

सेन्ट बैंक



Cent Bank

होम फायनेंस लिमिटेड
(Subsidiary of Central Bank of India)

Home Finance Limited

सेन्ट्रल बैंक ऑफ इण्डिया बिल्डिंग, 9, अरेरा हिल्स, भोपाल-462 011 Central Bank of India Building, 9, Arera Hills, Bhopal-462 011

Broker Stamp Code
RR Investors Capital
Services Pvt. Ltd

Photo

APPLICATION FOR FIXED DEPOSIT

(To be filled by the depositor-use block letter-Tick the Box Whenever applicable)

A) Quarterly Income Scheme Monthly Income Scheme Cumulative Deposit

B) Period 12 15 18 21 24 27 30 33 36 39 42 45 48 51 54 57 60 63 66 69 72 75 78 81 84 87 90 93 96 99 102 105 106 111 114 117 120 Month

C) First Applicant Name Mr/Ms Signature
Address
E-mail Mobile Tel. No.

D) Second Applicant Name Mr/Ms Signature
Address

E) Third Applicant Name Mr/Ms Signature
Address

F) Parents of Guardian Name (in case of 1st Applicant is Minor) Signature
Address

G) Senior Citizen (above 60 years) Yes No

H) Amount of Deposit Rs. (Rupees)
Paid Cash/Cheque/Demand Draft No. Dated
Bank Branch

I) If Renewed, Certificate No. dated Amount Rs. By addition Rs. By Cheque/DD No.
Bank or By Receiving Rs.

J) Tax to be deducted : Yes No
(if no, please submit Form 15G/15H Order u/s 159 Notification u/s 10

K) Deposit payable to: a) 1st Applicant b) Either or Survivor c) Any one or Survivor d) All jointly

L) Status: 1) Resident Individual 2) HUF 3) Trust 4) Co-operative Society 5) Association of Person
6) Staff 7) Domestic Company 8) NRI 9) Others

M) Occupation of First Applicant 1) Service 2) House Wife 3) Business
4) Professional 5) Retired 6) Student 7) Others

N) Mandatory Identity Proof & address proof 1st depository only (enclose photo copies of both) (self-attested)
IT/PAN No. Election ID
Passport No. Ration Card/Driving Licence
Or any other proof to the satisfaction of the company (such as electricity bill, telephone bill etc.)

O) Particulars of other Deposits Amount Rs.

P)	Bank Details	Details	1st Depositor	2nd Depositor	3rd Depositor
		Name			
		Alc No.			
		Type of Alc			
		Bank Name			
		Branch			
		IFSC Code			

Q) Nominee Form (Optional)
I/We nominate the following person to whom in the event of my/our/minor's death, the amount of the deposit, particulars where off are given, may be paid by the Company.
Name of the Nominee Mr./Ms
Address Tel. No. Mob
Age Relationship Date of Birth (if Nominee is Minor) as the nominee is minor on this date I/We appoint Mr/Ms (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.

R) Declaration (a) I/We have read and understood and agree to abide by the stipulated terms & conditions. I/We declare that the first name /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 194A of the Income Tax Act, 1961. I/We declare that this deposit does not represent fund borrowed or deposit from third parties.
(b) I/We have gone through the financial and other statements/particulars/representations furnished/made by the Company and after careful consideration I am making the deposit with the Cent Bank Home Finance Limited Company at my own risk and volition.
(c) I/We declare that I/we am/are authorised to make this deposit in the above mentioned scheme (CBHFL Deposit) 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 there under, as amended from time to time. I/We shall provided any further information and fully cooperate in any investigation as and when required by the company in accordance to the applicable law. We further affirm that the information/details provided by us are true and correct in all respect, no part thereof is false and nothing has been concealed.
(d) I hereby give my explicit consent to the Housing Finance Company to duly renew principal/renew principal and interest, pay in entirety, the principal and interest to my designated Bank Account mentioned herein on maturity of the deposit.

S) Signature of Applicant(s)
i) ii) iii)
Date : Place :

In case of Non Individual Depositor (Please furnish the following information)

Name of Authorised Signatories	Designation	Specimen Signature (s)
i)
ii)
iii)

FOR OFFICE USE ONLY

FDR/CDR Printed No.	Date of receipt	Effective Date of Deposit	Maturity Date	Rate of Intt. %	Maturity Value in CD	FDR/CDR No.	Voucher No. & Date	Authorised Signatory

ACKNOWLEDGEMENT

Received Cheque No. / DD No. / Cash Rupees
for deposit of years/months



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

- a. Name of the Company : Cent Bank Home Finance Limited (CBHFL)
 b. Date of incorporation : May7,1991
 c. The business carried on by the Company and its subsidiaries with details of Branches or Units, if any : CBHFL is a public limited company promoted by Central Bank of India jointly with Specified Undertaking of Unit Trust of India, HUDCO & National Housing Bank for providing long term housing finance for construction (purchase of residential houses/flats, Top-up Loan, Mortgage Loan, Loan Against Property and Loan for Purchase of Commercial Property. The Company has 18 Branches and two representative offices across the nation. The Company does not have any subsidiary.
 d. Brief particulars of the management of the Company : Subject to the superintendence, control and directions of the Board of Directors of the Company is managed the Managing Director.
 e. Name, Address and Occupation of the Directors:

