

FIXED DEPOSIT SCHEMES

SCHEME HIGHLIGHTS

- ❖ Interest compounded monthly resulting effective yield ranging from 10.50% to 15.07%.
- ❖ Unique flexibility- CHOOSE "ANY PERIOD" of deposit ranging from 6 months to 36 months.
- ❖ Premature withdrawal facility as per guidelines.
- ❖ Deposits accepted in multiples of ₹1,000/-subject to minimum amount mentioned under each scheme.
- ❖ Full refund of outstation deposits without deduction of Bank charges.
- ❖ Nomination facility available.
- ❖ Better investor services by in-house management of Depositor's Account.

COMPANY HIGHLIGHTS

- ❖ CHD Developers Ltd. Is a renowned name in Real Estate Development and has completed various residential & commercial complexes in Delhi, Haryana, Uttarakhand and Uttar Pradesh.
- ❖ **106 Golf Avenue Gurgaon** Residential Group housing project located at Sector-106, Dwarka Expressway, Gurgaon spread across an area of 12.34 acres.
- ❖ **CHD Vann, Sohna Road, Gurgaon** A multi-story project located at Sector-71, Gurgaon spread across an area of 10.54 acres, a total saleable area of 0.97 mn sq.ft. and providing an experience of forest living; having a forest area of 5.0 acres
- ❖ **CHD Resortico, Sohna, Gurgaon** One BHK multi-purpose apartment at Sector-34, Sohna Road, Gurgaon spread across an area of 13.4 acres (Phase-I & II), and a total saleable area of 1.39 mn. sq.ft.
- ❖ **CHD Eway Tower, Dwarka Expressway, Gurgaon** A mixed use commercial project having modular offices & smart retail units located at Sector-109, Dwarka Expressway, Gurgaon with a total saleable area of around 0.2 mn. sq.ft.
- ❖ **CHD City, Karnal** Integrated township project located at NH-1, Karnal and the township was various types of properties including plots, villas, floors, group housing and shop cum offices. Company launched CHD Green Park Residences (Phase-I) part of CHD City, Karnal comprising of 2 BHK Independent Floors spread across an area of 13.294 acres.
- ❖ An ISO 9001-2000 certified company.
- ❖ Profit making company having 27 years of experience and is currently listed at Bombay Stock Exchange more than 17 years.

'A' Regular Income Scheme (Monthly Scheme)

Period (in Months)	Minimum Amount	Rate of Interest P.A.
6	50000	10.50%
12	40000	12.00%
24	40000	12.25%
36	40000	12.50%

"B" Cumulative Option

Period (in Months)	Minimum Amount	Effective Yield per annum (In %)	Amount Payable on Maturity
6	50000	10.76%	52691
12	20000	12.68%	22536
24	20000	13.80%	25521
36	20000	15.07%	29043

"C" Non-Cumulative Option

Period (in Months)	Minimum Amount	Effective Yield per annum (In %)		
		Quarterly	Half Yearly	Yearly
6	50000	10.62%	10.76%	-----
12	20000	12.12%	12.30%	12.68%
24	20000	12.38%	12.57%	12.96%
36	20000	12.63%	12.83%	13.24%



CHD Developers Limited

Regd. Off. : SF-16-17, 1st Floor, Madame Bhikaji Cama Bhawan, 11, Bhikaji Cama Place, New Delhi-110066

Tel. : 91-11-40100100, Fax : 91-11- 40100190, Website : www.chddevelopers.com

CIN : L74899DL1990PLC041188

TERMS AND CONDITIONS GOVERNING FIXED DEPOSITS

ACCEPTANCE :

1. Application for Fixed Deposit in the company's prescribed form accompanied by Cheque/Bank draft/NEFT/RTGS should be submitted at the company's Corporate Office at New Delhi. The Cheque/Bank draft should be in favour of CHD Developers Limited and should be crossed "Account payee" and payable at New Delhi only. Application for Fixed Deposits with thumb impressions will not be accepted unless attested by Notary Public or Magistrate.
2. Deposits are accepted from Resident Individuals, Domestic Companies, Charitable Trust Association, of persons registered under Societies Act, Minor through their Natural Guardians.

INTEREST PAYMENT :

3. Interest will be calculated from the date of receipt of application form and duly issued Demand Draft at NEW DELHI office and in case of Cheque from the date of clearance. Interest will be calculated on the basis of 365 days in a year, in case the Draft lodged by the applicants is dishonored by Bank for any reason whatsoever, interest will be paid only from actual date of realisation of Bank draft.
4. Quarterly interest will be paid on 1st January, 1st April, 1st July and 1st October every year and half yearly interest will be paid on 1st April and 1st October every year, In case deposit is lodged for any month not falling in quarter/half year end only. However, in case deposit received during last one month of any quarter end/half year end interest for such broken period will be paid along with the interest of the next quarter/half year as the case may be.
5. Interest ceases to accrue from the date of maturity of the deposit unless renewed.

