

CFHRO SE CS LODR 67/2020
22/06/2020

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	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 Q4 FY20
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 Statements for the quarter ended 31/03/2020 of our Company.

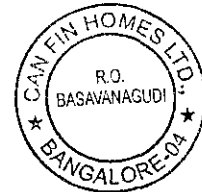
Kindly take the above information on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited


Veena G Kamath
AGM & Company Secretary

Encl: As above.



Statement of Structural Liquidity
(as on 31.03.2020)

	April	April	May	June	Jul/Aug/Sept 2020	Oct 20 to Mar 2021	April 21 to Mar 23	April 23 to Mar 25	April 25 to Mar 27	April 27 to Mar 30	April 30 Onwards	
Name of the HFC: Can Fin Homes Ltd												(Amount in crore of rupees)
A. OUTFLOWS												
Items/time	1 to 14 days	14 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 5-7 yrs	Over 7-10 yrs	Over 10 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	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	2139.00	2139.00
3.Gifts, grants, donations & benefactions												
4.Notes, bonds & debentures a)Plain vanilla bonds/debentures	400.00	0.00	200.00	0.00	100.00	200.00	1322.00	350.00	0.00	0.00	0.00	2572.00
c)Fixed rate notes												
5.Deposits a) Term deposits from public	20.37	8.97	23.76	10.49	34.11	113.31	76.20	16.15		1.72	0.00	305.08
Borrowings												
6. Borrowings a)Term money borrowings	935.54	381.26	27.89	122.10	374.62	634.20	2516.98	2457.66	1881.26	1530.64	0.00	10862.14
b)From RBI, Govt & others(NHB & HUDCO)	90.32	0.00	0.00	0.00	127.82	250.94	918.63	892.24	523.66	432.90	210.38	3446.88
c) Commercial Paper	0.00	0.00	300.00	325.00	400.00	250.00	0.00	0.00	0.00	0.00	0.00	1275.00
Overdraft	0.00	0.00	0.00	0.00	0.00	201.82	0.00	0.00	0.00	0.00	0.00	201.82
7.Current Liabilities & Provisions												
a)Sundry creditors/(Uncl.dep.,Deb.int & dividend,accr int not due, deb redemption)	35.82	0.00	0.00	0.00	9.09	0.00	9.09	0.00	9.09	0	0	63.07
b)Expenses payable	52.30											52.30
c)Advance income received	69.10									0		69.10
Int payable on deposits	1.59	0.70	1.85	0.82	2.66	8.83	5.94	1.26	0.13	0.00	0.00	23.76
Int payable on borrowings	75.57	41.99	108.40	61.17	279.53	623.76	1852.59	1233.11	654.24	348.55	83.32	5362.21
e)Provisions other than for NPAs, PL Encashment	26.66											26.66
8.Contingent liabilities												0.00
a)Letters of credit/guarantes												0.00
b)Loan commitments pending disbursal (outflows)	0.00	0.00	239.84	239.84	467.97	0.00	0.00	0.00	0.00	0.00	0.00	947.66
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)	0.13	0.00	0.13	0.17	0.57	1.48	6.13	5.81	6.46	8.53	15.91	45.31
(A) TOTAL OUTFLOWS	1707.39	432.91	901.86	759.59	1796.37	2284.33	6707.54	4956.23	3076.55	2320.61	2475.24	27418.64



Can Fin Homes Ltd.

General Manager

Items/time	1 to 14 days	days (one month)	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	Over 7-10 yrs	Over 10 yrs	Total
B. INFLOWS												
1.Cash	0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41
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	0.00
3. Balances with banks												
a)Current account	27.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.42
b)Deposits/short-term deposits	372.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	372.09
c) Money at call & short notice												
4. Investments (net provisions) under various categories as enumerated in Appendix 1)												
5.Advances - Princ	53.53	-	53.75	72.76	242.56	629.25	2,605.81	2,470.17	2,746.25	3,625.65	6,763.57	19,263.30
WCDL Commitment	885.54	306.62										1,192.16
Total Intrst	106.96	0.00	105.89	133.42	448.35	1071.42	3694.32	2902.55	2280.47	2537.96	4666.31	17947.63
Pre-closure	0.00	1.27	42.56	115.99	370.54	750.63	0.00	0.00	0.00	0.00	0.00	1280.99
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	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	6.41	0.00	0.00	0.00	0.00	0.00	6.41
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	157.13	0.00	0.00	0.00	157.13
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	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	32.59	32.59
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	0.00
b)Interest & other income receivables (int accrued but not due on dep/invst	3.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.34
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	48.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.55
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	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	0.00
13.Others												
Unutilised Sanctioned Limits available	200.00	100.00	700.00	400.00	500.00	880.48	0.00	0.00	0.00	0.00	0.00	2780.48
TOTAL INFLOWS	1697.84	407.89	902.19	722.36	1566.06	3351.77	6300.13	5530.85	5026.71	6186.12	11462.47	43154.40
Mismatch	-9.55	-25.02	0.33	-37.23	-230.30	1067.43	-407.40	574.62	1950.16	3865.50	8987.22	12955.28
** Mismatch over outflow	-0.56	-5.78	0.04	-4.90	-12.82	46.73	-6.07	11.59	63.39	166.57	363.08	
Cumulative Mismatch	-9.55	-34.57	-34.24	-71.47	-301.77	765.66	358.26	932.87	2883.03	6748.54	15735.76	
Cumulative mismatch over cumulative outflow	-0.56	-1.62	-1.13	-1.88	-5.39	9.71	2.46	4.77	12.74	27.06	57.39	

