



**AN INITIATIVE TOWARDS SUSTAINABLE LIVING**



### **Kutumb, a day long program on the know-how of Green Buildings :**

The event was organized by IIFL Home Finance Limited on 17th Sep, 2018 at Indore Marriott Hotel. The event brought together leading industry professionals in real estate, green and sustainable infrastructure sector. The speakers at the event included Mr. Ashok B. Lall (Principal, Ashok B Lall Architects), Mr. Gaurav Malhotra (CDC), Mr. Ravi Kumar, Regional Manager (NHB), Ms. Shruti Narayan (IFC), Ms. Priyanka Kochhar (GBCI), Mr. Monu Ratra (CEO, IIFL Home Finance Ltd.), Mr. Himanshu Arora (Head - Construction Finance, IIFL Home Finance Ltd.), and Mr. Amor Kool (ESG Lead, IIFL Home Finance Ltd.). Leading real estate developers such as Sarthak Singapore Group, Apollo Creations, Mangalam Constructions, and Pragati Developers were present at the event.

**Kutumb** focuses on the need, efforts, and initiatives promoting sustainable and energy efficient real estate development in the country.

The insights shared by the speakers were immensely helpful in bridging the gap the need of sustainable architecture and the way towards it's development.

**100+** Participants

**50+** Developers

**8** Experts

**CHAPTER-II  
INDORE  
SEPT 17, 2018**



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## OUR PARTNERS

### National Housing Bank (NHB)

NHB has been instrumental in building a sustainable and inclusive housing finance system and is committed to working towards the national goal of "Affordable Housing for All" with a focus on low and moderate income housing. In line with the vision of inclusive housing, NHB is also working with various stake holders in providing sustainable, environmental friendly dwelling units.

NHB in collaboration with Agence Francaise de Development (AFD) under a borrowing programme proposes to finance Housing Finance Companies to spur energy and environment efficiency in the residential housing sector.



CDC is UK's Development Financial Institution wholly owned by the UK Government. They provide active support to companies and funds as they begin to implement and adopt more sustainable business practices. Its mission is to support the building of businesses throughout Africa and South Asia, to create jobs and make a lasting difference to people's lives.

Their belief is that environmental and social (ES) performance is increasingly material to business success. An important part of the value add that CDC provide involves active support to companies and funds as they begin to implement and adopt more sustainable business practices.



**Green Business Certification Inc. (GBCI)** is a premier organization independently recognizing excellence in green business industry performance and practice globally. GBCI exclusively administers project certifications and professional credentials and certificates within the framework of the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) green building rating systems. GBCI India works with business and government officials to help address and meet the priority needs of a rapidly urbanizing India. It has more than 300 full time technical experts and consultants, who specialize in architecture, engineering and building management.



Among India's most respected architects, **Ashok B. Lall** has been a pioneer in formally integrating sustainability into his architectural works –decades before the term attained significance. He has also been a devoted academician and has served as the dean of studies at the TVB school of habitat studies. Among several notable accolades, Mr. Lall has been nominated for the prestigious Aga Khan award for architecture twice. His firm Ashok B. Lall Architects has been involved in the design architecture of some of the most famous buildings in India and abroad, including campuses, townships, business parks etc.



**International Finance Corporation** works globally for Green Building Programme and specializes in funding for energy efficient and sustainable development.





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## EXPERT SCHOOL OF THOUGHT

"Green Building is an efficient way to reduce the effects of climate change"

- **Shruti Narayan**, IFC



"CDC is keen on investing for sustainable development in developing countries for causes that uplift the society and helps in fighting environmental issues"

- **Gaurav Malhotra**, CDC



"EDGE certification ensures that we can measure the parameters of energy efficiency (greenness) for a building"

- **Priyanka Kochhar**, GBCI



"65% of subsidy for affordable housing is for houses with ticket size of less than 25 lac"

- **Ravi Kumar Singh**, NHB



"For urban development and transformation - AMRUT, Smart Cities, and PMAY are critical. This will be the core foundation of Green Cities"

- **Monu Ratra** - CEO, IIFL Home Finance Ltd.



