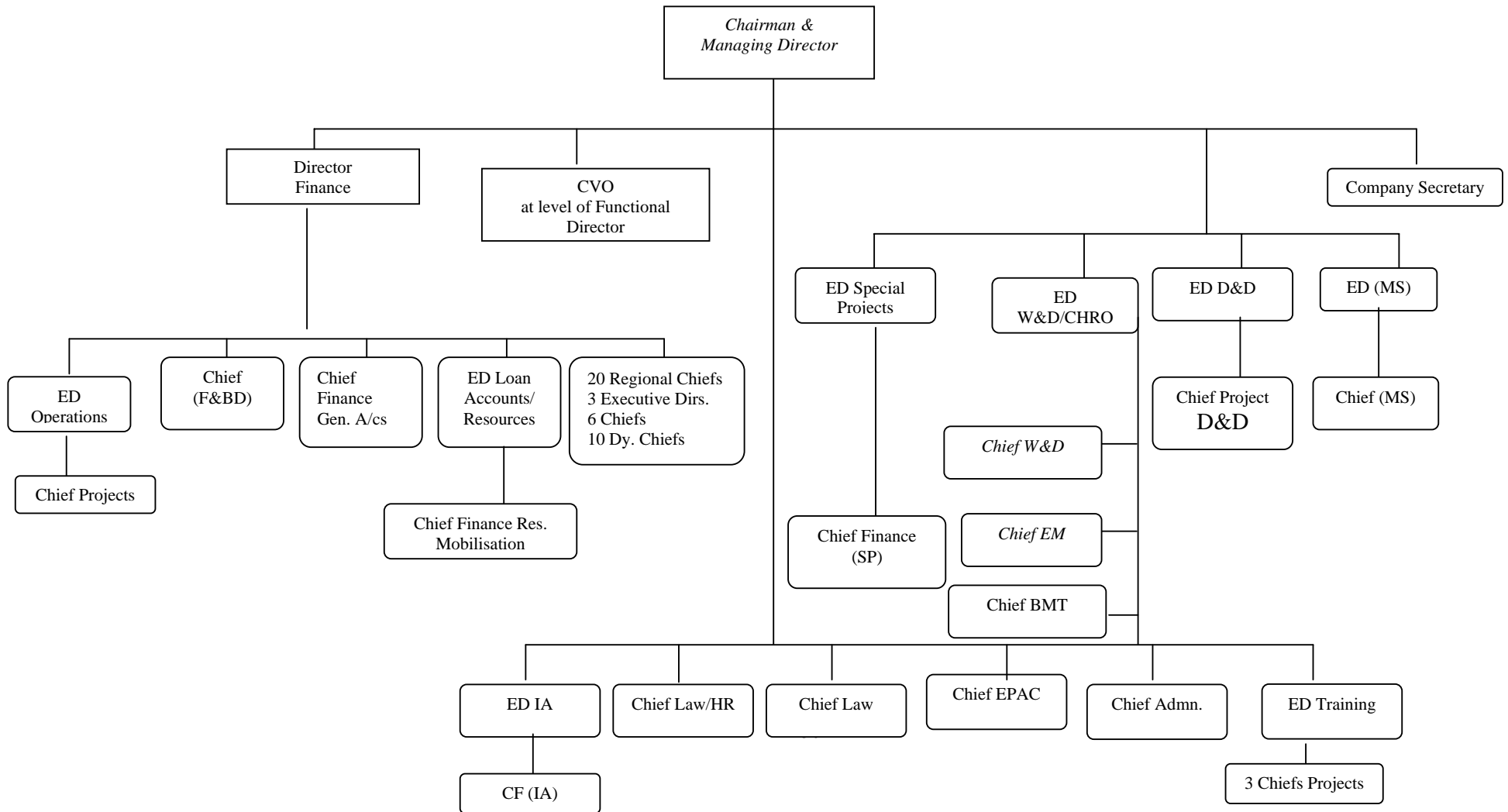


Annexure-I*(Referred to in Para No. 3.1.1)***List of Regional Offices of HUDCO**

SL. No.	Name of Regional Office
1.	Ahmedabad
2.	Bangalore
3.	Bhopal
4.	Bhubaneswar
5.	Chandigarh
6.	Chennai
7.	Dehradun
8.	Guwahati
9.	Hyderabad
10.	Jaipur
11.	Jammu
12.	Kohima
13.	Kolkata
14.	Lucknow
15.	Mumbai
16.	New Delhi
17.	Patna
18.	Raipur
19.	Ranchi
20.	Thiruvananthapuram

Annexure-II
(Referred to in Para No. 3.1.1)
Organisational Chart of HUDCO as on 31 March 2006



