

PARTICULARS OF FACILITIES AVAILABLE TO CITIZENS FOR OBTAINING INFORMATION

Housing & Urban Development Corporation Ltd.

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HOUSING & URBAN DEVELOPMENT CORPORATION LTD.

CITIZEN'S CHARTER

1. CORPORATE VISION

To be among the world's leading knowledge hubs and financial facilitating organisations for habitat development.

2. CORPORATE MISSION

To promote sustainable habitat development to enhance the quality of life.

3. MANDATE

HUDCO has a social mandate to meet the housing needs of the poor and disadvantaged sections of the country. 95% of residential dwelling units sanctioned by HUDCO are for EWS/LIG Category clients. HUDCO provides loan assistance to weaker sections at subsidized interest rates and undertakes special projects for such category of clients.

4. DETAILS OF THE BUSINESS TRANSACTED & SERVICES PROVIDED

HUDCO is the leading techno-financial institution in the country in housing and urban development sector. Since its inception in 1970, HUDCO's operations increased manifold and HUDCO has emerged as the prime housing and infrastructure finance company in India. The services provided by HUDCO include Financial Services and Loan Assistance (Institutional Finance, Individual Finance and Public Deposits); Technical & Consultancy Services; Training & Capacity Building; Real Estate Development; and Technology Promotion.

4.1 Financial Services & Loan Assistance

4.1.1 Institutional Finance

I. Type of Services

HUDCO provides loan assistance to its institutional clients which include central & state government agencies, private agencies and Non Government Organisations/Micro Finance Institutions for the following purposes:

a.) Housing

- ◆ Urban Housing
- ◆ Rural Housing
- ◆ Staff Rental Housing
- ◆ Cooperative Housing
- ◆ Repairs & Renewals
- ◆ Slum upgradation & Environmental Improvement Schemes
- ◆ Night Shelter for Urban Shelterless.
- ◆ Working Women Ownership Condominium Housing
- ◆ VAMBAY
- ◆ ILCS

b.) Infrastructure

- ◆ Land Acquisition
- ◆ Integrated Land Acquisition and Development
- ◆ Urban Infrastructure
- ◆ Water Supply and Sanitation (Sewerage & Drainage)
- ◆ Social Infrastructure
- ◆ Solid Waste Management
- ◆ Ecologically appropriate Infrastructure
- ◆ Environmental Improvement of Slums
- ◆ Commercial Infrastructure
- ◆ Area Development Programmes
- ◆ Transportation – Roads, Bridges, Transport Terminal, Port & Airports
- ◆ Telecom
- ◆ Industrial Infrastructure

c.) Subsidy for establishment of building centres

d.) Loan assistance for building material industry

II. Interest Rates and Terms of Financing

HUDCO provides loan to its clients at competitive interest rates. The interest rates are kept lower for the economically weaker section clients through cross subsidisation in lending to higher income groups.

III. Time Norms for Sanction & Release

(Subject to submission of all required information & documents by the agency).

Name of the Scheme	Type of Service	Time Norm
Housing & Infrastructure Schemes	Issue of sanction letter	Upto 12 Weeks
	Loan releases	Upto 2 Weeks

IV. Repayment

Loan repayment (principal + interest) is done on quarterly basis on reducing balance. However, there is an option to pay installments on monthly rest basis also.

4.1.2 Individual Finance

HUDCO NIWAS Scheme :

HUDCO provides individual housing loans to its clients under HUDCO NIWAS Scheme at competitive interest rates for different products. HUDCO NIWAS offers loan assistance to/for:

- ◆ Construction of house
- ◆ Buy a house or flat
- ◆ Extend or improve the existing house or flat
- ◆ Purchase a plot from public agencies/Cooperative Societies of Govt. employees/reputed developers
- ◆ Registration of existing housing units including conversion form leasehold to free hold
- ◆ Refinancing of existing housing loans taken from other institutions
- ◆ Loans to professional for non-residential premises

- ◆ **Loan against residential property.**

I) Eligibility for Loan and How it is Determined

An applicant must be in service or engaged in any profession or business with regular income for servicing the loan

The loan amount is limited to 85% of the cost of the housing unit including incidental costs like stamp duty and registration. The maximum loan amount will be upto Rs.1.00 Crore.

