HUDCO PUBLIC DEPOSIT
Registered & Corporate Office:
Housing & Urban Development Corporation Limited,
HUDCO Bhavan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel.: (011) 24649510(2), 2462713-15, web: www.hudco.org
CIN: U74899DL1970GOI000276

Regional Office:

CREDIT RATING
‘IND tAAA/Stable’ by
India Ratings & Research (Ind-Ra) and
‘CARE AAA (FD); Stable’ by
CARE and
“MAAA(Stable)” by ICRA

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)(vii). (a) (i) 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/credited 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 SCHEME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Grain Option</th>
<th>Half Yearly Option</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rate of Interest (Yr.p.a.)</td>
<td>Rate of Interest (Yr.p.a.)</td>
<td>Rate of Interest (Yr.p.a.)</td>
</tr>
<tr>
<td>12</td>
<td>6.35</td>
<td>7.50</td>
<td>7.50</td>
</tr>
<tr>
<td>24</td>
<td>6.35</td>
<td>7.50</td>
<td>7.50</td>
</tr>
<tr>
<td>36</td>
<td>6.35</td>
<td>7.50</td>
<td>7.50</td>
</tr>
<tr>
<td>48</td>
<td>6.35</td>
<td>7.50</td>
<td>7.50</td>
</tr>
<tr>
<td>60</td>
<td>6.35</td>
<td>7.50</td>
<td>7.50</td>
</tr>
</tbody>
</table>

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

B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHEME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Yr.p.a.)</th>
<th>Maturity Value for deposit of Rs. 10,000/- (Amount in Rs.)</th>
<th>Rate of Interest (Yr.p.a.)</th>
<th>Maturity Value for deposit of Rs. 10,000/- (Amount in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.05</td>
<td>10750</td>
<td>7.25</td>
<td>11625</td>
</tr>
<tr>
<td>24</td>
<td>7.05</td>
<td>11586</td>
<td>7.25</td>
<td>12337</td>
</tr>
<tr>
<td>36</td>
<td>7.05</td>
<td>12423</td>
<td>7.25</td>
<td>13108</td>
</tr>
<tr>
<td>48</td>
<td>7.05</td>
<td>13261</td>
<td>7.25</td>
<td>13879</td>
</tr>
<tr>
<td>60</td>
<td>7.05</td>
<td>14109</td>
<td>7.00</td>
<td>14262</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 10,000/- Additional amount in multiples of Rs. 10,000/-

CUMULATIVE OPTION
B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHEME:

<table>
<thead>
<tr>
<th>For Individual &amp; HUF Depositors</th>
<th>For Other Depositors (Company, Firm, Trust etc)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of Deposit (Months)</td>
<td>Rate of Interest (Yr.p.a.)</td>
</tr>
<tr>
<td>12</td>
<td>6.35</td>
</tr>
<tr>
<td>24</td>
<td>6.35</td>
</tr>
<tr>
<td>36</td>
<td>6.35</td>
</tr>
<tr>
<td>48</td>
<td>6.35</td>
</tr>
<tr>
<td>60</td>
<td>6.35</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 10,000/- Additional amount in multiples of Rs. 10,000/-

CUMULATIVE OPTION
C. HUDCO CASH CERTIFICATE - CUMULATIVE INCOME SCHEME:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Yr.p.a.)</th>
<th>Deposit Amount (Rs.)</th>
<th>Maturity Value (Rs.)</th>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Yr.p.a.)</th>
<th>Deposit Amount (Rs.)</th>
<th>Maturity Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>6.35</td>
<td>10000</td>
<td>10750</td>
<td>12</td>
<td>7.05</td>
<td>10750</td>
<td>11625</td>
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<td>24</td>
<td>6.35</td>
<td>20000</td>
<td>21500</td>
<td>24</td>
<td>7.05</td>
<td>21500</td>
<td>23225</td>
</tr>
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<td>36</td>
<td>6.35</td>
<td>30000</td>
<td>32250</td>
<td>36</td>
<td>7.05</td>
<td>32250</td>
<td>34000</td>
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<tr>
<td>48</td>
<td>6.35</td>
<td>40000</td>
<td>43000</td>
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<td>43000</td>
<td>44750</td>
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<tr>
<td>60</td>
<td>6.35</td>
<td>50000</td>
<td>53750</td>
<td>60</td>
<td>7.05</td>
<td>53750</td>
<td>55500</td>
</tr>
</tbody>
</table>

