HUDCO PUBLIC DEPOSIT

hudco
An ISO 9001:2015 Certified Company

Registered & Corporate Office :
Housing & Urban Development Corporation Limited.
HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel.: (011) 24649610-23, 24627113-15 web: www.hudco.org
CIN: L74899DL1970GOI005276

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) (xvi) (a) of the Income -Tax Act 1961. (Notification No. 02/2007/F.No. 149/299/2005-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:

#*For Individual & HUF Depositors

Period of Deposit (Months)	Qtrly Option Rate of interest (%p.a.)	Half- Yearly Option Rate of interest (%p.a.)	Yearly Option Rate of interest (%p.a.)
12	7.30	7.35	7.50
24	7.30	7.35	7.50
36	7.30	7.35	7.50
48	7.05	7.10	7.25
60	7.05	7.10	7.25

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

For Other Depositors (Company, Firm, Trust etc)

Period of Deposit (Months)	Qtrly Option Rate of interest (%p.a.)	Half- Yearly Option Rate of interest (%p.a.)	Yearly Option Rate of interest (%p.a.)
12	7.05	7.10	7.25
24	7.05	7.10	7.25
36	7.05	7.10	7.25
48	6.80	6.85	7.00
60	6.80	6.85	7.00

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

CUMULATIVE OPTION

B. HUDCO MULTIPLIER PLUS - CUMULATIVE INCOME SCHEME:

	#*For Individual & HUF Depositors		# For Other Depositors (Company, Firm, Trust etc)	
Period of Deposit (Months)	Rate of interest (%p.a.)	# Maturity value for deposit of Rs. 10,000/-(Amount in Rs.)	Rate of interest (%p.a.)	# Maturity value for deposit of Rs. 10,000/- (Amount in Rs.)
12	7.50	10750	7.25	10725
24	7.50	11556	7.25	11503
36	7.50	12423	7.25	12337
48	7.25	13231	7.00	13108
60	7.25	14190	7.00	14026

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

CUMULATIVE OPTION

C. HUDCO CASH CERTIFICATE - CUMULATIVE INCOME SCHEME:

	# For Individual & HUF Depositors				# For Other Depositors (Company, Firm, Trust etc)		
Period of Deposit (Months)	Rate of interest (%p.a.)	Deposit Amount (Rs.)	#Maturity Value (Rs.)	Period of Deposit (Months)	Rate of interest (%p.a.)	Deposit Amount (Rs.)	# Maturity Value (Rs.)
		16099	20000			16212	20000
36	7.50	24149	30000	36	7.25	24318	30000
		40248	50000			40530	50000
		14094	20000			14260	20000
60	7.25	21141	30000	60	7.00	21390	30000
		35236	50000			35649	50000

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 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.

ELIGIBLE DEPOSITORS

1. Resident/ Non-Resident (on non-repatriable basis) Individuals
2. Minors through guardian
3. Hindu un-divided 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. Age to be supported by attested copy of a passport or birth certificate or high school/ 10th class certificate/ PAN Card/ Valid LIC Policy/ Driving License, etc.
PREMATURE WITHDRAWAL
Request for pre-mature withdrawal will be permitted subject to Housing Finance Companies (NHB) Directions, 2010.

