



UMMEED KA SAFAR 15

Founder's Note



Mr. Ashutosh Sharma
Founder & MD

The first quarter of 2022/23 has been busy with teams working to complete the performance assessment, year-end increment, and promotion cycle. In line with our value system and beliefs, we have ensured fairness and transparency in this exercise and some of the salient results are as under:

1. Employees have seen a healthy salary increment range that is in line with or better than industry averages.
2. 11% of appraisable employees are recognized as MD Talent Pool, are entitled to special variable pay, and were rewarded with ESOPs for the first time.
3. 10% of employees have got role elevation and 14% of employees have got promoted to the next grade.
4. Key Unit Heads included in Key Management Positions and covered under the new Long Term Incentive Plan.

Q1 22/23 saw Gross Disbursals of Rs 130 Cr. and Net disbursals of Rs 102 Cr. this needs to build out the quarter on quarter. The Head office team and State Heads have worked hard to ramp up the branch roll out and we ended June 22 with 52 Hubs up from 44 Hubs on March 22. Our Operations and Technology teams continue to work hard to improve many of our internal processes with enhanced technology enablement to allow greater productivity for employees and ease of onboarding and servicing for new and existing customers.

In the next few quarters, our focus will increasingly shift to customer acquisition and building out aggressively on that front. We are ramping up our senior business/sales and credit team to ensure we can efficiently manage a wider hub network and several senior resources have joined us recently. They bring in a wealth of experience and will allow us to incorporate the best practices they have been exposed to earlier. Look forward to an exciting quarter as we grow from strength to strength.

CBO's View



Mr. Sachin Grover
Chief Business Officer

The first quarter has ended, and business results are in front of us. Mixed feelings are what I can say. While we did well in keeping delinquencies and portfolio quality well under control, new branch opening, and footprint expansion, we fell short on AVM build-up. As we enter a new and important quarter of the year, need to focus on scale and month-on-month business delivery in line with the plan.

- » Business teams to focus on FTR files with quality, timeliness, and completeness. Hub and area business head to lead from the front spending at least 4-5 hours every day meeting channels and partners.
- » Credit teams to run with the files starting from timely PDs to sanction and disbursements including confidence in bus teams of taking full ownership of delivery.
- » Ops to remain a vigilant gatekeeper ensuring checker at every point of the process and keeping happy existing customers.
- » Collections to keep the high focus on delinquency buckets and NPA resolution especially keeping in mind the new NPA policy effective immediately. This is key
- » HO and Support functions to continue as facilitators for process improvement, helping hubs increase productivity and asset growth.

I feel so lucky to work with all of you. Everyone around is hard-working, positive, and inspiring. Let's make an impact across this quarter and deliver the best productivity on all fronts.
THANK YOU

A handwritten signature in black ink that reads "Sachin Grover". The signature is written in a cursive, slightly slanted style.

Make time for things
that are fulfilling

Mancom View

Today, after an exciting journey of over 6 years, Ummeed is poised for faster growth, propelled by the passion and hard work of our employees. With robust structures and systems, innovation, teamwork and collaboration, and highly committed employees, the future has immense growth opportunities for each one of you. We have continuously promoted high performers with fast-track careers and will continue to do this throughout this year as well. Our aim is undoubtedly to create a culture of learning and earning by providing equal opportunities to all.

In our quest for excellence, we are continuously striving to offer a seamless experience to our employees. We are pleased to announce that we have now moved to a more robust and agile HRMS system PeopleStrong which will offer you a one-stop super app for all employee-related requirements. I hope you are liking the new experience!



Beenata Lawrence
HR Head
Gurgaon HO

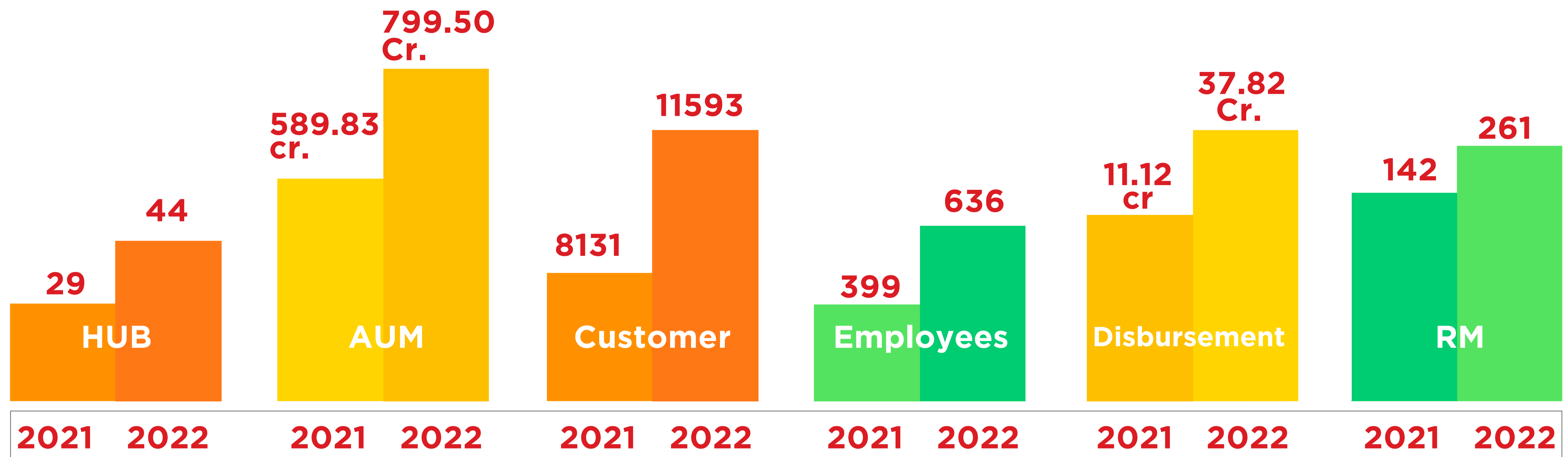
“First, I would like to thank all team members for the successful closure of the financial year, although we missed our business target but have done well on the quality of the portfolio. Our NPA numbers are below 1% which is the best in the industry, it couldn't have been possible without the support of the collection and business team, quality underwriting will remain key for UHFPL. Timely disbursal, ownership at the area level, and adherence to process and quality will be a focus area for this FY which can't be possible without ownership, inter and intra-department coordination and tight control, and regular reviews at an area, state, and national level. I am delighted to share that the IT team is working on a robust MIS to help Area and State heads to track STOCK and Disbursal on daily basis in a meaningful way”



