ELDECO

Date: 05.11.2026

Department of Corporate Services
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001

The Manager, Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, C - 1,
Block G, Bandra - Kurla Complex,
Bandra (E), Mumbai – 400051

BSE Scrip Code-523329

NSE Symbol- ELDEHSG

Sub: Investors' Presentation

Ref: Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the SEBI Listing Regulations")

Dear Sir/Madam,

In terms of Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, please find enclosed herewith a copy of the Investors' Presentation *interalia* on the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2026.

It may be noted that the Board of Directors of the Company has, considered and approved the aforesaid Financial Results of the Company, in its meeting held today i.e. Thursday, November 05, 2026.

The same shall be uploaded on the website of the Company at www.eldecogroup.com

You are requested to take the above information on record.

Thanking you,
For **Eldeco Housing and Industries Limited**

CHANDNI VIJ

Digitally signed by CHANDNI VIJ
DN: c=IN, postalCode=226016, st=UTTAR PRADESH, street=21271 ,SECTOR 21 ,LUCKNOW,226016, l=LUCKNOW, o=Personal, serialNumber=74f0f260c4860dd16088d4c1b5f8fea53325d3e968e31189a9c9e1c63ab7bc32, pseudonym=29360bd1510747fd97b2298c67b64d11, 2.5.4.20=2ea419a59c17440637833fb3338469ebd8f3f2e25db91e8100ee531954d65906, email=CHANDNIVIJ0215@GMAIL.COM, cn=CHANDNI VIJ
Date: 2026.11.05 18:02:32 +05'30'

Chandni Vij
Company Secretary
Mem. No.: A46897

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Eldeco Housing &
Industries Limited (EHIL)

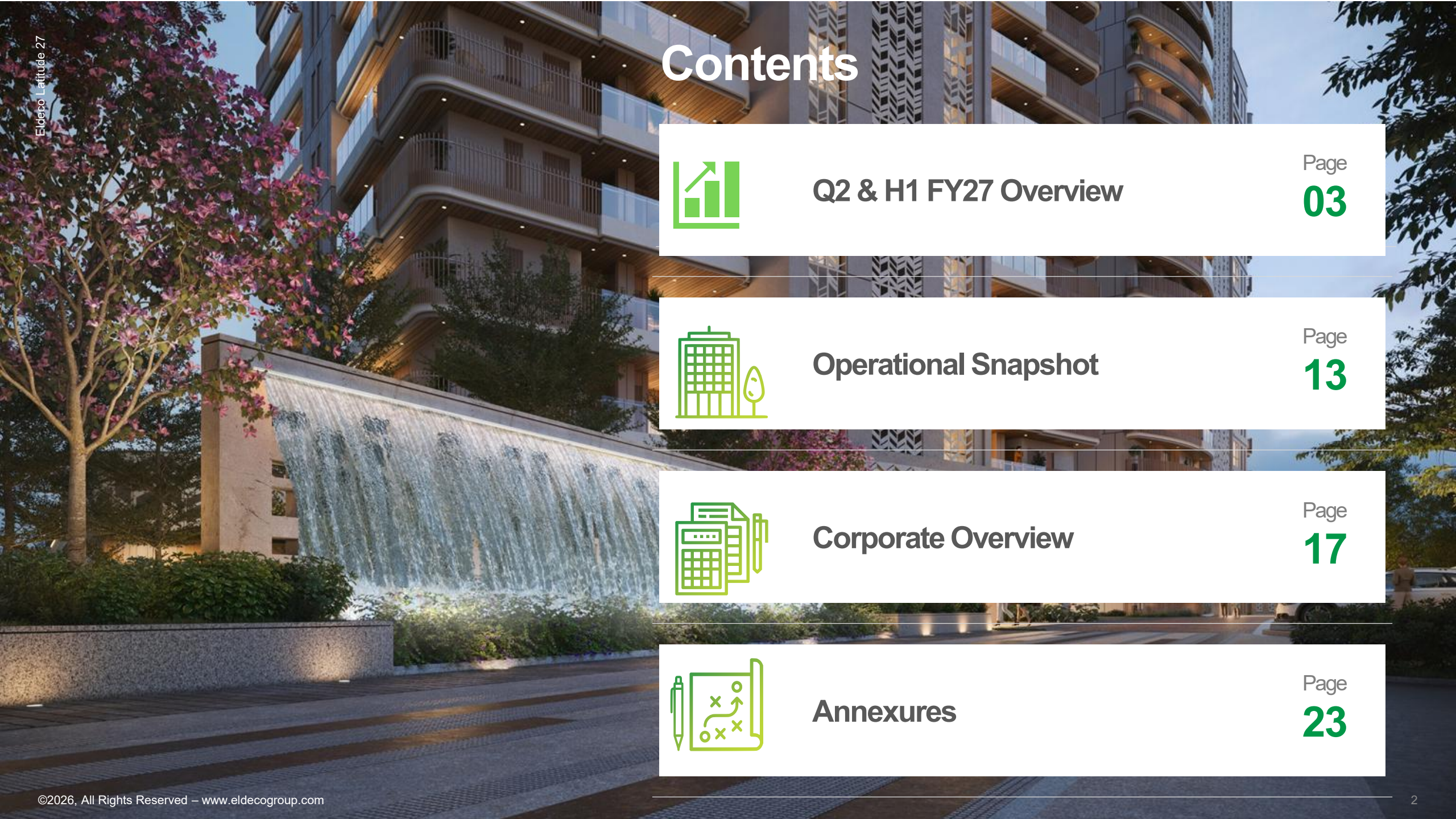
Investor Presentation

Q2 & H1 FY27

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



Eldeco Trinity



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Eldeco Corporate Chamber I & II

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Q2 & H1 FY27 Overview

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Q2 & H1 FY27 Operational Highlights



Q2FY27

Collections
+37.5% YoY

Collection Value of ₹125.6 crores

Q2FY27

Construction Spend
+60.7% YoY

Spent ₹59.9 crores on construction

Q2FY27

Deliveries
+38.9% YoY

Delivered 125 units
1.6 Lakh sq.ft

Q2FY27

H1FY27

Collections
+51.7% YoY

Collection Value of ₹256.8 crores

H1FY27

Construction Spend
+53.8% YoY

Spent ₹117.7 crores on construction

H1FY27

Deliveries
177 units

Delivered 2.1 Lakh sq.ft in H1FY27

H1FY27

Q2FY27: Key Operational Highlights

Eldeco City Courtyard | Strong Sales Momentum

- The 1.68-acre commercial project, comprising 37,342 sq. ft. of saleable area, has witnessed healthy traction with over 45% of the area sold as of Q2 FY27.

