

UMMEED KA SAFAR 9

BUILDING
A GREAT
PLACE TO WORK

FOUNDER'S NOTE



Ashutosh Sharma
Founder & Managing Director

The quarter ending Dec'2020, has been one of business revival, after a slow post COVID 19 impacted, first half of the year. Our Collection Credit and Business team have continued to work hard to assist customers where warranted with loan restructuring in line with our Board approved policy (as per RBI Directives). We have built good focus on collection efficiencies and are slowing ramping disbursements closer to capacity.

Our Focus on hiring, training and retaining sales manpower is very much work in progress – this is essential to allow us to ramp up business volumes post the COVID 19 disruption.

Thanks to our hard work over the years, Ummeed finds itself in a strong position on account of the following factors :

1. Below Industry NPA's
2. Strongly capitalized balance sheet
3. Low level of leverage
4. Reducing cost of borrowings, driven by excess liquidity in the system and a rating upgrade.
5. Technology enabled operations
6. Stable operating processes

We are gearing up on our Hub expansion strategy for 4 Q 20/21 & 21/22 to get beyond 45 hubs by March 2022 and to target a Rs. 1000 Cr AUM by March 2022. We have called this Mission 1000 and need each of you to sign up to this goal.

I am delighted to share that Ummeed scores well 4.52/5 on the employee satisfaction survey, which saw extensive participation from employee. We also identified a few areas of improvement – which are being actioned by HR and the senior management team. Ummeed continues to be an exciting place to build a career as the management team nurtures key values of meritocracy, growth opportunity for well performing employees, a competitive salary and benefit package and excellent opportunity for learning and skill development.

A stylized, handwritten signature in black ink, appearing to read 'Ashutosh', with a long horizontal line extending from the bottom right of the signature.

COO's VIEW



Sachin Grover
Chief Operating Officer

Dear Colleagues,

Through this 9th edition of Ummeed Ka Safar, I would like to provide a glimpse of the quarter ahead.

Business Ramp up-

- Spiralling growth in Home Loans across industry
- While we scale up our business, focus on process adherence and underwriting standards to continue, as we did in past
- Role realignment at the hubs and focus on collaboration amongst departments to meet our collective goal
- Q4 becomes the most important quarter to cover up gaps for the year.

Distribution-

- Happy to share that Saarthi initiative has kicked off successfully
- Significant contribution in the overall mix
- This has helped ensure 50% of business is directly under hubs control through power partner, Saarthi & customer referrals.

Collections: -

- Given the COVID impact on economy, we have seen a surge in NPA & the delinquency pool has also shown significant increase.
- Focussed efforts to clean up portfolio & get that to bouncing & delinquency pool number at pre COVID-19 levels.

Wish you all a happy, healthy and prosperous 2021. Look forward to crossing 600 Cr of AUM by March end and 1000 CR by March 2022!

A handwritten signature in white ink that reads "Sachin Grover". The signature is stylized and written in a cursive-like font.

MANCOM'S VIEW



MR. RAJENDRA GUPTA
National Credit Head

I would like to wish a very Happy & Prosperous New Year to Team UHFPL! Last year was a challenging year from business perspective due to COVID-19. However, with our resilience and team work, we emerged as a strong player. We have been able to raise equity from a very renowned PE firm and in tough times our CARE Credit rating has been upgraded to BBB+, which is a ratification of our processes and policies. As we enter into the last quarter this FY, let us commit to meet our targets with minimal NPAs. This is possible if we all focus on our core jobs responsibilities, adapt to use of technology and follow laid down processes. Good luck to us!



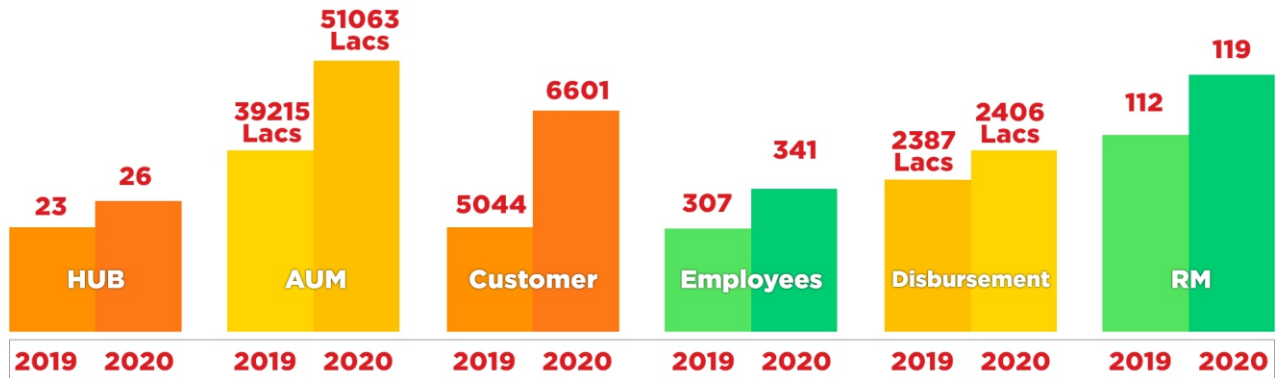
Ajit Pal Singh
State Business Head
Haryana

