



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 DEPOSIT - TRUSTS / INSTITUTIONS

INVESTMENT BY TRUST 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 01.07.2024

FIXED DEPOSIT SCHEME

TERM	DEPOSIT UPTO ₹1 CRORE	BULK DEPOSITS	
	Rate of Interest	> ₹1 Crore to ₹5 Crore	> ₹5 Crore
12 Months	6.50%	5.00%	4.50%
13-35 Months	6.75%	5.50%	5.00%
36 Months	6.75%	5.50%	5.00%
37-48 Months	6.75%	5.50%	5.00%
48-60 Months	6.75%	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	
	Rate of Interest	> ₹1 Crore to ₹5 Crore	> ₹5 Crore
12 Months	6.50%	5.00%	4.50%
13-35 Months	6.75%	5.50%	5.00%
36 Months	8.00%	5.50%	5.00%
37-48 Months	6.75%	5.50%	5.00%
48-60 Months	6.75%	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".

Your Trusted
HOME
for **TRUST DEPOSITS**

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 TRUSTS / INSTITUTIONS DEPOSIT SCHEMES

TRUSTS / INSTITUTIONS DEPOSIT CAN BE PLACED BY

- Charitable, Religious and Endowment Trusts
 - Co-operative Societies
 - Partnership Concerns
 - Non corporate bodies like clubs, associations etc.
- Application for placing Trust 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.
 - Repayment of the Trust Deposit will be made as per the instructions given in the application.

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 TRUST DEPOSIT

Repayment of Trust 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 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.

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.

For CAN FIN HOMES LIMITED

Date:

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
Tele : 080 - 26567655
e-mail: deposits@canfinhomes.com
website: www.canfinhomes.com

Customer ID

Deposit A/C No.

Agent Code

Agent Name

Introduced by

Staff No.

Direct

DEPOSIT SCHEMES RATED AAA WITH A STABLE OUTLOOK BY ICRA LIMITED

APPLICATION FOR FRESH / RENEWAL OF DEPOSITS - TRUSTS / INSTITUTIONS

AUTHORISED SIGNATORY - 1

Affix a Latest
Passport
Size Photo
of the
Authorized Signatory
(do not staple)

AUTHORISED SIGNATORY - 2

Affix a Latest
Passport
Size Photo
of the
Authorized Signatory
(do not staple)

AUTHORISED SIGNATORY - 3

Affix a Latest
Passport
Size Photo
of the
Authorized Signatory
(do not staple)

Customer ID

Customer ID

Customer ID

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

and enclose a Cheque/Draft/UTR No. /TDR No. Dated DD MM 20 YY

drawn on Bank Branch

*Name of the Trust/Institution

Represented by:

Designation:

*Address:

*Pincode:

*Telephone No. *Mobile No.:

*E-mail:

*Date of Incorporation / Registration:

Details of any other deposits with CFHL A/c No(s) Amount (Attach a Separate Sheet, if necessary)

***Marked Fields are Mandatory**

STATUS: CHARITABLE TRUST RELIGIOUS TRUST SOCIETY EDUCATIONAL INSTITUTION SECTION 8 COMPANY
 PARTNERSHIP LLP OTHER (Specify)

TAX STATUS OF THE TRUST / INSTITUTION

EXEMPT NON-EXEMPT

Permanent Account Number (PAN*)

IF EXEMPT FORM 1G ORDER u/s 197 of IT ACT ORDER u/s 10 of IT ACT

DETAILS OF BANK ACCOUNT

Name of the Bank :

Branch:

Bank A/c No.: Savings Current

IFSC Code : MICR Code:

CAN FIN HOMES LIMITED

LIST OF DOCUMENTS SUBMITTED IN SUPPORT OF PLACEMENT OF DEPOSIT, KYC ID AND ADDRESS PROOF

- Bye-laws / Trust Deed / Partnership Deed / Memorandum & Articles of Association
- Certificate of Registration / Incorporation issued by Competent Authority
- Power of Attorney / Resolution of Board of Directors / Authority issued to a Partner / Person / Employee to transact business on its behalf
- Resolution for placing the Deposit with CFHL
- Names and Addresses of the Founder / Directors / Managers / Partners / Trustees of the Trust

- PAN Card
- Telephone Bill in the Name of Trust / Institution
- Latest Bank A/c Statement
- Proof of Identity and Address of Trustee(s) / Authorised Signatory(ies) / Partners

Please Provide the Latest List of Authorised Signatories of the Trust/Institution

