



**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

CFHRO SE CS LODR 98/2024  
 April 29, 2024

ONLINE SUBMISSION

<p><b>National Stock Exchange of India Limited</b>          Exchange Plaza, C-1, Block G,          Bandra Kurla Complex,          Bandra (E)          Mumbai – 400 051</p> <p>NSE Symbol: CANFINHOME</p>	<p><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 Board meeting, submission of Audited Financial Results for the quarter and year ended on March 31, 2024, recommendation of Final Dividend and other approvals**  
 Ref: Our letter CFHRO SE CS LODR 92/2024 dated April 20, 2024 captioned "Intimation of meeting of Board of Directors"

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We wish to inform that at the meeting of the Board of Directors of the Company held today i.e., April 29, 2024, Monday, at Bengaluru, the Audited Financial Results for the 4<sup>th</sup> quarter and financial year ended on March 31, 2024, duly reviewed and recommended by the Audit Committee, *inter-alia*, has been considered and unanimously approved by the Board of Directors of the Company at the aforesaid meeting.

In this regard, we enclose the following:

Sl. No.	Particulars	Annex. No.
1.	Statement of Audited Standalone Financial Results of the Company for the 4 <sup>th</sup> quarter and financial year ended on March 31, 2024, including half yearly statement on assets and liabilities of the Company and statement of cash flows which are prepared in accordance with the Indian Accounting Standards (Ind AS), duly signed by the Managing Director & CEO of the Company.	I
2.	Auditor's Report with unmodified opinion on the Audited Standalone Financial Results 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.	Declaration on Audit Report with unmodified opinion in terms of Reg.33(3)(d) and Reg.52(3)(a).	III
4.	Additional disclosure of line items in accordance with Reg.52(4) of SEBI (LODR) Regulations, 2015.	IV
5.	A 'Nil' statement of deviation or variation in the prescribed format as required under Regulation 32 of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023.	V
6.	A statement of utilization of issue proceeds in the prescribed format as required under Regulation 52(7) and a 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 SEBI Master Circular No. SEBI/HO/DDHS/PoD1/P/CIR/2023/108 dated July 29, 2022 (updated as on June 30, 2023).	VI

<b>7.</b>	Security Cover Certificate as on March 31, 2024, as per Regulation 54(2)/(3) of SEBI (LODR) Regulations, 2015.	VII
<b>8</b>	Disclosure of Related Party Transactions for the half year ended March 31, 2024 as per Regulation 23(9) of SEBI (LODR) Regulations, 2015.	VIII

Further we wish to inform the following outcomes of the Board:

- 1. Dividend:** We are pleased to inform that the Board of Directors of the Company has recommended a final dividend of Rs. 4/- per equity share (200%) of the face value of Rs.2/- each to the shareholders of the Company for the financial year 2023-24, subject to approval of the shareholders at the ensuing Annual General Meeting of the Company.
- 2. Appointment of Director:** The Board of Directors has appointed Shri. Vikram Saha (DIN:10597814) as an Additional Director of the Company w.e.f. 29/04/2024. The Company shall seek Member's approval for the aforesaid appointment in due course. (Further details as per SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 is submitted separately.)
- 3. Fund Raising:** The Board has renewed the authorisations for issuance of Non-Convertible Redeemable Debentures (NCDs) on private placement basis upto an undrawn limit of Rs. 2,100 Crore out of the overall limit of Rs. 4,000 Crore which was approved by the members at the AGM held on July 19, 2023, for a period upto the date of the Annual General Meeting (AGM) for the Financial year 2023-24.
- 4. Resignation of Director:** The board of directors has accepted and noted the resignation submitted by Shri Ajay Kumar Singh (DIN: 10194447), Deputy Managing Director (Key Managerial Personnel) of the Company. The resignation is effective from 29/04/2024. (Further details as per SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 is submitted separately.)

As per the recent amendments vide SEBI Circulars on Large Corporate disclosures and the clarification mails received from the exchanges, the Company has submitted the details relating to Large Corporate in the excel format separately.

The meeting of the Board of Directors commenced at 4:25 p.m. and concluded at 6:45 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 will open on May 1, 2024.

This intimation letter along with annexures are being 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,

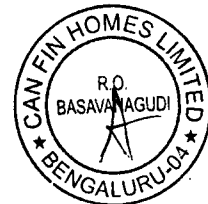
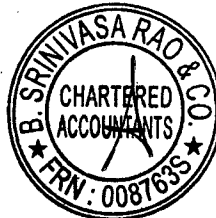
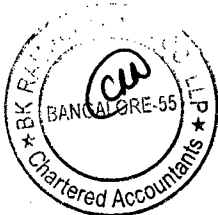
Nilesh Jain  
DGM & Company Secretary

Encl: As above.



