## HUDCO PUBLIC DEPOSIT

**Registered & Corporate Office:**
Housing & Urban Development Corporation Limited,
HUDCO Bhawan, Core B, Indira Habitat Centre, Lodhi Road, New Delhi - 110003
Tel: (011) 24645010-12, 2462713-15, web: www.hudco.org

**CREDIT RATING**

- **IND tAAA/Stable**
- **by India Ratings & Research (Ind-Ra)**
- **CARE AAA (FD); Stable**
- **by CARE**
- **MAAA(Stable)**
- **by ICRA**

### NON - CUMULATIVE OPTION

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate of interest (Yr.p.a.)</td>
<td>Rate of interest (Yr.p.a.)</td>
</tr>
<tr>
<td>12</td>
<td>7.30</td>
</tr>
<tr>
<td>24</td>
<td>7.30</td>
</tr>
<tr>
<td>36</td>
<td>7.30</td>
</tr>
<tr>
<td>48</td>
<td>7.30</td>
</tr>
<tr>
<td>60</td>
<td>7.30</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>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate of interest (Yr.p.a.)</td>
<td>Rate of interest (Yr.p.a.)</td>
</tr>
<tr>
<td>12</td>
<td>7.05</td>
</tr>
<tr>
<td>24</td>
<td>7.05</td>
</tr>
<tr>
<td>36</td>
<td>7.05</td>
</tr>
<tr>
<td>48</td>
<td>7.05</td>
</tr>
<tr>
<td>60</td>
<td>7.05</td>
</tr>
</tbody>
</table>

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

### CUMULATIVE OPTION

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

<table>
<thead>
<tr>
<th>Period of Deposit (Months)</th>
<th>Yearly Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate of interest (Yr.p.a.)</td>
<td>Rate of interest (Yr.p.a.)</td>
</tr>
<tr>
<td>12</td>
<td>7.50</td>
</tr>
<tr>
<td>24</td>
<td>7.50</td>
</tr>
<tr>
<td>36</td>
<td>7.50</td>
</tr>
<tr>
<td>48</td>
<td>7.50</td>
</tr>
<tr>
<td>60</td>
<td>7.50</td>
</tr>
</tbody>
</table>

- Minimum deposit amount is Rs. 16,000/- Additional amount in multiples of Rs. 1,000/-

### KYC DOCUMENTATION CHECK LIST

- Individuals
  - Legal name & any other names used
  - Correct Permanent Address
- Companies
  - Name of the Company
  - Principal place of business
  - Registered address of the company
  - Telephone / Fax numbers
- Partnerships
  - Legal name
  - Address
  - Name of all partners and their addresses
  - Telephone numbers of the firm and its partners
- Trusts
  - Name of trustees, settors, beneficiaries & signatories
  - Name and addresses of the four, the managers, directors and 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 the scheme would be the prevailing rate of interest applicable on the date of amount realization.
- Interest shall be calculated on number of days basis.

**Frequently Asked Questions (FAQs):**

- **Who can open a HUDCO Public Deposit?**
  - Individuals
  - Minors through guardians
  - Hindu un-分化ided families (HUF)
  - Trusts
  - Cooperative Societies
  - Domestic Companies
  - Government Companies
  - Others (Please specify)

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

- **How is the interest rate calculated?**
  - The interest rate is calculated based on the prevailing rate of interest applicable on the date of amount realization.
  - Interest shall be calculated on the number of days basis.

- **What are the eligibility criteria for opening a HUDCO Public Deposit?**
  - Individuals
  - Minors through guardians
  - Hindu un-分化ided families (HUF)
  - Trusts
  - Cooperative Societies
  - Domestic Companies
  - Government Companies
  - Others (Please specify)

- **Can the deposit be withdrawn prematurely?**
  - Premature withdrawal will be permitted subject to Housing Finance Companies (HFC) Directions, 2010.

- **What is the CREDIT RATING for HUDCO Public Deposit?**
  - **IND tAAA/Stable**
  - **by India Ratings & Research (Ind-Ra)**
  - **CARE AAA (FD); Stable**
  - **by CARE**
  - **MAAA(Stable)**
  - **by ICRA**

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

- **What is the ROI effective from?**
  - Effective from 10.07.2018

- **How is the interest compounded?**
  - Interest is compounded on an annual basis.

