



हडको दर्पण HUDCO DARPAN

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हाउंसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.

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Editorial



Knowledge is the commodity to be shared, Knowledge should not remain the monopoly of the selected few.

It's a great pleasure to unveil the latest edition of Darpan, our cherished in-house magazine that serves as a window for sharing thoughts, experiences and ideas of HUDCO employees on varied fields. Within these pages, we bring stories that illuminate our journey, highlight our achievements, and offer insights into the transformative impact, HUDCO is making across India's urban landscape.

As we stand on the threshold of a new era in urbanization, HUDCO's role in shaping the future cannot be overstated. We are not just contributors; we are catalysts of change. Our commitment to affordable housing, sustainable infrastructure and livable communities resonates deeply with our vision for an inclusive India where every individual, regardless of their background, can thrive.

In this edition, we capture the essence of our work through a myriad of narratives. From sharing the passion and interests of our fellow employee and their families to the vibrant professional experience gained from our initiatives and from the innovative technologies that are redefining urban living.

HUDCO delves into the intricate tapestry of urban development which is not merely about bricks and mortar but also about empowerment, inclusion, and sustainability. It is about preserving our environment and embracing innovative solutions that pave the way for a brighter tomorrow.

Our journey has transformed HUDCO into a legacy, with more than 53 years of impactful years behind us. I am confident that the steps we take henceforth will further amplify our commitment to create a resilient, equitable, and sustainable future for both our organization and the nation. Guided by our core values of integrity, accountability, and excellence, we recognize that our efforts transcend the present, shaping the urban narrative of India for generations to come.

Together, we will continue to brighten lives, initiate change, and navigate the intricate terrain of urban development with shared vision and an unbreakable spirit.

"Alone we can do so little; together we can do so much."

- Helen Keller

Best Wishes

Kuldip Narayan

Chairman & Managing Director, HUDCO



A Touching Story

s an Indian, I feel privileged to be living in a country that boasts an incredibly diverse range of flora and fauna due to its varied climate and geophysical conditions. Some of the most well-known large mammals are elephants, royal Bengal tigers, rhinos, bisons, and lions, to name a few. Moreover, several national parks and wildlife sanctuaries attract global tourists. These sanctuaries are home to a variety of endangered species and are an essential part of our ecosystem. It is our responsibility to ensure that our future generations can witness and cherish the beauty and diversity of wildlife in India.

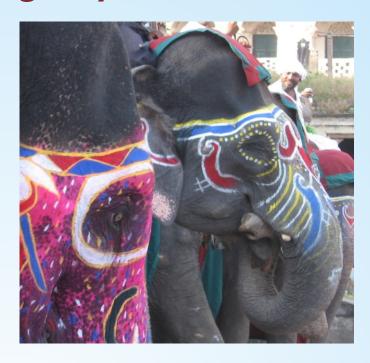
These animals have become an integral part of our lives, especially elephants that roam in large numbers. In southern parts of Asia, there is a great bonding between the human and the elephant. Recent Oscar Award winning documentary short film 'The Elephant Whisperers' portrays very well the strong relationship that developed between an indigenous couple and orphaned baby elephants in the naturally beautiful backdrop of Mudumalai National Park in the state of Tamil Nadu, India.

Growing up in the foothills of the Himalayas, elephants are like any other common animals to me. I have always taken elephants for granted, hardly ever giving them a second thought. I never bother to think about them until I came across international participants who visited for training in HSMI during last few years. I began to appreciate their value from a global perspective. I feel that sometimes we should see our own country from the viewpoints and perspectives of people of other countries and feel proud about our natural resources as we tend to ignore having plenty of them and fail to recognize importance to conserve them.

During one of the recent training programmes, a participant from Madagascar expressed her desire to touch an elephant, which shook mealittle. She showed meaphotograph of another participant from Syria who came for a different training programme to HSMI a few years back riding on an elephant. Then I recollected the background story of the photograph.

Every year, at HSMI, we organize international training courses in which participants from many countries attend the programme funded by the Ministry of External Affairs, Government of India. It is always fascinating to interact with participants from some of the countries whose names are unfamiliar to us, and we enjoy learning more about their cultures and traditions. We ensure that the participants are taken care of well, and they leave with memories of their stay in India to cherish.

The lady participant who sat on elephant's back was from Syria and had never encountered elephant in her life before. She had expressed her desire to see an elephant so that she could share her memorable experience proudly with her friends and family members who were eagerly waiting to hear about her experience with the big animal. That year, the participants' group was taken to Jaipur for a technical site visit and luckily HUDCO Regional Office Jaipur arranged a trip to an elephant



camp. Coincidentally, that day was her birthday and she was made to sit on elephant's back as a very special birthday gift. I witnessed the joy on her face, and even today, her profile picture on social media tells the sweet story of her joyous moment.

It is a very simple story to pen down but with a deeper perspective to look at. The species of elephants have been classified as endangered. Elephants not only play a vital role in the ecosystem by integrating forest and grassland habitats but also add to tourism and community incomes. Internationally, measures are now being taken to protect elephant habitat by preventing illegal killing and poaching for ivory trafficking. However, much attention is required to reduce human-elephant conflicts. Bonding and co-existence between animal and human need to be preserved which are inbuilt in the Indian culture and tradition.

