From the Chairman's Desk...

At the outset, I take this opportunity to wish everybody a very happy and prosperous new year. This year, HUDCO will be entering its 50th year on 25th April 2019. HUDCO has made tremendous contribution to the development of the nation, through its wide ranging housing and urban infrastructure projects. While HUDCO will continue to be a key player in the urban development sector, it is time for us to think big for the growth of the organisation in the ensuing decades.

HUDCO's sanctions and disbursements have been steadily rising and we have been continuously getting 'excellent rating' for the past seven years. However we have still not achieved the 'Navratna' status. While this should be our immediate target, we need to raise the bar so that HUDCO can be a sector leader in the coming decades. We need to take necessary steps to resolve defaults and to explore new business opportunities, by entering into dialogue with all our stakeholders.

The Hon’ble Prime Minister, in his address at the CPSE conclave, had urged all public sector enterprises to draw up an action plan focussed on five theme areas, to contribute towards the 'Vision 2022 for a New India'. The HUDCO Board has already approved HUDCO’s action plan that has been uploaded on the 'Drishti dashboard'. Some of the key actions to be implemented as part of the plan include, setting up innovation cells in all the HUDCO offices, serving aspirational districts through our CSR activities, implementation of ERP system and organizing training programmes for overseas professionals. HUDCO has been the largest facilitator of housing delivery in the country, and as part of the action plan will continue to support one million housing units every year, so that by 2022, HUDCO would have supported 22 million housing units.

While work has already been initiated on some of these actions, I urge each one to work whole heartedly to ensure the successful and timely completion of all the projects under the action plan.

As we work towards achieving the operational targets for the current financial year and thereafter a new set of targets for 2019-20, we should ensure that we lead a balanced life. Let us remember to begin each day with a smile because a smile is contagious, strengthens the heart, charges the brain and makes the face glow. Let us work together as a team, where each member supports and complements one another. I have mentioned on several occasions that a team means 'Together Each Achieve More', and therefore we must work together, with the understanding that none of us is as strong as all of us.

Dr. M. Ravi Kanth
IAS(KL:86) & CMD, HUDCO
37th CITYNET Executive Committee Meeting Da Nang, Vietnam

Dr. M. Ravi Kanth, CMD HUDCO, participated in the 37th Executive Committee Meeting of CITYNET, at Da Nang, Vietnam from 21-22 November 2018.

HUDCO Pays Homage to Dr. B.R. Ambedkar

Dr. M Ravi Kanth, CMD and the employees of HUDCO, paid homage on the 62nd death anniversary of Dr. B.R. Ambedkar, ‘Father of the Constitution of India’. Dr. Ravi Kanth highlighted Dr. Ambedkar’s major contributions towards fostering an inclusive and just society.

Release of HUDCO Calendar & Diary

Dr. M Ravi Kanth, CMD released HUDCO calendar and diary of 2019 in the presence of all employees in a ‘Good Governance Meet’, with the hope and wishes for a better balance sheet and Navratna status in the ensuing year, wherein HUDCO enters its Golden Jubilee Year.
Dissemination Workshops for Credit Linked Subsidy Scheme

Patna

A workshop on PMAY-CLSS was organized at Madhubani, Bihar to spread awareness about CLSS at local level. Branch managers of different PLIs/Banks, all officials responsible for PMAY-CLSS in the 4 ULBs of Madhubani district, along with the District Magistrate and local MLA attended the workshop. All the ward councillors of Nagar Parishad, Madhubani also participated actively in the workshop.

Shri Deepak Kumar Jha, Joint General Manager (Projects), HUDCO PRO, explained the salient features of the PMAY-CLSS, including subsequent amendments thereof and urged all the dignitaries and branch managers to make use of the subsidy provided under the programme and sanction maximum number of loans. The Chairpersons and ward councillors were also requested to spread awareness amongst the citizens.

