## Deposit Advertisement (2018-19)



CAN FIN HOMES LTD., CIN: L85110KA1987PLC008699 Regd. Office: No 29/1, Sir M N Krishna Rao Road Basavanagudi, Bengatur - 560 004 Tel: 080 26567655, 26563646 Can Fin Homes Ltd

Fax: 080 26565746 e-mail; development@canfinhomes.com

(Sponsor: CANARA BANK)
HOME LOANS + DEPOSITS

Company accepts deposits from public (including deposits from Trusts/Educational Institutions). The

PUBLIC DEPOSITS

IV	IXED DEPOSIT / COMULATIVE DEPOSIT SCHEMES:								
١,	FIXED DEPOSIT SCHE	(w.e.f. 19/07/2018)							
	Period of deposits	Deposits	Bulk deposits :						
	in months	General Public Senior Citizen		> ₹ 1 cr					
	12	7.50%	8.00%	7.60%					
	13 - 36	7.60%	8.10%	7.65%					

7.65% J 37-60 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 7.60% 8.10% 8.10% 7.60% 8.10%

pto ₹ 1 cr Senior Citizen	Bulk deposits :	
Senior Citizen		
	> ₹ 1 cr	
8.00%	7.60%	
8.10%	7.65%	
8.10%	7.65%	

quarterly 3. For Senior Citizens (age 60 years & above), interest rates of 0.50% higher as indicated above

is payable.

For staff deposits, an interest rate of 1% higher than the above general public rates (1 & 2) is payable. Retired staff senior citizens are entitled to get only 0.50% additional interest rate over and above the rate of interest fixed for Senior Citizens.

Exempted Category Deposits
The Deposits other than public deposits are accepted at mutually agreed re

Other Terms and Conditions

Deposit(s) are not repayable within a period of three months from the date of its acceptance.

(a) In case of death of the depositor, the deposit amount shall be paid prematurely to the survivor I 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

Tiny deposits (Deposit amount upto ₹10000/-) of Individual depositors can be repaid within 3 months, without interest.

within 3 monits, without interest.

Other public deposits (deposit amount exceeding ₹10,000F) of individuals can be repaid prematurely to the extent of 50% (not exceeding ₹5,00,000F) at the request of the depositor, before the expiry of 3 monits 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.

(2) The interest payable on premature withdrawal thereafter is as follows:

SI. No.	Period	Interest remittance		
(0)		Maximum interest payable shall be 4% per annum for individual deposit and no interest in case of other category of deposits.		
(ii)	After 6 months but before date of maturity	% lower than the interest rate applicable to a public aposit for the period for which the deposit has run or if no also been specified for that period, then 2% lower han the minimum rate at which the public deposits are accepted by the Company.		
All dea	All deposit accounts standing to the credit of sole/first named depositor in the same rangely shall			

be clubbed

Deposits can be renewed automatically (on maturity of line first tenure) with or without interest, provided the deposit argin (so maturity of line first tenure) with or without interest, provided 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

our sum or 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. (6)

Repayment of deposit, if not renewed, will be made by a crossed "Account Payee" cheque/Oraft.

(8)	Theint	The interest rate applicable on renewal of an overdue deposit will be as follows:			
	Sl.No.	Period overdue	Terms of renewal		
		Where the overdue period does not exceed 14 days	The deposit can be renewed with effect from the malurity 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 deposition.		

(9) Loans are granted against the deposits after the expiry of three months from the date of the

(10) Income Tax at source will be deducted on the interest payments as per the provisions of In Tax Act, 1961, as applicable from time to time.

laxAct, 1961, as applicable from time to time.

(11) The deposit schemes other than Exempted Calegory deposits are subject to Regulations issued by the National Housing Bank from time to time.

(12) The Depositor(s) can nominate a person as his nominee pursuant to the applicable provisions of National Housing BankAct, 1973 and as applicable from time to time.