# Minimum deposit amount is Rs. 10,000/- Additional amount in multiples of Rs. 10,000/-

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

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

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

KYC DOCUMENTATION CHECK LIST

<table>
<thead>
<tr>
<th>Individuals</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Legal name &amp; any other names used</td>
</tr>
<tr>
<td></td>
<td>Correct Permanent Address</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

COMPANIES
- Name of the Company
- Principal place of business
- Address of the company
- Telephone number of the firm and its partners

PARTNERSHIP FIRMS
- Legal Name
- Address
- Name of all partners and their addresses
- Telephone numbers of the firm and its partners

TRUSTS & FOUNDATIONS
- Name of trustees, settlors, beneficiaries & signatories
- Name and addresses of the founder, the managing director and the beneficiaries
- Telephone / Fax numbers

UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS
- Name of the firm or body

(1) Passport (2) PAN Card (3) Voter’s Identity Card (4) Driving License (5) Identity Card (subject to the company’s satisfaction)
(6) Aadhaar Card (7) Letter from any recognized public authority or public servant verifying the identity and residence of the employee to the satisfaction of the company.
(8) Bank Account statement (9) Letter from any recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company.
(10) One recent passport size photograph except in case of transactions referred in Rule 5(3)(d) of the PMLA Rules.

(1) Certificate of incorporation (2) Memorandum & Articles of Association (3) Resolution from the Board of Directors & Power of Attorney granted to its managers, officers or employees to transact business on its behalf (4) Any officially valid document in respect of managers, officers or employees holding an attorney to transact business on its behalf (5) Telephone Bill

(1) Registration Certificate, if registered (2) Firmization deed (3) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (4) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses, (5) Telephone bill in the name of firm partners.

(1) Certificate of Registration, if registered (2) Trust deed (3) Power of Attorney granted to transact business on its behalf (4) Any officially valid document to identify the trustees, settlors, beneficiaries and the holding Power of Attorney, (5) Firmization managers and directors and their addresses (6) Resolution of the managing body of the foundation/association (7) Telephone Bill

(1) Resolution of the managing body of such associations or body of individuals (2) Power of Attorney granted to him to transact on its behalf (3) An officially valid document in respect of the person holding an attorney to transact on its behalf (4) All other information as may be required by HFC to collectively establish the legal existence of such association or body of individuals.
HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF DEPOSIT SCHEME

1. Interest shall be credited to the nearest Rupee. If up to 50 paisa will be ignored. Interest and deposit amounts will be paid by "RTGS/NET" transfer in the bank account of the first name depositors.

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. The FD is not surrendered for repayment unless removed as per terms prevailing on the date of expiry.

3. In the case of insolvency of the company in the servicing the depositors, the depositors may approach the National Consumer Disputes Redressal Forum, the State Level Consumer Disputes Redressal Forums or the District Level Consumer Disputes Redressal Forums for relief.

4. The financial position of the Company as disclosed in the representation made in the application form is true and correct, and the company is a responsible for the correctness and veracity thereof.

5. The deposit acceptance activities of the company are regulated by the National Housing Bank. It must however be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of the company or for the correctness of any of the statements or representations made by or on behalf of the company and for any deposits or deposit insurance of 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 or before six months:

- The interest payable shall be 4 percent per annum for individual depositors
- And 4.05 percent per annum if the deposit is less than six months.

ii. After six months:

- The interest payable shall be 6 percent per annum for individual depositors
- And 6.15 percent per annum if the deposit is less than six months.

Provided that in the event of death of a depositor, the bank may pay interest pre-maturely to the surviving joint holder to the nominee holder, or to the legal heirs against submission of proof of death with interest at the contracted rate (applicable) up to the date of repayment.

