

May 18, 2023

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

Ref: Scrip Codes- “959634”

Sub: Outcome of the Board Meeting held on May 18, 2023, including -

- 1. Audited Financial Results for the quarter and year ended March 31, 2023 along with the Auditors’ Report issued by Statutory Auditors thereon;**
- 2. Additional information in compliance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (“SEBI LODR Regulations”); and**
- 3. Disclosure of Security cover as per Regulation 54 of SEBI LODR Regulations.**

Dear Sir/ Madam,

In compliance with Regulation 51 and Regulation 52 and other applicable provisions of SEBI LODR Regulations, if any, we are hereby:

- Informing you that the Board of Directors in their meeting held on May 18, 2023, on recommendation of Audit Committee, have approved the Audited Financial Results for the quarter and year ended March 31, 2023, and copies of Financial Results enclosed herewith along with Auditors’ Report given by the Statutory Auditors thereon;
- Enclosing the information as required under Regulation 52(4) of the SEBI LODR Regulations; and
- Declare that the Statutory Auditors of the company, M/s. Agiwal and Associates, Chartered Accountants (FRN: 000181N) has issued Auditors’ Report with unmodified opinion in respect of Audited Financial Results for the quarter and year ended March 31, 2023.

Pursuant to Regulation 52(7) of SEBI LODR Regulations, we state that the proceeds from the issuance of NCDs have been utilised for the purpose as mentioned in the disclosure document and other transaction documents. We state further with regard to Regulation 52(7A), that there were no deviations in use of proceeds of issue of NCDs from the objects stated in respective offer documents.

Further, in accordance with Regulation 52(8) of the listing Regulations, the Company would be publishing the Audited Financial Results for the quarter and year ended March 31, 2023, in the newspaper within two working days.

As required under Regulation 54 of the SEBI LODR Regulations, we inform that the NCDs are secured by way of exclusive hypothecation of specified receivables, which is sufficient to discharge the principal amount and the interest thereon at all times for NCDs issued by the Company to the



UMMEED HOUSING FINANCE PRIVATE LIMITED

CIN: U65922HR2016PTC057984

Regd. & Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens,
Golf Course Extn. Road, Sector 61, Gurugram-122102

Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

extent and nature of security as disclosed in financial results for the quarter and year ended March 31, 2023, and enclosed security cover certificate as per Regulation 54(3) of the SEBI LODR Regulations read with SEBI Circular dated May 19, 2022.

Please note that the Board Meeting was commenced at 06:00 PM and concluded 08:10 PM.

Request you to take the same on record.

Thanking you,

For **Ummeed Housing Finance Private Limited**

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Nitin Agrahari
Company Secretary
ACS 36376

Place: Gurugram

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



Agiwal & Associates

CHARTERED ACCOUNTANTS

D-6/9, Upper Ground Floor, Rana Pratap Bagh, Delhi-110007 (INDIA)

Phone : 011-41011281, 43512990 E-mail : caagiwal68@gmail.com, office@agiwalassociates.in

Independent Auditor's Report on the Quarterly and Year to Date Audited 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 quarterly and year to date financial results of Ummeed Housing Finance Private Limited (the "Company") for the quarter ended March 31, 2023 and for the year ended March 31, 2023 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement 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 quarter ended March 31, 2023 and for the year ended March 31, 2023.

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.

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

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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.

Other Matter

The Statement includes the results for the quarter ended March 31, 2023 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2023 and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

For **Agiwal & Associates**

Chartered Accountants

ICAI Firm Registration Number: 000181N

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per **P.C. Agiwal**

Partner

Membership Number:

UDIN: 23080475BGWKS16367

Place of Signature: Delhi

Date: May 18, 2023

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, 2023

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

Particulars	Quarter ended			Year ended	
	March 31, 2023	December 31, 2022	March 31, 2022	March 31, 2023	March 31, 2022
	Audited	Reviewed	Audited	Audited	Audited
Revenue from operations					
Interest income	4,069.61	3,629.35	2,653.27	13,860.09	9,462.99
Fees and commission Income	265.39	217.36	135.51	912.41	458.24
Net gain on fair value changes	26.85	54.56	27.38	157.53	262.52
Net gain on derecognition of financial instruments under amortised cost category	1,014.79	-	539.48	1,014.79	539.48
Total revenue from operations	5,376.64	3,901.27	3,355.64	15,944.82	10,723.23
Other income	77.18	34.72	139.72	183.54	182.85
Total income	5,453.82	3,935.99	3,495.36	16,128.36	10,906.08
Expenses					
Finance costs	1369.44	1140.50	796.98	4,223.36	3,567.70
Impairment on financial instruments	36.62	11.71	18.54	34.95	75.39
Employee benefits expenses	1517.66	1312.77	905.49	5,194.76	3,486.02
Depreciation, amortization and impairment	92.24	82.24	65.52	332.92	264.27
Other expenses	592.23	470.02	437.90	1,828.35	1,088.29
Total expenses	3,608.19	3,017.24	2,224.43	11,614.34	8,481.67
Profit before tax	1845.63	918.75	1270.93	4,514.02	2,424.41
Tax expense:					
Current tax					
Pertaining to profit for the current period	219.56	231.61	144.46	860.11	487.54
Adjustment of tax relating to earlier periods	(0.68)	18.60	66.18	17.92	(23.22)
Deferred tax	164.97	(20.84)	73.70	176.20	94.17
Total tax expense	383.85	229.37	284.34	1,054.23	558.49
Profit for the period	1,461.78	689.38	986.59	3,459.79	1,865.92
Other comprehensive income					
(A) (i) Items that will not be reclassified to profit or loss					
(a) Remeasurement gain of defined benefit plan	(5.02)	-	(2.53)	(5.02)	(1.68)
(ii) Income tax impact on above	1.26	-	0.63	1.26	0.42
(B) (i) Items that will be reclassified					
(a) Derivative instruments in Cash flow hedge relationship	5.68	(14.68)	21.20	(43.86)	1.58
(ii) Income tax impact on above	(1.43)	3.69	(5.34)	11.04	(0.40)
Other comprehensive income (net of tax) (A+B)	0.49	(10.99)	13.96	(36.58)	(0.08)
Total comprehensive income for the year	1,462.27	678.39	1,000.55	3,423.21	1,865.84
Earnings per equity share (per share value of Rs 10. each)					
Basic* (Rs.)	2.89	1.37	1.95	6.85	3.99
Diluted* (Rs.)	2.67	1.26	1.81	6.62	3.86

*EPS and DPS for Quarter ended March 23 and December 22 are not annualised

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

**ASHUTOSH
SHARMA**

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Ashutosh Sharma
Managing Director
DIN: 02582205

Date: May 18, 2023

Place: Gurugram

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Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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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, 2023

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

Statement of Assets and Liabilities	March 31, 2023	March 31, 2022
	Audited	Audited
ASSETS		
Financials assets		
Cash and cash equivalents	36.28	27.86
Bank Balance other than cash and cash equivalents	5,775.38	6,053.57
Derivative financial instruments	28.64	75.65
Loans	1,00,791.98	67,383.07
Investments	1,098.08	420.00
Other financials assets	1,829.87	1,825.44
	1,09,560.23	75,785.59
Non-financials assets		
Current tax assets (net)	141.86	-
Deffered tax assets (net)	0.00	155.95
Property, plant and equipment	257.41	212.08
Intangible assets	107.71	99.51
Right to use assets	350.97	418.37
Intangible assets under Development	42.54	-
Other non-financial assets	306.42	185.58
	1,206.91	1,071.49
Asset held for Sale	27.36	-
Total assets	1,10,794.50	76,857.08
LIABILITIES AND EQUITY		
Liabilities		
Financials liabilities		
Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprise and small enterprises	5.12	1.34
(ii) total outstanding dues of creditors other than micro enterprise and small enterprises	108.98	67.21
Debt securities	5,536.01	4,452.34
Borrowings (other than debt securities)	53,377.38	22,697.33
Lease liabilities	386.61	469.99
Other financials liabilities	1,974.60	3,526.27
	61,388.70	31,214.48
Non-financial liabilities		
Deffered tax Liabilities (net)	7.95	-
Current tax liabilities (net)	-	7.96
Provisions	389.40	265.79
Other non-financial liabilities	188.06	151.49
	585.41	425.24
Equity		
Equity share capital	1,604.19	1,604.19
Instruments entirely equity in nature	6,917.23	6,917.23
Other equity	40,298.97	36,695.94
Total equity	48,820.39	45,217.36
Total liabilities and equity	1,10,794.50	76,857.08

