## HUDCO PUBLIC DEPOSIT
Registered & Corporate Office:
Housing & Urban Development Corporation Limited,
HUDCO Bhawan, Core 7A, India Habitat Centre, Lodhi Road, New Delhi - 110003
Tel.: (011) 24645651-52, 2462715-16 web: www.hudco.org

### Regional Office:

**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)(vi) (a) of the Income - Tax Act 1961. (Notification No. 02/2007-F.No. 14/2992006-TPL dated 11th January, 2007)

**Tax Deduction at Source:** No tax deduction at source on interest paid/coupons 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:

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Only Option</th>
<th>Half Yearly Option</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rate of interest (Y.P.A.)</td>
<td>Rate of interest (Y.P.A.)</td>
<td>Rate of interest (Y.P.A.)</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>24</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>7.50</td>
<td>7.30</td>
<td>7.35</td>
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<tr>
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<td>7.50</td>
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<td></td>
<td>7.50</td>
<td>7.30</td>
<td>7.50</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>Only Option</th>
<th>Half Yearly Option</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rate of interest (Y.P.A.)</td>
<td>Rate of interest (Y.P.A.)</td>
<td>Rate of interest (Y.P.A.)</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>24</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>7.05</td>
<td>7.05</td>
<td>7.10</td>
</tr>
<tr>
<td></td>
<td>7.05</td>
<td>7.05</td>
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<tr>
<td></td>
<td>7.05</td>
<td>7.05</td>
<td>7.10</td>
</tr>
</tbody>
</table>

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

### CUMULATIVE OPTION

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Rate of interest (Y.P.A.)</th>
<th>Deposit Amount (Rs.)</th>
<th>#Maturity Value (Rs.)</th>
<th>Period of Deposit (Months)</th>
<th>Rate of interest (Y.P.A.)</th>
<th>Deposit Amount (Rs.)</th>
<th>#Maturity Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16096</td>
<td>20000</td>
<td>10212</td>
<td>20890</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>24114</td>
<td>30000</td>
<td>60</td>
<td>21141</td>
<td>30000</td>
<td>21390</td>
</tr>
<tr>
<td></td>
<td>53256</td>
<td>50000</td>
<td>35408</td>
<td>50000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### KYC DOCUMENTATION CHECK LIST

- **Individuals**
  - Legal name & any other name used
  - Correct Permanent Address

- **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

- **Trusts & Foundations**
  - Name of trustees, settlors, beneficiaries & signatories
  - Name and addresses of the four, the managers & the beneficiaries
  - Telephone / Fax numbers

#### 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.

### 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

TERMS & CONDITIONS OF PUBLIC DEPOSIT

1. Interest shall be credited 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 named 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 event of closure of the company in the service of the depositors, the depositor may approach the National Consumer Disputes Redressed Forum, the State Level Consumer Dispute Redressed Forum or the District Level Consumer Dispute Redressed Forum for relief.

4. The financial position of the Company as disclosed and represented in the application form is true and complete and the company is in a position to meet the financial obligations and presently solvent.

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 soundness of the company or for correctness of any of the statements or the representations made or option accepted by the company for repayment of deposit/discharge of liabilities by the Housing Finance Company.

PREMATURE WITHDRAWAL

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

1. After three months from the date of acceptance of such deposits, in whole, without interest.

2. After six months from the date of acceptance of such deposits, in whole, without interest.

(B) Conditions for premature withdrawal for deposits availing Tax benefits under Section 80CCD (2) (ii) of the Income Tax Act, 1961

1. The minimum lock in period of five years is fixed for deposits availing Tax benefits under Section 80CCD (2) which will be adhered to subject to following:

   a. In case of fixed term deposits having tenure of 5 years or above, the depositor may withdraw the deposit under Section 80CCD (2) subject to making a minimum withdrawal of 15% of the amount of deposit generally in ten equal monthly installments.

   b. In case of fixed term deposits having tenure of 1 year or above, the depositor may withdraw the deposit under Section 80CCD (2) subject to making a minimum withdrawal of 15% of the amount of deposit generally in one equal installment. The final withdrawal will be allowed only at the end of the lock-in period.

(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) subject to a maximum tenure of 3 years.

2. The loan facility can be availed only after 3 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. Original Fixed Deposit Receipt duly discharged by the depositor along with undertaking should be attached with the loan application.

