



IIFL
HOME LOAN



Discussing the

**GREEN AFFORDABLE
HOUSING ECO-SYSTEM
IN INDIA**

JACARANDA HALL, INDIA HABITAT CENTRE
DECEMBER 2, 2022

CONTENTS

- » Programme at glance ➔
- » Featured sessions ➔
- » Speakers ➔
- » Asian Development Bank & IIFL
Home Finance Technical Assistance
Programme ➔
- » Past events ➔
- » About IIFL Home Finance Ltd. ➔
- » Registration ➔



Kutumb seminars provide insight into why should we be focusing on green affordable housing and how a variety of stakeholder such as Policy Makers, Regulator, Development Financial Institutes, Private Lending Institutes Academicians, Architects, and Developers, etc. are driving the same, and the responsible role they can play to deliver value and sustainable outcomes across the country.

PROGRAMME AT GLANCE



Valuable insight into the Indian Green Affordable Housing

Get valuable insight into the Indian Green Affordable Housing scenario. The aspects of implementing green practices and responsible investment strategies that deliver value and sustainable outcomes across India. Bringing together various stakeholders from across the ecosystem, this is a must-attend event for any architect, developers, housing finance company and sustainable finance investment professionals.



Understand the role promotion for policy level implementations

Understand the activities undertaken to promote the green affordable housing. The impact of same leading to an impact at policy level. This adds the perspective making future of housing green as well as accessible to all. The promotion helps in impacting a larger and better oriented audience to the concept. This brings adaptation and practical viability to the concept of Green Affordable Housing.



Indian-focused content with a relevant global perspective

Meet the key stakeholders existing at different level of the value chain. Right from designing, planning, project formulation, site implementation, evaluation and rating. IIFL Home Loan has engaged a researched driven and case study wise problem solution discourse, making it extremely adaptable to other global contexts. This programme is a must attend for policy makers and decision takers at various levels.



IIFL
HOME LOAN



FEATURED SESSIONS

Session I: Policy recommendations for mainstreaming green affordable housing in India

Existing policies for green affordable housing in India are fragmented and not sufficient. There are policies that focus on the issues of housing affordability, and others that focus on green buildings. At the national level Pradhan Mantri Awas Yojana (PMAY) provisions for affordable housing but element of sustainability is missed. This is followed by Affordable Housing Policies and Regulations at the state and local level. There are also policies of Ministry of Finance that address the issue of housing affordability.

For green buildings, there are codes at the national level, adopted by the state and local level, which include National Building Code, Energy Conservation Building Code, Model Building Bye-laws. There are also various rating systems for green buildings such as GRIHA, IGBC, EDGE. Some state and local regulations give incentives for rating of buildings which include additional FSI, property tax rebate, discount in development charges.

Thus, a large policy framework already exists for green affordable housing, and if the convergence is established, it will offer an immense potential to improve the access to green affordable housing in the country. This session will try to bring all the relevant influencers address this gap and discuss the possible convergence which can be established.

Session II: Need of promotion and continuous capacity building interventions for improved access to green affordable housing

Pradhan Mantri Awas Yojana – Urban (PMAY-U) emerged as one of the largest housing schemes in the world. The yojana was not limited to central but was very well adopted by states and local markets.

The Swachh Bharat Mission became a popular mention at the households of the country, and resulted in an annual profit of more than Rs. 50,000 per household in rural India. Indeed, many villages of the country witnessed a huge reduction in the number of deaths due to diseases like diarrhea, malaria etc. Child health and nutrition also improved. Brands started to leverage the popularity of Swachh Bharat Abhiyan in their own respective campaigns. Such examples establish the need for heavy propagation of all such efforts and initiatives taken in the country. The second session discusses how the promotion and propagation play a critical role in ensuring the effecting implementation of gender inclusive green affordable housing, it's benefits and relevance at the household level of the country.

This session will also the importance of green affordable housing as it not only gives access to housing but also allows people to lead a healthy, secure, productive and dignified life, and is a durable asset that provides owners with a way to

save and gain access to credit (Gillard et al., 2018). India aims to achieve net zero emissions by 2070 and meet 50% of its electricity requirements from renewable energy sources by 2030. The Indian residential sector is responsible for 22% of the current electricity use and at current trajectory, expected to lead the electricity demand representing 39% of the total electricity demand by 2047. Thus it is important that the future housing stock are green buildings. In the industry, however, there is a misconception that green is expensive and there is no business case for green affordable housing. The product is seen as non-viable. There are several knowledge gaps identified across the value chain of the housing industry including awareness of green buildings: their design and technology, policies pertaining to it and business case for green affordable housing. There is also a need to sensitize the industry about women – its' role in the construction industry as well as key decision maker in home ownership. This session will discuss the capacity development programmes developed by ADB, but also the need of the same across the spectrum, across all the stakeholders.

