



HUDCO/CS/SE/2021

29th June, 2021

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: Submission of Audited Financial Results (Standalone and Consolidated) of the Company for the quarter & year ended 31st March, 2021.

Dear Sir/ Ma'am

The Board of Directors in their meeting held on Tuesday, 29th June, 2021 inter-alia:

- (i) Considered and approved the Audited Financial Results (Standalone and Consolidated) for the quarter & year ended 31st March, 2021;
- (ii) Recommended the final dividend of Rs. <u>1.425</u> /- per equity share (<u>0.14.25</u> %) for the financial year 2020-21, subject to the approval of the shareholders in the Annual General Meeting;
- (iii) Approved the matter relating to raising of funds through issue of bonds/ debentures, as may be permitted by the regulatory authorities from time to time during the financial year 2021-22 upto a maximum of Rs. 15,000 crore.

Pursuant to Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Audited Financial Results (Standalone and Consolidated) for the quarter & year ended 31st March, 2021, Statement of Assets & Liabilities as on 31st March, 2021 are enclosed herewith.

Further, it is declared that the Statutory Auditors have not expressed any modified opinion(s) in their Audit Report with respect to the said financials.

Further, we wish to inform you that the Annual Audited Financial Results (Standalone and Consolidated), being Unpublished Price Sensitive Information will be submitted to the Debenture Trustees for taking note of its contents and issuing their Certificate, after the same is made public through Stock Exchanges. Therefore, the Certificate from Debenture Trustee(s) required to be furnished under the Regulation 52(5) of the SEBI (LODR) Regulations, 2015 will be submitted to Stock Exchanges on receipt of the same from the Debenture Trustee(s).

Presentation on the financial results is being made available on HUDCO website i.e., www.hudco.org (Home>>Investors>>Financial Results>>Investors Presentation) and also on the websites of BSE Ltd. and National Stock Exchange of India Ltd (NSE).

The Board meeting commenced at 6:40 p.m. and concluded at 7;30 p.m.

धन्यवाद

भवदीय

फॉर **हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरशन लिमिटेड**

हरीश कुमार शर्मा

32/21JINI

कंपनी सेक्रेटरी एंड कंप्लायंस ऑफ़िसर

Encl as above

PREM GUPTA & CO.





Independent Auditor's Report (Unmodified Opinion) On Standalone Audited quarterly and year to date financial results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To the Board of Directors of Housing and Urban Development Corporation Limited New Delhi

Opinion

We have audited the accompanying Statement of Standalone Financial Results of Housing and Urban Development Corporation Limited ("the Company"), for the quarter and year to date ended March 31, 2021 ("the Statement"), attached herewith, being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Standalone Financial Results for the year ended March 31, 2021:

- a. Are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- b. Give a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, ("Ind AS") and other accounting principles generally accepted in India, of the net profit and total comprehensive income and other financial information for the quarter and year to date ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the Standalone Financial Results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.



Emphasis of Matter

- 1. We draw attention to Note 9 to the Standalone financial results for the following matter:
 - i. The company has recognised interest income on "No Lien AGP Account" amounting to Rs 27.59 crore [27.20 crore for the previous year ended 31st March 2020] for the year ended 31st March 2021.
 - ii. The balance outstanding as at the end of the year is Rs. 493.33 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 respect of this matter.

2. We draw your attention to Note 8 to the Standalone financial results which explains the uncertainties and the management's assessment of the financial impact due to the lockdowns 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 respect of this matter

Management's and Board of Director's Responsibilities for the Standalone Financial Results

These quarterly financial results as well as the year to date standalone financial results have been prepared on the basis of the standalone annual financial statements. The Company's management and Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.



In preparing the standalone financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The management and Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results for the year ended March 31, 2021 as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.

As Part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of Internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Conclude on the appropriateness of the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the



related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

 Evaluate the overall presentation, structure, and contents of the Standalone Financial Results, including the disclosures, and whether the Standalone Financial Results representing the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our Independence, and where applicable, related safeguards.

Other Matters

The Statement includes the results for the Quarter ended March 31, 2021 being the balancing figure between audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year which were subject to limited review by us. Our report is not modified in respect of this matter.

For Prem Gupta & Company Chartered Accountants (Firm Regn No. 000425N)

Rajan Uppal Partner

(Membership No. 097379)

UDIN: 21097379AAAACO3493

Place of Signature: New Delhi

Date: 29th June 2021



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 AUDITED FINA	NCIAL RESULTS F	ON THE QUARTER/FIN	ANCIAL TEAR END	Year E	inded
5. No.	Particulars	31 st March, 2021	Quarter Ended 31 st December, 2020	31 st March, 2020	31st March, 2021	31 st March, 2020
, ,,,,,	-	(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	Income					
I	Revenue from operations					
	Interest Income	1,742.50	1,834.23	1,871.08	7,172.62	7,482.5
	Dividend Income		-	-	3.44	3.79
	Rental Income	10.25	10.57	9.43	40.60	35.5
		0.59	0.02	5.80	6.39	6.2
	Fees and Commission Income	4.37	0.02	5.00	8.82	
	Net Gain on Fair Value Changes	1.67	0.37	2.18	2.71	3.9
6	Sale of Services		1.845.19	1,888.49	7,234.58	7,532.1
	Total revenue fom Operations	1,759.38		11.91	43.15	39.5
II	Other Income	18.47	8.08			7,571.6
III	Total Income (I + II)	1,777.85	1,853.27	1,900.40	7,277.73	7,571.0
	Expenses			1 100 01	4.764.00	4.047.0
1	I Finance Costs	1,158.38	1,205.42	1,189.31	4,764.82	4,847.8
2	Pees and Commission Expense	(0.11)	0.19	(4.67)	2.03	2.5
3	Net Loss on Fair Value Changes		0.68	4.03		19.2
	Impairment on Financial instrument and written offs	(301.90)	(6.50)	19.34	(73.63)	155.7
	5 Employee Benefit Expenses	55.03	52.10	75.12	206.25	239.0
	5 Depreciation and Amortization	1.92	1.55	1.49	6.98	5.7
	7 Corporate Social Responsibilities (CSR)	83.33	0.73	50.59	85.93	56.9
	8 Other Expenses	17.32	14.19	19.84	56.71	70.1
		1,013.97	1,268.36	1,355.05	5,049.09	5,397.1
IV	Total expenses	763.88	584.91	545.35	2,228.64	2,174.5
V	Profit/(loss) before Tax (III-IV)	703.00	384.91	343.33	2/220.01	2/27 110
	Tax Expense	07.20	112.12	111.01	423.42	451.2
	1 Current Tax Expense	97.28	112.12			14.9
2	2 Deferred Tax Expense/ (Credit)	140.27	81.26	(6.62)	226.64	466.1
VI	Total Tax Expense	237.55	193.38	104.39	650.06	
VII	Profit /(loss) for the Period / Year (V-VI)	526.33	391.53	440.96	1,578.58	1,708.4
	Other Comprehensive Income					
	Items that will not be reclassified to profit or loss					
	Items that will not be reclassified to profit of loss					
1	1 Re-measurement gains/losses on defined benefit plans	11.31	(11.41)	(11.44)	(25.88)	(22.2
		(2.05)	2.07	2.00	6.51	5.6
2	2 Income tax relating to items that will not be reclassified	(2.85)	2.87	2.88	6.51	5.0
	to profit or loss	8.46	(8.54)	(8.56)	(19.37)	(16.6
VIII	Other Comprehensive Income			(0.30)		(201
	W TOUR BOOK SOLVE	523070-0		422.40	4 FFO 24	1 601
IX	Total Comprehensive Income for the Period	534.79	382.99	432.40	1,559.21	1,691.7
X	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹	523070-0		432.40 2,001.90	1,559.21 2,001.90	2,001.9
X	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each)	534.79	382.99			2,001.9
X	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March	534.79 2,001.90	382.99 2,001.90		2,001.90	2,001.9
X	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The	534.79 2,001.90 EPS for quarters is no	382.99 2,001.90		2,001.90	2,001.9 10,341.5
X	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹)	534.79 2,001.90 EPS for quarters is not 2.63	382.99 2,001.90 at annualised) 1.96	2,001.90	2,001.90 11,187.15 7.89	2,001.9
XI	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹)	534.79 2,001.90 EPS for quarters is no	382.99 2,001.90 at annualised)	2,001.90	2,001.90	2,001.9
XI XIII	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each)(The Basic (₹) Diluted (₹) Additional Disclosure:	534.79 2,001.90 EPS for quarters is not 2.63	382.99 2,001.90 at annualised) 1.96	2,001.90	2,001.90 11,187.15 7.89 7.89	2,001.9 10,341.9 8.9 8.9
XI XII XIII	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each)(The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund)	534.79 2,001.90 EPS for quarters is no 2.63 2.63	382.99 2,001.90 t annualised) 1.96 1.96	2,001.90 2.20 2.20	2,001.90 11,187.15 7.89 7.89 4.51	2,001.9 10,341.8 8.9 8.9
XI	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each)(The Basic (₹) Diluted (₹) Additional Disclosure:	534.79 2,001.90 EPS for quarters is no 2.63 2.63	382.99 2,001.90 t annualised) 1.96 1.96	2,001.90 2.20 2.20	2,001.90 11,187.15 7.89 7.89 4.51 As per A	2,001.9 10,341.9 8.9 8.9 4.00000000000000000000000000000000000
XI XII XIII	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each)(The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund)	534.79 2,001.90 EPS for quarters is no 2.63 2.63	382.99 2,001.90 t annualised) 1.96 1.96	2,001.90 2.20 2.20	2,001.90 11,187.15 7.89 7.89 4.51 As per A	1,691.7 2,001.9 10,341.5 8.5 8.5 4.9 nnexure-1
XI XII XIII	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund) Previous and Next due date for payment of interest/repair	2,001.90 EPS for quarters is not 2.63 2.63 ayment of principal and	382.99 2,001.90 at annualised) 1.96 1.96 nount of non-convertible of	2,001.90 2.20 2.20 debenture	2,001.90 11,187.15 7.89 7.89 4.51 As per A	2,001.9 10,341.9 8.9 8.9 4. nnexure-1
XI XIII 1 2	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund) Previous and Next due date for payment of interest/repair Whether the same has been paid Debt Service Coverage Ratio (PBT+ Interest and other of the same has been paid)	2,001.90 EPS for quarters is not 2.63 2.63 2.63 ayment of principal and tharges)/(Interest and	382.99 2,001.90 at annualised) 1.96 1.96 nount of non-convertible of the charges + Principal	2,001.90 2.20 2.20 debenture	2,001.90 11,187.15 7.89 7.89 4.51 As per A Paid on 0.54	2,001.9 10,341.5 8.5 8.5 4.0 nnexure-1 due dates 0.0
X XI XIII 1 2 3 4	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund) Previous and Next due date for payment of interest/repair (PBT+ Interest and other of Interest Service Coverage Ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service Coverage ratio (PBT+ Interest and other of Interest Service Coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest Service coverage ratio (2,001.90 EPS for quarters is not 2.63 2.63 2.63 ayment of principal and tharges)/(Interest and	382.99 2,001.90 at annualised) 1.96 1.96 nount of non-convertible of the charges + Principal	2,001.90 2.20 2.20 debenture	2,001.90 11,187.15 7.89 7.89 4.51 As per A Paid on 0.54	2,001.9 10,341.9 8.9 8.9 4.000
XI XIII 1 2 3 4 5	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund) Previous and Next due date for payment of interest/repair (PBT+ Interest and other of Interest Service coverage Ratio (PBT+ Interest and other Debenture Redemption Reserve	2,001.90 EPS for quarters is not 2.63 2.63 2.63 ayment of principal and tharges)/(Interest and	382.99 2,001.90 at annualised) 1.96 1.96 nount of non-convertible of the charges + Principal	2,001.90 2.20 2.20 debenture	2,001.90 11,187.15 7.89 7.89 4.51 As per A Paid on 0.54 1.47 3,876.87	2,001.9 10,341.5 8.5 8.5 4. nnexure-1 due dates 0. 1. 3,437.
XI XIII 1 2 3 4	(VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each) Reserves as at 31st March Earnings Per Share (Face Value of ₹10 each) (The Basic (₹) Diluted (₹) Additional Disclosure: Debt Equity Ratio (Borrowings/ Shareholder's Fund) Previous and Next due date for payment of interest/repair (PBT+ Interest and other of Interest Service Coverage Ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service Coverage ratio (PBT+ Interest and other of Interest Service Coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest and other of Interest Service coverage ratio (PBT+ Interest Service coverage ratio (2,001.90 EPS for quarters is not 2.63 2.63 2.63 ayment of principal and tharges)/(Interest and	382.99 2,001.90 at annualised) 1.96 1.96 nount of non-convertible of the charges + Principal	2,001.90 2.20 2.20 debenture	2,001.90 11,187.15 7.89 7.89 4.51 As per A Paid on 0.54	2,001.9 10,341.5 8.5 8.5 4.0 0.0 1.0 3,437.1 12,343.