Coming back to the wish of the participant from Madagascar, when she expressed her wish to touch an elephant, my first suggestion to her was that she should visit the Delhi Zoo. She responded that she had already visited the zoo and could see the elephant from a distance but could not touch it. I realized that many visitors have similar desires and it may not be possible for the zoo authority to allow everyone. Due to strict implementation of animal protection act, it may be difficult nowadays for commoners to come closer to animals. During the valedictory programme, I learned that she was leaving without fulfilling her wish. This made me reflect on the importance of balancing animal protection laws with allowing people to have meaningful interactions with animals.

Dr. Sukanya Ghosh GM(P) i/c HSMI





जी20 और भारत

जी20 समूह की अठारहवीं बैठक का आयोजन, हो रहा है जल्द ही दिल्ली में शिखर सम्मेलन। यद्यपि होना है अभी इसकी तिथि का ऐलान, तैयार हो रहा है इसलिए दिल्ली का प्रगति मैदान।

उदयपुर की शेरपा बैठक से शुरू हुआ दौर, पचपन शहरों में करेंगे दो सौ बैठकें और। एक धरा, एक परिवार, एक भविष्य, लक्ष्य प्राप्ति का है हमारा निश्चय।

एक दिसंबर 2022 का दिन था ऐतिहासिक, जब हुआ था प्रेसीडेंसी गैवेल स्थानांतरित। इंडोनेशिया ने सौंपी भारत को अध्यक्षता, विश्व पटल पर छाई भारत के नेतृत्व की क्षमता।

यूरोपीय संघ, फ्रांस, इटली, जर्मनी, ब्राजील, यूके, दक्षिण अफ्रीका, सऊदी अरब, रूस, ऑस्ट्रेलिया, तुर्की, और यूएस ऑफ अमेरिका। कनाडा, अर्जेंटीना, चीन, इंडोनेशिया, जापान, मैक्सिको, दक्षिण कोरिया, सबके आगमन और स्वागत के लिए पलकें बिछाये मेरा इंडिया।

मॉरीशस, नीदरलैंड, नाइजीरिया, ओमान, संयुक्त अरब अमीरात, बांग्लादेश, मिस्र, सिंगापुर, स्पेन अतिथि देशों का भी है स्वागत. ये सभी महत्वपूर्ण अर्थव्यवस्थाएं विकासशील और औद्योगिक, गहन चर्चा करेंगे विश्व स्थिरता, वित्तीय और आर्थिक।

भारत ने किया सभी को शांति और एकता के लिए आमंत्रित, एक वैश्विक नेता बनने के लिए होगा भारत लाभान्वित। जी20 अंतरराष्ट्रीय स्तर पर सभी देशों को साथ लाएगा, मैक्रोइकोनॉमिक मुद्दों पर भी विश्व में एजेंडे बताएगा।

5000 साल पुरानी सभ्यता का घर है भारत, सभी चार प्रमुख धर्मों का मूल है भारत। विभिन्न विश्वासों, जातीयताओं का समूह है भारत, कई संस्कृतियों, विचारधाराओं से परिपूर्ण है भारत।

वैश्विक भलाई जैसे मानवीय मूल्यों से भरपूर है हम, 'वसुधैव कुटुम्बकम' के सन्देश पर प्रतिबद्ध हैं हम।

हरजोत कौर

सयुक्त महाप्रबंधक क्षेत्रीय कार्यालय, चंडीगढ





Happiness is an Inside Job William A Ward

veryone in this world craves for a happy life and has his/her own conception of happiness. For some, happiness lies in being rich and having a lot of money, for others, it is power and control over other people which make them happy. On the other hand, some people are not pleased by these materialistic things. So, the million-dollar question is, where does real human happiness lie? Generally, material luxuries and prosperity are considered the main factors leading to happiness, but this is not always true. A person may have all the comforts, luxuries, amenities and facilities in life. He may be the master of millions but if he does not have good health or any companion in life, he cannot enjoy any of these amenities and pleasures. There is another misconception that poverty and happiness are opposite to each other, which is also not correct. Many times, we see that poor people are quite happy. They feel contented with their limited resources. In fact, what I believe, is that happiness is the state of mind and

it comes from within, also good values add to happiness. A blooming flower no matter how small it is always seems happy because its beauty and fragrance are for everyone. Similarly, a person who never does anything wrong or causes harm to others, whose mind is free from ill thoughts of rivalry, jealousy, lust and who believes in sharing and caring leads a happy life. One's actions and heart must be good to become happy. So, we can say good deeds, contentment with what you have, love and care for others will always lead to happiness. It is rightly said by someone - 'Everything appears to be pleasant to a happy mind and unpleasant to a diseased mind.'

Anisha Reja D/o Sonali Reja, JGM(L)





Temples of Nalgonda, Telangana

Chaya Someshwara Temple:

Chaya Someshwara Temple is a shiva temple built in the mid 11 th Century during the rule of Kunduru chodas (a branch of Telugu Cholas). The temple is located in Panagal town at a distance of about 4 kms from Nalgonda and is at a distance of 107 kms from Hyderabad. Temple is located amidst of paddy fields and also has a manmade reservoir called Udayasamudramnearby.

