From the Chairman’s Desk...

The measure of a country’s greatness should be based on how well it cares for its most vulnerable populations”.

Mahatma Gandhi

The country has been celebrating the 150th birth anniversary of Mahatma Gandhi and while it is our social responsibility, as citizens of India, to help fulfil Gandhiji’s vision for the country, it is very timely for each one of us to understand and appreciate HUDCO’s role in contributing to achieving this vision of serving the unserved. In its five decades of service to the nation, HUDCO has extended support to more than 19.30 million houses in the country, both in rural and urban areas, of which more than 95% is for economically weaker sections (EWS) and the lower income groups (LIG) of society. This in itself makes HUDCO a unique CPSE. HUDCO has been consistently working towards improving the quality of life of citizens by supporting the development of essential physical and social infrastructure in the country. In the coming years, we will be contributing to develop smarter and sustainable cities, by supporting projects such as the Shillong Smart City project and the Kochi metro.

In the financial year 2019-20, while we are progressing well to achieve the targets for sanctions and disbursements, I am happy to share that we are also succeeding in our efforts to reduce the NPAs. The recovery in the Jalgaon project is particularly worth a mention because it has been a default for nearly two decades. The recovery has been made possible because of the dedicated and untiring efforts of many officers. However, it also holds out hope to us, that we can succeed in our endeavours to resolve all the NPA cases, if we make committed attempts and work as a team.

It is a matter of pride that HUDCO is one of the very few CPSEs that has good participation of women in its total strength, in fact almost one third of HUDCO consists of women, meaningfully contributing at all levels. Creating more opportunities for women starts with creating a more inclusive-environment and encouraging-culture, where they can succeed better. All people need good mentors to help them progress in their careers and aspirations, and for achieving this end, HUDCO has been providing meaningful opportunities for the capacity-building of its human resources, with special focus on encouraging leadership among the women employees. I am happy to note that after a very long time, HUDCO’s HSMI is now running fee-based training programmes for urban sector professionals from other CPSEs and urban local bodies. This is an important step towards establishing the credibility of the institute as a leader in urban issues, as well as for generating revenue. We need to vigorously work to reclaim the glory of the Institute as a premier training centre and think-tank in the urban sector.

In an unstable market scenario, we have to be ready to rise up to meet the emerging challenges. We have to constantly innovate and re-invent in order to increase our business and meet the challenges of the future. We need to have a progressive, growth-oriented, customer friendly approach. Each employee of HUDCO is our strength, and we must ensure that the organisation continues its endeavours to achieve greater success, maintaining its profitability with social justice.

Dr. M. Ravi Kanth
CMD, HUDCO
CMD's Visit to Surat

Dr. M. Ravi Kanth, CMD, HUDCO visited Surat and met Shri M. Thennarasan, IAS, Municipal Commissioner, Surat Municipal Corporation (SMC). During his visit, detailed discussions were held about possibilities of HUDCO’s association in new development initiatives of SMC, Smart City project, operational status of HUDCO CSR assisted four Pay and Use toilets and HUDCO’s assistance to SMC for dissemination of PMAY schemes, in particular under CLSS.

The Municipal Commissioner informed that the work of four toilet blocks constructed under HUDCO’s CSR assistance of Rs. 86.38 lakhs has been completed and these are fully operational. The present project has not only helped SMC to maintain hygienic environment in public places, specially industrial area, but also helped public at large, to use public toilets to avoid open urination/ defecation. CMD was accompanied by SMC officials in his visit to the four Pay & Use toilets, located near Pramukh Park under Railway over Bridge, TP No.21 (Bhestan), TP No. 48 (Bhestan), Near NFI Garden and TP No. 48 (Bhestan).

During the tour, CMD also visited SMAC Center (Smart City Center) at SMC lake and market complex, including hotel building project of Agriculture Produce Market Committee, Surat.
Meetings of HUDCO Officials with State Government Officials

Guwahati
Regional Chief Guwahati, Shri. Kalyanmoy Chanda and Senior Manager (Finance), met Shri Conrad Sangma, the Hon’ble Chief Minister of Meghalaya. The Hon’ble CM held detailed discussions on HUDCO’s operation in the state of Meghalaya. Shri Prestone Tynsong Hon’ble Deputy Chief Minister and Shri Sniawbhalang Dhar, Hon’ble Minister of Commerce & Industries, Transport etc. were also present in the meeting. The meeting began with a briefing on HUDCO’s operational performance in the North Eastern region with particular reference to the State of Meghalaya and HUDCO’s involvement in ongoing and potential infrastructure projects in the state viz. National Games 2022, smart city project, construction of assembly building, schemes under transport department etc.