The actual loan amount will be determined on the basis of repayment capacity. Repayment capacity takes into account factors such as income, age, qualifications, number of dependents, spouse's income, assets, liabilities, stability and continuity of occupation and savings history.

II) Loan Application

An application for loan can be submitted in any HUDCO NIWAS office in the prescribed form along with supporting documents. The application form and list of documents is available at any HUDCO NIWAS office.

III) Interest Rates

HUDCO offers loans on either fixed or floating interest rates with the repayment period upto 25 years. The interest rates and terms of lending are most competitive with user-friendly options and value added services.

IV) Fee

HUDCO does not charge any processing fee. On acceptance of the loan offer a nominal one time administrative fee (non-refundable) of 0.25% of the sanctioned loan amount should be paid by the borrower in cash.

V) Payment

Applicant can make payments for fee, charges and loan repayment by account payee cheque or by demand draft favouring Housing and urban Development Corporation Ltd. or by cash.

VII) Other Salient Features of HUDCO NIWAS Scheme

- ◆ Free personal accident insurance to cover the outstanding loan amount during loan repayment period
- ◆ No penal charges for repayment of loan ahead of schedule
- ◆ Waiver of last two monthly installments provided all other installments are received as per schedule without delay. If the loan repayment period is more than 5 years under fixed rate of interest.
- ◆ Free counselling by Building Material & Technology Wing of HUDCO on selection of cost effective, disaster resistant and environment friendly building materials, technologies etc.
- ◆ Free counselling by Design Wing of HUDCO on design aspects suggesting various options in designing including interiors
- ◆ Construction options using cost effective methods will be provided through building centres

VII). TIME NORMS FOR DELIVERY OF VARIOUS SERVICES

The time norms for delivery of various services under HUDCO NIWAS scheme:

(Subject to submission of all required information & documents by individual).

Name of the Scheme	Type of Service	Time Norm
HUDCO NIWAS Scheme Schemes	Issue of sanction letter	Upto 1 Week
	Loan releases	Upto 1 Week

4.1.3 Public Deposit Scheme

HUDCO accepts deposits under Public Deposit Scheme (PDS) from Resident Indians, Non-resident Indians (On Non-repatriable Basis), minors through guardians, Hindu Undivided Families (HUF), Trusts, Co-operative Societies Domestic Companies, etc.

Under the Public Deposit Scheme in HUDCO offers following three deposit schemes:

- ◆ HUDCO Regular Plus-Periodic Income Scheme
- ◆ HUDCO Multiplier Plus- Cumulative Income Scheme
- ◆ HUDCO Cash Certificate – Cumulative Income Scheme

The details of the public deposit scheme are available from the respective offices of HUDCO or can be accessed at HUDCO's website www.hudco.org

4.2 Technical & Consultancy Services

The technical services provided by HUDCO to its clients for various housing and urban development projects include.

- ◆ Design & development services
- ◆ Civil engineering services
- ◆ Feasibility studies & project formulation
- ◆ Cost effective & disaster resistant technology

The above technical services are provided to the institutional clients seeking financial assistance from HUDCO or as exclusive consultancy assignment.

4.3 Training & Capacity Building Services.

The Human Settlement management Institute (HSMI) of HUDCO has been providing training to clients of HUDCO on various issue related to housing, human settlement management, urban development, infrastructure, urban poverty alleviation and urban governance. HSMI has trained more than persons in the past.

The Habitat Polytech set up by HUDCO as a grass root level training centre for informal sector is involved in dissemination of cost-effective technology through training programmes for the master craftsman and masons.

4.4 Real Estate Development

Innovative real estate development projects of quality excellence are undertaken by HUDCO. The development projects on behalf of Ministry on the land allocated by the Ministry of Urban Employment and Poverty Alleviation at Andrews Ganj (HUDCO Place) and at Bhikaji Cama Place (HUDCO Vishala, HUDCO Trikoot and August Kranti Bhavan). On the concept 'Land as resource' has also been undertaken by HUDCO as demonstration projects.

