

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

November 10, 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.

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

Sub: Outcome of the Board Meeting held on November 10, 2022, including -

- 1. Unaudited Financial results along with the Limited Review report for the quarter and half year ended September 30, 2022;**
- 2. Additional information in compliance with Regulation 52(2)(e), 52(4), 52(7), and 52(7A) 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,

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 SEBI LODR Regulations, if any, we are hereby:

- Informing you that the Board of Directors in their meeting held on November 10, 2022, on recommendation of Audit Committee, have approved the unaudited financial results for the quarter and half year ended September 30, 2022, and copies of financial results along with statement of assets and liabilities and statement of cashflows enclosed herewith along with Limited Review Report given by the Statutory Auditors thereon; and
- Enclosing 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 per Regulation 52(2)(e) of SEBI LODR Regulations, we confirm that the Statutory Auditors have issued their Limited Review Report with an unmodified opinion.

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 extent and nature of security as disclosed in financial results for the quarter and half year ended September 30, 2022, and enclosed security cover certificate as per Regulation 54(3) of the SEBI LODR Regulations read with SEBI Circular dated May 19, 2022.

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CIN: U65922HR2016PTC057984

Please note that the board meeting was commenced at 05:30 PM and concluded 08:45 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

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 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 ended September 30, 2022 and year to date from April 01, 2022 to September 30, 2022 (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. 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.
5. The comparative Ind AS financial information of the Company for the corresponding quarter and period ended September 30, 2021, included in these Ind AS financial results, were reviewed by the predecessor auditor who expressed an unmodified conclusion on those financial results on November 12, 2021.

For Agiwal & Associates

Chartered Accountants

ICAI Firm registration number: 000181N

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CA P.C. Agiwal

Partner

Membership No.: 080475

UDIN: 22080475BCTVWV8355

New Delhi

November 10, 2022

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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Financial Results for the Quarter and Half year ended on September 30, 2022

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

Particulars	Quarter ended			Half Year ended		Year ended
	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations						
Interest income	3,286.90	2,874.24	2,162.20	6,161.13	4,362.00	9,462.99
Fees and commission income	213.95	198.86	115.79	429.66	171.23	458.24
Net gain on fair value changes	68.18	7.94	89.43	76.12	158.37	262.52
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	539.48
Total revenue from operations	3,569.03	3,081.04	2,367.42	6,666.91	4,691.60	10,723.23
Other income	25.37	46.27	2.13	71.65	3.26	182.85
Total income	3,594.40	3,127.31	2,369.55	6,738.56	4,694.86	10,906.08
Expenses						
Finance costs	964.14	749.28	918.36	1713.42	1855.84	3567.70
Impairment on financial instruments	(27.53)	14.15	95.95	(13.38)	117.13	75.39
Employee benefits expenses	1241.71	1122.62	893.54	2364.33	1607.92	3518.19
Depreciation, amortization and impairment	86.19	72.25	65.87	158.44	126.48	264.27
Other expenses	425.83	323.43	204.37	766.11	384.74	1056.11
Total expenses	2,690.34	2,281.73	2,178.09	4,988.92	4,092.11	8,481.66
Profit before tax	904.06	845.58	191.46	1,749.64	602.75	2,424.42
Tax expense:						
Current tax						
Pertaining to profit for the current period/year	203.33	205.60	77.02	408.94	208.00	487.54
Adjustment of tax relating to earlier periods	-	-	-	-	-	(23.22)
Deferred tax	5.91	26.15	(58.98)	32.07	(77.88)	94.17
Total tax expense	209.24	231.75	18.04	441.01	130.12	558.49
Profit for the period/year	694.82	613.83	173.42	1,308.63	472.63	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	-	-	(7.95)	-	(7.95)	(1.68)
(ii) Income tax impact on above	-	-	2.00	-	2.00	0.42
(B) (i) Items that will be reclassified						
(a) Derivative instruments in Cash flow hedge	(34.86)	(18.42)	(16.39)	(53.28)	(0.22)	1.58
(ii) Income tax impact on above	8.77	4.64	4.15	13.41	0.05	(0.40)
Other comprehensive income (net of tax) (A+B)	(26.09)	(13.78)	(18.19)	(39.87)	(6.12)	(0.09)
Total comprehensive income for the period/year	668.73	600.05	155.23	1,268.76	466.51	1,865.84
Earnings per equity share (per share value of Rs 10. each)						
Basic* (Rs.)	1.38	1.22	0.40	2.59	1.10	3.99
Diluted* (Rs.)	1.27	1.18	0.38	2.51	1.06	3.86

*EPS and DPS for Quarter ended September 22, September 21, June 22 and Half year ended September 22, September 21 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

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Date: November 10, 2022
Place: New Delhi

