

Date: 09.11.2022

Department of Corporate Services
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001

The Manager, Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, C - 1,
Block G, Bandra - Kurla Complex,
Bandra (E), Mumbai – 400051

BSE Scrip Code-523329

NSE Symbol- ELDEHSG

Sub: Investors' Presentation

Ref: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the SEBI Listing Regulations")

Dear Sir/Madam,

In terms of Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, please find enclosed herewith a copy of the Investors' Presentation *interalia* for the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2022.

It may be noted that the Board of Directors of the Company has, considered and approved the aforesaid Financial Results of the Company, in its meeting held on Wednesday, November 9, 2022.

The same shall be uploaded on the website of the Company at www.eldecogroup.com

You are requested to take the above information on record.

Thanking you,
For Eldeco Housing and Industries Limited

Chandni Vij
Company Secretary
Mem. No. : A46897

Eldeco Housing & Industries Ltd.

ELDECO

Eldeco Housing &
Industries Limited (EHIL)

Investor Presentation

Q2FY23 | November 2022

BSE: 523329 | NSE: ELDEHSG | WWW.ELDECOGROUP.COM





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Quarterly Overview



Q2FY23 Key Operational Highlights

Customer Collections

Rs. 48.3 crores in Q2FY23

+111% growth YoY

Deliveries

~1.13 lac sq.ft handed over in Q2FY23

84 homes registered in Q2FY23

Sales Booking

Rs. 23.2 crores in Q2FY23

Management Commentary

Commenting on the results,
Mr. Pankaj Bajaj, Chairman & Managing Director said,

The demand is here to stay,

The demand for residential real estate continues to remain robust, in spite of rising inflation and interest rates. The collections have remained strong for the quarter reporting an increase of 111% on a Year-on-Year basis. While the margins came under some pressure, due to the rising construction costs and general inflation, the demand for quality real estate is strong enough for us to pass on these costs to the market.

Despite macro headwinds such as growing inflation and interest rate increase, the demand for residential real estate in Lucknow has remained strong. In a trend that has been visible since the onset of the pandemic, the consumer is willing to pay a premium and prefers branded players to buy a home. This gives Eldeco a competitive advantage as we have established a strong brand by addressing customer preferences with timely delivery and high standards of quality.

In the current market dynamics, we believe that supply, instead of demand, will act as a constraint to growth. With that in mind, we proactively continue to focus on business development initiatives, and as a result, we now have three new land parcels at the term sheet stage. Once we are able to conduct satisfactory diligence and take over the land titles, we shall be sharing the details, providing future visibility. In addition, we plan to launch two new residential projects and increase our beneficial share from 40% to around 50% in the Bareilly Project by the end of FY23.



Mr. Pankaj Bajaj
Chairman & Managing Director

Consolidated Quarterly Operations Highlights

Particulars	Q2 FY23	Q2 FY22	Q1 FY23
Amount spent on Construction (₹ Cr.)	20.4	10.9	23.3
Area Booked (sq. ft.)	52,028	96,116	51,622
Booking Value (₹ Cr)	23.2	23.2	22.4
Collections (₹ Cr)	48.3	22.9	48.8



Construction Spend:

Saw a booking of Rs. 23.2 crore in Q2FY23



Collections

Rs 48.3 crore in Q2FY23 up by 111% compared to Q2FY22 and stood flattish sequentially



Deliveries

~1.13 lacs sqft handed over in Q2FY23; i.e 84 homes registered in favour of happy customers

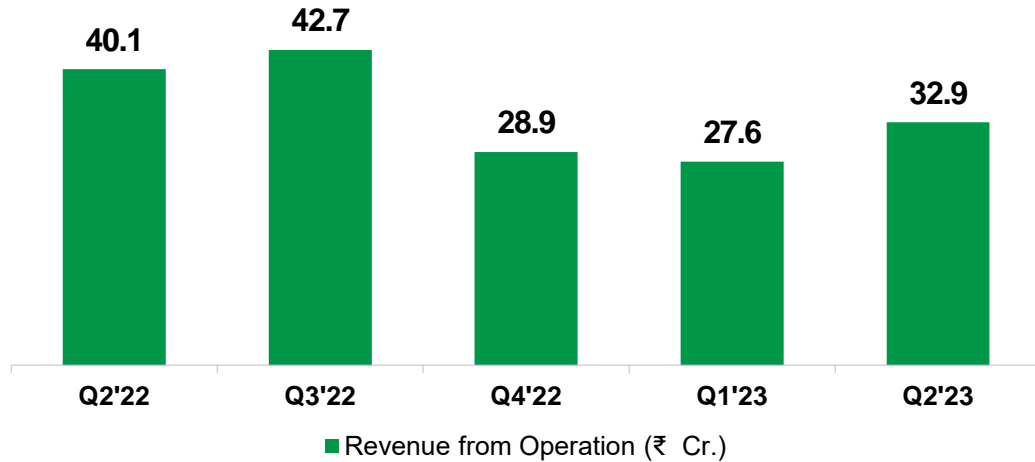
Consolidated Financial Overview (Quarterly) (1/2)

Figures in Rs. Crores, except margins

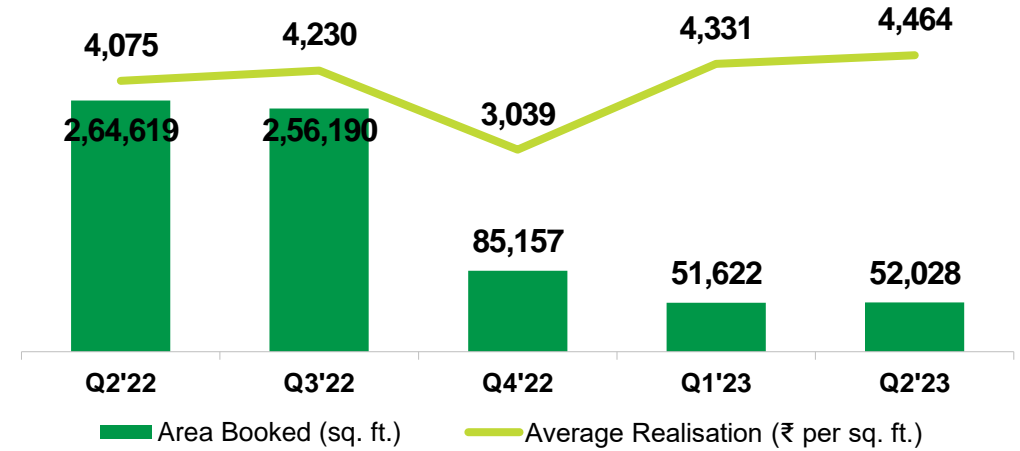
Particulars	Q2FY23	Q2FY22	H1FY23	H1FY22
Revenue from Operations	32.9	40.1	60.5	55.2
EBITDA	9.6	21.8	20.9	26.9
Finance Cost	0.4	0.1	0.5	0.2
PBT	12.0	22.3	25.5	28.5
PAT	8.9	16.7	19.0	21.4
EBITDA Margin	29.1%	54.3%	34.5%	48.7%
PBT Margin	36.5%	55.6%	42.2%	51.7%
PAT Margin	27.0%	41.7%	31.4%	38.8%