₹ in lakhs

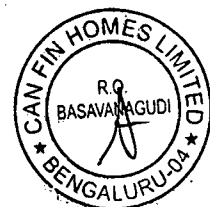
Statement of Audited Results for the Quarter and Year ended March 31 2024						
SL.N o.	Particulars	Quarter Ended			For the Year Ended	
		March 31 2024	December 31 2023	March 31 2023	March 31 2024	March 31 2023
		Audited	Unaudited & Reviewed	Audited	Audited	Audited
1	<b>Income:</b>					
	Interest Income	91,173.31	89,484.37	75,210.65	3,48,988.00	2,71,514.89
	Fees and Commission Income	1,509.70	639.48	1,166.43	3,317.52	2,658.02
	- Other Income	81.09	68.70	52.00	163.84	140.20
	<b>Total Income from Operations</b>	<b>92,764.10</b>	<b>90,192.55</b>	<b>76,429.08</b>	<b>3,52,469.36</b>	<b>2,74,313.11</b>
2	<b>Expenditure:</b>					
	Finance Costs	58,392.91	56,601.50	49,082.52	2,23,138.99	1,70,086.29
	Fees and Commission Expense	793.18	611.93	1,109.23	2,739.23	3,198.78
	Employee Benefit expense	2,660.88	2,457.96	2,242.29	9,686.59	8,373.05
	Depreciation and Amortisation	416.15	308.90	365.67	1,271.47	1,245.54
	Impairment on financial instruments	178.47	3,080.50	2,379.81	7,880.74	4,175.76
	Other Expenses	3,327.22	1,562.63	1,450.73	11,999.19	4,830.52
	<b>Total Expenditure</b>	<b>65,768.81</b>	<b>64,623.42</b>	<b>56,630.25</b>	<b>2,56,716.21</b>	<b>1,91,909.94</b>
3	<b>Profit Before Tax</b>	<b>26,995.30</b>	<b>25,569.13</b>	<b>19,798.83</b>	<b>95,753.15</b>	<b>82,403.17</b>
4	<b>Tax Expenses</b>					
	Current Tax	6,599.63	5,385.39	3,698.41	22,397.73	20,331.91
	Deferred Tax	(507.31)	169.77	(479.27)	(1,714.46)	(49.97)
	<b>Total Tax Expenses</b>	<b>6,092.32</b>	<b>5,555.16</b>	<b>3,219.14</b>	<b>20,683.27</b>	<b>20,281.94</b>
5	<b>Net Profit After Tax</b>	<b>20,902.98</b>	<b>20,013.97</b>	<b>16,579.69</b>	<b>75,069.88</b>	<b>62,121.23</b>
	Other Comprehensive Income (net of tax)	53.50	(54.78)	10.09	(86.54)	(60.67)
6	<b>Total Comprehensive Income</b>	<b>20,956.48</b>	<b>19,959.19</b>	<b>16,589.78</b>	<b>74,983.34</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	2,663.31
8	Reserves excluding Revaluation Reserves				4,31,721.99	3,62,064.81
9	Earnings Per Share (EPS) (of ₹2/- each)					
	(a) Basic	15.70	15.03	12.45	56.38	46.65
	(b) Diluted	15.70	15.03	12.45	56.38	46.65
<b>NOTES:</b>						
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.					
2	The Company's main business is to provide loans for the purchase and construction of residential houses. The Company is also involved in the corporate insurance agency business activity, which is incidental to the business; however it is not a separate reportable segment as per the Ind AS 108 "Operating Segments", specified under Section 133 of the Companies Act, 2013. There are no reportable segment(s), as per the IND AS "Operating Segments" specified under section 133 of the Companies Act, 2013.					
3	At the Board meeting held on April 29, 2024, the Board of Directors have recommended final dividend of ₹ 4/- per equity share of face value of ₹ 2/- each, subject to approval of the shareholders at the Annual General Meeting.					
4	During the September 2023 quarter, the Company had reported a fraud pertaining to an isolated event in Ambala where internal staff colluded and caused a fraud on the Company perpetrated over a period of 22 months from September 2021 till July 2023. The final amount of fund defalcation was quantified as Rs. 39.67 crores. The Company has fully provided for the entire amount of defalcation and accordingly the post-tax impact of the fraud of Rs. 29.69 crores was fully provided in September 2023 quarter.					
5	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 March 31, 2024 (floating charge on hypothecation of book debts and receivables). The proceeds of the NCDs are utilised for the objects that were stated in the offer document(s).					



6	Details of resolution plan implemented under the Resolution Framework for COVID-19 related Stress as per RBI circulars dated August 06, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2024 are given below:					
	(₹ in lakhs)					
	Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year i.e September 30, 2023 year (A)	Of (A), aggregate debt that slipped into NPA during the current half-year	Of (A) amount written off during the current half-year	Of (A) amount paid by the borrowers during the current half-year*	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year i.e March 31, 2024
	Personal Loans	61,259.71	4,517.67	-	4,725.71	52,016.34
	Corporate persons	-	-	-	-	-
	Of which, MSMEs	-	-	-	-	-
	Others	-	-	-	-	-
	Total	61,259.71	4,517.67	-	4,725.71	52,016.34
	*Amount paid by the borrower during the half year is net of additions in the borrower account including additions due to interest capitalisation.					
7	In compliance with Reg.33 and 52 of SEBI (LODR) Regulations, 2015, the above financial results for the quarter and year ended March 31, 2024 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 April 29, 2024. The above results have been subjected to audit by the Joint Statutory Auditors of the Company, in terms of the said regulations.					
8	The figures for the quarter ended March 31, 2024 and quarter ended March 31, 2023 are the balancing figures between the audited figures of the financial year and the reviewed and published year to date upto the third quarter of the financial year.					
9	Figures of the previous periods have been regrouped/ reclassified wherever necessary to conform to current period's classification.					

