

# 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

November 12, 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 outcome of the Board Meeting held on 12<sup>th</sup> November 2021**

---

<b>Ref: Scrip Code</b>	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, if any, we hereby:

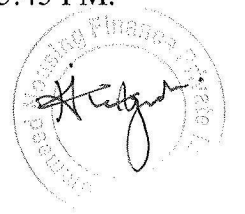
- inform you that the Board of Directors in their meeting held on November 12, 2021, have approved the unaudited financial results for the quarter/half year ended 30<sup>th</sup> September 2021 and the same is enclosed herewith along with Limited Review Report given by the Statutory Auditors thereon; and
- enclose the information as required under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 52 (7A) of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulation, 2015, we hereby confirm that there were no deviations in use of proceeds of issue of Non-Convertible Debt Security from the objects stated in respective offer document for the period ended 30<sup>th</sup> September 2021.

We hereby declare that Statutory Auditors have issued their limited review 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.

Please note that the board meeting was commenced at 04:30 PM and concluded at 05:45 PM.



## UMMEED HOUSING FINANCE PRIVATE LIMITED

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

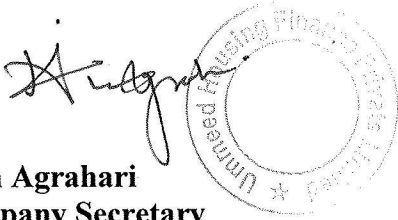
Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens, Golf Course Extn. Road, Sector 61, Gurugram-122102

CIN: U65922HR2016PTC057984

Request you to take the same on record.

Thanking you,

For Ummeed Housing Finance Private Limited



**Nitin Agrahari**  
**Company Secretary**

CC:

**Catalyst Trusteeship Limited**

Windsor, 6<sup>th</sup> Floor, Office No. 604,

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

Email ID: [ComplianceCTL-Mumbai@ctltrustee.com](mailto:ComplianceCTL-Mumbai@ctltrustee.com).

**Independent Auditor's Review Report on the Quarterly and Year to date 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 quarter year ended September 30, 2021 and year to date from April 1, 2021 to September 30, 2021 (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 draw attention to Note 5 of the financial results, which describes the continuing impact of the COVID-19 pandemic on the Company's operations and its financial metrics, particularly on the expected credit loss on financial assets which are dependent on uncertain future events.

Our conclusion is not modified in respect of this matter.

6. The figures for the previous quarter ended June 30, 2021, as reported in these unaudited financial results have been approved by the Company's Board of Directors, but have not been subjected to a review.

**For S.R. BATLIBOI & ASSOCIATES LLP**  
Chartered Accountants

ICAI Firm registration number: 101049W/E300004

**CHIRAG  
JAIN**

Digitally signed by CHIRAG JAIN  
DN: cn=CHIRAG JAIN, c=IN,  
o=Personal,  
email=chirag3.jain@srb.in  
Date: 2021.11.12 17:26:53 +05'30'

per Chirag Jain

Partner

Membership No.: 115385

UDIN: 21115385AAAACU9427

Bengaluru

November 12, 2021

**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 quarter and half year ended on September 30, 2021

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

Particulars	Three months period ended		Six months period ended		Year ended
	September 30, 2021	June 30, 2021	September 30, 2021	September 30, 2020	March 31, 2021
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
<b>Revenue from operations</b>					
Interest income	2,162.20	2,199.80	4,362.00	3,724.40	7,906.18
Fees and commission income	115.79	55.44	171.23	72.67	329.35
Net gain on fair value changes	89.43	68.94	158.37	302.36	420.33
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	401.06
<b>Total revenue from operations</b>	<b>2,367.42</b>	<b>2,324.18</b>	<b>4,691.60</b>	<b>4,099.43</b>	<b>9,056.92</b>
Other income	2.13	1.13	3.26	9.73	39.88
<b>Total income</b>	<b>2,369.55</b>	<b>2,325.31</b>	<b>4,694.86</b>	<b>4,109.16</b>	<b>9,096.80</b>
<b>Expenses</b>					
Finance costs	918.36	937.48	1,855.84	1,895.12	3,898.40
Impairment on financial instruments	95.95	21.18	117.13	28.42	224.06
Employee benefits expenses	893.54	714.38	1,607.92	1,211.59	2,536.25
Depreciation, amortization and impairment	65.87	60.61	126.48	118.46	237.15
Other expenses	204.37	180.37	384.74	284.31	743.91
<b>Total expenses</b>	<b>2,178.09</b>	<b>1,914.02</b>	<b>4,092.11</b>	<b>3,537.90</b>	<b>7,639.77</b>
<b>Profit before tax</b>	<b>191.46</b>	<b>411.29</b>	<b>602.75</b>	<b>571.26</b>	<b>1,457.03</b>
<b>Tax expense:</b>					
Current tax					
Pertaining to profit for the current period/year	77.02	130.98	208.00	123.87	350.07
Adjustment of tax relating to earlier periods	-	-	-	-	0.76
Deferred tax	(58.98)	(18.90)	(77.88)	(11.27)	(24.78)
<b>Total tax expense</b>	<b>18.04</b>	<b>112.08</b>	<b>130.12</b>	<b>112.60</b>	<b>326.05</b>
Profit for the period/year	<b>173.42</b>	<b>299.21</b>	<b>472.63</b>	<b>458.66</b>	<b>1,130.98</b>
<b>Other comprehensive income</b>					
(A) (i) Items that will not be reclassified to profit or loss					
(a) Remeasurement gain of defined benefit plan	(7.95)	-	(7.95)	0.85	0.32
(ii) Income tax impact on above	2.00	-	2.00	(0.21)	(0.08)
(B) (i) Items that will be reclassified					
(a) Derivative instruments in Cash flow hedge	(16.39)	16.17	(0.22)	(19.62)	(19.67)
(ii) Income tax impact on above	4.15	(4.10)	0.05	4.93	4.95
<b>Other comprehensive income (net of tax) (A+B)</b>	<b>(18.19)</b>	<b>12.07</b>	<b>(6.12)</b>	<b>(14.05)</b>	<b>(14.48)</b>
<b>Total comprehensive income for the period/year</b>	<b>155.23</b>	<b>311.28</b>	<b>466.51</b>	<b>444.61</b>	<b>1,116.50</b>
<b>Earnings per equity share (per share value of Rs 10. each)</b>					
Basic* (Rs.)	0.40	0.70	1.10	1.03	2.62
Diluted* (Rs.)	0.38	0.68	1.06	0.98	2.56

