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: 08026565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 220/2022
November 29, 2022

ONLINE SUBMISSION

National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E)
Mumbai – 400 051

NSE Scrip Code: CANFINHOME

Dear Sirs,

Sub: Asset Liability Management (ALM) Statement as on September 30, 2022

We are enclosing herewith the latest Asset Liability Management (ALM) Statement of the Company as on September 30, 2022, as submitted to the National Housing Bank today i.e. November 29, 2022.

This filing is with respect to listing of Commercial Paper and in terms of Para 9 of Chapter XVII of SEBI Operational Circular dated August 10, 2021 for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper, dealing with continuous disclosure requirements for listed commercial papers.

This is for your information and record.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited
VEENA GANESH KAMATH
Digitally signed by VEENA GANESH KAMATH
Date: 2022.11.29 15:53:32 +05'30'
Veena G Kamath
DGM & Company Secretary

Encl: As above.

Annexure I

Statement of Structural Liquidity
(as on 30.09.2022)

Name of the HFC: Can Fin Homes Ltd

(Amount in crore of rupees)

A. OUTFLOWS	Oct'22	Oct'22	Oct'22	Nov'22	Dec'22	Jan23/Feb23/Mar23	Apr 23 to Sep 23	Oct 23 to Sep 25	Oct 25 to Sep 27	Oct 27 Onwards	
Items/time	**1 to 7 days**	**8 to 14 days**	**15 to 30 days (one month)**	**Over one month to 2 mnth**	**Over 2 - 3 mnths**	**Over 3-6 mnth**	**Over 6 mnth - 1 yr**	**Over 1-3 yrs**	**Over 3-5 yrs**	**Over 5 yrs**	**Total**
I.Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.63	26.63
a)Equity & perpetual preference shares											
b)Non-perpetual preference shares											
2.Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3343.62	3343.62
3.Gifts, grants, donations & benefactions											
4.Notes, bonds & debentures a)Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	250.00	2510.00	1000.00	0.00	3760.00
c)Fixed rate notes											
5.Deposits a) Term deposits from public	0.72	3.83	16.46	35.41	22.48	66.09	148.56	190.01	18.06	0.00	501.62
Borrowings											
6. Borrowings a)Term money borrowings	0.00	34.94	288.71	1998.72	1177.46	1002.77	1478.42	3872.33	2313.43	1936.85	14103.64
b)From RBI, Govt & others(NHB & HUDCO)	254.78	0.00	0.00	0.00	0.00	254.78	509.56	1926.90	1345.36	1615.54	5906.92
c) Commercial Paper	0.00	0.00	500.00	550.00	0.00	1000.00	0.00	0.00	0.00	0.00	2050.00
Overdraft	0.00	0.00	0.00	270.00	0.00	0.00	100.70	0.00	0.00	0.00	370.70
7.Current Liabilities & Provisions											
a)Sundry creditors/(Uncl.dep.,Deb.int & dividend,accr int not due, deb	30.68	0.00	0.00	0.00	10.96	0.00	0.00	10.96	0.00	10.96	63.57
b)Expenses payable	81.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	81.74
c)Advance income received	6.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	6.43
Int payable on deposits	0.05	0.25	1.08	2.33	1.48	4.35	9.77	12.50	1.19	0.00	33.01
Int payable on borrowings	4.17	0.00	78.85	230.73	89.51	310.60	595.30	2103.90	994.58	803.47	5211.12
e)Provisions othen than for NPAs, PL Encashment	25.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.47
8.Contingent liabilities											0.00
a)Letters of credit/guaranttes											0.00
b)Loan commitments pending disbursal (outflows)	215.83	215.83	215.83	161.87	485.61	0.00	0.00	0.00	0.00	0.00	1294.96
c)Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)Outflows on account of forward exchange contracts, rupees/dollar swaps & bills rediscounted											0.00
9.Others (Provision for NPAs)	0.40	0.00	0.00	0.40	0.42	1.23	2.58	10.58	10.16	51.77	77.53
(A) TOTAL OUTFLOWS	620.27	254.84	1100.94	3249.45	1787.92	2639.82	3094.90	10637.19	5682.78	7788.84	36856.96

