



सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

CENT BANK HOME FINANCE LIMITED

(CIN: U65922MH1991PLC471288)

Balance Sheet as at 31st March, 2026

Particulars	Note No.	As at 31.03.2026 Rs. In Lakhs	As at 31.03.2025 Rs. In Lakhs
A EQUITY AND LIABILITIES			
1 Shareholders' funds			
(a) Share capital	2	2,500.00	2,500.00
(b) Reserves and surplus	3	23,115.18	21,422.97
		25,615.18	23,922.97
2 Non-current liabilities			
(a) Long-term borrowings	4	76,094.65	65,741.52
(b) Deferred tax liabilities	4b	1,046.08	1,161.60
(c) Long-term provisions	5	3,966.11	3,294.70
		81,106.84	70,197.82
3 Current liabilities			
(a) Short-term borrowings	6	79,370.34	75,708.20
(b) Trade payables			
(i) total outstanding dues of MSME	7	-	-
(ii) total outstanding dues of creditors other than MSME	7	252.14	204.60
(c) Other current liabilities	8	1,944.68	1,338.81
(d) Short-term provisions	9	117.65	128.02
		81,684.81	77,379.63
TOTAL		1,88,406.83	1,71,500.42
B ASSETS			
1 Non-current assets			
(a) Property, Plant and Equipment	10	63.06	74.60
(b) Non-current investments	11	4,753.89	4,333.01
(c) Long-term loans and advances	12	1,66,317.64	1,52,441.89
(d) Other Non-current assets	13	2,098.61	1,430.60
		1,73,233.20	1,58,280.10
2 Current assets			
(a) Current Investments	14	100.20	-
(b) Cash and cash equivalents	15	1,550.72	384.75
(c) Short-term loans and advances	16	11,597.16	11,407.93
(d) Other current assets	17	1,925.55	1,427.64
		15,173.63	13,220.32
TOTAL		1,88,406.83	1,71,500.42
Significant Accounting Policies	1		
Notes to accounts and disclosure as per NHB/RBI	25		

As per our report of even date.

For S. C. Bapna & Associates

Chartered Accountants

FRN: 115649W

CA Kartik Bapna

M No. 413084

Place : Mumbai

Date: 15.07.2026

UDIN: 26413084YLHPLR3978



For Cent Bank Home Finance Limited

Meher Kumar Panigrahi

Managing Director

DIN: 11660912

Malladi Venkat Murali Krishna

Chairman

DIN: 09021111

Yogesh Kadam
Company Secretary cum
Compliance Officer

M. No. : A33886



Sanjay Kumar Upadhyay
General Manager &
Interim CFO



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CENT BANK HOME FINANCE LIMITED
(CIN: U65922MH1991PLC471288)
Statement of Profit and Loss for the year ended 31st March, 2026

	Particulars	Note No.	For the year ended 31.03.2026 Rs. In Lakhs	For the year ended 31.03.2025 Rs. In Lakhs
A	INCOME			
1	Revenue from operations	18	18,373.37	18,355.92
2	Other income	19	-	0.21
3	Total Income (1+2)		18,373.37	18,356.13
B	Expenses			
4	(a) Employee benefits expense	20	2,005.69	1,543.65
5	(b) Finance costs	21	11,443.50	10,787.09
6	(c) Depreciation and amortisation expense	10a	29.85	22.36
7	(d) Other expenses	22	2,159.43	1,933.15
8	(e) Contingent Provision for Standard Assets (including Covid19 Restructuring Scheme Provision - refer Note No 5)	23	(15.35)	(41.07)
9	(f) Provisions for Non-Performing & Doubtful Debts		511.80	882.09
10	Total expenses (4+5+6+7+8+9)		16,134.92	15,127.27
C	Profit before tax and extraordinary items (3-10)		2,238.45	3,228.86
D	Extraordinary items			
	Add:- Extraordinary Item		-	-
	Less/(Add):-Prior period Adjustments-Expenses/(Income)	24	(25.69)	(141.90)
E	Profit before tax (C-D)		2,264.14	3,370.76
F	Tax expense:			
	(a) Current year tax expense		687.45	789.91
	(b) Provision/(Reversal) for tax of previous years		-	-
	(c) Deferred tax Liabilities/ (Assets) of current year other than d below		(221.83)	(125.58)
	(d) Deferred tax liability on special reserves of current year		106.31	177.28
			571.93	841.61
G	Profit after tax (E-F)		1,692.21	2,529.15
H	Earnings per share (of Rs.10/- each):			
	(a) Basic		6.77	10.12
	(b) Diluted		6.77	10.12
1	Notes to accounts and disclosure as per NHB/RBI	25		

As per our report of even date.
For S. C. Bapna & Associates
Chartered Accountants
FRN: 115649W

CA Kartik Bapna
M No. 413084
Place : Mumbai
Date: 15.07.2026
UDIN: 26413084YLHPLR3978



For Cent Bank Home Finance Limited

Meher Kumar Panigrahi
Managing Director
DIN: 11660912

Malladi Venkat Murali Krishna
Chairman
DIN: 09021111

Yogesh Kadam
Company Secretary cum
Compliance Officer
M. No. : A33886

Sanjay Kumar Upadhyay
General Manager &
Interim CFO





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सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited
Cash Flow Statement for the year ended 31st March, 2026

Particulars		For the year ended 31.03.2026		For the year ended 31.03.2025	
		Rs. In Lakhs		Rs. In Lakhs	
A. Cash flow from operating activities					
Net Profit before extraordinary items and tax			2,238.45		3,228.86
<u>Adjustments for:</u>					
Depreciation and amortisation	(+)	29.85		22.36	
Provision for NPA	(+)	511.80		882.09	
Provision for Standard Asset	(+)	(15.35)		(41.07)	
Interest Accrued and not due on term loans	(+)	22.08		-	
Interest accrued on deposits, investments and loans and advances	(+)	(318.87)		167.16	
Profit on sale of fixed asset	(+)	-		(0.21)	
Bad debts written off	(+)	21.52		168.20	
Asset written off	(+)	0.13	251.16	-	1,198.53
Operating profit / (loss) before working capital changes			2,489.61		4,427.39
<u>Changes in working capital:</u>					
<u>Adjustments for (increase) / decrease in operating assets:</u>					
Short-term loans and advances		(173.88)		(1,928.07)	
Long-term loans and advances		(14,387.55)		(7,419.52)	
Other current assets		(179.04)		(261.16)	
Other non-current assets		(444.15)		(261.83)	
<u>Adjustments for increase / (decrease) in operating liabilities:</u>					
Other current liabilities		657.02		212.75	
Short-term provisions		(10.37)		28.99	
Long-term provisions		649.89	(13,888.08)	222.58	(9,406.26)
Cash used in operations			(11,398.47)		(4,978.87)
Net income tax (paid)			(911.31)		(789.91)
Net cash flow used in operating activities (A)			(12,309.78)		(5,768.78)





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Cash Flow Statement for the year ended 31st March, 2026 (Contd.)
Cent Bank Home Finance Limited

Particulars	For the year ended 31.03.2026		For the year ended 31.03.2025	
	Rs. In Lakhs		Rs. In Lakhs	
B. Cash flow from investing activities				
Capital expenditure on fixed assets, including capital advances	(18.44)		(45.31)	
Proceeds from sale of fixed assets	-		0.21	
Current investments not considered as Cash and cash equivalents				
- Purchased	(521.08)		(6.51)	
Net cash flow used in investing activities (B)		(539.52)		(51.61)



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सेन्ट बैंक होम फायनेन्स लिमिटेड
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Cash Flow Statement for the year ended 31st March, 2026 (Contd.)
Cent Bank Home Finance Limited

Particulars	For the year ended 31.03.2026		For the year ended 31.03.2025	
	Rs. In Lakhs		Rs. In Lakhs	
C. Cash flow from financing activities				
Proceeds (+)/Repayment (-) of long-term borrowings	10,353.13		-15,213.54	
Proceeds from other short-term borrowings	3,662.14		21,105.86	
Net cash flow from financing activities (C)		14,015.27		5,892.32
Net increase in cash and cash equivalents (A+B+C)		1,165.97		71.93
Cash and cash equivalents at the beginning of the year				
(a) Cash on hand		32.35		10.40
(b) Balances with banks				
In current accounts		352.40		302.42
Cash and cash equivalents at the end of the year		1,550.72		384.75
See accompanying Notes to accounts and disclosure as per NHB/RBI	25			

As per our report of even date.

For S. C. Bapna & Associates
Chartered Accountants
FRN: 005005C

CA Kartik Bapna
M No. 413084
Place : Mumbai
Date: 15.07.2026
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For Cent Bank Home Finance Limited

Meher Kumar Panigrahi
Managing Director
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M. No. : A33886

Sanjay Kumar Upadhyay
General Manager &
Interim CFO



Significant accounting policies and other explanatory information forming part of the financial statements

Note1

CORPORATE INFORMATION

The Company was incorporated on May 07, 1991 as "Apna Ghar Vitta Nigam Limited" and subsequently changed its name as "Cent Bank Home Finance Limited" and obtained its fresh certificate of incorporation on 19th June, 1992. Company commenced its business on June 18, 1991 and obtained the certificate of registration from the National Housing Bank (NHB) as required under Section 29A of the NHB Act, 1987 on July 31, 2001. The Company is a Subsidiary of Central Bank of India jointly promoted by National Housing Bank, Housing And Urban Development Corporation and Specified Undertaking of Unit Trust of India. The main objects of the Company inter alia are to carry out the business of providing long term finance to individuals, companies, corporations, societies, or associations of persons for purchase/construction/repair and renovation of new/existing flats/houses for residential purposes and provide loans against property and loan for purchase of Commercial property. The Company is currently operating with 36 branches.

1.1. General system and method of accounting:

The Financial Statements of the Company have been prepared and presented as per the Generally Accepted Accounting Principles in India (GAAP) under the historical cost convention on accrual basis. The Company has prepared its Financial Statements to comply with all the material aspects of the Accounting Standards notified under section 133 of the Companies Act, 2013, The National Housing Bank Act, 1987, The Housing Finance Companies (NHB) Directions, 2010 and Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025.

Accounting policies adopted in preparation of financial statements are consistent with those followed in previous year. Amounts in the financial statements are presented in "Rs Lakhs" except as otherwise stated.

1.2. Use of Estimates

The preparation of the financial statements requires the management of the Company to make estimates and assumptions that affect the reported balances of assets and liabilities and disclosures relating to the contingent liabilities as at the date of the financial statements and reported amounts of income and expenses for the reporting period. The Management believes that the estimates used in preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future periods. Example of such estimates includes provision for non-performing loans, provision for employee benefit plans and provision for income taxes.



1.3. Revenue Recognition

Revenue has been recognized as per the prudential norms laid down by National Housing Bank (NHB).

- Interest on Loans-Interest income is recognized on accrual basis except in case of Non-Performing Assets (NPA) where interest is accounted on realization. In loans, the repayment is received by way of Equated Monthly Installments (EMIs) comprising of principal and interest. Interest is calculated on the outstanding balance at the beginning of the month. EMI commences once the moratorium is completed. Pending commencement of EMI, pre-EMI monthly interest is recovered. Recovery in case of NPA is appropriated first towards interest portion of overdue EMIs and thereafter towards principal portion of overdue EMIs.
- Fees and Other Charges - Income from fee and other charges, viz. log in fee, Penal Interest on Overdue, Pre-payment charges, etc., are recognized on receipt basis.
- Income from Investment-Interest on Bank Deposits/Bonds/Govt. Securities are accounted on accrual basis. Dividend Income is accounted for in the year in which it is received.
- Other Income - Interest on tax refunds and other income are accounted for on receipt basis.

1.4. Accounting Standard - 10 Property, Plant and Equipment:

Fixed Assets are stated at cost of acquisition less accumulated depreciation. Costs include all expenses incidental to the acquisition of the fixed assets.

1.5. Accounting Standard - 26 Intangible Assets:

Intangible assets are recognized when the asset is identifiable, is within the control of the Company, it is probable that the future economic benefits that are attributable to the asset will flow to the Company and cost of the asset can be reliably measured. Intangible assets representing software/ERP are initially recorded at their acquisition price and are amortized over its estimated useful life / period of contractual rights on a straight-line basis, commencing from the date the assets are available for its use. The useful life of intangible assets is reviewed by the management at each Balance Sheet date.

1.6. Depreciation

Depreciation is calculated on the basis of the useful life of the asset as prescribed under Schedule II of the Companies Act, 2013. Company is using Straight Line Method to provided depreciation on its Fixed Assets.

Nature of Assets	Useful life
Furniture and fixtures	10 years
Motor vehicle	6 years
Office equipment	5 years
Computer & Peripherals	3 years



1.7. Investments

According to the Accounting Standard (AS-13) on "Accounting on Investment" issued by the Institute of Chartered Accountants of India and the guidelines issued by the National Housing Bank, Investments are either classified as Current and Non-Current Investments. Current Investment is carried at lower of cost and market value and long-term investments are carried at cost.

1.8. Employee Benefits

Employee Benefits

The Company's employee benefit obligations are accounted for in accordance with Accounting Standard (AS) 15 – Employee Benefits

The Company has obtained separate actuarial valuations for gratuity obligations relating to on-roll and off-roll employees from an independent actuary. Based on these actuarial valuations, the Company has commenced accounting for gratuity in accordance with AS 15 with effect from the financial year ended 31 March 2026. The actuarial valuation has been carried out using the Projected Unit Credit Method and has considered the applicable provisions of the Code on Social Security, 2020 (New Labour Code), to the extent considered appropriate by the independent actuary.

Accordingly, the gratuity liability has been recognized based on the actuarial valuation. The gratuity funds have been invested in the Group Gratuity Scheme administered by the Life Insurance Corporation of India (LIC). Contributions made by the Company to the said scheme are recognized in the books of account in accordance with the requirements of AS 15.

The Company's contribution towards the Employees' Provident Fund is made to the Employees' Provident Fund Organisation (EPFO) in accordance with the applicable statutory provisions and is charged to the Statement of Profit and Loss in the period in which the related employee services are rendered.

As per the Company's HR Policy, employees are entitled to encash up to 100% of their accumulated earned leave at any point of time. Accordingly, the leave encashment liability is determined based on the unavailed leave balance as at the reporting date, valued at the employee's last drawn salary (Basic Pay, House Rent Allowance and Special Allowance). The liability is classified based on actuarial valuation report on Privileged leaves provided for on an accrual basis.

1.9. AS-19 "Leases": Operating Lease

The Company has agreement with Azentio Software Private limited (service provider) for centralized solution on application service provider model. The service provider provides software & license to use. The contract is for 5 years and cancelable with 90 days' notice period. Yearly charges debited to profit and loss account as per consistent Policy followed over the years.

Apart from above, Office premises taken are renewable at the option of company. Monthly charges



are debited to profit and loss account as per consistent Policy followed over the years.

1.10. AS20 "Earnings Per Share"

The Basic and Diluted Earnings per Share have been calculated by dividing the net profit attributable to the equity shareholders for the period by the weighted average number of equity shares outstanding during the reporting period.

1.11. Income Tax

Income taxes are accounted for in accordance with Accounting Standard (AS-22) - "Accounting for taxes on income", notified under the Companies (Accounting Standards) Amendment Rules, 2011. Income Tax comprises of both of current and deferred tax.

Current Tax is measured on the basis of estimated taxable income and tax credits computed in accordance with the provisions of Income Tax Act, 1961.

The Tax effect of the timing differences that result between taxable income and accounting income and are capable of reversal in one or more subsequent periods are recorded as a deferred tax asset or deferred tax liability. They are measured using substantially enacted tax rates and tax regulations as of the Balance Sheet date.

Company makes the Provision for Standard, Sub Standard, Doubtful & Loss Assets as per Prevailing guidelines of RBI/NHB. However, Company Claims Account Written off only as deduction while calculating income Tax as per consistent Policy followed over the years.

The Company has proven track record of Profits and creates the deferred tax assets on provision for Standard, Substandard, Doubtful and Loss Assets account as per consistent Practice followed over the period. The same shall be reversed in the year of collection/write-off of accounts.

1.12. AS 29 -Provisions, Contingent Liabilities and Contingent Assets:

Provisions for Contingencies

Provision on loans has been arrived at in accordance with National Housing Bank guidelines and directives. Advances to borrowers are classified into Performing and Non-Performing based on overdue of Principal/Interest. Non-Performing Assets (NPAs) are further categorized as Sub-Standard, Doubtful and Loss Assets.

Contingent Liability

The Company estimates the probability of any loss that might be incurred on outcome of contingencies on the basis of information available up to the date on which the financial statements are prepared. A provision is recognized when a company has a present obligation because of a past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimates can be made. Provisions are determined based on management estimates of amounts required to settle the obligation at the balance sheet date and adjusted to reflect the current management estimates.



In cases where the available information indicates that the loss on the contingency is reasonably possible, but the amount of loss cannot be reasonably estimated, a disclosure to this effect is made in the financial statements as contingent liability.

In Case of remote possibility, neither provision nor disclosure is made in the financial statements. The Company does not account for or disclose contingent assets, if any.

The Following table describes the nature of contingent liabilities of the Company.

Sr. No	Contingent Liability	Brief Description
1	Claims against the Company, not acknowledged as debt	This item represents certain demands made in certain tax and legal matters against the Company in the normal course of business. In Accordance with the Company Accounting Policy and Accounting Standard 29, the Company has reviewed and classified these items as possible obligations based on legal opinion/judicial precedents/assessment by the Company.
2	Capital Commitments	Other items for which the Company is contingently liable primarily include the estimated amount of contracts remaining to be executed on Capital Account and not provided for.