First & foremost I would like to wish each member (& their families) of the Ummeed family a very Happy, Healthy & prosperous 2021. We are slowly moving out of the Corona pandemic and have to ensure that each one of us follow safety measures during our daily routine. As we enter in the last quarter, our only focus has to be on business and it's high time we focus and put in all our energy to achieve our weekly/monthly & yearly targets. In this first month of the quarter we have opened Kaithal as the 11th HUB of Haryana, which is a Mini Hub aligned to Karnal. Our main goal in this quarter is to focus on completing our RM manpower, timely &

detailed training and ensure productivity (targeting 70% of our RMs to be in Green/Yellow productivity category). Secondly we as a team are committed to overachieve our weekly, monthly & quarterly targets and close this financial year on a high. The team is excited and driven towards making Q4 as the best quarter for Haryana region.

OUR JOURNEY

OCT



NOV



DEC



IN SPOTLIGHT

MEET OUR TOP INCENTIVE GROSSERS



Success Mantra – Getting involved in all activities of Sales, Marketing & Distribution like newspaper insertion activity, creation of SAARTHIs, building power partners and connectors. Most importantly visiting customers to build referrals and maintaining relationship.

Yatin Arora, Business Manager- Noida

Success Mantra- We are blessed with a good working culture and there are ample opportunities in the market, just enjoy your work to the fullest !



Harikishan, Relationship Manager- Chandigarh



Success Mantra – Know your customer segment- focus on middle class customers and login files with good quality.

Manoj Sharma, Business Manager, Jaipur

Success Mantra – Learn each day and focus on customer satisfaction.

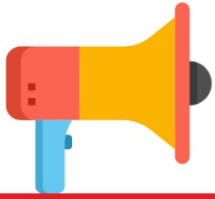


Sashi Bhushan, Relationship Manager, Chandigarh



Success Mantra – Success Mantra - Aim to always overachieve your sourcing target and work towards it through Power Partners, property dealers and CA. Further, ensure you build good relationships with your customers and seek referrals through regular follow ups.

Narender Singh, Business Manager, Jaipur



VOICE OF EMPLOYEE

Thank You for your overwhelming support to our first ever Employee Satisfaction Survey!



Our Score

4.52/5



Employee Speak

Credit - Shashikant Ohja- CA – Laxmi Nagar

Interesting profile for Chartered Accountant, Technology focused processes.

Sales – Kawalpreet Singh- Business Manager – Chandigarh

Fastest growing company in housing finance space. Trustworthy employees. As the company is growing, I feel there is a space to grab the growth opportunity.

Sales - Sajid – RM – Chittorgarh

Approachable management, transparency, Company polices are good compared to other players in the market.

Sales -Inderjeet – Business Manager- Janakpuri

launching of STBL Product is very good plan. R&R programs are commendable in Ummeed. Employees can see their growth.

Legal- Swati Upadhyay – Legal Head- Retail Assets – HO

Job role is not just limited to defined KRAs and on daily basis we get new assignment which is very important from the Self growth prospective. Such focused group discussion and review calls gives employee a positive feeling on being valued at organization.

Customer service – Neelam – HO

MD Talent Pool club is a good initiative and brings competition amongst all the team members to excel.

Finance – Tanvi – Finance HO

Approachable management, Good working environment

EMPLOYEE CORNER

LONG SERVICE RECOGNITION

4
Years



Ajit Pal Singh
State Business Head
Chandigarh



Pankaj Kumar Pandey
Cluster Business Head
Chandigarh



Sonia Gaba
Executive Assistant
HO



Kawalpreet Singh
Business Manager
Chandigarh

3
Years



Arpit Agarwal
Lead - Fund Raise
HO



Anjali Sharma
Sales Coordinator
Chandigarh



Kumar Pranav Raj
Lead Marketing
HO



Rakesh Beniwal
Credit Manager
Sikar



Vikash Jain
Cluster Head
Jaipur

KUDOS Corner



Deepak
HUB Credit Head
Gurgaon

Deepak has been with us since last 2.5 years and has been a consistent performer throughout. He stands out due to his consistent effort in building good portfolio quality leading to controlled bouncing in existing portfolio, satisfactory audit and PDD & OTC management. Consistency in business target achievement. Hub is doing good on audit parameters. PDD and OTC management is satisfactory.



