



Newsletter

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हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
HOUSING AND URBAN DEVELOPMENT CORPORATION LTD. (HUDCO)

EDITORIAL



The year 2022-23 has come to an end and we begin a new financial year with new hope, vigor, and a zeal to perform better. As we know, India, the mother of democracy is celebrating its G20 presidency in all robustness that it deserves. With due recognition to the cities as engines of growth and centers of development the infrastructure working group deliberated on the flagship theme of “Financing Cities of Tomorrow- Inclusive, Resilient and Sustainable”. The group discussed various facets of making cities economic centers of growth, financing urban infrastructure, building future-ready urban infrastructure etc.

The proposed flagship theme of G20 working group is in sync with HUDCO’s vision of promoting sustainable habitat development. The deliberation in the working group points to the fact that HUDCO has a definitive role to play for cities of future which translates to business potential for HUDCO.

The directive is clear. Besides housing and infrastructure, our opportunity in making ourselves partners in the nation’s progress lies in exploring green and sustainable projects e.g. renewable energy and public transport etc.

HUDCO has been expanding its housing and infrastructure finance portfolio in recent years. It has offered competitive loan products, and reported growth in its loan disbursements. Change can be uncomfortable, but it is often necessary for growth and success. To have a successful financial year 2023-24, it is important to approach things with a fresh perspective and explore out-of-the-box thinking. Instead of resisting change, let us try to embrace it and see it as an opportunity to learn and improve.

It is time to explore alternatives. We require innovative instruments for raising resources besides traditional resources. To succeed in a competitive market environment, we must try to approach things with an open mind and be willing to consider new ideas and perspectives.

Let us begin the new financial year, with optimism and pledge ourselves to be partners in the progress of New India. Let’s commit ourselves to new thinking and creative solutions that will deliver sustainable, equitable, and livable urban environment.



Kuldeep Narayan, IAS
Chairman & Managing Director

Business Development Meetings

Indore & Bhopal Regional Office

Shri M. Nagaraj, Director (Corporate Planning) and Shri D.S. Sudhakar, Executive Director (Finance)-DMRC, visited Indore & Bhopal in connection with the Business Development activities in the state of MP and Default Resolution of MP Financial Corporation. They met with Shri Lokesh Jatav, IAS, Managing Director, MPFC at Indore and the issue related to NPA of MPFC was raised wherein it was informed that an amount of Rs. 23.83 crores is overdue against MPFC for which MD, MPFC assured to clear the default at the earliest.



Hon'ble Member of Parliament Shri Shankar Lalwani

A meeting with Shri Shankar Lalwani, Hon'ble Member of Parliament was held in his office related to development of Indore city wherein AMRUT's Solid Waste Management and Sewerage Treatment was discussed. The Hon'ble Member of Parliament informed that there is a requirement of Rs. 700 to 800 Crores towards Urban Local Bodies share in AMRUT project which can be availed from HUDCO as a loan. Further, the Hon'ble MP requested for CSR assistance for mobile clinic facility for remote & fringe areas of the city where medical facilities are not available.



Shri T. Ilaya Raja, IAS, Collector Indore

In connection with AMRUT and CSR, a meeting was held with Shri T. Ilaya Raja, IAS, Collector Indore, wherein discussion on the viability gap funding for the AMRUT project towards share of Urban Local Body was discussed in detail and the CSR Project for mobile clinic facility was also discussed.



Shri Ajit Kesri, IAS, ACS (Finance)

In the meeting with Shri Ajit Kesri, IAS, ACS (Finance) support of HUDCO for various projects in the state of MP was appraised and the possibility for financing of upcoming projects of the State Govt. like Hybrid Annuity Model Road Project (HAM), Water Re-cycling Project, AMRUT-II and Green Bond Model were discussed.

ACS (Finance) who is also Chairman of MPFC was requested for clearance of default of MPFC. He assured to discuss the matter with MD, MPFC and would try to resolve the default of MPFC within the current financial year.

A meeting was held with Shri Sanjay Kumar Shukla, IAS, Principal Secretary, PHED Deptt. regarding possibility of HUDCO funding for Jal Jeevan Mission and he informed about the possibility of funding water supply projects in Jal Jeevan Mission. The Pr. Secretary informed that the Govt. may avail HUDCO loan in case of short-fall in the State's share.

