HUDCO PUBLIC DEPOSIT
Registered & Corporate Office:
Housing & Urban Development Corporation Limited,
HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi -110003
Tel.: (011) 2464510-12, 2464713-15, web: www.hudco.org

Regional Office:

Deduction Under Section 80C: Deposits made under HUDCO Public Deposit Scheme having a minimum lock-in period of 5 years will qualify for a deduction from gross total income up to ₹ 1,50,000/- under Section 80C(2) (vi) (a) of the Income - Tax Act 1961. (Notification No. 02/2007-F.No. 14/1999-2005-TPL dated 11th January, 2007)
Tax Deduction at Source: No tax deduction at source on interest paid/castellated up to ₹ 5000/- in a financial year.
Loan Against Deposit Facility: Loan against deposit is available after three months from the date of deposit up to 75% of deposit amount. Interest on such loan will be 2% above the deposit rate. Deposits received under section 80C are not eligible for loan against deposit facility.

NON - CUMULATIVE OPTION

A. HUDCO REGULAR PLUS - PERIODIC INCOME SCHHEME:

For Individual & HUF Depositors

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Yearly Option</th>
<th>Rate of Interest (Per Annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.30</td>
<td>7.35</td>
</tr>
<tr>
<td>24</td>
<td>7.30</td>
<td>7.35</td>
</tr>
<tr>
<td>36</td>
<td>7.30</td>
<td>7.35</td>
</tr>
<tr>
<td>48</td>
<td>7.30</td>
<td>7.35</td>
</tr>
<tr>
<td>60</td>
<td>7.05</td>
<td>7.10</td>
</tr>
<tr>
<td>72</td>
<td>7.05</td>
<td>7.10</td>
</tr>
<tr>
<td>84</td>
<td>7.05</td>
<td>7.10</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is ₹ 50,000/- Additional amount in multiples of ₹ 5,000/-

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Yearly Option</th>
<th>Rate of Interest (Per Annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
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<td>7.00</td>
</tr>
<tr>
<td>84</td>
<td>6.85</td>
<td>7.00</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is ₹ 50,000/- Additional amount in multiples of ₹ 5,000/-

CUMULATIVE OPTION

B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHHEME:

For Individual & HUF Depositors

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Per Annum)</th>
<th># Maturity value for deposit of ₹ 10,000/-in Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.50</td>
<td>10750</td>
</tr>
<tr>
<td>24</td>
<td>7.80</td>
<td>11456</td>
</tr>
<tr>
<td>36</td>
<td>7.85</td>
<td>12443</td>
</tr>
<tr>
<td>48</td>
<td>7.95</td>
<td>13231</td>
</tr>
<tr>
<td>60</td>
<td>7.95</td>
<td>14190</td>
</tr>
<tr>
<td>72</td>
<td>7.95</td>
<td>15138</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is ₹ 10,000/- Additional amount in multiples of ₹ 1,000/-

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Per Annum)</th>
<th># Maturity value for deposit of ₹ 10,000/-in Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.50</td>
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<td>14190</td>
</tr>
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<td>72</td>
<td>7.95</td>
<td>15138</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is ₹ 10,000/- Additional amount in multiples of ₹ 1,000/-

CUMULATIVE OPTION

C. HUDCO CASH CERTIFICATE - CUMULATIVE INCOME SCHHEME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Per Annum)</th>
<th>Deposit (Rs.)</th>
<th>Maturity Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.50</td>
<td>16095</td>
<td>20000</td>
</tr>
<tr>
<td>24</td>
<td>7.80</td>
<td>24648</td>
<td>32000</td>
</tr>
<tr>
<td>36</td>
<td>7.85</td>
<td>32248</td>
<td>40000</td>
</tr>
<tr>
<td>48</td>
<td>7.95</td>
<td>40848</td>
<td>50000</td>
</tr>
<tr>
<td>60</td>
<td>7.95</td>
<td>49448</td>
<td>59000</td>
</tr>
<tr>
<td>72</td>
<td>7.95</td>
<td>58048</td>
<td>68000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Per Annum)</th>
<th>Deposit (Rs.)</th>
<th>Maturity Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.50</td>
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<td>72</td>
<td>7.95</td>
<td>58048</td>
<td>68000</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is ₹ 10,000/- Additional amount in multiples of ₹ 1,000/-

Note:
1. ROI effective from 10.07.2018
2. Interest compounded on quarterly basis.
3. Interest payment is subject to deduction of tax at source in all schemes.
4. The effective interest rate on deposits would be the prevailing rate of interest applicable on the date of amount realization.
5. Interest shall be calculated on number of days basis.

