

O.I.H.

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA**

**UNSTARRED QUESTION NO. 3247
TO BE ANSWERED ON MARCH 20, 2025**

SCHEMES FUNDED BY HUDCO

**NO. 3247. SHRI OMPRAKASH BHUPALSINH ALIAS PAVAN RAJENIMBALKAR:
SHRI ARVIND GANPAT SAWANT:**

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:

- (a) whether the loans are provided by the Housing and Urban Development Corporation Limited (HUDCO) to needy persons under various schemes and if so, the provisions and criteria thereof;**
- (b) the number of schemes financed by HUDCO during the last five years and the current year, State-wise, particularly district-wise for Maharashtra;**
- (c) whether some schemes financed by HUDCO were not approved by certain State Governments during the said period;**
- (d) if so, the details thereof and the steps taken by the Government to make HUDCO-financed schemes more viable for States;**
- (e) whether a large number of States have sought assistance from HUDCO for housing construction and if so, the details thereof, State-wise, particularly district-wise for Maharashtra along with HUDCO's response thereto;**
- (f) whether the Government proposes any special schemes under this initiative for aspirational districts and if so, the details thereof, district-wise, particularly for Osmanabad Parliamentary Constituency; and**
- (g) the steps taken by the Government to enhance HUDCO's resource base and expand its operations during the current financial year?**

...2/-

ANSWER
THE MINISTER OF STATE IN THE
MINISTRY OF HOUSING AND URBAN AFFAIRS
(SHRI TOKHAN SAHU)

- (a) **HUDCO is a financial institution which provides loan assistance for Housing and Infrastructure projects of various State Government Agencies for implementation of Central Government and State Government schemes, which in turn caters to various socio-economic groups including needy persons. However, as of today, HUDCO does not directly provide loan assistance to individuals under project loans. HUDCO used to provide individual housing loans under HUDCO Niwas retail finance scheme, which is currently not in operation.**
- (b) **Number of schemes sanctioned by HUDCO in last five years is enclosed at Annexure 1. Number of schemes in Maharashtra State is enclosed at Annexure 2.**
- (c) & (d) **HUDCO extends financial support for projects being taken up by various State Agencies / Parastatal agencies which are approved by State Government in line with Policies of State Government.**
- (e) **State Government agencies are availing financial assistance from HUDCO for Viability Gap Funding in Central Government Flagship programmes and for availing loan assistance in schemes pertaining to construction of houses. Number of housing schemes sanctioned in last five years is enclosed at Annexure 3. There are no specific schemes sanctioned exclusively for Housing in Maharashtra during the last 5 years.**
- (f) **HUDCO sanctions schemes on receiving loan applications along with projects details including statutory clearance, State Govt. approval for the scheme/ borrowing / taking up the project, etc. by the borrowing institutions.**
- (g) **HUDCO's net owned funds (NoF) as on 31.12.2024 are Rs. 17,965.59 crore, which includes equity share capital of Rs. 2001.90 crore. HUDCO's Debt Equity Ratio as on 31.12.2024 stood at 5.17 times and hence depending upon operational requirements, HUDCO would be in a position to raise resources from diversified sources at market competitive rates.**

ANNEXURE-I

ANNEXURE REFERRED TO IN REPLY TO PART (b) OF UNSTARRED QUESTION NO.3247 TO BE ANSWERED IN THE LOK SABHA ON 20.03.2025

No. of Schemes Sanctioned By HUDCO in Last Five Years

NAME OF STATE / UNION TERRITORY	Scheme Type	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
		No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Andhra Pradesh	Housing	-	-	-	-	1
	Infrastructure	-	-	2	9	9
Arunachal Pradesh	Housing	-	-	-	-	-
	Infrastructure	-	1	-	-	-
Assam	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Bihar	Housing	-	-	-	-	-
	Infrastructure	-	1	1	-	-
Chhattisgarh	Housing	-	-	1	-	-
	Infrastructure	-	-	-	-	1
Goa	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Gujarat	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	2
Haryana	Housing	-	-	-	-	-
	Infrastructure	-	-	-	1	1
Himachal Pradesh	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Jharkhand	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Karnataka	Housing	-	-	-	1	-
	Infrastructure	-	-	-	5	5

