

UMMEED HOUSING FINANCE PRIVATE LIMITED

Regd. Off.: 318, DLF Magnolias, Sector-42, Golf Course Road, Gurugram – 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

May 27, 2022

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 outcome of the Board Meeting held on May 27, 2022

Ref: Scrip Codes- “959634”, & “959677”

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 51 and Regulation 52 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR Regulations”), if any, we hereby:

- inform you that the Board of Directors in their meeting held on May 27, 2022, have approved the audited financial results for the quarter and year ended March 31, 2022, and the same is enclosed herewith along with auditors’ report given by the Statutory Auditors thereon;
- enclose 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 annual audited financial results for the financial year ended on March 31, 2022


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.

As required under Regulation 54 of the SEBI LODR Regulations, we inform you that the NCDs are secured by way of exclusive hypothecation of specified receivables to the extent of 110% of outstanding secured NCDs as per the terms of offer document and/or information memorandum and/or debenture trust deed, sufficient to discharge the principal amount and the interest thereon at all times for NCDs issued by the Company.

Please note that the board meeting was commenced at 12:00 PM (Noon) and concluded 06:45 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

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, 2022 and for the year ended March 31, 2022 ("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, 2022 and for the year ended March 31, 2022.

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 7 of the statement which describes the impact of economic and social consequences of the CoVID-19 pandemic on the Company's business and financial metrics, which continues to be dependent on uncertain future developments. 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

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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 Statement includes the results for the quarter ended March 31, 2022 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2022 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.

Other Matter

The comparative Ind AS financial information of the Company for the year ended March 31, 2021, included in the statements were audited by the predecessor auditor who expressed an unmodified opinion on those statements on June 16, 2021.

For **Agiwal & Associates**

Chartered Accountants

ICAI Firm Registration Number: 000181N

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P.C. Agiwal

Partner

Membership Number: 080475

UDIN: 22080475AJRZHX1593

Place of Signature: Delhi

Date: May 27, 2022

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, 2022

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

Particulars	Quarter ended		Year ended	
	March 31, 2022	December 31, 2021	March 31, 2022	March 31, 2021
	Audited	Reviewed	Audited	Audited
Revenue from operations				
Interest income	2,653.27	2,447.72	9,462.99	7,906.18
Fees and commission Income	135.51	151.50	458.24	329.35
Net gain on fair value changes	27.38	76.77	262.52	420.33
Net gain on derecognition of financial instruments under amortised cost category	539.48	-	539.48	401.06
Total revenue from operations	3,355.64	2,675.99	10,723.23	9,056.92
Other income	139.72	39.87	182.85	39.88
Total income	3,495.36	2,715.86	10,906.08	9,096.80
Expenses				
Finance costs	796.98	914.88	3,567.70	3,898.40
Impairment on financial instruments	18.54	(60.28)	75.39	224.06
Employee benefits expenses	937.66	972.61	3,518.19	2,536.25
Depreciation, amortization and impairment	65.52	72.27	264.27	237.15
Other expenses	405.72	265.65	1,056.11	743.91
Total expenses	2,224.42	2,165.13	8,481.66	7,639.77
Profit before tax	1270.94	550.73	2,424.42	1,457.03
Tax expense:				
Current tax				
Pertaining to profit for the current period	144.46	135.08	487.54	350.07
Adjustment of tax relating to earlier periods	66.18	(89.40)	(23.22)	0.76
Deferred tax	73.70	98.35	94.17	(24.78)
Total tax expense	284.34	144.03	558.49	326.05
Profit for the year	986.60	406.70	1,865.93	1,130.98
Other comprehensive income				
(A) (i) Items that will not be reclassified to profit or loss				
(a) Remeasurement gain of defined benefit plan	(2.53)	6.69	(1.68)	0.32
(ii) Income tax impact on above	0.63	(1.68)	0.42	(0.08)
(B) (i) Items that will be reclassified				
(a) Derivative instruments in Cash flow hedge relationship	21.20	17.08	1.58	(19.67)
(ii) Income tax impact on above	(5.34)	(4.29)	(0.40)	4.95
Other comprehensive income (net of tax) (A+B)	13.96	17.80	(0.08)	(14.48)
Total comprehensive income for the year	1,000.56	424.50	1,865.85	1,116.50
Earnings per equity share (per share value of Rs 10. each)				
Basic* (Rs.)	1.95	0.81	3.99	2.62
Diluted* (Rs.)	1.81	0.75	3.86	2.56

*EPS and DPS for Quarter ended March 22 and December 21 are not annualised

**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 27, 2022
Place: Gurugram

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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Financial Results for the year ended March 31, 2022

Notes

1. Disclosure of assets and liabilities as per Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, as at March 31, 2022