**CAN FIN HOMES LIMITED**  
Statement of Assets and Liabilities

		(₹ in lakhs)	
SI No	Particulars	As at March 31 2024 (Audited)	As at March 31 2023 (Audited)
	<b>ASSETS</b>		
I	Financial Assets		
a)	Cash and Cash equivalents	75.77	187.64
b)	Bank Balances other than (a)	45,665.93	30,658.87
c)	Receivables		
	(i) Trade Receivables	88.87	113.91
	(ii) Other Receivables	-	-
d)	Loans	34,55,310.32	31,19,332.65
e)	Investments	1,45,902.64	1,45,903.13
f)	Other Financial Assets	778.42	1,097.28
II	Non-Financial Assets		
a)	Current Tax Assets (Net)	-	-
b)	Deferred Tax Assets (Net)	6,586.55	4,842.99
c)	Property, Plant and Equipment	5,261.85	4,540.38
d)	Other non-financial assets	484.55	372.19
	<b>TOTAL</b>	<b>36,60,154.90</b>	<b>33,07,049.04</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>LIABILITIES</b>		
I	Financial Liabilities		
a)	Payables		
	Trade Payables	-	-
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	482.87	804.92
	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
b)	Debt Securities	7,57,512.08	6,31,098.98
c)	Borrowings (Other than debt securities)	23,96,709.32	22,21,905.86
d)	Deposits	21,781.51	43,516.18
e)	Subordinated Liabilities	10,290.70	10,285.68
f)	Other Financial Liabilities	29,608.54	29,036.05
II	Non-Financial Liabilities		
a)	Current tax liabilities (Net)	1,560.75	562.89
b)	Provisions	5,873.41	3,389.19
c)	Deferred tax liabilities (Net)	-	-
d)	Other non-financial liabilities	1,950.42	1,721.17
III	<b>EQUITY</b>		
a)	Equity Share capital	2,663.31	2,663.31
b)	Other Equity	4,31,721.99	3,62,064.81
	<b>TOTAL</b>	<b>36,60,154.90</b>	<b>33,07,049.04</b>




CAN FIN HOMES LIMITED  
Cash Flow Statement

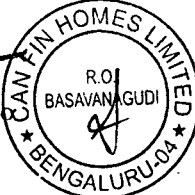
(₹ in lakhs)

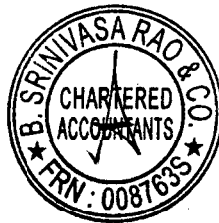
Sl. No	Particulars	Year ended March 31 2024 (Audited)	Year ended March 31 2023 (Audited)
A)	<b>Cash Flow from Operating Activities</b>		
	Net Profit Before Tax and Exceptional Items	95,753.15	82,403.17
	<b>Add:</b>		
i)	<b>Adjustment For:</b>		
	Depreciation and Amortization	1,271.47	1,245.54
	Loss/(profit) on Sale of Assets [net]	(5.58)	(11.05)
	Interest on lease liability	340.52	296.66
	Winding of leases liability and right of use assets	(71.08)	(100.26)
	Interest expense accrued but not paid	0.00	10,090.11
	Interest income accrued but not received	0.00	(690.89)
	Impairment of financial instruments	7,880.74	4,175.76
	Fair Value adjustments on Debentures	44.72	45.03
	Fair Value adjustments on Investments	4.45	4.23
	<b>Operating Profit before Working Capital Changes</b>	<b>1,05,218.39</b>	<b>97,458.30</b>
ii)	<b>Adjustment For Working Capital:</b>		
	(Increase)/Decrease in Trade Receivables	25.04	(1.14)
	Increase/(Decrease) in Trade Payables	(322.05)	249.77
	(Increase)/Decrease in Other Financial Assets	318.85	188.38
	(Increase)/Decrease in Loans	(3,43,858.41)	(4,85,702.00)
	Increase/(Decrease) in Provisions	2,368.58	761.46
	(Increase)/Decrease in Other non-financial assets	(112.36)	8.42
	Increase/(Decrease) in Other financial liabilities	572.49	501.93
	Increase/(Decrease) in Other non-financial liabilities	229.25	(399.32)
	<b>Cash Generated from Operations</b>	<b>(2,35,560.22)</b>	<b>(3,86,934.20)</b>
	Less: Income Tax Paid	21,399.87	17,469.03
	<b>Net Cash Flow from Operating Activities</b>	<b>(2,56,960.09)</b>	<b>(4,04,403.23)</b>
B)	<b>Cash Flow from Investing Activities</b>		
	Purchase of Property, Plant and Equipment	(1,994.24)	(919.61)
	Sale of Property, Plant and Equipment	6.88	23.66
	Investment in Government Securities	(3.95)	(33,309.90)
	(Increase)/Decrease in Other Bank balances	(15,007.06)	1,479.21
	<b>Net Cash Flow from Investing Activities</b>	<b>(16,998.37)</b>	<b>(32,726.64)</b>
C)	<b>Cash Flow from Financing Activities</b>		
	Short term borrowings (net)	20,156.99	1,19,362.11
	Long Term Borrowings taken	5,70,000.00	6,55,000.00
	Long Term Borrowings repaid	(4,15,353.54)	(3,50,640.12)
	Proceeds from deposits accepted (net)	(21,734.67)	(5,591.69)
	Debt Securities ( net)	1,26,373.40	23,863.62
	Payment of lease liability	(269.44)	(951.67)
	Dividend paid	(5,326.16)	(3,994.62)
	<b>Net Cash Flow from Financing Activities</b>	<b>2,73,846.59</b>	<b>4,37,047.63</b>
	<b>Increase/(Decrease) in Cash &amp; Cash Equivalents</b>	<b>(111.87)</b>	<b>(82.24)</b>
	Cash & Cash Equivalents at the Beginning of the Year	187.64	269.88
	<b>Cash &amp; Cash Equivalents at the end of the Year</b>	<b>75.77</b>	<b>187.64</b>
	<b>Other Notes:</b>		
	Cash and Cash equivalents include:		
	Cash on hand	71.47	25.56
	Cheques on hand	0.27	10.00
	Balance with Banks		
	- Current Accounts	4.03	152.08
	- Fixed Deposits	-	-
	<b>Total</b>	<b>75.77</b>	<b>187.64</b>

