



# HUDCO's 54<sup>th</sup> AGM Highlights



## Introduction

Celebrating 54 Years of Excellence in Housing and Urban Development.

CMD Sanjay Kulshrestha reflects on HUDCO's outstanding performance and future direction.

## Major Achievements

- Awarded Navratna Status by the Government of India.
- Certified as NBFC-IFC by RBI, boosting exposure to infrastructure projects.

## Key Financial Performance (FY 2023-24)

Record Loan Sanctions:	₹82,386.55 Cr (+235%).
Loan Disbursements:	₹17,987.03 Cr (+112%).
Total Income:	₹7,948.10 Cr (+12%).
Net Profit:	₹2,116.74 Cr (+22%).
Loan Book Growth:	₹92,654 Cr (+15%).
Market Cap:	₹50,000 Cr (5x increase).
Dividend:	₹4.15/share (Total payout: ₹830.79 Cr).

## Strategic Initiatives

- Policy Improvements: Focus on risk management, cost of funds, and HR restructuring.
- IT Upgrades: Paperless office, enhanced cybersecurity, ERP systems.
- CSR and ESG Commitment: Focus on health, nutrition, disaster relief, and senior citizen support.
- Environmental Consultancy: ₹55 Cr wetlands project assessments.

## Asset Quality

- Gross NPA reduced to **2.71%** from 3.42%.
- Net NPA improved to **0.36%**.

## HUDCO's Role in Govt. Initiatives

- Supporting PMAY: Empowered **40 lakh families** with financial assistance of **₹42,900 Cr**.
- Backing Smart Cities Mission, Swachh Bharat, and AMRUT programs.

## Future Outlook

- Supporting the Government's Viksit Bharat Vision with focused investment in infrastructure and housing.
- Expanding business size to **₹1.50 lakh crore** by FY26.

