



**UMMEED KA SAFAR
17**

**CELEBRATING
10000
Crore**

Founder's Note



Mr. Ashutosh Sharma
Founder & MD

The Key highlight of the third quarter of 2022/23 has been Ummeed reaching an AUM of Rs. 1000 cr as of Nov end 2022. This is the cumulative effort of the entire team over the last 5/6 years. Kudos to all of you for your dedication, hard work, and commitment.

Gross Disbursal in the third quarter of 2022/23 at Rs. 168 cr was higher than the second quarter of 2022/23 at Rs. 147 cr and the First Quarter of 2022/23 at Rs. 130 cr

As we move into the Q4 2022/23, which is the peak season for us, some of our key focus areas need to be:

1. Higher RM sales productivity, lower front-end attrition - A solid Business and HR partnership is required to meet this goal.
2. Getting ready for the branch ramp up in 2023/24, while we are comfortably placed to meet the Hub opening target of 70 Hubs by 31st March 2023 (currently at 68 Hubs), we need to start planning for the ramp up to 100 hubs by March 24.
3. The annual Business planning and budgeting exercise for 2023/24 are well on its way and we require participation from senior level folks (Department & Function heads) - The finance team is leading the charge.
4. Collections continue to be an important area of focus and we are delighted to share that with total delinquencies of less than 3% we are best in class on this count.
5. The IT team is working on a couple of key initiatives and trying to conclude these in the current financial year.
 - a) Cut over to AWS (Amazon Web servers) - Cloud servers
 - b) Cut over to the "Credibility", a robust Sales CRM platform

As we think of building out from Rs. 1000 cr AUM to Rs. 2000 cr, Rs. 5000 cr, and Rs. 10,000 cr of AUM do remember the golden mantra that allowed us to get from zero to Rs. 1000 cr i.e., C - SUIT (Customers First, Speed of Execution, Solid Underwriting, High Integrity, and use of Technology to streamline processes). This is our "Founder Mentality" that will help us continue this journey and take us to new heights.

Wishing you and your families a very happy, healthy, and prosperous 2023.

CBO's View



Mr. Sachin Grover
Chief Business Officer

Dear All,

Many Congratulations to the entire Ummeed Family crossing a Historic 1000 cr Milestone. Look forward to doubling the AUM and delivering 2000 cr AUM by March 2024.

As we enter the most exciting and crucial quarter of the current FY. Let's keep a high focus on various aspects of business including:

- A. Cross 1200 cr of AUM as we end the year /quarter 4.
- B. Keep portfolio quality under control with 0.7% NPA and 97% collections efficiency.
- C. On field marketing activities including channel development, PPs, Saarthi's, loan melas, lead mahadivas, tele calling leads to ramp up logins to 2500 & above.
- D. RM productivity needs to cross 3 units disbursed per RM wherein sales supervisors step out in the field & lead from the front.
- E. Process efficiency and customer delivery - keep tight control over all teams following the operating process diligently leading to best-in-class quality and timely customer delivery.

Wish you all a HAPPY 2023 and wish all your dreams come true.

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

Mancom View

Dear Ummeedians,
I wish you and your loved ones a very Happy New Year. It is a joyous time for us as we have recently achieved the Rs. 1000 cr AUM (Assets under Management) milestone.

Congratulations to all Ummeedians.

This is the time to step up for the next phase of growth. With the expansion in branches, more colleagues joining us, and driven by the right processes and technology, we are ready to achieve bigger milestones in a shorter period. Our focus as a Marketing and Distribution team will be manifold from owning and driving the brand Ummeed, being a business accelerator, driving revenue with sales, marketing to customers, and working to further develop and deliver on existing channels of distribution while also creating new alternative channels. We will see enhanced activities directed at increasing not only reach and awareness with the consumer but also generating consumer leads using mediums/ activities in the form of Digital Marketing, greater thrust on on-ground activities like Leads Mahadiwas, Loan Mela, Newspaper insertions, and increasing customer referrals. This will require real hard work from everyone- the sales & marketing team who generate the leads, the telemarketing team who qualify the customer into a hot lead, and finally, the sales teams that help us convert these Leads into Logins/ Disbursals.



Suneel Yadav
Head - Marketing & Distribution
Gurgaon HO

With our consumer proposition of Speed and hassle-free Execution in the market, we are well poised to achieve our goals.
ONE TEAM, ONE GOAL.

I would like to begin by wishing you all a very happy new year. As we start a New Year, it is an ideal time to assess our progress, reflect or look back on our successes and make plans for the year to come.

In Q3, we achieved a milestone of crossing Rs 1000 Crores of AUM with a minimal NPA of below 1%. I would like to congratulate everyone on this achievement. We continue to add marquee lenders in our borrowing mix, most recently we added IndusInd Bank, Indian Bank, Union Bank of India, IOB, and Equitas SFB in our mix. With this, we now have 6 PSU Banks and 12 Private Sector Banks. We are glad to inform you that we have received a sanction of Rs 50 Crores from the National Housing Bank out of this Rs 35 Crores is under the HL Bonanza scheme. This has enabled us to offer HL loans at an attractive rate to our customers.

In the last quarter, we also successfully closed NHB Annual inspection for FY 21 and FY 22.

As we are growing, we continue to strengthen our finance team. We are currently preparing the Annual Operating Plan for FY 2023-24. To create a comprehensive budget, we need participation and input from all department heads.

