

CFHRO SE CS LODR 154/2020

28/10/2020

ONLINE SUBMISSION

National Stock Exchange of India Ltd.,

Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (E)
Mumbai - 400 051

NSE Symbol: CANFINHOME

BSE Limited

Corporate Relationship Department
25th Floor, P J Towers
Dalal Street, Fort,
Mumbai - 400 001

BSE Scrip Code: 511196

Dear Sirs,

Sub: Outcome of the Board meeting held on 28/10/2020

Ref: Our letter CFHRO SE CS LODR 150/2020 dated 19/10/2020

We wish to inform the outcome of the meeting of the Board of Directors of the Company held today i.e., 28/10/2020, Wednesday.

The Un-audited Financial Results of the Company for the 2nd quarter and half year ended on 30/09/2020, duly reviewed and recommended by the Audit Committee, have been approved by the Board of Directors of the Company at the subject meeting.

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

- i. Statement of Standalone Un-audited Financial Results of our Company for the 2nd quarter and 6 months ended 30/09/2020 including half-yearly statement on assets and liabilities of the Company and statement of cash flow for the half year, duly signed by the Managing Director of the Company (**Annexure-1**).
- ii. Limited Review Report for the said period issued by M/s. Varma & Varma, Chartered Accountants, the Statutory Auditors of the Company (**Annexure-2**).
- iii. Additional Information in compliance with Chapter V of LODR Regulations, 2015 [Reg.52(4)] (**Annexure -3**).
- iv. 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 Circular No.CIR/CFD/CMDI/162/2019 dated 24/12/19 is also enclosed herewith (**Annexure-4**).
- v. A 'Nil' 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 (SEBI Circular No. CIR/CFB/CMDI/162/2019 dated 24/12/2019 and circular no. SEBI/HO/DDHS/08/2020 dated 17/01/2020) (**Annexure - 5**).

The Board of Directors, at the above meeting, has given necessary approvals and authorisations for issue of Non-Convertible Debentures, on private placement basis upto an extent of Rs.4000 Crore, as approved by the members at the 33rd Annual General Meeting of the Company held on 26/08/2020 for issue in tranches, upto the conclusion of next Annual General Meeting. The Board has authorized a Committee to decide on the terms and conditions of the Issue like timing of the Issue(s), size, number of securities, tenure, coupon etc.



Certificate u/r 52(5) of the LODR Regulations by M/s. SBICAP Trustee Company Ltd., the Debenture Trustee of the Company for the half year ended 30/09/2020 will be submitted separately within the prescribed time limit.

The meeting of the Board of Directors commenced at 12:05 p.m. and concluded at 04:55 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.

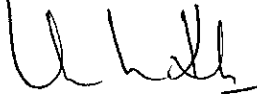
In terms of SEBI (Prohibition of Insider Trading) Regulations, 2015 and Company's Code of Conduct, the trading window will open on 30/10/2020 (Friday).

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.

Kindly take the above intimation and documents on record.

Thanking you,

Yours faithfully,
For Can Fin Homes Ltd.,



Veena G Kamath
AGM & Company Secretary

Encl: As above.





Can Fin Homes Ltd
(SPONSOR: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

(Rs. In lakhs)