Annexure III*(Referred to in Para No. 3.1.2)***List of Area Offices of BOBHFL**

Sl. No.	Name of Area Office
1.	Ahmedabad
2.	Ajmer
3.	Bangalore
4.	Baroda
5.	Bharuch
6.	Bhilwara
7.	Mumbai
8.	Coimbatore
9.	Indore
10.	Jaipur
11.	Jodhpur
12.	Kota
13.	Lucknow
14.	Chennai
15.	Meerut
16.	Mehsana
17.	Nasik
18.	Pune
19.	Rajkot
20.	Surat
21.	Thiruvananthapuram
22.	Udaipur
23.	Vishakhapatnam

Annexure-IV
(Referred to in Para No.3.1.3)
List of Branch Offices of CBHFL

Sl. No.	Name of Branch Office
1.	Bhopal
2.	Raipur
3.	Jabalpur
4.	Gwalior
5.	Indore
6.	New Delhi
7.	Mumbai (including Chiplun)
8.	Jaipur
9.	Pune
10.	Bangalore
11.	Lucknow
12.	Bilaspur

Annexure-V
(Referred to in Para No. 3.1.4)
List of Branches Offices of IHFL

Sl. No	Name of Branch Office
1.	Ahmedabad
2.	Banglore
3.	Chandigarh
4.	Chennai
5.	Delhi
6.	Hyderabad
7.	Jaipur
8.	Kolkatta
9.	Mumbai (Borivili)
10.	Mumbai (Dadar)
11.	Mumbai (Thane)
12.	Mumbai (Vashi)
13.	Nashik
14.	Pimpri
15.	Pune
16.	Vadodara

Annexure -VI*(Referred to in Para No. 3.1.5)***Statement showing list of Branch Offices of PNBHFL**

Sl. No.	Name of Branch Office
1.	Agra
2.	Bhopal
3.	Bangalore
4.	Chandigarh
5.	Chennai
6.	Cochin
7.	Dehradun
8.	Gurgaon
9.	Hyderabad
10.	Indore
11.	Jaipur
12.	Jalandhar
13.	Jodhpur
14.	Karnal
15.	Lucknow
16.	Ludhiana
17.	Meerut
18.	Mumbai
19.	Navi Mumbai
20.	New Delhi
21.	Noida
22.	Pune
23.	Raipur
24.	Trivandrum
25.	Varanasi
26.	Bikaner
27.	Kolkata
28.	Nagpur

Annexure -VII
(Referred to in Para No.3.2)

Statement showing Financial Position and Working Results of HUDCO
Financial Position of HUDCO

(Amount: Rupees in crore)

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Liabilities:					
Paid up capital	1408.00	1663.00	1898.60	2001.90	2001.90
Reserves & Surplus	889.97	1104.32	1366.95	1407.87	1625.63
Borrowings	16637.87	20067.46	22349.03	21217.25	21461.41
(i) Current Liabilities and Provisions	1132.24	1297.72	1293.72	1367.37	1235.36
(ii) Deferred Tax Liabilities	0.00	0.00	0.00	192.47	171.63
Total	20068.08	24132.50	26908.30	26186.86	26495.93
Assets:					
Gross Block	108.80	114.54	114.64	118.30	119.86
Less: Depreciation	39.13	45.60	50.75	54.80	58.83
Net Block	69.67	68.94	63.89	63.50	61.03
Capital Work in Progress	1.34	0.92	1.10	1.10	1.01
Investments	209.86	1300.01	1373.70	2101.90	2485.73
Current assets					
(i) Current Assets, Advances	1591.85	1299.72	2872.95	3172.68	2675.32
(ii) Loans (Long Term)	18098.73	21260.10	22349.83	20808.43	21235.14
Miscellaneous expenditure not written off	42.70	43.27	47.84	39.25	37.70
Deferred Tax Assets	53.93	159.54	198.99	0.00	0.00
Total	20068.08	24132.50	26908.30	26186.86	26495.93
Net worth	2199.99	2689.78	3179.76	3322.09	3507.51
Net worth per Rupee of paid up Capital (In Rs.)	1.56	1.62	1.67	1.66	1.75

Working Results of HUDCO

(Amount: Rupees in crore)

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Income					
(i) Urban infrastructure	617.27	998.58	1282.24	1221.46	1224.59
(ii) Housing	1361.13	1354.36	1194.56	1036.42	728.71
(iii) Other income	194.81	290.22	349.91	519.31	345.47
Sub-Total	2173.21	2643.16	2826.71	2777.19	2298.77
Total Expenditure	2039.33	2355.44	2432.21	2066.07	1918.54
Profit before tax	133.88	287.72	394.5	711.12	380.23
Less: Provision for Income tax	40.90	126.30	108.25	187.60	126.12
Other debit/credit (including deferred tax items)	(+)21.08	(+)105.12	(+)46.19	(-)123.93	(+)21.87
Profit after tax	114.06	266.54	332.44	399.59	275.98

