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

CFHRO SE CS LODR 15/2023
January 19, 2023

ONLINE SUBMISSION

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

Dear Sirs,

Sub: Outcome of the Board meeting and submission of Un-audited Financial Results of the Company for the quarter and nine months ended December 31, 2022

Ref: Our letter CFHRO SE CS LODR 005 2023 dated January 04, 2023

We wish to inform that at the meeting of the Board of Directors of the Company held today i.e., January 19, 2023, Thursday, the results for the quarter and nine months ended on December 31, 2022, duly reviewed and recommended by the Audit Committee, *inter-alia*, has been considered and approved by the Board of Directors of the Company at the aforesaid meeting.

In this regard, we enclose the following:

Sl. No.	Particulars	Annex. No.
1.	Statement of Un-audited Standalone Financial Results of the Company for the quarter and nine months ended December 31, 2022, which are prepared in accordance with the Indian Accounting Standards (Ind AS).	I
2.	Limited Review Report for the said period issued by M/s B K Ramadhyani & Co. LLP and M/s B Srinivasa Rao & Co., the Joint Statutory Central Auditors of the Company and taken on record by the Board.	II
3.	Additional disclosure of line items in accordance with Regulation 52(4) of SEBI (LODR) Regulations, 2015.	III
4.	A '**Nil**' statement of deviation or variation in the prescribed format as required under Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Circular No.CIR/CFD/CMDI/162/2019 dated December 24, 2019.	IV
5.	A statement of utilization of issue proceeds in the prescribed format as required under Regulation 52(7) and a '**Nil**' statement of deviation or variation in the use of proceeds of funds raised through Non-Convertible Debentures for the purpose other than those mentioned in offer document as per Regulation 52(7A) of SEBI (LODR) read with SEBI Circular No. CIR/ CFB/CMD1/162/2019 dated December 24, 2019 and SEBI/HO/DDHS/ DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022.	V
6.	Asset Cover Certificate as on December 31, 2022, as per Regulation 54(2)/(3) of SEBI (LODR) Regulations, 2015.	VI

The meeting of the Board of Directors commenced at 04:25 p.m. and concluded at 06:10 p.m.

CAN FIN HOMES LTD. R.O. BASAVANAGUDI BANGALORE-04

This intimation of outcome of the Board meeting may please be treated as compliance made under Regulations 30 (read with Para A of Part A of Schedule III), 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In terms of SEBI (Prohibition of Insider Trading) Regulations, 2015 and Company's Code of Conduct, the trading window for designated persons shall re-open w.e.f. January 22, 2022.

This intimation letter along with annexures will be made available on the Company's website www.canfinhomes.com simultaneously.

Kindly take the above intimation and documents on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,

Veena G Kamath
DGM & Company Secretary

Encl: As above.

CAN FIN HOMES LTD. R.O. BASAVANAGUDI BANGALORE-04

Annexure-I

Can Fin Homes Ltd

(Sponsor: CANARA BANK)

HOME LOANS • DEPOSITS

Translating Dreams into Reality

(₹. In lakhs)

Statement of Un-Audited Financial Results for the Quarter and Nine Months Ended 31/12/2022

