Newsletter
April to June, 2019, Volume-45
“Change is the law of life. And those who look only to the past or present are certain to miss the future.”

—John F. Kennedy

HUDCO has entered the sixth decade of its operations!! This is a milestone and a moment of great pride for the entire HUDCO family. The past five decades have seen HUDCO grow from a fully government owned company with an equity of two crore, to become a miniratna CPSE that is today a listed company with an equity of over 2000 crore. Since inception, HUDCO has financed over 17100 housing and infrastructure projects with a cumulative sanction of Rs. 2,01,935 crore and disbursements of Rs.1,66,242 crore. HUDCO has supported more than 19.34 million houses in the country, both in rural and urban areas, thus making it the largest facilitator of housing delivery in the country. It is indeed heartening to see the vision and mission statement of HUDCO fructifying into reality as can be witnessed in the growing footprint of HUDCO’s operations across the length and breadth of the country.

I extend my hearty congratulations to every employee of the HUDCO family for excellent results during 2018-19. HUDCO has yet again achieved outstanding results and attained the highest ever disbursements of Rs. 31,009 crore, which is a growth of 87% over the previous year’s disbursements. With a quantum jump of 49% in the balance sheet size of HUDCO, from Rs. 48915 crore in 2017-18, to Rs.72829 crore in 2018-19 and a net NPA of 0.50%, which is among the lowest in the sector, HUDCO is expected to get ‘Excellent’ rating for the eighth year in a row, for the tripartite MoU signed by HUDCO with MoHUPA and DPE for the year 2018-19.

In this ensuing golden jubilee year of HUDCO, while we need to maintain the momentum and continue with excellent performance, I believe this year should mark the beginning of a new era in our operations and business practices. Consistent and regular sanctions and disbursements throughout the year, combined with regional balance in our spread, will strengthen our loan portfolio. We need to resolve chronic defaults, increase recoveries, explore emerging opportunities, and tap potential markets. Our focus should be on ensuring qualitative credit appraisal so that only bankable projects are sanctioned and the risk of default and NPAs is reduced to the minimum. In a highly competitive and volatile market situation, we need to improve goodwill, ensure customer satisfaction and build our brand image, through continuous interaction with all our stakeholders.

In a world where things are always changing, we need to be willing to redefine our business models and realign our functioning in line with the demands of the sector. With our rich talent pool of finance and projects professionals, we need to work towards generating consultancy and fee-based income and not depend only on interest income. Towards this end, HUDCO will support the capacity building of its officials, to keep them abreast of the latest developments in the sector.

We are standing at the threshold of a new epoch, and our collective efforts and teamwork will define the future of this great organization that has profitably served the nation for five decades in a sustained manner to improve the quality of life.

(Dr. M. Ravi Kanth)
Chairman & Managing Director
Dr. M. Ravi Kanth, CMD HUDCO, visited Sikkim and inspected various HUDCO financed projects, consultancy and CSR projects where he interacted with state government functionaries and Chief Executives of state agencies.

Inspection of houses constructed under the Chief Minister’s Rural Housing Mission, Phase-I (CMRHM-I) in South District and West District of Sikkim and interaction with the beneficiaries. CMRHM-I is a HUDCO funded project executed by the Sikkim Housing and Development Board (SHDB).

Inspection of on-going road projects, where HUDCO has extended project funding to Sikkim Industrial Development & Investment Corporation Ltd. (SIDICO) for upgradation & improvement of 23 existing roads in the State of Sikkim.
CMD met Shri A. K. Srivastava, IAS, Chief Secretary, Government of Sikkim and presented a booklet on “HUDCO operations in Sikkim” along with the HUDCO Annual Report 2017-18, Darpan & HUDCO Newsletter. Sri V.B. Pathak, IAS, Additional Chief Secretary, Finance and Development Commissioner was also present.

The Chief Secretary appreciated HUDCO for facilitating funds for the various development activities in housing & road infrastructure projects. Further he appreciated HUDCO’s “Char Dham” consultancy project in Namchi and requested HUDCO to continue extending its expertise for their future projects in the State.

