



HUDCO/CS/SE/2020

Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code- 540530 14th September, 2020

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 Unaudited Financial Results (Standalone and Consolidated) of the Housing and Urban Development Corporation Limited (HUDCO), for the quarter ended 30<sup>th</sup> June, 2020.

Dear Sir/ Ma'am

The Board of Directors in their meeting held on Monday, the 14<sup>th</sup> September, 2020 inter-alia considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the quarter ended 30<sup>th</sup> June, 2020 and the same are enclosed herewith along with Limited Review Report given by the Statutory Auditors, in compliance of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Presentation on the financial results is being made available on HUDCO website, i.e., <u>www.hudco.org</u> (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 2:35 p.m. and concluded at 3:40 p.m.

Thanking you

Yours faithfully फॉर **हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरशन लिमिटेड** 

22/212171

हरीश कुमार शर्मा कंपनी सेक्रेटरी एंड कंप्लायंस ऑफ़िसर

Encl.: As above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम)कोर 7 ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003 दूरभाष : 011-24649610-23 फैक्स: (011) 24625308, आई एस ओ 9001:2015 प्रमाणित कम्पनी वेबसाइट : www.hudco.org सी आई एन : L74899DL1970GO1005276, GST : 07AAACH0632A1ZF Housing and Urban Development Corporation Ltd., (A Govt. of India Enterprise) Core - 7'A', HUDCO Bhawan, India Habitat Centre

Lodhi Road, New Delhi - 110 003, Tel:011-24649610-23, Fax:011-24625308, AN ISO 9001:2015 Certified Company website :www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

# **Profitability with Social Justice**

	STATEMENT OF STANDALONE UNAUDITED FINA	NCIAL RESULTS FOR THE QUARTER ENDED 30 <sup>th</sup> JUNE, 2020 Quarter ended			(₹ in crore) Year ended
No.	Particulars	30 <sup>th</sup> June, 2020 (Unaudited)	31 <sup>st</sup> March, 2020 (Audited)	30 <sup>th</sup> June, 2019 (Unaudited)	31 <sup>st</sup> March, 2020 (Audited)
I	Income Revenue from operations				
1	Interest Income	1,762.28	1,871.08	1,796.65	7,482.57
	Dividend Income	-	-	-	3.79
	Rental Income Fees and Commission Income	9.62	<u>9.43</u> 5.80	<u>8.63</u> 0.32	35.54
	Net gain on Fair value changes	1.91	-	-	-
	Sale of services	0.04	2.18	0.89	3.95
	Total revenue fom Operations	1,773.91	1,888.49	1,806.49	7,532.12
I I	Other Income Total Income (I + II)	7.88 1,781.79	11.91 1,900.40	9.70 1,816.19	39.52 7,571.64
/	Expenses	1,701.75	1,500.40	1,010.19	7,571.04
1	Finance costs	1,198.78	1,189.31	1,209.49	4,847.81
	Fees and Commission expense	1.80	(4.67)	1.34	2.55
	Net Loss on Fair Value Changes Impairment on financial instrument and written offs	247.06	4.03	15.28	19.21
	Employee Benefit Expenses	50.16	75.12	51.62	239.02
6	Depreciation and Amortization	1.19	1.49	1.27	5.71
	Corporate Social Responsibilities (CSR)	1.08	50.59	1.44	56.93
8	Other expenses Total expenses	10.84 1,510.91	19.84 1,355.05	15.29 1,300.85	70.12 5,397.11
	Profit/(loss) before Tax (III-IV)	270.88	545.35	515.34	2,174.53
I	Tax Expense				
	Current tax expense	98.46	111.01	138.54	451.20
2	Deferred Tax Expense/ (credit) Total Tax Expense	(31.01) 67.45	(6.62) 104.39	41.12 179.66	14.91 466.11
II	Profit /(loss) for the Period / Year (V-VI)	203.43	440.96	335.68	1,708.42
	Other Comprehensive Income	200.40			
	Items that will not be reclassified to profit or loss				
1	Re-measurement gains/losses on defined benefit plans	(5.76)	(11.44)	(0.92)	(22.24
2	Income tax relating to items that will not be reclassified to profit or loss	1.45	2.88	0.32	5.60
II	Other Comprehensive Income	(4.31)	(8.56)	(0.60)	(16.64
(	Total Comprehensive Income for the Period (VII+VIII)	199.12	432.40	335.08	1,691.78
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(	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90
					10 244 50
I	Other Equity (Reserves excluding revaluation reserve) Net Worth				10,341.59
II	Earnings Per Share (Face Value of ₹10 each)(The EPS for quart	ers is not annualised)			12,545.45
	Basic (₹)				
		1.02	2.20	1.68	8.53
to	Diluted (₹) the Financial Results: The above Standalone unaudited financial results for the quarter ender the Board of Directors at their meeting held on 14 <sup>th</sup> September, 20 reviewed by the Statutory Auditors of the Company in compliance v Disclosure Requirements) Regulations, 2015. The company does not have separate reportable segments in terms of The Novel Corona Virus (COVID-19) pandemic continues to spread g	1.02 ad 30 <sup>th</sup> June, 2020 have to 20. These unaudited fin with the requirements of f Indian Accounting Stan globally and its impact h	2.20 Deen reviewed by the Au ancial results for the q the Securities and Exct dard (Ind AS-108) on "C ave been felt across the	1.68 Jdit Committee and sut Jarter ended 30 <sup>th</sup> June hange Board of India ( <u>Operating Segments</u> ". e sectors. Since, HUDC	8.53 osequently approved b c, 2020 have also bee (Listing Obligations an O primarily operates i
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### Independent Auditor's Limited Review Report

