

DREAM BIG & MAKE IT HAPPEN

**UMMEED KA SAFAR**



# Founder's Note



Northern India, including the states where we have operations were badly impacted by the COVID 2 wave. Infections rose at an alarming rate starting early April 21 across NCR, Rajasthan & Haryana, forcing authorities to call for lock downs across these geographies. Given the nature and extent of the lockdown, our business of new disbursements was severely impacted. Given the hit caused by these lockdowns on our existing customer's income flows, our collections efficiencies also took a hit. As the situation limped back to normalcy by end May 21, the cities/markets where we have Hubs started the process of opening up. A large degree of normalcy has been restored by mid June . Given the severity of the Covid2 wave, our focus in Q1 -21/22 was more on employee welfare than adding on to AUM's. Some of the key initiatives for employee well being include a Doctor on call ( 24\*7 ) facility, a Vaccination camp for employee and a COVID related life insurance policy for employees. The firm also worked hard on making available Oxygen cylinders / concentrators for employees who needed these. It was great to see how the team worked together to provide support to those who needed it, within and outside the organization.

While business i.e. AUM growth & Collection efficiency has regrettably (although justifiably) been below targeted levels in 1Q 21/22, our focus on Hub expansion has continued unabated. We are pleased to announce 7 new Hubs have been added across Haryana, Rajasthan & Uttarakhand in Q 1 21/22 . A number of senior sales and credit hires at Area and State level have also been effected, while many have joined the organization, others are serving out their notice period with their current employers and expected to join in the next few months. This allows us the capacity to ramp up the AUM build across Hubs as the Covid2 related disruptions normalize.

We need to be focussed around ramping up AUM Growth to capacity level in Q2 21/22 as business activity returns to normalcy. The newly hired marketing team has started a more focussed and disciplined approach towards organic marketing activities at the Hub level and we hope to see this positively impact our login funnel. Easy liquidity conditions continue and our key task in the next few quarters to keep our head down and focus on the core business of lending full steam ahead.

We also need to review our portfolio to allow COVID 2 impacted customers, the necessary restructuring support in line with RBI guidelines and Ummeed`s Board approved restructuring policy.

We are emerging out of a difficult 3 month period, both from a work and personal perspective, and its good to see how we have all stuck together as a team, to overcome adversities. This bodes well for the company in the coming few quarters and years ahead.

# COO's View



**Mr. Sachin Grover**  
Chief Operating officer



We are coming out of the 2nd COVID WAVE with heavy hearts. Many states were badly hit and impacted lives in a big way.

I would take this opportunity to thank each and every Ummeed Family member for showing great resilience and commitment to keep the show running during challenging times. As the environment improves, wave declines, vaccination penetration increases, time to start getting back to Business and cover up the gap and loss of first Quarter.

Let's focus on the following key Actionable July onwards-

- **Collections** – Focus on ED and normalisation bucket accounts, especially using tools like SARFAESI Act aggressively and selectively using RBI regulated restructuring policy. We are investing further in collections manpower at both hubs and head office making the team stronger.
- **Business** – Marketing and Distribution focus has started showing traction on the ground with a couple of weeks of timely and well diversified logins within HL and NON HL. Time to aggressively work on various distribution channels including Power Partners, SAARTHI, Customer referrals and lead generation through various marketing activities and tele calling team. Currently we are targeting a 75% productivity viz. Hub capacity which should soon reach 100% in the next 2 months.
- **Customer Satisfaction** – Let's strive for improving customer's satisfaction with our service orientation. Re-iterating one of the most important elements of C-SUIT, one happy customer can give us 10 new customers, look at the power of onboarding satisfied customers. This is the duty of each and every Ummeed family member to contribute in whichever way he/she can.
- **Adherence to Policies & Processes** – As we scale up Business, the only thing which can help us create a healthy asset pool is strict adherence to policies and processes laid down in each department and vertical. Please note, all successful and large companies run on well thought and articulated policies which are followed to the T. I expect all members of Ummeed Family to ensure we are seen in the industry as one of the most ethical and process-oriented company.

Stay Healthy, Stay Safe, Do not lower your guard, get vaccinated if not already done and keep your mask on and maintain social distancing to the best extent possible.



# Mancom's View

Upskilling is key. As we move at a rapid pace in Digital Transformation, wanted to share few milestones with all of you.

- Ensource Application - For customer onboarding & Credit decisioning
- Encollect Application - Helps Collection team in field collection and allows online monitoring of collection work
- Ameyo Web based outbound Dialer - Helps Tele-calling team to carry on calling from office or home. It records all the calls and helps in Monitoring staff productivity
- Document Management System - Digitization of loan related documents for easy accessibility and save on document retrieval charges



**Madan Singh**  
Head-IT



With more than a year in this new world, a lot has changed. While we do not have control over forces of nature, what we can control is how we deal with it. And at Ummeed, we have always dealt with circumstances in our best capacity.

We introduced Doctor 24X7 whereby employees can consult with doctor at any time from anywhere. This facility is extended to family members as well. To further support family in the event of unfortunate demise of an employee, we have also got term life cover for all employees through a Covid policy. Our Covid Rapid Response team has always been at the service of employees requiring medical assistance including procuring of medicines and oxygen concentrators. We also organized Covid vaccination camp and we are committed to organise many more such initiatives for health and wellness of our employees and their family.

I want to thank each and every one of you for adapting to new work norms as we collectively navigate the ongoing coronavirus pandemic.

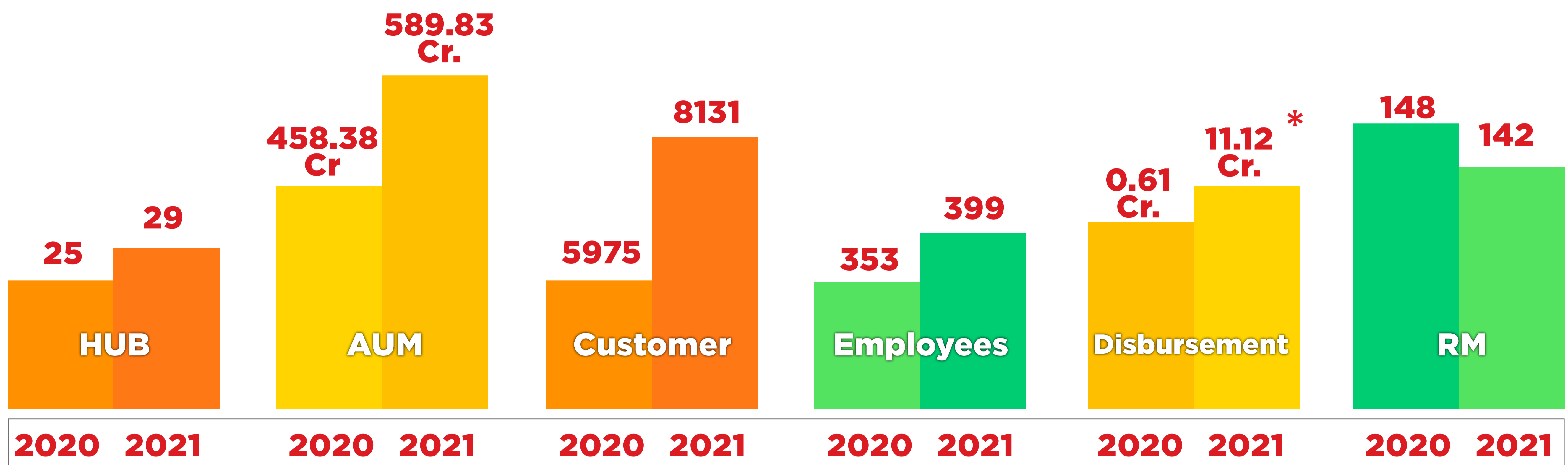
Take Care & Work Safe.