KYC DOCUMENTATION CHECK LIST

Individuals - Legal name & any other names used - Correct Permanent Address	(i) passport (ii) PAN Card (iii) Voter's Identity Card (iv) Driving License (v) Identity Card (subject to the company's satisfaction) (vi) Adhaar 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. (i) Telephone bill (ii) Bank Account statement (iii) Letter from any recognized public authority (iv) Electricity Bill (v) Ration Card (vi) Adhaar Card (vii) Letter from employer (subject to the satisfaction of the company), (any one document which provides customer information to the satisfaction of the company will suffice). One recent passport size photograph except in case of transactions referred to in Rule 9(1)(b) of the PML Rules.
Companies - Names of the Company - Principal place of business - Mailing address of the Company - Telephone/ fax number	(i) Certificate of incorporation (ii) Memorandum & Articles of Association (iii) Resolution from the Board of Directors & Power of Attorney granted to its managers, officers or employees to transact business on its behalf (iv) Any officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf (v) Telephone Bill.
Partnership firms - Legal Name - Address - Name of all partners and their addresses - Telephone numbers of the firm and their partners	(i) Registration Certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses. (v) Telephone bill in the name of firm/ partners.
Trusts & Foundations - Name of trustees, settlers, beneficiaries & signatories - Names and addresses of the founder, the managers / directors and the beneficiaries - Telephone / Fax numbers	(I) Certificate of Registration, if registered (ii) Trust deed (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/ managers/ directors and their addresses (v) Resolution of the managing body of the foundation/ association (vi) Telephone Bill.
Unincorporated association or a body of individuals	(I) Resolution of the managing body of such associations or body of individuals (ii) Power of Attorney granted to him to transact on its behalf (iii) an officially valid document in respect of the person holding an attorney to transact on its behalf (iv) and such other information as may be required by HFC to collectively establish the legal existence of such as association or body of individuals.

'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, Adhaar Card/ letter issued by Unique Identification Authority of India containing detail of name, address and Aadhar number or any other document as may be required by the company.

HUDCO PUBLIC DEPOSIT

TERMS & CONDITIONS OF PUBLIC DEPOSIT SCHEME
GENERAL

1. Interest shall be rounded off to the nearest Rupee i.e. up to 50 paise 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 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 if the FD is not surrendered for repayment unless renewed as per terms prevailing on the date of expiry.
3. In the case of any deficiency of the company in servicing the deposits, the depositor may approach the National Consumer Dispute Redressal Forum, the State Level Consumer Dispute Redressal Forum or the District Level Consumer Dispute 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 the correctness of any of the statements or the representation made or opinion expressed by the company and for repayment of deposit/ discharge of liabilities by the Housing Finance Company.

PREMATURE WITHDRAWALS :

(A) Premature withdrawal will be permitted subject to Housing Finance Companies (NHB) Directions, 2010 for deposits and interest paid as follows:

i)	Minimum lock in period	- Three months
ii)	After three months but before six months	- The interest payable shall be 4 percent per annum for individual depositor 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 percent lower than the interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period then two percent lower than the minimum rate at which the Public Deposits are accepted by HUDCO.

Provided that in the event of death of a depositor, the deposit may be paid pre-maturely to the surviving depositor/s in the case of joint holding with the survivor clause or to the nominee or to legal heir/s 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 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 emergency or expense expense due to natural calamities/ disaster as notified by the concerned Goverment / Authority ;

(1) 'Tiny Deposits 'may prematurely be paid to individual depositors, at the request of the depositors, 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/- standing in the name of first sole or first name 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 lakh, whichever is lower, may be prematurely paid to individual depositors, at the request of depositors, before the expiry of three 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 extant 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 prematurely paid to individual depositors, at the request of depositors, before the expiry of three months from the date of acceptance of such deposits, without interest.

(B) Conditions for pre-mature withdrawal for depositors availing Tax benefits under Section 80C(2) (xvi) (a) of Income-Tax Act, 1961 :-
   i) The minimum lock in period of five years is fixed for depositors availing Tax benefits under Section 80C and no pre-mature withdrawal is allowed for such deposits prior to the above lock in period.
   ii) In case of joint holding by two or three persons, only the first depositor would be eligible for tax benefit under Section 80C.

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

LOAN FACILITY

(i) The loan facility will be up to 75% of the amount of deposit (i.e. principal amount and excluding accrued interest, if any) except in case of deposits received u/s 80C.
(ii) Loan facility can be availed only after 3 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 an undertaking should be submitted for loan consideration.
(v) The period of the loan shall not extend beyond the date of maturity of deposit.