Consolidated Financial Overview (Quarterly) (2/2)

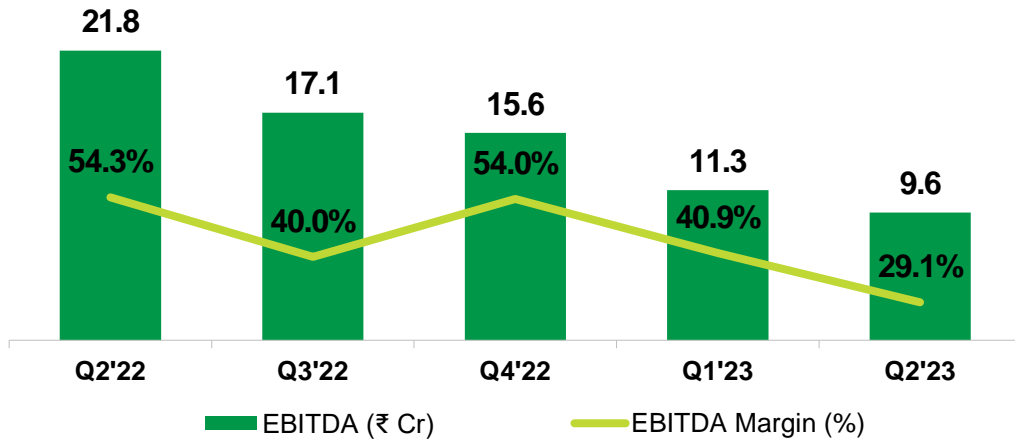
Revenue from Operations (₹ Cr.)



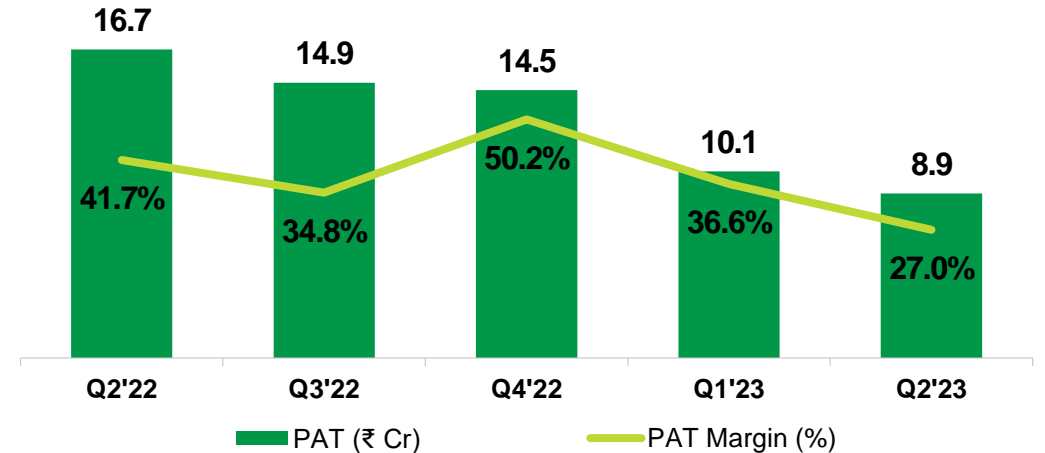
Area Booked (sq. ft.) and Average Realization (₹ per sq. ft.)



EBITDA (₹ Cr.) and EBITDA Margin (%)



PAT (₹ Cr.) and PAT Margin (%)



ELDECO

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Corporate Overview

Group Overview



High Brand Recall in North India

Eldeco Eternia



Eldeco City



Over 40 Years of Experience

Eldeco City Dreams



25,000+ Satisfied Customers



Key Player in UP Since 1985



Eldeco Shaurya



200 Projects Delivered, 32 Under Execution

Eldeco Regalia



EHIL Overview

~40
Years of
Experience

Focus
on **Middle**
Income Segment

53
Projects
Completed

16
Projects
On-Going



Market Leadership in Lucknow

- Strong brand for trusted delivery
- Fastest growing city with high demand for residential & township projects
- Lucknow among Top Tier 2 Cities with respect to real estate growth

Execution capability across verticals

- Vast experience in project execution
- Quality and timely delivery of projects
- Simultaneous handling of multiple large projects
- 53 projects completed till date

Prudent Financial Management

- Long term Debt free Company
- Ability to fund business operations by taking advances from customers
- Consistent growth in PAT and healthy return ratios

The Management



Mr. Pankaj Bajaj
Chairman & Managing Director

- Over 25 years of experience in construction & real estate development
- B.Com (Honors) from SRCC
- PGDM (MBA) from IIM, Ahmedabad
- President of CREDAI NCR (Confederation of Real Estate Developers Association of India)



Mr. SK Jaggi
EHIL COO

- Over 30 years experience in real estate previously with Ansal Group, Emaar MGF and Eldeco Infra in various capacities
- Attended IIM B CREDAI Business Leadership
- Program and Post Graduate from Kanpur University

Mr. Manish Jaiswal
Group COO

- 15+ years of Real Estate experience
- B.E., NSIT, Delhi University
- PGDM (MBA), IIM Calcutta
- Leading revenue and expansion
- Previous associated with real estate organizations such as Unitech, M3M, Tribeca etc.