**Beenata Lawrence**  
Head-HR

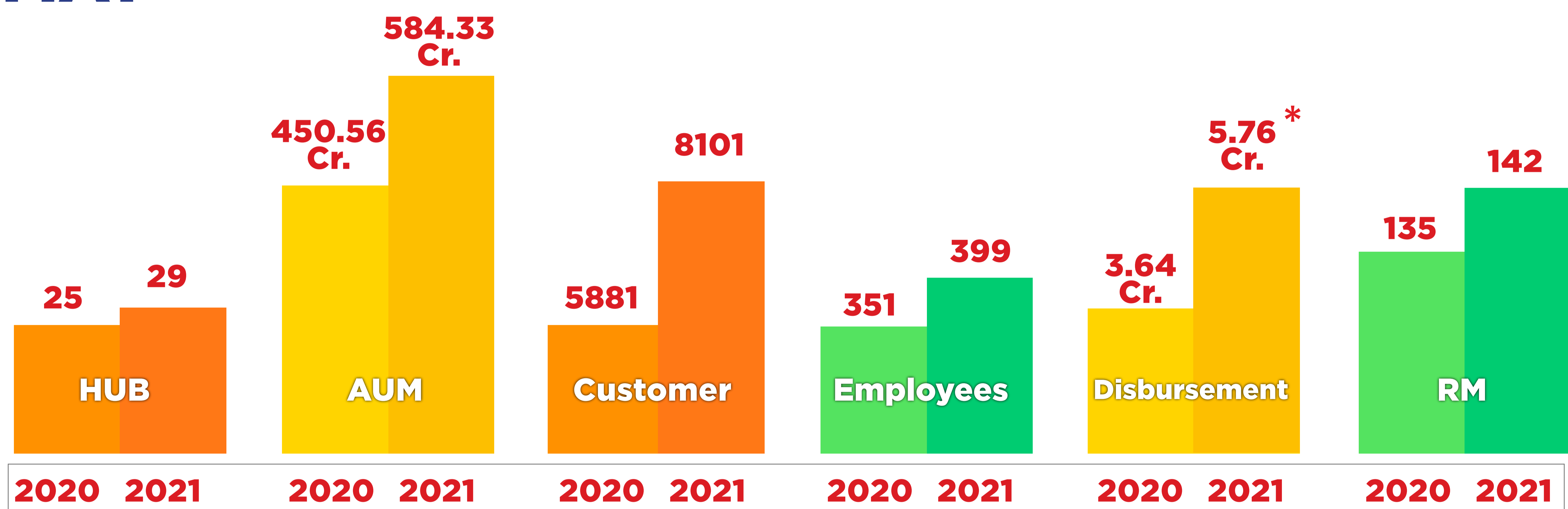


# Our Journey

## APRIL



## MAY



## JUNE



\* April, May, June in 2020 & 2021 were Covid Wave 1 & Wave 2 impacted months from a business new add perspective.

# Highlights of the Quarter

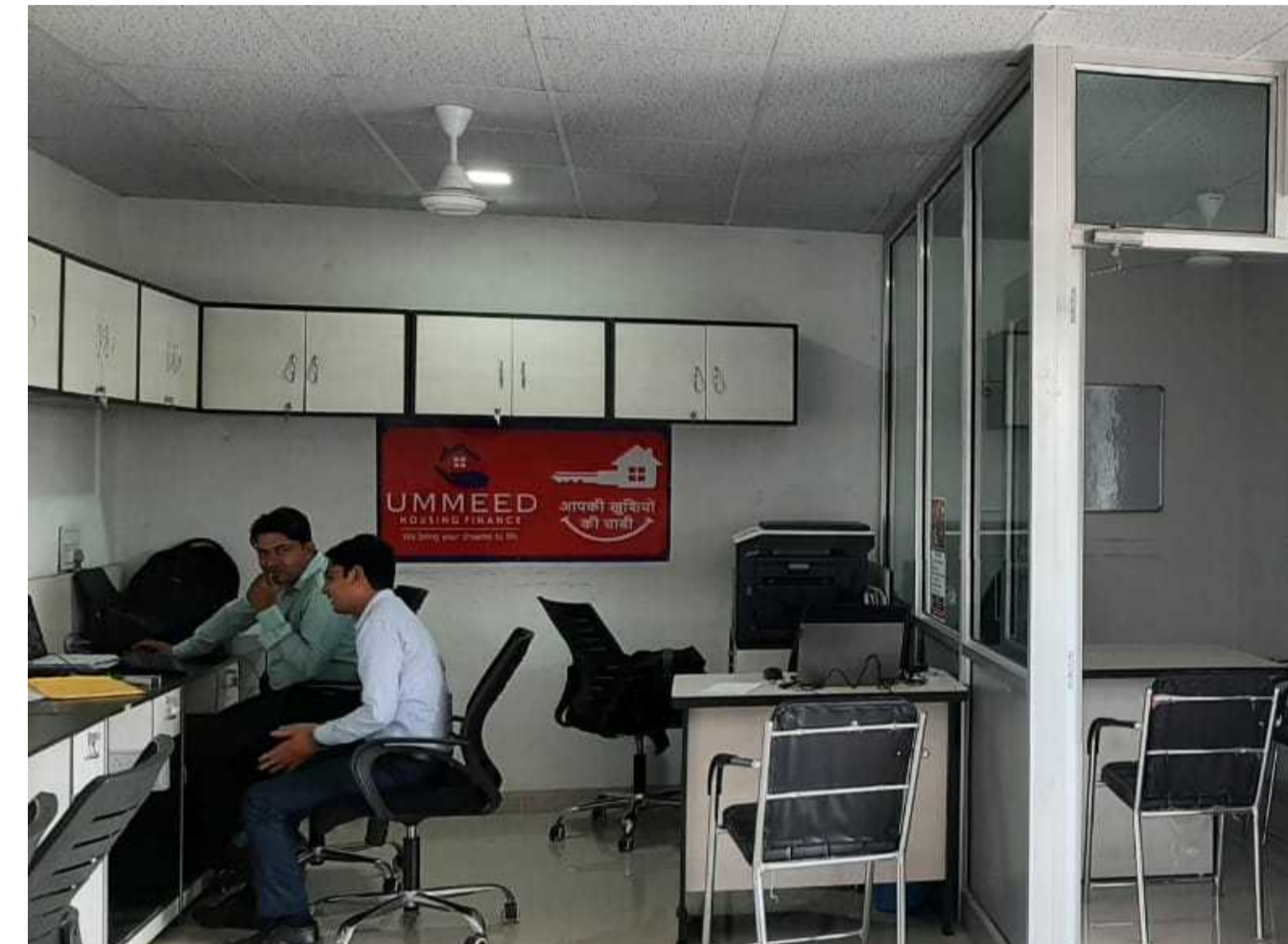
- 1 ➤ FY 2020-21 was our first year under IND-As regime. Successfully closed Audited accounts under IND-As for FY 21.
- 2 ➤ Onboarded SBI as our first PSU Lender in our books.
- 3 ➤ RBI has issued Master direction for HFCs for the first time which are being implemented by the company.
- 4 ➤ Launched 7 new hubs - Rajsamand, Sanganer & Sikar Road in Rajasthan, Sirsa, Rajpura in Haryana and Dehradun & Haridwar in Uttarakhand.
- 5 ➤ Now eligible for SARFAESI as "Financial Institution" for the purposes of SARFAESI Act. SARFAESI power will help us in resolving the stresses cases within 120 to 150 days.
- 6 ➤ Increased Marketing and Distribution push
- 7 ➤ Building strong market base with 8300+ active customers. Cumulative disbursal at Rs 903 Cr & good Performance on containing NPA % @ 1.07%
- 8 ➤ Portfolio efficiency in June'21 at 91.57%. Collection efficiency is in the top 10 percentile in the industry.

