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(3) (vii) (i) of the Income - tax Act 1961. (Notification No. 02/2007/FNo. 149/290/2005-TPL dated 11th January, 2007)

Tax Deduction at Source: No tax deduction at source on interest paid credited up to 1,50,000/- 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

<table>
<thead>
<tr>
<th>A. HUDCO REGULAR PLUS - PERIODIC INCOME SCHEME: For Individual &amp; HUF Depositors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate of Interest</strong> (Per Annum)</td>
</tr>
<tr>
<td>Period &amp; Deposit (Months)</td>
</tr>
<tr>
<td>12</td>
</tr>
<tr>
<td>24</td>
</tr>
<tr>
<td>36</td>
</tr>
<tr>
<td>48</td>
</tr>
<tr>
<td>60</td>
</tr>
</tbody>
</table>

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

## CUMULATIVE OPTION

<table>
<thead>
<tr>
<th>B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHEME: For Individual &amp; HUF Depositors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate of Interest</strong> (Per Annum)</td>
</tr>
<tr>
<td>Period &amp; Deposit (Months)</td>
</tr>
<tr>
<td>12</td>
</tr>
<tr>
<td>24</td>
</tr>
<tr>
<td>36</td>
</tr>
<tr>
<td>48</td>
</tr>
<tr>
<td>60</td>
</tr>
</tbody>
</table>

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

## CUMULATIVE OPTION

<table>
<thead>
<tr>
<th>C. HUDCO CASH CERTIFICATE - CUMULATIVE INCOME SCHEME: For Individual &amp; HUF Depositors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rate of Interest</strong> (Per Annum)</td>
</tr>
<tr>
<td>Period &amp; Deposit (Months)</td>
</tr>
<tr>
<td>12</td>
</tr>
<tr>
<td>24</td>
</tr>
</tbody>
</table>

*Note: # RO effective from 01.03.2016*

# Interest compounded on annual basis.

# Interest payment is subject to deduction of tax at source in all schemes.

# The effective rate of deposit would be the prevailing rate of interest applicable on the date of amount realization.

## 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)

**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 to be supported by attested copy of a passport or birth certificate or high school/ 10th class certificate/ PAN Card/ Voter ID/ LIC Policy/ Driving License, etc.

**PREMATURE WITHDRAWAL**

Request for pre-mature withdrawal will be permitted subject to Housing Finance Companies (NHB) Directions, 2019.

## KYC DOCUMENTATION CHECK LIST

- **Individuals**
  - Legal name & any other names used
  - Correct Permanent Address
  - Passport (valid)
  - Voter's Identity Card
  - Driving License (valid)
  - Identity Card (subject to the company's satisfaction)
  - Aadhaar Card
  - Letters from any recognized public authority (valid)
  - Letter from employer (subject to the satisfaction of the company), documents which provide information about the satisfaction of the company will suffice.

- **Companies**
  - Names of the Company
  - Principal place of business
  - Mailing 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

## CREDIBILITY RATING

**IND tAA/Stable**

by India Ratings & Research (Ind-Ra) and CARE AAA (FD); Stable by CARE and MAAA (Stable) by ICRA.
HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF PUBLIC DEPOSIT SCHEME

1. Interest shall be paid on the last day of March & September at an annual rate of 8.50% (8.50 per cent) (8.50% p.a.) on principal amount
2. No pre-term withdrawal facility would be available at any point of time.
3. If the deposit account holder, for any reason, fails to meet the payment of interest, the amount of interest would be added to the principal amount and the deposit account holder would be liable to pay interest at a rate higher than the prevailing rate.
4. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
5. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
6. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
7. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
8. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
9. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.
10. The deposit account holder would be liable to pay interest at a rate higher than the prevailing rate for any default in payment of interest.

