



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

CAN FIN HOMES LIMITED

CIN: L85110KA1987PLC008699

Regd. Office: No.29/1, Sir M N Krishna Rao Road, Basavanagudi, Bengaluru-560004
Tel: 080-26567655 | e-mail: deposits@canfinhomes.com | website: www.canfinhomes.com



APPLICATION FOR PUBLIC DEPOSIT

INVESTMENT BY PUBLIC IN THE DEPOSIT SCHEME OF CAN FIN HOMES LIMITED IS A SPECIFIED INVESTMENT UNDER SECTION 11(5)(IX) OF THE INCOME-TAX ACT, 1961

INTEREST RATES EFFECTIVE FROM 01.08.2025

FIXED DEPOSIT SCHEME

TERM	DEPOSIT UPTO ₹1 CRORE		BULK DEPOSITS	
	General Public	Senior Citizen	> ₹1 Crore to ₹5 Crore	> ₹5 Crore
12 Months	6.50%	7.00%	5.00%	4.50%
13-35 Months	6.75%	7.25%	5.50%	5.00%
36 Months	6.75%	7.25%	5.50%	5.00%
37-48 Months	6.75%	7.25%	5.50%	5.00%
48-60 Months	6.75%	7.25%	5.50%	5.00%

Minimum Deposit under Fixed Deposit Scheme:

- ₹2,00,000/- for payment of quarterly, half-yearly interest.
- ₹10,00,000/- for payment of monthly interest.

CUMULATIVE DEPOSIT SCHEME

TERM	DEPOSIT UPTO ₹1 CRORE		BULK DEPOSITS	
	General Public	Senior Citizen	> ₹1 Crore to ₹5 Crore	> ₹5 Crore
12 Months	6.50%	7.00%	5.00%	4.50%
13-35 Months	6.75%	7.25%	5.50%	5.00%
36 Months	7.50%	7.75%	5.50%	5.00%
37-48 Months	6.75%	7.25%	5.50%	5.00%
48-60 Months	6.75%	7.25%	5.50%	5.00%

Minimum Deposit under Cumulative Deposit Scheme is ₹20,000/-

MODE OF ACCEPTANCE:

Deposit(s) shall be made by cheque in favour of "Can Fin Homes Limited" (hereinafter referred to as "CFHL" or "Company") through CFHL's respective branch and/ or by writing an email to deposits@canfinhomes.com and should be marked "Account payee only" or by transfer to CFHL below mentioned bank account through RTGS/NEFT. In case of Deposits for above 1 Crore, a prior intimation must be served to CFHL and amount must be credited before 1:00 PM.

Beneficiary Name	: Can Fin Homes Limited	IFSC Code	: CNRB0000684
Account Number	: 0684201001251	Branch Name	: BENGALURU, LALBAGH WEST
Branch Name	: Canara Bank	MICR	: 560015035

"Effective date of Deposit(s) - Same day if amount is credited to the CFHL's bank account before the cut-off time, i.e. 1:00 PM., else next working day (excluding Saturdays and Holidays). In case deposits for above Rs.1 crore, amount must be credited before 1:00 PM".



HOME LOAN
Designed to
suit your **NEEDS**

BRANCH

APPLICATION FORMS CAN BE HANDED OVER TO ANY OF THE BRANCHES OF CAN FIN HOMES LIMITED.

CAN FIN HOMES LIMITED

TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

PUBLIC DEPOSIT CAN BE PLACED BY

- Resident Indian individuals
 - Minors through Guardians who should be resident of India
 - Proprietorship Firm
 - Hindu Undivided Families (HUF)
- Application for placing Public Deposit should be made in the enclosed prescribed form duly complete in all respects along with the following documents as per the Prevention of Money Laundering Act, 2002, the rules notified thereunder and the Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016: a) Latest Photograph b) Permanent account number c) Self-certified copy of the proof of identity & address d) Any other documents/information required by CFHL to conduct due diligence as per the regulatory requirements.
 - Public Deposits can be made in the joint names not exceeding 3 persons. The interest in such cases shall be paid to the first applicant.
 - Repayment of the Public Deposit will be made as per the instructions given in the application.
 - A minor can keep the Public Deposit through Guardian. Periodical interest and the maturity proceeds will be paid vide 'account payee' cheque in the name of depositor.

MODE OF ACCEPTANCE

- Cash for amounts less than Rs. 20,000/- cash is to be paid only at CAN FIN HOMES LIMITED cash counters.
- Local cheques / Demand drafts, Please ensure that all cheques and drafts are drawn in favour of "CAN FIN HOMES LIMITED" and should be marked "Account Payee Only".

TAX DEDUCTIONS AT SOURCE

Income tax will not be deducted at source from interest earned when the aggregate amount of interest on all the deposits with CAN FIN HOMES LIMITED, does not exceed Rs. 5,000/- in any Financial Year.

In cases when the interest exceeds Rs.5,000/- in a financial year, individual depositors who are not liable to pay income tax may submit a declaration in Form 15G/15H so as to receive interest without deduction of tax at source, otherwise tax will be deducted at source in accordance with Section 194A of the income tax Act, 1961. Form 15G/15H should be submitted in CAN FIN HOMES LIMITED, for every financial year duly complete in all respects before first payment of interest. A certificate for income tax deducted at source will be issued, wherever applicable. Quoting of PAN/GIR Nos. by Depositors as Mandatory.