# Hub Launched

## Hub Launched In First Quarter



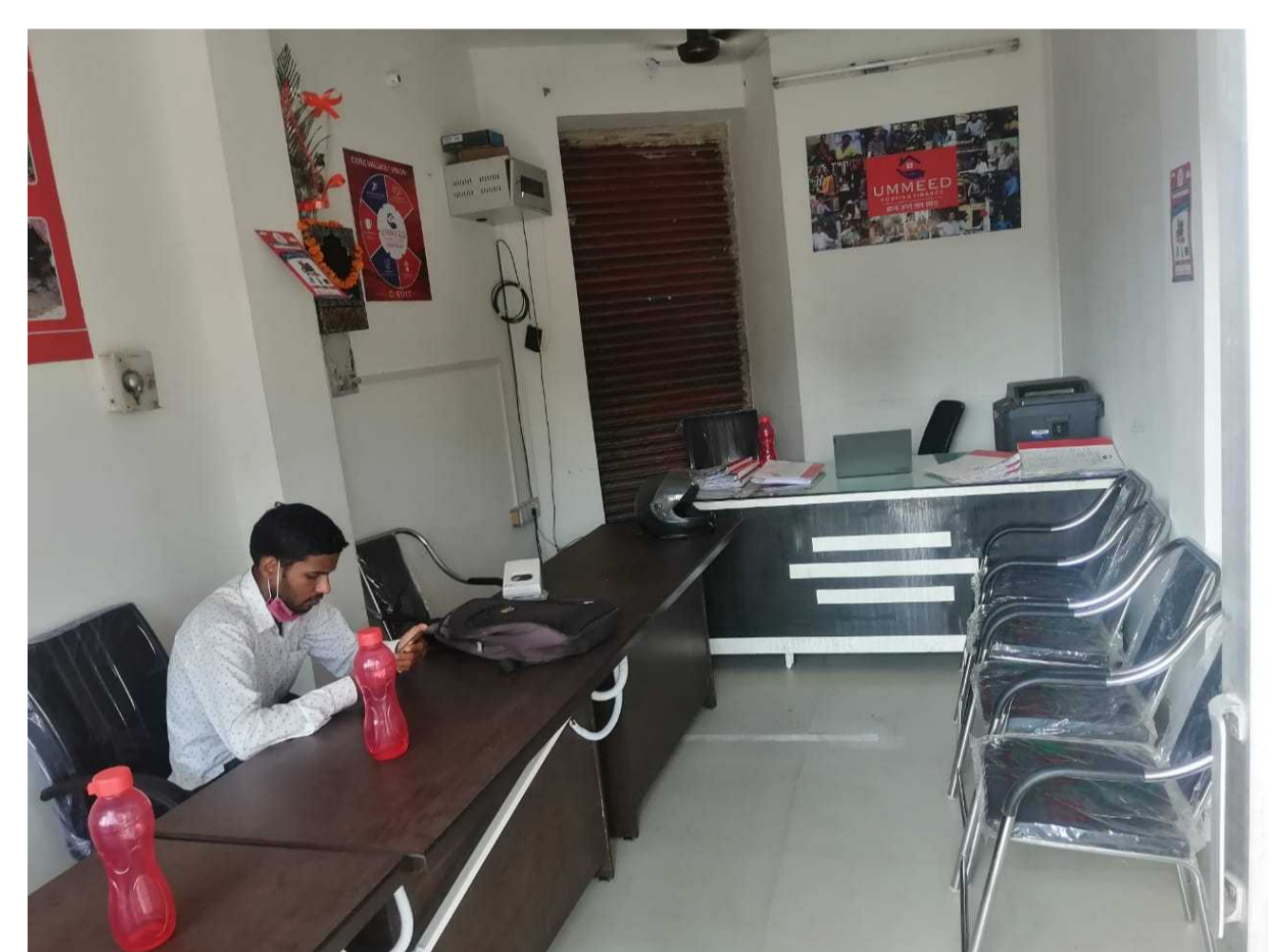
Rajpura



Sirsa



Rajsamand



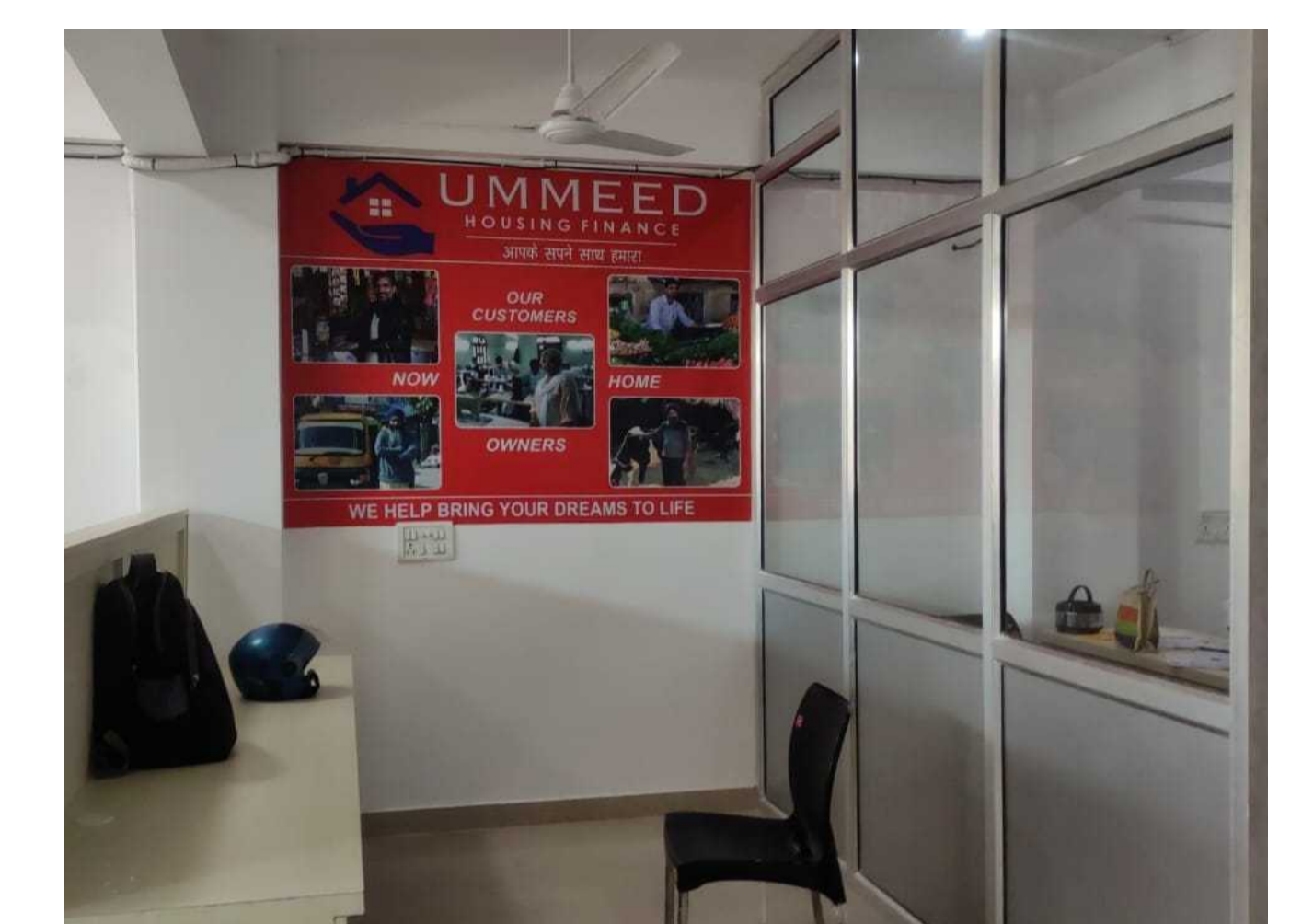
Sanganer



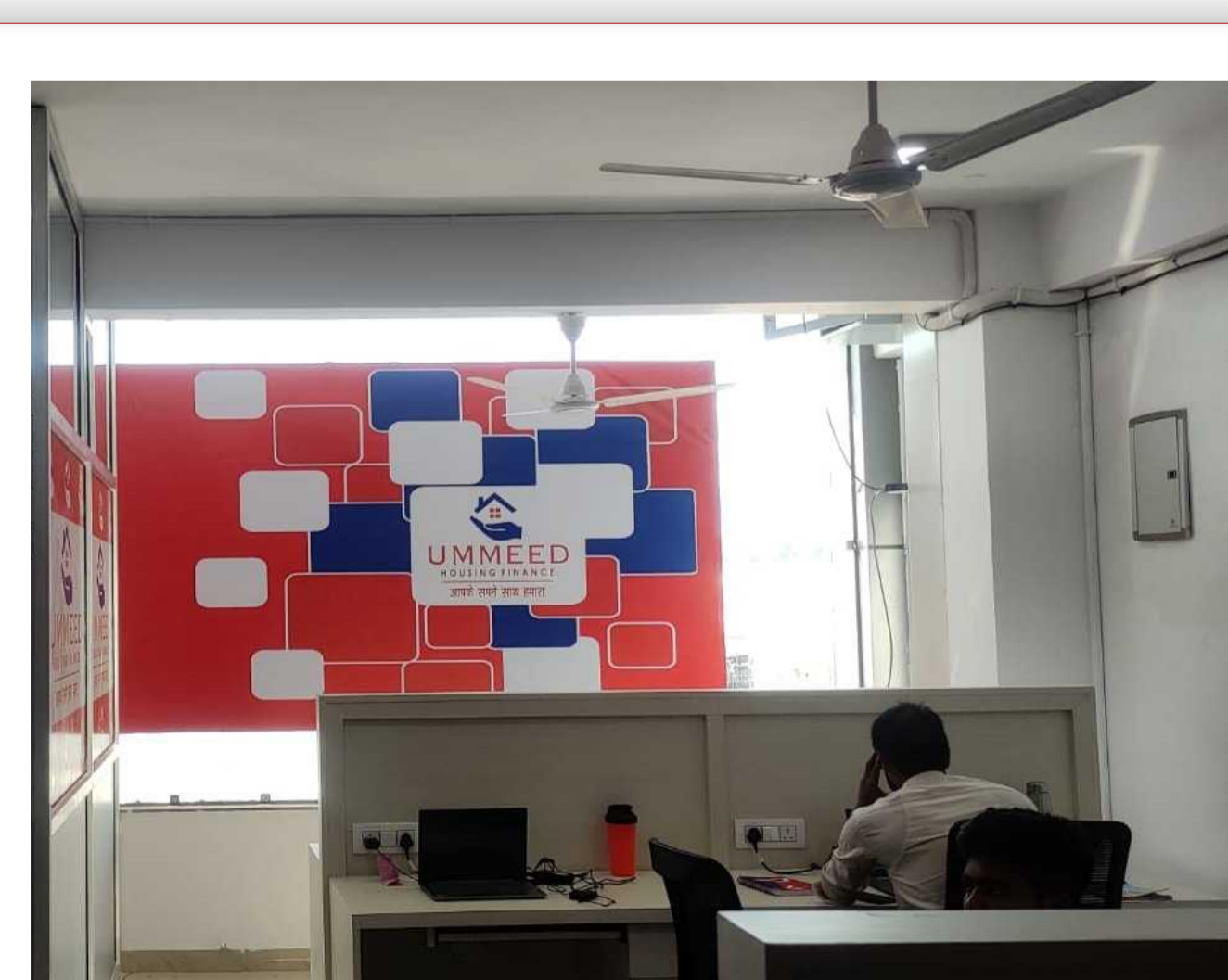
Sikar Road



Dehradun



Haridwar



## Employee Vaccination



**EMPLOYEE  
VACCINATION  
DRIVE**

☆ 2.2% (9) of our employees have been fully vaccinated

☆ 66.8% (266) of our employees have been vaccinated with 1st dose

☆ Overall 69% employees have taken at least 1 dose of vaccination and 31% (123) employees not yet vaccinated

## Virtual Yoga Day





## Employee & Business Partner felicitation Jaipur



## Gratitude message from Hemkunt Foundation

Dear Patron,

Our thoughts are with you and your family during these uncertain times that have befallen upon all and sundry. Now more than ever we can all appreciate how small the world truly is, and the importance of coming together in solidarity to protect our communities.

The second wave of COVID has had deleterious effects on a large scale cascading across all states in the country coupled with pain, grief, suffering, hopelessness, confusion, uncertainty and helplessness.

With your unbridled generosity, love and support, the Hemkunt Foundation dauntlessly, with unflinching determination stepped up overnight firefighting to save lives from the catastrophic effects of COVID. So far the foundation has distributed :

50000 Ration kits

3000 oxygen concentrators

5200 oxygen cylinders

We also set up 25 micro oxygen centres.

We purchased 11 ambulances

As an ongoing initiative we are serving 500 meals everyday to marginalised communities across Delhi and Gurgaon ( daily wage workers, migrant labourers, children, transgender communities, artisans and commercial sex-workers )