Mr. Sanjay Aggarwal
Vice President (Accounts and Taxation)

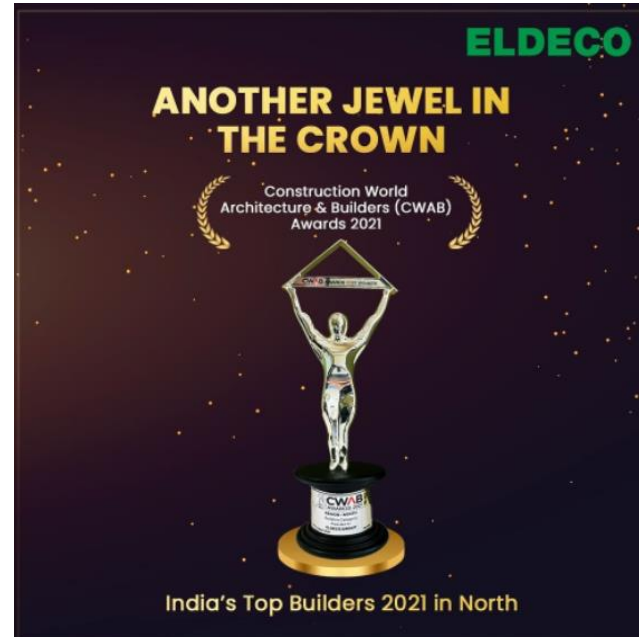
- Post qualification experience of 25 years
- B.Com (Hons) from Delhi University
- Fellow member of ICAI
- Worked with Ansal API & Suncity in previous stints
- Looks over the accounting & taxation functions of the Company



Accolades Won by Eldeco Group



Eldeco has been awarded the '**Stalwarts of the North Delhi NCR**' for contribution towards strengthening the built environment.



Eldeco has been awarded the '**Construction World Architecture & Builders (CWAB) Awards 2021**' in the category – 'India's Top Builders 2021 in the North'.



Eldeco has been awarded the '**Business Leadership Awards 2021**' under the category 'Developer of The Year (Residential)'

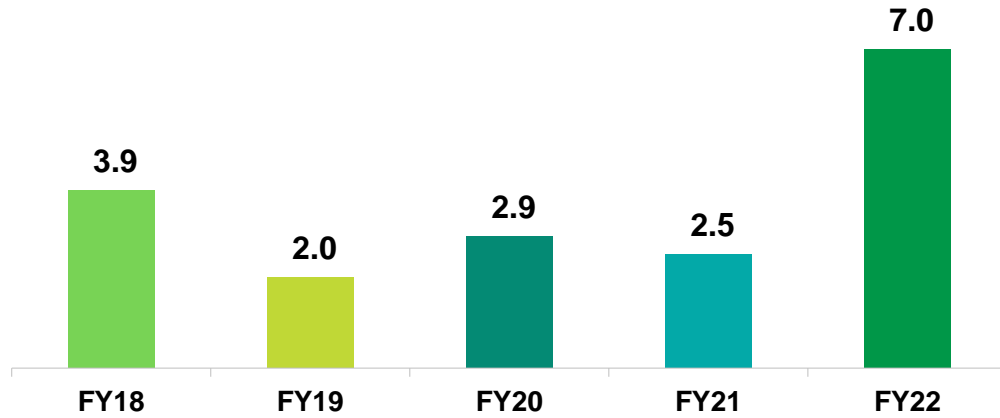
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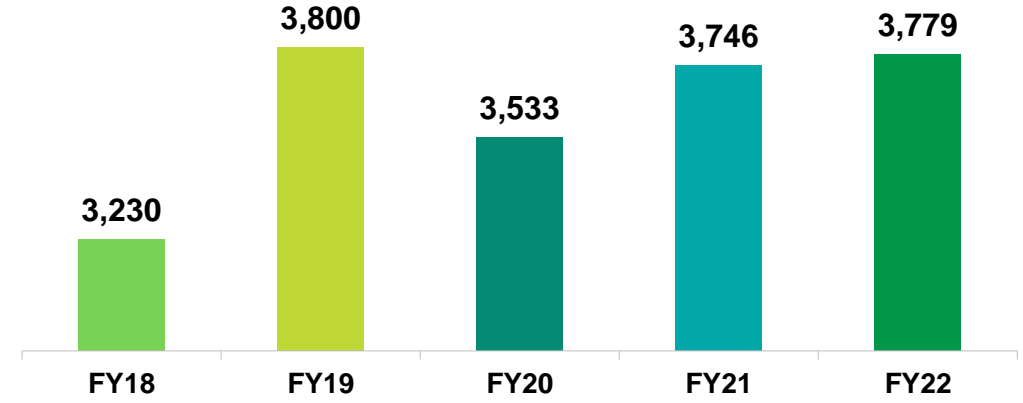
Operational Overview

Operational Track Record

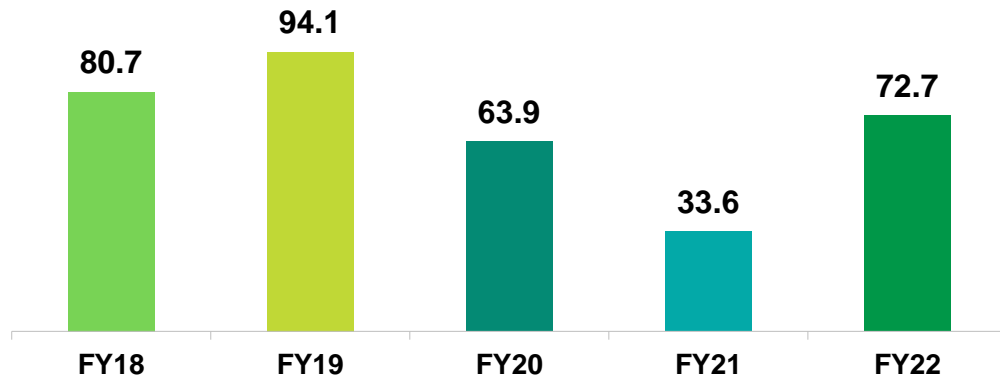
Area Booked (Lakh Sq. Ft.)