Land Aggregation | Building the Future Development Pipeline

- Acquisition of 9.72 acres during Q2 FY27 further strengthens the land portfolio and supports a sustained pipeline of future developments.



Steady Progress Across Monetisation, Project Readiness and Future Development Pipeline

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Management Commentary

Proposed commentary on Q2 & H1 FY27

Mr. Pankaj Bajaj, Chairman & Managing Director



Q2 & H1 FY27: Collections and profitability improved, with progress on the project pipeline

“EHIL continued to demonstrate steady execution and healthy collections during Q2 and H1 FY27. Booking performance remained moderated in the absence of new project launches, with upcoming launches expected to support sales momentum.

Q2 total income rose 49.1% YoY to ₹52.6 crore, and PAT increased 180.6% to ₹7.4 crore. H1 total income grew 55.4% to ₹102.9 crore, while PAT increased 290.1% to ₹22.5 crore.

Key Operational Highlights

- **Booking Value:** ₹94.9 crore in Q2FY27, up 7.8% YoY, and ₹200.6 crore in H1FY27, down 35.1% YoY.
- **Area Booked:** 1,21,102 sq. ft. in Q2FY27, down 16.6% YoY, and 2,47,019 sq. ft. in H1FY27, down 48.7% YoY.
- **Collections:** ₹125.6 crore in Q2FY27, up 37.5% YoY, and ₹256.8 crore in H1FY27, up 51.7% YoY.
- **Deliveries:** 125 units and 1,57,359 sq. ft. in Q2FY27, up 38.9% and 32.0% YoY respectively. H1 deliveries totalled 177 units and 2,06,764 sq. ft.
- **Construction Spend:** ₹59.9 crore in Q2FY27, up 60.7% YoY, and ₹117.7 crore in H1FY27, up 53.8% YoY.

Strategic & Business Updates

- **Eldeco City Courtyard:** The 1.68-acre commercial project, comprising 37,342 sq. ft. of saleable area, has witnessed healthy sales traction, with over 45% of the area sold as of Q2 FY27.
- **Land Aggregation:** Acquired 9.72 acres during Q2FY27, expanding the land portfolio for future development.

Outlook: We have built a strong pipeline of upcoming launches and continue to actively aggregate land to support the next phase of growth. With a growing development pipeline and key projects progressing towards launch, we remain confident of delivering strong and sustained growth in the years ahead.”

Consolidated Financial & Operations Highlights

Particulars	Q2FY27	Q2FY26	YoY	H1FY27	H1FY26	YoY
Amount spent on Construction (₹ Cr.)	**59.9**	37.3	60.7%	**117.7**	76.6	53.8%
Area Booked (sq. ft.)	**1,21,102**	1,45,153	(16.6)%	**2,47,019**	4,81,570	(48.7)%
Booking Value (₹ Cr)	**94.9**	88.1	7.8%	**200.6**	309.2	(35.1)%
Collections (₹ Cr)	**120.4**	91.3	31.8%	**251.6**	169.4	48.6%
Deliveries in units	**125**	90	38.9%	**177**	191	(7.3)%
Delivered Area (sq. ft.)	**1,57,359**	1,19,256	32.0%	**2,06,764**	2,03,892	1.4%



Eldeco Hanging Gardens

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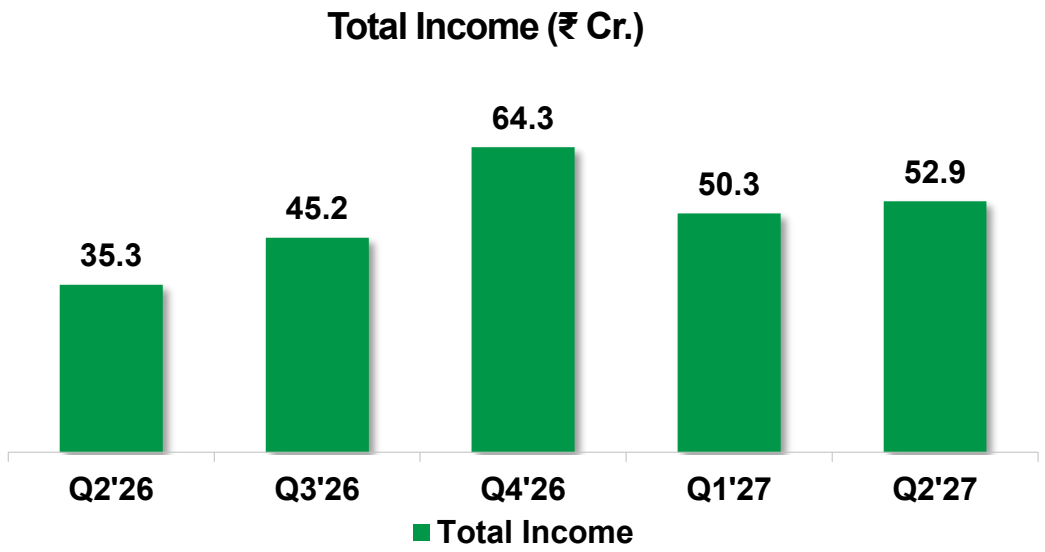
Consolidated Financial Overview (Quarterly) (1/2)

