ANNUAL DEPOSIT ADVERTISEMENT (2026-27)

RATED AS AAA WITH A STABLE OUTLOOK BY ICRA LTD

CAN FIN HOMES LIMITED,
CIN: L85110KA1987PLC008699
Regd. Office: No.29/1, Sir M N Krishna Rao Road
Basavanagudi, Bengaluru-560004
Tel: 080 26567655, Fax: 080 26565746
e-mail: deposits@canfinhomes.com
website: **www.canfinhomes.com**

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

Can Fin Homes Limited, ("Company") accepts deposits from the public, including deposits from Trusts and Educational Institutions. The Deposit Schemes of the Company are as under:

I. PUBLIC DEPOSITS: FIXED / CUMULATIVE DEPOSIT SCHEMES:

1. **FIXED DEPOSIT SCHEME:**

Period of deposits in months	Deposits upto ₹ 1 cr		Bulk deposits: > ₹1 cr. to ₹5 cr	Bulk deposits: > ₹5 cr
	General Public	Senior Citizen		
12	6.50%	7.00%	5.00%	4.50%
13-36	6.75%	7.25%	5.50%	5.00%
37-48	6.75%	7.25%	5.50%	5.00%
49-60	6.75%	7.25%	5.50%	5.00%

• Minimum deposit amount: ₹10 lakh for payment of monthly interest. • Minimum deposit amount: ₹ 2 lakh for payment of quarterly, half yearly or yearly interest. • Minimum period of deposit: 12 months. • Maximum period of deposit: 60 months. Interest is payable on monthly/quarterly/half yearly/yearly intervals. Interest rate may be subject to change from time to time.

CUMULATIVE DEPOSIT SCHEME:

Period of deposits in months	Deposits upto ₹ 1 cr		Bulk deposits: > ₹1 cr. to ₹5 cr	Bulk deposits: > ₹5 cr
	General Public	Senior Citizen		
12	6.50%	7.00%	5.00%	4.50%
13-35	6.75%	7.25%	5.50%	5.00%
36	7.50%	7.75%	5.50%	5.00%
37-48	6.75%	7.25%	5.50%	5.00%
49-60	6.75%	7.25%	5.50%	5.00%

• Minimum amount of deposit ₹ 20,000/- • Minimum period of deposit: 12 months • Maximum period of deposit: 60 months. • Interest compounded quarterly. Interest rate may be subject to change from time to time.

2. For Senior Citizens (age 60 years & above), interest rates of 0.50% higher, as indicated above is payable, except for the Cumulative Deposits for 36 months w.e.f. 01/08/2025, for which interest rate of 0.25% is payable.
3. For staff deposits, an interest rate of 1% higher than the above rates (1 & 2) is payable. Retired Senior citizens staff are entitled to get only 1% additional interest rate over and above the rate of interest fixed for General Public.

II. Exempted Category Deposits

The Deposits other than public deposits are accepted at mutually agreed rates.

III. Other Terms and Conditions

(1) Deposit(s) are not repayable within a period of three months from the date of its acceptance. However:
  (a) 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.
  (b) In order to **meet expenses of emergent nature:**
    i) Tiny deposits (deposit amount upto ₹10,000/-) of individual depositors can be repaid within 3 months, without interest.
    ii) 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.
    iii) 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.

(2) 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	Maximum 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.

(3) All deposit accounts standing to the credit of sole/first named depositor in the same capacity shall be clubbed.

(4) 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.

(5) Repayment of deposit, if not renewed, will be made through normal banking channels.

(6) 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.

(7) 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.

(8) 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.

(9) The deposit schemes other than Exempted Category deposits are subject to Regulations/Directions issued by the Reserve Bank of India / National Housing Bank from time to time.

(10) The Depositor(s) can nominate a person as his nominee pursuant to the applicable provisions of the Reserve Bank of India Directions / National Housing Bank Act, 1987 and as applicable from time to time.

IV. Particulars as required under NHB Directions / Guidelines and Companies act, 2013 and RBI Master Direction for HFCs :

