

No. CTL/DEB/21-22/Noting Certificate/766

June 17, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Ummeed Housing Finance Private Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company



UMMEED HOUSING FINANCE PRIVATE LIMITED

Regd. Off.: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurgaon – 122002, Haryana
Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens, Golf Course Extn. Road, Sector 61, Gurugram-122102
CIN: U65922HR2016PTC057984

June 16, 2021

To,
The General Manager
Department of Corporate Services,
BSE Limited,
1st Floor, P.J. Towers, Dalal Street, Mumbai – 400 001.
Email ID: corp.relations@bseindia.com.

Sub: Submission of Annual Audited Financial Results for the year ended March 31, 2021 under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

	Scrip ID	119UHFPL23	11723UHFP23
Ref:	Scrip Code	959634	959677
	ISIN	INE870W07035	INE870W07043

Dear Sir/Madam,

The above referred Non-convertible Debentures ("NCDs") issued by the Company on private placement basis are listed on Debt Segment of BSE Limited.

In compliance with Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, if any, we hereby:

- inform you that the Board of Directors in their meeting held on June 16, 2021, have approved the annual audited financial results for the year ended March 31, 2021 and the same is enclosed herewith along with Auditors Report given by the Statutory Auditors thereon as **Annexure 'A'**;
- enclose the information and certificate as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as **Annexure 'B'**; and
- enclose the Statement with respect to material deviation in use of proceeds of issue of Non-convertible Debt Security as required under Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as **Annexure 'C'**.

We hereby declare that Statutory Auditors have issued their audit report with unmodified opinion, therefore statement on impact of audit qualifications, is not applicable pursuant to first proviso of Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

As required under Regulation 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we inform you that the Debentures are secured by way of exclusive hypothecation of specified receivables to the extent of at least 100% of outstanding secured Non-Convertible Debentures or such per cent. of asset cover as per the terms of offer document/Information Memorandum and/or Debenture Trust Deed as may be applicable, sufficient to discharge the principal amount at all times for the Non-Convertible Debentures issued by the Company.

We shall submit Noting Certificate of Debenture Trustee under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, once we receive the same.

UMMEED HOUSING FINANCE PRIVATE LIMITED

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CIN: U65922HR2016PTC057984

Request you to take the same on record.

Thanking you,

For **Ummeed Housing Finance Private Limited**

ASHUTOSH SHARMA
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Ashutosh Sharma
Managing Director

CC:

Catalyst Trusteeship Limited

Windsor, 6th Floor, Office No. 604,

C.S.T. Road, Kalina, Santacruz (East), Mumbai -400098.

Email ID: ComplianceCTL-Mumbai@ctltrustee.com.

Annexure 'A'

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

Registered Office: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurugram – 122002, Haryana
 Corporate Office: Unit 809-815, 8th Floor, Tower A, Emaar Digital Greens, Golf Course Extn. Road, Sector 61, Gurugram, Haryana, 122002
 Financial Results for the year ended March 31, 2021

(All Amount in Rs. lakhs, unless stated otherwise)

Particulars	March 31, 2021	March 31, 2020
	Audited	Audited
ASSETS		
Financials assets		
Cash and cash equivalents	2,923.42	5,070.80
Bank Balance other than cash and cash equivalents	5,218.36	1,314.50
Derivative financial instruments	32.63	86.16
Loans	50,137.71	39,163.11
Investments	5,860.49	6,351.63
Other financials assets	2,036.76	2,949.45
	66,209.37	54,935.65
Non-financials assets		
Current tax assets (net)	15.21	5.63
Deferred tax assets (net)	250.09	220.44
Property, plant and equipment	160.30	124.31
Intangible assets	75.93	70.28
Right to use assets	334.66	464.74
Other non-financial assets	66.61	33.64
	902.80	919.04
Total assets	67,112.17	55,854.69
LIABILITIES AND EQUITY		
Liabilities		
Financials liabilities		
Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	118.01	79.82
Debt securities	7,779.07	2,992.25
Borrowings (other than debt securities)	27,013.93	25,159.71
Lease liabilities	384.58	493.55
Other financials liabilities	4,949.16	1,472.99
	40,244.75	30,198.32
Non-financial liabilities		
Provisions	109.02	96.54
Other non-financial liabilities	97.11	81.07
	206.13	177.61
Equity		
Equity share capital	1,598.04	1,598.04
Instruments entirely equity in nature	5,415.39	5,415.39
Other equity	19,647.86	18,465.33
Total equity	26,661.29	25,478.76
Total liabilities and equity	67,112.17	55,854.69

