Celebrating Golden Jubilee
1970 - 2020
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EDITORIAL

Any institution can grow from strength to strength and rise to meet challenges only when it is built on a strong foundation. In its journey of five decades, HUDCO has been guided by visionary leadership and backed by a team of committed and motivated professionals. On this occasion, I humbly acknowledge the vision and foresight of my predecessors who have steered this company through good times and challenging situations. Fifty years is a long time, and it is a matter of great pride that our company has made lasting contributions to the growth and development of our country through its varied and diverse interventions in the habitat sector. I extend my heartiest congratulations to each and every member of the HUDCO family on the occasion of the Golden Jubilee of our company.

Every employee spends a large part of the productive time of their lives in office therefore it is befitting that this Golden Jubilee issue of HUDCO Darpan should echo the voices of employees, and capture their rich and diverse experiences that have shaped the personalities of individuals, as much as the character of the company as a vibrant and healthy work place. A Golden Jubilee is not only a celebration of the impact of our largescale housing projects and landmark infrastructure projects, but also an acknowledgement of the camaraderie and life long bonds that are formed as we work together, to take HUDCO to greater heights.

Though we had planned grand celebrations to mark fifty years of HUDCO’s contributions to nation building, suddenly we were all thrown into an unseen, unimaginable situation - a global pandemic - the novel Coronavirus. We are currently experiencing and over the next few months will continue to experience some of the most radical transformation the world has ever seen. We are united by the challenges imposed by this global pandemic and together, we'll get through it. Let us work to support each other through this period of uncertainty and put in our best efforts to continue serving the organisation in every which way.

We must remember that throughout history, epidemics and other events of mass destruction have led to great transformations. This crisis will also pass, and end in a good way, with lessons for us on how to live better and work in harmony with nature. I urge each one to take inspiration from the words of our honourable Prime Minister, who said “No task is impossible; no path is difficult; if our resolution is strong. We have to be dedicated to make ourselves self-reliant. This magnificent building of self-reliant India will stand on five pillars namely economy, infrastructure, technology, demography and demand.”

There’s no doubt we’ve come a long way. With half a century of formidable contributions to nation-building, HUDCO today stands tall as the premier techno-financial company in the country. Still, going forward, there are opportunities to think bigger and different. Looking ahead, we’re ready to continue our role as a leading institution working for improving the quality of life of citizens through our sustainable operations in housing and urban infrastructure that drives real change and inspires genuine progress.

M. Nagaraj
CMD
That Sentence Still Inspires Me…..

“\textit{I shall give you ten lakh rupees; you construct a house for me!}” the sentence told to me by a legend, in appreciation of work done by HUDCO, will be remembered by me until my last breath.

We were busy organising a three-day exhibition on School-cum-Cyclone Shelter Project under MPLAD funding, at Parliament Annexe, New Delhi in December, 2002. The exhibition was scheduled to be inaugurated by Shri Bhairon Singh Shekhawat, the then Vice President of India. My boss, Regional Chief of HUDCO, Bhubaneswar informed me that one of the 78 shelters, implemented by HUDCO in Odisha would be inaugurated by none other than His Excellency the President of India Dr. APJ Abdul Kalam on 15th May, 2003. On listening to this news, I suddenly had a mixed feeling; on one hand I felt amazed as I realized that this was going to be a life-time opportunity for me and our entire team to interact with the superhero of the nation and on the other, an uncanny feeling of tension went down through my spine as I understood that it was a huge responsibility for me to organise the event successfully as the Project In-charge.

The School-cum-Cyclone Shelter, which was to be inaugurated by the President, was implemented in the campus of KB Academy at a remote village affected by super cyclone in 1999, called Nirakpur, situated 30 km from Khurda town, the headquarter of Khurda district of Odisha. An amount of Rs. 10 lakh was contributed for this project by Dr. Najma Heptulla, the then Chairperson of Rajya Sabha from her MPLAD fund. A built-up area of around 300 sq.m. with all relevant facilities was constructed with the stipulated amount. A number of cost effective, environment friendly materials & technologies were used in the construction, including provision of disaster resistant features. A total number of 78 such shelters with similar features, but with different types of designs according to local conditions, were implemented by HUDCO in 14 cyclone affected districts of Odisha, through MPLAD fund from 78 MPs of Rajya Sabha. HUDCO had set up a special cell for the purpose, under its Regional Office at Bhubaneswar, in the aftermath of the devastating super-cyclone of Odisha in 1999. I always thank my luck and HUDCO management to give me a chance to associate myself with the cell called ‘Orissa Cyclone Rehabilitation Project Management Office’ (OCRPMO).

After getting the information in December 2002 about the Hon’ble President’s visit, the entire team of Bhubaneswar Regional Office of HUDCO remained busy 24 x 7 for next five months, organising the gala event in consultation with State Government including the District Administration at micro-level. A book on HUDCO initiative in implementation of School-cum-Cyclone Shelters in Odisha.
through MPLAD fund was compiled and printed for release by the President, which was scheduled just before the ribbon-cutting ceremony in the newly constructed shelter.

‘The Day’ finally arrived and four RO officials were deputed with various types of duties in the venue under the leadership of the then CMD Shri. PK Pradhan, IAS and Regional Chief, Bhubaneswar Shri PK Aggarwal. Smt. Sukanya Ghosh and Shri Ratnaprakash were deputed for escort duties and assigned the job of welcoming the President of India and other dignitaries like Dr. Heptulla, the Governor and Chief Minister of Odisha in front of the shelter, helping the President in releasing the book and in cutting the ribbon. Syed Rahimuddin and I were given duty inside, where a small exhibition was organised with few panels depicting salient features of the particular shelter and details of 78 shelters under implementation by HUDCO throughout the state through MPLAD funding. I was fortunate enough to get the privilege of explaining to Dr. Kalam and other guests about the particular project as well as the overall initiative of HUDCO in building unique assets for the nation.

Every minute seemed like an hour to me while waiting inside the building as I was eager to meet the living legend in person and interact with him. I could, at one point of time, hear the voices of people and clapping outside the building and understood that the inauguration was over. My long wait came to an end, when the ordinary looking man with an aura of a super-human, emerged through the doorway of the exhibition room. He was accompanied by other dignitaries including officials, security personnel etc.; but I only had eyes for the short man with a unique hair style. It was a dream-come-true for me when he shook hands with me. After so many years, I can still feel the softness of his child-like palm. I started explaining and he, with keen interest, inspected all the exhibition panels, listened to me carefully, and asked few questions. He seemed to be very happy with the initiatives of HUDCO in implementing MPLAD projects in the state of Odisha in general and the newly inaugurated shelter in particular.

I was little upset initially when I realised that I cannot have a photograph with the great man as I came to know that no photographer was allowed inside the building for security reasons. However, the feeling of sadness was short lived. Finally, after he was through with the small exhibition, he turned towards me and in a lighter mood, uttered the sentence, which I consider as the biggest achievement in my professional career, “I shall give you ten lakh rupees; you construct a house for me!” His soft voice always reverberates in my ears and that sentence still inspires me....
A Kiln Called HUDCO

When I joined HUDCO in 1985, my friends gave me 3 years. I lasted 30! What started as a dare became a habit and then such an integral part of my daily life that leaving it was never an option. And yet, leave I did and I have lived to tell the tale.

We were the second lot in the tribe called Trainee Officers. How we stung some babu egos and fragile confidences! But there we were, the blue-eyed babies of Mr. SK Sharma, our CMD then! Mr. Sharma had a vision for us, for HUDCO and for our space in HUDCO. He wanted to churn out officers that would make HUDCO the most coveted PSU in the country. I do not know how good officers we turned out to be, but I can say for myself that I became a much better, much disciplined and a much more confident person. Imagine a potter’s wheel. Thick lumps of mud thrown on a spinning disc and there were these hands centering us, steadying us and then moulding us into shapes that matched our personalities. To bake us in the kiln called HUDCO.

30 years is a very long time! It is longer than my stay with my parents, longer than my marriage and longer than I have known my daughter! These 30 years were shared with people who became families, a bond that is still sacred and revered. Some of us practically grew up together. Sharing our dreams and our doubts, our longings and betrayals, our successes and failures. And the comfort level we have with each other still remains, we just to need to pick up the thread of a conversation, snapped years ago, and we can carry on like nothing had changed. So many different hues, so many different temperaments, so many different points of views — and you had to put everything aside and blend— because all of us were there for one common cause – HUDCO.

