

Registered Office:- Central Bank of India Building, No.9, Arera Hills, Mother Teresa Road, BHOPAL – 462 011
 Telephone No.0755-4019303,4019309
 CIN:- U65922MP1991PLC006427
 Website : www.cbhfl.com

**INVITES PUBLIC DEPOSITS
(PUBLIC DEPOSIT SCHEME)**

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

“FA-”
 (Outlook Stable)
 (Adequate degree of safety)
 Rating by CRISIL

OUR FIXED DEPOSIT SCHEMES

Scheme I Fixed Deposit (Quarterly Income) Scheme
 Scheme II Fixed Deposit (Monthly Income) Scheme
 Scheme III Cumulative Deposit (Interest Compounded Quarterly)

Maturity Period	General Public	Sr. Citizen	For Cent Bank Employee	Non-Individual Depositor (Trusts/Associations/Clubs/Company/Co-op. Soc./Co-op. Banks/Partnership Firm/Proprietary Concern)
12 Months to 18 Months	7.00%	7.25%	7.50%	7.00%
> 18 Months to 36 Months	7.10%	7.35%	7.60%	7.10%
>36 Months to 60 Months	7.20%	7.45%	7.70%	7.20%
>60 Months to 120 Months	7.50%	7.75%	8.00%	7.30%

COMMISSION RATE ON PUBLIC DEPOSIT:-

Brokerage payable on fresh as well as on renewed public / non public deposit mobilized amounting to Rs. 1 lacs and above, If Sourced via broker, is shown below

Deposit mobilized for the period	Commission Payable
Upto 18 months	0.35%
Above 18 months to 120 months	0.50%

YIELD on CUMULATIVE DEPOSIT

Period (months)	Minimum Amount	Rate of Interest (% per annum)	Maturity Value*	Yield (% per annum)
12	Rs.5, 000/-	7.00%	Rs.5,359/-	7.18%
24	Rs.5, 000/-	7.10%	Rs.5,756/-	7.56%
36	Rs.5, 000/-	7.10%	Rs.6,175/-	7.83%
48	Rs.5, 000/-	7.20%	Rs.6,652/-	8.26%
60	Rs.5, 000/-	7.20%	Rs.7,144/-	8.58%
72	Rs.5, 000/-	7.50%	Rs.7,809/-	9.36%

84	Rs.5, 000/-	7.50%	Rs.8,411/-	9.75%
96	Rs.5, 000/	7.50%	Rs. 9,060/-	10.15%
108	Rs.5, 000/	7.50%	Rs. 9,759/-	10.58%
120	Rs.5, 000/	7.50%	Rs. 10,512/-	11.02%

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

TERMS & CONDITIONS GOVERNING FIXED DEPOSIT/CUMULATIVE DEPOSIT

I. AMOUNT AND PERIOD OF DEPOSITS

1. 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/-.
2. Minimum amount of public deposit under Scheme-III, Cumulative Deposit Scheme, will be Rs.5,000/- and further in multiples of Rs.1,000/-.
3. CBHFL will accept any number of public deposits from a depositor. The deposits will be accepted for periods ranging between 12 months and 120 months in multiples of three months.

II. INTEREST

1. 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.
2. 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.
3. In case of Fixed Deposit (Quarterly Income) interest will be paid quarterly and on maturity.
4. In case of Fixed Deposit (Monthly Income) interest will be paid monthly and on maturity.
5. 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.
6. 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.
7. Payment of interest will be made to applicants/depositors primarily through ECS/NEFT/RTGS for all locations where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facility are available. Where Bank Account details of the applicants/depositors and ECS/NEFT/RTGS facility are not available, payments will be in the form of Cheque/DD/any other mode as the Company may deem fit and would be in favour of the Sole/First applicant/depositor marked "A/c Payee only". ECS/NEFT/RTGS would avoid fraudulent encashment of interest instrument(s).
8. 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

9. Deposits will automatically expire on maturity. No Interest will accrue thereafter on such deposits unless the deposits are renewed as per the terms noted under Renewal of Deposits

III. APPLICATIONS

1. The deposits will be accepted from resident individuals, HUFs, Charitable Trusts, Public/Private Companies, Association of persons, RRBs, Banks, Co-operative Banks, Co-operative Societies, etc. with proper introduction and by complying with 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, Aadhaar Card or any officially valid document.
 - c) Certified copy of proof of address

For non individual depositor under various categories the following documents need to be submitted.

