

CAN FIN HOMES LTD Registered Office No. 29/1, 1st Floor, Sir M N Krishna Rao Road Basavanagudi, BENGALURU – 560 004 E-mail: compsec@canfinhomes.com Tel : 080 26564259 Fax :080 26565746 Web: <u>www.canfinhomes.com</u> CIN:L85110KA1987PLC008699

CFHRO SE CS LODR 051/2019 30/04/2019

ONLINE SUBMISSION

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Regd. Off. o. 29/1 Ust Floor

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

Dear Sirs,

Sub: Outcome of the Board meeting held on 30/04/2019

Ref: Our letter CFHRO SE CS LODR 044/2019 dated 12/04/2019

Pursuant to Regulation 33, 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform that at the meeting of the Board of Directors of the Company held today i.e., 30/04/2019, Tuesday, at Bengaluru, the Audited Financial Results of the Company for the quarter and financial year ended on 31/03/2019 have been approved.

In relation to the above, we submit the following documents:

- i. Statement of Standalone Audited Financial Results (Annexure-1) of our Company for the quarter and financial year ended 31/03/2019 including half-yearly statement on assets and liabilities of the Company, duly signed by the Managing Director of the Company and statement of cash flow for the half year.
- ii. Auditor's Report on the Standalone Audited Financial Results issued by M/s. Varma & Varma, the Statutory Auditors of the Company (Annexure -2).
- iii. Declaration on Audit Report with unmodified opinion [Reg.33(3)(d)] and statement in terms of Reg.52(7) (Annexure -3).
- iv. Additional Information in compliance with Chapter V of LODR Regulations, 2015 [Reg.52(4)] (Annexure -4).
- v. Certificate u/r 52(5) of the Regulations by M/s. SBICAP Trustee Company Ltd., the Debenture Trustee of the Company for the half year ended 31/03/2019 (Annexure -5).
- vi. Certificate of CS and CFO relating to Large Corporate disclosure as per SEBI Circular No. SEBI/ HO/ DDHS/CIR/P/2018/144 dated 26/11/18 (Annexure -6).

We are pleased to inform you that the Board of Directors of the Company have recommended a dividend of Rs.2/- per equity share of the face value of Rs.2/- each to the shareholders of the Company for the financial year 2018-19, subject to the approval of the shareholders at the ensuing Annual General Meeting of the Company

The 32nd Annual General Meeting of the Company is scheduled to be held on 17/07/2019, Wednesday, at 'NIMHANS Convention Centre', Opp. Lakkasandra Bus Stop, Hosur Road, Bengaluru - 560 029.

The meeting of the Board of Directors commenced at 12:00 p.m. and concluded at 16:50 p.m.

This may please be treated as compliance made under Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

This intimation letter along with annexures are being made available on the Company's website www.canfinhomes.com simultaneously. The above intimation may please be taken on record.

Thanking you,

Yours faithfully, For Can Fin Homes Ltd.,

Veena G Kamath Company Secretary

Encl: As above.



