हडको
hudco
A NAVRATNA CPSE

Financing Infrastructure for Viksit Bharat

# Investors Presentation & Performance Highlights Q1FY27

hudco
UiWIN
URBAN INVEST WINDOW

hudco
A NAVRATNA CPSE

# TABLE OF CONTENT

# Hudco - A Unique institution

## SECTOR AGNOSTIC PARTNER IN NATION BUILDING

### 01 | 55+ YEARS OF EXPERTISE

More than five decades of experience as a techno-financial institution.

### 02 | INTEGRATED SERVICES

A Public Financial Institution providing Financing, Consultancy and Capacity Building support – entire landscape of Housing and Infrastructure projects.

### 03 | STRONG STATE PARTNERSHIPS

Multi sectoral focus with strong relationship with State Governments and their agencies.

### 04 | PARTNER IN NATIONAL DEVELOPMENT MISSIONS

Strategic partner in supplementing efforts of Govt. of India – PMAY 2.0, Smart City, AMRUT, Swachh Bharat, Jal Jeevan Mission, etc.

### LISTED COMPANY

Listed company with 75% ownership of Government of India.

### NAVRATNA CPSE

A Navratna CPSE registered as NBFC-IFC with Reserve Bank of India.

### PROFITABILITY WITH SOCIAL JUSTICE

Consistently profit-making company with the motto of “Profitability with Social Justice”.

**END-TO-END INFRASTRUCTURE PARTNER**

**FINANCING + ADVISORY + CAPACITY BUILDING**

**STRONG GOVERNMENT CONNECT**

**BUILDING INFRASTRUCTURE. BUILDING BHARAT.**

# MAJOR MILESTONES : HFC TO IFC

**1970-80**

### INCEPTION & PIONEERING

- 1970: Incorporated as Development Institution
- To address India's housing shortage

**1980-90**

### DIVERSIFICATION

- 1985: HSMI
- 1989: Urban Infra window

**1990-00**

### ELEVATED MANDATE- GOVT. RECOGNITION

- Key role in 2MHP
- PM's award for top 10 PSUs

**2000-10**

### MINIRATNA ACCREDITATION

- Auth. Capital- ₹2,500 Cr
- 2002: Schedule-A
- 2004: Miniratna-I

**2010-20**

### ENHANCED MARKET STANDING

- Credit Rating : "AAA"
- Public Iss.: Tax Free Bonds
- IPO

**Post 2020**

### BREAKTHROUGH & WEALTH CREATION

- Navratna & NBFC IFC
- Exponential Growth
- Massive return to SHs
- 54 EC Bonds & ZCBs

**2025**

### REPURPOSING OF HUDCO

- Launch of Urban Invest Window **(UiWIN)**

**"Excellent"** MoU rating for the second consecutive year **(FY24 and FY25)**

- ➢ Ahead of many of its peers
- ➢ Consistent operational & financial excellence

hudco A NAVRATNA CPSE

# Pan-India Presence

## STRONGER TEAM. STRONGER IMPACT.

WE ARE GROWING TO BUILD BHARAT!

**150+**

PROFESSIONALS RECRUITED IN LAST TWO YEARS

Bringing fresh talent.
Adding diverse perspectives.
Building a **future-ready HUDCO.**

- Corporate / Registered Office : New Delhi
- Multisectoral focus through **20** Regional Offices and **11** Development Offices
- Training & Research arm – Human Settlement Management Institute (HSMI) at New Delhi
- Employee strength (as on June, 2026) **622**


## DIVERSE TEAM. STRONGER TOGETHER.

27% | 73%

## DIVERSE POOL OF PROFESSIONALS

FINANCE
ARCHITECTS | ENGINEERS
ECONOMIST
HR & IT | LEGAL
TOWN PLANNERS

**ONE TEAM. ONE PURPOSE.**
**BUILDING INFRASTRUCTURE. BUILDING BHARAT.**

***(Enabling - Business Diversification, Enhanced Brand Recognition, Robust partnership with State Govts. & investor outreach)***

# KEY STRENGTHS

- Pan-India Presence
- Strong Relationships with States

Strong Asset Quality
- Lowest NPA
- High Prov. Coverage Ratio

Highest Credit Ratings:
- Domestic-AAA
- International-Sovereign


Key Role in Govt. of India Programs/ Missions

- Strong Financial Ratios
- Consistent Profitability

One Stop Solution:
- Financing
- Consultancy
- Capacity Building

# 360° Partnership for Sustainable Asset Creation

## FINANCING

- Affordable Housing
- Infrastructure:
  - ➢ Social Infra- Hospital, Govt. Bldg, Water Supply;
  - ➢ Commercial Infra – Roads, Highways, Urban Mobility, Ports, Energy
- Land Acquisition

## GOI SCHEMES

Counterpart Funding

- PMAY- Urban and Rural
- Smart City
- AMRUT
- Swachh Bharat Mission
- Jal Jeevan Mission


## CONSULTANCY

- Architectural
- Urban & Regional Planning
- Appraisal & Monitoring
- Asset Monetization
- Environmental Studies

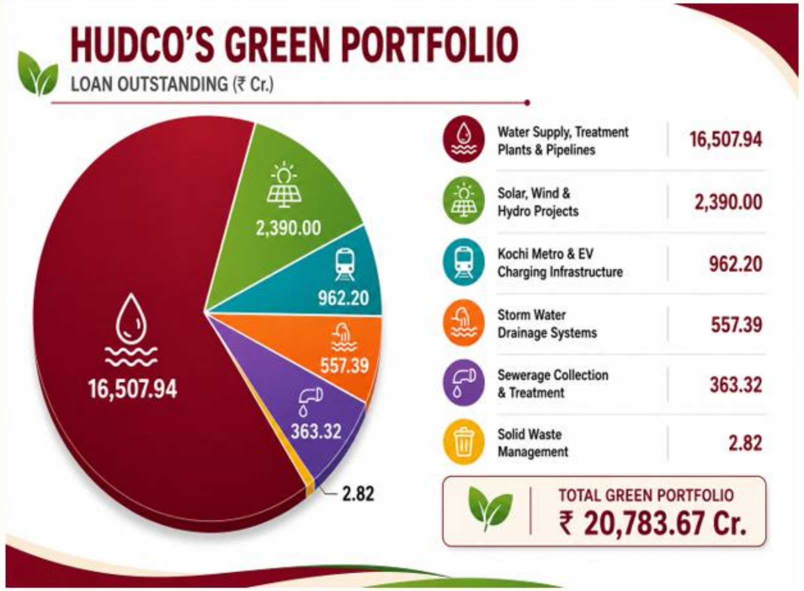
## CAPACITY BUILDING

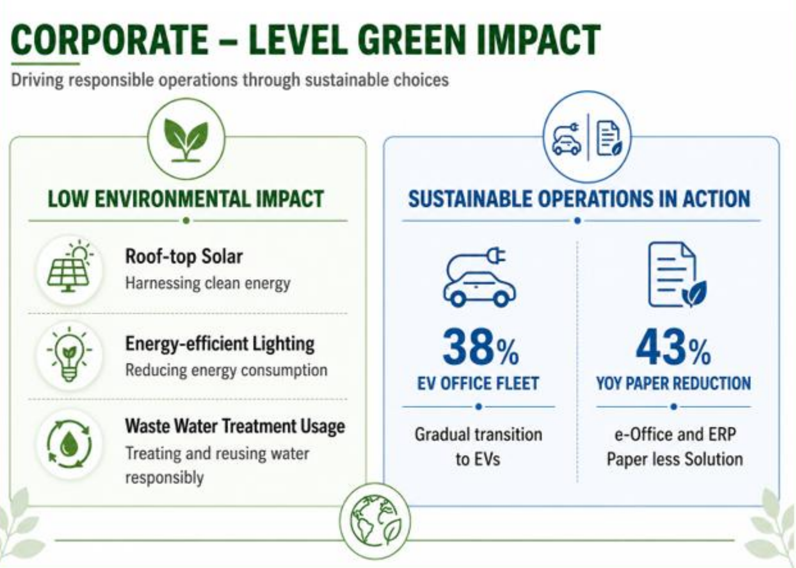
- Training of professionals / In -house employees
- Domestic & International Training Programmes
- Supports Research in urban sector.

