

# Attractive Public Deposit Schemes



**Can Fin Homes Ltd**

(Sponsor : **CANARA BANK**)

**HOME LOANS ♦ DEPOSITS**

*Translating Dreams into Reality*

Regd. Office : # 29/1, 1st Floor, Sir M.N. Krishna Rao Road  
Lalbagh West Gate, Basavanagudi, BANGALORE - 560 004.

Fax : 080-26565746

Email : [development@canfinhomes.com](mailto:development@canfinhomes.com)

Visit us at [www.canfinhomes.com](http://www.canfinhomes.com)

## FIXED DEPOSIT SCHEME

### FOR REGULAR RETURNS

- Monthly / quarterly / half yearly / yearly interest payments.
- Convenient mode of interest payment through post dated cheques.
- Maturity period from 12 to 84 months.
- Higher interest rate is payable on senior citizens' deposits and trust deposits.

## CUMULATIVE DEPOSIT SCHEME

### FOR HIGH YIELD

- Invest for faster growth of your money.
- Maturity period from 12 to 84 months.
- Trusts deposits accepted at higher rates of interest.
- Higher interest rate is payable on senior citizens' deposits.

Deposit Schemes  
rated 'MAA+' by ICRA  
indicating 'High Safety'

◆  
Nomination  
Facility  
available

◆  
Attractive  
Interest Rates

◆  
Interest through post  
dated cheques

◆  
Loan against  
Deposits

## Tax Benefits

- No Tax Deduction at source on interest upto Rs. 5000/- on **Deposits per branch** in a financial year.
- Approved mode of investment for Charitable, Religious and Endowment Trust covered under Section 11(5) (ix) of Income Tax Act.

Also,

## Home Loans

Designed to  
suit your

## needs

**HOME LOANS, MORTGAGE LOANS, LOANS AGAINST RENT  
RECEIVABLE, PREMISES LOAN FOR PROFESSIONALS**

Branch :

## TERMS AND CONDITIONS GOVERNING THE PUBLIC DEPOSIT SCHEMES

### PUBLIC DEPOSIT CAN BE PLACED BY

1. Resident individuals
  2. Charitable, Religious and Endowment Trusts
  3. Co-operative Societies
  4. Minors through Guardians
  5. Proprietary and Partnership Concerns
  6. Non corporate bodies like clubs, associations etc.
  7. Hindu Undivided Families (HUFs)
- Application for placing Public Deposit should be made in the enclosed prescribed form duly complete in all respects.
  - 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 cash counters.
2. Local cheques / Demand drafts, Please ensure that all cheques and drafts are drawn in favour of "CAN FIN HOMES LTD." and should be marked "Account Payee Only".
3. Public Deposits are also accepted through authorised agents of CAN FIN HOMES LTD. **But agents are not authorised to accept cash and issue receipts.**

### 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 LTD. does not exceed Rs. 5,000/- per branch in any Financial Year.

In cases where 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 to CAN FIN HOMES LTD. 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 is Mandatory.

### REPAYMENT AND RENEWAL OF PUBLIC DEPOSIT

Repayment of Public Deposit is made against surrendering the duly discharged deposit receipt to CFHL. For renewal, duly filled and signed prescribed application form along with discharged deposit receipt are required to be submitted. Renewal of a matured deposit 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 prevailing 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.

### PREMATURE WITHDRAWAL OF PUBLIC DEPOSIT

Request for premature withdrawal will be permitted subject to National Housing Bank's directions. Accordingly, premature withdrawal is not permitted in the first 3 months from the date of deposit. In case request for premature withdrawal is received after the expiry of 3 months, the rate of interest applicable will be as per table given aside subject to recovery of brokerage paid, if any

Period completed from the date of deposit	Rate of interest payable
3 months & above and less than 6 months	NO INTEREST
After 6 months but before the date of maturity	2% lower than the interest rate applicable to a public deposit for which the deposit has run or if no rate has been specified for that period then 3% lower than the minimum rate at which the public deposits are accepted by the Company.

