



UNITRUST NIDHI LIMITED

(Incorporated under the Companies Act, 2013) Registered by Ministry of Corporate Affairs, Govt. of India)
A - 601, GANESH PLAZA, OPP. NAVRANGPURA BUS STOP, NAVRANGPURA AHMEDABAD -380009 Gujarat
E: support@unitrustnidhi.com M: 9723291234 CIN: U65990GJ2020PLN118931

About Us

1. Company means: **UNITRUST NIDHI LIMITED**
2. Date of Incorporation of our company is -17/12/2020 and the registered office is at: **A - 601, GANESH PLAZA, OPP. NAVRANGPURA BUS STOP, NAVRANGPURA AHMEDABAD-380009, Gujarat.**
3. Business carried on By Company: - Our Company is involve in collection or accepting of small deposits in the form of Recurring deposits, Fixed deposits etc. from its members and provide loan to its member on concessional rates to develop them. Our aim is to promote habit of small savings and thrift among our members.
4. Our company do not:
5. Business carried on by Company: - Our Company is involved in collection or accepting of small deposits in the form of Recurring deposits, Fixed deposits etc. from its members and provide loan to its member on concessional rates to develop them. Our aim is to promote habit of small savings and thrift among our
6. Our company do not:
 1. Carry on the business of chit fund, hire purchase finance, leasing finance, insurance or acquisition of securities issued by anybody corporate.
 2. Issue preference share, debentures or any other debt instrument by any name or in any form whatsoever.
 3. Open any current account with its members.
 4. Acquire another company by purchase of securities or control the composition of board of directors of any other company in any manner whatsoever or enter into any arrangement for the change of management unless it has passed a special resolution in its general meeting and also obtained the previous approval of the regional director having jurisdiction over such Nidhi.
 5. Carry on any business other than the business of borrowings or lending in its own name.
 6. Accept deposits from or lend to any person except our members.
 7. Pledge any assets lodged by its members as security.
 8. Pay any brokerage or incentive for mobilizing deposits from members or for deployment of funds or for granting loans.
 9. Enter into any partnership arrangement in its borrowing or lending activities.
 10. Issue or cause to be issued any advertisement in any form for soliciting deposits except for private circulation.
7. Details of Branches of the Company(if any)

Name Of Branch	Address Of Branch	Contact No.
Kolkatabranch	HMP House, 4th floor, Suite No. 405, 4 Fairly Place,Kolkata - 700001 Kolkata-700001 West Bengal	9372345278
Aurangabad	1st floor, Kuber Avenue Plaza, Opp Atithi Hotel Jalna Road Aurangabad -431001 Maharashtra	9881125230
MATHURABRANCH	Mathura-281121 Uttar Pradesh	8077768892
HEAD OFFICE	A-601, GANESH PLAZA, OPP. NAVRANGPURA BUS STOP AHMEDABAD-380009 Gujarat	9723291234

6. Details of Director and Management Persons:

S.No	Name (With DIN No.)	Address	Occupation
1	SHAH SAPNA PRATIKKUMAR	2, PRAMUKH PALACE, B/H SWAMINARAYAN TEMPLE, NARODA, AHMEDABAD AHMADABAD-382330 Gujarat	
2	VIBHUTE MANOJ JALINDAR [08489052]	Ho.No.255, Growth center, Cidco waluj Mahanagar-1, Bajaj Midc waluj, Maharastra-431136 AURANGABAD-431136 Maharashtra	
3	SHAH PRATIKKUMAR MAHESHKUMAR [02711270]	2, PRAMUKH PALACE, B/H SWAMINARAYAN TEMPLE, NARODA, AHMEDABAD AHMADABAD-382330 Gujarat	BUSINESS

7. Profits of the company (Before and after making provisions for tax for the last three Financial Years)

Financial Year	Profit before Tax	Profit after tax

8. A Summarized Financial Balance Position of the Company as In the Latest Audited Balance Sheet.

PARTICULARS	Current Financial year	Previous Financial Year
Sales and Other Income		
Operating Profit (PBIDT)		
Interest Cost		
Profit before Depreciation (PBDT)		
Depreciation		
Profit before Tax		
Provision for Taxation		
Profit after Tax		

