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FINANCIAL EXPRESS

# REVISED DEPOSIT ADVERTISEMENT (2022-23)



CAN FIN HOMES LTD. CIN: L85110KA1987PLC008699 Regd. Office: No.29/1, Sir M N Krishna Rao Road Basavanagudi, Bengaluru-560004 Tel: 080 26570155, 26563646 Fax: 080 26565746 e-mail: development@canfinhomes.com website: www.canfinhomes.com

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

#### PUBLIC DEPOSITS

FIXED / CUMULATIVE DEPOSIT SCHEMES:

FIXED DEPOSIT SCHEME:

Period of deposits in months	Deposits u	pto ₹ 1 cr	Bulk deposits :	Bulk deposits
	General Public	Senior Citizen	> ₹1 cr. to ₹5 cr	> ₹5 cr
12	6.50%	7.00%	5.00%	4.50%
13-36	6.75%	7.25%	5.50%	5.00%
37-48	6.75%	7.25%	5.50%	5.00%
49-60	6.75%	7.25%	5.50%	5.00%

 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. • Maximum period of deposit: 60 months. Interest is payable on monthly/quarterly/half yearly/yearly intervals.

### CUMULATIVE DEPOSIT SCHEME:

#### (w.e.f. 08/09/2022)

(w.e.f. 08/09/2022)

Period of deposits in months	Deposits u	pto ₹ 1 cr	Bulk deposits :	Bulk deposits :
	General Public	Senior Citizen	> ₹1 cr. to ₹5 cr	> ₹5 cr
12	6.50%	7.00%	5.00%	4.50%
13-36	6.75%	7.25%	5.50%	5.00%
37-48	6.75%	7.25%	5.50%	5.00%
49-60	6.75%	7.25%	5.50%	5.00%

 Minimum amount of deposit ₹ 20,000/ Minimum period of deposit: 12 months
 Maximum period of deposit: 60 months. • Interest compounded quarterly

- 2. For Senior Citizens (age 60 years & above), interest rates of 0.50% higher, as indicated above is payable.
- For staff deposits, an interest rate of 1% higher than the above 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

- 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:
  - 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.
- (2) The interest payable on premature withdrawal thereafter is as follows: CI No Doried Interest remittance

SI. No.	Period	Interest remittance
(i)	After 3 months but before expiry of 6 months	Maximum 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.

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

SI.No.	Period overdue	Terms of renewal  The deposit can be renewed with effect from the maturity date and the interest rate prevailing on the date of maturity will be applicable.			
(i)	Where the overdue period does not exceed 14 days				
(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.			

- (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 Reserve Bank of India / National Housing Bank from time to time.
- (12) The Depositor(s) can nominate a person as his nominee pursuant to the applicable provisions of National Housing 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:

SI.No.		Particulars
(a)	Name of Company	Can Fin Homes Ltd.
(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, Aurangabad, Ballari, Bengaluru (Bannerghatta Road, Begur, Bidadi, Devanahalli, Electronic City, Hesaraghatta Road, HRBR Layout, Jayanagar, Jigani, K.R.Puram, Kanakapura Road, Kengeri, Koramangala, Magadi Road, Marathahalli, Nelamangala, Sahakaranagar, Sarjapur Road, Uttarahalli, Vidyaranyapura, Vijayanagar, Yelahanka, Yeshwanthpur, ), Baroda, Behrampur, Belgaum, Bhavnagar, Bhilai, Bhilwara, Bhimavaram, Bhopal, Bhubaneshwar, Bilaspur, Calicut, Chakan, Coimbatore (Gandhipuram, P.N.Palayam), Chandigarh, Chennai (Ambattur, Annasalai, Chengalpattu, OMR-Perungudi, Porur, Redhills, Sriperumbudur, 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, Mancherial, Mangalagiri, Mangalore, Mansarovar, Meerut, Mumbai (Boisar, Borivali, Kalyan, Panvel, Navi Mumbai), Mysore, Nagpur, Namakkal, Nashik, Nellore, New Delhi, Nizamabad, Noida, Ongole, Patna, Pitampura, Pondicherry, Pollachi, Pune, Raipur, Rajahmundhry, Rajkot, Rewa, Rohtak, Sagar, Salem, Shimoga, Siddipet, Solapur, Sonepat, Srikakulam, Surat, Thanjavur, Theni, Thoothukudi, Tiruchengode, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vellore, Vijayawada, Virudhunagar, Vishakapatnam, Vishakhapatnam Steel Plant, Vizianagaram, Warangal, Gurgaon Sector 5 (168).