Place: Bengaluru  
Date: 29th April, 2024

For and on behalf of the Board of Directors  
of Can Fin Homes Ltd.,

  
Suresh S Iyer  
Managing Director & CEO





B Srinivasa Rao & Co,  
Chartered Accountants  
No. 19, 19/1, BRV Layout,  
Kumara Park West,  
Behind Nandini Hotel,  
Bangalore – 560 020

B K Ramadhyani & Co LLP,  
Chartered Accountants  
4B, 4<sup>th</sup> Floor, Chitrapur Bhavan, 68,  
8<sup>th</sup> Main, 15<sup>th</sup> Cross,  
Mallechwaram,  
Bangalore – 560 055

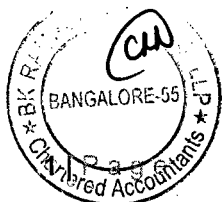
## INDEPENDENT AUDITOR'S REPORT TO THE BOARD OF DIRECTORS OF CAN FIN HOMES LIMITED

### Report on the audit of the Financial Results Opinion:

1. We have audited the standalone annual financial results of Can Fin Homes Limited (hereinafter referred to as the 'Company') for the year ended March 31, 2024 and Balance Sheet and the Statement of Cash flows as at the year ended on that date, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. In our opinion and to the best of our information and according to the explanations given to us, the standalone financial results:
  - i. are aforesaid presented in accordance with the requirements of Regulation 33 and Regulation 52 of the Listing Regulations in this regard; and
  - ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 (the "Act") and other accounting principles generally accepted in India of the net profit and other comprehensive income and other financial information for the year ended March 31, 2024 and the balance sheet and the statement of cash flows as at and for the year ended on that date.

### Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Standalone Financial Results* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

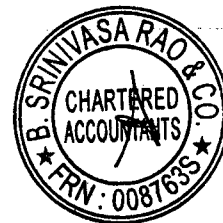


## Board of Director's Responsibilities for the Standalone Financial Results

4. These financial results have been prepared on the basis of the annual financial statements. The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the Company and the Balance sheet and the Statement of Cash flows in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations. The Board of Directors of the Company are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of financial results by the Directors of the Company, as aforesaid.
5. In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

## Auditor's Responsibilities for the Audit of the Standalone Financial Results

7. Our objectives are to obtain reasonable assurance about whether the standalone financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone financial results.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
  - Identify and assess the risks of material misstatement of the standalone financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or



the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are responsible for expressing our opinion on whether the Company has adequate internal financial control with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

9. We communicate with those charged with governance of the Company regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Other Matter:**

10. The statement of financial results for the quarter ended March 31, 2024, being the balancing figures between the audited figures in respect of full financial year and the published unaudited year to date figures up to the third quarter of the current financial year, which were subject to limited review by us.

