

**SPA Merchant Bankers Ltd.**

25, C Block, Community Centre, Janak Puri,  
New Delhi – 110 058

Ph.: (011) 25517371, 25515086 Fax:(011) 25532644



**RATE ON INTEREST ON PUBLIC DEPOSITS W.E.F 09.09.2011**

**FIXED DEPOSIT PROGRAM :: HUDCO ( Housing and Urban Development Corporation Ltd )**

<b><u>Borrower Credentials</u></b>	A) The Housing and Urban Development Corporation Ltd. (HUDCO) was incorporated on April 25, 1970 under the Companies Act 1956, as a fully owned enterprise of the Government of India.		
	B) Credit Rating "AA+ (FD) (SO)" by ICRA "-MAA"		
	C) The Depositor is entitled to a loan of 75% of the face value.		
	D) The Depositor can avail this facility only after 3 months from the date of commencement of deposit		
	1) <b>Regular Plus</b> :: In this scheme a person can earn interest every quarterly/half yearly/yearly as per the rates		
	2) <b>Multiplier Plus</b> :: Cumulative Income Scheme		
	3) <b>Cash Certificate</b> :: Cumulative Income Scheme		
<b>Tenure (Months)</b>		<b>12 &amp; 24</b>	<b>36,48,60,72&amp;84</b>
<b>Regular Plus -&gt;</b>	<b>Rate of Interest</b>	9.40%	9.10%
	Minimum deposit amount is Rs 50,000/-. Additional amount in multiples of Rs.5,000/-		
<b>Multiplier Plus -&gt;</b>	<b>Rate of Interest</b>	9.40%	9.10%
	Minimum amount of deposit is Rs. 10,000/- and additional in multiples of Rs. 1,000/-.		
<b>Cash Certificate -&gt;</b>		<b>36</b>	<b>60</b>
	<b>Rate of Interest</b>	9.10%	9.10%

**NOTE :: 1) 0.25% p.a. extra interest for Sr. Citizens of 60 years and above age.  
2) For Bulk deposit of Rs.25 Cr or more prior written permission from HUDCO has to be necessarily taken.**

Please Contact the undernamed for further information or Clarification.:

<b>RM :- Varun Kaushik</b>
<b>Co-ordinate Incharge :- Ruchika</b>
<b>Placement Desk :- Vijay Tehlan</b>
<b>Ph.:(011)25517371 / 25515086</b>
<b>Fax.:(011)25572763</b>