

Dear Sir/ Madam

Housing & Urban Development Corporation Ltd. (HUDCO) is a listed Navratna CPSE under the administrative control of the Ministry of Housing & Urban Affairs, engaged in extending long term financial assistance for various housing and infrastructure projects spread across the country. HUDCO is a notified 'Public Financial Institution' under Section 2(72) of the Companies Act, 2013 and has been assigned highest rating "AAA" with stable outlook by 3 independent rating agencies for last several years and has an impeccable debt servicing record.

HUDCO is mandated to provide financial and technical assistance to housing and urban infrastructure sectors, with a significant focus on weaker section housing, core infrastructure and disaster mitigation. By raising resources through most cost-effective sources at market opportune time and effective treasury management, we strive to contain our cost of funds to be able to lend funds at most competitive terms to projects relevant to Gol in the Housing and Infrastructure sector.

In this regard, this is to inform that HUDCO avails credit facilities from Banks and FIs to meet its fund requirements for normal business activities in single or multiple tranches depending upon HUDCO's operational requirement. Now HUDCO is interested in raising funds for FY 2026-27 in the form of Unsecured Rupee Term Loan for a tenor up-to to 5 Years.

In this regard, the broad indicative sanction terms for fresh Term Loan facility shall be as under:

1.	Amount of facility	As per exposure Norms of Bank /Institution
2.	Rate of Interest	To be <u>Quoted</u> , payable on monthly basis- Fixed Rate Loan <u>OR</u> Interest rate linked to External Benchmark linked interest rate (linked to Repo Rate etc.) <u>OR</u> Interest rate linked to any other benchmark.
3.	Tenor	Up-to 5 Years from the date of availment of each tranche (<u>preferably bullet repayment at the end of tenor of each tranche of the Loan, as such each tranche shall have tenor up-to 5 years</u>).
4.	Expected drawdown	The offered facilities shall be drawn fully/partly in tranches.
5.	Purpose/ End utilization of loan proceeds	To augment resource base of HUDCO for meeting operational requirements towards on-lending for housing and urban infrastructure projects and repayment of existing outstanding debt and statutory payments from time to time.
6.	Prepayment	HUDCO would reserve the right to prepay the facility in part or in full by assigning one day prior notice to the Bank without payment of any prepayment penalty.

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हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम)
 कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003
 दूरभाष : 011-24649610-21 फैक्स : (011) 24625308, आई.एस.ओ. 9001:2015 प्रमाणित कम्पनी
 वेबसाईट : www.hudco.org, सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF
Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise)
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 website : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF



7.	Other charges	HUDCO shall not be liable to pay any processing fees/applicable charges/ legal charges/documentation charges, or any other charges of whatsoever nature in respect of credit facilities being requested.
8.	Security	<p>Unsecured</p> <p><i>The facility will be a clean facility on unsecured basis without creation of charge of any nature, whatsoever, with any authority (RoC, etc.). However, HUDCO shall have right to deal with its assets both movable/immovable in ordinary course of its business. Further, HUDCO would reserve the right to dispose of certain unutilized properties forming part of the Gross block of Fixed Assets without any prior approval from the concerned lenders.</i></p> <p>In this regard, it may please be noted that disposal off the properties referred above does not affect the business or operation of HUDCO considering the fact that the amount of such properties is negligible in comparison to the total value of HUDCO's assets and as such it will not be prejudicial to the interest of the Banks & FIs.</p>

HUDCO reserves the absolute right, at its sole discretion, to accept or reject any offer submitted by the Bank, without assigning any reason whatsoever, if circumstances so warrant. In such an event, the Bank shall have no claim, right, or cause of action against HUDCO arising out of or in connection with such decision.

In this regard, It may further be noted that information pertaining to HUDCO's (i) Corporate profile, (ii) Product profile / major activities / demographic spread, (iii) Organizational structure, (iv) Operational highlights over the years including scheme-wise & state wise operations, (v) Overall Resource Base (vii) Annual Report for previous 03 years etc., could be accessed at our Official web-site – www.hudco.org.

Moreover, we would be pleased to provide any further information/ clarification/data analysis as you may require for your proposal note.

The banks are invited to submit their best possible sanction terms of Unsecured Rupee Term Loans through email.

Thanks & regards,



Achal Gupta
GM (Finance)/HoD (Resource Wing)
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