

HUDCO/CS/SE/2021

12<sup>th</sup> August, 2021

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

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

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

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Dear Sir/ Ma'am,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith Presentation on the financial results of the Company for the quarter ended 30<sup>th</sup> June, 2021.

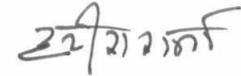
A copy of the Presentation on the financial results is being made available on website of Company i.e., [www.hudco.org](http://www.hudco.org) (Home>>Investors>>Financial Results>>Investors Presentation).

This is for your information and dissemination.

Thanking you

Yours faithfully

फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड



हरीश कुमार शर्मा

कंपनी सेक्रेटरी एंड कंप्लायंस ऑफिसर

Encl.: As above

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

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

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

वेबसाइट : [www.hudco.org](http://www.hudco.org), सी आई एन : L74899DL1970GOI005276, 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](http://www.hudco.org) CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF



**Profitability with Social Justice**

# HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

(A Govt. of India Enterprise)

An ISO 9001:2015 Certified Company



## INVESTORS PRESENTATION & PERFORMANCE HIGHLIGHTS

Q1 FY 2021 - 22 (STANDALONE)

**Pradhan Mantri Awas Yojana (Urban)**

Cooperative Federation

Calibrated Approach

Innovative Funding Mechanisms

Social Integration

Inclusion of Middle-Income Group

Accountability and Transparency

Technological Interventions

Sustainable Development Goals

Women Empowerment

**Glorious 10 Years**

2015-21

घर हुआ अपना पूरा हुआ सपना...

To Enhance Quality of Life

**Reform, Perform & Transform**

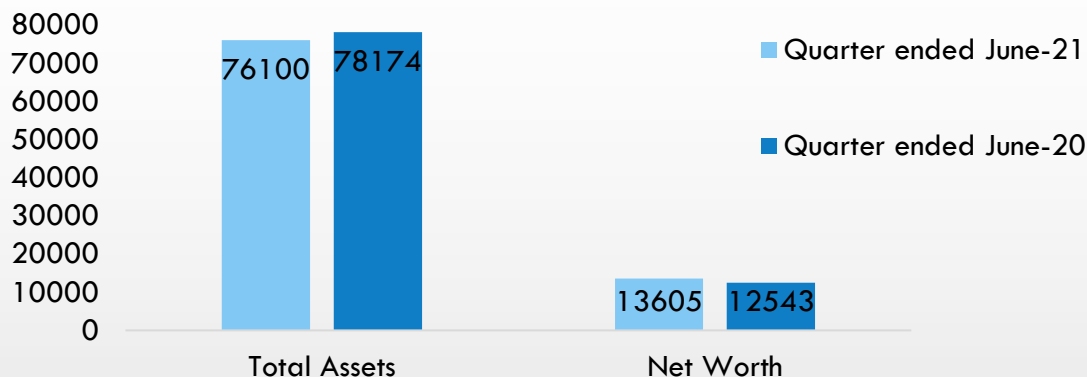
Highest Domestic Credit Rating AAA from ICRA, CARE, and India Ratings & Research.

# FINANCIAL HIGHLIGHTS

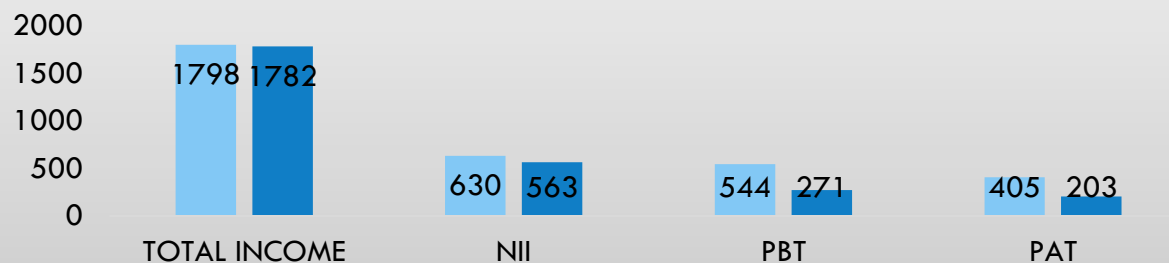
(Amount in ₹ Crore)



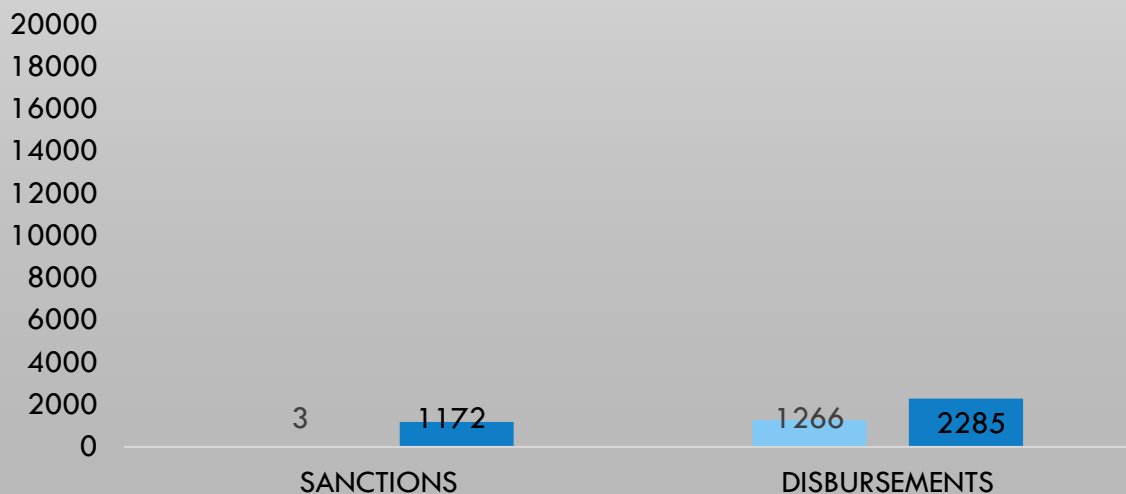
## Balance Sheet



## Income Statement



## Business



# SANCTIONS - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise      | Financial Year 21-22 | Financial Year 20-21 |          |          |          | For the Financial Year |          |           |
|----------------------|----------------------|----------------------|----------|----------|----------|------------------------|----------|-----------|
|                      | Q1#                  | Q4                   | Q3       | Q2       | Q1       | 2021-22*               | 2020-21  | 2019-20   |
| Housing              | -                    | 540.37               | 359.13   | 16.40    | -        | -                      | 915.90   | 3,790.26  |
|                      | -                    | 10.34%               | 26.70%   | 1.13%    | -        | -                      | 9.95%    | 19.01%    |
| Urban Infrastructure | 1.65                 | 4,676.05             | 983.29   | 1,434.93 | 1,171.00 | 1.65                   | 8,265.27 | 16,123.70 |
|                      | 47.41%               | 89.43%               | 73.10%   | 98.54%   | 99.91%   | 47.41%                 | 89.82%   | 80.85%    |
| HUDCO Niwas          | 1.83                 | 12.06                | 2.65     | 4.86     | 1.04     | 1.83                   | 20.61    | 27.56     |
|                      | 52.59%               | 0.23%                | 0.20%    | 0.33%    | 0.09%    | 52.59%                 | 0.22%    | 0.14%     |
| Total                | 3.48                 | 5,288.48             | 1,345.07 | 1,456.19 | 1,172.04 | 3.48                   | 9,201.78 | 19,941.52 |

\* Figures for three months only

# Operations of the company were impacted by onset of second wave of Covid and resultant lockdown restrictions across the country

# DISBURSEMENTS - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise      | Financial Year 21-22 | Financial Year 20-21 |                 |                 |                 | For the Financial Year |                 |                  |
|----------------------|----------------------|----------------------|-----------------|-----------------|-----------------|------------------------|-----------------|------------------|
|                      | Q1#                  | Q4                   | Q3              | Q2              | Q1              | 2021-22*               | 2020-21         | 2019-20          |
| Housing              | 507.00               | 957.71               | 500.00          | 30.38           | 2,200.00        | 507.00                 | 3,688.09        | 4,983.56         |
|                      | 40.05%               | 27.32%               | 35.56%          | 2.70%           | 96.29%          | 40.05%                 | 44.31%          | 49.23%           |
| Urban Infrastructure | 756.30               | 2,544.84             | 903.72          | 1,092.39        | 81.84           | 756.30                 | 4,622.79        | 5,122.45         |
|                      | 59.74%               | 72.59%               | 64.28%          | 96.93%          | 3.58%           | 59.74%                 | 55.54%          | 50.61%           |
| HUDCO Niwas          | 2.72                 | 3.26                 | 2.24            | 4.27            | 2.92            | 2.72                   | 12.69           | 15.82            |
|                      | 0.21%                | 0.09%                | 0.16%           | 0.37%           | 0.13%           | 0.21%                  | 0.15%           | 0.16%            |
| <b>Total</b>         | <b>1,266.02</b>      | <b>3,505.81</b>      | <b>1,405.96</b> | <b>1,127.04</b> | <b>2,284.76</b> | <b>1,266.02</b>        | <b>8,323.57</b> | <b>10,121.83</b> |

\* Figures for three months only

# Operations of the company were impacted by onset of second wave of Covid and resultant lockdown restrictions across the country

# SECTOR-WISE DISBURSAL - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise      |                                    | Financial Year 21-22 | Financial Year 20-21 |          |          |          | For the Financial Year |          |           |
|----------------------|------------------------------------|----------------------|----------------------|----------|----------|----------|------------------------|----------|-----------|
|                      |                                    | Q1                   | Q4                   | Q3       | Q2       | Q1       | 2021-22*               | 2020-21  | 2019-20   |
| Housing              | Social Housing                     | 500.00               | 900.00               | 500.00   | -        | 2,200.00 | 500.00                 | 3,600.00 | 4,763.09  |
|                      |                                    | 39.49%               | 25.67%               | 35.56%   | -        | 96.29%   | 39.49%                 | 43.25%   | 47.06%    |
|                      | Residential Real Estate            | 7.00                 | 57.51                | -        | 30.38    | -        | 7.00                   | 87.89    | 220.47    |
|                      |                                    | 0.55%                | 1.64%                | -        | 2.70%    | -        | 0.55%                  | 1.06%    | 2.18%     |
|                      | HUDCO Niwas                        | 2.72                 | 3.26                 | 2.24     | 4.27     | 2.92     | 2.72                   | 12.69    | 15.82     |
|                      |                                    | 0.21%                | 0.09%                | 0.16%    | 0.38%    | 0.13%    | 0.21%                  | 0.15%    | 0.15%     |
| Total (A)            |                                    | 509.72               | 960.77               | 502.24   | 34.65    | 2,202.92 | 509.72                 | 3,700.58 | 4,999.38  |
| Urban Infrastructure | Water Supply & sewerage drainage   | 3.41                 | 298.21               | 346.17   | 521.29   | 4.20     | 3.41                   | 1,169.87 | 1,606.29  |
|                      |                                    | 0.27%                | 8.51%                | 24.62%   | 46.25%   | 0.18%    | 0.27%                  | 14.06%   | 15.87%    |
|                      | Road and Transport                 | 727.89               | 1,102.33             | 527.22   | 559.12   | 47.89    | 727.89                 | 2,236.56 | 2,452.55  |
|                      |                                    | 57.49%               | 31.44%               | 37.50%   | 49.61%   | 2.10%    | 57.49%                 | 26.87%   | 24.23%    |
|                      | Power                              | -                    | 1,000.00             | -        | -        | -        | -                      | 1,000.00 | 750.00    |
|                      |                                    | -                    | 28.53%               | -        | -        | -        | -                      | 12.01%   | 7.41%     |
|                      | Emerging Sector & commercial Infra | 25.00                | 144.30               | 30.33    | 11.98    | 29.75    | 25.00                  | 216.36   | 313.61    |
|                      |                                    | 1.97%                | 4.12%                | 2.16%    | 1.06%    | 1.30%    | 1.97%                  | 2.60%    | 3.10%     |
|                      | Social Infra and Others            | -                    | -                    | -        | -        | -        | -                      | -        | -         |
|                      |                                    | -                    | -                    | -        | -        | -        | -                      | -        | -         |
| Total (B)            |                                    | 756.30               | 2,544.84             | 903.72   | 1,092.39 | 81.84    | 756.30                 | 4,622.79 | 5,122.45  |
| Grand Total (A+B)    |                                    | 1,266.02             | 3,505.61             | 1,405.96 | 1,127.04 | 2,284.76 | 1,266.02               | 8,323.37 | 10,121.83 |

\* Figures for three months only

# OUTSTANDING LOAN - COMPOSITION



(Amount in ₹ Crore)

| Borrower-wise        | Financial Year 21-22 | Financial Year 20-21 |                  |                  |                  | For the Financial Year |                  |                  |
|----------------------|----------------------|----------------------|------------------|------------------|------------------|------------------------|------------------|------------------|
|                      |                      | Q1                   | Q4               | Q3               | Q2               | Q1                     | 2021-22*         | 2020-21          |
| Government Agencies  | 72,884.39            | 73,195.78            | 75,247.13        | 75,341.62        | 75,333.26        | 72,884.39              | 73,195.78        | 73,722.00        |
|                      | 96.55%               | 96.58%               | 96.60%           | 96.37%           | 96.36%           | 96.55%                 | 96.58%           | 96.29%           |
| Private              | 2,605.96             | 2,590.81             | 2,645.94         | 2,840.30         | 2,846.26         | 2,605.96               | 2,590.81         | 2,843.44         |
|                      | 3.45%                | 3.42%                | 3.40%            | 3.63%            | 3.64%            | 3.45%                  | 3.42%            | 3.71%            |
| <b>Total</b>         | <b>75,490.35</b>     | <b>75,786.59</b>     | <b>77,893.07</b> | <b>78,181.92</b> | <b>78,179.52</b> | <b>75,490.35</b>       | <b>75,786.59</b> | <b>76,565.44</b> |
|                      |                      |                      |                  |                  |                  |                        |                  |                  |
| Housing              | 45,748.86            | 45,827.22            | 45,411.31        | 45,527.63        | 45,867.59        | 45,748.86              | 45,827.22        | 43,972.91        |
|                      | 60.60%               | 60.47%               | 58.30%           | 58.23%           | 58.67%           | 60.60%                 | 60.47%           | 57.43%           |
| Urban Infrastructure | 29,465.92            | 29,679.06            | 32,192.99        | 32,356.33        | 32,009.42        | 29,465.92              | 29,679.06        | 32,286.42        |
|                      | 39.03%               | 39.16%               | 41.33%           | 41.39%           | 40.94%           | 39.03%                 | 39.16%           | 42.17%           |
| HUDCO Niwas          | 275.57               | 280.31               | 288.77           | 297.96           | 302.51           | 275.57                 | 280.31           | 306.11           |
|                      | 0.37%                | 0.37%                | 0.37%            | 0.38%            | 0.39%            | 0.37%                  | 0.37%            | 0.40%            |
| <b>Total</b>         | <b>75,490.35</b>     | <b>75,786.59</b>     | <b>77,893.07</b> | <b>78,181.92</b> | <b>78,179.52</b> | <b>75,490.35</b>       | <b>75,786.59</b> | <b>76,565.44</b> |

\* Figures for three months only



# DETAILS OF BORROWINGS



(Amount in ₹ Crore)

| Particulars                           | Financial Year 21-22 | Financial Year 20-21 |                  |                  |                  | For the Financial Year |                  |                  |
|---------------------------------------|----------------------|----------------------|------------------|------------------|------------------|------------------------|------------------|------------------|
|                                       | Q1                   | Q4                   | Q3               | Q2               | Q1               | 2021-22*               | 2020-21          | 2019-20          |
| Tax Free Bonds                        | 17,388.47            | 17,388.47            | 17,388.47        | 17,388.47        | 17,388.47        | 17,388.47              | 17,388.47        | 17,388.47        |
|                                       | 29.32%               | 28.49%               | 28.13%           | 28.16%           | 27.76%           | 29.32%                 | 28.49%           | 28.27%           |
| Taxable Bonds@                        | 37,981.67            | 39,229.39            | 39,229.39        | 39,001.84        | 38,601.84        | 37,981.67              | 39,229.39        | 35,468.74        |
|                                       | 64.05%               | 64.27%               | 63.45%           | 63.17%           | 61.64%           | 64.05%                 | 64.27%           | 57.67%           |
| Refinance from NHB/IIFCL              | 2,626.04             | 2,640.00             | 2,786.58         | 2,866.59         | 3,522.24         | 2,626.04               | 2,640.00         | 4,082.64         |
|                                       | 4.43%                | 4.33%                | 4.51%            | 4.65%            | 5.62%            | 4.43%                  | 4.33%            | 6.64%            |
| Public Deposits                       | 16.21                | 22.78                | 66.03            | 74.39            | 117.85           | 16.21                  | 22.78            | 168.61           |
|                                       | 0.03%                | 0.04%                | 0.11%            | 0.12%            | 0.19%            | 0.03%                  | 0.04%            | 0.27%            |
| Foreign Currency Borrowings           | 209.51               | 236.90               | 259.38           | 288.68           | 312.51           | 209.51                 | 236.90           | 340.03           |
|                                       | 0.35%                | 0.39%                | 0.42%            | 0.47%            | 0.50%            | 0.35%                  | 0.39%            | 0.55%            |
| Banks \$#                             | 1,078.59             | 18.64                | 590.64           | 618.65           | 1,184.75         | 1,078.59               | 18.64            | 2,850.17         |
|                                       | 1.82%                | 0.03%                | 0.95%            | 1.00%            | 1.89%            | 1.82                   | 0.03%            | 4.63%            |
| FCL/FCTL/FCNR(B)<br>(Loan from Banks) | -                    | -                    | -                | -                | -                | -                      | -                | -                |
|                                       | -                    | -                    | -                | -                | -                | -                      | -                | -                |
| Commercial papers#                    | -                    | 1,500.00             | 1,500.00         | 1,500.00         | 1,500.00         | -                      | 1,500.00         | 1,200.00         |
|                                       | -                    | 2.46%                | 2.43%            | 2.43%            | 2.40%            | -                      | 2.46%            | 1.95%            |
| <b>Total</b>                          | <b>59,300.49</b>     | <b>61,036.18</b>     | <b>61,820.49</b> | <b>61,738.62</b> | <b>62,627.66</b> | <b>59,300.49</b>       | <b>61,036.18</b> | <b>61,498.66</b> |
| <b>Average Cost of Funds</b>          | <b>7.68%</b>         | <b>7.68%</b>         | <b>7.64%</b>     | <b>7.67%</b>     | <b>7.69%</b>     | <b>7.68%</b>           | <b>7.68%</b>     | <b>7.80%</b>     |

Note: Represents amount outstanding at quarter/nine month/year end and does not include IND-AS adjustments.

\$ Includes Working Capital Demand Loans and Short-term Loans.

# Only Working Capital Demand Loans/Short-term Loan(s) and Commercial Papers outstanding at Quarter/Half Year/Year end are considered.

@ includes GOI fully serviced bonds of ₹ 20,000 crore.

\* Figures for three months only



# FUNDS RAISED DURING THE YEAR



(Amount in ₹ Crore)

| Particulars                         | Financial Year 21-22 | Financial Year 20-21 |                 |                 |                 | For the Financial Year |                 |                  |
|-------------------------------------|----------------------|----------------------|-----------------|-----------------|-----------------|------------------------|-----------------|------------------|
|                                     | Q1                   | Q4                   | Q3              | Q2              | Q1              | 2021-22*               | 2020-21         | 2019-20          |
| Taxable Bonds                       | -                    | -                    | 940.00          | 800.00          | 4,610.00        | -                      | 6,350.00        | 7,695.00         |
| Refinance from NHB/IIFCL            | -                    | -                    | -               | -               | -               | -                      | -               | 2,294.00         |
| Public Deposits                     | -                    | -                    | -               | -               | -               | -                      | -               | 2.81             |
| Banks \$ #                          | 1,066.00             | -                    | 572.00          | 594.15          | 1,160.25        | 1,066.00               | -               | 2,820.00         |
| FCL/FCTL/FCNR (B) (Loan from Banks) | -                    | -                    | -               | -               | -               | -                      | -               | -                |
| Commercial papers #                 | -                    | -                    | -               | -               | 1,500.00        | -                      | 1,500.00        | 1,200.00         |
| <b>Total</b>                        | <b>1,066.00</b>      | <b>-</b>             | <b>1,512.00</b> | <b>1,394.15</b> | <b>7,270.25</b> | <b>1,066.00</b>        | <b>7,850.00</b> | <b>14,011.81</b> |
| <b>Average Cost of Funds</b>        | <b>4.05%</b>         | <b>-</b>             | <b>4.60%</b>    | <b>4.98%</b>    | <b>5.67%</b>    | <b>4.05%</b>           | <b>5.63%</b>    | <b>6.81%</b>     |

**Note: Represents amount raised during the year and does not include IND-AS adjustments.**

\$ Includes Working Capital Demand Loans/Short-term Loans only.

# Only Working Capital Demand Loans/Short term Loan(s) and commercial papers outstanding at Quarter/Half Year/Year end are considered as part of Funds raised during the Year.

\* Figures for three months only

# CLASSIFICATION OF ASSETS



| S. No. | Exposure at Default           | June, 2021               |               | June, 2020               |               |
|--------|-------------------------------|--------------------------|---------------|--------------------------|---------------|
|        |                               | Outstanding (₹ in Crore) | %             | Outstanding (₹ in Crore) | %             |
| I.     | Stage 1                       | 71,301.51                | 94.45         | 73,664.50                | 94.22         |
| II.    | Stage 2                       | 1,116.67                 | 1.48          | 1,132.26                 | 1.45          |
| III.   | Stage 3                       | 3,072.17                 | 4.07          | 3,382.76                 | 4.33          |
|        | <b>Total</b>                  | <b>75,490.35</b>         | <b>100.00</b> | <b>78,179.52</b>         | <b>100.00</b> |
|        | <b>Total ECL (₹ in Crore)</b> | <b>2,764.52</b>          |               | <b>3,186.73</b>          |               |
|        | <b>Gross NPA (%)</b>          | <b>4.07</b>              |               | <b>4.33</b>              |               |
|        | <b>Net NPA (%)</b>            | <b>0.51</b>              |               | <b>0.57</b>              |               |

As per Ind AS, the impairment of the loan assets is being worked out by following the Expected Credit Loss (ECL) method. Company's Loan portfolio is divided into three categories:

Stage 1 : Loan overdue for a period 0- 30 days

Stage 2 : Loan overdue for a period 31-90 days

Stage 3 : Loan overdue for a period more than 90 days

# FINANCIAL STATEMENTS



(Amount in ₹ Crore)

| Particulars  | Quarter Ended                              |   |
|--|--|---|
|  | 30 <sup>th</sup> June , 2021<br>(Reviewed) | 30 <sup>th</sup> June, 2020<br>(Reviewed) |
| <b>Income:</b>   |  |   |
| - Revenue from Operations                                    | 1,790.31                                   | 1,773.91                                  |
| - Other Income   | 8.04                                       | 7.88                                      |
| <b>Total Income (1)</b>                                      | <b>1,798.35</b>                            | <b>1,781.79</b>                           |
| <b>Expenses:</b>   |  |   |
| - Finance Cost   | 1,146.59                                   | 1,200.58                                  |
| - Employee Benefit Expenses                                  | 59.17                                      | 50.16                                     |
| - Other Expenses   | 21.06                                      | 10.84                                     |
| - Corporate Social Responsibilities                          | 15.46                                      | 1.08                                      |
| - Depreciation and Amortisation                              | 1.47                                       | 1.19                                      |
| - Provision and loan losses                                  | 10.75                                      | 247.06                                    |
| - Net Loss on Fair Value changes                             | -  | -   |
| <b>Total Expenses (2)</b>                                    | <b>1,254.50</b>                            | <b>1,510.91</b>                           |
| <b>PROFIT BEFORE TAX {3 = (1-2)}</b>                         | <b>543.85</b>                              | <b>270.88</b>                             |
| <b>Tax Expense (4)</b>                                       | <b>139.23</b>                              | <b>67.45</b>                              |
| <b>NET PROFIT AFTER TAX {5 = (3-4)}</b>                      | <b>404.62</b>                              | <b>203.43</b>                             |
| <b>Other Comprehensive Income Net of Tax (6)</b>             | <b>10.99</b>                               | <b>(4.31)</b>                             |
| <b>TOTAL COMPREHENSIVE INCOME (5+6)</b>                      | <b>415.61</b>                              | <b>199.12</b>                             |
| <b>Earning per Share (₹) (F. V. ₹ 10/-) (Not annualized)</b> |  |   |
| - Basic  | 2.02                                       | 1.02                                      |
| - Diluted  | 2.02                                       | 1.02                                      |
| <b>Paid Up Equity Share Capital (Face value ₹ 10/-)</b>      | <b>2,001.90</b>                            | <b>2,001.90</b>                           |

# KEY INDICATORS



| Particulars                                   | Quarter Ended |            |
|---|---------------|------------|
|   | June,2021     | June, 2020 |
| Yield on Loan (%) (Annualised)                | 9.66%         | 9.29%      |
| Cost of Funds (%) (Annualised)                | 7.63%         | 7.75%      |
| Interest Spread (%)                           | 2.03%         | 1.54%      |
| Net Interest Margin (%) (Annualised)          | 3.43%         | 2.96%      |
| Interest Coverage Ratio (times)               | 1.47          | 1.23       |
| Debt Equity Ratio (times)                     | 4.28          | 4.99       |
| Net Worth (₹ Crore)                           | 13,604.65     | 12,542.62  |
| Average Net Worth (₹ Crore)                   | 13,396.85     | 12,443.06  |
| Book Value in ₹ per Share of ₹ 10             | 67.96         | 62.65      |
| Earning per Share (EPS) in ₹ (Non-Annualised) | 2.02          | 1.02       |

1. Yield on loan is calculated by dividing interest income (including interest received on settlement of NPA cases) on loan assets by average loan assets.
2. Cost of funds is calculated by dividing interest expenses by average total borrowings.
3. Interest spread is difference between yield on loan and cost of funds.
4. Net interest margin is calculated by net interest income on interest earning assets by average interest earning assets.
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by finance cost.
6. Debt equity ratio is calculated by dividing Long term debt by equity.

# SHAREHOLDING PATTERN



| Particulars  | 30 <sup>th</sup> June, 2021<br>% | 6 <sup>th</sup> August, 2021<br>% |
|--|----------------------------------|-----------------------------------|
| President of India   | 89.81#                           | 81.81                             |
| Foreign Institutional Investors/ Foreign Nationals/<br>Foreign Portfolio Investors | 0.13                             | 0.16                              |
| Resident Individual/ Employees   | 6.69                             | 7.91                              |
| Mutual fund/ AIF   | 0.52                             | 1.92                              |
| Nationalized Banks/ Other Banks/ Indian FI   | -                                | 0.91                              |
| Domestic Companies   | 0.40                             | 0.57                              |
| Insurance companies  | 1.63                             | 5.97                              |
| NRI Non REP/ NRI REP   | 0.19                             | 0.20                              |
| Clearing members   | 0.23                             | 0.09                              |
| Trust  | -                                | -                                 |
| HUF  | 0.40                             | 0.46                              |
| <b>Total</b>   | <b>100.00</b>                    | <b>100.00</b>                     |

# The President of India, being the promotor through MoHUA, Government of India has further divested 8% (16,01,52,000 equity shares of face value of ₹ 10/- each) of its holding in HUDCO in July, 2021 through Offer for Sale (OFS). After divestment, the shareholding of President of India in HUDCO has been reduced from 89.81% to 81.81%. Further, the OFS for employees is currently in progress.



# THANK YOU

**Disclaimer:**

**This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgement and are advised to make their own calculations before deciding on any matter based on the information given herein.**

**While every care is taken to verify the accuracy of the information given in this presentation, neither the Company nor its officials would be in any way liable for any action taken or not taken by the viewers or the users of this presentation or for any claims, losses etc.**