



Independent Auditor's Limited Review Report

The Board of Directors

Housing & Urban Development Corporation Limited

New Delhi

1. We have reviewed the accompanying Statement of Unaudited Standalone Ind AS Financial Results of **HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED** (the "company") for the quarter ended June 30, 2021 attached herewith (the "Statement"), being submitted by the company pursuant to the requirements of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time (the "Listing Regulations").
2. This statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors in its meeting held on 12th August 2021, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind As 34), prescribed under section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on the Statement based on our review.
3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information is limited primarily to inquiries of company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review



is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all the significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable

4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Standalone Statement of Unaudited Financial Results prepared in accordance with Indian accounting standards prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. Emphasis of Matter

- (i) We draw your attention to Note 6 in the Standalone financial results for the following matter:
- (a) The company has recognised interest income on “No Lien AGP account” amounting to Rs. 6.95 crore for the quarter ended 30th June 2021
- (b) The balance outstanding as at quarter ended 30th June 2021 is Rs. 501.23 crore (debit) in “No Lien AGP Account”. The company is in discussion with MoHUA for recovery/reimbursement of outstanding amount (including interest) as well as booking of expenses.

Our opinion is not modified in this respect of this matter.



- (ii) We draw your attention to Note 5 to the Standalone Financial results which explains the management's assessment of the financial impact due to the lock-downs and other restrictions and conditions related to the COVID-19 pandemic situation, for which a definitive assessment of the impact in the subsequent period is highly dependent upon circumstances as they evolve in the subsequent period.

Our opinion is not modified in this respect of this matter.

For & on behalf of PREM GUPTA & CO.
CHARTERED ACCOUNTANTS
FRN NO.-000425N


NARESH KUMAR GARG
PARTNER



MEMBERSHIP NO.- 080207

UDIN NO:- 21080207AAAABH9102

DATE: 12TH AUGUST 2021
PLACE: NEW DELHI



HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.(HUDCO)

(A GOVT. OF INDIA UNDERTAKING) CIN: L74899DL1970GO1005276 GSTIN: 07AAACH0632A1ZF website: www.hudco.org

Registered Office: CORE 7A, HUDCO BHAWAN, INDIA HABITAT CENTRE, LODHI ROAD, NEW DELHI-110003

(₹ in crore)

STATEMENT OF STANDALONE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2021

S. No.	Particulars	Quarter Ended		Year Ended	
		30 th June, 2021	31 st March, 2021	30 th June, 2020	31 st March, 2021
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
	Income				
I	Revenue from operations				
1	Interest Income	1,775.56	1,742.50	1,762.28	7,172.62
2	Dividend Income	-	-	-	3.44
3	Rental Income	12.23	10.25	9.62	40.60
4	Fees and Commission Income	-	0.59	0.06	6.39
5	Net Gain on Fair Value Changes	2.49	4.37	1.91	8.82
6	Sale of Services	0.03	1.67	0.04	2.71
	Total revenue from Operations	1,790.31	1,759.38	1,773.91	7,234.58
II	Other Income	8.04	18.47	7.88	43.15
III	Total Income (I + II)	1,798.35	1,777.85	1,781.79	7,277.73
	Expenses				
1	Finance Costs	1,144.70	1,158.38	1,198.78	4,764.82
2	Fees and Commission Expense	1.89	(0.11)	1.80	2.03
3	Net Loss on Fair Value Changes	-	-	-	-
4	Impairment on Financial instrument and written offs	10.75	(301.90)	247.06	(73.63)
5	Employee Benefit Expenses	59.17	55.03	50.16	206.25
6	Depreciation and Amortization	1.47	1.92	1.19	6.98
7	Corporate Social Responsibilities (CSR)	15.46	83.33	1.08	85.93
8	Other Expenses	21.06	17.32	10.84	56.71
IV	Total expenses	1,254.50	1,013.97	1,510.91	5,049.09
V	Profit/(loss) before Tax (III-IV)	543.85	763.88	270.88	2,228.64
	Tax Expense				
1	Current Tax Expense	112.77	97.28	98.46	423.42
2	Deferred Tax Expense/ (Credit)	26.46	140.27	(31.01)	226.64
VI	Total Tax Expense	139.23	237.55	67.45	650.06
VII	Profit/(loss) for the Period / Year (V-VI)	404.62	526.33	203.43	1,578.58
	Other Comprehensive Income				
	Items that will not be reclassified to profit or loss				
1	Re-measurement gains/losses on defined benefit plans	14.68	11.31	(5.76)	(25.88)
2	Income tax relating to items that will not be reclassified to profit or loss	(3.69)	(2.85)	1.45	6.51
VIII	Other Comprehensive Income	10.99	8.46	(4.31)	(19.37)
IX	Total Comprehensive Income for the Period (VII+VIII)	415.61	534.79	199.12	1,559.21
X	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90
XI	Other Equity (Reserve excluding revaluation reserve) as at 31st March, 2021				11,187.15
XII	Net Worth as at 31st March, 2021				13,189.05
XIII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is not annualised)				
	Basic (₹)	2.02	2.63	1.02	7.89
	Diluted (₹)	2.02	2.63	1.02	7.89