1.13. Loan Origination/Acquisition Cost and Brokerage of Deposit mobilization

All Direct Cost incurred for the loan origination (Direct selling agent's commission) are amortized in 5 years, and 3 years in case of Brokerage paid for fixed deposit mobilization. In case of foreclosure of Loans & Advances or prematurity of Fixed Deposits, the balance unamortized cost in respect to those cases are charged to Statement of Profit & Loss in that financial year itself.

1.14. Unclaimed Deposits

Deposits, which have become due but not been presented for payment or renewal, are transferred to unclaimed deposits. Interest for the period from last maturity date till the date of renewal of unclaimed deposits was previously accounted for during the year of its renewal. However, accrued interest on such unclaimed deposits from the date of their maturity till the end of the financial year is recognized as per Deposit Policy.

1.15. Floating Provision

Company will create floating provision only against Bad & Doubtful Debts and amount of provision will be approved by the Board from time to time.



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1.16. Cash Flow Statement

Cash flows are reported using the indirect method as prescribed under AS-3, whereby profit/loss before extraordinary items and tax is adjusted for the effects of transaction of noncash nature or deferrals or accruals of past and future cash receipts and payments. The cashflows from operating, investing and financing activities for the Company are segregated based on the available information.

1.17. Prior Period Adjustments

As per AS-5 "Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies" the company is following the practice of making adjustments for prior period items through expenses/income of previous year in the current year except few minor items.

1.18. Related Party Disclosure

As required by Accounting Standard (AS)-18"Related party disclosure" the manner of disclosures required by paragraphs 23 and 26 of AS 18 The company has disclosed in financial statements of transactions with certain categories of related parties. In particular, attention is focused on transactions with the directors or similar key management personnel of an enterprise, especially their remuneration and borrowings, because of the fiduciary nature of their relationship with the enterprise.

1.19. Segment Reporting

As per AS 17 "Segment Reporting", A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments. Factors that should be considered in identifying geographical segments include:

- (a) similarity of economic and political condition,
- (b) relationships between operations in different geographical areas,
- (c) proximity of operations,
- (d) Special risks associated with operations in a particular area,
- (e) Exchange control regulations, and
- (f) The underlying currency risks.



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 2 Share capital

Particulars	As at 31.03.2026		As at 31.03.2025	
	Number of shares	Rs. In Lakhs	Number of shares	Rs. In Lakhs
(a) Authorised				
Equity shares of Rs.10/- each	5,00,00,000	5,000	5,00,00,000	5,000
(b) Issued				
Equity shares of Rs.10/- each	2,50,00,000	2,500	2,50,00,000	2,500
(c) Subscribed and fully paid up				
Equity shares of Rs.10/- each	2,50,00,000	2,500	2,50,00,000	2,500
Total	2,50,00,000	2,500	2,50,00,000	2,500

Notes:

(i) Reconciliation of the number of shares and amount outstanding at the beginning and at the end of the reporting period:

Particulars	As at 31.03.2026		As at 31.03.2025	
	Number of shares	Rs. In Lakhs	Number of shares	Rs. In Lakhs
Shares Outstanding at the beginning of the year	2,50,00,000	2,500	2,50,00,000	2,500
Add: Shares issued during the year	-	-	-	-
Shares Outstanding at the end of the year	2,50,00,000	2,500	2,50,00,000	2,500

(ii) Terms / rights and restrictions attached to equity shareholders

The Company has only one class of equity shares having a face value of ₹10 per share. Each holder of equity shares is entitled to one vote per share. In the event of liquidation of the Company, the holder of equity shares will be entitled to receive remaining assets of the Company.

(iii) Shareholder's holding more than 5% of the equity shares of the Company

Class of shares / Name of shareholder	As at 31.03.2026			As at 31.03.2025		
	Number of shares held	% holding in that class of shares *	% change during the year	Number of shares held	% holding in that class of shares *	% change during the year
Equity shares						
Central Bank Of India	1,61,00,000	64.40%	-	1,61,00,000	64.40%	-
National Housing Bank	40,00,000	16.00%	-	40,00,000	16.00%	-
Specified undertaking of Unit Trust of India (SUUTI)	32,00,000	12.80%	-	32,00,000	12.80%	-
Housing & Urban Development Corporation	17,00,000	6.80%	-	17,00,000	6.80%	-
TOTAL	2,50,00,000	100%	-	2,50,00,000	100%	-





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 2 Share capital (contd.)

(iv) Details of equity shares held by promoter and promoter groups

Class of shares / Name of shareholder	As at 31.03.2026			As at 31.03.2025		
	Number of shares held	% holding in that class of shares *	% change during the year	Number of shares held	% holding in that class of shares *	% change during the year
Equity shares						
Central Bank Of India	1,61,00,000	64.40%	-	1,61,00,000	64.40%	-
National Housing Bank	40,00,000	16.00%	-	40,00,000	16.00%	-
Specified undertaking of Unit Trust of India (SUUTI)	32,00,000	12.80%	-	32,00,000	12.80%	-
Housing & Urban Development Corporation	17,00,000	6.80%	-	17,00,000	6.80%	-
TOTAL	2,50,00,000	100%	-	2,50,00,000	100%	-

(v) The Company has neither issued any bonus shares nor has there been any buy-back of shares during five years immediately preceeding 31 March 2026. The Company has not issued any shares for consideration other than cash during the current year.





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Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 3 Reserves and surplus

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Securities Premium	690.00	690.00
(b) General reserve		
Opening balance	1,724.88	1,546.47
Add: Transferred from Statement of Profit and Loss	157.68	178.41
Less: Transferred to Statement of Profit and Loss	-	-
Closing balance	1,882.56	1,724.88
(c) Special Reserve(Special Reserve created in terms of Section 36(1)(viii) of IT Act, 1961 and as per Section 29 C of NHB Act, 1987)		
Opening balance	7,379.58	6,599.14
Add: Transferred from Statement of Profit and Loss	338.44	780.44
Less: Transferred to Statement of Profit and Loss	-	-
Closing balance	7,718.02	7,379.58
(d) Additional Reserve(Created under section 29C of NHB Act 1987)		
Opening balance	300.00	300.00
Add: Additions / transfers during the year	-	-
Closing balance	300.00	300.00
(e) Surplus in Statement of Profit and Loss		
Opening balance	11,328.51	9,758.21
Add: Profit for the year	1,692.21	2,529.15
Transferred to:		
General reserve	157.68	178.41
Special Reserve	338.44	780.44
Closing balance	12,524.60	11,328.51
Closing Balance Total	23,115.18	21,422.97



Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 4 Long-term borrowings

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Term loans		
From banks		
Secured (Note 1)	54,056.27	42,386.18
Unsecured	-	-
From NBFC		
Secured	2,866.67	3,866.67
Unsecured	-	-
(b) Deposits (Note 2)		
Secured	-	-
Unsecured (Note 3)		
- Public Deposits	16,771.02	14,835.41
- Inter-corporate	2,400.69	4,653.26
Total	76,094.65	65,741.52

Note 1:- These are secured by assigning book debts as security against these loans.

Note 2:- With respect to Deposits, the company has created a floating charge as per the directions of NHB on the assets invested by the company under section (1) & (2) of Section 29B of the NHB Act, 1987.

Note 3:- The FD Maturities of next 12 months are considered as current maturities.



(i) Details of terms of repayment for borrowings and security provided in respect of the secured borrowings:

Particulars	As at 31.03.2026		As at 31.03.2025	
	Secured Rs. In Lakhs	Unsecured Rs. In Lakhs	Secured Rs. In Lakhs	Unsecured Rs. In Lakhs
Term loans from banks: (Current + Non-current)				
Refinance from National Housing Bank	9,654.66	-	12,902.99	-
Central Bank of India	37,579.49	-	36,475.81	-
HDFC Bank	3,125.00	-	5,000.00	-
State Bank of India	19,991.94	-	-	-
IDBI Bank	700.00	-	-	-
Total - Term loans from banks	71,051.09	-	54,378.80	-
Term loans from NBFC				
Bajaj Finance Limited	3,866.67	-	4,866.67	-
Total - Term loans from NBFC	3,866.67	-	4,866.67	-
Deposits:				
Public Deposits	-	34,818.58	-	30,101.71
Inter-corporate deposits	-	26,560.55	-	33,281.67
Total - Deposits	-	61,379.13	-	63,383.38

Below are the details of all loans/Refinance outstanding as on 31.03.2026

Name of Institution / Security for loan	Facility No.	Amt sanctioned	Amt. outstanding as on 31.03.2026	Current	Non-Current	Rate of interest %	Repayment terms
NHB Refinance							
Specific Charge over book debts of company							
19-06-2017	100004613	3,500.00	265.00	265.00	-	5.11%	60 Qtrly Inst
11-01-2019	100004819	3,010.00	843.74	204.08	639.66	7.70%	60 Qtrly Inst
11-01-2019	100004821	1,300.00	406.37	88.16	318.21	7.70%	60 Qtrly Inst
11-01-2019	100004822	800.00	141.04	54.24	86.80	7.70%	60 Qtrly Inst
11-01-2019	100004823	1,000.00	385.06	67.84	317.22	7.80%	60 Qtrly Inst
29-03-2022	100005497	700.00	381.25	72.00	309.25	7.85%	40 Qtrly Inst
29-03-2022	100005499	1,800.00	663.02	268.00	395.02	2.94%	28 Qtrly Inst
20-02-2023	100005736	23.50	8.97	3.48	5.49	4.90%	28 Qtrly Inst
20-02-2023	100005737	5,601.50	3,105.50	832.00	2,273.50	5.25%	28 Qtrly Inst
20-02-2023	100005738	776.00	537.20	79.60	457.60	7.80%	40 Qtrly Inst
20-02-2023	100005739	335.00	166.08	34.36	131.72	7.70%	40 Qtrly Inst
20-02-2023	100005740	605.00	333.79	62.08	271.71	7.55%	40 Qtrly Inst
20-02-2023	100005741	159.00	88.73	16.32	72.41	7.65%	40 Qtrly Inst
21-08-2024	100006255	500.00	408.41	52.00	356.41	7.75%	40 Qtrly Inst
28-11-2024	100006290	1,520.00	1,136.69	156.00	980.69	7.60%	40 Qtrly Inst
28-11-2024	100006291	230.00	174.55	24.00	150.55	7.75%	40 Qtrly Inst
28-11-2024	100006292	750.00	609.26	112.00	497.26	5.50%	28 Qtrly Inst
		22,610.00	9,654.66	2,391.17	7,263.50		
Central Bank of India							
Specific Charge over book debts of company							
29-08-2022	5282264782	15,000.00	4,245.58	2,142.86	2,102.72	8.30%	84 Mthly Inst
28-02-2023	5360382538	30,000.00	20,587.09	4,285.71	16,301.38	8.30%	84 Mthly Inst
29-03-2025	5780518947	20,000.00	12,746.82	2,857.14	9,889.68	8.30%	84 Mthly Inst
		65,000.00	37,579.49	9,285.71	28,293.78		
HDFC Bank							
Specific Charge over book debts of company							
16.03.2021	240LN06210750001	2,000.00	333.33	333.33	-	6.93%	72 Mthly Inst
16.03.2021	240LN06210750002	1,000.00	166.67	166.67	-	6.93%	72 Mthly Inst
16.03.2021	240LN06213210005	2,000.00	375.00	375.00	-	6.93%	72 Mthly Inst
23.06.2023	5W5LN06231740006	5,000.00	2,250.00	1,000.00	1,250.00	6.76%	60 Mthly Inst
		10,000.00	3,125.00	1,875.00	1,250.00		
Bajaj Finance Limited							
Specific Charge over book debts of company							
30.11.2024	Bajaj P405FTL15807949	1,500.00	1,125.00	300.00	825.00	8.70%	60 Mthly Inst
24.01.2025	Bajaj P405FTL16879281	3,500.00	2,741.67	700.00	2,041.67	8.70%	60 Mthly Inst
		5,000.00	3,866.67	1,000.00	2,866.67		
State Bank of India							
Specific Charge over book debts of company							
11.04.2025	44039170721	20,000.00	19,991.94	3,336.00	16,655.94	8.40%	72 Mthly Inst
IDBI Bank							
Specific Charge over book debts of company							
29.11.2025	1001673200005030	10,000.00	700.00	106.94	593.06	8.65%	72 Mthly Inst
Grand Total			74,917.76				
Less: Current liabilities (repayment in next 12 months)			17,994.82				
Refinance from National Housing Bank		2,391.17					
Central Bank of India		9,285.71					
HDFC Bank		1,875.00					
Bajaj Finance Limited		1,000.00					
State Bank of India		3,336.00					
IDBI Bank		106.94					
Total Non Current liabilities			56,922.94				



Below are the details of all loans/Refinance outstanding as on 31.03.2025

Name of Institution/ Security for loan	Facility No.	Amt sanctioned	Amt. outstanding as on 31.03.2025	Current	Non-Current	Rate of interest %	Repayment terms
NHB Refinance							
Specific Charge over book debts of company							
26-06-2015	100004318	2,391.00	-	-	-	6.87%	40 Qly Inst
30-11-2015	100004374	2,850.00	145.30	145.30	-	6.87%	40 Qly Inst
19-06-2017	100004613	3,500.00	634.20	269.40	354.80	5.11%	60 Qly Inst
11-01-2019	100004819	3,010.00	1,047.82	153.06	894.76	8.60%	60 Qly Inst
11-01-2019	100004821	1,300.00	512.72	66.12	446.60	8.60%	60 Qly Inst
11-01-2019	100004822	800.00	195.28	40.68	154.60	8.60%	60 Qly Inst
11-01-2019	100004823	1,000.00	474.83	50.88	423.95	8.70%	60 Qly Inst
11-01-2019	100004825	5,040.00	192.92	192.92	-	4.93%	28 Qly Inst
11-01-2019	100004837	950.00	105.44	105.44	-	4.93%	28 Qly Inst
29-03-2022	100005497	700.00	484.00	87.07	396.93	8.70%	40 Qly Inst
29-03-2022	100005499	1,800.00	931.02	238.13	692.89	2.94%	28 Qly Inst
20-02-2023	100005736	23.50	12.45	2.61	9.84	4.90%	28 Qly Inst
20-02-2023	100005737	5,601.50	3,937.50	624.00	3,313.50	5.25%	28 Qly Inst
20-02-2023	100005738	776.00	616.80	59.70	557.10	8.70%	40 Qly Inst
20-02-2023	100005739	335.00	200.44	25.77	174.67	8.60%	40 Qly Inst
20-02-2023	100005740	605.00	418.64	46.56	372.08	8.45%	40 Qly Inst
20-02-2023	100005741	159.00	126.36	12.24	114.12	8.55%	40 Qly Inst
21-08-2024	100006255	500.00	474.00	39.00	435.00	8.45%	40 Qly Inst
28-11-2024	100006290	1,520.00	1,457.27	117.00	1,340.27	8.50%	40 Qly Inst
28-11-2024	100006291	230.00	224.00	18.00	206.00	8.50%	40 Qly Inst
28-11-2024	100006292	750.00	722.00	84.00	638.00	5.50%	28 Qly Inst
		33,841.00	12,902.99	2,377.88	10,525.11		
Central Bank of India							
Specific Charge over book debts of company							
06-11-2018	3715277776	10,000.00	1,311.17	1,311.17	-	8.60%	60 Mthly Inst
29-08-2022	5282264782	15,000.00	10,173.48	2,142.86	8,030.62	8.60%	84 Mthly Inst
28-02-2023	5360382538	30,000.00	24,991.16	4,285.71	20,705.45	8.60%	84 Mthly Inst
29-03-2025	5780518947	20,000.00	-	-	-	-	-
		75,000.00	36,475.81	7,739.74	28,736.07		
HDFC Bank							
Specific Charge over book debts of company							
16.03.2021	240LN06210750001	2,000.00	666.67	333.33	333.34	8.24%	72 Mthly Inst
16.03.2021	240LN06210750002	1,000.00	333.33	166.67	166.66	8.24%	72 Mthly Inst
16.03.2021	240LN06213210005	2,000.00	750.00	375.00	375.00	8.24%	72 Mthly Inst
23.06.2023	5WSLN06231740006	5,000.00	3,250.00	1,000.00	2,250.00	7.92%	60 Mthly Inst
		10,000.00	5,000.00	1,875.00	3,125.00		
Bajaj Finance Limited							
Specific Charge over book debts of company							
30.11.2024	Bajaj P405FTL15807949	1,500.00	1,425.00	300.00	1,125.00	8.70%	60 Mthly Inst
24.01.2025	Bajaj P405FTL16879281	3,500.00	3,441.67	700.00	2,741.67	8.70%	60 Mthly Inst
		5,000.00	4,866.67	1,000.00	3,866.67		
Grand Total			59,245.47				
Less: Current liabilities (repayment in next 12 months)			12,992.62				
Refinance from National Housing Bank		2,377.88					
Central Bank of India		7,739.74					
HDFC Bank		1,875.00					
Bajaj Finance Limited		1,000.00					
Total Non Current liabilities			46,252.85				

Below are the details of Deposits outstanding as on 31.03.2026 & 31.03.2025

Particulars	As at 31.03.2026			As at 31.03.2025		
	Outstanding	Current	Non-Current	Outstanding	Current	Non-Current
Unsecured Borrowings						
- Public Deposits	34,818.58	18,047.56	16,771.02	30,101.71	20,707.25	14,835.41
- Inter-corporate Deposits	26,560.55	24,159.86	2,400.69	33,281.67	23,187.46	4,653.26
TOTAL	61,379.13	42,207.42	19,171.71	63,383.38	43,894.71	19,488.67

Note: Company has not defaulted in repayment of term loan installments and payment of deposits.





सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ़ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 4b Deferred Tax Liabilities

Particulars	As at 31.03.2026		As at 31.03.2025	
	Rs. In Lakhs		Rs. In Lakhs	
Deferred Tax Asset (A)	Amount		Amount	
Provision for NPA & Standard Assets	957.30		832.34	
Leave Encashment	33.77		27.69	
Gratuity	35.29			
Bonus/Incentive	1.53		1.46	
Depreciation	-	1,027.89	0.11	861.60
Deferred Tax Liability (Net) (B)				
Special Reserve	1,944.59		1,838.28	
Unamortized Cost	129.32		184.92	
Depreciation	0.06	2,073.97	-	2,023.20
(A)-(B)= DTL		1,046.08		1,161.60

Note: Deferred Tax Liability created as per NHB guidelines vide circular no.NHB(ND)/DRS/Policy Circular No. 65/2014-15 dated August 22, 2014.



Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 5 Long-term provisions

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(i) Provision for Employee Benefit Expenses		
a. For Gratuity - CBHFL Staff (Net of Planned Assets)	15.32	-
b. For Gratuity - Agency Staff	84.24	-
c. For Leave Encashment	110.57	90.86
(ii) Provision for Bad & Doubtful Debts (NPA)	3,105.35	2,593.54
(iii) Contingent Provisions against Standard Assets	650.63	610.30
Total	3,966.11	3,294.70

a) Provision for Bad & Doubtful debts has been done as per the prudential norms prescribed under RBI Master Directions-NBFC-HFC(Reserve Bank) Directions, 2021, No. RBI/2020-21/73/DOR.FIN.HFC.CC.No. 120/03.10.136/2020-21.

b) Provision on standard assets has been made as per RBI Master Directions-NBFC-HFC (Reserve Bank) Directions, 2021, No. RBI/2020-21/73/DOR.FIN.HFC.CC.No. 120/03.10.136/2020-21: Provision on Accounts Prior to August 2017 will be done @ 0.40%, From August 2017, it will be 0.25% & for Non Housing Sector: LAP- 0.40%, Commercial Property- 1% and Project Loan- 0.75%

c) Additional provision of 10% is made on restructured accounts under "Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Business" in Pursuance to RBI Circular DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021. Further, there is a reversal of provision regarding restructured accounts, as per above mentioned RBI Circular.



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 6 Short-term borrowings

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Loans repayable on demand		
From banks		
Secured		
- Term Loans *	16,994.82	11,992.62
- Overdraft **	19,168.10	18,820.87
From NBFC		
Secured		
- Term Loans *	1,000.00	1,000.00
(b) Deposits ***		
Unsecured		
- Public Deposits	18,047.56	20,707.25
- Inter-corporate Deposits	24,159.86	23,187.46
Total	79,370.34	75,708.20

Notes:

(i) Details of Book Debts for the secured borrowings:

Particulars	As per Monthly Submission	As per Unaudited Financials	Difference	Reason
Apr-25	1,64,214.57	1,63,982.55	232.02	
May-25	1,64,921.86	1,64,469.35	452.51	
Jun-25	1,65,044.28	1,65,044.28	-	
Jul-25	1,66,973.87	1,67,006.74	-32.87	
Aug-25	1,69,617.80	1,69,615.76	2.04	
Sep-25	1,70,986.95	1,70,986.95	-	
Oct-25	1,72,314.79	1,72,316.32	-1.53	
Nov-25	1,73,630.57	1,73,664.64	-34.07	
Dec-25	1,75,451.24	1,75,451.24	-	
Jan-26	1,76,473.35	1,76,473.35	-	
Feb-26	1,77,746.91	1,77,777.44	-30.53	
Mar-26	1,79,087.55	1,77,914.78	1,172.77	The impact of loans cancelled and stale cheques are reduced from total AUM

* This includes Current Maturities of Term loan

** Short term borrowings is overdraft facility (Limit of Rs.200 crores bearing ROI @ 8.30 per cent granted by Central Bank of India).

*** With respect to Deposits, the company has created a floating charge as per the directions of NHB on the assets invested by the company under section (1) & (2) of Section 29B of the NHB Act, 1987. (Current Maturities of Deposits due in next 12 Months are considered as Current Liability)





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 7 Trade Payables

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(i) total outstanding dues of MSME	-	-
(ii) total outstanding dues of creditors other than MSME	252.14	204.60
Total	252.14	204.60

Ageing schedule

Particulars	FY 2025-26					
	Not Due	Outstanding for following periods from due date of transaction				Total
		Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	-	-	-	-	-	-
(ii) Others	252.14	-	-	-	-	252.14
(iii) Disputed dues - MSME	-	-	-	-	-	-
(iv) Disputed dues - others	-	-	-	-	-	-
Total	252.14	-	-	-	-	252.14

Particulars	FY 2024-25					
	Not Due	Outstanding for following periods from due date of transaction				Total
		Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	-	-	-	-	-	-
(ii) Others	204.60	-	-	-	-	204.60
(iii) Disputed dues - MSME	-	-	-	-	-	-
(iv) Disputed dues - others	-	-	-	-	-	-
Total	204.60	-	-	-	-	204.60

Note :- Dues to micro, small and medium enterprises and other than micro, small and medium enterprises have been determined to the extent such parties have been identified on the basis of information collected by the management .



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Disclosure under Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act)

The amount due to Micro Small and Medium Enterprises is defined under Micro, Small and Medium Enterprise 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.

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Principal amount remaining unpaid to any supplier at the end of the accounting year	-	-
(b) Interest due thereon remaining unpaid at the end of the accounting year	-	-
(c) Interest paid during the year under section 16 of MSMED Act, along with the amount of payment made to the supplier beyond the appointed day	-	-
(d) Interest due and payable for the period of delay in making payment (beyond the appointed day during the year) but without adding interest specified under MSMED Act	-	-
(e) Interest accrued and remaining unpaid at the end of the accounting year	-	-
(f) Further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise	-	-

Above disclosure on MSME is based on the information available with the Company regarding the status of registration of such vendors under the said act, as per the intimation received from them on requests made by the Company.



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सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 8 Other current liabilities

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Advance received for deposits pending documentation	25.99	69.00
(b) Other payables		
(i) Advances from customers	4.53	-
(ii) Rent Equalisation Reserve	16.89	-
(iii) Employee Dues Payable	-	0.17
(iv) Statutory Dues Payable	336.10	149.93
(v) Interest Payable on Deposits	1,302.83	942.97
(vi) Interest Accrued and not due	22.08	22.52
(vii) Auction Money pending settlement	124.56	114.46
(vii) Expenses Payable		
a. Salary Payable	53.61	-
b. Audit Fees Payable	13.46	10.40
c. Travelling Expenses Payable	3.61	1.84
d. Other Expenses Payable	10.36	11.82
(viii) Others	30.66	15.70
Total	1,944.68	1,338.81



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सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी

Subsidiary of Central Bank of India

Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 9 Short-term provisions

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(i) Contingent Provision on Standard asset as per NHB norms	47.36	103.05
(ii) Provision for other employee benefits (Refer Note 1)		
a. For Gratuity - CBHFL Staff (Net of Planned Assets)	20.96	-
b. For Gratuity - Agency Staff	19.66	-
c. For Leave Encashment	23.61	19.17
d. For Bonus	6.06	5.80
Total	117.65	128.02

Note 1 :- Provision for Leave encashment and Gratuity as on 31.03.2026 has been done on the basis of actuarial valuation.





सेन्ट बैंक होम फाइनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited
Significant accounting policies and other explanatory information forming part of the financial statements

Note 10 Property, Plant and Equipments

Tangible assets	Gross block			Accumulated depreciation					
	Balance as at 01.04.2025	Additions	Disposals	Balance as at 31.03.2026	Balance as at 1st April, 2025	Depreciation for expense for the year	Eliminated on disposal of assets	Balance as at 31.03.2026	Balance as at 31.03.2026 (Net Block)
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
(a) Furniture and Fixtures	66.09	2.08	1.61	66.56	55.62	2.01	1.48	56.15	10.41
(b) Vehicles	11.64	-	-	11.64	11.05	-	-	11.05	0.59
(c) Office Equipments	46.44	1.70	-	48.14	31.54	4.11	-	35.65	12.49
(d) Computer	148.70	14.66	-	163.36	100.06	23.73	-	123.79	39.57
Total	272.87	18.44	1.61	289.70	198.27	29.85	1.48	226.64	63.06
Previous year 24-25	310.11	45.31	82.55	272.87	258.46	22.36	82.55	198.27	74.60
									51.65





सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Cent Bank Home Finance Limited
Significant accounting policies and other explanatory information forming part of the financial statements
Note 10a Property, Plant and Equipments (Contd.)

B.	Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
		Rs. In Lakhs	Rs. In Lakhs
	Depreciation for the year on tangible assets	29.85	22.36
	Depreciation	29.85	22.36



Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 11 Non-current investments

Particulars	As at 31.03.2026			As at 31.03.2025		
	Quoted	Unquoted	Total	Quoted	Unquoted	Total
	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs	Rs. In Lakhs
(a) Investment in government securities	4,753.89	-	4,753.89	4,333.01	-	4,333.01
Total	4,753.89	-	4,753.89	4,333.01	-	4,333.01

S.No.	Particulars	As at 31.03.2026	As at 31.03.2025
		Rs. In Lakhs (Book Value)	Rs. In Lakhs (Book Value)
1	8.28% GS 2027 @ Rs. 100/- each (ISIN: IN0020070069)	118.51	118.51
2	8.28% GS 2027 @ Rs. 100/- each (ISIN: IN0020070069)	194.84	194.83
3	8.30% GS 2042 @ Rs. 100/- each (ISIN: IN0020120062)	246.28	246.28
4	8.28% GS 2027 @ Rs. 100/- each (ISIN: IN0020070069)	505.25	505.25
5	8.15% GS 2026 @ Rs. 100/- each (ISIN: IN0020140060)	100.20	100.20
6	8.24% GS 2033 @ Rs. 100/- each (ISIN: IN0020140052)	505.95	505.95
7	8.24% GS 2033 @ Rs. 100/- each (ISIN: IN0020140052)	253.10	253.10
8	7.88% GS 2030 @ Rs. 100/- each (ISIN: IN0020150028)	500.88	500.88
9	7.88% GS 2030 @ Rs. 100/- each (ISIN: IN0020150028)	200.35	200.35
10	7.61% GS 2030 @ Rs. 100/- each (ISIN: IN0020160019)	100.14	100.14
11	6.82% MAHARASHTRA SDL GS 2032 @ Rs. 100/- each (ISIN: IN2220210016)	200.00	200.00
12	7.69% GUJARAT SDL GS 2027 @ Rs. 100/- each (ISIN: IN1520170144)	50.18	50.18
13	7.67% WEST BENGAL SGS 2039 @ Rs. 100/- each (ISIN: IN3420220193)	95.65	95.65
14	7.69% ANDHRA PRADESH GS 2035 @ Rs. 100/- each (ISIN: IN1020220639)	257.46	257.46
15	7.69% UTTAR PRADESH GS 2035 @ Rs. 100/- each (ISIN: IN3320220079)	500.70	500.70
16	7.73% KARNATAKA GS 2035 @ Rs. 100/- each (ISIN: IN1920230043)	507.85	507.85
17	6.92% GS 2039 @ Rs. 100/- each (ISIN: IN1920230043)	516.75	-
	Less: Moved to Note 14 Current Investments 8.15% GS 2026 @ Rs. 100/- each (ISIN: IN0020140060)	(100.20)	-
	Less: Amortization of Premium/Discount on Government Securities	-	(4.32)
Grand Total		4,753.89	4,333.01

Note: The investment which are maturing within 12 months are considered as Current Investment





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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 12 Long-term loans and advances

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
HOUSING LOANS & NON-HOUSING LOANS		
- Secured		
Standard Assets, considered good	1,58,970.16	1,45,991.07
Substandard	2,260.47	3,123.60
Doubtful and Loss	4,227.14	2,714.02
- Unsecured		
Substandard	492.83	89.55
Doubtful and Loss	367.04	523.65
Total	1,66,317.64	1,52,441.89

Long Term loans and advances includes Housing loan, Top-up loan, Mortgage loan, Loan Against property, Project loan & loan for purchase of commercial property given to the borrowers and which includes the principal amount as well as interest charged reduced by EMI paid to the date. Principal amount receivable within 12 months from the date has been classified in short term loans and advances.





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 13 Other non-current assets

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Unamortized Loan acquisition cost	340.66	431.19
(b) Unamortized Brokerage on borrowings	2.20	10.91
(c) Unamortized Software Implementation Cost	32.55	89.43
(d) Security Deposits	68.19	67.92
(e) Refund due from Income Tax Authorities	545.01	321.15
(f) Deposits with a maturity period more than 12 months	1,110.00	510.00
TOTAL	2,098.61	1,430.60





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 14 Current Investments

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Investments in Government Securities		-
8.15% GS 2026 @ Rs. 100/- each (ISIN: IN0020140060)	100.20	
Total	100.20	-





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 15 Cash and cash equivalents

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Cash on hand	9.79	32.35
(b) Balances with banks		
In current accounts	1,540.93	352.40
Total	1,550.72	384.75



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 16 Short-term loans and advances

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Loans and advances		
Secured, considered good		
- Residential Housing/Mortgage	11,572.09	11,376.44
- Demand Loan against Deposit	25.07	31.49
Total	11,597.16	11,407.93



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 17 Other current assets

Particulars	As at 31.03.2026	As at 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Accruals		
(i) Interest accrued on deposits	16.09	12.85
(ii) Interest accrued on investments	78.90	66.28
(ii) Interest accrued on Loans and Advances	1,080.00	776.99
(b) Others		
(i) Unamortized Loan Acquisition Cost	161.28	201.70
(ii) Unamortized Brokerage on Borrowings	9.66	90.90
(iii) Unamortized Software Implementation Cost	32.55	19.30
(iv) Security Deposits	1.51	5.37
(v) Balances with Government Authorities	357.27	101.66
(v) Prepaid expenses	22.00	48.66
(iv) Others	166.29	103.93
Total	1,925.55	1,427.64



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 18 Revenue from operations

	Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
		Rs. In Lakhs	Rs. In Lakhs
(a)	Interest income on individual loans	16,939.76	16,478.36
(b)	Interest on Bank deposits and Investment	402.33	371.48
(c)	Other operating revenues, Interest on demand loan, vehicle loans, personal loan, fees and other charges	1,031.28	1,506.08
	Total	18,373.37	18,355.92
# Details of revenue from operations:			
	Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
		Rs. In Lakhs	Rs. In Lakhs
(i)	Interest Income comprises: Individual Loans	16,939.76	16,478.36
	Total	16,939.76	16,478.36
(ii)	Other operating revenues comprise: Processing, Administration fees and other charges	928.39	740.96
	Interest on demand loan against fixed deposit	2.84	4.56
	Insurance Commission Income from Bajaj Allianz	23.81	12.11
	Other Income including recovery in Write-off	76.24	748.45
	Total - Other operating revenues	1,031.28	1,506.08



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Significant accounting policies and other explanatory information forming part of the financial statements

Note 19 Other income

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Profit on sale of asset	-	0.21
Total	-	0.21



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 20 Employee benefit expense

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Salaries and wages *	1,761.80	1,444.27
Contributions to provident and other funds ** (Refer Note - 25	208.18	56.29
Staff welfare expenses ***	35.71	43.09
Total	2,005.69	1,543.65

* Salary and wages includes salaries of CBHFL as well as Central Bank employees on deputation to the company.

** Contribution to other funds include Gratuity expenses of CBHFL and Agency staff

*** Staff welfare includes Reimbursement of House Rent to Employees and Premium of Group Medclaim Scheme of Employees



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 21 Finance Costs

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
(a) Interest expense on Borrowings		
(i) Term Loan	5,859.62	5,048.96
(ii) Deposits	5,142.41	4,870.78
(iii) Overdraft	420.03	851.64
(b) Other borrowing costs (Bank Charges)	21.44	15.71
Total	11,443.50	10,787.09



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Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 22 Other expenses

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Power and fuel (Electricity expenses)	23.91	20.14
Rent expense	249.51	206.37
Repairs and maintenance - Buildings	4.54	3.52
Repairs and maintenance - Others	12.02	10.62
Insurance	0.17	0.29
Communication	20.92	21.23
Travelling and conveyance	79.42	80.22
Printing and stationery	17.51	19.94
Office expenses	37.34	43.42
Interest and late fees on statutory dues	0.05	6.33
Advertisement and Publicity	11.57	10.18
Legal and professional	180.78	169.90
Payments to auditors (Refer Note below)	15.71	11.80
Internal audit expenses/stock audit fees	8.74	18.96
CSR Expenditure	81.29	77.12
Software Expenses	402.80	332.46
RCU/FI verification Expenses	46.01	37.48
Credit Rating Expenses	2.73	6.15
Directors Sitting fees	22.65	16.62
Recovery and Legal Charges	94.17	82.92
Asset Written off	0.13	-
Bad Debts Written Off	21.52	168.20
Miscellaneous expenses	117.82	26.24
Brokerage Expenses	301.31	181.18
DSA Commission Expenses	406.81	381.86
Sub -Total	2,159.43	1,933.15

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	In Rs.	In Rs.
Payments to the Auditors comprises :-		
Fees to Statutory Auditor		
For Statutory Audit	11.25	6.90
For Certification	4.46	4.90
Total (A)	15.71	11.80





Cent Bank Home Finance Limited

Significant accounting policies and other explanatory information forming part of the financial statements

Note 23 Contingent Provision for Standard Assets

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Reversal of Contingent Provision on standard assets as per NHB norms	(15.35)	(41.07)
Total	(15.35)	(41.07)

Note 24 Prior period Adjustments Expenses/(Income)

Particulars	For the year ended 31.03.2026	For the year ended 31.03.2025
	Rs. In Lakhs	Rs. In Lakhs
Prior period adjustment- Provisions of earlier year written back	(25.69)	(141.90)
Total	(25.69)	(141.90)



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Significant accounting policies and other explanatory information forming part of the financial statements

Note 25: Notes to Accounts & Disclosures as per NHB:

- 25.1. The Company has been preparing Financials as per IGAAP. However, there has been ambiguity regarding the applicability of Indian Accounting Standards (IND AS) to the Company. CBHFL obtained a written opinion from KPMG Assurance & Consulting Services LLP dated 09.05.2025. Based on their opinion Company prepared its financial statements as per Indian GAAP (IGAAP). However, in view of the fact that the Company has achieved a net worth of ₹250 crore during the financial year 2025-26, it has been decided to prepare Financials as per IND AS from Financial Year 2026-27 to ensure full compliance and better governance. Necessary actions in this regard have already been initiated.
- 25.2. Amount relating to Intangible Assets, Capital work-in-progress, inventory and trade receivable are Rs. **NIL** in the current financial year (Previous Year- Nil). Therefore, same are not disclosed in the Financial Statement & Note of Accounts for the current financial year.
- 25.3. The company has not declared wilful defaulter by any bank or financial institution or other lender during the current Financial Year (Previous Year- Nil).
- 25.4. No transaction has been carried out with Companies which are struck off under section 248 of Companies Act 2013 (Previous Year- Nil).

