



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 169/2024
July 20, 2024

ONLINE SUBMISSION

National Stock Exchange of India Limited 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
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Dear Sir/ Madam,

Sub: Outcome of the Board meeting and submission of Un-Audited Financial Results of the Company for the Quarter Ended June 30, 2024

Ref: Our letter CFHRO SE CS LODR 160 2024 dated July 11, 2024

We wish to inform that at the meeting of the Board of Directors of the Company held today i.e., Saturday, July 20, 2024, the results for the quarter ended on June 30, 2024, duly reviewed and recommended by the Audit Committee, *inter-alia*, has been considered and approved by the Board of Directors of the Company.

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 Ended June 30, 2024, 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 (SEBI Listing Regulations).	III
4.	A 'Nil' Statement of Deviation or Variation in the prescribed format as required under Regulation 32(1) of the SEBI Listing Regulations read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023	IV
5.	A Statement of Utilization of Issue Proceeds in the prescribed format as required under Regulation 52(7) and 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 Listing Regulations read with SEBI Master Circular No. SEBI/HO/ DDHS/ PoD1/P/CIR/2023/108 dated July 29, 2022.	V
6.	Security Cover Certificate as on June 30, 2024, as per Regulation 54(2)/(3) of SEBI Listing Regulations.	VI

The meeting of the Board of Directors commenced at 06.00 p.m. and concluded at 8:05 p.m.

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 Regulations.

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. July 23, 2024.

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 Limited

Nilesh Jain
DGM & Company Secretary

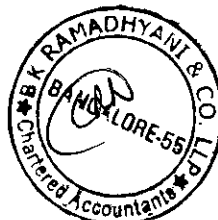
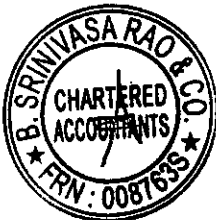
Encl: As above.



Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

(₹. In lakhs)

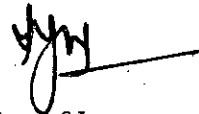
Statement of Un-Audited Financial Results for the Quarter Ended 30/06/2024					
Sl.No.	Particulars	Quarter Ended			Year ended
		(30/06/2024)	(31/03/2024)	(30/06/2023)	(31/03/2024)
		Un-audited & Reviewed	Audited	Un-audited & Reviewed	Audited
1	Income from Operations:				
	- Interest Income	92,415.88	91,173.31	81,808.67	3,48,988.00
	- Fees and Commission Income	692.44	1,509.70	587.75	3,317.52
	- Other Income	4.58	81.09	12.68	163.84
	Total Income from Operations	93,112.90	92,764.10	82,409.10	3,52,469.36
2	Expenditure:				
	- Finance Costs	60,272.76	58,392.91	53,299.80	2,23,138.99
	- Fees and Commission Expense	635.35	793.18	673.39	2,739.23
	- Employee Benefit expense	2,329.89	2,660.88	2,071.03	9,686.59
	- Depreciation and Amortisation	263.32	416.15	270.81	1,271.47
	- Provisions for Expected Credit Loss and Write offs (Refer Note No: 4)				7,880.74
		2,447.41	178.47	1,370.53	
	- Other Expenses	1,654.16	3,327.22	1,334.04	11,999.19
	Total Expenditure	67,602.89	65,768.81	59,019.60	2,56,716.21
3	Profit Before Tax	25,510.01	26,995.30	23,389.50	95,753.15
4	Tax Expenses				
	- Current Tax	6,167.56	6,599.63	5,039.42	22,397.73
	- Deferred Tax	(621.59)	(507.31)	4.59	(1,714.46)
	Total Tax Expenses	5,545.97	6,092.32	5,044.01	20,683.27
5	Net Profit after Tax	19,964.04	20,902.98	18,345.49	75,069.88
	Total Comprehensive Income				
	A. Items that will not be reclassified to profit or loss				
	(i) Actuarial Gain / (loss)	88.52	71.50	(26.79)	(115.64)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(22.28)	(18.00)	6.74	29.10
	Other comprehensive income/(loss) A (i+ii)	66.24	53.50	(20.05)	(86.54)
6	Total Comprehensive Income	20,030.28	20,956.48	18,325.44	74,983.34
7	Paid-up equity share capital (Face value of ₹2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31
8	Reserves excluding Revaluation Reserves				4,31,721.99
9	Earnings Per Share (EPS) (of ₹2/-each)	Not Annualised	Not Annualised	Not Annualised	Annualised
	(a) Basic	14.99	15.70	13.78	56.38
	(b) Diluted	14.99	15.70	13.78	56.38