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

Details of Satellite Offices: Aluva, Cox Town, Cuddalore, Kazhakuttam, Kangeyam, Oddanchatram, Patia, Peelamedu, Rajarajeswarinagar, Thiruverambur, Velur, Vijayanagar (12)

(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

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(e)	Names, addresses a	and occupa	ations of the Dire	ctors:				ADJUSTMENTS FOR:						
SI	Name of the	Address	ations of the bire	Designation	Occupation	DIN		(Increase)/Decrease Trade	#150707##F2000	-77 (A CONTRACTOR ) (A CONTRAC	1000000000			
No.	Director	0.0000.0000			Note that the second	DETECTATI		Receivables	(41.97)	(45.25)	(11.64			
1	Shri L V Prabhakar	Kanakap	ara Bank House, oura Road,	Chairman Director	Director	08110715		08110715	08110715		Increase/(Decrease) Trade Payables	122.57	8.63	77.38
		Basavana	hna Rao Park, agudi, u-560004	(Promoter)	& CEO, Canara Bank			Increase/(Decrease) Other Current Liabilities						
2	Shri Girish Kousgi	Sterling 1	Terraces,	Managing	Managing Director			(Increase)/Decrease Long Term and Short Term Loans and Advances	(4,53,352.40)	(1,43,432.15)	(2,35,183.25			
			, inkari 3rd Stage,	Director & CEO	& CEO, Can Fin			Increase/(Decrease) Long Term and Short Term Provisions (Increase)/Decrease Other	(7,796.40)	3,598.39	3,730.8			
3	Shri Debashish		'u-560085 'Hari Krupa',	Director	Homes Ltd. Executive	08193978		Non-current and current assets						
3	Mukherjee	2nd Main 8th Block	n Jayanagar K	Non-Executive (Promoter)	Director, Canara Bank	00133310		(Increase)/Decrease in Other Financial Assets	4.07	(24.83)	(28.85			
	2002		ru-560082					(Increase)/Decrease in Other	120 11	(200.00)	/55.00			
	Shri Shreekant M Bhandiwad (upto 27/04/2021)	100000000000000000000000000000000000000	-loor, , Skanda Apts., k, Behind	Deputy Managing Director	Deputy General Manager,	08120906		non-financial assets Increase/(Decrease) in Other non-financial liabilities	132.14 753.15	(308.98)	(55.93			
	(President State of S	A STATE OF THE PROPERTY OF THE PARTY OF THE	College,	A. (1.2.2.2.5)	Canara Bank			Increase/(Decrease) in Other	100.10	(221.20)	000.1			
		Jayanaga						financial liabilities	2,964.04	(9,264.48)	(11,388.57			
4	Shri Amitabh	1 2 2	ru-560011 10, Godavari	Deputy	Deputy General	09219651			(4,57,214.80)	(1,49,689.89)	(2,42,469.86			
78	Chatterjee	Block, Na Village, K	ational Games Koramangala	Managing Director	Manager, Canara Bank	09213031		CASH GENERATED FROM OPERATIONS	(3,77,887.33)	(71,424.35)	(1,71,791.73			
E	Chri Naganathan		ru-560047	Indonesident	Chadasad	00400000	H	Direct taxes paid	13,743.24	13,699.57	12,419.80			
5	Ganesan Chart 2nd F Buildi	Chartered Accountants 2nd Floor, Congress	Chartered Accountants	Ganesan Chartered Accounta	Chartered Accountants	Independent Non-Executive Director	Chartered Accountant	00423686		EXTRAORDINARY ITEMS	(3,91,630.57)	(85,123.92)	(1,84,211.53	
		Building,	Building, Old No.573,					NET CASH FROM OPERATING ACTIVITIES 'A'	(3,91,630.57)	(85,123.92)	(1,84,211.5			
	Dr. Yeluri	Anna Sal Chennai- Sarnam		Independent	Former	00594503	B 594503		(3,91,030.57)	(03,123.32)	(1,04,211.5			