NAME OF STATE / UNION TERRITORY	Scheme Type	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
		No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Kerala	Housing	-	2	-	1	-
	Infrastructure	-	1	1	3	2
Madhya Pradesh	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	3
Maharashtra	Housing	-	-	-	-	-
	Infrastructure	-	3	3	7	5
Manipur	Housing	1	1	-	1	-
	Infrastructure	2	2	-	1	-
Meghalaya	Housing	-	-	-	-	-
	Infrastructure	-	1	-	-	-
Mizoram	Housing	-	-	-	-	1
	Infrastructure	-	-	-	-	-
Nagaland	Housing	7	5	1	3	-
	Infrastructure	7	13	4	6	1
Odisha	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Punjab	Housing	-	-	-	-	-
	Infrastructure	-	-	-	2	3
Rajasthan	Housing	-	-	-	-	-
	Infrastructure	3	2	3	10	15
Sikkim	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Tamil Nadu	Housing	-	-	-	-	-
	Infrastructure	2	-	1	3	4
Telangana	Housing	-	-	1	4	1
	Infrastructure	-	-	-	3	7
Tripura	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	1

NAME OF STATE / UNION TERRITORY	Scheme Type	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
		No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Uttar Pradesh	Housing	-	-	-	-	-
	Infrastructure	-	-	-	3	3
Uttarakhand	Housing	-	-	-	1	-
	Infrastructure	-	-	-	1	1
West Bengal	Housing	-	-	1	-	-
	Infrastructure	-	-	2	2	2
Jammu and Kashmir	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Andaman and Nicobar Islands	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Chandigarh	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Dadra and Nagar Haveli	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Daman and Diu	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Delhi	Housing	-	-	-	-	-
	Infrastructure	-	-	-	1	1
Lakshadweep	Housing	-	-	-	-	-
	Infrastructure	-	-	-	-	-
Pondicherry	Housing	-	-	-	-	-
	Infrastructure	-	-	1	-	-
TOTAL		22	32	22	68	69

ANNEXURE-2

ANNEXURE REFERRED TO IN REPLY TO PART (b) OF UNSTARRED QUESTION NO.3247 TO BE ANSWERED IN THE LOK SABHA ON 20.03.2025

Year-wise Details of Schemes Sanctioned by HUDCO in Maharashtra State (District-wise)

FY 2019-20:					(Rs. in Crore)	
Sl. No.	Borrower	Scheme Name / Scheme No.	Date of Sanction	Loan Sanctioned	Districts Covered	
1	Nagpur Mumbai Super Communication Expressway Ltd.(NMSCEL)	Consortium Funding for Nagpur - Mumbai Super Communication Expressway [Sch.No. 21348]	30.08.2019	2550.00	1. Nagpur 2. Wardha 3. Washim 4. Jalna 5. Akola 6. Sambhaji Nagar 7. Ahmednagar 8. Nashik 9. Thane	
2	Pune Metropolitan Regional Development Authority (PMRDA)	Implementation of Town Planning Scheme No.1 at Maan-Mhalunge Road, Pune [Sch.No. 21380]	19.02.2020	527.60	Pune	
Total Schemes				3077.60		
FY 2020-21:					(Rs. in Crore)	
Sr. No	Borrower	Scheme Name/ Details	Date of Sanction	Loan Amount	Districts Covered	
1	Maharashtra Rail Infrastructure Development Corporation Ltd. (MRIDCL)	Construction of Road Over Bridges (ROB) & Road Underpasses (RUP) in Maharashtra [Sch. No. 21390]	21.08.2020	1356.00	60 Projects in Various Districts of Maharashtra. Scheme was closed as no release was made.	
Total				1356.00		

