HUDCO PUBLIC DEPOSIT
Registered & Corporate Office:
Housing & Urban Development Corporation Limited,
HUDCO Bhawan, Care 1A, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel.: (011) 2464890-098, 24647111-15 web: www.hudco.org
CIN: LT4899DL1970GOI00276

Regional Office:


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.

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**NON-CUMULATIVE OPTION**

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

<table>
<thead>
<tr>
<th>Period of Deposit (Month)</th>
<th>Rate of Interest (Per A)</th>
<th>Half Yearly Option</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.30</td>
<td>7.35</td>
<td>7.30</td>
</tr>
<tr>
<td>24</td>
<td>7.30</td>
<td>7.35</td>
<td>7.30</td>
</tr>
<tr>
<td>36</td>
<td>7.30</td>
<td>7.35</td>
<td>7.30</td>
</tr>
<tr>
<td>48</td>
<td>7.05</td>
<td>7.10</td>
<td>7.25</td>
</tr>
<tr>
<td>60</td>
<td>7.20</td>
<td>7.25</td>
<td>7.25</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Period of Deposit (Month)</th>
<th>Rate of Interest (Per A)</th>
<th>Half Yearly Option</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.50</td>
<td>10750</td>
<td>10725</td>
</tr>
<tr>
<td>24</td>
<td>7.50</td>
<td>11550</td>
<td>11500</td>
</tr>
<tr>
<td>36</td>
<td>7.50</td>
<td>12423</td>
<td>12337</td>
</tr>
<tr>
<td>48</td>
<td>7.25</td>
<td>13231</td>
<td>13108</td>
</tr>
<tr>
<td>60</td>
<td>7.25</td>
<td>14191</td>
<td>14009</td>
</tr>
</tbody>
</table>

*Minimum deposit amount is Rs. 10,000. Additional amount in multiples of Rs. 1,000.

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

<table>
<thead>
<tr>
<th>Period of Deposit (Month)</th>
<th>Rate of Interest (Per A)</th>
<th>Deposit Amount (Rs)</th>
<th>Maturity Value (Rs)</th>
<th>Period of Deposit (Month)</th>
<th>Rate of Interest (Per A)</th>
<th>Deposit Amount (Rs)</th>
<th>Maturity Value (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18099</td>
<td>20000</td>
<td>16212</td>
<td>20000</td>
<td>36</td>
<td>7.50</td>
<td>24149</td>
<td>24319</td>
</tr>
<tr>
<td>36</td>
<td>50000</td>
<td>40030</td>
<td>50000</td>
<td>14099</td>
<td>20000</td>
<td>14200</td>
<td>20000</td>
</tr>
<tr>
<td>48</td>
<td>20000</td>
<td>21141</td>
<td>30000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>60</td>
<td>50000</td>
<td>35236</td>
<td>50000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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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)

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### 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.

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### PREMATURE WITHDRAWAL

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

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### KYC DOCUMENTATION CHECK LIST

<table>
<thead>
<tr>
<th>Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal name &amp; any other names used</td>
</tr>
<tr>
<td>(i) photograph (ii) PAN Card (iii) Voter's Identity Card (iv) Driving License (v) Identity Card (subject to the company's satisfaction) (vi) Aadhaar Card (vii) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company.</td>
</tr>
<tr>
<td>(ii) Bank Account statement (iii) Letter from any recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company. (iv) Utility bill of the company, (v) Utility bill of the company for the last three years.</td>
</tr>
<tr>
<td>(vi) Letter from employer (subject to the satisfaction of the company). (vii) Utility bill of the company.</td>
</tr>
<tr>
<td>(i) Passport (ii) Voter's Identity Card (iii) Driving License (iv) Identity Card (subject to the company's satisfaction) (v) Aadhaar Card (vi) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company.</td>
</tr>
<tr>
<td>(i) Bank Account statement (ii) Letter from any recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company. (iii) Utility bill of the company, (iv) Utility bill of the company for the last three years.</td>
</tr>
</tbody>
</table>

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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.
**HUDCO PUBLIC DEPOSIT**

**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 rate prevailing 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 of matured deposits only as per terms prevailing on the date of expiry.

3. In the case of any deficiency in the company in serving the depositor, the company will 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 the company and its directors are responsible for the correctness and veracity thereof.

5. The deposit acceptance activities of the company are regulated by 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 the representation made or opinion expressed by the company and for repayment of deposit liabilities by the Housing Finance Company.