5. 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 in accordance with section 194 of the Income Tax Act, 1961. In case the interest payable exceeds Rs. 5000/- in aggregate in the current financial year in cumulative option interest will be deducted at source at 10% rate. In case of any withdrawal/discharge/abolition for such deposits prior to the above lock in period.

In case of fixed term deposits having tenure of 1 year or above, the depositor may withdraw the deposit under Section 80CCD (2) subject to making a minimum withdrawal of 15% of the amount of deposit generally in one equal installment. The final withdrawal will be allowed only at the end of the lock-in period.

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.

DEPARTMENT OF DEPOSIT

Deposit would be disbursed and disbursed with the approval of the Company. The period of deposit would be up to three years after the date of deposit.

REPAYMENT OF DEPOSIT

The repayment of deposit shall be made by RTGS/NEFT payment to the bank account of the depositor on the date of maturity of deposit.

J OINT 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 joint names. a) Either or survivor b) by survivorship c) All or any. Any name and address of all the joint depositors will be mentioned in the ledger and register of depositors. The ownership of deposit in joint names will be with the survivor or holder of the deposit at any point of time and in the event of death of first named depositor interest on fixed deposit will be paid in case of cumulative deposit in joint names. The depositors in joint names shall agree to act and to be bound jointly and severally.

J NUS ORIENTATION FACILITY

In case of deposits in a joint single or jointly, can nominate under this facility. The nominee shall have the right to receive the maturity amount in respect of deposit on death of all the depositors. Power of Attorney holder or a guardian applying undue benefit in case of death.

D EPOSIT RECEIPT

Deposit receipt will be issued by registered post/courier to the address of substantive applicant along with a signature on the deposit receipt in accordance with the instructions of HUDCO account.

I SSUE OF IMPUT RECEIPTS / TDS CERTIFICATE

In the event of loss or destruction or mutilation of any of these documents may apply at its sole discretion the issue of a new one. Anticipatory京东 or Individual depositors from both the company deposits held in two accounts credited to the same person as per the application form.

MISCELLANEOUS PROVISIONS

1. Deposits from minors or legal guardians shall be accepted in such form that the proceeds are payable to the minor and not directly to the minor's bank account.

2. When the date of settlement of the purchase is fixed on a Sunday, Bank holiday or any other day on which the office was closed and the payment will be made on the next following working day, without any additional interest.

3. 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 interest will be paid to the holder of deposit on 10th March and 10th September in each financial year. Quartered interest shall be reckoned to on 31st March, 10th June, 30th September and 10th December.

4. Deposits once accepted under one scheme cannot be interchanged into another (Transferred). Transfers can be made in the same scheme under any circumstances.

5. The Assessing Officer’s terms and conditions of acceptance of deposit are subject to regulations and laws framed by the Central Government, Reserve Bank of India and National Housing Bank or any other competent authority from time to time.

6. In case of cumulative deposit for the purpose of deduction of Income Tax, interest will be deemed to have been credited on the last day of every financial year and tax deducted at source at the rate of 20%.

7. 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.

N O-N RESIDENT DEPOSIT

Deposits from non-resident Indian Origin would be accepted subject to the condition that the principal and interest shall not be credited to any non-resident external account or alteemed to be repatriated out of India. The deposits from such accounts would be accepted up to a maximum period of 3 years.

H O W TO APPLY

Applications for 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 accepted at HUDCO's Regional offices and if by the Authorized Manager-cum-Branch of the Company. The period of deposit and calculation of maturity. The interest will be calculated on the basis of the date of credit to deposit account in HUDCO's account. Applications with late postmark will not be accepted. Application forms can be obtained from and deposited at the following offices or HUDCO (Housing and Urban Development Corporation Limited) and officers of authorized Manager-cum-Branch of the company.