A meeting with Shri Bharat Yadav, IAS, Commissioner, Urban Administration & Development was held wherein the possibility of funding for CM Water Supply and CM Infrastructure schemes under Phase-IV was discussed. The Commissioner informed that once the proposal is approved, at that point of time, the department will approach HUDCO for financing. He informed that individual ULBs are formulating some city-wise projects, wherein HUDCO may provide its financial assistance.



Shri S.N. Mishra, IAS, ACS (Water Resources)

In a meeting with Shri S.N. Mishra, IAS, ACS (Water Resources) discussions were held regarding the possibility of financing for water conservation and irrigation projects. ACS informed that they are developing the irrigation projects along with Hydro-electric power projects wherein the possibility of funding can be explored. At present, they have taken loan from NABARD and in future may explore financing from HUDCO also.

A meeting with Hon'ble Minister of Finance Shri Jagdish Devra along with HUDCO's Independent Director Shri



Hon'ble Minister of Finance Shri Jagdish Devra

Banshilal Gujar was held wherein the Hon'ble Minister was apprised about the activities of HUDCO in the state of MP. A detailed note regarding the activities of HUDCO was also provided to the Minister. It was requested to avail HUDCO loan for various developmental activities in the State wherein HUDCO may offer special rate of interest in case of bulk loans. The Hon'ble Minister indicated to work out some possibility for HUDCO after discussions with State Govt. officials especially with ACS(Finance), GoMP.

National Capital Region & Jaipur Regional Office

A joint team of officials comprising of Shri LVS Sudhakar Babu, and Shri SK Bhatnagar, Regional Chief, NCR and Regional Chief, Jaipur respectively, and other officials, met Shri Abhijeet Kumar, the Mayor Nagar Nigam Bharatpur, Shri Akhilesh Kumar Pipal, Commissioner, Nagar Nigam Bharatpur and Shri Kamal Ram Meena, Secretary, UIT Bharatpur, towards their efforts for development of business in Bharatpur Region.

A meeting was also held with Shri Alok Ranjan, District Collector, and Chairman UIT, Bharatpur. Shri Ranjan expressed his willingness to support HUDCO in its endeavour towards funding the proposed By-pass road project, and assured all possible help from his side. The HUDCO team expressed their willingness to support the various upcoming projects by way of funding through term loans.



Dimapur Regional Office

Dr. S. Deka Regional Chief, along with his team of officers met Shri. Dharmendra, the Chief Secretary of the Government of Arunachal Pradesh. He briefed the Chief Secretary about the schemes implemented in the region with financial support from HUDCO, and explained the scope for development in the housing and urban infrastructure sectors in the State of AP with HUDCO support.

A meeting was held with Shri Nyakar Raksap, Chairman, and Managing Director and other officials of Arunachal Pradesh Consumer's Co-operative Federation Ltd. Dr. Deka explained HUDCO facilities for implementation of schemes and also explained the steps to be taken for formulation of schemes to avail HUDCO for commercially viable schemes, including construction of warehouse etc. The Chairman has requested

to consider their proposals and expressed his willingness to implement the projects with HUDCO's support.



Kolkata Regional Office

Shri Debesh Chakraborty, RC and KRO officials, met Shri Firhad Hakim, Hon'ble MIC, UD&MA, Govt. of West Bengal and the Hon'ble Mayor of Kolkata Municipal Corporation in the presence of Shri Binod Kumar, Municipal Commissioner, Kolkata Municipal Corporation and Principal Secretary, Transport Department. The Hon'ble Mayor appreciated HUDCO's support for CSR assistance and grant assistance for Model Bustee Scheme. Subsequently, KRO officials held meetings with the Special Commissioner, Controller of Municipal Finance & Accounts and Director Generals of various departments of Kolkata Municipal Corporation.



Ahmedabad Regional Office

Ms. Nishi Garg, Regional Chief, met Ms. Shalini Aggarwal, Surat Municipal Commissioner (SMC), to strengthen the existing relationship with SMC. Reiterating HUDCO's long association with SMC in financing their housing and infrastructure projects, Ms. Garg discussed the possibilities of availing HUDCO funding for various new development initiatives of SMC.