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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Financial Results for the Quarter and Half year ended on September 30, 2022

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, 2022

	(Amount in Rs. lakhs unless stated otherwise)	
	September 30, 2022	March 31, 2022
ASSETS		
Financials assets		
Cash and cash equivalents	1,539.86	1,452.74
Bank balances other than cash and cash equivalents	8,185.37	4,628.70
Derivative financial instruments	7.25	75.65
Loans	84,567.65	67,383.07
Investments	2,593.62	420.00
Other financials assets	1,610.16	1,833.45
	98,503.91	75,793.61
Non-financials assets		
Deffered tax assets (net)	137.29	155.95
Property, plant and equipment	255.03	212.08
Intangible assets	104.77	99.51
Right to use assets	349.51	418.37
Other non-financial assets	141.99	175.15
	988.59	1,061.06
Asset held for Sale	62.45	-
Total assets	99,554.95	76,854.67
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	298.24	177.99
Debt securities	6,338.01	4,452.34
Borrowings (other than debt securities)	43,774.90	22,697.33
Lease liabilities	392.51	469.99
Other financials liabilities	1,909.10	3,526.27
	52,712.76	31,323.92
Non-financial liabilities		
Current tax liabilities (net)	15.32	7.96
Provisions	175.55	153.94
Other non-financial liabilities	101.54	151.49
	292.41	313.39
Equity		
Equity share capital	1,604.19	1,604.19
Instruments entirely equity in nature	6,917.23	6,917.23
Other equity	38,028.36	36,695.94
Total equity	46,549.78	45,217.36
Total liabilities and equity	99,554.95	76,854.67

Unmeed Housing Finance Private Limited

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Financial Results for the Quarter and Half year ended on September 30, 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 September 30, 2022 :

	(Amount in Rs. lakhs unless stated otherwise)	
	September 30, 2022	September 30, 2021
Cash flow from operating activities		
Profit before tax	1,749.64	602.75
Adjustments to reconcile profit before tax to net cash flows:		
Expenses on employee stock option	65.49	47.55
Depreciation and amortization	158.44	126.48
Loss on sale/discard of fixed assets	-	0.47
Interest income on fixed deposits	(238.61)	(185.12)
Gain on sale of mutual funds	(76.12)	(158.37)
Impairment on financial instruments	(28.13)	109.09
EIR & Hedging adjustment on borrowings	(225.70)	7.43
Assets written off	14.75	8.03
Other comprehensive income not part of profit & loss	(53.28)	(8.17)
Interest on borrowings	1,693.05	1,830.71
Interest on lease liabilities	20.37	25.12
Operating profit before working capital changes	3,079.90	2,405.97
Movements in working capital :		
Change in loans	(17,171.20)	(6,328.68)
Change in other financial assets	227.28	1,133.22
Change in other non financial assets	33.16	(200.80)
Change in trade payables	120.25	266.67
Change in other financial liabilities	(1,600.24)	708.21
Change in other non-financial liabilities	(28.35)	(4.89)
Cash used in operations	(15,339.20)	(2,020.31)
Less: taxes paid (net of refunds)	400.52	281.14
Net cash flow used in operating activities (A)	(15,739.72)	(2,301.45)
Cash flows from investing activities		
Interest income from fixed deposits	97.08	222.75
Purchase of property, plant and equipment	(102.63)	(99.98)
Sale of property, plant and equipment	0.01	3.91
Purchase of Mutual fund Units	(4,600.00)	(11,300.00)
Proceeds from sale/maturity of Mutual fund Units	2,502.49	3,706.29
Investment in deposits with Bank	(3,415.15)	(4,947.01)
Net cash used in investing activities (B)	(5,518.20)	(12,414.04)
Cash flows from financing activities		
Proceeds from issuance of instrument entirely equity in nature (including securities premium)	-	16,889.19
Payment of share issue expense	(1.85)	(258.84)
Proceeds from borrowings	29,187.22	4,185.60
Repayment of borrowings	(5,998.25)	(5,618.30)
Interest paid on borrowings	(1,709.98)	(1,824.05)
Payment of lease liabilities	(106.31)	(73.39)
Payment of interest on lease liabilities	(25.79)	(25.12)
Net cash from financing activities (C)	21,345.04	13,275.09
Net increase in cash and cash equivalents (A+B+C)	87.12	(1,440.39)
Cash and cash equivalents at the beginning of the year	1,452.74	2,923.42
Cash and cash equivalents at the end of the year	1,539.86	1,483.03
Cash and bank balance include		
Balance with banks		
In current accounts	106.75	75.45
Deposits with maturity of less than three months	1,433.11	1,407.59
Cash and cash equivalents at the end of the year	1,539.86	1,483.03

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Financial Results for the Quarter and Half year ended on September 30, 2022

