

INVITES PUBLIC DEPOSITS

(PUBLIC DEPOSIT SCHEME)

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

"FA"
(Adequate degree of safety) Rating by CRISIL

OUR FIXED DEPOSIT SCHEMES

Scheme-I	Fixed Deposit (Quarterly Income) Scheme	Interest will be paid Quarterly
Scheme-II	Fixed Deposit (Monthly Income) Scheme	Interest will be paid Monthly
Scheme-III	Cumulative Deposit Scheme	Interest will be compounded on Quarterly basis and paid on maturity along with principal

RATE OF INTEREST (% per annum)

Maturity Period (in Months)	General Public	Senior Citizens	Staff members and retired staff members of CBHFL
12-24	9.25%	9.75%	10.00%
25-84	9.25%	9.75%	10.00%

YIELD on CUMULATIVE DEPOSIT

Period (months)	Minimum Amount	Rate of Interest (% per annum)	Maturity Value*	Yield (% per annum)
12	Rs.5,000/-	9.25%	Rs.5,479/-	9.58%
24	Rs.5,000/-	9.25%	Rs.6,003/-	10.03%
36	Rs.5,000/-	9.25%	Rs.6,578/-	10.52%
48	Rs.5,000/-	9.25%	Rs.7,208/-	11.04%
60	Rs.5,000/-	9.25%	Rs.7,898/-	11.59%
72	Rs.5,000/-	9.25%	Rs.8,655/-	12.18%
84	Rs.5,000/-	9.25%	Rs.9,484/-	12.81%

* Subject to application of TDS. TDS will be deducted if interest credited /paid or likely to be credited/paid to residents during financial year exceeds Rs.5000/-.

TERMS & CONDITIONS GOVERNING FIXED DEPOSIT/CUMULATIVE DEPOSIT

I. 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 84 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 every year and on maturity.
- In case of Fixed Deposit (Monthly Income) interest will be paid monthly at the end of every month 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.
- 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
Deposit will automatically expire on maturity. The Company may at its sole discretion allow interest for the overdue period upto 3 months on interest rate as prevailing on the date of maturity of the deposit or present date, whichever is lower. In case, the renewal is sought for a portion of overdue deposit the Company may at its discretion allow interest for the overdue period on that portion of deposit which is proposed to be renewed.

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:
a) Latest photograph b) Certified copy of proof of identity i.e. Income Tax Permanent Account Number (PAN), Election Identity Card, Passport or Ration Card, Aadhaar Card. c) Certified copy of proof of address For non individual depositor under various categories the following documents need to be submitted:

1.Trusts/Associations/clubs • Copy of resolution • Names & Address of Trustees	• Pan Card Copy • Specimen Signatures	3.Public/Private Ltd company/Cooperative Societies/Cooperation Banks • Copy of MOA & AOA/Bye-laws • Copy of Resolution • List of Directors & Office Bearers • Pan Card Copy
2. Partnership Firm • Declaration of Partnership by Partners • Name & Address of Partners	• Specimen Signatures • Pan Card Copy	4. Proprietary Concern • Name & Signature of the Proprietor • Pan Card Copy

- 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.

IV. JOINT DEPOSITS

- Deposits can be made in the joint names with maximum of three persons.
- The interest on fixed deposits (Monthly & Quarterly) in joint names will be paid and in case of Cumulative Deposit will be deemed to accrue to the first named applicant and discharge given by him/her will be binding on the joint holders.
- 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.
- Repayment of deposit will be as per instructions given in the application. Discharge by such person(s) will be binding on the holder/s.
- 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 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 demise of the depositors.

V. RENEWAL OR REPAYMENT OF DEPOSITS

- Repayment on maturity** : The repayment on maturity shall be made by "Account payee cheque/demand draft" on surrendering the deposit receipt duly discharged on a revenue stamp of requisite value, at least 7 days prior to the date of maturity to enable the company to refund the deposit on the due dates in accordance with the NHB directions as amended from time to time. 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.
- Pre-mature withdrawals** : Request for pre-mature withdrawal of deposit will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 as stated below. Pre-mature withdrawal will not be allowed before completion of 3 months from the date of deposit.

Period completed from date of Deposit	Rate of Interest payable (%)
After Three months but before expiry of six months	4% p.a. for individual depositor and no interest in case of other category of deposits.
After six 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 had run OR 2% lower than the minimum rate at which the public deposits are accepted, if no rate has been specified for that period.

Provided that in the event of death of a depositor, the public deposit may be paid prematurely to the surviving depositor/s in the case of joint holding with the survivor clause, or to the nominee or legal heir/s with interest at the contracted rate up to the date of repayment.

3. Renewal of Deposits

- The Company may, at its sole discretion, permit for renewal of deposit. Fresh application accompanied with deposit receipt duly discharged must be surrendered to CBHFL at least 7 days prior to the date of maturity to enable the Company to renew the deposit on the due dates in accordance with the NHB Directions.
- Renewal of existing deposit before maturity for availing the benefit of higher rate of interest may be permitted subject to the following :-
 - 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.

VI. 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/Speed Post.
- 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).
- Deposit receipts are non-transferable. The Company will not recognize any lien or assignment of the deposit or interest thereof.

