

INVITES PUBLIC DEPOSITS (PUBLIC DEPOSIT SCHEME)

Earn High Returns on Public Deposits with a Housing Finance Subsidiary of Central Bank of India

"FA-"
 (Outlook Stable)
 (Adequate degree of safety) Rating by CRISIL

OUR FIXED DEPOSIT'-SCHEMES

Scheme-I	Fixed Deposit (Quarterly Income) Scheme		
Scheme-II	Fixed Deposit (Monthly Income) Scheme		
Scheme-III	Cumulative Deposit (Interest Compounded Quarterly)		
Maturity Period (in months)	For Scheme I, II & III		ICD
	ROI p.a.	ROI p.a.	Brokerage Payable, if sourced through Brokers
12 Months to 18 Months	7.00%	7.00%	0.35%
> 18 Months to 36 Months	7.10%	7.10%	0.50%
> 36 Months to 60 Months	7.20%	7.20%	0.50%
> 60 Months to 120 Months	7.50%	7.30%	0.50%

YIELD on CUMULATIVE DEPOSIT

Period (months)	Minimum Amount	ROI (pa.)	Maturity Value	Yield (o.a.)
12	Rs.5,000/-	7.00%	5359/-	7.18%
24	Rs.5,000/-	7.10%	5756/-	7.56%
36	Rs.5,000/-	7.10%	6175/-	7.83%
48	Rs.5,000/-	7.20%	6652/-	8.26%
60	Rs.5,000/-	7.20%	7144/-	8.58%
72	Rs.5,000/-	7.50%	7809/-	9.36%
84	Rs.5,000/-	7.50%	8411/-	9.75%
96	Rs.5,000/-	7.50%	9060/-	10.15%
108	Rs.5,000/-	7.50%	9759/-	10.58%
120	Rs.5000/-	7.50%	10512/-	11.02%

*Subject to applicable TDS. TDS will be deducted if interest credited /paid or likely to be credited/paid to residents during the financial year exceeds RS.5000/-.

TERMS & CONDITIONS GOVERNING FIXED DEPOSIT/CUMULATIVE DEPOSIT AMOUNT AND PERIOD OF DEPOSITS

- Minimum amount of public deposit under Scheme-I, Fixed Deposit (Quarterly Income) Scheme AND Scheme- II, Fixed Deposit (Monthly Income) Scheme will be RS.10,000/- and further in multiples of RS.1,000/-.
- Minimum amount of public deposit under Scheme-III. Cumulative Deposit Scheme will be Rs.5,000/- and further in multiples of RS.1,000/-.
- CBHFL will accept any number of public deposits from a depositor. The deposits will be accepted for periods ranging between 12 months and 120 months in multiples of three months.

II. INTEREST

- In case of deposit placement by cheque/draft, the period of public deposit and calculation of interest will commence from the date of its realization.
- Interest on Cumulative Deposit will be compounded on Quarterly basis and will be paid along with principal on maturity of public deposit subject to deduction of tax at source wherever applicable.
- In case of Fixed Deposit (Quarterly Income) interest will be paid quarterly and on maturity.
- In case of Fixed Deposit (Monthly Income) interest will be paid monthly and on maturity.
- Income Tax will be deducted at source from interest in accordance with Section 194-A of the Income Tax Act, 1961, in case the interest payable during the financial year exceeds Rs.5,000/-. However no deduction shall be made if the declaration in the Form-15G/15H or any other form as may be prescribed under the Income Tax Rules is furnished to the Company at the beginning of each financial year by a person other than a Company or a firm.
- In case of Cumulative Deposit for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year subject to Para 5 above.
- Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facility is available. Where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facility is not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favour of the Sole/First applicant/depositor marked 'A/c Payee only'. ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).
- Post dated interest Cheques/warrants for each financial year shall be issued in advance. Interest Cheques/warrants can be encashed at par through all branches of Central Bank of India.
- Interest on Overdue deposit: Deposits will automatically expire on maturity. No Interest will accrue thereafter on such deposits unless the deposits are renewed as per the terms noted under Renewal of Deposits.