Hon’ble CM expressed keen interest in implementation of these projects and informed that the state government is in need of funds for carrying out infrastructure development works.

Hon’ble Deputy Chief Minister also expressed a positive response referring to his long association with HUDCO. At the end of the meeting, Hon’ble CM informed that he would soon work out detailed modalities in consultation with the concerned departments and the next meeting with HUDCO officials will be convened shortly.

Jaipur
Regional Chief, Jaipur, Shri S.K Bhatnagar met Honorable Minister for City Development and Housing Department, Government of Rajasthan, Shri Shanti Dhariwal, and discussed the development work being carried out by HUDCO in Rajasthan. During the discussion, HUDCO’s possible assistance in various districts of the state, towards housing and infrastructure projects for economically weaker section, river front development and beautification etc. was also discussed. The authorities were also apprised of the grant disbursement to scheme beneficiaries through HUDCO, in the context of provision of subsidies to PMAY-CLSS category of the Government of India, under the housing schemes.

Shri. S.K. Bhatnagar also met Shri D.B.Gupta, IAS, Chief Secretary, Government of Rajasthan, and apprised him of the development work being carried out by HUDCO in the State.

RC Jaipur held detailed discussions about extending HUDCO financial assistance for new development schemes and housing and infrastructure projects. The Chief Secretary indicated the need for financial
assistance for re-development of GAD housing, construction of warehouses at different places in Rajasthan and DMIC Schemes. The Regional Chief indicated that HUDCO would be willing to extend all possible financial support to the state. Further, he shared information regarding CSR grants earmarked for the Aspirational District Programme.

**Mizoram**

Director Finance (DF), Shri Rakesh Arora and Director Corporate Planning (DCP), Shri. M Nagaraj HUDCO, attended the state level meeting organized by the finance department, specially for default resolution of government agencies in Mizoram. The meeting was chaired by Mr Lalnumawia Chuaungo, IAS, Chief Secretary, Government of Mizoram. DF briefed the Chief Secretary about various projects financed by HUDCO in the State of Mizoram and the present position of defaults. DCP explained the facilities of HUDCO for implementation of various projects including consultancy related works and requested the intervention of the Chief Secretary for resolution of defaults of both MUCO and ZIDCO. The Regional Chief, Dimapur RO, Shri. Sanatan Deka, informed the present default position of both agencies and requested State Govt. for early recovery/resolution.

The senior state government officials including Dr Ankita Chakravarty, IAS Registrar, Co-operatives and Mr L Sailo IRS, Managing Director ZIDCO, highlighted the financial position and difficulties for repayment to HUDCO out of their own sources. The Chief Secretary seriously reviewed the cases and directed department heads to submit the actual status report within a months time. The Chief Secretary assured to again review after one month and directed Commissioner Finance to place the matter before him for action.

DCP and DF also met Shri Rodney L. Ralte IAS, Secretary Autonomous District Council, Mizoram, and appreciated the significant achievement of district councils for implementation of employees housing schemes. The Secretary informed about the additional requirement of HUDCO loan for district councils.

Another important meeting was held with Mr Joseph H Lalramsanga, Director, UDPA department. HUDCO Directors explained the various provisions of HUDCO with special reference to consultancy works and the scope for implementation of affordable housing under PMAY (HFA). The Director, UDPA proposed to offer consultancy service under Affordable Housing in Partnership vertical of PMAY.

**Ahmedabad**

Regional Chief, Ahmedabad Regional Office, Ms. Nishi Garg, felicitated Dr. J.N. Singh, IAS Chief Secretary, Government of Gujarat. He was
briefed about HUDCO’s association with various
development projects of the state in the areas of
housing & infrastructure development. HUDCO’s
significant contribution as Central Nodal Agency for
PMAY-CLSS in the state was indicated. A detailed
discussion was also held to explore the possibilities
of HUDCO’s association in various development
projects of state government including Police
Housing, Development of Special Investment
Regions, SMART Cities etc. The Chief Secretary
assured to look into the possibilities of HUDCO’s
involvement in state government projects on
competitive terms.

Chennai

Executive Director Chennai Regional Office, Shri D.
Guhan greeted Shri K Shanmugam, IAS upon his
assuming the charge of Chief Secretary, Government
of Tamil Nadu. Shri Shanmugam assured that he
would review various projects being undertaken by
the state government to assess the potential for
availing HUDCO financial assistance.

