



PODDAR

HOUSING AND DEVELOPMENT LIMITED

November 13, 2019

To, BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Scrip Code – 523628	To, The National Stock Exchange of India, Exchange Plaza, 5 th Floor, Plot no. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Scrip Symbol - PODDARHOUS
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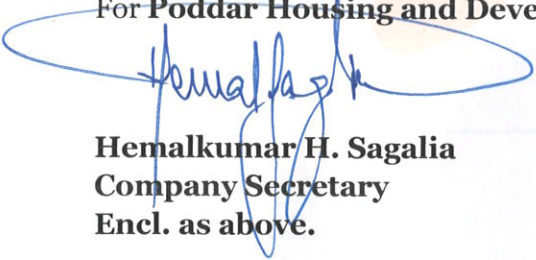
Dear Sir(s),

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 on Investors presentation on financial results of quarter and half year ended September 30, 2019.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are pleased to enclose herewith the investors presentation on financial results of the company for the quarter and half year (H1FY2019-20) ended September 30, 2019 which has been declared by the company on November 13, 2019.

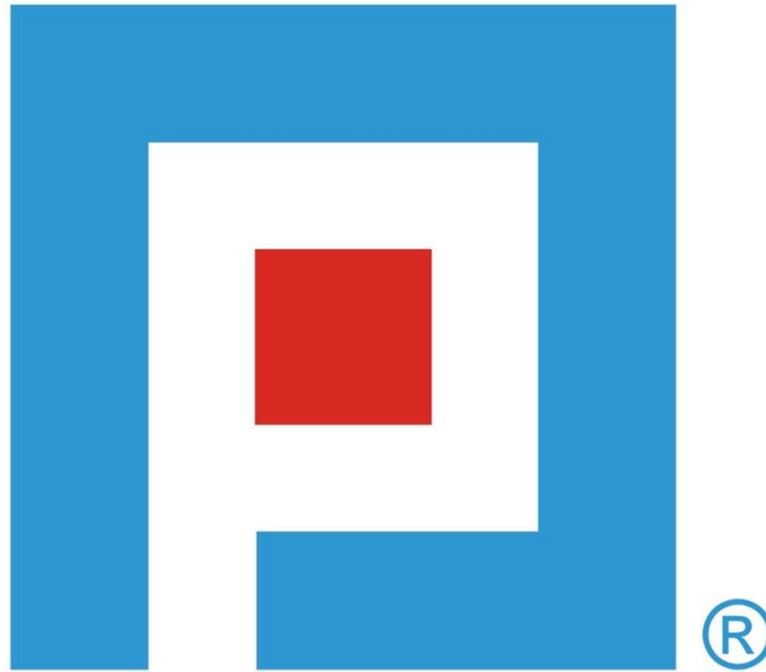
Request you to take the same on record and disseminate the same on the website of the stock exchanges.

Thanking You,
Yours faithfully,
For **Poddar Housing and Development Limited**


Hemalkumar H. Sagalia
Company Secretary
Encl. as above.

(Formerly known as Poddar Developers Limited)

Corporate Office : Poddar Group Building, Mathuradas Mill Compound, 126, N. M. Joshi Marg, Lower Parel (W), Mumbai - 400 013, India.
Tel: 022 6616 4444 | Fax: 022 6616 4422 | www.poddarhousing.com | CIN - L51909MH1982PLC143066



PODDAR

—HOUSING—

HOMES FOR LIFE

Investor Presentation

Poddar Wondercity (Badlapur)

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MAHA RERA Registration No. P51700020032 | P51700020028 | P51700020038 | P51700020041 | P51700020067 | P51700020027

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1. Half Year Performance
2. Shareholding Pattern
3. Sources and Utilisation of Funds
4. Debt Profile

Half Year Performance - H1 Sept 19

Sales Performance – H1 2019

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Area Sold 136,895 Sq.ft.

