

CFHRO SE CS LODR 182/2023

July 19, 2023

ONLINE SUBMISSION

<p><b>National Stock Exchange of India Ltd.,</b>                  Exchange Plaza, C-1, Block G,                  Bandra Kurla Complex,                  Bandra (E)                  Mumbai – 400 051</p> <p>NSE Symbol: CANFINHOME</p>	<p><input checked="" type="checkbox"/> <b>BSE Limited</b>                  Corporate Relationship Department                  25th Floor, P J Towers                  Dalal Street, Fort,                  Mumbai – 400 001</p> <p>BSE Scrip Code: 511196</p>
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Dear Sirs,

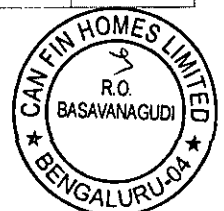
**Sub: Outcome of the Board meeting and submission of Un-audited Financial Results of the Company for the quarter ended June 30, 2023**

Ref: Our letter CFHRO SE CS LODR 166 2023 dated July 04, 2023

We wish to inform that at the meeting of the Board of Directors of the Company held today i.e., July 19, 2023, Wednesday, the results for the quarter ended on June 30, 2023, 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, 2023, 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.	III
4.	A 'Nil' statement of deviation or variation in the prescribed format as required under Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Circular No.CIR/CFD/CMDI/162/2019 dated December 24, 2019.	IV
5.	A statement of utilization of issue proceeds in the prescribed format as required under Regulation 52(7) and a 'Nil' 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 (LODR) read with SEBI Circular No. CIR/ CFB/CMD1/162/2019 dated December 24, 2019 and SEBI/HO/DDHS/ DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022.	V
6.	Asset Cover Certificate as on June 30, 2023, as per Regulation 54(2)/(3) of SEBI (LODR) Regulations, 2015.	VI



The meeting of the Board of Directors commenced at 4:45 p.m. and concluded at 7:00 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 Obligations and Disclosure Requirements) Regulations, 2015.

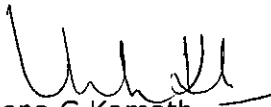
In terms of SEBI (Prohibition of Insider Trading) Regulations, 2015 and Company's Code of Conduct, the trading window for designated persons shall re-open w.e.f. July 22, 2023.

This intimation letter along with annexures will be made available on the Company's website [www.canfinhomes.com](http://www.canfinhomes.com) simultaneously.

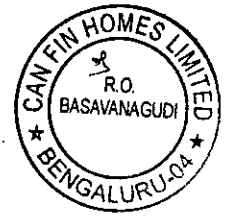
Kindly take the above intimation and documents on record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Limited,

  
Veena G Kamath  
DGM & Company Secretary

Encl: As above.

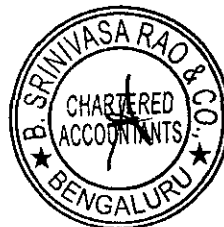
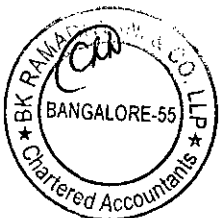




**Can Fin Homes Ltd**  
(Sponsor: CANARA BANK)  
**HOME LOANS • DEPOSITS**  
*Translating Dreams into Reality*

(₹. In lakhs)

