



**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: 08026565746  
e-mail: [compsec@canfinhomes.com](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 346/2023  
December 23, 2023

ONLINE SUBMISSION

<b>National Stock Exchange of India Limited</b> Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051  NSE Scrip Code: <b>CANFINHOME</b>	<b>BSE Limited</b> Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort, Mumbai – 400 001  BSE Scrip Code: <b>511196</b>
--	---

Dear Sirs,

**Sub: Asset Liability Management (ALM) Statement as on September 30, 2023**

We are enclosing herewith the Asset Liability Management (ALM) Statements of the Company as on September 30, 2023, as submitted to the National Housing Bank.

This filing is with respect to listing of Commercial Paper and in terms of Para 9 of Chapter XVII of SEBI Master Circular for "Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper" dated August 10, 2021 (updated as on July 07, 2023) dealing with continuous disclosure requirements for listed commercial papers.

This is for your information and record.

Thanking you,

Yours faithfully,  
For Can Fin Homes Limited

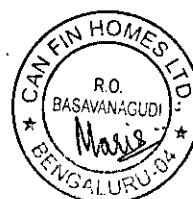
Nilesh Jain  
DGM & Company Secretary

Encl: As above.

**Statement of Short-term dynamic liquidity (as on 30.09.2023)**

<b>Rs. in Crores</b>					
<b>Name of the HFC: Canfin Homes Ltd</b>					
	<b>Oct'23</b>			<b>Nov'23 and Dec'23</b>	<b>Jan-Mar'24</b>
	<b>1-7 days</b>	<b>8-14 days</b>	<b>15-31 days</b>	<b>Over 1 month to 3 month</b>	<b>Over 3 to 6 months</b>
<b>A. OUTFLOWS</b>					
1. Increase in loans and advance	100.00	100.00	320.00	2522.00	3276.00
2. Net increase in investments				0.00	
I. Government/approved securities	0.00	0.00	0.00	0.00	0.00
ii. Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00
iii. Others- Fixed Deposits	3.21	8.75	10.06	46.64	97.75
3. Net decrease in public deposits, ICDs	0.32	0.87	1.01	4.66	9.78
4. Net decrease in borrowing from various sources/net increase in market lending (Installment) including WCDL	514.29	656.27	601.95	2596.42	613.75
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
6. Other outflows - Expenses	13.51	13.58	27.16	108.73	162.99
<b>TOTAL OUTFLOWS (A)</b>	<b>631.33</b>	<b>779.48</b>	<b>960.18</b>	<b>5278.46</b>	<b>4160.27</b>
<b>B. INFLOWS</b>					
1. Net cash position	1.34	1.29	2.67	10.73	16.02
2. Net increase in deposits	2.65	2.75	6.60	24.00	40.00
3. Inflow on investments	0.00	1.76	0.39	15.79	47.46
4. Inflow on performing advances	261.80	0.00	288.20	1133.22	1786.24
5 Net increase in borrowing from various sources including WCDL*	376.00	779.00	663.00	4070.00	3154.87
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00
7. Other inflows - Income	0.19	0.39	2.15	38.28	159.06
<b>TOTAL INFLOWS (B)</b>	<b>641.98</b>	<b>785.18</b>	<b>963.01</b>	<b>5292.02</b>	<b>5203.65</b>
<b>C. Mismatch (B-A)</b>	10.65	5.70	2.84	13.57	1043.38
<b>D. Cumulative mismatch</b>	<b>10.65</b>	<b>16.35</b>	<b>19.18</b>	<b>32.75</b>	<b>1076.13</b>
<b>E. C as percentage to total outflows</b>	1.69%	0.73%	0.30%	0.26%	25.08%

\*\*The unavailed borrowing limit with various banks is Rs. 5292.87 Cr and WCDL is Rs 3750.00 Cr.



