



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
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Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 32/2026
March 05, 2026

ONLINE SUBMISSION

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

Sub: Asset Liability Management (ALM) Statement as on December 31, 2025

We are enclosing herewith the Asset Liability Management (ALM) Statement of the Company as on December 31, 2025, as submitted with the National Housing Bank.

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

This is for your information and record.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary

Encl: As above.

Statement of Short-term dynamic liquidity (as on 31/12/2025)

Rs. in Crores					
Name of the HFC: Canfin Homes Ltd					
	Jan'26			Feb'26 and Mar'26	Apr-Jun'26
	1-7 days	8-14 days	15-31 days	Over 1 month to 3 month	Over 3 to 6 months
A. OUTFLOWS					
1. Increase in loans and advance	231.83	231.83	563.01	2053.33	4316.62
2. Net increase in investments					
i. Government/approved securities	0.00	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00
iii. Others- Fixed Deposits	6.66	36.95	2.10	7.20	10.99
3. Net decrease in public deposits, ICDs	0.02	0.10	0.01	0.02	0.03
4. Net decrease in borrowing from various sources/net increase in market lending (Installment) including WCDL	289.13	111.27	943.13	6078.74	2351.10
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
6. Other outflows - Expenses	16.88	16.88	41.00	149.54	224.31
TOTAL OUTFLOWS (A)	544.52	397.03	1549.25	8288.84	6903.05
B. INFLOWS					
1. Net cash position	0.09	0.09	0.22	0.79	1.18
2. Net increase in deposits	2.11	2.11	5.12	18.67	28.00
3. Inflow on investments	3.59	2.51	0.20	52.77	29.37
4. Inflow on performing advances	207.91	207.66	503.71	1796.10	3382.62
5. Net increase in borrowing from various sources including WCDL*	330.45	184.00	1035.85	6378.50	2019.50
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
7. Other inflows - Income	0.45	0.90	4.25	43.08	186.21
TOTAL INFLOWS (B)	544.59	397.26	1549.34	8289.90	5646.88
C. Mismatch (B-A)	0.07	0.23	0.09	1.07	-1256.17
D. Cumulative mismatch	0.07	0.30	0.39	1.45	-1254.71
E. C as percentage to total outflows	0.01%	0.06%	0.01%	0.01%	-18.20%

**The unavailed borrowing limit with various banks is Rs. 3947.41 Cr and WCDL is Rs 6000.69 Cr.



Statement of Structural Liquidity

(as on 31/12/2025)

Name of the HFC:	Can Fin Homes Ltd										(Amount in crore)
Items/time	1 to 7 days	8 to 14 days	15 to 31 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mnth	Over 6 mnth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5 yrs	Total
	Jan'26	Jan'26	Jan'26	Feb'26	Mar'26	Apr-Jun'26	Jul'26-Dec26	Jan'27-Dec'28	Jan'29-Dec'30	Jan'31	
A. OUTFLOWS											
1.Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.63	26.63
2.Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5607.19	5607.19
3.Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	301.00	935.00	0.00	4030.00	1400.00	0.00	6666.00
4.Deposits											
a) Fixed deposits from public	6.66	36.95	2.10	4.75	2.45	10.99	43.18	138.41	4.08	0.00	249.58
Preclosure of Deposits	0.02	0.10	0.01	0.01	0.01	0.03	0.12	0.37	0.01	0.00	0.67
b) Commercial Paper	0.00	0.00	0.00	750.00	500.00	0.00	0.00	0.00	0.00	0.00	1250.00
5.Borrowings											
a)Term money borrowings	14.70	11.27	192.43	152.23	725.52	917.88	1921.57	6724.61	3710.57	2192.73	16563.51
b)WCCL, CC/OD	0.00	100.00	750.69	2,050.00	1,600.00	203.28	1,499.31	0.00	0.00	0.00	6203.29
c)From RBI, Govt & others(NHB & HUDCO)	274.43	0.00	0.00	0.00	0.00	294.93	572.40	2,063.85	1,259.03	1,183.22	5647.85
6.Current Liabilities & Provisions											
a)Sundry creditors/Unclaimed Dividend/Unclaimed deposits/Current Tax liab (Net)	100.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.56
b)Expenses/Trade payable	7.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.64
c)Statutory Dues	6.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.79
d)Time barred cheques	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06
e)Advance income received											
i)Revenue received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.68	3.68
ii)Other monies received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.84	9.84
iii)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.43	2.43
Int on borrowings	15.85	1.18	116.82	109.29	109.53	294.47	507.77	1338.62	568.79	179.07	
Int on deposits	0.51	2.82	0.16	0.36	0.19	0.84	3.29	10.55	0.31	0.00	
Int on NCD	36.62	0.00	39.60	79.01	6.00	370.16	0.00	618.15	152.62	0.00	
Int on NHB	90.69	0.00	0.00	0.00	0.00	88.36	166.23	496.76	265.19	143.26	
f)Interest payable on borrowings	143.67	3.99	156.48	188.66	115.71	753.82	677.29	2464.07	986.91	322.34	5812.95
g)Other Provision	31.85	5.37	10.99	20.60	20.35	60.25	5.10	17.50	17.21	0.62	189.83
i)on expenses and contingencies	4.31	4.92	9.84	19.07	19.07	57.20	0.00	0.00	0.00	0.00	114.40
ii)on undrawn limits	1.54	0.27	0.79	0.81	0.56	0.91	0.80	0.29	0.00	0.00	5.96
iii)on employees benefits	0.17	0.17	0.34	0.68	0.68	2.05	4.11	16.42	16.42	0.00	41.06
iv)on other receivables	0.01	0.01	0.02	0.03	0.04	0.09	0.19	0.79	0.79	0.62	2.59
v)on contingencies	12.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.39
v)Taxation	13.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.44
h)Other Financial Liabilities	3.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.14
7.Contingent liabilities											
a)Loan commitments pending disbursal (outflows)	346.70	60.04	177.41	182.84	125.50	204.52	179.71	65.05	0.00	0.00	1341.78
8. Others											
a)Lease Liability	0.09	0.11	0.22	0.41	0.41	1.24	2.47	9.89	9.89	4.95	29.68
(A) TOTAL OUTFLOWS	936.32	217.83	1290.34	3349.49	3390.94	3381.94	4901.16	15513.76	7387.70	9353.63	49723.12