DEDUCTION OF INCOME TAX AT SOURCE

Income tax will be deducted at source from interest in accordance with section 194 A of the Income Tax Act 1961 i.e. if the interest payable exceeds ₹ 5000/- in aggregate in the current financial year. In cumulative option interest will be deemed to accrue every year as on 31st March of each financial year & interest will be compounded after deducting the tax amount unless form 15G/15H in duplicate as prescribed under Income Tax is (except company & firm) furnished to HUDCO latest by 15th March of each financial year only up to maximum limit prescribed by IT Department during the financial year. However, in case of Non Cumulative option, Form 15G/15H should be furnished to HUDCO latest by 15th March of each financial year for the next financial year. Deduction of tax at source in case of trust will not be made if certificates under section 197 of Income Tax Act, 1961 issued by the concerned assessing officer of the I.T. or copy of the order under section 10 of the Income Tax Act 1961, if the trust is exempted under the above act, is submitted to the company by 15th March of each financial year. Form 15G/H may be furnished by all categories of depositors (except company & firm). Relevant documents for exemption of Tax Deduction at Source are to be submitted for each financial year and the same shall be applicable till the validity period only.

RENEWAL OF DEPOSIT

The company may at its sole 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 renewal request is not received within a period of one month after the date of maturity such deposit may be renewed from the date of receipt of such request at HUDCO office.

REPAYMENT OF DEPOSIT

Deposit receipt duly discharged must be surrendered to the office of the company for repayment of principal and interest up to the date of maturity at least three weeks before the due date.
The repayment of deposit shall be made by RTGS/NEFT payment in the bank account of the depositer on surrendering the deposit receipt discharged with revenue 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 clauses namely: a) Either or survivor b) number one or survivor(s) c)Anyone or survivor(s). The names and addresses of all the joint depositors will be entered in the ledger and register of depositors. The interest on deposits in joint name will be paid (in case of cumulative deposit it will be deemed to accrue) to the first named depositor for the purpose of the deduction of tax at source and discharge given by him/her will be binding on the joint holder(s).

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 deemed to accrue to the depositor in the order of survivors as given in the application on production of first named depositor's death certificate.
Repayment of deposit will be made as per instructions given in application by the depositors. Discharge by such person(s) will be binding on the joint holders.

NOMINATION FACILITY

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

DEPOSIT RECEIPT

i) Deposit receipt will be forwarded by Registered post/ courier to the address of sole/first applicant in the application form within 4-6 weeks after credit of amount in HUDCO's account.
ii) Deposit receipts are non- transferable and non- negotiable.

ISSUE OF DUPLICATE RECEIPTS / TDS CERTIFICATE

In the event of loss or destruction or mutilation of any of above documents the company may at its sole 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

Total amount of exposure including the non-fund based facilities, to companies in the same group or other entities or business ventures in which directors and/or the corporation are holding substantial interest as on March 31, 2018 was Rs 10.85 Crore.

MISCELLANEOUS PROVISIONS

i) Deposit from minor (s) will be accepted through natural/legal guardian(s) provided the application form is signed by their natural or legal guardian, on their behalf.
ii) Where the due 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, without any additional interest.
iii) 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 half year shall be reckoned to the end on 31st March and 30th September. Quarterly option shall be reckoned to end on 31st March, 30th June, 30th September & 31st December.
iv) Deposits once accepted under one scheme cannot be interchanged/ split/ Transferred/ Transposed etc. before the expiry of the said deposit term under any circumstances.
v) The aforesaid terms and conditions of acceptance of deposit are subject to rules and regulations framed by the Central Government, Reserve Bank of India/National Housing Bank or any other competent authority from time to time.
vi) In case of cumulative deposits for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year.
vii) In case of non-payment of deposit or part thereof in accordance with the terms and conditions of the deposit, the depositors may make application to authorised officer of the National Housing Bank.

NON– RESIDENT DEPOSIT

Deposit from non-resident Indian Origin/ Nationality 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 repatriated out of India. The deposits from NRI's would be accepted up to maximum period of 3 years only.

HOW TO APPLY

Application form fresh or renewal of deposit must be made on 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-Broker of the Company. The period of Deposit and calculation of interest thereon will commence from the date of credit of amount in HUDCO's account. Application with thumb impression will not be accepted. Application forms can be obtained from and deposited at the following offices of HUDCO (Housing and Urban Development Corporation Limited) and offices of authorized Manager-cum-Broker of the company.

