



CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 201/2025
July 19, 2025

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

Sub: Outcome of Board Meeting- Submission of Un-Audited Financial Results for the 1st Quarter Ended on June 30, 2025 and other approvals

- Ref: 1. Regulation 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
2. Our letter CFHRO SE CS LODR 196/2025 dated July 14, 2025 captioned "Intimation of meeting of Board of Directors"

We wish to inform that the Board of Directors at its meeting held today i.e., July 19, 2025, Saturday, considered and approved the following:

- The Board of Directors with the recommendation of the Audit Committee approved the Un-Audited Financial Results for the 1st Quarter ended on June 30, 2025.

In this regard, please find enclosed the following:

Sl. No.	Particulars	Annex. No.
1.	Statement of Un-audited Standalone Financial Results of the Company for the Quarter Ended June 30, 2025, which are prepared in accordance with the Indian Accounting Standards (Ind AS).	I
2.	Limited Review Report for the said period issued by M/s. Rao & Emmar and M/s. V K Ladha & Associates, the Joint Statutory Central Auditors of the Company and taken on record by the Board.	II
3.	Additional disclosure of line items in accordance with Reg.52(4) of SEBI Listing Regulations.	III
4.	A 'Nil' Statement of Deviation or Variation as required under Regulation 32(1) of the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024	IV
5.	Statement of Utilization of Issue Proceeds as required under Regulation 52(7) and Statement of Deviation or variation in the use of proceeds of funds raised through Non-Convertible Debentures for the purpose other than those mentioned in offer document as per Regulation 52(7A) of SEBI Listing Regulations read with SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024.	V
6.	Security Cover Certificate as on June 30, 2025, as per Regulation 54(2)/(3) of SEBI Listing Regulations	VI

- 2. Appointment of Director:** The Board of directors, on the recommendations of the Nomination Remuneration and HR Committee, has also approved the appointment of Shri Hardeep Singh Ahluwalia (DIN: 09690464) as an Additional Director in the category of Non-Executive, Non-Independent Director as a representative of Promoter i.e. Canara Bank, of the Company.

Pursuant to Para 45.3 of NBFC-HFC (Reserve Bank) Directions, 2021, the appointment of Shri Hardeep Singh Ahluwalia is subject to the prior approval of Reserve Bank of India (RBI). Accordingly, the Company has made application to the RBI in the 'Pravaah Portal' pursuant to Para 46 of the said directions and the approval is yet to be received. The effective date of appointment of Shri Hardeep Singh Ahluwalia as Additional Director shall be the date of receipt of approval from RBI. The appointment is also subject to the approval of the shareholders.

Further, disclosure as per the SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR /P/0155 dated November 11, 2024 with respect to the appointment will be made after receipt of communication / approval from RBI.

The meeting of the Board of Directors commenced at 4:15 p.m. and concluded at 5:57 p.m.

This intimation is also available on the Company's website www.canfinhomes.com.

This is for information and records

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

NILESH
JAIN
Nilesh Jain
Company Secretary

Digitally signed
by NILESH JAIN
Date: 2025.07.19
18:54:11 +05'30'

Encl: As above

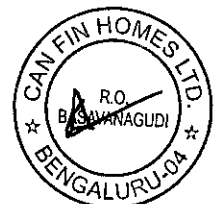
ANNEXURE - I



(₹. In lakhs)

