



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:
 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.
5. 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	VIBHUTE MANOJ JALINDAR [08489052]	Ho.No.255, Growth center, Cidco waluj Mahanagar-1, Bajaj Midc waluj, Maharashtra -431136 AURANGABAD-431136 Maharashtra	
2	SHAH PRATIKKUMAR MAHESHKUMAR [02711270]	2, PRAMUKH PALACE, B/H SWAMINARAYAN TEMPLE, NARODA, AHMEDABAD AHMADABAD-382330 Gujarat	BUSINESS
3	SHAH SAPNA PRATIKKUMAR	2, PRAMUKH PALACE, B/H SWAMINARAYAN TEMPLE, NARODA, AHMEDABAD AHMADABAD-382330 Gujarat	

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

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

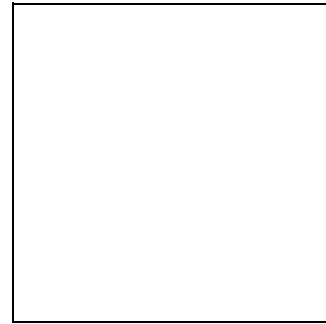
- The financial position of the company as disclosed and the representations made in this application form are true and correct and that the Nidhi complied with all the applicable rules and the board of directors are responsible for the correctness and veracity thereof.
- The financial activities of 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

Registration Number :.....



LOAN APPLICATION FORM

FOR LOAN AGAINST IMMOVABLE PROPERTY.

- FOR LOAN AGAINST GOLD
- FOR LOAN AGAINST SILVER
- FOR LOAN AGAINST JEWELLARY
- FOR LOAN AGAINST INSURANCE PLOCIY
- FOR LOAN AGAINST FIXED DEPOSIT
- FOR LOAN AGAINST GOVERNMENT. Name_____

01.	Applicant Name											
02.	Father's / Husband's name											
03.	Mobile No.	Email:										
04.	Address Resident/Non- Resident											
05.	Passport Details	No. Date Place of Issue	Nationality									
06.	Permanent Residential Address	PIN										
07.	Age-Date of birth											
08.	Category SC / ST / OBC / OTHERS											
09.	Marital status Married / Unmarried											
10.	Occupation & Designation											
<table style="width: 100%; border: none;"> <tr> <td style="width: 33%; border: none;">Co-Applicant-1</td> <td style="width: 33%; border: none;">Co-Applicant-2</td> <td style="width: 33%; border: none;">Co-Applicant-3</td> </tr> <tr> <td style="border: none;">.....</td> <td style="border: none;">.....</td> <td style="border: none;">.....</td> </tr> <tr> <td style="border: none;"><div style="border: 1px solid black; height: 100px; width: 100%;"></div></td> <td style="border: none;"><div style="border: 1px solid black; height: 100px; width: 100%;"></div></td> <td style="border: none;"><div style="border: 1px solid black; height: 100px; width: 100%;"></div></td> </tr> </table>				Co-Applicant-1	Co-Applicant-2	Co-Applicant-3	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>	<div style="border: 1px solid black; height: 100px; width: 100%;"></div>
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11.	Introducer details (Name and Code)											
12.	Name and Address of the Employer/ Business											
13.	Income	Income from Service										
		Income from Business										
		Income from Agriculture										
		Others										
		Total										
14.	Total Income Monthly/Yearly											
15.	Net Monthly/ Yearly Income											
16.	Check off facility	Feasible / Not feasible /Not applicable										

17.	No. of years in the present Occupation/ Business				
18.	Assets **	Immovable - Total value Liquid /Movable - Total Value			
19.	Liabilities **	Banks / Financial Institutions Others ** Enclose Details			
20.	Loan Details	Amount of the loan applied for Period of loan Purpose of loan ----Business development ----Construction/Purchase/improvement/ Upgradation/ (house /flat/land) (ready/proposed/under construction) ----Marriage of children/other ----Education ----Purchases of consumable products ----Purchases of vehicles ----Other purpose			
21.	Security Details				
	Immovable Property				
	Address of the property: : Extent of property: : Survey No: : Village: : Taluka: : District: : Land: :Free hold / lease hold Accessibility from Road: :Freely accessible / Not freely accessible In the case of ready built House: :Age.....yrs Ownership of the property: :Sole owner / Joint owners				
	Movable Property				
	Gold				
	Quantity	Type	Quality	Expected Value	
	JEWELLARY				
	Quantity	Type	Quality	Expected Value	
	FIXED DEPOSIT				
	NAME /TITLE	VALUE	TERM	Bank/Post office/Society/Company	Expected Value
	GOVERNMENT SECURITY				
	NAME /TITLE	VALUE	TERM	Bank/Post office/Society/Company	Expected Value
	INSURANCE POLICY				
	NAME /TITLE	VALUE	TERM	Bank/Post office/Society/Company	Expected Value
22.	Total Sources				
	<ul style="list-style-type: none"> ● Personal Saving ● Others (specify) ● Spouse ● Friends Á Relatives ● _____ ● _____ ● _____ 		<ul style="list-style-type: none"> ● ● ● ● ● ● ● 		
23.	Other particulars				
	(i) Passport Number				
	(ii) PAN Number				