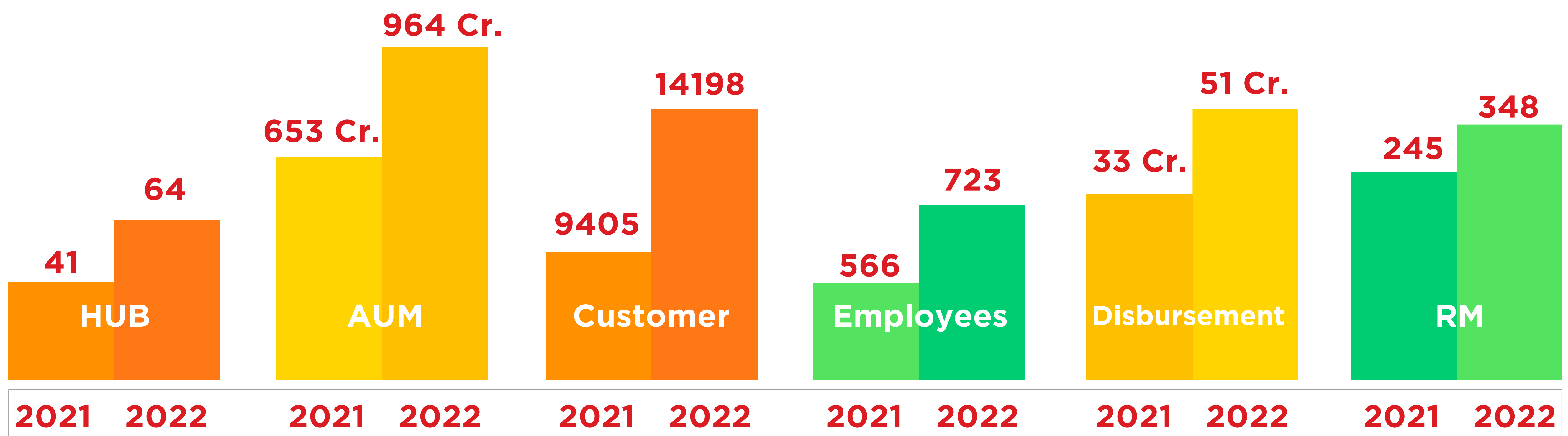
As I conclude, I encourage everyone to work together under the motto "one team one goal" which will help us to reach our next milestone of Rs 2000 Crores in AUM in the next 15-18 months.



Bikash Mishra
Chief Financial Officer
Gurgaon Ho

Our Journey

Oct



Nov



Dec



Key Milestones

1

Loan Book crossed Rs.1000 crs. and grew at 48% Y-o-Y. by building a strong customer base with 15,131+ active customers.

2

Cumulative gross disbursal is Rs.445 crs with a growth of 119% Y-o-Y. Monthly disbursements peaked at Rs.60 crs in December-22.

3

Portfolio collection efficiency in December'22 at 97.03% and Gross NPA stood at 0.68%. Collection efficiency is in the top 10 percentile in the industry.

4

23 branches have been opened till Q3 FY-22/23, taking total branches to 67.

5

Strong Liquidity Position - with Rs.97.67 Crores of funds including CC lines and undrawn sanction line of Rs.306.5 crores.

