



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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CIN: L85110KA1987PLC008699

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

PART I

PROPOSED DATE OF ISSUE : 27th February 2025 (Thursday)
CREDIT RATING : CRA-1: A1+ ISSUED BY ICRA Ltd
 CRA-2: A1+ ISSUED BY CARE RATINGS Ltd
DATE OF RATING : ICRA Ltd 10/02/2025, CARE RATINGS Ltd 21/02/2025
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 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.600 Crore
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
INE477A14DQ5	600	29/05/2025	A1+	1) Valid for one year 2)Valid for One year.	1) ICRA Ltd 2) CARE Ratings LTD

NAME AND ADDRESS OF THE TRUSTEE : NA
LISTING: 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 (400001)
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.3,100 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
INE477A14CN4	01/09/23	500	01/12/23	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CO2	01/09/23	250	25/09/23	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CP9	10/10/23	1,000	26/12/23	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CQ7	03/11/23	1,000	31/01/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CR5	29/12/23	500	29/02/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CS3	08/01/24	1,500	20/03/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CT1	07/02/24	750	06/05/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CU9	08/02/24	250	08/05/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CV7	22/03/24	750	21/06/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CW5	28/03/24	400	27/06/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CX3	17/05/24	1500	16/08/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CY1	10/06/24	750	09/09/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14CZ8	10/07/24	500	20/09/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DA9	26/07/24	250	25/10/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DB7	31/07/24	750	30/10/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DC5	13/08/24	500	12/11/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DD3	23/08/24	1000	22/11/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DE1	03/10/24	500	13/12/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DF8	03/10/24	500	30/12/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DG6	08/11/24	250	27/01/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DH4	08/11/24	750	06/02/24	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DI2	21/11/24	500	20/02/25	-	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DJ0	10/12/24	500	11/03/25	500	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DK8	30/12/24	150	24/03/25	150	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500

INE477A14DL6	07/01/25	450	18/03/25	450	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DM4	21/01/25	500	22/04/25	500	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DN2	22/01/25	500	23/04/25	500	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DO0	10/02/25	500	02/05/25	500	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
INE477A14DP7	11/02/25	500	13/05/25	500	HDFC Bank Ltd.	A1+	ICRA Ltd Care Ltd	4500
		17,750		3,100				

*** 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)
INE477A07316	25/02/2022	500	25/02/2025	500
INE477A07324	10/03/2022	700	10/06/2025	700
INE477A07332	25/03/2022	260	25/06/2025	260
INE477A07340	30/03/2022	400	30/06/2025	400
INE477A07357	24/08/2022	1000	24/11/2025	1000
INE477A07365	23/12/2022	301	23/03/2026	301
INE477A07373	27/02/2023	935	27/05/2026	935
INE477A07381	23/02/2024	1000	21/05/2027	1000
INE477A08025	03/04/2024	900	03/04/2029	900
INE477A07407	30/01/2025	500	30/01/2030	500
		6496		6496

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

Name of the Bank	Nature of facility	O/S Amt (In cr.) As on 31.03.24	Limit (In cr.)	Asset Classification
Bank of Baroda	Term Loan	2,215.06	3000	Standard
Bank of Baroda	WCDL	499.89	500	Standard
Bank of India	Demand Loan	222.31	300	Standard
Bank of India	Short Term loan	500.00	500	Standard
Bank of India	Term Loan	1,158.47	2000	Standard
Canara Bank	Term loan	753.57	1500	Standard
Canara Bank	WCDL	501.13	500	Standard
Central Bank of India	Term Loan	410.69	500	Standard
Canara Bank*	OD	225.50	270	Standard
Federal Bank	Term Loan	426.66	1285	Standard
Federal Bank	WCDL	-	500	Standard
HDFC Bank	Overdraft and WCDL	384.31	400	Standard
HDFC Bank	Term Loan	2,351.34	6205	Standard
IDBI	Short Term loan	500.00	500	Standard
Indian Bank	Term Loan	707.81	1700	Standard
National Housing Bank**	Term Loan	5,244.04	-	Standard
Punjab & Sindh Bank	Term Loan	599.91	750	Standard
Punjab National Bank	Term Loan	2,071.63	2750	Standard
RBL Bank	Term Loan	62.50	250	Standard
South Indian Bank	Term Loan	139.97	200	Standard
State Bank of India	Term Loan	2,967.81	5000	Standard
Union Bank of India	Short Term loan	2,250.00	2250	Standard

*Includes cheques issued but not presented for payment.

** Includes NHB refinance

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) : Shri Suresh Srinivasan Iyer, Managing Director & CEO
Group Affiliation (If any) : Associate Company of Canara Bank

FINANCIAL SUMMARY	31.12.2024 (as per IND AS)	30.09.2024 (as per IND AS)	30.06.2024 (as per IND AS)	31.03.2024 (as per IND AS)
EQUITY	26.63	26.63	26.63	26.63
RESERVES	4,807.06	4,674.94	4,517.97	4,317.22
NET WORTH	4,833.69	4,701.57	4,544.60	4,343.85
INVESTMENT IN				
-SUBSIDIARIES/AFFILIATES	0.00	0.00	0.00	0.00
TOTAL DEBT OUTSTANDING	34,224.31	33,790.15	32,428.67	31,862.94
-SHORT TERM (< 1 YEAR)	5,638.35	7,910.60	6,873.77	6,757.45
-OTHER DEBT	28,585.96	25,879.55	25,554.90	25,105.49
GROSS INCOME	2,879.97	1,893.82	931.13	3,524.69
OPERATING PROFIT	858.66	567.41	280.23	1,036.34
GROSS PROFIT (PBT)	798.31	529.19	255.75	957.53
NET PROFIT (POST TAX)	623.25	411.12	200.09	750.70

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 :	Signature :
Name : Apurav Agarwal	Name : Nilesh Jain
Designation : Chief Financial Officer	Designation : Deputy General Manager

AUTHORISED SIGNATORIES OF THE ISSUER.

Place: Bengaluru
Date: 25/02/2025

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