



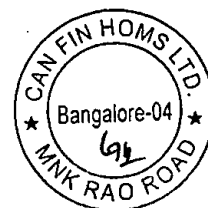
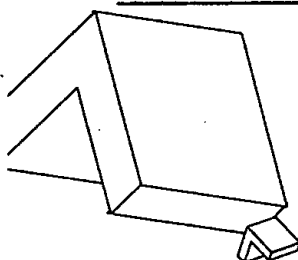
Business RESPONSIBILITY REPORT

Business Responsibility Report is a disclosure mandated by the Securities and Exchange Board of India (SEBI) for the top 500 listed companies.

Section A- General Information about the Company

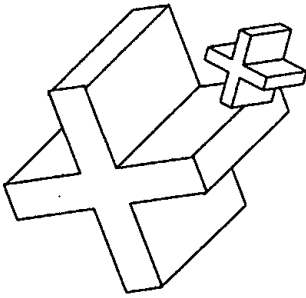
1. Corporate Identity Number (CIN) of the Company	L85110KA1987PLC008699
2. Name of the Company	CAN FIN HOMES LIMITED
3. Registered Address	No.29/1, 1st Floor, Sir. M N Krishna Rao Road, Basavanagudi, Bengaluru-560004 Tel: 080 26564259/ 26565736 FAX: 080 26565746
4. Website	www.canfinhomes.com
5. Email id	compsec@canfinhomes.com development@canfinhomes.com
6. Financial Year reported	2015-16
7. Sector(s) that the Company is engaged in (industrial activity code-wise)	
Industrial Group	
As per National Industrial Classification - Ministry of Statistics and Programme Implementation	Housing Finance- 64192
8. List three key products / services that the Company manufactures / provides (as in balance sheet)	(i) Housing loan to individuals (ii) Housing loan to Builders/developers and (iii) Loan against Property.
9. Total number of locations where business activity is undertaken by the Company	
a. Number of International Locations (Provide details of major 5)	NA (No overseas presence as of date).
b. Number of National Locations	As on date CFHL is spread across Country with 120 branches and 50 Satellite offices in over 19 States/Union Territories [as on May 31, 2016].
10. Markets served by the Company - Local / State / National / International	National - India.

As on May 31, 2016 CFHL is spread across Country with 120 branches and 50 Satellite offices in over 19 States/Union Territories



Section B-Financial Details of the Company

1. Paid up capital	2,662.25 (₹ in Lakh)
2. Total turnover	1,08,293.27 (₹ in Lakh) FY (15-16)
3. Total profit after taxes	15,710.51 (₹ in Lakh)
4. Total spending on Corporate Social Responsibility (CSR) as percentage of profit after tax (%)	0.69% FY (15-16)
5. List of activities in which expenditure in four above has been incurred:	<p>Providing education materials, renovation, construction of new building, upgradation/ repair of infrastructural facilities/shelters at government schools or schools situated in rural/backward areas and providing equipment to braille transcription centre, providing computers, furniture etc. to schools.</p> <p>The Company also donated old but well maintained desktops to Government recognised primary schools imparting education to children.</p>



Section C -Other Details

- Does the Company have any Subsidiary Company/Companies?
No
- Do the Subsidiary Company/Companies participate in the BR Initiatives of the parent Company? (If yes, then indicate the number of such subsidiary Company(s).
Not applicable.
- Do any other entity/entities (e.g. suppliers, distributors etc.) that the Company does business with, participate in the BR initiatives of the Company? If yes, then indicate the percentage of such entity/entities? [Less than 30%, 30-60%, more than 60%]
Not applicable.

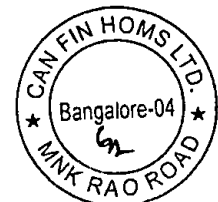
Section D - Business Responsibility Information

1. Details of Director / Directors responsible for BR:

- Details of the Director / Directors responsible for implementation of the BR policy / policies:**
The Board of the Company is collectively responsible for the implementation of the BR policies of the Company.

b. Details of the BR head:

No.	Particulars	Details
1	DIN (if applicable)	03498879
2	Name	Shri Ilango C
3	Designation	Managing Director upto May 18, 2016
4	Telephone No.	080-26568687
5	e-mail id	mdsec@canfinhomes.com





2. Principle-wise (as per NVGs*) Business Responsibility Policy / policies

Principle 1

Businesses should conduct and govern themselves with Ethics, Transparency and Accountability.