FY 2021-22:			(Rs. in Crore)		
Sr. No	Borrower	Scheme Name/ Details	Date of Sanction	Loan Amount	Districts Covered
1	GoM-Public Health Department (GoM-PHD)	Strengthening of Public Health in Various Districts (New Construction) [Sch.No. 21443]	21.10.2021	1948.00	45 Locations in Various Districts Akola, Ahmednagar, Kolhapur, Gadchiroli, Gondia, Chandrapur, Jalgaon, Jalna, Thane, Dhule, Nagpur, Latur, Wardha, Sangli, Parbhani, Sindhudurg, Pune, Satara
2	GoM-Public Health Department (GoM-PHD)	Strengthening of Public Health Infrastructure in Various Districts (Ongoing Schemes) [Sch.No. 21442]	21.10.2021	2000.00	96 Locations in Various Districts Ahmednagar, Amravati, Beed, Bhandara, Buldhana, Chandrapur, Dharashiv, Dhule, Gadchiroli, Jalgaon, Jalna, Kolhapur, Latur, Nagpur, Nanded, Nandurbar, Nashik, Palghar, Pune, Raigad, Ratnagiri, Sangli, Sambhaji Nagar, Satara, Sindhudurg, Solapur, Washim
3	Maharashtra State Road Development Corporation Ltd. (MSRDC)	Land Acquisition for Western Segment of Pune Ring Road, Maharashtra [Sch.No. 21459]	27.01.2022	3500.00	Pune
Total				7448.00	

FY 2022-23:			(Rs. in Crore)		
Sl.	Borrower	Scheme Name / Details	Date of Sanction	Loan Amount	Districts Covered
1	Maharashtra State Road Development Corporation (MSRDC)	Land Acquisition for Jalna-Nanded Expressway Connector [Sch. No. 21494]	27.09.2022	2140.00	1. Jalna 2. Parbhani 3. Nanded
2	GoM-Public Works Department (GoM-PWD)	Direct Borrowing for SH & MDR Road in Maharashtra [Sch. No. 21495]	27.09.2022	5000.00	Various Districts of Maharashtra
3	Maharashtra Water Conservation Corporation (MWCC)	Water Conservation Schemes in Maharashtra [Sch.No. 21502]	13.12.2022	3500.00	Various Districts of Maharashtra
Total				10640.00	

FY 2023-24			(Rs. in Crore)		
Sl.	Agency	Scheme Name / Details	Date of Sanction	Loan Sanction	Districts Covered
1	Mumbai Metro Rail Corporation Ltd (MMRCL)	Mumbai Metro Line-3 (Colaba-Bandra- SEEPZ) Corridor – Financial Assistance [Sch.No. 21527]	10.11.2023	1000.00	Mumbai
2	Maharashtra State Electricity Distribution Co.Ltd (MSEDCL)	Special Term Loan for Payment to power vendors for Power Purchase [Sch.No. 21534]	23.11.2023	1600.00	All over Maharashtra
3	Public Works Department-GoM (PWD-GoM)	Financial Assistance for Construction and improvement of Road works in various district of Maharashtra [Sch.No. 21547]	18.01.2024	5700.00	Various Districts of Maharashtra
4	Mumbai Metro Rail Corporation Ltd (MMRCL)	Additional Loan for Mumbai Metro Line 3 [Sch.No. 21558]	09.02.2024	1000.00	Mumbai
5	Maharashtra State Electricity Distribution Co.Ltd (MSEDCL)	Special Term Loan LPS [Sch.No. 21557]	09.02.2024	4668.25	All over Maharashtra
6	Maharashtra State Road Development Corporation Ltd (MSRDC)	Land Acquisition for Virar Alibaug Multimodal Corridor [Sch.No. 21568]	26.02.2024	22250.00	Palghar, Thane, Raigad
7	Maharashtra State Road Development Corporation Ltd (MSRDC)	Pune Ring Road East [Sch.No. 21567]	26.02.2024	5500.00	Pune
			TOTAL	41718.25	