NAVINTA AWARD

THINK INNOVATION | THINK SOLUTIONS



Ajit Pal Singh
State Business Head
Haryana

**Congratulations
Ajit Pal Singh
for the winning Idea!**

1. Add the head of JLG loan lady as our SAARTHI
2. Marketing executive along with RM to place Canopy at small builder sites on Sunday



Mohit Mehta
Area Business Head
Karnal

Initiate Internal BT



Mohit Jain
Area Operation Head
Jaipur

Flexibility of Agreement Signing at non branch or online



Gurpeet Singh
Hub Credit Head
Hisar

1 Rupee deduction to validate financial details



Prerit Rathi
IT Data Analyst
HO

Pre approved loans for existing customers with good track record



Kumar Pranav Raj
Lead Marketing
HO

Hire MTs from campus as bench for Hub heads & utilize them for new hubs



Shubham Sharma
Business Manager
Chandigarh

PD by credit team along with concerned RM

Thank you all for your active participation

KEY MILESTONE

Credit Rating Upgrade



Key Rating Drivers

- ✔ Experienced promoters and senior management team
- ✔ Strong business growth during FY 20
- ✔ Well diversified resource profile
- ✔ Adequate risk management and control
- ✔ Collection efficiency among top 10 percentile in the industry
- ✔ Healthy Capitalization backed by periodic equity infusions provide adequate headroom for growth

Q3 EVENTS

COVID'19 TEST CAMP



DIWALI CELEBRATION AT HUBS



CUSTOMER CORNER



मेरा नाम संजीव कुमार है। मैं यमुना नगर में पकोड़े की दुकान चलाता हूँ। मेरा व्यवसाय अच्छा चल रहा था और अब मैं एक मिठाई की दुकान खोलकर अपने व्यवसाय को बढ़ाना चाहता था, जिसके लिए मेरे पास कुछ पैसे थे, लेकिन वह एक नई दुकान खोलने के लिए पर्याप्त नहीं थे। मैं धन जुटाने के लिए कई बैंकों में पहुंचा, लेकिन अघोषित आय के कारण कोई भी बैंक मुझे लोन देने के लिए तैयार नहीं था, एक दिन मैंने अपनी दुकान के पास उम्मीद बैंक की प्रचार गतिविधि देखी। वहाँ एक अफसर से उनके छोटे बिज़नेस लोन के बारे में पता चला, केवल 8 दिनों में और बहुत कम दस्तावेजों के साथ मुझे दुकान खरीदने के लिए लोन दे दिया। आज मैंने अपने और लोन के रूप में मिला करके एक अपनी नयी दुकान खोल ली है। जरूरत पर साथ देने के लिए उम्मीद हाउसिंग फाइनेंस को धन्यवाद।

मेरा नाम मान सिंह है, मैं आगरा में एक प्राइवेट कंपनी में काम करता हूँ। मैं अपने परिवार के साथ किराए के घर में रहता था, जहाँ मेरे भाई और पिता आर्टिफिशियल ज्वेलरी का व्यवसाय करते थे। अपने परिवार के बेहतर और सुरक्षित भविष्य के लिए हमने अपना घर खुद बनाने का फैसला किया। लेकिन कम आय के कारण, कोई भी बैंक धन जुटाने में मदद नहीं कर रहा था, हमने अपने नए घर के लिए सोचना छोड़ दिया था। फिर एक दिन मुझे उम्मीद हाउसिंग फाइनेंस का विज्ञापन पत्र मिला जिससे पता चला कि कंपनी पुरे परिवार की आय को देखते हुए भी लोन दे देती है। मैंने बैंक से संपर्क किया और सभी दस्तावेजों को पूरा करने के बाद, केवल 10 दिनों के भीतर मेरे हाथ में लोन की राशि आ गई। आज हमने अपना घर बना लिया है और हम बहुत खुश हैं। हमारे घर के सपने को पूरा करने के लिए उम्मीद हाउसिंग फाइनेंस का धन्यवाद।



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