The temple is partially restored in the mid 20th century. The temple is constructed based on the concept of Trikutalayam (three shrine complex). Originally the three sanctum sanctorum- garbhagrihas are dedicated to Shiva, Vishnu & Surya. The three shrines share a common hall (mandapam). As of now only Shiva Linga is available and the other two garbhagrihas are without any statues.



Entrance to the temple



Entrance to the temple

The pillars in the Ardhamandapa in front of the Shiva Linga were designed and placed by the temple stapathi/architect in such a way that a unified shadow is cast all through the day behind the shiva linga irrespective of the mathematical precision with which the temple is designed and constructed remains a great inspiration for posterity. The temple has got its name Chaya Someswara temple from this, as one can see the shadow always.(Chaya in Telugu) . The sanctum Santorum is in the West and the presiding deity is facing the east.



Ardhamandapa in front of sanctum sanctorum with shiva linga



The dark area is formed by the reflection of light through multiple pillars placed in front of the garbhagriha and thus the apparent shadow is the consolidated shadow of the four pillars in the foreground. The pillars in the temple are strategically placed so that the light falls at the same place throughout the day.

During the visit it was informed by locals that Garbha griha with Shiva linga has a constant source of water and based on the level of water the crops in the surrounding agricultural fields were decided upon.

Pachhala someshwara temple:

Pachhala Someshwara temple is located at a distance of around 1 km from Chaya Someshwara temple, Panagal, Nalgonda. The idol of the deity initially was supposed to be carved out of green onyx which gives the temple its name – (Pacha in Telugu means Green). This temple too dates back to 11th to 12th Century and was probably built during the rule of







The mysterious shadow on the wall behind the Shiva Linga
Kunduru Chodas and Prataparudra I of Kakatiya Empire who
ruled over the Panagal region.







The temple has four shrines and three of the shrines are arranged on the western side while one is on the eastern side with a common and large rectangular mandapam. The main shrine is dedicated to Shiva who is in the form of a Linga.



carving on the outside walls



The mysterious shadow on the wall behind the shiva linga



Carved nandi

Apparently during the Islamic invasions the Onyx Shiva Linga has been taken away and at a later date, it has been replaced with a black stone Shiva Linga. The temple is partially restored.



Ardha nareeshwara carving on the outside wall



The mysterious shadow on the wall behind the shiva linga

It has an exquisitely and intricately carved pillared Mantapa/hall with pillars depicting stories of Shiva, Vishnu & stories from Ramayana & Mahabharatha. At the end of the Mantapa/hall a huge carved Nandi facing the presiding deity Pachhala Someswara (Siva linga) is seen.

This article continue to next page



Panagal museum behind pachhala someshwara temple:

An archaeological museum is available on the premises of Pachhala Someshwara temple. It has a collection of sculptures, artefacts, statues and antiquities. The sculptures of various Hindu deities date back to the Andhra Ikshvaku dynasty of 3rd century.







Sculptures & statues from panagal archaeological museum

Both the temples remain as a proof of dedication, great workmanship & precise planning in temple construction with lesser tools and technology available at that point of time.

S Meenakshi JGM (Projects), Regional Office Hyderabad

६ **अनसुना शोर** 🦇

भीड़ के बीच है रहता, फिर भी बहुत अकेला है इंसान। सुख—दुख अपने किसे बताऊ, यही सोच कर है परेशन ।।

कहने को तो घर है घर में हैं सब परिवारवाले भी साथ। फिर भी असमंजस है किसे बांटू अपने दिल की बात ।।

यही जीवन है एक रेस हर व्यक्ति रहा है दौड़। सबको पछाड़ के अव्वल आना इसकी लगी है होड़ ।।

प्रतिस्पर्धा में कहीं पिछड़ न जाएं, सबको डर ये सताता है। रिश्तों की कमाई भूल गया, मानव अब पैसे कमाता है।।

धन तो खूब कमाया, फिर भी लालसा उसकी और है। ऊपर से है शांत, मन में भरा अनसुना शोर है ।।



आरुषि लालवानी पुत्री श्री अशोक कुमार लालवानी, संयुक्त महाप्रबंधक (वित्त) क्षेत्री कार्यलय, देहरादून



जिन्दगी में जिने की एक ही चाह जिस बगीचे में बीज बोये, फूल और फल लगने तक घर आगंन में दिए जल उठने तक तब जीने का मकसद होगी पूर्ण। मेरे जीवन में कोई चाह नही कोई सपना नहीं कोई प्रश्न नहीं, कोई शिकायत नही जीवन में खुशाी और दुखः भी नहीं कोई डर नहीं और कोई चाहना भी नही एक तरह का मरूस्थल जैसा जहाँ फल लगने का गुजाइस नहीं दूर से देखने पर, एक बुढी औरत देखने पर पता चला हाड एवं छाल का लोगो की नजर में,घणा की दष्टि सबकुछ खत्म हो गया, एक चाह पर। क्योंकि बिता समय, बहता पानी एक जगह पर ठहरता नहीं।