Session III: Research & innovation in construction technologies for green affordable housing

Green certification agencies focus on a lot of qualitative strategies and less on the quantitative strategies in the affordable housing segment. For example, a minimum building energy consumption reduction is not mandated or measured. There is a lack of credible operational efficiency of buildings in the residential sector. For example, building operational efficiencies are calculated at a standard rate rather than taking into consideration factors such as degradation in operational efficiency of the installed equipments. This session will enable the participants to understand the latest available technologies, the need of dedicated research and focus, and when it is right to use the available construction technology and strategies.

[VIEW FULL SESSION
AGENDA](#)

HIGH-LEVEL DISCUSSIONS CRITICAL TO GREEN AFFORDABLE HOUSING



Takeo Konishii

Country Director, Asian
Development Bank, India
Resident Mission



Shri. Kuldip Narayan

IAS, Joint Secretary &
Mission Director PMAY(U)



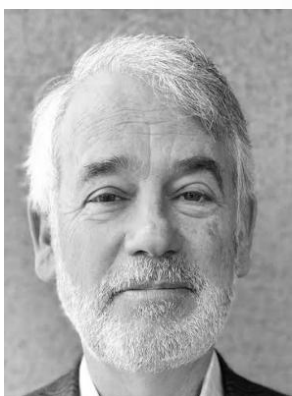
Shri Rahul Bhawe,

Executive Director, National
Housing Bank



S. Sridhar

Chairman, IIFL Home
Finance Ltd. | Ex-Managing
Director - NHB



Sean Kidney

CEO, Climate Bonds
Initiative



Susan Olsen

Unit Head, Private Sector
Financial Institutions Division
Unit for South Asia, Asian
Development Bank

HIGH-LEVEL DISCUSSIONS CRITICAL TO GREEN AFFORDABLE HOUSING



Abhay Bakre

Director General, Bureau of Energy Efficiency



Mohua Mukherjee

Energy Economist & Project Finance Specialist | Independent Director, IIFL Home Finance Ltd.



Dr. Ashok Kumar

Scientist 'H'/Outstanding Scientist (Energy Efficient Building Technologies | Head, Architecture & Planning Group (AcSIR)



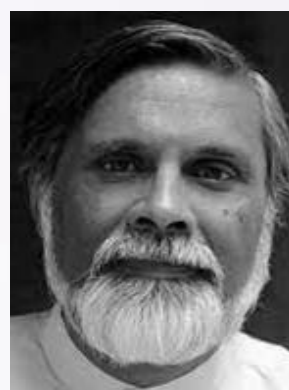
Sanjay Seth

Senior Director, Sustainable Habitat Division, The Energy and Resources Institute (TERI) | CEO, GRIHA Council



Rajan Rawal

Senior Advisor, Center for Advanced Research in Building Science and Energy (CARBSE) | CRDF Professor, CEPT University



Ar. Ashok B Lall

Principal Architect, A B Lal Architects

HIGH-LEVEL DISCUSSIONS CRITICAL TO GREEN AFFORDABLE HOUSING



Prof. Shaleen Singhal
Dean, Research &
Partnerships, TERI SAS



**Ar. Chitra
Vishwanath**
Senior Architect & MD,
Biome Environmental
Solutions



Monu Ratra
Executive Director and CEO
IIFL Home Finance Ltd.



Autiff Sayyed
Project Lead- Green
buildings South Asia,
IFC- World Bank Group



Ajay Jaiswal
Chief Compliance Office,
IIFL Home Finance Ltd.



Ravi Chaudhary
Lead – Technical, Project
Finance
IIFL Home Finance Ltd.

HIGH-LEVEL DISCUSSIONS CRITICAL TO GREEN AFFORDABLE HOUSING



**Santhosh
Ramkumar**

Lead -Green Value Partner
IIFL Home Finance Ltd.

ASIAN DEVELOPMENT BANK AND IIFL HOME FINANCE TECHNICAL ASSISTANCE PROGRAMME

The Asian Development Bank (ADB) and IIFL Home Finance Ltd. (IIFL HFL), a private sector housing finance company with a strategic focus on affordable housing, have collaborated through a Technical Assistance (TA) programme to support the green building ecosystem in the affordable housing sector in India. The activities included under the TA include:

- organizing knowledge events to facilitate the exchange of ideas, and increase awareness among various stakeholders regarding the climate risk mitigation and climate risk adaptation benefits, to promote adoption of green certified housing standards in the affordable housing segment
- undertaking research and innovation based initiatives across the entire value chain of climate resilient green housing including:
 - assessing current awareness of the subject by the prospective buyers and developers, and establishing a baseline of their understanding
 - formulating a unified green building ratings system to encompass tailored adaptations to the local climate zones across India establishing a system to integrate green lending and climate adaptation strategies in affordable housing
 - organizing training sessions for IIFL HFLs' technical team, staff of state housing boards and housing developers on site risk assessment, climate adaptation measures and green certification process for climate resilient buildings

IIFL HFL has undertaken a number of first-in-kind industry initiatives to promote green affordable housing in the country, widely through its knowledge platform Kutumb, which brings together all the stakeholders of the housing industry, such as the developer, policy makers, architects, academicians, green rating agencies and the financial institutes. With a vision of sustainable living for everyone, through Kutumb, IIFL HFL strives to promote sustainable and energy efficient real estate development in the affordable housing sector, and disseminate information on resources related to financing, technical know-how on green construction and certification, and compliance with environmental and social parameters.

