



# PODDAR

HOUSING AND DEVELOPMENT LIMITED

July 7, 2020

To, <b>BSE Limited</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Scrip Code – 523628	To, <b>The National Stock Exchange of India,</b> Exchange Plaza, 5 <sup>th</sup> 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 year ended March 31, 2020.**

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 year (FY2019-20) ended March 31, 2020 which has been declared by the company on June 29, 2020.

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

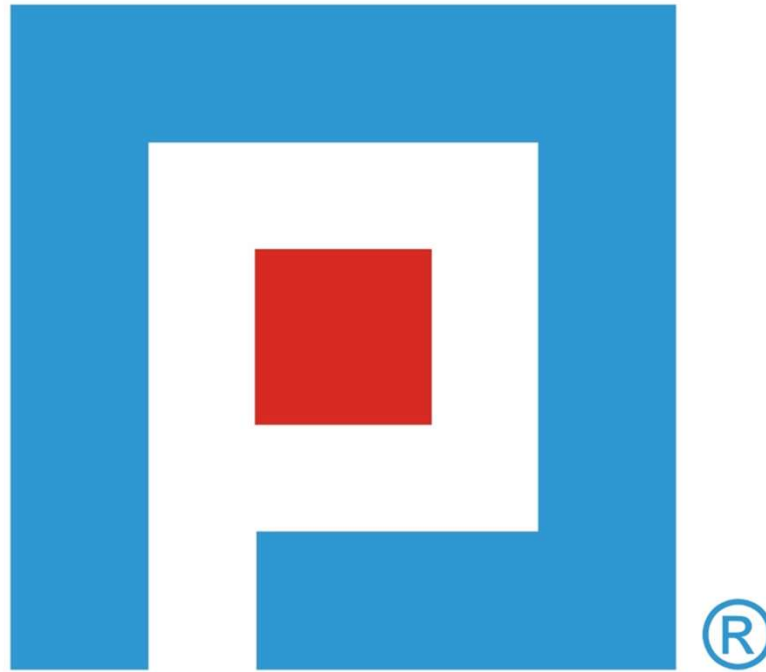
Thanking You,  
Yours faithfully,  
For **Poddar Housing and Development Limited**

Sd/-

**Hemalkumar H. Sagalia**  
**Company Secretary**

(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 Riviera, at Kalyan West



## Awards

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**BEST BRAND AWARD 2019 BY THE INTERNATIONAL BRAND EQUITY**  
**BEST AFFORDABLE HOUSING DEVELOPER**



**INTEGRATED TOWNSHIP OF THE YEAR 2019**  
**PODDAR WONDERCITY**



**BEST AFFORDABLE PROJECT FOR THE YEAR 2019**  
**PODDAR SAMRUDDHI EVERGREENS**

# Index

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1. Financial Updates

2. Projects Update

3. Cash flows

4. Covid 19 Impact

# Financial Updates

## Balance Sheet Summary – Mar 20

₹ Lakhs

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PARTICULARS	STANDALONE		CONSOLIDATED	
	31.03.2020	31.03.2019	31.03.2020	31.03.2019
Non-current assets	10,496.75	8,668.34	11,752.93	10,129.38
Current assets	42,362.23	36,561.53	42,633.53	36,934.41
<b>Total Assets</b>	<b>52,858.98</b>	<b>45,229.87</b>	<b>54,386.46</b>	<b>47,063.79</b>
Equity	19,990.38	21,464.71	19,204.48	21,250.19
Non-current liabilities	20,587.66	17,399.17	21,239.66	17,947.89
Current liabilities	12,280.94	6,365.99	13,942.32	7,865.71
<b>Total Liabilities</b>	<b>32,868.60</b>	<b>23,765.16</b>	<b>35,181.98</b>	<b>25,813.60</b>
<b>Total Equity And Liabilities</b>	<b>52,858.98</b>	<b>45,229.87</b>	<b>54,386.46</b>	<b>47,063.79</b>

Note: Previous period figures have been re-grouped / re-classified wherever necessary to conform to current period's classification.



## Assets Summary – Mar 20

₹ Lakhs

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PARTICULARS	STANDALONE		CONSOLIDATED	
	31.03.2020	31.03.2019	31.03.2020	31.03.2019
<b>Non-current assets</b>				
Property, plant and equipment	378.44	385.97	386.07	395.01
Investment Properties	38.40	38.40	38.40	38.40
Intangible assets	70.34	31.14	70.35	31.14
Financial assets				
i. Investments	143.31	143.61	142.32	142.61
ii. Loans	2,396.70	1,539.57	721.78	417.56
iii. Other financial assets	6,616.50	6,181.20	9,535.17	8,750.06
Deferred tax assets (net)	853.06	348.45	858.84	354.60
<b>Total non-current assets</b>	<b>10,496.75</b>	<b>8,668.34</b>	<b>11,752.93</b>	<b>10,129.38</b>
<b>Current assets</b>				
Inventories	37,620.86	30,224.87	37,809.60	30,428.48
Financial assets				
i. Investments	152.71	4,043.15	152.71	4,043.15
ii. Trade receivables	512.38	322.49	535.77	370.10
iii. Cash and cash equivalents	183.86	58.38	189.15	91.68
iv. Other bank balances	697.31	80.71	697.31	80.71
v. Loans	25.00	90.00	25.00	90.00
vi. Other financial assets	1,408.38	283.84	1,332.23	256.02
Other current assets	1,761.73	1,458.09	1,891.76	1,574.27
<b>Total current assets</b>	<b>42,362.23</b>	<b>36,561.53</b>	<b>42,633.53</b>	<b>36,934.41</b>
<b>TOTAL ASSETS</b>	<b>52,858.98</b>	<b>45,229.87</b>	<b>54,386.46</b>	<b>47,063.79</b>

Note: Previous period figures have been re-grouped / re-classified wherever necessary to conform to current period's classification.