For and on behalf of the Board of Directors of
 Ummeed Housing Finance Private Limited

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Ashutosh Sharma
 Managing Director
 DIN: 02582205

Date: June 16, 2021
 Place: Gurugram

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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Financial Results for the year ended March 31, 2021

(All Amount in Rs. lakhs, unless stated otherwise)

Particulars	Half year ended		Year ended	
	March 31, 2021	March 31, 2020	March 31, 2021	March 31, 2020
	Reviewed	Reviewed	Audited	Audited
Revenue from operations				
Interest income	4,181.78	3,252.29	7,906.18	6,067.01
Dividend income	-	-	-	8.74
Fees and commission Income	256.68	194.59	329.35	375.37
Net gain on fair value changes	117.97	104.88	420.33	198.56
Net gain on derecognition of financial instruments under amortised cost category	401.06	128.30	401.06	536.82
Total revenue from operations	4,957.49	3,680.06	9,056.92	7,186.50
Other income	30.15	81.65	39.88	145.89
Total income	4,987.64	3,761.71	9,096.80	7,332.39
Expenses				
Finance costs	2003.28	1826.41	3,898.40	3,339.01
Impairment on financial instruments	195.64	220.13	224.06	252.68
Employee benefits expenses	1324.66	1064.73	2,536.25	2,092.26
Depreciation, amortization and impairment	118.69	117.76	237.15	231.45
Other expenses	459.60	407.80	743.91	711.57
Total expenses	4,101.87	3,636.83	7,639.77	6,626.97
Profit before tax	885.77	124.88	1,457.03	705.42
Tax expense:				
Current tax				
Pertaining to profit for the current period	226.2	91.65	350.07	167.26
Adjustment of tax relating to earlier periods	0.76	(12.67)	0.76	(12.67)
Deferred tax	(13.51)	(59.80)	(24.78)	10.70
Total tax expense	213.45	19.18	326.05	165.29
Profit for the year	672.32	105.70	1,130.98	540.13
Other comprehensive income				
(A) (i) Items that will not be reclassified to profit or loss				
(a) Remeasurement gain of defined benefit plan	(0.53)	12.96	0.32	12.96
(ii) Income tax impact on above	0.13	(3.26)	(0.08)	(3.26)
(B) (i) Items that will be reclassified				
(a) Derivative instruments in Cash flow hedge relationship	(0.05)	12.33	(19.67)	(9.80)
(ii) Income tax impact on above	0.01	(3.11)	4.95	2.46
Other Comprehensive income (net of tax) (A+B)	(0.44)	18.92	(14.48)	2.36
Total comprehensive income for the year	671.88	124.62	1,116.50	542.49
Earnings per equity share (per share value of Rs 10. each)				
Basic* (Rs.)	1.56	0.30	2.62	1.56
Diluted* (Rs.)	1.52	0.30	2.56	1.51

*EPS and DPS for the half year ended are not annualised

For and on behalf of the Board of Directors of
Ummeed Housing Finance Private Limited

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Date: 2021.06.16
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Ashutosh Sharma
Managing Director
DIN: 02582205

Date: June 16, 2021

Place: Gurugram

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

Registered Office: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurugram – 122002, Haryana

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Financial Results for the year ended March 31, 2021

- The above results for the year ended March 31, 2021 have been reviewed by the Audit Committee held on June 15, 2021 and approved by the Board of Directors at its meeting held on June 16, 2021, in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended. The above results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
- These financial statements, for the year ended March 31, 2021, are the first financial statements where the Company has prepared in accordance with Ind AS. For years up to and including the year ended March 31, 2020, the Company prepared its financial statements in accordance with accounting standards notified under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules, 2014 (Indian GAAP or previous GAAP). Accordingly, the Company has prepared financial statements which comply with Ind AS applicable for years ended on March 31, 2021, together with the comparative year data as at and for the year ended March 31, 2020, as described in the summary of significant accounting policies. In preparing these financial statements, the Company's opening balance sheet was prepared as at April 1, 2019, the Company's date of transition to Ind AS. This note explains the principal adjustments made by the Company in restating its Indian GAAP financial statements, including the balance sheet as at April 1, 2019 and the financial statements as at and for the year ended March 31, 2020.