Sl.No.	Particulars	Quarter Ended			Nine months ended		Year ended
		(31/12/2022)	(30/09/2022)	(31/12/2021)	(31/12/2022)	(31/12/2021)	(31/03/2022)
		Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Audited
1	**Income from Operations:**						
	- Interest Income	70,464.54	65,216.55	50,203.44	1,96,331.02	1,41,383.10	1,96,966.56
	- Fees and Commission Income	489.37	531.45	623.55	1,491.59	1,301.28	1,816.65
	- Other Income	16.83	7.28	21.29	61.42	36.77	67.51
	Total Income from Operations	**70,970.74**	**65,755.28**	**50,848.28**	**1,97,884.03**	**1,42,721.15**	**1,98,850.72**
2	**Expenditure:**						
	- Finance Costs	45,294.23	40,099.27	29,610.89	1,21,003.77	83,496.35	1,15,350.59
	- Fees and Commission Expense	809.34	728.19	780.75	2,089.55	1,689.19	2,521.97
	- Employee Benefit expense	2,139.20	1,787.48	2,144.34	6,130.76	5,852.16	7,680.97
	- Depreciation and Amortisation	323.00	340.46	268.83	879.87	757.60	980.58
	- Provisions for Expected Credit Loss and Write offs	841.93	1,323.02	1,635.94	1,795.95	1,670.15	4,694.22
	- Other Expenses	1,112.47	1,191.97	840.83	3,379.79	2,184.02	4,116.60
	Total Expenditure	**50,520.17**	**45,470.39**	**35,281.58**	**1,35,279.69**	**95,649.47**	**1,35,344.93**
3	**Profit Before Tax**	**20,450.57**	**20,284.89**	**15,566.70**	**62,604.34**	**47,071.68**	**63,505.79**
4	**Tax Expenses**						
	- Current Tax	5,363.54	5,925.12	4,195.12	16,633.50	12,070.64	16,592.82
	- Deferred Tax	(62.12)	188.60	(197.64)	429.30	183.24	(197.54)
	Total Tax Expenses	**5,301.42**	**6,113.72**	**3,997.48**	**17,062.80**	**12,253.88**	**16,395.28**
5	**Net Profit after Tax**	**15,149.15**	**14,171.17**	**11,569.22**	**45,541.54**	**34,817.80**	**47,110.51**
	Other Comprehensive Income (net of tax)	(33.12)	(79.36)	(35.41)	(70.76)	(81.50)	(88.09)
6	**Total Comprehensive Income**	**15,116.03**	**14,091.81**	**11,533.81**	**45,470.78**	**34,736.30**	**47,022.42**
7	Paid-up equity share capital (Face value of ₹2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31	2,663.31	2,663.31
8	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year						3,03,998.87
9	Earnings Per Share (EPS) (of ₹2/-each)	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Not Annualised	(As at 31/03/2022) Annualised
	(a) Basic	11.38	10.64	8.69	34.20	26.15	35.38
	(b) Diluted	11.38	10.64	8.69	34.20	26.15	35.38

Notes to the Financial Results

1	The financial results have been prepared in accordance with the recognition and measuresement principles laid down in Indian Accounting Standard 34 Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.
2	The Company's main business is to provide loans for the purchase and construction of residential houses. The Company is also involved in the corporate insurance agency business activity; however it is not a separate reportable segment as per the Ind AS 108 "Operating Segments", specified under Section 133 of the Companies Act, 2013. As such there are no reportable segment(s), as per the IND AS "Operating Segments" specified under section 133 of the Companies Act,2013.
3	Disclosure as per the Reg. 54(2) of SEBI (LODR) Regulations, 2015 the Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on December 31, 2022 (floating charge on hypothecation of book debts and receivables). That proceeds of the NCDs are used for the objects that were stated in the offer document(s).
4	The Board of Directors had declared an interim dividend of ₹ 1.50 per share for equity share of face value of ₹ 2 each at their meeting held on November 28, 2022 and paid subsequently.
5	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the nine months ended December 31, 2022 have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at their respective meetings held on January 19, 2023. The above results have been subjected to a Limited Review by the Joint Statutory Auditors of the Company, in terms of the said regulations.
6	Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.

In terms of our report of even date attached,

For B. K Ramadhyani & Co LLP
Chartered Accountants
FRN:- 002878S/S200021

C R DEEPAK
Digitally signed by C R DEEPAK
Date: 2023.01.19 16:45:07 +05'30'

C R Deepak
Partner
Membership No: 215398

For B Srinivasa Rao & Co.,
Chartered Accountants
FRN:- 008763S

ANAND M R
Digitally signed by ANAND M R
Date: 2023.01.19 16:58:07 +05'30'

Anand M R
Partner
Membership No: 227336

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

AMITABH CHATTERJEE
Digitally signed by AMITABH CHATTERJEE
Date: 2023.01.19 16:28:32 +05'30'

Amitabh Chatterjee
Deputy Managing Director

Place: Bengaluru
Date: January 19, 2023

Annexure - II

Independent Auditor's Review Report on Review of Unaudited Quarterly Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors
Can Fin Homes Limited
Bengaluru

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Can Fin Homes Limited** ("the Company") for the nine months and quarter ended December 31, 2022 ("the Statement") being submitted by the Company pursuant to the requirement of Regulation 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016.