## Liability Summary – Mar 20

₹ Lakhs

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PARTICULARS	STANDALONE		CONSOLIDATED	
	31.03.2020	31.03.2019	31.03.2020	31.03.2019
<b>Equity</b>				
Equity share capital	631.54	631.54	631.54	631.54
Reserves and surplus	19,358.84	20,833.17	18,572.94	20,618.65
<b>Total equity</b>	<b>19,990.38</b>	<b>21,464.71</b>	<b>19,204.48</b>	<b>21,250.19</b>
<b>LIABILITIES</b>				
<b>Non-current liabilities</b>				
Financial Liabilities				
i. Borrowings	20,567.18	17,374.72	21,219.18	17,936.72
ii. Other financial liabilities	5.00	5.00	5.00	5.03
Employee benefit obligations	15.48	19.45	15.48	6.14
<b>Total non-current liabilities</b>	<b>20,587.66</b>	<b>17,399.17</b>	<b>21,239.66</b>	<b>17,947.89</b>
<b>Current liabilities</b>				
Financial liabilities				
i. Borrowings	1,280.43	-	2,380.43	1,000.00
i. Trade payables	2,842.99	1,796.38	2,910.12	1,862.40
ii. Other financial liabilities	5,867.11	3,719.69	6,062.73	3,851.21
Employee benefit obligations	248.78	112.00	284.65	152.95
Other current liabilities	2,041.63	737.92	2,304.39	999.15
<b>Total current liabilities</b>	<b>12,280.94</b>	<b>6,365.99</b>	<b>13,942.32</b>	<b>7,865.71</b>
<b>TOTAL LIABILITIES</b>	<b>32,868.60</b>	<b>23,765.16</b>	<b>35,181.98</b>	<b>25,813.60</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>52,858.98</b>	<b>45,229.87</b>	<b>54,386.46</b>	<b>47,063.79</b>

Note: Previous period figures have been re-grouped / re-classified wherever necessary to conform to current period's classification.

## Cash Flow Summary – Mar 20

₹ Lakhs

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PARTICULARS	STANDALONE		CONSOLIDATED	
	31.03.2020	31.03.2019	31.03.2020	31.03.2019
Opening Cash and Cash Equivalent	58.38	927.88	91.68	968.90
Operating Cash Flows	(5,309.46)	(9,124.44)	(5,807.84)	(11,400.38)
Investing Cash Flows	3,234.81	1,786.33	3,689.11	2,767.70
Financing Cash Flows	2,200.14	6,468.61	2,216.20	7,755.46
<b>Closing Cash and Cash Equivalent</b>	<b>183.86</b>	<b>58.38</b>	<b>189.15</b>	<b>91.68</b>

Note: Previous period figures have been re-grouped / re-classified wherever necessary to conform to current period's classification.