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

Particulars	March 31, 2022	March 31, 2021
	Audited	Audited
ASSETS		
Financials assets		
Cash and cash equivalents	1,452.74	2,923.42
Bank Balance other than cash and cash equivalents	4,628.70	5,218.36
Derivative financial instruments	75.65	32.63
Loans	67,383.07	50,137.71
Investments	420.00	5,860.49
Other financials assets	1,833.45	2,036.76
	75,793.61	66,209.37
Non-financials assets		
Current tax assets (net)	-	15.21
Deferred tax assets (net)	155.95	250.09
Property, plant and equipment	212.08	160.30
Intangible assets	99.51	75.93
Right to use assets	418.37	334.66
Other non-financial assets	175.15	66.61
	1,061.06	902.80
Total assets	76,854.67	67,112.17
LIABILITIES AND EQUITY		
Liabilities		
Financials liabilities		
Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprise and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprise and small enterprises	177.99	118.01
Debt securities	4,452.34	7,779.07
Borrowings (other than debt securities)	22,697.33	27,013.93
Lease liabilities	469.99	384.58
Other financials liabilities	3,526.27	4,949.16
	31,323.92	40,244.75
Non-financial liabilities		
Current tax liabilities (net)	7.96	-
Provisions	153.94	109.02
Other non-financial liabilities	151.49	97.11
	313.39	206.13
Equity		
Equity share capital	1,604.19	1,598.04
Instruments entirely equity in nature	6,917.23	5,415.39
Other equity	36,695.94	19,647.86
Total equity	45,217.36	26,661.29
Total liabilities and equity	76,854.67	67,112.17

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Financial Results for the year ended March 31, 2022

2. Disclosure of statement of cash flow as per Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, as amended, as at March 31, 2022 :

Particulars	March 31, 2022	March 31, 2021
Cash flow from operating activities		
Profit before tax	2,424.42	1457.03
Adjustments to reconcile profit before tax to net cash flows:		
Expenses on employee stock option	121.20	81.04
Depreciation and amortization	264.27	237.15
Loss/(profit) on sale/discard of fixed assets	0.46	(4.00)
Interest income on fixed deposits	(384.05)	(640.03)
Gain on sale of mutual funds	(262.52)	(420.33)
Provision for expected credit loss	26.14	217.13
EIR & Hedging adjustment on borrowings	73.66	(2.38)
Loss assets written off	49.25	6.93
Other comprehensive income not part of profit & loss	(0.10)	(19.35)
Interest on borrowings	3,520.02	3,844.45
Interest on lease liabilities	47.68	53.95
Operating profit before working capital changes	5,880.43	4,811.59
Movements in working capital :		
Change in loans	(17,320.75)	(11,198.66)
Change in other financial assets	155.76	965.43
Change in other non financial assets	(108.53)	(32.89)
Change in trade payables	59.98	38.19
Change in other financial liabilities	(1,254.53)	3,405.57
Change in provisions	44.92	12.48
Change in other non-financial liabilities	54.38	16.05
Cash used in operations	(12,488.34)	(1,982.24)
Less: taxes paid (net of refunds)	443.87	360.42
Net cash flow used in operating activities (A)	(12,932.21)	(2,342.66)
Cash flows from investing activities		
Interest income from fixed deposits	418.01	476.77
Purchase of property, plant and equipment	(173.47)	(136.11)
Sale of property, plant and equipment	25.42	23.09
Purchase of current investments	(12,250.00)	(9,170.00)
Proceeds from sale/maturity of current investments	17,952.99	10,081.47
Bank balances not considered as cash and cash equivalents	555.70	(3,740.60)
Net cash used in investing activities (B)	6,528.65	(2,465.38)
Cash flows from financing activities		
Proceeds from issuance of instrument entirely equity in nature (including securities premium) net of share issue expenses	16,569.00	(15.01)
Proceeds from borrowings	7,135.00	14,362.59
Repayment of borrowings	(14,852.00)	(7,719.16)
Interest paid on borrowings	(3,688.38)	(3,773.93)
Payment of lease liabilities	(183.06)	(139.88)
Payment of interest on lease liabilities	(47.68)	(53.95)
Net cash from financing activities (C)	4,932.88	2,660.66
Net increase in cash and cash equivalents (A+B+C)	(1,470.68)	(2,147.38)
Cash and cash equivalents at the beginning of the year	2,923.42	5,070.80
Cash and cash equivalents at the end of the year	1,452.74	2,923.42
Cash and bank balance include		
Cheques in hand	-	33.01
Balance with banks		
In current accounts	27.86	705.06
Deposits with maturity of less than three months	1,424.88	2,185.35
Cash and cash equivalents at the end of the year	1,452.74	2,923.42