2. This Statement, which is the responsibility of the Company's management and approved by Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than audit conducted in accordance With Standards of Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement is not prepared in accordance with applicable accounting standards i.e. Indian Accounting Standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder or by the Institute of Chartered Accountants of India and other recognized accounting practices and policies and has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular dated July 5, 2016 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters.

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

For B K Ramadhyani & Co., LLP
Chartered Accountants
FRN: 002878S/ S200021

C R DEEPAK
Digitally signed by C R DEEPAK
Date: 2023.01.19 16:47:30 +05'30'

(C R Deepak)
Partner
Membership No. 215398
UDIN: 23215398BGYCHI6000

B Srinivasa Rao & Co
Chartered Accountants
FRN: 008763S

ANAND M R
Digitally signed by ANAND M R
Date: 2023.01.19 16:57:18 +05'30'

(Anand M R)
Partner
Membership No. 227336
UDIN: 23227336BGQKGQ7047

Place: Bengaluru
Date: January 19, 2023

Annexure - III

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

Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter ended December 31, 2022.

Sl. No.	Particulars	As on December 31, 2022
1.	Debt Equity Ratio	7.92
2.	Debt Service Coverage Ratio	0.24
3.	Interest Service Coverage Ratio	1.52
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at March 31, 2022)	3,06,662.18
6.	Net Profit after tax (in lakhs)	45,541.54
7.	Earnings Per Share (Not annualized) Basic & Diluted	34.20
8.	Current Ratio	NA
9.	Long Term Debt to Working Capital	NA
10.	Bad Debts to Accounts receivable ratio	NA
11.	Current Liability Ratio	NA
12.	Total Debts to Total Assets Ratio	0.89
13.	Debtors Turnover Ratio	6.21
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	23.01%
	Sector Specific equivalent ratios, as applicable	
17.	Provision Coverage Ratio	50.71%
18.	Gross Non-Performing Assets (GNPA)	0.60%
19.	Net Non-Performing Asset (NNPA)	0.30%
20.	Capital Risk Adequacy Ratio (CRAR)	23.45%
21.	Asset Coverage Ratio	100%/110%

For Can Fin Homes Limited

Apurav Agarwal
Chief Financial Officer

Date: January 19, 2023
Place: Bengaluru

Annexure- IV

Statement of Deviation / Variation in utilisation of funds raised	
Name of listed entity	Can Fin Homes Limited
Mode of Fund Raising	Public Issues / Rights Issues / Preferential Issues / QIP / Others
Date of Raising Funds	Not applicable for Q3 FY23
Amount Raised	Not applicable for Q3 FY23
Report filed for Quarter ended	31/12/2022
Monitoring Agency	Not applicable for Q3 FY23
Monitoring Agency Name, if applicable	Not applicable for Q3 FY23
Is there a Deviation / Variation in use of funds raised	Not applicable for Q3 FY23
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	----
If Yes, Date of shareholder Approval	--
Explanation for the Deviation / Variation	--
Comments of the Audit Committee after review	--
Comments of the auditors, if any	--
Objects for which funds have been raised and where there has been a deviation, in the following table	--

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object	Remarks if any
--	--	--	--	--	--	--

Veena G Kamath
DGM & CS

Apurav Agarwal
CFO

Amitabh Chatterjee
Dy. Managing Director

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

Deviation or variation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised or

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

(c) Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer, etc

Annexure - V

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Can Fin Homes Limited	INE477A07365	Private placement	Non-Convertible Debentures	23/12/2022	Rs.301 Crore	Rs.301 Crore	No	NA	NA

B. Statement of deviation/ variationin use of Issue proceeds:

Statement of Deviation / Variation in use of issue proceeds	
Name of listed entity	Can Fin Homes Limited
Mode of Fund Raising	~~Public Issues /~~ Private Placement
Type of Instrument	Non-Convertible Securities
Date of Raising Funds	23/12/2022
Amount Raised	Rs.301 Crore
Report filed for quarter ended	31/12/2022
Is there a Deviation / Variation in use of funds raised?	Nil
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	--
Date of approval	--
Explanation for the Deviation / Variation	--
Comments of the Audit Committee after review	None
Comments of the auditors, if any	None
Objects for which funds have been raised and where there has been a deviation, in the following table	--