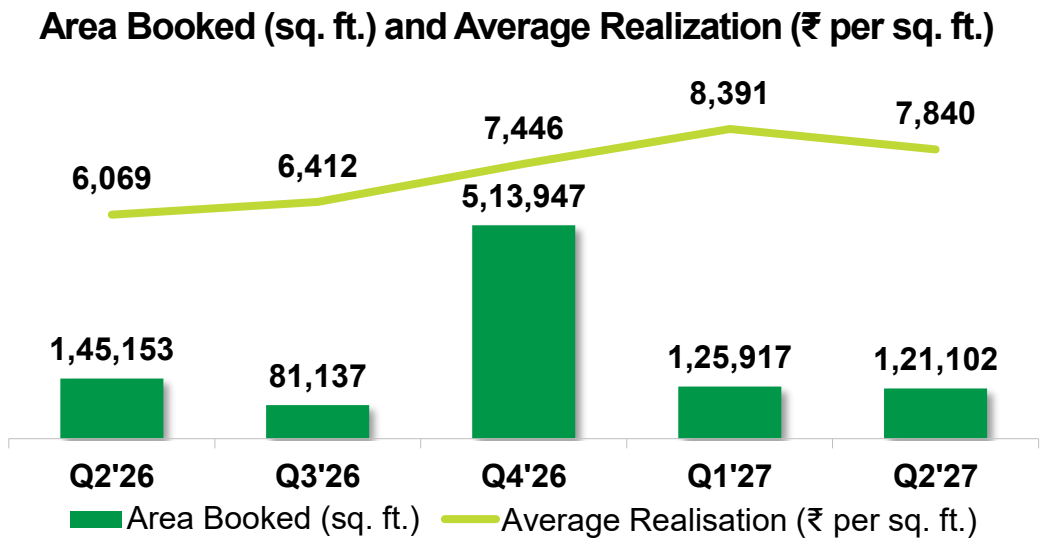
Figures in ₹ Crores, except margins

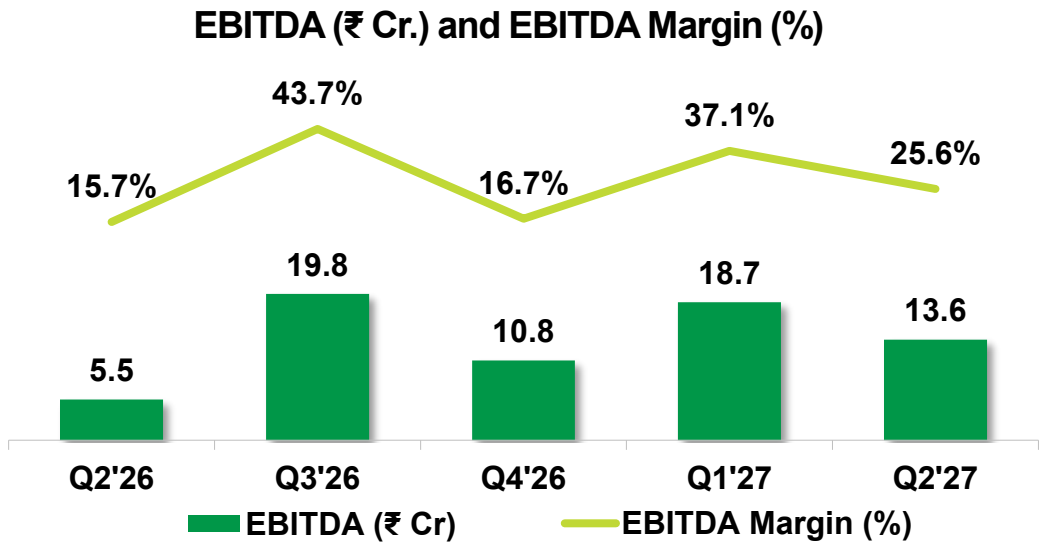
Particulars	Q2FY27	Q2FY26	YoY	H1FY27	H1FY26	YoY
Total Income	**52.9**	35.3	49.8%	**103.2**	66.2	55.8%
EBITDA	**13.6**	5.5	144.5%	**32.2**	11.0	193.2%
Finance Cost	**0.6**	0.9	(36.4)%	**1.2**	1.8	(33.0)%
PBT	**12.8**	4.3	195.4%	**30.6**	8.7	250.2%
PAT	**7.4**	2.6	180.6%	**22.5**	5.8	290.1%
EBITDA Margin (%)	**25.6%**	15.7%	993 bps	**31.2%**	16.6%	1,464 bps
PBT Margin (%)	**24.1%**	12.2%	1,190 bps	**29.6%**	13.2%	1,645 bps
PAT Margin (%)	**14.0%**	7.5%	651 bps	**21.8%**	8.7%	1,309 bps

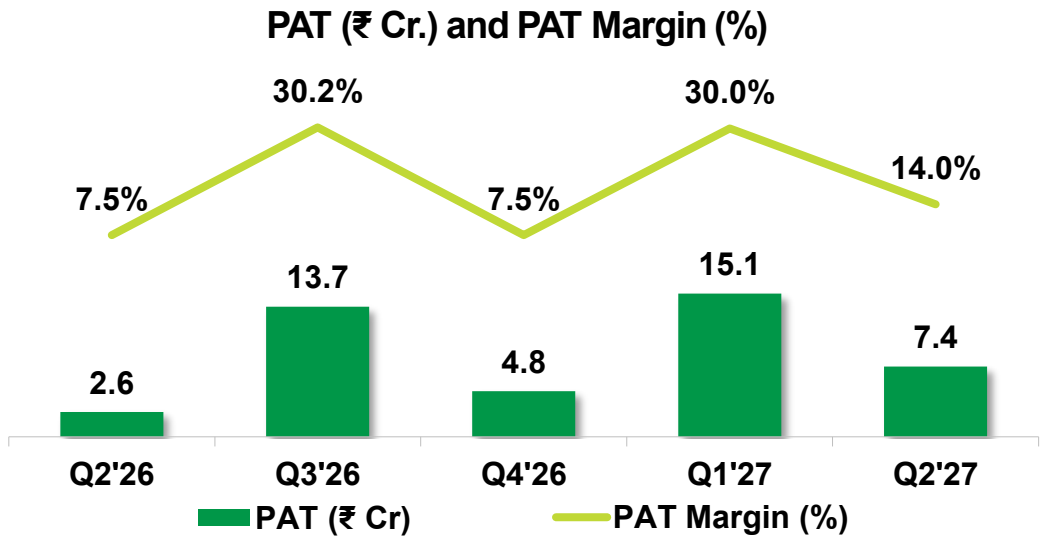
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Quarterly Trend of Consolidated Financial & Operational Performance (2/2)