<p>1.Trusts/Associations/clubs</p> <ul style="list-style-type: none">• Copy of resolution• Names & Address of Trustees• Pan Card Copy• Specimen Signatures• KYC document of the authorised personnel	<p>3. Public/Private Company/Cooperative Societies/ Cooperative Banks</p> <ul style="list-style-type: none">• Copy of MOA & AOA/Bye Laws• Copy of Resolution• List of Directors & Office Bearers• Pan Card Copy• KYC document of the authorised personnel
<p>2. Partnership Firm</p> <ul style="list-style-type: none">• Declaration of Partnership by Partners• Name & Address of Partners• Specimen Signatures• Pan Card Copy• KYC document of the authorised personnel	<p>4. Proprietary Concern</p> <ul style="list-style-type: none">• Name & Signature of the Proprietor• Pan Card Copy• KYC document of the authorised personnel

2. 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".
3. Deposit of Rs.20,000/- and more will be accepted by account payee cheque/demand draft only.
4. Deposits from minor(s) will be accepted through Guardian(s).

IV. JOINT DEPOSITS

1. Deposits will be accepted in joint names not exceeding three in number, with the repayment mandate to First Depositor or to First or Survivor/s (F or S). In case of deposit in joint names, all communications shall be addressed to the first named depositor and payment of interest and repayment of principal amount shall be made to the first named depositor.
2. 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.
3. Any discharge given by the first depositor or any of the depositors will be valid and binding on all joint depositors unless expressly intimated to the Company at the time of making deposits.

V. 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 the 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.

VI. DEATH CLAIM SETTLEMENT

In the event of death of the depositor without a nominee or without leaving a Will, the repayment of the deposit and interest due shall be made to the legal heirs and/or legal representative of the deceased on production of the following as applicable: On similar lines, in the event of death of the first depositor in a joint account, the deposit amount and interest earned shall be paid to the next in order of joint holding where as in case of death of all joint deposit holders without a nominee or a Will, deposit and interest due shall be made to the legal heirs and/or legal representative on submission of the following documents as applicable.

- a) Death Claim Application
- b) Death certificate
- c) Affidavit
- d) Indemnity bond
- e) Declaration from respectable person known to CBHFL, depending upon the Deposit amount
- f) Legal heir Certificate

VII. RENEWAL AND REPAYMENT OF DEPOSITS

1. Repayment on maturity

In case of repayment, the duly discharged deposit receipt should be surrendered at least 7 working days before the date of maturity. 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.

2. Pre-mature withdrawals

Request for pre-mature withdrawal of deposit will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 as stated below. Accordingly, premature withdrawal is permitted in the first 3 months from the date of deposit, without interest, to meet certain expenses of emergent nature like medical emergencies, natural calamities etc. for deposits upto Rs.10,000/- (Tiny Deposits). In such situations, for other deposits, not more than 50% of the principal sum of deposit or Rs.5 lac whichever is lower will be permitted, without interest.

Provided further that in cases of critical illness (as per IRDAI Health Insurance Regulations) hundred percent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, at the request of the depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

In case request for premature withdrawal is received after the expiry of 3 months, the rate of interest applicable will be as per the below mentioned norms.

Period completed from date of Deposit	Rate of Interest payable (%)
After Three months but before expiry of six months	Maximum 4% P.A, (as decided by company from time to time) for individual depositor and no interest in case of any other category of depositor.
After 6 months but before 12 months	2% lower than the minimum rate at which the public deposits are accepted by the Company
After 12 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 has run

Provided that, in the event of death of a depositor, the public deposit shall 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 of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir/s of the deceased depositor, on the request of the surviving depositor/s/nominee/legal heir, and only against submission of proof of death, to the satisfaction of the Company, with interest at the contracted rate up to the date of repayment.

3. Renewal of Deposits

- a) The Company may, at its sole discretion, permit for renewal of deposit. .
- b) Renewal of existing deposit before maturity:
 - a. Renewal of existing deposit before maturity for availing the benefit of higher rate of interest may be permitted subject to the following conditions :-
 - i. 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.

- ii. 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.

VIII .DEPOSIT RECEIPTS

1. 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 or Speed Post or by Courier and the Company shall not be held responsible for any loss or delay in transit including the interest warrants.
2. 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).
3. In case depositor requires CBHFL to send / handover the FDR to concerned intermediary, an "Authority letter" has to be submitted by the depositor.
4. Deposit receipts are non-transferable.

