

UMMEED KA SAFAR

6



UMMEED
HOUSING FINANCE

TOGETHER
WE STAND
To Win!



MAINTAIN S↔O↔C↔I↔A↔L D↔I↔S↔T↔A↔N↔C↔I↔N↔G

F→O→U→N→D→E→R→'→S N→O→T→E

The Ummeed team started the business of ramping up disbursements with vigour and focus in Jan and Feb 2020. The sudden and unfortunate advent of the Covid19 related business lockdown in the middle of March have adversely impacted business volumes for the quarter. Work from home has become the new mantra and it is good to see the team adopt to this and continue to ensure that our key processes are functioning smoothly even in a lock down mode. A special thank you to our collections, customer service and technology teams, who have worked tirelessly to service external and internal customers.

The Covid19 related business disruption look serious and are likely to continue to have a negative impact on our business (as with other NBFCs) through the first half of 2020/21. We will need to work diligently, as a team to navigate through these choppy waters over the next few quarters. Collections is likely to become the big focus going forward. Till the time we see some stability in the business environment, we will not be focusing on fresh disbursements. Tighter cost control become important in this industry environment.

The highlight of the quarter was our successful equity raise, with fresh investments coming in from our new Marquee investor, Morgan Stanley Private Equity and current investor LGT Impact. To attract one of the largest global financial services brand as an investor, early in our growth journey, speaks well of our achievements to date and is a testimonial of the teams hard work. This equity investment has capitalized the company well for further growth in 20/21. This has also given us the requisite liquidity to tide over the current difficult period.

These are trying and testing times for all of us at a personal and professional level. I assure you together we can survive and win. I wish you and your families well, this too shall pass!



Ashutosh Sharma
Founder & Managing Director

C→O→O→'→S V→I→E→W



Sachin Grover
Chief Operating Officer

Life as we know it has changed, our notions and presumptions in business as well as our personal lives have been truly shaken. As our company continues to respond to uncertainties arising from the Covid-19 crisis, a plan to conduct businesses in an efficient, organised and coordinated manner is a priority. Businesses will find it a little difficult to restart their operations post the crisis and an immediate return to pre-COVID-19 levels seems difficult, but its not impossible....

Companies, which prioritise on emerging stronger from this crisis will be the ones that can navigate this period of uncertainty successfully. In turning current challenges into a competitive advantage, it is important for us to consider the following....

1. Stay Positive and focussed and keep building immunity
2. Engage and communicate with team members, peers and supervisors
3. Stay connected to customers
4. Make best use of work from home for skill enhancement and learning
5. GO digital
6. Conserve cash



Wear a Mask

M↔A↔N↔C↔O↔M↔S V↔I↔E↔W

First & foremost, I hope that you & your loved ones are safe and well. We have never experienced an event with such a drastic impact on how we live and work as the COVID-19 pandemic. Now more than ever, we must do the right things and be prepared to take steps beyond what we're typically required to do. There are times like these which bring out some inherent qualities which we never were aware of. One of the quality is the speed with which we have adapted and are operating so efficiently in work from home environment. In these times it is vital that we stay digitally connected to our customers & our colleagues. Technology has helped us replace the board room meetings to TEAMS sessions & con-calls. The digital medium have helped us train & certify more employees than we have ever trained or certified in a month. With changing times, the focus also keeps evolving and currently we are focussed towards helping & guiding our customer thru the moratorium process and providing alternate modes of payment options, so that the customers can pay from the confines of their homes. I believe & hope that we will come out of this crisis as a stronger, better & a more resilient person. Stay Safe, Stay Connected.



Shariq Khan
Vice President - Product & Marketing



Beenata Lawrence
Head Human Resource

The last 3 months has been eventful in many ways. We had record number of people joining us in February 2020 and we had a successful and well deserved equity raise in March 2020. And, just as we were racing to make March 2020 the most successful month ever, we faced an unprecedented situation - a pandemic which has drastically upset our lives, our economies and our society.