REPAYMENT AND RENEWAL OF PUBLIC DEPOSIT

Repayment of Public Deposit is made against surrendering the duly discharged deposit receipt to CFHL. The maturity amount will be credited directly to the Bank account particulars provided in the application. In case the maturity date falls on Sunday or any National holiday, the maturity proceeds will be credited on the next working day. For renewal, duly filled and signed prescribed application form along with discharged deposit receipt are required to be submitted. Unless consent is given for auto renewal, renewal will be subject to the following:

- Where the overdue period does not exceed 14 days, the deposit can be renewed with effect from the maturity date and the interest rate prescribed on the date of maturity will be applicable.
- Where the overdue period exceeds 14 days, the deposit can be renewed with effect from the maturity date and the interest rate prevailing on the maturity date or the renewal date, whichever is lower will apply for the renewed deposit.

OTHER TERMS & CONDITIONS

- Premature withdrawal of Deposit(s) is not permitted before expiry of three months from the date of its acceptance:
 - In case of death of the depositor, the deposit amount shall be paid prematurely to the survivor / nominee / legal heirs, at their request, with interest at the contracted rate for the period run, after submission of proof of death.
 - In order to meet expenses of emergent nature:
 - Tiny deposits (Deposit amount upto ₹10,000/-) of individual depositors can be repaid within 3 months, without interest.
 - Other public deposits (deposit amount exceeding ₹10,000/-) of individuals can be repaid prematurely to the extent of 50% (not exceeding ₹5,00,000/-) at the request of the depositor, before the expiry of 3 months from the date of acceptance of such deposit, without interest. For the remaining 50% of the deposits, the existing guidelines applicable for public deposits will continue.
 - In cases of critical illness (as per IRDAI regulations pertaining to Health Insurance), the public deposits can be repaid to the extent of 100% within 3 months, without any interest.
- The interest payable on premature withdrawal thereafter is as follows:

Sl. No.	Period	Interest remittance
(i)	After 3 months but before expiry of 6 months	Interest payable shall be 3% per annum for individual deposit and no interest in case of other category of deposits.
(ii)	After 6 months but before date of maturity	1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by the Company.

In case of Premature withdrawal, brokerage amount paid, if any will be recovered on prorata basis.

- All deposit accounts standing to the credit of sole/first named depositor in the same capacity shall be clubbed.
- Deposits can be renewed automatically (on maturity of the first tenure) with or without interest, provided the depositor(s) provide their consent for the same in the deposit application itself.
- Deposits which mature after the first auto renewal have to be automatically remitted to the designated bank account on the date of maturity, in absence of any specific instruction from the depositor for renewal.
- Bank account particulars of both the depositors (in case of joint deposits) shall be collected in the Deposit Application itself. On maturity, in the absence of specific request for renewal, the amount shall be credited to the Bank account of the depositor(s) based on the repayment condition.
- Repayment of deposit, if not renewed, will be made through normal banking channels.
- The interest rate applicable on renewal of an overdue deposit will be as follows:

Sl.No.	Period overdue	Terms of renewal
(i)	Where the overdue period does not exceed 14 days	The deposit can be renewed with effect from the maturity date and the interest rate prevailing on the date of maturity will be applicable.
(ii)	Where overdue period exceeds 14 days	The deposit can be renewed with effect from the maturity date and the interest rate prevailing on the maturity date or the renewal date whichever is lower will apply for the renewed deposit.

- Loans are granted against the deposits after the expiry of three months from the date of the deposit. Maximum 75% of deposit amount with interest can be granted as Loan against Deposits.
- Income Tax at source will be deducted on the interest payments as per the provisions of Income Tax Act, 1961, as applicable from time to time.
- The deposit schemes other than Exempted Category deposits are subject to applicable Regulations/ Directions issued by the Reserve Bank of India ("RBI")/ National Housing Bank ("NHB") from time to time.
- Nomination facility is available. However, the Depositor(s) can nominate a person as his/ her/ their nominee only in accordance with the provisions of Section 36B of the National Housing Bank Act, 1987 and other rules/ regulations, as applicable from time to time. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Further, any cancellation/ variation in the nomination will have to be done in the manner prescribed by rules made by the Central Government under section 45ZA of the Banking Regulation Act, 1949. In the event of death of the first / sole depositor, repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor(s)/ nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased.

