

## PREM GUPTA & CO.

CHARTERED ACCOUNTANTS

## **Independent Auditor's Limited Review Report**

The Board of Directors

Housing & Urban Development Corporation Limited

New Delhi

- 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 & half year ended September 30, 2020 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 (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 12<sup>th</sup> November 2020, 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 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 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 5 in the Standalone financial results for the following matter:
  - (a) The company has recognised interest income on "No Lien AGP account" amounting to Rs. 13.75 crore for the quarter & half year ended 30<sup>th</sup> September 2020



(b) The balance outstanding as at 30<sup>th</sup> September 2020 is Rs. 478.46 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 3 to the Standalone Financial results which explains the uncertainties and 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

PREM BEHARI GUPTA

Partner

ed Acco

Membership No.-080245

UDIN No: - 20080245AAAABE2823

Date: 12th November 2020

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

			Quarter Ended		Half Year		Year Ended
S. No.	Particulars	30 <sup>th</sup> Sep, 2020 (Reviewed)	30 <sup>th</sup> June, 2020 (Reviewed)	30 <sup>th</sup> Sep, 2019 (Reviewed)	30 <sup>th</sup> Sep, 2020 (Reviewed)	30 <sup>th</sup> Sep. 2019 (Reviewed)	31 <sup>st</sup> March, 2020 (Audited)
	Income	(11211211211	(iterioriea)	(Herienda)	(neviewed)	(Italiana)	(Madreed)
I	Revenue from operations						
	Interest Income	1,833.61	1,762.28	2,035.71	3,595.89	3,832.36	7,482.57
	Dividend Income	3.44	-	0.34	3.44	0.34	3.79
	Rental Income	10.16	9.62	8.42	19.78	17.05	35.54
	Fees and Commission Income	5.72	0.06	0.10	5.78	0.42	6.27
	Net gain on Fair value changes Sale of services	3.22 0.63	1.91	0.16	5.13 0.67	1.05	3.95
	Total revenue fom Operations	1,856.78	1,773.91	2,044.73	3,630.69	3,851.22	7,532.12
П	Other Income	8.72	7.88	9.06	16.60	18.76	39.52
Ш	Total Income (I + II)	1,865.50	1,781.79	2,053.79	3,647.29	3,869.98	7,571.64
IV	Expenses						
	Finance costs	1,202.24	1,198.78	1,243.96	2,401.02	2,453.45	4,847.81
	Fees and Commission expense	0.15	1.80	1.21	1.95	2.55	2.55
	Net Loss on Fair Value Changes	((0.00)		1.03	-	16.31	19.21
	Impairment on financial instrument and written offs Employee Benefit Expenses	(12.29)	247.06	(35.41)	234.77	(30.29)	155.76
	Depreciation and Amortization	48.96 2.32	50.16	57.68	99.12	109.30	239.02
	Corporate Social Responsibilities (CSR)	0.79	1.19	1.47 3.29	3.51 1.87	2.74 4.73	56.93
	Other expenses	14.36	10.84	20.82	25.20	36.11	70.12
	Total expenses	1,256.53	1,510.91	1,294.05	2,767.44	2,594.90	5,397.11
V	Profit/(loss) before Tax (III-IV)	608.97	270.88	759.74	879.85	1,275.08	2,174.53
VI	Tax Expense		270100	10017	0,5105	2/2/5/00	2/2/ 4/30
1	Current tax expense	115.56	98.46	102.40	214.02	240.94	451.20
	Deferred Tax Expense/ (credit)	36.12	(31.01)	(68.50)	5.11	(27.38)	14.91
	Total Tax Expense	151.68	67.45	33.90	219.13	213.56	466.11
VII	Profit /(loss) for the Period / Year (V-VI)	457.29	203.43	725.84	660.72	1,061.52	1,708.42
	Other Comprehensive Income						
_	Items that will not be reclassified to profit or loss						
	Re-measurement gains/losses on defined benefit plans	(20.02)	(5.76)	(8.60)	(25.78)	(9.52)	(22.24
	Income tax relating to items that will not be reclassified to profit or loss	5.04	1.45	2.08	6.49	2.40	5.60
VIII	Other Comprehensive Income	(14.98)	(4.31)	(6.52)	(19.29)	(7.12)	(16.64
IX	Total Comprehensive Income for the Period (VII+VIII)	442.31	199.12	719.32	641.43	1,054.40	1,691.78
X	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90	2,001.90	2,001.90
XI	Other Equity (Reserves excluding revaluation reserve) (As per audited financial accounts as at 31st March, 2020)						10,341.5
XII	Net worth				12,514.49	11,980.14	12,343.49
XIII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quart	ers is not annualised)					
	Basic (₹)	2.28	1.02	3.63	3.30	5.30	8.53
	Diluted (₹)	2.28	1.02	3.63	3.30	5.30	8.53
	l Disclosure:						
No.	Condit Dating	Particulars				30 <sup>th</sup> Sep, 2020	30 <sup>th</sup> Sep, 2019
1	Credit Rating					IND AAA, CARE	IND AAA, CARE AA
						AAA, [ICRA] AAA	[ICRA] AA
2	Net worth					12,514.49	11,980.14
3	Debt Equity Ratio					4.93	5.08
4	Previous due date for payment of interest/ repayment of principal am Whether the same has been paid or not					As per A	nnexure 1
6	Next due date for the payment of interest/ repayment of principal am Debenture Redemption Reserve	ount or non convertible	depentures			3,437.05	2,997.21
7	Debt Service Coverage Ratio					0.34	2,997.2
8	Interest Service Coverage Ratio					1.37	1.5
9	Outstanding Redeemable Preference Shares					NIL	NI
10	NPA Ratios					1112	142
	(i) Gross NPA					3,291.59	3,196.2
	(ii) Net NPA, after considering ECL provision					369.45	287.30
	(iii) Gross NPA (%)					4.21%	4.20
-	(iv) Net NPA (%)					0.49%	0.399
	the Financial Results:						

- ince with the requirements of the Securities and Exchange Board of India (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 Novel Corona Virus (COVID-19) pandemic continues to spread globally and its impact have been felt across the sectors. Since, HUDCO primarily operates in providing financial assistance for Housing and Urban development projects to Government and Government agencies, out of which few are backed by Government Gurantee and Budgetory provision, hence company holds a stable asset class which can very well withstand the pandemic situation. In order to mitigate the burden of debt servicing provisit about by disruptions of business activities, the Company granted moratorium of three months on repayments falling due between 1st March, 2020 and 31st May 2020, to the 49 eligible borrowers (Project Loan), as allowed by RBI guidelines vide circular dated 27st March, 2020 and 17st April, 2020. Further, as allowed by RBI vide circular dated 23st May, 2020, the company has granted an additional three months moratorium on the repayments falling due between 1st June, 2020 to 31st August, 2020 to the eligible borrowers including 8 new borrowers (Project Loan) whose accounts were in standard category as on 29th Feb, 2020. In compliance with the RBI directions, total provision of \$ 187.63 crore (Project Loan) and 30th Settember 2020. crore has been made as on 30th September, 2020.
- The company has made provision on loans (impairment) as per Expected credit Loss (ECL) method amounting to ₹ 3,174.50 crore as on 30<sup>th</sup> September, 2020.
- 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. The company continues to book the interest income & expenditure incurred as per past practice. Interest income of ₹ 13.75 crore on the amount deficit (recoverable) from MoHUA has been booked for the quarter/half year ended 30th September, 2020. As on 30<sup>th</sup> September, 2020, No Lien AGP account is in deficit (recoverable) to the extent of ₹ 478.46 crore, which includes amounts paid by HUDCO on behalf of MoHUA and interest as on date. 5
- 6 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° ptember, 2020.
- The Company continues to create Deferred Tax Liability (DTL) on Special Reserve created and maintained u/s 36 (1)(vili) of Income Tax Act, 1961 & u/s 29 C of National Housing Bank Act, 1987.
- During the half year ended 30th September, 2020, the Company has raised funds through issue of listed Non-convertible debt securities of different tenors on private placement basis. The amounts raise during the period have been utilized for the purpose stated in the Offer document(s). Accordingly, a statement for deviation or variation in use of issue proceeds in terms of SEBI Circular dated January 17, 2020, indicating 'NIL' deviation/variation is enclosed as Annexure-2.
- Inspite of the moratorium allowed to the borrowers, 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. Considering high credit worthiness and well-established relationship of the Company with lenders, it can continue to mobilise sufficient funds from domestic & international markets. Further, there has been no default in repayme 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.
- 10 There was no investor complaint pending with HUDCO as on 30<sup>th</sup> September, 2020.
- 12

During the quarter ended 30th September, 2020 there were no transactions in the nature of exceptional or extraordinary items.

Figures of corresponding period have been regrouped, wherever necessary. The figures of quarter ended on 30th September, 2020 are the balancing figures between the reviewed figures in respect of half year ended 30th September, 2020 and reviewed year to date figures upto 30th June 2010 being the end of the first quarter of the financial year.