IX. TAX BENEFITS

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

X. LOAN AGAINST DEPOSITS

1. 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.
2. 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 lump sum by the depositor or shall be adjusted on maturity of the deposit. In case of non cumulative deposit, the interest payment will be adjusted against the demand loan outstanding.
3. In the case of pre-maturity payment of deposit, the rate of interest on demand loan will not be changed.

XI. PARTICULARS TO BE SPECIFIED UNDER PARAGRAPH 6 OF THE HOUSING FINANCE COMPANIES (NHB) DIRECTIONS, 2010

1. In case of any deficiency of the Company in servicing its deposits, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.
2. In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the applicant/depositor may make an application to the authorised officer of the National Housing Bank.
3. The financial position of the Company as disclosed and the representations made in the application form are true and correct. Further the Company and its Board of Directors are responsible for the correctness and veracity thereof.
4. Deposits will be subject to rules, regulations and guidelines framed by Central Government/National Housing Bank/ Competent Authority from time to time. The Company is within the regulatory framework of the National Housing Bank. It must, however, be

distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company, and for repayment of deposit/ discharge of liabilities by the Company.

XII. GENERAL

1. The Company reserves the right to reject any application for deposit or renewal of deposit without assigning any reason thereof.
2. Interest rates are subject to change and the rate applicable will be the rate prevalent as on the date of Deposit.
3. 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.
4. Total Exposure (Fund and Non-Fund based) in facilities provided to/from Companies in same group as on 31st March, 2020 was –

S. No	Particulars	Amount (Rs. In Cr.)
1	Facility extended by Central Bank of India for a. Term Loan availment b. Overdraft availment	356.69 1.75
2	Deposit made by RRBs Sponsored by Central Bank of India	53.47

5. The Company has the right to change, amend, add or delete any of the terms and conditions governing the fixed deposit and the Company shall give notice of the same to the applicant/depositor, in accordance with the applicable guidelines. Disputes, if any, arising in connection with the fixed deposit scheme, will be subject to the jurisdiction of Courts at Bhopal.
6. Places where Deposits are accepted:
 - a) **Registered Office:** Central Bank of India Building, 9, Arera Hills, Mother Teresa Road, Bhopal-462011, **Telephone No.-** 0755-4019311

b) Branches & Representative Offices of the Company –

Branch	Telephone No.	Branch	Telephone No.
Bhopal	0755-2766118	Raipur	0771-2225088
Jabalpur	0761-2425132	Gwalior	0751-2429694
Indore	0731-2538920	New Delhi	011-23629211
Mumbai	022-27571591	Jaipur	0141-2360013
Pune	020-26136933	Bangalore	080-41682255
Lucknow	0522-2635959	Bilaspur	07752-403078
Agra	0562-2523222	Vadodara	0265-2390011
Nashik	0814-9094047	Surat	0261-2254511
Nagpur	0712-2251482	Panchkula	0172-2586768

RO-Rohtak	0126-2250439	RO-Ujjain	0734-4013237
-----------	--------------	-----------	--------------

7. The brokerage is paid upfront for the entire period of deposit to Company's authorised agent/broker. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount. Agents/Brokers are not authorised to accept cash or issue receipt on behalf of the Company. They must ensure that Agent/Broker name and code number are clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered agents/brokers at the rate decided by the Management and as per NHB directions/guidelines from time to time.
8. Deposits solicited by the Company are not insured with DICGC.

----- X ----- X -----

**PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL 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 Specified Undertaking of 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 18 Branches and two representative offices across the nation. 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 the Managing Director.
- e. Name, Address and Occupation of the Directors:

S. No.	Name	Address	Occupation
1	Shri Bajrang Singh Shekhawat Chairman DIN:- 03267955	B-702, Ekta Bhoomi Chs Ltd. Mahaveer Nagar, Dahanukar Wadi, Kandivali West Mumbai Maharashtra -400067	Executive Director, Central Bank of India
2	Shri. Anil Girotra Independent Director DIN:- 02221989	Flat No.B-32, M.K. Residency, Plot 8 B, Sector 11 (New Metro Stn), Dwarka– New Delhi -110075	Banking & Financial Professional Ex. Executive Director of Andhra Bank
3	Shri. Bibhas Kumar Srivastav Independent Director DIN:- 06533710	16/1454, Indira Nagar, Behind Lekhraj Gold Complex, Indira Nagar S.O Lucknow-226016 UP	Banking & Financial Professional Ex. Executive Director of Corporation Bank
4	Shri Kulasekhara Chakravarthy Director- Nominee of National Housing Bank DIN:- 07100075	National Housing Bank, Core – 5A, 3 rd floor, India Habitat Centre, Lodhi Road, New Delhi – 110 003	General Manager, National Housing Bank
5	Shri Navnath Sudam Rundekar Director-Nominee of SUUTI DIN:- 08472927	UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (East), Mumbai- 400051	Vice President, Specified Undertaking of the Unit Trust of India