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

FIXED DEPOSIT SCHEME **CUMULATIVE DEPOSIT SCHEME** **PERIOD** **MONTHS**

INTEREST FREQUENCY DETAILS FOR FIXED DEPOSIT SCHEME

Monthly **Quarterly** **Half Yearly** **Yearly**

APPLICATION FOR FRESH/ RENEWAL OF DEPOSITS- TRUSTS/ INSTITUTIONS

I/ We confirm having read, understood and agree to abide by the enclosed/ attached terms & conditions of the deposit scheme. I/ We hereby declare that the name of the Trust/ Institution mentioned in my/ our application is the beneficial owner of this deposit and as such the Trust/Institution 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. I/We permit/ authorise CHFL to collect, store, communicate and process information relating to the Account and all transactions therein, by CHFL 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 CHFL 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 hereby give my/our consent to CHFL for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of deposit transactions of the above-mentioned entity using OTP authentication in the capacity as the authorised Trustee/ Partner/ Signatory/ Manager. I/We also agree to furnish such information and/or documents as CHFL may require from time to time to comply with the applicable laws/ regulations. I/We have gone through the financial and other statements/particulars/representations furnished/made by CHFL and after careful consideration, I/we are making the deposit with CHFL at my/our own risk and volition.

AUTO RENEWAL OPTION

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

AUTO RENEWAL OPTION: Accepted Yes No

AUTHORISED SIGNATORY - 1 (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:

*Flat No. & Bldg. Name:

Location:

City / District: *Pincode:

State: *Country:

*Telephone No.: *Mobile No.:

*E-mail:

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

Nationality: Indian Others

Affix a Latest
Passport Size
Photo of the
Authorised Signatory-1
(do not staple) ignore

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 style="width: 100%;" type="text"/>
<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>	Passport No.	<input style="width: 100%;" type="text"/>
<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>	Driving Licence No.	<input style="width: 100%;" type="text"/>
<input style="width: 20px; height: 20px;" type="checkbox"/>	<input style="width: 20px; height: 20px;" type="checkbox"/>	Voter ID card No.	<input style="width: 100%;" type="text"/>

Expiry Date

Expiry Date

CKYC No.

Authorised Signatory-1

AUTHORISED SIGNATORY - 2 (KYC Form)

*PAN No.:

Name: *(Copy Mandatory)

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

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:

*Flat No. & Bldg. Name:

Location

City / District *Pincode:

State *Country:

*Telephone No. *Mobile No.:

*E-mail:

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

Nationality: Indian Others

Affix a Latest
Passport Size
Photo of the
Authorised Signatory-2
(do not staple) ignore

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="checkbox"/>	<input type="checkbox"/>	Passport No. <input type="text"/>	Expiry Date <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence No. <input type="text"/>	
<input type="checkbox"/>	<input type="checkbox"/>	Voter ID card No. <input type="text"/>	

CKYC No.

Authorised Signatory-2

AUTHORISED SIGNATORY - 3 (KYC Form)

*PAN No.:

Name: *(Copy Mandatory)

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

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:

*Flat No. & Bldg. Name:

Location

City / District *Pincode:

State *Country:

*Telephone No. *Mobile No.:

*E-mail:

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

Nationality: Indian Others

Affix a Latest
Passport Size
Photo of the
Authorised Signatory-3
(do not staple) ignore

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="checkbox"/>	<input type="checkbox"/>	Passport No. <input type="text"/>	Expiry Date <input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	Driving Licence No. <input type="text"/>	
<input type="checkbox"/>	<input type="checkbox"/>	Voter ID card No. <input type="text"/>	

CKYC No.

Authorised Signatory-3

Office Use Only	CKYC carried out by	Processed by:	
	1. Emp Name & Staff No.:	1. Deposit Number :	5. Voucher No:
	2. Designation:	2. Deposit Type :	6. Date of Deposit:
	3. Branch Name:	3. Printed Sl.NO. :	7. Date of Maturity:
	4. Date:	4. Rate of Interest :	8. Maturity Amount:
Deposit Despatch Mode: <input type="checkbox"/> Courier <input type="checkbox"/> RPAD/Speed Post <input type="checkbox"/> 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, Vidyanarayana, Vijayanagara, Yelahanka, Yeshwanthpur) Berhampur, Bhavnagar, Bhillai, Bhiwara, Bhimavaram, Bhopal, Bhuvaneshwar, 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, Doddaballapura, 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)

