

**BUNDELKHAND VIKAS NIDHI LTD.**

CIN : U6599MP2017PLC043475 DATE of Incorporation : 06/06/2017

Regd. Office : BHAGWAN NIWAS, M.P. NAGAR, LANE -5, CHHATARPUR (M.P.) 471001

Mob. : 9425879238 / 9399275064 (Time : 11.00am to 7.00pm)

Office Address : Near Reliance Jio Office, Sagar Road Chhatarpur

Employee Name :
Code No. :

**DEPOSIT APPLICATION FORM**

PLEASE USE LETTER AND TICK IN APPROPRIATE PLACES (PREFERABLY IN BLACK/BLUE INK)

Employee are not permitted to accept cash with application form and issue receipt. BUNDELKHAND VIKAS NIDHI LTD. will in no way to responsible for such or other wrong tenders

Date : .....

I/We apply for placement/renewal of deposit at \_\_\_\_\_ Branch for a period of \_\_\_\_\_ month and will earn interest @ \_\_\_\_\_ % p.a

PAYMENT DETAILS	Cheque no	RTGS/NEFT (UTR) No.	Date
	D D M M Y Y	D D M M Y Y	D D M M Y Y

Amount ` \_\_\_\_\_ Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

Cash ` \_\_\_\_\_ in words Rupees \_\_\_\_\_

BVN Ltd. Deposit Receipt No. \_\_\_\_\_ Maturity Date D D M M Y Y \_\_\_\_\_  
(In case of Renewal)

SCHEME : RD (1 TO 5 YEARS), FD (1 TO 5 YEARS), DD (1 TO 2 YEARS), NAME OF SCHEME _____ TENURE : _____	MIS (1 TO 5 YEARS), SAVING ACCOUNT (COMMON & POWER SAVING) MEMBERSHIP ID : _____ ACCOUNT NO. _____
--	---

**First/Sole Depositor's Details** (As appearing in your supplied identification document)

Name	Gender	Date of Birth (Compulsory)
Guardian Name (in case of minor)	M/F	D D M M Y Y
Address		D D M M Y Y
City	Pincode	
Nationality I N D I A N	Place/Country of Birth	
Email Id		
Mobile	Aadhaar No.	
MARITAL STATUS : _____	PAN	

Affix a latest photograph with signature  
(DO NOT STAPLE)

IGNORE if already submitted earlier

Annual Income:  From 10ths 1 Lakhs  1 Lakhs TO 2 Lakhs  2 Lakhs TO 5 Lakhs  5 Lakhs TO 10 Lakhs 10 Lakhs TO 20 Lakhs  20 Lakhs TO 50 Lakhs  50 Lakhs TO 1 CrOCCUPATION :  SERVICE  PRIVATE SECTOR  PUBLIC SETOR  BUSINESS  PROFESSIONAL  RETIRED  HOUSE WIFE  STUDENTS  OTHERS**Second Depositor's Details** (As appearing in your supplied identification document)

Name	Gender	Date of Birth (Compulsory)
Address	M/F	D D M M Y Y
City	Pincode	
Nationality I N D I A N	Place/Country of Birth	
Email Id		
Mobile	Aadhaar No.	
MARITAL STATUS : _____	PAN	

Affix a latest photograph with signature  
(DO NOT STAPLE)

IGNORE if already submitted earlier

Annual Income:  From 10ths 1 Lakhs  1 Lakhs TO 2 Lakhs  2 Lakhs TO 5 Lakhs  5 Lakhs TO 10 Lakhs 10 Lakhs TO 20 Lakhs  20 Lakhs TO 50 Lakhs  50 Lakhs TO 1 CrOCCUPATION :  SERVICE  PRIVATE SECTOR  PUBLIC SETOR  BUSINESS  PROFESSIONAL  RETIRED  HOUSE WIFE  STUDENTS  OTHERS**Third Depositor's Details** (As appearing in your supplied identification document)

Name	Gender	Date of Birth (Compulsory)
Address	M/F	D D M M Y Y
City	Pincode	
Nationality I N D I A N	Place/Country of Birth	
Email Id		
Mobile	Aadhaar No.	
MARITAL STATUS : _____	PAN	

Affix a latest photograph with signature  
(DO NOT STAPLE)

IGNORE if already submitted earlier

Annual Income:  From 10ths 1 Lakhs  1 Lakhs TO 2 Lakhs  2 Lakhs TO 5 Lakhs  5 Lakhs TO 10 Lakhs 10 Lakhs TO 20 Lakhs  20 Lakhs TO 50 Lakhs  50 Lakhs TO 1 CrOCCUPATION :  SERVICE  PRIVATE SECTOR  PUBLIC SETOR  BUSINESS  PROFESSIONAL  RETIRED  HOUSE WIFE  STUDENTS  OTHERS

Proof of Identity to be provided by applicant.  
(Please submit ANY ONE of the following self-certified documents)

UID/Aadhar Card | Identity Card Pan Card Voter's  
License | Identification with Driving Passport Any other  
Photograph (Subject to satisfaction of BV NIDHI Ltd.)

