all members whose e-mail addresses are registered with the Company/ RTA / Depository participants (DP).

Further, in compliance with MCA circulars, the Company had been sending Notices for the general meetings and postal ballot only through e-mails to the addresses registered by the members with the Company / RTA/ DP and the general meetings have been conducted through VC / OAVM facility and e-voting facilities had been provided for remote e-voting as well as voting during the general meetings.

Hard copies of the said documents were sent to only those members and holders of securities / persons who were eligible to receive the same and who had requested for the same as prescribed under provisions of Companies Act and the SEBI LODR Regulations.

The Company has been discharging its Corporate Social Responsibility diligently and has extended its support towards green initiatives and details are covered in Para 17 of this report.

50. OUTLOOK FOR FY2026-27:

The outlook for the upcoming fiscal year centers on a transition towards a high-yield, technologically advanced, and nationally diversified housing finance organization. The strategic roadmap is built upon the following pillars:

Geographical & Market Expansion:

Executing a strategic push across all the regions equally to reduce heavy reliance on individual zone and tap into high-growth urban corridors.

Portfolio Diversification & Yield Optimization:

- Maintaining a core housing portfolio while steadily expanding into higher-yield segments such as Mortgage Loans, other Non-Housing Loans, and Advanced Processing Facility (APF), to ensure a steady pipeline of high-quality, vetted lending opportunities.
- Increasing penetration in the Self-Employed Non-Professional (SENP) category to capture superior margins through specialized credit handling and enhanced monitoring.

Technological Transformation & Operational Excellence:

- Leveraging Core Banking Solution (CBS) to drive business process re-engineering, leading to significant reductions in operating expenses and manpower optimization.
- Deployment of AI-powered chatbots, virtual assistants, and a centralized service desk to ensure 24/7 omnichannel customer support via WhatsApp and social media.
- Utilizing Technology and AI for performance marketing, digital Out-of-Home (OOH) presence, and strategic brand positioning to catalyse sales and publicity.

Sustainability & Green Housing Advocacy:

- Prioritizing the concept of "Green House" by incentivizing solar lighting systems, energy-efficient appliances, and eco-friendly construction materials/methods.

- Aligning growth with environmental goals while unlocking new funding opportunities in the green finance sector.

Government Alignment & Social Impact:

Capitalizing on the PMAY-U 2.0 and other Government-led affordable housing programs through the Beneficiary Led Construction (BLC) scheme. These initiatives enable several underserved / low-income families to own permanent assets while simultaneously driving women's empowerment through mandatory co-ownership.

51. AWARDS AND RECOGNITIONS:

Your Company was honored with the **Best Digital Transformation Initiative** award in the Housing Finance segment at the 3rd Annual NBFC & FinTech Excellence Awards 2026, held on 26th February, 2026 in Mumbai. Organized by Quantic India under the theme "The Digital First NBFC," this prestigious recognition celebrates the success of Project Tejas, our flagship initiative dedicated to building a modern, integrated, and scalable digital lending ecosystem.

52. OTHER DISCLOSURES:

During the year under review, your Company is availing sub-Authentication User Agency (Sub-AUA) and sub-eKYC User Agency (Sub-KUA) under Canara Bank's AUA/KUA (Authentication User Agency & eKYC User Agency) license for Aadhaar authentication and e-KYC services for Customer Identification.

53. ACKNOWLEDGEMENT:

The Directors would like to thank Canara Bank, the promoter, for their continuous support. The Directors express their sincere gratitude and appreciation towards all those who have contributed to the success

of the Company during the past year. It is through the collective effort and dedication of stakeholders that we have achieved our goals and milestones.

The Directors also express their sincere gratitude to RBI, NHB, SEBI, BSE Limited, National Stock Exchange of India Limited, Ministry of Finance, Ministry of Corporate Affairs, Registrar of Companies, Insurance Regulatory and Development Authority of India, other Government and regulatory authorities, lenders, financial institutions and the Company's bankers for the ongoing support extended by them.

The Directors would also like to thank our esteemed customers and shareholders. As the directors reflect on the accomplishments of the past year, they are deeply grateful for your unwavering support and partnership. Your loyalty and trust have been the cornerstone of our success, empowering us to overcome challenges and pursue new opportunities with confidence. The Directors recognize the importance of your continued commitment, and they remain steadfast in our dedication to delivering value and excellence in all that they do.

Lastly, the directors extend their deepest appreciation to the employees, whose hard work, commitment, and innovative ideas have been instrumental in driving the growth and of your company. Their unwavering dedication and professionalism have played a significant role in overcoming challenges and seizing opportunities.

For and on behalf of the Board of Directors

Place : Bengaluru
Date : June 08, 2026

Sd/-
Hardeep Singh Ahluwalia
Chairman
(DIN- 09690464)

Annexure - 1

Form No. MR-3 Secretarial Audit Report

(For the financial year ended 31st March 2026)
[Pursuant to Section 204(1) of the Companies Act, 2013 and Rule no. 9 of the Companies
(Appointment and Remuneration of Managerial Personnel) Rules, 2014]

To,
The Members,
CAN FIN HOMES LIMITED,
29/1, M N Krishna Rao Road,
Near Lalbagh West Gate, Basavanagudi P.S.,
Bengaluru, Karnataka,
India – 560004.

We have conducted the Secretarial Audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by Can Fin Homes Limited bearing CIN: L85110KA1987PLC008699 having its registered office at 29/1, M N Krishna Rao Road, Near Lalbagh West Gate, Basavanagudi P.S., Bengaluru, Karnataka, India – 560004, (hereinafter called 'the Company'). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing our opinion thereon.

Based on our verification of the Company's books, papers, minute books, forms and returns filed and other records maintained by the Company and also the information provided by the Company, its officers, agents and authorized representatives during the conduct of secretarial audit, we hereby report that in our opinion, the Company has, during the audit period covering the financial year ended on March 31, 2026 complied with the statutory provisions listed hereunder and also that the Company has proper Board-processes and compliance-mechanism in place to the extent, in the manner and subject to the reporting made hereinafter:

We have examined the books, papers, minute books, forms and returns filed, and other records maintained by the Company for the financial year ended on March 31, 2026, according to the provisions of:

- (i) The Companies Act, 2013 ("the Act") and the rules made thereunder;
- (ii) The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the Rules made thereunder;
- (iii) The Depositories Act, 1996 and the Regulations and

byelaws framed thereunder;

- (iv) Foreign Exchange Management Act, 1999 and the rules and regulations made thereunder to the extent of Overseas Direct Investment and External Commercial Borrowings, if any;
- (v) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 and as amended from time to time:
 - a. The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
 - b. The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 including the requirements with regard to the disclosure of information on the Company's website and other disclosure and reporting requirements to the Stock Exchanges during the Financial Year;
 - c. Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 2025
 - d. Securities and Exchange Board of India (Investor Protection and Education Fund) Regulations, 2009 and
 - e. The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018.
 - f. The Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992;
 - g. The Securities and Exchange Board of India (Banker to Issue) Regulations, 1994;
 - h. The Securities and Exchange Board of India (Issue and Listing of Securitised Debt Instruments and Security Receipts) Regulations, 2008;
 - i. The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;

- j. The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021.

There were no occasions during the financial year requiring specific compliance under the provisions of the following Regulations and Guidelines:

- a. The Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
- b. The Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;
- c. The Securities and Exchange Board of India (Delisting of Equity shares) Regulations, 2021;
- d. The Securities and Exchange Board of India (Buy-back of Securities) Regulations 2018 and

We have also examined compliance with the applicable clauses of the following:

- (i) Secretarial Standards issued by The Institute of Company Secretaries of India.
- (ii) The Listing Agreements entered into by the Company with BSE Limited and National Stock Exchange of India Limited Stock Exchange(s).

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. mentioned above.

We further report that the Board of Directors of the Company

is duly constituted with proper balance of Executive Directors, Non-Executive Directors and Independent Directors.

Adequate notice is given to all Directors to schedule the Board Meetings and Committee Meetings, agenda and detailed notes on agenda were sent at least seven days in advance, and a system exists for seeking and obtaining further information and clarifications on the agenda items before the meeting and for meaningful participation at the meeting.

Majority decision is carried through while the dissenting members' views are captured and recorded as part of the minutes.

We further report that there are adequate systems and processes in the Company commensurate with the size and operations of the Company to monitor and ensure compliance with applicable laws, rules, regulations and guidelines.

For Kedarnath & Karthik

Sd/-

Karthik S N

Partner

Date: April 17, 2026

Place: Bengaluru

FCS No.: F12078 | CP No.: 17639

ICSI FRN: P2023KR098600

ICSI PRN: 7583/2026

ICSI UDIN: F012078H000134521

This report is to be read with our letter annexed to the secretarial audit report and forms an integral part of the report.

Annexure to the Secretarial Audit Report for the Financial Year 2025-26

To,

The Members

Can Fin Homes Limited

29/1, M N Krishna Rao Road, Near Lalbagh West Gate, Basavanagudi P.S., Bengaluru, Karnataka,
India – 560004

Our report of even date is to be read along with this letter:

1. Maintenance of secretarial record is the responsibility of the management of the Company. Our responsibility is to express an opinion on these secretarial records based on our audit.
2. We have followed the audit practices and processes as were appropriate to obtain reasonable assurance about the correctness of the contents of the Secretarial records. The verification was done on test basis to ensure that correct facts are reflected in secretarial records. We believe that the processes and practices, we followed provide a reasonable basis for our opinion.
3. We have not verified the correctness and appropriateness of financial records and Books of Accounts of the Company.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events, etcetera. The compliance under the industry specific laws were examined based on the list of applicable laws provided by the company.
5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of management. Our examination was limited to the verification of procedures on test basis.
6. The Secretarial Audit report is neither an assurance as to the future viability of the Company nor of the efficacy or effectiveness with which the management has conducted the affairs of the Company.

For Kedarnath & Karthik

Sd/-

Karthik S N

Partner

FCS No.: F12078 | CP No.: 17639

ICSI FRN: P2023KR098600

ICSI PRN: 7583/2026

ICSI UDIN: F012078H000134521

Date : April 17, 2026

Place : Bengaluru

ANNUAL SECRETARIAL COMPLIANCE REPORT

REGULATION 24A(2) OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 OF CAN FIN HOMES LIMITED FOR THE YEAR ENDED MARCH 31, 2026

We, Kedarnath & Karthik, Company Secretaries have examined:

- a. All documents and records made available to us and explanations provided by Can Fin Homes Limited (CIN: L85110KA1987PLC008699) ("the listed entity"),
- b. The filings/ submissions made by the listed entity to the stock exchanges
- c. Website of the listed entity
- d. Any other document/filing, as may be relevant, which has been relied upon to make this report for the year ended March 31, 2026, in respect of compliance with the provisions of:
 - i. The Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued thereunder; and
 - ii. The Securities Contracts (Regulation) Act, 1956 ("SCRA"), Rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India ("SEBI").

The specific Regulations, whose provisions and the circulars/guidelines issued thereunder, have been examined, include:

- a. Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015;
- b. The Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;
- c. The Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)

Regulations 2015 including the requirements with regard to the disclosure of information on the Company's website and other disclosure and reporting requirements to the Stock Exchanges during the Financial Year;

- d. Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 2025
- e. Securities and Exchange Board of India (Investor Protection and Education Fund) Regulations, 2009 and
- f. The Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018.
- g. The Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992;
- h. The Securities and Exchange Board of India (Banker to Issue) Regulations, 1994;
- i. The Securities and Exchange Board of India (Issue and Listing of Securitised Debt Instruments and Security Receipts) Regulations, 2008;
- j. The Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;
- k. The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021 and circulars / guidelines issued thereunder.

Based on the above examination, we hereby report that, during the review period:

- a. The listed entity has complied with the provisions of the above Regulations and circulars/guidelines issued thereunder, except in respect of matters specified below:

Sr. No.	Compliance Requirement (Regulations/ circulars/guidelines including specific clause)	Regulation/ Circular No.	Deviations	Action taken by	Type of action	Details of violation	Fine amount	Observations/ Remarks of the practicing Company Secretary	Management response	Remarks
None										

- b. The listed entity has taken the following actions to comply with the observations made in previous reports:

Sr. No.	Observations/ Remarks of the Practicing Company Secretary in the previous reports) (PCS)	Observations made in the secretarial compliance report for the year ended March 31, 2026	Compliance Requirement (Regulations/ circulars/ guidelines including specific clause)	Details of violation / deviations and actions taken / penalty imposed, if any, on the listed entity	Remedial actions, if any, taken by the listed entity	Comments of the PCS on the actions taken by the listed entity
Not Applicable						

- c. We hereby report that, during the review period, the compliance status of the listed entity with the following requirements:

Sr No.	Name	Compliance Status (Yes / No / NA)	Observations / Remarks by PCS*
1.	Secretarial Standards: The compliances of the listed entity are in accordance with the applicable Secretarial Standards (SS) issued by the Institute of Company Secretaries India (ICSI).	Yes	Not applicable
2.	Adoption and timely updation of the Policies: <ul style="list-style-type: none"> All applicable policies under SEBI Regulations are adopted with the approval of board of directors of the listed entities. All the policies are in conformity with SEBI Regulations and have been reviewed & timely updated have been incorporated as per the regulations/circulars/ guidelines issued by SEBI. 	Yes	Not applicable
3.	Maintenance and disclosures on Website: <ul style="list-style-type: none"> The Listed entity is maintaining a functional website. Timely dissemination of the documents/ information under a separate section on the website. Web-links provided in annual corporate governance reports under Regulation 27(2) are accurate and specific which re-directs to the relevant document(s)/ section of the website. 	Yes	Not applicable
4.	Disqualification of Director: None of the Director of the listed entity are disqualified under Section 164 of the Companies Act, 2013.	Yes	Not applicable
5.	Details related to Subsidiaries of listed entities: (a) Identification of material subsidiary companies. (b) Requirements with respect to disclosure of material as well as other subsidiaries.	Not applicable	The listed entity does not have any subsidiary.
6.	Preservation of Documents: The listed entity is preserving and maintaining records as prescribed under SEBI Regulations and disposal of records as per Policy of Preservation of Documents and Archival policy prescribed under LODR Regulations.	Yes	Not applicable
7.	Performance Evaluation: The listed entity has conducted performance evaluation of the Board, Independent Directors and the Committees at the start of every financial year as prescribed in SEBI Regulations.	Yes	Not applicable
8.	Related Party Transactions: (a) The listed entity has obtained prior approval of Audit Committee for all Related party transactions. (b) In case no prior approval obtained, the listed entity shall provide detailed reasons along with confirmation whether the transactions were subsequently approved/ ratified/ rejected by the Audit committee.	Yes Na	Not applicable The listed entity has obtained prior approval of Audit Committee for related party transactions.

9. Disclosure of events or information: The listed entity has provided all the required disclosure(s) under Regulation 30 along with Schedule III of LODR Regulations within the time limits prescribed thereunder.	Yes	Not applicable
10. Prohibition of Insider Trading: The listed entity is in compliance with Regulation 3(5) & 3(6) SEBI (Prohibition of Insider Trading) Regulations, 2015.	Yes	Not applicable
11. Actions taken by SEBI or Stock Exchange(s), if any: No actions taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under SEBI Regulations and circulars/ guidelines issued thereunder. Or The actions taken against the listed entity/ its promoters/ directors/ subsidiaries either by SEBI or by Stock Exchanges are specified in the last column.	No	Not applicable
12. Resignation of statutory auditors from the listed entity or its material subsidiaries: In case of resignation of statutory auditor from the listed entity or any of its material subsidiaries during the financial year, the listed entity and / or its material subsidiary(ies) have / have complied with paragraph 6.1 and 6.2 of section V-D of chapter V of the Master Circular on compliance with the provisions of the LODR Regulations by listed entities.	Not applicable	The auditors of the listed entity have not resigned during the review period
13. Additional non-compliances, if any: No additional non-compliances observed for any SEBI regulation/circular/guidance note etc. except as reported above.	Yes	Not applicable

Assumptions & limitation of scope and review:

1. Compliance with the applicable laws and ensuring the authenticity of documents and information furnished are the responsibilities of the management of the listed entity.
2. Our responsibility is to report based upon our examination of relevant documents and information. This is neither an audit nor an expression of opinion.
3. We have not verified the correctness and appropriateness of financial records and books of account of the listed entity.
4. This report is solely for the intended purpose of compliance in terms of Regulation 24A (2) of the SEBI (LODR) Regulations, 2015 and is neither an assurance as to the future viability of the listed entity nor of the efficacy or effectiveness with which the management has conducted the affairs of the listed entity.

We would like to report that the following non-compliance(s) was observed during the review period and the remedial action(s) taken along with timelines in this regard: Nil

For Kedarnath & Karthik

Sd/-

Karthik S N

Partner

FCS No.: F12078 | CP No.: 17639

ICSI FRN: P2023KR098600

ICSI PRN: 7583/2026

ICSI UDIN: F012078H000134563

Date: April 17, 2026

Place: Bengaluru

Annexure - 2

Annual Report on CSR Activities

1. Brief outline on CSR Policy of the Company

The Corporate Social Responsibility (CSR) policy of the Company is broadly based on the principles of National voluntary guidelines on socio-Economic and environmental responsibilities of Business brought out by the Ministry of Corporate Affairs, SEBI guidelines on Business Responsibility and Sustainability Reporting, Companies Act, 2013 and ethos of our Sponsor, Canara Bank.

The objectives of the CSR policy is to proactively support socio-economic development in rural areas by improving education, eradicate extreme hunger and poverty, promoting gender equality and empowering women, reducing child mortality and improving maternal health, health care and sanitation, ensuring environmental sustainability, protection of flora and fauna, animal welfare, employment enhancing vocational skills, promoting and protecting natural heritage and culture and such other matters of common good, Contribution to the Prime Minister's National Relief Fund or any other fund set up by Central

Govt. or State Govt. for social economic development, relief and rehabilitation of persons effected by natural calamities, funds for the welfare of schedule Caste and Schedule Tribes and other backward classes, minority and women.

Promotion and financing any other activities to be advised by the Govt. or approved by the Board from time to time.

Promote eligible Trusts and Societies and/or encourage eligible Trusts and Societies or other implementing agencies registered under Section 8 of the Companies Act, who are engaged in promoting the above objectives solely with our company or jointly with any other companies.

The CSR Committee of the Board shall formulate and recommend a CSR Policy to the Board, indicating the activities to be undertaken under CSR policy which is in tune with the Schedule VII of the Companies Act, 2013 and any modifications made by the Govt. from time to time. The Committee shall also review the CSR policy from time to time / once in a year or such other periodical intervals as may be required.

2. Composition of CSR Committee:

Sr. No.	Name of Director	Designation/ Nature of Directorship	Number of meetings of CSR Committee held during the year	Number of meetings of CSR Committee attended during the year
01	Shri K Satyanarayana Raju ¹	Chairman, (Non-Executive, Promoter)	02	2/2
02	Shri Swarupananda Mallick ²	Chairman, (Non-Executive, Independent)	02	2/2
03	Shri Arvind Narayanan Yennemadi ³	Member, (Non-Executive, Independent)	01	1/1
04	Shri Murali Ramaswami	Member, (Non-Executive, Independent)	03	3/3
05	Shri Suresh Srinivasan Iyer	Member, (Executive, Managing Director & CEO)	03	3/3
05	Shri Vikram Saha ⁴	Member, (Executive, Deputy Managing Director)	03	3/3

1. Shri K Satyanarayana Raju was the Chairman of the Committee up to 31-12-2025.

2. Shri Swarupananda Mallick is the Member & Chairman of the Committee from 03-09-2025 & 02-03-2026 respectively.

3. Shri Arvind Narayanan Yennemadi was the Member of the Committee up to 03-09-2025.

4. Shri Vikram Saha was the Member of the Committee up to 15-04-2026.

3. Weblink where Composition of CSR committee, CSR Policy and CSR projects approved by the board are disclosed on the website of the company.

Composition of the CSR committee shared above and is available on the Company's website- https://www.canfinhomes.com/board_committees

CSR Policy- https://www.canfinhomes.com/Policies_and_Codes

CSR projects- [https://www.canfinhomes.com/Corporate_Social_Responsibility_\(CSR\)](https://www.canfinhomes.com/Corporate_Social_Responsibility_(CSR))

4. The executive summary along with web-link (s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule-8, if applicable.

Can Fin Homes Limited has been conducting internal impact assessments to monitor and evaluate its strategic CSR programs. In line with Sub-rule (3) of Rule 8 of the Companies (CSR Policy) Rules, 2014, the Company has initiated steps to voluntarily conduct independent impact assessments of CSR projects through an external agency.

Though provisions related to impact assessment is not applicable to the Company, however, for the Financial Year 2024-25, the Company has voluntarily conducted an impact assessment study on 184 eligible CSR projects, which collectively benefited 3,39,736 individuals across

multiple states in India. These projects were strategically aligned with the ESG framework and contributed to 13 United Nations Sustainable Development Goals (SDGs). The initiatives spanned broad thematic areas including promoting education, healthcare, women empowerment, environmental sustainability, and other social development priorities.

5. (a) Average net profit of the company as per Sub-Section (5) of Section 135 – ₹953.02 Crore.
- (b) Two percent of average net profit of the company as per Sub-Section (5) of section 135 – ₹19.06 Crore
- (c) Surplus arising out of the CSR projects or program or activities of the previous financial years – Nil
- (d) Amount required to be set off for the financial year, if any – NA
- (e) Total CSR obligation for the financial year ((b)+(c)-(d)) – ₹19.06 Crore.
6. (a) Amount spent on CSR projects (both ongoing Project and other than ongoing project):
 - Ongoing Project: ₹6,25,47,476.00/-
 - Other than Ongoing Project: ₹13,05,43,360.00
 - Total: ₹19,30,90,836.00
- (b) Amount spent in Administrative Overheads – Nil
- (c) Amount spent on Impact Assessment, if applicable - ₹16,23,000.00
- (d) Total amount spent for the Financial Year ((a)+(b)+(c)) – ₹19,47,13,836.00

(e) CSR amount spent or unspent for the financial year:

Total Amount Spent for the Financial Year. (in ₹)	Amount Unspent (in ₹)				
	Total Amount transferred to Unspent CSR Account as per Section 135(6).		Amount transferred to any fund specified under Schedule VII as per second proviso to Section 135(5).		
	Amount	Date of transfer	Name of the Fund	Amount	Date of transfer
₹ 13,21,66,360/-	₹ 6,25,47,476/-	13-04-2026	NA	NA	NA

(f) excess amount for set-off, if any:

Sr. No.	Particulars	Amount (In ₹)
(1)	(2)	(3)
(i)	Two percent of average net profit of the company as per Sub-Section (5) of Section 135	19,06,00,000/-
(ii)	Total amount spent for the financial year	19,47,13,836/-
(iii)	Excess amount spent for the financial year ((ii)-(i))	41,13,836/-
(iv)	Surplus arising out of the CSR projects or programmes or activities of the previous financial years, if any	0
(v)	Amount available for set off in succeeding financial years ((iii)-(iv))	41,13,836/-

7. Details of Unspent Corporate Social Responsibility amount for the preceding three financial years:

Sr. No.	Preceding Financial year	Amount Transferred to unspent CSR account under Sub-Section (6) of Section 135 (in ₹)	Balance amount in unspent CSR Account under Sub-Section (6) of Section 135 (in ₹)	Amount spent in the reporting Financial year (in ₹)	Amount transferred to any fund specified under schedule VII as per Sub-Section (6) of Section 135, if any		Amount remaining to be spent in the succeeding financial years (in ₹)	Deficiency, if any
					Amount (in ₹)	Date of transferred		
1	FY-24-25	3,31,46,261/-	0	3,31,46,261/-	NA	NA	NIL	NA
2	FY-23-24	6,68,42,770/-	0	6,68,42,770/-	NA	NA	NA	NA
3	FY-22-23	3,07,85,665/-	0	3,07,85,665/-	NA	NA	NA	NA
Total		13,07,74,696/-		13,07,74,696/-	NA	NA	NA	NA

8. whether any capital asset has been created or acquired through Corporate Social Responsibility amount spent in the financial year - yes

If yes, enter the number of capital assets created/acquired - 25

Furnished the details relating to such asset (s) so created or acquired through corporate social responsibility amount spent in the financial year:

Sr. No.	Short particulars of the property or assets (s) (including complete address and location of the property)	Pin code of the property or asset(s)	Date of creation	Amount of CSR amount spent	Details of the entity/ Authority/ beneficiary of the registered owner		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					CSR registration number, if applicable	Name	Registered Address
Refer Annexure							

(All the fields should be captured as appearing in the revenue record, flat no., house no., municipal office/municipal corporation/ gram panchayat are to be specified and also the area of the immovable property as well as boundaries)

9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per Sub-Section (5) of Section 135- NA

Place : Bengaluru
Date : June 08, 2026

Sd/-
Suresh S Iyer
Managing Director & CEO
(DIN: 10054487)

Sd/-
Swarupananda Mallick
Chairman - CSR Committee
(DIN: 11164699)

Annexure - 1

Details of Capital Assets created / acquired

Sr. No.	Short particulars of the property or assets (s) (including complete address and location of the property)	Pin code of the property or asset(s)	Date of creation	Amount of CSR amount spent	Details of the entity/ Authority/ beneficiary of the registered owner		
					-6	-7	-8
-1	-2	-3	-4	-5	CSR registration number, if applicable	Name	Registered Address
1.	Sri Navaneeta Gauvigyan Anusandhan Kendra, Sedam, Kalaburagi, Karnataka	585101	27-06-2025	₹20,00,000.00	CSR00063393	Sri Navaneeta Gauvigyan Anusandhan Kendra	Sedam, Kalaburagi, Karnataka
2.	Panchayat land in Tulapur Village, Pune District, Maharashtra through Sankalp Taru Foundation	248001	27-06-2025	₹20,00,000.00	CSR00000590	Sankalp Taru Foundation	Plot No-4, Bima Vihar Colony, Near IT Park, Dehradun City, Dehradun, Uttarakhand, India, 248001.
3.	Government Aided Higher Primary School, Murur, Hiragana, Karkala Taluk, Udupi District	574104	27-06-2025	₹19,65,000.00	NA	NA	
4.	Aruppukottai Municipality area of Virudh Nagar, Tamil Nadu.	626101	16-07-2025	₹19,96,560.00	NA	NA	
5.	Swami Vivekananda Cultural Youth Centre- "Viveka Smaraka" of Sri Ramakrishna Ashrama, Mysuru	570020	30-09-2025	₹19,95,970.00	NA	NA	-

6.	Government Model Higher Secondary School, Allinagaram, Theni, Tamil Nadu	625531	06-11-2025	₹19,80,000.00	NA	NA	-
7.	Sri Bhagawan Mahaveer Gaushala Trust, Chikkarahalli, Banavara, Arsikere Taluk, Hassan District, Karnataka	573112	06-11-2025	₹19,50,000.00	CSR00026689	SRI BHAGAWAN MAHAVEER GOSHALA	Chikkarahalli, Banavara, Arsikere Taluk, Hassan District, Karnataka
8.	Government HSS Swami Vivekanand, New Plasia, Dr Roshan Singh Bhandari Marg, Indore, Madhya Pradesh.	452003	17-12-2025	₹19,98,683.00	NA	NA	-
9.	Utkarsh Vidya Bal Vinay Mandir, T Nehru Park Road, Vallabh Nagar, Indore, Madhya Pradesh	452015	17-12-2025	₹19,98,683.00	NA	NA	-
10.	Government General Hospital, District Head Quarters, Christian Colony, Karimnagar, Telangana-505001	505001	27-12-2025	₹19,68,750.00	NA	NA	-
11.	Community Health Centre (CHC), Sadasivpet, Sangareddy District, Telangana.	502291	27-12-2025	₹19,17,065.00	NA	NA	-
12.	Jamnabai General Hospital, Mandvi Pani Gate Road, Vadodara, Gujarat, 390017	390017	27-12-2025	₹19,95,000.00	NA	NA	-
13.	Govt. Seth Govind Das (Victoria) District Hospital, Jabalpur, Madhya Pradesh, 482002	482002	27-12-2025	₹19,86,400.00	NA	NA	-
14.	Hindu Crematorium, Koteswara, Kundapur Taluk, Udupi District.	576102	27-12-2025	₹19,46,000.00	NA	NA	-
15.	Government Institute of Medical Science, Greater Noida, Uttar Pradesh.	201310	21-01-2026	₹19,85,000.00	NA	NA	-
16.	Government General Hospital, Mancherial, Telangana.	504208	21-01-2026	₹19,98,700.00	NA	NA	-
17.	Municipal Office, Ponnur, Guntur District, Andhra Pradesh.	522124	21-01-2026	₹19,98,920.00	NA	NA	-
18.	Gau Gyan Gaushala in Balasore, Odisha	756001	21-01-2026	19,60,000.00	NA	NA	-

19	Brihan Mumbai Municipal Corporation, Dadaji Marg, Jobanputra Compound Nana Chowk, Grant Road, Mumbai	400007	06-02-2026	₹19,00,000.00	NA	NA
20	Sri Siddhendra Zilla Parishad Oriental High School, Kuchipudi Village, Krishna district, Andhra Pradesh	521125	18-02-2026	₹18,53,780.00	NA	NA
21	RIE Bhopal, Shyamala Hills, Bhopal	462002	18-02-2026	₹19,85,940.00	NA	NA
22	Vathsalya Seva Trust	574104	18-02-2026	₹19,00,000.00	NA	NA
23	Mota Village, Godipada Grama Panchayat, Jankia, Khordha District, Odisha,	752019	28-02-2026	₹19,95,000.00	NA	NA
24	a) Government Lower Primary School, Karupadanna (23433) -Thekkumkara, Vellangallur b) Government Upper Primary School- Vellangallur (558343), c) Government Higher Secondary School- Karupadanna (08027), Thrissur, d) Government Higher Secondary School- Karupadanna (280762), Thrissur e) Government Upper Primary School, Konathukunnu (680123), Thrissur	680670	12-03-2026	₹19,99,000.00	NA	NA
25	Bharat Panthpradhan Swa. Atal Bihari Vajpayee Vidyaniketan No.16, Vadgaon Budruk, Pune, Maharashtra	411001	12-03-2026	₹19,91,474.00	NA	NA

Annexure - 3

FORM AOC 2

Particulars of contracts/arrangements made with related parties

[Pursuant to Clause (h) of Sub-section (3) of Section 134 of the Companies Act, 2013, and Rule 8(2) of the Companies (Accounts) Rules, 2014]

This Form pertains to the disclosure of particulars of contracts/ arrangements entered into by the Company with related parties referred to in Sub-section (1) of Section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto.

A. Details of contracts or arrangements or transactions not at arm's length basis

Nature of Contract	Nature of relationship	Tenure (years)	Salient Terms *	Outstanding Amount (₹ in Crore)	Interest Paid/Received
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NA

B. Details of material contracts or arrangements or transactions at arm's length basis

The details of material contracts or arrangements or transactions at arm's length basis for the year ended March 31, 2026, are as follows:

Nature of Contract	Nature of relationship	Tenure (years)	Salient Terms *	Outstanding Amount (₹ in Crore)	Interest Paid / Received
1) Loans from Canara Bank					
Term Loan	Sponsor Bank	10	TL at Repo	2080.84	169.00
Working Capital from Canara Bank	Sponsor Bank	1	Over Draft facility	242.07	5.13
2) Deposit with Canara Bank	Sponsor Bank	1	Fixed and Cumulative Deposits	300.00	20.43
TOTAL				2,622.91	194.56

* Other terms and conditions as per respective agreements.

Nature of Contract	Nature of relationship	Duration of Contract	Salient terms	Amount (₹ in Crore)
Rent paid to Canara Bank	Sponsor Bank	Ongoing	Rent for Premises of Branches at Noida, Chennai, New Delhi and Mangalore	0.81
Bank charges paid to Canara Bank	Sponsor Bank	Ongoing	As per norms	0.34
Salary of Whole-time Director/s/Deputed Staff paid to Canara Bank	Sponsor Bank	Ongoing	As per norms	0.51
Dividend Paid	Sponsor Bank	Ongoing	As declared in the Annual General Meeting/interim dividend declared by the board	51.91

Nature of Contract	Nature of relationship	Duration of Contract	Salient terms	Amount (₹ in Crore)
Insurance Premium on behalf of customers	Joint venture of Sponsor Bank	Ongoing	As per norms	68.50
Commission Received from Canara HSBC Life Insurance Co. Ltd.	Joint venture of Sponsor Bank	Onetime	As per the terms and conditions	3.84

Required approvals have been taken for related party transactions u/s 188 of Companies Act, 2013 at the 38th AGM of the Company held on 20.08.2025 & approvals of Audit Committee & Board of Directors as required under SEBI (LODR) Regulations 2015 & Companies Act 2013.

Place : Bengaluru	Sd/- Abhishek Mishra Chief Financial Officer (M. No.062918)	Sd/- Suresh S Iyer Managing Director & CEO (DIN:10054487)	Sd/- Hardeep Singh Ahluwalia Chairman (DIN:09690464)
Date : June 08, 2026			

Annexure - 4

CORPORATE POLICIES

We seek to promote and follow the highest level of ethical standards in all our business transactions guided by our value system. Pursuant to the provisions of the Companies Act, 2013 and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 our Company has formulated certain policies and such policies are available on our website viz., <https://www.canfinhomes.com/> The policies are reviewed periodically by the Committees of the Board and modifications, if any, based on need and change in applicable laws, are approved by the Board. The list of such policies with their web links are as follows:

Name of the policy	Brief description & Web link
Nomination Remuneration and HR Policy	This policy formulates for selection and to identify persons who are qualified to become Directors of the Company and also the criteria for determining the remuneration of the directors, key managerial personnel and other employees https://www.canfinhomes.com/Policies_and_Codes
Dividend Distribution Policy	The policy provides the framework of the Company in relation to the calculation, declaration and settlement of the dividends and the determination of the form and time periods within which Dividends are paid https://www.canfinhomes.com/Policies_and_Codes
Related Party Transactions Policy	The policy regulates all the transactions between the Company and its related parties. https://www.canfinhomes.com/Policies_and_Codes
Whistle Blower Policy	The Company has adopted a whistle-blower mechanism for directors and employees to report concerns about unethical behaviour, actual or suspected fraud, or violation of the Company's Code of Conduct and ethics. https://www.canfinhomes.com/Policies_and_Codes
CSR Policy	The policy outlines the Company's strategy to bring about a positive impact on society through programs relating to socio-economic development in rural areas, improve education, eradicate extreme hunger and poverty, promote gender equality and empowering women, reducing child mortality and improving maternal health, health care and sanitization, ensuring environmental sustainability, employment enhancing vocational skills, social business projects, promoting and protecting natural heritage and culture and such other matters of common good. https://www.canfinhomes.com/Policies_and_Codes
Policy for determining Materiality for Disclosures	This policy provides for the material events requiring disclosures, mandatory as well as based on the decision as to the materiality for disclosure to stock exchanges as well as on the website of the Company in terms of Reg.30 of SEBI (LODR) Regulations,2015. https://www.canfinhomes.com/Policies_and_Codes
Familiarisation Policy	This policy is aimed at familiarising the Independent Directors with the Company, their roles, rights, responsibilities, nature of the Industry in which the Company operates, business model of the Company, apprise them of the change in the applicable laws and regulations from time to time etc. through various familiarisation programs, presentations and informatorily notes. https://www.canfinhomes.com/Policies_and_Codes
Archival Policy	The provisions of Archival policy defines the time period for which material events / information shall continue to be hosted on the website of the Company & the status thereafter. https://www.canfinhomes.com/Policies_and_Codes
Code of Conduct for Directors, Independent Directors and Senior Management	The Company has adopted the Code of Conduct and ethics for Directors, Independent Directors and Senior Management Personnel. https://www.canfinhomes.com/Policies_and_Codes
Code of Conduct for PIT and disclosure of UPSI.	The purpose of this Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI) is to clearly outline the procedures and practical guidelines that would be followed by the Company for transparent, regular, consistent and timely public disclosure and dissemination of unpublished price sensitive information. https://www.canfinhomes.com/Policies_and_Codes

Name of the policy	Brief description & Web link
Corporate Governance Policy	<p>The purpose of this Corporate Governance Policy is to provide corporate governance practices, accountability and responsibility followed by the Company.</p> <p>https://www.canfinhomes.com/Policies_and_Codes</p>
KYC AML Policy	<p>The purpose of this KYC AML policy is to provide that the Company has adopted this policy for Lending/ Credit/ Deposits/ Operations/ Financial dealings, in line with the extant guidelines laid down in the 'Reserve Bank of India {Know Your Customer (KYC)} Direction, 2016.</p> <p>https://www.canfinhomes.com/Policies_and_Codes</p>
Environmental Social & Governance (ESG) Policy	<p>The purpose of this ESG policy is to increase an awareness and activism amongst stakeholders who are demanding business accountability for the social and environmental impacts on issues such as climate change, gender equality, environmental degradation, etc.</p> <p>https://www.canfinhomes.com/Policies_and_Codes</p>
POSH Policy	<p>The purpose of this POSH Policy is to create a safe and respectful workplace for women. The policy applies to all employees, irrespective of their employment status (permanent, temporary, contractual, part-time, etc.)</p> <p>https://www.canfinhomes.com/Policies_and_Codes</p>
Other Policies	<p>The Company has framed and adopted other policies which are hosted on the Company website.</p> <p>https://www.canfinhomes.com/Policies_and_Codes</p>

Annexure - 5

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT

SECTION A : GENERAL DISCLOSURES

I. Details of Listed Entity

1.	Corporate Identity Number (CIN) of the Listed Entity	L85110KA1987PLC008699
2.	Name of the Listed Entity	Can Fin Homes Limited (CFHL)
3.	Year of Incorporation	1987
4.	Registered Office Address	No.29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004
5.	Corporate Address	
6.	E-mail	compsec@canfinhomes.com
7.	Telephone	+91-80-48536192
8.	Website	https://www.canfinhomes.com/
9.	Financial year for which reporting is being done	2025-26
10.	Name of the Stock Exchanges where shares are listed	1. National Stock Exchange of India Limited (NSE) 2. Bombay Stock Exchange Limited (BSE)
11.	Paid-up Capital	₹ 2,663.31 Lakhs, divided into 13,31,54,125 equity shares of ₹ 2/- each
12.	Name and contact details (telephone, e-mail address) of the person who may be contacted in case of any queries on the BRSR report	Nilesh Jain Company Secretary Telephone number - +91-80-48536192 E-mail id: compsec@canfinhomes.com
13.	Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e. only for the entity) or on a consolidated basis (i.e. for the entity and all the entities which form a part of its consolidated financial statements, taken together).	Disclosures made in this report are on a standalone basis
14.	Name of assurance provider	In pursuance of SEBI Circular No.: SEBI/HO/CFD/CFD-SEC2/P/CIR/2023/122, the Company is not required to undertake reasonable assurance of the BRSR Core for the Financial Year 2025-26.
15.	Type of assurance obtained	

II. Products / Services

16. Details of business activities (accounting for 90% of the turnover)

Sl. No.	Description of Main Activity	Description of Business Activity	% of turnover of the Company
1.	Financial and Insurance Service	To carry on the business of providing long-term finance on such terms and conditions as the Company may deem fit, to individuals, Co-operative Societies, Association of Persons, Companies or Corporations, or such other persons or entities for purchase of plots, houses, flats, apartments and/or construction, repair, renovation and/or upgradation of houses, flats or apartments for residential purpose upon such terms and conditions as the Company may think fit and proper.	98.95%

17. Products / Services sold by the entity (accounting for 90% of the entity's Turnover)

Sl. No.	Product / Service	NIC Code	% of total turnover contributed
1.	Financing by way of providing housing loans	64192	98.95%

III. Operations

18. Number of locations where plants and / or operations / offices of the entity are situated:

Location	Number of plants	Number of offices	Total
National	Not applicable (N.A.)*	256#	256#
International	Not applicable %		

Note: * The Company is a Non-Banking Financial Company - Housing Finance Company (NBFC-HFC) and hence does not undertake any manufacturing activity.

#Includes all branches, Zonal and Registered Offices as on 31/03/2026.

% the company has no branches/operations outside India.

19. Market Served by the entity

a. Number of locations

Location	Number
National (No. of States)	21 (States and Union Territories)
International (No. of Countries)	Nil

b. What is the contribution of exports as a percentage of the total turnover of the entity?

Not applicable. The Company is a non-banking financial institution (NBFC) with operations in India and does not export internationally.

c. A brief on type of customers

The Company serves the housing finance needs of the customers from both the urban and rural areas and has a customer base of around 6 lakhs. The customers of the Company primarily comprise of individual retail customers, including salaried and self-employed persons seeking housing finance for the purchase, construction, extension, repair, and renovation of residential properties. With a strong emphasis on financial inclusion, the customer base largely consists of middle and lower income segments, including first-time homebuyers and women borrowers.

The Company offers customers a comprehensive range of loan products designed to meet diverse financial requirements across income segments. These offerings are broadly classified into the following categories:

- **Housing Loan (HL) Products**, which support the purchase, construction, extension, renovation, and improvement of residential properties; and
- **Non-Housing Loan (NHL) Products**, which cater to other secured credit needs of customers.

The following products are offered:

Housing Loan Products	Non-Housing Loan Products
Individual Housing Loan	Site Loan
Composite Housing Loan	Commercial Housing Loan
Composite Loan Govt. Layout	Mortgage Loan*
Flat under Construction TPA Basis	Builder Loan*
IHL Cash Salary	Line of Credit
Affordable Housing	Loans against Rent Receivables*
Can Fin Vishwas	Loans for Commercial Properties*
	Loans for Children Education
	Personal Loan
	Flexi LAP*
	CFHL Top-up Loan
	Nishchint - Loan for Pensioners
	I-Secure Loan*
	Rooftop Solar Loan Scheme

*Caters to both individuals & Non-individuals customers

The Company's loan portfolio pre-dominantly consists of salaried individuals, accounting for 68%, while self-employed and non-professional individuals constitute the remaining 32%. The Company offers a variety of loan schemes, tailored to the diverse needs of different income segments.

The terms of these loans are set based on a thorough assessment of the borrower's financial capabilities and requirements. The Company is committed to providing accessible and affordable housing finance solutions to both individuals and entities involved in residential or commercial construction projects. The details of Housing Loan Approvals to Customers in financial year 2025-26 is given below:

Category	Household Income p.a.	Home Loan Approvals in FY 2025-26		Home Loan Approvals in FY 2024-25	
		% in Value Terms	% in Number Terms	% in Value Terms	% in Number Terms
Economically Weaker Section (EWS)	Up to ₹3 Lakh	3%	8%	5%	12%
Low Income Group (LIG)	Above ₹3 Lakh and up to ₹6 Lakh	16%	26%	23%	33%
Middle Income Group (MIG)	Above ₹6 Lakh and up to ₹18 Lakh	64%	58%	59%	49%
High Income Group (HIG)	Above ₹18 Lakh	17%	8%	13%	6%
Total		100%	100%	100%	100%

Depositors:

In addition to housing finance, the Company also accepts fixed deposits, which further strengthens its resource base and provides funding stability. This diversified liability profile supports sustainable growth, while maintaining competitive pricing for customers.

The Company also has a large number of depositors, which pre-dominantly consists of retail depositors. As of 31/03/2026, total outstanding deposits stood at ₹22,020.85 Lakhs, reflecting an increase from last year by 13.79%. The number of deposit accounts stood at 3,962.

IV. Employees

20. Details as at the end of Financial Year

a. Employees and workers (including differently-abled):

Sl. No.	Particulars	Total (A)	Male		Female		Others	
			No. (B)	% (B/A)	No. (C)	% (C/A)	No. (D)	%(D/A)
Employees								
1.	Permanent (D)	1,356	1,041	76.77%	315	23.23%	0	0
2.	Other than Permanent (E)	0	0	0	0	0	0	0
3.	Total employees (D+E)	1,356	1,041	76.77%	315	23.23%	0	0
Workers								
1.	Permanent (F)							
2.	Other than Permanent (G)		Not applicable					
3.	Total workers (F+G)		Not applicable					

Note - Details related to workers are not applicable as the Company has not employed any workers during the reporting period

b. Differently-abled Employees and workers:

Sl. No.	Particulars	Total (A)	Male		Female		Others	
			No. (B)	% (B/A)	No. (C)	% (C/A)	No. D	% (D/A)
Differently-abled Employees								
1.	Permanent (D)	3	2	67%	1	33%	0	0
2.	Other than Permanent (E)	--	--	--	--	--	--	--
3.	Total differently-abled employees (D+E)	3	2	67%	1	33%	0	0
Differently-abled Workers								
1.	Permanent (F)							
2.	Other than Permanent (G)				Not applicable			
3.	Total differently-abled workers (F+G)				Not applicable			

21. Participation / Inclusion / Representation of Women

Particulars	Total (A)	No. and percentage of Females	
		No. (B)	% (B/A)
Board of Directors	8	1	12.50%
Key Management Personnel	4**	0	0%

Note: ** Includes Managing Director & CEO, Deputy Managing Director, Chief Financial Officer and Company Secretary

22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)

Particulars	FY 2025-26				FY 2024-25				FY 2023-24			
	Male	Female	Others	Total	Male	Female	Others	Total	Male	Female	Others	Total
Permanent Employees	16.70%	14.94%	--	16.28%	16.27%	9.65%	--	14.61%	12.00%	10.00%	--	11.64%
Permanent Workers						Nil						

Note: Details related to workers are not applicable as we have not employed any workers during the reporting period.

V. Holding, Subsidiary and Associate Companies (including joint ventures)

23. Name of holding / subsidiary / associate companies / joint ventures

Sl. No.	Name of the holding / subsidiary / associate companies / joint ventures (A)	Indicate whether Holding / Subsidiary/Associate / Joint Venture	% of shares held by the Company	Does the entity indicated at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
	NIL - No Holding, Subsidiary or Associate Companies (including joint ventures)			

VI. CSR Details

24. (i) Whether CSR is applicable as per Section 135 of Companies Act, 2013: (Yes/No) - Yes

(ii) Turnover (in ₹): ₹ 4,21,824.17 Lakhs

(iii) Net worth (in ₹): ₹ 5,98,040.45 Lakhs

VII. Transparency and Disclosure Compliances

25. **Complaints / Grievances on any of the Principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct:**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	For FY 2025-26			For FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes	0	0	--	0	0	--
Investors (other than shareholders)	Yes	0	0	--	0	0	--
Shareholders	Yes	62	0	--	144	0	--
Employees and workers	Yes	0	0	--	0	0	--
Customers	Yes	1,455	36	All pending complaints were redressed subsequently	1,256	0	--
Value Chain Partners	Yes	0	0	--	0	0	--

Note:

1. Web-link for grievances redressal policy https://www.canfinhomes.com/Policies_and_Codes

2. The Company provides multiple communication channels for raising concerns, including e-mails and written complaints. All stakeholders of the Company may also submit their communications, including complaints or grievances, through the online grievance mechanism available on the Company's website at <https://www.canfinhomes.com/Grievance/GrievanceForm>.

*The Company provides a dedicated channel to address issues or complaints raised by its shareholders. Integrated Registry Management Services Private Limited, the RTA of the Company can be reach at irg@integratedindia.in and is responsible for handling shareholder inquiries, requests, and grievances. For direct communication with the Company, shareholders may also write to investor.relationship@canfinhomes.com. The details of the Shareholder Grievance Redressal contact are available on the Company's website at https://www.canfinhomes.com/Investor/investorpagecontentnofysm/investor_contact

26. Overview of the entity’s material responsible business conduct issues

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1.	ESG Governance & Board Oversight	Risk & Opportunity	<p>Risk: Inadequate ESG governance can restrict access to capital, trigger regulatory penalties, and undermine investor & stakeholder confidence, severely impacting business.</p> <p>Opportunity: Strong Board composition and dedicated ESG oversight enhance systemic resilience and satisfy institutional investors / lenders looking for sustainable portfolios. It reflects accountability and transparency, ultimately leading to improved reputation and stakeholder trust.</p>	The existing Board-level ESG Committee will oversee risk mitigation and adaptation measures, including monitoring ESG performance, guiding strategic direction, and ensuring that appropriate standard operating procedures are implemented for executive management accountability.	<p>Negative: Without clear leadership on ESG and oversight from the Board and senior management, ESG parameters could be under prioritised and this could impact the Company's competitive edge and its operational costs.</p> <p>Positive: Strong ESG governance will attract international ESG funds and will push the Company to increase operational efficiency, lower the carbon footprint and digitize systems lowering administrative costs. This will also result in higher employee retention and productivity, which directly translates to a lower cost-to-income ratio.</p>
2.	Brand Reputation	Risk & Opportunity	<p>Trust is the cornerstone of retail lending and resource mobilization.</p> <p>Risk: Negative publicity spreads fast and can lead to sudden liquidity runs or customer churn.</p> <p>Opportunity: A strong brand enhances credibility and drives profitability.</p>	The Company will continue to ensure proactive public relations, swift resolution of consumer grievances and transparent disclosures of our products and services.	<p>Negative: There may be high borrowing costs from banks if reputation declines. Customer loyalty could be adversely impacted affecting revenue and profits.</p> <p>Positive: A strong brand reputation attracts highly creditworthy borrowers, resulting in a more resilient, low-risk asset portfolio. This will also result in higher credit ratings for the Company.</p>
3.	Business Ethics	Risk	Lending practices involve high exposure to third-party transactions. Corruption, bribery or insider fraud can significantly harm portfolio health.	Code of Conduct will be strictly enforced along with safe whistleblowing channels. Employees and staff will be given periodic anti-bribery training to uphold business ethics.	Negative: There are chances of financial losses from fraudulent loans. Failure to uphold strong business ethics can expose the Company to penalties, fines and business disruption.

Sl. No	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk / opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
4.	Corporate Governance	Opportunity	Strong governance frameworks enhance institutional trust, streamline decision making and ensure long-term stability. It makes the Company highly attractive to institutional investors, credit rating agencies and low-cost lenders.	--	Positive: Higher governance standards demonstrate better financial health. This will support sustainable long-term value by strengthening transparency, accountability, and stakeholder trust.
5.	Regulatory Compliance	Risk & Opportunity	Regulatory compliance is crucial and helps the Company operate within the bounds of the law. Risk: Non-compliance with regulations leads to penalties and operational curbs. Opportunity: Proactive compliance drives stronger corporate governance and higher credit ratings.	The Company will ensure continuous compliance monitoring, robust internal audit systems, and regular compliance updates to the Board.	Negative: There is a high risk of regulatory fines, legal costs and potential impact on borrowings if credit ratings drop. Positive: Steady and strict alignment with compliance requirements lower the cost of capital. Going beyond compliance, especially related to climate disclosures, enhances the Company's market standing.
6.	Customer Satisfaction	Risk & Opportunity	Customer lifetime value and retention are important foundational tenets for the Company. Risk: Dissatisfied customers are more likely to default, pre-pay loans, or exit the relationship, directly impacting the quality and stability of the loan portfolio. Opportunity: Clear, transparent systems facilitate customer satisfaction which builds long-term cross-selling opportunities.	To build customer trust, the Company will continue to ensure proactive borrower support and resolve all concerns through multi-channel grievance redressal mechanisms. The Company will continue to simplify loan application processes for smoother customer experience.	Negative: Poor service experiences can generate negative word-of-mouth and complaints to regulators, increasing reputational and compliance risk. As the Company operates in a competitive housing finance market, failure to meet customer expectations could result in higher customer attrition, reduced cross-selling opportunities, and pressure on net interest margins. Positive: Higher customer satisfaction drives loyalty and business growth. It increases customer retention and lowers the cost of customer acquisition, improving profitability.
7.	Energy Efficiency	Opportunity	Optimising energy consumption across the Company's offices directly reduces Scope 2 emissions. It positions the Company as an environmentally responsible institution.	--	Positive: Energy efficiency measures lower administrative utility expenses (OpEx), resulting in long-term cost savings for the Company. It hedges against rising commercial electricity tariffs and is a step towards building climate resilience in operations.

Note: Following a comprehensive double materiality assessment, the Company identified six core material topics, as detailed in the table above (Points 1 to 6). The structured double materiality framework mapped and evaluated key ESG issues that are significant to both our business resilience and our external stakeholders. Targeted stakeholder surveys were undertaken to gather insights. The feedback received will be used to systematically refine our risk mitigation strategies and leverage emerging sustainability opportunities.

Energy efficiency (Point 7) remains a strong pillar of our corporate philosophy. Driven by our consciousness to minimize environmental impact, the Company continues to proactively monitor and implement energy optimisation measures across all branches.

SECTION B : MANAGEMENT AND PROCESS DISCLOSURES

This section is aimed at helping businesses demonstrate the structures, policies and processes put in place towards adopting the NGRBC Principles and Core Elements

Disclosure Questions		P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes										
1.	a.	Whether your entity's policy / policies cover each principle and its core elements of the NGRBCs. (Yes/No)								
		Y	Y	Y	Y	Y	Y	Y	Y	Y
	b.	Has the policy been approved by the Board? (Yes/No)								
		Y	Y	Y	Y	Y	Y	Y	Y	Y
	c.	Web Link of the Policies, if available https://www.canfinhomes.com/Policies_and_Codes								
Note: Certain policies of the Company are available only on the intranet and are accessible to employees and other internal stakeholders.										
2.	Whether the entity has translated the policy into procedures. (Yes / No)									
		Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Do the enlisted policies extend to your value chain partners? (Yes/No)									
		N	N	N	N	N	N	N	N	N
Note: The Company primarily applies its ethical and sustainable business conduct policies to its operations. Although these policies does not extend to its value chain partners, the Company ensures that its suppliers and contractors comply with local laws through contract terms and tender conditions.										
4.	Name of the national and international codes / certifications / labels / standards									
	While the Company has not obtained any formal national or international certifications or label standards (such as ISO, SA 8000, OHSAS, FSC, etc.), it has adopted the National Guidelines on Responsible Business Conduct (NGBRC) as its guiding framework. The Company's policies, governance practices, and operational processes are aligned with the nine principles of the NGBRC, thereby demonstrating its commitment to responsible, ethical, social, and environmental business conduct.									

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
5. Specific commitments, goals and targets set by the Company with defined timelines, if any.	<p>Commitments</p> <ul style="list-style-type: none"> • Environmental Responsibility - Reducing carbon emissions, enhancing energy efficiency, and promoting circular economy principles. • Social Impact - Strengthening diversity and inclusion, employee well-being, and community engagement initiatives. • Governance & Transparency - Upholding ethical business practices, regulatory compliance, and transparent reporting. <p>Goals & Targets</p> <ul style="list-style-type: none"> • Renewable Energy Transition - Increase the share of renewable energy in our operations year on year. • Waste Reduction - Implement zero-waste policies and cut landfill waste. • Assessment of Value Chain - Ensure suppliers adhere to ESG principles as per requirements. • Employee & Community Development - Launch capacity-building programs for employees and the community on financial literacy, responsible borrowing, digital platforms, and affordable housing awareness, strengthening inclusive growth and customer empowerment. <p>Completed</p> <ul style="list-style-type: none"> • Double Materiality Assessment was carried out through an external expert to identify and prioritise ESG issues based on their financial impact on the Company as well as the Company's impact on the environment and society, in line with evolving global best practices. • Sustainability Roadmap - Develop and implement a comprehensive sustainability roadmap with defined targets and annual performance reviews, covering key areas such as: <ul style="list-style-type: none"> • Environmental management (energy efficiency, renewable energy adoption, carbon footprint reduction, water and waste management) • Responsible lending and financial inclusion (affordable housing, priority sector focus, ethical credit practices, developing green housing practice) • Employee well-being and capacity building (training, diversity & inclusion, health and safety) • Customer protection and digital security (data privacy, cybersecurity, grievance redressal) • Governance and regulatory compliance (ethics, risk management, ESG integration, transparency and disclosures) • Community development and CSR initiatives (livelihood support, environmental conservation, social welfare programs) • The Company has also established a baseline for ESG performance and climate metrics, forming the foundation for setting medium and long-term decarbonisation, resource efficiency and responsible lending targets. This has been achieved through the following initiatives: <ul style="list-style-type: none"> • Portfolio emissions (financed emissions) have been assessed to measure emissions associated with the Company's lending portfolio, enabling better understanding and management of climate related transition risks. • A climate risk assessment for the mortgage portfolio is also underway. • Carbon footprint (Scope 1, Scope 2 and Scope 3 Emissions) assessment The Company has undertaken a carbon footprint assessment to quantify greenhouse gas emissions across Scope 1, Scope 2 and relevant Scope 3 categories. Scope 1 emissions include direct emissions from fuel consumption and on-site operations. Scope 2 emissions cover indirect emissions from purchased electricity used in offices and operations. Scope 3 emissions comprise key value chain sources such as employee commute, business travel, upstream logistics, waste generation, water consumption, printing and stationery, and other indirect activities. This assessment establishes an emissions baseline to support climate risk assessment, emissions reduction planning, and enhanced ESG reporting. • The Company undertook a comprehensive ESG Gap Analysis through a third-party expert to assess its current ESG maturity, identify gaps against applicable regulatory and best practice frameworks, and define a structured ESG roadmap. 								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
6. Performance of the Company against the specific commitments, goals and targets along with reasons, in case the same are not met.	<p>For Environmental</p> <p>The Company has taken a series of impactful measures to reduce carbon emissions and improve energy efficiency across its operations:</p> <ul style="list-style-type: none"> • The Company has transitioned to energy-efficient LED lighting across office premises, replacing conventional fluorescent fixtures. This has resulted in an estimated 20–25% reduction in lighting-related electricity consumption, translating to annual savings of approximately ~20,000–30,000 kWh, based on operating hours and fixtures. • The Company has installed a 25 KW rooftop solar power system at the Registered Office supporting the Company's renewable energy transition. During the reporting period the rooftop solar installation has generated around 8140 kWh. • The Company has deployed motion sensor-based lighting systems in select office areas such as corridors and meeting rooms. This initiative is estimated to reduce avoidable lighting energy consumption by 15–25%. • The Company has adopted 4 to 5-star rated electrical fixtures and appliances across offices, which has contributed to lower energy consumption per unit, resulting in an estimated 15–20% reduction in electricity usage per appliance category. This transition has significantly improved overall energy efficiency and is expected to reduce long-term operational energy demand by 10–15%. • The Company has installed low-flow water taps across office premises to promote water conservation, these fixtures typically reduce flow rates from around 10–12 litres per minute to 5–6 litres per minute, resulting in water savings of around 40–50% per tap. This has translated to an estimated annual saving of approximately 150–300 litres of water, based on average usage patterns. • The Company has implemented a rainwater harvesting system at the Registered Office, enabling collection and recharge of rainwater into the groundwater, thereby supporting water conservation and sustainable water management practices. • The Company has promoted green indoor environments by introducing and maintaining indoor plants across branches pan India, which contributed to improve indoor air quality and enhanced employee well being. • The Company has encouraged paper light and digital processes across operations to reduce paper consumption and associated environmental impact. • The Company has phased out old two-wheelers with higher emission levels by disposing / selling them in accordance with applicable norms. <p>For Social Impact</p> <p>Employee Well-Being and Workplace Practices:</p> <ul style="list-style-type: none"> • Promoted employee health, safety and well-being through a safe and supportive work environment, supported by internal policies and standard operating procedures. • Encouraged a culture of learning and skill development through structured training programmes and capability building initiatives for employees. • Ensured fair employment practices, equal opportunity, and non-discrimination across all levels of the organisation. • Continued implementation of the Prevention of Sexual Harassment (POSH) Policy, with adequate awareness and grievance redressal mechanisms in place. • Conducted an Employee Satisfaction Survey across the organisation to gather structured feedback, assess workplace engagement, and identify areas for continuous improvement in employee experience. • Organised Rewards and Recognition (R&R) activities across branches pan-India, aimed at recognising employee performance, encouraging motivation, and reinforcing a culture of appreciation. 								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	<p>Customer centric Practices</p> <ul style="list-style-type: none"> • Strengthened customer service and grievance redressal mechanisms through multiple accessible channels to ensure timely and effective resolution of customer concerns. • Focused on responsible and transparent lending practices, ensuring fairness, ethical conduct, and customer awareness. • Undertook initiatives to enhance customer communication and digital accessibility, improving overall service experience. • Introduced a QR code-based customer feedback mechanism across branches to enable customers / stakeholders to conveniently share their feedback and service experience, thereby supporting continuous improvement in service delivery. • The Grievance Redressal Department conducted Customer Meet programmes across branches pan-India, aimed at enhancing direct customer engagement, understanding customer expectations, and strengthening trust through transparent communication. • Introduced a housing loan product – Can Fin Vishwas tailored for marginalised and vulnerable groups, aimed at enhancing financial inclusion and enabling access to affordable home financing for underserved sections of society. • The Company introduced “PMAY Lantern Nights”, a community based outreach initiative under PMAY U 2.0, leveraging the “Golden Hour” (6:30 p.m. to 9:00 p.m.) to enhance engagement with working households and improve awareness of the Interest Subsidy Scheme. <p>Community and Social Responsibility</p> <ul style="list-style-type: none"> • Undertook Corporate Social Responsibility (CSR) initiatives aimed at supporting community development, social welfare, and inclusive growth, in accordance with the Companies Act, 2013. • Supported initiatives in areas such as education, healthcare, and community development, either directly or through partner organisations. • Encouraged employee participation in social and community oriented activities, fostering a sense of social responsibility. <p>For Governance</p> <p>The Company is committed to maintaining high standards of corporate governance, transparency, ethical conduct, and regulatory compliance in line with applicable laws and best practices. Key governance initiatives undertaken during the year include:</p> <ul style="list-style-type: none"> • The Company is governed by an experienced and diverse Board of Directors, supported by various Board level Committees, providing strategic direction and effective oversight of management. • The Board and its Committees function in compliance with the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and other applicable regulatory requirements. 								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
									<ul style="list-style-type: none"> • The Company has been categorised as an Upper Layer NBFC pursuant to the Reserve Bank of India (NBFC – Undertaking of Financial Services) (Amendment) Directions, 2025, necessitating enhanced governance, risk management, and compliance frameworks. In view of its Upper Layer NBFC status, the Company undertook a comprehensive review and strengthened its governance structures, internal controls, and policy frameworks, including amendments to key functional and administrative policies. • The revised and updated policies were reviewed by the respective Board Committees and approved by the Board, ensuring alignment with enhanced regulatory expectations. • The Company has established a robust risk management framework and internal financial controls system aimed at identifying, assessing, monitoring, and mitigating key risks. • Independent Directors have provided declarations confirming compliance with independence criteria, and the annual performance evaluation of the Board, its Committees, and individual Directors was carried out in accordance with applicable provisions. • A Whistle Blower Policy is operational, enabling employees and stakeholders to report genuine concerns with adequate safeguards against victimisation. • The Company continues to strengthen its cyber security framework to safeguard information assets, customer data, and digital infrastructure against evolving cyber threats. • IT governance and information security policies are in place, supported by appropriate access controls, monitoring mechanisms, and periodic reviews. • The Board and senior management exercise oversight over technology, cyber security, and IT related risks, supported by structured reporting mechanisms. • The Company is undertaking IT transformation and digitisation initiatives to enhance operational efficiency, system resilience, scalability, and customer service delivery. • Awareness initiatives are undertaken to promote cyber hygiene and information security consciousness among employees. • The Secretarial Audit confirmed that the Company has complied with applicable Secretarial Standards and statutory requirements during the year. • The Company ensures timely, accurate, and transparent statutory and regulatory disclosures, reinforcing stakeholder confidence. <p>Note: Detailed disclosures on Environmental, Social and Governance performance and sustainability initiatives are provided in the Sustainability Report forming part of the Annual Report.</p>

Governance, leadership and oversight

<p>7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets and achievements (listed entity has flexibility regarding the placement of this disclosure)</p>	<p>As the Director responsible for the Business Responsibility and Sustainability Report (BRSR), I Suresh S Iyer, reaffirm the Company's commitment to responsible business conduct and the integration of Environmental, Social and Governance (ESG) principles into its operations and strategy, in line with SEBI's BRSR framework.</p> <p>During the year, the Company focused on strengthening its ESG baseline through third party assessments, including an ESG Gap Analysis, carbon footprint assessment covering Scope 1, Scope 2 and relevant Scope 3 emissions, portfolio (financed) emissions assessment, and a Double Materiality Assessment. These initiatives have helped identify priority ESG risks and opportunities and enhance the robustness of disclosures.</p>
--	---

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9																											
	<p>The Company acknowledges challenges such as availability of value chain data, assessment of financed emissions, and evolving regulatory expectations. Based on the assessments completed, the Company is progressing towards defining phased and measurable ESG targets, including emissions management, responsible lending practices, and improved governance and data systems.</p> <p>Going forward, the Company remains committed to embedding ESG considerations across its operations and value chain, strengthening governance oversight, and transparently reporting progress. The Board and management view ESG as a strategic enabler for long-term value creation and resilience and will continue to guide the Company's sustainability journey with responsibility and accountability.</p>																																			
8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).	Shri Suresh S Iyer, Managing Director & CEO, holds the highest authority for implementing and overseeing the Company's business responsibility policies.																																			
9. Does the entity have a specified Committee of the Board / Director responsible for decision making on sustainability related issues? (Yes / No). If yes, provide details	Yes, the Risk Management Committee has been entrusted with the responsibility of making decisions related to sustainability matters. This Committee oversees the formulation and execution of policies, procedures, and initiatives across various areas, including environmental impact management, social responsibility, and governance practices.																																			
	<table border="1"> <thead> <tr> <th style="text-align: center;">Name</th> <th style="text-align: center;">Position on the Committee</th> <th style="text-align: center;">Designation</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Shri Hardeep Singh Ahluwalia (w.e.f. 03-09-2025)</td> <td style="text-align: center;">Chairman</td> <td style="text-align: center;">Non-Executive Promoter Director</td> </tr> <tr> <td style="text-align: center;">Smt. Shubhalakshmi Panse</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Non-Executive Independent Director</td> </tr> <tr> <td style="text-align: center;">Shri Arvind Narayan Yennemadi (w.e.f. 03-09-2025)</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Non-Executive Independent Director</td> </tr> <tr> <td style="text-align: center;">Shri Suresh Srinivasan Iyer</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Managing Director & CEO</td> </tr> <tr> <td style="text-align: center;">Shri Vikram Saha (Up to 15/04/2026)</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Deputy Managing Director</td> </tr> <tr> <td style="text-align: center;">Shri Prakash Shanbhogue</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">President</td> </tr> <tr> <td style="text-align: center;">Shri Uthaya Kumar A</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">President and Chief Risk Officer</td> </tr> <tr> <td style="text-align: center;">Shri D R Prabhu</td> <td style="text-align: center;">Member</td> <td style="text-align: center;">Chief Compliance Officer</td> </tr> </tbody> </table>									Name	Position on the Committee	Designation	Shri Hardeep Singh Ahluwalia (w.e.f. 03-09-2025)	Chairman	Non-Executive Promoter Director	Smt. Shubhalakshmi Panse	Member	Non-Executive Independent Director	Shri Arvind Narayan Yennemadi (w.e.f. 03-09-2025)	Member	Non-Executive Independent Director	Shri Suresh Srinivasan Iyer	Member	Managing Director & CEO	Shri Vikram Saha (Up to 15/04/2026)	Member	Deputy Managing Director	Shri Prakash Shanbhogue	Member	President	Shri Uthaya Kumar A	Member	President and Chief Risk Officer	Shri D R Prabhu	Member	Chief Compliance Officer
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Shri D R Prabhu	Member	Chief Compliance Officer																																		

10. Details of Review of NGRBCs by the Company

Subject of Review	Indicate whether review was undertaken by Director / Committee of the Board / Any other Committee									Frequency (Annually / Half Yearly / Quarterly / Anyother – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
Performance against above policies and follow-up action	The performance evaluation of the policies mentioned above and the subsequent actions were reviewed by the respective Committees of the Board.									Annually and as & when required								
Compliance with statutory requirements of relevance to the principles, and, rectification of any non-compliances	<p>The Company remains committed to full compliance with all applicable statutory, regulatory, and environmental, social, and governance (ESG) related requirements relevant to the principles under the Business Responsibility and Sustainability Reporting framework.</p> <p>During the reporting period, the Company has complied with the provisions of applicable laws, rules, regulations, guidelines, and directions issued by statutory and regulatory authorities.</p> <p>A robust compliance management framework is in place to monitor adherence to statutory obligations on an ongoing basis. This includes periodic compliance reporting, internal audits, statutory audits, and the same is reviewed by the Board and its Committees periodically.</p> <p>During the year, there were no material non-compliances with statutory requirements relating to the principles.</p> <p>The Company continuously endeavours to strengthen its compliance mechanisms and governance practices and remains committed to maintaining the highest standards of ethical conduct, transparency, and regulatory compliance.</p>									Quarterly								
Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9									
11. Has the entity carried out independent assessment / evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide the name of the agency.	Yes. While the Company conducts regular internal evaluations to ensure that its policies remain effective, relevant, and aligned with industry best practices, it also engages external experts whenever required.									In FY 2025–26, an ESG gap analysis was conducted for FY 2024-25 by Centre for Environmental Research & Education (CERE), an External Agency. The Company's ESG practices and policies were benchmarked against leading standards and peers. As an outcome of this assessment, the Company also conducted a Double Materiality Assessment in FY 2025-26 to identify key priority areas to further strengthen its sustainability commitment and enhance governance frameworks. Details of the assessment are provided in the Sustainability Report forming part of the Annual Report.								

12. If answer to question (1) above is 'No' i.e. not all Principles are covered by a Policy, reasons to be stated:

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
a. The entity does not consider the Principle material to its business (Yes/No)									
b. The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)									
c. The entity does not have the financial or / human and technical resources available for the task (Yes/No)									Not applicable
d. It is planned to be done in the next financial year (Yes/No)									
e. Any other reason (please specify)									

SECTION C : PRINCIPLE WISE PERFORMANCE DISCLOSURE

This section is aimed at helping entities demonstrate their performance in integrating the Principles and Core Elements with key processes and decisions. The information sought is categorized as “Essential” and “Leadership”. While the essential indicators are expected to be disclosed by every entity that is mandated to file this report, the leadership indicators may be voluntarily disclosed by entities which aspire to progress to a higher level in their quest to be socially, environmentally and ethically responsible.

PRINCIPLE 1 : Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

Essential Indicators

1. Percentage coverage by training and awareness programmes on any of the Principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics / principles covered under the training and its impact	% age of persons in respective category covered by the awareness programmes
Board of Directors	3	<ul style="list-style-type: none"> Directors’ Certification in Sustainability Leadership program Digital Personal Data Protection (DPDP) Act 2023 and Rules Virtual Program on KYC/ AML for Board of Directors of Banks, NBFCs and FIs 	60%
Key Managerial Personnel	2	<ul style="list-style-type: none"> Leadership Meet CAFRAL - Conference of Chief Financial Officers of Banks, FIs & NBFCs - New Challenges 	100%
Employees other than BoD and KMPs	128	<ul style="list-style-type: none"> Induction - Company Overview & HF Landscape, Loan & Deposit Products, Documentation, Legal, Credit, Disbursement Process, Collection Mechanism- Recovery & SARFAESI, Insurance Products, managing accounts, PoSH, PMAY Customer Relationship Management, Grievance Redressal Mechanism, Internal Audit System, Soft Skills, Human Rights & Staff Welfare Measures. Complete Home Loan Cycle - from borrower assessment and property verification to loan disbursement, monitoring, recovery, and regulatory compliance Information Technology (Power BI, AI, Cybersecurity, MS Outlook) Internal Controls & Systems NHB’s Integrated Refinance Management Portal Operations Related - Credit, Customer Related, Accounts, BRS, Cash Management, CDSC, Collection / Recovery / SARFAESI, CIBIL Related, Customer Service, Deposits, Disbursements, KYC/ AML/CFT, Lead Management, Legal Related, Loan Products, P2P Software, PMAY, PSIR/PSVR, Sampark, Valuation of Property, Vendor Management, Zaggle PoSH Preventive Vigilance Public Financial Management System (PFMS) of MoHUA Risk Management & Regulatory Compliance Sales Related Training on Products, Credit Appraisal Techniques Sales Concepts, Roles Plays & Soft Skills Good Construction Management Compliance & Tax Succession Planning Diversity & Employee Relations 	89%
Workers	--	Not applicable	--

2. **Details of fines / penalties / punishment / award / compounding fees / settlement amount paid in proceedings (by the entity or by directors / KMPs) with regulators/ law enforcement agencies / judicial institutions, in the financial year, in the following format (Note: the entity shall make disclosures on the basis of materiality as specified in Regulation 30 of SEBI (Listing Obligations and Disclosure Obligations) Regulations, 2015 and as disclosed on the entity's website)**

	Monetary				
	NGRBC Principle	Name of the regulatory/ enforcement agencies/ judicial institutions	Amount (In INR)	Brief of the Case	Has an appeal been preferred? (Yes/No)
Penalty/ Fine					
Settlement			Nil		
Compounding fee					

	Non-Monetary			
	NGRBC Principle	Name of the regulatory/ enforcement agencies / judicial institutions	Brief of the Case	Has an appeal been preferred? (Yes/No)
Imprisonment				
Punishment			Nil	

3. **Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory / enforcement agencies / judicial institutions
	Not applicable

4. **Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief and if available, provide a web-link to the policy.**

Yes, the Company has policy on anti-corruption or anti-bribery. The Company is committed to conducting its business in an ethical, transparent, and compliant manner. The Company follows a zero-tolerance approach towards bribery, corruption, and any form of unethical business conduct.

The Policy prohibits offering, giving, receiving, or soliciting any undue benefit whether monetary or non-monetary. The Company has established appropriate internal controls, reporting mechanisms, and compliance frameworks to prevent, detect, and address instances of corruption.

https://www.canfinhomes.com/Policies_and_Codes

5. **Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery / corruption:**

	FY 2025-26	FY 2024-25
Directors	Nil	Nil
KMPs	Nil	Nil
Employees	Nil	Nil
Workers	Not applicable	Not applicable

6. Details of complaints with regard to conflict of interest:

	FY 2025-26		FY 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	Nil	--	Nil	--
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	Nil	--	Nil	--

7. Provide details of any corrective action taken or underway on issues related to fines / penalties / action taken by regulators / law enforcement agencies / judicial institutions, on cases of corruption and conflicts of interest.

Not applicable

8. Number of days of accounts payables ((Accounts payable *365) / Cost of goods/services procured) in the following format:

	FY 2025-26	FY 2024-25
Number of days of accounts payables	The entity operates within the housing finance sector. The business model is service-oriented, focusing on the provision of services rather than the transaction of tangible goods or inventory. Consequently, the occurrence of accounts payable, as traditionally understood, is not a primary feature of the financial operations. Hence, this metric does not hold relevance for the entity's business model.	

9. Open-ness of business:

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along-with loans and advances & investments, with related parties, in the following format.

