

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, ( भारत सरकार का उपक्रम ), कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110 003  
वूरभाष : 011-24648160 फैक्स : 011-24625308 Visit us at : [www.hudco.org](http://www.hudco.org) सीआईएन : L74899DL1970GOI005276 जी.एस.टी : 07AAACH0632A1ZF  
Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), Core - 7A, HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110 003  
Telephone : 011-24648160 Fax : 011-24625308 Visit us at : [www.hudco.org](http://www.hudco.org) CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

आई. एस. ओ. 9001:2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

Website [www.hudco.org](http://www.hudco.org)  
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FR/BSF/2018-19

18<sup>th</sup> May, 2018

All Scheduled Banks

Sub: Offer for fresh Term Loan facility

Dear Sir,

HUDCO avails credit facilities from Banks and FIs to meet its fund requirements arising out of normal course of business. The above funds are proposed to be raised from Banks and FIs in suitable tranches depending upon HUDCO's operational requirement so as to ensure prudent treasury management and lower interest cost.

We accordingly request you to forward your offer for fresh Term Loan facility based on the following indicative terms:

- Amount - As per the exposure norms of the Bank.
- Repayment of Interest – The interest shall be payable on monthly/quarterly rests on the last day of the month/quarter.
- Purpose / end utilization of loan proceeds – To augment the resource base of HUDCO to meet the operational requirements of HUDCO.
- Rate of Interest – MCLR/any other benchmark
- Tenor- Above 1 year but upto 5 years
- Security - The facility will be a clean facility on unsecured basis (against Negative Lien on assets) without creation of charge of any nature, whatsoever, with any authority (RoC, etc.). However, HUDCO shall have right to deal with its assets both movable/immovable in ordinary course of its business. Further, HUDCO would reserve the right to dispose of certain unutilized properties forming part of the Gross block of Fixed Assets without any prior approval from the concerned lenders. In this regard, it may please be noted that disposal off the properties referred above does not affect the business or operation of HUDCO considering the fact that the amount of such properties is negligible in comparison to the total value of HUDCO's assets and as such it will not be prejudicial to the interest of the Banks & FIs who shall have negative lien on HUDCO's assets as security for the loans given to HUDCO.



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HUDCO - Strengthening India Since 1970.

- **Drawal** - The offered facilities shall be drawn fully / partly as per actual requirements.
- **Prepayment** – HUDCO would reserve the right to prepay the facility by assigning prior notice to the Bank without payment of any pre-payment penalty.

In this regard, It may further be noted that information pertaining to HUDCO's (i) Corporate profile, (ii) Product profile / major activities / demographic spread, (iii) Organisational structure, (iv) Operational highlights over the years including scheme-wise & state wise operations, (v) Overall Resource Base (vii) Annual Report for previous 02 years etc, could be accessed at our **Official web-site –[www.hudco.org](http://www.hudco.org)**. Moreover, we would be pleased to provide any further information / clarification / data analysis as you may require for your proposal note.

The said offer is open till 31<sup>st</sup> March 2019

Thanking you,



Qamar Ali  
Executive Director Finance