> सुश्री चन्द्र कला क्षेत्री उप प्रबंधक (ए/एच) क्षेत्रीय कार्यालय, गुवाहटी



条 गुरु नानक देव जी की साखी 🦂

संसार में अन्न के लिए लोग अपना घर—बार छोड़ कर पराए देश या राज्य में व्यापार या नौकरी कर रहें हैं। गुरु नानक देवजी ने अन्न की शुद्धता, पवित्रता और सात्विकता पर जोर दिया है। हमारा अन्न अथवा भोजन किस प्रकार होना चाहिए गुरु जी की इस साखी से समझिए... गुरु नानक देव जी अपने एक उपदेश सत्र के दौरान एक गाँव में गए और वे भाई लालो नाम के व्यक्ति के घर पर रुके। भाई लालो बढ़ई थे जो दिन भर मेहनत करके ईमानदारी से अपनी जीविका चलाते थे। स्थानीय ग्राम अधिकारी/सेठ एक भ्रष्ट व्यक्ति था। उसे मलिक भागों के नाम से जाना जाता था।

उन्ही दिनों एक बार मलक भागो ने ब्रह्म भोज के लिए ब्राह्मणों, साधुओं, फकीरों व नगर वासियों को बुलाया। उसने यह निमंत्रण गुरु नानक देव जी को भी दिया। परन्तु गुरु जी ने भोज में आने से मना कर दिया। उन्होंने भाई लालो के घर में ही भोजन करने का निर्णय किया। मलक भागो ने गुरु जी से भोज पर न आने का कारण पूछा। तब गुरु जी ने कहा कि भाई लालो की कमाई का भोजन दूध के समान है पर तेरी कमाई का भोजन लहू के समान है। मलक भागो ने इस बात का सबूत माँगा तब गुरु जी ने दाहिने हाथ में भाई लालो की सूखी रोटी ली तथा बाएँ हाथ में मलक भागो के भोज से पूरी मंगवाई। गुरु जी ने दोनों हाथों की मुडियों को जोर से दबाया। भाई लालो की सूखी रोटी में से दूध और मलक भागो के भोजन से लहू की बूंदे गिरी जिसे देख कर सभी हैरान रह गए।

गुरु जी ने वहां मौजूद लोगों को बताया कि मलिक भागों जिस भोजन को स्वादिष्ट और मीठा समझता था, वह वास्तव में गरीबों के खून से बना था क्यूंकि मलिक भागों अपनी ईमानदारी की कमाई पर गुजारा करने के बजाय लोगों से पैसा वसूल करता था। गुरु नानक देव जी ने स्पष्ट किया और कहा कि भाई लालों जैसा ईमानदारी से कमाया हुआ खाना ही दूध की तरह अच्छा और मीठा होता है। दूसरों का हक छीनना उनका खून खींचने जैसा है। यह मन को दूषित करता है। ईमानदारी की कमाई मीठे दूध की तरह होती है। यह मन को पवित्र बनाती हैं।



घालि खाइ किछु हथहु देइ ।।
नानक राहु पछाणिह सेइ ।। १।।
(श्री गुरु ग्रंथ साहिब जी — पृष्ठ 1245)
अर्थात जो व्यक्ति मेहनत करके निर्वाह करता है, दूसरों की मदद अथवा दान करता है, हे नानक ! ऐसा व्यक्ति ही जीवन की सच्ची राह पहचानता है ।।१।।
हिर रुखी रोटी खाइ समाले ।।
हिर अंतिर बाहिर नदिर निहाले ।।
खाइ खाइ करे बदफैली जाणु विसू की वाड़ी जीउ।।२।।
(श्री गुरु ग्रंथ साहिब जी पृष्ठ—105) अर्थात जो व्यक्ति रूखी—सूखी रोटी खा कर भी भगवान का सिमरन करता रहता है, उसे भगवान घर एवं बाहर सर्वत्र कृपा—दृष्टि से देखते रहते हैं।

जो व्यक्ति भगवान के दिए पदार्थ खा—खाकर कुकर्म करता रहता है, उसे विष की वाटिका समझो ।।२।। अतः हमें समझना चाहिए कि कु—अन्न के प्रभाव से मन मिलन और विकार युक्त हो जाता है। शुद्ध, सात्विक और नीति धर्म का पालन करते हुए प्राप्त किया हुआ भोजन मन को विकार रहित, निर्मल, पवित्र तथा सात्विक बनाता है।

> हरजोत कौर संयुक्त महाप्रबंधक, क्षेत्रीय कार्यालय, चंडीगढ़



How to Avoid Online Banking Frauds

nline banking has become an essential part of our lives, enabling us to conduct financial transactions from anywhere, at any time. However, this convenience also comes with its own set of risks, as cybercriminals are constantly looking for ways to commit online fraud. In India, cybercrimes rank #3 in common crimes, and online banking frauds are one of the most common types of cybercrimes.

online banking frauds are a serious concern nowadays and it is important for customers to take necessary precautions to avoid falling victim to them. Banks are taking security measures to ensure safe net banking for their customers and customers can file complaints in case of any lack of reasonable security measures. By being aware of the various forms of online banking fraud and taking necessary precautions, customers can protect themselves from financial loss and other damages caused by cybercriminals.