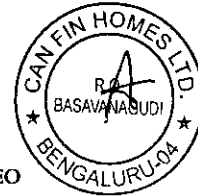
Notes to the Financial Results

1	The financial results have been prepared in accordance with the recognition and measurement 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. and is in compliance with the presentation and disclosure requirements as prescribed under regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 as amended. The circular/direction issued by the Reserve Bank of India and NHB are implemented as and when they become applicable.
2	The main business of the company is to provide loans against /for purchase, construction, renovation of houses/flats/commercial properties. All the activities of the Company are incidental to the main business and accordingly there are no separate reportable segment as per the Ind AS 108 "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 June 30, 2024 (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	At the Board meeting held on April 29, 2024, the Board of Directors have recommended final dividend of ₹ 4/- per equity share of face value of ₹ 2/- each, subject to approval of the shareholders at the Annual General Meeting.
5	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter ended June 30, 2024 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 July 20, 2024. 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	The figures of the quarter ended on March 31, 2024 are the balancing figures between audited figures in respect of the full financial year and published year to date figures upto third quarter of the relevant financial year
7	Previous period / year figures have been re-grouped wherever necessary to conform with current period presentation.

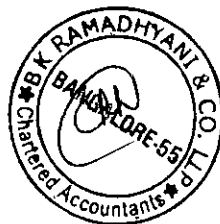
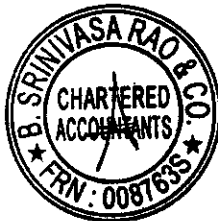
For and on behalf of the Board of Directors
of Can Fin Homes Limited.,



Suresh S Iyer
Managing Director & CEO
DIN: 10054487

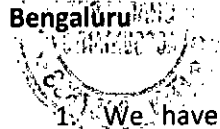


Place: Bengaluru
Date: July 20, 2024

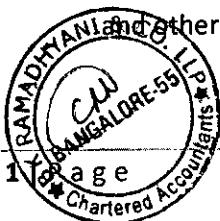


Independent Auditor's Review Report on Review of Unaudited Quarterly Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

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 quarter ended June 30, 2024 ("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 initialled 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

(C R Deepak)
Partner

Membership No. 215398
UDIN: 24215398BKFOKL1707



B Srinivasa Rao & Co
Chartered Accountants
FRN: 008763S

A

(Anand M R)
Partner

Membership No. 227336
UDIN: 24227336BKFADN2587



Place: Bengaluru
Date: July 20, 2024



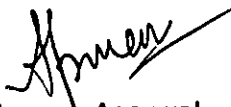
CAN FIN HOMES LIMITED
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Tel:080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN - L85110KA1987PLC008699

Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter ended June 30, 2024.

