



हडको
hudco

A NAVRATNA CPSE

Transforming the Lives of People

CONSULTANCY SERVICES | HOUSING DEVELOPMENT | RESEARCH & TRAINING | BUILDING TECHNOLOGY | INFRASTRUCTURE

Financing Assets for Viksit Bharat

Vision Statement “To Be A Leading Techno-financial Institution Promoting Sustainable Habitat Development For Transforming The Lives of People”

Housing

- Urban/Rural Housing
- Staff Rental Housing
- Retail Finance for Individuals
- Corporate/Joint Sector

Urban Development

- Land Acquisition
- Integrated Land Acquisition & Development
- Integrated Township Development
- Area Development Programmes
- City Level Infrastructure
- Utility Infrastructure
 - Water Supply
 - Sanitation
 - Sewerage
 - Drainage
 - Solid Waste Management
 - Cityroads/bridges/ transport nagar/public

transport vehicles (Buses)

- Social Infrastructure
- Educational facilities
- Health facilities
- Recreational facilities
- Economical and Commercial Infrastructure
- Institutional Buildings
- IT/Industrial Parks/SEZs
- Highways, Airports, Ports, Railways, Metro Rails
- Shopping and Commercial Complexes
- Power Projects
- Smart City Components
- Metro

Consultancy Services

- Architecture, Urban Design, Landscape
- Urban and Regional Planning
- Transportation Planning
- Interior Design

- Environmental/Infrastructure Development
- Feasibility Studies

Building Technology Advocacy

- Use of Appropriate Building Materials
- Adoption of Construction Technologies
- Building Material Industries
- Technology Transfer through Building Centres

Capacity Building – Training Programmes

- Urban and Regional Planning
- Human Settlement Management
- Housing and Urban Development
- Sustainable Financing options
- Municipal Finance
- Building Material and Technology Options
- Public-Private Partnerships

HUDCO's Contribution in Housing and Urban Development

Since its inception in 1970, HUDCO continued its mission of improving access to housing for all and providing sustainable infrastructure in human settlements, to improve living conditions of people at large. HUDCO has evolved as the largest institution in India addressing the housing and infrastructure needs of the poor. Loans are offered at very competitive terms with a longer repayment of up to 20 years.

Housing

Till March 2025, HUDCO has sanctioned 14,954 housing projects with a total loan component of ₹ 96,078 crore, out of this ₹ 85,835 crore has been released.

- Over 19.79 million housing units supported through projects.
- 95.34% of housing units supported pertain to Economically Weaker Sections (EWS) and Low Income Group (LIG).
- Separately, through its individual lending window HUDCO Niwas, housing loans to over 3.87 lakh beneficiaries with a loan assistance of ₹ 6875 crore.

Infrastructure Development

Till March 2025, HUDCO has supported 2487 infrastructure projects, with a total loan assistance of ₹ 3,35,753 crore, out of which ₹ 1,68,792 crore has been released.

Consultancy Initiatives

In addition to financing of infrastructure, housing & other developmental projects, HUDCO provides consultancy services in architectural design, town and regional planning, environmental engineering, impact assessment as well as support to flagship programmes of Government of India. HUDCO Consultancy's other activities include two awards instituted by HUDCO, namely; HUDCO-NASA Design Trophy and HUDCO Design Awards.

Significant ongoing consultancy projects under architectural design services include design of 'Vertical Housing Colony: Shehjar Apartments at Bemina, Srinagar and Housing Complex for Tripura Tribal Areas Autonomous District Council (TTAADDC). HUDCO's earlier landmark architectural design projects include key works such as Dharohar Bhawan, New Delhi, Pilgrim and cultural complex, Namchi, Sikkim, architectural design and PMC services for A, B, C & D type staff quarters and allied services for Hindustan Aeronautics Ltd, Bengaluru, preparation of DPR for 'Comprehensive EWS Housing Layout at Kumaraguru Pallam - Puducherry Ph-II,

- 558 Water supply projects (Loan amount ₹ 44,308 crore).
- 73 Sewerage projects (₹ 2,590 crore).
- 26 Drainage projects (₹ 2,421 crore).
- 21 Solid Waste Management (₹ 265 crore)
- 627 Social infrastructure projects (₹ 18,749 crore).
- 582 Transport/Road infrastructure projects includes Airport, Port Trusts, Roads & Bridges, Railways and Transport Nagar (₹ 1,36,003 crore).
- 324 Commercial infra other projects (₹ 32,119 crore).
- 117 Area development Projects (₹ 2,189 crore).
- 159 Power Projects (₹ 97,109 crore).