Principle 2

Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle.

Principle 3

Businesses should promote the wellbeing of all employees.

Principle 4

Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable and marginalised.

Principle 5

Businesses should respect and promote human rights.

Principle 6

Businesses should respect, protect, and make efforts to restore the environment.

Principle 7

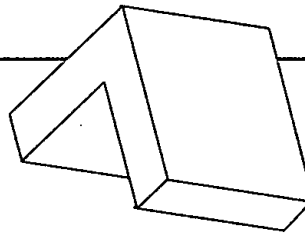
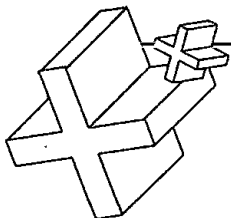
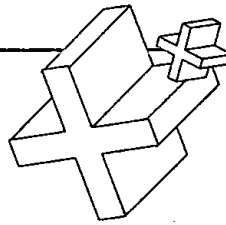
Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner.

Principle 8

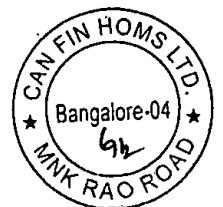
Businesses should support inclusive growth and equitable development.

Principle 9

Businesses should engage with and provide value to their customers and consumers in a responsible manner.



*National Voluntary Guidelines on Social, Environmental & Economic responsibilities of Business

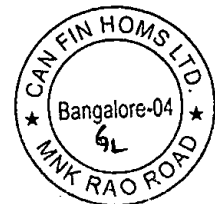


(a) Details of Compliance (Reply in Yes 'Y' or No 'N')

Sl. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	Do you have a policy / policies for	Y	Y	Y	Y	Y	Y	Y	Y	Y
2.	Has the policy been formulated in consultation with the relevant stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
3.	Does the policy conform to any national / international standards? If Yes, specify? (50 words)	All the policies are in comparison with the best practices in the Industry.								
4.	Has the policy being approved by the Board? If yes, has it been signed by MD / Owner / CEO / appropriate Board Director?	Y	Y	Y	Y	Y	Y	Y	Y	Y
5.	Does the Company have a specified committee of the Board/Director / Official to oversee the implementation of the policy?	Y	Y	Y	Y	Y	Y	Y	Y	Y
6.	Indicate the link for the policy to be viewed online?	www.canfinhomes.com								
7.	Has the policy been formally communicated to all relevant internal and external stakeholders?	Y	Y	Y	Y	Y	Y	Y	Y	Y
8.	Does the Company have in-house structure to implement the policy/ policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
9.	Does the Company have a grievance redressal mechanism related to the policy/policies to address stakeholders grievance related to the policy/policies?	Y	Y	Y	Y	Y	Y	Y	Y	Y
10.	Has the Company carried out independent audit / evaluation of the working of this policy by an internal or external agency?	The Company is yet to carry out independent audit/ evaluation by an internal/external agency.								

(b) If answer to the question at serial number 1 against any principle, is 'No', please explain why: (Tick up to 2 options)

Sl. No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1.	The Company has not understood the Principles	Not Applicable								
2.	The Company is not at a stage where it finds itself in a position to formulate and implement the policies on specified principles									
3.	The Company does not have financial or manpower resources available for the task									
4.	It is planned to be done within next 6 months									
5.	It is planned to be done within the next 1 year									
6.	Any other reason (please specify)									



**3. Governance related to BR:**

(a) Indicate the frequency with which the Board of Directors, Committee of the Board or CEO to assess the BR performance of the Company. Within 3 months, 3-6 months, Annually, More than 1 year

3-6 months.

(b) Does the Company publish a BR or a Sustainability Report? What is the hyperlink for viewing this report? How frequently it is published?

The Company publishes the BR Report in the Annual Report, on the website of the Company (www.canfinhomes.com) and files the same online on NSE & BSE websites.

Section E - Principle-wise Performance**Principle 1**

Businesses should conduct and govern themselves with Ethics, Transparency and Accountability

1. Does the policy relating to ethics, bribery and corruption cover only the Company?

Yes.

Does it extend to the Group/Joint Ventures/ Suppliers/ Contractors/NGOs/Others?

Not applicable.

2. How many stakeholder complaints have been received in the past financial year and what percentage was satisfactorily resolved by the management? If so, provide details thereof, in about 50 words or so.

CFHL categorises its stakeholders to include housing loan applicants, borrowers, depositors, shareholders and debenture holders.