Items/time	1 to 7 days	8 to 14 days	15 to 31 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mnth	Over 6 mnth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5 yrs	Total
B.INFLOWS											
1.Cash	1.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.04
2. Balances with banks											
a)Current account	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14
b)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)Deposits/short-term deposits	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00	300.00
3. Investments (net provisions)											
a)Mandatory Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	663.00	663.00
b)Non Mandatory Listed	1466.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1466.12
4.Advances											
a)Term loans (only rupee loans)	129.704645	129.70464	315.00	546.06	593.89	1413.99	3046.02	12346.45	12346.45	9627.29	40494.56
b) Total Interest	78.20	77.95	188.71	319.39	336.75	1968.63	1896.85	6912.09	4425.51	7755.75	23959.84
5.Non-performing loans (Net of Provisions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88.45	110.63	199.08
6.Inflows from assets on lease	1.77	0.00	0.00	1.77	1.65	4.77	9.19	4.42	0.00	0.00	23.57
7.Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.86	72.86
8. Contingent Liabilities (Inflows)											
a) Lines committed by other institutions	0.00	100.00	950.69	3,050.00	3,100.00	300.00	1,500.00	500.00	447.41	0.00	9948.10
9.Others											
a)unclaimed dividend	96.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.10
b)Trade Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.49	1.49
c)Def. Tax Asset (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.34	72.34
d)Security Deposit and other receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.77	9.77
e)Current Tax Asset	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)Staff Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.84	0.00	0.00	0.00	0.84
g)GST input credit	2.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.02
h)Other Non Financial Assets	43.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.02
i)Interest on Investment	3.59	2.51	0.20	33.45	19.33	29.37	78.24	304.03	262.43	508.08	1241.22
(B) TOTAL INFLOWS	1821.70	310.17	1454.60	3950.66	4051.62	4016.76	6531.14	20066.98	17570.25	18821.21	78595.11
C: (B-A) Mismatch	885.38	92.34	164.26	601.18	660.68	634.82	1629.98	4553.22	10182.55	9467.59	28862.22
Mismatch over outflow**% (C/A*100)	94.56	42.39	12.73	17.95	19.48	18.77	33.26	29.35	137.83	101.22	58.05
D:Cumulative Mismatch	885.38	977.72	1141.98	1743.16	2403.84	3038.66	4668.64	9221.86	19404.41	28871.99	
E: Cumulative outflow	936.32	1154.15	2444.49	5793.98	9184.92	12566.86	17468.02	32981.78	40369.49	49723.12	
Cumulative mismatch over cumulative outflow % (D/E*100)	94.56	84.71	46.72	30.09	26.17	24.18	26.73	27.96	48.07	58.07	
Tolerance Limit for Mismatch over outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-20.00	-20.00	-20.00	-20.00	-20.00	
Tolerance Limit for Cumulative mismatch over Cumulative outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-20.00	-20.00	-20.00	-20.00	-20.00	

**The unavailed borrowing limit with various banks is Rs. 3947.41 Cr and WCGL is Rs 6000.69 Cr.

