



HUDCO/CS//SE/2025

16th January, 2025

Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400001
SCRIP CODE: 540530

Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1, G Block
Bandra-Kurla Complex, Bandra (E)
Mumbai – 400051
SCRIP CODE: HUDCO

Sub.: Newspaper publication regarding intimation of Record Date.

Sir/Madam,

In compliance with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith copy of the Newspaper Publication(s) regarding intimation of Record Date.

यह आपकी जानकारी के लिए है। This is for your kind information.

धन्यवाद

भवदीय

फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

विकास गोयल

कंपनी सेक्रेटरी एंड कंप्लायांस ऑफिसर

Encl.: As above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
(भारत सरकार का उपकरण)
आई एस ओ 9001:2015 प्रमाणित कंपनी
कोर - 7ए, हड्डको भवन, इंडिया हैबिटेट सेंटर, लोधी रोड ,
नई दिल्ली - 110003 , दूरभाष : 011-24649610-21

Housing and Urban Development Corporation Limited
(A Government of India Enterprise)
AN ISO 9001 : 2015 CERTIFIED COMPANY
Core - 7 'A', HUDCO Bhawan, India Habitat Centre, Lodhi Road,
New Delhi - 110003, Tel. : 011-24649610-21

CIN : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF, Visit us at : www.hudco.org.in

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Building Assets for Viksit Bharat

IN A FIRST, NAVY GETS 3 VESSELS SIMULTANEOUSLY

India to play key role in global security: PM

EXPRESS NEWS SERVICE
Mumbai, January 15

AS THREE FRONTLINE vessels were commissioned together into the Indian Navy, a historic first for the country, Prime Minister Narendra Modi said on Wednesday that India is going to play a major role in giving direction to "global security, economics and geopolitical dynamics". He also said the country works "in the spirit of development, not expansionism".

The vessels that have entered the Navy are the destroyer INS Surat, the last of the four Visakhapatnam-class stealth guided-missile destroyers; the frigate INS Nilgiri, the lead ship of a new class of seven stealth guided-missile frigates being built under Project 17 Alpha; and the submarine INS Vaghsheer, the sixth and the last of the first batch of the Kalvari-class diesel-electric attack submarines. Speaking at the commissioning ceremony at the naval dockyard in Mumbai, Modi called it a "giant leap forward" in the Navy's empowerment and self-reliance.

Describing it as a historic day, he said, "Today's programme connects our glorious heritage with the aspirations of the future. We have a rich history in long sea voyages, commerce, naval defence, ship industry. Taking inspiration from its history, today's India is becoming a major maritime power... The platforms launched today also reflect this. For example, our Nilgiri is dedicated to the maritime power of the Chola dynasty. The Surat warship reminds us of the period when India was connected to West Asia through the ports of Gujarat. Along with these ships, the Vaghsheer submarine is being commissioned today. A few years ago, I had the opportunity to participate in the commissioning of Kalvari, the first submarine of the P75 class. Today, I have had the privilege of



Guided-missile destroyer INS Surat, frigate INS Nilgiri, and submarine INS Vaghsheer at the naval dockyard in Mumbai on Wednesday

EXPRESS PHOTO: AMIT CHAKRABORTY

'Wars will become more violent & unpredictable'

DEFENCE MINISTER

RAJNATH Singh on Wednesday said the emergence of "non-state actors" in many countries and their resorting to terrorism is a "matter of concern". In his address at an event in Pune to mark the 77th Army Day, he also said conflicts and wars will become more violent and unpredictable.

He said that for maintaining peace, strength is essential, and self-reliance is necessary for strategic autonomy.



Rajnath Singh

He said the government is striving to strengthen the armed forces by equipping them with latest weapons and platforms. —PTI

commissioning the sixth submarine of this class... These new frontier platforms will give new strength to both India's security and progress."

"Today, India is being recognised as a reliable and responsible partner across the world and especially in the Global South. India works in the spirit of development, not expansionism. India has always supported an open, secure, inclusive and prosperous Indo-Pacific region.