Our aid pervaded pan India benefitting over 200000 people across Delhi, Haryana, Punjab, Jammu and Kashmir, Rajasthan, Bihar, Jharkhand, Maharashtra, Karnataka, Madhya Pradesh, Goa, Assam, Arunachal Pradesh, Mizoram, Meghalaya and Nagaland.

I embarked on this journey in 2013, the year that changed the course of my life. My family and I were stranded at the base of the Hemkunt Sahib Gurudwara in Uttarakhand when a mid-day cloudburst hit the state causing devastating floods and landslides, becoming the country's worst hit natural disaster after the 2004 tsunami. We had no food and shelter for a week. Our belongings along with all the provisions were all washed away. Frenzied, panic-stricken and with no glimmer of hope, death seemed inevitable for all of us in the moment. My trust with death reaffirmed my mission and purpose in life and I vowed to myself that I will give my life to serving humanity and make this my utmost priority. This incident defined my life's purpose and the marking of the inception of Hemkunt Foundation. Ever since, we have been doing crisis relief and Rehabilitation across India.

In an extraordinary year marked by the pandemic causing suffering of unprecedented proportions to individuals, institutions and communities at large, Hemkunt is looking to expand its footprints and enhance the quality and accessibility of healthcare for the vulnerable populations.

The Hemkunt Foundation would like to express their heartfelt gratitude to you for your relentless support and encouragement. The road ahead may be ambiguous and replete with challenges, but we are even more determined and unfettered than ever to continue to forge our inner resolve and ingenuity to serve humanity. Thank you for believing in us and augmenting us in our mission.

We wish you and your families with abundant health and good fortune- Stay safe!