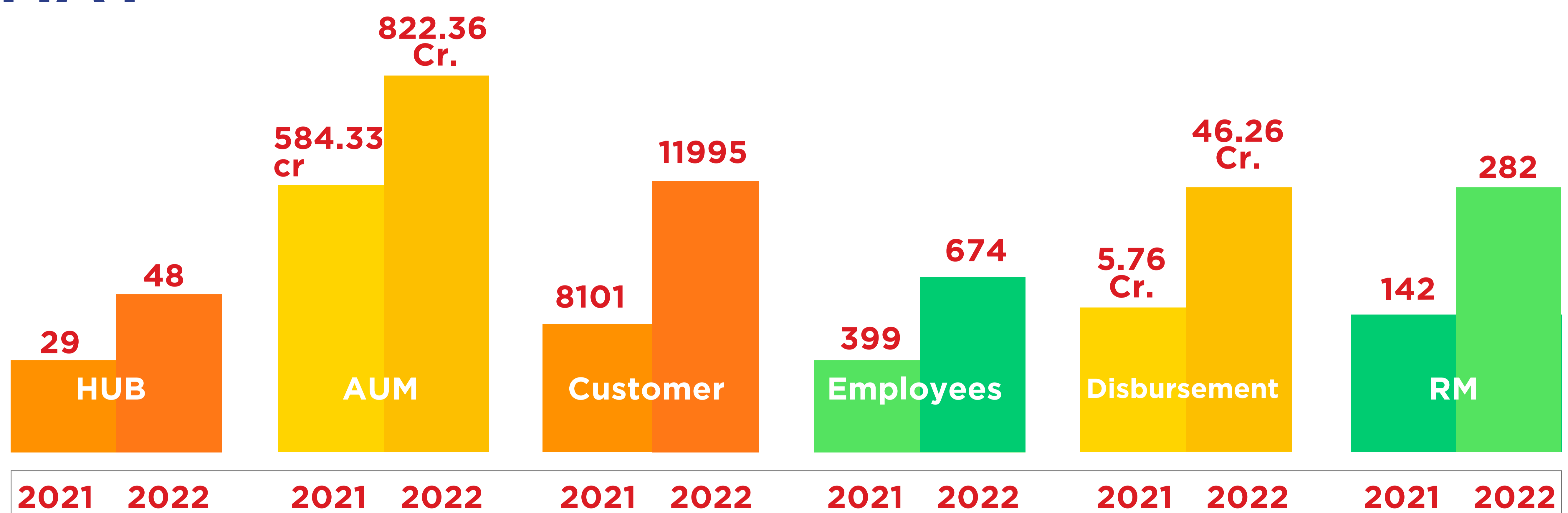
Rajendra Gupta
Credit Head
Gurgaon HO

Our Journey

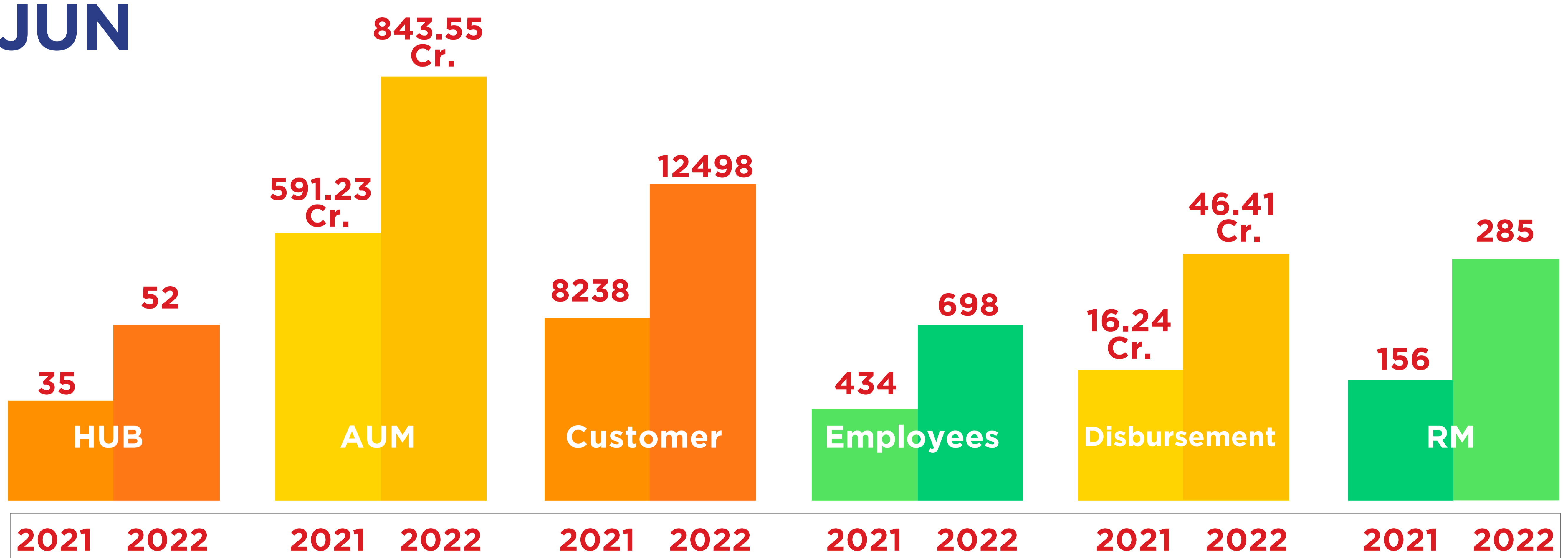
APR



MAY



JUN



Key Milestones

1

Loan Book crossed Rs.844 Crores. and grew at 43% Y-o-Y. by building a strong customer base with 12,498+ active customers.

2

Cumulative gross disbursal during Q1 FY-23 is Rs.130.49 Crores with a growth of 294% Y-o-Y. Monthly disbursals peaked at Rs.46 Crores in June-22.

