PODDAR HOUSING AND DEVELOPMENT LIMITED

December 01, 2022

To, **BSE Limited** Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Scrip Code – 523628	To, **The National Stock Exchange of India,** Exchange Plaza, 5th Floor, Plot no. C/1, G Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051 Scrip Symbol - PODDARHOUS

SUB: DISCLOSURE OF DEFAULTS ON PAYMENT OF INTEREST / REPAYMENT OF PRINCIPAL AMOUNT ON LOANS FROM BANKS/ FINANCIAL INSTITUTIONS.

In terms of SEBI Circular No.: SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated Nov 21, 2019, we enclose herewith relevant disclosures of defaults on payment of interest / repayment of principal amount on loans from banks /financial institutions in the specified format.

This is for your information as also for the information of your members and the public at large.

Thanking You,

Yours faithfully

For Poddar Housing and Development Limited

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(Vimal Tank)

Company Secretary

a. For loans including revolving facilities like cash credit from banks / financial institutions:

Sr. No	Type of disclosure	Details
1.	Name of the Listed entity	PODDAR HOUSING AND DEVELOPOMENT LIMITED
2.	Date of making the disclosure	30.11.2022
3.	Nature of obligation	Construction Finance
4.	Name of the Lender(s)	HDFC Limited
5.	Date of default	31st October, 2022
6.	Current default amount (*break-up of principal and interest* in INR crore)	Interest Rs. 0.43 Cr. Principal Rs. 0.06 Cr.
7.	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Construction Finance of Rs. 35 Cr. and Rs. 4.90 Cr. Interest 13.20% and 12.20% respectively Tenure Five years
8.	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)	Rs. 38.86 Cr. as on 31st October,2022
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 404.67 Cr. as on 31st October, 2022

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a. For loans including revolving facilities like cash credit from banks / financial institutions:

Sr. No	Type of disclosure	Details
1.	Name of the Listed entity	PODDAR HOUSING AND DEVELOPOMENT LIMITED
2.	Date of making the disclosure	30.11.2022
3.	Nature of obligation	TERM LOAN -LAP
4.	Name of the Lender(s)	ADITYA BIRLA FINANCE LIMITED
5.	Date of default	31st October, 2022
6.	Current default amount (*break-up of principal and interest* in INR crore)	Interest Rs. 0.12 Cr. Principal Rs. 0.19 Cr.
7.	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Principal of Rs. 14 Cr at Interest Rate of 12.30% Tenure of 60 Months
8.	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)	Rs. 11.99 Cr. as on 31st October,2022
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 404.67 Cr. as on 31st October, 2022

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a. For loans including revolving facilities like cash credit from banks / financial institutions:

Sr. No	Type of disclosure	Details
1.	Name of the Listed entity	PODDAR HOUSING AND DEVELOPOMENT LIMITED
2.	Date of making the disclosure	30.11.2022
3.	Nature of obligation	Term Loan
4.	Name of the Lender(s)	Indiabulls Housing Finance Limited
5.	Date of default	5th November, 2022
6.	Current default amount (*break-up of principal and interest* in INR crore)	Interest Rs. 0.85 Cr.
7.	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Principal of Rs. 55 Cr at Interest Rate of 17.50 % Tenure of 60 Months
8.	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)	Rs. 55 Cr. as on 31st October,2022
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 404.67 Cr. as on 31st October, 2022

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