6

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

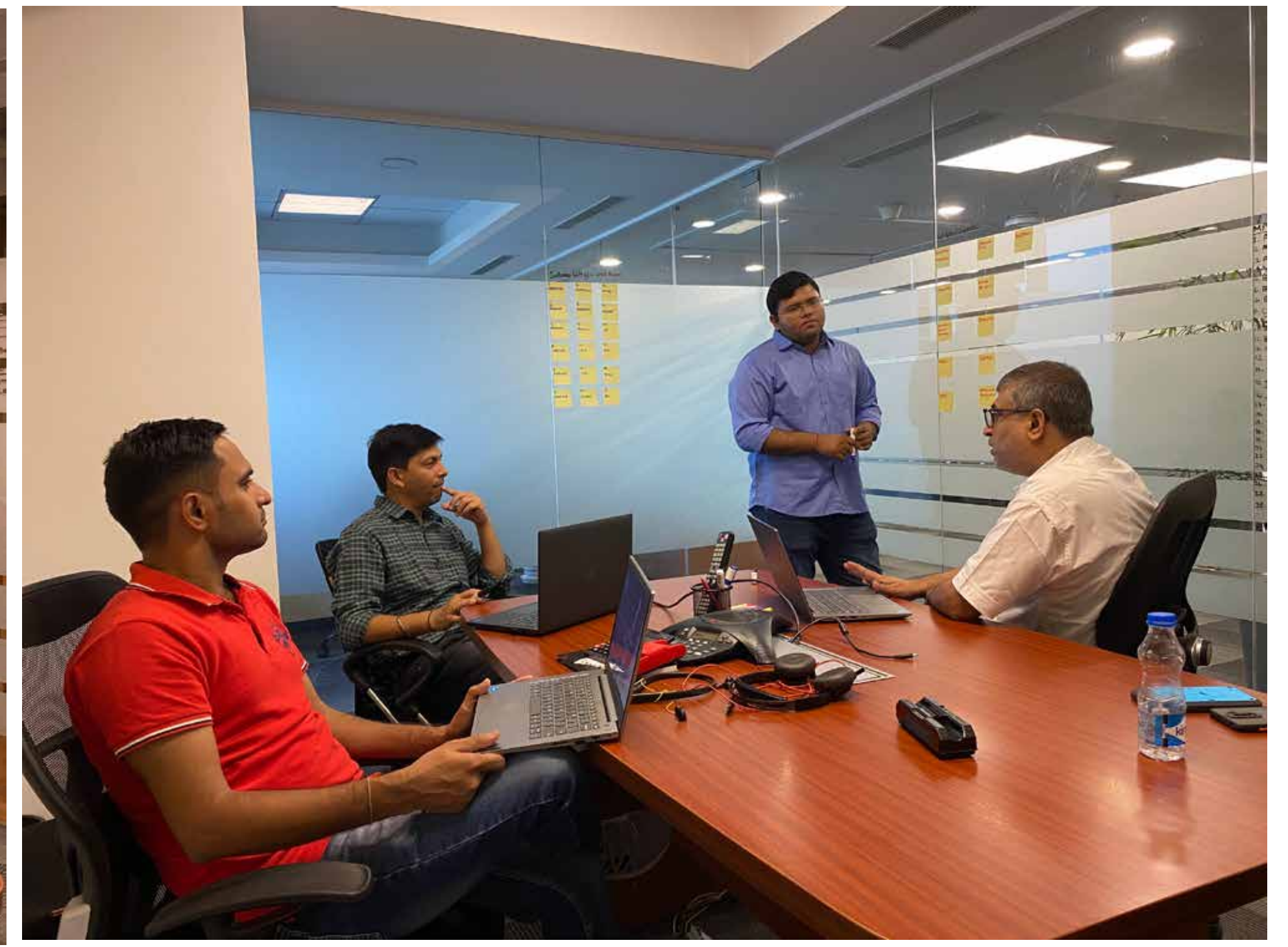
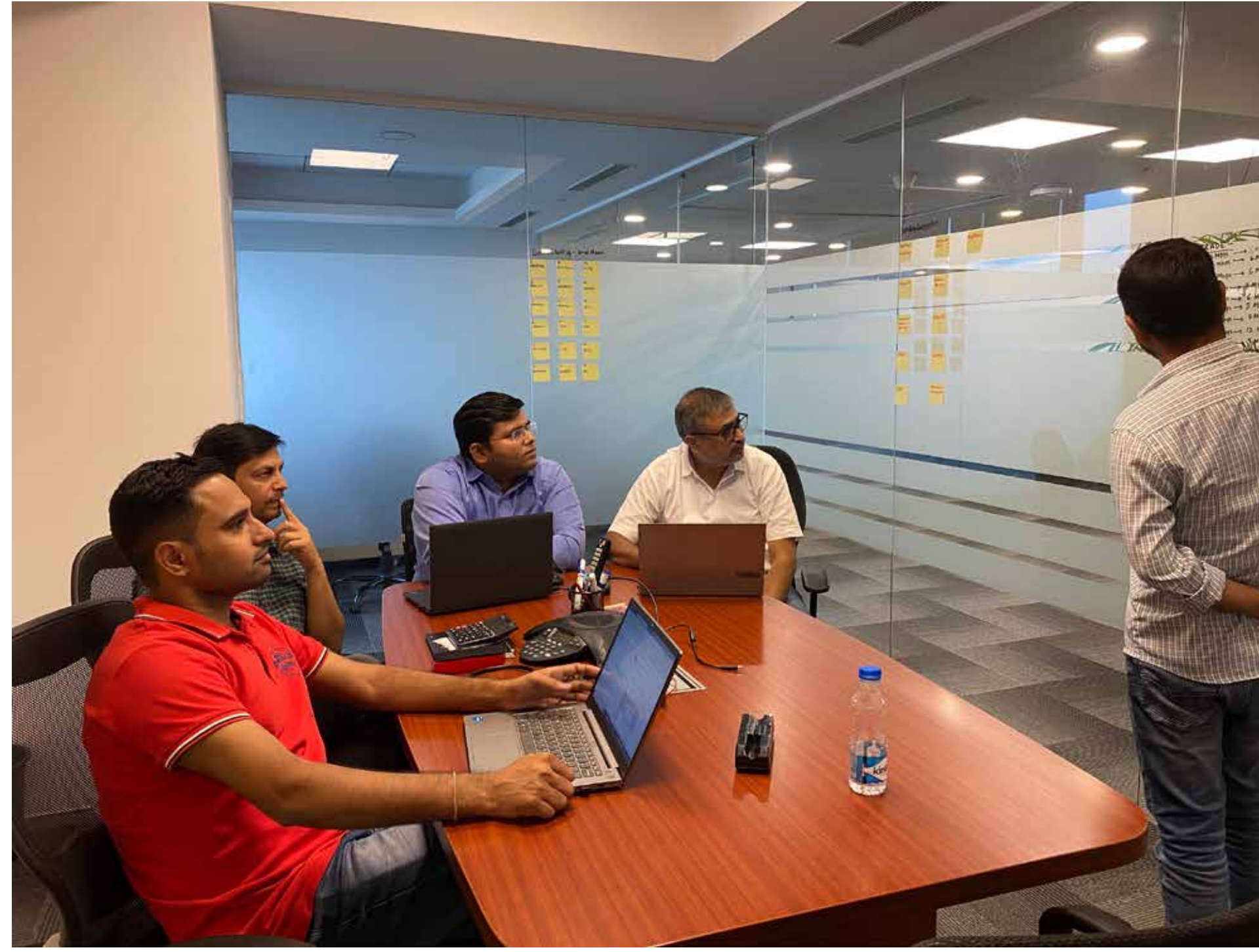
Welcome to Ummeed