	(iii) Voter's ID Card no.		
	(iv) Driving License No.		
	(v) Ration Card No.		
24.	General Information		
Sl.No.	Name of Family Members	Present residential Address	Relationship Age Whether Dependent Occupation Address Official Income Annual Income
1	2	3	4 5 6 7 8 9
1			
2			
3			
4			
5			
25.	Personal assets & liabilities		
(a)	Details of immovable property		
	Particulars (give details of title deeds and enclose photocopies)		
	Extent of land		
	In whose name registered		
	Whether unencumbered Yes / No		Yes/No
	If encumbered, to what extent		
	Location (village / town)		
	Survey Number		
	Personal / Family Property		
	Value		
(b)	Liquid Assets		
	Particularse	Amount (Rs.)	If encumbered to what extent
	(i) Cash & Bank balance		
	(ii) Govt. Securities (give details)		
	(iii) Shares (give details)		
	(iv) Life Insurance Policies		
	(v) Jewelry		
	(vi) Investment in business		
	(vii) Investment in Associate firms, if any		
	(viii) Investment in Plant & Machinery		
	(a) Particulars of machinery		
	(b) Location		
	(c) Registered / purchased in the name of		
	(d) Whether unencumbered		
	(e) If encumbered, to what extent		
	(f) Value		
(c)	Liabilities		
	Particulars		
	(i) Borrowings from Bank (give details of security furnished)		
	(ii) Borrowings from friends & relatives		
	(iii) Borrowings from other sources (give details)		

I/We enclose the following supporting documents / particulars as applicable:-

A. Employed persons

1. Employment certificate
2. Salary Certificate showing deductions
3. Check off facility letter -
 - o Authorization to deduct monthly installments from the salary of employee for credit of the loan account. (Letter of authority from the employee applicant)

- o An undertaking from the employer to act as per the authorization of the employee (Letter of undertaking from the employer / pay disbursing authority)

B. Self-employed/ Businessmen / Others

1. Balance sheet and Profit & Loss account (preferably for the last three years)
2. Income Tax, Sales Tax Assessment/Returns (preferably for the last three years)
3. Any other proof of regular / monthly income.

C. General

1. Bank statement (Latest 1 year)
2. ID proof/ Address proof and 1 photo
3. Guarantor ID and Address proof and 1 photo

D. Legal Documents

FOR LOAN AGAINST IMMOVABLE PROPERTY.

1. Possession Certificate
2. Lease cum Sale agreement
3. Encumbrance Certificate for the last 15 years from the sub registrar
4. Tax paid receipt
5. Permission of mortgage
6. Title clear certificate from the company's approved
7. Valuation report from the company's approved valuator / Chartered

FOR LOAN AGAINST GOLD/SILVER/JEWELLARY.

1. Bills/invoice of gold/silver/jewellery
2. Valuation report from the company's approved valuator / Chartered Engineer regarding gold/silver/jewellery.

FOR LOAN AGAINST INSURANCE POLICY.

1. Copy of insurance policy
2. Surrender value

FOR LOAN AGAINST FIXED DEPOSIT

1. Copy of the Fixed Deposit
2. Value of Fixed

FOR LOAN AGAINST GOVERNMENT

1. Copy of the Government security
2. Value of the security

Other relevant documents

- (a)
- (b)
- (c)
- (d)
- (e)
- (f)

DECLARATION

I/We _____ hereby apply for a _____ Loan of Rs _____ (Rupees _____ only) for in my/ our own name for the bona fide use of myself/ourselves and my/ our family members, details of which are furnished above.

I / We _____ undertake to abide strictly by all the terms and conditions stipulated by the MRINAL... and any modifications There to made hereafter from time to time. All other rules and regulations of the **UNITRUST NIDHI LIMITED** applicable to the aforesaid loan will be observed

by me/us and the instructions issued by the **UNITRUST NIDHI LIMITED** from time to time will be adhered by me/us.

I/we also declare that I/We am/are in a position to pay an estimated amount of Rs _____ (Rupees _____ only) towards the

Installment of Loan.

I / We also certify that the particulars given above are correct and nothing has been concealed by me/us, which prejudice or affect my/our right to apply for loan from the Bank.

Applicant's signature Place:.....

Date:.....