ELIGIBLE DEPOSITORS

1. Resident/Non-Resident (on non-repatriable basis) Individuals
2. Minors through guardians
3. Hindu un-divided families (HUF)
4. Trusts
5. Cooperative Societies
6. Domestic Companies
7. Government Companies
8. Others (Specify)

DEPOSITS FOR SENIOR CITIZENS
Rate of interest: Additional rate of 0.25% p.a. for HUDCO Regular Plus/ Multiplier Plus Schemes in each rate slab.

ELIGIBILITY: Senior Citizens of 60 years and above age. Age to be supported by attested copy of a passport or birth certificate or high school/10th class certificate/PAN Card/Valid LIC Policy/Driving License, etc.

PREMATURAL WITHDRAWAL: Request for pre-mature withdrawal will be permitted subject to Housing Finance Companies (NDH) Directions, 2010.

KYC DOCUMENTATION CHECK LIST

 Individuals
- Legal name & any other names used
- Correct Permanent Address

 Companys
- Names of the Company
- Principal place of business
- Registered address of the company
- Telephone number

 Partnership firms
- Legal Name
- Address
- Name of all partners and their addresses
- Telephone numbers of the firm and its partners

 Trusts & Foundations
- Name of the trust, settlor, beneficiaries & signatories
- Name and addresses of the four, the managers, directors and the beneficiaries
- Phone numbers

Unincorporated associations or body of individuals:

- "Officially valid document" is defined as to mean the passport, the driving license, the permanent account number card, the Voter's Identity Card issued by the Election Commission of India, Adhaar Card letter issued by Unique Identification Authority of India containing detail of name, address and Aadhar number or any other document as may be required by the company
HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF DEPOSIT SCHEME

1. Interest shall be credited to the nearest Rupee, i.e., up to 50 paisa will be ignored. Interest and deposit amount shall be paid by "RTGS/NEFT payment in the bank account of the first named depositor.

2. The interest on deposit will cease on the date of maturity e.g. a deposit maturing on 15th Oct. 2017 the interest will cease to accrue from 15th Oct. 2017 and the FD is not surrendered for repayment until it is removed as per terms prevailing on the date of expiry.

3. In the case of the death of the company in the servicing the deposits, the depositor may approach the National Consumer Dispute Redressal Forum, the State Level Consumer Dispute Redressal Forums or the District Level Consumer Dispute Redressal Forums for the relief.

4. The financial position of the Company as disclosed and represented in the application form is true and correct and the company shall be responsible for the correctness and veracity thereof.

5. The deposit acceptance activities of the company are regulated by the National Housing Bank. It must be however distinctly understood that the National Housing Bank does not undertake any responsibility for the soundness of the company or for the correctness of any of the statements or the representations made or option agreed to by the company for repayment of deposit/charge of liabilities by the Housing Finance Company.

PREMATURE WITHDRAWAL

(a) Premature withdrawal will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 for deposits and interest paid as follows:

i) After three months
   - The interest payable shall be 4 per cent per annum for individual depositors and 3.5 per cent per annum for institutional depositors.

ii) After six months
   - The interest payable shall be 6 per cent per annum for individual depositors and 5.5 per cent per annum for institutional depositors.

(b) Conditions for premature withdrawal for deposits maturing after 2 years from the date of acceptance of such deposits, without interest.

i) The deposit shall not be negotiable.

LOAN FACILITY

(i) The loan facility will be up to 75% of the amount of deposit (i.e. principal amount and excluding accrued interest). Interest is charged.

ii) Loan facility can be availed only after 3 months from the date of deposit.

iii) The rate of interest applicable on the loan will be two percentage above the interest payable on the deposit.

iv) Original Fixed Deposit Receipt duly discharged by the depositor along with an undertaking should be submitted.

v) The period of the loan shall not extend beyond the date of maturity of the deposit.

