

REVISED DEPOSIT ADVERTISEMENT (2021-22)

RATED AS MAA WITH A STABLE OUTLOOK BY ICRA LTD



CAN FIN HOMES LTD. CIN: L85110KA1987PLC008699 Regd. Office: No.29/1, Sir M N Krishna Rao Road Basavanagudi, Bengaluru-560004

Company accepts deposits from public (including deposits from Trusts/Educational Institutions). The Deposit Schemes are as under:

PUBLIC DEPOSITS

FIXED / CUMULATIVE DEPOSIT SCHEMES:

1. FIXED DEPOSIT SCHEME:

Table with columns: Period of deposits in months, Deposits upto ₹ 1 cr (General Public, Senior Citizen), Bulk deposits > ₹ 1 cr. Rows: 12, 13-36, 37-48, 49-60 months.

* Minimum deposit amount: ₹ 10 lakh for payment of monthly interest. * Minimum deposit amount: ₹ 2 lakh for payment of quarterly, half yearly or yearly interest. * Minimum period of deposit: 12 months. Interest is payable on monthly/quarterly/half yearly/yearly intervals.

CUMULATIVE DEPOSIT SCHEME:

Table with columns: Period of deposits in months, Deposits upto ₹ 1 cr (General Public, Senior Citizen), Bulk deposits > ₹ 1 cr. Rows: 12, 13-36, 37-48, 49-60 months.

* Minimum amount of deposit ₹ 20,000/- * Minimum period of deposit: 12 months * Interest compounded quarterly

- 2. For Senior Citizens (age 60 years & above) interest rates of 0.50% higher, as indicated above is payable. 3. For staff deposits, an interest rate of 1% higher than the above rates (1 & 2) is payable. Retired staff senior citizens are entitled to get only 0.50% additional interest rate over and above the rate of interest fixed for Senior Citizens.

II. Exempted Category Deposits

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

III. Other Terms and Conditions

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

- (a) In case of death of the depositor, the deposit amount shall be paid prematurely to the survivor / nominee / legal heirs, at their request, with interest at the contracted rate for the period run after submission of proof of death. (b) In order to meet expenses of emergent nature: i) Tiny deposits (deposit amount upto ₹ 10,000/-) of individual depositors can be repaid within 3 months, without interest. ii) Other public deposits (deposit amount exceeding ₹ 10,000/-) of individuals can be repaid prematurely to the extent of 50% (not exceeding ₹ 5,00,000/-) at the request of the depositor, before the expiry of 3 months from the date of acceptance of such deposit, without interest. For the remaining 50% of the deposits, the existing guidelines applicable for public deposits will continue. iii) In cases of critical illness (as per IRDAI regulations pertaining to Health Insurance), the public deposits can be repaid to the extent of 100% within 3 months, without any interest.

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

Table with columns: Sl. No., Period, Interest remittance. Rows: (i) 3 months but before expiry of 6 months, (ii) After 6 months but before date of maturity.

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

(4) 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.

(5) 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.

(6) 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.

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

(8) The interest rate applicable on renewal of an overdue deposit will be as follows:

Table with columns: Sl. No., Period overdue, Terms of renewal. Rows: (i) Where the overdue period does not exceed 14 days, (ii) Where overdue period exceeds 14 days.

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

(10) 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.

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

(12) The Depositor(s) can nominate a person as his nominee pursuant to the applicable provisions of National Housing Bank Act, 1987 / RBI Act, 1934 and as applicable from time to time.

IV. PARTICULARS AS REQUIRED UNDER NHB DIRECTIONS / GUIDELINES AND COMPANIES ACT, 2013 and RBI Master Direction for HFCs :

Table with columns: Sl.No., Name of Company, Particulars. Row: (a) Name of Company: Can Fin Homes Ltd.