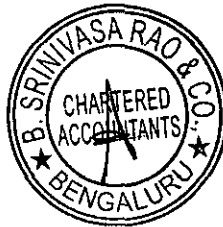
Statement of Un-Audited Financial Results for the Quarter Ended 30/06/2023					
Sl.No.	Particulars	Quarter Ended			Year ended
		(30/06/2023)	(31/03/2023)	(30/06/2022)	(31/03/2023)
		Un-audited & Reviewed	Audited	Un-audited & Reviewed	Audited
1	<b>Income from Operations:</b>				
	- Interest Income	81,808.67	75,210.65	60,649.93	2,71,541.67
	- Fees and Commission Income	587.75	1,166.43	470.77	2,658.02
	- Other Income	12.68	52.00	37.31	113.42
	<b>Total Income from Operations</b>	<b>82,409.10</b>	<b>76,429.08</b>	<b>61,158.01</b>	<b>2,74,313.11</b>
2	<b>Expenditure:</b>				
	- Finance Costs	53,299.80	49,082.52	35,610.27	1,70,086.29
	- Fees and Commission Expense	673.39	1,109.23	552.02	3,198.78
	- Employee Benefit expense	2,071.03	2,242.29	2,204.08	8,373.05
	- Depreciation and Amortisation	270.81	365.67	216.41	1,245.54
	- Provisions for Expected Credit Loss and Write offs	1,370.53	2,379.81	(369.00)	4,175.76
	- Other Expenses	1,334.04	1,450.73	1,075.35	4,830.52
	<b>Total Expenditure</b>	<b>59,019.60</b>	<b>56,630.25</b>	<b>39,289.13</b>	<b>1,91,909.94</b>
3	<b>Profit Before Tax</b>	<b>23,389.50</b>	<b>19,798.83</b>	<b>21,868.88</b>	<b>82,403.17</b>
4	<b>Tax Expenses</b>				
	- Current Tax	5,039.42	3,698.41	5,344.84	20,331.91
	- Deferred Tax	4.59	(479.27)	302.82	(49.97)
	<b>Total Tax Expenses</b>	<b>5,044.01</b>	<b>3,219.14</b>	<b>5,647.66</b>	<b>20,281.94</b>
5	<b>Net Profit after Tax</b>	<b>18,345.49</b>	<b>16,579.69</b>	<b>16,221.22</b>	<b>62,121.23</b>
	<b>Other Comprehensive Income</b>				
	A. Items that will not be reclassified to profit or loss				
	(i) Actuarial Gain / (loss)	(26.79)	13.49	55.75	(81.07)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	6.74	(3.40)	(14.03)	20.40
	<b>Other comprehensive income/(loss) A (i+ii)</b>	<b>(20.05)</b>	<b>10.09</b>	<b>41.72</b>	<b>(60.67)</b>
6	<b>Total Comprehensive Income</b>	<b>18,325.44</b>	<b>16,589.78</b>	<b>16,262.94</b>	<b>62,060.56</b>
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 as per balance sheet of previous accounting year				3,62,064.81
					(As at 31/03/2023)
9	Earnings Per Share (EPS) (of ₹2/-each)	Not Annualised	Not Annualised	Not Annualised	Annualised
	(a) Basic	13.78	12.45	12.18	46.65
	(b) Diluted	13.78	12.45	12.18	46.65



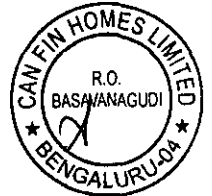
## Notes to the Financial Results

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, 2023 (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 26, 2023, the Board of Directors have recommended final dividend of ₹ 2 per equity share of face value of ₹ 2 each, subject to approval of the shareholders at the Annual General Meeting held today, and for which Scrutinizer's Report is awaited.
5	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the three months ended June 30, 2023 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 19, 2023. 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	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

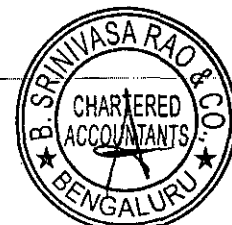
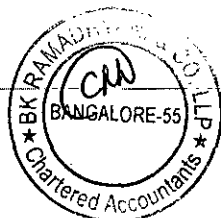


Place: Bengaluru  
Date: July 19, 2023

**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**

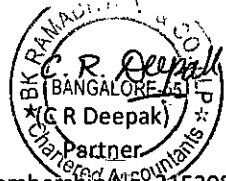
To,  
The Board of Directors  
Can Fin Homes Limited  
Bengaluru

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Can Fin Homes Limited** ("the Company") for the three months ended June 30, 2023 ("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 initiated by us for the purpose of identification is enclosed to this report.

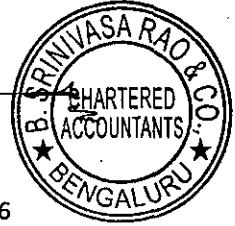
For B K Ramadhyani & Co., LLP  
Chartered Accountants  
FRN: 002878S/S200021



