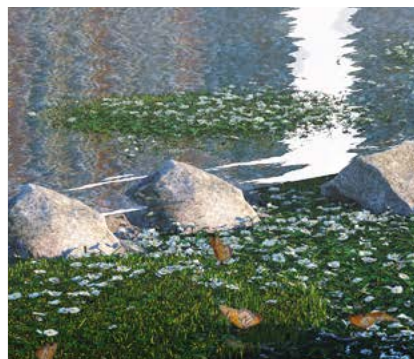
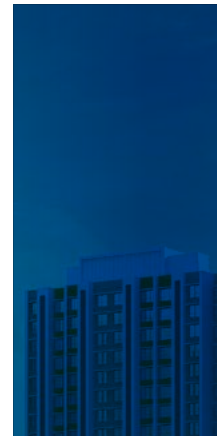
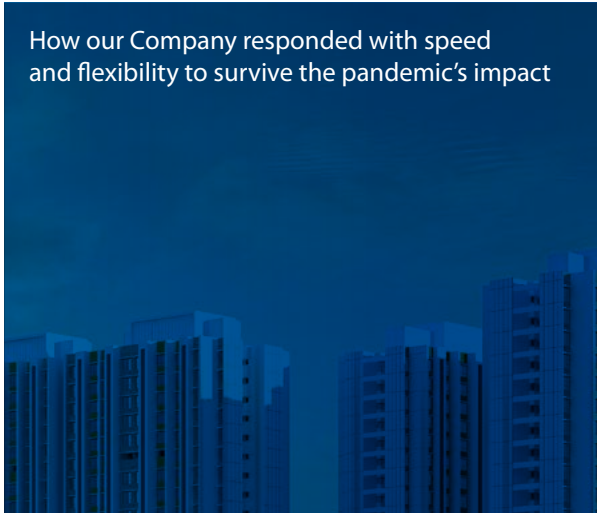


reimagining

How our Company responded with speed and flexibility to survive the pandemic's impact

**Poddar Housing and
Development Limited**
Annual Report 2020-21



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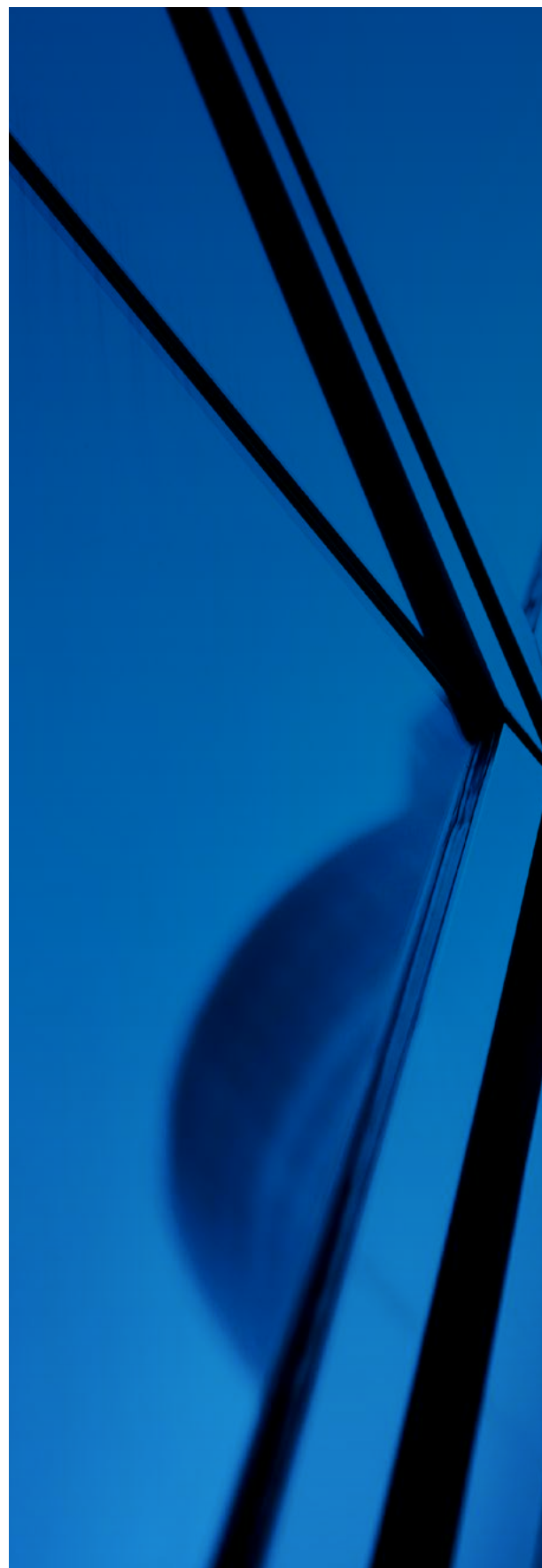
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Forward-looking statement