DEDUCTION OF INCOME TAX AT SOURCE

Income tax will be deducted at source in accordance with section 194 of the Income Tax Act, 1961 if the interest payable exceeds Rs. 5000/- in aggregate in the current financial year. The cumulative interest will be determined by subtracting the interest of the previous financial year from the interest of the current financial year. The maximum permissible deduction under section 194 is Rs. 10,000, calculated as per the Interest Income Tax Deduction from Savings Act, 1961. The maturity amount of the deposit shall not exceed the ceiling limit set by the Indian Revenue Service. The depositor may claim a deduction under section 80C or 80D of the Income Tax Act, 1961.

RENEWAL OF DEPOSIT

The company may at its sole discretion permit renewal of deposit with retrospective effect as provided for fresh application in the prescribed form accompanied by discharged deposit receipt with revenue stamp of requisite value in accordance with the provisions of section 194 of the Income Tax Act, 1961.

REPAYMENT OF DEPOSIT

Deposits would be repaid in cash or through a bank transfer to the bank account of the depositor on surrendering the deposit receipt discharged with revenue stamp of requisite value.

JOINT DEPOSIT

Deposits can be made in the joint names with maximum of three persons. Deposit in joint names shall be with or without any of the contributor/s. a) Either he survives beneficiary or survivor or beneficiary who dies first b) The names and addresses of all the joint depositors will be entered in the ledger and register of deposits. No change in the names of the joint depositors in any name will be permitted after the deposit is accepted. Authorisation to accept deposits in joint names for the purpose of the application of the deposit to the advantage of any of the joint depositors who die before the expiry of the deposit period. The in the event of death of first named depositor interest on fixed deposit will be paid in full and in case of cumulative deposit interest on the balance (fixed for each year) will be paid to the depositor in the order of savings given in the application on production of first named depositor’s death certification. Repayment of deposit will be made as per instructions given by the depositor. Discharge by such person(s) will be binding on the joint holders.

MISCELLANEOUS PROVISIONS

i) The deposit is not transferable.

ii) Discharge of the said deposit form under any circumstances.

iii) The special rules and conditions of deposit are subject to regulations and terms framed by the Central Government, Reserve Bank of India or National Housing Bank or any other competent authority from time to time.

iv) In case of cumulative deposits for the purpose of deduction of income tax, interest will be determined at the end of each year and tax will be deducted at source from each instalment.

v) In case of non-payment of deposit or payment thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to authorized official of the National Housing Bank.

NON-RESIDENT DEPOSIT

The deposits from non-resident Indian (NRIs) and others would be subject to the condition that the principal and interest shall not be credited to any non-resident external account or awarded to be repatriated out of India. The deposits would be repatriable up to a maximum period of 3 years only.

HOW TO APPLY

Applications form fresh or renewal of deposit must be made on the prescribed form. Subscription to more than one scheme should be made in separate forms. The completed application form will be submitted to HUDCO’s regional offices and by the authorized Manager-Cum-Broker of the Company. The period of deposit and calculation of income tax (where applicable) as per the current rates of income tax and other charges applicable.

APPLICABLE FOR DEPOSITS

FOR ACCOUNTS/REGISTERED OFFICE/HUDCO Bhawan, 2nd Floor, 71, Janpath, New Delhi-110003, Tel.: 011-24462613, 24462713, 24462714, 24462715, 24462718, 24462720. Visit us at www.hudco.org, email: delpocredit@hudco.org.

REGIONAL OFFICES: 4th Floor, Gachhi Nilam Building, Ashen Bhawan, Jodhpur-342-009, Tel.: 0149-2506520, Fax: 0149-2506521, Jodhpur, Jodhpur-342-009, Tel.: 0149-2854064, Fax: 0149-2854065, Bikaner, Bikaner-334-001, Tel.: 0149-2854064, Fax: 0149-2854065, Jaisalmer, Jaisalmer-343-031, Tel.: 0149-2506520, Fax: 0149-2506521, Jaisalmer, Jaisalmer-343-031, Tel.: 0149-2506520, Fax: 0149-2506521, Jodhpur, Jodhpur-342-009, Tel.: 0149-2854064, Fax: 0149-2854065, Bikaner, Bikaner-334-001, Tel.: 0149-2854064, Fax: 0149-2854065, Jaisalmer, Jaisalmer-343-031, Tel.: 0149-2506520, Fax: 0149-2506521, Jodhpur, Jodhpur-342-009, Tel.: 0149-2854064, Fax: 0149-2854065, Bikaner, Bikaner-334-001, Tel.: 0149-2854064, Fax: 0149-2854065, Jaisalmer, Jaisalmer-343-031, Tel.: 0149-2506520, Fax: 0149-2506521.