Statement of Assets & Liabilities

(₹ in crore) Year Ended Year Ended S.No. **Particulars** 31st March, 2021 31st March, 2020 ASSETS **Financial Assets** 1,286.12 222.67 Cash and Cash Equivalents (a) 141.28 200.14 (b) Bank Balance other than (a) above 1.61 Derivative Financial Instruments 0.66 (c) Receivables (d) 7.93 6.24 - Trade Receivables - Other Receivables 3.89 5.22 74,267.92 74,291.89 (e) Loans 233.51 250.87 Investments (f) 697.90 501.94 Other Financial Assets (g) 75,635.21 Sub Total (1) 76,484.58 **Non-Financial Assets** 1.99 Current Tax Assets (Net) (a) 18.62 19.28 (b) **Investment Property** Property, Plant and Equipment 62.58 45.27 (c) 17.49 51.56 (d) Capital Work-in-Progress 21.15 Intangible Assets under development (e) 0.31 0.28 Other Intangible Assets (f) 354.32 373.40 Other Non-Financial Assets (g) 491.78 474.47 Sub Total (2) 76,126.99 TOTAL ASSETS (1+2) 76,959.05 LIABILITIES AND EQUITY Liabilities **Financial Liabilities** 1 Derivative Financial Instruments (a) (b) Payables 1. Trade Payable - Total outstanding dues of MSME 0.10 0.11 - Total outstanding dues of creditors other than MSME 2. Other Payables - Total outstanding dues of MSME 0.39 0.09 11.73 17.39 - Total outstanding dues of creditors other than MSME 58,057.55 53,991.49 Debt Securities (c) 7,276.65 2,897.64 (d) Borrowings 22.77 168.47 (e) Deposits 1,639.42 1,729.32 Other Financial Liabilities (f) Sub Total (A-1) 62,719.50 63,093.62 2 **Non-Financial Liabilities** 8.41 Current Tax Liabilities (Net) (a) 220.65 332.82 (b) Provisions 633.68 413.55 Deferred Tax Liabilites (Net) (c) 55.68 Other Non-Financial Liabilities 75.59 (d) 689.88 Sub Total (A-2) 1,050.50 63,783.50 Sub Total (A) 63,770.00 3 Equity Equity Share Capital 2,001.90 2,001.90 (a) 11,187.15 10,341.59 (b) Other Equity 13,189.05 12,343.49 Sub Total (B) 76,126.99 76,959.05 TOTAL LIABILITIES AND EQUITY (A+B)





Cash Flow Statement

(₹ in crore)

			(Cili erore)
S.No.	Particulars	Year Ended	Year Ended
5.110.	T di Cidatai 5	31 st March, 2021	31 st March, 2020
Α	Operating activities		
A	Profit before tax	2,228.64	2,174.53
	Adjustments to reconcile profit before tax to net cash flows:	2,220.04	2,174.55
(i)	Depreciation & amortisation	6.98	5.71
	Impairment on financial instruments	(73.63)	155.76
	Unrealised foreign exchange gain/loss and EIR on borrowings	3.82	6.26
	Unrealised loss/ (gain) on derivative & investment held for trading	(9.77)	5.53
	Change in the fair value of hedged item	0.95	13.68
	Dividend income	(3.44)	(3.79)
(vii)	Interest on investment (Bonds)	(0.48)	(21.88)
(viii)	Provision for employee benefits & CSR	85.13	18.45
(ix)	Provision for Interest under Income Tax Act	0.50	2.00
(x)	Loss/ (Profit) on sale of Fixed Assets (Net)	5m	(0.01)
(xi)	EIR on Advances	9.58	3.75
(xii)	Discounting of security deposit and deposit for services	-	(0.05)
(xiii)	Discounting of Interest Income on Staff Advances	(2.63)	(2.66)
(xiv)	Discounting of Employee cost of Staff advances	2.38	2.27
	Operating Profit before Working capital changes	2,248.03	2,359.55
	Working capital changes		
	Loans	(52.50)	(3,549.98)
(ii)	Trade receivables, financial and non financial assets	274.47	25.12
(iii)	Liability and provisions	110.50	286.05
	Subtotal (i to iii)	332.47	(3,238.81)
	Income tax paid (Net of refunds)	(419.59)	(456.99)
	Net cash flows from/(used in) operating activities - A	2,160.91	(1,336.25)
В	Investing activities	2/200152	(2/000120)
	Purchase of fixed and intangible assets	(10.83)	(15.49)
	Proceeds from sale of property and equipment	0.09	2.58
	Investments at fair value through profit and loss	(7.11)	91.76
	Dividend received	3.44	3.79
()	Net cash flows from/(used in) investing activities - B	(14.41)	82.64
С	Financing activities	, ,	
(i)	Change in borrowings	(462.47)	1,582.39
(ii)	Dividends paid including DDT	(620.58)	(217.21)
	Net cash flows from financing activities - C	(1,083.05)	1,365.18
	Net increase in cash and cash equivalents (A + B + C)	1,063.45	111.57
	Cash and cash equivalents - Opening Balance	222.67	111.10
	Cash and cash equivalents - Closing Balance	1,286.12	222.67

Components of Cash & Cash Equivalents

(₹ in crore)

S.No.	PARTICULARS	As at	As at
		31 st March, 2021	31 st March, 2020
Α	Cash and Cash Equivalents		
(i)	Cash and Revenue Stamps in hand		<u> </u>
(ii)	Bank Deposits (3 months and less than 3 months) *	1,228.89	176.86
(iii)	Balances in Current account with:		
	- Reserve Bank of India	0.02	0.02
	- Scheduled Banks *	57.21	45.79
(iv)	Cheque/Demand draft in hand	-	=
	Total A	1,286.12	222.67

^{*} Earmarked Balances in Cash & Cash Equivalents are ₹ 52.20 crore (previous year ₹ 188.46 crore)