For the purpose of determining the period for which the deposit had run contains any part of the year, such part is less than six months it shall be excluded and if such part is six months or more it shall be reckoned as one year.

In order to meet certain expenses of an emergent nature which includes medical emergency or expense incurred due to natural calamities or disaster as notified by the concerned Government / Authority:

1. (a) Any depositor may be permitted to withdraw the deposits in full, on any day of the week, with no penal for withdrawal of deposits less than six months from the date of acceptance of such deposits, in entire, without interest.

(b) In case of other public deposits, no more than five percent of the amount of the principal sum of deposit or the interest accrued thereon, whichever is less, may be permitted to withdraw on the depositors, at the request of depositors, before the expiry of six months from the date of acceptance of such deposits, without interest the remaining amount with interest at the contracted rate shall be governed by the provision of the Directions as applicable for public deposits.

Provided further that in case of critical illness, hundred per cent of the amount of the principal sum of deposit or, in case of other public deposits, less than six months from the date of acceptance of deposits, before the expiry of six months from the date of acceptance of such deposits, without interest.

(b) Conditions for premature withdrawal for depositors availing Tax benefits under Section 80C (xi) of the Income Tax Act, 1961:

- The minimum lock in period of five years is fixed for deposits availing tax benefits under Section 80C(xi) of the Income Tax Act, 1961.

- In case of death of any of the two or more persons, the deposit will be eligible for tax benefit under Section 80C(xi).

As per Housing Finance Companies (NHB) Directions, 2010, the premature withdrawal is however, at the discretion of HUDCO.

FINANCE COMPANY

(i) The loan facility will be up to 75% of the amount of deposit, i.e. principal amount and excluding accrued interest, if any.

(ii) Loan facility can be availed only after three 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 undertaking should be submitted while availing the loan.

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

DEDUCTION OF 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 5,000 in aggregate in the current financial year. In cumulative option interest will be debited as per above schedule. If any of the deposits including any interest accrued thereon are withdrawn for such depositors prior to the above lock in period.

In case of death of any of the two or more persons, the deposit will be eligible for tax benefit under Section 80C(xi).

As per Housing Finance Companies (NHB) Directions, 2010, the premature withdrawal is however, at the discretion of HUDCO.

RENEWAL OF DEPOSIT

The company may at its sole discretion permit renewal of deposit with retrospective effect provided fresh application is furnished in the prescribed form accompanied by discharged deposit receipt with receipt stamp of requisite value is submitted within a period of one month after the date of maturity of the deposit. In case renewal request is not received within a period of one month after the date of maturity such deposit may be removed from the list of deposits of such request at HUDCO-office.

PAYMENT OF DEPOSIT

Deposit would be paid into the bank account of the beneficiaries on surrendering the deposit receipt discharged with receipt 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 names disclosed as a) Either or survivor by name or survivorship b) Any or survivor or survivors.

The names and addresses of all the joint depositors will be entered in the ledger and register of depositors.

The names and addresses of the joint depositors in joint names will be printed in capital letters and underlined. Failure of any of the joint depositors to appear in person/submit necessary documents to the bank to access the deposit account for the purpose of the distribution of at source and discharge given by him/her will be binding on joint parties.

In the even of death of first named depositor interest on fixed deposit will be paid and in case of cumulative deposit interests will be paid and to the depositors in the order of seniority given in the application on production of first named debtor's death certificate. Repayment of deposit will be made as per instructions given in the application by the depositors. Discharge by such persons will be binding on the joint holders.

NOBINATION FACILITY

In case of death of a depositor single or jointly, can nominate under this facility. The nominee shall have the right to receive the amount in respect of deposit on death of all the depositors. Power of Attorney holder or a guardian applying undue force for more can not nominate.

DEPOSIT RECEIPT

Deposit receipt will be issued by registered post cover at the address of the applicant subject to the approval of the Depository Agreement, 1996 in effect with HUDCO account.

DEPOSIT RECEIPTS non-transferable and non-negotiable.

ISSUE OF IMPULSE RECEIPTS / TSQ CERTIFICATE

In the event of loss or destruction or mutilation of any of above documents the bank may at its sole discretion issue the same assuming an Interim Bond and Affiliate from the depositor (s) in the form prescribed by the company.