Statement of Un-Audited Financial Results for the Quarter Ended 30/06/2025

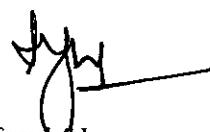
Sl.No.	Particulars	Quarter Ended			Year ended
		(30/06/2025)	(31/03/2025)	(30/06/2024)	(31/03/2025)
		Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Audited
1	Income from Operations:				
	- Interest Income	1,01,106.35	98,286.41	92,415.88	3,84,259.25
	- Fees and Commission Income	926.62	1,571.78	692.44	3,566.59
	- Other Income	7.43	106.66	4.58	135.95
	Total Income from Operations	1,02,040.40	99,964.86	93,112.90	3,87,961.79
2	Expenditure:				
	- Finance Costs	64,831.01	63,434.14	60,272.76	2,48,815.71
	- Fees and Commission Expense	46.98	1,009.91	635.35	3,035.04
	- Employee Benefit expense	4,166.96	3,107.02	2,392.73	11,200.71
	- Depreciation and Amortisation	346.47	411.65	263.32	1,286.81
	- Provisions for Expected Credit Loss and Write offs	2,625.19	1,542.73	2,447.41	7,577.55
	- Other Expenses	2,260.04	2,543.98	1,591.31	8,298.91
	Total Expenditure	74,276.65	72,049.43	67,602.88	2,80,214.73
3	Profit Before Tax	27,763.76	27,915.42	25,510.01	1,07,747.05
4	Tax Expenses				
	- Current Tax	6,351.07	3,815.68	6,167.56	22,366.80
	- Deferred Tax	(974.64)	708.24	(621.59)	(336.29)
	Total Tax Expenses	5,376.43	4,523.92	5,545.97	22,030.51
5	Net Profit after Tax	22,387.33	23,391.51	19,964.04	85,716.54
	Total Comprehensive Income				
	A. Items that will not be reclassified to profit or loss				
	(i) Actuarial Gain / (loss)	(66.57)	(15.74)	88.52	(49.51)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	16.75	3.96	(22.28)	12.46
	Other comprehensive income/(loss) A (i+ii)	(49.81)	(11.78)	66.24	(37.05)
6	Total Comprehensive Income	22,337.52	23,379.73	20,030.28	85,679.49
7	Paid-up equity share capital (Face value of ₹2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31
8	Reserves excluding Revaluation Reserves				5,04,086.06
9	Earnings Per Share (EPS) (of ₹2/-each)	Not Annualised	Not Annualised	Not Annualised	Annualised
	(a) Basic	16.81	17.57	14.99	64.37
	(b) Diluted	16.81	17.57	14.99	64.37



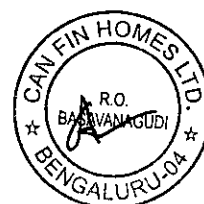
Notes to the Financial Results

1	The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. and is in compliance with the presentation and disclosure requirements as prescribed under regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended. The circular/direction issued by the Reserve Bank of India and NHB are implemented as and when they become applicable.
2	The main business of the company is to provide loans against /for purchase, construction, renovation of houses/flats/commercial properties. All the activities of the Company are incidental to the main business and accordingly there are no separate reportable segment as per the Ind AS 108 "Operating Segments", specified under Section 133 of the Companies Act, 2013.
3	Disclosure as per the Reg. 54(2) of SEBI (LODR) Regulations, 2015 the Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on June 30, 2025 (floating charge on hypothecation of book debts and receivables). That proceeds of the NCDs are used for the objects that were stated in the offer document(s).
4	The Board of Directors had declared a final dividend of ₹ 6 per share for equity share of face value of ₹ 2 each at their meeting held on April 23, 2025, subject to approval of the shareholders at the Annual General Meeting to be held on 20th August, 2025.
5	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter ended June 30, 2025 have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at their respective meetings held on July 19, 2025. The above results have been subjected to a Limited Review by the Joint Statutory Auditors of the Company, in terms of the said regulations.
6	The Company does not have any Subsidiary/ Associate/ Joint Venture Company. Accordingly, consolidation of Financial Statements is not applicable for the Company.
7	During the quarter ended June 30, 2025, the Company has redeemed following NCDs as per the terms of issue : (i) 6.80% CFHL Secured Redeemable Non-Convertible Debentures of Rs 700 crores (ii) 6.80% CFHL Secured Redeemable Non-Convertible Debentures of Rs 260 crores; and (iii) 6.85% CFHL Secured Redeemable Non-Convertible Debentures of Rs 400 crores During the quarter ended June 30, 2025, the Company has issued following NCDs : (i) 7.24% CFHL Secured Redeemable Non-Convertible Debentures of Rs 980 crores
8	The company has, from the current year, recorded the Income received on account of various loan initiation charges from its customers at the gross value instead of net value. Such treatment combined with amortization has resulted in increase in current quarter's profit by Rs 352.89 Lakhs.
9	Figures for the quarter ended March 31, 2025 is the balancing figures between audited figures for the full financial year and the reviewed year to date figure upto the third quarter of the respective financial year. which were subjected to limited review.
10	Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.

