



एडको
hudco

A NAVRATNA CPSE

Financing Infrastructure for Viksit Bharat

Newsletter

January to March 2026, Volume 65



CHAIRMAN'S MESSAGE



As we draw curtains on financial year 2025–26, it is an opportune moment to reflect on the progress achieved over the past twelve months. As a cohesive organization, we remained steadfast in advancing our core business priorities while fostering an inclusive and enabling workplace culture. Notably, sanctions and disbursements were executed well ahead of schedule, and we sustained our “Excellent” MoU rating—an affirmation of our consistent performance and operational discipline. Equally significant is the launch of Urban Invest Window (UiWIN), which is envisioned as a comprehensive, single-point facilitation platform for urban solutions. Through UiWIN, HUDCO aims to empower Urban Local Bodies (ULBs) by providing targeted guidance and strategic support.

Following its formal inauguration in November by Hon'ble Minister (MoHUA), the inaugural regional UiWIN workshop was held in Visakhapatnam. The event brought together representatives from the five southern states and the Union territory of Puducherry, ULBs and domain experts to deliberate on implementation strategies and exchange ground-level insights. The workshop served as a forum to identify region-specific challenges, explore scalable and sustainable solutions, and foster alignment of priorities across diverse geographies.

Beyond business development initiatives, the past quarter was distinguished by a series of meaningful employee engagement activities at HUDCO. The year commenced with vibrant New Year celebrations, featuring theatrical performances that fostered creativity and artistic fervour. In February, the Annual Sports Day witnessed enthusiastic participation from employees and their families, reinforcing the spirit of teamwork, camaraderie, and overall well-being. March marked a significant milestone with HUDCO's inaugural Cultural Day, Taana Baana, which showcased the rich tapestry of Indian traditions embodied within our workforce, celebrating the organisation's cultural diversity. The festivities were further enriched by a special offsite event on International Women's Day, dedicated to honouring the contributions of women employees and reaffirming HUDCO's commitment to inclusivity and gender equity. These initiatives are not just events; they are integral to building a cohesive, motivated, and future-ready organization.

As we move ahead, I am confident that our continued focus on both business excellence and employee well-being will drive HUDCO to even greater heights.

Let us carry this momentum forward with renewed enthusiasm and purpose.

A handwritten signature in blue ink, reading "Sanjay Kulshrestha".

Sanjay Kulshrestha
Chairman & Managing Director

New Year Celebrations 2026



The New Year 2026 was warmly celebrated at the Corporate Office with a cultural program for employees and their families. The event created a joyful and friendly atmosphere, bringing everyone together. A special highlight of the celebration was a performance by Sukhmanch Theatre, who presented the play “Chekhwaab.” In addition, various HUDCO employees showcased their talent by presenting heartfelt performances on the occasion.



CMD Shri Sanjay Kulshrestha extended New Year greetings to everyone and appreciated the efforts of the performers by honouring them. The celebration encouraged creativity and helped strengthen bonds among employees and their families. It also created a strong sense of togetherness and belonging, making the occasion memorable and reinforcing a vibrant and happy community spirit within the HUDCO family.

Unity Cup 2026

Unity Cup 2026 brought together five teams—MoHUA, HUDCO, NBCC, CPWD, and DDA—in a spirited display of teamwork and sportsmanship. MoHUA emerged as champions, with NBCC finishing as runners-up, while HUDCO proudly received the Fair Play Award for exemplary team spirit. The event was further inspired by the presence of Shri Srinivas Katikithala, Secretary, MoHUA, who motivated participants throughout the tournament.



20th IHC Inter-Institutional Table Tennis Tournament 2026

Demonstrating exceptional sportsmanship and competitive spirit, HUDCO delivered an impressive performance at the 20th IHC Inter-Institutional Table Tennis Tournament 2026. The women’s team emerged as champions, securing the First Prize, while the men’s team showcased resilience to earn the second Runner-Up position. This achievement highlights the organization’s commitment to teamwork, discipline, and excellence both on and off the field proudly.