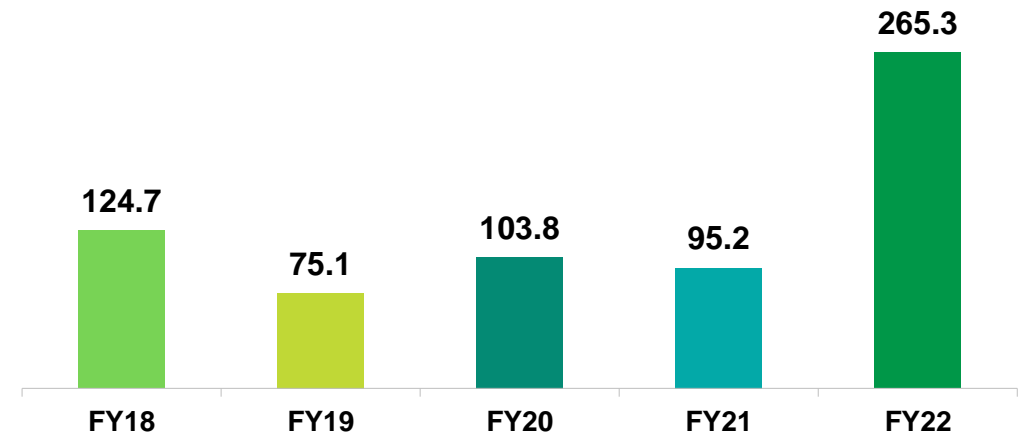
Average Realization (₹ per sq. ft.)



Value of Construction (₹ Crores)



Value of Area Booked (₹ Crores)



On-Going Projects

Sr No	Ongoing Projects	Project Area (sq. ft.)	Saleable Area (sq. ft.)	Area Booked (sq. ft.)	Area Allotted to partner (sq. ft.)	Area Available (sq. ft.)	Value of Area Booked INR Cr.	Collection Received INR Cr.	Balance Pending INR Cr.	Expected Completion
1	Eldeco Luxa	67,264	1,32,736	79,125	45,013	8,598	42.5	34.9	7.6	CC Received for L2 on 07-Jun-22 , For L1 Exp. Completion Dec-22
2	Eldeco Luxa Arcade		1,728	-	-	1,728	-	-	0.0	Dec-22
3	Eldeco Regalia Arcade	19,698	17,759	14,190	-	3,569	8.3	6.5	1.8	Dec-22
4	Eldeco Uday	20,904	12,520	12,207	-	313	2.1	0.7	1.4	CC Received on 22-Apr-22
5	Eldeco Joy		18,040	17,138	-	902	4.7	2.3	2.4	CC Received on 22-Apr-22
6	Eldeco City Dreams	40,214	72,756	71,426	-	1,330	24.8	22.2	2.6	CC Received on 29-Oct-22
7	Eldeco Select	24,068	63,932	58,740	-	5,192	25.3	24.2	1.1	Applied for CC
8	Eldeco South Block	31,442	16,330	16,330	-	0	6.4	6.4	0.0	CC Received on 20-Oct-22
9	Eldeco North Block	83,173	50,044	50,044	-	0	13.0	13.0	0.0	CC Received on 20-Oct-22
10	Eldeco Inner Circle	83,367	41,735	41,735	-	0	13.0	11.4	1.6	Dec-22
11	Eldeco Shaurya Arcade	24,219	20,336	13,585	-	6,751	10.2	7.8	2.4	Jul-23
12	Eldeco East End	1,31,106	62,628	49,135	-	13,493	15.0	10.8	4.1	Mar-23
13	Eldeco Saksham	33,627	67,436	67,436	-	0	11.4	4.7	6.7	Mar-24
14	Eldeco Twin Tower	70,327	1,56,526	84,851	-	71,675	34.4	14.8	19.6	Sep-25
15	Eldeco City at Bareilly (40% Beneficial Interest)	15,51,394	8,73,549	5,82,720	-	2,90,829	171.3	114.9	56.3	Jun-26
16	Eldeco Imperia Phase I	7,40,527	3,05,163	2,41,944	-	63,219	97.0	42.7	54.3	Dec-24
Total		29,21,330	19,13,218	14,00,606	45,013	4,67,599	479.4	317.3	162.1	

Forthcoming Projects

Sr. No.	Project Name	Project Type	Economic Interest	Land Area (Acres)	Saleable Area (Sq.ft)	Current Status
1	Eldeco Imperia Phase II	Township	100%	19.74	4,55,476	Under planning
2	Eldeco City Plaza	Commercial	100%	0.22	11,383	RERA approval received, construction started
3	Eldeco City Commercial	Commercial	100%	2.88	1,25,476	Under planning
4	GH-03 Crest	Group Housing	100%	3.53	4,96,071	Under planning
5	GH-04	Group Housing	100%	2.48	3,23,953	Under planning
Total				28.85	14,12,359.29	

Forthcoming Projects: Projects yet to be launched for booking

Completed Projects

S No	Project	Location	Type	Saleable Area (sq ft)
1	Eldeco Pragati Kendra	Kapoorthala - Lucknow	Commercial	100,763
2	Eldeco Kusha Mini Villa	Puraniya Chauraha, Lucknow	Commercial cum GH	11,636
3	Eldeco Udyan I	Bangla Bazar, Lucknow	Township	1,529,850
4	Eldeco Fountain Plaza	Bangla Bazar, Lucknow	Local Shopping	33,524
5	Eldeco Harmony Enclave	Bangla Bazar, Lucknow	Township	81,805
6	Eldeco Udyan II	Raibareilly Road, Lucknow	Township	2,459,714
7	Eldeco Sanskriti Enclave	Raibareilly Road, Lucknow	Township	123,307
8	Eldeco Suraksha Enclave - I	Raibareilly Road, Lucknow	Township	380,326
9	Eldeco Suraksha Enclave - II	Raibareilly Road, Lucknow	Township	305,445
10	Eldeco Samridhi	Raibareilly Road, Lucknow	Township	584,948
11	Eldeco Ashray	Raibareilly Road, Lucknow	EWS	340,917
12	Eldeco Ashray Bazar	Raibareilly Road, Lucknow	Local Shopping	12,416
13	Eldeco Utsav Plaza	Raibareilly Road, Lucknow	Local Shopping	9,482
14	Eldeco Udyan Plaza	Raibareilly Road, Lucknow	Local Shopping	35,426
15	Eldeco Highway Plaza	Raibareilly Road, Lucknow	Commercial	34,548
16	Eldeco Highway Annexy	Raibareilly Road, Lucknow	Commercial	14,905
17	Eldeco Express Plaza	Raibareilly Road, Lucknow	Commercial	107,197
18	Eldeco Heritage	Park Road, Hazrat Ganj, Lucknow	GH	48,385
19	Eldeco Emperur	New Hyderabad, Lucknow	GH	94,184
20	Eldeco Eden Park Estate	Kursi Road, Lucknow	GH	195,126
21	Eldeco Park View	Sitapur Road, Lucknow	GH	182,694
22	Eldeco Basera Palash	New Hyderabad, Lucknow	GH	65,122
23	Eldeco Basera Palash Annexy	New Hyderabad, Lucknow	GH	
24	Eldeco Kusum Deep	Chowk, Lucknow	Commercial cum GH	62,883
25	Eldeco Saraswati Apartment	Chand Ganj Garden, Lucknow	GH	16,806
26	Eldeco Savitri Sahni Enclave	New Hyderabad, Lucknow	GH	23,259