Original Object	**Modified Object, if any**	**Original Allocation**	**Modified allocation, if any**	**Funds Utilised**	**Amount of Deviation/Variation for the quarter according to applicable object (in Rs. Crore & %)**	**Remarks if any**
--	--	--	--	--	--	--

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised or

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed or

Veena G Kamath
DGM & CS
Date: 10/01/2023

Apurav Agarwal
CFO

Amitabh Chatterjee
Dy. Managing Director

CAN FIN HOMES LIMITED R.O. BASAVANAGUDI BENGALURU-04

Annexure - VI

B SRINIVASA RAO & Co.,

Chartered Accountants

To,

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

Auditor's Certificate on Particulars of Non-Convertible Debentures as at 31st December, 2022

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated January 19, 2023.

The accompanying statement in 'Annexure A' ("the Statement") contains details of non-convertible debentures outstanding as on December 31, 2022 amounting to Rs. 4,06,100.00 lakhs issued by Can Fin Homes Limited ('the Company' or 'the listed entity'), having its registered office at No. 29/1, Sir. M N Krishna Rao Road, Lalbagh West, Basavanagudi Bangalore - 560 004 including the details of asset cover maintained by the Company in respect of those debentures, as required by SBICAP Trustee Company Limited (the "Debenture Trustee") having its corporate office at 6th Floor, Apeejay House,3, Dinshaw Wachha Road, Churchgate, Mumbai – 400 020.

Management's Responsibility for the Statement

2. The preparation of the accompanying Statement is the responsibility of the Management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, the preparation and maintenance of books of account based on which the Statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

3. The Management is also responsible for ensuring that the Company complies with the all the terms and conditions of the terms of offer document/ information memorandum/ debenture trust deed for each of debentures issued, rules and regulations applicable for the issue of non-convertible debentures under Companies Act 2013, RBI/NHB Directions and any other applicable provisions issued or amended from time to time.

Auditor's Responsibility

4. It is our responsibility to obtain limited assurance and form an opinion as to whether the Statement is in agreement with the un-audited books of account and records of the Company. We have relied on the said un-audited books of account and records of the Company as on December 31, 2022. These books of account are un-audited, however have been subject to a limited review conducted in accordance with the Standard on Review Engagement (SIRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. The procedures performed in a limited assurance

engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

5. We conducted our examination of the Statement provided to us in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI") as well as other applicable pronouncements of the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

6. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

7. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement", is not, in all material respects, fairly stated.

Restriction on Use

8. The Certificate is addressed to and provided to SBI CAP Trustee Company Limited at the request of the Company and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For B Srinivasa Rao & Co.,
Chartered Accountants
FRN: 008763S

ANAND M R
Digitally signed by ANAND M R
Date: 2023.01.19 17:02:13 +05'30'

(Anand M R)
Partner
Membership No. 227336
UDIN: 23227336BGQKGP6893

Place: Bengaluru
Date: January 19, 2023

Rs. In Lakhs

Annexure B - Statement of Security Coverage Ratio

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge		Pari- Passu Charge				Elimination on (amount in negative)		Related to only those items covered by this Certificate				
Particulars	Description of Asset for which this Certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge	Other assets on which there is pari-Passu charge (excluding items Covered in column F)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exclusive Basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
Assets														
Property, Plant and Equipment	-	-	-	-	-	-	4,324.99	-	4,324.99					
Capital Work-in- Progress	-	-	-	-	-	-	-	-	-					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-		-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	1,44,062.30	-	1,44,062.30					
Loans	**Loans Receivables**	4,18,725.68	-	No	-	-	25,58,248.67		29,76,974.35					
Trade Receivables	-	-	-	-	-	-	84.09	-	84.09					
Inventories	-	-	-	-	-	-		-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	1,282.87	-	1,282.87					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	32,886.82	-	32,886.82					
Others	-	-	-	-	-	-	5,740.61	-	5,740.61					
Total	-	4,18,725.68	-	-	-	-	27,46,630.35	-	31,65,356.03					
									-					
Liabilities									-					
Debt securities to which Certificate pertains	-	4,18,725.68	-	No	-	-	-	-	4,18,725.68					
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	10,056.11	-	10,056.11					
Borrowings	-	-	-	-	-	-	20,58,027.48	-	20,58,027.48					
Bank	-	-	-	-	-	-	-	-	-					
Debt Securities	-	-	-	-	-	-	2,48,492.63	-	2,48,492.63					
Others	-	-	-	-	-	-		-	-					

