

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110 003
दूरभाष : 011-24648160 फैक्स : 011-24625308 Visit us at : www.hudco.org सीआईएन : L74899DL1970GOI005276 जी.एस.टी : 07AAACH0632A1ZF
Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), Core - 7A, HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110 003
Telephone : 011-24648160 Fax : 011-24625308 Visit us at : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

आई. एस. ओ. 9001:2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

HUDCO/CS/SE/2018

5th September, 2018

The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip Code- 540530

The Secretary
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051
NSE Symbol- HUDCO

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Presentation on the financial results of the Company for the quarter ended 30th June, 2018.

A copy of the Presentation on the financial results is being made available on HUDCO website i.e. www.hudco.org (Home>>Investors>>Investors Presentation).

This is for your information.

Thanking you

Yours faithfully

For Housing and Urban Development Corporation Ltd


Harish Kumar Sharma
Company Secretary & Compliance Officer

Encl.: As above



हडको - 1970 से सुदृढ़ भारत का निर्माण।
HUDCO - Strengthening India Since 1970.

**HOUSING AND URBAN DEVELOPMENT
CORPORATION LIMITED**
(A Govt. of India Enterprise)
An ISO 9001:2008 certified Company



MANAGEMENT PRESENTATION PERFORMANCE HIGHLIGHTS
Q1 & FY 2019 (STANDALONE)



Highest Domestic Credit Rating AAA from ICRA, CARE, and India Ratings & Research.

SANCTIONS - COMPOSITION



(₹ in crore)

Discipline-wise	FY 18-19	Financial Year 17-18				12 Months		
	Q1	Q1	Q2	Q3	Q4	FY 18	FY 17	FY16
Housing	4000	4000	6227	105	5251	15583	6839	18481
	98.23%	56.75%	38.05%	15.60%	36.06%	40.32%	21.46%	60.05%
Urban Infrastructure	65	3043	10082	560	9194	22879	24291	11984
	1.60%	43.18%	61.61%	83.21%	63.13%	59.20%	76.24%	38.95%
HUDCO Niwas	7	5	55	8	118	186	732	309
	0.17%	0.07%	0.34%	1.19%	0.81%	0.48%	2.30%	1.00%
Total	4072	7048	16364	673	14563	38648	31862	30774

DISBURSEMENTS - COMPOSITION



(₹ in crore)

Discipline-wise	FY 18-19	Financial Year 17-18				12 Months		
	Q1	Q1	Q2	Q3	Q4	FY18	FY17	FY16
Housing	776.16	214.45	111.96	3621.72	841.26	4789.39	2293.26	2824.65
	59.46%	21.34%	9.45%	57.48%	10.41%	28.91%	25.21%	34.25%
Urban Infrastructure	519.81	782.44	1066.68	2672.01	7226.90	11748.03	6385.69	5115.40
	39.83%	77.88%	90.04%	42.42%	89.50%	70.92%	70.21%	62.02%
HUDCO Niwas	9.32	7.83	6.08	6.53	6.99	27.43	416.18	308.04
	0.71%	0.78%	0.51%	0.10%	0.09%	0.17%	4.58%	3.73%
Total	1305.29	1004.72	1184.72	6300.26	8075.15	16564.85	9095.13	8248.09

SECTOR-WISE DISBURSAL - COMPOSITION



(₹ in crore)

Discipline-wise		FY 18-19	Financial Year 17-18				12 Months		
		Q1	Q1	Q2	Q3	Q4	FY18	FY17	FY16
Housing	Social Housing	751.16	134.03	42.01	3546.55	762.14	4484.73	1846.70	2157.63
		57.55%	13.34%	3.55%	56.29%	9.44%	27.07%	20.30%	26.16%
	Residential Real Estate	25.00	80.42	69.95	75.17	79.12	304.66	446.56	667.02
		1.92%	8.00%	5.90%	1.19%	0.98%	1.84%	4.91%	8.09%
	HUDCO Niwas	9.32	7.83	6.08	6.53	6.99	27.43	416.18	308.04
0.71%		0.78%	0.51%	0.10%	0.09%	0.17%	4.58%	3.73%	
Total (A)		785.48	222.28	118.04	3628.25	848.25	4816.82	2709.44	3132.69
Urban Infrastructure	Water Supply & sewerage drainage	449.1	100.57	331.68	289.44	735.60	1457.29	2350.40	2430.36
		34.41%	10.01%	28.00%	4.59%	9.11%	8.80%	25.84%	29.46%
	Road and Transport	67.82	673.23	303.74	2344.62	5140.59	8462.18	1992.71	1105.74
		5.20%	67.01%	25.64%	37.21%	63.66%	51.09%	21.91%	13.41%
	Power	-	-	140.32	30.84	1070.22	1241.38	961.91	407.18
		-	-	11.84%	0.49%	13.25%	7.49%	10.58%	4.94%
	Emerging Sector & commercial Infra	2.89	8.64	189.94	3.15	44.34	246.07	711.14	958.14
		0.22%	0.86%	16.03%	0.05%	0.55%	1.49%	7.82%	11.62%
	Social Infra and Others	-	-	101.00	3.96	236.15	341.11	369.53	213.98
-		-	8.53%	0.06%	2.92%	2.06%	4.06%	2.59%	
Total (B)		519.81	782.44	1066.68	2672.01	7226.90	11748.03	6385.69	5115.40
Grand Total (A+B)		1305.29	1004.72	1184.72	6300.26	8075.15	16564.85	9095.13	8248.09