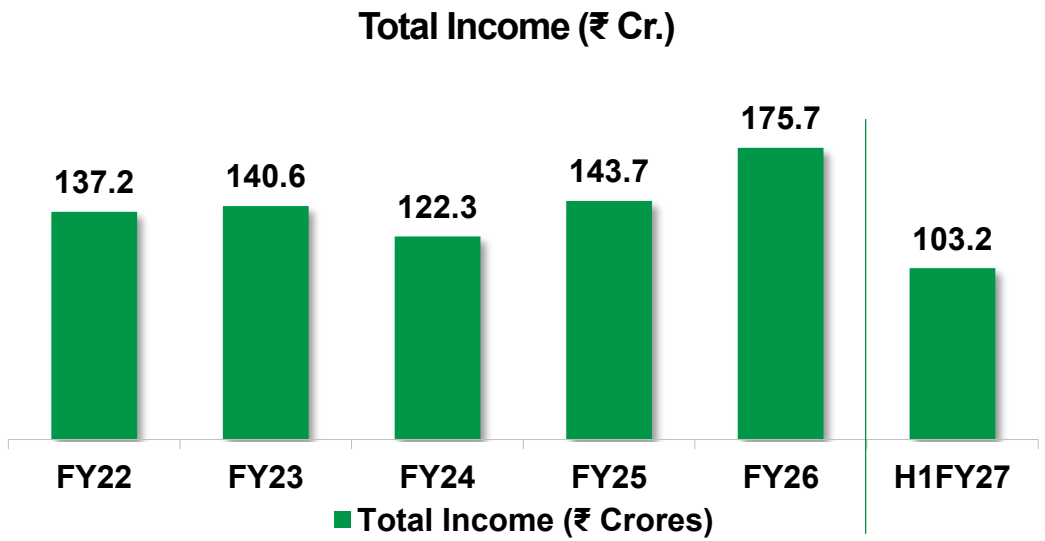


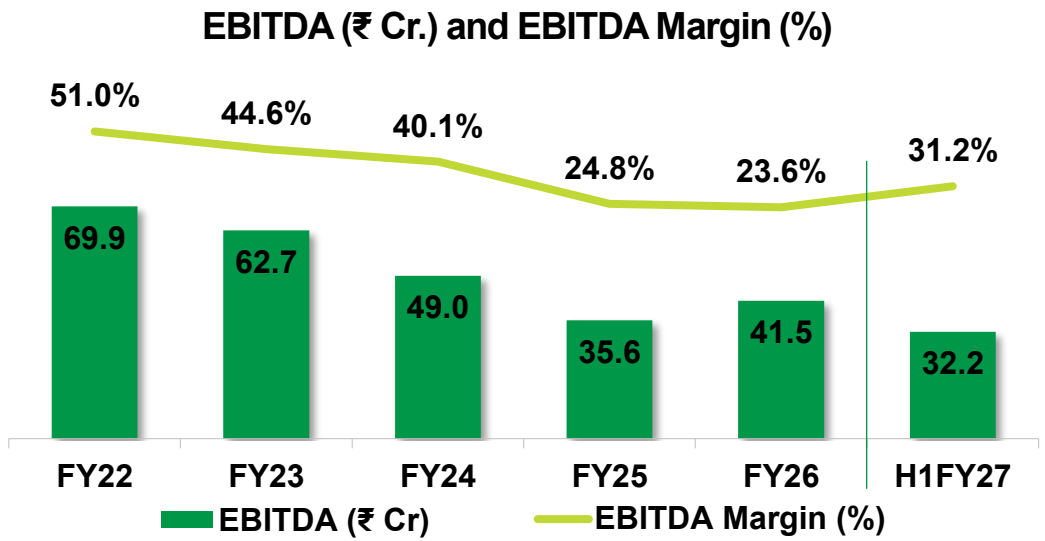


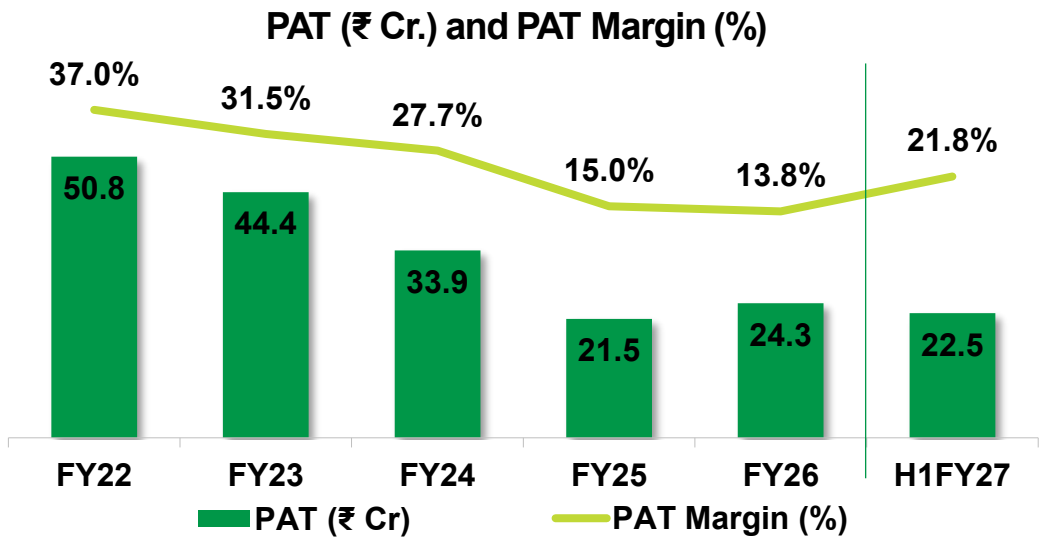


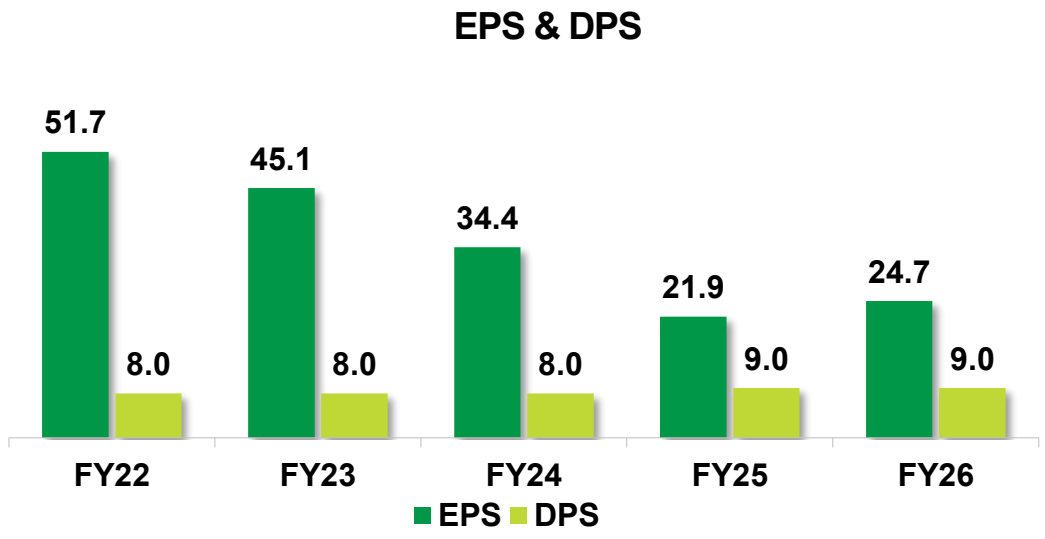
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Consolidated Financial Overview (Full Year) (1/2)