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<u>SI.No.</u>	Particulars	(31/03/2019)	(31/12/2018)	(31/03/2018)	(31/03/2019)	(31/03/2018)
		Audited	Unaudited & Reviewed	Audited	Audited	Audited
1	Income from Operations:		Nevieweu			
•	- Interest income	45,138.38	43,761.51	38,633.85	1,69,954.89	1,49,058.44
	-Fees and Commission Income	1,166.99	492.63	615.67	2,740.22	2,726.14
	- Other Income	74.91	53.55	76.21	439.45	413.5
	Total Income from Operations	46,380.28	44,307.68	39,325.73	1,73,134.56	1,52,198.10
2	Expenditure:					
	- Finance Costs -Fees and Commission Expense	31,372.72	30,150.42	25,512.96	1,16,909.92	98,102.4
		368.50	253.71	271.71	1,085.10	956.5
	- Employee Benefit expense - Depreciation and Amortisation	1,632.57 88.35	847.24 87.74	1,296.20	4,139.92	4,481.5
	Provisions for Expected Credit Loss and Write offs	109.22	07.74	86.64 76.43	296.88 109.22	308.6 2,210.0
	- Other Expenses	1,160.92	967.24	912.06	3,643.04	3,030.4
	Total Expenditure	34,732.29	32,306.34	28,156.01	1,26,184.08	1,09,089.7
3	Profit Before Tax	11,647.99	12,001.34	11,169.71	46,950.48	43,108.4
4	Tax Expenses]			
	- Current Tax	4,124.85	4,560.43	4,077.16	17,355.45	15,741.08
	- Deferred Tax Total Tax Expenses	821.98	(53.13)	(300.06)	(78.67)	(1,251.9)
5	Net Profit after Tax	4,946.83 6,701.17	4,507.30	3,777.10	17,276.79	14,489.17
		0,/01.1/	7,494.04	7,392.62	29,673.69	28,619.2
	Other Comprehensive Income (net of tax)	(77.68)	161.46	(10.47)	(2.74)	(42.20
6	Total Comprehensive Income	6,778.84	7,332.58	7,403.08	29,676.43	28,661.43
			.,		25,070.45	
7	Paid-up equity share capital (Face value of <2/- per share)	2,663.31	2,663.31	2,663.31	2,663.31	2,663.3
8	Reserves excluding Revaluation Reserves as per balance					
	sheet of previous accounting year	1,75,555.28	1,46,035.44	1,46,035.44	1,75,555.28	1,46,035.44
		(As at 31/03/2019)	(As at 31/03/2018)	(As at 31/03/2018)	(As at 31/03/2019)	(As at 31/03/2018)
9	Earnings Per Share (EPS) (of <2/-each)					
3						
	(a) Basic	5.09	5.51	5.56	22.29	21.5
	(a) Basic (b) Diluted	5.09 5.09	5.51 5.51	5.56 5.56	22.29 22.29	21.5 21.5
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<u>0TES;</u>	(b) Diluted	5.09	5.51	5.56	22.29	21.9
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1 2 3 4 5 6 7 8 9 9	(b) Diluted The Company has adopted Indian Accounting Standards (" Accounting Standards) Rules, 2015 from April 1,2018 and 1 Accounting Standards notified under the Act, read with rel Bank ('NHB') (Collectively referred to as lithe Previous GAAP As required by Ind AS 109, the company has developed a m carrying provisions in excess of its requirements. The Comm NHB norms are in excess of the provision required as per the Company, the impact of Ind AS 115 is expected to be insignif The Company's main business is to provide loans for the pu- business activity; however it is not a separate reportable se As such there is no reportable segment(s), as per the IND AS Tax expense for the quarter/ year to date is after adjusting t At their Board meeting held on April 30, 2019, the Board Annual General Meeting. The Company has maintained 100% Asset Cover on its secu- debts and receivables). That proceeds of the NCDs are used The Statutory Auditors of the Company have carried