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

(a) Name of Company

(b) Date of incorporation (c) The business carried on by the ompany and its subsidiaries with details of branches or units, if any

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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, Ambala, Bengaluru (Basavanagudi, Begur, Bidadi, Cunningham Road, Devanahali, Electronic City, Hesaraghatta Road, HRBR Layoul, Jayanagar, K.R.Puram, Kanakapura Road, Kengeri, Koramangala, Marathahali, Nelanangala, Sahakarangag, Sashakarangar, Sashayar Road, Ularahali, Nigarangar, Yelaharaha, Bacda, Bahrarmy, Belgaum, Bhlai, Bropal, Bhubensehwar, Bilaspur, Calicut, Coimbatore (Gandhipuram, PN.Palayam), Chandigarh, Channai (Ambathar, Amasalat, Chenglaptattu, OMR-Pennigudi, Portu, Redhilas, Siperumbudur, Tambama, Thinuvallur, Cochin, Davanagere, Dehradun, Dharuhera, Dindigut, Eluxu, Ended, Faridabad, Ghazibad, Goo, Gollapudi, Guntur, Gurgaon, Greater Noida, Gwellor, Hassan, Hosur, Hubfi, Hyderabad (Gachibowli, Kompally, Kukatpally, L.B. Nagar, Nampally, Marachendrapum, Taranaka), Indore, Jabalpur, Japur, Jodhpur, Kahimada, Kanpur, Karimagar, Karnai, Kanur, Khammam, Kota, Kumbakonam, Kurnool, Luxknow, Madurai, Mandya, Mangalagar, Mangalore, Mansarover, Meenul, Mumbai (Boiast, Boriviai, Kayan, New Parwei, Nawi Mumbai) . овтна, паш, плентвені, пов, пштвамият, патох, цоколом, машия, метруа, матдавді, Mangalore, Mansarovar, Meerul, Mumbai (Boísar, Boñvali, Каlyan, New Parwei, Nari Mumbai), Mysore, Nagpur, Namakkai, Nashik, Nelbre, New Dehi, Noida, Ongole, Palna, Pitampura, Pondicherry, Pune, Raipur, Rajahmundry, Rohtak, Salem, Shimoga, Sonepal, Surat, Thoothukudi, Tiruchengode, Tirunelveli, Tirupali, Tirupur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vellore, Vijayawada, Virudhunagar, Vishakapatnam, Vishakhapatnam Steel Plant, Vizianagaram, Warangal (133)

Details of Affordable Housing Loan Centres: A S Rao Nagar, Altibele, Baltagundu, Dha Doddabalayur, Ghalkesar, Gobicheltipalayam, Jhotwara, Mandideep, Manesar, Palwal, Pitha Ramanagaram, Rewari, Sanga Reddy, Shoranur, Tenali, Thanisandra, Thirumangalam, Whil (20)

Details of Satellite Offices: Aluva, Bannerghalta Road, Cox Town, Cuddalore, Durg, Kazh, Kangeyam, Neyyatinkara, Oddanchatram, Patia, Peelameedu, Rejarajeswarinagar, Thiruvu Velur, Vidyaranaypura, Vijayanagar (Mysore), Yeshwanthpur (17)

 The Company is managed by Shri S.K. Hota, Managing (d) Brief particulars of the Management of the

Director, under the supervision and control of the Board of Directors.

SI No.	Name of the Director	Address	Designation	Occupation	DII
1	Shri K.N. Prithviraj	Flat 3, II Floor, Zara Apartments, 265, Dr. Srinivasiah Road, BEML Layout, III Stage, R.R. Nagar Bangalore – 560 098	Chairman (Independent Non- Executive)	Former Chairman and Managing Director, Oriental Bank of Commerce	0011531
2	Shri Sarada Kumar Hota	Flat No.C2-1043 (Fourth Floor), "Sobha Tulip", J P Nagar, 6th Phase, Puttenahalli, Bangalore – 560 076	Managing Director	General Manager, Canara Bank	0749108
3	Smt. P.V. Bharathi	No.1363, 'Anugraha', 9th Cross, J P Nagar 1st Phase, Sarakki Layout, Opp. Rajshekar Hospital, Bangalore – 560 078	Promoter Non-Executive Director	Executive Director Canara Bank	0651992
4	Shri S.A.Kadur	T2, Sukhashaya Apartments, Pampamahakavi Road, Shankarapuram, Basavanagudi, Bangalore – 560 004	Promoter Non-Executive Director	General Manager, Canara Bank	0642609
5	Shri T.V.Rao	Flat No. 402, IV Floor Mahavir Sanctum Apts., Block-A 7th Cross, Lalbhahadur Shastri Nagar (LBS Nagar) HAL Post, Bangalore-560	Independent Non-Executive Director	Former Director (EC) of Export Import Bank of India	0527353
6	Sri Naganathan G	R, K. Kumar & Co, Chartered Accountants Second Floor, Congress Building Old No.573, Anna Salai, Chennai 600006	Independent Non-Executive Director	Chartered Accountant	0042368
7	Smt Bharati Rao	Apt. No.308, "Kumar Paradise", No.3, 8.P. Wadia Road, Basavanagudi, Bengaluru-560004	Independent Non-Executive Director	Deputy Managing Director State Bank of India	0189251
8	Shri Shreekent M Bhandiwad	MF 17/11, Canara Bank Apartments, 2nd Stage, BTM Layout, Bannerghatta Road, Bengaluru- 560 076		Deputy General Manager, Canara Bank	0812090