Scheme-A : Interest will be paid Monthly.

Scheme-B : Interest will be paid on the maturity of the deposit with monthly rest.

Scheme-C : Interest will be paid Quarterly/Half Yearly/Annually with monthly rest.

TAX DEDUCTION :

6. Income Tax wherever applicable will be deducted at source in accordance with the provisions of the Income Tax Act-1961. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹5000/-, however, tax will not be deducted if declaration in form 15G/H as required under the Act is furnished to the Company at the beginning of each financial years.
7. For deduction of tax in the joint deposits it will be treated that only the first named depositor has beneficial interest in the deposit.

FIXED DEPOSIT RECEIPT :

8. Fixed Deposit receipt will be issued and forwarded by the company by registered post at the address given by the Applicant in the application form, within 21 days from realization of Cheque / Draft.
9. Fixed Deposit receipts are not transferable.

JOINT DEPOSITS :

10. Deposits will be accepted in joint names not more than three in numbers.
11. In the case of deposits in joint names, all correspondence will be addressed to the person whose name appears first on the deposit receipt. All Cheques/Warrants for payment of interest and principal amount will also be drawn in favour of the first named depositor irrespective of option for repayment exercised by the depositor. Only discharge given by such person for payment of interest and the principal amount shall be valid and binding.
12. In the event of death of the first named deposit holder, the repayment of deposit and the payment of interest will be made to the person first in order of the Survivor (s) on production of death certificate without reference to the heirs and/or legal representatives of the deceased.

NOMINATION FACILITY :

13. Where a nominee has been appointed in the application form, the nominee would receive payment of deposit or interest in case of death of all the depositors appearing in the application form on production of relevant death certificate without reference to the heirs and/or legal representatives of the deceased.

REPAYMENT OR RENEWAL OF DEPOSIT :

14. Fixed deposit receipt duly discharged by the first named depositor and the joint named holders in case of joint deposits, on an appropriate revenue stamp should be sent to the Company's Office 21 days before the date of maturity to enable the company to renew or refund the deposit as the case may be on due date. In case of renewal, a fresh application form should accompany the discharged receipt.
15. Where the date of any payment falls on Sunday, Bank Holiday or any other day on which the Company's office remains closed the payment will be made on the next working day.

PREMATURE WITHDRAWAL :

16. Premature withdrawal of deposit will be permitted at the discretion of the Company upon such terms and conditions as the Company may determine from time to time having regard to the provisions of the Companies Act, 2013 and Rules made thereunder.

GENERAL :

17. In the event of the death of sole depositor, the fixed Deposit amount together with the interest due thereon will be paid to the legal representatives of the deceased on production of proper legal representation such as Death Certificate, Probate of the will, Succession Certificate or Letter of Administration granted by court of competent jurisdiction etc.
18. The Company shall not be liable for any interest on account of delay in making any payment, due to reasons beyond its control i.e. postal delays, power cut strikes, riots, fire etc.
19. Repayment of deposits will be made by "Account Payee" cheques drawn on company's Bankers or cash within permissible limits. In case of Cheque, the same will be sent by registered post to the registered address of the depositor. Repayment to outstation deposit will be made by Bank Draft without deduction of Bank charges.
20. Notification to the Company regarding change in address must be lodged at least two months before the date on which interest payment/ credit of interest falls due.
21. Depositors shall inform in writing his/her PAN/GIR while applying for deposits and shall submit a copy of PAN Card (Mandatory).
22. Once the depositor (s) has/have chosen either of schemes, the choice will be binding on the depositor (s). Where the choice (Cumulative/Non Cumulative) is not indicated in the Application Form, the deposits will be placed under cumulative scheme.
23. In the event of loss of Deposit Receipt or interest Warrants, the Company may at its sole discretion issue a duplicate receipt/interest warrants subject to the compliance with such terms and conditions including indemnity by the depositor(s) as the company may require. No duplicate warrants will be issued till the expiry of the validity period of the original warrants. All expenses in this connection will be borne by the Depositor(s).
24. The Company will not recognize or accept any outside lien and / or assignment of Fixed Deposit and /or money payable thereunder. However, the company reserves the right to note a lien on Fixed Deposit against advances given by the company.
25. The Company reserves the right to reject any application for a fresh deposit or for renewal without assigning any reasons.
26. The company reserves the right to alter or amend without giving notice, any of the conditions mentioned herein above, according to the applicable rules & regulations and subject to appropriate statutory approval, if required. It is not obligatory on the part of the company to give notice or advance information about the maturity of the deposit.
27. All remittances of ₹20,000/- and above or all remittances which together with existing deposits and interest there on will amount to ₹20,000/- or more either to company direct or under Bank's Mail Transfer Schemes should be by way of crossed "Account Payee" Cheques /Pay Orders/Drafts only.
28. Deposits renewal / repayment / interest will be subject to Companies Act, 2013 and Rules made thereunder.
29. Disputes, if any arising in connection with deposits will be exclusively subject to the jurisdiction of courts in Delhi.