9. Dividend declared by the company in last three financial years:

Financial Year	Rate of Dividend

Financial Year	Rate of Dividend
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10. Summary Of Financials of the Company :

PARTICULARS	CURRENT FINACIAL YEAR	PREVIOUS FINANCIAL YEAR
(i) Net Owned Funds		
(ii) Deposits Accepted		
(iii) Deposits Repaid		
(iv) Deposits claimed but remaining unpaid		
(v) Loans disbursed against		
(a) Immovable property		
(b) Deposits		
(c) Gold and Jewelry		
(vi) Profit Before Tax		
(vii) Provision for Tax		

We Declare that

- The financial position of the company as disclosed and the representations made in this application form are true and correct and that the Nidhi complied with all the applicable rules and the board of directors are responsible for the correctness and veracity thereof.
- The financial activities of the company are regulated by the Ministry of Corporate affairs. However, it must be, distinctly understood that the ministry of corporate affairs does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statement or the representations made or opinions expressed by the company and for repayment of deposit / discharge of liabilities by the company.
- The deposits accepted by Nidhi are not insured and the repayment of deposits is not guaranteed by either the Central Government or the Reserve bank of India.

On behalf of

Board Of the Directors

UNITRUST NIDHI LIMITED

FORM No. 60

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant

2. Particulars of the transaction

3. Amount of the transaction

4. Are you assessed to tax? YES/NO

If yes, Details of Ward/Circle/Range where the last return of income was

If no, Reason for not having permanent account number

5. Details of the document being produced in support of address in column (1).

Verification

I,..... do hereby declare that what is stated above is true to the best of my knowledge and belief.

Date :

Place :

SIGNATURE OF THE DECLARANT

DECLARATION

I am aware that as per the CBDT circular no. 03/2011, TDS certificates in Form 16 A will be generated only from the Tax Information Network (TIN) website for customers who have updated their Permanent Account Number (PAN) with the Bank. I understand, agree and accept that until I update my Permanent Account Number (PAN) with UNITRUST NIDHI LIMITED N.A; my TDS certificates shall not be generated from the TIN website. I further agree and confirm that I shall not hold the bank liable/responsible in any manner including issuance of any TDS certificate or for rectification there of during the period.

Customer Name :.....

Signature of the declarant :.....



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Account Opening Form for R.D/ F.D/Saving Account

Date.....

Know Your Depositor:

Member/Holders

Account No.

Recurring Deposit / Fixed Deposit/Saving Account Date:

Details of Applicant Member:

Mr./ Mrs. / Miss/ Master

PAN / GIR No

Please attach form 60/61 in case of non-availability of PAN no.

Present residential Address

<input type="text"/>																			
Mobile No										Email									
City										PIN									
State																			
Nationality																			

Permanent residential Address

<input type="text"/>																			
City										PIN									
State																			

Date of Birth

In Case of Minor

Guardian Name

Address of Guardian

<input type="text"/>																			
City										PIN									
State																			

Relationship with minor

Introducer name and code

Affix latest photographs of all Persons belongs to the account

Affix latest photographs of all Persons belongs to the account

Affix latest photographs of all Persons belongs to the account

Affix latest photographs of all Persons belongs to the account

Specimen Signature of the Applicant

Nominee Name _____ Relation _____ Age _____ Date of Birth _____ If Nominee is minor, then name of Guardian _____

