HUDCO WELCOMES
All the Delegates for
HUDCO’s Corporate Presentation
HUDCO WAS ESTABLISHED IN 1970 AS A TECHNO-FINANCIAL INSTITUTION. OWNED BY GOVERNMENT OF INDIA. (Recently 10% shares offered through IPO)

Corporate Mission

"TO PROMOTE SUSTAINABLE HABITAT DEVELOPMENT TO ENHANCE THE QUALITY OF LIFE"

Corporate Vision

"TO BE A LEADING TECHNO-FINANCIAL INSTITUTION PROMOTING SUSTAINABLE HABITAT DEVELOPMENT FOR TRANSFORMING THE LIVES OF PEOPLE."
Objectives

- To provide long term finance to undertake Housing and Urban infrastructure development programmes in the country.
- To finance or undertake, wholly or partly, the setting up of new or satellite towns.
- To finance or undertake the setting up of industrial enterprise for building material.
- To administer the monies received, for the purpose of financing or undertaking housing and urban development programmes in the country.
- To promote, establish, assist, collaborate and provide consultancy services for the projects of designing and planning of works relating to housing and Urban Development in India and abroad.
# Milestones in HUDCO’s Path of Progress

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>1970</td>
<td>Established under the Companies Act 1956 with an equity of Rs. 2 crore</td>
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<td>1974</td>
<td>Introduced financing of Cooperative Housing</td>
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<td>1977</td>
<td>Introduction of Rural Housing Schemes.</td>
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<td>1983</td>
<td>Decentralisation through Regional Offices</td>
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<td>1985</td>
<td>Started Consultancy Management Services</td>
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<td>1988</td>
<td>Introduced Financing for Village Abadi Environmental Improvement Scheme.</td>
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<tr>
<td>1989</td>
<td>Creation of Urban Infrastructure Window.</td>
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<td>1994</td>
<td>Started financing Private Sector for Commercial &amp; Housing Schemes.</td>
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<td>1995</td>
<td>Started Providing housing finance through NGOs.</td>
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<tr>
<td>1997</td>
<td>Staff Rental Housing Program and 2 Million Housing Program</td>
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<td>1998</td>
<td>Started retail financing – HUDCO NIWAS.</td>
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<td>2002</td>
<td>Authorized capital increased to Rs. 2500 crore. Accorded the schedule-A status.</td>
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<tr>
<td>2004</td>
<td>Awarded the MINI RATNA status, which provides flexibility / autonomy</td>
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<td>2005</td>
<td>Promotion of Joint ventures</td>
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<td>2006</td>
<td>Role in implementation of Jawaharlal Nehru Urban Renewal Mission (JNNURM)</td>
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<td>2008</td>
<td>Focus on Fee based activities &amp; consortium lending.</td>
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<td>2010</td>
<td>Major Focus on Government Business</td>
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<tr>
<td>2011</td>
<td>PAT crosses Rs. 500 crore</td>
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<tr>
<td>2012</td>
<td>Balance Sheet size crosses Rs. 25000 crore; HUDCO Niwas Revived; Excellent rating by DPE</td>
</tr>
<tr>
<td>2013 - 16</td>
<td>Gross Profit crosses Rs.1000 crore and Excellent rating FOR LAST THREE YEARS</td>
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</tbody>
</table>
Whole-time Functional Directors

- Chairman & Managing Director - Dr. M. Ravi Kanth, IAS
- Director (Corporate Planning) - Mr. N.L. Manjoka
- Director (Finance) - Mr. Rakesh Kumar Arora

Government Nominee Directors

- Joint Secretary, Ministry of HUPA - Mr. Rajiv Ranjan Mishra, IAS
- Joint Secretary & Financial Advisor, Ministry of HUPA&UD - Smt. Janja Tripathy, IAS

Part Time Non – Official Directors (Independent Directors)

- Shri. Mukesh Arya, IA&AS (Retd.)
- Prof. Chetan V Vaidya
- Shri Amarishkumar Govindlal Patel
- S K Nanda
- Smt. Pratima Dayal
HUDCO’s Organisational Spread

• **HUDCO** - a compact organisation with Corporate Office at Delhi.

• 21 Regional Offices and 10 Development Offices to cover the operations in all the States and UTs.

• Total manpower: 875
HUDCO: PROGRAMMES

- **HOUSING**
  - EWS/LIG/MIG/HIG Housing
  - Urban/ Rural /Staff Rental
  - Retail Financing
  - Working Women Hostels
  - PMAY Housing Schemes

- **URBAN DEVELOPMENT**
  - Land Acquisition (LA) for Housing & Infrastructure Development
  - Integrated LA & Development
  - City Level Utility Infrastructure like Water supply, Sewerage, Storm Water Drains, Municipal Solid waste Management Schemes
  - Social Infrastructure Schemes
  - Commercial Schemes
  - Other Infrastructure Projects like Airports, Roads, Power & Telecom etc.

