

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

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.

December 11, 2020

Sub: Submission of Half Yearly Financial Results ended September 30, 2020 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 December 11, 2020, have approved the unaudited financial results for the half year ended September 30, 2020 and the same is enclosed herewith along with Limited Review 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'**.

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.

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.

Request you to take the same on record.

Thanking you,
Yours faithfully,
For **Ummeed Housing Finance Private Limited**

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Date: 2020.12.11
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Nitin Kumar 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.

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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.

December 11, 2020

Sub: Statement with respect to material deviation in use of proceeds of issue of Non-Convertible Debt Security during the half year ended September 30, 2020

	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 half year ended September 30, 2020.

Please take the above on record.

Thanking you,
 Yours faithfully,
 For **Ummeed Housing Finance Private Limited**

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 Date: 2020.12.11
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Nitin Kumar Agrahari
Company Secretary
ACS 36376

CC:

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 Windsor, 6th Floor, Office No. 604,
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 Email ID: ComplianceCTL-Mumbai@ctltrustee.com.

S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

2nd & 3rd Floor
 Golf View Corporate Tower - B
 Sector - 42, Sector Road
 Gurugram - 122 002, Haryana, India
 Tel: +91 124 681 6000

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

Review Report to
 The Board of Directors
 Ummeed Housing Finance Private Limited

1. We have reviewed the accompanying statement of unaudited financial results of Ummeed Housing Finance Private Limited (the "Company") for the half year ended September 30, 2020 (the "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").
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - "Interim Financial Reporting" ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with recognition and measurement principles laid down in the aforesaid Ind AS 34 specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. We have not audited or reviewed the amounts appearing in the accompanying results for the corresponding half year ended September 30, 2019, which have been presented solely based on the information compiled by management.
6. We draw attention to Note 4 of the financial results, which describes the extent to which the COVID-19 pandemic will impact the Company's operations and its financial metrics including the expected credit loss on financial assets which are highly dependent on future developments, which are uncertain. Our conclusion is not modified in respect of this matter.

For S.R. BATLIBOI & ASSOCIATES LLP
 Chartered Accountants
 ICAI Firm registration number: 101049W/E300004

**CHIRAG
 JAIN**

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per Chirag Jain

Partner

Membership No.: 115385

UDIN: 20115385AAAADM3970

Gurugram

December 11, 2020

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

Unaudited Financial Results for the half year ended September 30, 2020

(Amount in lakhs unless otherwise stated)

Particulars	As at September 30, 2020	As at September 30, 2019
Assets		
Financial assets		
Cash and cash equivalents	5,893.55	1,337.18
Bank balances other than cash and cash equivalents	6,931.92	4,205.91
Derivative financial instruments	37.95	-
Loans	42,704.99	33,209.46
Investments	6,901.78	3,665.63
Other financial assets	855.93	801.55
Total financial assets	63,326.12	43,219.73
Non-financial assets		
Deferred tax assets (net)	230.56	148.33
Property, plant and equipment	91.36	138.43
Other intangible assets	72.87	64.08
Right to use assets	382.57	548.23
Other non-financial assets	289.47	110.84
Total non-financial assets	1,066.83	1,009.91
Total assets	64,392.95	44,229.64
Liabilities and equity		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
(i) total outstanding dues to micro and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro and small enterprises	120.67	102.14
Debt securities	7,774.07	2,987.08
Borrowings (other than debt securities)	27,962.96	24,671.93
Derivative financial instruments	-	10.79
Other financial liabilities	1,856.90	1,740.01
Total financial liabilities	37,714.60	29,511.95
Non-financial liabilities		
Current tax liabilities (net)	171.13	57.51
Provisions	89.27	94.97
Other non-financial liabilities	468.99	971.02
Total non-financial liabilities	729.39	1,123.50
Equity		
Equity share capital	1,598.04	1,598.04
Instruments entirely equity in nature	5,415.39	3,554.01
Other equity	18,935.53	8,442.14
Total equity	25,948.96	13,594.19
Total liabilities and equity	64,392.95	44,229.64

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

ASHUTOSH SHARMA
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Date: 2020.12.11
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Ashutosh Sharma
Managing Director

