

February 09, 2023

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 February 09, 2023, including -

- 1. Unaudited Financial results along with the Limited Review report for the quarter and nine months ended December 31, 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 February 09, 2023, on recommendation of Audit Committee, have approved the unaudited financial results for the quarter and nine months ended December 31, 2022, and copies of financial results 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.

Further, in accordance with Regulation 52(8) of the listing Regulations, the Company would be publishing the unaudited financial results for the quarter and nine months ended December 31, 2022 in the newspaper within two working days.



UMMEED HOUSING FINANCE PRIVATE LIMITED

CIN: U65922HR2016PTC057984

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

Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

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 nine months ended December 31, 2022, and enclosed security cover certificate as per Regulation 54(3) of the SEBI LODR Regulations read with SEBI Circular dated May 19, 2022.

Please note that the Board Meeting was commenced at 05:15 PM and concluded 07:30 PM.

Request you to take the same on record.

Thanking you,

For **Ummeed Housing Finance Private Limited**

Nitin Agrahari
Company Secretary
ACS 36376

Place: Gurugram

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

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 December 31, 2022 and year to date from April 01, 2022 to December 31, 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.

For Agiwal & Associates

Chartered Accountants

ICAI Firm registration number: 000181N

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CA P.C Agiwal

Partner

Membership No.: 080475

UDIN: 23080475BGWKPC9960

New Delhi

February 09, 2023

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 Nine Months ended on December 31, 2022

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

Particulars	Quarter ended			Nine months period ended		Year ended
	December 31, 2022	September 30, 2022	December 31, 2021	December 31, 2022	December 31, 2021	March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Revenue from operations						
Interest income	3,629.35	3,286.90	2,447.72	9,790.48	6,809.72	9,462.99
Fees and commission income	217.36	213.95	151.50	647.02	322.73	458.24
Net gain on fair value changes	54.56	68.18	76.77	130.68	235.14	262.52
Net gain on derecognition of financial instruments under amortised cost category	-	-	-	-	-	539.48
Total revenue from operations	3,901.27	3,569.03	2,675.99	10,568.18	7,367.59	10,723.23
Other income	34.72	25.37	39.87	106.36	43.13	182.85
Total income	3,935.99	3,594.40	2,715.86	10,674.54	7,410.72	10,906.08
Expenses						
Finance costs	1140.50	964.14	914.88	2853.92	2770.72	3567.70
Impairment on financial instruments	11.71	(27.53)	(60.28)	(1.67)	56.85	75.39
Employee benefits expenses	1312.77	1241.71	972.61	3677.10	2580.53	3518.19
Depreciation, amortization and impairment	82.24	86.19	72.27	240.68	198.75	264.27
Other expenses	470.02	425.83	265.65	1236.12	650.39	1056.11
Total expenses	3,017.24	2,690.34	2,165.13	8,006.15	6,257.24	8,481.66
Profit before tax	918.75	904.06	550.73	2,668.39	1,153.48	2,424.42
Tax expense:						
Current tax						
Pertaining to profit for the current period/year	231.61	203.33	135.08	640.55	343.08	487.54
Adjustment of tax relating to earlier periods	18.60	-	(89.40)	18.60	(89.40)	(23.22)
Deferred tax	(20.84)	5.91	98.35	11.23	20.47	94.17
Total tax expense	229.37	209.24	144.03	670.38	274.15	558.49
Profit for the period/year	689.38	694.82	406.70	1,998.01	879.33	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	-	-	6.69	-	(1.26)	(1.68)
(ii) Income tax impact on above	-	-	(1.68)	-	0.32	0.42
(B) (i) Items that will be reclassified						
(a) Derivative instruments in Cash flow hedge	(14.68)	(34.86)	17.08	(49.54)	16.86	1.58
(ii) Income tax impact on above	3.69	8.77	(4.29)	12.47	(4.24)	(0.40)
Other comprehensive income (net of tax) (A+B)	(10.99)	(26.09)	17.80	(37.07)	11.68	(0.09)
Total comprehensive income for the period/year	678.39	668.73	424.50	1,960.94	891.01	1,865.84
Earnings per equity share (per share value of Rs 10. each)						
Basic* (Rs.)	1.37	1.38	0.81	3.96	1.93	3.99
Diluted* (Rs.)	1.26	1.27	0.75	3.83	1.87	3.86

*EPS and DPS for Quarter ended December 22, September 22, December 21 and Nine Months ended December 22, 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: February 09, 2023
Place: New Delhi

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 Nine Months ended on December 31, 2022