Heartiest welcome to all New Joiners

In Spotlight

Critical Team, Critical Thinking for Ummeed's Digital Transformation



Photography Contest



What Inspires You @ Workplace
Bharat Kumar | Hub Business Head | Sumerpur

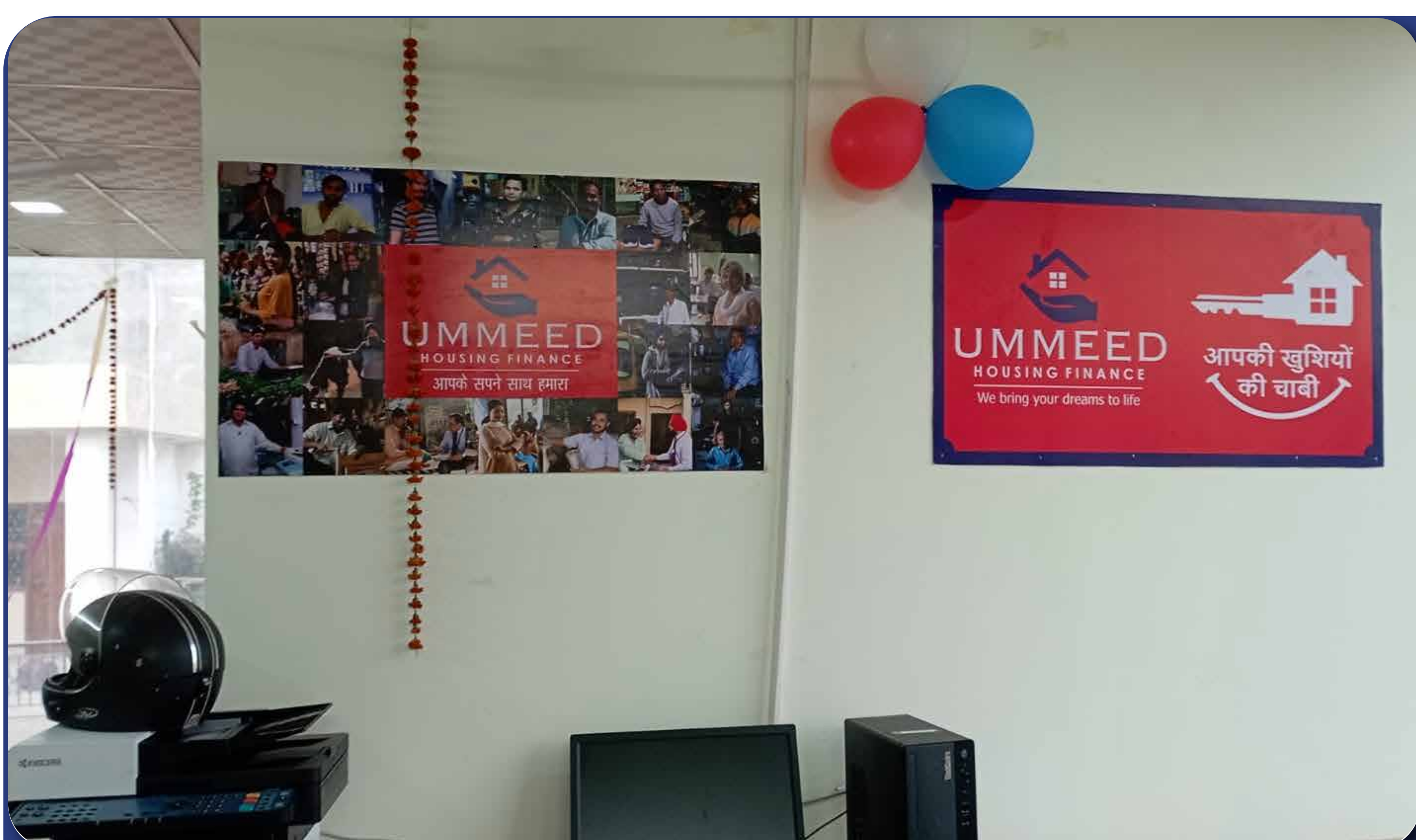
New Branch



Reengus



Sahibabad



Narela



Celebrations

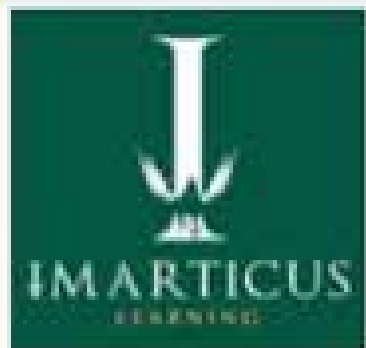
Diwali



Christmas



Training Event



Imarticus Learning

Management Development Programme on
Effective Communication & Leadership Skills

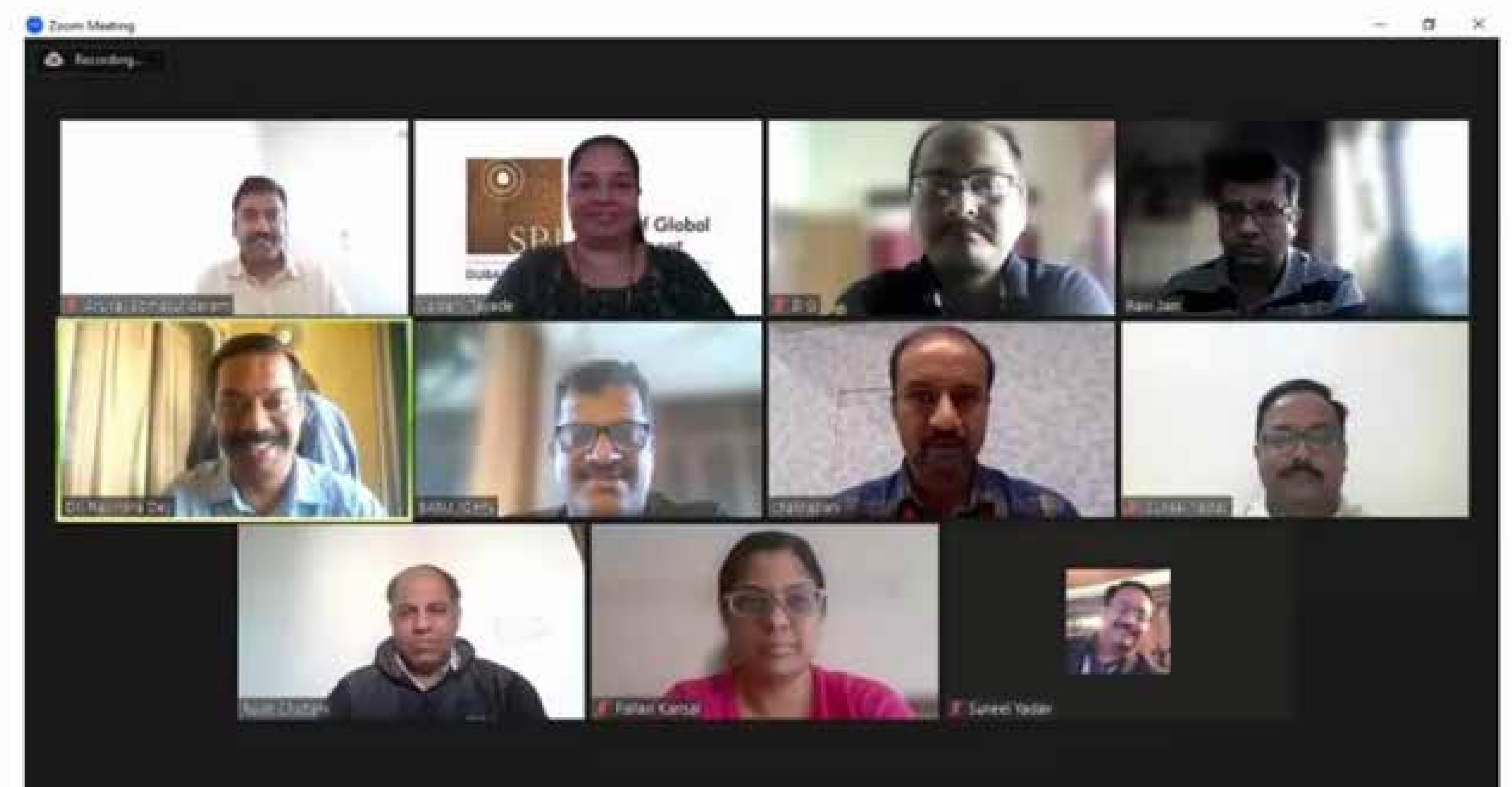
18 Oct



SP Jain School of Global Management

