HUDCO/CS/SE/2021

Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai- 400001 Scrip Code- 540530 11th November, 2021

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 & half-year ended 30th September, 2021.

Dear Sir/ Ma'am

The Board of Directors in their meeting held on Thursday, 11th November, 2021 inter-alia considered and approved the Unaudited Financial Results (Standalone and Consolidated) for the quarter & half-year ended 30th September, 2021 and the same are enclosed herewith along with Limited Review Report given by the Statutory Auditors, in compliance of Regulation 33 and Regulation 52 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 $\frac{12:30}{30}$ and concluded at $\frac{4:30 \text{ p.m.}}{30}$

Thanking you

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

22/2)2100

हरीश कुमार शर्मा कंपनी सेक्रेटरी एंड कंप्लायंस ऑफ़िसर

Encl.: As above



हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम) कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली–110003 दूरभाष : 011–24648160 फैक्स : (011) 24625308, आई.एस.ओ. 9001:2015 प्रमाणित कम्पनी वेबसाईट : www.hudco.org, सी आई एन : 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 : L74899DL1970GO1005276 GST : 07AAACH0632A1ZF



Profitability with Social Justice





Independent Auditor's Review Report on the unaudited standalone financial results for the quarter and half year ended September 30, 2021 of the Company Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Housing and Urban Development Corporation Limited

- 1. We have reviewed the accompanying Statement of standalone unaudited financial results of Housing and Urban Development Corporation Limited ("the Company") for the quarter and half year ended September 30, 2021 (hereinafter referred to as "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial Statement based on our review.
- 2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors in its meeting held on 11th November 2021, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("IND AS 34"), prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
- 3. We conducted our review in accordance with the Standard on Review Engagement (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 and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
- 4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results read with notes therein, prepared in accordance with the applicable Indian Accounting Standards and other accounting practices and policies generally

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	Phone : 011 - 42263358, 47292280 - 81, Mob.; 9810380377	
Gurgaon Off.	: Plot No. 9, C - Block, Sushant Lok, Phase & Sector - 43, Gurugram - 122002 (Haryana)	
3	Phone: 0124 - 4477824 - 25 Mobile 9810103611, 9871001555	
	Phone . 0124 - 4477624 - 23 Wobile Sola 103011, 3071001000	
	E-mail : atul.gupta@aprafirm.com, anmol.gupta@aprafirm.com, caarun@rediffmail.com	
	Website : www.servicetax.net, www.aprafirm.com, www.gstgst.in	
	DELHI HARYANA HIMACHAL PRADESH	

accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 and 52 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, 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 6 to the standalone financial results, which explain the uncertainties and the management's assessment of the financial impact of 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. Our conclusion on the Statement is not modified in respect of the above matter.
 - (ii) We draw our attention on Note 8 in the standalone financial results for the following matter:

(a) The Company has recognized interest income on "No Lien AGP Account" amounting to Rs. 13.94 cores for the quarter & half year ended 30th September 2021;

(b) The balance outstanding as at 30th September 2021 is Rs. 509.67 crores (debit) in "No Lien AGP Account". The Company is in discussion with MoHUA for recovery/reimbursement of outstanding amount (including interest) as well as booking of expenses.

Our opinion is not modified in this respect of this matter.

6. Other Matter

This review / audit of standalone financial results / financial statements for the quarter ended June 30, 2021, for the quarter and half year ended September 30, 2020 and for the year ended March 31, 2021 included in the statements were carried out by previous auditor, whose report expressed an unmodified opinion on those financial results / financial statements. Our conclusion on the Statement is not modified in respect of the above matter.



For A P R A & Associates LLP Chartered Accountants FRN - 011078N / N500064

(Arun Kumar Gupta) Partner M. No. 089657 UDIN No. 21089657AAAAGW 48)ら

Place: New Delhi Date: 11th November 2021

	STATEMENT OF STANDALONE UNAUDI	TED FINANCIAL RESU	LTS FOR THE QUART Quarter Ended	TER/HALF YEAR END	ED 30 th SEPTEMBER, Half Year		(₹ in cror Year Ended
S. No.	Particulars	30 th Sep, 2021 (Unaudited)	30 th June, 2021 (Unaudited)	30 th Sep, 2020 (Unaudited)	30 th Sep, 2021 (Unaudited)	30 th Sep, 2020 (Unaudited)	31 st March, 2021 (Audited)
I	Income	(onducted)	(onducted)	(onducted)	(onducted)	(onduced)	(Addited)
	Revenue from operations Interest Income	1,721.76	1,775.56	1,833.61	3,497.32	3,595.89	7,172.6
2	Dividend Income	0.01	-	3.44	0.01	3.44	3.4
	Rental Income Fees and Commission Income	12.13	12.23	10.16	24.36	<u>19.78</u> 5.78	40.6
	Net gain on Fair value changes	0.87	2.49	3.22	3.36	5.13	8.8
6	Sale of services	0.41	0.03	0.63	0.44	0.67	2.7
II	Total revenue fom Operations Other Income	1,736.92 8.70	1,790.31 8.04	1,856.78 8.72	3,527.23 16.74	3,630.69 16.60	7,234.5 43.1
III	Total Income (I + II)	1,745.62	1,798.35	1,865.50	3,543.97	3,647.29	7,277.7
IV	Expenses Finance costs	1 150 01	1 144 70	1,202.24	2 204 71	2 401 02	4,764.8
	Finance costs Fees and Commission expense	1,150.01	1,144.70	0.15	2,294.71 1.89	2,401.02	4,704.0
3	Net Loss on Fair Value Changes	-	-			5	
	Impairment on financial instrument and written offs Employee Benefit Expenses	0.71 60.75	<u>10.75</u> 59.17	(12.29) 48.96	11.46 119.92	234.77 99.12	(73.6
	Depreciation and Amortization	1.54	1.47	2.32	3.01	3.51	6.9
7	Corporate Social Responsibilities (CSR)	10.50	15.46	0.79	25.96	1.87	85.9
8	Other expenses Total expenses	25.40 1,248.91	21.06 1,254.50	14.36 1,256.53	46.46 2,503.41	25.20 2,767.44	56.3 5,049.0
V	Profit/(loss) before Tax (III-IV)	496.71	543.85	608.97	1,040.56	879.85	2,228.6
VI	Tax Expense						
	Current tax expense	101.67	112.77	115.56	214.44	214.02	423
2	Deferred Tax Expense/ (credit) Total Tax Expense	24.59 126.26	26.46 139.23	36.12 151.68	51.05 265.49	5.11 219.13	226.0 650.0
VII	Profit /(loss) for the Period / Year (V-VI)	370.45	404.62	457.29	775.07	660.72	1,578.5
VIII	Other Comprehensive Income						
1	Items that will not be reclassified to profit or loss Re-measurement gains/losses on defined benefit plans	3.91	14.68	(20.02)	18.59	(25.78)	(25.8
	Income tax relating to items that will not be reclassified to profit or	-0.99	(3.69)	5.04	-4.68	6.49	6.
	loss						
	Other Comprehensive Income	2.92	10.99	(14.98)	13.91	(19.29)	(19.3
IX	Total Comprehensive Income for the Period (VII+VIII)	373.37	415.61	442.31	788.98	641.43	1,559.2
Х	Paid-up Equity Share Capital (Face Value of ₹ 10 each)	2,001.90	2,001.90	2,001.90	2,001.90	2,001.90	2,001.9
				67 a. c.16	10.07		
XI	Other Equity (Reserves excluding revaluation reserve) (As per audited financial accounts as at 31st March, 2021)						11,187.
							come transmission
XII	Net worth						13,189.0
XII XIII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quart			2.28	2.97	3 30	
XIII	Earnings Per Share (Face Value of ₹10 each) (The EPS for quart Basic(₹) Diluted(₹) the Financial Results: The above Standalone unaudited financial results for the quarter/half their meeting held on 11 th November, 2021. These unaudited financial	1.85 1.85 year ended 30 th Septen ial results for the quarter	2.02 2.02 nber, 2021 have been r r/ half year ended 30 th	September, 2021 have	also been reviewed b		
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XIII lotes to 1 2 3 4 5	Earnings Per Share (Face Value of ₹10 each) (The EPS for quarter Basic(₹) Basic(₹) Diluted(₹) the Financial Results: The above Standalone unaudited financial results for the quarter/half their meeting held on 11 th November, 2021. These unaudited financi compliance with the requirements of the Securities and Exchange Boar The company does not have separate reportable segments in terms of The additional information as required under Regulation 52(4) of SEBI The company has made provision on loans (impairment) as per Expect During the Quarter ending September, 2021, one Fresh NPA has been account is Standard on account of clearance of dues.	1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85	2.02 2.02 2.02 There, 2021 have been r r/ half year ended 30 th ations and Disclosure Re dard (Ind AS-108) on "C Disclosure Requirement thod amounting to ₹ 2, nding loan amount of R	2.28 eviewed by the Audit C September, 2021 have equirements) Regulation Operating Segments". ts) Regulations, 2015 is 765.17 crore as on 30 th s. 10.52 crore with addi	3.87 ommittee and subsequ also been reviewed b s, 2015. annexed as Annexure / September, 2021. tional ECL Provision of I	3.30 ently approved by th y the Statutory Audit A. Rs. 3.89 crore and as	7. 7. e Board of Directors cors of the Company on date the said
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As on 30 th Septem 1961 & u/s 29C of Natio irrements. Considering gencies, if any. Further, during the period in a red bonds issued by the coverage Ratio, in res mexure B. ancing figures between T/D. GUHAN /Director (Finand aceubpment Corpet T/A Govt. of India	3.30 ently approved by th y the Statutory Audit A. Rs. 3.89 crore and as ding to increase in eco appay belives it holds ture economic condit of its holding in HUE ent shareholding in HUE ent shareholding in HUE in the property leased liture incurred as per nal Housing Bank Act high credit worthine there has been no of timely manner. e company and outstat pect of listed non-cor the reviewed figures and on behalf of the color of the second or of the second the reviewed figures	7. 7. 7. 6 Board of Director 7 ors of the Compan 7 on date the said 7 on date the said 7 on date the said 8 onomic activites. 8 much stabel asset 1 ions resulting on 7 OC in July & Augus 7 JDCO is - President 1 to it. Expenditure past practice. 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XIII otes to 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 13 14 15 13	Earnings Per Share (Face Value of ₹10 each) (The EPS for quart Basic(₹) Diluted(₹) the Financial Results: The above Standalone unaudited financial results for the quarter/half their meeting held on 11 th November, 2021. These unaudited financi compliance with the requirements of the Securities and Exchange Boar The company does not have separate reportable segments in terms of The additional information as required under Regulation 52(4) of SEBI The company has made provision on loans (impairment) as per Expect During the Quarter ending September, 2021, one Fresh NPA has been account is Standard on account of clearance of dues. The Company believes that with the pick up in Covid vaccination prog Since, HUDCO operates in the space of providing financial assistance for class which can withstand the pandemic relatively better compared wit account of any new mutant of Corona Virus and resultant impact, if an The President of India, being the promoter through MoHUA, Governme 2021 through Offer for Sale (OFS). After this investement, the shareh India throgh MoHUA and MoRD is 61.08% and 20.73% resopectively a In respect of Andrews Ganj Project (AGP) being executed by HUDCO liability, if any, on account of this project is paid out of No Lien AGP A income of ₹ 13.94 crore on the amount deficit (recoverable) from MoH (recoverable) to the extent of ₹ 509.67 crore, which includes amounts The Company has sufficient liquidity as well as adequate undrawn li relationship of the Company with lenders, it can continue to mobilise debt securities, borrowings and other liabilities and the Company has r The company has maintained 100% asset cover by way of charge on September, 2021. In compliance to clause 54(3) of SEBI (Listing Obligations and Disclos. securities, in the format as specified in SEBI circular no. SEBI/HO/MIRS There was Nil investor complaint pending with HUDCO as on 30 th Sept During the quarter ended 30 th September, 2021 there were no transace ended 30 th September, 2021 and reviewed year to date figures uptor	1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.85 1.95 1	2.02 2.02	2.28 eviewed by the Audit C September, 2021 have equirements) Regulation operating Segments". ts) Regulations, 2015 is 765.17 crore as on 30 th s. 10.52 crore with addi commercial activity is pol Sovernment and Govern e to closely monitor any 774 equity shares of fact n reduced from 89.81% HUDCO does not retair continues to book the in nded 30 th September, 2 st as on date. HUDCO does not retair continues to book the in nded 30 th September, 2 st as on date. e of its operational requ markets to meet conting ds principal and interest deposits for all the secu ed, a statement of Assee , 2020, is attached as Au ry items. ember, 2021 are the ba of the financial year.	3.87 ommittee and subsequ also been reviewed b s, 2015. annexed as Annexure / September, 2021. tional ECL Provision of I sed for resergence, lead ment agencies, the com material changes to fu e value of Rs.10/- each) to 81.81%. The prese to 81.81%. The prese any right or interest in terest income & expend 021. As on 30 th Septem 1961 & u/s 29C of Natio irrements. Considering gencies, if any. Further, during the period in a red bonds issued by the coverage Ratio, in res mexure B. ancing figures between T/D. GUHAN /Director (Finand aceubpment Corpet T/A Govt. of India	3.30 ently approved by th y the Statutory Audit A. Rs. 3.89 crore and as ding to increase in eco approved by the statutory Audit of its holding in HUE and the property leased liture incurred as per nal Housing Bank Act high credit worthine: there has been no of timely manner. e company and outstat pect of listed non-cor the reviewed figures and on behalf of the col et ictification Ltd. Enterprise Efficiation Ltd.	7. 7. 7. 6 Board of Director 7 ors of the Compan 7 on date the said 7 on date the said 7 on date the said 8 onomic activites. 8 much stabel asset 1 ions resulting on 7 CO in July & Augus 7 JDCO is - President 1 to it. Expenditure past practice. Inte 1 GP account is in de 1 to it. Expenditure past practice. Inte 1 GP account is in de 1 to it. Expenditure past practice. Inte 1 GP account is in de 1 to it. Expenditure past practice. Inte 1 GP account is in de 1 to it. Expenditure 1 to it. Expenditure