OUTSTANDING LOAN - COMPOSITION



(₹ in crore)

Borrower-wise	FY 18-19	Financial Year 17-18 (At the end of)				12 Months		
		Q1	Q1	Q2	Q3	Q4	FY18	FY17
Government Agencies	45636.35	35821.58	35940.89	41120.27	45985.60	45985.60	36053.73	31963.57
	93.28%	90.89%	90.49%	92.04%	92.84%	92.84%	90.90%	89.62%
Private	3288.55	3592.10	3775.07	3555.40	3544.67	3544.67	3607.24	3701.37
	6.72%	9.11%	9.51%	7.96%	7.16%	7.16%	9.10%	10.38%
Total	48924.90	39413.68	39715.96	44675.67	49530.27	49530.27	39660.97	35664.94
Discipline-wise								
Housing	15815.97	11961.63	11784.13	15053.45	15458.44	15458.44	12135.32	11076.41
	32.33%	30.35%	29.67%	33.69%	31.21%	31.21%	30.60%	31.06%
Urban Infrastructure	32546.78	26866.08	27354.05	29050.59	33505.50	33505.50	26931.84	23969.00
	66.52%	68.16%	68.87%	65.03%	67.65%	67.65%	67.90%	67.21%
HUDCO Niwas	562.15	585.97	577.78	571.63	566.33	566.33	593.81	619.53
	1.15%	1.49%	1.46%	1.28%	1.14%	1.14%	1.50%	1.73%
Total	48924.90	39413.68	39715.96	44675.67	49530.27	49530.27	39660.97	35664.94

CLASSIFICATION OF ASSETS

S. No.	Exposure at Default	June, 2018		June, 2017	
		Outstanding (₹ in Crore)	%	Outstanding (₹ in Crore)	%
1.	Stage 1	45,182.33	92.35%	35,716.34	90.62%
2.	Stage 2	380.79	0.78%	24.19	0.06%
3.	Stage 3	3,361.78	6.87%	3,673.15	9.32%
	Total	48924.90	100.00%	39413.68	100.00%
	Gross NPA (%)	6.87%		9.32%	
	Net NPA (%)	1.09%		2.81%	

DETAILS OF BORROWINGS



(₹. Crore)

Particulars	FY 18-19	Financial Year 17-18 (At the end of)				12 Months		
	Q1	Q1	Q2	Q3	Q4	FY 18	FY 17	FY 16
Tax Free Bonds	17,388.47	17388.47	17388.47	17388.47	17,388.47	17,388.47	17,388.47	17,388.47
	48.88%	63.14%	63.91%	53.83%	46.48%	46.48%	61.16%	67.90%
Taxable Bonds	8,120.00	4565.00	4465.00	5370.00	8,720.00	8,720.00	4,565.00	1,999.20
	22.82%	16.58%	16.41%	16.63%	23.31%	23.31%	16.06%	7.81%
Refinance from NHB	3,058.69	3380.50	3737.38	3359.22	3,208.96	3,208.96	2,997.97	2,350.37
	8.60%	12.28%	13.74%	10.40%	8.58%	8.58%	10.54%	9.18%
Public Deposits	572.45	918.71	746.42	698.37	626.59	626.59	924.43	1,655.68
	1.61%	3.34%	2.74%	2.16%	1.68%	1.68%	3.25%	6.47%
Foreign Currency Borrowings	405.07	447.61	434.08	416.32	413.91	413.91	465.26	535.42
	1.14%	1.63%	1.60%	1.29%	1.11%	1.11%	1.64%	2.09%
Banks *	594.40	839.33	436.58	1037.6	2449.94	2449.94	591.30	379.82
	1.67%	3.05%	1.60%	3.21%	6.55%	6.55%	2.07%	1.47%
FCL/FCTL/FCNR(B) (Loan from Banks)**	2036.45	-	-	830.17	2100.15	2100.15	-	-
	5.72%	-	-	2.57%	5.61%	5.61%	-	-
Commercial papers	3400.00	-	-	3200.00	2500.00	2500.00	1,500.00	1,300.00
	9.56%	-	-	9.91%	6.68%	6.68%	5.28%	5.08%
Total	35,575.53	27,539.62	27,207.93	32,300.15	37,408.02	37,408.02	28,432.43	25,608.96
Average annualized cost of funds	7.57%	7.70%	7.64	7.48%	7.57%	7.57%	7.70%	8.10%

Note: The figures are as per IGAAP.

