



# SUSTAINABLE TOMORROW, BEGINS TODAY

KUTUMB | HYDERABAD

Kutumb - an initiative towards green affordable housing, is a revolutionary platform that collaborates with all stakeholders of green and affordable housing in India and encourages them to move from conventional to sustainable methods of housing development.

## THE NEED

Construction industry is a major consumer of non-renewable resources and a massive producer of waste, and the operation of buildings is responsible for huge CO<sub>2</sub> emissions. Based on a recent study in developed countries, 30-40% of natural resources were exploited by the building industry, 50% of is energy used for heating and cooling in buildings, almost 40% of world consumption of materials converts to built environment and 30% of energy use is due to housing. Worldwide power consumption forecast is to surge multiple fold in coming years, as the income in developing world rises and urbanization advances.

## THOUGHT LEADERSHIP

IIFL Home Loans is working towards creating a thought leadership in the field of sustainable living. Kutumb brings together industry experts on a common platform, addressing the building-life-cycle challenges for the developers.

## FUTURE OUTLOOK

IIFL Home Loans believes Kutumb to be a stepping stone for its partner developers to institute green technologies and eventually align with green buildings. The larger objective is to participate in and practice sustainable living.

**Green Certification**   **Sustainable Development**

**Social & Environmental Impact**

**100+** Participants  
**100+** Developers  
**7+** Experts

Chapter - IV | Bangalore

**100+** Participants  
**70+** Developers  
**8+** Experts

Chapter - III | Pune

**100+** Participants  
**70+** Developers  
**8+** Experts

Chapter - II | Indore

**100+** Participants  
**50+** Developers  
**5+** Experts

Chapter - I | Ahmedabad

# THE GREEN WHEEL



**Kutumb** is a platform where the company brings together industry experts and affordable housing developers to create a sustainable infrastructure and a know-how model of green buildings



The **trigger** comes with the fact that construction industry in India is a:

1. Major consumer of non-renewable & natural resources
2. Massive producer of waste
3. Responsible for huge CO<sub>2</sub> emission



**Agenda** is to blend benefits of green homes within affordable housing segment in India, ultimately strengthening our belief in Honourable Prime Minister's vision and mission of Pradhan Mantri Awas Yojana - Housing for All by 2022 [PMAY - HFA (U)]



## ENVIRONMENTAL IMPACT

Efficient water utilization  
Conserves natural resources  
Reduces carbon footprint



## FINANCIAL IMPACT

Optimizes operating and production cost  
Increases property value  
Low maintenance cost & low risk



## HEALTH IMPACT

Improves air & water quality  
Improves indoor environment quality  
Improves health of occupants



Project name: Supra Solar Studios  
Owner Name: Supra Builders Pvt. Ltd  
Location: Hyderabad  
Built Up Area: 896 Sq. Yards

**Kutumb, Chapter V** was recently held at **Hyderabad** and graced by the presence of industry leaders and green building experts who exchanged their views and deep insights into the know-how of green building development and its valuable contribution to social, economic and environmental sustainability.

An aspiring case study of building a zero-energy and zero-carbon emission sustainable building was shared by Supra Builders. Self-sustained solar powered buildings ensuring water and energy saving by up to 40% was the key highlight of their work.

# INDUSTRY EXPERTS SPEAK AT KUTUMB (CHAPTER I - V)

## SUSTAINABLE DEVELOPMENT & DESIGN EXPERTS



**Ashok B. Lall**  
Ashok B. Lall Architects

Ashok B. Lall is a beacon of sustainable infrastructure and is committed to an architectural practice based on the principles of environmental sustainability and social responsibility.



**Dr. A Meher Prasad**  
Professor - IIT Madras

Promoting the use of Aluminium form system - MIVAN. MIVAN form of construction is lightweight, easy to handle & utilises semi-skilled labour.



**S Vikash Ranjan**  
Programme Manager in IGEN, GIZ

S Vikash Ranjan is contributing towards Building Projects and supporting Bureau of Energy Efficiency (BEE), Ministry of Power (Government of India) in Policy Making, Climate Change, Carbon Budgeting, and Energy Efficiency.

## CERTIFICATION & CONSULTING



**V Suresh**  
Chairman - IGBC

He is a Civil Engineer with over 50 years of experience in Housing, Urban Development, Infrastructure, Sustainable Development and Real Estate sectors.



