HUDCO/List. Comp./SE/2026 5th November, 2026

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400001
SCRIP CODE: 540530

Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400051
SCRIP CODE: HUDCO

Sub.: Investor Presentation on Financial Results for the quarter & half year ended 30th September, 2026

Sir/Madam,

Please find attached herewith presentation on the financial results of the Company for the quarter & half year ended 30th September, 2026.

A copy of the Presentation on the financial results is being made available on website of Company i.e., www.hudco.org.in (Home>> Investors>> Financials>> Financial Presentation).

This is for your kind information.

Yours sincerely
For Housing and Urban Development Corporation Limited

Digitally signed by VIKAS GOYAL
Date: 2026.11.05 15:00:45 +05'30'

Vikas Goyal
Company Secretary & Compliance Officer

Encl.: as above

हुडको
hudco
A NAVRATNA CPSE

hudco
UiWIN
URBAN INVEST WINDOW

Investors Presentation

Performance Highlights **H1FY27**

Financing Infrastructure
for Viksit Bharat

Financing | **Consultancy** | **Capacity Building** | **Partnerships**



Table of Contents

01 About HUDCO

02 Operational Performance

03 Financial Performance

04 Repurposing Efforts

05 Partnership with States



HUDCO - A Unique Institution

Financing Infrastructure for Viksit Bharat

56+ **YEARS OF EXPERTISE**

Techno-financial institution



01 Integrated Services

Financing, consultancy and capacity building for housing and infrastructure projects

02 Strong State Partnerships

Multi-sector partnerships with State Governments and their agencies

03 National Missions

PMAY 2.0, UCF, Smart City, AMRUT and Jal Jeevan Mission

04 Listed Company

75% ownership of the Government of India

05 Navratna CPSE

Registered with RBI as an NBFC-IFC

06 Profitability with Social Justice

Consistently **profit-making** with the motto "Profitability with Social Justice"

Building Infrastructure, Building Bharat

Major Milestones: HFC to IFC

1970–80

Inception & pioneering

- 1970: Incorporated as a development institution
- Addressing India's housing shortage

1980–90

Diversification

- 1985: HSMI training arm
- 1989: Urban infrastructure window

1990–2000

Government recognition

- Key role in 2MHP
- PM's award for top 10 PSUs

2000–10

Miniratna accreditation

- ₹2,500 cr authorised capital
- 2002: Schedule-A
- 2004: Miniratna-I

2010–20

Enhanced market standing

- AAA credit rating
- Public issue of tax-free bonds
- IPO (2017)

Post 2020

Breakthrough & wealth creation

- Navratna and NBFC-IFC
- Exponential growth
- Massive shareholder returns
- 54EC and zero-coupon bonds

2025

Repurposing of HUDCO

- Launch of Urban Invest Window (UiWIN)
- Partnerships with States

"Excellent" MoU rating for FY24 and FY25

Second consecutive year, ahead of many peers, with consistent operational and financial excellence

Pan-India Presence

Corporate / Registered Office

New Delhi

20	8	613
Regional Offices	Development Offices	Employee Strength

Training & Research

Human Settlement Management Institute (HSMI), New Delhi

Gender Diversity

74% Male

26% Female

Professional Talent Pool

Finance, Engineers, Architects, Economists
HR & IT, Legal, Town Planners, Social Development



Key Strengths

Presence & State Partnerships

Pan-India presence
Strong relationships with States

Strong Asset Quality

Lowest NPA
High provision coverage ratio

Highest Credit Ratings

Domestic: AAA
International: Sovereign



Government Initiatives

Key role in Government of India programs and missions

Financial Performance

Strong financial ratios
Consistent profitability

One Stop Solution

Financing
Consultancy
Capacity building

Partnership for Sustainable Asset Creation

Financing

Affordable housing

Social infrastructure

Hospitals, government buildings and water supply

Commercial infrastructure

Roads, highways, urban mobility, ports and energy

Land acquisition

Govt. Schemes

Counterpart funding for:

PMAY (Urban & Rural)

Smart City

AMRUT

Swachh Bharat Mission

Jal Jeevan Mission

Consultancy

Architecture

Urban & regional planning

Appraisal & monitoring

Asset monetization

Environmental studies

Capacity Building

Training for professionals & in-house employees

Domestic & international programs

Research in the urban sector

Borrowing Partners Central/State Governments, State Public Agencies, ULBs and Specialized Entities

Highest Credit Ratings (Including capital gain tax exemption bonds)

Domestic Ratings

Highest domestic rating

AAA

All four agencies

ICRA	Stable
CARE Ratings	Stable
India Ratings & Research	Stable
Acuite Ratings & Research	Stable*

