



**CAN FIN HOMES LIMITED**

Registered Office  
No. 29/1, 1<sup>st</sup> 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](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 118/2023  
May 23, 2023

ONLINE SUBMISSION

**BSE Limited**

Corporate Relationship Department  
25th Floor, P J Towers  
Dalal Street, Fort,  
Mumbai – 400 001

BSE Scrip Code: 511196

Dear Sirs,

**Sub: Asset Liability Management (ALM) Statement as on March 31, 2023**

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We are enclosing herewith the latest Asset Liability Management (ALM) Statement of the Company as on March 31, 2023, as submitted to the National Housing Bank.

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 updated as on April 13, 2022 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 G Kamath  
DGM & Company Secretary

Encl: As above.

Statement of Structural Liquidity  
(as on 31.03.2023)

Annexure I

Name of the HFC:	Can Fin Homes Ltd										(Amount in crore of rupees)
A. OUTFLOWS	Apr'23	Apr'23	Apr'23	May'23	Jun'23	Jul-Sep'23	Oct'23-Mar'24	Apr'24-Mar'26	Apr'26-Mar'28	Apr'28 Onwards	
Items/time	1 to 7 days	8 to 14 days	15 to 31 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
<b>I.Capital</b>	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											
<b>2.Reserves &amp; Surplus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3620.65	3620.65
3.Gifts, grants, donations & benefactions											
<b>4.Notes, bonds &amp; debentures a)Plain vanilla bonds/debentures</b>	0.00	0.00	0.00	250.00	0.00	0.00	275.00	3235.00	1236.00	0.00	4996.00
c)Fixed rate notes											
<b>5.Deposits a) Term deposits from public Borrowings</b>	7.14	3.40	9.44	19.07	26.56	60.92	184.51	110.65	13.48	0.00	435.16
<b>6. Borrowings a)Term money borrowings</b>	0.01	11.27	976.01	1694.29	1441.96	818.03	1892.12	4013.34	2901.18	1644.45	15392.67
b)From RBI, Govt & others(NHB & HUDCO)	271.46	0.00	0.00	0.00	0.00	300.58	601.17	2097.26	1580.16	1693.79	6544.42
c) Commercial Paper	0.00	0.00	750.00	0.00	600.00	0.00	0.00	0.00	0.00	0.00	1350.00
d) Overdraft	0.00	0.00	0.00	270.00	0.00	0.00	4.88	0.00	0.00	0.00	274.88
<b>7.Current Liabilities &amp; Provisions</b>											
a)Sundry creditors/(Uncl.dep.,Deb.int & dividend,accr int not due, deb redemption)	17.28	0.00	0.00	0.00	15.06	0.00	0.00	15.06	0.00	15.06	62.47
b)Expenses payable	4.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	4.16
c)Advance income received	6.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	6.65
Int payable on deposits	0.48	0.23	0.63	1.27	1.77	4.06	12.30	7.38	0.90	0.00	29.02
Int on borrowings	4.58	0.00	179.51	87.16	77.68	215.39	386.34	1186.16	674.04	460.45	
Int on NCD	0.00	0.00	19.91	0.00	0.00	0.00	350.41	514.55	0.00	0.00	
Int on NHB	97.18	0.00	0.00	0.00	0.00	93.25	177.66	626.26	404.42	393.32	
	101.75	0.00	179.51	87.16	77.68	308.64	564.00	1812.42	1078.45	853.77	
	0.48	0.23	20.54	1.27	1.77	4.06	362.71	521.93	0.90	0.00	
Int payable on borrowings	101.75	0.00	179.51	357.16	77.68	308.64	568.88	1812.42	1078.45	853.77	
e)Provisions other than for NPAs, PL Encashment	101.75	0.00	199.42	87.16	77.68	308.64	914.41	2326.98	1078.45	853.77	5948.27
<b>B.Contingent liabilities</b>	6.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.16
a)Letters of credit/quarantes											0.00
b)Loan commitments pending disbursal (outflows)	236.80	236.80	236.80	177.60	532.80	0.00	0.00	0.00	0.00	0.00	1420.81
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
<b>9.Others (Provision for NPAs)</b>	0.46	0.00	0.00	0.46	0.49	1.43	2.99	12.25	11.83	61.01	90.90
<b>(A) TOTAL OUTFLOWS</b>	<b>652.35</b>	<b>251.70</b>	<b>2172.31</b>	<b>2499.85</b>	<b>2696.33</b>	<b>1493.67</b>	<b>3887.38</b>	<b>11817.92</b>	<b>6822.00</b>	<b>7915.36</b>	<b>40208.85</b>



