

ELDECO

Eldeco Housing &
Industries Limited (EHIL)

Investor Presentation

Q4'FY22 || May 2022

BSE: 523329 | NSE: ELDEHSG | WWW.ELDECOGROUP.COM



Eldeco Luxa, Lucknow

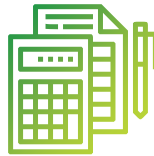


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Group Overview



High Brand Recall in North India



Eldeco City



Over 40 Years of Experience



Eldeco City Dreams



25,000+ Satisfied Customers



Eldeco Eternia



Key Player in UP Since 1985



Eldeco Shaurya



200 Projects Delivered, 32 Under Execution



Eldeco Regalia

EHIL Overview

~40
Years of
Experience

Focus
on **Middle**
Income Segment

53
Projects
Completed

16
Projects
On-Going

Market Leadership in Lucknow

- Strong brand for trusted delivery
- Fastest growing city with high demand for residential & township projects
- Lucknow among Top Tier 2 Cities with respect to real estate growth

Execution capability across verticals

- Vast experience in project execution
- Quality and timely delivery of projects
- Simultaneous handling of multiple large projects
- 53 projects completed till date

Prudent Financial Management

- Long term Debt free Company
- Ability to fund business operations by taking advances from customers
- Consistent growth in PAT and healthy return ratios



Management Commentary

Commenting on the results,
Pankaj Bajaj, Chairman & Managing Director said,

“The demand is here to stay.

“The housing sector continues to see a healthy demand. In fact the residential real estate which was grappling with weak demand for years, after the pandemic is now struggling to replenish the inventory levels to keep up the supply. Many micro markets, including within Lucknow, are now out of inventory and fresh supply in terms of launchable new projects is low. Therefore, in spite of a strong demand environment, we may not see major expansion in sales in the coming quarters. The challenge of rising input costs will be mitigated by this low supply scenario enabling the market to absorb the pass through of cost escalations.”

He also added

“Our Q4 numbers have been stable and we have been able maintain our profit margins. We are not seeing any major challenge in delivering all our projects within committed timelines, and some of them ahead of schedule. We are looking to add more projects in the coming quarters to maintain the supply pipeline in order to meet the demand.”

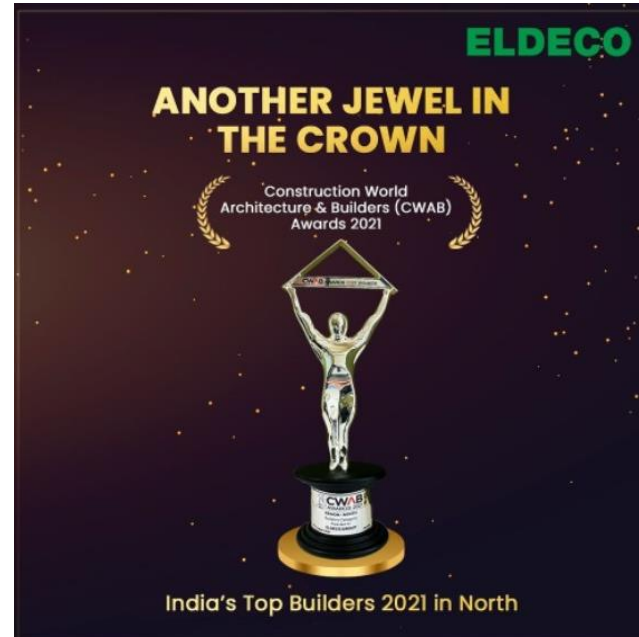


Pankaj Bajaj
Chairman & Managing Director

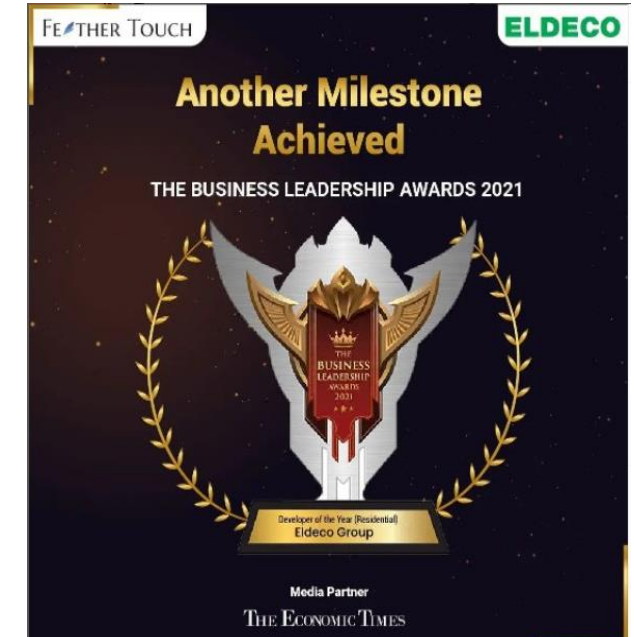
Accolades Won by Eldeco Group



Eldeco has been awarded the '**Stalwarts of the North Delhi NCR**' for contribution towards strengthening the built environment.



Eldeco has been awarded the '**Construction World Architecture & Builders (CWAB) Awards 2021**' in the category – 'India's Top Builders 2021 in the North'.