Notes to the Financial Results:

- The above Standalone unaudited financial results for the quarter ended 30th June, 2021 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 12th August, 2021.
- These Standalone unaudited financial results for the quarter ended 30th June, 2021 have also been reviewed by Statutory Auditors as required under regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The company does not have separate reportable segments in terms of Indian Accounting Standard (Ind AS-108) on "Operating Segments".
- The company has made provision on loans (impairment) as per Expected Credit Loss (ECL) method amounting to ₹ 2764.52 crore as on 30th June, 2021 as per Ind AS requirement.
- During the quarter ended June 30, 2021, India experienced a "second wave" of COVID-19, including a significant surge of COVID-19 cases. The resultant lockdowns though were less restrictive for economic activity and were concentrated in the most hit states. The Company believes that with the pickup in global vaccination programme, the business and commercial activity is poised for resurgence, leading to increase in economic activities. The Company has not experienced any impact on liquidity position, cushioned by its access to diversified sources of borrowings. The Company continues to be well geared to meet its funding needs. It has sufficient liquidity as well as adequate undrawn lines of credits from various banks to take care of its operational requirements. Further, there has been no default in repayment of debt securities, borrowings and other liabilities and the Company has met all its debt servicing obligations, both towards principal and interest, during the period in a timely manner. 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.



डी. गुहन/D. GUHAN

निदेशक (वित्त)/Director (Finance)

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम / A Govt. of India Enterprise
इंडको भवन, भारत पर्यावास केन्द्र, लोधी रोड,
HUDCO Bhawan, India Habitat Centre, Lodhi Road,
नई दिल्ली / New Delhi - 110 003

6	In respect of Andrews Ganj Project (AGP) being executed by HUDCO as an agent on behalf of MoUD (now MoHUA), HUDCO does not retain any right or interest in the property leased to it, expenditure and liability, if any, on account of this project is paid out of No Lien AGP Account maintained with HUDCO. Interest income of ₹ 6.95 crore on the amount deficit (recoverable) from MoHUA has been booked for the quarter ended 30th June, 2021. As on 30th June, 2021, No Lien AGP account is in deficit (recoverable) to the extent of ₹ 501.23 crore, which includes amounts paid by HUDCO on behalf of MoHUA and interest as on date. The company is in discussion with MoHUA for recovery/reimbursement of outstanding amount.
7	The company has maintained 100% asset cover by way of charge on the receivables of the company and/ or lien on deposits for all the secured bonds issued by the company and outstanding as on 30 th June, 2021 in compliance of regulation 54(2) of SEBI (LODR) Regulations, 2015.
8	There was one investor complaint pending with company as on 30th June, 2021 and the same has been resolved.
9	During the quarter ended 30 th June, 2021 there were no transactions in the nature of exceptional or extraordinary items.
10	The President of India, being the promotor through MoHUA, Government of India has further divested 8% (16,01,52,000 equity shares of face value of ₹ 10/- each) of its holding in HUDCO in July, 2021 through Offer for Sale (OFS). After divestment, the shareholding of President of India in HUDCO has been reduced from 89.81% to 81.81%. The present shareholding in HUDCO is- President of India through MoHUA and MoRD is 61.08% and 20.73% respectively and public shareholding is 18.19%. Further, the OFS for employees is currently in progress.
11	In line with the requirements of Regulation 33 and 52(4) read with regulation 63(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the results for the quarter ended 30th June, 2021 are available on the website of BSE Limited (URL: www.bseindia.com/corporates), National Stock Exchange of India Limited (URL: www.nseindia.com/corporates) and on company's website (URL: www.hudco.org)
12	Figures of corresponding period have been regrouped, wherever necessary. The figures of quarter ended on 31 st March, 2021 are the balancing figures between the audited figures in respect of full financial year ended 31 st March, 2021 and published year to date figures upto the quarter ended 31 st December, 2020 of the financial year.