डी. गुहन/D. GUHAN

New Delhi 12<sup>th</sup> November, 2020 Date:

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ान, भारत पर्यावास केन्द्र, लोधा Bhawan, India Habitat Centre, Lodhi Road, नई दिल्ली / New Delhi - 110 003

		(₹ in o	
	Particulars	As at 30 <sup>th</sup> September, 2020	As at 30 <sup>th</sup> September, 2019
		(Reviewed)	(Reviewed)
1	ASSETS		
1	Financial Assets		
(a)	Cash and Cash Equivalents	81.63	173.20
(b)	Bank Balance other than (a) above	169.41	215.06
(c)	Derivative Financial Instruments	0.98	0.6
(d)	Receivables	0.90	0.0
(4)	(i) Trade Receivables	6.97	4.2
	(ii) Other Receivables	3.12	6.2
(e)	Loans	76,333.64	73,984.77
(f)	Investments	254.45	522.88
(g)	Other Financial Assets	486.98	447.97
(3)	Sub Total- Financial Assets (1)	77,337.18	75,355.01
2	Non-Financial Assets	77,557.10	75,555.01
(a)	Current Tax Assets (Net)		23.28
(b)	Investment Property	18.83	19.75
(c)	Property, Plant and Equipment	64.09	49.27
(d)	Capital Work-in-Progress	17.49	39.99
1-/	Intangible Assets under development	14.83	33.3.
(e)	Other Intangible Assets	0.38	0.3
(f)	Other Non-Financial Assets	379.15	383.16
1.7	Sub Total- Non Financial Assets (2)	494.77	515.80
	TOTAL ASSETS (1+2)	77,831.95	75,870.81
		77/002190	75/070102
	LIABILITIES AND EQUITY Liabilities		
1	Financial Liabilities		
(a)	Derivative Financial Instruments		-
(b)	Payables		
(5)	1. Trade Payable		
	(i) Total outstanding dues of MSME		
	(ii) Total outstanding dues of creditors other than MSME	0.10	0.1
	2. Other Payables	0.10	0.1
	(i) Total outstanding dues of MSME	0.02	0.0
	(ii) Total outstanding dues of creditors other than MSME	13.65	12.84
(c)	Debt Securities	57,824.18	55,898.4
(d)	Borrowings	3,776.74	4,652.42
(e)	Deposits	74.34	203.15
(f)	Other Financial Liabilities	2,891.95	2,505.38
1.7	Series + mandai Elabinees	64,580.98	63,272.47
2	Non-Financial Liabilities	04,300.30	03,272.47
(a)	Current Tax Liabilities (Net)	26.71	-
(b)	Provisions	252.67	197.60
(c)	Deferred Tax Liabilites (Net)	412.17	374.46
(d)	Other Non-Financial Liabilities	44.93	46.14
		736.48	618.2
3	Equity		
(a)	Equity Share Capital	2,001.90	2,001.90
(b)	Other Equity	10,512.59	9,978.24
707	Sub Tabel (P)	12,514.49	11,980.14
	Sub Total (B)	12,314.43	11,500.14





चंडी. गुहन/D. GUHAN
निदराक (वित)/Director (Finance)
हाउसिंग एण्ड अर्वन डेवलपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम/A Govt. of India Enterprise
हडको भवन, भारत पर्यावाय के



# HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2020

C NI.	D- 4'- 1		(₹ in crore)
S. No.	Particulars	Period ended 30th September, 2020	Period ended 30th September, 2019
		September, 2020	September, 2013
Α	Operating activities		
	Profit before tax	879.85	1275.08
	Adjustments to reconcile profit before tax to net cash flows:		
(i)	Depreciation & amortisation	3.51	2.7
(ii)	Impairment on financial instruments	234.77	(30.29
(iii)	Unrealised foreign exchange gain/loss and EIR on borrowings	(2.13)	(8.52
(iv)	Unrealised loss/ (gain) on investment held for trading	(5.75)	1.66
(v)	Change in the fair value of hedged item	0.62	14.65
(vi)	Dividend income	(3.44)	(0.34
(vii)	Interest on investment (Bonds)	(0.24)	(11.03
(viii)	Provision for employee benefits and CSR	6.25	8.12
(ix)	Loss/ (Profit) on sale of Fixed Assets (Net)	(0.01)	(0.03
(x)	EIR on Advances	1.12	3.68
(xi)	Discounting of security deposit and deposit for services		(0.02
(xii)	Discounting of Interest Income on Staff Advances	(1.32)	(1.44
(xiii)	Income booked on Lease liability	-	-
(xiv)	Discouniting of Employee cost of Staff advances	1.13	1.30
	Operating Profit before Working capital changes (Sub Total- A)	1,114.36	1,255.56
1	Working capital changes		
(i)	Loans	(2,301.66)	(2,994.45
(ii)	Investments at fair value through profit and loss	(14.93)	22.00
(iii)	Trade receivables and financial assets	237.51	25.0
(iv)	Trade payables and financial liability	1,224.50	1123.2
	SubTotal (1)	(854.58)	(1,824.11
2			
2	Income tax paid (Net of refunds) (Sub Total - 2)	(642.32)	(251.37
3	Net cash flows from/(used in) operating activities (Sub Total (A+1+2))	(382.54)	(819.92
В	Investing activities		
(i)	Purchase of fixed and intangible assets	(2.92)	(2.07
(ii)	Proceeds from sale of property and equipment	(2.82)	(2.97
(iii)	Dividend received	0.10	0.0
(111)	Net cash flows from/(used in) investing activities (Sub Total-B)	3.44	0.34
1100	Net cash nows from (used in) livesting activities (Sub Total-B)	0.72	(2.57
С	Financing activities		
(i)	Change in borrowings	240.78	914.6
(ii)	Dividends paid including DDT	-	(30.03
	Net cash flows from financing activities (Sub Total- C)	240.78	884.5
D	N. d. i		
U	Net increase in cash and cash equivalents Total (A+B+C)	(141.04)	62.10
	Cash and cash equivalents at 1 <sup>st</sup> April, 2020	222.67	111.10
and the same	Cash and cash equivalents at 30 <sup>th</sup> September, 2020	81.63	173.20
	onents of Cash & Cash Equivalents		
A (1)	Cash & Cash Equivalents		
(i)	Cash & Revenue Stamps in hand	-	-
(ii)	Imprest	0.01	0.01
(iii)	Bank Deposits (3 months and less than 3 months)	30.16	16.84
(iv)	Balances in Current Account with		
	- Reserve Bank of India	0.02	0.02
	- Scheduled Banks	51.44	156.33
	Total	81.63	173.20



ने किली भीतिक

डी. गुहन/D. GUHAN
निदेशक (वित्त)/Director (Finance)
हाउसिंग एण्ड अर्बन डेक्लपमेंट कॉर्पोरेशन लिमिटेड
Housing and Urban Development Corporation Ltd.
भारत सरकार का उपक्रम/A Govt. of India Enterorise
हडको भवन, भारत पर्यावास केन्द्र