- WC - 370 units
- PSD - 26 units
- SEG - 12 units

Pre-Sale of Rs. 135 Crs

- WC - 97 Crs
- PSD - 35 Crs
- SEG - 3 Cr

Realisation up by 40%

- WC - Rs. 8,276 on carpet area

Growth from Sept 18

Area **7.66** times

Pre-Sales **4.41** times

Construction Performance

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Poddar Sparah Diamond

- Wing B Terrace slab casted, finishing work in progress
- Wing A – First typical slab in progress
- Rehab building OC application preparedness is in process.
- Project will be completed within the RERA timelines



Poddar Wondercity

- Plinth for 3 towers is completed and 1st typical slab is in progress.
- Site infra work is in progress.



Poddar Samrudhi Evergreen Phase - 4C

- Terrace slab of all seven buildings is completed.
- Finishing work for all the seven buildings is in progress
- Scheduled OC readiness by March 2020

Results for H1 2019 – 20 - Standalone

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No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019	30-06-2019	30.09.2018	30.09.2019	30.09.2018	31-03-2019
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	Audited
1	Income from operations						
	i. Revenue from Operations	10.13	11.65	6.13	21.78	13.19	46.48
	ii. Other Income	1.31	1.48	0.77	2.79	1.23	3.41
	Total income from operations (net)	11.44	13.13	6.90	24.57	14.42	49.89
2	Expenses						
	i. Cost of Construction	19.41	29.69	9.23	49.09	26.51	94.94
	ii. Changes in Inventories of WIP and Finished goods	(10.74)	(21.18)	(8.38)	(31.92)	(20.93)	(62.69)
	iii. Employee Benefit Expenses	1.49	1.52	0.69	3.01	1.47	3.16
	iv. Depreciation and Amortisation Expenses	0.10	0.10	0.20	0.20	0.35	0.33
	v. Finance Costs	1.12	1.39	1.40	2.50	3.55	4.53
	vi. Other Expenses	4.07	8.90	5.85	12.97	8.78	15.49
	Total expenses	15.45	20.42	8.99	35.86	19.73	55.77
3	Profit / (Loss) before tax	(4.01)	(7.29)	(2.11)	(11.28)	(5.31)	(5.87)
4	Tax expense:						
	i. Current Tax Expense/ (Benefit)	-	-	-	-	-	-
	ii. Deferred Tax Expense/ (Benefit)	(0.88)	(1.83)	(0.66)	(2.71)	(1.63)	(1.53)
	Total Tax Expense/ (Benefit)	(0.88)	(1.83)	(0.66)	(2.71)	(1.63)	(1.53)
5	Net Profit/ (Loss) after tax	(3.13)	(5.45)	(1.44)	(8.57)	(3.68)	(4.34)
6	Other comprehensive income (OCI)						
	Items not to be reclassified subsequently to profit or loss:						
	- Loss on fair valuation of defined benefit plans as per actuarial valuation	-	-	-	-	-	(0.13)
	- Gain on fair valuation of equity/mutual fund instruments	(0.02)	(0.01)	0.19	(0.03)	1.01	1.25
	- Deferred tax (expense)/benefit relating to these items	0.01	0.00	0.07	0.01	(0.18)	(0.29)
	Other comprehensive income for the year (net of tax)	(0.02)	(0.01)	0.26	(0.02)	0.83	0.83
7	Total comprehensive income for the year (net of tax)	(3.14)	(5.47)	(1.18)	(8.59)	(2.86)	(3.51)
8	Paid-up Equity Share Capital (Face Value INR 10/- each)	631.54	631.54	631.54	631.54	631.54	631.54
9	Earnings per share (in INR)						
	i. Basic	(4.95)	(8.63)	(2.28)	(13.57)	(5.82)	(6.87)
	ii. Diluted	(4.95)	(8.63)	(2.28)	(13.57)	(5.82)	(6.87)