Eldeco has been awarded the '**Business Leadership Awards 2021**' under the category 'Developer of The Year (Residential)'

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EHIL

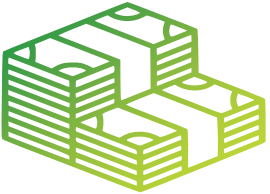
Operational Overview

Full Year Operational Overview



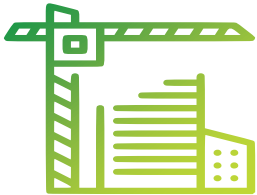
Sales Booking Value / Area

Highest ever Booking of Rs. 265 Crores in FY22 versus Rs. 95 Crores in FY21
Correspondingly, 7.0 lakh Sq. Ft booked in FY22 versus 2.5 lakh Sq. Ft in FY21



Customer Collections

Highest ever Collections of Rs. 152 Crores in FY22 versus Rs. 128 Crores in FY21



Construction Payments

At ₹ 72 Crores in FY22 versus ₹ 40 Crores in FY21

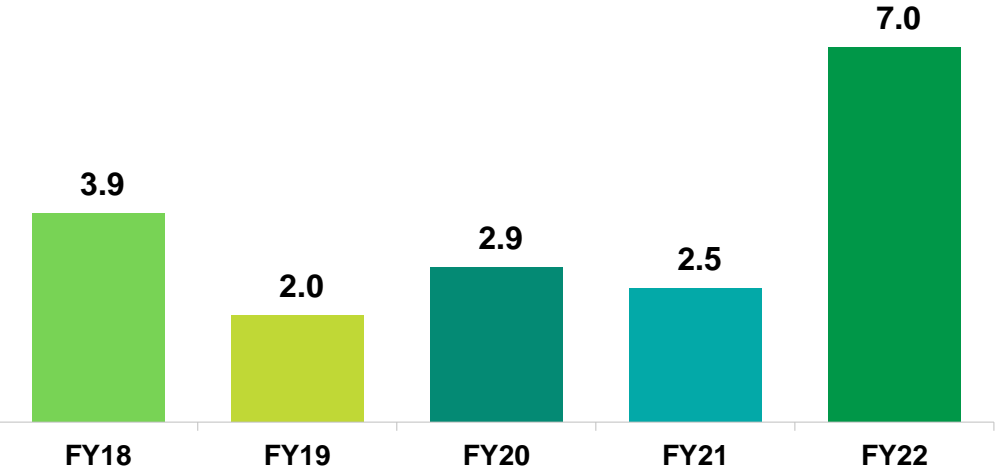


Deliveries Completed in FY22

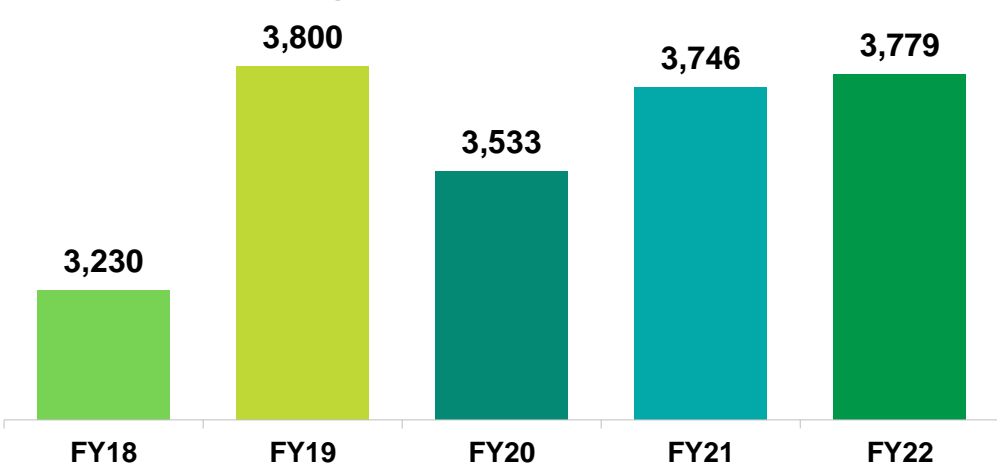
Around 5 Lacs sq. ft. handed over i.e. 338 homes registered in favour of happy customers

Operational Track Record

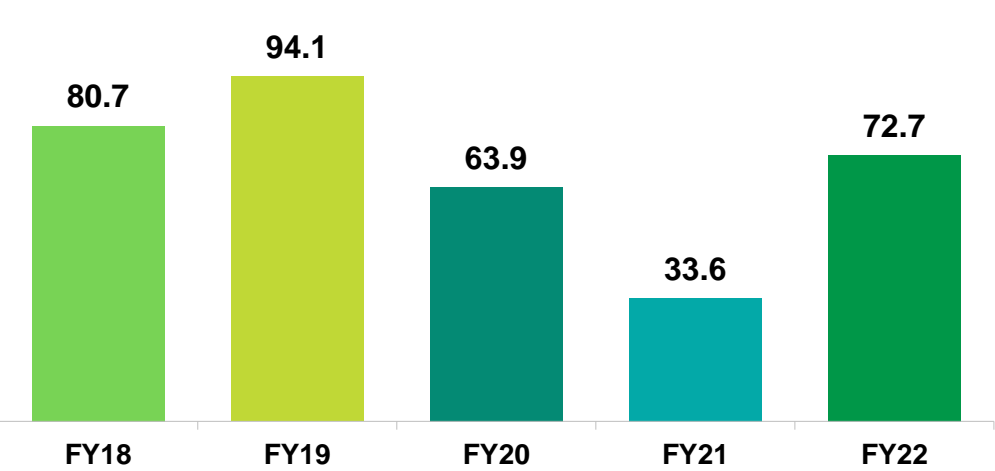
Area Booked (Lakh Sq. Ft.)



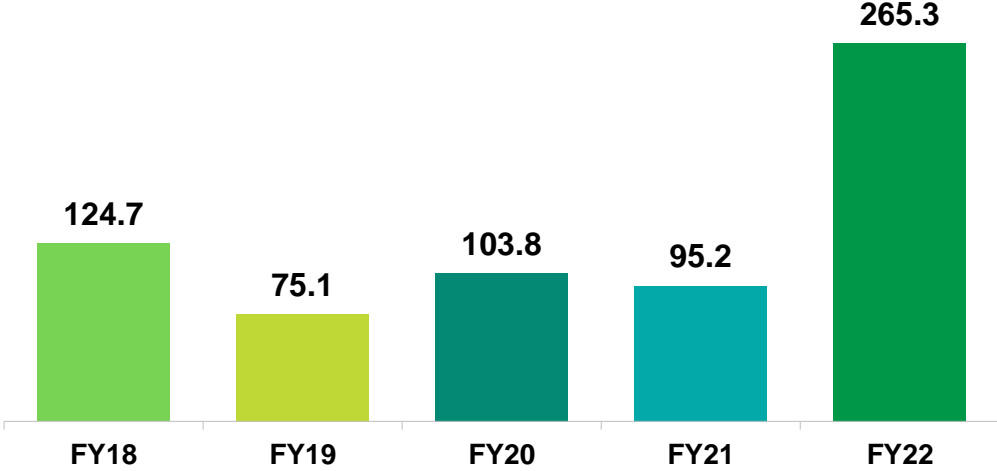
Average Realization (₹ per sq. ft.)