Sl.No.	Particulars	
(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: Andhra Pradesh-Amalapuram, Anantapur, Bhimavaram, Bobbili, Chittoor, Eluru, Gollapudi, Guntur, Kadapa, Kakinada, Kurnool, Mangalagiri, Nellore, Ongole, Pendurthi, Rajahmundry, Srikakulam, Tenali, Tirupathi, Vijayawada, Vizag Steel Plant, Vizag, Vizianagaram **Bihar**-Darbhanga, Patna, **Chandigarh, Chhattisgarh, Delhi**-Dwaraka, Nehru Place, Pitampura, **Goa, Gujarat**-Ahmedabad (2 branches), Bhavnagar, Jamnagar, Mehsana, Rajkot, Surat, Vododara, **Haryana**-Ambala, Dharuhera, Faridabad, Gurgaon (2 branches), Hisar, Karnal, Manesar, Palwal, Panipat, Rewari, Rohtak, Sonepat, **Karnataka**-Ballari, Belgaum, Bengaluru (31 branches), Davanagere, Hassan, Hubli, Kalaburagi, Mandya, Mangalore, Mysore, Shimoga, Tumkur, **Kerala**-Calicut, Kochi, Thiruvananthapuram, Thrissur, **Madhya Pradesh**–Bhopal, Gwalior, Indore Airport Road, Indore, Jabalpur, Mandideep, Mandsaur, Pithampur, Ratlam, Rewa, Sagar, Ujjain, **Maharastra**-Aurangabad, Boisaar, Chakan, Hadapsar, Hinjewadi, Jalgaon, Kalyan, Kolhapur, Mumbai-Borivali, Nagpur, Nanded, Nashik, Navi Mumbai (2 branches), Pune, Solapur, **Odisha**-Berhampur, Bhubaneshwar, Cuttack, Jharsuguda, Puducherry, **Punjab**-Bathinda, Jalandhar, Ludhiana, Mohali, Patiala, **Rajasthan**-Ajmer, Alwar, Beawar, Bhilwara, Bikaner, Chomu, Jaipur (6 branches), Jhalawar, Jodhpur, Kota, Kotputli, Pali, Rajsamand, Sikar, Udaiipur, **Tamil Nadu**-Batlagundu, CBE – P N Palayam, Chennai (9 branches), Coimbatore (2 branches), Cuddalore, Dindigul (2 branches), Erode, Gobichettipalayam, Hosur, Kanchipuram, Karaikudi, Karur (2 branches), Krishnagiri, Kumbakonam, Madurai, Mayiladuthurai, Namakkal, Perambalur, Pollachi, Rajapalayam, Salem, Tenkasi, Thanjavur, Theni, Tiruchengode, Thirumangalam, Thoothukudi, Tirunelveli, Tiruppur (2 branches), Tiruvannamalai, Trichy (2 branches), Vellore, Virudhunagar, **Telangana**-Hyderabad (13 branches), Karimnagar, Khammam, Mancherial, Nizamabad, Siddipet, Warangal, **Uttar Pradesh**-Agra, Aligarh, Allahabad, Ayodhya, Barabanki, Bareily, Bulandshahr, Ghaziabad, Gorakhpur, Greater Noida, Hapur, Jhansi, Kanpur, Lucknow, Mathura, Meerut, Moradabad, Muradnagar, Noida(2 branches), Saharanpur, Varanasi, **Uttarakhand**, **West Bengal.** (249 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.

(e) Names, addresses and occupations of the Directors:

Sl No.	Name of the Director	Address	Designation	Occupation	DIN
1.	Shri Suresh S Iyer	Flat No-D1602, Peninsulaa Heights 17th Main Road, JP Nagar, 2nd Phase, Bengaluru - 560078	Managing Director and CEO	Managing Director and CEO Can Fin Homes Limited	10054487
2.	Shri Hardeep Singh Ahluwalia	No.6, Ground Floor, 1st Cross, 1st Main Road, Ashoka Pillar, Jayanagar 1st Block Bengaluru - 560011	Non-Executive Promoter Director	Executive Director, Canara Bank	09690464
3.	Smt Shubhalakshmi Panse	Flat No.102, Chinar Building, B Housing Society Ltd. Crosswinds, Baner, Pune - 411045	Non-Executive Independent Director	Former Chairperson & Managing Director in Allahabad Bank	02599310
4.	Shri Ajai Kumar	A 601, Celestia Spaces, Next to Ashok Gardens, T J Road, Sewri Mumbai 400015	Non-Executive Independent Director	Former Chairman & Managing Director, Corporation Bank	02446976
5.	Shri Arvind Narayan Yennemadi	8, Juhu Jyoti Linking Road Extension, Santacruz West, Mumbai - 400054	Non-Executive Independent Director	FCA (Fellow Chartered Accountant) & Partner of Ray & Ray	07402047
6.	Shri Swarupananada Mallick	Flat-11JA, 11th Floor, Bl-5 Mani Tribhuwan, Raghunathpur, Patia, Bhubaneshwar, Raghunathpur, Khorda, Odisha-751024	Non-Executive Independent Director	Banking Professional & Corporate Consultant	11164699
7.	Shri Murali Ramaswami	A1 Old No: A22, A Block 6th Street, Annanagar, East Chennai - 600102	Non-Executive Independent Director	Former Executive Director, Bank of Baroda	08659944
8.	Shri Vikram Saha (Upto 15/04/2026)	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

(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:

Year ended	Profits (₹ in lakh)		Dividend Declared	Interest coverage ratio
	Before Tax	After Tax	%	%
March 31, 2024	95,753.15	75,069.88	200	143
December 31, 2024	79,831.63	62,325.04	300	143
March 31, 2025	1,07,747.06	85,716.55	300	143
December 31, 2025*	95,058.35	74,008.09	350	149
March 31, 2026**	1,30,356.52	1,08,575.23	400	151

*Interim dividend paid by the Company. ** Subject to the approval of the shareholders at the ensuing AGM.