III. APPLICATIONS

- The deposits will be accepted from resident individuals, HUFs, Charitable Trusts, Association of persons, public /private companies, Co-operative Societies, RRBs, Banks, Co-operative Banks, etc. with proper introduction and by complying KYC guidelines issued by the National Housing Bank. Every Individual depositor is required to comply with the KYC requirements by submitting the following documents:

- Latest photograph
- Certified copy of proof of identity i.e. Income Tax Permanent Account Number (PAN), Election Identity Card, Passport or Ration Card, Aadhaar Card.
- Certified copy of proof of address

For non- individual depositor under various categories the following documents need to be submitted

<ol style="list-style-type: none"> Trusts/Associations/clubs <ul style="list-style-type: none"> • Copy of resolution • Names & Address of Trustees • Pan Card Copy • Specimen Signatures Partnership Firm <ul style="list-style-type: none"> • Declaration of Partnership by Partners • Name & Address of Partners • Specimen Signatures • Pan Card Copy 	<ol style="list-style-type: none"> Public/Private Ltd Company/Cooperative Societies/Cooperation Banks <ul style="list-style-type: none"> • Copy of MOA & AOA / Bye-laws • Copy of Resolution • List of Directors & Office Bearers • Pan Card Copy Proprietary Concern <ul style="list-style-type: none"> • Name & Signature of the Proprietor • Pan Card Copy
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- Application for deposits will be made in the prescribed form duly completed and affixed with a passport size photo and accompanied by cash/local cheque/demand draft drawn in favour of "CENT BANK HOME FINANCE LIMITED" and crossed "Account Payee Only".
- The Deposit of Rs.20, 000/- and more will be accepted by account payee cheque/demand draft only. The existing deposit, if any, by a depositor will also be taken into account for the said purpose.
- Deposits from minor(s) will be accepted through Guardian(s).

IV. JOINT DEPOSITS

- Deposits will be accepted in joint names not exceeding three in number with the repayment mandate to First Depositor or First or Survivor/s (F or S). In case of deposit in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor.
- In the event of death of first named depositor, interest on fixed deposits (Monthly & Quarterly) will be paid and in case of cumulative deposit will be deemed to accrue, to the depositor in the order of survivors as given in the application, on production of relative death certificate.
- Any discharge given by the first depositor or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposits.

Nomination by Depositors

Depositor(s) can singly or jointly nominate another person under this deposit scheme. The nominee shall be recognized as the holder of the title of the fixed deposit on the death of all the depositors. Power of Attorney holder or a guardian applying on behalf of minor cannot nominate. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of the demise of the depositors.

V. DEATH CLAIM SETTLEMENT

In the event of death of the depositor without a nominee or without leaving a Will, the repayment of the deposit and interest due shall be made to the legal heirs and/or legal representative of the deceased on production of the following as applicable: On similar lines, in the event of death of the first depositor in a joint account, the deposit amount and interest earned shall be paid to the next in order of joint holding where as in case of death of all joint deposit holders without a nominee or a Will, deposit and interest due shall be made to the legal heirs and/or legal representative on submission of the following documents as applicable.

- a) Death Claim Application b) Death certificate c) Affidavit d) Indemnity bond e) Declaration from respectable person known to CBHFL, depending upon the Deposit amount f) Legal heir Certificate

VI. RENEWAL AND REPAYMENT OF DEPOSITS

1. Repayment on maturity

In case of repayment, the duly discharged deposit receipt should be surrendered at least 7 working days before the date of maturity. However when the date of maturity falls on any day on which the Company's office remains closed the repayment will be made on the next working day.

2. Pre-mature withdrawals

Request for pre-mature withdrawal of deposit will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 as stated below. Accordingly, premature withdrawal is permitted in the first 3 months from the date of deposit, without interest, to meet certain expenses of emergent nature like medical emergencies, natural calamities etc. for deposits upto Rs.10,000/- (Tiny Deposits). In such situations, for other deposits, not more than 50% of the principal sum of deposit or Rs.5 lacs whichever is lower will be permitted, without interest.

Provided further that in cases of critical illness (as per IRDAI Health Insurance Regulations) hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest. In case request for premature withdrawal is received after the expiry of 3 months, the rate of interest applicable will be as per the prevailing norms.

