**HUDCO PUBLIC DEPOSIT**

Registered & Corporate Office:
Housing & Urban Development Corporation Limited,
HUDCO Bhawan, Core TA, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel. : (011) 2464880-03, 2467113-15 wab: www.hudco.org

CIN: L74999DL1970GO00276

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

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**NON - CUMULATIVE OPTION**

**A. HUDCO REGULAR PLUS - PERIODIC INCOME SCHEME:**

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of Interest (Sa)</th>
<th>Rate of Interest (Sa)</th>
<th>Rate of Interest (Sa)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.30</td>
<td>7.35</td>
<td>7.50</td>
</tr>
<tr>
<td>24</td>
<td>7.30</td>
<td>7.35</td>
<td>7.50</td>
</tr>
<tr>
<td>36</td>
<td>7.65</td>
<td>7.70</td>
<td>7.75</td>
</tr>
<tr>
<td>48</td>
<td>7.65</td>
<td>7.70</td>
<td>7.75</td>
</tr>
<tr>
<td>60</td>
<td>7.00</td>
<td>7.05</td>
<td>7.25</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 (Sa)</th>
<th>Rate of Interest (Sa)</th>
<th>Rate of Interest (Sa)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.05</td>
<td>7.10</td>
<td>7.25</td>
</tr>
<tr>
<td>24</td>
<td>7.05</td>
<td>7.10</td>
<td>7.25</td>
</tr>
<tr>
<td>36</td>
<td>7.65</td>
<td>7.70</td>
<td>7.75</td>
</tr>
<tr>
<td>48</td>
<td>6.60</td>
<td>6.65</td>
<td>7.00</td>
</tr>
<tr>
<td>60</td>
<td>6.60</td>
<td>6.65</td>
<td>7.00</td>
</tr>
</tbody>
</table>

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

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**ELIGIBLE DEPOSITORS**

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

**DISTRIBUTIVE OPTION**

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

**PREMATURE WITHDRAWAL**

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

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**KYC DOCUMENTATION CHECK LIST**

- **Individuals**
  - Legal name & any other names used
  - Current Permanent Address
  - Current Permanent Address
  - Date of birth
  - Passport (if any) PAN Card (if any) Voter’s Identity Card (if any) Driving License (if any) Identity Card (if any)
  - Certificate of Incorporation (if any)
  - Certificate of Incorporation (if any)
  - Certificate of Incorporation (if any)
  - Certificate of Incorporation (if any)

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

- **Partnerships**
  - Name of the Partnerships
  - Address
  - Telephone number of the firm and partners

- **Trusts/Foundations**
  - Name of the trust, charitable, religious and educational trusts
  - Address
  - Telephone number

- **Notary**
  - Certificate of Registration, if registered
  - Certificate of Registration, if registered
  - Certificate of Registration, if registered

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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, the Aadhaar Card issued by Unique Identification Authority of India containing detail of name, address and Aadhaar number or any other document as may be prescribed by the company.
HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF PUBLIC DEPOSIT SCHEME

GENERAL
1. Interest shall be reckoned off to the nearest Rupee i.e. up to 50 paisa will be ignored. Interest and deposit amount will be paid by RTGS/NEFT payment in the bank account of the first name depositor.
2. The interest would be calculated 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 entertained for repayments/natural renewals as per terms prevailing on the date of expiry.
3. In case of any default of the company in servicing the deposits, the depositor may approach the National Consumer Disputes Redressal Forum or the District Level Consumer Disputes Redressal Forum for the relief.
4. The financial position of the Company as disclosed and representation made in the application form are true and correct and that the company and its directors are 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 correctness of any of the statements or representation made or opinion expressed by the company and for repayment of deposit liabilities by the Housing Finance Company.