## The Board of Directors Housing & Urban Development Corporation Limited New Delhi

- 1. We have reviewed the accompanying Statement of Unaudited Standalone Ind As Financial Results of **HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED** (the "company") for the quarter ended June, 30, 2020 attached herewith (the "Statement"), being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended from time to time (the "Listing Regulations").
- 2. This statement is the responsibility of the Company's Management and has been approved by the Company's Board of Directors in its meeting held on 14<sup>th</sup> September 2020, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind As 34), prescribed under section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all the significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
- 4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Standalone statement of Unaudited Financial Results prepared in accordance with Indian accounting standards prescribed under section 133 of the Companies Act, 2013 read with rule 7 of the Companies (Indian Accounting Standards) Rules, 2015 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.



#### 5. Emphasis of Matter

- (i) We draw your attention to Note 5 in the Standalone financial results for the following matter:
  - (a) The company has recognised interest income on "No Lien AGP account" amounting to Rs. 6.86 crore for the quarter ended 30<sup>th</sup> June 2020
  - (b) The balance outstanding as at quarter ended 30<sup>th</sup> June 2020 is Rs. 470.02 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.

(ii) We draw your attention to Note 3 to the Standalone Financial results which explains the uncertainties and the management's assessment of the financial impact due to the lock-downs and other restrictions and conditions related to the COVID-19 pandemic situation, for which a definitive assessment of the impact in the subsequent period is highly dependent upon circumstances as they evolve in the subsequent period.

Our opinion is not modified in respect of this matter.