Name of Struck of company	Nature of transaction with struck-off Company	Balance outstanding	Relationship with the struck off company if any, to be disclosed
Placewell Financial services Pvt Ltd	DSA commission	NIL	

- 25.5. **No charge** is pending to be registered with Registrar of Companies (ROC).



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Significant accounting policies and other explanatory information forming part of the financial statements

25.6. ADDITIONAL REGULATORY INFORMATION:

Ratios for the Financial Year 2025-26

Sr. No.	Ratios	Numerator	Denominator	FY 25-26 (A)	FY 24-25 (B)	% Variance ((A-B)/B)
a.	Current Ratio (in times)	Current assets	Current liabilities	0.19	0.17	11.21%
b.	Debt- Equity Ratio (in times)	Debt (borrowings)	Shareholders' equity	6.07	5.91	2.66%
c.	Debt Service Coverage Ratio (DSCR) (in times) *	Earnings for Debt Service (Profit after tax + depreciation and amortization + Finance Cost)	Debt Service (Interest + Principal repayments)	0.35	0.45	-22.96%
d.	Return on Equity Ratio (in %)	Net Profit for the year	Share Capital + Reserves & Surplus	6.97%	12.00%	-41.92% #
e.	Net capital turnover ratio (in %)	Revenue from Operations	Working Capital (current assets - current liabilities)	-27.62%	-29.00%	-4.76%
f.	Net profit ratio (in %)	Net Profit for the year	Revenue from Operations	9.21%	14.00%	-34.21% #
g.	Return on capital employed (in %)	Profit Before Tax and Finance Costs	Capital Employed (Net worth + Long- Term borrowings) ~	9.89%	12.00%	-17.58%
h.	Return on investment (in %)	Income generated from Treasury Investments	Average invested funds in treasury investments	7.55%	9.00%	-16.11%
i.	Inventory Turnover Ratio	Not Applicable			NA	NA
j.	Trade Receivable Turnover Ratio	Not Applicable			NA	NA
k.	Trade payables turnover Ratio	Not Applicable			NA	NA

* Interest Expense on Deposits & Principal Repayment of Deposits has not been taken into calculation for DSCR calculation.

The decline in Return on Equity (ROE) and the Net Profit Ratio is attributable to the reduction in net profit during the current year as compared to the previous year mainly on account of increase in finance costs and employee benefit expenses.





Significant accounting policies and other explanatory information forming part of the financial statements

OTHERS:

Other than in the normal and ordinary course of business there are no funds that 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 persons or entities, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Company; or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

There have been no funds that have been received by the Company from any persons or entities, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever ("Ultimate Beneficiaries") by or on behalf of the Funding Party or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

25.7. No scheme of arrangement has been approved by competent authority in terms of section 232 to 237 of Companies Act 2013.

25.8. The Company has utilised the money raised by way of term loan for the purpose for which they were raised.

25.9. The company has **not** received or lent any funds from foreign entity during the current financial year (Previous Year- Nil).

25.10. There were no transactions relating to previously unrecorded income that have been disclosed or surrendered as income during the year in the tax assessment under the Income Tax Act 1961 (Previous Year- Nil).

25.11. Company has not traded or invested in Crypto Currency or virtual currency during the current Financial Year (Previous Year- Nil).

25.12. Loans and instalments due from borrowers shown under Loans and Advances are secured wholly by Equitable Mortgage of Property or Registered Mortgage or NOI (Notice of Intimation to SRO) as the case may be, Pledge of shares, other Securities, assignment of Life Insurance Policies, undertaking to create security, Bank guarantee/ corporate guarantees/ personal guarantees. There exist certain loans and advances where the creation of security /charge, obtainment of insurance policies, and obtainment/execution of prescribed documents are pending with the competent authority/officer which will be complied in due course.



Significant accounting policies and other explanatory information forming part of the financial statements

25.13. Advances are classified as performing and non-performing assets in accordance with guidelines on prudential norms issued by National Housing Bank (NHB). Provisions on standard assets, sub-standard assets, doubtful assets, and loss assets have been made as per NHB Directions 2010 as amended from time to time.

Rs. in Lakhs

	For the year ended 31.03.2026		For the year ended 31.03.2025	
	Outstanding	Provision	Outstanding	Provision
HOUSING LOAN:				
To Individuals				
Standard Assets	1,13,589.38	378.63	1,01,031.81	392.16
Sub-Standard Assets	1,908.83	286.32	2,012.36	301.85
Doubtful Assets	3,417.10	2,124.32	2,529.39	1,684.04
Loss Assets	7.63	7.63	0.96	0.96
To Non-Individuals				
Standard Assets	-	-	-	-
Sub-Standard Assets	-	-	-	-
Doubtful Assets	-	-	-	-
Loss Assets	-	-	-	-
Floating provision	-	-	-	-
Total (A)	1,18,922.94	2,796.90	1,05,574.52	2,379.01
Technical Write-off of Doubtful Assets	1,055.47	1,053.90	665.83	665.83
Regular Write-off of Loss Assets	1,713.12	1,713.12	1,713.22	1,713.22
NON-HOUSING LOAN:				
To Individuals				
Standard Assets	56,952.87	319.37	56,367.20	321.19
Sub-Standard Assets	844.46	126.67	1,199.36	180.02
Doubtful Assets	1,169.38	560.33	677.18	426.59
Loss Assets	0.08	0.08	0.08	0.08
Demand Loan (Standard)	25.07	-	31.49	-
To Non-Individuals				
Standard Assets	-	-	-	-
Sub-Standard Assets	-	-	-	-
Doubtful Assets	-	-	-	-
Loss Assets	-	-	-	-
Floating provision	-	-	-	-
Total (B)	58,991.86	1,006.45	58,275.31	927.88
Technical Write-off of Doubtful Assets	298.91	298.91	296.55	296.55
Regular Write-off of Loss Assets	47.68	47.68	47.68	47.68
TOTAL (A+B)	1,77,914.80	3,803.35	1,63,849.83	3,306.89

Note: There are certain write-off accounts appearing in Balance Book with zero balance which are kept for further reporting and follow up purposes.





Significant accounting policies and other explanatory information forming part of the financial statements

25.13.1. The above NPA Balances are net of unrealized interest of **Rs. 566.18 Lakhs (P.Y: Rs. 558.08 Lakhs)**.

25.13.2. The Above provision for Standard Assets includes provision on restructured Loans and advances (Net of Reversal made during the year) of **Rs. 145.59 lakhs (PY: Rs. 190.76 lakhs)** under "Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Business" in Pursuance to RBI Circular DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021.

25.13.3. Further, in accordance with the RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 May 5, 2021, the company has reversed the provision on account of Restructured account, if the total credit summation (actual credit received) i.e. payments received from borrower during the period from 01-07-2021 to 31-03-2026 has crossed the prescribed percentage of residual debts (i.e. outstanding as on 30-06-2021). Accordingly, reversal of provision on restructured account under respective Resolution Framework 2.0 has been made.

25.14. Additional Provision of Rs. 235.20 lakhs is created by the company on Doubtful 2 Assets (Secured Portion) for FY 2025-26.

25.14.1. Interest on Non-Performing Assets is recognized on realization basis as per the NHB/RBI Guidelines. Accordingly, the total interest de-recognized as at the Balance Sheet date is summarized asunder:

(Rs. in Lakhs)

	As at 31.03.2026	As at 31.03.2025
Cumulative Derecognised Interest at the beginning of the year	558.08	692.05
Add: Interest Derecognised during the year (Net of Recovery):	-	-
- Sub Standard Assets (Net)	(22.48)	(54.47)
- Doubtful/Loss Assets	30.58	(79.50)
Total Interest Derecognized	566.18	558.08





Significant accounting policies and other explanatory information forming part of the financial statements

25.15. During the current year company has continued to create Deferred Tax liability on Special Reserves maintained by Housing Finance Companies under Section 36(1)(viii) of the Income Tax Act towards compliance of the guidelines issued by NHB vide Circular No. NHB(ND)/DRS/Policy Circular 65/2014-15 dated August 22, 2014. As per the circular and DTA/DTL on other items we have appropriated as follows:

(Rs. in Lakhs)							
A	Deferred Tax Asset [DTA]		As at 31.03.2026			As at 31.03.2025	
			Amount	Amount		Amount	Amount
	Provision on Standard Assets & NPAs	957.30			832.34		
	Leave Encashment	33.77			27.69		
	Gratuity	35.29			-		
	Bonus/Incentive	1.53			1.46		
	Depreciation	-			0.11		
	Total (A)			1,027.89			861.60
B	Deferred Tax Liability [DTL]		As at 31.03.2026			As at 31.03.2025	
			Amount	Amount		Amount	Amount
	Special Reserve						
	• Opening Amount	1,838.28			1,661.00		
	Transfer during the year	106.31	1,944.59		177.28	1838.28	
	• From Surplus						
	• From P&L						
	Unamortised Cost		129.32			184.92	
	Depreciation		0.06			-	
	Total (B)			2,073.97			2,023.20
C	(B)-(A)			1,046.08			1,161.60

Note: The Taxation Laws (Amendment) Ordinance, 2019 contain substantial amendments in the Income Tax Act 1961 and the Finance (No.2) Act, 2019 to provide an option to domestic companies to pay income tax at a concessional rate. The Company has elected to apply the concessional tax rate and has recognized the provision for income tax and re-measured the net deferred tax assets/liabilities at concessional rate.



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Significant accounting policies and other explanatory information forming part of the financial statements

25.16. Contingent Liabilities and Commitments

The proceeding against these demands is pending with Income Tax authorities, and hence these are not provided in the books of account:

INCOME TAX:

(Amount Rs. in lakhs)

A.Y.	Brief Facts	Amount involved Tax	Accrued Intt.	Penalty	Date of Institution of proceedings /Appeal	Case No/Notice No.	Present position
2014-15	Order u/s 143(3)/263. Reversal of Provision on a/c of Recovery of advances/Bad debt.	107.00	75.00	-	30-11-2019	ITBA/COM/F/17/2019-20/102056399 5(1)	Appeal pending before ITAT. After adjustment against refund present outstanding demand NIL.
2014-15	Penalty u/s. 271(1)©	96.00	3.00	-	25-04-2026	ITBA/PNL/F/271(1)(c)/20 25-26/ 1087938078(1)	Appeal pending before CIT(A). Demand outstanding. Tax Rs. 9.64 in lakhs + Intt. Rs. 0.29 in lakhs
2016-17	Order u/s 147. Brokerage and DSA Commission, deduction u/s 80GG.	391.00	-	-	19-04-2022	ITBA/AST/S/147/2021-22/104227938 0(1)	After adjustment against refund present outstanding demand is as under: Tax Rs. 278.387 lakhs+ Intt. Rs. 73.47lakhs. As per appellate order dtd. 26 th August 2025 no addition sustained. Appeal effect pending.
	Dividend and Distribution tax.	76.00	51.00	-	19-04-2022		
2016-17	Order u/d 143(3).Provision for Doubtful debt/ Bad debt, Brokerage and DSA commission	15.00	-	-	18-12-2018	ITBA/AST/S/143(3)/2018 - 19/101419549 7(1)	Appeal reply filed. Order awaited.
2017-18	Order u/s. 143(3) dtd.18.12.2019	-	-	-		ITBA/NFA C/S/250/20 25- 26/10800112 66(1)	Appeal pending before ITAT against appellate order dtd. 26th August 25 in the matter of variation of intt. on refund.





सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Significant accounting policies and other explanatory information forming part of the financial statements

2017-18	Penalty u/s 270A. Adjusted against refund.	-	-	2.00	07-02-2022	ITBA/PNL/F/270A/2021-22/1039095650(1)	Appeal reply filed. Order awaited.
2020-21	Order u/s. 143(1) dtd. 03.11.21	210.00	65.00	-	26-11-2021	2021202037022669296C	Appellate order dtd.12.11.2024 in favour of assessee. Present outstanding Tax Rs. 0 +Intt. Rs. 0
2020-21	Assessment Order U/s 143(3). Out of prior period expenses added back by ourselves in computation of income, we put forth extra claim of Rs. 11,99,000 which was not considered by AO. We are in appeal on this issue. Being extra claim by us, demand shown is nil.	-	-	-	12-09-2022	ITBA/AST/S/143(3)/1044989653(1)	Appeal pending before ITAT against Appellate Order dtd.25th August 2025.
	Total	895.00	194.00	2.00			

GST:

(Amount Rs. In lakhs)

F.Y.	Brief Facts	Amount involved Tax(In lakhs)	Accrued Intt.(in lakhs.)	Penalty (in lakhs)	Date of Institution of proceedings	Case No/Notice No./Order No.	Present position
2020-21	ITC on leasing of land etc.	2.52	1.93	0.40	02-01-2025	ZD2401250093206	Appeal order awaited
2019-20	ITC on leasing of land etc.	9.15	8.07	1.06	24-08-2024	ZD240824087668Q	Appeal Order awaited
2017-18	Section 17(4) / 17(2) etc.	4.87	5.21	0.48	27-12-2023	ZD2412230955768	Appeal Order awaited
2017-18	Section 17(4) / 17(2) etc.	2.80	2.80	0.28	22-12-2023	ZD071223124057S	Appeal Order awaited
2018-19	Section 17(4) / 17(2) etc.	5.19	4.82	0.51	23-04-2024	ZD070424051804G	Appeal Order awaited
2017-18	Taxability on Non-GST	1.99	2.00	0.20	24-01-2026	ZD220325018476M	Appeal Pending before GSTAT.
	Total	26.52	24.83	2.93			





Significant accounting policies and other explanatory information forming part of the financial statements

LEGAL:

(Amount in lakhs)

Sr. No.	Branch	LAN NO	CUSTOMER NAME	Case title	Case Number	Name of the court	Liability
1	Agra	01704010002261	Mr. Sahasvir Singh	Criminal Case	FIR No. 234/2025 dated 31.05.2025	crime branch agra	33.82
2	Ambala	01803020000142	Sukhdev Jangra	Lok adalat	LA/04 of 2025	PLA (PUS) Ambala City. Haryana	8.95
3	Bilaspur	01102310000086	Sudha Rai / Santosh Rai	Criminal Case	Criminal Case/ 779/2021	CJM	27.54
4	Bilaspur	01102310000085	Priyank Singh / Ramnath Singh	Criminal Case	Criminal Case/5214/2023	CJM	30.33
5	Bilaspur	01102310000047	Bighneshwar Naik	Criminal Case	Spl. Case (Atrocity)/3/2021	District and sessions judge	20.27
6	Bilaspur	01102310000098	Shitala Prasad Tripathi	Criminal Case	Criminal Case/777/2021	CJM	7.24
7	Bilaspur	01102310000098	SHITALA PRASAD TRIPATHI	Consumer Court	FA/24/83	Consumer Forum	7.24
8	Bilaspur	01102310000016	SHIVENDRA SHUKLA	Consumer Court	321/2019	Consumer Forum	19.02
9	Pune	0802060001981	U D Deshmukh	State Consumer Disputes Redressal	SC/27/CC/18/1143	State Consumer Disputes Redressal, Pune	-
10	Vijayawada	02504010001653	Manjusha	Consumer case	81/2025	District Consumer Commission-II Vijayawada	-
		TOTAL					154.41

Thus, total Contingent Liability including Income Tax, GST and Legal cases outstanding is Rs. 1,299.69 Lakhs which has been determined on the basis of information provided by the management.



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Significant accounting policies and other explanatory information forming part of the financial statements

25.17. Reporting Under Accounting Standard AS-18- Related Party Disclosures

Details of Related Party:

(a) Holding Company: Central Bank of India

The related Party Transaction with holding company is furnished below: (Rs. in Lakhs)

Description	2025-26	2024-25
Interest on Overdraft	420.03	851.64
Interest on Term Loan (Refer Note 1 below)	3,672.58	3,592.96
Term Loan balance	37,579.49	36,475.81
Overdraft Sanctioned	20,000.00	20,000.00
Overdraft balance	19,168.10	18,820.82
Interest received on deposits	32.20	32.85
Bank charges and commission	12.73	15.69
Dividend (Refer Note 2 below)	0.00	0.00
Repairs and Maintenance (Rent)	32.16	32.16
Salary Reimbursement of Staff on Deputation	35.70	60.16

Note 1: Term Loan balance includes outstanding balance out of sanctioned term loans of Rs. 650 Crore

Note 2: No Dividend has been declared in the FY 2025-26 & FY 2024-25.