All sentimentalities aside, memories of HUDCO are like a chequered board. There were 2 kinds of people on display every morning in HUDCO. One who sauntered in, prim and proper around 9.10 or 9.15…taking their time, pausing to smell the roses, dropping a casual hello along the way, and punching their attendance much before time. And then there were us…running like mad men/women, panting, clutching at our bags, friends be damned, seniors brushed aside, nary a care about our health or heart…with just one objective in mind….to reach before the machine flashed 9.41! If we made it, our day’s work was practically over, if we didn’t, it was game over. I was positive that if I didn’t get killed jumping the traffic lights, I would surely die of heart attack running on the red tiled palm court. I still have panic attacks about being late. Punctuality was a habit instilled by HUDCO.

And then there were those note sheets! I am still uncomfortable with that particular shade of green. God! those sheets and their noting could make any sane person go in a coma! I often wonder why the note sheet side of the file was so filing unfriendly? Considering, very often, there were more green note sheets, with back and forth comments, than the actual papers they were note sheeting about!! I swear I once had a file that had one whole note sheet with just signatures! No
comments, no explanations, just signatures... from the lowest in the hierarchy to the highest... till at the end of the page the last signature said ‘please discuss’! Then began the discussions in reverse order... I think by the time it was my turn to discuss, it was too late to take any action on the proposal! But it was these very note sheets that taught us the art of expressing ourselves. It was simpler to write a press release about HUDCO’s operations, than to write a note explaining why that Press release needed to be sent out to the publications at a certain time. And I still number my paragraphs when I write important e-mails – a technique taught to me by V Suresh sir. I remember he said it de-clutters a note and makes each point equally important. He was right, as he was about the numerous lessons of life he gave us!

Mr V Suresh also taught us the importance of making each person feel special. He knew the family history of most journalists present in a Press conference and would enquire about an ailing mother or the test results of a child by their names. The Press loved him! He taught us that your co-worker is not just your colleague, he/she is also a mother, a daughter, a wife and can be tired, can be distressed, could be suffering... and reaching out to them as a person rather than just a colleague enhances their productivity. Of course, he forgot about it when he made us stay late for a presentation or because ‘it just had to be done’!! We did not mind putting in those extra hours for him because when we needed to be there for our families, he would be the first one to ask you to drop everything and leave.

Then there was my immediate boss for many years and a friend for life, Mr Raina. He was bold, fearless and his stand-offs with unreasonable and unfair superiors is legendary! He was also very very meticulous about the files we dealt with. He taught us to anticipate possible objections and queries and incorporate them in our presentations/notings etc, so that the file did not go around in circles between departments. Of course! Files have a habit of doing that anyway...! He allowed us to question and argue and take our own decisions but always had our backs! Even today, he is among the first ones to know about any important development in my life!! And among the first ones to be wished on Teacher’s day!

Much as I enjoy my retirement, much as I enjoy my theatre company and all the hours I can devote to it now, much as I enjoy my time - writing and travelling, there is a small part of me that still misses HUDCO - misses the bonds that are created only if you are thrown in such close proximity years on end, misses the peers you could turn to for guidance and help, misses those myriad lunches shared with colleagues, even misses the craziness that came with deadlines to be met. But old order changeth and so it did for me! In the kiln called HUDCO I was baked for 30 memorable years and the end product was a confident, self-assured, ready to face any challenge, always believing there’s a positive side - ME! Even if I say so myself. So, Thank you HUDCO! And a very Happy 50th birthday!
मेरा गुवाहाटी का अनुभव

हड़कों में मैंने निश्चित 1990 में हुई थी। मेंट कैर्ट प्रोजेक्ट होने की वजह से मैंने तैनाती हड़को मुख्यालय में इस्तेमाल के संबंधित विभागों में रही। शुरू में माफी समय तक निवास का नाम प्रोजेक्ट विभाग (मुख्यालय विभाग) था तथा बाद में वर्ष 1989 में इन्फ्रास्ट्रक्चर विभाग भी बना। तत्कालिन 2005 में प्रोजेक्ट और इन्फ्रास्ट्रक्चर विभागों को मिलाकर अधिरक्षण (प्रबन्ध) का नाम दे दिया। रानू 2005 से 2008 तक मैं प्रबन्ध विभाग में काम किया। जून, 2008 में प्रबन्ध ने मुझे एक नई पदभिंबारी दी। इस पदभिंबारी के अंतर्गत प्रबन्ध में मेरे गुवाहाटी क्षेत्रीय कार्यालय में स्थानांतरण कर दिया और बाद में मेरे प्रवास पर श्रीकृष्ण मुखु न्यूज की जिम्मेदारी दी गई। एक बार तो मुझे यह स्थानांतरण बहुत खराब लगा क्योंकि गुवाहाटी की दूरी दिल्ली से करीब 2000 किमी. से अधिक है तथा गुवाहाटी में जिल्ला आँधान बहुत मुश्किल है। परंतु बाद में मैं अपने मन मजबूत किया और संभावना कि मैं लिए यह एक नयी दुनिया है। मेरे नया काम ही मेरे नया मानदर्श होगा और एक नया अनुभव होगा। इससे पूर्व मैंने हड़को के श्रीकृष्ण कार्यालय में कभी भी काम नहीं किया था। जीवन में फहराया बार नैनिता के प्रशिक्षण तिथि तिथि से है। गुवाहाटी में जिसका कार्यालय में मेरे प्रवास नगर नहीं आए, परंतु दो पद (Incumbent) श्रीकृष्ण मुखु न्यूज की है। मुझे भी गुवाहाटी में काम करना बहुत मौजुद है।

गुवाहाटी क्षेत्रीय कार्यालय में मुझे नया भूमिका प्रमुख के रूप में। गुवाहाटी में कार्यालय नगरों से पहले अधिक प्रबन्ध प्रवास नहीं किया। मेरे ज्ञान में गुवाहाटी में एक व्यापार सेविका बैंक (बीआरएस) रही, जहाँ पर प्रबन्ध प्रवास (Incumbent) श्रीकृष्ण मुखु न्यूज की है। मेरे प्रवास में एक बार नया भूमिका दिया। मेरे प्रवास में गुवाहाटी में स्थान लेना मेरे लिए पहला अनुभव था जो बहुत अच्छा लगा।

गुवाहाटी क्षेत्रीय कार्यालय का स्थान कौन है? यह अलग क्षेत्र की व्यवसायी भाषा में बहुत अच्छा। इसका नाम हड़को के श्रीकृष्ण कार्यालय में है। इसका प्रवास वस्तुभाषा में दीप मुखु न्यूज की है। (जिसका प्रवाश वस्तुभाषा में दीप मुखु न्यूज की है।) इसका अर्थ सर्वश्रेष्ठ संगठन और विश्वविद्यालय संघ और सर्वश्रेष्ठ अर्थ जिया के नाम को जिया रखा है। मेरे प्रवास में कार्यालय के कथन में मुख्यालय के अंतर्गत क्षेत्र में कभी भी रखा गया है। बहुत प्रवास में अपने कार्यालय के दौरान हड़को प्रवास से इस राज्य में प्रवास भी किया था। अन्य क्रिया की एक कार्यक्रम करें वह 80 धारा 3 किमी. है। लेकिन यह प्रवास हमेशा नहीं है। यह बहुत भारी ओर विश्वभर नहीं है। अन्य क्रिया की एक व्यवस्था 800 किमी. है। प्रवास में इस राज्य में इस प्रवास 3 पुल बने हैं। एक कुट रेसर्फ एंड है, दोस्त गुवाहाटी में है और रीतरात गुवाहाटी। यह नया क्रिया का एक प्रश्न चीन देश से होता है। जहाँ इसका नया मुख्यालय भी (Thar) है। परम्परा में प्रवास करने के बाद इसे बहुमूल्य नहीं कहा जाता। जैसा कि नाम से विविध है बहुमूल्य मतलब श्रीकृष्ण का पुत्र। गात्र वर्ष में मैं अपनी मददगारी नहीं है। इसलिए इसका नया मूल नहीं रखा। यह ओर की श्रीकृष्ण मुखु न्यूज की है। मेरे प्रवास में इस प्रवास 3 पुल बने हैं। एक कुट रेसर्फ एंड है। दोस्त गुवाहाटी में है। तीसरा गुवाहाटी शराब के जनरल है। इस नया का बहुत ठेज है और चीन भी बहुत ज्यादा है।
गुवाहाटी क्षेत्रीय कार्यालय के अन्तर्गत करीब—करीब सभी उद्योगकर्ता एजेंसियां (Borrowing agencies) किफायत में थी। उस समय कार्यालय द्वारा पूर्व में अन्य संगठन में से लगभग 250 करोड़ रुपये की राशि किफायत में थी और लगभग 30 से 32 एजेंसी किफायत में थी। यह तभी लगा कि भुगतान में कार्यक्रम न संभव होगा कार्यालय न हो और कम से कम 50 करोड़ कम किया जाए। क्रमबद्धता द्वारा तीन वर्षों तक वर्तमान कार्यक्रम को रूपांतर करने के लिए मंत्रालय में उद्योगकर्ताओं से बैठक की। सभी एजेंसियां पर लगातार दबाव बनाये रखा। इसके फलस्वरूप वापसी फल आया। एक साल में क्षेत्रीय कार्यालय में 125 करोड़ रुपये की किफायत को प्राप्त करने ने सफलता पाई। जिसकी वजह से करीब 100 करोड़ रुपये का आयाम जो बंगाली के लिए एक लाख राशि थी। एक वर्ष में 9 सरकारी एजेंसियां (1) आसाम सरकार, (2) गुवाहाटी मैन्ट्रोपोलिटन विकास प्रभारी, (3) मेघालय सरकार, (4) मेघालय खनिज विकास निगम, (5) जोधपुर, (6) संजय गर्लिया, (7) बरेली और (8) तुरा नागराजनिक बोर्ड की दिग्गज सुरेंद्र राजनीति से हटाया, तथा जियोग की 7 नए अधिकारी द्वारा उनका काम किया। इसके साथ ही 5 निजी क्षेत्र की एजेंसियों का भी किफायत का समाधान कराया। उनके अतिरिक्त हड्डों का निवास के करीब 1000 जीवित केंद्र कराया।

