

 <p><b>Can Fin Homes Ltd</b> (Sponsor: CANARA BANK) HOME LOANS + DEPOSITS <i>Translating Dreams into Reality</i></p>	<p>Branch Seal</p>	<p>For Office Use:</p> <p>Dep. A/c No. _____</p> <p>New <input type="checkbox"/> Renewal <input type="checkbox"/></p>	<p>Agent Name: <b>RR Investors Capital Services Pvt. Ltd.</b>  <b>47 MM Road, Rani Jhansi Marg</b>  <b>Jhandewalan New Delhi-110055</b></p> <p>Agents are not permitted to accept cash and issue receipt. CAN FIN HOMES LTD (CFHL) will no way be responsible for such or other wrong tenders.</p>	
<p>To be filled by depositor Please use block letters</p>		<p><b>APPLICATION FORM FOR PUBLIC DEPOSITS</b></p>		<p>Please give complete details by ticking appropriate boxes.</p>
NAME OF THE FIRST APPLICANT : .....			Date of Birth.....	
OCCUPATION:.....			FATHER/HUSBAND'S NAME:.....	
Address of First Applicant.....		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.....		
Tel..... E-mail.....		Deposit Schemes Chosen		
Amount of Deposit : Rs.....		Fixed Deposit <input type="checkbox"/>		
Rupees.....		Cumulative Deposit <input type="checkbox"/>		
.....only		Trust Deposit <input type="checkbox"/>		
		Senior Citizen F/D <input type="checkbox"/>		
		Period <input 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"/>		
AMOUNT PAID THROUGH		MODE OF INTEREST PAYMENT FOR FIXED DEPOSIT		
CASH <input type="checkbox"/> CRV No. ....Dt.....		<input type="checkbox"/> Send post dated cheque		
CHEQUE <input type="checkbox"/> DD <input type="checkbox"/> IBA <input type="checkbox"/> No. ....Dt.....		<input type="checkbox"/> Send DD (Applicable only in case of Outstation depositors)		
Bank..... Branch.....		<input type="checkbox"/> Credit to my Housing Loan/Loan on deposit A/c No.....		
If Renewal : FDR <input type="checkbox"/> CDR <input type="checkbox"/> ADS <input type="checkbox"/> CTD <input type="checkbox"/> No. ....Dt. of maturity.....		maintained with Can Fin Homes Ltd., .....Branch		
Deposit repayable to : <input type="checkbox"/> First/Sole Depositor <input type="checkbox"/> Either or Survivor		<input type="checkbox"/> Credit to my Bank A/c No as per details given below:		
<input type="checkbox"/> Any or Survivor/s <input type="checkbox"/> All Jointly		TYPE : SAVING <input type="checkbox"/> CURRENT <input type="checkbox"/> O.D. <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"/>		A/c No. .... A/c Holder's Name.....		
if Yes (Mandatory) PAN/GIR No. : .....		Name of the Bank.....		
Status of First Depositor : Shareholder <input type="checkbox"/> Director <input type="checkbox"/> Promoter <input type="checkbox"/>		Branch Address.....		
Trust <input type="checkbox"/> Resident Individual <input type="checkbox"/> Others (Please specify).....				
If you have other Deposits in CAN FIN HOMES LTD. : FD No..... ABHI No..... C.D. No..... R.D. No..... H.L.A. No..... SC No..... CTD No.....				
<b>Introduction/Identification of New Depositor (Mandatory)</b>				
(Introducer must be a CHFL agent or an existing depositor.)			Please Pay Brokerage to :	
Introducer's Name: .....			Name : .....	
Agent Code No./CHFL DR No. ....			Address : .....	
Signature .....			.....	
If there is no introducer, identity to be established by submitting a photocopy of the following of the first depositor			Amount : .....	
PAN Card <input type="checkbox"/> Election Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/>			.....	
DECLARATION : I/We confirm having read, understood and agree to abide by the stipulated terms & conditions of the schemes. I/We declare that I am / We are not depositing this amount as nominee(s) of any person residing outside India.				
We declare that the first named/mentioned depositor in our application is the beneficial owner of the deposit and as such, he/she should be treated as the payee for the purpose of deduction of Tax under Section 194A of the Income Tax Act 1961.				
In the event of death of any of the joint depositors prior to the maturity of the deposit, the Company will at the written request of the surviving depositors be at liberty though not bound and at its absolute discretion to pay interest for the remaining period, to repay the deposit before maturity or to grant an advance against the security thereof to anyone or more of the surviving depositors, on such terms as the Company may decide and to add/delete/substitute any names therein. The discharge given by such surviving depositor(s) shall give the Company a valid discharge.				
I/We undersigned apply for placement/renewal of Fixed/Cumulative Deposit having read the terms and conditions.				
"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."				
Signature of Depositor/s		Signature of Guardian		
First Applicant (or Guardian)		Second Applicant (or Guardian)		Third Applicant (or Guardian)
Place : .....		Date : .....		
<b>NOMINATION (Must be signed by the depositor(s) &amp; witnessed)</b>				
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).		<b>SIGNATURE OF DEPOSITOR(S) FOR NOMINATION</b>		
.....		FIRST/SOLE/GUARDIAN : .....		
.....		SECOND : .....		
.....		THIRD : .....		
Place & Date .....		Signature of witness(es) .....		
For office use only : Type Deposit : FD <input type="checkbox"/> CD <input type="checkbox"/>		Brokerage paid to		For CHFL
FDR/CDR No. ....	Voucher No. ....	Name.....		Authorised Signatory
Printed Sl. No. ....	Date of Deposit .....	Amount.....		
Rate of Interest .....	Maturity Amount .....	Cheque No.....Date.....		