- **Can the deposit be withdrawn?**
  - Premature withdrawal will be permitted subject to Housing Finance Companies (HFC) Directions, 2010.

- **What documents are required for KYC?**
  - Individuals
    - Legal name & any other names used
    - Correct Permanent Address
  - Companies
    - Name of the Company
    - Principal place of business
    - Registered address of the company
    - Telephone / Fax numbers
  - Partnerships
    - Legal name
    - Address
    - Name of all partners and their addresses
    - Telephone numbers of the firm and its partners
  - Trusts
    - Name of trustees, settors, beneficiaries & signatories
    - Name and addresses of the four, the managers, directors and the beneficiaries
    - Telephone / Fax numbers

**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, Aadhaar Card letter issued by Unique Identification Authority of India containing detail of name, address and other number or any other document as may be required by the company.
TERMS & CONDITIONS OF DEPOSIT SCHEME

1. Interest shall be calculated on the nearest Rupee up to 50 paise will be ignored. Interest and deposit amount will be paid by "RTGS/NEFT" transfer 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 10th Oct. the interest will accrue up to 15th Oct. 2017 TFU is not transferred for repayment unless removed as per terms prevailing on the date of expiry.

3. In case of closure of the company in the servicing the depositors, the company may approach the National Consumer Disputes Redressal Forum, the State Level Consumer Dispute Redressal Forum or the District Level Consumer Dispute Redressal Forum for relief.

4. The financial position of the Company as disclosed and represented in the application form are true and correct and the company has no other liability or commitment that may not be covered in the application form or may not be apparent from the application form.

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 the correctness of any of the statements or the representation made or opinion expressed by the company and for repayment of deposit/charge 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:

i) After six months

The interest payable shall be 4% per annum for individual depositors and interest for other case of category of depositors.

After six months

The interest payable shall be at the rate of 1% lower than the interest rate applicable to a public deposit for the period from the date on which the deposit is made, if the deposit matures before the date of closure.

Provided that in the event of death of a depositor, the deposit may be made payable to the surviving joint holder(s) at the survival of the joint holder(s) or to the nominee or legal heir against submission of proof of death with interest at the contracted rate payable to the date of payment.

For the purpose of determining the period for which the deposit had run continually any part of the year then, such part is less than six months 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 in order due to natural calamities as notified by the concerned Government Authority / an organisation:

(i) "Any Deposit" may prematurely be paid to individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirely, without interest.

(ii) "Any Deposit" means the aggregate amount of public deposits not exceeding Rs. 100,000/- standing in the name of first or sole name depositor in the same capacity in all the branches of the housing finance company.

(b) In case of other public deposits, not more than fifty per cent of the amount of the principal sum of the deposit or the amount of the principal sum of the deposit in case of minors or joint account holder shall be payable on request of the depositor, 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 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 deposits, on a request of individual depositors, at the request of the depositor, before the expiry of three months from the date of acceptance of such deposits, in entirely, without interest.

(c) Conditions for pre-mature withdrawal for depositors availing Tax benefits under Section 80D (90) of the Income Tax Act, 1961:

(i) The minimum lock-in period of 5 years is fixed for deposits availing Tax benefits under Section 80D (90) of the Income Tax Act, 1961.

(ii) It is not necessary to close the account prior to the expiry of 5 years.

(iii) In case of joint holding by two or three persons, only the first depositor who will be eligible for tax benefit under Section 80D (90) of the Income Tax Act, 1961.

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

LOAN FACILITY

(i) The loan facility will be up to 75% of the amount of deposit (i.e. principal amount excluding accrued interest). It may extend up to a maximum of six months.

(ii) Loan facility can be availed only after three 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 undertaking shall be required for the loan.

(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 in accordance with section 194 of the Income Tax Act, 1961 i.e. if the interest payable exceeds Rs. 5,000/- in aggregate in the current financial year in cumulative option interest will be deducted at source on the entire amount of interest on fixed deposit at prevailing rate at the time of payment of the interest amount unless form 15G/15H is submitted as per prescribed Income Tax Act is (except company A & B) furnished to HUCO latest by 10th March of each financial year only up to maximum limit prescribed by the Income Department. The requisite form 15G/15H is made available to the depositor at the time of payment of interest amount up to period of 10th March of each financial year. Payment of deposit shall be made as per the order of the closing on 10th March of each financial year, if the same is not submitted for tax purposes further, this is submitted to the company by the 15th March of each financial year. Form 15G/15H may be furnished at a maximum of 6 times in a financial year.