Sl. No.	Particulars	As on June 30, 2024
1.	Debt Equity Ratio	7.14
2.	Debt Service Coverage Ratio *	NA
3.	Interest Service Coverage Ratio	NA
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at March 31, 2024)	4,34,385.30
6.	Net Profit after tax (in lakhs)	19,964.04
7.	Earnings Per Share (Basic & Diluted)	14.99
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	0.88
13.	Debtors Turnover Ratio	3.13
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	21.44%
Sector Specific equivalent ratios, as applicable		
17.	Provision Coverage Ratio	46.58%
18.	Gross Non-Performing Assets (GNPA)	0.91%
19.	Net Non-Performing Asset (NNPA)	0.49%
20.	Capital Risk Adequacy Ratio (CRAR)	25.23%
21.	Asset Coverage Ratio	110%/100%

*Disclosure is not applicable to Housing Finance Companies registered with NHB/RBI as per regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended.

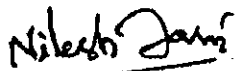



For Can Fin Homes Limited

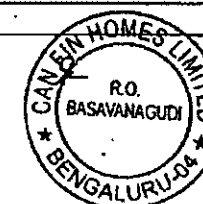

Apurav Agarwal
Chief Financial Officer



Date: July 20, 2024
Place: Bengaluru

Statement of Deviation / Variation in utilisation of funds raised through Shares - Reg 32(1) of SEBI (LODR) Regulations, 2015

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 Q1 FY25				
Amount Raised		Not applicable for Q1 FY25				
Report filed for Quarter ended		30/06/2024				
Monitoring Agency		Not applicable for Q1 FY25				
Monitoring Agency Name, if applicable		Not applicable for Q1 FY25				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q1 FY25				
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
--	--	--	--	--	--	--
 Nilesh Jain DGM & CS Date: 20/07/2024		 Apurav Agarwal CFO		 Vikram Saha Deputy Managing Director		 Suresh S Iyer Managing Director & CEO
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						

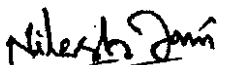



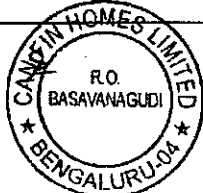


Statement of deviation/variation in utilisation of funds raised through NCDs - Reg.52(7) of SEBI (LODR) Regulations, 2015

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	INE477A07399	Private placement	Non-Convertible Debentures	03/04/2024	Rs. 900 Crore	Rs. 900 Crore	No	NA	NA

B. Statement of deviation/ variation in 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					03/04/2024				
Amount Raised					Rs. 900 Crore				
Report filed for quarter ended					30/06/2024				
Is there a Deviation / Variation in use of funds raised?									
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?					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									
 Nilesh Jain DGM & CS Date: 20/07/2024		 Apurav Agarwal CFO		 Vikram Baha Deputy Managing Director		 Suresh S Iyer Managing Director & CEO			



B.K. Ramadhyani & Co LLP

Chartered Accountants

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

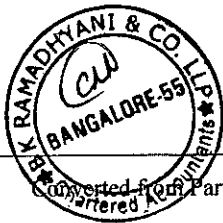
Auditor's Certificate on Particulars of Non-Convertible Debentures ('NCD') as at June 30, 2024.

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated July 18, 2024.

The accompanying statement in 'Annexure A' ("the Statement") contains details of non-convertible debentures outstanding as on June 30, 2024, amounting to Rs.6,37,100 lakhs issued by Can Fin Homes Limited ('the Company'), 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 as furnished in 'Annexure B' (Statement of Security Coverage Ratio), maintained by the Company and 'Annexure C' (Covenant Compliance Certificate of the company as per Regulation 56(1)(d)), 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.



