150 YEARS OF CELEBRATING THE MAHATMA

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hudco

HUDCO/CS/SE/2020

3rd July, 2020

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 (LODR) Regulations, 2015 – Outcome of the Investor meeting/ Tele-conference by IDBI Capital Markets & Services Limited.

Dear Sir/ Ma'am

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the outcome of the Investor meeting/ Tele-conference by IDBI Capital Markets & Services Limited on 3rd July, 2020, with respect to Housing and Urban Development Corporation Limited Q4 and FY 2019-20 Financial Results announced on 26th June, 2020. A copy of the same is placed on the website of the Company www.hudco.org.

This is for information and dissemination.

Thanking you,

Yours sincerely
For **Housing and Urban Development Corporation Limited**

Harish Kumar Sharma
Company Secretary & Compliance Officer

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम)कोर 7 ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-24649610-23 फैक्स: (011) 24625308, आई एस ओ 9001:2015 प्रमाणित कम्पनी
वेबसाइट : www.hudco.org सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF
Housing and Urban Development Corporation Ltd., (A Govt. of India Enterprise) Core - 7'A', HUDCO Bhawan, India Habitat Centre Lodhi Road, New Delhi - 110 003, Tel:011-24649610-23, Fax:011-24625308, AN ISO 9001:2015 Certified Company
website :www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

Profitability with Social Justice

Outcome of Investor Meeting / Tele-conference organized by IDBI Capital Markets & Services Limited on 3rd July, 2020, with respect to Housing and Urban Development Corporation Limited (HUDCO) Q4FY20 Financial results announced on 26th June, 2020.

Date of the Conference	3rd July, 2020
Type of Meetings	Tele Conference Con-call
Company Management Representatives	• Shri M. Nagaraj, Director (Corporate Planning) with additional charge of Chairman & Managing Director, HUDCO • Shri D. Guhan, Director (Finance) • Shri D. Subrahmanyam, Sr. Executive Director (Operations) • Shri Harish Kumar Sharma, Company Secretary • Smt. Reva Sethi, General Manager (Finance) • Smt. D. Shefali Sudhakar, General Manager (Finance) • Shri Achal Gupta, Jt. General Manager (Finance)
Investors' Conference Hosted / Organized By	IDBI Capital Markets & Services Limited
Did the discussions involve revealing any UPSI	No
Whether any presentation was made during discussion	No. However, the Investors on the call were informed that a copy of the Management Presentation for Quarter / year ending 31st March, 2020 is available on HUDCO's website (https://hudco.org//writereaddata/Management%20Presentation%2019-20.pdf) and on the websites of stock exchange(s).
Details of Investors invited by the Event Organizer	Total 73 Participants (including the speakers) were present on the Tele conference con-call. **The details of the participants are attached**.
Gist of discussions	i) Housing and Urban Development Corporation Limited (HUDCO) is a Central Public Sector Enterprise under the administrative control of Ministry of Housing & Urban Affairs. It is also a Public Financial Institution (PFI) within the meaning of clause (72) of section 2 of the Companies Act, 2013. HUDCO is also an HFC regulated by National Housing Bank. Over the years, HUDCO has been playing an active role in the field of financing various Housing and Infrastructure projects spread across the Country. ii) The long-term debt instruments of HUDCO are rated as 'AAA' by India Ratings, ICRA Ratings & CARE Ratings. iii) In FY'20, that happens to be HUDCO's golden jubilee year as well, the company has recorded outstanding financial results witnessing a 45.00% growth in the net profit that has touched an all-time high of Rs 1708.42 crore in the financial year FY'20, from Rs. 1180.15 crore in FY'19.

HOUSING & URBAN DEVELOPMENT CORPN. LTD. hudco

iv) HUDCO has seen a 13 percent growth in its net worth that has reached Rs 12343.49 crore in 2019-20, from Rs 10955.77 crore in 2018-2019. The net total income also witnessed a quantum jump of 35 percent to Rs 7571.64 crore in FY'2019-2020, from Rs 5591.22 crore in FY'19.

v) HUDCO board has also approved an all-time high dividend of Rs 3.10 per share subject to approval by the shareholders. The above includes an interim dividend of Rs 0.75 per share paid in March 2020. The total dividend recommended by the company is Rs 620.59 crore as against Rs 165.16 crore in the previous year

vi) HUDCO's Net NPA is 0.19 %, which is among the lowest in the sector.

vii) During the year FY'20, HUDCO's emphasis was on the sanction of various projects in Housing & Urban Infrastructure sectors including PMAY, Expressways, Water Supply projects, etc.

viii) Sanctions (excluding EBR for PMAY aggregating to Rs. 20,000 crore in FY19) grew by 38% YoY to Rs 19,942 crore. Sanctions in Q4 FY20 stood at Rs 12,450 crore as against Rs. 83 crore in Q3 FY20.

ix) Loans to government agencies constitute 96.3% of loan book.

x) Funding to housing, urban infrastructure and HUDCO-NIWAS segments constitutes 57.43%, 42.17% and 0.40% of gross loan book respectively.

xi) HUDCO continues to have robust liquidity and fund profile. The company continues to maintain adequate liquidity to meet the repayment/ redemption obligations as well as operational requirements. The company also continues to maintain its impeccable track record of servicing its debt/ liabilities in time without there being any instance of delay/default, till date.

xii) The senior management and executives have been working from the offices since April 20th. The extent to which the COVID-19 pandemic will impact the company's future results will depend on developments in coming time. However, 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.

xiii) HUDCO's Capital Adequacy Ratio, calculated on half yearly

	basis, is 56.94%, as on 31st March, 2020. xiv) The book value of HUDCO's equity shares (having face value of Rs. 10/- per share) as on 31st March, 2020 was Rs. 62.85 per share. The aforesaid opening remarks of the Management were followed by discussions with the participants on the call. In line with Code of Practice & Procedures, the discussions during the Investor Call were confined to the Management presentation, already available on HUDCO's website, and published quarterly/annual results of the Company and/or general information about the industry/company.