Borrowing Partners: Central/State Govts., State Public Agencies, ULBs and Specialized Entities

# ESG at HUDCO – Building a Sustainable Tomorrow

## ENVIRONMENT

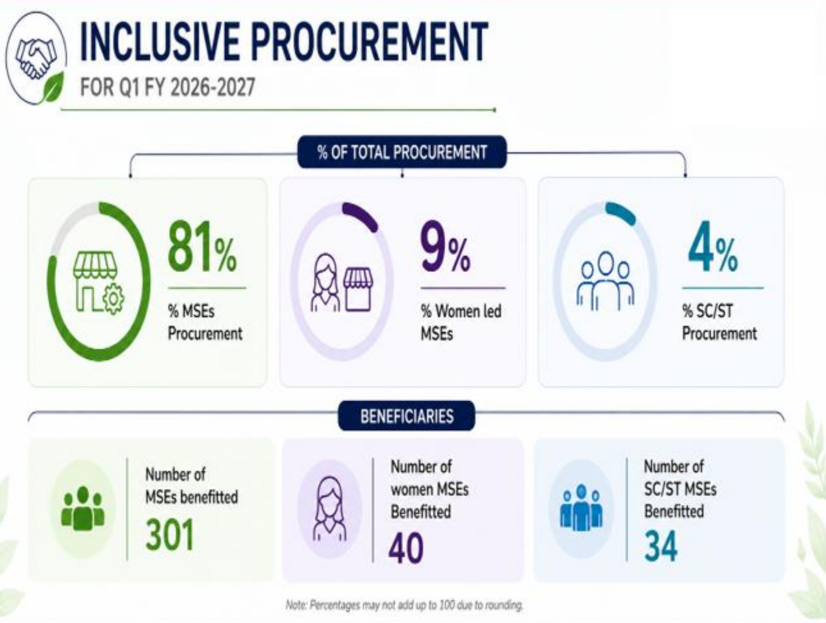



## SOCIAL

### Empowering Communities

- **Affordable Hsg Lending: ₹42,445 Cr**
- **CSR Expenditure (Q1) - ₹10.03 Cr**
  - **25** Sports Excellence Centers
  - **'TB Mukt Abhiyan' - 2** *Mobile Medical Vans*
- **Employee Wellbeing & workplace safety.**




## GOVERNANCE


- Board-approved ESG Policy.
- Reasonable ESG Assurance.
- High Standards of transparency & accountability.
- Robust Corporate Governance.
- Cyber Resilience & Robust Business continuity plan.
- Effective stakeholder engagement
- Structured Grievance mechanism
- 100% timely resolution of grievances.
- Strong Vigilance mechanism & Whistle blower policy.

# Committed Sustainable Finance (Q1FY27)

| SECTOR | SANCTION Q1 (₹ Cr.) | KEY IMPACT |
|---|---|---|
| **AMRUT 2.0** (Sewer and Water Supply Development) | 1,638.16 | • 32+ ULBs<br>• 1,92,239 household sewer connections<br>• 1,593.49 km sewer network<br>• 92.12 MLD STP capacity |
| **SBM (Urban) 2.0** (Solid Waste Management) | 935.00 | • Solid waste management, construction of toilets, use to water management in 234 ULBs |
| **Urban Challenge Fund (UCF)** (Sewerage system) | 753.86 | • STP Capacity of 431.68 MLD |
| **Clean Water & Sanitation (Total)** | 33,987.56 | • More than 317 ULBs covered<br>• 2,14,039 households covered<br>• 528.4 MLD STP capacity<br>• 1,839.27 km sewer network |
| **Road Infrastructure** | 158.28 | • Total length of Road 85.76 KM |

## ESG RATINGS

| ESG Rating | | |
|---|---|---|
| SUSTAINALYTICS | 18.2 | (Low Risk) |
| Crisil ESG Ratings & Analytics | 58 | (Adequate) |
| NSE Sustainability Ratings & Analytics | 64 | (Adequate) |
| ESG Risk Assessments & Insights | 58 | (Adequate) |

# Highest Credit Ratings (incl. Capital Gain Tax Exemption Bonds)

## DOMESTIC RATINGS

| | | |
|---|---|---|
| ICRA | AAA | Stable |
| CARE Ratings | AAA | Stable |
| India Ratings & Research | AAA | Stable |
| Acuite Ratings & Research | AAA | Stable* |

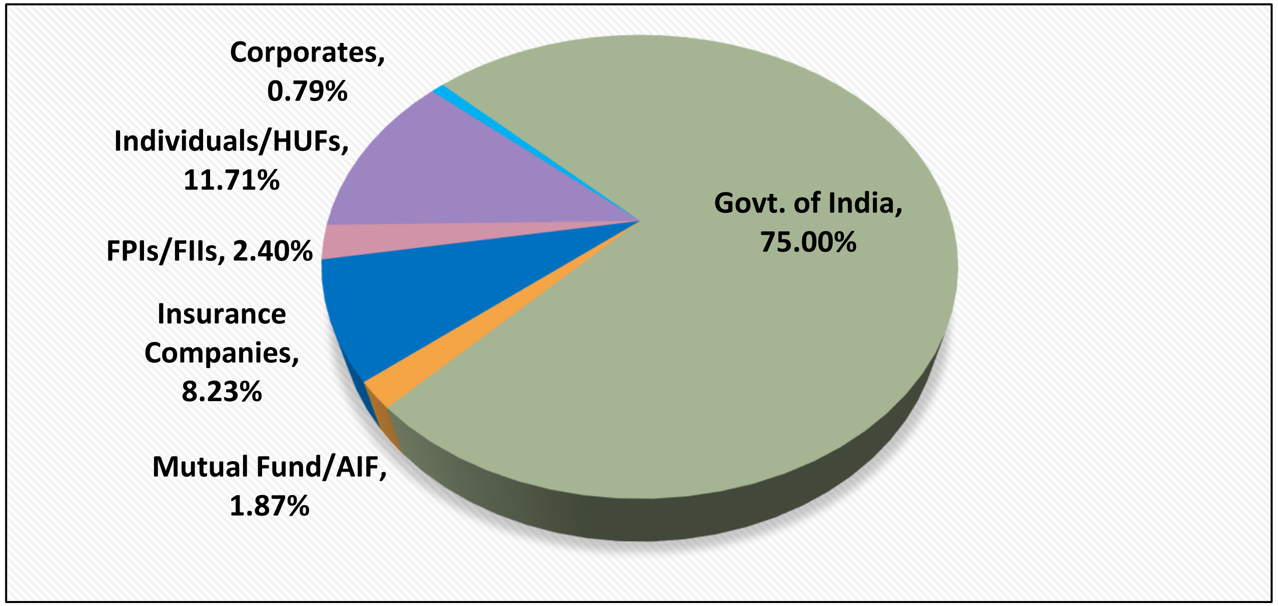
*Only for Perpetual Bonds

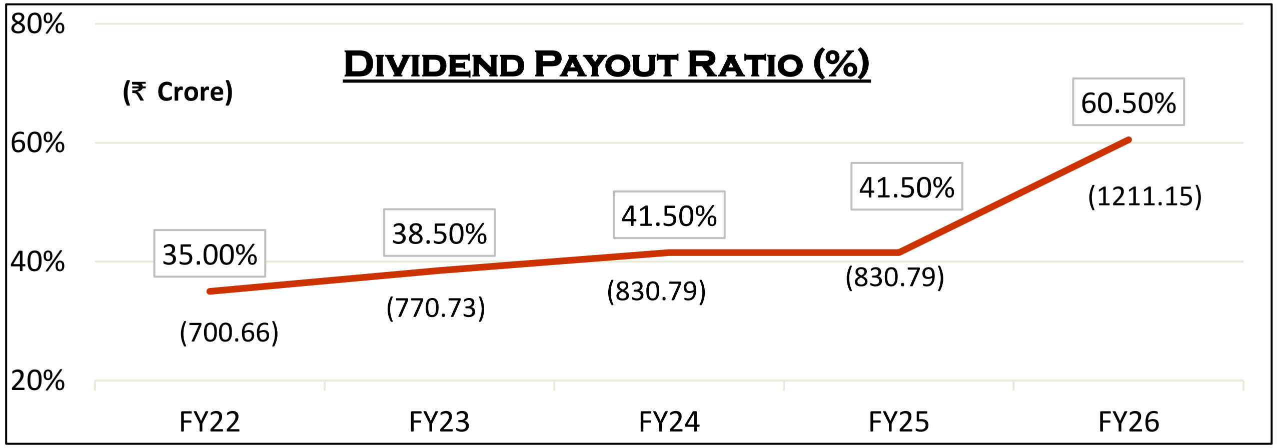
## INTERNATIONAL RATINGS (SOVEREIGN-ALIGNED)

| | | |
|---|---|---|
| JCR Japan Credit Rating Agency, Ltd. | BBB+ | Stable |
| Fitch Ratings | BBB- | Stable |
| Moody's | Baa3 | Stable |

