

This Year 2020
GO GREEN



UMMEED

HOUSING FINANCE

We bring your dreams to life

**UMMEED
KA SAFAR
5**

FOUNDER'S NOTE

Ashutosh Sharma
Founder & Managing Director



The team has worked well in the third quarter to build back Business momentum, after an industry-driven slow Q2. Our march to deeper penetrate existing states by opening new hubs continues. We would like to welcome Beenata Lawrence as our HR Head and Kumar Vishal as our new Distribution Head. They both have very important roles to play. With Beenata looking to drive employee hiring, training and retention & Kumar looking to build out the traction across the STBL product on the sourcing side. On the liability side, we continue to build a wide wagon wheel of liabilities, having completed our first PTC based Securitization deal with Northern Arch and DCB bank in Dec'2019 Upward and onward our march, continues into Q4 and beyond.

COO's VIEW

As we enter last quarter of Business for FY20, we need to fire all cylinders towards asset creation, enhancing productivity and making this quarter a huge success. We need to work hand in hand to build up a strong team that can deliver as per the plan. The Sarthi- programme, is a step towards the team build-up, wherein the programme aims at leading from front, mentoring, training and hand holding of newly hired relationship managers.

On the distribution front we should be 29 active hubs by March'20 and scale up to 40 hubs in the next financial year. As we step into the new financial year Technology shall play out to be a key differentiator. Huge impetus on digitisation and use of technology for reaching out to prospective customers, employees, distribution channels and increasing speed to market on customer experience, servicing and delivery Marketing teams have started working on alliances and removing hiccups in distribution expansion by supporting in widening the login funnel which is the raw material for asset build up and scale

Let's look at working together and achieving the individual goals.

I wish you all the best!

Sachin Grover
Chief Operating Officer



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MANCOM'S VIEW

Fourth Quarter is a critical period to wrap up goals for 2019/20 and start pre-launch work for 2020/21 goals.

At this point, the IT Team is completely focused on getting the mobility application completed and implemented. Along with this, we are working to introduce video-based internal communication channels like video conferencing using microsoft teams and pushing yammer as our internal social network platform.

Next year's plan for the IT team is quite ambitious, we will be working to implement entiger mobility-based Collections system, Document Digitization using AI & ML, Business Intelligence tool for management reporting, Hybrid human-machine decisioning and scorecard based credit underwriting.

Madan Singh
Vice President - Technology



Harish Gupta
Vice President- Operations



First of all it is really exciting to be part of such a fast growing company. Our business and credit team has done a wonderful job of creating a portfolio of 425+ Cr. in a span of three years. Our focus area will remain to create the robust processes which will support and act as a business enabler to maximize the business. At the same time, we are reviewing the existing processes to further strengthen them. Strong processes supplemented with robust IT system makes things more controlled and transparent, additionally we will also be focusing more on the system to have minimum manual intervention. I am sure this remarkable journey will accelerate in the coming years. I wish all of you and your family "A very Happy and Prosperous New Year 2020".