S. No.	Name	Address	Occupation
1	Shri. Bajrang Singh Shekhawat Chairman DIN:- 03267955	B-702, Ekta Bhoomi Chs Ltd. Mahaveer Nagar, Dahanukar Wadi, Kandivali West, Mumbai Maharashtra-400067	Executive Director, Central Bank of India
2	Shri. Anil Girotra Independent Director DIN:- 02221989	Flat No.B-32, M.K. Residency, Plot 8 B, Sector 11 (Nr Metro Stn), Dwarka-New Delhi -75	Banking & Financial Professional Ex. Executive Director of Andhra Bank
3	Shri. Bibhas Kumar Srivastav Independent Director DIN:- 06533710	16/1454, Indira Nagar, Behind, Lekhraj Gold Complex, Indira Nagar S.O Lucknow 226016 UP	Banking & Financial Professional Ex. Executive Director of Corporation Bank
4	Shri. Kulasekhara Chakravarthy Director-Nominee of National Housing Bank DIN :- 07100075	National Housing Bank Core-5A, 3rd Floor, India Habitat Centre, Lodhi Road, New Delhi-110 003	General Manager, National Housing Bank
5	Shri Navnath Sudam Rundekar Director-Nominee of SUUTI DIN:- 08472927	UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (East), Mumbai-400051	Vice President, Specified Undertaking of the Unit Trust of India
6	Shri Vijay Vasant Murar Director- Nominee of Central Bank of India DIN:- 08474945	Central Bank of India Central office, Chandermukhi, Nariman Point, Mumbai-400021	General Manager, Central Bank of India
7	Shri Mukul Dandige Director-Nominee of Central Bank of India DIN:- 08861846	B-702, Ekta Bhoomi Chs Ltd. Mahavir Nagar, Dahanukar Wadi, Kandivali West, Mumbai-400067	General Manager, Central Bank of India
8	Shri Amrit Kumar Director-Nominee of Central Bank of India DIN:- 08861466	B-2, 303, Cent Pearl Apartment, Plot No.21, Near Arenja Complex, Sector 8, B, C B.D. Belapur, Navi Mumbai-400615	General Manager, Central Bank of India
9	Shri Shishram Tundwal Managing Director, CBHFL DIN:- 08505855	Cent Bank Home Finance Limited Central Bank of India Building, No.9 Arera Hills, Bhopal -462011	Deputy General Manager, Central Bank of India

- f. & g. Profit of the Company before making and after making provisions for tax and dividend declared by the Company for the last three financial years immediately preceding the date of advertisement:

Financial year Ended	Profit/(Loss) before Tax	Profit/(Loss) after Tax	Dividend Declared
March 31,2018	Rs. 2659.67 Lacs	Rs.1683.59 Lacs	Rs. 500.00 Lacs
March 31,2019	Rs. 2401.56 Lacs	Rs.1627.61 Lacs	Rs. 500.00 Lacs
March 31, 2020	Rs. 1534.51 Lacs	Rs.1022.67 Lacs	Nil

- h. Summarized position of the Company as appearing in the two latest audited Balance Sheets:-

(AMT in Rupees lacs)

LIABILITIES	As at 31/03/2020	As at 31/03/2019	ASSETS	As at 31/03/2020	As at 31/03/2019
Share Capital	2500.00	2500.00	fixed Assets	58.07	61.60
Reserve & Surplus	10229.75	9207.09	Investments	2724.05	2976.04
Secured Loans*	61635.09	72916.34	Loans	105086.44	106346.63
Unsecured Loans#	49999.39	51232.20	Other Non Current Assets	272.91	329.23
CURRENT LIABILITIES & PROVISIONS			CURRENT ASSETS, LOANS & ADVANCES		
Liabilities	1063.62	930.68	Cash & Bank Balance	2277.00	8739.85
Provisions	2514.77	1974.37	Loans & Advances	18042.51	21037.69
Deferred Taxation	1047.50	1250.88	Other Current Assets	529.14	520.52
TOTAL	128990.12	140011.56	TOTAL	128990.12	140011.56

Note :

*It's a total of loans under long term borrowings and current maturities of long term debt and Overdraft Facility

It's a total of deposits shown under short term borrowings and deposits under long term borrowings and unsecured debentures.

Contingent liabilities:

During Financial Year ended 31st March 2020 total contingent liability is 2.09 cr.

i. In terms of Housing Finance Companies(NHB) Directions, 2010, the Company can borrow upto 13 times of the Net Owned Funds i.e. upto Rs.1593.67 crore. out of which, not more than 3 times of the Net Owned Funds can be by way of public deposits ie. upto Rs. 367.77 Crore. As at March 31, 2020, the total borrowing of the Company is at Rs.1116.34 Crore out of which total public deposits are of Rs. 280.19 Crore.

j. The Company has no unpaid deposits other than unclaimed deposits and disputed amounts as on the date of advertisement.

k. Company hereby declares that:

i. It has complied with the Housing Finance Companies (NHB) Directions, 2010 as amended upto date.

ii. The compliance with these directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India or National Housing Bank.

iii. The deposits accepted by the Company are unsecured and rank Pari Passu with other unsecured liabilities.

iv. The public deposits accepted by the Company are secured to the extent of floating Charge created by the Company in terms of the trust deed executed with IDBI Trusteeship Services Ltd. on 10/11/2010.

v. Deposits solicited by the Company are not Insured with DICGC.

This advertisement has been approved by the Board of Directors at its Meeting held on 05/09/2020 as per Housing Finance Companies (NHB) Directions, 2010 and is being issued on the authority and in the name of the Board of Directors of the Company and a copy signed by a majority of Directors of the Company has been filed with the National Housing Bank, New Delhi.

Place: Bhopal
Date: 30/09/2020

By Order of the Board
Sd/-
Shishram Tundwal, Managing Director