GENERAL

- CFHL reserves the right to change, add or delete the terms and conditions without any notice subject to compliance with the applicable directions prescribed by the RBI/ NHB or any other competent authority, from time to time.
- In case of any deficiency in servicing of deposits, if not redressed by the Company, the depositor may approach the National Housing Bank (NHB), National Consumer Disputes Redressal Forum, the State level Consumers Redressal Forum or the District level Consumers Redressal Forum for relief.
- The financial position as described and the representations made in the application are true and correct and the Board of Directors are responsible for the correctness and veracity thereof.
- CFHL is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that the Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of CFHL or for the correctness of any of the statements or the representations made, or opinions expressed by the Company; and for repayment of deposit/ discharge of liabilities by the Company.
- In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorised officer of the National Housing Bank.
- Can Fin Homes Limited, being a housing finance company registered with the RBI under Section 29A of the National Housing Bank Act, 1987, is exempt from the applicability of the Companies (Acceptance of Deposits) Rules, 2014.
- Pursuant to the provisions of Section 125 of the Companies Act, 2013, the Central Govt. has established a Fund called "The Investor Education & Protection Fund" (IEPF) to which matured deposits which have remained unclaimed and unpaid for a period of 7 years from the date they became due for payment are to be transferred. The amount so transferred can be claimed back by the depositor from the above fund, at a later date, as per S.125(4) of the said Act read with the IEPF (Accounting, Audit, Transfer & Refund) Rules, 2016.
- "The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or CFHL are/is holding substantial interest is Rs.304.37 Crores and the total amount of exposure to such entities is Rs.1,524.59 Crores".

PROVISIONAL RECEIPT

Received from by Cash / Cheque / DD / NEFT / RTGS bearing No. dated for Rs..... drawn on Bank.....branch towards of CAN FIN HOMES LIMITED for a period of..... months at rate of interest% annum.

Nomination Registered vide
Registration No.

For CAN FIN HOMES LIMITED

Authorised Signatory

Date:

In case of the Fresh / Renewed Deposit Receipt is not delivered within 14 Days from the Date of Deposit / Maturity Date Please contact Central Deposit Centre, Tel: 080 - 26567655 or send an email to deposits@canfinhomes.com

CAN FIN HOMES LIMITED

Regd. Office: No.29/1, Sir M N Krishna Rao Road,
Basavanagudi, Bengaluru-560004
Telephone : 080 - 26567655
e-mail: deposits@canfinhomes.com
website: www.canfinhomes.com

Deposit A/C No.

Agent Code

Agent Name

Introduced by Staff No. Direct

NEW
 RENEWAL

DEPOSIT SCHEMES RATED AAA WITH A STABLE OUTLOOK BY ICRA LIMITED

APPLICATION FOR FRESH / RENEWAL OF PUBLIC DEPOSITS

I/We wish to place a deposit as mentioned below for Rs. (Rupees in words)

and enclose a Cheque/Draft/UTR No. /TDR No. Dated

drawn on Bank Branch

First / Sole Depositor's Details

Name

Guardian's Name (and relationship with minor)

Customer ID PAN

Second Depositor's Details

Name

Customer ID PAN

Third Depositor's Details

Name

Customer ID PAN

DEPOSIT SCHEME DETAILS (for interest rates please refer the instructions page)

FIXED DEPOSIT SCHEME CUMULATIVE DEPOSIT SCHEME SENIOR CITIZEN PERIOD MONTHS

INTEREST FREQUENCY DETAILS FOR FIXED DEPOSIT SCHEME

MONTHLY QUARTERLY HALF YEARLY YEARLY

REPAYMENT CONDITION

FIRST/SOLE DEPOSITOR EITHER OR SURVIVOR ANY ONE OR SURVIVOR ALL JOINTLY Others Please Specify

BANK ACCOUNT DETAILS OF DEPOSITORS (FOR PAYMENT OF INTEREST AND REPAYMENT OF PRINCIPAL) Please enclose copy of cancelled cheque leaf / bank passbook first page <input type="checkbox"/> Savings <input type="checkbox"/> Current	Details	First/Sole Depositor	Second Depositor	Third Depositor
	Name:			
	Name of the Bank :			
	Branch:			
	Bank A/c No.:			
IFSC Code :				

Constitution : Individual HUF Proprietorship Others (Please Specify).....

Category : Shareholder Director Relative of a Director Public Employee

Status : Resident Non - Resident TAX to be Deducted Yes No Form 15G / 15H furnished YES NO

	Permanent Address*	Communication Address*
Door No/Flat No		
House/Apartment Name		
Address Line 01		
Address Line 02		
City/Pin Code		
Dist/State		

*Proof to be attached.

Application for Individuals Declaration: I/ We confirm having read, understood and agree to abide by the enclosed/ attached terms & conditions of the deposit scheme. I/ We declare that I am / We are not depositing this amount as nominee(s) of any person residing outside India. I/ We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/ she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-resident of any country other than India. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Income Tax Act, 1961 read with the Rules thereunder. In the event of death of any of the joint depositors prior to the maturity of the deposit, the Company will at the written request of the surviving depositors be at liberty though not bound and at its absolute discretion to pay interest for the remaining period, to repay the deposit before maturity or to grant and advance against the security thereof to anyone or more of the surviving depositor/s, on such terms as Can Fin Homes Limited (hereinafter referred to as "CFHL" or "Company") may decide and to add/delete/substitute any names therein. I/We permit/ authorise CFHL to collect, store, communicate and process information relating to the Account and all transactions therein, by CFHL and any of its affiliates including sharing, transfer and disclosure between them and to the authorities as per the applicable laws/ regulations. I/We further declare that, I/ we am/are authorized to make this deposit in the above-mentioned deposit scheme and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by CFHL in accordance with the applicable laws/ regulations. I/We further affirm that the information/details provided by me/us is/ are true and correct in all respect and nothing has been concealed. I/We also agree to furnish such information and/or documents as CFHL may require from time to time to comply with regulations. I/We have gone through the financials and other statements/ particulars/ representations furnished/ made by CFHL and after careful consideration, I/we am/are making the deposit with CFHL at my/our own risk and volition.

