



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

Can Fin Homes Ltd.

Registered Office
No. 29/1, 1st Floor, M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
BENGALURU – 560 004
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Fax:080 26565746
Web: www.canfinhomes.com
CIN: L85110KA1987PLC008699

Annexure- I
ISSUE OF COMMERCIAL PAPER (C P) :
LETTER OF OFFER

PART I

PROPOSED DATE OF ISSUE : 20th November 2020 (Friday) ✓
CREDIT RATING : CRA-1: A1+ ISSUED BY ICRA Ltd
: CRA-2: A1+ ISSUED BY CARE RATINGS Ltd
DATE OF RATING : ICRA Ltd 13/11/2020, CARE RATINGS Ltd 10/11/2020 ✓
VALIDITY FOR ISSUANCE : CARE RATINGS Ltd- Two Months from the date of Issue.
: ICRA Ltd -Three Months from the date of Issue.
VALIDITY PERIOD FOR RATING : ICRA Ltd 12/02/2022 and CARE RATINGS Ltd valid for One year.
FOR AMOUNT : Rs. 4500 Crore
CONDITIONS IF ANY : Nil
EXACT PURPOSE OF ISSUE OF CP : The funds are required to meet the working capital needs of the Company.
CREDIT SUPPORT (if any) : No
DESCRIPTION OF INSTRUMENT : Commercial Paper
AMOUNT : Rs.350Crore ✓
ISSUED BY : **CAN FIN HOMES LTD**
IN FAVOUR OF : **Holders of CP**
NETWORTH OF THE GUARANTOR COMPANY : NA
NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE : NA
EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY : NA
CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED : NA

Details of Current tranche :

ISIN.	Amount (in Cr)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA
INE477A14BB1	350,	30/12/2020,	A1+ ✓	1) 12/02/2022 2)Valid for One year.	1)ICRA Ltd 2)CARE Ratings LTD



NAME AND ADDRESS OF THE TRUSTEE LISTING: : NA

PROPOSED TO BE LISTED : The Proposed CP shall be listed on the Stock Exchange(s) in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/ P/2019/104 dated. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dated 22-10-2019.

ISSUING AND PAYING AGENT : HDFC BANK LIMITED, Lodha I, Think Techno Campus, Office floor 4, Opp Crompton Greaves Limited, Next to Kanjurmarg Railway Station, Mumbai (40001)

MARKET CONVENTIONS : FIMMDA CONVENTIONS

CP BORROWING LIMIT : Rs. 4500 crore

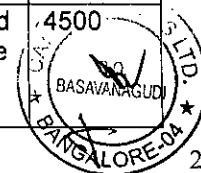
SUPPORTING BOARD RESOLUTION : Dt. 15/05/2017

FOR CP BORROWING RESOLUTION DATED

TOTAL CP OUTSTANDING (AS ON DATE : Rs.2,250/- crore (Maturity Value)

DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS:

ISIN	Issue Date	Amount Issued (in Cr)	Date of Maturity *	Outstanding Amount (in Cr) (Maturity Value)	Name of IPA	Credit Rating	Name of the Credit Agency	Rated Amount
INE477A14AN8	05/09/19	100	04/12/19	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AO6	13/09/19	250	28/11/19	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AC1	04/10/19	100	26/12/19	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AP3	16/10/19	100	16/09/20	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AQ1	19/11/19	100	18/11/20	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AR9	03/12/19	300	25/05/20	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AS7	03/03/20	150	03/03/21	150	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500



INE477A14AT5	21/05/20	500	19/08/20	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AU3	26/05/20	100	25/05/21	100	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AV1	23/06/20	400	23/06/21	400	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AW9	07/07/20	500	28/09/20	-	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AX7	16/07/20	500	15/03/21	500	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AY5	01/10/20	700	28/12/20	700	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
INE477A14AZ2	16/10/20	400	27/09/21	400	HDFC Bank Ltd.	A1+	ICRA Ltd and Care Ratings Ltd	4500
		4,200		2,250				

** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on the due date.*
Details of other Debt instruments outstanding :

ISIN	Issue Date	Amount (in Cr)	Maturity Date	Amount O/S (in Cr)
INE477A08025	03/12/2014	100	03/12/2024	100
INE477A07217	15/11/2016	122	15/11/2021	122
INE477A07241	18/05/2017	600	18/05/2022	600
INE477A07266	17/10/2017	200	17/01/2021	200
INE477A07274	29/11/2017	200	28/02/2021	200
INE477A07282	27/02/2020	250	27/05/2023	250
		1472		1472