	1		(Tim comme)	
	Particulars	As at 30 th	(₹ in crore) As at 30 th	As at 31st March,
		September, 2021	September, 2020	2021
		(Reviewed)	(Reviewed)	(Audited)
1	ASSETS			
1		ial Assets		
(a)	Cash and Cash Equivalents	133.28	81.63	1,286.12
(b)	Bank Balance other than (a) above	442.67	169.41	141.28
(c)	Derivative Financial Instruments	0.54	0.98	0.6
(d)	Receivables			
(4)	(i) Trade Receivables	6.40	6.97	7.9
	(ii) Other Receivables	7.97	3.12	3.8
(e)	Loans	73,912.35	76,333.64	74,291.8
(f)	Investments	250.55	254.45	250.87
(g)	Other Financial Assets	518.30	486.98	501.94
(9)	Sub Total- Financial Assets (1)	75,272.06	77,337.18	76,484.58
2		incial Assets	77,007120	10/10/100
(a)	Current Tax Assets (Net)	-	2	-
(b)	Investment Property	17.81	18.83	18.6
(c)	Property, Plant and Equipment	60.91	64.09	62.50
(d)	Capital Work-in-Progress	17.50	17.49	17.4
(u)	Intangible Assets under development	22.22	14.83	21.1
(e)	Other Intangible Assets	0.23	0.38	0.3
(f)	Other Non-Financial Assets	338.10	379.15	354.32
(1)	Sub Total- Non Financial Assets (2)	456.77	494.77	474.4
	TOTAL ASSETS (1+2)	75,728.83	77,831.95	76,959.05
		75,720.05	77,002.00	70,505100
	LIABILITIES AND EQUITY			
	Liabilities			
1		al Liabilities		
(a)	Derivative Financial Instruments	-	-	
(b)	Payables			
	1. Trade Payable			
	(i) Total outstanding dues of MSME	-		
	(ii) Total outstanding dues of creditors other than MSME	0.09	0.10	0.1
	2. Other Payables		and series	
	(i) Total outstanding dues of MSME	0.31	0.02	0.3
	(ii) Total outstanding dues of creditors other than MSME	9.17	13.65	11.7
(C)	Debt Securities	55,314.26	57,824.18	58,057.5
(d)	Borrowings	3,017.62	3,776.74	2,897.64
(e)	Deposits	10.99	74.34	22.7
(f)	Other Financial Liabilities	2,577.89	2,891.95	1,729.32
		60,930.33	64,580.98	62,719.50
2	Non-Finan	cial Liabilities		
(a)	Current Tax Liabilities (Net)	34.41	26.71	8.4
(b)	Provisions	330.65	252.67	332.82
(c)	Deferred Tax Liabilites (Net)	689.41	412.17	633.68
(d)	Other Non-Financial Liabilities	51.28	44.93	75.5
		1,105.75	736.48	1,050.50
3		quity		0.001.0
(a)	Equity Share Capital	2,001.90	2,001.90	2,001.90
(b)	Other Equity	11,690.85	10,512.59	11,187.1
	Sub Total (B)	13,692.75	12,514.49	13,189.05
	TOTAL LIABILITIES AND EQUITY (A+B)	75,728.83	77,831.95	76,959.05





g.



HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED

CASH FLOW STATEMENT FOR THE PERIOD ENDED 30th September, 2021

Pro Adij (ii) Deg (iii) Imp (ivi) Um (vi) Div (vi) Div (vii) Inte (viii) Inte (viii) Inte (viii) Pro (xi) Dis (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Pur (iii) Pur (iii) Pur (iii) Inv (iii) Net (iii) Div (iii) Net	perating activities offit before tax <i>Ijustments to reconcile profit before tax to net cash flows:</i> preciation & amortisation pairment on financial instruments mealised foreign exchange gain/loss and EIR on borrowings mealised loss/ (gain) on investment held for trading & derivatives mange in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets ade Payables and financial liability	Period ended 30 th September, 2021	1.13
Pro Adij (ii) Deg (iii) Img (ivi) Um (vi) Div (vi) Div (vii) Inte (viii) Inte (viii) Inte (viii) Pro (xi) Dis (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Pur (iii) Pur (iii) Inv (iii) Net (iii) Div (iii) Net	offit before tax Ijustments to reconcile profit before tax to net cash flows: epreciation & amortisation epreciation & amortisation upairment on financial instruments enclosed of the flow of the flo	1,040.56 3.01 11.46 5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	879.85 3.51 234.77 -2.13 -5.75 0.62 (3.44 (0.24 6.25 -0.01 1.11 - (1.32 0.00 1.13
Pro Adij (ii) Deg (iii) Imp (iii) Um (iv) Um (vi) Div (vii) Div (vii) Div (vii) Div (viii) Pro (xi) Dis (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Ince Dis Inv (iii) Pur (iii) Pur (iii) Inv (iii) Net	offit before tax Ijustments to reconcile profit before tax to net cash flows: epreciation & amortisation epreciation & amortisation upairment on financial instruments enclosed of the flow of the flo	3.01 11.46 5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	3.51 234.77 -2.13 -5.75 0.62 (3.44 (0.24 (0.24 6.22 -0.01 1.1 - (1.32 0.0
Adj (i) Deg (ii) Imp (iii) Um (iv) Um (vi) Div (vii) Inte (viii) Pro (ix) Pro (xi) EIR (xii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Por (iii) Pur (iii) Pur (iii) Pur (iii) Invc (iii) Invc (iii) Div (iv) Div	Ijustments to reconcile profit before tax to net cash flows: ppreciation & amortisation ppairment on financial instruments prealised foreign exchange gain/loss and EIR on borrowings prealised loss/ (gain) on investment held for trading & derivatives pange in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act pss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ade receivables, financial and non-financial assets	3.01 11.46 5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	3.51 234.77 -2.13 -5.75 0.62 (3.44 (0.24 (0.24 6.22 -0.01 1.1 - (1.32 0.0
(i) Dep (ii) Imp (iii) Um (iv) Um (vi) Div (vii) Div (viii) Pro (xi) Pro (xi) Dis (xii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Incc B Inv (iii) Pro (iii) Pro (iii) Inv (iii) Net	preciation & amortisation pairment on financial instruments realised foreign exchange gain/loss and EIR on borrowings realised loss/ (gain) on investment held for trading & derivatives range in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ade receivables, financial and non-financial assets	11.46 5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	234.77 -2.13 -5.75 0.62 (3.44 (0.24 6.22 -0.01 1.1 - (1.32 0.0
(ii) Imp (iii) Um (iv) Um (iv) Um (vi) Div (vii) Inte (viii) Pro (ix) Pro (xi) EIR (xii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Ince B Inve (iii) Pro (iii) Pro (iii) Inve (iii) Net	pairment on financial instruments rrealised foreign exchange gain/loss and EIR on borrowings rrealised loss/ (gain) on investment held for trading & derivatives range in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ade receivables, financial and non-financial assets	11.46 5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	234.77 -2.13 -5.75 0.62 (3.44 (0.24 6.22 -0.01 1.1 - (1.32 0.0
(iii) Unition (ivi) Unition (vi) Divide (vii) Divide (viii) Intervision (viii) Proof (xiii) Proof (xiii) Diside (xiii) Transition (xiii) Transition (xiii) Incerviewe (xiii) Proof (xiii) <td>realised foreign exchange gain/loss and EIR on borrowings realised loss/ (gain) on investment held for trading & derivatives range in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act oss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets</td> <td>5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - - -0.01 4.23 0.01 (1.12) 1.07 1,077.41</td> <td>-2.13 -5.75 0.62 (3.44 (0.24 6.25 -0.01 1.1 - (1.32 0.0 1.13</td>	realised foreign exchange gain/loss and EIR on borrowings realised loss/ (gain) on investment held for trading & derivatives range in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act oss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	5.27 (3.47) 0.12 (0.01) (0.11) 16.40 - - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	-2.13 -5.75 0.62 (3.44 (0.24 6.25 -0.01 1.1 - (1.32 0.0 1.13
(iv) Um (v) Cha (vi) Div (viii) Inte (viii) Pro (xi) Pro (xii) Dis (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Ince (iii) Pro (ii	realised loss/ (gain) on investment held for trading & derivatives anage in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	(3.47) 0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	-5.75 0.62 (3.44 (0.24 6.25 -0.01 1.1 - (1.32 0.0 1.13
(v) Cha (vi) Div (vii) Inte (viii) Pro (xi) Pro (xii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Ince 0 Inve (ii) Pro (iii) Inve (iii) Inve (iii) Inve (iii) Dis	aange in the fair value of hedged item vidend income terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act uss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes aans ade receivables, financial and non-financial assets	0.12 (0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	0.62 (3.44 (0.24 6.25 -0.01 1.11 - (1.32 0.00 1.13
(vi) Div (vii) Inte (viii) Pro (ix) Pro (xi) EIR (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Ince 0 Net 0 Ince 0 Ince 0 Ince 0 Ince 0 Ince 0 Ince 0 Inve	vidend income	(0.01) (0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	(3.44 (0.24 -0.01 1.1 - (1.32 0.0 1.13
(vii) Intervention (viii) Pro (ix) Pro (ix) Pro (ix) Pro (xi) EIR (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Incer 0 Invert 0	terest on investments ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/(Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	(0.11) 16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	(0.24 6.25 -0.01 1.11 - (1.32 0.00 1.13
(viii) Pro (ix) Pro (ix) Pro (xi) EIR (xii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (xiii) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Inco B Invo (iii) Pro (iii) Pro (iii) Pro (iii) Pro (iii) Pro (iii) Invo (iii) Pro (iii) Net	ovision for employee benefits and CSR ovision for Interest under Income Tax Act sss/ (Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	16.40 - -0.01 4.23 0.01 (1.12) 1.07 1,077.41	6.25 -0.01 1.11 - (1.32 0.00 1.13
(ix) Pro (x) Los (xi) EIR (xii) Dis (xiii) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Pro (iii) Pur (ii) Pur (ii) Pur (ii) Net (iii) Inv. (iv) Div (iv) Div (iv) Net	ovision for Interest under Income Tax Act sss/(Profit) on sale of Fixed Assets (Net) R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets		-0.01 1.1: - (1.32 0.00 1.13
(x) Los (xi) EIR (xii) Dis (xiii) Dis (xiii) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (iii) Tra (iii) Tra (iii) Tra (iii) Ince Dis Ince (iii) Pur (iii) Pur (iii) Inve (iii) Net (iii) Net	sess/ (Profit) on sale of Fixed Assets (Net) R R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances scounting of Employee cost of Staff advances scounting of Employee cost of Staff advances perating Profit before Working capital changes scound advances orking capital changes scound advances ade receivables, financial and non-financial assets scound advances	-0.01 4.23 0.01 (1.12) 1.07 1,077.41	1.1: (1.32 0.00 1.13
(xi) EIR (xii) Dis (xiii) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (ii) Tra (iii) Tra (iii) Tra (iii) Ince B Inve (iii) Pur (iii) Pur (iii) Inve (iii) Net (iv) Div	R on Advances scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounting of Employee cost of Staff advances scounting of Employee cost of Staff advances scounting of Employee cost of Staff advances perating Profit before Working capital changes scounting capital changes orking capital changes scounting capital changes ade receivables, financial and non-financial assets scounting capital changes	4.23 0.01 (1.12) 1.07 1,077.41	(1.32 0.00 1.13
(xii) Dis (xiii) Dis (xiii) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Dis (xiv) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Ira (iii) Pro (iii) Pro (iii) Ira (iv) Div (iv) Div (iv) Net	scounting of security deposit and deposit for services scounting of Interest Income on Staff Advances scounitng of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	0.01 (1.12) 1.07 1,077.41	(1.32 0.00 1.13
(xiii) Dis (xiv) Dis (xiv) Dis (i) Dis (ii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Pra (iii) Pra (ii) Pra (iii) Pro (iii) Inv. (iv) Div Net	scounting of Interest Income on Staff Advances scounitng of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	(1.12) 1.07 1,077.41	(1.32 0.00 1.13 1,114.36
(xiv) Dis Op Op (ii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Tra Ince Ince	scounitng of Employee cost of Staff advances perating Profit before Working capital changes orking capital changes ans ade receivables, financial and non-financial assets	1.07 1,077.41	1.13
Op Wo (ii) Tra (iii) Tra (iii) Inco B Inv (iii) Pur (iii) Pro (iii) Net Net Net Not Not Not Not Not	perating Profit before Working capital changes orking capital changes pans ade receivables, financial and non-financial assets	1,077.41	
Wo (ii) Loa (iii) Tra (iiii) Tra Incomposition Net B Invo (iii) Pur (iii) Pro (iii) Invo (iii) Net Net Net Net Net Invo Net	orking capital changes ans ade receivables, financial and non-financial assets		1,114.36
(i) Loa (ii) Tra (iii) Tra (iii) Tra (iii) Tra (iii) Pra (ii) Pur (ii) Pro (iii) Invu (iv) Div Net	ans ade receivables, financial and non-financial assets	363.91	
(ii) Tra (iii) Tra Incc Net B Inv (i) Pur (ii) Pro (iii) Inv (iv) Div Net	ade receivables, financial and non-financial assets	363.91	
(iii) Tra Incc Net B Inv (i) Pur (ii) Pro (iii) Inv (iv) Div Net			(2301.66
Inco Net B Inv (i) Pur (ii) Invo (iii) Invo (iv) Div Net	ade Payables and financial liability	-304.10	237.5
Net B Inv (i) Pur (iii) Pro (iii) Inv (iv) Div Net Net		551.65	1,224.50
Net B Inv (i) Pur (ii) Pro (iii) Inv. (iv) Div Net Net	Sub Total	611.46	(839.65
B Inv (i) Pur (iii) Pro (iii) Inv. (iv) Div Net	come tax paid (Net of refunds)	(188.44)	(642.32
(i) Pur (ii) Pro (iii) Invo (iv) Div Net	et cash flows from/(used in) operating activities -A	1,500.43	(367.61
(i) Pur (ii) Pro (iii) Inv (iv) Div Net	vesting activities		
(ii) Pro (iii) Invo (iv) Div Net	rchase of fixed and intangible assets	(1.60)	(2.82
(iii) Inv (iv) Div Net	oceeds from sale of property and equipment	0.08	0.10
(iv) Div Net	vestments at fair value through Profit and Loss	3.90	(14.93
	vidend received	0.01	3.44
C Fin	et cash flows from/(used in) investing activities - B	2.39	(14.21
	nancing activities		
	nange in borrowings	(2640.36)	240.78
	vidends paid including DDT	(15.30)	0.00
	et cash flows from financing activities - C	(2655.66)	240.78
D Net	et increase in cash and cash equivalents A+B+C	(1152.84)	(141.04
		1,286.12	(141.04) 222.67
	ash and cash equivalents at 1 st April, 2020		Highly Files
	ash and cash equivalents at 31st March, 2021	133.28	81.63
	nts of Cash & Cash Equivalents		
	ish & Revenue Stamps in hand	-	-
	prest	0.01	0.01
	ink Deposits (3 months and less than 3 months)*	10.93	30.16
And the second second	alances in Current Account with		
No. 2	Reserve Bank of India	0.02	0.02
		122.32	51.44
Tot	Scheduled Banks* Demand Drafts in hand		

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Independent Auditor's Review Report on unaudited consolidated financial results for the quarter and half year ended September 30, 2021 of the Company Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To The Board of Directors of Housing and Urban Development Corporation Limited

- 1. We have reviewed the accompanying statement of unaudited consolidated financial results of Housing and Urban Development Corporation Limited ("the Parent") and its shares of net loss after tax of its associate for the quarter and half year ended September 30, 2021 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 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 11th November 2021, 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, read with relevant rules issued thereunder 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 consists of making inquiries, primarily of persons 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 from time to time, to the extent applicable,