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Our Journey

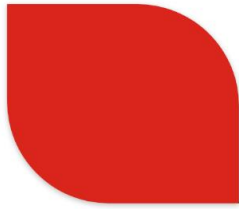
Q3 FY 19-20

Dec'19

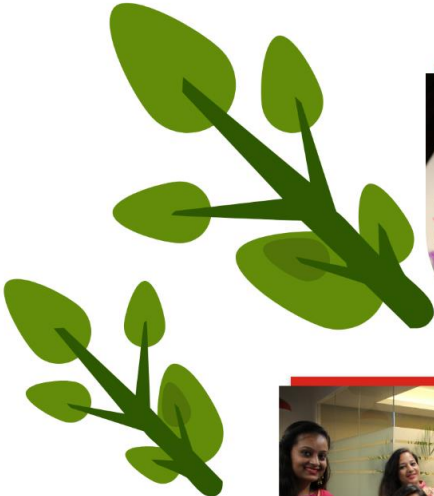
Nov'19

Oct'19

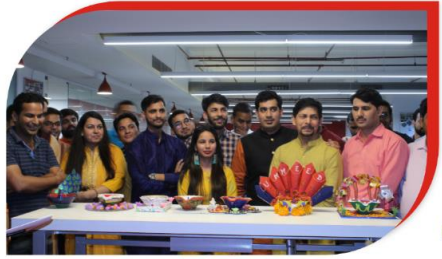




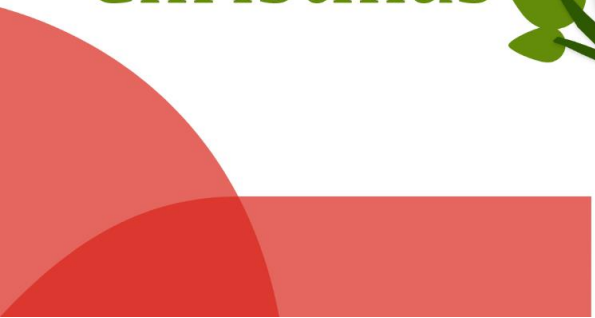
Celebrations



Diwali



Christmas



This Year 2020

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Running Contests

CONTEST FOR RMs

उम्मीद के योद्धा

Contest Period
1st Nov'19 - 31st Mar'20

TOP 40

PERFORMERS

WILL BE

AWARDED

TOP 3 WINNERS
MOTERBIKE



4-8 RANK
BANGKOK TRIP



RELIGARE Health Insurance
Values that bind

INCENTIVE SCHEME FOR HEALTH INSURANCE

This Incentive Is Over & Above The Monthly Insurance Incentive

Contest Period
Jan'20 to Mar'20

PREMIUM PER CASE (RS)	RM INCENTIVE (RS.)	HUB HEAD INCENTIVE (RS.)
13930	100	NIL
17526	200	50
19877	275	75
22551	300	100

CONTEST FOR MARKETING OFFICERS

Contest Period: 1st Jan'20 - 31st Mar'20

TOP 9

PERFORMERS

WILL BE

AWARDED



Top Performer



2nd & 3rd Rank



4th, 5th & 6th Rank



7th, 8th & 9th Rank

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Announcements

CELEBRATING

5 0 0 0th

CUSTOMER AT CHANDIGARH HUB



**Install
Yammer App**



Dear Team,

As you are aware that currently we are using Facebook@work for all our company related information sharing. However looking at the enhanced features and user friendliness, going forward the company has decided to use "Yammer – A Social Media App for company employees" for sharing information, pictures (branch or HO events/celebrations/achievements/trainings etc.). You can download the Yammer – App from your mobiles "Play Store". Once the Yammer is downloaded on your mobiles, you can login using your official mail id & password.

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Reward and Recognition

HUB HEAD OF THE QUARTER



GOVIND SINGH
Sikar



RAJNEESH SHARMA
Jaipur-2



PUNIT KUMAR
Yamunanagar

HUB CREDIT HEAD OF THE QUARTER



VIKAS
Panipat



NITISH KUMAR
Janakpuri



KARAN SHEKHAWAT
Alwar

HUB OPERATIONS MANAGER OF THE QUARTER



SHYAM SINGH
Laxmi Nagar



AMIT KUMAR DIXIT
Sikar



AVINASH SAINI
Rohtak

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Reward and Recognition

RM OF THE QUARTER



RAJ KUMAR
Chandigarh



NARPAT SINGH
Jaipur 2



NARENDRA CHAUDHARY
Jaipur



NARENDER SINGH
Sikar



SAJID HUSSAIN
Bhilwara

MARKETING OFFICER OF THE QUARTER



PAWAN VYAS
Bhilwara



SUSHIL KUMAR
Chandigarh



ALI FAISAL
Laxmi Nagar

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Reward and Recognition

CREDIT/LEGAL/TECHNICAL MANAGER OF THE QUARTER



AMIT KUMAR JHA
Credit- Agra



RICHA RAI
Legal- HO



PRANAV NARANG
Technical- Haryana

OUTSTANDING PERFORMANCE IN FINANCE & COLLECTION



PARVEEN KUMAR
Finance



AMIT TYAGI
Collection



PRADEEP
Collection

OUTSTANDING PERFORMANCE IN MARKETING & TELECALLING

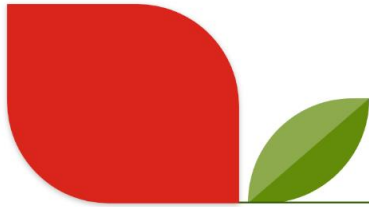


PRANAV RAJ
Marketing



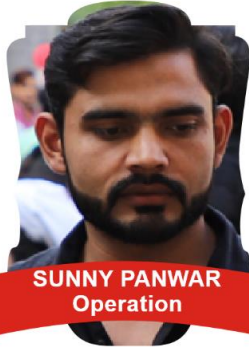
SACHIN MISHRA
Telecalling

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Reward and Recognition

OUTSTANDING PERFORMANCE IN HO OPS & CUSTOMER SERVICE



SUNNY PANWAR
Operation



VEENA MISHRA
Customer Service

OUTSTANDING PERFORMANCE IN HR / ADMIN/TECHNOLOGY TEAM



RAGHIB AWAN
Technology



SHALU PARMAR
HR



DINESH KASHYAP
Admin

AWARD FOR BEST HUB IN MARKETING ACTIVITY

NOV'19

**YAMUNA
NAGAR**

RS. 5000

DEC'19

BHILWARA

RS. 5000

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Employee Corner



MD speaking at an event, hosted by Aventus in Mumbai in Dec 2019, on the Affordable Housing Finance Space.