**PREMATURE WITHDRAWALS:**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A) Premature withdrawal will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 for deposits and interest paid as follows:</td>
<td></td>
</tr>
<tr>
<td>Minimum lock-in period</td>
<td>3 months</td>
</tr>
<tr>
<td>Interest payable</td>
<td>4 per cent per annum for individual depositors</td>
</tr>
<tr>
<td>Interest rate applicable</td>
<td>0 per cent lower than the interest rate applicable to a public deposit for the period for which the deposit has run or a rate has been specified for that period then two per cent lower than the minimum rate at which Public Deposits are accepted by HUDCO.</td>
</tr>
</tbody>
</table>

Provided that the amount of deposit, the depositor may be paid on maturity if the survivorship is in case of joint holding with the survivor clause or to the nominee or to legal heir subject to the minimum period of 5 years. Provided that the amount of deposit at the rate of interest applicable on the date of repayment.

For the purpose of determining the period where the period for which the deposit had run contains any part of the year then, if 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 emergencies, expenses or expenses due to natural calamities as notified by the concerned Government / Authority.

6. (i) “Premature Deposit” means prepayment of individual deposits, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirety, without interest.

7. “Premature Deposit” means the aggregate amount of public deposits not exceeding Rs 1,000/- in the name of first or first name depositor in the same capacity in all the branches of the Housing finance company.

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

Provided further that in cases of critical illness, hundred per cent of the amount of the principal sum of deposit, may be prepayment to individual depositors, before the expiry of three months from the date of acceptance of such deposits.

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

**LOAN FACILITY**

1. The loan facility will be up to 75% of the amount of deposit (i.e. principal amount and excluding accrued interest if any) acceptable of deposits received up to 80%.

2. The loan can be sanctioned for a period of 6 months from the date of deposit.

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

4. Fixed Deposit Receipt. Deposit duly discharged by the depositor along with an undertaking should be submitted for consideration.

5. The period of loan will be up to the beyond the date of maturity of deposit.

**DEDUCTION OF INCOME TAX SOURCE**

Income-tax is deductible at source from interest 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. In cumulative option interest will be deemed to accrue every year on 31st March of each financial year and will be compulsorily deducted at the tax rate of 10% in case of individual and 20% in case of HUF in double-income tax. (except company & firm) furnished to HUDCO by 15th March of each financial year only up to maximum limit specified by the Indian Revenue Service, in the prescribed format, in the prescribed manner for depositors to whom such deduction is available for such deposits prior to the due date in which when the tax is not deducted under the above act, is submitted to the company by 15th March of each financial year. Form 15H may be furnished by all categories of depositors (except company & firm). Refer the documents for exemption of Tax Deduction at Source in the prescribed format for such financial year and as a whole, shall be applicable till the validity period only.

**RENEWAL OF DEPOSIT**

The company may at its discretion permit renewal of deposit with retrospective effect provided fresh application in the prescribed form by disbursement of the deposit receipt with evidence of stamp in respect of which 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 renewed from the dates of receipt of such request at HUDCO office.

**REPAYMENT OF DEPOSIT**

Deposit receipt duly discharged shall be surrendered to the office of the company for repayment of principal and interest to the following address with the necessary stamp at latest 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 date of maturity or within three working days after the aforementioned date.

**NOMINATION FACILITY**

Individual depositors singe or jointly can nominate under this facility. The nominees shall have the right to receive the interest due in respect of deposit on death of all depositors. Power of Attorney holder or a guardian appointed on behalf of a minor can not nominate.

**DEPOSIT RECEIPT**

1. Deposit receipt will be forwarded by Registered post only to the address of solicited applicant in the application form with reference after credit of amount in HUDCO’s account.

2. Deposit receipts are non-transferable and not negotiable.

**ISSUE OF DUPLICATE RECEIPTS / ISSUANCE CERTIFICATE**

In case of loss or destruction or mutilation of any of above documents the company may at its discretion issue the same upon receiving an indemnity Bond and Affidavit 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**

All amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors or the company are holding substantial interest as on March 31, 2018 will be 15% of Core.

**MISCELLANEOUS PROVISIONS**

1. Deposit from minors (s) will be accepted through natural legal guardian(s) provided the application form is filled in the natural legal guardian’s name and the natural legal guardian shall comply with all the applicable provisions.

2. When the date due 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 working day, without any additional interest.

3. Interest for the part of 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 shall be reckoned to be 31st March and 30th September. Quota validity shall be ended on 31st March, 30th June, 30th September 8.31st December.