		Details of Previous Due dates along with Next Du	Previous Due				,			
i.No.	ISIN No.	Name of Series of Bonds/ Debentures	Date of Redemption Payment =(a)	Redemption Amt. paid on due date at (a) =(b)	Previous Due date of Interest Payment =(c)	Interest Amt. paid on due date at (c) =(d)	Next Due date for Interest Payment =(e)	Interest Amt. of (e) =(f)	Next Due date for Redemption Payment =(g)	Principal Amt. of (g) =(h)
1	I INE031A07AJ5	2015 HUDCO TAXFREE BONDS SERIES B			1-Oct-2019	72.75	1-Oct-2020	72.75	1-Oct-2025	1029.00
- 2	INE031A07AK3	2015 HUDCO TAXFREE BONDS SERIES C			9-Oct-2019	7.60	9-Oct-2020			108.50
3	INE031A08749	2019 HUDCO TAXABLE BONDS SERIES D			14-Oct-2019	14.02	13-Oct-2020	83.9		1190.00
	INE031A09FA9	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2019	0.36	21-Oct-2020			4.77
5	INE031A09FB7	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2019	0.84	21-Oct-2020			10.81
	INE031A07907	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	21.94	26-Oct-2020		25-Oct-2023	269.58
	INE031A07915	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	68.02	26-Oct-2020		25-Oct-2028	799.27
	INE031A07923	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	3.01	26-Oct-2020		25-Oct-2033	35.51
	INE031A07931	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	30.30	26-Oct-2020		25-Oct-2023	361.79
	INE031A07949	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	71.19	26-Oct-2020		25-Oct-2028	815.00
	INE031A07956	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	7.75	26-Oct-2020		25-Oct-2033	88.85
	INE031A09FC5	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2019	10.49	11-Nov-2020			137.66
	INE031A09FD3	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2019	5.21	11-Nov-2020	5.21	11-Nov-2026	
	INE031A08756	2019 HUDCO TAXABLE BONDS SERIES E			11-Nov-2019	16.00	11-Nov-2020	95.76		1370.00
_	INE031A08541	2017 HUDCO TAXABLE BONDS SERIES B			22-Nov-2019	49.98	23-Nov-2020	49.98	22-Dec-2020	700.00
	INE031A08475	2016 HUDCO TAXABLE BONDS SERIES B	30-Nov-2019	700.00	30-Nov-2019	10.59	NA	NA	NA	NA
	INE031A07AC0	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	1.53	1-Dec-2020	1.52	24-Mar-2024	18.37
	INE031A07AD8	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	2.49	1-Dec-2020	2.48	24-Mar-2029	28.47
	INE031A07AE6	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	0.77	1-Dec-2020	0.76	24-Mar-2034	8.76
20	INE031A07AF3	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	4.05	1-Dec-2020	4.03	24-Mar-2024	47.36
21	INE031A07AG1	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	11.54	1-Dec-2020	11.48	24-Mar-2029	128.42
22	INE031A07AH9	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	3.71	1-Dec-2020	3.71	24-Mar-2034	41.54
23	INE031A08632	2018 HUDCO TAXABLE BONDS SERIES B			5-Dec-2019	84.6	5-Dec-2020	84.6	15-Feb-2022	1000.00
24	INE031A07AP2	2015 HUDCO TAXFREE SERIES D			7-Dec-2019	15.63	7-Dec-2020	15.63	22-Feb-2031	211.5
25	INE031A08640	2018 HUDCO TAXABLE BONDS SERIES C			11-Dec-2019	82.32	11-Dec-2020	82.32	11-Apr-2022	980.00
26	INE031A07AQ0	2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	3.4	15-Dec-2020	3.38	15-Mar-2026	48.16
	INE031A07AR8	2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	75.95	15-Dec-2020	75.54	15-Mar-2031	1024.94
	INE031A07AS6	2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	7.69	15-Dec-2020	7.65	15-Mar-2026	105.35
29	INE031A07AT4	2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	46.63	15-Dec-2020	46.37	15-Mar-2031	610.05
_	INE031A08657	2018 HUDCO TAXABLE BONDS SERIES D			30-Dec-2019	76.54	28-Dec-2020	76.54	15-Apr-2022	930.00
31	INE031A07964	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	42.85	13-Jan-2021	42.97	13-Jan-2024	504.93 127.38 286.54
32	INE031A07972	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	10.9	13-Jan-2021	10.93	13-Jan-2029	127.38
33	INE031A07980	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	25.03	13-Jan-2021	25.1	13-Jan-2034	286.54
34	INE031A07998	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	38.34	13-Jan-2021	38.44	13-Jan-2024	439.63
35	INE031A07AA4	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	10.88	13-Jan-2021	10.91	13-Jan-2029	123.75
36	INE031A07AB2	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	60.12	13-Jan-2021	60.29	13-Jan-2034	671.16
37	INE031A08665	2018 HUDCO TAXABLE BONDS SERIES E			13-Jan-2020	83.4	11-Jan-2021	83.4	11-Jul-2022	1000.00
38	INE031A08517	2016 HUDCO TAXABLE BONDS SERIES F	13-Jan-2020	600.00	13-Jan-2020	40.86	NA	NA	NA	NA
39	INE031A08483	2016 HUDCO TAXABLE BONDS SERIES C	22-Jan-2020	600.00	22-Jan-2020	14.62	NA	NA	NA	NA
40	INE031A07AL1	2015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	8.27	8-Feb-2021	8.18	8-Feb-2026	117.21
41	INE031A07AM9	2015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	67.59	8-Feb-2021	66.86	8-Feb-2031	909.69