Results for H1 2019 – 20 - Consolidated

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No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019	30-06-2019	30.09.2018	30.09.2019	30.09.2018	31-03-2019
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	Audited
1	Income from operations						
	i. Revenue from Operations	10.14	11.65	6.33	21.79	13.42	47.56
	ii. Other Income	1.05	1.32	0.62	2.37	1.03	3.23
	Total income from operations (net)	11.19	12.97	6.95	24.16	14.45	50.79
2	Expenses						
	i. Cost of Construction	19.41	29.69	9.23	49.09	26.51	94.94
	ii. Changes in Inventories of WIP and Finished goods	(10.74)	(21.18)	(8.38)	(31.92)	(20.93)	(62.11)
	iii. Employee Benefit Expenses	1.78	1.84	1.02	3.62	2.12	4.66
	iv. Depreciation and Amortisation Expenses	0.10	0.10	0.20	0.21	0.35	0.34
	v. Finance Costs	1.73	1.93	1.40	3.66	3.55	5.69
	vi. Other Expenses	4.69	9.16	6.48	13.85	9.57	16.06
	Total expenses	16.97	21.54	9.95	38.51	21.17	59.58
3	Profit / (Loss) before tax	(5.78)	(8.57)	(3.00)	(14.35)	(6.72)	(8.79)
4	Tax expense:						
	i. Current Tax Expense/ (Benefit)	-	-	-	-	-	-
	ii. Deferred Tax Expense/ (Benefit)	(0.88)	(1.83)	(0.66)	(2.71)	(1.63)	(1.54)
	Total Tax Expense/ (Benefit)	(0.88)	(1.83)	(0.66)	(2.71)	(1.63)	(1.54)
5	Net Profit/ (Loss) after tax	(4.90)	(6.74)	(2.33)	(11.64)	(5.08)	(7.25)
6	Other comprehensive income (OCI)						
	Items not to be reclassified subsequently to profit or loss:						
	- Loss on fair valuation of defined benefit plans as per actuarial valuation	-	-	-	-	-	(0.17)
	- Gain on fair valuation of equity/mutual fund instruments	(0.02)	(0.01)	0.19	(0.03)	1.01	1.25
	- Deferred tax (expense)/benefit relating to these items	0.01	0.00	0.07	0.01	(0.18)	(0.29)
	Other comprehensive income for the year (net of tax)	(0.02)	(0.01)	0.26	(0.02)	0.83	0.78
7	Total comprehensive income for the year (net of tax)	(4.92)	(6.75)	(2.07)	(11.66)	(4.25)	(6.46)
8	Paid-up Equity Share Capital (Face Value INR 10/- each)	631.54	631.54	631.54	631.54	631.54	631.54
9	Earnings per share (in INR)						
	i. Basic	(7.76)	(10.67)	(3.70)	(18.43)	(8.05)	(11.48)
	ii. Diluted	(7.76)	(10.67)	(3.70)	(18.43)	(8.05)	(11.48)