Online banking frauds have become a common occurrence nowadays, with cybercriminals using various techniques to steal personal and financial information. There are several types of online banking fraud:

- Stolen Credit or Debit Cards
 One of the most common types of online banking fraud is the theft of credit or debit cards. Criminals can steal the cards physically or obtain the card information online, allowing them to make unauthorized transactions.
- Cloning of Credit or Debit Cards
 Cloning of credit or debit cards is another common online banking fraud in India. Cybercriminals obtain card information, including magnetic strips, and create duplicate cards to make unauthorized transactions.
- Phishing
 - Phishing is a fraudulent technique used by cybercriminals to obtain sensitive information from unsuspecting victims. They create fake websites or emails that look legitimate and trick users into providing their personal and banking information.
- Stolen PIN Numbers or Banking Passwords
 Cybercriminals can obtain PIN numbers or banking
 passwords through phishing, malware attacks, or by
 stealing them physically. Once they have access to this
 information, they can make unauthorized transactions.
- Hacked Accounts and Mobile Apps
 Hackers can gain access to online banking accounts or mobile apps by exploiting vulnerabilities in the system or stealing login credentials. Once they have access, they can make unauthorized transactions.
- Stolen CVV and OTP Numbers



The Card Verification Value (CVV) and One-Time Password (OTP) are additional security measures used by banks to prevent online banking fraud. Cybercriminals can obtain these numbers through phishing or malware attacks, allowing them to bypass security measures and make unauthorized transactions.

How to stay safe: To avoid falling for online investment scams, individuals should be cautious of any unsolicited investment offers and do their due diligence before investing their money. They should also be wary of promises of high returns and avoid investing in any scheme that sounds too good to be true.

To avoid falling victim to online banking fraud, it is important to follow certain guidelines and precautions:

- 1. Use a Strong Password: Use a strong and unique password for your online banking account and change it regularly.
- Enable Two-Factor Authentication: Enable two-factor authentication for your online banking account, which requires an OTP or biometric authentication in addition to the password.
- 3. Do Not Share Sensitive Information: Do not share your banking information, including your login credentials, PIN numbers, or CVV numbers, with anyone.
- 4. Check Your Bank Statements: Regularly check your bank statements for any unauthorized transactions.
- Use a Secure Network: Use a secure network, such as your home Wi-Fi network, to access your online banking account.
- 6. Be Wary of Phishing Scams: Be wary of phishing scams and do not click on any suspicious links or download any attachments from unknown sources.
- 7. Install Antivirus Software: Install antivirus software on your computer or mobile device to protect against malware attacks.
- Keep Your Device Updated: Keep your computer or mobile device updated with the latest security patches and software updates.



Despite taking all precautions If you become a victim of online banking fraud, the first step is to report the crime immediately to the bank. The bank is responsible for taking reasonable measures to ensure safe net banking for its customers, such as installing CCTV cameras in bank premises and ATM outlets, notifying customers through email and SMS alerts, and tracking irregular or unusual transactions. If the bank fails to take sufficient security measures, the customer can file an application with the Adjudicating Officer under Section 46 of the Information Technology Act, 2000. The bank may be liable to pay adequate compensation to the customer under Section 43A of the Act. Section 43A of the Information Technology Act, 2000 also states that banks and other intermediaries that do not use reasonable security measures for safe banking will be liable to pay adequate compensation to the customer. The bank has the liability to prove that it took sufficient measures to prevent any illegal and unauthorized transactions.

The Reserve Bank of India has issued guidelines for banks to create a safe net banking environment for their customers. Banks are required to inform their customers about SMS and email alerts for online banking transactions. In case of any unauthorized online transaction, the customer must report it to the bank within three days. If reported within this time frame, the bank is liable to credit the amount back to the customer's account within 10 days of receiving the complaint.

In short online banking fraud is a serious issue and can have significant financial consequences for victims. To avoid becoming a victim, it is important for individuals to take precautions, such as keeping their passwords and PIN numbers safe, avoiding suspicious links or emails, and regularly checking their bank account statements. If an individual does fall victim to online banking fraud, they should report the crime immediately to the bank and seek expert legal advice if necessary.

> Hemlata Sharma JGM (IT) Corporate Office



💝 ॰ रनिंग का सफर





मैंने 2 साल पहले दौड़ना शुरू किया था। कहा जाता है रनिंग एक एक्सरसाइज है, लेकिन आज रनिंग मेरा लाइफस्टाइल है।

मैं एक रनर हूं। कितना तेज दौड़ता हूं या कितनी दूर दौड़ता हूं यह मायने नहीं रखता। खुद को फिट रखने के लिए रनिंग करता हूँ। रनिंग एक सफर है, मंज़िल नहीं।

मेरा रनिंग का सफर लॉकडाउन के दौरान मार्च- अप्रैल 2021 में हुआ था। तो में हर रोज की तरह early Morning 5 बजे वाक पर निकला। मैंने वहां दो लोगो को दौड़ते हुए देखा। उन्हें देखकर मुझे बहुत अच्छा लगा। और उन्हें देखकर मेरे मन में भी उत्साह आया और लगा खुद को फिट रखने के लिए मुझे भी दौड़ना चहिये। फिर मैंने धीरे धीरे दौड़ना शुरू किया लेकिन तब मैं 1 किलोमीटर नहीं दौड़ पाता था और मेरी साँस फूलने लगती थी। लेकिन मैने हिम्मत नहीं हारी और प्रैक्टिस करने लगा। और आज प्रक्टिस से ही हाफ मैराथन (21 किलोमीटर) और मैराथन (42 किलोमीटर) आसानी से पूरा करता हूँ। मैने "India Open 24 Hour Run" में 12 hour रिले रन में भाग लिया। इसका आयोजन जवाहरलाल नेहरु स्टेडियम, नई दिल्ली में हुआ I, National Marathon Championship 2022 में हाफ मैराथन की, Central Civil Service Cultural & Sports Board, Department of Personnel & Training & Youth Hostel Association of India (Run for Azadi) द्वारा आयोजित मैराथन में हाफ मैराथन में भाग लिया। और Apollo Tyres New Delhi Marathon (National Marathon Championship 2023) मैं हाफ मैराथन में भी भाग लिया। इसके आलावा Wings