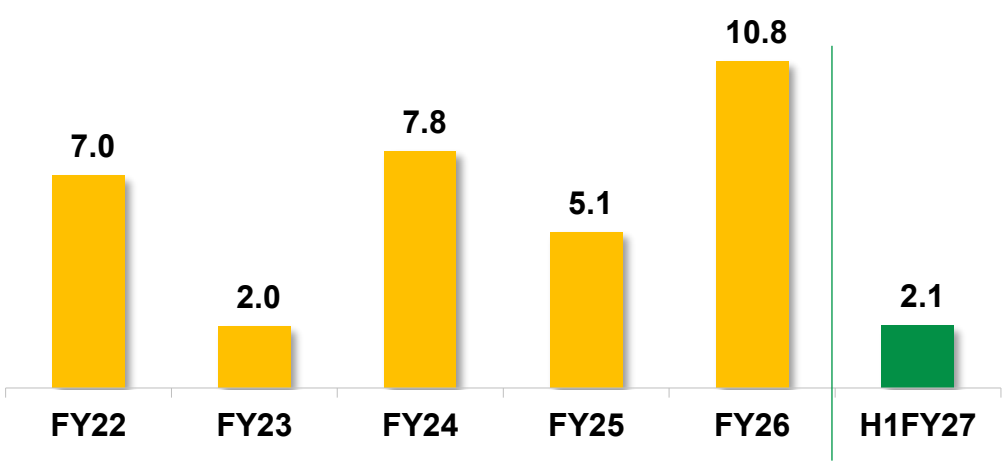




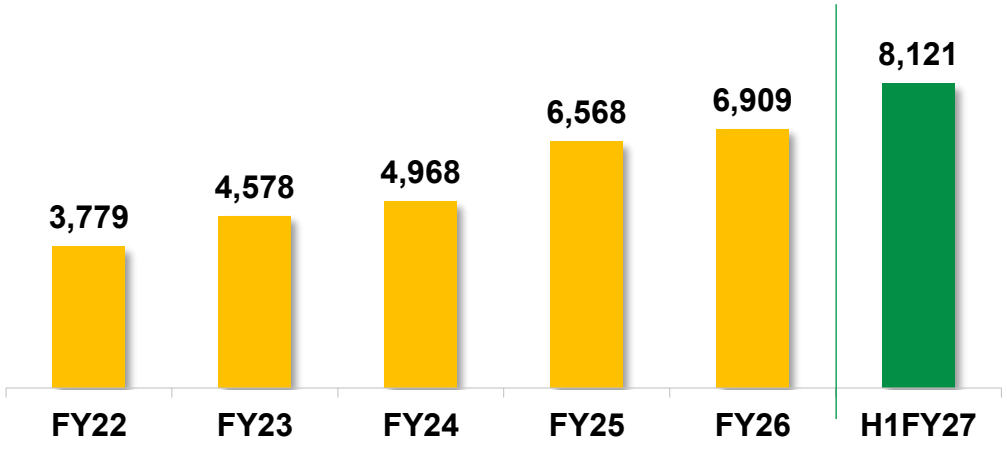
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Consolidated Operational Overview (Full Year) (2/2)

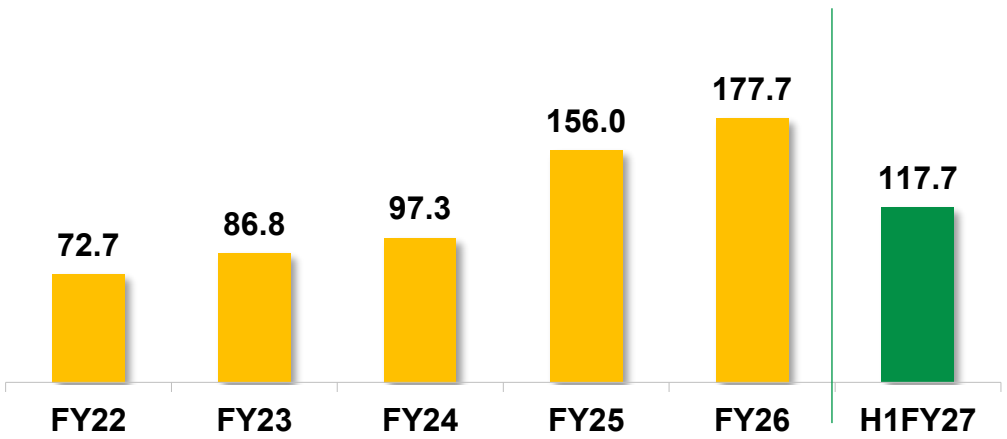
Area Booked (Lakh sq. ft.)



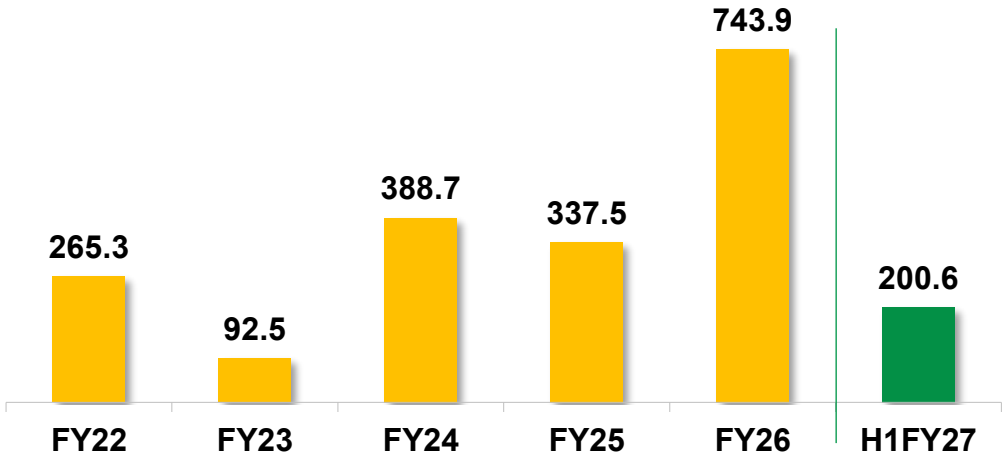
Average Realization (₹ per sq. ft.)