(b) Fellow Subsidiary: Centbank Financial Services Limited

Description	2025-26	2024-25
Document safe-keeping charges	80.70	-

(c) Key Managerial Personnel

- Shri Meher Kumar Panigrahi, Managing Director
- Shri Rakesh Sharma, Ex-Managing Director & CEO
- Shri Sanjay Kumar Upadhyay, General Manager & Interim CFO
- Shri Sachin Sudhakar, Ex-General Manager
- Shri Ojas Sethi, Ex-Chief Financial Officer
- Shri Yogesh Kadam, Company Secretary cum Compliance Officer

The related Party Transaction with Key Managerial Personnel is furnished below:

(Rs. in Lakhs)

Description	2025-26	2024-25
Salary, Allowances, PF etc. of Key Managerial Personnel		
Shri Meher Kumar Panigrahi, Managing Director*	-	-
Shri Rakesh Sharma, Ex-Managing Director & CEO*	119.17	52.36
Shri Sanjay Kumar Upadhyay, General Manager#	10.76	-
Shri Sachin Sudhakar, Ex-General Manager#	24.93	32.79
Shri Ojas Sethi, Ex-Chief Financial Officer@	21.21	-
Shri Yogesh Kadam, Ex-Company Secretary cum Compliance Officer	13.46	11.25

* Shri Rakesh Sharma was seized from his position of MD & CEO w.e.f. 10.03.2026 & Shri Meher Kumar Panigrahi was appointed as the new MD on 15.04.2026

Shri Sachin Sudhakar was relieved from his position of GM on 01.12.2025 & Shri Sanjay Kumar Upadhyay was appointed as the new GM on 02.12.2025

@ Shri Ojas Sethi was appointed as the CFO on 18.08.2025 and seized from his position on 31.03.2026





Significant accounting policies and other explanatory information forming part of the financial statements

26. Reporting Under Accounting Standard AS-20- Earning Per share (EPS).

The Basic and diluted Earnings per share have been calculated based on the profit after tax and the average number of shares during the year. Information in respect of Earning per Share (EPS), pursuant to AS-20 is as under:

	As on 31.03.2026	As on 31.03.2025
a) Profit/Loss after Tax (Rs. in Lakhs)	1,692.21	2,529.15
b) No. of shares (Nos. in lakhs)	250.00	250.0
c) Weighted Average number of equity shares for basic and diluted EPS	250.00	250.00
d) Basic EPS Per Share (Rs.)	6.77	10.12
e) Diluted Per Share (Rs.)	6.77	10.12

27. Reporting Under Accounting Standard AS-17 Segment Reporting:

The Company's main business is to provide loans for the purchase or construction of residential houses. Hence, there are no separate reportable segments as per Accounting Standard on Segment Reporting (AS-17) issued by the Institute of Chartered Accountants of India and notified under Companies (Accounting Standards) Rules, 2006.

28. Company has during the year provided for Non-Performing Assets as per the prudential norms of Reserve Bank of India/National Housing Bank. Reporting under accounting standard AS-29.

(Rs. in Lakhs)

(a) Movement of provision	As on 31.03.2026	As on 31.03.2025
Opening Provisions on Bad & Doubtful Debts	2593.54	2,163.43
Less: Reversal due to accounts written-off	-	452.04
Add: Reversal of reversed provision due to reversal of technical write-off on receipt of amount towards such cases from customers	-	-
Add: Addition on account of fresh slippage (net of reduction/up gradation due to recovery)	511.81	882.09
Closing Provision on Bad & Doubtful Debts	3,105.35	2,593.54

(Rs in Lakhs)

(b) Bad Debts written-off	As on 31.03.2026	As on 31.03.2025
Bad Debts Written-off	-	452.04

Note: Company has written off its loans and advances to the tune of Rs. 452.04 lakhs in the previous year (FY 2024-25) but in the current year (FY 2025-26) there is no such written off of its loans and advances against provisions made for same.



02





Significant accounting policies and other explanatory information forming part of the financial statements

29. During the current year, the Company has written off an amount of **Rs. 21.52 lakhs** (Previous Year: **Rs. 168.20 lakhs**) pertaining to amounts not recoverable from customers under the **NDND Scheme**.

30. As per the information available with the Company, there are no amounts payable to any "suppliers" registered under the Micro, Small and Medium Enterprises Development Act, 2006 whose invoice is received by the company.

31. Provision and Contingencies and Provision for Tax:

31.1 Provision and Contingencies

(Rs in Lakhs)

Break up of 'Provision and Contingencies' shown under the head Expenditure in the Statement of Profit and Loss Account	As on 31.03.2026	As on 31.03.2025
Provisions for depreciation on Investment	-	-
1. Provision made towards Income tax-Current tax	687.45	789.91
2. Provision made towards Income tax- Tax of Earlier Years	-	-
3. Provision made towards Income tax- Deferred Tax [Net Deferred Tax -(Assets)/Liabilities]	(115.52)	51.70
4. Provision towards NPA	511.77	882.09
5. Provision for Standard Assets (including Covid19 Restructuring Scheme Provision)	(15.35)	(41.07)
6. Other Provision and Contingencies (with details given elsewhere)	355.81	235.19

32. The management has identified following areas wherein certain manual compilations has been made for preparation and presentation of financial statements.

- (i) Due to non-delivery of ALM module under the new software package by the vendor for determining the maturity buckets of ALM (Asset and Liability management) for figures of Loans and Advances, the company in the interim identifies the current and non-current portion of the loans and advances other than Non-Performing Assets (NPAs) based on the basis EMIs (Equated Monthly Instalments) fixed in the system. Such practice is consistently followed and management believes that said practice is appropriate and reasonably determines the approximate with the actual.

Further, due to various factors associated with the recovery of NPAs, outstanding balance of NPA accounts is being shown as Non-current Assets. Due to following such consistent practice of showing balances of NPAs under the head of non-current assets, excess of current liability over current assets as at the end of the year exhibits higher liquidity mismatch (other than loan accounts wherein 100% provision is made) to the extent of such amount that will be relatable to the actual recovery to be made within the period of 12 months from the reporting period which is presently unascertainable.





Significant accounting policies and other explanatory information forming part of the financial statements

- (ii) Accrual of Interest on Overdue Deposits which are unpaid for more than 14 days as on year-end has been provided for in the books on the old sum of matured deposit and also accrual of interest receivable on Investments.
- (iii) Identification and determining of amortized and un-amortized cost of brokerage and commission including proportionate amount attributable to the cases of fore-closed loan accounts and pre-matured deposit accounts.
- (iv) Determination of deferred tax assets or liabilities, provision for leave encashment and bonus, provisions for tax, segregation into non-current and current portion of borrowing and loans and advances (including segregation of provision) if any.
- (v) Consolidation of Trial Balances of all offices and Preparation of Financial statements with its Annexure and Schedules attached to/Annexed to such financial statements.
- (vi) Quantification of amount of Compromise, Waiver and OTS amount.
- (vii) Quantification of Monthly deductions from salary of Employees viz. Interest on Advances etc.

33. Employee Compensation and Benefits:

33.1. In respect of employees directly recruited by the company, contribution to Provident Fund is made at the prescribed rate. Provident Fund liability of staff on deputation from Central Bank of India is met by Central Bank of India.

33.2. Reporting under Accounting Standard AS-15 Retirement Benefits:

33.2.1. The Company makes its share of contributions to the Employees' Provident Fund organization as per defined contribution plan. The Company has no further obligation apart from its contribution. Such contributions are recognized as expenditure in the Profit & Loss account.

33.2.2. The Provision of leave encashment liability is calculated on the balance-privilege leave of the employees as on 31-03-26. The same has been provided for the year ended 31-03-2026. The Company has policy to accumulate maximum 150 days privilege leaves and Employees are entitled to encash the leaves during the Period of Service or at Retirement. As per HR Policy, an Employee is entitled to encash his/her PL accumulated up to 15 days in 2 calendar years and 30 days in 4 calendar years, therefore the Leave Encashment liability is treated as Short-term Liability under the head "Current Liabilities".

33.2.3. For the staff deputed from Central Bank of India the gratuity liability and leave encashment considering short term obligation are met/to be met by Central Bank of India. In respect of the eligible retirement/terminal benefits like gratuity, pension, and encashment of leave, the same is provided for by Central Bank of India.

33.2.4. Gratuity is a defined benefit obligation and gratuity fund assets are held with the Life Insurance Corporation of India Limited (LIC). These disclosures are based on actuarial valuation report from an independent actuary during the year ended 31 March 2026 and LIC actuarial valuation on 31 March 2025. The valuation is done as per the parameters and measurements suggested under Accounting Standard 15 (AS 15) - Employee benefits.





Significant accounting policies and other explanatory information forming part of the financial statements

33.2.5. On November 21, 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, ('Labour Codes') which consolidate twenty-nine existing labour laws. The Company has done a preliminary assessment and considered an impact of the changes and accordingly accounted additional expense of Rs. 129.74* Lakhs towards gratuity liability. The Company has considered restructured compensation of its employees with effect from 1 April 2026, and assessed the impact of the changes, consistent with the Labour Codes, draft rules, FAQs and legal opinion. The Company continues to monitor the developments pertaining to Labour Codes and will evaluate impact if any on the measurement of liability pertaining to employee benefits.

A. Gratuity of CBHFL Employee - On Roll Employees

i. Assumptions (Current period)

Particulars	Rate
Expected return on plan assets	6.60%
Rate of discounting	6.90%
Rate of salary increase	10.00%

ii. Funded status of the plan

(Rs. In lakhs)

Particulars	Amount
Present value of unfunded obligations	-
Present value of funded obligations	152.06
Fair value of plan assets	(114.27)
Unrecognised Past Service Cost	(1.51)
Net Liability (Asset)	36.28

iii. Profit and Loss account for the period

(Rs. In lakhs)

Particulars	Amount
*Current service cost	16.16
Interest on Obligation	7.13
Expected return on plan assets	(8.00)
Net actuarial loss/(gain)	14.20
Recognised Past Service Cost-Vested	25.27
Recognised Past Service Cost-Unvested	0.57
Expenses recognised in the statement of profit or loss	55.33

The Past Service Cost is on account of recognition of amortized portion of Unvested Past Service Cost as on the Opening Date.

Loss/(gain) on obligation	14.43
Loss/(gain) on assets	(0.23)
Net actuarial loss/(gain)	14.20



02



Significant accounting policies and other explanatory information forming part of the financial statements

iv. Reconciliation of defined benefit obligation

(Rs. In lakhs)

Particulars	Amount
Opening obligation	119.67
Transfer in/ (out) obligation	-
Current service cost	16.16
Interest cost	7.13
Actuarial loss (gain)	14.43
Past service cost	27.35
Loss (gain) on curtailments	-
Liabilities extinguished on settlements	-
Liabilities assumed in an amalgamation in the nature of purchase	-
Exchange differences on foreign plans	-
Benefit paid from fund	(32.68)
Benefit paid by company	-
Closing Defined Benefit Obligation	152.06

v. Reconciliation of plan assets

(Rs. In lakhs)

Particulars	Amount
Opening value of plan assets	125.81
Transfer in/ (out) plan assets	-
Expected return	8.00
Actuarial gain/ (loss)	0.23
Assets distributed on settlements	-
Contributions by employer	12.91
Contribution by employee	-
Assets acquired in an amalgamation in the nature of purchase	-
Exchange differences on foreign plans	-
Benefits Paid	(32.68)
Closing value of plan assets	114.27

vi. Reconciliation of net defined benefit liability

(Rs. In lakhs)

Particulars	Amount
Net opening provision in books of accounts	(6.14)
Transfer in/ (out) obligation	-
Transfer (in)/ out plan assets	-
Employee Benefit Expenses	55.33
	49.19
Benefits paid by the Company	-
Contributions to plan assets	(12.91)
Closing provision in books of accounts	36.28



02



Significant accounting policies and other explanatory information forming part of the financial statements

vii. Table of experience adjustments

(Rs. In lakhs)

Particulars	Amount
Defined Benefit Obligation	152.06
Plan Assets	114.27
Surplus/(Deficit)	(37.79)
Experience adjustments on plan liabilities	14.43
Actuarial loss/(gain) due to change in financial assumptions	-
Actuarial loss/ (gain) due to change in demographic assumption	-
Experience adjustments on plan assets	(0.23)
Net actuarial loss/ (gain) for the year	14.20

viii. Non current and current classification

(Rs. In lakhs)

Particulars	Amount
Current Liability	20.96
Non-Current Liability	15.32
Total Liability	36.28

Note 1: As of 31 March 2026, 100% of CBHFL's gratuity plan assets are invested in the LIC Group Gratuity Policy (shown as "Policy of insurance"), indicating that the gratuity fund is fully invested through LIC, & hence liability has been fully set off with the plan assets resulting into NIL assets/liability as on 31.03.2025.

Note 2: The above mentioned figures are based on the Actuarial Valuation reports received from Independent Actuary.

B. Gratuity of Agency Staff – Off Roll Employees

i. Assumptions (Current Period)

Particulars	Rate
Rate of discounting	6.75%
Rate of salary increase	10.00%

ii. Funded status of the plan

(Rs. In lakhs)

Particulars	Amount
Present value of unfunded obligations	-
Present value of funded obligations	103.90
Fair value of plan assets	-
Unrecognised Past Service Cost	-
Net Liability (Asset)	103.90

iii. Profit and Loss account for the period

(Rs. In lakhs)

Particulars	Amount
Current service cost	103.90
Interest on Obligation	-
Expected return on plan assets	-
Net actuarial loss/(gain)	-
Recognised Past Service Cost-Vested	-
Recognised Past Service Cost-Unvested	-
Expenses recognised in the statement of profit or loss	103.90



Significant accounting policies and other explanatory information forming part of the financial statements

iv. Reconciliation of defined benefit obligation

(Rs. In lakhs)

Particulars	Amount
Opening obligation	-
Transfer in/(out) obligation	-
Current service cost	103.90
Interest cost	-
Actuarial loss (gain)	-
Past service cost	-
Loss (gain) on curtailments	-
Liabilities extinguished on settlements	-
Liabilities assumed in an amalgamation in the nature of purchase	-
Exchange differences on foreign plans	-
Benefit paid from fund	-
Benefit paid by company	-
Closing Defined Benefit Obligation	103.90

v. Reconciliation of net defined benefit liability

(Rs. In lakhs)

Particulars	Amount
Net opening provision in books of accounts	-
Transfer in/(out) obligation	-
Transfer (in)/out plan assets	-
Employee Benefit Expenses	103.90
	103.90
Benefits paid by the Company	-
Contributions to plan assets	-
Closing provision in books of accounts	103.90

vi. Table of experience adjustments

(Rs. In lakhs)

Particulars	Amount
Defined Benefit Obligation	(103.90)
Plan Assets	-
Surplus/(Deficit)	(103.90)
Experience adjustments on plan liabilities	-
Actuarial loss/(gain) due to change in financial assumptions	-
Actuarial loss/ (gain) due to change in demographic assumption	-
Experience adjustments on plan assets	-
Net actuarial loss/ (gain) for the year	-

vii. Non current and current classification

(Rs. In lakhs)

Particulars	Amount
Current Liability	19.66
Non-Current Liability	84.24
Total Liability	103.90

Note 1: The gratuity payable is unfunded and provided in the books





Significant accounting policies and other explanatory information forming part of the financial statements

The following table sets out the funded status of the Gratuity and the amount recognized in Financial Statements as on 31-03-2025.

1. Actuarial Assumptions

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Discounted Rate	7.25%	7.25%	7.25%
Salary Escalation	8.00%	8.00%	8.00%

2. Table Showing changes in present value of Obligation as on 31-03-2025 (Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Present value of obligations as at beginning of year	43.78	56.63	5.66
Interest cost	3.17	4.11	0.41
Current Service Cost	5.35	2.29	4.74
Benefits Paid	(2.92)	(17.21)	0.00
Actuarial (gain)/ loss on obligations	0.09	17.37	(3.80)
Present value of obligations as at end of year	49.47	63.19	7.01

3. Table showing changes in the fair value of plan assets as on 31-03-2025 (Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Fair value of plan assets at beginning of year	50.76	63.23	11.02
Expected return on plan assets	3.90	4.46	1.01
Contributions	5.42	2.44	3.71
Benefits Paid	(2.92)	(17.21)	0.00
Actuarial gain/(loss) on Plan assets	NIL	NIL	NIL
Fair value of plan assets at the end of year	57.16	52.92	15.74

4. Table showing fair value of plan assets as on 31-03-2025 (Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Fair value of plan assets at beginning of year	50.76	63.23	11.02
Actual return on plan assets	3.90	4.46	1.01
Contributions	5.42	2.44	3.71
Benefits Paid	(2.92)	(17.21)	0.00
Fair value of plan assets at the end of year	57.15	52.91	15.74
Funded status	7.68	(10.27)	8.73
Excess of Actual over estimated return on plan assets	NIL	NIL	NIL

5. Actuarial Gain/Loss recognized as on 31-03-2025 (Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Actuarial (gain)/ loss on obligations	(0.09)	(17.37)	3.81
Actuarial (gain)/ loss for the year - plan assets	NIL	NIL	NIL
Actuarial (gain)/ loss on obligations	0.09	17.37	(3.81)
Actuarial (gain)/ loss recognized in the year	0.09	17.37	(3.81)



OR





Significant accounting policies and other explanatory information forming part of the financial statements

6. The amounts to be recognized in the balance sheet and statements of profit and loss

(Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Present value of obligations as at the end of year	49.47	63.19	7.01
Fair value of plan assets as at the end of the year	57.15	52.91	15.74
Funded status	7.68	(10.27)	8.73
Net asset/(liability) recognized in balance sheet	7.68	(10.27)	8.73

7. Expenses Recognized in statement of Profit and loss

(Rs in lakhs.)