Chandigarh

Executive Director, Regional Office Chandigarh, Dr.
Harender Verma, felicitated Mrs. Keshni Anand Arora,
IAS, Chief Secretary, Government of Haryana. The
Chief Secretary was apprised of HUDCO funding
available for the State’s development programs in
the housing and infrastructure sector. She was also
briefed about various projects financed by HUDCO
in the State and was requested to assess the
potential for availing HUDCO’s financial assistance
for upcoming projects of the state government.

Bhubaneswar

Regional Chief, Bhubaneswar Regional Office,
Shri S. B. Patnaik, met Shri Asit Kumar Tripathy,
IAS, Chief Secretary, Government of Odisha, and
apprised him of HUDCO’s funding options for the
state’s housing and infrastructure development
programmes. He was also briefed about various
projects funded by HUDCO including proposed
schemes of OUIDF – storm water drainage/ line of
credit of Rs. 2175.30 crore for infrastructure projects
in five municipal corporations in Odisha and bulk
loan to Government of Odisha for further lending to
government employees as a special house building
advance for those affected during cyclone ‘FANI’.
The new Chief Secretary assured further discussion
on the said issues.
Ahmedabad

HUDCO had sanctioned CSR assistance of Rs. 75 lakh to the Education Department of Dadra & Nagar Haveli, for construction of centralized kitchen facility under mid-day meal programme for supplying nutritious mid-day meals to children of government & government aided schools of Silvassa, Daman, anganwadi and industrial labourers at Silvassa to be implemented by the Akshay Patra Foundation.

The Hon’ble Home Minister of India Shri Amit Shah inaugurated the centralized kitchen and felicitated CMD, HUDCO in recognition of HUDCO’s support under its CSR activities to the U.T. administration to enable them to build and operate the kitchen for supplying mid-day meals to 57,000 school children.

Dr. A.Muthamma, IAS, Secretary (Education), and the Akshay Patra team met CMD HUDCO and expressed their gratitude for sanction and release of CSR assistance for the project. CMD also visited the centralised kitchen and appreciated the construction of the facility and the noble initiative behind the implementation of the Project.

Jaipur

HUDCO had provided CSR grants for the construction of a ‘Women’s Shelter’ in Maharao Bhimsingh Hospital, Kota. The Honorable Minister for City Development and Housing Department, Government of Rajasthan, Shri Shanti Dhariwal, inaugurated the shelter and appreciated HDCO’s role in providing a safe atmosphere for women patients and attendants coming to the hospital.

Dehradun

HUDCO has sanctioned a grant of Rs. 39.99 lakh under its CSR programme for procurement of school furniture for 22 government schools in Udham Singh Nagar district (Aspirational District) of Uttrakhand, to benefit 2222 students. The sanction letter was handed over to Dr. R. Meenakshi Sundaram, I.A.S, Secretary School Education, Government of Uttrakhand, on the occasion of teacher’s day.
The World Habitat Day is observed on the first Monday of October every year. As part of the celebrations to mark World Habitat Day, HUDCO organizes a painting competition every year, on habitat related themes.

As per past practice, the painting competition for underprivileged children was organised at the HUDCO Art Gallery, August Kranti Bhawan on 1st September 2019. Invitations were sent to Delhi-NCR based NGOs, seeking the participation of children in two age groups:- i) Junior group- between 8-11 years ii) Senior group- between 12-14 years.

The theme for the competition was ‘Transforming Waste to Wealth’. 116 children from 11 NGOs participated in the competition. The NGOs that participated are:

1. Butterflies
2. Sewa Bharti
3. Nav Jeevan Prayas Foundation
4. Ank
5. Prayas Juvenile Aid Centre Society
6. Shubhakshika
7. Maitri India
8. Chetna
9. Unmukt Uddan
10. Chintan Environmental Research
11. Bal Sahyog

After registering all the participants, the children were served breakfast and the painting kits were distributed. Director Corporate Planning, Shri M. Nagaraj with his spouse, graced the occasion and interacted with the children to encourage them. The children were given enough time to give shape and colour to their imagination. The children enjoyed the day, and the event ended with lunch for the children and their teachers.