For and on behalf of the Board of Directors
of Can Fin Homes Limited.,



Suresh S Iyer
Managing Director & CEO
DIN: 10054487



Place: Bengaluru
Date: July 19, 2025



ANNEXURE - II

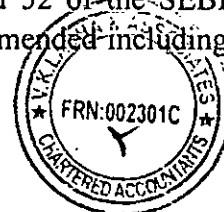
M/s Rao & Emmar
Chartered Accountants
No. 18, Ramanashree Arcade
MG Road, Bengaluru- 560 001

M/s V K Ladha & Associates
Chartered Accountants
36, Drawid Marg, Kshir Sagar
Ujjain-456 001

Independent Auditors' Limited Review Report on the Unaudited Financial Results for the Quarter and 3 months ended June 30, 2025 of Can Fin Homes Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors,
Can Fin Homes Limited,
Bengaluru

1. We have reviewed the accompanying statement of unaudited financial results of Can Fin Homes Limited ("the Company") for the quarter and 3 months ended June 30, 2025 ("the Statement") being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), including relevant circulars issued by the SEBI from time to time.
2. This Statement, which is the responsibility of the Company's Management and approved by Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the preparation and disclosure requirements of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing specified under section 143(10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results read with notes therein, prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, the RBI guidelines, and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the requirements of the Regulation 33 and 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended including



M/s Rao & Emmar
Chartered Accountants
No. 18, Ramanashree Arcade
MG Road, Bengaluru- 560 001

M/s V K Ladha & Associates
Chartered Accountants
36, Drawid Marg, Kshir Sagar
Ujjain-456 001

relevant circulars issued by the SEBI from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement, or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters.

5. A copy of the unaudited quarterly and 3 months ended financial results of the Company for the period under review, which formed the basis of our limited review, duly initiated by us for the purpose of identification is enclosed to this report.

Emphasis of Matter

6. We draw attention to **Note No. 08** of the Un-audited Financial Results for the Quarter ended June 30, 2025, the company has, from the current year, recorded the Income received on account of various loan initiation charges from its customers at the gross value instead of net value. Such treatment combined with amortization has resulted in increase in current quarter's profit by Rs 353.89 Lakhs.

Our opinion is not modified in respect of the above emphasis of matter.

Other matters

7. The comparative financial results of the Company as stated in the Statement for the quarter and 3 months ended June 30, 2024 prepared in accordance with the Indian Accounting Standards were reviewed by the predecessor auditors of the Company where they have expressed an unmodified conclusion on those financial results vide their reports on July 20, 2024. We have relied upon the said report for the purpose of our report on this statement.

Accordingly, we do not express any conclusion on these statement and results and have relied upon the said reports for the purpose of our report on this statement. Our Conclusion on the Statement is not modified in respect of the above matters.

For Rao & Emmar
Chartered Accountants
Firm Registration Number: 003084S

CA B J Praveen
Partner

Membership Number: 215713

UDIN: 252157138MJHOL6610

Place: Bengaluru

Date: July 19, 2025



For V. K. Ladha & Associates
Chartered Accountants
Firm Registration Number: 002301S

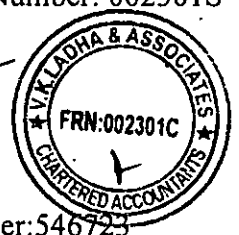
CA Rakesh Kumar
Partner

Membership Number: 546723

UDIN: 25546723BMIOJR6612

Place: Bengaluru

Date: July 19, 2025



ANNEXURE - III



CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru - 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: finance@canfinhomes.com
Web: www.canfinhomes.com
CIN - L85110KA1987PLC008699

Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter ended June 30 2025.

Sl. No.	Particulars	As on June 30, 2025
1.	Debt Equity Ratio	6.71
2.	Debt Service Coverage Ratio *	NA
3.	Interest Service Coverage Ratio	1.43
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at March 31, 2025)	5,06,749.39
6.	Net Profit after tax (in lakhs)	22,387.33
7.	Earnings Per Share (Basic & Diluted)	16.81
8.	Current Ratio	NA
9.	Long Term Debt to Working Capital	NA
10.	Bad Debts to Accounts receivable ratio	NA
11.	Current Liability Ratio	NA
12.	Total Debts to Total Assets Ratio	0.86
13.	Debtors Turnover Ratio	2.72
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	21.94%
	Sector Specific equivalent ratios, as applicable	
17.	Provision Coverage Ratio	45.15%
18.	Gross Non-Performing Assets (GNPA)	0.98%
19.	Net Non-Performing Asset (NNPA)	0.54%
20.	Capital Risk Adequacy Ratio (CRAR)	25.43%
21.	Asset Coverage Ratio	100%

*Disclosure is not applicable to Housing Finance Companies registered with NHB/RBI as per regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended.

