

HUDCO continues growth momentum with Record FY26 performance

New Delhi: Housing and Urban Development Corporation Limited (HUDCO), a Navratna CPSE and an NBFC-IFC (Infrastructure Financing Company) under the Ministry of Housing and Urban Affairs, Govt of India, continues to play a pivotal role in infrastructure development in alignment with the vision of *Viksit Bharat 2047*. Backed by consistent financial performance and sustained growth quarter after quarter, HUDCO is well-positioned to further strengthen its contribution towards India's infrastructure expansion and urban transformation. During FY 2025–26, HUDCO recorded a **Highest Ever Net Profit of ₹4,034.37** crore along with its highest-ever loan sanctions, disbursements and loan book.

Highlights of Financial Results for FY 2025–26:

- **Loan sanctions** reached an **all-time high** of ₹1,64,757.79 crore, growth of 29% YoY
- **Highest Ever Loan disbursements** of ₹51,194.21 crore, growth of 28% YoY.
- Revenue from operations during the year stood at ₹13,150.40 crore, reflecting strong business momentum and operational performance.
- **Loan book** increased to ₹1,60,724.30 crore registering a growth of 29%, while maintaining pristine asset quality.
- **27 bps reduction** in overall cost of borrowings
- Approved an **annual borrowing plan** of ₹70,000 crore.
- **Highest Ever Total dividend payout** of 60.50%, i.e., ₹6.05 per share, including a final dividend of ₹1.50 per share, subject to shareholders' approval.
- **Significant reduction in NPAs** to 0.05% in FY26 from 0.25% in FY25, moving steadily towards the goal of becoming a **Zero Net NPA company**.

Shri Sanjay Kulshrestha, CMD, HUDCO, while highlighting the quarterly results, stated that the Company had already achieved its FY26 market guidance of a ₹1.50 lakh crore loan book in Q3 of FY26 itself. He further stated that HUDCO continues to undertake organisational reforms and closely monitor market developments to sustain its growth momentum. **Key initiatives** contributing to this performance include policy reforms, diversification of resource base, issuing first ever perpetual bonds, Focussed Stressed Asset Resolution, ESG framework, Succession Planning, digital initiatives such as ERP and e-office, and Improved Governance & Financial Control.

Highlighting HUDCO's developmental initiatives, he stated that, in line with the Government of India's **Urban Challenge Fund (UCF)** and the vision of **Viksit Bharat**, HUDCO has launched the **Urban Invest Window (UiWIN)** to support Urban Local Bodies (ULBs) in planning and implementing sustainable and bankable urban infrastructure projects, particularly in Tier-2 and Tier-3 cities. He further added that HUDCO has expanded its lending portfolio by opening **PPP financing** across five key sectors namely Roads, Real Estate, Energy, Airports and Seaports, thereby strengthening support for the country's growing infrastructure requirements.

HUDCO remains committed to continued investment in capacity building, research and development, strategic partnerships, and talent acquisition to support sustainable long-term growth and create enhanced value for all stakeholders.