



VIJAY HEMANT FINANCE & ESTATES LIMITED

Regd. Office : : Prakash Presidium", 110, Mahatma Gandhi Road, Chennai-600 034. Ph: 28226001 / 2 / 30228855 / 28228855
 Branch Office : : Coimbatore: No.106/33, Ground Floor, Big Bell Complex, 106, D.B Road, R.S. Puram, CBE-641 002. Ph : 2553275
 : Trichy : No.1, Old No.45, 11-A, Cross, Thillai Nagar West, Trichy-620 018, Ph : 0431-2740622 / 3205622
 : Madurai : No.19, North Masi Street, II Floor, Madurai - 625 001 / Ph : 2627666
 : Ramnad : No.13, Pountu Kadai Street, Ramanathapuram - 623 516

DEPOSIT APPLICATION

I/We the undersigned hereby submit an application for placing a deposit as detailed below.

<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> New	In Figures ₹.....	<input type="checkbox"/> 12 Months
<input type="checkbox"/> Cumulative Deposit	<input type="checkbox"/> Renewal	In words ₹.....	<input type="checkbox"/> 24 Months
	<input type="checkbox"/> If, Renewal, Old D.R. No.	<input type="checkbox"/> 36 Months

Category : Director Promoter Member of Public
 Status : Resident Non-Resident
 Constitution : Individual HUF Partnership Proprietorship Public Ltd. Pvt Ltd
 Tax to be Deducted : Yes. My PAN _____ No. Form 15G furnished: Yes / No.

PAYMENT DETAILS

OTHER DETAILS

<input type="checkbox"/> Cheque / Draft	Number	Bank	Are you an Existing depositor <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, old DR No. :
<input type="checkbox"/> Cash	Dated	Place	

First Applicant
Mr./Ms./M/s.

Father's / Mother's/ Husband's Name:
Mr./Ms./M/s.

Second Applicant
Mr./Ms./M/s.

Nomination if required furnish form DAI
Mr./Ms./M/s.

Address for Communication:.....
.....
.....

Pin Code..... Phone No.....

Cell:.....

E-mail:.....

Deposit repayable to:
 First Named Applicant Either or Survivor
 Any one of the Survivor Jointly

Interest to be sent to : First Applicant Second Applicant
 Warrant to Bank

If So Bank Account No :

Bank Name :

Bank Address :

.....

.....

Interest Payable :
 Monthly Qtly PDC
 Annually Maturity

Declaration
 1. I / We confirm having read and understood the terms and conditions of deposits schemes of the company printed overleaf and agree to abide by the same.
 2. I / We hereby declare that the above amount is not being deposited out of the funds acquired by me / us from by borrowing or accepting deposit any person (s).
 3. I / We declare that the first named depositor is the beneficial owner of the joint deposit and as such he / she should be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1901.

Verification : I / We have gone through the financial and other statements / particulars / representation furnished / made by the company and after careful consideration I / We am / are making the deposit with the company at my / our risk and volition.
 Signature of the Applicant/s.

1.....
 2.....
 3.....
 Date : _____ Place : _____

Notes
 1. In the case of deposit in joint names all the depositors must sign here.
 2. In the case of deposit in the name of minor (below 18 years of age) only the father or mother of the minor should sign.

I introduce the above depositor as required under Para 4(12) (III) of the RBI Directions.
 My Deposit A/c No. with Vijay Hemant Finance & Estates Limited.....
 Signature of the introducer :

Alternatively, a depositor has to submit a copy of either PAN Card / Election Identity Card / Bank Pass Book / Passport / Ration Card / Driving License / Any other Photo Identity Card.