Dehradun

A workshop on CLSS-PMAY (Urban) was organized by Dehradun regional office for the staff members of Nagar Palika Parishad, Rudraprayag. Salient features of CLSS were explained by HUDCO officials. The interactive workshop was attended by forty staff members of Nagar Palika Parishad Rudraprayag. The unique features of CLSS were discussed and doubts regarding definition of family, carpet area, statutory towns etc., were clarified.

Another workshop on CLSS was organized for the officials of Nagar Palika Parishad, Karnaparayag. The workshop was attended by twenty two staff members of Nagar Palika and two branch managers each from State Bank of India and Punjab National Bank.

Ahmedabad

A regional level review meeting and workshop for CLSS was organized by the Ahmedabad Regional Office. The meeting was aimed at assessing the progress made in implementation of the scheme, creating awareness about recent modifications/ changes in the guidelines of CLSS scheme and to familiarize PLIs that have executed MoU with HUDCO recently, about the scheme and its guidelines. The meeting was attended by twenty bank officers from banks that have executed MoU with HUDCO, including a representative from the Gujarat State Level Bankers’ Committee.

The Regional Chief appreciated the efforts of all PLIs in implementing the CLSS programme effectively in the state, and acknowledged achievements of outstanding performance by PLIs like Kalupur Commercial Co-operative Bank and Vijaya Bank. The clarifications
sought by PLIs on operational issues were effectively addressed and Regional Chief reiterated HUDCO’s complete support for successful implementation of the CLSS program in the State.

Another workshop on CLSS was conducted along with National Housing Bank, at Amreli for lead bank manager (SBI), Bank officials from Amreli District, builders, architects and Chief Officers & employees of various Nagarpanchayats in Amreli District. More than 70 participants attended the workshop which shared the various efforts made by Amreli Nagarpanchayat to propagate CLSS scheme in Amreli.

Kolkata

A workshop on CLSS - PMAY (Urban) was organised at Gangtok, to discuss and disseminate the key features/details of CLSS under PMAY(U) with the Branch/field level officials of all PLI’s/banks of the urban area of Gangtok. Twenty five branch managers of various banks from urban areas of Gangtok and senior officials from SBI and the Planning Department attended the workshop.

Dr. Tushar Kumar Sinha, AGM(IT) explained the features of CLSS and its implementation procedure, deliberated on the role of Central Nodal Agency (CNA), and made a refresher presentation on the existing guidelines and recent changes/modification in the guidelines of CLSS with regard to the loan tenure and other amendments. All necessary clarifications with regard to ownership of property, loan tenure, eligible loan amount, processing of claim, uploading of claim etc were also provided.

Condolence

Shri Shivraj Kumar, AM, Bhopal RO
(13.9.1990 - 23.11.2018)

We deeply regret the untimely demise of Shri Shivraj Kumar, AM, Bhopal RO on 23/11/2018. He was 55 years old.

Our heart felt condolences to the bereaved family on the untimely death of our beloved colleague. We pray to God to give strength to the family members to bear this irrecoverable loss.
HUDCO Receives Digital Leader Award for Excellence

Dr. M Ravi Kanth, CMD HUDCO, received the ‘Digital Leader Awards for Excellence’ from the Indian Express Group, under the ‘Enterprise Applications’ and ‘Unified Communications’ categories, for successful pan-India implementation of these initiatives.

HUDCO Inks Pact for Enterprise Resource Planning

To give momentum to ‘Digital India’, HUDCO inks pact for Enterprise Resource Planning (ERP).

HUDCO Employee’s Contribution to Kerala Chief Minister’s Distress Relief Fund

Regional Chief and TRO team met the Hon’ble Chief Minister of Kerala and handed over the letter from CMD, HUDCO and the details of RTGS payment from employee’s salary contribution for Chief Minister’s Distress Relief Fund.

In the aftermath of the disaster and havoc caused by unprecedented rain, landslides and floods in the State of Kerala, the employees of HUDCO made a contribution of Rs.22,53,231/- from their salaries for helping towards the task of rehabilitation and rebuilding Kerala.