ASIAN DEVELOPMENT BANK AND IIFL HOME FINANCE TECHNICAL ASSISTANCE PROGRAMME

	Promotional Activities	Capacity building	Research and innovation
Consultant	Gravity Concepts	CEPT Research and Development Foundation (CRDF) – Centre for Urban Planning and Policy (CUPP)	CEPT Research and Development Foundation (CRDF) – Centre of Advanced Research in Building Science and Energy (CARBSE)
Scope	Organize knowledge programs to increase awareness about climate risk mitigation and adaptation benefits among affordable housing developers and other stakeholders, to promote adoption of green certified housing standards	Organize training sessions for IIFL HFLs technical team, ' staff of state housing boards and housing developers staff ' on-site risk assessment, climate adaptation measures, gender mainstreaming, green certification process, and climate resilient buildings	Assess current awareness of prospective stakeholders; formulate a unified ratings system with tailored adaptations to climate zones across India; establish an affordable housing focused system integrating green lending and climate adaptation strategies
Impact	Outcomes to include 6 regional Kutumbs, 2 national and 1 international thought leadership events, 20+ community engagement events. Awareness generation, propagation of IIFL HFL's initiatives around the country and the larger South Asian region	Outcomes to include minimum 3 knowledge products, trainings for minimum 35 entities across institution types. Improved technical know how about resiliency, climate adaptation, green building, gender sensitivity amongst IIFL HFLs' staff, Green Value Partners, other government bodies, clients and developers	Outcomes to include strategies and guidelines to support gender sensitivity, climate resilience, affordable housing. Incubation of local existing climate positive technologies and construction techniques, their implementation and related skill building; localized, contextual solutions to India's challenges

PAST KUTUMBS

Chapter VII
NEW DELHI
December 2021

Chapter VI
WEBISODES & PODCASTS
August – September 2020

Chapter V
HYDERABAD
December 2019

Chapter XIII
PUNE
November 2022

Chapter IV
BANGALORE
June 2019

Chapter XII
BANGALORE
October 2022

Chapter III
PUNE
February 2019

Chapter XI
KOLKATA
September 2022

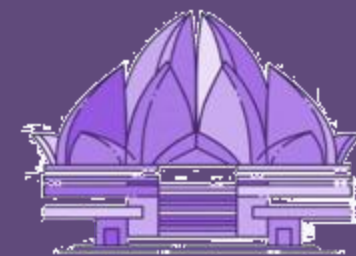
Chapter II
INDORE
September
2018

Chapter X
NEW DELHI
August 2022

Chapter I
AHMEDABAD
June 2018

Chapter IX
HYDERABAD-NELLORE
-RAJAHMUNDRY
May 2022

Chapter VIII
AHMEDABAD-BHUJ-SURAT
April 2022



Chapter XIV
NEW DELHI
December 2, 2022

2710+
PARTICIPANTS

82

KNOW MORE

EXPERTS
SPEAK

ABOUT IIFL HOME FINANCE LTD.



Incorporated in 2006 and registered in 2009 with the National Housing Bank (NHB), IIFL Home Finance Limited is a subsidiary of IIFL Finance Limited. The Company is one of the India's leading housing finance companies, catering mostly to first-time home buyers in lower income segments. As of December 31, 2021, IIFL HFL has served over 2,65,500 customers. As a technology-driven housing finance player, we endeavour to make our customer experience as seamless as possible. We have made the entire life cycle of our housing loans i.e. from origination to closure, completely digitised. We have managed this through our state-of-the-art IT infrastructure which has helped in reducing costs, enabled real-time analysis of customer data, and improved our control and underwriting functions, while increasing customer reach and distribution capability.

265,500+
Customers Served

178,000+
First Time Home Buyers

₹ 26,000+ cr
Asset Under Management

All the numbers quoted are
as on October 31st 2022.

AFFORDABLE AND ACCESSIBLE SOLUTIONS

Our **HOME LOANS** product, is designed to serve customers with informal income documents focusing on tier I suburbs, tier II and tier III cities. We are continually aligning our strategies with Governments' 'Housing for All' mission.

We offer **SECURED BUSINESS LOANS**, small ticket sized loan against property, to fulfil the needs of small and medium enterprises to meet the working capital requirements, business use and purchase of commercial property.

We also provide **AFFORDABLE HOUSING PROJECT LOANS** for construction expenses of affordable housing projects, being built by reputable developers.

REGISTRATIONS

The event will be hosted at **The India Habitat Centre on December 2, 2022**. It will also be streamed live on YouTube. To register, you may click on the tab below:

[REGISTER NOW](#)

You may also write to madhvi.gupta@iifl.com or santhosh.ramkumar@iifl.com



www.iiflhomeloans.com/kutumb/contact-us

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