FOR ACCEPTING APPLICATIONS

REGISTERED OFFICE/CORPORATE OFFICE:HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi-110003. Tel: (011) 24649610-23, 24627113-15, Fax: (011) **24625308**. Visit us at www.hudco.org. email : hudcopds@gmail.com, hudco@hudco.org.

REGIONAL OFFICES:4th Floor, Gruh Nirman Building, Ashram Road, **AHMEDABAD** - 380 009. Tel : (079) 25625990, Fax : (079) 26580804. Manipal Centre, North Block,7th Floor, Unit No. 703-704, No.47, Dickenson Road, **BENGALURU** - 560 042. Tel.: (080) 25582602,Fax: (080) 25598748. 3rd Block ,Paryavas Bhawan, Jail Road, Arera Hills, **BHOPAL** - 462 011. Tel : (0755) 4272077 Fax : (0755) 2763526. 3rd Floor, Deendayal Bhawan, Ashok Nagar, Janpath, **BHUBANESHWAR** - 751 009. Tel : (0674) 2531749 Fax : (0674) 2534906. SCO 132-133, 1st & 2nd Floor, Sector-34-A, **CHANDIGARH** - 160 022. Tel : (0172) 2648952, Fax : (0172) 2648955. Vth Floor, CMDA Tower-I, No.1, Gandhi Irwin Road, Egmore, **CHENNAI** - 600 008. Tel : (044) 28413141 Fax :(044) 28589746. 74/1, Garhwal Mandal Vikas Nigam Building., 2nd Floor, Rajpur Road, **DEHRADUN** (Uttrakhand)-248001, Tel : (0135) 2748405, Fax : (0135) 2748290.House No. 221, United Colony, Half Nagarjan, Near Government High School, **DIMAPUR** (Nagaland) - 797112, Tel : (03862) 224365. Fax : (03862) 224323, Housefed Office Complex, 2nd Floor, Rukminigaon, G.S.Road, **GUWAHATI** – 781022 Tel: (0361)-2339148, Fax (0361) 2339150, 5-10-193, Ist Floor, HACA Bhawan, Opposite Assembly, Saifabad, **HYDERABAD** - 500 004. Tel : (040) 23231297 Fax : (040) 23243938. Behind Rajasthan Housing Board Office, Vidhyut Marg, Jyoti Nagar, **JAIPUR**- 302005, Tel : (0141) 2740874, Fax : (0141) 2740702. HUDCO Bhawan, OB-08, Rail Head Complex, **JAMMU** - 180012. Tel : (0191) 2474355, Fax : (0191) 2473640. HUDCO Bhawan, Plot No. 11, DJ-Block, Sector-II, Karunamoyee, Salt Lake City,**KOLKATA** - 700091. Tel. (033) 23580780, Fax No. (033) 23585514. B-1, North East Block, PICUP Building, 2nd Floor, Vibhuti Khand, Gomti Nagar, **LUCKNOW** - 226010. Tel : (0522) 2720731, Fax (0522) 2720841. Shreyas Chambers, 2nd Floor, 175, Dr D N Road, Fort, **MUMBAI** - 400 001. Tel : (022) 22690080, Fax : (022) 22690086. HUDCO House, 5th Floor, Lodhi Road, **NEW DELHI** - 110 003. Tel.: (011) 24308650, Fax: (011) 24308667. Block B-2, 2nd Floor, Mauryalok Complex, Dak Bungalow Road, **PATNA** - 800001. Tel : (0612) 2234994, Fax : (0612) 2221886.1-B, Surya Appartments, Katora Talab, **RAIPUR** - 492001. Tel : (0771) 2427796, Fax : (0771) 2422023. MAPLE Plaza, Block E & F, 6th Floor, Opposite Ashok Nagar, Gate No. 2, Kadru- Argora Road, **RANCHI**- 834 002. Tel : (0651) 2241238, Fax : (0651) 2241236. 3rd Floor, "SAPHALAYAM" Palayam University P.O., **THIRUVANANTHAPURAM** - 695 034. Tel : (0471) 2339742, Fax : (0471) 2329006. 36-14-1,Veeramachineni Complex, Jammichettu Centre, Mogalrajpuram, **VIJAYAWADA**-520010. Tel:(0866)2493306, Fax: (0866) 2493308.

