PARTICULARS OF ORGANISATION, FUNCTIONS AND DUTIES:

1. Particulars of Organisation

a) Date of incorporation : 25th April 1970
b) Mode of incorporation : Company under Companies Act 1956
c) Name of Public Authority : Housing and Urban Development Corporation Ltd
d) Administrative Ministry : Ministry of Housing and Urban Affairs
e) Present status of the Public Authority : Government Company

f) Share Capital

1. Authorised
   Rs.2500 Crore
2. Subscribed, issued & paid-up
   Rs.2001.90 Crore

g) Present Shareholding
   Govt. - 89.81%
   Public -10.19%

h) Listing with Stock Exchange
   Yes - NSE and BSE

i) Address of Registered Office
   HUDCO BHAWAN, Core – 7A
   India Habitat Centre, Lodhi Road
   New Delhi 110003

j) Address of Company’s Registrar & Transfer Agent
   Alankit Assignments Limited
   Alankit House, 4E/2, Jhandewalan Extension, New Delhi 110055

   1. Email : rta@alankit.com
   2. Website : www.alankit.com
2. Business of HUDCO

HUDCO, a fully owned 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:

HUDCO Programmes

Housing

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

Urban Development

- Land Acquisition
- Integrated Land Acquisition & Development
- Integrated Township Development
- Area Development Programmes
- City Level Infrastructure
- Utility Infrastructure
  - Smart Cities
  - Water Supply
  - Sanitation
  - Sewerage
  - Drainage
  - Solid Waste Management
  - City roads/bridges/transport Nagar /Public Transport Vehicles (Buses)
  - Social infrastructure
  - Education 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
Consultancy Services

- Architecture, Urban Design, Landscape
- Urban and Regional Planning
- Transportation Planning
- Interior Design
- Environmental/Infrastructure Development
- Feasibility Studies

Building Technology Advocacy

- Transfer of Building Material and construction technologies through Building Centres
- Grant for development of Model Village/Basti, out of interest accrued from HUDCO-Kfw-IV&V

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 Sustainable Development Goals and New Urban Agenda
- Government of India Schemes like PMAY, Smart city, Solid Waste Management, Swachh Bharat Mission, etc.

New Initiatives by HUDCO:

Mission Five Ones

HUDCO has set the following ambitious targets for itself

- One Million Houses per annum
- One Lac Crore Cumulative Releases
- One Thousand Crore Profit After Tax
- One Hundred Urban Local Bodies to be assisted per annum
- One Percent Reduction in Gross NPA per annum
**Micro Finance for Housing**

To ensure financial inclusion of poor and self-employed women in slums and informal settlements through the formal lending mechanism, HUDCO has joined hands with SEWA and has invested Rs.1.80 crore in the Equity Capital of SEWA Grih Rin Ltd., a Housing Finance Company promoted by SEWA.

**Partnering Delhi-Mumbai Industrial Corridor**

HUDCO has subscribed to 19.90% (Rs.19.90 Crore) of the equity capital of Delhi Mumbai Industrial Corridor Development Corporation Limited (DMICDC). To assist the State Governments along with Delhi-Mumbai Infrastructure Corridor by financing land acquisition, new township development and related infrastructure projects.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Institution</th>
<th>Shareholding</th>
</tr>
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<tbody>
<tr>
<td>1.</td>
<td>Government of India</td>
<td>49.00%</td>
</tr>
<tr>
<td>2.</td>
<td>Japan Bank for International Cooperation (JBIC)</td>
<td>26.00%</td>
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<tr>
<td>3.</td>
<td>Housing and Urban Development Corporation Ltd. (HUDCO)</td>
<td>19.90%</td>
</tr>
<tr>
<td>4.</td>
<td>India Infrastructure Finance Corporation Ltd. (IIFCL)</td>
<td>4.10%</td>
</tr>
<tr>
<td>5.</td>
<td>Life Insurance Corporation of India</td>
<td>1.00%</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

**Infrastructure Debt Fund**

HUDCO has subscribed Rs.50 crore to the Units of Infrastructure Debt Fund (IDF) Series-I launched by India Infrastructure Financing Corporation Limited (IIFCL) though Mutual Fund route.
HUDCO’s role in flagship schemes of government of India

HUDCO is involved in the Govt. of India flagship programs in the areas of scrutiny/appraisal and monitoring of various projects. Under the Pradhan Mantri Awas Yojana - Housing for All (Urban) (PMAY HFA - Urban) Mission, HUDCO conducts scrutiny of projects (detailed project report & site scrutiny) for consideration of central assistance by the Central Sanctioning & Monitoring Committee (CSMC), Govt. of India. HUDCO also undertakes inspection of various completed/on-going projects for the Ministry of Housing & Urban Affairs and has been involved in inspection of projects under Shelter for Urban Homeless under National Urban Livelihood Mission etc.