In a time like this, resilience - the ability to adapt and bounce back - will be one of the most important characteristics that will help us recover. I am glad to see that our Ummeed Yodhas are showing this quality in more ways than one. Look at how beautifully each one of you are working remotely and adapted to new ways of working! Amazed at how each one of you has adopted TEAMS overnight!

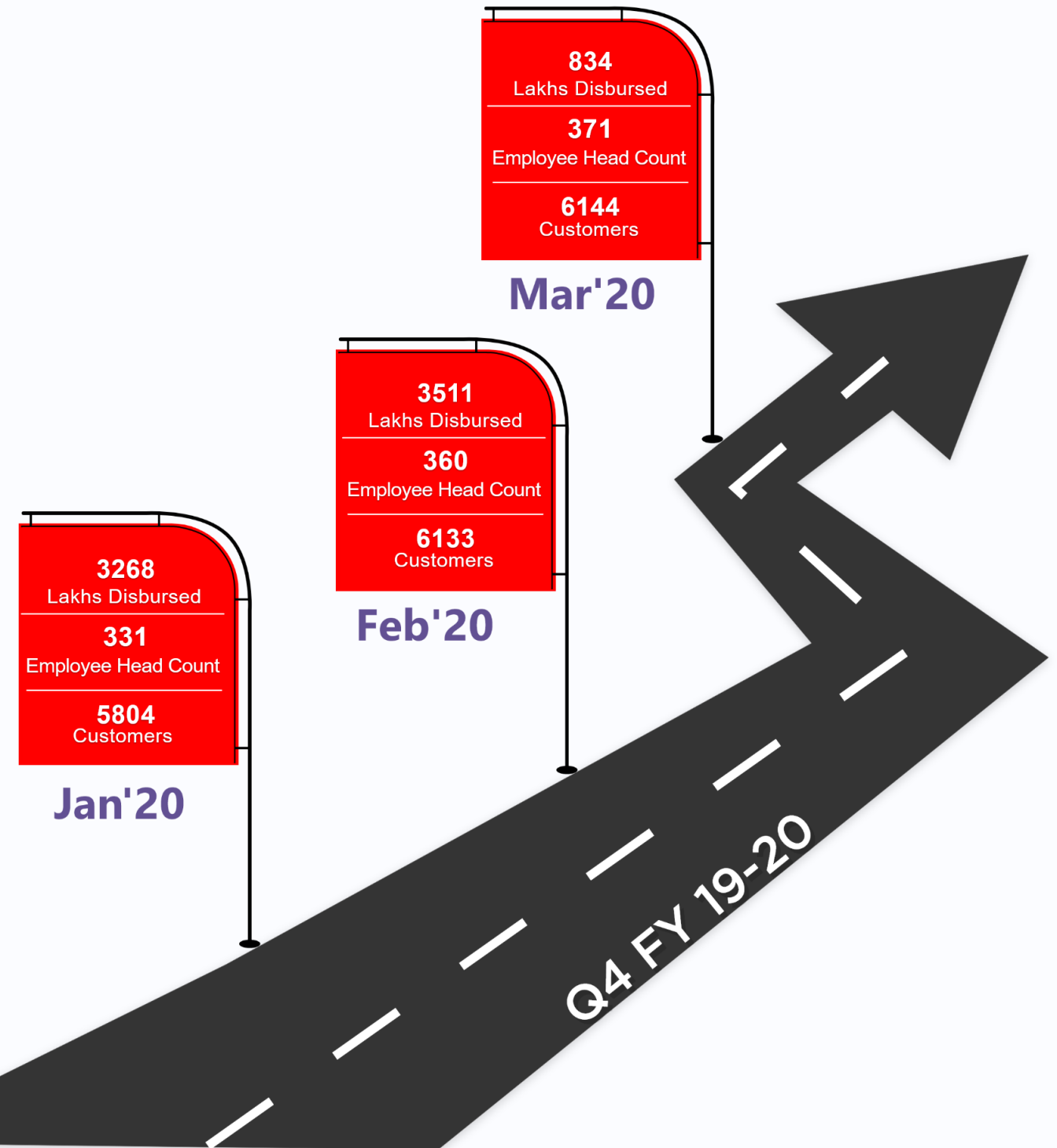
We are glad that all of you are safe with your families. Your health and safety is paramount to us! Make use of this REBOOT time to upskill yourself, attend webinars or simply read up. Take advantage of TEAMS to attend as many training sessions as possible and always ask for help when needed and speak up if something isn't working for you.