In this Annual Report, we have presented forward-looking information to enable investors to comprehend our prospects and take informed investment decisions. This report and other statements - written and oral - that we periodically make, contain forward-looking statements that set out anticipated results based on the management's plans and assumptions. We have tried wherever possible to identify such statements by using words such as 'anticipates', 'estimates', 'expects', 'projects', 'intends', 'plans', 'believes' and words of similar substance in connection with any discussion of future performance. We cannot guarantee that these forward-looking statements will be realised, although we believe we have been prudent in our assumptions. The achievement of results is subject to risks, uncertainties and even inaccurate assumptions. Should known or unknown risks or uncertainties materialise, or should underlying assumptions prove inaccurate, actual results could vary materially from those anticipated, estimated or projected. Readers should bear this in mind. We undertake no obligation to publicly update any forward-looking statements, whether as a result of new information, future events or otherwise.



Online Annual report
www.poddarhousing.com





reimagining

How our Company responded with speed and flexibility to survive the pandemic's impact

At Poddar Housing and Development Limited, we had two options following the pandemic outbreak.

One, wait until the pandemic effect blew over and return to re-assess how to take the business ahead.

Two, move with nimbleness to restructure the business to make it relevant in an uncertain world.

We selected the latter option. We resized our Company and portfolio. We liquidated some properties to enhance cash flows. We selected to focus on our core assets. We focused on enhancing collections.

By the virtue of re-imagining our Company, we are now positioned to strengthen our visibility, credibility and sustainability.



Corporate snapshot //

Poddar Housing and Development Limited.

One of the significant players in the value segment of the MMR's real estate market.

The Company comes with a track record of having delivered more than 2.25 Million square feet comprising more than 5,000 units.

Our ethos



Vision

To be the leading value housing development company in its geographical presence and being the most trusted brand in the industry. We, at Poddar Housing, shall deliver superior value to all stakeholders through extraordinary and imaginative spaces created out of a deep customer focus and insight.

Mission

To enhance our customers' quality of life by providing high quality holistic spaces, through relentless focus on execution and innovation, at affordable prices. We aspire to continue strengthening our bond with our customers and stakeholders, who have played a major role in building the foundation of the Company.

Values

Honesty and integrity: We do what is right, ethical and fair.

Communication: We share appropriate information in an open and honest manner.

Customer satisfaction: We strive to exceed our customers' expectations, both internally and externally by anticipating, understanding and responding their needs appropriately.

Quality: We strive for professional excellence to the highest possible standards that are consistent with goals of the project.

Entrepreneurial: We promote agility of thought and action, creativity, flexibility and an innovative approach to work.

Attitude: We are positive, enthusiastic and possess a vibrant spirit.

Teamwork: We encourage and reward teamwork.

Leadership/ Initiative: We lead by example and make sure our actions speak louder than words.

Professional development and personal skills: We advance our talents and skills to the fullest of their potential (as individuals, as professionals and as managers of others).

Accountability and environment: We are responsible for our actions and understand their impact on others, including the environment and our footprint.

Rich experience



Poddar Housing is a part of the Mumbai-based Poddar Group, which possesses a deep-rooted heritage with a successful track record across multiple sectors.

Since inception, Poddar Housing has delivered quality homes to more than 5,000 happy families in and around the Mumbai Metropolitan Region.

The Company is a listed entity with an ISO 9001:2008 Quality Management System Certification.

The Company's vision is to enhance the life quality of customers through quality holistic spaces and a relentless focus on execution and innovation at prices that are competitive and affordable.

The Company leverages its rich three-decade experience in land prospecting and negotiation to identify attractive land parcels and the right locations. Besides, the Company delivers products that have yielded superior customer and shareholder value.

Professional leadership



PHDL is guided by Mr. Dipak Kumar Poddar and led by Mr. Rohitashwa Poddar, a leading entrepreneur, aided by a senior management possessing a cumulative work experience of over 300 person-years. Besides, the Company is stewarded by a competent Board of Directors.

Our footprint



PHDL has a significant presence in the affordable MMR real estate segment.

Track record



The Company has completed projects aggregating 2.25 Million sq ft in the residential space in Mumbai Metropolitan Region (MMR) as on March 31, 2021.