**IRINDER AHLUWALIA**

**CEO & Founder**

HEMKUNT FOUNDATION

# Welcome to Ummeed



**Shantanu Singh Rao**

Area Business Head  
Ajmer



**Sanjit Kumar Jha**

Legal Collection  
HO



**Rahul Sachdeva**

Hub Sales Manager  
Chandigarh



**Uttam Suthar**

Cluster Business Head  
Jodhpur



**Jatin Aneja**

Hub Credit Head  
Rohtak



**Ankit Pareek**

Hub Credit Head  
Ajmer



**Shubham Saurav**

Business Analyst  
HO



**Ankur Mathur**

Head - Marketing &  
Distribution HO



**Vijay Singh**

Hub Business Head  
Laxmi Nagar



**Laxmi Narayan**

Legal Manager  
Jaipur



**Shashank Chaturvedi**

Lead STBL  
HO



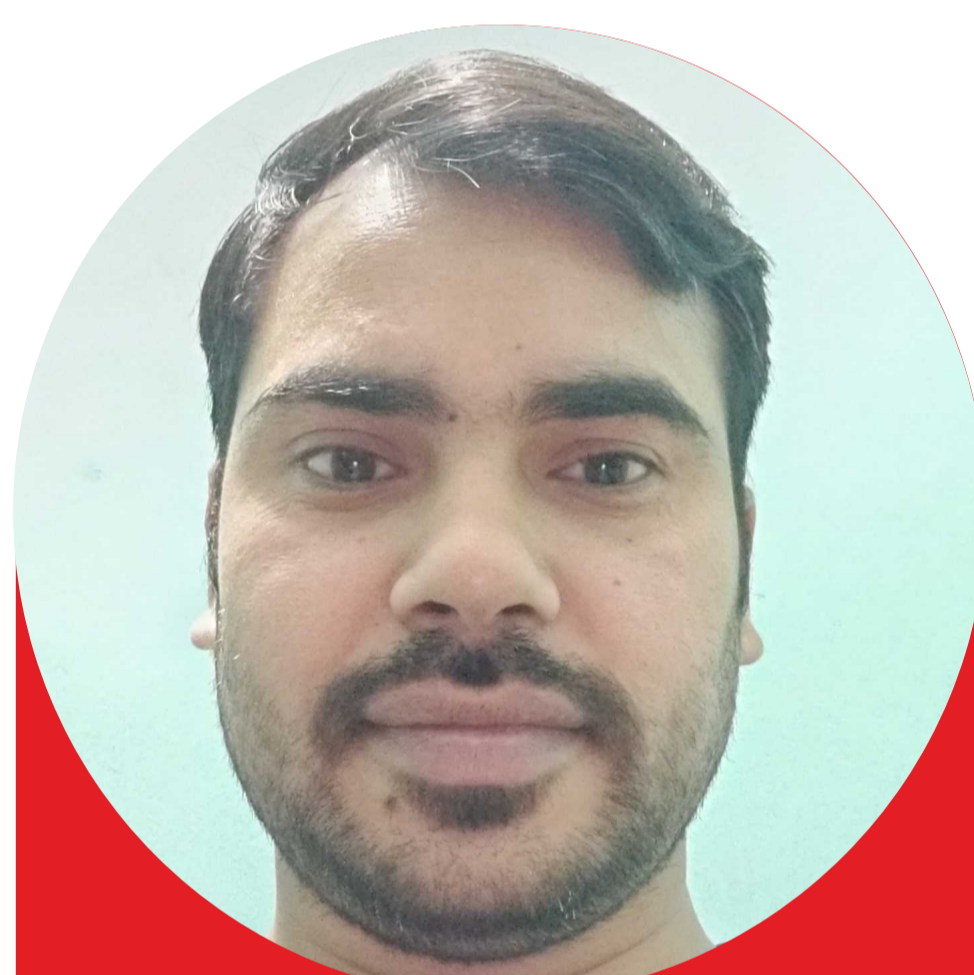
**Yogesh Kumar Dudi**

Area Business Head  
Sikar



**Deepak Kaushik**

Cluster Business Head  
Haridwar



**Yogendra Sharma**

Data Analyst  
HO



**Devendra kumar**

Cluster Business Head  
Dehradun



**Shubhangi Awasthi**

HR Operations  
HO



**Vijay Kumar Mali**

Hub Sales Manager  
Rajsamand



**Om Prakash**

Hub Business Head  
Sirsa



**Varun Kumar Sharma**

Area Business Head  
Laxmi Nagar



**Naman Mishra**

HR Business Partner  
HO



**Pankaj Arora**

Area Credit Head  
Bhilwara



**Nirmal Kumar Agrawal**

Hub Credit head  
Alwar



**Rohit Kumar**

Head - Internal Audit  
HO

Take Action

# In Spotlight

## Employee Speak

**Pranav Raj | Marketing | HO**

“I am very happy to be a part of MD Talent Pool consecutively for the 2nd year. “Magical” can be the one word by which I can briefly describe my journey at Ummeed. Its an honour to be recognised by MD himself and I will make sure to prove my worth this year and be a part the same pool again to score a hatrick. Such recognitions acts as a huge morale booster which keeps me running and striving for more.”

**Sonu | Operations | HO**

I love having a voice. My boss listens to my ideas and the whole team works together to make them happen. We all support each other and work together to offer creative feedback and then make our ideas a reality

**Mukesh Suthar | RM | Bhilwara**

It is a great experience to be part of Ummeed family, I have learnt a lot here. Joined as an office boy and through the guidance received, now a proude Relationship Manager. Self-growth is the key to happiness!

## Kudos Corner

**Rukamkesh Sharma | Collections | Shahadra**

Outstanding performance under delinquent pool, worked towards maximum normalisation.

**Mohan Kumar | Finance | HO**

Implemented expense module and creating master tracker for cost optimization.

**Shyam Singh | operations | Agra**

Operational Excellence - Dispatch TAT & NIL audit errors in all audit conducted last