Membership No. 215398  
UDIN: 23215398BGYCLP2634

B Srinivasa Rao & Co  
Chartered Accountants  
FRN: 008763S

  
(Anand M R)  
Partner



Membership No. 227336  
UDIN: 23227336BGQKJ6877

Place: Bengaluru  
Date: July 19, 2023



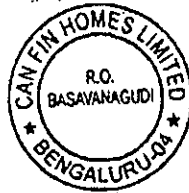
**CAN FIN HOMES LIMITED**  
Registered Office No. 29/1, 1<sup>st</sup> Floor,  
Sir M N Krishna Rao Road  
Near Lalbagh West Gate, Basavanagudi  
Bengaluru - 560 004  
Tel:080-48536192; Fax: 26565746  
e-mail: [compsec@canfinhomes.com](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN - L85110KA1987PLC008699

**Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the quarter and year ended June 30, 2023.**

Sl. No.	Particulars	(In lakhs)
		As on June 30, 2023
1.	Debt Equity Ratio	7.81
2.	Debt Service Coverage Ratio	0.12
3.	Interest Service Coverage Ratio	1.44
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at June 30, 2023)	3,83,053.56
6.	Net Profit after tax (in lakhs)	18,345.49
7.	Earnings Per Share (Not annualized) Basic & Diluted	13.78
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	0.89
13.	Debtors Turnover Ratio	2.86
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	22.26%
<b>Sector Specific equivalent ratios, as applicable</b>		
17.	Provision Coverage Ratio	46.57%
18.	Gross Non-Performing Assets (GNPA)	0.63%
19.	Net Non-Performing Asset (NNPA)	0.34%
20.	Capital Risk Adequacy Ratio (CRAR)	23.74%
21.	Asset Coverage Ratio	100%

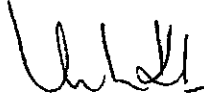
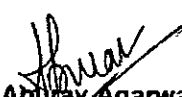

For Can Fin Homes Limited

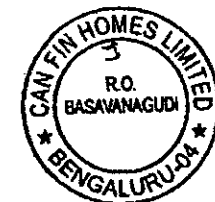
  
Apurav Agarwal  
Chief Financial Officer



Date: July 19, 2023  
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 FY24				
Amount Raised		Not applicable for Q1 FY24				
Report filed for Quarter ended		30/06/2023				
Monitoring Agency		Not applicable for Q1 FY24				
Monitoring Agency Name, if applicable		Not applicable for Q1 FY24				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q1 FY24				
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
--	--	--	--	--	--	--
 Veena G Kamath DGM & CS		 Anurag Agarwal CFO		 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						




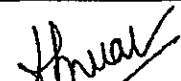

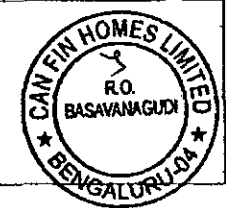


## Statement of deviation/variation in utilisation of funds raised through NCDs - Reg.52(7) of SEBI (LODR) Regulations, 2015

## 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									NOT APPLICABLE FOR Q1 FY24

## 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			Not applicable for Q1 FY24			
Amount Raised			Not applicable for Q1 FY24			
Report filed for quarter ended			30/06/2023			
Is there a Deviation / Variation in use of funds raised?			Not applicable for Q1 FY24			
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?			Not 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						
 Veena G Kamath DGM & CS Date: 13/07/2023		 Apurav Agarwal CFO		 Suresh S tyer Managing Director & CEO		



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

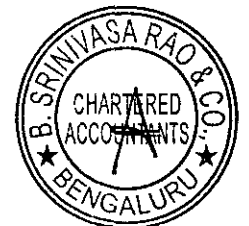
**Auditor's Certificate on Particulars of Non-Convertible Debentures as of 30th June 2023**

The accompanying statement in 'Annexure B' ("the Statement") & 'Part B' contains details of non-convertible debentures outstanding as on June 30, 2023, amounting to Rs. 4,74,600.00 lakhs issued by Can Fin Homes Limited ('the Company' or 'the listed entity'), 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 maintained by the Company 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**

1. 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.

2. The Management is also responsible for ensuring that the Company complies with 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**

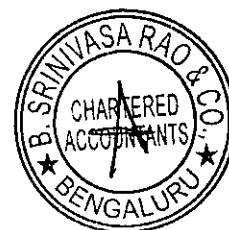
3. It is our responsibility to obtain limited assurance and form an opinion as to whether the Statement is in agreement with the un-audited books of account and records of the Company. We have relied on the said un-audited books of account and records of the Company as on June 30, 2023. These books of account are un-audited, however have been subject to a limited review conducted in accordance with the Standard on Review Engagement (SIRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

4. 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 Institute of Chartered Accountants of India.

