



HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

(A Govt. of India Enterprise)

An ISO 9001:2015 certified Company

Celebrating 50 Successful Years of Building the Nation



INVESTORS PRESENTATION & PERFORMANCE HIGHLIGHTS

Q1 FY 2020 - 21 (STANDALONE)

Vidhan Sabha, Ranchi



Housing Scheme, ISBT, Dehradun



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

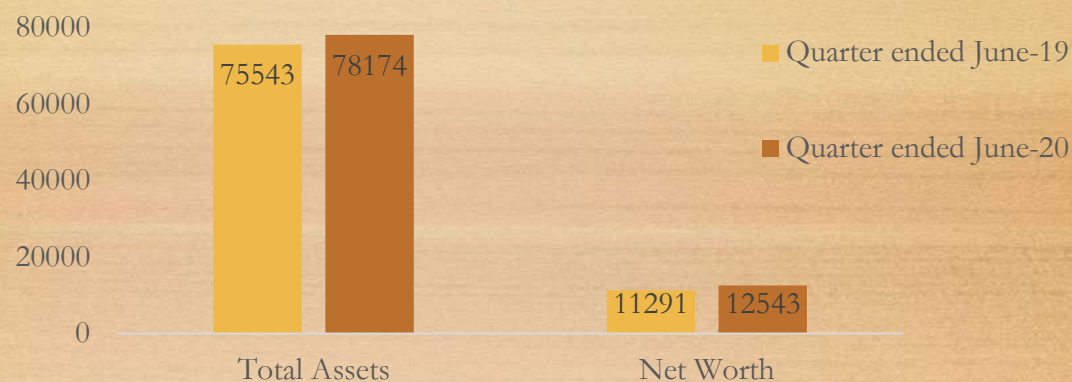
Note: The images used herein are of the Projects financed by HUDCO.

FINANCIAL HIGHLIGHTS

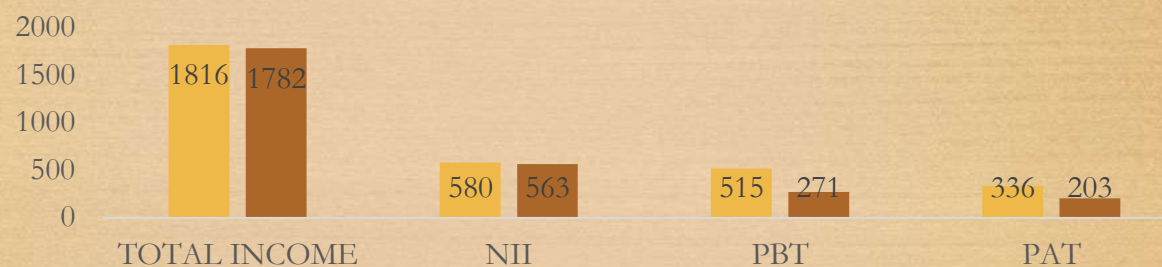
(Amount in ₹ Crore)