74 IN 75 IN 76 IN 77 IN 78 IN 79 IN 80 IN 81 IN	NE031A08707 NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814 NE031A14408 NE031A14416 NE031A14424 NE031A14432	SPECIAL INFRASTRUCTURE BONDS II  2018 GOI FS HUDCO TAXABLE BONDS SERIES VI  2011 HUDCO TAXFREE BONDS SERIES C  2011 HUDCO TAXFREE BONDS SERIES C  2017 HUDCO TAXABLE BONDS SERIES D  2019 HUDCO TAXABLE BONDS SERIES F  2020 HUDCO TAXABLE BONDS SERIES D  2020 HUDCO TAXABLE BONDS SERIES C  2019 HUDCO COMMERCIAL PAPER SERIES C  2019 HUDCO COMMERCIAL PAPER SERIES D  2019 HUDCO COMMERCIAL PAPER SERIES E  2020 HUDCO COMMERCIAL PAPER SERIES A	23-Sep-2020 22-Nov-2019 17-Feb-2020 29-May-2020 NA	1100.00 1000.00 1200.00 NA	23-Sep-2020 25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA NA NA	1.31 210.39 3.87 3.89 NA NA NA NA NA NA	23-Mar-2021 25-Mar-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021 NA NA	1.22 207.53 3.87 3.89 178.42 95.06 70.20 42.80 NA NA	23-Mar-2021 25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025 NA NA NA 16-Jun-2021	5000.00 47.86	ANDEVELORING SERVICE AND SERVICE OF THE SERVICE OF
73 IN 74 IN 75 IN 76 IN 77 IN 78 IN 79 IN 80 IN 81 IN 82 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814 NE031A14408 NE031A14416	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES E 2019 HUDCO COMMERCIAL PAPER SERIES C 2019 HUDCO COMMERCIAL PAPER SERIES D 2019 HUDCO COMMERCIAL PAPER SERIES B	22-Nov-2019 17-Feb-2020 29-May-2020	1100.00 1000.00 1200.00	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA NA NA	210.39 3.87 3.89 NA NA NA NA NA	25-Mar-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021 NA	207.53 3.87 3.89 178.42 95.06 70.20 42.80 NA NA	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025 NA NA	5000.00 47.86 47.67 6/5.00 1/06.08 1040.00 800.20 NA	
73 IN 74 IN 75 IN 76 IN 77 IN 78 IN 79 IN 80 IN 81 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814 NE031A14408 NE031A14416	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES E 2019 HUDCO COMMERCIAL PAPER SERIES C 2019 HUDCO COMMERCIAL PAPER SERIES D 2019 HUDCO COMMERCIAL PAPER SERIES B	22-Nov-2019 17-Feb-2020 29-May-2020	1100.00 1000.00 1200.00	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA NA NA	210.39 3.87 3.89 NA NA NA NA NA	25-Mar-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021 NA	207.53 3.87 3.89 178.42 95.06 70.20 42.80 NA NA	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025 NA NA	5000.00 47.86 47.67 6/5.00 1/06.08 1040.00 800.20 NA	
73 IN 74 IN 75 IN 76 IN 77 IN 78 IN 79 IN 80 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814 NE031A14408 NE031A14416	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES C 2019 HUDCO COMMERCIAL PAPER SERIES C 2019 HUDCO COMMERCIAL PAPER SERIES D	22-Nov-2019 17-Feb-2020	1100.00	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA NA	210.39 3.87 3.89 NA NA NA NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021 NA	207.53 3.87 3.89 178.42 95.06 70.20 42.80 NA	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025 NA	5000.00 47.86	
73 IN 74 IN 75 IN 76 IN 77 IN 78 IN 79 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814 NE031A14408	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES C 2019 HUDCO COMMERCIAL PAPER SERIES C	22-Nov-2019	1100.00	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA NA	210.39 3.87 3.89 NA NA NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021	207.53 3.87 3.89 178.42 95.06 70.20 42.80 NA	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025 NA	5000.00 47.86	
73 IN 74 IN 75 IN 76 IN 77 IN 78 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806 NE031A08814	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D 2020 HUDCO TAXABLE BONDS SERIES E			25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA NA	210.39 3.87 3.89 NA NA NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021 4-Aug-2021	207.53 3.87 3.89 178.42 95.06 70.20 42.80	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030 11-Apr-2025	5000.00 47.86	
73 IN 74 IN 75 IN 76 IN 77 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764 NE031A08806	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F 2020 HUDCO TAXABLE BONDS SERIES D	23-Sep-2020	1.09	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA	210.39 3.87 3.89 NA NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021 29-May-2021	207.53 3.87 3.89 178.42 95.06 70.20	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023 29-May-2030	5000.00 47.86	
73 IN 74 IN 75 IN 76 IN	NE031A09FF8 NE031A09FG6 NE031A08566 NE031A08764	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D 2019 HUDCO TAXABLE BONDS SERIES F	23-Sep-2020	1.09	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA NA	210.39 3.87 3.89 NA NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021 18-Jan-2021	207.53 3.87 3.89 178.42 95.06	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021 14-Apr-2023	5000.00 47.86	
73 IN 74 IN 75 IN 76 IN	NE031A09FF8 NE031A09FG6 NE031A08566	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C 2017 HUDCO TAXABLE BONDS SERIES D	23-Sep-2020	1.09	25-Sep-2020 30-Sep-2020 30-Sep-2020 NA	210.39 3.87 3.89 NA	25-Mar-2021 30-Sep-2021 30-Sep-2021 15-Apr-2021	207.53 3.87 3.89 178.42	25-Mar-2029 22-Dec-2021 22-Dec-2026 15-Apr-2021	5000.00 47.86	
73 IN 74 IN 75 IN	NE031A09FF8 NE031A09FG6	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C 2011 HUDCO TAXFREE BONDS SERIES C	23-Sep-2020	1.09	25-Sep-2020 30-Sep-2020 30-Sep-2020	210.39 3.87 3.89	25-Mar-2021 30-Sep-2021 30-Sep-2021	207.53 3.87 3.89	25-Mar-2029 22-Dec-2021 22-Dec-2026	5000.00 47.86	
73 IN	NE031A09FF8	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI 2011 HUDCO TAXFREE BONDS SERIES C	23-Sep-2020	1.09	25-Sep-2020 30-Sep-2020	210.39 3.87	25-Mar-2021 30-Sep-2021	207.53 3.87	25-Mar-2029 22-Dec-2021	5000.00 47.86	
	NE031A08707		23-Sep-2020	1.09	25-Sep-2020	210.39	25-Mar-2021	207.53	25-Mar-2029	5000.00	Suls
		SPECIAL INFRASTRUCTURE BONDS II	23-Sep-2020	1.09							- 1
										1.09	
1 11	NE031A08731	2019 HUDCO TAXABLE BONDS SERIES C			16-Sep-2020	91.75	16-Sep-2021	91.75	16-Sep-2022	1250.00	3726
	NE031A08699	2018 GOI FS HUDCO TAXABLE BONDS SERIES V			15-Sep-2020	224.93	15-Mar-2021	221.87	15-Mar-2029	5320.00	150
	NE031A07899	2013 HUDCO TAXFREE BONDS SERIES A			2-Sep-2020	16.33	2-Sep-2021	16.33	2-Sep-2028	190.80	
_	NE031A08681	2018 GOI FS HUDCO TAXABLE BONDS SERIES IV			14-Aug-2020	109.36	15-Feb-2021	110.56	14-Feb-2029	2563.10	
11/1/	NE031A08533	2017 HUDCO TAXABLE BONDS SERIES A	14-Aug-2020	400.00	14-Aug-2020	2.40	NA	NA 112.55	NA NA	NA 2562.40	-41
	NE031A08798	2020 HUDCO TAXABLE BONDS SERIES C			12-Aug-2020	22.05	12-Aug-2021	87.47	11-Aug-2023	1470.00	Tered
	NE031A07AI7	2015 HUDCO TAXFREE BONDS SERIES A			31-Jul-2020	10.86	31-Jul-2021	10.86	31-Jul-2025	151.00	New New
54 IN	NE031A08673	2018 GOI FS HUDCO TAXABLE BONDS SERIES III			30-Jul-2020	86.13	30-Jan-2021	87.08	30-Jan-2029	2066.90	A 000
	NE031A08723	2019 HUDCO TAXABLE BONDS SERIES B			15-Jul-2020	76.20	15-Jul-2021	76.2	15-Jul-2022	1000.00	0
	NE031A08780	2020 HUDCO TAXABLE BONDS SERIES B			24-Jun-2020	15.27	24-Jun-2021	91.35	24-Jun-2023	1500.00	104/ IR
61 II	NE031A08525	2016 HUDCO TAXABLE BONDS SERIES G	19-Jun-2020	565.00	19-Jun-2020	24.72	NA	NA	NA	NA 1500.00	(N)
_	NE031A08772	2020 HUDCO TAXABLE BONDS SERIES A			15-Jun-2020	6.67	15-Jun-2021	39.90	15-Jun-2023	600.00	GUI
59		SPECIAL PRIORITY SECTOR - II BONDS	15-Jun-2020	8.2	15-Jun-2020	2.73	15-Dec-2020	2.22	15-Dec-2020	8.45	
58		SPECIAL PRIORITY SECTOR - I BONDS	10-Jun-2020	3.70	10-Jun-2020	0.97	10-Dec-2020	0.59	10-Dec-2020	4.00	
57 IN	NE031A08715	2019 HUDCO TAXABLE BONDS SERIES A			8-Jun-2020	113.01	7-Jun-2021	113.01	22-Jun-2022	1485.00	
56 II	NE031A08624	2018 GOI FS HUDCO TAXABLE BONDS SERIES II			28-May-2020	86.85	1-Dec-2020	87.81	28-Nov-2028	2050.00	
55 II	NE031A08509	2016 HUDCO TAXABLE BONDS SERIES E	18-May-2020	700.00	18-May-2020	23.67	NA	NA	NA	NA	
_	NE031A08616	2018 GOI FS HUDCO TAXABLE BONDS SERIES I			12-May-2020	128.30	12-Nov-2020	130.06	12-Nov-2028	3000.00	
	NE031A08491	2016 HUDCO TAXABLE BONDS SERIES D	24-Apr-2020	200.00	24-Apr-2020	7.17	NA	NA	NA	NA	
	NE031A08608	2018 HUDCO TAXABLE BONDS SERIES A			3-Apr-2020	7.63	3-Apr-2021	7.63	3-May-2021	100.00	
1000	NE031A07881	2012 HUDCO TAXFREE BONDS TRANCHE II			30-Mar-2020	8.23	29-Mar-2021	8.23	28-Mar-2028	109.40	
50 II	NE031A07873	2012 HUDCO TAXFREE BONDS TRANCHE II			30-Mar-2020	7.14	29-Mar-2021	7.14	28-Mar-2023	97.61	
49 11	NE031A08590	2017 HUDCO TAXABLE BONDS SERIES G			27-Mar-2020	35.33	29-Mar-2021	35.33	5-Apr-2021	460.00	
48 II	NE031A08582	2017 HUDCO TAXABLE BONDS SERIES F	19-Mar-2020	1500.00	19-Mar-2020	115.5	NA	NA	NA	NA	
47 II	NE031A07840	2011 HUDCO TAXFREE BONDS TRANCHE I			5-Mar-2020	206.85	5-Mar-2021	206.85	5-Mar-2027	2518.3	
46 II	NE031A07832	2011 HUDCO TAXFREE BONDS TRANCHE I			5-Mar-2020	175.79	5-Mar-2021	175.79	5-Mar-2022	2166.42	
45 11	INE031A07865	2012 HUDCO TAXFREE BONDS TRANCHE I			17-Feb-2020	97.96	16-Feb-2021	97.96	16-Feb-2028	1274.24	
44 11	INE031A07857	2012 HUDCO TAXFREE BONDS TRANCHE I			17-Feb-2020	68.56	16-Feb-2021	68.56	16-Feb-2023	920.10	
43 11	INE031A07AO5	2015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	42.63	8-Feb-2021	42.17	8-Feb-2031	556.15	
42 11	INE031A07AN7	2015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	9.38	8-Feb-2021	9.28	8-Feb-2026	128.45	

Statement of Deviation or Variation	1							
Name of listed entity	Housing and I Development	Jrban Corporation Ltd.						
Mode of Fund Raising	Private Placer							
Type of instrument	Non-Convertib	ole Debentures						
Date of Raising Funds	Date	(INR Crores)						
	15-04-2020	600.00						
	24-04-2020	1,500.00						
	12-05-2020	1,470.00						
	29-05-2020	1,040.00						
	04-08-2020	800.00						
	Total	5,410.00						
Amount Raised	₹ 5410 crore							
Report filed for half year ended	30.09.2020							
Is there a Deviation / Variation in use of funds raised?		No						
Whether any approval is required to vary the objects of		No						
the issue stated in the prospectus/ offer document?			_					
If yes, details of the approval so required?		NA						
Date of approval		NA						
Explanation for the Deviation / Variation		NA						
Comments of the audit committee after review		NA						
Comments of the auditors, if any		NA						
Objects for which funds have been raised and where there has been a deviation, in the following table		NA						
Original Object	Modified	Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amountof Deviation/Variation forthehalf according to Applicableobject (INR Crores and in %)	year	Remarks, it
The fundsraised through the Issue proposed to be utilized towards lending purposes, working capital requirements, augmenting the resource base of HUDCO and other operational requirements (including debt servicing, which includes servicing of both the principal amounts as well as interest payments of various debt facilities availed by the Company in the past and currently outstanding in its books of accounts, including loans and market borrowings).		NA	Rs. 5410 cr.	NA	Rs. 5410 cr.	NIL		NIL

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

डी. गुहन/D. GUHAN निदेशक (बित्त)/Director (Finance) रितंग एण्ड अर्थन डेयलपमेंट कॉर्पोरेशन लिमिटेड ing and Urban Development Corporation Ltd.