Quality



The Company has completed aggregate of 2.25 Million sq. ft. of residential space in MMR. In Project Wondercity and Spraha we are using Korean aluminium shuttering for the best quality.

Our projects

With the vision of fulfilling housing needs for middle and lower income group, the Company's launches have been centred around the following locations:

- **Poddar Wondercity** – Badlapur East
- **Poddar Riviera** – Kalyan
- **Poddar Spraha Diamond** – Chembur
- **Poddar Evergreens** – Badlapur

Listing



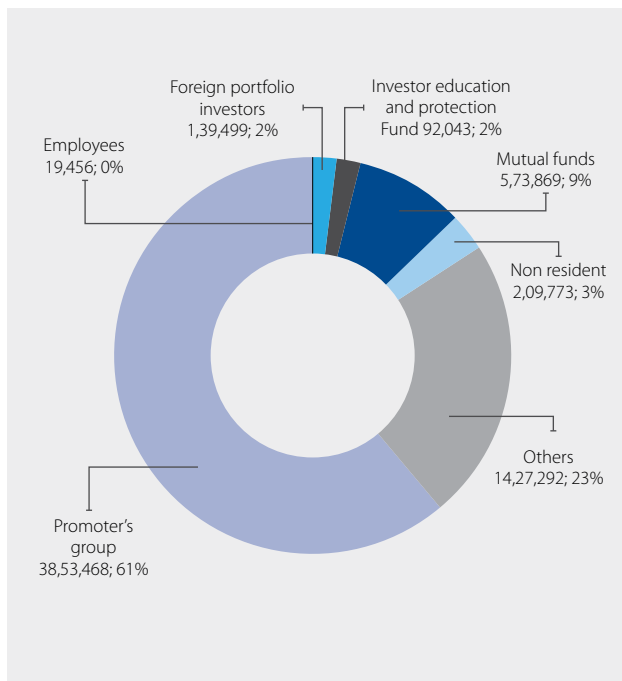
PHDL is listed on National Stock Exchange (NSE) and Bombay Stock Exchange (BSE), enjoying a market capitalisation of ₹118.16 Crore as on March 31, 2021.

Awards and accolades

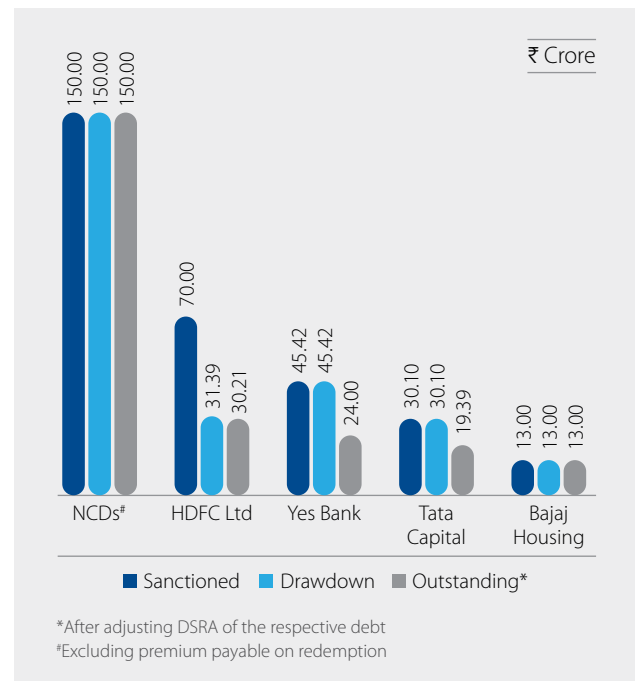


- Best Brand Award 2019 by the International Brand Equity - Best Affordable Housing Developer
- Integrated Township of the Year 2019 - Poddar Wondercity
- Best Affordable Project for the Year 2019 - Poddar Samruddhi Evergreens