1	The above Standalone financial results for the quarte Board of Directors at their meeting held on 29 th June,		en reviewed by the Audit Committee and subsequently approved by the
2			by Statutory Auditors as required under regulation 33 of SEBI (Listing under unmodified opinion on the financial results for the quarter and year
3	The company does not have separate reportable segr	ments in terms of Indian Accounting Star	ndard (Ind AS-108) on "Operating Segments".
4	The company has made provision on loans (impairme year: ₹ 2939.67 crore) as per Ind-AS requirement.	ent) as per Expected Credit Loss (ECL) r	method amounting to $\stackrel{?}{_{\sim}}$ 2753.78 crore as on $31^{\rm st}$ March, 2021 (Previous
5	During the financial Year, in case of one of the bound of ₹ 482.57 crore has been convert Convertible Debentures have been issued at value of corresponding ECL allowance thereof.	sets". As per the Master Debt Restructur ed into a Sustainable Debt of ₹ 297.12 f ₹ 1/- each towards unsustainable debt	ed the restructuring plan as per RBI Circular dated 7 th June 2019 oring Agreement (MDRA) executed among the 8 consortium lenders, the crore and Unsustainable Debt of ₹ 185.45 crore. Equity and Optional t. The unsustainable debt has been written off with the reversal of the
6	implemented. As per resolution plan, company has rethereof.	eceived ₹24.89 crore and balance ₹ 19.4	of the borrowers, with principal amount of ₹ 44.29 crore, has bee i0 crore has been written off with the reversal of the corresponding EC
7	Standards, Housing Finance Companies are required	to create an Impairment Reserve for an nent allowance under Ind AS-109 made b	2019-20 dated 13 th March, 2020 on implementation of Indian Accountin ly shortfall in impairment allowances under Ind-AS 109 and IRAC norm by the company is lower than the total provision required under IRAC a
8	resultant lockdowns are less restrictive for economic vaccinatization and gradual decrease in the COVID company are State Govt or its agencies with Govt. g company believes that it holds a much stable asset which second wave of Covid-19 pandemic shall imp	c activity and are concentrated in the cases, the business and commercial act uarantee as security, additionally supportlass and better borrower profile, hence act the company's future results shall overity of the Covid-19 pandemic and am	t wave, with significant increase in the number of cases in India. Th most-hit states. The company believes that with the pick up in glob- civities is poised to resurgence. Since the most of the borrowers of the tred with budgetary provision of the Govt. or Mortgage as Security, the e company can withstand the pandemic relatively better. The extent the depend on developments, which are highly uncertain, including amon by action to contain its spread or mitigate its impact. The Company shares
9	the property leased to it, expenditure and liability, if ₹ 27.59 crore (previous year ₹ 27.20 crore) on the a	any, on account of this project is paid o mount deficit (recoverable) from MoHUA recoverable) to the extent of ₹ 493.33 o	of MoUD (now MoHUA), HUDCO does not retain any right or interest out of No Lien AGP Account maintained with HUDCO. Interest income A has been booked for the twelve month ended 31st March, 2021. As a crore, which includes amounts paid by HUDCO on behalf of MoHUA are foutstanding amount.
10			company and/ or lien on deposits for all the secured bonds issued by the
11	raised during the period have been utilized for the	ough issue of listed Non-convertible debt purpose stated in the Offer document	LODK) Regulations, 2015. t securities of different tenors on private placement basis. The amoun (5). Accordingly, a statement for deviation or variation in use of issu ch, 2021, indicating Nil deviation/ variation is attached as Annexure-2.
12	SEBI/HO/DDHS/CIR/P/2018/144 dated 26 th November	er, 2018. Accordingly, the company has	ance of Debt securities by Large Entities' laid under SEBI Circular N- made annual and initial disclosures to the stock exchanges in prescribe lar, copy of the said disclosures are attached as Annexure-3.
13	diversified sources of borrowings. The Company con of credits from various banks to take care of its oper lenders, it can continue to mobilise sufficient funds	tinues to be well geared to meet its fun- rational requirements. Considering high from domestic & international markets	experienced any impact on liquidity position, cushioned by its access iding needs. It has sufficient liquidity as well as adequate undrawn line credit worthiness and well-established relationship of the Company with some the contingencies, if any. Further, there has been no default its debt servicing obligations, both towards principal and interest, during the continuation of the con
14	Rating assigned to the Company by Credit Rating Ag-	encies:	
	Particulars	Agency	Credit Rating
	Proposed bank loans	India Ratings & Research	Provisional IND AAA/Stable and Provisional IND A1+
	Long-term bank loans	India Ratings & Research	IND AAA/Stable
	Domestic term deposit	India Ratings & Research	IND tAAA
	Short-term bank loans	India Ratings & Research	IND A1+
	Long term borrowings	ICRA	[ICRA]AAA (Stable)
	Long-term/Short-term Bank Facilities	CARE Ratings	CARE AAA;Stable/CARE A1+
15	During the year 2020-21, the company paid interim		₹ 10 each after the approval of the board in its meeting held on 18
16		has recommended a final dividend @3	₹ 1.425 per equity share of ₹10 each which is subject to approval
17	shareholders at the ensuing AGM. During the year some of accounting policies have been	en modified which are clarificatory in nat	ture and have no resultant financial effect.
18	There was one investor complaint pending with comp	pany as on 31 st March, 2021 which has b	peen resolved as on date.
19	During the quarter ended 31st March, 2021 there we		
20	In line with the requirements of Regulation 33 and 5 results for the quarter and year ended 31st March, 2 of India Limited (URL: www.nseindia.com/corporates	2021 are available on the website of BSE	(Listing Obligations and Disclosure Requirements) Regulations, 2015, ti : Limited (URL: www.bseindia.com/corporates), National Stock Exchange. v.hudco.org)
21	audited figures in respect of full financial year end	d, wherever necessary. The figures of q ed $31^{\rm st}$ March, 2021 and published year	quarter ended on $31^{\rm st}$ March, 2021 are the balancing figures between the date figures upto the quarter ended $31^{\rm st}$ December, 2020 of the contract
	financial year.		For and on behalf of the Board of Director

Place: New Delhi Date: 29th June, 2021





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 Amt. of (g) =(h)
1 INFO	1 INF031A08608	2018 HUDCO TAXABLE BONDS SERIES A			3-Apr-2020	7.63	3-Apr-2021	7.63	3-Mav-2021	100.00
2 INEC	T	2016 HUDCO TAXABLE BONDS SERIES D	24-Apr-2020	200.00	24-Apr-2020	7.17	NA		NA	AN
3 INEC		2016 HUDCO TAXABLE BONDS SERIES E	18-May-2020	700.00	18-May-2020	23.67	AN	AN	AN	NA
4 INEC	4 INE031A08715	2019 HUDCO TAXABLE BONDS SERIES A			8-Jun-2020	113.01	7-Jun-2021	113.01	22-Jun-2022	1485.00
5 INEC	5 INE031A08772	2020 HUDCO TAXABLE BONDS SERIES A			15-Jun-2020	6.67	15-Jun-2021	39.90	15-Jun-2023	00.009
6 INEC	6 INE031A08525	2016 HUDCO TAXABLE BONDS SERIES G	19-Jun-2020	565.00	19-Jun-2020	24.72	NA	NA	NA	NA
7 INEC	7 INE031A08780	2020 HUDCO TAXABLE BONDS SERIES B			24-Jun-2020	15.27	24-Jun-2021	91.35	24-Jun-2023	1500.00
8 INEC	8 INE031A08723	2019 HUDCO TAXABLE BONDS SERIES B			15-Jul-2020	76.20	15-Jul-2021	76.2	15-Jul-2022	1000.00
9 INEC	9 INE031A07AI7	2015 HUDCO TAXFREE BONDS SERIES A			31-Jul-2020	10.86	31-Jul-2021	10.86	31-Jul-2025	151.00
10 INEC	10 INE031A08798	2020 HUDCO TAXABLE BONDS SERIES C			12-Aug-2020	22.05	12-Aug-2021	87.47	11-Aug-2023	1470.00
11 INEC	11 INE031A08533	2017 HUDCO TAXABLE BONDS SERIES A	14-Aug-2020	400.00	14-Aug-2020	2.40	NA	NA	NA	NA
12 INEC	12 INE031A07899	2013 HUDCO TAXFREE BONDS SERIES A			2-Sep-2020	16.33	2-Sep-2021	16.33	2-Sep-2028	190.80
13 INEC	13 INE031A08731	2019 HUDCO TAXABLE BONDS SERIES C			16-Sep-2020	91.75	16-Sep-2021	91.75	16-Sep-2022	1250.00
14 INEC	14 INE031A09FF8	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.87	30-Sep-2021	3.87	22-Dec-2021	47.86
15 INEC	15 INE031A09FG6	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.89	30-Sep-2021	3.89	22-Dec-2026	47.67
16 INEC	16 INE031A07AJ5	2015 HUDCO TAXFREE BONDS SERIES B			1-Oct-2020	72.75	1-Oct-2021	72.75	1-0ct-2025	1029.00
17 INEC	17 INE031A07AK3	2015 HUDCO TAXFREE BONDS SERIES C			9-Oct-2020	7.60	11-Oct-2021	7.60	9-Oct-2025	108.50
18 INEC	18 INE031A08749	2019 HUDCO TAXABLE BONDS SERIES D			13-Oct-2020	83.9	13-Oct-2021	83.9	13-Oct-2022	1190.00
19 INEC	19 INE031A09FA9	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2020	0.36	21-Oct-2021	0.36	21-Oct-2021	4.77
20 INEC	20 INE031A09FB7	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2020	0.84	21-Oct-2021	0.84	21-Oct-2026	10.81
21 INEC	21 INE031A07907	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	21.94	25-Oct-2021	21.94	25-Oct-2023	269.58
22 INEC	22 INE031A07915	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	68.02	25-Oct-2021	68.02	25-Oct-2028	799.27
23 INEC	23 INE031A07923	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	3.01	25-Oct-2021	3.01	25-Oct-2033	35.51
24 INEC	24 INE031A07931	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	30.29	25-Oct-2021	30.29	25-Oct-2023	361.79
25 INEC	25 INE031A07949	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	71.17	25-Oct-2021	71.17	25-Oct-2028	815.00





