

HUDCO

FAQs on Redemption of 2013 Public issue of HUDCO Bonds Tranche III Series 1 issued by HUDCO Limited during the Financial Year 2013-2014 and redeeming on 22/03/2024.

- 1. Which Tranche of the Public issue of HUDCO Bonds issued by HUDCO Limited during Financial Year 2013-14 is due for Redemption?**

BSE Scrip No.: 961855, ISIN-INE031A07AC0

BSE Scrip No.: 961861, ISIN-INE031A07AF3

Redemption of bonds shall be to the bonafide bondholder as on record date. Post redemption, liability on account of debentures stands discharged at the end of the company.

- 2. What is the maturity date of the said Public Issue of HUDCO Bonds?**

The Public Issue of HUDCO Bonds issued by HUDCO Limited in Financial Year 2013-14 (ISIN No. INE031A07AC0, INE031A07AF3) is due for maturity on MARCH 24, 2024. **However, as 24/03/2024 and 23/03/2024 is bank holiday due to Sunday and fourth Saturday respectively, redemption payment including interest thereon, will be made on 22 March, 2024.**

- 3. What will be the last date for payment of interest on these bonds?**

Interest for the period 01/12/2023 to 21/03/2024 (i.e., for 112/366 days) shall be paid along with the principal amount (face value of Bonds @ Rs. 1000 per Bond * No. of Bonds held). No interest shall be payable by HUDCO on Public issue of HUDCO Bonds (ISIN No. INE031A07AC0 and ISIN No. INE031A07AF3) after the maturity date of the said Bonds i.e. March 22, 2024.

- 4. What is the face value per Bond?**

The face value is Rs. 1000 /- per Bond.

- 5. How has the Record Date been fixed for payment of amount on Maturity?**

In terms of the prospectus /offer document dated: February 24, 2014 for the bond issue, the record date for the payment of interest or the Maturity Amount shall be 15 days prior to the date on which such amount is due and payable ("Record Date"). In the event the Record Date falls on a Saturday, Sunday or a public holiday in New Delhi, the succeeding Business Day will be considered as the Record Date. Hence, the amount would be paid to those bondholders whose names are appearing in the Register of Bondholders as on 11/03/2024 (Record Date), fixed for this purpose (as 09/03/2024 and 10/03/2024 are holidays of NSDL/CDSL on account of Saturday and Sunday respectively). **Stock exchange (BSE Ltd.) has been requested to suspend the trading in bonds from record date (i.e., from 11.03.2024).**

6. How much amount is payable on redemption?

The Bondholder may refer the Bond Certificate/Demat account for details of the Securities that is being held under the Series due for redemption on 22/03/2024. Face value of each bond is Rs. 1000/- and accordingly redemption amount shall be No. of Bonds * Rs. 1000/-.

7. How the redemption amount will be paid on maturity date?

The redemption amount shall **primarily** be paid through **NECS** (National Electronic Clearing Service) or any other electronic mode of payment to all the Bondholders (Physical and Demat) subject to availability of complete bank account details including the bank account number, IFSC Code, Magnetic Ink Character Recognition ("MICR") code.

a) ***For Bonds applied or held in electronic form:***

The bank details will be obtained from the Depositories for payments. Investors who have applied or who are holding the Bond in electronic form, are advised to immediately update their bank account details (if needed be), as appearing on the records of their Depository Participant. Failure to do so could result in delays in credit of the payments to investors at their sole risk and neither the RTA nor our Company shall have any responsibility and undertake any liability for such delays on part of the investors.

b) ***For Bonds held in physical form (The Original Bond Certificate is NOT required to be surrendered for receiving redemption amount)***

The bank details will be obtained from the Registrar to the Issue for effecting the payments and therefore the bondholder may ensure that the bank account details available in records are complete as well as correct.

In case the redemption cum interest proceeds is 50 crores and above, it is requested to provide your LEI No. with valid validity date at e-mail address einward.ris@kfintech.com and bondredemption@hudco.org latest by 08/03/2024 i.e., a working day prior to record date in order to enable us to make the payment on due date.

HUDCO shall not be responsible for any delay to the Bondholder receiving credit of Maturity Amount, so long as HUDCO has initiated the process on value/ maturity date. **HUDCO shall stand discharged of any liabilities arising out of fraudulent transfer of the bonds or non – registration of transfer of Bonds with HUDCO. No interest will be accrued/ payable on these HUDCO Bonds (ISIN No. INE031A07AC0 and INE031A07AF3) after the Maturity Date.**

8. Is there an alternative mode for payment of Redemption amount?

In case payment of redemption amount is unsuccessful through NECS or any other electronic mode on maturity date /or Bank account details are not available or are invalid, HUDCO shall issue **Warrants / Demand Drafts** in the name of Bondholders, whose names appear in the **Register of Bondholders** as maintained by our RTA ("**Kfin Technologies Limited**") and/or as provided by the **Depositories** ("**NSDL and CDSL**") and the same shall be **sent** by

registered/ speed post/ courier/ or any other available medium/mode as Company may decide, at the Bondholder's sole risk.