**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: May 18, 2023
Place: Gurugram

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Ummeed Housing Finance Private Limited
Statement of Cash Flows for the year ended March 31, 2023
(Amount in Rs. lakhs unless stated otherwise)

	March 31, 2023	March 31, 2022
Cash flow from operating activities		
Profit before tax	4,514.02	2424.41
Adjustments to reconcile profit before tax to net cash flows:		
Expenses on employee stock option	179.82	121.20
Depreciation and amortization	332.92	264.27
Loss/(profit) on sale/discard of fixed assets	0.48	0.46
Interest income on fixed deposits	(492.54)	(384.05)
Gain on sale of mutual funds and Redemption of Bonds and Market linked debentures	(157.53)	(262.52)
Impairment on financial instruments	(52.55)	26.14
Loss assets written off	87.50	49.25
Provision for employee benefits	55.95	39.12
Interest on borrowings	4,184.65	3,520.02
Interest on lease liabilities	38.71	47.68
Operating profit before working capital changes	8,691.43	5,845.98
Movements in working capital :		
Change in loans	(33,472.89)	(17,314.99)
Change in other financial assets	269.63	1,505.85
Change in other non financial assets	(120.84)	(108.54)
Change in trade payables	45.55	(1.16)
Change in other financial liabilities	(1,540.62)	(1,254.53)
Change in provisions	68.30	61.14
Change in other non-financial liabilities	36.57	54.38
Cash used in operations	(26,022.87)	(11,211.87)
Less: taxes paid (net of refunds)	999.04	443.87
Net cash flow used in operating activities (A)	(27,021.91)	(11,655.74)
Cash flows from investing activities		
Interest income from fixed deposits	492.54	384.05
Purchase of property, plant and equipment	(138.15)	(128.56)
Purchase of intangible assets including intangible assets under development	(76.98)	(44.91)
Sale of property, plant and equipment	0.25	4.01
Purchase of current investments	(8,151.04)	(12,250.00)
Proceeds from sale/maturity of current investments	7,624.06	17,952.99
Net cash used in investing activities (B)	(249.32)	5,917.58
Cash flows from financing activities		
Proceeds from issuance of instrument entirely equity in nature (including securities premium)	-	1489.72
Payment of share issue expense	-	15,079.28
Proceeds from borrowings	48,530.07	7,135.00
Repayment of borrowings	(16,788.74)	(14,778.34)
Interest paid on borrowings	(4,195.70)	(3,688.38)
Payment of lease liabilities	(227.27)	(161.65)
Payment of interest on lease liabilities	(38.71)	(47.68)
Net cash from financing activities (C)	27,279.65	5,027.95
Net increase in cash and cash equivalents (A+B+C)	8.42	(710.21)
Cash and cash equivalents at the beginning of the year	27.86	738.07
Cash and cash equivalents at the end of the year	36.28	27.86
Cash and bank balance include		
Cheques in hand	-	-
Balance with banks		
In current accounts	36.28	27.86
Deposits with maturity of less than three months	-	-
Cash and cash equivalents at the end of the year	36.28	27.86
Supplementary Information:		
Interest income received on loans	12,975.11	8,877.15

The accompanying notes are an integral part of the financial statements.

As per our report of even date

Date: May 18, 2023
Place: Gurugram

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

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Date: 2023.05.18 19:24:33 +05'30'

Ashutosh Sharma
Managing Director
DIN: 02582205

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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, 2023

- The financial results have been reviewed by the Audit Committee and upon their recommendation, approved by the Board of Directors at their meetings held on May 18, 2023. Ummeed Housing Finance Private Limited ("the Company") has prepared these financial results in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015 ("Listing Regulations, 2015") and the accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended ("Ind AS") and relevant provisions of the Companies Act, 2013, as applicable. The results for the quarter and year ended March 31, 2023 are audited by the Statutory Auditors of the Company.
- Disclosures in compliance with Regulation 52(4) of the SEBI (Listing obligation and disclosure requirement) Regulation, 2015 for the quarter and year ended March 31, 2023 is attached as Annexure- 1.
- The Company has consistently applied its significant accounting policies in the preparation of its annual financial statements during the quarter and year ended March 31, 2023
- Disclosure pursuant to RBI circular RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 for loans transferred/acquired under the Master Direction - RBI (Transfer of Loan Exposures) Directions, 2021 dated September 24, 2021 are given below:
- a) Details of transfer in respect of loans not in default during the year ended 31st March 2023