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge		Pari- Passu Charge				Elimination on (amount in negative)		Related to only those items covered by this Certificate				
Particulars	Description of Asset for which this Certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge	Other assets on which there is pari-Passu charge (excluding items Covered in column F)	Assets not offered as Security	Debt amount considered more than once (due to exclusive plus pari passu charge)	(Total C to H)	Market Value for Assets charged on Exuclusive Basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
Trade Payables	-	-	-	-	-	-	296.97	-	296.97					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	3,080.64	-	3,080.64					
Others (Refer Note-9)	-	-	-	-	-	-	4,31,041.64	-	4,31,041.64					
Total	-	4,18,725.68	-	-	-	-	27,50,997.47	-	31,69,723.15					
									-					
Cover on Book Value	-	1.00	-	-	-	-	1.00	-	1.00					
Cover on Market Value	-	-	-	-	-	-	-	-	-					

Notes

1. **Column C** - includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
2. **Column D** - includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
3. **Column E** -include debt for which this certificate is issued having any pari passu charge

4. **Column F** - includes : a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari-passu charge along with debt for which certificate is issued.

5. **Column G** - includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
6. **Column H** - includes all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.

7. **Column I** - includes the debt which has been counted more than once (included under exclusive charge column as also under pari passu). In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.

8. **Column N**- Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/ Carrying Value.

9. **Other Liabilities** include the Current Tax Liabilities, Deferred Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
10. The above financial information as on 31-12-2022has been extracted from the limited reviewed standalone books of accounts for the period ended 31-12-2022and other relevant records of the listed entity.
11. All assets except defferred tax asset is considered

Part B

Applicable for both Secured and unsecured listed Non-convertible debt securities

Covenant Compliance Certificate from the statutory Auditor of the company as per Regulation 56(1)(d)

To,

Board Of Director & Debenture Trustee

Information under SEBI (LISTING OBLIGATION & DISCLOSURE REQUIREMENTS) Regulation, 2015 in terms of the provision of regulation 56(1)(d) as amended from time to time – Covenant Compliance Certificate as on 31-12-2022.

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

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

ISIN	Private Placement/Public Issue	Secured/ Unsecured	Sanctioned Amount (₹ in Lakhs)
INE477A08025	Private Placement	Unsecured	10,000
INE477A07282	Private Placement	Secured	25,000
INE477A07290	Private Placement	Secured	27,500
INE477A07308	Private Placement	Secured	27,500
INE477A07316	Private Placement	Secured	50,000
INE477A07324	Private Placement	Secured	70,000
INE477A07332	Private Placement	Secured	26,000
INE477A07340	Private Placement	Secured	40,000
INE477A07357	Private Placement	Secured	100,000
INE477A07365	Private Placement	Secured	30,100
Total			**4,06,100**

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

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

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

For B Srinivasa Rao & Co.,
Chartered Accountants
FRN No: 008763S

ANAND M R
Digitally signed by ANAND M R
Date: 2023.01.19 17:01:39 +05'30'

Anand M R
(Partner)
Membership No: 227336
UDIN: 23227336BGQKGP6893

For Can Fin Homes Ltd

APURAV AGARWAL
Digitally signed by APURAV AGARWAL
Date: 2023.01.19 15:53:28 +05'30'

VEENA GANESH KAMATH
Digitally signed by VEENA GANESH KAMATH
Date: 2023.01.19 16:24:58 +05'30'

Authorised Signatories