Value of Construction (₹ Crores)



Value of Area Booked (₹ Crores)



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Operational Snapshot

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On-Going Projects

Sr No	Ongoing Projects	Project Area (sq. ft.)	Saleable Area (sq. ft.)	Area Launched (sq. ft.)	Area Allotted (sq. ft.)	Area Allotted to partner (sq. ft.)	Area Available (sq. ft.)	Value of Area Allotted (₹ Cr.)	Collection Received (₹ Cr.)	Balance Pending (₹ Cr.)	Expected Completion
1	Eldeco Latitude 27	1,53,767	5,16,712	5,16,712	4,07,810	17,863	91,039	213.6	153.9	59.8	Nov-27
2	Eldeco Trinity	1,34,987	5,13,880	5,13,880	2,39,031	-	2,74,849	196.8	95.4	101.4	Aug-28
3	Eldeco Hanging Gardens	1,00,788	2,72,332	2,72,332	2,26,788	-	45,544	149.3	52.3	97.0	Jun-28
4	Eldeco Skywalk	1,08,706	3,39,463	3,39,463	1,33,124	-	2,06,339	69.7	25.0	44.7	Jun-28
5	Eldeco Solano Gardens	18,52,384	8,66,722	6,58,925	5,79,091	-	2,87,631	432.4	154.0	278.4	Jun-29
6	Eldeco Imperia Avenue	21,138	25,411	25,411	18,110	-	7,301	13.7	3.7	9.9	Jun-29
7	Eldeco City Courtyard	73,260	37,367	37,367	16,740	-	20,627	8.7	3.9	4.8	Mar-28
	Total	**24,45,030**	**25,71,887**	**23,64,090**	**16,20,694**	**17,863**	**9,33,330**	**1,084.2**	**488.1**	**596.0**	

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Forthcoming Projects

Sr. No.	Project Name	Project Type	Economic Interest	Land Area (Acres)	Saleable Area* (Sq.ft)	Current Status
1	Eldeco City	Residential	100%	1.2	1,56,582	Under Planning
2	Eldeco Solano Gardens	GH	100%	9.5	5,18,028	Future Development
3	LDA GH-8	Residential	100%	2.3	7,35,302	Under planning
4	LDA GH-7	Residential	100%	1.7	5,61,892	Under planning
5	Shaheed Path	GH	100%	7.0	10,06,635	Final Approval Awaited
6	Eldeco Palm Springs	Residential	100%	19.5	3,73,467	Final Approval Awaited
7	Eldeco Namah	Residential	100%	32.8	5,96,812	Layout Approved
	Total			**74.0**	**39,48,718**	

Land Bank for Forthcoming Projects Under Planning

Sr. No.	Project Name	Project Type	Economic Interest	Land Area (Acres)	Current Status
1	Eldeco Namah	Residential	100%	8.9	Under further aggregation
2	Undisclosed Location 2	Residential	100%	8.3	Under further aggregation
3	Undisclosed Location 3	Residential	100%	50.3	Under Contract
4	Eldeco Solano Gardens	Residential	100%	4.9	Under further aggregation
	Total			**67.5**	

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*Area is tentative till layout is approved

Forthcoming Projects: Projects yet to be launched for booking

Completed Projects

Sr No	Project	Location	Type	Saleable Area (sq ft)
1	Eldeco Pragati Kendra	Kapoorthala - Lucknow	Commercial	1,00,763
2	Eldeco Kusha Mini Villa	Puraniya Chauraha, Lucknow	Commercial cum GH	11,636
3	Eldeco Udyan I	Bangla Bazar, Lucknow	Township	15,29,850
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	24,59,714
7	Eldeco Sanskriti Enclave	Raibareilly Road, Lucknow	Township	1,23,307
8	Eldeco Suraksha Enclave - I	Raibareilly Road, Lucknow	Township	3,80,326
9	Eldeco Suraksha Enclave - II	Raibareilly Road, Lucknow	Township	3,05,445
10	Eldeco Samridhi	Raibareilly Road, Lucknow	Township	5,84,948
11	Eldeco Ashray	Raibareilly Road, Lucknow	EWS	3,40,917
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	1,07,197
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	1,95,126
21	Eldeco Park View	Sitapur Road, Lucknow	GH	1,82,694
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
27	Eldeco Kusum Villa	Mahanagar, Lucknow	GH	22,408
28	Eldeco Greens	Gomti Nagar, Lucknow	Township	8,39,455
29	Eldeco Greens Apartment	Gomti Nagar, Lucknow	GH	2,28,339
30	Eldeco Magnum Plaza	Gomti Nagar, Lucknow	Commercial	84,121
31	Eldeco Corporate Chamber I	Vibhuti Khand, Lucknow	Commercial	97,862
32	Eldeco Corporate Chamber II	Vibhuti Khand, Lucknow	Commercial	1,11,735
33	Eldeco Corporate Tower	Vibhuti Khand, Lucknow	Commercial	1,07,805
34	Eldeco Elegance	Vibhuti Khand, Gomti Nagar, Lucknow	GH	8,05,123
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	3,29,654
41	Eldeco Eternia	Sitapur Road, Lucknow	GH	3,67,128
42	Eldeco Regalia	Off IIM Road, Lucknow	Township	6,93,365
43	Eldeco City	IIM Road, Lucknow	Township	21,87,684
44	Eldeco City Breeze	IIM Road, Lucknow	GH	2,17,536
45	Eldeco Sukriti	IIM Road, Lucknow	LIG	1,24,416
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	12,04,533
52	Eldeco Saubhagyam Arcade	Vrindavan Yojna, Lucknow	Local Shopping	7,227
53	Eldeco Shaurya	Bijnore Road, Lucknow	Township	6,39,936
54	Eldeco Uday/Joy	IIM Road, Lucknow	GH (EWS/LIG)	30,560
55	Eldeco City Dreams	IIM Road, Lucknow	GH	72,756
56	Eldeco South Block	Bijnore Road, Lucknow	Villas	16,330
57	Eldeco North Block	Bijnore Road, Lucknow	Plots	50,044
58	Eldeco Luxa	Sitapur Road, Lucknow	GH	1,32,736
59	Eldeco Luxa Arcade	Sitapur Road, Lucknow	Commercial	1,728
60	Regalia Arcade	IIM Road, Lucknow	Commercial	17,759
61	Eldeco Shaurya Arcade	Bijnore Road, Lucknow	Commercial	20,336
62	Eldeco City Plaza	IIM Road, Lucknow	Commercial	11,383
63	Eldeco Inner Circle at Eldeco Shaurya	Bijnore Road, Lucknow	Plots & Villas	41,735
64	Eldeco East End at Eldeco Shaurya	Bijnore Road, Lucknow	Plots	62,628
65	Eldeco Imperia Phase I	Sysandi Road, Lucknow	Plots & Villas	3,05,163
66	Eldeco Saksham	Raebareli, Lucknow	EWS	67,206
67	Eldeco Twin Tower	IIM Road, Lucknow	Group housing	1,56,526
68	Eldeco Select	Vrindavan Colony Lucknow	Group housing	63,932
69	Eldeco Imperia Phase 2	Sysandi Road, Lucknow	Township	6,31,396

Total: 1,69,15,502 Sq Ft.