CMD also met Shri Shakti Singh Choudhary, Hon’ble Mayor, Gangtok Municipal Corporation and Shri T. Gyachho, SCS, Commissioner, Gangtok Municipal Corporation, and visited the HUDCO Development Office in Gangtok.

Later in the day, CMD inspected the “Cobbler Shed and Toilet Complex” at Tibet Road, Gangtok, a HUDCO CSR funded scheme of Gangtok Municipal Corporation.
Meeting of Regional Chief with State Chief Secretary

Regional Chief Ranchi, Shri Ajith Kumar. K, met Shri D. K. Tiwari, IAS (J&K:1986) who has assumed the charge of Chief Secretary for the State of Jharkhand w.e.f. 01.04.2019. During the meeting, RC informed the Chief Secretary that HUDCO has been associated with various developmental projects in the State of Jharkhand and assured continued support from HUDCO for various projects and programmes for the benefit of people of Jharkhand.

HUDCO’s CSR Assistance for Dadar & Nagar Haveli

HUDCO has sanctioned CSR assistance of Rs. 75 lakhs to Education Department, U.T. of Dadra & Nagar Haveli, Silvassa for construction of centralized kitchen facility under mid-day meal programme. The project envisages construction of kitchen facility having capacity to feed around 1,00,000 persons including children for supplying nutritious mid-day meal in 332 government schools, anganwadi and industrial labourers at Silvassa & Daman. The project is being implemented by Akshay Patra Foundation.
World Environment Day is celebrated on June 5th every year, based on a theme decided by the United Nations, to encourage awareness regarding environmental issues on a global scale. The theme of the World Environment Day 2019 is “Air Pollution”.

Air pollution is an issue that affects our daily life, and has wide ranging effects on health and productivity. The concern regarding the issue of pollution is high in India. In 2018, the WHO reported that 14 out of world’s most polluted 15 cities are from India. A Lancet Report led by national experts estimated that air pollution caused 1.24 million deaths in 2015. The crucial importance of the theme is very evident in a city like Delhi, which has been dealing with very high pollution levels, especially in winters. As high levels of air pollution continue in many parts of India, several cities are leading efforts to address the air pollution crisis. These actions include strengthening air monitoring networks, adopting electric vehicles to reduce pollution from the transportation sector, bolstering regulatory compliance, and better controlling industrial emissions. The Ministry of Environment, Forests and Climate Change (MoEFCC) has also launched the National Clean Air Program (NCAP) to tackle air pollution.

As part of the celebrations of the World Environment Day, HUDCO organized a workshop on the theme “Clearing the Air- Combating Air Pollution”on June 4th at HUDCO’S HSMI. The purpose of this workshop was to sensitize participants regarding causes and effects of air pollution, and increase awareness about the approaches and actions for reducing air pollution in cities. Several expert speakers and delegates, from various organisations such as MoEFCC, UN Habitat India, World Resources Institute India, Centre for Environmental Health, Clean Air Asia, NDMC, ASSOCHAM, SPA, HUDCO and HUDCO’s HSMI, participated in the workshop.

The workshop was inaugurated by Dr. M. Ravi Kanth, Chairman & Managing Director, HUDCO and was attended by Director, Corporate Planning, HUDCO, Senior officers from HUDCO, sector experts, MoEFCC representatives, NGO representatives, Local body officials as well as HUDCO and HSMI officials. Dr. S.K. Gupta, Executive Director, Training, welcomed all the delegates and highlighted the urgency to address the issue of air pollution.

In his opening remarks, Shri M. Nagaraj, Director-Corporate Planning, HUDCO, shared some important facts and figures about the subject and elaborated on the need to work on improving air quality of the Indian cities. He spoke about the deteriorating condition of the air in Indian cities, and the need to look for innovative solutions to solve the crisis being faced by our cities.