SI No.	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 :
			(Increase)/Decrease Trade Receivables 25.04 (1.14) (41.97)
			Increase/(Decrease) in Trade Payables (322.05) 249.77 122.57
			Increase/(Decrease) in Other Current Liabilities - - -
			(Increase)/Decrease in Loans (3,43,858.41) (4,85,702.00) (4,53,352.40)
			Increase/(Decrease) in Provisions 2,368.58 761.46 (7,796.40)
			(Increase)/Decrease Other Non-current and current assets - - -
			(Increase)/Decrease in Other Financial Assets 318.85 188.38 4.07
			(Increase)/Decrease in Other non-financial assets (112.36) 8.42 132.14
			Increase/(Decrease) in Other non-financial liabilities 229.25 (399.32) 753.15
			Increase/(Decrease) in Other financial liabilities 572.49 501.93 2964.04
			(3,40,778.61) (4,84,392.50) (4,57,214.80)
			CASH GENERATED FROM OPERATIONS (2,35,560.22) (3,86,934.20) (3,77,887.33)
			Less: Income Tax Paid 21,399.87 17,469.03 13,743.24
			NET CASH FLOW FROM OPERATING ACTIVITIES (2,56,960.09) (4,04,403.23) (3,91,630.57)
			B CASH FLOW FROM INVESTING ACTIVITIES
			Purchase of Property, Plant and Equipment (1,994.24) (919.61) (348.27)
			Sale of Property, Plant and Equipment 6.88 23.66 4.89
			Purchase of Mutual Fund Units - - -
			Redemption of Mutual Fund Units - - -
			Dividend Income from Mutual Funds - - -
			Fixed Deposits received/(paid) [Net] - - -
			Investment in Government Securities (3.95) (33,309.90) (1,07,627.41)
			(Increase)/Decrease in Other Bank balances (15,007.06) 1,479.21 (30,062.78)
			NET CASH USED IN INVESTING ACTIVITIES (16,998.37) (32,726.64) (1,38,033.57)
			C CASH FLOW FROM FINANCING ACTIVITIES
			Short term borrowings (net) 20,156.99 1,19,362.11 1,06,471.24
			Proceeds from Deposits accepted (net) (21,734.67) (5,591.69) 4,860.71
			Long term borrowings taken 5,70,000.00 6,55,000.00 6,40,500.00
			Long term borrowings repaid (4,15,353.54) (3,50,640.13) (3,34,408.84)
			Dividend (5,328.16) (3,994.82) (4,680.39)
			Debt Securities (net) 1,26,373.40 23,863.62 1,18,020.58
			Payment of lease liability (269.44) (951.67) (928.53)
			NET CASH FROM FINANCING ACTIVITIES 2,73,846.59 4,37,047.63 5,29,854.77
			INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (111.87) (82.24) 190.63
			CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR 187.64 269.88 79.25
			CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR 75.77 187.64 269.88

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	Before Tax	After Tax	Dividend Declared	Interest coverage ratio
March 31, 2022	63505.79	47110.51	75	155
December 31, 2022	62604.34	45541.54	75*	152
March 31, 2023	82403.17	62121.23	100	148
December 31, 2023	68757.85	54169.90	100**	142
March 31, 2024	95753.15	75069.88	200**	143

*Interim dividend paid by the Company. **Subject to shareholders approval.

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

	31/03/2024	31/03/2023	31/03/2022
Liabilities			
Share Capital	2,663.31	2,663.31	2,663.31
Reserves & Surplus	4,31,721.99	3,62,064.81	3,03,998.87
Secured loans	28,85,214.62	26,32,073.03	19,74,370.51
Unsecured loans	3,01,078.99	2,74,733.67	4,90,387.24
Current Liabilities & Provisions	39,475.99	35,511.22	23,004.66
Deferred Tax Liability	0.00	0.00	0.00
TOTAL	36,60,154.90	33,07,049.04	27,94,434.59
Assets			
Fixed Assets	5,261.85	4,540.38	3,461.99
Investments	1,45,902.64	1,45,903.13	1,12,597.47
Loans	34,55,310.32	31,19,332.65	26,37,806.41
Current Assets Loans and Advances	47,093.54	32,429.89	35,796.10
Securitized Assets	0.00	0.00	0.00
Deferred Tax Assets	6,586.65	4,842.99	4,772.62
Capital work in Progress	0.00	0.00	0.00
TOTAL	36,60,154.90	33,07,049.04	27,94,434.59

(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 : ₹ 12.23 Lakh
 (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			
	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

PARTICULARS OF THE DEPOSIT SCHEME

- a. Date of passing of board resolution: **20th July, 2024**
 b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits: **7th August, 2024**
 c. Type of deposits, i.e., whether secured or unsecured - **Unsecured deposits.**

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 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
(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
(c)	Amount of Public Deposits held by the Company as on 31/03/2024 (excluding unclaimed deposits)	21,781.51
(d)	Aggregate of deposits held - as on 31/03/2024 (excluding unclaimed deposits amounting to ₹ 1425.01 lakh)	21,781.51
(e)	Total Number of Depositors as - on 31/03/2023	4,673
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 directors and/or the housing finance company are holding substantial interest and the total amount of exposure to such entities as per Para 34(2)(f) of the Master Direction - Non - Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 for HFCs	Nil