The winners of the painting competition will receive the prizes on 4th October, 2019 in the function organised to observe World Habitat Day 2019.
HUDCO Painting Competition Organised as part of World Habitat Day 2019 Celebrations

‘TRANSCENDING WASTE TO WEALTH’
Training Programmes Organized by HUDCO

Training Programme on Insolvency and Bankruptcy Code, 2016

Dr. M. Ravi Kanth, CMD, HUDCO inaugurated a two-day training programme on 'Insolvency and Bankruptcy Code, 2016 and Practical Aspects of Resolution along with other Legal Issues Pertaining to NPA Management', organized by HUDCO’s HSMI. The programme was attended by 30 senior officers from various banks and financial institutions viz. Allahabad Bank, Andhra Bank, Hyderabad, IFCI Ltd., IIFCL, Ircon International Ltd., Punjab & Sindh Bank, SBPP Cooperative Bank, Gujarat, The Tamil Nadu Industrial Investment Corporation Ltd., Chennai and HUDCO officers.

Addressing the participants, CMD, HUDCO stressed the importance of NPA management as the biggest challenge facing banks and financial institutions and highlighted the role of IBC, 2016 in resolving NPAs. Sh. M Nagaraj, Director (Corporate Planning), HUDCO also addressed the participants and emphasized that IBC is the biggest reform undertaken by the Government of India to resolve NPAs. The programme saw deliberations on the framework for corporate insolvency resolution process with eminent faculty including judicial member of NCLT, resolution professionals, former DRT presiding officer, former faculty of NIBM and former senior officers of banks and FIs.

Training Programme on Management of NPAs: Effective Strategies for Prevention, Recovery, Valuation, etc.

A 3-days fee-based training programme on ‘Management of NPAs: Effective Strategies for Prevention, Recovery, Valuation, etc.’ was organized at HUDCO’s HSMI. 28 junior & mid-level officers from HUDCO, IFCI, IIFCL, UCO Bank and Metro City Finance Pvt. Ltd participated in the programme, aimed at equipping personnel dealing with recovery and NPA issues with the knowledge base to formulate effective strategies for prevention, recovery and valuation of NPAs.

During the training programme, an overview of current global and domestic NPA scenario and
various legal and non-legal issues and measures that are available today for management of NPA were discussed, including the factors influencing NPAs in the banking sectors/financial institutions & impact of NPAs.

**Workshop on ‘Woman Leadership Development’**

A half-day workshop on the theme ‘Women Leadership Development’ for HUDCO’s women employees was organized with the assistance of M/s Deloitte India. The workshop was facilitated by Dr. Kamlesh Vyas, Partner, Human Capital Advisory Services and Smt. Anupama Joshi, Partner, Strategy & Operations, Deloitte India.

The workshop was a comprehensive, multidisciplinary professional development program designed primarily for senior officers. Women employees of the level of AGM and above, posted at Delhi, participated in the workshop. Through the intensive learning curriculum, participants explored a variety of topics, including effective development strategies, risk-taking, building professional networks etc. The workshop covered various topics viz. Leadership Opportunities and Challenges for Women in PSUs, Leadership Competencies for Women in PSUs and Practices and Learnings from the careers of PSU women leaders, helping participants to create a development road map etc. The workshop provided a glimpse of the technical skills, critical professional behaviors, standards, and mindsets needed to succeed as a professional. The workshop will help women officers to develop a better understanding of their personal leadership style, enabling them to carry out and lead change effectively within the organization.

**Training Programme on “Empowering to Change”**

CMD, HUDCO inaugurated a two-day training programme “Empowering to Change - programme for young women professionals”. The programme organized by HUDCO’s HSMI was attended by 30 women officers from HUDCO, NBCC and BBNL.

Addressing the participants, CMD, HUDCO stressed the need for right discipline, right action and right activity for improvement both in the personal space, as well as professional sphere for all employees, especially women employees.
हड़को ने मनाया हिंदी पखवाड़ा

डॉ. एम राविकांत, अध्यक्ष एवं प्रबंध निदेशक ने 13 से 27 सितंबर, 2019 के दौरान मनाए जा रहे हिंदी पखवाड़ा का उद्घाटन किया। इस अवसर पर उन्होंने सरकारी कार्यकारियों को समर्पण एवं प्रतिबद्धता के साथ हिंदी भाषा में काम करने की जरूरत पर जोर दिया। पखवाड़े के दौरान हिंदी भाषा की प्रोत्साहन के लिए काव्य-पाठ, विचारामिश्रिति, कवि सम्मलेन तथा निबंध लेखन जैसी अनेक प्रतियोगिताएं आयोजित की गईं।

