



HUDCO/CS/SE/2021

14th July, 2021

**Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip Code- 540530**

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

Sub: Regulation 30 of SEBI (LODR) Regulations, 2015 – Outcome of the Institutional Investor Meetings held on 12th - 13th July, 2021.

Dear Sir/ Ma'am

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the Outcome of the Institutional Investor Meetings held on 12th - 13th July, 2021, with respect to Housing and Urban Development Corporation Limited.

This is for information and dissemination.

धन्यवाद

भवदीय

हरीश शर्मा

कंपनी सचिव एवं अनुपालन अधिकारी
हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लि.

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम) कोर 7 ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003

दूरभाष : 011-24649610-23 फैक्स: (011) 24625308, आई एस ओ 9001:2015 प्रमाणित कम्पनी

वेबसाइट : www.hudco.org सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF

Housing and Urban Development Corporation Ltd., (A Govt. of India Enterprise) Core - 7'A', HUDCO Bhawan, India Habitat Centre
Lodhi Road, New Delhi - 110 003, Tel:011-24649610-23, Fax:011-24625308, AN ISO 9001:2015 Certified Company
website :www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

Profitability with Social Justice

Outcome of Institutional Investor Meetings on 12th – 13th July, 2021, with respect to Housing and Urban Development Corporation Limited (HUDCO)

Date of the Meetings	12 th – 13 th July, 2021
Type of Meetings	Meeting with Institutional Investors through Video Conference - one to one basis
Company Management Representatives	<ul style="list-style-type: none"> • Shri Kamran Rizvi, Chairman & Managing Director • Shri M. Nagaraj, Director (Corporate Planning) • Shri D. Guhan, Director (Finance) • Smt. Reva Sethi, Executive Director (Finance) • Shri Harish Kumar Sharma, Company Secretary • Smt. D. Shefali Sudhakar, General Manager (Finance) / IRO • Shri Achal Gupta, Jt. General Manager (Finance)
Did the discussions involve revealing any Unpublished Price sensitive information (UPSI)	No
Whether any presentation was made during discussion	Yes, the Corporate presentation was made and the same was available on HUDCO's website and on the websites of stock exchange(s).
Details of Investors who participated	The details of the participants are attached.
Gist of discussions	<p>i) Housing and Urban Development Corporation Limited (HUDCO) is a Central Public Sector Enterprise under the administrative control of Ministry of Housing & Urban Affairs. It is also a Public Financial Institution (PFI). HUDCO is also an HFC regulated by Reserve Bank of India (RBI) through National Housing Bank (NHB). Over the years, HUDCO has been playing an active role in the field of financing various Housing and Infrastructure projects spread across the Country.</p> <p>ii) The profit before tax (PBT) during the FY 2020-21 is Rs. 2,228.64 crore as against Rs. 2,174.53 crore in the previous financial year. The profit after tax (PAT) during the FY 2020-21 is Rs. 1,578.58 crore as against Rs. 1,708.42 crore in the previous financial year.</p> <p>iii) HUDCO has seen a 7 percent growth in its net worth that has reached Rs 13,189.05 crore in 2020-21, from Rs 12,343.49 crore in 2019-20. The total income during the</p>



Q

year was Rs. 7,277.73 crore.

- iv) HUDCO board has also approved dividend of Rs 2.175 per share subject to approval by the shareholders. The above includes an interim dividend of Rs 0.75 per share paid earlier during the year 2020-21. The total dividend recommended by the company for FY 2020-21, is Rs 435.40 crore.
- v) HUDCO's net NPA is 0.50%, which is amongst the lowest in the sector. The Company continues to maintain healthy Provision Coverage Ratio of 88.00% as on 31st March, 2021.
- vi) Loan Sanctions made during the year aggregated to Rs. 9,201.78 crore, out of which Loans sanctioned for Urban Infrastructure Projects aggregated to Rs. 8,265.27 crore. Loan disbursements during the year was Rs. 8,323.57 crore. The decrease in operational activities during the year is primarily due to decline in credit offtake by the government borrowers in the wake of Covid-19 pandemic, where all the State Governments and their agencies were entrusted the task of containing the spread of pandemic, which resulted in slowdown in the developmental activities in the respective states.
- vii) Loans to government agencies constitute 96.58% (cumulative) of loan book, with 100% incremental lending to Government agencies.
- viii) Funding to housing, urban infrastructure and HUDCO-NIWAS segments constitutes 60.47%, 39.16% and 0.37% of gross loan book respectively.
- ix) HUDCO continues to have robust liquidity and fund profile. The company continues to maintain adequate liquidity to meet the repayment/ redemption obligations as well as operational requirements. The company also continues to



maintain its impeccable track record of servicing its debt/liabilities in time without there being any instance of delay/default, till date.

- x) Since HUDCO operates in the space of providing financial assistance for Housing and Urban Development Projects of Government and Government agencies, the company believes it holds a much stable asset class which can withstand the pandemic relatively better compared with other asset classes.

The aforesaid opening remarks of the Management were followed by discussions with the participants on the call. In line with Code of Practice & Procedures, the discussions during the Investor Call were confined to the Corporate presentation, already available on website of HUDCO and Stock Exchanges, and published quarterly/annual results of the Company and/or general information about the industry/company in Public domain.



95

HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

**Details of the participants who attended Institutional Investor Meetings through
Video Conference on 12th – 13th July, 2021**

Date	Time	Investor
12 th July, 2021	2.00 pm – 3.00 pm	Bajaj Allianz
	3.30 pm – 4.30 pm	Dymon Asia
	5.00 pm – 6.00pm	General Insurance Corporation of India
13 th July, 2021	3.30 pm – 4.30 pm	i) L&T Mutual Fund ii) Edelweiss Prop iii) Quant Mutual Fund iv) MK Cohesion
	5.00 pm – 6.00 pm	i) Eastbridge Capital ii) Geosphere Capital iii) General Insurance Corporation of India iv) Shubhkam Ventures

03/1