All expenses incurred by the company in this connection will be borne by the depositor(s).

GENERAL

Total amount of deposits including the non-fund based facilities, to companies in the same group or other entities or business ventures in which the company or the holding company is substantial interest as on March 31, 2016 was Rs. 81,936 Crore.

MISCELLANEOUS PROVISIONS

- Deposit from minor (s) will be accepted through natural legal guardian(s) provided the application form is duly signed and signed as per instructions given in the application.

- When the date of any payment falls on Sunday, Bank Holiday or any other day on which the office remains closed, the payment will be made on the next following working day, with no additional interest.

- Interest for the part of months during which the deposit is made shall be paid along with interest for the next month in case of Regular Plus Scheme. For Regular Plus Scheme the last day will be rounded to the nearest working day i.e. 17th March and 17th September. Quarterly rate shall be rounded to as on 30th March, 30th June, 30th September & 31st December.

- Deposits once accepted under scheme cannot be interchanged (split) Transferred / Transposed etc. in the name of the said deposit form under any circumstances.

- The accrued terms and conditions of acceptance of deposit are subject to regulations and rulings framed by the Central Government, Reserve Bank of India, National Housing Bank or any other competent authority from time to time.

- In case of cumulative deposits for the purpose of deduction of Income Tax, interest will be deemed to have accrued during the year on and from the date of credit in the bank account.

- In case of non-payment of deposit or part thereof in accordance with the terms and conditions of deposit, the depositors may make application to authorised officer of the National Housing Bank.

NON-RESIDENT DEPOSIT

Deposits from non-resident Indian (Origin) National would be accepted subject to the condition that the principal and interest shall not be credited to any non-resident external account or allowed to be re-invested out of India. The deposits would be subject to acceptance up to a maximum period of 3 years.

HOW TO APPLY

Applications form fresh or renewal of deposit must be filled in the prescribed form. Subscription to more than one scheme should be made in separate form. The completed application form will be acceptable at HUDCO's Regional offices and by the authorized Manager-Cum-Branch Officer of the company. The period deposit and calculation of interest will be done as per regulations framed by the Central Government, Reserve Bank of India, National Housing Bank or any other competent authority from time to time.

APPLICABLE FOR DEPOSITS

FOR REGISTERED APPLICATIONS

APPLICATIONS FOR OFFICE/HOUSING CREDIT OFFICE/HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi-110003, Tel: 011-24469160-23, 24272313-15, Fax: 24425368. Visit us at www.hudco.org, email: hudson@gov.in, web: hudco.org.

HOUSING CREDIT OFFICE/OTHER OFFICE/HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi-110003, Tel: 011-24469160-23, 24272313-15, Fax: 24425368. Visit us at www.hudco.org, email: hudson@gov.in, web: hudco.org.
HUDCO PUBLIC DEPOSIT


a. Name of Company: HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

b. Date of Incorporation: 25.04.1976

c. The business carried on by the company and its subsidiaries with details of branches or units, if any: To provide financial assistance for the construction of houses and urban development activities. The company is not having any subsidiary. The company has regional offices / HUDCO News Office & Development Offices at the following places in India: Ajmer, Allahabad, Ahmadabad, Bangalore, Bhavnagar, Bhopal, Chennai, Chandigarh, Delhi, Dehradun, Dimapur, Gauhati, Goa, Gangan, Hyderabad, Imphal, Itanagar, Jaipur, Jammu, Kolkata, Kolhapur, Lucknow, Mumbai, Patna, Port Blair, Port Bolil, Ranchi, Shillong, Shimla, 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 Directors) & 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 Ravi Kirthi</td>
<td>HUDCO Bhawan, ITC, Lodhi Road, New Delhi - 110003.</td>
<td>IAS (I)</td>
</tr>
<tr>
<td>Shri. N L Mehta</td>
<td>HUDCO Bhawan, ITC, Lodhi Road, New Delhi - 110003.</td>
<td>Service</td>
</tr>
<tr>
<td>Shri. Rakesh Kumar Arora</td>
<td>HUDCO Bhawan, ITC, Lodhi Road, New Delhi - 110003.</td>
<td>Service</td>
</tr>
<tr>
<td>Shri. Amrit Ahuja</td>
<td>JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>Shri. Mulkishan M Arora</td>
<td>DX 85 Kendra, Sub-Section- 58, Gurugram 122001.</td>
<td>W.A.S. (Retired)</td>
</tr>
<tr>
<td>Prof. Chetan V Vaidya</td>
<td>9 Kesar Bagh, Veena Road, Opposite Renuka Apartments, Vadodara- 390001, Gujarat</td>
<td>Professional</td>
</tr>
<tr>
<td>Shri. Pratishya Das</td>
<td>C - 37, Ground Floor, South Extension, Part - II, Andheriwada, New Delhi - 110049.</td>
<td>Retired IAS Officer</td>
</tr>
<tr>
<td>Dr. K. K. Hadda</td>
<td>3202, 'CH', Sector - 8, Gandhinagar - 382006, Gujarat</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. (Rs. in crore)