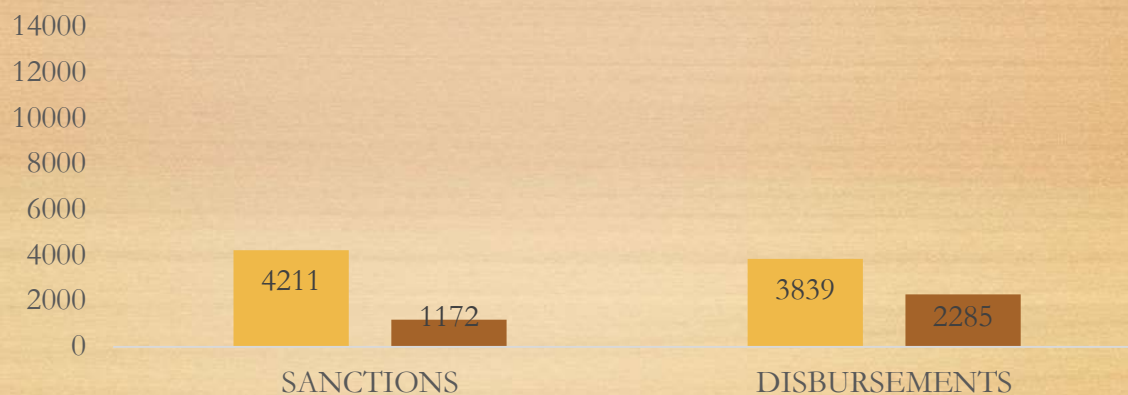
Balance Sheet



Income Statement



Business



Celebrating 50 Successful Years of Building the Nation

SANCTIONS - COMPOSITION

(Amount in ₹ Crore)

Discipline-wise	F Y 2020-21	Financial Year 19-20				12 Months		
	Q1	Q4	Q3	Q2	Q1	FY 20	FY19	FY 18
Housing	-	3,731.26	40.00	19.00	-	3,790.26	27,123.00	15,583.00
	-	29.97%	48.39%	0.59%	-	19.01%	78.73%	40.32%
Urban Infrastructure	1,171.00	8,704.70	40.00	3,173.00	4,206.00	16,123.70	7,196.00	22,879.00
	99.91%	69.92%	48.39%	99.22%	99.88%	80.85%	20.89%	59.20%
HUDCO Niwas	1.04	13.90	2.66	6.00	5.00	27.56	133.00	186.00
	0.09%	0.11%	3.22%	0.19%	0.12%	0.14%	0.39%	0.48%
Total	1,172.04	12,449.86	82.66	3,198.00	4,211.00	19,941.52	34,452.00	38,648.00

DISBURSEMENTS - COMPOSITION

(Amount in ₹ Crore)

Discipline-wise	FY 2020-21	Financial Year 19-20				12 Months		
	Q1	Q4	Q3	Q2	Q1	FY20	FY19	FY18
Housing	2,200.00	2,301.07	338.08	282.26	2,062.15	4,983.56	27,387.26	4,789.39
	96.29%	56.00%	48.23%	19.16%	53.12%	49.23%	88.32%	28.91%
Urban Infrastructure	81.84	1,803.59	360.14	1,186.50	1,772.22	5,122.45	3,594.05	11,748.03
	3.58%	43.90%	51.38%	80.53%	46.17%	50.61%	11.59%	70.92%
HUDCO Niwas	2.92	3.97	2.74	4.63	4.48	15.82	27.29	27.43
	0.13%	0.10%	0.39%	0.31%	0.11%	0.16%	0.09%	0.17%
Total	2,284.76	4,108.63	700.96	1,473.39	3,838.85	10,121.83	31,008.60	16,564.85

Celebrating 50 Successful Years of Building the Nation

SECTOR-WISE DISBURSAL - COMPOSITION



(Amount in ₹ Crore)

