

HUDCO Programmes

HUDCO, a listed Government of India enterprise, is a premier techno-financing institution in the field of Housing and Urban Development in India. HUDCO's assistance is being extended inter-alia for the following:

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 January 2024, HUDCO has sanctioned 14,962 housing projects with a total loan component of ₹ 88,073 crore, out of this ₹ 83,487 crore has been released.

- Over 19.66 million housing units supported through projects.
- 93.48% 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 January 2024, HUDCO has supported 2403 infrastructure projects, with a total loan assistance of ₹ 1,73,012 crore, of which ₹ 1,23,260 crore has been released.

- 554 Water supply projects (Loan amount ₹ 33,560 crore).

Consultancy Services

HUDCO's Construction and Consultancy Wing, along with the HUDCO Regional Offices provides consultancy services in the area(s) of Architectural Design and Development; Urban and Regional Planning; Appraisal, Scrutiny & Monitoring of Government Projects; and Environmental Engineering, for the housing and urban development sector, through a dedicated team of qualified and experienced professionals from diverse background such as Architects, Planners, Landscape Experts, Geographers, Engineers, Valuers, GIS Expert and other allied professionals that form the core team. The team together, not only generated fee-based income providing unique design concepts responsive to its clients' diverse requirements, but also contributed towards branding HUDCO as a nationally recognized premier techno financial institution. During the year, work on the prestigious assignments having long gestation periods continued; these included providing



- 72 Sewerage projects (₹ 2,685 crore).
- 26 Drainage projects (₹ 2,421 crore).
- 21 Solid Waste Management (₹ 265 crore)
- 616 Social infrastructure projects (₹ 18,919 crore).
- 570 Transport/Road infrastructure projects includes Airport, Port Trusts, Roads & Bridges, Railways and Transport Nagar (₹ 67,122.32 crore).
- 324 Commercial infra & other projects (₹16,335.47 crore).
- 114 Area development Projects (₹ 1,608 crore).
- 106 Power Projects (₹ 30,096 crore).

Consultancy Services for 'Construction of a Housing Complex for Tripura Tribal Areas Autonomous District Council (TTAADC) at Tripura', 'Vertical Housing Colony: Shehjar Apartments at Bemina-Srinagar', and 'Integrated Master Plan for Rajgir Regional Planning Area and Nalanda Mahavihara World Heritage Site in the state of Bihar' on the GIS platform. HUDCO Regional Office at Bengaluru engaged with consultancy assignment for obtaining environmental clearance for the project 'Construction of HAL staff quarters-Type A, B&C in Bengaluru, while CHRO through PDO was involved in projects, namely 'Master Plan of Thirunallar Town Development Plan Ph-II-Development of Middle School', 'Development of Queue Complex for Arulmighu Mariammam Temple Samayapuram', 'Spiritual Circuit in the UT of Puducherry', 'Development of Kirumambakkam Lake' as part of the Three Lakes Project, 'Construction of Museum' as part of the Development of Arikamedu Project, and a Residential School and Marriage Hall.

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.

HUDCO is an empaneled Institution for Independent Appraisal of Integrated Management Plans (IMPs) under the National Plan for Conservation of Aquatic Ecosystems (NPCA), a centrally sponsored scheme being implemented by the Ministry of Environment Forest & Climate Change (MoEF&CC). During the FY 2023-24, as part of Environmental Engineering Consultancy, HUDCO has carried out appraisal of Integrated Management Plans for five wetlands across India, namely; Tamzey Wetland (Sikkim), Khecheperi Wetland (Sikkim), Yanchentso Wetland (Sikkim), Doyang Wetland (Nagaland) and Thol Wetland (Gujarat) with a total estimated project cost of about Rs. 45 crores. Further, three more IMPs for the wetlandsnamely; Sultanpur National Park IMP (Haryana,) Bhindawas Wildlife Sanctuary IMP Haryana) and Renuka Wetland (Himachal Pradesh), are at different stages of appraisal by HUDCO.