\* Applicable rate will be prevailing rate of interest valid at the time of placing the deposit for the period run till the date of premature withdrawal from the date of deposit.

\* All deposit accounts standing to the credit of sole / first named depositor in the same capacity shall be clubbed and treated as one deposit account for the purpose of premature repayment.

### LOAN ON PUBLIC DEPOSIT

A loan on Public Deposit may be granted at the discretion of the Company as per the guidelines issued by the National Housing Bank.

### GENERAL

- Nomination facility is available.
- CFHL reserves its right to change, amend, add or delete the terms and conditions without any notice subject to complying with the directions of National Housing Bank 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 Consumer Disputes Redressal Forum, the State level Consumers Redressal Forum or the District level Consumers Redressal Forum for relief.
- The financial position as disclosed and the representations made in the application are true and correct and the Board of Directors are responsible for the correctness and veracity thereof.
- The deposit acceptance activities are regulated by the National Housing Bank. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Company 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 LTD. has been granted exemption by the Central Government from the provisions of Section 58A (8) of the Companies Act, 1956 read with Rule 4/4 of Companies (Acceptance of Deposits) Rules, 1975 for a period of three years with effect from 22-10-2000 for publishing abridged advertisements without giving the information as required under Para 2(a) & (b) of Section 58A of the Companies Act, 1956 and Rule 4 of the Companies (Acceptance of deposits) Rules 1975, subject to conditions as per the order No. 7/14/2000-CL x dated 19th February, 2002, issued by Ministry of Law, Justice & Company Affairs, Department of Company Affairs, Govt. of India.
- Pursuant to the provisions of Section 205(c) of the Companies Act, 1956, the Central Govt. has established a Fund called "The Investor Education and Protection Fund" (IEPF) to which matured deposits which have remained unclaimed and unpaid for a period of 7 years from the date they first become due for payment are to be transferred. The amount so transferred cannot be claimed back by the depositor from the above fund, at a later date. As such the depositors are requested to take suitable action on or before the date of maturity of such deposits.


## PROVISIONAL RECEIPT

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

For **CAN FIN HOMES LTD.**

Date :

Authorised Signatory

 <b>Can Fin Homes Ltd</b> (Sponsor : CANARA BANK) <b>HOME LOANS + DEPOSITS</b> <i>Translating Dreams into Reality</i>	Branch Seal	For Office Use :	Agent Name :
		Dep. A/c No.:	Code :
		New <input type="checkbox"/> Renewal <input type="checkbox"/>	Agents are not permitted to accept cash and issue receipt. CAN FIN HOMES LTD. (CFHL) will not be responsible for such or other wrong tenders.

To be filled by depositor Please use block letters	APPLICATION FORM FOR PUBLIC DEPOSITS	Please give complete details by ticking appropriate boxes.
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NAME OF THE FIRST APPLICANT : ..... Date of Birth : .....

OCCUPATION : ..... FATHER / HUSBAND'S NAME : .....