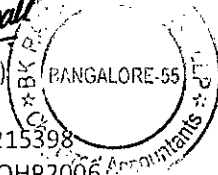
For B K Ramadhyani & Co., LLP  
Chartered Accountants  
FRN: 002878S/ S200021

*C.R. Deepak*

(C R Deepak)  
Partner

Membership No. 215398

UDIN: 24215398BKFOHP2006



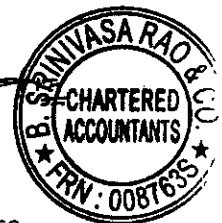
For B Srinivasa Rao & Co  
Chartered Accountants  
FRN: 008763S

*A*

(Anand M R)  
Partner

Membership No. 227336

UDIN: 24227336BKFABU6869



Place: Bengaluru

Date: April 29, 2024





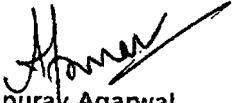
Registered Office  
No. 29/1, 1<sup>st</sup> Floor, M N Krishna Rao Road  
Basavanagudi, BENGALURU - 560 004  
E-mail: rmd@canfinhomes.com  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)  
CIN: L85110KA1987PLC008699

**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED OPINION FOR THE  
FINANCIAL YEAR ENDED MARCH 31, 2024**

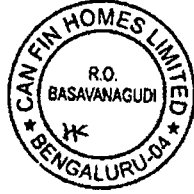
This is to confirm that the Joint Statutory Central Auditors of the Company M/s. B K Ramadhyani & Co. LLP and M/s. B Srinivasa Rao & Co. have issued an Audited Report with unmodified opinion (i.e. it does not contain any qualification, reservation or adverse remark or disclaimer) on Audited Financial Result of the Company (standalone) for the financial year ended March 31, 2024.

This declaration is provided in compliance with Regulation 33(3)(d) and 52(3)(a) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/CMD/56/2016 dated May 27, 2016. Kindly take this declaration on record.

Yours faithfully,  
For Can Fin Homes Ltd,

  
Apuray Agarwal  
Chief Financing Officer

Date: April 29, 2024  
Place: Bengaluru





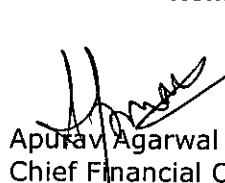
**CAN FIN HOMES LIMITED**  
Registered Office No. 29/1, 1<sup>st</sup> Floor,  
Sir M N Krishna Rao Road  
Near Lalbagh West Gate, Basavanagudi  
Bengaluru - 560 004  
Tel:080-48536192; Fax: 26565746  
e-mail: [compsec@canfinhomes.com](mailto:compsec@canfinhomes.com)  
Web: [www.canfinhomes.com](http://www.canfinhomes.com)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

**Disclosure in terms of Regulation 52(4) [Chapter V] of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the year ended March 31, 2024.**

Sl. No.	Particulars	(In lakhs)
		As on March 31, 2024
1.	Debt Equity Ratio	7.34
2.	Debt Service Coverage Ratio *	NA
3.	Interest Service Coverage Ratio	1.43
4.	Capital Redemption Reserve/ Debenture Redemption Reserve	NA
5.	Net Worth (in lakhs) (as at March 31, 2024)	4,34,385.30
6.	Net Profit after tax (in lakhs)	75,069.88
7.	Earnings Per Share Basic & Diluted	56.38
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	0.87
13.	Debtors Turnover Ratio	8.57
14.	Inventory Turnover Ratio	NA
15.	Operating Margin (%)	NA
16.	Net profit Margin (%)	21.30%
<b>Sector Specific equivalent ratios, as applicable</b>		
17.	Provision Coverage Ratio	48.67%
18.	Gross Non-Performing Assets (GNPA)	0.82%
19.	Net Non-Performing Asset (NNPA)	0.42%
20.	Capital Risk Adequacy Ratio (CRAR)	24.61%
21.	Asset Coverage Ratio	110%/100%

\*Disclosure is not applicable to Housing Finance Companies registered with NHB/RBI as per regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended.

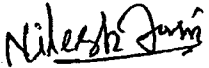

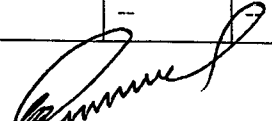

For Can Fin Homes Limited

  
Apuarav Agarwal  
Chief Financial Officer



Date: April 29, 2024  
Place: Bengaluru

## Statement of Deviation / Variation in utilisation of funds raised through Shares - Reg 32(1) of SEBI (LODR) Regulations, 2015


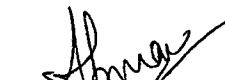
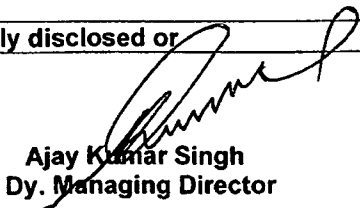
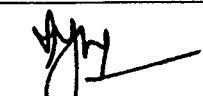
Statement of Deviation / Variation in utilisation of funds raised						
Name of listed entity		Can Fin Homes Limited				
Mode of Fund Raising		Public Issues / Rights Issues / Preferential Issues / QIP / Others				
Date of Raising Funds		Not applicable for Q4FY24				
Amount Raised		Not applicable for Q4 FY24				
Report filed for Quarter ended		31/03/2024				
Monitoring Agency		Not applicable for Q4 FY24				
Monitoring Agency Name, if applicable		Not applicable for Q4 FY24				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q4 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
--	--	--	--	--	--	--
 Nilesh Jain DGM & CS		 Apurav Agarwal CFO		 Ajay Kumar Singh Dy. Managing Director		 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 for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Can Fin Homes Limited	INE477A07381	Private placement	Non-Convertible Debentures	23/02/2024	Rs.1000 Crore	Rs.1000 Crore	No	NA	NA