Annexure-VIII*(Referred to in Para No. 3.2)***Statement showing Financial Position and Working Results of BOBHFL
Financial Position of BOBHFL****(Amount: Rupees in crore)**

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Liabilities:					
a. Paid up Capital	15.00	15.00	15.00	15.00	15.00
b. Reserves and Surplus					
(i) Free reserves & Surplus	11.23	13.73	15.99	12.64	14.59
(ii) Committed Reserves	22.53	27.38	31.05	40.55	43.90
(iii) Deferred Tax Liabilities	0.03	-	-	-	-
c. Borrowings from:					
(i) National Housing Bank	227.61	290.64	244.10	42.63	13.52
(ii) Bank of Baroda	205.63	249.16	113.58	179.55	142.85
(iii) Other Banks	-	0.50	54.64	58.21	42.60
(iv) Borrowing through Debentures	-	20.00	20.00	20.00	20.00
Total	482.03	616.41	494.36	368.58	292.46
Assets:					
d. Gross Block of Fixed Assets	1.41	1.58	1.63	1.64	1.65
e. Less: Cumulative Depreciation	0.83	0.97	1.11	1.20	1.28
f. Net Block	0.58	0.61	0.52	0.44	0.37
g. Investment	1.00	1.00	1.00	14.06	12.84
h. Loans	455.63	589.92	471.91	340.98	256.68
i. Current Assets, Loans & Advances (Net)	24.79	24.71	20.79	12.99	22.48
j. Misc. Expenditure (to the extent not written off or adjusted)	0.03	0.14	0.11	0.09	0.07
k. Deferred Tax Assets	-	0.03	0.03	0.02	0.02
Total	482.03	616.41	494.36	368.58	292.46

Working Results of BOBHFL**(Amount: Rupees in crore)**

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Operating Income	52.71	64.01	53.83	40.11	30.31
Profit after tax	11.01	9.39	7.36	8.61	5.31
EPS (In Rupees)	7.34	6.26	4.90	5.74	3.54

Annexure-IX*(Referred to in Para No. 3.2)***Statement showing Financial Position and Working Results of CBHFL
Financial Position of CBHFL****(Amount: Rupees in crore)**

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Liabilities:					
Paid up capital	18.40	18.40	20.00	20.00	20.00
Reserves & Surplus	18.61	21.68	22.92	8.62	14.85
Secured Loan	147.92	190.44	235.47	228.26	213.59
Unsecured Loan	95.28	90.84	78.60	64.80	46.74
Current Liabilities & Provisions	7.80	10.89	16.62	58.99	41.45
Deferred Tax Liabilities			0.02	0.15	0.20
Total	288.01	332.25	373.63	380.82	336.83
Assets:					
Gross Block	0.98	1.23	1.32	1.35	1.38
Less: Depreciation	0.28	0.41	0.52	0.64	0.75
Net Block	0.70	0.82	0.80	0.71	0.63
Investments	5.20	4.90	4.21	3.63	2.53
Current Assets Loan and Advances (excluding Housing Loan)	11.98	13.73	11.31	10.72	11.48
Housing Loan	270.13	312.63	357.31	365.76	322.19
Miscellaneous expenditure not written off		0.17			
Total	288.01	332.25	373.63	380.82	336.83
Net worth	37.01	40.08	42.92	28.62	34.85

Working Results of CBHFL**(Amount: Rupees in crore)**

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Income:					
(i) Housing	32.92	35.46	34.04	30.58	30.43
(ii) Other income	3.43	4.39	4.62	2.87	2.71
Sub-Total	36.35	39.85	38.66	33.45	33.14
Total Expenditure	31.23	33.44	34.64	47.47	31.27
Profit before tax	5.12	6.41	4.02	(-)14.02	1.87
Less: Provision for Income Tax	1.15	1.40	0.75		0.51
Other debit/credit (including deferred tax items)			(-) 0.02		(-) 0.04
Prior period adjustment	(+) 0.01	(+) 0.13	(-) 0.45		(-) 0.04
Reversal of Provision for NPA					4.95
Profit after tax	3.98	5.14	2.80	(-)14.02	6.23

Annexure-X
(Referred to in Para No. 3.2)

Statement showing Financial Position and Working Results of IHFL
Financial Position of IHFL

(Amount: Rupees in crore)

Particulars	2003-04*	2004-05	2005-06
Liabilities:			
Equity share capital	49.98	79.98	109.98
Reserves & Surplus	4.18	9.12	16.97
Loan Funds	446.00	847.66	1560.82
Net Deferred Tax Liability	0.20	--	--
Total	500.36	936.76	1687.77
Assets:			
Housing loan	485.20	922.58	1516.93
Net Fixed Assets	5.30	4.64	5.60
Net Deferred Tax Assets	--	0.22	0.88
Net Current Assets, Loans and Advances	9.40	9.24	164.31
Miscellaneous Expenditure	0.46	0.08	0.05
Total	500.36	936.76	1687.77

Working Results of IHFL

(Amount: Rupees in crore)

Net Income	16.70	26.50	38.30
Employee expenses	(3.30)	(3.80)	(4.60)
Operating expenses	(8.10)	(11.40)	(13.60)
Operating profit	5.30	11.30	20.10
Provisions	(0.90)	(1.00)	(1.60)
Profit before tax	4.40	10.30	18.50
Profit after tax	3.35	7.88	14.42

* Annualised including the transactions of erstwhile Tata Home Finance Limited.