Therefore, when it came to the development of countries bordering the sea, India gave the mantra SAGAR — Security And Growth for All in the Region. We moved ahead with the vision of SAGAR... India considers the defence and security of this entire region as its responsibility," he said. In shaping global security, economics and geopolitical dynamics, a maritime nation like India is going to play a huge role, he added.

Agencies such as Nafed and NCCF will continue soyabean purchase till the end of the month and may procure a record 1.5 MT this season. An official said the government intervention has helped better price realisation by farmers. A glut in global supplies has hit domestic prices. —FE BUREAU

Apparel retail may expect recovery in H2

RAGHAV AGGARWAL
New Delhi, January 15

THE APPAREL RETAIL sector in India is likely to show signs of recovery in the second half of FY25 due to improved consumer finances and a higher number of wedding days, India Ratings and Research (Ind-Ra) said on Wednesday.

The agency said that in the first half of FY25, the industry witnessed lower store additions and negative same-store sales growth owing to a tepid consumption demand and high-base effect due to reverse shopping after the Covid-19 pandemic.

This resulted in a moderation in the revenue growth.

"We expect a recovery in revenue growth over 2H25/FY26, on the back of improving consumer financial health, a higher number of wedding days and favourable monsoons," said Adarsh Gutha, associate director, corporate ratings, Ind-Ra.

Mandi prices of soyabean below MSP

DESPITE THE GOVERNMENT purchasing a record 1.3 million tonne (MT) of soyabean from farmers in key producing states at the minimum support price (MSP), its mandi prices continue to rule below the benchmark.

Sources told FE that the average mandi price of soyabean at present was marginally below the MSP of ₹4,892/quintal announced for the 2024-25 season (July-June).

Agencies such as Nafed and NCCF will continue soyabean purchase till the end of the month and may procure a record 1.5 MT this season. An official said the government intervention has helped better price realisation by farmers. A glut in global supplies has hit domestic prices. —FE BUREAU

Indigenous 'bullet train' projects may run into financing hurdles

MANU KAUSHIK
New Delhi, January 15

SPEED BUMPS

■ Multilateral agencies may ask India to purchase rolling stock from foreign firms for its proposed high-speed rail corridors

■ The ongoing Mumbai-Ahmedabad high-speed project is funded through Japan International Cooperation Agency



first bullet train while emphasising the country's growing demand for high-speed trains. "The MAHSR will serve as a pilot project as the government is planning to roll out more high-speed rail projects to achieve its Viksit Bharat mission," he said.

The MAHSR project is being executed with official development assistance loan from JICA at an interest of 0.1%. The 81% of the construction and procurement costs are funded by JICA while the remaining financial burden is being shared among the central government, and the governments of Maharashtra and Gujarat.

Due to the funding from JICA, the MAHSR corridor will be using the Japanese Shinkansen high-speed technology which costs almost double of the local rolling stock prototypes that will be manufactured by state-owned BEML. In October last year, the Integral Coach Factory awarded a contract for design, manufacturing and commissioning of two high-speed trainsets to BEML.

The two trainsets, comprising eight cars each and capable of reaching a speed of 280 km per hour, will cost ₹866.87 crore with each car priced at ₹27.86 crore. The first prototype, to be developed in the next two years, will undergo trials on the Mumbai-Ahmedabad corridor.

abandon the plans for indigenous high-speed trainsets, and buy rolling stock from global companies like Siemens. Otherwise, what is the incentive for them to fund such large projects?" the official said.

The railways, with little operational surplus with it and relying heavily on budget funds for its massive capital expenditure requirements, has no option but to resort to multilateral lending for the high-speed rail projects.

"The railways cannot fund these projects on its own and will need assistance from international agencies like Asian Development Bank and KfW Development Bank," an official said on condition of anonymity.

As part of the national infrastructure project (NIP), the ministry of railways has identified seven high-speed corridors — Delhi-Varanasi (813 km), Delhi-Ahmedabad

(872 km), Mumbai-Nagpur (767 km), Mumbai-Hyderabad (671 km), Chennai-Bengaluru-Mysore (464 km), Delhi-Chandigarh-Amritsar (476 km), and Varanasi-Howrah (752 km). The detailed project reports on at least four of these projects have been submitted.