Marathon, Greater Noida मैं full Marathon (42 किलोमीटर) रन पूरी की। और 50 किलोमीटर की रन (Ultra Marathon) मैने 5 घंटे 50 मिनट में पूरी की इसके आलावा भी मैंने मैराथन के बहुत सारे इवेंट्स में भाग लिया है 2 वर्ष के दौरान मैने लगभग 35-40 हाफ मैराथन की है ।

Ved Prakash AM (HR), Corporate Office



Retirement Blues or Greens

wonder why is it called retirement blues and why not retirement greens? Perhaps it is because blue is emotion and disenchantment is a kind of disillusion. The clouds are blue, but are passing by when you travel by air, one will get fed up of seeing blue sky and wants to see green earth pastures. Same is during sea journey, blue sickness prevails on continuously seeing blue sea or blue sky and one look forward for seeing green pasture of land. Reorientation is looking for green pastures. Stability is enjoying greener pastures. Contentment is the search out of roller coaster of feelings of life so far. Relax and look forward for retirement with confidence. Acclimatize to new reality of post-retirement. As you look at retirement, it would be one of the biggest lifestyle change that one faces. It is honeymoon period as well. No alarm, no punching, no mis punch or hurrying up to reach in time, one can better pick up a hobby or holiday and be cool.

For me, "Work is Worship", I picked up from the slogan of "Government's Work is God's Work" inscribed on the walls of Vidhana Saudha of Bengaluru, the town from where I belong to. I got so engrossed in work till the end of my service and I find that I am pushed to the wall with new challenge of having no job. I being the sports personality, would love this position of being pushed to the wall, as I know that I emerge more aggressively in such scenario. I am also 11th hour preparator, so my retirement plan would start in the end period only. It is not money, settlement, children career and future as the same would automatically fall in line as per destiny but ones emotion to be tackled. This can be handled by taking up hobbies like writing, reading or listening to music or engaging oneself physically and mentally, though this itself is a challenge. Everything needs to be planned be it physically fitness or mental alertness. Take part time consultancy or volunteer your time and get involved in a local charity institute. Of course routine walking, yoga, exercise, mental games like Sudoku, cross words or puzzles can help, but engaging with the outward world do matters. One needs to put ones health at foremost and lead stress free retirement life. I also aim to be a Time's Sudoku champion though it is just a goal but pursuit of it leads to happiness. I love to travel and explore and the curiosity would take you back ages. It is mental state that defines your youthfulness even after 60. I purchased a book from the World Book Fair - "The Ten Steps of Positive Ageing". One other hobby I would like to pursue is reading, but it should match with age, as in childhood one reads fiction and in adulthood non-fiction and now one should read reality and spirituality.



Everyone has to undergo the phase of retirement. It is matter of how one takes it head on and faces the emotion. After all, the bag is full of emotions. The baggage is years of job, friends, colleagues and suddenly everything vanishes in the blues and you are left alone. That is the time when second innings starts and even in test match, finishing is exciting. So make second innings colourful. Remove blue from holy colours, there are enough colours to add on colours to life and make life as healthy and green as possible.

I feel heavy at heart while signing off this one last article in my favourite Darpan Magazine and if I look back, it is an eighth chronicle which I have written and I dug from archive and now I treasure it lifelong. There are certain retirees who count the days and want to get away from clutches of job and would like to go farther away from busy life. Further, there are certain retirees who want to enjoy life by globetrotting as their commitment and life must have been settled in advance. Similarly, there are certain retirees would not want to do anything and simply relax and enjoy family, perhaps they might have been settled fully. I do not belong to any of this category of retirees as I would like to scout for assignments and keep myself engaged. Such being the situation, I am just wavering to find a way out of this passing phase of retirement life. I wish everyone to plan in advance and not to waiver like me who is like a vagabond-wanderer and facing life after retirement like a monk or stare blank at retirement without any advance fixed assignments.





"Life is a moment in space

When the dream is gone, it's a lonelier place

I kiss the morning goodbye, but down inside you know we never no why

The road is narrow and long,

I turn away from the wall

I stumble and fall

I recall now that I do not need to go anymore to HUDCO."



At this juncture, after the last day of my evening punching while I am signing off last duty at HUDCO, I would like to recall my favourite song of Barbara Streisand with a tweak.

Alas! Nevertheless, I have caught up age and joining the club of senior citizens so it is better I scout for a leisurely assignment with amber colour tinge and the assignment should be as per my choice and my terms that too at my home town of Garden City.

Anyway, all the best to all future retirees, do plan well and I wish all of you a peaceful, happy and healthy green retirement.

H.T. Suresh ED (HRMA) Retd.