Details of Branches / Affordable Housing Loan Centres : Agra, Ahmedabad, Ajmer, Allahabad, Alwar, Ambala, Aurangabad, Ballari, Bengaluru (Bannerghatta Road, Begur, Bidadi, Devanahalli, Electronic City, Hesaraghatta Road, HRBR Layout, Jayanagar, K.R.Puram, Kanakapura Road, Kengeri, Koramangala, Marathahalli, Nelamangala, Sahakaranagar, Sarjapur Road, Uttarahalli, Vijayanagar, Yelahanka, Yeshwanthpur), Baroda, Behrampur, Belgum, Bhavnagar, Bhillai, Bhillwara, Bhimavaram, Bhopal, Bhubaneswar, Bilaspur, Calicut, Chakan, Coimbatore (Gandhipuram, P.N.Palayam), Chandigarh, Chennai (Ambattur, Annasalai, Chengalpatu, OMR-Perungudi, Porur, Redhills, Sripembudur, Tambaram, Thiruvallur), Cochin, Davanagere, Dehradun, Dharuhera, Dindigul, Durgapur, Eluru, Erode, Faridabad, Ghaziabad, Goa, Gollapudi, Guntur, Gurgaon, Greater Noida, Gwalior, Haridwar, Hassan, Haveri, Hinjewadi, Hoskote, Hosur, Hubli, Hyderabad (Gachibowli, Kompally, Kukatpally, L.B.Nagar, Nampally, Ramachandrapuram, Taranaka), Indore, Jabalpur, Jagatpura, Jaipur, Jamnagar, Jalandhar, Jhansi, Jharsuguda, Jodhpur, Kadapa, Kakinada, Kalaburagi, Kanpur, Karimnagar, Karnal, Karur, Khammam, Kota, Kolhapur, Kumbakonam, Kurnool, Lucknow, Madurai, Mandya, Manjeri, Mangalagiri, Mangalore, Mansarovar, Meerut, Mumbai (Bolsar, Borivali, Kalyan, Panvel, Navi Mumbai), Mysore, Nagpur, Namakkal, Nashik, Nellore, New Delhi, Nizamabad, Noida, Ongole, Patna, Pitampura, Pondicherry, Pollachi, Pune, Rajpur, Rajahmundry, Rajkot, Rewa, Rohtak, Sagor, Salem, Shimoga, Siddipet, Solapur, Sonepat, Rajikulam, Surat, Thanjavur, Theni, Thoothukudi, Tiruchengode, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vellore, Vijayawada, Virudhunagar, Vishakhapatnam, Vishakhapatnam Steel Plant, Vizianagaram, Warangal, Magadi Road, Gurgaon Sector 5 (166).

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

Details of Satellite Offices: Aluva, Cox Town, Cuddalore, Kazhakkuttam, Kangeyam, Oddanchatram, Patia, Peelamedu, Rajarajeswarinagar, Thiruverambur, Velur, Vidyaranayapura, Vijayanagar (13)

(d) Brief particulars of the Management of the Company The Company is managed by Shri Girish Kousgi, Managing Director & CEO under the supervision and control of the Board of Directors.

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

Table with columns: Sl No., Name of the Director, Address, Designation, Occupation, DIN. Rows: 1. Shri Lingam Venkata Prabhakar, 2. Shri Girish Kousgi, 3. Shri Debashish Mukherjee, 4. Shri Amitabh Chatterjee, 5. Shri Naganathan G, 6. Dr. Yeluri Vijayanand, 7. Shri Satish Kumar Kalra, 8. Smt. Shubhalakshmi Panse, 9. Shri Ajai Kumar.

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:

Table with columns: Year ended, Profits (₹ in lakh) (Before Tax, After Tax), Dividend Declared %, Interest coverage ratio. Rows: March 31, 2019, March 31, 2020, March 31, 2021.

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

Table with columns: Liabilities, Assets, 31/03/2021, 31/03/2020, 31/03/2019. Rows: Share Capital, Reserves & Surplus, Secured loans, Unsecured loans, Current Liabilities & Provisions, Deferred Tax Liability, TOTAL, Fixed Assets, Investments, Loans, Current Assets Loans and Advances, Securitised Assets, Deferred Tax Assets, Capital work in Progress, TOTAL.

(i) Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company: Yes

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

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

- i) Statutory dues : Nil ii) Debentures and interest thereon : Nil iii) Loan from any bank or financial institution and interest thereon : Nil Contingent liabilities : ₹ 8.46 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 (₹ in Lakh)

Table with columns: A, For the year ended March 31, 2021, For the year ended March 31, 2020, For the year ended March 31, 2019. Rows: CASH FLOW FROM OPERATING ACTIVITIES, NET PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS, ADJUSTMENTS FOR: Depreciation, (Profit)/Loss on sale of Assets, Dividend Income on Mutual Funds, Interest on lease liability, Interest expense accrued but not paid, Interest income accrued but not received, Impairment of financial instrument, Fair Value adjustment, Loss/(gain) on lease liability, OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES, ADJUSTMENTS FOR: (Increase)/Decrease Trade Receivables, Increase/(Decrease) Trade Payables, Increase/(Decrease) Other Current Liabilities, (Increase)/Decrease Long Term and Short Term Loans and Advances.