- **CONSULTANCY SERVICES**
  - Consultancy in the field of Architecture, Urban Design, Landscape, Urban and Regional planning, Transportation Planning, Interior Design.

- **BUILDING TECHNOLOGY**
  - Promotion of Building Centers for technology transfer

- **TRAINING**
  - Training in Human Settlements
  - Technical Assistance to HUDCO’s Borrowing Agencies.
AGENCIES OF HUDCO

STATE GOVERNMENT BODIES
- Housing Boards/Corporations
- Rural Housing Boards/Corporations
- Slum Clearance Boards
- Development Authorities
- Improvement Trusts
- Municipal Corporations/Councils
- Water Supply & Sewerage Boards
- Police Housing Corporations
- Roads and Bridges Development Corporations
- State Govt. Departments

COOPERATIVE SOCIETIES
- Apex Housing Federations
- Corporate Employers

CORPORATE EMPLOYERS
- Public Sector

INFRASTRUCTURE COMPANIES

INDIVIDUALS (RETAIL HOUSING Loans)
HUDCO’s Role in Major Initiatives of Govt. of India

• **PAMY (U) – HOUSING FOR ALL BY 2022:**
  HUDCO has been nominated as Central Nodal Agency (CNA) for channelizing GOI subsidy under Credit Linked Subsidy Scheme (CLSS) along with NHB.

• **Gap Funding:** To meet the state/ULB contribution

• **JNNURM/BSUP IHSDP:**
  Involved in Appraisal, Monitoring, Capacity building and supporting the agencies through preparation of CDPs and DPRs.

• **Interest Subsidy Housing for Urban Poor (ISHUP) scheme:**
  HUDCO is a Nodal Agency along with NHB for routing subsidies to lending banks.

• **Affordable Housing in Partnership Scheme (AHP):**
  Involved in Appraisal

• **Rajiv Awas Yojana (RAY):**
  Preparation of Slum Free City Planning, Appraisal, Capacity Building and Viability Gap Funding.
Support by HUDCO to the Ministry of HUPA, GoI

1. **Preparation of Detailed Project Reports (DPRs):** Prepared 57 DPRs for Basic services for the Urban Poor (BSUP) and the Integrated Housing and Slum Development Programme (IHSDP) projects across the country.

2. **Appraisal:** Appraised 1254 BSUP/IHSDP projects covering 876 cities/towns, accounting for about 78% of all the projects sanctioned by MoHUPA.

3. **Monitoring:** HUDCO is one of the Central Monitoring Agency for monitoring implementation of BSUP/IHSDP projects and has conducted 170 field visits.

4. **Assessment of Third Party Monitoring reports:** A total of 663 reports have been analysed by HUDCO and reported to the Ministry.

5. **Funding of Gap requirements** –
   1. Total Number of Projects: 55 (Housing: 37, UI: 18)
   2. Total loan amount: Rs 4566 crore (Housing – Rs 2445 crore; UI – Rs 2121 crore)
   3. Housing: 4.85 lakh housing units

6. **Capacity Building:** HSMI has undertaken 77 Regional level Programmes for JnNURM on BSUP/IHSDP. The JNNURM Cell of HUDCO, along with Regional Offices, has conducted 42 State & Regional level workshops.

**PMAY (U) – HOUSING FOR ALL:** Similar activities are being undertaken by HUDCO as part of the PMAY Programme.
HUDCO: OPERATIONAL HIGHLIGHTS
(Cumulative as of 31st March, 2017)

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of Schemes</th>
<th>Amount Sanctioned (Rs. Cr.)</th>
<th>Amount Disbursed (Rs. Cr.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>14860</td>
<td>50876</td>
<td>38648.12</td>
</tr>
<tr>
<td>Urban Infrastructure</td>
<td>2227</td>
<td>104795</td>
<td>74943.36</td>
</tr>
</tbody>
</table>

Contributing to development of **Housing:**

* Total Dwelling Units : 16.11 M
  - Rural : 10.37 M
  - Urban : 5.74 M
* Plots : 0.65 M
* Sanitation Units : 6.69 M