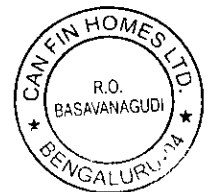
Statement of Un-Audited Financial Results for the Quarter and Half year ended 30/09/2020							
Sl.No.	Particulars	Quarter Ended			Six months ended		Year ended
		(30/09/2020)	(30/06/2020)	(30/09/2019)	(30/09/20)	(30/09/19)	(31/03/2020)
		Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Un-audited & Reviewed	Audited
1	Income from Operations:						
	- Interest Income	52,404.40	52,210.63	49,846.78	1,04,615.02	98,048.08	2,01,890.59
	- Fees and Commission income	136.17	29.30	203.17	165.48	416.07	1,150.72
	- Other income	40.47	10.51	17.44	50.98	17.44	3.77
	Total Income from Operations	52,581.04	52,250.44	50,067.39	1,04,831.48	98,481.59	2,03,045.08
2	Expenditure:						
	- Finance Costs	31,345.06	33,082.51	33,846.65	64,427.57	66,783.47	1,34,420.98
	- Fees and Commission Expense	208.15	96.04	277.71	304.19	556.90	1,231.46
	- Employee Benefit expense	1,497.25	1,380.04	1,226.42	2,877.30	2,487.86	5,420.57
	- Depreciation and Amortisation	227.79	230.70	206.77	458.50	426.77	947.13
	- Provisions for Expected Credit Loss and Write offs	1,510.55	4,413.89	627.40	5,924.44	1,493.10	6,031.57
	- Other Expenses	587.61	442.46	793.10	1,030.07	1,354.23	3,164.73
	Total Expenditure	35,376.42	39,645.64	36,978.06	75,027.06	73,102.34	1,51,216.43
3	Profit Before Tax	17,204.63	12,604.80	13,089.33	29,809.42	25,379.25	51,828.65
4	Tax Expenses						
	- Current Tax	4,620.51	4,126.69	2,632.93	8,747.20	7,148.96	15,018.52
	- Deferred Tax	(257.40)	(837.40)	694.40	(1,094.80)	370.11	(802.22)
	Total Tax Expenses	4,363.11	3,289.29	3,327.34	7,652.40	7,519.07	14,216.31
5	Net Profit after Tax	12,841.51	9,315.51	9,762.00	22,157.02	17,860.18	37,612.35
	Other Comprehensive Income (net of tax)	1.38	(20.32)	(50.17)	(18.94)	(101.31)	(171.03)
6	Total Comprehensive Income	12,842.89	9,295.19	9,711.83	22,138.08	17,758.88	37,441.32
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	2,663.31
8	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	2,12,343.54	2,12,343.54	1,75,555.28	2,12,343.54	1,75,555.28	2,12,343.54
		(As at 31/03/2020)	(As at 31/03/2020)	(As at 31/03/2019)	(As at 31/03/2020)	(As at 31/03/2019)	(As at 31/03/2020)
9	Earnings Per Share (EPS) (of ₹2/- each)	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Not Annualised	Annualised
	(a) Basic	9.64	7.00	7.33	16.64	13.41	28.25
	(b) Diluted	9.64	7.00	7.33	16.64	13.41	28.25



Note 1: Statement of Assets and Liabilities

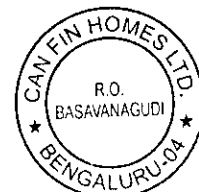
(Rs. in lakhs)

Sl No.	Particulars	As at 30/09/2020	As at 30/09/2019	As at 31/03/2020
		Un-audited & Reviewed	Un-audited & Reviewed	Audited
	ASSETS			
I	Financial Assets			
a)	Cash and Cash equivalents	221.67	541.20	37,231.93
b)	Bank Balances other than above	14,328.53	4,537.74	2,012.06
c)	Derivative Financial Instruments	-	-	-
d)	Receivables			
	(i) Trade Receivables	13.02	10.14	25.55
	(ii) Other Receivables	-	-	-
e)	Loans	20,62,886.48	19,43,273.84	20,52,569.25
f)	Investments	2,416.27	1,857.79	2,430.50
g)	Other Financial Assets	425.63	410.26	302.63
II	Non-Financial Assets			
	Inventories	-	-	-
a)	Current Tax Assets (Net)	1,746.16	3,791.45	2,403.93
b)	Deferred Tax Assets (Net)	4,490.41	2,265.11	3,389.25
c)	Property, Plant and Equipment	3,360.70	3,669.70	3,789.74
d)	Other non-financial assets	51.66	230.24	203.76
	TOTAL	20,89,940.53	19,60,587.47	21,04,358.61
	LIABILITIES AND EQUITY			
	LIABILITIES			
I	Financial Liabilities			
	Derivative Financial Instruments	-	-	-
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	571.98	252.80	400.35
	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	-	-	23.60
b)	Debt Securities	3,05,866.55	5,66,600.95	3,80,955.13
c)	Borrowings (Other than debt securities)	14,90,585.63	11,38,271.11	14,53,089.75
d)	Deposits	28,523.11	28,919.24	30,508.05
e)	Subordinated Liabilities	10,739.69	10,739.69	10,291.47
f)	Other Financial Liabilities	5,498.08	17,928.61	5,871.82
II	Non-Financial Liabilities			
a)	Current tax liabilities (Net)	-	-	-
b)	Provisions	10,228.38	2,882.56	6,623.03
c)	Deferred tax liabilities (Net)	-	-	-
d)	Other non-financial liabilities	1,821.06	1,273.56	1,588.57
III	EQUITY			
a)	Equity Share capital	2,663.31	2,663.31	2,663.31
b)	Other Equity	2,33,442.74	1,91,055.64	2,12,343.54
	TOTAL	20,89,940.53	19,60,587.47	21,04,358.61