Proof of Address to be provided by applicant.  
(Please submit ANY ONE of the following self-certified latest documents)

UID/Aadhar Passport Driving License | Voter's Identity Card | Card |  
Telephone Electricity/Gas Bill | Bank/Demat Account Statement | Bill |  
Registered Rent Agreement | Address proof (Subject to satisfaction of  
BV NIDHI LTD.)

### DETAILS OF BANK ACCOUNT

Interest on my/our deposit/s with BV NIDHI Ltd. may be credited to my/our bank account directly through direct credit facility. Redemption proceeds may also be credited to my/our following bank account on receipt of discharged FDR from me/us.

Bank Account No.

Name of Bank : \_\_\_\_\_

MICR Cod :

Branch : \_\_\_\_\_

IFSC Code :

Tax to be deducted YES No If No, Please submit form 15 G or Form 15 H (for 60 years of age and above)  
(PAN is compulsory on Form 15 G or Form 15H)

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit. I/We am/are not a tax-resident of any country other than India.

I/We Further declare that, I/We am/are authorised to make this deposit in the above-mentioned scheme (BV NIDHI LTD.) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions Thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by the Corporation in accordance to the applicable Law.

I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed. I/We hereby authorised BV NIDHI LTD to send Email/SMS alerts for all transactions relating to my/our deposits.

I/We have gone through the financial and other statements/particulars/representations furnished/made by the Corporation and after careful consideration I/We am/are making the deposit with the Corporation at my/our own risk and volition.

### SIGNATURE OF CANDIDATE

### NOMINATION FORM

I/We nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by BV NIDHI LTD

Name & Address  
of Nominee

Pin Code

Email ID

Customer No. (If KYC is already complied

PAN

Mobile

Aadhaar No.

Relationship with

Age

Date of Birth of Nominee ( If Minor)\*

\*As the nominee is a minor on this date, I/We appoint (Name, Address & Age) \_\_\_\_\_

to receive the amount of the deposit on behalf of the nominee in the event of my my/our minor's death during the minority of the nominee.

\*Leave out if nominee is not minor. # where deposit is made in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

GUARDIAN : \_\_\_\_\_

# Thumb impression shall be attested by 2 witnesses.

Please tick if nominee's name should not be printed on Deposit Receipt/ Application for renewal of deposit- we will accordingly arrange to print the nominee name on the renewal application.

### SIGNATURE OF DEPOSITOR(S)

FIRST/SOLE \_\_\_\_\_

SECOND: \_\_\_\_\_

THIRD : \_\_\_\_\_

**BUNDELKHAND VIKAS NIDHI Ltd.**

(Approved & Notified by Government of India)

CIN : U6599MP2017PLC043475

Regd. Office : Bhagwan Niwas, MP Nagar, Lane 5, Satai Road, Chhatarpur (M.P.), 471001

Mob.. : 9399275064 (Time : 11.00 AM TO 7.00PM)

Email :

[bvn.chhatarpur@gmail.com](mailto:bvn.chhatarpur@gmail.com)

Office Address : Near Reliance Jio Office, Sagar Road Chhatarpur

**Business carried on by the company.**

BV NIDHI is the a public limited company primarily engaged in the business of providing to enable, encourage members to save money, bycultivating the habit of thrift and provide facilities for the purpose.

To receive money by way of Fixed, Recurring and saving Deposits from members of the Company only as are allowed by Law and the Company will carry out the businesses as per the rules prescribed for Nidhi/Mutual Benefit Company

To lend, grant loans to the members only as against securities of immovable properties and/ or on the security of deposit, movable such as gold, silver, jewellery, Kisan Vikas Patra, National Saving Certificate Scheme, insurance policies and other Government securities up on such terms and conditions as may from time to time prescribed in law for Nidhi or Mutual Benefits Companies.

**Brief Particulars of the Management of the Company :** The Company is manage by the board of Directors comprising of eminent persons with wide experience andknowledge

**Mr VIKAS CHATURVEDI**  
(Director) DIN : 08753890  
Bhagwan Niwas, MP Nagar, Lane 5,  
Satai Road, Chhatarpur (M.P.),  
471001  
INSURANCE & BANKING EXPERT

**Smt. SUDHA CHOUBEY**  
(DIRECTOR) DIN : 08747776  
Bhagwan Niwas, MP Nagar, Lane 5,  
Satai Road, Chhatarpur (M.P.),  
471001  
SOCIAL WORKER