Entity/Assignee	Amount (in lakhs except no of accounts)
Bank/Financial Institution	
Count of loan accounts transferred	1,163
Amount of loan account transferred	6,551.70
Retention of beneficial economic interest (MRR)	10.00%
Weighted Average residual tenure of the loans transferred	75.85 Months
Weighted Average holding period	16.77 Months
Coverage of Tangible security coverage	100%
Number of Transactions	2
Rating wise distribution of rated loans	Unrated

- The company has not acquired any loan in default during the quarter and year ended March 31, 2023
 - The company has not transferred/acquired any stressed loan during the quarter and year ended March 31, 2023
- Disclosures pursuant to RBI Notification - RBI/ 2020-21/16 DOR.No.BP.BC/3/21.04.048 /2020-21 dated 6 August 2020 and RBI/2021-22/31/DOR.STR.REC. 11/ 21.04.048/2021-22 dated 5th May 2021

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30-09-22 (A)	(B) Of (A), aggregate debt that slipped into NPA during the half-year ended 31-03-2023	(C) Of (A) amount written off during the half-year ended 31-03-2023 ***	(D) Of (A) amount paid by the borrowers during the half-year ended 31-03-2023 ****	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the 31-03-2023
Personal loans **	588.82	-	2.60	17.68	568.54
Corporate persons *	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	588.82	-	2.60	17.68	568.54

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

** Includes restructuring implemented pursuant to OTR 2.0 till 31 December 2021 for Housing loans, Loan against Property, business loans and small business loans.

***Represents debt that slipped into stage 3 and was subsequently written off during the half year ended 31 March 2023

****Represents receipts net of interest accruals and other adjustments

- The company has granted 3,26,500 options to eligible employee at a price of Rs. 28.5 per option during the year ended March 31, 2023
- The Secured Listed Non Convertible Debentures (NCDs) were secured by way of exclusive hypothecation of specified receivables to the extent of at least 100% of outstanding amount or such percent of asset cover during the entire tenor of the (NCDs) 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. Further, in accordance with the relevant clauses of the Information Memorandum and Debenture Trust Deed dated June 24, 2020, with the consent of Debenture Holder and Debenture Trustee, the Company has redeemed its Rated Senior Redeemable Taxable Listed NCDs (ISIN: INE870W07043) on January 03, 2023, issued to InsuResilience Investment Fund, on private placement basis of Rs.10,00,000/- each, prior to its stated date of redemption, and another Rated Senior Redeemable Taxable Listed NCDs (ISIN: INE870W07035) issued to Bandhan Bank Limited on private placement basis of Rs.10,00,000/- each, on its maturity date i.e., April 21, 2023.
- In terms of SEBI circular CIR/CFD/CMD/56/2016 dated May 27, 2016, the company hereby declares that the auditors have issued audit report with unqualified opinion on audited financial results for the quarter and year ended 31st march 2023.
- The Company operates in a single reportable operating segment of providing loans as per the requirement of Ind AS 108 - Operating Segment.
- The figures of the last quarter are the balancing figures between audited figures in respect of the full financial year up to March 31, 2023, and the unaudited published year-to-date figures up to December 31, 2022, being the date of the end of the third quarter of the financial year which were subjected to limited review.
- Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
- During the year ended March 31, 2023, the Company's long term credit rating has been upgraded to CARE A- (stable outlook).
- 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**
ASHUTOSH SHARMA

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Date: 2023.05.18 19:24:54 +05'30'

Ashutosh Sharma
Managing Director
DIN: 02582205

Date: May 18, 2023
Place: Gurugram

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Ummeed Housing Finance Private Limited

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Audited Financial Results for the year ended March 31, 2023