Shri Satyendra Kumar, Deputy Secretary, Ministry of Environment, Forest and Climate Change(MoEFCC) shared the perspective of the MoEFCC on the current scenario of bad air quality prevailing in Indian cities and discussed the initiatives being implemented and monitored by the government, including the policy framework and action plans for cities.
CMD, HUDCO set the tone for further discussions by highlighting the importance of World Environment day as a reminder or the need to evaluate the ongoing urbanisation processes and the need for sustainable urban development, as well cleaner air for Indian cities. He stressed the need for simple living habits at an individual level that would reduce the demand for natural resources and the consequent waste generation and environmental pollution. He reiterated, the Hon’ble Prime Minister’s call to move towards zero defect and zero effect- zero defect in production and zero effect on the environment.

The inaugural session was followed by a technical session, where the technical experts working in the sector shared their concerns, research and strategies for addressing air pollution in Indian cities. Dr. Ajay Nagpure, Head, Air Pollution, Sustainable Cities program, WRI, India presented an overview of air pollution in Indian cities and highlighted the need to manage resources properly in order to combat air pollution in cities.

Dr. Poornima Prabhakaran, Head, Centre for Environmental Health, Public Health Foundation of India, spoke about the current scenario of air pollution and related health issues emerging in Indian cities based on several studies like CAARS study in Delhi, Health Impact Assessment in 5 cities of India etc.

Subsequently, a panel discussion on the role of individuals and organizations to reduce air pollution, discussed some practical steps that can be taken by individuals as well as research organisations to contribute to the reduction of air pollution. Dr. P. B Rastogi, Former Advisor to the Govt. of India, MoEFCC highlighted the linkages between air pollution and health and shared the salient features of the “Clean Air Programme India”. Ms. Prarthana Borah, Country Director, Clean Air Asia stressed on the need for micro projects in cities such as for children health and safety, preparation of air action plan for cities and implementation of the same rather than huge projects.

Ms. Parul Agarwala, UN Habitat, India talked about achieving targets of Sustainable Development Goals and linking them with measures and actions taken to combat air pollution at individual and household level. Dr. A. P Tiwari, JGM (P), HUDCO underlined the need for approaching and including multiple stakeholders and local bodies to carry out projects such as carbon capture, green climate fund project, carbon sink fund project and various applications like national bus fuel, VAAYU, Walkability App etc.

This was followed by an open discussion where speakers highlighted the need to integrate research with practical options and search for simple solutions. It was also agreed that HUDCO’s HSMI can take this process forward through focussing on capacity building and training in this area.
On the occasion of HUDCO’s 49th Foundation Day, Dr. M. Ravi Kanth, CMD HUDCO shared the highlights of HUDCO’s performance over the last financial year. Shri G. Parthasarthy, IFS, & President of India Habitat Centre, the Guest of Honour, congratulated HUDCO on being a consistently profitable company and successfully delivering the Company’s mandate.

Special publications were released on this occasion. Awards for outstanding performances were given to stakeholder, agencies, conservation of heritage, green buildings and landscape planning & design were also presented on the occasion. The HUDCO Design Awards for innovative design solutions for disaster resistant housing, conservation of heritage, green buildings and landscape planning & design were also presented on the occasion. The HUDCO Award for Best Practices to Improve the Living Environment were presented to Urban Local Bodies under six categories.

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5th International Day of Yoga Observed by HUDCO Pan India
HUDCO Organises Workshop on Emotional Intelligence

A workshop on ‘Emotional Intelligence for Organizational Excellence’ was organised for senior management of HUDCO. The workshop was organised in partnership with Ashis Sen Consulting and Coaching, Mumbai, included modules on social awareness, self management and relationship management.

Dr. M. Ravi Kanth CMD HUDCO inaugurated the interactive workshop and highlighted the huge significance of emotional intelligence for organizational excellence. He hoped that the training would definitely enable the leaders in HUDCO to create an engaging environment for employees by recognizing their good work, designing challenging objectives for them and coaching and developing them in order to help them achieve personal and organizational goals.