	: 379, Aggarwal Millenium Tower - II, Netan Subhash Place, Pitam Pura, New Delhi-110034
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	Phone : 011 - 42263358, 47292280, 81, Mob.: 9810380377
Gurgaon Off.	: Plot No. 9, C - Block, Sushant Lok, Phase - I, Sector - 43, Gurugram - 122002 (Haryana)
0	Phone : 0124 - 4477824 - 25 Mobile 9810103611, 9871001555
	E-mail : atul.gupta@aprafirm.com, anmol.gupta@aprafirm.com, caarun@rediffmail.com
	Website : www.servicetax.net, www.aprafirm.com, www.gstgst.in

4. The Statement includes the results of the 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 the review report of the other auditor referred to in paragraph 7 (a) 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 and 52 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. Emphasis of Matter:

- (i) We draw your attention to Note 7 to the consolidated financial results, which explain the uncertainties and the management's assessment of the financial impact of 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. Our conclusion on the Statement is not modified in respect of the above matter.
- (ii) We draw our attention on Note 8 in the standalone financial results for the following matter:

(a) The Company has recognized interest income on "No Lien AGP Account" amounting to Rs. 13.94 cores for the quarter & half year ended 30th September 2021;

(b) The balance outstanding as at 30th September 2021 is Rs. 509.67 crores (debit) in "No Lien AGP Account". The Company is in discussion with MoHUA for recovery/reimbursement of outstanding amount (including interest) as well as booking of expenses.

Our opinion is not modified in this respect of this matter.

7. Other Matters

a. We did not review the interim financial results of associate included in the unaudited consolidated financial results, whose interim financial results reflect total net loss after tax of Rs. 0.10 crores and the total comprehensive loss of Rs.
 0.10 crores on half year ended 30th September 2021, as considered in the unaudited consolidated financial results. This interim financial result has been furnished to us by the Management and our conclusion on the Statement, in so far



as it relates to the amounts and disclosures included in respect of the associate is based solely on the report of the management and the procedures performed by us as stated in paragraph 3 above. According to the information and explanation given to us by the management, this financial information is not material to the group.

b. This review / audit of consolidated financial results / financial statements for the quarter ended June 30, 2021, for the quarter and half year ended September 30, 2020 and for the year ended March 31, 2021 included in the statements were carried out by previous auditor, whose report expressed an unmodified opinion on those financial results / financial statements.

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



For A P R A & Associates LLP **Chartered Accountants** FRN - 011078N / N500064

(Arun Kumar Gupta) Partner M. No. 089657 UDIN No. ス1089657チャムトGX1627

Place: New Delhi Date: 11th November 2021

HOUSING AND URBAN DEVELOPMENT CORPORATION LTD.(HUDCO) \otimes (A GOVT, OF INDIA UNDERTAKING) CIN: L74899DL1970GO1005276 GSTIN: 07AAACH0632A1ZF website: www.hudco.org egistered Office: CORE 7A, HUDCO BHAWAN, INDIA HABITAT CENTRE, LODHI ROAD, NEW DELHI-110003 (₹ in crore) STATEMENT OF CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH SEPTEMBER, 2021 Year ended Quarter Ended Half Year Ended S. No. Particulars 30th Sep, 2020 31st March, 2021 (Audited) 30th Sep, 2021 30th June, 2021 30th Sep, 2020 30th Sep, 2021 (Unaudited) (Unaudited) (Unaudited) (Unaudited) (Unaudited) Income Revenue from operations 1,775.56 1,833.61 3,497.32 3.595.89 1,721.76 nterest Income 3.44 40.60 3.44 2 Dividend Income 0.01 3.44 0.01 12.23 19.78 3 Rental Income 12.13 10.16 24.36 4 Fees and Commission Income 1.74 5.72 1.74 5.78 6.39 Net gain on Fair value change 0.87 2.49 3.36 5.13 8.82 6 Sale of services 1,856.78 3,630.69 7,234.58 Total revenue fom Operations 1,736.92 1,790.31 3,527.23 11 Other Income 3,543.97 3,647.29 7,277.73 Total Income (I + II) 1,745.62 1.798.35 1.865.50 III IV Expenses 1,150.01 2,401.02 4,764.82 1,144.70 2,294.71 Finance costs 1,202.24 Fees and Commission expense 1.89 0.15 1.89 1.95 2.03 Net Loss on Fair Value Changes
 Impairment on financial instrument and written offs 11.46 119.92 (12.29) 234.77 73.63 206.25 6.98 48.96 99.12 5 Employee Benefit Expenses 60.75 59.17 6 Depreciation and Amortization 1.54 1.47 2.32 3.01 3.51 7 Corporate Social Responsibilities (CSR) 8 Other expenses 85.93 10.50 15.46 0.79 25.96 1.87 46.46 56.71 25.20 2,503.41 5.049.09 1,248.91 1,254.50 543.85 1,256.53 608.97 2,767.44 879.85 Total expenses 2,228.64 Profit/(loss) before Tax and before share of associate(III-V) 496.71 Share in profit/(Loss) of Associate (0.05) (0.05) (0.04) (0.10) (0.09) (0.08) 2,228.56 VI 1,040.46 879.76 VII Profit/(loss) before Tax (V-VI) 496.66 543.80 608.93 Tax Expense rrent tax expense ferred Tax Expense/ (credit) VIII 101.67 115.56 214.44 214.02 423.42 226.64 126.26 139.23 265.49 219.13 650.06 1,578.50 151.68 **Total Tax Expense** Profit /(loss) for the Period / Year (VII-VIII) IX 370.40 404.57 457.25 774.97 660.63 Other Comprehensive Income Items that will not be reclassified to profit or loss 18.59 3.91 14.68 (20.02) (25.78) (25.88) Re-measurement gains/losses on defined benefit plans 2 Income tax relating to items that will not be reclassified to profit or loss (0.99) (4.68) 13.91 6.49 (19.29) 6.51 (19.37) (14.98) 10.99 Other Comprehensive Income 2.92 Total Comprehensive Income for the Period (IX+X) Paid-up Equity Share Capital (Face Value of ₹ 10 each) 373.32 641.34 1,559.13 415.56 442.27 788.88 XI 2,001.90 2,001.90 2.001.90 2.001.90 2 001 90 2.001.90 XIII Other Equity (Reserves excluding revaluation reserve) (As pe 11,185.84 audited financial accounts as at 31st March, 2021) 13,187.74 XIV XV Net worth Earnings Per Share (Face Value of ₹10 each) (The EPS for quarters/ half-year is not annualised) Basic(₹) 1.85 2.02 2.28 3.87 3.30 7.89 Diluted(₹) 2.28 3.87 3.30 7.89 Notes to the Financial Results: The above Consolidated unaudited financial results for the quarter/half year ended 30th September, 2021 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meeting held on 11th November, 2021. These consolidated unaudited financial results for the quarter/half year ended 30th September, 2021 have been reviewed by the Statutory Auditors of the Company in compliance with the requirements of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Consolidated Financial Results have been prepared in accordance with IndAS 110 - Consolidated Financial Statements prescribed under sec 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other provision of the Act. The consolidated financial esults comprises financial results of the company and an associate company M/s Shristi Urban Infrastructure Development Ltd. (SUIDL) Investments in associate company is accounted as per equity method of accounting as per Ind AS-28. The accounts of the associate are unaudited. 2 The company does not have separate reportable segments in terms of Indian Accounting Standard (Ind AS-108) on "Operating Segme The additional information as required under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is annexed as Annexure A. The company has made provision on loans (impairment) as per Expected credit Loss (ECL) method amounting to ₹ 2,765.17 crore as on 30th September, 2021. During the Quarter ending September, 2021, one Fresh NPA has been added having an outstanding loan amount of Rs. 10.52 crore with additional ECL Provision of Rs. 3.89 crore and as on date the said account is 6 Standard on account of clearance of dues The Company believes that with the pick up in Covid vaccination programme of the Govt of India, the business and commercial activity is poised for resergence, leading to increase in economic activites. Since, HUDCO operates in the space of providing financial assistance for housing and urban development projects of Government and Government agencies, the company belives it holds much stabel asset class which can withstand the pandemic relatively better compared with other asset classes. The company will continue to closely monitor any material changes to future economic conditions resulting on account of any new mutant of Corona Virus and resultant impact, if any. The President of India, being the promoter through MoHUA, Government of India has further divested 8% (16,01,63,774 equity shares of face value of Rs.10/- each) of its holding in HUDCO in July & August, 2021 through Offer for Sale (OFS). After this investement, the shareholding of Presidednt of India in HUDCO has been reduced from 89.81% to 81.81%. The present shareholding in HUDCO is - President of India through MoHUA and MoRD is 61.08% and 20.73% resopectively and Public shareholding is 18.19%. 8 In respect of Andrews Ganj Project (AGP) being executed by HUDCO as an agent on behalf of MoUD (now MoHUA), HUDCO does not retain any right or interest in the property leased to it. Expenditure and liability, i 9 Interest income o any, on account of this project is paid out of No Lien AGP Account maintained with HUDCO. The company continues to book the interest income & expenditure incurred as per past practice. 13.94 crore on the amount deficit (recoverable) from MoHUA has been booked for the quarter/half year ended 30th September, 2021. As on 30th September, 2021, No Lien AGP account is in deficit (recoverable) to the extent of ₹ 509.67 crore, which includes amounts paid by HUDCO on behalf of MoHUA and interest as on date. The Company continues to create Deferred Tax Liability (DTL) on Special Reserve created and maintained u/s 36 (1)(viii) of Income Tax Act, 1961 & u/s 29C of National Housing Bank Act, 1987 The Company has sufficient liquidity as well as adequate undrawn lines of credits from various banks to take care of its operational requirements. Considering high credit worthiness and well-established relationshil of the Company with lenders, it can continue to mobilise sufficient funds from domestic & international markets to meet contingencies, if any. Further, there has been no default in repayment of debt securities borrowings and other liabilities and the Company has met all its debt servicing obligations, both towards principal and interest, during the period in a timely manner. The company has maintained 100% asset cover by way of charge on the receivables of the company and/ or lien on deposits for all the secured bonds issued by the company and outstanding as on 30th September 12 In compliance to clause 54(3) of SEBI (Listing Obligations and Disclosure Requirements Regulations), 2015, as amended, a statement of Asset Coverage Ratio, in respect of listed non-convertible debt securities, in the format as specified in SEBI circular no. SEBI/HO/MIRSD/CRADT/CIR/P/2020/230 dated November 12, 2020, is attached as Annexure B. There was Nil investor complaint pending with HUDCO as on 30th September, 2021. During the quarter ended 30th September, 2021 there were no transactions in the nature of exceptional or extraordinary items Figures of corresponding period have been regrouped, wherever necessary. The figures of quarter ended on 30th September, 2021 are the balancing figures between the reviewed figures in respect of half year ende 16 30th September, 2021 and reviewed year to date figures upto 30th June, 2021 being the end of the first guarter of the financial year. For and on behalf of the Board of Directors \$5P D. Guhan New Delhi 11th November, 2021 Place: Director (Finance) Date: डेवलपम्ट SOCIA





डी. गुहन/D. GUHAN निदेशक (वित्त)/Director (Finance) हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन ति Housing and Urban Development Corporat भारत रारकार का उपक्रम/A Govt. of India En हडको भवन, भारत पर्यावास केन्द्र, लोधी HUDCO Bhawan, India Habitat Centre, Lodo नई दिल्ली/New Delhi-110 003 2021

			(₹ in crore)	
	Particulars	As at 30 th	As at 30 th	As at 31st
		September, 2021	September, 2020	March, 2021
		(Reviewed)	(Reviewed)	(Reviewed)
1	ASSETS			
	Financial Asse	The second se		
(a)	Cash and Cash Equivalents	133.28	81.63	1,286.3
(b)	Bank Balance other than (a) above	442.67	169.41	141.
(c)	Derivative Financial Instruments	0.54	0.98	0.0
(d)	Receivables	÷ .		
	(i) Trade Receivables	6.40	6.97	7.
	(ii) Other Receivables	7.97	3.12	3.
(e)	Loans	73,912.35	76,333.64	74,291.
(f)	Investments	248.55	252.45	248.
<u>g)</u>	Investment in Associate	0.59	0.68	0.
h)	Other Financial Assets	518.30	486.98	501.
2	Sub Total- Financial Assets (1)	75,270.65	77,335.86	76,483.2
2	Non-Financial A			
a)	Current Tax Assets (Net)	-	-	10
b)	Investment Property	17.81	18.83	18.
(C)	Property, Plant and Equipment	60.91	64.09	62.
(d)	Capital Work-in-Progress	17.50	17.49	17.
	Intangible Assets under development	22.22	14.83	21.
e)	Other Intangible Assets	0.23	0.38	0.
(f)	Other Non-Financial Assets	338.10	379.15	354
	Sub Total- Non Financial Assets (2)	456.77	494.77	474.
	TOTAL ASSETS (1+2)	75,727.42	77,830.63	76,957.
	LIABILITIES AND EQUITY			
-	Liabilities			
1	Financial Liabil			
a)	Financial Liabili Derivative Financial Instruments	ities -	-	
a)	Financial Liabili Derivative Financial Instruments Payables		-	
1 (a) (b)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable		-	
a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME	-	-	
a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME		- 0.10	0.
a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables	- - 0.09	- 0.10	
a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME	- - 0.09 0.31	- 0.10 0.02	0.
(a) (b)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME (ii) Total outstanding dues of creditors other than MSME	- 0.09 0.31 9.17	- 0.10 0.02 13.65	0. 11.
(a) (b)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities	- 0.09 0.31 9.17 55,314.26	- 0.10 0.02 13.65 57,824.18	0. 11. 58,057.
a) b) (c) d)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings	- 0.09 0.31 9.17 55,314.26 3,017.62	- 0.10 0.02 13.65 57,824.18 3,776.74	0. 11. 58,057. 2,897.
a) b) c) d)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34	0. 11. 58,057. 2,897. 22.
a) b) c) d)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95	0. 11. 58,057. 2,897. 22. 1,729.
a) b) (c) d) (f)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34	0. 11. 58,057. 2,897. 22. 1,729
a) b) (c) (d) (e) (f) 2	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Liabilities	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98	0. 11. 58,057. 2,897. 22. 1,729. 62,719.
(c) (d) (e) (f) 2 (a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of reditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Liabilities	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8.
a) b) (c) d) e) (f) 2 a) b)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Liab Current Tax Liabilities (Net) Provisions	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67	0. 0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 62,219. 8.
a) b) c) d) e) (f) 2 a) b) c)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Lia Current Tax Liabilities (Net) Provisions Deferred Tax Liabilites (Net)	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633
(a) (b) (c) (d) (e) (f) 2	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Liab Current Tax Liabilities (Net) Provisions	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41 51.28	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17 44.93	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633 75.
a) b) c) d) e) (f) 2 a) b) c) d)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Lia Current Tax Liabilities (Net) Provisions Deferred Tax Liabilities (Net) Other Non-Financial Liabilities	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633 75.
a) b) (c) (d) (e) (f) (c) (d) (c) (d) 3	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Lia Current Tax Liabilities (Net) Provisions Deferred Tax Liabilities (Net) Other Non-Financial Liabilities Equity	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41 51.28 1,105.75	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17 44.93 736.48	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633 75. 1,050.
a) b) c) d) e) (f) b) b) c) c) d) 3 a)	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Liabilities Current Tax Liabilities (Net) Provisions Deferred Tax Liabilities (Net) Cther Non-Financial Liabilities Equity Equity Share Capital	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41 51.28 1,105.75	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17 44.93 736.48 2,001.90	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633 75. 1,050. 2,001.
a) b) c) d) e) (f) b) (c) d) 3	Financial Liabili Derivative Financial Instruments Payables 1. Trade Payable (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME 2. Other Payables (i) Total outstanding dues of MSME (ii) Total outstanding dues of creditors other than MSME Debt Securities Borrowings Deposits Other Financial Liabilities Non-Financial Lia Current Tax Liabilities (Net) Provisions Deferred Tax Liabilities (Net) Other Non-Financial Liabilities Equity	- 0.09 0.31 9.17 55,314.26 3,017.62 10.99 2,577.89 60,930.33 bilities 34.41 330.65 689.41 51.28 1,105.75	- 0.10 0.02 13.65 57,824.18 3,776.74 74.34 2,891.95 64,580.98 26.71 252.67 412.17 44.93 736.48	0. 11. 58,057. 2,897. 22. 1,729. 62,719. 8. 332 633 75. 1,050.







HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED

CASH FLOW STATEMENT FOR THE PERIOD ENDED 30th September, 2021

5. NO.	Particulars	Period ended 30 th	Period ended 30 th
		September, 2021	September, 2020
		•	
Α	Operating activities		
	Profit before tax	1,040.56	879.85
	Adjustments to reconcile profit before tax to net cash flows:		
(i)	Depreciation & amortisation	3.01	3.51
(ii)	Impairment on financial instruments	11.46	234.77
(iii)	Unrealised foreign exchange gain/loss and EIR on borrowings	5.27	-2.13
(iv)	Unrealised loss/ (gain) on investment held for trading & derivatives	(3.47)	-5.75
(v)	Change in the fair value of hedged item	0.12	0.62
(vi)	Dividend income	(0.01)	(3.44
(vii)	Interest on investments	(0.11)	(0.24
(viii)	Provision for employee benefits and CSR	16.40	6.25
(ix)	Provision for Interest under Income Tax Act	-	-0.01
(x)	Loss/ (Profit) on sale of Fixed Assets (Net)	-0.01	1.12
(xi)	EIR on Advances	4.23	-
(xii)	Discounting of security deposit and deposit for services	0.01	(1.32
(xiii)	Discounting of Interest Income on Staff Advances	(1.12)	0.0
(xiv)	Discounitng of Employee cost of Staff advances	1.07	1.13
()	Operating Profit before Working capital changes	1,077.41	1,114.36
	Working capital changes		
(i)	Loans	363.91	(2301.66
(ii)	Trade receivables, financial and non-financial assets	-304.10	237.5
(iii)	Trade Payables and financial liability	551.65	1,224.50
(111)	Sub Total	611.46	(839.65
_		(100.44)	((12.22
	Income tax paid (Net of refunds)	(188.44)	(642.32
	Net cash flows from/(used in) operating activities -A	1,500.43	(367.61
В	Investing activities		
(i)	Purchase of fixed and intangible assets	(1.60)	(2.82
(ii)	Proceeds from sale of property and equipment	0.08	0.10
(iii)	Investments at fair value through Profit and Loss	3.90	(14.93
(iv)	Dividend received	0.01	3.44
	Net cash flows from/(used in) investing activities - B	2.39	(14.21
С	Financing activities		
(i)	Change in borrowings	(2640,36)	240.78
(ii)	Dividends paid including DDT	(15.30)	0.00
(11)	Net cash flows from financing activities - C	(2655.66)	240.7
D	Net increase in cash and cash equivalents A+B+C	(1122.04)	(141.04
0		(1152.84) 1,286.12	222.67
	Cash and cash equivalents at 1st April, 2020		26.21.223
	Cash and cash equivalents at 31st March, 2021	133.28	81.63
Comp	onents of Cash & Cash Equivalents		
A	Cash & Cash Equivalents		
(i)	Cash & Revenue Stamps in hand	-	
(ii)	Imprest	0.01	0.01
(iii)	Bank Deposits (3 months and less than 3 months)*	10.93	30.16
(iv)	Balances in Current Account with		
	- Reserve Bank of India	0.02	0.02
	- Scheduled Banks*	122.32	51.44
	- Demand Drafts in hand		-





-	standalone ba	1515	
No.	Particulars	Unit	As at/ For the period ended 30.09.2021
1	Debt Equity Ratio ¹	times	4.26
2	Debt service coverage ratio ⁴	times	Not Applicable
3	Interest service coverage ratio ⁴	times	Not Applicable
4	Outstanding Redeemable preference shares	INR in Crores	Nil
5	Debenture Redemption Reserve (as on 31 st March, 2021)	INR in Crores	3876.87
6	Net Worth ²	INR in Crores	13692.75
7	Profit After Tax	INR in Crores	775.07
8	Earnings Per Share ³ (Face Value of ₹10 each) (The EPS for half-year is not annualised)		
	a) Basic(₹)	INR	3.87
	b) Diluted(₹)	INR	3.87
9	Current Ratio ⁴	times	Not Applicable
10	Long term debt to working capital ⁴	times	Not Applicable
11	Bad debts to accounts receivable ratio ⁴	times	Not Applicable
12	Current liability ratio ⁴	times	Not Applicable
13	Total debts to total assets ⁵	times	77.11
14	Debtors turnover ⁴	times	Not Applicable
15	Inventory turnover ⁴	times	Not Applicable
16		%	29.50
	Operating Margin ⁶		
17 18	Net profit Margin ⁷ Sector specific equivalent ratios	%	21.87
) CRAR ⁸ (Provisional)	%	64.75
		%	
	Provision Coverage Ratio ⁹		87.73
) Gross Credit Impaired Assets Ratio ¹⁰	%	4.08
(d) Net Credit Impaired Assets Ratio ¹¹	%	0.52
otes:		·	
1 2	Debt/Equity Ratio = Net Debt/Net Worth (Net debt repres Net Worth is calculated as defined in section 2(57) of Com		ess cash and cash equivalents
3	Earning per share is calculated as Profit after tax by numb		
4	The Company is registered as Housing Finance Company,		are generally not applicable
		nenee these ratios	are generally not applicable
5 6	Total debts to total assets = Total Debts/Total Assets Operating Margin = Net Operating Profit Before Tax/ Tota	al Revenue from C	neration
7	Net Profit Margin = Net Profit After Tax/ Total Income		perution
8	CRAR = Adjusted Net Worth/ Risk Weighted Assets, calc	ulated as per appli	cable RBI guidelines
9	Provision Coverage Ratio = Impairment Loss allowance of		
9			
10	Gross Credit Impaired Asset Ratio = Gross Credit Impaire		
11	Net Credit Impaired Asset Ratio = Net Credit Impaired As	ssets/ Gross Loan A	Assets
	Best Sderige	USLE	đ.

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Certificate for Asset Cover in respect of listed debt securities of the listed entity

On the request of Housing and Urban Development Corporation Ltd (HUDCO), this certificate is issued as per the requirements of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, as amended. Based on our examination of un-audited books of Accounts and other relevant records/ documents, we certify as under:

(a) HUDCO vide its Resolution(s) and information memorandum(s)/ offer document(s) and under various Debenture Trust Deeds, has issued the following listed debt securities as on 30th September, 2021:

Sr. No.	Name of Bond Series	ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount (Rs. in crore
A.	Secured Listed Debt Securities:				
1	7.51% Tax free 2011 Series A	INE031A09FA9	Private Placement	Secured	4.77
2	7.75% Tax free 2011 Series A	INE031A09FB7	Private Placement	Secured	10.81
3	7.62% Tax free 2011 Series B	INE031A09FC5	Private Placement	Secured	137.66
4	7.83% Tax free 2011 Series B	INE031A09FD3	Private Placement	Secured	66.51
5	8.09% Tax free 2011 Series C	INE031A09FF8	Private Placement	Secured	47.86
6	8.16% Tax free 2011 Series C	INE031A09FG6	Private Placement	Secured	47.67
7	8.10% Tax free 2011 Tranche I	INE031A07832	Public Issue	Secured	2,166.42
8	8.20% Tax free 2011 Tranche I	INE031A07840	Public Issue	Secured	2,518.30
9	7.34% Tax free 2012 Tranche I	INE031A07857	Public Issue	Secured	920.10
10	7.51% Tax free 2012 Tranche I	INE031A07865	Public Issue	Secured	1,274.24
11	7.03% Tax free 2012 Tranche II	INE031A07873	Public Issue	Secured	97.62
12	7.19% Tax free 2012 Tranche II	INE031A07881	Public Issue	Secured	109.40
13	8.56% Tax free 2013 Series A	INE031A07899	Private Placement	Secured	190.80
14	8.14% Tax free 2013 Tranche I	INE031A07907	Public Issue	Secured	269.58
15	8.51% Tax free 2013 Tranche I	INE031A07915	Public Issue	Secured	799.27
16	8.49% Tax free 2013 Tranche I	INE031A07923	Public Issue	Secured	35.51
17	8.39% Tax free 2013 Tranche I	INE031A07931	Public Issue	Secured	361.79
18	8.76% Tax free 2013 Tranche I	INE031A07949	Public Issue	Secured	815.00
19	8.74% Tax free 2013 Tranche I	INE031A07956	Public Issue	Secured	88.85
20	8.51% Tax free 2013 Tranche II	INE031A07964	Public Issue	Secured	504.93
21	8.58% Tax free 2013 Tranche II	INE031A07972	Public Issue	Secured	127.38
22	8.76% Tax free 2013 Tranche II	INE031A07980	Public Issue	Secured	286.54
23	8.76% Tax free 2013 Tranche II	INE031A07998	Public Issue	Secured	439.63
24	8.83% Tax free 2013 Tranche II	INE031A07AA4	Public Issue	Secured	123.75
25	9.01% Tax free 2013 Tranche II	INE031A07AB2	Public Issue	Secured	671.16
26	8.29% Tax free 2013 Tranche III	INE031A07AC0	Public Issue	Secured	18.37
27	8.73% Tax free 2013 Tranche III	INE031A07AD8	Public Issue	Secured	28.47
28	8.71% Tax free 2013 Tranche III	INE031A07AE6	Public Issue	Secured	8.76
29	8.54% Tax free 2013 Tranche III	INE031A07AF3	Public Issue	Secured	47.36
30	8.98% Tax free 2013 Tranche III	INE031A07AG1	Public Issue	Secured	128.42
31	8.96% Tax free 2013 Tranche III	INE031A07AH9	Public Issue	Secured	41.54
32	7.19% Tax Free 2015 Series A	INE031A07AI7	Private Placement	Secured	151.00
33	7.07% Tax Free 2015 Series B	INE031A07AJ5	Private Placement	Secured	1,029.00
34	7.00% Tax Free 2015 Series C	INE031A07AK3	Private Placement	Secured	108.50
35	7.02% Tax free 2015 Tranche I	INE031A07AL1	Public Issue	Secured	117.21
36	7.39% Tax free 2015 Tranche I	INE031A07AM9	Public Issue	Secured	909.69

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E-mail : atul.gupta@aprafirm.com, anmol.gupta@aprafirm.com, caarun@rediffmail.com Website : www.servicetax.net, www.aprafirm.com, www.gstgst.in

37	7.27% Tax free 2015 Tranche I	INE031A07AN7	Public Issue	Secured	128.45
38	7.64% Tax free 2015 Tranche I	INE031A07AO5	Public Issue	Secured	556.15
39	7.39% Tax Free 2015 Series D	INE031A07AP2	Private Placement	Secured	211.50
40	7.04% Tax free 2015 Tranche II	INE031A07AQ0	Public Issue	Secured	48.16
41	7.39% Tax free 2015 Tranche II	INE031A07AR8	Public Issue	Secured	1,024.94
42	7.29% Tax free 2015 Tranche II	INE031A07AS6	Public Issue	Secured	105.35
43	7.69% Tax free 2015 Tranche II	INE031A07AT4	Public Issue	Secured	610.05
	Sub Total (A)				17,388.47
B.	Unsecured Listed debt securities				
	8.60% S. A. HUDCO GOI Fully	INE031A08616	Private Placement	Unsecured	3,000.00
44	Serviced Bond Seires-I 2018 (Taxable)	INE051A08010	T IIvate T lacement	Onsecured	5,000.00
	8.52% S.A HUDCO GOI Fully				
	Serviced Bond Series-I I 2018	INE031A08624	Private Placement	Unsecured	2,050.00
45	(Taxable)				
	8.38% S.A HUDCO GOI Fully				
	Serviced Bond Series-I I I 2018	INE031A08673	Private Placement	Unsecured	2,066.90
46	(Taxable)				
	8.58% S.A HUDCO GOI Fully				
	Serviced Bond Series-IV 2018	INE031A08681	Private Placement	Unsecured	2,563.10
47	(Taxable)				
	8.41% S.A HUDCO GOI Fully				
	Serviced Bond Series-V 2018	INE031A08699	Private Placement	Unsecured	5,320.00
48	(Taxable)				
	8.37% S.A HUDCO GOI Fully				
	Serviced Bond Series-VI 2018	INE031A08707	Private Placement	Unsecured	5,000.00
49	(Taxable)				
	8.46% P.A. HUDCO Taxable Bonds	INE031A08632	Private Placement	Unsecured	1,000.00
50	2018 Series -B	INE051A08052	Private Placement	Unsecured	1,000.00
	8.40% P.A. HUDCO Taxable Bonds	INE031A08640	Private Placement	Unsecured	980.00
51	2018 Series -C	INEUSTA08040	Filvate Flacement	Onsecured	980.00
	8.23% P.A. HUDCO Taxable Bonds	INE031A08657	Private Placement	Unsecured	930.00
52	2018 Series -D	INEUSTA08057	Private Placement	Unsecureu	930.00
	8.34% P.A. HUDCO Taxable Bonds	INE031A08665	Private Placement	Unsecured	1,000.00
53	2018 Series -E	INEUSTA08005	Private Placement	Unsecured	1,000.00
	7.61% P.A. HUDCO Taxable Bonds	INE031A08715	Private Placement	Unsecured	1,485.00
54	2019 Series -A	INEUSTA08/15	Frivate Flacement	Unsecureu	1,405.00
	7.62% P.A. HUDCO Taxable Bonds	INIE021A09722	Private Placement	Unsecured	1,000.00
55	2019 Series -B	INE031A08723	Private Placement	Unsecured	1,000.00
	7.34% P.A. HUDCO Taxable Bonds	INE031A08731	Private Placement	Unsecured	1,250.00
56	2019 Series -C	INE031A08731	Private Placement	Unsecureu	1,250.00
	7.05% P.A. HUDCO Taxable Bonds	INE031A08749	Private Placement	Unsecured	1,190.00
57	2019 Series -D	INE031A08/49	Filvate Flacement	Onsecured	1,190.00
	6.99% P.A. HUDCO Taxable Bonds	INE031A08756	Private Placement	Unsecured	1,370.00
58	2019 Series -E	INE031A08730	r fivale r lacement	Onsecured	1,570.00
	6.79% P.A. HUDCO Taxable Bonds	INE031A08764	Private Placement	Unsecured	1,400.00
59	2019 Series -F	1112031700704	T fivate T lacement	Onsecured	1,100.00
	6.65% P.A. HUDCO Taxable Bonds	INE031A08772	Private Placement	Unsecured	600.00
60	2020 Series -A	11NL051/400772	i fivate i lacement	Unsecured	000.00
	6.09% P.A. HUDCO Taxable Bonds	INE031A08780	Private Placement	Unsecured	1,500.00
61	2020 Series -Bse	INE031A08780	T IIvate T lacement	Onsecured	1,500.00
	5.95% P.A. HUDCO Taxable Bonds	INE031A08798	Private Placement	Unsecured	1,470.00
62	2020 Series -C	1112031/400790	i fivate i lacement	Unsecured	1,470.00
	6.75% P.A. HUDCO Taxable Bonds	INE031A08806	Private Placement	Unsecured	1,040.00
63	2020 Series -D	INEUSTAU8800	Filvate Flacement	Unsecured	1,040.00
	5.35% P.A. HUDCO Taxable Bonds	INIE021400014	Private Placement	Unsecured	800.00
64	2020 Series -E	INE031A08814	Private Placement	Unsecured	800.00
	4.78% P.A. HUDCO Taxable Bonds	INE021409922	Private Placement	Unsecured	940.00
65	2020 Series -F	INE031A08822	Private Placement	Unsecured	940.00
	Sub Total (B)				37,955.00
		Total (A+B)			55,343.4'

(b) Asset Cover for listed debt securities:

i. The financial information as on 30-09-2021 has been extracted from the unaudited books of accounts for the half year ended 30-09-2021 and other relevant records of the listed entity i.e. HUDCO;



- ii. The assets of the listed entity provide coverage of 1 time (100%) of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per attached statement of asset cover ratio for the Secured debt securities - Table - I).
- iii. The total assets of the listed entity provide coverage of 1 time (100%) of the principal, which is in accordance with the terms of issue (calculation as per attached statement of asset coverage ratio available for the unsecured debt securities Table II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

(c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity

We have prima facie examined the compliances made by HUDCO in respect of the covenants/terms of the issue of the listed debt securities (NCD's). On the basis of information and explanations provided to us and documents produced before us, we certify that the covenants/terms of the issue have been complied by the listed entity.

Further, the preparation of certificate of Asset Cover is the responsibility of the management of the company, including the preparation of and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the certificate and applying the appropriate basis for preparation.

For A P R A & Associates LLP Chartered Accountants (Firm Registration No. 011078N / N500064)

Arun Kumar Gupta (Partner) M. No. 089657

Place: New Delhi Date: 11th November, 2021

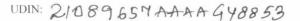




Table	_	I:	

Sr. No.	Particulars		Amount in Rs. Crore				
i.	Total assets available for 'Secured Debt Securities' – (Secured by either pari-passu or exclusive charge on assets ¹) (mention the share of Debt Securities' charge holders)- 100%	А	18,362.74				
	- Property Plant & Equipment (Fixed assets) - movable/immovable property etc.		-				
	 Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc. * 		18,362.74				
	Receivables including interest accrued on Term loan/ Debt Securities etc.		-				
	- Investment(s)		-				
	- Cash and cash equivalents and other current/ non-current assets		-				
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari-passu or exclusive charge on assets)	В	18,314.98				
	- Debt Securities (details as per table below)		17,388.47				
	- IND - AS adjustment for effective Interest rate on secured Debt Securities		(47.76)				
	- Interest accrued/payable on secured Debt Securities		974.27				
iii.	Asset Coverage Ratio** (100% or higher as per the terms of offer document/ information memorandum/ debenture trust deed)	A/B	1.00 time (100.27%)				
* *	Receivables of the Company includes Loans and Advances of the Company and Trade. purpose of calculation of asset cover available for secured listed debt securities, receivab (comprising of Principal (i.e. Rs. 17,388.47 crore) and Interest accrued but not due (i. of listed secured debt securities) have been considered. Asset Coverage Ratio exceeds 100%, as secured debt securities liability is adjusted due to	les of R: e. 974.2	s. 18,362.74 croi 7 crore) in respe				
Notes	×		2				
1.	SECURITY COVER IN RESPECT OF SECURED TAX-FREE BONDS OUSTAND						
	Secured Tax-free Bonds of Rs. 17,388.47 crore outstanding as on 30.09.2021 are secured prospectus/ Tranche Prospectus/ Information Memorandum):	as under	(in terms of She				
	(a) <u>Secured Tax-free bonds of Rs. 12,388.47 crore issued/ raised during FY 2011-12,</u> <u>14:</u>	FY 2012	-13 and FY 2013				
	"By a floating first pari-passu charge on present and future receivables of the compa mobilized under Issue. However, HUDCO would reserve the right to create first pari- future receivables for its present and future financial requirements."						
	(b) Secured Tax-free bonds of Rs. 5,000 crore issued/ raised during FY 2015-16:						
	(i) <u>Secured Tax-free bonds of Rs. 151 crore, Rs. 1029 crore and 108.50 crorplacement basis:</u>	e issued/	raised on privat				
	"By a first pari passu charge on present and future receivables of our Company mobilized under the Issue. The Company reserves the right to sell or otherwise both present and future, including without limitation to create a first/ second thereon for its present and future financial requirements, without requiring the the Bondholders or the Debenture Trustee in this connection, provided that a m (one) time is maintained."	e deal wi charge c consent o	th the receivables on pari-passu basi f, or intimation to				
	(ii) <u>Secured Tax-free bonds of Rs. 211.50 crore issued / raised on private placen</u>	ient basi	<u>s:</u>				
	"By a first pari-passu charge on present and future receivables of the company mobilized under the Issue and interest thereon. The company reserves the rig with the receivables, both present and future, including without limitation to crea pari-passu basis thereon for its present and future financial requirements, witho or intimation to, the Bondholders or the Debenture Trustee in this connection, security cover of 1 (one) time is maintained."	ht to sell ate a first ut requir	or otherwise dea / second charge o ing the consent o				
	(iii) Secured Tax-free bonds of Rs. 3500 crore issued/ raised through public issue	<u>e:</u>					
	"By a first pari-passu charge on present and future receivables of the company	to the ex	tent of the amour				



mobilized under the Issue and interest thereon. The company reserves the right to sell or otherwise deal with the receivables, both present and future, including without limitation to create a first/ second charge on pari-passu basis thereon for its present and future financial requirements, without requiring the consent of, or intimation to, the Bondholders or the Debenture Trustee in this connection, provided that a minimum-security cover of 1 (one) time is maintained. For the purpose of security cover in relation to interest, the amount due for period of 1 year shall be considered."

ISIN Wise details:

Sr. No.	Name of Bond Series	ISIN	Facility	Type of Charge	Sanction ed Amount (Rs.)	Outstandin g Amount as On 30.09.2021 (Amt. in Rs. Crore)	Interest accrued but not due as on 30.09.2021 (Amt. in Rs. Crore)	Cover Required	Assets Require d
1	7.51% Tax free 2011 Series A	INE031A09FA9	Non- Convertibl e Debt Securities	Floating first pari- passu	4.77	4.77	0.34	5.11	Present and Future Receivable s
2	7.75% Tax free 2011 Series A	INE031A09FB7	Non- Convertible Debt Securities	Floating first pari-passu	10.81	10.81	0.79	11.60	Present and Future Receiva bles
3	7.62% Tax free 2011 Series B	INE031A09FC5	Non- Convertible Debt Securities	Floating first pari-passu	137.66	137.66	9.31	146.97	Present and Future Receiva bles
4	7.83% Tax free 2011 Series B	INE031A09FD3	Non- Convertible Debt Securities	Floating first pari-passu	66.51	66.51	4.62	71.13	Present and Future Receiva bles
5	8.09% Tax free 2011 Series C	INE031A09FF8	Non- Convertible Debt Securities	Floating first pari-passu	47.86	47.86	0.02	47.88	Present and Future Receiva bles
6	8.16% Tax free 2011 Series C	INE031A09FG6	Non- Convertible Debt Securities	Floating first pari-passu	47.67	47.67	0.02	47.69	Present and Future Receiva bles
7	8.10% Tax free 2011 Tranche I	INE031A07832	Non- Convertible Debt Securities	Floating first pari-passu	2,166.42	2,166.42	101.14	2,267.56	Present and Future Receiva bles
8	8.20% Tax free 2011 Tranche I	INE031A07840	Non- Convertible Debt Securities	Floating first pari-passu	2,518.30	2,518.30	119.01	2,637.31	Present and Future Receiva bles
9	7.34% Tax free 2012 Tranche I	INE031A07857	Non- Convertible Debt Securities	Floating first pari-passu	920.10	920.10	42.63	962.73	Present and Future Receiva bles
10	7.51% Tax free 2012 Tranche I	INE031A07865	Non- Convertible Debt Securities	Floating first pari-passu	1,274.24	1,274.24	60.90	1,335.14	Present and Future Receiva bles
11	7.03% Tax free	INE031A07873	Non-	Floating first	97.62	97.62	3.66	101.28	Present



	2012 Tranche II		Convertible Debt Securities	pari-passu		L.			and Future Receiva bles
12	7.19% Tax free 2012 Tranche II	INE031A07881	Non- Convertible Debt Securities	Floating first pari-passu	109.40	109.39	4.22	113.61	Present and Future Receiva bles
13	8.56% Tax free 2013 Series A	INE031A07899	Non- Convertible Debt Securities	Floating first pari-passu	190.80	190.80	1.30	192.10	Present and Future Receiva bles
14	8.14% Tax free 2013 Tranche I	INE031A07907	Non- Convertible Debt Securities	Floating first pari-passu	269.58	269.58	22.57	292.15	Present and Future Receiva bles
15	8.51% Tax free 2013 Tranche I	INE031A07915	Non- Convertible Debt Securities	Floating first pari-passu	799.27	799.27	70.68	869.95	Present and Future Receiva bles
16	8.49% Tax free 2013 Tranche I	INE031A07923	Non- Convertible Debt Securities	Floating first pari-passu	35.51	35.51	3.44	38.95	Present and Future Receiva bles
17	8.39% Tax free 2013 Tranche I	INE031A07931	Non- Convertible Debt Securities	Floating first pari-passu	361.79	361.79	26.22	388.01	Present and Future Receiva bles
18	8.76% Tax free 2013 Tranche I	INE031A07949	Non- Convertible Debt Securities	Floating first pari-passu	815.00	815.00	59.36	874.36	Present and Future Receiva bles
19	8.74% Tax free 2013 Tranche I	INE031A07956	Non- Convertible Debt Securities	Floating first pari-passu	88.85	88.85	6.61	95.46	Present and Future Receiva bles
20	8.51% Tax free 2013 Tranche II	INE031A07964	Non- Convertible Debt Securities	Floating first pari-passu	504.93	504.93	32.60	537.53	Present and Future Receiva bles
21	8.58% Tax free 2013 Tranche II	INE031A07972	Non- Convertible Debt Securities	Floating first pari-passu	127.38	127.38	8.35	135.73	Present and Future Receiva bles
22	8.76% Tax free 2013 Tranche II	INE031A07980	Non- Convertible Debt Securities	Floating first pari-passu	286.54	286.54	23.15	309.69	Present and Future Receiva bles
23	8.76% Tax free 2013 Tranche II	INE031A07998	Non- Convertible Debt Securities	Floating first pari-passu	439.63	439.63	25.62	465.25	Present and Future Receiva



							12		bles
24	8.83% Tax free 2013 Tranche II	INE031A07AA4	Non- Convertible Debt Securities	Floating first pari-passu	123.75	123.75	7.27	131.02	Present and Future Receiva bles
25	9.01% Tax free 2013 Tranche II	INE031A07AB2	Non- Convertible Debt Securities	Floating first pari-passu	671.16	671.16	37.90	709.06	Present and Future Receiva bles
26	8.29% Tax free 2013 Tranche III	INE031A07AC0	Non- Convertible Debt Securities	Floating first pari-passu	18.37	18.37	1.45	19.82	Present and Future Receiva bles
27	8.73% Tax free 2013 Tranche III	INE031A07AD8	Non- Convertible Debt Securities	Floating first pari-passu	28.47	28.47	2.72	31.19	Present and Future Receiva bles
28	8.71% Tax free 2013 Tranche III	INE031A07AE6	Non- Convertible Debt Securities	Floating first pari-passu	8.76	8.76	0.78	9.54	Present and Future Receiva bles
29	8.54% Tax free 2013 Tranche III	INE031A07AF3	Non- Convertible Debt Securities	Floating first pari-passu	47.36	47.36	3.18	50.54	Present and Future Receiva bles
30	8.98% Tax free 2013 Tranche III	INE031A07AG1	Non- Convertible Debt Securities	Floating first pari-passu	128.42	128.42	8.9	137.32	Present and Future Receiva bles
31	8.96% Tax free 2013 Tranche III	INE031A07AH9	Non- Convertible Debt Securities	Floating first pari-passu	41.54	41.54	2.95	44.49	Present and Future Receiva bles
32	7.19% Tax Free 2015 Series A	INE031A07AI7	Non- Convertible Debt Securities	First Pari- passu	151.00	151.00	1.84	152.84	Present and Future Receiva bles
33	7.07% Tax Free 2015 Series B	INE031A07AJ5	Non- Convertible Debt Securities	First Pari- passu	1,029.00	1,029.00	72.75	1,101.75	Present and Future Receiva bles
34	7.00% Tax Free 2015 Series C	INE031A07AK3	Non- Convertible Debt Securities	First Pari- passu	108.50	108.50	7.43	115.93	Present and Future Receiva bles
35	7.02% Tax free 2015 Tranche I	INE031A07AL1	Non- Convertible Debt Securities	First Pari- passu	117.21	117.21	5.43	122.64	Present and Future Receiva bles
36	7.39% Tax free	INE031A07AM9	Non-	First Pari-	909.69	909.69	45.07	954.76	Present



	2015 Tranche I		Convertible Debt	passu					and Future
			Securities						Receiva
37	7.27% Tax free 2015 Tranche I	INE031A07AN7	Non- Convertible Debt Securities	First Pari- passu	128.45	128.45	5.88	134.33	bles Present and Future Receiva bles
38	7.64% Tax free 2015 Tranche I	INE031A07AO5	Non- Convertible Debt Securities	First Pari- passu	556.15	556.15	25.50	581.65	Present and Future Receiva bles
39	7.39% Tax Free 2015 Series D	INE031A07AP2	Non- Convertible Debt Securities	First Pari- passu	211.50	211.50	12.76	224.26	Present and Future Receiva bles
40	7.04% Tax free 2015 Tranche II	INE031A07AQ0	Non- Convertible Debt Securities	First Pari- passu	48.16	48.16	2.92	51.08	Presen and Future Receive bles
41	7.39% Tax free 2015 Tranche II	INE031A07AR8	Non- Convertible Debt Securities	First Pari- passu	1,024.94	1,024.94	68.56	1,093.50	Presen and Future Receive bles
42	7.29% Tax free 2015 Tranche II	INE031A07AS6	Non- Convertible Debt Securities	First Pari- passu	105.35	105.35	5.87	111.22	Presen and Future Receiv bles
43	7.69% Tax free 2015 Tranche II	INE031A07AT4	Non- Convertible Debt Securities	First Pari- passu	610.05	610.05	28.55	638.60	Presen and Future Receiv bles
					17,388.47	17,388.47	974.27	18362.74	

Table – II:

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S. No	Particulars		Amount in Rs. crore	
i.	Net assets of the listed entity available for unsecured lenders			
	(Property Plant & Equipment (excluding intangible assets and prepaid expenses)	60.91	А	52642.56



	Add: Investment Property		17.81		
	Add: Investments		250.55		
	Add: Cash & Bank Balance				
	- Cash & Cash Equivalent (excluding earmarked	18.43	380.19		
	balances)		500.19		
	- Banks Balance (Except earmarked balances)	361.76	72524.49		
	Add: Loans /advances given (net of provisions, NPAs a				
	portfolio), Debt Securities, other credit extended etc. *.1		474.43		
	Add: Other current/ non-current assets excluding				
	assets (including Capital Work in progress, other fir				
	and other non-financial assets)		18,362.74		
	Less: Total assets available for secured lenders/credi				
	passu/exclusive charge basis under the above heads ²				
	Less: unsecured current/ non-current liabilities (includ				
	other payables, other financial liabilities, current ta deferred tax liabilities, other financial liabilities, other				
	liabilities and provisions)	non-imanetai			
	Less: interest accrued/ payable on unsecured borrowing	ors.	904.74		
ii.	Total Borrowings (unsecured)	50		В	39,729.40
	• Term loan(s) -Banks/ FIs (including Short Term Lo	(an)			1,561.25
	Non-convertible Debt Securities				
	- Listed	3	37,955.00		
	- Unlisted		18.27		37,973.27
	CC/ OD Limits				-
	Other Borrowings				
	- Foreign Currency Borrowings		190.00		200.00
	- Public Deposits		10.99		200.99
	- Commercial Paper(s)		0.00		
	• IND - AS adjustment (for effective Interest rate of	on unsecured			
	borrowings & fair valuation of borrowings		(6.11)		(6.11)
iii.	Assets Coverage Ratio	(A/B)	1.33 time		
	(100% or higher as per the terms of Offer Document/Ir		(133%)		
	Debenture Trust Deed)0.58				

Notes:

1. Calculation of Receivables (i.e. Loans & Advances and Trade/other Receivables):

Particulars	Amt. in Rs. crore
Loans & advances (net of Impairment Loss Allowance)	73912.35
Less: Staff Loans & Advances (net of Impairment Loss Allowance)	43.35
Less: Loans flagged with National Housing Bank for outstanding Refinance facility of Rs. 1.251.77 erore	1,358.88
Add: Trade and other Receivables	14.37
Total Receivables	72524.49

For the purpose of calculation of asset cover available for secured listed debt securities, receivables of Rs. 18,362.74 crore (comprising of Principal (i.e. Rs. 17,388.47 cr) and Interest accrued but not due (i.e. Rs. 974.27 cr as on 30.09.2021) in respect of listed secured debt securities) have been considered as available out of total receivables of Rs. 72524.49 crore for the purpose of calculation of asset cover available for listed secured debt securities.

3. As on 30th September, 2021, the company has outstanding Secured Term Loans and Unlisted Secured debt securities amounting to Rs. 1,272.76 crore (Secured TL of Rs. 1,251.77 crore from NHB, Secured TL of Rs. 12.59 crore from Bank of India and Secured Unlisted Bonds of Rs. 8.40 crore allotted to Bank of India) and interest accrued but not due on the said liabilities amounts to Rs. 15.85 crore, which are secured against Receivables/deposits. The amount of said liabilities and the corresponding Receivables/ deposits have not been considered in the calculations at Table II above and excluded from the purpose of asset coverage.

