

CFHRO SE CS LODR 074/2021
07/05/2021

ONLINE SUBMISSION

BSE Limited
Corporate Relationship Department
25th Floor, P J Towers
Dalal Street, Fort,
Mumbai – 400 001
BSE Scrip Code: 511196

Dear Sirs,

Subject: ALM Statements for the quarter ended Q4 FY21
Ref: SEBI Circular No. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated 22/10/2019.

Pursuant to Annexure II of the above referred SEBI Circular with respect to framework for listing of Commercial Paper, we are enclosing herewith the latest ALM Statement for the quarter ended 31/03/2021 of our Company.

Kindly take the above information on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited



Veena G Kamath
AGM & Company Secretary

Encl: As above.



Statement of Structural Liquidity
(as on 31.03.2021)

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Annexure I
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Name of the HFC: **Can Fin Homes Ltd**

(Amount in crore of rupees)

A. OUTFLOWS

Items/time	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	2583.17	2583.17
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	122.00	1125.00	100.00	0.00	1347.00
c)Fixed rate notes											
5.Deposits a) Term deposits from public	2.84	3.26	9.37	9.50	6.60	51.78	138.34	157.56	63.10	0.11	442.47
Borrowings											
6. Borrowings a)Term money borrowings	0.00	0.00	635.54	49.85	165.80	454.25	1983.50	2934.00	1972.98	1324.19	9520.12
b)From RBI, Govt & others(NHB & HUDCO)	0.00	0.00	0.00	0.00	356.00	424.47	280.28	1113.93	938.92	841.35	3954.94
c) Commercial Paper	0.00	0.00	0.00	100.00	400.00	800.00	2400.00	0.00	0.00	0.00	3700.00
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	353.48	0.00	0.00	0.00	353.48
7.Current Liabilities & Provisions											
a)Sundry creditors/(Uncl.dep.,Deb.int & dividend,accr int not due, deb redemption)	31.28	0.00	0.00	0.00	11.11	0.00	0.00	11.11	0.00	11.11	64.61
b)Expenses payable	5.76	0.00									5.76
c)Advance income received	5.70	0.00									5.70
Int payable on deposits	0.20	0.23	0.65	0.66	0.46	3.57	9.55	10.87	4.35	0.01	30.53
Int payable on borrowings	9.73	0.00	37.62	114.71	49.31	182.29	368.29	1230.19	602.09	405.17	2999.38
e)Provisions other than for NPAs, PL Encashment	30.02										30.02
8.Contingent liabilities											0.00
a)Letters of credit/guarantes											0.00
b)Loan commitments pending disbursal (outflows)	96.18	96.18	96.18	72.14	216.40	0.00	0.00	0.00	0.00	0.00	577.08
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)	0.17	0.17	0.00	0.34	0.36	1.06	2.22	9.15	8.55	45.55	67.58
(A) TOTAL OUTFLOWS	181.88	99.84	779.37	347.19	1206.05	1917.42	5657.65	6591.81	3689.99	5237.30	25708.48



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	0.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.73
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	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07
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	0.25	0.20	4.65	13.80	0.00	1.00	47.50	67.40
5. Advances - Princ	51.66	51.66	-	103.31	110.34	321.87	671.02	2,766.24	2,587.14	13,775.19	20,438.43
WCDL Commitment	0.00	0.00	546.94								546.94
Total Intrst	103.22	103.22	41.33	204.37	202.33	594.93	1137.38	3921.76	3081.24	9704.11	19093.90
Pre-closure	25.57	35.82	75.11	108.53	115.99	370.54	750.63	0.00	0.00	0.00	1482.18
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
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	3.77	0.00	0.00	0.00	3.77
6. Non-performing loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201.91	0.00	201.91
(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	75.71	75.71
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	0.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	45.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.45
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	0.00	0.00	120.00	0.00	700.00	500.00	2515.06	0.00	0.00	0.00	3835.06
TOTAL INFLOWS	227.11	190.70	783.38	416.47	1128.86	1791.99	5091.66	6688.00	5871.30	23602.51	45791.98
Mismatch	45.23	90.86	4.02	69.28	-77.19	-125.43	-565.99	96.19	2181.31	18365.21	20083.49
** Mismatch over outflow	24.87	91.00	0.52	19.96	-6.40	-6.54	-10.00	1.46	59.11	350.66	
Cumulative Mismatch	45.23	136.09	140.11	209.39	132.20	6.77	-559.22	-463.03	1718.28	20083.49	
Cumulative mismatch over cumulative outflow	24.87	48.31	13.20	14.87	5.06	0.15	-5.49	-2.76	8.39	78.12	