## Profit and Loss Summary – Mar 20

₹ Lakhs

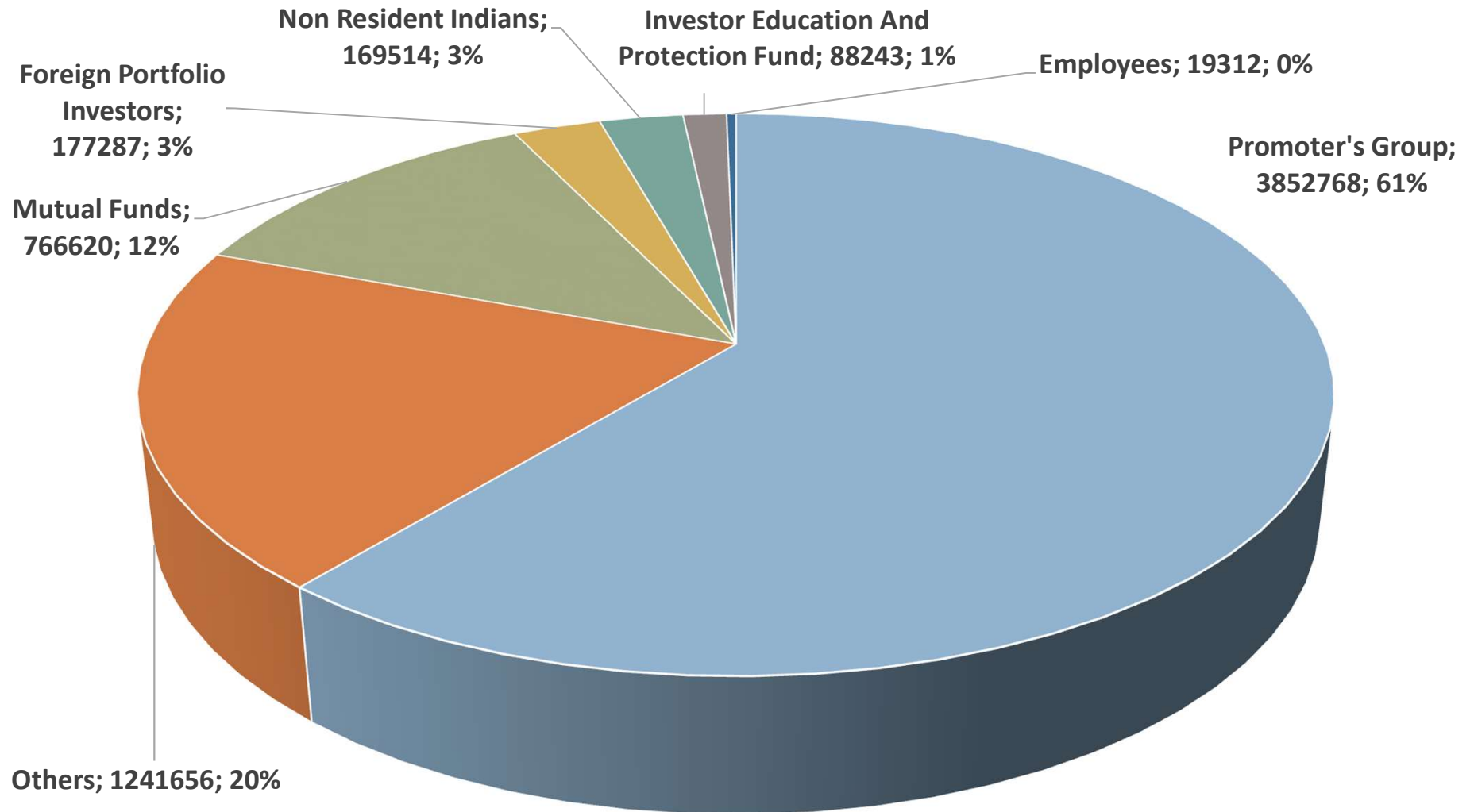
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PARTICULARS	STANDALONE				CONSOLIDATED			
	Quarter Ended		Year Ended		Quarter Ended		Year Ended	
	31.03.20	31.03.19	31.03.20	31.03.19	31.03.20	31.03.19	31.03.20	31.03.19
<b>Income from operations</b>								
i. Revenue from Operations	864.95	1,097.61	4,778.12	4,648.46	863.75	1,178.49	4,795.22	4,755.57
ii. Other Income	172.52	108.19	551.54	340.95	82.65	62.39	400.46	323.36
<b>Total income from operations (net)</b>	<b>1,037.47</b>	<b>1,205.80</b>	<b>5,329.66</b>	<b>4,989.41</b>	<b>946.40</b>	<b>1,240.88</b>	<b>5,195.68</b>	<b>5,078.93</b>
Expenses								
i. Cost of Construction	3,692.66	4,437.20	11,159.82	9,493.94	3,692.67	4,437.20	11,159.83	9,493.94
ii. Changes in Inventories of WIP and Finished goods	(2,903.21)	(3,747.52)	(7,131.72)	(6,268.71)	(2,889.77)	(3,690.04)	(7,118.27)	(6,211.23)
iii. Employee Benefit Expenses	145.39	112.23	617.42	316.43	181.65	159.74	742.38	466.03
iv. Depreciation and Amortisation Expenses	13.82	(26.98)	38.98	32.50	14.53	(25.75)	40.39	33.73
v. Finance Costs	(4.92)	78.51	281.19	453.04	94.52	85.20	519.22	569.42
vi. Other Expenses	534.27	378.40	2,259.18	1,549.30	501.43	315.24	2,322.90	1,605.91
<b>Total expenses</b>	<b>1,478.01</b>	<b>1,231.84</b>	<b>7,224.87</b>	<b>5,576.50</b>	<b>1,595.03</b>	<b>1,281.59</b>	<b>7,666.45</b>	<b>5,957.80</b>
<b>Profit / (Loss) before tax</b>	<b>(440.54)</b>	<b>(26.04)</b>	<b>(1,895.21)</b>	<b>(587.09)</b>	<b>(648.63)</b>	<b>(40.71)</b>	<b>(2,470.77)</b>	<b>(878.87)</b>
Total Tax Expense/ (Benefit)	(157.30)	(38.20)	(512.30)	(153.27)	(156.92)	(39.00)	(511.92)	(154.07)
<b>Net Profit/ (Loss) after tax</b>	<b>(283.24)</b>	<b>12.16</b>	<b>(1,382.91)</b>	<b>(433.82)</b>	<b>(491.71)</b>	<b>(1.71)</b>	<b>(1,958.85)</b>	<b>(724.80)</b>
Other comprehensive income for the year (net of tax)	25.16	(3.02)	22.82	82.88	29.69	(7.58)	27.35	78.32
Total comprehensive income for the year (net of tax)	<b>(258.08)</b>	<b>9.14</b>	<b>(1,360.09)</b>	<b>(350.94)</b>	<b>(462.02)</b>	<b>(9.29)</b>	<b>(1,931.50)</b>	<b>(646.48)</b>

Note: Previous period figures have been re-grouped / re-classified wherever necessary to conform to current period's classification.