भर्ती कार्यालय के दौरान पहली बार विपुल सरकार सेए पर्यायों पर सरकार की गयी। पी.एच.एस. योगदान का अंतर्गत रुपये 4.80 करोड़ की राशि मुईया की गयी जो एक रिकाउंट था। निरन्तर रूप से क्षेत्रीय प्रभाव के रूप में एक बहुत बड़ी सफलता थी। गुवाहाटी कार्यालय से पिछले 3 वर्षों की आ०ड़ रिपोर्ट पर कार्यालय रिपोर्ट मुख्यालय में नहीं भेजी गई थी। दो जुड़वां लागू था कि सभी एंडार्ड रिपोर्ट तीन महीनों के अंदर भेजिए। अंत में तीन महीने कार्यक्रम के लिए तीन महीने तक पहले ही कार्य किया। गुवाहाटी कार्यालय में अनुसरण के साथ सम्बन्ध सभी समस्ती की जो मैंने अभियोजन तथा कर्मचारी का सुझाव लेकर दूर की। मेरे सरकार के दौरान एक बार जबमाना संसदीय समिति का भी निरीक्षण हुआ जो अत्यन्त ही सराहनीय रहा और गुवाहाटी कार्यालय में हुए हिंदी क्रिया के लिए सराहनीय की गई। मेरे कार्यालय के दौरान तीन एकदम मूल्यवान ता दौर किया, दो बार नियुक्त हैं, अन्य सरकार तथा राष्ट्रीय ने भी दौर किया। इन दौरों के दौरान आमल की समीक्षा की गई। जिसमें हम सभी पृष्ठभूमि संबंध रहे।

पर्यावरण के हिसाब से अन्य और मेघालय दोनों ही बहुत खुशसूत्र प्रदेश हैं। गुवाहाटी शहर के एक तरफ मेघालय की पहाड़ियों सितार है तथा दूसरी तरफ ब्रह्मपुत्र नदी बहती है। गुवाहाटी शहर में भारत का मंदिर दर्शनीय है। ब्रह्मपुत्र नदी में पीकोर लाख पर उपरान्त मंदिर भी प्रसिद्ध है।

गुवाहाटी बांध की हुई रिस्क व आसाम खाना के लिए जाना जाता है। गुवाहाटी से करीब 200 कि.मी. दूर (समीक्षण में दूर 4 घंटे का पर्यावरण) धरती प्रियवो गुवाहाटी शहर उद्योग के लिए लोकप्रिय है। शिलांग गुवाहाटी से करीब 100 कि.मी. की दूरी पर है तथा पहाड़ी तीर्थ के होलों के जल तालाबों में यहाँ जाने में 3 घंटे का समय लगता है। शिलांग मेघालय की राजधानी है और वहाँ ही खुशसूत्र पहाड़ी तिब्बत है। जहाँ हाड़हर फर्निक में लाइफ्ट 1300 मीटर तक जा सकता है। यहाँ का एलिफेंट फायर भी प्रसिद्ध है। शिलांग को पहाड़ी पर के उसका स्मारक बना है। शिलांग से करीब 60 कि.मी. दूर (केबुन जानाले तथा पिकनिक करने के लिए पारंपरिक) हो सकता है। यहाँ होलों में पूर्व 3 घंटे तक रहने का उपकार मिलता है। यहाँ के मानान का मंदिर कोल्ड देवता के मंदिर है।
HUDCO's Cricketing Legacy

‘Khelega India, Khilega India!’ HUDCO has been associated with this idea since its inception and has actively participated in various sporting tournaments like football, badminton, table tennis and cricket. India is a cricket loving nation, and HUDCO has always had a very good cricketing team which has been in the news time and again for winning laurels.

My journey started with the HUDCO cricket team when I joined HUDCO in 1999. Once I became a part of the team, I learnt about the team’s rich legacy, which included the contribution of veterans and seniors over the decades, including Shri D. Guhan, current Director Finance, Sh. Qamar Ali, ED (F), Shri V.K. Joshi GM (P), Shri Sunil Talwar, JGM (P), Shri D.S Sudhakar Ramiah, GM (P), currently on deputation to PDIL, Shri. PN Saxena (Retd. GM-HR), Shri. V.K. Shukla (Retd. SM-Sect.) and Shri Devi Dass (Retd. AGM-Set.), to name a few.
With a dynamic cricket team, HUDCO participated in many prestigious tournaments like NBCC Invitation Cricket Tournament, 1991, TERI Cup since 1997 till date, Suntan Cup, 2001 and Luminous Cup, 2002. On two occasions, HUDCO lifted the tournament cup, viz. Ansal Cricket Cup Tournament in 1998 and 2nd TURF Six-a-side cricket carnival in 2003. It was my honour and privilege to be part of the winning team in 2003.

Simultaneously, with the help and support of the management, the HUDCO cricket team has had the opportunity to participate in platforms such as the All India Public Sector Sports Promotion Board, wherein Ranjhi Trophy players and professional players in PSUs are part of the playing teams. HUDO has played matches against ONGC, GAIL, Air India, PFC and FCI to name a few. Along with the opportunity to play with professionals, the team has also had the chance to travel to places like Nagpur (2005), Udaipur (2006), Pune (2007), Mumbai (2008 & 2012), Lucknow (2011) and Dehradun (2012), being the venue of these tournaments, and to learn to stay and play together as a team.