Stay Positive, Stay Safe!



Wash your
Hands with soap on regular intervals

O↔U↔R J↔O↔U↔R↔N↔E↔Y



Use Sanitizer

A↔N↔N↔O↔U↔N↔C↔E↔M↔E↔N↔T↔S

Series D Equity Funding - New Investor Morgan Stanley Private Equity & Current Investor LGT Impact



Ashutosh Sharma
Founder & Managing Director

“This fundraising gives us clear visibility on the equity front before the next financial year. We will use these proceeds to further expand in new geographies and continue to strengthen our technology platform, with a focus on building state-of-the-art underwriting practices,”

ECONOMICTIMES.COM **ET**

Ummeed Housing Finance lands Rs 164 crore

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THE TIMES OF INDIA

Morgan Stanley puts Rs 164 crore in Ummeed HFC

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Morgan Stanley PE backs Ummeed Housing in latest financial services bet

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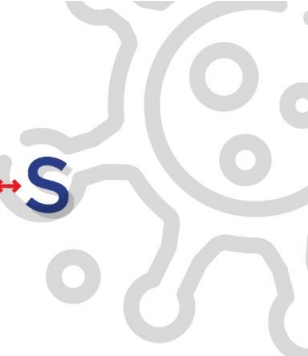
Launch Of Our New Revamped Website

www.ummeedhfc.com



Wear a Mask

C E L E B R A T I O N S



Women's Day
Laxmi Nagar



Women's Day
HO



Holi
Chandigarh



Lohri
HO



Wash your
Hands with soap on regular intervals

IN SPOTLIGHT



Manish Sewag
Hub Credit Head - Bikaner

Manish joined Ummeed in June 2018 as Credit Manager and got elevated to Hub Credit Head in February 2020. What sets him apart from others is his eye for details and consistent focus on work quality and TAT. Always punctual, takes complete ownership and proactively trains sales team. Salute you for always displaying core values of Ummeed and wish you many more success!

Just completed 8 months but have identified 35 negative cash salary already. Collaborates with Credit & Sales excellently and third eye for them. He is instrumental in cash salary verification and property FI checks and is a true Rising Star!



Mukesh Kumar
RCU - Chandigarh

Credit Premier League - Rajasthan & Agra

7 days Test series "Credit Premier League" digitally through Teams
All Credit team of Rajasthan & Agra participated in this online training challenge
Topics covered included Credit Policy, Underwriting, Legal and Technical Policy

CONGRATULATIONS TO THE WINNERS



1st Position-Vikash Jain
(HCH- Sikar Hub)
The Master Blaster



2nd Position-Amit Kumar
(BCM-Agra Hub)
The Hit Men



3rd Position-Sourabh Jain
(BCM-Alwar Hub)
Mr. Dependable



EMPLOYEE CORNER

Employee Speak



Sanjay Kumar
Operations, HO

It's been 2.4 years with Ummeed and I am loving every moment here. It is a great company, I am enjoying working with talented people, good friends, strong team and best superiors. Very much impressed with proactiveness and preparedness of leadership to deal with COVID 19 - even before nation announced lockdown, laptop was provided to me so that we can work from home if the need arise. First time in my career, successfully executed customer EMI presentation for ACH & PDCs - both from home during LOCKDOWN! Will never forget this experience and looking forward to many more years with the organization.