## Shareholding – Mar 20

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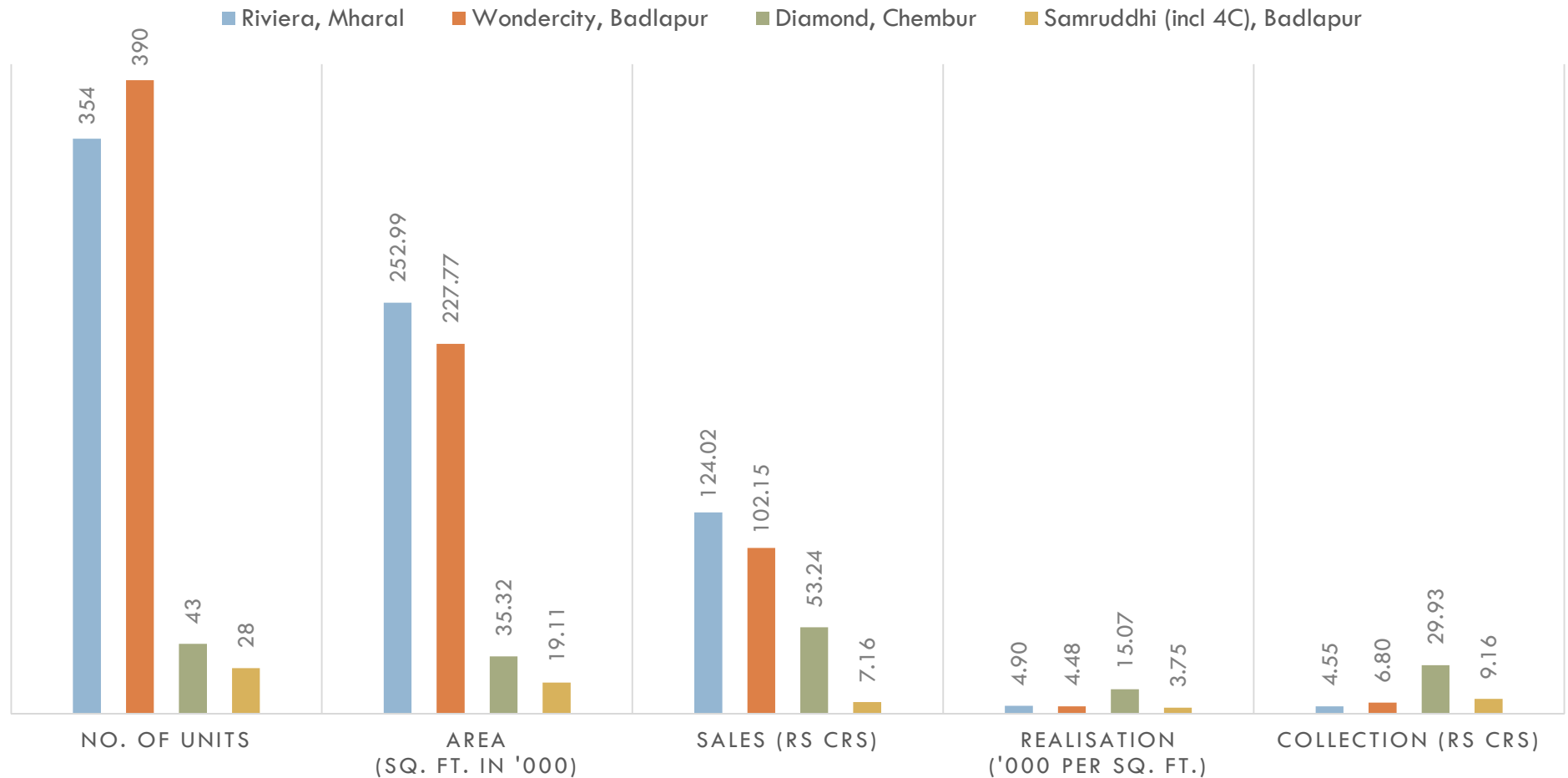


# Project Updates

# Highlights for the Year Ended 31 March 2020

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## PRE-SALES / BOOKING, COLLECTION & REALISATION



Note – Areas mentioned above is salable area

## Synopsis of Projects<sup>#</sup>

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Particulars	Ongoing				Completed	
	Riviera	Wonder city - I	Diamond	SEG 4C	SEG 1-4B	SCC
Estimated Area of Project (sq.ft.) *	23,93,403	12,07,535	1,04,877	76,963	12,77,229	4,81,400
Estimated Total Units (nos.)	3,412	1,863	132	114	2,203	1,412
Area opened for booking (sq.ft.)*	530,149	4,17,273	97,380	76,963	12,77,229	4,81,400
Units opened for booking (nos.)	720	671	118	114	2,203	1,412
Area Booked (sq.ft.) *	252,985	227,767	70,140	41,526	12,49,823	4,69,464
Units Booked (nos.)	354	390	86	62	2,157	1,392
Area in Inventory (sq.ft.)*	277,164	1,89,506	27,240	35,437	27,406	11,936
Units in Inventory (nos.)	366	281	32	52	46	20
Booking Value (Rs. Crores)	124.02	102.15	103.78	15.44	343.55	61.95
Amount Collected (Rs. Crores)	4.55	6.80	52.48	9.64	342.88	61.95
Revenue Recognised (Rs. Crores)	-	-	57.56	11.78	343.55	61.95
Average Rate per sq.ft. (Rs.)	4,923	4,485	14,796	3,719	2,749	1,320

# cumulative from start of the project to March 2020  
 SEG – Samruddhi Evergreen, Badlapur

\* Salable area  
 SCC – Samruddhi Complex and Commercial, Karjat



## Ongoing Projects

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PODDAR  
**RIVIERA**



MAHA RERA Registration No.  
P51700023508 | P51700023181 | P51700023296

PODDAR  
**Wondercity**  
Badlapur East



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

## Ongoing Projects

17

PODDAR  
— SPRAHA —  
DIAMOND



MAHA RERA Registration No.  
P51900002986

PODDAR  
EVERGREENS



MAHA RERA Registration No.  
P51700009156

## Poddar Riviera – Kalyan

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### Sales

- 354 units booked; pre-sales value of Rs. 124 Crores and 2.53 lac sq. ft.
- Average realisation of Rs. 4,923 per sq. ft.