VII. TAX BENEFITS

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

VIII. 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 the case of pre-maturity payment of deposit, the rate of interest on demand loan will not be changed.

IX. GENERAL

- Deposits from minor(s) will be accepted through Guardian(s).
- 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.
- The aforesaid terms & conditions of acceptance of deposits are subject to rules and regulations framed by Central Government/National Housing Bank/ Competent Authority from time to time. It must however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the housing finance company or for the correctness of any of the statements or the representations made or opinions expressed by the housing finance company, and for repayment of public deposit/discharge of liabilities by the company.
- The Company will be in no way responsible for delays or loss in postal transit for the fixed deposit receipts and including the interest warrants that may be sent to the fixed deposit holders.
- In case of any deficiency of the Company in servicing its public deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or The District Level Consumers Disputes Redressal Forum for relief.
- In case of non-repayment of the deposit or part thereof in accordance with the terms & conditions of the deposit, the depositor may make an application to an authorized 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 and that the Company and Board of Directors are responsible for the correctness and veracity thereof.
- Total Exposure (Fund and Non-Fund based) in facilities provided to/from Companies in same group as on 31st March, 2014 was -

Particulars	Amount (Rs.)
Investment in Tier-II Series XII Bond of Central Bank of India	Rs.1.00 crore
Facility extended by Central Bank of India for Loan availment	a. Term Rs.21.39 crores
	b. Overdraft availment Rs.13.51 crores

- All disputes relating to acceptance of deposits shall be subject to Bhopal jurisdiction only.

PLACES WHERE DEPOSITS ARE ACCEPTED:

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

A. Branches of the Company -

Bhopal : 0755-2766118, Jabalpur : 0761-2407454, Indore : 0731-2538920, Mumbai : 022-27580513 Pune : 020-26136933 Lucknow : 0522-2635959, Agra : 0562- 2523222, Nashik : 0253-6594047, Raipur : 0771-2225088, Gwalior : 0751-2429694, New Delhi : 011-23629312, Jaipur : 0141-2360013, Bangalore : 080-23620851, Bilaspur : 07752-403078, Baroda : 0265-2390011, Surat : 0261-2254511

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

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

- a. Name of the Company : Cent Bank Home Finance Limited (CBHFL)
- b. Date of incorporation : May 7, 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 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 16 Branches across all over India. 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, the Company is managed by Shri Sanjay Shukla, Managing Director.
- e. Name, Address and Occupation of the Directors:

S.No.	NAME	ADDRESS	OCCUPATION
1.	Shri.Animesh Chauhan	B-152, Jolly Maker I, Cuffee Parade, Mumbai-400005	Executive Director, Central Bank of India
2	Shri R.K. Goyal	House No.163-A, Jolly Maker Apartment-I, Cuffee Parade, Colaba, Mumbai - 400 005.	Executive Director, Central Bank of India
3.	Shri.B.K.Divakara	Flat No.46, IRIS Apartment, Cuffee Parade, Mumbai-400005	Executive Director, Central Bank of India
4.	Shri V. Sridar	Flat No.303A, H.P. Employees CHS, Opp. Building No.20, Tilak Nagar, Chembur, Mumbai - 400089.	Consultant in the Banking & Financial Services Sector.
5.	Shri Anil Girotra	Flat No.B-32, M.K. Residency, Plot 8 B, Sector 11 (Nr Metro Stn), Dwarka - New Delhi -75	Consultant in the Banking & Financial Services Sector.
6.	Shri.A.K.Bansal	S-34, G K-II (SF) New Delhi - 110048	Consultant in the Banking & Financial Services Sector.
7.	Shri.Narender Singh	Central Bank of India, Zonal Office PB No.98, 317, M.G.Road, Pune-411001	Field General Manager, Central Bank of India
8.	Shri Vishal Goyal	172, AGCR Enclave, Vikas Marg Extension, Delhi - 110092.	Deputy General Manager, National Housing Bank
9.	Shri.V.T.Subramanian	H.No.25, Aakriti Eco-City, Bawadiya Kalan, Bhopal-462039	Regional Chief HUDCO, Bhopal
10.	Smt.Vasantha Govindan	Administrator of the Specified Undertaking of UTI, UTI Tower, GN Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051	Vice President, Department of Fund Management, Administrator of the Specified Undertaking of UTI
11.	Shri.Sanjay Shukla	F-9, Fortune Pride, Gulmohar, Trilanga, Bhopal- 462039	Managing Director, Cent Bank Home Finance Limited

- 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, 2012	Rs.792.64 lacs	Rs.571.43 lacs	Rs.300.00 lacs
March 31, 2013	Rs.1294.19 lacs	Rs.1006.40 lacs	Rs.300.00 lacs
March 31, 2014	Rs.1428.22 lacs	Rs.1129.64 lacs	Rs.375.00 lacs

- h. Summarised position of the Company as appearing in the two latest audited Balance Sheet:-

(Amount in Rupees lacs)