Parameter	Metrics	FY 2025-26	FY 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	Not applicable	Not applicable
	b. Number of trading houses where purchases are made from		
	c. Purchases from top-10 trading houses as % of total purchases from trading houses		
Concentration of Sales	a. Sales to dealers / distributors as % of total sales	Not applicable	Not applicable
	b. Number of dealers / distributors to whom sales are made		
	c. Sales to top-10 dealers/distributors as % of total sales to dealers / distributors		
Shares of RPTs in	a. Purchases (Purchases with related parties / total purchases)	0	0
	b. Sales (Sales to related parties / total sales)	0	0
	c. Loans & advances (Loans & advances given to related parties / total loans and advances)	0	0
	d. Investments (Investments in related parties / total investments made)	12.35%	11.35%

Leadership Indicators

1. Awareness programmes conducted for value chain partners on any of the Principles during the financial year:

Total number of awareness programmes held	Topics / principles covered under the training	% age of value chain partners covered (by value of business done with such partners) under the awareness programmes
		Nil

2 Does the entity have processes in place to avoid/ manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.

Yes, the Company has well-defined processes to manage and avoid conflicts of interest involving Board members, which are embedded within its Corporate Governance framework. A "Code of Conduct" applicable to the Board of Directors and Senior Management Personnel has been formally adopted by the Board. In accordance with Regulation 26(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all Board members and Senior Management have affirmed compliance with this Code for the financial year ending 31/03/2026.

The Company's Corporate Governance practices, along with the Code of Conduct, include clear procedures to identify, prevent, and manage conflicts of interest. Furthermore, apart from transactions carried out in the ordinary course of business, the Company has not entered into any materially significant transactions with its Promoters, Directors, Senior Management, or their relatives that could give rise to potential conflicts of interest.

Weblink: https://www.canfinhomes.com/Policies_and_Codes

PRINCIPLE 2 :

Businesses should provide goods and services in a manner that is sustainable and safe

Essential Indicators

1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively

Segment	FY 2025-26	FY 2024-25	Details of improvements in environmental and social impacts
R&D	Nil	Nil	Since the Company operates as a housing finance institution, it does not maintain a dedicated R&D function or budget. Investments in systems, processes, and products aimed at enhancing environmental and social outcomes are undertaken as part of ongoing capital expenditure.
Capex	0.17%	0.35%	The Company's capital expenditure is primarily focused on strengthening digital and IT infrastructure. Increased digitization has reduced reliance on paper, thereby lowering environmental impact. Additionally, the adoption of energy-efficient technologies, including LED lighting, upgraded IT systems, and solar installations, has helped enhance operational efficiency, reduce energy consumption, and support sustainable business practices.

2. (a) Does the entity have procedures in place for sustainable sourcing? (Yes/No)

Yes

(b) If yes, what percentage of inputs were sourced sustainably?

Paper constitutes one of the primary inputs supporting the Company's day-to-day operations across its branches and offices. Of the total paper procured, approximately 30% comprises recycled paper.

In addition, the Company has undertaken following measures to enhance environmental efficiency of its operational infrastructure:

- A significant proportion of air-conditioners deployed across its branches have been transitioned to refrigerants with lower global warming potential and zero Ozone depletion potential around 60% of ACs using R32.
- The Company is progressively adopting energy efficient air-conditioners with BEE 4 star and 5 star ratings to reduce overall energy consumption and associated emissions.

3. Describe the processes in place to safely reclaim your products for reusing, recycling and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste and (d) other waste.

(a) Plastics (including packaging)	<p>The Company does not manufacture any product that needs to be reclaimed for reusing, recycling and disposing at the end of life. However the plastic waste is segregated at branch and office locations in accordance with local municipal guidelines to enable proper recycling and responsible disposal.</p> <p>The Company promotes minimisation of single use plastics by encouraging sustainable alternatives in procurement, such as reusable containers, glassware, and bulk packaging solutions.</p> <p>At the Head Office in Bengaluru, for instance, the canteen operates on a zero single use plastic model, eliminating disposable cutlery and plates and utilising reusable utensils, thereby significantly reducing plastic waste generation.</p>
(b) E-waste	<p>The Company has established a robust E-waste management system to efficiently identify and collect electronic waste generated across its branches and administration offices. This waste is then gathered at respective places by a certified vendor and disposed of at the vendor's Recycling and Recovery Unit.</p> <p>The disposal of the Company's surplus or obsolete IT assets, including desktop computers, servers, and storage devices, is strictly governed by compliance standards. These assets are managed through authorized external agents in accordance with the Company's updated internal guidelines, ensuring all disposals follow approved procedures for secure and sustainable handling.</p>
(c) Hazardous waste	Not applicable
(d) Other waste	Not applicable

4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes / No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.

No. As an NBFC, the Company is engaged in providing financial services and does not manufacture, sell, or distribute any physical products. Therefore, Extended Producer Responsibility (EPR) is not applicable.

Leadership Indicators

1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?

NIC Code	Name of Product/ Service	% of total Turnover contributed	Boundary for which the Life Cycle Perspective/ Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link
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Considering the nature of the business, the Company has not conducted an LCA for the services it provides, as such an assessment is not considered relevant.

2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.

Name of Product / Service	Description of the risk / concern	Action Taken
This is not applicable given the nature of the business. However, the Company has actively identified and managed the environmental impacts at both the portfolio and operational levels: Portfolio Climate Risks: The Company has conducted a preliminary climate risk assessment to identify key physical and transition risks across its housing loan portfolio. Moving forward, the insights from this assessment, along with the calculated financed emissions, will be used to develop mitigation strategies. Operational Risks: The Company has conducted comprehensive carbon footprint assessments and environmental walkthrough audits to manage its direct operational impacts. This has allowed the Company to map out emission hotspots and implement targeted strategies to reduce the operational footprint.		

3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).

Indicate input material	Recycled or re-used input material to total material	
	FY 2025-26	FY 2024-25
Paper	30%	--
As the Company operates in the service industry, paper is a critical material input for its operations. To drive sustainable consumption, recycled paper accounts for 30% of the total paper consumption. The Company pairs this with responsible downstream management, where all operational paper waste is collected and handed over to external partners for recycling.		

4. Of the products and packaging reclaimed at end of life of products, amount (in tons) reused, recycled, and safely disposed, as per the following format:

	FY 2025-26			FY 2024-25		
	Re-used	Recycled	Safely Disposed	Re-used	Recycled	Safely Disposed
Plastics (including packaging)	--	--	--	--	--	--
E-waste (tons)	--	0.88	--	--	0.42	--
Hazardous waste	Not applicable			Not applicable		
Other waste - Paper Waste & File Waste (tons)	--	0.40	--	--	--	--

5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not applicable as the Company is a housing finance Company and does not have any physical products as part of its offering to the customers.	

PRINCIPLE 3 :

Businesses should respect and promote the well-being of all employees, including those in their value chains

Essential Indicators

1. a Details of measures for the well-being of employees:

% of employees covered by											
Category	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent employees											
Male	1,041	1,040	99.9%	1,041	100%	-	-	1,040	99.9%	-	-
Female	315	315	100%	315	100%	315	100%	-	-	88	27.94%
Others	--	--	--	--	--	--	--	--	--	--	--
Total	1,356	1,355	99.9%	1,356	100%	315	23.24%	1,040	76.70%	88	6.49%
Other than Permanent employees											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--

*Note: Effective this financial year, the Company has adopted an apprenticeship-based engagement model for entry-level roles in alignment with Government of India directives, with a focus on structured skill development and workforce readiness.

Accordingly, the earlier practice of hiring Junior Officers on a contractual basis has been phased out.

b Details of measures for the well-being of workers:

% of workers covered by											
Category	Total (A)	Health Insurance		Accident Insurance		Maternity Benefits		Paternity Benefits		Day Care Facilities*	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
Permanent workers											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--
Other than Permanent workers											
Male	--	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--	--	--
Total	--	--	--	--	--	--	--	--	--	--	--

c Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format -

	FY 2025-26	FY 2024-25
Cost incurred on well-being measures as a % of total revenue of the company	0.10*	0.04*

*Note: Amount is spent towards Group Medclaim Insurance, Group Personal Accident policy.

2. Details of retirement benefits

Benefits	FY 2025-26			FY 2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	99.99%	-	Y	100%	-	Y
Gratuity	99.99%	-	Y	93.58%	-	Y
ESI	0%	-	Y	6%	-	Y
Others - NPS	0%	-	N.A.	-	-	N.A.

*Note: The Employees' State Insurance (ESI) coverage is not applicable for the reporting period., as the current workforce composition does not include categories of employees falling within the prescribed eligibility criteria under the ESI Act.

3. Accessibility of workplaces

Are the premises / offices of the entity accessible to differently-abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.

Yes, the Company ensures that all its premises and offices are accessible to differently-abled employees, workers, and customers. In addition, the following support measures are extended to differently-abled individuals visiting or working at Company offices:

- Barrier-free entry through ramps, elevators, and handrails.
- Assistance from staff or reception personnel, as and when required.
- A respectful, inclusive, and supportive environment that enables comfortable movement and dignified engagement at the workplace.

The Company actively seeks feedback from employees and visitors to identify gaps and continuously improve accessibility across its premises and implements necessary measures to the extent possible.

4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes, the Company is an equal opportunity employer and ensures that the rights of differently-abled individuals are protected as required by the Rights of persons with Disabilities Act, 2016. The Company also has an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016.

Weblink: https://www.canfinhomes.com/Policies_and_Codes

5. Return to work and Retention rates of permanent employees and workers that took parental leave.

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	100%	100%	N.A.	N.A.
Female	100%	100%	N.A.	N.A.
Others	--	--	--	--
Total	100%	100%	N.A.	N.A.

6. Is there a mechanism available to receive and redress grievances for the following categories of employees and worker? If yes, give details of the mechanism in brief.

	Yes/No (If Yes, then give details of the mechanism in brief)
Permanent Workers	Not applicable
Other than Permanent Workers	Not applicable
Permanent Employees	<p>The Company implements the following grievance redressal mechanisms for its employees:</p> <p>Direct Communication with HRM: Employees may raise any workplace grievances by e-mailing the Human Resource Management team at hrm@canfinhomes.com. A dedicated grievance redressal team ensures that all concerns are acknowledged and resolved in a prompt, fair, and effective manner, upholding confidentiality and sensitivity.</p> <p>Internal Complaints Committee (ICC): The Company has instituted an Internal Complaints Committee in alignment with the Prevention of Sexual Harassment (POSH) Act, which is responsible for addressing and investigating complaints related to workplace sexual harassment. The ICC functions with the highest standards of impartiality and discretion, ensuring a safe, respectful, and equitable environment for all.</p> <p>Whistleblower Policy and Vigil Mechanism: The Company has implemented a Vigil Mechanism anchored by a Whistleblower Policy as part of its robust governance practices. Through the dedicated e-mail channel speak.up@canfinhomes.com, employees can confidentially report concerns related to unethical behavior, suspected fraud, or violations of the Company's Code of Conduct. All reports are investigated with integrity, and appropriate actions are taken without fear of retaliation.</p> <p>Anonymous Feedback System: The Company has installed suggestion boxes at strategic locations across its offices to further encourage open dialogue and continuous improvement, providing an anonymous platform for employees to share feedback, ideas, or concerns that may enhance workplace culture or operational efficiency.</p>
Other than Permanent Employees	Not applicable

7. *Membership of employees and worker in association(s) or Unions recognised by the listed entity:

Category	FY 2025-26			FY 2024-25		
	Total employees / workers in respective category (A)	No. of employees / workers in respective category, who are part of association(s) or Union (B)	% (B / A)	Total employees / workers in respective category (C)	No. of employees / workers in respective category, who are part of association(s) or Union (D)	% (D / C)
Total Permanent Employees	Nil			Nil		
Male						
Female						
Others						
Total Permanent workers	Not applicable			Not applicable		
Male						
Female						
Others						

*Note: The Company does not have any registered union, but the staff have an internal mailing facility and the option to raise any issues.

8. Details of training given to employees and workers:

Category	Total (A)	FY 2025-26				Total (D)	FY 2024-25			
		On health and safety measures		On skill upgradation			On health and safety measures		On skill upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Male	1,041	971	93%	830	80%	891	307	34%	793	89%
Female	315	284	90%	242	77%	293	124	42%	271	92%
Others	--	--	--	--	--	--	--	--	--	--
Total	1,356	1,255	93%	1,072	79%	1,184	431	36%	1,064	90%
Workers										
Male										
Female										
Others										Not applicable
Total										

9. Details of performance and career development reviews of employees and worker

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees						
Male	1,041	1,041	100%	891	891	100%
Female	315	315	100%	293	293	100%
Others	--	--	--	--	--	--
Total	1,356	1,356	100%	1,184	1,184	100%
Workers						
Male						
Female						
Others						Not applicable
Total						

10. Health and safety management system:

a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/ No). If yes, the coverage such system?

The Company does not have a formally certified occupational health and safety management system; however, health and safety aspects are managed through internal policies, risk management processes, and ESG governance mechanisms.

These practices cover registered office and branch employees, with a focus on workplace safety, emergency preparedness, occupational health, and employee well-being.

All branches including the office are equipped with firefighting equipment and emergency arrangements, safety systems are periodically reviewed, CCTV surveillance is maintained across premises, and a QR code based feedback mechanism is available to report concerns. Health and safety risks are reviewed periodically, and preventive measures are implemented on an ongoing basis.

In addition, indoor plants are maintained across office premises to enhance air quality and create a healthier and more pleasant work environment, contributing positively to employee morale and well-being.

b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?

The Company has implemented a comprehensive safety management system to ensure a safe working environment, As part of this system, regular Security, Fire, and Electrical Audits are conducted to assess and mitigate potential risks. Additionally, the Company has established a mandatory safety initiative to ensure that all employees are properly trained and informed about essential fire emergency protocols. This initiative includes conducting regular fire drills, providing comprehensive training on the proper use of fire safety equipment, and developing clear evacuation plans for all areas of the workplace.

c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)

The Company does not employ workers as defined under BRSR framework.

d. Do the employees/ workers of the entity have access to non-occupational medical and healthcare services? (Yes/ No)

Yes, The company provides employees with access to non-occupational medical and healthcare services through employee welfare benefit schemes such as group Medclaim insurance (including OPD coverage), reimbursement of periodic health check ups, and other medical benefits as per organisational policy.

11. Details of safety related incidents, in the following format:

Safety Incident/Number	Category	FY 2025-26	FY 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	N.A.	N.A.
Total recordable work-related injuries	Employees	0	0
	Workers	N.A.	N.A.
No. of fatalities	Employees	0	0
	Workers	N.A.	N.A.
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	N.A.	N.A.

12. Describe the measures taken by the entity to ensure a safe and healthy work place.

The Company gives high priority to ensuring a safe and healthy working environment and has put in place multiple safety arrangements across all locations. These include providing fire safety equipment such as extinguishers, conducting periodic emergency drills, and holding awareness programmes to educate employees on fire risks and emergency response procedures.

The Company offers reimbursement for annual medical check-ups for employees and their families to promote employee health and well-being. Workplace security is further strengthened through the use of access control systems and CCTV surveillance. All office premises are operated and maintained in accordance with applicable local laws and regulations related to safety and public health.

In addition, the Company has implemented several employee wellness and preventive health initiatives, including:

- Periodic preventive health check-ups and access to medical benefits
- Promotion of workplace well-being through indoor plant distribution
- Distribution of smart wearable devices to enable employees to track and monitor their health parameters
- Organization of sports and fitness activities, including cricket tournaments and other recreational events
- Observance of International Yoga Day and regular wellness sessions
- Conducting and Disaster Recovery (DR) drills to test preparedness and ensure business continuity during emergencies

13. Number of Complaints on the following made by employees and workers:

	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of the year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Working Conditions	Nil	Nil	--	Nil	Nil	--
Health & Safety	Nil	Nil	--	Nil	Nil	--

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100
Working conditions	100

15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks / concerns arising from assessments of health & safety practices and working conditions.

During the reporting period, no major safety related incidents were reported at Company offices. Nevertheless, periodic assessments of health and safety practices and working conditions are carried out.

Based on these assessments, key risks were identified and appropriate corrective or preventive actions are ongoing:

Workplace Health Risks - To address risks associated with prolonged screen time and sedentary work, awareness is promoted on ergonomic seating and proper workstation layout. Periodic health check-ups for employees are encouraged and reimbursed as per the Company's policy.

Fire and Electrical Safety - Regular inspection and maintenance of fire fighting equipment, electrical fittings, and emergency exits are conducted at offices. Fire safety drills and basic fire response awareness are undertaken to enhance preparedness.

Workplace Hygiene and Well-being - Adequate housekeeping, sanitation, and indoor working conditions are maintained to ensure a safe and healthy work environment for employees and visitors.

Leadership Indicators
1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).

(A) Employees: Yes. The Company maintains a policy that prioritizes the welfare of its employees, even in unfortunate circumstances such as death. Benefits including provident funds, gratuity, and privilege leave encashment are expedited for settlement.

(B) Workers: Not applicable

2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.

The Company ensures the diligent deduction and remittance of all relevant taxes in accordance with prevailing regulations. This procedure undergoes rigorous scrutiny during both internal and statutory audits.

3. Provide the number of employees / workers having suffered high consequence work related injury / ill-health / fatalities (as reported in Q11 of Essential Indicators above), who have been are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:

Gender	Total No. of affected employees / workers		No. of employees/workers that are rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment	
	FY 2025- 26	FY 2024-25	FY 2025- 26	FY 2024-25
Employees	Nil	Nil	Nil	Nil
Workers	Not applicable	Not applicable	Not applicable	Not applicable

4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)

Yes, the Company provides transition assistance programmes to support employees in managing career transitions arising from retirement or separation. The Company remains committed to responsible workforce practices and does not undertake retrenchment on account of business exigencies or skill gaps.

5. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	Nil
Working conditions	Nil

Note: The Company expects its value chain partners to comply with all applicable laws to ensure the health and safety of their employees. It requires all partners to uphold relevant standards of working conditions and maintain a safe and healthy workplace. Additionally, the Company expects vendors and suppliers to adhere to labor laws, respect human rights, and comply with regulations within their respective regions of operation. These principles are integrated into contractual agreements with vendors and suppliers to ensure accountability.

6. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from assessments of health and safety practices and working conditions of value chain partners.

No significant risks/ Corrective measures were identified.

PRINCIPLE 4 :
Businesses should respect the interests of and be responsive to all its stakeholders
Essential Indicators
1. Describe the processes for identifying key stakeholder groups of the entity:

The Company identifies its key stakeholder groups by recognizing all individuals and entities that are directly or indirectly impacted by its operations, as well as those who contribute value to its business. These include employees, customers, investors, shareholders, regulators and value chain partner where the Company operates. Stakeholders are identified based on the nature of the Company's activities, the level of impact on them, and their relevance to business operations. The Company places strong emphasis on active and continuous engagement with its stakeholders to understand their concerns, expectations, and interests, with the objective of building trust, enhancing transparency, and supporting long-term sustainability and business success.

2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group:

	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
1.	Regulators	No	Regulatory Meetings, Written Correspondence, Regulatory Portals and Online Platforms, Regulatory Reporting Systems, Regulatory Helpdesks, Industry Associations and Regulatory Consultations.	As prescribed under regulations and need based	1. Compliance Updates and Reporting 2. Regulatory Changes and Impact 3. Licensing and Approvals 4. Risk Management and Governance
2.	Auditors and Consultants	No	Meetings, E-mail, Phone calls, Video Conferencing, Documentation.	Ongoing	1. Financial Audit 2. Compliance Audit 3. Internal Audit 4. Consultancy Services 5. Performance Evaluation 6. Risk Assessment 7. Fraud Detection and Prevention
3.	Employees	No	In-Person Meetings, E-mail Communication, Intranet or Internal Company Website, Training Programs and Workshops.	Ongoing	1. Communication of Company Goals and Strategy 2. Employee Feedback and Input 3. Performance Management and Recognition 4. Training and Development 5. Employee Well-being and Work-Life Balance

	Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (E-mail, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually / Half yearly / Quarterly / others - please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
4.	Value Chain Partners	No	Phone Calls, E-mails, Letters, Training Programs and Workshops, Meetings.	Ongoing	<ol style="list-style-type: none"> 1. Onboarding and Training 2. Regulatory Compliance 3. Deposit Products and Services 4. Operational Processes and Procedures 5. Performance Monitoring and Reporting
5.	Media	No	E-mails, Press Releases, Media Conferences or Press Briefings, Company websites.	Quarterly	<ol style="list-style-type: none"> 1. Company News and Announcements 2. Financial Performance and Reporting 3. Regulatory and Legal Matters 4. Corporate Social Responsibility (CSR) Initiatives 5. Crisis Management and Reputation Protection
6.	Rating Agency	No	E-mail, Phone Calls, Meetings.	Ongoing	<ol style="list-style-type: none"> 1. Credit rating reviews 2. Updates on financial performance and compliance 3. Ongoing monitoring of the Company's credit profile
7.	Shareholders/ Investors	No	General meetings, Shareholder Letters and Reports, Website of the Company, Press Releases, E-mails and Announcements SMS, Newspaper, Through Stock Exchanges.	Quarterly, semi-annual, or annual basis and ongoing wherever necessary	<ol style="list-style-type: none"> 1. Financial Performance 2. Strategic Initiatives 3. Governance and Risk Management 4. Dividends and Capital Allocation 5. Regulatory Environment 6. Sustainability and Corporate Social Responsibility (CSR)
8.	Customers	No	Social Media, E-mails, Official Correspondence / Letters, Direct Engagement over the Phone or in person at the Branches.	Ongoing	<ol style="list-style-type: none"> 1. Marketing new products 2. Addressing concerns 3. Communicating about the loan 4. Building awareness around digital solutions/ products 5. Building awareness on green products / housing

Leadership Indicators

1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.

The Company has conducted a double materiality assessment to identify and prioritize key economic, environmental, and social (ESG) topics relevant to its business and stakeholders.

As part of this process, stakeholder consultation was carried out using a structured survey, which enabled focused discussions on material ESG risks, opportunities, and stakeholder expectations. The survey method was used to seek targeted feedback on identified ESG topics, provide necessary clarifications and guidance on the Company's approach, and understand stakeholder perspectives in depth. This approach ensured consistency, transparency, and meaningful dialogue during the consultation process.

Based on this analysis, key ESG issues, stakeholder concerns, and proposed actions are documented as outcomes of the materiality assessment.

The findings of the materiality assessment, along with the outcomes of the questionnaire based stakeholder consultations, were placed before the Risk Management Committees for review, guidance, and recommendations.

2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes / No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.

Yes, Stakeholder consultation is actively used to support the identification and management of environmental and social topics. The Company undertook a double materiality assessment, during which inputs were collected from relevant stakeholder groups through structured engagement, including survey-based consultation approach on ESG topics. This process enabled the Company to understand stakeholder expectations, key concerns, and priority issues related to environmental and social aspects of its operations.

For instance, feedback from customers and employees highlighted a growing preference for environmentally responsible housing solutions and greater awareness on energy efficiency. In response, the Company developed and promoted green housing-related initiatives, including awareness programmes on sustainable construction practices and energy-efficient home features, thereby integrating stakeholder expectations into its business approach.

3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.

Low and marginal income individuals working in the informal and unorganized sectors often face significant barriers in accessing housing finance due to the absence of formal income documentation. Despite having stable livelihoods and regular income flows, such as daily earnings or digital transaction histories, these individuals are typically excluded from conventional home loan products, limiting their ability to achieve home ownership.

Through continuous engagement with customers at the branch level and assessment of market needs, the Company identified this challenge as a key concern among vulnerable stakeholder groups, including small traders, artisans, and self employed persons. In response, and in alignment with the Government's initiative to promote affordable housing for individuals in the informal sector, the Company developed a new product called - Can Fin Vishwas, Housing Loan Scheme.

The scheme is designed to provide access to housing finance for individuals who have regular income streams but minimal or no documented proof of income. It adopts alternative assessment methods, such as evaluation of digital transaction histories, to determine repayment capacity. By addressing structural barriers faced by informal sector workers, the scheme promotes financial inclusion and enables eligible borrowers from marginalized segments to access housing finance and fulfil their aspiration of owning a home.

This initiative reflects the Company's commitment to inclusive growth and responsible lending practices tailored to the needs of vulnerable and marginalized stakeholder groups.

In addition to the above, the Company through its CSR programmes, continues to focus on addressing the unique needs and challenges faced by vulnerable and marginalized communities. This includes initiatives such as providing scholarships to academically deserving students from underprivileged backgrounds to support their educational aspirations, as well as supplying essential furniture to old age homes and orphanages to improve their living environments. These efforts not only help ease immediate hardships but also foster trust and create meaningful connections with communities that are often underserved.

PRINCIPLE 5 :

Businesses should respect and promote human rights

Essential Indicators

1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/workers covered (B)	% (B / A)	Total (C)	No. of employees/workers covered (D)	% (D / C)
Employees						
Permanent	1,356	732	53.98%	1,108	589	53%
Other than permanent	-	-	-	76	28	37%
Total Employees	1,356	732	53.98%	1,184	617	52%
Workers						
Permanent	--	--	--	--	--	--
Other than permanent	--	--	--	--	--	--
Total Workers	--	--	--	--	--	--

2. Details of minimum wages paid to employees and workers, in the following format:

Category	Total (A)	FY 2025-26				Total (D)	FY 2024-25			
		Equal to Minimum Wage		More than Minimum Wage			Equal to Minimum Wage		More than Minimum Wage	
		No (B)	% (B/A)	No (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
Employees										
Permanent	1,356	0	0	1,356	100	1,108	0	0	1,108	100
Male	1,041	0	0	1,041	100	838	0	0	838	100
Female	315	0	0	315	100	270	0	0	270	100
Other than permanent	0	0	0	0	0	76	0	0	76	100
Male	0	0	0	0	0	53	0	0	53	100
Female	0	0	0	0	0	23	0	0	23	100
Workers										
Permanent	--	--	--	--	--	--	--	--	--	--
Male	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--
Other than permanent	--	--	--	--	--	--	--	--	--	--
Male	--	--	--	--	--	--	--	--	--	--
Female	--	--	--	--	--	--	--	--	--	--

3. Details of remuneration / salary / wages

a. Median remuneration / wages:

	Male		Female	
	Number	Median remuneration/ salary / wages of respective category (₹)	Number	Median remuneration/ salary / wages of respective category (₹)
Board of Directors (BoD)*	2	19,29,657.00	--	--
Key Managerial Personnel**	2	3,68,336.5	--	--
Employees other than BoD and KMP	1,046	99,422.32	324	58,440.00
Workers	--	--	--	--

*Note: Managing Director and Deputy Managing Directors are included in BOD

** Company Secretary and Chief Financial Officer are included in KMP

b. Gross wages paid to females as % of total wages paid by the entity, in the following format:

	FY 2025-26	FY 2024-25
Gross wages paid to females as % of total wages	20.09%	21.73%

Note: The female employee count has increased by 16.67% compared to the last financial year; however, the overall employee base has also expanded significantly due to the opening of 15 new branches and the resulting increase in operational manpower. This has led to a higher growth in total wage outflow across the entity, and hence, the proportion of gross wages paid to female employees as a percentage of total wages appears comparatively lower.

4. Do you have a focal point (Individual/ Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)

Yes, The Company ensures that respect for human rights remains a fundamental priority. The Human Resources function operates under the supervision of the President (General manager), while the Executive Directors provide oversight for any human rights concerns arising from business operations, enabling timely and effective resolution.

The Company adopts a proactive approach by conducting periodic assessments and engaging with relevant stakeholders to identify, address, and mitigate potential human rights risks. These efforts support the adoption of best practices and reinforce the Company's commitment to maintaining high standards of human rights protection across its operations.

The Company also enforces a zero-tolerance policy towards workplace sexual harassment, in full compliance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. An Internal Complaints Committee (ICC) has been duly constituted to address grievances and ensure a safe, respectful, and inclusive work environment for all employees.

5. Describe the internal mechanisms in place to redress grievances related to human rights issues.

The Company upholds the highest standards of honesty, ethics, professionalism, and respect for human dignity, ensuring strict compliance with applicable legal and regulatory requirements. It has established a robust grievance redressal mechanism to support individuals impacted by its operations, with clearly defined reporting channels that enable employees, customers, and other stakeholders to raise concerns, including alleged human rights violations.

The Company further strengthens transparency through an effective Whistle Blower Mechanism for addressing grievances and complaints. To prevent human rights abuses, the Company invests in continuous employee training and adequate resources to foster a culture of inclusivity and respect.

Ensuring adherence to human rights is a fundamental priority, with the Human Resource function operating under the vigilant supervision of the President (General Manager) and overall oversight of human rights related matters are with the Executive Directors to ensure timely and effective resolution.

The Company also follows an Equal Opportunity Policy and is committed to treating all employees and job applicants fairly and equitably. Discrimination or harassment of any kind whether based on gender, race, religion, age, or any other legally protected characteristic is strictly prohibited and will not be tolerated.

6. Number of Complaints on the following made by employees and workers:

Category	FY 2025-26			FY 2024-25		
	Filed during the year	Pending resolution at the end of year	Remarks	Filed during the year	Pending resolution at the end of year	Remarks
Sexual Harassment	0	0	--	0	0	--
Discrimination at Workplace	0	0	--	0	0	--
Child Labour	0	0	--	0	0	--
Forced Labour/ Involuntary Labour	0	0	--	0	0	--
Wages	0	0	--	0	0	--
Other Human Rights related issues	0	0	--	0	0	--

7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:

	FY 2025-26	FY 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees / workers	0	0
Complaints on POSH upheld	0	0

8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases:

The Company has put in place strong safeguards to prevent any adverse consequences to complainants in cases of discrimination and harassment, ensuring a safe, fair, and non-retaliatory grievance redressal process. Complaints are handled with strict confidentiality, and the identity of the complainant is protected on a need to know basis. The Company follows a clear non-retaliation guidelines, prohibiting any form of victimisation, intimidation, demotion, discrimination, or adverse employment action against individuals who raise concerns in good faith or participate in investigations.

Dedicated committees, including the Internal Complaints Committee and designated grievance redressal authorities, independently examine complaints and ensure due process. Escalation mechanisms and senior management oversight are in place to address any instance of retaliation promptly, thereby reinforcing trust in the system and encouraging employees and stakeholders to report concerns without fear.

9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)

No

10. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100
Forced/involuntary labour	100
Sexual harassment	100
Discrimination at workplace	100
Wages	100
Others – please specify	Nil

11. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 10 above.

The evaluation of Question 10 confirms that no significant risks or concerns have been identified within the Company, eliminating the need for any rectification measures.

No incidents related to human rights violations have occurred, and thus, no corrective action has been required.

Leadership Indicators

1. Details of a business process being modified / introduced as a result of addressing human rights grievances/complaints.

The Company did not receive any human rights complaints during the year; therefore, no changes were made to business processes. However, the Company has proper systems in place to receive, review, and address any such complaints in the future, ensuring timely action and accountability.

2. Details of the scope and coverage of any Human rights due diligence conducted.

The Company conducts due diligence related to human rights covering its internal operations, workforce practices, and interactions etc. The scope includes assessment of risks related to employment practices, workplace health and safety, discrimination, harassment, inclusivity, accessibility, and ethical conduct. Due diligence is undertaken through periodic policy reviews, risk assessments, grievance trend analysis, internal audits, and independent ESG gap assessments conducted by external agency. In addition, the Company conducted a Companywide survey covering all employees to assess awareness, perceptions, and potential concerns related to human rights, workplace behaviour, and inclusivity. With findings reviewed by senior management to identify mitigation measures and ensure continuous strengthening of human rights safeguards.

3. Is the premise / office of the entity accessible to differently-abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?

Yes, the Company's registered office and several of its branches are designed to be accessible to persons with disabilities. Where branches are located above the ground floor in commercial buildings, facilities such as elevators are available to assist individuals with mobility needs.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Sexual Harassment	
Discrimination at Workplace	
Child Labour	
Forced Labour / Involuntary Labour	Nil
Wages	
Others – please specify	

5. Provide details of any corrective actions taken or underway to address significant risks / concerns arising from the assessments at Question 4 above.

No corrective measures were required to be taken as no human rights issues were identified for the Company's value chain partners.

PRINCIPLE 6 :

Businesses should respect and make efforts to protect and restore the environment

Essential Indicators

1. Details of total energy consumption (in TJ) and energy intensity, in the following format:

Parameter	FY 2025-26	FY 2024-25
From renewable sources		
Total electricity consumption (A) (TJ)	0.03#	--
Total fuel consumption (B)	--	--
Energy consumption through other sources (C)	--	--
Total energy consumed from renewable sources (A+B+C) (TJ)	0.03	--
From non-renewable sources		
Total electricity consumption (D) (TJ)	10.27	9.32
Total fuel consumption (E) (TJ)	0.27	2.64
Energy consumption through other sources (F) (TJ)	0	0
Total energy consumed from non-renewable sources (D+E+F) (TJ)	10.55*	11.96
Total energy consumed (A+B+C+D+E+F) (TJ)	10.58	11.96
Energy intensity per Rupee of turnover (Total energy consumed / turnover in Cr.)	0.0025	0.0031
Energy intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total energy consumed / Revenue from operations adjusted for PPP in Cr.)	0.0512	0.0637
Energy intensity in terms of physical output (Total energy consumed / Full Time Equivalent)	0.0078	0.0101
Energy intensity (optional) – the relevant metric may be selected by the entity	--	--

A rooftop solar PV system with a capacity of 25 kW has been installed at the Registered Office, and its generation is reported in the table above. The Company has also installed solar powered backup batteries at 13 offices, with a cumulative capacity of 45.4 kVA. They don't actively power the branches' daily usage, and the batteries only supply power when there is any grid supply interruption. Hence, they are not accounted for here.

* Figures are rounded to two decimal places. The total energy consumed from non-renewable sources reflects the sum of underlying unrounded values and may therefore differ marginally from the sum of the rounded figures presented in the table.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, the assessment has been carried out by the Centre for Environmental Research & Education (CERE). CERE is a Mumbai-based non-profit organisation with expertise in environmental sustainability.

2. Does the entity have any sites/facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any

No. The Company is not covered under the Performance, Achieve and Trade (PAT) Scheme of the Government of India. The Company does not have any sites or facilities identified as designated customers (DCs) under PAT, as the Company is a non-banking financial institution and is not engaged in the manufacturing of tangible products.

3. Provide details of the following disclosures related to water, in the following format:

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water	--	--
(ii) Groundwater	--	--
(iii) Third party water (KL)	15,128.25*	13,174.51
(iv) Seawater / desalinated water	--	--
(v) Others	--	--
Total volume of water withdrawal (in kilolitres) (i + ii + iii + iv + v)	15,128.25	13,174.51
Total volume of water consumption (in kilolitres)	15,128.25	13,174.51
Water intensity per Rupee of turnover (Total water consumption / turnover in Cr.)	3.59	3.40
Water intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total water consumption / Revenue from operations adjusted for PPP in Cr.)	73.23	70.16
Water intensity in terms of physical output (Total water consumption / Full Time Employee)	11.16	11.13
Water intensity (optional) – the relevant metric may be selected by the entity	--	--

* Water consumption has increased marginally from last year, reflecting an increase in our operations in terms of branches and number of employees.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, the independent assessment has been carried out by the Centre for Environmental Research & Education (CERE).

4. Provide the following details related to water discharged:

Parameter	FY 2025-26	FY 2024-25
Water discharge by destination and level of treatment (in kilolitres)		
(i) To surface water	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(ii) To groundwater	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(iii) To seawater	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(iv) Sent to third-parties	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
(v) Others	Not available	Not available
No treatment	--	--
With treatment – please specify level of treatment	--	--
Total water discharged (in kilolitres)	Not available	Not available

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No, The Company operates primarily from leased office premises across various locations. Consequently, it does not exercise operational control over the water infrastructure, including discharge and treatment systems, which are managed entirely by the respective property owners or facility managers. Furthermore, as our core business activities are limited to financial services, specific data regarding water discharge quantity and quality is currently unavailable.

The Company remains deeply committed to environmental sustainability and will continue to engage with property managers to explore feasible ways to monitor and report environmental metrics relevant to its operations in the future and conserve water.

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

No, as an NBFC-HFC, the Company’s operations are strictly office-based and do not generate industrial effluents that typically necessitate a formal Zero Liquid Discharge (ZLD) mechanism. However the company implements targeted measures to optimise water usage across its branches and registered office, ensuring that consumption is solely for essential operational needs. While most of the premises are leased, the Company remains committed to responsible resource stewardship. Within our operational boundaries, the Company actively promotes conservation initiatives to minimise our water footprint to the greatest extent possible.

6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:

Parameter	Please specify unit	FY 2025-26	FY 2024-25
NOx		Not applicable	Not applicable
SOx			
Particulate matter (PM)			
Persistent organic pollutants (POP)			
Volatile organic compounds (VOC)			
Hazardous air pollutants (HAP)			
Others - please specify			

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Since the Company primarily operates within the service industry, particularly in the financial sector, its operations do not lead to significant or relevant emissions of pollutants such as SOx, NOx, POPs, VOC and particulate matter.

7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) & its intensity, in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 1 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	MTCO ₂ e	157.62*	286.03
Total Scope 2 emissions (Break-up of the GHG into CO ₂ , CH ₄ , N ₂ O, HFCs, PFCs, SF ₆ , NF ₃ , if available)	MTCO ₂ e	2,025.37#	1,882.84
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover (Total Scope 1 and Scope 2 GHG emissions / turnover in Cr.)	MTCO ₂ e / INR (Cr.)	0.52	0.56
Total Scope 1 and Scope 2 emission intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) (Total Scope 1 and Scope 2 GHG emissions / Revenue from operations adjusted for PPP in Cr.)	MTCO ₂ e / INR (Cr.) adjusted for PPP	10.57	11.55
Total Scope 1 and Scope 2 emission intensity in terms of physical output (Total Scope 1 and Scope 2 GHG emissions / Full-Time Employee)	MTCO ₂ e/FTE	1.61	1.83
Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity		Not applicable	Not applicable

*The reduction in Scope 1 emissions is primarily attributable to the phasing out of company-owned vehicles previously deployed across branches. Business Travel for work purposes is now reimbursed, and the associated emissions are captured under Scope 3 rather than Scope 1.

#The increase in scope 2 emissions reflects the expansion of the Company's operations and the addition of new branches.

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes. The Company has collaborated with a leading environmental organization, the Centre for Environmental Research & Education (CERE) to accurately measure and monitor the Company's carbon footprint. CERE provides specialized technical expertise and domain knowledge, supporting the Company in quantifying its emissions from operational activities. The Company has comprehensively assessed its carbon footprint across all offices in alignment with the GHG Protocol Corporate Standard, accounting for key greenhouse gases such as carbon-di-oxide (CO₂) and Hydrofluorocarbons (HFCs and HCFCs).

8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.

The Company has undertaken several strategic initiatives to strengthen its commitment to environmental responsibility, reduce its operational footprint, and manage climate-related risks. Our key efforts are categorized below:

1. Sustainable Finance & Green Products

- **Rooftop Solar Loan Scheme:** The Company has launched a dedicated financing scheme to empower customers by providing financial support for the purchase and installation of rooftop solar photovoltaic (PV) systems ranging from 3 kW to 10 kW.

2. Energy Efficiency & Emission Reduction

- **Transition to Energy-Efficient Lighting:** The Company has successfully transitioned 100% of the offices to LED lighting, significantly reducing electricity consumption and promoting sustainable operational practices.
- **Solar-backed Infrastructure:** The Company has also integrated solar-backed UPS systems across the Registered Office and 13 branches, further reinforcing the shift toward renewable energy solutions. The Registered Office also has a 25 kW rooftop solar installation which generated 8,140 kWh in FY 2025-26.
- **Fleet Modernization:** The Company has phased out older owned two-wheelers with higher emission levels, disposing of or selling them in strict compliance with applicable environmental norms.

3. Water Stewardship

- **Rainwater Harvesting:** The Company has installed a rainwater harvesting system at its Registered Office building to support local groundwater recharge and promote sustainable water management.
- **Flow Optimization:** The Company has replaced ordinary fixtures with water-efficient taps across its facilities to minimize water wastage and optimize daily consumption.

4. Circular Economy & Waste Management

- **Responsible Recycling:** The Company recycled 1.28 tons of e-waste, paper and file waste through authorized partners, demonstrating commitment to responsible resource lifecycle management.
- **Single-Use Plastic Reduction:** The Company is actively minimising single-use plastics across all offices and branches by eliminating plastic beverage bottles and straws, while encouraging the adoption of eco-friendly alternatives.
- **Digitising Processes:** The Company continues to make processes digital and paper-light to reduce paper consumption and the environmental impact associated with it.

5. ESG Strategy, Risk Management & Governance

- **Branch-Level Environmental Audits:** The Company has conducted comprehensive environmental site audits across 7 selected branches to assess energy use, water consumption, resource efficiency, waste management and existing environmental practices. Moving forward, the Company intends to deepen employee engagement to drive sustainable practices company-wide.
- **Climate Risk Assessment:** The Company has conducted a detailed climate risk assessment of its mortgage portfolio, recognizing the systemic impact of climate change and covering physical risks, transition risks, and portfolio emissions. Along with housing loans, the Company has also quantified the financed emissions stemming from its sovereign debt (Government bond) holdings. The insights gained from these assessments establish a baseline to identify vulnerabilities, quantify the broader environmental impact, and formulate robust climate-mitigation strategies.

6. Green Housing Guide:

- The Company has undertaken a project aimed at reducing greenhouse gas emissions through the launch of its Sustainable Home Guide.
- The initiative promotes energy-efficient home design, including optimal natural lighting and cross ventilation, reducing reliance on artificial lighting and cooling systems.
- It encourages heat-reducing measures such as shading, reflective roofing, and light-coloured surfaces to lower energy consumption for cooling.
- The guide recommends sustainable construction materials like AAC blocks and fly ash bricks, which reduce environmental impact and improve insulation.
- It advocates the use of energy-efficient appliances and adoption of solar solutions, supporting a shift towards cleaner energy sources.
- Additional emphasis is placed on water conservation practices and sustainable lifestyle habits, which collectively reduce resource use and environmental footprint.
- Through widespread dissemination across branches, the initiative drives customer awareness and adoption of low-carbon, sustainable housing practices, contributing to overall GHG emission reduction.

9. Provide details related to waste management by the entity, in the following format:

Parameter	FY 2025-26	FY 2024-25
Total Waste generated (in metric tonnes)		
Plastic waste (A)	--	--
E-waste (B) (MT)	0.88	0.40
Bio-medical waste (C)	--	--
Construction and demolition waste (D)	--	--
Battery waste (E)	--	--
Radioactive waste (F)	--	--
Other Hazardous waste (Oil-soaked cotton waste, DG filters, paint cans, chemical cans, paint residue, oil sludge, DG chimney soot, coolant oil and used oil). Please specify, if any. (G)	--	--
Other Non-hazardous waste generated (H). Please specify, if any. (Break-up by composition i.e. by materials relevant to the sector)	Paper & File Waste - 0.4 MT Mixed Waste - 0.47 MT	File Waste - 0.84 MT Mixed Waste - 0.50 MT
Total (A+B + C + D + E + F + G + H) (MT)	1.75	1.74
Waste intensity per Rupee of turnover (Total waste generated / Revenue from operations in Cr.)	0.00041	0.00045
Waste intensity per Rupee of turnover adjusted for Purchasing Power Parity (PPP) Total waste generated / Revenue from operations adjusted for PPP in Cr.	0.00846	0.00929
Waste intensity in terms of physical output (Total waste generated / Full Time Employee)	0.00129	0.00147
Waste intensity (optional) - the relevant metric may be selected by the entity	--	--
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in metric tonnes)		
Category of waste		
(i) Recycled (MT)	1.28 (E-Waste, Paper & File Waste)	1.24 (E-Waste & File Waste)
(ii) Re-used	--	--
(iii) Other recovery operations	--	--
Total	1.28	1.24
For each category of waste generated, total waste disposed by nature of disposal method (in metric tonnes)		
Category of waste		
(i) Incineration	--	--
(ii) Landfilling	0.47 (Mixed Waste)	0.50 (Mixed Waste)
(iii) Other disposal operations	--	--
Total	0.47	0.50

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

No, the Company recognises the importance of monitoring and tracking waste and aims to undertake an independent assessment of the same in the near future.

10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such waste

As a housing finance company, the Company's operations do not involve the use or generation of hazardous or toxic chemicals. Nonetheless, the Company recognises the importance of responsible waste management across its entire operational footprint.

The Company has implemented a structured e-waste management strategy and partnered with a certified agency to ensure the safe, compliant, and environmentally sound disposal of electronic waste generated at the offices.

The Company has been actively minimising the environmental impact of its administrative activities. This includes an organisational campaign to eliminate single-use plastics across our offices, alongside initiatives to reduce paper consumption and transition towards sustainable, green paper procurement practices.

11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals / clearances are required, please specify details in the following format:

Sl. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval / clearance are being complied with? (Y/N) If no, the reasons thereof and corrective action taken, if any
Not applicable. The Company does not have any operations or offices in or around any ecologically sensitive areas.			

12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:

Name and brief details of project	EIA Notification No.	Date	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant web link
As a housing finance company operating primarily from office premises, the Company's direct environmental impact is limited: However, the Company remains committed to environmental responsibility and has proactively undertaken a comprehensive carbon footprint assessment covering Scope 1, Scope 2, and Scope 3 emissions. This year, the Company has also partnered with CERE to assess the climate risk of its loan portfolio including physical risk, transition risk, and Scope 3 financed emissions, to better understand the climate impact of its lending activities. This assessment will serve as a baseline and help the Company transition its portfolio to a lower climate impact.					

13. Is the entity compliant with the applicable environmental law/ regulations/ guidelines in India; such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:

Sl. No.	Specify the law / regulation / guidelines which was not complied with	Provide details of the non-compliance	Any fines / penalties / action taken by regulatory agencies such as pollution control boards or by courts	Corrective action taken, if any.
Yes, the Company is compliant with all the applicable environmental laws, regulations and guidelines in India.				

Leadership Indicators

1 Water withdrawal, consumption and discharge in areas of water stress (in kilolitres):

For each facility / plant located in areas of water stress, provide the following information:

(i) Name of the area -

(ii) Nature of operations -

(iii) Water withdrawal, consumption and discharge in the following format:

Parameter	FY 2025-26	FY 2024-25
Water withdrawal by source (in kilolitres)		
(i) Surface water		
(ii) Groundwater		
(iii) Third party water		
(iv) Seawater / desalinated water		
(v) Others		
Total volume of water withdrawal (in kilolitres)		
Total volume of water consumption (in kilolitres)		
Water intensity per Rupee of turnover (Water consumed / turnover)		
Water intensity (optional) – the relevant metric may be selected by the entity		
Water discharge by destination and level of treatment (in kilolitres)		
(i) Into Surface water		
- No treatment		
- With treatment – please specify level of treatment		
(ii) Into Groundwater		
- No treatment		
- With treatment – please specify level of treatment		
(iii) Into Seawater		
- No treatment		
- With treatment – please specify level of treatment		
(iv) Sent to third-parties		
- No treatment		
- With treatment – please specify level of treatment		
(v) Others		
- No treatment		
- With treatment – please specify level of treatment		
Total water discharged (in kilolitres)		

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N)
If yes, name of the external agency.

Not applicable. The Company does not have any operations or offices in or around areas of water stress.

2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Unit	FY 2025-26	FY 2024-25
Total Scope 3 emissions (Break-up of the GHG into CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, if available)	MTCO2e	1,158.34	917.41
Total Scope 3 emissions per Rupee of turnover (INR - Cr.)	MTCO2e/INR (Cr.)	0.27	0.24
Total Scope 3 emission intensity (optional) – the relevant metric may be selected by the entity	MTCO2e/FTE	0.85	0.77

Note: Indicate if any independent assessment/ evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency.

Yes, the independent assessment of scope 3 emissions has been carried out by the Centre for Environmental Research & Education (CERE).

The assessment includes emissions from business travel, downstream transportation, employee commute, paper & printed stationery, waste generation and packaged water consumption.

3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along with prevention and remediation activities.

While the Company does not have any operations in ecologically sensitive areas, however it recognises that its lending activities related to construction and housing finance could have an impact on bio-diversity and ecosystems, so the Company ensures that all projects financed by it meet national environmental regulations.

4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions / effluent discharge / waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:

Sl. No.	Initiative undertaken	Details of the initiative (Web link, if any, may be provided along-with summary)	Outcome of the initiative
1.	Energy Transition	<p>The Company leverages technological and clean-tech solutions across both its operations and product offerings to mitigate environmental impact. Operationally, the Company has successfully modernized its infrastructure by deploying solar-backed UPS systems across its Registered Office and 13 branches, complementing a 100% transition to energy-efficient LED lighting.</p> <p>On the product front, the Company has rolled out a digital-backed 'Rooftop Solar Loan Scheme' providing targeted retail financing for consumer solar PV installations (3 kW to 10 kW).</p>	These combined tech-driven initiatives directly minimize our internal Scope 2 footprint while scaling renewable energy adoption in the communities.
2.	Waste management	<p>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 adoption of eco-friendly alternatives. Systems are also transitioning to digital platforms to reduce paper use and the associated emissions.</p>	The initiatives have led to reduced waste generation. The Company has successfully recycled 1.28 tons of e-waste, paper and file waste demonstrating its dedication to responsible resource management and minimizing environmental impact.

5. Does the entity have a business continuity and disaster management plan? Give details in 100 words / web link.

Yes, the Company regularly evaluates the effectiveness of these plans by identifying potential risks and makes necessary modifications to ensure seamless operations.

The Policy on Business Continuity Plan (Non-IT) and Business Continuity & Disaster Recovery Plan is available on the intranet.

6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard?

The Company's key partners within the value chain are predominantly individuals, and the Company intends to engage with them on environmental disclosures while exploring ways to mitigate environmental impact.

7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.

Nil

8. How many Green Credits have been generated or procured:

a. By the listed entity

Nil

b. By the top-ten (in terms of value of purchases and sales, respectively) value chain partners

Nil

PRINCIPLE 7 : Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent

Essential Indicators

1. (a) Number of affiliations with trade and industry chambers / associations

The Company has membership with one (1) industry chambers / associations

(b) List the top-10 trade and industry chambers/ associations (determined based on the total members of such body) the entity is a member of / affiliated to.

Sl. No.	Name of the trade and industry chambers / associations	Reach of trade and industry chambers/ associations (State / National)
1.	ASSOCHAM (The Associated Chamber of Commerce & Industry of India)	National

2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.

Name of authority	Brief of the case	Corrective action taken
Nil		

Leadership Indicators

1. Details of public policy positions advocated by the entity:

The Company does not engage in lobbying activities and has not advocated for or promoted any specific public policy positions. It remains neutral in policy discussions, focusing solely on ethical and responsible business operations.

Sl.No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain? (Yes/No)	Frequency of Review by Board (Annually/ Half yearly / Quarterly / Others - please specify)	Web link, if available
Nil					

PRINCIPLE 8 :
Businesses should promote inclusive growth and equitable development
Essential Indicators

1. **Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year** – Not applicable

Name and brief details of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes / No)	Results communicated in public domain (Yes / No)	Relevant Web link
--	--	--	--	--	--

2. **Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

Sl. No.	Name of Project for which R&R is ongoing	State	District	No. of Project Affected Families (PAFs)	% of PAFs covered by R&R	Amount sent on R&R activities during FY 2025-26 (In INR)
Not applicable as the nature of business does not warrant Rehabilitation and Resettlement (R&R)						

3. **Describe the mechanisms to receive and redress grievances of the community.**

The Company has established structured mechanisms to receive, address, and resolve grievances from the communities in which it operates. Community members can raise concerns through multiple channels, including branch level interactions, written communications, and designated grievance redressal platforms.

All grievances received are acknowledged, recorded, and examined in a time-bound manner by the concerned teams. Appropriate corrective actions are taken based on the nature and severity of the issue, and feedback is provided to the complainant wherever applicable. Periodic reviews of grievances help the Company identify systemic issues and strengthen its community engagement and impact management practices.

Further, a QR code based digital feedback mechanism was introduced across all branches to enable seamless and real-time feedback collection. This initiative simplified the feedback process for stakeholders while allowing continuous monitoring of service quality. As a result, the Company witnessed higher participation and achieved satisfaction levels exceeding 90%, reinforcing its commitment to responsive and transparent service delivery.

4. **Percentage of input material (inputs to total inputs by value) sourced from suppliers:**

Parameter	FY 2025-26	FY 2024-25
Directly sourced from MSMEs / small producers	8%	3%
Directly sourced within India	100%	100%

Note: Given the nature of operations of the Company as an HFC, 'input materials' have been interpreted as procurement of operational goods and services. The percentage reflects the proportion of such procurement expenditure from external suppliers to total operational input expenditure during the reporting period.

5. Job creation in smaller towns - Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent / on contract basis) in the following locations, as % of total wage cost

Location	FY 2025-26	FY 2024-25
Rural	--	--
Semi-urban	7.29%	14%
Urban	22.90%	26%
Metropolitan	69.81%	60%

Note: (Place categorized as per RBI Classification System - rural / semi-urban / urban / metropolitan)

Leadership Indicators

1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):

Details of negative social impact identified	Corrective action taken
N.A.	N.A.

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by Government bodies:

Sl. No	State	Aspirational District	Amount spent (In INR)
1.	Tamil Nadu	Virudhunagar	19,96,560.00

3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized /vulnerable groups? (Yes/No)

The Company follows an inclusive procurement approach supported by its Procurement and ESG guidelines. Through this framework, social and environmental responsibility is embedded into supplier relationships. The Company encourages its vendors to follow responsible sourcing practices and promotes inclusive participation, including engagement with suppliers representing marginalised and vulnerable groups wherever feasible.

(b) From which marginalized /vulnerable groups do you procure? Not applicable

(c) What percentage of total procurement (by value) does it constitute? Not applicable

4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:

Sl. No.	Intellectual Property based on traditional knowledge	Owned / Acquired (Yes/No)	Benefit shared (Yes/No)	Basis of calculating benefit share
---------	--	---------------------------	-------------------------	------------------------------------

No intellectual properties were acquired on traditional knowledge.

5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved

Name of Authority	Brief of the Case	Corrective Action Taken
Not applicable		

6. Details of Beneficiaries of CSR Projects:

Sl. No.	CSR Project	No. of persons benefitted from CSR Projects (Yes/No)	% of beneficiaries from vulnerable and marginalized groups (Yes/No)
1.	Animal Welfare	9	--
2.	Conservation of Natural Resources	12	--
3.	Construction / Renovation / Repair / Upgradation of infrastructural facilities at Government schools or schools situated in rural/backward areas	2,778	100%
4.	Providing materials such as computers, tables, chairs, benches, fans, lights, blackboards etc.	3,227	100%
5.	Drinking water facility / supply of other articles of necessity etc.	1,29,556	--
6.	Providing needy equipment and other items to the hospitals- Govt. Hospitals, Charitable Hospitals/Institutions managed by Trust / Society	17,410	100%
7.	Construction, renovation and maintenance of stadiums, gymnasiums and setting up sport academies	3,290	100%
8.	Providing education materials including books, school bags etc., to poor children of Government schools or schools situated in rural/backward areas	11,078	100%
9.	Renewable Energy Projects	2,65,426	100%
10.	Scholarship to Students and Sponsorship of Child Education	348	100%
11.	Providing infrastructure facilities for differently-abled, old, homeless and destitute like setting up old age homes, day care centers and such facilities	2,365	100%
12.	Providing of sanitary, drinking water, solar power facilities etc., at schools, homes and hostels for women and orphans	18,040	100%

PRINCIPLE 9 :

Businesses should engage with and provide value to their consumers in a responsible manner

Essential Indicators

1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.

The Company is a service oriented organisation that places significant emphasis on customer service and satisfaction. In pursuit of this objective, effective and robust mechanisms have been put in place to enable easy, convenient submission of customer feedback, grievances and complaints.

An acknowledgement is issued within one week of receipt of a grievance, containing a Reference Number (RN) and the name and designation of the officer responsible for grievance redressal.

The Company addresses to grievances forwarded by regulatory and Governmental authorities, including the National Housing Bank, National Consumer Helpline, Reserve Bank of India, Ministry of Consumer Affairs, Securities and Exchange Board of India, and other Ministries. All such matters are centrally handled by the Grievance Redressal Department located at the Registered Office, which is responsible for monitoring, co-ordination, and timely resolution.

The Company has implemented a dedicated feedback feature on its web portal to enable customers to share their experience with the grievance redressal process. A feedback link is sent every month to the registered mobile number of customers, allowing them to conveniently provide their valuable inputs on the resolution process. The feedback received is reviewed by senior management and used as an important input for strengthening service quality and driving continuous improvement in grievance redressal mechanisms.

Grievance Redressal Mechanism - Key Highlights

Mechanism for Receipt and Redressal of Grievances:

The Company has established a structured and effective mechanism for the receipt, assessment, and redressal of customer grievances to ensure fair, transparent, and timely resolution. The key steps involved in the grievance redressal process are as follows:

- a) **Receiving Grievances:** All grievances received are systematically recorded and logged with a unique reference number to enable effective tracking and monitoring.
- b) **Registration & Acknowledgment:** Each grievance is formally registered, and an acknowledgement is sent to the complainant within the stipulated period, confirming receipt of the complaint.
- c) **Assessment & Classification:** Grievances are carefully reviewed and classified based on their nature, urgency, and complexity, and are subsequently assigned to the appropriate department or branch for necessary action.
- d) **Investigation:** A detailed investigation is undertaken, involving the collection and examination of relevant facts, documents / statements to ensure a thorough assessment.
- e) **Resolution:** The grievance is taken up with the department or branch concerned for appropriate corrective action and resolution, in line with the Company's policies and service standards.
- f) **Communication of Outcome:** The complainant is informed of the action taken, along with details of the resolution, ensuring clear communication and timely closure of the grievance.
- g) **Appeal Mechanism:** In the event that the complainant is not satisfied with the resolution, the matter is escalated to a higher authority for further review to ensure appropriate and fair redressal.
- h) **Monitoring and Feedback:** Grievances and customer feedback are continuously monitored and analysed to strengthen systems, improve service quality, and prevent recurrence of similar issues.

Please find the weblinks for the Grievance Policy and the Grievance Lodging Form

<https://www.canfinhomes.com/Grievance/GrievanceForm>

https://www.canfinhomes.com/Policies_and_Codes

Escalation Matrix:

The Company has put in place a well-defined escalation matrix to ensure timely, transparent, and effective resolution of grievances received from multiple channels, including telephone, e-mail, the Company's web portal, National Housing Bank (NHB), Canara Bank, Securities and Exchange Board of India (SEBI), CPGRAMS, and other regulatory and Governmental authorities. The Turnaround Time (TAT) for grievance redressal is outlined below to ensure consistent service standards and customer satisfaction:

First Level (Branch Level):

Grievances are initially addressed at the branch level by the Branch Manager or the customer's Home Branch within 7 days from the date of receipt. If the grievance is not resolved within the stipulated timeline, it is escalated to the Second Level for further review and resolution.

Second Level (Grievance Redressal Department):

Grievances received through e-mail at grievance.redressal@canfinhomes.com or through the Company's web portal are handled by the Grievance Redressal Department and are resolved within 30 days from the date of receipt. In cases where resolution is not achieved within this period, grievance may be escalated to the Third Level.

Third Level (Regulatory Escalation):

If the complainant remains dissatisfied, the grievance may be escalated to the National Housing Bank (NHB) in the prescribed format, as applicable:

Complaint Redressal Cell
Department of Regulation and Supervision
National Housing Bank, 4th Floor, Core - 5A, India Habitat Centre
New Delhi – 110 003

Feedback Mechanism:

The Company has implemented a structured and technology-enabled mechanism to capture and address customer feedback across key service touchpoints. A QR code based digital feedback system has been deployed across all branches, enabling customers to provide feedback in a simple, accessible, and real-time manner.

The mechanism covers critical customer interactions, including post-disbursal services, grievance handling, and full or partial prepayment processes. Feedback received through the digital platform is centrally aggregated and monitored, allowing for continuous tracking of service quality.

A defined review and response framework is in place to assess feedback on an ongoing basis. Inputs are analysed at regular intervals to identify trends, service gaps, and areas requiring improvement. Instances of dissatisfaction are flagged and escalated through the appropriate channels for timely resolution, supported by an established service recovery process.

This integrated approach ensures systematic feedback collection, prompt redressal of concerns, and continuous strengthening of customer service processes.

Monitoring Mechanism:

The Company has instituted a robust framework for the periodic internal review and continuous monitoring of customer grievances, supported by comprehensive Root Cause Analysis conducted across multiple levels of the organisation. This structured approach enables the Company to identify systemic issues, strengthen processes, and consistently enhance the quality and effectiveness of customer service.

The Managing Director & Chief Executive Officer of the Company periodically reviews

- (i) Customer feedback and complaints and
- (ii) The overall grievance redressal mechanism, reinforcing a strong governance focus on customer satisfaction and service excellence.

A detailed status of complaints, including their nature and key trends, is placed before the Stakeholders Relationship Committee of the Board on a quarterly basis. This ensures effective oversight, informed decision making, and continuous improvement in the grievance redressal process.

2. Turnover of products and/ services as a percentage of turnover from all products/service that carry information about:

	As a percentage to total turnover
Environmental and social parameters relevant to the product	
Safe and responsible usage	Given the nature of the business, this is not applicable to the Company.
Recycling and/or safe disposal	

3. Number of consumer complaints in respect of the following:

	FY 2025-26		Remarks	FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data Privacy	0	0	--	0	0	--
Advertising	0	0	--	0	0	--
Cyber-security	0	0	--	0	0	--
Delivery of essential services	0	0	--	0	0	--
Restrictive Trade Practices	0	0	--	0	0	--
Unfair Trade Practices	0	0	--	0	0	--
Other	1,455	36	All pending customer complaints were redressed subsequently	1,256	0	--

4. Details of instances of product recalls on account of safety issues:

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		Given the nature of business, this is not applicable to the Company.

5. Does the entity have a framework/ policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.

Yes, the Company has a comprehensive, Board approved framework for Information Technology and Cyber Security, which includes the IT & Information Security Policy, Cyber Security Policy, Cyber Crisis Management Plan (CCMP), Cyber Resilience Framework, and Cloud Adoption Policy, among others. These policies collectively provide a strong governance structure and ensure a robust security posture across the Company.

The framework is designed to define best practices, establish security controls, protect customer data and privacy, ensure incident response readiness, mitigate IT and cyber related risks, and maintain compliance with applicable regulatory requirements. These policies are reviewed periodically and strengthened on an ongoing basis to address evolving cyber threats and technological changes.

Key governance and operational aspects include:

- Information Security Management**

Focused on safeguarding customer data, ensuring confidentiality, integrity, and availability of information assets, and aligning internal practices with regulatory guidelines. The policies are made accessible to relevant employees through the Company's intranet platform.

- **IT Strategy Committee Oversight**

The IT Strategy Committee, chaired by an Independent Director and co-ordinated by a senior officer, provides strategic oversight of IT initiatives. Its responsibilities include reviewing IT strategy, monitoring value delivery from IT investments, overseeing project execution, assessing application performance and IT asset utilization, and ensuring continuous identification and mitigation of IT related risks.

- **Data Privacy Program**

The Company has implemented a structured data privacy framework with ongoing initiatives to further enhance data protection and privacy controls across operations.

It may be noted that the above policies and frameworks are internal and confidential documents. Accordingly, they are not hosted on the Company's website and are not available for public access.

6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty / action taken by regulatory authorities on safety of products / services.

During the reporting period, no instances were reported relating to:

- Advertising and delivery of essential services
- Cyber security and data privacy of customers
- Re-occurrence of product recalls
- Penalties or actions by regulatory authorities concerning safety of products/services

Accordingly, no corrective actions were required in this regard.

However, the Company continues to maintain robust governance and preventive controls, including:

- Established information security framework and internal controls to safeguard customer data
- Continuous monitoring and strengthening of cyber security systems under the supervision of the Information Security function
- Defined grievance redressal mechanisms to address customer concerns in a timely manner
- Periodic review of regulatory compliance and risk management practice

7. Provide the following information relating to data breaches:

a. Number of instances of data breaches	
b. Percentage of data breaches involving personally identifiable information of customers	Nil
c. Impact, if any, of the data breaches	

Leadership Indicators

1. Channels / Platforms where information on products and services of the entity can be accessed (provide web link, if available).

Yes, the Company disseminates information on its products and services through multiple digital channels, including its official website, AI enabled chatbot Vani, and social media platforms. The official website prominently showcases key offerings under the categories of housing loans, non-housing loans, and deposit products. Customers can also access comprehensive product details through Vani, the Company's chatbot Vani and through the Company's presence on social media platforms, ensuring wider outreach, easy accessibility, and improved customer awareness.

In addition to digital platforms, the Company ensures physical accessibility to its products and services through its extensive branch network nationwide, enabling customers to receive in person assistance, guidance, and support.

Website and AI Chatbot: www.canfinhomes.com/

LinkedIn: <https://www.linkedin.com/company/can-fin-homes/>

Instagram: <https://www.instagram.com/canfinhomes.ltd/?hl=en>

Facebook: <https://www.facebook.com/canfinhomes>

Branch network: <https://www.canfinhomes.com/Branch/BranchLocator>

2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.

The Company undertakes various measures to inform and educate consumers about the safe and responsible use of its products and services. Regular awareness initiatives are conducted focusing on cyber security, digital fraud prevention, secure digital transactions, and responsible financial behaviour, supported by educational content on digital safety, dos and don'ts, and identification of fraudulent communications.

Information on products and services, including features, terms, and conditions, is made available on the Company's website and displayed at branch offices to ensure transparency and ease of access. Key policies such as the Grievance Redressal Policy, Code of Conduct, Fair Practices Code (FPC), and Most Important Terms and Conditions (MITC) are also hosted online and updated periodically for customer reference.

Weblink for the FPC MITC are provided below:

https://www.canfinhomes.com/Fair_Practice_Code

https://www.canfinhomes.com/Most_Important_Terms_&_Conditions

The Company communicates updates and new offerings through multiple channels, including its website, social media platforms, branch displays, and various print and digital media. Customer outreach is further strengthened through camps and programmes conducted at zonal and branch levels.

Additionally, dedicated customer support and an effective grievance redressal mechanism are in place to address concerns promptly and build customer confidence. Social media platforms such as Instagram, LinkedIn, and Facebook are also leveraged to disseminate awareness messages and promote responsible usage.

3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services

Yes, the Company disseminates information regarding its Disaster Recovery Site through appropriate advertisements in local newspapers, based on the exigencies of the situation, to keep customers duly informed in the event of any risk of disruption or discontinuation of essential services.

4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief. Did your entity carry out any survey with regard to consumer satisfaction relating to the major products / services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)

Yes. The Company display product information over and above what is mandated under local laws.

The Company supports responsible borrowing through transparent and customer-centric communication across its branches, digital platforms, and marketing channels.

Product features, pricing, and repayment obligations are clearly communicated to help customers make informed decisions. Detailed information is also made available through the Company's website, branch notice boards, and key documents such as the Most Important Terms and Conditions (MITCs) and the Fair Practices Code (FPC). Additionally, customer awareness is enhanced through outreach initiatives including banners, pamphlets, and radio/FM communication.

The Company also assesses customer satisfaction through feedback mechanisms such as its online web portal, where customers can submit suggestions and share feedback, supporting continuous improvement and enhanced service delivery.

Annexure - 6

A. Details pertaining to Remuneration as required under Section 197(12) of the Companies Act, 2013 read with Rule 5(1) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

- (i) The ratio of the remuneration of each director to the median remuneration of the employees of the Company for the financial year ended March 31, 2026:

Name of the Directors	Designation	Ratio of the remuneration of each director to the median remuneration of the employees of the Company
Shri Suresh Iyer	MD & CEO	18.71:1
Shri Vikram Saha	DMD	3.29:1

Non-executive Directors and Independent Directors are eligible for sitting fee only. The details of sitting fee paid to the Directors for the meetings of Board and Committees are given in the Report of Directors on corporate governance.

- (ii) The percentage increase in remuneration of each director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager, if any, in the financial year ended::

Name of Directors and KMP	Designation	% increase in remuneration in the financial year ended 31 st March, 2026
Shri Suresh Iyer	MD & CEO	12.01 %
Shri Vikram Saha	DMD*	7.60 %
Shri Abhishek Mishra	CFO**	NA
Shri Nilesh Jain	Vice President & CS	20.13 %

*Vikram Saha was deputed from Canara Bank from 08/04/2024.

**Abhishek Mishra was in office only for part of the year (appointed effective from June 30, 2025) and hence the percentage of increase of remuneration in his case is not comparable with that of the previous year.

(iii)	The percentage increase in the median remuneration of employees in the financial year ended March 31, 2025	The percentage increase in the median remuneration of employees in the financial year was (2.12)
(iv)	The number of permanent employees on the rolls of Company	The total number of permanent employees of the Company was 1356 as on March 31, 2026.
(v)	Average percentile / percentage increase made in the salaries of employees other than the managerial personnel in the last financial year and its comparison with the percentile increase in managerial remuneration	Average percentage increase in remuneration of the employees other than managerial personnel in the last financial year was 16.72% and that of Managerial remuneration was 27.13% during the period under review. The average increase in the remuneration of both, the managerial and non-managerial personnel was determined based on the Annual Performance Evaluation and also based on the remuneration policy as recommended by the Nomination Remuneration & HR Committee of Directors and approved by the Board of Directors. There were no exceptional circumstances which warranted an increase in managerial remuneration which was not justified by the overall performance of the Company.
(vi)	Affirmation that the remuneration is as per the remuneration policy of the Company	The Company affirms that the remuneration is as per the remuneration policy of the Company.

B. Details of Top Ten Employees under Section 197(12) of the Act read with Rule 5(2) & (3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

The details of employees who have worked throughout the year or a part of the financial year were getting remuneration in excess of the threshold mentioned under Section 197(12) of the Act read with Rule 5(2) & (3) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and top-ten employees are as under:

- A. Personnel who are in receipt of remuneration aggregating not less than ₹1,02,00,000 p.a. and employed throughout the financial year:

Sl. No.	Employee Name	Date of commencement of employment	Designation	Qualification	Experience	Nature of employment - contractual or otherwise	Age	Remuneration received (in ₹)	The last employment held by such employee before joining the company	The percentage of equity shares held by the employee in the company within the meaning of clause (iii) of sub-rule (2)	Whether any such employee is a relative of any director or manager of the company and if so, name of such director or manager
1753	Suresh Iyer	18/03/2023	MD & CEO	MBA	29 years	Contractual	51	1,96,92,000	Gruh Finance/ Bandhan Bank	-	No

- B. Personnel who are in receipt of remuneration aggregating not less than ₹8,50,000 per month and employed for part of the financial year: [NIL]

- C. Personnel if employed throughout the financial year or part thereof, was in receipt of remuneration in that year which, in the aggregate, or as the case may be, at a rate which, in the aggregate, is in excess of that drawn by the managing director or whole-time director or manager and holds by himself or along with his spouse and dependent children, not less than 2% of the equity shares of the company [NIL]

The names of the top-ten employees in terms of remuneration drawn: Refer below

Sl. No.	Employee Name	Date of commencement of employment	Designation	Qualification	Experience	Nature of employment - contractual or otherwise	Age	Remuneration received (in ₹)	The last employment held by such employee before joining the company	The percentage of equity shares held by the employee in the company within the meaning of Clause (iii) of Sub-rule (2)	Whether any such employee is a relative of any director or manager of the company and if so, name of such director or manager
1	Suresh Iyer	18/03/2023	MD & CEO	MBA	29	Contractual	51	1,96,92,000	Gruh Finance/ Bandhan Bank	-	No
2	Vikram Saha	29/04/2024	DMD	BSC	30	Deputation	59	50,62,380	Canara Bank	-	No
3	Prakash Shanbhogue	29/10/1993	President	BSC	32	Permanent	54	43,82,627	Nil	-	No
4	Abhishek Mishra	30/06/2025	CFO	CA, B. COM	20	Contractual	48	40,89,250	0	-	No
5	D R Prabhu	15/06/1989	Vice President	BE, MEM	37	Permanent	59	39,67,521	0	-	No
6	Prashanth Joishy	11/10/1989	Vice President	B. COM	37.5	Permanent	59	38,65,202	0	-	No
7	A Uthaya Kumar	23/03/1994	President	MBA, PGDEM	32	Permanent	55	38,21,171	Nil	-	No
8	Vinayaka Rao M	06/04/1996	Vice President	BSC	30	Permanent	52	37,95,621	Nil	-	No
9	R Madhu Kumar	28/02/1995	Vice President	BTECH, MS	36	Permanent	59	37,45,349	Kerala State Nirmithi Kendra	-	No
10	Madhu Shetty	10/08/1990	Vice President	MBA	36.6	Permanent	59	35,43,783	0	-	No

- D. Personnel posted and working in a country outside India, not being directors or their relatives, drawing more than ₹60,00,000 per financial year or ₹5,00,000 per month [Nil]

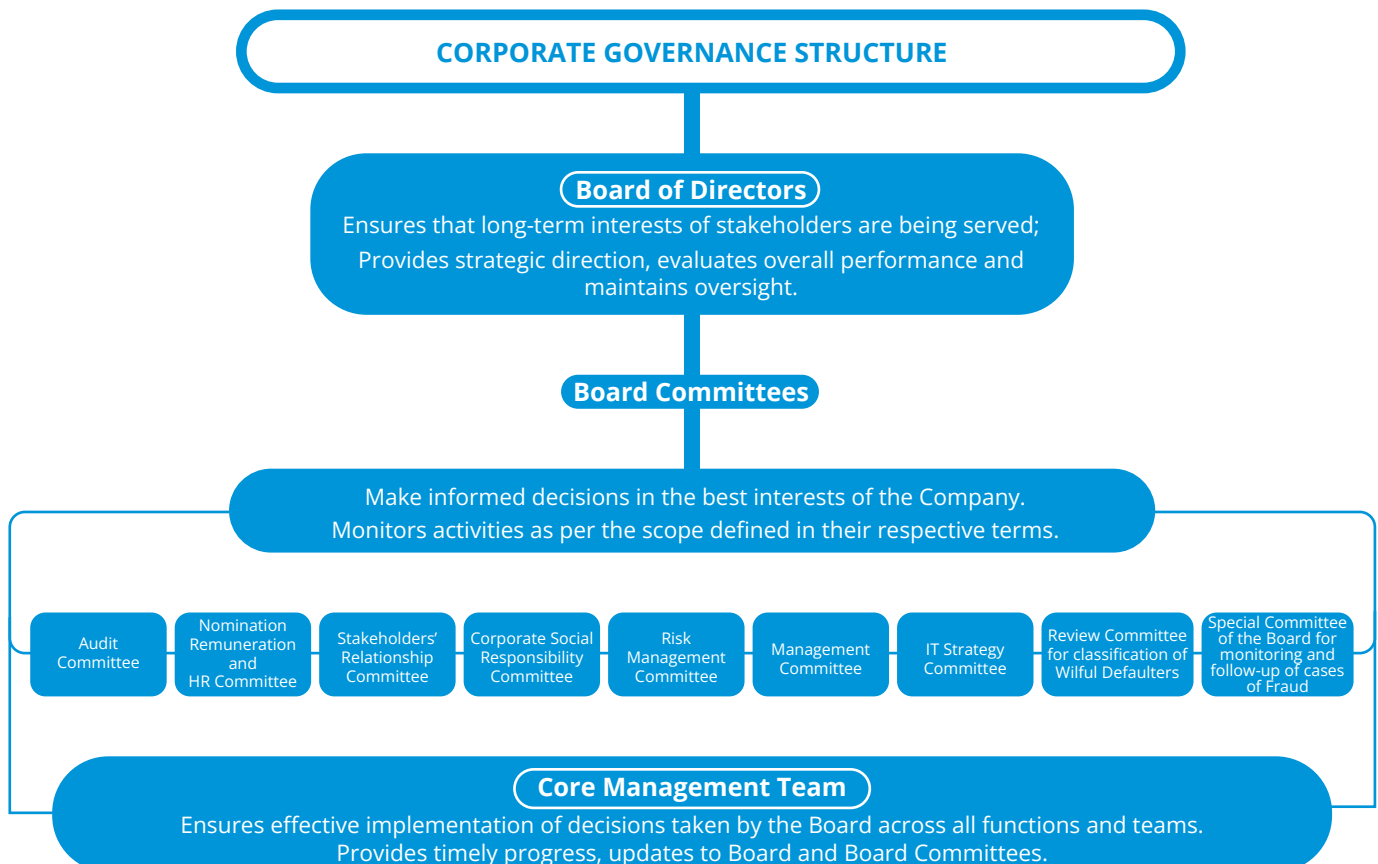
Report of Directors on Corporate Governance

A Report on Corporate Governance for the year ended March 31, 2026 is given below pursuant to Schedule V(C) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”)

Effective corporate governance practices provide a strong foundation for building successful and enduring business enterprises. The Company’s corporate governance philosophy is grounded in the principles of accountability, transparency, fairness, values & ethics and recognition of the shareholders’ rights that are deeply embedded in the management’s approach to engaging with all stakeholders. The Company consistently upholds high standards of corporate governance in its business operations. It has a longstanding legacy of fair, transparent, and ethical governance practices. To further reinforce this commitment, the Company has established a Code of Conduct applicable to its senior management and directors, ensuring alignment with the highest standards of corporate behaviour.

