

## PDS Scheme Highlights

### Housing and Urban Development Corporation Limited Invites Deposits Under Public Deposit Scheme

#### Highlights

1. Safe Investment
2. High Returns
3. Easy Liquidity
4. Tax benefit under Section 80C (2) (xvi)(a) of Income-tax Act, 1961 for deposits with a minimum lock in period of 5 years
5. Tax Benefits – Trust deposits are specified investment under section 11(5) (ix) of Income Tax Act, 1961.No tax deduction at source from interest paid/credited up to Rs.5,000/- in a financial year.
6. Interest compounding on annual basis.
7. Credit Rating 'IND tAAA/Stable' by India Ratings & Research (Ind-Ra) and 'CARE AAA (FD) ; Stable' by CARE and "MAAA (Stable)" by ICRA
8. Loan facility against Deposit (excluding deposits received u/s 80C)

#### Revision in Rate of Interest (w.e.f. 01.03.2018)

Revised Interest Rates (% p.a.)								
Period of Deposit (Months)	For Individual & HUF Depositors				For Other Depositors (Company, Firm, Trust etc.)			
	Cumulative Scheme	Non- Cumulative Scheme			Cumulative Scheme	Non- Cumulative Scheme		
		Qtrly	Hrly	Yrly		Qtrly	Hrly	Yrly
12	7.25	7.05	7.10	7.25	7.00	6.80	6.85	7.00
24	7.25	7.05	7.10	7.25	7.00	6.80	6.85	7.00
36	7.25	7.05	7.10	7.25	7.00	6.80	6.85	7.00
48	7.00	6.80	6.85	7.00	6.75	6.55	6.60	6.75
60	7.00	6.80	6.85	7.00	6.75	6.55	6.60	6.75
72	7.00	6.80	6.85	7.00	6.75	6.55	6.60	6.75
84	7.00	6.80	6.85	7.00	6.75	6.55	6.60	6.75

- Note : 1. Interest compounding on annual basis in all interest rate categories.**  
**2. 0.25% additional interest rate for Senior Citizens in each rate slab.**