4.5 Technology Promotion

HUDCO has played instrumental role in promotion of cost effective and disaster resistant technology in the country. HUDCO promotes above technologies by

- ◆ Establishment & promotion of building centres
- ◆ Providing financial & technical assistance to building material industry

5. EXPECTATIONS FROM THE CLIENT/CITIZENS

- ◆ Submit the application form duly filled along with the documents as listed in the information brochure & application form of respective scheme.
- ◆ Provide security for the loan as per HUDCO guidelines after sanction of the scheme.
- ◆ Undertake the necessary documentation work and meet legal & statutory compliance before release of the loan installment.
- ◆ Extend all assistance and cooperative to the staff in carrying out their bonafide duties.
- ◆ Ensure that the funds are utilized for the purpose for which it has been sanctioned
- ◆ Do not approach touts or middlemen
- ◆ Adhere strictly to the terms and conditions of allotment and proper upkeep and maintenance of the property.
- ◆ Feel free to write suggestions for further improvement of this charter

6. TRANSPARENCY

HUDCO believes and practices transparency in its operations and procedures. Clarifications regarding the status and processing of projects and services can be obtained by all the valued clients from the respective offices of HUDCO

7. GUIDANCE AND PUBLIC COUNSELLING

For any kind of guidance and counseling on various products and services offered by HUDCO, clients and citizens are welcome to contact the concerned departments in the Corporate Office, Local Head Offices, Zonal Offices or Regional Offices.

Special guidance is available for individual housing loan scheme during all six days of the week at all HUDCO NIWAS Offices.

8. EFFICIENCY

HUDCO is committed to efficient, timely and effective delivery of its products and services to its clients. Appropriate work ethics and performance standards are adopted by HUDCO for providing client friendly and value added services to its clients.

9. WORKING HOURS

The working hours of the office are from 9:30 A.M. to 6:00 P.M. with lunch break between 1:30 P.M. to 2:00 P.M. Offices can be visited any time during above working hours. HUDCO offices are open from Monday to Friday every week (closed on Gazetted Holidays of Govt. of India).

HUDCO NIWAS offices are open six days a week except National Holidays and important Gazetted Holidays. Working hours for HUDCO NIWAS are:

Monday to Friday	:	9:30 A.M. to 6:00 P.M.
Saturday	:	9:30 A.M. to 5:30 P.M.

10. APPLICATION FORMS

Application forms for HUDCO NIWAS Scheme and other services of HUDCO are available at the Regional Offices and corporate office. The application forms can be collected from the HUDCO office in working hours during working days.

11. HUDCO'S COMMITMENTS

The citizen's charter highlights HUDCO's commitment to the customer, as he is the key to the existence of the organisation.

- ◆ Ensure an efficient, transparent, accountable and cost effective organisation at all levels.
- ◆ Process, approve and sanction projects/schemes in a transparent manner and in the best interest of the customer as well as the nation and by ensuring total integrity, best possible standards and adequate supervision.
- ◆ Guarantee the principle of value for money as far as resources allow.
- ◆ Compile a database and provide quick information to the customers.
- ◆ Provide committed courteous and helpful services by staff with a dedication to integrity and fairness
- ◆ Make immediate apology with an explanation and suggest possible solution for any error made;
- ◆ Revise existing policies and devise new policy, whenever necessary, to ensure better services.
- ◆ Ensure timely, prompt and efficient service to the clients by providing a widely dispersed network of office for prompt customer service with a suitable complaint recording and monitoring system.
- ◆ Ensure that all persons dealing with the customers behave courteously
- ◆ Provide quality services by
 - i. Issue of acknowledgement within 15 days of receipt of the proposal
 - ii. Time bound appraisal of all proposals. In case of any delay, send an intimation regarding the reasons.
 - iii. Display of the names of officials along with their designation, telephone number and location in various departments.
- ◆ Brochures on loans and services will be available from all offices.
- ◆ The annual report with the audited financial statements is published within 9 months of the closing of the financial year and the same is made public within 3 months from the date of its approval by the shareholders.
- ◆ Information kiosks/counters would be placed/available in the Corporate and Regional Offices, which would also act as Information and Facilitation Counters (IFCs).