**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 : 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 houses / flats  
**Details of Branches :** Ahmedabad, Bangalore, (Cunningham Road, Jayanagar, Koramangala, Vijayanagar and HRBR Layout), Baroda, Bhopal, Bhubaneswar, Calicut, Chennai, Chandigarh, Coimbatore, Cochin, Davanagere, Faridabad Representative Office, Hubli, Panjim- Goa, Hyderabad, Kukatpally, Indore, Jaipur, Lucknow, Madurai, Mangalore, Mumbai, Mysore, Navi Mumbai, New Delhi, Noida, Gurgaon, Patna Pondicherry, Pune, Raipur, Tambaram, Trichur, Trichy, Thiruvananthapuram, Thane, Secunderabad, Vijayawada, Visakhapatnam and Velachery Representative Office.  
 (d) Brief particulars of the Management of the Company : The Company is managed by Mr. K. Venkataramaiah, Managing Director under the supervision and control of the Board of Directors.  
 (e) Names addresses and occupations of the Directors:

Sl. No.	NAMES	ADDRESS	OCCUPATION
1.	Mr. S. Doreswamy Chairman	33/3, Juhu Shalimar Guimohar Cross Road, No. 10, JVPD Scheme, Mumbai - 400 049	Former Chairman & Managing Director Central Bank of India & Dena Bank
2.	Mr. R V S Rao	No. 332/6, "Gurukripa" 14th Main, RMV Extn. Sadashivanagar, Bangalore - 560 080	Former Executive Director M/s Housing Development Finance Corporation Ltd.(HDFC)
3.	Mr. V.K. Badami	C-23, Jangpura Extn. New Delhi - 110 014	Deputy General Manager National Housing Bank
4.	Mr. B. Balakrishna Shetty	M/s Shanthala Consultants Pvt. Ltd. "Shanthala" 44-C, The View Enclave Maroli, Mangalore - 575 005	Banking Consultant Former Chairman & Managing Director, Vijaya Bank
5.	Mr. J. S. Vasan	304/A, Harikrupa 2nd Main, 8th Block Jayanagar Bangalore - 560 082	General Manager Canara Bank
6.	K. Venkataramaiah Managing Director	No. 1113, 4th Cross, Canara Bank Layout Nagarbhavi Road, Bangalore - 560 072	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	
March 31, 2004	2612.83	2069.83	25.0
March 31, 2005	2772.38	2112.38	25.0
March 31, 2006	3510.88	2694.88	25.0

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

LIABILITIES	March 31 2006	March 31 2005	ASSETS	March 31 2006	March 31 2005
Share Capital	2048.75	2048.75	Fixed assets	340.66	357.91
Reserve & Surplus	15318.44	13207.51	Investments	3299.86	3330.85
Secured Loans	129686.67	87875.40	Housing	169928.03	127842.52
Unsecured loans	30683.47	33493.04	Loans		
Current Liabilities and Provisions	3659.50	3469.56	Current Assets		
			Loans and Advances	4757.04	5089.64
			Securitized Assets		
			Deferred Tax	260.00	266.00
			Asset		
	181396.83	140094.26		181396.83	140094.26

**Contingent Liabilities**

- (Disputed Income-tax / Interest tax liability under appeal/claims not acknowledged as debts) : **Rs. 9.26 Crores**  
 (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. 2778.75 Crores**  
 (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. 868.36 Crores**  
 (c) Amount of Public Deposits held by the Company as on 31.3.2006 : **Rs. 248.36 Crores**  
 (d) Aggregate of deposits held as on 31-3-2006 : **Rs. 256.84 Crores**  
 (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 venture 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(i)(h) of NHB Directions 2001.) : **NIL**  
 (l) Company hereby declares that:  
 (i) The company is having a valid certificate of Registration dated 31-7-2001 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 July 19, 2006 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 : JULY 19, 2006

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. HRBR Layout - Tel. : 25428100. Baroda - Tel: 2332048/2357382/  
 Bhopal- Tel.: 2577939/2577935. Bhubaneswar- 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(o)- Tel. 2261100. Goa- Tel.: 2360843/  
 2438517/ 2438518. Gurgaon- Tel.: 2312535. Hubli- Tel.: 2256390/2256464. Hyderabad- Tel.: 23242166/23233385/23231626. Indore- Tel.: 2511154. Jaipur - Tel. : 2360843/  
 2361092. Kukatpally - Tel.: 23061459. Hyderabad- Tel. : 23242166/23233385. 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. Pondicherry - Tel. : 2338447. Pune- Tel. 25531327/25538531. Raipur - Tel. : 2537000. Secunderabad- Tel. :  
 27847368. Tambaram - Tel. : 22260600. Thane- Tel. : 25406016/25372716. Trichur- Tel. : 2332421/2331952. Trichy - Tel. : 2773960/2773843. Trivandrum - Tel. :  
 2477446/2461446. Vijayawada- Tel.: 2474781/2481731. Visakhapatnam- Tel.: 2746736/2591167. Velachery - Tel.: 22430808.