It’s a great feeling, which cannot be expressed in words, to be a part of the HUDCO team. I cherish the moments and memories spent with the team members, which will remain with me for the times to come.
झारखंड विधानसभा का नया भवन

वर्ष 2000 में झारखंड राज्य के गठन के बाद राज्य के विधानसभा भवन की आवश्यकता महसूस की जा रही थी। पिछले 20 वर्षों से विधानसभा का संचालन सांस्कृतिक विकास में एवं इंटर-सोस. में कार्यरत रूप से इंजीनियरिंग के माध्यम से बनाये गये काल्पनिक मन्डल में किया जा रहा था। हर मामले में जिन वातावरण में झारखंड के दर्जे भवन के निर्माण में हड़को ने राजस्वी रूप से योगदान दिया है। यह एक आधुनिक संसाधनों से चुकावूजित भवन है। इस भवन के निर्माण में कुल लागत 465 करोड़ रुपये खर्च आये हैं। यह मार्ग तत्काल भवन है जो 33 एकड़ भूमि में बनाया गया है। कुल विल्लेट अप 6 लाख वर्गमीटर है। यह भवन हड़को द्वारा वित्त-पोषण किया गया है।

इसका उद्घाटन वर्ष 2019 में माननीय प्रधानमंत्री द्वारा किया गया। वर्तमान में नई सरकार की विधानसभा की कार्यवाही इसी भवन दर्जे संचालित की जा रही है।

नये विधान सभा भवन की भव्यता देखकर ही बाहरी है।

इसके तीन भाग हैं भव्य विंग, पूर्वी विंग एवं पश्चिमी विंग। कार पार्किंग के उपर इस भवन में 5000 वेहिकल रुक दिखाए जाने की भवन है। इस भवन का मुख्य आकर्षण भवन के भव्य रूप में सितारा बना गया है। जो अपसंचारी होल्ड के उपर है। इस गुर्दा को अवधिवासी ट्रेक्सिंग आर्ट से सजाया गया है एवं अच्छी तरह से लाइट किया गया है।

विधानसभा के निर्माण में एडघेट्ट और त्रिफाओल सीमेंट क्लास(ACC) का उपयोग किया गया है जो काफी हल्का होता है तथा पानी में तैरता है। इस भवन का लाइक बढ़ जाता है। इस भवन को वीज विद्युत के मानकों के तहत भवन में कम उर्जा का इस्तेमाल, प्रदूषण के उपर, जल संरक्षण के उपर, उर्जा के उपर, जल संरक्षण आदि पर विशेष ध्यान दिया गया है।

हड़को द्वारा केंद्रीय भवन के लिए इस तरह के ग्रीन भवन के निर्माण तथा मोर्चांटिंग का अभ्यस्त नहीं है। यह भवन झारखंड की राजधानी रूप में हड़को के लिए एक आकर्षण का केंद्र है।
Time is Essence of Life &
My Time with HUDCO

It is an absolute honor and a once in life time opportunity to be taking part in the golden jubilee celebrations of an institution. Being a numerologist, I am amazed that HUDCO has passed 4,32,000 hours. I joined HUDCO 25 years after its inception, which means I have been associated with the Company and fellow employees for 2,16,000 hours, which is a lot of time, and one does not know how time flies.

My article covers all kinds of time that I and my near and dear ones have passed in this company that has not only provided bread and butter, but true satisfaction in all the endeavors that I have undertaken, both on personal and official front. I am penning down this article to mesmerize you by different times that are etched in my memory. I believe in living in present, however, I have been forced to recall events from the recycle bin of my brain, so that people can enjoy along with me the ride since I joined HUDCO in 1994.

TRANSITION TIME

I came to HUDCO as a lateral entrant as Senior Project Appraisal Officer from National Industrial Development Corporation (NIDC) a design and consultancy PSU of Government of India. Thanks to my better half who influenced me to leave my erstwhile organization, either due to rumor or sixth sense that NIDC may be wound up, which happened at a later date. Initially I was skeptical as I was a design engineer and had site experience and I had heard that in HUDCO I may get experience in between design and construction. Somehow, I was enthused to know about this in between experience, so I joined. The trajectory was amazing for me as it was a transition from blue (drawing) sheet to green (noting) sheet. As a design engineer at NIDC, vocabulary and language skill was secondary, however in HUDCO, as SPAO I was just below Regional Chief and was forced to learn this skill of communication, for which I was facilitated with a stenographer, much like a draftsman attached to me in NIDC. I was shy and therefore preferred to give written matter for getting it typed. My steno was later mocking my inability to dictate. I took it as a challenge and prepared myself at home by practicing in front of the mirror and next day I gave a dictation at break neck speed. Later I heard him saying that he prefers me to give in writing as I am too quick for him! However, I continued my newly learnt skill.

LEARNING TIME

HUDCO had nominated me for a week long course at Kerala Institute of Local Administration at Thrissur. The training was a turning point in my life in HUDCO. Every nitty gritty of presentations were explained to us. We were given lessons about our behavior, target orientation, listening and responding skill, and overcoming psychological barriers. By the end of the week a shy person like me shrugged off all inhibitions and stood up and went on to give a presentation and was overwhelmed by the response. It became a platform for me to go and embrace the world with my newly learnt skill. HUDCO gave me innumerable opportunities to use this skill. It became a part of my communication style that I kept advocating to others. Further I supported my team members on how they also can do so with flair.

TOUGH TIMES

In my younger days, neither me nor my family was ready to take pains of undergoing transfer and the plethora of adjustments one needs to make. It was a big jolt when I was transferred from Gods Own Country to the City of Joy – Kolkata,
only consoling part was that I got promoted as Assistant Chief Projects. I was only wishing I had been transferred to Bengaluru my home town or nearby city of Chennai. My then boss, who is my name sake, was adamant and said that I need to get the exposure of working in various regions at early period of career, if I look back it appears alright now. I took the transfer as a challenge though I had some apprehensions about Kolkata not being a clean city. For a change I travelled by road with my family in an omnivan, crisscrossing seven states and from one sea coast to the other. Initial period was tough as I and my family were exposed to a new culture, language etc. Slowly I started enjoying by learning the new language, incidentally it was the sixth language my family was exposed to. My stay was also very good, as I was located in a hip place of South Kolkata. My family started enjoying the Bengali culture, eateries etc. We got opportunity to enjoy tram ride and metro ride, in those days it was the only city to have a metro rail. The ride on famous Howrah bridge or cable stayed bridge of Vidya Sagar Sethu was always good.

Slowly I started feeling I should thank HUDCO for making me bold and courageous enough to face tough times and understood that “tough times never last it is tough people who last.....”

TOUGH TIME CONTINUES.............

EMOTIONAL TIMES

During my stint at Kolkata I could complete my MBA, as I knew that to successfully undertake project appraisal, one needs to be conversant with financial acumen. Further to this, I was posted as Chief Manager of the new individual home loan branch of Kolkata. I took the spirit of serving customers as my motto. In the process I came across a bengali government advocate who had applied for loan to purchase a house. I saw this person after sanction carrying out documentation and he requested for release on a particular day saying that it is the last date fixed by land lady, otherwise he cannot show his face to his land lady. I assured him we would do it on the said day. On the particular day I was busy, and in the afternoon I saw him sitting in the waiting hall and weeping. I went up to him and enquired. He said that there was a problem in cheque realization by SBI, as our cheque of Times Bank could not be encashed, because it needed vetting by Bank and the Manager was not cooperating. I immediately called the Bank and they said if I can reach the bank and sign again, the Manager may help. It was dark outside due to cloudy weather, I took my boss’ permission and the office car. We got stuck in traffic as it was raining cats and dogs and we were running out of time. Somehow, we managed to get the Manager’s signature and went to SBI payee bank and I met personally and managed to get the cheque credited to payee account. I still recall, outside the SBI branch on Park Street, rain had receded and I was taken aback, when this customer touched my feet in front of the whole crowd with tears and said I
saved his life. I do not know what I did, only I took it as a challenge to satisfy the client as a one-off case. This made me think and do more to ensure customer satisfaction, which was not there in my other department of institutional funding where I only needed to apply my mind, not my heart, as in case of home loan appraisal. Of course, one needs to apply both judiciously in all cases, but many times heart prevails while taking decision in retail lending cases.

EMOTIONAL TIME CONTINUES...........

PRECARIOUS TIMES

During my later posting as Chief Manager at my home town in Bengaluru, I came across many default cases and I was forced to adopt disdain approach by legal recourse for recovery of HUDCO dues. One such case was a sheer fraud where teachers of a school had cheated everyone by forging the sale deed. There was no purchase and no house, that too in a far off location in a place called Mulbagal in Kolar, known as a notorious place. When my branch official went to collect sale deed from the registrar office, he was told that the token itself was forged. The agent who created this, approached HUDCO and said that he will manage to get sale deed and threatened our official. Somehow our official managed to call me as a Branch Head and asked for advice, I told him to come back with forged token, rest I will take care. I took it as a challenge and planned to visit the town to file a case. Luckily with HUDCO reputation and due to my acquaintance with an esteemed retail client, who was high ranked police official, strategically I sought his support and considering my distress call and institutional requirement he readily came forward and instructed SP of Kolar and in turn, everyone down the line in the police system got the message. I reached the place accompanied with panel advocate and our lady law officer. The police did not want to accept FIR lodged by us. Infact, they were of the view that we are wasting their time, who otherwise are expected to be busy with heinous murder or serious cases instead of small-time forgery case. We told them that everyone who are involved in such racket need to be booked, as otherwise they are harmful to society at large. Sub Inspector (SI)instead of accepting our request had other plans, and they managed to get fraud clients and agent, as it was a small town and put them behind bars. SI wanted to beat them and make them confess, but that was not our purpose as HUDCO cannot get back money by beating. We were looking for criminal action and ultimately recovering dues. The officer was not ready, he wanted to send us away, so he literally did try to torture the fraudsters. There was huge ruckus as followers and family members gathered outside police station. It had become dark already, we could not come out and skipped dinner but did not budge. The SI intentionally went out on night patrol and expected we would go away. Though I was with a lady officer, I called her husband told that she will get late. SI came back and surprised to see us waiting, reluctantly accepted the FIR. I can never forget that midnight when we reached home. Next morning there was news in The Hindu newspaper that “5 teachers of Mulbagal cheated HUDCO. This beginning of complaint helped us and we got recovery through salary deduction and almost all cases are recovered now and closed.