88.85	137.66	66.51	1370.00	3000.00	18.37	28.47	8.76	47.36	128.42	41.54	2050.00	1000.00	211.5	4.00	980.00	48.16	1024.94	105.35	610.05	8.72	AN	930.00	1000.00	504.93	127.38	286.54	439.63	123.75	671.16	1400.00	2066.90	117.21	69.606	128.45	556.15	2563.10	920.10	1274.24	100
25-Oct-2033	11-Nov-2021	11-Nov-2026	11-Nov-2022	12-Nov-2028	24-Mar-2024	24-Mar-2029	24-Mar-2034	24-Mar-2024	24-Mar-2029	24-Mar-2034	28-Nov-2028	15-Feb-2022	22-Feb-2031	10-Jun-2021	11-Apr-2022	15-Mar-2026	15-Mar-2031	15-Mar-2026	15-Mar-2031	15-Jun-2021	AN	15-Apr-2022	11-Jul-2022	13-Jan-2024	13-Jan-2029	13-Jan-2034	13-Jan-2024	13-Jan-2029	13-Jan-2034	14-Apr-2023	30-Jan-2029	8-Feb-2026	8-Feb-2031	8-Feb-2026	8-Feb-2031	14-Feb-2029	16-Feb-2023	16-Feb-2028	SSNOH * STATISTS AND THE STATISTS AND TH
7.75	10.49	5.21	95.76	127.94	1.52	2.48	0.76	4.03	11.48	3.71	86.61	84.6	15.63	0.45	82.32	3.38	75.54	7.65	46.36	1.68	AN	76.54	83.4	42.96	10.93	25.1	38.43	10.91	60.26	92.06	85.89	8.18	98.99	9.28	42.16	109.05	68.55	97.91	W0 1831
25-Oct-2021	11-Nov-2021	11-Nov-2021	11-Nov-2021	12-May-2021	1-Dec-2021	1-Dec-2021	1-Dec-2021	1-Dec-2021	1-Dec-2021	1-Dec-2021	28-May-2021	6-Dec-2021	7-Dec-2021	10-Jun-2021	13-Dec-2021	15-Dec-2021	15-Dec-2021	15-Dec-2021	15-Dec-2021	15-Jun-2021	AN	28-Dec-2021	11-Jan-2022	13-Jan-2022	13-Jan-2022	13-Jan-2022	13-Jan-2022	13-Jan-2022	13-Jan-2022	17-Jan-2022	30-Jul-2021	8-Feb-2022	8-Feb-2022	8-Feb-2022	8-Feb-2022	16-Aug-2021	16-Feb-2022	16-Feb-2022	
7.75	10.49	5.21	95.76	130.06	1.52	2.48	92.0	4.03	11.48	3.71	87.81	84.6	15.63	0.59	82.32	3.38	75.54	7.65	46.36	2.22	4.11	76.54	83.4	42.96	10.93	25.1	38.43	10.91	60.26	92.06	87.08	8.18	98.99	9.28	42.16	110.56	68.55	97.91	CUPTA SOCOUTIVE STATES OF SOCIAL STATES
26-Oct-2020	11-Nov-2020	11-Nov-2020	11-Nov-2020	12-Nov-2020	1-Dec-2020	5-Dec-2020	7-Dec-2020	10-Dec-2020	11-Dec-2020	15-Dec-2020	15-Dec-2020	15-Dec-2020	15-Dec-2020	15-Dec-2020	22-Dec-2020	28-Dec-2020	11-Jan-2021	13-Jan-2021	13-Jan-2021	13-Jan-2021	13-Jan-2021	13-Jan-2021	13-Jan-2021	18-Jan-2021	30-Jan-2021	8-Feb-2021	8-Feb-2021	8-Feb-2021	8-Feb-2021	14-Feb-2021	16-Feb-2021	16-Feb-2021							
			18.50											4.00						8.45	700.00																		
														10-Dec-2020						15-Dec-2020	22-Dec-2020																		
956 2013 HUDCO TAXFREE BONDS TRANCHE I	JFCS 2011 HUDCO TAXFREE BONDS SERIES B	JFD3 2011 HUDCO TAXFREE BONDS SERIES B	756 2019 HUDCO TAXABLE BONDS SERIES E	(616 2018 GOI FS HUDCO TAXABLE BONDS SERIES I	ACO 2013 HUDCO TAXFREE BONDS TRANCHE III	AD8 2013 HUDCO TAXFREE BONDS TRANCHE III	AE6 2013 HUDCO TAXFREE BONDS TRANCHE III	AF3 2013 HUDCO TAXFREE BONDS TRANCHE III	AG1 2013 HUDCO TAXFREE BONDS TRANCHE III	AH9 2013 HUDCO TAXFREE BONDS TRANCHE III	624 2018 GOI FS HUDCO TAXABLE BONDS SERIES II	3632 2018 HUDCO TAXABLE BONDS SERIES B	AP2 2015 HUDCO TAXFREE SERIES D	SPECIAL PRIORITY SECTOR - I BONDS	3640 2018 HUDCO TAXABLE BONDS SERIES C	AQ0 2015 HUDCO TAXFREE BONDS TRANCHE II	AR8 2015 HUDCO TAXFREE BONDS TRANCHE II	AS6 2015 HUDCO TAXFREE BONDS TRANCHE II	AT4 2015 HUDCO TAXFREE BONDS TRANCHE II	SPECIAL PRIORITY SECTOR - II BONDS	541 2017 HUDCO TAXABLE BONDS SERIES B	657 2018 HUDCO TAXABLE BONDS SERIES D	665 2018 HUDCO TAXABLE BONDS SERIES E	964 2013 HUDCO TAXFREE BONDS TRANCHE II	972 2013 HUDCO TAXFREE BONDS TRANCHE II	1980 2013 HUDCO TAXFREE BONDS TRANCHE II	998 2013 HUDCO TAXFREE BONDS TRANCHE II	AA4 2013 HUDCO TAXFREE BONDS TRANCHE II	AB2 2013 HUDCO TAXFREE BONDS TRANCHE II	764 2019 HUDCO TAXABLE BONDS SERIES F	673 2018 GOI FS HUDCO TAXABLE BONDS SERIES III	AL1 2015 HUDCO TAXFREE BONDS TRANCHE I	AM9 2015 HUDCO TAXFREE BONDS TRANCHE I	AN7 2015 HUDCO TAXFREE BONDS TRANCHE I	AOS 2015 HUDCO TAXFREE BONDS TRANCHE I	681 2018 GOI FS HUDCO TAXABLE BONDS SERIES IV	857 2012 HUDCO TAXFREE BONDS TRANCHE I		1
26 INE031A07956	27 INE031A09FC5	28 INE031A09FD3	29 INE031A08756	30 INE031A08616	31 INE031A07AC0	32 INE031A07AD8	33 INE031A07AE6	34 INE031A07AF3	35 INE031A07AG1	36 INE031A07AH9	37 INE031A08624	38 INE031A08632	39 INE031A07AP2	40	41 INE031A08640	42 INE031A07AQ0	43 INE031A07AR8	44 INE031A07AS6	45 INE031A07AT4	46	47 INE031A08541	48 INE031A08657	49 INE031A08665	50 INE031A07964	51 INE031A07972	52 INE031A07980	53 INE031A07998	54 INE031A07AA4	55 INE031A07AB2	56 INE031A08764	57 INE031A08673	58 INE031A07AL1	59 INE031A07AM9	60 INE031A07AN7	61 INE031A07AO5	62 INE031A08681	63 INE031A07857	64 INE031A07865	



							Year.	Note: Payment Dates/Interest Amounts may vary due to Public Holidays/Leap Year.	ayment Dates/Ir	lote: P
58092.27		3681.86		3274.58		3778.54		TOTAL		
1500.00	16-Jun-2021	AN	AN AN	AN	NA	NA	AN	2020 HUDCO COMMERCIAL PAPER SERIES A	78 INE031A14432	78
NA	AN	AN	AN AN	NA	NA	1200.00	29-May-2020	2019 HUDCO COMMERCIAL PAPER SERIES E	77 INE031A14424	77
800.00	11-Apr-2025	42.80	4-Aug-2021	AN	NA			76 INE031A08814 2020 HUDCO TAXABLE BONDS SERIES E	INE031A08814	16
1040.00	29-May-2030	70.20	29-May-2021	NA	NA			75 INE031A08806 2020 HUDCO TAXABLE BONDS SERIES D	INE031A08806	75
675.00	15-Apr-2021	178.42	15-Apr-2021	NA	NA			74 INE031A08566 2017 HUDCO TAXABLE BONDS SERIES D	INE031A08566	74
109.40	28-Mar-2028	8.23	28-Mar-2022	8.23	30-Mar-2021			2012 HUDCO TAXFREE BONDS TRANCHE II	73 INE031A07881	73
97.61	28-Mar-2023	7.14	28-Mar-2022	7.14	30-Mar-2021			2012 HUDCO TAXFREE BONDS TRANCHE II	72 INE031A07873	72
460.00	5-Apr-2021	0.87	5-Apr-2021	35.33	29-Mar-2021			2017 HUDCO TAXABLE BONDS SERIES G	71 INE031A08590	71
2000.00	25-Mar-2029	210.97	27-Sep-2021	207.53	25-Mar-2021			2018 GOI FS HUDCO TAXABLE BONDS SERIES VI	70 INE031A08707	70
1.09	23-Sep-2021	1.17	23-Sep-2021	1.22	23-Mar-2021	1.09	23-Mar-2021	SPECIAL INFRASTRUCTURE BONDS II		69
5320.00	15-Mar-2029	225.54	15-Sep-2021	221.87	15-Mar-2021			2018 GOI FS HUDCO TAXABLE BONDS SERIES V	68 INE031A08699	89
2518.3	5-Mar-2027	206.84	7-Mar-2022	206.84	5-Mar-2021			67 INE031A07840 2011 HUDCO TAXFREE BONDS TRANCHE I	INE031A07840	67
2166.42	5-Mar-2022	175.79	7-Mar-2022	175.79	5-Mar-2021			66 INE031A07832 2011 HUDCO TAXFREE BONDS TRANCHE I	INE031A07832	99
940.00	28-Feb-2024	44.93	28-Feb-2022	7.63	28-Feb-2021			65 INE031A08822 2020 HUDCO TAXABLE BONDS SERIES F	INE031A08822	65





No. HUDCO/SE/2020-21

16th April, 2021

Listing Department	Listing Department
BSE Limited,	National Stock Exchange of India Ltd.
Phiroze Jeejebhoy Towers,	Exchange Plaza, C-1, Block-G,
Dalal Street,	Bandra Kurla Complex, Bandra (E),
Mumbai -400001	Mumbai-400051
Scrip Code-540530	NSE Symbol-HUDCO

Sub: Disclosure under Regulation 52(7) of SEBI (LODR) - Statement indicating Deviation or Variation in the use of proceeds of issue of listed non-convertible debt securities

Dear Sir/ Ma'am,

Pursuant to Regulation 52(7) of SEBI (LODR) and SEBI circular SEBI/HO/DDHS/08/2020 dated 17.01.2020, please find attached herewith statement indicating deviation or variation in the use of proceeds of issue of listed non-convertible debt securities for half year ended 31st March, 2021 in the prescribed format as Annexure-A.

The above is for information and record please.

Thanking You,

Yours Sincerely

For Housing & Urban Development Corporation Ltd.

Harish Kumar Sharma

Company Secretary & Compliance Officer







Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise)
Core-7'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003
Tel: 011-24648160, Fax: 011-24625308 AN ISO 9001:2015 Certified Company
website: www.hudco.org CIN: L74899DL1970GOI005276 GST: 07AAACH0632A1ZF





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Statement of Deviation or Variation				-	AND THE PERSON NAMED IN COLUMN TO PERSON NAM	U-S INVALING	9
Name of listed entity	Housing and Urban						
and the state of t	Development Corporation Ltd.						
Mode of Fund Raising	Private Placement						
Type of instrument	Non-Convertible Debentures						
Date of Raising Funds	28-12-2020						
Amount Raised	Rs. 940 crore						
Report filed for half year ended	31.03.2021						
Is there a Deviation / Variation in use of funds raised?	oN.						
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?	AN						
Date of approval	AN						
Explanation for the Deviation / Variation	AN						
Comments of the audit committee after review	AN						
Comments of the auditors, if any	ΑΝ						
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	Amount of Deviation/ Variation for the half according to Applicable object	Remarks, if year any	ks, if
The funds raised 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	ΝΑ	Rs. 940 cr.	Ą	Rs. 940 cr.	NIL	N N	
borrowings).							
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 Designation

Harsh Kumar Sharma Company Secretary & Compliance Officer

No. HUDCO/Bonds/2020-21

16 th April, 2021

Listing Operations	National Stock Exchange of India Ltd.
BSE Limited, P J Towers,	Regd. Office: Exchange Plaza
Dalal Street,	Bandra, Kurla Complex
Mumbai -400001	Bandra (E), Mumbai-400051

(Applicable for FY 2020 and 2021)

1.	Name of the Company	Housing and Urban Development Corpo	ration Ltd.
2.	CIN	L74899DL1970GOI005276	
3.	Report filed for FY	FY 2020-21	
4.	Details of the borrowings	Debt Securities	56,617.86
	(Outstanding as on 31.03.2021)	Borrowings other than debt Securities	2,658.64
	(With Original Maturity of	Public Deposits	22.78
	more than one year excluding	Total	59,299.28
	ECB) (Rs crore)		

S.No.	Particulars	Details (Rs. in crore)
i.	Incremental borrowing done in FY (With Original maturity of more than 1 year) (a)	6,350.00
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	1,587.50
iii.	Actual borrowings done through debt securities in FY (c)	6,350.00
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	Nil
٧.	Reasons for short fall, if any, in mandatory borrowings through debt securities	NA

(Signature)

Name: Harish Kumar Sharma Designation: Company Secretary

Contact: Tel: +91(11) 24646899

(Signature)

Name: D. Guhan

Designation: Chief Financial Officer Contact: Tel: +91 (11) 24627093

N. m.

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 : L74899DL1970GO1005276, GST : 07AAACH0632A1ZF

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

Core-7'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003.