**P Gopalakrishnan**  
Managing Director –  
APAC and Middle East, GBCI

With more than 20 years of experience, Gopalakrishnan manages business and market development of LEED and other GBCI rating systems for the Asia-Pacific and Middle East regions.



**Raj Kumar Rakhra**  
National Programme Manager  
- UJALA  
Energy Efficiency Service Ltd.

EESL designed energy efficient air-conditioners that save up to 40% electricity in comparison to conventional air-conditioners.

## IMPACT INVESTING AND FINANCING



**Susan Olsen**  
Unit Head - Private  
Sector Financial  
Institutions South Asia

With over 16 years of progressive leadership experience in development finance, Susan is known for her in-depth knowledge of debt and equity project finance, and risk management in global emerging markets.



**Neha Kumar**  
India Programme Manager -  
Climate Bonds Initiative

Neha drives policy and partner programmes in the country to scale up the green bonds market and take on active advocacy with the media, issuers and investors and the government.



**Sandeep Bhattacharya**  
India Program Manager - Climate  
Bonds Initiative

Sandeep is responsible for coordinating the Climate Bonds Initiative program supporting the development of the Indian Green Finance market & in-country stakeholder engagement. He also supports communications & media outreach in India.



**Gaurav Malhotra**  
CDC - UK

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



**Shruti Narayan**  
Lead - IFC

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

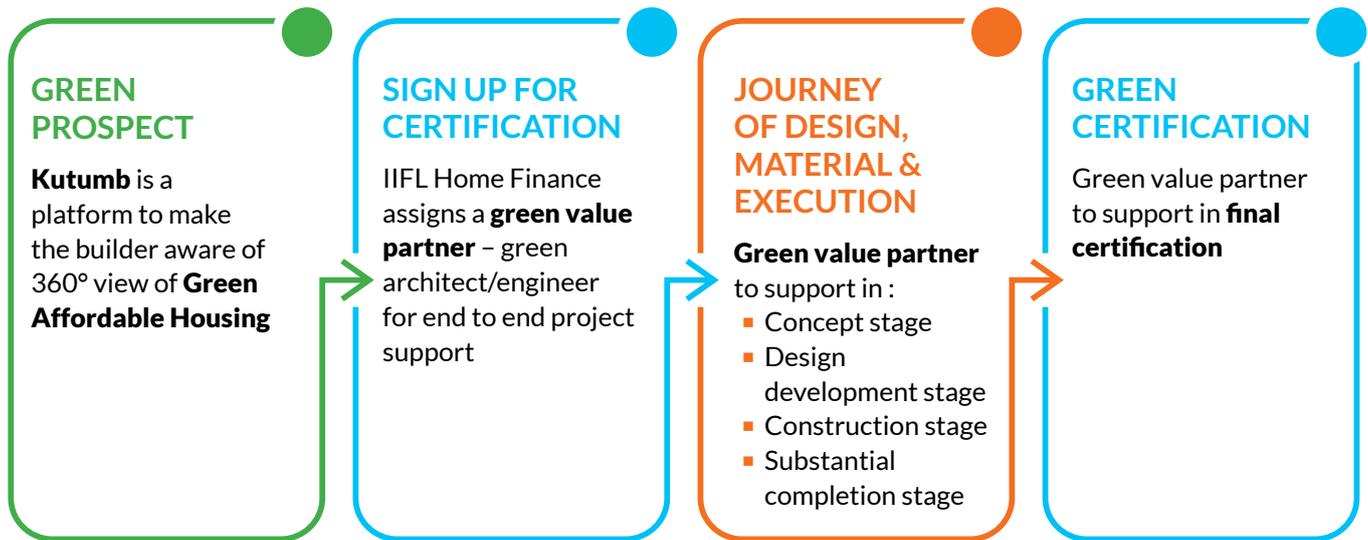


**Monu Ratra**  
IIFL Home Finance Limited

Monu Ratra is building a fintech-enabled affordable housing finance company with a mission to give back to society. He has worked for sustainability, economic growth and equality for the underserved through innovations such as 'Kutumb', Jhatpat Home Loans.