Mode of operation		
<input type="checkbox"/>	Self only	<input type="checkbox"/>
<input type="checkbox"/>	Jointly	<input type="checkbox"/>
<input type="checkbox"/>	Either or survivor	
Mode of Repayment of deposit		
<input type="checkbox"/>	Cash	<input type="checkbox"/>
<input type="checkbox"/>	Cheque	<input type="checkbox"/>
<input type="checkbox"/>	Demand draft	
Mode Of Payment System		
<input type="checkbox"/>	Single	<input type="checkbox"/>
<input type="checkbox"/>	Monthly	<input type="checkbox"/>
<input type="checkbox"/>	Yearly	
Proposed Plans for Investment		
<input type="checkbox"/>	Recurring Deposit EMI Amount:. Amount (In Word)	<input type="checkbox"/>
<input type="checkbox"/>	Saving Account Opening Amount:. Amount (In Word)	<input type="checkbox"/>
<input type="checkbox"/>	Fixed Deposit FD Amount:. Amount (In Word)	

I have read and understood above application form and I have gone through the financial and other statement / particulars / representations furnished / made by the Nidhi an after careful consideration I am making the deposit with the Nidhi at my own risk and volition

Applicant signature _____

Date: _____

Place: _____

Terms and Conditions of Deposits

1. All the repayments of deposits except less than Rupees 20,000/-, will be paid through Cheque/DD/ Electronic transfer in to depositor holder account
2. Our company is Nidhi and we Can Open The Following Kinds Of Deposit Accounts, Subject To The Conditions Stipulated Therein(Regarding Maturity Period):
 - o FIXED DEPOSIT ACCOUNT: Fixed deposit account can be opened for a minimum period of 12 months and a maximum period of 60 months;
 - o RECURRING DEPOSIT ACCOUNT: Recurring deposit account can be opened for a minimum period of 12 months and maximum period of 60 months; Provided that in the case of recurring deposit relating to mortgage The maximum period of recurring deposit shall correspond to the repayment period of such loans granted by the company.
 - o SAVING DEPOSIT ACCOUNT : The maximum balance at any given time qualifying for interest shall not exceed 1,00,000/- (One Lacs only) and the rate of interest shall not be more than 2% above the rate of interest payable on savings bank account by nationalized banks.
3. Depositor of the company reserve following right
 - o In case of non- payment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Registrar of Companies having jurisdiction for the company
 - o In case of any deficiency of the Nidhi in servicing its depositors, the depositor may approach the National Consumers Disputes Redressal forum, the State Consumers Disputes Redressal forum or District level Consumers disputes Redressal forum for his
4. With the permission of the company Fixed Deposit Account can be foreclosed by the depositor subject to the following conditions
 - o The company shall not repay any deposit within a period of three months from the date of its acceptance;
 - o where company at the request of the depositor repays any deposit after a period of three months, the depositor shall not be entitled to any interest up to six months from the date of deposit;
 - o where company at the request of the depositor makes repayment of a deposit before the expiry of the period for which such deposit was accepted by the company, the rate of interest payable by the company on such deposit shall be reduced by two percent from the rate which the company would have ordinarily paid, had the deposit been accepted for the period for which such deposit had run; Provided that in the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or to legal heir/s with interest at the rate which the company would have ordinarily paid, had such deposit been accepted for the period for which such deposit had run, up to the date of
5. Interest on fixed and recurring deposits shall not be exceeding the maximum rate of interest prescribed by the Reserve Bank of India that the Non Banking Financial Companies can pay on their public
6. On or After maturity date , deposits will be paid on submission of receipts/Bond of the deposit
7. The company shall obtain proper introduction of the new depositors before opening their accounts and accepting the deposits and keep on its record the evidence on which it has relied upon for the purpose of such
8. Amount to be deposit is accepting on this behalf that Deposit holder will be libel for originality and validity of information provided in application form and signature on application form as well as sources of deposited
9. Every deposit holder is required to provide master data form and KYC documents with this
10. The company and Deposit holder shall also liable for rules and regulation of the company law as well as notifications and amendment related to from time to time issued by Ministry of corporate

Verification Clause by Depositor :-

I have read and understood above terms and conditions and the financial and other statement / particulars / representations furnished / made by the Nidhi an after careful consideration I am making the deposit with the Nidhi at my own risk and volition

Applicant signature

Date: _____

Place: _____