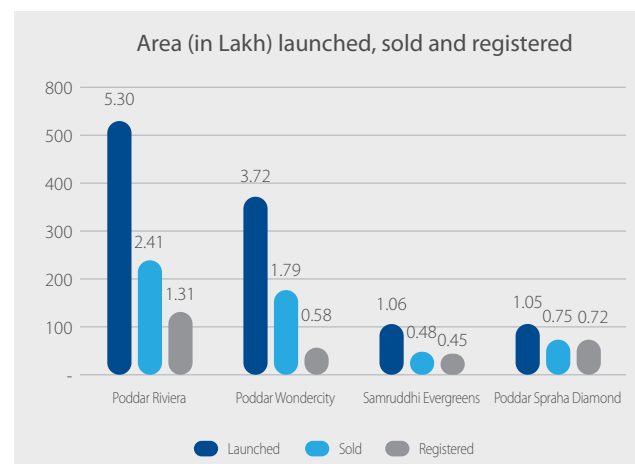
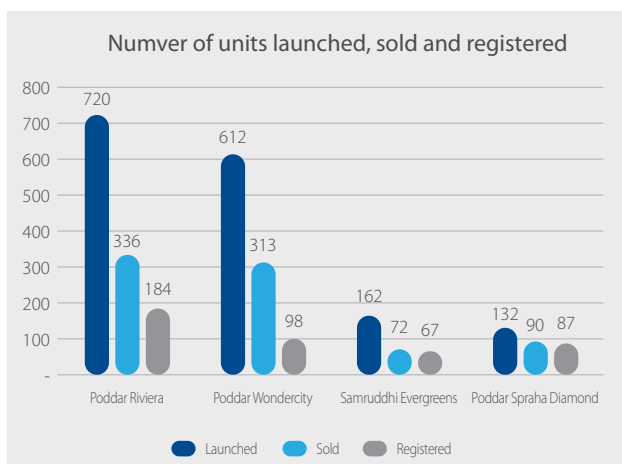
Shareholding pattern, March 31, 2021



Debt profile, March 31, 2021



Launches, sales and registrations as on March 31, 2021



India's real estate sector in numbers

1.39

Billion,
population of
India in 2021

(Source: Business Standard)

1.51

Billion,
projected
population of
India in 2030

34

% of the total
population
of India that
resides in cities,
2021

(Source: McKinsey)

40

% of India's
population
likely to live in
urban centres
by 2030

225

Kgs, India's per
capita cement
consumption in
2019

(Source: Argus Media)

250

Kgs, India's per
capita cement
consumption in
2020

2,140.3

US\$, India's per
capita income
in March 2020

(Source: CEIC)

1,947.4

US\$, India's per
capita income
in March 2021

50

Average age of
home buyers
in India, three
decades ago

(Source: Economic Times)

30

Average age of
home buyers in
India today

3.05

US\$ Trillion,
India's GDP
value, FY2020-
21

(Source: Morgan Stanley)

6.4

US\$ Trillion,
India's GDP
value, 2030
(estimated)

80,870

Units, housing
sales in MMR in
2019

44,320

Units, housing
sales in MMR in
2020

(Source: Business Today)



Projects portfolio

Poddar Spraha Diamond



Project potential

Launched
in January
2018

Total saleable area:
1.05 Lakh sq ft;
132 units

Area sold:
0.75 Lakh sq ft;
90 units

The Project is registered
with MAHARERA
having Registration No.
P51900002986

Launched in January 2018 and Located in Chembur east near Diamond Garden, Mumbai, Poddar Spraha Diamond enjoys unprecedented connectivity, offering an effortless commute to all commercial destinations across the Mumbai city. The property is surrounded by educational and

health facilities and is located near rail, metro, monorail and highways. Moreover, the property is well positioned around social infrastructure including healthcare centres, gymnasiums, clubs, public gardens, shopping malls and educational institutes.

Projects portfolio

Poddar Wondercity



Artist's impression

Project potential

Launched in
April 2019

Total saleable area:
16.88 Lakh sq ft;
2,741 units

Launched Phase I:
3.72 Lakh sq ft; 612
units

Area sold in
phase I: 1.79
Lakh sq ft; 313
units

Located in Badlapur East, Poddar Wondercity is a quality, affordable housing township. The township delivers lifestyle that goes beyond the four walls. With holistic living in a pollution-free zone, Poddar Wondercity offers residents 30+ high-grade amenities,

which include the Poddar Brio International School, a multi-speciality critical care hospital, multiple sports and recreational facilities, retail and entertainment options.

The Project is registered
with MAHARERA No
P51700020028



Projects portfolio

Poddar Riviera



Project potential - Phase I

Launched in
January 2020

Total
saleable area:
5.30 Lakh sq ft;
720 units

Area sold in
phase I: 2.41
Lakh sq ft;
336 units

This Project is registered
with MAHARERA
No. P51700023508,
P51700023181, and
P51700023296

Located in Kalyan, Poddar Riviera covers 18.8 acres of a township that offers a larger than life experience with its grand assortment of premium amenities. The township comprises four 23-storeyed towers with more than 30 amenities and convenient

connectivity to Mumbai, Nasik and Pune. The township's close proximity to leading educational institutes, railways, healthcare centres and nice leisure locations makes it an ideal residential location for families.