RENEWAL OF DEPOSIT

The deposit may be renewed for a maximum period of three years on the expiry of the deposit. The renewal of the deposit shall be made for an amount which is not less than the amount of the existing deposit.
Hudco Public Deposit


a. Name of Company: Hudco 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 has Regional Offices: Hudco News Offices & Development Offices at the following places in India: Apnaudi, Anzawal, Ahmedabad, Bengaluru, Bhavnagar, Bhopal, Chandigarh, Delhi, Dehradun, Dimapur, Gwalior, Goa, Gurgaon, Hyderabad, Imphal, Itanagar, Jaipur, Jammu, Kolkata, Kollam, Lucknow, Mumbai, Patna, Patiala, Port Blair, Raipur, Ranchi, Shillong, Shimla, Thrissur, 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:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. N. K. Wani</td>
<td>Hudco Bhawan, INC, Lodhi Road, New Delhi - 110003.</td>
<td>IAS (I)</td>
</tr>
<tr>
<td>N. B. Mehta</td>
<td>Hudco Bhawan, INC, Lodhi Road, New Delhi - 110003.</td>
<td>Service</td>
</tr>
<tr>
<td>R. K. Shankar</td>
<td>Hudco Bhawan, INC, Lodhi Road, New Delhi - 110003.</td>
<td>Service</td>
</tr>
<tr>
<td>J. H. Girish</td>
<td>JS &amp; FA, Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 11011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>A. A. Shah</td>
<td>JS &amp; FA, Ministry of Housing and Urban Affairs, Nirman Bhavan, New Delhi - 11011.</td>
<td>Government Service</td>
</tr>
<tr>
<td>K. S. M. Ali</td>
<td>DX 85 Kendriya Vihar, Sector - 56, Gurgaon 122001.</td>
<td>V &amp; A (Retired)</td>
</tr>
<tr>
<td>Prof. Chetan V. Vaidya</td>
<td>9 Kesar Bagh, Vasant Vihar, Opposite Hatiraj Apartments, Vasant Vihar - 110056, New Delhi.</td>
<td>Professional</td>
</tr>
<tr>
<td>V. R. Dayal</td>
<td>C - 37, Ground Floor, South Extension, Part - II, Aswagasvani, New Delhi - 110049.</td>
<td>Retired IAS Officer</td>
</tr>
<tr>
<td>Dr. K. K. Handa</td>
<td>2362, 'D', Sector - 8, Ghandhinagar - 380006, Gujarat.</td>
<td>Retired IAS Officer</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: (in Rs. crore)

<table>
<thead>
<tr>
<th>Year Ending</th>
<th>@Before Tax</th>
<th>After Tax</th>
<th>Dividend Declared (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 31, 2016</td>
<td>1077.10</td>
<td>783.78</td>
<td>100.0156(0.00%)</td>
</tr>
<tr>
<td>March 31, 2017</td>
<td>1175.00</td>
<td>841.81</td>
<td>110.0256(0.00%)</td>
</tr>
<tr>
<td>March 31, 2018</td>
<td>1030.30</td>
<td>799.06</td>
<td>110.0245(0.00%)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>March 31, 2016</th>
<th>March 31, 2017</th>
<th>Assets</th>
<th>March 31, 2016</th>
<th>March 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves &amp; Surplus</td>
<td>7619.94</td>
<td>7656.35</td>
<td>Investments</td>
<td>368.52</td>
<td>368.52</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non Current</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secured Loans:</td>
<td></td>
<td></td>
<td>Current</td>
<td></td>
<td>0.01</td>
</tr>
<tr>
<td>Non Current</td>
<td>20060.77</td>
<td>18825.04</td>
<td>Loans for housing, urban development &amp; infrastructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>602.09</td>
<td>562.70</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsecured Loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non Current</td>
<td>6557.21</td>
<td>5028.63</td>
<td>Other Loans &amp; Advances</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>6167.93</td>
<td>2916.06</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>407.77</td>
<td>346.37</td>
<td>Current Assets</td>
<td>549.85</td>
<td>646.21</td>
</tr>
<tr>
<td>Current Liabilities &amp; Provisions</td>
<td>1016.83</td>
<td>950.84</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deferred Tax Liabilities (Net)</td>
<td>276.99</td>
<td>425.26</td>
<td>Misc. Exp. (to the extent not written off)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>48938.15</td>
<td>39322.15</td>
<td>TOTAL</td>
<td>48938.15</td>
<td>39322.15</td>
</tr>
</tbody>
</table>