PREMATURE WITHDRAWALS:

(A) Premature withdrawal will be permitted subject to Housing Finance Companies (NR) Directions, 2010 for deposits and interest paid as follows:
(i) Minimum lock in period - Three months
(ii) After three months but before six months

Interest payable shall be 4 per cent per annum for individual depositors, and no interest in case of other category of depositors.
(iii) After six months but before the date of maturity

The interest payable shall be one per cent lower than the interest rate applicable to a public deposit for the period for which the deposit has run or the minimum percentage of loss of death with interest at the contracted rate applicable (as applicable) up to the date of repayment.

The purpose of determining the period where the period for which the deposit had run contains any part of the year then, in such part is less than six months it shall be excluded and 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 or expenses or expense due to natural calamities as notified by the concerned Government Authority,

1. Tiny Deposits may prematurely be paid to individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirety, without interest.

"Tiny Deposit" means the aggregate amount of public deposits not exceeding Rs 10000/- in the name of first or single name first depositor in the same capacity in all the branches of the housing finance company.

2. In case of other public deposits, not more than fifty per cent of the amount of the principal sum of deposit or Rs 5,000, whichever is lower, may be prematurely paid to individual depositors, at the request of depositor, before the expiry of three months from the date of acceptance of such deposits. The amount of interest at the contracted rate applicable (as applicable) up to the date of repayment shall be governed by the provision of the extent Directions as applicable for public deposits.

Provided further that in case of illness, hundred per cent of the amount of the principal sum of deposit, may be prematurely paid to individual depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

3. (a) Conditions for pre-mature withdrawal for deposits availing Tax Benefits under Section 80C/80CC (as per Income Tax Act 1961)

(i) The minimum lock-in period of the years is fixed for deposits availing Tax benefits under Section 80C/80CC.
(ii) In case of premature withdrawal of deposits availing Tax benefits under Section 80C/80CC, it will not be allowed for such deposits prior to the lapse of period specified under Section 80C/80CC.

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

4. (a) Loan can be granted only after three months from the date of deposit.
(b) The rate of interest applicable on the loan will be two per cent above the interest payable on the deposit.
(c) Original Fixed Deposit Receipt duly discharged by the depositor along with an undertaking should be submitted for consideration.
(d) The purpose of the loan shall not be beyond the date of maturity of 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.

The interest payable exceeds Rs.5000/- in aggregate in the current financial year. In cumulative option interest will be deemed to accrue every year on 31st March of each financial year. If the interest is compounded, it will be cumulated, and the accumulated interest will be subjected to TDS at the rate of 10% of gross amount.

The accumulated interest in case of tax deduction at source in the form of interest arising on deposits for the financial year beginning April 1, 2011 shall be subjected to tax at the rate of 30% of gross amount.

RENEWAL OF DEPOSIT

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

REPAYMENT OF DEPOSIT

Deposit receipt duly discharged must be submitted to the office of the company for repayment of principal and interest to the date of maturity within three weeks before the due date.

The repayment of deposit shall be made by RTGS/NEFT payment in the bank account of the depositor on the due date of maturation of the deposit as per the instructions given by the depositor.

In the event of death of first named depositor interest on fixed deposit will be paid and in case of cumulative deposit interest will be paid to the nominee/s who is/are specified in the deposit slip and for the purpose of the deduction of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of tax at source and discharge of tax by the depositor/originator for the payment of
HUDCO PUBLIC DEPOSIT


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 House Offices & Development Offices at the following places in India: Agartala, Aizwal, Ahmadabad, Bengaluru, Bhubaneswar, Bhopal, Chandigarh, Chennai, Coimbatore, Delhi, Dehradun, Dimapur, Guwahati, Gau, Guwahati, Hyderabad, Imphal, Jaipur, Jammu, Kohima, Kolkata, Lucknow, Ludhiana, Mumbai, Patna, Prudential, Pratibh, Rapur, Ranchi, Shillong, Shimla, Thrissur, Vizianagaram, 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.
e. Name, address and occupation of the Directors:

