



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 01.07.2024

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	8.00%	8.25%	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 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

1. Resident Indian individuals
 2. Minors through Guardians who should be resident of India
 3. Proprietorship Firm
 4. 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

1. Cash for amounts less than Rs. 20,000/- cash is to be paid only at CAN FIN HOMES LIMITED cash counters.
2. 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:

1. 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.
2. 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

- (1) Premature withdrawal of Deposit(s) is not permitted before expiry 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 / 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	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 may be granted against the deposits after expiry of three months from the date of the deposit at the sole discretion of the Company.
 - 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.

Date:

For CAN FIN HOMES LIMITED

Authorised Signatory

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

Communication Address

City **Pincode**

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 FinHomes 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

SIGNATURE OF DEPOSITOR(S)

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

PLACE: DATE:

FIRST 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
First Depositor
(do not staple) ignore

*Flat No. & Bldg. Name:

Location:

City / District: *Pincode:

State: *Country:

*Telephone No: *Mobile No.:

*E-mail:

*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.

First Depositor Signature

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

*Flat No. & Bldg. Name:

Location:

City / District: *Pincode:

State: *Country:

*Telephone No: *Mobile No.:

*E-mail:

*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.

Second Depositor Signature

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

*Flat No. & Bldg. Name:

Location:

City / District: *Pincode:

State: *Country:

*Telephone No: *Mobile No.:

*E-mail:

*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"/>	Third Depositor Signature	
<input type="text"/>	<input type="text"/>	Voter ID card No.	<input type="text"/>		
CKYC No.		<input type="text"/>			

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.

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
-----------------	------------------	-----------------

PLACE: _____ DATE:

Office Use Only

- | | |
|--------------------------------|-----------------------------|
| CKYC carried out by | Processed by: |
| 1. Emp Name & Staff No.: | 1. Deposit Number : |
| 2. Designation: | 2. Deposit Type : |
| 3. Branch Name: | 3. Printed Sl.NO. : |
| 4. Date: | 4. Rate of Interest : |
| | 5. Voucher No: |
| | 6. Date of Deposit: |
| | 7. Date of Maturity: |
| | 8. Maturity Amount: |

Deposit Despatch Mode: Courier RPAD/Speed Post Branch

For Can Fin Homes Ltd.,

Authorised Signatory

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 / Affordable Housing Loan Centres : Agra, Ahmedabad, Ajmer, Allahabad, Alwar, Ambala, Anantapur, Aurangabad, Ballari, Baroda, Belagavi, **Bengaluru** - (Bannerghatta Road, Begur, Bidadi, Devanahalli, Electronic City, Hesarghatta, Hosakote, HRBR Layout, Jayanagar, Jigani, K.R.Puram, Kanakapura Road, Kengeri, Koramangala, Magadi Road, Marathahalli, Nelamangala, Sahakarnagar, Sarjapur, Somapura, Uttarahalli, Vidyanayapura, Vijayanagara, Yelahanka, Yeshwanthpur) Berhampur, Bhavnagar, Bhillai, Bhiwara, Bhimavaram, Bhopal, Bhubaneswar, Bikaner, Bilaspur, Calicut, **Coimbatore** - (Gandhipuram, P N Palayam) Chakan, Chandigarh, **Chennai** (Ambattur, Anna Salai, Chengalpattu, Perungudi, Porur, Redhills, Sriperumbudur, Tambaram, Thiruvallur) Cochin, Cuttack, Davangere, Darbhanga, Dehradun, Dharuhera, Dindigul, Durgapur, Eluru, Erode, Goa, Guntur, Gwalior, Hadapsar, Hapur, Haridwar, Hassan, Haveri, Hingewadi, Hosur, Hubballi, **Hyderabad** - (Bachupally, Gachibowli, Kompally, Kukatpally, LB Nagar, Nampally, Narsingi, Rajendranagar, RC Puram, Tarnaka) Ind Pithampur, Indore, Jabalpur, Jaipur, Jalandhar, Jamnagar, Jhansi, Jharsuguda, Jodhpur, Jagatpura, Mansarovar, Kadapa, Kakinada, Kalaburagi, Kanpur, Karaikudi, Karim Nagar, Karnal, Karur, Khammam, Kolhapur, Kota, Kumbakonam, Kurnool, Lucknow, Madurai, Mancheril, Mandya, Mangalagiri, Mangaluru, Mathura, Mayiladuthurai, Meerut, **Mumbai** - (Boisar, Borivili, Kalyan, Panvel, Vashi), Mysuru, Nagpur, Namakkal, Nashik, **NCR** - (Faridabad, Gurgaon Sec 05, Gurgaon, New Delhi, Noida, Rohtak, Sonapat, Ghaziabad, Greater Noida), Nellore, Nizamabad, Ongole, Pali, Patna, Pollachi, Pondichery, Pune, Raipur, Rajahmundry Rajkot, Rewa, Sagar, Salem, Shivamogga, Siddipet, Sikar, Solapur, Srikakulam, Surat, Saharanpur, Tenkasi, Thanjavur, Theni, Thoothukudi, Tiruchengode, Tirunelveli, Tirupathi, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Udaipur, Udipi, Ujjain, Varanasi, Vellore, Vijayawada, Virudhunagar, Vizag, Vizag Steel Plant, Vizianagaram, Gollapudi, Warangal (186 branches).