सेवा संकल्प सभा

श्री संजय कुलश्रेष्ठ, अध्यक्ष एवं प्रबंध निदेशक की अध्यक्षता में 2 मार्च 2026 को हडको मुख्यालय में सेवा संकल्प सभा का आयोजन किया गया। इस अवसर पर श्री एम. नागराज, निदेशक (कॉर्पोरेट प्लानिंग), श्री दलजीत सिंह खतरी, निदेशक (वित्त), श्री विनीत गुप्ता, मुख्य सतर्कता अधिकारी सहित वरिष्ठ अधिकारियों एवं कर्मचारियों ने उत्साहपूर्वक सहभागिता की। सभी ने सेवा, समर्पण और विकास के मूल्यों को आत्मसात करते हुए राष्ट्र निर्माण, सुशासन और सतत् शहरी विकास के प्रति अपनी प्रतिबद्धता को और सुदृढ़ करने का संकल्प लिया।



GeM Informative Session

An informative session on the GeM procurement process was organized, emphasising the importance of thorough scrutiny of estimates and assessment of rate reasonability. CMD Shri Sanjay Kulshreshtha and CVO Shri Vineet Gupta graced the session and shared valuable insights on enhancing transparency, efficiency, and compliance through effective use of the GeM portal. The programme also covered navigation, product comparison, bid management, and real-time tracking for streamlined procurement.



Session on POSH Act

HUDCO organised a sensitisation and capacity-building session on the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act to promote gender sensitivity and workplace safety. The session clarified the applicability, scope, and redressal mechanisms under the POSH Act. Ms. Lata Lochav, Advocate and external expert, led the interactive session, strengthening awareness and institutional preparedness for a safe, inclusive, and respectful work environment.



Employee Health Camp

Prioritising employee health and well-being, HUDCO organised a comprehensive health check-up camp and emergency response awareness session in association with Sri Balaji Action Medical Institute and Action Cancer Hospital. The camp included essential screenings such as blood sugar, CBC tests, BP monitoring, and ECG. Further, an Ayurveda camp was also organized to motivate the employees towards natural preventive measures and building healthy lifestyle.



ताना-बाना : HUDCO's First Cultural Day

Taana Baana: HUDCO's first ever Cultural Day was organized on 1st March 2026 to celebrate our nation's cultural diversity represented in HUDCO's distinguished workforce. The first-gen initiative by CC wing included a cultural parade by HUDCO employees, along with folk music and dance performances by renowned artists. The employees set up food stalls that presented cuisines from various Indian states and game stalls that added an extra fun element.

Addressing the gathering, Shri Sanjay Kulshrestha highlighted the significance of this initiative by calling the event a platform to celebrate unity in diversity while fostering deeper employee engagement.

The event concluded on a vibrant note enabling mutual appreciation, and a deeper sense of belonging among employees while celebrating the rich cultural fabric of India.



Womens' Day 2026 Celebrations

International Women's Day was celebrated at the Corporate Office and across regional offices to honour and recognize the invaluable contributions of women employees. The celebrations aimed to promote inclusivity and a positive work environment. A variety of engaging indoor and outdoor activities were organized, including team-

building exercises and interactive sessions. These activities encouraged participation, collaboration, and appreciation among women employees. The events also highlighted the achievements and leadership of women within the organization. Through these celebrations, the organization reaffirmed its commitment to empowering women.



New Delhi



Dimapur



Guwahati



Jammu



Jaipur

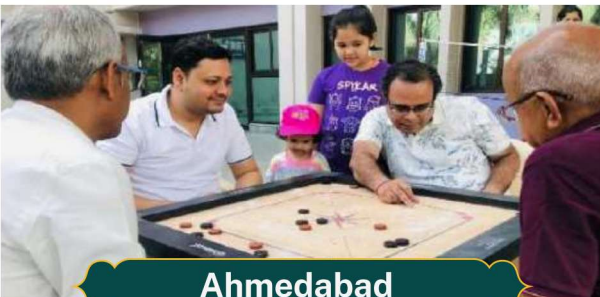
Annual Sports Day 2026

Annual Sports Day 2026 was celebrated with great enthusiasm and zeal on 14th February 2026 at Thyagraj Stadium, New Delhi, bringing together employees from the Corporate Office along with their family members. The vibrant event featured exciting competitions, team spirit, and lively participation, fostering camaraderie, wellness, and a sense of unity among all attendees, making it a memorable occasion. The celebrations took place in the inspiring presence of CMD, Directors, CVO and olympians namely Nisha Dahiya and Sachin

Yadav, who are proudly supported by HUDCO's CSR, reinforcing our commitment to sportsmanship and nurturing sporting talent. Similar celebrations were organized across various regional offices, where employees participated in different sports and fun filled activities. These localized celebrations strengthened team bonding, encouraged active lifestyles, and ensured inclusive participation. The spirit of Sports Day resonated across locations, creating shared experiences and reinforcing organizational unity.