**Only for Perpetual Bonds*

International Ratings

Sovereign-aligned

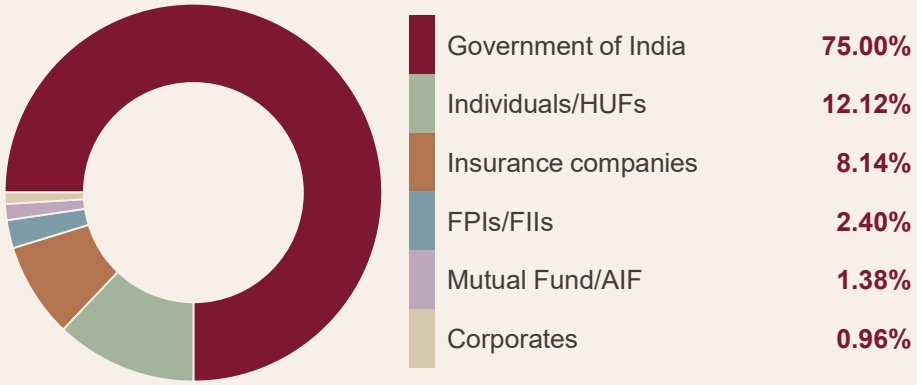
JCR Japan Credit Rating Agency, Ltd.	A-*	Stable
Fitch Ratings	BBB-	Stable
Moody's	Baa3	Stable

Strong lending capacity | **Trusted by borrowers** | **Global financial credibility** | **Low-risk profile**

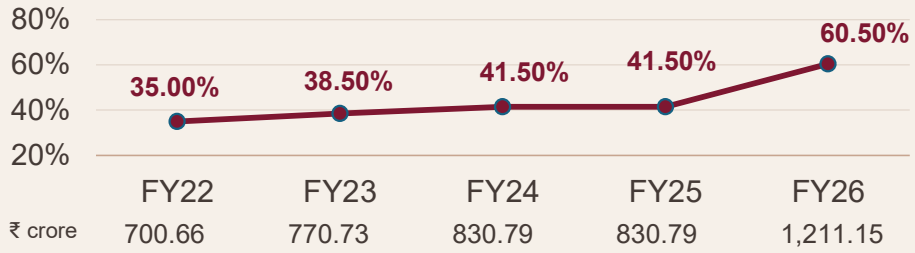
* - Ratings upgraded to A- from BBB-

Shareholding and Dividends

Shareholding (%)



Dividend (%)



Top 10 Shareholders

Name	Shareholding (%)
Government of India	**75.00**
Life Insurance Corporation of India	**7.15**
ICICI Prudential Life Insurance Company Limited	**0.80**
Dhwaja Shares & Securities Private Limited	**0.42**
HSBC Mutual Fund - HSBC Value Fund	**0.40**
Vanguard Total International Stock Index Fund	**0.37**
Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds	**0.36**
Aditya Birla Sun Life Mutual Fund - Aditya Birla Sun Life Nifty Midcap 150 Index Fund	**0.29**
Government Pension Fund Global	**0.21**
MKT Capital LP	**0.20**

H1 FY27: Interim dividend of 26% (Interim1 - ₹1.25 & Interim2- 1.35 per share) declared upto H1FY27

Market Capitalisation and Investor Confidence

Share Price Performance

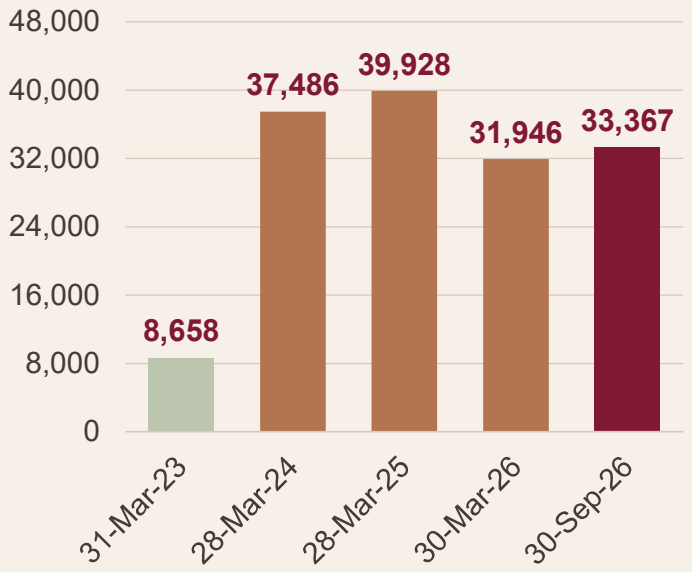
₹166.58

NSE close on 30 September 2026



Market Capitalisation

₹ crore



Annualised earnings per share **₹17.60**

Book value per share **₹114.69**

ESG at HUDCO

Green finance, social inclusion and accountable governance

Environment

Green portfolio

₹ 24,848 crore

Green portfolio	₹ crore	Share
Water & pipelines	19,126	77.0%
Solar, wind & hydro	2,475	10.0%
Metro & EV charging	936	3.8%
Stormwater drainage	538	2.1%
Sewerage treatment	1,420	5.7%
Solid waste management	353	1.4%