### Construction

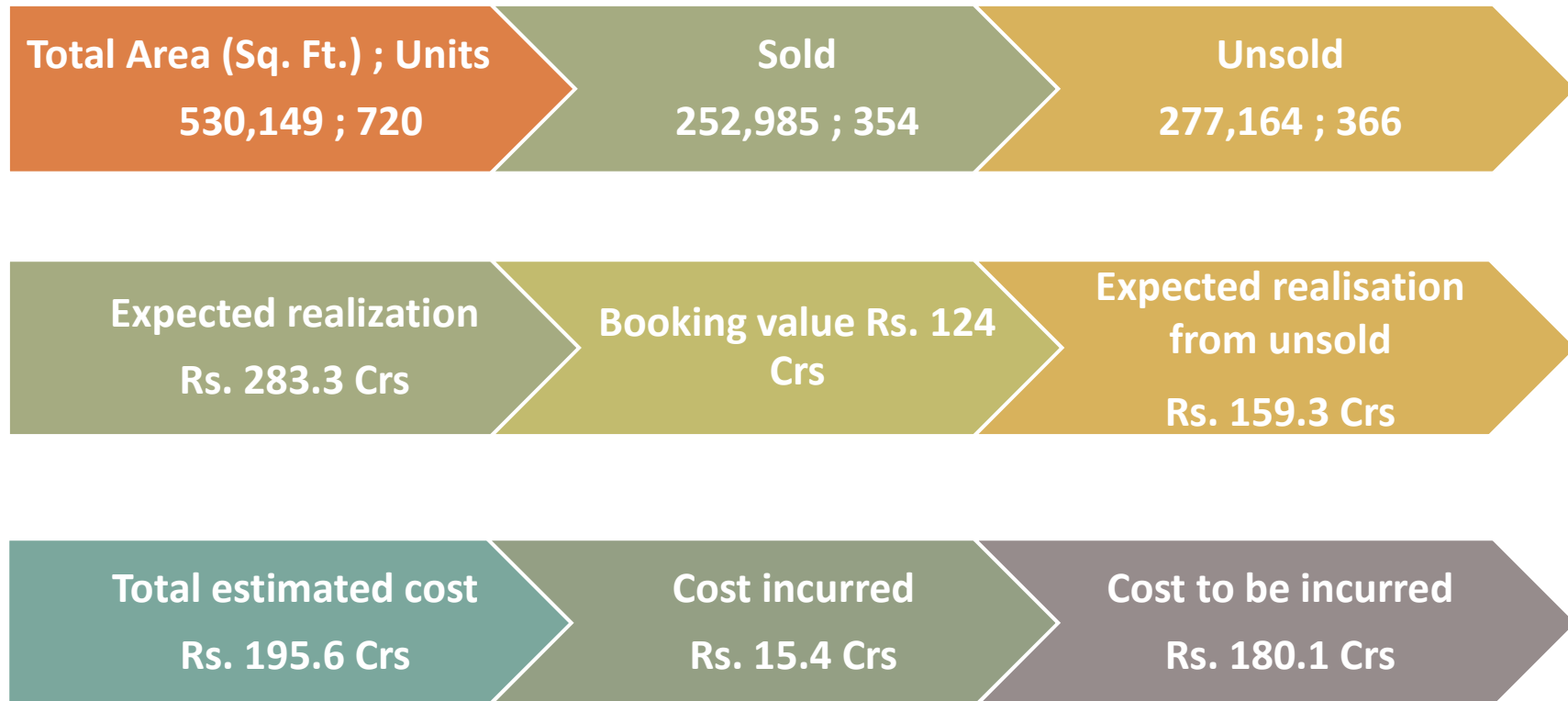
- Completed Sales Gallery and Show Flats
- Excavation work is in process

### Approval

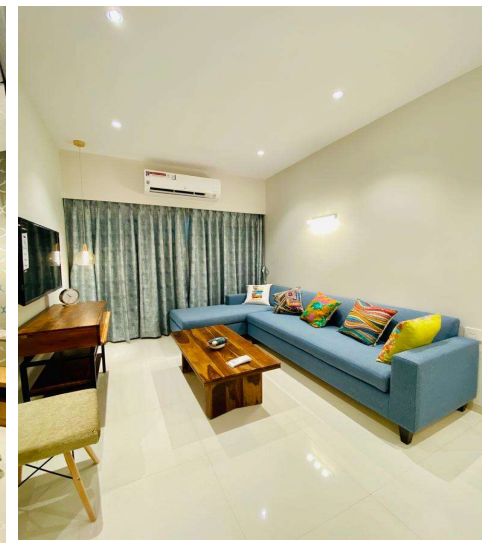
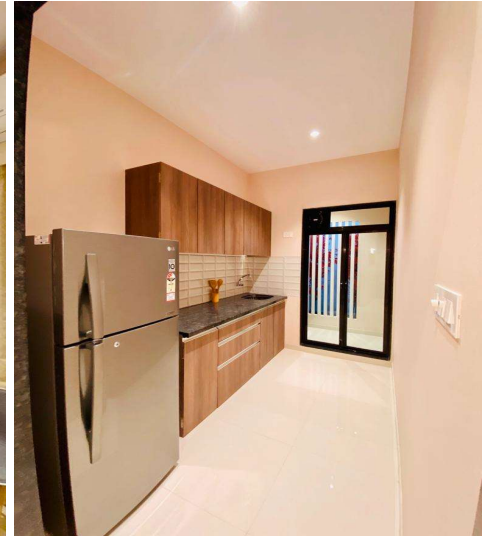
- PMAY, IOA, CC upto Plinth and Fire NOC is in place
- Revised Plan for higher efficiency submitted.

## Poddar Riviera – Kalyan

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**Phase I (opened for sales)**





## Poddar Wondercity – Badlapur

22

### Sales

- Launched in Apr 19, pre-sales of 390 units aggregating to Rs. 102 Crores and 2.28 lac sq. ft.; Average realisation of Rs. 4,485 per sq. ft.
- PMAY Contribution's 1st part [State Govt's contribution] is received
- Registration of booked units is in process.