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>Profit</th>
<th>After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 31, 2016</td>
<td>1077.10</td>
<td>783.76</td>
<td>100.0 (7.4000%)</td>
</tr>
<tr>
<td>March 31, 2017</td>
<td>1175.00</td>
<td>841.81</td>
<td>110.0 (2.0500%)</td>
</tr>
<tr>
<td>March 31, 2018</td>
<td>1030.30</td>
<td>799.06</td>
<td>110.0 (8.5000%)</td>
</tr>
</tbody>
</table>

h. Summarized financial position of the company as appearing in the two latest audited Balance Sheets: (Rs. in crore)

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>March 31, 2016</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>2001.90</td>
<td>2001.90</td>
<td>Fixed Assets</td>
<td>109.34</td>
</tr>
<tr>
<td>Reserves &amp; Surplus</td>
<td>7619.84</td>
<td>7165.35</td>
<td>Investments</td>
<td>368.85</td>
</tr>
<tr>
<td>Secured Loans:</td>
<td></td>
<td></td>
<td>Current</td>
<td>0.01</td>
</tr>
<tr>
<td>Non Current</td>
<td>20060.77</td>
<td>19825.04</td>
<td>Loans for housing, urban development &amp; infrastructure</td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>602.09</td>
<td>562.70</td>
<td>Non Current</td>
<td>42210.98</td>
</tr>
<tr>
<td>Unsecured Loans:</td>
<td></td>
<td></td>
<td>Current</td>
<td>4647.03</td>
</tr>
<tr>
<td>Non Current</td>
<td>8557.21</td>
<td>5028.63</td>
<td>Other Loans &amp; Advances</td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>562.66</td>
<td>562.66</td>
<td>Non Current</td>
<td>552.61</td>
</tr>
<tr>
<td>Non Current Liabilities &amp; Provisions</td>
<td>407.77</td>
<td>348.37</td>
<td>Current</td>
<td>764.72</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>1016.63</td>
<td>950.84</td>
<td>Current Assets</td>
<td>534.85</td>
</tr>
<tr>
<td>Deferred Tax Liabilities (Net)</td>
<td>276.09</td>
<td>425.26</td>
<td>Misc. Exp. (to the extent not written off)</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>48936.15</td>
<td>38322.15</td>
<td>TOTAL</td>
<td>48936.15</td>
</tr>
</tbody>
</table>

i. The amount which the company can borrow under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 16 times of the Net Owned Funds which comes to Rs. 15506.24 crore whereas the amount of actual borrowing computed as per these directions as on 31.03.2018 was Rs. 37482.80 crore provided public deposit of Company should not exceed five times of Net Owned Fund i.e. Rs. 4936.45 crore, whereas actual public deposit computed as per NHB Directions, 2010 as on March 31, 2018 was Rs. 1322.48 crore (including sanctum deposits).