## 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				23/02/2024		
Amount Raised				Rs.1000 Crore		
Report filed for quarter ended				31/03/2024		
Is there a Deviation / Variation in use of funds raised?				Nil		
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						
 Nileshe Jain DGM & CS Date:		 Apurva Agarwal CFO		 Ajay Kumar Singh Dy. Managing Director		 Suresh S Iyer Managing Director & CEO



**B.K. Ramadhyani & Co LLP**  
Chartered Accountants

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

**Auditor's Certificate on Particulars of Non-Convertible Debentures ('NCD')  
as at March 31, 2024**

1. This Certificate is issued in accordance with the terms of communication vide e-mail dated April 27, 2024.

The accompanying statement in 'Annexure A' ("the Statement") contains details of non-convertible debentures outstanding as on March 31, 2024, amounting to Rs.5,47,100 lakhs issued by Can Fin Homes Limited ('the Company'), 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 as furnished in 'Annexure B' (Statement of Security Coverage Ratio), maintained by the Company and 'Annexure C' (Covenant Compliance Certificate of the company as per Regulation 56(1)(d)), in respect of those debentures, as required by SBICAP Trustee Company Limited (the "Debenture Trustee") having its corporate office at 6<sup>th</sup> Floor, Apeejay House, 3, Dinshaw Wachha Road, Churchgate, Mumbai-400 020.

**Management's Responsibility for the Statement**

2. 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.



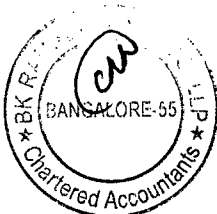
Converted from Partnership firm "B K Ramadhyani & Co." (FRN No. 002878S) with effect from April 1, 2015  
LLP Identification No. AAD-7041

4B, Chitrapur Bhavan, No.68, 8<sup>th</sup> Main, 15<sup>th</sup> Cross, Malleshwaram, Bangalore – 560 055  
Phone: +91 80 2346 4700 (6 Lines) Tele Fax: +91 80 2334 8964  
e – mail: [bkr@ramadhyani.com](mailto:bkr@ramadhyani.com) Web: [www.ramadhyani.com](http://www.ramadhyani.com)

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

4. It is our responsibility to obtain reasonable assurance and form an opinion as to whether the Statement is in agreement with the audited financial statements of the Company for the year ended March 31, 2024.
5. We have performed the following procedures, in respect of data furnished in Annexure B - 'Statement of Security Coverage Ratio'.
  - a. We have verified the extracts maintained and furnished by the Company loan assets/book debts and confirmed to us by the management and relied upon by us. The said data captures the earmarking to the said Secured NCD.
  - b. We have verified the details of the borrowings and loan assets/book debts which are being exclusively charged to NCD's based on the Index of charges downloaded from Ministry of Corporate Affairs ('MCA') website. However, In respect of NCD issued during February 2024 the management has represented that it has created the necessary charges but due to technical glitch in the MCA portal the same was not reflected when we downloaded register of charges.
6. We have performed the following procedures, in respect of data furnished in Annexure C - 'Covenant Compliance Certificate of the company as per Regulation 56(1)(d)':
  - a. We have obtained list of covenants to be complied by the Company in respect of each of the debentures listed in Annexure A to the certificate and obtained compliance of all such covenants. We have relied on the representations made by the Company for such compliances and verified if the same was in order.
  - b. We have noted the filings done during the quarter by the company in NSE in respect of covenants as may be applicable to each such debentures.
7. 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 ICAI.



8. 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.

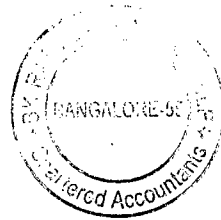
**Opinion**

8. Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that "the Statement" in Annexure A, Statement of Security Coverage Ratio in Annexure B and Covenant Compliance Certificate in Annexure C is not, in all material respects, fairly stated.

**Restriction on Use**

9. 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 K Ramadhyani & Co. LLP  
Chartered Accountants  
FRN: 002878S/S200021



*C. R. Deepak*

**(Deepak C R)**  
Partner

Membership No: 215398  
UDIN: 24215398BKFOHO3936

Place: Bengaluru  
Date: April 29, 2024

**Enclosures:**

1. Annexure A 'Statement' - Details of non-convertible debentures outstanding as on March 31, 2024
2. Annexure B - Statement of Security Coverage Ratio
3. Annexure C - Covenant Compliance Certificate of the company as per Regulation 56(1)(d)

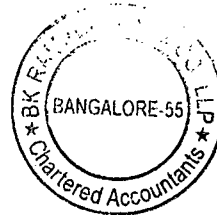
**Annexure-A 'Statement' - Details of Non-Convertible Debentures outstanding  
as on March 31, 2024**

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

The Company, vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities outstanding as at March 31, 2024.

