



MTS MUTUAL BENEFIT NIDHI LIMITED

(Incorporated under the Companies Act, 2013)

Registered by Ministry of Corporate Affairs, Govt. of India

***Your Investment
Our Commitment...***



***For Private Circulation to Members only**



MTS MUTUAL
BENEFIT NIDHI LIMITED

MTS MUTUAL BENEFIT NIDHI LIMITED

Regd. Office: 6/226, vipul khand, gomti nagar, Lucknow - 226010

E-mail ID: mohanbhatt007@gmail.com

Website: www.mtsnidhi.org

Contact No.: 0522 - 4047429

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E-MAIL

WEBSITE

CONTACT NO. : +91-0522-4047429

About Us

1. Company means MTS MUTUAL BENEFIT NIDHI LIMITED
2. Date of Incorporation of our company is-22-11-2013 **And the registered office is at : 6/226, vipul khand, gomti nagar, lucknow - 226010**
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:
 - a) Carry on the business of chit fund, hire purchase finance, leasing finance, insurance or acquisition of securities issued by anybody corporate.
 - b) Issue preference share, debentures or any other debt instrument by any name or in any form whatsoever.
 - c) Open any current account with its members
 - d) 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.
 - e) Carry on any business other than the business of borrowings or lending in its own name.
 - f) Accept deposits from or lend to any person except our members
 - g) Pledge any assets lodged by its members as security.
 - h) Pay any brokerage or incentive for mobilizing deposits from members or for deployment of funds or for granting loans.
 - i) Enter into any partnership arrangement in its borrowing or lending activities.
 - j) 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.
NIL	NIL	NIL

6. Details of Director and Management Persons:

S.No	Name (With DIN No.)	Address	Occupation
1	SURENDRA YADAV	H.N.80, RASOOLPUR, LALGANJ, AZAMGARH 226003, UTTAR PRADESH, INDIA	Business
2	SHASHI PRABHA	H.N.51, Rasoolpur, Azamgarh 276001, Uttar Pradesh, INDIA	Business
3	MOHAN KUMAR SINGH	PALGAM BARAPUR KOLAHUA MUZAFFARPUR, 843108, Bihar, INDIA	Business
4	SIMA SINGH	PALGAM BARAPUR KOLAHUA MUZAFFARPUR, 843108, Bihar, INDIA	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
2013- 2014	Not Applicable	Not Applicable
2014- 2015	Not Applicable	Not Applicable
2014- 2015	Not Applicable	Not Applicable

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	Not Applicable	Not Applicable
Operating Profit (PBIDT)	Not Applicable	Not Applicable
Interest Cost	Not Applicable	Not Applicable
Profit before Depreciation (PBDT)	Not Applicable	Not Applicable
Depreciation	Not Applicable	Not Applicable
Profit before Tax	Not Applicable	Not Applicable
Provision for Taxation	Not Applicable	Not Applicable
Profit after Tax	Not Applicable	Not Applicable

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

Financial Year	Rate of Dividend
2012 - 2013	Not Applicable
2013 - 2014	Not Applicable
2014 - 2015	Not Applicable

10. Summary Of Financials of the Company :

PARTICULARS	CURRENT FINACIAL YEAR	PREVIOUS FINANCIAL YEAR
(i) Net Owned Funds	Not Applicable	Not Applicable
(ii) Deposits Accepted	Not Applicable	Not Applicable
(iii) Deposits Repaid	Not Applicable	Not Applicable
(iv) Deposits claimed but remaining unpaid	Not Applicable	Not Applicable
(v) Loans disbursed against	Not Applicable	Not Applicable
(a) Immovable property	Not Applicable	Not Applicable
(b) Deposits	Not Applicable	Not Applicable
(c) Gold and Jewelry	Not Applicable	Not Applicable
(vi) Profit Before Tax	Not Applicable	Not Applicable
(vii) Provision for Tax	Not Applicable	Not Applicable
	Not Applicable	Not Applicable

We Declare that

- (i) 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.
- (ii) 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.
- (iii) 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

MTS MUTUAL BENEFIT NIDHI LIMITED

Religion : _____ Caste : _____ Nationality : _____

Marital status : _____ No. Of children : _____

Education : _____ Occupation : _____

Name of Nominee :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

If salaried, Name & Address of the Employer _____

If Self employed, Profession _____

Monthly Total Family Income (Approx) Rs. _____

Banking Relation with other Banks:

Name of Bank Branch

A/c No.