Bank fund based facilities from banks/financial Institutions if any:

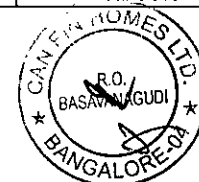
Name of the Bank	Nature of facility	O/S Amount(In cr) As on 31.03.20	Limit(In cr)	Asset Classification
CANARA BANK	OD	516.03	1000.00	Standard
CANARA BANK	TERM LOAN	2250.00	2500.00	Standard
SYNDICATE BANK	TERM LOAN	571.00	1000.00	Standard
SYNDICATE BANK	OD	100.54	500.00	Standard
STATE BANK OF INDIA	OD	770.55	1000.00	Standard
STATE BANK OF INDIA	TERM LOAN	3538.28	3180.00	Standard
CORPORATION BANK	TERM LOAN	24.96	250.00	Standard
HDFC BANK	OD	6.60	50.00	Standard
HDFC BANK	TERM LOAN	1301.37	1525.00	Standard
FEDERAL BANK	TERM LOAN	759.23	750.00	Standard
AXIS BANK	TERM LOAN	100.73	200.00	Standard
BANK OF INDIA	TERM LOAN	599.99	1000.00	Standard
BANK OF MAHARASHTRA	TERM LOAN	124.37	400.00	Standard
ALLAHABAD BANK	TERM LOAN	399.99	500.00	Standard

*Includes cheques issued but not presented for payment.

Name and address of Issuer : **CAN FIN HOMES LTD,**
Registered Office, 29/1,
Sir M N Krishna Rao Road,
Basavanagudi,
Bangalore 560 004.

Line of Business : Housing Finance
Chief Executive(Managing Director/
President/CEO/CFO/Top Executive) : Mr. Girish Kousgi, Managing Director
Group Affiliation (If any) : Associate Company of Canara Bank

FINANCIAL SUMMARY	30.06.2020 (as per IND AS)	30.09.2020 (as per IND AS)	31.03.2020 (as per IND AS)	31.03.2019 (as per IND AS)	31.03.2018 (as per IND AS)
EQUITY	26.63	26.63	26.63	26.63	26.63
RESERVES	2,224.15	2334.42	2,123.44	1755.55	1,460.36
NET WORTH	2,250.78	2361.06	2,150.07	1,782.18	1,486.99
INVESTMENT IN					
-SUBSIDIARIES/AFFILIATES	0.00	0.00	0.00	0.00	0.00
TOTAL DEBT OUTSTANDING	18,213.80	18,357.15	18,748.44	16,880.08	13,921.02
-SHORT TERM (< 1 YEAR)	4,105.54	3,764.71	4,142.36	4,877.14	4,093.66
-OTHER DEBT	14,108.26	14,592.44	15,801.00	12,002.94	9,827.36
GROSS INCOME	522.50	1048.31	2,030.45	1,731.34	1,521.98
OPERATING PROFIT	170.18	357.33	578.60	470.60	453.18
GROSS PROFIT (PBT)	126.05	298.08	518.29	469.50	431.08
NET PROFIT (POST TAX)*	92.15	221.38	374.41	296.76	286.61

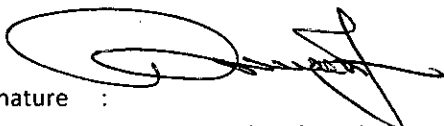


Audit Qualification (If any) : NIL
Material litigation (If any) : There are no material litigations.
Regulatory strictures (If any) : There are no regulatory strictures.

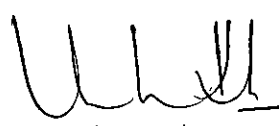
Details of Default of CPs, Including
Technical Delay in Redemption During
Past Three Years : NIL

Details of Default and Delay in
Redemption of Any Other Borrowings
During Last Three Years : NIL

For Can Fin Homes Limited

Signature : 
Name : Prashanth Joishy
Designation : Asst. General Manager



Signature : 
Name : Veena G Kamath
Designation : Asst. General Manager

AUTHORISED SIGNATORIES OF THE ISSUER.

Place : Bengaluru
Date : 18-11-2020

Original / Authenticated Copy Of Any Document Related To Above Information Will Be Made Available To The Investors On Request