Converted from Partnership firm "B K Ramadhyani & Co.," (FRN No. 002878S) with effect from April 1, 2015
 LLP Identification No. AAD-7041

4B, Chitrapur Bhavan, No.68, 8th Main, 15th Cross, Malleshwaram, Bangalore – 560 055
 Phone: +91 80 2346 4700 (6 Lines) Tele Fax: +91 80 2334 8964
 e – mail: bkr@ramadhyani.com Web: www.ramadhyani.com

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 reasonable assurance and form an opinion as to whether the Statement is in agreement with the reviewed financial results of the Company for the quarter ended June 30, 2024.
5. We have performed the following procedures, in respect of data furnished in Annexure B - 'Statement of Security Coverage Ratio'.
 - a. We have verified the extracts maintained and furnished by the Company loan assets/book debts and confirmed to us by the management and relied upon by us. The said data captures the earmarking to the said Secured NCD.
 - b. We have verified the details of the borrowings and loan assets/book debts which are being exclusively charged to NCD's based on the Index of charges downloaded from Ministry of Corporate Affairs ('MCA') website.
6. We have performed the following procedures, in respect of data furnished in Annexure C - 'Covenant Compliance Certificate of the company as per Regulation 56(1)(d)':
 - a. We have obtained list of covenants to be complied by the Company in respect of each of the debentures listed in Annexure A to the certificate and obtained compliance of all such covenants. We have relied on the representations made by the Company for such compliances and verified if the same was in order.
 - b. We have noted the filings done during the quarter by the company in NSE in respect of covenants as may be applicable to each such debentures.
7. 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 ICAI.
8. 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

8. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement" in Annexure A, Statement of Security Coverage Ratio in Annexure B and Covenant Compliance Certificate in Annexure C is not, in all material respects, fairly stated.

Restriction on Use

9. 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 K Ramadhyani & Co. LLP
Chartered Accountants
FRN: 002878S/S200021



C-R. Deepak

(Deepak C R)

Partner

Membership No: 215398

UDIN:24215398BKF0KJ6742

Place: Bengaluru

Date: July 20, 2024

Enclosures:

1. Annexure A 'Statement' - Details of non-convertible debentures outstanding as on June 30, 2024
2. Annexure B - Statement of Security Coverage Ratio
3. Annexure C - Covenant Compliance Certificate of the company as per Regulation 56(1)(d)

**Annexure-A 'Statement' - Details of Non-Convertible Debentures outstanding
as on June 30, 2024**

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

The Company, vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities outstanding as at June 30, 2024.

ISIN	Private Placement / Public Issue	Secured / Unsecured	Sanctioned Amount (Rs.in Lakhs)
INE477A08025	Private Placement	Unsecured	10,000
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	1,00,000
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07381	Private Placement	Secured	1,00,000
INE477A07399	Private Placement	Secured	90,000
		Total	6,37,100

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



C.R. Deepak

(Deepak C R)
Partner

Membership No:215398

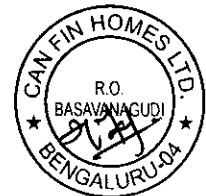
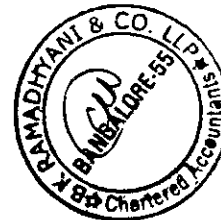
UDIN: 24215398BKFOKJ6742