Name of Signatory :D. Guhan Designation :Director Finance

ों भवन, भारत पर्यावास केन्द्र, लोधी रोड, ○ Bhawan, India Habitat Centre, Lodhi Road, नई दिल्ली / New Delhi - 110 003





New Delhi

## PREM GUPTA & CO.

CHARTERED ACCOUNTANTS

#### Independent Auditor's Limited Review Report

The Board of Directors

Housing & Urban Development Corporation Limited

- 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 & half
  year ended 30<sup>th</sup> September 2020 ("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. ("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 12<sup>th</sup> November 2020, 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 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. 0.09 crores and total comprehensive loss of Rs. 0.09 crores for the quarter & half year ended 30<sup>th</sup> September 2020, 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 6 in the Consolidated financial results for the

following matter:

(a) The company has recognised interest income on "No Lien AGP account"

amounting to Rs. 13.75 crore for the quarter & half year ended

30th September 2020

(b) The balance outstanding as at 30th September 2020 is Rs. 478.46 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 4 to the Consolidated Financial results which

explains the uncertainties and 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** 

Firm Registration No.:000425N

od Acco Prem Behari Gupta

(Partner)

Membership No.-080245

UDIN No. 20080245AAAABF6480

Place: New Delhi

Date: 12th November, 2020



#### HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.(HUDCO)

(A GOVT. OF INDIA UNDERTAKING) CIN: L74899DL1970G01005276 GSTIN: 07AAACH0632A1ZF website: www.hu Registered Office: CORE 7A, HUDCO BHAWAN,INDIA HABITAT CENTRE, LODHI ROAD, NEW DELHT-110003

			Quarter Ended		Half Year	Ended	Year ended
S. No.	Particulars	30 <sup>th</sup> Sep, 2020	30 <sup>th</sup> June, 2020	30 <sup>th</sup> Sep, 2019	30 <sup>th</sup> Sep. 2020	30 <sup>th</sup> Sep, 2019	31st March, 2020
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
	Income						
1	Revenue from operations	A CONTRACTOR OF THE PARTY OF TH					
	Interest Income	1,833.61	1,762.28	2,035.71	3,595.89	3,832,36	7,482.
	Dividend Income	3.44		0.34	3.44	0.34	3.1
	Rental Income	10.16	9.62	8.42	19.78	17.05	35.
	Fees and Commission Income	5.72	0.06	0.10	5.78	0.42	6.
	Net gain on Fair value changes	3.22	1.91		5.13	-	
6	Sale of services	0.63	0.04	0.16	0.67	1.05	3.
	Total revenue fom Operations	1,856.78	1,773.91	2,044.73	3,630.69	3,851.22	7,532.
П	Other Income	8.72	7.88	9.06	16.60	18.76	39.
Ш	Total Income (I + II)	1,865.50	1,781.79	2,053.79	3,647.29	3,869.98	7,571.
					2,4,1,1,2	2/002100	7,012
IV	Expenses						
1	Finance costs	1.202.24	1,198.78	1,243.96	2,401.02	2,453.45	4,847
	Fees and Commission expense	0.15	1.80	1.21	1.95	2.55	2,047
	Net Loss on Fair Value Changes	0.13	1.00	1.03	1.93	16.31	19
	Impairment on financial instrument and written offs	(12,29)	247.06	(35.41)	234.77	(30.29)	155
	Employee Benefit Expenses	48.96	50.16	57.68	99.12	109.30	
6	Depreciation and Amortization	2.32	1.19	1.47			239
	Corporate Social Responsibilities (CSR)	0.79	1.08		3.51	2.74	5
	Other expenses	14.36	10.84	3.29	1.87	4.73	56
-	Total expenses			20.82	25.20	36.11	70
V	Profit/(loss) before Tax and before share of associate	1,256.53	1,510.91	1,294.05	2,767.44	2,594.90	5,397.
· ·	Share in profit/(Loss) of Associate	608.97	270.88	759.74	879.85	1,275.08	2,174.
	Profit/(loss) before Tax	(0.04)	(0.05)	(0.06)	(0.09)	(0.12)	(0.
VI	Tax Expense	608.93	270.83	759.68	879.76	1,274.96	2,174.
- 1	Current tax expense	115.56	98.46	102,40	214.02	240.94	451
	Deferred Tax Expense/ (credit)	36.12	(31.01)	(68.50)	5.11	(27.38)	14
1077	Total Tax Expense	151.68	67.45	33.90	219.13	213.56	466.
VII	Profit /(loss) for the Period / Year (V-VI)	457.25	203.38	725.78	660.63	1,061.40	1,708.
	Other Comprehensive Income						
	Items that will not be reclassified to profit or loss						
1	Re-measurement gains/losses on defined benefit plans	(20.02)	(5.76)	(8.60)	(25.78)	(9.52)	(22.
	Income tax relating to items that will not be reclassified to profit or loss	5.04	1.45	2.08	6.49	2.40	5.
VIII	Other Comprehensive Income	(14.98)	(4.31)	(6.52)	(19.29)	(7.12)	(16.
IX	Total Comprehensive Income for the Period (VII+VIII)	442.27	199.07	719.26	641.34	1,054.28	1,691.
X	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90	2,001.90	2,001.
XI	Other Equity (Reserves excluding revaluation reserve) (As per audited financial accounts as at 31st March, 2020)						10,340
XII	Net worth				12.513.17	11,979.01	12,342
XIII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is no	nt annualised)			10,010(1)	22,773.02	ACIOTE
	Basic (₹)	2.28	1.02	3.63	3.30	5.30	8.
	Diluted (₹)	2.28	1.02	3.63	3.30	5.30	8.
	I Disclosure:				-		-
No.		Particulars				30 <sup>th</sup> Sep, 2020	30 <sup>th</sup> Sep, 2019
1	Credit Rating	10, 10, 10, 10, 10, 10, 10, 10, 10, 10,					
	and					IND AAA, CARE AAA,	IND AAA, CARE A
2	Net worth					[ICRA] AAA	[ICRA]
3	Debt Equity Ratio					12,513.17	11,980
4						4.93	5
7	Previous due date for payment of interest/ repayment of principal amount of r Whether the same has been paid or not	non convertible debentures				As per Ann	exure 1
5	Next due date for the payment of interest/ repayment of principal amount of r	on convertible debentures	1				
6	Debenture Redemption Reserve					3,437.05	2,997
7	Debt Service Coverage Ratio					0.34	0
8	Interest Service Coverage Ratio					1.37	1
9	Outstanding Redeemable Preference Shares					NIL	
10	NPA Ratios					NIL	
	(i) Gross NPA					3,291.59	2 404
	(ii) Net NPA, after considering ECL provision						3,196
	(iii) Gross NPA (%)					369.45	287
	(iv) Net NPA (%)		4.21% 0.49%	4.2 0.3			

- and unaudited financial results for the quarter/half year ended 30th September, 2020 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on
- The above Consolidated unaudited financial results for the quarter/half year ended 30th September, 2020 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

  The Consolidated Financial Results comprises of the financial results or the company in an associate company M/s Shristi Urban Infrastructure Development Ltd. (SUIDL). Investments in associate company is accounted as per equiry method of accounting as per Ind AS-28. The accounted of accounting as per Ind AS-28. The accounted of accounting the substitution of Associate are unaudited. The Company has decided to exit from the associate company M/s Shristi Urban Infrastructure Development Ltd. (SUIDL) as per the Board Approval dated 9th November, 2015. In pursuance of Board Approval, the valuation of Associate Company was carried out. However, after due consideration, it was decided to get the valuation done again.
- The company does not have separate reportable segments in terms of Indian Accounting Standard (Ind AS-108) on "Operating Segments".

  The Novel Corona Virus (COVID-19) pandemic continues to spread globally and its impact have been felt across the sectors. Since, HUDCO primarily operates in providing financial assistance for Housing and Urban development projects to Government ace Government agencies, out of which few are backed by Government Gurantee and Budgetory provision, hence company holds a stable asset class which can very well withstand the pandemic situation. In order to mitigate the burden of debt servicing brought about by disruptions of business activities, the Company granted moratorium of three months on repayments falling due between 1st March, 2020 and 31st May 2020, to the 49 eligible borrowers (Project Loan), as allowed by RBI guidelines vide circular dated 27th March, 2020 and 17th April, 2020. Further, as allowed by RBI vide circular dated 23rd May, 2020, the company has granted an additional three months moratorium on the repayments falling due between 1st June, 2020 to 31st August, 2020 to the eligible borrowers (Project Loan) whose accounts were in standard category as on 25th Feb, 2020. In compliance with the RBI directions, total provision of ₹ 187.63 crore (Project Loan) have been made as on 30.09,2020 on the accounts where the Moratorium has been granted. In case of Retail Finance Loans, moratorium flowed in the RBI directions, total provision of ₹ 0.05 crore has been made as on 30th September, 2020.
- The company has made provision on loans (impairment) as per Expected credit Loss (ECL) method amounting to ₹ 3,174.50 crore as on 30th September, 2020.
- In respect of Andrews Gan) Project (AGP) being executed by HUDCO as an agent on behalf of MoUI (now MorituA), HUDCO does not retain any right or interest in the property leased to it. Expenditure and liability, if any, or account of this project is paid out of No Lien AGP Account maintained with HUDCO. The company continues to book the interest income & expenditure incurred as per past practice. Interest income of 13.75 crore on the amount deficit (recoverable) from MoHUA has been booked for the quarter/half year ended 30th September, 2020. As on 30th September, 2020, No Lien AGP account is in deficit (recoverable) to the extent of ₹ 478.46 crore, which includes amounts paid by HUDCO on behalf of MoHUA and interest as on date.
- 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 September, 2020
- The Company continues to create Deferred Tax Liability (DTL) on Special Reserve created and maintained u/s 36 (1)(viii) of Income Tax Act, 1961.8 u/s 29 C of National Housing Bank Act, 1987.