AUTHORISED MANAGER-CUM-BROKERS: M/sAlmondz Global Securities Limited Tel : (011)41514666-69 **M/s Bajaj Capital Ltd.**, Tel : (011)41693000.**M/S Bhartia & Co.** Tel : (0361) 2543612, **M/s R. R. Financial Consultants Ltd.**, Tel : (011)23352496. **M/s SMIFS Capital Markets Ltd.** Tel : (033) 22900362.**M/s. Alfresco Capital Markets Pvt. Ltd.** Tel : (033) 25707805. **M/s Enam Securities Pvt. Ltd.**, Tel : (022) 22677901.**M/s. SPA Capital Advisors Ltd.**,Tel : (011)25517371. **M/s SMC Global Securities Ltd.**, Tel : (011) 25754365. **M/s J M Financial Services Pvt. Ltd.**, Tel : (011) 49537800 .**M/s Karvy Stock Broking Ltd.**,Tel : (011) 40169103 .**M/s Brics Securities Ltd.**, Tel : (022) 24994002 .**M/s Esha Investment & Trading Pvt. Ltd.** Tel : (033) 22348192 **M/s ICICI Securities Ltd.** Tel : (022) 40701000 **M/s Trust Investment Advisors Pvt. Ltd.** Tel :(011) 43554000 **M/s. HDFC Securities Ltd.** Tel : (011) 40498219 **M/s Real Growth Securities Pvt. Ltd** Tel : (011)25512114 **M/s Stock Holding Corporation of India Ltd** Tel : (022) 61778600

HUDCO PUBLIC DEPOSIT

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977.

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 Niwas Offices & Development Offices at the following places in India: Agartala, Aizawal, Ahmedabad, Bengaluru, Bhubaneshwar, Bhopal, Chennai, Chandigarh, Delhi, Dehradun, Dimapur, Guwahati, Goa, Gangtok, Hyderabad, Imphal, Itanagar, Jaipur, Jammu, Kolkata, Kokrajhar, Lucknow, Mumbai, Patna, Puducherry, Portblair, Raipur, 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:

	Name	Address	Occupation
1.	Dr. M Ravi Kanth, Chairman & Managing Director	Hudco Bhawan, IHC, Lodhi Road, New Delhi - 110003.	IAS (r)
2.	Shri. N L Manjoka, Director (Corporate Planning)	Hudco Bhawan, IHC, Lodhi Road, New Delhi - 110003.	Service
3.	Shri. Rakesh Kumar Arora, Director (Finance)	Hudco Bhawan, IHC, Lodhi Road, New Delhi - 110003.	Service
4.	Smt. Jhanja Tripathy, Part-time Official Director	JS & FA, Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi - 110011.	Government Service
5.	Shri. Amrit Abhijat, Part-time Official Director	JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhawan, New Delhi - 110011.	Government Service
6.	Shri Mukesh M Arya, Part-time Non-Official Independent Director	DX 85 Kendriya Vihar, Sector - 56, Gurugram 122011.	IA & AS (Retired)
7.	Prof. Chetan V Vaidya, Part-time Non-Official Independent Director	9 Kesar Bagh, Vasna Road, Opposite Rituraj Apartments, Vadodara - 390015, Gujarat.	Professional
8.	Shri. Amarishkumar Govindlal Patel, Part-time Non-Official Independent Director	13/E, Shayona Park, Opp. Vaibhav Bunglows, Near Sun & Step Club, Memnagar, Ahmedabad - 380061, Gujarat.	Business
9.	Smt. Pratima Dayal, Part-time Non-Official Independent Director	C - 37, Ground Floor, South Extention, Part - II Andrewsganj, New Delhi - 110049.	Retired IAS Officer
10.	Dr. SK Nanda, Part-time Non-Official Independent Director	528/2, 'CH', Sector - 8, Gandhinagar - 382008, Gujarat.	Retired IAS Officer

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)