Tel: 011-24648160, Fax: 011-24625308 AN ISO 9001:2015 Certified Company.

website: www.hudco.org CIN: L74899DL1970GOI005276 GST: 07AAACH0632A1ZF





Listing Operations BSE Limited, P J Towers,	National Stock Exchange of India Ltd. Regd. Office: Exchange Plaza
Dalal Street.	Bandra, Kurla Complex
Numbai -400001	Bandra (E), Mumbai-400051

Sr. No.	Particulars	Details	
1	Name of the company	Housing and Urb Development Co	rporation Ltd.
2	CIN	L74899DL19700	
	Outstanding borrowing of company as on 31st March.	Debt Securities	56,617.86
3	2021 (With Original Maturity of more than one year excluding ECB) (in Rs cr)	Borrowings other than debt Securities	2.658.64
		Public Deposits	22.78
		Total	59.299.28
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	"AAA" by India Ratings, ICRA Ratings and CARE Ratings.	
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BS	E

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

(Signature)

Name: Harish Kumar Sharma Designation: Company Secretary

Contact: Tel: +91(11) 24646899

Name: D. Guhan

Designation: Chief Financial Officer Contact: Tel: +91 (11) 24627093

हार्यास्य एंड अबंन डंबलपमेंट कॉर्पोरशन लिमिटड (भारत सरकार का उपक्रम) ार राष्ट्र २६ २६को भवन, भारत एयोदास केन्द्र, लोकी सोह गाइ वि.स्ते -110003 इ.स.च. (11—24648160 फेक्स : (011) 24625308 आई.एस.आ. 9001.2015 प्रभाणित जन्मती TOTAL WMW.hudco.org, 17 524 TO L74899DL1970GOI005276 GST 07AAACH0632A1ZF

Howsing & Urban Development Corporation Ltd., IA Sovi. of India a hieroris-10000 Bhawan, India Habitat Centre Lodh Bhair New Dente of 14645150, Fax 011-24625306 4A SU 90 120 billionifes of the Association of the Company of the Comp





PREM GUPTA & CO.

CHARTERED ACCOUNTANTS

Independent Auditor's Report (Unmodified Opinion) on Consolidated Audited year to date financial results of Housing and Urban Development Corporation Limited Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To the Board of Directors of Housing and Urban Development Corporation Limited New Delhi

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Housing and Urban Development Corporation Limited ("the Company") and of its associate (collectively known as "Consolidating Company"), for the year ended March 31, 2021 ("the Statement"), attached herewith, being submitted by the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the unaudited separate financial statements as signed by the management of the associate, the aforesaid Consolidated Financial Results for the year ended March 31, 2021:

- a. Include the unaudited annual financial results of Shristi Urban Infrastructure Development Limited; and
- b. Are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- c. Give a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, ("Ind AS") and other accounting principles generally accepted in India, of the net profit and total comprehensive income and other financial information of the group for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group and its associate in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the

E-Mail: office@pguptaco.com, pguptaco@yahoo.co.in

ethical requirements that are relevant to our audit of the Consolidated Financial Results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

- We draw attention to Note 10 to the Consolidated financial results for the following matter:
 - i. The company has recognized interest income on "No Lien AGP Account" amounting to Rs 27.59 crore [27.20 crore for the previous year ended 31st March 2020] for the year ended 31st March 2021.
 - ii. The balance outstanding as at the end of the year is Rs. 493.33 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 respect of this matter.

2. We draw your attention to Note 9 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 respect of this matter.

Management's and Board of Director's Responsibilities for the Consolidated Financial Results

These Consolidated financial results have been prepared on the basis of the consolidated annual financial statements. The Holding Company's management and Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information of the group including its associate in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors of the Companies included in the group and of its associate are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the group and of its associate and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance



of adequate internal financial controls that were operating effectively forensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated financial results, the respective company's management and Board of Directors of the companies included in the Group and of its associate are responsible for assessing the ability of the group and of its associate to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the group and of its associate or to cease operations, or has no realistic alternative but to do so.

The respective company's management and Board of Directors of the companies included in the group and of its associate are also responsible for overseeing the Company's financial reporting process of the group and of its associate.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Results for the year ended March 31, 2021 as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Consolidated Financial Results.

As Part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of Internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associate to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associate to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and contents of the Consolidated Financial Results, including the disclosures, and whether the Consolidated Financial Results representing the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entity within the Group and its associates to express an opinion on the consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entities included in the consolidated financial results of which we are the independent auditors. For the associate included in the consolidated Financial Results, Financial Statements /financial information of the associate have not been audited by us. This financial statements/financialinformation has been certified by the management of that associate. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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



Other Matters

The consolidated Financial Results also include unaudited Financial Results of Shristi Urban Infrastructure Development Limited an associate, whose Financial Statements reflect Group's share of total net loss after tax of Rs. 0.08 crore for the year ended March 31st 2021, as considered in the audited consolidated Financial Results. These unaudited Financial Statementsare certified by the management and our opinion on the consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these associates is based solely on such unaudited Financial Statements. In our opinion and according to the information and explanations given to us by the Management, these Financial Statements are not material to the Group.

Our opinion on the consolidated Financial Results is not modified in respect of the above matters with respect to the Financial Results/financial information certified by the Board of Directors.

For Prem Gupta & Company Chartered Accountants (Firm Regn No. 000425N)

Rajan Uppal

Partner

(Membership No. 097379)

UDIN: 21097379AAAACP9142

Place of Signature: New Delhi

Date: 29th June 2021



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)

S. No.	Particulars		Quarter Ended		Year E	nded
		31 st March, 2021	31st December, 2020	31st March, 2020	31 st March, 2021	31 st March, 2020
		(Audited)	(Reviewed)	(Audited)	(Audited)	(Audited)
	Income	A comment of	()	((**************************************	(**************************************
	Revenue from operations					
1	Interest Income	1,742.50	1,834.23	1,871.08	7,172.62	7,482.
	Dividend Income	2// 12:00	- 1,03 1123	-	3.44	3.
	Rental Income	10.25	10.57	9.43	40.60	35
	Fees and Commission Income	0.59	0.02	5.80	6.39	6
	Net gain on Fair value changes	4.37	0.02	-	8.82	0
	Sale of services	1.67	0.37	2.18	2.71	3
	Total revenue fom Operations	1,759.38	1,845.19	1,888.49	7,234.58	7,532.
II	Other Income	18.47	8.08	11.91	43.15	39
III	Total Income (I + II)	1,777.85	1,853.27	1,900.40	7,277.73	7,571.
***	Total artesine (2 + az)	1////103	1,033.27	1,500.40	7,277.73	7,371.
- 1	Expenses	1 150 20	4 205 42	1 100 31	476400	1047
	Finance costs	1,158.38	1,205.42	1,189.31	4,764.82	4,847
	Fees and Commission expense	(0.11)	0.19	(4.67)	2.03	2
	Net Loss on Fair Value Changes	(204.00)	0.68	4.03	(70.60)	19
	Impairment on financial instrument and written offs	(301.90)	(6.50)	19.34	(73.63)	155
	Employee Benefit Expenses	55.03	52.10	75.12	206.25	239
	Depreciation and Amortization	1.92	1.55	1.49	6.98	5
	Corporate Social Responsibilities (CSR)	83.33	0.73	50.59	85.93	56
	Other expenses	17.32	14.19	19.84	56.71	70
IV	Total expenses	1,013.97	1,268.36	1,355.05	5,049.09	5,397.
V	Profit/(loss) before Tax and before share of associate	763.88	584.91	545.35	2,228.64	2,174
VI	Share in profit/(Loss) of Associate	(0.05)	0.06	(0.05)	(0.08)	(0.
VII	Profit/(loss) before Tax	763.83	584.97	545.30	2,228.56	2,174.
	Tax Expense				,	
1	Current tax expense	97.28	112.12	111.01	423.42	451
2	Deferred Tax Expense/ (credit)	140.27	81.26	(6.62)	226.64	14
VIII	Total Tax Expense	237.55	193.38	104.39	650.06	466.
IX	Profit /(loss) for the Period / Year (VII-VIII)	526.28	391.59	440.91	1,578.50	1,708.
	Other Comprehensive Income				-/0.0.00	
	Items that will not be reclassified to profit or loss					
1	Re-measurement gains/losses on defined benefit plans	11.31	(11.41)	(11.44)	(25.88)	(22
	Income tax relating to items that will not be reclassified to profit or loss	(2.85)	2.87	2.88	6.51	5
X	Other Comprehensive Income	8.46	(8.54)	(8.56)	(19.37)	(16.
XI	Total Comprehensive Income for the Period (IX+X)	534.74		. ,		
XII	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	383.05 2,001.90	432.35 2,001.90	1,559.13 2,001.90	1,691. 2,001.
XIII	Reserves as at 31st March				11,185.84	10 240
XIV	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters	is not annualised)			11,103.84	10,340.
VIA	Basic (₹)	2.63	1.96	2.20	7.89	8.
	Diluted (₹)	2.63	1.96	2.20	7.89	8.
VV.	Additional Disclosure:	2.03	1.90	2.20	7.09	0.
	Debt Equity Ratio (Borrowings/ Shareholder's Fund)				4.51	4
XV			debenkon			
1	Previous and Next due date for payment of interest/repayment of principal	amount of non-convertible	debenture		As per Ani	
	Whathar the same has been said				Paid on di	ie dates
2	Whether the same has been paid	and ather the	and Danner of the			_
2 3	Debt Service Coverage Ratio (PBT + Interest and other charges)/(Interest		pal Repayment)		0.54	
1 2 3 4	Debt Service Coverage Ratio (PBT + Interest and other charges)/(Interest Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest Service coverage		pal Repayment)		1.47	1
1 2 3 4 5	Debt Service Coverage Ratio (PBT + Interest and other charges)/(Interest Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Debenture Redemption Reserve		pal Repayment)		1.47 3,876.87	0 1 3,437
3 4	Debt Service Coverage Ratio (PBT + Interest and other charges)/(Interest Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest and other charges)/(Interest Service coverage ratio (PBT + Interest Service coverage		pal Repayment)		1.47	1