Place: Gurugram
Date: December 11, 2020

Ummeed Housing Finance Private Limited

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Unaudited Financial Results for the half year ended September 30, 2020

(Amount in lakhs unless otherwise stated)

Particulars	For the half year ended	
	September 30, 2020	September 30, 2019
Revenue from operations		
Interest income	3,724.40	2,814.72
Dividend income	-	8.74
Fees and commission income	72.67	180.78
Net gain on derecognition of financial instrument under amortised cost category	-	408.52
Net gain on fair value changes	302.36	93.68
Total revenue from operations	4,099.43	3,506.44
Other income	9.73	64.24
Total income	4,109.16	3,570.68
Expenses		
Finance cost	1,895.12	1,512.60
Impairment on financial instruments	28.42	32.55
Employee benefits expenses	1,211.59	1,027.53
Depreciation and amortization	118.46	113.69
Other expenses	284.31	303.77
Total expenses	3,537.90	2,990.14
Profit before tax	571.26	580.54
Tax expense		
Current tax	123.87	75.61
Deferred tax (credit)	(11.27)	70.50
Total tax expense	112.60	146.11
Profit for the period (A)	458.66	434.43
Other comprehensive income		
Items that will not be reclassified to profit or loss		
Remeasurements of defined benefit liability and hedging instrument	(18.77)	(22.13)
Income tax impact	4.72	5.57
Total other comprehensive income, net of Income tax (B)	(14.05)	(16.56)
Total comprehensive income for the period (A+B)	444.61	417.87
Earning per equity share (par share value of Rs. 10 each)		
Basic* (Rs.)	1.03	1.24
Diluted* (Rs.)	0.98	1.19

*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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Ashutosh Sharma
Managing Director

Place: Gurugram

Date: December 11, 2020

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Unaudited Financial Results for the half year ended September 30, 2020

- The above financial results have been reviewed by the Audit Committee and have been approved and taken on record by the Board of Directors at their meetings held on December 11, 2020 and subject to limited review by the statutory auditors of the Company.
- The Company has adopted Indian Accounting Standards (Ind AS) notified under section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from April 1, 2020 and effective date of the transition is April 1, 2019. Such transition has been carried out from the erstwhile Accounting Standards under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (collectively referred as "the previous GAAP"). Accordingly, the impact of transition has been recorded in the opening retained earnings as at April 1, 2019.

The corresponding period figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods duly re-stated to Ind AS. These Ind AS adjustments have not been reviewed by the statutory auditors. However, the management has exercised necessary due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.

These financial results have been drawn on the basis of Ind AS that are applicable to the Company as at September 30, 2019 based on MCA Notification G.S.R. 111(E) and G.S.R. 365(E) dated February 16, 2015 and March 31, 2016 respectively. There is a possibility that these financial results for the current and previous period may require adjustments due to change in the financial reporting requirements arising from new standards, modification to the existing standards, guidelines issued by Ministry of Corporate Affairs and NHB or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS- 101.

As required by the paragraph 32 of Ind AS 101, reconciliation of the financial results to those reported under Previous GAAP is summarized as follows:

	Rs. In Lakhs
Reconciliation of the financial results as per previous GAAP	Half year ended September 30, 2019
Net Profit after tax for the six months ended September 30, 2019 as per previous Indian GAAP	224.81
Add/(Less) Ind AS Adjustments:	
Effective Interest rate (EIR) for amortisation Income & Expenses-financial assets at amortised cost	(95.20)
EIR for amortisation of Expenses- financial liabilities at amortised cost	50.36
Application of Expected Credit Loss (ECL) on financial assets	(18.14)
Gain from excess interest spread on assignment transactions	381.91
Fair valuation of Employee Stock Options	(5.74)
Others	(33.07)
Tax impact on above adjustments	(70.50)
Net Profit after tax under Ind AS	434.43
Other Comprehensive Income (Net of Tax)	(16.56)
Total Comprehensive Income under Ind AS	417.87