HUDCO as Central Nodal Agency (CNA) for Credit Linked Subsidy Scheme (CLSS)

Govt of India has launched Pradhan Mantri Awas Yojna – Housing for All (Urban) on 25th June, 2015 which has a component i.e. Promotion of Affordable Housing for Weaker Section through Credit Linked Subsidy Scheme (CLSS). The Scheme has a provision of extending interest subsidy of 6.5%, 4% and 3% is available for EWS/LIG, MIG-I and MIG-II category for housing loans upto Rs. 6 lacs, Rs. 9 lacs and Rs. 12 lacs respectively. HUDCO, NHB and SBI has been nominated as one of the Central Nodal Agencies (CNA) By Ministry of Housing & Urban Affairs for the aforesaid scheme.

HUDCO Online Retail Finance System (HORSYS)

“HUDCO Online Retail Finance System (HORSYS)”, an in-house System developed for HUDCO Niwas i.e Individual Home Loan Window of HUDCO, has been implemented in all the Regional Offices of HUDCO across the country. The System is a landmark achievement to facilitate HUDCO Niwas Borrowers through expeditious appraisal as well as accounting. This will also help to track HUDCO Niwas Defaults and their monitoring.

Corporate Social Responsibility (CSR)

During the year 2020-21, HUDCO sanctioned an amount of Rs.382.01 lakh for implementation of various socially beneficial proposals such as construction of sanitation projects and installation of bio-digester toilets in Govt. schools, purchase of ambulance, upgradation of blood bank in Trauma Centre, construction of Skill Lab, procurement and installation of Sanitary Napkin vending machine and Sanitary Napkin disposal machine to Govt. schools, through 7 proposals in 4 States and disbursed an amount of Rs.0.84 crore for implementation of the projects.

Proposals supported under CSR during the financial year 2020-21 are:
• Proposal for construction of toilet blocks for Men & Women at Sri Kethaki Sangameshwara Swamy Temple, Sangareddy District, Telangana.

• Proposal for purchase of 1 No. Ambulance with ACLS Facility for District Hospital, District Khammam (Aspirational District), Telangana, Hyderabad.

• Proposal for providing and installation of Bio-Digester's toilets in 20 Govt. Schools in Baran District (Aspirational District), Rajasthan.

• Proposal for upgradation of Blood Bank in Trauma Centre of SMS Hospital & Upgradation of patient and attendant waiting area in Jaipur, Rajasthan.

• Proposal for distribution of Pulse Oximeters and purchase of Biodegradable Plates to Govt. Hospitals of Uttar Pradesh.

• Proposal for procurement and installation of sanitary Napkin Vending machine and Disposal Machine Procurement and installation of sanitary Napkin Vending machine and Disposal Machine to 150 Nos. Govt. Schools of Kerala.

• Proposal for construction of Skill Lab at District Hospital, Mananthavady Wayanad (Aspirational District), District Wayanad, Kerala

Besides this, an amount of Rs.6.60 crore has been released during the year 2020-21 for the ongoing proposals viz. sustainable development, health care, education, night shelter, rural development etc. sanctioned during the previous years.

3. Vision, Mission & Objectives:

Vision

“To be a leading techno- financial institution promoting sustainable habitat Development for transforming the lives of people”

Mission

“To promote sustainable habitat development to enhance the quality of life”

Objectives

• To provide long-term finance for construction of houses for residential purposes or finance or undertake housing and urban development programmes in the country.
• To finance or undertake, wholly or partly, the setting up of the new or satellite towns.

• To subscribe to the debentures and bonds to be issued by the State Housing (and/or Urban Development) Boards, Improvement Trusts, Development Authorities, etc. specifically, for the purpose of financing housing and urban development programmes.

• To finance or undertake the setting up of industrial enterprises of building material.

• To administer the monies received, from time to time, from the Government of India and other sources as grants or otherwise for the purposes 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 programmes in India and abroad.

• To undertake business of Venture Capital Fund in Housing and Urban Development Sectors facilitating innovations in these sectors and invest in and/or subscribe to the units /shares etc. of Venture Capital Funds promoted by Government /Government Agencies in the above areas.

• To set up HUDCO’s own Mutual Fund for the purpose of Housing and Urban Development programmes and/or invest in, and/or subscribe to the units, etc. of Mutual Funds, promoted by Government /Government Agencies for the above purpose.