"I have gone through the financial and other statement / particulars / representations furnished / made by the Company and after careful consideration I am making the deposit with Company at my own risk and volition".

AUTO RENEWAL OPTION

I hereby give my explicit consent to Can Fin Homes Limited to duly renew PRINCIPAL / renew PRINCIPAL & INTEREST / Repay, in entirety, the Principal & Interest to my designated Bank Account Number mentioned herein on maturity of the deposit.

AUTO RENEWAL OPTION: Accepted Yes No

SECOND DEPOSITOR (KYC Form)

*PAN No.:

*Mr. Ms. Miss Minor * Natural Guardian's Name (Father Mother)

*(Copy Mandatory)

Name:

Father's Spouse's Guardian's Name:

Mother's Name:

*Gender: Male Female Others - Marital Status: Single Married *Date of Birth:

Age: Place of Birth:

Country of Birth:

Affix a Latest
Passport Size
Photo of the
Second Depositor
(do not staple) ignore

	Permanent Address*	Communication Address*
Door No/Flat No		
House/Apartment Name		
Address Line 01		
Address Line 02		
City/Pin Code		
Dist/State		

*Proof to be attached.

*Annual Income: Below Rs.2 lakhs; Rs. 2 lakhs to Rs.5 lakhs; Rs.5 lakhs to Rs.10 lakhs; Rs.10 lakhs to Rs.25 lakhs; Rs.25 lakhs to Rs.50 lakhs; Rs.50 lakhs to Rs.1 crore; Above Rs.1 crore

*Occupation: Retired Housewife Self Employed Student Doctor Advocate Employee - Other Companies Others
 Service: (Private Sector; Public Sector; Govt. Sector); Business. Status: Resident Individual Hindu Undivided Family

* Qualification : _____ ; Nature of Business : _____.

* Please tick if applicable to you Politically Exposed Person (PEP); Relative of PEP; Not applicable

Category: Member of Public Shareholder Director / Relative of a Director Promoter Employee Others

Nationality: Indian Others

Proof of Identity & Current / Permanent Address* (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity	Proof of Address	Aadhaar No.	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="text"/>	<input type="text"/>	Passport No.	<input type="text"/>	Expiry Date	<input type="text"/>
<input type="text"/>	<input type="text"/>	Driving Licence No.	<input type="text"/>		
<input type="text"/>	<input type="text"/>	Voter ID card No.	<input type="text"/>		
CKYC No. <input type="text"/>					

Person with Disability Declaration:

Person with Disability: Yes No

If Yes, please provide details as below:

Type of Disability _____

Percentage of Disability _____

UDID Number (where available) _____

FATCA/CRS Declaration:

Are you a tax resident of India? Yes No

SIGNATURE OF DEPOSITOR(S)

PLACE: _____

DATE:

Second Depositor

Look no further for Home Loans & Deposits.



- Home Loans
- Mortgage Loans
- Loans for Purchase of Commercial Property
- Site Loans
- Balance Transfers
- Home Renovation Loans
- Rooftop Solar Loan Scheme

**Talk to us,
today!**



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Toll Free : 1800 203 4488

www.canfinhomes.com

THIRD DEPOSITOR (KYC Form)

*PAN No.:

*Mr. Ms. Miss Minor * Natural Guardian's Name (Father Mother)

***(Copy Mandatory)**

Name:

Father's Spouse's Guardian's Name:

Mother's Name:

*Gender: Male Female Others - Marital Status: Single Married *Date of Birth:

Age: Place of Birth:

Country of Birth:

Affix a Latest
Passport Size
Photo of the
Third Depositor
(do not staple) ignore

	Permanent Address*	Communication Address*
Door No/Flat No		
House/Apartment Name		
Address Line 01		
Address Line 02		
City/Pin Code		
Dist/State		

*Proof to be attached.

*Annual Income: Below Rs.2 lakhs; Rs. 2 lakhs to Rs.5 lakhs; Rs.5 lakhs to Rs.10 lakhs; Rs.10 lakhs to Rs.25 lakhs; Rs.25 lakhs to Rs.50 lakhs; Rs.50 lakhs to Rs.1 crore; Above Rs.1 crore

*Occupation: Retired Housewife Self Employed Student Doctor Advocate Employee - Other Companies Others
 Service: (Private Sector; Public Sector; Govt. Sector); Business. Status: Resident Individual Hindu Undivided Family

* Qualification : _____ ; Nature of Business : _____.

* Please tick if applicable to you Politically Exposed Person (PEP); Relative of PEP; Not applicable

Category: Member of Public Shareholder Director / Relative of a Director Promoter Employee Others

Nationality: Indian Others

Proof of Identity & Current / Permanent Address* (Please attach self-attested copy of any one of the following Officially Valid Documents (OVD) and carry original document for verification.)

Proof of Identity Proof of Address

Aadhaar No.

Passport No.

Driving Licence No.

Voter ID card No.