Period completed from date of Deposit	Rate of Interest payable(%)
After Three months but before expiry of six months	Maximum 4% P.A. (as decided by company from time to time) for individual depositor and no interest in case of any other category of deposits.
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by the Company
After 12 months but before the date of maturity	1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run

1. Renewal of Deposits

- a) The Company may, at its sole discretion, permit for renewal of deposit.

b) Renewal of existing deposit before maturity:

- a. Renewal of existing deposit before maturity for availing the benefit of higher rate of interest may be permitted subject to the following conditions :-
- The deposits renewed in accordance with other applicable provisions of the Deposit Schemes and for a period longer than the remaining period of the original contract.
 - The interest on the expired period of the deposit shall be reduced by 1% below the applicable rate for the period for which the deposit had run.

VII. DEPOSIT RECEIPTS

- Deposit receipts will be handed over to the depositor(s) or a person duly authorized by the depositor(s) or will be forwarded to depositors by Registered Post or Speed Post or by Courier and the Company shall not be held responsible for any loss or delay in transit including the interest warrants.
- In the event of loss or destruction or mutilation of a deposit receipt the Company may at its sole discretion issue a duplicate receipt upon receiving an Indemnity Bond from the depositor(s) in the form prescribed by the Company. All expenses incurred by the Company in this connection will be borne by the depositor(s).
- In case depositor requires CBHFL to send / handover the FDR to concerned intermediary, an "Authority letter" has to be submitted by the depositor.
- Deposit receipts are non-transferable.

VIII. TAX BENEFITS

Tax Benefits to Trusts will be available u/s 11 (5)(ix) of Income Tax Act.

IX. LOAN AGAINST DEPOSITS

- Depositor(s) can avail loan against deposits made, to the extent of 75% of the amount deposited after three months of the date of deposit. However granting of loan will be at the sole discretion of the Company.
- Interest on loan will be charged 2% above the interest rates payable on such deposit(s). The outstanding loan together with interest shall be settled in one lumpsum by the depositor or shall be adjusted on maturity of the deposit. In case of non cumulative deposit, the interest payment will be adjusted against the demand loan outstanding.
- In the case of pre-maturity payment of deposit, the rate of interest on demand loan will not be changed.

X. PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES INHB DIRECTIONS 2010

- In case of any deficiency of the company in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.
- In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant / depositor may make an application to the authorised officer of the National Housing Bank.
- The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.
- Deposits will be subject to rules, regulations and guidelines framed by Central Government/National Housing Bank! Competent Authority from time to time. The Company is within the regulatory framework of 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.

XI. GENERAL

- The company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof.
- Interest rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.
- Where the due date of any payment falls on Sundays, Bank Holiday or any other day on which the office remains closed, the payment will be made on the next working day.
- Total Exposure (Fund and Non-Fund based) in facilities provided to/from Companies in same group as on 31" March, 2020 was

S.No	Particulars	Amount (Rs.)
1	Facility extended by Central Bank of India for a. Term Loan availment b. Overdraft availment	Rs. 356.69 Cr Rs. 1.75 Cr
2	Deposit made by RRBs Sponsored by Central Bank of India	Rs. 53.47 Cr

* Deposit solicited by the Company are not insured with DICGC.

- The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and the Company shall give notice of the same to the applicant/ depositor, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixed deposit scheme, will be subject to the jurisdiction of Courts at Bhopal.

- Places where Deposits are accepted:

a) Registered Office: Central Bank of India Building, 9, Arera Hills, Bhopal-462011

b) Branches of the Company-

Branch	Telephone No.	Branch	Telephone No.	Branch	Telephone No.	Branch	Telephone No.
Bhopal	0755-2766118	Raipur	0771-2225088	Lucknow	0522-2635959	Bilaspur	07752-403078
Jabalpur	0761-2425132	Gwalior	0751-2429694	Agra	0562-2523222	Vadodara	0265-2390011
Indore	0731-2538920	New Delhi	011-23629211	Nashik	8149094047	Surat	0261-2254511
Mumbai	022-27571591	Jaipur	0141-2360013	Nagpur	0712-2251482	Panchkula	0172-2586768
Pune	020-26136933	Bangalore	080-41682255	RO-Rohtak	0126-2250439	RO-Ujjain	0734-4013237

- The brokerage is paid upfront for the entire period of deposit to company's authorised Agent / Broker. In case premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount. Agent / Brokers are not authorised to accept cash or issue receipt on behalf of the company. They must ensure that Agent/Broker name and code number is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered agents/brokers at the rate decided by the Management and as per NHB directions/guidelines from time to time.
- Deposits solicited by the Company are not insured with DICGC.

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

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

New Deposit				Renewal				
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