Particular	Policy - 1 301000291	Policy - 2 108307	Policy - 3 301002389
Current Service cost	5.35	2.29	4.74
Interest Cost	3.17	4.11	0.41
Expected return on plan assets	(3.90)	(4.46)	(1.01)
Net Actuarial (gain)/ loss recognized in the year	0.09	17.37	(3.81)
Expenses recognized in statement of Profit and loss	4.72	19.31	0.34

Note: The above information relating to gratuity has been incorporated from the report received from Life Insurance Corporation of India.

34. As per NHB refinance guidelines, the Company is required to submit quarterly certificate disclosing therein the difference between hypothecated book debts and NHB refinance outstanding. The adverse balance for the current year is Rs.206.26 Lakhs (PY: Rs. 189.34 Lakhs).

35. During the year the Company has created NIL floating provision on Bad & Doubtful Debts.

36. Previous Year Figures

The figures of the previous year are reworked to meet the requirements of Schedule III of the Companies Act, 2013. These figures are rearranged, regrouped, and reclassified where considered necessary to provide a true and fair view.



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Significant accounting policies and other explanatory information forming part of the financial statements

37. Corporate Social Responsibility

During the year the Company has spent **Rs. 81.29 lakhs (PY: Rs. 77.12 lakhs)** towards Corporate Social Responsibility under section 135 of Companies Act, 2013 and rules thereon.

Disclosure regarding CSR activities as under:

(Rs. In Lakhs)

	Particular	As on 31-03-2026	As on 31-03-2025
A	Amount required to be spent by the company during the year	81.29	77.12
B	Amount of expenditure incurred	81.29	77.12
C	Shortfall at the end of the year,	NIL	NIL
D	Total of previous years shortfall	NIL	NIL
E	Reason for shortfall,	N.A.	N.A.
F	Nature of CSR activities,	Healthcare, Education, Upliftment of under privileged citizens etc.	Healthcare, Education, Upliftment of under privileged citizens etc.
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,	N.A.	N.A.
H	Where a provision is made with respect to a liability incurred by entering a contractual obligation, the movements in the provision during the year should be shown separately.	NIL	NIL

38. We have not entered any long-term contract including derivative contract which may have any material foreseeable losses.

39. Company does not grant any loan or advance:

- Against bullion / primary gold / silver; and
- For purchase of gold in any form including primary gold/silver, gold/silver bullion, gold/silver Jewelry, gold/silver coins, units of Exchange traded Funds (ETF) and units of gold mutual fund.

40. As per the consistent Practice and policy, the process of Quantification of Incentive/Bonus of Regular Employees/CBHFL staff is decided by the Board of Directors after taking into consideration various parameters of KRA and profitability of the company. Therefore, such quantification is uncertain and is being provided for on estimated basis which will be subject to decision in the Board meeting.

41. There are current and old unadjusted entries outstanding in Security deposits and Sundry Debtors of Rs. 2.04 lakhs pending identification /adjustment and reconciliation/adjustment of which is in progress on an ongoing basis. The bank is taking continuous steps to review /adjust the outstanding. In respect of these balances wherein appropriate adjustments are pending due to certain reasons the impact on the remaining accounts will be insignificant.





Significant accounting policies and other explanatory information forming part of the financial statements

42. Other Disclosures:

- (a) In assessing the recoverability of receivables and certain investments, the Company has considered internal and external information up to the date of approval of these financial results including credit reports and economic forecasts. The Company has performed analysis on the assumptions used and based on current indicators of future economic conditions; the Company expects to recover the carrying amount of these assets.
- (b) As per sanction terms, Loan from Central Bank of India, State Bank of India and IDBI Bank is for onward lending, for meeting liquidity mismatch and for payment of liabilities.
- (c) The Public Deposits includes unclaimed deposits and unpaid deposits which were previously paid but returned due to latest account information not provided to the company by the depositor.
- (d) Interest on overdue deposit: Deposit will automatically expire on maturity. In case, the renewal is sought for a portion of overdue deposit the company as per policy may at its discretion allow Interest for the overdue period on that portion of deposit which is proposed to be renewed.
- (e) During the FY 2025-26, no new fraud cases has been detected.
- (f) The Company has confirmed that it has **Nil** exposure in to projects under implementation, projects where the Date of Commencement of Commercial Operations (DCCO) has been achieved, projects under DCCO extension/resolution, cost overruns, and Standby Credit Facilities (SBCF) during the current financial year (P.Y. **Nil**).
- (g) The Company has **Nil** exposure to outstanding guarantees in India and outside India, acceptances, endorsements, other obligations, and other non-fund-based (NFB) facilities, whether secured or unsecured, including comparative figures in the current financial year (P.Y. **Nil**).
- (h) The Company has **no partners** under any co-lending arrangements in the current year and previous year.
- (i) The Company has **not** undertaken any transfer or acquisition of loan exposures relating to standard (not-in-default) loans in both the current year and the previous year. Further, the Company has **not** undertaken any transfer or acquisition of stressed loan exposures, including Non-Performing Assets (NPAs) and Special Mention Accounts (SMAs) during both the current year and the previous year.
- (j) The Company has **not** implemented any resolution plans or restructuring arrangements, nor has it acquired any shares pursuant to debt-to-equity conversion as part of a restructuring process during both the current year and the previous year.
- (k) The Company has **Nil** exposure to Loans to directors, senior officers and relatives of directors or entities associated with directors/relatives, or senior officers/relatives in the current year (P.Y. **Nil**)
- (l) Currency Future Market Exposure – **Nil** (P.Y. **Nil**)
- (m) The Company has not entered into any Credit Default Swap (CDS) transactions, either as a protection buyer or otherwise during both the current year and the previous year.





Significant accounting policies and other explanatory information forming part of the financial statements

43. Disclosure as required by Accounting Standard - 19, 'Leases', issued by the Institute of Chartered Accountants of India:

The Company has taken office premises under operating lease / leave and licence basis. These are generally cancellable by giving prior notice and for tenure of two to three years and are renewable by mutual consent on mutually agreeable terms. Lease payments are recognized in the Statement of Profit and Loss Account under 'Rent including lease rentals' in Note 22. This expense represents the sum of monthly rental payment incurred and accounted for as an expense towards the services availed in the respective month which is payable by the Company on Monthly basis. These Monthly payments correspond to the services utilized in the respective month which represent systematic basis of recognition.

The future minimum lease payments under cancellable operating lease:

(Rs. in Lakhs)

Sr. No	Particulars	Year Ended 31.03.2026	Year Ended 31.03.2025
1)	Within One year	244.03	217.42
2)	After One Year But not more than five Years	1359.74	936.20
3)	More than five years*	-	-
	Total	1,603.77	1,153.62

***Note:** 1. No agreement executed above 5 years; hence, amount is reported as NIL.

As per consistent practice lease rent of offices which are under CBI's premises are also considered.

44. Disclosures required by National Housing Bank

1. Capital (Accounts)

Capital to Risk Assets Ratio (CRAR)

Particulars	As at 31.03.2026	As at 31.03.2025
i) CRAR (%)	20.96%	20.71%
ii) CRAR-Tier I Capital	20.39%	20.25%
iii) CRAR-Tier II Capital	0.57%	0.46%
iv) Amount of Subordinate debt raised as Tier-II Capital (Rs. In Lakhs)	0.00	0.00
v) Amount raised by issue of Perpetual Debt Instruments	0.00	0.00



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Significant accounting policies and other explanatory information forming part of the financial statements

2. Reserve Fund u/s 29C of NHB Act, 1987

As per Section 29 C of National Housing Bank Act, 1987, the Company is required to transfer at least 20% of its net profit every year to a reserve before any dividend is declared. For this purpose, any Special Reserve created by the Company under Section 36(1)(viii) of Income Tax Act, 1961 is considered to be an eligible transfer. Accordingly, the Company has transferred Rs. 338.44 Lakhs (net of adjustments) (PY: Rs. 780.44 Lakhs) to Special Reserve U/s 36(1)(viii) of Income Tax Act, 1961 during the year.

(Rs in Lakhs)

Statement as per NHB circular No. NHB.HFC.CG.DIR.1/MD&CEO/2016 dated 9 th February, 2017		
Particulars	Amount	Amount
Balance at the beginning of the year	2026-27	2025-26
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	300.00	300.00
b) Amount of special reserve u/s 36(1)(vii) of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve under, Section 29C of the NHB Act, 1987.	7,379.58	6,599.14
c) Total	7,679.58	6,899.14
Addition/ Appropriation/ Adjustments/ 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)(vii) of Income Tax Act, 1961 considered for the purposes of Statutory Reserve under Section 29C of the NHB Act, 1987	338.44	780.44
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	-	-
c) Adjustment	-	-
Balance at the end of the year		
a) Statutory Reserve u/s 29C of the National Housing Bank Act, 1987	300.00	300.00
b) Amount of special reserve u/s 36(1)(vii) of Income Tax Act, 1961 taken into account for the purposes of Statutory Reserve under, Section 29C of the NHB Act, 1987	7,718.02	7,379.58
c) Total	8,018.02	7,679.58



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Significant accounting policies and other explanatory information forming part of the financial statements

3. Investment

(Rs in Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
Value of Investments	5,964.09	4,843.01
i) Gross value of Investments	5,964.09	4,843.01
a) In India	5,964.09	4,843.01
b) Outside India	0.00	0.00
ii) Provision for Depreciation	0.00	0.00
a) In India	0.00	0.00
b) Outside India	0.00	0.00
iii) Net value of Investments	5,964.09	4,843.01
a) In India	5,964.09	4,843.01
b) Outside India	0.00	0.00
Movement of provision held towards depreciation on Investment	Nil	Nil
i) Opening Balance	Nil	Nil
ii) Add: Provisions made during the year	Nil	Nil
iii) Less: Write-off/ Written-back of excess provisions during the year	Nil	Nil
iv) Closing Balance	Nil	Nil

Note 1: Investments are including of Bank Deposits amounting of Rs. 1,110 Lakhs (PY: Rs. 510.00 Lakhs) held for SLR purpose, previously same was shown excluding Bank Deposits.

Note 2: Investments Held to Maturity (Long Term Investment) are adjusted with amortised premium (Net of Discount, If any)

4. Derivatives

- i) Forward Rate Agreement (FRA)/Interest Rate Swap (IRS)- Nil
- ii) Exchange Traded Interest Rate (IR) derivative- Nil
- iii) Disclosure on Risk exposure in derivatives
 - a) Qualitative Disclosure- Nil
 - b) Quantitative Disclosures- Nil



Significant accounting policies and other explanatory information forming part of the financial statements

4.1 Forward Rate Agreement (FRA)/Interest Rate Swap (IRS)

(Rs. In Lakhs)

Particulars	2025-26	2024-25
(i) The notional principal of swap agreements	NIL	
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements		
(iii) Collateral required by the HFC upon entering into swaps		
(iv) Concentration of credit risk arising from the Swaps \$		
(v) The fair value of the swap book @		
Note: Nature and terms of the swaps including information on credit and market risk and the accounting policies adopted for recording the swaps should also be disclosed		
\$ Examples of concentration could be exposures to particular industries or swaps with highly geared companies		
@ If the swaps are linked to specific assets, liabilities or commitments, the fair value would be the estimated amount that the HFC would receive or pay to terminate the swap agreements as on the Balance Sheet date		

4.2 Exchange Traded Interest Rate (IR) Derivative

(Rs in Lakhs)

Particulars	Amount
(I) Notional principal amount of exchange traded IR derivatives undertaken during the year (instrument-wise)	NIL
(ii) Notional principal amount of exchange traded IR derivatives outstanding as on 31 st March 2023 (instrument-wise)	NIL
(iii) Notional principal amount of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)	NIL
(iv) Mark-to-Market value of exchange traded IR derivatives outstanding and not "highly effective" (instrument-wise)	NIL





Significant accounting policies and other explanatory information forming part of the financial statements

4.3 Disclosures on Risk Exposure in Derivatives

A. Qualitative Disclosure- Not Applicable

B. Quantitative Disclosure

(Rs in Lakhs)

Particulars	Currency Derivatives	Interest Rate Derivatives
(i) Derivatives (Notional Principal Amount)	NIL	NIL
(ii) Marked to Market Positions [1]	NIL	NIL
(a) Assets (+)		
(b) Liability (-)		
(iii) Credit Exposures [2]	NIL	NIL
(iv) Unhedged Exposures	NIL	NIL

4.4 Group Structure- Not Applicable

5.1 Securitisation

(Rs in Lakhs)

	Particulars	No./Amount
1.	No of SPVs sponsored by the HFC for securitization transactions*	NIL
2.	Total amount of securitized assets as per books of the SPVs sponsored	NIL
3.	Total amount of exposures retained by the HFC towards the MRR as on the date of balance sheet	NIL
	(I) Off-balance sheet exposures towards Credit Enhancements	NIL
	(II) On-balance sheet exposures towards Credit Enhancements	NIL
4.	Amount of exposures to securitization transactions other than MRR	
	(I) Off-balance sheet exposures towards Credit Enhancements	
	a) Exposure to own securitizations	NIL
	b) Exposure to third party securitisations	NIL
	(II) On-balance sheet exposures towards Credit Enhancements	NIL
	a) Exposure to own securitizations	NIL
	b) Exposure to third party securitisations	NIL

*Only the SPVs relating to outstanding securitization transaction may be reported here



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Significant accounting policies and other explanatory information forming part of the financial statements

5.2 Details of Financial Assets sold to Securitisation/ Reconstruction Company for Asset Reconstruction
(Rs in Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
(i) No. of accounts	Nil	
(ii) Aggregate value (net of provisions) of accounts sold to SC/RC		
(iii) Aggregate consideration		
(iv) Additional consideration realized in respect of accounts transferred in earlier years		
(v) Aggregate gain/loss over net book value		

5.3 Details of Assignment transactions undertaken by HFCs
(Rs in Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
(i) No. of accounts	Nil	
(ii) Aggregate value (net of provisions) of accounts assigned		
(iii) Aggregate consideration		
(iv) Additional consideration realized in respect of accounts transferred in earlier years		
(v) Aggregate gain/loss over net book value		

5.4 Details of non-performing financial assets purchased/sold

A. Details of Non-performing financial assets purchased:
(Rs in Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
(a) No. of accounts purchased during the year	Nil	
(b) Aggregate outstanding		
(a) Of these, number of accounts restructured during the year		
(b) Aggregate outstanding		

B. Details of Non-performing Financial Assets sold:
(Rs in Lakhs)

Particulars	As at 31.03.2026	As at 31.03.2025
1. No. accounts sold	58	49
2. Aggregate outstanding	8.63 Cr	8.26 Cr
3. Aggregate consideration received	9.04 Cr	8.48 Cr





Significant accounting policies and other explanatory information forming part of the financial statements

5.5 Assets Liabilities Management (Maturity pattern of certain items assets and liabilities) as at 31.03.2026

(Rs. In Lakhs)

Particulars	1 to 7 Days	8 to 14 Days	15 Days to 30/31 days	Over 1 month & up to 2 months	Over 2 months & up to 3 months	Over 3 months & up to 6 months	Over 6 months to 1 year	Over 1 Year to 3 years	Over 3 to 5 years	Over 5 years	Total
Liabilities											
Deposits~	1,730.31	883.56	2,446.51	2,994.29	3,675.14	16,804.67	13,672.94	15,239.88	2,626.92	1,304.91	61,379.13
Borrowings from Bank	83.33	-	1,829.40	1,301.11	1,301.11	4,524.69	28,123.27	30,631.96	22,006.91	4,284.08	94,085.86
Market Borrowing	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liability	-	-	-	-	-	-	-	-	-	-	-
Assets											
Advances	352.90	576.48	1,010.11	2,125.81	2,175.88	1,941.35	3,625.24	15,273.20	16,583.27	1,34,250.56	1,77,914.80
Investments *	-	-	-	-	-	-	100.20	1,808.78	971.36	3,083.75	5,964.09
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-

~ Unclaimed and Unpaid deposits is also included in "1 to 7 days" as it is payable on demand.

* Including investments made in deposits with banks.



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Significant accounting policies and other explanatory information forming part of the financial statements

5.6 Exposure

5.6.1 Exposure to Real Estate Sector

(Rs in Lakhs)

Sr. No	Category	As at 31.03.2026	As at 31.03.2025
A	Direct Exposure		
i)	Residential Mortgages (including loan against residential property)	0.00	0.00
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	1,74,873.45	1,60,150.82
	Out of which Individuals Housing Loans up to Rs.15 Lakhs	42,259.28	59,437.32
ii)	<u>Commercial Real Estate</u> Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi-tenanted commercial premises, industrial or ware house space, hotels, land acquisition, development and construction, etc). Exposure shall also include non-fund based (NFB) limits	3,016.27	3,667.52
iii)	Investment in Mortgage-Backed Securities (MBS) and other securitized exposures-	0.00	0.00
	• Residential	0.00	0.00
	• Commercial Real Estate	0.00	0.00
B	Indirect Exposure		
	Fund Based and non-Fund based exposures on National Housing Bank (NHB) and Housing Finance Companies (HFCs)	0.00	0.00
TOTAL EXPOSURE TO REAL ESTATE SECTOR (A+B)		1,77,889.72	1,63,818.34



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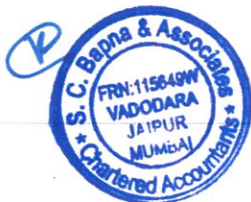


Significant accounting policies and other explanatory information forming part of the financial statements

5.6.2 Exposure to Capital Market

(Rs in Lakhs)

Sr. No	Particulars	As at 31-03-2026	As at 31-03-2025
(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)	All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
	Total Exposure to Capital Market	Nil	Nil



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सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट बैंक ऑफ इण्डिया की अनुषंगी Subsidiary of Central Bank of India

Significant accounting policies and other explanatory information forming part of the financial statements

5.6.3 Sectoral Exposure

Sectors	Current Year			Previous Year		
	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (includes on balance sheet and off-balance sheet exposure) (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2. Industry	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3. Services	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4. Personal Loans	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5. Others						
(i) Housing	1,18,922.95	5,333.56	4.48%	1,05,574.52	4,542.71	4.30%
(ii) Non-Housing	58,991.85	2,013.91	3.41%	58,275.31	1,908.11	3.27%
Total of Others	1,77,914.80	7,347.47	4.13%	1,63,849.83	6,450.82	3.94%

5.6.4 Exposure to Group companies engaged in real estate business: -

S. No	Description	Amount	% of owned fund
i)	Exposure to any single entity in a group engaged in real estate business	NIL	NIL
ii)	Exposure to all entities in a group engaged in real estate business	NIL	NIL

5.6.5 Intra-group exposures

NBFCs shall make the following disclosures for the current year with comparatives for the previous year:

- Total amount of intra-group exposures: - N.A.
- Total amount of top 20 intra-group exposures: - N.A.
- Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers: -N.A.

