

HUDCO/CS/SE/2023

26th May, 2023

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip Code- 540530

Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai- 400051
NSE Symbol- HUDCO

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/ Ma'am,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Investor Presentation on the financial results of the Company for the quarter & year ended 31st March, 2023.

A copy of the Presentation on the financial results is being made available on HUDCO website i.e. www.hudco.org (Home>>Investors>>Financial Results>>Investors Presentation).

This is for your information and dissemination.

भवदीय
फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

हरिेश कुमार शर्मा

हरीश कुमार शर्मा
कंपनी सेक्रेटरी एंड कंप्लायंस ऑफिसर

Encl.: As above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम)

कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003

दूरभाष : 011-24648160 फैक्स : (011) 24625308, आई.एस.ओ. 9001:2015 प्रमाणित कम्पनी

वेबसाईट : www.hudco.org, सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF

Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise)

Corporation Ltd., HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003



HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

(A Govt. of India Enterprise)



FINANCIAL HIGHLIGHTS

(Amount in ₹ Crore)



SANCTIONS - COMPOSITION



DISBURSEMENTS - COMPOSITION



(Amount in ₹ Crore)

Discipline-wise	Financial Year 22-23				Financial Year 21-22				For the Financial Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2022-23	2021-22	2020-21
Housing	188.50	1,540.95	100.00	-	681.24	30.00	51.30	507.00	1829.45	1,269.54	3,687.89
	5.62%	35.08%	34.93%	-	11.75%	5.99%	3.90%	40.05%	21.61%	14.29%	44.31%
Urban	3,162.01	2,950.28	185.03	420.60	5,116.04	460.41	1,265.65	756.30	6,627.01	7,607.40	4,622.70

SECTOR-WISE DISBURSAL - COMPOSITION



(Amount in ₹ Crore)

Discipline-wise	Financial Year 22-23				Financial Year 21-22				For the Financial Year		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2022-23	2021-22	2020-21

OUTSTANDING LOAN COMPOSITION



DETAILS OF BORROWINGS

(Amount in ₹ Crore)



Particulars	Financial Year 22-23 (At the end of)				Financial Year 21-22 (At the end of)				For the Financial Year			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2022-23	2021-22	2020-21	2019-20
Long Term Borrowing												
Tax Free Bonds	14,014.04	15,031.76	15,031.76	15,031.76	15,031.76	17,198.18	17,388.47	17,388.47	14,014.04	15,031.76	17,388.47	17,388.47
	22.26%	24.43%	25.74%	25.02%	24.42%	29.75%	29.78%	29.32%	22.26%	24.42%	28.49%	28.27%
Taxable Bonds@	34,220.00	32,220.00	32,810.00	36,060.00	39,468.47	37,968.47	37,981.67	37,981.67	34,220.00	39,468.47	39,229.39	35,468.74
	54.36%	52.37%	56.17%	60.00%	64.11%	65.68%	65.04%	64.05%	54.36%	64.11%	64.27%	57.67%
Refinance from NHB/IFCL	777.14	2,124.62	2,231.58	2,304.96	2,318.92	2,465.50	2,545.77	2,626.04	777.14	2318.92	2,640.00	4,082.64
	1.24%	3.45%	3.82%	3.84%	3.77%	4.27%	4.36%	4.43%	1.24%	3.77%	4.33%	6.64%
Public Deposits	1.71	2.22	2.92	3.11	3.90	8.87	10.99	16.21	1.71	3.90	22.78	168.61
	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.01%	0.01%	0.04%	0.27%
	77.36	85.68	84.40	88.88	88.88	88.88	88.88	88.88	77.36	88.88	88.88	88.88

FUNDS RAISED DURING THE YEAR

(Amount in ₹ Crore)



CLASSIFICATION OF ASSETS



S. No.	Exposure at Default	March ,2023		March ,2022	
		Outstanding (₹ in Crore)	%	Outstanding (₹ in Crore)	%
I.	Stage 1	72,929.88	90.32	73,517.96	93.64
II.	Stage 2	5,054.26*	6.26	2,187.60	2.79

FINANCIAL STATEMENTS



(Amount in ₹ Crore)

Particulars	Quarter Ended		Year Ended	
	31 st March, 2023 (Audited)	31 st March, 2022 (Audited)	31 st March, 2023 (Audited)	31 st March, 2022 (Audited)

KEY INDICATORS



Particulars	Year Ended	
	March,2023	March, 2022
	9.01%	9.15%

SHAREHOLDING PATTERN