Expiry Date

Expiry Date

CKYC No.

Person with Disability Declaration:

Person with Disability: Yes No

If Yes, please provide details as below:

Type of Disability _____

Percentage of Disability _____

UDID Number (where available) _____

FATCA/CRS Declaration:

Are you a tax resident of India? Yes No

SIGNATURE OF DEPOSITOR(S)

PLACE: _____

DATE:

Third Depositor

Realise your dream home with us.



- Home Loans
- Mortgage Loans
- Loans for Purchase of Commercial Property
- Site Loans
- Balance Transfers
- Home Renovation Loans
- Rooftop Solar Loan Scheme

Talk to us, today!



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**NOMINATION UNDER SECTION 36B OF THE NATIONAL HOUSING BANK ACT, 1987 AND RULE 2(1)
OF THE BANKING COMPANIES (NOMINATION) RULE, 1985 IN RESPECT OF DEPOSITS.**

I / We hereby nominate the following person to whom in the event of my / our / minor's death, the amount of this deposit may be returned by Can Fin Homes Limited and the nominee's name shall / shall not be printed on the deposit receipt.

Name of the Nominee Mr./Ms./Miss

Address:

Location:

State: **Pincode:**

Mobile No.: **Residential Status:** Resident Individuals Non-Resident Individuals

Aadhaar No.: **PAN:** **Nominee Id:**

Father's / Husband's Name:

Relationship with First Depositor

DOB of Nominee (If Minor) **Age of Nominee ***

* As the nominee is minor on this date I / We appoint Mr / Ms / Miss _____ to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Whether Nominee Name to be printed on the Deposit Receipt : Yes No

**Nominee Clause for Single Holder Accounts (If No Nominee is provided):
Applicable, if no nomination is provided in a single holder account –**

Can Fin Homes Ltd, through its authorized representative, has explained to me the advantages of nomination facility as per the extant guidelines of RBI. However, I hereby decline to presently nominate any individual and understand the risks and consequences of my failure to give nomination and am fully aware of the hardships my legal heirs would face in the event of my death without nomination registered in your organization's records.

DECLARATION: I / We hereby declare that above information is true and to the best of my / our knowledge and belief. I / We further declare that the deposit made under the deposit application is through legitimate source and does not include directly / indirectly any proceeds of schedule of offence and / is not designed for the purpose of contravention or evasion under any law.

SIGNATURE OF DEPOSITOR(S)

First Depositor	Second Depositor	Third Depositor
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PLACE: _____ **DATE:**

OFFICE USE ONLY

<p>CKYC carried out by</p> <p>1. Emp Name & Staff No.:</p> <p>2. Designation:</p> <p>3. Branch Name:</p> <p>4. Date:</p> <p>Deposit Despatch Mode: <input type="checkbox"/> Courier <input type="checkbox"/> Speed Post <input type="checkbox"/> Branch</p>	<p>Processed by:</p> <p>1. Deposit Number :</p> <p>2. Deposit Type :</p> <p>3. Printed Sl.No. :</p> <p>4. Rate of Interest :</p> <p>5. Voucher No:</p> <p>6. Date of Deposit:</p> <p>7. Date of Maturity:</p> <p>8. Maturity Amount:</p> <p align="right">For Can Fin Homes Ltd.,</p> <p align="right">Authorised Signatory</p>
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- Documents to be collected from individuals:
 - Passport size photograph all All depositors - Self Attested
 - Address proof (Permanent & Correspondence) as below.
 - Bank Account details of all depositors
(Cancelled cheque & first page of pass sheet with clear/visible & readable copy)
- Indicative list of applicable Officially Valid Documents (OVD) for individuals: (Address & Identity)

Sl. No.	Name of the Document
1.	Aadhar Card
2.	Passport
3.	Voter Id
4.	Driving License
5.	NREGA Job Card
6.	Letter issued by National Population Register containing name and address

- Indicative list of applicable deemed to be Officially Valid Documents (Deemed OVD): (Correspondence address)

Sl. No.	Name of the Document
1.	Utility Bill (Latest 2 months)
2.	Property or Municipal Tax Receipt (Latest)
3.	Pension or family pension payment orders (PPOs) issued by Government Departments or Public Sector Undertakings (containing address) (past 3 months)
4.	Letter of allotment of accommodation from employer (Latest/Registered)

- NOTE:
Documents to be collected from the Minor:
 - Aadhar Card/Passport Copy/Date of Birth Certificate
Along with Guardian KYC documents

CAN FIN HOMES LIMITED

PARTICULARS AS REQUIRED UNDER NHB / RBI DIRECTIONS / GUIDELINES AND COMPANIES ACT, 2013

- (a) Name of Company : CAN FIN HOMES LIMITED
 (b) Date of incorporation : October 29, 1987
 (c) The business carried on by the Company and its subsidiaries with details of branches or units, if any : Providing housing finance for construction / purchase of sites / residential house / flats and non-housing loans like mortgage loans, Loans against property etc., and insurance agency business.