**The unavailed borrowing limit with various banks is Rs. 2780.48 Cr.



For Can Fin Homes Ltd.

[Signature]

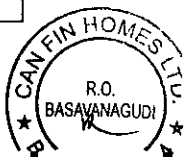
Asst. General Manager

Statement of Interest Rate Sensitivity
(as on 31.03.2020)

Name of the HFC: Can Fin Homes Ltd
A. OUTFLOWS

(Amount in crore of rupees)

Items/time	1 to 14 days	14 to 30 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mntth	Over 6 mnth 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5-7 yrs	Over 7-10 yrs	Over 10 yrs	Non Sensitive	Total
1.Capital	0.00	0.00	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	0.00	0.00	2139.00	2139.00
3.Gifts, grants, donations & benefactions													0.00
4.Notes, bonds & debentures a)Palin vanilla, bonds/debentures	400.00	0.00	200.00	0.00	100.00	400.00	1122.00	350.00	0.00	0.00	0.00		2572.00
c)Fixed rate notes													0.00
5.Deposits a) Term deposits from public Borrowings	20.37	8.97	23.76	10.49	34.11	113.31	76.20	16.15	1.72	0.00	0.00		305.08
Borrowings - a)Term money borrowings	2685.54	4199.73	437.57	2275.04	649.99	614.27	0.00	0.00	0.00	0.00	0.00		10862.14
b)From RBI, Govt & others(NHB & HUDCO)	0.00	263.80	0.00	0.00	0.00	994.58	1.26	85.22	1537.41	564.62	0.00		3446.88
c) Commercial Paper	0.00	0.00	100.00	225.00	700.00	250.00	0.00	0.00	0.00	0.00	0.00		1275.00
Overdraft	0.00	0.00	0.00	0.00	0.00	201.82	0.00	0.00	0.00	0.00	0.00		201.82
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	0.00	63.07	63.07
b)Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52.30	52.30
c)Advance income received	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69.10	69.10
d)Interest payable on bonds/borrowings	75.57	41.99	108.40	61.17	279.53	623.76	1852.59	1233.11	654.24	348.55	83.32		5362.21
Int payable on deposits	1.59	0.70	1.85	0.82	2.66	8.83	5.94	1.26	0.13	0.00	0.00		23.76
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	0.00	26.66	26.66
8.Contingent liabilities													0.00
a)Letters of credit/guaranties	0.00	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)	0.00	0.00	239.84	239.84	467.97	0.00	0.00	0.00	0.00	0.00	0.00		947.66
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		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		0.00
9.Others (Provision for NPAs)	0.13	0.00	0.13	0.17	0.57	1.48	6.13	5.81	6.46	8.53	15.91		45.31
(A) TOTAL OUTFLOWS	3183.19	4515.18	1111.55	2812.53	2234.83	3208.05	3064.11	1691.56	2199.96	921.69	99.23	2376.76	27418.64
B.INFLOWS													
1.Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	0.41
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	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	0.00	0.00		