Though the ministry has categorically said that the HSR projects are highly capital-intensive, the decision to sanction any such project depends on many factors such as outcome of detailed project report (DPR), techno-economic feasibility, availability of resources and financing options. Officials said the seven projects are likely to get priority since the Bharatiya Janata Party's election manifesto promised to expand the bullet train services across the country. Recently, Prime Minister Narendra Modi said India would soon get its

Housing and Urban Development Corporation Ltd.
(A Govt. of India Enterprise)
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Email: cswhudco@hudco.org, Website: www.hudco.org.in

NOTICE

Notice is hereby given pursuant to provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that Company has fixed 30th January, 2024 as Record date for the payment of Interim Dividend for the financial year 2024-25, if declared by the Board of Directors in their meeting scheduled to be held on Wednesday, the 22nd January, 2025.

The interim dividend will be paid to members, whose names appear in Register of Members/ Beneficial owners as on Record date i.e., 30th January, 2025.

To claim exemption from deduction of tax at source including deduction at concessional rates, shareholders are required to submit the requisite documents as prescribed under the Income Tax Act, 1961 at dividend.tax@hudco.org.in only latest by 3rd February, 2025. No communication will be accepted thereafter.

The detailed communication regarding deduction of tax will be made available to the shareholders in due course.

For Housing and Urban Development Corporation Ltd.

Date: 15th January, 2025
Place: New Delhi

Vikas Goyal
Company Secretary

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Reviewed Un-audited Financial results for the Quarter/ Nine Months ended 31st December, 2024

Particulars	Quarter ended 31.12.2024 [Reviewed]	Quarter ended 30.09.2024 [Reviewed]	Quarter ended 31.12.2023 [Reviewed]	Nine Months ended 31.12.2024 [Reviewed]	Nine Months ended 31.12.2023 [Reviewed]	Year ended 31.03.2024 [Audited]
Operating Profit Rs.484Cr. (74.73%)	326937	309786	285271	921325	802123	1091545
Net Profit Rs.282Cr. (147.37%)	37465	30731	18070	89518	71019	93698
NIM 2.78% (24 bps)	37465	30731	18070	89518	71019	93698
Gross NPA 3.83% ((187 bps))	28196	23959	11431	70305	45607	59542
Total Business Growth 10.58%	677779	677779	677779	677779	677779	677779
Total Advances Growth 14.73%	677779	677779	677779	677779	677779	677779
Retail Advances Growth 35.12%	677779	677779	677779	677779	677779	677779
MSME Advances Growth 17%	677779	677779	677779	677779	677779	677779
Net Interest Income 27.06%	677779	677779	677779	677779	677779	677779

* After considering the impact of valuing the Non-Interest bearing Recapitalization Bonds at Fair Value for the Quarter/ Nine Months ended 31.12.2023 and Year ended 31.03.2024.

** Total debts represent total borrowings of the Bank. Borrowings represent debts due for more than one year.

Notes: 1. The above is an extract of the detailed format of Quarterly/ Nine Months Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/ Nine Months Financial Results are available on Stock Exchange website (BSE: www.bseindia.com and NSE: www.nseindia.com) and website of the Bank ([https://punjabandsindbank.co.in](http://www.punjabandsindbank.co.in)).

2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet applicable on banks.

For and on behalf of Board of Directors

Rajeeva EXECUTIVE DIRECTOR

Ravi Mehra EXECUTIVE DIRECTOR

Swarup Kumar Saha MANAGING DIRECTOR & CEO

For share your Internet Banking details, such as, user ID/password or your credit card number/OTP with anyone either over phone or through email.

Email : ho.customerexcellence@psb.co.in | Website : [https://punjabandsindbank.co.in](http://www.punjabandsindbank.co.in)

Place : New Delhi

Date : 15.01.2025

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New Delhi

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