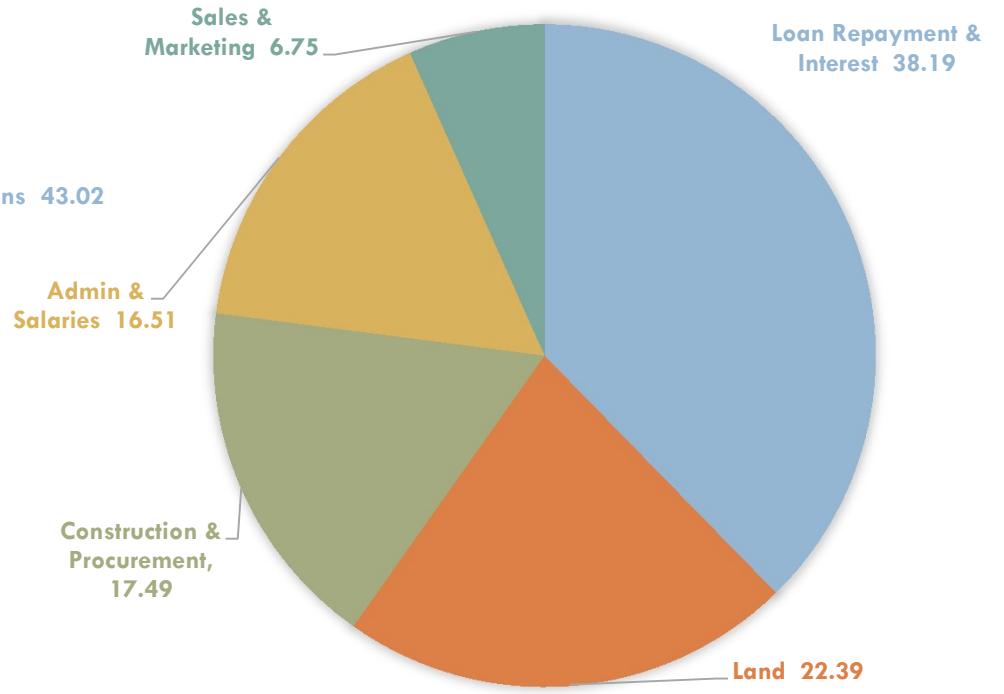
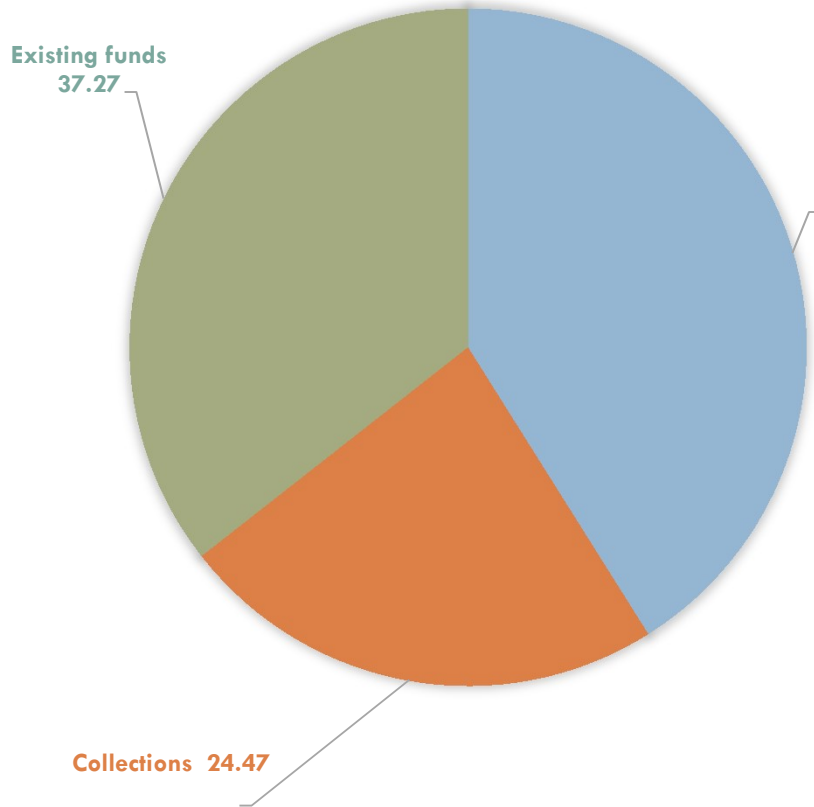
Cash flows for H1 2019 - 20