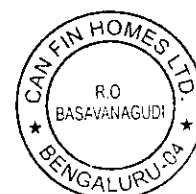
Note 2: Cash Flow Statement for the half year ended September 30, 2020

Sl. No	Particulars	30-09-2020	30-09-2019
A)	Cash Flow from Operating Activities		
	Net Profit Before Tax and Exceptional Items	29,809.42	25,379.25
	Add:		
i)	Adjustment For:		
	Depreciation and Amortization	458.50	426.77
	Loss/(Profit) on Sale of Assets [net]	3.88	0.78
	Interest expense accrued but not paid	19,363.68	18,936.19
	Interest on lease liability	146.08	158.79
	Interest income accrued but not received	(58.17)	(41.94)
	Impairment of financial instruments	5,924.44	1,493.10
	Fair Value adjustments on Debentures	37.75	58.62
	Fair Value adjustments on Investments	1.64	1.00
	Other income	(19.78)	-
	Operating Profit before Working Capital Changes	55,667.43	46,412.57
ii)	Adjustment For Working Capital:		
	(Increase)/Decrease in Trade Receivables	12.53	3.77
	Increase/(Decrease) in Trade Payables	148.03	(93.77)
	(Increase)/Decrease in Other Financial Assets	(64.82)	(101.67)
	(Increase)/Decrease in Loans	(16,241.66)	(1,21,349.37)
	Increase/(Decrease) in Provisions	3,580.04	218.90
	(Increase)/Decrease in Other non-financial assets	152.10	(217.78)
	Increase/(Decrease) in Other financial liabilities	(19,368.37)	(6,820.13)
	Increase/(Decrease) in Other non-financial liabilities	232.49	75.16
		(31,549.67)	(1,28,284.89)
	Cash Generated from Operations	24,117.76	(81,872.32)
	Less: Income Tax Paid	6,465.23	7,618.36
	Net Cash Flow from Operating Activities	17,652.53	(89,490.68)
B)	Cash Flow from Investing Activities		
	Purchase of Property, Plant and Equipment	(66.03)	(9.88)
	Sale of Property, Plant and Equipment	1.25	0.80
	Investment in Government Securities	12.59	(222.44)
	(Increase)/Decrease in Other Bank balances	(12,316.47)	(2,665.80)
	Net Cash Flow from Investing Activities	(12,368.65)	(2,897.33)
C)	Cash Flow from Financing Activities		
	Short term borrowings (net)	(27,991.32)	(59,060.71)
	Long Term Borrowings taken	1,40,500.00	4,31,000.00
	Long Term Borrowings repaid	(75,012.80)	(3,21,807.23)
	Proceeds from deposits accepted (net)	(1,984.94)	2,809.76
	Debt Securities (net)	(74,678.11)	3,522.00
	Payment of lease liability	(463.91)	(477.54)
	Dividend and dividend distribution tax paid	(2,663.08)	(3,210.54)
	Net Cash Flow from Financing Activities	(42,294.14)	52,775.75
	Increase/ (Decrease) in Cash & Cash Equivalents	(37,010.26)	(39,612.26)
	Cash & Cash Equivalents at the Beginning of the Year	37,231.93	40,153.45
	Cash & Cash Equivalents at the end of the period	221.67	541.20
	Other Notes:		
	Cash and Cash equivalents include:		
	Cash on hand	65.51	122.98
	Cheques on hand		-
	Balance with Banks		
	- Current Accounts	156.17	418.22
	- Fixed Deposits		-
	Total	221.67	541.20