Greener operations

43% EVs in total vehicle fleet

18% Paper reduction Q-o-Q

71 IT assets sent to recyclers

Social

Affordable housing portfolio

₹ 45,111 crore

CSR Expenditure (H1 FY2026–27)

₹ 14.13 crore

- ❑ TB Mukt Bharat Abhiyaan
- ❑ Special Olympic Bharat

Employee well-being

26.43% Women employees

₹ 2.18 cr Well-being expenditure

936 HR Wing training mandays

162 permanent women employees

Inclusive procurement

MSE category	Share*
Overall MSE	73.91%
Women-owned	7.38%
SC/ST-owned	4.21%

* Share of total procurement

Governance

Corporate governance

- Board-approved ESG Policy, governance structure and leadership oversight
- Stakeholder engagement and structured grievance mechanism
- Vigilance, cybersecurity, access controls and employee awareness

Urban governance

Urban Invest Window (UiWIN)

Till H1 FY2026-27

12 Workshops

485 ULBs participated

1,391 Participants

- 8 MoUs signed with States

Portfolio as at 30.09.2026. Operating indicators up to H1 FY2026–27.

Operational Performance

Growth Trajectory

Sustained growth across key operational metrics



Loan Portfolio

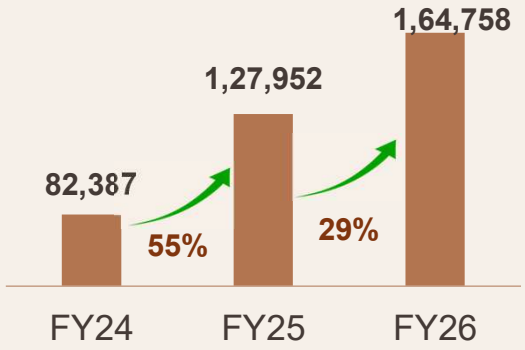
Robust and diversified loan portfolio

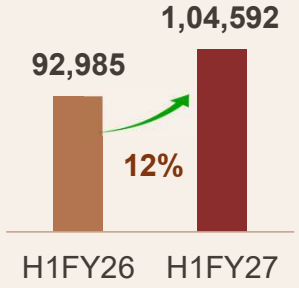


Growth Trajectory

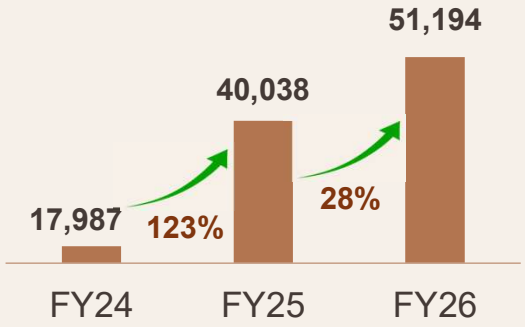
All amounts in ₹ crore

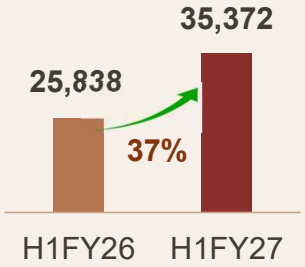
Loan Sanctions



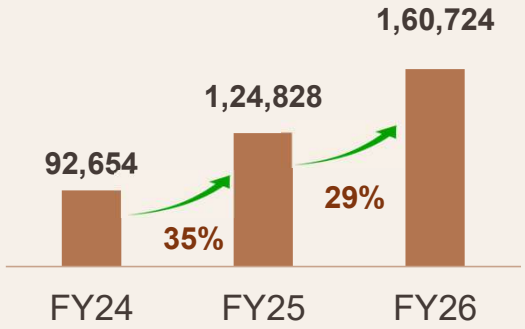