New Delhi



Ahmedabad



Guwahati



Jaipur



Ranchi



Bhubaneswar



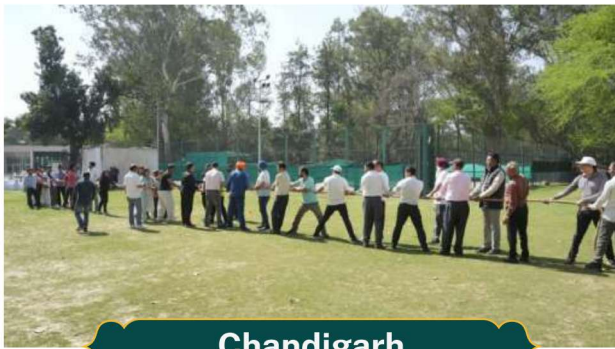
Lucknow



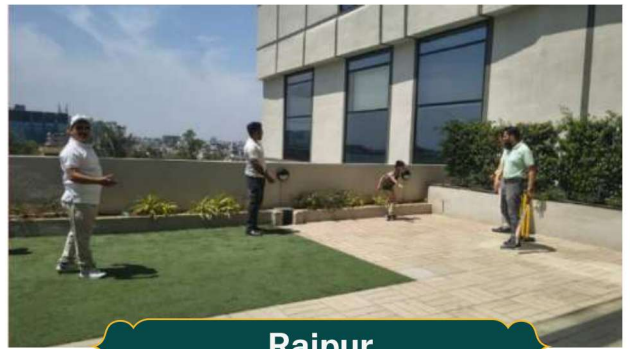
Jammu



Kolkata



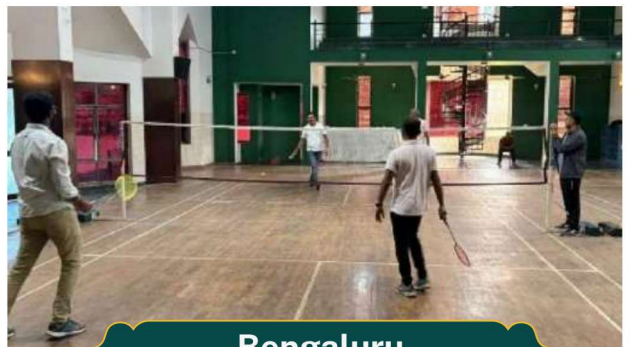
Chandigarh



Raipur



Dehradun



Bengaluru

1st Regional Workshop of Urban Invest Window (UiWIN)



HUDCO had launched Urban Invest Window (UiWIN) in November 2025 as a comprehensive onestop solution to support Urban Local Bodies (ULBs)/ Development Authorities with special focus on Tier-2 and Tier-3 towns. UiWIN is designed to address urban gaps by providing technical, financial, and planning support, acting as a vital conduit between cities, state governments, and multilateral agencies like the World Bank, ADB etc.

In this regard, HUDCO organized its 1st Regional UiWIN workshop on March 15th & 16th 2026 at



Visakhapatnam, Andhra Pradesh. The workshop mainly focused on development of bankable projects, asset monetization, credit ratings, and municipal bonds to make towns / cities investment-ready with better living conditions. Shri Srinivas Katikithala, Secretary, MoHUA, highlighted UiWIN's role in meeting India's urban demands for future. Municipal Commissioners and CEOs from Andhra Pradesh, Telangana, Tamil Nadu, Puducherry, Karnataka, and Kerala participated in the workshop. The sector experts and officials shared ideas on the issues through relevant presentations in the august presence of Hon'ble ministers and dignitaries.



Associates' Meet at Mumbai

Reinforcing the importance of investor awareness and engagement in effective tax planning, an interactive session on Capital Gain Bonds under Section 54EC of the Income Tax Act was held on 13th March 2026 in Mumbai. The session brought together associates to address investor queries, discuss regulatory provisions, and highlight the role of 54EC bonds in enabling tax-efficient reinvestment of long-term capital gains while promoting informed financial decision-making.



Municipalika 2026



HUDCO played a meaningful and active role at MUNICIPALIKA 2026 by contributing to important discussions on urban development and infrastructure financing. The organization highlighted its experience and commitment to building better cities through strong financial and planning support. Shri Sanjay Kulshrestha, CMD, chaired a key session on “Innovative Urban Infrastructure Financing Options.” During this session, he spoke about the need to create new and practical ways to fund urban projects. He also stressed the importance of strengthening municipal finance systems and building the capacity of Urban Local Bodies so they can manage resources and projects more efficiently. Shri M. Nagaraj, DCP, participated in a session on



“Housing for All,” where he discussed ways to improve access to safe and affordable housing for people from all sections of society. His inputs focused on practical solutions and policy support to meet housing needs.