Lockdown Warriors



Sushil - Marketing Officer - Chandigarh,
Collected 15 EMIs during lockdown!

- Have been available 24X7 for customer information, reference contact and feedback updation
- Went all out following up with customer for moratorium & payment follow-up



Sandesh Kumar
HO Collections



Mool Chand
Jaipur Collections



Mukesh
Hisar Collections



Wear a Mask

EMPLOYEE CORNER

Work From Home Champs



Madan



Deep



Bhuwan



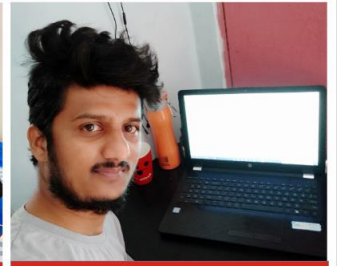
Saloni



Raghib



Richa

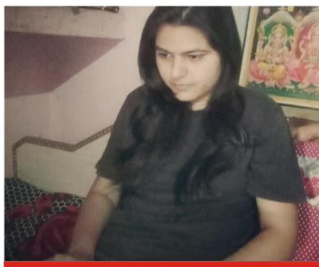


Ravul

Team Customer Support



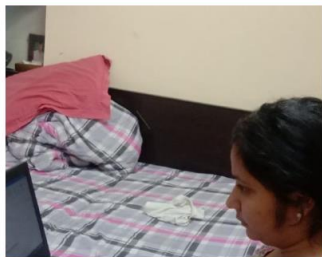
Suman



Aarti



Neelam



Priyanka



Jyoti



Komal



Wash your Hands with soap on regular intervals

I↔M↔P↔O↔R↔T↔A↔N↔T U↔P↔D↔A↔T↔E

Impact Of Covid 19



Covid19 is prompting companies to take action to minimise the threat for their people and business. Things that we have done to react appropriately:

1. Enhance corporate health and hygiene
2. Accelerate smart work - creation of focused WAR rooms
3. Mitigate people risk - align with each other on a daily basis
4. Manage workforce flexibility - coordination and geographical adaptation
5. Communicate openly with empathy
6. Speed up digital readiness
7. Think Ahead and stay ahead of the curve



**A
THANK YOU
TO
UMMEED FAMILY**

**TOGETHER
WE STAND
To Win!**



Use Sanitizer

CUSTOMER CORNER

मेरा नाम संजय है और मैं लक्ष्मी नगर (दिल्ली) में महिलाओं के जूते-चप्पलों की दुकान चलाता हूँ। मेरा व्यवसाय अच्छा चल रहा था और मैं अपनी दुकान में पुरुषों और बच्चों के जूते-चप्पलों का भी कलेक्शन रखकर अपना कारोबार को और बढ़ाना चाहता था मैंने नया स्टॉक खरीदने के लिए कई बैंकों से ऋण के लिए संपर्क किया पर मेरे ज्यादातर लेनदेन नकद में होने की वजह से कोई भी बैंक मुझे ऋण देने को तैयार नहीं था मैं परेशान था की अब अपने व्यवसाय को कैसे बढ़ाऊंगा, तभी उम्मीद के लोन अधिकारी हमारे बाजार में आए और उन्होंने मुझे बिज़नेस लोन के बारे में बताया। उन्होंने मुझे बताया की कम से कम दस्तावेज़ों के साथ, मेरी आय और सम्पत्ति के आधार पर मुझे बिज़नेस लोन मिल जायेगा। देखते ही देखते मुझे 8 दिनों में मुझे लोन का पैसा भी मिल गया। मेरी छोटी सी जूते चप्पल की दुकान अब फॉर्मिली फुटवियर शोरूम बन गया है।



संजय गुप्ता



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