- STRONG LENDING CAPACITY
- TRUSTED BY BORROWERS
- GLOBAL FINANCIAL CREDIBILITY
- LOW-RISK PROFILE

# Shareholders Prospect as on 30-June-2026



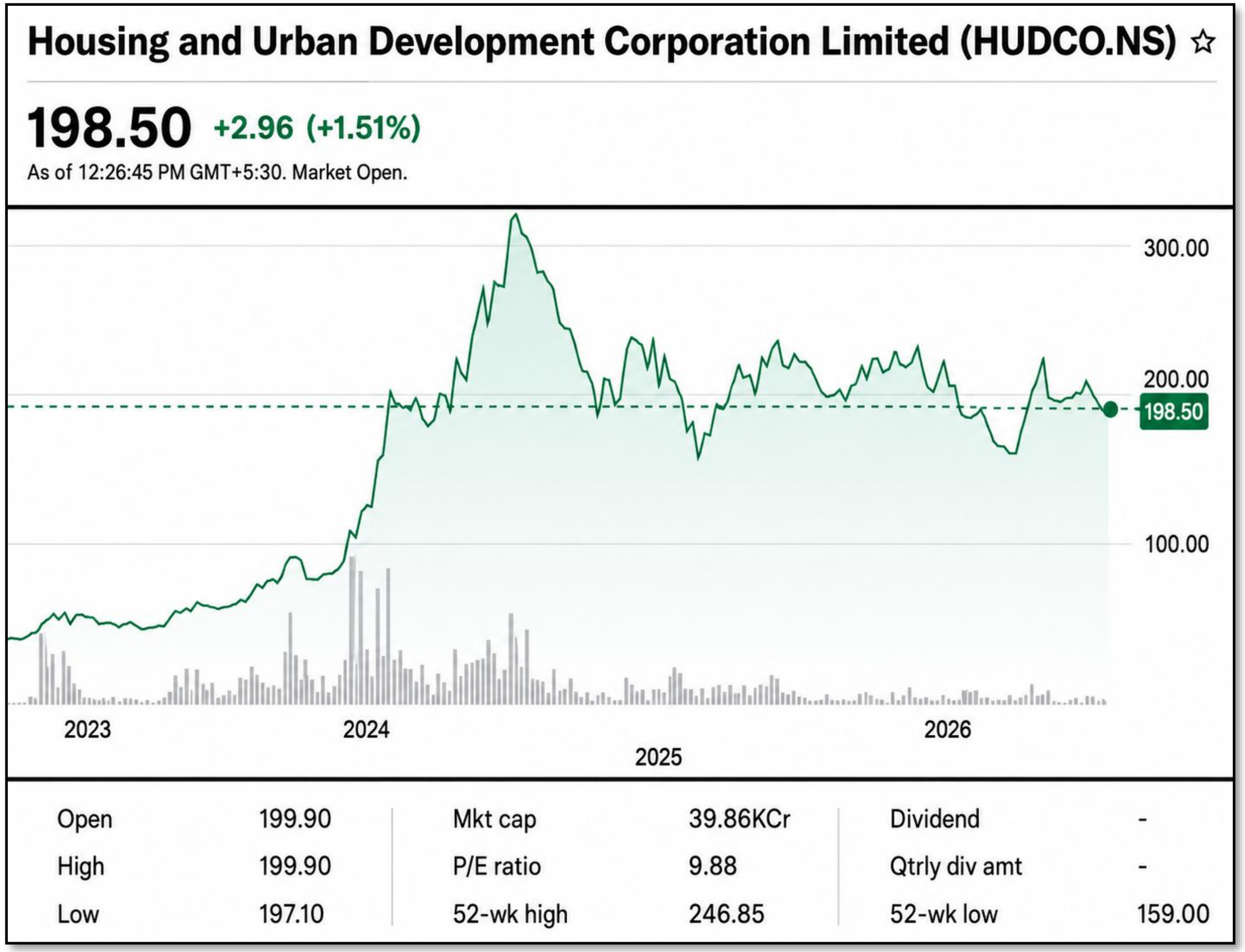




1st Interim Dividend of 12.5% (₹ 1.25 per share) declared for Q1 FY27

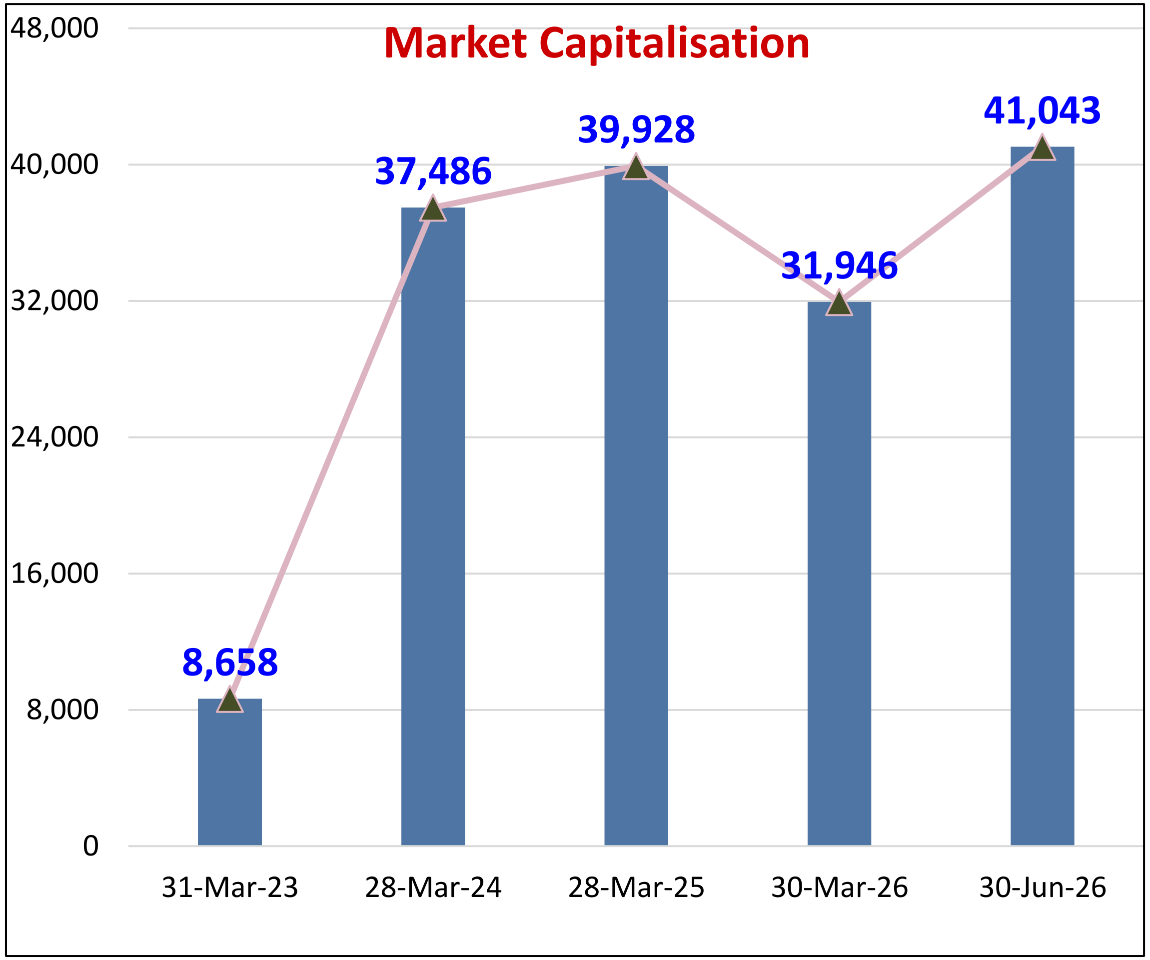
## Top 10 Shareholders

| Name | Shareholding % |
|---|---|
| Government of India | 75.00 |
| Life Insurance Corporation of India | 7.26 |
| HSBC Mutual Fund - HSBC Value Fund | 0.81 |
| ICICI Prudential Life Insurance Company Limited | 0.77 |
| Dhwaja Shares & Securities Private Limited | 0.38 |
| Vanguard Total International Stock Index Fund | 0.37 |
| Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds | 0.35 |
| Government Pension Fund Global | 0.32 |
| Aditya Birla Sun Life Trustee Private Limited A/C Aditya Birla Sun Life Midcap Fund | 0.29 |
| MKT Capital LP | 0.20 |

# Rising market capitalisation & investor confidence




(₹ Crore)