F O R A P P L I C A T I O N S

S T A T U T O R Y D E C L A R A T I O N

The company hereby declare that the information furnished in the application form is complete, correct and full. The company also undertakes to abide by the rules and regulations framed by the Central Government, Reserve Bank of India and National Housing Bank.
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: 25.04.1976
c. The Business carried on by the company and its subsidiaries with details of branches or units, if any: To provide financial assistance for the construction of houses and urban development activities. The company does not have any subsidiary. The company has six regional offices, HUDDCO News Offices and Development Offices at the following places in India: Apniata, Atizai, Ahmedabad, Bengaluru, Bhubaneswar, Chennai, Chandigarh, Delhi, Dehradun, Dimapur, Guwahati, Goa, Gangtok, Hyderabad, Imphal, Itanagar, Jaipur, Jamshedpur, Kolkata, Kolhapur, Lucknow, Mumbai, Patna, Puducherry, Port Blair, Rapsur, Ranchi, Shillong, Shimla, Thrissur, Trivandrum, Vizagapatam.
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 Director) & 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 Kirthi</td>
<td>HUDCO Bhawan, I.N.C., Lodhi Road, New Delhi - 110003.</td>
<td>IAS (I)</td>
</tr>
<tr>
<td>Shri. N.L. Manjana,</td>
<td>HUDCO Bhawan, I.N.C., Lodhi Road, New Delhi.</td>
<td>Service</td>
</tr>
<tr>
<td>(Corporate Planning)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shri. Rakesh Kumar Arora,</td>
<td>HUDCO Bhawan, I.N.C., Lodhi Road, New Delhi.</td>
<td>Service</td>
</tr>
<tr>
<td>Director (Finance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shri. Pranab Mitra</td>
<td>JS &amp; FA, Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>Part-time Official Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shri. Anil Tyagi,</td>
<td>JS (HFA), Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 110011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shri. Mukesh Ch. Arora,</td>
<td>DX 05 Kendra, Ghar, Sector - 16, Gurugram 122001.</td>
<td>W&amp;A (Retired)</td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prof. Christ V. Vedika,</td>
<td>9 Kesar Bagh, Vasant Vihar, Opposite Laxmi Apartments, Vadodara - 390005, Gujarat.</td>
<td>Professional</td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shri. Pratap Dayal,</td>
<td>C-17, Ground Floor, South Extension, Block-I, Paschim Vihar, New Delhi - 110049.</td>
<td>Retired IAS Officer</td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dr. SK Hansa</td>
<td>5282, &quot;OF&quot;, Sector - 8, Ghandhinagar - 380006,</td>
<td>Retired IAS Officer</td>
</tr>
<tr>
<td>Part-Time Non-Official Independent Director</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

f. & g. Profit of the Company, before and after making provision for tax and divided declared by the company for the three audited financial years immediately preceding the date of advertisement:

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>Profit (Rs. in crore)</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar 31, 2010</td>
<td>1077.10</td>
<td>783.76</td>
</tr>
<tr>
<td>Mar 31, 2017</td>
<td>1175.00</td>
<td>841.81</td>
</tr>
<tr>
<td>Mar 31, 2018</td>
<td>1275.30</td>
<td>799.06</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>March 31, 2018</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves &amp; Surplus</td>
<td>7619.84</td>
<td>7665.35</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>9621.74</td>
<td>9667.25</td>
</tr>
<tr>
<td>Secured Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>20606.77</td>
<td>19285.04</td>
</tr>
<tr>
<td>Current</td>
<td>602.99</td>
<td>562.70</td>
</tr>
<tr>
<td>Secured Loans: Total</td>
<td>21209.76</td>
<td>19847.74</td>
</tr>
<tr>
<td>Unsecured Loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>8557.21</td>
<td>5028.93</td>
</tr>
<tr>
<td>Current</td>
<td>8167.95</td>
<td>9316.06</td>
</tr>
<tr>
<td>Total Current Liabilities &amp; Provisions</td>
<td>16725.16</td>
<td>14345.00</td>
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<tr>
<td>Deferred Tax Liabilities (Net)</td>
<td>276.99</td>
<td>425.26</td>
</tr>
<tr>
<td>Miscellaneous Expenses (to the extent not written off)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>48938.15</td>
<td>39322.15</td>
</tr>
<tr>
<td>Assets</td>
<td>March 31, 2018</td>
<td>March 31, 2017</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>1092.34</td>
<td>1329.31</td>
</tr>
<tr>
<td>Investments</td>
<td>368.52</td>
<td>368.52</td>
</tr>
<tr>
<td>Non Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans for housing, urban development &amp; infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>42210.98</td>
<td>33162.04</td>
</tr>
<tr>
<td>Current</td>
<td>4674.83</td>
<td>4256.13</td>
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<tr>
<td>TOTAL</td>
<td>46835.81</td>
<td>37418.17</td>
</tr>
</tbody>
</table>

i. 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. 15006.24 crore whereas the amount of actual borrowing computed as per the directions as on 31.03.2019 was Rs. 37402.02 crore provided public deposit of Company should not exceed five times of Net Owned Fund i.e. Rs. 45938.45 crore, whereas actual public deposit computed as per HFC Directions, 2010 as on March 31, 2019 was Rs. 1352.46 crore (including unclaimed deposits).