FY 2024-25:			(Rs. in Crore)		
Sr. No	Borrower	Scheme Name/ Details	Date of Sanction	Loan Sanctioned	Districts Covered
1	Maharashtra State Electricity Distribution Company Ltd. (MSEDCL)	Special Term Loan for Purchase of Power from Power Vendors / Power Traders [Sch.No. 21591]	29-04-2024	2700.00	All over Maharashtra
2	Maharashtra State Power Generation Company Ltd. (MahaGenco)	Feeder Level Solarisation Power Projects under Mukhya Mantri Saur Krishi Vahini Yojana (MSKVY) 2.0 in convergence with Component-C of PM-KUSUM at 85 locations in 9 Districts of Maharashtra [Sch. No. S272024073000342]	26-07-2024	4238.68	Pune, Ahmednagar, Amravati, Chhatrapati Sambhaji Nagar, Nandurbar, Sangli, Nashik, Jalgaon, and Solapur
3	MSIDC Sambhaji Nagar Region Road Development Corporation Ltd. (MSNRRDCL)	Term Loan for Upgradation and Maintenance of 680 km in 20 road packages in Sambhaji Nagar Region under "Sudharit Hybrid Annuity Model" in 4 districts of Maharashtra [Sch. No. S072024080200346]	26-07-2024	3423.00	Chhatrapati Sambhaji Nagar, Jalna, Dharashiv , Beed
4	MSIDC Konkan Region Road Development Corporation Ltd. (MKRRDCL)	Term Loan for Upgradation and Maintenance of 538 km. of State Roads in 15 road packages in Konkan Region under "Sudharit Hybrid Annuity Model" in 5 districts of Maharashtra. [Sch. No. S072024080200347]	26-07-2024	2603.36	Palghar, Thane, Raigad, Ratnagiri and Sindhudurg
5	MSIDC Nagpur Region Road Development Corporation Ltd. (MNpRRDCL)	Term Loan for Upgradation and Maintenance of 606 km in 15 road packages in Nagpur Region under "Sudharit Hybrid Annuity Model" in 6 districts of Maharashtra. [Sch. No. S27202412100518]	29-11-2024	2371.00	Nagpur, Bhandara, Gondia, Chandrapur, Wardha and Gadchiroli
Total				15336.04	

ANNEXURE-3

ANNEXURE REFERRED TO IN REPLY TO PART (e) OF UNSTARRED QUESTION NO.3247 TO BE ANSWERED IN THE LOK SABHA ON 20.03.2025

No. of Housing Schemes Sanctioned By HUDCO in Last Five Years

NAME OF STATE / UNION TERRITORY	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
	No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Andhra Pradesh	-	-	-	-	1
Arunachal Pradesh	-	-	-	-	-
Assam	-	-	-	-	-
Bihar	-	-	-	-	-
Chhattisgarh	-	-	1	-	-
Goa	-	-	-	-	-
Gujarat	-	-	-	-	-
Haryana	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-
Jharkhand	-	-	-	-	-
Karnataka	-	-	-	1	-
Kerala	-	2	-	1	-
Madhya Pradesh	-	-	-	-	-

NAME OF STATE / UNION TERRITORY	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
	No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Maharashtra	-	-	-	-	-
Manipur	1	1	-	1	-
Meghalaya	-	-	-	-	-
Mizoram	-	-	-	-	1
Nagaland	7	5	1	3	-
Odisha	-	-	-	-	-
Punjab	-	-	-	-	-
Rajasthan	-	-	-	-	-
Sikkim	-	-	-	-	-
Telangana	-	-	1	4	1
Tripura	-	-	-	-	-
Uttar Pradesh	-	-	-	-	-
Uttarakhand	-	-	-	1	-
West Bengal	-	-	1	-	-
Jammu and Kashmir	-	-	-	-	-
Andaman and Nicobar Islands	-	-	-	-	-

NAME OF STATE / UNION TERRITORY	2020-2021	2021-2022	2022-2023	2023-2024	2024-25
	No of Schemes	No of Schemes	No of Schemes	No of Schemes	No of Schemes
Chandigarh	-	-	-	-	-
Dadra and Nagar Haveli	-	-	-	-	-
Daman and Diu	-	-	-	-	-
Delhi	-	-	-	-	-
Lakshadweep	-	-	-	-	-
Pondicherry	-	-	-	-	-
TOTAL	8	8	4	11	3