S No	Project	Location	Type	Saleable Area (sq ft)
27	Eldeco Kusum Villa	Mahanagar, Lucknow	GH	22,408
28	Eldeco Greens	Gomti Nagar, Lucknow	Township	839,455
29	Eldeco Greens Apartment	Gomti Nagar, Lucknow	GH	228,339
30	Eldeco Magnum Plaza	Gomti Nagar, Lucknow	Commercial	84,121
31	Eldeco Corporate Chamber I	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	97,862
32	Eldeco Corporate Chamber II	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	111,735
33	Eldeco Corporate Tower	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	107,805
34	Eldeco Elegance	Vibhuti Khand, Gomti Nagar, Lucknow	GH	805,123
35	Eldeco Elegante	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	53,033
36	Eldeco Greenwood	Vikalp Khand, Gomti Nagar, Lucknow	Township	86,189
37	Eldeco Greenwood Arcade	Vikalp Khand, Gomti Nagar, Lucknow	Local Shopping	5,359
38	Eldeco Kusum Plaza	Nishat Ganj, Lucknow	Commercial	19,919
39	Eldeco Shivani Plaza	Near Kapoorthala, Lucknow	Commercial	17,653
40	Eldeco Towne	IIM Road, Lucknow	Township	329,654
41	Eldeco Eternia	Sitapur Road, Lucknow	GH	367,128
42	Eldeco Regalia	Off IIM Road, Lucknow	Township	693,365
43	Eldeco City	IIM Road, Lucknow	Township	2,187,684
44	Eldeco City Breeze	IIM Road, Lucknow	GH	217,536
45	Eldeco Sukriti	IIM Road, Lucknow	LIG	124,416
46	Eldeco Sukriti Premium	IIM Road, Lucknow	GH	28,512
47	Eldeco Kuteer	IIM Road, Lucknow	EWS	66,240
48	Eldeco City Arcade I	IIM Road, Lucknow	Local Shopping	13,983
49	Eldeco City Arcade II	IIM Road, Lucknow	Local Shopping	16,074
50	Eldeco Sukriti Arcade	IIM Road, Lucknow	Local Shopping	3,327
51	Eldeco Saubhagyam	Vrindavan Yojna, Lucknow	GH	1,204,533
52	Eldeco Saubhagyam Arcade	Vrindavan Yojna, Lucknow	Local Shopping	7,227
53	Eldeco Shaurya	Bijnore Road, Lucknow	Township	639,936

Total: 152,33,284 Sq Ft.

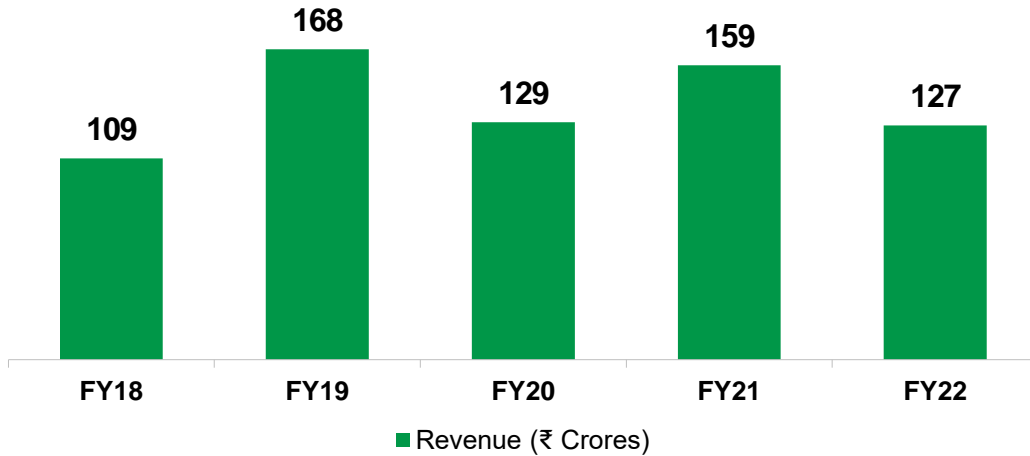
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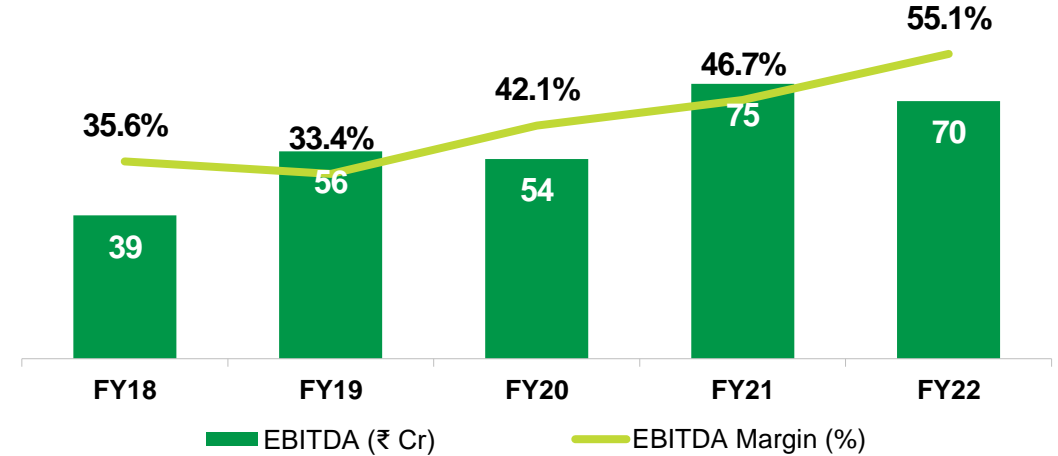
Financial Overview