### Construction

- Building B4,B5 and B6 – Plinth completed
- Site infrastructure development work in progress

### Approval

- PMAY, IOA, CC upto Plinth, Environmental clearance and Fire NOC is in place
- Applied for further CC and revised plan will be submitted

# Poddar Wondercity – Badlapur

23



**Total Area (Sq. Ft.) ; Units**  
4,17,273 ; 671

**Sold**  
227,767 ; 390

**Unsold**  
1,89,506 ; 281

**Expected realization**  
Rs. 198.3 Crs

**Realisation from Sales**  
Rs. 102.2Crs

**Expected realisation  
from unsold**  
Rs. 96.1 Crs

**Total estimated cost**  
Rs. 151.0 Crs

**Cost incurred**  
Rs. 44.7 Crs

**Cost to be incurred**  
Rs. 106.4 Crs

**Phase II and VI (opened for sales)**



24



B-5



Retaining Wall



B-6



Bridge

# Poddar Spraha Diamond – Chembur

25

## Sales

Particulars	Q4	FY 19-20	Till Mar -20
Units	8	43	86
Area Sq. ft.	6,166	35,320	70,140
Gross Sales (Rs in Crores)	9.30	53.24	103.78

- Out of 86 units 70 are registered till March 2020
- The project has realisation of Rs. 14,796 sq. ft.

## Construction

- Rehab Building – Completed and Occupation Certificate applied for
- Wing B - Terrace slab casted; Gypsum and Block work is in process 11<sup>th</sup> floor onwards
- Wing C – 3<sup>rd</sup> slab is in progress awaited for further CC.

## Approval

- Further CC expected by July 2020
- Composite Building IOA upto 6<sup>th</sup> floor in place, CC and Fire NOC in process

## Poddar Spraha Diamond – Chembur

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PODDAR  
SPRAHA  
DIAMOND

Total Area (Sq. Ft.) ; Units  
1,04,877 ; 132

Sold  
70,140 ; 86

Unsold  
34,737 ; 46

Expected realization  
Rs. 160.7 Crs

Realisation from Sales  
Rs. 103.8Crs

Expected realisation  
from unsold  
Rs. 56.9 Crs

Total estimated cost  
Rs. 146.9 Crs

Cost incurred  
Rs. 93.5 Crs

Cost to be incurred  
Rs. 53.5 Crs

**Phase I (opened for sales)**

Rehab



Rehab



28

Wing B



Wing A



Gypsum Work



Block Work



Fire Fighting



# Poddar Samruddhi Evergreen 4C – Badlapur

29

## Sales

Particulars	Q4	FY 19-20	Till Mar -20
Units	4	19	62
Carpet Area Sq. ft.	3,085	12,656	41,526
Gross Sales (Rs in Crores)	1.11	4.81	15.44

- Out of 62 units 53 are registered till March 2020
- The project has realisation of Rs. 3,719 sq. ft.

## Construction

Particulars	140	141	142	143	144	145	148
% Completed	90	90	49	96	99	61	83
Units Sold	11	6	1	13	14	6	11

## Approval

- Approvals are in place
- Application for Occupation Certificate will be filed by Sept 2020

## Poddar Samruddhi Evergreen 4C – Badlapur

30



Total Area (Sq. Ft.) ; Units  
76,963 ; 114

Sold  
41,526 ; 62

Unsold  
35,437 ; 52

Expected realization  
Rs. 31.2 Crs

Realisation from Sales  
Rs. 15.4 Crs

Expected realisation  
from unsold  
Rs. 15.7 Crs

Total estimated cost  
Rs. 21.4 Crs

Cost incurred  
Rs. 16.8 Crs

Cost to be incurred  
Rs. 4.6 Crs

Bldg.140



Bldg.141



Bldg.142



Bldg.143





32

Bldg.144



Bldg.145



Bldg.148



INFRA



## Project Updates – Up Coming

33

Kandivali  
Apna Nagar

- Out of 315 huts 236 has been vacated out of which 196 has been demolished. Slum on the proposed building line is almost vacated.
- Plans are under revision for 100% commercial project;
- Development potential increased from 1.65 lacs carpet sq. ft. to 2.20 lacs carpet sq. ft.