# MD Talent Pool



**Vipul**  
Hub Business Head | Rohtak



**Narendra**  
Business Manager | Sikar



**Nitesh**  
Operations Manager | Jaipur 2



**Komal**  
Collection Support | HO



**Ankush**  
Credit Manager | Rohtak



**Atul**  
Hub Business Head | Bhiwani



**Preeti**  
Lead Talent Acquisition | HO



**Pramod**  
Business Manager | Sonipat



**Pradeep**  
Operation Manager | Jaipur



**Deepak**  
Credit Manager | Kota



**Deepak**  
ACM | Chandigarh



**Avinash**  
COM | Rohtak



**Raghib**  
System Engineer | HO



**Pranav Raj**  
Chief Manager Mkt | HO



**Sachin**  
Tele Sales Officer | HO



**Santosh**  
CBH | Jaipur



**Surjit**  
Business Analyst | HO



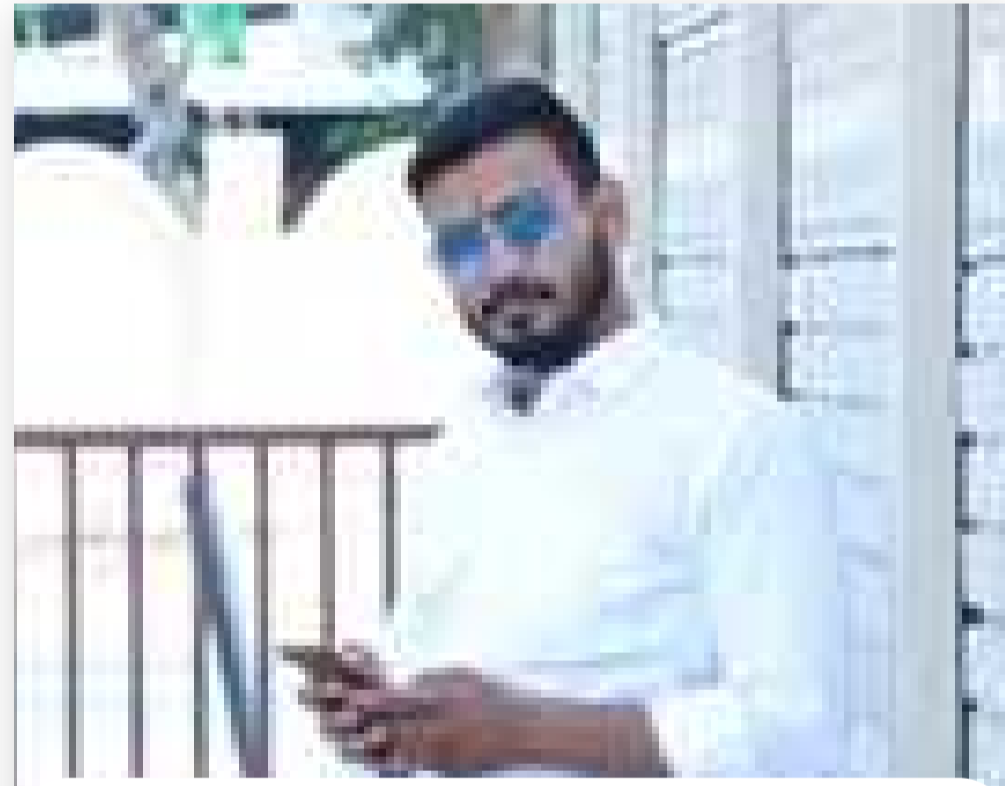
**Vikas**  
Hub Credit Head | Panipat



**Rajneesh**  
central Ops | HO



**Naveen**  
Hub Credit Manager | Pali



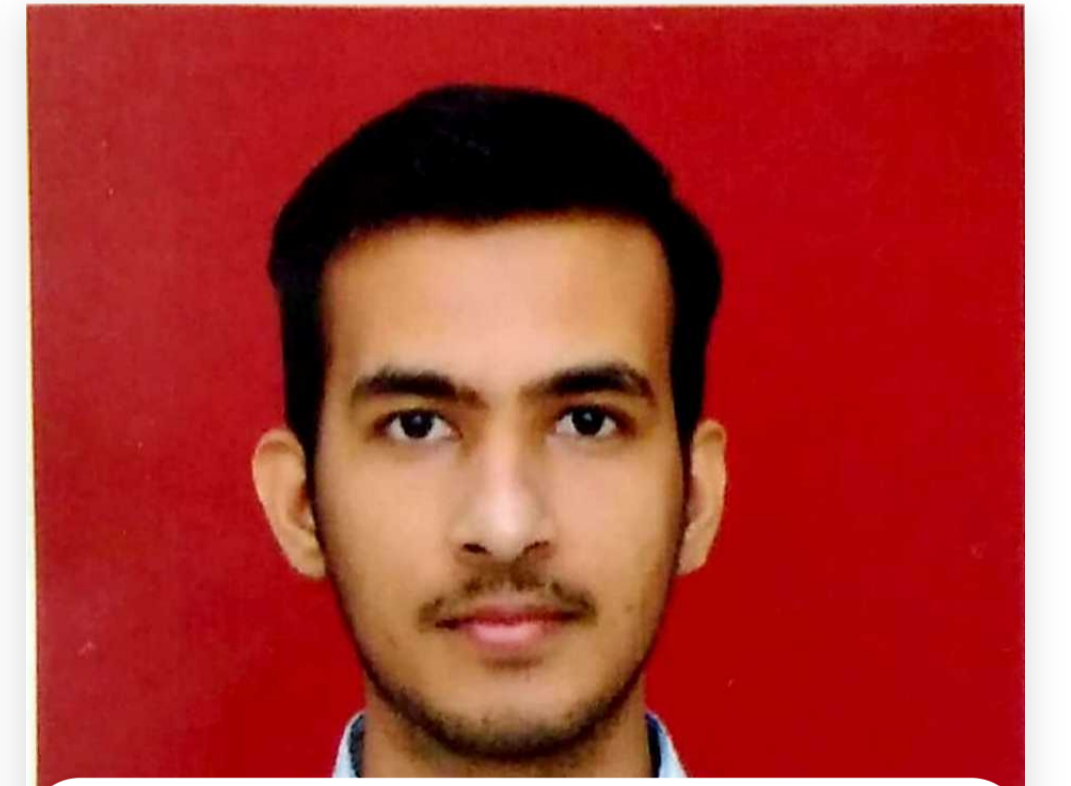
**Mukesh**  
RM | Bhilwara



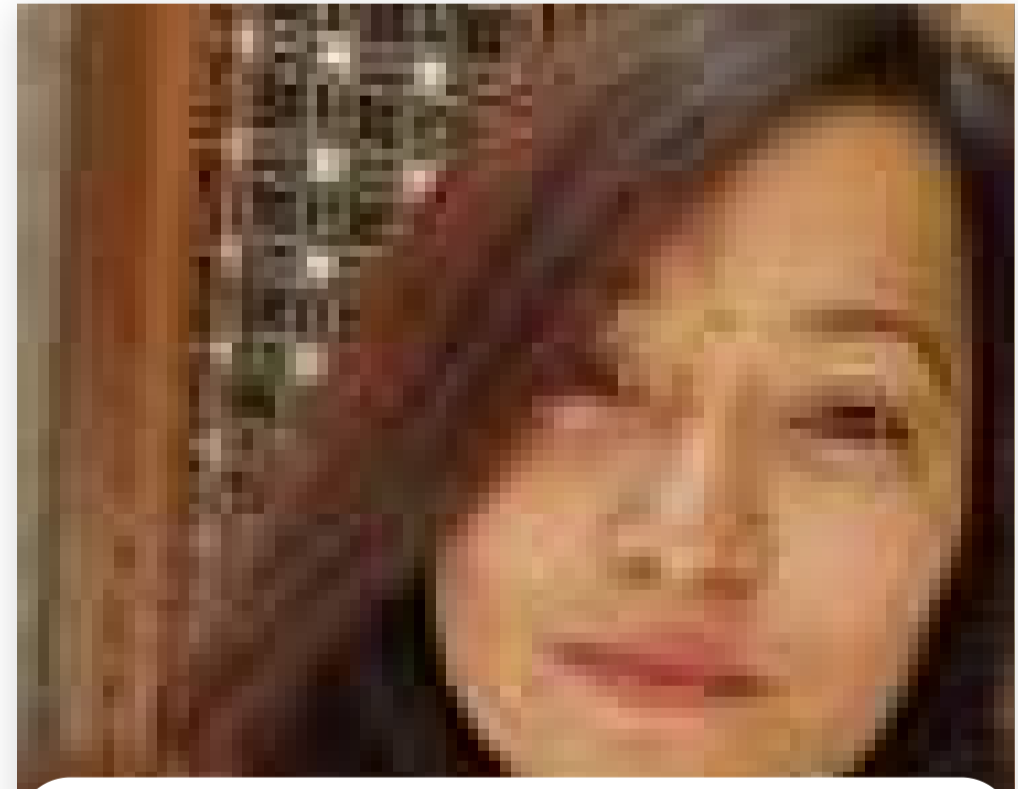
**Bhuwan**  
IT Business Analyst | HO



**Prashant**  
RTM | Jaipur



**Vipul**  
Credit Manager | Janakpuri



**Tanvi**  
Finance Officer | HO



**Govind**  
Cluster Business Head | Sikar



**Manish**  
Hub Credit Head | Bikaner



**Lokesh**  
HSM | Chittorgarh