HUDCO's Performance: 2023-24

HUDCO registered an impressive performance in all facets of its operations during 2023-24 (upto Jan2024)

- Sanctions of ₹ 27,833 crore (with HUDCO Niwas)
- Releases of ₹ 10,139 crore (with HUDCO Niwas)
- Gross Profit: ₹ 1900.32 crore.
- Profit After Tax : ₹ 1416.58 crore.

- Gross NPA is 3.14 % and Net NPA is 0.44% (Target for net NPA 0.35%) 2023-24(upto Jan-24).

- During the financial year 2022-23, HUDCO mobilized resources aggregating to ₹ 16,161.00 crore from domestic markets, which included, ₹ 10,421.50 crore by way of rupee term loans from banks, ₹ 3,970.00 crore mobilized through issue of unsecured, Taxable, Non-Convertible Debentures (NCDs) on private placement basis and ₹ 1,769.50 crore by way of short-term loan from banks, at market competitive rates. 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, 2023, HUDCO's overall borrowings stood at ₹ 65,678.78 crore, which comprised of long-term borrowings of ₹ 62,896.53 crore and short-term borrowing of ₹ 2,782.25 crore. Further as on 31st December, 2023, the long term borrowing to net worth stood at 3.87 times as against 3.96 times as on 31st March, 2023.

- 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. Each of the above credit ratings is equivalent to India's sovereign rating, and is of investment grade.

Urban Infrastructure

- 32 schemes sanctioned
- Loan amount ₹ 27,063 Crore



Corporate Social Responsibility (CSR)

HUDCO has earmarked ₹ 4557 lakh for undertaking CSR activities during the financial year 2023-24 and also allocated the 60 % of the budget for undertaking CSR activities related to 'Health and Nutrition'.

During the current financial year (as on 22.02.2024) ₹ 1317.14 lakh has been released for various ongoing proposals. Further, from the expenditure of ₹ 421.97 lakh (as on 31.01.2024 has been already incurred, expenditure of ₹ 155.33 lakh has been incurred for the projects related to the Health & Nutrition.

During the period, CSR assistance was released for implementation of major projects viz. Procurement of Medical Equipment's at IPGMER, Kolkata, Construction of Health Sub-Centre at Arapati Mayai Leikai, Imphal, Manipur, Construction of Public Toilet cum Waiting Hall, Mussoorie, Uttarakhand , Procurement of Pick-up trucks (05 nos.) for door to door waste collection, Dehradun and Development of Children Park in Jagannathan Park in Barh, Patna, Bihar

Besides the above, CSR assistance for the earlier ongoing proposals viz. for providing furniture (chairs & Tables/Desk & Bench) for students in 22 Govt Schools of Udham Singh Nagar (Aspirational District), Procurement of Hospital equipment, Kiphire, Nagaland (Aspirational District), Construction of Skill Lab at District Hospital, Wayanad (Aspirational District) and Procurement and installation of Sanitary Napkin Vending Machine and Sanitary Napkin disposal machine to 150 Nos. Govt. schools, Kerala was also released and these works are also nearing completion.

Capacity Building and Training

As part of Capacity Building activity, HUDCO's HSMI conducted 7 webinars and 2 training programmes till February 2024 and imparted training to 714 HUDCO

employees. The webinars for HUDCO employees covered a diverse range of subjects like RTI Act, 2005, Pensions & Other Retirement Benefits, Solutions to Plastic Pollution, Ethics and Governance, Cyber hygiene and Security, Awareness Building about PIDPI and Public Procurement. The themes for training programmes for HUDCO employees included Recent Developments in Loan Recovery Mechanisms - Legal Aspects (SARFAESI, DRT including OTS and IBS 2016 and Retail Finance for HUDCO Officials - including bulk loan.