PRECARIOUS TIME CONTINUES............

DISCERNING TIMES

I was promoted and posted at Chennai as Deputy Chief Projects. All along I us as usual tagged with family, managed to get used to transfers, thanks to Kendriya Vidyalaya, so far children could get accustomed to the changes, as there was no change in uniform, not even syllabus. I was free from home burden as my better half was taking care and I took office responsibility. This time it was a tougher assignment, though nodal vigilance officer was a routine job, in my case it was in the aftermath of a CBI case, where in after CBI raid on one of our officials, a case was registered. My duty was to coordinate and facilitate CBI to build their case. It was a very sensitive assignment of handling documents and correctly appraising them. As I was not involved during the incident, CBI also involved me in explaining the guidelines and nuances of HUDCO NIWAS on such funding.
Initially they did not have any clue and were planning to convict more officials. In due course, I managed to explain to CBI and in turn victimization of officers was stalled and I also learnt the process of criminal investigations. Literally I was attending half day CBI office at Shastri Bhawan in Chennai. The inquiry was completed during my tenure, I gave my testimony later in the CBI court as one of the main prosecution witnesses who had narrated the entire systems and procedure of lending by HUDCO, which became the base for the inquiry and later lodging of chargesheet on the incident. Though the case is still going over a decade, it is etched in my memory. I learnt where one needs to put a full stop and what is one's ambit and what is not. I advocated my experience with my team wherever I lead my team in my next posting that how one should not get trapped in such disgraceful situations.

DISCERNING TIME CONTINUES......

TESTING TIMES

I was again posted in Gods Own Country and in my favorite town of Thiruvananthapuram. I was more comfortable on family front, as it was not alien place and we were in a better position and they were proud that I was heading the state operation of HUDCO this time. It was challenging because by this time default was mounting and this time it was not merely home loan defaults, but defaults of major institutional funding, be it government or private builders or even NGOs. I decided to tread the same disdainful path and lead my team systematically with apt strategies. I had advantage of language and my earlier stint, wherein I had seen these defaulters though at a lower level. It took almost first three years of my stint to bring in the beginning of resolution and by the time I left the state to head another major state on promotion, 15 out of 24 cases were totally cleared. Major cases of Cochin International Airport Limited and Kerala State Housing Board, brought us laurels and accolades as HUDCO balance sheet would have gone awry, had these cases not been resolved. Though management including Ministry had played vital role, to me our regional office teams' efforts are always a prime boosting factor. I always look back at my first stint as a stepping experience and my next stint as stepped up exposure and I cannot sidestep our achievement of TRO that we could turn around and while resolving defaults, simultaneously we built back HUDCO business in Kerala. In the meanwhile, the above success did not fetch me my overdue promotion for various reasons. The continuous awards for last three years of my second tenure was testimony to my performance as a leader of regional office, but albeit my elusive promotion, I was given the due recognition and respect by the entire management and continuously I was regional head for a long time, which was motivation for me to do more. One needs to learn to survive in testing times.

TESTING TIME CONTINUES............

JUBILATION TIMES

The accolades and awards continued and I got my promotion as General Manager. I also got my dream posting again at my home town. Thanks to then management, perhaps who could see my performance in Kerala, brought me to Bengaluru. It always helps if CEO also hails from same place, as it happened in Kerala as we at ground level in the region got lot of head way in business or default resolution. HUDCO entered into MoU with three agencies in a global investors meet for the first time. They were major schemes during my second stint at BRO. It was a quadruple jump in growth of business and crossed Rs 10000 crore mark of operations and BRO was the first to achieve this in HUDCO. I am always thankful to HUDCO for making me Chief Manager and my six year though heading a small team with small operation made me think big and could lead from front for another ten year term as regional head at Kerala/Karnataka. I ended up getting six awards as regional head for the performance by my RO team both at TRO and BRO. When everything goes on well on official front, my family was also in settling mode as they had faced eight transfers so far and children had grown up and were no longer KV kids. Further
Bengaluru, being home town we were almost in comfort zone with near and dear ones around. But life always takes a turn. I completed twenty years of my service and I was so used to awards and my collection was increasing, but my new boss thought that my type of person should be in HQ and lured me to come over to head a department at national level to fill the leadership vacuum and I again almost had become eligible for the next post of Executive Director.

JUBILATION TIME CONTINUES ..............

UNLEARNING TIME

I came on transfer to Delhi for the first time in my career at HUDCO, though I started my career from same city way back. Another first was that I had left my family behind and came alone. This happens with almost all government officials as they grow in their careers, one needs to compromise as children will be in higher studies or even in jobs. I started learning the tricks and trades of HQ work culture. Though I was not new to Delhi, as I was alone I explored Delhi and discovered many interesting facets of the city. I was also assigned an important portfolio, which I could pick up well with my support team. I was promoted as ED and my responsibilities increased and my portfolio widened. My daughter luckily got admission in her preferred course of applied psychology, which made my family to relocate to Noida.

As I reached the 25th year of my service in HUDCO my main aim is to pass on whatever I have acquired, to my junior colleagues and employees at large. The legacy should always continue, just as we remember our guides, masters, leaders, bosses, they never go into oblivion. What more can one aspire for than to be in memories of employees for a long time to come, that too in such an illustrious institution. There are enough number of good officers who do much more than what we think and much more skillfully and knowledgeably. However, it should be the endeavor of every single senior experienced official to share their wisdom for betterment of the organisation. I always look forward to every platform to put forth my views, be it in lecture or training, be it in presentations or routine discussions. I believe life is full of learning and it never stops, but sharing that learning is also an important tool.

In the end all I want to say is TIME comes and goes, we all learn, but we are duty-bound to share learning for the betterment of future generations. I look forward to more officers coming forward to share their experiences for HUDCO’s benefit. I hope all had good TIME to read my TIMES with HUDCO. I hope I am able to touch everyone to go back to their memories. My best wishes to all in the HUDCO family in this golden jubilee year.

LEARNING & UNLEARNING TIME CONTINUES .............. beyond golden jubilee years....
After completing my post-graduation from TISS, Mumbai, I opted to work with an organisation which would provide me with an interdisciplinary perspective. Accordingly, I selected an NGO wherein my teammates were from the technical stream. I was with the organization for about one year.

During my stint in earthquake affected areas of Maharashtra, I came across HUDCO for the first time and was deeply impressed with the space planning in the villages adopted by it for rehabilitation. The approach taken was people oriented, inclusive and closer to their traditional space planning. HUDCO had also adopted villages for in-situ rehabilitation. In this model village, HUDCO again adopted the technology and retained the original design, closer to people's lifestyle.

I realised that this is the organisation that works for peoples' need and wanted to join HUDCO. After the all India entrance exam, I was selected and remain in this place till date.

My professional journey began with the multi-disciplinary team, consisting of architects, engineers, finance experts. During my tenure, I have handled large scale housing and infrastructure projects funded by Government of India under the JNNURM, PMAY, VAMBAY schemes. The involvement of a social development expert from HUDCO has been advantageous for the schemes. This has helped the projects develop an integrated approach in an inclusive manner. My involvement in appraisal of core infrastructure areas like water supply, sewerage schemes of Urban Local Bodies have provided key gender sensitive insights on the municipal finance of the ULBs. My consistent involvement and dialogue with urban local bodies, pillars of state administrative set up, has helped me grow professionally and acquire interdisciplinary expertise along the way.