Details of Branches: Agra, Ahmedabad, Ajmer, Allahabad, Alwar, Ambala, Anantapur, Aurangabad, Ballari, Baroda, Belagavi, **Bengaluru** – (Bannerghatta Road, Begur, Bidadi, Devanahalli, Electronic City, Hesarghatta, Hoskote, HRBR Layout, Jayanagar, Jigani, K.R.Puram, Kanakapura Road, Kengeri, Koramangala, Magadi Road, Marathahalli, Nelamangala, Rajarajeswarinagar, Sahakarnagar, Sarjapur, Sompura, Uttarahalli, Vidyanayapura, Vijayanagar, Yelahanka, Yeshwanthpur), Berhampur, Bhavnagar, Bhillai, Bhillwara, Bhimavaram, Bhopal, Bhubaneswar, Bikaner, Bilaspur, Beawar, Bulandshahr, Bathinda, Bareilly, Calicut, **Coimbatore** – (Gandhipuram, P N Palayam), Chakan, Chandigarh, Cuddalore, **Chennai** – (Ambattur, Annasalai, Chengalpattu, Perungudi, Porur, Redhills, Sriperumbudur, Tambaram, Thiruvallur, Kanchipuram), Cochin, Cuttack, Chomu, Davangere, Darbhanga, Dehradun, Dharuhera, Dindigul, Durgapur, Eluru, Erode, Goa, Guntur, Gwalior, Gorakhpur, Hadapsar, Hapur, Hariwar, Hassan, Hinjewadi, Hosur, Hubballi, Hisar, **Hyderabad** – (Bachupally, Gachibowli, Kompally, Kukatpally, LB Nagar, Nampally, Narsingi, Rajendranagar, RC Puram, Taranaika), Indore, Indore-Airport Road, Jabalpur, Jaipur, Jalandhar, Jamnagar, Jhansi, Jharsuguda, Jodhpur, Jagatpura, Jalawar, Jalgaon, Mansarovar, Kadapa, Kakinada, Kalaburagi, Kanpur, Karaikudi, Karim Nagar, Karnal, Karur, Khammam, Kolhapur, Kota, Kumbakonam, Kurnool, Kangeyam, Kotputli, Krishnagiri, Lucknow, Ludhiana, Madurai, Mancherial, Mandya, Mangalagiri, Mangaluru, Mathura, Mayiladuthurai, Meerut, Muradnagar, Moradabad, Mohali, Mehsana, **Mumbai** – (Boisar, Borivili, Kalyan, Panvel, Vashi), Mysuru, Nagpur, Namakkal, Nashik, **NCR** – (Faridabad, Gurgaon Sec 05, Gurgaon, New Delhi, Noida, Pitampura, Rohtak, Sonapat, Ghaziabad, Greater Noida), Nellore, Nizamabad, Nanded, Ongole, Oddanchattram, Palli, Patna, Pollachi, Pondicherry, Pune, Peelamedu, Panipat, Perambalur, Pendurthi, Rajpur, Rajahmundry, Rajkot, Rewa, Ratlam, Rajapalayam, Sagar, Salem, Shivamogga, Siddipet, Sikar, Solapur, Srikalakota, Surat, Saharanpur, Tenkasi, Thanjavur, Theni, Thoothukudi, Tiruchengode, Tirunelveli, Tirupathi, Tirupur, Trichur, Trichy, Trivandrum, Tumakur, Thiruvembur, Thiruvannamalai, Udaipur, Ujjain, Varanasi, Vellore, Vijayawada, Virudhunagar, Vizag, Vizag Steel Plant, Vizianagaram, Velur, Gollapudi, Warangal (216 branches)

Details of Affordable Housing Loan Centres: AS Rao Nagar, Attibele, Battagundu, Doddaballapura, Ghatkesar Gobichettipalayam, Ind Pithampur, Jhotwara Mandideep, Manesar, Palwal, Ramanagara, Rewari, Sangareddy, Tenali, Thanisandra, Thirumangalam, Whitefield (18 branches)

(d) Brief particulars of the Management of the Company		The Company is managed by Shri Suresh S Iyer, Managing Director & CEO under the supervision and control of the Board of Directors.		ADJUSTMENTS FOR WORKING CAPITAL :		
(e) Names, addresses and occupations of the Directors:				(Increase)/Decrease Trade Receivables	(4.21)	25.04 (1.14)
SI No.	Name of the Director	Address	Designation	Occupation	DIN	
1.	Shri K Satyanarayana Raju	No.06, Canara House, 1st Main, 1st Cross, Near Ashoka Pillar, Jayanagar 1st Block Bengaluru - 560011	Chairman (Non-Executive Promoter Director)	Managing Director & CEO, Canara Bank	08607009	
2.	Shri Suresh S Iyer	Flat No-D1602, Peninsula Heights 17th Main Road, JP Nagar, 2nd Phase, Bengaluru - 560078	Managing Director and CEO	Managing Director and CEO Can Fin Homes Limited	10054487	
3.	Shri Debashish Mukherjee (Upto 31/05/2025)	No.304/A, 'Hari Krupa', 2nd Main Jayanagar 8th Block, Bengaluru - 560082	Non-Executive Promoter Director	Former Executive Director, Canara Bank	08193978	
4.	Smt Shubhalakshmi Panse	Flat No.102, Chinara Building, B Housing Society Ltd. Crosswinds, Baner, Pune - 411045	Non-Executive Independent Director	Former Chairperson & Managing Director in Allahabad Bank	02599310	
5.	Shri Ajal Kumar	A 601, Celestia Spaces, Tokersey Jivaraj Road Sewree West, Mumbai 400015	Non-Executive Independent Director	Former Chairman & Managing Director, Corporation Bank	02446976	
6.	Shri Arvind Narayan Yenemadi	8, Juhu Jyoti Linking Road Extension, Santacruz West, Mumbai - 400054	Non-Executive Independent Director	FCA	07402047	
7.	Shri Anup Sankar Bhattacharya	B-1502, Oak Tower 3, Godrej Woodsman Estate, Hebbal Bengaluru - 560024	Non-Executive Independent Director	Former Chairman & Managing Director, Bank of Maharashtra	02719232	
8.	Shri Murali Ramaswami	A1 Old No: A22, A Block 6th Street, Annanagar, East Chennai - 600102	Non-Executive Independent Director	Former Executive Director in Bank of Baroda and in Vijaya Bank	08659944	
9.	Shri Vikram Saha (with effect from 29/04/2024)	Flat No RMV 352, Dollars Colony, RMV Extension, 13th Cross Road, 6th Main Road 2nd Stage, Dollars Colony, Bengaluru - 560094	Deputy Managing Director	Deputy General Manager, Canara Bank	10597814	