out a (LODR) Regulations, 2015. The above financial results have Board of Directors at its meeting held on April 30, 2019. For the quarter ended March 31, 2019, the company amend quarter ended June 30, 2018, September 30, 2018 and Dece On 11th October 2018, the Ministry of Corporate Affairs not	5.09 Ind AS") notified unde he effective date of s evant rules issued ther "). odel to calculate expe aany is required to pro- e ECL model. exclused from Contracts icant. "Chase and constructio gment as per the ind "Operating Segments" he Deferred Tax provis of Directors have reco for the objects that we n audit of the financia been reviewed and re ed their model for rec mber 31, 2018 has bee ified division III to Sch	5.51 rr Section 133 of the u uch transition is April reunder and guidelines exted credit losses (EC wide provisions as per with Customers with e n of residential house: AS 108 "Operating Seg specified under sectio ion. Immended a dividend ionvertible debentures re stated in the offer e al results for the auan accommended by the A ognition of fees and co n restated accordingly.	5.56 Companies Act 2013 (1, 2017. Such transiti issued by the Reserv 1). Summary results fr prudential norms pre effect from April 1, 201 5. The Company is also ments", specified und n 133 of the Companie of Rs 2 per share sub as on March 31, 2019 focument(s). ter and year ended 3 udit Committee of th immission income. Du	22.29 "the Act") read with th on has been carried o e Bank of India ('RB') om this model indicat scribed by NHB. The f 8. Considering the nat involved in the corpo er Section 133 of the rs Act,2013. Ject to approval of th 1/03/2019 in complain e Board and subseque e to this amendment, p	21. he Companies (Indi ut from the erstwhi and National Housi e that the company provisions held as p ture of business of the rate insurance agen Companies Act, 201 e shareholders at the spothecation of boom ince of Reg.33 of Second inter after tax for the profit after tax for the
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Si No.	Particulars	Quarter ended March 31, 2018	Year ended March 31, 2018	
	Net Profit as per previous GAAP	7,546.45	30,177.43	
	Adjustments due to adoption of Ind AS	-	•	
1	Impact due to amortisation of processing fee over term of loan Deemed Interest Income due to fair valuation of Security	-632.29	-2,527.73	
2	Deposits	0.76	17.33	
3	Amortisation of Prepaid Rent Expense due to fair valuation	-19.01	-19.01	
4	Rent Equalisation	-15.18	-34.17	
5	Reclassification of actuarial gains and losses to OCI	-15.76	-64.53	
6	Reversal of transaction costs and EIR on non-covertible debentures	17.32	-70.58	
7	Recognition of interest on SLR Investment as per EIR	0.63	0.63	
8	Net impact of fair valuing Employee Loans	0.90	0.90	
9	Deferred Tax Asset	-1,965.94	888.77	
10	Current Tax adjustment on Special Reserve	-646.91	-2,872.46	
11	Reversal of Deferred Tax Liability on Special Reserve	3,122.66	3,122.66	
	Net Profit as per Ind AS	7,392.61	28,619.23	
	Other Comprehensive income	7,392.61	28,619.23	
1	Reclassification of actuarial gains and losses to OCI	-	•	
2.	Deferred Tax Asset on OCI	15.76	64.53	
		-5.29	-22.33	
tal Con	nprehensive income as per Ind AS	7,403.08	28,661.43	