As a support to Government of India, HUDCO has sanctioned financial assistance for providing infrastructure facilities for the houses being constructed under PMAY (U)- HFA vertical on "Affordable Housing in Partnership". This is likely to make houses thus constructed liveable and improve the quality of life. HUDCO has also sanctioned Smart City Project to promote development of cities under Smart City Mission.

DPRs for Construction of Multipurpose Hall at Kirumambakkam to name a few. HUDCO has recently taken up pre-feasibility reports for Asset Monetisation as well. HUDCO's urban and regional planning consultancy includes various urban and regional plans and DPRs for urban centres and regions of India. HUDCO has submitted the draft report for "Integrated Master Plan for Rajgir Regional Planning Area (RRPA) and Nalanda Mahavihara World Heritage Site" in the state of Bihar. HUDCO consultancy has also signed an agreement with Kolkata Metropolitan Development Authority (KMDA) for "Preparation of Land Use Map and Register (LUMR) and land use and development control plan (LUDCP) for part of Bidhannagar MC Area & Nabadiganta Industrial Township Area" in Kolkata, West Bengal. Masterplans for Bodhgaya, eight other towns in Bihar, Master Plan of Thirunallar and Housing for all Action Plan (HFAPoA) for 61 towns of Karnataka are some of the significant earlier planning projects of HUDCO.

As a part of Environmental / Civil Engineering Consultancy, HUDCO has prepared feasibility / detailed project reports for sewerage, drainage and solid waste management for



various cities in different States. HUDCO is empanelled with Ministry of Environment, Forest & Climate Change (MoEF & CC) and the Ministry of Jal Shakti, Govt. of India, as an Institution for Independent Appraisal. In the recent years, HUDCO has completed appraisal of about twenty Integrated Management Plans for different wetlands under NPCA, including Renuka wetland in Himachal Pradesh, and Nikpu lake and Takar lake wetlands in Arunachal Pradesh. HUDCO is also in the process of preparation of DPRs for Development and Beautification along with Comprehensive Sewerage and Drainage Plans for Sojat, Mount Abu and Jaitaran cities in Rajasthan.



HUDCO's Performance: 2024-25

HUDCO registered an impressive performance in all facets of its operations during 2024-25 (upto March 2025)

- Sanctions of ₹ 1,27,952 crore (with HUDCO Niwas)
- Releases of ₹ 40,038 crore (with HUDCO Niwas)
- Gross Profit: ₹ 3,636.66 crore.
- Profit After Tax : ₹ 2,709.14 crore.
- Gross NPA is 1.67% and Net NPA is 0.25% upto March 25.
- During the Financial Year 2024-25, HUDCO mobilized resources aggregating to ₹ 39,043 crore from domestic markets, which included, ₹ 9,938 crore by way of rupee term loans from banks, ₹ 7,016 crore mobilized through issue of unsecured Non-Convertible Debentures (NCDs) on private placement basis and ₹ 7,897 crore by way of short-term loan from banks, at market competitive rates. Borrowings through FCNR route to the tune of ₹ 9,721 crore (US\$ 1155 million) and ECB issuance for ₹ 4,471 crore (JPY 79 billion Green shoe) was successfully mobilised. As a result, the Company was able to deliver debt financing for various Housing & Infrastructure projects, spread across the Country, at competitive rates. The Company was able to achieve this feat through constant monitoring of the markets, proper timing of its borrowings and appropriate selection of instruments.
- As on 31st December, 2024, HUDCO's overall borrowings stood at ₹ 1,00,807 crore, which comprised of long-term borrowings of ₹ 92,910 crore and short-term borrowing of ₹ 7,897 crore. Further as on 31st December, 2024, the borrowing to net worth stood at 5.61 times as against 5.46 times as on 31st December, 2024.
- The Domestic Debt Instrument(s)/ Banking Sector Loan(s)/ facilities of HUDCO continue to enjoy "AAA; Outlook-Stable" rating- the highest rating on a standalone basis from three domestic Credit Rating agencies, namely, M/s India Rating and Research Pvt. Ltd. (IRRPL), M/s CARE Ratings and M/s ICRA Ltd. Further, the short-term debt instruments of HUDCO enjoys 'A1+'; Outlook-Stable' rating, which is highest on a standalone basis.
- Further, HUDCO for its International Borrowing Programme continued to enjoy International Credit Rating of 'Baa3' with Stable outlook and 'BBB-' with Stable outlook, respectively, from Moody's and FITCH, International Credit Rating Agencies. HUDCO has also obtained a BBB+ (stable) rating for both its foreign and local currency long-term issuance by Japan Credit Rating Agency(JCRA). Each of the above credit ratings is equivalent to India's sovereign rating, and is of investment grade.