Consolidated Statement of Assets & Liabilities

(₹ in crore)

			(₹ in crore)
S.No.	Particulars	Year Ended	Year Ended
3.NO.	Particulars	31 st March, 2021	31 st March, 2020
	ASSETS		
1	Financial Assets		
(a)	Cash and Cash Equivalents	1,286.12	222.67
(b)	Bank Balance other than (a) above	141.28	200.14
(c)	Derivative Financial Instruments	0.66	1.61
(d)	Receivables		
	- Trade Receivables	7.93	6.24
	- Other Receivables	3.89	5.22
(e)	Loans	74,291.89	74,267.92
(f)	Investments	248.87	231.51
	Investment in Associate	0.69	0.77
(g)	Other Financial Assets	501.94	697.90
(3)	Sub Total (1)	76,483.27	75,633.98
2	Non-Financial Assets		
(a)	Current Tax Assets (Net)	-	1.99
(b)	Investment Property	18.62	19.28
(c)	Property, Plant and Equipment	62.58	45.27
(d)	Capital Work-in-Progress	17.49	51.56
(e)	Intangible Assets under development	21.15	-
	Other Intangible Assets	0.31	0.28
(f)	Other Non-Financial Assets	354.32	373.40
(g)	Sub Total (2)		491.78
	Commence of the Commence of th	76,957.74	76,125.76
	TOTAL ASSETS (1+2)	70,937.74	70,123.70
1 (a) (b)	LIABILITIES AND EQUITY Liabilities Financial Liabilities Derivative Financial Instruments Payables	-	-
	Trade Payable Total outstanding dues of MSME Total outstanding dues of creditors other than MSME	0.10	0.11
	Other Payables Total outstanding dues of MSME Total outstanding dues of creditors other than MSME	0.39 11.73	0.09 17.39
(6)	Debt Securities	58,057.55	53,991.49
(c)	Borrowings	2,897.64	7,276.65
(d)		22.77	168.47
(e)	Deposits Character Link like or	1,729.32	1,639.42
(f)	Other Financial Liabilities	62,719.50	63,093.62
	Sub Total (A-1)	62,719.50	03,093.02
2	Non-Financial Liabilities	0.41	793
(a)	Current Tax Liabilities (Net)	8.41	220.65
(b)	Provisions	332.82	
(c)	Deferred Tax Liabilites (Net)	633.68	413.55
(d)	Other Non-Financial Liabilities	75.59	55.68
	Sub Total (A-2		689.88
	Sub Total (A	63,770.00	63,783.50
3	Equity		2 22 : 22
(a)	Equity Share Capital	2,001.90	2,001.90
(b)	Other Equity	11,185.84	10,340.36
	Sub Total (B)	13,187.74	12,342.26
	TOTAL LIABILITIES AND EQUITY (A+B)	76,957.74	76,125.76





Cash Flow Statement

(₹ in crore) Year Ended Year Ended S.No. **Particulars** 31st March, 2020 31st March, 2021 Operating activities 2,174.31 2,228.56 Profit before tax Adjustments to reconcile profit before tax to net cash flows: 6.98 5.71 (i) Depreciation & amortisation (73.63)155.76 (ii) Impairment on financial instruments 6.26 (iii) Unrealised foreign exchange gain/loss and EIR on borrowings 3.82 (iv) Unrealised loss/ (gain) on derivative & investment held for trading (9.77)5.53 0.95 13.68 (v) Change in the fair value of hedged item (3.79)(vi) Dividend income (3.44)(0.48)(21.88)(vii) Interest on investment (Bonds) (viii) Provision for employee benefits & CSR 85.13 18.45 2.00 0.50 (ix) Provision for Interest under Income Tax Act (0.01)(x) Loss/ (Profit) on sale of Fixed Assets (Net) 9.58 3.75 (xi) EIR on Advances (0.05)(xii) Discounting of security deposit and deposit for services (xiii) Discounting of Interest Income on Staff Advances (2.63)(2.66)2.27 2.38 (xiv) Discounting of Employee cost of Staff advances 2,247.95 2,196.48 Operating Profit before Working capital changes Working capital changes (52.50)(3,549.98)(i) Loans (ii) Trade receivables, financial and non financial assets 274.47 25.12 286.05 110.50 (iii) Liability and provisions Subtotal (i to iii) 332.47 (879.48)(419.59)(456.99)Income tax paid (Net of refunds) (1,336.47)Net cash flows from/(used in) operating activities - A 2,160.83 Investing activities (i) Purchase of fixed and intangible assets (10.83)(15.49)2.58 0.09 (ii) Proceeds from sale of property and equipment 91.98 (7.03)(iii) Investments at fair value through profit and loss (iv) Dividend received 3.44 3.79 82.86 Net cash flows from/(used in) investing activities - B (14.33)Financing activities (462.47)1,582.39 (i) Change in borrowings (620.58)(217.21)(ii) Dividends paid including DDT Net cash flows from financing activities - C (1,083.05)1,365.18 111.57 1,063.45 Net increase in cash and cash equivalents (A + B + C)222.67 111.10 Cash and cash equivalents - Opening Balance 222.67 Cash and cash equivalents - Closing Balance 1,286.12

Components of Cash & Cash Equivalents

(₹ in crore)

			(\ III CI OI C)
S.No.	PARTICULARS	As at	As at
		31 st March, 2021	31 st March, 2020
Α	Cash and Cash Equivalents		
(i)	Cash and Revenue Stamps in hand		-
(ii)	Bank Deposits (3 months and less than 3 months) *	1,228.89	176.86
(iii)	Balances in Current account with:		
	- Reserve Bank of India	0.02	0.02
	- Scheduled Banks *	57.21	45.79
(iv)	Cheque/Demand draft in hand		
	Total A	1,286.12	222.67

* Earmarked Balances in Cash & Cash Equivalents are ₹ 52.20 crore (previous year ₹ 188.46 crore)





Notes to t	the Financial Results:		
1	The above Consolidated financial results for the quarter/year ended 31st	March, 2021 have been reviewed by the Audit Com	mittee and subsequently approved by the Board of Directors at
	their meeting held on 29 th June, 2021.		
2	These financial results for the quarter/year ended 31st March, 2021 have Requirements) Regulations, 2015. The statutory auditors have issued unit		
3	The consolidated financial results have been prepared in accordance wit relevant rules issued thereunder and the other relevant provisions of associate company M/s Srishti Urban Infrastructure Development Limited	the Act. The consolidated financial results comprises	scribed under section 133 of the Companies Act, 2013 read with financial results of the company and unaudited results of the
4	The company does not have separate reportable segments in terms of Ir		And the state of t
5	The company has made provision on loans (impairment) as per Expecte per Ind AS requirement.		7
6	During the financial Year, in case of one of the borrowers, the Comp Resolution of Stressed Assets". As per the Master Debt Restructuring Agr into a Sustainable Debt of ₹ 297.12 crore and Unsustainable Debt of unsustainable debt. The unsustainable debt has been written off with the	reement (MDRA) executed among the 8 consortium ler of ₹ 185.45 crore. Equity and Optionally Convertible	nders, the outstanding loan of ₹ 482.57 crore has been converted Debentures have been issued at value of ₹ 1/- each towards
7	During the financial year, a resolution plan under IBC was approved by company has received ₹24.89 crore and balance ₹ 19.40 crore has been	NCLT for one of the borrowers, with principal amount written off with the reversal of the corresponding ECL	of $\overline{\epsilon}$ 44.29 crore, has been implemented. As per resolution plan, thereof.
8	As per RBI notification no. RBI/2019-20/170 Circular DOR (NBFC).CC.I Finance Companies are required to create an Impairment Reserve for an impairment allowance under Ind-AS 109 made by the company is lower crore has been created.	PD.No.109/ 22.10.106/2019-20 dated 13 th March, 203 ny shortfall in impairment allowances under Ind-AS 10	20 on implementation of Indian Accounting Standards, Housing 19 and IRAC norms (including provision on standard assets). The
9	India is currently grappling with second wave of COVID-19 pandemic, restrictive for economic activity and are concentrated in the most-hit stabusiness and commercial activities is poised to resurgence. Since the supported with budgetary provision of the Govt. or Mortgage as Secu withstand the pandemic relatively better. The extent to which second wuncertain, including among other things, any new information concerning continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor any material changes to future economic continue to closely monitor and cont	tes. The company believes that with the pick up in glo most of the borrowers of the company are State Go rity, the company believes that it holds a much stal wave of Covid-19 pandemic shall impact the company g the severity of the Covid-19 pandemic and any action	bal vaccinatization and gradual decrease in the COVID cases, the vt or its agencies with Govt. guarantee as security, additionally lole asset class and better borrower profile, hence company can s future results shall depend on developments, which are highly
10	In respect of Andrews Ganj Project (AGP) being executed by HUDCO as expenditure and liability, if any, on account of this project is paid out of amount deficit (recoverable) from MoHUA has been booked for the twel of ₹ 493.33 crore, which includes amounts paid by HUDCO on behalf of amount.	f No Lien AGP Account maintained with HUDCO. Interve we month ended 31 st March, 2021. As on 31 st March, 2	est income of ₹ 27.59 crore (previous year ₹ 27.20 crore) on the 021, No Lien AGP account is in deficit (recoverable) to the extent
11	The company has maintained 100% asset cover by way of charge on the as on 31 st March, 2021 in compliance of regulation 54(2) of SEBI (LODR)	Regulations, 2015.	
12	During the year, the Company has raised funds through issue of listed have been utilized for the purpose stated in the Offer document(s). Acc	Non-convertible debt securities of different tenors or	private placement basis. The amounts raised during the period of issue proceeds in terms of SEBI circular dated 17 th January.
	2020, for the half year ended 31 st March, 2021, indicating Nil deviation/		or issue proceeds in terms of select arrows across a selection and the selection of the sel
13	The Company is a 'Large Corporate' in terms of the 'Framework for fun	d raising by issuance of Debt securities by Large Entit	ies' laid under SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144
	dated 26 th November, 2018. Accordingly, the company has made annual	I and initial disclosures to the stock exchanges in preso	cribed format on 19 th April, 2021 and 20 th April, 2021 respectively.
74.00	As required under the SEBI circular, copy of the said disclosures are atta	iched as Annexure-3.	in the second by the second by the second by
14	Inspite of the moratorium allowed to the borrowers during the year, borrowings. The Company continues to be well geared to meet its fund operational requirements. Considering high credit worthiness and well international markets to meet contingencies, if any. Further, there has servicing obligations, both towards principal and interest, during the per	ing needs. It has sufficient liquidity as well as adequa -established relationship of the Company with lender been no default in repayment of debt securities, born	te undrawn lines of credits from various banks to take care of its rs, it can continue to mobilise sufficient funds from domestic &
15	Rating assigned to the Company by Credit Rating Agencies:		
	Particulars	Agency	Credit Rating
	Proposed bank loans	India Ratings & Research	Provisional IND AAA/Stable and Provisional IND A1+
	Long-term bank loans	India Ratings & Research	IND AAA/Stable
	Domestic term deposit	India Ratings & Research	IND tAAA
	Short-term bank loans	India Ratings & Research	IND A1+
	Long term borrowings	ICRA CARE Ratings	[ICRA]AAA (Stable) CARE AAA;Stable/CARE A1+
16	Long-term/Short-term Bank Facilities		
17	During the year 2020-21, the company paid interim dividend @ \P 0.75 p. The Board at its meeting held on 29 th June, 2021 has recommended a fi		
18	During the year some of accounting policies have been modified which a		al effect.
19	There was one investor complaint pending with company as on 31st Mar		
20	During the quarter ended 31st March, 2021 there were no transactions in	n the nature of exceptional or extraordinary items.	
21	In line with the requirements of Regulation 33 and 52(4) read with requirements of Regulation 33 and 52(4) read with requirements and year ended 31st March, 2021 are available on the webswww.nseindia.com/corporates) and on company's website (URL: www.h	site of BSE Limited (URL: www.bseindia.com/cor audco.org)	porates), National Stock Exchange of India Limited (URL:
22	Figures of corresponding period have been regrouped, wherever necess of full financial year ended 31 st March, 2021 and published year to date	ary. The figures of quarter ended on 31 st March, 2021 figures upto the quarter ended 31 st December, 2020 o	are the balancing figures between the audited figures in respect f the financial year.
			For and on behalf of the Board of Directors