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14. Reconciliation of equity attributable to the shareholders of the company	As at 31st March 2018
Equity as per previous GAAP	1,34,649.69
Adjustments due to adoption of Ind AS	
Net Impact of first time adoption on retained earnings	12,692.59
Impact due to amortisation of processing fee over term of loan	-2,527.73
Deemed	17.33
Amortis	-19.01
Rent Equalisation	-34.17
Reclassification of actuarial gains and losses to OCI	-64.53
Reversal of transaction costs and EIR on non-covertible debentures	-70.58
Net Impact of fair valuing employee loans	0.90
Recognition of interest on SLR Investment as per EIR	0.63
Deferred Tax Asset	888.77
Reversal of Deferred Tax Liability on Special Reserve	3.122.66
Equity as per Ind AS	1,48,656.55
Other Comprehensive Income	1,10,000.01
Reclassification of actuarial gains and losses to OCI	· 64.53
Deferred Tax on OCI	-22.33
Equity as per Ind AS	1,48,698.75

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SI No.	Particulars	As at, year ended 31/03/2019	As at year ended 31/03/2018 (Audited)
	ASSETS		
1	Financial Assets		
a) b}	Cash and Cash equivalents	40,153.45	73.4
	Bank Balances other than (a)	1,871.94	1,828.1
c) d)	Derivative Financial Instruments Receivables		-
aj			
	(i)Trade Receivables	13.91	21.0
·->	(ii)Other Receivables		
e) f)	Investments	18,28,452.29	15,64,400.4
r) g)	Other Financial Assets	1,606.50	1,599.7
8)	other Financial Assets	239.73	231.4
11	Non-Financial Assets		
a)	Current Tax Assets (Net)	2,067.39	1,380.8
b)	Deferred Tax Assets (Net)	2,400.76	2,323.5
c)	Property, Plant and Equipment	985.15	957.0
d)	Other non-financial assets	147.84	137.2
	TOTAL	13 77,983.98	15,72,952.9
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
a)	Payables		-
	Trade Pavables	-	-
	(i) total outstanding dues of micro enterprises and small		
	enterprises		
	(ii) total outstanding dues of creditors other than micro		
	enterprises and small enterprises	215.89	869.6
	encerprises and small encerprises	210.00	005.0
b)	Debt Securities	3,45,015.05	4,89,827.4
c)	Borrowings (Other than debt securities)	12,98,319.16	8,79,444.6
d}	Deposits	26,109.48	22,829.9
e)	Subordinated Liabilities		-
f)	Other Financial Liabilities	20,796.92	23,905.2
11	Non-Financial Liabilities		
a)	Current tax Eabilities (Net)	• •	
b)	Provisions	2,663.65	3,362.8
c)	Deferred tax liabilities (Net)	2,003.05	3,302.0
d)	Other non-financial liabilities	6,645.21	4,014.5
III	EQUITY		
a)	Equity Share capital	2,663.31	2,663.3
b)	Other Equity	1,75,555.28	1,46,035.4
	TOTAL	18,77,953.96	15,72,952.9

In terms of our report attached, For Varma & Varma, Chartered Accountants FRN:- 0045325

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R KESAVADAS Partner Membership No: 23862

Place: Bengaluru Date: 30/04/2019

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

and and a second

S K HOTA MANAGING DIRECTOR 1

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Varma & Varma

Chartered Accountants

INDEPENDENT AUDITORS' REPORT

To, The Board of Directors, Can Fin Homes Limited, Basavanagudi Bengaluru -560 004.

1. We have audited the quarterly financial results of Can Fin Homes Limited ('the Company') for the quarter ended 31st March'2019 and the year to date results for the period 01st April' 2018 to 31st March 2019 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 05, 2016. These quarterly financial results as well as the year to date financial results have been prepared on the basis of the financial results for the nine-month period ended 31st December 2018 and the audited annual Ind AS financial statements as at and for the year ended 31st March 2019, which are the responsibility of the Company's Management, and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these financial results based on our review of the financial results for the nine month period ended 31st December 2018 which are prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 Interim Financial Reporting, specified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of the annual Ind AS financial statements as at and for the year ended 31st March 2019 and the relevant requirements of the Regulations and the Circular.

2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

These financial results incorporate the relevant annual returns of 155 branches audited by other auditors specially appointed for this purpose.

- 3. In our opinion and to the best of our information and according to the explanations given to us, these quarterly and year to date financial results:
 - (i) are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015; and
 - (ii) give a true and fair view of the net profit including other comprehensive income and other financial information for the quarter and year ended 31st March 2019.



Page 1 of 2

424, 4th C Main, 6th Cross, OMBR Layout, Banaswadi, Bangalore 560043 Tel: +91+80+42444999, Fax: +91+80+4244900, Email: bangalore@varmaandvarma.com

Varma & Varma

Chartered Accountants

4. The Statement include the results for the quarter ended 31st March, 2019 being the balancing figure between the audited figures in respect of the full financial year and the published year to date unaudited figures up to the third quarter of the current financial year which were subject to limited review by us.