Value of Construction (₹ Crores)



Value of Area Booked (₹ Crores)



Consolidated Quarterly Operations Highlights

Particulars	Q4 FY22	Q3 FY22
Construction Payments (₹ Cr.)	27.8	19.9
Area Booked (sq. ft.)	85,157	2,56,190
Booking Value (₹ Cr)	25.9	108.4
Collections (₹ Cr)	36.6	56.4



Sales Bookings

Witnessed sales bookings of Rs. 26 crore in Q4FY22



Collections

Customer collections of Rs 36.6 crore in Q4'22

On-Going Projects

S No	Ongoing Projects	Project Area (sq. ft.)	Saleable Area (sq. ft.)	Area Booked (sq. ft.)	Area Allotted to partner (sq. ft.)	Area Available (sq. ft.)	Value of Area Booked INR Cr.	Collection Received INR Cr.	Balance Pending INR Cr.	Expected Completion
1	Eldeco Luxa	67,264	1,32,736	84,097	45,013	3,626	32.9	23.3	9.6	Jun-22
2	Eldeco Luxa Arcade		1,728	-	-	1,728	-	-	-	Jun-22
3	Eldeco Regalia Arcade	19,698	17,759	15,986	-	1,773	9.4	4.8	4.5	Dec-22
4	Eldeco Uday	20,904	12,520	11,581	-	939	2.0	0.5	1.5	CC Received on 22-Apr-22
5	Eldeco Joy		18,040	16,687	-	1,353	4.6	1.6	3.0	CC Received on 22-Apr-22
6	Eldeco City Dreams	40,214	72,756	67,203	-	5,553	22.1	18.8	3.4	Jun-22
7	Eldeco Select	24,068	63,932	52,250	-	11,682	22.4	21.6	0.8	Applied for CC
8	Eldeco South Block	31,442	16,330	16,330	-	0	6.5	5.6	0.9	Applied for CC
9	Eldeco North Block	83,173	50,044	50,044	-	0	13.0	13.0	-	Applied for CC
10	Eldeco Inner Circle	83,367	41,735	41,735	-	0	12.7	10.0	2.7	Sep-22
11	Eldeco Shaurya Arcade	24,219	20,336	12,592	-	7,744	9.5	5.5	4.1	Jul-23
12	Eldeco East End	1,31,106	62,628	49,135	-	13,493	15.0	6.9	8.0	Mar-23
13	Eldeco Saksham	33,627	67,188	65,987	-	1,201	11.1	3.0	8.1	Mar-24
14	Eldeco Twin Tower	70,327	1,56,526	66,414		90,112	26.6	4.0	22.6	Sep-25
15	Eldeco City at Bareilly (40% Beneficial Interest)	15,51,394	8,73,549	5,53,005	-	3,20,544	156.0	82.0	74.1	Jun-26
16	Eldeco Imperia Phase I	7,40,527	3,04,763	2,53,248		51,515	84.6	9.5	75.1	Dec-24
Total		29,21,330	19,12,570	13,56,294	45,013	5,11,263	428.3	209.9	218.4	

Forthcoming Projects

Sl. No.	Project Name	Project Type	Economic Interest	Land Area (Acres)	Saleable Area (Sq.ft)	Current Status
1	Eldeco Imperia Phase II	Township	100%	16.88	3,82,239	Under planning
2	Eldeco City Plaza	Commercial	100%	0.22	11,383	RERA approval received, construction Started
3	Eldeco City Commercial	Commercial	100%	2.88	1,25,476	Under planning
4	GH-03 Crest	Group Housing	100%	3.12	4,37,298*	Under planning
5	GH-04	Group Housing	100%	2.5	3,26,117	Under planning
Total				25.82	13,23,351	