Cash flow

INFLOW

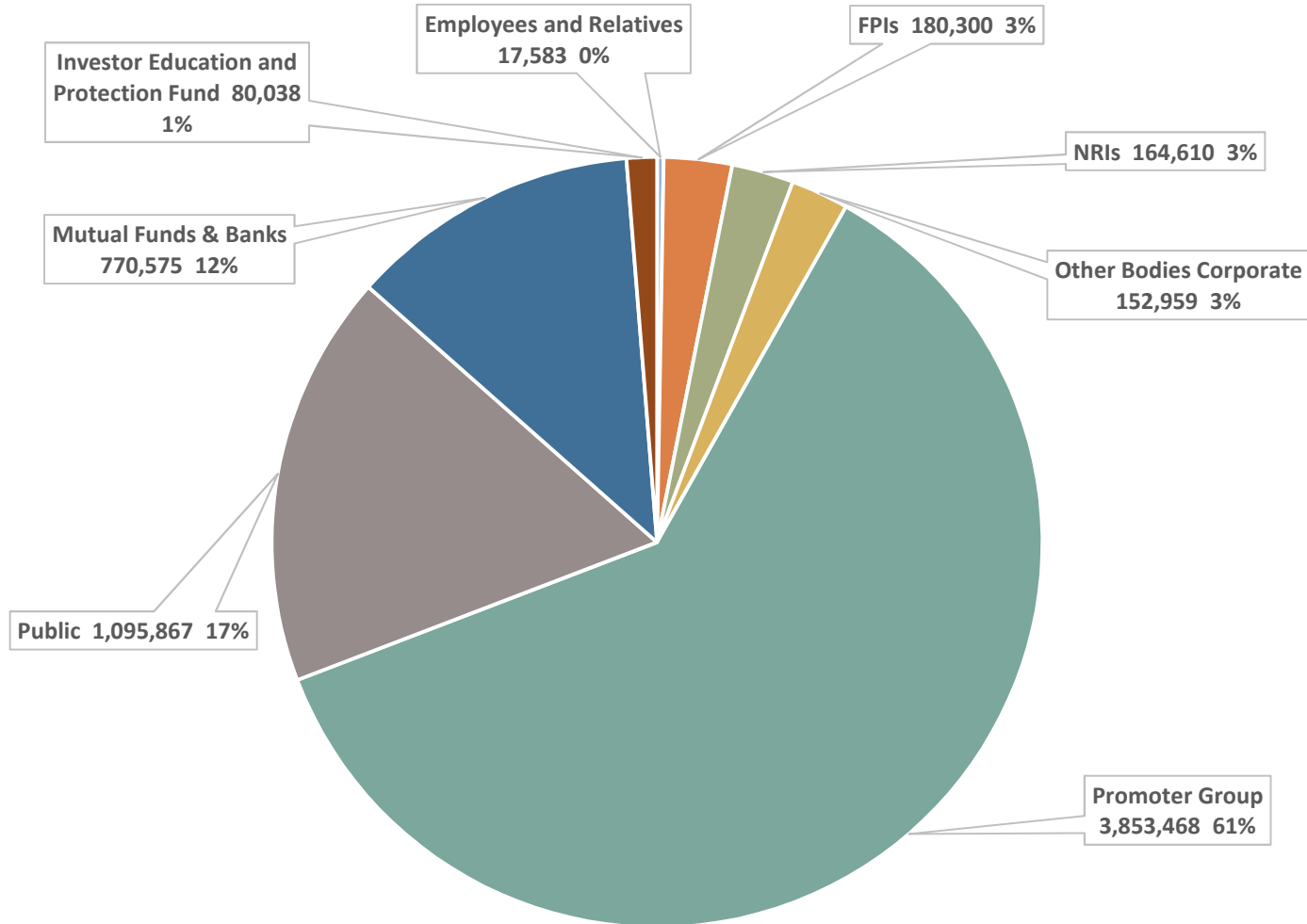
OUTFLOW



Shareholding Pattern

Shareholding Pattern as on Sept 19

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In past one year senior employees' shareholding increased to 0.28%

Sources and Utilisation of Funds

Sources and Utilisation of Funds – as at 30 Sept 2019

₹ Crores

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Particulars	Amount	
Sources of Funds		410
- Equity and Reserves		205
- Borrowings		205
NCD's	150	
Construction Finance & Loans	59	
Investments in Mutual Funds	(4)	
Utilization of Funds		410
- Land, Construction and WIP		386
- Investments in Other Firms and Cos		2
- Bank Balance with FD's		7
- Trade Receivables		5
- Other Business Advances		5
- Fixed Assets		5