LIABILITIES	As at 31/03/2014	As at 31/03/2013	ASSETS	As at 31/03/2014	As at 31/03/2013
Share Capital	2500.00	2000.00	Fixed Assets	54.10	50.92
Reserve & Surplus	5782.26	4401.35	Investments	453.92	453.92
Secured Loans*	9268.39	10577.70	Loans	48693.29	40084.03
Unsecured Loans#	31565.00	22759.96			
CURRENT LIABILITIES & PROVISIONS	369.98	729.71	CURRENT ASSETS, LOANS & ADVANCES	12.45	27.03
Liabilities	1728.27	1953.98	Loans & Advances	1249.13	1262.40
Provisions	-	15.66	Cash & Bank Balance	751.01	560.06
Deferred Taxation			Other Current Assets		
TOTAL	51213.90	42438.36	TOTAL	51213.90	42438.36

Foot Note:

*It's a total of loans under long term borrowings and current maturates of long term debt (under current liabilities)

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

- i. The amount which the Company can raise under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 16 times of the Net Owned Funds i.e.Rs.1257.78 crores whereas the actual amount raised as per these directions as on March 31, 2014 was Rs.408.33 crores, provided however that Public Deposit of Company should not exceed five times of Net Own Fund i.e. Rs.393.06 crores, whereas actual deposits computed as per NHB directions, 2010 as on March 31, 2014 was Rs.315.65 Crores Out of which Rs.42.96 Crores is public deposit and Rs.272.69 Crores is institutional deposit.

- j. The Company has no overdue deposits other than unclaimed deposits as on the date of advertisement.

- k. Company hereby declares that :

- It has complied with the Housing Finance Companies (NHB) Directions, 2010 as amended upto date.
- The Compliance with these directions does not imply that repayment of deposits is guaranteed by the National Housing Bank.
- The deposits accepted by the Company are unsecured and rank Pari Passu with other unsecured liabilities.
- 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.

The advertisement has been approved by the Board of Directors at its Meeting held on 5 August 2014 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 and with the Registrar of Companies, M.P. Gwalior.

For and on behalf of the Board of Directors
for CENT BANK HOME FINANCE LIMITED

Place : Bhopal
Date :05/08/2014

Sd/-
SANJAY SHUKLA
MANAGING DIRECTOR



Application for Fixed deposit

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

A) Quarterly Income Scheme Monthly Income Scheme Cumulative Deposit Scheme

B) Period of Deposit

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
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 Months

C) First Applicant Name Mr/ Ms /M/s
Address Signature
Email
Mobile no Tel. No Date of Birth

D) Second Applicant Name Mr/Ms
Address Signature

E) Third Applicant Name Mr/Ms
Address Signature

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

G) Senior Citizen (above 60 years) Yes No

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

I) Auto Renewal Yes No

J) If Renewed, Certificate No : Dated : Amount : Rs.
By addition Rs By Cheque/DD No Bank By Receiving Rs

K) Tax to be deducted: - Yes No
If No, please submit Form 15 G/ 15H Order u/s 159 Notification u/s10

L) Deposit payable to : (a) 1st Applicant (b) Either or survivor (c) Any one or Survivor (d) All Jointly

M) Status: 1) Resident Individual 2) HUF 3) Trust 4) Cooperative Society 5) Association of Persons
6) Staff 7) Domestic Company 8) others

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

O) Mandatory Identity Proof & address proof 1st depository only (enclose photo copies of both) (self-attested)
PAN no Election ID

Passport No. Ration Card/ Driving License.....

Or any other proof to the satisfaction of the company (such as electricity bill, telephone bill etc.)

P) Particular of other Deposits Amount Rs

Q) Declaration: a) I/We have read and understood and agree to abide by the stipulated terms & conditions
b) 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
c) I/We declare that I am/ we are resident(s) of India and not depositing this amount as nominee(s) of any person residing outside India.
d) I/We declare that this deposit does not represent fund borrowed or deposit from third parties
e) I/we have gone through the financial and other statement/particulars/representations furnished or 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.
f) I/We declare that, I/we am/are authorized 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 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 provide any further information and fully co-operate 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 & correct in all respect, no part thereof is false and nothing has been concealed.

R) Bank Details (optional) (for interest / maturity payment through ECS)
Bank Name Branch.....
Account Number Type of Account.....
IFSC Code MICR Code.....

S) Nominee Form (Optional)
I/Wenominate 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. Mobile No
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.

T) Signature of Applicants(s)
i) ii) iii)

In Case of Non Individual Depositor
Name of Authorised Signatories **Designation** **Specimen Signature(s)**
i)
ii)
iii)
Date: Place:

FOR OFFICE USE ONLY

New Deposit Renewal

FDR/CDR Printed No.	Date of Receipt	Effective Date Of Deposit	Maturity Date	Rate of Int. %	Maturity Value In CD	FDR/CDR No.	Voucher No. & Date	Authorised Signatory

Tear Here Cent Bank Home Finance Limited (To be filled by Depositor) PROVISIONAL RECEIPT Date : Branch :

Received with thanks from Mr./Ms
The sum of Rs (Rupees.....)
By Cash/Cheque/Demand Draft no
Drawn on Branch.....
Dated or Discharged Certificate No. For Cent Bank Home Finance Limited