5. 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**

6. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement" is not, in all material respects, fairly stated.



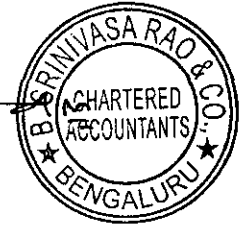


**Restriction on Use**

7. 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 Srinivasa Rao & Co.,**  
Chartered Accountants  
FRN: 008763S

A



(Anand M R)  
Partner

Membership No. 227336  
UDIN: 227336BGQJK6914

23227336BGQJK6914

**Part B**

**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 30.06.2023**

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	Secured/	Sanctioned
INE477A08025	Private Placement	Unsecured	1,00,00,00,000
INE477A07290	Private Placement	Secured	2,75,00,00,000
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
<b>Total</b>			<b>47,46,00,00,000</b>

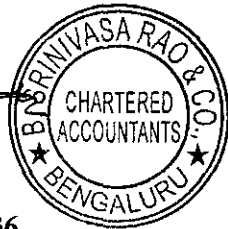
We certify that the company has complied with all the covenant/terms of the issue mentioned in the offer document/ Information Memorandum and/or Debenture Trust Deed for the above mentioned Non-convertible debt securities.

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			

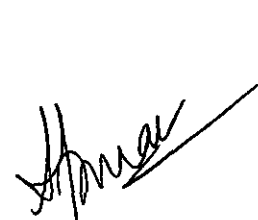
For B Srinivasa Rao & Co.,  
Chartered Accountants  
FRN: 008763S

  
Anand M R  
(Partner)  
Membership No: 227336  
UDIN: 23227336BGQKJK6914

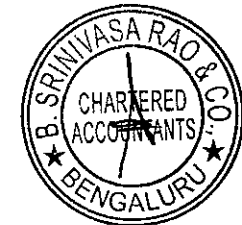


For Can Fin Homes Ltd

Authorised Signatories



Annexure B - Statement of Security Coverage Ratio														
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		Pari- Passu Charge			Assets not offered as Security	Elimination on (amount in negative) Debt amount considered 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	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items Covered in column F)				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								
<b>Assets</b>														
Property, Plant and Equipment	-	-	-	-	-	-	4,494.47	-	4,494.47					
Capital Work-in- Progress	-	-	-	-	-	-	-	-	-					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-	-	-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	1,44,063.73	-	1,44,063.73					
Loans	<b>Loans Receivables</b>	4,86,551.89	-	No	-	-	27,25,588.56	-	32,12,140.45					
Trade Receivables	-	-	-	-	-	-	62.41	-	62.41					
Inventories	-	-	-	-	-	-	-	-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	1,653.74	-	1,653.74					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	30,649.57	-	30,649.57					
Others	-	-	-	-	-	-	8,952.84	-	8,952.84					
<b>Total</b>	-	4,86,551.89	-	-	-	-	29,15,465.32	-	34,02,017.21					



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		Pari- Passu Charge			Assets not offered as Security	Elimination on (amount in negative) Debt amount considered 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	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items Covered in column F)				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)
<b>Liabilities</b>														
Debt securities to which Certificate pertains	-	4,80,882.55	-	No	-	-	-	-	4,80,882.55					
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	10,499.44	-	10,499.44					
Borrowings	-	-	-	-	-	-	22,65,080.78	-	22,65,080.78					
Bank	-	-	-	-	-	-	-	-	-					
Debt Securities	-	-	-	-	-	-	1,98,284.19	-	1,98,284.19					
Others	-	-	-	-	-	-	-	-	-					
Trade Payables	-	-	-	-	-	-	444.42	-	444.42					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	2,955.96	-	2,955.96					
Others (Refer Note-9)	-	-	-	-	-	-	4,43,869.87	-	4,43,869.87					
<b>Total</b>	-	<b>4,80,882.55</b>	-	-	-	-	<b>29,21,134.66</b>	-	<b>34,02,017.21</b>					
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 - includes 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 shall not be elimination as there is no overlap.
- 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, Deferred Tax Liabilities, other financial and Non-financial liabilities, equity share capital and other equity of the company.
- The above financial information as on 30-09-2022 has been extracted from the limited reviewed standalone books of accounts for the period ended 30-09-2022 and other relevant records of the listed entity.
- All assets except deferred tax asset is considered