Annexure-XI

(Referred to in Para No. 3.2)

Statement showing Financial Position and Working Results of PNBHFL

Financial Position of PNBHFL

(Amount: Rupees in crore)

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Liabilities:					
Equity share capital	30.00	30.00	30.00	30.00	30.00
Reserves & Surplus	37.61	45.80	57.58	65.04	80.46
Loan Funds	481.92	596.65	710.26	807.23	1045.55
Total	549.53	672.45	797.84	902.27	1156.01
Assets:					
Net Fixed Assets	3.03	2.94	3.19	2.90	2.80
Loans	491.89	626.19	754.55	876.68	1083.71
Investments	43.13	43.13	54.64	42.37	86.59
Net Current Assets	10.34	(-) 1.44	(-) 16.74	(-) 22.28	(-) 17.92
Deferred Tax Assets	1.09	1.63	2.20	2.60	0.83
Miscellaneous Expenditure	0.05	--	--	--	--
Total	549.53	672.45	797.84	902.27	1156.01

Working Results

(Amount: Rupees in crore)

Total Income	66.92	80.37	90.44	86.59	102.41
Total Expenditure	54.61	64.00	69.24	70.14	77.35
Profit before Tax	12.31	16.37	21.20	16.45	25.06
Profit After Tax	9.17	11.92	15.50	11.22	17.82
Percentage of profit after tax to total income	13.70	14.83	17.14	12.96	17.40

Annexure XII
(Referred to in Para No.3.3.1)

Statement showing the targets set, number of dwelling units constructed and total disbursements of housing loans made for the rural areas by the HFCs under the Golden Jubilee Rural Housing Finance Scheme

PNBHFL

Particulars	2001-02		2002-03		2003-04		2004-05		2005-06	
	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore
Targetted disbursements in Rural Areas	750	-	1000	-	2000	-	2000	-	1500	-
Actual disbursements in Rural Areas	768	25.62	1172	34.12	1026	34.09	1070	41.91	933	47.73
Percentage of achievement	102.4		117.2		51.3		53.5		62.2	

CBHFL

Particulars	2001-02		2002-03		2003-04		2004-05		2005-06	
	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore
Targetted disbursements in Rural Areas	1000	-	1000	-	1000	-	1000	-	700	-
Actual disbursements in Rural Areas	321	6.52	719	14.24	862	26.13	531	17.04	28	2.52
Percentage of achievement	32.1		71.9		86.2		53.1		4	

IHFL

Particulars	2003-04		2004-05		2005-06	
	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore	No. of dwelling units	Amount Rs in crore
Targetted disbursements in Rural Areas	No targets were given by NHB					
Actual disbursements in Rural Areas	135	4.44	1145	53.05	782	38.57

Annexure-XIII*(Referred to in Para 4.6)***Year end position of funds mobilised through Public Deposits by the HFCs****(Amount: Rupees in crore)**

HFC	Particulars	31.3.2002	31.3.2003	31.3.2004	31.3.2005	31.3.2006
HUDCO	Public Deposits	1229.97	1771.22	2508.40	2273.16	1905.33
	Total Funds	16637.87	20067.46	22349.03	21217.25	21461.41
	Percentage of PD to total funds	7.39	8.83	11.22	10.71	8.88
PNBHFL	Public Deposits	139.61	153.56	155.03	133.62	134.28
	Total Funds	481.92	596.64	710.26	807.23	1045.55
	Percentage of PD to total funds	28.97	25.74	21.83	16.55	12.84
CBHFL	Public Deposits	95.28	90.84	78.60	64.80	46.75
	Total Funds	243.21	281.28	314.07	293.07	260.33
	Percentage of PD to total funds	39.18	32.30	25.03	22.11	17.96
BOBHFL	Public Deposits	Nil	Nil	Nil	Nil	Nil
	Total Funds	433.24	560.30	432.33	300.40	218.97
	Percentage of PD to total funds	Nil	Nil	Nil	Nil	Nil
IHFL	Public Deposits			Nil	Nil	Nil
	Total Funds			445.99	847.66	1560.82
	Percentage of PD to total funds			Nil	Nil	Nil

Annexure-XIV*(Referred to in Para 5.2.1 i.)***Statement showing Regional Offices of HUDCO having total business less than Rs.10 crore during the five years ending 31 March 2006**

Sl. No.	Name of State	Amount (Rs. in crore)
1.	Jammu and Kashmir	0.00
2.	Pondichery	1.35
3.	Tripura	1.54
4.	Goa	2.00
5.	Arunachal Pradesh	3.40
6.	Bihar	5.30
7.	Manipur	8.12

Annexure-XV
(Referred to in Para 5.2.1 ii.)