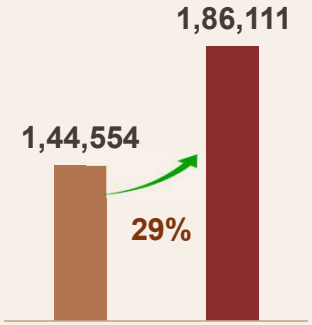
Loan Disbursement



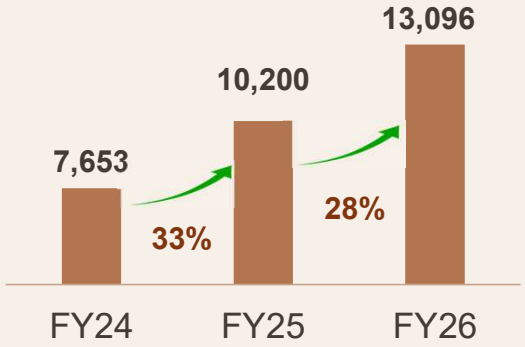


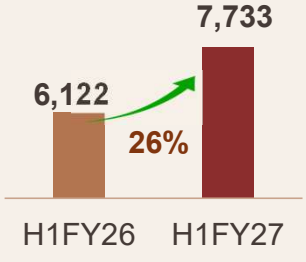
Loan Outstanding





Interest Income

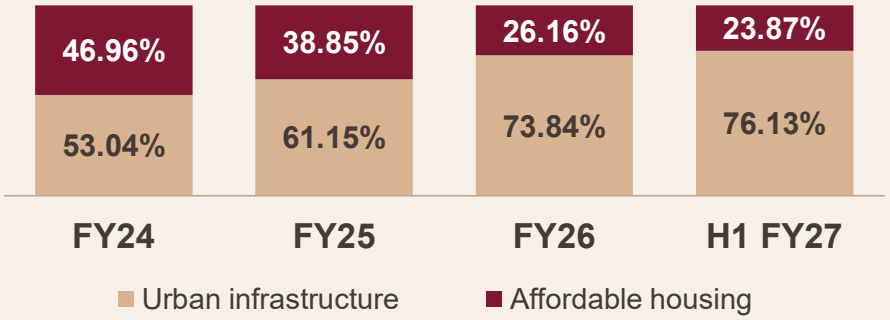




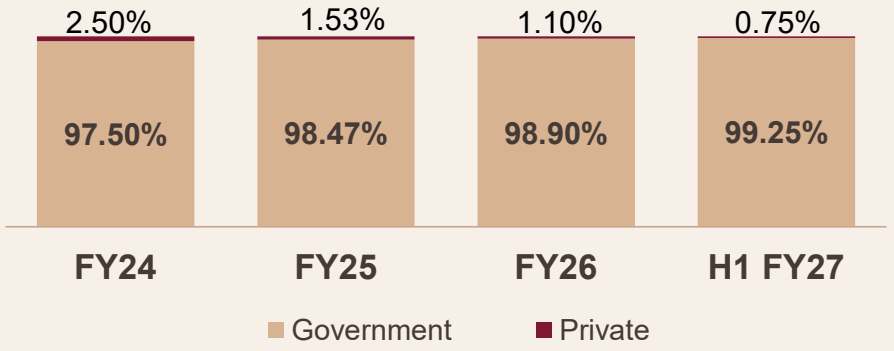
Loan Portfolio

Amounts in ₹ crore

By sector



By borrower



Particulars (₹ crore)	FY24	FY25	FY26	H1	
				FY26	FY27
Urban infrastructure	49,143	76,333	**1,18,673**	93,806	**1,41,681**
Affordable housing	43,511	48,495	**42,051**	50,748	**44,430**
Total	**92,654**	**1,24,828**	**1,60,724**	**1,44,554**	**1,86,111**
Government	90,342	1,22,920	**1,58,957**	1,42,685	**1,84,715**
Private	2,312	1,908	**1,767**	1,869	**1,396**

Financial Performance at a Glance

01 **Borrowing Profile**

02 **Asset Quality**

03 **Key Financial Highlights**



Superior Liability Management (Adding to margins)

Amounts in ₹ crore

Category	H1				12 months			
	FY27	Average cost	FY26	Average cost	FY26	Average cost	FY25	Average cost
Taxable Bonds	**2,344.95**	**7.06%**	8,400.50	6.77%	10,396.12	6.79%	14,768.50	7.28%
Bank / FI Loans								
Short Term	**3881.92**	**6.68%**	6,874.00	5.79%	2,503.72	6.36%	4,555.68	7.21%
Medium Term	**12625.00**	**7.12%**	14,092.00	6.44%	49,184.69	6.59%	25,630.34	6.61%
Foreign Currency*	**16618.18**	**6.16%**	2,974.20	5.73%	5,418.69	5.96%	6,178.87	5.70%
Total	**35,470.05**	**6.62%**	**32,340.70**	**6.32%**	**67,503.22**	**6.56%**	**51,133.39**	**6.75%**