Debt Profile

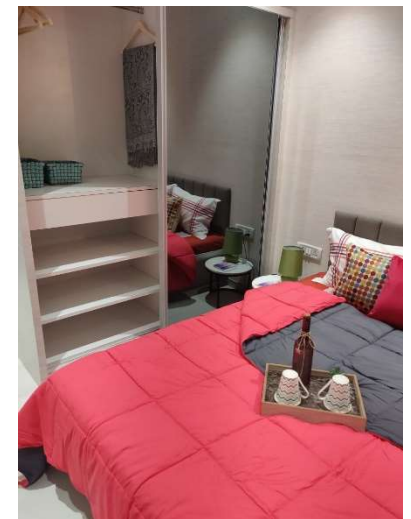
₹ Crores

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Particulars	Sanctioned	Drawdown	Outstanding
Non Convertible Debentures	150	150	150
Term Loan	25	25	23
<u>Construction Finance</u>			
Poddar Wondercity, Badlapur Thane	70	-	-
Poddar Spraha Diamond, Chembur Mumbai	40	40	30
Poddar Prarambha, Dhayari Pune	25	-	-
Total	310	215	203

Project Launch – Wondercity at Badlapur E – Show and Sample Apartment

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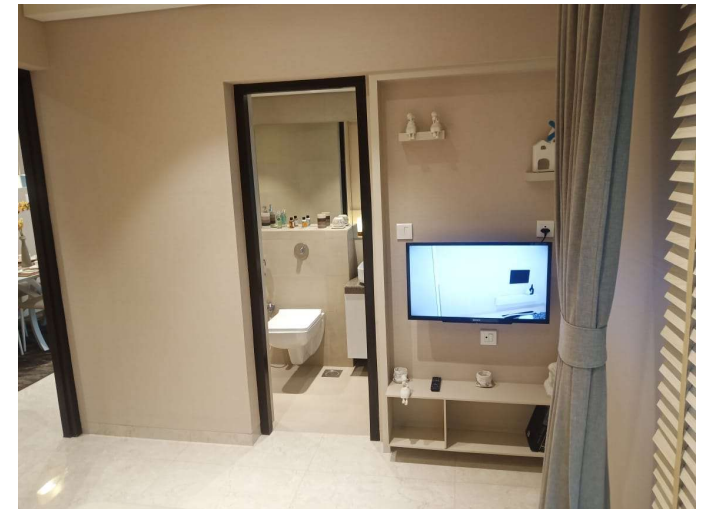
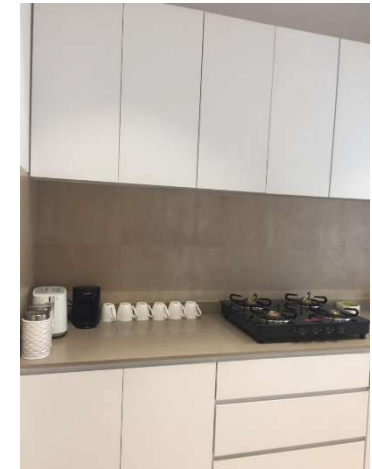
Project Launch – Wondercity at Badlapur E

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Project Launch – Spraha Diamond – Chembur, Mumbai – Sample Apartment

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Thank You

Mr. Vishal Kokadwar, Chief Financial Officer – vishal.Kokadwar@poddarhousing.com

Mr. Rajendra Agrawal, Head – Finance & Account – rajendra.agrawal@poddarhousing.com

Disclaimer

This presentation has been prepared by Poddar Housing and Development Limited (“Company”) solely for providing information about the Company. It contains certain forward looking statements concerning Poddar Housing and Development Limited as future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties, regarding approvals, fluctuations in Net realisation, our ability to manage growth, competition, economic growth in India, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, government policies and actions with respect to investments, regulations. The company does not undertake to make any announcement in case any of these forward looking statements become materially incorrect in future or update any forward looking statements made from time to time on be half of the company.