Ms. Nishi Garg, Regional Chief, Ahmedabad Regional Office, felicitated Sh. Raj Kumar, the new Chief Secretary, Government of Gujarat. A detailed discussion was held to explore the possibilities of HUDCO's association in various new development initiatives of the State Government including infrastructure, housing and social infrastructure projects. The Chief Secretary appreciated



HUDCO's support to the State Government in the past and assured that he would examine the possibilities of availing HUDCO funds for future development projects, at mutually accepted rates of interest.

Ms. Garg, also met Sh. M. Thennarasam, Municipal Commissioner, Ahmedabad and reiterated HUDCO's long association with AMC in financing various schemes. A detailed discussion was also held to explore the possibilities of HUDCO's funding in various new development initiatives of AMC and specifically discussed about possibility for HUDCO funding in Waste Water Treatment (Tertiary Treatment), waste to Energy (Bio-methanation), Solid Waste Management & Sanitation projects.



Ms. Mona Khandhar, Principal Secretary (Economic Affairs), Finance Department, Govt. of Gujarat. As a gesture to strengthen the existing relationship with Govt. of Gujarat, Ms. Garg greeted during the meeting, Regional

Chief projected HUDCO's contribution to the State of Gujarat in the field of housing and urban infrastructure sectors. A detailed discussion was also held to explore the possibilities of HUDCO's association in various new development initiatives of State Government including infrastructure projects, housing projects and social infrastructure projects. RCA expressed keen interest to associate with the State Government in its various State development programs.

The Principal Secretary (E/A) indicated that the State Government is getting funds at lower rate than HUDCO through SDL (State Development Loans) which is benchmark (at present 7.5%) for availing loans from Banks / FIs. She suggested to approach Government of Gujarat with a proposed allocation of HUDCO Term Loan at a rate lower than the cost of borrowing of Government of Gujarat.

The Principal Secretary assured to extend her support to HUDCO on mutually accepted terms and competitive rates of interest.



उत्तराखण्ड सरकार के साथ बैठक



हडको क्षेत्रीय प्रमुख, श्री संजय भार्गव द्वारा माननीय मंत्री, वित्त, आवास और शहरी विकास, उत्तराखण्ड सरकार, श्री प्रेमचंद अग्रवाल से बैठक की गयी। बैठक के दौरान माननीय मंत्री महोदय द्वारा जोशीमठ, उत्तराखण्ड में भुधसाव के रूप में आयी दैवीय आपद से निपटने हेतु वृहद स्तर पर स्थानीय नागरिकों के पुनर्वास हेतु प्रीफैब्रिकेटेड अस्थायी आश्रयों के निर्माण एवं जोशीमठ के पुनर्निर्माण तथा विकास कार्य हेतु तकनीकी व वित्तीय सहायता उपलब्ध कराने हेतु अनुरोध किया गया। क्षेत्रीय प्रमुख हडको द्वारा इस संदर्भ में कम लागत तकनीकी निर्माण व मास्टर प्लान इत्यादी तकनीकी सेवा तथा ऋण एवं अनुदान के माध्यम से राज्य सरकार को इस आपद से निपटने हेतु यथासम्भव सहयोग उपलब्ध कराने का आश्वासन दिया गया। इसके अतिरिक्त हडको द्वारा उत्तराखण्ड राज्य के विकास को गति प्रदान करने हेतु विभिन्न क्षेत्रों जैसे भूमि अधिग्रहण, शहरी तथा ग्रामीण आवास, पार्किंग स्थलों के निर्माण, न्यू टाउनशिप के निर्माण इत्यादी में वित्तीय तथा तकनीकी सहयोग उपलब्ध कराने की संभावना से भी अवगत कराया गया।

हडको-केएफडब्ल्यू ग्रांट से निर्मित सामुदायिक भवन का लोकार्पण

हडको - "केएफडब्ल्यू अनुदान" से निर्मित सामुदायिक भवन, आदर्श बस्ती, वार्ड नं० 8, गुलाबराय मैदान, रुद्रप्रयाग, उत्तराखण्ड का लोकार्पण माननीय गढ़वाल सांसद, श्री तीरथ सिंह रावत, नगर पालिका परिषद रुद्रप्रयाग, अध्यक्ष, श्रीमती गीता झिंक्वाण की गरिमामयी उपस्थिति में किया गया।