** Includes ₹ 14972.93 crore raised under the RBI concessional forex swap window*

Borrowing Profile

H1 FY27 vs H1 FY26

₹ crore

Particulars	H1 FY27	H1 FY26
A. GoI fully serviced bonds	**20,000.00**	**20,000.00**
B. Others		
Tax free bonds	**10,684.70**	12,221.38
Taxable bonds*	**29019.57**	29,678.95
Bank loans		
Short term	**3,881.92**	6874.00
Mid term	**67,150.99**	45,988.25
Foreign currency loans		
ECB/ODA	**29,088.53**	10034.03
Refinance assistance from NHB / other FI	**4,550.95**	1238.85
Sub-total (B)	**1,44,376.66**	**1,06,035.46**
Grand total (A+B)	**1,64,376.66**	**1,26,035.46**

** Includes Capital Gain Bonds launched on 7 May 2025*

Borrowing Mix

H1 FY27

Bank loans **43.21%**

₹71,032.91 crore

Bonds **36.32%**

₹59704.27 crore

ECB/ODA **17.70%**

29088.53 crore

Refinance **2.77%**

₹4,550.95 crore

Efforts for Cost Optimisation

Cost of Funds

Overall

7.04%	7.07%
H1 FY26	H1 FY27

Borrowing mix

Domestic and international funding aligned with the ALM profile.

International borrowing

USD 1,742 Mn equivalent raised as 5-year ECB in H1 FY27 at a weighted average cost of 6.16%.

Multilateral partnerships

Advanced discussions with **World Bank, ADB, NDB, KfW, GAIA & AIIB** for infrastructure funding.

Currency risk management

Strengthening internal controls and appropriate currency hedging.

Funding diversification

Exploring USD, EUR and JPY loans/bonds across new geographies.

RBI forex swap window (till date)

USD 2 Bn	USD 0.50 Bn	USD 1 Bn
Raised	Tied up	Under negotiation

GMTN programme

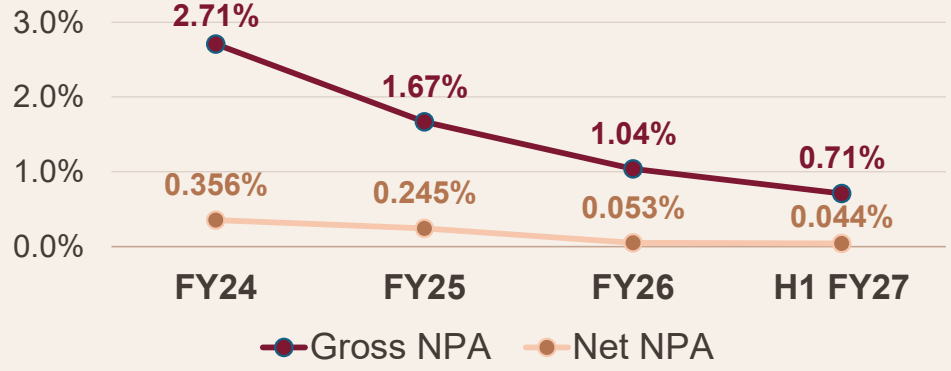
Setting up a programme for a maiden international bond offering.

54EC bonds

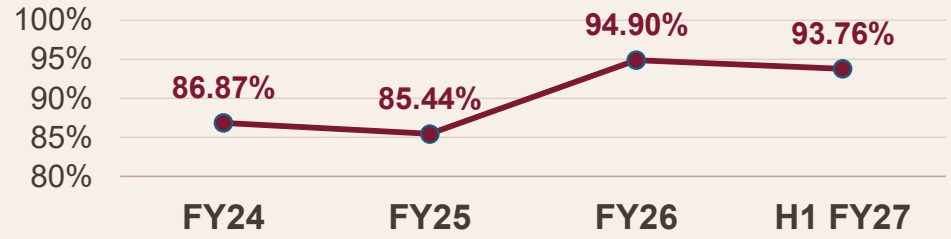
Allocation of **Capital Gain Bonds.**

Pristine Asset Quality: A competitive edge

Gross and Net NPA (%)



Provision Coverage Ratio (%)



PCR reflects the ratio of provisions created against NPA loans.

Government and its agencies

99.25%

of the loan book

Robust appraisal and monitoring

Periodic review of policies and procedures

In line with best market practices

State Government Guarantees

Back the majority of loans

TARGET

Zero Net NPA

Credit Impaired Assets

Gross NPA	Net NPA	Provision coverage
₹ 1,314.31 crore	**₹82.04 crore**	**93.76%**

Resolution and recovery status

Amounts in ₹ crore

Project type / recovery route	Amount (₹ crore)	No. of accounts	Provision made
Consortium projects	**745.47**	**6**	**100%**
NCLT resolution	**710.49**	3	100%
Outside NCLT	**34.98**	3	100%
Non-consortium projects			
NCLT	**29.78**	2	100%
Suit filed cases / DRT*	**396.35**		100%

*Top 10 suit filed / DRT cases: ₹280.12 crore (70.68% of this category)