Notes to the Financial Results

1	As required under Ind AS 109, the Company has developed a model to calculate expected credit losses (ECL). Summary results from this model indicates that the Company is carrying provisions in excess of the requirements. the Company is required to provide provisions as per prudential norms prescribed by NHB. The provisions held as per NHB norms are in excess of the provision required as per the ECL model.		
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; 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. As such there is no reportable segment(s), as per the IND AS "Operating Segments" specified under section 133 of the Companies Act, 2013.		
3	The Company has maintained 100% Asset Cover on its secured redeemable non-convertible debentures as on September 30, 2020 (floating charge on hypothecation of book debts and receivables). That proceeds of the NCDs are used for the objects that were stated in the offer document(s).		
4	The Company in its Annual General Meeting held on August 26, 2020 has declared dividend towards financial year ended March 31, 2020 of Rs. 2/- per equity share of face value of Rs. 2/- which was recommended by the board of directors on June 15, 2020 and paid subsequently.		
5	The Company had adopted Ind AS 116 "Leases", with effect from April 1, 2019 and applied to all lease contracts existing on April 1, 2019 using the modified retrospective method and had taken the cumulative adjustment to retained earnings as per the guidelines provided in Paragraph C7 and Paragraph C8 c(i) of Ind AS 116, on the date of initial application. On transition, the adoption of the new standard resulted in recognition of Right-of-Use asset (ROU) of Rs. 3,012.85 lakhs and a lease liability of Rs. 3,806.06 lakhs. The cumulative effect of applying the standard resulted in Rs.595.83 lakhs net of taxes being debited to retained earnings during the half year ended on September 30, 2019.		
6	<p>The world witnessed the outbreak of the novel Corona Virus (Covid-19), an infectious disease which World Health Organisation declared as a global pandemic. The disease engulfed the entire globe, leading to loss of human lives in millions and economic losses in trillions. India responded to this crisis with a nationwide lockdown with effect from March 24, 2020 which continues in major cities across the country with gradual withdrawal of lockdown and partial resumption of economic activities.</p> <p>The extent to which this pandemic will impact the business and financial results of the Company, at this point of time, depends on future developments which are, highly uncertain.</p> <p>In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020, April 17, 2020, May 23, 2020 and clarification issued by RBI to Indian Bankers Association dated May 6, 2020 the Company has offered moratorium on the payment of instalments falling due between March 1, 2020 to August 31, 2020 to eligible borrowers. The moratorium period, has been excluded from the number of days past-due for the purpose of asset classification under Regulatory Income Recognition and Asset Classification norms (IRAC) as of September 30, 2020.</p> <p>As on September 30,2020, Company holds a provision of Rs. 7,289.45 lakhs, which is more than the requirement as per the aforesaid RBI Circulars on 'COVID-19 Regulatory Package.</p>		
(Rs. In lakhs)			
	Particulars	As of September 30, 2020	As of March 31, 2020
	Amounts in SMA/overdue categories, where the moratorium/deferment was extended (As of March 31, 2020)	1,44,463.68	1,44,463.68
	Amount where asset classification benefits is extended (As of September 30, 2020/ March 31, 2020)	66,060.30	21,094.48
	Provisions made during the quarter ended March 31, 2020 and June 30, 2020.	7,289.45	3,654.45
	Provisions adjusted during the respective accounting periods against slippages.	-	-
	Residual provisions as of September 30, 2020 and March 31, 2020 in terms paragraph 6 of the circular.	7,289.45	3,654.45



7	<p>The Honourable Supreme Court in a writ petition by Gajendra Sharma Vs Union of India & Anr vide its interim order dated September 3, 2020 has directed that the accounts which were not declared Non performing asset (NPA) till August 31, 2020 shall not be declared NPA till further orders, pending disposal of the case by Supreme Court. Pursuant to the order, the Company has not declared any account as NPA, which was not declared as NPA till August 31, 2020 in accordance with the extant NHB Prudential norms on Income Recognition, Asset classification, and provisioning pertaining to advances. However, as a prudent measure the Company has created sufficient provisions in respect of these advances aggregating to Rs.1,300 lakhs.</p> <p>Ministry of Finance, vide their communication F No 2/12/2020 BOA I, dated 23rd October 2020 have informed that, Government of India has approved the Scheme for grant of exgratia payment of difference between compound interest and simple interest for six months (March 1, 2020 to August 31, 2020) to borrowers having aggregate loan of not more than Rs 200 lakhs, that needs to be credited to the loan of account of such borrowers on or before November 05, 2020. Such amounts will be reimbursed to the lending insitution on filing of claim. Hence there will not be any impact on the financial position of the Company.</p>
8	<p>The Statutory Auditors of the Company have carried out a limited review of the financial results for the quarter and half year ended September 30, 2020 in compliance of Reg.33 and 52 of SEBI (LODR) Regulations, 2015. The above financial results have been reviewed and recommended by the Audit Committee of the Board and subsequently approved by the Board of Directors at its meeting held on October 28, 2020.</p>
9	<p>The figures have been re-grouped wherever necessary.</p>

in terms of our report of even date attached,

For **Varma & Varma,**

Chartered Accountants

FRN:- 0045325

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Cherian K Baby

Partner

M. No: 016043

Place: Bengaluru

Date: October 28, 2020

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

KOUSGI
SREENIVASA
MURTHY GIRISH

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Girish Kousgi

Managing Director & CEO

Varma & Varma

Chartered Accountants

Limited Review Report on unaudited financial results of Can Fin Homes Limited for the quarter/half year ended September 30, 2020 pursuant to the requirements of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