Consolidated Financial Overview (Full Year) (1/2)

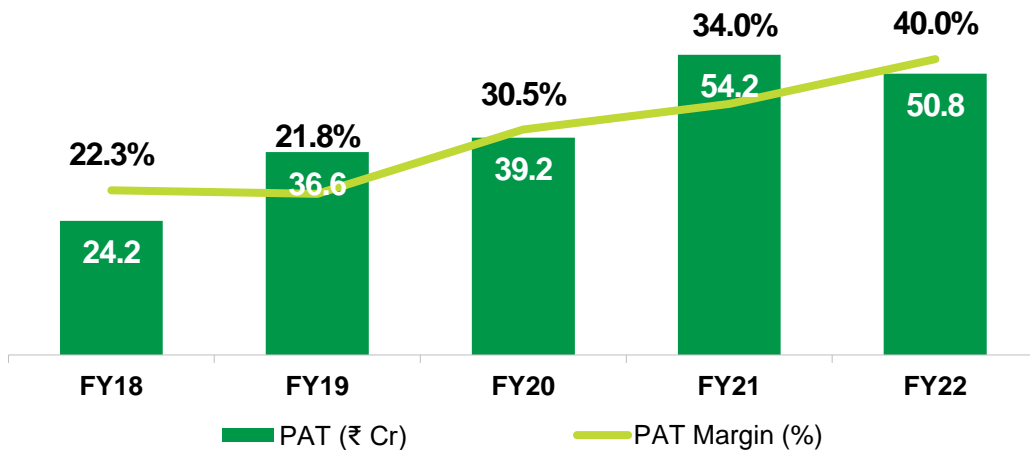
Revenue (₹ Cr.)



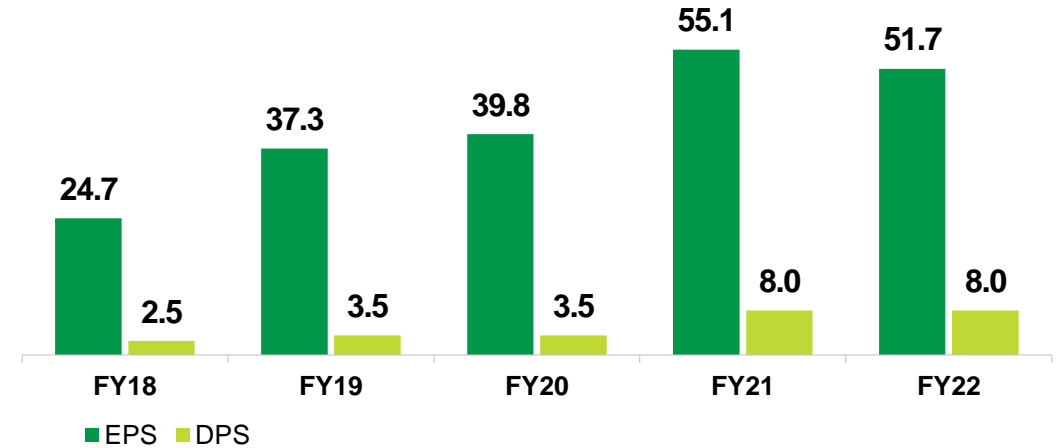
EBITDA (₹ Cr.) and EBITDA Margin (%)



PAT (₹ Cr.) and PAT Margin (%)