**Statement showing Sanctions, Disbursements, Default and NPA
under HUDCO Niwas scheme**

(Amount: Rupees in crore)

Sl. No.	Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
1.	Sanction	439.23	1294.35	130.53	77.27	58.45
2.	Disbursements					
	(i) Non-Government	134.76	130.21	105.77	71.26	52.23
	(ii) Government	872.00	843.68	51.00	0	0
	<i>Sub-total</i>	1006.76	973.89	156.77	71.26	52.23
3.	Loan outstanding					
	(i) Government	2093.00	2890.32	2643.71	1667.39	1542.98
	(ii) Non-Government	291.65	320.13	349.33	357.53	346.54
	<i>Sub-total</i>	2384.65	3210.45	2993.04	2024.92	1889.52
4.	Default	0.81	3.03	14.02	32.95	49.1
5.	Percentage of default to the loan outstanding	0.03	0.09	0.47	1.63	2.60
6.	Principal outstanding on Default accounts	2.83	9.89	23.22	242.96	61.21
7.	Percentage of NPA to the Loan outstanding	0.12	0.31	0.78	12.00	3.24

Annexure-XVI
(Referred to in Para 5.3.1.2)

Statement showing the deficiencies in Sanctions and Disbursements noticed in NPA cases in HUDCO

(Amount: Rupees in crore)

Sl.No.	Name of Agency	Regional Office	Default since	Major deficiency	Default Status as on 31 March 2006		Status of the case
					Default	Total outstanding	
1.	Central Govt. Employees Welfare Housing Organisation	NCR	Dec-02	Non-reconciliation of the dispute on interest tax	0.28	0.28	Matter under DRT
2.	Co-operative Housing Society, Natraj Vihar	NCR	Sep-95	Non recovery due to improper pursuance and lacunae of sanctions	4.44	4.44	- do -
3.	Swayam Siddha Co-operative Group Housing Society Ltd.	NCR	Jun-93	Repaying capacity of the members are not verified	2.52	2.52	- do -
4.	Co-operative Housing Society, Samuelpuram	Chennai	Sep-97	- do -	0.43	0.43	- do -
5.	Tamil Nadu Housing Board	Chennai	Sep-02	Non reconciliation of the account	4.02	5.02	Reconciliation was yet to be started
6.	Community Development	- do -	Sep-02	Failure to ensure the recovery mechanism from original beneficiary	0.16	0.31	Legal action yet to be taken

7.	Ramani Realtors	- do -	Dec-05	Failure to assess viability of the project	0.61	0.88	Action under SARFAESI Act was in progress.
8.	A 2 Z Builders P. Ltd.	Trivandrum	Mar-98	Failure to assess the real time value of the project cost and marketability of housing units	28.53	28.53	Matter under DRT
9.	Ajit Associates Pvt. Ltd.	- do -	Jun-97	- do -	10.94	10.94	- do -
10.	Hicon Builders Pvt. Ltd.	- do -	Dec-97	- do -	24.16	24.16	- do -
11.	Abm Builders	- do -	Jun-99	- do -	1.75	1.75	- do -
12.	Aswarthy Hsg. (P) Ltd.	- do -	Jun-96	- do -	6.78	6.78	- do -
13.	St. Mary's Projects Ltd.	- do -	Sep-98	- do -	4.25	4.25	- do -
14.	Southern Investment	- do -	Mar-00	- do -	15.74	15.74	- do -
15.	Mysore Sugar Co. Ltd.	Bangalore	Dec-04		0.46	0.58	BIFR case
16.	City & Industrial Dev. Corpn. Maharashtra	- do -	Sep-03	Non reconciliation of accounts and interest rate	0.97	3.49	Negotiation with the agency was in progress for settling dispute
17.	Daxta Co-op Hsg. Society	- do -	Jun-98	Repaying capacity of the member not verified	12.89	13.70	DRT case
18.	Municipal Council. Jalgaon	- do -	Sep-05	Land was not identified and financial viability was not analysed	4.16	63.96	Legal action yet to be initiated