6	Shri Vijay Vasant Murar Director-Nominee of Central Bank of India DIN:- 08474945	Central Bank of India Central office, Chandermukhi Nariman Point, Mumbai-400021	General Manager, Central Bank of India
7	Shri Mukul Dandige Director- Nominee of Central Bank of India DIN:- 08861846	B-702, Ekta Bhoomi Chs Ltd, Mahavir Nagar, Dahanukar Wadi, Kandivali West, Mumbai-400067	General Manager, Central Bank of India
8	Shri Amrit Kumar Director- Nominee of Central Bank of India DIN:- 08861466	B-2, 303, Cent Pearl Apartment, Plot No. 21, Near Arenja Complex, Sector 8 B, C B.D. Belapur, Navi Mumbai- 400615	General Manager, Central Bank of India
9	Shri Shishram Tundwal Managing Director, CBHFL DIN:- 08505855	Cent Bank Home Finance Limited Central Bank of India Building, No. 9 Arera Hills, Bhopal -462011	Deputy General Manager, Central Bank of India

- f. & Profit of the Company before making and after making provisions for tax and dividend
g. 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 31,2018	Rs. 2659.67 Lacs	Rs. 1683.59 Lacs	Rs. 500.00 Lacs
March 31, 2019	Rs. 2401.56 Lacs	Rs. 1627.61 Lacs	Rs. 500.00 Lacs
March 31, 2020	Rs.1534.51 Lacs	Rs.1022.67 Lacs	Nil

- h. Summarized position of the Company as appearing in the two latest audited Balance Sheets:-

(Amt in Rupees lacs)					
LIABILITIES	As at 31/03/2020	As at 31/03/2019	ASSETS	As at 31/03/2020	As at 31/03/2019
Share Capital	2500.00	2500.00	Fixed Assets	58.07	61.60
Reserve & Surplus	10229.75	9207.09	Investments	2724.05	2976.04
Secured Loans*	61635.09	72916.34	Loans	105086.44	106346.63
Unsecured Loans#	49999.39	51232.20	Other Non-Current Assets	272.91	329.23

CURRENT LIABILITIES & PROVISIONS			CURRENT ASSETS, LOANS & ADVANCES		
Liabilities	1063.62	930.68	Cash & Bank Balance	2277.00	8739.85
Provisions	2514.77	1974.37	Loans & Advances	18042.51	21037.69
Deferred Taxation	1047.50	1250.88	Other Current Assets	529.14	520.52
TOTAL	128990.12	140011.56	TOTAL	128990.12	140011.56

***Note:**

It's total of Long term borrowings and current maturities of long term debt and Overdraft Facility
 # It's total of deposits shown under short term borrowings and deposits under long term borrowings and unsecured debentures.

Contingent Liabilities:

During Financial Year ended 31st March 2020 total contingent liability is 2.09 cr.

- i. In terms of Housing Finance Companies(NHB) Directions, 2010, the Company can borrow upto 13 times of the Net Owned Funds i.e. upto Rs. 1593.67 crore, out of which, not more than 3 times of the Net Owned Funds can be by way of public deposits i.e. upto Rs. 367.77 Crore. As at March 31, 2020, the total borrowing of the Company is at Rs.1116.34 Crore out of which total public deposits are of Rs. 280.19 Crore.
- j. The Company has no unpaid deposits other than unclaimed deposits and disputed amounts as on the date of advertisement.
- k. Company hereby declares that :
 - i. It has complied with the Housing Finance Companies (NHB) Directions, 2010 as amended upto date.
 - ii. The compliance with these directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India or National Housing Bank.
 - iii. The deposits accepted by the Company are unsecured and rank Pari Passu with other unsecured liabilities.
 - iv. 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.
 - v. Deposits solicited by the Company are not insured with DICGC.

This advertisement has been approved by the Board of Directors at its Meeting held on 05.09.2020 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.

By Order of the Board

Place: Bhopal

sd/-

Date:

Shishram Tundwal
Managing Director