**Amit**  
Hub Credit Head | Bhiwani



**Amit**  
Hub Credit Head | Agra



**Sonu**  
Central Operations | HO



**Shubham**  
Financial Reporting | HO



**Rohit**  
CBH | Sonipat



**Rajeev**  
Lead Operations | HO



**Rajneesh**  
CBH | Jaipur 2



**Tara Chand**  
Collection Officer | Sikar



**Harkesh**  
Operation Manager | Hisar



**Rahul**  
RM | Bhiwani



**Naresh**  
B M | Jaipur

# Long Service Recognition

Celebrating  
**4**  
Years



**Ashish Gupta**  
Hub Credit Head

Jaipur

Celebrating  
**3**  
Years



**Deepak Kumar**  
Hub Credit Head

Gurgaon



**Amit Tyagi**  
Collections officer

Laxmi Nagar



**Mool Chand Saini**  
Collections officer

Jaipur



**Harshit Tambi**  
Hub Credit Head

Jaipur 2



**Santosh kumar Jain**  
Cluster Business Head

Jaipur



**SAJID HUSSAIN**  
Relationship Manager

Chittorgarh



**Shivram Khatik**  
Operations Manager

Bhilwara



**Manish Sewag**  
Hub Credit Head

Bikaner



**Amit narayan vyas**  
Operations Manager

Bikaner



**Vishnu Gupta**  
Credit Manager

Jaipur

# Customer Testimonials

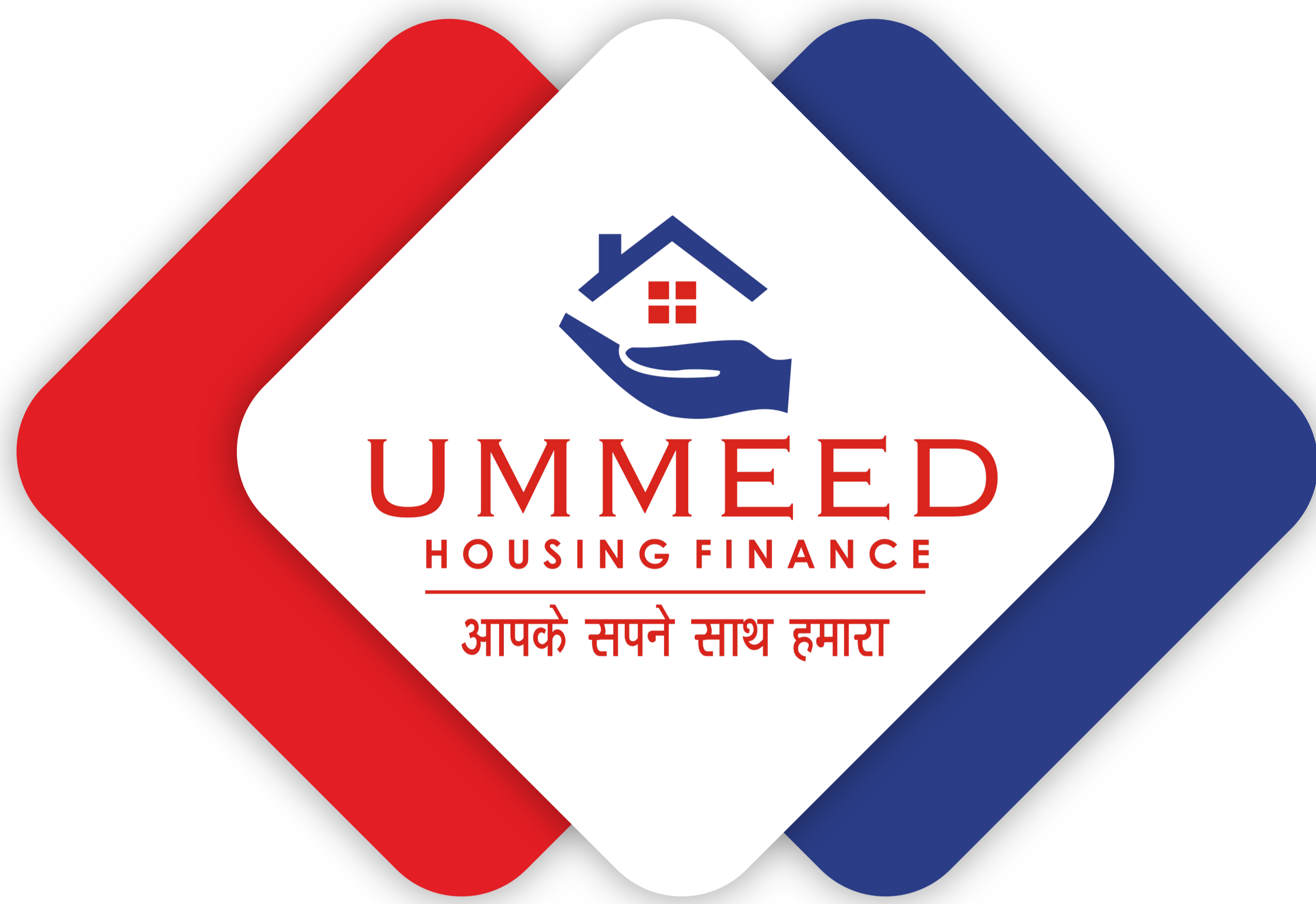