Forthcoming Projects: Projects yet to be launched for booking

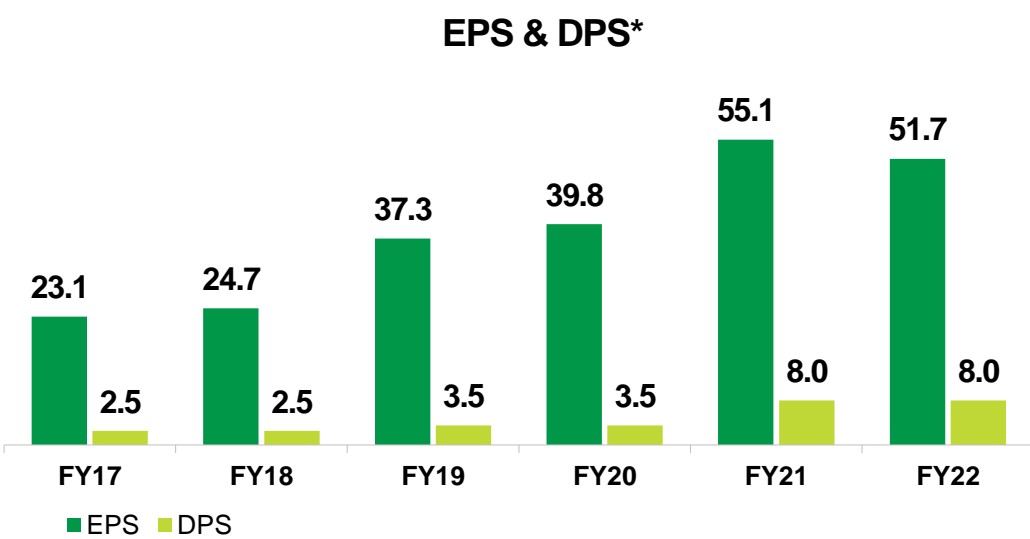
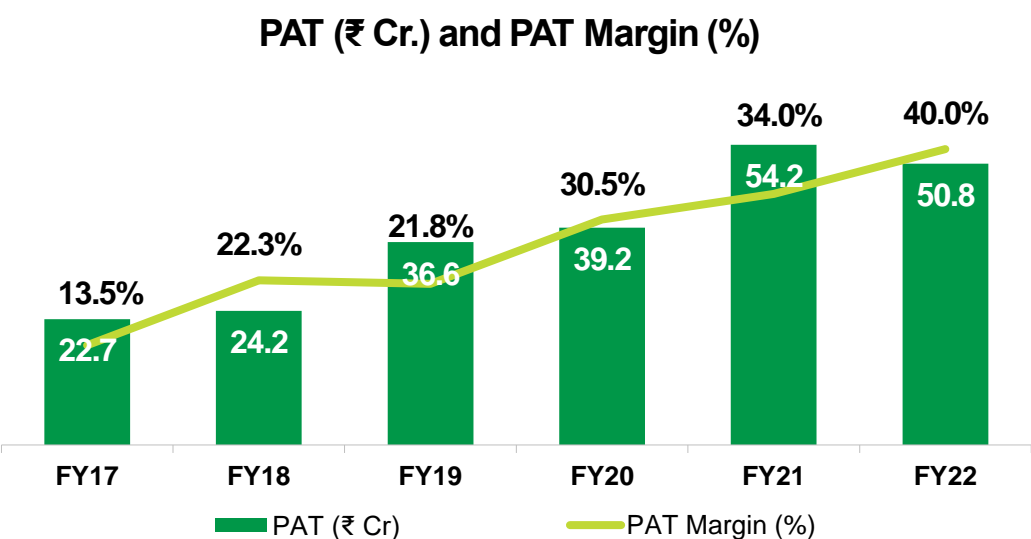
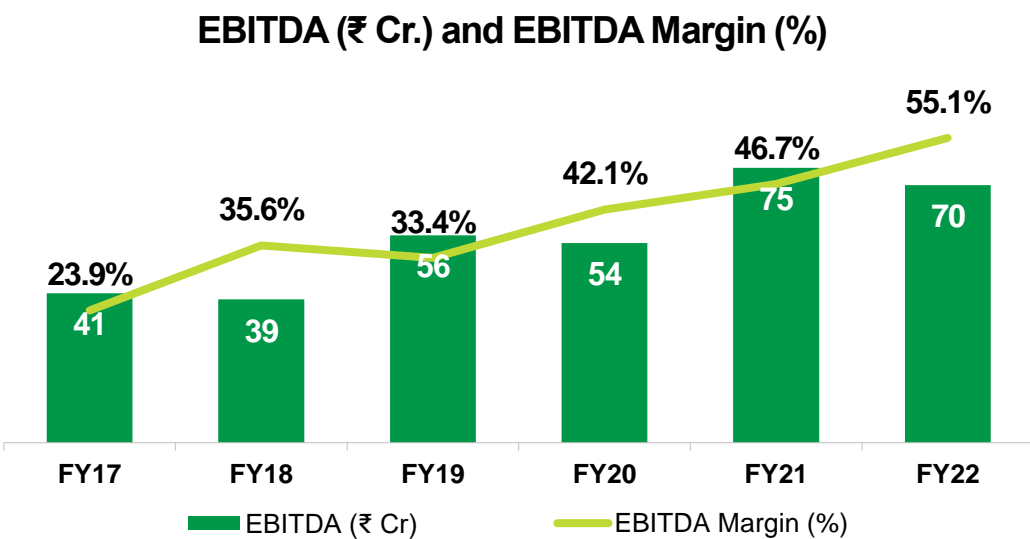
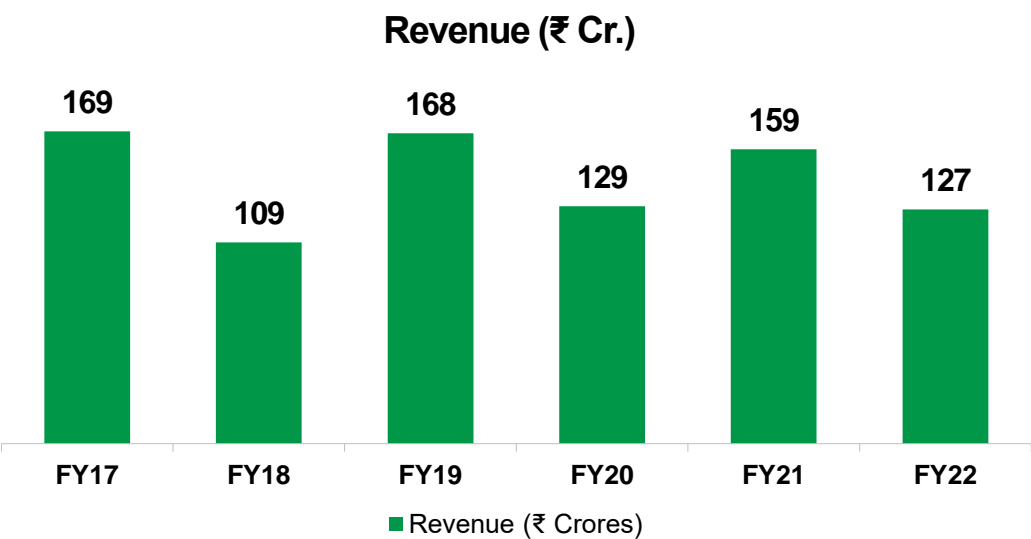
*Total Saleable area; out of this 44,000 Sq. Ft. allotted to the Partner