	Vijayanand (upto 08/09/2021)		Enclave, Masjid		Dy. Managing	V2 P77761773256		Purchase of Fixed Assets	(348.27)	(234.24)	(374.3			
			Banda, Kondapur Hyderabad-500084.		Director, State Bank			Sale of Fixed Assets	4.89	4.32	3.7			
		Hyderaba	au-500064.		of India			Purchase of Mutual Fund Units						
6	Shri Satish	H No. 54	No. 54, Sector 5, ban Estate, urgaon-122001 Independent Non-Executive Director	Independent	Former	01952165		Redemption of Mutual Fund Units		9	(			
	Kumar Kalra			Non-Executive	Managing	The second secon				Dividend Income from Mutual Funds		(1)		
		Gurgaon		Director of Andhra Bank		-	Fixed Deposits received/(paid) [Net] Investment in Government Securities	(1,07,627.41)	(2,533.21)	(803.48				
7	Smt. Shubhalakshmi	Building,	02, Chinar B Housing	Independent Non-Executive	Former Chairman &	02599310		(Increase)/Decrease in Other Bank balances	(30,062.78)	(62.23)	(140.12			
	Panse		Society Ltd. Crosswinds, Baner, Pune 411045	s, Director	Managing Director of			NET CASH USED IN INVESTING		1	-			
		34.1011			Allahabad				ACTIVITIES 'B'	(1,38,033.57)	(2,826.36)	(1,314.17		
2	200100000000000000000000000000000000000	0004 A.L.I.T.	( A.V.) T		Bank	122102000	С							
8	Shri Ajai Kumar	Contract Street Street	ok Tower Independer arel, Mumbai Non-Execu		Former Chairman &	02446976	H	FINANCING ACTIVITIES			-			
		Maharashtra-400012			300 P.D. 1987;	Director	Managing			Short term borrowings from banks and Commercial Papers (Net)	1,06,471.24	78,049.33	(19,610.19	
				Marchet School School Lat.	Director of			Deposits taken (Net)	4,860.71	13,739.11	4,398.5			
					Corporation Bank			Long term borrowings taken	6,40,500	3,87,000	5,03,00			
9.	Shri Arvind Narayan		lyoti Linking	Additional	Chartered	07402047		Long term borrowings repaid	(3,34,408.84)	5,32,517.60	(1,18,439.1)			
	Yennemadi	Road Ext Santacru		Director Non-Executive	Accountant			Dividend	(4,660.39)	(2,663.08)	(3,210.50			
	(w.e.f. 04/08/2022)	Mumbai 4		(Independent)			-	Debt Securities ( net)	1,18,020.58	1,08,111.72	(1,82,621.04			
	0	Maharasi	htra	0.0000000000000000000000000000000000000				Payment of lease liability  NET CASH USED IN FINANCING	(928.53)	(921.88)	(913.51			
10.	Shri Anup Sankar	100 C C C C C C C C C C C C C C C C C C	Oak Tower 3,	Additional	Former Chairman 8	02719232		ACTIVITIES 'C'	5,29,854.77	50,797.59	1,82,604.1			
	Bhattacharya (w.e.f. 04/08/2022)	1/08/2022) Estate, Hebbal Non-Executive Managing Bengaluru 560024 (Independent) Director, Bank				NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	190.63	(37,152.68)	(2,921.52					
Fina	ancial position of the	Company	<b>1</b> 3		of Maharashtra		-	'A+B+C' OPENING BALANCE OF CASH AND						
(f) &	(g): Profits of the Com	pany before	e and after makin			declared by		CASH EQUIVALENTS 'D'	79.25	37,231.93	40,153.4			
0,000	Company for three fina r ended	ncial years i Profits (₹		eding the date of a Dividend Declare		erage ratio		CLOSING BALANCE OF CASH AND CASH EQUIVALENTS 'E'	269.88	79.25	37,231.9			
	Be	fore Tax	After Tax	%	%		V.	Particulars of the Deposit Scheme						
March 31, 2020					a.	Date of passing of board resolution;	August 4, 2022							

d.

SI.No.