AUTHORIZED SIGNATURES OF DEPOSITORS

Ms. Alakananda Bhattacharya, M/s. Alakananda Bhattacharya and Company, 3rd Floor, 137, Business Bay, Mumbai-400051, Tel.: 022-2095555, Fax: 022-2095555, Mr. Rakesh K. Birla, M/s. Rakesh K. Birla and Company, 3rd Floor, 137, Business Bay, Mumbai-400051, Tel.: 022-2095555, Fax: 022-2095555, Mr. Arun Nayar, M/s. Arun Nayar and Company, 3rd Floor, 137, Business Bay, Mumbai-400051, Tel.: 022-2095555, Fax: 022-2095555, Mr. Gopal Singh, M/s. Gopal Singh and Company, 3rd Floor, 137, Business Bay, Mumbai-400051, Tel.: 022-2095555, Fax: 022-2095555, Mr. M.S. Birla, M/s. M.S. Birla and Company, 3rd Floor, 137, Business Bay, Mumbai-400051, Tel.: 022-2095555, Fax: 022-2095555.
**HUDCO PUBLIC DEPOSIT**

**PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977.**

a. **Name of Company:**
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 or units, if any:**
To provide financial assistance for construction of houses and urban development activities. The Company is not having any subsidiary. The Company has Regional offices / HUDCO News Offices & Development Offices at the following places in India: Apatitla, Aligarh, Ahmedabad, Bangalore, Bhopal, Chennai, Chandigarh, Delhi, Dehradun, Dimapur, Guwahati, Goa, Gangtok, Hyderabad, Imphal, Itanagar, Jaipur, Jammu, Kolkata, Kolhapur, Lucknow, Mumbai, Patna, Patiala, Kolkata, Ropar, Ranchi, Shillong, Shimla, Thrissur, Thiruvananthapuram, Vijayawada

d. **Brief particulars of the management of the Company:**
The company is a Government Company under the provisions of The Companies Act and is managed by the Board of Directors comprising of Functional Directors, Part-time Official Directors (Government Director) & Part-time Non-official Directors.

e. **Name, address and occupation of the Directors:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. M Ram Kath</td>
<td>HUDCO Bhawan, HLC, Lodhi Road, New Delhi - 110003.</td>
<td>IAS (I)</td>
</tr>
<tr>
<td>Shri. V.L. Naravane, Director (Corporate Planning)</td>
<td>HUDCO Bhawan, HLC, Lodhi Road</td>
<td>Service</td>
</tr>
<tr>
<td>Shri. Rakesh Kumar Arora, Director (Finance)</td>
<td>HUDCO Bhawan, HLC, Lodhi Road</td>
<td>Service</td>
</tr>
<tr>
<td>Shri. Armit Abhijit</td>
<td>JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>Shri. Mukesh M. Arya</td>
<td>VX 65 Kendra Vihar, Sector-58, Gurugram 122011</td>
<td>W &amp; AS (Retired)</td>
</tr>
<tr>
<td>Prof. Chetan V. Vaidya</td>
<td>9 Kesar Bagh, Vasant Vihar Apartments, Vasant Vihar</td>
<td>Professional</td>
</tr>
<tr>
<td>Shri. Anant Kumar Gavilani</td>
<td>ISE, Shyamala Park, Opp. Vasant Vihar Apartment, New Delhi-100015</td>
<td>Business</td>
</tr>
<tr>
<td>Smt. Pratima Das</td>
<td>C-37, Ground Floor, South Extension, Part- II</td>
<td>Retired IAS Officer</td>
</tr>
<tr>
<td>Dr. SK Handa</td>
<td>53/2, &quot;CH&quot;, Sector - 8, Chandigarh - 160006</td>
<td>Retired IAS Officer</td>
</tr>
</tbody>
</table>

f. & g. **Profit of the Company, before and after making provision for tax and dividend declared by the company for the three audited financial years immediately preceding the date of advertisement.**