Urban Infrastructure

- 76 schemes sanctioned
- Loan amount ₹ 1,22,331 Crore

Corporate Social Responsibility (CSR)

HUDCO Board has allocated the budget of ₹ 49.26 crore for CSR activities for the FY 2024-25 compared to which CSR Assistance of ₹ 62.65 crores have been sanctioned for 36 proposals in the current financial year. Further out of sanctioned CSR assistance of ₹ 62.65 crores, ₹ 48.56 crores have been approved under the current year annual theme of Health and Nutrition's.

Major CSR Activities approved during the F.Y 2024-25 are, Providing CAR T-Cell Therapy for Cancer patients by Tata Memorial Centre, Mumbai with CSR Assistance of ₹ 250 lakh, Improving Nutrition & Health of the Government School Children through Gift milk Programme in various districts of

Chhattisgarh by NDDB Foundation for Nutrition with CSR Assistance of ₹ 248 lakh, Distribution of Aids & Assistive Devices to Persons with Disabilities (Divyangjan) under in various Districts/States by ALIMCO with HUDCO CSR assistance of Rs.5 crores, Implementation of TB elimination campaign under Pradhan Mantri TB Mukta Bharat Abhiyan (PMTBMBA) with HUDCO CSR assistance of ₹ 585.00 Lakh.

In addition to above, HUDCO has also Provided Kitchen equipment's and nutritional meal for visitors in Kumbh Mela, 2025, Prayagraj with CSR assistance of ₹ 98.00 lakh, Installed drinking water coolers along with 3 stage UV filtration (preferably inbuilt), in Govt. Schools, Govt. Hospitals in various state with HUDCO CSR assistance of ₹ 210 lakh and providing medical equipment Heart – Lung Machine Cardiopulmonary bypass machine to All India Institute of Medical Sciences (AIIMS), Mangalagiri, Andhra Pradesh with CSR assistance of ₹ 250 lakh

Capacity Building and Training

FY 2024-25: For HUDCO and other CPSEs officers

In the financial year 2024-25, HUDCO's HSMI has so far conducted 7 Webinars, 2 Hybrid (Offline and online both) and 3 Training Programs imparting training to 1456 officers including HUDCO officers as well as officers from other CPSEs. The themes on which webinars were conducted by HSMI included Cyber Hygiene and Security, Reservation in Services for SC/ST/OBC/Ex. SM/PwD, Ethics and Governance, Investment, Pension and Retirement Benefit, HR systems and procedures, Procurement through GeM, Systems and Procedures of Operation wing of HUDCO. The Hybrid training programs were conducted on CKYC and RBI Regulations and Compliances. The two-days training programs were organized on "Demystifying the Power Sector with Special Focus on Financing" and "Insights into Financing Power Projects and Energy Transition in India" as part of capacity building initiative in emerging sector for HUDCO officers. A two-week induction training program was also conducted for 33 nos. of newly inducted Trainee Officers of different discipline.

For International Participants under ITEC

HUDCO's HSMI has also conducted three 2-week ITEC training program in financial year 2024-25 and imparted training to 75 nos. of overseas participants. The theme of these conducted training programs was "Towards Sustainable Mobility in Developing Urban Context" for 23 overseas participants from 13 countries, "Low Carbon Urban Infrastructure Development and Financing" for 24 overseas participants from 14 countries and "Realizing the Right to Adequate Housing in the context of Habitat III, New Urban Agenda- policies, planning and practices" for 25 overseas participants from 22 countries.