Management Development Programme on
Leadership Communication

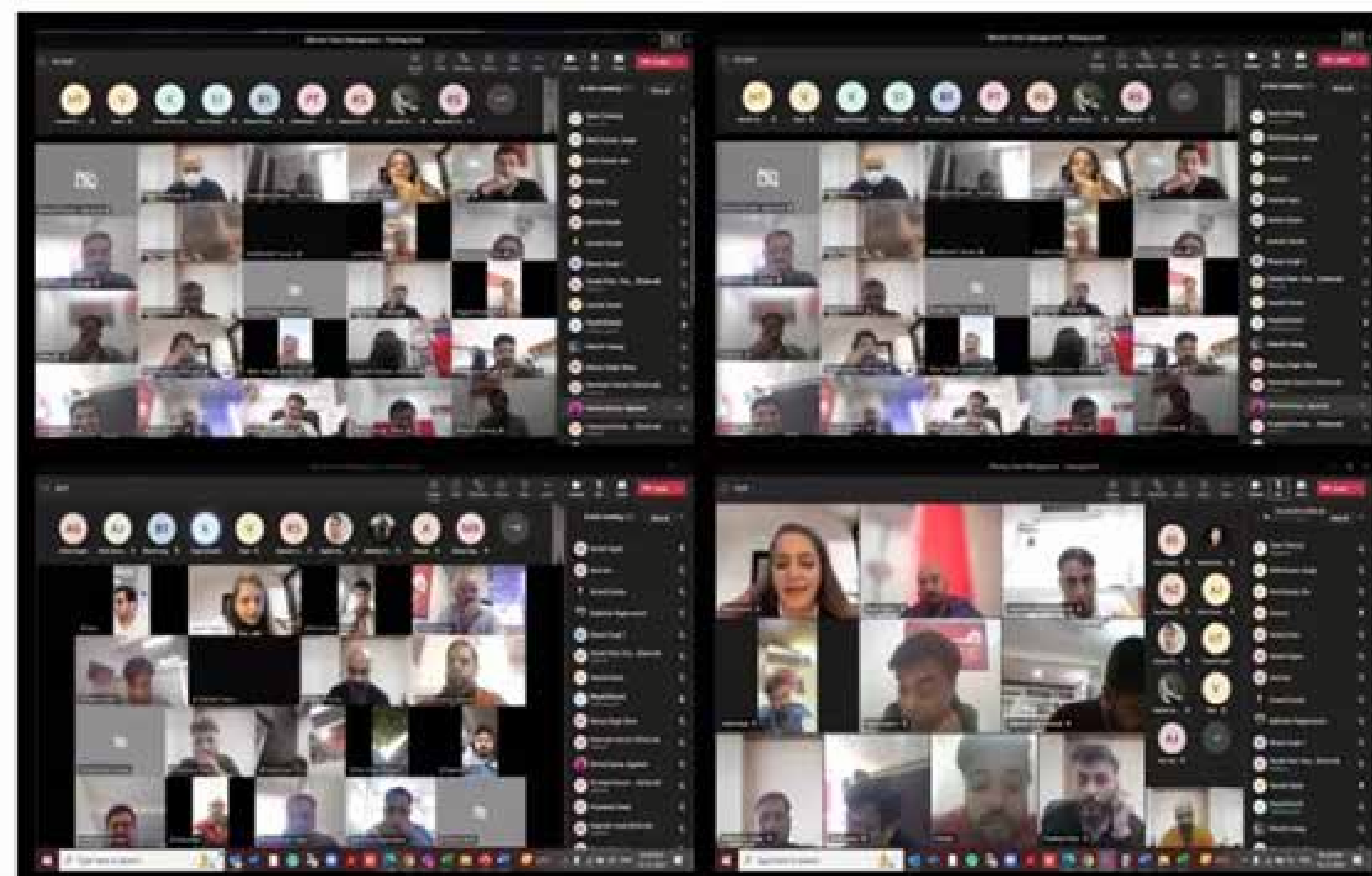
19th Nov 2022



Imarticus Learning

Management Development Programme on
Effective Communication & Leadership Skills

15th, 16th & 17th Dec



Annual Meet

Annual Business Meet Rajasthan



On Field Activity

Builder Meet



Loan Mela



Wall Painting



Lead Mahadiwas



Offsites

Trip to Goa Collections Team



Goa Trip to Senior Collection team on winning the Q2 contest of keeping NPA <1%

Trip to Ranthambore Business Team



Top 5 HUBs of Rajasthan awarded with a Ranthambore Trip on winning the Disbursal Contest of Q1