*Regrouping done in the year 2017-18 wherever necessary

i. Contingent Liabilities

<table>
<thead>
<tr>
<th>Claims against the Company not acknowledged as debts</th>
<th>(2017-18)</th>
<th>(2016-17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>0.18</td>
<td>0.67</td>
</tr>
<tr>
<td>Others</td>
<td>361.10</td>
<td>427.41</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. 155000.24 crore whereas the actual amount borrowed as on those dates as on 31.03.2019 was Rs. 37492.00 crore provided public deposit of Company should not exceed five times of Net Owned Fund i.e. Rs. 45404.45 crore, whereas actual public deposit computed as per HFC Directions, 2010 as on March 31, 2019 was Rs. 1322.48 crore (including unclaimed deposits).

By the order of the Board
Dr. J. K. K. Shankar
Chairman & Managing Director

Housing and Urban Development Corporation Limited

New Delhi
Dated: 25.09.2018
**1. NAME OF DEPOSITORS (IN BLOCK LETTERS)**

<table>
<thead>
<tr>
<th>Title</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Solo</td>
<td>Mr./Mrs./Ms.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second</td>
<td>Mr./Mrs./Ms.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third</td>
<td>Mr./Mrs./Ms.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guardian's Name</td>
<td>Mr./Mrs./Ms.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**2. DATE**

<table>
<thead>
<tr>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Day</th>
<th>Month</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Pin</th>
<th>Tel./Mob. No.</th>
<th>Off</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

**5. NOMINATION**

<table>
<thead>
<tr>
<th>Name of Nominee:</th>
<th>Guardian's Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**6. STATUS**

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

**7. DEPOSIT DETAILS**

- Scheme opted: HUCDO [ ] REGULAR PLUS [ ] MULTIPLIER PLUS [ ] CASH CERTIFICATE
- Option of Interest Payment:
  - [ ] Yld.
  - [ ] Yld.

**8. CATEGORY**

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

**9. DEPOSIT PAYABLE TO**

- [ ] Yes
- [ ] No

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Bank A/C No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Bank A/C No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Bank</th>
<th>Branch</th>
<th>Bank A/C No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
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</tbody>
</table>

**13. TAX STATUS**

- [ ] Yes
- [ ] No

**14. DEPOSIT DETAILS**

A) RTGS/SWIFT No. Dated for Bank Branch Place

<table>
<thead>
<tr>
<th>RTGS/SWIFT No.</th>
<th>Dated</th>
<th>For Bank Branch Place</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

B) FDR No. Dated for Total Fixed deposit Amount (in figure) (Rupees)

<table>
<thead>
<tr>
<th>FDR No.</th>
<th>Dated</th>
<th>Total Fixed deposit Amount (in figure) (Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

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

Introducer must be a HUCDO Manager-cum-Broker or an existing depositor

Introducer's Name: Deposit No.:

Signature:

Address:

- [ ] Residential
- [ ] Educational
- [ ] Professional
- [ ] Other

**SIGNATURE OF DEPOSITOR(S)**

<table>
<thead>
<tr>
<th>First/Sole Guardian:</th>
<th>Second:</th>
<th>Third:</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

**Name & Signature of Broker with Stamp**

Name(s) of the authorized Signatories:

- [ ] Designation
- [ ] Specimen Signature(s)

**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

**Name of Authorized Signatory & Designation**

- [ ] Name of Authorized Signatory
- [ ] Designation

**Housing & Urban Development Corporation Limited**

- [ ] Regd. Office: HUCDO Bhawan, Tower 3A, India Habitat Centre, Lodhi Road, New Delhi 110003
- [ ] HUCDO (Regular Plus/Yld.) [ ] Multiplier plus [ ] CASH CERTIFICATE [X]
- [ ] HUCDO (Regular Plus/Yld.) [ ] Multiplier plus

- [ ] Received from Mr./Mrs./Ms. Mr./Mrs./Ms.

- [ ] Bank: Mr./Mrs./Ms.

- [ ] Deposit is paid for Mr./Mrs./Ms.

- [ ] Scheme for credited to

- [ ] Total deposit credited to

- [ ] Name of Authorized Signatory