12. GRIEVANCE REDRESSAL MECHANISM & ACCESSIBILITY OF MECHANISM

Clients of HUDCO can contact the respective Regional Chiefs in HUDCO Regional Offices for the grievances they have with respect to services offered by HUDCO. Address & telephone numbers of Regional Chiefs are attached in Annexure-1

Representation can be made to the respective functional department heads at Corporate Office for the Services and projects failing under their preview.

The departmental heads include-

- ◆ Executive Director (Operations) – For the grievances related housing and Infrastructure projects.
- ◆ Executive Director (D&D) – For the grievances related to Design & Development Services
- ◆ Executive Director (Retail Finance) – For the grievances pertaining to HUDCO NIWAS Scheme & Public Deposit Scheme (PDS).
- ◆ Sr Executive Director (Resource Mobilisation) – For the grievances pertaining to bond servicing.
- ◆ Chief Vigilance Officer- For any kind of grievances

The contact address and telephone numbers of functional departmental heads are given in the Annexure-2.

Incase the response is not satisfactory, the complaints can also be made to Functional Directors of HUDCO or CMD HUDCO:

Functional Directors

Shri K L Dhingra	Chairman & Managing Director, HUDCO Ph: 24648420, 24693022 Email: cmd@hudco.org
Shri T Prabakaran	Director Finance, HUDCO Ph: 24690478 Email: t.prabakaran@hudco.org

Functional Departmental Heads at Corporate Office

Shri T K Sanyal	Chief Vigilance Officer, Ph: 24624447, Email: cvo@hudco.org
Shri R K Khanna	Sr. Executive Director – (Resource Mobilization, Banking & Investment, NHB), Ph:24620117,Email: rkkhanna@hudco.org
Shri A K Kaushik	Executive Director Finance (Hyderabad Regional Office), Ph(040)23235759,Email: akaushik@hudco.org
Smt Manorama Dutta	Executive Director – (Design & Development, SBU for value added real estate & other housing) Ph: 24647792, Email: mdutta@hudco.org
Shri K Subramanian	Executive Director – Chennai Regional Office, Ph: 044-28413141, 044-28593895, Email: ksubued@hudco.org
Dr D Subrahmanyam	Executive Director – Kolkata Regional Office, Ph(033)22520781,22528644, Email: edhsmi@vsnl.net & subbu@hudco.org
Dr. P Jayapal	Executive Director – (Urban & Regional Planning & SBU for Social Housing-Core Infrastructure) Ph: 24620353, Email: pjayapal@hudco.org
Shri S K Chaudhary	Executive Director Projects (Administration & JNNURM) Ph: 24627321, Email: skchau13@hotmail.com
Shri P K Aggarwal	Executive Director Finance
Shri Vivek Kumar	Executive Director – (Internal Audit & Human Resource Development), Ph: 24627396 Email: vivekkumar@hudco.org
Shri M Balakrishna	Executive Director – Finance (SBU for Emerging Sector, Industry, Telecom & other infrastructure projects) Ph: 24642811, Email: mbalakrishna@hudco.org
Shri H K Dubey	Executive Director – (Operations, SBU for Power & Transport, Special Projects & DMRC) Ph: 24647121, Email: hkd@hudco.org
Shri S S Gaur	Executive Director (Law), Central Public Information Officer , Nodal Officer (Public Grievances), Ph: 24651880, Email: ssgaur@hudco.org
Shri R K Safaya	Executive Director – Works & Disposal, Ph: 24651675 Email: safaya@hudco.org
Shri Harender Verma	Deputy Chief (F)/ Company Secretary, Ph: 24615534, Email: hverma@hudco.org