During the year FY 15-16, 313 complaints were received from its housing loan applicants, borrowers, depositors out of which 312 complaints working out to 99.68% were satisfactorily resolved and one complaint was outstanding as on March 31, 2016.

During the year, the Company received 03 investor complaints and all the complaints were resolved. There were no unresolved investor complaints as on March 31, 2016.

Principle 2

Businesses should provide goods and services that are safe and contribute to sustainability throughout their life cycle

The biggest social responsibility of helping people to have their own shelter is the main objective of the Company. To facilitate the same, Can Fin Homes Limited has been providing loans to home buyers at competitive rates of interest through its various schemes.

1. List up to 3 of your products or services whose design has incorporated social or environmental concerns, risks and/or opportunities:

(a) Chennai Flood Relief measures - Penal interest on all the delayed EMIs on all loans by the borrowers at 9 branches in Chennai, for the months December, 15 and January, 16 have been waived.

(b) A new Urban Housing scheme was introduced to extend financial assistance to the flood affected borrowers of the Chennai region for reconstruction, repair, renovation, and upgradation of their existing dwelling unit.

(c) Loans are granted to the physically challenged/visually impaired persons.

2. For each such product, provide the following details in respect of resource use (energy, water, raw material etc.) per unit of product(optional):

Since the Company is not involved in any manufacturing activity, the reporting on use of energy, water, raw material etc. is not applicable.

3. Does the Company have procedures in place for sustainable sourcing (including transportation)?

Since the Company is not involved in any manufacturing activity, the reporting on sustainable sourcing is not applicable.

4. Has the Company taken any steps to procure goods and services from local & small producers, including communities surrounding their place of work?

(a) If yes, what steps have been taken to improve their capacity and capability of local and small vendors?

Wherever practical and feasible, Can Fin Homes Limited has tried to improve the capacity and capability of local and small vendors by patronising them to supply/provide different services required by the Company for its day-to-day administration/operations.

5. Does the Company have a mechanism to recycle products and waste? If yes what is the percentage of recycling of products and waste (separately as <5%, 5-10%, >10%). Also, provide details thereof, in about 50 words or so.

Not applicable since a housing finance Company.



Principle 3

Businesses should promote the well-being of all employees

1. Please indicate the Total number of employees.

Total number of employees as on March 31, 2016 was 553.

2. Please indicate the Total number of employees hired on temporary/contractual/casual basis.

Out of 553, 158 are hired on a contractual basis as on March 31, 2016.

3. Please indicate the number of permanent women employees:

As on March 31, 2016, there were 82 permanent women employees employed by the Company.

4. Please indicate the number of permanent employees with disabilities:

Nil.

5. Do you have an employee association that is recognised by management?

There is no employees' association.

6. What percentage of your permanent employees is members of this recognized employee association?

Not Applicable.

7. Please indicate the number of complaints relating to child labour, forced labour, involuntary labour, Sexual harassment in the last financial year and pending, as on the end of the financial year.

No.	Category	No of complaints filed during the financial year	No of complaints pending as on end of the financial year
1	Child labour/ forced labour/ involuntary labour	CFHL does not hire child labour, forced labour or involuntary labour- No cases reported.	Not applicable
2	Sexual harassment	None	Not applicable
3	Oiscriminatory employment	None	Not applicable

8. What safety and skill up-gradation training was provided in the last year?

- Permanent employees
- Permanent women employees
- Casual/ Temporary/ Contractual employees
- Employees with disabilities

Training by internal and external faculties were provided on updates, new schemes, changes in regulatory and statutory guidelines etc., to different categories of employees in different training programmes covering the permanent employees as well as employees on contract.

Principle 4

Businesses should respect the interests of, and be responsive towards all stakeholders, especially those who are disadvantaged, vulnerable, and marginalised

1. Has the Company mapped its internal and external stakeholders?

No.

2. Out of the above, has the Company identified the disadvantaged, vulnerable & marginalised stakeholders?

Not applicable.

3. Are there any special initiatives taken by the Company to engage with the disadvantaged, vulnerable and marginalised stakeholders? If so, provide details thereof, in about 50 words or so.

A proper and effective redressal mechanism is available at different level for the stakeholders to take up their issues, if any. Formal and informal consultations / discussions are held with the different stakeholders at different management level to obtain their ideas, views and opinions for better handling of their interests.

Principle 5

Businesses should respect and promote human rights

1. Does the policy of the Company on human rights cover only the Company or extend to the Group / Joint Ventures / Suppliers / Contractors / NGOs / Others?