To,
The Board of Directors of
Can Fin Homes Limited, Bangalore

1. We have reviewed the accompanying statement of unaudited financial results of **Can Fin Homes Limited** ('the Company') for the quarter/half year ended September 30, 2020 ('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 as amended from time to time (the Listing regulations).
2. This statement which is the responsibility of the company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting" prescribed under section 133 of the Companies Act 2013 as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian accounting standards specified in section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations read with relevant circulars issued by SEBI, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. Emphasis of Matter

- a. We draw your attention to Note 6 to the Statement which describes the impact of the COVID-19 pandemic on the Company's operations and financial position including the Company's estimates of the possible increase in impairment losses and the continuing uncertainties which may require changes in such estimates in the future.
- b. We draw your attention to Note 7 to the Statement which describes the interim stay granted by Hon'ble Supreme Court of India ('the Court') on the down-gradation of loan accounts into Non-Performing Assets ('NPA') which were not declared as NPA upto August 31, 2020 till further orders, pending disposal of case by the Court and the provision made against the same on estimate basis.

Our opinion is not modified in respect of these matters.

Place: Bengaluru
Date: 28/10/2020

For VARMA & VARMA
Chartered Accountants

FRN 004532S

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CHERIAN K BABY

Partner

M No. 016043

UDIN: 20016043AAAABG4552

CAN FIN HOMES LTD (CIN: L85110KA1987PLC008699)		
Unaudited & Reviewed Financial Results for the half year ended September 30, 2020		
Additional Information in compliance with Chapter V (Obligations of Listed Entity which has listed its Non-Convertible Debt Securities) of SEBI (LODR) Regulations, 2015		
(a)	<p>Details of Credit Rating:</p> <p><u>(i) India Rating & Research Pvt Ltd-Fitch Group</u></p> <p>Secured Non-Convertible debentures Rs. 5660 Crore (Rs.2262 Cr issued and outstanding as on the date of rating letter) "IND AA" (Outlook: Stable)</p> <p>Subordinated Debt Programme Rs.300 Crore "IND AA" (Outlook: Stable)</p> <p><u>(ii) Credit Analysis and Research Ltd</u></p> <p>Secured Taxable Non-Convertible debentures Rs. 2500 Crore "CARE AAA" (Negative)</p> <p>Subordinated Debt Programme Rs.300 Crore "CARE AAA" (Negative)</p> <p><u>(iii) ICRA Limited</u></p> <p>Secured Non-Convertible debenture programme Rs.4620 Crore [ICRA] AA+</p> <p>Subordinated Debt Programme Rs.300 Crore [ICRA] AA+</p>	
(b)	<p>Asset Cover available:</p> <p>The listed Secured Redeemable Non-Convertible Debentures of the Company aggregating Rs. 1772 Crore as on September 30, 2020 are secured by first and exclusive floating charge on specified assets by way of Hypothecation of book debts and receivables. The total asset coverage works out to Rs.2256.45 crore against the outstanding Rs. 1772 Crore, thereof exceeds the required cover to be maintained for the said debentures.</p>	
Particulars		As on September 30, 2020
(c)	Debt Equity Ratio	7.77
(d)	Previous due dates for the payment of interest of Non-Convertible Debentures (01/04/2020 to 30/09/2020)	Details as per Annexure A
(e)	Next due date for the payment of interest of Non-Convertible Debentures (01/10/2020 to 31/03/2021)	Details as per Annexure B
(f)	Previous due dates for payment of Principal along with interest of Non-Convertible Debentures from (01/04/2020 to 30/09/2020)	Details as per Annexure C
	Next due dates for payment of Principal along with interest of Non-Convertible Debentures from (01/10/2020 to 31/03/2021)	Details as per Annexure D
(g)	Debt Service Coverage ratio	0.32
(h)	Interest Service Coverage ratio	1.46
(i)	Net Worth (Rs. in Cr) (as on 31/03/20)	2,150.06
(j)	Net Profit after Tax (Rs. in Lakhs)	22,157.02
(k)	Earnings per share (EPS) – Basic (Amount in Rs.)	16.64

*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 DRR is not applicable to the Company.