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>Profit (Rs. in Lacs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar 31, 2010</td>
<td>1077.10</td>
</tr>
<tr>
<td>Mar 31, 2017</td>
<td>1175.00</td>
</tr>
<tr>
<td>Mar 31, 2018</td>
<td>1030.30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar 31, 2010</td>
<td>783.76</td>
<td>100.01 (10.01%)</td>
</tr>
<tr>
<td>Mar 31, 2017</td>
<td>841.81</td>
<td>110.02 (10.02%)</td>
</tr>
<tr>
<td>Mar 31, 2018</td>
<td>799.06</td>
<td>110.10 (10.10%)</td>
</tr>
</tbody>
</table>

h. **Summarized financial position of the company as appearing in the two latest audited Balance Sheets:**

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>March 31, 2018</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves &amp; Surplus</td>
<td>7819.84</td>
<td>7165.35</td>
</tr>
<tr>
<td><strong>Secured Loans:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>20806.77</td>
<td>19825.04</td>
</tr>
<tr>
<td>Current</td>
<td>602.99</td>
<td>562.70</td>
</tr>
<tr>
<td><strong>Unsecured Loans:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>8557.21</td>
<td>5028.68</td>
</tr>
<tr>
<td>Current</td>
<td>8167.98</td>
<td>2916.06</td>
</tr>
<tr>
<td><strong>Current Liabilities &amp; Provisions:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1016.63</td>
<td>950.84</td>
<td></td>
</tr>
<tr>
<td><strong>Deferred Tax Liabilities:</strong></td>
<td>276.99</td>
<td>425.26</td>
</tr>
<tr>
<td>TOTAL</td>
<td>48938.15</td>
<td>38322.15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets</th>
<th>March 31, 2018</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Assets</td>
<td>109.34</td>
<td>103.91</td>
</tr>
<tr>
<td>Investments</td>
<td>368.52</td>
<td>368.52</td>
</tr>
<tr>
<td>Non Current</td>
<td>42218.98</td>
<td>33162.94</td>
</tr>
<tr>
<td>Current</td>
<td>4974.83</td>
<td>4256.13</td>
</tr>
<tr>
<td>Other Loans &amp; Advances</td>
<td>56.21</td>
<td>56.46</td>
</tr>
<tr>
<td>Current</td>
<td>764.72</td>
<td>699.88</td>
</tr>
<tr>
<td>Current Assets</td>
<td>549.85</td>
<td>646.21</td>
</tr>
<tr>
<td>Misc. Exp. (to the extent not written off)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>48938.15</td>
<td>38322.15</td>
</tr>
</tbody>
</table>

i. The amount which the company can borrow under the Housing Finance Companies (HFC) Directions, 2010 is equivalent to 16 times of the Net Owned Funds which comes to Rs. 15000.24 crore whereas the actual amount computed as per these directions as on 31.03.2018 was Rs. 1748.80 crore provided public deposit of Company should not exceed five times of Net Owned Fund i.e. Rs. 4548.45 crore whereas actual public deposit computed as per HFC Directions, 2010 was Rs. 1332.48 crore (including unclaimed deposits).

j. There are no overdue deposits other than unclaimed deposits.

k. Company hereby declares that:
   i. The Company has complied with the provisions of HFC Directions applicable to its commenced business activities, i.e., in the Equity Shares of another HFC (HDB Bank Housing Ltd.) which is 29% of the equity capital on issue, the investor company is against the prescribed limit of 15%, which was invested around 20 years back. Further, in case of loans to Government / State Governments / State Government successors, the said norms have been raised for HUDCO by NHB.
   ii. The compliance with the directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India (RBI) / National Housing Bank.
   iii. The deposits under the scheme are unsecured and rank pari passu with other unsecured liabilities.
   iv. The company is not in default in the repayment of any deposit or part thereof and any interest thereon and in accordance with terms and conditions of such deposits.
   v. The deposits solicited by the company are not insured.

The advertisement is being issued under the authority and the name of the Board of Directors of the company and the last was approved by the Board on 05.05.2018

A copy signed by a majority of Directors of the Company has been filed with National Housing Bank and Registrar of Companies, New Delhi.

*By the order of the Board*  
**Dr. M Ram Kath**  
Chairman & Managing Director  

Nov Delhi  
Dated : 25.09.2018
**APPLICATION FORM FOR HUDCO PUBLIC DEPOSIT SCHEME**

1. **NAME OF DEPOSITORS (IN BLOCK LETTERS)**
   - Sole: Mr./Mrs./Ms.
   - Second: Mr./Mrs./Ms.
   - Third: Mr./Mrs./Ms.
   - Guardian’s Name: Mr./Mrs./Ms.