Table with columns: Increase/(Decrease) Long Term and Short Term Provisions, (Increase)/Decrease Other Non-current and current assets, (Increase)/Decrease in Other Financial Assets, (Increase)/Decrease in Other non-financial assets, Increase/(Decrease) in Other non-financial liabilities, Increase/(Decrease) in Other financial liabilities, CASH GENERATED FROM OPERATIONS, Direct taxes paid, CASH FLOW BEFORE EXTRAORDINARY ITEMS, NET CASH FROM OPERATING ACTIVITIES 'A', CASH FLOW FROM INVESTING ACTIVITIES, Purchase of Fixed Assets, Sale of Fixed Assets, Purchase of Mutual Fund Units, Redemption of Mutual Fund Units, Dividend Income from Mutual Funds, Fixed Deposits received/(paid) [Net], Investment in Government Securities, (Increase)/Decrease in Other Bank balances, NET CASH USED IN INVESTING ACTIVITIES 'B', CASH FLOW FROM FINANCING ACTIVITIES, Short term borrowings from banks and Commercial Papers (Net), Deposits taken (Net), Long term borrowings taken, Long term borrowings repaid, Dividend and Distribution tax paid, Debt Securities (net), Payment of lease liability, NET CASH USED IN FINANCING ACTIVITIES 'C', NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS 'A+B+C', OPENING BALANCE OF CASH AND CASH EQUIVALENTS 'D', CLOSING BALANCE OF CASH AND CASH EQUIVALENTS 'E'.

V. Particulars of the Deposit Scheme

- a. Date of passing of board resolution: July 31, 2021 b. Date of passing of resolution in the general meeting authorizing the invitation of such deposits; September 8, 2021 c. Type of deposits, i.e., whether secured or unsecured - Unsecured deposits.

d. Other Information

Table with columns: Sl.No., Particulars, (₹ in Lakh). Rows: (a) The amount which the Company can raise by way of deposits, together with the borrowings specified under Housing Finance Companies (NHB) Directions 2010/ RBI Master Direction for HFCs (i.e.13 times of the Net Owned Funds as per the Revised Directions of NHB and RBI Master Direction for HFCs) - as on 31/03/2021, (b) Out of the above, the amount of Public Deposits which can be raised by the Company as per Para 3(1)(i) of the HFCs (NHB) Directions, 2010/ RBI Master Direction for HFCs - as on 31/03/2021, (c) Amount of Public Deposits held by the Company as on 31/03/2021 (excluding unclaimed deposits), (d) Aggregate of deposits held - as on 31/03/2021 (excluding unclaimed deposits amounting to ₹ 11.78 crore), (e) Total Number of Depositors as - on 31/03/2021.

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 17(1)(h) of HFCs (NHB) Directions, 2010)/ RBI Master Direction for HFCs. Nil

g. 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. (iv) the deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities. The deposits solicited by it are not insured. (v) the Board of directors have satisfied themselves fully with respect to the affairs and prospects of the company and that they are of the opinion that having regard to the estimated future financial position of the company, the company will be able to meet its liabilities as and when they become due and that the company will not become insolvent within a period of one year from the date of issue of the circular or advertisement. (vi) the company has complied with the applicable provisions of the Companies Act and the rules made thereunder. "DISCLAIMER- It is to be distinctly understood that filing of circular or circular in the Form of advertisement with the Registrar should not in any way be deemed or construed that the same has been cleared or approved by the Registrar or Central Government. The Registrar or Central Government does not take any responsibility either for the financial soundness of any deposit scheme for which the deposit is being accepted or invited or for the correctness of the statements made or opinions expressed in the circular or circular in the Form of advertisement. The depositors should exercise due diligence before investing in the deposits schemes" [As per notification by Ministry of Corporate Affairs dated 29/06/2016 on Companies (Acceptance of Deposits) Amendment Rules, 2016 - Disclaimer in DPT 1] (vii) the Company has not received any money from its Directors. [As per notification by Ministry of Corporate Affairs dated 29/06/2016 on Companies (Acceptance of Deposits) Amendment Rules, 2016 - This declaration shall appear as notes to accounts]. (viii) In case of any adverse change in credit rating, depositors will be given a chance to withdraw deposits without any penalty.

This Deposit Advertisement is issued under the authority and in the name of the Board of Directors of the Company, the text whereof has been approved by the Board at the Meeting held on July 31, 2021 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/-) Girish Kousgi Managing Director & CEO

Place : Bengaluru Dated : 31/07/2021