For and on behalf of the Board of Directors

Place: New Delhi
Date: 12th August, 2021



D Guhan
Director Finance

डी. गुहान/D. GUHAN
निदेशक (वित्त)/Director (Finance)
हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम / A Govt. of India Enterprise
हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड,
HUDCO Bhawan, India Habitat Centre, Lodhi Road,
नई दिल्ली / New Delhi - 110 003



Independent Auditor's Limited Review Report

The Board of Directors

Housing & Urban Development Corporation Limited

New Delhi

1. We have reviewed the accompanying Statement of Consolidated Unaudited Ind AS Financial Results of **Housing & Urban Development Corporation Limited** ("the Parent"), and its share of net loss after tax of its associate for the quarter ended 30th June 2021 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time. ("Listing Regulations")
2. This Statement, is the responsibility of the Parent's Management and approved by the Parent's Board of Directors in its meeting held on 12th August 2021, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with regulation 33 of the Listing Regulation. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information is limited primarily to inquiries of parent company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with



Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following associate:

Shristi Urban Infrastructure Development Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of financial results provided by the management referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with Indian Accounting Standards prescribed under section 133 of the companies act, 2013 read with relevant rules issued thereunder and other accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement
6. The consolidated unaudited financial results include the Group's share of net loss after tax of Rs. 0.05 crores and total comprehensive loss of Rs. 0.05 crores for the quarter ended 30th June 2021, as considered in the consolidated unaudited financial results, in respect of one associate, based on their interim financial information which have not been reviewed/audited by their auditors. According to the information and explanations given to us by the Management, this financial information is not material to the Group.

Our conclusion on the Statement is not modified in respect of the above matter



7. Emphasis of Matter

(i) We draw your attention to Note 7 in the Consolidated financial results for the following matter:

- (a) The company has recognised interest income on "No Lien AGP account" amounting to Rs. 6.95 crore for the quarter ended 30th June 2021
- (b) The balance outstanding as at 30th June 2021 is Rs. 501.23 crore (debit) in "No Lien AGP Account". The company is in discussion with MoHUA for recovery/reimbursement of outstanding amount (including interest) as well as booking of expenses.

Our opinion is not modified in this respect of this matter.

(ii) We draw your attention to Note 6 to the Consolidated Financial results which explains the management's assessment of the financial impact due to the lock-downs and other restrictions and conditions related to the COVID-19 pandemic situation, for which a definitive assessment of the impact in the subsequent period is highly dependent upon circumstances as they evolve in the subsequent period.

Our opinion is not modified in this respect of this matter.