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Eldeco Corporate Chamber I & II

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Corporate Overview

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Group Overview

High Brand Recall in North India



Over 40 Years of Experience



30,000+ Satisfied Customers



Key Player in UP Since 1985



200 Projects Delivered, 32 Under Execution



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EHIL Overview

~40
Years of
Experience



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

Prudent Financial Management

- Strong Balance sheet
- Ability to fund business operations by taking advances from customers

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Experienced Leadership



Mr. Pankaj Bajaj
Chairman & Managing Director

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



Mr. 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

Mr. Vaibhav Singh
Group CEO

- 28 years of experience across 30 countries in private equity, strategy consulting, M&A and advisory
- Qualified Chartered Accountant
- MBA in Finance & Strategy from ISB, Hyderabad
- Previously at 2 billion USD Real Estate Private Equity Fund; board member at 20+ companies



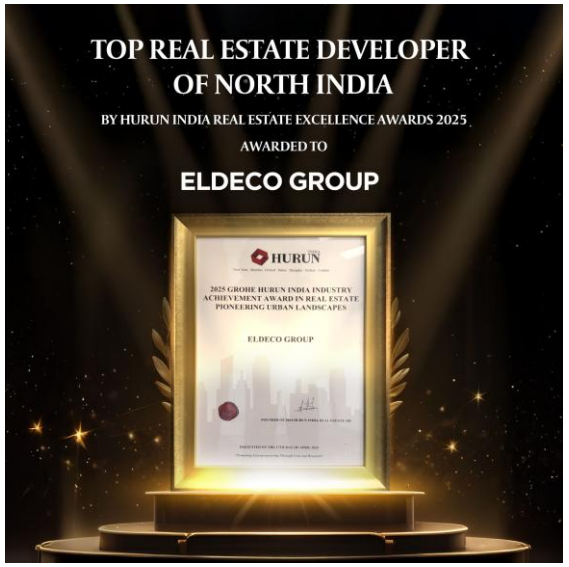
Mr. Rajiv Khurrana
Group, Vice President (Accounts & Taxation)

- ~30 years of experience in finance, accounts, taxation, MIS, and compliance
- Focused on capital-efficient, profitable growth with integrity and competence
- Held senior leadership roles at Shalimar Corp, BPTP, Krrish Group, & ILC Group
- Chartered Accountant (CA) and Cost & Works Accountant (CWA)

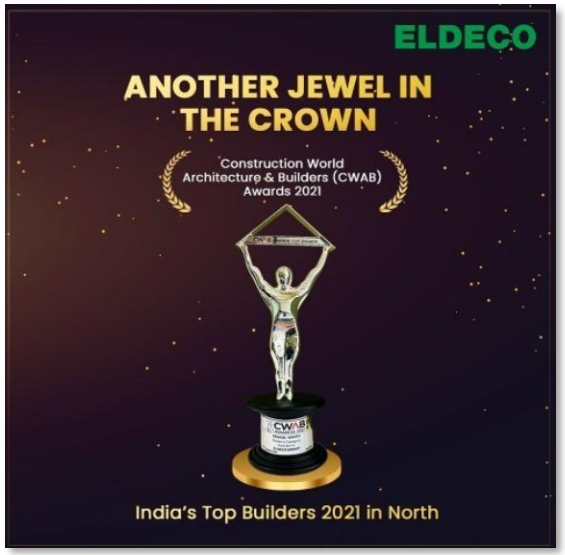


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Accolades Won by Eldeco Group



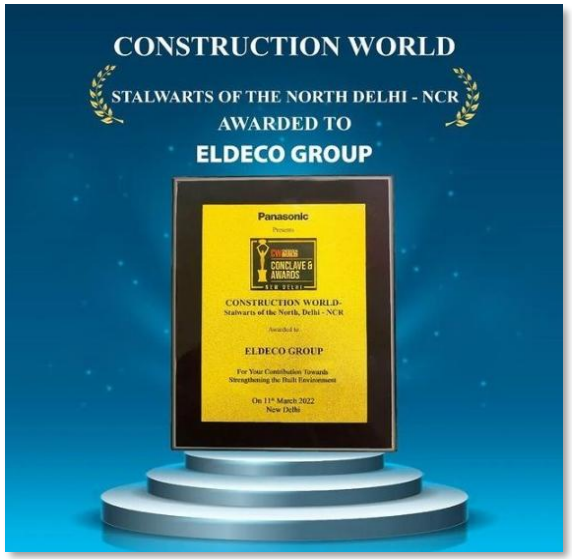
Eldeco is awarded as **Top Real Estate Developer of North India** by Hurun India Real Estate Excellence Awards 2025



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



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



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

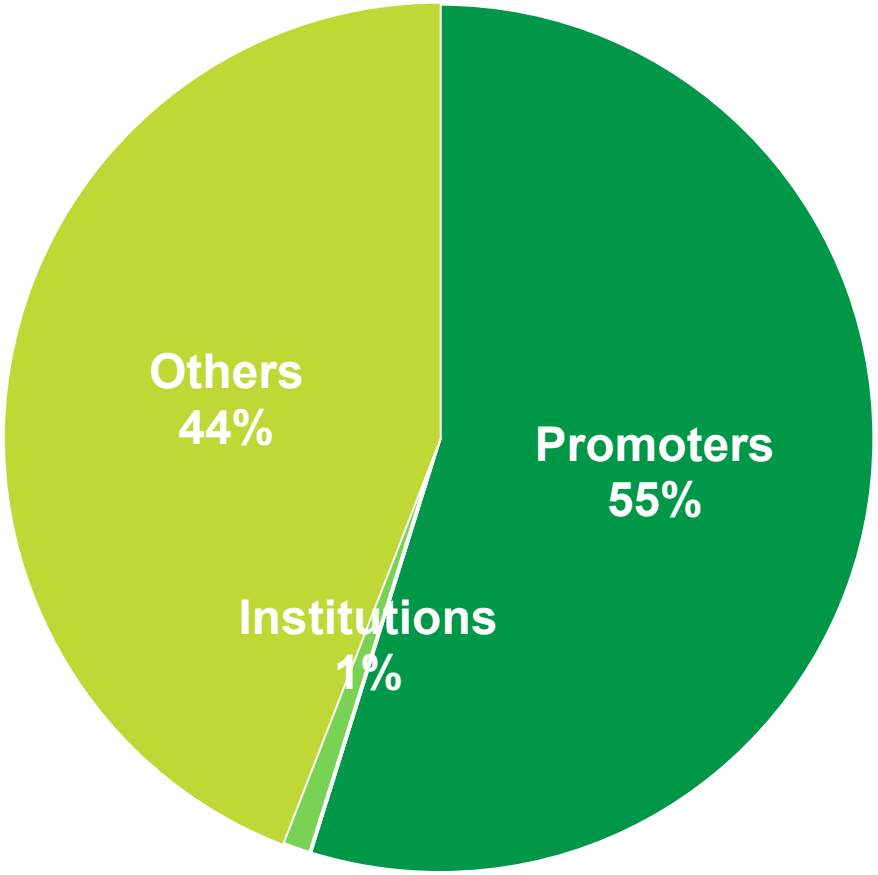
Stock Data

Stock Information

Stock Price	₹ 760
52 Week High/Low	₹ 1,060 / 708
Market Capitalization	₹ 747 Cr
Shares Outstanding	9.8 Mn
Free Float	₹ 323 Cr / 43%