Earning Per Share (Annualised) ₹ 17.01

Book Value Per Share ₹ 114.23

# Operational Performance

## Growth Trajectory

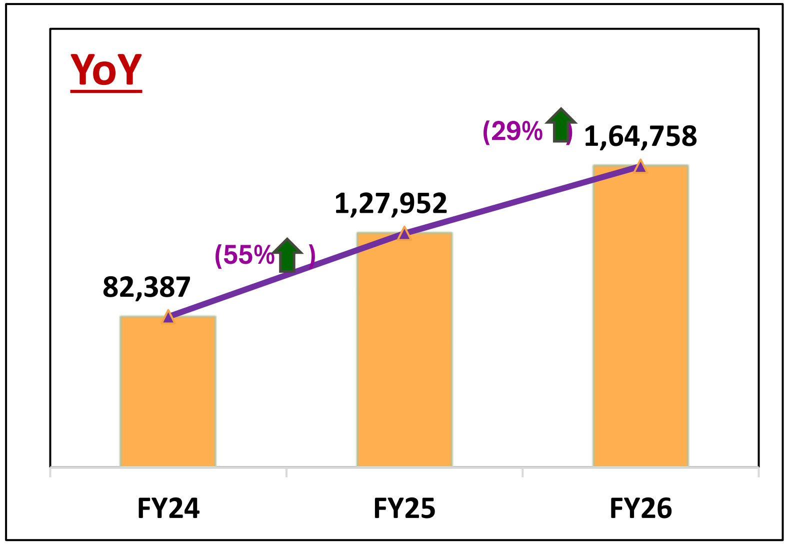
Sustained Growth across key operational all metrics

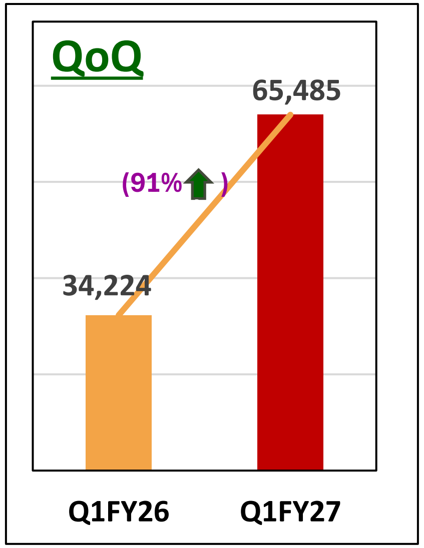
## Loan Portfolio

Robust & Diverse Loan Portfolio

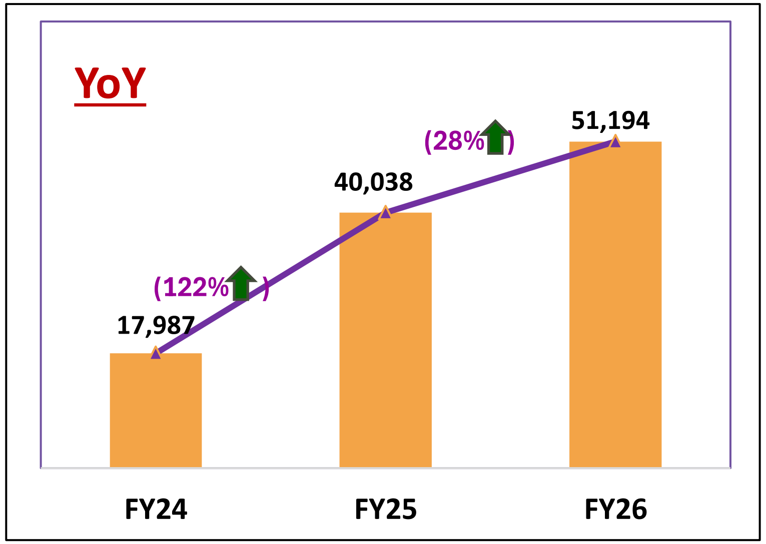
# UNMATCHED GROWTH TRAJECTORY

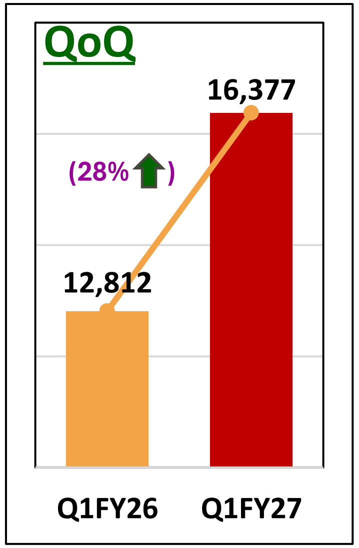
## LOAN SANCTIONS (₹ in Crores)