Meeting with Hon’ble Deputy Chief Minister, Government of Karnataka

Regional Chief, Bangalore and the BRO team had a short meeting with Dr. G. Parameshwara, the Hon’ble Deputy Chief Minister, Government of Karnataka and also Minister for Home & Bangalore City Development.

The BRO team informed about the loan allocation available to the State of Karnataka and also the details of possible housing schemes for police personnel in the state and urban infrastructure schemes for Bangalore City Development, for availing HUDCO loan assistance during the financial year 2018-19.
हाउसिंग एंड अर्बन डेवलपमेंट कार्यालय एन.एच.आर. (हडको) में 4 सितम्बर, 2018 से 18 सितम्बर, 2018 के दौरान हिंदी प्रश्नावली का आयोजन किया गया। कार्यक्रम का शुभारंभ 4 सितम्बर, 2018 को हडको मुख्यालय में आयोजित था। एवं प्रतिस्पर्धा, हडको के कर कमला से जूता प्रश्नावली के साथ हुआ। इस अवसर पर हडको प्रश्नावली कार्यालय में प्रोफ. प्रकाश, प्रश्नावली लिख एवं मुख्य स्तरवर्ती अधिकारी एवं अन्य वरिष्ठ अधिकारी भी उपस्थित थे। दौरान में उपस्थित हडको मुख्यालय के अधिकारियों एवं कर्मचारियों के लिए एक कार्यशाळा का भी आयोजन किया गया। कार्यशाळा आयोजन के लिए दिल्ली विश्वविद्यालय में कार्यक्रम प्रो.कृष्ण शर्मा को आयोजित किया गया था। उपस्थित सभी मंत्री अधिकारियों ने एक स्थान में समूह निधा एवं आत्मसमर्पण के साथ हिंदी को सरकारी काम-काज के लिए अपनाने पर जोर दिया। इस दौरान आयोजित राजनाथ प्रेक्षा गतिविधियों एवं पुरस्कार की रखी गई। पैकिया का समापन 18 सितम्बर, 2018 को हडको वितरण समारोह के साथ किया गया जिसमें अध्याय एवं प्रारंभ प्रश्नावली के कर कमला से पृष्ठकार विजेताओं को प्रमाण-पत्र वितरित किए गए।
New Year Celebrations at HUDCO

Dr. M. Ravi Kant, CMD HUDCO lit the ceremonial lamp to usher in the New Year and greeted the employees. Later in the day CMD, inaugurated the newly renovated fifth floor of HUDCO Bhawan that now houses a cafeteria, the IT innovation kiosk and a recreation center with carom and table tennis facilities. He met the HUDCO table tennis team and also played a game in the newly inaugurated facility. The HUDCO cricket team along with the new cricket coach, Shri. Aril Batra, was also introduced to CMD.

During the New Year get together held in the evening, CMD HUDCO, CVO and Director Finance, greeted the employees and urged all the employees to work with renewed energy to take HUDCO to greater heights. CMD, appreciated the efforts of the administration team to ensure the successful implementation of the swatchta action plan. On the occasion, he felicitated the concerned officials and the house keeping staff, who had extended full support in carrying out the cleaning activities in HUDCO Bhawan.
International Training Programme on
“Formal Solutions to Informal Settlements”

Dr. M Ravi Kanth, CMD HUDCO, inaugurated the 39th
International Training Programme on “Formal Solutions to
Informal Settlements”, organised by HUDCO’s HSMI from 12th
November to 21st December, 2018. This programme, supported
learning about innovative technologies in affordable housing and
disaster mitigation technologies; designing and planning
parameters for informal and formal settlement etc.