* Includes cash credit/overdraft facilities and short term working capital loans.

** on full hedged basis

FUNDS RAISED DURING THE YEAR



(₹ in crore)

Particulars	FY 18-19	Financial Year 17-18				12 Months		
	Q1	Q1	Q2	Q3	Q4	FY 18	FY 17	FY 16
Taxable Bonds	100.00	-	400.00	905.00	3350.00	4655.00	3865.00	-
Tax free Bonds	-	-	-	-	-	-	-	5000.00
Refinance from NHB	-	500.00	500.00	-	-	1000.00	1000.00	-
Public Deposits	12.65	7.21	33.17	7.19	16.31	63.88	306.49	1332.80
Banks * #	517.29	745.75	343.00	952.18	2364.54	2364.54	490.00	263.50
FCL/FCTL/FCNR (B) (Loan from Banks)**	436.30	-	-	830.17	1269.98	2100.15	-	-
Commercial papers #	3400.00	-	-	3200.00	2500.00	2500.00	1500.00	1,300.00
Total	4466.24	1252.96	1276.17	5894.54	9500.83	12683.57	7161.49	7896.30
Average annualized cost of funds	7.33%	6.63%	6.26%	6.73%	7.48%	7.17%	6.85%	7.91%

* Includes cash credit/overdraft facilities and short term working capital loans.

Only short term Loan(s) outstanding at year end are considered as part of Funds raised during the year.

** on full hedged basis

FINANCIAL STATEMENTS (AS PER IND AS)

(₹ in crore)



Particulars	Quarter ended	
	30 th June, 2018 (Unaudited)	30 th June, 2017 (Unaudited)
Income:		
- Revenue from Operations	1,530.92	901.02
- Other Income	83.17	29.71
Total Income (1)	1,614.09	930.73
Expenses:		
- Finance Cost	786.85	524.51
- Employee Benefit Expenses	67.48	36.57
- Other Expenses	12.13	10.21
- Corporate Social Responsibility	1.10	0.92
- Depreciation and Amortisation	1.23	1.21
- Provision and loan losses	248.02	219.82
Total Expenses (2)	1,116.81	793.24
PROFIT BEFORE TAX {3 = (1-2)}	497.28	137.49
Tax Expense (4)		
- Current Tax	182.72	93.26
- Deferred Tax	(18.82)	(118.15)
Net Profit after Tax {5 = (3-4)}	333.38	162.38
Other Comprehensive Income Net of Tax (6)	6.70	-
TOTAL COMPREHENSIVE INCOME (5+6)	340.08	162.38
Earning per Share (₹) (Face value ₹ 10/-) (Not annualized)		
- Basic	1.70	0.81
- Diluted	1.70	0.81
Paid Up Equity Share Capital (Face value ₹ 10/-)	2001.90	2001.90

Previous period figures have been reclassified/ rearranged wherever necessary so as to make them comparable.

RECONCILIATION STATEMENT AS OF JUNE, 2017

(₹ in crore)

Particulars	Quarter ended 30 th June, 2017
Net profit reported as per Previous GAAP	210.85
Ind AS adjustments on account of:	
- Adjustment on account of effective interest rate for financial assets and liabilities recognised at amortised cost	6.40
- Fair Value of Investments	0.68
- Impact of Expected Credit Loss	(80.88)
- Impact of Derivative accounting	(0.80)
- Others	0.13
- Deferred Tax impact on above adjustments	26.00
Net Profit after tax as per Ind AS	162.38

SHAREHOLDING PATTERN



Particulars	30.06.2018 %	24.08.2018 %
President of India	89.81	89.81
Foreign Institutional Investors/ Foreign Nationals/ Foreign Portfolio Investors	0.04	0.02
Resident Individual/ Employees/ HUF	5.68	5.72
Mutual fund/ AIF	1.22	1.21
Bodies corporate	1.03	1.01
Insurance companies	1.63	1.64
Banks/ Indian FI/ NBFC	0.38	0.39
Non Resident Indian	0.18	0.18
Clearing members	0.03	0.02
Trust	-	-
Total	100.00	100.00



Thank You