I congratulate this organisation for completing 50 years of sustainable development and finally, Thank You HUDCO, for giving me an opportunity to work in the areas of my interest. I have been fortunate to be part of the organization for 21 long and fruitful years. Along with the organization, I have also grown professionally and at a personal level. With the sustainable mission and vision, I continue to contribute my best in this company.
Reminiscences of My Formative Years in HUDCO...
The Golden Years of 1981 & 1982

It was the summer of 1982, maybe the month of May. I had completed my first year in HUDCO, and I was more than contented with the work culture, the working environment, my own performance and the recognition that I was getting for it. As the AAO (arch.) of the Central Zone multidisciplinary appraisal team, I was encouraged by Sh. H.K. Yadav (Manager-Central Zone), and by the CMD, Sh. H.U. Bijlani, to suggest modifications and improvements in layout planning and building/housing unit designs to HUDCO’s borrowing agencies, while appraising the project proposals received from them.

Such changes suggested by HUDCO for improvement in designs, cluster planning to improve the built and community environment, and efficiency and cost reduction in laying roads and utility services, reducing areas under circulation, under walls, better space utilization, grouping of wet-core areas etc. were not only appreciated by HUDCO Management, but were readily accepted by the borrowing agencies, and this gave immense satisfaction to us, the appraisal officers. Each Zone (South, East, North and Central), was headed by a Manager, and comprised of a compact and efficient multi-disciplinary team – appraisal officers from Law, Architecture, Engineering and Finance disciplines. Operational levels were modest (around 200 crore rupees worth loan sanctions), and all operations were centralized. We appraised, sanctioned and disbursed loan, monitored and conducted site-inspections and feedback studies, from Head office.

Once HUDCO appraisal team’s appraisal report of a new project proposal, and improvements and modifications suggested therein were accepted by the borrowing agency, the nodal officer in charge of the HUDCO cell in the borrowing agency, was deputed to HUDCO, duly empowered. He would sit down with us and amend the estimates, costing and the loan application, wherever required. There was no unnecessary, time-consuming to and fro correspondence, and no ego related issues – the borrowers readily accepted HUDCO’s expertise in habitat related fields.

As I stated in the beginning, I had completed one year in HUDCO, and had not only satisfactorily cleared my probation period, but; based on an excellent CR by my boss, had received a letter of appreciation from the CMD, and given a special increment. So, everything was perfect. Then the pleasant surprise – I was nominated for a two-week training cum workshop in Boston and Cambridge in August/September 1982, on ‘Computer aided affordable housing’, along with Mr. V. Suresh, Mr. V.K. Soni, Mr. V. Roy and Mr. Balasubramaniam. Also in our team were officials nominated by HUDCO’s borrowing agencies. The leader of the group was Mr. V. Suresh who was then the Manager (North Zone).

Now, what was this computer aided affordable housing? This was also called the Bertaud Model, after Alain Bertaud, the creator of this model. It involved a sort of backward working to determine the affordability of a housing unit – in other words; in the first instance, the monthly instalment...
amount that a EWS household could afford to pay for a housing unit was assessed, then this instalment amount was amortized over a long, say 30 years repayment period, and the cost of the affordable housing unit was thus derived. This computer model was first demonstrated to us by Mr. Bertaud himself in HUDCO House.

Though HUDCO was already doing pioneering work in the area of affordable housing, the efforts were mainly through design interventions such as Core housing, Skeletal housing, Expandable housing, discouraging the traditional row housing, and encouraging Cluster designing; adoption of low cost, alternative and cost effective building technologies for both construction as well as laying of utilities; and of course, financial engineering such as financing EWS housing at low rates of interest and long repayment periods, through cross subsidization with MIG, HIG housing and Commercial Schemes.

But a Computer model? Most of us had no knowledge about computers and computer programming. I had never seen a computer before. So, we underwent some preliminary computer training from an Institute in Connaught Place. What an experience! The computer room was like an ICU – air conditioned and sterilized, we had to leave our shoes outside. Here we learnt the basics – Punch Cards and writing programmes in FORTRAN IV.

After having crossed this first hurdle, we thought that our journey to Boston and our Training Programme would be absolutely smooth and uneventful. We were so wrong! While in transit in New York, from where we had to board another flight to Boston, we duly verified our neatly stacked luggage which was to accompany us to Boston. Well, we were in for a shock when we arrived at Boston airport and went to the baggage claim area. Our luggage had not arrived with us. We were not carrying any change of clothes, it was a Sunday and all stores were shut. The gentlemen in our team (all except me) were understandably upset as their toothbrushes and shaving kits and toiletries were in their checked in baggage. I was somewhat luckier because, I was carrying my toothbrush and creams and lotions in my ladies hand bag. We found a pharmacy which was open and the gentlemen had to spend a bit of their scarce foreign exchange (I think we were permitted only $400 each @ Rs. 9.50 to a $), for purchasing shaving kits and basic toiletries. All of us spent three days wearing the same clothes till our luggage arrived!

More or less immediately after this unsavoury incident, another unfortunate incident took place, when one of our colleague’s pocket was picked and he was robbed of his $ 400. We all pooled in and helped him out, but of course he was extremely upset and he could not enjoy the training programme and his stay in Boston, as he would have wanted to.

Very soon, as soon as our formal training programme commenced, we were able to put these incidents behind us, and thoroughly enjoy ourselves. Throughout our stay in Boston, we were put up at The Harvard Motor House. It was a comfortable and conveniently located motel, with bed and breakfast. Breakfast for vegetarians was doughnuts and coffee. There is a first time for everything and so, it was for the first time that I tasted a doughnut! I supplemented the
doughnuts and coffee breakfast with a large 1$ banana, while on our way to the bus station to catch the bus to the MIT campus.

I can never forget the week’s training in MIT, and the week’s training in Harvard – America’s famous Ivy League colleges. We were very fortunate to be entering these Meccas of higher education, and we felt very proud that we were representing HUDCO. Our faculty was great – the well-known Argentinian architect and Professor at MIT, also author of the book ‘Urbanization Primer’, Horacio Caminos.

He was ably assisted by his Research Assistant, Lawrence Curtis. In the class, we usually had a ‘working lunch’ of Pizzas and Coca cola. After the breakfast doughnut, it was the Pizza that I tasted for the first time in my life! We had a wonderful time, both inside and outside the classroom. For dinner, I would hop across the road from our motel, where in a drug store, this friendly old man made me the most delicious grilled cheese sandwiches for $2.5 each.

Exploring the city of Boston with its charming mix of English architecture (brought by the Puritan settlers) and Georgian architecture, pedestrian friendly city scale, an extremely efficient public transport system, the river front development, the famous Boston Aquarium, the historic Quincy Market which combines the glory of the past and the vitality of the present, the Freedom Trail, the balcony from which the revolutionaries declared independence from Britain, the Boston Tea Party Ships and Museum; was a thrilling experience that took us through famous events that forever changed the course of American history.

Lawrence Curtis was not only our programme coordinator, he and his wife Marla proved to be wonderful hosts when they invited us for dinner at their apartment. Marla had gone out of the way to satisfy our taste buds by dishing out many items of Indian cuisine. The night cruise on the Charles river, accompanied by dinner and music, was a unique and memorable experience.

Our two weeks stay at Boston sadly came to an end, but our American experience was not yet over. From the historic and quaint city of Boston, we proceeded to the awe-inspiring and amazing city of New York and spent a couple of days as private visitors. As you walk along the Streets and Avenues of Manhattan which is laid in a grid pattern, excepting for Broadway, which cuts through diagonally; craning your neck trying to catch glimpses of the tops of the skyscrapers, you’re bound to feel dizzy, and start suffering from a stiff neck!

It was a thrilling experience, seeing and beholding streetscapes, buildings and structures that I had seen only in my History of World Architecture text book at college – The Empire State Building, the PanAm building, The World Trade Center, Times Square, Central Park, the Guggenheim Museum, Liberty Island and the Statue of Liberty, the famous Brooklyn Bridge, and so many more! Hats off to the American pioneers who not only dreamt ‘The Great American Dream’, but gave shape to it with architectural and structural creations, that are not only awe inspiring, but are marvellous feats of
engineering! Its mind-boggling, what the people of a nation can achieve, when they have a common dream, unlimited resources and the will to achieve great things.

All too soon, it was time to return home, and I consoled myself that 'all good things must come to an end'. I didn't know at the time, that further good news was in the offing for me, very soon. So, when I received my Promotion Order, promoting me to the post of Appraisal Officer, on 29/9/1982, I was on cloud 9. This was surely the icing on the cake of 1981 and 1982!

