



Hello Spring

# UMMEED KA SAFAR



Renew, Refresh, Refocus



# Founder's Note



Mr. Ashutosh Sharma  
Founder & MD

I am delighted to share that we concluded the year ending 31 March 23 with an AUM of Rs 1154 Cr, while this was marginally behind our plan of Rs 1295 Cr, it did represent a growth of 51 % on March 22 AUM of 765 Cr. Disbursals in 4Q of 22/23 reached Rs 196 Cr (Rs 168 Cr in 3 Q 22/23). Gross Disbursal for the year 22/23 stood at Rs 642 Cr (as against Rs 375 Cr for last year). We achieved our target of reaching 70 hubs by year end and have delivered a better than plan PBT of Rs 44 Cr (vs plan of Rs 42Cr) despite a lower than plan AUM driven by lower finance cost and better than plan, non-interest income (fee and charges). We had a stellar performance on portfolio quality, with NPAs coming down to 0.52 % from a post Covid peak of 1.00 %.

Thank you all for your efforts and hard work in 2022/23. Let's target to complete the annual appraisal cycle over the next 30 days so that incentives, annual bonus payouts, and the salary increment cycle can be implemented as the earliest, a just reward for your effort.

Having built a strong base, buffered by low leverage, good asset quality, and a high quality management team, we are planning robust growth for the financial year 23/24, with an AUM target of over Rs 1850 Cr ( 60 % growth over last year) This would mean a gross disbursal of over Rs 1000 Cr from the 100 hubs (70 in the current year) we are targeting to reach by year end. Key drivers for this growth as shared with many of you in the strategy deck are:

1. Quick business ramp-up with timely new hub opening (30 new hubs).
2. Currently hubs running at optimal efficiency. Reduce cancellations to single digit.
3. Full RM strength and high level of engagement with the sales team.
4. Pushing login from new projects i.e., APF, initiatives under the PMAY, and customer referrals.
5. Optimizing our Telly calling, PP, and Saarthi channels.
6. Ensuring 17.5 pct of disbursals under STBL (yield protection).
7. Ensuring customer retention - new customer retention cell.

We have an exciting year ahead of us and I am counting on each of you to continue to give your best, as we take Ummeed to the next stage in our growth journey.





# CBO's View



Mr. Sachin Grover  
Chief Business Officer

First & foremost, I would like to take this opportunity to thank the entire team for a SUPERLATIVE PERFORMANCE in Q4 (touching almost 200 cr.) and more importantly crossing the 70cr benchmark in Mar'23.

Special thanks to the Collections Team, who performed as ROCKSTARS in the entire FY22-23, controlling NPA's @ 0.50% and maintaining portfolio efficiency @ 97.5% along with a front end bouncing of 12%.