**For CAN FIN HOMES LTD.**


  
**A Uthaya Kumar**
  
 DGM & Chief Risk Officer

**Statement of Structural Liquidity**  
(as on 30.09.2023)

Name of the HFC: Can Fin Homes Ltd		(Amount in crore)									
A. OUTFLOWS	Oct'23	Oct'23	Oct'23	Nov'23	Dec'23	Jan-Mar'24	Apr to Sep'24	Oct'24 to Sep'26	Oct'26 to Sep'28	Oct'28 Onwards	Total
Items/Time	1 to 7 days	8 to 14 days	15 to 31 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	26.63	26.63
2.Reserves & Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3934.69	3934.69
3.Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	275.00	0.00	0.00	4471.00	0.00	0.00	4746.00
4.Deposits											
a) Fixed deposits from public	3.21	8.75	10.06	21.17	25.47	97.75	60.76	98.31	14.98	0.00	340.46
b) Commercial Paper	0.00	0.00	1000.00	500.00	500.00	0.00	0.00	0.00	0.00	0.00	2000.00
5.Borrowings											
a)Term money borrowings	0.00	11.27	235.07	126.12	428.34	763.28	1512.66	4367.79	3675.31	2263.93	13383.77
b)WCCL, CC/OD	500.00	644.55	399.78	1021.92	1172.10	0.00	270.00	0.00	0.00	0.00	4008.36
c)From RBI, Govt & others(NHB & HUDCO)	305.19	0.00	0.00	0.00	0.00	305.19	607.76	2025.77	1546.30	1100.10	5890.30
6.Current Liabilities & Provisions											
a)Sundry creditors/Unclaimed Dividend/Unclaimed deposits/Current Tax liab (Net)	37.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.00
b)Expenses/Trade payable	4.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.68
c)Statutory Dues	1.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.83
d)Time barred cheques	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08
e)Advance income received											
i)Revenue received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.59	7.59
ii)Other monies received in advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.72	9.72
iii)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33.60	33.60
f)Interest payable on borrowings	89.93	1.71	99.84	115.09	188.02	542.63	744.12	2677.76	1243.51	762.30	6474.90
g)Other Provision											
i)on expenses	0.60	0.69	1.37	2.66	2.66	7.98	0.00	0.00	0.00	0.00	15.97
ii)on undrawn limits	0.15	0.05	0.13	0.20	0.18	0.48	0.88	0.85	0.00	0.00	2.91
iii)on employees benefits	0.12	0.12	0.24	0.48	0.48	1.45	2.90	11.60	11.60	0.00	29.01
iv)on other receivables	0.11	0.11	0.22	0.46	0.69	1.71	2.84	6.15	5.86	22.26	40.40
v)on contingencies	0.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63
h)Other Financial Liabilities	72.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.55
7.Contingent liabilities											
a)Loan commitments pending disbursement (outflows)	67.87	24.78	58.17	90.50	81.88	219.78	405.10	387.86	0.00	0.00	1335.94
8. Others											
a)Lease Liability	0.13	0.15	0.29	0.55	0.55	1.66	3.33	13.30	13.30	6.66	39.91
<b>(A) TOTAL OUTFLOWS</b>	<b>1094.08</b>	<b>692.18</b>	<b>1805.19</b>	<b>1879.14</b>	<b>2675.37</b>	<b>1941.92</b>	<b>3610.35</b>	<b>14060.40</b>	<b>6510.85</b>	<b>8167.49</b>	<b>42436.97</b>

FOR CAN FIN HOMES LTD.

A Uthaya Kumar  
DGM & Chief Risk Officer

For CAN FIN HOMES LTD.