In addition to the above, HUDCO's HSMI also conducted 2 physical training programmes and an online training programme for 62 overseas participants under the Indian Technical And Economic Cooperation (ITEC) programme of Ministry of External Affairs (MEA), Govt. of India. The themes covered under the ITEC programmes included Realizing The Right To Adequate Housing in the Context of Habitat III New Urban Agenda - Policies, Planning & Practices, Housing the Urban Poor – Policy, Planning and Implementation – Indian Experience and Decarbonising Habitat Programme - Meeting The Global Targets.

Publications

Shelter: Two issues of Shelter- the In-house official Publication of HUDCO/HSMI were published on the themes "G20- Agenda for Sustainable Habitat" in April 2023 and "Resilient Urban Economies. Cities as drivers of growth and recovery" in October 2023. Both the issues were unveiled by Shri Hardeep Singh Puri, the Hon'ble Cabinet Minister, Ministry of Housing & Urban Affairs and the Ministry of Petroleum and Natural Gas on the occasion of HUDCO Foundation Day 2023 and World Habitat Day 2023 respectively.

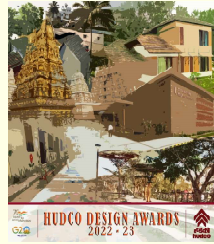
Compendium of Best Practices: HUDCO Award for Best Practices 2022-23 Compendium was released on the occasion of World Habitat Day 2023 by Shri Hardeep Singh Puri, the Hon'ble Cabinet Minister, Ministry of Housing & Urban Affairs and the Ministry of Petroleum and Natural Gas.

Research & Development Activities

HUDCO's HSMI sanctioned a total of 35 Research Projects during 2012-13 to 26 Institutions of repute as part of its R&D activities under the HUDCO Research Plan on the themes relating 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.



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 Gol'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 Construction and Consultancy Wing, HUDCO, conducted the **HUDCO-NASA Design Trophy 2023** on the theme "*Housing solution for Native Communities: Moving Towards a 'Developmentalist' Paradigm*" 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)-2022-2023, aimed at encouraging and appreciating the creative and innovative thinking put in by the professionals to make our cities sustainable and more liveable.

HUDCO Award for Best Practice to improve the living environment

Since 2011-12, HUDCO has been awarding the HUDCO Award for Best Practices to improve the living environment to eligible applicant agencies, institutions and other stakeholders for the innovations in the various aspects of habitat sector through a competition. During FY:2022-23, eight entries were conferred the HUDCO Best Practices Award.

HUDCO's Role in implementation of Flagship Programs of Government of India

Pradhan Mantri Awas Yojana - Urban (PMAY-U)

HUDCO is providing support to MoHUA for the Pradhan Mantri Awas Yojana (PMAY) –(Urban) Housing for All (HFA). This includes scrutiny of projects submitted by State Governments under the three verticals of PMAY namely; AHP, ISSR and BLC. Besides, HUDCO is the Central Nodal Agency for its fourth vertical - Credit Linked Subsidy Scheme (CLSS). Further, for meeting fund requirement of State/ULB share HUDCO also offers viability gap funding/ loan assistance to meet the requirement beyond the grant available from Government of India. HUDCO so far has funded 14 schemes in the 5 States – Chhattisgarh, Uttarakhand, Andhra Pradesh, Telangana and Kerala with total loan assistance of ₹ 14,458 crore, out of which an amount of ₹ 12,536 crore has been disbursed covering 9,18,725 Dwelling Units.