2. **DATE**

3. **DATE OF BIRTH OF SOLE/ FIRST DEPOSITOR**

4. **ADDRESS OF SOLE/ FIRST DEPOSITOR (IN BLOCK LETTERS)**
   - Pin:
   - Tel./Mob. No.: __________
   - Off. __________
   - Fax __________
   - Email __________

5. **NOMINATION**
   - Name of Nominee: ____________________________
   - Guardian’s Name: ____________________________
   - Address of Nominee: ____________________________
   - Signature of Nominee: ____________________________

6. **STATUS**
   - ☐ Resident Individual(s)
   - ☐ Registered Society
   - ☐ Hindu Undivided Family
   - ☐ Association of Person (AOP)
   - ☐ Partnership Firm
   - ☐ Proprietary Concern
   - ☐ Company/Government Company
   - ☐ Trust
   - ☐ Non-Resident Individual(s)
   - ☐ Others (Specify)__________________________

7. **DEPOSIT DETAILS**
   - Scheme opted: HUDCO
     - ☐ REGULAR PLUS
     - ☐ MULTIPLIER PLUS
     - ☐ CASH CERTIFICATE
   - Option of Interest Payment:
     - ☐ Qly.
     - ☐ Hly.
     - ☐ Yrly.
   - We apply for placement/renewal of fixed deposit for:
     - ☐ Months
     - ☐ Option for deposit USI 80C(2)(vii)(v) of IT Act, 1951

8. **CATEGORY**
   - ☐ Public
   - ☐ Shareholder
   - ☐ Director
   - ☐ Promoter
   - ☐ Relative of Director
   - ☐ First Depositor
   - ☐ Either or Survivor
   - ☐ Anyone or survivor

9. **DEPOSIT PAYABLE TO**

10. **DETAILS OF BANK ACCOUNT (of sole/ first depositor)**
    - Bank:
      - Branch:
      - Bank A/C No. ____________________________
    - Savings: __________
    - Current Account: __________

11. **DETAILS OF BANK ACCOUNT (of second depositor)**
    - Bank:
      - Branch:
      - Bank A/C No. ____________________________
    - Savings: __________
    - Current Account: __________

12. **DEPOSIT DETAILS**
    - A) RTGS/NFT No. ____________________________
      - Date: ____________________________
      - Drawn on Bank: ____________________________
      - Branch: ____________________________
      - Place: ____________________________
      - For a period of __________ months @ __________% per annum (cash will not be accepted).
      - B) FDR No. ____________________________
      - Date: ____________________________
      - (in case of Renewal)
      - C) Total Fixed deposit Amount (in figure): __________
      - (Rupees) ____________________________

15. **INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)**

   Introducer must be a HUDCO Manager-cum-Broker or an existing depositor
   Introducer’s Name: ____________________________
   Deposit No.: ____________________________

   Signature: ____________________________
   Name & Signature of Broker with Stamp: ____________________________
   Designation: ____________________________
   Specimen Signature(s): ____________________________

   Name(s) of the authorized Signatories: ____________________________
   ____________________________ ____________________________
   ____________________________ ____________________________
   ____________________________ ____________________________
   ____________________________ ____________________________
   ____________________________ ____________________________

   **SIGNATURE OF DEPOSITOR(S)**

   First/Sole: ____________________________
   Guardian: ____________________________
   Second: ____________________________
   Third: ____________________________

   Name & Signature of Depositor (if other than individual depositor then stamp is required)
   Application Serial Number: ____________________________

   Date of receipt: ____________________________
   Date of deposit: ____________________________
   Period in months: ____________________________
   Maturity Date: ____________________________
   Rate of Interest(%): ____________________________
   Amount of Deposit(₹): ____________________________

   **FOR OFFICE USE ONLY**

   **PROVISIONAL RECEIPT TO BE FILLED IN BY DEPOSITOR**

   Received from Mr./Mrs./Ms. ____________________________
   RTGS/NFT/NEFT/POS Receipts: ____________________________
   Bank: ____________________________
   Branch of deposit for HUDCO: ____________________________
   Scheme for which deposited: ____________________________
   Month: ____________________________
   Date: ____________________________

   Name of Authorized Signatory & Designation: ____________________________