Report No.22 of 2007

19.	Co-operative Hsg. Society, Dipen Nagar	Ahmedabad	Jun-92	Repaying capacity of the members of the society, credential of the main promoter of the society and builder were not critically analysed	2.62	2.62	Decree was to be implemented
20.	Harsh Co-op Hsg. Society	- do -	Jun-95	- do -	10.45	10.68	- do -
21.	Co-op Hsg. Society Ltd. Karnavathi	- do -	Dec-93	- do -	3.12	3.17	- do -
22.	Co-op Hsg. Society Ltd. Kamelesh Park	- do -	Mar-94	- do -	10.79	10.89	- do -
23.	Co-op Hsg. Society Ltd. Meghana Nagar	- do -	Jun-92	- do -	2.87	2.87	- do -
24.	Co-op Hsg. Society Ltd. Narmada	- do -	Sep-93	- do -	2.33	2.33	- do -
25.	Co-op Hsg. Society Ltd. Nidhara	- do -	Dec-97	- do -	0.71	0.71	- do -
26.	Co-op Hsg. Society Ltd. Prahalad Park	- do -	Jun-92	- do -	2.02	2.02	- do -
27.	Co-op Hsg. Society Ltd. Rajiv Nagar	- do -	Jun-94	- do -	8.26	8.44	- do -
28.	Co-op Hsg. Society Ltd. Sagar	- do -	Mar-93	- do -	16.88	16.88	- do -
29.	Co-op Hsg. Society Ltd. Sulfam	- do -	Mar-96	- do -	8.98	9.21	- do -

30.	Co-op Hsg. Society Ltd. Sameer Nagar	- do -	Dec-94	- do -	11.63	12.08	- do -
31.	Co-op Hsg. Society Ltd. Sonam	- do -	Jun-94	- do -	2.80	2.80	- do -
32.	Co-oprative Hsg. Society Suramya	- do -	Dec-93	- do -	2.65	2.65	- do -
33.	Co-oprative Hsg. Society Trupti	- do -	Mar-93	- do -	1.88	1.89	Pending with DRT
34.	Co-oprative Hsg. Society Viratnagar	- do -	Jun-94	- do -	7.55	7.60	- do -
35.	Co-oprative Hsg. Society Vasupriya Smruti	- do -	Dec-97	- do -	3.13	3.13	- do -
36.	Co-oprative Hsg. Finance Society Gujarat State	- do -	Mar-96	- do -	38.15	38.15	- do -
37.	M/s C.R. Patil, Sankul	- do -	Mar-04	Financial relations of the agency with other Banks were not verified	3.42	3.42	- do -
38.	M/s C.R. Patil, Estate	- do -	Dec-04	Financial relations of the agency with other Banks were not verified	0.05	0.05	- do -
39.	M/s Shiv Ganga Builders Pvt. Ltd.	- do -	Sep-01	lacunae relating to sanction, releases, recovery, monitoring	5.22	5.22	

Report No.22 of 2007

40.	Orissa Rural Hsg. & Dev. Coop.	Bhubaneswar	Sep-05	Financial feasibility was not properly analysed	6.82	397.02	Negotiation with agency was in progress
41.	Orissan State Housing Board	- do -	Mar-01	Late recall of loan, delay in filing of suit	100.48	135.59	
42.	Rourkela Development Authority	- do -	Jun-97		23.57	23.92	
43.	Bhubaneswar Development Authority	- do -	Mar-02	lacunae relating to sanction, releases, recovery, monitoring	15.42	15.42	
Total					414.89	906.52	

Annexure-XVII
(Referred to in Para No.5.3.1.3)

**Statement showing Age-wise Default Position in HUDCO
during the years 2001-02 to 2005-06**

(Amount: Rupees in crore)

Age of default	2001-02		2002-03		2003-04		2004-05		2005-06	
	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount	No. of cases	Amount
Above 30 months	118 (31)	1142.31 (87)	110 (38)	656.72 (74)	115 (43)	848.84 (91)	122 (48)	819.64 (86)	107 (51)	830.61 (81)
6-30 months	114 (31)	113.62 (8)	84 (29)	179.03 (20)	63 (24)	53.60 (6)	45 (18)	62.79 (7)	40 (19)	109.47 (11)
3-6 months	68 (18)	51.98 (4)	34 (12)	42.52 (5)	19 (7)	1.89 (0.2)	16 (6)	8.12 (1)	21 (10)	25.02 (2)
0-3 months	75 (20)	5.66 (1)	65 (21)	13.48 (1)	69 (26)	28.20 (2.8)	71 (28)	62.90 (6)	42 (20)	58.53 (6)
Total	375	1313.57	293	891.75	266	932.53	254	953.45	210	1023.63
<i>Note: Figures in brackets indicate percentage to the total cases.</i>										

Annexure-XVIII
(Referred to in Para No. 5.6.1 i)

Statement showing fresh releases made by HUDCO even though the Agency was in default at the time of release