Conclusion: Now, when I tell you that I continued to work in HUDCO for a further 29 years, till I retired in September, 2011, as Executive Director (Projects); and when I tell you that I achieved many more milestones during this long innings such as:

- being sponsored for the 18 months Masters Degree programme in Urban Design from the School of Planning and Architecture in 1986. I successfully completed the Masters programme in January 1988, and was awarded the Gold medal for topping my class. I would never have achieved this milestone, had it not been for Sh. S.K.Sharma, the then CMD, HUDCO; a visionary, who believed that the Human Resource of any organization was its most valuable resource. He initiated tailor-made training programmes and academic programmes to develop the full potential of every category of employee.

- holding independent charge of a region's Operations when I was posted as Regional Chief (NCR), in October, 1998; by the then CMD, Sh. V.Suresh.

- the workshops and seminars I attended in the beautiful Himalayan kingdoms of Nepal and Bhutan, along with my colleagues from HUDCO.

- the three-weeks training programme on 'Self-help Housing techniques' in San Jose, the capital of the exotic Central American country of Costa Rica. This was a very intensive class room programme and each of us (I alone was from India) had to write a paper and make a presentation in class.

- being put in charge of entire HUDCO's operations, as Executive Director (Projects) in March, 2005; by the then CMD, Dr. P.S. Rana.

- participating in the World Urban Forum seminar in the wonderful city of Vancouver, and my visit to Toronto and the magnificent Niagara Falls, along with my colleagues from HUDCO.

- a steady rise in my career graph from AAO in April 1981 to AO to SPAO to Asst.Chief to Dy. Chief to Chief and finally Executive Director in March 2005.

You will ask me why I have highlighted and given such a detailed account of only my first two years in HUDCO – 1981 and 1982. After all, the only physical records of these two years are a couple of Office Orders, some faded and discoloured photographs of my visit to Boston and New York, and a pretty American doll that I had purchased from the Gift Store on Liberty Island, in September, 1982. So, how come I have such vivid memories of my first two years in HUDCO?

The memories of these two initial years in HUDCO, are so strongly etched in my mind because they laid the foundation for the way I thought and worked during the remaining 21 years of my career in HUDCO – to take innovative initiatives, to take bold decisions, to have the courage of ones convictions, to perform and to excel, and above all; to be a good ambassador of HUDCO, by publicizing its Policies and Programmes; and by disseminating its expert knowledge and research findings, in the Habitat sector.
I remember the first time I came for my HUDCO job interview and looked at IHC, and said to myself ... Wow! This is the place where I want to work! With the blessings of my parents and the Almighty, I got selected and joined the HUDCO family on 15th February 1999 as a Trainee Officer (TO), along with around 80 more trainees of different disciplines. Another 20 joined over the next 2-3 months and our batch was almost 100 strong.

We were the talk of the town back then. I guess even our Organisation was taken by surprise at the large number of youngsters who were milling around the building! It took a while to settle down and get a formal work station and other infrastructure, meanwhile, the departments and corridors were abuzz with the TOS conversations.

We had the privilege of interacting with the then CMD, HUDCO Mr. V. Suresh on many occasions. In fact, it was his vision to recruit so many young professionals from different fields, keeping in view HUDCOs future growth plan. This was the time when HUDCO also started HUDCO Niwas—the retail lending arm of HUDCO. Those selected for the retail units became the more special and pampered ones... though till this day they still don't accept this fact!

After few days of our joining, we were sent for an induction training programme at HSML, to understand what HUDCO was all about and what was expected from us. This was also the place where our bonding with other batchmates posted in the regional offices began. We went for recreational trips to different places with families, so our family members also developed close bonds that have developed into lasting friendships.

For a couple of years, we made it a point to celebrate every batchmates birthday, and the standard venue used to be the open auditorium of IHC. This practice somehow stopped, as everyone got busy with their professional and family life. But once in a while, we do recall all the fun and amazing time we spent together. Only last year, all the trainee officers of the batch of '99 got together at IHC and celebrated 20 years of joining HUDCO and relived the old memories.

We were given the designation of Assistant Officer immediately after completion of the training, but being the youngest members of the family this title of 'TO' continued for many many years and somehow we also enjoyed this.

During this journey, I had the opportunity to work with many seniors who guided me, my contemporaries and my juniors supported me and I have tried to pass on the learning and similar support to my team. Though like any organisation, HUDCO has a hierarchy, but parallelly, it has also practiced a culture of openness and approachability, and that's what makes it a unique Organisation. I have observed that employees are attached to their departments but their cross functional bonding with employees posted in other departments is even more.

We are in the Golden Jubilee year of HUDCO and as we plan to celebrate this special occasion, it's a wonderful feeling that we are able to be part of this great moment. HUDCO is here today, thanks to its visionary leaders who could guide and lead HUDCO on a successful path. It is also very important to acknowledge the contributions of all the former employees, as they have been the building blocks of this great institution.

HUDCO has been like an extended family throughout my journey of 21 years and will continue to remain so. And yes, the beauty of the building (IHC) still enchants me! God bless HUDCO and all HUDCOites.
An Unpleasant Task .... and Star-Spangled Skies

What makes a person that he is? Heredity? Environment? Education? Or training? Which of these is the crucial factor? Or is it a combined effect of all of these? I don't know for sure. But sometimes there are small incidents, seemingly insignificant at the time, which shape your attitude to work and life. I recount here such an incident which occurred early in my career at HUDCO.

It was 1978. I was in HUDCO for two years. One fine morning CMD summons me, directly. You can understand how the anxiety grips you in such moments. I appeared before him not knowing which way the sky was going to fall.

Well the task that I was assigned was so bizarre that I could never have imagined it. I was to travel immediately to a place called Shahpur in district Kangra in Himachal. I was to carry all HUDCO literature, guidelines, design concepts etc with me and display it in a stall in the village fair, mind you a village fair, which was being held there two days later. Now here I was, an architect with some years' experience in the profession, appointed as Assistant Project Appraisal Officer to examine housing projects asked to go to a place I knew nothing about and set up a stall and display HUDCO wares to villagers in a Mela!

My first reaction was What the heck is this? Why me? How do I reach there? Where shall I stay? But since orders were from CMD himself there was no way out of this trip to Shahpur ...where the heck was it? Well from PS to CMD I could find out the location of the place and that I was being sent there because a demand for it came from certain quarters.

Next afternoon I was in Shahpur, Zilla Kangra having travelled by train from Delhi in an unreserved compartment to Pathankot. There onwards I had taken an ordinary bus to Shahpur which was a whistle stop on way to Dalhousie.

The contact point in Shahpur was the school master of the primary school there. I could locate the school some thousand feet below the highway and walked down. The school was closed by the time I reached, but school the master was waiting for me. He showed me my living quarters which was a classroom where a charpoy was laid. So inviting! So welcoming! No way I was going to spend the night there.

Then I also saw the place where the grand HUDCO display had to be arranged next morning. At this point I took leave from the schoolmaster assuring him I would be back next morning to fix a HUDCO stall.

I had spotted a Dak Bungalow near the Bus stand while alighting from the bus. I now approached it and demanded a room as a govt officer from Delhi. I was in luck and was allotted a well-appointed room and the cook cum chowkidar assured that he would prepare a good supper.
After meals at around 9 pm I heard some loud music and went out to enquire. It was summer and night was cool with a clear sky. The source of music was a stage set up in the open ground next to the Dak Bungalow. A group of artistes from All India Radio, Shimla were performing. This was obviously a part of the fair arrangements. A small crowd had gathered there and was intently watching the show. There was folk music, dances and under the star-spangled skies it was sheer magic. I sat mesmerized till it was almost midnight and then retired to my room.

Some 36 hours later when I returned to Delhi after setting up a display stall in Shahpur village fair which was really a big affair and many people inquired about low-cost housing schemes of HUDCO and collected our design concepts, I was happy that I had a chance to go there.

That magical evening of folk arts and the lilting mountain music under the starry skies is still vividly fresh in my memory.

Later in my 26 year career in HUDCO, whenever I was faced with the choice of taking on a tough challenging task or an unwelcome transfer, I would think of that magical musical evening in Shahpur which I got as a surprise reward and said to myself…. What the heck… let’s do a Shahpur again!
My 29 Years in HUDCO – Expectations and Experiences

Having worked with the senior management for the first 13 years and the last six years, a person working as Private Secretary to many bosses would have many experiences and events to recall. But I neither had the habit of maintaining a personal diary nor do I remember so much. Still, on the occasion of this Golden Jubilee Year, I would like to share some memories of my life in HUDCO.