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

Particulars	For the year ended March 31, 2023
(a) debt-equity ratio	1.21
(b) debt service coverage ratio	NA
(c) interest service coverage ratio	NA
(d) outstanding redeemable preference shares (quantity and value)	NA
(e) capital redemption reserve/debenture redemption reserve	NA
(f) net worth (in Rs. lakh)	48820.39
(g) net profit after tax (in Rs. lakh)	3459.79
(h) earning per share	Basic - Rs. 6.81 per share Diluted - Rs. 6.58 per share
(i) current ratio *	NA
(j) long term debt to working capital *	NA
(k) bad debts to account receivable ratio *	NA
(l) current liability ratio *	NA
(m) total debts to total assets	0.53
(n) debtors turnover *	NA
(o) inventory turnover *	NA
(p) operating margin (%) *	NA
(q) net profit margin (%)	21.45%
(r) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	0.41%
- Net NPA (%)	0.27%
- Capital Risk Adequacy Ratio (CRAR) %	74.09%

* The Company prepares financials statements as per Division III, schedule III of the companies Act 2013, hence these ratios are not applicable.

Formula for computation of ratios are as follows:

Debt equity ratio is (Debt securities + Borrowings (other than debt securities)/ Networth

Net worth is equal to equity share capital + Instruments entirely equity in nature + other equity

Total debt to total assets (%)= (Debt securities + borrowings (other than debt securities)/ Total assets

Net profit margin (%)= Profit after tax/ Total income

Date: May 18, 2023

Place: Gurugram

For and on behalf of the Board of Directors of
Ummeed Housing Finance Private Limited**ASHUTOSH
SHARMA**Digitally signed by ASHUTOSH
SHARMA
Date: 2023.05.18 19:25:07
+05'30'Ashutosh Sharma
Managing Director
DIN: 02582205**PRAKASH
CHAND
AGI WAL**Digitally signed by
PRAKASH CHAND
AGI WAL
Date: 2023.05.18
19:54:53 +05'30'



**Regd. & Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens,
Golf Course Extn. Road, Sector 61, Gurugram-122102**

Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

Annexure 1 (All the numbers are in Rs. In Lakhs)[illegible]

Right of Use Assets	-	-	-	-	-	-	350.97	-	350.97	-	-	-	-	-
Goodwill	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	107.71	-	107.71	-	-	-	-	-
Intangible Assets under Development	-	-	-	-	-	-	42.54	-	42.54	-	-	-	-	-
Investments	-	-	-	-	-	-	1098.08	-	1098.08	-	-	-	-	-
Loans	-	369.56	74470.29	-	-	-	25952.12	-	100791.98		369.56			369.56
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	-	-	-	-	-	-	36.28	-	36.28	-	-	-	-	-
Bank Balances other than Cash and	-	-	5555.74	-	-	-	219.64	-	5775.38	-	-	-	-	-
Cash Equivalents														
Others	-	-	-	-	-	-	2334.15	-	2334.15	-	-	-	-	-
Total	-	369.56	80093.95	-	-	-	30330.99	-	110794.50	-	369.56	-	-	369.56
LIABILITIES														
Debt securities to which this certificate	-	333.24	-	-	-	-	-	-	333.24	-	-	-	-	-
pertains														
Other debt sharing pari-passu charge with above debt	-	not to be filled	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	-		-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-		-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-		17040.69	-	-	-	-	-	17040.69	-	-	-	-	-
Bank	-		33053.63	-	-	-	-	-	33053.63	-	-	-	-	-
Debt Securities	-		5202.77	-	-	-	-	-	5202.77	-	-	-	-	-

Others	-		3283.06	-	-	-	-	-	3283.06	-	-	-	-	-
Trade payables	-		-	-	-	-	114.10	-	114.10	-	-	-	-	-
Lease Liabilities	-		-	-	-	-	386.61	-	386.61	-	-	-	-	-
Provisions	-		-	-	-	-	389.40	-	389.40	-	-	-	-	-
Others	-		-	-	-	-	2170.61	-	2170.61	-	-	-	-	-
Total	-	333.24	58580.15	-	-	-	3060.72	-	61974.11	-	-	-	-	-
Cover on Book	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Value														
Cover on Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Value														
	-	Exclusive Security Cover	-	-	Pari-Passu Security Cover Ratio	-	-	-	-	-	-	-	-	-
		Ratio												
	-	1.11	-	-	-	-	-	-	-	-	-	-	-	-

For **Ummeed Housing Finance Private Limited**

Authorized Signatory

Name: Ashutosh Sharma

Designation: Managing Director

Date: May 18, 2023

Place:
Gurugram

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Digitally signed
by ASHUTOSH
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Date: 2023.05.18
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Date: 2023.05.18
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