As part of Desk-cum-site scrutiny of DPRs for Centrally Sponsored verticals of PMAY-HFA HUDCO assists the MoHUA in scrutiny and inspection of sample projects / DPRs under the 3 verticals of Pradhan Mantri Awas Yojana (PMAY) – (Urban) - Housing for All (HFA), i.e., Affordable Housing in Partnership (AHP), In-situ Slum Redevelopment (ISSR) & Beneficiaries Led Construction (BLC) projects, before the projects are put up for consideration of sanction of central assistance by the Ministry. Up to 31st January 2024, HUDCO has

cumulatively carried out site and desk scrutiny for 620 projects with project cost of ₹ 59,767.24 crore having Central share of ₹ 18,900.29 crore for total 12.79 lakh DUs in 444 town/cities under 34 States/UTs of India. These projects include 62 AHP projects, 536 BLC projects and 22 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 January, 2024, HUDCO, as CNA, has released cumulative gross CLSS subsidy of ₹ 2665.89 Crore to 1,13,091 beneficiaries of EWS/ LIG/MIG categories throughout the country. Out of this, an amount of ₹ 2322.59 crore has been disbursed to 96,751 EWS/LIG category beneficiaries while ₹ 343.30 Crore has been disbursed to 16,340 MIG category beneficiaries.

HUDCO has extended loan of ₹ 20000 crore to the Building Material and Technology Promotion Council

(BMTPC), as Extra Budgetary Resources by issue of 'Gol fully serviced Bonds'.

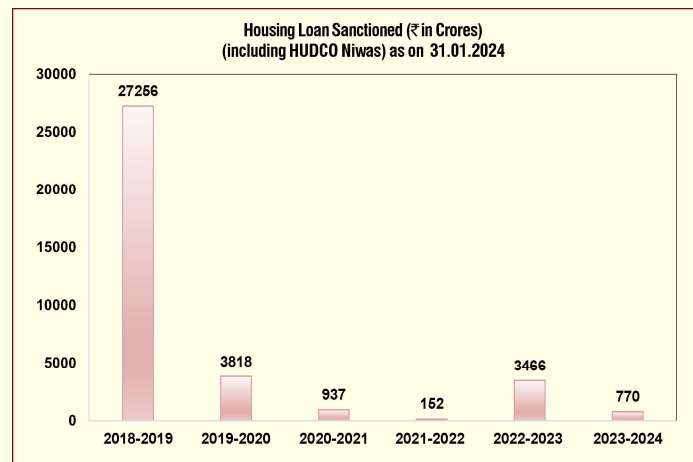
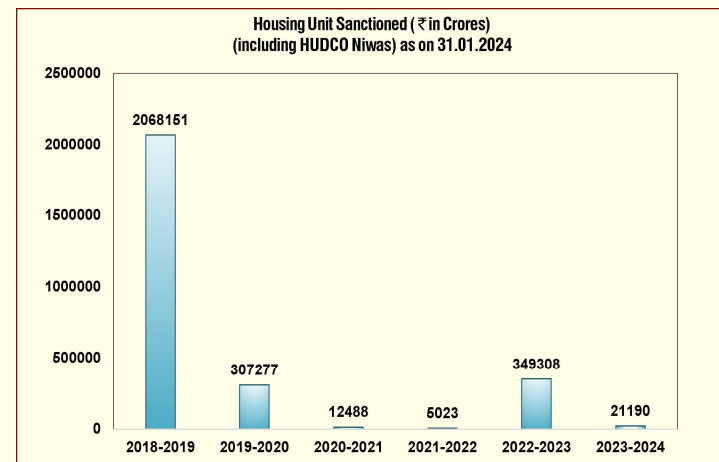
- HUDCO provides loan assistance for viability gap funding under the three verticals of PMAY (U) i.e. ISSR (using land as a resource); AHP and BLC - New Construction; to meet the Urban Local Body / State share, as required. HUDCO so far has funded 13 schemes in the 5 States - Uttarakhand, Chhattisgarh, Andhra Pradesh, Telangana, and Kerala with total loan assistance of ₹ 14,250 crore for construction of 9,07,864 dwelling units and an amount of ₹ 12,491 crore has been disbursed till 31.01.24.

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/operators can run without interruption due to lack of funds.

HUDCO: Growth of Housing Operations



Housing And Urban Development Corporation Ltd.