As a matter of precaution against possible fraudulent encashment of refund orders and interest/ redemption warrants due to loss or misplacement, the particulars of the Applicant's bank account are mandatorily required to be provided for printing on the orders / warrants. However, in relation to Applications for dematerialized Bonds, these particulars will be taken directly from the Depositories. In case of Bonds held in physical form, the Bondholders are advised to submit their bank account details with the Registrar to the Issue before the Record Date, failing which the warrants/ demand drafts will be dispatched to the postal address of the Bondholders. Bank account particulars will be printed on the orders / warrants which can then be deposited only in the account specified.

HUDCO shall not be responsible for any delay to the Bondholder receiving credit of Maturity Amount, so long as the HUDCO has initiated the process on value/maturity date. **No interest will be accrued/payable on these HUDCO Bonds (ISIN No. INE031A07AC0 and INE031A07AF3) after the Maturity Date.**

9. How to update the requisite information pertaining to any mismatch/ change in name, address, bank account details etc. of Bondholders?

FOR PHYSICAL CERTIFICATE BONDHOLDER(S):

The **Bank Account** details can be **updated** with our RTA, **KFin Technologies Limited ("KFin")** by providing a duly signed request letter alongwith Filling Form ISR I. The same can be downloaded from HUDCO website www.hudco.org.in under the Tab "Bonds - Form & Procedures", or https://ris.kfintech.com/clientservices/isc/default.aspx#isc_download_hrd

The same should be accompanied with cancelled cheque* and mentioning the beneficiary PAN number, folio number and ISIN No. on the request letter, **so as to reach KFin Technologies Ltd. latest by 01/03/2024.**

*(*The cancelled cheque is required, to make direct electronic payment of maturity amount to your bank account. However, you need to keep the bank account active failing which the direct electronic credit will not be successful. Also, while cancelling the cheque, please ensure not to strike or overwrite on the account number or IFSC Code)*

Kindly attach authenticated identity and address proof viz., self-attested Voters' ID/ Passport/ Aadhar Card/ Latest Bank Statement or Passbook (not older than 3 months and 1st page copy) / Latest Electricity Bill or Landline Telephone Bill (not older than 3 months) / duly attested Gazette notification copy or attested Marriage Certificate (in case of change of name after marriage) along with signature by Bank Manager and PAN card copy.

For updation of Bank Account details and/or name and/or address, the bondholder may write to our RTA-KFin Technologies Limited (Unit: HUDCO Bonds), Selenium Tower B, Plot No. 31 & 32, Gachibowli, Financial District,

Nanakramguda, Serilingampally, Hyderabad 500032, Telangana, India,
providing the correct details/ information with respective self-attested
supporting document(s) as mentioned aforesaid.

The bondholders are requested to keep **the said securities free from all charges/ encumbrances, latest by 08/03/2024**, being a working day prior to the Record Date fixed for Redemption of Public Issue of HUDCO Bonds, **with updated bank account details**.

FOR DEMAT BONDHOLDER(S):

Respective **Depository Participants** may be approached for **Demat Account activation, Bank account or any other updation** to enable us to transfer amount on the maturity date.

Demat Account status should be kept 'Active' and **the said securities should be free from all charges/ encumbrances, latest by 08/03/2024**, being a working day prior to the Record Date fixed for Redemption of Public Issue of HUDCO Bonds, **with updated bank account details**

We earnestly request all the Bondholders to support the '**GREEN Initiative**', by **registering /updating your e-mail address** with your **Depository Participant (for Demat Bondholder)** or our RTA, **KFin Technologies Limited (for Physical Certificate Bondholders)** for receiving all communications electronically.

10. Does the bondholder require to submit any documents for receiving redemption amount?

On receipt of intimation from HUDCO/RTA regarding Redemption of Public Issue of HUDCO Bonds (ISIN No. INE031A07AC0 and INE031A07AF3), the bondholder is expected to verify the name, address, bank account, IFSC Code/MICR code mentioned therein.

The Bondholder do not have to submit any documents to receive the redemption amount if the name, address, bank name, bank account, IFSC Code / MICR code details available are correct. Further, **the Physical Bondholders are NOT required to surrender Original Bond Certificate for receiving redemption amount and during the course of maturity process the bondholders may ensure to keep the securities free from any charge/encumbrances latest by 08/03/2024 i.e., a working day prior to record date fixed for redemption.**

In case of Demat Bondholding, the bonds will be debited from the account of the bondholder automatically by way of debit corporate action by HUDCO.

11. What will be the status of Payment of interest and redemption proceeds in case, the Bondholding is in pledge position?

The Bondholders whose holdings are in pledge position are required to remove the pledge prior to a working day before the record date (i.e.,08/03/2024), to avoid any complications in future. It is further informed that in case of non-removal of pledge, the interest and redemption payment will be made as per the beneficiary position on the

record date (i.e.,11/03/2024), made available by Depositories/Registrar to the issue, subject to applicable laws.

12. Whom should be contacted or reached out, in case of any queries or clarification of the Bondholders?

In case of any queries, the Bondholder may contact our RTA, KFin Technologies Limited (Unit: HUDCO Bonds), Selenium Tower B, Plot No. 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad 500 032, Telangana, India or dial in the **TollFree No.: 1800 3094 001** or send an **E-mail at inward.ris@kfintech.com**. Alternatively, you can reach to HUDCO Limited by sending e-mail at **bondredemption@hudco.org**

This Redemption of Public Issue of HUDCO Bonds shall be governed by the Terms & Conditions as set out in the Prospectus (copy uploaded on website).