Operations extend over 1800 towns and thousands of villages
<table>
<thead>
<tr>
<th>Utility Infrastructure</th>
<th>Projects/Projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water Supply</td>
<td>- Unserviced Area, Rehabilitation Project, Augmentation of Existing Supply/Quality</td>
</tr>
<tr>
<td>Low Cost Sanitation</td>
<td>- Conversion of Dry Latrines, Construction of Latrines, Community Toilets</td>
</tr>
<tr>
<td>Sewerage and Drainage</td>
<td>- New schemes, augmentation and Rehabilitation Projects</td>
</tr>
<tr>
<td>Solid Waste Management</td>
<td>- Collection &amp; Conveyance, Treatment &amp; Disposal, Energy Recovery</td>
</tr>
<tr>
<td>HUDCO: URBAN INFRASTRUCTURE SCHEMES</td>
<td></td>
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<tr>
<td>-------------------------------------</td>
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</tr>
<tr>
<td><strong>Ecologically Approp. Infrastructure</strong></td>
<td>- Recycling of Waste Water, bio-gas etc. Development Projects of City Forests/ Water Bodies</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>- Roads, Bridges, Transport Terminals, Ports &amp; Airports</td>
</tr>
<tr>
<td><strong>Integrated Area Dev. Schemes</strong></td>
<td>- Development of New Towns, Urban Extension Growth Centre etc.</td>
</tr>
<tr>
<td><strong>Social Infrastructure</strong></td>
<td>- School/Colleges, Health Centres, Hospitals, Parks, Playgrounds, Stadia etc.</td>
</tr>
<tr>
<td><strong>Economic/Commercial Infrastructure</strong></td>
<td>- Shopping Centres, Market Complex, Office Buildings, Technology Parks</td>
</tr>
</tbody>
</table>
Disaster Rehabilitation: HUDCO’s Efforts

HUDCO has been on the forefront of disaster mitigation efforts in India and has played an active role in the rehabilitation of:

- Gas victims in Bhopal
- Earthquake victims in Uttar Kashi, Latur, Jabalpur, Chamoli & Rudraprayag, Gujarat and Jammu & Kashmir
- Flood victims in Mewat, Haryana, U.P., Bihar, West Bengal, Orissa, A.P., Tamilnadu, Kerala, Karnataka, Gujarat, Maharashtra, Rajasthan.
- Victims of Landslide and Sea erosion in Kerala
- Fire affected people in Dhenkanal, Orissa
- Cyclone affected people in Andhra Pradesh and Orissa
- Tsunami affected people in southern states of India
Human Settlement Management Institute established in 1985, as Research & Training Wing for imparting training to the various professionals and Managers of Housing and Urban Development Agencies

- In collaboration with Institute of Housing and Urban Development Studies of Rotterdam

- Undertakes training programmes in urban development management related aspects for International participants under ITEC programme of the Government of India

- Number of Programmes conducted: 1453 (including 25 international programs)

- Professionals Trained: 40080 (including 568 international participants from 76 countries)
Special Initiatives

- Equity participation of 19.9% (Rs 19.90 cr) in Delhi Mumbai Industrial Corridor Development Corporation

- Equity stake (10%) in Housing Micro Finance Institution set up by SEWA

- MoU with National Housing Bank (NHB) to implement the Credit Risk Guarantee Scheme for covering the housing loan for urban poor, launched by MoHUPA

- Building Centre Revival as a part of HUDCO’s CSR activities.

- International Collaborations/Participations
Highlights of HUDCO
Achievements in Andhra Pradesh through
Vijayawada Regional Office
HUDCO’s Operations in the State of Andhra Pradesh

Amaravati - The People's Capital
HUDCO’s OPERATIONS IN THE STATE AT A GLANCE

(Rs. in Crores)

<table>
<thead>
<tr>
<th></th>
<th>Housing &amp; Others</th>
<th>UI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Cost</td>
<td>15254</td>
<td>18925</td>
<td>34179</td>
</tr>
<tr>
<td>Loan Sanctioned</td>
<td>5968</td>
<td>12134</td>
<td>18102</td>
</tr>
<tr>
<td>Loan Released</td>
<td>3269</td>
<td>4728</td>
<td>7997</td>
</tr>
<tr>
<td>Loan O/s as on 31/05/2017</td>
<td>1419</td>
<td>2274</td>
<td>3693</td>
</tr>
</tbody>
</table>
Sanctions Achieved vis-à-vis Targets 2016-17

(Rs. in Crores)

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>TARGET</th>
<th>SANCTIONED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>1040.00</td>
<td>2519.99</td>
</tr>
<tr>
<td>Urban Infrastructure</td>
<td>1560.00</td>
<td>8083.35</td>
</tr>
<tr>
<td><strong>Total (Housing+UI)</strong></td>
<td>2600.00</td>
<td><strong>10603.34</strong></td>
</tr>
</tbody>
</table>

- Achievement of 408% Sanction targets.
- Contributed around 33% of overall HUDCO sanctions.
- Sanctioned 1,86,339 Lakh EWS Housing units.
<table>
<thead>
<tr>
<th>Disbursements from the current year sanctioned schemes</th>
<th>TARGET</th>
<th>RELEASED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursements from the current year sanctioned schemes</td>
<td>390.00</td>
<td>1,404.22</td>
</tr>
<tr>
<td>Total Disbursements including releases from 2016-17 Sanctions.</td>
<td>550.00</td>
<td>2,568.11</td>
</tr>
</tbody>
</table>

- Achievement of 360% Release targets from the current year sanctioned schemes.
- Achievement of 467% of Total release targets.
- Contributed around 28% of Total HUDCO releases.
Thank you