Good corporate governance helps companies build trust with investors and the community. It also helps promote financial viability by creating a long-term investment opportunity for market participants. Company’s corporate governance is important to investors equally, as it shows the Company’s direction and business uprightness from time to time.

The Company has adopted improved and efficient governance structures to ensure quality decision making, facilitate effective succession planning for Senior Management and enhance the long-term prosperity. Our Corporate Governance framework thus encompasses:



As a good corporate citizen, the Company is dedicated towards following the best practices built through conscience, fairness, transparency and accountability in building confidence of its various Stakeholders in it, thereby paving the way for its enduring success.

This report discloses the status of adherence to the corporate governance framework.

1. A brief statement on listed entity's philosophy on code of governance

The Company, along with its Board, Promoters and Employees, has proactively embraced statutory and regulatory reforms aimed at strengthening corporate governance. Our Corporate Governance philosophy is rooted in the creation and enhancement of value for all stakeholders.

The Board upholds the highest ethical standards and adheres to the disclosure requirements prescribed under the SEBI Listing Regulations, viewing Corporate Governance not just as a compliance obligation but as an integral part of our business ethos.

With a strong commitment to the core principles of effective Corporate Governance, the Board ensures that management acts in the best long-term interests of all stakeholders. Over the past three decades, the Company has consistently implemented best practices to ensure the timely, adequate, transparent, and accurate disclosure of information related to its financial performance, operations, governance, and other key areas.

We remain committed to being responsive to our stakeholders by providing equal, timely, and cost-effective access to all relevant information, thereby fostering trust and integrity in all our business relationships.

The Board has a set policy on Corporate Governance to help fulfil Company's corporate responsibility towards its stakeholders. The Board, at its discretion, may change the policy or guidelines periodically to achieve Company's stated objectives. Further, these guidelines allow the Board to make decisions that are independent of the management. The policy is available on the website of the Company at the link https://www.canfinhomes.com/Policies_and_Codes

The Company has built confidence amongst the Stakeholders all these years by adherence to the standards and principles of Corporate Governance, compliance with statutory and regulatory directions/guidelines, and by its determination to achieve higher

levels of excellence in the areas of meeting stakeholder expectations, customer satisfaction, employee welfare and its obligations towards the society.

The Company strives to achieve the objectives of the principles to protect and facilitate the exercise of the rights of its shareholders like right to be informed of the changes, effective participation & voting in general meetings, adequate mechanism to address the grievances of the shareholders, stakeholders, etc., and provide timely and adequate information to shareholders, equitable treatment, etc. The Company respects the rights of its stakeholders.

The directors are pleased to present this report on the Corporate Governance practices followed by the Company.

2. Board of Directors

The Board holds a fiduciary position and is entrusted with the responsibility to act in the best interests of the Company and ensure value creation for all. As at the end of the financial year 2025-26, the Board consisted of 8 members with an optimum combination of Executive and Non-Executive Directors. There were Two Executive Directors, a Non-Executive Non-Independent Director and Five Independent Directors including one Woman Independent director on the Board. The Chairman of the Board is a Non-Executive Director.

During the financial year 2025-26, the following changes were effected in the Board of Directors of the Company:

- Shri Debashish Mukherjee (DIN: 08193978), Promoter Non-Executive Director, has resigned w.e.f. May 31, 2025 from the closure of the Business hours consequent to his attaining superannuation as Executive Director of Canara Bank.
- Shri Hardeep Singh Ahluwalia (DIN: 09690464), was appointed as Promoter Non-Executive Director of the Company w.e.f. August 06, 2025.
- Shri Anup Sankar Bhattacharya (DIN: 02719232), ceased to be Independent Director due to the completion of his tenure upon the conclusion of AGM held on August 20, 2025.
- Shri Swarupananda Mallick (DIN:11164699), was appointed as an Independent Director of the Company for a period of three (3) years commencing w.e.f. August 21, 2025.
- Shri Arvind Narayan Yennemadi (DIN: 07402047), re-appointed as an Independent Director of the Company for a 2nd term of three years w.e.f. the

conclusion of 38th Annual General Meeting held on August 20, 2025 until the conclusion of the 41st Annual General Meeting to be held in the FY 2027-28.

- Shri K Satyanarayana Raju (DIN: 08607009), Promoter Non-Executive Director (Chairman) of the Company, has resigned w.e.f. December 31, 2025 from the closure of the Business hours consequent to his attaining superannuation as Managing Director and CEO of Canara Bank.
- Shri Suresh Srinivasan Iyer (DIN: 10054487) reappointed as Managing Director & CEO and Key Managerial Personnel (KMP) of the Company for a further period of 2 years w.e.f. March 18, 2026.

The Directors of the Company are persons of integrity and bring to the Board a wide range of knowledge, experience, diversity of thought and skills. The Directors are professionals in their niche areas and persons of eminence with vast experience in the fields of banking, housing finance, audit, management, human resources, risk management, law and other relevant areas.

The Board Diversity Policy forms part of the Nomination Remuneration and HR Policy of the Company, which is available on the website of the Company at the link https://www.canfinhomes.com/Policies_and_Codes

Role of the Board of Directors

The Board of Directors along with its committees provides leadership and guidance to the Management and directs and supervises the performance of the Company, thereby enhancing Stakeholder value. The Board has a fiduciary relationship in ensuring that the rights of all stakeholders are protected. The Company has an engaged and well-informed Board with qualifications and experience in

diverse areas. The Board applies high ethical standards and acts with due diligence and care in the best interest of the Company and its stakeholders. The primary role of the Board is that of trusteeship to protect and enhance shareholders' value through strategic direction to the Company.

The Board fulfils its other key functions like reviewing the corporate strategy, major plans of action, risk policy, annual budgets and business plans, setting performance objectives, monitoring implementation and corporate performance and overseeing major capital expenditures, exercising appropriate control to ensure that the Company is managed efficiently, exercising independent judgement on corporate affairs, etc. The Board also monitors and reviews the effectiveness of the Company's governance practices, succession plan, ensuring integrity of the Company's accounting and financial reporting systems, independent audits, systems of risk management, financial and operational control, compliance with the law and relevant standards and such other responsibilities as expected by the regulatory authorities.

During FY 2025-26, the minimum information to be placed before the Board of Directors as specified in Part A of Schedule II of the SEBI Listing Regulations were placed before the Board for its consideration. The Board periodically reviews the compliance reports of all laws applicable to the Company.

a. Composition of the Board and Category of Directors as on 31/03/2026

Sr. No.	Name of the Director	Age	DIN	Promoter, Executive, Non-Executive, Independent Non-Executive, Nominee etc.	No. of shares held by the Directors as at March 31, 2026
1	Shri Hardeep Singh Ahluwalia	58	09690464	Non-Executive, Promoter Director	Nil
2	Shri Suresh Srinivasan Iyer	51	10054487	Executive Director	100
3	Shri Vikram Saha ¹	59	10597814	Executive, Promoter Director	Nil
4	Smt. Shubhalakshmi Aamod Panse	72	02599310	Non-Executive, Independent Director	Nil
5	Shri Ajai Kumar	72	02446976	Non-Executive, Independent Director	Nil
6	Shri Arvind Narayan Yennemadi	73	07402047	Non-Executive, Independent Director	Nil
7	Shri Murali Ramaswami	66	08659944	Non-Executive, Independent Director	Nil
8	Shri Swarupananda Mallick	51	11164699	Non-Executive, Independent Director	Nil

¹ Shri Vikram Saha has resigned effective from the commencement of Business hours on April 15, 2026 on account of his transfer by the Parent Bank.

The composition of the Board is in conformity with Regulation 17(1) and 17(1A) of SEBI Listing Regulations and also as required under Chapter XI of the Companies Act, 2013 and related rules, as amended from time to time.

The Non-Executive Independent Directors are eligible for sitting fee for attending the meetings of the Board and Committees, within the limits prescribed under the Companies Act, 2013. However Non-Executive Promoter directors are not being paid any sitting fees.

b. Attendance of each director at the meeting of the board of directors and the last annual general meeting

Details of attendance of each Director at the meeting of the board of directors during FY 2025-26 and the last annual general meeting is as follows:

Name of the Director	Board Meetings Attended / held during their tenure in CFHL	Sitting Fees Paid (₹)	Attendance at the last Annual General Meeting held on August 20, 2025 [Yes / No / N.A.]
Shri Hardeep Singh Ahluwalia ¹	06/07	NA	Yes
Shri Suresh Srinivasan Iyer	11/11	NA	Yes
Shri Vikram Saha	11/11	NA	Yes
Smt. Shubhalakshmi Aamod Panse	11/11	5,50,000	Yes
Shri Ajai Kumar	11/11	5,20,000	Yes
Shri Arvind Narayan Yennemadi	11/11	5,50,000	Yes
Shri Murali Ramaswami	11/11	5,50,000	Yes
Shri Swarupananda Mallick ²	07/07	3,50,000	Not a Board member as on the date of AGM
Shri K Satyanarayana Raju ³	07/08	NA	Yes
Shri Anup Sankar Bhattacharya ⁴	04/04	2,00,000	Yes
Shri Debashish Mukherjee ⁵	02/02	NA	Not a Board member as on the date of AGM

¹. Appointed w.e.f. from August 06, 2025.

². Appointed w.e.f. August 21, 2025.

³. Resigned w.e.f. December 31, 2025

⁴. Ceased to be Independent Director w.e.f. August 20, 2025.

⁵. Resigned w.e.f. May 31, 2025

- Leave of absence was granted to the Directors as requested.

- Requisite quorum was present at the above Meetings.

c. Number of Directorships and Memberships in Committees etc. as on March 31, 2026

None of the Directors on the Board is a Director in more than 7 listed entities. None of the Director is serving as an Independent Director in more than 7 listed entities as required under Reg.17A of the SEBI Listing Regulations. Further, the Managing Director and the Deputy Managing Director do not serve as Independent Directors in any listed company.

As per Section 165 of the Companies Act, 2013, none of the Directors held Directorships in more than 20 Indian companies or in more than 10 public limited companies. None of the Directors

on the Board is a member of more than 10 Committees or Chairperson of 5 Committees (committees being Audit Committee and Stakeholder Relationship Committee) across all Public Companies in India, in which he/she is a Director (Reg.26 of the SEBI Listing regulations). Necessary disclosures regarding their Committee positions have been made by all the Directors.

The details of the Board of Directors in terms of their directorships held in listed companies, category of directorship and their Memberships/ Chairmanships in Audit Committee (AC) and Stakeholders Relationship Committee (SRC) as on March 31, 2026, were as under:

Name of the Director	Total Directorships in Listed Companies (Including CFHL)	Name of the Listed Companies (Including CFHL)	Category of Directorship	Membership of AC & SRC in public limited companies (including CFHL)	Chairperson of AC & SRC Committees in public companies
Shri Hardeep Singh Ahluwalia	2	Can Fin Homes Limited Canara Bank	Non-Executive Promoter Director Executive Director	2	0
Shri Suresh Srinivasan Iyer	1	Can Fin Homes Limited	Managing Director & CEO	1	0
Shri Vikram Saha	1	Can Fin Homes Limited	Dy. Managing Director (Executive Promoter Director)	1	0
Smt Shubhalakshmi Aamod Panse	1	Can Fin Homes Limited	Independent Director	1	0
Shri Ajai Kumar	5	1.HFCL Limited 2.Can Fin Homes Limited 3.Authum Investment & Infrastructure Limited 4.Delphi World Money Limited 5.Nukleus Office Solutions Limited	Independent Director in all the Companies	8	5
Shri Arvind Narayan Yennemadi	1	Can Fin Homes Limited	Independent Director	2	1
Shri Murali Ramaswami	2	(i) Can Fin Homes Limited (ii) Karur Vysya Bank Limited	Independent Director in all the Companies	2	1
Shri Swarupananda Mallick	1	Can Fin Homes Limited	Independent Director	1	0

d. Number of meetings of Board of Directors

The Board meets at least once in a quarter to review the quarterly performance and financial results of the Company. Apart from the scheduled Board Meetings, additional Board Meetings are also convened to ensure smooth operations of the Company. In the event of any special and urgent business need, the Board's approval is taken by passing Resolutions by circulation, in accordance with all the applicable laws, which are noted in the succeeding Board Meeting. The meetings are normally facilitated through video conferencing, to encourage effective and active involvement in the deliberations by directors from their respective locations and the deemed venue for the meetings is 'The Board Room' in the Registered Office of the Company.

All the relevant information as detailed in the SEBI Listing Regulations and such other matter

requiring the attention of the Board are placed periodically before the Board. The agenda, Board notes, including explanatory notes are circulated to all the Directors well in advance, in digital form. Depending upon the need, executives of the Company and senior management are invited to the meetings of the Board to provide additional inputs / clarifications on the subject being discussed by the Board.

The minutes of the Board and Committees are recorded and bound periodically in the Minutes Book. The Action Taken Reports (ATRs) on the decisions of the previous meetings are placed at the succeeding meetings of the Board for review/ noting. A similar procedure is followed for each of the meetings of the Board committees.

The Company ensures minimum gap between the review of financial results by the Audit Committee and approval of the same by the Board, as required under the provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015.

The Board of Directors of the Company met eleven (11) times during the FY 2025-26: April 23, 2025, May 26, 2025, June 25, 2025, July 19, 2025, September 03, 2025, September 24, 2025, October 18, 2025, December 15, 2025, January 17, 2026, March 02, 2026 and March 21, 2026.

e. Disclosure of relationships between Directors inter-se;

None of the Directors are related inter-se except for the Directors who represent Canara Bank, viz., Shri Hardeep Singh Ahluwalia, Executive Director of Canara Bank, Shri Vikram Saha, Dy. General Manager in Canara Bank.

However, Shri Vikram Saha has resigned w.e.f. April 15, 2026 and in his place, Shri Shailesh Kumar Singh, Dy. General Manager was deputed from Canara Bank.

f. Number of shares and convertible instruments held by non-executive directors

None of the Non-Executive directors of the Company held any shares and convertible instruments as on March 31, 2026.

g. Familiarisation Programme and its weblink on Company's website

The Company has in place a system of conducting the familiarization programmes for Independent Directors. They are familiarised with their roles, rights, responsibilities, nature and business model of the Company, etc. once they are inducted and from time to time. The Familiarisation policy and the details of the familiarization programmes imparted/attended by the Directors during FY 2025-26 are placed on the website of the Company at https://www.canfinhomes.com/Policies_and_Codes

All Directors, including Independent Directors, are provided with induction upon joining the Board. This familiarisation process includes detailed briefings on the industry landscape, the Company's business model, and the roles, rights, and responsibilities of Directors under the Companies Act, the applicable Rules, SEBI Listing Regulations, and other relevant statutory and regulatory frameworks.

During the course of Board and Committee Meetings, Directors are regularly apprised

through presentations and discussions on the Company's risk profile and risk management framework, internal and external audit plans, business and financial performance, compliance status, industry trends, regulatory or statutory developments impacting the Company. Updates on key policies, internal control mechanisms, investor relations, and other matters essential for effective governance are also shared with the Directors from time to time.

Further, the Company also makes periodic presentations at the Board and Committee meetings on various aspects of the Company's operations, performance updates, industry scenario, business strategy, internal control, risks involved, mitigation plan, etc.

During the year, the Company had organised a session on 'Digital Personal Data Protection (DPDP) Act 2023 and the Rules made thereunder, held on January 27, 2026 and all the Independent directors including the Senior Management participated in the said session.

h. Chart / matrix of Skills / Expertise / Competencies of the Board of Directors

The Board of the Company is strategically structured to ensure a high degree of diversity in terms of education, professional qualifications, industry experience, and specialized skills. It comprises highly qualified members who bring a wide range of competencies and expertise, enabling them to contribute effectively to discussions at Board and Committee meetings.

The Nomination Remuneration & HR Committee takes into consideration the key competencies, skills and attributes while nominating Directors to serve on the Board. As required in the context of its business and sector, for the Company to function effectively, the key areas of expertise that are looked into include knowledge of housing finance business/industry experience, financial skills/expertise/ knowledge of audit in banking, credit management & business operations, customer/stakeholders engagement and ethics, corporate governance, legal & compliances, risk management & internal controls, leadership & strategic planning, HR management, knowledge of IT and IT security, diversity, etc.

Chart / matrix setting out the skills, expertise, competence of each of the Directors is provided below: (Expert or proficient)

The below matrix summarizes a mix of skills, expertise and competencies possessed by our individual Directors, which are key to corporate governance and Board effectiveness:

Skills / Expertise / Competency	Name of the Directors and their skills and Competency							
	Shri Suresh Srinivasan Iyer	Shri Vikram Saha	Shri. Hardeep Singh Ahluwalia	Smt Shubhalakshmi Panse	Shri Ajai Kumar	Shri Arvind Narayan Yennemadi	Shri Murali Ramaswami	Shri Swarupananda Mallick
Industry experience	E	E	E	E	E	P	E	E
Leadership and strategic planning	E	E	E	E	E	P	E	E
Financial expertise	E	E	E	E	E	E	E	E
Business operations	E	E	E	E	E	P	E	E
Customer/ Stakeholder engagement and ethics	E	E	E	E	E	P	E	E
Information Technology & Cyber Security	P	P	E	E	E	E	P	E
Corporate Governance, Legal and Compliances	P	P	E	P	P	P	P	P
ALM, Risk Management and Internal Control	E	E	E	E	E	E	P	E

i. Independent Directors and Confirmation by Board on fulfilment of the conditions specified in SEBI Listing Regulations

Independent Directors are Non-Executive Directors as defined under Regulation 16(1)(b) of the SEBI Listing Regulations and Section 149(6) of the Act along with rules framed thereunder. In terms of Regulation 25(8) of SEBI Listing Regulations, they have confirmed that they are not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact their ability to discharge their duties. Based on the declarations received from the Independent Directors, the Board of Directors has confirmed that they meet the criteria of independence as mentioned under Regulation 16(1)(b) of the SEBI Listing Regulations and that they are independent of the management. Further, the Independent

Directors have included their names in the data bank of Independent Directors maintained with the Indian Institute of Corporate Affairs in terms of Section 150 of the Act with an objective of independent judgement and without any external influence read with Rule 6 of the Companies (Appointment & Qualification of Directors) Rules, 2014. The terms & conditions of their appointment are disclosed on the Company's website.

The Independent Directors have given declarations to the Company for the year ended March 31, 2026 confirming adherence to the Code of Conduct, criteria of independence, directorships, etc. The Company has in place the evaluation criteria for performance evaluation of Independent Directors wherein their preparation, deliberations, effective participation, skills and knowledge to discharge their duties as Independent Directors, performance, criteria of independence, etc. are

rated by all the Directors (excluding the Director being evaluated).

Based on the disclosures received from all the Independent Directors, the Board of Directors confirm that in the opinion of the Board, the Independent Directors have fulfilled the conditions specified in the Companies Act, 2013, the SEBI Listing Regulations, Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025.

j. Resignation of Independent Directors

None of the Independent Directors have resigned before the expiry of his/her tenure during the Financial Year 2025-26.

Directors and Officers Insurance

As per Regulations 25(10) of SEBI Listing Regulations, the Company has obtained Directors and Officers Insurance (D&O insurance) for all Directors including Independent Directors for such quantum and for such risks as was determined by the Board of Directors.

Meeting of Independent Directors:

One (1) meeting of Independent Directors of the Company, without the presence of the Executive Directors and the management representatives, was held on January 27, 2026 as required under Schedule IV of the Act (Code for Independent Directors) and Regulation 25(3) of the SEBI Listing Regulations. Smt. Shubhalakshmi Panse was nominated as the Lead Independent Director for the Meeting.

The Independent Directors at their meeting have reviewed, inter-alia, the performance of the Board as a whole, the Committees, the Managing Director, Deputy Managing Director, Non-Independent Directors and the Chairman. They also assessed the quality, quantity and timeliness of the flow of information from the Management to the Board.

k. Board and Directors Evaluation and Criteria for Evaluation

The annual evaluation process of the Board of Directors, individual Directors and Committees was conducted in accordance with the provisions of the Companies Act, 2013 and the SEBI Listing Regulations. The Company as part of its Corporate Governance Policy has a Board approved Policy

on Performance Evaluation of Directors, framed in accordance with the relevant provisions of the Companies Act, 2013, SEBI Listing Regulations and SEBI circular dated January 5, 2017 which provides further clarity on the process of board evaluation ('SEBI Guidance Note').

In accordance with the said policy, the evaluation of performance of the Board of Directors, Board Committees and individual Directors has been carried out during the year on the basis of a structured questionnaire comprising of evaluation criteria forming part of the policy, through peer evaluation, excluding the Director being evaluated. The Nomination Remuneration & HR Committee (NRC) has defined the evaluation criteria, procedure and time schedule for the performance evaluation process for the Board, its Committees and Directors. The criteria for Board evaluation include inter-alia, structure of the Board, qualifications, experience and competence of Directors, diversity in Board and process of appointment; meetings of the Board, including regularity and frequency, agenda, discussion and dissent, recording of minutes and dissemination of information; functions of the Board, including strategy and performance evaluation, corporate culture and values, governance and compliance, evaluation of risks, grievance redressal of investors, stakeholder value and responsibility, conflict of interest, review of Board evaluation and facilitating Independent Directors to perform their role effectively; evaluation of management's performance and feedback, independence of management from the Board, access of Board and management to each other, succession plan and professional development; degree of fulfilment of key responsibilities, establishment and delineation of responsibilities to Committees, effectiveness of Board processes, information and functioning and quality of relationship between the Board and Management.

The criteria for performance evaluation are as under:

Evaluation of Individual Director: Criteria for evaluation of individual Directors include aspects such as professional qualifications, prior experience, especially experience relevant to the Company, sufficient knowledge, skills and competency,

fulfilment of functions, ability to function as a team, initiative, availability and attendance, commitment, contribution, integrity (including conflict of interest disclosures, maintenance of confidentiality, etc.), independence, guidance and support to management. In addition, the Chairperson is also evaluated on key aspects of his/her role, including effectiveness of leadership, professionalism and ability to steer meetings, impartiality, ability to keep shareholders' interests in mind and effectiveness as Chairperson.

Chairman's Performance Evaluation: Criteria for evaluation include effective leadership, setting effective strategic agenda of the Board, promoting effective participation by the Board members, establishing effective communication with all stakeholders, etc.

Evaluation of Committees: Criteria for evaluation of the Committees of the Board include mandate of the Committee, structure and composition, effectiveness of the Committee, regularity and frequency of meetings, agenda, discussion and dissent, recording of minutes and dissemination of information, independence of the Committee from the Board, contribution to decisions of the Board, effectiveness of meetings and quality of relationship of the Committee with the Board and KMP's.

Evaluation of the Board as a whole: Providing entrepreneurial leadership to the Company, having clear understanding of the Company's core business and strategic direction, maintaining contact with management, ensuring integrity of financial controls and systems of risk management, making high quality decisions, maintaining high standards of integrity and probity, etc.

I. Appointment / Re-appointment / Resignation of Directors

Complete particulars of appointments, reappointments and resignations of the Directors during the relevant period of this Report are provided in the Board's Report forming part of this Annual Report.

All the Directors have submitted their consents and declarations as required under the provisions of the Companies Act, 2013, SEBI Listing

Regulations, 2015 and Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025.

The Nomination Remuneration & HR Committee has determined the candidate(s) as 'fit and proper' based on the areas of expertise and experience relevant for the business of the Company and such other criteria as per the Nomination Remuneration & HR Policy of the Company and recommended to the Board for approval and the Board of Directors has appointed such Directors under such terms and conditions, subject to the approvals of the members pursuant to Regulation 17 (1C) of SEBI (LODR) Regulations, 2015. The Company has also obtained the necessary approvals from the Reserve Bank of India for appointments and reappointments, wherever required.

Brief Profile of all the Directors are provided in page no. 49 to 52 of this Annual Report. The agenda relating to the appointment & re-appointment of Directors are provided in the Notice of the 39th Annual General Meeting of the Company seeking approval from the members.

The particulars relating to the Directors and all other relevant information are provided in the explanatory statement(s) forming part of the said Notice for the information of members.

m. Responsibilities of the Board

The Board discharges its duties and responsibilities as required under various statutes applicable to the Company viz., the Companies Act, 2013, Guidelines/Regulations /Directions issued by the Securities Exchange Board of India (SEBI), National Housing Bank (NHB), Insurance Regulatory & Development Authority of India (IRDAI), Reserve Bank of India (RBI) and such other Statutory and Regulatory Authorities, including reporting and disclosures to be made to the shareholders.

The Board reviews the legal compliance reports on a monthly basis to ensure statutory/ regulatory compliances and also the steps taken for rectifying the instances of delayed compliances or non-compliances, if any.

The Board mainly oversees the Company's strategic direction, annual operating plans and budgets, capital budgets, financial results, minutes

of the meetings of the committees, materially important notices, if any, compliance of regulatory and statutory requirements, performance review, assessment of the adequacy of risk-management and possible steps for mitigation of risks, assets and liabilities management, liquidity monitoring strategic investments and safeguarding the interests of all stakeholders.

The Board performs all its key functions and discharges its duties and responsibilities, as required under the SEBI regulations, Companies Act 2013, IRDAI, NHB, RBI Directions and such other laws as applicable. The Board has laid down the code-of-conduct for all its members, including Independent Directors and Senior Management Personnel of the Company. It also evaluates the Independent Directors including the performance and fulfilment of criteria of independence.

The Board has empowered the senior management to implement its broad policies and guidelines including the succession plan for senior management and has set up adequate review mechanisms and processes.

The Board has approved various policies for the Company. The Board Committees like the Audit Committee, Nomination Remuneration & HR Committee, Risk Management Committee, IT Strategy Committee, etc., review all the policies every year and modifications, if any, are approved by the Board. The Nomination Remuneration and HR Policy, Related Party Transactions Policy, Familiarisation Policy, Corporate Governance Policy, Whistle Blower Policy, Code of conduct for Directors/ Independent Directors, Policy on Disclosure of Material Events, Policy on Prevention of Insider Trading and Fair Disclosure of Unpublished Price Sensitive Information, Archival Policy, Dividend Distribution Policy, Policy for appointment of Statutory Central Auditors, etc., and new policies as approved by the Board are available at https://www.canfinhomes.com/Policies_and_Codes under 'Policies and Codes' page and all other information and documents which are required to be displayed on the Company's official website as per Reg 46 and 62 of the SEBI Listing Regulations are available at [https://www.canfinhomes.com/Investor/investorspagecontentwfs/Disclosures under 'Investor' page](https://www.canfinhomes.com/Investor/investorspagecontentwfs/Disclosures_under_'Investor'_page).

n. Code of Conduct

For the year under review, all the Directors and Senior Management Personnel have affirmed compliance with the provisions of Code of Conduct. In terms of the Code of Conduct of Independent Directors as per Schedule IV of the Companies Act, 2013, the Board has adopted the said Code and all the Independent Directors have affirmed that they shall abide by the said Code. The Code of Conduct of Board of Directors, Independent Directors and Senior Management Personnel are made available in the Company's official website.

In terms of Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 (Erstwhile Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021), all the Directors have executed the Declarations-cum-undertakings as well as the Deed of Covenants with the Company.

3. Committees of the Board

There are Nine Board Committees as on March 31, 2026, details of which are as follows:

Audit Committee

Extract of terms of reference

The Committee is constituted in line with the provisions of Regulation 18 read with Part C (A) of Schedule II of the SEBI Listing Regulations, Section 177 of the Companies Act, 2013 and Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025. The broad terms of reference are as under:

- Oversight of financial reporting process and the disclosure of its financial information to ensure that financial statements are correct, sufficient and credible.
- Review with the management, the quarterly and annual financial statements and auditors' report thereon before submission to the Board for approval, reviews and monitors the auditor's independence, performance and effectiveness of audit process. Discussion with auditors before audit commences about scope of audit as well as post audit discussion.
- Evaluation of internal financial controls and risk management systems, reviewing the adequacy of Internal Audit function; Discussion with the Internal Auditors of any significant findings and follow up thereon.

- Recommendation for appointment, remuneration and terms of appointment and approval of payment to statutory auditors of the Company.
- Approve policies in relation to the implementation of the Insider Trading Code, RBIA policy, Borrowing Policy, Accounting Policy, Related Party Transactions Policy, Whistle Blower mechanism etc., and to supervise implementation of the same.
- Review the annual statement of funds utilized for purposes other than those stated in the offer document/ prospectus/notices, if any, scrutiny of inter-corporate loans and investments; and review of valuation of undertakings or assets of the company wherever it is necessary.
- Approval of appointment of Chief Financial Officer after assessing qualifications, experience, background etc.
- Reviewing the findings of any internal investigations by internal auditors into matters in case of suspected fraud or irregularity or failure of internal control systems, if any, etc.
- Looking into the reasons for any substantial defaults in payment to the Depositors, Debenture holders, Shareholders (in case of non-payment of declared dividend) and Creditors, if any;
- In addition, the powers and role of Audit Committee are as laid down under Regulation 18(3) and Part C of schedule II of the SEBI (LODR) Regulations and Section 177 of the Companies Act, 2013 and related rules, RBI or NHB guidelines or Circulars issued from time to time.
- Review the Risk Based Internal Audit process and meeting with the RBIA head periodically

No. of Meetings held:

Nine (9) meetings of the Audit Committee were held during the year under review i.e., on April 23, 2025, June 25, 2025, July 19, 2025, September 03, 2025, October 18, 2025, November 18, 2025, November 29, 2025, January 17, 2026 and March 02, 2026.

The gap between two meetings did not exceed one hundred and twenty days. Requisite quorum was present at the above Meetings.

Category and Composition

Members	Category	Number of meetings attended / held during the year	Sitting Fees Paid (₹)
Shri Arvind Narayan Yennemadi, (Non-Executive Independent Director)	Chairman	09/09	3,60,000
Shri Ajai Kumar (Non-Executive Independent Director)	Member	08/09	2,40,000
Shri Hardeep Singh Ahluwalia ¹ (Non-Executive Promoter Director)	Member	05/05	NA
Smt. Shubhalakshmi Aamod Panse (Non-Executive Independent Director)	Member	08/09	2,40,000
Shri Murali Ramaswami ² (Non-Executive Independent Director)	Member	05/05	1,50,000
Shri Anup Sankar Bhattacharya ³ (Non-Executive Independent Director)	Member	03/03	90,000
Shri Debashish Mukherjee ⁴ (Non-Executive Promoter Director)	Member	01/01	NA
Shri Vikram Saha ⁵ (Executive Promoter Director)	Member	04/04	NA

¹. Appointed as the member w.e.f. from September 03, 2025.

². Appointed as the member w.e.f. September 03, 2025

³. Ceased to be Independent Director w.e.f. August 20, 2025

⁴. Resigned w.e.f. May 31, 2025

⁵. Ceased to be the member w.e.f. September 03, 2025

Other details

- Approvals were also obtained by way of Circular resolutions during the year.
- The Committee invites such of the executives as it considers appropriate, representatives of the statutory auditors and internal auditors to the meetings.
- The Chairman of the Committee also met the rating agencies during the year.
- The Company Secretary acts as the Secretary to the Audit Committee.
- The Chairman of the Audit Committee was present at the Annual General Meeting of the Company held on August 20, 2025 to answer shareholders' queries.
- During the year, the Audit Committee was reconstituted on September 03, 2025

Nomination Remuneration and HR Committee (NRC)

Extract of terms of reference

The Committee is constituted in line with the provisions of Regulation 19 read with Part D (A) of Schedule II to the SEBI Listing Regulations and Section 178 of the Companies Act, 2013 and Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025. The broad terms of reference are as under:

- Formulation of the criteria for determining qualifications, positive attributes and independence of a director and recommend to the Board of Directors a policy relating to the nomination and remuneration of the Directors, Key Managerial Personnel and other employees;
- Recommend to the Board for appointment/ re-appointment of Directors, Key Managerial Personnel and Senior Management Personnel. NRC reviews the information, declarations and undertakings given by the existing and proposed Director(s).
- Support the Board and Independent Directors in evaluation of the performance of the Board, its Committees and individual Directors.
- Recommend to the Board the Remuneration Policy for Directors, Key Managerial Personnel, Senior Management Personnel as well as the rest of the employees. Reviewing remuneration to the employees of the Company including the Senior Management Personnel in the form of incentives, performance-based incentives, viz., cash incentive, ex-gratia, etc. either fixed or variable in nature, subject to statutory guidelines and Staff Service Regulations/ HR policies approved by the Board.
- Oversee familiarization programs for Directors and KMPs.
- NRC also reviews the HR and remuneration matters.
- Frame and formulate detailed terms and conditions of the Employee Stock Option Schemes in line with SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 and oversee the overall implementation of the scheme.
- In addition, the roles and responsibilities of the NRC are as laid down under Regulation 19(4) and Para A- Part D of Schedule II of the SEBI Listing Regulations.

No. of Meetings of the Committee held

Five (5) meetings of the Nomination Remuneration and HR Committee were held during the year under review i.e., on May 25, 2025, June 25, 2025, July 19, 2025, November 29, 2025 and December 15, 2025.

Requisite quorum was present at the above Meetings.

Category and composition

Members	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (₹)
Smt. Shubhalakshmi Aamod Panse, (Non-Executive Independent Director)	Chairperson	05/05	2,00,000
Shri Ajai Kumar, (Non-Executive Independent Director)	Member	05/05	1,50,000
Shri Murali Ramaswami (Non-Executive Independent Director)	Member	05/05	1,50,000
Shri Hardeep Singh Ahluwalia ¹ (Non-Executive Promoter Director)	Member	02/02	NA
Shri Debashish Mukherjee ² (Non-Executive Promoter Director)	Member	01/01	NA

¹ Appointed as the member w.e.f. from September 03, 2025.

² Resigned w.e.f. May 31, 2025

Other details

- The Company Secretary is the Secretary to the Nomination Remuneration and HR Committee.
- The Chairperson of NRC was present at the last Annual General Meeting of the Company held on August 20, 2025 to answer shareholders' queries.

Nomination Remuneration and HR Policy (Remuneration Policy)

Nomination, Remuneration and HR policy, has been framed in compliance with the provisions of Section 178(2), 134(3) (p) and other applicable provisions, if any, of the Companies Act, 2013 and Regulation 17(10), 19(4) and Part D of Schedule II of the SEBI Listing Regulations, 2015 as amended from time to time. Among other things, the Nomination Remuneration and HR policy includes:

- Laying down the criteria which shall form the basis for enabling the Nomination Remuneration & HR Committee to identify persons who are qualified to become Directors of the Company, including Board Diversity. As per the Policy, the formulation of such criteria shall be aimed at determining qualifications, expertise, track record, integrity, positive attributes, independence of a Director and other 'fit and proper' criteria at the time of appointment and on a continuing basis.
- Laying down the criteria which shall form the basis for enabling the Nomination

Remuneration & HR committee to identify persons who may be appointed in the Senior Management of the Company

- Evaluation of every Director's performance by NRC.

The Remuneration Policy, among other things, covers:

- Remuneration for the Directors, Key Managerial Personnel and other employees of the Company.
- The Remuneration to the employees of the Company including the Senior Management Personnel in the form of incentives, performance-based incentives, viz., cash incentive, employee stock option scheme, ex-gratia, etc. either fixed or variable in nature, promotions, Manpower Planning etc subject to statutory guidelines and Staff Service Regulations / HR policies approved by the Board.

Performance evaluation criteria for Independent Directors:

The criteria for performance evaluation cover the areas relevant to the functioning as Independent Directors such as preparation, participation, conduct and effectiveness. The performance evaluation of Independent Directors was done by the entire Board and in the evaluation process, the Directors who are subject to evaluation had not participated.

Stakeholders' Relationship Committee (SRC)

Extract of terms of reference

The Committee is constituted in line with the provisions of Regulation 20 read with Part D(B) of Schedule II of SEBI Listing Regulations, 2015 and Section 178 of the Companies Act, 2013. The broad terms of reference are as under:

- Reviews/ approves processes and standard operating procedures.
- Considers and resolves grievances of security holders including complaints related to transfer/ transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/ duplicate certificates, general meetings, etc.
- Considers and approves the issue of share certificates/ duplicate share certificates, letters of confirmation, transfer and transmission of securities, etc.

- Reviews activities with regard to adherence to the service standards adopted in respect of various services being rendered by the Registrar & Share Transfer Agent
- Reviews the measures and initiatives for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/ annual reports/ statutory notices by the shareholders.
- Reviews measures taken for effective exercise of voting rights by shareholders.
- In addition, the roles and responsibilities of the Stakeholders' Relationship Committee are as laid down under Regulation 20(4) and Para B- Part D of schedule II of the SEBI Listing Regulations.

Number of Meetings Held:

Four (4) meetings of the Stakeholders' Relationship Committee were held during the year under review i.e., on June 25, 2025, September 03, 2025, November 20, 2025, February 06, 2026. Requisite quorum was present at the above Meetings.

Category and Composition

Members	Category	Number of meetings attended/ held during the Year	Sitting Fees Paid (₹)
Shri Murali Ramaswami (Non-Executive Independent Director)	Chairman	4/4	1,60,000
Smt Shubhalakshmi Aamod Panse ¹ (Non-Executive Independent Director)	Member	2/2	60,000
Shri Arvind Narayan Yennemadi ² (Non-Executive Independent Director)	Member	2/2	60,000
Shri Swarupananda Mallick ³ (Non-Executive Independent Director)	Member	2/2	60,000
Shri Anup Sankar Bhattacharya ⁴ (Non-Executive Independent Director)	Member	1/1	30,000
Shri Suresh Srinivasan Iyer (Managing Director & CEO)	Member	4/4	NA
Shri Vikram Saha (Executive, Promoter Director)	Member	4/4	NA

¹. Ceased to be Member w.e.f. September 03, 2025

². Appointed as the member w.e.f. September 03, 2025

³. Appointed as the member w.e.f. September 03, 2025

⁴. Ceased to be the Director w.e.f. August 20, 2025

Other details

- During the FY 2025-26, approvals were also obtained from the Committee by way of Circular resolution as and when required.
- Shri Nilesh Jain, Company Secretary is the Compliance Officer in terms of SEBI Listing Regulations.
- The Company Secretary acts as the Secretary to the Committee.
- The Chairman of SRC was present at the last Annual General Meeting of the Company held on August 20, 2025 to answer shareholders' queries.

Details of Investor Complaints & grievances

Complaints/ Representations received related to non-receipt of dividend/ Split share certificate etc.	61
Complaints received through SCORES	02
Complaints not solved to the satisfaction of shareholders	Nil
Pending Complaints	Nil

Category and Composition

Members	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (₹)
Shri K Satyanarayana Raju ¹ (Non-Executive, Promoter Director)	Chairman	2/2	NA
Shri Murali Ramaswami (Non-Executive, Independent Director)	Member	3/3	1,00,000
Shri Arvind Narayan Yennemadi ² (Non-Executive Independent Director)	Member	1/1	30,000
Shri Swarupananda Mallick ³ (Non-Executive Independent Director)	Chairman	2/2	60,000
Shri Suresh Srinivasan Iyer (Managing Director & CEO)	Member	3/3	NA
Shri Vikram Saha (Executive, Promoter Director)	Member	3/3	NA

¹ Resigned w.e.f. December 31, 2025.

² Ceased to be the member w.e.f. September 03, 2025.

³ Appointed as the member w.e.f. September 03, 2025 and Chairman w.e.f. 02/03/2026.

Corporate Social Responsibility Committee (CSR)

Extract of terms of reference

The CSR Committee is constituted in line with the provisions of Section 135 of the Companies Act, 2013 and Rule 5 of the Companies (Corporate Social Responsibility Policy) Rules, 2014. The broad terms of reference are as under:

- Formulate and recommend to the Board, a CSR Policy indicating the activities to be undertaken by the Company as specified in Schedule VII of the Companies Act, 2013.
- Recommend the amount of expenditure to be incurred on the activities mentioned in the CSR Policy.
- Review the CSR Policy.
- Review the status of CSR activities.

Number of Meetings Held:

Three (3) meetings of CSR Committee were held during the year under review i.e. on June 25, 2025, December 15, 2025 and February 06, 2026.

Other Details

- The Company Secretary acts as the Secretary to the Corporate Social Responsibility Committee.
- The Chairman of the Committee was present at the last Annual General Meeting of the Company held on August 20, 2025 to answer shareholders' queries.

Risk Management Committee (RMC)

Extract of terms of reference

The Risk Management Committee is constituted in line with the provisions of Regulation 21 of SEBI Listing Regulations and in terms of Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025. The broad terms of reference are as under:

- Formulate, monitor and review the Risk Management Policy and Plan, inter alia, cover monitoring and managing enterprise-wide risk i.e., overall risk in the Company.
- Review and monitor the overall risk management framework for management of credit risk, market risk, operational risk, asset liability management, compliance risk, liquidity risk, etc.

- Review of risk profile of the Company at periodical intervals.
- Review the key risks associated with the business of the Company, causes and efficacy of the measures taken to mitigate the same and to apprise the Board of Directors.
- Review the ALCO proceedings.
- Review the Policies of the Company annually.
- Review Stress testing scenarios.
- In addition, the roles and responsibilities of the Risk Management Committee are as laid down under Regulation 21(4) and Para C- Part D of Schedule II of the SEBI Listing Regulations, Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025, etc., as amended from time to time.

Number of Meetings Held:

Four (4) meetings of the Risk Management Committee were held during the year under review i.e., on May 25, 2025, September 03, 2025, November 29, 2025 and March 02, 2026. Requisite quorum was present at the above Meetings.

Category and Composition

Members	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (Rs.)
Shri Hardeep Singh Ahluwalia ¹ (Non-Executive Promoter Director)	Chairman	2/2	NA
Smt Shubhalakshmi Aamod Panse (Non-Executive Independent Director)	Member	4/4	1,30,000
Shri Arvind Narayan Yennemadi ² (Non-Executive Independent Director)	Member	2/2	60,000
Shri Suresh Srinivasan Iyer (Managing Director & CEO)	Member	4/4	NA
Shri Vikram Saha (Executive, Promoter Director)	Member	4/4	NA
Shri Prakash Shanbhogue (President - Operations)	Member	4/4	NA
Shri Uthaya Kumar A (Chief Risk Officer)	Member	4/4	NA
Shri D R Prabhu (VP & Chief Compliance Officer)	Member	4/4	NA
Shri Debashish Mukherjee ³ (Non-Executive Promoter Director)	Chairman	1/1	NA
Shri Anup Sankar Bhattacharya ⁴ (Non-Executive Independent Director)	Member	1/1	30,000

¹. Appointed as the member of RMC w.e.f. from September 03, 2025.

². Appointed as the member of RMC w.e.f. September 03, 2025.

³. Resigned w.e.f. May 31, 2025.

⁴. Ceased to be the Director w.e.f. August 20, 2025.

Other Details

- The Company Secretary acts as the Secretary to the Risk Management Committee.

Details of role performed by the Chief Risk Officer (CRO)

During the year, Shri Uthaya Kumar A was re-appointed by the Board as Chief Risk Officer (CRO) w.e.f. June 01, 2025 for a term of three years. The CRO is inter-alia responsible for identifying, monitoring and overseeing risks, including potential risks to the Company and reporting to the Managing Director & CEO. Necessary measures have been put in place by the Board to safeguard the independence of the CRO. The CRO meets the members of the Risk management Committee/ Board at least once in a quarter in accordance with the norms set out in NHB / RBI guidelines. Further, the CRO has vetted the credit products offered by the Company from the perspective of inherent and control risks. The CRO did not have any reporting relationship with business verticals of the Company or business targets.

IT Strategy Committee

Extract of Terms of Reference

The IT Strategy Committee is constituted as per Master Direction on Information Technology,

Category and Composition

Members	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (₹)
Shri Ajai Kumar (Non-Executive Independent Director)	Chairman	5/5	2,00,000
Shri Arvind Narayan Yennemadi (Non-Executive Independent Director)	Member	5/5	1,50,000
Shri Swarupananda Mallick (Non-Executive Independent Director) (appointed w.e.f. September 03, 2025)	Member	2/2	60,000
Shri Suresh Srinivasan Iyer (Managing Director & CEO)	Member	5/5	NA
Shri Vikram Saha (Executive, Promoter Director)	Member	4/5	NA
Shri Prakash Shanbhogue (President - Business)	Member	5/5	NA

Governance, Risk, Controls and Assurance Practices dated November 07, 2023. The broad terms of reference are as under:

- To Conduct gap analysis between the current IT framework and stipulations as laid out in the specified circulars.
- To review and amend/ frame IT strategies as and when required.
- In addition, the role and responsibilities as per RBI Master Directions for HFCs and the guidelines and/or circulars issued in this regard from time to time.

Number of Meetings Held:

Five (5) meetings of the IT Strategy Committee were held during the year under review i.e. on May 13, 2025, July 16, 2025, September 02, 2025, November 20, 2025 and February 06, 2026. All the members of the Committee were present in all the meetings. Requisite quorum was present at the above Meetings.

Other Details

- During the FY 2025-26, no approvals were obtained by way of Circular resolution.
- The Company Secretary acts as the Secretary to the IT Strategy Committee
- The Chairman of the Committee was present at the last Annual General Meeting of the Company held on August 20, 2025 to answer shareholders queries.

Management Committee (MC)

Extract of Terms of Reference

The broad terms of reference are as under:

The broad terms of reference include considering the proposals for sanction of loans to individuals/ builders, rates of interest on such loans, terms and conditions for sanction and certain other financial sanctions, related assignments in terms of the powers delegated to the Committee by the Board from time to time.

No. of Meetings held:

Four (4) meetings of the Management Committee were held during the year under review i.e., on June 25, 2025, September 03, 2025, November 29, 2025 and March 02, 2026. Requisite quorum was present at the above Meetings.

Category and Composition

Members	Category	Number of meetings attended / held during the year	Sitting Fees Paid (₹)
Shri Suresh Srinivasan Iyer (Managing Director & CEO)	Chairman	4/4	NA
Shri Vikram Saha (Executive, Promoter Director)	Member	4/4	NA
Shri Hardeep Singh Ahluwalia (Non-Executive Promoter Director) (appointed w.e.f. from September 03, 2025)	Member	2/2	NA
Smt. Shubhalakshmi Aamod Panse (Non-Executive Independent Director)	Member	4/4	1,20,000

Other Details

The Company Secretary acts as the Secretary to the Management Committee.

Review Committee for classification of Wilful Defaulters (Review Committee)

During the FY 2024-25, the Board of Directors vide Circular Resolution dated February 21, 2025, has constituted Review Committee on Wilful Defaulters in terms of the provisions of the RBI Master Direction dated July 30, 2024, for the purpose of classification of Wilful Defaulters.

Category and Composition

Name	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (₹)
Shri Suresh Srinivasan Iyer Managing Director & CEO	Chairman	No meeting was held during the Financial Year.	
Shri Ajai Kumar Non-Executive Independent Director	Member		
Shri Murali Ramaswami ¹ Non-Executive Independent Director	Member		
Shri Swarupananda Mallick ² Non-Executive Independent Director	Member		

¹. Ceased to be the member w.e.f. from September 03, 2025.

². Appointed as member w.e.f. from September 03, 2025.

Special Committee of the Board for Monitoring and Follow-up of Cases of Frauds (SCBMF)

The Board of Directors at its meeting held on March 02, 2026 had approved the constitution of the SCBMF as per the requirement of RBI Master Directions on Fraud Risk Management in Non-Banking Financial Companies (NBFCs) (including Housing Finance Companies) dt. 15 July 2024

The broad terms of reference are as under:

- To look into the cases of suspected frauds reported by branch / offices and take a “decision to treat it as a fraud” or otherwise after due deliberation.
- To oversee the effectiveness of Fraud Risk Management in the Company.
- To Review and Monitor cases of frauds including root cause analysis and suggest mitigatory measures for strengthening the internal controls, risk management framework and minimizing the incidence of frauds on a quarterly basis.
- To Monitor the actions taken and recovery efforts undertaken in cases already reported as fraud.

No. of Meetings held:

One (1) meeting of the SCBMF was held during the year under review i.e., on March 21, 2026. Requisite quorum was present at the Meeting.

Category and composition

Name	Category	Number of meetings attended/ held during the year	Sitting Fees Paid (₹)
Shri Murali Ramaswami	Chairman	1/1	40,000
Shri Ajai Kumar	Member	1/1	30,000
Shri Suresh S Iyer	Member	1/1	NA
Shri Vikram Saha	Member	1/1	NA
Shri Prakash Shanbhogue	Member	1/1	NA
Shri Uthaya Kumar A	Member	1/1	NA
Shri Madhu Kumar	Member	1/1	NA

Other details of the Committees

The Audit Committee, Nomination Remuneration & HR Committee, Stakeholders' Relationship Committee, IT Strategy Committee and SCBMF are chaired by Independent Directors.

The Independent Directors are not paid any fee/ remuneration apart from the sitting fee for attending the meetings.

Depending upon the need, the Committees invite the Senior Management Personnel/Functional Heads, Statutory Auditors/ Branch Auditors of the Company, Tax Consultants, Internal Auditors and such other professionals with relevant expertise, to attend the meetings and provide clarifications on certain specific issues, if any.

The dates of meetings of the above Committees are decided in consultation with the Chairperson of the respective Committees and intimated to its members in advance. The agenda papers are prepared in advance and circulated among the members of the Committees by digital mode.

Particulars of Senior Management Personnel

The particulars of senior management as per Regulation 16(1) (d) of the Listing Regulations including the changes during the financial year 2025-26, are as follows:

Sr. No.	Name of Senior Management Personnel	Designation
1.	Shri Prakash Shanbhogue	President- Business
2.	Shri A Uthaya Kumar	President- Assurance and Chief Risk Officer (CRO)
3.	Shri Abhishek Mishra (w.e.f. 30/06/2025)	Chief Financial Officer (CFO)
4.	Shri Nilesh Jain	Company Secretary (CS) (Vice President)
5.	Shri A Narayanan	Chief Information Officer (CIO)
6.	Shri D R Prabhu	Chief Compliance Officer (Vice President)
7.	Shri R Madhu Kumar	Credit Head (Vice President)
8.	Shri Prashanth Joishy *	Head - Product and Strategy (Vice President)
9.	Shri S Mohana Krishna	Head - Administration (Asst. Vice President)
10.	Shri P Ratheesh Kumar	Chief Audit Officer (Asst. Vice President)
11.	Shri Sunil Kumar Pasupuleti	Head - Information Technology (Asst. Vice President)
12.	Shri Muniraju M (w.e.f. 02/04/2025)	Head - Human Resource (Asst. Vice President)
13.	Shri V Sarathchandran	Head - CRM (Asst. Vice President)
14.	Smt. Ambika Pai	Head - CDSC & CDD (Asst. Vice President)
15.	Shri Himanshu Sharma	Head - Sales (Asst. Vice President)
16.	Shri Suraj H. S.	Head - Recovery and Legal (Chief Manager)
17.	Shri Praveen Kumar S	Head - Project Implementation (Chief Manager)
18.	Shri Sridhar Raj N	Head - ADF (Chief Manager)
19.	Shri M Satish Kumar	Chief Information Security Officer (CISO)
20.	Shri Y Shree Hari Rao	Head - Operations & Customer Care (Chief Manager)
21.	Shri Vinayak Rao M	Zonal Head - Karnataka (Vice President)
22.	Shri Santosh Prakash Srivastava	Zonal Head - North (Vice President)
23.	Shri K Alagiri	Zonal Head - Tamil Nadu
24.	Shri Manoj Mathur	Zonal Head - West
25.	Shri Chintada Santosh Kumar	Zonal Head - East
26.	Shri Laxman Guda	Zonal Head - Telangana

*Shri Prashanth Joishy was also appointed as Interim CFO w.e.f. 20/03/2025 till 30/06/2025.

Remuneration of Directors: For the financial year ended March 31, 2026, except for the Managing Director & CEO and Dy. Managing Director, there were no other Executive Directors on the Board of the Company. The remuneration paid to Shri. Suresh S Iyer, Managing Director and CEO, with effect from March 18, 2023 has been approved by the members by way of postal ballot on June 04, 2023. Further, w.e.f. April, 2025, the remuneration to the Managing Director & CEO was revised by the Board of Directors in its meeting held on June 25, 2025 on the recommendations of the Nomination Remuneration and HR Committee. The remuneration paid to Shri. Vikram Saha, Deputy Managing Director was approved by the members by way of postal ballot on June 26, 2024 and the same was as per the Staff Service Regulations of Canara Bank as amended from time to time and reimbursed by the Company to the Canara Bank. The remuneration paid to the Executive Directors was within the limits prescribed under Schedule V of the Companies Act, 2013.

The Non-Executive Independent Directors are eligible to receive sitting fee for attending the meetings and reimbursement of any out of pocket expenses towards boarding, lodging and transport/ conveyance etc. incurred, if any, for attending the meeting(s).

- I. Pecuniary relationship or transactions of the Non-Executive Directors: None of the Non-Executive Directors has any other material pecuniary relationship or transactions with the Company, its Promoters or its Directors or its Senior Management.

- II. Criteria of remuneration to Non-Executive Directors: As per the revised structure approved by the Board at its meeting held on September 27, 2023, Independent Directors of the Company were paid the sitting fee of ₹30,000/- for attending a meeting of Committee and ₹50,000/- for a Board meeting. A Chairing fee of ₹10,000/- is paid to the Chairperson of the Committees.

Non-Executive Non-Independent Directors nominated by Canara Bank are not being paid any sitting fees. No other remuneration is being paid to Non-Executive Directors. However, they are eligible for re-imbursalment of boarding, lodging and travelling expenses for attending the meetings of Board and Committees.

The Non-Executive Independent Directors of the Company have declared that they meet the criteria of independence as provided under Section 149(6) of the Companies Act, 2013 and that they will abide by the provisions specified in Schedule IV of the said Act.

III. Disclosures with respect to remuneration of Executive Directors

The remuneration paid for FY 2025-26 to the executive Directors are provided below: (Amount in ₹)

Sl. No.	Components	Shri Suresh Srinivasan Iyer	Shri Vikram Saha
1	Salary	1,84,80,000	34,35,959
2	Company's Contribution to PF	22,17,600	2,08,776
3	Reimbursements	12,88,800	67,592
4	LFC with PL encashment	21,52,000	Nil
	Total	2,41,38,400	37,12,327

(ii) Details of fixed component and performance linked incentives, along with the performance criteria:

The performance linked incentive given to Shri Suresh Srinivasan Iyer, Managing Director & CEO for the FY 2024- 25 was ₹23.10 lakhs based on his performance evaluation done by NRC and Board.

(iii) Service contracts, notice period, severance fee:

Shri Suresh Srinivasan Iyer was re-appointed as Managing Director & CEO w.e.f. March 18, 2026 for a tenure of two (2) years with a Notice period of three (3) months and his Service contract was executed. The terms and conditions of re-appointment including remuneration was circulated to the members by way of Postal Ballot and approved by the members on March 05, 2026.

- (iv) **Stock option details, if any, and whether issued at a discount as well as the period over which accrued and over which exercisable:** The NRC of the Company at its meeting held on February 27, 2025, had approved the grant of 22,872 options at an exercise price of ₹577.85/- per option exercisable into equal number of equity shares of the Company of the face value of ₹2/- each fully paid-up, to Shri Suresh S Iyer, Managing Director & CEO in accordance with the terms of the Scheme.

Vesting schedule and vesting conditions of the said grant are as under:

Dates of vesting	Percentage of options to vest	Vesting condition
1 st vesting on 05/06/2026	30%	Continuation of employment/ service of the option grantee on relevant date of vesting with the Company and performance condition(s)/target(s) being individual or otherwise with a predefined threshold for Vesting as deemed appropriate for each identified Employee, subject to satisfaction of which the Options would vest.
2 nd Anniversary from the date of grant 27/02/2027	30%	
3 rd Anniversary from the date of grant 27/02/2028	40%	

However, during the Financial year 2025-26, Company had not granted any stock options to Managing Director & CEO. The Nomination Remuneration and HR Policy of the Company is available on the website of the Company at https://www.canfinhomes.com/Policies_and_Codes

4. General Body Meetings / Postal Ballots

The details of date, time and venue of the Annual General Meetings (AGMs) of the Company held during the preceding three years along with the Special Resolutions passed there at, are as under:

Year ended	Date and Time	Venue	Special Resolutions passed
March 31, 2025	Wednesday, August 20, 2025 at 11:00 AM	Through Video Conference (Deemed Venue: Registered Office, No. 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004)	<ol style="list-style-type: none"> 1. Re-appointment of Shri Arvind Narayan Yennemadi (DIN: 07402047) as an Independent Director. 2. Appointment of Shri Swarupananda Mallick (DIN:11164699) as an Independent Director. 3. Increase in borrowing limit by the Board of Directors upto ₹55,000 Crores. 4. Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature up to an amount not exceeding ₹10,000 Crores, on private placement basis. 5. Further issue of shares not exceeding ₹1,000 Crores
March 31, 2024	Wednesday, August 7, 2024 at 11:00 AM	Through Video Conference (Deemed Venue: Registered Office, No. 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004)	<ol style="list-style-type: none"> 1. Re-appointment of Shri Ajai Kumar as an Independent Director 2. Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature upto an amount not exceeding ₹4,000 Crore, on private placement basis. 3. Further issue of shares not exceeding ₹1,000 Crore 4. To borrow amounts not exceeding ₹50,000 Crore
March 31, 2023	Wednesday, July 19, 2023 at 11:00 AM	Through Video Conference (Deemed Venue: Registered Office, No. 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004)	<ol style="list-style-type: none"> 1. Re-appointment of Smt. Shubhalakshmi Aamod Panse as an Independent Director 2. Appointment of Shri Murali Ramaswami as an Independent Director 3. Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature upto an amount not exceeding ₹4,000 Crore, on private placement. 4. Further issue of shares not exceeding ₹1,000 Crore 5. To Alter the Articles of Association

Postal Ballot

1. Details of Special Resolutions passed through Postal Ballot in the last year: No Special Resolution was passed through Postal Ballot during the financial year 2025-26.

However, Company has passed two ordinary resolutions through Postal Ballot. The details of ordinary Resolutions passed through Postal Ballot are as follows:

a) Appointment of Shri Hardeep Singh Ahluwalia (DIN 09690464) as a Non-Executive, Non-Independent Director (Promoter Director) of the Company

The Company had circulated the aforesaid resolution through postal ballot vide its Notice dated September 03, 2025 seeking approval from the members. The Company had provided e-voting platform to the members through NSDL and the Ordinary Resolution was passed on October 10, 2025. The details of voting pattern is provided below:

Voted in favour of the resolution:			Voted against of the resolution:			Invalid votes:
Number of members voted	Number of valid votes cast (Shares)	% of total number of valid votes cast	Number of members voted	Number of valid votes cast (Shares)	% of total number of valid votes cast	Number of members voted
725	8,39,51,488	99.45%	63	4,67,896	0.55%	Nil

b) Re-appointment of Shri Suresh Srinivasan Iyer (DIN 10054487) as Managing Director & Chief Executive Officer (MD & CEO) of the Company.

The Company had circulated the aforesaid resolution through postal ballot vide its Notice dated January 30, 2026 seeking approval from the members. The Company had provided e-voting platform to the members through NSDL and the Ordinary Resolution was passed on March 05, 2026. The details of voting pattern is provided below:

Voted in favour of the resolution:			Voted against of the resolution:			Invalid votes:
Number of members voted	Number of valid votes cast (Shares)	% of total number of valid votes cast	Number of members voted	Number of valid votes cast (Shares)	% of total number of valid votes cast	Number of members voted
590	9,60,17,263	99.66	44	3,31,991	0.34	Nil

2. Person who conducted the postal ballot exercise:

Shri Swayambhu Viswanathan, Practising Company Secretary was appointed by the Board as the Scrutinizer for conducting the Postal Ballot in a fair and transparent manner. Shri Swayambhu Viswanathan had submitted the Scrutinizer's Report within the prescribed time and the Company has submitted the same to the stock exchanges, displayed on the website of the Company and on the Notice Board of the Company.

3. Whether any Special Resolution is proposed to be conducted through postal ballot:

The Company may seek approval through special resolution by members by way of postal ballot, if need be.

4. Procedure for Postal Ballot:

The postal Ballot was carried out pursuant to the provisions of Section 108 and 110 and other applicable provisions, if any, of the Companies Act, 2013, related rules and the SEBI Listing Regulations, as amended from time to time. The Company had engaged the services of NSDL for the purpose of providing remote e-voting facility to the members. General Procedure followed is given below:

1. Postal Ballot Notice dated September 03, 2025 and January 30, 2026 were sent to all the shareholders (as on the cut-off date), whose e-mail IDs were registered with the Depositories/RTA.
2. E-voting facility was provided to the members through a designated depository. The Company had engaged the services of NSDL for the purpose of providing remote e-voting facility.

3. The e-voting facility was kept open for 30 days from the date of dispatch of notice to the members.
4. If a resolution is assented to by the requisite majority of the shareholders by means of postal ballot, it shall be deemed to have been duly passed at a general meeting convened in that behalf.
5. The intimation about dispatch of postal ballot was published in newspapers.

5. Means of Communication to the shareholders:

The Company has 93,995 shareholders as on March 31, 2026 as against 1,09,340 as on March 31, 2025.

The means of communication to the shareholders includes;

(a) Quarterly Results - The Company, immediately after conclusion of the meetings of the Board of Directors, uploads the quarterly/ half yearly/annual financial results on the website 'NEAPS' of National Stock Exchange of India Limited and 'Listing Centre' of BSE Limited and simultaneously uploads the same on the Company's website <https://www.canfinhomes.com> within the prescribed time.

The Company also publishes the abridged version of unaudited/audited financial results on a quarterly/ half yearly/ annual basis, in the prescribed format, in leading newspapers in English and in the regional language viz., Kannada, within the prescribed period.

(b) Newspapers wherein results normally published - The Company normally publishes the abridged version of audited/ unaudited financial results in leading newspapers in

English viz., 'Financial Express' and in the Regional Language i.e., in Kannada, 'Kannada Prabha'.

(c) Official News releases - Dissemination of information through television/press:

The Managing Director & CEO provides brief information on quarterly/annual results on TV channels and in print media, within the permissible disclosure norms.

(d) Display on website:

The Company displays all the reports/statements/ notices and such other documents as required/ applicable under the statutory and regulatory requirements on the official website of the Company <https://www.canfinhomes.com>. The Company also uploads all such documents online on National Stock Exchange of India Limited website <https://neaps.nseindia.com/NEWLISTINGCORP/>, and BSE Limited website <https://listing.bseindia.com/home.htm> for dissemination.

Investors' page on the website of the Company:

The 'Investors' Page of the Company's website (<https://www.canfinhomes.com/>) provides quarterly results and Investor presentation made by the Company covering pictorial representation of the statistical data, annual performance comparison, key ratios, etc. The page also discloses the un-audited results on a quarterly basis together with the limited review reports and the audited annual financial results, annual reports, shareholding pattern, unclaimed/unpaid dividend/deposits, Fair Practice Code, KYC guidelines, nomination by members, ECS mandate, SEBI Circulars/ Notifications/Letters which are required to be updated on the website of the Company, complete details about the Registrar and Transfer agents, details of the Compliance Officer, information, codes, policies, etc., as required under Reg. 46 and 62 of the SEBI Listing Regulations for the information and utility of the shareholders of the Company. The intimations relating to Institutional Investors or Analysts meet are informed to the stock exchanges in terms

of Regulation 30 of the SEBI regulations and similar information is made available on the Company's website within the prescribed time as and when applicable.

(e) Presentations made to Institutional Investors or to the Analysts -

The Managing Director & CEO, Deputy Managing Director, President and Chief Financial Officer interact with the analysts/investors and participate in the Conference calls arranged by reputed Institutional Investors/Analysts. The records of interaction and transcripts are made available on the Company's official website within the permissible disclosure norms.

(f) Annual Report:

The Annual Report encompasses operational and financial highlights for the current year in comparison with previous years, Report of Directors, Management Discussion and Analysis Report, Report of the Directors on Corporate Governance and Audited Financial Statements together with the Auditors Report. The annual report also contains a section on 'General Information to Shareholders' which inter-alia provides information relating to Annual General Meetings, shareholding pattern, distribution of shareholding, voting rights and the monthly high and low market price of equity shares during the year, etc. and the information as required under statutory and regulatory guidelines.

(g) Stock Exchanges:

The Company uploads/ discloses all material information online about the Company including shareholding pattern, Integrated Governance Report inclusive of status of investor's complaints, Reconciliation of share Capital Audit, Certificates from RTA, Integrated Filing-Finance, Annual Secretarial Compliance Report, intimations/ disclosure of material events, certification on utilization of the proceeds of Commercial papers, Large corporate disclosures, record dates for dividends, payment of interest and redemptions of NCDs and CPs etc. periodically to the National Stock Exchange of India Limited and BSE Limited.

(h) Investor grievance redressal mechanism:

The Company has provided a separate e-mail ID for shareholders services viz., investor.relationship@canfinhomes.com and the Investor Grievance Redressal Mechanism is in place. Grievance Redressal Facility has been made available on the website of the Company.

(i) Meetings: The principal forum for interaction/ discussion with shareholders be it individuals, corporates or foreign investors is the annual general meeting of the Company.

(j) SEBI Complaints Redressal System (SCORES):

The investor complaints are processed in a centralized web-based complaints redressal system. Centralised database of all complaints received, online upload of the Action Taken Reports (ATRs) by the Company and online viewing by investors of actions taken on the complaint and its current status are updated/ resolved electronically in the SEBI SCORES system.

(k) SEBI ODR Portal:

SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 4, 2023, read with Master Circular No. SEBI/HO/OIAE/OIAE_IAD-1/P/ CIR/2023/145 dated July 31, 2023 (updated as on August 11, 2023), has established a common Online Dispute Resolution Portal (“ODR Portal”) for resolution of disputes arising in the Indian Securities Market. In accordance with these circulars, investors who have already exhausted the available options for resolving their grievances with the Company/ Registrar and Transfer Agent (RTA) and through the SCORES platform may initiate dispute resolution proceedings through the ODR Portal at <https://smartodr.in/login>. The ODR Portal can also be accessed via the Company’s website at <https://canfinhomes.com/>.

(l) Other information:

1. The details relating to the Director(s) proposed to be appointed/re-appointed

at the ensuing Annual General Meeting are provided as an annexure to the notice convening the said meeting.

2. In recognition of the initiative taken by the Ministry of Corporate Affairs (MCA), Government of India and as a contribution towards a greener environment, the Company has been sending all documents like General Meeting Notices (including AGM), Audited Financial Statements, Report of Directors, Auditors Report, etc., to a significant number of shareholders to their registered e-mail address made available to the Company by the Depositories or by the members themselves to the Company or its Registrar & Transfer agents. The above documents would also be available on the website of the Company <https://www.canfinhomes.com>.
3. The Annual Report of the Company for the financial year 2025-26 will be sent through e-mail to the members as stated above and in compliance with the guidelines issued by MCA vide its various notifications and circulars since March 2020, relaxing various requirements. If any member wishes to get a hard copy of the Annual Report, the Company will send the same, free of cost, upon receipt of request from the member.

6. Other disclosures

(a) Materially significant related party transactions

The Company has formulated a policy on related party transactions and on dealing with related party transactions in accordance with the Companies Act, 2013 and the SEBI Listing Regulations. The policy defines clearly the transactions which require approval from Audit Committee, the Board of Directors and members at the Annual General Meeting, provisions for prior approval, periodical review, omnibus approval, transactions in the ordinary course of business or otherwise, transactions within arm’s length basis or

otherwise, materiality of the transactions as defined under Regulation 23 of the SEBI Listing Regulations, as applicable, and threshold limits as defined and in conformity with the provisions of the Companies Act, 2013, the related rules and the requirements under said regulations, as amended from time to time. The Company has been entering into Material Related Party contracts and arrangements with the promoter and sponsor bank viz., Canara Bank since incorporation, in the ordinary course of business.

The Company has been maintaining current accounts for business transactions, availing Term Loans, Overdraft facilities, making payment of interest, placing short-term/ long-term deposits to meet the statutory liquidity limits (SLR purpose) and collecting/ recovering interest thereon, maintaining dividend accounts, investments in Government Bonds to meet statutory/ regulatory requirements, leasing out business or residential premises, if any, of the Company to the Bank on rent or occupy any business or residential premises of the Bank on rent, paying bank charges to the Bank, in the normal course of business borrow by way of Commercial Papers, Non-convertible Debentures, Term Loans, etc.

Further, the Company has opened a demat account with Canara Bank Securities for placing unclaimed suspense account relating to the rights issue of shares during 2015 and for managing the investment made in Government securities. Further, the Company has registered itself with the Insurance Regulatory & Development Board of India w.e.f. December 01, 2017 and has inter-alia, entered into Distribution Agreement and Service Level Agreement with Canara HSBC Life Insurance Company Ltd., (erstwhile CHOICE), a subsidiary Company of Canara Bank for carrying out Insurance agency business and has been earning commission income.

The Company has obtained prior approval of the shareholders for the material related party transactions which would be entered

into or already entered into by the Company with Canara Bank for an amount not exceeding ₹5,504 Crores (Rupees Five Thousand Five Hundred and Four Crore only), by way of ordinary resolution at the 38th Annual General Meeting of the Company held on August 20, 2025, in terms of the provisions of Companies Act and SEBI Listing Regulations.

As on March 31, 2026 the overall related party transactions of the Company outstanding with Canara Bank was ₹2,623.02 Crores (Accounts payable to Canara Bank is ₹2,323.02 Crores and Accounts receivable from Canara Bank is ₹300 Crores). In terms of clarification letter of SEBI dated April 08, 2022, the Company had placed the proposal before the members at the 38th Annual General Meeting held on August 20, 2025, for prior approval for related party transactions which may exceed the materiality threshold prescribed under Regulation 23 of the SEBI Listing Regulations and the limits prescribed u/s.188 of the Companies Act, 2013. The management updates the Board and Audit Committee on the related party transactions, as set out in the financials on a quarterly basis. The Audit Committee and the Board takes the same on record and note that these transactions are at arm's length and in the ordinary course of business.

The disclosure in compliance with Accounting Standard on 'Related Party Disclosures' as required under Regulations 34(3) and 53(f) read with 'Part A Schedule V' of SEBI Listing Regulations, are disclosed by the Company in the Notes forming part of the financial statements (Note No. 44) of the Annual Report and the particulars of such contracts/ arrangements are provided as an annexure to the Report of Directors. This is in compliance of the Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025. In compliance with Regulation 23(9) of the SEBI Listing Regulations, the Company has submitted to the stock exchanges the statement of Related Party Transactions, for the half year ended March 31st, 2026.

(b) Details of non-compliance by listed entity, penalties, strictures imposed on the listed entity by stock exchange(s) or the Board or any statutory authority, on any matter related to capital markets, during the last three years:

The Company has complied with the requirements relating to Stock Exchanges/ SEBI and Statutory Authorities on all matters related to the capital markets during the last three years. No penalty or strictures were imposed on the Company by any of these authorities. None of the Company's listed securities is suspended from trading.

(c) Details of establishment of vigil mechanism / whistle blower policy:

The Company has adopted a Whistle Blower Policy/ vigil mechanism for the Directors, employees and other stakeholders in confirmation with Section 177(9) of the Act and Regulation 22 of SEBI Listing Regulations to enable them to report concerns about unethical behaviour, actual or suspected fraud or violation of the Company's Code of Conduct. Under this mechanism, the improper practice, if any, in the Company, can be directly reported to the Audit Committee.

The Company affirms that the mechanism provides adequate safeguards against victimization of Director(s)/ employee(s) who use the mechanism, provides for direct access to the Chairman of the Audit Committee and also affirms that no personnel have been denied access to the Audit Committee. The details of establishment of the mechanism has been placed by the Company on its website at https://www.canfinhomes.com/Policies_and_Codes.

During FY 2025-26, two complaints were received by the Chairman of the Audit Committee. After due evaluation, neither was classified as a whistle blower complaint under the Company's Whistle Blower Policy. Consequently, both matters were duly resolved as on 31 March 2026.

(d) Details of compliance with mandatory requirements and adoption of the non-mandatory requirements

Details of compliance with mandatory requirements:

The Company has complied with all the mandatory requirements specified in Regulations 17 to 27 and all the applicable clauses of Regulation 46 of the Listing Regulations. The Corporate Governance Report of the Company for the FY 2025-26 is in compliance with the requirements of corporate governance under the SEBI Listing Regulations, 2015.

Compliance with discretionary requirements:

The status of adoption of the non-mandatory requirements as specified in Regulation 27(1) of the SEBI (LODR) Regulations, 2015, are as follows

(i) The Board:

The Chairman of the Company is Non-Executive director.

(ii) Shareholder Rights:

Half-yearly and other quarterly financial statements are published in newspapers, uploaded on Company's website <https://www.canfinhomes.com/>, submitted to Stock exchanges on which Equity shares/ Non-convertible debentures of the Company are listed viz., the National Stock Exchange of India Ltd., and the BSE Limited. The Company protects and facilitates exercise of the rights of shareholders.

(iii) Modified opinion(s) in audit report:

There were no qualifications/modified opinion(s) on financial statements by the Auditors.

(IV) There are separate posts of the Chairman, and the MD & CEO. The Board elects a non-executive Chairperson, who is not related to the MD & CEO, for each meeting.