(f) & (g): Profits of the Company before and after making provision for tax and the dividedated by the Company for three financial years immediately preceding the date of

Year ended	Profits (₹ in lakh)		Dividend Declared	Interest coverage ratio	
	Before Tax	After Tax	%	%	
March 31, 2016	25386.07	15710.51	100	132	
March 31, 2017	37016.53	23525.88	100	140	
March 31, 2018	45805.56	30177.43	100	147	

| Carl Liabilities | 31/03/2018 | 31/03/2017 | 31/03/2016 | Assets | 31/03/2018 | 31/03/2017 | 31/03/2016 | Share Capital | 2663.31 | 2662.25 | 2662.25 | Fixed Assets | 956.99 | 1016.97 | 888.75 Reserves & 131986.38 104967.63 85141.76 Investments 1593.50 1593.50 1493.50 Surplus

Secured Loans	1014908.95	885691.52	803585.42	Housing Loans	1574299.19	1331306.33	1064313.81
Unsecured Loans	377565.70	301503.50	144674.28	Current Asse Loans and Advances	ts 3202.21	3124.54	6739.04
Current Liabilities & Provisions	38803.40	30851.80	31684.41	Securitised Assets	0.00	0.00	0.00
Deferred Tax Liability	14124.15	11364.64	5686.98	Deferred Tax Assets	0.00	0.00	0.00
				Capital work in Progress	0.00	0.00	0.00
TOTAL	4 500054 90	1227041 24	487242E 46	TOTAL	1000004 00	4227044 24	1072425 10

Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company: No (i)

(i) Management's perception of risk factors

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, fliquidity 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.

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

Statutory dues · Mil Debentures and interest thereon : Nil Loan from any bank or financial institution and interest thereon : Nil

: ₹1.95 Crore Contingent liabilities (Disputed Income-tax/Interest tax Hability under appeal/ claims not acknowledged as debts)(I)