Items/time	1 to 14 days	14 to 30 days (one month)	Over one month to 2 mnth	Over 2 - 3 mnths	Over 3-6 mntth	Over 6 mntth - 1 yr	Over 1-3 yrs	Over 3-5 yrs	Over 5-7 yrs	Over 7-10 yrs	Over 10 yrs	Non Sensitive	Total
a)Current account	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.42	27.42
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	0.00	0.00	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	0.20	4.62	13.57	0.00	1.00	0.00	22.50	0.00		41.89
5.Advances	48.87	2043.95	861.96	628.27	2246.61	5347.96	1153.04	982.46	1546.07	1572.63	2831.47		19263.30
WCDL Commitment	885.54	306.62											1192.16
Total Intrst	106.96	0.00	105.89	133.42	448.35	1071.42	3694.32	2902.55	2280.47	2537.96	4666.31		17947.63
Pre-closure	0.00	1.27	42.56	115.99	370.54	750.63	0.00	0.00	0.00	0.00	0.00		1280.99
a)Bills of exchange & promissory notes discounted & rediscounted													
b)Term loans (only rupee loans of performing	0.00	0.00	0.00	0.00	0.00	6.41	0.00	0.00	0.00	0.00	0.00		6.41
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	157.13	0.00	0.00	0.00		157.13
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	0.00	32.59	32.59
9.Other assets													
a) Intagibles 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	0.00	3.34	3.34
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	0.00	48.55	48.55
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	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	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	0.00	0.00
13.Others													
Unutilised Sanctioned Limits available	1200.00	850.00	0.00	730.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00		2780.48
TOTAL INFLOWS	2241.37	3201.84	1010.41	1608.35	3070.12	7190.00	4847.37	4043.14	3826.54	4133.09	7497.77	112.32	42782.31
Mismatch	-941.83	-1313.34	-101.14	-1204.18	835.28	3981.95	1783.26	2351.58	1626.58	3211.40	7398.55	-2264.45	15363.67
**Mismatch over outflow %	-29.59	-29.09	-9.10	-42.81	37.38	124.12	58.20	139.02	73.94	348.43	7456.09		
Cumulative Mismatch	-941.83	-2255.17	-2356.31	-3560.49	-2725.20	1256.75	3040.00	5391.59	7018.17	10229.57	17628.12		
Cumulative mismatch over cumulative outflow	-29.59	-29.29	-26.75	-30.63	-19.67	7.36	15.10	24.71	29.22	41.01	70.39		

**The unavailed borrowing limit with various banks is Rs. 2780.48 Cr.



For Can Fin Homes Ltd.

[Signature]

Asst. General Manager

Statement of short-term dynamic liquidity				
(as on 31.03.2020)				
Name of the HFC:Can Fin Homes Limited	(Amount in Crores of rupees)			
	1-14 days	15-28 days	29 days to 3 months	3-6 months
A. OUTFLOWS				
1. Increase in loans and advance	0.00	0.00	340.43	1400.00
2. Net increase in investments				
I. Government/approved securities	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	400.00	0.00	200.00	100.00
iii. Others- Fixed Deposits	0.00	0.00	2.00	4.62
3. Net decrease in public deposits, ICDs	0.00	0.00	14.74	18.50
4. Net decrease in borrowing from various	309.52	123.247	944.55	1181.97
5. Outflow on account of off-balance sheet items.	0.00	0.00	479.69	467.97
6. Other outflows - Expenses	8.33	8.33	40.00	43.33
TOTAL OUTFLOWS (A)	717.85	131.58	2021.41	3216.40
B. INFLOWS				
1. Net cash position	1.00	2.25	7.25	15.50
2. Net increase in deposits	0.00	0.00	19.92	25.00
3. Inflow on investments	0.00	0.00	2.00	4.62
4. Inflow on performing advances	111.31	111.31	505.94	1616.92
5 Net increase in borrowing from various	550.00	10.00	1000.00	1220.48
6. Inflow on account of off-balance sheet items.				
7. Other inflows - Income	0.00	0.00	4.04	16.60
TOTAL INFLOWS (B)	662.31	123.56	1539.15	2899.12
C. Mismatch (B-A)	-55.54	-8.02	-482.26	-317.28
D. Cumulative mismatch	-55.54	-63.57	-545.83	-863.11
E. C as percentage to total outflows	-7.74%	-6.10%	-23.86%	-9.86%
5 Net increase in borrowing from various				
TOTAL INFLOWS (B)	662.31	123.56	1539.15	2899.12
C. Mismatch (B-A)	-55.54	-8.02	-482.26	-317.28
D. Cumulative mismatch	-55.54	-63.57	-545.83	-863.11
E. C as percentage to total outflows	-7.74%	-6.10%	-23.86%	-9.86%
**The unavailed borrowing limit with various banks is Rs.2780.48 cr, as per existing limit.				



For Can Fin Homes Ltd.

[Signature]

Asst. General Manager