For VARMA & VARMA Chartered Accountants FRN 0045325

R KESAVADAS Partner M No. 23862



Place: Bengaluru Date : 30/04 /2019

Page 2 of 2

424, 4th C Main, 6th Cross, OMBR Layout, Banaswadi, Bangalore 560043 Tel : +91+80+42444999, Fax : +91+80+42444900, Email: bangalore@varmaandvarma.com

ANNEXURE-3

CAN FIN HOMES LTD Registered Office No. 29/1, 1st Floor, M N Krishna Rao Road Basavanagudi, BENGALURU – 560 004 E-mail: compsec@canfinhomes.com Tel : 080 26564259 Fax :080 26565746 Web: <u>www.canfinhomes.com</u> CIN:L85110KA1987PLC008699



This is to confirm that M/s. Varma & Varma, Statutory Auditors of the Company have issued Audit Reports with unmodified opinion on the Standalone Financial Results for financial year ended March 31, 2019.

This declaration is provided pursuant to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For CaniFin Homes Ltd.,

Atánu Bagchi DGM & Chief Financial Officer



Place: Bengaluru Date: 30/04/2019

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(Sponsor: CANARA BANK)

Translating Dreams into Reality

STATEMENT INDICATING `NO DEVIATIONS' IN THE USE OF PROCEEDS OF ISSUE OF NON-CONVERTIBLE DEBENTURES DURING THE HALF YEAR ENDED MARCH 31, 2019

This is to confirm that, during the half year ended 31/03/2019, there were no deviations in the use of proceeds of issue of Non-convertible debentures, from the objects stated in the offer document.

This statement is provided pursuant to Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For Can Fin Homes Ltd.,

Atanu Bagchi DGM & Chief Financial Officer



Place: Bengaluru Date: 30/04/2019

Annexure 4

	CAN FIN HOMES LTD (CIN: L85110KA1987PLC0086	99)
	Audited Standalone Financial Results for the half year ended N	larch 31, 2019
ļ	dditional Information in compliance with Chapter V (Obligations of Listed E Convertible Debt Securities) of SEBI (LODR) Regulation	•
(a)	Details of Credit Rating: (i) India Rating & Research Pvt Ltd-Fitch Group	n - en
	Secured Non-Convertible debentures Rs. 7000 Crore	"IND AAA" (Outlook: Negative)
1	Subordinated Debt Programme Rs.300 Crore	"IND AAA" (Outlook: Negative)
	(ii) Credit Analysis and Research Ltd	
1	Secured Taxable Non-Convertible debentures Rs. 8000 Crore (Rs.4002 Cr issued and outstanding as on the date of rating letter)	"CARE AAA" (Reaffirmed)
	Subordinated Debt Programme Rs.300 Crore	"CARE AAA" (Reaffirmed)
	(iii) ICRA Limited Secured Non-Convertible debenture programme Rs.7100 Crore	[ICRA] AAA (Outlook : Negative)
(b)	Asset Cover available	
(b)	Asset Cover available: The listed Secured Redeemable Non-Convertible Debentures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds th for the said debentures.	clusive floating charge on specified total asset coverage works out to
(b)	The listed Secured Redeemable Non-Convertible Debendures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the	clusive floating charge on specified total asset coverage works out to
	The listed Secured Redeemable Non-Convertible Debendures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds th for the said debentures. Particulars	clusive floating charge on specified total asset coverage works out to be required cover to be maintained
(b) (c) (d)	The listed Secured Redeemable Non-Convertible Debendures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds th for the said debentures.	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019
(c)	The listed Secured Redeemable Non-Convertible Debendures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds th for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of interest of Non-Convertible	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36%
(c) (d) (e)	The listed Secured Redeemable Non-Convertible Detentures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of Interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of Interest of Non-Convertible	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A
(c) (d) (e) (f)	The listed Secured Redeemable Non-Convertible Detentures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of Interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of Interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 35/03/2019) Next due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 35/03/2019)	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A Details as per Annexure B
(c) (d) (e) (f)	The listed Secured Redeemable Non-Convertible Detentures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 35/03/2019) Next due dates for payment of Principal along with Interest of Non-	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A Details as per Annexure B Details as per Annexure C Details as per Annexure D
(c) (d) (e) (f) (g) (h)	The listed Secured Redeemable Non-Convertible Detentures of the Co (actual outstanding)as on March 31, 2019 are secured by first and ex- assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of Interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of Interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 35/03/2019) Next due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 35/03/2019)	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A Details as per Annexure B Details as per Annexure C Details as per Annexure D 0.33
(c) (d) (e) (f) (g) (h)	The listed Secured Redeemable Non-Convertible Debendures of the Collactual outstanding Jas on March 31, 2019 are secured by first and exal assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with Interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/10/2018 to 33/03/2019) Dest due dates for payment of Principal along with Interest of Non-Convertible Debentures from (01/04/2019 to 30/03/2019) Debt Service Coverage ratio	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A Details as per Annexure B Details as per Annexure C Details as per Annexure D 0.33 1.4
(c) (d)	The listed Secured Redeemable Non-Convertible Detentures of the Co. (actual outstanding)as on March 31, 2019 are secured by first and exal assets by way of Hypothecation of book debts and receivables. The Rs.3367.30 against the outstanding Rs. 3352 Crore, thereof exceeds the for the said debentures. Particulars Debt Equity Ratio Previous due dates for the payment of interest of Non-Convertible Debentures (01/10/2019 to 31/03/2019) Next due date for the payment of interest of Non-Convertible Debentures (01/04/2019 to 30/09/2019) Previous due dates for payment of Principal along with interest of Non-Convertible Debentures from (01/10/2018 to 33/03/2019) Next due dates for payment of Principal along with interest of Non-Convertible Debentures from (01/10/2018 to 33/03/2019) Debt Service Coverage ratio Interest Service Coverage ratio	clusive floating charge on specified total asset coverage works out to be required cover to be maintained As on March 31, 2019 9.36% Details as per Annexure A Details as per Annexure B Details as per Annexure C