PREMATURE WITHDRAWAL:

1. Premature withdrawal would be permitted subject to Housing Finance Companies (HFCs) discretion, subject to a minimum lock period of 12 months.
2. Premature withdrawal would be subject to a minimum lock period of 12 months.
3. Premature withdrawal would be subject to a minimum lock period of 12 months.
4. Premature withdrawal would be subject to a minimum lock period of 12 months.
5. Premature withdrawal would be subject to a minimum lock period of 12 months.
6. Premature withdrawal would be subject to a minimum lock period of 12 months.
7. Premature withdrawal would be subject to a minimum lock period of 12 months.
8. Premature withdrawal would be subject to a minimum lock period of 12 months.
9. Premature withdrawal would be subject to a minimum lock period of 12 months.
10. Premature withdrawal would be subject to a minimum lock period of 12 months.

NOMINATION FACILITY:

1. Nomination facility would be available subject to the prevailing interest rates.
2. Nomination facility would be available subject to the prevailing interest rates.
3. Nomination facility would be available subject to the prevailing interest rates.
4. Nomination facility would be available subject to the prevailing interest rates.
5. Nomination facility would be available subject to the prevailing interest rates.
6. Nomination facility would be available subject to the prevailing interest rates.
7. Nomination facility would be available subject to the prevailing interest rates.
8. Nomination facility would be available subject to the prevailing interest rates.
9. Nomination facility would be available subject to the prevailing interest rates.
10. Nomination facility would be available subject to the prevailing interest rates.

DEPOSIT RECEIPT:

1. Deposit receipt would be issued on receipt of funds.
2. Deposit receipt would be issued on receipt of funds.
3. Deposit receipt would be issued on receipt of funds.
4. Deposit receipt would be issued on receipt of funds.
5. Deposit receipt would be issued on receipt of funds.
6. Deposit receipt would be issued on receipt of funds.
7. Deposit receipt would be issued on receipt of funds.
8. Deposit receipt would be issued on receipt of funds.
9. Deposit receipt would be issued on receipt of funds.
10. Deposit receipt would be issued on receipt of funds.

GENERAL:

1. Any amount of up to Rs. 10,000 can be withdrawn on a pre-term basis at any time after the minimum lock period of 12 months.
2. Any amount of up to Rs. 10,000 can be withdrawn on a pre-term basis at any time after the minimum lock period of 12 months.
3. Any amount of up to Rs. 10,000 can be withdrawn on a pre-term basis at any time after the minimum lock period of 12 months.
4. Any amount of up to Rs. 10,000 can be withdrawn on a pre-term basis at any time after the minimum lock period of 12 months.
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10. Any amount of up to Rs. 10,000 can be withdrawn on a pre-term basis at any time after the minimum lock period of 12 months.

NOTE: This document contains important information that must be read carefully before investing. Please contact your financial advisor or visit our website for more information.
HUDCO PUBLIC DEPOSIT


a. Name of Company
   HUDCO 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/offices, etc.
   To provide financial assistance for construction of houses and urban development activities. The Company now has a subsidiary. The Company has Regional Offices and HUDCO News Offices & Development Offices at various locations in India.

th. 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/Non-Government) & Part-time Non-official Directors.

Name | Address | Occupation
--- | --- | ---
Dr. H. R. Kanth | HUDCO Bhawan, INC, Lodhi Road, New Delhi - 110 003. | Service
Shri N. L. Manjula | HUDCO Bhawan, INC, Lodhi Road, New Delhi - 110 003. | Service
Shri. Rakesh Kumar Arora | HUDCO Bhawan, INC, Lodhi Road, New Delhi - 110 003. | Service
Smt. Jyotika | JS & FA, Ministry of Housing and Urban Affairs, Naman Bhawan, New Delhi - 110 011. | Service
Smt. Tanvi | JS (Housing), Ministry of Housing and Urban Affairs, Naman Bhawan, New Delhi - 110 011. | Service
Smt. Jyotika | DX 85 Kendriya Vihar, Sector - 56, Gurgaon 120011. | Service
Smt. Tanvi | Director Bungalow, EPA Housing Complex, New Friends Colony, Tanner Nagar, Delhi - 110095 | Business
Smt. Tanvi | C - 37, Ground Floor, South Extension, Part - 2, Delhi - 110049. | Retired IAS Officer
Smt. Jyotika | 59/1, CHS, Sector - 8, Ghandhinagar - 302001. | Retired IAS Officer