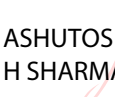
- In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020. April 17, 2020 and May 23, 2020 (RBI Regulatory Package) the Company has offered moratorium on the payment of Instalments and/or interest, as applicable, falling due between March 01, 2020 and August 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, 2020 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:

	Rs. In Lakhs	
Particulars	September 30, 2020	March 31, 2020
Amount in SMA/Overdue categories (as of 29 February 2020)	189.66	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	155.32
Respective amount where asset classification benefits is extended	160.52	22.87
Provisions made in terms of paragraph 5 of the circular** (As per Ind AS)	19.68	5.48
Provisions adjusted during the respective accounting periods against slippages and the residual provisions in terms of paragraph 6	-	-
Residual Provisions in terms of paragraph 6 of the circular (As per Ind AS)	19.68	5.48

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

This includes overall additional provision on account of Covid-19


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Unaudited Financial Results for the half year ended September 30, 2020

4. The COVID – 19 pandemic continues to impact the global and local economic activity in India. While there has been some improvement in economic activities during the current half year, the continued slowdown has led to a decrease in loan originations and efficiency of collection efforts. The extent to which the COVID–19 will continue to impact Company’s results, including provisions, remain uncertain and would depend upon the time taken for economic activities to revert to normal levels. The Company has recorded an expected credit loss provision of Rs. 395.74 lakhs in respect of its loans and advance which includes a management overlay of Rs. 154.02 lacs as at September 30, 2020 based on the information available at this point in time to reflect among other things an increased risk of deterioration in macro-economic factors.

In assessing the recoverability of loans, receivables and investments, the Company has considered internal and external sources of information, including credit reports, economic forecasts and industry reports up to the date of approval of these financial results. Since the situation continue to evolve, its effect on the operations of the Company may be different from that estimated as at the date of approval of these financial results. The Company will continue to closely monitor material changes in markets and future economic conditions.

5. The Government of India, Ministry of Finance, vide its notification dated 23 October 2020. had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether moratorium was availed or not. The Company has credited the ex-gratia amount in the eligible borrower's statement of account, as directed in the Scheme. Further, as provided in Scheme, the Company will be filing the claim for the ex-gratia amount with State Bank of India (the Nodal agency under the Scheme).
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, the Company has not classified any account as NPA, as per NHB norms, as NPA after August 31, 2020 which was not NPA as of August 31, 2020. Further, in light of the interim order, even accounts that would have otherwise been classified as NPA post August 31, 2020 have not been and will not be, classified as NPA till such time that the Hon'ble Supreme Court rules finally on the matter.
7. The Company operates in a single reportable operating segment of providing loans as per the requirement of Ind AS 108 - Operating Segment.
8. Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
9. 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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Date: 2020.12.11
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Ashutosh Sharma
Managing Director

Place: Gurugram

Date: December 11, 2020

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

Particulars	Half yearly ended September 30, 2020
(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% of outstanding secured Non- Convertible Debentures.
(c) debt-equity ratio	1.38
(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*;	0.43
(g) interest service coverage ratio#;	1.31
(h) outstanding redeemable debentures (quantity and value);	Refer Annexure-III
(i) debenture redemption reserve;	Not Applicable
(j) net worth;	Rs. 25,948.96 Lakhs
(k) net profit after tax;	Rs. 458.66 Lakhs
(i) earning per share;	Basic - Rs. 1.03 per share Diluted - Rs. 0.98 per share

Note:

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

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

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

Place: Gurugram
 Date: December 11, 2020

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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	07/04/2020	49.53	Interest	07/04/2020
2	INE870W07019	07/04/2020	49.53	Interest	07/04/2020
3	INE870W07027	15/06/2020	91.00	Interest	15/06/2020
4	INE870W07035	16/09/2020	29.99	Interest	16/09/2020

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	05/10/2020	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	To be paid
4	INE870W07035	16/12/2020	29.67	Interest	To be paid
5	INE870W07043	01/01/2021	223.96	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	1,400.00	
4	INE870W07035	16/06/2020	100	1,000,000	1,000.00	Secured Rated Listed Redeemable Non-convertible Debentures
5	INE870W07043	01/07/2020	380	1,000,000	3,800.00	
		Total			7,819.00	

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