

CFHRO SE CS LODR 195/2021
November 26, 2021

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	<input checked="" type="checkbox"/> 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 Sirs,


Subject: ALM Statements for the quarter ended September 30, 2021
Ref: SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019.

Pursuant to Annexure II(3) of the above referred SEBI Circular with respect to framework for listing of Commercial Paper, we are enclosing herewith the latest Asset Liability Management (ALM) Statement of the Company for the quarter ended September 30, 2021.

Kindly take the above information on 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 30.09.2021)

Name of the HFC:

Can Fin Homes Ltd

(Amount in crore of rupees)

Annexure I

Name of the HFC: A. OUTFLOWS	Can Fin Homes Ltd										
	1 to 7 days	8days to 14 days	(15 days to 1month)	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 5yrs	Total
1.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	2803.22	2803.22
3.Gifts, grants, donations & benefactions											
4.Notes, bonds & debentures a)Plain vanilla bonds/debentures	0.00	0.00	0.00	122.00	0.00	0.00	600.00	525.00	100.00	0.00	1347.00
c)Fixed rate notes											
5.Deposits a) Term deposits from public	21.82	8.53	7.38	20.25	20.08	75.20	89.27	188.89	42.19	1.17	474.78
Borrowings											
6. Borrowings a)Term money borrowings	0.00	2.50	660.56	80.72	941.32	837.47	825.17	2842.39	1805.00	1364.86	9359.98
b)From RBI, Govt & others(NHB & HUDCO)	186.42	0.00	0.00	0.00	0.00	191.49	797.79	1510.48	1138.94	1159.41	4984.53
c) Commercial Paper	0.00	0.00	0.00	750.00	500.00	1650.00	700.00	0.00	0.00	0.00	3600.00
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	343.59	0.00	0.00	0.00	343.59
7.Current Liabilities & Provisions											
a)Sundry creditors/(Uncl.dep., Deb.int & dividend,accr int not due, deb redemption)	23.86	0.00	0.00	0.00	7.32	0.00	0.00	7.32	0.00	7.32	45.83
b)Expenses payable	56.23	0.00									56.23
c)Advance income received	5.78	0.00									5.78
Int payable on deposits	1.47	0.57	0.50	1.36	1.35	5.06	6.01	12.71	2.84	0.08	31.94
Int payable on borrowings	90.17	0.00	17.39	54.46	67.28	173.62	390.59	1170.46	628.85	500.18	3092.98
e)Provisions other than for NPAs, PL Encashment	24.25										24.25
8.Contingent liabilities											0.00
a)Letters of credit/guarantes											0.00
b)Loan commitments pending disbursal (outflows)	188.73	188.73	188.73	141.55	424.64	0.00	0.00	0.00	0.00	0.00	1132.38
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
d)Outflows on account of forward exchange contracts, rupees/dollar swaps & bills rediscounted											0.00
9.Others (Provision for NPAs)	0.19	0.19	0.00	0.38	0.40	1.18	2.46	10.11	9.57	50.29	74.77
(A) TOTAL OUTFLOWS	598.92	200.52	874.56	1170.72	1962.40	2934.01	3754.87	6267.36	3727.37	5913.17	27403.90



Items/time	1 to 7 days	8days to 14 days	(15 days to 1month)	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 5yrs	Total
B.INFLOWS											
1.Cash	0.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.74
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											0.74
a)Current account	0.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.74
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	6.50	1.00	6.30	5.17	1.00	0.00	344.50	364.47
5.Advances - Princ	55.63	55.63	-	111.26	118.82	346.61	725.30	2,978.90	2,818.39	14,815.18	22,025.71
WCDL Commitment	0.00	0.00	0.00								-
Total Intrst	111.16	111.16	0.00	220.09	217.89	640.67	1223.45	4223.26	3133.04	10450.14	20330.85
Pre-closure	25.75	36.07	75.65	130.00	119.90	333.55	652.48				1373.39
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
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	1.37	0.00	0.00	0.00	1.37
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	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
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	82.01	82.01
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	57.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57.77
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	78.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.55
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	270.00	0.00	800.00	703.00	1400.00	1180.00	607.04	0.00	0.00	0.00	4960.04
TOTAL INFLOWS	600.33	202.85	875.65	1170.84	1857.60	2507.13	3214.81	7203.16	6136.51	25691.83	49460.72
Mismatch	1.41	2.33	1.09	0.12	-104.79	-426.88	-540.07	935.80	2409.14	19778.66	22056.82
** Mismatch over outflow	0.23	1.16	0.12	0.01	-5.34	-14.55	-14.38	14.93	64.63	334.48	
Cumulative Mismatch	1.41	3.74	4.83	4.95	-99.84	-526.72	-1066.79	-130.98	2278.16	22056.82	
Cumulative mismatch over cumulative outflow	0.23	0.47	0.29	0.17	-2.08	-6.80	-9.28	-0.74	10.60	80.49	

****The unavailed borrowing limit with various banks is Rs.4960.04Cr.**