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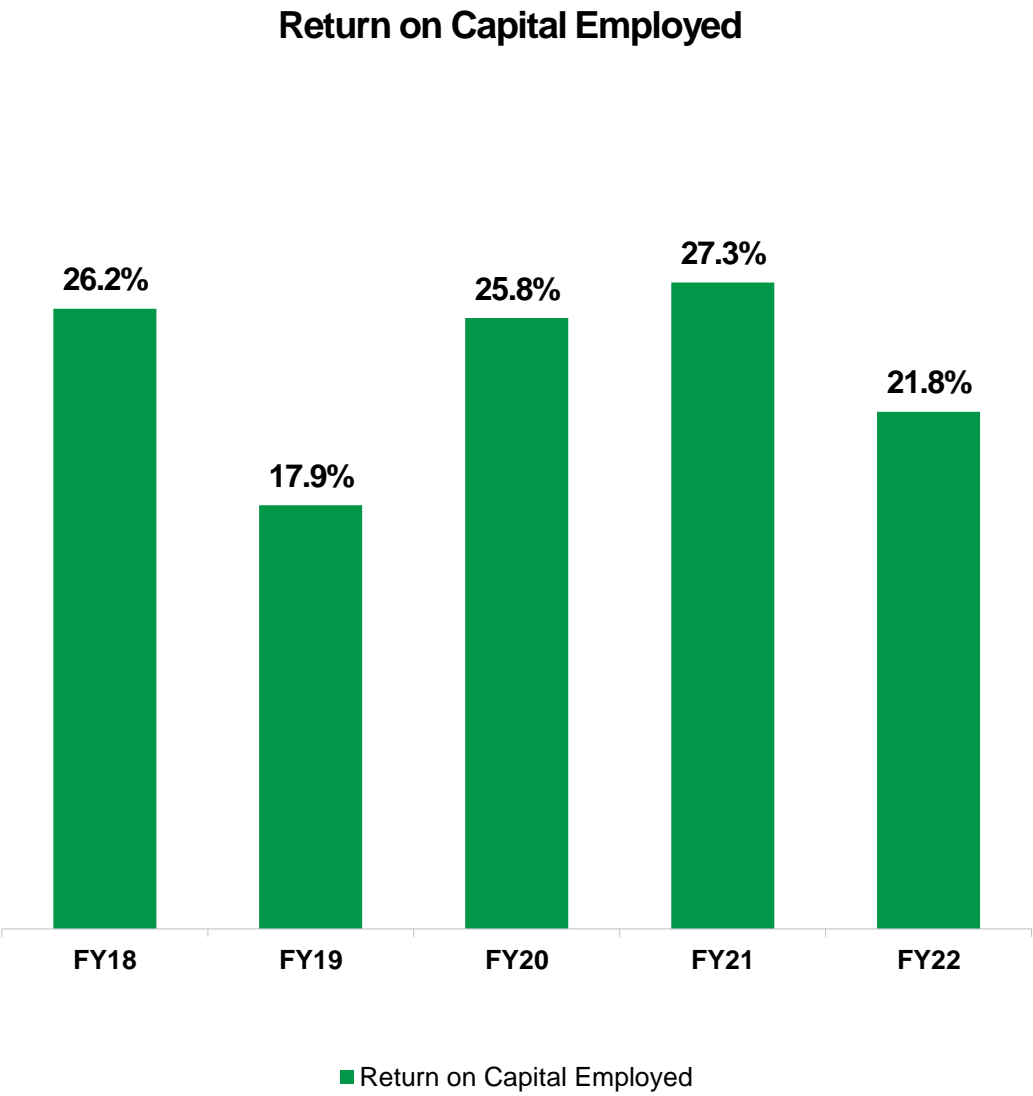
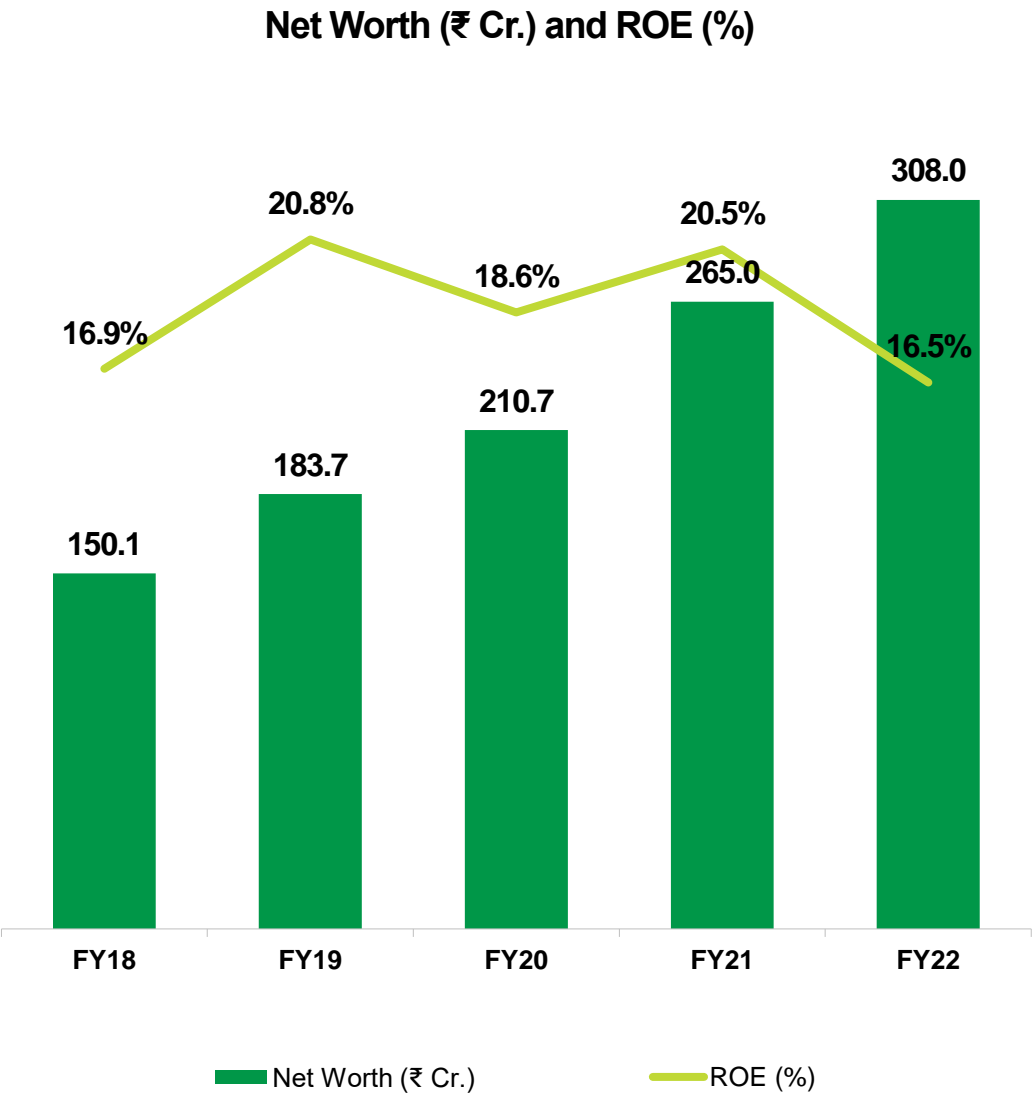
EHIL

