

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

August 09, 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 August 09, 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 August 09, 2022, have approved the unaudited financial results for the quarter ended June 30, 2022, 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 LODR Regulations.


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.

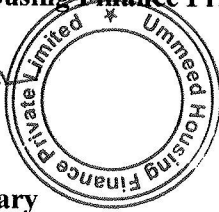
As required under Regulation 54 of the SEBI LODR Regulations, we inform you that the NCDs are secured by way of exclusive hypothecation of specified receivables to the extent of 110% of outstanding secured NCDs as per the terms of offer document and/or information memorandum and/or debenture trust deed, 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 03:30 PM and concluded 05:00 PM.

Request you to take the same on record.

Thanking you,
For Ummeed Housing Finance Private Limited


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

Head Office : 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 Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation and 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 ended 30 June 2022 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. The Company's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" 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 and in compliance with Regulation 52 of the Listing Regulations. The Statement has been approved by the Company's Board of Directors. 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 the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') 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.

For Agiwal & Associates

Chartered Accountants

ICAI Firm registration number: 000181N

CA P.C. Agiwal

Partner

Membership No.: 080475

UDIN: 22080475AOQLYZ5425



Place: Gurugram

Date: August 09, 2022

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 quarter ended on June 30, 2022

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

Particulars	Quarter ended		Year ended
	June 30, 2022	March 31, 2022	March 31, 2022
	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations			
Interest income	2,874.24	2,653.27	9,462.99
Fees and commission income	215.71	135.51	458.24
Net gain on fair value changes	7.94	27.38	262.52
Net gain on derecognition of financial instruments under amortised cost category	-	539.48	539.48
Total revenue from operations	3,097.89	3,355.64	10,723.23
Other income	46.27	139.72	182.85
Total income	3,144.16	3,495.36	10,906.08
Expenses			
Finance costs	749.28	796.98	3,567.70
Impairment on financial instruments	14.15	18.54	75.39
Employee benefits expenses	1122.62	937.66	3,518.19
Depreciation, amortization and impairment	72.25	65.52	264.27
Other expenses	340.28	405.72	1,056.11
Total expenses	2,298.58	2,224.42	8,481.66
Profit before tax	845.58	1270.94	2,424.42
Tax expense:			
Current tax			
Pertaining to profit for the current period/year	205.60	144.46	487.54
Adjustment of tax relating to earlier periods	-	66.18	(23.22)
Deferred tax	26.15	73.70	94.17
Total tax expense	231.75	284.34	558.49
Profit for the period/year	613.83	986.60	1,865.93
Other comprehensive income			
(A) (i) Items that will not be reclassified to profit or loss			
(a) Remeasurement gain of defined benefit plan	-	(2.53)	(1.68)
(ii) Income tax impact on above	-	0.63	0.42
(B) (i) Items that will be reclassified			
(a) Derivative instruments in Cash flow hedge	(18.42)	21.20	1.58
(ii) Income tax impact on above	4.64	(5.34)	(0.40)
Other comprehensive income (net of tax) (A+B)	(13.78)	13.96	(0.08)
Total comprehensive income for the period/year	600.05	1,000.56	1,865.85
Earnings per equity share (per share value of Rs 10. each)			
Basic* (Rs.)	1.22	1.95	3.99
Diluted* (Rs.)	1.18	1.81	3.86

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

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



Date: August 09, 2022
Place: Gurugram



Sachin Grover
Sachin Grover
Whole Time Director
DIN: 07387359

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Financial Results for the quarter ended on June 30, 2022

Notes

1 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 August 09, 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 June 30, 2022 are reviewed by the Statutory Auditors of the Company.

2 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing obligation and disclosure requirement) Regulation, 2015 for quarter ended June 30, 2022 is attached as Annexure- 1.

3 The Company has consistently applied Its significant accounting policies in the preparation of its annual financial statements during the quarter ended June 30, 2022

4 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 quarter ended June 30, 2022

Entity/Assignee	Amount (in lakhs except no of accounts)
Bank/Financial Institution	
Count of loan accounts transferred	621
Amount of loan account transferred	3,855.44
Retention of beneficial economic interest (MRR)	10.00%
Weighted Average residual tenure of the loans transferred	123.75 Months
Weighted Average holding period	35.94 Months
Coverage of Tangible security coverage	100%
Number of Transactions	1
Rating wise distribution of rated loans	ICRA AA(SO)

b) The company has not acquired any loan in default during the quarter ended June 30, 2022

c) The company has not transferred/acquired any stressed loan during the quarter ended June 30, 2022

5 The company has granted 1,03,000 options to eligible employee at a price of Rs. 28.5 per option during the quarter ended June 30, 2022

6 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.

7 Pursuant to the SEBI circular SEBI/HO/DDHS/CIR/2021/0000000637 dated October 5, 2021, the Company has elected an option to not to present the figures for the corresponding quarter dated June 30, 2021.

8 The Company operates in a single reportable operating segment of providing loans as per the requirement of Ind AS 108 - Operating Segment.

9 Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.

10 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



Sachin Grover
Sachin Grover
Whole Time Director
DIN: 07387359

Date: August 09, 2022
Place: Gurugram

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CIN: U65922HR2016PTC057984

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Financial Results for the quarter ended on June 30, 2022

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

Particulars	For the period ended June 30, 2022
(a) debt-equity ratio	0.94
(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)	45238.18
(g) net profit after tax (in Rs. lakh)	613.83
(h) earning per share	Basic - Rs. 1.22 per share Diluted - Rs. 1.18 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	0.47
(n) debtors turnover *	NA
(o) inventory turnover *	NA
(p) operating margin (%) *	NA
(q) net profit margin (%)	19.52%
(r) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	0.96%
- Net NPA (%)	0.62%
- Capital Risk Adequacy Ratio (CRAR) %	86.22%

* 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 - Deferred tax assets - Intangible assets

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 LimitedSachin Grover
Whole Time Director
DIN: 07387359Place: Gurugram
Date: August 09, 2022