3

Portfolio collection efficiency in March'22 at 96.33% and Gross NPA stood at 0.73%. Collection efficiency is in the top 10 percentile in the industry

4

8 branches have been opened during Q1 FY-22/23, taking the total branches to 52. We have been assigned a long-term rating of "A-" from CARE Ratings and Acuite Ratings.

5

Strong Liquidity Position - with Rs.135.82 Crores of funds including CC lines and an undrawn sanction line of Rs.252.50 crores.

6

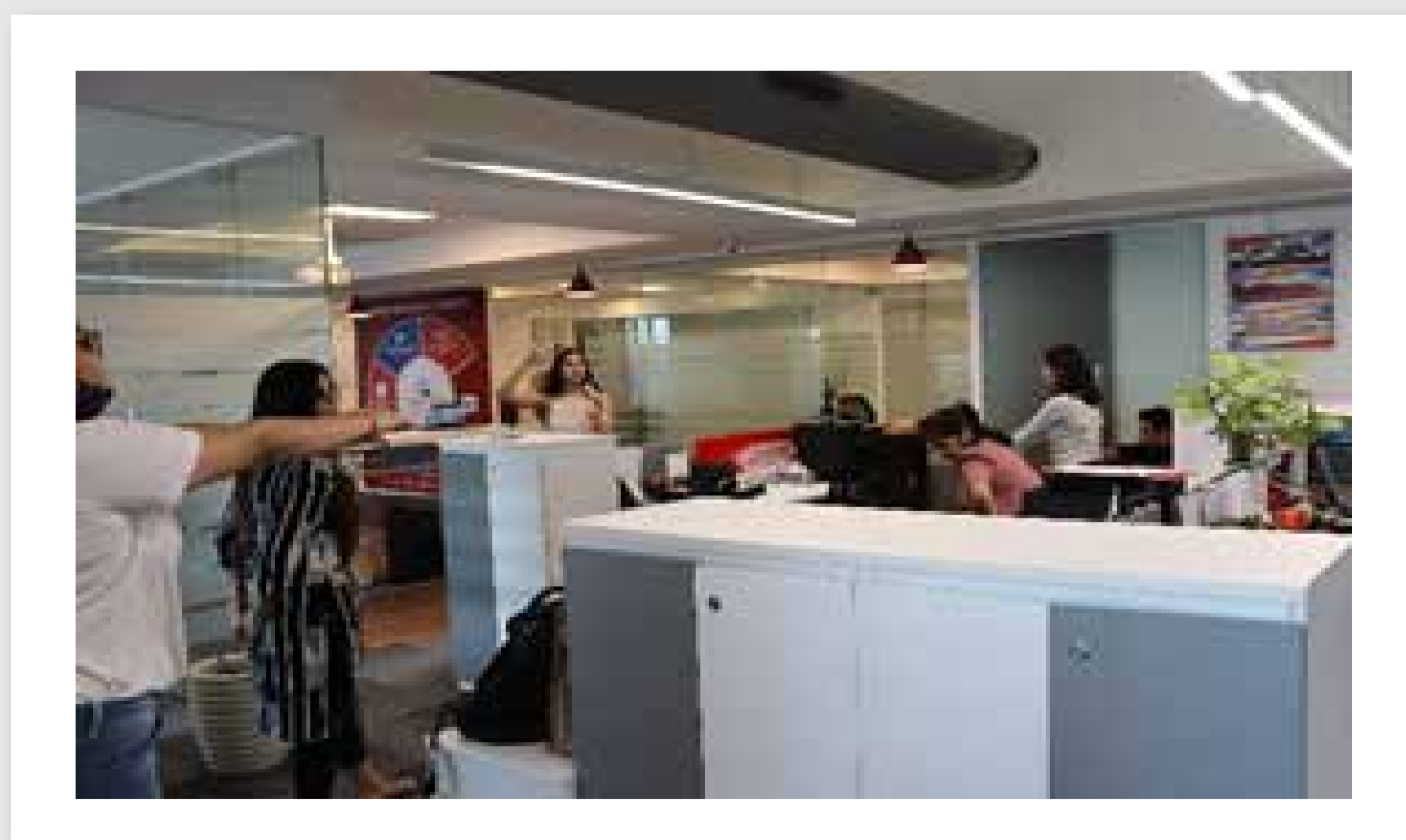
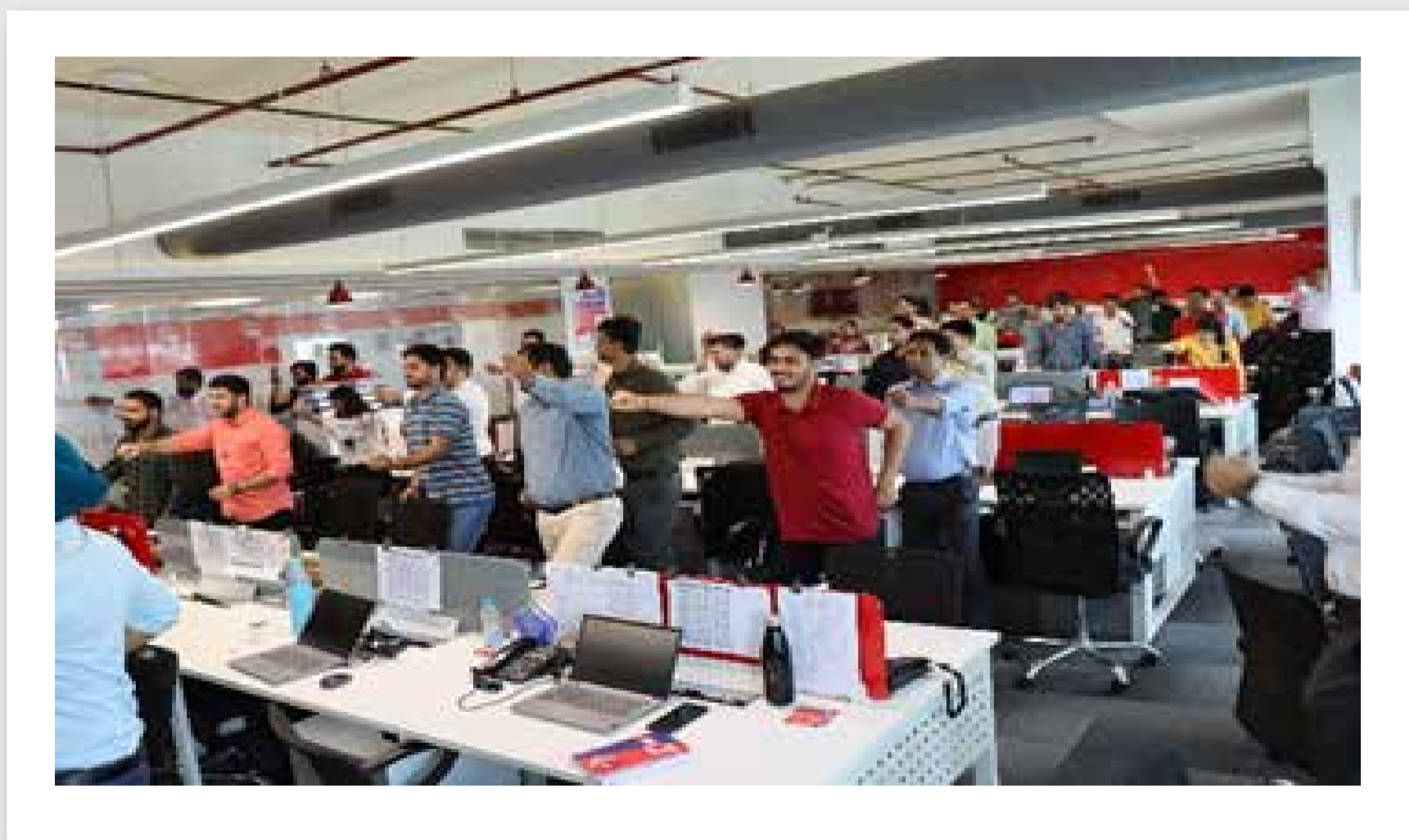
We are focused on increasing the digital footprint of Ummeed across geographies and scaling up the lead generation funnel by on-ground marketing activities, empanelling new channel partners, and engaging existing customers for referrals.