<table>
<thead>
<tr>
<th>Name (I)</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. M Ravi Karthi, Chairman &amp; Managing Director</td>
<td>HUDCO House, Jor, New Delhi - 110003</td>
<td>(IA and AS (Retired))</td>
</tr>
<tr>
<td>Shri. N. L. Varpekar, Director (Corporate Planning)</td>
<td>HUDCO House, Jor, New Delhi - 110003</td>
<td>Service</td>
</tr>
<tr>
<td>Shri. Rajesh Kumar Agarwal, Director (Finance)</td>
<td>HUDCO House, Jor, New Delhi - 110003</td>
<td>Service</td>
</tr>
<tr>
<td>Smt. Jyotsna Tripathi, Part-time Official Director</td>
<td>JS &amp; FA, Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110110</td>
<td>Government Service</td>
</tr>
<tr>
<td>Shri. Aniruddha Deshmukh, Part-time Official Director</td>
<td>JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110110</td>
<td>Government Service</td>
</tr>
<tr>
<td>Shri. G. K. Dixit, Part-time Official Director</td>
<td>IX 26 Kendriya Vihar, Sector - 5, Gurgaon</td>
<td>IAS &amp; AS (Retired)</td>
</tr>
<tr>
<td>Prof. Chetan V. Vaidya, Part-time Non-Official Independent Director</td>
<td>B Keser Bagh, Vasna Road, Opposite Rituraj Apartments, Vadodara - 390015, Gujarat</td>
<td>Professional</td>
</tr>
<tr>
<td>Smt. Prativa Dey, Part-time Non-Official Independent Director</td>
<td>C - 37, Ground Floor, South Exilion, Part - II Andheri, New Delhi - 110048</td>
<td>IAS Officer</td>
</tr>
<tr>
<td>Dr. SK Panda, Part-time Non-Official Independent Director</td>
<td>E302, 2nd Floor, Garden Apartment, Sector - 8, Bhandinala - 320208, Gujarat</td>
<td>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>@Before Tax</th>
<th>After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 31, 2016</td>
<td>1077.10</td>
<td>783.70</td>
<td>100.01 (50.00%)</td>
</tr>
<tr>
<td>March 31, 2017</td>
<td>1175.00</td>
<td>841.81</td>
<td>110.02 (50.00%)</td>
</tr>
<tr>
<td>March 31, 2018</td>
<td>1090.50</td>
<td>799.06</td>
<td>110.19 (50.00%)</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>Assets</th>
<th>March 31, 2016</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>2001.00</td>
<td>2001.00</td>
<td>Fixed Assets</td>
<td>165.34</td>
<td>103.91</td>
</tr>
<tr>
<td>Reserve &amp; Surplus</td>
<td>7618.84</td>
<td>7618.84</td>
<td>Investments</td>
<td>368.52</td>
<td>368.52</td>
</tr>
<tr>
<td>Secured Loans:</td>
<td></td>
<td></td>
<td>Non Current</td>
<td>-</td>
<td>0.81</td>
</tr>
<tr>
<td>Non Current</td>
<td>20080.77</td>
<td>19285.04</td>
<td>Current</td>
<td>4874.83</td>
<td>4286.13</td>
</tr>
<tr>
<td>Current</td>
<td>602.08</td>
<td>592.70</td>
<td>Non Current</td>
<td>4221.68</td>
<td>3316.04</td>
</tr>
<tr>
<td>Unsurred Loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>8575.21</td>
<td>5288.53</td>
<td>Current</td>
<td>58.21</td>
<td>55.45</td>
</tr>
<tr>
<td>Current</td>
<td>8187.96</td>
<td>2816.96</td>
<td>Current</td>
<td>764.72</td>
<td>686.88</td>
</tr>
<tr>
<td>Non Current Liabilities &amp; Provisions</td>
<td>407.77</td>
<td>346.37</td>
<td>Current Assets</td>
<td>549.95</td>
<td>646.21</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>1016.63</td>
<td>980.84</td>
<td>Misc. Exp. (to the extent not written off)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred Tax Liabilities (Net)</td>
<td>276.00</td>
<td>426.25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>48930.15</td>
<td>39322.15</td>
<td>TOTAL</td>
<td>48930.15</td>
<td>39322.15</td>
</tr>
</tbody>
</table>