# GREEN VALUE PARTNER: CONCEPTION TO CERTIFICATION

We're the first of its kind 'Green Value Partner' in India, to help developers from the journey of Conception to Certification, and will be hand-holding them throughout the process.



## KUTUMB, CHAPTER-V, HYDERABAD



**100 +**  
Developers

**150 +**  
Participants

**5**  
Experts

**150 +**  
Tree Plantation

# WALK TOWARDS SUSTAINABILITY



**“In a four-storey building, if you plant solar energy on the rooftop, it is sufficient to meet the energy demand for the entire building.”**

**ASHOK B. LALL**  
Principal, Ashok B. Lall  
Architects

- 18000 MW additional summer peak load is projected for the next 5 years. This is a mere tip of the iceberg
- Low-Rise High-Density buildings are most affordable & generate lower carbon emissions
- Transformation of ground floor spaces & upper floors for income-generating activities are productive
- Prescriptive rules to be replaced by rules enabling innovative use of space and material

**By 2031,  
6 cities are  
projected  
to have a  
population  
of more than  
10 million.**



**“India has seen a growth in Green Buildings from 20k sq.ft. in 2001 to 7 billion sq.ft. in 2019. We, at IGBC online, aspire to take it to 10 billion sq.ft. by 2022.”**

**V SURESH**  
Chairman, IGBC

- India's Urban population will double from 28 crores in 2001 to 60 crores in 2030. Along with that, the challenging development needs for Buildings and Infrastructure
- Over US\$ 2 trillion needed to cover the housing needs by 2022
- Deployment of Appropriate, Intermediate, Cost Effective, Disaster Resistant and Sustainable Technologies is imperative
- Cost of construction goes up at rates that are 50% higher than inflation
- Beyond Safety Consideration is the Green Movement
- We need to create an enabling environment for investment to come
- IGBC aspires to achieve 10 billion sq.ft. Green Building in India by 2022

**India needs  
to build  
40 million  
urban houses  
between  
2010-2030.**



**“Climate change is not just an environmental problem but an economic problem too.”**

**NEHA KUMAR**  
India Programme Manager -  
Climate Bonds Initiative

- Rethinking growth strategies wrt impact on environmental sustainability and environmental resources available to poor and vulnerable
- Green bonds offer benefits of regular bond with additional value from green labelling/certification
- Green labelling/certification process ensures transparency of end use of proceeds
- Reliability of greenness of the underlying assets is important for investors
- High quality issuance goes a long way in building investor confidence, learning for issuers and other stakeholders

**Green bonds  
mobilise resources  
from domestic  
and international  
capital markets  
for climate change  
mitigation and  
adaptation, and  
other environment-  
friendly projects.**



**“At Supra, our concept of living is ‘Uninterrupted Lifestyle’. Thus, all our projects offer off-grid solutions to the end-consumer.”**

**CHAITANYA RAYAPUDI**

Founder & MD,  
Supra Developers

- We gave Andhra Pradesh/Telangana its First Solar Powered Apartment : Pride Supra Homes
- Vision is to change the conventional methods that are prevailing in the construction industry to provide a green & better living
- Goal is to build zero-energy & zero-carbon emission buildings
- While building our focus is on saving Water – 40-45%, Wood – 100% & Energy – 70-75%
- We make the DIFFERENCE by taking Unconventional, Innovative, Eco-friendly measures
- First of its kind in the country with Elevators working on Solar Power as primary source with No Diesel Generator back-up

**We strongly believe in “go green” & we don’t build houses, we deliver homes.**



**“It’s not just Profit at Global level, companies will be known for being a stakeholder for the environment as well. This is going beyond shareholder value”.**

**MONU RATRA**

CEO and ED,  
IIFL Home Finance Ltd

- India - one of the fastest growing economy, likely to become the world’s 2nd largest economy by 2030
- Real estate in India is projected to grow from US\$120 billion (2017) to US\$1 trillion (2030)
- Residential segment contributes to 30% of the Real Estate Sector
- IIFL HFL’s commitment to sustainability to abide with the UN’s goal for Sustainable Development
- **8 certified** Green Value Partnerships so far: Partnering with developers from conception to certification of green building project

**Constructing 11 million green homes can save 40% Water, 30% Electricity & 35% Embodied Energy.**

## A SHORT GLIMPSE