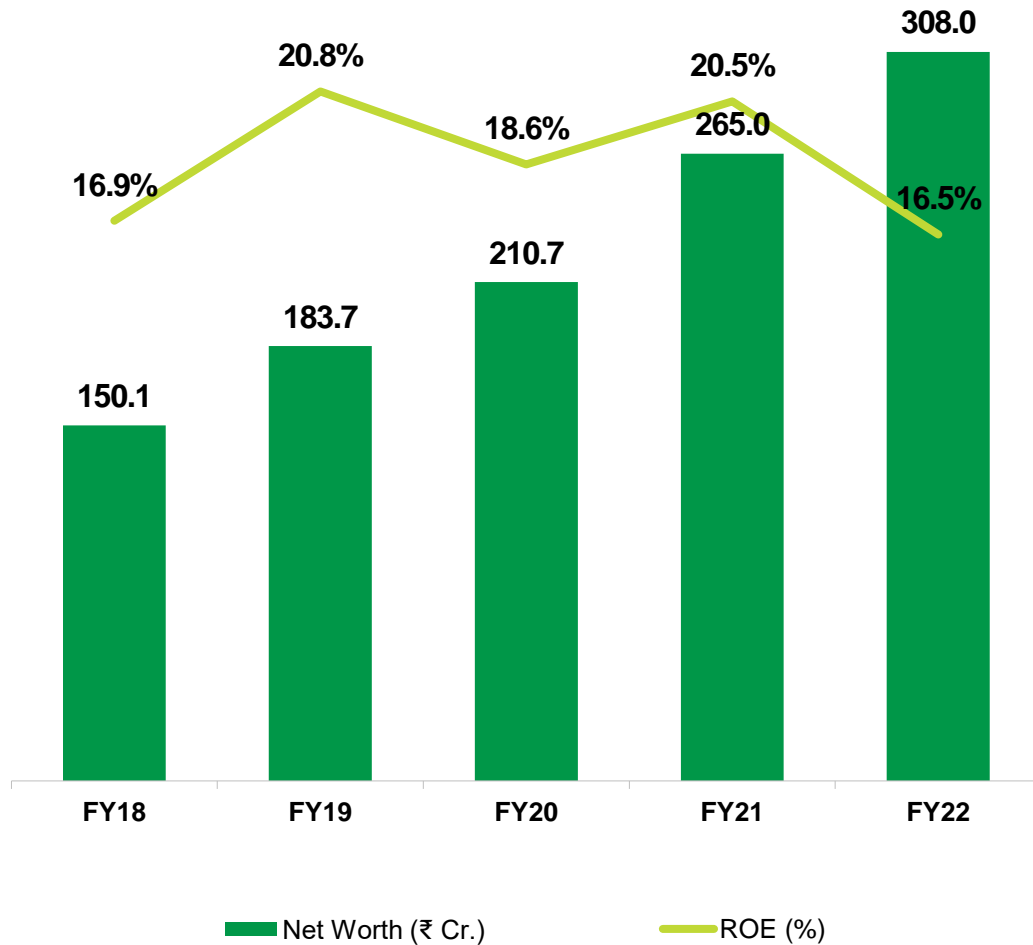


EPS & DPS*

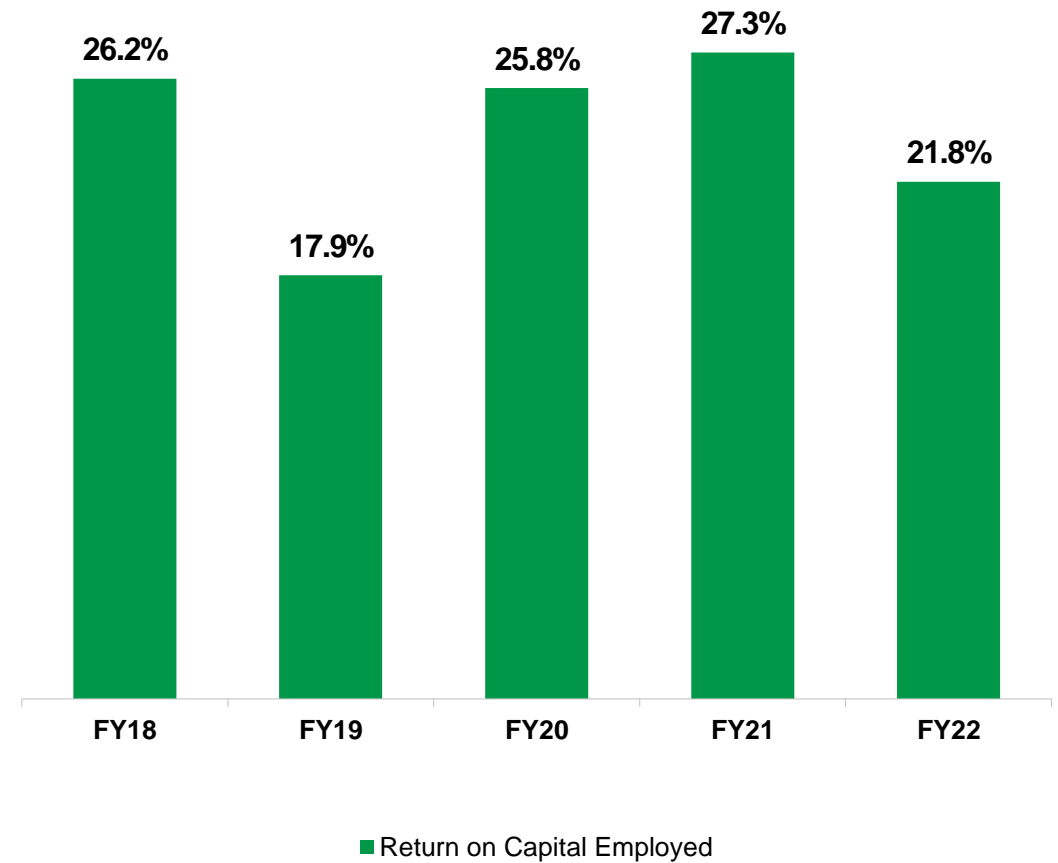


Consolidated Financial Overview (Full Year) (2/2)

Net Worth (₹ Cr.) and ROE (%)



Return on Capital Employed





ELDECO

Investor Presentation

Annexure

Stock Data

Stock Information

Stock Price ₹ 628

52 Week High/Low ₹ 977 / 498

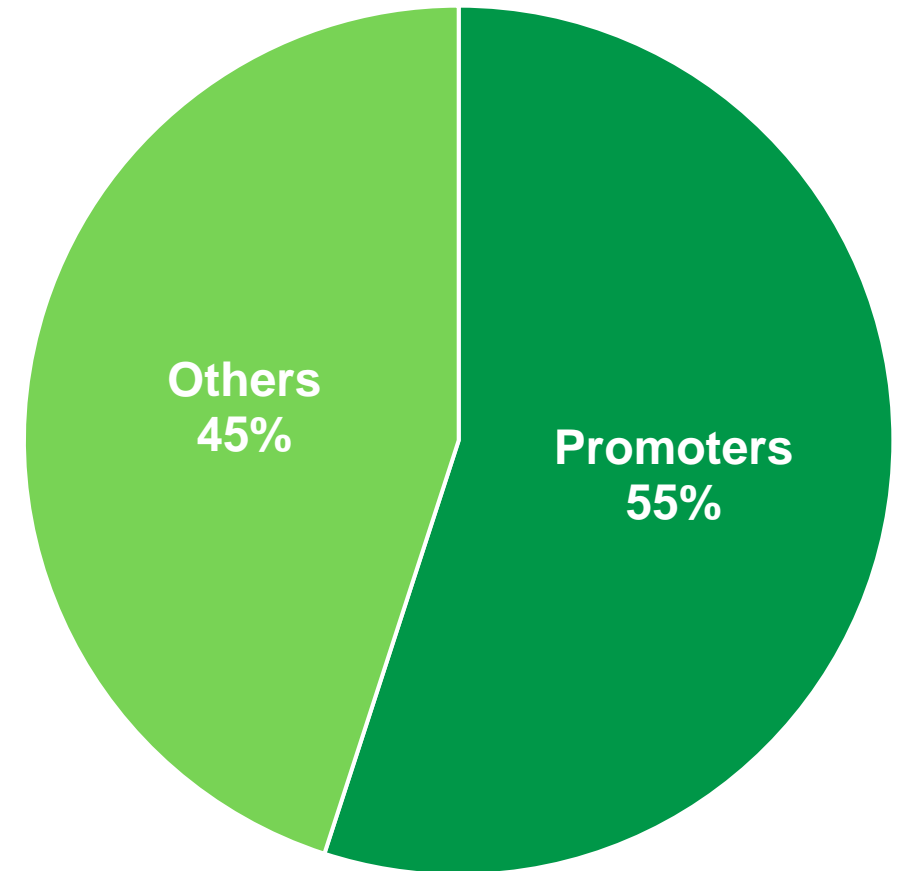
Market Capitalization ₹ 618 Cr

Shares Outstanding 9.8 Mn

Free Float ₹ 266 Cr / 43%

Note: Stock Prices as on 07th November 2022 & data source is BSE

Shareholding as on 30th September 2022



CSR Initiatives

Resident Care

- **Battery-operated eRickshaw** across Eldeco townships to reduce carbon footprint and each one with 5-6 pax capacity

Creche for Construction Labour's Children

- More than 500 Children across Eldeco Construction sites receive free meals, taught basic hygiene and are imparted elementary education

Solar Panel

- **Solar panels** have been installed at various Eldeco townships and group housing projects that helps in cutting down energy bills by 15%
- At present, **solar water heaters** are installed at Eldeco Estate One-Panipat, Eden Park-Neemrana and Estate One- Ludhiana.