by Ministry of External Affairs (MEA) under the Indian Technical
and Economic Cooperation (ITEC) and the TCS Colombo Plan,
was attended by 25 participants comprising of architects,
planners, engineers, landscape architects and urban managers,
from 18 countries viz. Afghanistan, Bangladesh, Botswana,
Burundi, Egypt, Fiji, Guatemala, Kenya, Mauritius, Namibia,
Niger, Sierra Leone, Sri Lanka, Sudan, Tajikistan, Tanzania,
Uganda, Zimbabwe. The main objectives of the course were to
provide technical inputs on global perspectives on urbanisation
trends and Government of India schemes; examining the role
and tasks of urban managers for formalizing the informal
settlements, the process of growth of informal settlements in the
context of social, political, spatial and institutional factors; the
New Urban Agenda and Sustainable Development Goals;

As part of the programme, participants visited various projects
implemented by Central and State governments, major public &
private sector undertaking across India, to closely observe the
manner in which the formal inclusion has been attempted in
urban areas and to interact with the main stakeholders directly.

CMD HUDCO addressed the participants and interacted with
them. He discussed about various Government of India schemes
like PMAY, Smart Cities, AMRUT, HRIDAY etc. which are being
implemented on mission mode by Government to improve the
cities. Welcoming the participants, he wished them a fruitful
learning experience and stay at HUDCO’s HSMI and wished the
programme all success.
दो दिवसीय विशेष हिंदी कार्यालय - एक हिपोटेस

हड़कों में राजभाषा हिंदी के प्रोत्साहनकारी एवं प्रेरक वाहनावरण को तैयार करने लागे अन्य कार्यकर्ता को राजभाषा हिंदी के संविधानिक दायित्वों का भाग करने और इन दायित्वों का सहभागत करने से पूरा करने के उदेश्य से हड़कों मुख्यालय का हिंदी अनुभव समाज-समाज पर हिंदी कार्यालय का आयोजन कर दिया है। इस क्रम में हड़कों कंपनीकुमारी, जयपुर, देहरादून, हिमाचल प्रदेश तथा तिरुवनन्तपुरम में इस तरह की विशेष हिंदी कार्यालयों का आयोजन कर दिया है। इसी संदर्भ में हड़कों मुख्यालय के हिंदी मुख्यालय ने विज्ञापन के क्षेत्रीय कार्यालय के समन्वय एवं सहयोग से 11 एवं 12 नवंबर, 2018 को हिंदी, आदि प्रदेश में 'गा' क्षेत्र सिक्का हड़कों क्षेत्रीय कार्यालयों के कार्यकर्ताओं के लिए "दो दिवसीय विशेष हिंदी कार्यालय" का आयोजन किया।

इस विशेष हिंदी कार्यालय में हड़कों मुख्यालय के 11 अधिकारियों तथा बेंगलुरू, मुम्बई, लोहरी, हैदराबाद, विजयवाड़ा, कलकत्ता और तिरुवनन्तपुरम क्षेत्रीय कार्यालयों के 24 अधिकारियों सहित कुल 35 अधिकारियों ने भाग लिया। कार्यालय का प्रारंभ 11 नवंबर, 2018 (रविवार) को कार्यालय स्थल पर दिने का आयोजन किया गया। दोप्प प्रजनन तथा संस्कृत अधिकारियों एवं प्रतिभागियों के परीक्षण के उपर्युक्त कार्यालय का प्रारंभ अध्यक्ष एवं प्रबंध निदेशक, हड़कों के अध्यक्ष संबलन के साथ विषय। कार्यालय का अध्यक्ष श्री एस.ही महानगर, क्षेत्रीय प्रमुख बेंगलुरू तथा सह-अध्यक्ष श्री एस.वी.एस.बादुः क्षेत्रीय प्रमुख, विजयवाड़ा ने की। इस कार्यक्रम में मुख्यालय के श्री खुर्छरुद्र कुमार, महाप्रबंधक (राजभाषा), जी. विशेष, उप महाप्रबंधक (प्रचार) तथा श्री कमलुइलाम, हिंदी प्राचार्यपक, हिंदी प्रशिक्षण योजना, हैदराबाद ने हैदराबाद सदर के रूप में भाग लिया। कार्यालय का समन्वय एवं सहयोग नवंबर के श्री नरेंद्र कुमार, परिषद प्रबंधक (राजभाषा) ने किया।