j. There are no overdue deposits other than unclaimed deposits.

k. Company hereby declares that:

1. The Company has complied with the provisions of the runner-up方向able deposits to be exempted from credit concentration norms in a given case i.e. in the Equity Shares of another HFC (Public Housing Limited) which is 25% of the equity capital of the investor company as against the prescribed limit of 15%, which was invested around 40 years back. Further in case of loans to State Governments / State Governments Agencies, the said limits have been raised for HUDCO by NHB.
2. The company's exposure to the housing loan portfolio is adequate and is within the prescribed caps.
3. The company's exposure to the corporate sector is within the prescribed caps as per the directions.
4. The holdings in the shares of any company are approved by the Board in accordance with terms and conditions of such holdings.
5. The company is not involved in any financial activity or trading in any interest other than those in accordance with terms and conditions of such holdings.

The advertisement is being issued under the authority of the Board of Directors of the company and the last approval by the Board is on 06.02.2018.

A copy signed by a majority of Directors of the Company has been filed with National Housing Bank and Registrar of Companies, New Delhi.
**Application Form for HUDCO Public Deposit Scheme**

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

- Sole: [Name]
- Second: [Name]
- Third: [Name]
- Guardian’s Name: [Name]

**2. DATE**

- [Date]

**3. DATE OF BIRTH OF SOLE/FIRST DEPOSITOR**

- [Date]

**4. ADDRESS OF SOLE/ FIRST DEPOSITOR (IN BLOCK LETTERS)**

- Pin: [Pin]
- Tel./Mob. No.: [Number]
- Off. Fax: [Fax]

**5. NOMINATION**

- Name of Nominee: [Name]
- Guardian’s Name: [Name]
- Address of Nominee: [Address]

**6. STATUS**

- [ ] Resident Individual(s)
- [ ] Registered Society
- [ ] Hindu Undivided Family
- [ ] Association of Person (AOP)
- [ ] Partnership Firm
- [ ] Non-Resident Individual(s)
- [ ] Others

**7. DEPOSIT DETAILS**

- Scheme opted: [HUDCO Regular Plus]
- Option of Interest Payment: [Cash Certificate]
- [ ] Cash
- [ ] Cheque
- [ ] Bank Draft
- [ ] Quit Claim
- [ ] Fixed Deposit

**8. CATEGORY**

- [ ] Public Shareholder
- [ ] Director
- [ ] Promoter
- [ ] Relative of Director
- [ ] First Depositor
- [ ] Either or Survivor
- [ ] Anyone or Survivor

**9. DEPOSIT PAYABLE TO**

- [ ] Bank
- [ ] Casual Banker
- [ ] Account

**10. DETAILS OF BANK ACCOUNT (of sole/first depositor)**

- Bank: [Bank]
- Branch: [Branch]
- A/c No.: [Number]

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

- Bank: [Bank]
- Branch: [Branch]
- A/c No.: [Number]

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

- Bank: [Bank]
- Branch: [Branch]
- A/c No.: [Number]

**13. TAX STATUS**

- [ ] No Income Tax Exemption
- [ ] Income Tax Exemption

**14. DEPOSIT DETAILS**

- A) RTGS/NFS RT No.: [Number]
- Place: [Place]
- Bank: [Bank]
- Branch: [Branch]
- For: [For]

- B) FDR No.: [Number]
- Place: [Place]
- Bank: [Bank]
- Branch: [Branch]
- For: [For]

- C) Total Fixed Deposit Amount (in figure): [Amount]

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

- Introducer must be a HUDCO Manager-cum-Broker or an existing depositor
- Introducer’s Name: [Name]
- Deposit No.: [Number]
- Signature: [Signature]

**16. SIGNATURE OF DEPOSITOR(S)**

- [ ] First Depositor:
- [ ] Second Depositor:
- [ ] Third Depositor:

**17. FOR OFFICE USE ONLY**

- Date of receipt: [Date]
- Date of deposit: [Date]
- Period in months: [Number]
- Maturity Date: [Date]
- Rate of Interest(%): [Percentage]
- Amount of Deposit(₹): [Amount]

**18. FOR HUDCO PUBLIC DEPOSIT SCHEME**

- Name of Authorised Signature & Designation: [Name]
- Specimen Signature: [Signature]

**19. FOR HUDCO PUBLIC DEPOSIT SCHEME**

- Name of Authorised Signature & Designation: [Name]
- Specimen Signature: [Signature]