

**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	FY16
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