Har Ghar Dhyan Session at HUDCO partnering with Art of Living

Ministry of Culture launched 'Har Ghar Dhyan' program partnering with Art of Living under the aegis of Azadi Ka Amrit Mahotsav on Oct 26, 2022 to engage people in mental health education and to equip them with meditation practices for improved health and wellness. HUDCO management has been sensitive to the need for good health and balanced livings of all the employees since there are increased stresses in current lifestyles of employees. Yogic way of life is a return to our collective roots of balanced living, and meditating should be a regular part of our lifestyles.

'Har Ghar Dhyan' meditation session was organized by HUDCO on (10th May 2023) in Sammelan Kaksh, Corporate Office and through online webcast for employees and ex-employees all over India. Director Corporate Planning Shri M Nagaraj, Director Finance Shri D Guhan and senior officers welcomed Shri Avinash Ghai, Senior Teacher Art of Living (AOL Apex programmes, Delhi) and an Architect by profession.

Shri Avinash cleared the myths related to meditation and explained the only requirement for meditating is 'effortlessness' and allowing the mind body complex to relax completely. He shared Gurudev Sri Sri Ravishankar's sutras formeditation—

Small desires can disturb your meditation. When you sit down to meditate, tell yourself that at this time "I want nothing". The second is to tell yourself "I do nothing". The third sutra (principle) is "I am nothing". Do not think that you have to meditate, just sit and be hollow and empty.

We often identify ourselves with our body, mind, thoughts, emotions and desires. Meditation, the fourth state of

consciousness, is to go off the influence of the mind and go into the self that is caring, loving, uplifting and benevolent that will nullify the negative influences of the mind and time.

Enthusiastic participation was forthcoming from officers at Corporate Office, and employees from various Regional Offices. Ms Pooja Nandy, volunteered to organise meditation sessions of 15-20 minutes each day for willing employees to start the work day with high energy, mental clarity and calmness.



Pooja Nandy JGM (P) Corporate Office



Excursion to Rishikesh: Celebrating the journey and the destination



t's that time of the year again! HUDCOites will eagerly wait for the list of destinations and tentative schedule of excursions to be declared by Administration Wing – and ofcourse the price tag for each of the tours. The fun begins. We will all consult our families and friends, check for financial suitability and clamour to book our seats for the tour we want and for appropriate dates – hopefully which would include our friends too. I am going to these excursions for quite a few years now and must say this event of HUDCO alone has given me priceless, beautiful memories that I will cherish lifelong.

This takes me back to our trip to Rishikesh in October 2022. It was a special one. The first trip after a temporary gap due to COVID. The list of destinations on offer was quite exotic which included even places like Udaipur and Goa but we chose Rishikesh. Honestly, the itinerary did not read impressive. Who wants to go to Forest Research Institute and miss out Rajaji National Park? But as they say.... "Happiness lies in the journey". I too, believe in the same, especially when someone else is taking care of all the hassles of booking hotels, arranging conveyance and organizing food etc. Exciting itinerary can definitely take a backseat. Importantly, I could physically afford the bus journey of about five hours and the company of likeminded fun loving colleagues was a bonus indeed.

The Rishikesh tour was not an exciting experience to write home about but surely had its exceptional moments. As always, we started a bit late. It was a rainy morning and bus full of HUDCOites preferred to sleep through the journey. In hushed tones, we talked about the average age of HUDCO employees. Compared the tour with one of our first expeditions to Jim Corbett when the bus used to be full of small and young children, making the journey chaotic and noisy. Realised most of our children have flown the nest. The young ones who had kindly joined us were quiet and reticent. When most of us were sleeping, one of my batch mates, in hushed tone again talked about the HR recruitment policy (or rather lack of it) for such an aged ambience of the tour! Why hushed tones? Well, who wants to upset the apple cart! (pun intended.. no offense meant). We reached our destination. On our way, we had sumptuous breakfast, complained about the in-bus music system, laughed a little, slept a lot, missed the turn for our hotel and travelled a few extra kilometres to come back to the right place. It happens. No complaints.

Then started a saga of missed opportunities and wasted prospects in the name of Rishikesh tour. We reached Ramjhula in late afternoon. A late start, very bad traffic, even worse transport for last mile connectivity to Ramjhula from the parking lot and consequently we were very late. Only our



enthusiasm was intact and in full bloom. We climbed down steep stairs to walk up to the Ramihula to cross the Ganga. The bridge was very crowded to say the least. Cattle and motorcyclists almost in equal proportions frequented it. The Morbi tragedy had not happened yet. Therefore, in hindsight, we were not just enthusiastic but quite bravely negotiated the crowd and cattle, clicked photos, took selfies and reached the other side of the Ganga. The scenery of rushing Ganga in the fading sunlight was not just breathtaking but was magical to say the least. The only visionary amongst us was one of our seniors who quite poignantly told me that she was thinking about what to hold on to if the bridge collapses. I laughed because Morbi happened after a few days of our tour. After many more minutes of photo sessions, mandir visits, holy sprinkles of Ganga water and a steep breathless climb up, we took autos for Ganga arti. We were late. Again. Very few lucky and pious souls could catch a bit of ending glimpse of Ganga arti. We, like many others, missed even that. A journey through relentless traffic jam followed. It felt never-ending. Atlast almost at about 8pm we reached hotel and ravenously descended on the snacks that were waiting for us. Fuelled up with delicious snacks and drinks, we danced away our frustration to the beats of desi music. I terribly missed you Sangeeta. Have fun and laugh out loud (the way you always did) wherever you are. In case, I have not told you before, lungi dance for me is not about Rajnikanth and Shah Rukh Khan but it is about you and Nila.

