



**HOUSING AND URBAN DEVELOPMENT
CORPORATION LIMITED**
(A GOVT. OF INDIA ENTERPRISE)
AN ISO 9001:2008 CERTIFIED COMPANY



MANAGEMENT PRESENTATION PERFORMANCE HIGHLIGHTS

FY 2015 TO FY 2017 AND Q1 TO Q4 FY 2017



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



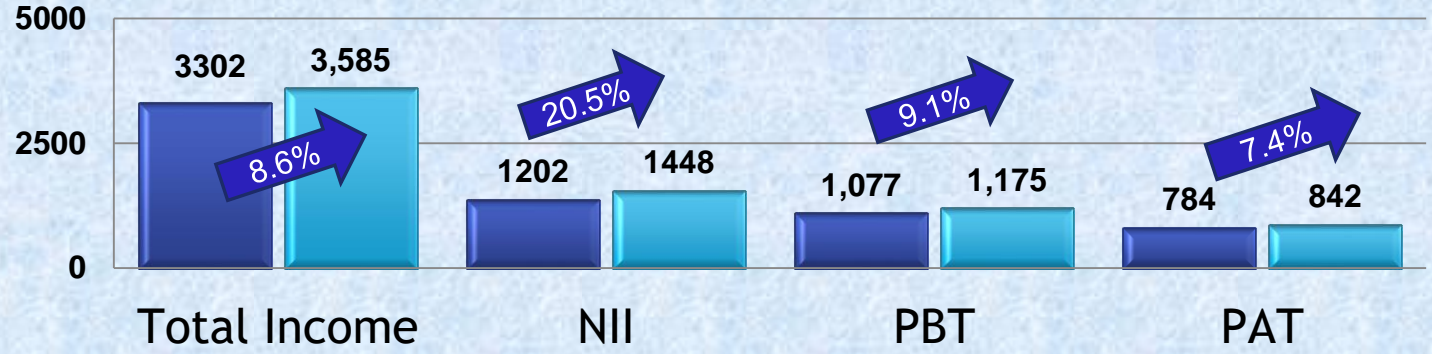
HIGHLIGHTS

(Amount in Rs. Crore)

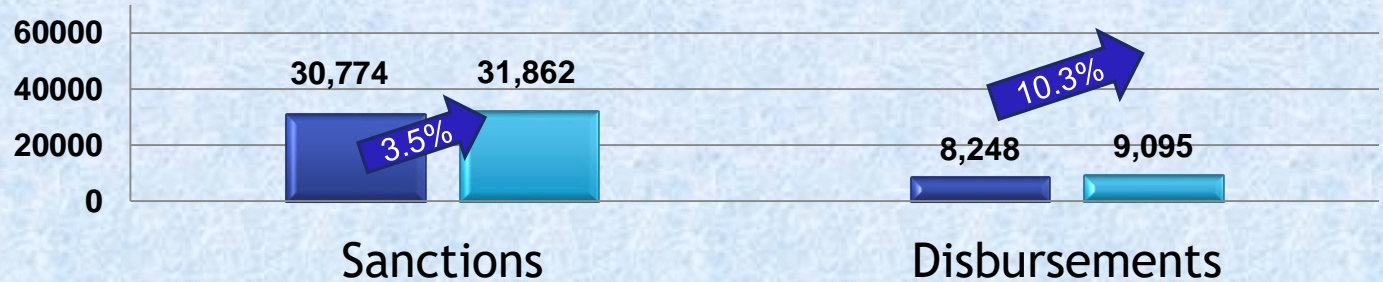
Balance Sheet



Income Statement



Business



Note: NII: Net interest income, PBT: Profit Before Tax, PAT: Profit After Tax

SANCTIONS - COMPOSITION

(Amount in Rs. Crore)

Discipline-wise	Financial Year 16-17 (for the quarter)				12 Months		
	Q1	Q2	Q3	Q4	FY 17	FY16	FY 15
Housing	714	640	1118	4367	6839	18481	7156
	20.23%	8.98%	11.81%	37.20%	21.46%	60.05%	33.92%
Urban Infrastructure	2813	6481	8344	6653	24291	11984	13426
	79.69%	90.96%	88.12%	56.68%	76.24%	38.94%	63.64%
HUDCO Niwas	3	4	7	718	732	309	514
	0.08%	0.06%	0.07%	6.12%	2.30%	1.00%	2.44%
Total	3530	7125	9469	11738	31862	30774	21096

DISBURSEMENTS - COMPOSITION



(Amount in Rs. Crore)

Discipline-wise	Financial Year 16-17 (For the quarter)				12 Months		
	Q1	Q2	Q3	Q4	FY17	FY16	FY 15
Housing	53.78	238.97	190.93	1809.59	2293.26	2824.65	3066.97
	7.38%	13.22%	15.76%	33.84%	25.21%	34.25%	38.47%
Urban Infrastructure	671.85	1566.08	1015.21	3132.55	6385.69	5115.40	4897.32
	92.23%	86.63%	83.78%	58.58%	70.21%	62.02%	61.42%
HUDCO Niwas	2.85	2.78	5.58	404.97	416.18	308.04	8.75
	0.39%	0.15%	0.46%	7.57%	4.58%	3.73%	0.11%
Total	728.48	1807.82	1211.72	5347.11	9095.13	8248.09	7973.04

OUTSTANDING LOAN - COMPOSITION



(Amount in Rs. Crore)

Borrower-wise	Financial Year 16-17 (At the end of)				12 Months	
	Q1	Q2	Q3	Q4 & FY17	FY16	FY 15
Government Agencies	31612.70	32439.06	32721.98	36053.73	31963.57	28982.17
	89.59%	89.83%	89.93%	90.90%	89.62%	87.47%
Private	3672.95	3672.87	3663.84	3607.24	3701.37	4152.69
	10.41%	10.17%	10.07%	9.10%	10.38%	12.53%
Total	35285.65	36111.93	36385.82	39660.97	35664.94	33134.86
Discipline-wise						
Housing	10750.99	10710.03	10652.79	12135.32	11076.41	9282.90
	30.47%	29.66%	29.28%	30.60%	31.06%	28.02%
Urban Infrastructure	23932.86	24816.82	25157.68	26931.84	23969.00	23473.44
	67.83%	68.72%	69.14%	67.91%	67.21%	70.84%
HUDCO Niwas	601.80	585.08	575.35	593.81	619.53	378.52
	1.70%	1.62%	1.58%	1.50%	1.74%	1.14%
Total	35285.65	36111.93	36385.82	39660.97	35664.94	33134.86

SECTOR-WISE DISBURSAL - COMPOSITION



(Amount in Rs. Crore)

Discipline-wise		Financial Year 16-17 (For the Quarter)				12 Months		
		Q1	Q2	Q3	Q4	FY17	FY16	FY 15
Housing	Social Housing	15.29	21.54	64.32	1745.55	1846.70	2157.63	2591.99
		2.10%	1.19%	5.31%	32.64%	20.30%	26.16%	32.51%
	Residential Real Estate	38.49	217.42	126.61	64.04	446.56	667.02	474.98
		5.28%	12.03%	10.45%	1.20%	4.91%	8.09%	5.96%
	HUDCO Niwas	2.85	2.78	5.58	404.97	416.18	308.04	8.75
		0.39%	0.15%	0.46%	7.57%	4.58%	3.73%	0.11%
Total (A)	56.63	241.74	196.51	2214.56	2709.44	3132.69	3075.72	
Urban Infrastructure	Water Supply & sewerage drainage	137.60	1209.84	336.48	666.48	2350.40	2430.36	2710.11
		18.89%	66.92%	27.78%	12.46%	25.84%	29.46%	33.99%
	Road and Transport	475.06	141.43	244.51	1131.71	1992.71	1105.74	949.18
		65.21%	7.82%	20.19%	21.16%	21.91%	13.41%	11.90%
	Power	42.52	43.67	44.65	831.07	961.91	407.18	621.64
		5.84%	2.42%	3.68%	15.54%	10.58%	4.94%	7.80%
	Emerging Sector & commercial Infra	15.20	111.14	352.02	232.18	711.14	958.14	483.51
		2.09%	6.15%	29.07%	4.34%	7.82%	11.62%	6.06%
	Social Infra and Others	1.47	60.00	36.95	271.11	369.53	213.98	132.88
		0.20%	3.32%	3.05%	5.07%	4.06%	2.59%	1.67%
Total (B)	671.85	1566.08	1015.21	3132.55	6385.69	5115.40	4897.32	
Grand Total (A+B)		728.48	1807.82	1211.72	5347.11	9095.13	8248.09	7973.04

LOAN QUALITY



(Amount in Rs. Crore)

S No	Particulars	Financial Year 16-17 (At the end of)				12 Months	
		Q1	Q2	Q3	Q4 & FY17	FY16	FY 15
1.	Principal outstanding	35235.32	36111.93	36385.82	39660.97	35664.94	33134.86
2.	Gross NPA	2450.64	2479.36	2474.51	2386.23	2382.45	2069.59
3.	Provision made on NPA (Incl. additional provision)	1802.96	1778.84	1954.37	1952.70	1681.07	1567.69
4.	Net NPA*	647.68	700.52	520.14	433.53	701.38	501.90
5.	% of Gross NPA to loan outstanding**	6.96%	6.87%	6.80%	6.02%	6.68%	6.25%
6.	% of Net NPA to loan outstanding***	1.94%	2.04%	1.51%	1.15%	2.06%	1.59%

Total Provisions against Outstanding Loan assets

1.	Provision on NPA as at (3) above	1802.96	1778.84	1954.37	1952.70	1681.07	1567.69
2.	Contingent Provision against Standard Loan Assets	146.15	149.68	155.86	173.57	148.79	137.39
	Total	1949.11	1928.52	2110.23	2126.27	1829.86	1705.08

* Net NPA is Gross NPA less provision made on NPA.

** % of Gross NPA = Gross NPA / Principal Outstanding.

*** % of Net NPA = Net NPA / (Principal Outstanding - provision made on NPA).

DETAILS OF BORROWINGS



(Amount in Rs. Crore)

Particulars	Financial Year 16-17 (At the end of)				12 Months	
	Q1	Q2	Q3	Q4 & FY 17	FY 16	FY 15
(A) Long Term						
Tax Free Bonds	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	12,388.47
	70.85%	70.47%	69.99%	61.16%	67.90%	52.79%
Taxable Bonds	2,499.20	3,365.20	3,400.00	4,565.00	1,999.20	3,308.20
	10.18%	13.64%	13.69%	16.06%	7.81%	14.10%
Refinance from NHB	2,350.37	2,232.90	2,115.44	2,997.97	2,350.37	2,820.24
	9.58%	9.05%	8.52%	10.54%	9.18%	12.02%
Public Deposits	1,327.01	1,000.90	948.32	924.43	1,655.68	1,424.18
	5.41%	4.06%	3.82%	3.25%	6.47%	6.07%
Foreign Currency Borrowings	537.27	519.49	489.22	465.26	535.42	571.94
	2.19%	2.11%	1.97%	1.64%	2.09%	2.43%
Banks *	188.89	167.38	101.31	591.30	379.82	2945.92
	0.77%	0.68%	0.40%	2.07%	1.47%	12.55%
Commercial papers	250.00	0.00	400.00	1,500.00	1,300.00	0.00
	1.02%	0.0%	1.61%	5.28%	5.08%	0.00%
Others	0.00	0.00	0.00	0.00	0.00	8.70
	0.0%	0.0%	0.0%	0.0%	0.0%	0.04%
Total	24,541.21	24,674.34	24,842.76	28,432.43	25,608.96	23,467.65
Average annualized cost of funds	8.05%	7.98%	7.88%	7.70%	8.10%	8.45%

* Includes cash credit/overdraft facilities and short term working capital loans.

FUNDS RAISED DURING THE YEAR



(Amount in Rs. Crore)

Particulars	Financial Year 16-17 (for the quarter)				12 Months		
	Q1	Q2	Q3	Q4	FY 17	FY 16	FY 15
Taxable Bonds	500.00	1300.00	900.00	1165.00	3865.00	-	-
Tax free Bonds	-	-	-	-	-	5000.00	-
Refinance from NHB	-	-	-	1000.00	1000.00	-	1700.00
Public Deposits	30.13	225.97	27.83	22.56	306.49	1332.80	615.36
Banks*	80.00	58.50	-	490.00	490.00	263.50	2815.37
Commercial papers	250.00	-	400.00	1500.00	1500.00	1,300.00	-
Total	860.13	1584.47	1327.83	4177.56	7161.49	7896.30	5130.73
Average annualized cost of funds	7.73%	7.49%	6.82%	6.49%	6.85%	7.91%	9.09%

* Includes cash credit/overdraft facilities and short term working capital loans.

STATEMENT OF ASSETS & LIABILITIES (STANDALONE)



(Amount in Rs. Crore)

Particulars	Financial Year 16-17 (At the end of)				12 Months	
	Q1	Q2	Q3	Q4 & FY 17	FY16	FY 15
<u>Liabilities</u>						
Net Worth - Shareholders Funds	8,554.46	8,790.08	8,972.26	9,167.25	8,445.81	7,781.17
Borrowings	24,541.21	24,674.34	24,842.76	28,432.43	25,608.96	23,467.65
Deferred Tax Liabilities (Net)	464.32	489.95	457.27	425.26	485.67	506.89
Other Liabilities	1,716.27	1,925.33	1,825.25	1,297.21	1,337.71	1,357.66
Total Liabilities	35,276.26	35,879.70	36,097.54	39,322.15	35,878.15	33,113.37
<u>Assets</u>						
Fixed Assets (Net)	100.5	102.07	103.58	103.91	100.89	99.63
Investments	368.53	368.53	368.53	368.53	368.53	755.68
Loans (Net of Provisions)	33,212.37	34,062.99	34,161.24	37,437.56	33,713.57	30,896.44
Other Assets	1,594.86	1,346.11	1,464.19	1,412.15	1,695.16	1,361.62
Total Assets	35,276.26	35,879.70	36,097.54	39,322.15	35,878.15	33,113.37

Previous periods figures have been reclassified/ rearranged wherever necessary so as to make them comparable.

INCOME STATEMENT (*STANDALONE*)

(Amount in Rs. Crore)

Particulars	Financial Year 16-17 (For the quarter)				12 Months		
	Q1	Q2	Q3	Q4	FY17	FY16	FY15
Interest Income	861.06	811.12	898.50	863.49	3,434.17	3,108.97	3255.83
Less: Finance Costs	518.94	500.13	489.51	477.74	1,986.32	1,907.37	1,775.38
Net Interest Income	342.12	310.99	408.99	385.75	1,447.85	1,201.60	1,480.45
Other Operating Income	4.44	3.08	4.88	10.00	22.40	13.37	26.91
Other Income	25.61	43.64	74.27	33.99	177.51	185.02	155.45
Administrative Cost	46.49	60.98	35.15	23.84	166.46	184.45	199.56
Depreciation	1.20	0.88	1.15	1.45	4.68	4.51	5.28
CSR Expenses	0.79	0.65	0.83	2.02	4.29	4.73	3.23
Provision on Loan (Net)	119.26	(20.59)	181.71	16.04	296.42	124.76	271.28
Provision on Debtors/ recoverables	-	0.17	-	0.74	0.91	4.44	2.52
Profit Before Tax	204.43	315.62	269.30	385.65	1,175.00	1,077.10	1,180.94
Current Tax	87.04	84.46	119.80	102.30	393.60	314.53	391.24
Deferred tax	(21.35)	25.63	(32.68)	(32.01)	(60.41)	(21.22)	12.07
Profit After Tax	138.74	205.53	182.18	315.36	841.81	783.79	777.63
Dividend (incl. interim)	-	-	-	100.01	100.01*	100.01	100.01
Dividend Distribution Tax	-	-	-	20.36	20.36	20.36	20.49

* excluding final dividend if any, subject to approval of AGM.

Previous periods figures have been reclassified/ rearranged wherever necessary so as to make them comparable.

KEY INDICATORS



Particulars	Financial Year 16-17 (for the quarter)				12 MONTHS		
	Q1	Q2	Q3	Q4	FY17	FY16	FY 15
Yield on Loan (%) (Annualised)	10.36	9.68	10.60	9.76	9.72	9.67	11.14
Cost of Funds (%) (Annualised)	8.04	8.12	8.16	7.12	7.34	7.77	7.91
Interest Spread (%)	2.32	1.56	2.44	2.64	2.38	1.97	3.23
Net Interest Margin (%) (Annualised)	4.34	3.80	4.71	4.50	4.18	3.97	5.18
Interest Coverage Ratio (times)	1.41	1.63	1.53	1.81	1.59	1.57	1.67
Return on Average Net Worth (%) (Annualised)	6.53	9.48	8.21	13.91	9.56	9.66	10.43
Debt Equity Ratio (times)	2.87	2.81	2.77	3.10	3.10	3.03	3.02
Capital Adequacy ratio (%)	--	62.22	--	58.55	58.55	63.85	50.46
Net Worth (INR Crore)	8554.46	8790.08	8972.26	9167.25	9167.25	8445.81	7781.17
Book Value in INR per Share of INR 10	42.73	43.91	44.82	45.79	45.79	42.19	38.87
Earning per Share (EPS) in INR (Non-Annualised)	0.69	1.03	0.91	1.58	4.21	3.92	3.88

1. Yield on loan is calculated by dividing interest income 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 interest earning assets.
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by interest cost.
6. Return on net worth is calculated by dividing profit after tax for the period by average net worth.
7. Debt equity ration is calculated by dividing total debt by equity.
8. Capital Adequacy Ratio is calculated on Half-yearly basis.

SHAREHOLDING PATTERN



Particulars	19.05.2017* %
President of India	89.81
Foreign Institutional Investors	1.83
Resident Individual/HUF	3.74
Mutual fund	1.27
Bodies corporate	0.65
Insurance companies	0.31
Banks/Indian FI	1.29
Non Resident Indian	0.01
Clearing members	0.97
Trust	0.12
Total	100.00

* Date of listing



THANK YOU