5.6.6 Unhedged Foreign Currency Exposure- NIL (P.Y. Nil)





Significant accounting policies and other explanatory information forming part of the financial statements

5.7 Details of Financing of parent company products- NIL (P.Y. Nil)

5.8 Details of Single Borrower Limit (SGL) / Group Borrower Limit (GBL) exceeded by the HFC- NIL (P.Y. Nil)

5.9 Unsecured Advances- Rs. 859.86 Lakhs (PY: Rs. 613.21 Lakhs) (Company doesn't give unsecured advances and these amounts arising due to difference in valuation of securities & the account balance upon marking as NPA.)

6 Miscellaneous

Registration obtained from other Financial Sector Regulators: Company is registered as Corporate Agent (Composite) with IRDAI under Registration of Corporate Agents- Regulations, 2015 with Registration Code 'CA0808' with a validity up to 31.05.2028 for insurance business.

6.1 Disclosure of Penalties imposed by NHB and Other Regulators:

NHB

CURRENT YEAR

- NIL

PREVIOUS YEAR

- NIL



Significant accounting policies and other explanatory information forming part of the financial statements

6.2 Related Party Disclosure:

Related Party	Parent (as per ownership or control)		Subsidiaries		Associate s/ Joint ventures		Key Management Personnel		Relatives of Key Management Personnel		Others		Total	
	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25	2025-26	2024-25
Borrowings	56,747.59	55,296.63	-	-	-	-	-	-	-	-	-	-	56,747.60	55,296.63
Deposits	1,442.50	330.43	-	-	-	-	-	-	-	-	-	-	1,442.50	330.43
Placement of deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Deposits	1,110.00	510.00	-	-	-	-	-	-	-	-	-	-	1,110.00	510.00
Purchase of fixed/other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of fixed/other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest paid	4,092.62	4,444.61	-	-	-	-	-	-	-	-	-	-	4,092.62	4,444.61
Interest received	32.20	32.85	-	-	-	-	-	-	-	-	-	-	32.20	32.85
Others*	75.67	108.01	-	-	-	-	-	-	-	-	-	-	75.67	108.01

* Others include Bank Charges and Commission, Salary to CBI deputed staff, Rent and Maintenance Charges, etc.

6.3 Rating assigned by Credit Rating Agencies during the Year

Agency	Purpose	Size of Issue (Amount in lakhs)	Rating	Rating Action
India Ratings	Bank Loan	12,000	IND A-/Stable	Assigned
India Ratings	Deposits	8,000	IND A-/Stable	Assigned

Rating is reaffirmed for Bank Loan as well as Deposits.

6.4 Remuneration of Directors

Sitting Fees Paid to the non-executive directors is as follows:

Name	(Rs in Lakhs)	
	2025-26	2024-25
1. Shri Anil Girotra	-	2.40
3. Shri P J Thomas	9.65	7.70
4. Shri P R Murthy	11.15	5.15
Total	20.80	15.25

Above figures are exclusive of GST.

6.5 Net Profit or Loss for the period, prior period items and changes in accounting policies





Significant accounting policies and other explanatory information forming part of the financial statements

6.5.1 Prior Period Item: Prior Period item having total amount of Rs. 25.69 lakhs (P.Y. 2024-25: Rs. 141.90 lakhs)

6.5.2 Changes in Accounting Policy: No change in policy

6.6 Revenue Recognition

During the year there were no circumstances in which revenue recognition has been postponed pending the resolution of significant uncertainties. Cheque Bouncing charges in all type of accounts are booked on cash basis, whereas interest on standard assets is booked on accrual basis. All SARFAESI charges/legal expenses related to recovery in NPA account are debited to P&L at the time of expenditure & such charges are also parked in Customer Account. After recovery from the customer, same is credited to P&L.

6.7 Accounting Standard 21- Consolidated Financial Statements (CFS)- Not Applicable.

7. Additional Disclosures:

7.1 Provisions and Contingencies

(Rs in Lakhs)		
Break up of 'Provision and Contingencies' shown under the head Expenditure in the Profit and Loss Account	As on 31.03.2026	As on 31.03.2025
1 Provisions for depreciation on Investment		-
2 Provision made towards Income tax	687.39	789.91
3 Provision towards NPA (with details in Note No. 1)	511.77	882.09
4 Contingent Provision for Standard Assets as at year end (excluding additional provision on restructured accounts) (with details in Note No :1)		
a) Teaser Loan	Nil	Nil
b) CRE-RH	Nil	Nil
c) CRE	67.70	63.45
d) Housing Loan to Individual	283.97	241.60
e) Other Loans	200.73	217.54
Total	552.40	522.58
5 Contingent Provision for Standard Assets charged in P&L A/c	(15.35)	(41.07)
5A. Contingent Provision on Standard assets	29.82	46.50
5B. Contingent Provision on Standard assets restructured Accounts Under Resolution Framework 2.0 Date 21/05/2021 [#]	(45.17)	(87.57)
6 Other Provisions & Contingencies (with details in Note No. 2 below)	355.81	235.19

[#] Details of resolution plan implemented under Resolution Framework 2.0 Dated 21/05/2021; resolution of COVID 19 related stress of Individual and small business:





Significant accounting policies and other explanatory information forming part of the financial statements

Sr. No.	Description	Individual Borrowers		Small Business
		Personal Loan	Business Loan	
(A)	Number of requests received for invoking resolution process under part A	330	Nil	Nil
(B)	No. Of Accounts where resolution plan has been implemented under this window	321	Nil	Nil
(C)	Exposure to accounts mentioned at (B) before implementation of the plan (Rs in lakhs)	5764.07	Nil	Nil
(D)	Of (C) aggregate amount of Debt that was converted into other securities	Nil	Nil	Nil
(E)	Additional funding sanctioned, if any, including between invocation of plan and implementation	Nil	Nil	Nil
(F)	Increase in provision on account of the implementation of the resolution plan (Net of Reversal made during the year) (Rs in lakhs)	(45.17)	Nil	Nil



02



Significant accounting policies and other explanatory information forming part of the financial statements

Note No. 1: Detail of provision towards NPA and Standard Assets:

(Rs in Lakhs)

Break up of Loan and Advances and Provision thereon. (As on)	Housing		Non-Housing	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Standard Assets				
a) Total Outstanding Amount	1,13,589.38	1,01,031.81	56,952.87	56,367.20
b) Provisions Made	378.63	392.16	319.37	321.19
Sub-Standard Assets				
a) Total Outstanding Amount	1,908.83	2,012.36	844.46	1,199.36
b) Provisions Made	286.32	301.85	126.67	180.02
Doubtful-I Category-I				
a) Total Outstanding Amount	1,375.65	886.57	647.68	146.14
b) Provisions Made	395.73	288.06	161.92	47.53
Doubtful Assets- Category-II				
a) Total Outstanding Amount	1,284.74	996.22	304.79	285.93
b) Provisions Made	971.88	749.38	181.51	133.95
Doubtful Assets - Category-III				
a) Total Outstanding Amount	756.71	646.60	216.90	245.11
b) Provisions Made	756.71	646.60	216.90	245.11
Loss Assets				
a) Total Outstanding Amount	7.63	0.96	0.08	0.08
b) Provisions Made	7.63	0.96	0.08	0.08
Demand Loan				
a) Total Outstanding Amount	-	-	25.07	31.49
b) Provisions Made	-	-	-	-
Total				
a) Total Outstanding Amount	1,18,922.94	1,05,574.52	58,991.85	58,275.31
b) Provisions Made	2,796.90	2,379.01	1,006.45	927.88
Note: The Standard Assets Provision includes provision on resolution plan implemented under Resolution Framework 2.0 Date 21/05/2021; resolution of COVID 19 related stress of Individual and small business.				

Note No. 2: Other Provision and Contingencies

(Rs. in Lakhs)

Particulars	31.03.2026	31.03.2025
DSA commission	-	73.41
Electricity Expenses	0.86	1.21
HO Expenses	175.81	63.96
LEGAL Expenses	15.25	13.65
FI/RCU/CPU	6.75	3.97
VALUATION	19.21	19.10
Software Subscription & Implementation	137.66	55.75
Others	0.27	4.14
Total	355.81	235.19





Significant accounting policies and other explanatory information forming part of the financial statements

7.2 Draw Down from Reserves (other than adjustments) – NIL

7.3 Concentration of Public Deposits, Advances, Exposures and NPAs

i) Concentration of Public Deposit:

Particulars	As on 31.03.2026	As on 31.03.2025
Total Public Deposits of twenty largest depositors (Amount in lakhs)	38,372.80	12,025.46
Percentage of Total Public Deposits of the HFC	62.52%	18.97%

ii) Concentration of Loans and Advances:

Particulars	As on 31.03.2026	As on 31.03.2025
Total twenty largest borrowers (Amount in lakhs)	1,717.65	2,233.00
Percentage of Loans and Advances to twenty largest borrowers to Total Advances of the HFC	0.97%	1.36%

iii) Concentration of all Exposures (Including off-balance sheet exposure)

Particulars	As on 31.03.2026	As on 31.03.2025
Total Exposure to Twenty largest borrowers/ Customers (Amount in lakhs)	38,372.80	12,025.46
Percentage of Exposures to twenty largest borrowers/customers to Total Exposure of the HFC on borrowers/ customers	16.04%	5.29%

iv) Concentration of NPAs

Particulars	As on 31.03.2026	As on 31.03.2025
Total Exposure to top ten NPA accounts (Amount in lakhs)	585.70	644.57

v) Sector-wise NPAs:

Percentage of NPAs to total Advances in that Sector

S. No	Sector	As on 31.03.2026	As on 31.03.2025
A	Housing Loans		
1.	Individuals	4.48%	4.29%
2.	Builders/Project loan	-	-
3.	Corporates	-	-
4.	Others (Specify)	-	-
B	Non-Housing Loans:		
1.	Individuals	3.41%	3.28%
2.	Builders/Project loan	-	-
3.	Corporates	-	-
4.	Others (Specify)	-	-



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Significant accounting policies and other explanatory information forming part of the financial statements

7.4 Movement of NPAs

(Rs in Lakhs)

	Movement of NPA	As on 31.03.2026	As on 31.03.2025
(I)	Net NPAs to Net Advance (%)	2.44%	2.40%
(II)	Movement of NPAs (Gross)		
A	Opening Balance	6,450.82	5,809.78
B	Additions during the year	2,693.00	3,087.09
C1	Reductions during the year	1,796.59	1,994.07
C2	Write Off during the year	0.00	451.98
D	Closing balance	7,347.23	6,450.82
(III)	Movement of Net NPAs		
A	Opening Balance	3,857.28	3,646.34
B	Additions during the year	2,693.00	3,087.09
C	Reductions during the year	2,308.15	2,876.15
D	Closing balance (net of URI)	4,242.13	3,857.28
(IV)	Movement of provisions for NPAs (excluding provisions on standard assets)		
A	Opening Balance	2,593.54	2,163.43
B&C	Net Additions during the year	511.77	882.09
	Reductions/Write Off during the year	0.00	451.98
D	Closing balance	3,105.31	2,593.54

Note: Gross NPA and Net NPA showing net of URI Balances in both the FY 2025-26 and 2024-25.

7.5 Overseas Assets

Particulars	As on 31.03.2026	As on 31.03.2025
NIL		

7.6 Off-balance Sheet SPVs sponsored (which are required to be consolidated as per Accounting Norms)

Name of the SPV sponsored	
Domestic	Overseas
NIL	

8. Detail of complaints received: -

(In Nos.)

Particulars	31.03.2026	31.03.2025
Number of Complaints at the beginning of the year	3	2
Number of Complaints received during the year	23	52
Number of Complaints redressed during the year	24	51
Number of Complaints pending at the end of the year	2	3



Significant accounting policies and other explanatory information forming part of the financial statements

- 1) Summary information on complaints received by the NBFCs from customers and from the Offices of Ombudsman

Sr. No	Particulars	Current Year	Previous Year
	Complaints received by the NBFC from its customers		
1	Number of complaints pending at beginning of the year	3	2
2	Number of complaints received during the year	23	52
3	Number of complaints disposed during the year	24	51
	Of which, number of complaints rejected by the NBFC	0	0
4	Number of complaints pending at the end of the year	2	3
	Maintainable complaints received by the NBFC from Office of Ombudsman		
5.*	Number of maintainable complaints received by the NBFC from Office of Ombudsman	NIL	NIL
5.1.	Of 5, number of complaints resolved in favor of the NBFC by Office of Ombudsman	NIL	NIL
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	NIL	NIL
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	NIL	NIL
6.*	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously the Ombudsman Scheme for Non-Banking Financial Companies, 2018) and covered within the ambit of the Scheme.			
*It shall only be applicable to NBFCs which are included under The Reserve Bank- Integrated Ombudsman Scheme, 2021			



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Significant accounting policies and other explanatory information forming part of the financial statements

- 2) 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 30days
1	2	3	4	5	6
Current Year					
Foreclosure	2	2	-90.48%	0	0
ROI	1	5	-44.44%	0	0
CIBIL	0	10	-	0	0
Sanction processing /loan rejection related	0	1	-600%	0	0
Others	0	5	80%	2	0
Total	3	23	-48.08%	2	0
Previous Year					
Foreclosure	1	21	16.67%	2	0
Subsidy	0	09	800%	0	0
ROI	0	10	-150%	1	0
Sanction processing /loan rejection related	0	07	100%	0	0
Others	1	05	-76.19%	0	0
Total	2	52	18.18	3	0



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Significant accounting policies and other explanatory information forming part of the financial statements

OTHER Disclosures & Note Forming part of Financial Statement

1) NHB Divergence in Asset Classification and Provisioning

In terms of the RBI circular no. DOR.ACC.REC. No.20/21.04.018/2022-23 dated April 19, 2022, NBFCs are required to disclose the divergences in asset classification and provisioning consequent to NHB's (in case of HFCs) annual supervisory process in their notes to accounts to the financial statements, wherever either

(a) the additional provisioning requirements assessed by NHB exceed 5% of the reported net profits before tax and impairment loss on financial instruments or

(b) the additional gross NPAs identified by NHB exceed 5% of the published reported gross NPAs for the reference period, or both.

Based on the condition mentioned in RBI circular, no disclosure on divergence in asset classification and provisioning for NPAs is required with respect to NHB's supervisory process for the year ended March 31, 2026.

2) Schedule to the Balance Sheet of the Housing Finance Company as required under Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2025

(₹ in lakhs)			
Particulars		As on 31.03.2026	
Liabilities side		Amount outstanding	Amount overdue
(1)	Loans and advances availed by the NBFC inclusive of interest accrued thereon but not paid:		
	(a)	Debentures: Secured	-
		: Unsecured	-
		(other than falling within the meaning of public deposits*)	-
	(b)	Deferred Credits	-
	(c)	Term Loans	65,263.10
	(d)	Inter-corporate loans and borrowing	27,351.39
	(e)	Commercial Paper	-
	(f)	Public Deposits*	34,027.74
	(g)	Other Loans (specify nature)	-
		NHB Refinance	9,654.66
		Overdraft Facility	19,168.10
* Please see Note 1 below			
(2)	Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):		
	(a)	In the form of Unsecured debentures	-





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	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-	
	(c)	Other public deposits	-	-	
	* Please see Note 1 below				
Assets side			Amount outstanding		
(3)	Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:				
	(a)	Secured	1,77,054.91		
	(b)	Unsecured	859.87		
(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	100.20	
		(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)	-		





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Long Term investments					
1.	(i)	Quoted			
		Share			
		(a) Equity		-	
		(b) Preference		-	
		(ii) Debentures and Bonds		-	
		(iii) Units of mutual funds		-	
	(iv)	Government Securities		4,753.89	
	(v)	Others (please specify)		-	
2.	(i)	Unquoted			
		Shares			
		(a) Equity		-	
		(b) Preference		-	
		(ii) Debentures and Bonds		-	
		(iii) Units of mutual funds		-	
		(iv) Government Securities		-	
		(v) Others (please specify)		-	
		Term Deposits		1,110.00	
Borrower group-wise classification of assets financed as in (3) and (4) above: Please see Note 2 below					
(6)	Category		Amount net of provisions		
			Secured	Unsecured	Total
	1.	Related Parties **			
		(a) Subsidiaries	-	-	-
		(b) Companies in the same group	-	-	-
		(c) Other related parties	-	-	-
	2.	Other than related parties	1,77,054.91	859.87	1,77,914.80
	Total		1,77,054.91	859.87	1,77,914.80
	Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted): Please see Note 3 below				
	(7)	Category		Market Value/ Break up or fair value or NAV	Book Value (Net of Provisions)
1.		Related Parties **			
		(a) Subsidiaries	-	-	
		(b) Companies in the same group	1,110.00	1,110.00	
		(c) Other related parties	-	-	
Other than related parties		4,854.09	4,854.09		
Total		5,964.09	5,964.09		
** As per Accounting Standards of ICAI (Please see Note 3)					

** As per Accounting Standards of ICAI (Please see Note 3)





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Significant accounting policies and other explanatory information forming part of the financial statements

(8) Other information		
	Particulars	Amount
(i)	Gross Non-Performing Assets	
	(a) Related parties	-
	(b) Other than related parties	7,347.48
(ii)	Net Non-Performing Assets	
	(a) Related parties	-
	(b) Other than related parties	4,242.13
(iii)	Assets acquired in satisfaction of debt	-
Notes:		
1.	As defined in paragraph 5.1.26 of the Directions.	
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 (amortized cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.	