				(Rs. in lakh)			(Rs. in lakh)			(Rs. in lakh)			(Rs. in lakhs)			(Amount in Rupees)					
				2001-02			2002-03			2003-04			2004-05			2005-06					
Sl. No.	Sl. No.	State	Agency Code	Actual releases			Actual releases			Actual releases			Actual releases			Actual releases			Loan No. and amount of default on the date of release		
				Loan No.	Date	Amount	Loan No.	Date	Amount	Loan No.	Date	Amount	Loan No.	Date	Amount	Loan No.	Date	Amount	Loan No.	Principal	Interest
1.	1	Nagaland	HODP													18821FLGF001	1.3.2006	427	70095RESCON	47182	
2.	2	Nagaland	PWD	17260RECR01	11.3.2002	335.1													17260RECR01		296
3.							17260RECR01	4.10.2002	513.4										17288RECR01		233645
							17260RECR01												17260RECR01		7998
4.							17709RECR01	8.11.2002	80										17260RECR01		7998
5.										17966FLGF002	17.7.2003	111.2							17288RECR01	289892	
6.																18575FLGF001	1.3.2006	50	18783FLGF001		133767
7.																18701FLGF001	1.3.2006	50			
8.	3	Nagaland	CAWD				16294RECR01	19.07.2002	79.46										17399COMC003		31500
9.							16295RECR01	19.07.2002	79.46												
10.							17399COMC003	31.07.2002	29.75												
11.							17399RECR01	31.7.2002	70.25												
12.	4	Mizoram	CHAK	17226EWUHU01	27.3.2002	30													15669LIGL004		4096
13.				17226LIGL004	27.3.2002	20															
14.							17226EWUHU01	26.7.2002	25										15669EWUHU01	31000	337
15.							17226LIGL004	26.7.2002	25										15669EWUHU01	31000	337
16.							17554EWRHL01	25.7.2002	28										15669LIGL004	117000	296

17.						17554HIGH002	25.7.2002	4										17226EWUHU01		121		
18.						17554LIGL003	25.7.2002	44														
19.						17554MIGM010	25.7.2002	24														
20.									17977FLPF001	14.7.2003	51								15669EWUHU01	176000	110564	
																			15669LIGL004	117000	95626	
																			17226EWUHU01	161000	132451	
																			17226LIGL004	132000	134274	
																			17554EWRHL01	111000	97816	
																			17554HIGH002	55000	52836	
																			17554LIGL003	183000	202169	
																			17554MIGM010	129536	75472	
21.	5	Mizoram	MARA	17227EWUHU01	27.3.2002	12.5													16477LIGL004	287000		
22.				17227LIGL007	27.3.2002	20														16477LIGL004	287000	
23.				17227MIGM010	27.3.2002	18														16477LIGL004	287000	
24.	6	Mizoram	LADC				17210EWUHU01	26.7.2002	9.5											15640LIGL005		32216
25.							17210LIGL004	26.7.2002	7											17210EWUHU01		62500
26.							17210MIGM002	26.7.2002	11											17210LIGL004		58500
27.							17577EWRHL01	25.7.2002	30.45											17210MIGM002		62438
28.							17577LIGL003	25.7.2002	106.05											17210MIGM010		37125
29.							17577MIGM010	25.7.2002	38.5													
30.	7	Karnataka	KLAC				17281LG2LG01	25.7.2002	5000											17281LG2LG01	9553	28572000
31.										17281LG2LG01	31.3.2004	500								17281LG2LG01	31372000	46232953
32.	8	Karnataka	KFDC	16532ER2ER01	21.1.2002	198														16532ER2ER01	2145000	1982415
33.							16532ER2ER01	27.6.2002	125											16532ER2ER01		76074
34.	9	Karnataka	KPHC	14131RECRC05	4.2.2002	372.81														14131RCERC05		1015691
35.				17018RECRC07	13.2.2002	425																
36.							17018RECRC07	27.6.2002	550											14131RCERC05	5883000	1365881
37.							17018RECRC07	17.7.2002	286											14131RCERC05	5883000	1998327
38.							17018RECRC07	16.8.2002	500													