As required by the paragraph 32 of Ind AS 101,

- a). Reconciliation of the financial results to those reported under Previous GAAP is summarized as follows:

(Rupees in lakhs unless otherwise stated)

Reconciliation of the financial results as per previous GAAP	Year ended March 31, 2020	Half year ended March 31, 2020
Net profit after tax for the year ended March 31, 2020 as per previous Indian GAAP	466.64	241.83
Add/(less) Ind AS Adjustments:		
Effective Interest rate (EIR) for amortisation Income & Expenses-financial	(152.15)	(56.95)
EIR for amortisation of Expenses- financial liabilities at amortised cost	75.92	25.56
Application of Expected Credit Loss (ECL) on financial assets	(197.68)	(179.54)
Gain from excess interest spread on assignment transactions	468.12	86.21
Fair valuation of Employee Stock Options	(13.19)	(7.45)
Others	(62.43)	(29.36)
Tax impact on above adjustments	45.10	(25.40)
Net Profit after tax under Ind AS	540.13	105.70
Other Comprehensive Income (net of tax)	2.36	18.92
Total Comprehensive Income under Ind AS	542.49	124.62

- b). Reconciliation of equity

(Rupees in lakhs unless otherwise stated)

Particulars	As at March 31, 2020
Equity as reported under previous GAAP	25,697.28
Financial assets	
Impact on account of EIR model for loan assets	(681.97)
Impact on account of ECL model for loan assets	(211.77)
Assignment and securitization transaction	
Recognition of EIS upfronting on assignment and securitisation deals (net of reversal)	468.12
Financial liability	
Impact on account of EIR model for Debt securities and Borrowings	178.25
Others	
Impact of leases (Ind AS 116)	(53.91)
Impact on account of EIR model for security deposits	4.93
Impact on Derivative instruments in Cash flow hedge relationship	(9.80)
Recognition of deferred tax charge on Ind AS adjustment	87.63
Equity as reported under Ind AS	25,478.76

- In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020. April 17, 2020 and May 23, 2020 (RBI Regulatory Package) the Company has offered moratorium on the payment of Instalments and/or interest, as applicable, falling due between March 01, 2020 and August 31, 2020 (Moratorium Period) to all eligible borrowers, in accordance with RBI guidelines, the moratorium period, wherever granted, is excluded by the Company from the number of days past-due for the purpose of asset classification. The Company holds provisions as at September 30, 2020/March 31, 2021 against the potential impact of COVID-19 based on the information available up to a point in time.

Disclosures as required by RBI circular dated April 17, 2020 'COVID-19 Regulatory Package-Asset Classification and Provisioning' are given below:

(Rupees in lakhs unless otherwise stated)

Particulars	March 31, 2021
Amount in SMA/Overdue categories (as of 29 February 2020)	189.66
Respective amounts in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3; (as of 29 February 2020)	165.30
Respective amount where asset classification benefits is extended	160.10
Provisions made in terms of paragraph 5 of the circular** (As per Ind AS)	19.68
Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6	11.78
Residual Provisions in terms of paragraph 6 of the circular (As per Ind AS)	7.90

*includes Case DPD (1-90 days past due ("DPD"))

This includes overall additional provision on account of Covid-19

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Registered Office: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurugram – 122002, Haryana

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Financial Results for the year ended March 31, 2021

4. The COVID-19 pandemic has affected several countries across the world, including India. The pandemic and consequent lockdown imposed by the Government considerably impacted the Company's business operations during the year ended 31st March, 2021. Apart from other adverse effects, the pandemic resulted in significantly lower business and constrained recovery of overdues from customers for the large part of the year.

In accordance with the Reserve Bank of India ("RBI") guidelines relating to COVID-19 Regulatory Package' dated 27th March 2020 and subsequent guidelines on EMI moratorium dated 17th April 2020 and 23rd May 2020, the Company has offered moratorium to its customers based on requests as well as suo-moto for EMIs falling due between 1st March 2020 to 31st August 2020. Further the Company offered resolution plan to its customers pursuant to the RBI's guideline 'Resolution framework for COVID-19 related stress' dated 6 August 2020. Disclosures as required by RBI for resolution framework are given in note no 5.