1	Year ended	Profits (₹	in lakh)	Dividend Declared	Interest coverage ratio		CASH EQUIVALENTS E	209.00	19.25
		Before Tax	After Tax	%	%	V.	Particulars of the Deposit Schen		
-	March 31, 2020	51828.65	37612.35	100	139	а.	Date of passing of board resolution	[전문] [10] [10] [10] [10] [10] [10] [10] [10	
	March 31, 2021	61758.02	45606.03	100	151	b.	Date of passing of resolution in the authorizing the invitation of such d		8
	December 31, 2021	47071.68	34817.80	75*	156	С.	Type of deposits, i.e., whether sec	the continue of the second	
	March 31, 2022	63505.79	47110.51	75	155	-	Type of deposits, i.e., whether dee	0100 01 0110000100 011000	anda doposito.

\*Interim dividend paid by the Company on 29/12/2021.

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

202	12 10 1010 1050		(₹ in Lakh)
Liabilities	31/03/2022	31/03/2021	31/03/2020
Share Capital	2,663.31	2,663.31	2,663.31
Reserves & Surplus	3,03,998.87	2,58,317.46	2,12,343.54
Secured loans	19,74,370.51	13,81,053.12	15,87,973.34
Unsecured loans	4,90,397.24	5,48,237.21	2,86,871.05
Current Liabilities & Provisions	23,004.66	17,103.36	14,507.37
Deferred Tax Liability	0.00	0.00	0.00
		W.	-
TOTAL	27,94,434.59	22,07,374.47	21,04,358.61
Assets	31/03/2022	31/03/2021	31/03/2020
Fixed Assets	3,461.99	3,782.44	3,789.74
Investments	1,12,597.47	4,960.39	2,430.50
Loans	26,37,806.41	21,89,148.23	20,52,569.25
Current Assets Loans and Advances	35,796.10	4,937.95	42,179.87
Securitised Assets	0.00	0.00	0.00
Deferred Tax Assets	4,772.62	4,545.46	3,389.25
Capital work in Progress	0.00	0.00	0.00
TOTAL	27,94,434.59	22,07,374.47	21,04,358.61

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

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.

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

Nil

Nil

Statutory dues ii) Debentures and interest thereon

iii) Loan from any bank or financial institution and interest thereon

: ₹5 Lakh Contingent liabilities

(Disputed Income-tax/Interest tax liability under appeal/ claims not acknowledged as debts)

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 March 31,2022	For the year ended March 31,2021	For the year ended March 31,2020
Α	CASH FLOW FROM OPERATING ACTIVITIES			
	NET PROFIT BEFORE TAX AND EXCEPTIONAL ITEMS	63,505.79	61,758.02	51,828.65
	ADJUSTMENTS FOR:			
	Depreciation	980.58	957.27	947.13
	(Profit)/Loss on sale of Assets	0.44	70.15	1.85
	Winding of lease liability and right of use assets	(91.47)		
	Interest on lease liability	304.57	296.48	314.40
	Interest expense accrued but not paid	10,138.46	8,419.34	11,451.48
	Interest income accrued but not received	(229.18)	(42.20)	(7.14)
	Impairment of financial instrument	4,694.22	6,853.17	6,031.57
	Fair Value adjustment	33.73	66.71	110.19
	Loss/(gain) on lease liability	(9.67)	(113.40)	
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	79,327.47	78,265.53	70,678.13

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 36,01,931.36 Bank) Directions, 2021 (12 times of the Net Owned Funds) as on 31/03/2022 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 9.00.482.84 Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 as on 31/03/2022 Amount of Public Deposits held by the Company as on 31/03/2022 48,854.14 (excluding unclaimed deposits) Aggregate of deposits held - as on 31/03/2022 49,107.87 (excluding unclaimed deposits amounting to ₹1393.48 lakh) Total Number of Depositors as - on 31/03/2022 8,463

Other Information

Particulars

(₹ in Lakh)

Nil

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 g. Company hereby declares that:

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

e. The overdue deposits, if any, held other than unclaimed deposits

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. 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.

the Company is having a valid Certificate of Registration dated 31/07/2001 issued by the

(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. 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. 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

(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 August 4, 2022 and a copy of which is being filed with the Registrar of Companies, Kamataka, Bengaluru and the National Housing Bank, New Delhi. FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

Place : Bengaluru

(Sd/-) Girish Kousqi Managing Director & CEO

**BENGALURU** 

Dated: 04/08/2022

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