Details of Affordable Housing Loan Centres : A S Rao Nagar, Attibele, Batlagundu, Dharwad, Doddaballapur, Ghatkesar Gobichettipalayam, Jhotwara Mandideep, Manesar, Neyyatinkara, Palwal, Pithampur, Ramanagara, Rewari, Sanga Reddy, Shoranur, Tenali, Thanisandra, Thirumangalam, Whitefield (21 branches)

Details of Satellite Offices: Aluva, Cox Town, Cuddalore, Kazhakkuttam, Kangeyam, Oddanchatram, Patia, Peelamedu, Rajarajeswarinagar, Thiruverambur, Velur, Mys-Vijayanagar (12 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	25.04	(1.14)	(41.97)
Sl No.	Name of the Director	Address	Designation	Occupation	DIN	Increase/(Decrease) in Trade Payables	(322.05)	249.77	122.57
1.	Shri K Satyanarayana Raju	No.06, Canara House, 1st Main, 1st Cross, Near Ashoka Pillar, Jayanagar 1st Block Bengaluru - 560011	Chairman (Promoter)	Managing Director & CEO, Canara Bank	08607009	Increase/(Decrease) in Other Current Liabilities	-	-	-
2.	Shri Suresh S Iyer	D 801, DNR Reflection, Near Ibbaluru Lake, Ibbaluru, Bellandur Bengaluru - 560103	Managing Director and CEO	Managing Director and CEO Can Fin Homes Ltd.	10054487	(Increase)/Decrease in Loans	(3,43,858.41)	(4,85,702.00)	(4,53,352.40)
3.	Shri Debashish Mukherjee	No.30/A, "Hari Krupa", 2nd Main Jayanagar 8th Block, Bengaluru - 560082	Director Non-Executive (Promoter)	Executive Director, Canara Bank	08193978	Increase/(Decrease) in Provisions	2,368.58	761.46	(7,796.40)
4.	Smt. Shubhalakshmi Panse	Flat No.102, Chinar Building, B Housing Society Ltd, Crosswinds, Baner, Pune - 411043	Independent Non-Executive Director	Former Chairman & Managing Director, Allahabad Bank	02599310	(Increase)/Decrease in Other Financial Assets	-	-	-
5.	Shri Satish Kumar Kalra (upto 06/06/2023)	H No. 54, Sector 5, Upto Estate Gurgaon-122001	Independent Non-Executive Director	Former Managing Director, Andhra Bank	01952165	(Increase)/Decrease in Other non-financial assets	(112.36)	8.42	132.14
6.	Shri Ajay Kumar	2601, Ashok Tower C Wing, Parel, Mumbai - 400012	Independent Non-Executive Director	Former Chairman & Managing Director, Corporation Bank	02446976	Increase/(Decrease) in Other non-financial liabilities	229.25	(399.32)	753.15
7.	Shri Arvind Narayan Yennemadi	8, Juhu Jyoti Linking Road Extension, Santacruz West, Mumbai - 400054	Independent Non-Executive Director	FCA	07402047	Increase/(Decrease) in Other financial liabilities	572.49	501.93	2964.04
8.	Shri Anup Sankar Bhattacharya	B-1502, Oak Tower 3, Godrej Woodsman Estate, Hebbal Bengaluru - 560024	Independent Non-Executive Director	Former Chairman & Managing Director, Bank of Maharashtra	02719232	CASH GENERATED FROM OPERATIONS	(3,40,778.61)	(4,84,392.50)	(4,57,214.80)
9.	Shri Muruli Ramaswami	A1 Old No: A22, A Block 6th Street, Annanagar, East Chennai - 600102	Independent Non-Executive Director	Former Executive Director, Bank of Baroda	08659944	(Increase)/Decrease in Other non-financial assets	(2,35,560.22)	(3,86,934.20)	(3,77,887.33)