कार्यालय में हैदराबाद सदर क्षेत्र प्रतिभागियों को राजभाषा हिंदी के संविधानिक पहलों पर प्रतिभाग, कार्यक्रम हिंदी शादीवाली, राजभाषा प्रेक्षक विभिन्न हिंदी समितियों तथा सरकारी कार्यालय में आठ-नवीनी भाषाओं के सरल दैनिक हिंदी प्रयोग तथा हिंदी मान को उपलब्धि के अभाव के कारण। विभिन्न जानकारी के उपरांत प्रतिभागियों के लिए राजभाषा प्रशिक्षण मतदान का आयोजन भी किया गया। कार्यालय के अतिसात सरल क्षेत्र में ध्यानदायक साहित्य से साथ प्रतिभागियों को प्रभावितव तथा पुस्तकालय विचारित किया गया।

नगर राजभाषा कार्यालय, नटकाम कार्यालय

नगर राजभाषा कार्यालय समिति (कार्यालय-1), चब्बीसगढ़ कार्यालय द्वारा विडियो के द्वारा 01.08.2018 को तैयार किया। नटकाम कार्यालय में आयोजित वार्षिक राजभाषा पुस्तकालय समारोह में सदस्य कार्यालय में बोड़ / उक्त / समितियों की श्रेणी में हिंदी के सरहदी प्रयोग के लिए वर्ष 2016-2017 के लिए हड़कों क्षेत्रीय कार्यालय, चब्बीसगढ़ को "हिंदी कार्यालय" प्राप्त हुआ है।

इस संबंध में सुश्री नवेत्रा महानगर, प्रावास प्रमुख आयकर एवं अध्यक्ष, उत्तर प्रदेश क्षेत्र, नगरकार्यालय, चब्बीसगढ़ द्वारा हड़कों क्षेत्रीय प्रमुख, श्री हरेन्द्र भट्ट की शील्ड एवं प्रशिक्षन पत्र प्रदान किया गया।
Affordable Housing Summit cum Expo, Ranchi

Ranchi regional office participated in the Affordable Housing Summit Cum Expo, organized to bring together all stakeholders for discussions to find a way forward for implementation of the Govt. of India ambitious programme of "Housing for All" by 2022. The HUDCO stall highlighted HUDCO’s role in the housing and infrastructure development of Jharkhand state. Information about the HUDCO funded schemes, HUDCO Nivas scheme and PMAY-CLSS scheme were exhibited through banners and standees, besides pamphlets and brochures were distributed for disseminating information about these schemes.

Regional Chief, HUDCO Ranchi, Sri Ajith Kumar K, made a presentation about HUDCO’s contribution in the development of the state of Jharkhand and the country as a whole. He shared some of his experiences of implementation of affordable housing in other parts of the country with technical and financial support of HUDCO.

The Hon'ble Minister for Urban Development, Housing and Transport, Government of Jharkhand, Sri C P Singh, was the chief guest on the occasion. In his address, he stressed the need for joint efforts by builders, bankers and government agencies for providing houses to people of Jharkhand under the Pradhan Mantri Awas Yojana. He informed the gathering that banks are not providing loan to a large section of people due to CNT/ SPT act in the state of Jharkhand. He stressed that affordable housing schemes are being implemented with better planning in other states. Sri Ajoy Kumar Singh, Secretary, Urban Development & Housing, Government of Jharkhand & CMD Jharkhand Urban Infrastructure Development Company (JUIDCO), also shared that the implementation of PMAY scheme in the state of Jharkhand is not very encouraging. He said that he has gathered information about the methodology of implementation of PMAY in other states where it has been very successful and suggested that Jharkhand should focus on implementing the scheme along similar lines.