FOR OFFICE USE ONLY

FDR / CDR NO.	DATE	CHECK LIST	VERIFIED	GROUP \ BROKER
		<input type="checkbox"/> K Y C <input type="checkbox"/> DA-1 Form		
T.R NO. / OLD NO.	ENTERED	<input type="checkbox"/> 15 G <input type="checkbox"/> Ledger		
		<input type="checkbox"/> Scan <input type="checkbox"/> Despatch		



VIJAY HEMANT FINANCE & ESTATES LIMITED

ACCEPTS AND RENEWS DEPOSITS FROM PUBLIC / SHAREHOLDERS/ EMPLOYEES / COMPANIES

DEPOSIT SCHEMES

FIXED DEPOSITS				CUMULATIVE DEPOSITS			
PERIOD	ANNUALLY	QUARTERLY	MONTHLY	PERIOD	DEPOSIT AMOUNT	MATURITY AMOUNT	YIELD
12 Months	11.00%	10.60%	10.50%	12 Months	5000/-	5550/-	11.00%
24 Months	11.50%	11.00%	10.90%	24 Months	5000/-	6215/-	12.15%
36 Months	12.00%	11.50%	11.40%	36 Months	5000/-	7030/-	13.53%
Minimum amount ₹.5000/- and multiples of ₹.1000/- The Company may accept at its discretion deposits for above 36 months until 60 months. Interest will be paid monthly for deposits of ₹.20000/- and above.				Minimum amount ₹.5000/- and multiples of ₹.1000/- Interest compounded at monthly basis			

TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS:

- Cheques / Draft crossed A/c Payee should be drawn separately for each deposit scheme in favour of Vijay Hemant Finance & Estates Limited. Outstation cheques at par draft should be payable at any bank in Chennai.
- Brokerage / Commission on deposits is payable to workers / agents permitted by RBI Directions.
- Interest credited / paid under all the scheme exceeding the prescribed limit will be subject to deduction of tax at the source in accordance with the Income Tax Rules in force from time to time. Currently the limit is ₹.5000/- per annum. The above rate of interest is effective from 01-04-2007.
- Pre-mature withdrawal of deposits before the expiry of 3 months is not permitted as per RBI guidelines.
- For pre-mature withdrawal of deposits after 3 months but before the expiry of 6 months, Interest payable is NIL, for pre-mature withdrawal after 6 months, but before the date of maturity interest payable will be 2% point below the contracted rate, for the period for which the deposit has run. Provided that in the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor or to the nominee or to the legal heir/s with interest at the rate which the company would have ordinarily paid up to the date of repayment.
- Loans on deposits up to 75% of the deposit amount carrying interest @ 2% above the interest rate payable on such deposits will be permitted after six months from the date of deposit.
- Repayment of deposit will be made by crossed Account Payee Cheques/DD's at our cost.
- Renewal: Deposits can be renewed by discharging the deposit receipt on the reverse (without revenue stamp) and accompanied by the renewal application form duly filled in and signed by sole/joint depositor which should be submitted to the company on or before the date of maturity.
- The deposits are accepted subject to the direction issued by the RBI in respect of Non banking Financial Companies from time to time and subject to the terms and conditions mentioned in the deposit application form and the deposits were not covered by insurance.
- The financial activities of the company are regulated by the RBI. It must however, be distinctly understood that RBI does not undertake any responsibility for the financial soundness of the company or for the correctness of any statements of the representation made or opinions expressed by the company; and for repayment of deposit / discharge of liabilities by the company.
- Any deposit which remains unclaimed or unpaid for a period of seven years from the date it becomes due for payment will be transformed to The Investor Education and Protection Fund established by the Central Government under section 205(c1) and (2) of the companies act 1956.
- In the case of non-repayment of deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the company law board, southern branch, Shastri Bhawan, No.6, Haddows Road, Chennai – 600 006 to enforce for the repayment of deposit.
- In the case of any deficiency of the company in servicing its deposits, the depositor may approach the National Consumer Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum, or the District Level Consumers Disputes Redressal Forum for relief.