Celebrations

800 Crores and 50 Branches



Yoga Day



Business Event

Power Partner Felicitation



10 Gram Gold Coin Winner @ Bhiwani



5 Gram Gold Coin Winner @ Alwar



Winner of Smart Phone @ Nagaur

Love the “Why” of
your company

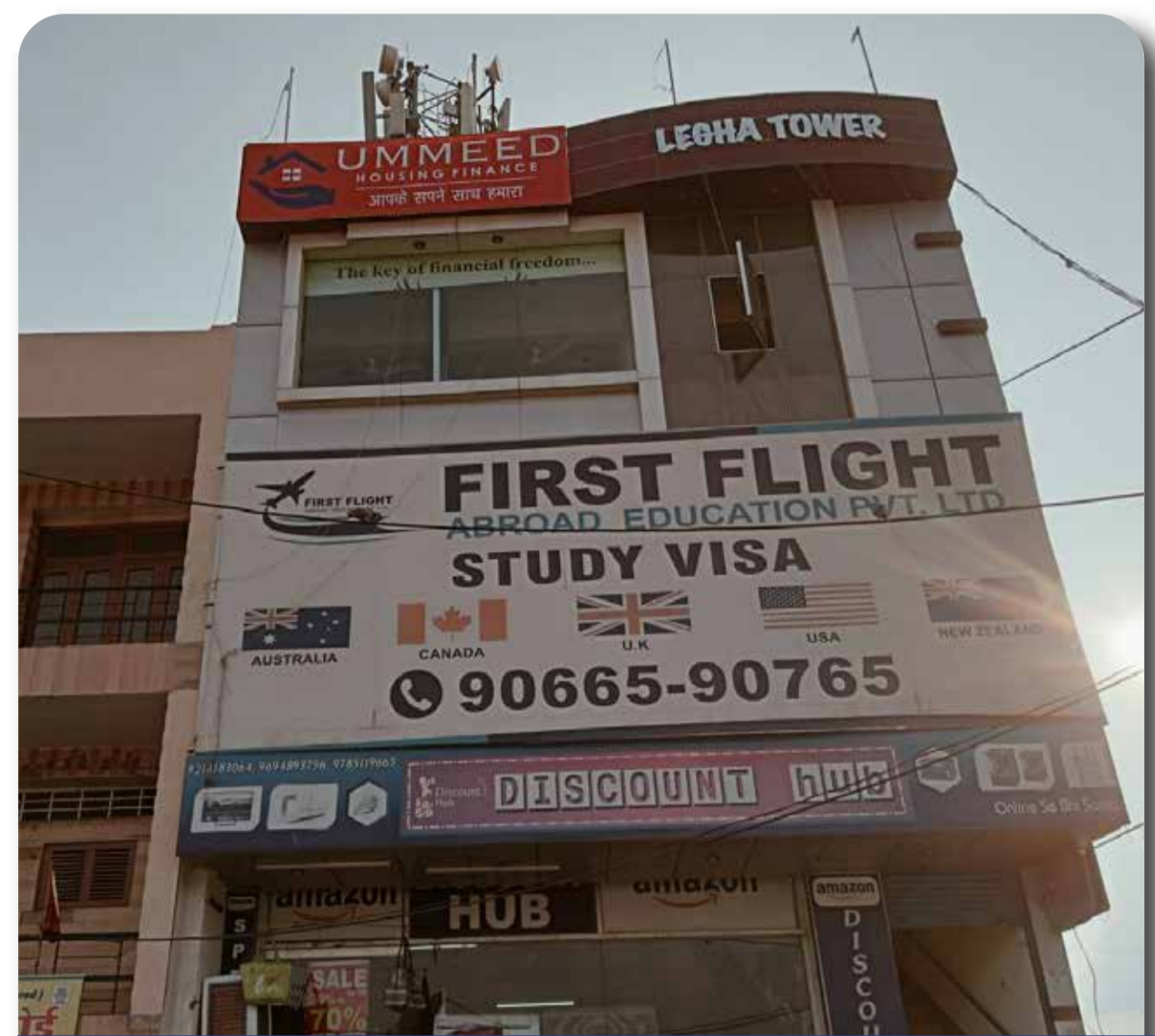
Welcome to Ummeed



Heartiest welcome to all new Joiners

Surround yourself