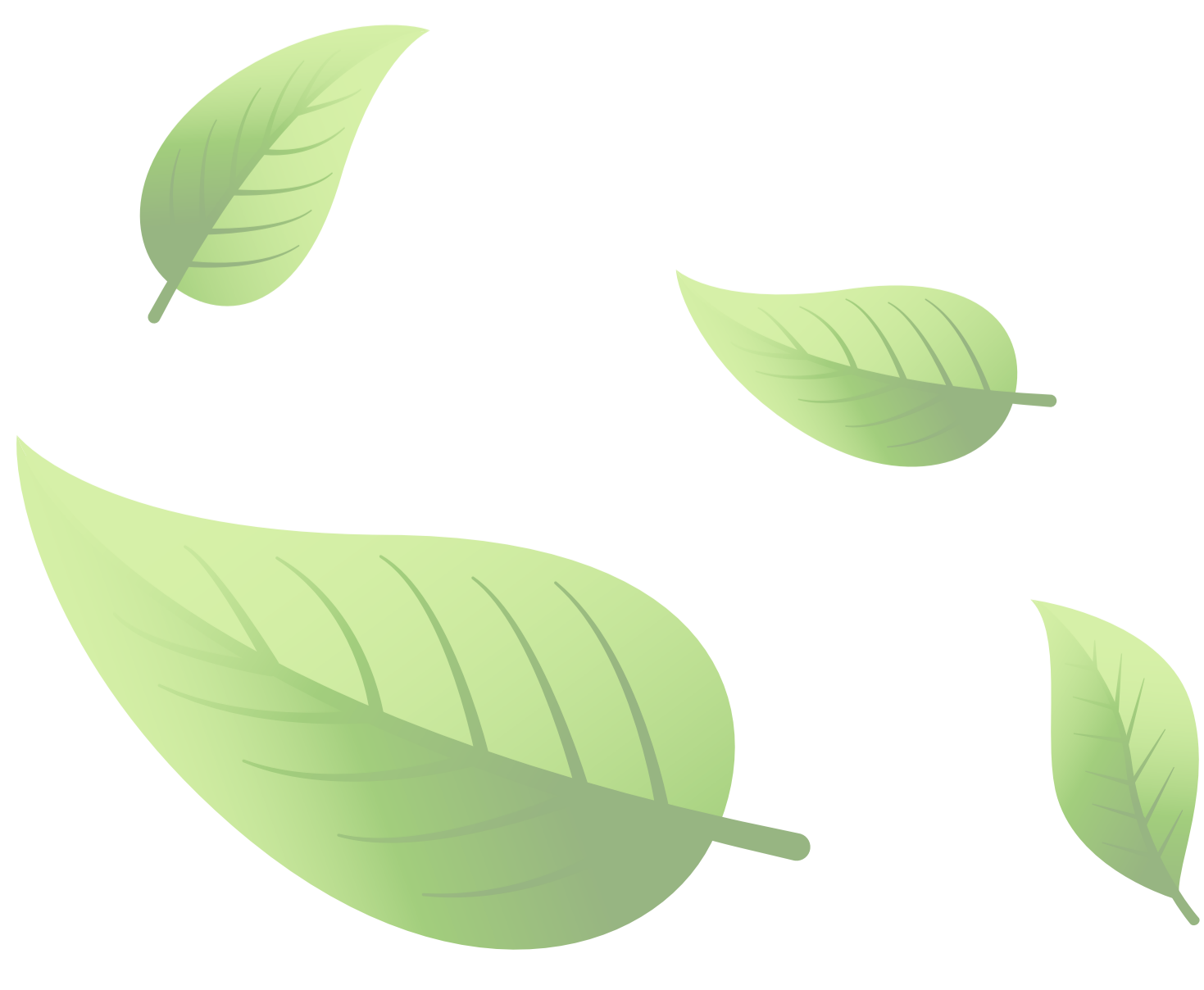
As we step into the new financial year, we aim to reach an AUM of 2000 crores with 100 branches and 1200+ employees.

Areas to focus on in order to meet our Objective include

1. Prepone Branch Expansion - let's ensure that all new 30 HUBs get activated latest by 30th Sep'23.
2. RM Adequacy - This is an area that will define our SUCCESS. Unless we have 105% of sales staff @ frontline, reaching the desired goal will be Impossible. Let's put everything to get the adequacy in place.
3. Digitisation at all levels of customer interaction, process flow, and revenue collection is the key to our execution speed.
4. Daily Disbursal Ownership - Business & Credit joint at the hip supported by OPS.
5. Activate Sourcing Streams - APF | Customer Referral | Strategic Initiatives / Alliance by Marketing & distribution teams.

To sum up, I would submit, this year let's challenge ourselves to take a BIG LEAP. Work as ONE TEAM ONE GOAL....2000 cr.