"The higher the building, the more energy and resources are consumed to maintain and sustain the building. There is an opportunity of collective living in group housing. This enables cost effective and energy efficient living. Water conservation, waste disposal, energy conservation and pollution free living is the choice of new age home buyers"

- **Ashok B Lal**





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# A SHORT GLIMPSE







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# ONLINE REACH

IIFL Home Loans presents 'Kutumb', a platform where the company brings together industry experts and housing developers to create a sustainable infrastructure! We are coming with the Second Chapter of #Kutumb in Indore! Know more: [goo.gl/TLQFwf](http://goo.gl/TLQFwf) [pic.twitter.com/97q0ezUnpc](http://pic.twitter.com/97q0ezUnpc)



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**IIFL Home Finance Limited** @IIFLHomeFinance

IIFL Home Loan has been working closely with the National Housing Bank to provide home loans to customers from LIG and MIG I & II. Watch what Monu Ratna, CEO, IIFL Home Loan has to say about the new initiative of Kutumb

1:10 4,978 views

3:57 AM · 14 Sep 2018

4 Retweets 9 Likes

**IIFL Home Loans** 2,340 followers 1d

#kutumb Chapter 2 Indore : #Greenbuildings are the need of society in today's world contributing towards #SwachhBharatMission , @GBCI\_India @IFC\_org @NhbIndia @MR10091973 @CDCgroup #sustainabledevelopment ... see more

10 Likes

Like Comment

Organic Impressions: 304 Impressions Show stats

**IIFL Home Loans** 2,340 followers 1d

#Kutumb Chapter 2 Indore : Closing the ceremony on a high note, promoting #sustainableliving and #Greenbuildings, Thanks to all delegates and partners @IIFLCorporate @NhbIndia @CDCgroup @GBCI\_India @IFC\_org

27 Likes

Like Comment

Organic Impressions: 667 Impressions Show stats

**IIFL Home Finance Limited** @IIFLHomeFinance

Green Business Certification Inc. (GBCI) has partnered with IIFL to bring developer under one forum to discuss affordable housing and more. Here's what P. Gopalakrishnan, MD - Asia Pacific & Middle East, GBCI has to say about the partnership

0:16 5,934 views

**IIFL Home Finance Limited** @IIFLHomeFinance · Sep 17

#Kutumb Chapter 2 Indore : "For development and urban transformation - AMRUT, PMAY and Smart Cities are important." - Monu Ratna, CEO @IIFLHomeFinance @CDCgroup @NhbIndia @GBCI\_India

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# A SHORT GLIMPSE



**IIFL promotes green homes**

**Hyderabad:** IIFL Home Finance Limited recently created Kutumb, a platform to promote benefits of green architecture in the affordable housing segment in India. The platform is created in partnership with National Housing Bank (NHB), Green Business Certification Inc (GBCI), CDC UK, and Ashok B Lal Architects. The aim is to promote sustainable and energy efficient real estate development. Monu Ratra, CEO, IIFL Home Finance, said "through Kutumb, we want to create a platform where individuals and organisations can pool their knowledge and resources to create a greener society."

**Promoting green housing**

One of India's largest Home Finance Companies (HFCs), IIFL Home Finance Limited recently hosted an event, Kutumb, aimed at promoting benefits of green architecture in the affordable housing segment in India. Monu Ratra, CEO, IIFL Home Finance Limited, said, "Affordable housing is a major component of our mission 'Housing for All by 2022'. A significant portion of Indian population will live in these homes. It is a myth that green architecture costs more and does not blend with the idea of affordable housing. Through Kutumb, we want to create a platform where individuals and organisations can pool their knowledge and resources towards creating a sustainable future and greener society which aligns with the vision of Pradhan Mantri Awas Yojana - Housing for All by 2022."

Subhash, Regional Manager, National Housing Bank, highlighted the role that NHB is playing as a catalyst in promoting green housing in India. Under Promoting Green Housing Refinance Scheme (PGHRS), NHB will also provide refinancing support to eligible PLIs for their individual housing loans on green homes located in residential areas.



**आइआइएफएल होम फाइनेंस का 'कुटुंब'**

मुंबई. आइआइएफएल होम फाइनेंस लिमिटेड ने हाल ही में एक मंच कुटुंब का निर्माण किया है। यह भारत में किरायाती आवास वर्ग में ग्रीन आर्किटेक्चर के फायदों को प्रोत्साहित करने का एक प्लेटफॉर्म है। इस मंच का निर्माण नेशनल हाउसिंग बैंक, ग्रीन बिजनेस सर्टिफिकेशन इंक, सीडीसी यूके और अशोक बी लाल आर्किटेक्ट्स के साथ साझेदारी में किया गया है। यह जानकारी आइआइएफएल होम फाइनेंस के सीईओ मोनु रत्ना ने दी।



Ghar Aapka. Loan Hamaara.

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