5. Disclosures pursuant to RBI Notification- RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	Exposure to accounts at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Personal loans	92	900.33	-	5.71	142.73
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total		900.33	-	5.71	142.73

6. Hon'ble Supreme Court, in a public interest litigation (Gajendra Sharma Vs. Union of India & ANR), vide an interim order dated September 03, 2020 ('interim order'), has directed that accounts which were not declared NPA till August 31, 2020 shall not be declared as NPA till further orders. Basis the said interim order, even accounts that would have otherwise been classified as NPA post August 31, 2020 were not been classified as NPA. The interim order granted to not declare accounts as NPA stood vacated on March 23, 2021 vide the judgement of the Hon'ble Supreme Court. Accordingly, the Company has classified non-performing assets as per extant RBI guidelines.
7. In accordance with the instructions in RBI circular dated 7th April, 2021, all lending institutions shall refund/adjust 'interest on interest' to all borrowers including those who has availed working capital facilities during the moratorium period, irrespective of whether moratorium has been fully or partially availed, or not availed. Pursuant to these instructions, the Indian Banks Association (IBA) in consultation with other industry participants/bodies published the methodology for calculation of the amount of such 'interest on interest'. Accordingly, the Company has estimated the said amount and made provision for refund/adjustment.
8. The Indian Parliament has approved the Code on Social Security, 2020 which assumes the Provident Fund and the Gratuity Act and rules there under. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020, and has invited suggestions from stateholders which are under active consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
9. The Company operates in a single reportable operating segment of providing loans as per the requirement of Ind AS 108 - Operating Segment.
10. The figures for the last half year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the first half of the financial year.
11. Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
12. The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.ummeedhfc.com).

**For and on behalf of the Board of Directors of
Ummeed Housing Finance Private Limited**

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Ashutosh Sharma
Managing Director
DIN: 02582205

Date: June 16, 2021
Place: Gurugram

Independent Auditor's Report on the Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
Ummeed Housing Finance Private Limited

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of financial results of Ummeed Housing Finance Private Limited (the "Company"), for the year ended March 31, 2021 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note 4 of the financial results which describes the uncertainties relating to the impact of COVID-19 pandemic on the Company's operations and financial metrics, including the expected credit losses. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. The comparative Ind AS financial information of the Company for the year ended March 31, 2020, included in these financial results, have also been audited by us. Our report on the comparative financial information dated June 29, 2020 expressed an unmodified opinion, as adjusted for the differences in the accounting principles adopted by the Company on transition to the Ind AS, which have been audited by us.

Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004

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per Chirag Jain

Partner

Membership Number: 115385

UDIN: 21115385AAAABG6377

Place of Signature: Bengaluru

Date: June 16, 2021

UMMEED HOUSING FINANCE PRIVATE LIMITED

Regd. Off.: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurgaon – 122002, Haryana
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 CIN: U65922HR2016PTC057984

Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

Particulars	Year ended March 31, 2021
(a) Credit rating	CARE BBB+; Stable
(b) asset cover available, in case of non-convertible debt securities;	All secured Non-Convertible Debentures issued by the company are secured by way of exclusive hypothecation of specified receivables to the extent of at least 100% or asset cover as per terms of offer document/ Information Memorandum and/or Debenture Trust Deed, sufficient to discharge the principal amount at all times of outstanding secured Non-Convertible Debentures.
(c) debt-equity ratio	1.31
(d) previous due date for the payment of interest/repayment of principal of non-convertible securities and whether the same has been paid or not; and	Refer Annexure-I
(e) next due date for the payment of interest/principal along with the amount of interest of non-convertible debt securities payable and the redemption amount;	Refer Annexure-II
(f) debt service coverage ratio*;	0.46
(g) interest service coverage ratio#;	1.39
(h) outstanding redeemable debentures (quantity and value);	Refer Annexure-III
(i) debenture redemption reserve;	Not Applicable
(j) net worth;	Rs. 26,661.29 Lakhs
(k) net profit after tax;	Rs. 1,130.98 Lakhs
(i) earning per share;	Basic - Rs. 2.62 per share Diluted - Rs. 2.56 per share