Address of 1st Applicant : ..... ..... ..... ..... PIN ..... Tel : ..... Email .....	Name of 2nd Applicant : ..... Name of 3rd Applicant : ..... In case First / Second / Third Applicant/s are Minors. Name of Guardian : ..... Relationship with Minor : ..... Date of Birth of Minors .....
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Amount of Deposit : Rs ..... Rupees ..... only	Deposit Scheme Chosen <b>Fixed Deposit</b> <input type="checkbox"/> <b>Cumulative Deposit</b> <input type="checkbox"/> <b>Trust Deposit</b> <input type="checkbox"/> <b>Senior Citizen</b> <input type="checkbox"/>	Period <input style="width: 40px; height: 20px;" type="text"/> Months	INTEREST PAYMENT FOR FD DEPOSIT Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly <input type="checkbox"/>
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<b>AMOUNT PAID THROUGH</b> CASH ..... CRV No. .... Dt. .... CHEQUE <input type="checkbox"/> DO <input type="checkbox"/> IBA <input type="checkbox"/> No. .... Dt. .... Bank ..... Branch ..... If Renewal : Deposit Type ..... No. .... Dt. of maturity ..... Deposit repayable to : First / Sole Depositor <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Any or Survivor/s <input type="checkbox"/> All Jointly <input type="checkbox"/> Tax to be deducted : Yes <input type="checkbox"/> No <input type="checkbox"/> Form 15G / 15H enclosed : Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes (Mandatory) PAN / GIR No.: ..... Status of First Depositor : Shareholder <input type="checkbox"/> Director <input type="checkbox"/> Promoter <input type="checkbox"/> Trust <input type="checkbox"/> Resident Individual <input type="checkbox"/> Senior Citizen <input type="checkbox"/> Others (Please specify) .....	<b>MODE OF INTEREST PAYMENT FOR FIXED DEPOSIT</b> <input type="checkbox"/> Send post dated cheque <input type="checkbox"/> Send DD (Applicable only in case of Outstation depositors) <input type="checkbox"/> Credit to my Housing Loan / Loan on deposit A/c No. .... maintained with CAN FIN HOMES LTD., ..... Branch <input type="checkbox"/> Credit to my Bank A/c No. as per details given below : TYPE : SAVING <input type="checkbox"/> CURRENT <input type="checkbox"/> O.D. <input type="checkbox"/> A/c No. .... A/c Holder's Name ..... Name of the Bank ..... Branch Address .....
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if you have other Deposits in CAN FIN HOMES LTD. : Type of Deposit ..... No.....

<b>Introduction / Identification of New Depositor (Mandatory)</b> (Introducer must be a CFHL agent or an existing depositor.) Introducer's Name : ..... Agent Code No. / CFHL DR No. .... Signature If there is no introducer, identity to be established by submitting a photocopy of the following of the first depositor PAN Card <input type="checkbox"/> Election Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Others (Please specify).....	Please Pay Brokerage to : Name : ..... Address : ..... ..... Amount : ..... ..... * DECLARATION : In case of premature withdrawal of deposit we hereby authorise you to recover the brokerage amount paid from the deposit amount.
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"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 the Company at my own risk and volition."

	1st Applicant (or Guardian)	2nd Applicant (or Guardian)	3rd Applicant (or Guardian)
Signature of Depositor/s			
Place :			Date :

NOMINATION (Must be signed by the depositor(s) & witnessed)

I / We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by CFH LTD.

Name & Address of nominee	Relationship with Depositor (if any)	Age of nominee	Date of Birth of nominee (if minor)

\* As the nominee is a minor on this date. I / We appoint (Name, address & age) ..... 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.  
 \* leave out if nominee is not a minor. Where deposits are made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Name(s) and Address(es) of witness(es) for nomination only. (One witness required, thumb impression needs two witnesses). ..... ..... Place & Date ..... Signature of witness(es)	<b>SIGNATURE OF DEPOSITOR(S) FOR NOMINATION</b> 1st / SOLE / GUARDIAN : ..... 2nd : ..... 3rd : ..... Brokerage paid to ..... For CFHL Name ..... Amount ..... Cheque No. .... Date .....
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Deposit No. <input type="text"/>	Voucher No. <input type="text"/>	Name <input type="text"/>	
Deposit Type <input type="text"/>	Date of Deposit <input type="text"/>	Amount <input type="text"/>	
Printed Sl. No. <input type="text"/>	Date of Maturity <input type="text"/>	Cheque No. <input type="text"/>	Authorised Signatory
Rate of interest <input type="text"/>	Maturity Amount <input type="text"/>	Date <input type="text"/>	

## PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977

- (a) Name of the Company : CAN FIN HOMES LTD.  
 (b) Name of incorporation : 29th October, 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 houses / flats

