

Tax Deduction at Source: Applicable : Yes/No

(If Tax is not to be deducted, then form no. 15G/15H is to be submitted at the beginning of every financial year to the bank)

Specimen Signature
Of First Holder

PHOTO

Specimen Signature
Of Second Holder

PHOTO

Specimen Signature
Of Third Holder

PHOTO

Specimen Signature
Of Fourth Holder

PHOTO

INTRODUCTION

Introducer's Name: _____ Date : _____

Customer No.

--	--	--	--	--	--	--	--	--	--

Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 Type of Account _____

Introducer's Specimen Signature

Signature of verifying officer with Code no.

NOMINATION FORM

Date: _____

I/We, _____

Nominate the following person (One only) to whom in the event of my/our/minor's death, the amount of LTSBs together with unpaid interest, (particulars are given below), may be returned by Dombivli Nagari Sahakari Bank Ltd.

Name	Address	Relationship with Applicant, if any	Age	If Nominee is a minor, his/her date of birth

As the nominee is a minor on this date, I/We appoint Mr./Ms. _____

Age _____ Address _____

to receive the amount of the LTSB on behalf of the nominee in the event of my/our death during the period of minority of the nominee

1) _____ 2) _____ 3) _____ 4) _____

(Signature(s) thumb impression of Applicant)

WITNESS

Name _____ Address _____

Signature _____

Applicant's Signature :

For Branch use only

KYC Norms issued by RBI are complied
Obtained documents such as:

Date : _____

Copy of Identify Proof : Aadhar Card / Pan Card / Voter's ID Card / Passport / Any other, specify
Copy of address Proof : Elec / Tel / Municipal Tax Bill / Any other specify.

Authorised Signatory with Name & Stamp

For Central Office

Date : _____

Nomination accepted & registered on _____ LTSB A/c No.: _____

LTSB Account opened on (Date) : _____

Bond Receipt issued.

Authorised Signatory with Name & Stamp

FOR APPLICATION OF LTSBs - NON INDIVIDUALS

Customer No. _____ Branch _____

Constitution : [] Hindu Undivided Family [] Partnership Firm [] Public / Private Ltd Co.

[] Society [] Proprietary Concern [] Club / Association [] Statutory Corporation / trust

NAME OF THE INSTITUTION : M/S _____

Registered Office Address / Carrying on Business at _____

City _____ State _____ Pin Code _____

Phone No.(Off) _____ (Cell) _____ Email ID _____

Website _____

Factory / Godown / Branch Office Address _____

City _____ State _____ Pin Code _____

Phone No.(Off) _____ (Cell) _____ Email ID _____

PAN _____

Customer No. _____

Type A/c.: CD/CC/OD _____ Branch _____

Applicant's Signature :

Name of Partners/Directors/Trustees/Co-Parceners/Proprietor

FULL NAME (in Block Letters)

Designation

1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____

Note : For Non individual applicant, relevant documents such as Photo Copy of PAN Card, Partnership Deed, Memorandum /Articles of Association, Board Resolution Copy, Photo Copy of Registration with statutory authorities like Registrar of Companies etc. be submitted.

FOR APPLICATION OF LTSBs

Details of Individuals / Joint A/c Holders / Partners / Directors / Trustees / Co-Parceners / Proprietor

APPLICANT No.1

_____ Branch

Name : Mr. / Mrs. _____ Sex: M/F _____

Surname

First Name

Middle Name

Address : _____

City _____ State _____ Pin Code _____

Phone No. (Res.) _____ (Cell) _____ Email ID _____

Office Address _____ (Tel) _____

PAN _____

Date of Birth _____

Shareholder of the Bank : Yes/No, Membership No.: _____

If A/c. holder is minor (Yes/No) : _____

Name of Guardian : _____ Minor's Birth Date : _____

Customer No. : _____

Type of A/c No. : CD/SB/CC/OD _____ BRANCH _____

APPLICANT No. 2

Name : Mr. / Mrs. _____ Sex: M/F _____

Surname

First Name

Middle Name

Address : _____

City _____ State _____ Pin Code _____

Phone No. (Res.) _____ (Cell) _____ Email ID _____

Office Address _____ (Tel) _____

PAN _____

Date of Birth _____

Shareholder of the Bank : Yes/No, Membership No.: _____

If A/c. holder is minor (Yes/No) : _____

Name of Guardian : _____ Minor's Birth Date : _____

Customer No. : _____

Type of A/c No. : CD/SB/CC/OD _____ BRANCH _____

Applicant's Signature :



Add.:- "Madhukunj", Plot No. P/52, M.I.D.C., Phase - 2, Kalyan Shil Road, Sonarpada, Dombivli (East) 421 204.