\*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**

ASHUTOSH SHARMA  
Digitally signed by  
ASHUTOSH SHARMA  
Date: 2021.11.12  
17:00:16 +05'30'

**Ashutosh Sharma**  
Managing Director  
DIN: 02582205

Date: November 12, 2021  
Place: Gurugram

**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 quarter and half year ended on September 30, 2021

**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 September 30, 2021

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

Particulars	September 30, 2021	March 31, 2021
	Unaudited	Audited
<b>ASSETS</b>		
<b>Financials assets</b>		
Cash and cash equivalents	1,483.03	2,923.42
Bank balances other than cash and cash equivalents	10,127.74	5,218.36
Derivative financial instruments	45.92	32.63
Loans	56,349.27	50,137.71
Investments	13,612.57	5,860.49
Other financials assets	889.45	2,036.76
	<b>82,507.98</b>	<b>66,209.37</b>
<b>Non-financials assets</b>		
Current tax assets (net)	84.79	15.21
Deffered tax assets (net)	330.03	250.09
Property, plant and equipment	204.56	160.30
Intangible assets	82.17	75.93
Right to use assets	406.60	334.66
Other non-financial assets	273.50	66.61
	<b>1,381.65</b>	<b>902.80</b>
<b>Total assets</b>	<b>83,889.63</b>	<b>67,112.17</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Financials liabilities</b>		
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	384.68	118.01
Debt securities	7,457.47	7,779.07
Borrowings (other than debt securities)	25,916.33	27,013.93
Lease liabilities	460.15	384.58
Other financials liabilities	5,664.03	4,949.16
	<b>39,882.66</b>	<b>40,244.75</b>
<b>Non-financial liabilities</b>		
Provisions	144.57	109.02
Other non-financial liabilities	56.67	97.11
	<b>201.24</b>	<b>206.13</b>
<b>Equity</b>		
Equity share capital	1,598.63	1,598.04
Instruments entirely equity in nature	6,917.23	5,415.39
Other equity	35,289.87	19,647.86
<b>Total equity</b>	<b>43,805.73</b>	<b>26,661.29</b>
<b>Total liabilities and equity</b>	<b>83,889.63</b>	<b>67,112.17</b>

**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 quarter and half year ended on September 30, 2021

- 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, for the half year ended September 30, 2021 :