**Details of Branches :** Ahmedabad, Bangalore (Cunningham Road, Jayanagar, Koramangala, Vijayanagar), Baroda, Bhopal, Bhubaneswar, Calicut, Chennai, Chandigarh, Coimbatore, Cochin, Davanagere, Faridabad Representative Office, Goa, Gurgaon, Hubli, Hyderabad, Kukatpally - Hyderabad, Indore, Jaipur, Lucknow, Madurai, Mangalore, Mumbai, Mysore, Navi Mumbai, New Delhi, Noida, Patna, Pondicherry, Pune, Raipur, Tambaram, Trichur, Trichy, Thiruvananthapuram, Vijayawada, Visakhapatnam.

- (d) Brief Particulars of the Management of the Company : The Company is managed by Mr. Vincent J D'Silva, Managing Director under the the supervision and control of the Board of Directors.

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

Sl. No.	NAME	ADDRESS	OCCUPATION
1.	<b>Mr. S. Doreswamy Chairman</b>	# 33/3, Juhu Shalimar Gulmohar Cross Road No. 10, J V P D Scheme Mumbai - 400 049	Former Chairman & Managing Director, Central Bank of India & Dena Bank
2.	<b>Mr. B. Balakrishna Shetty</b>	M/s. Shanthala Consultants Pvt. Ltd. # 44-C, 'Shanthala' The View Enclave Maroli Mangalore - 575 005	Banking Consultant Former Chairman & Managing Director, Vijaya Bank
3.	<b>Mr. J.S. Vasan</b>	# 304/A, 'Harikrupa', 2nd Main, 8th Block Jayanagar Bangalore - 560 082	General Manager, Canara Bank
4.	<b>Mr. P. Santosh Kumar</b>	# 5, (Old No. 3) 2nd Street Wallace Gardens Chennai - 600 006	Practising Chartered Accountant
5.	<b>Dr. Ashok K Mittal</b>	# 3, Lucknow Road New Delhi - 110 054	Business Executive
6.	<b>Mr. Vincent J D'Silva</b>	# 87, Avani Sringerinagar Nyanappanahalli 3rd Cross, Begur Hobli Bangalore - 560 065	General Manager, Canara Bank

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

Year ended	Profits (Rs. in Lakhs)		Dividend Declared (%)
	Before Tax	After Tax	
31st March, 2006	3510.88	2694.88	25.0
31st March, 2007	4019.00	3010.30	25.0
31st March, 2008	3768.26	2840.26	25.0

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

LIABILITIES	31-03-'08	31-03-'07	ASSETS	31-03-'08	31-03-'07
Share Capital	2048.75	2048.75	Fixed Assets	289.38	321.80
Reserve and			Investments	2477.96	3147.88
Surplus	19927.27	17729.58	Housing Loans	186328.98	188814.22
Secured Loans	148087.82	155443.80	Current Assets :		
Unsecured Loans	21448.20	19790.68	Loans and		
Current Liabilities and Provisions	5776.73	4391.40	Advances	5962.68	4405.65
			Securitized Assets	1870.77	2485.66
			Deferred Tax Assets	359.00	229.00
<b>Total</b>	<b>197288.77</b>	<b>199404.21</b>		<b>197288.77</b>	<b>199404.21</b>

