### CUMULATIVE OPTION

#### A. HUDCO REGULAR PLUS - PERIODIC INCOME SCHIME:

<table>
<thead>
<tr>
<th>Period of Deposit (Years)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 10,000/- (Amount in Rs.)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 50,000/- (Amount in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.25</td>
<td>10732</td>
<td>7.25</td>
<td>10750</td>
</tr>
<tr>
<td>24</td>
<td>7.25</td>
<td>11933</td>
<td>7.25</td>
<td>11959</td>
</tr>
<tr>
<td>36</td>
<td>7.25</td>
<td>13385</td>
<td>7.25</td>
<td>13408</td>
</tr>
<tr>
<td>48</td>
<td>7.00</td>
<td>14025</td>
<td>7.00</td>
<td>14067</td>
</tr>
<tr>
<td>60</td>
<td>7.00</td>
<td>14620</td>
<td>7.00</td>
<td>14662</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 50,000. Additional amount in multiples of Rs. 5,000.

#### For Other Depositors (Company, Firm, Trust etc)

<table>
<thead>
<tr>
<th>Period of Deposit (Years)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 10,000/- (Amount in Rs.)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 50,000/- (Amount in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>6.80</td>
<td>10500</td>
<td>6.80</td>
<td>10520</td>
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<td>24</td>
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<td>6.80</td>
<td>11732</td>
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<tr>
<td>36</td>
<td>6.80</td>
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<td>6.80</td>
<td>13258</td>
</tr>
<tr>
<td>48</td>
<td>6.65</td>
<td>13900</td>
<td>6.65</td>
<td>13930</td>
</tr>
<tr>
<td>60</td>
<td>6.65</td>
<td>14600</td>
<td>6.65</td>
<td>14630</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 50,000. Additional amount in multiples of Rs. 5,000.

### CUMULATIVE OPTION

#### B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHIME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 10,000/- (Amount in Rs.)</th>
<th>Rate of Interest</th>
<th>Maturity Value for deposit of Rs. 50,000/- (Amount in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.25</td>
<td>10732</td>
<td>7.25</td>
<td>10750</td>
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<td>7.25</td>
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<td>7.25</td>
<td>13385</td>
<td>7.25</td>
<td>13408</td>
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<td>7.00</td>
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<td>7.00</td>
<td>14067</td>
</tr>
<tr>
<td>60</td>
<td>7.00</td>
<td>14620</td>
<td>7.00</td>
<td>14662</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 50,000. Additional amount in multiples of Rs. 1,000.

### CUMULATIVE OPTION

#### C. HUDCO CASH CERTIFICATE - CUMULATIVE INCOME SCHIME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest</th>
<th>Deposit Amount (Rs.)</th>
<th>Maturity Value (Rs.)</th>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest</th>
<th>Deposit Amount (Rs.)</th>
<th>Maturity Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
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<td>50000</td>
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<td>20000</td>
<td>50</td>
<td>7.25</td>
<td>35689</td>
<td>50000</td>
</tr>
</tbody>
</table>

Note:
- ROIs effective from 01.03.2016
- Interest compounded on annual basis.
- Interest payment is subject to deduction of tax at source in all schemes.
- The effective rate of deposit would be the prevailing rate of interest applicable on the date of amount realization.

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### CREDIT RATING

**IND tAAA/Stable**

by India Ratings & Research (Ind-Ra) and CARE AAA (FD); Stable by CARE and MAAA/Stable by ICRA.

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### KYC DOCUMENTATION CHECK LIST

- **Individuals**
  - Legal name & any other names used
  - Correct Permanent Address
  - Place of business
  - Mailing address of the company
  - Telephone number

- **Companies**
  - Name of the Company
  - Principal place of business
  - Telephone number of the company

- **Trust & Foundations**
  - Name of trusts, founds, beneficiaries & signatories
  - Name of directors of the trust, managers & directors and the beneficiaries
  - Telephone number of the trust, managers & directors

- **Unincorporated association or body of individuals**
  - Certificate of Registration
  - Telephone number of the association
  - Telephone number of the body

**Officially valid document** is defined to mean the passport, the driving license, the permanent account number card, the voter's identity card issued by the Election Commission of India, Aadhar Card issues by Unique Identification Authority of India containing detail of name, address and Adhar number or any other document as may be required by the company.
HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF PUBLIC DEPOSIT SCHEME

1. Interest shall be paid on the principal sum, as per the provisions of the Income Tax Act, 1961.
2. The interest rate shall vary in line with the changes in the general level of prices and the interest rates prevailing from time to time.
3. The financial year of the Company shall be from April 1 to March 31.
4. The company shall pay interest on the principal sum as per the terms and conditions of the deposit scheme.
5. The company reserves the right to terminate the deposit scheme at any time without prior notice.
6. The company reserves the right to vary the terms and conditions of the deposit scheme at any time without prior notice.