Q2 FY27 recovery progress

6 long-pending NPA accounts resolved
₹354.56 crore

₹22.38 crore recovered
From NPA accounts

No new NPA accounts
Added during the quarter

Key Financial Highlights

H1 FY27 vs H1 FY26

Amounts in ₹ crore

Year-on-year comparison

Metric	H1 FY27	H1 FY26	HoH growth
Net profit	**1,762.15**	1,340.06	**31.50%**
Sanctions (highest ever)	**1,04,592**	92,985	**12.48%**
Loan book (highest ever)	**1,86,111**	1,44,554	**28.75%**
Operational revenue	**7,757.59**	6,156.34	**26.01%**

Asset quality

Gross NPA below 1%

Gross NPA

0.71%

Net NPA

0.044%

H1 FY27 indicators

Disbursements

₹35,371.54 crore

Highest ever H1 disbursement

Capital adequacy (CRAR)

32.55%

Well capitalized for future growth

Provision coverage ratio

93.76%

Strong risk protection

Standalone Statement of Profit & Loss

Amounts in ₹ crore

Particulars	Q2		H1		12 months	
	FY27 (Reviewed)	FY26 (Reviewed)	FY27 (Reviewed)	FY26 (Reviewed)	FY26 (Audited)	FY25 (Audited)
Income						
Revenue from operations	**4,040.42**	3,219.03	7,757.59	6,156.34	**13,150.40**	10,311.29
Other income	**10.97**	31.99	31.29	40.15	**176.73**	37.09
Total income (1)	**4,051.39**	**3,251.02**	**7,788.88**	**6,196.49**	**13,327.13**	**10,348.38**
Expenses						
Finance cost	**2,859.10**	2,147.05	5,420.29	4,125.31	**8,934.01**	6,750.11
Other cost	**114.01**	166.25	224.05	379.18	**1,363.28**	372.11
Impairment of financial instruments	**(44.18)**	(16.99)	(44.12)	(119.94)	**(191.60)**	(410.50)
Total expenses (2)	**2,928.93**	**2,296.31**	**5,600.22**	**4,384.55**	**10,105.69**	**6,711.72**
Profit before tax (3 = 1 − 2)	**1,122.46**	**954.71**	**2,188.66**	**1,811.94**	**3,221.44**	**3,636.66**
Tax expense (4)	**211.42**	244.88	426.51	471.88	**(812.93)**	927.52
Net profit after tax (5 = 3 − 4)	**911.04**	**709.83**	**1,762.15**	**1,340.06**	**4,034.37**	**2,709.14**

Figures in brackets indicate negative amounts.

Key Indicators: Loan Portfolio & Margins

Half Yearly and Annual Comparison

Particulars	H1 FY27		H1 FY26		FY26	
	Incl. EBR	Excl. EBR	Incl. EBR	Excl. EBR	Incl. EBR	Excl. EBR
Loan portfolio (₹ crore)	1,86,111	**1,66,111**	1,44,554	**1,24,554**	1,60,724	**1,40,724**
Yield on loan (%)	8.83%	**8.82%**	9.12%	**9.17%**	9.13%	**9.18%**
Cost of funds (%)	7.07%	**6.86%**	7.04%	**6.75%**	7.17%	**6.93%**
Interest spread (%)	1.76%	**1.96%**	2.08%	**2.42%**	1.96%	**2.25%**
Net interest margin (%)	2.64%	**2.93%**	2.98%	**3.43%**	2.91%	**3.31%**

EBR Amount – ₹ 20,000 Cr.

Calculation basis

01 Yield on loan = interest income on loan assets (including interest received on settlement of NPA cases) ÷ average loan assets.

02 Cost of funds = interest expenses ÷ average total borrowings.

03 Interest spread = yield on loan minus cost of funds.

04 Net interest margin = net interest income on interest earning assets ÷ average interest earning assets.

Key Indicators: Capital & Returns

Capital, leverage and shareholder returns

Particulars	H1 FY27	H1 FY26	FY26
Interest coverage ratio (times)	**1.40**	1.42	1.36
Debt equity ratio (times)	**7.16**	6.98	6.43
Debt equity ratio (times) Excl. GoI fully serviced bonds / EBR	**6.29**	5.87	5.52
Return on assets (%, annualized)	**1.95**	1.93	2.73
Return on equity (%, annualized)	**15.35**	14.86	18.36
Net worth (₹ crore)	**22,959.05**	18,037.03	21,977.20
Average net worth (₹ crore)	**22,468.13**	18,003.41	19,973.50
Book value per share (₹, face value ₹10)	**114.69**	90.10	109.78
Earnings per share (annualized, ₹)	**17.60**	13.38	20.15