(iv) Reporting of Internal Auditor:

The Internal Auditor(s) of the Company reports directly to the Audit Committee without restrictions.

(e) Web link where policy for determining 'material' subsidiaries is disclosed:

The Company has no subsidiaries and as such the requirement of certain compliances relating to subsidiaries, as prescribed, are not applicable.

(f) Web link where policy on dealing with related party transactions:

The Company's Related Party Transactions Policy mainly covers the objectives, scope, transactions that are considered as related party transactions, identification of potential related party transactions, material modifications to related party transactions, approval of related party transactions, procedure for seeking approval, review, disclosures etc. The Company's Related Party Transactions Policy is available on the website of the Company placed at https://www.canfinhomes.com/Policies_and_Codes and also placed at the end of this Annual Report in terms of para 4.3 of the RBI Master Directions for HFCs.

(g) Commodity price risks faced by the Company during the year and commodity hedging activities:

Not applicable.

(h) Details of utilization of funds raised through preferential allotment or qualified institutions placement as specified under Regulation 32(7A):

The Company has not raised any funds through equity shares during the FY 2025-26. However, Company raised funds through allotment of Secured Redeemable Non-Convertible Debentures up to ₹980 Crores on Private Placement basis. The Company has utilised the funds for making disbursement to meet the finance requirements of the borrowers of the Company.

(i) Certification from Company Secretary in Practice

Shri Karthik S N, Partner of M/s Kedarnath & Karthik, Firm of Practicing Company Secretaries has issued a certificate as required pursuant to Regulation 34(3) read with Clause (10)(i) of Para C of Schedule V to the SEBI (Listing Obligations and Disclosure

Requirements) Regulations, 2015, confirming that none of the directors on the Board of the Company has been debarred or disqualified from being appointed or continuing as director of companies by the SEBI / Ministry of Corporate Affairs or any such statutory authority. The certificate is enclosed with this section as **Annexure 2**.

(j) Recommendations by Board Committees:

There were no instances during the year where recommendations of any Committee of the Board were not accepted by the Board.

(k) Statutory Auditors Fee

Total fees for all services paid by the Company on a consolidated basis, to the Statutory Auditors, is given below:

Auditors Remuneration	₹ in Lakhs
Audit Fees (Including Branch Statutory Auditors fees and Tax audit)	124.97
Other Services (Certifications etc.)	6.19
Out of Pocket Expenses	22.47
Total	153.63

For more details, please refer Notes to accounts to the Financial Statements – Note No.29.1

(l) Prevention, Prohibition and Redressal of Sexual Harassment at Work place:

The Company has zero tolerance for sexual harassment at workplace and has adopted a Policy on Prevention, Prohibition and Redressal of Sexual Harassment at workplace in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the rules made thereunder. The Policy aims to provide protection to employees at workplace and prevent and redress complaints of sexual harassment and for matters connected or incidental thereto, with the objective of providing a safe working environment, where employees feel secure. The Company has revisited the Internal Complaints Committee members and emphasized on the roles and responsibilities expected from the members.

Disclosures under the Sexual Harassment of Women at workplace (Prevention, Prohibition and Redressal) Act, 2013:

Number of Complaints filed during the financial year 2025-26	Nil
Number of Complaints disposed of during the Financial year 2025-26	Nil
Number of Complaints pending as on end of the financial year 2025-26	Nil

(m) Disclosure by listed entity and its subsidiaries of 'Loans and advances in the nature of loans to firms/companies in which directors are interested by name and amount': There were no such instances during the year.

(n) Details of material subsidiaries of the listed entity; including the date and place of incorporation and the name and date of appointment of the statutory auditors of such subsidiaries: Not applicable.

(o) Compliance with Accounting Standards

The financial statements of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as notified under the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standard) Amendment Rules, 2016 as applicable, read with Section 133 of the Companies Act, 2013 and guidelines issued by National Housing Bank/ Reserve Bank of India, as amended from time to time.

(p) Secretarial Standards

The Company has complied with the applicable provisions of the Secretarial Standards issued by the Institute of Company Secretaries of India.

(q) Shareholding of Non-Executive Directors

None of the Non-Executive Directors of the Company hold any equity shares of the Company.

(r) Management Discussion and Analysis

The Management Discussion and Analysis Report forms part of the Report of the Directors, which includes discussion on industry structure, opportunities and threats, segment/ product wise performance, outlook,

risks and concerns, internal control systems and their adequacy, financial performance with respect to operational performance, developments, if any, in Human Resources/ Industrial Relations front, including number of people employed, details of significant changes in key financial ratios etc.

(s) Insider Trading Regulations

The Company has adopted the Code of Conduct for Prevention of Insider Trading and Fair Disclosure of Unpublished Price Sensitive Information (Insider Trading Code) in accordance with the SEBI PIT Regulations. This Code of Conduct is applicable to all the Directors and such designated persons who are expected to have access to unpublished price sensitive information relating to the Company.

These codes are framed to protect the interest of Shareholders at large and to prevent misuse of any Unpublished Price Sensitive Information (UPSI). The PIT Code aims at preventing insider trading activity by dealing in shares of the Company by its Designated Persons and their immediate relatives. The objective of Fair Disclosure Code is to ensure timely and adequate public disclosure of UPSI no sooner than credible and concrete information comes into being in order to make such information generally available. The Company has also framed Policy and Procedure for inquiry in case of leak or suspected leak of UPSI. Further compliance of the provisions of these Regulations as amended and circulars/notifications issued from time to time in this regard and about the effectiveness of the systems for internal controls operating in the Company are placed before the Audit Committee and Board on a yearly basis. The amended policy is available on our website at https://www.canfinhomes.com/Policies_and_Codes

During the FY 2025-26, the Board of Directors at its meeting held on 15/12/2025 amended the Insider Trading Code as per amendments in SEBI (Prohibition of Insider Trading) Regulations, 2015. The Company has a software for tracking the movement/ exchange of unpublished price sensitive

information and also a digital database of the designated persons for the purpose.

- (t) Particulars of Directors seeking appointment/re-appointment at the ensuing Annual General Meeting have been provided in the Notice of the Annual General Meeting.

(u) CFHL Employee Stock Option Scheme 2024 (ESOP 2024 or Scheme)

The shareholders of the Company vide Postal Ballot dated October 25, 2024, had approved 'CFHL Employee Stock Options Scheme 2024' ("ESOP 2024" or "Scheme") by way of Special Resolution 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 ₹2/- each fully paid up upon exercise. The ESOP 2024 is framed in compliance with SEBI (Share Based Employee Benefits and

Sweat Equity) Regulations, 2021 (SEBI (SBEB & SE) SE Regulations).

During the year under review, 12,240 options were vested to 45 Option Grantees under Tranche 1 of the ESOP 2024 at an exercise price of ₹842.80/- per share.

During the year, the NRC Committee of the Board at its meetings held on November 29, 2025 had approved the grant of 1,76,377 options under Tranche 2 exercisable into equal number of equity shares of the Company of the face value of ₹2/- each fully paid-up, to 66 employees in accordance with the terms of the Scheme.

The Secretarial Auditor of the Company has issued certificate dated May 16, 2026 stating that the ESOP 2024 is implemented in accordance with SEBI (SBEB & SE) Regulations and as per the resolutions passed by the Shareholders by way of Postal Ballot. The said certificate is open for inspection by the Shareholders of the Company during the business hours of the Company.

7. The Disclosures of the Compliance with Corporate Governance Requirements Specified in Regulation 17 to 27 and Regulation 46(2) of SEBI LODR Regulations, 2015 read with its Amendments.

Sr. No.	Particulars	Regulation Number	Compliance status (Yes/No/NA)
1.	Independent director(s) have been appointed in terms of specified criteria of 'independence' and/or 'eligibility'	16(1)(b)	Yes
2.	Board composition	17(1), 17(1A) & 17(1C), 17(1D) & 17(1E)	Yes
3.	Meeting of Board of directors	17(2)	Yes
4.	Quorum of Board meeting	17(2A)	Yes
5.	Review of Compliance Reports	17(3)	Yes
6.	Plans for orderly succession for appointments	17(4)	Yes
7.	Code of Conduct	17(5)	Yes
8.	Fees/compensation	17(6)	Yes
9.	Minimum Information	17(7)	Yes
10.	Compliance Certificate	17(8)	Yes
11.	Risk Assessment & Management	17(9)	Yes
12.	Performance Evaluation of Independent Directors	17(10)	Yes
13.	Recommendation of Board	17(11)	Yes
14.	Maximum number of Directorships	17A	Yes
15.	Composition of Audit Committee	18(1)	Yes
16.	Meeting of Audit Committee	18(2)	Yes
17.	Role of Audit Committee and information to be reviewed by the Audit Committee	18(3)	Yes
18.	Composition of Nomination and Remuneration Committee	19(1) & (2)	Yes
19.	Quorum of Nomination and Remuneration Committee meeting	19(2A)	Yes
20.	Meeting of Nomination and Remuneration Committee	19(3A)	Yes
21.	Role of Nomination and Remuneration Committee	19(4)	Yes
22.	Composition of Stakeholder Relationship Committee	20(1), 20(2) & 20(2A)	Yes
23.	Meeting of Stakeholders Relationship Committee	20(3A)	Yes
24.	Role of Stakeholders Relationship Committee	20(4)	Yes
25.	Composition and role of Risk Management Committee	21(1),(2),(3),(4)	Yes
26.	Meeting of Risk Management Committee	21(3A)	Yes
27.	Quorum of Risk Management Committee meeting	21(3B)	Yes
28.	Gap between the meetings of the Risk Management Committee	21(3C)	Yes
29.	Vigil Mechanism	22	Yes
30.	Policy for Related Party Transactions	23(1), (1A), (5), (6), & (8)	Yes
31.	Prior or Omnibus approval of Audit Committee for all Related Party Transactions	23(2), (3)	Yes
32.	Approval for material Related Party Transactions	23(4)	Yes
33.	Disclosure of Related Party Transactions on consolidated basis	23(9)	Yes
34.	Composition of Board of Directors of unlisted material Subsidiary	24(1)	NA
35.	Other Corporate Governance requirements with respect to subsidiary of listed entity	24(2),(3),(4),(5) & (6)	NA
36.	Alternate Director to Independent Director	25(1)	NA

Sr. No.	Particulars	Regulation Number	Compliance status (Yes/No/NA)
37.	Maximum Tenure	25(2)	Yes
38.	Appointment, Re-appointment or removal of an Independent Director through special resolution or the alternate mechanism	25(2A)	Yes
39.	Meeting of Independent Directors	25(3) & (4)	Yes
40.	Familiarization of Independent Directors	25(7)	Yes
41.	Declaration from Independent Directors	25(8) & (9)	Yes
42.	Directors' and Officers' Insurance	25(10)	Yes
43.	Confirmation with respect to appointment of Independent Directors who resigned from the listed entity	25(11)	Yes
44.	Memberships in Committees	26(1)	Yes
45.	Affirmation with compliance to Code of Conduct from members of Board of Directors and Senior Management personnel	26(3)	Yes
46.	Policy with respect to Obligations of Directors and Senior Management	26(2) & 26(5)	Yes
47.	Approval of the Board and shareholders for compensation or profit sharing in connection with dealings in the securities of the listed entity	26(6)	NA
48.	Vacancies in respect Key Managerial Personnel	26A(1) & 26A(2), 26A(3)	Yes

8. Compliance with the Code of Conduct:

The Company has adopted the "Code of Conduct for Directors Including Independent Directors and Code of Conduct for Senior Management Personnel". The Codes are available on the website of the Company at https://www.canfinhomes.com/Policies_and_Codes

The Managing Director and CEO of the Company has given a declaration that the members of the Board of Directors and Senior Management Personnel have affirmed compliance with the Code of Conduct for Board of Directors and Senior Management respectively, during FY26. The said declaration has been placed as **Annexure 1** to this Report.

9. CEO and CFO Certification

In terms of Regulation 17(8) and Part B of Schedule II of SEBI (Listing Obligations and Disclosure requirements) Regulation, 2015, a certificate from the Chief Executive Officer (CEO) and the Chief Financial Officer (CFO) of the Company confirming, amongst other aspects, the correctness of the financial statements, adequacy of internal control measures and matters to be reported to the Audit Committee, were taken on record at the Board meeting held on April 24, 2026 convened for approval of the Audited Financial results of the Company for the year under review. The said certification has been placed as **Annexure 3** to this report.

10. Compliance certificate from either the auditors or Practicing Company Secretaries regarding compliance of conditions of corporate governance:

The Certificate received from Statutory Auditor regarding compliance of conditions of the Corporate Governance has been placed as **Annexure-4** to the Board Report.

11. Disclosures with respect to demat suspense account/ unclaimed suspense account

During the year, the Stakeholder Relationship Committee at its meeting held on 25/06/2025, had approved the proposal for the transfer of unclaimed physical shares (issued after split of shares) to the "CAN FIN HOMES LIMITED-UNCLAIMED SUSPENSE ACCOUNT" opened with Canara Bank Securities Limited (Company's DP). Accordingly, 2,01,745 shares pertaining to 249 Shareholders, were transferred to the unclaimed suspense account on 16/07/2025.

As on the end of the Financial Year 2025-26, there were 56,350 equity shares lying with the unclaimed suspense account of the company.

Status of the shares held in 'Unclaimed Suspense Account' as on 31/03/2026 is shown in the table below:

Sr. No.	Particulars	No. of Shares	No. of Share holders
1	Total Shares held in Unclaimed Suspense Account as on 16/07/2025	2,01,745	249
2	Shares Transferred to IEPF on 24/09/2025	(1,43,395)	(169)
3	Claims settled and transferred to shareholders during FY 2025-26	(2,000)	(3)
	Shares lying in unclaimed suspense account as on 31/03/2026	56,350	77

12. Green Initiative in Corporate Governance

Rule 11 of the Companies (Accounts) Rules, 2014 permits circulation of Annual Report through electronic means to such of the Shareholders whose e-mail addresses are registered with NSDL or CDSL or the Shareholders who have registered their e-mail IDs with the Company / RTA, to receive the documents in electronic form and physical copies to those Shareholders whose e-mail IDs have not been registered either with the company or with the depositories and specific request is received for physical copies.

To support this green initiative of the Government, Shareholders are requested to register their e-mail addresses, with the Depository Participants (DPs) in case shares are held in dematerialized form and with the RTAs in case the shares are held in physical form and also intimate changes, if any, in their registered e-mail addresses to the DPs, from time to time.

13. Report on Corporate Governance

The Company has complied with the mandatory requirements as stipulated under Regulation 27 and Part C (11) of Schedule V of SEBI (Listing Obligations and Disclosure requirements) Regulation, 2015. The quarterly compliance reports on corporate governance (**Integrated Governance**) are submitted by the Company to the stock exchanges within the prescribed time limit, duly signed by the Compliance Officer of the Company. The Integrated Governance reports are uploaded in the Company's website for the information of all stakeholders.

For and on behalf of the Board of Directors

Sd/-

Hardeep Singh Ahluwalia

Chairman

(DIN: 09690464)

Place : Bengaluru

Date : June 08, 2026

Annexure - 1

DECLARATION BY THE CEO - CODE OF CONDUCT

[Schedule V(D) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

The Board of Directors,
Can Fin Homes Limited
Bengaluru

Dear Members of the Board,

Sub: Compliance with Code of Conduct of Board of Directors and Senior Management Personnel

I, Suresh S Iyer, Managing Director & CEO of Can Fin Homes Limited hereby declare that all the members of the Board have affirmed compliance with the Code of Conduct of Board of Directors for the financial year ended 31/03/2026.

I further declare that all the members of Senior Management Personnel of the Company have affirmed compliance with the Code of Conduct of the Senior Management for the financial year ended 31/03/2026.

Place : Bengaluru
Date : April 24, 2026

Sd/-
Suresh S Iyer
Managing Director & CEO
(DIN: 10054487)

Annexure - 2

CERTIFICATE BY PRACTICING COMPANY SECRETARY

(Pursuant to Regulation 34(3) and Schedule V Para C clause (10)(i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

To

The Members

Can Fin Homes Limited

29/1, M N Krishna Rao Road, Near Lalbagh West Gate,
Basavanagudi P.S., Bengaluru, Karnataka, India – 560004.

We have examined the relevant registers, records, forms, returns and disclosures received from the Directors of Can Fin Homes Limited (“the Company”) bearing Corporate Identification Number L85110KA1987PLC008699 and having Registered Office at Level 29/1, M N Krishna Rao Road, Near Lalbagh West Gate, Basavanagudi P.S., Bengaluru, Karnataka, India – 560004., produced before us by the Company for the purpose of issuing this certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In our opinion and to the best of our information and according to the verifications [including Directors Identification Number (DIN)] as considered necessary and explanations furnished to us by the Company & its officers, we hereby certify that none of the Directors on the Board of the Company as stated below for the Financial Year ended March 31, 2026 have been debarred or disqualified from being appointed or continuing as Directors of Company by the Securities and Exchange Board of India, Ministry of Corporate Affairs, or any such other statutory authority.

Sl. No.	Name	DIN	Date of Appointment
1.	Ms. Shubhalakshmi Aamod Panse	02599310	June 15, 2020
2.	Mr. Ajai Kumar	02446976	July 31, 2021
3.	Mr. Arvind Narayan Yennemadi	07402047	August 04, 2022
4.	Mr. Suresh Srinivasan Iyer	10054487	March 18, 2023
5.	Mr. Murali Ramaswami	08659944	June 19, 2023
6.	Mr. Vikram Saha	10597814	April 29, 2024
7.	Mr. Hardeep Singh Ahluwalia	09690464	August 06, 2025
8.	Mr. Swarupananda Mallick	11164699	August 21, 2025

Ensuring the eligibility for the appointment/ continuity of every Director on the Board is the responsibility of the Management of the Company. Our responsibility is to express an opinion on this based on our verification. This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the Management has conducted the affairs of the Company.

Sd/-

Karthik S N

Partner

FCS No.: F12078 | CP No.: 17639

FCS No.: 12190

ICSI FRN: P2023KR098600

ICSI PRN: 7583/2026

ICSI UDIN: F012078H000197494

Date : April 24, 2026

Place : Bengaluru

Annexure - 3

CEO AND CFO CERTIFICATE FOR THE QUARTER & FINANCIAL YEAR ENDED 31/03/2026

[Pursuant to Regulation 17(8), 33(2) and Part B of Schedule II of SEBI (LODR) Regulations, 2015]

To,
The Board of Directors
Can Fin Homes Limited
Bengaluru

Dear Members,

Sub: CEO and CFO certificate for the Quarter & Financial Year ended 31/03/2026

In terms of Regulation 17(8) read with Part B of schedule II of SEBI (Listing obligations & Disclosure Requirements) Regulations 2015, we hereby certify that:

- a) We have reviewed the Financial Statements for the quarter & financial year ended 31/03/2026 and that to the best of our knowledge and belief:
 - i. These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
 - ii. These statements together present a true and fair view of the company's affairs and are in compliance with existing Accounting Standards, applicable laws and regulations.
- b) There are, to the best of our knowledge and belief, no transactions entered into by the Company during the quarter & financial year ended 31/03/2026 which are fraudulent (other than those reported in Fraud Risk Management Committee), illegal or violate of the Company's code of conduct.
- c) We accept responsibility for establishing and maintaining internal controls for financial reporting and that we have evaluated the effectiveness of internal control systems of the Company pertaining to financial reporting and we have disclosed to the Auditors and the Audit Committee, deficiencies in the design or operation of such internal controls, if any, of which we are aware and the steps taken or proposed to be taken to rectify these deficiencies.
- d) We have indicated to the Auditors and the Audit Committee:
 - i. the significant changes in internal control if any, over financial reporting during the quarter & financial year ended 31/03/2026;
 - ii. the significant changes in accounting policies, if any, during the quarter & financial year ended 31/03/2026 and the same have been disclosed in the notes to the financial statements; and
 - iii. the instances of significant fraud of which they have become aware and the involvement therein, if any, of the management or an employee having a significant role in the listed entity's internal control system over financial reporting.

Place : Bengaluru
Date : April 24, 2026

Sd/-
Abhishek Mishra
Chief Financial Officer

Sd/-
Suresh S Iyer
Managing Director & CEO
(DIN: 10054487)

Annexure- 4

INDEPENDENT AUDITORS' CERTIFICATE ON CORPORATE GOVERNANCE

To,
The Members of
Can Fin Homes Limited

This Certificate is issued at the request of M/s Can Fin Homes Limited ("the Company") vide its e-mail dated May 05, 2026.

1. We, M/s Rao and Emmar, Chartered Accountants, Joint Statutory Auditors of Can Fin Homes Limited ("the Company"), have examined the compliance of the conditions of Corporate Governance by M/s Can Fin Homes Limited for the year ended March 31, 2026, as stipulated under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), as referred to in Regulation 15(2) of the said Regulations.

Management's Responsibility

2. The compliance with the conditions of Corporate Governance is the responsibility of the Management of the Company. This responsibility includes the design, implementation, and maintenance of internal procedures and processes to ensure compliance with the applicable provisions of the SEBI Listing Regulations.

Auditor's Responsibility

3. Our responsibility is limited to examining the procedures and implementation thereof adopted by the Company for ensuring compliance with the conditions of Corporate Governance. Our examination was neither an audit nor an expression of opinion on the financial statements of the Company.
4. We have examined the relevant records, documents, books of account, and other information maintained by the Company for the purpose of providing reasonable assurance regarding compliance with the requirements of Corporate Governance
5. Our examination was conducted in accordance with the Guidance Note on Certification of Corporate Governance issued by the Institute of Chartered Accountants of India ("ICAI"), the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013, to the extent applicable to this engagement, and the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI.

6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, as applicable, including quality control policies and procedures applicable to assurance engagements.

Opinion

7. Based on our examination of the relevant records and according to the information and explanations provided to us, and the representations provided by the Management and the Directors of the Company, we certify that the Company has complied, in all material respects, with the conditions of Corporate Governance as stipulated in the aforesaid SEBI Listing Regulations for the year ended March 31, 2026.
8. We further state that such compliance is neither an assurance as to the future viability of the Company nor the efficiency or effectiveness with which the Management has conducted the affairs of the Company.

Restriction on Use

9. This Certificate is addressed to and provided to the Members of the Company solely 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 duty of care to any other person to whom this Certificate may be shown or into whose hands it may come without our prior written consent.

for **Rao and Emmar**,
Chartered Accountants
Firm Registration No. 003084S

Sd/-

B J Praveen

Partner

Date : 19-05-2026

Place : Bengaluru

Membership No. 215713

UDIN: 26215713FDMHUF2207

General Information to Shareholder

[This section of the Annual Report provides information to the shareholders pertaining to the Company, its shareholding pattern, and means of dissemination of information, service standards, share price movements and such other details as required under Regulation 34(3), read with Schedule V of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (hereinafter referred to as the "SEBI (LODR) Regulations").

Pursuant to Circular No. 20/2020 dated May 05, 2020 issued by Ministry of Corporate Affairs ('MCA') read with MCA General Circular Nos. 14 & 17/2020 dated April 08, 2020 and April 13, 2020 respectively and SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020 /79 dated May 12, 2020, companies were permitted to conduct their Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio-Visual Means (OAVM) for the calendar year 2020. The MCA had thereafter extended the relaxation to the Companies from time to time by issuance of various circulars latest being Circular No. 03/2025 dated September 22, 2025, to conduct their AGMs through Video Conferencing (VC) or through Other Audio Visual Means (OAVM). Accordingly, the Company is conducting the AGM through VC/OAVM facility. The Members can join the AGM in the VC/OAVM mode 15 minutes before the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice of AGM and this mode will be available throughout the proceedings of the AGM.

39TH ANNUAL GENERAL MEETING (AGM)

AGM Date and time	Mode of Participation	E-voting dates
Wednesday, July 29, 2026 at 11:00 a.m. IST	Through Video Conferencing and Other Audio-Visual Means (OAVM)	
	Webcast and transcripts https://www.canfinhomes.com/Investor/investorpagecontentwithevents/events Meeting is being conducted through VC/OAVM pursuant to the MCA Circulars and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Deemed venue for the meeting: Can Fin Homes Limited Registered Office, No. 29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru-560004	Saturday, July 25, 2026 (09:00 a.m. IST) to Tuesday, July 28, 2026 (05:00 p.m. IST)

Financial Calendar

The Company's financial year begins on April 1 and ends on March 31. Our tentative calendar for holding meetings of the Audit Committee and Board of Directors for declaration of results for the financial year 2026-27 are as given below:

Nature of Meeting	Purpose	Probable date	Trading window closure
Audit Committee / Board Meeting	To review, approve and take on record the un-audited financial results for the quarter ending June 30, 2026.	During Second/ Third week of July, 2026	From 01/07/2026 to 48 hours (2 days) after disclosure of un-audited financial results
Audit Committee / Board Meeting	To review, approve and take on record the un-audited financial results for the quarter ending September 30, 2026.	During Second/ Third week of October, 2026	From 01/10/2026 to 48 hours (2 days) after disclosure of un-audited financial results
Audit Committee / Board Meeting	To review, approve and take on record the un-audited financial results for the quarter ending December 31, 2026.	During Second/ Third week of January, 2027	From 01/01/2027 to 48 hours (2 days) after disclosure of un-audited financial results
Audit Committee / Board Meeting	To review, approve and take on record the audited financial results for the quarter and the financial year ending March 31, 2027.	During Second/ Third week of April, 2027	From 01/04/2027 to 48 hours (2 days) after disclosure of audited financial results

Note: In addition to the above, the trading window shall be closed when the compliance officer determines that a designated person or class of designated persons can reasonably be expected to be in possession of unpublished price sensitive information.

RECORD DATE:

Friday, July 03, 2026 is fixed as the 'Record Date' for determining entitlement of the members to payment of Final Dividend for the financial year ended March 31, 2026.

DIVIDEND PAYMENT:

The Company paid an interim dividend of ₹7/- per equity share of face value of ₹2/- each (350%) on December 29, 2025.

Further, the Board of Directors of the Company has recommended a final dividend of ₹8/- per equity share of face value of ₹2/- each (400%) for the financial year ended March 31, 2026, subject to approval of the shareholders at the ensuing AGM. The Dividend if declared, will be paid within 30 days from the date of conclusion of AGM to the shareholders through electronic mode who have furnished bank account details to the Company/ its Registrar & Transfer Agents (RTA) / Depository participants.

As per SEBI Circular No. SEBI/HO/MIRSD/POD-1/P/CIR/2023/181 dated November 17, 2023, as amended from time to time, the Shareholders (holding securities in physical mode), whose folio(s) are not updated with PAN or Choice of Nomination or Contact Details or Mobile Number or Bank Account Details or Specimen Signature with the Company/RTA shall not be eligible for any payment including dividend in respect of such folios, with effect from 01/04/2024. Any request with respect to such folios shall be entertained only upon receipt of all such details as aforementioned.

Dividend amount payable will be subject to deduction of tax at source (TDS) at applicable rates. The details of Deduction of tax at source on dividend (TDS) at applicable rates are made available on the website of the Company at https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services

Entitlement for Dividend:

- i. For the shares held in physical form: To the shareholders whose names appear on the register of members as at the close of business hours on Friday, July 03, 2026.
- ii. For shares held in electronic form: To the Beneficial owners whose names appear in the statements of beneficial position furnished by the National Securities Depository Ltd. (NSDL) and Central Depository Services (India) Ltd. (CDSL) as at the close of business hours on Friday, July 03, 2026.

LISTING OF EQUITY SHARES

Sr. No.	Name of the Stock Exchange	Address of the Stock Exchange	Script Code	ISIN
1	National Stock Exchange of India Ltd.	Exchange Plaza, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051 www.nseindia.com	CANFINHOME	INE477A01020
2	BSE Limited	Floor 25, PJ Towers, Dalal Street, Mumbai - 400 001, www.bseindia.com	511196	

LISTING OF DEBT SECURITIES

The Non-Convertible Debentures (NCDs) issued by the Company on private placement basis are listed on Wholesale Debt Market (WDM) segment of National Stock Exchange of India Limited

Debenture Trustees	SBICAP Trustees Company Limited Mistry Bhavan, 4th Floor, 122 Dinshaw Vachha Road, Churchgate, Mumbai - 400 020 Tel : 022-43025555, Fax : 022-43025500 E-mail: corporate@sbicaptrustee.com
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- During FY 2025-26, the Company has redeemed NCDs amounting to ₹2,661 crore and raised NCDs on Private Placement Basis amounting to ₹980 crore.

List of Outstanding NCDs as on 31/03/2026:

Sl. No.	ISIN	Tenor	Coupon	Amount Issued (Rupees In Cr.)	Allotment Date	Redemption Date	Secured/Unsecured
1	INE477A07373	39 Months	8.45%	935	27-02-2023	27-05-2026	Secured
2	INE477A07381	3 Years 88 days	8.25%	1000	23-02-2024	21-05-2027	Secured
3	INE477A07399	60 Months	8.18%	900	03-04-2024	03-04-2029	Secured
4	INE477A07407	60 Months	7.90%	500	30-01-2025	30-01-2030	Secured
5	INE477A07415	22 Months	8.09%	540	04-03-2025	04-01-2027	Secured
6	INE477A07423	26 Months	8.20%	1510	18-03-2025	18-05-2027	Secured
7	INE477A07431	36 Months	7.24%	980	29-05-2025	29-05-2028	Secured

LISTING OF COMMERCIAL PAPERS

As per SEBI Circular No. SEBI/HO/DDHS/PoD/P/CIR/2025/137 dated October 15, 2025, captioned "Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial paper", the Company has listed its Commercial Papers (CPs) on BSE Limited.

As on March 31, 2026, the Company has three numbers of Commercial Paper amounting to ₹1,000 Crores which is listed on BSE Limited. Details of which are as follows:

Sl. No.	ISIN	Tenor	Coupon	Amount Issued (Rupees In Cr.)	Allotment Date	Redemption Date	Secured/Unsecured
1	INE477A14EC3	91 Days	7.00	500	18-02-2026	20-05-2026	Unsecured
2	INE477A14ED1	91 Days	7.10	100	04-03-2026	03-06-2026	Unsecured
3	INE477A14EE9	91 days	7.10	400	06-03-2026	05-06-2026	Unsecured

P.S. Matured CPs have been redeemed on the due date.

LISTING FEE

The listing fee as applicable for the year 2026-27 have been paid to the aforementioned Stock Exchanges where the securities of the Company are listed within the prescribed time.

The Annual Custodial Fee for 2026-27 has been paid to CDSL and NSDL.

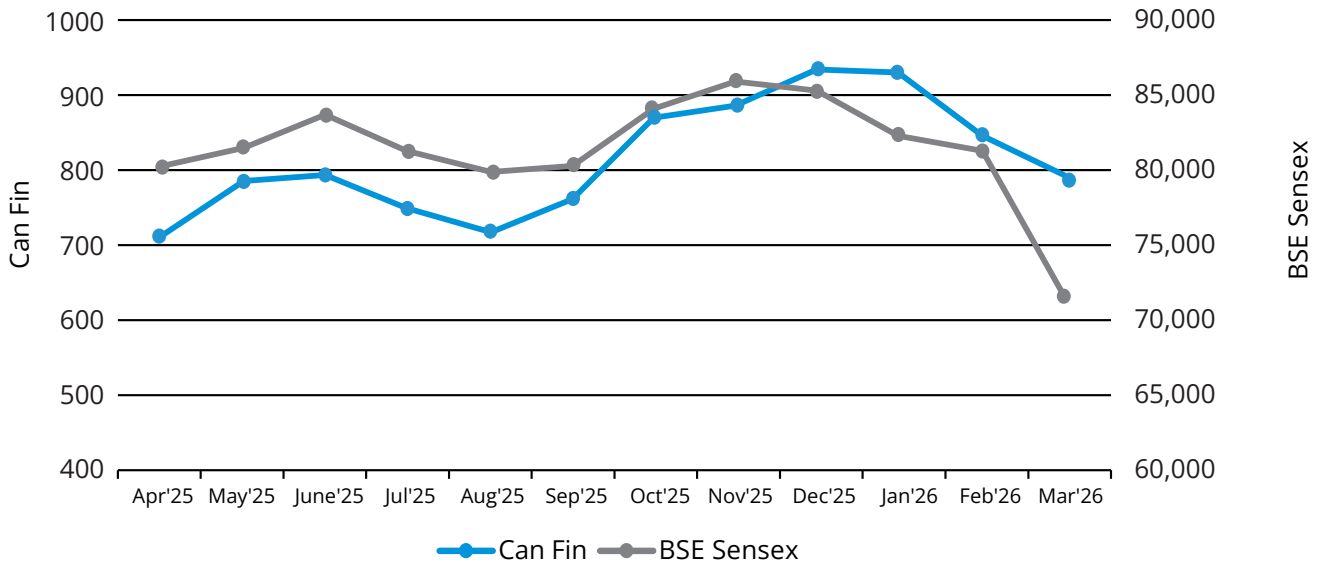
Market Price Data – High / Low During Month in the Financial Year 2025-26

Month and Year	National Stock Exchange of India Ltd. (NSE)			BSE Ltd. (BSE)		
	High (₹)	Low (₹)	NSE NIFTY	High (₹)	Low (₹)	BSE SENSEX
April, 2025	750.00	615.00	24,334.20	750.00	618.35	80,242.24
May, 2025	790.80	691.55	24,750.70	790.07	693.25	81,451.01
June, 2025	817.75	754.80	25,517.05	818.95	752.75	83,606.46
July, 2025	826.65	727.50	24,768.35	827.25	726.45	81,185.58
August, 2025	789.90	708.60	24,426.85	789.90	709.05	79,809.65
September, 2025	791.95	715.00	24,611.10	791.65	716.45	80,267.62
October, 2025	883.70	754.00	25,722.10	883.75	751.95	83,938.71
November, 2025	925.00	853.85	26,202.95	925.00	854.75	85,706.67
December, 2025	971.50	881.35	26,129.60	970.00	882.00	85,220.60
January, 2026	964.90	873.10	25,320.65	964.70	873.00	82,269.78
February, 2026	956.00	836.10	25,178.65	956.10	836.35	81,287.19
March, 2026	888.15	772.00	22,331.40	887.80	782.00	71,947.55

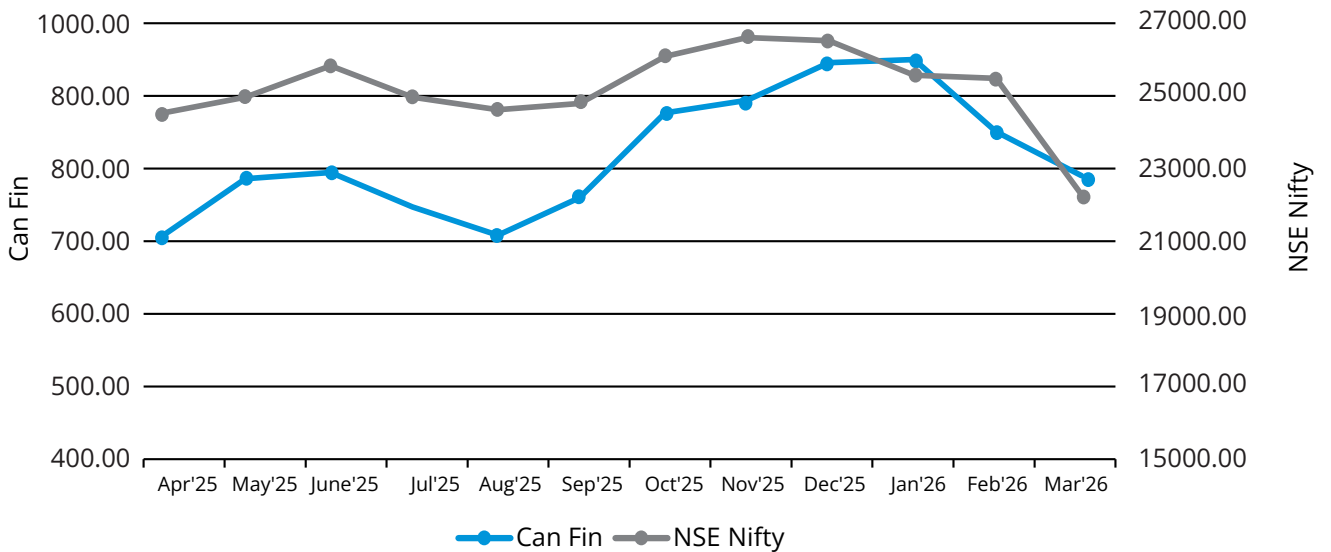
STOCK PERFORMANCE IN COMPARISON TO BROAD-BASED INDICES

The chart below shows the comparison of the Company's monthly share price movements vis-à-vis the movement of the NSE Nifty and BSE Sensex for the financial year ended March 31, 2026 (based on the month end closing):

Movement of Share Price on BSE



Movement of Share Price on NSE

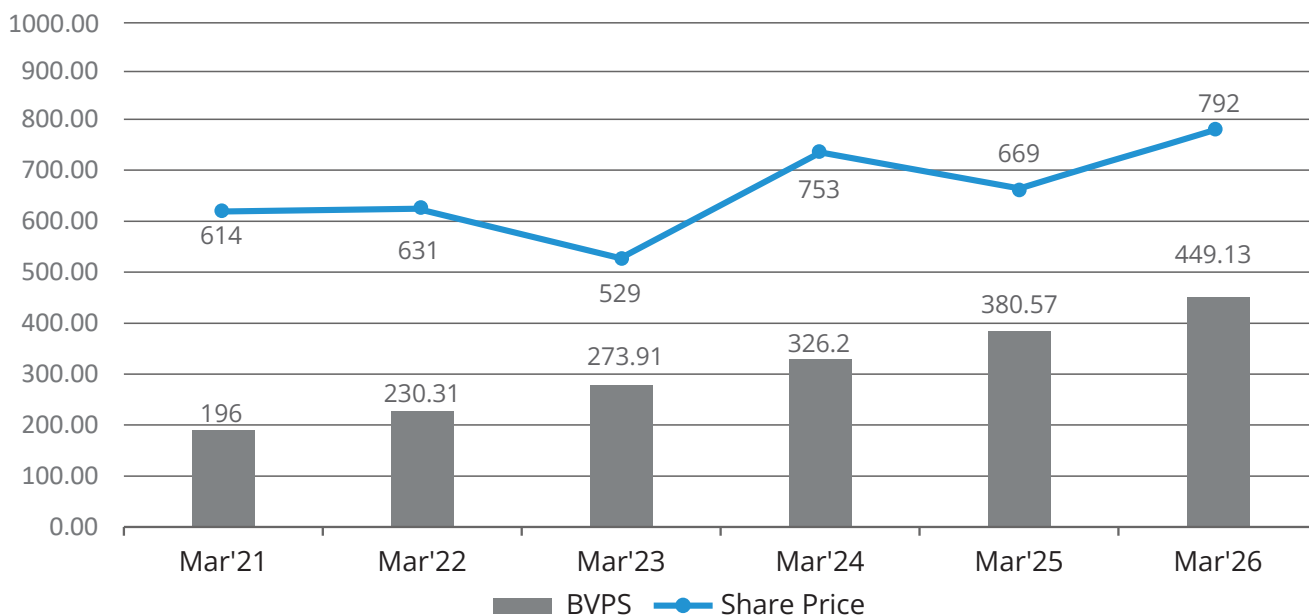


STOCK PRICE AND BOOK VALUE – YEAR TO YEAR – 2021 to 2026

Book Value per share as on March 31, 2026 = ₹449.13 per equity share of face value of ₹2/- per share.

Closing Price per share as on March 31, 2026 = ₹793.65 (BSE), ₹792.05 (NSE)

Graphical representation



REGISTRAR AND SHARE TRANSFER AGENTS (RTA)

Integrated Registry Management Services Private Limited

Unit: Can Fin Homes Limited

No. 30, Ramana Residency, 4th Cross, Sampige Road

Malleswaram, Bengaluru - 560003

Tel: +91-80-23460815-818

e-mail: irg@integratedindia.in

SHARE TRANSFER SYSTEM

The Board has delegated the powers to the Company Secretary and one of the Assistant Vice President at the Registered Office of the Company to consider and approve share transmissions /consolidation / sub-division, etc., and such requests are processed once in ten days. However, in case of dispute over title to shares pending before Courts or where stop transfer instructions are registered by owners, the transfers take place on resolution of disputes between the parties and/or in terms of the applicable provisions of law.

The matters relating to share transfer/transmission and other related issues are being handled by the Registrars and

Transfer Agents at the address mentioned above. SEBI, vide Circular No. HO/38/13/(3)/2026-MIRSD-POD/I/3763/2026 dated January 30, 2026 issued a circular titled "Ease of Doing Investment and Ease of Doing Business," wherein various investor services such as issuance of duplicate securities certificates, transmission, transposition, claims from unclaimed suspense accounts, etc., have been simplified. As per the said circular, Letter of Confirmation is no longer issued to the shareholders and shares are be directly credited to the investor's demat account.

All requests for the dematerialization of securities are processed, and confirmation is provided to the depositories within 15 days.

Grievances received from the investors and other correspondences relating to change of address, transmission, dematerialization, revalidation, mandates, etc., are processed by our RTA within stipulated timelines as per SEBI guidelines from time to time. In case of shares in electronic form, the transfers are processed by NSDL/CDSL through respective Depository Participants.

Members holding shares in physical form are requested to consider converting their holdings to dematerialized form.

The Company, as required under Reg. 46 of the SEBI LODR Regulations, 2015, has designated the e-mail ID viz investor.relationship@canfinhomes.com for the purpose of registering complaints, if any, by the investors and expeditious redressal of their grievances.

The Shareholders are therefore, requested to correspond with RTA for transfer/transmission of shares, change of address and queries pertaining to their shareholdings at the address given in this report.

PROCEEDS FROM PUBLIC ISSUES, RIGHT ISSUES AND PREFERENTIAL ISSUE, AMONG OTHERS

The Company did not raise money through any public issue, right issue or preferential issue of equity shares during FY 2025-26.

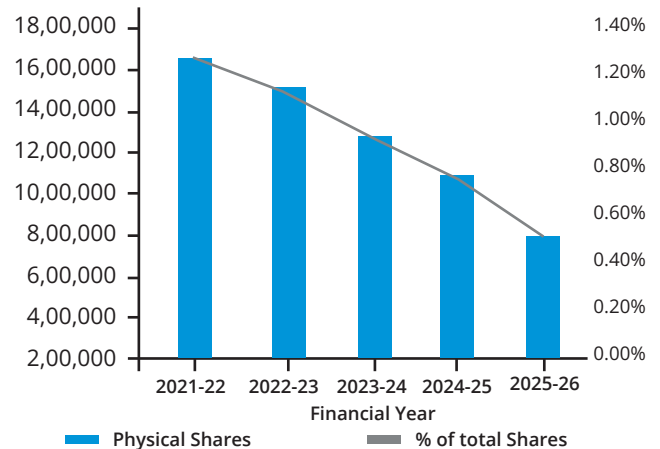
DEMATERIALIZATION OF SHARES AND LIQUIDITY

The equity shares of the Company are in the list of scripts specified by SEBI to be compulsorily traded in the electronic form. About 99.46% of paid-up capital is held in dematerialised form and the remaining 0.54% are held in physical form. The securities of the Company are admitted as the 'Eligible Securities' into the Depository systems by NSDL and CDSL. The shares of the Company are listed and traded actively on the stock exchanges and hence the liquidity for the shares of the Company is high.

SHARES IN PHYSICAL FORM

The Company had time to time send communications to its shareholders holding shares in physical form highlighting

the process and benefits of dematerialisation. The details of shareholding in physical form is provided below :



RECONCILIATION OF SHARE CAPITAL AUDIT

As required by the SEBI (Depositories and Participants) Regulations 2018, quarterly audit of the Company's share capital is being carried out by an independent external auditor with a view to reconcile the total share capital admitted with NSDL and CDSL and held in physical form, with the issued and listed capital. The Secretarial Auditor's Certificate in regard to the same is submitted to BSE Limited and National Stock Exchange of India Limited and is also placed before the Board of Directors.

ADDRESS FOR CORRESPONDENCE

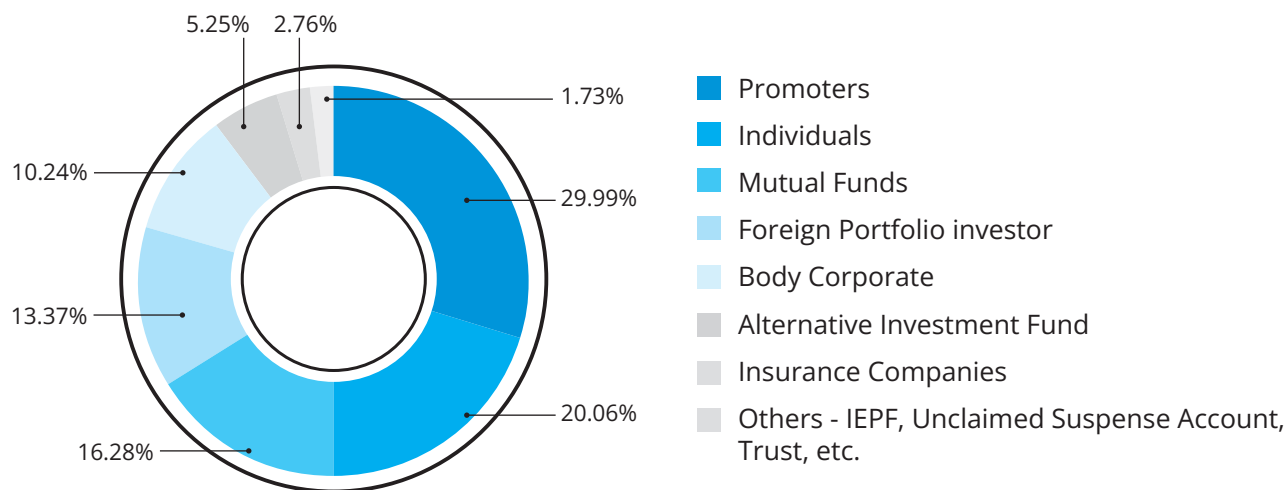
Shareholder's correspondence may please be addressed to the Registrar & Share Transfer Agents at the above-mentioned address. They may also contact Investor Relationship Department, Can Fin Homes Limited, Registered Office, 29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru-560004. (Tel: 080 48536192) E-mail: investor.relationship@canfinhomes.com

DISTRIBUTION OF SHAREHOLDING AS ON MARCH 31, 2026

The details of distribution of shareholding as on March 31, 2026 is provided below :

Category (Shares)	No. of Members	% to total Members	No. of Shares	% to total Shares
Upto 5000	95,174	99.10	1,52,06,551	11.42
5001 - 10000	382	0.40	26,94,061	2.02
10001 - 20000	177	0.18	25,20,800	1.89
20001 - 30000	73	0.08	17,80,268	1.34
30001 - 40000	29	0.03	10,13,479	0.76
40001 - 50000	33	0.03	14,99,876	1.13
50001 - 100000	68	0.07	47,10,019	3.54
100001 and above	101	0.11	10,37,29,071	77.90
TOTAL	96,037	100.00	13,31,54,125	100.00

Shareholdings as on March 31, 2026



SHAREHOLDING PATTERN AS ON 31ST MARCH 2026 (AS PER PAN NUMBER GROUPING)

Sl. No.	Particulars / Category of Shareholder	No. of Shareholders	Total number of shares	Total shareholding as % of total No. of equity share holdings (%)	No. of equity shares in de-mat form	Total demat shareholding as % of total No. of equity share holdings (%)
1	Promoter	1	3,99,30,365	29.99	3,99,30,365	29.99
2	Individual - Resident	88,736	2,44,62,641	18.37	2,37,42,831	17.83
3	Mutual Funds/UTI	27	2,16,80,981	16.28	2,16,80,981	16.28
4	Foreign Portfolio Investors Category I	149	1,69,22,696	12.71	1,69,22,696	12.71
5	Bodies Corporate	608	1,36,33,014	10.24	1,36,27,264	10.23
6	Alternative Investment Fund	16	74,11,434	5.57	74,11,434	5.57
7	Insurance Companies	10	36,74,978	2.76	36,74,978	2.76
8	Individual - HUF	1,366	22,46,297	1.69	22,46,297	1.69
9	Foreign Portfolio Investors Category II	21	8,77,888	0.66	8,77,888	0.66
10	Investors Education and Protection Fund	1	8,36,476	0.63	8,36,476	0.63
11	NRI - Repatriable	1,430	6,23,003	0.47	6,23,003	0.47
12	NRI - Non-Repatriable	1,473	5,74,641	0.43	5,74,641	0.43
13	Limited Liability Partnership	85	1,37,399	0.10	1,37,399	0.10
14	Trust	9	68,627	0.05	68,627	0.05
15	Employees	51	15,297	0.01	15,297	0.01
16	Clearing Members	5	1,094	0.00	1,094	0.00
17	Bank - Nationalized	1	500	0.00	500	0.00
18	Qualified Foreign Investor	1	110	0.00	110	0.00
19	Bank - Others	1	104	0.00	104	0.00
20	Directors	1	100	0.00	100	0.00
21	NBFC	1	100	0.00	100	0.00
22	Foreign Nationals	1	30	0.00	30	0.00
23	Unclaimed Suspense Account	1	56,350	0.04	56,350	0.04
	GRAND TOTAL	93,995	13,31,54,125	100.00	13,24,28,565	99.46

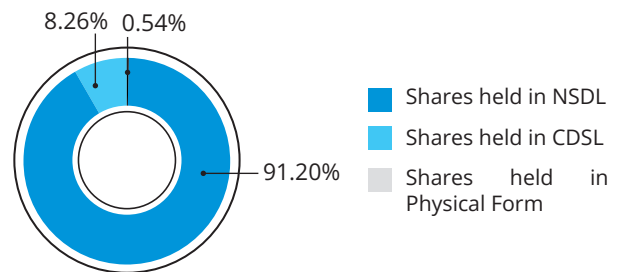
SHAREHOLDERS HOLDING SHARES OF MORE THAN 1% AS ON MARCH 31, 2026

Sl. No.	Name of the Shareholder	No. of Shares	%
1	Canara Bank-Mumbai	3,99,30,365	29.99
2	Chhattisgarh Investments Limited	83,51,505	6.27
3	3P India Equity Fund 1	47,99,474	3.60
4	Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Small Cap Fund	42,60,964	3.20
5	SBI Life Insurance Company Limited	28,92,120	2.17
6	Sarda Energy and Minerals Limited	23,93,400	1.80
7	ICICI Prudential Banking and Financial Services Fund	23,18,595	1.74
8	HSBC Mutual Fund- HSBC Value Fund	18,54,100	1.39
9	Fidelity Funds- Asian Smaller Companies Pool	18,05,719	1.36
10	Canara Robeco Mutual Fund A/C Canara Robeco Small Cap Fund	17,17,975	1.29
11	3P India Equity Fund 1M	16,96,926	1.27
12	Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund	16,44,260	1.23

Note: No. of Shareholders is based on PAN

Status of Shares held in dematerialized as on March 31, 2026

Status of Dematerialisation	No. of Shareholders	No. of Shares	% of Total Shares
Shares held in NSDL	38,656	12,14,30,943	91.20
Shares held in CDSL	56,518	1,09,97,622	8.26
Shares held in Physical Form	863	7,25,560	0.54
Total	96,037	13,31,54,125	100.00



CREDIT RATINGS

Credit Rating Agency	Instrument	Ratings FY 2026	Ratings FY 2025	Revision Rational
India Ratings and Research Pvt. Ltd. (FITCH)	Debentures	IND AAA/Stable	IND AA+(Stable)	The rationale behind upgrade in ratings are: • Support from Canara Bank • Strong control over asset quality • Stable profitability • Moderate diversified Resource profile • High gearing levels, but capitalization supported by internal generation
	Tier II Bonds	IND AAA/Stable	IND AA+(Stable)	
CARE Ratings Limited	Debentures	AAA(Stable)	AAA(Stable)	NA
	Tier II Bonds	AAA(Stable)	AAA(Stable)	
	Long-Term Bank Borrowings	AAA(Stable)	AAA(Stable)	
	NHB	AAA(Stable)	-	
ICRA Limited	Commercial Papers	A1+	A1+	NA
	Debentures	AAA(Stable)	AAA(Stable)	
	Tier II Bonds	AAA(Stable)	AAA(Stable)	
	Long-Term Bank Borrowings	AAA(Stable)	AAA(Stable)	
ICRA Limited	Deposits	AAA(Stable)	AAA(Stable)	NA
	NHB	AAA(Stable)	AAA(Stable)	
	Short-Term Bank Borrowings	A1+	A1+	
	Commercial Papers	A1+	A1+	

ESG RATINGS

ESG ratings assigned to the Company by different ERPs, based on their respective assessment methodologies.

Sl. No.	ERP Name	ESG rating	Business Model of ERP
1.	ESG Risk Assessments & Insights Limited	63	Subscriber-Pays model
2.	CRISIL ESG Ratings & Analytics Limited	Crisil ESG 63	
3.	SES ESG Research Private Limited	78.7	
4.	CFC Finlease Private Limited	80	
5.	NSE Sustainability Ratings and Analytics	73	

OTHER INFORMATION

Outstanding GDRs / ADRs / Warrants or any convertible instruments, conversion date and likely impact on equity: The Company has not issued any GDRs / ADRs / Warrants or any convertible instruments in the past and hence, as on March 31, 2026, the Company does not have any outstanding GDRs / ADRs / Warrants or any convertible instruments.

Commodity price risk or foreign exchange risk and hedging activities: Nil

Office Location:

In view of the nature of the Company's business viz., housing finance & service industry, the Company operates from various offices in India. Registered Office of the Company is situated in Bengaluru, Karnataka and the details of all the branches of the Company are provided at the end of the report.

SPECIAL CONTINGENCY POLICY

SEBI vide its Circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2022/70 dated 25/05/2022, has simplified the procedure for issuance of duplicate securities certificates and has standardised the formats of related documents. As per para 5 of the said SEBI Circular 'the listed company shall take special contingency insurance policy from the insurance company towards the risk arising out of the requirements relating to issuance of duplicate securities in order to safeguard and protect the interest of the listed company'.

Accordingly, the Company has taken 'Special Contingency Insurance Policy' for liability upto ₹2 crore.

UNCLAIMED DIVIDEND:

Pursuant to the provisions of Sections 124 and 125 of the Companies Act, 2013, any money transferred to the unpaid Dividend Account of the Company, which remains unclaimed for a period of 7 years, shall be transferred to Investor Education and Protection Fund (IEPF).

Dividend relevant years	Dividend Per Share (Face value ₹2)	Balance in unpaid dividend account as on March 31, 2025 (₹)	Unclaimed dividend as a % of total amount of dividend declared	Declared at the AGM / paid by the Board	Due date for transfer to Protection Fund (IEPF)
2018-19	2.00	21,43,670.00	0.80	17-07-2019	17-07-2026
2019-20	2.00	25,72,468.43	0.97	26-08-2020	26-08-2027
2020-21	2.00	28,94,788.11	1.09	08-09-2021	08-09-2028
Interim Dividend 2022	1.50	13,48,180.49	0.67	14-12-2021	14-12-2028
Final Dividend 2022	1.50	12,09,208.92	0.61	07-09-2022	07-09-2029
Interim Dividend 2023	1.50	12,13,077.81	0.61	28-11-2022	28-11-2029
Final Dividend 2023	2.00	14,61,911.46	0.55	19-07-2023	19-07-2030
Interim Dividend 2024	2.00	12,36,213.00	0.46	20-12-2023	20-12-2030
Final Dividend 2024	4.00	36,24,653.00	0.68	07-08-2024	07-08-2031
Interim Dividend 2025	6.00	41,79,465.00	0.52	26-11-2024	26-11-2031
Final Dividend 2025	6.00	54,41,339.00	0.68	20-08-2025	20-08-2032
Interim Dividend 2026	7.00	41,28,821.00	0.44	15-12-2025	15-12-2032

P.S.: Members of the Company can claim the unclaimed dividend, if any, from the Company before the respective due dates of transfer to IEPF. As per Section 124(4) of the Companies Act, 2013 any person entitled to claim any money transferred to IEPF, may apply to the IEPF Authority for refund of the dividend amount and/or shares.

TRANSFER OF SHARES TO IEPF

In terms of Rule 6 of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended from time to time, the Company is required to transfer all shares in respect of which dividend amounts have not been paid or claimed for seven consecutive years to the Investor Education and Protection Fund (IEPF).

Pursuant to the above Rules, reminder letters were sent to shareholders who have not claimed their dividends for a consecutive period of seven years, informing them that their shares will be transferred to the IEPF Suspense Account on the prescribed due dates if they do not submit their claims for unclaimed dividend amounts to the Company. During FY 2025-26, your Company transferred 2,84,276 equity shares pertaining to 371 shareholders to IEPF.

Your Company has provided details of the IEPF Rules, paper notifications issued and lists of shareholders whose shares have been transferred to the IEPF on the Investor Page of its website. Any shareholder can claim back their shares by filing a claim in the prescribed form (e-Form IEPF-5).

During the year, the Company received 16 applications from shareholders for claiming shares from the IEPF. The Nodal Officer has submitted verification reports to the IEPF Authority for processing the claim refunds. As of March 31, 2026, the IEPF holds 8,36,476 (0.63%) shares on account of transfers made under the IEPF Rules.

IEPF RELATED PROCESS:

Dividends remaining unclaimed for seven consecutive years are transferred to IEPF along with the shares. Brief procedure for claiming such dividends and shares from IEPF Authority is as under:

Step-1 - Submit self-attested copy of required documents to the Company/RTA to obtain Entitlement Letter

Step-2 - Submit web form IEPF 5 on MCA portal www.mca.gov.in. Send self-attested copy of web form IEPF 5 along with attachments to the Company/RTA

Step-3 - The Company to submit e-verification report to IEPF Authority

Step-4 - IEPF Authority to approve the claim or seek clarifications

Detailed procedure of IEPF process available on the website of the company at <https://www.canfinhomes.com/Investor/investorpagecontentwithsm/iepf>.

ISSUE OF DUPLICATE DIVIDEND WARRANTS

1. In terms of the SEBI Circular dated March 21, 2013, the Company remits dividends, wherever applicable, to its members through electronic modes such as NACH, NEFT, or RTGS, as the case may be. The payment is made to bank accounts based on details received from NSDL/CDSL in respect of shares held in demat form, and to the bank particulars provided by physical shareholders to the Company/Registrar and Transfer Agent (RTA).
2. Pursuant to Regulation 12 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("**Listing Regulations**"), and effective from November 19, 2025, the listed entity shall use only electronic modes of payment approved by the Reserve Bank of India for the payment of dividends.
3. As per Securities and Exchange Board of India (SEBI) Master Circular No. SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated May 7, 2024 read with SEBI Circulars SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/655 dated November 03, 2021, SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2021/687 dated December 14, 2021, SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/37 dated March 16, 2023 and SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/181 dated November 17, 2023 (the "SEBI Circulars"), the dividend in respect of shareholders holding shares in physical form, who have not updated their KYC details (viz. PAN, choice of nomination, contact details, mobile number, bank account details and signature), is required to be released by the Company electronically upon updation of KYC by such shareholders (the "KYC Update").

SHAREHOLDER CONNECT

- The Company is committed to offer shareholder-centric solutions which addresses specific requirements through fostering technology driven solutions, strengthening shareholder engagement and creating awareness. The dedicated investor services team addresses queries and cultivates a sense of community, ensuring shareholders feel valued and integral to our success. Some of the initiatives towards shareholder connect are enumerated below:

❖ **Technology-driven solutions :**

- **Vani** AI - This chatbot provides quick guidance on queries raised or directs shareholders to appropriate channel to resolve their queries. Details are made available on the website of the Company at <https://www.canfinhomes.com/>

❖ **Strengthening shareholder engagement :**

- Reminder letters providing details of unclaimed dividends are sent. Details are made available under Investors page of the website of the Company at <https://www.canfinhomes.com/>
- Annual reminder letters are sent for encouraging shareholders to update their KYC details.
- Periodic updates through Earnings call, Stock Exchange intimations, Press releases etc. are provided under 'Investors' page on the Company's website

❖ **Creating awareness :**

- Personalised tax calculations on dividends paid during the year were provided while sending dividend credit intimations to shareholders whose e-mail IDs are registered.
- A note containing process to claim exemption from tax on dividend and relevant provisions under 'Investors' page of the Company's website <https://www.canfinhomes.com/>.
- Procedure to claim dividends and shares transferred to the IEPF is available under 'Investors' page of the Company's website <https://www.canfinhomes.com/>

The silent features of the Special Window Facilities are as follows:

- This facility is available for the Shareholder's transfer requests that were submitted earlier but were rejected/returned/not attended due to deficiency in the documents/process/or for any other reasons.
- The securities transferred under this facility shall be mandatorily credited to the transferee only in demat mode and shall be subject to lock-in for a period of one year from the date of registration of transfer. During the lock in period, such securities shall not be transferred/lien-marked/pledged.

- Cases involving disputes between the transferor and the transferee shall not be considered under this facility and may be resolved by the parties through court/NCLT process.
- Securities that have been transferred to Investor Education and Protection Fund (IEPF) shall not be eligible for processing under this special window.
- To avail of this facility, Investors shall be mandatorily required to submit the necessary documents as prescribed by SEBI.

➤ **Saksham Niveshak Campaign**

During the year, the Investor Education and Protection Fund Authority (IEPFA), Ministry of Corporate Affairs, had launched a 100-Day Campaign - "**Saksham Niveshak**" to assist shareholders in claiming their unpaid or unclaimed dividends, accordingly your Company had proactively reached out to shareholders through website disclosures, social media communication, and has sent e-mails and letters to shareholders requesting them to claim their unclaimed dividend and update their KYC details. Further, shareholders who have not claimed their dividend can write to us at investor.relationship@canfinhomes.com and can claim their dividend.

UPDATION OF SHAREHOLDERS DETAILS, PAN, BANK ACCOUNT PARTICULARS, NOMINATION:

- i. Shareholders holding shares in physical form are requested to notify the changes, if any, to the Company/RTA, promptly by a written request under the signatures of sole/first/joint holder.

All holders (including joint holders) of physical securities of the Company are requested to mandatorily furnish/ update the following documents/details with the RTA i.e. Integrated Registry Management Services Private Limited

- a) PAN (PAN linked to Aadhaar) - self-attested
- b) Aadhaar - self-attested
- c) Nomination
- d) Contact Details including Postal address with PIN Code, Mobile Number, E-mail address
- e) Bank Account details including Bank name and branch, Bank account number, IFSC Code
- f) Specimen Signature
- g) E-mail Id

In this connection, the following forms as notified by SEBI are made available on our website www.canfinhomes.com :

- a) Form ISR-1 (Request for registering PAN, KYC details, contact details, Bank A/c details or changes / up-dation thereof)
- b) Form ISR-2 (Confirmation of Signature of securities holder by the Banker)
- c) Form SH-13 (Nomination form)
- d) Form ISR-3 (Declaration for opt-out)
- e) Form SH-14 (Change in Nomination)

Please note:

1. in case of non – updation of PAN or Choice of Nomination or Contact Details or Mobile Number or Bank account details or Specimen Signature in respect of physical folios, dividend declared in future if any, and shall be paid only through electronic mode with effect from April 01, 2024 upon furnishing all the aforesaid details in entirety.
 2. If a shareholder updates the PAN, Choice of Nomination, Contact Details including Mobile Number, Bank Account Details and Specimen Signature after April 01, 2024, then the security holder would receive all the dividends/interest etc. declared during that period (from April 01, 2024 till date of updation) pertaining to the securities held after the said updation automatically.
- ii. Shareholders holding shares in electronic/DEMAT form are requested to send their instructions directly to their DPs for registering Nomination. Shareholders are requested to verify the details provided to the DP and update the bank account particulars, change of address, if any, mobile number and the e-mail ID to their DP for prompt and hassle-free services.

The Company has sent reminder letters to all physical shareholders, at their address registered with the Company/ RTA, requesting for updating their e-mail, mobile, bank account, KYC etc., vide letter dated July 07, 2025, July 26, 2025, September 16, 2025 and January 13, 2026.

Our RTA, Integrated Registry Management Services Private Limited, has facilitated for online processing of Investor service request and complaints for shareholders holding in physical mode in their website <https://ipostatus.integratedregistry.in/KYCRegister.aspx>.

NOMINATION

Pursuant to Section 72 of the Companies Act, 2013 and Rule 19 of the Companies (Share Capital and Debentures) Rules, 2014, individual/joint members of the Company may at any time, nominate, in Form No.SH-13, any person as his/ her nominee to whom the security shall vest in the event of his/her death. Only individual shareholder(s) applying for/holding shares on his/ her behalf can make a nomination. If the shares are held jointly, all the holders shall together nominate an individual person as their nominee. Nomination stands automatically rescinded on transfer/dematerialisation of shares.

The said form is made available on the website of the Company under 'Investor page'. Shareholders holding shares in dematerialised form are requested to contact their respective Depository Participants. Shareholders holding shares in physical form are requested to submit the Form to the RTA.

FOLIO CONSOLIDATION

Shareholders holding shares under more than one folio may write to the Company or its RTA to consolidate their folios. In case of joint holdings, even if the order of names is different, shareholders can have them transposed without payment of stamp duty by sending a letter duly signed by all the shareholders. This will facilitate safe keeping and save cost at the time of dematerialisation. The above would be subject to verification of the signature(s) of the concerned shareholders.

E-mail ID Registration: To support the green initiative, shareholders are requested to register their e-mail address with their DPs or with the Company's RTA, as the case may be. Communications in relation to the Company like, Dividend Credit Intimations, Notice of AGM and Annual Report are regularly sent electronically to such shareholders who have registered their e-mail addresses. The Company/ RTA periodically sends reminder to all those shareholders who haven't registered their e-mail address.

Legal Proceedings: There are certain pending cases related to disputes over title to Company shares, in which the Company has been made party only as a proforma defendant / respondent. However, these cases are not material in nature.

SEBI Complaints Redressal System (SCORES): SEBI vide its Circular dated March 26, 2018, issued new policy measures

with respect to SEBI Complaints Redress System (SCORES). Under this system, SEBI has requested the Members to approach the Company directly at the first instance for their grievance redressal. If the Company doesn't resolve a complaint of the shareholders within the stipulated time, then they may lodge a complaint with SEBI/Stock Exchanges for further action. Further, SEBI vide Circular dated August 13, 2020, has specified standard operating procedure for handling complaints by stock exchanges. Accordingly, the Company is now required to resolve the Complaint within a period of 21 days of receipt of the same.

SEBI ODR Portal: SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 4, 2023, read with Master Circular No. SEBI/HO/ OIAE/OIAE_IAD-1/P/ CIR/2023/145 dated July 31, 2023 (updated as on December 20, 2023), has established a common Online Dispute Resolution Portal ("ODR Portal") for resolution of disputes arising in the Indian Securities Market. Pursuant to above mentioned circulars, post exhausting the option to resolve their grievances with the RTA/ Company directly

and through existing SCORES platform, the investors can initiate dispute resolution through the ODR Portal (<https://smartodr.in/login>) and the same can also be accessed through the Company's website www.canfinhomes.com

COMPLIANCE OFFICER

Shri Nilesh Jain

VP & Company Secretary

Can Fin Homes Limited

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E-mail: investor.relationship@canfinhomes.com,
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Shri D R Prabhu

VP & Chief Compliance Officer

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Phone: 080-4853 6192

E-mail: compliance@canfinhomes.com

Independent Auditors' Report

To
The Members of
Can Fin Homes Limited

Report on Audit of the Financial Statements

Opinion:

We have audited the accompanying Ind AS Financial Statements of Can Fin Homes Limited ("the Company") which comprise of Balance Sheet as at March 31, 2026, the Statement of Profit & Loss (Including Other comprehensive Income), Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, notes to Ind AS financial statements including a summary of material accounting policies and other explanatory information (hereinafter referred to as the 'Ind AS financial statements').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS financial statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015 as amended ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its Profits including Other Comprehensive Income, Changes in Equity and its Cash Flows for the year ended on that date.

Basis of Opinion:

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements 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 Ind AS 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 opinion.

Key Audit Matters:

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the Ind AS financial statements for the period ended March 31, 2026. These matters were addressed in the context of our audit of the Ind AS financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

Sr. No.	Key audit matters	How our audit addressed the key audit matter
1.	<p>Expected Credit Loss – Impairment of carrying value of loans and advances:</p> <p>IND AS 109 requires the Company to provide for impairment of its Loans and Advances using the Expected Credit Losses (“ECL”) approach.</p> <p>This Approach involves an estimation of probability of weighted loss on Financial Instruments over their life, considering reasonable and supportable information about past events, current conditions, and forecasts of future economic conditions which could impact the credit quality of the Company’s loans and advances.</p> <p>As at March 31, 2026, the carrying value of loan assets measured at amortized cost, aggregated to ₹42,20,914.65 lakhs and ECL provision amounting to ₹39,126.36 Lakhs</p> <p>The major elements of estimating ECL are the following:</p> <ol style="list-style-type: none"> Application of ECL model requires several data inputs. Judgmental models used to estimate ECL which involves determining Probability of Default (“PD”), Loss Given Default (“LGD”), and Exposures at Default (“EAD”). The PD and the LGD are the key drivers of estimation complexity in the ECL and as a result are considered the most significant judgmental aspect of the Company’s modelling approach. Qualitative and quantitative factors used in staging of loan assets. Ind AS 109 requires the Company to measure ECL on an unbiased forward-looking basis reflecting a range of future economic conditions. Significant management judgement is applied in determining the economic scenarios used and the probability weights applied to them. 	<p>Our Audit Approach:</p> <p>Our audit approach was a combination of test of internal controls and substantive procedures which included the following:</p> <ol style="list-style-type: none"> Obtained an understanding for estimating the probability of default on loans receivable through Markov chain model by: <ul style="list-style-type: none"> Analysis of Loan portfolio <p>The loan portfolio for the past several months is analysed with the transition matrix prepared by the management from 30th April 2017 moving through 6 stages Standard, SMA-0, SMA-1, SMA-2, NPA and > 120 days. based on this, the default probability arrived is verified by multiplying the monthly matrix by the appropriate number of times that represent the maturity period of the loan.</p> Value of Collateral property <p>The property value for those loans which are over 90 days past due are verified whether the current market value is updated or not and further a haircut of 25% is done on the value of property.</p> Loss Given Default <90 days: <p>Recovery rate (RR) calculated by dividing value of collateral of each loan, which is arrived by the transition matrix through analysis of loan mentioned above arrived with EAD then LGD is calculated by (1- RR%) and a minimum threshold is checked for 10% as company policy</p> >90 days: <p>Difference between the total loan value > 90 days and value of collateral of each loan is considered as LGD</p> Verification of other factors: <p>Considering macro-economic factors such as GDP growth rate, Inflation and 1 year risk free rate. Probability of LGD is verified. ECL is verified by Loan amount * LGD at each stage to arrive at total ECL</p> IRAC Norms: <p>The total ECL arrived at the above methodology is then compared with the provision to be recognised as per IRAC norms and observed that ECL arrived is higher than IRAC Norms</p> Discussed with the management, the approach, interpretation, systems and controls implemented in relation to probability of default and stage-wise bifurcation of product-wise portfolios for timely ascertainment of stress and early warning signals. Read and assessed the disclosures included in the financial statements in respect of expected credit losses with the requirements of Ind AS 107 Financial Instruments: Disclosure (“Ind AS 107”) and Ind AS 109.

2. Loan Portfolio and Credit Risk:

The Company's loan portfolio represents a substantial portion of its total assets and is subject to significant credit risk arising from defaults, deterioration in borrower credit quality, inadequate collateral coverage, and non-compliance with internal and regulatory credit norms. The process of credit appraisal, underwriting, sanctioning, monitoring of exposures, classification of loan assets, and determination of impairment provisions requires significant management judgement and involves estimation uncertainty. Further, the Company is required to comply with applicable regulatory requirements relating to customer due diligence, exposure limits, asset classification, provisioning norms, and collateral valuation. In view of the significance of the loan portfolio, the high degree of estimation involved in assessing recoverability of loans, and the reliance placed on internal controls over credit monitoring and provisioning, we considered loan portfolio and credit risk to be a key audit matter.

Our audit procedures in relation to the loan portfolio and credit risk included, among others, the following:

Our Audit Approach:

Our audit approach was a combination of test of internal controls and substantive procedures which included the following:

- Obtained an understanding of the Company's lending operations, credit risk management framework, underwriting policies, and internal control systems relating to loan origination, approval, disbursement, monitoring, and recovery processes.
- Evaluated and tested the design and operating effectiveness of key internal financial controls over credit appraisal, borrower due diligence, sanctioning of loans, review of repayment capacity, monitoring of overdue accounts, and identification of stressed assets.
- On a sample basis, examined loan files and verified customer KYC documents, income assessment, creditworthiness evaluation, repayment capability analysis, rate of interest validation, and compliance with Fair Practices Code (FPC) and Most Important Terms and Conditions (MITC) requirements.
- Assessed whether the Company's exposure to single borrowers and group entities was monitored in accordance with internal policies and applicable regulatory guidelines relating to large exposure framework and concentration risk management.
- Reviewed the process followed by management for asset classification and staging of loan accounts and tested selected loan accounts for compliance with applicable RBI Income Recognition, Asset Classification and Provisioning (IRAC) norms.
- Evaluated the assumptions, judgements, and methodologies used by management in determining impairment provisions and assessed the adequacy of provisions maintained against non-performing and stressed loan assets.
- Verified, on a sample basis, the underlying data used for provisioning calculations including overdue status, security coverage, valuation reports, repayment history, and other relevant borrower information.
- Examined collateral documentation, valuation reports, and security creation records to assess whether the collateral values considered by management were supported by appropriate evidence and were periodically reviewed.
- Tested the controls over maintenance of security master data, valuation dates, and Loan-to-Value (LTV) ratio monitoring within the information system environment.
- Performed substantive analytical procedures on the loan portfolio, including trend analysis of delinquencies, restructuring, overdue movements, and provisioning levels to identify unusual patterns or indicators of increased credit risk.
- Assessed the adequacy, completeness, and appropriateness of disclosures made in the financial statements relating to loan portfolio, credit risk management, impairment provisions, and regulatory compliance.

3 Income Recognition:

Income recognition in respect of the Company's lending operations is a significant area of audit focus due to the volume of transactions, reliance on automated system calculations, and the application of judgement in determining the timing and accuracy of revenue recognition. The Company recognizes interest income as required to comply with applicable RBI guidelines relating to recognition of income on loan assets, including reversal of unrealized income on Non-Performing Assets ("NPAs"). Further, processing fees, DSA commission adjustments, and other ancillary charges form part of Income and require appropriate amortization over the tenure of the loans on straight line method basis. The process also involves system-generated calculations and certain manual adjustments, thereby increasing the risk of error or inappropriate recognition of income. In view of the significance of interest income to the financial statements, the complexity involved in EIR computation, compliance with regulatory requirements relating to NPA income recognition, and reliance on IT systems and manual interventions, we considered income recognition to be a key audit matter.