- 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 November 10, 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 half year ended September 30, 2022 are reviewed 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 quarter and half year ended September 30, 2022 is attached as Annexure-I.
- 5 The Company has consistently applied its significant accounting policies in the preparation of its annual financial statements during the quarter and half year ended September 30, 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 in respect of loans not in default during the half year ended September 30, 2022

Entity/Assignee	Bank/Financial Institution	Amount (in lakhs except no of accounts)
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 and half year ended September 30, 2022
- c) The company has not transferred/acquired any stressed loan during the quarter and half year ended September 30, 2022

- 7 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 5 May 2021

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 (30-09-22)
Personal loans**	705.20	35.6	1.11	79.67	588.82
Corporate persons*	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	705.20	35.60	1.11	79.67	588.82

* 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 30 September 2022

****Represents receipts net of interest accruals

- 8 The company has granted 1,41,000 options to eligible employee at a price of Rs. 28.5 per option during the half year ended September 30, 2022
- 9 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.
- 10 The Company operates in a single reportable operating segment of providing loans as per the requirement of Ind AS 108 - Operating Segment.
- 11 Figures of the previous period have been regrouped/reclassified wherever necessary to conform to current period's classification/disclosure.
- 12 The above financial results are available on the stock exchange website (www.bseindia.com) and the website of the Company (www.ummeedhfc.com).

Date: November 10, 2022
Place: New Delhi

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**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

Ummeed Housing Finance Private Limited

CIN: U65922HR2016PTC057984

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 Financial Results for the Quarter and Half year ended on September 30, 2022

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

Particulars	For the period ended September 30, 2022
(a) debt-equity ratio	1.08
(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)	46549.78
(g) net profit after tax (in Rs. lakh)	1308.63
(h) earning per share	Basic - Rs. 2.59 per share Diluted - Rs. 2.51 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	0.50
(n) debtors turnover *	NA
(o) inventory turnover *	NA
(p) operating margin (%) *	NA
(q) net profit margin (%)	19.42%
(r) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	0.72%
- Net NPA (%)	0.46%
- Capital Risk Adequacy Ratio (CRAR) %	79.29%

* 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: New Delhi
 Date: November 10, 2022

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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

UMMEED HOUSING FINANCE PRIVATE LIMITED														Annexure 1 (a)
Security cover certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing obligation and Disclosure Requirements) Regulation 2015 as at September 30,2022														(Rs. In Lakhs)
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not Ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assetsviii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K +L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	-	-	-	-	-	-	255.03	-	255.03	-	-	-	-	-
Capital Work-in-Progress	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	-	-	-	-	-	-	349.51	-	349.51	-	-	-	-	-
Goodwill	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	104.77	-	104.77	-	-	-	-	-
Intangible Assets under Development	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	-	-	-	-	-	-	2593.62	-	2593.62	-	-	-	-	-
Loans	-	3662.71	49544.21	-	-	-	31360.73	-	84567.65	-	3662.71	-	-	3662.71
Inventories	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash	-	-	-	-	-	-	1539.86	-	1539.86	-	-	-	-	-

ASHUTOSH SHARMA

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Equivalents														
Bank Balances other than Cash and Cash Equivalents	-	-	-	-	-	-	8185.37	-	8185.37	-	-	-	-	-
Others	-	-	-	-	-	-	1959.14	-	1959.14	-	-	-	-	-
Total	-	3662.71	49544.21	-	-	-	46348.03	-	99554.95	-	3662.71	-	-	3662.71
LIABILITIES														
Debt securities to which this certificate pertains	-	3174.70	-	-	-	-	-	-	3174.70	-	-	-	-	-
Other debt sharing pari-passu charge with above debt	-	not to be filled	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	-		-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-		-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-		14184.01	-	-	-	-	-	14184.01	-	-	-	-	-
Bank	-		25465.23	-	-	-	-	-	25465.23	-	-	-	-	-
Debt Securities	-		3163.31	-	-	-	-	-	3163.31	-	-	-	-	-
Others	-		-	-	-	-	4125.66	-	4125.66	-	-	-	-	-
Trade payables	-		-	-	-	-	298.24	-	298.24	-	-	-	-	-
Lease Liabilities	-		-	-	-	-	392.51	-	392.51	-	-	-	-	-
Provisions	-		-	-	-	-	175.55	-	175.55	-	-	-	-	-
Others	-		-	-	-	-	2025.96	-	2025.96	-	-	-	-	-
Total	-	3174.70	46938.21	-	-	-	2892.26	-	53005.17	-	-	-	-	-
Cover on Book Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	Exclusive Security Cover Ratio	-	-	Pari-Passu Security Cover Ratio	-	-	-	-	-	-	-	-	-
	-	1.15	-	-	-	-	-	-	-	-	-	-	-	-

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