Calculation basis

01 Interest coverage ratio = earnings before interest and tax ÷ finance cost.

02 Debt equity ratio = total debt ÷ equity.

03 Return on equity = profit after tax for the period ÷ shareholders' fund at period end, as a percentage.

04 Return on average assets (after tax) = PAT for the period ÷ average total assets.



Empowering Urban India

Enabling Viksit Bharat

Developed India @ 2047

India’s Infrastructure Progress

Expansion across transport, utilities and digital networks



National Highways

1,46,572

km of network

+61% increase



Rail Electrification

99.6%

of rail network

~398% increase



Metro Rail

1,155+

km of network

~366% increase



Operational Airports

165

airports

+123% increase



Major Ports

1,728

MMTPA of cargo capacity

+98% increase



Installed Power

532.74

GW of generation capacity

+115% increase



Rural Tap Water

15.91 cr

households connected

+393% increase



Broadband Connections

99.56 cr

connections

+1,532% increase

Housing delivered	99.25 lakh urban homes completed under PMAY-U	3.13 crore rural homes completed under PMAY-G

* Percentage increases 2025/26 vs 2014 (rail: pre-2014), except water (2019). Data: 2026, except broadband (2025). Increases rounded.

Sources: PIB infrastructure review, 9 Jun 2026 PIB infrastructure update, 12 Aug 2026

India’s Future Infrastructure Needs

Urban growth and climate risks call for sustained investment

World Bank outlook (2025)

US$2.4 trillion+

Urban investment needed by 2050 for resilient, low-carbon infrastructure and services

951 million

Urban residents projected by 2050
Nearly double the 2020 population

>50%

Of urban infrastructure required for 2050 still to be built

144 million+

New urban homes needed by 2070
Demand for affordable, resilient housing

US$5 billion

Annual flood losses avoidable by 2030 with timely adaptation



Urban housing and mass transit



Water, sanitation and resource recovery

Municipal finance gap — RBI (2024): most municipal corporations lack sufficient own revenues to meet revenue expenditure and remain heavily reliant on grants.

Sources: World Bank report (2025) RBI Municipal Finances (2024) World Bank estimates cover urban assets and services. Projection horizons vary.

GoI Initiatives Supporting Infrastructure

Urban Challenge Fund (UCF)

Paradigm shift from grant-based funding to bankable urban projects

₹1 lakh crore
Central assistance

~₹4 lakh crore
Investment envisaged over five years



Project funding framework

Up to 25%
Central assistance

At least 50%
Market finance
Bonds, bank loans and PPPs

Balance
States/UTs, ULBs
or other sources

Bankable projects

Revenue and repayment
Reliable revenues and secure escrow-backed cash flows

Delivery and sustainability
Credible DPRs and city reforms
Funded operations and maintenance

Competitive challenge-based project selection

Three priority areas

- **Cities as Growth Hubs**
- **Creative Redevelopment of Cities**
- **Water and Sanitation**

PPP focus

Prefer PPPs for projects with identified revenues and clear risk sharing
Private capital and expertise, with service standards and sustainable O&M

Sources: MoHUA Guidelines (Apr 2026) Official launch (15 Apr 2026)

PPPs: public–private partnerships. ULBs: urban local bodies. O&M: operations and maintenance. DPRs: detailed project reports.

Other Initiatives

Affordable housing, water security and emerging urban growth centres

PMAY-U 2.0



1 crore families

Additional urban housing support target

Build, buy or rent a home
Partnership housing and interest subsidy

Jal Jeevan Mission 2.0



Dec 2028

Mission extended for universal rural tap water

Reliable drinking water services
Sustainable operations and participation

AMRUT 2.0



500 cities

Universal sewerage/septage coverage goal

Urban water supply and reuse
Waterbody rejuvenation and service upgrades

Global Capability Centres (GCCs)



Tier-2 growth

National framework proposed for GCC expansion

Talent, infrastructure and industry links
Building-bylaw reforms

City Economic Regions (CERs)



₹5,000 crore

Proposed per region over five years

Regional plans reflect growth drivers
Reform and results-based funding

Bharat Audyogik Vikas Yojna (BHAVYA)



100 parks

₹33,660 crore outlay FY2026–27 to FY2031–32

Plug-and-play industrial infrastructure
Utilities, logistics and worker facilities

Sources: PMAY-U 2.0 JJM 2.0 AMRUT 2.0 GCC framework CERs BHAVYA

HUDCO’s Role and Growth Opportunities

Long-term finance and project preparation for expanding urban infrastructure

Finance infrastructure

Long-term loans for housing, water, urban mobility and city redevelopment

Tentative financing opportunity for HUDCO:

nearly ₹3 lakh crore



Prepare bankable projects

UiWIN support for DPRs, revenue models and financial structuring to financial closure

A stronger pipeline of projects ready for loan appraisal



Strengthen local finances

Asset monetization, municipal bond readiness, credit enhancement and capacity building for urban local bodies

Wider access to finance for Tier-2 and Tier-3 cities



State partnerships

A pipeline of priority projects through joint identification, UiWIN preparation and financial structuring

Joint development of priority infrastructure projects



Repurposing Our Efforts

Towards Viksit Bharat

Repurposing our strengths to build a stronger, sustainable and future-ready India, aligned with Government of India initiatives.