HUDCO Dehradun addressed 48 ULB s of Uttarakhand



In response to HUDCO Dehradun's initiative for offering its services for strengthening local self government in Uttarakhand, the Additional Director, Urban Development Directorate, Government of Uttarakhand invited HUDCO Dehradun to make a presentation to the Directorate as well as Urban Local Bodies in the entire State of Uttarakhand, through video conferencing to explain and explore the possibilities of HUDCO's techno-financial support to Urban Local Bodies. The presentation, chaired by Shri Navneet Pandey, Director, Urban Development Directorate, Uttarakhand, was attended by Executive Officers & representatives of 48 Urban Local Bodies over the entire State of Uttarakhand.



HUDCO officials presented the details of HUDCO activities, highlighting various loan products, as well as innovative financing models adopted by HUDCO in other states. Further, it was also conveyed that necessary support in project formulation and conducting project viability/ feasibility studies for identifying and implementing financially viable projects could be provided.

The Director, Urban Development Directorate directed all Urban Local Bodies to identify and prepare financially viable projects and avail HUDCO assistance for preparation of loan proposals as well as HUDCO's financial support wherever required.

International Training Programme for Overseas Professionals on "Formal Solutions to Informal Settlements"

HUDCO's HSMI is conducting the International training programme on "Formal solutions to Informal Settlements" from 20th March to 14th April, 2023, supported by the Ministry of External Affairs (MEA) under the Indian Technical and Economic Cooperation (ITEC) initiative. Shri Kuldeep Narayan Joint Secretary and Mission Director, PMAY (U), Ministry of Housing & Urban Affairs inaugurated the programme and interacted with the participants. The ITEC Program was instituted by the government on 15th September 1964 as a bilateral programme of assistance of the Government of India. The civilian training courses offered to ITEC partner countries, such as this particular programme, are demand-driven and of interest to the professionals of developing countries.



This programme is being attended by urban development sector professionals and officials from 19 countries namely, Belize, Cameroon, Commonwealth of Dominica, Ethiopia, Gambia, Lesotho, Malawi, Mauritius, Mongolia, Niger, Paraguay, Peru, Romania, Senegal, South Sudan, Sri Lanka, Tajikistan, Tanzania and Tunisia.

HUDCO organizes International Training Programme for Overseas Professionals under MEA, ITEC

HUDCO's Human Settlement Management Institute (HSMI) organized the 50th ITEC Programme sponsored by the Ministry of External Affairs (MEA), GoI, on 'Realizing the Right to Adequate Housing in the Context of Habitat III New Urban Agenda - Policies, Planning and Practices' from 9th January to 17th February, 2023. Shri Manoj Joshi, Secretary, MoHUA, inaugurated the training programme in the presence of HUDCO Directors Shri M. Nagaraj (Corporate Planning), and Shri D. Guhan,

(Finance) and other senior officials of HUDCO and HSMI.

The six-week training programme which aimed to address the concept of rights-based approaches for affordable housing, was attended by 24 participants from 20 countries viz., Azerbaijan, Cameroon, Cote D'Ivoire, Ethiopia, Ghana, Iraq, Kyrgyzstan, Madagascar, Malawi, Maldives, Namibia, Nigeria, Paraguay, Peru, South Sudan, Sri Lanka, Suriname, Sudan, Syria and Tanzania.



HUDCO Hosts South African Delegation

HUDCO hosted a delegation of 9 members of the Human Settlements Portfolio Committee from Gauteng Provincial Legislature of South Africa that visited Delhi to understand the housing policies being implemented in India. In order to explore the possibilities of replicating successful Indian housing practices in the South African context, the delegation interacted with senior officials of the Ministry of Housing & Urban Affairs and HUDCO to understand the urbanization trends in India and the urban planning & management practices in the country, with special focus on the rehabilitation of informal settlements. The delegation also visited successful urban development projects in Delhi NCR.