*As per Companies Act,2013 and Rule 18(7)(b) (ii) of Companies(Share Capital and Debenture) Rules, 2014, made there under, Housing Finance Companies registered with the National Housing Bank are exempted from creating a Debenture Redemption Reserve in respect of privately placed debentures, due to which DER is not applicable to the Company.

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ANNEXURE A

SI.No.	. ISIN	Due dates of Interest during last	Interest Amount (In Crore)	
51.1401		holf year		
1	INE477A07118 (100 Cr)	08-10-2018	8.44	Paid
2	INE477A07266 (200 Cr)	17-10-2018	14.88	Paid
3	INE477A07209 (440 Cr)	24-10-2018	34.01	Paid
4	INE477A07126 (150 Cr)	30-10-2018	12.62	Paid
5	INE477A07217 (122 Cr)	15-11-2018	9.48	Paid
6	INE477A07134 (100 Cr)	24-11-2018	8.45	Paid
7	INE477A07274 (200 Cr)	29-11-2018	15.28	Paid
8	INE477A08025 (100 Cr)	03-12-2018	8.94	Paid
9	INE477A07142 (100 Cr)	22-12-2018	8.55	Paid
10	INE477A07159 (125 Cr)	07-01-2019	10.75	Paid
11	INE477A07225 (400 Cr)	12-01-2019	30.28	Paid
12	INE477A07126 (150 Cr)	30-01-2019	3.18	Paid
13	INE477A07167 (165 Cr)	17-02-2019	14.60	Paid
14	INE477A07134 (100 Cr)	22-02-2019	2.08	Paid
15	INE477A07233 (200 Cr)	27-02-2019	15.36	Paid
16	INE477A07142 (100 Cr)	22-03-2019	2.11	Paid
17	INE477A07175 (300 Cr)	22-03-2019	22.98	Paid