Discipline-wise		FY 2020-21	Financial Year 19-20				12 Months		
		Q1	Q4	Q3	Q2	Q1	FY20	FY19	FY18
Housing	Social Housing	2,200.00	2,111.25	318.08	282.26	2,051.50	4,763.09	27,023.59	4,484.73
		96.29%	51.39%	45.38%	98.39%	53.44%	47.06%	87.15%	27.07%
	Residential Real Estate	-	189.82	20.00	-	10.65	220.47	363.67	304.66
		-	4.62%	2.85%	-	0.28%	2.18%	1.17%	1.84%
	HUDCO Niwas	2.92	3.97	2.74	4.63	4.48	15.82	27.29	27.43
		0.13%	0.10%	0.39%	1.61%	0.11%	0.15%	0.09%	0.17%
Total (A)		2,202.92	2,305.04	340.82	286.89	2,066.63	4,999.38	27,414.55	4,816.82
Urban Infrastructure	Water Supply & sewerage drainage	4.20	466.08	20.38	353.36	766.47	1,606.29	1,256.95	1,457.29
		0.18%	11.34%	2.91%	29.78%	19.97%	15.87%	4.05%	8.80%
	Road and Transport	47.89	1,147.09	333.66	794.38	177.42	2,452.55	1,721.43	8,462.18
		2.10%	27.92%	47.60%	66.95%	4.62%	24.23%	5.55%	51.09%
	Power	-	-	-	-	750.00	750.00	250.00	1,241.38
		-	-	-	-	19.54%	7.41%	0.81%	7.49%
	Emerging Sector & commercial Infra	29.75	190.42	6.10	38.76	78.33	313.61	51.24	246.07
		1.30%	4.63%	0.87%	3.27%	2.04%	3.10%	0.17%	1.49%
	Social Infra and Others	-	-	-	-	-	-	314.43	341.11
		-	-	-	-	-	-	1.01%	2.06%
Total (B)		81.84	1,803.59	360.14	1,186.50	1,772.22	5,122.45	3,594.05	11,748.03
Grand Total (A+B)		2,284.76	4,108.63	700.96	1,473.39	3,838.85	10,121.83	31,008.60	16,564.85

Celebrating 50 Successful Years of Building the Nation

OUTSTANDING LOAN - COMPOSITION



(Amount in ₹ Crore)

Borrower-wise	FY 2020-21	Financial Year 19-20				12 Months		
	Q1	Q4	Q3	Q2	Q1	FY20	FY19	FY18
Government Agencies	75,333.26	73,722.00	71,420.98	72,879.27	72,627.93	73,722.00	70,050.31	45,985.60
	96.36%	96.29%	96.13%	95.72%	95.70%	96.29%	95.53%	92.84%
Private	2,846.26	2,843.44	2,873.34	3,259.38	3,263.06	2,843.44	3,275.18	3,544.67
	3.64%	3.71%	3.87%	4.28%	4.30%	3.71%	4.47%	7.16%
Total	78,179.52	76,565.44	74,294.32	76,138.65	75,890.99	76,565.44	73,325.49	49,530.27
Housing	45,867.59	43,972.91	42,287.48	42,464.56	42,603.54	43,972.91	41,076.50	15,458.44
	58.67%	57.43%	56.92%	55.77%	56.14%	57.43%	56.02%	31.21%
Urban Infrastructure	32,009.42	32,286.42	31,491.50	33,148.83	32,753.24	32,286.42	31,706.29	33,505.50
	40.94%	42.17%	42.39%	43.54%	43.16%	42.17%	43.24%	67.65%
HUDCO Niwas	302.51	306.11	515.34	525.26	534.21	306.11	542.70	566.33
	0.39%	0.40%	0.69%	0.69%	0.70%	0.40%	0.74%	1.14%
Total	78,179.52	76,565.44	74,294.32	76,138.65	75,890.99	76,565.44	73,325.49	49,530.27

Celebrating 50 Successful Years of Building the Nation

DETAILS OF BORROWINGS



(Amount in ₹ Crore)