I & 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 Before Tax</th>
<th>Profit After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 31, 2015</td>
<td>1103.94</td>
<td>777.63</td>
<td>100.31(0.09%)</td>
</tr>
<tr>
<td>March 31, 2016</td>
<td>1797.10</td>
<td>131.95</td>
<td>100.31(0.09%)</td>
</tr>
<tr>
<td>March 31, 2017</td>
<td>1159.60</td>
<td>811.61</td>
<td>110.01(5.50%)</td>
</tr>
</tbody>
</table>

Inclusive of prior period adjustments

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

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>March 31, 2017</th>
<th>March 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves &amp; Surplus</td>
<td>2443.91</td>
<td>2444.00</td>
</tr>
<tr>
<td>Secured Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non current</td>
<td>1995.04</td>
<td>1948.75</td>
</tr>
<tr>
<td>Current</td>
<td>562.70</td>
<td>457.41</td>
</tr>
<tr>
<td>Unsecured Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non current</td>
<td>5092.43</td>
<td>1354.27</td>
</tr>
<tr>
<td>Current</td>
<td>2956.06</td>
<td>3610.08</td>
</tr>
<tr>
<td>Non current Liabilities &amp; Provisions</td>
<td>346.37</td>
<td>325.13</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>590.04</td>
<td>1013.93</td>
</tr>
</tbody>
</table>

**Total** | 39322.15 | 35787.15

Liabilities (before Tax) | Total | (Rs. in crore)
--- | --- | ---

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. 144,633.04 crore whereas the amount of actual borrowings as computed as per the directions as on 31.03.2017 was Rs. 28,283.41 crore provided public deposit of Company should not exceed five times of Net Owned Funds. Rs. 43,179.30 crore, whereas actual public deposit computed as per HFC Directions, 2010 as on March 31, 2017 was Rs. 1417.06 crore (Including unclaimed deposits).

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.

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: 28.09.2017

By the order of the Board -

Housing and Urban Development Corporation Limited

S/o
Dr. H. R. Kanth
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)**

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

6. **STATUS**
   - Resident Individual(s): 
   - Non-Resident Individual(s): 

7. **DEPOSIT DETAILS**
   - Scheme opted: HUDCO
   - Option of Interest Payment (Applicable to HUDCO Regular Plus Scheme):
     - Regular Plus
     - Multiplier Plus
     - Cash Certificate
   - We apply for placement/renewal of fixed deposit for:
     - Months

8. **CATEGORY**
   - Public
   - Shareholder

9. **DEPOSIT PAYABLE TO**
   - First Depositor
   - Either or Survivor
   - Anyone or Survivor

10. **DETAILS OF BANK ACCOUNT (of sole/ first depositor)**
    - Bank
    - Branch
    - Bank A/c No.

11. **DETAILS OF BANK ACCOUNT (of second joint depositor)**
    - Bank
    - Branch
    - Bank A/c No.

12. **DETAILS OF BANK ACCOUNT (of third joint depositor)**
    - Bank
    - Branch
    - Bank A/c No.

13. **TAX STATUS**
    - Income Tax Exemption
      - I.T. No.
      - Order No.

14. **DEPOSIT DETAILS**
    - A) DD/Cheque No. 
      - Dated:
    - B) FDR No. 
      - Dated:

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

---

**SIGNATURE OF DEPOSITOR(S)**

---

**FOR OFFICE USE ONLY**

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

---

**HUDCO & URBAN DEVELOPMENT CORPORATION LIMITED**

**Address:**

**Photograph of Applicant**

**Name and Stamp of Manager-cum-broker**

**Application Serial No.: HUDCOPDSWEB09956**

**Name of HUDCO Office**

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**Valid Subject to Realisation of Cheque/Drift and Re-Issue of Regular Deposit**