**The unavailed borrowing limit with various banks is Rs.3835.06Cr.



**Statement of Short-Term Dynamic Liquidity
as on 31.03.2021**

Name of the HFC:	CAN FIN HOMES LTD			
	April		May to June	July to September
	1 to 14 days	15 to 28 days	29 days to 3 months	3 to 6 months
A. OUTFLOWS				
1. Increase in loans and advance	200.00	300.00	625.00	1500.00
2. Net increase in investments				
i. Government/approved securities	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00
iii. Others- Fixed Deposits	0.00	0.00	0.45	4.65
3. Net decrease in public deposits, ICDs	2.96	2.59	5.74	7.22
4. Net decrease in borrowing from various sources/net increase in market lending (Installment)	109.65	59.04	1345.54	1270.87
5. Outflow on account of off-balance sheet items				
6. Other outflows - Expenses	2.50	4.00	12.00	88.00
TOTAL OUTFLOWS (A)	315.11	365.63	1988.73	2870.74
B. INFLOWS				
1. Net cash position	1.00	2.40	7.50	13.00
2. Net increase in deposits	4.00	3.50	7.75	9.75
3. Inflow on investments	0.00	0.00	0.45	4.65
4. Inflow on performing advances	280.00	120.00	824.00	1298.60
5. Net increase in borrowing from various sources*	28.50	238.00	1292.00	2276.56
6. Inflow on account of off-balance sheet items				
7. Other inflows - Income	2.34	3.51	7.31	17.55
TOTAL INFLOWS (B)	315.84	367.41	2139.01	3620.11
C. Mismatch (B-A)	0.73	1.78	150.28	749.37
D. Cumulative mismatch	0.73	2.51	152.79	902.16
E. C as percentage to total outflows	0.23%	0.49%	7.56%	26.10%
*The unavailed borrowing limit with various banks is Rs.3835.06 cr, as per existing limit.				



**Statement of Interest Rate Sensitivity
(as on 31.03.2021)**

Name of the HFC:

Can Fin Homes Ltd

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A. OUTFLOWS

(Amount in crore of rupees)

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
1.Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	2583.17
3.Gifts, grants, donations & benefactions											0.00
4.Notes, bonds & debentures a)Palin vanilla, bonds/debentures	0.00	0.00	0.00	0.00	0.00	0.00	122.00	1125.00	100.00	0.00	1347.00
c)Fixed rate notes											0.00
5.Deposits a)											
Term deposits from public	2.84	3.26	9.37	9.50	6.60	51.78	138.34	157.56	63.10	0.11	442.47
Borrowings											0.00
Borrowings a)Term money borrowings	3141.66	0.00	1534.39	723.67	1048.99	0.00	3071.41	0.00	0.00	0.00	9520.12
b)From RBI, Govt & others(NHB & HUDCO)	0.00	0.00	228.20	0.00	356.00	283.14	816.29	0.00	874.66	1396.65	3954.94
c) Commercial Paper	0.00	0.00	0.00	100.00	400.00	800.00	2400.00	0.00	0.00	0.00	3700.00
Overdraft	0.00	0.00	0.00	0.00	0.00	0.00	353.48	0.00	0.00	0.00	353.48
7.Current Liabilities & Provisions											0.00
a)Sundry creditors/(Uncl.dep., Deb.int & dividend,accr int not due, deb redemption)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64.61
b)Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.76
c)Advance income received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.70
d)Interest payable on bonds/borrowings	9.73	0.00	37.62	114.71	49.31	182.29	368.29	1230.19	602.09	405.17	2999.38
Int payable on deposits	0.20	0.23	0.65	0.66	0.46	3.57	9.55	10.87	4.35	0.01	30.53



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
e)Provisions other than for NPAs, PL Encashment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.02
8.Contingent liabilities											0.00
a)Letters of credit/guaranttes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)Loan commitments pending disbursal (outflows)	96.18	96.18	96.18	72.14	216.40	0.00	0.00	0.00	0.00	0.00	577.08
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Others (Provision for NPAs)	0.17	0.17	0.00	0.34	0.36	1.06	2.22	9.15	8.55	45.55	67.41
(A) TOTAL OUTFLOWS	3250.78	99.67	1906.41	1021.00	2078.12	1321.85	7281.57	2532.77	1652.75	1847.48	25708.31
B.INFLOWS											
1.Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.73
2.Remittance in transit	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a)Current account	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07
b)Deposits/short-term deposits	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
c) Money at call & short notice	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4. Investments (net provisions) under various categories as enumerated in Appendix 1)	0.00	0.00	0.00	0.25	0.20	4.65	13.80	0.00	1.00	47.50	67.40
5.Advances	2050.38	14.87	0.00	721.26	916.48	3096.92	8566.70	1359.06	400.54	3312.21	20438.43
WCDL Commitment	0.00	0.00	546.94								546.94
Total Intrst	103.22	103.22	41.33	204.37	202.33	594.93	1137.38	3921.76	3081.24	9704.11	19093.90
Pre-closure	25.57	35.82	75.11	108.53	115.99	370.54	750.63	0.00	0.00	0.00	1482.18
a)Bills of exchange & promissory notes 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	3.77	0.00	0.00	0.00	3.77
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	201.91	0.00	201.91
7.Inflows from assets on lease											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	0.00	75.71

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
9. Other assets											
a) Intangibles assets and other non-cash flow items											
b) interest & other income receivables (int accrued but not due on dep/invst)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42
Others											
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.45
10. Lines of credit committed by institutions (inflows)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	1200.00	0.00	1500.00	0.00	1135.06	0.00	0.00	0.00	0.00	0.00	3835.06
TOTAL INFLOWS	3379.16	153.91	2163.38	1034.42	2370.07	4067.04	10472.29	5280.82	3684.70	13063.82	45791.97
Mismatch	128.38	54.24	256.97	13.41	291.94	2745.20	3190.71	2748.05	2031.95	11216.33	20083.66
**Mismatch over outflow %	3.95	54.42	13.48	1.31	14.05	207.68	43.82	108.50	122.94	607.11	
Cumulative Mismatch	128.38	54.24	385.35	398.76	690.70	3435.90	6626.61	9374.66	11406.61	22622.94	
Cumulative mismatch over cumulative outflow	3.95	1.62	7.33	6.35	8.27	35.50	39.07	48.09	53.94	98.39	

****The unavailed borrowing limit with various banks is Rs. 3835.06 Cr.**