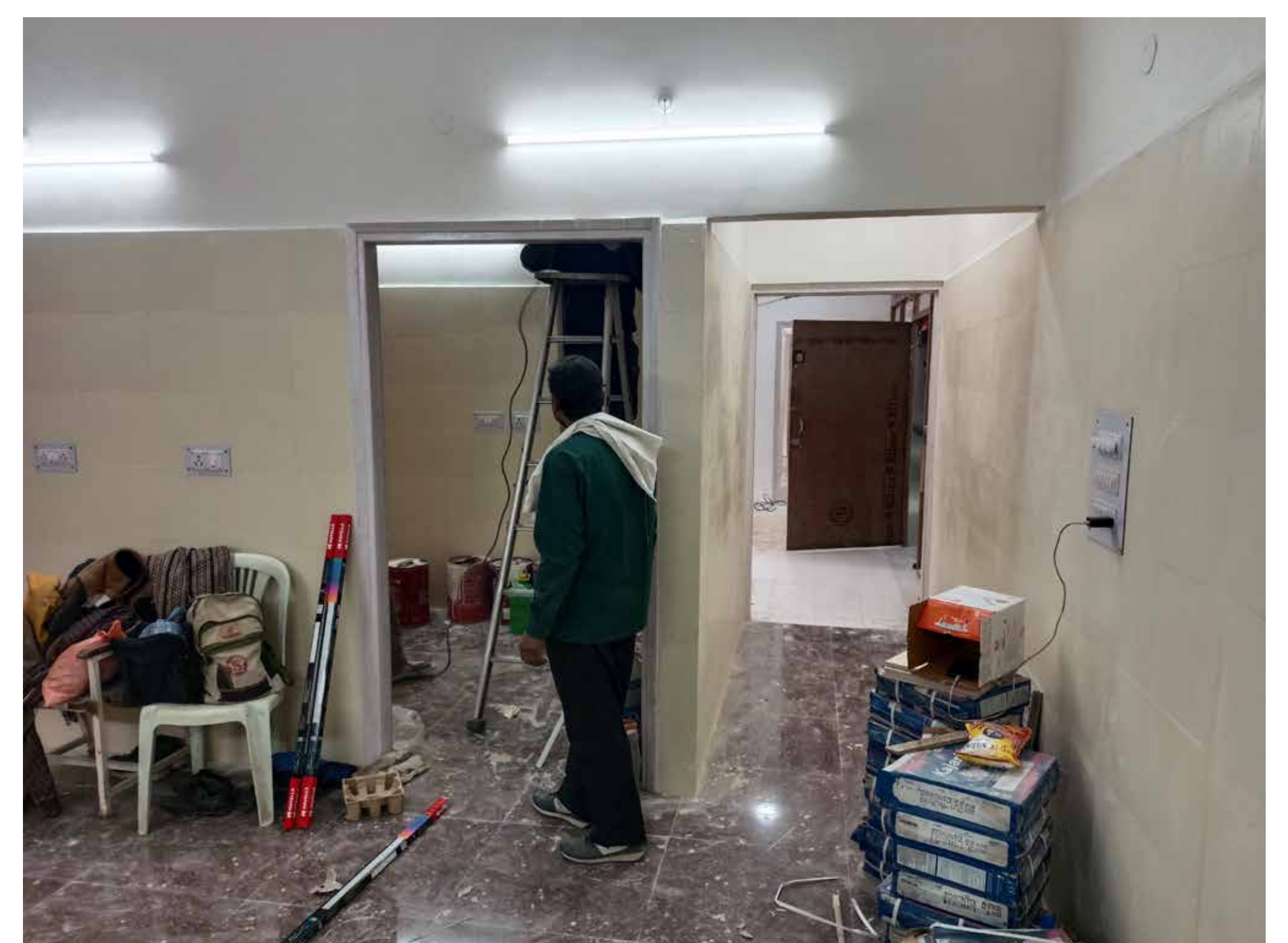
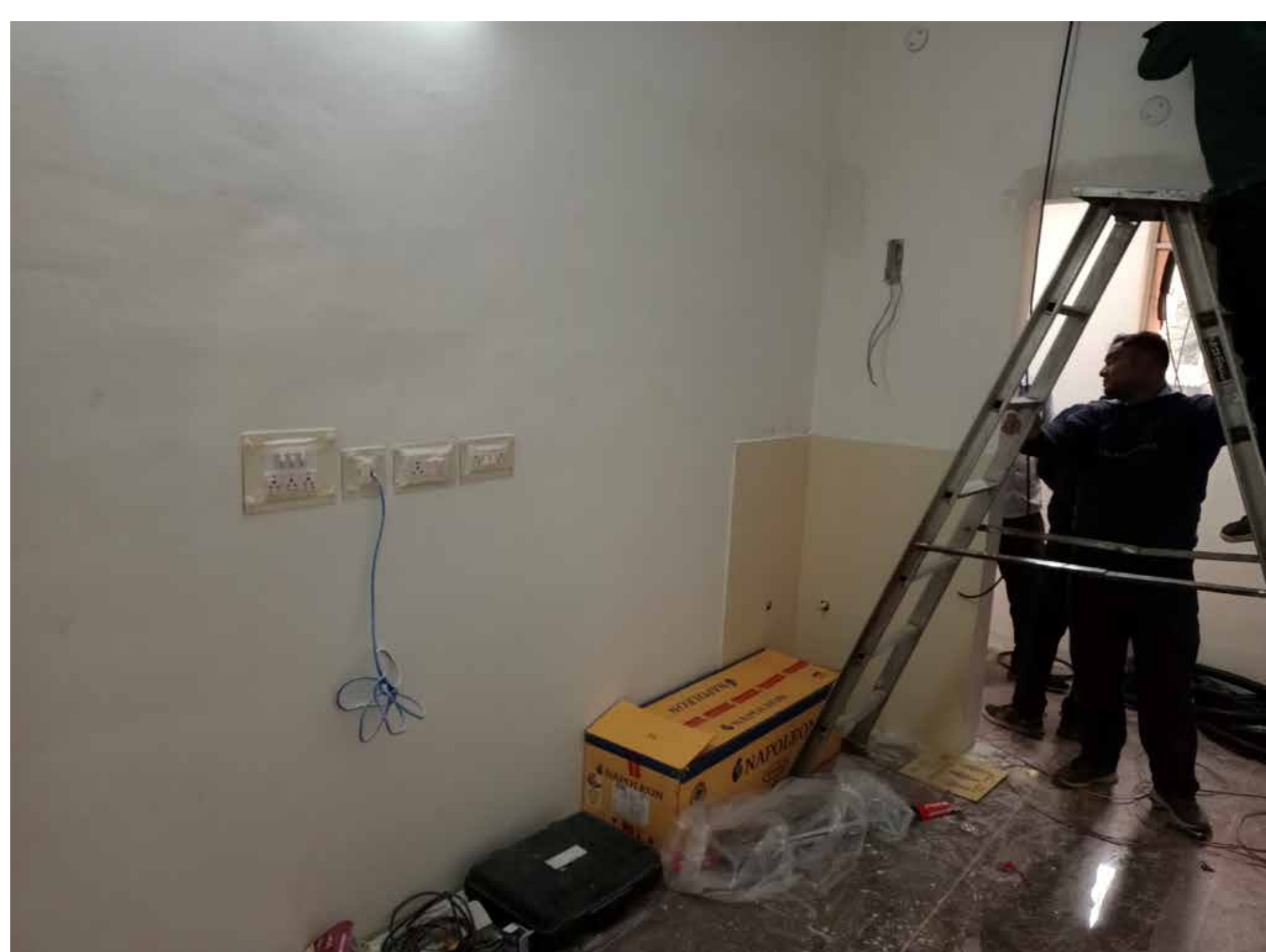