PREMATURE WITHDRAWAL:

1. Premature withdrawal will be permitted subject to the discretion of the company and subject to the conditions specified in the deposit scheme.
2. Premature withdrawal will not be allowed after the deposit period has expired.
3. Premature withdrawal will be allowed only if the depositor provides a satisfactory reason for the withdrawal.
4. Premature withdrawal will be allowed only if the depositor provides a satisfactory reason for the withdrawal.
5. Premature withdrawal will be allowed only if the depositor provides a satisfactory reason for the withdrawal.

DEPOSIT DISCOUNT:

1. Depositors may be required to pay a discount on the principal sum in order to receive interest on the deposit.
2. The discount rate may vary depending on the terms and conditions of the deposit scheme.
3. The discount rate may vary depending on the terms and conditions of the deposit scheme.
4. The discount rate may vary depending on the terms and conditions of the deposit scheme.

DEPOSIT FLUENCY:

1. Deposits may be transferred from one account to another account subject to the terms and conditions of the deposit scheme.
2. Transfers may be made only if the depositor provides a satisfactory reason for the transfer.
3. Transfers may be made only if the depositor provides a satisfactory reason for the transfer.
4. Transfers may be made only if the depositor provides a satisfactory reason for the transfer.

GENERAL:

1. The terms and conditions of the deposit scheme are subject to change without prior notice.
2. The company reserves the right to terminate the deposit scheme at any time without prior notice.
3. The company reserves the right to terminate the deposit scheme at any time without prior notice.
4. The company reserves the right to terminate the deposit scheme at any time without prior notice.

REPRESENTATIVE APPOINTMENT:

1. The company reserves the right to appoint a representative to act on behalf of the depositor.
2. The representative appointed by the company shall have the authority to act on behalf of the depositor.
3. The representative appointed by the company shall have the authority to act on behalf of the depositor.
4. The representative appointed by the company shall have the authority to act on behalf of the depositor.

AUTHORISED SIGNATURES:

1. The signatures of the authorized signatories shall be required for all transactions related to the deposit scheme.
2. The authorized signatories shall be required for all transactions related to the deposit scheme.
3. The authorized signatories shall be required for all transactions related to the deposit scheme.
4. The authorized signatories shall be required for all transactions related to the deposit scheme.

FOR ACCEPTING APPLICATIONS:

1. Applications for deposit shall be accepted at the company's office or at any of its authorized financial institutions.
2. Applications for deposit shall be accepted at the company's office or at any of its authorized financial institutions.
3. Applications for deposit shall be accepted at the company's office or at any of its authorized financial institutions.
4. Applications for deposit shall be accepted at the company's office or at any of its authorized financial institutions.

AUTHORISED MANAGER - S. M. INDIAN SECURITY REGULATIONS, 1990 (S. 135)

1. The company's authorized manager shall be responsible for the management of the deposit scheme.
2. The company's authorized manager shall be responsible for the management of the deposit scheme.
3. The company's authorized manager shall be responsible for the management of the deposit scheme.
4. The company's authorized manager shall be responsible for the management of the deposit scheme.
HUDCO PUBLIC DEPOSIT


a. Name of Company: HUDCO Bhavan, INC, Lodhi Road, New Delhi - 110 003.
   Housing and Urban Development Corporation Limited

b. Date of Incorporation: 25.04.1970

c. The Business carried on by the company and its subsidiaries with details of branches/offices:
   The company is engaged in the business of development of housing and urban development projects.

   The business includes:
   - Housing and Urban Development
   - Infrastructure Development
   - Real Estate Projects

   The company has offices and representatives in various locations across India, including:
   - Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune, Trichy, and other major cities.

   The company has a strong presence in the Indian housing and urban development sector, focusing on delivering quality housing solutions and infrastructure projects.

   [Note: The document provides specific contact details and addresses for various offices and representatives.]

d. Brief Particulars of the management of the Company:
   The company is managed by a Board of Directors comprising of Functional Directors, Part-time Official Directors (Government Directors), and Part-time Non-official Directors.

   The Board of Directors comprises of:
   - Dr. S. M. Nataraj
   - Dr. S. R. Ramachandran
   - Dr. K. R. Nanda
   - Dr. B. S. Verma

   The Members of the Board are:
   - S. M. Nataraj
   - S. R. Ramachandran
   - K. R. Nanda
   - B. S. Verma

   The key management personnel include:
   - S. M. Nataraj (Chairedman & Managing Director)
   - S. R. Ramachandran (Executive Director - Housing)
   - K. R. Nanda (Executive Director - Urban Development)
   - B. S. Verma (Executive Director - Finance)

   The company's Management Committee comprises of:
   - S. M. Nataraj
   - S. R. Ramachandran
   - K. R. Nanda
   - B. S. Verma

   The Members of the Committee are:
   - S. M. Nataraj
   - S. R. Ramachandran
   - K. R. Nanda
   - B. S. Verma

   The Management Committee is responsible for overseeing the strategic direction and operational aspects of the company.