Report No.22 of 2007

39.							17018RECR07	16.10.2002	467									14131RCERC05	5883000	2648834
40.							17018RECR07	31.10.2002	420											
41.										17018RECR07	4.6.2003	200								
42.										17018RECR07	16.6.2003	200								
43.	10	Karnataka	RRGR	17082ER2ER01	22.1.2002	364.9												17082ER2ER01	5000	
44.				17379EU2EU01	28.3.2002	661.5														
45.				17380EU2EU01	28.3.2002	378.75														
46.				17381EU2EU01	28.3.2002	505.25														
47.				17382EU2EU01	28.3.2002	537.5														
48.				17384ER2ER01	28.3.2002	590.3														
49.				17385ER2ER01	28.3.2002	580.9														
50.				17386ER2ER01	28.3.2002	426.6														
51.				17387EWRHL01	28.3.2002	635.4														
52.							17182EU2EU01	24.6.2002	730.15									17082ER2ER01	6000	
53.							17379EU2EU01	24.6.2002	661.5									17082ER2ER01	6000	
54.							17382EU2EU01	24.6.2002	537.5									17082ER2ER01	6000	
55.							17384ER2ER01	27.6.2002	590.3											
56.							17385ER2ER01	27.6.2002	580.9									17082ER2ER01	6000	
57.							17386ER2ER01	24.6.2002	426.6											
58.							17387EWRHL01	24.6.2002	635.4											
59.											17713FLEF003	3.8.2004	308.12					70053FBFFIXD	7457833	
60.											70053FBFFIXD	3.8.2004	742							
61.											18587FBSFLOA	31.3.2005	938.6					17521FLEF003	2075000	977274
62.											18588FBFLOA	31.3.2005	4268.96					70053FBFFIXD	10384	17347200
63.											18589FBFLOA	31.3.2005	4268.96							
64.	11	Karnataka	KSEP	17435LAALA09	21.8.2002	70												16949LAALA08	34000	
																		16949LAALA08	2185587	
65.							17435LAALA09	29.10.2002	75									16949LAALA08	228000	
66.							17435LAALA09	28.11.2002	55									16949LAALA08	2250000	425836

67.						17766CMPCP02	5.12.2002	500												
68.						17766CMPCP02	29.3.2003	250										17766CMPCP02		425342
69.									17766CMPCP02	1.7.2003	325							17435LAALA09	2813000	948578
																		17435LAALA09		398125
																		17766CMPCP02		1466882
																		17766CMPCP02		743176
																		16949LAALA08	22550000	743063
70.	12	Karnataka	MSCL	16989COMC001	15.11.2001	67.54												16989COMC001		10297
71.	13	Madhya Pradesh	MPSC	16375NSHNS08	31.7.2003	5												16375NSHNS08	47720	3194
72.				16384NSHNS08	31.7.2003	6												16384NSHNS08	39000	4298
73.	14	Madhya Pradesh	NLIU	17058RECR01	7.1.2002	101.02												17058RECR01		1717050
						6362.07														
								13595.17												
											1387.2									
																				10526.64
																				527
																				32398.08

Annexure-XIX
(Referred to in Para No. 5.6.1 ii)

Statement showing the exposure in excess of limits prescribed by NHB in HUDCO

(Amount: Rupees in crore)

Sl. No.	Name of the Agency	Total exposure to the Agency	Percentage to Net Owned Funds
1.	Government of MP - Finance Department	865.63	24.12
2.	Kerala State Housing Board	961.52	26.79
3.	West Bengal Infrastructure Development finance Corporation Limited	1526.01	42.52
4.	Government of Orissa – Finance Department	757.72	21.11
5.	Maharastra Jeevan Pradhikaran	804.15	22.41
6.	Government of Maharastra-PWD	819.50	22.84
7.	Government of Maharastra-Irrigation Department	794.87	22.15
8.	Government of Maharastra-Water Resource Department	935.33	26.06
9.	AP State Housing Corporation Limited	856.00	23.85
10.	AP Urban Finance Corporation Limited	746.28	20.80
11.	Government of Tamil Nadu	598.72	16.68
12.	Karnataka Road Development Corporation Limited	1063.67	29.64
13.	Rajiv Gandhi Rural Housing Corporation Limited	598.04	16.67

GLOSSARY OF ABBREVIATIONS

Sl. No.	Abbreviation	FULL FORM
1.	ALM	Asset Liability Management
2.	BOB	Bank of Baroda
3.	BOBHFL	BOB Housing Finance Limited
4.	CBHFL	Cent Bank Home Finance Limited
5.	FI	Financial Institution
6.	GJRHFS	Golden Jubilee Rural Housing Finance Scheme
7.	GOI	Government of India
8.	HDFC	Housing Development Finance Corporation Limited
9.	HFC	Housing Finance Company
10.	HN	HUDCO Niwas
11.	HUDCO	Housing and Urban Development Corporation Limited
12.	IHFL	IDBI Home Finance Limited
13.	KSHB	Kerala State Housing Board
14.	MIS	Management Information System
15.	MoH&UPA	Ministry of Housing and Urban Poverty Alleviation
16.	NHB	National Housing Bank
17.	NHHP	National Housing and Habitat Policy
18.	NIM	Net Interest Margin
19.	NoF	Net Owned Funds
20.	NPA	Non Performing Assets
21.	ORHDCL	Orissa Rural Housing and Development Corporation Limited
22.	PD	Public Deposit
23.	PNBHFL	PNB Housing Finance Limited
24.	PSU	Public Sector Undertakings
25.	SARFAESI Act	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interests Act, 2002
26.	SCB	Scheduled Commercial Bank
27.	TMHP	Two Million Housing Programme