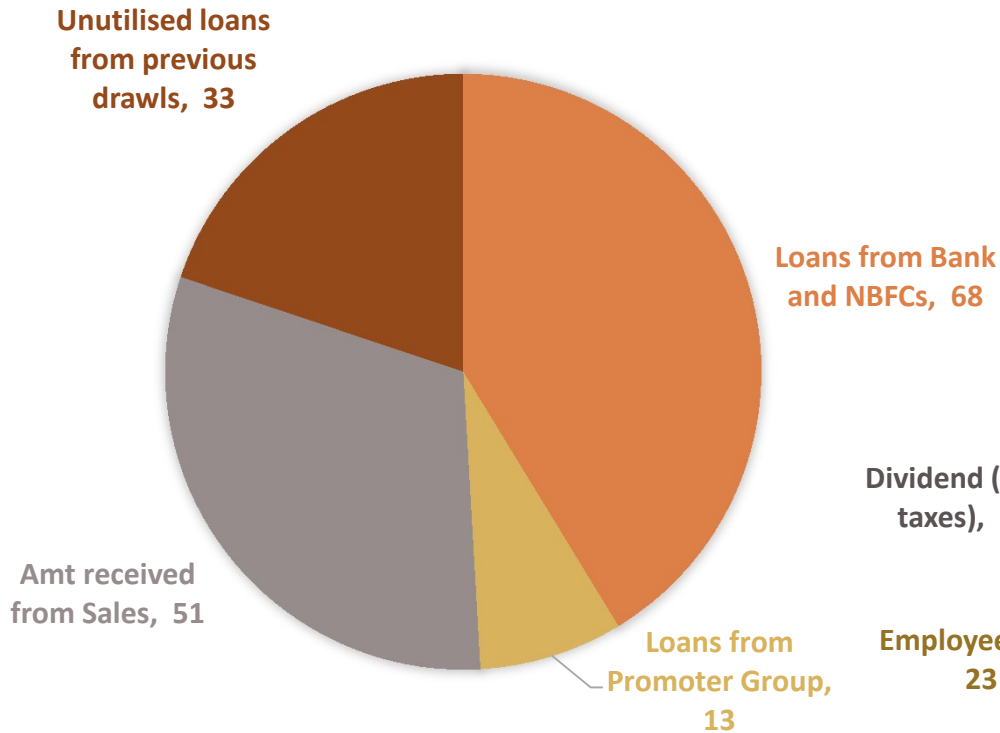
# Cash Flows

# Cash Flows – Actuals Apr 19 to Mar 20

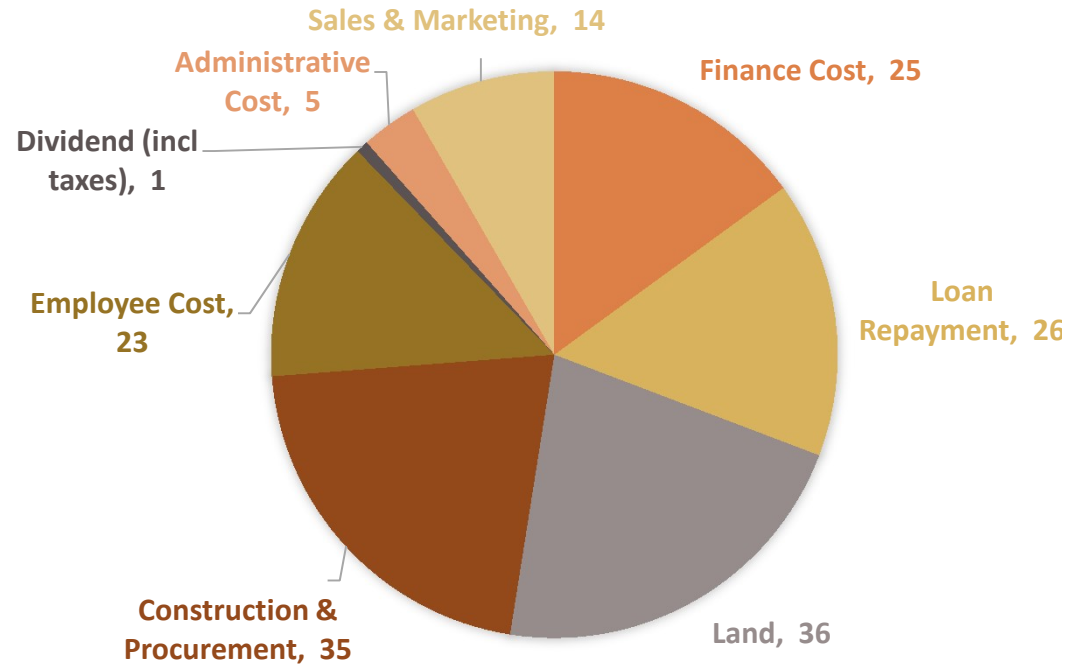
₹ Crores

35

## SOURCES OF FUNDS



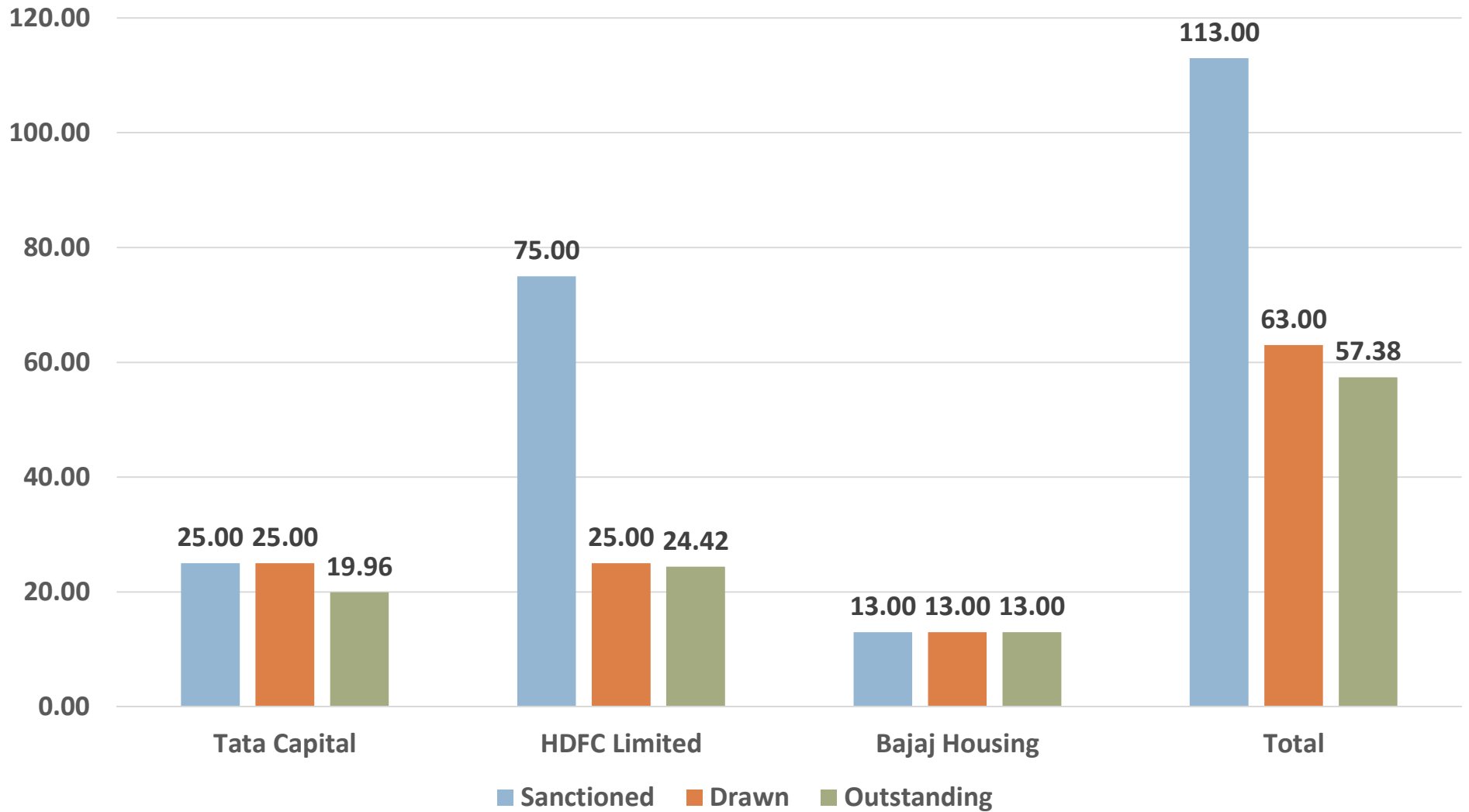
## APPLICATION OF FUNDS



# Debts Raised during the Year - March 2020

₹ Crores

36



# COVID 19

## Impact on Business Operations

### OPERATIONS

- ✓ **Lockdown** - The operations were affected from March 20, 2020. We have restarted the sites for pre-monsoon activities as per the guidelines issued by the Government. Head Office is operational from June 8, 2020.
- ✓ **Laborers** – Most of the migrant laborers have moved back to their native places which has affected the availability of laborers, it is likely to affect the Project Completion Timelines by four to six months.
- ✓ The MAHARERA has suo-motto granted six months extension for the completion of the ongoing project.