Note: Stock Prices as on 4th November 2026 & data source is BSE

Shareholding as on 30th September 2026



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ELDECO

Investor Presentation

Annexure



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Helping the less privileged *Live Better.*

ELDECO Care

1. **The Akshayapatra Foundation**
   Empowering Children through the Mid-Day meal
2. **Help U Educational and Charitable Trust**
   Promotion of sanitation in govt. schools
3. **Bharat Lok Shiksha Parishad**
   Running of 50 Ekal Vidyalayas to provide Education
4. **Care Educational Trust**
   Building educational space for under privileged children
5. **Ummeed Ashrayagrah**
   Construction of Rooms for the destitute
6. **Saint Hardyal Educational and Orphans Welfare Society**
   Providing Old Age Home & medical care for elderly residents

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CSR Initiatives

Creche for Construction Labour's Children

- More than 500 Children across Eldeco Construction sites receive free meals, taught basic hygiene and are imparted elementary education

Environment

- **Sewerage Treatment Plant** that recycles approx. 80% of waste water; helps in reduced use of ground water; manure produced in filtration deployed in horticulture
- **Rain Water Harvesting** implemented during project development; collected water is used to recharge groundwater through ground water pits

Solar Panel

- **Solar panels** have been installed at various Eldeco townships and group housing projects that helps in cutting down energy bills by 15%
- At present, **solar water heaters** are installed at Eldeco Estate One-Panipat, Eden Park-Neemrana and Estate One- Ludhiana.



Resident Care

- **Battery-operated eRickshaw** across Eldeco townships to reduce carbon footprint and each one with 5-6 pax capacity

Waste Management

- **Segregation of waste** and conversion of biodegradable waste into manure; Processed compost used within townships to maintain and develop greenery
- Non-Organic waste taken off-site for further processing and recycling

Education

- Financial Literacy, Skill Development, Value Education, amongst youth of Martinpurva Village for Financial empowerment

Health Care

- Construction of First floor of the Institute which will serve a complete health solution to rural population of the State

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Lucknow Real Estate Market

Rapid Urbanization and Infrastructure development pushing Lucknow's growth

Capital of UP

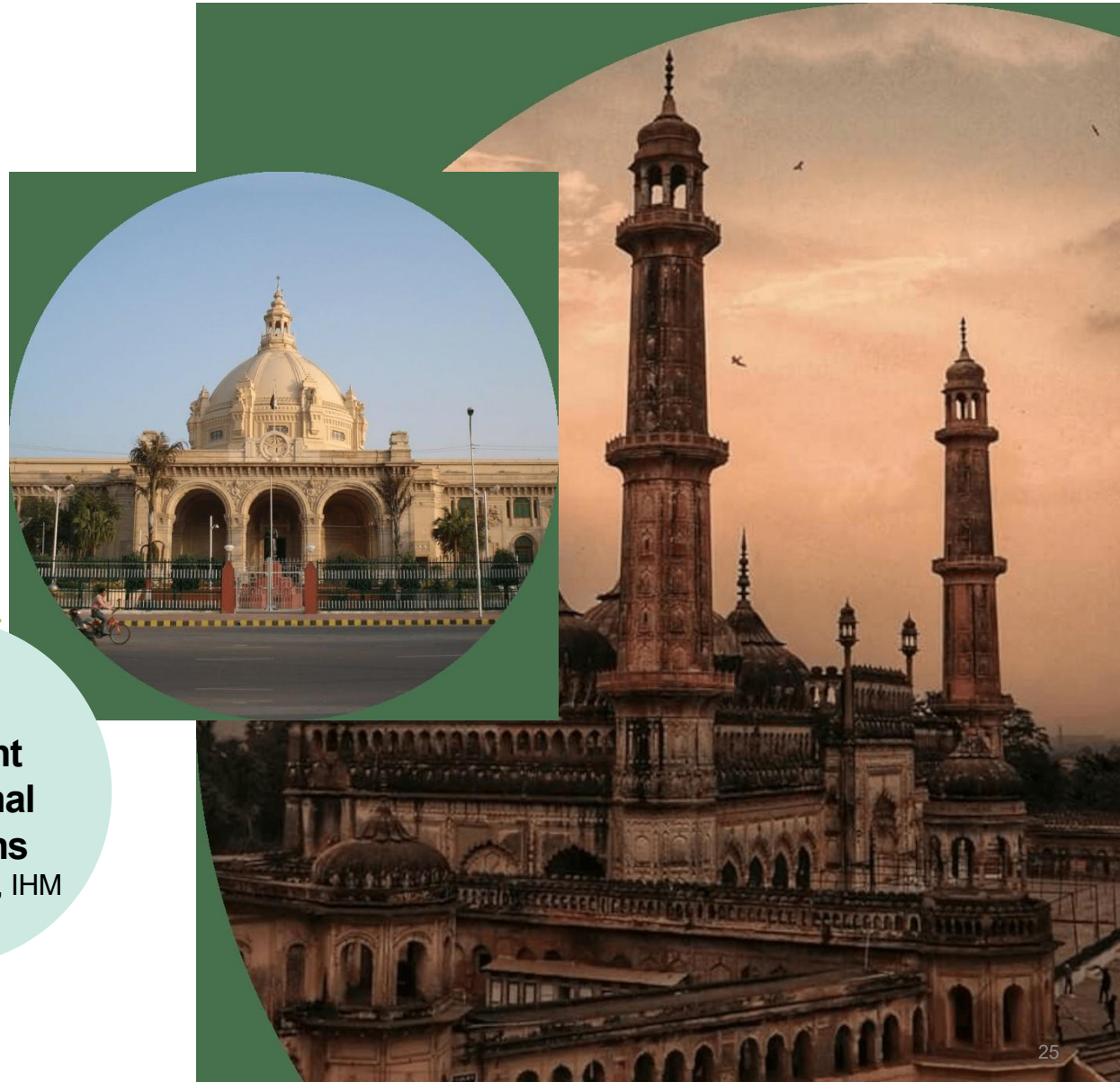
Direct air connectivity with all major cities

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



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ELDECO

Eldeco Housing & Industries Ltd

Registered Office and Corporate Office:

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Vibhuti Khand, (Opp. Mandi Parishad),
Gomti Nagar, Lucknow – 226010

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Eldeco Imperia

Thank You

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