  During the half year ended 30th September, 2020, the Company has raised funds through issue of listed Non-convertible debt securities of different tenors on private placement basis. The amounts raised during the period have been utilized for the purpose stated in the Offer document(s). Accordingly, a statement for deviation or variation in use of issue proceeds in terms of SEBI Circular dated January 17, 2020, indicating 'NIL' deviation/variation enclosed as Annexure-2.
- enclosed as Annexure-2.

  Inspite of the moratorium allowed to the borrowers, 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. Considering high credit worthiness and well-established relationship of the Company with lenders, it can continue to mobilise sufficient funds from domestic & international markets. 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.
- 12
- There was no investor complaint pending with HUDCO as on 30th September, 2020.

  During the quarter ended 30th September, 2020 there were no transactions in the nature of exceptional or extraordinary items.

  Figures of corresponding period have been regrouped, wherever necessary. The figures of quarter ended on 30th September, 2020 are the balancing figures between the reviewed figures in respect of half year ended 30th September, 2020 and reviewed year to date figures upto 30th June, 2020 being the end of the first quarter of the financial year.

For and on behalf of the Board of Dir

New Delhi 12<sup>th</sup> November, 2020

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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 हडको भवन, भारत पर्यावास केन्द्र, लोगी अब HUDCO Bhawan, India Habitat Centre, Lord goad,

नई दिल्ली / New Delhi- 110

Director (Finance)



### Statement of Assets and Liabilities (Consolidated)

	Particulars	As at 30 <sup>th</sup>	As at 30 <sup>th</sup>
		September, 2020	September, 2019
		(Reviewed)	(Reviewed)
1	ASSETS		
_	Financial Assets		
(a)	Cash and Cash Equivalents	81.63	173.20
(b)	Bank Balance other than (a) above	169.41	215.00
(c)	Derivative Financial Instruments	0.98	0.64
(d)	Receivables	0.50	0.0
	(i) Trade Receivables	6.97	4.28
	(ii) Other Receivables	3.12	6.2
(e)	Loans	76,333.64	73,984.77
(f)	Investments	252.45	520.8
(g)	Investment in Associate	0.68	0.87
(h)	Other Financial Assets	486.98	447.9
	Sub Total- Financial Assets (1)	77,335.86	75,353.88
2	Non-Financial Assets	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
(a)	Current Tax Assets (Net)	-	23.28
(b)	Investment Property	18.83	19.75
(c)	Property, Plant and Equipment	64.09	49.27
(d)	Capital Work-in-Progress	17.49	39.99
(e)	Intangible Assets under development	14.83	-
(f)	Other Intangible Assets	0.38	0.3
(g)	Other Non-Financial Assets	379.15	383.1
	Sub Total- Non Financial Assets (2)	494.77	515.8
	TOTAL ASSETS (1+2)	77,830.63	75,869.68
	LIABILITIES AND EQUITY		
	LIABILITIES AND EQUITY Liabilities		
1	Financial Liabilities		
_	Financial Liabilities  Derivative Financial Instruments	-	_
(a)	Derivative Financial Instruments	-	
(a)		-	-
(a)	Derivative Financial Instruments Payables 1. Trade Payable	-	-
(a)	Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME	-	_
1 (a) (b)	Derivative Financial Instruments Payables 1. Trade Payable	- 0.10	-
(a)	Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables	0.10	0.14
(a)	Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME	- 0.10 0.02	0.1
(a) (b)	Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME	0.10 0.02 13.65	0.1 0.0 12.8
(a) (b)	Derivative Financial Instruments Payables  1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (iii) Total outstanding dues of creditors other than MSME	0.10 0.02 13.65 57,824.18	0.0 0.0 12.8 55,898.4
(a) (b)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (iii) Total outstanding dues of creditors other than MSME  Debt Securities	0.10 0.02 13.65 57,824.18 3,776.74	0.0. 0.0. 12.8 <sup>4</sup> 55,898.4 <sup>4</sup> 4,652.4
(c) (d)	Derivative Financial Instruments Payables  1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (iii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings	0.10 0.02 13.65 57,824.18	0.0 0.0 12.8 55,898.4 4,652.4 203.1
(c) (d)	Derivative Financial Instruments Payables  1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (iii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits	0.10 0.02 13.65 57,824.18 3,776.74 74.34	0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3
(a) (b) (c) (d) (e)	Derivative Financial Instruments Payables  1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities  Non-Financial Liabilities	0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95	0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3
(a) (b) (c) (d) (e) (f)	Derivative Financial Instruments Payables  1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (iii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities	0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95	0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3 <b>63,272.4</b>
(a) (b) (c) (d) (e) (f) 2 (a)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions	0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b>	- 0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3 63,272.4
(a) (b) (c) (d) (e) (f) 2 (a) (b)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b>	- 0.1 12.8 55,898.4 4,652.4 203.1 2,505.3 <b>63,272.4</b> ;
(a) (b) (c) (d) (e) (f) 2 (a) (b) (c)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b> 26.71 252.67 412.17	- 0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3 <b>63,272.4</b> ;
(a) (b) (c) (d) (e) (f) 2 (a) (b) (c)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions  Deferred Tax Liabilities (Net)  Other Non-Financial Liabilities	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b>	- 0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3 <b>63,272.4</b> :
(a) (b) (c) (d) (e) (f) 2 (a) (b) (c) (d)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions  Deferred Tax Liabilities (Net)  Other Non-Financial Liabilities  Equity	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b> 26.71 252.67 412.17 44.93 <b>736.48</b>	- 0.1 0.0 12.8 55,898.4 4,652.4 203.1 2,505.3 <b>63,272.4</b> 197.6 374.4 46.1 <b>618.2</b>
(a) (b) (c) (d) (e) (f) 2 (a) (b) (c) (d)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions  Deferred Tax Liabilities (Net)  Other Non-Financial Liabilities  Equity  Equity Share Capital	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b> 26.71 252.67 412.17 44.93 <b>736.48</b>	- 0.14 0.09 12.84 55,898.49 4,652.4 203.1 2,505.33 <b>63,272.47</b> 197.6 374.4 46.14 <b>618.2</b> 0
(a) (b) (c) (d) (e) (f) 2 (a) (b) (c) (d)	Derivative Financial Instruments Payables  1. Trade Payable  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  2. Other Payables  (i) Total outstanding dues of MSME  (ii) Total outstanding dues of MSME  (ii) Total outstanding dues of creditors other than MSME  Debt Securities  Borrowings  Deposits  Other Financial Liabilities  Non-Financial Liabilities  Current Tax Liabilities (Net)  Provisions  Deferred Tax Liabilities (Net)  Other Non-Financial Liabilities  Equity	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 <b>64,580.98</b> 26.71 252.67 412.17 44.93 <b>736.48</b>	0.14 0.09 12.84 55,898.49 4,652.4 203.1 2,505.33 <b>63,272.47</b>

डी. गुहन/D. GUHAN

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
हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड,



#### **HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED** CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2020