*Regrouping done in the year 2017-18 whenever necessary

(2017-18) (2016-17)

<table>
<thead>
<tr>
<th>Contingent Liabilities</th>
<th>(Rs. in crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims against the Company not acknowledged as debts</td>
<td>0.18</td>
</tr>
<tr>
<td>Others</td>
<td>357.19</td>
</tr>
</tbody>
</table>

i. The amount which the company can borrow under the Housing Finance Companies (HFCs) Directions, 2010 is equivalent to 16 times of the Net Owned Funds which comes to Rs. 15508.26 crore whereas the amount of actual borrowing computed as per these directions as on 31.03.2018 was Rs. 37468.02 crore provided public deposit of Company should not exceed five times of Net Owned Fund (i.e. Rs. 45435.45 crore, whereas actual public deposits computed as per NHB Directions, 2010 as on March 31, 2018 was Rs. 1222.48 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 NHB Directions applicable to excepted concentration norms in one case i.e. investment in the Equity Shares of another HFC (Indusind Housing Ltd.) which is 25% of the equity capital of the lower company as against the prescribed limit of 15%, which was invested around 23 years back. Further in case of loans to State Governments / State Governments Agencies, the said limits have been relaxed for HUDCO by NHB.

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

iii. No deposits accepted by the company are reserved for any real property as per other unsecured liabilities.

iv. The company is not in default in the repayment of any depositors and has no 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 test was approved by the Board on 05.06.2016.

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 order of the Board

For Housing and Urban Development Corporation Limited

Dr. M Ravi Karthi
Chairman & Managing Director

New 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)

5. NOMINATION
   Name of Nominee:
   Guardian's Name:
   Address of Nominee:
   Signature of Nominee:
   I hereby attach the signature of the Nominee appointed by me.

6. STATUS
   □ Resident Individual(s) □ Registered Society
   □ Proprietary Concern □ Company/Government Company
   □ Hindu Undivided Family □ Association of Persons (AOP)
   □ Trust □ Non-Resident Individual(s) □ Others (Specify)

7. DEPOSIT DETAILS
   Scheme opted: HUDCO
   Option of Interest Payment: □ REGULAR PLUS
   (Applicable to HUDCO Regular Plus Scheme)
   Option ofGY. □ CASH CERTIFICATE
   □ Flexible Ydy.
   □ Others:
   □ Regular Plus

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)
    □ Savings □ Current Account
    Bank:
    Branch:
    Bank A/c No:

11. DETAILS OF BANK ACCOUNT (of third depositor)
    □ Savings □ Current Account
    Bank:
    Branch:
    Bank A/c No:

12. DETAILS OF BANK ACCOUNT (of joint depositor)
    □ Savings □ Current Account
    Bank:
    Branch:
    Bank A/c No:

13. TAX STATUS
    Income-Tax Exemption:
    □ Yes □ No
    PAN/GIR No:

14. DEPOSIT DETAILS
    A) RTGS/NEFT No.
    Dated for Rupees
    Bank
    Branch
    □ Yes □ No
    B) FDR No.
    Dated for Rupees

15. INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)
    Introducer's Name:
    Deposit No:
    Signature:
    Address:

Name & Signature of Broker with Stamp
Name(s) of the authorized Signature(s)

FOR OFFICE USE ONLY

PROVISIONAL RECEIPT (TO BE FILLED IN BY DEPOSITOR)

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

Name & Signature of Depositor (Other than individual then stamp is required)
Designation
Specimen Signature(s)

Application Serial Number

Housing & Urban Development Corporation Limited
Registered Office: HUDCO Bhawan, Core A, India Habitat Centre,
Lothian Road, New Delhi-110003

For Housing & Urban Development Corporation Limited,
Name of Authorized Signature: