ह ड को

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110 003
दूरभाष : 011-24648160 फैक्स : 011-24625308 Visit us at : www.hudco.org सीआईएन : L74899DL1970GOI005276 जी.एस.टी : 07AAACH0632A1ZF

Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), Core - 7A, HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110 003
Telephone : 011-24648160 Fax : 011-24625308 Visit us at : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

आई. एस. ओ. 9001:2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

HUDCO/CS/SE/2018

16th August, 2018

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 – 400 051
NSE Symbol- HUDCO

Sub: Outcome of Investors' Conference held on 9th & 10th August,2018 at Mumbai- *Emkay Confluence Ideas for Tomorrow.*

Dear Sir/ Ma'am

Pursuant to Regulation 30 read with Part A of schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015; our letter dated 2nd August, 2018 in respect of Investors' Conference, please find enclosed herewith the gist of discussions that took place in the above referred Investors' Conference (Annexure – 1 *).

The above Information is also disclosed on the website of the company i.e. www.hudco.org.

This is for your information and record. Kindly acknowledge the receipt.

Thanking You,

Yours sincerely
For **Housing and Urban Development Corporation Limited**

Harish Kumar Sharma
Company Secretary & Compliance Officer

*Enclosed as above

Annexure – 1

Outcome of Investor Conference organized by Emkay Global Financial Services Limited

Date of the Conference	9th & 10th August, 2018
Venue of the Conference	Grand Hyatt, Santacruz, Mumbai
Type of Meetings	One-on-One / Group Meetings
Company Management Representatives	• Shri Rakesh Kumar Arora, Director (Finance) • Shri Rajinder Paul, Executive Director (Finance) and Investor Relations Officer • Smt. D. Shefali Sudhakar, General Manager (Finance) • Shri Achal Gupta, Jt. General Manager (Finance)
Investors' Conference Hosted / Organized By	Emkay Global Financial Services Limited
Did the discussions involve revealing any UPSI	No
Whether any presentation was made during discussion	No. However, a copy of the Management Presentation for Quarter / year ending 31st March, 2018 available on HUDCO's website (https://www.hudco.org//writereaddata/Management%20PresentationQ4-18.pdf) and the websites of stock exchanges, was circulated to the participants for information / discussions.
Details of Investors invited by the Event Organizer	The Investors who participated in the Conference included the following: i) L&T Financial Services ii) BOI AXA Investment Managers Pvt. Limited iii) Mirae Asset Global Investment (India) Pvt. Limited iv) Indiabulls Asset Management v) TCG Asset Management vi) HDFC Standard Life Insurance Co. Limited vii) Exide Life Insurance viii) Nine Rivers Capital Holdings Pvt. Limited ix) Emkay Fincap Limited x) Subhkam Ventures
Gist of discussions	Housing and Urban Development Corporation Limited (HUDCO) is a Central Public Sector Enterprise under the administrative control of Ministry of Housing & Urban Affairs. It is also a Public Financial Institution (PFI) within the meaning of clause (72) of section 2 of the Companies Act, 2013. HUDCO is also an HFC regulated by National Housing Bank. Over the years, HUDCO has been playing an active role in the field of financing various Housing and Infrastructure projects spread across the Country. The long term debt instruments of HUDCO are rated as 'AAA' by India Ratings, ICRA Ratings & CARE Ratings. For the financial year ended March 31, 2018, the Company has

	reported Net Profit (PAT) of Rs. 799.06 crore. During Financial year 2017-18, HUDCO sanctioned Loans aggregating to Rs. 38,648 crore, out of which 40.80% was in Housing sector and balance 59.20% in Urban Infrastructure sector. Total Loans disbursed by the Company during FY 2017-18 was to the tune of Rs. 16,565 crore, out of which around 30% was towards Housing projects and the balance 70% towards Urban Infrastructure projects. Total Loan book size of the Company as on 31st March, 2018 was Rs. 49,530 crore, out of which almost 93% comprised of Loans sanctioned to Government Agencies. The Gross NPA & Net NPA of HUDCO as on 31st March, 2018 stood at 6.28% & 1.42%, respectively. Out of the Gross NPA of Rs. 3,127.47 crore, Company has made provision of Rs. 2,452.84 crore, resulting in net NPA of Rs. 674.43 crore. HUDCO has outstanding borrowings of Rs. 37,408 crore, which mainly comprises of Tax-free bonds (46%), Taxable Bonds (23%) and NHB Refinance assistance (9%). HUDCO's average cost of borrowings as on 31st March, 2018 is 7.57%. HUDCO's debt equity ratio as on 31st March, 2018 is 3.81 times. HUDCO'S net interest margin (NIM) as on 31st March, 2018 is 4.25%. HUDCO's Capital Adequacy Ratio as on 31st March, 2018 is 52.38%. The book value of HUDCO's equity shares (having face value of Rs. 10/- per share) as on 31st March, 2018 was Rs. 49.06 per share. An old default case of a borrower has been substantially resolved after prolonged litigation, where HUDCO has received an amount of Rs. 317 crore in May, 2018, against the dues of Rs. 469.38 crore as on 31st March, 2018. Indian Accounting Standards (Ind-AS) becomes applicable in HUDCO from financial year 2018-19, starting from 1st April, 2018 onwards. Accordingly, quarterly results for quarter ending 30th June, 2018 of financial year 2018-19 and thereafter, will be as per the Ind-AS requirements. As per SEBI Circular dated 5th July, 2016, relaxation in timeline by a period of one month for submission of quarterly results for quarter ending 30th June, 2018 and 30th September, 2018 has been granted to the Companies implementing Ind-AS for the first

	time. Therefore, the financial results of HUDCO for the quarter ended 30th June, 2018 and 30th September, 2018 will be submitted within the stipulated time, i.e. on or before 14th September, 2018 and 14th December, 2018 respectively, in compliance with the SEBI Circular.
Any comments	No.

13/8/18

(Rajinder Paul)
EDF/IRO