OFFER DOCUMENT

LONG TERM SUBORDINATED BOND (LTSB) SCHEME

OFFER DOCUMENT STATING INFORMATION ABOUT BANK AND TERMS AND CONDITIONS OF LTSB SCHEME:

PREAMBLE: The Bank has sought permission of The Reserve Bank of India to raise funds by issue of 1,50,000 L.T.S.B. (Long Term Subordinated Bond) of Rs 5000 each amounting to Rs 75 crores (Rupees Seventy Five Crores Only) for augmenting Tier II capital of the bank.

About the Bank: The bank was established in the year 1970 and is presently having 64 branches. The bank was conferred "MULTI-STATE SCHEDULED STATUS" in the year 2017.

We are consistently profit making bank for last five decades. Branches of the bank are located in 15 Districts viz. Thane, Mumbai, Pune, Raigad, Nashik, Nagpur, Kolhapur, Satara, Auranagabad, Ahmednagar, Sangli, Palghar, Jalgaon, Ratnagiri and Sindhudurg.

All the branches of the Bank and the Central Office have been interlinked with the use of state of the art Core Banking System (CBS). The Bank presently has 64 branches providing accessibility of Bank's ATM Cards at over 2 lac ATM Locations of the various Banks across India.

The Bank has introduced various value added products of superior quality to our 6 lakh plus customers. This includes RTGS and NEFT facility, Any Branch Banking, SMS Banking, Mobile Banking, Insurance (General as well as Life), Mutual Fund. There has been consistent sustained growth and improvement in the overall financial position of the bank.

In the last three financial years the bank has made all round progress on all fronts. Our Capital to Risk Weighted Assets Ratio is well above minimum required by Reserve Bank of India. Bank has already submitted the Annual Business Plan for short and long term of 5 years to Reserve Bank of India.

The key Audited financial indicators for last 3 financial years are as under:

(Rs.in Crores)				
Sr. No	Particulars	31.03.2021	31.03.2022	31.03.2023
1	Share Capital	152.61	151.87	153.31
2	Reserves	370.06	301.51	335.10
3	Total Deposits	4064.21	3935.20	3756.63
4	Total Advances	2386.21	1882.61	2076.13
5	Net Profit after Tax	39.07	24.35	22.72
6	Gross NPA (In %)	6.33%	6.39%	2.96%
7	Net NPA (In %)	2.96%	4.10%	1.95%
8	CRAR (In %)	13.38%	14.99%	15.60%
9	No of Branches	69	65	64

The bank is confident of further improving the Net Profit for the Financial Year ending 31/03/2024 and the years to come.

Dombivli Nagari Sahakari Bank Limited

Terms & conditions of Long Term Subordinated Bond (LTSB) Scheme.

Sr. No.	Particulars	Features
1	Permissions & CRAR aspects	<ul style="list-style-type: none"> • The Bank has sought permission from the Reserve Bank of India as per conditions mentioned vide Circular no RBI/2022-23/13 DOR. CAP. REC.2/09.18.201/2022-23 dt 01.04.2022 Prudential Norms on Capital Adequacy for UCBs • Amounts raised through LTSB will be eligible to be treated as Lower Tier II capital of the Bank.
2	Issue Size	<ul style="list-style-type: none"> • 1,50,000 LTSB of Rs. 5000/-each amounting to Rs 75 crores • Issue & maturity amount is at par. • LTSB will be issued on "First come ,first served basis" • Minimum investment is 10,000/- and thereafter in multiples of Rs 5,000/-
3	Rate of Interest Tax Deductible at Source	<ul style="list-style-type: none"> • Rate of interest payable on LTSB is 9.00% p.a. payable quarterly on 1st April, 1st July, 1st October and 1st January every year, till the date of maturity. • Interest on unclaimed LTSB is not payable after date of maturity • Interest will normally be credited to the SB/Current Account of the Depositor. In case of non-account holders, the interest will be paid by Pay Order/NEFT/RTGS. • The option of Cumulative Deposit is not available under LTSB Scheme. As such interest on interest will not be payable. • Tax will be deducted at source from the interest paid as per the extant provisions of Income Tax Act.
4	Maturity	<p>LTSB will have a Tenure of 120 months (10 years) from the date of issue.</p> <p>Payment on maturity will be made subject to RBI approval.</p>
5	Eligible persons/entities to Invest	<p>Members of the Bank or any other person residing within area of operation of the Bank are eligible to invest. These include Individuals (single or joint), Registered Organizations, Private or Public Ltd companies, Partnership Firms, Registered Public Trusts, HUF, Registered Co-operative Societies.</p> <p>Urban Co-operative Banks are not eligible to subscribe to LTSB</p>