For & on behalf of PREM GUPTA & CO.
CHARTERED ACCOUNTANTS
FRN NO.-000425N


NARESH KUMAR GARG

PARTNER

MEMBERSHIP NO.- 080207



UDIN NO:- 21080207AAAABI5625

DATE: 12TH AUGUST 2021
PLACE: NEW DELHI



HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.(HUDCO)

(A GOVT. OF INDIA UNDERTAKING) CIN: L74899DL1970GO1005276 GSTIN: 07AAACH0632A1ZF website: www.hudco.org

Registered Office: CORE 7A, HUDCO BHAWAN, INDIA HABITAT CENTRE, LODHI ROAD, NEW DELHI-110003

(₹ in crore)

STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2021

S. No.	Particulars	Quarter Ended			Year Ended
		30 th June, 2021 (Unaudited)	31 st March, 2021 (Audited)	30 th June, 2020 (Unaudited)	31 st March, 2021 (Audited)
	Income				
I	Revenue from operations				
1	Interest Income	1,775.56	1,742.50	1,762.28	7,172.62
2	Dividend Income	-	-	-	3.44
3	Rental Income	12.23	10.25	9.62	40.60
4	Fees and Commission Income	-	0.59	0.06	6.39
5	Net Gain on Fair Value Changes	2.49	4.37	1.91	8.82
6	Sale of Services	0.03	1.67	0.04	2.71
	Total Revenue from Operations	1,790.31	1,759.38	1,773.91	7,234.58
II	Other Income	8.04	18.47	7.88	43.15
III	Total Income (I + II)	1,798.35	1,777.85	1,781.79	7,277.73
	Expenses				
1	Finance Costs	1,144.70	1,158.38	1,198.78	4,764.82
2	Fees and Commission Expense	1.89	(0.11)	1.80	2.03
3	Net Loss on Fair Value Changes	-	-	-	-
4	Impairment on Financial Instrument and Written Offs	10.75	(301.90)	247.06	(73.63)
5	Employee Benefit Expenses	59.17	55.03	50.16	206.25
6	Depreciation and Amortization	1.47	1.92	1.19	6.98
7	Corporate Social Responsibilities (CSR)	15.46	83.33	1.08	85.93
8	Other Expenses	21.06	17.32	10.84	56.71
IV	Total Expenses	1,254.50	1,013.97	1,510.91	5,049.09
V	Profit/(loss) before exceptional items and tax (III-IV)	543.85	763.88	270.88	2,228.64
VI	Share in profit/(Loss) of Associate	(0.05)	(0.05)	(0.05)	(0.08)
VII	Profit/(loss) before Tax	543.80	763.83	270.83	2,228.56
	Tax Expense				
1	Current tax expense	112.77	97.28	98.46	423.42
2	Deferred Tax Expense/ (credit)	26.46	140.27	(31.01)	226.64
VIII	Total Tax Expense	139.23	237.55	67.45	650.06
IX	Profit/(loss) for the Period / Year (VII-VIII)	404.57	526.28	203.38	1,578.50
	Other Comprehensive Income				
	Items that will not be reclassified to profit or loss				
1	Re-measurement gains/losses on defined benefit plans	14.68	11.31	(5.76)	(25.88)
2	Income tax relating to items that will not be reclassified to profit or loss	(3.69)	(2.85)	1.45	6.51
X	Other Comprehensive Income	10.99	8.46	(4.31)	(19.37)
XI	Total Comprehensive Income for the Period (IX+X)	415.56	534.74	199.07	1,559.13
XII	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90
XIII	Other Equity (Reserve excluding revaluation reserve)				11,185.84
XIV	Net Worth				13,187.74
XV	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is not annualised)				
	Basic (₹)	2.02	2.63	1.02	7.89
	Diluted (₹)	2.02	2.63	1.02	7.89

Notes to the Financial Results:

- The above consolidated unaudited financial results for the quarter ended 30th June, 2021 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 12th August, 2021.
- These consolidated unaudited financial results for the quarter ended 30th June, 2021 have also been reviewed by Statutory Auditors as required under regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The consolidated unaudited financial results have been prepared in accordance with Ind AS 110- Consolidated Financial Statements prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and the other relevant provisions of the Act. The consolidated financial results comprises financial results of the company and unaudited results of the associate company M/s Srishti Urban Infrastructure Development Limited (SUIDL).
- The company does not have separate reportable segments in terms of Indian Accounting Standard (Ind AS-108) on "Operating Segments".
- The company has made provision on loans (impairment) as per Expected Credit Loss (ECL) method amounting to ₹ 2764.52 crore as on 30th June, 2021 as per Ind-AS requirement.
- During the quarter ended June 30, 2021, India experienced a "second wave" of COVID-19, including a significant surge of COVID-19 cases. The resultant lockdowns though were less restrictive for economic activity and were concentrated in the most hit states. The Company believes that with the pickup in global vaccination programme, the business and commercial activity is poised for resurgence, leading to increase in economic activities. The Company has not experienced any impact on liquidity position, cushioned by its access to diversified sources of borrowings. The Company continues to be well geared to meet its funding needs. It has sufficient liquidity as well as adequate undrawn lines of credits from various banks to take care of its operational requirements. Further, there has been no default in repayment of debt securities, borrowings and other liabilities and the Company has met all its debt servicing obligations, both towards principal and interest, during the period in a timely manner. 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.



डी. गुहान/D. GUHAN

निदेशक (वित्त)/Director (Finance)

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम / A Govt. of India Enterprise
HUDCO भवन, भारत पर्यावास केन्द्र, लोधी रोड
HUDCO Bhawan, India Habitat Centre, Lodhi Road,
नई दिल्ली / New Delhi-110 003

7	In respect of Andrews Ganj Project (AGP) being executed by HUDCO as an agent on behalf of MoUD (now MoHUA), HUDCO does not retain any right or interest in the property leased to it, expenditure and liability, if any, on account of this project is paid out of No Lien AGP Account maintained with HUDCO. Interest income of ₹ 6.95 crore on the amount deficit (recoverable) from MoHUA has been booked for the quarter ended 30th June, 2021. As on 30th June, 2021, No Lien AGP account is in deficit (recoverable) to the extent of ₹ 501.23 crore, which includes amounts paid by HUDCO on behalf of MoHUA and interest as on date. The company is in discussion with MoHUA for recovery/reimbursement of outstanding amount.
8	The company has maintained 100% asset cover by way of charge on the receivables of the company and/ or lien on deposits for all the secured bonds issued by the company and outstanding as on 30th June, 2021 in compliance of regulation 54(2) of SEBI (LODR) Regulations, 2015.
9	There was one investor complaint pending with company as on 30th June, 2021 and the same has been resolved.
10	During the quarter ended 30th June, 2021 there were no transactions in the nature of exceptional or extraordinary items.
11	The President of India, being the promotor through MoHUA, Government of India has further divested 8% (16,01,52,000 equity shares of face value of ₹ 10/- each) of its holding in HUDCO in July, 2021 through Offer for Sale (OFS). After divestment, the shareholding of President of India in HUDCO has been reduced from 89.81% to 81.81%. The present shareholding in HUDCO is- President of India through MoHUA and MoRD is 61.08% and 20.73% respectively and public shareholding is 18.19%. Further, the OFS for employees is currently in progress.
12	In line with the requirements of Regulation 33 and 52(4) read with regulation 63(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the results for the quarter ended 30 th June, 2021 are available on the website of BSE Limited (URL: www.bseindia.com/corporates), National Stock Exchange of India Limited (URL: www.nseindia.com/corporates) and on company's website (URL: www.hudco.org)
13	Figures of corresponding period have been regrouped, wherever necessary. The figures of quarter ended on 31 st March, 2021 are the balancing figures between the audited figures in respect of full financial year ended 31 st March, 2021 and published year to date figures upto the quarter ended 31 st December, 2020 of the financial year.

For and on behalf of the Board of Directors

Place: New Delhi
Date: 12th August, 2021

D. Guhan

Director (Finance)



डी. गुहान / D. GUHAN
निदेशक (वित्त) / Director (Finance)
हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम / A Govt. of India Enterprise
हडको भवन, भारत पर्यावास केंद्र, लोधी रोड,
HUDCO Bhawan, India Habitat Centre, Lodhi Road,
नई दिल्ली / New Delhi - 110 003