*Sachin Grover*





# Mancom View

---

The last quarter was a challenging, yet productive period for us, as we worked towards the cut over of our Datacentre to the new AWS cloud technology. The new cloud services offer us robust security, more agility, and scalability, ensuring that our systems are up to date and efficient. We are proud to announce that we have successfully completed the cut over, and our data is now safely stored in the new cloud technology. Additionally, we have also developed a mobile application for our customers, which allows them to access their loan-related details instantly, make EMI payments, and receive prompt support. Furthermore, we have successfully integrated our system with NHB to automate regulatory reporting, streamlining our operations and improving our overall efficiency. We are also excited to announce that our new sales CRM application is under final testing and will be ready for rollout starting May 2023. Report automation was also a key focus area where we have automated few reports related to Finance and HR vertical. Finally, we are committed to ensuring robust security in our organization, and to that end, we recently conducted a Mock Cyber Drill to identify our weaknesses and improve our overall organizational security arrangement.



**Madan Singh**  
Head - IT  
Gurgaon HO

The recent quarter has witnessed a remarkable level of enthusiasm within our operations team. I am pleased to announce that we have achieved a consecutive IMD Collection rate of 92% over the past three months. As we reflect on our accomplishments from the previous year, we are even more excited to embark on a new year with renewed passion and eagerness. I am also delighted to share that in March 2023, we disbursed the highest number of cases 841, an impressive amount of 72 crores. Looking ahead, we have already initiated several pivotal projects such as Lean Docs, OTC (Over the Counter) calling from HO, Advance PF Collection, and Digital Payments, which are all integral priorities for the upcoming fiscal year. These strategic initiatives are poised to have a significant positive impact on our ability to deliver exceptional customer service. At Ummeed, we are steadfastly committed to leveraging automation and digital solutions, and our operations team is actively involved in various digital transformation projects.



**Sandeep Verma**  
Head - Operations  
Gurgaon Ho





# Key Milestones

---

1

Loan Book crossed Rs.1155 Crs. and grew at 51% Y-o-Y. by building a strong customer base with 16,715+ active customers.

2

Cumulative gross disbursal is Rs.641 Crs with a growth of 71% Y-o-Y. Monthly disbursements peaked at Rs.72 Crs on March-23.

3

Portfolio collection efficiency in March'23 was at 97.49% and Gross NPA stood at 0.5%. Collection efficiency is in the top 10 percentile in the industry

4

26 branches have been opened till Q4 FY-22/23, taking total branches to 70.

5

Strong Liquidity Position - with Rs.145.98 Crores of funds including CC lines and undrawn sanction line of Rs.385 crores.

6

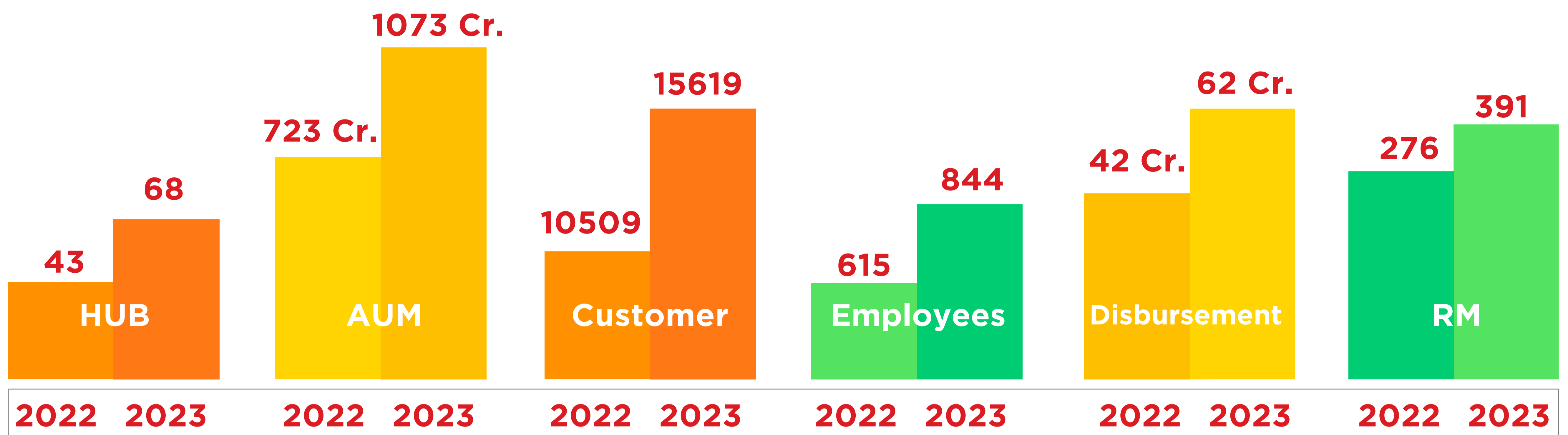
We are focused on increasing the digital footprint of Ummeed across geographies and scaling up the lead generation funnel by on ground marketing activities, empanelling new channel partners, and engaging existing customers for referrals.