### **OPERATING COST OPTIMISATION**

The management has taken various measures to reduce the operating cost and accordingly identified and implemented the reduction in overall operating cost by Rs. 9 Crs on per annum basis.

### **FINANCING**

The Company has availed the moratorium announced by RBI for its financial facilities with Yes Bank, HDFC Limited and Tata Capital Financials Services Limited.



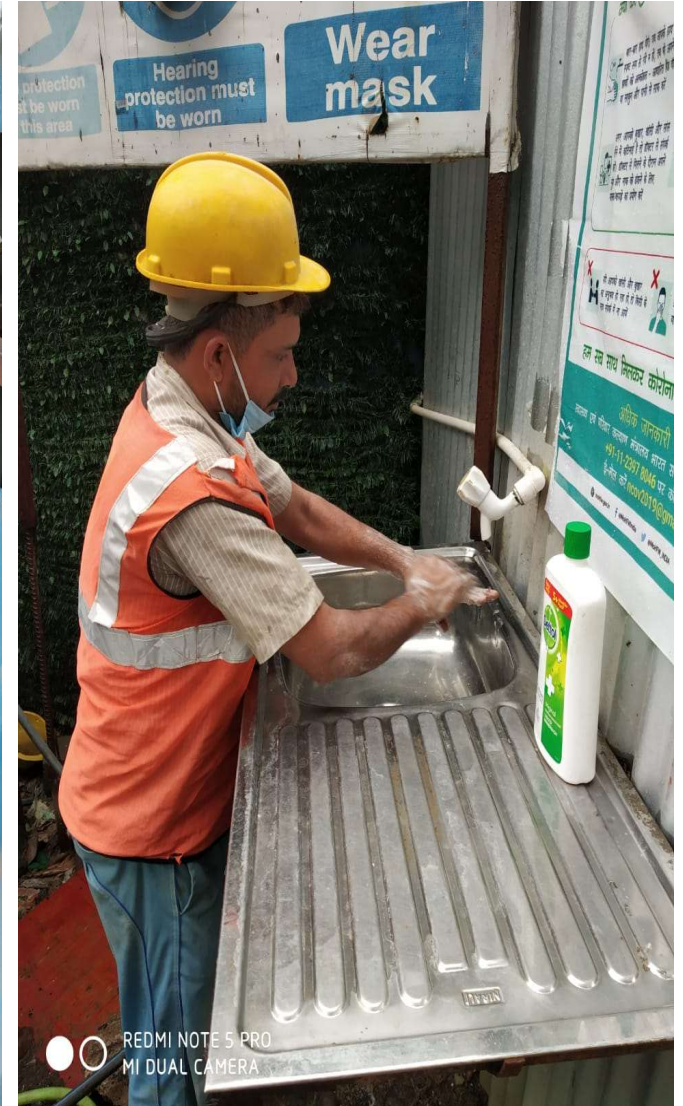
# SITE OPERATIONS – STAFF SAFETY

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# SITE OPERATIONS – LABOURERS SAFETY

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# Thank You

**Mr. Vishal Kokadwar, Chief Financial Officer – [vishal.kokadwar@poddarhousing.com](mailto:vishal.kokadwar@poddarhousing.com)**

**Mr. Rajendra Agrawal, Head – Finance & Account – [rajendra.agrawal@poddarhousing.com](mailto: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 behalf of the company.