Publications

Shelter: HUDCO's HSMI publishes a bi-annual ISSN magazine named "Shelter", on themes relevant to the housing and urban development sector. Shelter features a wide range of articles that provide in-depth insights on creating sustainable, inclusive, and resilient urban environments.

The April' 2024 issue centered on 'COP28' and was unveiled by Shri Kuldip Narayan, Joint Secretary, MoHUA, Government of India, Shri Sanjeet, Joint Secretary and Financial Advisor, MoHUA, Government of India alongwith other senior officials from MoHUA and HUDCO at the HUDCO Annual Day function.

The October 2024 issue focused on "Engaging Youth to Create a Better Urban Future", which was unveiled by Shri Tokhan Sahu, Hon'ble Minister of State, MoHUA, Government of India during the World Habitat Day function.



Compendium on the 'Best Practices Awards': HUDCO's HSMI also publishes a compendium on the 'Best Practices Awards' annually to recognize the innovative efforts of ULBs, NGOs and other parastatal agencies in the urban development sector. This compendium highlights the best practices across the country, facilitating dissemination in the areas such as Urban Governance, Housing, Urban Poverty and Infrastructure, Urban Transport, Disaster Preparedness & Mitigation, etc. and serves as a knowledge hub for urban practitioners.

The compendium on Best Practices Award for the award cycle 2023-24 was released by Shri Tokhan Sahu, Hon'ble Minister of State, MoHUA, Government of India during the World Habitat Day function observed on 9th October, 2024.

Research & Development Activities

In 2012-13, HUDCO's HSMI sanctioned 35 Research Studies to 26 institutions of repute as part of its R&D activities under the HUDCO research plan on the themes related to housing and urban development sector. Out of which 27 research studies have been completed and 8 research studies are in various stages of progress.



Mission Statement "To Promote Sustainable Habitat Development To Enhance The Quality of Life"

AWARDS: HUDCO Consultancy's Promotional Work

HUDCO, as in previous years, continued to promote and encourage excellence in design, sustainable housing, and urban development. HUDCO's consultancy played a significant role in information "dissemination and increasing awareness about HUDCO's role in urban development and about Govt's flagship programs



focusing on housing and sustainable urban development through Exhibitions and Awards instituted to encourage and appreciate the valuable contribution of the urban professionals towards sustainable habitats.

Towards this, the Consultancy Services Wing, HUDCO, conducted the **HUDCO-NASA Design Trophy 2024** on the theme "Design for Livable and Affordable Staff Housing: Adequate, accessible and carbon neutral" engaging with the budding professionals/students of Architecture and Planning, supporting activities of the National Association of Students

of Architecture (NASA), and the **HUDCO DESIGN AWARDS (HDA)-2023-2024**, which aimed at encouraging and appreciating the creative and innovative thinking put in by the professionals to make our cities sustainable and more livable.



HUDCO's Role in Government of India Flagship Programs- PMAY-U) 2.0

HUDCO is committed to supporting the Ministry of Housing and Urban Affairs (MoHUA) in the implementation of PMAY-U 2.0, which was launched on September 17, 2024. PMAY-U 2.0 aims to provide financial assistance to one crore urban poor and middle-class families (EWS/LIG/MIG categories) to construct, purchase, or rent affordable houses in urban areas over five years, starting from September 1, 2024.

HUDCO has been entrusted by MoHUA for desk and/or site scrutiny in respect of Affordable Housing in Partnership (AHP) and Beneficiary Led Construction (BLC) vertical and also designated as one of the Central Nodal Agency under the Interest Subsidy Scheme (ISS) vertical.

Further, for meeting fund requirement of State/ULB/Beneficiary share HUDCO also offers viability gap funding/ loan assistance to meet the requirement beyond the grant available from Government of India.