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 or 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) 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 - Disclaimer in DPT 1]
- (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 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

THE KYC DOCUMENTS FOR TRUSTS AND INSTITUTIONS, THE COMPANY SHOULD COMPLY WITH THE FOLLOWING:

<p>Policy Norms for CDD of a Trust & Foundations as the Customer:</p> <ol style="list-style-type: none"> 1. Name and Addresses of the Trustees, Settlers, Beneficiaries and Signatories. 2. Names and Addresses of the founder, directors/ managers / beneficiaries of the trust. 3. Telephone Number/Contact Number/Email ID. 	<p>A trust as a customer shall be required to submit certified copies of the following documents:</p> <ol style="list-style-type: none"> 1. Certificate of Registration issued by Charity Commissioner. 2. Permanent Account Number or Form No.60 of the trust. 3. Trust Deed. 4. Proof of identity and address (as applicable to an individual) of beneficial owner/ trustee/ settlers/ manager/ authorised signatories, as the case may be, holding an authority/Power of attorney to transact on the trust's behalf, for a transaction with CFHL. 5. The names of the beneficiaries, trustees, settlor, protector, if any, and authors of the trust. 6. The address of the registered office of the trust.
<p>Policy Norms for CDD of a Partnership Firm as the Customer</p> <ol style="list-style-type: none"> 1. Legal Name Used. 2. Complete Address of the Firm. 3. Names of all partners and their addresses. 4. Contact Number/Telephone Numbers/Email ID of the firm and partners. 	<p>A partnership firm as a customer shall be required to submit certified copies of the following documents:</p> <ol style="list-style-type: none"> 1. Registration Certificate, if the deed is registered; or Certificate of Incorporation issued by the Registrar of Companies. 2. Partnership Deed, or LLP Agreement between the partners or between the LLP and its partners. 3. Permanent Account Number of the partnership firm. 4. Proof of identity and address (as applicable to an individual) of beneficial owner/ partner/ manager/ authorised signatory, as the case may be, holding an authority/ attorney to transact on the firm's behalf, for transaction with CFHL. 5. The names of all the partners. 6. Address of the registered office and the principal place of its business, if it is different.
<p>If a customer is an Unincorporated Association (unregistered trusts/ partnership firms etc.) or a body of individuals (societies etc.)</p> <ol style="list-style-type: none"> 1. Legal Name Used. 2. Complete Address of the Association/Societies. 3. Names of the founder, the directors/managers of the association. 4. Contact Number/Telephone Numbers/Email ID of the association and partners. 	<p>If a customer is an Unincorporated Association (unregistered trusts/ partnership firms etc.) or a body of individuals (societies etc.), it shall be required to submit certified copies of the following documents:</p> <ol style="list-style-type: none"> (a) Resolution of the managing body of such association or body of individuals. (b) Power of attorney granted to him to transact on its behalf. (c) Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals. (d) Proof of identity and address (as applicable to an individual) of beneficial owner/ manager/ authorised signatory, as the case may be, holding an attorney/ authority to transact on the entity's behalf, for transaction with CHFL. (e) Any other document as may be deemed fit by the Company to establish the legal existence of such an entity/juridical person.
<p>Policy Norms for opening accounts of a customer who is Juridical Person (not specifically covered in the earlier part), such as societies, universities and local bodies like village panchayats, etc., or who purports to act on behalf of such juridical person or individual or trust.</p> <ol style="list-style-type: none"> 1. Legal Name Used. 2. Complete Address of the Juridical Person. 3. Names of the Authorised Person / Manager of the Juridical Person. 4. Contact Number/Telephone Numbers/Email ID of the Juridical Person. 	<p>Policy Norms for opening accounts of a customer who is juridical person (not specifically covered in the earlier part), such as societies, universities and local bodies like village panchayats, etc., or who purports to act on behalf of such juridical person or individual or trust, certified copies of the following documents shall be obtained and verified:</p> <ol style="list-style-type: none"> 1. Document showing name of the person authorised to act on behalf of the entity. 2. Proof of identity and address (as applicable to an individual) of beneficial owner/ manager/ authorised signatory, as the case may be, holding an attorney/ authority to transact on the entity's behalf, for transaction with CHFL. 3. Any other document as may be deemed fit by the Company to establish the legal existence of such an entity/juridical person.

Any change in the name of Trustees / Directors / Partners / Authorised Signatory of the Trust should be intimated immediately to the Company along with the necessary copy of the resolutions passed by the Trust along with KYC documents to give the effect of change.



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

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