(h) Summarized financial position of the Company as appearing in the audited Balance Sheets as at:

(₹ in Lakhs)

Liabilities	**31/03/2026**	**31/03/2025**	**31/03/2024**
Share Capital	2,663.31	2,663.31	2,663.31
Reserves & Surplus	5,95,377.14	5,04,086.06	4,31,721.98
Secured loans	37,07,532.79	32,17,447.06	28,53,142.41
Unsecured loans	96,690.18	2,68,939.66	3,01,078.99
Current Liabilities & Provisions	35,842.24	1,03,597.30	1,12,762.44
TOTAL	**44,38,105.66**	**40,96,733.39**	**37,01,369.13**
Assets	**31/03/2026**	**31/03/2025**	**31/03/2024**
Fixed Assets	10,966.96	5,034.47	5,261.85
Investments	2,14,296.40	2,37,398.14	1,45,902.64
Loans	41,64,719.06	37,69,643.71	34,55,310.33
Current Assets Loans and Advances	35,771.35	77,721.77	6,586.55
Deferred Tax Assets	12,351.89	6,935.30	88,307.76
TOTAL	**44,38,105.66**	**40,96,733.39**	**37,01,369.13**

(I) Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company: Not applicable as there was no change in the accounting policy.

(j) Management's perception of risk factors;

The economic environment, more precisely the interest rates makes housing finance companies more prone to certain risks viz., credit risk, liquidity risk, operational risk and interest rate risk. The Company has in place a well drawn Risk Management Policy in order to assess and mitigate the credit, liquidity, operational and interest rate risks. The above policy is reviewed by the Board every year for modifications, revisions, if any.

(k) Details of default, including the amount involved, duration of default and present Status, in repayment of :-

i)	Statutory dues	: Nil
ii)	Debentures and interest thereon	: Nil
iii)	Loan from any bank or financial institution and interest thereon	: Nil
	Contingent liabilities (Disputed Income-tax/Interest tax liability under appeal/ claims not acknowledged as debts)	: ₹ 475.90 Lakh

(l) Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement:

(₹ in Lakhs)