Place: New Delhi 29th June, 2021 Date:





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 Amt. of (g) =(h)
-	INE031A08608	2018 HUDCO TAXABLE BONDS SERIES A			3-Apr-2020	7.63	3-Apr-2021	7 63	3-May-2021	100 001
7	2 INE031A08491	2016 HUDCO TAXABLE BONDS SERIES D	24-Apr-2020	200.00	24-Apr-2020	7.17	AN	AN AN	NA NA	NA NA
3	3 INE031A08509	2016 HUDCO TAXABLE BONDS SERIES E	18-May-2020	700.00	18-May-2020	23.67	AN	NA	AN	AN
4	4 INE031A08715	2019 HUDCO TAXABLE BONDS SERIES A			8-Jun-2020	113.01	7-Jun-2021	113.01	22-Jun-2022	1485.00
2	5 INE031A08772	2020 HUDCO TAXABLE BONDS SERIES A			15-Jun-2020	6.67	15-Jun-2021	39.90	15-Jun-2023	600.00
9	6 INE031A08525	2016 HUDCO TAXABLE BONDS SERIES G	19-Jun-2020	265.00	19-Jun-2020	24.72	NA	NA	AN	AN
_	7 INE031A08780	2020 HUDCO TAXABLE BONDS SERIES B			24-Jun-2020	15.27	24-Jun-2021	91.35	24-Jun-2023	1500.00
00	8 INE031A08723	2019 HUDCO TAXABLE BONDS SERIES B			15-Jul-2020	76.20	15-Jul-2021	76.2	15-Jul-2022	1000.00
6	9 INE031A07AI7	2015 HUDCO TAXFREE BONDS SERIES A			31-Jul-2020	10.86	31-Jul-2021	10.86	31-Jul-2025	151.00
0	10 INE031A08798	2020 HUDCO TAXABLE BONDS SERIES C			12-Aug-2020	22.05	12-Aug-2021	87.47	11-Aug-2023	1470.00
	11 INE031A08533	2017 HUDCO TAXABLE BONDS SERIES A	14-Aug-2020	400.00	14-Aug-2020	2.40	NA	NA	AN	AN
17	12 INE031A07899	2013 HUDCO TAXFREE BONDS SERIES A			2-Sep-2020	16.33	2-Sep-2021	16.33	2-Sep-2028	190.80
m	13 INE031A08731	2019 HUDCO TAXABLE BONDS SERIES C			16-Sep-2020	91.75	16-Sep-2021	91.75	16-Sep-2022	1250.00
4	14 INE031A09FF8	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.87	30-Sep-2021	3.87	22-Dec-2021	47.86
2	15 INE031A09FG6	2011 HUDCO TAXFREE BONDS SERIES C			30-Sep-2020	3.89	30-Sep-2021	3.89	22-Dec-2026	47.67
9	16 INE031A07AJ5	2015 HUDCO TAXFREE BONDS SERIES B			1-Oct-2020	72.75	1-0ct-2021	72.75	1-0ct-2025	1029.00
7	17 INE031A07AK3	2015 HUDCO TAXFREE BONDS SERIES C			9-Oct-2020	7.60	11-Oct-2021	7.60	9-Oct-2025	108.50
00	18 INE031A08749	2019 HUDCO TAXABLE BONDS SERIES D			13-Oct-2020	83.9	13-Oct-2021	83.9	13-Oct-2022	1190.00
6	19 INE031A09FA9	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2020	0.36	21-Oct-2021	0.36	21-Oct-2021	4.77
0	20 INE031A09FB7	2011 HUDCO TAXFREE BONDS SERIES A			21-Oct-2020	0.84	21-Oct-2021	0.84	21-Oct-2026	10.81
11	21 INE031A07907	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	21.94	25-Oct-2021	21.94	25-Oct-2023	269.58
22	22 INE031A07915	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	68.02	25-Oct-2021	68.02	25-Oct-2028	799.27
23	23 INE031A07923	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	3.01	25-Oct-2021	3.01	25-Oct-2033	35.51
24	24 INE031A07931	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	30.29	25-Oct-2021	30.29	25-Oct-2023	361.79
25	25 INE031A07949	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	71.17	25-Oct-2021	71 17	25-Oct-2028	815 00





