



Can Fin Homes Ltd

**Public Disclosure on Liquidity Risk as on Sept 30th, 2025,
Pursuant to RBI Guidelines on Liquidity Risk Management Framework for
Housing Finance Companies dated February 17, 2021**

i. Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
10	19950.55	-*	54.97%

*None of the depositors are a significant counterparty

ii. Top 20 Large Deposits

Amount (Rs. In Crores)	% of Total Deposits
74.70	38.51%

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Liabilities
19950.55	54.97%

iv. Funding concentration based on significant instrument/product

Sl. No.	Name of Instrument/Product	Amount (Rs. In Crores)	% of Total Liabilities
1	Secured Non-Convertible Debentures	7926.76	21.84
2	Commercial Papers	2222.46	6.12
3	Refinance Facility from NHB	5177.98	14.27
4	Bank facilities	20,606.91	56.78
5	External Commercial borrowings	0.00	0.00
6	Deposits	193.98	0.53
7	Subordinated Tier-II Non-Convertible Debentures	0.00	0.00
Total Borrowings		36128.09	99.55
Total Liabilities		36292.54	



v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial Papers	6.15%	6.12%	5.32%
NCD (original maturity of less than 1 year)	-	-	-
Other short-term liabilities*	14.54%	14.47%	12.58%

*Includes short term funds with original maturity of less than 1 year availed as Short Term Lines / OD / WCDL from other banks.

vi. Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits set.

The Risk Management Committee, which reports to the Board and consisting of Chief Executive Officer (CEO)/ Managing Director, Chief Risk Officer (CRO) and heads of various verticals, shall be responsible for evaluating the overall risks faced by the Company, including liquidity risk.

The ALCO, consisting of the Company's top management shall be responsible for ensuring 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 management includes, inter alia, decision on desired maturity profile, monitoring of contingency funding sources, ensuring mix of incremental assets and liabilities, sale of assets as a source of funding, Review of HQLA, Review of concentration of borrowing, to ensure sufficient liquidity is available in the Company. The Company has maintained LCR above the regulatory limit fixed for LCR and the same is being monitored on daily basis and the Weekly LCR position is being uploaded in the CRaMIS portal of NHB, as required.

Notes:

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2. Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
3. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves/Surplus.
4. Public funds are as defined in Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 dated February 17, 2021.

5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter ended September 30th, 2025.

LCR Disclosure for the quarter ended September 30th, 2025			
(Rs.in Crore)		Total unweighted value (Daily Average) \$	Total weighted value (Daily Average) #
High quality Liquid Assets			
1	Investment in LCR	2238.32	2238.32
2	INVESTMENT IN G-SEC (20% haircut)	72.50	58.00
3	Total High-Quality Liquid Assets (HQLA) Government Securities	2310.83	2296.32
Cash Outflows			
4	Deposits (for deposit taking companies)	5.38	6.19
5	Unsecured wholesale funding	723.53	832.06
6	Secured wholesale funding	1204.41	1385.07
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	1300.03	1495.03
9	Other contingent funding obligations		
10	TOTAL CASH OUTFLOWS	3233.35	3718.35
Cash inflows			
11	Secured lending	-	-
12	Inflows from fully performing exposures	756.41	567.31
13	Other cash inflows	4777.06	3582.80
14	TOTAL CASH INFLOWS	5533.47	4150.10
			Total adjusted value
15	TOTAL HQLA	2310.83	2296.32
16	TOTAL NET CASH OUTFLOWS		
17	LIQUIDITY COVERAGE RATIO (%)		247.24%

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

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

LCR Disclosure for the quarter ended (As on 30/09/2025), is calculated based on Daily Simple average.