



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.....

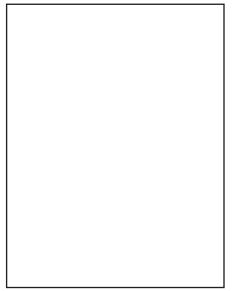
I affirm that, information furnished herein above is true and authentic to the best of my knowledge.

Date :

Signature of the Shareholder/Member

Signature of Officer/Director

Registration Number :.....



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 :.....

	Applicant
01. Name	
02. Father's / Husband's name	
03. Address Resident/Non- Resident	PIN..... Telephone No.
04. Passport Details	No. : Date : Place of issue :
05. Permanent Residential Address	PIN..... Telephone No.
06. Age-Date of birth	
07. Category SC / ST / OBC / OTHERS	
08. Marital statusMarried / Unmarried	
09. Occupation & Designation	
10. Name and Address of the Employer/ Business	PIN..... Telephone No.
11. Income from Service Business Agriculture Other Income (specify) Total income	Rs. Rs. Rs. Rs. Rs.

12. Total Income Monthly/Yearly	Rs.
13. Net Monthly/ Yearly Income	Rs.
14. Check off facility	Feasible / Not feasible /Not applicable Reasons if not feasible
15. No. of years in the present Occupation/ Businessyrs
16. Assets ** (i) Immovable - Total value (ii) Liquid /Movable - Total Value	Rs. Rs.
17. Liabilities ** (i) Banks / Financial Institutions (ii) Others ** Enclose details	Rs. Rs.
18. Loan Details (a) Amount of the loan applied for (b) Period of loan (c) 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 purchases	Rs. yrs/ months
Other object (Please specify.....)	
19. Security Details	
Immovable Property	
(a) Address of the property	:
	:
(b) Extent of property	:
(c) Survey No.	:
(d) Village	:
(e) Taluk	:
(f) District	:
(g) Land	: Free hold / lease hold
(h) Accessibility from Road	: Freely accessible / Not freely accessible
(j) In the case of ready built House	: Age :yrs. Built up area : Ownership of the property : Sole owner / Joint owners

Movable Property

A. GOLD

Quantity
Type
Quality
Expected Value

B. JEWELLARY

Quantity
Type
Quality
Expected Value

C. FIXED DEPOSIT

Name/Title
Value
Term
Bank/Post office/Society/Company
Expected Value

D. GOVERNMENT SECURITY

Name/Title
Value
Term
Bank/Post office/Society/Company
Expected Value

E. SILVER

Name/Title
Value
Term
Bank/Post office/Society/Company
Expected Value

F. INSURANCE POLICY

Name/Title
Value
Term
Bank/Post office/Society/Company
Expected Value

20. Total Sources :
Personal Savings : Rs.
Other sources (specify)
(i) Spouse : Rs.
(ii) Friends & relatives : Rs.
(iii) : Rs.
(iv) : Rs.

21. Other particulars	
(i)	Passport Number
(ii)	PAN Number
(iii)	Voter's ID Card no.
(iv)	Driving License No.
(v)	Ration Card No.

22. General Information									
	Sl.No.	Name of Family Members	Present residential Address	Relationship	Age	Whether Dependent	Occupation Address	Official Income	Annual
	1	2	3	4	5	6	7	8	9

23. Personal assets & liabilities

(a)	Details of immovable property		
	(i)	Particulars (give details of title deeds and enclose photocopies)	
	(ii)	Extent of land	
	(iii)	In whose name registered	
	(iv)	Whether unencumbered Yes / No	Yes / No
	(v)	If encumbered, to what extent	
	(vi)	Location (village / town)	
	(vii)	Survey Number	
	(viii)	Personal / Family Property	
	(ix)	Value	
(b)	Liquid Assets		
		Particulars	Amount (Rs.)
	(i)	Cash & Bank balance	
	(ii)	Govt. Securities (give details)	
	(iii)	Shares (give details)	
	(iv)	Life Insurance Policies	
	(v)	Jewellery	
	(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	Yes / No
	(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

01. Employment certificate
02. Salary Certificate showing deductions
03. Check off facility letter -
 - (i) Authorization to deduct monthly installments from the salary of employee for credit of the loan account. (Letter of authority from the employee applicant)
 - (ii) An undertaking from the employer to act as per the authorization of the employee applicant. (Letter of undertaking from the employer / pay disbursing authority)

B. Self-employed/ Businessmen / Others

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

C. General

01. Bank statement (Latest 1 year)
02. ID proof/ Address proof and 1 photo.
03. Guarantor ID and Address proof and 1 photo

D. Legal Documents

FOR LOAN AGAINST IMMOVABLE PROPERTY.

01. Original and prior Title deeds with chain documents of land/flat/house/plot (Sale deed etc.)
02. Possession Certificate
03. Lease cum Sale agreement
04. Encumbrance Certificate for the last 15 years from the sub registrar
05. Tax paid receipt
06. Permission of mortgage
07. Title clear certificate from the company's approved advocate.
08. Valuation report from the company's approved valuator / Chartered Engineer.

FOR LOAN AGAINST GOLD/SILVER/JEWELLARY.

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

FOR LOAN AGAINST INSURANCE POLICY.

01. Copy of insurance policy
02. Surrender value

FOR LOAN AGAINST FIXED DEPOSIT

01. Copy of the Fixed Deposit
02. Value of Fixed deposit.

FOR LOAN AGAINST GOVERNMENT

01. Copy of the Government security
02. Value of the security

01. 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 bonafide 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 MTS.....and any modifications thereto made hereafter from time to time. All other rules and regulations of the MTS..... applicable to the aforesaid loan will be observed by me/us and the instructions issued by the MTS..... 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 :.....

FOR OFFICE USE

Verified the particulars

Place :

Asst./Dy. Manager

Branch/Divn. Manager

Date :