Financial position of the Company				ADJUSTMENTS FOR WORKING CAPITAL :		
(f) & (g): Profits of the Company before and after making provision for tax and the dividends declared by the Company for three financial years immediately preceding the date of advertisement:				(Increase)/Decrease Trade Receivables	(4.21)	25.04 (1.14)
Year ended	Profits (₹ in lakh)		Dividend Declared	Increase/(Decrease) in Trade Payables	137.18	(322.05) 249.77
	Before Tax	After Tax	%	Increase/(Decrease) in Other Current Liabilities	-	-
December 31, 2022	63505.79	47110.51	75%	(3,21,910.92)	(3,43,858.41)	(4,85,702.00)
March 31, 2023	82403.17	62121.23	100	(248.86)	2,368.58	761.46
December 31, 2023	68757.85	54166.90	100%	(126.72)	318.85	188.38
March 31, 2024	95753.15	75069.88	200	(172.88)	(112.36)	8.42
December 31, 2024	79831.63	62325.04	300%	796.67	229.25	(399.32)
March 31, 2025	107747.06	85716.55	300	980.29	572.49	501.93
				(9,632.22)	20,156.99	-
				(3,045.23)	(21,734.67)	-
				7,52,500.00	5,70,000.00	-
				(7,38,125.56)	(4,15,353.54)	-
				3,17,188.14	1,26,373.40	-
				(1,664.33)	(61,336.43)	(4,84,392.50)
(h) Interim dividend paid by the Company.				CASH GENERATED FROM OPERATIONS		
(i) Summarized financial position of the Company as appearing in the audited Balance Sheets as at:				1,15,494.49	43,881.96	(3,86,934.20)
				Less: Income Tax Paid	22,157.24	21,399.87
				NET CASH FLOW FROM OPERATING ACTIVITIES		
				93,337.35	22,482.09	(4,04,403.23)
Financial position of the Company				B CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment				(1,664.52)	(1,994.24)	(919.61)
Sale of Property, Plant and Equipment				20.79	6.88	23.66
Purchase of Mutual Fund Units				-	-	-
Redemption of Mutual Fund Units				-	-	-
Dividend Income from Mutual Funds				-	-	-
Fixed Deposits received/(paid) [Net]				(91,817.41)	(3.95)	(33,309.90)
Investment in Government Securities				15,007.40	(15,007.06)	1,479.21
(Increase)/Decrease in Other Bank Balances				-	-	-
NET CASH FLOW FROM INVESTING ACTIVITIES				(78,453.74)	(16,998.37)	(32,726.64)
Financial position of the Company				C CASH FLOW FROM FINANCING ACTIVITIES		
Short term borrowings (net)				-	-	1,19,362.11
Proceeds from Deposits accepted (net)				-	-	(5,591.69)
Long term borrowings taken				-	-	6,55,000.00
Long term borrowings repaid				-	-	(3,50,640.12)
Dividend				(13,315.41)	(5,326.16)	(3,994.62)
Debt Securities (net)				-	-	23,863.62
Payment of lease liability				(1,538.08)	(269.44)	(951.67)
NET CASH FLOW FROM FINANCING ACTIVITIES				(14,853.49)	(5,595.60)	4,37,047.63
Financial position of the Company				INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		
				30.13	(111.87)	(82.24)
Financial position of the Company				CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
				75.77	187.64	269.88
Financial position of the Company				CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
				105.90	75.77	187.64

V. PARTICULARS OF THE DEPOSIT SCHEME
 a. Date of passing of board resolution: **19th July, 2025**
 b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits: **20th August, 2025**
 c. Type of deposits, i.e., whether secured or unsecured - **Unsecured deposits.**