अहमदाबाद क्षेत्रीय कार्यालय ने नरकास में तृतीय पुरस्कार प्राप्त किया

नगर राजमार्ग कार्यान्वयन समिति (नरकास), अहमदाबाद के स्तर पर वर्ष 2018-19 के दौरान भारत सरकार की राजभाषा नीति के सर्वश्रेष्ठ कार्य निष्ठादान के लिये हड़को, अहमदाबाद क्षेत्रीय कार्यालय को तृतीय पुरस्कार प्रदान किया गया।

इस पुरस्कार हेतु नरकास की 74वीं बैठक में कार्यालय प्रमुख एवं हिंदी के नोडल अधिकारी को आमंत्रित किया गया था। यह बैठक श्री अजय दास मेहता, अध्यक्ष, नरकास एवं प्रांत मुख्य अध्यक्ष अय्यर – गुजरात की अध्यक्षता में 18 जुलाई, 2019 को संचालित हुई। इस बैठक में क्षेत्रीय मुख्य की अनुकूलनता में श्री संजीव पंडा, सह. महा प्रभावक (विधित) एवं श्रीमती स्वति दासानी, हिंदी नोडल अधिकारी उपस्थित हुए।

राजभाषा कार्यान्वयन के क्षेत्र में उपलब्धिनी योगदान के लिए अध्यक्ष, नरकास महोदय द्वारा कार्यालय प्रमुख एवं हिंदी नोडल अधिकारी को लेश्च तथा प्रशासनिक पत्र प्रदान किया गया।
Dr. Titus John, GMF(IA)
He has shown exceptional competence in resolving many of the ticklish issues and constant resolution of issues with CAG. Audit Arrear Review Committee meeting of CAG was organized with the objective of settlement of long pending audit paras so as to put forth HUDCO’s views/response to the audit paras. Due to his sincere efforts, many of the audit queries were professionally handled, which led to their resolution.

CAG team has undertaken various audits i.e. transaction audit of HO, thematic audit on CSR, MoU and corporate governance, which were successfully coordinated by him ensuring timely response to the audit observations and interactions with the CAG team for settlement of audit queries at the initial stages. He has also interacted with ROs and internal auditors appointed there for timely submission of quarterly reports and ensuring prompt compliance of significant audit observations.

Shri Rishab Kumar Gupta, DM(F)
He has shown exceptional competence in handling matters related to disputed income tax. With his outstanding efforts, HUDCO has received refund order in respect of AY 2006-07 for a total amount of Rs. 7.78 crore.

Shri Ram Vir, SM(P)
He has shown exceptional competence in handling the matters related to monitoring of building centres/model village/basti schemes, persuasion of different court cases etc. Further, he has shown exceptional competence in renovation work of staff flats at Asia Games Village, Jangpura Extension, Sammelan Kaksh, toilet blocks at HUDCO Bhawan etc. His dedicated hard work and job knowledge has always contributed to completing the assigned work in a time bound manner.

**Employee of the Month**

**May**
Dr. Titus John, GMF(IA)
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**June**
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**July**
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**Academic Excellence Achieved in Board Examinations**

**Lakshay Prakash Jonwal**
S/o Om Prakash, Sr. Driver (Corporate Office)
12th Class-95.4%

**S Sandeep**
S/o S Shyam Kumar, DGM (Project) (Thiruvananthapuram Office)
12th Class-91%
विवाद पर अस्वाद हो गया है। यह एक ऐसी भाषा है जो वैशिक स्तर पर 90 से भी अधिक देशों में पूरे उत्साह के साथ पढ़ाई जाती है। सभी के सत्योग के लिए आवह करक दिया।

हिन्दी समाज में दस संस्थाओं के कार्यालयों में हिंदी के महत्व पर जो. विवाद दास ने चर्चा की। श्री जी पी कर्मन, पं० निदेशक, राजभाषा मिति ने बताया कि समाज में हिंदी के उच्च रूप होते हैं साहित्य, संस्कृत भाषा और सरकारी काम-काज की भाषा। हिंदी आम बोलचाल की भाषा है। एक बुद्धिमानों के लिए और राष्ट्रीयता की भावना बढ़ावता करने के लिए हमारे सिद्धांत में राजभाषा के रूप में हिंदी को रखा गया है।

लोकतान्त्र के मैन विकासाघात, जू. कुमुद, श्री, निदेशक, विशिष्ट विशेषज्ञ, श्री वेद प्रकाश, सहयोगिका प्रोफेसर, हंसराम कॉलेज, नवाब बील्ल महादेव के माध्यम से प्रयोग कर इसे अस्वीकार करना सत्य हो गया है।