The employees, all stakeholders and society is being considered for recognition of human rights.

The Company treats all its stakeholders and customers with dignity, respect and due understanding. The Company takes care to be just, patient and understanding while dealing with delinquent customers who have availed housing loans.

2. How many stakeholder complaints have been received in the past financial year and what percent was satisfactorily resolved by the management?

Ouring the year, the Company received 03 investor complaints (shareholders) and all the complaints were resolved. As on March 31, 2016, no investor complaints are pending



Principle 6

Businesses should respect, protect and make efforts to restore the environment

1. Does the policy related to Principle 6 cover only the Company or extends to the Group / Joint Ventures / Suppliers / Contractors / NGOs / others.

The Company being in the business of granting housing loans encourages housing projects which are environmentally safe and secure. The Company has installed Solar-UPS in some of its branches.

2. Does Company have strategies / initiatives to address global environmental issues such as climate change, global warming, etc.?

Not applicable.

3. Does the Company identify and assess potential environmental risks?

Not Applicable.

4. Does the Company have any project related to Clean Development Mechanism? If so, provide details thereof, in about 50 words or so. Also, if yes, whether any environmental compliance report is filed?

Not applicable.

5. Has the Company undertaken any other initiatives on - clean technology, energy efficiency, renewable energy, etc. Y/N. If yes, please give hyperlink for web page etc.

Not applicable. Certain branches of the Company have been using solar power energy, LED lamps etc.

6. Are the Emissions/Waste generated by the Company within the permissible limits given by Central Pollution Control Board (CPCB)/State Pollution Control Board (SPCB) for the financial year being reported?

Not Applicable.

7. Number of show cause/ legal notices received from CPCB/ SPCB which are pending (i.e. not resolved to satisfaction) as on end of Financial Year.

Nil.

Principle 7

Businesses, when engaged in influencing public and regulatory policy, should do so in a responsible manner:

1. Is your Company a member of any trade and chamber or association? If Yes, Name only those major ones that your business deals with:

The Company presently is not a member of any trade and chamber or association.

2. Have you advocated/lobbied through above associations for the advancement or improvement of public good? Yes/ No; if yes specify the broad areas (drop box: Governance and Administration, Economic Reforms, Inclusive Development Policies, Energy security, Water, Food Security, Sustainable Business Principles, Others)

Not Applicable.

Principle 8

Businesses should support inclusive growth and equitable development

1. Does the Company have specified programmes/initiatives/projects in pursuit of the policy related to Principle 8? If yes details thereof.

The Company is having a scheme viz., Gruhalakshmi Rural Housing Scheme for housing financial assistance to women in rural areas thus enabling women empowerment, Loan under Urban Housing Scheme and Special Urban Housing Refinance Scheme devised for the above purpose.

2. Are the programmes/projects undertaken through in-house team/own foundation/external NGO/government structures/any other organization?

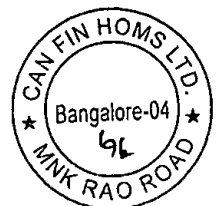
Yes, by in-house team.

3. Have you done any impact assessment of your initiative?

No.

4. What is your Company's direct contribution to community development projects- Amount in ₹ and the details of the projects undertaken?

Nil.



5. Have you taken steps to ensure that the community successfully adopts this community development initiative? Please explain in 50 words, or so.

Not applicable.

Principle 9

Businesses should engage with and provide value to their customers and consumers in a responsible manner

1. What percentage of customer complaints/consumer cases are pending as on the end of financial year.

During the FY 15-16, 1568 representations from its housing loan applicants, borrowers, depositors, out of which, 313 are categorized as complaints and 312 are satisfactorily resolved. One complaint was outstanding as of March 31, 2016.

2. Does the Company display product information on the product label, over and above what is mandated as per local laws? Yes/No/N.A./Remarks(additional information)

Not applicable.

3. Is there any case filed by any stakeholder against the Company regarding unfair trade practices, irresponsible advertising, and/or anti-competitive behaviour during the last five years and pending as on end of financial year. If so, provide details thereof, in about 50 words or so.

No.

4. Did your Company carry out any consumer survey/ consumer satisfaction trends?

The Company has not carried out any formal consumer survey/consumer satisfaction trends. However, the Company collects customer feed backs on-line through a customer portal hosted on the website of the Company.

For CAN FIN HOMES LTD.


C ILANGO
Managing Director