Application No.

BROKER NAME & CODE



APPLICATION FOR FIXED DEPOSIT

(Please write in BLOCK Letters)

PLEASE TICK (✓) IN APPROPRIATE BOX

PERIOD OF DEPOSIT 6 MONTHS
 12 MONTHS
 24 MONTHS
 36 MONTHS
 OTHERS

(Specify the months)

STATUS 1 RESIDENT INDIVIDUAL
 2 NON RESIDENT INDIVIDUAL
 3 DOMESTIC COMPANY

CATEGORY 1 SHARE HOLDER
 2 EMPLOYEE
 3 COMPANY
 4 TRUSTS
 5 OTHERS

PAYABLE 1 FIRST NAMED
 2 EITHER ANY ONE OR SURVIVOR

SCHEME SELECTED **A. REGULAR INCOME**
 MONTHLY

B. CUMULATIVE

C. NON-CUMULATIVE

INTEREST PAYABLE IN SCHEME C QUARTERLY
 HALF YEARLY
 YEARLY

DETAILS OF ANY OTHERS DEPOSITS WITH THE COMPANY (IF ANY)

F.D.R. NO. a) _____
 b) _____

FDR to be Despatched

a) Post b) Courier c) Broker

PERSONAL INFORMATION

Your Date of Birth _____

Date of Marriage Anniversary _____

I/We hereby apply Fresh Deposit renewal of old deposit with your company and send herewith.

A. ₹ _____ (Rupees) _____ By _____

1 Cash 2 D.D./Cheques No. _____ 3 Date _____

Name and address of Bank _____

B. Send herewith Old FDR No. _____ dated _____ for renewal with without accrued interest.

NAME OF SOLE/FIRST APPLICANT

MR./MS./M/S. _____

Address of sole/First Applicant _____

Pin Code _____

Telephone No. (Off.) _____ (Resi.) _____

Email ID _____

NAME OF SECOND APPLICANT

MR./MS./M/S. _____

NAME OF THIRD APPLICANT

MR./MS./M/S. _____

GUARDIAN'S NAME (in case of Minor)

MR./MS./M/S. _____

INCOME TAX PARTICULARS

PAN NO. _____
 (Copy of PAN Card & Address Proof is compulsory)

FORM 15G ATTACHED
 YES NO

TAX TO BE DEDUCTED
 YES NO

NOMINATION (if applied SINGLY)

I hereby nominate the following person to receive the amount payable to me on my death.

Nominee's Name : _____

Guardian's Name of nominee (in case Nominee is a Minor) _____

Address of the Nominee/GUARDIAN _____

DECLARATION

I/We hereby declare that the amount being deposited herewith is not out of any funds acquired by me/us by borrowing or accepting from any other persons. I/We declare that I/We are resident (s) in India and am/ are not depositing this amount as nominee (s) of any non-resident.

I/We declare that the first named depositor mentioned in our application in the beneficial owner of this deposit and as such he/she should be treated as the payee for purpose of deduction of tax under section 194A of the Income-tax Act, 1961.

I/We have read and agree to abide by the attached terms and condition governing the deposit.

I/We declare that what is stated in this application is true and correct.

SIGNATURE OF APPLICANT (s) (GUARDIAN in case of minor)

SOLE APPLICANT _____

2ND APPLICANT _____

3RD APPLICANT _____

FOR OFFICE USE ONLY

Application No.	FDR No.	Effective Date	Existing Amt.	Part Receipt	Part withdrawal	Renewed Amt.	Bank Charges	Division

ACKNOWLEDGEMENT SLIP

(To be filled in by the applicant)

CHD Developers Limited

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 11, Bhikaji Cama Place, New Delhi-110066
 CIN : L74899DL1990PLC041188

APP. NO. _____

Received From MR./MS./M/S. _____ Cheque/Draft No. _____

Dated _____ for ₹ _____ Being fixed deposit amount for a period of _____

*In case of renewal Old Deposit Receipt No. _____ Dated _____

Note : Please write Name & Address on the reverse Date _____

Authorised Signatory / Authorised bank