Event was widely attended by bankers and private equity investors. Other pannelist included

- 1) Anshul Agarwal – ED (Investment Banking, Aventus Capital)
- 2) Rajiv Anand – ED (Axis Bank)
- 3) Sandeep Menon – MD and CEO (Vastu Housing Finance)
- 4) Arijit Basu – MD (SBI)
- 5) Krishnan Sitaraman – Director (CRISIL)



Nitish Kumar
Hub Credit Head, Janakpuri

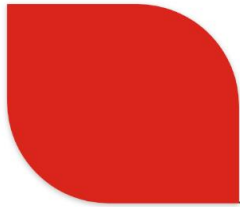
Employee Testimonial

I still remember the days, when I was searching for a job and our COO has shown confidence on my ability and he hired me for such a prime assignment with "Ummeed Housing Finance" When I joined this company, I was new to the industry but the culture in "UMMEED" where all seniors and colleague helped me settle in and have groomed me at every stage for my career growth I have been promoted as Credit Manager and then in a short period of time as a Hub Credit Head in "UMMEED HOUSING FINANCE".

Head and tail are two sides of the coin the same way ups and downs in one's career. There was a time when I was going through a lack of confidence, it is said that God is always there and help you. When I was losing my confidence I thank God that he sent a senior colleague who guided and groomed to be able to do any job in a competent way.

The journey so far has been very joyful and full of learning. When I was interviewed, I was asked the question "why do want to join Ummeed", My answer was that a new company would provide me growth opportunities, this has worked out well, as my career has taken wings after joining Ummeed.

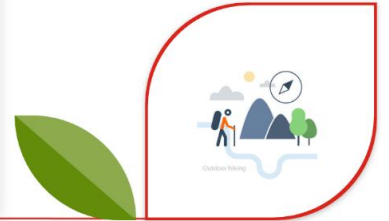
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Employee Corner

HO Operations Team tour

Chopta-Tungnath in Rudraprayag



Bhuwan Sharma
Assistant Manager IT

**Employee
Speaks**

Mein aur RBI, aksar yehi socha karte hai...
Ummeed agar NBFC hota to kya hota...
Lagte sabke sapno ko ummeed ke pankh, Ummeed ke sang...
Sapne hote humare, sath hota ummeed ka..

Main aur RBI, aksar yehi socha karte hai...
Ummeed agar NBFC hota to kya hota...
Hoti India ke har kone main Ummeed ki branch...hoti customers ki pehli
pasand Ummeed housing finance.

Main aur RBI, aksar yehi socha karte hai...
Ummeed agar NBFC hota to kya hota...
Hoti aasmaan se ucchi udaan..
Hoti sabse alag pehchaan
Hoti sabki ummeedo ki ek kiran
Ummeed housing finance

**Haryana, Rajasthan aur NCR mein mari hamne bazi hai,
aab pure desh mein deni khushiyon ki chabi hai**

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Customer Testimonials

मैं गाज़ियाबाद में किराये के घर में रहता हूँ और मेरा काम घर के दरवाजे और ग्रिल बनाने का है। मैं अपने बच्चों का भविष्य सुरक्षित करने के लिए अपना घर बनाना चाहता था पर मेरे व्यवसाय में ज्यादातर लेन देन कैश में होता है जिसके कारण मेरे पास आय के कागज नहीं हैं और इस कारण से मुझे कोई भी बैंक लोन देने को तैयार नहीं था। कुछ दिन पहले जब मैं उम्मीद के लोन अफसर से मिला तो पता चला की वो लोग मेरी आमदनी के आधार पर घर बनाने के लिए लोन दे सकते हैं यह सुनते ही मेरी खुशी का ठिकाना ना रहा और मैंने उम्मीद हाउसिंग फाइनेंस में होम लोन के लिए अप्लाई कर दिया। उम्मीद के लोन अधिकारी ने अपने कहे अनुसार 7 दिनों में ही मुझे लोन स्वीकृत कर दिया। आज मैं अपने नए घर के गृह प्रवेश पर उम्मीद का हार्दिक धन्यवाद करता हूँ

Dileep Kumar
Ghaziabad



Anuj
Noida



मैं बस स्टैंड के बाहर पिछले 12 साल से समोसे - मिठाई की दुकान चला रहा हूँ, जो की 24 घंटे खुली रहती है। मेरे घर में 9 सदस्य हैं, उनके लिए मैं अपने घर पर एक और मंजिल बनवाना चाहता था पर मेरे आय के पुरखे दस्तावेज न होने के कारण कोई भी बैंक मुझे लोन देने को तैयार नहीं था। एक दिन मेरी दुकान के पास उम्मीद हाउसिंग फाइनेंस की केनॉपी लगी तो उनके एक ऑफिसर से मुझे जानकारी प्राप्त हुई की वो कम से कम दस्तावेज होने पर भी लोन उपलब्ध करवा देते हैं, उम्मीद ने केवल 10 दिनों में ही मेरा लोन स्वीकृत कर दिया। धन्यवाद उम्मीद हाउसिंग फाइनेंस।



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