Debit/Credit Card No.

Bank Name.....

Passport No.

Issued at.....

Verification Documents:

Proof of Identity (any one of the following) Proof Of Address (any one of the following)

Passport	<input type="checkbox"/>	Passport	<input type="checkbox"/>
Unique Identification Number	<input type="checkbox"/>	Unique Identification Number	<input type="checkbox"/>
Income Tax Pan Card	<input type="checkbox"/>	Elector Photo Identity Card	<input type="checkbox"/>
Elector Photo Identity Card	<input type="checkbox"/>	Driving License	<input type="checkbox"/>
Driving License	<input type="checkbox"/>	Ration Card	<input type="checkbox"/>
Ration Card	<input type="checkbox"/>	Telephone bill	<input type="checkbox"/>
		Bank account statement	<input type="checkbox"/>
		Electricity bill	<input type="checkbox"/>

Attachment Documentary Evidence for minor/senior citizen (50 year & above):

How you came to know about us?.....

Any other information you wish to share with us.....

I affirm that, information furnished herein above is true and authentic to the best of my knowledge.

Date :

Signature of the Shareholder/Member

Signature of Officer/Director

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
- 5. If yes,
 - a. Details of Ward/Circle/Range where the last return of income was filed.
.....
 - b. Reason for not having permanent account number
.....
- 6. 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 Citibank 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

Know Your Depositor :

Member/ Holders

Account No.

Recurring Deposit Scheme/ Fixed Deposit/Saving Account

Date : _____

Details Of Applicant Member :

1. Mr. / Mrs. / Miss/ Master : _____

2. Mr. / Mrs. / Miss /Master : _____

PAN / GIR No.

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

Present residential Address : _____

City _____ Pin Code _____ State _____

Permanent residential Address _____

City _____ Pin Code _____ State _____

Date of Birth

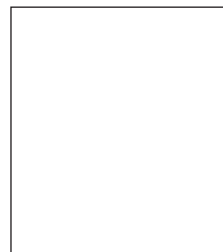
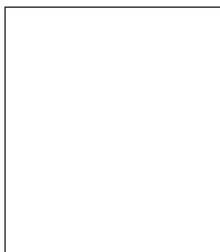
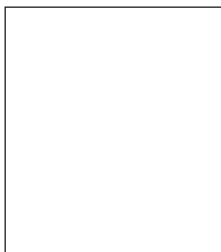
In Case of Minor

Guardian Name _____

Address of Guardian _____

Relationship with minor _____

Affix latest photographs of all persons belongs to the account



Specimen Signature of the Applicant:

1.

2.

3.

4.

Nominee Name _____ Relation _____ Age _____ Year _____

Date of Birth _____ If nominee is minor, then Name of Guardian _____

Mode of operation		
<input type="checkbox"/> Self only	<input type="checkbox"/> Jointly	<input type="checkbox"/> Either or survivor
Mode of Repayment of deposit		
<input type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> Demand Draft
Mode Of Payment System		
<input type="checkbox"/> Single	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly

Proposed Plans for Investment

Recurring Deposit Term of RD _____

RD Installment Per Day 1st of Month Quarterly

Savings Account

Fixed Deposit

Period Of FD _____ Amount _____

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: _____

A. 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 only.
2. Our company is Nidhi and we Can Open The Following Kinds Of Deposit Accounts, Subject To The Conditions Stipulated Therein(Regarding Maturity Period):
 - (A) FIXED DEPOSIT ACCOUNT: Fixed deposit account can be opened for a minimum period of 12 months and a maximum period of 60 months;
 - (B) 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 loans. The maximum period of recurring deposit shall correspond to the repayment period of such loans granted by the company.
 - (C) SAVING DEPOSIT ACCOUNT: The maximum balance at any given time qualifying for interest shall not exceed Rs. 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**
 - (a) 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, Rajasthan, Jaipur
 - (b) 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 relief.
4. **With the permission of the company Fixed Deposit Account can be foreclosed by the depositor subject to the following conditions**
 - (i) The company shall not repay any deposit within a period of three months from the date of its acceptance;
 - (ii) 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;
 - (iii) 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 repayment.
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 deposits.
6. On or After maturity date , deposits will be paid on submission of receipts/ Bond of the deposit holder.
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 introduction.
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 amount.
9. Every deposit holder is required to provide master data form and KYC documents with this application.
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 affairs.

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