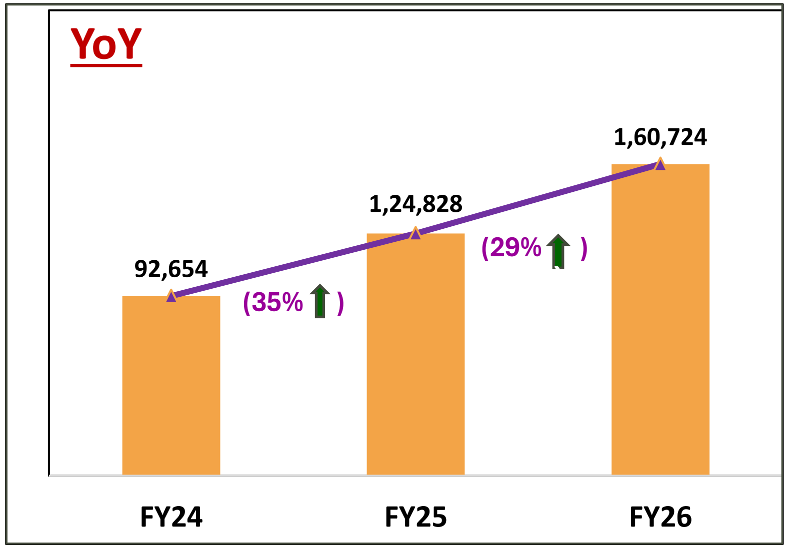


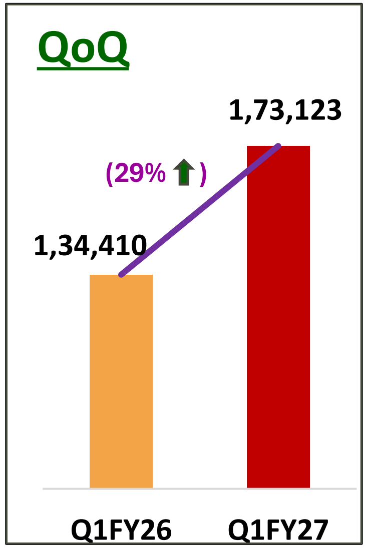




## LOAN DISBURSEMENT (₹ in Crores)

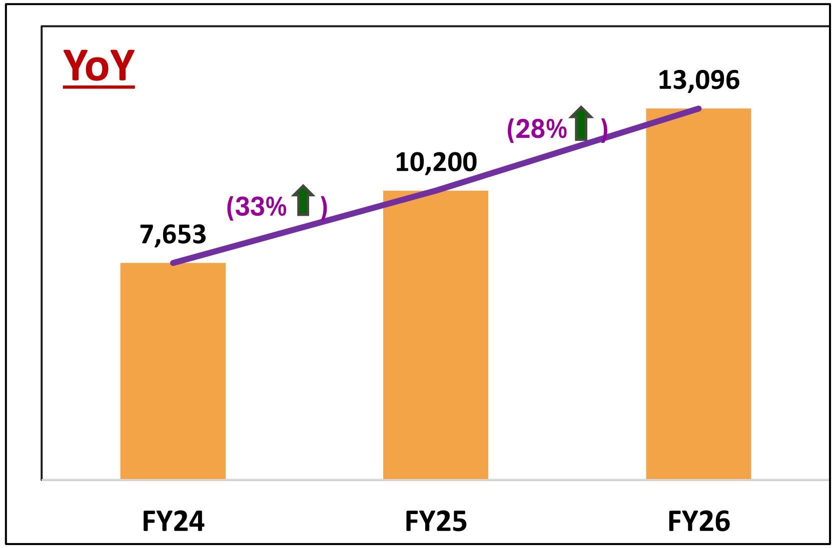


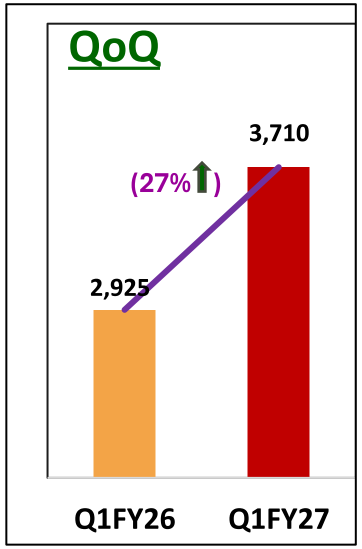



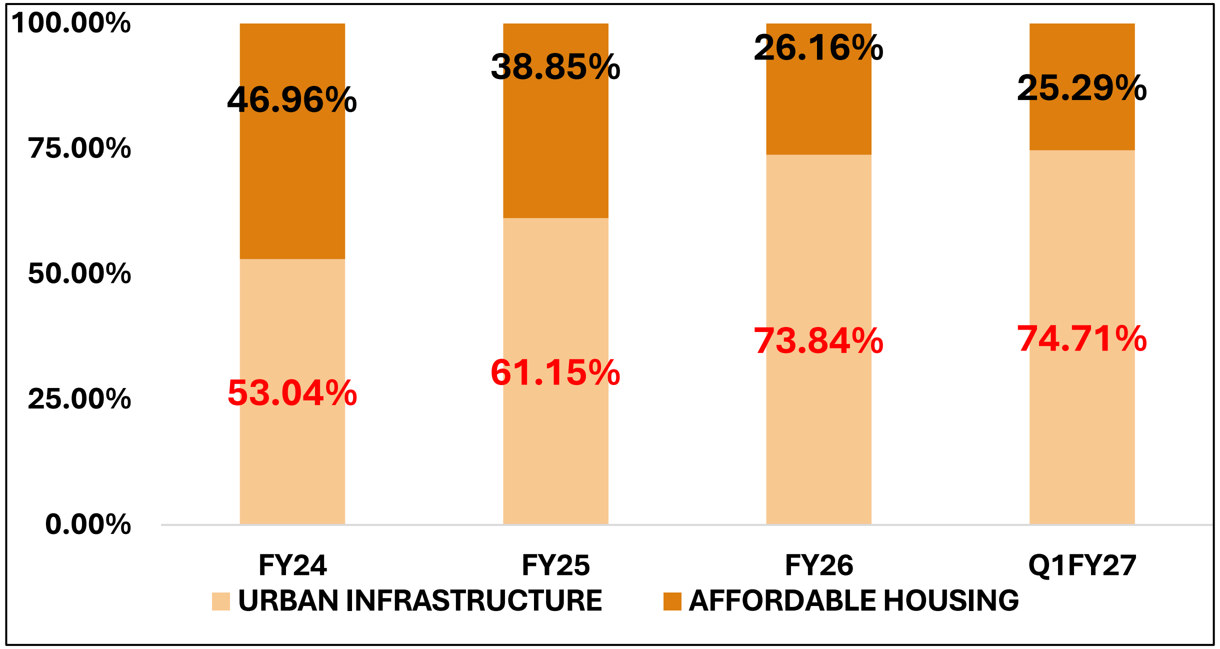

## LOAN OUTSTANDING (₹ in Crores)

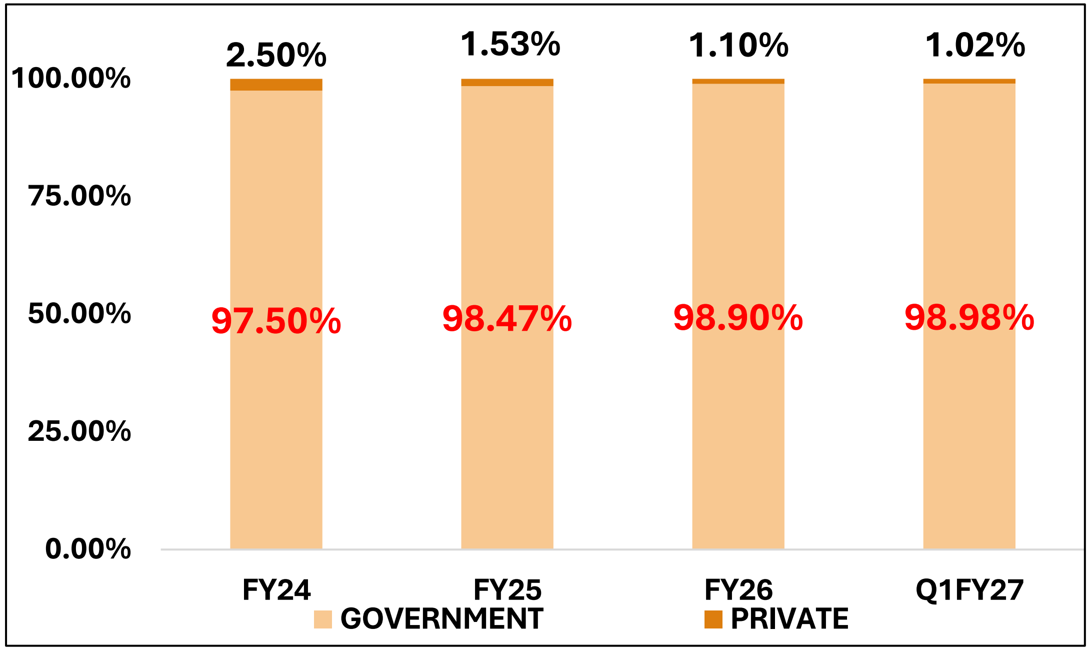



## INTEREST INCOME (₹ in Crores)

# LOAN PORTFOLIO



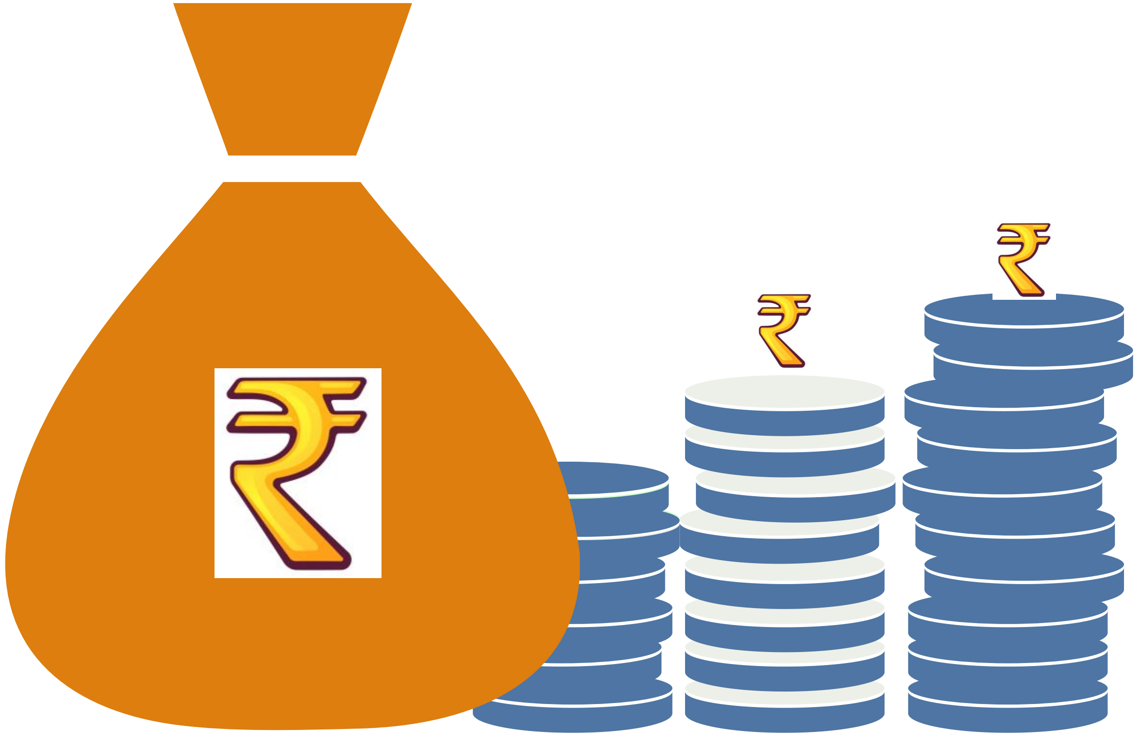

| Particulars (₹ in Crores) | FY24 | FY25 | FY26 | Q1 | |
|---|---|---|---|---|---|
| | | | | FY26 | FY27 |
| **Urban Infrastructure** | 49,143 | 76,333 | **1,18,673** | 87,253 | **1,29,332.88** |
| **Affordable Housing** | 43,511 | 48,495 | **42,051** | 47,157 | **43,789.99** |
| **Total** | **92,654** | **1,24,828** | **1,60,724** | **1,34,410** | **1,73,122.87** |
| **Government** | 90,342 | 1,22,920 | **1,58,957** | 1,32,516 | **1,71,365.41** |
| **Private** | 2,312 | 1,908 | **1,767** | 1,894 | **1,757.46** |