with good
friends

New Branch



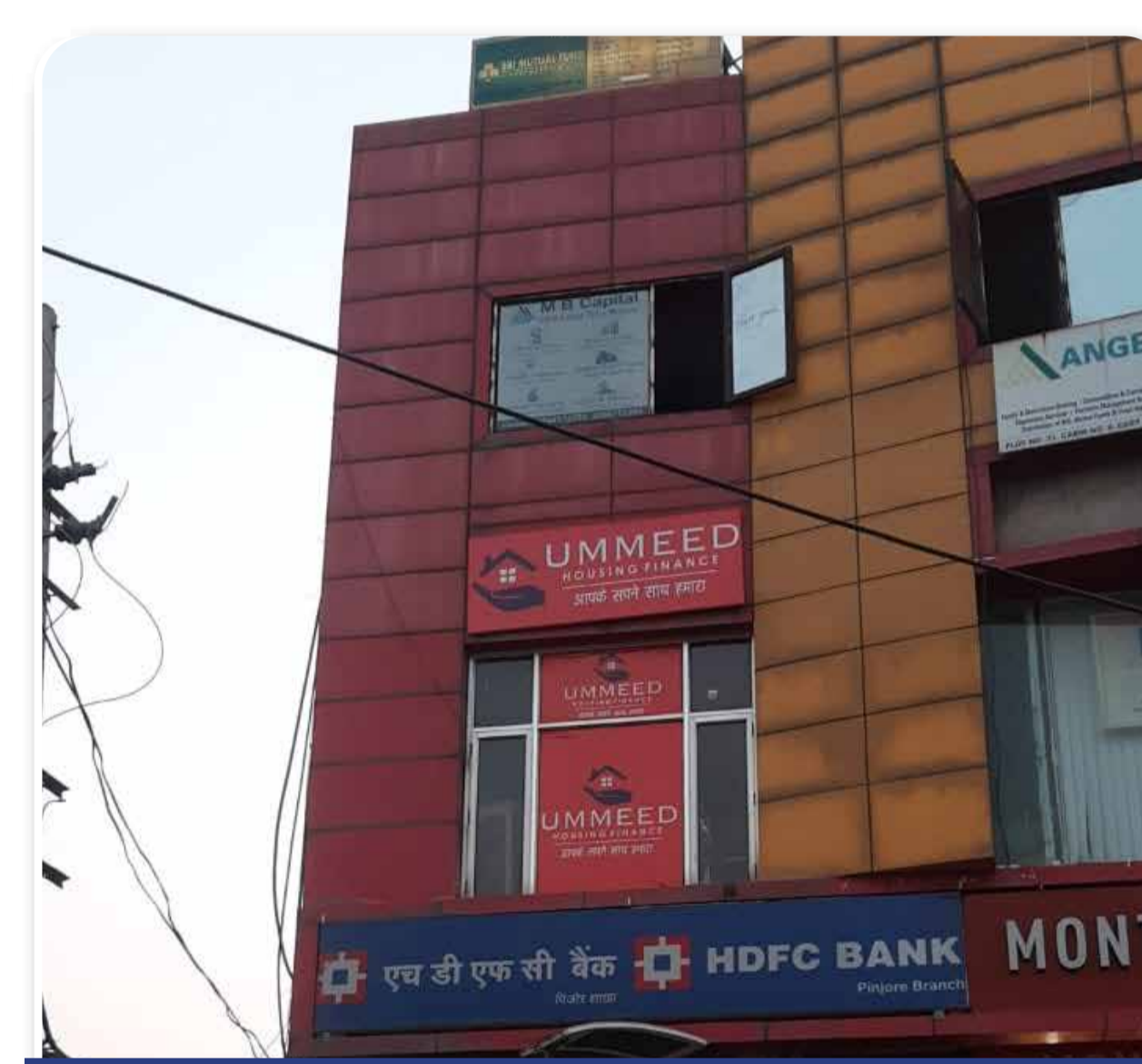
HANUMANGARH



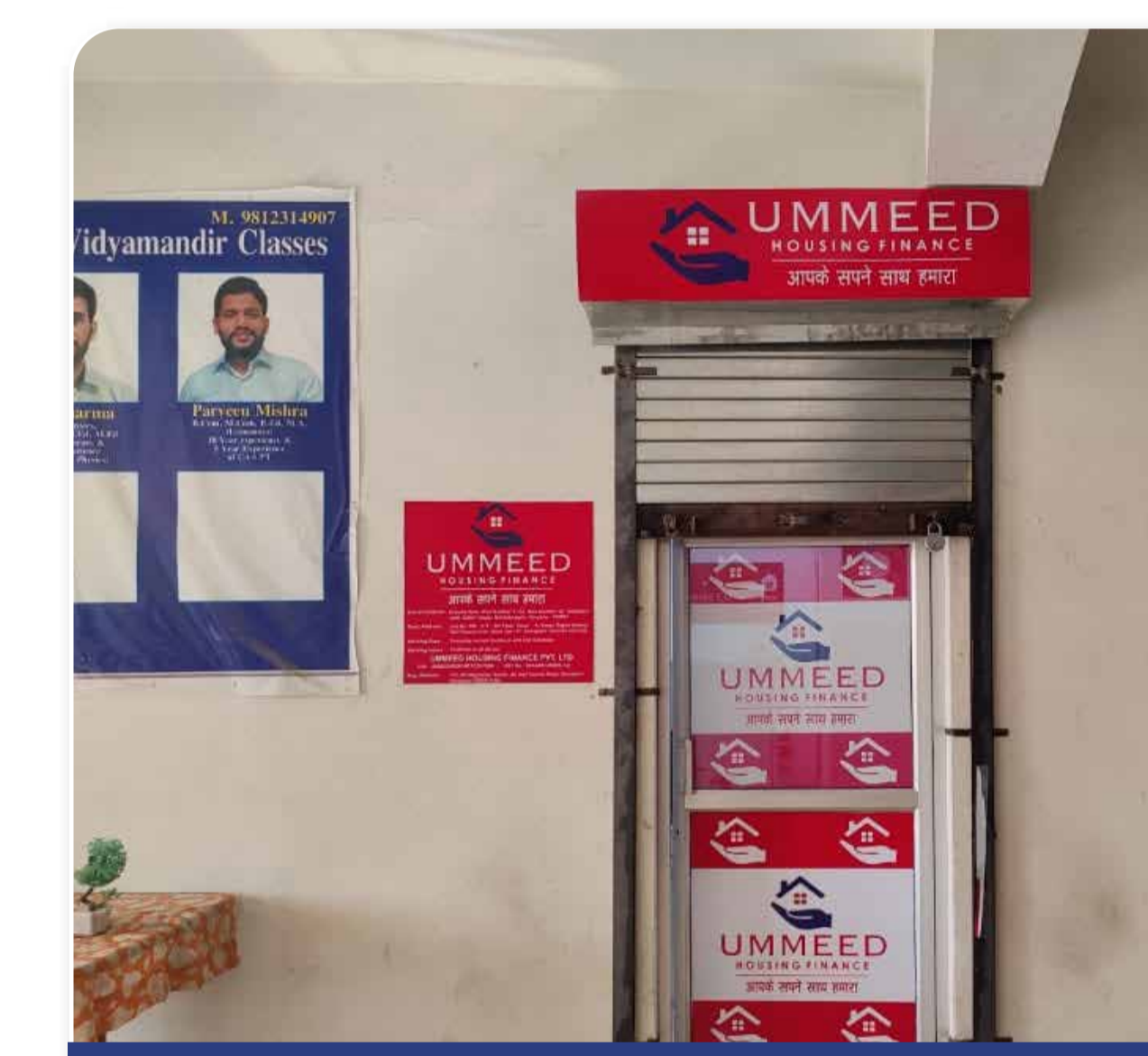
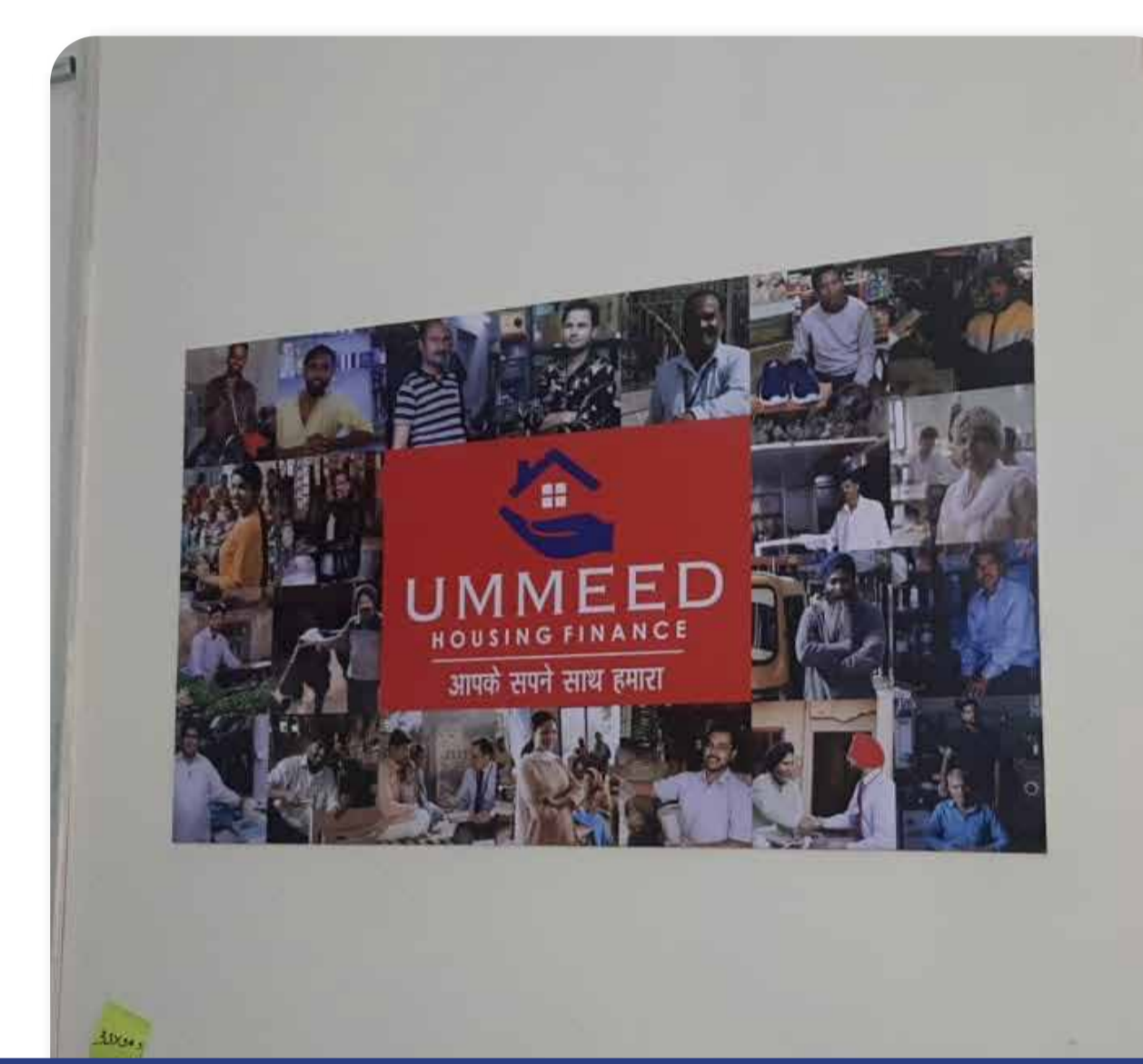
PRATAPGARH