I joined HUDCO on 10th of October, 1991 as Stenographer Grade III, after having worked for four and half years in Indian Railways. Prior to that, I worked for two private companies for over four years in Delhi. I resigned from my job in the railways and joined HUDCO, even though it was a transition from a higher position to a lower position, with the hope and promise that was made during my interview in HUDCO that I would get an opportunity to go to my home State (RO - Thiruvananthapuram) so that I can look after my ailing mother.

However that did not happen, and I was posted with Shri V. Suresh, who was appointed by the Government during the same period, on the HUDCO Board of Directors as the first Director (Corporate Planning). When I joined, DCP office only maintained a few folders of loose papers containing letters and Inter-Office notes, and many files relating to construction projects of Andrews Ganj and Bhikaji Cama Place, for which DCP was the overall in-charge. It was very difficult to cope with the style, speed, subject knowledge, international exposure, commitment, etc. of Shri V. Suresh, which is known to all old timers in HUDCO!

Our association lasted for 11 years of intimate, unconditional and dedicated service. During 1991-96, HUDCO was known to the outside world because of the activities undertaken; viz. HUDCO Place (Andrews Ganj), three major projects in Bhikaji Cama Place (HUDCO Trikoot, HUDCO Vishala and August Kranti Bhawan), all buildings of high visibility, regular press coverage in leading newspapers on various subjects, international exposure with UN-Habitat (the then UNCHS), UNEP, UNDP, etc. through collaboration on cost effective building materials and technology transfer, building centre movement in India, slum rehabilitation programmes, community development and skill improvement programmes, apart from HUDCO’s routine lending activities for housing and infrastructure projects. Shri V. Suresh’s exposure to international agencies helped HUDCO to mobilize soft loans from World Bank and ADB, as well as soft loan and grant from KFW for the technology transfer efforts through the Building Centre Movement.

My first Deepawali day in HUDCO (1991) was very interesting. Shri Suresh asked me to reach his home in the Asiad Village in the morning, to finish off all dictation works pending in those few plastic folders. I took a new and bigger shorthand notebook and reached around 10 a.m. and he started giving me dictation. In between, there was a break for visitors, and for lunch, which he arranged for me at his home. Finally, the dictation ended at around 8p.m, amid much noise of fire crackers, there was hardly any page left in my copy to write further! While leaving, he commented that have got one-month’s work to transcribe and should complete typing as
early as possible. Literally, it took almost one month to finish my transcription, even while I used to work for almost 14 hours in office daily, and as a result, towards the end, I forgot most of the shorthand outlines and committed many mistakes. Shri Suresh admonished me left and right, but at the same time, showed some compassion, possibly to convey to me the message that I should learn more and more to catch up with his speed and energy. During this period, Shri Suresh made it a point to ensure that I enjoy my work fully, as he introduced me to almost all his guests and visiting officials, which encouraged me to work more and more. I gradually learned a lot about the policies, programmes and the thinking of the management on certain issues and changes to the systems and procedures, and I started feeling that I am responsible for whatever happens in his office. I improved my shorthand and typing speed, knowledge of the subjects HUDCO dealt with, inter-personnel relations with all HUDCO regional offices, ministry officials, etc.

The first Corporate Plan for 1992-97 was prepared and approved by the Board and concentrated its budgeting on perspective planning. The projections were to double the operations in five years. HUDCO witnessed diversification of activities in 1994 when we started funding private sector and NGO schemes for housing and commercial infrastructure. HUDCO also started funding land bank for shelter-less category and waste management schemes.

From 1996 October onwards, I was posted in CMD Secretariat and I continued my work in various capacities. It was a period with many activities of Shri V. Suresh as CMD, HUDCO receiving a lot of attention from the Government of India, state governments, borrowing agencies, media and so on. There was a regular column in the Indian Express, "CMD Speaks", which carried contemporary issues of shelter and services. HUDCO was bustling with activities and all employees were charged up, but again I continued with my late-night travel from office to home.

I have to my credit documenting all housing policies; right from the first National Housing Policy in 1994, which was drafted by Shri V. Suresh with inputs from a major seminar organized by the Ministry of Urban Development and HUDCO. There was another major programme organized for the
Local Government officials and elected representatives in Talkatora Stadium, again organized by HUDCO as the main player, with the initiatives of the then MOS (I/C) Shri SS Ahluwalia. Shri Suresh richly contributed to the preparation of National Housing and Habitat Policy, 1998. As I was working in HSNI with Dr. KK Pandey, I was entrusted with the work of documenting the National Urban Housing and Habitat Policy, 2007.

HUDCO was in the forefront of natural calamity reconstruction and rehabilitation works in earthquake, cyclone and flood affected areas. The then Hon’ble Prime Minister, Shri Atal Bihari Vajpayee himself was very keen to get HUDCO associated with various urban development programmes, and it is during this time that the Prime Minister's Integrated Urban Poverty Eradication Programme (PMI-UPEP) and Nirmal Bharat Abhiyan for total sanitation took shape. The initial draft for Nirmal Bharat Abhiyan proposal was shaped up within one hour in view of the urgency shown by the Government at that time. One thing I would like to mention at this stage, is that Shri V. Suresh never said that he was tired and we would do the task the next day. He always wanted to finish off the task in hand and then only allowed everybody to leave office.

Subsequently, I worked with Shri Pankaj Jain, Shri DK Biswas, Shri PK Pradhan and Shri LM Mehta, all IAS officers officiating as CMDs, and learned how one is different from the other in terms of priority, style of functioning and problem-solving skills. Thereafter, I was posted in HSNI for three years, which was again a new chapter for learning how to prepare training modules, research works, technical papers and expert notes on various housing and urban infrastructure works. Thereafter, I was transferred back to Corporate Office and positioned in Resource Mobilization Wing, under Shri RK Khanna and then in IT Wing, with Shri Rajesh Goel, before being posted back to CMD Secretariat on 1st April, 2014.

From 11th April, 2014 to 20th December, 2019, I had the opportunity to work with Dr. M. Ravi Kanth as CMD, HUDCO. It was an excellent period for HUDCO, during which new records were created year-after-year on almost all MoU parameters. In fact, he taught me how precision should be brought in our work through continuous improvement in thoughts and actions. He always stressed on zero mistake output and applying rule position in any proposal so that nobody could question our actions at a later date.

HUDCO’s field of activity and basket of options have been diminishing with the entry of Scheduled Commercial banks into financing 'anything and everything'. We need to study the changing needs of State Governments, community and the change in patterns of living, so that there is sustained demand for our products and services.

At the end, I have some thoughts to be shared with my colleagues, which are:

- Trust in management; trust in colleagues with whom you are working now.
- Frank and fearless approach towards issues.
- Negativism to give way for positive attitude, which may eat away your valuable time and energy.
- Self-criticism before criticising others on non-issues or issues which are either not clear or having full knowledge.
- Discipline in our work - introspect about our contributions to the organization in lieu of the CTC package we are getting from HUDCO.
- Respect for authority and for rules.
- Always weigh collective bargaining vs. collective contribution.
- Protect the dignity of the organization.

I think the above characteristics will definitely lead any person to the most dignified and satisfactory service in his career.
Let Us Feel Proud – We are HUDCOites…

India is amongst largest urban systems in the world...
Every other city in India has HUDCO’s footprint...
I feel proud... I am a HUDCOite!!!

Scanned our executives list...
more than 50% are post graduates...!
A knowledge hub indeed...!!
I feel proud... I am a HUDCOite!!!

Thought for a while... what all we support...?
Houses.. water.. roads.. transport.. drainage.. sewerage.. solid waste..
schools.. hospitals.. shops.. every thing one needs..!!
I feel proud... I am a HUDCOite!!!

Funding, technology advice, consultancy, capacity building, even construction...
What is left out...?
a one-stop shop for the sector indeed...!!
I feel proud... I am a HUDCOite!!!

Come! Let us join together!! for making our mission...
of promoting sustainable habitat development...
to enhance the quality of life... a reality!!!

Let us join together in our Golden Jubilee Year,
to re-assert... our role and contribution..
to re-assure... our contribution and commitment...
to re-dedicate... our commitment and conviction.

Yes.
Let us feel proud – We are HUDCOites.
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भारत सरकार का उपक्रम

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