10.	Shri Ajay Kumar Singh (upto 29/04/2024)	Flat A3-304, Godavari Block, National Games Village, Koramangala Bengaluru - 560047	Deputy Managing Director	Deputy General Manager, Canara Bank	10194447	Less: Income Tax Paid	21,399.87	17,469.03	13743.24
11.	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	NET CASH FLOW FROM OPERATING ACTIVITIES	(2,56,960.09)	(4,04,403.23)	(3,91,630.57)
Financial position of the Company						B CASH FLOW FROM INVESTING ACTIVITIES	(2,56,960.09)	(4,04,403.23)	(3,91,630.57)
(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.						Purchase of Property, Plant and Equipment	(1,994.24)	(919.61)	(348.27)
Year ended	Before Tax	After Tax	%	Dividend Declared	Interest coverage ratio	Sale of Property, Plant and Equipment	6.88	23.66	4.89
March 31, 2022	63505.79	47110.51	75	155	155	Purchase of Mutual Fund Units	-	-	-
December 31, 2022	62604.34	45541.54	75*	152	152	Redemption of Mutual Fund Units	-	-	-
March 31, 2023	82403.17	62121.23	100	148	148	Dividend Income from Mutual Funds	-	-	-
December 31, 2023	68757.85	54166.90	100**	142	142	Fixed Deposits received/(paid) [Net]	-	-	-
March 31, 2024	95753.15	75069.88	200**	143	143	Investment in Government Securities	(3.95)	(33,309.90)	(1,07,627.41)
*Interim dividend paid by the Company. **Subject to shareholders approval.						Bank balances	(15,007.06)	1,479.21	(30,062.78)
(h) Summarised financial position of the Company as appearing in the audited Balance Sheets as at: (₹ in Lakh)						NET CASH USED IN INVESTING ACTIVITIES	(16,998.37)	(32,726.64)	(1,38,033.57)
Liabilities	31/03/2024	31/03/2023	31/03/2022			CASH FLOW FROM FINANCING ACTIVITIES	2,73,846.59	4,37,047.63	5,29,854.77
Share Capital	2,663.31	2,663.31	2,663.31			Short term borrowings (net)	20,156.99	1,19,362.11	1,06,471.24
Reserves & Surplus	4,31,721.99	3,62,064.81	3,03,998.87			Proceeds from Deposits accepted (net)	(21,734.67)	(5,591.69)	4,860.71
Secured loans	28,85,214.62	26,32,073.03	19,74,370.51			Long term borrowings taken	5,70,000.00	6,55,000.00	6,40,500.00
Unsecured loans	3,01,078.99	2,74,733.67	4,90,387.24			Long term borrowings repaid	(4,15,353.54)	(3,50,640.13)	(3,34,408.84)
Current Liabilities & Provisions	39,475.99	35,511.22	23,004.66			Dividend	(5,328.16)	(3,994.82)	(4,680.39)
Deferred Tax Liability	0.00	0.00	0.00			Debt Securities (net)	1,26,373.40	23,863.62	1,18,020.58
TOTAL	36,60,154.90	33,07,049.04	27,94,434.59			Payment of lease liability	(269.44)	(951.67)	(928.53)
Assets	31/03/2024	31/03/2023	31/03/2022			NET CASH FROM FINANCING ACTIVITIES	2,73,846.59	4,37,047.63	5,29,854.77
Fixed Assets	5,261.85	4,540.38	3,461.99			INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS	(111.87)	(82.24)	190.63
Investments	1,45,902.64	1,45,903.13	1,12,597.47			CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	187.64	269.88	79.25
Loans	34,55,310.32	31,19,332.65	26,37,806.41			CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	75.77	187.64	269.88