**Mr SUDHIR SHARMA**  
(DIRECTOR) DIN : 08747760  
Sewa Gram, Khujuraho, Chhatarpur  
BUSINESSMAN

**Mr. ANANT RAM CHOUBEY**  
(Director) DIN : 07798737  
Bhagwan Niwas, MP Nagar, Lane 5,  
Satai Road, Chhatarpur (M.P.),  
471001  
Ex- Banker

**Smt. VARSHA CHATURVEDI**  
(Director) DIN : 07798743  
Bhagwan Niwas, MP Nagar, Lane 5,  
Satai Road, Chhatarpur (M.P.), 471001  
TEACHER

**Terms & Conditions**

- 1- The company's main business is to accept deposit from its members and to lend money to its members. The company does not have any branch.
- 2- The deposit will be repayable only on maturity. However, in special circumstances, early repayment may be made at the company's Sole discretion and the rate of interest payable on such deposits shall be reduced by 2 % from the rate which would have ordinarily been paid, had the deposit been accepted for the period for which such deposit had run and deduction of incidentals as approved by the board of directors from time to time.
- 3- The Financial activities of the company are regulated by Ministry of Corporate affairs Govt. of India New Delhi, and the aggrieved depositor can approach the Registrar of Company/ NCLT having Jurisdiction and or National/State/ District level consumer Disputes redressal Forum.
- 4- It is 'Nidhi' Company duly notified by the Central Government and the Government does not undertake any responsibility for financial soundness of the 'Nidhi'
- 5- The deposits accepted by 'Nidhi' are not insured and the repayment of deposits is not guaranteed either by the Central Government or the Reserve Bank of India.
- 6- Applications for deposits may be made in the name of single, two or three depositors but, on maturity, the payment will be made to the first applicant or as per instructions by the applicants. In Case of death of the first applicant, the payment will be made to the first one among survivors on production of the death certificate. In case of death of the single application , the payment will be made to the legal heir on production on succession certificate.
- 7- Brief particulars of the management, position of profit & dividend for last 3 years and summarised financial position of the company as in the latest audited Balance Sheet is given in the annexed statement and that the said stated financial is true & correct and that board of Directors are responsible for the its correctness & veracity.
- 8- Application for deposit from minor will be acceptable only if made by natural/legal guardian.
- 9- The period of deposit and calculation of interest there on will commence from the date of receipt of the cash or on realisation of the cheque/bank draft but no interest will accrue on deposits after maturity.
- 10- Income Tax, as and wherever applicable , will be deducted at source.
- 11- Repayment of the deposit and the interest accrued there on will be made only after the original deposit receipt/cash certificate/pass books is surrendered to the company.
- 12- All payment of the principle amount and/or interest shall be made by cash/cheques only.
- 13- In case of a dispute of any nature whatsoever arising between the depositor and the management, the management shall have the right to appoint a sole Arbitrator to settle the same and decision of the Sole Arbitrator so appointed shall be binding on both the parties.
- 14- Legal disputes, if any, will be subjected to Chhatarpur District Courts only.
- 15- The company reserves the right to alter, amend add or delete any terms and conditions of the deposit.

I/We have gone through the financial and other statements/particulars /representations made by the company and their deposit schemes in details, terms & conditions of deposit including premature payment/incidental charge/other charges has been explained to me/us by company's staff/field staff/introducer, and after careful consideration, I/we am/are making the deposit with the company at my own risk and volition.

Place

[Signature of Applicant(s)]

**PROVISIONAL RECEIPT**

DATE : \_\_/\_\_/\_\_

Received from \_\_\_\_\_ Cheque/Cash BV NIDHI LTD. Deposit Receipt No. \_\_

**SCHEME :** RD (1 TO 5 YEARS), FD (1 TO 5 YEARS), DD (1 TO 2 YEARS), MIS (1 TO 5 YEARS), SAVING ACCOUNT (COMMON POWER SAVING

\_\_\_\_\_ Month @ \_\_\_\_\_% per annum

for ` \_\_\_\_\_ dated \_\_\_\_\_ Drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch towards \_\_\_\_\_

For BUNDELKHAND VIKAS NIDHI LTD. Authorised Signatory

A Summary of the financial of the company as per latest two audited financial statements are given below:

Particulars	Amount in Lakhs	
	FY 2020-21	FY 2019-20
(i) Net Owned Funds	23.06	19.11
(ii) Deposits Accepted	942.59	-
(iii) Deposits Repaid	868.72	-
(iv) Deposits Claimed but Remaining Unpaid	-	-
(v) Loan Disbursed against –		
(a) Immovable Property;	56.28	11.42
(b) Deposits	13.75	10.56
(c) Gold and Jewellery;	-	-
(d) Securities	3.36	4.30
(e) Cheques	91.00	90.60
(f) Others	109.02	20.45
(vi) Profit before tax	(7.31)	(30.53)
(vii) Provision for tax	-	-
(viii) Profit after tax	(7.31)	(30.53)
(ix) Dividend per share	-	-