मेरा नाम मनीष त्रिवेदी है और उदयपुर शहर में मेरा बस टिकट बुकिंग का काम है। मैंने अपना घर बनाने के सिलसिले में कई सारी बड़ी व सरकारी लोन की कंपनियों में बात की पर हर जगह मेरी इनकम के दस्तावेज़ ना होने के कारण पर लोन रिजेक्ट हो जा रहा था। फिर मुझे फेसबुक के जरिये उम्मीद हाउसिंग के बारे में पता चला और मैंने उनसे संपर्क कर अपनी पूरी बात बताई। उन्होंने मुझे बताया की उम्मीद हाउसिंग फाइनेंस के कर्मचारी मेरे पास आ कर मेरी इनकम समझेंगे और उसी आधार पर होम लोन भी मिल जायेगा। अपने सारे जरूरी दस्तावेज उनको दिए और 2 दिन के अंदर-अंदर उम्मीद के लोग आए, मेरी बिज़नेस और इनकम को समझा और मात्र एक सप्ताह में मेरा लोन हो गया और मुझे पैसा मिल गए। आज मैं खुश हूँ की मेरा लोन उम्मीद हाउसिंग फाइनेंस से चल रहा और साथ में मेरा अपना घर भी बन गया है!

धन्यवाद !!! उम्मीद हाउसिंग फाइनेंस!



नमश्कार - मेरा नाम अजय पानू है और हिसार शहर में मेरा ई-मित्र का काम है। मैं उम्मीद हाउसिंग फाइनेंस से पिछले 5 महीनो से सारथि एप्प के जरिये जुड़ा हुआ हूँ। इस एप्प में मुझे सिर्फ उन लोगों के नाम और नंबर डालने होते हैं जिन्हें मुझे लगता है की होम लोन या बिज़नेस लोन की जरूरत है। ई-मित्र के काम के कारण मेरी मुलाकात काफी लोगो से होती है जिनसे मैं होम लोन या बिज़नेस लोन की जरूरत बारे में पूछ लेता हूँ। सारथी एप्प से पिछले कुछ महीनो से मैं महीने के 3-4 हज़ार रुपए से अधिक की अतिरिक्त कमाई कर ले रहा हूँ। और मैं अपने अन्य दुकानदार भाइयों को भी सारथि जुड़ने की सलाह देता हूँ।



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