(A Government of India Enterprise)

CIN : L74899DL1970GOI005276

AN ISO 9001:2015 Certified Company

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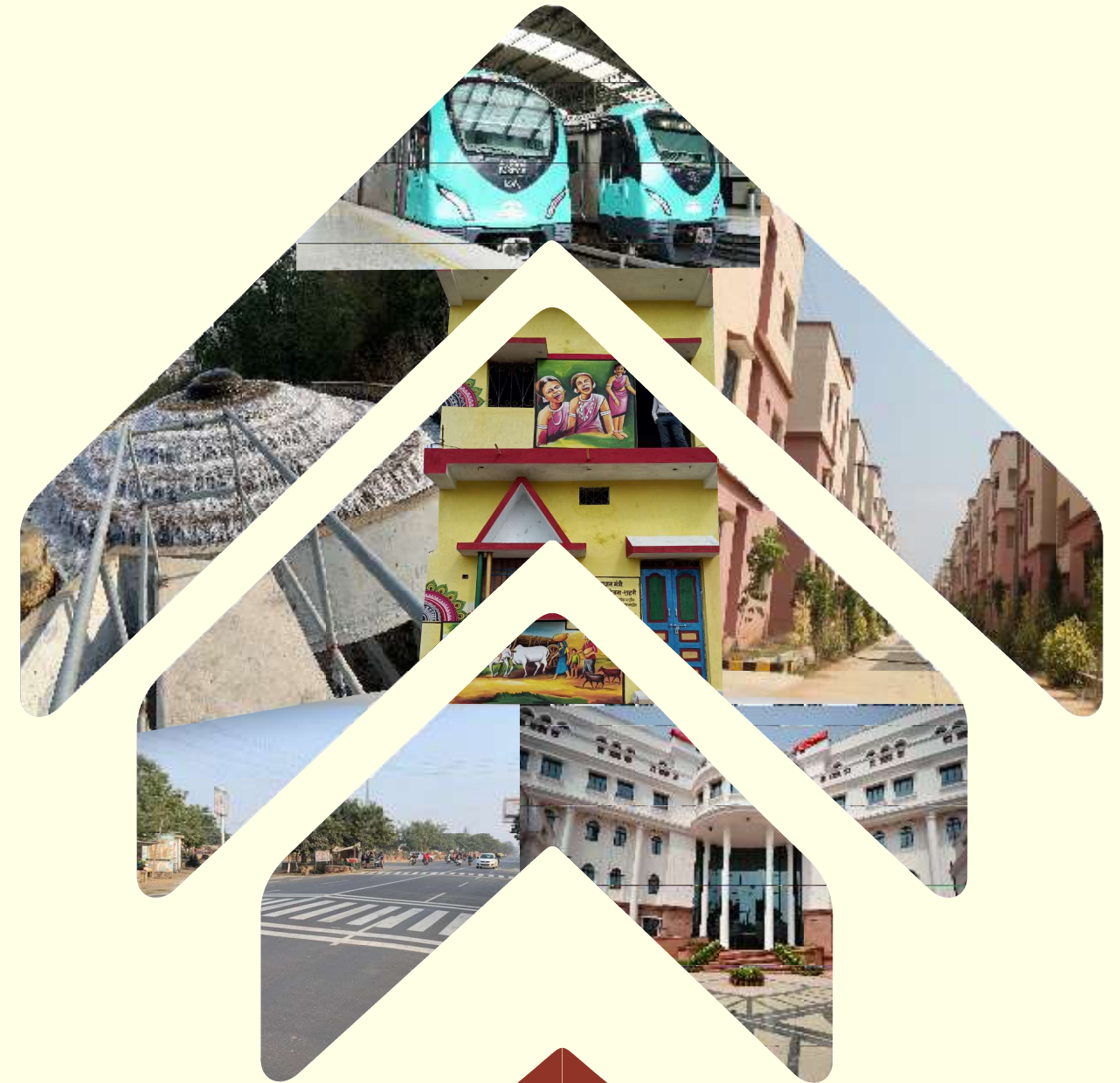
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Supporting Sustainable Habitats

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