Cash Flow Statement for Three Years

		For the year ended 31/03/2026	For the year ended 31/03/2025	For the year ended 31/03/2024
A	**CASH FLOW FROM OPERATING ACTIVITIES**			
	NET PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	**1,30,356.52**	**1,07,747.05**	**95,753.15**
	ADJUSTMENTS FOR :			
	Depreciation and Amortization	1,668.75	1,286.81	1,271.47
	Loss/(Profit) on sale of Assets (net)	17.95	2.00	(5.58)
	Winding of lease liability and right of use assets	-	-	(71.08)
	Interest on lease liability	234.72	284.57	340.52
	Interest expense accrued but not paid / Security Deposit	(46.56)	-	-
	Prepaid Rent amortization	48.76	-	-
	Interest income accrued but not received	-	-	-
	Interest on Income Tax Refund	-	(116.72)	-
	Impairment of financial instrument	3,961.83	7,577.55	7,880.74
	Fair Value adjustment on Debentures	68.64	55.74	44.72
	Fair Value adjustment on Investments	517.45	321.91	4.45
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	**1,36,828.07**	**1,17,158.92**	**1,05,218.39**
	ADJUSTMENTS FOR WORKING CAPITAL :			
	(Increase)/Decrease Trade Receivables	(149.90)	(4.21)	25.04
	Increase/(Decrease) in Trade Payables	194.04	137.18	(322.05)
	Increase/(Decrease) in Other Current Liabilities	-	-	-
	(Increase)/Decrease in Loans	(3,99,002.44)	(3,21,910.92)	(3,43,858.41)
	Increase/(Decrease) in Provisions	642.75	(248.86)	2,368.58
	(Increase)/Decrease Other Non-current and current assets	-	-	-
	(Increase)/Decrease in Other Financial Assets	34.25	(126.72)	318.85
	(Increase)/Decrease in Other non-financial assets	(635.27)	(172.88)	(112.36)
	Increase/(Decrease) in Other non-financial liabilities	(365.10)	796.67	229.25
	Increase/(Decrease) in Other financial liabilities	297.10	980.29	572.49
	Short term borrowings (net)	49,454.87	(9,632.22)	20,156.99
	Proceeds from Deposits accepted (net)	2,829.42	(3,045.23)	(21,734.67)
	Long term borrowings taken	10,25,000.00	7,52,500.00	5,70,000.00
	Long term borrowings repaid	(4,64,327.54)	(7,38,125.56)	(4,15,353.54)
	Debt Securities (net)	(3,16,111.74)	3,17,188.14	1,26,373.40
		(1,02,139.56)	**(1,664.33)**	**(61,336.43)**
	CASH GENERATED FROM OPERATIONS	**34,688.51**	**1,15,494.59**	**43,881.96**
	Less: Income Tax Paid	28,876.52	22,157.24	21,399.87
	NET CASH FLOW FROM OPERATING ACTIVITIES	**5,811.99**	**93,337.35**	**22,482.09**
B	**CASH FLOW FROM INVESTING ACTIVITIES**			
	Purchase of Property, Plant and Equipment	(1,673.57)	(1,664.52)	(1,994.24)
	Sale of Property, Plant and Equipment	33.68	20.79	6.88
	Purchase of Mutual Fund Units	-	-	-
	Redemption of Mutual Fund Units	-	-	-
	Intangible Assets under Development	(5,979.45)	-	-
	Dividend Income from Mutual Funds	-	-	-
	Fixed Deposits received/(paid) [Net]	-	-	-
	Investment in Government Securities	19,667.10	(91,817.41)	(3.95)
	(Increase)/Decrease in Other Bank Balances	344.78	15,007.40	(15,007.06)
	NET CASH FLOW FROM INVESTING ACTIVITIES	**12,392.54**	**(78,453.74)**	**(16,998.37)**
C	**CASH FLOW FROM FINANCING ACTIVITIES**			
	Short term borrowings (net)	-	-	-
	Proceeds from Deposits accepted (net)	-	-	-
	Long term borrowings taken	-	-	-
	Long term borrowings repaid	-	-	-
	Dividend	(17,310.04)	(13,315.41)	(5,326.16)
	Debt Securities (net)	-	-	-
	Payment of lease liability	(864.35)	(1,538.08)	(269.44)
	NET CASH FLOW FROM FINANCING ACTIVITIES	**(18,174.38)**	**(14,853.49)**	**(5,595.60)**
	INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	**30.15**	**30.13**	**(111.87)**
	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	**105.89**	**75.77**	**187.64**
	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	**136.04**	**105.90**	**75.77**

V. PARTICULARS OF THE DEPOSIT SCHEME

a. Date of passing of board resolution: **18th July, 2026**

b. Type of deposits, i.e., whether secured or unsecured - **Unsecured deposits.**

c.	Sl.No.	Other Information / Particulars	(₹ in Lakh)
	(a)	The amount which the Company can raise by way of deposits, together with the borrowings as per Para 79 of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 (12 times of the Net Owned Funds) as on 31/03/2026	69,49,846.20
	(b)	Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 17 of the Master Direction – Non- Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2025 as on 31/03/2026 (1.5 times of the Net Owned Funds)	8,68,730.76
	(c)	Amount of Public Deposits held by the Company as on 31/03/2026 (excluding unclaimed deposits)	21,545.16
	(d)	Aggregate of deposits held - as on 31/03/2026 (excluding unclaimed deposits amounting to Rs.475.67 Lakhs)	21,545.16
	(e)	Total Number of Depositors as on 31/03/2026	3,962
d.		The overdue deposits, if any, held other than unclaimed deposits	475.67
e.		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 directors and/or the Housing Finance Company are holding substantial interest and the total amount of exposure to such entities (as per Para 29(7) of the Master Direction – Non- Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2025.	Nil

f. Company **hereby declares that:**

(i)	The Company is having a valid Certificate of Registration dated 31/07/2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB/RBI 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 compliance with the Directions does not imply that 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"* *[As per notification by Ministry of Corporate Affairs dated 29/06/2016 on Companies (Acceptance of Deposits) Amendment Rules, 2016]*
(vii)	The Company has not received any money from its Directors. *[As per notification by Ministry of Corporate Affairs dated 29/06/2016 on Companies (Acceptance of Deposits) Amendment Rules, 2016 – This declaration shall appear as notes to accounts].*
(viii)	In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.

This Deposit Advertisement is issued under the authority and in the name of the Board of Directors of the Company, the text whereof has been approved by the Board at the Meeting held on 18th July, 2026 and a copy of which is being filed with the Registrar of Companies, Karnataka, Bengaluru and the National Housing Bank, New Delhi.

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS
(Sd/-)
Suresh S Iyer
Managing Director & CEO

Place : Bengaluru
Dated : 18th July, 2026

33x50 cm