3. 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 27, 2022. 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, 2022 are audited by the Statutory Auditors of the Company.
4. Disclosures in compliance with Regulation 52(4) of the SEBI (Listing obligation and disclosure requirement) Regulation, 2015 for year ended March 31, 2022 is attached as Annexure- 1.
5. The Company has consistently applied its significant accounting policies in the preparation of its annual financial statements during the year ended March 31, 2022.
6. 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 through assignment in respect of loans not in default during the year ended 31st March 2022

Amount (in lakhs except no of accounts)

Entity/Assignee	Bank/Financial Institution
Count of loan accounts assigned	567
Amount of loan account assigned	3,162.35
Retention of beneficial economic interest (MRR)	10.00%
Weighted Average residual tenure of the loans transferred	67.35 Months
Weighted Average holding period	22.52 Months
Coverage of Tangible security coverage	100%
Number of Transactions	2
Rating wise distribution of rated loans	Unrated

- b) The company has not acquired any loan in default during the year ended 31st March 2022
- c) The company has not transferred/acquired any stressed loan during the year ended 31st March 2022

Ummeed Housing Finance Private Limited

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Financial Results for the year ended March 31, 2022

7. The uncertain economic environment as result impact of COVID-19 continues to prevail as infection rates continue change on a regular basis. On account of resurgence of Covid-19 pandemic in India during year ended March 31, 2022, the Reserve Bank of India introduced Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses vide circular DOR.STR.REC.11/21.04.048/2021-22 dated May 05, 2021 with the objective of alleviating the potential stress to individual borrowers and small businesses. In accordance with the circular, the Company has identified the eligible borrowers and those who agreed with the resolution plan were extended the support under the framework for relief from stress of Covid-19.

For the year ended March 31, 2022, the Company has incorporated estimates, assumptions, and judgements specific to the impact of CoVID-19 pandemic in its assessment of business model, going concern, measurement of impairment loss allowance including relating to the restructuring discussed above. These estimates, including the impairment loss allowance on loan portfolio which stood at Rs. 598.95 lacs as at March 31, 2022 is subject to uncertainty on account of factors explained above and the actual results may differ.

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

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						Amount (in lakhs)
Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year	(31-03-22)
Personal loans	719.52	52.2	-	203.25	464.07	
Corporate persons*	-	-	-	-	-	
of which, MSMEs	-	-	-	-	-	
Others	-	-	-	-	-	
Total	719.52	52.20	-	203.25	464.07	

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

- (b) Disclosures pursuant to RBI Notification-RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 dated 5 May 2021

Description	Individual Borrowers		Small Business
	Personal Loans	Business Loans	
(A) Number of requests received for invoking resolution process	30	6	-
(B) Number of accounts where resolution plan has been implemented under this window	30	6	-
(C) Exposure to accounts mentioned in (B) before implementation of the plan	211.73	51.38	-
(D) Of (C), aggregate amount of debt that was converted into other securities	-	-	-
(E) Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-
(F) Increase in provisions on account of the implementation of the resolution plan	20.78	5.06	-

9. The Company has allotted 53,505 equity shares to eligible employees under Employee stock Option Plan (ESOP) 2017 at a price of Rs. 28.50 per equity share at premium of Rs.18.50 per equity share during the year ended March, 2022. Company has also allotted 6,961 equity shares to eligible employee under Employee stock Option Plan (ESOP) 2017 at a price of Rs.10 per equity share during the year ended March, 2022. Further, During the year ended March 2022, The company has granted 2,21,574 options to eligible employee at a price of Rs. 28.5 per option.
10. The Secured Listed Non Convertible Debentures are 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 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.
11. 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 2022.
12. 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, 2022, and the unaudited published year-to-date figures up to December 31, 2021, being the date of the end of the third quarter of the financial year which were subjected to limited review
14. The Company has availed the exemption provided under SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated October 5, 2021, as regard to disclosure for corresponding quarter results ending March 31, 2021
15. Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
16. 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**

Date: May 27, 2022
Place: Gurugram

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Ashutosh Sharma
Managing Director
DIN: 02582205

Ummeed Housing Finance Private Limited

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Audited Financial Results for the year ended March 31, 2022

Annexure 1- Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

Particulars	For the year ended March 31, 2022
(a) debt-equity ratio	0.60
(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)	45217.36
(g) net profit after tax (in Rs. lakh)	1865.93
(h) earning per share	Basic - Rs. 3.99 per share Diluted - Rs. 3.86 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	0.35
(n) debtors turnover *	NA
(o) inventory turnover *	NA
(p) operating margin (%) *	NA
(q) net profit margin (%)	17.11%
(r) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	0.83%
- Net NPA (%)	0.53%
- Capital Risk Adequacy Ratio (CRAR) %	99.86%

* 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

Place: Gurugram
Date: May 27, 2022

PRAKASH
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AGI WAL

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

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Date: 2022.05.27
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Ashutosh Sharma
Managing Director
DIN: 02582205