Year Ending	Profit @Before Tax	After Tax	Dividend Declared (%)
March 31, 2016	1077.10	783.79	100.01(5.00%)
March 31, 2017	1175.00	841.81	110.02(5.50%)
March 31, 2018	1090.50	799.06	110.10(5.50%)

@ Inclusive of prior period adjustments

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

(Rs. in crore)

Liabilities	*March 31, 2018	March 31, 2017	Assets	*March 31, 2018	March 31, 2017
Share Capital	2001.90	2001.90	**Fixed Assets**	105.34	103.91
Reserves & Surplus	7819.84	7165.35	**Investments**		
			Non Current	368.52	368.52
			Current	-	0.01
Secured Loans:			**Loans for housing, urban development & infrastructure**		
Non Current	20080.77	19925.04	Non Current	42210.68	33162.04
Current	602.08	562.70	Current	4874.83	4296.13
Unsecured Loans:			**Other Loans & Advances**		
Non Current	8557.21	5028.63	Non Current	56.21	55.45
Current	8167.96	2916.06	Current	764.72	689.88
Non Current Liabilities & Provisions	407.77	346.37	**Current Assets**	549.85	646.21
Current Liabilities & Provisions	1016.53	950.84			
Deferred Tax Liabilities (Net)	276.09	425.26	**Misc. Exp. (to the extent not written off)**	-	-
TOTAL	**48930.15**	**39322.15**	**TOTAL**	**48930.15**	**39322.15**

*Regrouping done in the year 2017-18 wherever necessary.

(Rs. in crore)

Contingent Liabilities	(2017-18)	(2016-17)
Claims against the Company not acknowledged as debts	0.18	0.67
Others	361.10	407.47

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. 155006.24 crore whereas the amount of actual borrowing computed as per these directions as on 31.03.2018 was Rs. 37408.02 crore provided public deposit of Company should not exceed five times of Net Owned Fund i.e. Rs. 48439.45 crore, whereas actual public deposit computed as per NHB Directions, 2010 as on March 31, 2018 was Rs. 1262.48 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 it except credit concentration norms in one case i.e. investment in the Equity Shares of another HFC (Indbank Housing Ltd.) which is 25% of the equity capital of the investee 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 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) 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 thereupon 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 text was approved by the Board on 05.09.2018

A copy signed by a majority of Directors of the Company has been filed with National Housing Bank and Registrar of Companies, New Delhi.

New Delhi
Dated : 25.09.2018

By the order of the Board
for Housing and Urban Development Corporation Limited
Sd/-
Dr. M Ravi Kanth
Chairman & Managing Director

HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED
(A Government of India Enterprise)
HUDCO Bhawan, Core 7A, India Habitat Centre,
Lodhi Road, New Delhi - 110003
Tel.: (011) 24649610-23, 24627113-15
website: www.hudco.org,
An ISO 9001:2015 Certified Company
CIN: L74899DL1970GOI 005276

Name and Stamp of Manager-cum-broker

Application Serial No. HUDCOPDSWEB017763

Name of HUDCO Office

Forms U/S 80 (C)

Photograph of Applicant

APPLICATION FORM FOR HUDCO PUBLIC DEPOSIT SCHEME

1. NAME OF DEPOSITORS (IN BLOCK LETTERS) **2. DATE**

Sole : Mr./Mrs./Ms.

Second : Mr./Mrs./Ms.

Third : Mr./Mrs./Ms.

Guardian's Name : Mr./Mrs./Ms.

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. NOMINATION

Name of Nominee :_____

Guardian's Name :_____
(If Nominee is a minor)

Address of Nominee :_____

Signature of Nominee:
I hereby attest the signature of the Nominee appointed by me.

Senior Citizen (60 years & above) ☐ Yes (Please attach proof of age) ☐ No

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	☐ REGULAR PLUS	☐ MULTIPLIER PLUS	☐ CASH CERTIFICATE
Option of Interest Payment (Applicable to HUDCO Regular Plus Scheme)	☐ Qly.	☐ Hly.	☐ Yrly.
I/We apply for placement/renewal of fixed deposit for :	☐ ☐ Months	Option for deposit U/S 80C(2) (xvi) (a) of IT Act, 1961	☐ Yes ☐ No

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)

(Please refer to the clause of interest payment)
☐ Savings ☐ Current Account
Bank_____
Branch_____
Bank A/c No.