HUDCO also delivered detailed presentations on the UiWIN framework, explaining how it can improve urban governance, planning, and service delivery. These presentations shared useful insights and encouraged the adoption of modern systems. Through its participation, HUDCO reaffirmed its commitment to inclusive infrastructure, and sustainable urban development, supporting the vision of Viksit Bharat and a stronger, future-ready India.

CMD का लखनऊ दौरा



अध्यक्ष एवं प्रबंध निदेशक श्री संजय कुलश्रेष्ठ ने 18 एवं 19 जनवरी 2026 को लखनऊ का आधिकारिक दौरा किया। निर्धारित कार्यक्रम के अंतर्गत उन्होंने क्षेत्रीय कार्यालय के कार्यों की प्रगति की विस्तृत समीक्षा की और अधिकारियों के साथ संवाद स्थापित किया। 19 जनवरी 2026 को आयोजित बैठक में क्षेत्रीय कार्यालय द्वारा स्वीकृत



एवं निर्गत ऋणों की अद्यतन स्थिति प्रस्तुत की गई। इस अवसर पर इन्फ्रास्ट्रक्चर, ऊर्जा एवं आवास क्षेत्र की संभावित परियोजनाओं पर मार्गदर्शन प्रदान किया गया। साथ ही, फिनटेक के माध्यम से सहायता सेवाओं के विस्तार, तकनीकी सुविधाओं के सुदृढीकरण तथा UIWIN से संबंधित विशेष परियोजनाओं पर भी सार्थक विचार-विमर्श किया गया।

Ahmedabad Regional Office

Regional Chief, Ahmedabad met Shri M. Thennarasan, IAS, Principal Secretary, Urban Development and Urban Housing Department, Government of Gujarat, on 11th March 2026 at Gandhinagar to discuss potential project proposals outlined in the Budget 2026-27. Discussions focused on exploring HUDCO's funding support, including the proposed provision of Rs. 800 crores for Ahmedabad Municipal Corporation under the Gujarat Resilient Cities Partnership Program and development initiatives in the AUDA area under the Peri-Urban Liveability Improvement Project.



MoUs under UiWIN

HUDCO signed several Memoranda of Understanding (MoUs) with well-known organizations across the country to strengthen its business prospect and to create new opportunities for growth and development. Through these partnerships, HUDCO is working to expand its presence and enhance its impact.



IIM Ranchi



Govt. of Chhattisgarh



Uttarakhand Academy of Administration, Nainital



IIT BHU



HIMUDA



IIBM, Guwahati

Returning Value to the Society

HUDCO continued its resolve to sustainable socio-economic welfare through a range of CSR initiatives across the country during this quarter. The organization focused on key sectors such as education, healthcare, sanitation, etc. to support

underprivileged communities. Through these initiatives HUDCO reinforced its dedication to inclusive growth focused on improving the overall quality of life along with sustainability and social upliftment of the nation.



Municipal Solid Waste Management, NSG Manesar



Govt. Schools, Jammu & Kashmir



Animal Care Infrastructure, Gurgaon



Educational Facilities, Haridwar



Haemodialysis Unit, BSF Hospital-II, New Delhi



Assistive Devices Distribution Faridabad



Education & Sanitation, Bilaspur



Garbage Collection EV, Himachal Pradesh

ITEC Training Programmes

Continuing the established practice, two ITEC training programmes were organized in this quarter. The 59th ITEC program (18th Feb - 3rd March), themed on “Housing the Urban Poor: Policy, Planning and Implementation - The Indian Experience”, featured 24 professionals from 19 countries like Jordan, Laos, Sri Lanka, etc. The 60th ITEC program (11th-23rd March), themed on “Towards Urban Mobility in Developing Urban Context” witnessed participation of 22 individuals from 17 countries like Malawi, Mauritius, etc.



Mock Drill on Fire Evacuation

Demonstrating its commitment to workplace safety, HUDCO conducted a Mock Drill on Fire Evacuation in collaboration with India Habitat Centre and Sri Balaji Action Medical Institute. Experts trained employees on emergency response protocols, first aid preparedness, evacuation routes, and the use of fire extinguishers. The exercise strengthened awareness, coordination, and readiness, reinforcing a strong culture of safety and preparedness across the organisation.