The workshop adopted a range of pedagogical methods including presentations, group games, individual and group exercises, case study and discussions.
Academic Excellence Achieved in Board Examinations

Lakshay Prakash Jonwal  
S/o Om Prakash, Sr. Driver  
(Corporate Office)  
10th Class-95.4%

Raghav  
S/o Narender Kumar, SM(OL)  
(Corporate Office)  
10th Class-95%

Gunti Vedasri  
D/o Gunti Narasimha Rao,  
AGM (Fin), (RO, Vijayawada)  
10th Class-94%

Cheshta Bhatia  
D/o Deepak Bhatia, DM  
(Corporate Office)  
10th Class-93%

Bhavya Soy  
D/o Bishwajeet Soy, DGM(P)  
(RO, Ranchi)  
10th Class-91.80%

Srutakirti Bhowmik  
D/o Kapil B Bhowmik AGM (P)  
(RO Guwahati)  
10th Class-91.83%

Manya Pandey  
D/o Manoj K Pandey, AGM(IT)  
RO (Bhopal)  
10th Class-95%

Muskaan Chopra  
D/o Sanjeev Chopra, DGM (Fin)  
(RO, Chandigarh)  
12th Class-91.8%

Sanjana Chadda  
D/o Rajeev Chadda, SM(IT)  
(Corporate Office)  
12th Class-91.25%

Anirudh Singh Chauhan  
S/o Kamal Kumar Chauhan  
(RO, NCR)  
12th Class-97.6%
Retirements

Shri Hakim Singh
Chowkidar, (Chandigarh)
04.09.2001 to 30.06.2019

Shri. Attar Singh
Mgr(Sectt),(Corporate Office)
19.03.1984 to 31.05.2019

Mrs. Ganga S Kumar
AG-II, (Thiruvananthapuram)
04.05.2001 to 31.05.2019

Shri Suresh Kumar
DGM (Sectt.), (Corporate Office)
18.09.1992 to 30.06.2019

Shri Bhushan Kumar
DGM, (Sectt.), (Corporate Office)
22.01.1990 to 30.04.2019

Mrs. Ganga S Kumar
AG-II, (Thiruvananthapuram)
04.05.2001 to 31.05.2019

Shri N Dinesan
DM (Sectt.), (Thiruvananthapuram)
07.09.1994 to 30.04.2019

Shri Sreekumar G
DGM (Fin.), (Thiruvananthapuram)
10.06.1986 to 31.05.2019

EMLOYEE OF THE MONTH
April 2019

Shri Shanuj Gupta, JGM(P-RF) has been adjudged as best performing employee for showing exceptional competence while handling scrutiny of claims submitted by various Banks/PLIs. Due to his outstanding efforts, HUDCO has been able to disburse the subsidy amount of more than Rs. 404 crores cumulatively to various PLIs including Vijaya Bank and Central Bank of India, being two major Primary Lending Institutions with HUDCO benefitting 19066 household.
HUDCO records 87% growth in FY 2018-19

HUDCO has reported more than 1394 million house in the country making it the largest lender for housing oxygen in India.

M. Ravi Kiran CMD, HUDCO inaugurated a workshop on “Clean Air – observe the World Environment Day” organized by HUDCO Delhi. The workshop was aimed to improve the air quality in the city and make it a cleaner and more sustainable environment.

Business Corner

疱疹病毒（HV）：临床的诊断和治疗

疱疹病毒（HV）是人类最常见的病毒之一，可以引起多种疾病，如带状疱疹和单纯疱疹等。目前，HV的诊断和治疗已经成为临床研究的重要方向。

印度政府宣布49天公开讨论

印度政府宣布将在49天内公开讨论，以听取社会各界对政府政策和计划的意见和建议。该计划旨在增强政府与公众之间的沟通和互动，推动政策的制定和实施。

商业新闻

业务的挑战

面对商业的挑战，我们需要勇于面对，不断创新。只有这样，我们才能在激烈的市场竞争中立于不败之地。