(₹ in lakhs)			
Particulars		As on 31.03.2025	
Liabilities side		Amount outstanding	Amount overdue
(1)	Loans and advances availed by the NBFC inclusive of interest accrued thereon but not paid:		
	(a)	Debentures: Secured	-
		: Unsecured	-
		(other than falling within the meaning of public deposits*)	-
	(b)	Deferred Credits	-
	(c)	Term Loans	46,342.47
	(d)	Inter-corporate loans and borrowing	33,281.67
	(e)	Commercial Paper	-
	(f)	Public Deposits*	30,101.71
	(g)	Other Loans (specify nature)	
		NHB Refinance	12,902.99
		Overdraft Facility	18,820.82
* Please see Note 1 below			
(2)	Break-up of (1)(f) above (Outstanding public deposits inclusive of interest accrued thereon but not paid):		





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	(a)	In the form of Unsecured debentures	-	-
	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c)	Other public deposits	-	-
	* Please see Note 1 below			
	Assets side		Amount outstanding	
(3)	Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:			
	(a)	Secured	1,63,236.62	
	(b)	Unsecured	613.21	
(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.	<u>Quoted</u>		
		Shares		
		(i) (a) Equity	-	
		(b) Preference	-	
		(ii) Debentures and Bonds	-	
		(iii) Units of mutual funds	-	
		(iv) Government Securities	-	
		(v) Others (please specify)	-	
	2.	<u>Unquoted</u>		
		Shares		
		(i) (a) Equity	-	
		(b) Preference	-	
		(ii) Debentures and Bonds	-	
		(iii) Units of mutual funds	-	





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Significant accounting policies and other explanatory information forming part of the financial statements

		(iv) Government Securities	-		
		(v) Others (please specify)	-		
	Long Term investments				
1.		Quoted			
		Share			
		(i) (a) Equity	-		
		(b) Preference	-		
		(ii) Debentures and Bonds	-		
		(iii) Units of mutual funds	-		
2.		(iv) Government Securities	4,333.01		
		(v) Others (please specify)	-		
		Unquoted			
		Shares			
		(i) (a) Equity	-		
		(b) Preference	-		
		(ii) Debentures and Bonds	-		
		(iii) Units of mutual funds	-		
		(iv) Government Securities	-		
		(v) Others (please specify)	-		
	Term Deposits	1,110.00			
(6)	Borrower group-wise classification of assets financed as in (3) and (4) above: Please see Note 2 below				
	Category		Amount net of provisions		
			Secured	Unsecured	Total
	1.	Related Parties **	-	-	-
		(a) Subsidiaries	-	-	-
		(b) Companies in the same group	-	-	-
		(c) Other related parties	-	-	-
	2.	Other than related parties	1,63,236.62	613.21	1,63,849.83
	Total		1,63,236.62	613.21	1,63,849.83
	(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			
Category		Market Value/ Break up or fair value or NAV	Book Value (Net of Provisions)		
1.		Related Parties **	-	-	
		(a) Subsidiaries	-	-	
		(b) Companies in the same group	510.00	510.00	





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Significant accounting policies and other explanatory information forming part of the financial statements

Other accounting policies and other explanatory information forming part of the financial statements				
	(c)	Other related parties	-	-
		Other than related parties	4,333.01	4,333.01
	Total		4,843.01	4,843.01
** As per Accounting Standards of ICAI (Please see Note 3)				
(8)	Other information			
	Particulars		Amount	
		Gross Non-Performing Assets	-	
	(i)	(a) Related parties	-	
		(b) Other than related parties	6,450.82	
		Net Non-Performing Assets	-	
	(ii)	(a) Related parties	-	
		(b) Other than related parties	3,857.28	
	(iii)	Assets acquired in satisfaction of debt	-	
Notes:				
1.	As defined in paragraph 5.1.26 of the Directions.			
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 (amortized cost in the case of Ind AS) or current (fair value in the case of Ind AS) in (5) above.			



Significant accounting policies and other explanatory information forming part of the financial statements

3) **Liquidity Coverage Ratio (LCR) :**

The following table sets forth, for the periods indicated, computation of liquidity coverage ratio.

(Rs. In lakhs)

Particulars	March 31, 2026		March 31, 2025	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets				
1 Total High Quality Liquid Assets(HQLA)*	6,400.47	5,430.52	4,762.66	3,895.79
2 Deposits (for deposit taking companies)	149.68	172.13	4,933.85	5,673.92
3 Unsecured wholesale funding	-	-	-	-
4 Secured wholesale funding	2,817.57	3,240.21	2,538.00	2,918.70
5 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	3,500.00	4,025.00	3,848.00	4,425.20
6 Other contractual funding obligations	-	-	-	-
7 Other contingent funding obligations	-	-	-	-
8 TOTAL CASH OUTFLOWS	6,467.25	7,437.34	11,319.85	13,017.82
9 Secured lending	1,599.69	1,192.56	1,126.00	844.50
10 Inflows from fully performing exposures	831.90	623.93	1,756.00	1,317.00
11 Other cash inflows	1,830.89	1,373.17	13,566.55	10,174.91
12 TOTAL CASH INFLOWS	4,262.48	3,196.86	16,448.55	12,336.41
	Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA	5,430.52		3,895.79	
14 TOTAL NET CASH OUTFLOWS*	3,196.86		3,254.46	
15 LIQUIDITY COVERAGE RATIO (%)	128%		120%	

* HQLA consists of Investment in Government Securities, Balance in Current Accounts & Cash in Hand

Total Net Cash Outflows

(Amt in lakhs)

Stressed Inflow	3,196.86
Stressed Outflow	7,437.34
Lower of Stressed Inflow or 75% of Outflow	3,196.86
HQLA	5,430.52
Total Net Cash Outflows	4,240.47
LCR %	128%



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Significant accounting policies and other explanatory information forming part of the financial statements

The following table sets forth, for the periods indicated, computation of liquidity coverage ratio.

(Rs. In lakhs)

Particulars	Dec 31, 2025		Dec 31, 2024	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets				
1 Total High Quality Liquid Assets(HQLA)*	4,880.69	3,910.74	4,786.33	3,919.46
2 Deposits (for deposit taking companies)	163.37	187.88	3,113.00	3,579.95
3 Unsecured wholesale funding	-	-	-	-
4 Secured wholesale funding	2,227.14	2,561.21	2,216.07	2,548.48
5 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	4,500.00	5,175.00	4,832.35	5,557.20
6 Other contractual funding obligations	-	-	-	-
7 Other contingent funding obligations	-	-	-	-
8 TOTAL CASH OUTFLOWS	6,890.51	7,924.09	10,863.43	8,147.57
9 Secured lending	6,647.10	4,985.33	3,142	2,365.50
10 Inflows from fully performing exposures	1,508.10	1,131.08	1,642.26	1,231.69
11 Other cash inflows	7,765.96	5,824.47	6,079.17	4,559.38
12 TOTAL CASH INFLOWS	15,921.16	11,940.87	10,863.43	8,147.57
	Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA	3,910.74		3,919.46	
14 TOTAL NET CASH OUTFLOWS#	1,981.02		3,538.06	
15 LIQUIDITY COVERAGE RATIO (%)	197%		111%	

* HQLA consists of Investment in Government Securities, Balance in Current Accounts & Cash in Hand



Significant accounting policies and other explanatory information forming part of the financial statements

The following table sets forth, for the periods indicated, computation of liquidity coverage ratio.

(Rs. In lakhs)

Particulars	Sept 30, 2025		Sept 30, 2024	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets				
1 Total High Quality Liquid Assets(HQLA)*	5,588.50	4,618.55	4,755.52	3,888.65
2 Deposits (for deposit taking companies)	2,304.49	2,650.16	3,444.37	3,961.03
3 Unsecured wholesale funding	-	-	-	-
4 Secured wholesale funding	1,675.71	1,927.07	1,392.88	1,601.81
5 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	8,369.38	9,624.79	4,531.87	5,211.65
6 Other contractual funding obligations	-	-	-	-
7 Other contingent funding obligations	-	-	-	-
8 TOTAL CASH OUTFLOWS	12,349.58	14,202.02	9,369.12	10,774.49
9 Secured lending	12,964.06	9,723.05	2,897.83	2,173.37
10 Inflows from fully performing exposures	1,896.00	1,422.00	1,557.10	1,167.83
11 Other cash inflows	7,816.04	5,862.03	5,772.46	4,329.34
12 TOTAL CASH INFLOWS	22,676.10	17,007.08	10,227.39	7,670.54
	Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA	4,618.55		3,888.65	
14 TOTAL NET CASH OUTFLOWS#	3,550.5		3,103.94	
15 LIQUIDITY COVERAGE RATIO (%)	130%		125%	

* HQLA consists of Investment in Government Securities, Balance in Current Accounts & Cash in Hand



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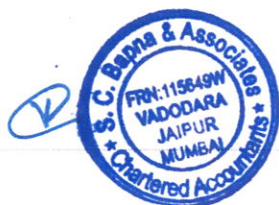
Significant accounting policies and other explanatory information forming part of the financial statements

The following table sets forth, for the periods indicated, computation of liquidity coverage ratio.

(Rs. In lakhs)

Particulars	June 30, 2025		June 30, 2024	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets				
1 Total High Quality Liquid Assets(HQLA)*	5,046.49	4,179.62	4,665.87	3,789.00
2 Deposits (for deposit taking companies)	6,466.46	7,436.43	1,388.34	1,596.59
3 Unsecured wholesale funding	-	-	-	-
4 Secured wholesale funding	2,282.44	2,624.80	2,460.33	2,829.38
5 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	5,362.90	6,167.34	4,620.42	5,313.48
6 Other contractual funding obligations	-	-	-	-
7 Other contingent funding obligations	-	-	-	-
8 TOTAL CASH OUTFLOWS	14,111.80	16,228.57	8,469.09	9,739.45
9 Secured lending	8,607.82	6,455.87	9,096.55	6,822.41
10 Inflows from fully performing exposures	1,699.35	1,274.52	1,467.10	1,100.32
11 Other cash inflows	9,355.82	7,016.86	2,322.58	1,741.94
12 TOTAL CASH INFLOWS	19,662.99	14,747.25	12,886.23	9,664.67
	Total Adjusted Value		Total Adjusted Value	
13 TOTAL HQLA	4,179.62		3,789.00	
14 TOTAL NET CASH OUTFLOWS*	4,057.14		2,434.86	
15 LIQUIDITY COVERAGE RATIO (%)	103%		156%	

* HQLA consists of Investment in Government Securities, Balance in Current Accounts & Cash in Hand



Significant accounting policies and other explanatory information forming part of the financial statements

4) PRINCIPAL BUSINESS CRITERIA

The following table sets forth, for the periods indicated, fulfillment of the principal business criteria as applicable for housing finance companies (HFCs).

Position as at	Percentage of Total assets to wards housing finance		Percentage of Total assets to wards housing finance for individuals	
At March 31,2026	>=60%	63.32%	>=50%	63.32%
At March 31,2025	>=60%	61.86%	>=50%	61.86%

5) Other Disclosures

- The Company has not been declared willful defaulter by any Banks/Financial Institutions.
- The Company has not traded or invested in Crypto currency or Virtual currency during the year.
- 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.
- During the year ended March 31, 2026 (March 31, 2025: Nil), there was no breach in covenants of term loans availed and debt securities issued and outstanding at March 31, 2026 (March 31, 2025: Nil).

6) Public Disclosure on Liquidity Risk Management Framework as on 31st March, 2026 and 31st March, 2025 pursuant to Guidelines on Liquidity Risk Management Framework of RBI Master Circular RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 as updated on October 19, 2023

i) Funding Concentration based on Significant Counterparty (both Deposits and Borrowings)

	Number of Significant Counterparties	Amount (₹ in lakhs)	% of Total Deposits	% of Total Liabilities
31.03.2026	10	11,897.34	193.83%	63.11%
31.03.2025	10	10,4806.00	165.35%	71.02%

ii) Top 20 Large deposits (Amount in ₹ lakhs and % of Total Deposits)

	Amount (Rs in lakhs)	% of Total Deposits
31.03.2026	14,463.55	23.56%
31.03.2025	11,531.85	18.19%

iii) Top 10 Borrowings (Amount in ₹ lakhs and % of Total Borrowings)

	Amount (Rs in lakhs)	% of Total Borrowing's
31.03.2026	11,897.34	76.53%
31.03.2025	81,731.00	57.78%





सेन्ट बैंक होम फायनेन्स लिमिटेड
Cent Bank Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया की अनुसंगी Subsidiary of Central Bank of India

Significant accounting policies and other explanatory information forming part of the financial statements

iv) **Funding Concentration based on significant instrument/product**

Sr. No.	Name of the Instrument/Product	As on 31.03.2026		As on 31.03.2025	
		Amount (₹ lakhs)	% of Total Liabilities	Amount (₹ lakhs)	% of Total Liabilities
1	Term Loan from Banks	65,263.10	40.09%	46,342.47	31.40%
2	Refinance from NHB	9,654.66	5.93%	12,902.99	8.74%
3	Overdraft Facility from Bank	19,168.10	11.77%	18,820.82	12.75%
4	Deposits	61,379.13	37.70%	63,383.39	42.95%
	Total Borrowings	1,55,465.00	95.50%	1,41,449.67	95.85%
	Total Liabilities	1,62,791.65	100%	1,47,577.45	100%

v) **Stock Ratios:**

- (a) Commercial papers as a % of total Public Funds, Total Liabilities and Total Assets: N.A.
(b) Non-convertible Debentures (original maturity of less than one year) as a % of total Public Funds, Total Liabilities and Total Assets: N.A.
(c) Other Short-Term Liabilities, if any as a % of Total Public Funds, Total Liabilities and Total Assets as follows:

Particulars	As at 31.03.2026	As at 31.03.2025
Commercial Paper as % of Total Public Funds	NIL	NIL
Commercial Paper as % of Total Liabilities	NIL	NIL
Commercial Paper as % of Total Assets	NIL	NIL
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Public Funds	NIL	NIL
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Liabilities	NIL	NIL
Non-Convertible Debentures (original maturity of less than one year) as a % of Total Assets	NIL	NIL
Other Short-term Liabilities to Total Public Funds	52.54%	54.77%
Other Short-term Liabilities to Total Liabilities	50.18%	52.49%
Other Short-term Liabilities to Total Assets	43.36%	45.17%
Short Term Borrowing * (Rs in lakhs)	81,684.81	77,379.63
Total Public Funds (Rs in lakhs)	1,55,465.00	1,41,449.67
Total Liabilities # (Rs in lakhs)	1,62,791.65	1,47,577.45
Total Assets (Rs in lakhs)	1,88,406.83	1,71,500.42

* Includes Short Term Borrowings, Short Term Deposits, OD Balance and Other Current Liabilities

Excludes Share Capital & Reserves and Surplus



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Significant accounting policies and other explanatory information forming part of the financial statements

vi) **Institutional set-up for Liquidity Risk Management:**

The Board of Directors are responsible for the overall Risk Management approach and for approving the Risk Management strategies and principles. The Board has set up the Asset Liability Management Committee (ALCO) and Risk Management Committee to manage various risks of the Company. The Asset Liability Management Committee (ALCO) meets on regular basis and is responsible for ensuring adherence to the risk tolerance/limits set by the Board including the Liquidity Risk of the Company. The performance of the ALCO is reviewed by Audit Committee/Board.

The Company has formulated a policy on Liquidity Risk Management Framework. Accordingly, the Company.

- Performs stress testing on a quarterly basis which enables the Company to estimate the Liquidity requirements as well as adequacy and cost of the Liquidity buffer under stressed Conditions.
- Formulated a contingency funding plan as a part of the outcome of stress testing results.
- Monitors liquidity risk based on Stock approach to liquidity by way of pre-defined internal Limits for various critical ratios pertaining to liquidity risk.

The Company has diversified source of funding to ensure that there is no significant source, the withdrawal of which could trigger Liquidity problems. The Company monitors cumulative mismatches across all time buckets by establishing internal prudential limits. The Company maintains adequate liquidity buffer of readily marketable assets, to protect itself against any liquidity risk at the same time is mindful of the cost associated with it.

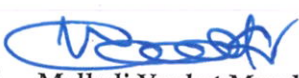
As per our report of even date.
For S. C. Bapna & Associates
Chartered Accountants
FRN: 115649W



CA Kartik Bapna
Partner M. No. 413084
Place: Mumbai
Date: 15.07.2026
UDIN: 26413084YLHPLR3978

For Cent Bank Home Finance Limited


Meher Kumar Panigrahi
Managing Director
DIN: 11660912


Malladi Venkat Murali
Krishna
Chairman
DIN: 09021111



Yogesh Kadam
Company Secretary cum
Compliance Officer


Sanjay Kumar Upadhyay
General Manager &
Interim CFO