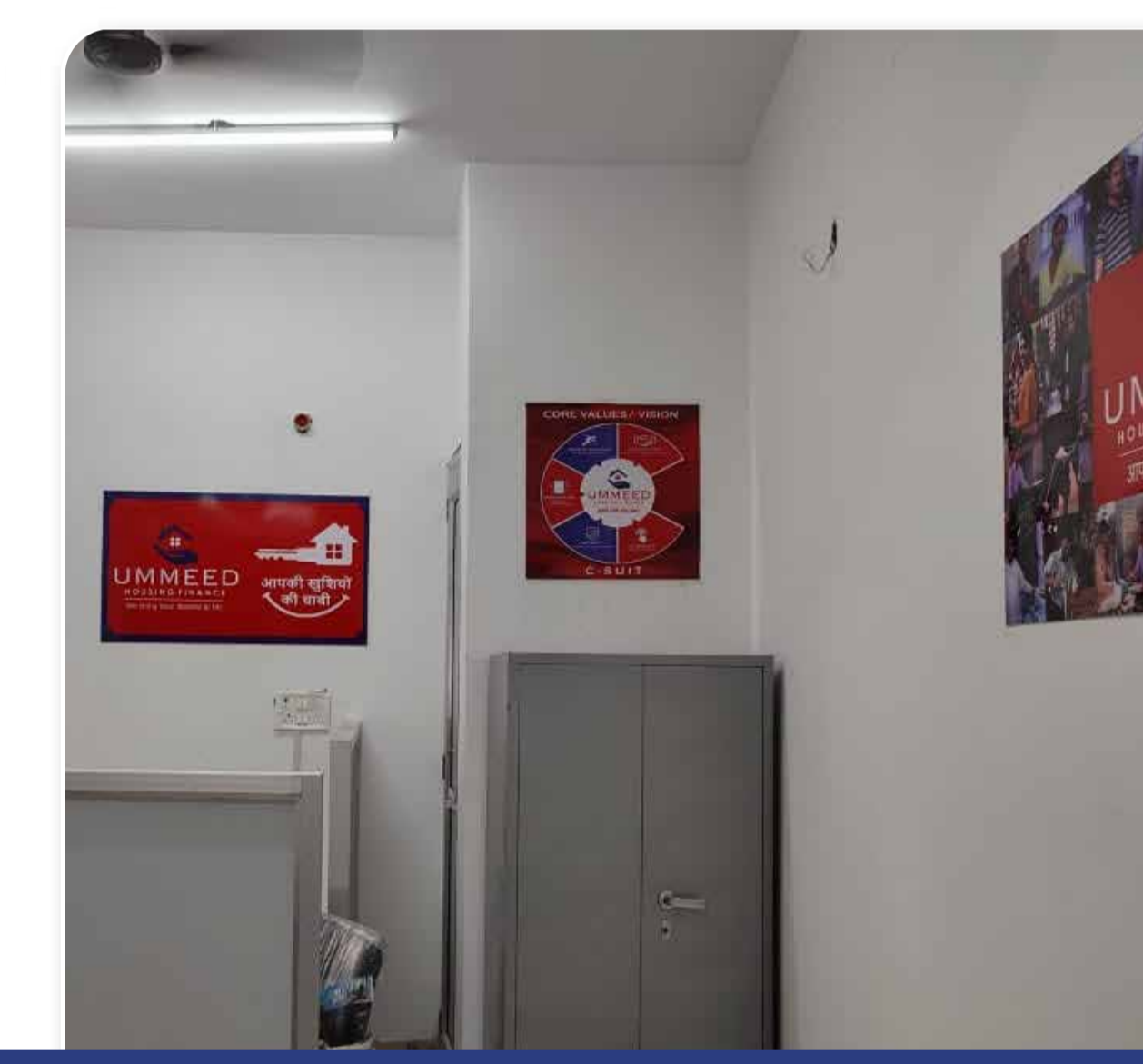
BHINMAL



PINJORE



BAHAHDURGARH



LUDHIANA



ABU ROAD



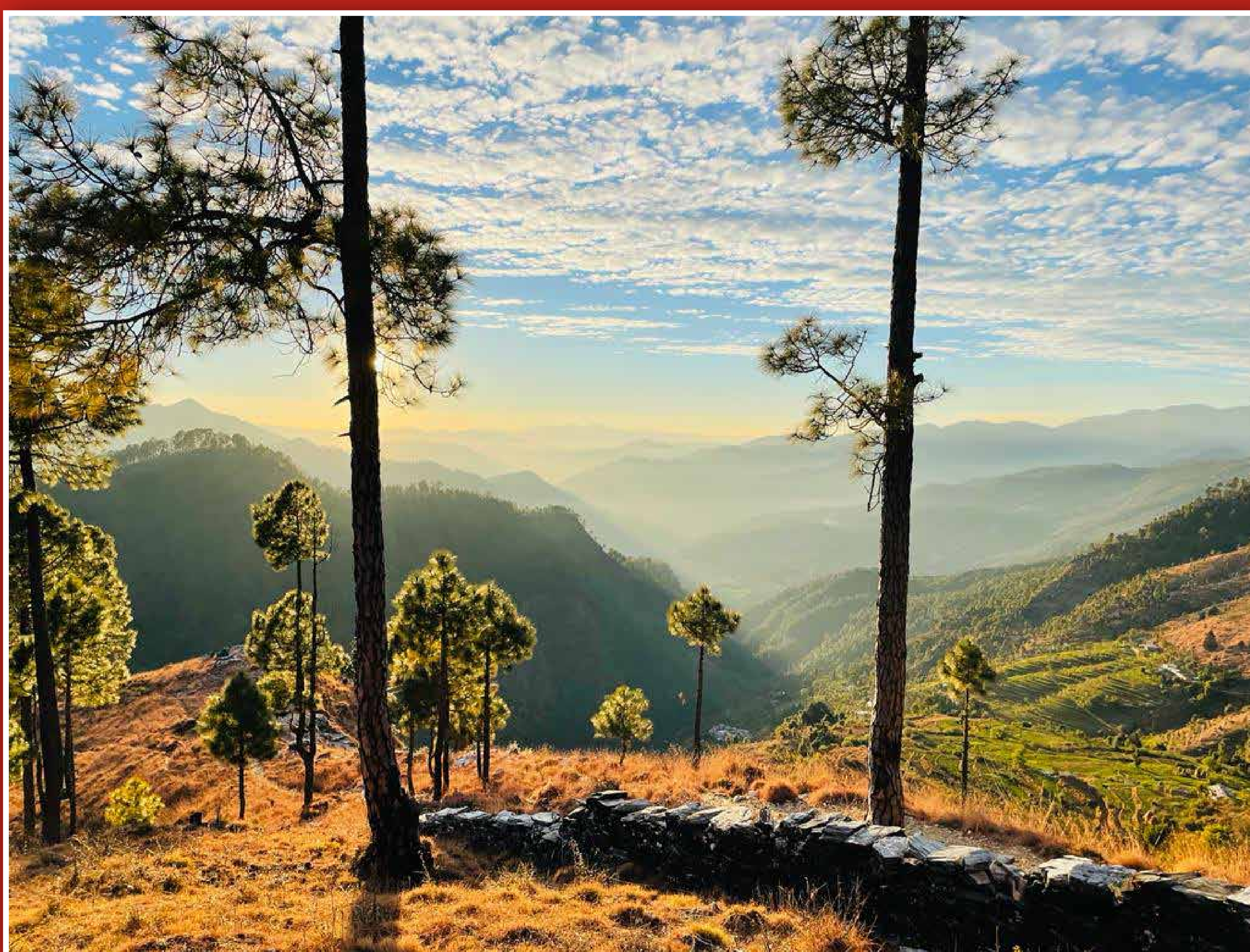
MAHENDARGARH



Live in the
moment

In Spotlight

Reconnect with Nature



Richa Rai
Regional Legal Manager



Information Security

Information Security has 4 basic tenets: a) Confidentiality, b) Integrity, c) Availability, and d) Authenticity.

Ummeed respects the privacy of its customers and is committed to protecting the personal information shared by the client. All personal information including customer data is classified as Confidential.

At Ummeed, the information security policy deals with the following domains of security:

- People,
- Process &
- Technology.

Employees Responsibility

- Handle Company and customer information with utmost care.
- Do not use e-mail, internet, laptop, desktop, printer, data card, tablet, mobile phones, and other Company resources for personal use or to engage in any activity that is offensive, threatening, discriminatory, defamatory, slanderous, pornographic, obscene, harassing, or illegal.
- Do not disclose customers, company, or your personal information to unauthorized persons.
- Do not download any software/application. Take the IT team's help if you need it.
- Always leave desks clear of any client data and lock computer screens when unattended.
- Share only that information with customers, vendors, or service providers for which you are authorized. Don't pass on chain email of internal office communication to outside vendors
- Attend all training and awareness sessions conducted by Ummeed and keep themselves updated on information security threats and risks as well as best practices to be followed.
- Report events, violations, breaches, and security incidents, without undue delay, to it_support@ummeedhfc.com and IT Helpdesk/Team.
- All Ummeed employees have the responsibility for ensuring that the company's systems and data are protected from unauthorized access and improper use.

Customer Testimonial

भरत सिंह तमोली