Particulars as per Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions 1998 and Non-Banking financial companies and miscellaneous Non-Banking companies (Advertisement) Rules, 1977

- A. Name of the Company : Vijay Hemant Finance & Estates Limited
- B. Date of Incorporation : 17th July 1985
- C. Business carried on by the company : Hire Purchase Finance, Leasing & Hypothecation Loans.
- Branches : (1) No.1, Old No.45, 11-A Cross, Thillai Nagar West, Trichy-620018
(2) No.106/33, Gr Floor, Big Bell Complex, III Floor, 106, D.B. Road, R.S. Puram, Coimbatore – 641 002.
(3) No.19, North Masi Street, II Floor, Madurai – 625 002.
(4) No.13, 1st Floor, Pountu Kadai Street, Ramanathapuram-623 516.
- D. Brief particulars of the management of : The Company is managed by the Managing Director under the supervision of the board the Company
- E. Name, Addresses and Occupation of the Directors:
- Mr. P. Vijay Chordia, Managing Director, Business, "Kamala", 22, Pycrofts Garden Road, Chennai – 600 006.
 - Mr. P. Hemant Chordia, Joint Managing Director, Business, "Kulp", 22, Pycrofts Garden Road, Chennai – 600 006.
 - Mr. P. Devang Chordia, Director, Business, "Hira Bagh", 22, Pycrofts Garden Road, Chennai – 600 006.
 - Mr. R. Natarajan, IAS (Retd.), Director, 44, Mahatma Gandhi Road, Chennai – 600 041
 - Mr. R. Shantilal Chordia, Director, Business, 8/1, Anusuya Avenue, off: Ormes Road, Kilpauk, Chennai – 600 010.
 - Mr. B. Ugumraj Mootha, Director, No.30(24) Appavu Mudali Street, Alandur, Chennai-600016.

H. Summarised financial position of the Company as appearing in the Latest audited Balance Sheet as at 31-03-2012 and as at 31-03-2013

F. PROFITS

Year ended	Profit before Tax	Profit after Tax
	₹. Lakhs	
31 st March 2011	130.01	85.12
31 st March 2012	177.98	122.39
31 st March 2013	214.39	141.32

G. DIVIDENDS

Dividend declared
₹. Lakhs
27.41 (11%)
29.90 (12%)
29.90 (12%)

				₹. In Lakhs	
Liabilities	2013	2012	Assets	2013	2012
Share Capital	249.16	249.16	Fixed Assets	19.82	21.40
Reserves & surplus	576.81	470.24	Investments	124.60	112.06
Secured Loans	120.69	135.93	Current Assets	105.47	124.40
Unsecured Loans	817.03	719.79	Loans & Advances	1781.42	1640.90
Current Liabilities	193.35	250.22			
Provisions	74.27	73.42			
Total	2031.31	1898.76	Total	2031.31	1898.76

I. 1. The amount which the company can raise by way of deposits under RBI Directions 1998 (Notification No.131/OGM (VSHN)-98 date December 18, 1998) @

1.5 time of Networth ₹.12,38,96,109/- (As per Audited balance sheet as on 31-03-2013) or ₹.10,00,00,000/-

2. The aggregate of deposits held as on 31-03-2013 ₹.8,17,03,005/-

3. The Company has no credit rating for Fixed Deposits

J. The Company has no overdue deposits other than unclaimed deposits.

K. Aggregate dues (including the non-fund based facilities provided) from Companies in the same group or other entities or business ventures in which, the directors and / or the NBFC are holding substantial interest and the total amount of exposure to such entities is NIL

L. It is here by declared that:

- The company has complied with the applicable provisions of the directions.
- The compliance with the direction does not imply that the repayment of deposits in guaranteed by the Reserve Bank of India..
- The deposits accepted by the company are unsecured and rank pari-passu with other unsecured liabilities.
- The financial position of the company as disclosed and the representations made in the application form are true and correct and that the company and its Board of Directors are responsible for the correctness and veracity thereof.

M. The Company is having a valid Certificate of Registration dated 24-04-2009 issued by the RBI Under section 45-1A of the RBI Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits, discharge of liabilities by the company.

The text of advertisement is being issued under the authority and in the name of the Board of directors of the company has been approved by them on 30-05-2013 and a copy of the same duly signed by the Directors has been delivered to Reserve Bank of India, Chennai.

Date : 30-05-2013

Place : Chennai

By order the Board
For VIJAY HEMANT FINANCE & ESTATES LIMITED
P. Vijay Chordia
Managing Director

P. VIJAY CHORDIA

P. HEMANT CHORDIA

P. DEVANG CHORDIA

R. SHANTILAL CHORDIA

B. UGAMRAJ MOOTHA

R. NATARAJAN