Our audit procedures in relation to income recognition included, among others, the following:

- Obtained an understanding of the Company's policies, processes, and internal controls relating to recognition of interest income, fee income, and accounting of income reversals in accordance with applicable accounting standards and RBI guidelines.
- Evaluated and tested the design and operating effectiveness of key internal financial controls over system-based interest computation, recognition of fee income, NPA tagging, and reversal of unrealized interest income.
- Assessed whether the accounting policies relating to revenue recognition are in compliance with the applicable financial reporting framework and regulatory requirements.
- On a sample basis, verified loan agreements and tested the accuracy of interest rates, repayment schedules, processing fees, DSA commission adjustments, and amortization of fees using the EIR methodology.
- Reviewed the Company's process for identification and classification of NPAs and tested selected loan accounts to assess whether interest income on such accounts was suspended or reversed in accordance with applicable RBI prudential norms.
- Verified, on a sample basis, the reversal of unrealized income and examined whether such reversals were appropriately accounted for in the period in which the accounts were classified as non-performing.
- Tested automated system-generated reports and reconciled interest income recognized during the year with underlying loan master data, repayment records, and general ledger balances.
- Evaluated manual journal entries and adjustment entries relating to income recognition and reversals, including adjustments relating to valuation reports, PSVR (Pre-Sanction Verification Report), loans converted from composite to site loans and other operational data inputs, to assess their appropriateness and supporting documentation.
- Performed substantive analytical procedures on interest income, fee income, overdue interest, and income reversals by comparing current year trends with prior periods and business growth patterns to identify unusual movements or inconsistencies.
- Involved information technology specialists, where considered necessary, to assess relevant application controls and system configurations relating to automated interest computation and income recognition processes.
- Assessed the adequacy and appropriateness of disclosures made in the financial statements in relation to revenue recognition policies, interest income, fee income, and NPA-related income reversals.

Other Information:

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Directors including Annexures to Directors Report, Corporate Governance, Information to Shareholders and Management Discussion and Analysis but does not include the financial statements and our auditors' report thereon, which are expected to be made available to us after the date of this report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. When we read the reports which we are expected to be made available to us after the date of this auditor's report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance. In case of uncorrected material misstatements, we are required to communicate to other stakeholders as appropriate as well as to take action under the applicable laws and regulations, if any

Management's Responsibility for Ind AS Financial Statements:

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act, with respect to the preparation of these Ind AS financial statements that give a true and fair view of the financial position, financial performance, changes in equity and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the accounting standards specified under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended. 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 implementation and maintenance of accounting policies; making judgements and estimates that are reasonable and prudent; and 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 financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is 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 management 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.

Auditors' 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 misstatement, 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 the 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 scepticism through the audit. We also:

- Identify and assess the risks of material misstatement of the 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 control.
- Obtain an understanding of internal control 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 controls 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 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 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 financial statements, including the disclosures, and whether the 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 control that we identify during our audit.

Materiality is the magnitude of misstatements in the Financial Statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Financial Statements 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 Financial Statements.

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 control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements for the financial year ended 31st March 2026 and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Emphasis of Matter

We draw attention to Note No. 5.1 of the Annual financial statements for the period ended March 31, 2026, which states "The company has amortised Direct expenses & Direct income related DSA Commission Expenses and Loan initiation fees. As a result, both Income & expenses are lower in comparison to Previous year. However, the overall impact of increase in Profit for the full year due to amortisation is ₹501 lakhs"

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

Other Matters

We have relied on the Branch Audit Report issued by the Statutory Branch Auditors of 172 branches included in the Financial Statements of the company whose financial statements / financial information reflect total advances of ₹16,71,930 Lakhs as at March 31, 2026 as considered in the Financial Statements. These branches and processing centres cover 39.61% of advances, 40.27% of deposits and 35.98% of non-performing assets. The financial statements / information of these branches has been audited by the 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 to this, the financial information mentioned for the year ended 31st March 2025 was audited by us and the amounts of the previous periods have been regrouped/reclassified wherever necessary to confirm with the current period's classification.

Our opinion is not modified with respect of above matters.

Report on Other Legal and Regulatory Requirements:

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government

of India in terms of sub-section (11) of section 143 of the Act, we give in the Annexure – A, a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

2. As required by Section 143(3) of the Act, we report that:

- a. We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
- b. In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
- c. The reports on the audit of accounts of 249 branches, 172 branches by statutory branch auditors and 77 branches by us as appointed by the Company in accordance with the guidelines prescribed by the Board of Directors have been considered by us in terms of section 143(8) of the Act and have been dealt in the manner considered appropriate, while preparing this report.
- d. The Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash flows dealt with by this Report are in agreement with the books of account.
- e. In our opinion, the aforesaid Ind AS financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Companies (Indian Accounting Standards) rules, 2015, as amended from time to time.
- f. On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the Board of Directors, none of the directors is disqualified as on that date from being appointed as a Director in terms of Section 164 (2) of the Act.
- g. With respect to the adequacy of the Internal Financial Controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate Report in “Annexure - B”.
- h. With respect to the other matters to be included in the Auditor’s Report in accordance with requirement of Section 197 (16) of the Act, as amended:

In our opinion and according to the information and explanation given to us, the remuneration

paid during the current year by the Company is in accordance with the provisions of Section 197 of the Act.

- i. With respect to the other matters to be included in the Auditor’s Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - i. The Company has disclosed its pending litigations in Note No 38 of the IND AS financial statements which would impact its financial position.
 - ii. The Company did not have any long-term contracts as required under the applicable law or accounting standards, and also not entered into any derivative contracts, accordingly no provision is required to be made in respect of material foreseeable losses.
 - iii. There has been no delay in transferring amounts, required to be transferred, to the Investor Education and Protection Fund by the Company except for those reported in Note No.16.1 and 16.2 of the financial statements.
 - iv. A. The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity (“Intermediaries”), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (“Ultimate Beneficiaries”) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.
 - B. The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity (“Funding

Parties”), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (“Ultimate Beneficiaries”) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

- C. Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (A) and (B) above, contain any material misstatement
- v. 1. The final dividend paid by the Company during the year declared which was proposed in the previous year is in accordance with section 123 of the Act.
2. The interim dividends declared by the Board of Directors and paid by the Company during the year are in accordance with section 123 of the Act.

3. As per Note No. 20.2 and 20.3 of the financial statements, the Board of Directors has proposed a final dividend which is subject to approval by the members of the Company in ensuing annual general meeting. The amount of dividend proposed is in accordance with section 123 of the Act, as applicable.
- vi. Based on our examination and representation received from the Company, which included test checks, the Company has used an accounting software for maintaining its books of accounts which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for the relevant transactions recorded in the software. Further during the course of our audit, we did not come across any instance of the audit trail feature being tampered with.

As per proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 & reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, based on our examination and representation received from the Company, which included test checks, the Company has preserved the audit trail as per the statutory requirements.

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

Sd/-
B J Praveen
Partner
Membership No. 215713
UDIN: 26215713FTCELO2101

Date : April 24th, 2026
Place : Bangalore

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

Sd/-
CA Rakesh Kumar
Partner
Membership No. 546723
UDIN: 26546723MIBBMY4367

Annexure-A Referred to in Paragraph 1 under the heading “Report on other legal and Regulatory Requirements” of our Report to the Members of Can Fin Homes Limited.

1. a. i. The Company has maintained proper records showing full particulars including quantitative details and situation of Property, Plant and Equipment (“PPE”). However, it is in the process of updating details of location / situation / tagging of PPE.
ii. Based on the information and explanation furnished to us by the Company, the company is maintaining proper records showing full particulars of intangible assets.
 - b. Based on the information and explanation furnished to us by the Company, PPE of the Company located at the 249 branches, Centralized Processing Centres and the Head Office have been physically verified by the Company and it has represented us that the discrepancies noticed on such verifications is not material and the Company is in the process of adjusting the same in the books of account. In our opinion the frequency of verification of PPE of the Company is adequate.
 - c. The title deeds of all the immovable properties (other than properties where the Company is the lessee and the lease agreements are duly executed in its favour) disclosed in the financial statements are held in its name.
 - d. The Company has not revalued its property, plant and equipment (including right of use assets) or intangible assets or both during the year and accordingly, provisions of clause 3(i)(d) of the Order is not applicable.
 - e. According to the information and explanation given to us by the Company, there are no proceedings initiated or are pending against it for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder and accordingly provisions of clause 3(i) (e) of the Order are not applicable.
- a. The Company did not hold any Inventories as at the year end and accordingly, clause 3(ii)(a) of the Order is not applicable.
 - b. The Company has been sanctioned working capital limits in excess of Five Crore Rupees, in aggregate, during any point of time of the year from banks or financial institutions on the basis of security of current assets. The quarterly returns/statements filed by the Company with such banks or financial institutions were in agreement with its books of account of the Company.
- a. The Company has not provided loans or provided advances in the nature of loans or stood guarantee or provided security to any other entity other than loans given in the normal course of business of the Company. Accordingly, clause 3(iii) (a) of the Order is not applicable.
 - b. Based on the information and explanation furnished to us by the Company the investments made, guarantees provided, security given and the terms and conditions of the grant of all loans and advances in nature of loans and guarantees provided are not prejudicial to the company's interest.
 - c. Based on the information and explanation furnished to us by the Company, in respect of loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated and the repayments or receipts are regular except in 3015 cases of NPA accounts for the value of ₹35,743.99 lakhs, having regard to the nature of the Company's business and the voluminous nature of loan transactions involved, it is not practicable to furnish entity wise list of loan assets where discrepancies in the repayment of principal and interest have been identified.
 - d. Based on the information and explanation furnished to us by the Company, there are over dues for more than ninety days, in respect of loans and advances in the nature of loans including interest thereon, as at 31st March 2026 is ₹70,833.57 Lakhs (3015 cases). Reasonable steps have been taken by the Company for recovery of the principal and interest as stated in the applicable Regulations and Loan agreements.

- e. According to the records of the company examined by us, the company is engaged primarily in lending activities. Therefore, the provisions of clause 3(iii) (e) of the order is not applicable to the Company.
- f. The Company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment during the year. Hence, reporting under clause 3(iii) (f) is not applicable.
4. Based on the information and explanations given to us, the Company has not granted any loans, made any investments, given guarantees and securities as referred in the provisions of sections 185 and 186 of the Act. Accordingly, reporting under clause 3(iv) is not applicable.
5. The Company has complied with the directives issued by the Reserve Bank of India with regard to the deposits accepted and amounts deemed to be deposits during the year. The Company being a Housing Finance Company registered with National Housing Bank, provisions of sections 73 to 76 or any other relevant provisions of the Act, and the Companies (Acceptance of Deposits) Rules, 2014, as amended are not applicable. According to the information and explanations given to us, no order has been passed by the Company Law Board or the National Company Law Tribunal or Reserve Bank of India or by any other court or tribunal with regard to aforesaid deposits.
6. To the best of our knowledge and explanations given to us, the Central Government has not prescribed the maintenance of cost records under sub-section (1) of section 148 of the Act. Accordingly, the provisions of clause 3(vi) of the said order are not applicable.
7. a. According to the records of the Company, it is regular in depositing undisputed statutory dues including provident fund, employees' state insurance, Goods and Service Tax ("GST") and any other statutory dues to the appropriate authorities as of March 31, 2026. There are no undisputed dues outstanding for a period of more than six months from the date they became payable.
7. b. According to the records of the Company and according to the information and explanation given to us, there are no dues outstanding on account of any disputes in respect of income tax, service tax, customs duty or excise duty or goods and service tax except as detailed below:

Name of the statute	Nature of dues	Amount (₹ in Lakhs)	Amount paid/ adjusted out of refunds (₹ in lakhs)	Year to which the amount relates	Forum where the dispute is pending
Income Tax Act, 1961	Income Tax	152.41	152.41	2020-21	Commissioner of Income tax (Appeals)
Goods and Service Tax Act 2017	Delhi Goods and service tax act 2017	8.08	0.21	2019-20	Proper Officer
	Uttar Pradesh Goods and service tax act 2017	72.94	5.40	2019-20	Additional Commissioner (Appeals)
	Uttar Pradesh Goods and service tax act 2017	24.35	0.00	2020-21	Proper Officer
	West Bengal Goods and service tax act 2017	0.12	0.01	2019-20	Proper Officer
	Karnataka Goods and service tax act 2017	155.39	0.00	2023-24	Proper Officer
	Tamil Nadu Goods and service tax act 2017	192.88	124.85	Around various years	Proper Officer

8. According to the information and explanation provided and as represented to us by the management, there are no transactions not recorded in the books of account which have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961). Accordingly, the provisions of clause 3(viii) of the said order is not applicable.
9. a. The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender
- b. As represented to us by the company, the company has not been declared as a wilful defaulter by any bank or financial institution or other lender.
- c. As per the information and explanations provided by the Company, all term loans were applied for the purpose for which the loans were obtained.
- d. According to the information and explanations given to us, and the procedures performed by us, and on an overall examination of the financial statements of the Company, we report that no funds raised on short-term basis have been used for long-term purposes by the company.
10. a. According to the information and explanation provided by the Company and as represented to us, there were no moneys raised by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, the provisions of clause 3(x)(a) of the Order are not applicable.
- b. According to the information and explanation provided by the Company and as represented to us, there were no preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly, the provisions of clause 3(x)(b) of the Order are not applicable.
11. a. According to the information and explanation provided by the Company and as represented to us, the following frauds on the Company which were noticed or reported during the year:

Sr. No.	Nature of fraud	Amount involved (to the extent quantified by the Company) (₹ in lakhs)	Remarks
1	The vendor, by concealing the fact of prior unregistered sale agreement with a third party, executed a sale agreement with the borrower. After clearing his liability, the vendor failed to execute the sale deed in favour of our borrower	16.65	The Company has reported one loan account as fraud and 100% provision has been created for the same.
2	The vendor, in collusion with the borrower, executed a sale deed for a property which does not exist.	96.53	The Company has reported five loan account as fraud and 100% provision has been created for the same
3	The landowner executed two unregistered GPAs for the same property, resulting in multiple transactions over mortgaged property. The borrower purchased a portion of the property which is derived through the second GPA.	30.85	The Company has reported one loan account as fraud and 100% provision has been created for the same
4	The borrower submitted fabricated documents and misrepresented his occupation to avail the loan. The disbursed funds were diverted for other than construction purpose and construction was not carried out.	17.06	The Company has reported two accounts as fraud and 100% provision has been created for the same.
5	The vendor executed a sale deed in favour of our borrower for the property which is not identifiable.	37.65	The Company has reported one account as fraud and 100% provision has been created for the same.

6	Mortgage was created in favour of CFHL based on a tripartite agreement; however, post disbursement, the builder sold the mortgaged flat to a third party instead of registering it in the borrower's name.	20.19	The Company has reported one account as fraud and 100% provision has been created for the same.
7	Properties were not properly demarcated and were unidentifiable. No construction was carried out and different properties were misrepresented to avail loan disbursements.	134	The Company has reported six accounts as fraud and 100% provision has been created for the same.
8	One of the branch staff disbursed the loan after 17 months of its cancellation. Disbursement proceeds credited to the staff parents account.	16.88	The Company has reported one account as fraud and 100% provision has been created for the same.
9	Loan sanctioned and disbursed to a non-existent property without proper documentation, mortgage and property documents.	30.67	The Company has reported one account as fraud and 100% provision has been created for the same.
10	Despite account being live, a staff has released the MODTD in favour of the borrower. Subsequently, borrower sold the property to a third party.	35.54	The Company has reported one account as fraud and 100% provision has been created for the same.
Total		436.02	

- b. No report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government during the year and up to the date of this report.
- c. According to information and explanation provided to us and based on our audit procedures and enquiry with the vigil mechanism committee, there were complaints received during the year which we have taken into consideration while determining the nature, timing and extent of audit procedures.
12. In our opinion, the Company is not a Nidhi Company. Accordingly, the provisions of clause 3(xii) of the Order are not applicable.
13. In our opinion and according to the information and explanation given to us and as represented to us by management, all transactions with the related parties are in compliance with section 177 and 188 of the Act and the details have been disclosed in the Ind AS financial statements as required by the applicable accounting standards.
14. a. According to the information and explanation given to us and as represented to us by the management, the Company has an internal audit system (Risk Based Internal Audit system) carried out at branches on periodic basis is commensurate with the size and nature of its business of the Company.
- b. The reports of the Internal Auditors for the year under audit were considered by us to the extent furnished to us.
15. As represented to us by the management and according to the information and explanation given to us, the Company has not entered into any non-cash transactions with directors or persons connected with him. Accordingly, the provisions of clause 3(xv) of the Order are not applicable.
16. a. According to the information and explanation given, the Company is required to be registered under section 29A of the National Housing Bank Act, 1987 and has obtained such registration. The company is not required to be registered u/s 45-IA of The RBI Act, 1934.
- b. According to the information and explanation given, the Company has conducted its housing finance activities with a valid Certificate of Registration (CoR) from the National Housing Bank of India (NHB). In terms of report dated June 17, 2020 of the Reserve Bank of India (RBI), existing HFCs holding CoR issued by NHB need not approach RBI for fresh CoR.
- c. According to the information and explanation given, the Company is not a core investment company (CIC) as defined in the regulations made by the RBI. Accordingly, clause 3(xvi)(c) of the Order is not applicable to the Company.
- d. According to the information and explanation given, the Group has no Core Investment Company as part of the Group. Accordingly, clause 3(xvi)(d) of the Order is not applicable to the Company.
17. The Company has not incurred cash losses in the financial year and in the immediately preceding financial year.

18. According to the information and explanation furnished to us by the Company, there is no resignation of statutory auditors during the year. Accordingly, the provisions of clause 3 (xviii) of the Order is not applicable.

19. According to the information and explanation furnished and as represented to us by the Company and on the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, we are of the opinion that no material uncertainty exists as on the date of the audit report and the Company will be capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date.

We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a

period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

20. a. According to the information and explanation furnished and as represented to us by the Company in respect of Corporate Social Responsibility (CSR) on other than ongoing projects, it has no unspent amount to be transferred to a Fund specified in Schedule VII to the Act in compliance with the second proviso to section 135 (5) of the Act. Accordingly, clause 3(xx)(a) of the Order is not applicable to the Company.

b. The amount remaining unspent under section 135 (5) of the Act, pursuant to ongoing projects, has been transferred to special account in compliance with the provision of section 135(6) of the Act

21. The Company doesn't have any subsidiaries and consolidated financial statements. Accordingly, the provisions of clause 3(xxi) of the said order is not applicable.

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

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

Sd/-
B J Praveen
Partner
Membership No. 215713
UDIN: 26215713FTCELO2101

Sd/-
CA Rakesh Kumar
Partner
Membership No. 546723
UDIN: 26546723MIBBMY4367

Date : April 24th, 2026
Place : Bangalore

Annexure B to the Independent Auditors' Report

Referred to in paragraph [2(g)] under Report on Other Legal and Regulatory Requirements of our report of even date

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act").

We have audited the internal financial controls over financial reporting with reference to the Ind AS Financial Statements of Can Fin Homes Limited ("the Company") as of March 31, 2026, in conjunction with our audit of the Ind AS financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on "the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India". These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013 ("the Act").

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established

and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of

the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

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

Sd/-
B J Praveen
Partner
Membership No. 215713
UDIN: 26215713FTCELO2101

Date : April 24th, 2026
Place : Bangalore

Opinion

In our opinion, the Company, has an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively in all material respects as at March 31, 2026, based on "the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India". However, management is advised to upgrade its information technology infrastructure including software to improve information security, minimize areas where transactions are handled manually, and connected systems and procedures.

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

Sd/-
CA Rakesh Kumar
Partner
Membership No. 546723
UDIN: 26546723MIBBMY4367

Balance Sheet

as at 31st March, 2026

(Amt ₹ in lakhs)

Sr. No.	Particulars	Note No.	As at 31 st March 2026	As at 31 st March 2025
ASSETS				
I	Financial Assets			
	(a) Cash and Cash equivalents	3(a)	136.04	105.89
	(b) Bank Balances other than (a) above	3(b)	30,313.74	30,658.53
	(c) Receivables	4		
	(i) Trade Receivables		242.98	93.08
	(d) Loans	5	41,64,719.07	37,69,643.69
	(e) Investments	6	2,14,296.40	2,34,480.95
	(f) Other Financial Assets	7	3,825.37	3,813.06
II	Non-Financial Assets			
	(a) Deferred Tax Assets (Net)	8.2	12,351.89	6,935.30
	(b) Property, Plant and Equipment	9	4,987.51	5,034.47
	(c) Intangible Assets under Development	10	5,979.45	-
	(d) Other non-financial assets	11	1,253.21	666.71
	Total Assets		44,38,105.66	40,51,431.68
LIABILITIES AND EQUITY				
LIABILITIES				
I	Financial Liabilities			
	(a) Payables	12		
	(A) 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		766.57	572.53
	(B) 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	13	7,68,892.09	10,84,935.19
	(c) Borrowings (Other than debt securities)	14	30,35,330.88	24,25,203.53
	(d) Deposits	15	21,565.70	18,736.28
	(e) Other Financial Liabilities	16	4,966.21	5,298.75
II	Non-Financial Liabilities			
	(a) Current Tax Liabilities	8.1	509.86	1,509.26
	(b) Provisions	17	6,274.90	5,632.15
	(c) Other Non-financial Liabilities	18	1,759.00	2,794.62
III	EQUITY			
	(a) Equity Share capital	19	2,663.31	2,663.31
	(b) Other Equity	20	5,95,377.14	5,04,086.06
	Total Liabilities and Equity		44,38,105.66	40,51,431.68

Material Accounting Policies

See accompanying notes forming part of the financial statements
As per our report of even date attached

For **Rao & Emmar**
Chartered Accountants
FRN:- 003084S

For **V. K. Ladha & Associates**
Chartered Accountants
FRN:- 002301C

CA B J Praveen
Partner
Membership No: 215713

CA Rakesh Kumar
Partner
Membership No: 546723

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For and on behalf of the Board of Directors

Hardeep Singh Ahluwalia
Chairman
DIN: 09690464

Suresh S Iyer
Managing Director & CEO
DIN: 10054487

Arvind N Yennemadi
Director
DIN: 07402047

Abhishek Mishra
Chief Financial Officer
Membership No: 062918

Nilesh Jain
Company Secretary
Membership No: A18320

Place: Bengaluru

Date: 24th April, 2026

Statement of Profit and Loss

 for the year ended 31st March, 2026

(Amt ₹ in lakhs)

Sr. No.	Particulars	Note No.	Year ended 31 st March 2026	Year ended 31 st March 2025
	Revenue from Operations			
	(i) Interest Income	21	4,17,386.09	3,84,297.46
	(ii) Fees and Commission Income	22	4,240.44	3,566.60
I	Total Revenue from Operations		4,21,626.53	3,87,864.06
II	Other Income	23	197.65	97.74
III	Total Income (I+II)		4,21,824.18	3,87,961.80
	Expenses			
	(i) Finance Costs	24	2,56,322.88	2,48,815.71
	(ii) Fees and Commission Expense	25	1,020.39	3,124.38
	(iii) Impairment on financial instruments	26	3,961.83	7,577.55
	(iv) Employee Benefit Expenses	27	17,690.91	11,401.35
	(v) Depreciation, Amortisation and Impairment	28	1,668.75	1,286.81
	(vi) Other Expenses	29	10,802.90	8,008.94
IV	Total Expenses		2,91,467.66	2,80,214.74
V	Profit before exceptional items and tax (III-IV)		1,30,356.52	1,07,747.06
	Provision for Standard Assets			
	Provision for Doubtful Debts			
	Prior Period Items			
VI	Exceptional items		-	-
VII	Profit before tax (V-VI)		1,30,356.52	1,07,747.06
VIII	Tax Expense			
	a Current Tax		28,634.68	24,218.91
	b Tax Expense of Earlier Years		(1,428.09)	(1,852.11)
	c Deferred Tax		(5,425.30)	(336.29)
IX	Profit for the period from continuing operations (VII-VIII)		1,08,575.23	85,716.55
X	Profit from discontinued operations		-	-
XI	Tax expense of discontinued operations		-	-
XII	Profit from discontinued operations (after tax) (X-XI)		-	-
XIII	Profit for the period (IX+XII)		1,08,575.23	85,716.55
XIV	Other Comprehensive income	30		
A	Items that will not be reclassified to profit or loss			
	(i) Actuarial Gain / (Loss)		34.59	(49.51)
	(ii) Income Tax relating to items that will not be reclassified to Profit or Loss		(8.71)	12.46
B	Items that will be reclassified to profit or loss			
	(i) Items that will be reclassified to profit or loss		-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
	Other Comprehensive income (A+B)		25.88	(37.05)
XV	Total Comprehensive Income for the year (XIII+XIV)		1,08,601.11	85,679.49
XVI	Earnings per equity share (for continuing and discontinued operations)	31		
	Basic (₹)		81.54	64.37
	Diluted (₹)		81.54	64.37

Material Accounting Policies

See accompanying notes forming part of the financial statements
As per our report of even date attached

For **Rao & Emmar**
Chartered Accountants
FRN:- 003084S

For **V. K. Ladha & Associates**
Chartered Accountants
FRN:- 002301C

CA B J Praveen
Partner
Membership No: 215713

CA Rakesh Kumar
Partner
Membership No: 546723

1 & 2

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For and on behalf of the Board of Directors

Hardeep Singh Ahluwalia
Chairman
DIN: 09690464

Suresh S Iyer
Managing Director & CEO
DIN: 10054487

Arvind N Yennemadi
Director
DIN: 07402047

Abhishek Mishra
Chief Financial Officer
Membership No: 062918

Nilesh Jain
Company Secretary
Membership No: A18320

Place: Bengaluru
Date: 24th April, 2026

Cash Flow Statement

for the year ended 31st March, 2026

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended 31 st March 2026	Year ended 31 st March 2025
A)	Cash Flow from Operating Activities		
	Net Profit Before Tax and Exceptional Items	1,30,356.52	1,07,747.06
	Add:		
	i) Adjustment For:		
	Depreciation and Amortization	1,668.75	1,286.81
	Loss/(profit) on Sale of Assets [net]	17.95	2.00
	Interest on lease liability	234.72	284.57
	Interest on Security Deposit	(46.56)	-
	Prepaid Rent amortization	48.76	-
	Winding of leases liability and right of use assets	-	-
	Interest on Income Tax Refund	-	(116.72)
	Impairment of financial instruments	3,961.83	7,577.55
	Fair Value adjustments on Debentures	68.64	55.74
	Fair Value adjustments on Investments	517.45	321.91
	Operating Profit before Working Capital Changes	1,36,828.07	1,17,158.94
	ii) Adjustment For Working Capital:		
	(Increase)/Decrease in Trade Receivables	(149.90)	(4.21)
	Increase/(Decrease) in Trade Payables	194.04	137.18
	(Increase)/Decrease in Other Financial Assets	34.25	(126.72)
	(Increase)/Decrease in Loans	(3,99,002.44)	(3,21,910.92)
	Increase/(Decrease) in Provisions	642.75	(248.86)
	(Increase)/Decrease in Other non-financial assets	(635.27)	(172.88)
	Increase/(Decrease) in Other financial liabilities	297.10	980.29
	Increase/(Decrease) in Other non-financial liabilities	(365.10)	796.67
		(3,98,984.57)	(3,20,549.46)
	Cash Generated from Operations	(2,62,156.50)	(2,03,390.53)
	Less: Income Tax Paid	28,876.52	22,157.24
	Net Cash Flow from Operating Activities	(2,91,033.02)	(2,25,547.77)
B)	Cash Flow from Investing Activities		
	Purchase of Property, Plant and Equipment	(1,673.57)	(1,664.52)
	Sale of Property, Plant and Equipment	33.68	20.79
	Intangible Assets under Development	(5,979.45)	-
	Investment in Government Securities	19,667.10	(91,817.41)
	(Increase)/Decrease in Other Bank balances	344.78	15,007.40
	Net Cash Flow from Investing Activities	12,392.54	(78,453.74)
C)	Cash Flow from Financing Activities		
	Short term borrowings (net)	49,454.87	(9,632.22)
	Long Term Borrowings taken	10,25,000.00	7,52,500.00
	Long Term Borrowings repaid	(4,64,327.54)	(7,38,125.56)
	Proceeds from deposits accepted (net)	2,829.42	(3,045.23)
	Debt Securities (net)	(3,16,111.74)	3,17,188.14
	Payment of lease liability	(864.35)	(1,538.08)
	Dividend	(17,310.04)	(13,315.41)
	Net Cash Flow from Financing Activities	2,78,670.62	3,04,031.63
	Increase/ (Decrease) in Cash & Cash Equivalents	30.15	30.12
	Cash & Cash Equivalents at the Beginning of the Year	105.89	75.77
	Cash & Cash Equivalents at the end of the Year [refer note 3(a)]	136.04	105.89

Cash Flow Statement

for the year ended 31st March, 2026

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended 31 st March 2026	Year ended 31 st March 2025
	Other Notes:		
	Cash and Cash equivalents include:		
	Cash on hand	135.85	100.49
	Cheques on hand	-	-
	Balance with Banks		
	- Current Accounts	0.19	5.40
	- Fixed Deposits		
	Total	136.04	105.89

Material Accounting Policies

See accompanying notes forming part of the financial statements

1 & 2

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As per our report of even date attached

For **Rao & Emmar**
Chartered Accountants
FRN:- 003084S

For **V. K. Ladha & Associates**
Chartered Accountants
FRN:- 002301C

For and on behalf of the Board of Directors

Hardeep Singh Ahluwalia
Chairman
DIN: 09690464

Suresh S Iyer
Managing Director & CEO
DIN: 10054487

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Membership No: 215713

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Director
DIN: 07402047

Abhishek Mishra
Chief Financial Officer
Membership No: 062918

Nilesh Jain
Company Secretary
Membership No: A18320

Place: Bengaluru
Date: 24th April, 2026

Statement of Changes in Equity

for the year ended 31st March, 2026

A Share Capital

(1) Balance as at 31st March 2026

(Amt ₹ in lakhs)

Balance at the 1 st April 2025	Changes in Equity Share Capital due to prior period	Restated balance at the beginning of the current reporting period	Changes in Equity share capital during the current year	Balance as at 31 st March 2026
2,663.31	-	-	-	2,663.31

(2) Balance as at 31st March 2025

(Amt ₹ in lakhs)

Balance as at 1 st April 2024	Changes in Equity Share Capital due to prior period	Restated balance at the beginning of the previous reporting period	Changes in Equity share capital during previous year	Balance as at 31 st March 2025
2,663.31	-	-	-	2,663.31

B Other Equity

Current Reporting Period

(Amt ₹ in lakhs)

Particulars	Other Equity						
	Share application money pending allotment	Reserves and Surplus					Total
		Securities Premium	Statutory Reserves	General Reserve	Special Reserve	Retained Earnings	
Balance as at April 01, 2025	-	27,297.54	62,960.77	1,26,041.13	1,68,386.28	1,19,400.35	5,04,086.06
Changes in accounting policy/ prior period error	-	-	-	-	-	-	-
Restated balance at April 01, 2025	-	27,297.54	62,960.77	1,26,041.13	1,68,386.28	1,19,400.35	5,04,086.06
Total Comprehensive income for the current year	-	-	-	-	-	1,08,601.11	1,08,601.11
Dividends	-	-	-	-	-	(17,310.04)	(17,310.04)
Transfer to /from retained earnings	-	-	-	21,720.22	26,000.00	(47,720.22)	-
Any other change	-	-	-	-	-	-	-
Balance as at March 31, 2026	-	27,297.54	62,960.77	1,47,761.35	1,94,386.28	1,62,971.20	5,95,377.14

Statement of Changes in Equity

for the year ended 31st March, 2026

B Other Equity (Contd..)

Previous Reporting Period

(Amt ₹ in lakhs)

Particulars	Other Equity						Total
	Share application money pending allotment	Reserves and Surplus					
		Securities Premium	Statutory Reserves	General Reserve	Special Reserve	Retained Earnings	
Balance as at April 01, 2024	-	27,297.54	62,960.77	1,08,905.23	1,46,386.28	86,172.17	4,31,721.99
Changes in accounting policy/ prior period error	-	-	-	-	-	-	-
Restated balance at April 01, 2024	-	27,297.54	62,960.77	1,08,905.23	1,46,386.28	86,172.17	4,31,721.99
Total Comprehensive Income as at March 31, 2024	-	-	-	-	-	85,679.49	85,679.49
Remeasurement of defined benefit plans	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	(13,315.41)	(13,315.41)
Transfer to /from retained earnings	-	-	-	17,135.90	22,000.00	(39,135.90)	-
Others	-	-	-	-	-	-	-
Balance as at March 31, 2025	-	27,297.54	62,960.77	1,26,041.13	1,68,386.28	1,19,400.35	5,04,086.07

See accompanying notes forming part of the financial statements

As per our report of even date attached

For **Rao & Emmar**
Chartered Accountants
FRN:- 003084S

For **V. K. Ladha & Associates**
Chartered Accountants
FRN:- 002301C

CA B J Praveen
Partner
Membership No: 215713

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For and on behalf of the Board of Directors

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Chief Financial Officer
Membership No: 062918

Nilesh Jain
Company Secretary
Membership No: A18320

Place: Bengaluru
Date: 24th April, 2026

Notes forming part of Financial Statements

for the year ended 31st March, 2026

1. Company Overview

Can Fin Homes Ltd (The Company), set up under the sponsorship of Canara Bank, was incorporated in the year 1987 having CIN L85110KA1987PLC008699. The Company is a housing finance institution approved by National Housing Bank (NHB), the apex authority of housing in the country. It is a listed company and its shares are traded in all the major stock exchanges in the country. The company has its head office at 29/1, Sir M N Krishna Rao Road, Lalbagh West, Basavanagudi, Bengaluru -560004, Karnataka. The financial statements of the Company has been approved by the Board of Directors at their meeting held on April 24, 2026.

2. Summary of Material Accounting Policies:

a) Statement of compliance:

These financial statements have been prepared in accordance with Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Companies Act, 2013 ("the Act") read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the guidelines issued by the National Housing Bank ("NHB") and Reserve Bank of India (RBI) to the extent applicable.

The Balance Sheet, the Statement of Profit and Loss and the Statement of Changes in Equity are prepared and presented in the format prescribed in the Division III of Schedule III to the Act. The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7 "Statement of Cash Flows". The Balance Sheet, the Statement of Profit and Loss, the Statement of Cash Flows and the Statement of Changes in Equity are together referred to as 'Financial Statements'.

b) Basis of measurement:

The financial statements have been prepared on a historical cost convention and on an accrual basis, except for the following material items that have been measured at fair value as required by relevant Ind AS:

- i. Certain financial assets and liabilities measured at fair value (refer accounting policy on financial instruments);
- ii. Defined benefit and other long-term employee benefits measured at present value of defined benefit obligation less fair value of plan assets.

c) Use of estimates and judgement

The preparation of financial statements in conformity with Ind AS requires management to make judgements, estimates and assumptions, that affect the application of accounting policies and the reported amounts of assets, liabilities, and disclosure of Contingent liabilities at the end of the reporting period and the reported amount of revenues and expenses for the years. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed at each balance sheet date. Revisions to accounting estimates are recognised in the period in which the estimate is revised and future periods affected.

The application of accounting policies that require critical accounting estimates involving complex and subjective judgements and the use of assumptions in these financial statements are as below:

1. Business model assessment
2. Fair value of financial instruments
3. Impairment of financial asset
4. Provisions and other contingent liabilities
5. Provision for tax expenses

d) Financial instruments:

Initial recognition and measurement:

Financial instruments are recognised initially at fair value. Transaction costs that are directly attributable to the acquisition of the financial asset are recognised in determining the carrying amount, if it is not classified as at fair value through profit or loss.

Financial assets, other than loans and advances to customers are recognised on trade date i.e. the date that the Company becomes a party to the contractual provisions of the instrument. Loans and advances to customers are recognized as and when disbursements are made to the customers. Loans, borrowings and payables are recognised after netting of directly attributable transaction costs. Subsequently, financial instruments are measured according to the category in which they are classified.

Subsequent measurement:

For the purpose of subsequent measurement, financial instruments of the Company are classified in the following categories: non- derivative financial assets comprising amortised cost, debt instruments

Notes forming part of Financial Statements

for the year ended 31st March, 2026

at fair value through other comprehensive income (FVTOCI), equity instruments at FVTOCI or fair value through profit and loss (FVTPL), non-derivative financial liabilities at amortised cost or FVTPL and derivative financial instruments (under the category of financial assets or financial liabilities) at FVTPL.

The classification of financial instruments depends on the objective of the business model for which it is held. Management determines the classification of its financial instruments at initial recognition.

a) Non-derivative financial assets

(i) Financial assets at amortised cost

A financial asset shall be measured at amortised cost if both of the following conditions are met:

- (a) the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows and
- (b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

They are presented as current assets, except for those maturing later than 12 months after the reporting date which are presented as non-current assets. Financial assets are measured initially at fair value plus transaction costs and subsequently carried at amortized cost using the effective interest rate method, less any impairment loss.

Financial assets at amortised cost are represented by trade receivables, certain investments, security deposits, cash and cash equivalents, employee and other advances and eligible current and non-current assets. Cash and cash equivalents are highly liquid instruments that are readily convertible into cash and which are subject to an insignificant risk of changes in value and comprise cash on hand and in banks and demand deposits with banks which can be withdrawn at any time without prior notice or penalty on the principal.

(ii) Debt instruments at FVTOCI

A debt instrument shall be measured at fair value through other comprehensive income if both of the following conditions are met:

- (a) the objective of the business model is achieved by both collecting contractual cash flows and selling financial assets and
- (b) the asset's contractual cash flow represents SPPI

Debt instruments included within FVTOCI category are measured initially as well as at each reporting period at fair value plus transaction costs. Fair value movements are recognised in other comprehensive income (OCI). However, the Company recognises interest income, impairment losses & reversals and foreign exchange gain/(loss) in statement of profit and loss. On de-recognition of the asset, cumulative gain or loss previously recognised in OCI is reclassified from equity to profit and loss. Interest earned is recognised under the effective interest rate (EIR) model.

(iii) Debt Instruments at FVTPL

A financial asset shall be measured at fair value through profit or loss unless it is measured at amortised cost or at fair value through other comprehensive income.

b) Non-derivative financial liabilities

(i) Financial liabilities at amortised cost

Financial liabilities at amortised cost represented by borrowings, trade and other payables are initially recognized at fair value, and subsequently carried at amortized cost using the effective interest rate method.

e) Statement of Cash Flows:

For the purposes of the cash flow statement, cash and cash equivalents include cash on hand, in banks and demand deposits with banks, net of outstanding bank overdrafts that are repayable on demand, book overdraft and are considered part of the Company's cash management system.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Cash flows are reported using the indirect method whereby profit or loss is adjusted for the effects of the transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expense associated with investing or financing cash flows.

f) Property, plant and equipment

i) Recognition and measurement: Property, plant and equipment are measured at cost less accumulated depreciation and impairment losses, if any. Costs include directly attributable expenditure incurred up to the date the asset is ready for its intended use.

Amounts paid towards the acquisition of property, plant and equipment outstanding as of each reporting date and the cost of property, plant and equipment not ready for intended use before such date are disclosed under capital advances and capital work-in-progress respectively. Depreciation is not recorded on capital work-in-progress until installation is complete and the asset is ready for its intended use.

Subsequent expenditure relating to property, plant and equipment is capitalized only when it is probable that future economic benefits associated with these will flow to the Company and the cost of the item can be measured reliably. Repairs and maintenance costs are recognized in the statement of profit and loss when incurred. The cost and related accumulated depreciation are eliminated from the financial statements upon sale or disposition of the asset and the resultant gains or losses are recognized in the statement of profit and loss.

ii) Depreciation:

Depreciation on tangible assets is provided on the Written Down Value method over the estimated useful life of the assets as prescribed in Schedule II of the Companies Act, 2013, except in case of servers, where the useful life is estimated to be 3 years considering its nature, estimated usage, operating conditions, anticipated technological changes, manufacturers warranties and maintenance support.

Depreciation methods, useful life and residual values are reviewed atleast at each year end.

Changes in expected useful life are treated as change in accounting estimate.

When parts of an item of property, plant and equipment have different useful life, they are accounted for as separate items (major components) of property, plant and equipment.

g) Intangible assets:

Intangible assets are stated at cost less accumulated amortization and impairments. Intangible assets are amortized over their respective individual estimated useful lives on a straight-line basis, from the date that they are available for use. The estimated useful life of an identifiable intangible asset is based on a number of factors including the effects of obsolescence, demand, competition and other economic factors.

The estimated useful lives of intangible assets for the current and comparative period are as follows:

Asset	Estimated useful life
Software	5 Years

h) Lease

The Company recognises assets and liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value. The Company is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments.

The Company measures right-of-use assets similarly to other non-financial assets (such as property, plant and equipment) and lease liabilities similarly to other financial liabilities. As a consequence, the Company recognises depreciation on the right-of-use asset and interest on the lease liability. The depreciation would usually be on a straight-line basis.

Assets and liabilities arising from a lease are initially measured on a present value basis. The measurement includes non-cancellable lease payments (including inflation-linked payments), and also includes payments to be made in optional periods if the Company is reasonably certain to exercise an option to extend the lease, or not to exercise an option to terminate the lease.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

i) Impairment

i) Financial assets

Ind AS 109 establishes a credit risk impairment model based on expected losses. This model will apply to loans and debt instruments measured at amortised cost or at fair value through shareholders' equity (on a separate line), to loan commitments and financial guarantees not recognised at fair value, as well as to lease receivables. The impairment model under Ind AS 109 requires accounting for 12-month expected credit losses (that result from the risk of default in the next 12 months) on the financial instruments issued or acquired, as of the date of initial recognition on the balance sheet. Expected credit losses at maturity (that result from the risk of default over the life of the financial instrument) will be recognised if the credit risk has increased significantly since initial recognition (Stage 2) or have become credit impaired (Stage 3). Stage wise classification will be made in accordance with the guidelines issued by National Housing Bank / Reserve Bank of India and accordance with applicable laws and Indian Accounting Standards.

Under the standard, there is also a rebuttable presumption that the credit risk on a financial asset has increased significantly since initial recognition when contractual payments are more than 30 days past due. Based on past experience, the company has developed the ECL model based on this presumption and uses 30 days past due as the trigger for confirming a significant increase in credit risk. The structure of the ECL model developed by the company is :

The Company assesses periodically and at each balance sheet date whether there is objective evidence that a financial asset or group of financial assets is impaired. Impairment allowances represent management's best estimate of the losses incurred within the loan portfolios at the balance sheet date. They are calculated on a collective basis for portfolios of loans of a similar nature and on an individual basis for significant loans. The calculation of both collective and specific impairment allowances is inherently judgmental. Collective impairment allowances are calculated using models which approximate the impact of current economic and credit conditions on large

portfolios of loans. The inputs to these models are based on historical loss experience with judgement applied to determine the assumptions (for example the value of collateral) used to calculate impairment. The amount of provision for loan losses is calculated by multiplying the exposure at default (EAD), Probability of Default (PD) and Loss Given Default (LGD).

EAD: The exposure at default (EAD) represents the gross carrying amount of the financial assets subject to the impairment calculation.

PD: is the probability of whether borrowers will default on their obligations which are calculated based on historical default rate summary of past years.

LGD: The loans are secured by adequate property. The present value of such collateral property is considered while calculating the Expected Credit Loss. The Company initiates recovery process of Non Performing accounts within the statutory time limit as prescribed under SARFAESI Act, 2002 and other applicable laws and accordingly the realizable period has been considered for computing the Realisable Present Value of Collateral.

Stage 1: 12-months ECL The Company assesses ECL on exposures where there has not been a significant increase in credit risk since initial recognition and that were not credit impaired upon origination. For these exposures, the Company recognises as a collective provision the portion of the lifetime ECL associated with the probability of default events occurring within the next 12 months.

Stage 2: Lifetime ECL – not credit impaired: The Company collectively assesses ECL on exposures where there has been a significant increase in credit risk since initial recognition but are not credit impaired. For these exposures, the Company recognises as a collective provision, a lifetime ECL (i.e. reflecting the remaining lifetime of the financial asset).

Stage 3: Lifetime ECL – credit impaired: The Company identifies, both collectively and individually, ECL on those exposures that are assessed as credit impaired based on whether one or more events, that have a detrimental impact

Notes forming part of Financial Statements

for the year ended 31st March, 2026

on the estimated future cash flows of that asset have occurred. For exposures that have become credit impaired, a lifetime ECL is recognised as a collective or specific provision. The company assumes that the loan is defaulted if the days past due exceeds 90 days.

The measurement of impairment losses (ECL) across all categories of financial assets requires judgement, in particular, the estimation of the amount and timing of future cash flows based on Company's historical experience and collateral values when determining impairment losses along with the assessment of a significant increase in credit risk. These estimates are driven by a number of factors, changes in which can result in different levels of allowances. Elements of the ECL models that are considered accounting judgements and estimates include:

- Bifurcation of the financial assets into different portfolios when ECL is assessed on collective basis.
- Company's criteria for assessing if there has been a significant increase in credit risk.
- Development of ECL models, including choice of inputs / assumptions used.

ii) Non-financial assets

The Company assesses at each Balance sheet date whether there is any objective evidence that a non-financial asset or a group of non-financial assets maybe impaired. If any such indication exists, the Company estimates the amount of impairment loss.

An impairment loss is calculated as the difference between an asset's carrying amount and recoverable amount. Losses are recognised in the statement of profit and loss and reflected in an allowance account. When the Company considers that there are no realistic prospects of recovery of the asset, the relevant amounts are written off. If the amount of impairment loss subsequently decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, then the previously recognised impairment loss is reversed through the statement of profit and loss.

j) Employee Benefits:

The Company participates in various employee benefit plans. Post-employment benefits are classified as either defined contribution plans or defined benefit plans. Under a defined contribution plan, the Company's only obligation is to pay a fixed amount with no obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits. The related actuarial and investment risks fall on the employee. The expenditure for defined contribution plans is recognized as expense during the period when the employee provides service. Under a defined benefit plan, it is the Company's obligation to provide agreed benefits to the employees. The related actuarial and investment risks fall on the Company. The present value of the defined benefit obligations is calculated using the projected unit credit method.

The Company has the following employee defined contribution plans:

i) Employee State Insurance

The Company's contribution to state plans namely Employee's State Insurance Scheme is a defined contribution plan and contribution paid or payable is recognised as an expense in the period in which the employee renders services.

ii) Employee Pension Scheme

The Company's contribution to state plans namely Employee's Pension Scheme is a defined contribution plan and contribution paid or payable is recognised as an expense in the period in which the employee renders services.

iii) Employee Provident Fund

Liability in respect of contribution to Employee Provident fund is estimated on the basis of valuation in a manner similar to gratuity liability and is recognised in the balance sheet net of the fair value of the plan assets.

iv) Gratuity

The Company has an obligation towards gratuity, a defined benefit retirement plan covering eligible employees. The plan provides for a lump-sum payment to employees at retirement, death while in employment or on termination of employment of an amount equivalent to 15 days of last drawn salary for every completed year of service.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Vesting occurs upon completion of five years of service. The Company make annual contributions to gratuity funds established as trusts and accounts for the liability for Gratuity benefits payable in the future based on actuarial valuation.

Actuarial gains or losses are recognized in other comprehensive income. Further, the statement of profit and loss does not include an expected return on plan assets. Instead net interest recognized in statement of profit and loss is calculated by applying the discount rate used to measure the defined benefit obligation to the net defined benefit liability or asset. The actual return on the plan assets above or below the discount rate is recognized as part of re-measurement of net defined liability or asset through other comprehensive income.

Re-measurements comprising actuarial gains or losses and return on plan assets (excluding amounts included in net interest on the net defined benefit liability) are not reclassified to statement of profit and loss in subsequent periods.

v) **Compensated absences:**

The employees of the Company are entitled to compensated absences. The employees can carry forward a portion of the unutilised accumulating compensated absences and utilise it in future periods or receive cash at retirement or termination of employment. The Company records an obligation for compensated absences in the period in which the employee renders the services that increases this entitlement. The Company measures the expected cost of compensated absences as the additional amount that the Company expects to pay as a result of the unused entitlement that has accumulated at the end of the reporting period. The Company recognizes accumulated compensated absences based on actuarial valuation. Non-accumulating compensated absences are recognized in the period in which the absences occur. The Company recognizes actuarial gains and losses immediately in the statement of profit and loss.

vi) **Leave Travel Concessions:**

All confirmed employees are entitled to leave travel concession once in two years, the liability in this respect is recognised in the year the related

service is rendered at the undiscounted amount of the benefit expected to be paid in exchange for that service.

k) **Revenue recognition:**

Revenue is measured at fair value of consideration received or receivable. Revenues are recognised when collectability of the resulting receivables is reasonably assured.

i) **Interest**

Interest income and expense are recognised in the statement of profit or loss using the effective interest (EIR) method. The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Company estimates cash flows considering all contractual terms of the financial instrument but does not consider future credit losses.

For credit impaired assets overdue interest is treated to accrue on realization, due to uncertainty of realization and is accounted for accordingly.

Fees that are integral part of EIR are recognised as interest income.

ii) **Fees and Commission**

Fees and commission income include fees other than those that are an integral part of EIR. The company recognises such fee and commission income in accordance with terms of the relevant contracts / agreements with the customers.

iii) **Insurance Commission**

Commission on sale of insurance policies are recognised on an accrual basis in accordance with the agreed rates with the Insurer.

iv) **Income from Investments**

Interest Income on Investments in Government

Notes forming part of Financial Statements

for the year ended 31st March, 2026

securities is recognized as it accrues in the statement of profit and loss, using the effective interest method and interest on other investments is recognised on accrual basis.

v) Dividend Income

Dividend income is recognized in the statement of profit and loss on the date that the Company's right to receive payment is established.

vi) Other income

Other Income represents income earned from the activities incidental to the business of the Company and is recognised when the right to receive the income is established as per the terms of the contracts.

l) Finance Expense:

Finance expenses consist of interest expense on loans and borrowings. Borrowing costs are recognized in the statement of profit and loss using the effective interest method.

m) Foreign Currency:

i) Functional and presentation currency

Items included in the financial statements of the Company are measured using the currency of the primary economic environment in which the Company operates (i.e. the "functional currency"). The financial statements are presented in Indian Rupee, the national currency of India, which is the functional currency of the Company.

ii) Transactions and Translations

Transactions in foreign currencies are recorded at the exchange rate prevailing on the date of transaction. Foreign currency denominated monetary assets and liabilities are re-measured into the functional currency at the exchange rate prevailing on the balance sheet date. Exchange differences arising on settlement of transactions are recognised in the statement of profit and loss.

Foreign currency gains and losses are reported on a net basis. This includes changes in the fair value of foreign exchange derivative instruments, which are accounted at fair value through profit or loss.

n) Income Tax

Income tax expense comprises current and deferred taxes. Income tax expense is recognized in the statement of profit and loss except to the extent it relates to items directly recognized in equity or in other comprehensive income in which case is also recognised outside the statement of profit and loss.

a) Current income tax

Current income tax for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities based on the taxable income for the period. The tax rates and tax laws used to compute the current tax amount are those that are enacted or substantively enacted by the reporting date and applicable for the period. The Company offsets current tax assets and current tax liabilities, where it has a legally enforceable right to set off the recognized amounts and where it intends either to settle on a net basis or to realize the asset and liability simultaneously.

b) Deferred taxes

Deferred tax is recognized using the balance sheet approach. Deferred tax assets and liabilities are recognised for the future tax consequences of temporary differences between the carrying values of assets and liabilities and their respective tax bases, and unutilised business loss and depreciation carry forwards and tax credits.

Deferred tax asset is recognized to the extent that it is probable that future taxable income will be available against which the deductible temporary differences, unused tax losses, depreciation carry-forwards and unused tax credits could be utilized.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilized.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realized or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

o) Earnings per Share (EPS):

Basic earnings per share is computed by dividing net profit after tax by the weighted average number of equity shares outstanding during the period.

Diluted EPS is computed by dividing the net profit after tax by the weighted average number of equity shares considered for deriving basic EPS and also weighted average number of equity shares that could have been issued upon conversion of all dilutive potential equity shares.

p) Borrowing Costs:

Borrowing costs include interest, commission/ brokerage on deposits and exchange differences arising from foreign currency borrowings to the extent they are regarded as adjustment to interest cost. Interest expenses are accrued on a timely basis, by reference to the principal outstanding and at the effective interest rate (EIR) applicable. The effective interest method is a method of calculating the amortised cost of a financial liability and allocating interest expenses over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the debt instrument, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

q) Provisions and contingent liabilities

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation. The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation at the end of each reporting period, taking into account the risks and uncertainties surrounding the obligation. When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognized as an asset, if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably. Contingent liabilities are not recognized but

are disclosed in the notes to financial statements. Contingent assets are not recognized but are disclosed in the notes to financial statements when economic inflow is probable.

r) Onerous Contracts:

Provision for onerous contracts i.e., contracts where the expected unavoidable costs of meeting the obligations under the contract exceed benefits expected to be received under it, are recognised when it is probable that an outflow of resources embodying economic benefits will be required to settle a present obligation as a result of an obligating event, based on a reliable estimate of such obligation.

s) Segment:

The Company is engaged mainly in the business of Housing finance. The Company is also involved in the corporate insurance agency business activity, 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. This in the context of Ind AS 108 – operating segments reporting are considered to constitute one reportable segment.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 3

(a) Cash and Cash Equivalents

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Cash on hand	135.85	100.49
(ii)	Balances with Banks	0.19	5.40
	Total	136.04	105.89

(b) Balances with Banks other than in (a) above

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Unclaimed Dividend (earmarked)	313.74	256.76
(ii)	Balances with bank held as security for overdraft facility (Refer Note 3.2 below)	30,000.00	30,000.00
(iii)	Balances with Bank held for SLR (Refer Note 3.1 below)	-	401.76
	Total	30,313.74	30,658.53

3.1 The above deposits are held to comply with the Statutory Liquidity Assets required to be maintained as per NHB /Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Direction, 2025. These carry a floating charge created in favour of trustees of public deposits accepted by the company.

3.2 Deposit are under lien as security for overdraft facility.

Note 4 - Trade Receivables

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Unsecured (considered good)- Insurance commission receivable (refer note 44)	242.98	93.08
(ii)	Receivables Secured (considered good)	-	-
(iii)	Receivables which have significant increase in Credit Risk	-	-
(iv)	Receivables - credit impaired	-	-
	Total	242.98	93.08
	Less: Allowance for impairment loss	-	-
	Net Total	242.98	93.08

(Amt ₹ in lakhs)

Sr. No.	Particulars	Outstanding for following periods from the date of the transactions on 31 st March 2026					Total
		Less than 6 months	6 months - 1 Year	1-2 Years	2-3 Years	More than 3 years	
(i)	Undisputed trade receivables considered good	242.98	-	-	-	-	242.98
(ii)	Undisputed trade receivables which have significant increase in credit risk	-	-	-	-	-	-
(iii)	Undisputed trade receivables credit impaired	-	-	-	-	-	-
(iv)	Disputed trade receivables considered good	-	-	-	-	-	-
(v)	Disputed trade receivables which have significant increase in credit risk	-	-	-	-	-	-
(vi)	Disputed trade receivables credit impaired	-	-	-	-	-	-
(vii)	Unbilled revenue	-	-	-	-	-	-

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 4 - Trade Receivables (Contd..)

(Amt ₹ in lakhs)

Sr. No.	Particulars	Outstanding for following periods from the date of the transaction as on 31st March 2025					Total
		Less than 6 months	6 months - 1 Year	1-2 Years	2-3 Years	More than 3 years	
(i)	Undisputed trade receivables considered good	93.08	-	-	-	-	93.08
(ii)	Undisputed trade receivables which have significant increase in credit risk	-	-	-	-	-	-
(iii)	Undisputed trade receivables credit impaired	-	-	-	-	-	-
(iv)	Disputed trade receivables considered good	-	-	-	-	-	-
(v)	Disputed trade receivables which have significant increase in credit risk	-	-	-	-	-	-
(vi)	Disputed trade receivables credit impaired	-	-	-	-	-	-
(vii)	Unbilled revenue	-	-	-	-	-	-

Note 5 - Loans

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
A	Loans		
(i)	Term Loans (refer note 5.1 below)	42,14,720.26	38,15,613.53
(ii)	Others	-	-
	Total	42,14,720.26	38,15,613.53
	"Less: Impairment Loss Allowance (refer note 5.4 below)"	50,001.20	45,969.84
	Total	41,64,719.07	37,69,643.69
B.			
(i)	Secured by tangible assets (refer note 5.2 below)	42,14,595.72	38,15,475.98
(ii)	Secured by intangible assets	-	-
(iii)	Covered by Bank/Government Guarantees	-	-
(iv)	Unsecured	124.54	137.54
	Total	42,14,720.26	38,15,613.53
	"Less: Impairment Loss Allowance (refer note 5.4)"	50,001.20	45,969.84
	Total	41,64,719.07	37,69,643.69
C.			
	Loans in India		
(i)	Public Sector	-	-
(ii)	Others:		
a)	Individual	42,14,720.26	38,15,613.53
b)	Corporate	-	-
	Total	42,14,720.26	38,15,613.53
	Less: Impairment Loss Allowance (refer note 5.4 below)	50,001.20	45,969.84
	Total (C I)	41,64,719.07	37,69,643.69
	II Loans outside India	-	-
	Less: Impairment Loss Allowance	-	-
	Total (C II)	-	-
	Total (CI+CII)	41,64,719.07	37,69,643.69

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 5.1

Loans outstanding is net of Unamortised portion of income and expenses (Processing Fees income, Advocate Fee, Valuer Fee and DSA Commission Expense). The company has amortised Direct expenses & Direct income relating to DSA Commission Expenses and Loan initiation fees. As a result, both Income & expenses, are lower in comparison to Previous year. However, the overall impact of increase in profit for the full year due to amortisation is ₹501.11 Lakhs.

Note 5.2

Loans and instalments due from borrowers are secured, partly secured or otherwise by:

- Registered mortgage of property and/or
- Other securities, assignment of life insurance policies and/or
- Personal Guarantees and/or
- Undertaking to create a security or perfection security
- Vehicles Loan given to employees are secured by hypothecation of vehicles

Note 5.3

The Company has acquired certain assets under SARFAESI Act which are retained for the purpose of sale under the rules and regulations of SARFAESI Act involving realisable value of ₹19,533.63 lakhs (Market value as at March 31, 2025 : ₹10,435.39 lakhs), which are part of NPA portfolio aggregating to ₹12,479.35 lakhs (As at March 31, 2025: ₹8,918.05 lakhs) for which necessary provisions have already been made. These assets are accounted as and when they are realised.

Note 5.4 - Break up of Loans & Advances and Provisions thereon

(Amt ₹ in lakhs)

Particulars	Housing		Non - Housing	
	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Standard Assets:				
a) Total Outstanding Amount	30,00,027.59	28,66,246.07	11,85,143.57	9,22,144.11
b) Provision made	14,445.44	15,369.48	4,580.40	3,830.10
Sub-Standard Assets:				
a) Total Outstanding Amount	8,758.52	10,411.01	2,075.83	2,564.44
b) Provision made	3,978.99	3,684.34	808.11	584.19
Doubtful Assets - Category I:				
a) Total Outstanding Amount	5,329.68	6,306.40	1,314.83	1,547.39
b) Provision made	2,613.39	2,663.73	536.42	380.43
Doubtful Assets - Category II:				
a) Total Outstanding Amount	5,585.33	1,354.22	1,323.05	401.39
b) Provision made	2,880.49	570.57	590.76	104.63
Doubtful Assets - Category III:				
a) Total Outstanding Amount	3,292.83	3,829.23	1,723.08	1,784.38
b) Provision made	1,816.76	2,072.63	709.19	860.55
Loss Assets:				
a) Total Outstanding Amount	5,488.09	4,465.00	852.75	663.18
b) Provision made	5,316.20	4,331.05	850.19	643.29
Total				
a) Total Outstanding Amount	30,28,482.04	28,92,611.92	11,92,433.11	9,29,104.88
b) Provision made	31,051.27	28,691.80	8,075.09	6,403.19

Note:

- The Total Outstanding Amount means Principal + accrued interest + other charges pertaining to loans excluding Ind AS adjustments.
- As on March 31, 2026 the NHL category includes Commercial Housing Loan of ₹4,97,085.09 Lakhs (As at March 31, 2025 - ₹4,08,285.53 Lakhs).
- The category of Doubtful Assets will be as under:

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Period for which the assets has been considered Doubtful	Category
Upto one year	Category - I
One to three years:	Category - II
More than three years :	Category - III

- d. Provisions disclosed above excludes additional provision of ₹5,928.52 lakhs (as at March 31, 2025 ₹5,928.52 Lakhs) and restructured provision ₹4,946.33 lakhs (as at March 31, 2025 ₹4,946.33 lakhs)

Note 5.5

As per the Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Directions, 2025 defined the principal business criteria for HFCs.

Details of principal business criteria are as follows ;

As at	% of total assets towards housing finance	% of total assets towards housing finance for individuals
March 31, 2026	68.53%	68.53%
March 31, 2025	70.73%	70.73%

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 5 - Loans (Contd..)

Note 5.6

Asset Liability Management (Maturity Pattern of Certain items of Assets & Liabilities) as on March 31, 2026

Particulars	In Days			In Months			In Years				Total
	1 day to 7 days	8 to 14 days	15 to 30/31 days	Over one month upto 2 months	Over 2 months upto 3 months	Over 3 months upto 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 year to 5 years	Over 5 years	
Liabilities -											
Deposits	577.43	67.01	237.28	427.34	270.25	1,635.62	4,477.95	13,559.58	313.25	-	21,565.70
Borrowings from Banks**	11,255.95	1,293.86	55,253.87	1,77,254.98	2,23,443.76	3,00,632.93	2,46,426.88	9,95,674.85	6,28,637.65	3,95,456.15	30,35,330.88
Market Borrowings-											
NCD and CP*	7,321.66	-	-	1,66,931.08	49,331.04	-	56,415.73	3,48,892.57	1,40,000.00	-	7,68,892.09
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-
Assets -											
Advances	11,082.76	11,082.76	26,915.28	46,627.71	49,864.95	1,54,917.00	3,33,216.78	12,67,742.51	12,72,389.98	9,90,879.33	41,64,719.07
Investments (Includes bank deposits)	-	-	-	30,000.00	-	-	-	30,962.00	14,050.00	1,69,284.40	2,44,296.40
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-

(Amt ₹ in lakhs)

Asset Liability Management (Maturity Pattern of Certain items of Assets & Liabilities) as on March 31, 2025

Particulars	In Days			In Months			In Years				Total
	1 day to 7 days	8 to 14 days	15 to 30/31 days	Over one month upto 2 months	Over 2 months upto 3 months	Over 3 months upto 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 year to 5 years	Over 5 years	
Liabilities -											
Deposits	272.12	145.20	374.18	1,005.48	969.44	1,752.23	6,218.10	7,731.07	268.47	-	18,736.28
Borrowings from Banks**	58,322.32	36,019.27	1,71,888.87	90,581.61	1,77,515.90	1,22,480.20	1,93,991.08	7,01,658.45	5,19,530.99	3,53,214.85	24,25,203.53
Market Borrowings-											
NCD and CP*	-	-	99,554.95	1,58,557.59	1,36,000.00	-	1,30,100.00	3,98,500.00	1,62,222.65	-	10,84,935.19
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-
Assets -											
Advances	10,146.88	10,146.88	23,192.86	42,136.95	44,020.25	1,35,221.21	2,91,080.89	11,12,047.58	10,65,733.42	10,35,916.77	37,69,643.69
Investments (Includes bank deposits)	370.76	-	-	30,031.00	-	19,667.10	-	1,000.00	30,512.00	1,83,301.85	2,64,882.71
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-

(Amt ₹ in lakhs)

* NCD and CP taken at face value.

** Excluding Ind AS adjustments.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 6 - Investments

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026						
		Amortised Cost	At Fair Value			Subtotal	Others	Total
			Through OCI	At FVTPL	Designated at FVTPL			
(i)	Mutual Funds	-	-	-	-	-	-	
(ii)	Government Securities	2,14,296.40	-	-	-	2,14,296.40	2,14,296.40	
(iii)	Other Approved Securities	-	-	-	-	-	-	
(iv)	Others	-	-	-	-	-	-	
(A)	Total	2,14,296.40	-	-	-	2,14,296.40	2,14,296.40	
(i)	Investments outside India	-	-	-	-	-	-	
(ii)	Investments in India	2,14,296.40	-	-	-	2,14,296.40	2,14,296.40	
(B)	Total	2,14,296.40	-	-	-	2,14,296.40	2,14,296.40	
	(A)-(B)	-	-	-	-	-	-	
	Less: Impairment Loss Allowance	-	-	-	-	-	-	
	Total	2,14,296.40	-	-	-	2,14,296.40	2,14,296.40	

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at 31 st March, 2025						
		Amortised Cost	At Fair Value			Subtotal	Others	Total
			Through OCI	At FVTPL	Designated at FVTPL			
(i)	Mutual Funds	-	-	-	-	-	-	
(ii)	Government Securities	2,34,480.95	-	-	-	2,34,480.95	2,34,480.95	
(iii)	Other Approved Securities	-	-	-	-	-	-	
(iv)	Others	-	-	-	-	-	-	
(A)	Total	2,34,480.95	-	-	-	2,34,480.95	2,34,480.95	
(i)	Investments outside India	-	-	-	-	-	-	
(ii)	Investments in India	2,34,480.95	-	-	-	2,34,480.95	2,34,480.95	
(B)	Total	2,34,480.95	-	-	-	2,34,480.95	2,34,480.95	
	(A)-(B)	-	-	-	-	-	-	
	Less: Impairment Loss Allowance	-	-	-	-	-	-	
	Total	2,34,480.95	-	-	-	2,34,480.95	2,34,480.95	

Note 6.1: Details of investment held in Government Securities.

(Amt ₹ in lakhs)

Sr. No.	Government Securities	At cost	
		As at March 31, 2026	As at March 31, 2025
		1	06.01% GOI 25.03.2028
2	08.26% MAHARASHTRA SDL02.01.2029	500.00	500.00
3	08.05% GUJARAT SDL 31.01.2028	511.60	511.60
4	08.16% GUJARAT SDL 09.05.2028	213.08	213.08
5	07.17% KARNATAKA SDL 27.11.2029	547.57	547.57
6	7.70% MAHARASHTRA SDL 2032	1,494.45	1,494.45
7	7.81% UP SDL 2034	1,000.00	1,000.00
8	07.35% KARNATAKA SDL 24.02.2040	2,527.25	2,527.25
9	06.49% KARNATAKA SDL 18.11.2030	3,417.40	3,417.40
10	06.51% KARNATAKA SDL 30.12.2030	9,767.00	9,767.00
11	06.78% MAHARASHTR SDL 25.05.2031	4,957.50	4,957.50
12	06.85% MADHYA PRD SDL 15.09.2031	9,936.00	9,936.00
13	06.95% GUJARAT SDL 14.07.2031	2,504.00	2,504.00
14	06.95% MAHARASHTR SDL 14.07.2031	2,301.84	2,301.84

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 6 - Investments (Contd..)

(Amt ₹ in lakhs)

Sr. No.	Government Securities	At cost	
		As at March 31, 2026	As at March 31, 2025
15	06.95% TAMILNADU SDL 07.07.2031	2,498.00	2,498.00
16	06.98% ASSAM SDL 25.08.2031	1,506.00	1,506.00
17	07.00% MADHYA PRA SDL 14.07.2031	2,406.00	2,406.00
18	07.03% KARNATAKA SDL13.10.2032	5,025.50	5,025.50
19	07.04% KERALA SDL 01.09.2034	14,903.00	14,903.00
20	07.04% TELANGANA SDL 22.12.2032	2,506.50	2,506.50
21	07.05% ANDHRA PRADESH 01.09.2035	2,509.75	2,509.75
22	07.10% MAHARASHTR SDL 04.08.2036	6,435.00	6,435.00
23	07.12% KARNATAKA SDL 29.12.2034	10,979.10	10,979.10
24	07.18% TELANGANA SDL 05.01.2033	6,988.80	6,988.80
25	6.91% MAHARASHTRA SDL 15.09.2033	17,672.86	17,672.86
26	7.85% KERALA SDL 2035	22,761.00	22,761.00
27	7.84% TELANGANA SDL 2036	7,582.50	7,582.50
28	8.60% GOI 2028	8,497.60	8,497.60
29	8.34% UP SDL 2029	5,256.80	5,256.80
30	8.60% GOI 2028	12,497.13	12,497.13
31	8.20% GOI 2025	-	19,957.68
32	8.37% TAMIL NADU SDL 2028	4,728.60	4,728.60
33	7.32% CHHATTISGARH SDL	9,653.10	9,653.10
34	7.20% KARNATAKA SDL 2037	5,041.00	5,041.00
35	7.24% BIHAR SDL 2037	5,041.50	5,041.50
36	7.13% KARNATAKA SGS 2034	6,550.05	6,550.05
37	7.13% MAHARASHTRA SGS 2037	13,612.73	13,612.73
Total		2,14,830.20	2,34,787.88

Note 6.2

The above investments (investment SI No. 1 to 8) are made to comply with the Statutory Liquidity Assets to be maintained under NHB/ Non-Banking Financial Company-Housing Finance Company (Reserve Bank) Direction, 2025. These carry a floating charge created in favour of trustees of depositors. The total investments under Statutory Liquidity Assets include ₹7,293.95 lakhs (As at March 31, 2025 - ₹7,293.95 lakhs) (valued at amortised cost) in Government securities and Nil (As at March 31, 2025 - ₹401.76 lakhs) in deposits with Nationalised Bank.

Note 6.3

Disclosure of Investment as per the RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28th November 2025

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Value of Investments		
i) Gross Value of investments (valued at amortised cost)		
a) In India	2,14,296.40	2,34,480.95
b) Outside India	-	-
ii) Provisions for Depreciation		
a) In India	-	-
b) Outside India	-	-
iii) Net value of Investments (valued at amortised cost)		
a) In India	2,14,296.40	2,34,480.95
b) Outside India	-	-
Movement of provisions held towards depreciation on investments		
i) Opening Balance	-	-
ii) Add Provisions made during the year	-	-
iii) Less Write-off / Write-back of excess provisions during the year	-	-
iv) Closing Balance	-	-

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 7 - Other Financial Assets

(Amt ₹ in lakhs)

Sr No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Security deposits	557.79	450.02
(ii)	Interest income accrued but not due on deposits with banks	3,157.60	3,240.54
(iii)	Staff advance	95.52	73.80
(iv)	Other Receivables	4,064.97	4,099.21
	Total Other Financial Assets	7,875.88	7,863.57
	Less: Impairment Loss Allowance	(4,050.51)	(4,050.51)
	Total	3,825.37	3,813.06

Note 8

8.1 Current Tax Assets

(Amt ₹ in lakhs)

Sr No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Advance Income Tax	51,865.30	45,301.69
	Total	51,865.30	45,301.69

8.2 Current Tax Liability

(Amt ₹ in lakhs)

Sr No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Provision for Income Tax	52,375.16	46,810.95
	Total	52,375.16	46,810.95
	Current Tax Liability (Net)	509.86	1,509.26

8.3 Deferred Tax Assets (Net)

(Amt ₹ in lakhs)

Sr No.	Particulars	As at March 31, 2026	As at March 31, 2025
	Deferred Tax Assets on:		
(i)	Property, plant and equipment	303.68	225.70
(ii)	Expected Credit Loss Provision	7,674.89	1,999.93
(iii)	Provision for employee benefits	898.64	2,477.86
(iv)	Financial assets/liabilities carried at amortised cost	3,474.69	2,231.81
	Total	12,351.89	6,935.30

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 9 - Property, Plant and Equipment

(Amt ₹ in lakhs)

Particulars	Gross Block				Depreciation				Net Block	
	As at April 01, 2025	Additions	Disposals/ Adjustments	As at March 31, 2026	As at April 01, 2025	Charge for the period	Disposals/ Adjustments	As at March 31, 2026	As at March 31, 2026	As at March 31, 2025
Land - Free Hold	98.69	-	-	98.69	-	-	-	-	98.69	98.69
Buildings Owned	207.45	-	-	207.45	153.68	2.62	-	156.30	51.15	53.77
Right of use asset	5,320.15	152.10	358.21	5,114.03	2,500.75	605.84	206.11	2,900.48	2,213.55	2,819.40
Capital - Work in Progress	110.00	-	110.00	-	-	-	-	-	-	110.00
Furniture and Fixtures	2,121.77	802.81	110.28	2,814.30	1,350.94	311.38	105.33	1,556.98	1,257.32	770.83
Computers	2,036.30	328.60	56.66	2,308.23	1,464.78	481.48	56.64	1,889.62	418.62	571.53
Office equipment	147.33	115.31	11.01	251.63	74.78	56.10	10.54	120.34	131.29	72.55
Electrical equipments	1,227.21	536.86	138.33	1,625.75	726.41	209.31	125.47	810.25	815.50	500.81
Vehicles - cars	30.39	-	4.85	25.54	28.83	0.54	4.74	24.63	0.90	1.54
Vehicles - Two wheelers	95.63	-	93.92	1.71	60.28	1.64	60.68	1.24	0.47	35.36
Total	11,394.91	1,935.67	883.26	12,447.32	6,360.45	1,668.91	569.52	7,459.83	4,987.51	5,034.47

(Amt ₹ in lakhs)

Particulars	Gross Block				Depreciation				Net Block	
	As at April 01, 2024	Additions	Disposals/ Adjustments	As at March 31, 2025	As at April 01, 2024	Charge for the period	Disposals/ Adjustments	As at March 31, 2025	As at March 31, 2025	As at March 31, 2024
Land - Free Hold	98.69	-	-	98.69	-	-	-	-	98.69	98.69
Buildings Owned	207.45	-	-	207.45	150.27	3.41	-	153.68	53.77	57.18
Right of use asset	6,156.03	92.17	928.05	5,320.15	2,088.61	665.73	253.59	2,500.75	2,819.40	4,067.42
Capital - Work in Progress	-	110.00	-	110.00	-	-	-	-	110.00	-
Furniture and Fixtures	1,711.35	498.90	88.49	2,121.77	1,264.46	168.38	81.90	1,350.94	770.83	446.89
Computers	1,465.70	646.11	75.51	2,036.30	1,251.07	289.10	75.39	1,464.78	571.53	214.64
Office equipment	83.16	72.73	8.55	147.33	56.67	26.63	8.52	74.78	72.55	26.48
Electrical equipments	1,022.63	336.78	132.20	1,227.21	726.55	120.08	120.23	726.41	500.81	296.08
Vehicles - cars	40.00	-	9.62	30.38	36.92	0.85	8.93	28.84	1.54	3.09
Vehicles - Two wheelers	158.76	-	63.13	95.63	107.38	12.64	59.75	60.27	35.36	51.38
Total	10,943.78	1,756.69	1,305.54	11,394.92	5,681.93	1,286.81	608.30	6,360.45	5,034.47	5,261.85

Note 10 - Intangible Asset Under Development

(Amt ₹ in lakhs)

Particulars	Gross Block				Depreciation				Net Block	
	As at April 01, 2025	Additions	Disposals/ Adjustments	As at March 31, 2026	As at April 01, 2025	Charge for the period	Disposals/ Adjustments	As at March 31, 2026	As at March 31, 2026	As at March 31, 2025
Software	-	5,979.45	-	5,979.45	-	-	-	-	5,979.45	-
Total	-	5,979.45	-	5,979.45	-	-	-	-	5,979.45	-

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 11 - Other Non-financial Assets

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Advance to Vendors	65.83	57.69
(ii)	GST Input Credit	555.70	212.41
(iii)	Advance to employees	2.80	9.26
(iv)	Others (Including Prepaid Expenses)	628.88	387.35
	Total	1,253.21	666.71

Note 12 - Payables

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at 31 st March, 2026	As at 31 st March, 2025
	A. Trade Payables:		
(i)	total outstanding dues of micro enterprises and small enterprises	67.53	34.54
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	699.05	537.99
	B. 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	-	-
	Total	766.57	572.53

(Amt ₹ in lakhs)

Sr. No.	Particulars	Outstanding for following periods from the date of the transaction as at March 31, 2026				Total
		Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i)	MSME	67.53	-	-	-	67.53
(ii)	Others	699.05	-	-	-	699.05
(iii)	Disputed dues - MSME	-	-	-	-	-
(iv)	Disputed dues - Others	-	-	-	-	-
	Total	766.57	-	-	-	766.57

(Amt ₹ in lakhs)

Sr. No.	Particulars	Outstanding for following periods from the date of the transaction as at March 31, 2025				Total
		Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i)	MSME	34.54	-	-	-	34.54
(ii)	Others	537.99	-	-	-	537.99
(iii)	Disputed dues - MSME	-	-	-	-	-
(iv)	Disputed dues - Others	-	-	-	-	-
	Total	572.53	-	-	-	572.53

12.1 The details of amounts outstanding to Micro, Small and Medium Enterprises under the Micro, Small and Medium Enterprises Development Act, 2006, (MSMED Act) has been determined to the extent such parties have been identified on the basis of information available with the Company. No interest has been paid by the company during the year to the "suppliers" covered under The Micro, Small & Medium Enterprises Development Act, 2006.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 13 - Debt Securities-At Amortised Cost

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Liability component of compound financial instruments	-	-
(ii)	Others: Secured		
	Redeemable Non Convertible Non-Cumulative Debentures * (refer Note 13.1 & 13.2 below)	6,69,971.26	8,26,822.66
(iii)	Others: Unsecured		
	Commercial Paper * (Refer Note 13.3 below)	98,920.83	2,58,112.53
(A)	Total	7,68,892.09	10,84,935.19
	Debt securities in India	7,68,892.09	10,84,935.19
	Debt securities outside India	-	-
(B)	Total	7,68,892.09	10,84,935.19

* The mentioned value includes accrued interest thereon

13.1 During the year the Company has issued Secured Redeemable Non-Convertible Non-Cumulative Taxable Debentures. These debentures are secured by way of floating charge on the assets i.e., loan receivables specifically earmarked for this purpose are as follows and used for the purpose for which it was issued.

(Amt ₹ in lakhs)

Debentures	Date of Issue	Date of Redemption	Rate of Interest	Rupees In lakhs (Face Value)
7.24% CFHL 4SRNCD 2025 2028	29-05-2025	29-05-2028	7.24%	98,000.00
Total				98,000.00

During the previous year company had issued Secured Redeemable Non-Convertible Non-Cumulative Taxable Debentures. These debentures are secured by way of floating charge on the assets i.e., loan receivables specifically earmarked for this purpose are as follows and used for the purpose for which it was issued.

(Amt ₹ in lakhs)

Debentures	Date of Issue	Date of Redemption	Rate of Interest	Rupees In lakhs (Face Value)
8.18% CFHL 2SRNCD 2024 2029	03-04-2024	03-04-2029	8.18%	90,000.00
7.90% CFHL 1SRNCD 2025 2030	30-01-2025	30-01-2030	7.90%	50,000.00
8.09% CFHL 2SRNCD 2025 2027	04-03-2025	04-01-2027	8.09%	54,000.00
8.20% CFHL 3SRNCD 2025 2027	18-03-2025	18-05-2027	8.20%	1,51,000.00
Total				3,45,000.00

The details of the Secured Redeemable Non Convertible Taxable Debentures as on March 31, 2026 are as follows:

(Amt ₹ in lakhs)

Debentures	Date of Issue	Date of Redemption	Rate of Interest	Rupees In lakhs (Face Value)
8.45% CFHL 2SRNCD 2022 2026	27-02-2023	27-05-2026	8.45%	93,500.00
8.25% CFHL 1SRNCD 2024 2027	23-02-2024	21-05-2027	8.25%	1,00,000.00

Notes forming part of Financial Statements

for the year ended 31st March, 2026

8.18% CFHL 2SRNCD 2024 2029	03-04-2024	03-04-2029	8.18%	90,000.00
7.90% CFHL 1SRNCD 2025 2030	30-01-2025	30-01-2030	7.90%	50,000.00
8.09% CFHL 2SRNCD 2025 2027	04-03-2025	04-01-2027	8.09%	54,000.00
8.20% CFHL 3SRNCD 2025 2027	18-03-2025	18-05-2027	8.20%	1,51,000.00
7.24% CFHL 4SRNCD 2025 2028	29-05-2025	29-05-2028	7.24%	98,000.00
Total				6,36,500.00

The details of the Secured Redeemable Non Convertible Taxable Debentures as on March 31, 2025 are as follows:

(Amt ₹ in lakhs)

Debentures	Date of Issue	Date of Redemption	Rate of Interest	Rupees In lakhs (Face Value)
6.80% CFHL 2SRNCD2021 2025	10-03-2022	10-06-2025	6.80%	70,000.00
6.80% CFHL 4SRNCD2021 2025	25-03-2022	25-06-2025	6.80%	26,000.00
6.85% CFHL 5SRNCD2021 2025	30-03-2022	30-06-2025	6.85%	40,000.00
7.80% CFHL 6SRNCP2021 2025	24-08-2022	24-11-2025	7.80%	1,00,000.00
8.08% CFHL 1SRNCD 2022 2026	23-12-2022	23-03-2026	8.08%	30,100.00
8.45% CFHL 2SRNCD 2022 2026	27-02-2023	27-05-2026	8.45%	93,500.00
8.25% CFHL 1SRNCD 2024 2027	23-02-2024	21-05-2027	8.25%	1,00,000.00
8.18% CFHL 2SRNCD 2024 2029	03-04-2024	03-04-2029	8.18%	90,000.00
7.90% CFHL 1SRNCD 2025 2030	30-01-2025	30-01-2030	7.90%	50,000.00
8.09% CFHL 2SRNCD 2025 2027	04-03-2025	04-01-2027	8.09%	54,000.00
8.20% CFHL 3SRNCD 2025 2027	18-03-2025	18-05-2027	8.20%	1,51,000.00
Total				8,04,600.00

13.2 Nature of security and terms of repayment

Secured by first and exclusive floating charge on specified assets by hypothecation of book debts and loan receivables. Interest will be paid annually and principal amount will be paid on maturity.

13.3 Commercial Paper of the Company have a maturity value of ₹1,00,000 lakhs, (As at March 31, 2025 ₹2,60,000 lakhs) the details of the same are as follows:

As at 31 March, 2026

(Amt ₹ in lakhs)

Sr. No.	Issue date	No. of Units	Due Date	Period in Days	Discount Rate	Maturity Value in Lakhs
1	18-02-2026	50,000	20-05-2026	91	7.00%	50,000
2	04-03-2026	10,000	03-06-2026	91	7.10%	10,000
3	06-03-2026	40,000	05-06-2026	91	7.10%	40,000
Total						1,00,000.00

As at 31 March, 2025

(Amt ₹ in lakhs)

Sr. No.	Issue date	No. of Units	Due Date	Period in Days	Discount Rate	Maturity Value in Lakhs
1	21-01-2025	10,000	22-04-2025	91	7.70%	50,000
2	22-01-2025	10,000	23-04-2025	91	7.70%	50,000
3	10-02-2025	10,000	02-05-2025	81	7.50%	50,000
4	11-02-2025	10,000	13-05-2025	91	7.50%	50,000
5	27-02-2025	12,000	29-05-2025	91	7.54%	60,000
Total						2,60,000.00

The above CPs are unsecured, issued at discount and repayable at par.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 14 - Borrowings (other than debt Securities)-At Amortised Cost

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(a)	Term Loans		
	Secured		
(i)	from Banks [1] & [2]	24,74,553.61	17,42,955.09
(ii)	from other parties	-	-
	Unsecured		
(i)	from Banks	604.13	1,818.91
(ii)	from others	-	-
(b)	Loans from related parties		
	-From Canara Bank		
	-Term Loans (Secured)	2,08,084.20	2,52,777.24
	-Loans repayable on demand (Secured)	24,206.83	23,752.01
(c)	Finance lease obligations	-	-
(d)	Liability component of compound financial instruments	-	-
(e)	Loans repayable on demand		
	Secured:		
(i)	from Banks [1]	3,30,716.91	3,94,892.07
(ii)	from other parties	-	-
	Unsecured		
(i)	from Banks [1]	-2,834.79	9,008.22
(f)	Other loans		
(A)	Total	30,35,330.88	24,25,203.53
	Borrowings in India	30,35,330.88	24,25,203.53
	Borrowings outside India	-	-
(B)	Total	30,35,330.88	24,25,203.53

[1] Borrowings from Banks which are also related parties are shown separately under Loan from related parties in SI No. (b) above

[2] Includes borrowings outstanding aggregating to ₹6,01,119.64 lakhs (As at March 31, 2025 ₹5,95,420.98 lakhs) from National Housing Bank.

14.1 Secured loans includes borrowings from National Housing Bank, Canara Bank, HDFC Bank, Bank of India, Bank of Baroda, Union Bank, Punjab National Bank, Indian Bank and State Bank of India etc., are secured by way of specific charge on book debts, outstanding, receivables, etc., of the Company. The tenure of the Long term borrowings are more than one year and upto 10 years and that of short term borrowings are repayable on demand.

14.2 There is no amount of continuing default as on the Balance Sheet date in terms of repayment of loans & interest on Borrowings by the Company.

14.3 There is no pending charges or satisfaction yet to be registered with ROC within the statutory period as on March 31, 2026.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 15 - Deposits-At Amortised Cost

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
	Deposits		
(i)	Public Deposits (refer note 6.2)	21,565.70	18,736.28
(ii)	From Banks	-	-
(iii)	From Others:		
	Deposits from others	-	-
	Total	21,565.70	18,736.28

15.1 The Company has not received any money from the Directors during the current financial year and previous financial year.

15.2 Also refer note no. 16.1 of financial statement.

Note 16 - Other Financial Liabilities

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Unpaid matured deposits and interest accrued thereon (refer note 16.1 below)	475.70	615.91
(ii)	Unclaimed Dividend (refer note 16.2 below)	313.74	256.77
(iii)	Due to customers/borrowers	581.39	302.15
(iv)	Lease Liability (refer Note 45)	2,812.23	3,441.87
(v)	LSR Fees, SARFAESI proceeds, Insurance Claims & Others	783.15	682.05
(B)	Total	4,966.21	5,298.75

16.1 As required under Section 125 of the Companies Act, 2013, the Company has transferred ₹475.70 lakhs as unclaimed deposits including interest accrued thereon (As at March 31, 2025 ₹615.91 lakhs), except to the extent of ₹19.73 lakhs (As at March 31, 2025 ₹14.63 lakhs) in respect of claims that are disputed deposits on account of legal heirs amounting to ₹10.63 lakhs (As at March 31, 2025 ₹5.51 lakhs) and for ₹9.10 lakhs, the company has received the restraining orders from the competent authorities not to carry any operations in these accounts. The amount, which has exceeded a period of more than 7 years from the date of maturity, has not been transferred to IEPF.

16.2 As required under Section 125 of the Companies Act, 2013, the Company has transferred ₹23.72 lakhs as unclaimed dividend to Investor Education and Protection Fund (IEPF) during the year as of March 31, 2026. There are no dividends which are pending to be transferred to Investor Education and Protection Fund as per Sec 125 of the Companies Act, 2013 as at year end.

Note 17 - Provisions

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Provision for Employee Benefit (Refer Note 39)	4,182.55	3,437.84
(ii)	Provision for contingencies	1,239.22	1,271.27
(iii)	Provision on undrawn loan commitment	593.93	663.47
(iv)	Provision for other receivables	259.20	259.58
	Total	6,274.90	5,632.15

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 18 - Other Non Financial Liabilities

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at	As at
		March 31, 2026	March 31, 2025
(i)	Revenue received in advance	357.01	784.64
(ii)	Statutory Dues	695.92	1,140.90
(iii)	Other Payables:		
	(i) Time barred cheques	-	5.57
	(ii) Other monies received in advance	378.74	373.15
	(iii) Others	327.33	490.36
	Total	1,759.00	2,794.62

Note 19 - Equity Share Capital

(Amt ₹ in lakhs)

Sr. No.	Particulars	As at	As at
		March 31, 2026	March 31, 2025
(i)	Authorised:		
	35,00,00,000 Equity Shares of ₹2 each	7,000.00	7,000.00
(ii)	Issued and Subscribed:		
	13,32,27,875 Equity Shares of ₹2 each	2,664.56	2,664.56
(iii)	Paid up:		
	13,31,54,125 Equity shares of ₹2 each	2,663.08	2,663.08
	Add : Forfeited Shares	0.23	0.23
	Total	2,663.31	2,663.31

Note 19.1

Reconciliation of number of shares outstanding and the amount of share capital

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026		As at March 31, 2025	
	No. of shares	₹ in lakhs	No. of shares	₹ in lakhs
Equity Shares outstanding as at the beginning of the year	13,31,54,125	2,663.31	13,31,54,125	2,663.31
Add: Equity shares issued during the year	-	-	-	-
Equity Shares outstanding as at the end of the year	13,31,54,125	2,663.31	13,31,54,125	2,663.31

Note 19.2

Details of shareholding more than 5% of equity shares in the company

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026		As at March 31, 2025	
	No. of shares	% of shares held to total shares	No. of shares	% of shares held to total shares
Canara Bank (sponsor bank)	3,99,30,365	29.99	3,99,30,365	29.99
Chhattisgarh Investments Ltd	83,51,505	6.27	83,51,505	6.27

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 19.3

Details of Shares held by promoters at the end of the year March 31, 2026

(Amt ₹ in lakhs)

Sr. No.	Promoter name	No. of Shares	% of total shares	% Change during the year
(i)	Canara Bank (sponsor bank)	3,99,30,365	29.99	-

Note 19.4 Terms and rights attached to Equity Shares: The Company has one class of Equity shares having a face value of ₹2/- per share and each shareholder is eligible for one vote per share held. In the event of liquidation the equity shareholders are eligible to receive the remaining assets of the Company after distribution of all preferential amount in proportion to their shareholdings.

Note 19.5 For the period of five years immediately preceding the FY 2025-26

- (A) Aggregate number and class of shares allotted as fully paid-up pursuant to contract(s) without payment being received in cash is NIL
- (B) Aggregate number and class of shares allotted as fully paid-up by way of bonus shares is NIL
- (C) Aggregate number and class of shares bought back is NIL

Note 19.6 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 ₹2/- each fully paid up upon exercise.

The NRC of the Company subsequently at its meeting held on November 25, 2024, February 27, 2025 and November 29, 2025, had approved the grant of 69,428 Options, 22,872 Options and 1,76,377 options respectively exercisable into equal number of equity shares of the Company of the face value of ₹2/- each fully paid-up, to 77 employees in accordance with the terms of the Scheme.

Particulars	ESOS 2024 - Tranche 1	ESOS 2024 - Tranche 1	ESOS 2024 - Tranche 2
Date of Grant	25 th November, 2024	27 th February, 2025	29 th November, 2025
Number of options granted	69428.00	22872.00	176377.00
Exercise Price	842.80	577.85	884.55
Date of vesting	20%	25 th November, 2025	27 th February, 2026
	20%	25 th November, 2026	27 th February, 2027
	30%	25 th November, 2027	27 th February, 2028
	30%	25 th November, 2028	27 th February, 2029
Exercise Period	The Exercise Period for Vested Options shall be a maximum of 3 (Three) years commencing from the date of Vesting of Options, or such other shorter period as may be prescribed by the Committee at time of Grant. All the Vested Options can be exercised by the Option Grantee at one time or at various points of time within the Exercise Period.		
Method of settlement	Through allotment of one equity share for each option granted		
Vesting conditions	Continuation of employment/ service of the option grantee on relevant date of vesting with the Company and performance condition(s) / target(s) being individual or otherwise with a predefined threshold for Vesting as deemed appropriate for each identified Employee, subject to satisfaction of which the Options would vest.		

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 19.7 During the FY 2025-26 The Company has not :

- A) Issued any securities convertible into equity/preference shares.
- B) Issued any shares where calls are unpaid.
- C) Forfeited any shares.
- D) Issued any shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment.

Note 20 - Other Equity

		(Amt ₹ in lakhs)	
Sr. No.	Particulars	As at March 31, 2026	As at March 31, 2025
(i)	Special Reserve (created as per requirement of Income Tax Act - Section 36(1)(viii)):		
	Balance at the beginning of the year	1,68,386.28	1,46,386.28
	Transferred from statement of profit and loss (refer Note 20.1 below)	26,000.00	22,000.00
	Balance at the end of the year	1,94,386.28	1,68,386.28
	Cumulative Tax effect on special reserve at the beginning of the year		
	Tax effect for the year		
	Cumulative Tax effect at the end of the year (B)		
(ii)	General Reserve		
	Balance at the beginning of the year	1,26,041.13	1,08,905.23
	Add: Transferred from statement of profit and loss	21,720.22	17,135.90
	Balance at the end of the year	1,47,761.35	1,26,041.13
(iii)	Statutory Reserve (created as per the requirement of Section 29C of the NHB Act, 1987)		
	Balance at the beginning of the year	62,960.77	62,960.77
	Add: Transferred from statement of profit and loss (refer Note 20.1 below)	-	-
	Balance at the end of the year	62,960.77	62,960.77
(iv)	Securities Premium Reserve		
	Balance at the beginning of the year	27,297.54	27,297.54
	Add: Received during the year	-	-
	Balance at the end of the year	27,297.54	27,297.54
(v)	Profit and loss account (Including Other Comprehensive Income)		
	Balance at the beginning of the year	1,19,400.35	86,172.17
	Add: Total comprehensive income for the year	1,08,601.11	85,679.49
	Add/ (Less):- Transferred to Special Reserve (refer Note 20.1 below)	(26,000.00)	(22,000.00)
	Add/ (Less):- Transferred to General Reserve	(21,720.22)	(17,135.90)
	Add/ (Less):- Final Dividend (refer Note 20.2)	(7,989.25)	(5,326.16)
	Add/ (Less):- Interim Dividend (refer Note 20.2)	(9,320.79)	(7,989.25)
	Balance at the end of the year	1,62,971.20	1,19,400.35
	Total	5,95,377.14	5,04,086.06

Note 20.1 As per Section 29C of the National Housing Bank Act, 1987 (the "NHB Act"), the Company is required to transfer at least 20% of its net profits every year to a reserve before any dividend is declared and no appropriation from the statutory reserves except for the purpose as may be specified by the National Housing Bank (NHB) from time to time and every such appropriation shall be reported to the NHB.

For this purpose, any Special Reserve created by the Company under Section 36(1)(viii) of the Income-tax Act, 1961 is considered to be an eligible transfer. The Company has transferred an amount of ₹26,000 lakhs (Previous Year ₹22,000 Lakhs) to Special Reserve in terms of Section 36(1)(viii) of the Income-tax Act, 1961.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 20 - Other Equity (Contd..)

Note 20.2 The Company has paid final dividend of ₹6 per share on the equity shares of face value of ₹2/- each pertaining to FY 2024-25, post approval by the members in the 38th AGM held on 20th August, 2025. The Board of Directors had declared an interim dividend of ₹7 per share on equity share of face value of ₹2 each at their meeting held on December 15, 2025 and paid subsequently.

Note 20.3 The Board of Directors, have recommended final dividend of ₹8/- per equity share, this proposed dividend is subject to the approval of the members at the ensuing AGM. According to the requirements of Ind AS 10- Events occurring after Balance sheet date, the dividend declared shall only be recognised as a liability in the books of account in the year in which the dividends are declared on approval by members. The total estimated dividend on equity shares to be paid is ₹10,652.33 lakhs.

Note 20.4

Reserve Fund u/s 29C of NHB Act, 1987:

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Statutory Reserve (As per section 29C of the National Housing Bank Act, 1987)		
Opening Balance	62,960.77	62,960.77
Additions during the year	-	-
Appropriations during the year	-	-
Closing Balance	62,960.77	62,960.77

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Balance at the beginning of the year		
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	62,960.77	62,960.77
b) Amount of Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve u/s 29C of the NHB Act, 1987 (excluding tax effect)	1,68,386.28	1,46,386.28
Total	2,31,347.05	2,09,347.05
Addition/ Appropriation / Withdrawal during the year		
Add:		
a) Amount transferred u/s 29C of the NHB Act, 1987	-	-
b) Amount of special reserve u/s 36(1)(viii) of Income Tax Act, 1961 taken into account for the purpose of Statutory Reserve u/s 29C of the NHB Act, 1987.	26,000.00	22,000.00
Less:		
a) Amount appropriated from the Statutory Reserve u/s 29C of the NHB Act, 1987	-	-
b) Amount withdrawn from the Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 which has been taken into account for the purpose of provision u/s 29C of the NHB Act, 1987.	-	-
Balance at the end of the year		
a) Statutory Reserve u/s 29c of the National Housing Bank Act, 1987	62,960.77	62,960.77
b) Amount of Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 taken into Account for the purpose of Statutory Reserve u/s 29C of the NHB Act, 1987.	1,94,386.28	1,68,386.28
Total	2,57,347.05	2,31,347.05

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 21 - Interest Income (On Financial assets measured at amortised cost)

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Interest on Loans	3,99,409.93	3,68,620.51
(ii)	Interest income from investments	15,886.54	12,144.24
(iii)	Interest on deposits with Banks	2,043.06	3,377.78
(iv)	Other Interest Income	46.56	154.93
	Total	4,17,386.09	3,84,297.46

Note 22 - Fee and Commission Income

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Processing and other fees	3,016.58	2,711.75
(ii)	Insurance commission income	1,223.86	854.85
	Total	4,240.44	3,566.60

Note 23 - Other Income

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Bad debts recovered	145.37	43.35
(ii)	Other Interest income	52.28	54.39
	Total	197.65	97.74

Note 24 - Finance Costs (On financial liabilities measured at Amortised Cost)

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Interest on deposits	1,523.90	1,435.28
(ii)	Interest on borrowings	1,81,080.16	1,76,484.96
(iii)	Interest on debt securities	73,376.67	70,276.00
(iv)	Other charges	342.15	619.47
	Total	2,56,322.88	2,48,815.71

Note 25 - Fees and Commission Expense

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Loan initiation expenses	868.14	2,994.98
(ii)	CIBIL and other Fee	152.25	129.40
	Total	1,020.39	3,124.38

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 26 - Impairment of Financial Instruments (On financial instruments measured at Amortised cost)

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Loans*	3,961.83	7,577.55
	Total	3,961.83	7,577.55

* Includes Nil (previous year ₹2,500.00 lakhs) additional provision for loans based on management estimate, also refer note 5.4

Note 27 - Employee Benefits Expenses

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Salaries and wages	15,629.82	9,927.02
(ii)	Contribution to provident and other funds (refer note 37)	1,577.85	1,043.51
(iii)	Staff welfare expenses	338.22	263.12
(iv)	Shared based payments to Employees	102.55	19.43
(v)	Others	42.47	148.27
	Total	17,690.91	11,401.35

Note 28 - Depreciation Expense

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Depreciation on Property, Plant and Equipment and Right of use assets (Refer Note 9 and 10)	1,668.75	1,286.81
	Total	1,668.75	1,286.81

Note 29 - Other Expenses

(Amt ₹ in lakhs)

Sr. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
(i)	Rent, taxes and energy costs	1,479.57	1,008.05
(ii)	Repairs and maintenance	500.91	295.27
(iii)	Communication costs	705.05	554.17
(iv)	Loss on sale of asset	17.95	2.00
(v)	Printing and stationery	177.16	160.60
(vi)	Advertisement and publicity	336.65	289.13
(vii)	Director's sitting fees	58.40	60.68
(viii)	Auditor's fees and expenses (refer Note 29.1 below)	153.63	109.49
(ix)	Legal and professional charges	1,169.97	722.63
(x)	Corporate Social Responsibility Expenses (refer Note 48)	1,947.14	1,623.14

Notes forming part of Financial Statements

for the year ended 31st March, 2026

(xi) Travelling and conveyance	930.61	575.78
(xii) Bank charges	34.16	34.56
(xiii) Rates and tax	1,224.47	820.52
(xiv) Professional fee - IBS	1,185.37	1,177.94
(xv) Professional fee - IBM	228.79	-
(xvi) Miscellaneous expenses	653.06	574.97
Total	10,802.90	8,008.94

29.1 Auditor's Remuneration

(Amt ₹ in lakhs)

Particulars	Year ended	
	March 31, 2026	March 31, 2025
Audit Fees (Including Statutory Branch Auditors fees and Tax Audit)	124.97	89.08
Other Services (Certification etc.,)	6.19	5.13
Out of Pocket Expenses	22.47	15.28
Total	153.63	109.49

Note 30 - Components of Other Comprehensive Income

The disaggregation of changes to OCI by each type of reserve in equity is shown below:

(Amt ₹ in lakhs)

Particulars	March 31, 2026		March 31, 2025	
(a) Items that will not be reclassified to profit and loss:				
(i) Actuarial Gain / (loss) on defined benefit plans	34.59		(49.51)	
(ii) Income Tax relating to items that will not be reclassified to profit and loss	(8.71)		12.46	
Total	25.88		(37.05)	

Note 31 - Reconciliation of number of equity shares used in the computation of basic and diluted earnings per share

(Amt ₹ in lakhs)

Particulars	For the year ended			
	March 31, 2026		March 31, 2025	
	Basic EPS	Diluted EPS	Basic EPS	Diluted EPS
Weighted average number of equity shares outstanding during the year (Number In Lakhs)	1,331.54	1,331.54	1,331.54	1,331.54
Equity shares issued during the year (Number In Lakhs)	-	-	-	-
Weighted average number of equity shares for calculation of earnings per share (Number In Lakhs)	1,331.54	1,331.54	1,331.54	1,331.54
Profit for the year, as per Profit & Loss Statement (excluding Other Comprehensive income)	1,08,575.23	1,08,575.23	85,716.55	85,716.55
Earning per share (Basic EPS/Dilutive EPS) (In ₹.)	81.54	81.54	64.37	64.37

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 32 - Financial Instruments: Financial Assets (at amortised cost)

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(i) Cash and Cash Equivalents	136.04	105.89
(ii) Bank Balances other than (i) above	30,313.74	30,658.53
(iii) Trade Receivables	242.98	93.08
(iv) Loans		
Term Loans	42,14,720.26	38,15,613.53
Less: Impairment Loss Allowance [refer Note 5.4 and 5.6]	50,001.20	45,969.84
Sub Total	41,64,719.07	37,69,643.69
(v) Investments	2,14,296.40	2,34,480.95
(vi) Other Financial Assets	3,825.37	3,813.06
Total	44,13,533.61	40,38,795.20

Note 33 - Financial Instruments: Financial Liabilities (at amortised cost)

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(i) Trade Payables	766.57	572.53
(ii) Debt Securities	7,68,892.09	10,84,935.19
(iii) Borrowings	30,35,330.88	24,25,203.53
(iv) Deposits	21,565.70	18,736.28
(v) Other Financial Liabilities	4,966.21	5,298.75
Total	38,31,521.45	35,34,746.29

34 - Provisions

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Provision for Expected Credit Loss (refer Note 5.4 & 34.1)	50,001.20	45,969.84
Provision for Employee Benefits	4,182.55	3,437.84
Provision on undrawn loan commitment (Refer Note 34.1)	593.93	663.47
Provision for contingencies	1,239.22	1,271.27
Provision for Other receivables	259.20	259.58
Total Provisions	56,276.10	51,601.99

Notes forming part of Financial Statements

for the year ended 31st March, 2026

The disclosure of provisions movement as required under IND AS 37- Provision, Contingent Liabilities and Contingent Assets is as follows.

34.1 Provision for Expected Credit Loss [refer note 5.4]

(Amt ₹ in lakhs)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
Balance at the beginning of the year	46,633.30	39,032.06
Provisions made during the year	4,031.37	7,391.69
Provision made on undrawn loan commitment	(69.53)	209.54
Utilisations during the year	-	-
Released during the year	-	-
Provision at the end of the year	50,595.14	46,633.30

34.2 Provision for contingencies, expenses, etc.,

(Amt ₹ in lakhs)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
Balance at the beginning of the year	1,530.84	1,962.18
Provisions made during the year	-	259.58
Utilisations during the year	-	614.34
Released during the year	32.42	76.58
Provision at the end of the year	1,498.42	1,530.84

Note 35 - Income Tax

35.1 Income Tax Expense in statement of profit and loss

(Amt ₹ in lakhs)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
Current income tax:		
In respect of the current year	28,634.68	24,218.91
In respect of earlier years	(1,428.09)	(1,852.11)
Deferred tax:		
In respect of the current year	(5,425.30)	(336.29)
Income tax expense recognised in the statement of profit or loss	21,781.29	22,030.50
Income tax recognised in other comprehensive income		
(i) Current tax arising on income and expense recognised in other comprehensive income	-	-
Net loss / (gain) on remeasurement of defined benefit plan	-	-
(ii) Deferred tax arising on income and expense recognised in other comprehensive income	(8.71)	12.46
Total	(8.71)	12.46

Notes forming part of Financial Statements

for the year ended 31st March, 2026

35.2 Reconciliation between provision of Income Tax of the company and amounts computed by applying the Indian Statutory Income tax rate to profit before taxes :

(Amt ₹ in lakhs)

Particulars	For the year ended	
	March 31, 2026	March 31, 2025
Profit Before Tax	1,30,356.52	1,07,747.06
Enacted Income Tax Rate in India (%)	25.17	25.17
Computed Tax Expense	32,808.13	27,117.78
Effect of :		
Income tax pertaining to earlier years	(1,428.09)	(1,852.11)
Allowances/exemptions under income tax	(6,543.68)	(5,285.28)
Non-deductible expenses for tax purposes	987.84	1,668.02
Due to change in tax rate		
Others	(4,042.91)	382.10
Income tax expense recognised in the statement of profit and loss	21,781.29	22,030.51

The tax rates under Indian Income Tax Act, for the year ended March 31, 2026 and March 31, 2025 is 25.168%.

Note 36 - Deferred Tax Assets / (Liabilities) as at March 31, 2026 in relation to :

(Amt ₹ in lakhs)

Particulars	As at 1 st April 2025	Recognised in profit and loss	Recognised in OCI	As at March 31, 2026
Property, plant and Equipment	225.70	77.98	-	303.68
Expected Credit Loss	1,999.93	5,674.95	-	7,674.89
Provision for employee benefits	2,477.86	(1,570.51)	(8.71)	898.64
Financial assets carried at amortised cost	2,231.81	1,242.88	-	3,474.69
Total	6,935.30	5,425.30	(8.71)	12,351.89

Deferred Tax Assets / (Liabilities) as at March 31, 2025 in relation to :

(Amt ₹ in lakhs)

Particulars	As at 1 st April 2024	Recognised in profit and loss	Recognised in OCI	As at March 31, 2025
Property, Plant and Equipment	232.16	(6.46)	-	225.70
Expected Credit Loss	2,183.08	(183.15)	-	1,999.93
Provision for employee benefits	1,455.22	1,010.18	12.46	2,477.86
Financial assets carried at amortised cost	2,716.09	(484.28)	-	2,231.81
Total	6,586.55	336.29	12.46	6,935.30

37 As per the RBI (HFC) regulations, DTL on Special Reserves is not maintained in the books of accounts separately. However the same is considered for reduction in calculation of Net Owned Funds for the purpose of CRAR and other relevant ratios.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 38 - Contingent Liabilities and commitments (to the extent not provided for)

(i) Contingent Liabilities

(Amt ₹ in lakhs)

Nature of claims	Risk involved	As at March 31, 2026	As at March 31, 2025
GST Demand under appeals & audits	Demand might arise on disposal of the appeal and closure of audits	453.78	453.78
	One case is pending before High Courts where compensation is sought against the Company.		1.17
Claims made by borrowers of the company before various Consumer Forums.	Two cases is pending before Consumer Forum Courts where compensation is sought against the Company.	3.42	5.95
	Two cases is pending before Civil Courts where compensation is sought against the Company.	18.70	22.41
	One case is pending before District Consumer forum where compensation is sought against the Company.	-	0.50
The Management believes, based on the internal and professional advice, no material liabilities are expected, and hence no provision is made in the financial statements for the same.			
(ii) Commitments			
"Sanctioned Loans – Balance undrawn lines (Includes the provision towards the undrawn commitments as per Ind AS 109)"		1,40,242.98	1,54,659.63

Note 39 - Employee Benefit Expenses

Defined Benefit Plans:

- Gratuity is an Employee Benefit payable on retirement / superannuation / resignation on completion of 5 years of service.
- Privilege Leave is an employee benefit wherein confirmed Officer/Employee is entitled to 33 days of PL every year, which can be accumulated upto a maximum of 270 days.
- Provident Fund is a statutory employee benefit wherein contributions are made by the employee and employer in prescribed proportion.
- Sick Leave is a Benefit, which an Officer/Employee is entitled to 15 days in a year, which can be accumulated upto a maximum of 270 days.
- Leave Fare Concession is an employee benefit wherein all confirmed Employees/Officers are entitled once in two years.

I. Reconciliation of present value of Projected Benefit Obligation:

(Amt ₹ in lakhs)

Particulars	Gratuity	
	For the year ended	
	March 31 2026	March 31 2025
Present value of Projected Benefit obligation	2,333.88	2,197.18
Current Service Cost	360.11	247.58
Past Service Cost	16.87	-
Net interest on net defined liability/ (asset)	167.08	154.48
Benefits paid and charges deducted	(437.82)	(345.45)
Re-measurement - actuarial (gain)/ loss recognised	91.34	80.10
Net Present value of Projected Benefit obligation	2,531.46	2,333.88

Notes forming part of Financial Statements

for the year ended 31st March, 2026

I. Reconciliation of present value of Projected Benefit Obligation: (Contd..)

(Amt ₹ in lakhs)

Particulars	Sick Leave		Long Term Compensated Absence	
	For the year ended		For the year ended	
	March 31 2026	March 31 2025	March 31 2026	March 31 2025
Present value of Projected Benefit obligation	208.37	188.15	2,768.33	2,711.64
Current Service Cost	23.34	28.14	198.26	144.05
Past Service Cost	-	-	(36.21)	-
Net interest on net defined liability/ (asset)	16.02	12.83	206.99	185.28
Benefits paid and charges deducted	-	-	(576.70)	(308.33)
Re-measurement - actuarial (gain)/ loss recognised	37.68	(20.75)	580.77	35.69
Net Present value of Projected Benefit obligation	285.41	208.37	3,141.44	2,768.33

II. Expenses recognised in the statement of Profit and Loss account under the head "Employee Benefits Expenses

(Amt ₹ in lakhs)

Description	Gratuity	
	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Current Service Cost	360.11	247.58
Past Service Cost	16.87	-
Interest Cost (net)	19.43	13.99
Benefits Settled	-	-
Obligations at end of the year	396.40	261.56

(Amt ₹ in lakhs)

Description	Sick Leave		Long Term Compensated Absence	
	For the Year ended March 31, 2026	For the Year ended March 31, 2025	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Current Service Cost	23.34	28.14	198.26	144.05
Past Service Cost	-	-	(36.21)	-
Interest Cost	53.70	(7.92)	787.76	(62.74)
Benefits Settled	-	-	-	-
Obligations at end of the year	77.03	20.22	949.81	81.31

III. Reconciliation of Opening balances and Closing balances of Plan Assets

(Amt ₹ in lakhs)

Particulars	Gratuity	
	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Plan assets at the beginning of the year, at fair value	2,178.70	2,035.73
Adjustment to the Fair value of plan assets as at the beginning of the period - At Market Value	73.65	-
Re-measurement - actuarial gain/ (loss)	52.28	30.60
Expected return on plan assets	147.66	140.49
Contributions from Employer	492.62	317.33
Benefits Settled	(437.82)	(345.45)
Plan assets at the end of the year at fair value	2,507.08	2,178.70

Notes forming part of Financial Statements

for the year ended 31st March, 2026

IV Amount recognised in Other Comprehensive income (OCI)

(Amt ₹ in lakhs)

Particulars	Gratuity	
	For the year ending	
	March 31, 2026	March 31, 2025
Actuarial (gain)/loss	91.34	80.10
Return or loss on plan asset	(125.93)	(30.60)
Net amount recognised in OCI	(34.59)	49.51

Actuarial Assumptions

(Amt ₹ in lakhs)

Particulars	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Discount rate per annum	7.40%	6.74%
Expected rate of return on Plan Assets	7.40%	6.74%
The estimates of future salary increases considered in actuarial valuation, take into account escalation, inflation, seniority, Promotion and other relevant factors	7.00%	7.00%

Investment pattern (in %)

(Amt ₹ in lakhs)

Particulars	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Gratuity - Funded		
Funds managed by Insurer	100%	100%
Total	100%	100%

Amounts recognised in Balance Sheet

Gratuity

(Amt ₹ in lakhs)

Particulars	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Present value of defined benefit obligation	(2,531.46)	(2,333.88)
Fair value of plan assets	2,507.08	2,178.70
Asset/ (liability) recognized	(24.38)	(155.18)

Sick Leave

(Amt ₹ in lakhs)

Particulars	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Present value of defined benefit obligation	(285.41)	(208.37)
Fair value of plan assets	-	-
Asset/ (liability) recognized	(285.41)	(208.37)

Long Term Compensated Absence

(Amt ₹ in lakhs)

Particulars	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Present value of defined benefit obligation	(3,141.44)	(2,768.33)
Fair value of plan assets	-	-
Asset/ (liability) recognized	(3,141.44)	(2,768.33)

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Maturity profile of defined benefit obligation

(Amt ₹ in lakhs)

Particulars	For the Year ended	
	March 31, 2026	March 31, 2025
Average duration of the define benefit obligation (in years):		
- Gratuity	11.00	11.60
- Long Term Compensated Absence	11.00	12.55

Sensitivity Analysis

The sensitivity analysis presented below may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated. Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefit obligation has been calculated using the projected unit credit method at the end of reporting year, which is same as that applied in calculating the defined benefit obligation liability recognized in the balance sheet.

Reasonably possible changes at the reporting date to one of the relevant actuarial assumptions, holding other assumptions constant, would have affected the defined benefit obligation by the amounts shown below:

Gratuity

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026		As at March 31, 2025	
	Increase	Decrease	Increase	Decrease
Basis points	50 bps	50 bps	50 bps	50 bps
-Discount rate				
Defined benefit obligation	2,404.37	2,670.74	2,215.39	2,463.74
Impact on Defined benefit obligation	(127.09)	139.28	(118.49)	129.86
-Future Salary Increase				
Defined benefit obligation	2,610.12	2,454.81	2,413.25	2,252.84
Impact on Defined benefit obligation	78.67	(76.65)	79.37	(81.04)

Long Term Compensated Absence

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026		As at March 31, 2025	
	Increase	Decrease	Increase	Decrease
Basis points	50 bps	50 bps	50 bps	50 bps
-Discount rate				
Defined benefit obligation	2,995.57	3,300.26	2,616.45	2,934.94
Impact on Defined benefit obligation	(145.87)	158.82	(151.88)	166.61
-Future Salary Increase				
Defined benefit obligation	3,292.26	3,001.29	2,933.71	2,616.12
Impact on Defined benefit obligation	150.82	(140.15)	165.38	(152.21)

Sick Leave

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026		As at March 31, 2025	
	Increase	Decrease	Increase	Decrease
Basis points	50 bps	50 bps	50 bps	50 bps
-Discount rate				
Defined benefit obligation	273.73	297.97	201.28	215.97
Impact on Defined benefit obligation	(11.68)	12.56	(7.09)	7.60
-Future Salary Increase				
Defined benefit obligation	297.25	274.27	215.92	201.27
Impact on Defined benefit obligation	11.84	(11.14)	7.55	(7.10)

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 39 - Employee Benefit Expenses (Contd.)

Maturity profile of defined benefit obligation:

(₹ in lakhs)

Particulars	Gratuity		Long-term Compensated Absence	
	For the Year ended March 31, 2026	For the Year ended March 31, 2025	For the Year ended March 31, 2026	For the Year ended March 31, 2025
Year 1	197.06	131.82	260.04	99.67
Year 2	249.45	316.23	287.33	188.86
Year 3	157.38	193.39	234.43	128.98
Year 4	213.78	197.60	261.53	139.43
Year 5	184.43	150.62	239.72	106.51
Next 5 years	949.09	804.85	1282.58	720.78

Note: Maturity profile of defined benefit obligation is not applicable to Sick Leave.

Note 39.1

The Government of India has notified the implementation of four new labour Codes on November 21, 2025, by consolidating and rationalizing 29 existing labour laws. The Company has assessed the final labour code impact on the financials which has an impact of additional provision by ₹16.86 Lakhs towards gratuity for Year ended March 31, 2026.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 40 - Comparison between provisions required under IRACP and Impairment allowances made under Ind AS 109 is tabulated below:

Current Year

(₹ in lakhs)

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Carrying Amount as per Ind AS	Allowances (Provisions) as required under Ind AS	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRAC norms
Performing Assets					
	Stage 1	39,95,145.87	10,982.76	16,705.43	(5,722.67)
Standard	Stage 2	1,90,025.29	8,043.08	713.79	7,329.29
Subtotal		41,85,171.16	19,025.84	17,419.22	1,606.62
Non-Performing Assets (NPA)					
Sub-standard	Stage 3	10,834.35	4,787.10	2,041.13	2,745.97
Doubtful - up to 1 year	Stage 3	6,644.51	3,149.81	1,923.47	1,226.34
1 to 3 years	Stage 3	6,908.38	3,471.26	3,164.52	306.73
More than 3 years	Stage 3	5,015.91	2,525.95	5,015.91	(2,489.96)
Subtotal for doubtful		29,403.16	13,934.12	12,145.04	1,789.09
Loss		6,340.84	6,166.39	6,340.84	(174.45)
Subtotal for NPA		35,743.99	20,100.51	18,485.88	1,614.64
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	1,40,051.64	584.35	-	584.35
	Stage 2	190.84	9.58	-	9.58
	Stage 3	-	-	-	-
Subtotal		1,40,242.48	593.93	-	593.93
Total	Stage 1	41,35,197.51	11,567.11	16,705.43	(5,138.32)
	Stage 2	1,90,216.13	8,052.67	713.79	7,338.88
	Stage 3	35,743.99	20,100.51	18,485.88	1,614.64
Total		43,61,157.63	39,720.29	35,905.10	3,815.19

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 40 - Comparison between provisions required under IRACP and Impairment allowances made under Ind AS 109 is tabulated below: (Contd.)

Previous Year

(₹ in lakhs)

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Carrying Amount as per Ind AS	Allowances (Provisions) as required under Ind AS	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRAC norms
Performing Assets					
Standard	Stage 1	35,78,045.82	9,764.80	14,079.05	(4,314.25)
	Stage 2	2,10,344.35	9,434.79	793.41	8,641.38
Subtotal		37,88,390.17	19,199.58	14,872.45	4,327.13
Non-Performing Assets (NPA)					
Substandard	Stage 3	12,975.45	4,268.53	2,125.16	2,143.37
Doubtful - up to 1 year	Stage 3	7,853.78	3,044.16	2,233.75	810.41
1 to 3 years	Stage 3	1,755.61	675.20	754.76	(79.57)
More than 3 years	Stage 3	5,613.61	2,933.18	5,613.61	(2,680.43)
Subtotal for doubtful		28,198.44	10,921.07	10,727.27	193.79
Loss		5,128.18	4,974.34	5,128.18	(153.85)
Subtotal for NPA		33,326.63	15,895.41	15,855.46	39.95
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	1,53,483.28	604.11	-	604.11
	Stage 2	1,051.34	59.36	-	59.36
	Stage 3	124.49	-	-	-
Subtotal		1,54,659.12	663.47	-	663.47
Total	Stage 1	37,31,529.10	10,368.91	14,079.05	(3,710.14)
	Stage 2	2,11,395.70	9,494.14	793.41	8,700.74
	Stage 3	33,451.12	15,895.41	15,855.46	39.95
Total		39,76,375.92	35,758.46	30,727.91	5,030.54

Note 40.1

In compliance with RBI Master Direction RBI/DOS/2024-25/118 DOS.CO.FMG.SEC.No.5/23.04.001/2024-25 dated July 15, 2024, the Company has reported frauds in 10 branches involving 20 loan accounts amounting to ₹436 Lakhs (Previous year 27 loan accounts and one incident of anomalies in accounting transactions in Trichy Branch total amounting to ₹444.96 Lakhs) to NHB during the current year.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 41 - Financial Risk Management

i) Credit Risk

It is defined as the inability or unwillingness of the counterparty to meet the commitment in relation to lending, trading, hedging, settlement and other financial transactions. Also it is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counter parties. The Credit policy articulates credit risk strategy to effectively communicate it throughout the company and all relevant personnel to understand company's approach to grant of credit. The Policy covers products/borrower category, frame work for appraisal process, guidelines for takeover of accounts, entry level matrix (credit scoring system) and flexibility in pricing, dispensation of credit, monitoring and review mechanism, limit structure / prudential exposure levels, reporting frame work. The Company has put in place a proper Loan Review Mechanism with responsibilities assigned in various areas such as, evaluating the effectiveness of loan administration, maintaining the integrity of credit grading process, assessing the loan loss provision, portfolio quality, etc. Credit grading involves assessment of credit quality, identification of problem loans, and assignment of risk ratings. Monitoring is being done through guidelines to branches; follow up by overseeing executives and other regular follow up.

As at balance sheet date, the Company does not have significant concentration of credit risk (Refer Note 46.10(ii)).

An analysis of changes in the gross carrying amount of loans and the corresponding ECL allowances in relation to loans are, as follows:

Particulars	2025-26				2024-25			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount opening balance	35,78,045.81	2,10,344.35	33,326.64	38,21,716.80	33,06,516.96	1,64,742.86	28,597.68	34,99,857.50
Increase in EAD - new assets originated or purchased / further increase in existing assets (Net)	10,02,686.12	3,499.91	27.32	10,06,213.35	7,55,878.17	5,690.77	56.48	7,61,625.42
Assets repaid in part or full (excluding write offs) (Net)	(5,70,131.04)	(30,558.32)	(6,325.63)	(6,07,014.99)	(4,05,952.97)	(26,845.30)	(6,967.85)	(4,39,766.12)
Assets Derecognised (Loans Assigned)	-	-	-	-	-	-	-	-
Transfers to Stage 1	53,586.20	(52,420.29)	(1,165.91)	-	37,297.75	(36,762.69)	(535.06)	-
Transfers to Stage 2	(66,515.46)	67,643.85	(1,128.39)	-	(1,11,372.27)	1,12,011.40	(639.13)	-
Transfers to Stage 3	(2,525.74)	(8,484.22)	11,009.96	-	(4,321.83)	(8,492.69)	12,814.52	-
Total	39,95,145.89	1,90,025.28	35,743.99	42,20,915.16	35,78,045.81	2,10,344.35	33,326.64	38,21,716.80

(Amt ₹ in lakhs)

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 41 - Financial Risk Management (Contd.)

Reconciliation of ECL balance is given below

(Amt ₹ in lakhs)

Particulars	2025-26				2024-25			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
ECL opening balance	9,764.79	9,434.79	15,895.41	35,094.99	8,474.58	7,156.54	13,917.49	29,548.61
ECL on Increase in EAD - new assets originated or purchased / further increase in existing assets (Net)	4,194.97	2,813.70	6,797.43	13,806.10	7,139.74	616.84	(2,210.20)	5,546.38
ECL on Assets repaid in part or full (excluding write offs) (Net)	(2,777.27)	(3,879.18)	(3,118.28)	(9,774.73)	-	-	-	-
ECL on Assets written off	-	-	-	-	-	-	-	-
Transfers to Stage 1	398.58	(390.48)	(8.10)	-	261.46	(256.23)	(5.23)	-
Transfers to Stage 2	(570.88)	619.71	(48.83)	-	(4,713.24)	4,750.89	(37.65)	-
Transfers to Stage 3	(27.45)	(555.45)	582.90	-	(1,397.75)	(2,833.25)	4,231.00	-
Total	10,982.74	8,043.09	20,100.53	39,126.36	9,764.79	9,434.79	15,895.41	35,094.99

ECL Model and Assumptions considered in the ECL model

Markov chain model is used for estimating the probability of default on loans receivable. In a Markov chain model for loans receivable an account moves through different delinquency states each month. For example, an account in the "Regular" state this month will continue to be in the "Regular" state next month if a payment is made by the due date and will be in the "30 days past due" state if no payment is received during that month.

The transition matrix in the Markov chain represents the period-by-period movement of receivables between delinquency classifications or states. The transition evaluates loan quality or loan collection practice. The matrix elements are commonly referred to as "roll-rates" since they denote the probability that an account will move from one state to another in one period. The transition matrix is sometimes referred to as the "roll-rate matrix" or the "delinquency movement matrix".

The loan portfolio for the past several months are analysed to arrive at the transition matrix. Each loan identified by the Loan ID is traced to find out how the loan has performed over the last several months. The days past due is grouped into 6 states as follows: A. Regular [0 days past due] B. 1 to 30 days past due C. 31 to 60 days past due D. 61 to 90 days past due E. 91 to 120 days past due F. Above 120 days past due.

No significant increase in credit risk [Stage 1]: Based on Markov model, the monthly normalized transition matrix is converted into a 12-month transition matrix for determining the probability of default for those loan accounts on which the risk has not increased significantly from the time the debt is originated. We use the same criteria mentioned in the standard and assume that when the days past due exceeds '30 days', the risk of default has increased significantly. Therefore, for those loans for which the days past due is not more than 30 days, one-year default probability is considered. The probability of default is arrived at to determine the quantum of the loan that is likely to move into the states '90 days past due' and greater. After analysing the historical behaviour pattern of the days past due, we are of the opinion that probability of default should be arrived based on the sum of the matrix that is likely to move into the state '60 days past due'.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 41 - Financial Risk Management (Contd.)

Significant increase in credit risk [Stage 2]: The credit risk is presumed to have increased significantly for loans that are more than 30 days past due and not more than 90 days past due. For such loans, lifetime default probability should be considered. Based on the maturity date of the loan, the probability of default is arrived at to determine the quantum of the loan that is likely to move into the states '90 days past due' and greater. After analysing the historical behaviour pattern of the days past due, we are of the opinion that probability of default should be arrived based on the sum of the matrix that is likely to move into the state '60 days past due'. The respective transition matrix is used to find out the transition matrix applicable for the loan considering the maturity date of such loan.

The probability of default (PD) of a loan which is less than 30 days past due is represented by the one-year transition matrix as explained above. This PD is used to measure the quantum of the loan that is likely to move into the states 90 days past due and above over the next 12 months. The respective PD multiplied by the exposure at default (EAD) would give us the quantum of the loan that would move into the each of the 6 states* over the next 12 months. Typically, the sum total of all the values of the states representing 90 days past due or higher would be the quantum of amount defaulted. However, we have considered the PD to be the sum of all the values of the states representing 60 days past due or higher

Exposure at Default

The exposure at default (EAD) represents the gross carrying amount of the financial instruments subject to the impairment calculation, addressing both the client's ability to increase its exposure while approaching default and potential early repayments too.

Probability of Default

Probability of default is the probability of whether borrowers will default on their obligations which are calculated based on historical default rate summary of past years.

Loss Given Default

LGD: The loans are secured by adequate property. The present value of such collateral property is considered while calculating the Expected Credit Loss. The Company initiates recovery process of Non Performing accounts within the statutory time limit as per SARFAESI and other applicable laws and accordingly the realizable period has been considered for computing the Realisable Present Value of Collateral.

ii) Financial Risk

The market risk is the possibility of loss to the Company prices of security due to changes in the market factors, mainly the changes in interest rates, and competition. It is the risk to the Company's earnings and capital due to the changes in the market interest rates. Market Risk also includes company's ability to meet its obligations as and when due. The limited avenues at the disposal of the Company for raising low cost/cost effective resources and our operating on thin spreads make market risk management all the more significant. The Company has an Investment Policy/ Borrowing Policy in place which addresses the Market Risk which defines safety and liquidity will have preference over returns. Our majority of investment is by way of Bank Deposits and Govt. securities for the purpose of maintenance of SLR as prescribed by NHB. All these deposits are held to maturity. There is an ALM Committee of Executives at RO (ALCO), which functions as the operational unit for managing the balance sheet and asset liability mismatches. All the borrowing decisions and raising short term funds in the form of Non Convertible Debentures, Commercial Papers, Securitization and such other modes, are taken at appropriate level as per the Board approved policy on borrowings. Refer Note 5.8 for Asset Liability Management.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 41 - Financial Risk Management (Contd.)

The table below provides details regarding the contractual maturities of significant financial liabilities as at March 31, 2026 and March 31, 2025.

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026			Total
	< 1 year	1-3 years	> 3 Years	
Borrowings from Banks	10,15,562.22	9,95,674.85	10,24,093.80	30,35,330.88
Deposits	7,692.87	13,559.58	313.25	21,565.70
Debentures and Commercial Papers (face value)	2,79,999.52	3,48,892.57	1,40,000.00	7,68,892.09
Subordinated Liabilities (face value)	-	-	-	-
Others (excluding lease liability)	2,920.55	-	-	2,920.55

(Amt ₹ in lakhs)

Particulars	As at March 31, 2025			Total
	< 1 year	1-3 years	> 3 Years	
Borrowings from Banks	8,50,799.24	7,01,658.45	8,72,745.84	24,25,203.52
Deposits	10,736.74	7,731.07	268.47	18,736.28
Debentures and Commercial Papers (face value)	5,24,212.53	3,98,500.00	1,62,222.65	10,84,935.18
Subordinated Liabilities (face value)	-	-	-	-
Others (excluding lease liability)	2,429.41	-	-	2,429.41

iii) Liquidity Risk

Probability of loss arising from a situation where (1) there will not be enough cash and/or cash equivalents to meet the needs of depositors and borrowers, (2) sale of illiquid assets will yield less than their fair value, or (3) illiquid assets will not be sold at the desired time due to lack of buyers. ALM Policy is in place which has set prudential limits for structural liquidity and interest rate risk. The ALCO committee of the Company analyzes the ALM position of the Company as at the end of each quarter and appraises the Board the ALM position of the respective quarters along with the proposed measure to improve the ALM position.

Maturity Analysis of Assets and Liabilities

The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled after factoring in rollover and prepayment assumptions:

Notes forming part of Financial Statements

for the year ended 31st March, 2025

Note 41 - Financial Risk Management (Contd.)

(Amt ₹ in lakhs)

ASSETS	2025-26			2024-25		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Cash and Cash equivalents	136.04		136.04	105.89		105.89
Bank Balances other than (a) above	30,313.74		30,313.74	30,658.53		30,658.53
Receivables	242.98		242.98	93.08		93.08
Loans	6,33,707.25	35,31,011.82	41,64,719.07	5,55,945.91	32,13,697.77	37,69,643.69
Investments	30,000.00	1,84,296.40	2,14,296.40	50,068.86	1,84,412.09	2,34,480.95
Other Financial Assets	3,253.12	572.25	3,825.37	3,314.34	498.72	3,813.06
Non-Financial Assets			-			-
Deferred Tax Assets (Net)		12,351.89	12,351.89		6,935.30	6,935.30
Property, Plant and Equipment		4,987.51	4,987.51		5,034.47	5,034.47
Intangible Assets under Development		5,979.45	5,979.45	-	-	-
Other non-financial assets		1,253.21	1,253.21		666.71	666.71
Total Assets	6,97,653.13	37,40,452.53	44,38,105.66	6,40,186.61	34,11,245.07	40,51,431.68
LIABILITIES	2025-26			2024-25		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Financial Liabilities						
Trade Payables	766.57	-	766.57	572.53	-	572.53
Debt Securities	2,79,999.52	4,88,892.57	7,68,892.09	5,24,212.53	5,60,722.66	10,84,935.19
Borrowings (Other than debt securities)	10,15,562.22	20,19,768.66	30,35,330.88	8,50,799.25	15,74,404.29	24,25,203.54
Deposits	7,692.87	13,872.83	21,565.70	10,736.74	7,999.54	18,736.28
Subordinated Liabilities	-	-	-	-	-	-
Other Financial Liabilities	4,966.21	-	4,966.21	5,298.75	-	5,298.75
Current tax liabilities	509.86	-	509.86	1,509.26	-	1,509.26
Provisions	1,239.22	5,035.68	6,274.90	1,271.27	4,360.88	5,632.15
Other non-financial liabilities	1,759.00	-	1,759.00	2,794.62	-	2,794.62
Equity Share capital		2,663.31	2,663.31		2,663.31	2,663.31
Other Equity		5,95,377.14	5,95,377.14		5,04,086.06	5,04,086.06
Total Liabilities	13,12,495.47	31,25,610.19	44,38,105.66	13,97,194.94	26,54,236.74	40,51,431.68

iv) Interest Rate Risk

Earnings risk is the danger that income may fluctuate due to changes in economic conditions or other factors. It is also the potential negative impact on the net interest income. The risk refers to vulnerability to movement in interest rates. Changes in interest rates effects earning, value of asset and cash flow. Asset Liability Management Committee (ALCO) meets at periodical intervals and assesses the earning risk and gives proper directions to the management to improve the NIM. Company shall monitor the income earned by way of interest and other income at quarterly intervals and place suitable notes to Board while placing notes on quarterly/half yearly/annual financial results of the Company. The limited avenues at the disposal of the Company for raising low cost/cost effective resources and our operating on thin spreads make market risk management all the more significant. The credit rating of our borrowings also have a significant impact on our net interest margin. Refer Note 46.4 for credit rating details.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 41 - Financial Risk Management (Contd.)

Sensitivity Analysis on Net Interest:

(Amt ₹ in lakhs)

Particulars	2025-26		2024-25	
	Increase by 25bps	Decrease by 25bps	Increase by 25bps	Decrease by 25bps
Impact on profit before tax - Gain/ (Loss)	10,053.29	(10,053.29)	9,151.97	(9,151.97)

Note 42: Capital Management

The Company's policy is to maintain a strong capital base so as to maintain investor, creditor and market confidence and to sustain future development of the business. The Company monitors the return on capital as well as the level of dividends on its equity shares. The Company's objective when managing capital is to maintain an optimal structure so as to maximize shareholder value.

The Company monitors the capital structure on the basis of total debt to equity ratio and maturity profile of the overall debt portfolio of the Company.

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Total Capital	44,23,829.12	40,35,624.37
Total Equity attributable to the Equity Shareholders of the Company	5,98,040.45	5,06,749.37
As percentage of Total Capital	13.52%	12.56%
Total Borrowings (including deposits and debt securities)	38,25,788.67	35,28,875.00
As percentage of Total Capital	86.48%	87.44%
Total Capital (Equity and Borrowings)	44,23,829.12	40,35,624.37

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 43 (Contd.)

Assets side	Amount outstanding
(3) Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:	
(a) Secured	42,14,595.72
(b) Unsecured	124.54
(4) Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities:	
(i) Lease assets including lease rentals under sundry debtors	
(a) Financial lease	-
(b) Operating lease	-
(ii) Stock on hire including hire charges under sundry debtors	
(a) Assets on hire	-
(b) Repossessed Assets	-
(iii) Other loans counting towards asset financing activities	
(a) Loans where assets have been repossessed	-
(b) Loans other than (a) above	-
(5) Break-up of Investments	
Current Investments	
1. Quoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-
2. Unquoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-
Long Term investments	
1. Quoted	
(i) Share	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	2,14,296.40
(v) Others (please specify)	-
2. Unquoted	
(i) Shares	
(a) Equity	-
(b) Preference	-
(ii) Debentures and Bonds	-
(iii) Units of mutual funds	-
(iv) Government Securities	-
(v) Others (please specify)	-

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 43 (Contd.)

(Amt ₹ in lakhs)

Category	Amount net of provisions		
	Secured	Unsecured	Total
(6) Borrower group-wise classification of assets financed as in (3) and (4) above:- (Please see Note 2 below) - (Please see Note 2 below)			
1. Related Parties **			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	-	-	-
2. Other than related parties	41,64,594.53	124.54	41,64,719.07
Total	41,64,594.53	124.54	41,64,719.07

(Amt ₹ in lakhs)

Category	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)
(7) Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) : (Please see Note 3 below)		
1. Related Parties **		
(a) Subsidiaries	-	-
(b) Companies in the same group	-	-
(c) Other related parties	-	-
2. Other than related parties	2,09,941.13	2,14,296.40
Total	-	-

** As per notified Accounting Standard (Please see Note 3)

(Amt ₹ in lakhs)

Particulars	Amount
(8) Other information	
(i) Gross Non-Performing Assets	
(a) Related parties	-
(b) Other than related parties	35,743.99
(ii) Net Non-Performing Assets	
(a) Related parties	-
(b) Other than related parties	15,643.48
(iii) Assets acquired in satisfaction of debt	

Notes:

- As defined in the Reserve Bank of India (Non-Banking Financial Companies – Acceptance of Public Deposits) Directions, 2025.
- Provisioning norms shall be applicable as prescribed in these Directions.
- All notified Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break-up/ fair value/ NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term (amortised cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.

Notes forming part of Financial Statements

for the year ended 31st March, 2025

Note 43 (Contd.)

	(b) Preference	-
(ii)	Debentures and Bonds	-
(iii)	Units of mutual funds	-
(iv)	Government Securities	-
(v)	Others (please specify)	-
2.	Unquoted	
(i)	Shares	
	(a) Equity	-
	(b) Preference	-
(ii)	Debentures and Bonds	-
(iii)	Units of mutual funds	-
(iv)	Government Securities	-
(v)	Others (please specify)	-
	Long Term investments	
1.	Quoted	
(i)	Share	
	(a) Equity	-
	(b) Preference	-
(ii)	Debentures and Bonds	-
(iii)	Units of mutual funds	-
(iv)	Government Securities	2,34,480.95
(v)	Others (please specify)	-
2.	Unquoted	
(i)	Shares	
	(a) Equity	-
	(b) Preference	-
(ii)	Debentures and Bonds	-
(iii)	Units of mutual funds	-
(iv)	Government Securities	-
(v)	Others (please specify)	-

(Amt ₹ in lakhs)

Category	Amount net of provisions		
	Secured	Unsecured	Total
(6) Borrower group-wise classification of assets financed as in (3) and (4) above:- (Please see Note 2 below)			
1. Related Parties **			
(a) Subsidiaries	-	-	-
(b) Companies in the same group	-	-	-
(c) Other related parties	-	-	-
2. Other than related parties	37,69,506.14	137.54	37,69,643.69
Total	37,69,506.14	137.54	37,69,643.69

Notes forming part of Financial Statements

for the year ended 31st March, 2025

Note 43 (Contd.)

		(Amt ₹ in lakhs)	
Category	Market Value / Break up or fair value or NAV	Book Value (Net of Provisions)	
(7) Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted) : (Please see Note 3 below)			
1. Related Parties **			
(a) Subsidiaries	-	-	
(b) Companies in the same group	-	-	
(c) Other related parties	-	-	
2. Other than related parties	2,12,005.50	2,34,480.95	
Total	-	-	
** As per notified Accounting Standard (Please see Note 3)			

		(Amt ₹ in lakhs)	
Particulars	Amount		
(8) Other information			
(i) Gross Non-Performing Assets			
(a) Related parties		-	
(b) Other than related parties		33,326.63	
(ii) Net Non-Performing Assets			
(a) Related parties		-	
(b) Other than related parties		17,431.22	
(iii) Assets acquired in satisfaction of debt			
Notes:			
1.	"As defined in the Reserve Bank of India (Non-Banking Financial Companies – Acceptance of Public Deposits) Directions, 2025"		
2.	Provisioning norms shall be applicable as prescribed in these Directions.		
3.	All notified Accounting Standards and Guidance Notes issued by ICAI are applicable including for valuation of investments and other assets as also assets acquired in satisfaction of debt. However, market value in respect of quoted investments and break-up/ fair value/ NAV in respect of unquoted investments shall be disclosed irrespective of whether they are classified as long term (amortised cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.		

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 43 (Contd.)

Note 43.1 Note 43.1 Disclosure as per RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28th November 2025:

Particulars	Quarter ended March 31, 2026		Quarter ended December 31, 2025		Quarter ended September 30, 2025		Quarter ended June 30, 2025	
	Total Unweighted Value (average) *	Total Weighted Value (average) *	Total Unweighted Value (average) *	Total Weighted Value (average) *	Total Unweighted Value (average) *	Total Weighted Value (average) *	Total Unweighted Value (average) *	Total Weighted Value (average) *
	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)	(Amt ₹ in Crores)
High Quality Liquid Assets								
1. Investment in LCR	2,056.62	2,056.62	2,056.62	2,056.62	2,238.32	2,238.32	2,253.29	2,253.29
2. INVESTMENT IN G-SEC (20% haircut)	72.50	58.00	72.50	58.00	72.50	58.00	72.50	58.00
3. Total High-Quality Liquid Assets (HQLA)	2,129.12	2,114.62	2,129.12	2,114.62	2,310.82	2,296.32	2,325.79	2,311.29
Cash Outflows								
4. Deposits (for deposit taking companies)	6.52	7.50	13.78	15.85	5.38	6.19	9.05	10.41
5. Unsecured wholesale funding	517.00	594.55	467.39	537.50	723.53	832.06	1,012.09	1,163.90
6. Secured wholesale funding	1,853.93	2,132.01	1,708.66	1,964.96	1,204.41	1,385.07	2,171.58	2,497.31
7. Additional requirements, of which	-	-	-	-	-	-	-	-
i). Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
ii). Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
iii). Credit and liquidity facilities	-	-	-	-	-	-	-	-
8. Other contractual funding obligations	833.10	958.07	907.41	1,043.52	1,300.03	1,495.03	1,574.48	1,810.66
9. Other contingent funding obligations	-	-	-	-	-	-	-	-
Total Cash Outflows	3,210.55	3,692.13	3,097.24	3,561.83	3,233.35	3,718.35	4,767.20	5,482.28
Cash Inflows								
10. Secured lending	-	-	-	-	-	-	-	-
11. Inflows from fully performing exposures	843.85	632.89	804.43	603.32	756.41	567.31	614.74	467.20
12. Other cash inflows	5,242.88	3,932.16	5,022.02	3,766.51	4,777.06	3,582.80	4,868.56	3,700.11
TOTAL CASH INFLOWS	6,086.73	4,565.05	5,826.45	4,369.83	5,533.47	4,150.11	5,483.30	4,167.31
Total Adjusted Value								
13. TOTAL HQLA	-	2,114.62	-	2,114.62	-	2,296.32	-	2,311.29
14. Total Net Cash Outflows	-	923.03	-	890.46	-	929.59	-	1,370.57
15. Liquidity Coverage Ratio(%)	-	229.09%	-	237.48%	-	247.03%	-	168.64%

* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the respective quarters.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 43 (Contd.)

Public disclosure on liquidity risk

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

(Amt ₹ in Crores)

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
11	24220.05	-	63.07%

ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

(Amt ₹ in Crores)

Amount (₹ In Crores)	% of Total Deposit
79.23	36.74%

iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

(Amt ₹ in Crores)

Amount (₹ In Crores)	% of Total Deposit
23056.91	60.04%

iv) Funding Concentration based on significant instrument/product

(Amt ₹ in Crores)

Name of the instrument / product	Amount (₹ Crores)	% of Total Liabilities
Secured Non-Convertible Debentures	6,699.71	17.45%
Commercial Papers	989.21	2.58%
Refinance Facility from NHB	60.11	0.16%
Bank Facilities	24,342.11	63.39%
Deposits	215.66	0.56%
Subordinated Tier-II Non-Convertible Debentures	-	0.00%
Total Borrowings	32,306.80	84.13%
Total Liabilities	38,400.65	100.00%

v) Stock Ratios

Particulars	as a % of Total Public Funds	as a % of Total Liabilities	as a % of Total Assets
Commercial papers	3.06%	2.58%	2.23%
Non-convertible Debentures	0.00%	0.00%	0.00%
Other short term liabilities*	16.29%	13.71%	11.86%

* Includes short term funds with original maturity of less than 1 year and includes funds from Refinance from NHB, Short Term Lines / OD / WCDC from Other Banks

vi) Institutional set-up for liquidity risk management

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

The Risk Management Committee, which reports to the Board and consisting of MD & CEO, Chief Risk Officer (CRO) and heads of various verticals, is responsible for evaluating the overall risks faced by the Company including liquidity risk.

The ALCO, consisting of the Company's top management is responsible for ensuring the adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the Company. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing the liquidity risk.

Notes forming part of Financial Statements

for the year ended 31st March, 2025

Note 43 (Contd.)

Note 43.1 Disclosure as per Note 43.1 Disclosure as per RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28th November 2025:

Particulars	Quarter ended March 31, 2025		Quarter ended December 31, 2024		Quarter ended September 30, 2024		Quarter ended June 30, 2024	
	Unweighted Value (average) *	Total Weighted Value (average) *	Unweighted Value (average) *	Total Weighted Value (average) *	Unweighted Value (average) *	Total Weighted Value (average) *	Unweighted Value (average) *	Total Weighted Value (average) *
High Quality Liquid Assets								
1. Investment in LCR	1,915.01	1,915.01	1,858.29	1,858.29	1,375.73	1,375.73	1,369.00	1,369.00
2. INVESTMENT IN G-SEC (20% haircut)	72.50	58.00	72.50	58.00	72.50	58.00	73.16	58.53
3. Total High-Quality Liquid Assets (HQLA)	1,987.51	1,973.01	1,930.79	1,916.29	1,451.06	1,436.56	1,442.16	1,427.53
Cash Outflows								
4. Deposits (for deposit taking companies)	8.59	9.88	9.18	10.55	10.63	12.22	11.51	13.24
5. Unsecured wholesale funding	1,365.47	1,570.29	1,122.28	1,290.63	921.20	1,059.38	708.79	815.11
6. Secured wholesale funding	938.33	1,079.08	1,980.36	2,277.41	1,781.22	2,048.40	2,177.44	2,504.06
7. Additional requirements, of which	-	-	-	-	-	-	-	-
i). Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
ii). Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
iii). Credit and liquidity facilities	-	-	-	-	-	-	-	-
8. Other contractual funding obligations	2,134.46	2,454.63	2,104.96	2,420.71	1,990.34	2,288.89	2,022.21	2,325.54
9. Other contingent funding obligations	-	-	-	-	-	-	-	-
Total Cash Outflows	4,446.86	5,113.89	5,216.78	5,999.30	4,703.39	5,408.89	4,919.96	5,657.95
Cash Inflows								
10. Secured lending	-	-	-	-	-	-	-	-
11. Inflows from fully performing exposures	358.81	269.11	338.84	254.13	320.52	240.39	314.28	238.85
12. Other cash inflows	4,686.97	3,515.22	7,554.58	5,665.93	7,403.78	5,552.84	7,931.42	6,027.88
TOTAL CASH INFLOWS	5,045.77	3,784.33	7,893.41	5,920.06	7,724.31	5,793.23	8,245.71	6,266.74
Total Adjusted Value								
13. TOTAL HQLA	-	1,973.01	-	1,916.29	-	1,436.56	-	1,427.53
14. Total Net Cash Outflows	-	1,329.56	-	1,499.83	-	1,352.22	-	1,414.49
15. Liquidity Coverage Ratio(%)	-	148.40%	-	127.77%	-	106.24%	-	100.92%

* The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the respective quarters.

Notes forming part of Financial Statements

for the year ended 31st March, 2025

Note 43 (Contd.)

Public disclosure on liquidity risk

i) Funding Concentration based on significant counterparty (both deposits and borrowings)

(Amt ₹ in Crores)

Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
10	17836.64	-	49.68%

ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

(Amt ₹ in Crores)

Amount (₹ In Crores)	% of Total deposits
67.83	36.20%

iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

(Amt ₹ in Crores)

Amount (₹ In Crores)	% of Total deposits
17836.64	49.68%

iv) Funding Concentration based on significant instrument/product

(Amt ₹ in Crores)

Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
Secured Non-Convertible Debentures	8,268.23	23.03%
Commercial Papers	2,581.13	7.19%
Refinance Facility from NHB	5,954.21	16.59%
Bank Facilities	18,060.31	50.31%
Deposits	187.36	0.52%
Subordinated Tier-II Non-Convertible Debentures	-	0.00%
Total Borrowings	35,051.23	97.64%
Total Liabilities	35,899.84	100.00%

v) Stock Ratios

Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
Commercial papers	7.36%	7.19%	6.30%
Non-convertible Debentures	0.00%	0.00%	0.00%
Other short term liabilities*	13.63%	13.31%	11.66%

* Includes short term funds with original maturity of less than 1 year and includes funds from Refinance from NHB, Short Term Lines/ OD/ WC DL.

vi) Institutional set-up for liquidity risk management

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The Risk Management Committee, which reports to the Board and consisting of MD & CEO, Chief Risk Officer (CRO) and heads of various verticals, is responsible for evaluating the overall risks faced by the Company including liquidity risk. The ALCO, consisting of the Company's top management is responsible for ensuring the adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the Company. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing the liquidity risk.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 44

A. Related Party

Name of Related Party	Nature of Relationship
Canara Bank	Sponsor Bank
1. Canbank Factors Ltd.	
2. Canbank Computer Services Ltd	
3. Canbank Financial Services Ltd.	Subsidiaries of Canara Bank
4. Canbank Venture Capital Fund	
5. Canara Bank Securities Ltd	
1. Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd.	Joint Venture with Canara Bank
2. Canara Robeco Asset Management Company Ltd.	
Key Managerial Personnel:	
Suresh S Iyer	Managing Director & CEO
Ajay Kumar Singh (Till 29/04/2024)	Deputy Managing Director
Vikram Saha (From 29/04/2024 to 15/04/2026)	Deputy Managing Director
Nilesh Jain (From 27/09/2023)	Company Secretary
Apurav Agarwal (Till 19/03/2025)	Chief Financial Officer
Prashanth Joishy (From 20/03/2025 till 30/06/2025)	Chief Financial Officer
Abhishek Mishra (From 30/06/2025)	Chief Financial Officer
Satyanarayana Raju Kalidindi (Till 31/12/2025)	Non- Executive Promoter Director
Debashish Mukherjee (Till 31/05/2025)	Non- Executive Promoter Director
Shubhalakshmi Aamod Panse	Non-Executive Independent Director
Ajai Kumar	Non-Executive Independent Director
Arvind Narayan Yennemadi	Non-Executive Independent Director
Anup Sankar Bhattacharya (Till 20/08/2025)	Non-Executive Independent Director
Murali Ramaswami	Non-Executive Independent Director
Swarupananda Mallick (From 21/08/2025)	Non-Executive Independent Director
Hardeep Singh Ahluwalia (From 19/07/2025)	Non-Executive Non Independent Director
Relatives of KMP with whom company has transactions:	
Prathima Joishy (From 20/03/2025)	Wife of Prashanth Joishy
Aditya Iyer	Son of Suresh S Iyer

B. Transactions with the above Related Party during the year

(Amt ₹ in lakhs)

Name of Related Party	Nature of Transaction	For the period	
		2025-26	2024-25
Suresh S Iyer	Remuneration	254.24	205.57
Abhishek Mishra	Remuneration	46.31	-
Nilesh Jain	Remuneration	34.88	28.88
Apurav Agarwal	Remuneration	-	43.43
Prashanth Joishy	Remuneration	10.18	0.99

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 44 (Contd.)

Name of Related Party	Nature of Transaction	For the period	
		2025-26	2024-25
	Term Loans & other credit facilities outstanding	2,32,291.02	2,76,574.62
	Interest paid for the year	17,413.55	14,589.34
	Deposits outstanding	30,000.00	30,401.76
	Interest earned for the year	2,043.06	3,377.78
Canara Bank	Rent and maintenance expense paid for the year	80.56	75.14
	Bank charges for the year	34.16	34.56
	Honorarium Fees to Directors	0.50	1.50
	Salary & other benefits of Deputed Employees	50.62	46.52
	Cash and cash equivalents and other bank balances	243.76	173.51
Arvind Yennemadi	Sitting Fees	12.40	-
Ajai Kumar	Sitting Fees	11.70	-
Shubhalakshmi Panse	Sitting Fees	13.40	-
Murali Ramaswami	Sitting Fees	11.80	-
Anup Bhattacharya	Sitting Fees	3.50	-
Swarupananda Mallick	Sitting Fees	5.60	-
Canbank Computer Services Limited	Registrar & Transfer Agency charges for the year	-	14.41
Canara HSBC Life Insurance Company Limited	Commission earned for the year	383.80	319.29
Canara HSBC Life Insurance Company Limited	Payment of Insurance Premiums on Behalf of Customers to Canara HSBC	6,850.00	-
Total		2,89,795.04	3,25,887.29

C. Balances Payable to Related Parties are as follows

(Amt ₹ in lakhs)

Name of Related Party	Nature of Balances	As at March 31, 2026	As at March 31, 2025
Canara Bank	Term Loan and Credit Facilities	2,32,291.02	2,76,574.62
Prashanth Joishy*	Deposit Outstanding*	-	0.76
	Deposit Interest Earned	-	0.05
Nilesh Jain	Deposit Outstanding	0.59	0.54
	Deposit Interest Earned	0.05	0.04
Aditya Iyer	Deposit Outstanding	0.59	0.55
	Deposit Interest Earned	0.04	0.04

*As at March 31, 2026 since they are not related party, no outstanding is reported

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 44 (Contd.)

D. Balances Receivable from Related Parties are as follows

(Amt ₹ in lakhs)

Name of Related Party	Nature of Balances	As at	
		March 31, 2026	March 31, 2025
Canara Bank	Fixed Deposits	30,000.00	30,401.76
Canara HSBC Life Insurance Company Limited	Trade receivable (Commission)	39.18	60.62

The Company has not made where Loans or Advances in the nature of loans are granted to promoters, directors, KMPs and the related parties (as defined under Companies Act, 2013), either severally or jointly with any other person, that are (a) repayable on demand; or (b) without specifying any terms or period of repayment.

E. Compensation to Key Managerial Personnel

(Amt ₹ in lakhs)

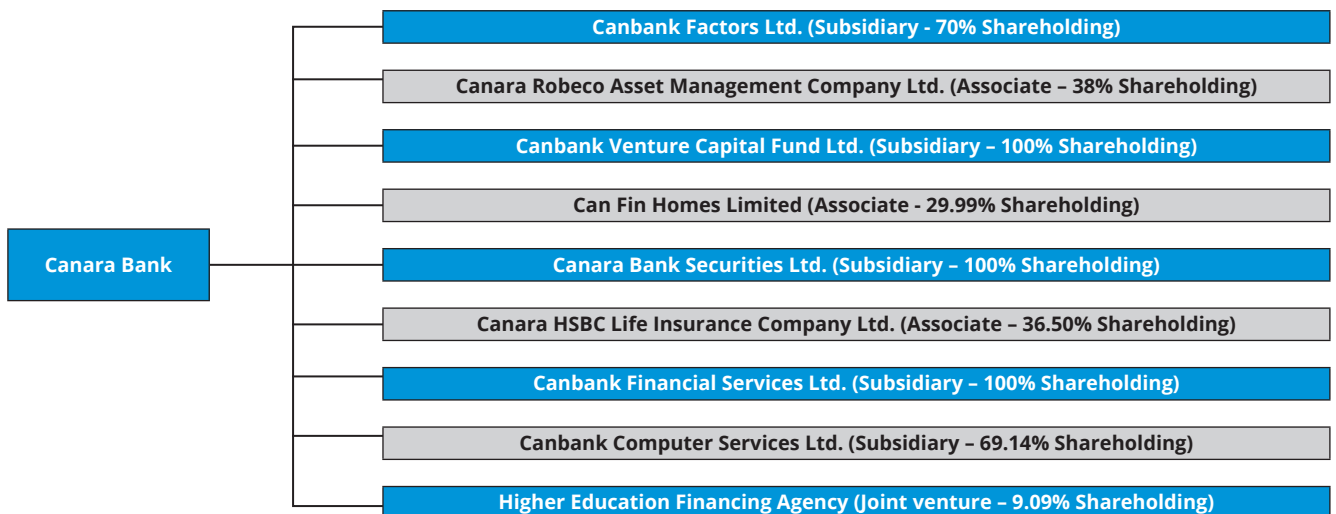
Particulars	For the year Ended	
	March 31, 2026	March 31, 2025
Short term employee benefit	335.43	277.87
Total Compensation paid to Key Managerial Personnel	335.43	277.87

*The post employments benefits namely provision for gratuity and compensated absences cannot be determined employee wise since the provision is based on the actuarial valuation of the company as a whole.

F. Group Structure

Diagrammatic representation of group structure as follows:

Canara Bank (Sponsor Bank) → Associate company → Can Fin Homes Limited - 29.99%



G. Consolidated Financial Statements (CFS)

Indicative list of Balance Sheet Disclosure of HFCs as per RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC. No.278/21.04.018/2025-26 dated 28th November 2025 chapter IV is not applicable to the Company.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Related Party Disclosure - As per RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28th November 2025
Note 44.1

Item / Related party	Parent (as per ownership or control)		Key Management Personnel		Relatives of Key Management Personnel		Subsidiaries/ Joint Venture of Canara Bank/ Employees PF Trust/ Deputed Employee of Canara Bank		Total
	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	
Borrowings									
a. Outstanding at the year end	2,32,291.02	2,76,574.62	-	-	-	-	-	-	2,32,291.02
b. Maximum During the year	2,35,084.20	2,79,822.60	-	-	-	-	-	-	2,35,084.20
Deposits									
a. Outstanding at the year end	30,000.00	30,401.76	0.59	1.31	0.59	0.55	-	-	30,001.18
b. Maximum During the year	30,000.00	45,459.07	0.59	1.31	0.59	0.55	-	-	30,001.18
Placement of deposits									
a. Outstanding at the year end	-	-	-	-	-	-	-	-	-
b. Maximum During the year	-	-	-	-	-	-	-	-	-
Advances									
a. Outstanding at the year end	-	-	-	-	-	-	-	-	-
b. Maximum During the year	-	-	-	-	-	-	-	-	-
Investments									
a. Outstanding at the year end	-	-	-	-	-	-	-	-	-
b. Maximum During the year	-	-	-	-	-	-	-	-	-
Purchase of fixed/other assets									
Sale of fixed/other assets	-	-	-	-	-	-	-	-	-
Interest paid	17,413.55	14,589.34	0.05	0.10	0.04	0.04	-	-	17,413.64
Interest received	2,043.06	3,377.78	-	-	-	-	-	-	2,043.06
Rent and maintenance expense paid for the year	80.56	75.14	-	-	-	-	-	-	80.56
Bank charges for the year	34.16	34.56	-	-	-	-	-	-	34.16
Sitting Fees to Directors	-	-	58.40	60.68	-	-	-	-	58.40
Honorarium Fees to Directors	-	-	0.50	1.50	-	-	-	-	0.50
Salary & other benefits of Whole Time Director	-	-	254.24	205.57	-	-	-	-	254.24
Salary & other benefits of deputed employees	50.62	46.52	-	-	-	-	-	-	50.62
Cash and cash equivalents and other bank balances	243.76	173.51	-	-	-	-	-	-	243.76
Call centre for recovery charges for the year	-	-	-	-	-	-	-	-	-
Registrar & Transfer Agency charges for the year	-	-	-	-	-	-	-	14.41	-
Reimbursement of expenses	-	-	-	-	-	-	-	-	-
Commission Earned	-	-	-	-	-	-	383.80	319.29	383.80
Remuneration	-	-	91.37	235.21	-	-	-	-	91.37
Payment of Insurance Premiums on Behalf of Customers to Canara HSBC	6,850.00	-	-	-	-	-	-	-	6,850.00
Deposits Matured	-	-	-	-	-	-	-	-	-
Redemption of SRNCD	-	-	-	-	-	-	-	-	-
Total	6,52,152.75	4,05,919.73	-	-	-	-	223.40	418.42	6,52,710.95

44.2 The Company has no loan exposure to Related parties during the FY 2025-26

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 45: Ind AS 116-Leases

a. Right-of-use assets- Buildings

(Amt ₹in lakhs)

Particulars	March 31, 2026	March 31, 2025
Opening Balance	2,819.40	4,067.42
Additions to right of use asset	152.10	92.17
Depreciation charge for the year	605.84	665.73
Derecognition of right of use assets	152.10	674.46
Closing Balance	2,213.56	2,819.40

b. Maturity analysis of lease liabilities (undiscounted)

(Amt ₹in lakhs)

Particulars	31 st March, 2026	31 st March, 2025
Upto one year	769.41	864.35
From one to 5 years	2,247.18	2,498.61
More than 5 Years	385.88	903.86

c. Maturity analysis of lease liabilities (discounted)

(Amt ₹in lakhs)

Particulars	31 st March, 2026	31 st March, 2025
Upto one year	581.79	629.64
From one to 5 years	1,864.53	1,973.92
More than 5 Years	365.91	838.32

- Interest on lease liabilities is ₹234.72 Lakhs (Previous Year ₹284.57 Lakhs) for the year ended on March 31, 2026.
- The Company incurred ₹1097.17 Lakhs (Previous Year ₹566.64 lakhs) for the year ended March 31, 2026 towards expenses relating to other leases. The Company does not have any low value leases.
- The total cash outflow for leases is ₹812.88 Lakhs (Previous Year ₹901.46 Lakhs) for the year ended March 31, 2026..

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025.

Note 46.1 - Capital to Risk Assets Ratio (CRAR)

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
i) CRAR (%)	23.15%	25.08%
ii) CRAR - Tier I Capital (%)	22.46%	24.31%
iii) CRAR - Tier II Capital (%)	0.69%	0.76%
iv) Amount of subordinated debt raised as Tier - II Capital (₹ in lakhs)	-	-
v) Amount raised by issue of Perpetual Debt Instruments (₹ in lakhs)	-	-

Note 46.2

A. Exposure to Real Estate Sector

(Amt ₹in lakhs)

Category	As at March 31, 2026	As at March 31, 2025
Direct Exposure		
i) Residential Mortgages		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Exposure would also include non-fund based (NFB) limits	30,28,481.54	28,92,611.41

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

(Amt ₹in lakhs)

Category	As at March 31, 2026	As at March 31, 2025
ii) Commercial Real Estate -		
Lending secured by mortgages on commercial real estate (Office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.,) Exposure would also include non-fund based (NFB) limits:	9,81,994.62	7,48,537.16
iii) Investments in Mortgage Backed Securities (MBS) and other Securitised exposures -		
a) Residential	Nil	Nil
b) Commercial Real Estate	Nil	Nil
Indirect Exposure		
Fund based and non-fund based exposures on National Housing Bank (NHB) and Housing Finance companies (HFCs)	Nil	Nil
Total Exposure to Real Estate Sector		

B. Exposure to Capital Market :

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Direct Exposure	NIL	NIL
(i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
(ii) advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual funds;	NIL	NIL
(iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
(iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds 'does not fully cover the advances;	NIL	NIL
(v) secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
(vi) loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
(vii) bridge loans to companies against expected equity flows / issues;	NIL	NIL
(viii) Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds	NIL	NIL
(ix) Financing to stockbrokers for margin trading	NIL	NIL
(x) All exposures to Alternative Investment Funds:	NIL	NIL
i. Category I	NIL	NIL
ii. Category II	NIL	NIL
iii. Category II	NIL	NIL
(xi) All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total Exposure to Capital Market	NIL	NIL

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Sectoral exposure

Sectors	As at March 31, 2026			As at March 31, 2025		
	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ crore)	Gross NPAs (₹ crore)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ crore)	Gross NPAs (₹ crore)	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-	-	-	-	-
2. Industry	-	-	-	-	-	-
3. Services	-	-	-	-	-	-
4. Personal Loans*	43,611.58	357.44	0.82%	39,763.76	333.27	0.84%

* Retail Home loans and related products

C. Intra-group exposures

(Amt ₹ in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
i) Total amount of intra-group exposure	NIL	NIL
ii) Total amount of top 20 intra-group exposures	NIL	NIL
iii) Total amount of top 20 intra-group exposures	NIL	NIL

D. Unhedged foreign currency exposure - Nil

E. Details of financing of parent company products : NIL

F. Details of Single Borrower Limit (SGL) / Group Borrower Limit (GBL) exceeded by the HFC : NIL

G. Advances against intangible collateral: NIL

Exposure to group companies engaged in real estate business

Sr. No.	Description	Amount (₹ in Lakhs)	% of owned fund
(i)	Exposure to any single entity in a group engaged in real estate business	-	-
(ii)	Exposure to all entities in a group engaged in real estate business	-	-

H. Disclosures of penalties imposed by NHB/RBI and other Regulators

During the financial year 2025-26 there were no penalties imposed by NHB/RBI or any other Regulator. (Previous Year - Nil)

I. Unsecured Advances

Unsecured Advances consists of loans ₹124.54 lakhs (As at March 31, 2025 ₹137.54 lakhs)

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Note 46.3

Registration obtained from other financial sector regulators during the year:

- (i) Renewal of Registration of the Company as LEI (Legal Entity Identifier) as required by RBI.
- (ii) Registration of Company on TReDS (Trade Receivables Discounting System) platform through RXIL (Receivables Exchange of India Limited) as required by MCA (Ministry of Corporate Affairs).
- (iii) Registration of the Company as Business user for filing of returns in FIRMS (Foreign Investment Reporting and Management System).
- (iv) Registration of Company as convergence partner with NCH (National Consumer Helpline) through software "INGRAM" as directed by NHB.

Note 46.4

Rating assigned by Credit Rating Agencies and migration of rating during the year:

Credit Rating agency	Type	Credit Rating	
		FY 2025-26	FY 2024-25
ICRA	Public Deposits	[ICRA]AAA (Stable)	[ICRA]AAA (Stable)
	Commercial Papers	ICRA A1+	ICRA A1+
	Long Term Bank Loans	[ICRA]AAA (Stable)	[ICRA]AAA (Stable)
	Short Term Bank Loans	ICRA A1+	[ICRA]A1+
	Non Convertible Debentures	[ICRA]AAA (Stable)	[ICRA]AAA (Stable)
CARE	Non Convertible Debentures	CARE AAA (Stable)	CARE AAA (Stable)
	Commercial Papers	A1+	A1+
	Long Term Bank Loans	CARE AAA (Stable)	CARE AAA (Stable)
Ind-Ra	Non Convertible Debentures	IND AAA/Stable	IND AA+/Stable
	Subordinated Debt	IND AAA/Stable	IND AA+/Stable

Note 46.5

Revenue Recognition: No revenue recognition has been postponed pending the resolution of significant uncertainties.

Note 46.6

- a) During the year, no transaction was accounted which was related to prior period (Previous year: Nil).
- b) There is no change in the accounting policies during the year

Note 46.7

Indian Accounting Standard 110 – Consolidated Financial Statements

The subject Standard is not applicable for the Company.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Note 46.8

Provisions and Contingencies

(Amt ₹in lakhs)

Break up of Provisions and Contingencies	As at March 31, 2026	As at March 31, 2025
Provision for depreciation on Investment	-	-
Provision made towards Income Tax (Disputed)	-	-
Provision towards NPA	20,100.51	15,895.41
Provisions for Standard Assets	19,025.84	19,199.58
Additional Provision for Standard Assets	5,928.52	5,928.52
Provision for restructured loan accounts	4,946.33	4,946.33
Provision for contingencies, expenses, etc.,	1,239.22	1,271.27

Note 46.8a: The above Provision for contingencies, expenses etc does not include provision for undrawn commitment amounting to ₹593.93 Lakhs (PY: 663.47 Lakhs)

Note 46.9

Draw Down from Reserves

There was no draw down from reserves created in section 36(1)(viii) of the Income Tax Act, 1961 and statutory reserve under section 29C of the NHB Act during the year.

Note 46.10

Concentration of Public Deposits, Advances, Exposures and NPAs

i) Concentration of Public Deposits (for Public Deposit taking/holding HFCs)

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Total Deposits of twenty largest depositors	7,923.00	6,783.00
Percentage of Deposits of twenty largest depositors to Total Deposits of the HFC	36.74%	36.20%

ii) Concentration of Loans & Advances

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Total Loans & Advances to twenty largest borrowers	4,824.96	4,186.31
Percentage of Loans & Advances to twenty largest borrowers to Total Advances of the HFC	0.11%	0.11%

iii) Concentration of all Exposure (including off-balance sheet exposure)

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Total Exposure to Twenty largest borrowers / customers	5,258.24	4,590.50
Percentage of exposure to twenty largest borrowers / customers to Total Exposure of the HFC on borrowers / customers	0.12%	0.12%

iv) Concentration of NPAs

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
Total Exposure to Top ten NPA accounts	917.39	856.70

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

v) Sector-wise NPAs

Sector	Percentage of NPAs to Total Advances in that sector
A Housing Loan	-
1 Individuals	79.60%
2 Builders / Project Loans	-
3 Corporates	-
4 Others (specify)	-
B Non - Housing Loans	-
1 Individuals	20.40%
2 Builders / Project Loans	-
3 Corporates	-
4 Others (specify)	-

vi) Movement of NPAs

Particulars	(Amt ₹in lakhs)	
	As at March 31, 2026	As at March 31, 2025
1 Net NPAs to Net Advances (%)	0.37%	0.46%
2 Movement of NPAs (Gross)		
a Opening balance	33,326.63	28,597.68
b Additions during the year	11,037.28	24,929.14
c Reductions during the year	(8,619.92)	(20,200.19)
d Closing balance	35,743.99	33,326.63
3 Movement of Net NPAs		
a Opening balance	17,431.22	14,680.19
b Additions during the year	3,656.96	13,901.01
c Reductions during the year	(5,444.70)	(11,149.98)
d Closing balance	15,643.48	17,431.22
4 Movement of provisions for NPAs (excluding provisions on standard assets)		
a Opening balance	15,895.41	13,917.49
b Provisions made during the year	7,380.32	11,028.12
c Write-off / Write-back of excess provisions	(3,175.22)	(9,050.21)
d Closing balance	20,100.51	15,895.41

vii) Overseas Assets

Particulars	(Amt ₹in lakhs)	
	As at March 31, 2026	As at March 31, 2025
Overseas Assets	NIL	NIL

viii) Off-Balance Sheet SPVs sponsored (which are required to be consolidated as per accounting Norms)

Name of the SPV sponsored	Domestic	Overseas
	NIL	NIL

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

ix) Disclosure of Complaints Customer Complaints

Particulars	As at March 31, 2026	As at March 31, 2025
Complaints received by the NBFC from its customers		
1) No. of Complaints pending at the beginning of the year	16	8
2) No. of Complaints received during the year	1,455	1,256
3) No. of Complaints disposed during the year	1,435	1,248
3.1 Of which, number of complaints rejected by the NBFC		
4) No. of Complaints pending at the end of the year	36	16

Top five grounds of complaints received by the NBFCs from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Current Year					
Foreclosure Related	1	313	37.28%	2	-
EMI Related	4	241	10.05%	2	-
ROI Related	4	104	9.47%	2	-
Statement of Account / IT Certificate Related		89	11.25%	6	-
Customer Portal Related		74	0.00%	1	-
Others	7	634	13.21%	23	-
Total	16	1,455	15.84%	36	-
Previous Year					
Foreclosure Related	1	228	-54.67%	3	-
EMI/NACH Related	1	219	-10.25%	4	-
Statement of Account/IT Certificate Related	-	95	17.28%	1	-
ROI Related	-	80	11.11%	-	-
Rate of Interest Related	-	74	10.45%	-	-
Customer Portal Related	6	560	1.82%	8	-
Total	8	1,256	-17.21%	16	-

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Note 46.11

Derivatives

a) Forward Rate Agreement (FRA) / Interest Rate Swap (IRS): No exposure

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(i) The notional principal of swap agreements	NIL	NIL
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	NIL	NIL
(iii) Collateral required by the HFC upon entering into swaps	NIL	NIL
(iv) Concentration of credit risk arising from the swaps \$	NIL	NIL
(v) The fair value of the swap book	NIL	NIL

b) Exchange Traded Interest Rate (IR) Derivative: No exposure

(Amt ₹in lakhs)

Particulars	Amount
(i) Notional principal amount of exchange traded IR derivatives undertaken during the year (instrument-wise)	
(ii) Notional principal amount of exchange traded IR derivatives outstanding as on 31 st March (instrument-wise)	Nil
(iii) Notional principal amount of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)	
(iv) Mark-to-market value of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)	

c) Disclosures on Risk Exposure in Derivatives : Not applicable

A. Qualitative Disclosure

Since the Company has not involved in the derivatives transactions, risk management policy of the Company does not cover any such disclosure.

B. Quantitative Disclosure

(Amt ₹in lakhs)

Particulars	Currency Derivatives	Interest Rate Derivatives
(i) Derivatives (Notional Principal Amount)		
(ii) Marked to Market Positions [1]		
(a) Assets (+)	NIL	NIL
(b) Liability (-)		
(iii) Credit Exposure [2]		
(iv) Unhedged Exposures		

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Note 46.12 - Securitisation

(Amt ₹in lakhs)

Particulars	No. / Amount
(1) No of SPVs sponsored by the HFC for securitisation transactions	
(2) Total amount of securitised assets as per books of the SPVs sponsored	
(3) Total amount of exposures retained by the HFC towards the MRR as on the date of balance sheet	
(I) Off-balance sheet exposures towards Credit Enhancements	
(II) On-balance sheet exposures towards Credit Enhancements	
(4) Amount of exposures to securitisation transactions other than MRR	Nil
(I) Off-balance sheet exposures towards Credit Enhancements	
(a) Exposure to own securitizations	
(b) Exposure to third party securitisations	
(II) On-balance sheet exposures towards Credit Enhancements	
(a) Exposure to own securitisations	
(b) Exposure to third party securitisations	

Details of Financial Assets sold to Securitisation / Reconstruction Company for Asset Reconstruction:

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(i) No. of accounts		
(ii) Aggregate value (net of provisions) of accounts sold to SC / RC		
(iii) Aggregate consideration	Nil	Nil
(iv) Additional consideration realized in respect of accounts transferred in earlier years		
(v) Aggregate gain / loss over net book value		

Details of Assignment transactions undertaken:

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(i) No. of accounts		
(ii) Aggregate value (net of provisions) of accounts assigned		
(iii) Aggregate consideration	Nil	Nil
(iv) Additional consideration realized in respect of accounts transferred in earlier years		
(v) Aggregate gain / loss over net book value		

Details of non-performing financial assets purchased / sold

A. Details of non-performing financial assets purchased:

(Amt ₹in lakhs)

Particulars	As at March 31, 2026	As at March 31, 2025
(a) No. of accounts purchased during the year		
(b) Aggregate outstanding		
(a) Of these, number of accounts restructured during the year	Nil	Nil
(b) Aggregate outstanding		

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

B. Details of Non-performing Financial Assets sold:

(Amt ₹in lakhs)

Particulars	As at	As at
	31 st March, 2026	31 st March, 2025
1. No. of accounts sold		
2. Aggregate outstanding	Nil	Nil
3. Aggregate consideration received		

Note 46.13 - Gold Loan

The Company has not provided any loans against collateral of gold and gold jewelleryes.

Note 46.14

The Company is a large Corporate as per the applicability criteria given under the SEBI Circular SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated October 19, 2023.

Particulars	Details
Name of the Company	Can Fin Homes Limited
CIN	L85110KA1987PLC008699
Outstanding Borrowings of the Company as on 31 st March, 2026, as applicable (in ₹Crores)	38257.89
Highest Credit Rating during the Previous Year along with name of the Credit Rating Agency	CARE AAA (Stable)
Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowings under the framework	NSE

(Amt ₹in lakhs)

Sr. No.	Particulars	FY25	FY26
i.	Outstanding Long Term Borrowings*	24,992.74	29,365.51
i.	Qualified Borrowings - Incremental borrowings (a)	4,372.77	-
ii	Mandatory Borrowings to be done through debt securities b=(25% of a)	1,093.19	-
iii	Long term borrowings through debt securities (c)	3,450.00	980.00
iv	Shortfall in the borrowing through debt securities , if any, carried forward (d)	-	-
v	Quantum of (d), which has been met from (c) (e)	-	-
vi	Shortfall, if any , in the mandatory borrowings through debt securities (after adjusting for any shortfall in borrowings which was carried forward (f)=(b)-[(c)- (e)] {If the calculated value is zero or negative , write "nil"}"	-	-

(Amt ₹in lakhs)

Sr. No.	Particulars	Details	
i.	3 - year block period	FY 2024-25 FY 2025-26 FY 2026-27	FY 2025-26 FY 2026-27 FY 2027-28
ii.	Amount of fine to be paid for the block , if applicable Fine =0.2% of { (d) -(e)}		NA

*Outstanding borrowings of the company having original maturity of more than one year (Including Accrued Interest) including public deposits with maturity more than 1 year.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 46 - Annex IV Disclosures required as per Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025. (Contd.)

Note 46.15 - Project Finance

The Company has not provided any loans against Project Finance

Note 46.16 - Non Fund based Credit Facilities

The Company has not provided any Non fund based Credit facilities

Note 46.17 - Co-Lending Arrangements

The Company has not entered into any co-lending arrangements with banks or financial institutions during the financial year.

Note 46.18 - Transfer of Loan exposure

In compliance with the Reserve Bank of India's guidelines on transfer of loan exposures, no such transactions were undertaken by the company during the year.

Note 46.19 - Loan to Directors, senior Officers and relatives of Directors

The Company has not granted any loans or advances to directors, senior officers, or their relatives during the financial year.

Note 46.20 - Currency Futures

The Company has not entered into any currency futures contracts during the financial year.

Note 46.21 - Credit Default Swaps

The Company has not entered into any credit default swap transaction during the financial year.

Note 46.22 - Breach of Covenant

There has been no breach of covenants in respect of loan availments or debt securities issued during the financial year.

Note 46.23 - Area of Operation

The Company operates in 21 States and Union Territories in India. The company has no branch/office outside India.

Note 46.24 - Off-Balance sheet exposures and structured items

The Company does not have any off-balance sheet exposure or structured item during the financial year.

Note 46.25 - Currency Options

The Company has not entered into any currency Option contract during the financial year.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 47

(Amt ₹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, 2025 year (A)	Of (A), aggregate debt that slipped into NPA 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, 2026
Personal Loans**	37,283.02	407.42	2,611.47	34,264.14
Corporate persons	-	-	-	-
Of which, MSMEs	-	-	-	-
Others	-	-	-	-
Total	37,283.02	407.42	2,611.47	34,264.14

*Amount paid by the borrower during the half year is net of additions in the borrower account including additions due to interest capitalisation.

** Retail Home loans and related products

Note 48 - Corporate Social Responsibility (CSR)

The Company has constituted a Corporate Social Responsibility (CSR) Committee as prescribed under Section 135 of the Companies Act 2013 and has put the CSR policy in place. The Company initiatives primarily focused on promoting education including special education for underprivileged and tribal students. Several activities were undertaken to ensure that children have access to quality learning opportunities and supportive infrastructure. These included construction, repair, and upgradation of classroom blocks and toilet facilities to create safe and inclusive spaces for students. The Company also provided classroom furniture and educational kits to Government schools to enhance the teaching and learning experience. Scholarship programs were extended to underprivileged children, with particular emphasis on supporting girls' education. In addition, drinking water facilities were installed in schools to promote health and well-being. The Company also focuses on strengthening the healthcare infrastructure through the provision of medical equipment and facilities in government hospitals and primary health centers. Drinking water facilities were also provided to improve community health and hygiene.

Environmental sustainability has been identified as a key area of focus. During the year, the Company undertook several initiatives aimed at reducing environmental impact and fostering sustainable practices. The activities included tree plantation drives to enhance green cover and improve biodiversity, along with projects supporting waste management, water conservation, and rainwater harvesting. Special emphasis was given on promoting clean and renewable energy solutions. Rooftop solar power plant systems were installed to reduce dependence on conventional energy sources. In addition, public solar lighting systems were provided to rural villages, enhancing safety and security for the local population. Further more, the Company has provided veterinary equipment and machinery to support the rescue, treatment and rehabilitation of injured animals ensuring better care and recovery. To encourage young talent, especially in rural areas, the Company supplied sports equipment and established multipurpose courts in Government schools. The Company also contributed to the welfare of vulnerable groups by supporting old age homes, orphanages, and residential homes for differently abled individuals.

During the FY 2025-26, the Company supported 225 CSR projects benefiting 4,55,593 individuals with an expenditure of ₹1947.13 lakhs. These CSR initiatives were implemented Pan India basis, executed through Registered Office and the branch in those areas. The total allocated CSR budget for FY 2025-26 was ₹1910.00 lakhs. The Company has sanctioned ₹1947.13 lakhs during the year, out of which ₹1321.66 lakhs were utilised during the fiscal year. The remaining sanctioned amount of ₹625.47 lakhs has been transferred to unspent CSR Account, in accordance with the provisions of the Companies Act, 2013 and will be disbursed as per the progress of the projects.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 48 - Corporate Social Responsibility (CSR) (Contd.)

(Amt ₹ in lakhs)

Activities undertaken	For the year ending March 31, 2026		For the year ending March 31, 2025	
	No. of Beneficiaries	Amount Spent	No. of Beneficiaries	Amount Spent
Animal welfare	9	71.66	5	61.35
Conservation of Natural Resources	12	87.44	28	182.53
Construction/ repair & renovation of Schools/ Hostels	8	72.80	16	89.57
Contribution to the Prime Minister's National Relief Fund or any other fund set up by the Central Government for socio economic development and relief and welfare of the Scheduled Caste, Scheduled Tribes, other backward classes, minorities and women.	-	-	-	-
Desks & benches/Tables/Almirah/Green Board/Chairs etc.	34	109.06	17	74.41
Drinking water facility/supply of other articles of necessity etc.	44	107.70	35	129.84
Scholarship to students and sponsorship of child education	4	40.69	4	32.38
Equipments/Medical vans to Hospitals	15	191.55	14	187.77
Equipments to old age homes	-	-	-	-
Providing education materials including books, school bags, etc. to the poor children of Government schools or schools situated in rural/backward areas.	14	31.37	5	23.82
Providing training facilities to enhance vocational skills to the poor section of the society.	-	-	-	-
Renewable energy Projects	53	337.93	27	242.31
Welfare measures	13	96.80	12	102.56
Supplementing of Govt-schemes like mid- day meal by Corporates through additional nutrition	-	-	-	-
Provide financial support for creating healthcare infrastructure for COVID care, establishment of medical oxygen generation and storage plants, manufacturing and supply of oxygen concentrators, cylinders and other medical equipment for countering Covid-19	-	-	-	-
Promoting Tribal Sports	-	-	10	73.22
Promoting Sports	6	56.89	-	-
Women Empowerment	13	101.53	8	73.07
Others	1	16.23	3	18.84
Provision has been created for the unspent amount	-	625.47	-	331.46
Total	226	1,947.14	184	1,623.14

Following shall be disclosed with regard to CSR activities:-

(Amt ₹ in lakhs)

(a) amount required to be spent by the company during the year	1,910.00
(b) amount of expenditure incurred	1,321.66
(c) shortfall at the end of the year on account of ongoing project	588.34
(d) total of previous years shortfall	-
(e) reason for shortfall	For shortfall amount of ₹625.47 lakhs provision has been created towards ongoing project
(f) nature of CSR activities	Promoting education, Healthcare, Women empowerment, Sports, Welfare measures, Animal welfare, Renewable energy, Promoting sanitation & making available of safe drinking water facility, and Environmental sustainability
(g) details of related party transactions, e.g., contribution to a trust controlled by the company in relation to CSR expenditure as per relevant Accounting Standard.	NA
(h) where a provision is made with respect to a liability incurred by entering into a contractual obligation, the movements in the provision during the year shall be shown separately.	625.47

Note 49

There is no divergence in Asset Classification and Provisioning as per RBI Master direction RBI/DOR/2025-26/359 DOR.ACC. REC.No.278/21.04.018/2025-26 dated 28th November 2025.

Notes forming part of Financial Statements

for the year ended 31st March, 2026

Note 49.1

In respect of Corporate Governance Disclosures as required by RBI Master direction RBI/DOR/2025-26/359 DOR.ACC.REC. No.278/21.04.018/2025-26 dated 28th November 2025, refer to the Board Report.

Note 50

Other Disclosures

- i) There is no income which is required to be recorded in the books of accounts that has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.
- ii) The Company has not been declared willful defaulter by any Banks/Financial Institutions.
- iii) The Company has not traded or invested in Crypto currency or Virtual currency during the year.
- iv) There are no proceedings which have been initiated or pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder.
- v) There are no transactions with struck off companies during the current and previous year.
- vi) Impact of Labour Codes: On 21st November 2025, the Government of India notified provisions of the Code on Wages 2019, the Industrial Relations Code 2020, the Code on Social Security 2020 and the Occupational Safety, Health, and Working Conditions Code 2020, which consolidates the existing 29 labour laws into a unified framework governing employee benefits.

The Company has assessed the financial impact of these changes which has resulted in increase in Gratuity and Provident Fund liability by ₹16.86 Lakhs. The Company continues to monitor the developments pertaining to Labour Code and will evaluate the impact, if any, on the employee benefits liability.

- vii) No funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in party identified by or on behalf of the Company (Ultimate Beneficiaries). The Company has not received any fund from any party(s) (Funding Party) with the understanding that the Company shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

Note 51

Previous years figures have been re-arranged/ regrouped wherever necessary to correspond with the current year's classification/disclosure.

As per our report of even date attached

For **Rao & Emmar**
Chartered Accountants
FRN:- 003084S

For **V.K. Ladha & Associates**
Chartered Accountants
FRN:- 002301C

CA B J Praveen
Partner
Membership No: 215713

CA Rakesh Kumar
Partner
Membership No: 546723

Place : Bengaluru
Date : 24th April, 2026

For and on behalf of the Board

Hardeep Singh Ahluwalia
Chairman
DIN: 09690464

Suresh S Iyer
Managing Director & CEO
DIN: 10054487

Arvind N Yennemadi
Director
DIN: 07402047

Abhishek Mishra
Chief Financial Officer
Membership No: 062918

Nilesh Jain
Company Secretary
Membership No: A18320

Related Party Transactions Policy

1. Background

Can Fin Homes Limited is a public limited company incorporated on 29/10/1987 under the Companies Act, 1956 (Corporate Identity Number L85110KA1987PLC008699) having its Registered Office situated at No. 29/1, 1st Floor, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru - 560004. The equity shares of the Company are listed on BSE Limited and the National Stock Exchange of India Limited and as such the provisions of the listing agreements entered into by the Company with the said stock exchanges (hereinafter collectively referred to as the 'Listing Agreements') for equity shares, are applicable and binding on it. In addition to the above, SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015 including any amendments thereto is also applicable to the Company.

Security Exchange Board of India (SEBI) vide its circular No.CIR/CFD/POLICY CELL/2/2014 dated 17 April 2014, read with circular No. CIR/CFD/POLICY CELL/7/2014 dated 15 September 2014 has amended Clause 35B and 49 of the listing agreement and SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015. In terms of the said circular and as per Reg.23 of SEBI (LODR) Regulation, 2015, it is mandatory for the listed entities to formulate a policy on materiality of related party transactions and on dealing with Related Party Transactions including clear threshold limits duly approved by the Board of Directors and such policy shall be reviewed by the Board at least once in every three years and updated accordingly.

2. Objective

The policy is framed as per requirements of Regulation 23 of SEBI(LODR) Regulations, 2015 and intended to ensure proper approval and reporting of transactions between the Company and its Related Parties. Such transactions shall be appropriate only, if they are in the best interest of the Company and its shareholders.

3. Scope

During the course of its business, the Company enters into transactions with various entities. Some of the transactions were deemed to be 'Related Party Transactions' as per the Indian Accounting Standard on Related Party Disclosures (IND AS 24), as notified by the

Companies (Indian Accounting Standards) Rules, 2015. Such transactions were duly disclosed in the Annual Reports of the Company. The policy shall be applicable to the transactions made with:

- Board of Directors and their relatives, as applicable;
- Key Managerial Personnel (KMP) of the Company and their relatives; and
- Related parties, as defined under Section 2 (76) of the Companies Act 2013 and as amended from time to time and under the Regulation 2(1) (zb) of SEBI(LODR) Regulations, 2015, as amended from time to time.

The parties are considered to be related, if, one party has ability to control the other party or exercise significant influence over the other party, directly or indirectly, in making financial and/or operating decisions. The description of the related parties is furnished in "Appendix-1 - Definitions of various terms used in the policy".

4. Transactions are considered as related party transactions

Following types of the transactions considered as related party transaction as per Section 188 of Companies Act, 2013:

- a. Sale, purchase or supply of any goods or materials;
- b. selling or otherwise disposing of, or buying, property of any kind;
- c. leasing of property of any kind;
- d. availing or rendering of any services;
- e. appointment of any agent for purchase or sale of goods, materials, services or property
- f. such related party's appointment to any office or place of profit in the company, its subsidiary company or associate company; and
- g. underwriting the subscription of any securities or derivatives thereof, of the company.

Types of the transactions considered as related party as per Reg.2(1) (zc) of SEBI(LODR) Regulations, 2015 and IND AS-24, of the Companies (Indian Accounting Standards) Rules, 2015.

Transfer of resources, services or obligations between a company and a related party, and or a company and with any other person or entity with an objective to provide benefit to the related party of the company regardless of whether a price is charged, whether single transaction or group of transactions in a contract.

Types of the transactions considered as related party transactions as per INDAS 24:

- a. Purchases or sales of goods (finished or unfinished);
- b. Purchases or sales of property and other assets;
- c. Rendering or receiving of services;
- d. Leases;
- e. Transfer of research and development;
- f. Transfer under license agreements;
- g. Transfer under finance agreements (including loans and equity contributions in cash or in kind);
- h. Provisions of Guarantees and Collaterals; and
- i. Settlement of liabilities on behalf of the entity
- j. Management contracts including deputation for employees.

In addition to the above, following transactions between the related parties shall also be considered as related party transactions:

- a. Borrowings
- b. Deposit
- c. Placement of deposits
- d. Advances
- e. Investments
- f. Non-funded commitments
- g. Leasing/HP arrangements availed
- h. Leasing/HP arrangements provided
- i. Purchase of fixed assets
- j. Sale of fixed assets
- k. Interest paid
- l. Interest Received

5. Identification of potential related party transactions

Each Director and Key Managerial Personnel is responsible for providing notice to the Board or the Audit

Committee, any potential Related Party Transaction involving him or her or his or her Relative, including any additional information about the transaction that the Board/ Audit Committee may reasonably request. The Audit Committee will determine whether the transaction does, in fact, constitute a Related Party Transaction requiring compliance with this policy.

The notice of any such potential Related Party Transaction should be given to the Board/Audit Committee well in advance so that the Audit Committee has adequate time to obtain and review information about the proposed transaction.

6. Process for ascertaining related party

The Finance & Accounts Department shall prepare a list of related party on the basis of information collected from the related parties as on 31st of March every year and as and when any person or entity becomes related party, in terms of this policy and declarations received. The related party list shall be updated whenever necessary and shall be reviewed at periodical intervals.

The internal Auditors/Statutory Auditor are required to verify the process of ascertaining the related parties and their correct recording/listing in register of Contracts/ arrangement etc., as well as their classification regarding whether they are on arm's length basis.

The list of the related parties shall be circulated among the branches and any transactions with the related parties shall be carried out as per the Related Party Transaction policy.

7. Approval of Related Party Transaction

Approval of Related party transactions by Audit Committee of the Board: All Related Party Transactions and subsequent Material Modifications proposed to be entered into by the Company (other than remuneration and sitting fees paid by the Company to its director, Key Managerial Personnel ("KMP") or Senior Management Personnel ("SMP") (except who is part of promoter or promoter group) provided that same is not material) shall require prior approval of Audit Committee except those transactions exempted by the committee through omnibus specific approval. Members of the Audit Committee, who are independent directors, shall only approve Related Party Transactions. All Material Related Party Transactions and subsequent Material Modifications shall require approval of the shareholders through special resolution and no related party shall vote to approve such resolutions.

Approval of the Board of Directors: All the contracts/ arrangements prescribed under Section 188(1) of the Companies Act, 2013 and within the threshold limits, which are not in the ordinary course of business of the Company or on an arm's length basis shall along with the approval of the Audit Committee also require approval of the Board of Directors of the Company.

Approval of Shareholders: All the Material Related Party Transactions (as per Reg.23 of SEBI(LODR) Regulations, 2015) and subsequent Material Modifications shall require prior approval of the Audit Committee, the Board and the shareholders of the Company by way of Special Resolution and no related party shall vote to approve such resolution, whether the entity is a related party to that particular transaction or not. The shareholders' approval shall not be required in respect of a resolution plan approved under Section 31 of the Insolvency Code, subject to the event being disclosed to the recognized stock exchanges within one day of the resolution plan being approved.

In the following cases the prior approval of the Shareholders by a resolution is required whenever a company is entering into a transaction, and such transaction is contracts or arrangements with respect to following Clauses (a) to (e) of Sub-Section (1) of Section 188 of the Companies Act, 2013 which are not in ordinary course of business or at arm's length and crossing the thresholds prescribed under Rule 15 of the Companies (Meetings of Board and its Powers) Rules, 2014:

- a. sale, purchase or supply of any goods or materials, directly or through appointment of agent;
- b. selling or otherwise disposing of, or buying property of any kind, directly or through appointment of agent;
- c. leasing of property of any kind;
- d. availing or rendering of any services, directly or through appointment of agent;
- e. such related party's appointment to any office or place of profit in the company, and
- f. underwriting the subscription of any securities or derivatives thereof, of the company

Omnibus approval by the Audit Committee:

In case of certain frequent/ repetitive/ regular transactions with Related Parties which are in the

ordinary course of business of the Company, the Audit Committee may consider grant of an omnibus approval for such Related Party Transactions proposed to be entered into by the Company, subject to the following conditions:

- a. The Audit Committee shall lay down the criteria for granting such omnibus approval in line with this Policy and such approval shall be applicable in respect of transactions which are repetitive in nature.
- b. The Audit Committee shall satisfy itself that the need for such omnibus approval and that such approval is in the interest of the Company.
- c. Such omnibus approval shall specify (i) the name(s) of the related party, nature of transaction, period of transaction, maximum amount of transaction that can be entered into, (ii) the indicative base price or current contracted price and the formula for variation in the price, if any and (iii) such other conditions as the Audit Committee may deem fit;

Where the need for Related Party Transaction cannot be foreseen and the aforesaid details are not available, the Audit Committee may grant omnibus approval for such transactions subject to their value not exceeding ₹1 crore (Rupees One Crore only) per transaction.

The audit committee shall review, at least on a quarterly basis, the details of related party transactions entered into by the Company pursuant to each of the omnibus approvals given.

Such omnibus approval shall be valid for a period not exceeding 1 (one) year and shall require fresh approval after the expiry of 1 (one) year from the date of the original approval granted by the Audit Committee, from time to time.

The omnibus approval granted by the shareholders for material related party transactions in an annual general meeting shall be valid till the date of the next annual general meeting held within the timelines prescribed under Section 96 of the Companies Act, 2013 or rules, notifications, or circulars issued thereunder from time to time.

Further in case of omnibus approvals for material related party transactions, granted by shareholders in general meetings other than annual general meeting, the validity of such omnibus approvals shall not exceed one year from the date of such approval.

In terms of Schedule II Part C Para B point 2 of SEBI(LODR) Regulations, 2015, the Audit Committee shall review the statement containing significant Related Party Transactions. The threshold limit for determining significant Related Party Transactions will be the same as applicable for Material Related Party Transactions under Explanation to Reg.23(1) of SEBI(LODR) Regulations, 2015, as amended from time to time.

8. Procedure of seeking approval of Related Party Transaction

As and when any transaction is contemplated with any Related Party, the concerned office entertaining the request shall submit to the Finance & Accounts Department RO, the details of proposed transaction with details/draft contract/ draft agreement or other supporting documents justifying that the transactions are on arms' length basis in an ordinary course of business at prevailing market rate. The Accounts Department at RO shall appropriately take it up for necessary prior approvals from the Audit Committee at its next scheduled meeting and convey back the decision to the originator.

If the proposed transaction is not in ordinary course of business but at arm's length basis, then the branch/ office shall give a detailed note with justification to Accounts Department RO, for entering such transaction along with details of proposed transaction with draft agreement/MoU/other supporting documents. Based on the note the Accounts Department at RO, shall take up the matter for necessary approvals of the Audit Committee/Board/Share Holders as may be applicable.

The Accounts Department at RO, shall present to the Audit Committee the following information, to the extent relevant, with respect to actual or potential Related Party Transaction.

- a. A General Description of the transactions;
- b. the name of the related party and nature of relationship;

- c. the nature, duration of the contract and particulars of the contract or arrangement;
- d. the material terms of the contract or arrangement including the value, if any;
- e. any advance paid or received for the contract or arrangement, if any;
- f. the manner of determining the pricing and other commercial terms, both included as part of contract and not considered as part of the contract;
- g. all factors relevant to the contract have been considered, if not, the details of factors not considered with the rationale for not considering those factors; and
- h. any other information relevant or important for the Committee to take a decision on the proposed transaction.

9. Review and Approval of Related Party Transactions

Related Party Transactions will be referred to the next regularly scheduled meeting of Audit Committee for review and approval. Members of the Audit Committee, who are independent directors, shall only approve Related Party Transactions. Any member of the Committee who has a potential interest in any Related Party Transaction will recuse himself or herself and abstain from discussion and shall not vote to approve the relevant transaction.

To review a Related Party Transaction, the Committee will be provided with all, relevant material information of the Related Party Transaction, including the terms of the transaction, the business purpose of the transaction, the benefits to the Company and to the Related Party, and any other relevant matters.

If the Committee determines that a Related Party Transaction should be brought before the Board, or if the Board in any case decides to review any such matter or it is mandatory under any law for Board to approve the Related Party Transaction, then the considerations set forth above shall apply to the Board's review and approval of the matter, with such modification as may be necessary or appropriate under the circumstances.

Notwithstanding the foregoing, the following Related Party Transactions shall not require approval of Audit Committee or Shareholders:

- a. Any transaction that involves providing of compensation to a director or Key Managerial Personnel in connection with his or her duties to the Company, including the reimbursement of reasonable business and travel expenses incurred in the ordinary course of business.
 - b. Any transaction in which the Related Party's interest arises solely from ownership of securities issued by the Company and all holders of such securities receive the same benefits pro rata as the Related Party.
- (iii) rationale for inability to seek prior approval for the transaction shall be placed before the Audit Committee at the time of seeking ratification;
 - (iv) the details of ratification shall be disclosed along with the disclosures of related party transactions in terms of the provisions of Sub-Regulation (9) of this Regulation;
 - (v) any other condition as specified by the Audit Committee:

Provided that failure to seek ratification of the Audit Committee shall render the transaction voidable at the option of the Audit Committee and if the transaction is with a related party to any director, or is authorized by any other director, the director(s) concerned shall indemnify the listed entity against any loss incurred by it

10. Related Party Transactions without the prior approval under this Policy

In the event the Company becomes aware of a Related Party Transaction with a Related Party that has not been approved under this Policy prior to its consummation, the matter shall be reviewed by the Committee. The Committee shall consider all the relevant facts and circumstances regarding the Related Party Transaction and shall evaluate all options available to the Company, including ratification, revision or termination of the Related Party Transaction. The Committee shall also examine the facts and circumstances pertaining to the failure of reporting such Related Party.

In any case, where the Committee determines not to ratify a Related Party Transaction that has been commenced without approval, the Committee, as appropriate, may direct additional actions including, but not limited to, immediate discontinuation or rescission of the transaction. In connection with any review of a Related Party Transaction, the Audit Committee has the final authority to modify or waive any procedural requirements of this Policy.

In any case, where the Audit Committee determines not to ratify a related party transaction that has been commenced without approval, the Audit Committee, as appropriate, may direct additional actions including, but not limited to, discontinuation of the transaction or seeking the approval of the shareholders, payment of compensation by the defaulting person (as may be decided by the Audit Committee) to the related party or the Company as the case may be, etc. In connection with any review/approval of a related party transaction, the Audit Committee has authority to modify or waive any procedural requirements of this Policy.

Ratification of Related Party Transaction

The members of the audit committee, who are independent directors, may ratify related party transactions within three months from the date of the transaction or in the immediate next meeting of the audit committee, whichever is earlier, subject to the following conditions:

- (i) the value of the ratified transaction(s) with a related party, whether entered into individually or taken together, during a financial year shall not exceed rupees one crore;
- (ii) the transaction is not material in terms of the provisions of Sub-Regulation (1) of this Regulation;

11. Disclosures

SEBI vide Circular dated October 13, 2025 (including any statutory enactments / amendments thereof), on the Minimum Information to be provided to the audit committee and shareholders for approval of Related Party Transaction, shall also be the governing provisions for this Policy. At the time of approval of any related party transaction, the management of the Company shall provide the Audit Committee/ Board/Shareholders with the minimum information/disclosures as prescribed in the Circular on RPT and the Companies Act, 2013. The Company shall keep a register in the prescribed form (Annexure 3) giving the full particulars of contracts or arrangements in respect of all RPTs approved by the Audit Committee and the gist of such contracts/RPTs shall be placed before the Board periodically. Necessary disclosures shall be made in the Annual Financial Statements as required under IND AS-24 and RBI guidelines (Annexure 2). Further, as required under Para A of Schedule V of SEBI (LODR)

Regulations, 2015, necessary details of all materially significant related party transactions which may have potential conflict with the interests of the Company at large, shall also be also given in Report on Corporate Governance section in Annual Report.

As per Point 2A of Para A of Schedule V of SEBI(LODR) Regulations, 2015 disclosures of transactions of the Company with any person or entity belonging to the promoter/promoter group which hold(s) 10% or more shareholding in the Company, in the format prescribed in the relevant accounting standards for annual results.

The Company shall disclose the policy on dealing with related party transactions on its website and a web link thereto shall be provided in the Annual Report.

The Company shall submit to the stock exchanges disclosures of related party transactions in the format as specified by SEBI Integrated Filing (Financial) and publish the same on its website on half yearly basis.

12. Records relating to Related Party/ Supporting documents

All disclosures, supporting documents shall be preserved for a period of eight years from the end of the financial year to which it relates and shall be kept in the custody of the Accounts Department and any other person authorized by the Board for the purpose.

Agreement or other supporting documents along with proper justification of the transaction being on arm's length basis in the ordinary course of business at a prevailing market rate shall also be preserved for a period of 8 years from the end of the financial year to which it relates and shall be kept in the custody of the Board and/or any other person authorized by the Board for the Purpose.

13. Interpretation

In any circumstances where the terms of these policies and procedures differ from any existing or newly enacted law, rule, regulation or standard governing the Company, the law, rule, regulation or standard will take precedence over these policies and procedure until such time as these policies and procedures are changed to confirm to the law, rule, regulation or standard.

14. Secrecy Provisions

In terms of paragraph 4A of IND AS 24, the disclosure requirements do not apply in circumstances when providing such disclosures would conflict with the reporting enterprise's duties of confidentiality as specifically required in terms of statute, by regulator or similar competent authority. In terms of Paragraph 4B of IND AS 24, in case a statute or SEBI prohibits the Company from disclosing certain information which is required to be disclosed, nondisclosure of such information would not be deemed as non-compliance with the requirements of IND AS 24. It is clear from the above that on account of the judicially recognized common law duty of the Company to maintain the confidentiality of the customer details, they need not make such disclosures. In view of the above, where the disclosures under the Accounting Standards are not aggregated disclosures in respect of any category of related party i.e., where there is only one entity in any category of related party, Company need not disclose any details pertaining to that related party other than the relationship with that related party.

15. Review of Related Party Transaction Policy

The Related Party Transaction Policy is a part of Corporate Governance Policy. Therefore, the same has to be reviewed at periodical intervals by the Board but at least once in three years or as per the Regulatory amendments.

Annexure 1 – Definitions

a. Arm’s Length Transaction

Explanation Section 188(1)(b) of the Companies Act, 2013 defines an “arm’s length transaction” to mean a transaction between two related parties that is conducted as if they were unrelated, so that there is no conflict of interest.

b. Associate Company

A. Companies Act, 2013

In terms of Section 2(6) of the Companies Act, 2013 “Associate Company” in relation to another company, means a company in which that other company has a significant influence, but which is not a subsidiary company of the company having such influence and includes a joint venture company.

“significant influence” means control of at least twenty per cent. of total voting power, or control of or participation in business decisions under an agreement;

“joint venture” means a joint arrangement whereby the parties that have joint control of the arrangement have rights to the net assets of the arrangement.

B. SEBI(LODR) Regulations, 2015

As per Reg.2(1)(b) of SEBI(LODR) Regulations, 2015 “associate” shall mean any entity which is an associate under Sub-Section (6) of section 2 of the Companies Act, 2013 or under the applicable accounting standards.

c. Audit Committee

The term “Audit Committee” means the committee of Board of Directors the Company constituted in accordance with the provisions of Reg. 18 of SEBI(LODR) Regulations, 2015, Companies Act, 2013 and Rules made thereunder.

d. Material Related Party Transaction

In terms of Explanation to Reg.23(1) of SEBI(LODR) Regulations, 2015, a transaction with a related party shall be considered material, if the transaction(s) to be entered into individually or taken with previous transactions during a financial year exceeds the following:

Consolidated Turnover of Listed Entity	Threshold
Up to ₹20,000 Crore	10% of the annual consolidated turnover of the listed entity
More than ₹20,000 Crore to upto ₹40,000 Crore	₹2,000 Crore + 5% of the annual consolidated turnover of the listed entity above ₹20,000 Crore
More than ₹40,000 Crore	₹3,000 Crore + 2.5% of the annual consolidated turnover of the listed entity above ₹40,000 Crore or ₹5000 Crores, whichever is lower.

In terms Reg.23(1A) of SEBI(LODR) Regulations, 2015 notwithstanding the above, a transaction involving payments made to a related party with respect to brand usage or royalty shall be considered material if the transaction(s) to be entered into individually or taken together with previous transactions during a financial year, exceed five percent of the annual consolidated turnover of the Company as per the last audited financial statements of the Company.

e. Related Party

A. Companies Act, 2013:

The term Related Party has been defined under Section 2(76) of the Companies Act, 2013 as follows-

Related Party with reference to a company means –

- (i) a Director or his relative;
- (ii) a Key Managerial Personnel or his relative;
- (iii) a firm, in which a Director, Manager or his relative is a partner;
- (iv) a private company in which a Director or Manager or his relative is a member or director;
- (v) a public company in which a Director or Manager is a Director and holds along with his relatives, more than 2% of its paid-up share capital;
- (vi) anybody corporate whose Board of Directors, Managing Director or Manager is accustomed to act in accordance with the advice, directions or instructions of a Director or Manager;

- (vii) any person on whose advice, directions or instructions a Director or Manager is accustomed to act:

Provided that nothing in Sub-clauses (vi) and (vii) shall apply to the advice, directions or instructions given in a professional capacity;

- (viii) any body corporates which is -
 - a. a holding, subsidiary or an associate company of such company; or
 - b. a subsidiary of a holding company to which it is also a subsidiary;
 - c. an investing company or the venture of the Company

Explanation - For the purpose of this clause, "the investing company or the venture of a Company" means a body corporate whose investment in the Company would result in the Company becoming an associate company of the body corporate.

- (ix) such other person as may be prescribed

Rule 3 of the Companies (Specification of definitions details) Rules, 2014, provides that a Director or Key Managerial Personnel of the holding company or his relative with reference to a company shall also be deemed to be a related party.

B. SEBI (LODR) Regulations, 2015

The term Related Party has been defined under Regulation 2(1) (zb) of SEBI (LODR) Regulations, 2015 as follows:

"related party" means a related party as defined under Sub-section (76) of section 2 of the Companies Act, 2013 or under the applicable accounting standards:

Provided that:

- (a) any person or entity forming a part of the promoter or promoter group of the Company
- (b) any person or any entity, holding equity shares:
 - (i) of twenty per cent or more; or
 - (ii) of ten per cent or more, with effect from April 1, 2023;

in the Company either directly or on a beneficial interest basis as provided under Section 89 of the Companies Act, 2013, at any time, during the immediately preceding financial year; shall be deemed to be a related party:

C. Accounting Standard:

As per Accounting Standard 'AS-24':

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this Standard referred to as the 'reporting entity').

- (a) A person or a close member of that person's family is related to a reporting entity if that person:
 - (i) has control or joint control of the reporting entity;
 - (ii) has significant influence over the reporting entity; or
 - (iii) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.
- (b) An entity is related to a reporting entity if any of the following conditions applies:
 - (i) The entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).
 - (ii) One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).
 - (iii) Both entities are joint ventures of the same third party.
 - (iv) One entity is a joint venture of a third entity and the other entity is an associate of the third entity.
 - (v) The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity.

- (vi) The entity is controlled or jointly controlled by a person identified in (a).
 - (vii) A person identified in (a)(i) has significant influence over the entity or is a member of the Key Managerial Personnel of the entity (or of a parent of the entity).
 - (viii) The entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.
- (d) acceptance of current account deposits and saving account deposits by banks in compliance with the directions issued by the Reserve Bank of India or any other central bank in the relevant jurisdiction from time to time:

Explanation: For the purpose of clauses (c) and (d) above, acceptance of deposits includes payment of interest thereon.
 - (e) retail purchases from any listed entity or its subsidiary by the directors or key managerial personnel of the Company, and relatives of such directors or key managerial personnel, without establishing a business relationship and at the terms which are uniformly applicable/offered to all employees, directors, key managerial personnel and relative of directors or key managerial personnel.

f. Related Party Transaction

Reg.2(1) (zc) of SEBI(LODR) Regulations, 2015 defines a “Related Party Transaction” means to be a transfer of resources, services or obligations between the Company and a related party or between the Company and any other person or company on the other hand, the purpose and effect of which is to benefit a related party of the Company, regardless of whether a price is charged and a “transaction” with a related party shall be construed to include a single transaction or a group of transactions in a contract.

Provided that the following shall not be a related party transaction:

- (a) the issue of specified securities on a preferential basis, subject to compliance of the requirements under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018;
- (b) the following corporate actions which are uniformly applicable/offered to all shareholders in proportion to their shareholding:
 - i. payment of dividend;
 - ii. Sub-division or consolidation of securities;
 - iii. issuance of securities by way of a rights issue or a bonus issue; and
 - iv. buy-back of securities.
- (c) acceptance of fixed deposits by banks/Non-Banking Finance Companies at the terms uniformly applicable/offered to all shareholders/public, subject to disclosure of the same along with the disclosure of related party transactions every six months to the stock exchange(s), in the format as specified by the Board:

g. Relative

In terms of Section 2(77) of the Companies Act, 2013 read with the Companies (Specification of definitions details) Rules, 2014 a person is said to be a relative of another, if -

- a. They are members of a Hindu Undivided family;
- b. They are husband and wife;
- c. Father (including step-father);
- d. Mother (including step-mother);
- e. Son (including step-son);
- f. Son’s wife;
- g. Daughter;
- h. Daughter’s husband;
- i. Brother (including step-brother); or
- j. Sister (including step-sister).

h. Material Modification

means any modifications to the related party transactions which were approved by the Audit Committee or Shareholders (in case of a material related party transaction), if

- monetary value of the modification individually or taken together with modifications during a financial year, exceeds 10% of the original transaction as approved by the Audit Committee and / or the shareholders, whichever is lower; or
- which, in the opinion of the Audit Committee, significantly alters the nature or commercial terms of the original transaction.

List of Branches

HYD - A S RAO NAGAR

CAN FIN HOMES LIMITED,
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CAN FIN HOMES LIMITED

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Basavanagudi, Bengaluru – 560 004

E-mail: compsec@canfinhomes.com **Tel:** 080 41261144, 080 48536192

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

Notice of the 39th Annual General Meeting

NOTICE is hereby given that the THIRTY NINTH ANNUAL GENERAL MEETING OF THE MEMBERS OF CAN FIN HOMES LIMITED will be held on Wednesday, 29/07/2026, at 11:00 A.M. IST through Video Conference (VC) or Other Audio-Visual Means (OAVM), to transact the following businesses:

ORDINARY BUSINESS

1. To receive, consider and adopt the Audited Standalone Financial Statements, including Balance Sheet as at March 31, 2026 and the Statement of Profit and Loss of the Company for the year ended on that date together with the Reports of the Board of Directors and the Auditors thereon.
2. To confirm the payment of Interim Dividend of ₹7.00 per equity share of face value of ₹2/- each and to declare a Final Dividend of ₹8.00 per equity share of face value of ₹2/- each, as recommended by the Board of Directors, for the Financial Year ended March 31, 2026.
3. To appoint a Director, in place of Shri Hardeep Singh Ahluwalia (DIN-09690464), Director, who retires by rotation and being eligible, offers himself for re-appointment.

SPECIAL BUSINESS

As Ordinary Resolution(s) :

4. Material Related Party Transactions/ Arrangements

To approve existing as well as new material related party transactions with Canara Bank, and to consider and if thought fit, to pass, with or without modification(s), the following resolution(s) as an **Ordinary Resolution:**

“RESOLVED THAT pursuant to the provisions of Regulation 23(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**“SEBI Listing Regulations”**), as amended from time to time, Section 188 and other applicable provisions of the Companies Act, 2013 (“Act”) read with Rules made thereunder, other applicable laws/statutory provisions, if any, (including any statutory modification(s) or amendment(s) or re-enactment(s) thereof, for the time being in force), the Company’s Policy on Related Party Transactions, and subject to such approval(s), consent(s), permission(s) as may be necessary from time to time and basis the approval and recommendation of the Audit Committee and the Board of Directors of the Company, the approval of the Members of the Company be and is hereby accorded to the Company to enter/continue to enter into Material Related Party Transaction(s)/ Contract(s)/ Arrangement(s)/Agreement(s) (whether by way of an individual transaction or transaction taken together or series of transactions or otherwise) with Canara Bank falling within the definition of ‘Related Party’ under Section 2(76) of the Act and Regulation 2(1) (zb) of the SEBI Listing Regulations, from the conclusion of the 39th Annual General Meeting i.e. July 29, 2026 until the conclusion of the 40th Annual General Meeting for FY 2026-27 for a limit up to ₹4,857 Crores for entering into and/or continue to entering into the following transactions in the ordinary course of business and at arm’s length basis:

1. Availing term loans, commercial papers, and overdraft facilities, including interest thereon;
2. Placing of Fixed Deposits and earning interest thereon;
3. Bank Charges; and
4. Omnibus Approval to execute such transactions with Canara Bank which cannot be foreseen at present, like payment of arranger's fees in respect of CP/NCDs, guarantee fees, or any such transactions, subject to their value not exceeding ₹1 Crore per transaction.

RESOLVED FURTHER THAT the Board of Directors of the Company (hereinafter referred to as '**Board**' which term shall be deemed to include the Audit Committee of the Company and any duly constituted/ to be constituted Committee of Directors thereof and/or officers of the Company to exercise its powers including powers conferred under this resolution) be and is hereby authorised to do all such acts, deeds, matters and things as it may deem fit at its absolute discretion and to take all such steps as may be required in this connection including finalizing and executing necessary documents, contract(s), scheme(s), agreement(s), instrument(s) and such other documents as may be required, seeking all necessary approvals to give effect to these resolution(s), for and on behalf of the Company and settling all such issues, questions, difficulties or doubts whatsoever that may arise and to take all such decisions from powers herein conferred to, without being required to seek further consent or approval of the Members and that the Members shall be deemed to have given their approval thereto expressly by the authority of this resolution.

RESOLVED FURTHER THAT the Board be and is hereby authorised to delegate all or any of the powers herein conferred to any Director(s) or Chief Financial Officer or Company Secretary or any other officer(s)/ authorised representative(s) of the Company, to do all such acts and take such steps, as may be considered necessary or expedient, to give effect to the aforesaid resolution(s).

RESOLVED FURTHER THAT all actions taken by the Board, or any other person so authorised by the Board, in connection with any matter referred to or contemplated in this resolution, be and are hereby approved, ratified and confirmed in all respects."

5. Appointment of Shri Shailesh Kumar Singh (DIN: 11662605) as Whole-Time Director and Key Managerial Personnel of the Company (designated as Deputy Managing Director)

To consider and if thought fit, to pass, with or without modification(s), the following resolution(s) as an **Ordinary Resolution:**

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, 198, 203 and all other applicable provisions, if any, of the Companies Act, 2013 ('**the Act**'), the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and any other Rules made thereunder read with Schedule V of the Act, SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ('**Listing Regulations**'), including any amendment(s), modification(s), variation(s) or reenactment(s) thereof, applicable clauses of the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 (RBI Governance Directions), including any amendment(s), modification(s), variation(s) or re-enactment(s) thereof and related clauses of Articles of Association of the Company, as amended from time to time, and pursuant to the recommendation of Nomination Remuneration & HR Committee and the Board of Directors of the Company and the RBI vide letter dated 3rd July, 2026 approval of the Members of the Company be and is hereby accorded for the appointment of Shri Shailesh Kumar Singh (DIN: 11662605), who was appointed as an Additional Director of the Company by the Board of Directors of the Company with effect from 3rd July, 2026 (i.e. from the date of RBI approval) in terms of applicable provisions of the Act and the Listing Regulations, and in respect of whom the Company has received a notice in writing under Section 160(1) of the Act from a member proposing his candidature for the office of Director, as the Whole-time Director (designated as Deputy Managing Director) of the Company, for a period of 3 (Three) consecutive years from the date of his appointment i.e. 3rd July, 2026 till 2nd July, 2029 at such remuneration as detailed in the terms and conditions of deputation received from the Canara Bank and in accordance with the Service Regulations of Canara Bank, subject to any modifications, revisions thereon (including revision on account of promotion etc., that may take place from time to time) payable by way of reimbursement to Canara Bank and incentives as per the schemes approved by the Board of Directors of the Company and on the terms and conditions as detailed in the explanatory statement attached hereto,

provided however that the remuneration payable to Shri Shailesh Kumar Singh, shall not exceed the limits prescribed under Schedule V of the Companies Act, 2013, including any amendment(s), modification(s), variation(s) or re-enactment(s) thereof from time to time and he shall be liable to retire by rotation.

RESOLVED FURTHER THAT the Board of Directors be and is hereby authorized to do all such acts, deeds, matters and things and execute all such agreements, documents, instruments and writings, as may be required and to delegate all or any of its powers herein conferred to any Committee of Directors to give effect to the aforesaid resolutions.”

As Special Resolution(s) :

6. Re-appointment of Shri Murali Ramaswami (DIN: 08659944) as an Independent Director

To consider and if thought fit, to pass, with or without modification(s), the following resolution(s), as a **Special Resolution**:

“**RESOLVED THAT** in accordance with the provisions of Sections 149, 150, 152 and other applicable provisions, if any, of the Companies Act, 2013 (**the “Act”**) read with Schedule IV of the Act and the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulations 16(1)(b), 17 and other applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**“SEBI Listing Regulations”**), the Articles of Associations of the Company and applicable clauses of the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025, including any amendment(s) modification(s), variation(s) or re-enactment(s) thereof, and based on the recommendation of the Nomination Remuneration and HR Committee and the Board of Directors of the Company, Shri Murali Ramaswami (DIN: 08659944), whose tenure of office comes to an end on the conclusion of the 39th Annual General Meeting and who meets the criteria of independence and is eligible for reappointment by the end of the proposed term, in respect of whom the Company has received a notice in writing from a member under Section 160 of the Act signifying their intention to propose Shri Murali Ramaswami as a candidate for the office of Independent Director, be and is hereby re-appointed as an Independent Director of the Company for a second term of three consecutive years commencing from July 29, 2026 to July 28, 2029.

RESOLVED FURTHER THAT office of Shri Murali Ramaswami (DIN: 08659944) shall not be liable to retire by rotation and that he shall be paid sitting fees and reimbursement of expenses for attending Board and Committee meetings as applicable till the end of his tenure in terms of the offer of his appointment.

RESOLVED FURTHER THAT the Board be and is hereby authorized to do and perform all such acts, deeds, matters and things as the Board may in its absolute discretion deem necessary, desirable or expedient, including but not limited to filing forms, applications and making representations, seeking all necessary approvals from relevant authorities, including governmental authorities, if any, to give effect to this resolution, for and on behalf of the Company and settling all such issues, questions, difficulties or doubts whatsoever that may arise without being required to seek further consent or approval of the members or otherwise to the end and intent that the members shall be deemed to have given their approval thereto expressly by the authority of this resolution and to delegate all or any of the powers herein conferred to Director(s), Committee(s), Executive(s), Officer(s) or representative(s) of the Company or to any other person to do all such acts, deeds, matters and things as may be considered necessary or expedient and to execute such documents, writings etc. as may be necessary to give effect to this resolution.”

7. Appointment of Smt. Varsha Vasant Purandare (DIN: 05288076) as an Independent Director

To consider and if thought fit, to pass, with or without modification(s), the following resolution(s), as a **Special Resolution**:

“**RESOLVED THAT** in accordance with the provisions of Sections 149, 150, 152 and other applicable provisions of the Companies Act, 2013 (**the “Act”**), Rules made thereunder read with Schedule IV to the Act and the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulations 16(1)(b) and 17 and other applicable regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**“Listing Regulations”**), the Articles of Associations of the Company and applicable clauses of the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025, including any amendment(s), modification(s), variation(s) or re-enactment(s) thereof, and based on the recommendation of the Nomination Remuneration and HR Committee and the Board of Directors

of the Company, Smt. Varsha Vasant Purandare (DIN: 05288076), who meets the criteria of independence and who is eligible for appointment as an Independent Director of the Company and in respect of whom the Company has received Notice in writing from a member under Section 160 of the Act signifying their intention to propose Smt. Varsha Vasant Purandare for appointment as an Independent Director, be and is hereby appointed as an Independent Director of the Company for a period of three (3) consecutive years commencing from July 30, 2026 to July 29, 2029.

RESOLVED FURTHER THAT office of Smt. Varsha Vasant Purandare (DIN: 05288076) shall not be liable to retire by rotation and that she shall be paid sitting fees and reimbursement of expenses for attending Board and Committee meetings as applicable till the end of her tenure, in terms of the offer of her appointment.

RESOLVED FURTHER THAT the Board be and is hereby authorized to do and perform all such acts, deeds, matters and things as the Board may in its absolute discretion deem necessary, desirable or expedient, including but not limited to filing forms, applications and making representations, seeking all necessary approvals from relevant authorities, including governmental authorities, if any, to give effect to this resolution, for and on behalf of the Company and settling all such issues, questions, difficulties or doubts whatsoever that may arise without being required to seek further consent or approval of the members or otherwise to the end and intent that the members shall be deemed to have given their approval thereto expressly by the authority of this resolution and to delegate all or any of the powers herein conferred to Director(s), Committee(s), Executive(s), Officer(s) or representative(s) of the Company or to any other person to do all such acts, deeds, matters and things as may be considered necessary or expedient and to execute such documents, writings etc. as may be necessary to give effect to this resolution."

8. Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature upto an amount not exceeding ₹5,000 Crore, on private placement basis.

To consider and if thought fit, to pass, with or without modification(s), the following resolution(s) as a **Special Resolution:**

"RESOLVED THAT pursuant to the provisions of Section 42, 71 and other applicable provisions, if any, of the Companies Act, 2013, read with Rule 14 of the

Companies (Prospectus and Allotment of Securities) Rules, 2014, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the 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, as amended, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Foreign Exchange Management Act, 1999, Directions/Guidelines/Circulars or laws issued by National Housing Bank or Reserve Bank of India or any other statutory/regulatory authorities from time to time, including any amendment(s), modification(s), variation(s) or re-enactment(s) thereof, and in accordance with the provisions contained in the Memorandum & Articles of Association of the Company, the approval of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as **'the Board'** which term shall be deemed to include any Committee(s) thereof) for issuance of Redeemable, Secured Or Unsecured Non-Convertible Debentures (NCDs)/bonds, and/or any other hybrid instruments (not in the nature of equity shares) which may or may not be classified as being Tier II capital under the provisions of the RBI-HFC Directions, 2025 updated from time to time, Sub-ordinated debt in the nature of Tier II NCDs/bonds, onshore and/or offshore, denominated in Indian Rupees and/or any Foreign Currency, for cash, either at par or premium or at a discount to the face value, or Residential Mortgage Backed Securities (RMBS) including Pass Through Certificates (PTC) upto an amount not exceeding ₹5,000 Crore (Rupees Five Thousand Crore only) under one or more shelf disclosure document/ General Information Document (GID)/Key Information Document (KID) as required, on private placement basis, in one or more series/tranches, during a period of one year commencing from the date of this 39th Annual General Meeting i.e. July 29, 2026 until July 28, 2027 on such terms and conditions as the Board may deem fit and appropriate for each series, as the case may be; provided however that the borrowings including by way of issue of NCDs and/or any other instruments specified above shall be within the overall limit of borrowings as approved by the Members of the Company, from time to time pursuant to Section 180 (1) (C) of the Companies Act, 2013.

RESOLVED FURTHER THAT the Board be and is hereby authorised to take decision(s) about the timing of the issue(s) of such securities including the above NCDs/

bonds, number of securities, number of tranche(s)/ series, to be issued under each such tranche/series, tenure, purpose, face value, issue size, method of issuance, security/charge creation, if any, coupon/ interest rate(s), yield, allotment, listing, pricing of the issue, date(s) of opening and closing of the offers/ invitations for subscription of such securities, deemed date(s) of allotment, exercise 'PUT' and 'CALL' option, utilization of the issue proceeds, redemption, to select, appoint and finalize the remuneration of various agencies and all matters connected with or incidental thereto and all other terms and conditions relating to the issue of the said securities on private placement basis.

RESOLVED FURTHER THAT for the purpose of giving effect to these resolution(s), the Board is hereby authorised to do all such acts, deeds, matters and things and execute all such deeds, documents, agreements, instruments and writings as it may in its sole and absolute discretion deem necessary, in relation thereto.

RESOLVED FURTHER THAT the Board be and is hereby authorised to delegate all or any of the powers herein conferred, to any Director(s)/ Committees and/or Officers(s) of the Company, to give effect to the above resolution(s)".

By Order of the Board of Directors
For **Can Fin Homes Limited**

Sd/-

Nilesh Jain

Company Secretary
(M. No. A18320)

Place : Bengaluru

Date : 03rd July, 2026

NOTES:

1. In accordance with the General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 05, 2020 and subsequent circulars issued in this regard latest being General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs ('MCA') (hereinafter collectively referred to as "MCA circulars"), applicable provisions of the Companies Act, 2013 ('the Act'), and the rules made thereunder, and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('SEBI LODR'), companies are allowed to hold Annual General Meeting ('the AGM'/'the Meeting') through Video Conference (VC)/Other Audio Visual Means (OAVM), without the physical presence of Members at a common venue. Hence, in compliance with the Circulars, aforesaid the AGM of the Company is being held through VC.

2. The explanatory statement pursuant to Section 102 of the Act and Regulation 17(11) and 36(3) of SEBI LODR and Secretarial Standard on General Meetings, issued by the Institute of Company Secretaries of India, ('SS-2'), setting out the material facts concerning agenda relating to special businesses under agenda Nos. 4 to 8 in the Notice is annexed.

Details in respect of Agenda No. 3 pertaining to re-appointment of Shri H S Ahluwalia as a Director liable to retire by rotation are also provided at the end of the AGM Notice.

3. Since the AGM is being held in accordance with the MCA Circulars through VC, the facility for appointment of proxies by the Members will not be available and hence the Route map, Proxy Form and Attendance Slip are not annexed to this Notice.

In case of joint holders attending/participating in the Meeting, only such joint holder who is higher in the order of names will be entitled to vote, provided the votes are not already cast by remote e-Voting by the first holder.

The attendance of the Members, including Authorised Representative(s) of Corporate Members, Institutional Investor(s), etc participating in the AGM through VC will be recorded digitally and be counted for the purpose of reckoning the quorum under Section 103 of the Act.

4. The Company has availed the services of National Securities Depository Limited (NSDL) for arrangement of the AGM through VC to enable the Members to participate in the meeting in terms of the Circulars cited above. Also, the Company has provided a facility to the members to exercise their rights to vote electronically through electronic voting service facility made available by NSDL.

5. The Members may note that the Company had paid interim Dividend of ₹7/- per equity share of face value of ₹2/- each on December 29, 2025 as approved by the Board. Further, the Board at their meeting held on April 24, 2026, has recommended a final Dividend of ₹8/- per equity share of face value of ₹2/- each.

6. Pursuant to Regulation 42 of SEBI LODR, Friday, July 03, 2026, is fixed as the 'Record Date' for determining entitlement of the Members to the final Dividend of ₹8/- per equity share of face value of ₹2/- each for the FY 2025-26.

7. The final Dividend amount will be paid subject to approval of the Members at the AGM. If approved, the Company will pay the Dividend amount, within 30 days from the date of AGM, to those shareholders whose name appear in the Register of Members as at the close of business hours on Friday, July 03, 2026 subject to deduction of tax at source (TDS) in terms of Section 194 of the Income Tax Act, 2025. For further details on TDS please refer point no. 13 of this Notice. As per the Circulars and Green Initiative by MCA, payment of dividend shall be made only through electronic mode to the Members who have updated their bank account details. Shareholders are requested to update their Bank account details & KYC with their depositories (where the shares are held in dematerialised mode) and with the Company's RTA i.e. Integrated Registry Management Services Pvt. Ltd. (where the shares are held in physical mode) to receive the dividend directly into their Bank Account.

SEBI has mandated that with effect from April 1, 2024, dividend to members holding shares in physical form, shall be paid only through electronic mode. Such payment shall be made only after furnishing the PAN, contact details (including postal address, mobile number and E-mail), bank account details and specimen signature by the shareholder holding shares in physical form.

8. In compliance with the Circulars and Reg. 36(1)(a) of SEBI LODR, Notice of the AGM along with the Annual Report 2025-26 are being sent only through electronic mode to those Members whose e-mail address are registered with the Company / RTA / Depositories / Depository Participants. Members may note that the Notice and Annual Report for 2025-26 will also be available on the Company's website www.canfinhomes.com, website of the Stock Exchanges i.e., BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively and on the website of NSDL www.evoting.nsdl.com.

Further, in compliance with Reg. 36(1)(b) of the Listing Regulations, a letter providing the web-link, including the exact path, where complete details of the Annual Report of the Company is available, is being physically sent to those shareholder(s) who have not registered their e-mail addresses with the Depository Participant(s), the Company or the RTA of the Company. Members who wish to obtain physical copies of Annual Report 2025-26, may send an e-mail to investor.relationship@canfinhomes.com from their registered e-mail address, mentioning their demat ID / Folio no.

9. All the Documents referred in this notice will be kept open for inspection by the members at the Registered Office during the office hours up to the date of AGM and also during the AGM. The following registers and certificates shall remain open for inspection as per the period specified above and be accessible to any member during the continuance of the meeting:
- Register of contracts or arrangements in which directors are interested under Section 189 of the Act.
 - Register of Directors and Key Managerial Personnel and their shareholding under Section 170 of the Act.
 - Certificate from Secretarial Auditor of the Company certifying that the Employee Stock Option Scheme, 2024 of the Company is being implemented in accordance with the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

The said documents would also be available online for inspection during the AGM at the NSDL e-Voting portal <https://www.evoting.nsdl.com>.

10. Pursuant to Regulation 36 of the SEBI LODR and SS-2, additional information/particulars, in respect of the

appointment / re-appointment of Directors / at the AGM are furnished in the explanatory statement forming part of this Notice. The Directors have furnished consent(s) / declaration(s) for their appointment / reappointment as required under the Companies Act, 2013 read with related Rules and as per RBI Directions.

11. The Members desirous of obtaining information, if any, with regard to the audited accounts of the Company for the financial year 2025-26 or on any other related subject may write to the Company at e-mail ID; compsec@canfinhomes.com at least 15 days before the date fixed for the AGM, so that the information required could be kept ready.
12. SEBI vide Master Circular No. SEBI/HO/OIAE/OIAE_IAD-1/P/ CIR/2023/131 dated July 31, 2023, as updated from time to time, has established a common Online Dispute Resolution Portal ("ODR Portal") for resolution of disputes arising in the Indian Securities Market

Pursuant to above Circular, a member shall first take up his / her / their grievance with the Company by lodging a complaint directly with the Company / RTA and if the grievance is not redressed satisfactorily, the member may escalate the same through existing SCORES Portal. Post exhausting all available options for resolution of the grievance, if the member is still not satisfied with the outcome, he/she/they can initiate dispute resolution through the ODR Portal at <https://smartodr.in/login>.

13. Pursuant to Income Tax Act, 2025 (IT Act) dividend income will be taxable in the hands of shareholders and the Company is required to deduct tax at source from dividend paid to the shareholders at the prescribed rates. The shareholders are requested to refer to the IT Act and amendments thereof on Dividend at https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services.

The shareholders are requested to update their PAN with the Company/RTA (in case of shares held in physical mode) and depositories (in case of shares held in demat mode). (Please refer General Information to Shareholders for updating PAN etc.

For resident shareholders, taxes shall be deducted at source under Section 393(1)[SI.7] of Income Tax Act, 2025. A Resident individual shareholder with PAN and who is not liable to pay Income Tax can submit a declaration in Form No. 121/Tax exemption certificate by uploading aforementioned documents on the

website of RTA at <https://ipostatus.integratedregistry.in/TaxExemptionRegistration.aspx> on or before July 17, 2026

Shareholders are requested to note that in case their PAN is not registered, the tax will be deducted at a rate of 20%. For non-resident shareholders, taxes are required to be withheld in accordance with the provisions of 393(2)[SI.17] of Income Tax Act, 2025 at the rates in force. For non-resident shareholders, the rate of TDS is 20% (plus applicable surcharge and cess) as per Income Tax Act, 2025. However, where a non-resident shareholder is eligible to claim the tax treaty benefit and the tax rate provided in the respective tax treaty is beneficial to the shareholder, then the rate as per the tax treaty would be applied. In order to avail tax treaty benefits, non-resident shareholders would be required to submit Tax Residency Certificate for FY 2025-26, Form 41 as per the format specified under Income Tax Act, 2025, Copy of PAN Card attested, Self-declaration of beneficial ownership and not having a Permanent Establishment (PE) in India. The aforesaid declarations and documents need to be uploaded by the shareholders on or before July 17, 2026 at RTA website <https://ipostatus.integratedregistry.in/TaxExemptionRegistration.aspx>

The Resident Non-Individual Members i.e. Insurance companies, Mutual Funds and Alternative Investment Fund (AIF) established in India and Non-Resident Non-Individual Members i.e. Foreign Institutional Investors and Foreign Portfolio Investors may alternatively submit the relevant forms / declarations / documents through their respective custodian who is registered on NSDL platform, on or before the aforesaid timelines

14. Norms for furnishing of PAN, KYC, Bank details and Nomination:

To mitigate unintended challenges on account of freezing of folio, SEBI vide circular dated November 17, 2023 has done away with the provision regarding freezing of folios not having PAN, KYC and nomination details. Further, SEBI, vide its circular dated November 3, 2021 (subsequently amended by circulars dated December 14, 2021, March 16, 2023 and May 7, 2024) has mandated that with effect from April 1, 2024, dividend to security holders holding securities in physical form, shall be paid only through electronic mode. Such payment shall be made after furnishing the PAN, contact details including mobile no., bank account details and specimen signature.

The relevant circulars and forms for updation of PAN, KYC, bank details and Nomination viz., Forms ISR-1, ISR-2, ISR-3, SH-13 are available on our website at https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services Further, the relevant FAQs published by SEBI on its website can be viewed at the following link: https://www.sebi.gov.in/sebi_data/faqfiles/jan-2026/1767611333081.pdf In view of the above, Members holding shares in physical form are requested to submit the required forms along with the supporting documents at the earliest. Members who hold shares in dematerialised form and wish to update their PAN, KYC, Bank details and Nomination, are requested to contact their respective DPs.

15. The Board has appointed Shri K N Nagesha Rao, Practicing Company Secretary (Membership No. FCS 3000, CP No.12861), as the Scrutinizer for ensuring e-Voting in a fair and transparent manner. The Scrutinizer will submit his report to the Chairman of the Company ('the Chairman') or to any other person authorized by the Chairman (who shall countersign the same) after the completion of the scrutiny of the e-Voting (votes cast during the AGM and votes cast through remote e-Voting), within 2 (two) working days from the conclusion of the AGM. The result declared along with the Scrutinizer's report shall be communicated to the Stock Exchanges, NSDL and RTA and will also be displayed on the Company's website www.canfinhomes.com
16. Voting through electronic means (e-Voting): Pursuant to provisions of Section 108 of the Companies Act, 2013 and Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, read with Regulation 44 of the SEBI LODR, the Company has provided a facility to the Members to exercise their right to vote electronically through e-Voting service facility provided / made available by the NSDL. The facility for voting through electronic voting system will also be made available during the AGM and the Members who have not already cast their votes by remote e-Voting shall be able to exercise their right to vote during said AGM through e-Voting. Members who have cast their votes by remote e-Voting prior to the AGM may attend the AGM on VC but shall not be allowed to vote again. The instructions for e-Voting are annexed to the Notice. Since the AGM is being conducted through VC the said resolutions will not be voted on show of hands during the AGM in terms of Section 107 of the Companies Act, 2013.

The manner of remote e-voting, by Members holding shares in dematerialized mode, physical mode and for Members who have not registered their e-mail addresses, is provided in the instructions for e-Voting as below :

(a) The instructions for remote e-Voting and joining AGM are as under:

- i. The remote e-Voting period commences on Saturday, 25/07/2026 (9:00 a.m. IST) and ends on Tuesday, 28/07/2026 (5:00 p.m. IST). During this period, Members holding shares either in physical form or in dematerialized form, as on Wednesday, 22/07/2026 i.e. cut-off date, may cast their vote electronically. The remote e-Voting module shall be disabled by NSDL for voting thereafter. The voting rights of Members shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date.
- ii. Process and manner for remote e-Voting are explained herein below:

Step 1: Access to NSDL e-Voting system

Step 2: Cast your vote electronically and join virtual meeting on NSDL e-Voting system.

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Shareholders are advised to update their mobile number and e-mail Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"> 1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered e-mail id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.. 2. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 3. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com Select "Register Online for IDeAS Portal" or click at https://eservices.nsdl.com/SecureWeb/IdEASDirectReg.jsp 4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https:// www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number with NSDL), Password / OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meet.

Type of shareholders	Login method
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Individual Shareholders holding securities in demat mode with NSDL. 5. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience.

NSDL Mobile App is available on

 **App Store**  **Google Play**



1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL [website www.cdslindia.com](http://www.cdslindia.com) and click on login icon & New System Myeasi Tab and then use your existing my easi username & password.
2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there are also links provided to access the system of all Voting Service Providers, so that the user can visit the e-Voting service providers' website directly.
3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option.
4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & E-mail as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.

Individual Shareholders (holding securities in demat mode) login through their depository participants

You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at above mentioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
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Individual Shareholders holding securities in demat mode with NSDL

Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call 022 - 4886 7000

Individual Shareholders holding securities in demat mode with CDSL

Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09

B) Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/ Member’ section.
3. A new screen will open. You will have to enter your User ID, your Password / OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below :

a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****.
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company. For example if folio number is 001*** and EVEN is 139854 then user ID is 139854001***

5. Password details for shareholders other than Individual shareholders are given below:
 - a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
 - b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the ‘initial password’ which was communicated to you. Once you retrieve your ‘initial password’, you need to enter the ‘initial password’ and the system will force you to change your password.
 - c) How to retrieve your ‘initial password’?
 - (i) If your e-mail ID is registered in your demat account or with the company, your ‘initial password’ is communicated to you on your e-mail ID. Trace the e-mail sent to you from NSDL from your mailbox. Open the e-mail and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The pdf file contains your ‘User ID’ and your ‘initial password’.
 - (ii) If your e-mail ID is not registered, please follow steps mentioned below in process for those shareholders whose e-mail ids are not registered.
6. If you are unable to retrieve or have not received the “Initial password” or have forgotten your password:
 - a) Click on “Forgot User Details / Password?” (If you are holding shares in your demat account with NSDL) option available on www.evoting.nsdl.com.
 - b) Physical User Reset Password? (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
 - c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number / folio number, your PAN, your name and your registered address etc.

- d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
- 7. After entering your password, tick on Agree to “Terms and Conditions” by selecting on the check box.
- 8. Now, you will have to click on “Login” button.
- 9. After you click on the “Login” button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies “EVEN” in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select “EVEN” of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on “VC / OAVM” link placed under “Join Meeting”
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify / modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
5. Upon confirmation, the message “Vote cast successfully” will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/ JPG Format) of the relevant Board Resolution / Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to scrutinizer@canfinhomes.com with a copy marked to evoting@nsdl.com.

Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on “Upload Board Resolution / Authority Letter” displayed under “e-Voting” tab in their login.

2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-Voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details / Password?” or “Physical User Reset Password?” option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on – 022 - 4886 7000 or send a request to Mr. Falguni Chakraborty, Assistant Manager, NSDL at evoting@nsdl.com

Process for those shareholders whose e-mail ids are not registered with the depositories for procuring user id and password and registration of e-mail ids for e-Voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAAR (self-attested scanned copy of Aadhaar Card) by e-mail to investor.relationship@canfinhomes.com
2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAAR (self-attested scanned copy of Aadhaar Card) to investor.relationship@canfinhomes.com. If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.
3. Alternatively shareholder / members may send a request to evoting@nsdl.com for procuring user id and password for e-Voting by providing above mentioned documents.

4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and e-mail ID correctly in their demat account in order to access e-Voting facility.
- (b) Instructions for members for e-voting on the day of the AGM are as under:-**
1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-Voting.
 2. Only those Members / shareholders, who will be present in the AGM through VC / OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
 3. Members who have voted through remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
 4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for remote e-Voting.
- (c) Instructions for Members for attending the AGM through VC are as under:**
1. Member will be provided with a facility to attend the AGM through VC / OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for Access to NSDL e-Voting system. After successful login, you can see link of "VC / OAVM" placed under "Join meeting" menu against company name. You are requested to click on VC / OAVM link placed under Join Meeting menu. The link for VC / OAVM will be available in Shareholder / Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.
 2. Members are encouraged to join the Meeting through Laptops for better experience.
 3. Further, Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
 4. Please note that participants connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile hotspot may experience Audio / Video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
 5. Shareholders who would like to express their views/ have questions may send their questions in advance mentioning their Name, DEMAT account number/ folio number, email id, mobile number at investor.relationship@canfinhomes.com. The same will be replied by the company suitably.
 6. Shareholders who would like to express their views / ask questions during the meeting may register themselves as a 'speaker' may send their request mentioning their name, DEMAT account number / folio number, e-mail id, mobile number to investor.relationship@canfinhomes.com on or before Wednesday, July 15, 2026. Those shareholders who have registered themselves as a 'speaker' will only be allowed to express their views/ ask questions during the meeting. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.
 7. Members who need assistance before or during the AGM, can contact Shri Falguni Chakraborty, Assistant Manager, NSDL at evoting@nsdl.com / 1800 1020 990 and 1800 22 44 30.
 8. Any person who acquires shares of the Company and becomes a Member of the Company after sending of the Notice of the AGM and holding shares as of the cut-off date, may obtain the login ID and password by sending a request at evoting@nsdl.com. However, if he / she is already registered with NSDL for remote e-Voting then he / she can use his / her existing user ID and password for casting the vote.
 9. The Members can join the AGM in the VC mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC will be made available for 1500 Members on first-come first-serve

basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, Auditors, Company Secretary, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, etc. who are allowed to attend the AGM without restriction on account of first come first serve basis.

General Information:

17. Dematerialisation of shares: Considering the advantage of scripless trading, Members are requested to consider dematerialisation of their shareholding so as to avoid inconvenience. For any assistance for opening demat account, the Members may contact the RTA Ph: 080 23460815-818 or e-mail to compsec@canfinhomes.com Pursuant to the proviso to Reg.40 of SEBI LODR, except in case of transmission or transposition of securities, requests for effecting transfer of securities shall not be processed by the Company unless the securities are held in the dematerialized form with a depository
18. Transfer of Unclaimed Dividend and shares to IEPF: Pursuant to the provisions of Section 124 and 125 of the Companies Act, 2013, the dividend declared for 2018-19 remaining unclaimed and unpaid are liable to be transferred to the Investor Education & Protection Fund (IEPF) since 7 years have lapsed.

The Company had sent reminder letters dated June 12, 2026 to all the shareholders (1843 Nos.), who have not claimed their dividend amounts pertaining to 2018-19 for a consecutive period of 7 years and also issued newspaper notifications. The details are made available on the website of the Company in 'Investors' page. The shareholders are requested to contact RTA and submit their KYC documents and comply with the formalities for claiming the said amounts. The unclaimed amount together with related shares are due to be transferred to IEPF during August 2026.

Pursuant to Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and amendments thereof and as per Rule 6 of the said Rules, during FY 2025-26, the Company has transferred the shares, in respect of which dividend amounts remained unclaimed or unpaid for

7 consecutive years by the shareholders to 'IEPF Demat Account' in accordance with the procedure prescribed. The detailed procedure for claiming of shares and dividend from IEPF authority is available at the website of the Company at <https://www.canfinhomes.com/Investor/investorpagecontentwithsm/iepf>

19. Updation of E-mail address, Bank Account particulars, PAN etc.: The Company has been concerned about the environment and encourages the green initiative taken by the Ministry of Corporate Affairs (MCA), Government of India. Also in terms of the SEBI Circulars, Members holding the shares in physical mode, who have not registered / updated their e-mail addresses and / or Bank Account particulars, PAN etc. with the Company, are requested to register / update the same in any of following manner and enable us to send the annual report etc., via e-mail and pay the Dividend through electronic mode.
 - i. by writing to the Company with details of Folio Number and attaching a self-attested copy of PAN card at investor.relationship@canfinhomes.com or to Integrated Management Services Private Limited at irg@integratedindia.com or
 - ii. The form ISR-1 (for physical) for furnishing Bank account particulars with the related IFSC Code, are made available on the website of the Company https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services for download by the Shareholders and submission to the Company or the RTA.
20. Shareholders holding shares in dematerialised mode, who have not registered / updated their e-mail addresses / Bank account particulars with their Depository Participants, are requested to register/ update their email addresses and mobile numbers with the Depository Participants with whom they maintain their demat accounts. The forms (for Demat) for furnishing Bank account particulars with the related IFS Code, are made available on the website of the Company: https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services for download by the Shareholders and submission to the DP.

21. Securities Exchange Board of India (SEBI) has mandated the submission of the Permanent Account Number (PAN) by every participant in the securities market. Members holding shares in electronic / dematerialised form are, therefore requested to submit their PAN to their Depository Participant(s). Members holding shares in physical form shall submit their PAN details to the Company / RTA.
22. Nomination facility: Pursuant to Section 72 of the Companies Act, 2013, individual / joint Members are entitled to register nomination in respect of the shares held by them in Form No.SH-13 and send it to the RTA. The Nomination form is made available in the website of the Company https://www.canfinhomes.com/Investor/investorpagecontentwithsm/investor_services
23. Correspondence: Members are requested to address all correspondence, including for payment of unclaimed dividend, change of address, etc., to the Registrar and Share Transfer Agents (RTA) of the Company viz., M/s. Integrated Registry Management Services Private Limited, No. 30, Ramana Residency, 4th Cross, Sampige Road, Malleswaram, Bengaluru - 560003; e-mail: irg@integratedindia.in;
24. Special Window for Re-Lodgement of Transfer Requests of Physical Shares:

In order to facilitate ease of investing for investors to secure their rights in the securities Exchange Board

of India issued SEBI Circular No. SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/97 dated July 02, 2025 wherein a special window only for re-lodgement of transfer deeds, which were lodged prior to the deadline of April 01, 2019 and rejected / returned / not attended to due to deficiency in the documents / process / or otherwise, for a period of six months from July 07, 2025 till January 06, 2026. SEBI has further extended the facility through its subsequent Circular No. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 dated January 30, 2026. The updated circular provides a one-year special window from February 05, 2026 to February 04, 2027 for shareholders to re-lodge such transfer requests with complete documentation.

As mandated by SEBI, all approved transfers under this window will be effected only in dematerialised form.

Shareholders are requested to submit the original transfer documents along with rectified, corrected, or missing details to the Company's RTA at :

**Integrated Registry Management Services
Private Limited**

No. 30, Ramana Residency,
4th Cross, Sampige Road, Malleswaram,
Bengaluru - 560003
Phone - 080-23460815-818
E-mail ID - irg@integratedindia.in

Annexure to the Notice

Explanatory Statement pursuant to Section 102(1) of the Companies Act, 2013 (“the Act”).

In respect of Agenda No. 4:- Material Related Party Transactions/Arrangements

Members are requested to note that as per Regulation 23(4) of the SEBI (Listing Obligations Disclosure Requirements) Regulations, 2015 (**‘SEBI LODR’**), all material related party transactions and subsequent material modifications as defined by the Audit Committee under Regulation 23(2) of SEBI LODR shall require prior approval of the shareholders through resolution and no related party shall vote to approve such resolutions whether the entity is a related party to the particular transaction or not. Further, as per SEBI LODR, for an annual consolidated turnover of the Company upto ₹20,000 Crore as per the last audited financial statements of the Company, “Material Related Party Transaction” means any transaction(s) to be entered into individually or taken together with previous transactions during a financial year, exceeds 10% of the annual consolidated turnover of the Company. Further, such Material Related Party Transaction (**‘MRPTs’**) shall require prior approval of shareholders by means of an ordinary resolution. The said limits are applicable, even if the transactions are in the ordinary course of business and on an arm’s length basis.

Further, Regulation 2(zc) of SEBI LODR defines a “Related Party Transaction” (**‘RPT’**) to include a transaction involving transfer of resources, services or obligations between a listed entity and a related party, regardless of whether a price is charged and a transaction with a related party shall be construed to include a single transaction or a group of transactions in a contract.

Members are further informed that at the 38th Annual General Meeting held on August 20, 2025, the Company had obtained prior approval of the members for entering into or continuing with the MRPTs with Canara Bank and/or their subsidiaries and/or Associates and /or any of their joint venture companies as per Section 188 and other applicable provisions of the Companies Act, 2013 and Regulation 23 of SEBI LODR and other applicable regulations for aggregate amounts not exceeding ₹5,504/- Crore (Rupees Five Thousand Five Hundred and four Crore only).

As per the clarifications given by SEBI vide its Circular SEBI/HO/CFD/CMD1 /CIR/P/2022/47 dated April 08, 2022 on applicability of Reg.23(4) read with Regulation 23(3)(e) of SEBI (LODR) Regulations, 2015 as amended from time to time, the omnibus approvals of MRPTs given by the members at the Annual General Meeting shall be valid upto the date of the next Annual General Meeting, for a period not exceeding 15 months.

Further, SEBI vide Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/18 dated 14 February 2025 has introduced the Industry Standards on “Minimum information to be provided for review of the Audit Committee and shareholders for approval of a Related Party Transaction” (“Industry Standards”) to facilitate uniform approach and assist listed companies in complying with the provisions of Regulation 23 of the SEBI LODR read with the SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024 (“SEBI Master Circular”), SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/93 dated June 26, 2025 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2025/135 dated October 13, 2025. The Industry Standards inter-alia requires listed entity to provide minimum information, in specified format, relating to the proposed RPTs, to the Audit Committee and to the shareholders, while seeking approval.

The Company proposes to enter into transactions with the Canara Bank, Related Party for a limit up to ₹4,857 crores, in the ordinary course of business at arm’s length basis for the purpose of entering and continue to enter into following transactions:

1. Availing term loans, commercial papers, and overdraft facilities, including interest thereon
2. Placing of Fixed Deposits and earning interest thereon
3. Bank Charges
4. The Company may have to enter into transactions with Canara Bank like payment of arranger’s fees in respect of CP / NCDs, guarantee fees, transactions with or any such transactions which cannot be foreseen at present. Omnibus approval is sought to execute such transactions, subject to their value not exceeding ₹1 Crore per transaction

Details of the proposed material related party transactions with Canara Bank (Sponsor Bank), including the information pursuant to Clause 4 of the Industry Standards read with SEBI Master Circular and applicable provisions of the Act, if any, and as placed before the Audit Committee and the Board for their consideration while seeking prior approval of the proposed MRPT(s), are provided below:

Sl. No.	Particulars of the Information	Information provided by the Management
A(1). Basic details of the related party		
1.	Name of the related party	Canara Bank
2.	Country of incorporation of the related party	India
3.	Nature of business of the related party	Banking Company
A(2). Relationship and ownership of the related party		
1.	Relationship between the listed entity/subsidiary (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:	Promoter Nature of Interest- Financial
	• Shareholding of the listed entity / subsidiary (in case of transaction involving the subsidiary), whether direct or indirect, in the related party.	Nil
	• Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity / subsidiary (in case of transaction involving the subsidiary).	NA
	• Shareholding of the related party, whether direct or indirect, in the listed entity/ subsidiary (in case of transaction involving the subsidiary).	29.99%
	Explanation: Indirect shareholding shall mean shareholding held through any person, over which the listed entity / Subsidiary / related party has control.	
	While calculating indirect shareholding, shareholding held by relatives shall also be considered.	
A(3). Details of previous transactions with the related party		
1.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party during the last financial year.	Please refer Annexure A
2.	Total amount of all the transactions undertaken by the listed entity or subsidiary with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.	₹2,873.49 Crore
3.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity or its subsidiary during the last financial year. (Amt in Crores)	Nil
A(4). Amount of the proposed transaction(s)		
1.	Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee / shareholders. (Amt in Crores)	₹4,857.00 Crore
2.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?	Yes
3.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year	115.14%
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary and where the listed entity is not a party to the transaction)	NA

Sl. No.	Particulars of the Information	Information provided by the Management
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.	3.17%
6	Financial performance of the related party for the immediately preceding financial year:	
	Turnover - (Amt in Crores)	₹1,53,204.21
	Profit After Tax - (Amt in Crores)	₹19,186.67
	Net worth - (Amt in Crores)	₹1,03,453.87
A5- Basic details of the proposed transaction		
1	Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/ services, giving loan, borrowing etc.)	Please refer Annexure B
2	Details of each type of the proposed transaction	Please refer Annexure B
3	Tenure of the proposed transaction (tenure in number of years or months to be specified)	Ongoing in regular course of business
4	Whether omnibus approval is being sought?	Yes
5	Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise.	NA
6	Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity	The rate of interest, bank charges and the reimbursements provided by the Canara Bank is in tune with the market rates offered by the competitors and the same are at arm's length basis.
7	Details of the promoter(s) / director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly.	
	a. Name of the director / KMP	Shri Hardeep Singh Ahluwalia, Non-Executive Director Shri Shailesh Kumar Singh, Deputy Managing Director
8	b. Shareholding of the director / KMP, whether direct or indirect, in the related party	NA
	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	NA
9	Other information relevant for decision making.	Nil
10	Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/ services, giving loan, borrowing etc.)	Please refer Annexure B

Sl. No.	Particulars of the Information	Information provided by the Management
B1- Disclosure only in case of transactions relating to sale, purchase or supply of goods or services or any other similar business transaction and trade advances- Availing of Services from Canara Bank w.r.t. Bank Charges		
1	Bidding or other process, if any, applied for choosing a party for sale, purchase or supply of goods or services.	NA
2	Basis of determination of price.	NA
3	In case of Trade advance (of upto 365 days or such period for which such advances are extended as per normal trade practice) , if any, proposed to be extended to the related party in relation to the transaction, specify the following: <ol style="list-style-type: none"> a. Amount of Trade advance b. Tenure c. Whether same is self-liquidating 	NA
B3- Disclosure only in case of transactions relating to investment made by the listed entity or its subsidiary- Investments made by the Company on Fixed Deposits of Canara Bank		
1.	Source of funds in connection with the proposed transaction. <i>Note: This item of disclosure is not applicable to listed banks / NBFCs / insurance companies/ housing finance companies.</i>	NA
2.	Where any financial indebtedness is incurred to make investment, specify the following: <i>Note: This item of disclosure is not applicable to listed banks / NBFCs / insurance companies / housing finance companies.</i> <ol style="list-style-type: none"> a. Nature of indebtedness b. Total Cost of Borrowing c. Tenure d. Other details 	NA
3.	Purpose for which funds shall be utilized by the investee company.	To secure the OD facility with Canara Bank
4.	Material terms of the proposed transaction	To secure the OD facility from Canara Bank
B5- Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary- Availing term loans, commercial papers, and overdraft facilities, including interest thereon from Canara Bank		
1.	Material covenants of the proposed transaction	The Company being a Housing Finance Company and engaged in lending business borrows money in the form of term loans, commercial papers, and overdraft facilities from various banks including Canara Bank.
2.	Interest rate (<i>in terms of numerical value or base rate and applicable spread</i>)	Repo + 1.60% (December 2025-6.85%)
3.	Cost of borrowing <i>Note: This shall include all costs associated with the borrowing</i>	7.24%
4.	Maturity / due date	September 2028 & September 2031
5.	Repayment schedule & terms	Yearly & Half Yearly repayments
6.	Whether secured or unsecured	Secured
7.	If secured, the nature of security & security coverage ratio	Secured by Book Debts
8.	The purpose for which the funds will be utilized by the listed entity / subsidiary	For onward lending or for the purposes permitted by RBI

Sl. No.	Particulars of the Information	Information provided by the Management
C2- Disclosure only in case of transactions relating to any investment made by the listed entity or its subsidiary- Fixed Deposits maintained with Canara Bank and earning interest thereon		
1	Latest credit rating of the related party <i>Note:</i> a. <i>Standalone rating to be provided while option to provide structured obligation rating (SO rating) and credit enhancement rating (CE rating), if any.</i> b. <i>This shall be applicable in case of investment in debt securities.</i>	NA
2	Whether any regulatory approval is required. If yes, whether the same has been obtained.	NA
C(4). Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary		
1	Debt to Equity Ratio of the listed entity or its subsidiary based on last audited financial statements Note: This shall not be applicable to listed banks / NBFC / insurance companies / housing finance companies.	NA
2	Debt Service Coverage Ratio of the listed entity or its subsidiary based on last audited financial statements Note: This shall not be applicable to listed banks / NBFC / insurance companies / housing finance companies.	NA

Annexure-1

Details of previous transactions with the related party – FY 2025-26.

Sl. No.	Related Party Nature	Nature of Relationship	Nature of Transaction	Head	Amount ₹ in Crs
1			Interest received on deposits	P&L - Income	20.43
2			Interest paid on loans	P&L - Expense	174.14
3			Rental expenses	P&L - Expense	0.81
4			Bank charges	P&L - Expense	0.34
5	Canara Bank	Promoter (Sponsor Bank)	Salary to deputed staffs	P&L - Expense	0.51
6			Loans outstanding	BS - Liability	2,322.91
7			Deposits outstanding	BS - Asset	300.00
8			Bank Balance	BS - Asset	2.44
9			Dividend Paid	NA	51.91
Total					2,873.49

Annexure-2

Details of proposed transaction with Related Party – FY 2026-27

Sl. No.	Related Party	Nature of Relation	Nature of Transaction	Limit ₹in Crores	% of FY 2025-26 Turnover
1			Availing term loans, commercial papers, and overdraft facilities, including interest thereon	4,500.00	106.68%
2			Placing of Fixed Deposits and earning interest thereon	350.00	8.30%
3			Bank Charges	2.00	0.05%
4	Canara Bank	Promotor (Sponsor Bank)	The Company may have to enter into transactions with the related parties, Executive Director, KMPs, any other subsidiaries of the Bank like payment of arranger's fees in respect of CP/NCDs, guarantee fees, transactions with or any such transactions which cannot be foreseen at present. Omnibus approval is sought to execute such transactions, subject to their value not exceeding ₹1 Crore per transaction	5.00	0.12%
Total				4,857.00	

Accordingly, the Management of the Company has provided the Audit Committee (the "Committee") with the relevant details (as required under the Industry Standards) about the proposed RPTs including rationale, material terms, justification as to why the proposed RPT(s) are in the interest of the Company and the basis of pricing. The Committee has reviewed and taken note of the certificate placed before it by Managing Director & CEO and the Chief Financial Officer (CFO) of the Company, confirming that the proposed RPT(s) to be entered are in the interest of the Company. After considering the details on RPTs as placed by the Management, the Committee has granted approval for both material and non-material related party transactions proposed for the financial year 2026-27 with the related parties and recommended to the Board for its approval on the proposed MRPTs with Canara Bank, aggregating up to the amount of ₹4857 Cr, for the FY 2026-27.

Accordingly, the Board in its meeting held on 08/06/2026 considered the recommendations of the Committee and approved the proposed MRPTs and recommended the same for the approval of Shareholders

The Audit Committee and the Board have also noted and confirmed that:

- the proposed MRPTs are on an arm's length basis and in the ordinary course of business of the Company;
- the relevant disclosures, as required under the Industry Standards, were placed before the Committee and the Board for decision making on proposed MRPTs; and

- the Committee and the Board have determined that the promoter(s) will not benefit from the proposed MRPTs at the expense of public shareholders.

Members are further informed that the Company may have to enter into transactions with the Canara Bank like payment of arranger's fees in respect of CP/NCDs, guarantee fees, transactions with or any such transactions which cannot be foreseen at present. Accordingly, on the recommendations of the Committee, Omnibus approval is sought from the shareholders of the Company to execute such transactions, subject to their value not exceeding ₹1 Crore per transaction.

The MRPTs as set out in Item No. 4 of this Notice has been unanimously approved by the Independent Directors of the Audit Committee and approval of Members sought for the MRPTs as given in Agenda Item No. 4 shall be valid up to the date of next AGM.

None of the Directors, other than Shri H S Ahluwalia (Executive Director, Canara Bank) and Shri Shailesh Kumar Singh, Deputy Managing Director (DGM, Canara Bank) or any Key Managerial Personnel or the relatives of the Directors or Key Managerial Personnel, is in any way concerned or interested, financially or otherwise, in the said resolution.

The Shareholders may please note that, as per the provisions of Regulation 23 the SEBI LODR, all the related parties (whether such related party is a party to the

above-mentioned transactions or not) are prohibited from voting to approve the Resolution as set out at Item No. 4 of this Notice.

The Board of Directors therefore, recommend the passing of the Ordinary Resolution proposed at Agenda Item No. 4 of the Notice, for the approval of Shareholders.

In respect of Agenda no. 5- Appointment of Shri Shailesh Kumar Singh (DIN: 11662605) as Whole-time Director and Key Managerial Personnel of the Company (designated as Deputy Managing Director)

In terms of the applicable clauses of the Articles of Association of the Company and Sections 152, 161, 196, 197, 198, 203 and all other applicable provisions, if any, of the Companies Act, 2013 (**'the Act'**), related rules, read with Schedule V to the said Act, applicable provisions of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 (**'SEBI LODR'**) and Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 (RBI Governance Directions), the Board of Directors of your Company at its meeting held on April 24, 2026, on the recommendations of the Nomination Remuneration and HR Committee on 'fit and proper' criteria, tenure and remuneration has appointed Shri Shailesh Kumar Singh (DIN: 11662605) as an Additional Director and the Whole-time Director (designated as Deputy Managing Director)

of the Company with effect from the date of RBI approval of his appointment i.e. from 03rd July, 2026 for a period of three years at such remuneration, as detailed in the terms and conditions of deputation received from Canara Bank. The said appointment is subject to approval by the members of the Company in terms of the provisions of the above cited acts / rules / directions/regulations and accordingly the agenda is place before the members of the Company seeking approval by way of an ordinary resolution.

In terms of Section 160 and all other applicable provisions of the Act, your Company has received a notice in writing from a member proposing the candidature of Shri Shailesh Kumar Singh for the office of a Director and a Whole-time Director of the Company.

In terms of Section 161 of the Act read with Regulation 17(1C) of SEBI LODR, the additional director appointed by the Board, holds office upto the date of next general meeting or within a time period of three months from the date of appointment, whichever is earlier. Hence, this agenda forms part of this Notice.

As required under the provisions of the Act and related rules, Secretarial Standard on General Meeting (SS-2) and also under Regulation 36 of SEBI LODR, all the relevant information relating to Shri Shailesh Kumar Singh, are provided in this explanatory statement.

Name of the Director	Shailesh Kumar Singh
Director Identification Number (DIN)	11662605
Age	55 years
Nationality	Indian
Date of first appointment on the Board	July 3, 2026
Qualification	B.A. (Hons.)
Brief profile & nature of expertise in specific functional areas	<p>Shri Shailesh Kumar Singh joined Canara Bank on 15/03/1999 and elevated to the level of Deputy General Manager at Canara Bank.</p> <p>He has more than 27 years in Banking having exposure in various operational areas i. e. Rural, Semi-urban, Urban and metro. He has successfully dealt in various functional areas in the branches, Regional Offices, Circle Office, Head Office, apart from Treasury. He has a complete overview of the Banking operations in all the areas.</p> <p>He has established Cash Management Services from start i. e. from RFP finalisation, floating, selection of service provider, including drafting the policy as regards do's & don'ts. He has launched the services by integrating with CBS. Additionally, he has also onboarded more than 100 Clients in the fold and significantly contributed towards non-interest earnings of the Bank.</p>
Terms and conditions of appointment & details of remuneration	The draft terms and conditions of his appointment as Whole-time Director are mentioned below and would be available for inspection electronically and also at the Registered Office of the Company as mentioned in the Notes.
No. of meetings of the Board attended during the financial year	Nil
Directorships, Trusteeships, Partnerships, etc. held in other companies, firms, trusts, entities, etc.	Nil
Memberships / Chairmanships of the committee of the Board of Directors of the Company/other Companies	Nil
Listed entities from which the Director has resigned in the past three years	Not applicable
Number of shares held in the Company including as a beneficial owner	Shri Shailesh Kumar Singh is not holding any shares in the Company (both own and held by/for other persons on a beneficial basis) and has not availed any loan from the Company.
Disclosure of relationships between directors inter-se	No Director or any Key Managerial Personnel or the relatives of the Directors or Key Managerial Personnel is in any way concerned or interested, financially or otherwise except for Shri Hardeep Singh Ahluwalia, Executive Director of Canara Bank.
Details of remuneration sought to be paid, if any	The draft terms and conditions of his appointment & details of remuneration as Whole-time Director are mentioned below and would be available for inspection at the Registered Office of the Company as mentioned in the Notes.
Remuneration last drawn, if applicable	Not Applicable
Justification for choosing the appointee for appointment (Skills and capability required for the role and the Director meets such requirement)	Not applicable as he is a Non-Independent Director. However, he possesses the skills and capability required for the role.

Shri Shailesh Kumar Singh has provided his consent in writing in Form DIR-2 pursuant to Section 152 of the Act and Rule 8 of Companies (Appointment & Qualification of Directors) Rules, 2014, expressing his willingness to act as a Director of the Company.

He has further confirmed that he is neither disqualified from being appointed as a Director in terms of Section 164(2) of the Act, nor debarred from holding the office of director by virtue of any SEBI order or any other such authority.

The Company has also received a duly signed declaration from Shri Shailesh Kumar Singh confirming that he satisfies all conditions set out in Part-I of Schedule V and Section 196(3) of the Act.

He has also submitted a Notice of interest in terms of Section 184 of the Companies Act, 2013 (Form MBP-1). He has executed a Declaration-cum-undertaking as required under RBI Governance Directions, for his appointment as an additional director/Director and executed a Deed of Covenants. He is committed to devote enough time that is required by the Company in order to fulfil his fiduciary responsibility towards various stakeholders.

Key terms and conditions of appointment: The key terms and conditions of appointment including the remuneration payable to Shri Shailesh Kumar Singh as Director are as follows:

1. Period of deputation: Not exceeding three years from the date of RBI approval i.e. 03rd July, 2026 till 02nd July, 2029. Further the office of Shri Shailesh Kumar Singh shall be liable to retire by rotation.

2. Remuneration:

A. Salary Details:

- Basic Pay:** ₹1,56,500 per Month;
- Stagnation Increment:** ₹4,000 per month,
- Dearness Allowance:** Variable dearness allowance (as per index level);
- Special Allowance:** 31.50% of basic pay + DA per month;
- City compensatory allowance:** ₹2,300/- per month;
- Professional Qualification Allowance:** ₹5,480/- per month;
- Learning Allowance:** ₹850/- plus DA per month;
- Deputation Allowance:** 4% of basic pay subject to maximum of ₹3,750/- per month;
- House Rent Allowance:** As per norms.

B. Perquisites:

Accommodation: If the executive having his own house at the place of deputation, he must occupy the same, else, he is eligible for Bank's quarters. If the executive has already occupied Bank's quarters, he is not eligible for HRA.

C. Other allowances:

Medical Aid: ₹15,400/- per annum;

Leave Fare Concession: In a block of four years, once to native place / place of domicile in the sub-block of two years by the shortest route and once to any place in India in the II sub-block of two years by the shortest route.

Encashment of LFC Facility: An officer by exercising an option any time during a four-year block / two-year block as the case may be, surrender and encash his LFC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 100% of the eligible fare for the class of travel by train to which he is entitled up to a distance of 6,500 kms [one-way] for officers in SMG IV & above); The permissible amount of encashment of leave fare concession as per the entitlement as at the prevailing railway fares such encashment amount is taxable as per IT rules. encashment up to 30 days of PL can be encashed once in a period of 4 years while availing LFC.

Leave: *Casual Leave:* 12 days in a calendar year; *Privilege Leave:* At the rate of one day for eleven (11) working days – maximum accumulation is restricted to 270 days; *Sick Leave:* One Month for each year of service subject to a maximum of 720 days during the entire service; *Encashment of PL:* 7 days per year.

Contribution to PF: 10% of the basic pay & increment component of FPP & PQP.

D. On repatriation:

Leave Salary: Leave salary corresponding to the leave earned, during the period of deputation but not availed shall be payable to the bank.

Gratuity: Gratuity on pro-rata basis for the period of deputation is payable to the bank.

Club Membership & Reimbursement towards Newspaper: Payable as per Bank's rules.

During the period of deputation, the executive shall be governed by the provisions of the Canara Bank (Officers) Service Regulations, 1979 and Canara Bank Officer

Employees' (Discipline and Appeal) Regulations, 1976 and Canara Bank Officer Employees' (Conduct) Regulations, 1976. On repatriation, the deputed Organisation shall pay the Leave salary, Bank's contribution of SPF during the period of deputation & gratuity on pro-rata basis payable for the period of deputation to the Bank.

Copies of the consents, declarations, deeds and covenants executed by Shri Shailesh Kumar Singh would be available for inspection by the members as mentioned in the notes to this Notice.

Your directors are of the opinion that Shri Shailesh Kumar Singh fulfils the conditions specified in the Act, SEBI LODR and RBI Governance Directions relating to his appointment as the Director and Key Managerial Personnel (KMP) of the Company. He possess the requisite skills, expertise and competencies identified by the Board for effective functioning of the Company and his appointment as the Director and KMP would be in the best interest of the Company.

The above may be treated as a written memorandum setting out the terms of appointment of Shri Shailesh Kumar Singh under Section 190 of the Act.

None of the Directors except Shri Hardeep Singh Ahluwalia being the Executive Director of Canara Bank or Key Managerial Personnel or their relatives are concerned or interested, financially or otherwise in this resolution, except to the extent of their shareholding, if any.

The Board of Directors therefore, recommend the passing of the Ordinary Resolution proposed at Item No. 5 of the Notice.

In respect of Agenda No. 6:- Re-appointment of Shri Murali Ramaswami (DIN: 08659944), as an Independent Director

Shri Murali Ramaswami (DIN: 08659944), was appointed as an Independent Director at the 36th Annual General Meeting (AGM) of the Company held on July 19, 2023, for a tenure of 3 years upto the conclusion of AGM to be held for FY 2025-26. Accordingly, Shri Murali Ramaswami holds the office of Independent Director up to the conclusion of this AGM.

The Nomination Remuneration & HR Committee ('NRC') at its meeting held on April 24, 2026 after taking into account the positive outcome of the performance evaluation of Shri Murali Ramaswami during his current term as Non-executive Independent Director and considering the knowledge, profile, criteria of independence, expertise, vast and varied experience, matching to the requirements of the Company as determined under the 'fit and proper' criteria, recommended to the Board his re-appointment as an Independent Director for the second term of 3 consecutive years i.e. from July 29, 2026 till July 28, 2029.

In accordance with the provisions of Section 149 of the Companies Act, 2013 ('the Act'), an Independent Director may hold office for two terms up to five consecutive years each. Further, as per section 149(10) of the Act, an Independent Director shall be eligible for re-appointment, for second term of up to 5 (five) consecutive years, on passing of a special resolution by members of the Company. Shri Murali Ramaswami fulfils the requirements of an Independent Director as laid down under Section 149(6) of the Act and Regulation 16 of the SEBI LODR.

In terms of Section 160 and all other applicable provisions of the Act, your Company has received a notice in writing from a member signifying their intention to propose the candidature of Shri Murali Ramaswami for re-appointment as an Independent Director of the Company at the ensuing Annual General Meeting.

The Company has also received the following documents from the Director:

- a) Consent in writing to act as director in Form DIR - 2;
- b) Intimation in form DIR - 8 to the effect that he is not disqualified under section 164(2) of the Act;
- c) Notice of interest in terms of Section 184 of the Act (Form MBP-1);
- d) Declaration to the effect that he meets the criteria of independence as specified in the Act and SEBI LODR;
- e) Confirmation that he is neither disqualified nor debarred from holding the office of director under the Act or pursuant to any order issued by SEBI or any such other authority;
- f) Confirmation that he is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties with an objective independent judgment and without any external influence;
- g) Confirmation that he has registered himself with the Independent Directors' databank and satisfied the requirement regarding the online proficiency self assessment test in terms of the Companies (Appointment and Qualifications of Directors) Rules, 2014; and
- h) A declaration to the effect that he continues to satisfy the 'fit and proper' criteria as prescribed and the Deed of covenants as required under the Reserve Bank of India (Housing Finance Companies) Directions, 2025 read with Reserve Bank of India (NBFC-Governance) Directions, 2025.

- i) Brief Profile of Shri Murali Ramaswami, Independent Director pursuant to SS-2 (“Secretarial Standard on General Meetings”), Regulation 36(3) of the SEBI LODR and other applicable provisions, is provided in the table below:

Name of the Director	Shri Murali Ramaswami
Director Identification Number (DIN)	08659944
Age	65 Years
Category	Non-Independent Director
Nationality	Indian
Date of first appointment on the Board	June 19, 2023
Educational Qualification	Shri Murali Ramaswami is a Graduate in Commerce with additional Qualifications of AICWA, MBA (Corporate Finance, Foreign Trade and Market Research),CAIIB and Diploma in Business Finance.
Brief profile & nature of expertise in specific functional areas	<p>Shri Murali Ramaswami is a Graduate in Commerce with additional Qualifications of AICWA, MBA (Corporate Finance, Foreign Trade and Market Research),CAIIB and Diploma in Business Finance.</p> <p>Presently he is an Independent Director on the Board of the Karur Vysya Bank Limited.</p> <p>Shri Murali Ramaswami is External Member in the panel of screening Committee formed by SBI for Scrutiny and Recommendation of Compromise proposal, Sale to ARC/Bank/FI/NBFC. He is also a member in the settlement Advisory Committee Constituted by Indian Overseas Bank.</p> <p>With over 30 years of experience in Banking sector, Shri Murali Ramaswami reached up to the position of Executive Director in Bank of Baroda and in Vijaya Bank. He had handled the first 3-way amalgamation of Bank of Baroda, Vijaya Bank & Dena Bank as in-charge of Integration Management. He has Diverse and distinct experience of heading Corporate Credit, Treasury and Global Markets, International Operations, Cash Management, Integration Management, Information Technology, Digital Banking & Information Technology. He has expertise in NPA Management, Restructuring & Rehabilitation of units, experience in job evaluation & merit rating. He has handled Disciplinary Proceedings as Enquiry Officer.</p>
Terms and conditions of appointment & details of remuneration	The draft terms and conditions of his re-appointment as Independent Director are mentioned below and would be available for inspection electronically and the same is available on the website of the Company www.canfinhomes.com/
No. of meetings of the Board attended during the financial year ended March 31, 2026	Shri Murali Ramaswami has attended all 11 Board meetings held during FY 2025-26.
Directorships, Trusteeships, Partnerships, etc. held in other companies, firms, trusts, entities, etc.	Karur Vysya Bank Limited

Memberships / Chairmanships of the committee of the Board of Directors of the Company / other Companies

The Chairmanship / Memberships of the Committee of the Board are as follows :

Sl. No.	Name of the Company	Name of Committee	Designation
1.	The Karur Vysya Bank Limited	Management Committee	Member
		Special Committee of the Board for Monitoring and Follow-up of Cases of Frauds (SCBMF)	Chairman
		Nomination and Remuneration Committee	Chairman
		Corporate Social Responsibility (CSR) Committee	Member
2.	Can Fin Homes Limited	Audit Committee	Member
		Stakeholders Relationship Committee	Chairman
		CSR Committee	Member
		Nomination Remuneration and HR Committee	Member
		SCBMF	Chairman

Listed entities from which the Director has resigned in the past three years

Nil

Number of shares held in the Company including as a beneficial owner

Shri Murali Ramaswami, is not holding any shares in the Company (both own and held by/for other persons on a beneficial basis) and he has not availed any loan from the Company.

Disclosure of relationships between Directors inter-se

None of the Directors are related inter-se

Details of remuneration last drawn, if applicable

During FY 2025-26, ₹11,80,000/- was paid to Shri Murali Ramaswami as sitting fee for attending the Board and Committee Meetings.

Details of remuneration sought to be paid, if any

Shri Murali Ramaswami is eligible to receive sitting fees of ₹50,000/- for attending each meeting of the Board and ₹30,000/- for any Board Committee(s) thereof. Additional chairing fee of ₹10,000/- for the Chairperson of the Board and Committees, if any, will be paid. The sitting fee will be reviewed and revised by the Board from time to time, within the ceiling limit prescribed under the Companies Act, 2013. He is also eligible to receive re-imbursment of expenses incurred towards travel, hotel and other incidental expenses incurred by the Director in the performance of their role and duties.

Justification for choosing the appointee for appointment (Skills and capability required for the role and the Director meets such requirement)

In the opinion of the Board, Shri Murali Ramaswami possesses appropriate skills, experience & knowledge and fulfils the conditions for appointment as Independent Director as specified in the Act and the SEBI Listing Regulations and that he is independent of the management of the Company.

Summary of Performance Evaluation

The performance of the Independent Director had been rated as "outstanding".

The Nomination Remuneration and HR Committee and the Board are of the opinion that Shri Murali Ramaswami possesses relevant expertise and experience and is independent of management and duly fulfils the conditions specified in the Act, SEBI LODR and the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 for re-appointment as an Independent Director and his appointment as an Independent Director would be in the best interest of the Company.

In view of the above, the Board strongly believes that Shri Murali Ramaswami will bring immense value on account of his stature, professional competence and diversified experience, and accordingly, recommends his re-appointment, as an independent director for a term of 3 (three) years with effect i.e. from the conclusion of 39th AGM i.e. July 29, 2026 till July 28, 2029, not liable to retire by rotation.

The draft letter of re-appointment of an Independent Director setting out the terms and conditions is available on the website of the Company. Consents, declarations etc., referred above would also be available for inspection by the Members as mentioned in the notes to this Notice.

In terms of Section 149, 150, 152 and other applicable provisions of the Act and related rules made thereunder, Shri Murali Ramaswami, being eligible, is proposed to be re-appointed as an Independent Director for 2nd term of 3 (Three) consecutive years commencing from July 29, 2026 to July 28, 2029.

Except Shri Murali Ramaswami, and his relatives to the extent of their shareholding, if any, in the Company, none of the other Directors or the relatives of the Directors or Key Managerial Personnel are in any way concerned or interested, financially or otherwise in the said resolution.

The Board of Directors therefore, recommend the passing of the Special resolution as set out in Agenda Item No. 6 of the Notice.

In respect of Item No. 7:- Appointment of Smt. Varsha Vasant Purandare (DIN: 05288076) as an Independent Director

The Nomination Remuneration & HR Committee at its meeting held on June 05, 2026 considering the knowledge, profile, criteria of independence, expertise, vast and varied experience, matching to the requirements of the Company has determined the 'fit and proper' criteria of Smt. Varsha Vasant Purandare and recommended to the Board for her appointment as a Non-Executive Independent Director for a tenure of 3 (Three)

consecutive years commencing from July 30, 2026 to July 29, 2029.

Based on the recommendations of Nomination Remuneration & HR Committee, the Board of Directors of the Company at its Meeting held on June 08, 2026 recommended the appointment of Smt. Varsha Vasant Purandare as an Independent Director for a tenure of 3 (Three) consecutive years with effect from July 30, 2026 to July 29, 2029, to the shareholders at the ensuing Annual General Meeting (AGM) pursuant to Sections 149, 150, 152, 160 and all other applicable provisions of the Companies Act, 2013 ('the Act').

In terms of Section 160 of the Act, the Company has received a notice in writing from a member signifying his intention to propose the candidature of Smt. Varsha Vasant Purandare for appointment as an Independent Director of the Company at the ensuing Annual General Meeting.

Smt. Varsha Vasant Purandare is willing to act as an Independent Director of the Company, if so appointed and has filed with the Company her Consent in writing to act as director in Form DIR-2 pursuant to Section 152 of the Act. The Company has also received the following documents from Smt. Varsha Vasant Purandare:

- a. Intimation in form DIR - 8 to the effect that she is not disqualified under Section 164(2) of the Act;
- b. Notice of interest in terms of Section 184 of the Act (Form MBP-1);
- c. Declaration to the effect that she meets the criteria of independence as specified in the Act and the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ('SEBI LODR');
- d. Confirmation that she is neither disqualified nor debarred from holding the office of director under the Act or pursuant to any order issued by SEBI or any such other authority;
- e. Confirmation that she is not aware of any circumstance or situation which exists or may be reasonably anticipated that could impair or impact his ability to discharge his duties with an objective independent judgment and without any external influence;
- f. Confirmation that she is registered with the Independent Directors' databank and satisfied the requirement regarding the online proficiency self-assessment test in terms of the Companies (Appointment and Qualifications of Directors) Rules, 2014; and

- g. A declaration to the effect that she satisfies the 'fit and proper' criteria as prescribed and the Deed of covenants as required under the Reserve Bank of India (Housing Finance Companies) Directions, 2025 read with Reserve Bank of India (NBFC-Governance) Directions, 2025.

Brief Profile of Smt. Varsha Vasant Purandare pursuant to Regulation 36(3) of the SEBI LODR and SS-2 ("Secretarial Standard on General Meetings") and other applicable provisions, are provided in the table below:

Name of the Director	Smt. Varsha Vasant Purandare
Director Identification Number (DIN)	05288076
Age	67 Years
Category	Non-Executive Independent Director
Nationality	Indian
Date of first appointment on the Board	30/07/2026
Educational Qualification	Smt. Varsha Vasant Purandare holds a Bachelor's degree in science (Chemistry) and Diploma in Business Management.
Brief profile & nature of expertise in specific functional areas	<p>Smt. Varsha Purandare has a varied experience of 36 years in the areas of credit, forex, risk, treasury, capital markets, investment banking, and private equity.</p> <p>Smt. Purandare holds a Bachelor's degree in Science (Chemistry) and has a Diploma in Business Management.</p> <p>Smt. Purandare was the Managing Director and Chief Executive Officer of SBI Capital Markets Limited (SBI Caps) from November 2015 to December 2018, where she was the overall in-charge of SBI Caps and its five subsidiaries, covering investment banking and encompassing equity capital markets, debt markets, private equity, institutional & retail broking, and trustee & foreign subsidiaries. Prior to this, Smt. Purandare was the Deputy Managing Director and Chief Credit and Risk Officer of State Bank of India (SBI), where she headed the highest Credit Committee and was in-charge of the overall credit function. Besides the above, Smt. Purandare has held several positions in SBI, in India and abroad.</p> <p>Presently, she serves as an Independent Director on many Indian Companies including the Federal Bank Ltd, TMF Holdings Limited, Tata Trustee Company Private Limited, Tata Play Limited, Tata Autocomp Systems Limited, Protraviny Private Limited, etc.</p>
Terms and conditions of appointment & details of remuneration	The draft terms and conditions of her appointment as Independent Director are mentioned below and would be available for inspection electronically and the same is available on the website of the Company www.canfinhomes.com
No. of meetings of the Board attended during the year	NA

Directorships, Trusteeships, Partnerships, etc. held in other companies, firms, trusts, entities, etc.	Presently, she serves as an Independent Director on many Indian Companies including the Federal Bank Limited, TMF Holdings Limited, Tata Trustee Company Private Limited, Tata Play Limited, Tata Autocomp Systems Limited, Protraviny Private Limited, etc.
Memberships/Chairmanships of the committee of the Board of Directors of the Company / other Companies	Refer below table on Memberships / Chairmanships of the committee of the Board of Directors of the Company / other Companies
Listed entities from which the Director has resigned in the past three years	Deepak Fertilizers and Petrochemicals Corporation Limited Orient Cement Limited Tata Capital Limited
Number of shares held in the Company including as a beneficial owner	Smt Varsha Vasant Purandare, is not holding any shares in the Company (both own and held by/for other persons on a beneficial basis) and she has not availed any loan from the Company.
Disclosure of relationships between Directors inter-se	None of the Directors are related inter-se
Remuneration last drawn, if applicable	NA
Details of remuneration sought to be paid, if any	Smt Varsha Vasant Purandare is eligible to receive sitting fees of ₹50,000/- for attending each meeting of the Board and ₹30,000/- for any Board Committee(s) thereof. Additional chairing fee of ₹10,000/- for the Chairperson of the Board and Committees, if any, will be paid. The sitting fee will be reviewed and revised by the Board from time to time, within the ceiling limit prescribed under the Companies Act, 2013. She is also eligible to receive re-imbursment of expenses incurred towards travel, hotel and other incidental expenses incurred by the Director in the performance of their role and duties.
Justification for choosing the appointee for appointment (Skills and capability required for the role and the Director meets such requirement)	In the opinion of the Board, Smt Varsha Vasant Purandare possesses appropriate skills, experience & knowledge and fulfils the conditions for appointment as Independent Director as specified in the Act and the SEBI Listing Regulations and that she is independent of the management of the Company.
Summary of Performance Evaluation	NA

Memberships / Chairmanships of the committee of the Board of Directors of the Company / other Companies

Sl. No.	Name of the Company	Name of Committee	Designation
1	TMF Holdings Limited	Audit Committee	Member
		Nomination and Remuneration Committee	Member
		Risk Management Committee	Chairperson
		Corporate Social Responsibility Committee	Member
2	Tata Play Limited	Audit Committee	Chairperson
		Risk Management Committee	Member
		Nomination & Remuneration Committee	Chairperson
3	Tata Trustee Company Private Limited	Unlisted	Independent Director
4	Tata AutoComp Systems Limited	Nomination and Remuneration Committee	Member
		Audit Committee	Chairperson
5	Protraviny Private Limited	Audit Committee	Chairperson
6	Kirloskar Pneumatic Company Limited (KPCL)	Nomination & Remuneration Committee	Member
		Stakeholders' Relationship Committee	Chairperson
7	Tata Motors Limited (Previously TML Commercial Vehicles Limited)	Audit Committee	Chairperson
		Stakeholders' Relationship Member Committee	Member
		Risk Management Committee	Member
8	Federal Bank Limited	Audit Committee	Member
		CIRCC (Credit investment and Raising Capital Committee)	Member

The Nomination Remuneration and HR Committee and the Board are of the opinion that Smt Varsha Vasant Purandare possesses relevant expertise and experience and is independent of management and duly fulfils the condition specified in the Act, the SEBI LODR and the Reserve Bank of India (Non-Banking Financial Companies - Governance) Directions, 2025 for appointment as an Independent Director and her appointment as an Independent Director would be in the best interest of the Company.

The draft letter of her appointment of an Independent Director setting out the terms and conditions is available on the website of the Company. Consents, declarations etc., referred above would also be available for inspection by the Members as mentioned in the notes to this Notice.

In view of the above, the Board strongly believes that Smt Varsha Vasant Purandare will bring immense value on account of his stature, professional competence and diversified experience, and accordingly, recommends her appointment as an independent director for a term of 3 (three) years with effect i.e. July 30, 2026 to July 29, 2029, not liable to retire by rotation.

Accordingly, in terms of Section 149, 150, 152, 160 and other applicable provisions of the Act and related rules made thereunder, Smt Varsha Vasant Purandare, being eligible, is proposed to be appointed as an Independent Director of the Company with effect from July 30, 2026 till July 29, 2029.

Except Smt Varsha Vasant Purandare, and her relatives to the extent of their shareholding, if any, in the Company,

none of the other Directors or the relatives of the Directors or Key Managerial Personnel are in any way concerned or interested, financially or otherwise in the said resolution.

The Board of Directors therefore, recommend the passing of the Special Resolution as set out in Agenda Item No. 7 of the Notice.

In respect of Agenda No. 8: Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature upto an amount not exceeding ₹5,000 Crore, on private placement basis.

In terms of Sections 42, 71 and all other applicable provisions, if any, of the Companies Act, 2013, a Company may, subject to the provisions of that section, make an offer or invitation for subscription of securities including non-convertible debentures by way of private placement. Further, in terms of Rule 14(2) of the Companies (Prospectus and Allotment of Securities) Rules, 2014 and all other applicable provisions, if any, of the said Act, Directions/Guidelines by the Regulators or any other statutory authorities issued from time to time, a Company shall not make a private placement of its securities unless the proposed offer of securities or invitation to subscribe securities has been previously approved by the shareholders of the Company by a Special Resolution, for each of the offers or invitations. In case of an offer or invitation for subscription to the Non-Convertible Debentures (NCDs), it shall be sufficient if the Company passes a previous Special Resolution only once in a year for all the offers or invitation for such debentures during the year.

At the 38th AGM of the Company held on August 20, 2025 approval of the Members of the Company was obtained for authorising the Board of Directors of the Company to Offer or Invite for subscription of 'Non-Convertible Debentures (NCDs)' upto an amount of ₹10,000 Crore (Rupees Ten Thousand Crores only) only, on private placement basis, in one or more tranches, during the period of one year commencing from the said AGM until the conclusion of the ensuing AGM.

During the Financial Year 2025-26, the Company has issued NCDs amounting to ₹980 Crore (Rupees Nine Hundred Eighty Crores only). The SRNCD outstanding as on March 31, 2026 was ₹6,365 Crore (Rupees Six thousand Three Hundred Sixty Five Crore only).

Pursuant to SEBI Master Circular dated 22/05/2024 on Issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper, A Large Corporate (LC) shall raise not less than 25% of its qualified borrowings by way of issuance of debt securities in the financial years subsequent to the financial year in which it is identified as LC. From financial year 2025 onwards, the requirement of mandatory qualified borrowing by a LC in a financial year shall be met over a continuous block of three years. The Company being a Large Corporate has fulfilled the Criteria of raising not less than 25% of its qualified borrowings by way of issuance of debt securities in the Financial Year 2025-26.

Keeping in view the business of the Company, the expected growth in the activities and operations of the Company, the requirement of additional funds through alternative sources and cost of each of such source, it is proposed to offer or invite subscription of bonds or NCDs or tier II bonds, onshore and/or offshore, or Residential Mortgage Backed Securities (RMBS) including Pass Through Certificates (PTC) which may or may not be classified as Tier II capital under the provisions of the RBI-HFC Directions denominated in Indian Rupees and/or any foreign currency, for cash either at par or premium or at a discount to face value, issuance of Redeemable Non-Convertible Debentures (NCDs), secured or unsecured, such other securities described above upto an amount of ₹5,000 Crore (Rupees Five Thousand Crore only), on private placement basis during the period of one year from the conclusion of the 39th AGM until July 28, 2027 in one or more tranches, subject to the condition that the amount accepted in the form of the said Non-Convertible Debentures / Bonds / such other securities together with the existing borrowings and future borrowings would be within the overall borrowing limits approved by the Members at their 38th AGM held on August 20, 2025 pursuant to section 180(1)(c) of Companies Act, 2013 and subject to compliance of all the applicable laws.

The terms of issue of such NCDs would depend upon the requirement of the funds, time of issue, market conditions and availability of alternative sources of funds to the Company and would be decided by the Board or the Committee, if any constituted by the Board. All the required details/ disclosures relating to the issue would be made available in the standard / shelf disclosure document / GID/ KID or respective information memorandum, as the case may be.

In order to issue Non-Convertible Debentures/bonds as per the proposed resolutions by way of an offer or invitation

for subscription on private placement and in terms of the above-mentioned provisions of the Companies Act, 2013, as amended from time to time and related rules, subject to Directions / Guidelines by the Regulators or any other statutory authorities issued from time to time, the prior consent of the Members is sought by way of a Special Resolution.

All the related documents and registers referred in the Notice, which do not form part of the Annual Report, if any, are available for inspection at the Registered Office of the Company.

No Director or any Key Managerial Personnel or the relatives of the Directors or Key Managerial Personnel is in any way concerned or interested, financially or otherwise, in the said resolutions.

The Board of Directors recommend the passing of the Special Resolution as set out in Agenda No. 8 of this Notice, for the approval of the Members.

The approvals given by the members, in terms of Section 42 of the Act, at the last Annual General Meeting (AGM) held on August 20, 2025 will remain valid only upto the date of this AGM. Hence, this agenda item is considered unavoidable and forms part of this Notice.

By Order of the Board of Directors
For **Can Fin Homes Limited**

Sd/-

Nilesh Jain

Company Secretary
(M. No. A18320)

Place : Bengaluru

Date : 03rd July, 2026

Details in respect of Agenda No. 3:- Re-appointment of Shri Hardeep Singh Ahluwalia as a Director (Non-Executive Director)

The Board of Directors of the Company (“**Board**”), on the recommendation of the Nomination Remuneration & HR Committee (“**NRC**”), had appointed Shri Hardeep Singh Ahluwalia as Non-Executive Non-Independent Director of the Company with effect from August 06, 2025. Subsequently, the shareholders approved the appointment of Shri Hardeep Singh Ahluwalia through Postal Ballot on October 10, 2025 for a period up to the date of holding of the position of Executive Director in Canara Bank or for a term of 5 years as per the approval of RBI, whichever is earlier.

In terms of Section 152(6) of Companies Act, 2013, Shri Hardeep Singh Ahluwalia, being longest in the office since his last appointment, would be liable to retire by rotation at this 39th AGM of the Company and eligible to be re-appointed as a Director at the same meeting.

Agenda No.3 is an ordinary business. However, in terms of Regulation 36 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR) and Secretarial Standard-2, the following particulars relating to Shri Hardeep Singh Ahluwalia (DIN- 09690464), are provided for the information of Members:

Name of the Director	Shri Hardeep Singh Ahluwalia
Director Identification Number (DIN)	09690464
Category	Non-Executive Director
Age	59 years
Nationality	Indian
Date of first appointment on the Board	06/08/2025
Educational Qualification	He has completed his Graduation in Agriculture and also a Certified Associate of Indian Institute of Bankers. He also holds Certification in Credit Management from NIBM Pune & Diploma in Computer Applications in Financial Management
Brief profile & nature of expertise in specific functional areas	<p>He has started his banking career as Agricultural Field Officer on 30.03.1992 at Allahabad Bank (now Indian Bank). He is a graduate in Agriculture and a Certified Associate of Indian Institute of Bankers. He also holds Certification in Credit Management from NIBM Pune & Diploma in Computer Applications in Financial Management.</p> <p>He has rich banking experience for more than three decades in various functional areas of Banking system (Rural / Semi-Urban / Urban / Metro geographies) in India and abroad (HK) more particularly in strategic positions as Lead District Manager, Head of the International Branch, Zonal Head, Chandigarh & FGM / CGM Kolkata and various other verticals at administrative offices. He has also contributed immensely to the Sports Field as the President of Indian Bank Cultural & Sports Committee.</p> <p>His proven ability to build productive teams and deliver exceptional results was reflected in all his assignments. As an avid learner, he has attended various training programmes and completed Leadership Development Programme of IIM, Bangalore, curated by Banks Board Bureau in consultation with IBA.</p> <p>Before his elevation as Executive Director of Canara Bank, he was General Manager of the Recovery Department at Corporate Office of Indian Bank. He has taken charge as Executive Director of Canara Bank on 07.02.2023.</p>
Terms and conditions of appointment / re-appointment	Re-appointment as Director

No. of meetings of the Board attended during the financial year ended March 31, 2026	Attended 5 out of 6 Board Meetings held during FY 2025-26 from the date of his appointment i.e., after 06/08/2025																											
Directorships, Trusteeships, Partnerships, etc. held in other companies, firms, trusts, entities, etc.	<p>Shri Hardeep Singh Ahluwalia, apart from the directorship in the Company, holds directorship in the following Companies:</p> <ol style="list-style-type: none"> 1. Canara Bank - Executive Director 2. CRMF Trustee Private Limited - Director 3. Canbank Factors Limited - Nominee Director 4. Canbank Computer Services Limited - Director 																											
Memberships / Chairmanships of the committee of the Board of Directors of the Company / other Companies	<table border="1"> <thead> <tr> <th>Name of the Company</th> <th>Name of the Committee</th> <th>Designation</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Canara Bank</td> <td>Management Committee</td> <td>Member</td> </tr> <tr> <td>Risk Management Committee</td> <td>Member</td> </tr> <tr> <td>IT Strategy Committee</td> <td>Member</td> </tr> <tr> <td>Stakeholder Relationship Committee</td> <td>Member</td> </tr> <tr> <td>Canbank Computer Services Limited</td> <td>Corporate Social Responsibility Committee</td> <td>Member</td> </tr> <tr> <td>Canbank Factors Limited</td> <td>Nomination Remuneration & HR Committee</td> <td>Member</td> </tr> <tr> <td rowspan="4">Can Fin Homes Limited</td> <td>Risk Management Committee</td> <td>Chairman</td> </tr> <tr> <td>Audit Committee</td> <td>Member</td> </tr> <tr> <td>Nomination Remuneration and HR Committee</td> <td>Member</td> </tr> <tr> <td>Management Committee</td> <td>Member</td> </tr> </tbody> </table>	Name of the Company	Name of the Committee	Designation	Canara Bank	Management Committee	Member	Risk Management Committee	Member	IT Strategy Committee	Member	Stakeholder Relationship Committee	Member	Canbank Computer Services Limited	Corporate Social Responsibility Committee	Member	Canbank Factors Limited	Nomination Remuneration & HR Committee	Member	Can Fin Homes Limited	Risk Management Committee	Chairman	Audit Committee	Member	Nomination Remuneration and HR Committee	Member	Management Committee	Member
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Listed entities from which the Director has resigned in the past three years	None																											
Number of shares held in the Company including as a beneficial owner	Shri Hardeep Singh Ahluwalia is not holding any shares in the Company (both own and held by / for other persons on a beneficial basis) and has not availed any loan from the Company.																											
Disclosure of relationships between Directors, Manager and other Key Managerial Personnel inter-se	<p>None of the Directors are related inter-se.</p> <p>Further, No Director or Key Managerial Personnel or the relatives of the Directors or Key Managerial Personnel is in any way concerned or interested, financially or otherwise except Shri Shailesh Kumar Singh, Deputy Managing Director on deputation from Canara Bank.</p>																											
Details of Remuneration last drawn, if applicable	Shri Hardeep Singh Ahluwalia does not draw any remuneration from the Company.																											
Details of remuneration sought to be paid, if any	Nil																											
Justification for choosing the appointee for appointment (Skills and capability required for the role and the Director meets such requirement)	Not applicable as he is a Non-Independent Director. However, he possesses the skills and capability required for the role.																											
Summary of Performance Evaluation	His performance for Financial Year 2025-26 was rated as "outstanding".																											

Disclaimer

Some of the information in this report may contain forward-looking statements, which include statements regarding the Company's expected financial position and results of operations, business plans and prospects, etc. They are generally identified by forward-looking words, such as "believe", "plan", "anticipate", "continue", "estimate", "expect", "may", "will", or other similar words. Forward-looking statements are dependent on assumptions or the basis underlying such statements. We have chosen these assumptions or basis in good faith, and we believe that they are reasonable in all material respects. However, we caution that the actual results, performances or achievements could differ materially from those expressed or implied in such forward-looking statements. We undertake no obligation to update or revise any forward-looking statement, whether as a result of new information, future events, or otherwise



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

29/1, Sir M N Krishna Rao Road, Near Lalbagh West Gate
Basavanagudi, Bengaluru - 560 004, Karnataka