### Contingent Liabilities

- (Disputed Income tax / Interest tax liability under appeal claims not acknowledged as debts) : Rs. 5.27 Crore
- (i) (a) The amount which the Company can raise by way of deposits, together with the borrowings specified under Housing Finance Companies (NHB) Directions, 2001 (i.e. 16 times the Net Owned Funds as per the Revised Directions of NHB). : Rs. 3516.16 Crore
- (b) Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 3(2) (i) of the NHB Direction, 2001. : Rs. 1098.80 Crore
- (c) Amount of Public Deposits held by the Company as on 31st March, 2008. : Rs. 156.30 Crore
- (d) Aggregate of deposits held as on 31st March, 2008. : Rs. 160.13 Crore
- (j) The Company has no overdue deposits other than unclaimed deposits.
- (k) Aggregate dues (including the non-funds based facilities) provided to / from Companies in the same group or other entities or business ventures in which directors / and / or the housing finance Company are holding substantial interest and the total amount of exposure to such entities (as per Para 16(1) (h) of NHB Directions 2001). : NIL
- (l) Company hereby declares that :
- (i) the Company is having a valid certificate of Registration dated 31st July, 2001 issued by 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 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 of the Company.
- (ii) the Company has complied with the applicable provisions of the Directions issued by the National Housing Bank as applicable to it.
- (iii) the compliance with the Directions does not imply that repayment of deposits is guaranteed by National Housing Bank.
- (iv) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

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 at the Meeting held on 23rd September, 2008 and a copy of which is being filed with the Registrar of Companies, in Karnataka, Bangalore and the National Housing Bank, New Delhi.

For and on behalf of the Board of Directors

Place : Bangalore  
 Dated : 23rd September, 2008

Sd/-  
**K.S. SATHYAPRAKASH**  
 AGM & COMPANY SECRETARY

### LIST OF BRANCHES & OFFICES

**AHMEDABAD** - Tel: 26405312 / 26560759. **BANGALORE - Cunningham Road** - Tel: 22262003 / 22266430 / 22289869. **Jayanagar** - Tel: 26630776 / 26630501 / 26644307 / 26654305. **Koramangala** - Tel: 25522896 / 25520902 / 25630862. **Vijayanagar** - Tel: 23404965 / 23359162. **BARODA** - Tel: 2332048 / 2357382. **BHOPAL** - Tel: 2577939 / 2577935. **BHUBANESHWAR** - Tel: 2392045 / 2390883. **CALICUT** - Tel: 2724883 / 2724884. **CHANDIGARH** - Tel: 2664934 / 2621097. **CHENNAI** - Tel: 28497026 / 28496318 / 28497027. **COCHIN** - Tel: 2356855 / 2356826. **COIMBATORE** - Tel: 2235977 / 2230163. **DAVANAGERE** - Tel: 270345 / 235006. **FARIDABAD** - Tel: 2261100. **GOA** - Tel: 2438517 / 2438518. **GURGAON** - Tel: 2312535. **HUBLI** - Tel: 2256390 / 2256464. **HYDERABAD** - Tel: 23242166 / 23233385 / 23231626. **INDORE** - Tel: 2511154. **JAIPUR** - Tel: 2360843 / 2361092. **KUKATPALLY** - Tel: 23061459. **LUCKNOW** - Tel: 2617731 / 2274431. **MADURAI** - Tel: 2322172 / 2329799. **MANGALORE** - Tel: 2440193 / 2442593. **MUMBAI** - Tel: 28925385 / 28924369. **MYSORE** - Tel: 2429699 / 2422377. **NAVI MUMBAI** - Tel: 27820167. **NEW DELHI** - Tel: 26435815 / 26430236 / 26487529. **NOIDA** - Tel: 2517752 / 2517753/54. **PATNA** - Tel: 2239861. **PONDICHERY** - Tel: 2338447. **PUNE** - Tel: 25531327 / 25538531. **RAIPUR** - Tel: 2537000. **TAMBARAM** - Tel: 22260600. **TRICHUR** - Tel: 2332421 / 2331952. **TRICHY** - Tel: 2773960 / 2773843. **THIRUVANANTHAPURAM** - Tel: 2477446 / 2461446. **VIJAYAWADA** - Tel: 2474781 / 2481731. **VISAKHAPATNAM** - Tel: 2746736 / 2591167.



**Home  
Loans  
from  
Can Fin Homes**



Service  
with a true  
Personal  
touch

Transparency makes us different



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

For further details, visit your nearest branch