

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली - 110 003
दूरभाष : 24648160 फैक्स : 011 - 24625308 Visit us at : www.hudco.org सीआईएन : U74899DL1970GOI005276
Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi - 110 003
Tel. : 24648160 Fax : 011 - 24625308 Visit us at : www.hudco.org CIN : U74899DL1970GOI005276

आई.एस.ओ 9001 : 2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

BY SPEED POST

Website: www.hudco.org
CIN:U74899DL1970GOI005276

Email: hudco@hudco.org
bondshudco@gmail.com

No.FR/HB/PNBISL/2015/

Dated : 02.11.2015

Mr.V.Sridhar,
Manager and Compliance Officer,
PNB Investment Services Limited,
10, Rakeshdeep Building,
Yusuf Sarai Commercial Complex,
Gulmohar Enclave, NEW DELHI – 110049.

Sub.:- Half Yearly communication to Exchanges/Debtentureholders for the Half-year ending 30th September, 2015 in respect of various series of HUDCO Bonds.

Ref.:- Format of the Half Yearly Compliance sent vide your previous letters

Sir,

This is with reference to the above-mentioned reference and subject. SEBI Circular dated May 11, 2009 on simplified listing agreement for debt securities which inter-alia under Clause No.6 & 27 states that the issuer agrees to send to the Exchange for dissemination alongwith the half yearly financial results, half yearly communication, countersigned by trustees.

Accordingly, we are enclosing the letter addressed to NSE alongwith the compliances for half year ended 30.09.2015. You are requested to countersign the same and forward to NSE with an intimation to HUDCO.

Thanking you.

Yours faithfully,



D. Guhan
Executive Director (Finance)



हडको न्यूनतम ब्याज दर पर वैयक्तिक आवास ऋण उपलब्ध कराता है।

HUDCO Offers Lowest Cost Individual Housing Loans

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली - 110 003
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No.FR/HB/NSE/2015/

Dated : 02.11.2015

The General Manager,
 National Stock Exchange,
 of India Limited (NSE),
 Exchange Plaza, Bandra-Kurla Complex,
 Bandra (East),
 Mumbai – 400 051.

Sub: Half Yearly Communication for dissemination to Debenture Holders.

With reference to the above, we submit herewith the information and documents as per the provisions of SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and the listing agreement there under, for dissemination to the Debenture Holders as mentioned below :-

1. Following issues of Non Convertible Debentures have been listed with your stock exchange :-

Series	Date of Allotment	Secured or Unsecured	Date of Listing	No. of NCDs	Face Value	Amount of Issue	Latest Credit Rating
Bond Series 2011 9.40% Taxable-A	22.09.2011	Unsecured	17/04/2012	2535	10.00 lacs	253.50 crores	CARE – "CARE AAA"
Bond Series 2011 9.75% Taxable-B	18.11.2011	Unsecured	16/03/2012	4139	10.00 lacs	413.90 crores	FITCH – "IND AAA"

2. The Latest Credit Rating in respect of the said issues is mentioned in the above statement and we confirm that credit rating is not downgraded in respect of any of the above issues, since the respective dates of the said issue.



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HUDCO Offers Lowest Cost Individual Housing Loans

3. Details of Security in respect of the Secured Issues is provided as under :-

Series	Security	Charge
Since both the bond series are unsecured in nature, hence security & charge is not applicable.		

4. Since the bonds are unsecured in nature, hence Asset Coverage Ratio is not applicable.
5. Since the bonds are unsecured in nature, hence Interest Coverage Ratio is not applicable.
6. The Debt Equity Ratio of the Company is 3.07:1 as on 31.03.2015 (The figures are based on the unaudited Balance Sheet for the Financial Year 2014-15).
7. The due date of payment of principal and interest and the actual date of payment for the half year ending on 30.09.2015, are as under :-

Series/Tranche	Type (Principal/Interest)	Due Date of Payment	Amount (Rs.)	Actual Date of Payment
9.40% Taxable – A	Interest	22.09.2015	23,82,90,000	22.09.2015
9.75% Taxable – B	Interest	30.06.2015	40,35,52,500	30.06.2015

The due date for repayment of principal of Rs.253.50 crores for Series 9.40% Taxable A is 22/09/2016 & for repayment of principal of Rs.413.90 crores for Series 9.75% Taxable B is 18/11/2016 and hence was not due during the half year ended on September 30th, 2015.

8. The due date of principal and interest of the above said NCDs during next half-year i.e. 01.10.2015 – 31.03.2016 is as under :-

Details of Redemption and interest due in the next half year :-

Series/Tranche	Type	Due Date of Payment	Amount (Rs.)
9.40% Taxable - A	Interest	Not due during the next half year	N.A.
9.75% Taxable – B	Interest	Not due during the next half year	N.A.

The due date for repayment of principal of Rs.253.50 crores for Series 9.40% Taxable A is 22/09/2016 & for repayment of principal of Rs.413.90 crores for



Series 9.75% Taxable B is 18/11/2016 and hence is not due during the next half year ending on March 31st, 2016.

9. Since our half yearly accounts for the financial year 2015-2016 have not been finalized yet, copy of audited financial results for half year ended 30th September, 2015, shall be submitted after the finalization of the same.
10. No Event as detailed in the listing Agreement has taken place during the half year ended on 30.09.2015, requiring company to notify to Stock Exchange or Debenture Trustee.
11. The name, designation and contact details of "Compliance Officer" of the company/series are as under :-

Name	Shri Harish Kumar Sharma
Designation	Company Secretary
Correspondence Address	HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.
Phone No.	(Off.) 011 - 24646899 (Mobile) 9873712655
Email Id	hudco1970@gmail.com

12. We confirm that the information submitted as above is true and correct and the undersigned has authority to submit the same to you and that we are aware that above information is expected to be placed on the website of your stock exchange and that of the Debenture Trustee.

Thanking you.



Yours sincerely,



Name - D. Guhan
Authorized Signatory



Counter Signed
For PNB Investment Services Limited

 हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड Housing and Urban Development Corporation Limited An ISO 9001: 2008 Certified Organisation HUDCO Bhawan, Core-7-A, India Habitat Centre, Lodhi Road, New Delhi - 110 003.	 pnb investment services ltd. (A wholly owned subsidiary of Punjab National Bank) 10, Rakeshdeep Building, Yusuf Sarai Commercial Complex, Gulmohar Enclave, New Delhi - 110049.
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