Financial Overview

Consolidated Financial Overview (Full Year) (1/2)

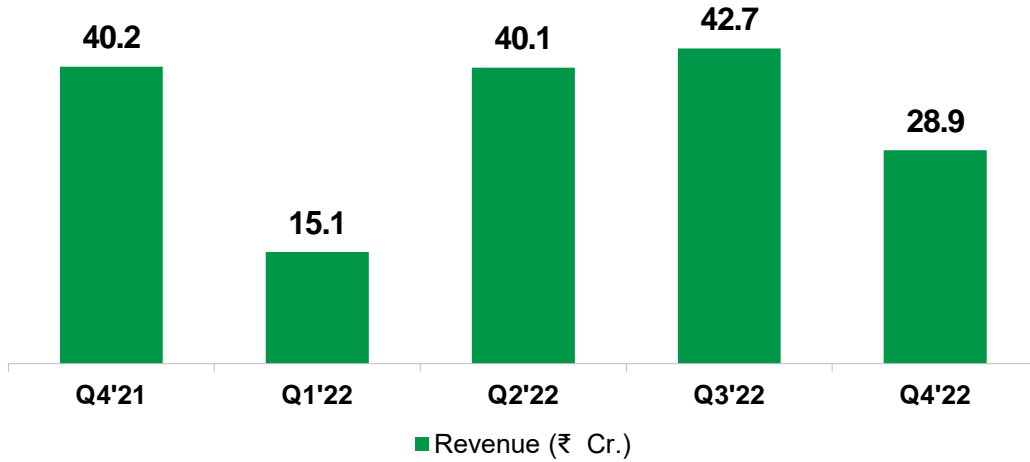


Consolidated Financial Overview (Full Year) (2/2)

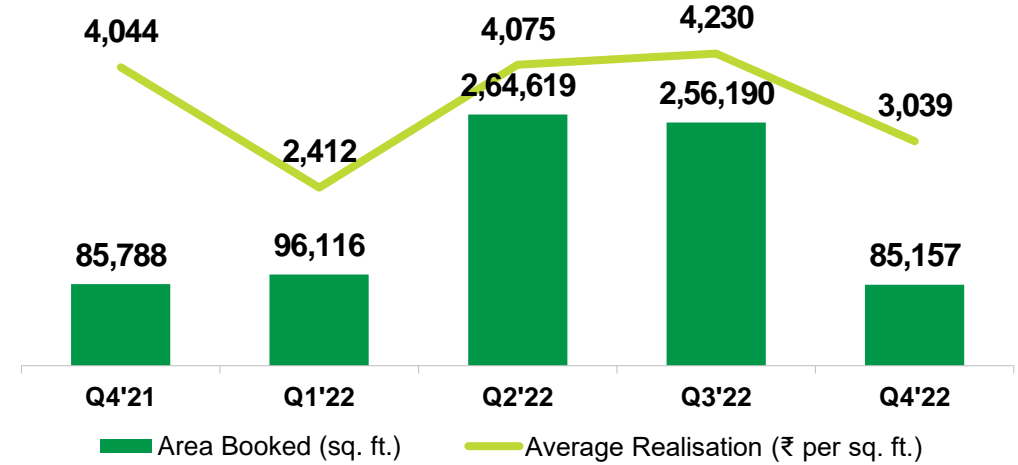


Consolidated Financial Overview (Quarterly)

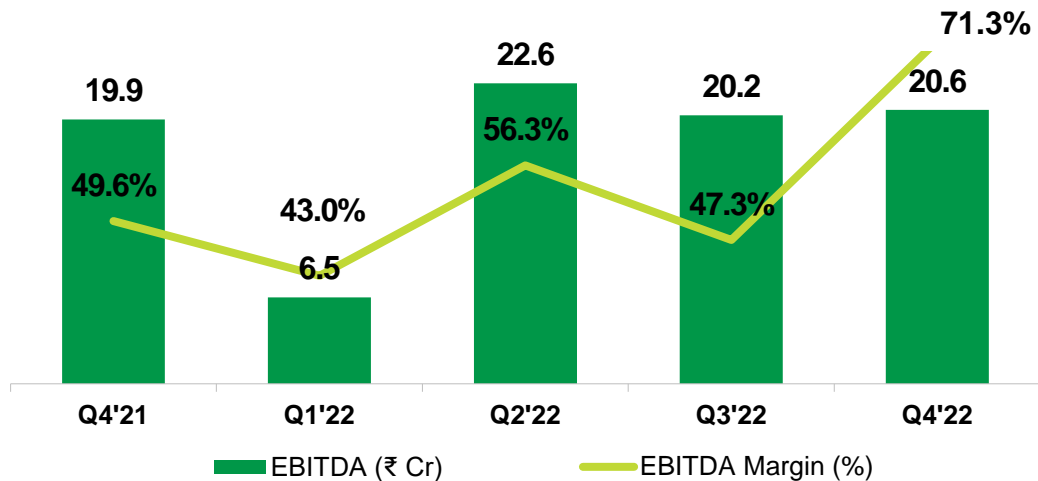
Revenue (₹ Cr.)