   [Note: The document provides specific contact details and addresses for various offices and representatives.]
APPLICATION FORM FOR HUDCO PUBLIC DEPOSIT SCHEME

1. NAME OF DEPOSITORS (IN BLOCK LETTERS)

<table>
<thead>
<tr>
<th>Sole</th>
<th>Mr./Mrs./Ms.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second</td>
<td>Mr./Mrs./Ms.</td>
</tr>
<tr>
<td>Third</td>
<td>Mr./Mrs./Ms.</td>
</tr>
<tr>
<td>Guardian's Name</td>
<td>Mr./Mrs./Ms.</td>
</tr>
</tbody>
</table>

2. DATE

3. DATE OF BIRTH OF SOLE/ FIRST DEPOSITOR

4. ADDRESS OF SOLE/ FIRST DEPOSITOR (IN BLOCK LETTERS)

5. NOMINATION

<table>
<thead>
<tr>
<th>Name of Nominee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guardian's Name</td>
</tr>
<tr>
<td>Address of Nominee</td>
</tr>
</tbody>
</table>

Signature of Nominee:
I hereby attest the signature of the Nominee appointed by me.

6. STATUS

- [ ] Resident Individual(s)
- [ ] Registered Society
- [ ] Hindu Undivided Family
- [ ] Association of Person
- [ ] Partnership Firm
- [ ] Proprietary Concern
- [ ] Company/Government Company
- [ ] Trust
- [ ] Non-Resident Individual(s)
- [ ] Others (Specify)

7. DEPOSIT DETAILS

- [ ] Scheme opted: HUDCO
- [ ] REGULAR PLUS
- [ ] DAILY PLUS
- [ ] CASH CERTIFICATE

8. CATEGORY

- [ ] Public
- [ ] Shareholder
- [ ] Director
- [ ] Promoter
- [ ] Relative of Director

9. DEPOSIT PAYABLE TO

- [ ] First Depositor
- [ ] Either or Survivor
- [ ] Anyone or Survivor

10. DETAILS OF BANK ACCOUNT (of sole/ first depositor)

<table>
<thead>
<tr>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
</tr>
<tr>
<td>Bank A/C No.</td>
</tr>
</tbody>
</table>

11. DETAILS OF BANK ACCOUNT (of second joint depositor)

<table>
<thead>
<tr>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
</tr>
<tr>
<td>Bank A/C No.</td>
</tr>
</tbody>
</table>

12. DETAILS OF BANK ACCOUNT (of third joint depositor)

<table>
<thead>
<tr>
<th>Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
</tr>
<tr>
<td>Bank A/C No.</td>
</tr>
</tbody>
</table>

13. TAX STATUS

- [ ] H.T. Exemption
- [ ] H.T. Not Exempt
- [ ] CA
- [ ] GSA
- [ ] Other (Specify)

14. DEPOSIT DETAILS

A) D.D./Cheque No. ___________ Dated ___________ for ₹ _______ Drawn on ___________ Bank Branch, Place ___________ for a period of _______ months @ _______ % per annum. (Cash will not be accepted).

B) F.D.R. No. ___________ Dated ___________ for ₹ _______ (in case of Renewal)

C) Total Fixed deposit Amount (in figure) ₹ _______

15. INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)

Introducer must be a HUDCO Manager-cum-Broker or an existing depositor

Introducer's Name: ___________________________ Deposit No.: ___________________________

Address: ___________________________

signature: ___________________________

NOTE: If you are introducing, please take identification proof as per Depositories Act, 1996

This is to certify that the above said person(s) has introduced the above said person(s) and I/We hereby declare that the name(s) and address(es) as furnished above is/are true and correct.

I/We hereby undertake to abide by the terms and conditions governing deposit agreement

Signature: ___________________________

First/Sole: ___________________________

Second: ___________________________

Third: ___________________________

FOR OFFICE USE ONLY

Date of receipt: ___________

Date of deposit: ___________

Period in months: ___________

Maturity Date: ___________

Rate of Interest(%): ___________

Amount of Deposit(₹): ___________

SIGNATURE OF DEPOSITOR(S)

Specimen Signature (X)

FOR HUDCO & URBAN DEVELOPMENT CORPORATION LTD.

Name of Authorized Signature & Designation