ISIN	Private Placement / Public Issue	Secured / Unsecured	Sanctioned Amount (Rs.in Lakhs)
INE477A08025	Private Placement	Unsecured	10,000
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07308	Private Placement	Secured	27,500
INE477A07316	Private Placement	Secured	50,000
INE477A07324	Private Placement	Secured	70,000
INE477A07332	Private Placement	Secured	26,000
INE477A07340	Private Placement	Secured	40,000
INE477A07357	Private Placement	Secured	100,000
INE477A07381	Private Placement	Secured	1,00,000
<b>Total</b>			<b>5,47,100</b>

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



*C. R. Deepak*

(Deepak C R)  
Partner

Membership No:215398  
UDIN:24215398BKFOHO3936

Place: Bengaluru  
Date: April 29, 2024



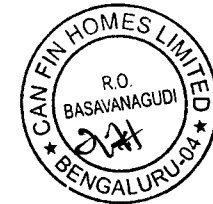
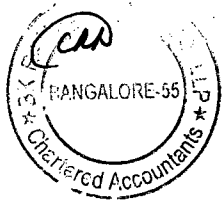
Annexure B - Statement of Security Coverage Ratio														
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of Asset for which this Certificate relate	Exclusive Charge		Pari- Passu Charge			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)	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)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value							Relating to Column F	
<b>Assets</b>														
Property, Plant and Equipment	-	-	-	-	-	-	5,261.85	-	5,261.85					
Capital Work-in- Progress	-	-	-	-	-	-	-	-	-					
Right of Use Assets	-	-	-	-	-	-	-	-	-					
Goodwill	-	-	-	-	-	-	-	-	-					
Intangible Assets	-	-	-	-	-	-	-	-	-					
Intangible Assets under Development	-	-	-	-	-	-	-	-	-					
Investments	-	-	-	-	-	-	1,45,902.64	-	1,45,902.64					
Loans	Loans Receivables	5,50,688.83	-	No	-	-	29,04,621.49	-	34,55,310.32					
Trade Receivables	-	-	-	-	-	-	88.87	-	88.87					
Inventories	-	-	-	-	-	-	-	-	-					
Cash and Cash Equivalents	-	-	-	-	-	-	75.77	-	75.77					
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	45,665.93	-	45,665.93					
Others	-	-	-	-	-	-	7,849.52	-	7,849.52					
<b>Total</b>	-	5,50,688.83	-	-	-	-	31,09,466.07	-	36,60,154.90					
<b>Liabilities</b>														
Debt securities to which Certificate pertains	-	5,45,385.60	-	No	-	-	-	-	5,45,385.60					
Other debt sharing pari-passu charge with above debt	-	-	-	-	-	-	-	-	-					
other debt	-	-	-	-	-	-	-	-	-					
Subordinated debt	-	-	-	-	-	-	10,290.70	-	10,290.70					
Borrowings	-	-	-	-	-	-	23,96,709.32	-	23,96,709.32					
Bank	-	-	-	-	-	-	-	-	-					
Debt Securities	-	-	-	-	-	-	2,12,126.48	-	2,12,126.48					
Others	-	-	-	-	-	-	-	-	-					



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 considere d 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)	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	Total Value(=K+L+M+N)
Trade Payables	-	-	-	-	-	-	482.87	-	482.87					
Lease Liabilities	-	-	-	-	-	-	-	-	-					
Provisions	-	-	-	-	-	-	5,873.41	-	5,873.41					
Others (Refer Note-9)	-	-	-	-	-	-	4,89,286.52	-	4,89,286.52					
<b>Total</b>	-	5,45,385.60	-	-	-	-	31,14,769.30	-	36,60,154.90					
Cover on Book Value	-	1.01	-	-	-	-	1.00	-	1.00					
Cover on Market Value	-	-	-	-	-	-	-	-	-					

**Notes**

1. **Column C** - includes book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
2. **Column D** - includes book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
3. **Column E** -include debt for which this certificate is issued having any pari passu charge
4. **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.
5. **Column G** - includes book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
6. **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.
7. **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.
8. **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.
9. **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.
10. The above financial information as on 31-03-2024 has been extracted from the audited standalone books of accounts for the period ended 31-03-2024 and other relevant records of the listed entity.
11. All assets except deferred tax asset is considered



Annexure C

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 31.03.2024

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 Issue	Secured / Unsecured	Sanctioned Amount (Rs.in Lakhs)
INE477A08025	Private Placement	Unsecured	10,000
INE477A07365	Private Placement	Secured	30,100
INE477A07373	Private Placement	Secured	93,500
INE477A07308	Private Placement	Secured	27,500
INE477A07316	Private Placement	Secured	50,000
INE477A07324	Private Placement	Secured	70,000
INE477A07332	Private Placement	Secured	26,000
INE477A07340	Private Placement	Secured	40,000
INE477A07357	Private Placement	Secured	100,000
INE477A07381	Private Placement	Secured	1,00,000
<b>Total</b>			<b>5,47,100</b>

We certify that the company has complied with all the covenant (Including Financial 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			

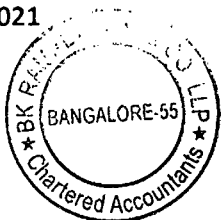
For B. K Ramadhyani & Co LLP  
Chartered Accountants  
FRN:- 002878S/S200021

*C. R. Deepak*

C R Deepak  
(Partner)

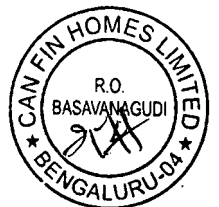
Membership No: 215398

UDIN: 24215398BKFOH03936.