For & on behalf of Prem Gupta & Co. Chartered Accountants FRN No.-000425N



Date: 14<sup>th</sup> September, 2020 Place: New Delhi



	STATEMENT OF CONSOLIDATED UNAUDITED FINA	NCIAL RESULTS FOR TH		0 <sup>111</sup> JUNE, 2020	
No.	Particulars	30 <sup>th</sup> June, 2020	Quarter ended 31 <sup>st</sup> March, 2020	30 <sup>th</sup> June, 2019	Year ended 31 <sup>st</sup> March, 2020
-	Income	(Unaudited)	(Audited)	(Unaudited)	(Audited)
	Revenue from operations				
	2 Dividend Income	1,762.28	1,871.08	1,796.65	7,482.57
1	Rental Income	9.62	9.43	8.63	35.54
	Fees and Commission Income Net gain on Fair value changes	0.06	5.80	0.32	6.27
6	Sale of services Total revenue fom Operations	0.04	2.18	0.89	3.95
II	Other Income	<b>1,773.91</b> 7.88	1,888.49 11.91	<b>1,806.49</b> 9.70	<b>7,532.12</b> 39.52
II	Total Income (I + II)	1,781.79	1,900.40	1,816.19	7,571.64
V	Expenses				
	Pinance costs Pees and Commission expense	1,198.78	1,189.31 (4.67)	1,209.49	4,847.81
2	Net Loss on Fair Value Changes	-	4.03	15.28	19.21
	Impairment on financial instrument and written offs Employee Benefit Expenses	247.06 50.16	19.34 75.12	5.12	155.76
	Depreciation and Amortization Corporate Social Responsibilities (CSR)	1.19	1.49 50.59	1.27	5.71
	Other expenses	1.08	19.84	1.44 15.29	56.93
v	Total expenses Profit/(loss) before Tax and before share of associate	1,510.91 270.88	1,355.05 545.35	1,300.85 515.34	<u>5,397.11</u> 2,174.53
	Share in profit/(Loss) of Associate	(0.05)	(0.05)	(0.06)	(0.22)
I	Profit/(loss) before Tax Tax Expense	270.83	545.30	515.28	2,174.31
1	Current tax expense	98.46	111.01	138.54	451.20
- 2	Poeferred Tax Expense/ (credit) Total Tax Expense	(31.01) 67.45	(6.62) <b>104.39</b>	41.12 179.66	14.91 466.11
[	Profit /(loss) for the Period / Year (V-VI)	203.38	440.91	335.62	1,708.20
	Other Comprehensive Income Items that will not be reclassified to profit or loss				
	Re-measurement gains/losses on defined benefit plans Income tax relating to items that will not be reclassified to profit or loss	(5.76)	(11.44)	(0.92)	(22.24
		1.45	2.88	0.32	5.60
II	Other Comprehensive Income	(4.31)	(8.56)	(0.60)	(16.64)
(	Total Comprehensive Income for the Period (VII+VIII) Paid-up Equity Share Capital (Face Value of ₹ 10 each)	199.07 2,001.90	432.35 2,001.90	335.02	1,691.56 2,001.90
I	Other Equity (Reserves excluding revaluation reserve)	_/002.00	_,	2,001.00	10,340.36
II	Net Worth Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters is no	ot annualised)			12,342.26
_	Basic (₹) Diluted (₹)	1.02	2.20	1.68	8.53
to	the Financial Results:	1.02	2.20	1.68	8.53
	Regulations, 2015. The consolidated Financial results comprises of the financial results of the Investments in associate company is accounted as per equity method of acc exit from the associate company M/s Shristi Urban Infrastructure Developmen the valuation of Associate Company was carried out. However, after due consi	e company and an associa punting as per Ind AS-28. T t Ltd. (SUIDL) as per the Bo	te company M/s Shristi The accounts of the assoc pard Approval dated 9th N	Urban Infrastructure Dev late are unaudited. The C November, 2015. In pursu	Company has decided to
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N ince) शन लिमिटेड rporation Ltd. भारत सरकार का उपक्रम/A Govt. of India Enterprise इडको भयन, भारत पर्यावास केन्द्र. लोधी रोड, HUDCO Bhawan, India Habitat Centre, Lodhi Road, नई दिल्ली/New Delhi-110 003



# PREM GUPTA & CO. CHARTERED ACCOUNTANTS

## Independent Auditor's Limited Review Report

# The Board of Directors Housing & Urban Development Corporation Limited New Delhi

- We have reviewed the accompanying Statement of Consolidated Unaudited Ind As Financial Results of Housing & Urban Development Corporation Limited ("the Parent"), and its share of net loss after tax of its associate for the quarter ended 30<sup>th</sup> June 2020 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors in its meeting held on 14<sup>th</sup> September 2020, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 *"Interim Financial Reporting"* ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
- 3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information is limited primarily to inquiries of parent company personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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

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

# Shristi Urban Infrastructure Development Limited



- 5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of financial results provided by the management referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement
- 6. The consolidated unaudited financial results include the Group's share of net loss after tax of Rs. 0.05 crores and total comprehensive loss of Rs. 0.05 crores for the quarter ended 30<sup>th</sup> June 2020, as considered in the consolidated unaudited financial results, in respect of one associate, based on their interim financial information which have not been reviewed/audited by their auditors. According to the information and explanations given to us by the Management, this financial information are not material to the Group.

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

### 7. Emphasis of Matter

- (i) We draw your attention to Note 6 in the Consolidated financial results for the following matter:
  - (a) The company has recognised interest income on "No Lien AGP account" amounting to Rs. 6.86 crore for the quarter ended 30<sup>th</sup> June 2020
  - (b) The balance outstanding as at quarter ended 30<sup>th</sup> June 2020 is Rs. 470.02 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.



(ii) We draw your attention to Note 4 to the Consolidated Financial results which explains the uncertainties and the management's assessment of the financial impact due to the lock-downs and other restrictions and conditions related to the COVID-19 pandemic situation, for which a definitive assessment of the impact in the subsequent period is highly dependent upon circumstances as they evolve in the subsequent period.

Our opinion is not modified in respect of this matter.

For & on behalf of Prem Gupta & Co. Chartered Accountants Firm Registration No.:000425N

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Rajan Uppal (Partner) Membership No.-097379 UDIN No. 20097379AAAABL4686

Place: New Delhi Date: 14<sup>th</sup> September, 2020