Items/time	1 to 7 days	8 to 14 days	15 to 31 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
<b>B.INFLOWS</b>											
1.Cash	0.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26
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	1.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.52
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	300.28	0.00	0.00	4.09	1.00	0.00	1441.50	1746.87
5.Advances - Princ	151.33	0.00	0.00	151.33	161.61	471.44	988.38	4051.74	3911.30	20176.43	30063.56
Total Intrst	302.37	0.00	0.00	299.35	296.36	871.41	1665.94	5744.25	4339.28	14213.72	27732.68
Pre-closure	30.45	30.45	69.60	94.72	108.99	337.85	653.78	0.00	0.00	0.00	1325.85
a)Bills of exchange & promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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 (net of provisions and ECGC claims received )	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173.85	0.00	173.85
7.Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.57	32.57
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	12.83	12.83
9.Other assets											0.00
a) Intangibles 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	25.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.31
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	48.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.43
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											
<b>(B) TOTAL INFLOWS</b>	<b>559.67</b>	<b>30.45</b>	<b>69.60</b>	<b>845.67</b>	<b>566.96</b>	<b>1680.70</b>	<b>3312.19</b>	<b>9796.99</b>	<b>8424.43</b>	<b>35877.06</b>	<b>61163.72</b>
<b>C: (B-A) Mismatch</b>	<b>-92.68</b>	<b>-221.25</b>	<b>-2102.71</b>	<b>-1654.18</b>	<b>-2129.37</b>	<b>187.04</b>	<b>-575.19</b>	<b>-2020.92</b>	<b>1602.43</b>	<b>27961.70</b>	<b>20954.87</b>
<b>Mismatch over outflow** %</b>	<b>-14.21</b>	<b>-87.90</b>	<b>-96.80</b>	<b>-66.17</b>	<b>-78.97</b>	<b>12.52</b>	<b>-14.80</b>	<b>-17.10</b>	<b>23.49</b>	<b>353.26</b>	<b>52.12</b>
<b>D.Cumulative Mismatch</b>	<b>-92.68</b>	<b>-313.93</b>	<b>-2416.63</b>	<b>-4070.81</b>	<b>-6200.18</b>	<b>-6013.14</b>	<b>-6588.34</b>	<b>-8609.26</b>	<b>-7006.83</b>	<b>20954.87</b>	
<b>E) Cumulative outflow</b>	<b>652.35</b>	<b>904.05</b>	<b>3076.36</b>	<b>5576.21</b>	<b>8272.53</b>	<b>9766.20</b>	<b>13653.58</b>	<b>25471.50</b>	<b>32293.50</b>	<b>40208.85</b>	
<b>F) Cumulative mismatch over cumulative outflow %</b>	<b>-14.21</b>	<b>-34.72</b>	<b>-78.56</b>	<b>-73.00</b>	<b>-74.95</b>	<b>-61.57</b>	<b>-48.25</b>	<b>-33.80</b>	<b>-21.70</b>	<b>52.12</b>	
Unutilised Sanctioned Limits available including WCCL	93.00	222.00	2103.00	1655.00	2130.00	0.00	578.00	1482.24	0.00	0.00	8263.24
<b>TOTAL INFLOWS</b>	<b>652.67</b>	<b>252.45</b>	<b>2172.60</b>	<b>2500.67</b>	<b>2696.96</b>	<b>1680.70</b>	<b>3890.19</b>	<b>11279.23</b>	<b>8424.43</b>	<b>35877.06</b>	<b>69426.96</b>
<b>Mismatch (Rs. In Cr)</b>	<b>0.32</b>	<b>0.75</b>	<b>0.29</b>	<b>0.82</b>	<b>0.63</b>	<b>187.04</b>	<b>2.81</b>	<b>-538.68</b>	<b>1602.43</b>	<b>27961.70</b>	<b>29218.11</b>
<b>** Mismatch over outflow (%)</b>	<b>0.05</b>	<b>0.30</b>	<b>0.01</b>	<b>0.03</b>	<b>0.02</b>	<b>12.52</b>	<b>0.07</b>	<b>-4.56</b>	<b>23.49</b>	<b>353.26</b>	
<b>Cumulative Mismatch (Rs. In Cr)</b>	<b>0.32</b>	<b>1.07</b>	<b>1.37</b>	<b>2.19</b>	<b>2.82</b>	<b>189.86</b>	<b>192.66</b>	<b>-346.02</b>	<b>1256.41</b>	<b>29218.11</b>	
<b>Cumulative mismatch over cumulative outflow (%)</b>	<b>0.05</b>	<b>0.12</b>	<b>0.04</b>	<b>0.04</b>	<b>0.03</b>	<b>1.94</b>	<b>1.41</b>	<b>-1.36</b>	<b>3.89</b>	<b>72.67</b>	
<b>Tolerance Limit for Mismatch over outflow (%)</b>	<b>-9.50</b>	<b>-9.50</b>	<b>-19.50</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-40.00</b>	<b>-20.00</b>	<b>-20.00</b>	
<b>Tolerance Limit for Cumulative mismatch over Cumulative outflow (%)</b>	<b>-9.50</b>	<b>-9.50</b>	<b>-19.50</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-15.00</b>	<b>-40.00</b>	<b>-20.00</b>	<b>-20.00</b>	

**\*\*The unavailed borrowing limit with various banks is Rs. 4093.24 Cr and WCCL is Rs 4170.00 Cr.**

For CAN FIN HOMES LTD.

A Uthaya Kumar  
DGM & Chief Risk Officer