ANNEXURE B

Details of	next due dates for payment of	Interest of Non-Convertible Debentures from	n 01/04/2019 to 30/09/201	9: •
SI.no	ISIN	Due dates of Interest during next	Interest Amount	Status
51.110	1511	half year	(In Crore)	
1	INE477A07159 (125 Cr)	05-04-2019	2.62	Paid
2	INE477A07167 (165 Cr)	17-05-2019	3.56	Not yet due
3	INE477A07241 (600 Cr)	18-05-2019	47.34	Not yet due
4	INE477A07183 (100 Cr)	27-05-2019	8.55	Not yet due
5	INE477A07258 (400 Cr)	26-07-2019	29.28	Not yet due
6	INE477A07183 (100 Cr)	27-08-2019	2.16	Not yet due
7	INE477A07191 (300 Cr)	16-09-2019	23.55	 Not yet due
8	INE477A07100 (100 Cr)	10.09-2019	8.69	 Not yet due

ANNEXURE C

Sl.no	16141	Due dates of Redemotion during	Redemption Amount	Status
51.110	ISIN	next half year	(In Crore)	
1	INE477A07118 (100 Cr)	08-Qc1-18	• 100	Paid
2·	INE477A07126 (150 Cr)	30-Jan-19	150	Paid
3	INE477A07134 (100 Cr)	22-Feb-19	100	Paid
4	INE477A07142 (100 Cr)	22-Mar-19	100	Paid
5	INE477A07175 (300 Cr)	22-Mar-19	300	Paid

ANNEXURE D

Details of next due dates for Redemption of Non-Convertible Debentures from 01/04/2019 to 30/09/2019:					
<u>ci</u>		Due dates of Redemption during	Redemption Amount	— Status	
\$l.no	ISIN	next half year	(In Crore)		
1	INE477A07159 (125 Cr)	05-04-2019	125	Paid	
2	INE477A07167 (165 Cr)	17-05-2.329	165	Not yet due	
3	INE477AO7183 (100 Cr)	27-03-2019	- 100	Not yet due	

21





SBICAP Trustee Company Ltd.

Ref.no.479/SBICTCL/DT/2019-20

Date: 30th April 2019

To, Can Fin Homes Limited No. 29/1, Sir M. N. Krishna Rao Road, Lalbagh West, Basavanagudi, Bangalore - 560 004

Sub:-Certificate u/r 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, for various Debentures Issue by CanFin Homes Limited ("Issuer"), for the half year ended 31st March 2019.

Dear Sir/Madam,

We are acting as Debenture Trustee for the captioned Debenture Issue. Pursuant to Regulation 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, ('Regulations') we state that we have taken note of the disclosures made by the Issuer under Regulation 52(4) of the Regulations.

Yours faithfully, For SBICAP Trustee Company Limited

Authorised Signatory

⊕ www.sbicaptrustee.com
 ☆ +91 22 4302 5566
 +91 22 4302 5555
 ⇒ +91 22 2204 0465
 ☑ helpdesk@sbicaptrustee.com

Corporate Office : Apeejay House, 6th Floor. 3, Dinshaw Wachha Road. Churchgate, Mumbai, Pin - 400 020.

A Group Company of SBI

Registered Office : 202, Maker Tower E, Cuffe Parade, Mumbai - 400 005. CIN : U65591MHPLC158386

Sr. No.	Particulars	Details
1	Name of the company	Can Fin Homes Limited
2	CIN	L85110KA1987PLC008699
3	Outstanding borrowing of company as on 31.03.2019* (Rs. in Crore)	12896.51
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	ICRA AAA (Outlook Negative) by ICRA
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	NSE

Initial Disclosure of Can Fin Homes Limited as a Large Corporate

2.

We confirm that Can Fin Homes Limited is a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

Veena G Kamath Company Secretary Email:compsec@canfinhomes.com Contact No.: 080-26564259

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Ataru Bagchi Chief Financial Officer Email:atanu.bagchi@canfinhomes.com Contact No.: 080-42201704

Date: 30/04/2019

*Outstanding borrowings of the company having original maturity of more than one year and excluding external commercial borrowings.