# Financial Performance at a Glance

BORROWING PROFILE

ASSET QUALITY

KEY FINANCIAL HIGHLIGHTS



# SUPERIOR LIABILITY MANAGEMENT – ADDING TO MARGINS

(₹ in Crore)

| Category | Q1 | | | | 12M | | | |
|---|---|---|---|---|---|---|---|---|
| | FY27 | Average Cost | FY26 | Average Cost | FY26 | Average Cost | FY25 | Average Cost |
| **Taxable Bonds** | 2,208.11 | 7.17% | 5,372.22 | 6.85% | 10,396.12 | 6.79% | 14,768.50 | 7.28% |
| **Bank / FI Loans** | | | | | | | | |
| **- Short Term** | 3,575.50 | 7.00% | 11,992.11 | 6.24% | 2,503.72 | 6.36% | 4,555.68 | 7.21% |
| **- Medium Term** | 9,755.00 | 7.09% | - | - | 49,184.69 | 6.59% | 25,630.34 | 6.61% |
| **Foreign Currency*** | 3,451.43 | 5.82% | 2,974.20 | 5.73% | 5,418.69 | 5.96% | 6,178.87 | 5.70% |
| **Total** | **18,990.04** | **6.85%** | **20,338.53** | **6.32%** | **67,503.22** | **6.56%** | **51,133.39** | **6.75%** |

***including ₹ 1,806.18 crore raised under RBI concessional forex swap window***

# BORROWING PROFILE (₹ in Crore)

| Particulars | Q1FY27 | Q1FY26 |
|---|---|---|
| A. GoI fully Serviced Bonds | 20,000.00 | 20,000.00 |
| B. Others | | |
| Tax Free Bonds | 10,684.70 | 12,372.38 |
| Taxable Bonds* | 30,382.74 | 26,650.70 |
| Bank Loans | | |
| - Short Term | 3,575.50 | 11,992.11 |
| - Mid Term | 68,022.84 | 21,188.98 |
| Foreign Currency Loans | | |
| - FCNR(B) | | 13,895.14 |
| - ECB/ODA | 15,927.08 | 10,037.77 |
| Refinance Assistance from NHB/ other FI | 4,583.41 | 292.33 |
| **Sub-Total (B)** | **1,33,176.27** | **96,429.41** |
| **Grand Total (A+B)** | **1,53,176.27** | **1,16,429.41** |

*Incls. Capital Gain Bonds launched on 7-May-2025

## BORROWING MIX (Q1FY27)

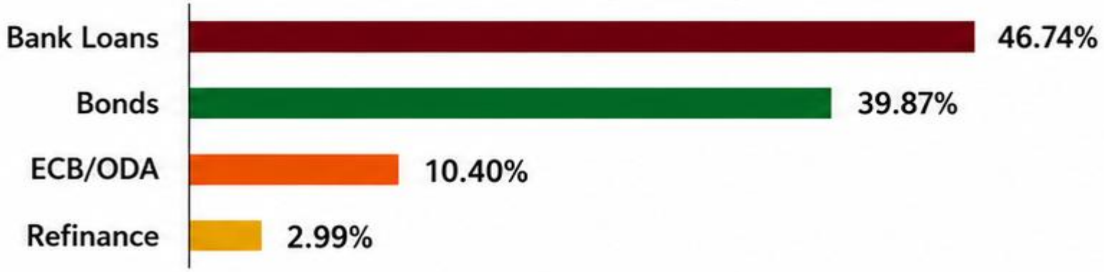
**BANK LOANS**
**46.74%**
(₹ 71,598.34 Crore)

**BONDS**
**39.87%**
(₹ 61,067.44 Crore)

**ECB/ODA**
**10.40%**
(₹ 15,927.08 Crore)

**REFINANCE**
**2.99%**
(₹ 4,583.41 Crore)

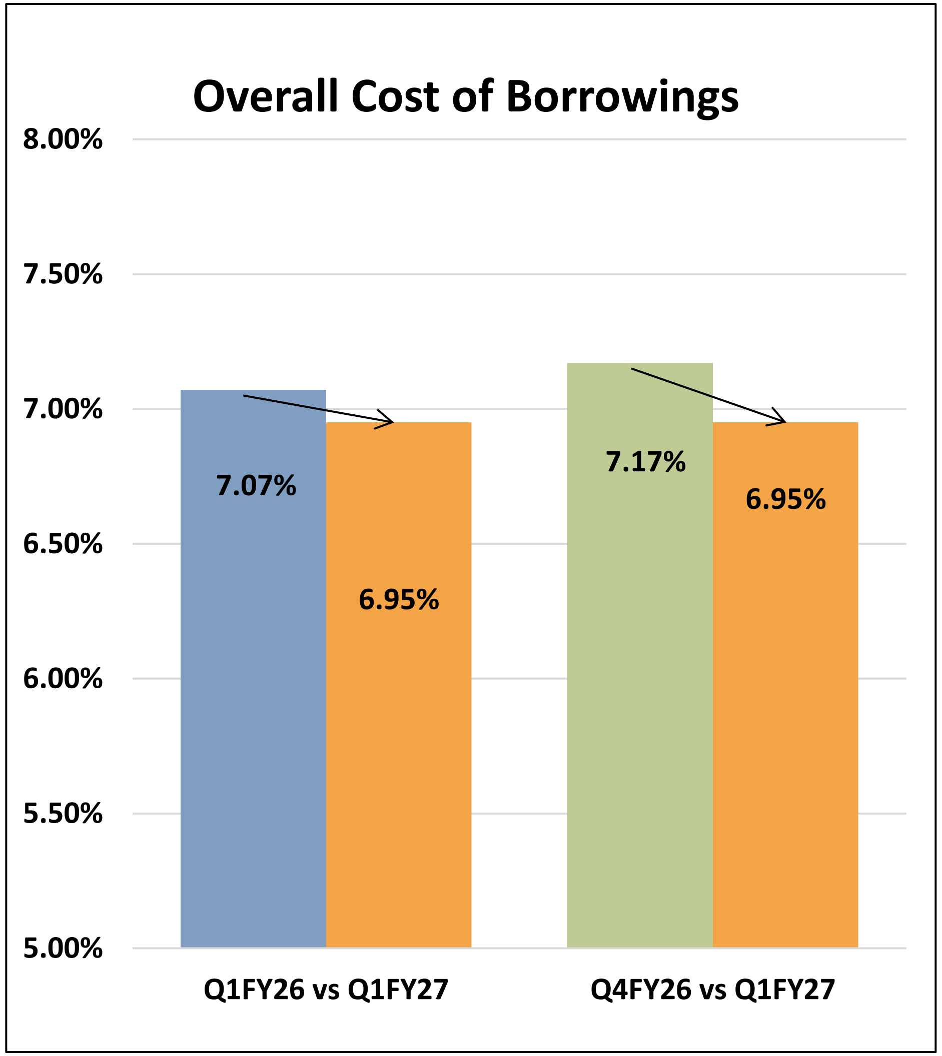
## BORROWING MIX (Q1FY27)



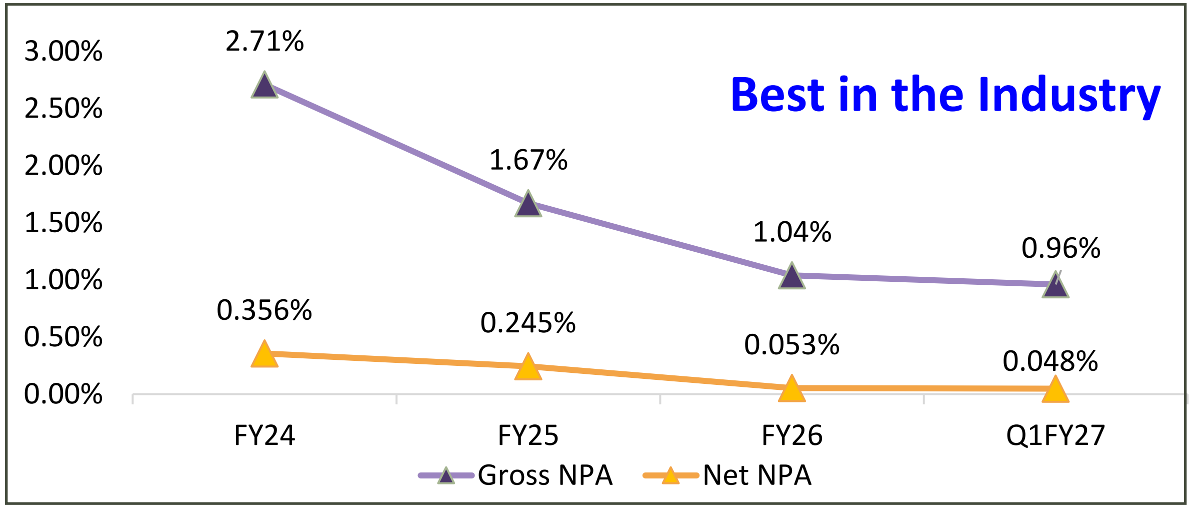

Access to multiple sources of funding with a mix of international and domestic sources to meet the business growth