CAN FIN HOMES LTD., R.O. BASAVANAGUDI BENGALURU-04

Items/time	1 to 7 days	8 to 14 days	15 to 30/3 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mnth	Over 6 mnth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5-7 yrs	Total
B.INFLOWS											
1.Cash	**0.46**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.46**
2.Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
3. Balances with banks											
a)Current account	**13.55**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**13.55**
b)Deposits/short-term deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
c) Money at call & short notice											
4. Investments (net provisions) under various categories as enumerated in Appendix 1)	**0.00**	**0.00**	**0.00**	**1.00**	**306.50**	**6.51**	**0.28**	**1.00**	**0.00**	**1431.50**	**1746.78**
5.Advances - Princ	**137.64**	**0.00**	**0.00**	**137.64**	**147.00**	**428.82**	**899.02**	**3685.43**	**3537.13**	**18029.71**	**27002.40**
WCDL Commitment		**0.00**									**0.00**
Total Intrst	**275.04**	**0.00**	**0.00**	**272.29**	**269.56**	**792.62**	**1515.32**	**5224.92**	**3926.41**	**12928.67**	**25204.84**
Pre-closure	**30.79**	**30.79**	**70.38**	**127.81**	**125.57**	**338.00**	**578.02**	**0.00**	**0.00**	**0.00**	**1301.36**
a)Bills of exchange & promissory notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
discounted & rediscounted											
b)Term loans (only rupee loans											
c)Corporate loans / short term loans of performing	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
6.Non-performing loans	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**178.69**	**0.00**	**178.69**	
(net of provisions and ECGC claims received)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
7.Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
8. Fixed assets (excluding assets on lease)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**87.89**	**87.89**
9.Other assets											**0.00**
a) Intagibles assets and other non-cash flow items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
b)interest & other income receivables (int accrued but not due on dep/invst	**125.13**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**125.13**
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	**42.94**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**42.94**
10. Lines of credit committed by institutions (inflows)											**0.00**
11.Bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
12.Inflows on account of forward exchange contract dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
13.Others											
Unutilised Sanctioned Limits available including WCDL	**0.00**	**225.00**	**1031.00**	**2711.00**	**940.00**	**1075.00**	**103.00**	**190.56**	**0.00**	**0.00**	**6275.56**
TOTAL INFLOWS	**625.55**	**255.79**	**1101.38**	**3249.74**	**1788.63**	**2640.95**	**3095.64**	**9101.91**	**7642.23**	**32477.77**	**65539.60**
Mismatch (Rs. In Cr)	**5.28**	**0.95**	**0.44**	**0.29**	**0.71**	**1.13**	**0.74**	**-1535.28**	**1959.45**	**24688.93**	**28682.64**
**** Mismatch over outflow (%)**	**0.85**	**0.37**	**0.04**	**0.01**	**0.04**	**0.04**	**0.02**	**-14.43**	**34.48**	**316.98**	
Cumulative Mismatch (Rs. In Cr)	**5.28**	**6.23**	**6.67**	**6.96**	**7.67**	**8.80**	**9.54**	**-1525.75**	**433.71**	**25122.64**	
Cumulative mismatch over cumulative outflow (%)	**0.85**	**0.71**	**0.34**	**0.13**	**0.11**	**0.09**	**0.07**	**-6.52**	**1.49**	**68.16**	
Tolerance Limit for Mismatch over outflow (%)	**-9.50**	**-9.50**	**-19.50**	**-15.00**	**-15.00**	**-15.00**	**-15.00**	**-40.00**	**-20.00**	**-20.00**	
Tolerance Limit for Cumulative mismatch over Cumulative outflow (%)	**-9.50**	**-9.50**	**-19.50**	**-15.00**	**-15.00**	**-15.00**	**-15.00**	**-40.00**	**-20.00**	**-20.00**	

****The unavailed borrowing limit with various banks is Rs. 2715.56 Cr and WCDL is Rs 3560.00 Cr.**

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