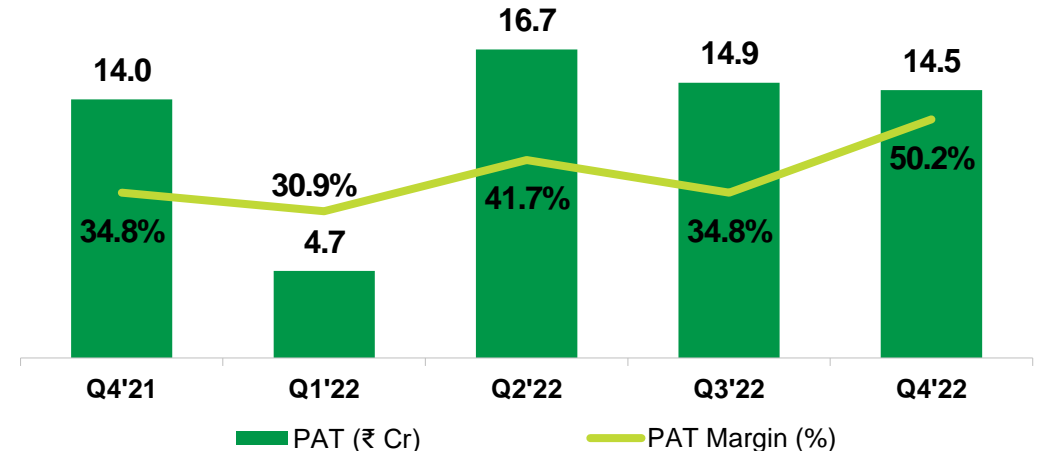
Area Booked (sq. ft.) and Average Realization (₹ per sq. ft.)



EBITDA (₹ Cr.) and EBITDA Margin (%)



PAT (₹ Cr.) and PAT Margin (%)



Consolidated Financial Review

Figures in Rs. Crores, except change and margins

Particulars	Q4FY22	Q4FY21	YoY Change	Q3FY22	QoQ Change	FY22	FY21	YoY Change
Revenues	28.9	40.2	-28.0%	42.7	-32.3%	126.9	159.4	-20.4%
EBITDA	20.6	19.9	4%	20.2	1.9%	69.9	74.5	-6.1%
Finance Cost	0.7	0.5	34%	0.1	534.1%	1.0	0.9	15.7%
PBT	19.8	19.3	3%	19.9	-0.6%	68.3	73.0	-6.5%
PAT	14.5	14.0	4%	14.9	-2.4%	50.8	54.2	-6.3%
EBITDA Margin	71.3%	49.6%	2175 bps	47.3%	2397 bps	55.1%	46.7%	839 bps
PBT Margin	68.5%	48.0%	2048 bps	46.6%	2187 bps	53.8%	45.8%	799 bps
PAT Margin	50.2%	34.8%	1538 bps	34.8%	1540 bps	40.0%	34.0%	603 bps



Eldeco Housing & Industries Ltd.

Registered Office and Corporate Office:

Eldeco Corporate Chamber-1, 2nd Floor,
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Thank You



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Investor Presentation

Annexure

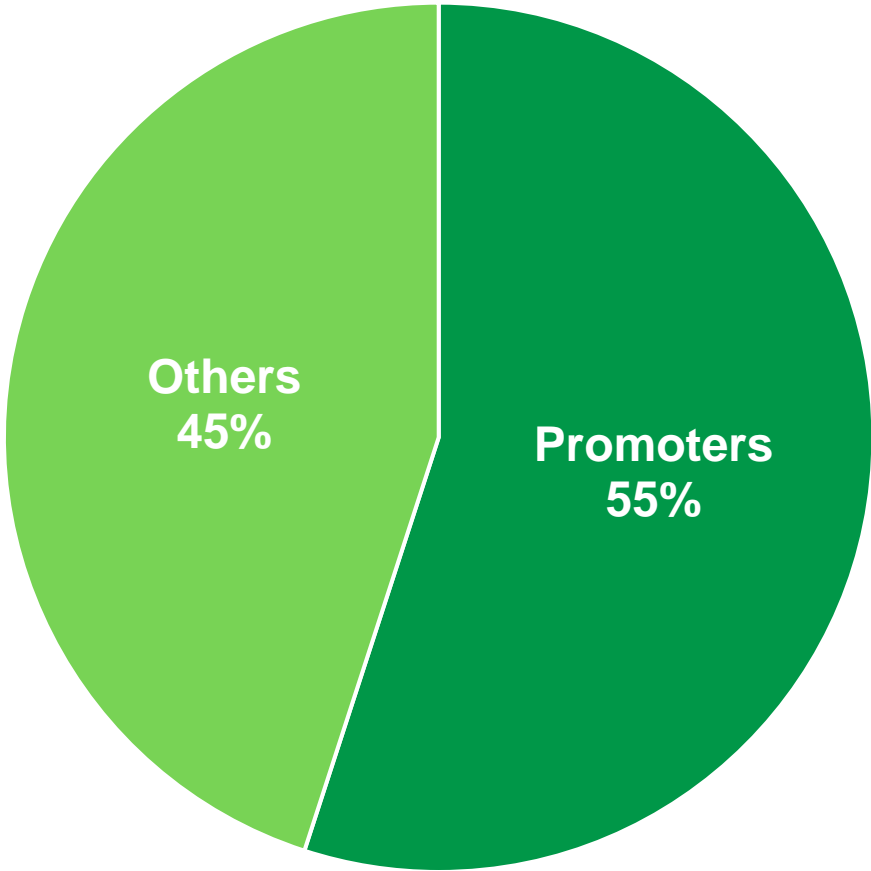
Stock Data

Stock Information

Stock Price	₹ 643
52 Week High/Low	₹ 977 / 342
Market Capitalization	₹ 632 Cr
Shares Outstanding	9.8 Mn
Free Float	₹ 284 Cr / 45%

Note: Stock Prices as on 11th May 2022.