(i) Summarized financial position of the Company as appearing in the audited Balance Sheets as at:				ADJUSTMENTS FOR WORKING CAPITAL :		
				(Increase)/Decrease Trade Receivables	(4.21)	25.04 (1.14)
				Increase/(Decrease) in Trade Payables	137.18	(322.05) 249.77
				Increase/(Decrease) in Other Current Liabilities	-	-
				(3,21,910.92)	(3,43,858.41)	(4,85,702.00)
				(248.86)	2,368.58	761.46
				(126.72)	318.85	188.38
				(172.88)	(112.36)	8.42
				796.67	229.25	(399.32)
				980.29	572.49	501.93
				(9,632.22)	20,156.99	-
				(3,045.23)	(21,734.67)	-
				7,52,500.00	5,70,000.00	-
				(7,38,125.56)	(4,15,353.54)	-
				3,17,188.14	1,26,373.40	-
				(1,664.33)	(61,336.43)	(4,84,392.50)
				CASH GENERATED FROM OPERATIONS		
				1,15,494.49	43,881.96	(3,86,934.20)
				Less: Income Tax Paid	22,157.24	21,399.87
				NET CASH FLOW FROM OPERATING ACTIVITIES		
				93,337.35	22,482.09	(4,04,403.23)
Financial position of the Company				B CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Property, Plant and Equipment				(1,664.52)	(1,994.24)	(919.61)
Sale of Property, Plant and Equipment				20.79	6.88	23.66
Purchase of Mutual Fund Units				-	-	-
Redemption of Mutual Fund Units				-	-	-
Dividend Income from Mutual Funds				-	-	-
Fixed Deposits received/(paid) [Net]				(91,817.41)	(3.95)	(33,309.90)
Investment in Government Securities				15,007.40	(15,007.06)	1,479.21
(Increase)/Decrease in Other Bank Balances				-	-	-
NET CASH FLOW FROM INVESTING ACTIVITIES				(78,453.74)	(16,998.37)	(32,726.64)
Financial position of the Company				C CASH FLOW FROM FINANCING ACTIVITIES		
Short term borrowings (net)				-	-	1,19,362.11
Proceeds from Deposits accepted (net)				-	-	(5,591.69)
Long term borrowings taken				-	-	6,55,000.00
Long term borrowings repaid				-	-	(3,50,640.12)
Dividend				(13,315.41)	(5,326.16)	(3,994.62)
Debt Securities (net)				-	-	23,863.62
Payment of lease liability				(1,538.08)	(269.44)	(951.67)
NET CASH FLOW FROM FINANCING ACTIVITIES				(14,853.49)	(5,595.60)	4,37,047.63
Financial position of the Company				INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS		
				30.13	(111.87)	(82.24)
Financial position of the Company				CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		
				75.77	187.64	269.88
Financial position of the Company				CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR		
				105.90	75.77	187.64
V. PARTICULARS OF THE DEPOSIT SCHEME						
a. Date of passing of board resolution: 19th July, 2025						
b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits: 20th August, 2025						
c. Type of deposits, i.e., whether secured or unsecured - Unsecured deposits.						
(d) Other Information		Particulars				
SI.No.						(₹ in Lakh)
(a)	The amount which the Company can raise by way of deposits, together with the borrowings as per Para 27(2)(c) of the Non-Banking Financial Companies (Reserve Bank) Directions, 2021 (12 times of the Net Owned Funds) as on 31/03/2025					59,93,747.48
(b)	Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 27(1) of the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 (not exceeding 1.5 times of its Net Owned Fund) as on 31/03/2025					7,49,218.43
(c)	Amount of Public Deposits held by the Company as on 31/03/2025 (excluding unclaimed deposits)					18,736.28
(d)	Aggregate of deposits held - as on 31/03/2025 (excluding unclaimed deposits amounting to ₹615.91 lakh)					18,736.28
(e)	Total Number of Depositors as - on 31/03/2025					3,370
e. The overdue deposits, if any, held other than unclaimed deposits						
Nil						
f. Aggregate dues (including the non-fund based facilities) provided to/from companies in the same group or other entities or business ventures in which the company's directors and/or the Company are holding substantial interest and the total amount of exposures to such entities (as per Para 35.1(h) of the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 for HFCs)						
Nil						
g. Company hereby declares that:						
(i)	The Company is having a valid Certificate of Registration dated 31/07/2001 issued under Section 29A of the National Housing Bank Act, 1987. Thus, the Company is within the regulatory framework of the Reserve Bank of India ("RBI"). However, the RBI or the National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company.					
(ii)	The Company has complied with the applicable provisions of the Directions issued by the National Housing Bank / Reserve Bank of India as applicable to it.					
(iii)	The Company has complied with the Directions issued by the Reserve Bank of India regarding the repayment of deposits is guaranteed by National Housing Bank (NHB) / Reserve Bank of India (RBI).					
(iv)	The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities. The deposits solicited by it are not insured.					
(v)	The Board of directors have satisfied themselves fully with respect to the affairs and prospects of the Company and that they are of the opinion that having regard to the estimated future financial position of the Company, the Company will be able to meet its liabilities as and when they become due and that the Company will not become insolvent within a period of one year from the date of issue of the circular or advertisement.					
(vi)	The Company has complied with the applicable provisions of the Companies Act and the rules made thereunder.					
"DISCLAIMER: It is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes"						
(vii)	[As per notification by Ministry					