6	Transferability	<p>LTSB is not transferable.</p> <p>However, in case of death of subscriber before maturity of LTSB, the same will be transferred in the name of Legal Heirs/ Nominee on production of documents stated in our Bank's Policy</p>
7	Seniority of Claims	<p>LTSB will be subordinated to the claims of depositors and other creditors, but would rank senior to claim of shareholders including holders of preference shares (both Tier I & Tier II, if issued in future). Among Investors of instruments included in lower Tier II, the claims shall rank Pari-passu with each other.</p>
8	Options for payment of principal before maturity	<p>No Premature withdrawal/closure for LTSB is available.</p> <p>LTSB will not have “put option” or “step-up option”</p> <p>LTSB will be issued with a “Call Option” only. Call Option on the LTSB will be exercised only after it has run for at least 10 years and will be exercised only after prior approval of Reserve Bank of India.</p>
9	Repayment on Maturity	<p>Repayment of Principal Amount and due interest of Bond on maturity will be made by credit to the Saving /Current Account of the Deposit Holders and/or and by Banker`s Cheque /DD/NEFT/RTGS in case of Non Account-holders upon presentation of the duly discharged LTSB.</p> <p>Repayment of LTSB after maturity is subject to Bank's CRAR position being above the minimum regulatory requirement and the impact of such repayment does not result in Bank's regulatory violation</p> <p>Redemption/ Repayment at maturity shall be made only after prior approval of RBI</p>
10	Appointment of Nominee	<p>Nomination facility is available under provisions of Multi State Co-operative Societies Act 2002.</p>
11	Transfer of LTSB in the event of death of the subscriber	<p>1. Before Maturity of Bond</p> <p>In the event of death of the subscriber before maturity of the Bond, the Bond will be transferred to the Legal Heirs/nominee subject to production of documents specified in our Bank's Policy</p> <p>No pre-mature payment is available.</p> <p>2. After Maturity of Bond</p> <p>In the event of death of the subscriber after maturity of the Bond where the subscriber had not claimed/ received the maturity proceeds of the Bond, the maturity proceeds will be paid to the Legal Heirs/nominee subject to production of documents specified in our Bank's Policy.</p>

12	Loan against LTSB	No Loan/Advance will be granted against the LTSB issued. Bank will not recognize any lien, charge or other encumbrance on LTSBs.
13	Whether LTSB is Deposit	LTSB is a Subordinated Debt and is not a "Bank Deposit."
14	DICGC Cover	LTSB is not 'Deposit' and will not be eligible for Insurance Cover from Deposit Insurance & Credit Guarantee Corporation(DICGC).
15	Classification in Balance Sheet	LTSB will be Classified as Borrowings and will be shown separately in the Bank`s Balance Sheet.
16	CRR & SLR Requirements	Total Amount raised by the Bank through issue of the LTSB will be reckoned as liability for computation of NDTL
17	Voting Rights	LTSB holders will not be eligible for Voting Rights.
18	Jurisdiction	All disputes/transactions are subject to the Jurisdiction of the courts of the District of Thane.
19	Duplicate Deposit Receipt	If the Original LTSB is Lost by the Subscriber, Duplicate LTSB will be issued only after obtaining indemnity and other documents specified in the Bank's Policy.
20	Cut-Off Date	Acceptance of the funds under LTSB Scheme will be stopped at Bank's Discretion by giving 7 days notice on Bank's website.

I/We have read the terms & conditions Governing the Long Term (subordinated) Bond Scheme & I/We accept the same.

दीर्घ मुदत रोखे योजनेच्या सर्व अटी व शर्ती आम्ही वाचल्या आहेत / आम्हास समजावून देण्यात आल्या आहेत व त्या आम्हास मान्य आहेत.

Depositor
(1)

Depositor
(2)

Depositor
(3)

Depositor
(4)