Note:

*Debt Service Coverage Ratio- $(PBT + Interest\ expenses) / (Interest\ Expenses + Principal\ repayment\ of\ borrowings)$

#Interest Service Coverage Ratio- $(PBT + Interest\ Expenses) / (Interest\ Expenses)$

For and on behalf of the Board of Directors of
Ummeed Housing Finance Private Limited

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Place: Gurugram
 Date: June 16, 2021

Ashutosh Sharma
 Managing Director
 DIN: 02582205

UMMEED HOUSING FINANCE PRIVATE LIMITED

Regd. Off.: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurgaon – 122002, Haryana
Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens, Golf Course Extn. Road, Sector 61, Gurugram-122102
CIN: U65922HR2016PTC057984

Annexure -I

Details of Previous Due date for Interest Payments/Principal Repayments

S.no	ISIN	Due Date	Amount (Rs. In Lakhs)	Nature	Payment Date
1	INE870W07019	05/10/2020	48.92	Interest	05/10/2020
2	INE870W07019	05/10/2020	48.92	Interest	05/10/2020
3	INE870W07027	15/12/2020	91.00	Interest	15/12/2020
4	INE870W07035	16/03/2021	29.34	Interest	16/03/2021
5	INE870W07043	04/01/2021	236.50	Interest	04/01/2021

Annexure -II

Details of Next Due date for Interest Payments/Principal Repayments

S.no	ISIN	Due Date	Amount (Rs. In Lakhs)	Nature	Payment Date
1	INE870W07019	05/04/2021	49.26	Interest	05/04/2021
2	INE870W07019	05/04/2021	49.26	Interest	05/04/2021
3	INE870W07027	15/06/2021	90.75	Interest	15/06/2021
4	INE870W07035	16/06/2021	29.99	Interest	16/06/2021
5	INE870W07035	16/06/2021	333.33	Principal	16/06/2021
6	INE870W07043	01/07/2021	233.28	Interest	To be paid

Annexure -III

Details of Outstanding redeemable debentures (quantity and value)

S.no	ISIN	Issue Date	Quantity	Face Value (Rs.)	Amount Outstanding (Rs. In Lakhs)	Remarks
1	INE870W07019	20/11/2021	8,094	10,000	809.40	Secured Rated Unlisted Redeemable Non-convertible Debentures
2	INE870W07019	22/11/2021	8,094	10,000	809.40	
3	INE870W07027	28/12/2021	14,000	10,000	1400.00	
4	INE870W07035	16/06/2020	100	1,000,000	1000.00	Secured Rated Listed Redeemable Non-convertible Debentures
5	INE870W07043	01/07/2020	380	1,000,000	3800.00	
		Total			7818.80	

UMMEED HOUSING FINANCE PRIVATE LIMITED

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 CIN: U65922HR2016PTC057984

June 16, 2021

To,
 The General Manager
 Department of Corporate Services,
 BSE Limited,
 1st Floor, P.J. Towers, Dalal Street, Mumbai – 400 001.
 Email ID: corp.relations@bseindia.com.

Sub: Statement with respect to material deviation in use of proceeds of issue of Non-Convertible Debt Security during the year ended March 31, 2021

	Scrip ID	119UHFPL23	11723UHFP23
Ref:	Scrip Code	959634	959677
	ISIN	INE870W07035	INE870W07043

Dear Sir/Madam,

Pursuant to Regulation 52 (7) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, the Company hereby confirms that there were no deviations in use of proceeds of issue of Non-Convertible Debt Security from the objects stated in respective offer document during the year ended March 31, 2021.

Please take the above on record.

Thanking you,

For **Ummeed Housing Finance Private Limited**

ASHUTOS H SHARMA
 Digitally signed
 by ASHUTOSH
 SHARMA
 Date: 2021.06.16
 19:52:56 +05'30'

Ashutosh Sharma
Managing Director

CC:

Catalyst Trusteeship Limited
 Windsor, 6th Floor, Office No. 604,
 C.S.T. Road, Kalina, Santacruz (East), Mumbai -400098.
 Email ID: ComplianceCTL-Mumbai@ctltrustee.com.