**Press Release**

**27th July 2026**

**HUDCO Sustains Exceptional Growth Momentum with Record Q1 FY2026–27 Performance**

**New Delhi:** Housing and Urban Development Corporation Limited (HUDCO), a Navratna CPSE and an NBFC–IFC (Infrastructure Financing Company) under the Ministry of Housing and Urban Affairs, Government of India, has continued its strong growth trajectory in the first quarter of FY 2026–27. The Board of Directors of HUDCO, at its meeting held on **27th July 2026**, approved the financial results for the quarter ended **30th June 2026**, reflecting robust business growth, record operational performance and continued improvement in asset quality.

**Highlights of Financial Results for Q1 FY2026–27 (YoY):**

- **Loan Sanctions** registered a remarkable growth of **91%**, increasing to **₹65,485 crore** from **₹34,224 crore** in Q1 FY2025–26.

- **Highest-ever quarterly Loan Disbursements** stood at **₹16,377 crore**, registering a growth of **28%** over **₹12,812 crore** in the corresponding quarter of the previous year.

- **Profit After Tax (PAT)** increased by **35.05% YoY** to **₹851.11 crore** from **₹630.23 crore**.

- **Revenue from Operations** saw a growth of **26.55% YoY** to **₹3,717.17 crore** as against **₹2,937.31 crore** in Q1 FY2025–26.

- **Loan Book** expanded by **28.80%**, increasing from **₹1,34,410 crore** to **₹1,73,123 crore**.

- **Gross NPA** improved significantly to **0.96%**, compared to **1.34%** in the corresponding quarter of the previous year, showing a reduction of **28.33%**

- **Net NPA** further declined to **0.048%** from **0.053%**, a reduction of 9.43% YoY which is among the best in the industry.

- **Annualised Earnings Per Share (EPS)** increased by **35%** from **₹12.60** to **₹17.01**.

- **Net Worth** registered a healthy growth of **29.51%**, rising to **₹22,867.28 crore** from **₹17,655.92 crore**.

- **Blended cost of borrowing** declined to **6.95%** in Q1 FY-27 **from 7.17% in** Q4 FY-26**.**

Commenting on the results, **Shri Sanjay Kulshrestha, Chairman & Managing Director, HUDCO**, stated that the company has commenced FY 2026–27 with exceptional financial and operational performance, reflecting the strength of its diversified lending portfolio, prudent financial management and sustained focus on infrastructure financing. He noted that the record growth in loan sanctions and highest-ever quarterly disbursements reaffirm HUDCO's pivotal role in financing India's urban infrastructure development while maintaining industry-leading asset quality.

With a strong opening quarter, continued reduction in NPA, healthy balance sheet, robust asset quality and sustained profitability, HUDCO remains well-positioned to maintain its growth momentum during FY 2026–27.