26 INE031A07956	2013 HUDCO TAXFREE BONDS TRANCHE I			26-Oct-2020	7.75	25-Oct-2021	7.75	25-Oct-2033	88.85
27 INE031A09FC5	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2020	10.49	11-Nov-2021	10.49	11-Nov-2021	137.66
28 INE031A09FD3	2011 HUDCO TAXFREE BONDS SERIES B			11-Nov-2020	5.21	11-Nov-2021	5.21	11-Nov-2026	66.51
29 INE031A08756	2019 HUDCO TAXABLE BONDS SERIES E			11-Nov-2020	95.76	11-Nov-2021	95.76	11-Nov-2022	1370.00
30 INE031A08616	2018 GOI FS HUDCO TAXABLE BONDS SERIES I			12-Nov-2020	130.06	12-May-2021	127.94	12-Nov-2028	3000.00
31 INE031A07AC0	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	1.52	1-Dec-2021	1.52	24-Mar-2024	18.37
32 INE031A07AD8	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	2.48	1-Dec-2021	2.48	24-Mar-2029	28.47
33 INE031A07AE6	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	0.76	1-Dec-2021	0.76	24-Mar-2034	8.76
34 INE031A07AF3	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	4.03	1-Dec-2021	4.03	24-Mar-2024	47.36
35 INE031A07AG1	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	11.48	1-Dec-2021	11.48	24-Mar-2029	128.42
36 INE031A07AH9	2013 HUDCO TAXFREE BONDS TRANCHE III			1-Dec-2020	3.71	1-Dec-2021	3.71	24-Mar-2034	41.54
37 INE031A08624	2018 GOI FS HUDCO TAXABLE BONDS SERIES II			1-Dec-2020	87.81	28-May-2021	86.61	28-Nov-2028	2050.00
38 INE031A08632	2018 HUDCO TAXABLE BONDS SERIES B			5-Dec-2020	84.6	6-Dec-2021	84.6	15-Feb-2022	1000.00
39 INE031A07AP2	2015 HUDCO TAXFREE SERIES D			7-Dec-2020	15.63	7-Dec-2021	15.63	22-Feb-2031	211.5
40	SPECIAL PRIORITY SECTOR - I BONDS	10-Dec-2020	4.00	10-Dec-2020	0.59	10-Jun-2021	0.45	10-Jun-2021	4.00
41 INE031A08640	2018 HUDCO TAXABLE BONDS SERIES C			11-Dec-2020	82.32	13-Dec-2021	82.32	11-Apr-2022	980.00
42 INE031A07AQ0	2015 HUDCO TAXFREE BONDS TRANCHE II			15-Dec-2020	3.38	15-Dec-2021	3.38	15-Mar-2026	48.16
43 INE031A07AR8	2015 HUDCO TAXFREE BONDS TRANCHE II			15-Dec-2020	75.54	15-Dec-2021	75.54	15-Mar-2031	1024.94
44 INE031A07AS6	2015 HUDCO TAXFREE BONDS TRANCHE II			15-Dec-2020	7.65	15-Dec-2021	7.65	15-Mar-2026	105.35
45 INE031A07AT4	2015 HUDCO TAXFREE BONDS TRANCHE II			15-Dec-2020	46.36	15-Dec-2021	46.36	15-Mar-2031	610.05
46	SPECIAL PRIORITY SECTOR - II BONDS	15-Dec-2020	8.45	15-Dec-2020	2.22	15-Jun-2021	1.68	15-Jun-2021	8.72
47 INE031A08541	2017 HUDCO TAXABLE BONDS SERIES B	22-Dec-2020	700.00	22-Dec-2020	4.11	NA	NA	NA	NA
48 INE031A08657	2018 HUDCO TAXABLE BONDS SERIES D			28-Dec-2020	76.54	28-Dec-2021	76.54	15-Apr-2022	930.00
49 INE031A08665	2018 HUDCO TAXABLE BONDS SERIES E			11-Jan-2021	83.4	11-Jan-2022	83.4	11-Jul-2022	1000.00
50 INE031A07964	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	42.96	13-Jan-2022	42.96	13-Jan-2024	504.93
51 INE031A07972	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	10.93	13-Jan-2022	10.93	13-Jan-2029	127.38
52 INE031A07980	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	25.1	13-Jan-2022	25.1	13-Jan-2034	286.54
53 INE031A07998	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	38.43	13-Jan-2022	38.43	13-Jan-2024	439.63
54 INE031A07AA4	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	10.91	13-Jan-2022	10.91	13-Jan-2029	123.75
55 INE031A07AB2	2013 HUDCO TAXFREE BONDS TRANCHE II			13-Jan-2021	60.26	13-Jan-2022	60.26	13-Jan-2034	671.16
56 INE031A08764	2019 HUDCO TAXABLE BONDS SERIES F			18-Jan-2021	92.06	17-Jan-2022	92.06	14-Apr-2023	1400.00
57 INE031A08673	2018 GOI FS HUDCO TAXABLE BONDS SERIES III			30-Jan-2021	87.08	30-Jul-2021	85.89	30-Jan-2029	2066.90
58 INE031A07AL1	2015 HUDCO TAXFREE BONDS TRANCHE			8-Feb-2021	8.18	8-Feb-2022	8.18	8-Feb-2026	117.21
59 INE031A07AM9	2015 HUDCO TAXFREE BONDS TRANCHE			8-Feb-2021	98.99	8-Feb-2022	98.99	8-Feb-2031	69.606
60 INE031A07AN7	2015 HUDCO TAXFREE BONDS TRANCHE I			8-Feb-2021	9.28	8-Feb-2022	9.28	8-Feb-2026	128.45
61 INE031A07A05	2015 HUDCO TAXFREE BONDS TRANCHE I			8-Feb-2021	42.16	8-Feb-2022	42.16	8-Feb-2031	556.15
62 INE031A08681	2018 GOI FS HUDCO TAXABLE BONDS SERIES IV			14-Feb-2021	110.56	16-Aug-2021	109.05	14-Feb-2029	2563.10
63 INE031A07857	2012 HUDCO TAXFREE BONDS TRANCHE I			16-Feb-2021	68.55	16-Feb-2022	68.55	16-Feb-2023	920.10
64 INE031A07865	2012 HUDCO TAXFREE BONDS TRANCHE I			16-Feb-2021	97.91	16-Feb-2022	97.91	16-Feb-2028	1274.24
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65	65 INE031A08822	2020 HUDCO TAXABLE BONDS SERIES F			28-Feb-2021	7.63	28-Feb-2022	44.93	28-Feb-2024	940.00
99	66 INE031A07832	2011 HUDCO TAXFREE BONDS TRANCHE I			5-Mar-2021	175.79	7-Mar-2022	175.79	5-Mar-2022	2166.42
67	67 INE031A07840	2011 HUDCO TAXFREE BONDS TRANCHE I			5-Mar-2021	206.84	7-Mar-2022	206.84	5-Mar-2027	2518.3
68	68 INE031A08699	2018 GOI FS HUDCO TAXABLE BONDS SERIES V			15-Mar-2021	221.87	15-Sep-2021	225.54	15-Mar-2029	5320.00
69		SPECIAL INFRASTRUCTURE BONDS II	23-Mar-2021	1.09	23-Mar-2021	1.22	23-Sep-2021	1.17	23-Sep-2021	1.09
70	70 INE031A08707	2018 GOI FS HUDCO TAXABLE BONDS SERIES VI			25-Mar-2021	207.53	27-Sep-2021	210.97	25-Mar-2029	5000.00
71	71 INE031A08590	2017 HUDCO TAXABLE BONDS SERIES G			29-Mar-2021	35.33	5-Apr-2021	0.87	5-Apr-2021	460.00
72	72 INE031A07873	2012 HUDCO TAXFREE BONDS TRANCHE II			30-Mar-2021	7.14	28-Mar-2022	7.14	28-Mar-2023	97.61
73	73 INE031A07881	2012 HUDCO TAXFREE BONDS TRANCHE II			30-Mar-2021	8.23	28-Mar-2022	8.23	28-Mar-2028	109.40
74	INE031A08566	74 INE031A08566 2017 HUDCO TAXABLE BONDS SERIES D			NA	NA	15-Apr-2021	178.42	15-Apr-2021	675.00
75	INE031A08806	75 INE031A08806 2020 HUDCO TAXABLE BONDS SERIES D			NA	NA	29-May-2021	70.20	29-May-2030	1040.00
76	INE031A08814	76 INE031A08814 2020 HUDCO TAXABLE BONDS SERIES E			NA	NA	4-Aug-2021	42.80	11-Apr-2025	800.00
77	77 INE031A14424	2019 HUDCO COMMERCIAL PAPER SERIES E	29-May-2020	1200.00	AN	NA	AN	AN	AN	NA
78	78 INE031A14432	2020 HUDCO COMMERCIAL PAPER SERIES A	NA	NA	NA	NA	AN	NA	16-Jun-2021	1500.00
		TOTAL		3778.54		3274.58		3681.86		58092.27
Note:	Payment Dates/I	Note: Payment Dates/Interest Amounts may vary due to Public Holidays/Leap Year.	Year.							





No. HUDCO/SE/2020-21

16th April, 2021

Listing Department	Listing Department
BSE Limited,	National Stock Exchange of India Ltd.
Phiroze Jeejebhoy Towers,	Exchange Plaza, C-1, Block-G,
Dalal Street,	Bandra Kurla Complex, Bandra (E),
Mumbai -400001	Mumbai-400051
Scrip Code-540530	NSE Symbol-HUDCO

Sub: Disclosure under Regulation 52(7) of SEBI (LODR) - Statement indicating Deviation or Variation in the use of proceeds of issue of listed non-convertible debt securities

Dear Sir/ Ma'am,

Pursuant to Regulation 52(7) of SEBI (LODR) and SEBI circular SEBI/HO/DDHS/08/2020 dated 17.01.2020, please find attached herewith statement indicating deviation or variation in the use of proceeds of issue of listed non-convertible debt securities for half year ended 31st March, 2021 in the prescribed format as Annexure-A.

The above is for information and record please.

Thanking You,

Yours Sincerely

For Housing & Urban Development Corporation Ltd.

Harish Kumar Sharma

Company Secretary & Compliance Officer







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

Core-7'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003

Tel: 011-24648160, Fax: 011-24625308 AN ISO 9001:2015 Certified Company

website: www.hudco.org CIN: L74899DL1970GOI005276 GST: 07AAACH0632A1ZF





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Statement of Deviation or Variation	The second secon				- " · · · · · · · · · · · · · · · · · ·	Annexure-A
Name of listed entity	Housing and Urban Development Corporation Ltd.					
Mode of Fund Raising	Private Placement					
Type of instrument	Non-Convertible Debentures					
Date of Raising Funds	28-12-2020					
Amount Raised	Rs. 940 crore					
Report filed for half year ended	31.03.2021					
Is there a Deviation / Variation in use of funds raised?	S.					
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?	AN.					
Date of approval	AN AN					
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	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the half y according to Applicable object (INR Crores and in %)	Remarks, if any
The funds raised 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. 940 cr.	₹	Rs. 940 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 Designation

Harlsh Kumar Sharma Company Secretary & Compliance Officer

No. HUDCO Bonds/2020-21

16 th April, 2021

Listing Operations BSE Limited. P J Towers. Dalal Street.	National Stock Exchange of India Ltd. Regd. Office: Exchange Plaza Bandra, Kurla Complex Bandra (E), Mumbai-400051
Mumbai -400001	Dandra (L), Warnest

Sr. No.	Particulars	Details	
1	Name of the company	Housing and Urb Development Co	rporation Ltd.
2	CIN	L74899DL19700	
-	Outstanding borrowing of company as on 31st March.	Debt Securities	56.617.86
3	3 2021 (With Original Maturity of more than one year excluding ECB) (in Rs cr)	Borrowings other than debt Securities	2.658.64
		Public Deposits	22.78
		Total	59.299.28
4	Highest Credit Rating During the previous FY along with name of the Credit Rating Agency	"AAA" by India Ratings, ICRA Ratings and CARE Ratings.	
5	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE	

We confirm that we are a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

(Signature)

Name: Harish Kumar Sharma Designation: Company Secretary

Contact: Tel: +91(11) 24646899

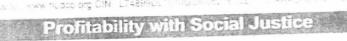
Name: D. Guhan

Designation: Chief Financial Officer Contact: Tel: +91 (11) 24627093

हार्टासंग एंड अर्बन डंबलपमेंट कॉर्पोरशन लिमिटड (भारत सरकार का रुप्क्रम) हार गर एडको भवन भारत एयोवास केन्द्र, लोडी सोड लड्ड दिल्सी ना १००३

370-72 WWW.hudco.org。竹 55章 57 L74899DL1970GOI005276 GST 07AAACH0E32A1ZF

housing & Urban Development Corporation Ltd., A Sovietif India cotterprise FOR SECURITY OF STREET OF STREET







No. HUDCO/Bonds/2020-21

Listing Operations	National Stock Exchange of India Ltd.
BSE Limited, P J Towers,	Regd. Office: Exchange Plaza
Dalal Street,	Bandra, Kurla Complex
Mumbai -400001	Bandra (E), Mumbai-400051

(Applicable for FY 2020 and 2021)

1.	Name of the Company	Housing and Urban Development Corporation Ltd.	
2.	CIN	L74899DL1970GOI005276	
3.	Report filed for FY	FY 2020-21	
4.	Details of the borrowings	Debt Securities	56,617.86
(Outstanding as on 31.03.2021) (With Original Maturity of more than one year excluding	Borrowings other than debt Securities	2,658.64	
	(With Original Maturity of	Public Deposits	22.78
	more than one year excluding	Total	59,299.28
	ECB) (Rs crore)		

S.No.	Particulars	Details (Rs. in crore)
i.	Incremental borrowing done in FY (With Original maturity of more than 1 year) (a)	6,350.00
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	1,587.50
iii.	Actual borrowings done through debt securities in FY (c)	6,350.00
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	Nil
V.	Reasons for short fall, if any, in mandatory borrowings through debt securities	NA

(Signature)

Name: Harish Kumar Sharma Designation: Company Secretary

Contact: Tel: +91(11) 24646899

(Signature)

Name: D. Guhan

Designation: Chief Financial Officer Contact: Tel: +91 (11) 24627093

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

कोर 7ए. हडको भवन, भारत पर्यावास केन्द्र, लोघी रोड. नई दिल्ली—110003 दूरभाव : 011—24648160 फैक्स : (011) 24625308, आई.एस.ओ. 9001:2015 प्रमाणित कम्पनी वेबसाइंट www.hudco.org, सी आई एन : L74899DL1970GO1005276, GST : 07AAACH0632A1ZF

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

Core-7'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003

Tel: 011-24648160, Fax: 011-24625308 AN ISO 9001:2015 Certified Company website: www.hudco.org CIN: L74899DL1970GOI005276 GST: 07AAACH0632A1ZF

