

CFHRO SE CS LODR 99/2022
May 20, 2022

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,

Sub: ALM Statement as on March 31, 2022

We are enclosing herewith the latest Asset Liability Management (ALM) Statement of the Company as on March 31, 2022.

This filing is with respect to listing of Commercial Paper and in terms of Para 9 of Chapter XVII of SEBI Operational Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 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 31.03.2022)

Name of the HFC:	Can Fin Homes Ltd										(Amount in crore of rupees)	
A. OUTFLOWS	April'22	April'22	April'22	May'22	June'22	July/August/September'22	Oct 22 to March 23	April 23 to March 25	April 25 to March' 27	April'27 Onwards		
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	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	3039.99	3039.99
3.Gifts, grants, donations & benefactions												
4.Notes, bonds & debentures a)Plain vanilla bonds/debentures	0.00	0.00	0.00	600.00	0.00	0.00	0.00	1400.00	1360.00	0.00	3360.00	3360.00
c)Fixed rate notes												
5.Deposits a) Term deposits from public	17.31	2.90	9.47	19.20	7.02	47.75	139.98	193.19	53.73	0.52	491.08	491.08
Borrowings												
6. Borrowings a)Term money borrowings	0.00	10.83	1004.67	541.83	538.45	1548.85	1502.58	3842.91	2014.43	1247.39	12251.94	12251.94
b)From RBI, Govt & others(NHB & HUDCO)	206.81	0.00	107.50	0.00	0.00	307.11	463.78	1782.17	1227.50	1287.62	5382.50	5382.50
c) Commercial Paper	0.00	300.00	0.00	350.00	350.00	1295.00	500.00	0.00	0.00	0.00	2795.00	2795.00
Overdraft	0.00	0.00	270.00	0.00	0.00	0.00	60.89	0.00	0.00	0.00	330.89	330.89
7.Current Liabilities & Provisions												
a)Sundry creditors/(Uncl.dep.,Deb.int & dividend,accr int not due, deb redemption)	38.98	0.00	0.00	0.00	13.77	0.00	0.00	13.77	0.00	13.77	80.29	80.29
b)Expenses payable	11.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	11.19	11.19
c)Advance income received	6.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	6.66	6.66
Int payable on deposits	1.14	0.19	0.63	1.27	0.46	3.16	9.25	12.77	3.55	0.03	32.47	32.47
Int payable on borrowings	79.03	2.37	43.26	120.63	143.84	231.96	451.97	1599.23	724.33	519.20	3915.84	3915.84
e)Provisions other than for NPAs, PL Encashment	23.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.96	23.96
8. Contingent liabilities											0.00	0.00
a)Letters of credit/guaranties												
b)Loan commitments pending disbursal (outflows)	217.97	217.97	217.97	163.48	490.44	0.00	0.00	0.00	0.00	0.00	1307.83	1307.83
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, rupees/dollar swaps & bills rediscounted											0.00	0.00
9.Others (Provision for NPAs)	0.45	0.00	0.00	0.45	0.48	1.41	2.96	12.15	11.64	60.33	89.88	89.88
(A) TOTAL OUTFLOWS	603.51	534.27	1653.49	1796.86	1544.48	3435.24	3131.42	8856.20	5395.18	6195.49	33146.14	33146.14



Items/time	1 to 7 days	8 to 14 days	15 to 30/3 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	Total
B.INFLOWS											
1.Cash	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33
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											
a)Current account	2.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.31
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
c) Money at call & short notice											
4. Investments (net provisions) under various categories as enumerated in Appendix 1)	0.00	0.00	300.00	0.26	0.20	4.71	14.01	1.00	0.00	1116.50	1436.68
5.Advances - Princ	127.02	-	-	127.03	135.67	395.75	829.30	3,401.26	3,258.72	16,894.34	25,169.10
WCDL Commitment											
Total Intrst	253.84	0.00	0.00	251.29	248.78	731.51	1398.08	4822.05	3617.99	11931.81	23255.35
Pre-closure	19.11	19.11	46.72	83.95	108.19	375.40	720.92	0.00	0.00	0.00	1373.40
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	0.41	0.00	0.00	0.00	0.41
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	0.00	170.59	0.00	170.59
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
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	78.39	78.39
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Def. Tax Asset, inc/ it paid, agnst dep, advances recoverable	47.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.73
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 including WCDL	157.00	516.00	1307.54	1335.00	1052.00	1928.50	260.00	178.13	0.00	0.00	6734.17
TOTAL INFLOWS	607.34	535.11	1654.26	1797.54	1544.83	3435.87	3222.72	8402.44	7047.30	30021.04	58268.45
Mismatch	3.83	0.84	0.77	0.67	0.36	0.63	91.30	-453.76	1652.12	23825.54	25122.31
** Mismatch over outflow	0.64	0.16	0.05	0.04	0.02	0.02	2.92	-5.12	30.62	384.56	
Cumulative Mismatch	3.83	4.68	5.44	6.11	6.47	7.11	98.40	-355.35	1296.77	25122.31	
Cumulative mismatch over cumulative	0.64	0.41	0.19	0.13	0.11	0.07	0.77	-1.65	4.81	75.79	

**The unavailed borrowing limit with various banks is Rs. 4284.17 Cr and WCDL is Rs 2450 Cr.

For Can Fin Homes Ltd.

[Signature]

Asst. General Manager