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

k. Company hereby declares that:

i. The Company has complied with the provisions of NHB Directions applicable to its exempted credit institutions norms in a case i.e. Investment in the Equity Shares of another HFC (Jubilant Housing Ltd.) which is 25% of the equity capital of the investor company as against the prescribed limit of 15%, which was invested around 20 years back. Further in case of loans to State governments / State Governments Agencies, the said norms have been raised by NHB to 25%.

ii. There is compliance with the directives does not imply that repayment of deposits in guaranteed by Reserve Bank of India / National Housing Bank.

iii. The deposits accepted by the company 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 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 06.02.2018.

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
Housing and Urban Development Corporation Limited

Dr. M Ravi Kirthi
Chairman & Managing Director

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

### 1. NAME OF DEPOSITORS (IN BLOCK LETTERS)
- **Solo**: 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**: 
- **Senior Citizen (60 years & above)**: [ ] Yes (Please attach proof of age) [ ] No

### 5. NOMINATION
- Name of Nominee: 
- Guardian’s Name: 
- (If Nominee is a minor) 
- Address of Nominee: 
- Signature of Nominee: 

I hereby affirm the signature of the Nominee appointed by me.

### 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 (Please specify) 

### 7. DEPOSIT DETAILS
- **Scheme opted**: HUDCO
- **Option of Interest Payment**: 
  - [ ] Regular Plus (Applicable to HUDCO Regular Plus Scheme) 
  - [ ] CASH CERTIFICATE
- **Option of deposit US$ 80/90 (vii) (vi) of IT Act, 1956** [ ] Yes [ ] No

### 8. CATEGORY
- [ ] Public 
- [ ] Shareholder 
- [ ] Director 
- [ ] Promoter 
- [ ] Relative of Director
- [ ] First Depositor 
- [ ] Either or Survivor 
- [ ] Anyone or survivor

### 9. DEPOSIT PAYABLE TO
- **Details of bank account of (sole/ first depositor)**
- **Bank**: 
- **Branch**: 
- **Bank A/C No.**: 
- **Current Account**: 
- **Saving Account**: 

### 10. DETAILS OF BANK ACCOUNT (of second depositor)
- **Bank**: 
- **Branch**: 
- **Bank A/C No.**: 
- **Current Account**: 
- **Saving Account**: 

### 11. DETAILS OF BANK ACCOUNT (of third depositor)
- **Bank**: 
- **Branch**: 
- **Bank A/C No.**: 
- **Current Account**: 
- **Saving Account**:

### 12. DETAILS OF BANK ACCOUNT (of second depositor)
- **Bank**: 
- **Branch**: 
- **Bank A/C No.**: 
- **Current Account**: 
- **Saving Account**:

### 13. TAX STATUS
- **Income-Tax Exemption**: 
- **Details of other deposits of HUDCO**: 
  - **FDR No.**: 
  - **Amount (₹)**: 

### 14. DEPOSIT DETAILS
- **A) RTGS/NFT No.** 
- **Date** 
- **Drawn on** 
- **Branch**
- **Place**
- **B) FDR No.** 
- **Date** 
- **(in case of Renewal)**
- **Amount (₹)**

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

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

**16. SIGNATURES**

**Name & Signature of Broker with stamp**

**Name & Signature of Depositor (if other than individual then stamp is required)**

**Name(s) of the authorized Signatories**

**Designation**

**Specimen Signature(s)**

**FOR OFFICE USE ONLY**

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

**Application Serial Number**

**Date of receipt**

**Date of deposit**

**Period in months**

**Maturity Date**

**Rate of Interest(%)**

**Amount of Deposit(₹)**

**Name of Authorized Signatory & Designation**

**FOR HOUSING & URBAN DEVELOPMENT CORPORATION LTD**

**Regd. Office**: HUDCO Bhawan, Core TA, India Habitat Centre, Lodhi Road, New Delhi 110 003

**HDCP (Regular Plus Scheme)**

**In the applicable option**

**Received from Mr./Mrs./Ms.**

**RTGS/NFT/HEC Receipt No.**

**Bank**: 

**Branch**: 

Bank A/C is debited for HUDCO

**Scheme for:**

**To be used for**

**For Housing & Urban Development Corporation Ltd**

**Name of Authorized Signatory & Designation**

**Date**

**Month**