For Can Fin Homes Ltd

*[Signature]*  
Authorised Signatories

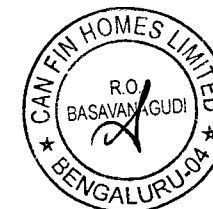


DISCLOSURE OF RELATED PARTY TRANSACTIONS  
For the half year ended March 31, 2024

Annexure-VIII

Rs. In Lakhs

Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction			In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Additional disclosure of related party transaction applicable only in case of related party transaction relates to loan, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.			
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance as on 1st April 2023	Closing balance as on 31st March 2024	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Term Loans & other credit facilities outstanding at the half year end	1,47,937.04	1,52,405.41	1,47,937.04	NA	NA	NA	Term Loan /OD facility	8.10%/8.05%/8.40%	10 years/1 year	Secured	Onward Lending	
2	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Interest paid for the half year	10,759.99	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
3	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Interest earned for the half year	2,261.70	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
4	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Rent and maintenance expense paid for the half year	.69.24	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
5	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Deposits made with Bank (including renewals)	45,459.07	45,459.07	30,459.07	NA	NA	NA	Fixed Deposits	7.40%/7.80%	1 year	NA	NA	
6	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Bank charges for the half year	53.73	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
7	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Salary & other benefits of Whole Time Director and deputed staff	251.26	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
8	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Dividend Paid	1,597.21	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
9	Can Fin Homes Ltd	AAACC7241A	Canara Bank	AAACC6106G	Sponsor Bank (Promoter)	Bank balances	224.14	224.14	166.77	NA	NA	NA	NA	NA	NA	NA	NA	
10	Can Fin Homes Ltd	AAACC7241A	Canbank Computer Services Ltd	AAACC5921F	Subsidiaries of Canara Bank	Registrar & Transfer Agency charges and Call Center Services	17.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
11	Can Fin Homes Ltd	AAACC7241A	Canara HSBC Life Insurance Company Limited	AADCC1881F	Joint Venture with Canara Bank	Commission earned for the half year	311.43	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
12	Can Fin Homes Ltd	AAACC7241A	Suresh S Iyer	AADPI7133F	Managing Director & CEO	Remuneration	179.68	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
13	Can Fin Homes Ltd	AAACC7241A	Shamila Mangalore (till 27/05/2023)	AFAPS4025E	General Manager	Remuneration	5.18	-	-	NA	NA	NA	NA	NA	NA	NA	NA	



**DISCLOSURE OF RELATED PARTY TRANSACTIONS**  
For the half year ended March 31, 2024

Rs. In Lakhs

Sl. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Additional disclosure of related party transaction applicable only in case of related party transaction relates to loan, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance as on 1st April 2023	Closing balance as on 31st March 2024	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Details of the loans, inter-corporate deposits, advances or investments					
														Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)	
14	Can Fin Homes Ltd	AAACC7241A	Veena G Kamath (till 16/09/2023)	AKRPK4488R	Company Secretary	Remuneration	Respective Appointment Letters, as per board approved HR Policy (ACB omnibus limit upto Rs. 100 lakhs p.a)	11.75	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
15	Can Fin Homes Ltd	AAACC7241A	Apurav Agarwal	AHAPA4918J	Chief Financial Officer ( From 04/01/2023)	Remuneration	Terms of Appointment approved by ACB and Board upto Rs. 49.48 lakhs p.a	41.25	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
16	Can Fin Homes Ltd	AAACC7241A	Nilesh Jain	AFSPJ7489P	Company Secretary (From 27/09/2023)	Remuneration	Terms of Appointment approved by NRC and Board upto Rs. 31.92 lakhs p.a	14.06			NA	NA	NA	NA	NA	NA	NA	NA	
17	Can Fin Homes Ltd	AAACC7241A	Amitabh Chatterjee (till 01/06/2023)	AAIPC2760Q	Whole Time Director	Remuneration	Respective Appointment Letters.	0.95	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
18	Can Fin Homes Ltd	AAACC7241A	Ajay Kumar Singh (from 19/06/2023)	ACFPS4727D	Whole Time Director	Remuneration	Respective Appointment Letters.	25.01											
19	Can Fin Homes Ltd	AAACC7241A	Subodh Kumar, Ajay Kumar Singh, Vasudha	ABXPK4278Q/AC	Deputed Staff	Remuneration	ACB approval upto Rs. 300 lakhs	40.39	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Total</b>								<b>2,09,260.10</b>	<b>1,98,088.62</b>	<b>1,78,562.88</b>									