4. Deposits once accepted under one scheme cannot be interchanged split Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred Transferred
HUDCO PUBLIC DEPOSIT


a. Name of Company: HUDCO NEW INDIA FINANCIAL 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 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: Agartala, Agra, Allahabad, Bengaluru, Bharatpur, Bhopal, Chandigarh, Chennai, Ghaziabad, Delhi, Dehradun, Dimapur, Guwahati, Gurgaon, Gangtok, Hyderabad, Imphal, Jammu, Jaipur, Jhansi, Kochi, Kolkata, Lucknow, Ludhiana, Mumbai, Patna, Puducherry, Patna, Raipur, Ranchi, Shillong, Shimla, Tiruvananthapuram, 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 Kumar</td>
<td>HUDCO Bhawan, IHC, Lodhi Road, New Delhi - 110003</td>
<td>Chairman &amp; Managing Director</td>
</tr>
<tr>
<td>Dr. N. L. Narayana</td>
<td>HUDCO Bhawan, IHC, Lodhi Road, New Delhi - 110003</td>
<td>Director (Corporate Planning)</td>
</tr>
<tr>
<td>Shri. Rakesh Kumar Arora</td>
<td>HUDCO Bhawan, IHC, Lodhi Road, New Delhi - 110003</td>
<td>Director (Finance)</td>
</tr>
<tr>
<td>Shri. Surendra Tripathi</td>
<td>JS &amp; FA, Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi - 11011</td>
<td>Part-time Official Director</td>
</tr>
<tr>
<td>Shri. Arvind Bhattacharya</td>
<td>JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi - 11011</td>
<td>Part-time Official Director</td>
</tr>
<tr>
<td>Shri. Mahesh M. Aya</td>
<td>Dix 65 Kendriya Vihar, Sector - 55, Gurugram</td>
<td>Part-time Non-Official Independent Director</td>
</tr>
<tr>
<td>Prof. Chetan V. Vaidya</td>
<td>8 Kesri Bagh, Vasna Road, Opposite Rituraj Apartments, Vadodara - 390015, Gujarat</td>
<td>Part-time Non-Official Independent Director</td>
</tr>
<tr>
<td>Shri. Ramnath Kumar Guvindalal Poria</td>
<td>13/E, Shivshree Park, Opp. Vasant Vihar, Near Sun &amp; Sambhav Club, Nirman Bhawan, New Delhi - 110001</td>
<td>Part-time Non-Official Independent Director</td>
</tr>
<tr>
<td>Shri. Pratima Das</td>
<td>C - 37, Ground Floor, South Extension, Part - II, New Delhi - 110049</td>
<td>Part-time Non-Official Independent Director</td>
</tr>
<tr>
<td>Dr. SK Khandal</td>
<td>E-802, 'CH', Sector - 8, Gandhinagar - 382009, Gujarat</td>
<td>Part-time Non-Official Independent Director</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>@Before Tax</th>
<th>Profit</th>
<th>After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 31, 2019</td>
<td>1077.10</td>
<td>783.70</td>
<td>100.0(5.00%)</td>
<td></td>
</tr>
<tr>
<td>March 31, 2017</td>
<td>1175.00</td>
<td>841.50</td>
<td>110.0(5.00%)</td>
<td></td>
</tr>
<tr>
<td>March 31, 2018</td>
<td>1090.50</td>
<td>799.00</td>
<td>110.0(5.00%)</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>2001.00</td>
<td>2001.00</td>
<td>Fixed Assets</td>
<td>105.94</td>
<td>103.91</td>
</tr>
<tr>
<td>Reserves &amp; Surplus</td>
<td>7618.94</td>
<td>7655.35</td>
<td>Investments</td>
<td>369.52</td>
<td>369.52</td>
</tr>
<tr>
<td>Secured Loans:</td>
<td>Non Current</td>
<td>20080.77</td>
<td>19825.04</td>
<td>Non Current</td>
<td>42218.80</td>
</tr>
<tr>
<td>Current</td>
<td>602.89</td>
<td>592.70</td>
<td>Non Current</td>
<td>1487.83</td>
<td>4296.13</td>
</tr>
<tr>
<td>Unsecured Loans:</td>
<td>Non Current</td>
<td>8557.21</td>
<td>5268.83</td>
<td>Other Loans &amp; Advances</td>
<td>5.21</td>
</tr>
<tr>
<td>Current</td>
<td>8197.99</td>
<td>8166.99</td>
<td>Current</td>
<td>764.71</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>549.05</td>
<td>646.21</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>1016.53</td>
<td>990.84</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred Tax Liabilities (Net)</td>
<td>275.09</td>
<td>425.26</td>
<td>Miscellaneous (to the extent not written off)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>48530.15</td>
<td>39322.15</td>
<td>TOTAL</td>
<td>48530.15</td>
<td>39322.15</td>
</tr>
</tbody>
</table>