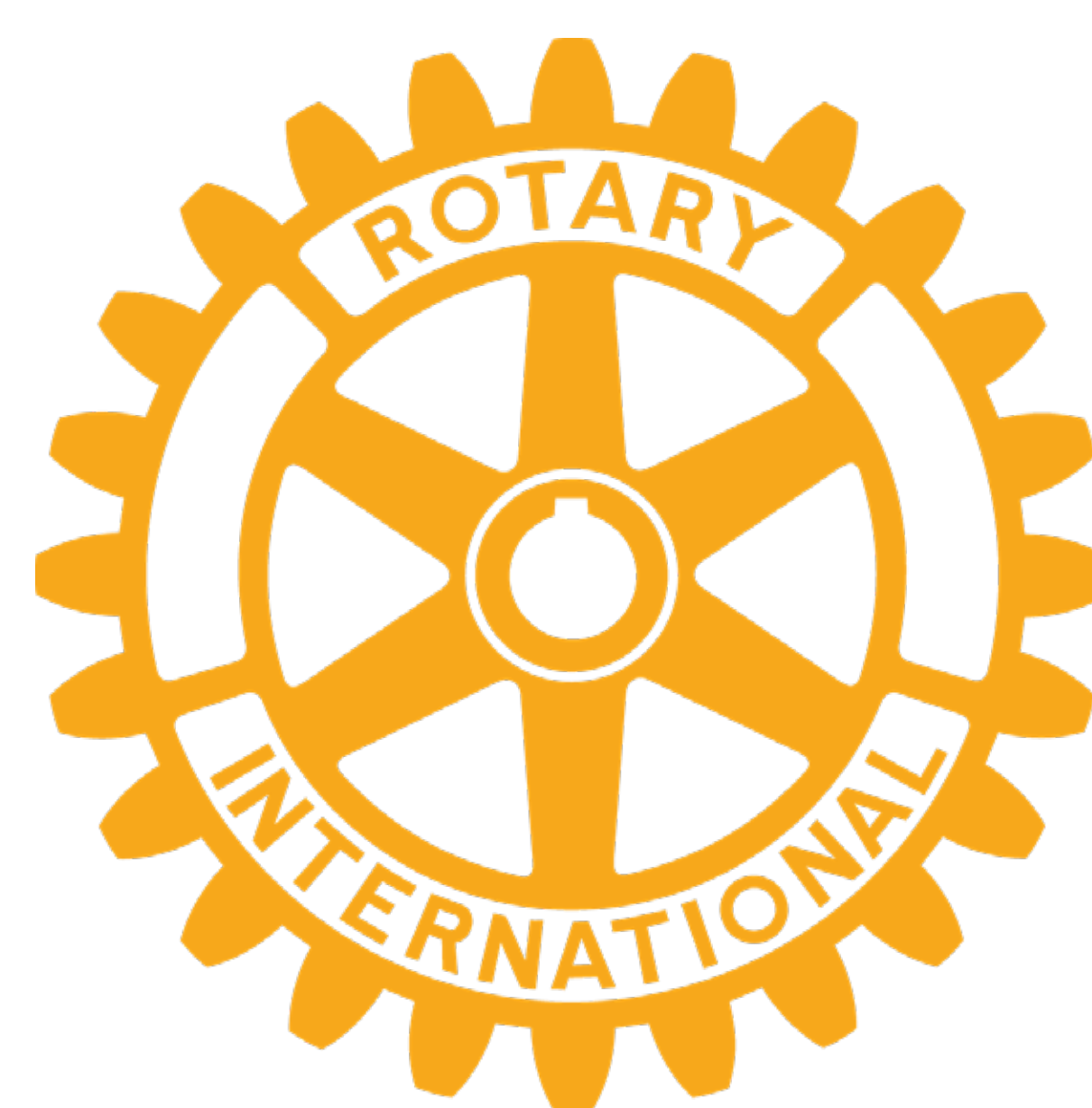
Winner HUBs

Nagaur | Chittorgarh | Jhalawar | Sikar Road | Sikar.

Corporate Social Responsibility

**Ummeed supports Rotary Club in Orthopaedic Renovation Project at
St. Stephens Hospital, Delhi**

Work is almost complete and will be completed soon.



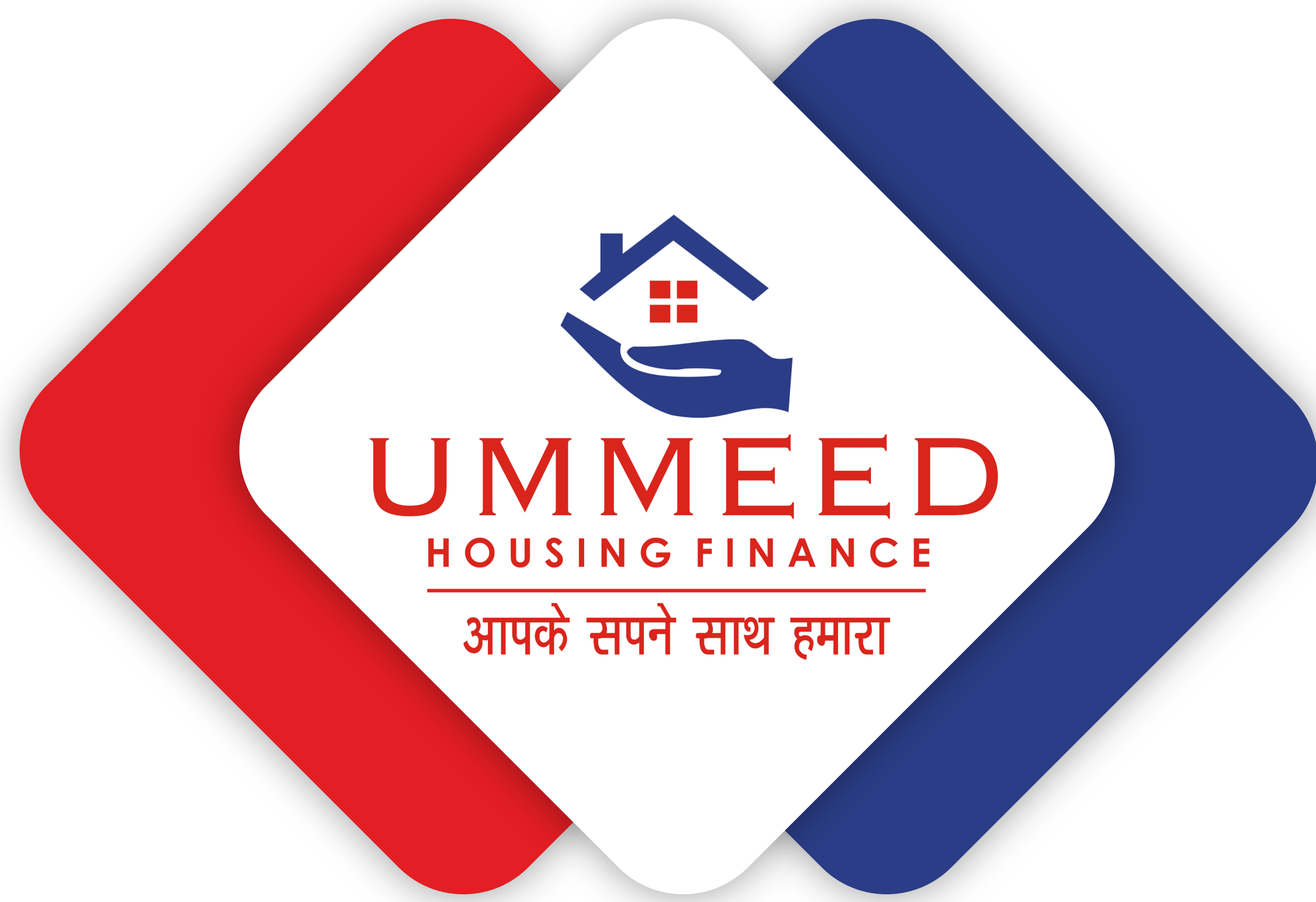
Customer Testimonial

Pradeep Kumar

Gurgaon



My name is Pradeep Kumar, and I am employed as a driver with a private company. My job constantly keeps me on outstation trips. Last year I had bought a house by availing a Housing loan from Ummeed Housing Finance & in the month of Feb'20, I was required to deposit my loan interest certificate in the company to avail income tax rebate but I was on a outstation trip and was struggling to organize the certificate. I called up the customer service department of Ummeed Housing finance and informed them that I require the Income tax certificate but would not be able to come to their branch. The executive told me that I need not come to any of the branches and the Income Tax certificate will be mailed on my email ID & if required will also be couriered to me.



Follow us on