ANNEXURE A

Details of previous due dates for payment of Interest of Non-Convertible Debentures from 01/04/2020 to 30/09/2020:				
Sl. No.	ISIN	Due dates of Interest during last half year	Interest Amount (In Crore)	Status of Payment
1	INE477A07225(400 Cr)	09-04-2020	7.53	Paid
2	INE477A07241(600 Cr)	18-05-2020	47.34	Paid
3	INE477A07233(200 Cr)	27-05-2020	3.84	Paid
4	INE477A07258(400 Cr)	26-07-2020	29.28	Paid
5	INE477A07100(100 Cr)	10-09-2020	8.69	Paid

ANNEXURE B

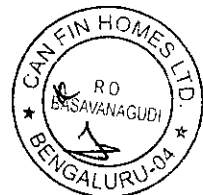
Details of next due dates for payment of Interest of Non-Convertible Debentures from 01/10/2020 to 31/03/2021:				
Sl.no	ISIN	Due dates of Interest during next half year	Interest Amount (In Crore)	Status
1	INE477A07266(200 Cr)	17-10-2020	14.88	Paid
2	INE477A07258(400 Cr)	26-10-2020	7.38	Paid
3	INE477A07217(122 Cr)	16-11-2020	9.48	Not yet due
4	INE477A07274(200 Cr)	30-11-2020	15.28	Not yet due
5	INE477A08025(100 Cr)	03-12-2020	8.94	Not yet due
6	INE477A07266(200 Cr)	16-01-2021	3.72	Not yet due
7	INE477A07274(200 Cr)	26-02-2021	3.82	Not yet due
8	INE477A07282(250 Cr)	01-03-2021	19.63	Not yet due

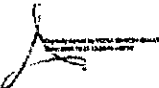
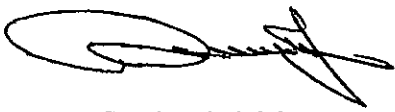
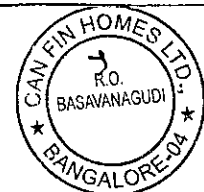
ANNEXURE C

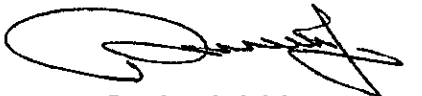
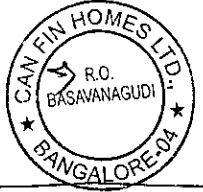
Details of previous due dates for Redemption of Non-Convertible Debentures from 01/04/2020 to 30/09/2020:				
Sl.no	ISIN	Due dates of Redemption during last half year	Redemption Amount (In Crore)	Status
1	INE477A07225(400 Cr)	09-04-2020	400	Paid
2	INE477A07233(200 Cr)	27-05-2020	200	Paid
3	INE477A07100(100 Cr)	10-09-2020	100	Paid

ANNEXURE D

Details of next due dates for Redemption of Non-Convertible Debentures from 01/10/2020 to 31/03/2021:				
Sl.no	ISIN	Due dates of Redemption during next half year	Redemption Amount (In Crore)	Status
1	INE477A07258(400 Cr)	26-10-2020	400	Paid
2	INE477A07266(200 Cr)	16-01-2021	200	Not yet due
3	INE477A07274(200 Cr)	26-02-2021	200	Not yet due



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 Q2 FY21				
Amount Raised		Not applicable for Q2 FY21				
Report filed for Quarter ended		30/09/2020				
Monitoring Agency		Not applicable for Q2 FY21				
Monitoring Agency Name, if applicable		Not applicable for Q2 FY21				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q2 FY21				
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
--	--	--	--	--	--	--
VEENA GANESH KAMATH  Veena G Kamath AGM & CS		 Prashanth Joishy AGM & CFO				
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						
Name of listed entity		Can Fin Homes Limited				
Mode of Fund Raising		Public Issues / Private Placement				
Type of Instrument		Non-Convertible Debentures/Non-Convertible Redeemable Preference Shares				
Date of Raising Funds		Not applicable for Q2 FY21				
Amount Raised		Not applicable for Q2 FY21				
Report filed for Quarter ended		30/09/2020				
Is there a Deviation / Variation in use of funds raised		Not applicable for Q2 FY21				
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		---				
If yes, details of the approval so required?		--				
Date of 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
--	--	--	--	--	--	--
VEENA GANESH KAMATH Digitally signed by VEENA GANESH KAMATH Date: 2020.10.21 13:24:20 +05'30' Veena G Kamath AGM & CS		 Prashanth Jolshy AGM & CFO				
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						