A Uthaya Kumar  
DGM & Chief Risk Officer



Items/time	1 to 7 days	8 to 14 days	15 to 31 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
<b>B.INFLOWS</b>											
1.Cash	0.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54
2. Balances with banks											
a)Current account	15.37	0.00	0.00	0.00	0.00	0.00	0.10	0.00	0.00	0.00	15.48
b)Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)Deposits/short-term deposits	0.00	0.00	0.00	0.00	0.00	4.09	300.29	0.00	0.00	0.00	304.38
3. Investments (net provisions)											0.00
a)Mandatory Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	810.61	810.61
b)Non Mandatory Listed	631.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	631.89
4.Advances											0.00
a)Term loans (only rupee loans)	91.30	91.30	182.61	369.68	561.42	1387.00	2306.03	4890.55	4753.70	18067.96	32801.66
b) Total Interest	69.01	69.01	138.02	273.76	271.50	801.09	1543.50	5458.95	4471.97	16253.91	29350.72
5.Non-performing loans (Net of Provisions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.22	64.23	142.48
6.Inflows from assets on lease	2.50	0.00	0.00	2.50	2.33	6.74	12.99	6.24	0.00	0.00	33.30
7.Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.62	11.62
8. Contingent Liabilities (Inflows)											
a) Lines committed by other Institutions	500.00	650.00	1600.00	1300.00	1900.00	0.00	0.00	3092.87	0.00	0.00	9042.87
9.Others											
a)unclaimed dividend (earmarked)	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
b)Trade Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.88	0.88
c)Def. Tax Asset (Net)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62.49	62.49
d)Security Deposit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.41	3.41
f)Other Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.67	39.67
g)Staff Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.69	0.00	0.00	0.00	0.69
h)GST input credit	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17
i)Other Non Financial Assets	4.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.33
j)Interest on Investment	0.00	1.76	0.39	3.73	6.42	37.67	49.97	199.72	199.72	538.94	1038.32
<b>(B) TOTAL INFLOWS</b>	<b>1317.12</b>	<b>812.07</b>	<b>1921.02</b>	<b>1949.67</b>	<b>2741.67</b>	<b>2236.60</b>	<b>4213.57</b>	<b>13748.32</b>	<b>8503.60</b>	<b>35853.62</b>	<b>74297.28</b>
<b>C: (B-A) Mismatch</b>	<b>223.04</b>	<b>119.89</b>	<b>115.84</b>	<b>70.54</b>	<b>66.30</b>	<b>294.68</b>	<b>603.22</b>	<b>-312.07</b>	<b>2992.75</b>	<b>27686.13</b>	<b>31856.90</b>
Net Mismatch over outflow***% (C/A*100)	20.39	17.32	6.42	3.75	2.48	15.17	16.71	-2.22	45.97	338.98	76.07
<b>D:Cumulative Mismatch</b>	<b>223.04</b>	<b>342.93</b>	<b>458.76</b>	<b>529.30</b>	<b>595.60</b>	<b>890.28</b>	<b>1493.50</b>	<b>1181.43</b>	<b>4174.18</b>	<b>31860.31</b>	
<b>E: Cumulative outflow</b>	<b>1094.08</b>	<b>1786.27</b>	<b>3591.46</b>	<b>5470.59</b>	<b>8145.97</b>	<b>10087.88</b>	<b>13698.23</b>	<b>27758.63</b>	<b>34269.48</b>	<b>42436.97</b>	
Net Cumulative mismatch over cumulative outflow % (D/E*100)	20.39	19.20	12.77	9.68	7.31	8.83	10.90	4.26	12.18	75.08	
Tolerance Limit for Net Mismatch over outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-15.00	-15.00	-40.00	-20.00	-20.00	
Tolerance Limit for Net Cumulative mismatch over Cumulative outflow (%)	-9.00	-9.00	-19.00	-15.00	-15.00	-15.00	-15.00	-40.00	-20.00	-20.00	

\*\*The unavailed borrowing limit with various banks is Rs. 5292.87 Cr and WCCL is Rs 3750.00 Cr.

CAN FIN HOMES LTD.

A Uthaya Kumar  
DGM & Chief Risk Officer

For CAN FIN HOMES LTD.

A Uthaya Kumar  
DGM & Chief Risk Officer



## ANNEXURE A

Name of the HFC:

Can Fin Homes Ltd

(Amount in Lakhs of rupees)

PARTICULARS	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
Deposits	321.24	874.68	1005.82	2116.91	2547.19	9775.40	6075.92	9831.23	2014.57	0.00	34562.96
Advances	9130.45	9130.45	18260.90	36967.74	56142.22	138700.39	230602.69	499054.83	483191.74	1813219.38	3294400.81
Investments	-	-	-	0.00	5,000.00	409.34	30029.00	100.00	500.00	1,38,470.10	174508.44
Borrowings*	551580.01	260354.44	229560.12	151681.65	759170.90	181911.73	111475.99	490210.95	75823.57	189375.70	3001145.07
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	0.00
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	0.00

\*All borrowings from banks, NHB, NCDs and CPs.

For CAN FIN HOMES LTD.



A Uthaya Kumar  
DGM & Chief Risk Officer