The summit was also addressed by Dr. Rajeev Tyagi, Director General, Indian Chamber of Commerce, Mr Sanjeev Vijayvargiya, Dy. Mayor, Ranchi, Sri Sanjay Pandey, Asst. Director, UD, GOJ, Sri Rajendra Kumar, GM, Bank of Baroda, Sri Bijay Kumar Agrawal, MD, Pranami Group, Sri Sudipta Chakraborty, Chief Architect & Planning, CMPDI(Coal India) among many others speakers. A large number of real estate developers, builders, architects, engineers, bankers, general public as well as media personnel attended the event.

The Chief Guest and the Secretary, Urban Development & Housing, Govt. of Jharkhand visited the HUDCO stall and were appraised about HUDCO’s contribution in housing and urban development in Jharkhand.
Training Programme on Goods & Services Tax

An in-house training programme on “Goods & Services Tax (GST)” was organized by HUDCO’s HSMI, with participation of HUDCO officers from all regional offices. The programme was designed to cover various aspects of GST, such as the GST provisions relevant to HUDCO operations, clarifications on availing input tax credit and its effective utilization, synchronization among various offices in terms of filing GST returns, input tax credit and reports on GST audit. An insight on the solution to the practical challenges in filing of GST return, compliance on documentary requirements and relatively new TDS provisions was also provided. Further, the programme also addressed the issue of liability under reverse charge on HUDCO.

Dr. M. Ravi Kanth, CMD HUDCO, enthused the participants to diligently carry out GST related work in regional offices. Further, CMD added that HUDCO’s role is of immense importance to the progress of the nation and therefore every employee should give our best in our respective area of work, as the same is going to fuel the progress of the country.

Regional Workshops on the Real Estate Regulation Act

The Ministry of Housing & Urban affairs organised a series of regional workshops on the ’Real Estate Regulation Act- 2 years of Implementation and Way Ahead’, to share experiences and take decisions for effective implementation of RERA. Dr. M. Ravi Kanth, CMD HUDCO, participated in all the four workshops and presented the perspective of financial institutions in the context of the implementation of RERA.
Retirements

Mrs. Rajbala Saini  
AF(SG), (RO, NCR)  
02.02.2000 to 31.10.2018

Shri E Ravichandra  
AF(SG), (Chennai)  
26.10.1993 to 30.11.2018

Shri Pandor Babu Lal Ditaji  
AF(SG), (Ahmedabad)  
28.12.1982 to 30.11.2018

Mrs. Reshma Sachdeva  
SM(Admin.), (Corporate Office)  
17.02.1986 to 30.11.2018

Shri Devi Singh  
AGM(QL), (HSML)  
11.10.1991 to 31.12.2018

Mrs. Neelam Sahni  
AGM(Scctt.), (Corporate Office)  
30.05.1982 to 30.12.2018

Shri PR Srivastava  
ED(NCI/QN/K), (Corporate Office)  
01.11.1994 to 31.10.2018

Dr. P Jayapal  
Sr. ED (C&H/R) (Corporate Office)  
20.08.1999 to 31.10.2018

Shri NL Manjoka  
DCP, (DCP Office)  
11.04.2013 to 30.11.2018
During the Vigilance Awareness Week, Corporate Vigilance Department of HUDCO conducted several vigilance awareness activities and programmes. An essay competition was organised on the subject “Eradicate Corruption - Build a New India”. A debate competition was conducted on the subject “Can public public participation help in eradicating corruption” and a slogan competition was also organised. During the week, CVO and vigilance functionaries also participated in the vigilance awareness programmes conducted by CVC and MoHUA.

In addition to various activities at Corporate Office, Regional Offices also organised various vigilance awareness activities and programmes. Outreach vigilance awareness activities & programmes were conducted in some schools and colleges. Some regional offices also conducted awareness camps, gram sabha etc.
हडको क्षेत्रीय कार्यालय

आयुर्वेदक : चौथी मंजिल, गुड़ निर्माण भवन, आर्थम रोड, आर्थमरान्ह-380 009 (जु.)
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