Particulars	FY 2020-21	Financial Year 2019-20				12 Months		
	Q1	Q4	Q3	Q2	Q1	FY 20	FY 19	FY 18
Tax Free Bonds	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47
	27.76%	28.27%	29.43%	28.57%	28.27%	28.27%	29.03%	46.35%
Taxable Bonds@	38,601.84	35,468.74	36,768.74	37,480.39	33,670.39	35,468.74	32,116.66	8,828.26
	61.64%	57.67%	62.22%	61.57%	54.73%	57.67%	53.62%	23.53%
Refinance from NHB/IIFCL	3,522.24	4,082.64	3,199.17	3,358.40	4,989.66	4,082.64	4,123.92	3,208.96
	5.62%	6.64%	5.41%	5.52%	8.11%	6.64%	6.88%	8.54%
Public Deposits	117.85	168.61	174.92	203.40	262.62	168.61	289.62	626.59
	0.19%	0.27%	0.30%	0.34%	0.43%	0.27%	0.48%	1.67%
Foreign Currency Borrowings	312.51	340.03	341.61	365.82	375.87	340.03	398.79	450.91
	0.50%	0.55%	0.58%	0.60%	0.61%	0.55%	0.67%	1.20%
Banks *#	1,184.75	2,850.17	217.07	976.57	2,854.85	2,850.17	3,347.66	2,415.76
	1.89%	4.63%	0.37%	1.60%	4.64%	4.63%	5.59%	6.44%
FCL/FCTL/FCNR(B) (Loan from Banks)	-	-	-	-	-	-	436.30	2,100.15
	-	-	-	-	-	-	0.73%	5.60%
Commercial papers#	1,500.00	1,200.00	1,000.00	1,100.00	1,975.00	1,200.00	1,800.00	2,500.00
	2.40%	1.95%	1.69%	1.81%	3.21%	1.95%	3.00%	6.67%
Total	62,627.66	61,498.66	59,089.98	60,873.05	61,516.86	61,498.66	59,901.42	37,519.10
Average Cost of Funds	7.69%	7.80%	7.90%	7.90%	7.99%	7.80%	8.04%	7.57%

Note: Represents amount outstanding and does not include IND-AS adjustments.

* Includes Working Capital Demand Loans and Short-term Loans.

Only Working Capital Demand Loans/Short-term Loan(s) and Commercial Papers outstanding at Quarter/Half Year/Year end are considered.

@ includes GOI fully serviced bonds of ₹ 20,000 crore.

Celebrating 50 Successful Years of Building the Nation

FUNDS RAISED DURING THE YEAR

(Amount in ₹ Crore)



Particulars	FY 2020-21	Financial Year 19-20				12 Months		
	Q1	Q4	Q3	Q2	Q1	FY 20	FY 19	FY 18
Taxable Bonds	4,610.00	1,400.00	-	3,810.00	2,485.00	7,695.00	24,010.00	4,655.00
Refinance from NHB/IIFCL	-	1,294.00	-	-	1,000.00	2,294.00	1,500.00	1,000.00
Public Deposits	-	-	-	-	2.81	2.81	95.17	63.88
Banks * #	1,160.25	2,820.00	186.88	441.00	1,400.27	2,820.00	3,306.63	2,364.54
FCL/FCTL/FCNR (B) (Loan from Banks)	-	-	-	-	-	-	436.30	2,100.15
Commercial papers #	1,500.00	1,200.00	1,000.00	1,100.00	1,975.00	1,200.00	1,800.00	2,500.00
Total	7,270.25	6,714.00	1,186.88	5,351.00	6,863.08	14,011.81	31,148.10	12,683.57
Average Cost of Funds	5.67%	6.32%	5.42%	6.81%	7.53%	6.81%	8.36%	7.17%

Note: Represents amount raised during the year and does not include IND-AS adjustments.

* Includes Working Capital Demand Loans/Short-term Loans only.

Only Working Capital Demand Loans/Short term Loan(s) and commercial papers outstanding at Qtr/Half Year/Year end are considered as part of Funds raised during the Year.

Celebrating 50 Successful Years of Building the Nation

CLASSIFICATION OF ASSETS



S. No.	Exposure at Default	June, 2020		June, 2019	
		Outstanding (₹ in Crore)	%	Outstanding (₹ in Crore)	%
I.	Stage 1	73,664.50	94.22	72,464.33	95.49
II.	Stage 2	1,132.26	1.45	146.56	0.19
III.	Stage 3	3,382.76	4.33	3,280.11	4.32
	Total	78,179.52	100	75,890.99	100
	Total ECL (₹ in Crore)	3,186.73		2,944.30	
	Gross NPA (%)	4.33		4.32	
	Net NPA (%)	0.57		0.47	

As per Ind AS, the impairment of the loan assets is being worked out by following the Expected Credit Loss (ECL) method. Company's Loan portfolio is divided into three categories:

Stage 1 : Loan overdue for a period 0- 30 days

Stage 2 : Loan overdue for a period 31-90 days

Stage 3 : Loan overdue for a period more than 90 days

Celebrating 50 Successful Years of Building the Nation

FINANCIAL STATEMENTS



(Amount in Rs. Crore)

Particulars	Quarter ended	
	30th June, 2020 (Reviewed)	30th June, 2019 (Reviewed)
Income:		
- Revenue from Operations	1,773.91	1,806.49
- Other Income	7.88	9.70
Total Income (1)	1,781.79	1,816.19
Expenses:		
- Finance Cost	1,200.58	1,210.83
- Employee Benefit Expenses	50.16	51.62
- Other Expenses	10.84	15.29
- Corporate Social Responsibilities	1.08	1.44
- Depreciation and Amortisation	1.19	1.27
- Provision and loan losses	247.06	5.12
Net Loss on Fair Value changes	-	15.28
Total Expenses (2)	1,510.91	1,300.85
PROFIT BEFORE TAX {3 = (1-2)}	270.88	515.34
Tax Expense (4)	67.45	179.66
NET PROFIT AFTER TAX {5 = (3-4)}	203.43	335.68
Other Comprehensive Income Net of Tax (6)	(4.31)	(0.60)
TOTAL COMPREHENSIVE INCOME (5+6)	199.12	335.08
Earning per Share (₹) (F. V. ₹ 10/-) (Not annualized)		
- Basic	1.02	1.68
- Diluted	1.02	1.68
Paid Up Equity Share Capital (Face value ₹ 10/-)	2,001.90	2,001.90

Celebrating 50 Successful Years of Building the Nation

KEY INDICATORS



Particulars	Quarter Ended	
	June, 2020	June, 2019
Yield on Loan (%) (Annualised)	9.29%	9.99%
Cost of Funds (%) (Annualised)	7.75%	8.06%
Interest Spread (%)	1.54%	1.93%
Net Interest Margin (%) (Annualised)	2.96%	3.25%
Interest Coverage Ratio (times)	1.23	1.42
Debt Equity Ratio (times)	4.99	5.44
Net Worth (INR Crore)	12,542.62	11,290.85
Average Net Worth (INR Crore)	12,443.06	11,123.31
Book Value in INR per Share of INR 10	62.65	56.40
Earning per Share (EPS) in INR (Non-Annualised)	1.02	1.68

1. Yield on loan is calculated by dividing interest income (including interest received on settlement of NPA cases) on loan assets by average loan assets.
2. Cost of funds is calculated by dividing interest expenses by average total borrowings.
3. Interest spread is difference between yield on loan and cost of funds.
4. Net interest margin is calculated by net interest income on interest earning assets by average interest earning assets.
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by finance cost.
6. Debt service coverage ratio is calculated by dividing Earnings before interest and tax by finance cost & principal repayment.
7. Debt equity ratio is calculated by dividing total debt by equity.

SHAREHOLDING PATTERN



Particulars	30 th June, 2020 %	4 th September, 2020 %
President of India	89.81%	89.81%
Foreign Institutional Investors/ Foreign Nationals/ Foreign Portfolio Investors	0.04%	0.04%
Resident Individual/ Employees	6.14%	6.55%
Mutual fund/ AIF	0.56%	0.56%
Nationalized Banks/ Other Banks/ Indian FI	0.20%	0.12%
Domestic Companies	0.48%	0.43%
Insurance companies	1.84%	1.84%
NRI Non REP/ NRI REP	0.21%	0.21%
Clearing members	0.39%	0.06%
Trust	-	-
HUF	0.33%	0.38%
Total	100.00	100.00

Celebrating 50 Successful Years of Building the Nation

Thank You

Disclaimer:

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgement and are advised to make their own calculations before deciding on any matter based on the information given herein.

While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would be in any way liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.

Celebrating 50 Successful Years of Building the Nation