	Particulars	Period ended 30th September, 2020	Period ended 30th September, 2019
A	Operating activities		
	Profit before tax	879.76	1,274.96
	Adjustments to reconcile profit before tax to net cash flows:	0/9./0	1,2/4.90
(i)	Depreciation & amortisation	2.51	2.7/
(ii)	Impairment on financial instruments	3.51	2.74
(iii)	Unrealised foreign exchange gain/loss and EIR on borrowings	234.77	(30.29
(iv)	Unrealised loss/ (gain) on investment held for trading	(2.13)	(8.52
(v)	Change in the fair value of hedged item	(5.75)	
(vi)	Dividend income	0.62	14.65
(vii)	Interest on investment (Bonds)	(3.44)	(0.34
(viii)	Provision for employee benefits and CSR	(0.24)	
(ix)	Loss/ (Profit) on sale of Fixed Assets (Net)	6.25	8.12
(x)	EIR on Advances	(0.01)	(0.03
(xi)	Discounting of security deposit and deposit for services	1.12	3.68
(xii)		(4.22)	(0.02
(XII)	Discounting of Interest Income on Staff Advances Income booked on Lease liability	(1.32)	(1.44
(XIII)	Discouniting of Employee cost of Staff advances	1.13	1.30
(70.1)	biscounting of Employee cost of staff advances	1.13	1.30
	Operating Profit before Working capital changes (Sub Total- A)	1,114.27	1,255.44
1	Working capital changes		
(i)	Loans	(2,301.66)	(2,994.4
(ii)	Investments at fair value through profit and loss	(14.84)	
(iii)	Trade receivables and financial assets	237.51	25.07
(iv)	Trade payables and financial liability	1,224.50	1,123.27
	SubTotal (1)		
2	Income tax paid (Net of refunds) (Sub Total - 2)	(642.32)	(251.37
3	Net cash flows from/(used in) operating activities (Sub Total (A+1+2))	(382.54)	
В	Investing activities		
(i)	Purchase of fixed and intangible assets	(2.82)	(2.97
(ii)	Proceeds from sale of property and equipment	0.10	0.06
(iii)	Dividend received	3.44	0.34
()	Interest received on investment measured at amortised cost, FVOCI debt securities and	3.44	0.3
	deposits with bank		
	Net cash flows from/(used in) investing activities (Sub Total- B)	0.72	(2.53
	net cash nows from/ (used iii) investing activities (Sub Total- B)	0.72	(2.57
С	Financing activities	-	
· (i)	Change in borrowings	240.78	014.65
(ii)	Dividends paid including DDT	240.78	914.62
()	Net cash flows from financing activities (Sub Total- C)	240.78	(30.03 <b>884.5</b> 9
	National Control of the Control of t		
D	Net increase in cash and cash equivalents Total (A+B+C)	(141.04)	62.10
D	Cash and cash equivalents at 1 <sup>st</sup> April, 2020	<b>(141.04)</b> 222.67	
	Cash and cash equivalents at 1 <sup>st</sup> April, 2020  Cash and cash equivalents at 30 <sup>th</sup> September, 2020		111.10
ompon	Cash and cash equivalents at 1 <sup>st</sup> April, 2020  Cash and cash equivalents at 30 <sup>th</sup> September, 2020  ents of Cash & Cash Equivalents	222.67	62.10 111.10 173.20
ompon A	Cash and cash equivalents at 1 <sup>st</sup> April, 2020  Cash and cash equivalents at 30 <sup>th</sup> September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents	222.67 <b>81.63</b>	111.10 173.20
ompon A (i)	Cash and cash equivalents at 1 <sup>st</sup> April, 2020  Cash and cash equivalents at 30 <sup>th</sup> September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand	222.67 <b>81.63</b>	111.10 173.20
ompon A (i) (ii)	Cash and cash equivalents at 1 <sup>st</sup> April, 2020  Cash and cash equivalents at 30 <sup>th</sup> September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand  Imprest	222.67 <b>81.63</b>	111.1( 173.2(
ompon A (i) (ii) (iii)	Cash and cash equivalents at 1st April, 2020  Cash and cash equivalents at 30th September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand  Imprest  Bank Deposits (3 months and less than 3 months)	222.67 <b>81.63</b>	111.10 173.20
ompon A (i) (ii)	Cash and cash equivalents at 1st April, 2020  Cash and cash equivalents at 30th September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand  Imprest  Bank Deposits (3 months and less than 3 months)  Balances in Current Account with	222.67 81.63 - 0.01 30.16	111.1 173.20
ompon A (i) (ii) (iii)	Cash and cash equivalents at 1st April, 2020  Cash and cash equivalents at 30th September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand  Imprest  Bank Deposits (3 months and less than 3 months)  Balances in Current Account with  - Reserve Bank of India	222.67 81.63 - 0.01 30.16	111.1( 173.2( 173.2( - 0.0) 16.8
ompon A (i) (ii) (iii)	Cash and cash equivalents at 1st April, 2020  Cash and cash equivalents at 30th September, 2020  ents of Cash & Cash Equivalents  Cash & Cash Equivalents  Cash & Revenue Stamps in hand  Imprest  Bank Deposits (3 months and less than 3 months)  Balances in Current Account with	222.67 81.63 - 0.01 30.16	111.1( 173.2( - 0.0) 16.8



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
हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड,

	<u> </u>	Details of Previous Due dates along with Next I	dates in respec	of Interest and	Repayment of	principal on Bonds	s/Debentures/Co	ommercial Pap	ers	
S.No.	ISIN No.	Name of Series of Bonds/ Debentures	Previous Due Date of Redemption Payment =(a)	Redemption Amt. paid on due date at (a) =(b)	Previous Due date of Interest Payment =(c)	Interest Amt. paid on due date at (c) =(d)	Next Due date for Interest Payment =(e)	Interest Amt. of (e) =(f)	Next Due date for Redemption Payment =(g)	Principal Am of (g) =(h)
1	INE031A07AJ5	2045 11110 00 71117777			EV.					
		2015 HUDCO TAXFREE BONDS SERIES B			1-Oct-2019	72.75	1-Oct-2020	72.75	1-Oct-2025	1029.0
	INE031A07AK3	2015 HUDCO TAXFREE BONDS SERIES C			9-Oct-2019	7.60	9-Oct-2020	7.60		108.
	INE031A08749	2019 HUDCO TAXABLE BONDS SERIES D			14-Oct-2019	14.02	13-Oct-2020	83.9		1190.
	INE031A09FA9	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2019	0.36	21-Oct-2020	0.36	21-Oct-2021	4.
	INE031A09FB7	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2019	0.84	21-Oct-2020	0.84	21-Oct-2026	10.
	INE031A07907	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	21.94	26-Oct-2020	21.94	25-Oct-2023	269.
	INE031A07915	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	68.02	26-Oct-2020	68.02	25-Oct-2028	799.
	INE031A07923	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	3.01	26-Oct-2020	3.01	25-Oct-2023	35.5
	INE031A07931	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	30.30	26-Oct-2020	30.29	25-Oct-2033	361.7
	INE031A07949	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	71.19	26-Oct-2020	71.17		
	INE031A07956	2013 HUDCO TAXFREE BONDS TRANCHE I			25-Oct-2019	7.75	26-Oct-2020	7.75	25-Oct-2028	815.0
	INE031A09FC5	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2019	10.49	11-Nov-2020		25-Oct-2033	88.8
	NE031A09FD3	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2019	5.21		10.49	11-Nov-2021	137.6
	NE031A08756	2019 HUDCO TAXABLE BONDS SERIES E			11-Nov-2019	16.00	11-Nov-2020 11-Nov-2020	5.21	11-Nov-2026	66.5
15	NE031A08541	2017 HUDCO TAXABLE BONDS SERIES B			22-Nov-2019	49.98		95.76	11-Nov-2022	1370.0
	NE031A08475	2016 HUDCO TAXABLE BONDS SERIES B	30-Nov-2019	700.00	30-Nov-2019	10.59	23-Nov-2020	49.98	22-Dec-2020	700.0
	NE031A07AC0	2013 HUDCO TAXFREE BONDS TRANCHE III		700.00	2-Dec-2019	1.53	1-Dec-2020	NA 1.52	NA NA	N
	NE031A07AD8	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	2.49		1.52	24-Mar-2024	18.3
19 11	NE031A07AE6	2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019		1-Dec-2020	2.48	24-Mar-2029	28.4
20 11		2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	0.77	1-Dec-2020	0.76	24-Mar-2034	8.7
21 IN		2013 HUDCO TAXFREE BONDS TRANCHE III				4.05	1-Dec-2020	4.03	24-Mar-2024	47.3
22 IN		2013 HUDCO TAXFREE BONDS TRANCHE III			2-Dec-2019	11.54	1-Dec-2020	11.48	24-Mar-2029	128.4
23 IN		2018 HUDCO TAXABLE BONDS SERIES B			2-Dec-2019	3.71	1-Dec-2020	3.71	24-Mar-2034	41.5
		2015 HUDCO TAXFREE SERIES D			5-Dec-2019	84.6	5-Dec-2020	84.6	15-Feb-2022	1000.0
		2018 HUDCO TAXABLE BONDS SERIES C			7-Dec-2019	15.63	7-Dec-2020	15.63	22-Feb-2031	211.
		2015 HUDCO TAXFREE BONDS TRANCHE II			11-Dec-2019	82.32	11-Dec-2020	82.32	11-Apr-2022	980.0
		2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	3.4	15-Dec-2020	3.38	15-Mar-2026	48.1
		2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	75.95	15-Dec-2020	75.54	15-Mar-2031	1024.9
					16-Dec-2019	7.69	15-Dec-2020	7.65	15-Mar-2026	105.3
		2015 HUDCO TAXFREE BONDS TRANCHE II			16-Dec-2019	46.63	15-Dec-2020	46.37	15-Mar-2031	610.05
		2018 HUDCO TAXABLE BONDS SERIES D			30-Dec-2019	76.54	28-Dec-2020	76.54	15-Apr-2022	930.00
		2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	42.85	13-Jan-2021	42.97	13-Jan-2024	504.93
		2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	10.9	13-Jan-2021	10.93	13-Jan-2029	127.38
34 14		2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	25.03	13-Jan-2021	25.1	13-Jan-2034	286.54
25 111		2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	38.34	13-Jan-2021	38.44	13-Jan-2024	439.63
S IN		2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	10.88	13-Jan-2021	10.91	13-Jan-2029	123.75
		013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2020	60.12	13-Jan-2021	60.29	13-Jan-2034	671.1
		018 HUDCO TAXABLE BONDS SERIES E			13-Jan-2020	83.4	11-Jan-2021	83.4	11-Jul-2022	1000.00
		016 HUDCO TAXABLE BONDS SERIES F	13-Jan-2020	600.00	13-Jan-2020	40.86	NA	NA	NA	NA
		016 HUDCO TAXABLE BONDS SERIES C	22-Jan-2020	600.00	22-Jan-2020	14.62	NA	NA	NA	NA
		015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	8.27	8-Feb-2021	8.18	8-Feb-2026	117.21
TIME	E031A07AM9 2	015 HUDCO TAXFREE BONDS TRANCHE I			10-Feb-2020	67.59	8-Feb-2021	66.86	8-Feb-2031	909.69