नगर निगम कर्मचारी



मेरा नाम भरत सिंह तमोली मैं जयपुर शहर का रहने वाला हूँ।

मैं जयपुर नगर निगम में काम करता हूँ, और कई वर्षों से किराये के मकान में अपने परिवार के साथ रहता था। मेरा हमेशा से सपना था की एक दिन अपना घर खरीदूंगा लेकिन बच्चों की पढाई और रोजमर्रा के खर्चों से कभी पैसे बचा नहीं पाया, लेकिन अब मेरे बच्चों की शादी हो गई है परिवार में लोग बढ़ गए हैं, और अपना घर खरीदने की इच्छा अब जरूरत बन गई है। और इस जरूरत के लिए मैंने कई बैंकों के चक्कर काटे पर लोन नहीं मिल पाया एक शाम मेरा बेटा घर पर बैठे फेसबुक चला रहा था तभी उसने उम्मीद हाउसिंग फाइनेंस का विज्ञापन देखा और बिना समय गवाए लोन के लिए अप्लाई कर दिया, इतनी बैंकों से ना सुनने के बाद मुझे उम्मीद तो नहीं थी की यहाँ से भी लोन मिल पाएगा, पर अगले ही दिन मुझे उम्मीद की टीम से कॉल आया और उन्होंने मुझसे कुछ सवाल पूछे और अगले दिन जयपुर ब्रांच से एक उम्मीद कर्मचारी मेरे घर पर आए और उन्होंने मेरे घर के इनकम के बारे में पूछ ताछ की और कहा की आपका लोन हो जाएगा। मुझे बड़ा आश्चर्य हुआ की एक सप्ताह में मेरा लोन हो भी गया।

मैं उम्मीद हाउसिंग फाइनेंस का तहे दिल से धन्यवाद करता हूँ और अपने दोस्तों रिस्तेदाओं को भी उम्मीद हाउसिंग फाइनेंस से ही लोन लेने के लिए सुझाव देता हूँ।

विजय मेहता

जूस विक्रेता



मेरा नाम विजय मेहता है। मैं भिवानी का रहने वाला हूँ। मेरे बच्चे बड़े हो रहे हैं और उन्हें अलग - अलग कमरों की जरूरत पड़ने लगी थी। ऐसे में मुझे अपने घर में कुछ और कमरे बनवाने थे, लेकिन मेरे पास इतने रुपए नहीं थे की मैं अपने घर का काम करवा सकूँ। इसलिए मैंने कई बैंकों में लोन के लिए अप्लाई किया लेकिन मुझे कहीं से लोन नहीं मिला पाया क्यों की मैं एक जूस की दुकान चलाता हूँ और मेरी इनकम पक्की नहीं है, एक दिन मेरे दुकान के पास उम्मीद हाउसिंग फाइनेंस ने लोन मेला का आयोजन करवाया और उनके कुछ स्टाफ मेरे दुकान पर फ्लायर बांटने आए तो मैं उनसे अपने लोन के लिए पूछ ताछ की और उनको सारी जानकारी दी और उन्होंने मेरी आय और संपत्ति के आधार पर कितना लोन मिल सकता है पंद्रह मिनट में बता दिया | फिर मैं उनके साथ लोन मेला में गया और सर पैन और आधार कार्ड पर मेरा लोन सैंक्शन हो गया और 5 से 7 दिनों में मेरा लोन भी पास हो गया।

धन्यवाद उम्मीद हाउसिंग फाइनेंस।



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