*(Regulatory data not available as per the latest audited Balance Sheets.)*

<table>
<thead>
<tr>
<th>Contingent Liabilities</th>
<th>(2017-18)</th>
<th>(2016-17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims against the Company not acknowledged as debts</td>
<td>0.18</td>
<td>0.67</td>
</tr>
<tr>
<td>Others</td>
<td>351.10</td>
<td>407.47</td>
</tr>
</tbody>
</table>

i. The amount which the company can borrow under the Housing Finance Companies (HFCs) Directions, 2016 is equivalent to 16 times of the Net Owned Funds which comes to Rs. 155006.24 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 the company should not exceed five times of the Net Owned Fund (i.e. Rs. 45345.45 crore), whereas actual public deposits computed as per RBI Directions, 2010 as on March 31, 2018 was Rs. 1225.48 crore (including unclaimed deposits).

j. There were 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 excess capital concentration norms in case i.e. investment in the Equity Shares of another HFC (Ind bank Housing Ltd.) which is 25% of the equity capital of the Issuer company as against the prescribed limit of 15%, which was invested around 23 years back. Further in case of loans to State Governments / Government Agencies, the said norms have been relaxed by HUDCO by NFA.

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

iii. The deposits accepted by the company are secured on land and other properties with other unsecured liabilities.

iv. The company is not in default in the repayment of any depositors and their interests thereupon in accordance with terms and conditions of such deposits.

v. The deposits solicited by the company are not insured.

vi. The advertisement is being issued under the authority and the name of the Board of Directors of the company and the best 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.

New Delhi
Dated: 25.09.2018

By the order of the Board
For Housing and Urban Development Corporation Limited
Dr. M Ravi Kumar
Chairman & Managing Director
**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. **NAME OF NOMINEE**
   - Name of Nominee: __________
   - Guardian's Name: __________
   - Address of Nominee: __________
   - Signature of Nominee: __________

6. **STATUS**
   - Yes: [ ]
   - No: [ ]

7. **DEPOSIT DETAILS**
   - Scheme opted: HUDCO
   - Option of Interest Payment
     - Regular Plus
     - Multiplier Plus
     - Cash Certificate
   - If we apply for prepayment/renovation of fixed deposit for:
     - [ ] Months
     - [ ] Years

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)**
    - Savings: [ ]
    - Current Account: [ ]

11. **DETAILS OF BANK ACCOUNT (of third joint depositor)**
    - Savings: [ ]
    - Current Account: [ ]

12. **DETAILS OF BANK ACCOUNT (of second joint depositor)**
    - Savings: [ ]
    - Current Account: [ ]

13. **TAX STATUS**
    - [ ] Income Tax Exemption

14. **DEPOSIT DETAILS**
    - A) RTGS/NEFT No.: __________
    - Bank: __________
    - Branch: __________
    - Place: __________
    - For a period of __________ months @ __________ % per annum (cash will not be accepted).
    - B) FDR No.: __________
    - Dated: __________
    - Bank: __________
    - Branch: __________
    - Place: __________
    - For __________ (in case of Renewal)
    - (Rupees)

15. **INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)**
    - Introducer's Name: __________
    - Introducer's Address: __________
    - Introducer's Signature: __________

16. **SIGNATURE OF DEPOSITOR(S)**
    - First/ Sole: __________
    - Guardian: __________
    - Second: __________
    - Third: __________

**FOR OFFICE USE ONLY**

- Date of deposit
- Period in months
- Rate of Interest (%)
- Amount of Deposit (in)

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

- Name and Stamp of Manager-cum-broker
- Application Serial No.: HUDCODPSWEB010562
- Name of HUDCO Office
- Photograph of Applicant
- Name of Authorized Signatory & Declaration

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**NOTE:** If there is no introducer, please submit identification proof of the introducer on the bank's signature page.

**IMPORTANT:** The depositor should ensure that the above details are correct and that the signature on the bank's signature page is genuine.