For Can Fin Homes Limited

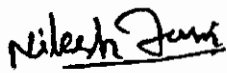
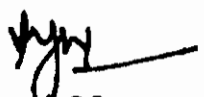
Abhishek Mishra
Chief Financial Officer



Date: 19th July, 2025
Place: Bengaluru

ANNEXURE-IV

Statement of Deviation / Variation in utilisation of funds raised through Shares - Reg 32(1) of SEBI (LODR) Regulations, 2015

Statement of Deviation / Variation in utilisation of funds raised							
Name of listed entity		Can Fin Homes Limited					
Mode of Fund Raising		Public Issues / Rights Issues / Preferential Issues / QIP / Others					
Date of Raising Funds		Not applicable for Q1 FY26					
Amount Raised		Not applicable for Q1 FY26					
Report filed for Quarter ended		30/06/2025					
Monitoring Agency		Not applicable for Q1 FY26					
Monitoring Agency Name, if applicable		Not applicable for Q1 FY26					
Is there a Deviation / Variation in use of funds raised		Not applicable for Q1 FY26					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders		--					
If Yes, Date of shareholder Approval		--					
Explanation for the Deviation / Variation		--					
Comments of the Audit Committee after review		--					
Comments of the auditors, if any		--					
Objects for which funds have been raised and where there has been a deviation, in the following table		--					
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any	
--	--	--	--	--	--	--	
Deviation or variation could mean:							
(a) Deviation in the objects or purposes for which the funds have been raised or							
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or							
(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc							
 Nilesh Jain Company Secretary		 Abhishek Mishra Chief Financial Officer		 Vikram Saha Deputy Managing Director		 Suresh S Iyer Managing Director & CEO	
Date: 19/07/2025							



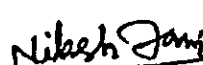
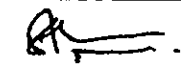
ANNEXURE-V

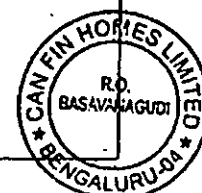
Statement of deviation/variation in utilisation of funds raised through NCDs - Reg.52(7) of SEBI (LODR) Regulations, 2015

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/No)	If 8 Is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Can Fin Homes Limited	INE477A07431	Private placement	Non-Convertible Debentures	29/05/2025	980 Cr	980 Cr	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Statement of Deviation / Variation in use of Issue proceeds						
Name of listed entity				Can Fin Homes Limited		
Mode of Fund Raising				Private Placement		
Type of Instrument				Non-Convertible Securities		
Date of Raising Funds				29/05/2025		
Amount Raised				980 Cr		
Report filed for quarter ended				30/06/2025		
Is there a Deviation / Variation in use of funds raised?				Nil		
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?				Not Applicable		
If yes, details of the approval so required?				--		
Date of approval				--		
Explanation for the Deviation / Variation				--		
Comments of the Audit Committee after review				None		
Comments of the auditors, if any				None		
Objects for which funds have been raised and where there has been a deviation, in the following table				--		
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (in Rs. Crore & %)	Remarks if any
--	--	--	--	--	--	--
Deviation could mean:						
(a) Deviation in the objects or purposes for which the funds have been raised or						
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or						
 Nilesh Jain Company Secretary Date: 19/07/2025  Abhishek Mishra Chief Financial Officer  Vikash Saha Deputy Managing Director  Suresh S Iyer Managing Director & CEO						



V.K. LADHA & ASSOCIATES

(CHARTERED ACCOUNTANTS)



To,
SBICAP Trustee Company Limited
 6th Floor, Apeejay House,
 3, Dinshaw Wachha Road, Churchgate,
 Mumbai-400 020.

Auditor's Certificate on Particulars of Non-Convertible Debentures ('NCD') as at June 30, 2025

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated July 19, 2025.

The accompanying statement in 'Annexure A' ("the Statement") contains details of non-convertible debentures outstanding as on June 30, 2025, amounting to Rs. 7,66,600 lakhs issued by Can Fin Homes Limited ('the Company'), having its registered office at No. 29/1, Sir. M N Krishna Rao Road, Lalbagh West, Basavanagudi Bangalore - 560 004 including the details of asset cover as furnished in 'Annexure B' (Statement of Security Coverage Ratio), maintained by the Company.

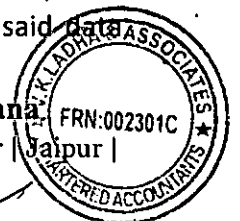
Management's Responsibility for the Statement

2. The preparation of the accompanying Statement is the responsibility of the Management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, the preparation and maintenance of books of accounts based on which the Statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for ensuring that the Company complies with the all the terms and conditions of the terms of offer document/ information memorandum/debenture trust deed for each of debentures issued, rules and regulations applicable for the issue of non-convertible debentures under Companies Act 2013, RBI/NHB Directions and any other applicable provisions issued or amended from time to time.

Auditor's Responsibility

4. It is our responsibility to obtain reasonable assurance and form an opinion as to whether the Statement is in agreement with the reviewed financial results of the Company for the quarter ended June 30, 2025.
5. We have performed the following procedures, in respect of data furnished in Annexure B - 'Statement of Security Coverage Ratio'.
 - a. We have verified the extracts maintained and furnished by the Company loan assets/book debts and confirmed to us by the management and relied upon by us. The said data captures the earmarking to the said Secured NCD.

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana
 Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
 Lucknow | Bangalore



[Handwritten Signature]

- b. We have verified the details of the borrowings and loan assets/book debts which are being exclusively charged to NCD's based on the Index of charges downloaded from Ministry of Corporate Affairs ('MCA') website.
6. We conducted our examination of the Statement provided to us in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI") as well as other applicable pronouncements of the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

8. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement" in Annexure A, Statement of Security Coverage Ratio in Annexure B and Covenant Compliance Certificate in Annexure C is not, in all material respects, fairly stated.

Restriction on Use

9. The Certificate is addressed to and provided to SBI CAP Trustee Company Limited 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 any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For V.K. Ladha & Associates

Chartered Accountants

Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

Partner

M. No.: 546723

UDIN: 25546723BNIOTJP7391

Date: 19-07-2025

Place: Bangalore



Enclosures:

1. Annexure A 'Statement' - Details of Non-convertible debentures outstanding as on June 30, 2025
2. Annexure B-Statement of Security Coverage Ratio

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana

Ujjain (Head Office) | Indore | Bhopal | Khargone | Nagpur | Mumbai | Faridabad | Agra | Bilaspur | Jaipur |
Lucknow | Bangalore

**Annexure-A 'Statement' - Details of Non-Convertible Debentures outstanding
as on June 30,2025**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

The Company, vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities outstanding as at June 30, 2025.

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
INE477A07357	Private Placement	Secured	1,00,000
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07381	Private Placement	Secured	1,00,000
INE477A07399	Private Placement	Secured	90,000
INE477A07407	Private Placement	Secured	50,000
INE477A07415	Private Placement	Secured	54,000
INE477A07423	Private Placement	Secured	1,51,000
INE477A07431	Private Placement	Secured	98,000
		Total	7,66,600

For V.K. Ladha & Associates
Chartered Accountants
Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