Current Assets Loans and Advances	47,093.54	32,429.89	35,796.10			V. PARTICULARS OF THE DEPOSIT SCHEME			
Securitized Assets	0.00	0.00	0.00			a. Date of passing of board resolution: 20th July, 2024			
Deferred Tax Assets	6,586.65	4,849.99	4,772.62			b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits: 7th August, 2024			
Capital work in Progress	0.00	0.00	0.00			c. Type of deposits, i.e., whether secured or unsecured - Unsecured deposits.			
TOTAL	36,60,154.90	33,07,049.04	27,94,434.59			d.			
(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.						Sl.No.	Other Information		
(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.						(a)	The amount which the Company can raise by way of deposits, together with the borrowings as per Para 27(2)(c) of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 (12 times of the Net Owned Funds) as on 31/03/2024.	50,97,794.46	
(k) Details of default, including the amount involved, duration of default and present Status, in repayment of:-						(b)	Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 27(1) of the Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 as on 31/03/2024.	12,74,448.62	
i) Statutory dues						(c)	Amount of Public Deposits held by the Company as on 31/03/2024 (excluding unclaimed deposits)	21,781.51	
ii) Debentures and interest thereon						(d)	Aggregate of deposits held - as on 31/03/2024 (excluding unclaimed deposits amounting to ₹1425.01 lakh)	21,781.51	
iii) Loan from any bank or financial institution and interest thereon						(e)	Total Number of Depositors as - on 31/03/2023	4,673	
Contingent liabilities									
(Disputed Income-tax/Interest tax liability under appeal/ claims not acknowledged as debts)									
(l) Cash Flow Statement for the three years immediately preceding the date of issue of circular or advertisement.									

Cash Flow Statement for Three Years				(₹ in Lakh)	
	For the year ended 31/03/2024	For the year ended 31/03/2023	For the year ended 31/03/2022		
A CASH FLOW FROM OPERATING ACTIVITIES					
NET PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	95,753.15	82,403.17	63,505.79		
ADJUSTMENTS FOR :					
Depreciation and Amortization	1,271.47	1,245.54	980.58		
Loss/(Profit) on sale of Assets (net)	(5.58)	(11.05)	0.44		
Winding of lease liability and right of use assets	(71.08)	(100.26)	(91.47)		
Interest on lease liability	340.52	296.66	304.57		
Interest expense accrued but not paid	0.00	10,090.11	10,138.46		
Interest Income accrued but not received	0.00	(690.89)	(229.18)		
Impairment of financial instrument	7,880.74	4,175.76	4,694.22		
Fair Value adjustment on Debentures	44.72	45.03	33.73		
Fair Value adjustment on Investments	4.45	4.23	(9.67)		
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	1,05,218.39	97,458.30	79,327.47		

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 July 20, 2024 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/-)

Place : Bengaluru Suresh S Iyer
 Dated : 20 July, 2024 Managing Director & CEO