# Efforts for cost optimization

- **Judicious mix of borrowings** through various sources, both Domestic and International, based on ALM profile.
- **Established International footprints -** ECB borrowings of ¥ 275 Billion for tenor of 5 years @ sub 6%.
- Exploring **various other geographies**, including possibility of raising USD / EURO / YEN loans/bonds.
- **Multilateral funding** partnerships for infra development.
- Setting up of **GMTN program** for sourcing funds from international capital market thru maiden bond offering
- Efforts are underway to maximise opportunities under **RBI concessional forex swap window**
- Strengthening **internal control mechanism** to address currency risk with hedge/protection at appropriate levels
- **Allocation of 54EC Capital Gain Bonds**

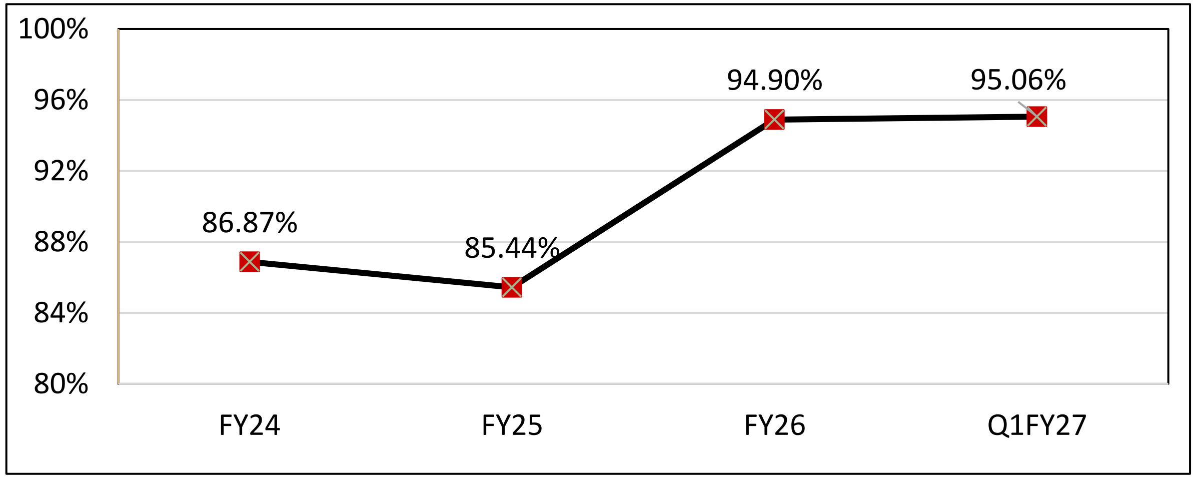


# PRISTINE ASSET QUALITY – A COMPETITIVE EDGE



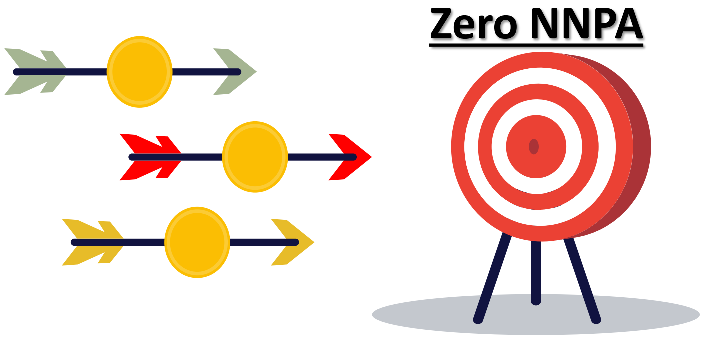

## ADEQUATE PROVISION COVERAGE RATIO (%)

1. PROVISION COVERAGE RATIO REFLECTS THE RATIO OF PROVISION CREATED AGANST NPA LOANS




- **Robust appraisal and monitoring mechanism**
- **Periodic review of policies and procedures**
  - in line with best market practices
- **Loans to Govt. & its agencies**: 98.98% of the loan book consists of loan to Govt. and its agencies
- **Govt. Guaranteed loans**: majority of the loans are backed by State Government Guarantee.

Steady..
Focused..
almost there



# Credit Impaired Assets – Resolution/ recovery Status

**Gross NPA ₹ 1,668.86 Crore, Net NPA ₹ 82.43 Crore, Provision coverage 95.06%**

## Consortium Projects

- ₹1,095.35 Crore
- 07 No. of Accounts
- Provision made – 100%

### Consortium Under NCLT Resolution

- ₹1,060.37 Crore (63.54%)
- 04 No. of Accounts
- Provision made – 100%

### Outside NCLT (Consortium Projects)

- ₹34.98 Crore (2.10%)
- 03 No. of Accounts
- Provision made – 100%

## Non-Consortium Projects

### NCLT

- ₹29.78 Crore (1.78%)
- 02 No. of Accounts
- Provision made – 100%

### Suit Filed Cases/ DRT

- ₹401.03 Crore (24.03%)
- Top 10: ₹ 280.12 Crore (69.85%)
- Provision made – 100%

- 4 Long pending NPA A/c resolved during Q1 of FY26-27 - ₹4.41 Cr, No new NPA A/c added.
- Recovery of ₹9.27 Cr. has been made from NPA A/cs

# KEY FINANCIAL HIGHLIGHTS (Q1FY27 Vs Q1 FY26)

**Net Profit**

₹ 851.11Cr.
Vs.
₹ 630.23 Cr.
(35%⬆)

**Sanctions**

₹ 65,485Cr.
Vs
₹ 34,224 Cr.
(91%⬆)

**Disbursements**

Highest Ever Quarterly Disbursement of ₹16,377.14 Cr.

**CRAR**

39.41%

*Well capitalized for future growth*

**Loan Book**

Highest Ever Loan Book of ₹ 1,73,123 Cr. Vs 1,34,410 Cr.

(28.80%⬆)

**Operational Revenue**

₹ 3,717.17 Cr.
Vs
₹ 2,937.31 Cr.
(27%⬆)

**Asset Quality**

GNPA: 0.96%
NNPA: 0.048%

*One of the Best in the Industry*

**Provision Coverage Ratio**

95.06 %

*Strong Risk Protection*

**Setting a New Benchmark in Asset Quality: Gross NPA below 1%**

# Standalone Statement of Profit & Loss

(₹ in Crore)

| Particulars | Q1 | | 12 MONTHS | |
|---|---|---|---|---|
| | FY27 (Reviewed) | FY26 (Reviewed) | FY26 (Audited) | FY25 (Audited) |
| **Income:** | | | | |
| - Revenue from Operations | 3,717.17 | 2,937.31 | 13,150.40 | 10,311.29 |
| - Other Income | 20.32 | 8.16 | 176.73 | 37.09 |
| **Total Income (1)** | 3,737.49 | 2,945.47 | 13,327.13 | 10,348.38 |
| **Expenses:** | | | | |
| - Finance Cost | 2,561.19 | 1,978.26 | 8,934.01 | 6,750.11 |
| - Other Cost | 110.04 | 212.93 | 1,363.28 | 372.11 |
| - Impairment of Financial Instruments | 0.06 | (102.95) | (191.60) | (410.50) |
| **Total Expenses (2)** | 2,671.29 | 2,088.24 | 10,105.69 | 6,711.72 |
| **PROFIT BEFORE TAX {3= (1-2)}** | 1,066.20 | 857.23 | 3,221.44 | 3,636.66 |
| **Tax Expense (4)** | 215.09 | 227.00 | (812.93) | 927.52 |
| **NET PROFIT AFTER TAX {5 = (3-4)}** | 851.11 | 630.23 | 4,034.37 | 2,709.14 |

hudco A NAVRATNA CPSE

# Key Indicators

| Particulars | Q1FY27 | | Q1FY26 | | FY2026 | |
|---|---|---|---|---|---|---|
| | Incl. EBR | Excl. EBR | Incl. EBR | Excl. EBR | Incl. EBR | Excl. EBR |
| Loan Portfolio (₹ Crore) | 1,73,123 | 1,53,123 | 1,34,410 | 1,14,410 | 1,60,724 | 1,40,724 |
| Yield on Loan (%) | 8.78% | 8.77% | 9.08% | 9.11% | 9.13% | 9.18% |
| Cost of Funds (%) | 6.95% | 6.71% | 7.07% | 6.76% | 7.17% | 6.93% |
| Interest Spread (%) | 1.83% | 2.06% | 2.01% | 2.35% | 1.96% | 2.25% |
| Net Interest Margin (%) | 2.72% | 3.03% | 2.94% | 3.40% | 2.91% | 3.31% |

| Particulars | Q1FY27 | Q1FY26 | FY2026 |
|---|---|---|---|
| Interest Coverage Ratio (times) | 1.42 | 1.43 | 1.36 |
| Debt Equity Ratio (times) | 6.70 | 6.61 | 6.43 |
| Debt Equity Ratio (times) (excl. GoI fully serviced bonds/ EBR) | 5.82 | 5.46 | 5.52 |
| Return on Assets (%) (Annualized) | 1.97 | 1.89 | 2.73 |
| Return on Equity (%) (Annualized) | 14.89 | 14.28 | 18.36 |
| Net Worth (₹ Crore) | 22,867.28 | 17,655.92 | 21,977.20 |
| Average Net Worth (₹ Crore) | 22,422.24 | 17,812.85 | 19,973.50 |
| Book Value in ₹ per Share of ₹ 10 | 114.23 | 88.20 | 109.78 |
| Earning per Share (EPS-Annualized) in ₹ | 17.01 | 12.60 | 20.15 |