11. DETAILS OF BANK ACCOUNT (of second joint depositor)

(Please refer to the clause of interest payment)
☐ Savings ☐ Current Account
Bank_____
Branch_____
Bank A/c No

12. DETAILS OF BANK ACCOUNT (of third joint depositor)

(Please refer to the clause of interest payment)
☐ Savings ☐ Current Account
Bank_____
Branch_____
Bank A/c No.

13. TAX STATUS

Income-Tax Exemption
☐ i) No
ii) Yes ☐ 15H. ☐ 15G. ☐ Order U/s 197 ☐ Notification U/s 10 ☐ 15AA ☐ Any other (Please specify)
PAN/ GIR No:_____
Details of other deposits of HUDCO: FDR No. (s) .....
Amount (₹.) .....

14. DEPOSIT DETAILS

A) RTGS/NEFT No. _____ Dated_____ for ₹_____ Drawn on_____ Bank_____ Branch,
Place_____ for a period of_____ months @ _____% per annum (cash will not be accepted).
B) FDR No._____ Dated_____ for ₹_____ (in case of Renewal)
C) Total Fixed deposit Amount (in figure) ₹_____ (Rupees _____)

15. INTRODUCTION/IDENTIFICATION OF NEW DEPOSITOR (MANDATORY)

Introducer must be a HUDCO Manager-cum-Broker or an existing depositor
Introducer's Name:_____ Deposit No.:_____ Signature:_____
Address:_____

NOTE: If there is no introducer, please submit identification Proof as per Documentation checklist on page1.
All Depositors should also, mandatorily submit address Proof and Tax Status documents as per documentation checklist on page 1.

I/We hereby declare that amount being deposited herewith is not out of any funds acquired by me/ us by borrowing or accepting deposits from any other person(s). I/we hereby declare that first named depositor mentioned in our application is the beneficial owner of this and as such he/ she should be treated as the payee for the purpose of tax deduction under section 194A of the Income Tax Act, 1961. I/we hereby agree to abide by the attached terms & conditions governing deposit.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme and that the amount kept in the deposit is through legitimate sources and does not involve directly or indirectly any proceeds of schedule of offence and/ or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules ,Regulations, Notification, Guidelines or Directions thereunder, as amended from time to time

"I hereby give my explicit consent to HUDCO to duly renew principal / renew principal and interest / pay, in entirety, the principal and interest to my designated bank account mentioned here in on maturity of the deposit".

Note: The Maturity (repayment of deposit) and renewal shall be subject to surrender of duly discharged deposit receipt and compliance of the other conditions stated in the form.

I/we have gone through the financial and other statement/particulars/representation furnished/made by the company and after careful consideration I/we, am/are making the deposit with the company at my/our own risk and volition.

I / we certify that application for the deposit is submitted direct / placed through_____(name of the Broker to be indicated)

SIGNATURE OF DEPOSITOR(S)

First/Sole/ Guardian:_____
Second:_____
Third:_____

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)

1 ....

2 ....

FOR OFFICE USE ONLY

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

PROVISIONAL RECEIPT (TO BE FILLED IN BY DEPOSITOR) Application Serial Number_____

HOUSING & URBAN DEVELOPMENT CORPORATION LTD
Regd. Office-HUDCO Bhawan, Core 7A, India Habitat Centre,
Lodhi Road, New Delhi-110003

HUDCO (Regular Plus -(Qly / Hly / Yly) / Multiplier plus/Cash Certificate (✓) the applicable option

Received from Mr./Miss/Mrs.....RTGS/NEFT / HUDCO Receipt No. ..... of ₹ .....Dated ..... Drawn on .....
Bank..... Branch as a deposit for HUDCO .....Scheme for a period of .....Months @.....%p.a.

For HOUSING & URBAN DEVELOPMENT CORPORATION LTD.

Name of Authorised Signatory & Designation