HUDCO has played an important role in successful implementation of earlier phase of PMAY(U). Under PMAY(U) as on 31.03.2025, HUDCO has funded 16 Nos. of schemes in the 5 states – Chhattisgarh, Uttarakhand, Andhra Pradesh, Telangana & Kerala with total loan assistance of Rs. 18,398 crore covering 9,98,321 dwelling units, out of which an

amount of Rs. 13,141 crore has been disbursed. Further, in respect of PMAY(U)-CLSS, HUDCO, as CNA, has released cumulative gross CLSS subsidy of Rs. 2666.84 Crore to 1,13,137 beneficiaries of EWS/LIG/MIG category throughout the country.

While under PMAY(G), HUDCO has sanctioned and disbursed the loan assistance of Rs. 4,273 crore covering 7,93,407 dwelling units in the 2 states – Andhra Pradesh & Uttar Pradesh. As part of Desk-cum-site scrutiny, cumulatively up to 31st March, 2025, HUDCO has carried out site and/or desk scrutiny of 630 projects for construction of 12,96,268 Dwelling Units (DU) in 450 town/cities under 34 States/UTs of India with project cost of Rs. 60,46,757 Crore having central share of Rs. 19,15,978 Crore. The above 630 projects undertaken include 62 AHP, 545 BLC (New Construction/ Enhancement) and 23 ISSR projects

HUDCO is one of the Central Nodal Agency (CNA) for Credit Linked Subsidy Scheme (CLSS)

HUDCO as Central Nodal Agency has executed Memorandum of Understanding with 91 Banks/ Primary Lending Institutions (PLIs) for EWS/ LIG and 87 Banks/ PLIs for MIG-I and MIG-II categories.



As on 31st December, 2024, HUDCO, as CNA, has released cumulative gross CLSS subsidy of ₹ 2,666 Crore to 1,13,091 beneficiaries of EWS/LIG/MIG category throughout the country. Out of this, an amount of ₹ 2,323 Crore has been disbursed to 96,751 EWS/LIG category beneficiaries while ₹ 343 Crore has been disbursed to 16,340 MIG category beneficiaries.

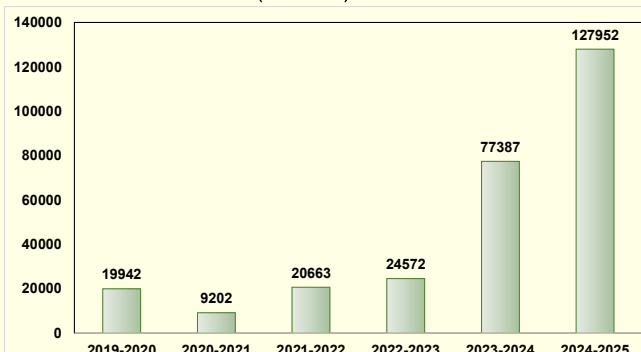
Recent HUDCO Initiatives

- HUDCO has launched new product -in- offering Special Term Loan to Government Undertaking/Public Agencies for Operational requirements.

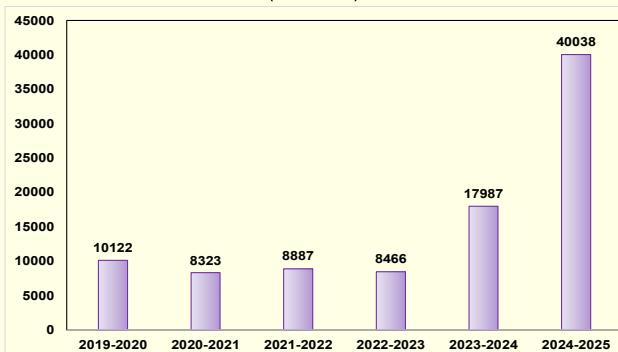
Term loans for operational requirements shall provide to Government undertaking/agencies with the necessary funds to meet operational cash-flow requirements, ensuring that project/schemes/programs/operations can run without interruption due to lack of funds.

HUDCO: Growth of Overall Operations

Sanctions (₹ in Crores) as on 31.03.2025



Disbursement (₹ in Crores) as on 31.03.2025



A NAVRATNA CPSE

Housing And Urban Development Corporation Ltd.

(A Government of India Enterprise)

CIN : L74899DL1970GOI005276

AN ISO 9001:2015 Certified Company

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