संसदीय समिति की रिपोर्ट

आवासन एवं शहरी कार्य संबंधी संसदीय स्थायी समिति (2022-23) द्वारा इंदौर में अध्ययन दौरा किया गया। इस संसदीय स्थायी समिति के अध्यक्ष श्री राजीव रंजन सिंह उर्फ ललन सिंह (लोकसभा) के साथ नौ लोकसभा सांसद और सात राज्यसभा सांसद एवं लोकसभा सचिवालय के अधिकारियों ने भाग लिया।



समिति द्वारा राज्य सरकार के अधिकारियों, हडको (HUDCO), तथा अन्य प्रतिभागियों ने कई महत्वपूर्ण विषयों पर चर्चा की।

इस अवसर पर हडको के निदेशक(वित्त) द्वारा हडको की गतिविधियों पर प्रस्तुतीकरण दिया गया। प्रस्तुतीकरण के दौरान संसदीय स्थायी समिति द्वारा पूछे गये बिंदुओं पर हडको द्वारा दिए गए उत्तरों पर भी चर्चा की गई।



इंदौर दौरे के दौरान हडको मुख्यालय से आए अधिकारी एवं क्षेत्रीय कार्यालय के अधिकारियों द्वारा श्री शंकर लालवानी, सांसद इंदौर, सदस्य स्थायी समिति ; श्री नीरज मण्डलोई, आई.ए.एस. आदि जैसे कई उच्च अधिकारियों से मुलाकात की और हडको द्वारा मध्य प्रदेश राज्य की विकासात्मक गतिविधियों में वित्त पोषण की संभावनाओं पर चर्चा की।

तिरुवनन्तपुरम क्षेत्रीय कार्यालय का राजभाषा निरीक्षण

संसदीय राजभाषा समिति की तीसरी उपसमिति द्वारा हडको क्षेत्रीय कार्यालय, तिरुवनन्तपुरम का निरीक्षण मुन्नार, केरल में हुआ। इस निरीक्षण बैठक में मुख्यालय का प्रतिनिधित्व करते हुए श्री एम नागराज, निदेशक (कॉर्पोरेट प्लानिंग) तथा डॉ आलोक कुमार जोशी, कार्यकारी निदेशक (रा.भा.) एवं क्षेत्रीय कार्यालय से श्रीमती बीना फिलिप्पोस, क्षेत्रीय प्रमुख और सहभागी अधिकारियों ने भाग लिया। इस अवसर पर क्षेत्रीय कार्यालय ने प्रदर्शनी भी लगाई। तत्पश्चात क्षेत्रीय कार्यालय के कामकाज में राजभाषा हिन्दी के प्रगामी प्रयोग में हुई प्रगति की जांच की और इस संबंध में विस्तार से चर्चा हुई। समिति ने क्षेत्रीय कार्यालय का राजभाषा प्रदर्शनी एवं राजभाषा क्रियान्वयन में हो रही प्रगति पर हडको क्षेत्रीय कार्यालय, तिरुवनन्तपुरम की सराहना की।



जयपुर क्षेत्रीय कार्यालय में राजभाषायी निरीक्षण, तिमाही बैठक एवं कार्यशाला

क्षेत्रीय प्रमुख श्री सुधीर कुमार भटनागर की अध्यक्षता में जयपुर क्षेत्रीय कार्यालय में तिमाही बैठक एवं राजभाषा कार्यशाला का आयोजन किया गया। मुख्यालय से डॉ. रेखा चन्दोला ने इस आयोजन में भाग लेते हुए राजभाषायी निरीक्षण भी किया।



हडको मुख्यालय, नई दिल्ली की "राजभाषा कार्यान्वयन समिति" की ऑनलाइन बैठक



हडको क्षेत्रीय कार्यालय – गुवाहाटी को राजभाषा चल वेजयन्ती शील्ड प्राप्त

नगर राजभाषा कार्यान्वयन समिति (उपक्रम) गुवाहाटी की 60 वीं बैठक में रिफाइनरी राजभाषा शील्ड योजना के अंतर्गत हडको क्षेत्रीय कार्यालय, गुवाहाटी को वर्ष 2021-22 के दौरान राजभाषा कार्यान्वयन में सर्वोत्कृष्ट कार्य निष्पादन हेतु द्वितीय पुरस्कार राजभाषा चल वेजयन्ती शील्ड के साथ प्रशस्ति पत्र से सर्वोत्कृष्ट श्री के. एम. चंदा, क्षेत्रीय प्रमुख को सम्मानित किया गया।



राजभाषा अनुपालन में उत्कृष्ट कार्यान्वयन हेतु हडको क्षेत्रीय कार्यालय, लखनऊ को तृतीय पुरस्कार