The next day's itinerary included visit to Forest Research Institute and Sahastradhara waterfall. I could not figure out



why we need to visit Forest Research Institute but in the name of solidarity joined all others for the day tour. Very little information was available from our tour conductor. We arrived in Forest Research Institute armed with information from google and Wikipedia. The sprawling campus and the magnificent building is a British legacy displaying Greco-Roman architecture by C.G. Bloomfield. It was inaugurated in 1929 by Freeman Thomas, the then Viceroy, is now a National Heritage site and spread over 450 hectares that houses many museums. The internal roads of the institute still carries names after British personalities. We obediently visited the museums because tickets were already bought. We learnt about trees, and its diseases, insects, butterflies and state flowers of various states in India. Must say that all I remember now is that the campus was big and sprawling, buildings were typically British, the tea in the canteen was good (a big thank you to the good Samaritan HUDCO officer who had paid for all of us), the decent but controversial vegetarian packed lunch (it served mushroom in the name of being vegetarian) and ofcourse our tour conductor. He expressed his unwillingness to delay our bus by a few minutes to look for Sukanya ma'ams missing sunglasses. Everyone in the bus opined against it and she found the glasses. All's well that ends well. I wish the tour conductor was sensitive enough to understand that sunglasses are not just about being expensive but are emotional possessions. A few minutes delay to safeguard those doesn't really matter. What followed was simple. We somehow reached the parking lot of Sahastradhara waterfall and were given marching order to walk for about a kilometre to the site! Thank God for quick thinking and collective bargaining by some HUDCO officers. A local bus was arranged and our walk to the waterfalls was substantially shortened. The time spent there was magical. Everybody found their own way to enjoy the jutting rocks and the waterfall. Memories were captured in innumerable photos but what was saved for posterity in my heart was the magical feeling of seeping tea siting on the rock by Sahastradhara in the fading sunlight. Soon it was time to get going for return journey. Wish we had more time there but Forest Research Institute matters!!

Next day was the final day of our excursion. On schedule was the famous ghats of Haridwar and a ride in Udankhatola for Mansa Devi Temple. The less said about the tour is better. A hurried check out was forced upon us to make possible all the destinations. We managed a quick tour of the Ghat and moved towards the Mansa Devi Temple only to give up the idea of either taking the ropeway or visiting the temple. We learnt the tickets have not been booked beforehand. The place was extremely crowded because of the auspicious occasion of Purnima & Valmiki Jayanti. It implied a long wait for ticket and







even longer delay to get into the cable car. Heated conversations followed and with no scope of anything else we were taken back to the hotel for lunch (instead of it being arranged on way back). Rooms were not opened for us so after a long wait in the reception and a rudimentary lunch we started back for Delhi unanimous in our opinion that it's one of the worst tours ever organised by HUDCO. Little did I know that the best was yet to come. Probably we would have slept through our journey back but Nila and Rahul had some other ideas. With the nondescript PA system microphone available Nila started a music session of old Hindi film songs and was joined by Rahul. Soon she invited everyone else to join in. As expected, there was some hesitation but the ice was broken by none other than our ED, Shri H.T Suresh. His enthusiasm in singing " tu iss tara meri zindagi mein shamil hain" was contagious and inspired all others to pick up the mic. Soon we had willing singers representing their states with songs in their own language. The bus was nothing short of little India. From north to south from east to west....from Hariyanvi to Telugu, Tamil and Kannada from Bengal, Odisha to

Maharashtra we listened to songs of all states. The very popular old Hindi songs were added attractions. The music session even included recorded instrumental renditions in mobile since instruments were not available. It was fun and in a very subtle way reminded me of the beauty in diversity that we sometimes forget to cherish. Secondly, I realised we HUDCOites, come what may, irrespective of our differences in designation have the ability to come together for a very pleasant experience of togetherness. The tour was not so bad. It was beautiful in its own way. This experience too I shall cherish and will look forward to many more of such experiences. A big hurray to HUDCO and all those who made it possible.

Kanika Basu JGM(P) -C&P Wing Corporate Office



परीक्षा पे चर्चा, 2023

सुश्री यशस्वी पुरी, बेटी श्री विजेंद्र देव पुरी, वरिष्ठ प्रबंधक (सचिव) ने दसवीं कक्षा में पढ़ते समय "परीक्षा पे चर्चा 2023" में ऑनलाइन भाग लिया था। यशस्वी पुरी के विचारों को भारत के माननीय प्रधान मंत्री से सराहना मिली

है और उन्होंने उसके उज्ज्वल भविष्य और उसके जीवन की हर परीक्षा में सफल होने के लिए अपनी शुभकामनाएं भी दी हैं।





यशस्वी पुरी पुत्री श्री विजेंद्र पुरी एस एन (सचिव) मुख्यालय







हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

भारत सरकार का उपक्रम CIN: L74899DL1970GOI005276

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