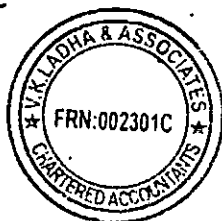
Partner

M. No.: 546723

UDIN: **25546723BMJOJP7391**

Date: 19-07-2025

Place: Bangalore

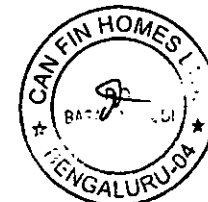


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Annexure B - Statement of Security Coverage Ratio														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of Asset for which this Certificate relate	Exclusive Charge		Part- Passu Charge			Assets not offered as Security	Elimination on (amount in negative)	(Total C to H)	Related to only those items covered by this Certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is part- Passu charge (excluding items Covered in column F)				Market Value for Assets charged on Exclusive Basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								Retating to Column F
Assets														
Property, Plant and Equipment	-	-	-	-	-	-	4,804.15	-	4,804.15					
Capital Work-In- Progress	-	-	-	-	-	-	-	-	-					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-	-	-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	2,34,339.74	-	2,34,339.74					
Loans	Loans Receivables	7,86,418.81	-	No	-	-	30,35,906.17	-	38,22,325.08					
Trade Receivables	-	-	-	-	-	-	72.14	-	72.14					
Inventories	-	-	-	-	-	-	-	-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	477.93	-	477.93					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	30,256.77	-	30,256.77					
Others	-	-	-	-	-	-	14,300.13	-	14,300.13					
Total	-	7,86,418.81	-	-	-	-	33,20,157.04	-	41,06,575.95					
Liabilities														
Debt securities to which Certificate pertains	-	7,84,999.80	-	No	-	-	-	-	7,84,999.80					
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	-	-	-					
Borrowings	-	-	-	-	-	-	24,75,403.71	-	24,75,403.71					
Bank	-	-	-	-	-	-	-	-	-					
Debt Securities	-	-	-	-	-	-	2,70,384.02	-	2,70,384.02					
Others	-	-	-	-	-	-	-	-	-					
Trade Payables	-	-	-	-	-	-	260.21	-	260.21					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	5,845.56	-	5,845.56					
Others (Refer Note-8)	-	-	-	-	-	-	5,69,682.66	-	5,69,682.66					
Total	-	7,84,999.80	-	-	-	-	33,21,576.15	-	41,06,575.95					
Cover on Book Value	-	1.00	-	-	-	-	1.00	-	1.00					
Cover on Market Value	-	-	-	-	-	-	-	-	-					

Notes

- Column C - Includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- Column D - Includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- Column E - Includes debt for which this certificate is issued having any pari passu charge
- Column F - Includes : a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari-passu charge along with debt for which certificate is issued.
- Column G - Includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- Column H - Includes all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- Column I - Includes the debt which has been counted more than once (included under exclusive charge column as also under pari passu). In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side,
- Column N - Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/ Carrying Value.
- Other Liabilities include the Current Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
- The above financial information as on 30-06-2025 has been extracted from the limited reviewed standalone books of accounts for the period ended 30-06-2025 and other relevant records of the listed entity.



V.K. LADHA & ASSOCIATES

(CHARTERED ACCOUNTANTS)



Applicable for both Secured and unsecured listed non-convertible debt securities
Covenant Compliance Certificate from the statutory Auditor of the company as per Regulation
56(l)(d)

To,
Board Of Director & Debenture Trustee
SBICAP Trustee Company Limited

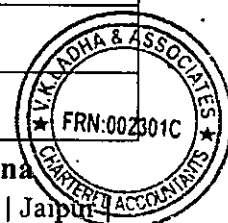
Information under SEBI (LISTING OBLIGATION & DISCLOSURE REQUIREMENTS) Regulation, 2015 in terms of the provision of regulation 56(l)(d) as amended from time to time – Covenant Compliance Certificate as on June 30, 2025,

We have performed the following procedures, in respect of data furnished 'Covenant Compliance Certificate of the company as per Regulation 56(l)(d)':

- We have obtained list of covenants to be complied by the Company in respect of each of the debentures listed to the certificate and obtained compliance of all such covenants. We have relied on the representations made by the Company for such compliances and verified if the same was in order.
- We have noted the filings done during the quarter by the company in NSE in respect of covenants as may be applicable to each such debentures.

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in Lakhs)
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Based on the examination of the books of accounts and other relevant records/documents, we hereby certify that:

The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

We certify that the company has complied with all the covenant (Including Financial Covenant)/terms of the issue mentioned in the offer document/ Information Memorandum and/ or Debenture Trust Deed for the above mentioned Non-convertible debt securities.

Further, please find below list of the covenant which the company has failed to comply for the quarter:

Covenant	Document reference	Date of breach	Cure period (if any)
There are no failures in any covenants in the above listed debentures			

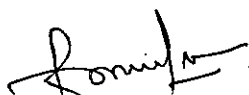
Restriction on Use

The Certificate is addressed to and provided to SBI CAP Trustee Company Limited 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 any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For V.K. Ladha & Associates

Chartered Accountants

Firm Regn. No.: 002301C



(CA. Rakesh Kumar)

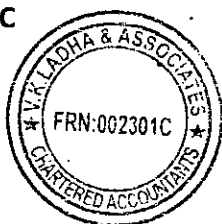
Partner

M. No.: 546723

UDIN: 25546723 BMIOJQ4205

Date: 19-07-2025

Place: Bangalore



For Can Fin Homes Limited



(Authorised Signatory)

Faridabad: T-4, 901, Zion Lake View Apartment, Sector 48, Faridabad, Haryana

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