नगर राजभाषा कार्यान्वयन समिति (कार्यालय-1), लखनऊ की 89वीं अर्ध-वार्षिक बैठक दिनांक 31.01.2023 को कार्यालय प्रधान मुख्य आयकर आयुक्त (रा.भा. अनुभाग), प्रत्यक्ष कर भवन में आयोजित हुई। इस अवसर पर हडको क्षेत्रीय कार्यालय, लखनऊ को नगर राजभाषा कार्यान्वयन समिति (कार्यालय-1), लखनऊ द्वारा राजभाषा अनुपालन में उत्कृष्ट कार्यान्वयन हेतु तृतीय पुरस्कार शील्ड व प्रशस्ति पत्र प्राप्त हुआ।



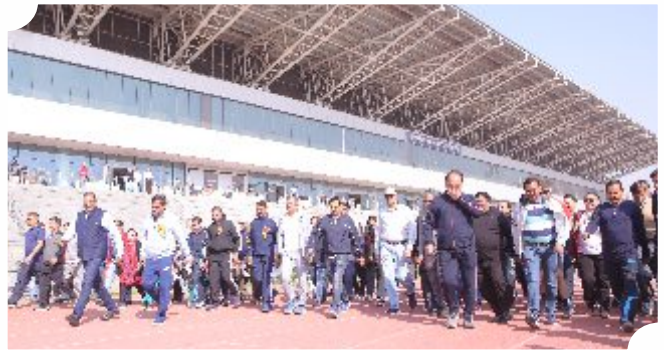
उत्कृष्ट राजभाषा कार्यान्वयन हेतु हडको क्षेत्रीय कार्यालय, लखनऊ के अधिकारियों द्वारा तृतीय पुरस्कार प्राप्त करते हुए।

Sports Day

The HUDCO Sports Day was held on 28th January, 2023 at the Thyagaraj Stadium, New Delhi. Shri Manoj Joshi, Secretary MoHUA graced the occasion and addressed the HUDCO officials on the benefits of regular exercise and fitness. Shri. M. Nagaraj, Director Corporate Planning HUDCO, welcomed senior dignitaries of the Ministry who participated in the activities with fervour and friendly competition.

The morning began with breakfast for all the participants. Employees and their family members participated in the games with great passion and enthusiasm. The international participants, attending the international training programme conducted by HSMI under the ITEC programme of GOI, and the trainees of National Apprenticeship Promotion Scheme (NAPS), also participated.

Various events like table tennis, carrom matches, tug of war, musical chair, lemon and spoon race, were organized along with many track events for children as well as adults. At the end of the event participants enjoyed a sumptuous lunch. Prizes were distributed to all the winners by Shri. Manoj Joshi, Secretary and Shri. Surendra Kumar Bagde, Additional Secretary.



Sports Day



भोपाल की गृह पत्रिका 'मध्य संदेश' का विमोचन

हडको क्षेत्रीय कार्यालय, भोपाल की गृह पत्रिका "मध्य संदेश" के सातवें अंक का विमोचन श्री एम. नागराज, निदेशक (कार्पोरेट प्लानिंग) एवं श्री बंशीलाल गुजर, निदेशक हडको द्वारा किया गया। इस अवसर पर हडको मुख्यालय के कार्यकारी निदेशक (वित्त) श्री डी.एस. सुधाकर उपस्थित थे।



पत्रिका की फिलप बुक भी हडको इंटरनेट पर अपलोड की जा रही है।

ACHIEVEMENT



Anirban Chetia S/o Shri Diganta Chetia,
Manager (IT), Shillong DO

Shri Anirban Chetia has topped in MS (Computer Science) with distinction and secured a GPA of 4.0/4.0 from Northern Arizona University, USA. He has successfully completed internship at NASA, Jet Propulsion Laboratory, California, USA. He has also been awarded with "International Excellence Award", conferred by the University.

RETIREMENT



Ms. Sudesh Kumari
SM(F) HSMI
17.02.1986 to 31.01.2023



Ms. NS Mahalaxmi
Mgr. (Admn) Chennai
20.04.1990 to 31.03.2023



हुडको
hudco

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
HOUSING AND URBAN DEVELOPMENT CORPORATION LTD. (HUDCO)