	nterest Amounts may vary due to Public Holidays/Leap	Vear							
	TOTAL		8577.99		3253.59		3721.15		57852.00
			,				1971		
83 INE031A14432	2020 HUDCO COMMERCIAL PAPER SERIES A	NA NA	NA NA	NA	NA	NA	NA	16-Jun-2021	1500.00
82 INE031A14424	2019 HUDCO COMMERCIAL PAPER SERIES E	29-May-2020	1200.00	NA	NA	NA	NA	NA	NA
81 INE031A14416	2019 HUDCO COMMERCIAL PAPER SERIES D	17-Feb-2020	1000.00	NA	NA	NA	NA	NA	NA
80 INE031A14408	2019 HUDCO COMMERCIAL PAPER SERIES C	22-Nov-2019	1100.00	NA	NA NA	NA NA	NA	NA NA	NA
79 INE031A08814	2020 HUDCO TAXABLE BONDS SERIES E			NA	NA	4-Aug-2021	42.80	11-Apr-2025	800,00
78 INE031A08806	2020 HUDCO TAXABLE BONDS SERIES D			NA	NA	29-May-2021	70.20	29-May-2030	1040.00
77 INE031A08764	2019 HUDCO TAXABLE BONDS SERIES F			NA	NA	18-Jan-2021	95.06	14-Apr-2023	1400.00
76 INE031A08566	2017 HUDCO TAXABLE BONDS SERIES D			NA NA	NA NA	15-Apr-2021	178.42	15-Apr-2021	675.0
75 INE031A09FG6	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.89	30-Sep-2021	3.89	22-Dec-2026	47.6
74 INE031A09FF8	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.87	30-Sep-2021	3.87	22-Dec-2021	47.8
73 INE031A08707	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI			25-Sep-2020	210.39	25-Mar-2021	207.53	25-Mar-2029	5000.0
72	SPECIAL INFRASTRUCTURE BONDS II	23-Sep-2020	1.09	23-Sep-2020	1.31	23-Mar-2021	1.22	23-Mar-2021	1.0
71 INE031A08731	2019 HUDCO TAXABLE BONDS SERIES C			16-Sep-2020	91.75	16-Sep-2021	91.75	16-Sep-2022	1250.0
70 INE031A08699	2018 GOI FS HUDCO TAXABLE BONDS SERIES V			15-Sep-2020	224.93	15-Mar-2021	221.87	15-Mar-2029	5320.0
69 INE031A07899	2013 HUDCO TAXFREE BONDS SERIES A			2-Sep-2020	16.33	2-Sep-2021	16.33	2-Sep-2028	190.8
68 INE031A08681	2018 GOI FS HUDCO TAXABLE BONDS SERIES IV			14-Aug-2020	109.36	15-Feb-2021	110.56	14-Feb-2029	2563.1
67 INE031A08533	2017 HUDCO TAXABLE BONDS SERIES A	14-Aug-2020	400.00	14-Aug-2020	2.40	NA NA	NA NA	NA NA	N
66 INE031A08798	2020 HUDCO TAXABLE BONDS SERIES C			12-Aug-2020	22.05	12-Aug-2021	87.47	11-Aug-2023	1470.0
65 INE031A07AI7	2015 HUDCO TAXFREE BONDS SERIES A			31-Jul-2020	10.86	31-Jul-2021	10.86	31-Jul-2025	151.
64 INE031A08673	2018 GOI FS HUDCO TAXABLE BONDS SERIES III			30-Jul-2020	86.13	30-Jan-2021	87.08	30-Jan-2029	2066.
63 INE031A08723	2019 HUDCO TAXABLE BONDS SERIES B			15-Jul-2020	76.20	15-Jul-2021	76.2	15-Jul-2022	1000.
62 INE031A08780	2020 HUDCO TAXABLE BONDS SERIES B	15 7411 2020	303.00	24-Jun-2020	15.27	24-Jun-2021	91.35	24-Jun-2023	1500.0
61 INE031A08525	2016 HUDCO TAXABLE BONDS SERIES G	19-Jun-2020	565.00	19-Jun-2020	24.72	NA NA	NA NA	NA NA	N
60 INE031A08772	2020 HUDCO TAXABLE BONDS SERIES A	15 3011 2020	0.2	15-Jun-2020	6.67	15-Jun-2021	39.90	15-Jun-2023	600.0
59	SPECIAL PRIORITY SECTOR - II BONDS	15-Jun-2020	8.2	15-Jun-2020	2.73	15-Dec-2020	2.22	15-Dec-2020	8.
58	SPECIAL PRIORITY SECTOR - I BONDS	10-Jun-2020	3.70	10-Jun-2020	0.97	10-Dec-2020	0.59	10-Dec-2020	4.
57 INE031A08715	2019 HUDCO TAXABLE BONDS SERIES A	<del>                                     </del>		8-Jun-2020	113.01	7-Jun-2021	113.01	22-Jun-2022	1485.
56 INE031A08624	2018 GOI FS HUDCO TAXABLE BONDS SERIES II	10-Way-2020	700.00	28-May-2020	86.85	1-Dec-2020	87.81	28-Nov-2028	2050.
55 INE031A08509	2016 HUDCO TAXABLE BONDS SERIES E	18-May-2020	700.00	18-May-2020	23.67	12-NOV-2020 NA	130.06 NA	NA	3000.
54 INE031A08616	2018 GOI FS HUDCO TAXABLE BONDS SERIES I	24-Apr-2020	200.00	12-May-2020	128.30	12-Nov-2020	130.06	12-Nov-2028	3000.0
53 INE031A08491	2016 HUDCO TAXABLE BONDS SERIES D	24-Apr-2020	200.00	24-Apr-2020	7.03	NA	NA	NA	100.
52 INE031A08608	2018 HUDCO TAXABLE BONDS SERIES A	-		3-Apr-2020	7.63	3-Apr-2021	7.63	3-May-2021	100.
51 INE031A07881	2012 HUDCO TAXFREE BONDS TRANCHE II 2012 HUDCO TAXFREE BONDS TRANCHE II			30-Mar-2020	8.23	29-Mar-2021 29-Mar-2021	7.14 8.23	28-Mar-2023 28-Mar-2028	109.
49 INE031A08590 50 INE031A07873				27-Mar-2020 30-Mar-2020	35.33 7.14	29-Mar-2021	35.33		97.
48 INE031A08582	2017 HUDCO TAXABLE BONDS SERIES F	19-Mar-2020	1500.00	19-Mar-2020	115.5	NA	NA 25.22	NA 5-Apr-2021	460.
47 INE031A07840		10.14 2020	1500.00	5-Mar-2020	206.85	5-Mar-2021	206.85	5-Mar-2027	2518
46 INE031A07832		1		5-Mar-2020	175.79	5-Mar-2021	175.79	5-Mar-2022	2166.
45 INE031A07865		-		17-Feb-2020	97.96	16-Feb-2021	97.96		1274.
44 INE031A07857				17-Feb-2020	68.56	16-Feb-2021	68.56		920.
43 INE031A07A05				10-Feb-2020	42.63	8-Feb-2021	42.17	8-Feb-2031	556.
42 INE031A07AN7		-		10-Feb-2020	9.38	8-Feb-2021	9.28	8-Feb-2026	

FRN NO.000425N New Delhi

STEVELOPA

Statement of Deviation or Variation								
Name of listed entity	Housing and I	Jrban Corporation Ltd.						
Mode of Fund Raising	Private Placer							
Type of instrument	Non-Convertib	ole Debentures						
Date of Raising Funds	Date	(INR Crores)						
,	15-04-2020	600.00						
	24-04-2020	1,500.00						
	12-05-2020	1,470.00						
	29-05-2020	1,040.00						
	04-08-2020	800.00						
	Total	5,410.00						
Amount Raised	₹ 5410 crore							
Report filed for half year ended	30.09.2020							
Is there a Deviation / Variation in use of funds raised?		No						
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No						
If yes, details of the approval so required?		NA						
Date of approval		NA						
Explanation for the Deviation / Variation		NA						
Comments of the audit committee after review		NA						
Comments of the auditors, if any		NA						
Objects for which funds have been raised and where there has been a deviation, in the following table		NA			The state of the s			
Original Object	Modified	Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amountof Deviation/Variation forthehalf according to Applicableobject (INR Crores and in %)	year	Remarks, if
The fundsraised through the Issue proposed to be utilized towards lending purposes, working capital requirements, augmenting the resource base of HUDCO and other operational requirements (including debt servicing, which includes servicing of both the principal amounts as well as interest payments of various debt facilities availed by the Company in the past and currently outstanding in its books of accounts, including loans and market borrowings).		NA	Rs. 5410 cr.	NA	Rs. 5410 cr.	NIL		NIL

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of Signatory :D. Guhan Designation :Director Finance

रकार का उपक्रम/A Go

हडको भवन, भारत पर्यावास क HUDCO Bhawan, India Habitat Centre, नई दिल्ली/New Delhi - 110 003

