



हडको निवास / HUDCO NIWAS

Housing & Urban Development Corporation Ltd. (A Govt. of India Enterprise)

HUDCO Niwas : (Retail Finance Unit) "Saphalyam" 3rd Floor, Palayam, Thiruvananthapuram - 695034

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Dated: 13.01.2023

The Information & Public relation Officer
Information & Public Relation Department
Government Secretariat
Thiruvananthapuram - 695001



Sir/Madam,

Sub: Individual Housing Loan through HUDCO Niwas at affordable Interest rates.

As you are aware, Housing & Urban Development Corporation Ltd. (HUDCO), a Government of India Enterprise, is one of the leading public financial institutions in our country with a major objective of financing and encouraging housing activity in the country thereby alleviating the housing shortage in Rural and Urban areas. HUDCO has extended its financial assistance for number of housing schemes throughout the country, thereby HUDCO has become a household name today as it has helped to realize the dream of "Owning a Home" of millions of the country.

HUDCO Niwas, the individual home loan window of HUDCO, provides Housing Loan for:

- Individual beneficiaries directly for a maximum period of 25 years to enable them to purchase/construct a home of their own in urban areas.
- Taking over of existing housing loan from other financial institutions, Extension, improvement of existing residential units in the urban area.
- For Govt. employees who have taken HBA from their department, HUDCO provides additional loan amount on second mortgage basis provided, the parent department should execute the memorandum of Mortgage of property through constructive delivery in the requisite stamp paper of the requisite value (which is 0.1% of the loan amount or Rs. 10,000/- whichever is less.) as per the Stamp Act.

पंजीकृत कार्यालय : हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (एक भारत सरकार उपक्रम), आई एस ओ 9001: 2015 प्रमाणित कम्पनी, हडको भवन, इंडिया हैबिटेट सेन्टर, नई दिल्ली-110003 दूरभाष: 011-24649610-23 फेक्स : 011-24625308 website : www.hudco.org

Registered Office : Housing & Urban Development Corporation Ltd. (A Govt. of India Enterprise) An ISO 9001 : 2015 certified Company HUDCO Bhavan, India Habitat Centre, Lodhi Road, New Delhi - 110 003. Tel: 011-24649610-23, Fax: 011-24625308 Website : www.hudco.org

HUDCO Offers Lowest Cost Individual Housing Loans

Applicable Rate of Interest

Type of Employment	Category	Income per month	Rate of Interest (Floating)
Govt. Employees	Underprivileged incl. SC/ST/Women/differently abled persons	Less than Rs. 50,000/-	8.35%
Govt. Employees	Underprivileged incl. SC/ST/Women/differently abled persons	More than Rs. 50,000/-	8.45%
Other than Govt. Employees	Underprivileged incl. SC/ST/Women/differently abled persons	-	8.85%
Govt. Employees	General	Less than Rs. 50,000/-	8.95%
Govt. Employees	General	More than Rs. 50,000/-	9.05%
Other than Govt. Employees	-	-	9.45%

We would like to request your good self to give wider publicity among the staff/employees of your good organization so that they can approach HUDCO for availing housing loan with all the benefits like:

1. Free personal accident insurance policy covering the loan amount.
2. No prepayment penalties.
3. Facility of resetting of existing loan from fixed to floating and vice versa on nominal charges.
4. Loan Tenure upto 25 years

Thanking you.

Yours faithfully,



Branch Manager.