Training Session on Disaster Management

HUDCO organised a comprehensive training session on Earthquake and Fire Evacuation in collaboration with the 16th Battalion, National Disaster Response Force (NDRF), Delhi. The session equipped employees with essential life-saving skills, including CPR, first aid, emergency evacuation procedures, and the use of rescue equipment. This initiative reinforced HUDCO’s commitment to promoting safety awareness, preparedness, and resilience at the workplace.



Training on Risk and Fraud Risk Management

HUDCO organised a Training and Awareness Programme on “Risk and Fraud Risk Management,” led by Shri Dinesh Kumar Chauhan, DGM, Punjab National Bank. The session, conducted in hybrid mode, covered key areas including credit, operational and market risk, stress testing, and risk governance. The programme reaffirmed HUDCO’s commitment to strengthening risk management practices, financial discipline, and institutional resilience across offices.



राजभाषायी निरीक्षण

संसदीय राजभाषा समिति की तृतीय उपसमिति ने 19 जनवरी 2026 को HUDCO के लखनऊ क्षेत्रीय कार्यालय का राजभाषा निरीक्षण किया। इस दौरान कार्यालयीन कार्यों में हिंदी के उपयोग, राजभाषा नीति के अनुपालन, प्रशासनिक एवं वित्तीय पत्राचार, कर्मचारियों के

प्रशिक्षण, प्रकाशनों तथा डिजिटल माध्यमों में हिंदी के प्रयोग की समीक्षा की गई। समिति के सदस्यों और वरिष्ठ अधिकारियों की उपस्थिति में उपलब्धियों पर चर्चा हुई। इसी प्रकार का निरीक्षण कोलकाता क्षेत्रीय कार्यालय में भी किया गया।


लखनऊ

कोलकाता

177वीं तिमाही हिंदी बैठक

सोमवार, 30 मार्च 2026 को श्री संजय कुलश्रेष्ठ, अध्यक्ष एवं प्रबंध निदेशक की अध्यक्षता में राजभाषा कार्यान्वयन समिति की 177वीं तिमाही हिंदी बैठक सफलतापूर्वक आयोजित की गई। बैठक में श्री दलजीत सिंह खतरी, निदेशक (वित्त), श्री विनीत गुप्ता, मुख्य सतर्कता अधिकारी तथा अन्य वरिष्ठ अधिकारियों की गरिमामयी उपस्थिति रही। इस अवसर पर राजभाषा हिंदी के प्रभावी क्रियान्वयन, प्रगति की समीक्षा तथा आगामी योजनाओं पर विस्तृत और सार्थक विचार-विमर्श किया गया, जिससे राजभाषा के उपयोग, संवर्धन और व्यापक प्रसार को नई दिशा प्राप्त हुई।



राजभाषा तकनीकी कार्यशाला एवं ओलंपियाड प्रतियोगिता

नगर राजभाषा कार्यान्वयन समिति, दिल्ली उपक्रम-2 के तत्वावधान में हडको द्वारा 23 मार्च 2026 को मुख्यालय, नई दिल्ली में “राजभाषा तकनीकी कार्यशाला एवं राजभाषा ओलंपियाड प्रतियोगिता” का सफल आयोजन किया गया। कार्यक्रम की अध्यक्षता श्री संजय कुलश्रेष्ठ, अध्यक्ष एवं प्रबंध निदेशक ने की। कार्यशाला में हिंदी के तकनीकी एवं प्रशासनिक प्रयोग पर उपयोगी जानकारी साझा की गई, जिससे कार्यस्थल पर हिंदी के सशक्त उपयोग को बढ़ावा मिला।



Retirements



CHANDRAKALA CHHETRI
Manager (Admn.)
27.02.1997 - 31.03.2026



AMRENDRA BIHARI SARAN
SM (Sect.)
27.09.1993 - 28.02.2026



URMIL CHOPRA
SM (Sect.)
27.07.1994 - 31.01.2026



JAYANTA BHATTACHARYA
AGM (IT)
23.02.1993 - 31.01.2026



BEENA PHILIPOSE
ED (O)
24.05.1989 - 31.01.2026

As they turn the page to a new chapter, we wish them continued health, happiness, and prosperity in all that lies ahead.

May they enjoy every moment of the next innings of their life



**हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
(भारत सरकार का उपक्रम)**

CIN : L74899DLI970GOI005276

कोर-7-ए, इंडिया हैबिटेड सेंटर, लोधी रोड, नई दिल्ली - 110 003

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