## Rated as MAAA with a Negative outlook by ICRA Ltd

(1)	Audited Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement; $(\mathfrak{K} \text{ in Lakh})$						
	Cash Flow Statement for Three Years						
:		For the year ended March 31, 2018	For the year ended March 31, 2017	For the year ended March 31, 2016			
A	Cash Flow from operating activities Net Profit Before Tax And Exceptional Item Adjustments for :	s 48,015.56	38,838.06	27,325.61			
•	Depreciation	308.66	373.22	346.45			
	(Profit)/Loss on sale of Assets	-11.77	3.37	-25.39			
,	Dividend Income on Mutual Funds	-31.27	-5.91	-164.85			
	Bad debts written off-		85.31	329.37			
	Provision no longer required written back Operating Profit Before Working Capital Chang	-273.44 ges <b>48,007.75</b>	39,294.05	407.50 <b>28,219</b> .68			
	Adjustments for : (Increase)/Decrease Trade Receivables	-21.05					
	Increase/(Decrease) Trade Payables	28.47	-				
	Increase/(Decrease) Other Current Liabilities	6,627.75	8,053.92	22,180.60			
	(Increase)/Decrease Long Term and Short Term Loans and Advances	-2,17,225.00	-2,63,523.25				
	Increase/(Decrease) Long Term and	-2,11,225.00	-2,03,323.23				
	Short Term Provisions	-292.58	2,292.47	•			
	(Increase)/Decrease Other Non-current and current assets	-25.921.72	-10.090.11	4.433.76			
•	und concin dissels	-2,36,804.13	-2,63,266.97	17,746 90			
	Cash Generated From Operations	-1,88,796.38	-2.23,972.92	45,966 58			
	Direct taxes paid	-13,337.90	-11,615.98	-7,771 81			
	Cash Flow Before Extraordinary Items	-2,02,134.28	-2,35,588.90	38,194.77			
	Net Cash From Operating Activities 'A'	-2,02,134.28	-2,35,588.90	38,194.77			
В	Cash flow from investing activities						
	Purchase of Fixed Assets	-257.03	-450.04	-317.67			
	Sale of Fixed Assets	20.11	3.99	35.58			
	Purchase of Mutual Fund Units	-43,031.27	-14,000.00	- <b>945.</b> 00			
	Redemption of Mutual Fund Units	43,031.27	14,000.00				
	Dividend Income from Mutual Funds	31.27	5.91	147.19			
	Fixed Deposits received/(paid) [Net]	145.67 -59.98	-249.00 -689.14	-1,079.90			
c	Net Cash used in Investing Activities 'B' Cash Flow from Financing activities	-55.50	*003.14	-1,075.50			
	Short term borrowings from banks and						
	Commercial Papers (Net)	-1.52.893.77	2.08,394.53				
	Deposits taken (Net)	165.10	568 00				
	Long term borrowings taken	6,83,812.77	3,17,792.15	2,06,452.44			
	Long term borrowings repaid	-3,25,804.47	-2,87,260.34	-2,41,391 32			
	Dividend and Distribution tax paid	-3,205.26	-3,205.23	-2,185.99			
	Net Cash Used in Financing Activities 'C'	2,02,074.36	2,36,289.11	-37,124.86			
	Net (Decrease)/Increase in Cash and Cash Equivalents 'A+B+C'	-119.90	11.07	-9.99			
	Opening Balance of Cash		***	*****			
	and Cash Equivalents 'D' Closing Balance of Cash and	341.29	330.22	340.21			
	Cash Equivalents 'E'	221.39	341.29	330.22			
V.	Particulars of the Deposit Scheme						
a.	Date of passing of board resolution;		June 2, 2	018			
b.	Date of passing of resolution in the general	meeting					
	authorizing the invitation of such deposits;		July 18, 2				
c. d.	Type of deposits, i.e., whether secured or u Other Information	nsecured	Unsecure	ed deposits			
<u></u>	Sl. No. Particulars			(† in Crare)			
_							
	(a) The amount which the Company can raise by way of deposits, together with the borrowings specified under Housing Finance						
	Companies (NHB) Directions 2010 (i.e. 16 times of the Net Owned						
	Funds as per the Revised Directions of NH6) – as on 31/03/2018						
	(b) Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 3(1)(i) of the HFCs (NHB)						
:	Directions, 2010 – as on 31/03/2018 (c) Amount of Public Deposits held by the Company as on 31/03/2018 : 206.47						
	(excluding unclaimed deposits) (d) Aggregate of deposits held - as on 31/03/2018						
	(excluding unclaimed deposits amounting to t8.81 crore)						
	(e) Total Number of Depositors as - on 31/0		*	: 12291			
e. f.							

Company are holding substantial interest and the total amount exposure to such entities (as per Para 17(1)(h) of HFCs (NHB)

Company are motion; goustaintial interest and the total amount or exposure to such entities (as per Para 17(1)(h)) of IHFCs (NHB)
Directions, 2010)

Company hereby declares that:

(1) the Company having a valid Certificate of Registration dated 31/07/2001 issued b, the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company of the corrections 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 cappiticable in.

(iii) the compliance with the Directions does not imply that the repayment of deposits is guaranteed by National Housing Bank (NHB).

(iv) the deposits accepted by the Company are unsecured and rank pair passas with other unsecured liabilities. The deposits sold by it are not insured liabilities. The deposits sold by it are not insured liabilities. The deposits sold by the order 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.

(iv) the Company has complicited with the applicable provisions of the Companies Act and the unless made thereunder.

(iv) the Company has complicited with the applicable provisions of the Companies Act and the unless made thereunder.

\*\*DISCLAMIER- II is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registers around not in any way be deemed or construct that the same has been cleared or approved by the Registers or Central Government. The Registers or Central Government does not take any responsibility other for the internact 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 adventisement. The depositors should exercise due difference before investing in

Form or adventagement, The depositors should exercise due doughirde deuter investing in the deposits schemes\*
[As per notification by Ministry of Corporate Affairs dated 29/06/2016 on Companies (Acceptance of Leposits) Amendment Rules, 2016 – Disclaimer in DPT 1] 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

(Acceptance of Deposits) Amendment Rules, 2016 - This doctaration shall appear as notes to accounts!

(vii) 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 Directics of the Company, the text whereof has been approved by the Board at the Modring here on 2nd June 2016 and a copy of which is being filled with the Registers of Companies, Karnatata, Baragacha, and the National Housing Bank, New Delhi.

For and on behalf of the Reart of Directions.

For and on behalf of the Board of Directors

(sd/-)
Veena G Kamath
Company Secretar Place : Bangalore Dated : 02/06/2018