(Amount in Rs. lakhs unless stated otherwise)	
Particulars	September 30, 2021
<b>Cash flow from operating activities</b>	
<b>Profit before tax</b>	602.75
Adjustments to reconcile profit before tax to net cash flows:	
Share based payments	47.55
Depreciation and amortization	126.48
Loss on sale/discard of fixed assets	0.47
Net gain on fair value changes	(158.37)
Impairment on financial instruments	109.09
Provision for gratuity/leave encashment	19.40
Unwinding of interest income on security deposit	(3.26)
Loss assets written off	8.03
Interest on lease liabilities	25.12
<b>Operating profit before working capital changes</b>	<b>777.28</b>
<i>Movements in working capital:</i>	
Change in loans	(6,320.49)
Change in financial assets and other assets	947.27
Change in financial liabilities and other liabilities	941.10
<b>Cash used in operations</b>	<b>(3,654.85)</b>
Less: taxes paid (net of refunds)	(281.14)
<b>Net cash flow used in operating activities (A)</b>	<b>(3,935.99)</b>
<b>Cash flows from investing activities</b>	
Purchase of property, plant and equipment and intangibles	(104.35)
Sale of property, plant and equipment	3.91
Purchase of investments	(11,300.00)
Proceeds from sale/maturity of investments	3,706.29
Investments in term deposits	(4,909.38)
<b>Net cash used in investing activities (B)</b>	<b>(12,603.53)</b>
<b>Cash flows from financing activities</b>	
Proceeds from issuance of equity & instrument entirely equity in nature (including securities premium) net of share issue expenses	16,630.35
Proceeds from borrowings	4,185.60
Repayment of borrowings	(5,618.31)
Payment of lease liabilities	(73.39)
Payment of interest on lease liabilities	(25.12)
<b>Net cash from financing activities (C)</b>	<b>15,099.13</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>	<b>(1,440.39)</b>
Cash and cash equivalents at the beginning of the period	2,923.42
<b>Cash and cash equivalents at the end of the period</b>	<b>1,483.03</b>
<b>Cash and bank balance include</b>	
Balance with banks	
In current accounts	75.45
Deposits with maturity of less than three months	1,407.59
<b>Cash and cash equivalents at the end of the period</b>	<b>1,483.03</b>

- 3 The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 12, 2021, and subjected to limited review by statutory auditors, pursuant to regulation 52 of SEBI (Listing Obligations and disclosure requirements) Regulations, 2015, as amended. Any application guidance / clarifications / directions issued by the Reserve Bank of India, the NHB or other regulators are implemented as and when they are issued / become applicable. The financial results are prepared following the same accounting policies and practices as those followed in the audited annual financial statements for the year ended March 31, 2021. The figures for quarter ended June 30, 2021 are approved by the Board of Directors and were not subject to limited review by Statutory Auditors of the Company.
- 4 During the period ended September 30, 2021, the Company has raised Rs. 16,800 lakhs by issuing 74,50,772 shares (both equity and preference) and Rs. 11.89 lakhs by issuing 11,88,552 optionally convertible non cumulative redeemable preference shares.
- 5 The extent to which the Covid 19 pandemic will continue to impact the Company's operations and financials metrics depend on future developments, which are uncertain. As at September 30, 2021, the Company believes that the provision for expected credit loss has been recorded considering the reasonable and supportable information available up to the date of approval of these financial results. Based on current indicators of future economic conditions, the Company expects to recover carrying amount of the financial assets. The Company will continue to closely monitor any material changes to future economic conditions and resultant impact, if any, on the expected credit loss provisions.



**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 quarter and half year ended on September 30, 2021

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

Amount (in lakhs except no of accounts)

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Personal loans	92	769.48	-	5.71	142.73
Corporate persons*	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>92</b>	<b>769.48</b>	<b>-</b>	<b>5.71</b>	<b>142.73</b>

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

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

Amount (in lakhs except no of accounts)

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
Personal loans	789.67	35.57	-	34.58	719.52
Corporate persons*	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>789.67</b>	<b>35.57</b>	<b>-</b>	<b>34.58</b>	<b>719.52</b>

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

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

Amount (in lakhs except no of accounts)

Description	Individual Borrowers		Small Business
	Personal Loans	Business Loans	
(A) Number of requests received for invoking resolution process under Part A	12	4	-
(B) Number of accounts where resolution plan has been implemented under this window	12	4	-
(C) Exposure to accounts mentioned in (B) before implementation of the plan	78.92	21.57	-
(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	4.51	1.26	-

- 7 The Company has allotted 4906 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.
- 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 stakeholders 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 Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
- 11 Pursuant to the SEBI circular dated October 5, 2021, the Company has elected an option to not to present the figures for the corresponding quarter dated September 30, 2020 and cash flow statement for the half year ended September 30, 2020.
- 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

ASHUTOSH SHARMA  
Digitally signed by  
ASHUTOSH SHARMA  
Date: 2021.11.12  
17:02:42 +05'30'  
Ashutosh Sharma  
Managing Director  
DIN: 02582205

Date: November 12, 2021  
Place: Gurugram

**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 quarter and half year ended on September 30, 2021

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

Particulars	For the period ended September 30, 2021
(a) debt-equity ratio	0.76
(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	NIL
(f) net worth (in Rs. lakh)	43805.73
(g) net profit after tax (in Rs. lakh)	472.63
(h) earning per share	Basic - Rs. 1.10 per share Diluted - Rs. 1.06 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	0.398
(n) debtors turnover	NA
(o) inventory turnover	NA
(p) operating margin (%)	NA
(q) net profit margin (%)	10.07%
(i) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	1.15%
- Net NPA (%)	0.75%

**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

For and on behalf of the Board of Directors of  
**Ummeed Housing Finance Private Limited**ASHUTOSH SHARMA  
Digitally signed by  
ASHUTOSH SHARMA  
Date: 2021.11.12  
17:03:04 +05'30'Ashutosh Sharma  
Managing Director  
DIN: 02582205

Place: Gurugram

Date: November 12, 2021