Shareholding as on 31st March 2022



Completed Projects

S No	Project	Location	Type	Saleable Area (sq ft)
1	Eldeco Pragati Kendra	Kapoorthala - Lucknow	Commercial	100,763
2	Eldeco Kusha Mini Villa	Puraniya Chauraha, Lucknow	Commercial cum GH	11,636
3	Eldeco Udyan I	Bangla Bazar, Lucknow	Township	1,529,850
4	Eldeco Fountain Plaza	Bangla Bazar, Lucknow	Local Shopping	33,524
5	Eldeco Harmony Enclave	Bangla Bazar, Lucknow	Township	81,805
6	Eldeco Udyan II	Raibareilly Road, Lucknow	Township	2,459,714
7	Eldeco Sanskriti Enclave	Raibareilly Road, Lucknow	Township	123,307
8	Eldeco Suraksha Enclave - I	Raibareilly Road, Lucknow	Township	380,326
9	Eldeco Suraksha Enclave - II	Raibareilly Road, Lucknow	Township	305,445
10	Eldeco Samridhi	Raibareilly Road, Lucknow	Township	584,948
11	Eldeco Ashray	Raibareilly Road, Lucknow	EWS	340,917
12	Eldeco Ashray Bazar	Raibareilly Road, Lucknow	Local Shopping	12,416
13	Eldeco Utsav Plaza	Raibareilly Road, Lucknow	Local Shopping	9,482
14	Eldeco Udyan Plaza	Raibareilly Road, Lucknow	Local Shopping	35,426
15	Eldeco Highway Plaza	Raibareilly Road, Lucknow	Commercial	34,548
16	Eldeco Highway Annexy	Raibareilly Road, Lucknow	Commercial	14,905
17	Eldeco Express Plaza	Raibareilly Road, Lucknow	Commercial	107,197
18	Eldeco Heritage	Park Road, Hazrat Ganj, Lucknow	GH	48,385
19	Eldeco Emperur	New Hyderabad, Lucknow	GH	94,184
20	Eldeco Eden Park Estate	Kursi Road, Lucknow	GH	195,126
21	Eldeco Park View	Sitapur Road, Lucknow	GH	182,694
22	Eldeco Basera Palash	New Hyderabad, Lucknow	GH	65,122
23	Eldeco Basera Palash Annexy	New Hyderabad, Lucknow	GH	
24	Eldeco Kusum Deep	Chowk, Lucknow	Commercial cum GH	62,883
25	Eldeco Saraswati Apartment	Chand Ganj Garden, Lucknow	GH	16,806
26	Eldeco Savitri Sahni Enclave	New Hyderabad, Lucknow	GH	23,259

S No	Project	Location	Type	Saleable Area (sq ft)
27	Eldeco Kusum Villa	Mahanagar, Lucknow	GH	22,408
28	Eldeco Greens	Gomti Nagar, Lucknow	Township	839,455
29	Eldeco Greens Apartment	Gomti Nagar, Lucknow	GH	228,339
30	Eldeco Magnum Plaza	Gomti Nagar, Lucknow	Commercial	84,121
31	Eldeco Corporate Chamber I	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	97,862
32	Eldeco Corporate Chamber II	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	111,735
33	Eldeco Corporate Tower	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	107,805
34	Eldeco Elegance	Vibhuti Khand, Gomti Nagar, Lucknow	GH	805,123
35	Eldeco Elegante	Vibhuti Khand, Gomti Nagar, Lucknow	Commercial	53,033
36	Eldeco Greenwood	Vikalp Khand, Gomti Nagar, Lucknow	Township	86,189
37	Eldeco Greenwood Arcade	Vikalp Khand, Gomti Nagar, Lucknow	Local Shopping	5,359
38	Eldeco Kusum Plaza	Nishat Ganj, Lucknow	Commercial	19,919
39	Eldeco Shivani Plaza	Near Kapoorthala, Lucknow	Commercial	17,653
40	Eldeco Towne	IIM Road, Lucknow	Township	329,654
41	Eldeco Eternia	Sitapur Road, Lucknow	GH	367,128
42	Eldeco Regalia	Off IIM Road, Lucknow	Township	693,365
43	Eldeco City	IIM Road, Lucknow	Township	2,187,684
44	Eldeco City Breeze	IIM Road, Lucknow	GH	217,536
45	Eldeco Sukriti	IIM Road, Lucknow	LIG	124,416
46	Eldeco Sukriti Premium	IIM Road, Lucknow	GH	28,512
47	Eldeco Kuteer	IIM Road, Lucknow	EWS	66,240
48	Eldeco City Arcade I	IIM Road, Lucknow	Local Shopping	13,983
49	Eldeco City Arcade II	IIM Road, Lucknow	Local Shopping	16,074
50	Eldeco Sukriti Arcade	IIM Road, Lucknow	Local Shopping	3,327
51	Eldeco Saubhagyam	Vrindavan Yojna, Lucknow	GH	1,204,533
52	Eldeco Saubhagyam Arcade	Vrindavan Yojna, Lucknow	Local Shopping	7,227
53	Eldeco Shaurya	Bijnore Road, Lucknow	Township	639,936

Total: 152,33,284 Sq Ft.

The Management



Pankaj Bajaj

Chairman & Managing Director

- B.Com (Honors) from SRCC
- PGDM (MBA) from IIM, Ahmedabad
- Over 25 years of experience in construction and real estate development.
- President of CREDAI NCR (Confederation of Real Estate Developers Association of India)



SK Jaggi

EHIL COO

- Over 30 years experience in real estate previously with Ansal Group, Emaar MGF and Eldeco Infra in various capacities
- Attended IIM B CREDAI Business Leadership
- Program and Post Graduate from Kanpur University

Manish Jaiswal

Group COO

- B.E., NSIT, Delhi University
- PGDM (MBA), IIM Calcutta
- 15+ years of Real Estate experience
- Leading revenue and expansion
- Previous associated with real estate organizations such as Unitech, M3M, Tribeca etc.



Sushil Gupta

Group President (Finance, Accounts and Taxation)

- 26 years of total experience and 24 years in leadership roles at Air Sahara, SpiceJet, Shalimar Corp and ATS Group
- Fellow member of the ICAI
- Experience in managing transformations in accounts, finance, risk taking and mitigation strategies.



Lucknow Real Estate Market

Rapid Urbanization and Infrastructure development pushing Lucknow's growth



**Capital
of UP**



**Direct air
connectivity**
with all major
cities



**Hub of services
in Central and
Eastern UP**



**Influx of
population
from Eastern UP
and Bihar**



**Metro Rail
Network**



**Prominent
Educational
Institutions**
like IIM-L, NLU, IHM