- 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 February 09, 2023. 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 nine months ended December 31, 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 and nine months ended December 31, 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 and nine months ended December 31, 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 nine months ended December 31, 2022
- | Entity/Assignee | 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 and nine months ended December 31, 2022
- c) The company has not transferred/acquired any stressed loan during the quarter and nine months ended December 31, 2022
- 5 The company has granted 1,71,000 options to eligible employee at a price of Rs. 28.5 per option during the nine months ended December 31, 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 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 figures for the quarter ended December 31, 2022 and December 31, 2021 are the balancing figures between reviewed figures in respect of the nine months ended December 31, 2022 and December 31, 2021 and the reviewed figures for the half year ended September 30, 2022 and September 30, 2021 respectively.
- 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

Date: February 09, 2023
Place: New Delhi

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Ashutosh Sharma
Managing Director
DIN: 02582205

Ummeed Housing Finance Private Limited

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Financial Results for the Quarter and Nine Months ended on December 31, 2022

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

Particulars	For the period ended December 31, 2022
(a) debt-equity ratio	1.18
(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)	47276.85
(g) net profit after tax (in Rs. lakh)	1998.01
(h) earning per share	Basic - Rs. 3.96 per share Diluted - Rs. 3.83 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	0.53
(n) debtors turnover *	NA
(o) inventory turnover *	NA
(p) operating margin (%) *	NA
(q) net profit margin (%)	18.72%
(r) Sector Specific equivalent ratios, as applicable	
- Gross NPA (%)	0.58%
- Net NPA (%)	0.37%
- Capital Risk Adequacy Ratio (CRAR) %	75.07%

* 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
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Ummeed Housing Finance Private LimitedAshutosh Sharma
Managing Director
DIN: 02582205



(All the numbers are in Rs. lakhs below)

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Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |

Cash and Cash Equivalents	-	-	-	-	-	-	83.18	-	83.18	-	-	-	-
Bank Balances other than Cash and	-	-	4978.44	-	-	-	2700.27	-	7678.70	-	-	-	-
Cash Equivalents	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	1530.73	-	1530.73	-	-	-	-
Total	-	3711.85	66718.80	-	-	-	35840.85	-	106271.50	-	3711.85	-	3711.85
LIABILITIES													
Debt securities to which this certificate	-	3174.92	-	-	-	-	-	-	3174.92	-	-	-	-
Pertains													
Other debt sharing pari-passu charge with above debt	-	not to be filled	-	-	-	-	-	-	-	-	-	-	-
Other Debt	-		-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-		-	-	-	-	-	-	-	-	-	-	-
Borrowings	-		12910.42	-	-	-	-	-	12910.42	-	-	-	-
Bank	-		31069.39	-	-	-	-	-	31069.39	-	-	-	-
Debt Securities	-		5199.64	-	-	-	-	-	5199.64	-	-	-	-
Others	-		3651.67	-	-	-	-	-	3651.67	-	-	-	-
Trade payables	-		-	-	-	-	43.20	-	43.20	-	-	-	-
Lease Liabilities	-		-	-	-	-	430.03	-	430.03	-	-	-	-
Provisions	-		-	-	-	-	408.11	-	408.11	-	-	-	-
Others	-		-	-	-	-	2107.29	-	2107.29	-	-	-	-
Total	-	3174.92	52831.11	-	-	-	2988.63	-	58994.65	-	-	-	-
Cover on Book Value	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	Exclusive Security Cover Ratio	-	-	Pari-Passu Security Cover Ratio	-	-	-	-	-	-	-	-
	-	1.17	-	-	-	-	-	-	-	-	-	-	-

For Ummeed Housing Finance Private Limited
Authorised Signatory
Name: Ashutosh Sharma

Designation: Managing Director

ASHUTOSH SHARMA

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Date: 2023.02.09
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**UMMEED HOUSING FINANCE PRIVATE LIMITED****CIN: U65922HR2016PTC057984****Regd. & Corp. Off.: Unit No.809-815, 8th Floor, Tower-A, Emaar Digital Greens,
Golf Course Extn. Road, Sector 61, Gurugram-122102****Phone: 0124 4836 480 | www.ummeedhfc.com | enquiry@ummeedhfc.com |****Date:** February 09, 2023**Place:** Gurugram**Part A - Annexure 1A****Debt securities to which the Annexure 1 pertains for Catalyst Trusteeship Limited****(All the numbers are in Rs. lakhs below)**

S. No.	ISIN	Date of Trust Deed	Date of IM	Amount Outstanding
1	INE870W07035	14-07-2020	16-06-2020	333.03
2	INE870W07043	24-06-2020	24-06-2020	2,841.89
	Total			3,174.92

For Ummeed Housing Finance Private Limited**ASHUTOSH
SHARMA****Authorised Signatory**Digitally signed by ASHUTOSH SHARMA
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CHAND AGIWAL**Name:** Ashutosh Sharma**Designation:** Managing Director**Date:** February 09, 2023**Place:** Gurugram