01 Optimizing resources

02 Recycling and redeployment of funds

03 Strengthening financial capacity

04 Enhancing operational efficiency

05 Strategic partnerships

06 **Sustainable growth and greater impact**



UiWIN: Enabling Urban Infrastructure Financing

Dedicated technical assistance and investment facilitation platform to support implementation of the Government of India's Urban Challenge Fund (UCF)

01 Readiness



- Asset identification and inventory
  Asset register digitization
- Maximizing asset value
  and performance
- Resource identification and
  debt management framework
- Borrowing limits and
  debt servicing capacity

02 Project Formulation



- Project identification,
  conceptualization and implementation
- DPR preparation and
  techno-economic viability studies
- Project structuring
- PPP framework

03 Financial Closure



- Assistance in credit rating
- Strengthening own revenue resources
- Access to multilateral, bilateral
  finance and FDI
- Private funds (PPP) and debt
- Municipal bond issuance

Capacity Building of ULBs

City identification & state commitment	Asset register & monetization analysis	Preparation of comprehensive DPRs	Bankable projects, VGF and GoI scheme convergence	Municipal bonds, PPP and debt intervention

UiWIN: Future Priorities & Goals

Scale UiWIN into a pan-India platform for financially resilient urban local bodies and a sustained pipeline of bankable urban infrastructure projects



Pan-India delivery network

Activate 20 Regional Offices as State-level UiWIN units, supported by regional consultant pools.



Bankable project pipeline

Use technical assistance funding for feasibility studies, DPRs, investment plans and project financial models.



Municipal financial resilience

Strengthen own revenues, asset monetisation, financial disclosures and creditworthiness.



Unified digital platform

Create one interface for project submission, appraisal, financing and monitoring.



Wider access to capital

Enable bonds, pooled finance and PPPs, especially in Tier-2 and Tier-3 cities. Deepen World Bank and ADB collaboration.



Stronger institutional support

Strengthen the 2 ISUs for project preparation and capacity building. Expand training and connect ULBs with technical and financing partners.

Goal: Creditworthy, investment-ready ULBs and a sustained urban investment pipeline

New Financing Initiatives

1. Launch of PPP Project Finance Division

Objective

Support the private sector in creating **bankable infrastructure projects**

> Process initiated to commence lending to PPP projects

Board-approved funding guidelines cover five sectors



Real Estate



Roads



Sea Ports



Airports



Energy

2. Bridge Loan

Objective

Bridge gaps in funding receipts for Government schemes and infrastructure projects

Funding receipts covered

Central assistance

State matching grants for flagship Government schemes or infrastructure projects

Loans from multilateral agencies

Timely liquidity for uninterrupted project execution

Partnership with States



Gujarat

₹1 lakh crore

MoU

Olympics infrastructure
Dholera Special Investment Region
High-speed rail
Ports and logistics



Odisha

₹1 lakh crore

MoU

BCP Economic Region
Mukhyamantri Sahari Vikas Yojana
Green Hydrogen Valley
Paradip Port expansion



Madhya Pradesh

₹1 lakh crore

MoU

Mega textile parks
Bhopal and Indore Metro
Narmada Valley development
Auto and EV cluster



Rajasthan

₹1 lakh crore

MoU

Ramjal Setu Link Project
Renewable energy capital
Industrial corridor nodes
Tourism infrastructure



Bihar

₹1 lakh crore

MoU

Greenfield satellite towns
Airport and aviation
Inland waterways
Tourism circuit



MMRDA

₹1.50 lakh crore

MoU

Multi-modal logistics parks
Coastal roads
Mumbai Metro expansion
Transit-oriented development

Honours and Recognition

17th BML Munjal Award
Business Excellence

ETNOW Infra Focus Awards 2024
Infrastructure Sector (Housing)

Governance Now 11th PSU Awards
PSU & CSR Leadership

ISDA Infracon National Award
Best Finance Project Organisation

Prithvi Award 2024
Sustainable development and
CSR initiatives



PSE Excellence Award 2025
Enterprise Application

GRIHA Award
Consultancy Project

Asset Triple A Awards
Best sustainability loan (ESG)
in South Asia

Rajbhasha Kirti Puraskar

5th PSU Transformation Award
Fastest Growing PSU

Thank You

Financing Infrastructure for Viksit Bharat



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