Place: Bengaluru
Date: July 20, 2024

Annexure B - Statement of Security Coverage Ratio														Column O		
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
Particulars	Description of Asset for which this Certificate relate	Exclusive Charge		Debt for which this certificate being issued	Debt for which this certificate being issued	Pari- Passu Charge		Other assets on which there is pari- Passu charge (excluding items Covered in column F)	Assets not offered as Security	Elimination on (amount in negative)	Debt amount considere d more than once (due to exclusive plus pari passu charge)	(Total C to H)	Related to only those items covered by this Certificate			
		Debt for which this certificate being issued	Other Secured Debt			Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	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		-	-	-	-	-	-	4,649.60	-	-	-	4,649.60				
Capital Work-in- Progress		-	-	-	-	-	-	-	-	-	-	-				
Right of Use Assets		-	-	-	-	-	-	-	-	-	-	-				
Goodwill		-	-	-	-	-	-	-	-	-	-	-				
Intangible Assets		-	-	-	-	-	-	-	-	-	-	-				
Intangible Assets under Development		-	-	-	-	-	-	-	-	-	-	-				
Investments		-	-	-	-	-	-	1,43,969.87	-	-	-	1,43,969.87				
Loans	Loans Receivables	6,49,786.84	-	No	-	-	-	28,59,032.34	-	-	-	35,08,819.18				
Trade Receivables		-	-	-	-	-	-	61.18	-	-	-	61.18				
Inventories		-	-	-	-	-	-	-	-	-	-	-				
Cash and Cash Equivalents		-	-	-	-	-	-	320.69	-	-	-	320.69				
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	-	45,867.80	-	-	-	45,867.80				
Others		-	-	-	-	-	-	12,643.66	-	-	-	12,643.66				
Total		6,49,786.84	-	-	-	-	-	30,66,345.14	-	-	-	37,16,131.98				
Liabilities																
Debt securities to which Certificate pertains		6,45,204.82	-	No	-	-	-	-	-	-	-	6,45,204.82				
Other debt sharing pari-passu charge with above debt		-	-	-	-	-	-	-	-	-	-	-				
other debt		-	-	-	-	-	-	-	-	-	-	-				
Subordinated debt		-	-	-	-	-	-	10,513.88	-	-	-	10,513.88				
Borrowings		-	-	-	-	-	-	23,44,613.67	-	-	-	23,44,613.67				
Bank		-	-	-	-	-	-	-	-	-	-	-				
Debt Securities		-	-	-	-	-	-	2,22,604.96	-	-	-	2,22,604.96				
Others		-	-	-	-	-	-	-	-	-	-	-				
Trade Payables		-	-	-	-	-	-	228.38	-	-	-	228.38				
Lease Liabilities		-	-	-	-	-	-	-	-	-	-	-				
Provisions		-	-	-	-	-	-	5,308.96	-	-	-	5,308.96				
Others (Refer Note-9)		-	-	-	-	-	-	4,87,657.31	-	-	-	4,87,657.31				
Total		6,45,204.82	-	-	-	-	-	30,70,827.16	-	-	-	37,16,131.98				
Cover on Book Value		-	1.01	-	-	-	-	1.00	-	-	-	1.00				
Cover on Market Value		-	-	-	-	-	-	-	-	-	-	-				

Notes

- Column C - includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- Column D - includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- Column E - include debt for which this certificate is issued having any pari passu charge
- 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.
- Column G - includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- 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.
- 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
- 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.
- Other Liabilities include the Current Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
- The above financial information as on 30-06-2024 has been extracted from the limited reviewed standalone books of accounts for the period ended 30-06-2024 and other relevant records of the listed entity.



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 June 30, 2024.

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
INE477A08025	Private Placement	Unsecured	1,00,00,00,000
INE477A07308	Private Placement	Secured	2,75,00,00,000
INE477A07316	Private Placement	Secured	5,00,00,00,000
INE477A07324	Private Placement	Secured	7,00,00,00,000
INE477A07332	Private Placement	Secured	2,60,00,00,000
INE477A07340	Private Placement	Secured	4,00,00,00,000
INE477A07357	Private Placement	Secured	10,00,00,00,000
INE477A07365	Private Placement	Secured	3,01,00,00,000
INE477A07373	Private Placement	Secured	9,35,00,00,000
INE477A07381	Private Placement	Secured	10,00,00,00,000
INE477A07399	Private Placement	Secured	900,00,00,000
Total			63,71,00,00,000

We certify that the company has complied with all the covenant (Including Financial 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:

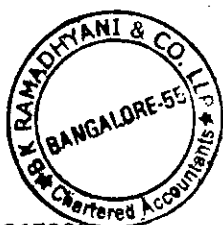
Covenant	Document reference	Date of breach	Cure period (if any)
There are no failures in any covenants in the above listed debentures			

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

C R Deepak
(Partner)

Membership No: 215398

UDIN: 24215398 BKF0KJ6742



For Can Fin Homes Ltd

Authorised Signatories