1. Yield on loan is calculated by dividing interest income (including interest received on settlement of NPA cases) on loan assets by average loan assets.
2. Cost of funds is calculated by dividing interest expenses by average total borrowings.
3. Interest spread is difference between yield on loan and cost of funds.
4. Net interest margin is calculated by net interest income on interest earning assets by average interest earning assets
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by finance cost.
6. Debt equity ratio is calculated by dividing total debt by equity.
7. Return on equity is calculated by dividing the profit after tax for the period by shareholders' fund at the end of the period, expressed as a percentage.
8. Return on average assets (after tax) is calculated by dividing the PAT for the period by average total assets.


# Empowering Urban India,

# Enabling Viksit Bharat

## (developed india @ 2047)

# MAJOR PUSH FOR INFRA CREATION

## 1 URBAN CHALLENGE FUND

Grant-based, market-linked and outcome-oriented financing for sustainable urban infrastructure

### FOCUS AREAS

- Cities as Growth Hubs
- Urban Redevelopment
- Water & Sanitation

### BLENDED FINANCING

- Central Assistance
- Market-Based Finance
- PPPs & Municipal Bonds

### EXPECTED OUTCOME

- Sustainable urban infrastructure
- Higher private investment
- Improved project bankability

## 2 CITY ECONOMIC REGIONS (CERs): TRANSFORMING URBAN INDIA

Integrated regional approach for balanced and inclusive urban growth

### WHAT ARE CERs?

- Integrated regional development
- Tier II & III city focus
- Growth-driven urban planning

### KEY COMPONENTS

- Urban Infrastructure
- Affordable Housing
- Mass Transit
- Green Infrastructure

### HUDCO's ROLE

- Infrastructure Financing
- Techno-financial Support
- Project Structuring (UiWIN)

**UCF + CERs: Driving India's next generation of sustainable and investment-ready urban infrastructure**

# REPURPOSING EFFORTS

Repurposing our strengths to build a stronger, sustainable and future-ready India in align with Government of India initiatives for the vision of Viksit Bharat.

# 1. UiWIN : Enabling Urban Infrastructure Financing

**Dedicated technical assistance and investment facilitation platform - To support the implementation of the Government of India's Urban Challenge Fund (UCF),**

### Readiness 01

- **Asset Identification** Inventory & **Asset Register** Digitization
- **Maximizing Asset Value** & Performance
- **Resource Identification**, Debt Management Framework
- **Plan Borrowing limits**, Debt Servicing Capacity

### Project Formulation 02

- **Project Identification**, Conceptualization and Implementation
- **Preparation of DPRs,** Techno-economic Viability Studies, etc.
- **Project Structuring**
- **PPP** Framework

### Financial Closure 03

- Assistance in **Credit Rating**
- Strengthening **Own Revenue Resources**
- Access to **Multilateral, Bilateral & FDI**
- **Private Funds (PPP) & Debt**
- **Municipal Bond** Issuance

### Capacity Building of ULBs

- City Identification & State Commitment
- Asset Register & Monetization Analysis
- Preparation of Comprehensive DPRs
- Bankable projects, VGF, GoI scheme convergance
- Municipal Bond, PPP, Debt Intervention

# Turning Vision into Reality: Key Developments

## MoUs with State Government

- Andhra Pradesh
- Telangana
- Gujarat
- Himachal Pradesh
- Puducherry
- Odisha
- Rajasthan
- Bihar



## MoUs with Institutions for Capacity Building

- IIT Gandhinagar
- IIT Indore
- NIUM
- IIT BHU
- IIT Dhanbad
- IIM Rachi
- Fiscal Policy Institute (FPI)
- Administrative Training Institute (ATI)
- State Institute of Urban Development (SIUD)
- Kerala Institute of Local Administration (KILA)
- Indian Institute of Bank Management (IIBM)

## Capacity Building Workshops

Visakhapatnam

Vijayawada

Chandigarh


Jaipur

Dehradun

Bhubaneshwar

States MoUs Signed

Institutions MoUs Signed

Capacity Building Workshops Conducted

Strengthening Partnerships
Building Capabilities
Creating Impact

Collaborating Today for a Stronger Tomorrow

# 2. Launch of PPP Project Finance Division

- **Objective:** support private sector in creation of Bankable Infrastructure Projects
- Initiated process to commence lending against **PPP projects.**
- Board approved **Guidelines** for funding in the following sectors:

Real Estate

Roads

Sea Port

Airport

Energy

# 3. Bridge Loan

- **Objective** - To bridge the gap in receipt of Central assistance, State matching grants in Flagship Govt action plan schemes or Infra projects & loans from Multitateral Agencies
- Ensure uninterrupted project execution thru timely liquidity


HUDCO
Partnering with States to Build the
Infrastructure Backbone
of Viksit Bharat 2047
ENABLING STATE GROWTH
STRONGER PARTNERSHIPS
BUILDING FUTURE READY INFRASTRUCTURE
DRIVING SUSTAINABLE AND INCLUSIVE DEVELOPMENT

# GUJARAT

## ₹1 Lakh Crore MoU for Viksit Gujrat Vision


Key Thrust areas of development :

Olympics Infrastructure

High Speed Rail


Dholera Special Investment Region

Ports and Logistics

# ODISHA

## ₹1 Lakh Crore MoU for Urban Infrastructure Projects


Key Thrust areas of development :

BCP Economic Region

Green Hydrogen Valley

Mukhyamantri Sahari Vikas Yojana

Paradip Port Expansion

# MADHYA PRADESH

## ₹1 Lakh Crore MoU: Strengthening India's Central Growth Corridor



Key Thrust areas of development :


Mega Textile Parks


Narmada Valley Development

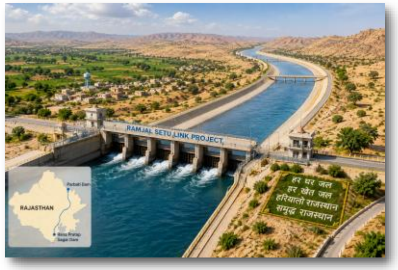

Bhopal and Indore Metro


Auto and EV cluster

# RAJASTHAN

## ₹1 Lakh Crore MoU: Financing Next Generation Infrastructure


Key Thrust areas of development :



Ramjal Setu Link Project


Industrial Corridor Nodes


Renewable energy capital


Tourism Infrastructure

# BIHAR

## MoU of ₹1 Lakh Crore Catalysing Urban Transformation


Key Thrust areas of development :


Greenfield Satellite Towns


Inland Waterways


Airport and Aviation


Tourism Circuit

# MMRDA

## ₹1.50 Lakh Crore MoU to Transform Mumbai's Infrastructure



Key Thrust areas of development :


Multi Modal Logistic Parks


Mumbai Metro Expansion


Coastal Roads

Transit Oriented development

# MOTIVATIONAL HONORS

- 17th BML Munjal Award for Business Excellence
- ETNOW Infra Focus Awards 2024: Infrastructure Sector (Housing)
- Governance Now 11th PSU Awards: PSU & CSR Leadership
- ISDA Infracon National Award – Best Finance Project Organisation
- Prithvi Award 2024: sustainable development and CSR initiatives


- PSE Excellence Award 2025 for Enterprise Application
- GRIHA Award for Consultancy Project
- Asset Triple A Awards: Best sustainability loan (ESG) in South Asia
- राजभाषा कीर्ति पुरस्कार
- 5th PSU Transformation Award – Fastest Growing PSU

# Thank You

**Financing Infrastructure for Viksit Bharat**

**Head Office:**
HUDCO Bhawan, Core-7-A,
India Habitat Centre, Lodhi Road, New Delhi - 110 003