Environment

- **Sewerage Treatment Plant** that recycles approx. 80% of waste water; helps in reduced use of ground water; manure produced in filtration deployed in horticulture
- **Rain Water Harvesting** implemented during project development; collected water is used to recharge groundwater through ground water pits



Waste Management

- **Segregation of waste** and conversion of biodegradable waste into manure; Processed compost used within townships to maintain and develop greenery
- Non-Organic waste taken off-site for further processing and recycling



Helping the less privileged *Live Better.*

Gayatri Pariwar Trust

Ananda Marga Pracaraka Samgha

Bharat Lok Shiksha Parishad

- : Construction of the Health Institute
- : Construction of Hall to provide Education
- : Running of 50 Ekal Vidyalayas to provide Education

Cheshire Care Homes

Construction of Rooms for the elderly



Ummeed Ashrayagrah

Construction of Rooms for the destitute



Lucknow Real Estate Market

Rapid Urbanization and Infrastructure development pushing Lucknow's growth



Capital of UP



Direct air connectivity with all major cities



Hub of services in Central and Eastern UP



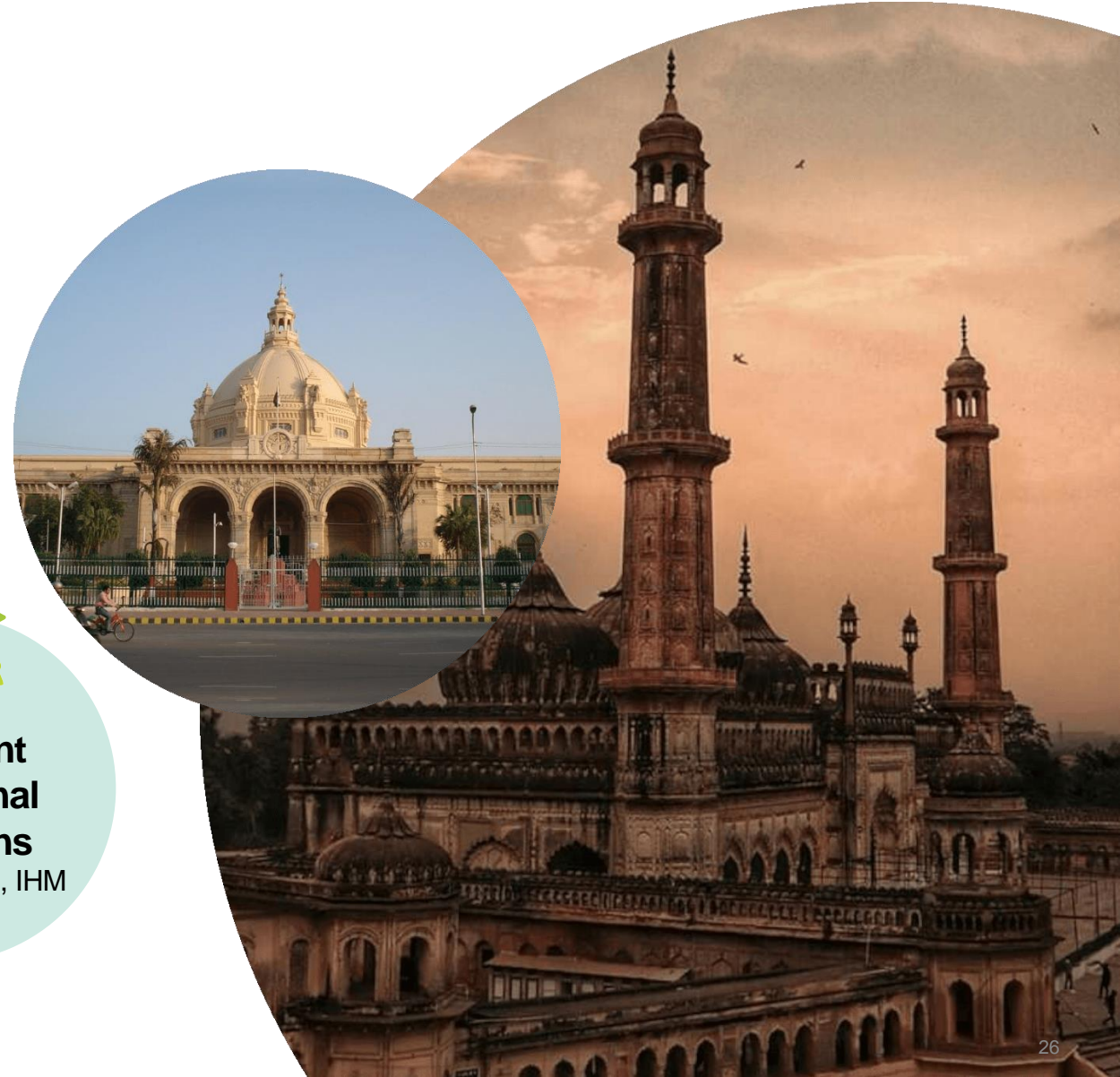
Influx of population from Eastern UP and Bihar



Metro Rail Network



Prominent Educational Institutions like IIM-L, NLU, IHM



ELDECO

Eldeco Housing & Industries Ltd.

Registered Office and Corporate Office:

Eldeco Corporate Chamber-1, 2nd Floor,
Vibhuti Khand, (Opp. Mandi Parishad),
Gomti Nagar, Lucknow – 226010

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Thank You