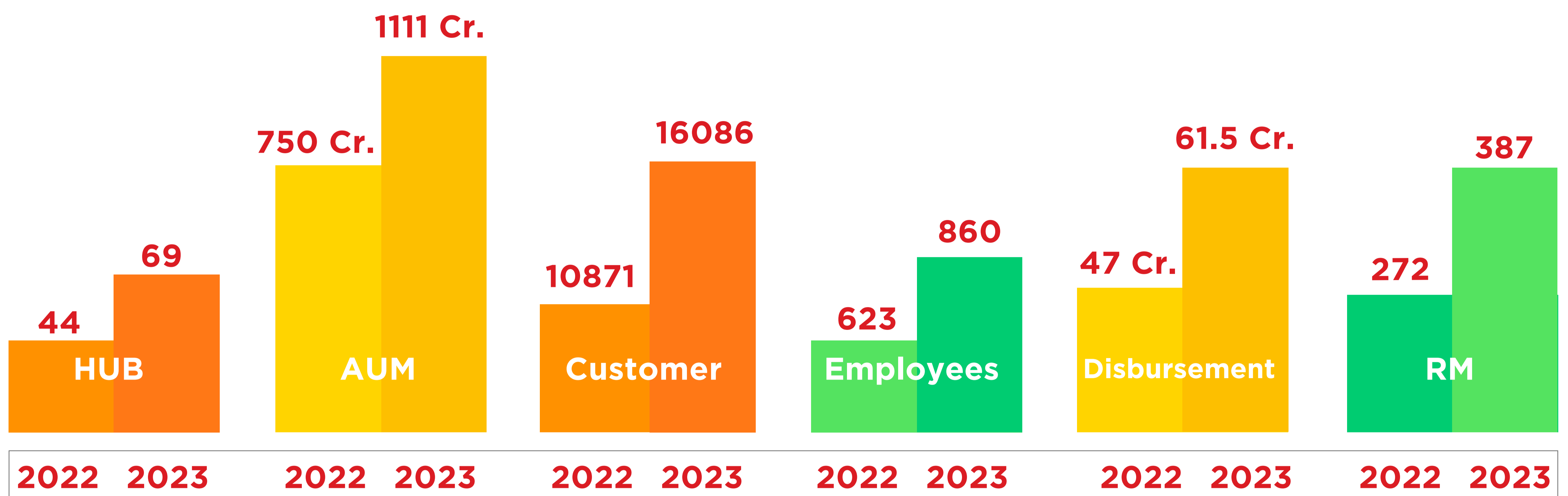


# Our Journey

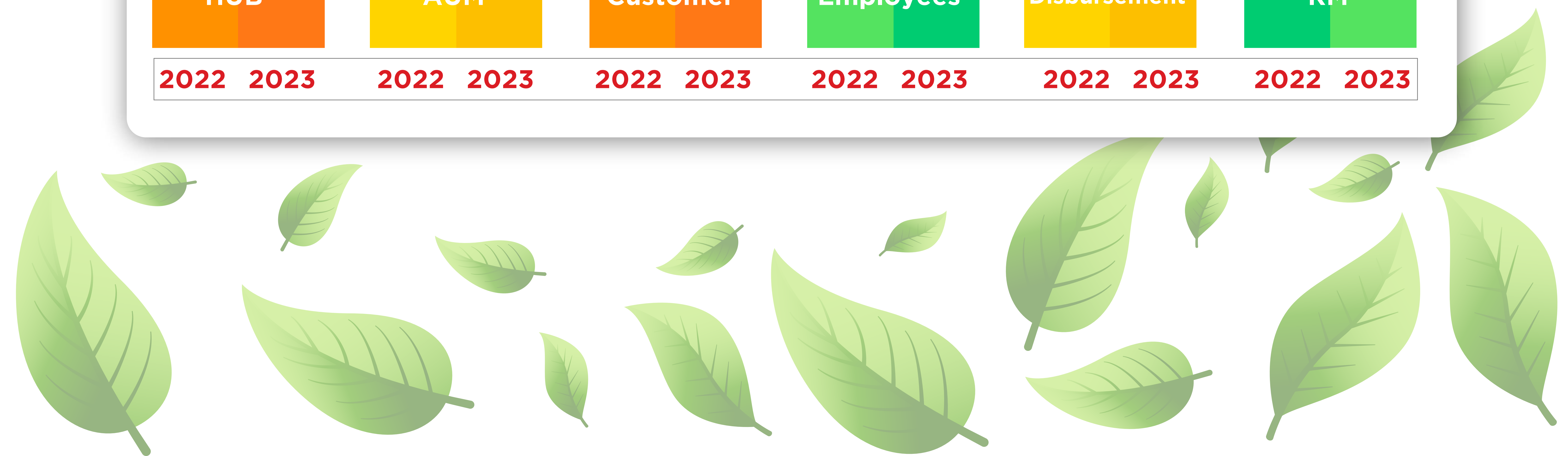
## Jan



## Feb



## Mar





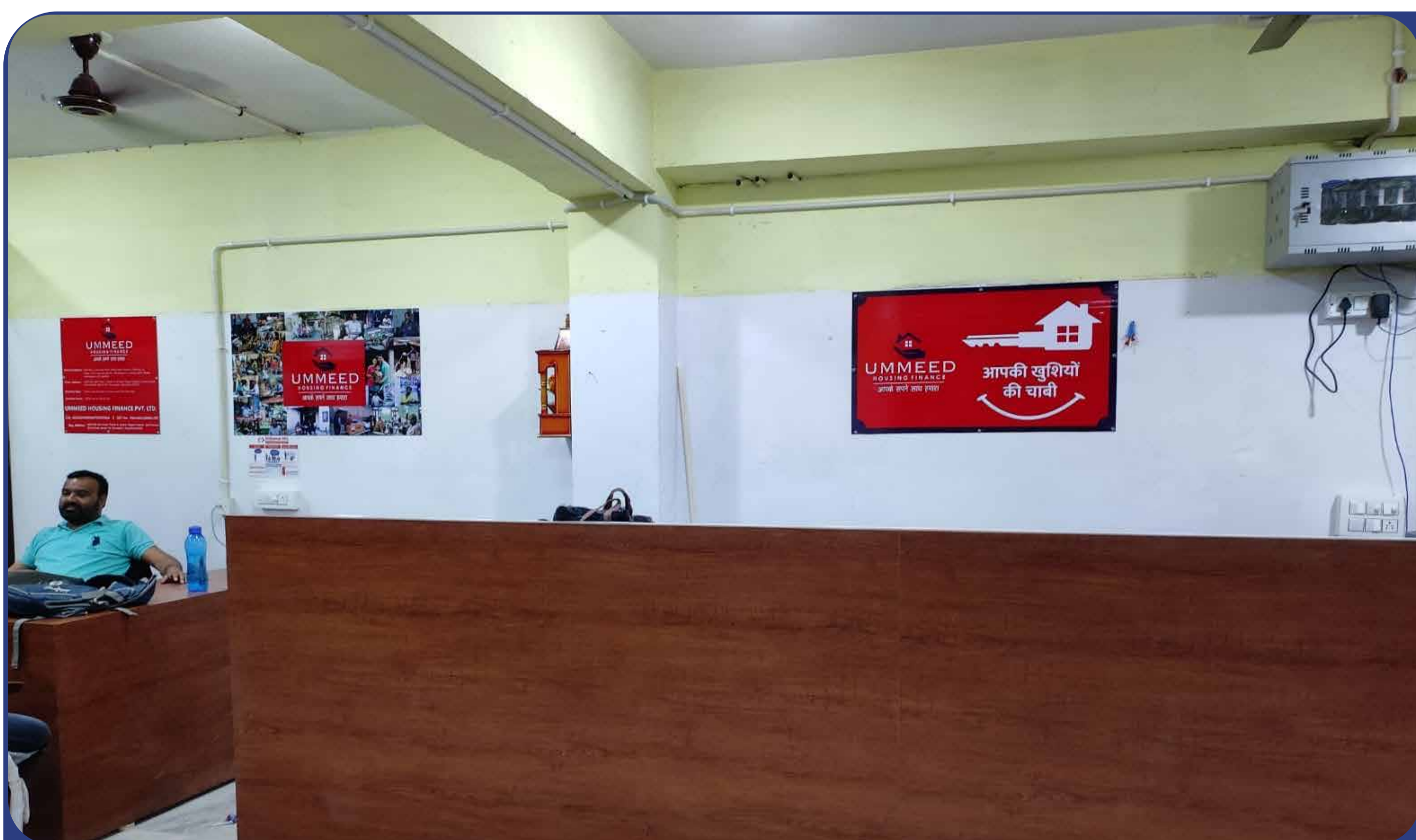
# New Branch



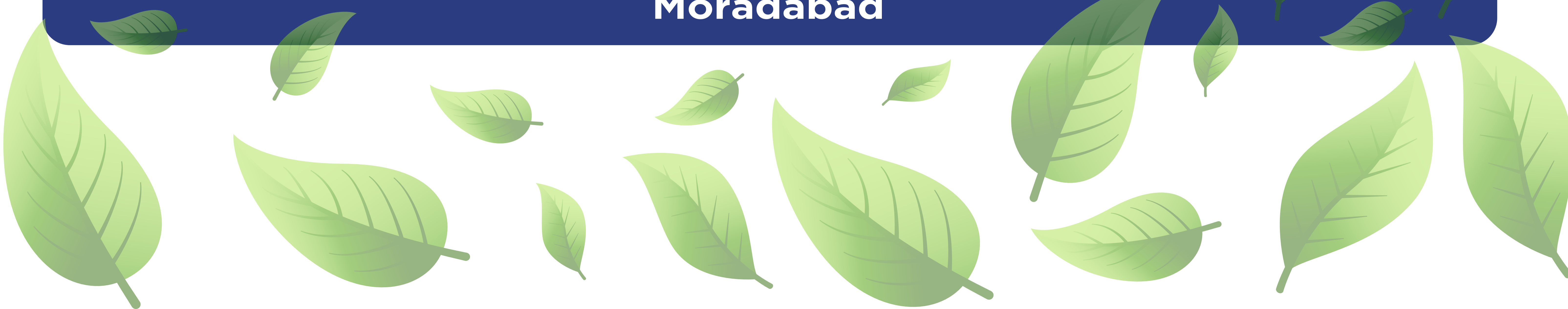
**Banswara**



**Merta City**



**Moradabad**





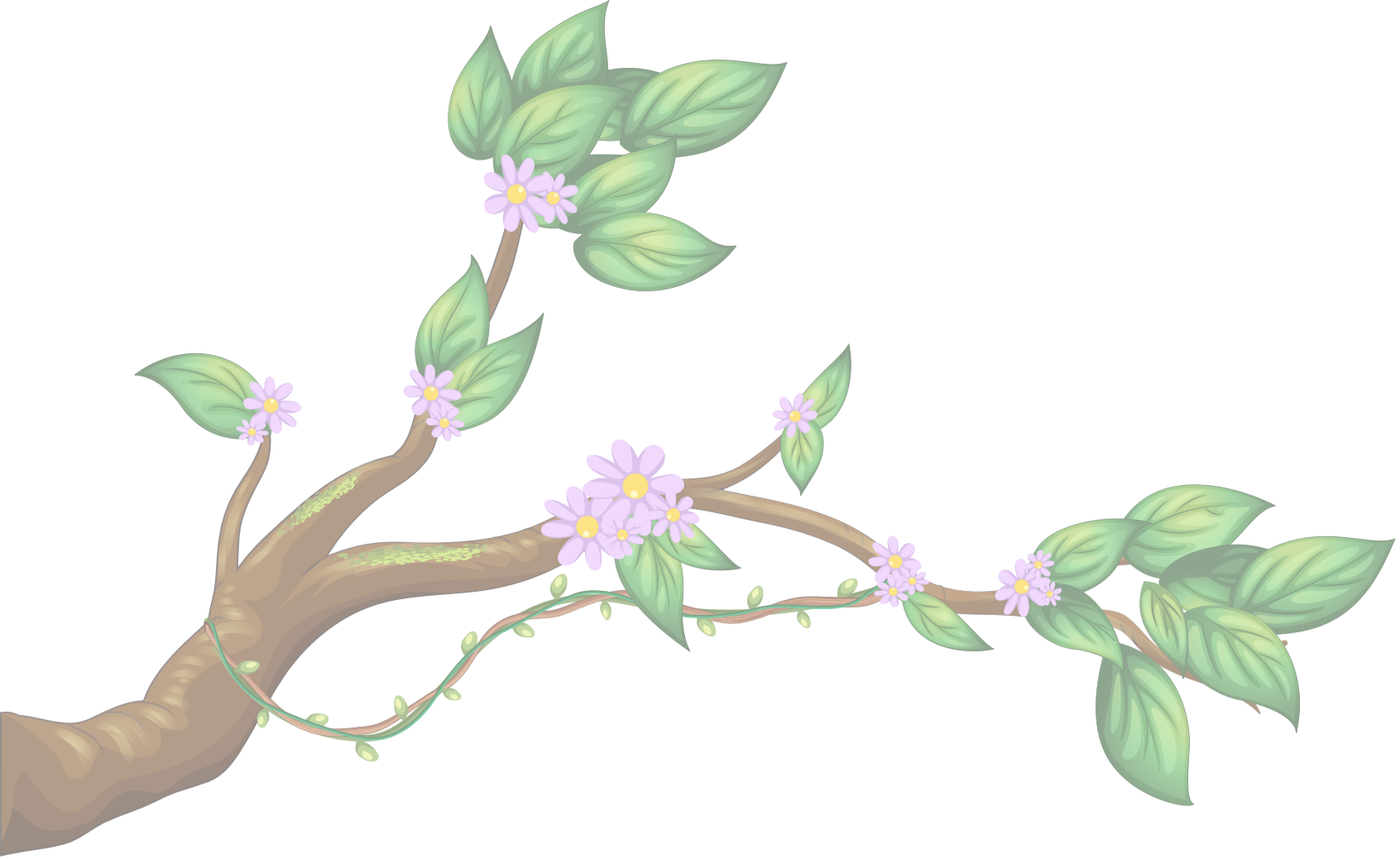
# Welcome to Ummeed



Heartiest welcome to all New Joiners







# Event

## Product Launch NariShakti Loan



## Launch of NariShakti Loan on International Woman's Day





# Celebrations

## Holi & Women's Day Celebration





# In Spotlight



**Photography Contest - Show me your Spring**  
Arvind Singh | Collections Support





# CSR Activity

## Ummeed's Girl Child Education CSR Program



### CSR Update

Under Ummeed's Girl Child Education CSR Program, we are proudly funding the education of 180 under privileged girl child across 3 cities with iimpact, a non-profit organisation.

Alwar

Haridwar

Rajsamand



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



### CSR Update

Ummeed Housing Finance has proudly funded the renovation of Orthopaedic OPD in the oldest hospital of Delhi, St. Stephens Hospital in association with the Rotary Club.





# Customer Testimonial

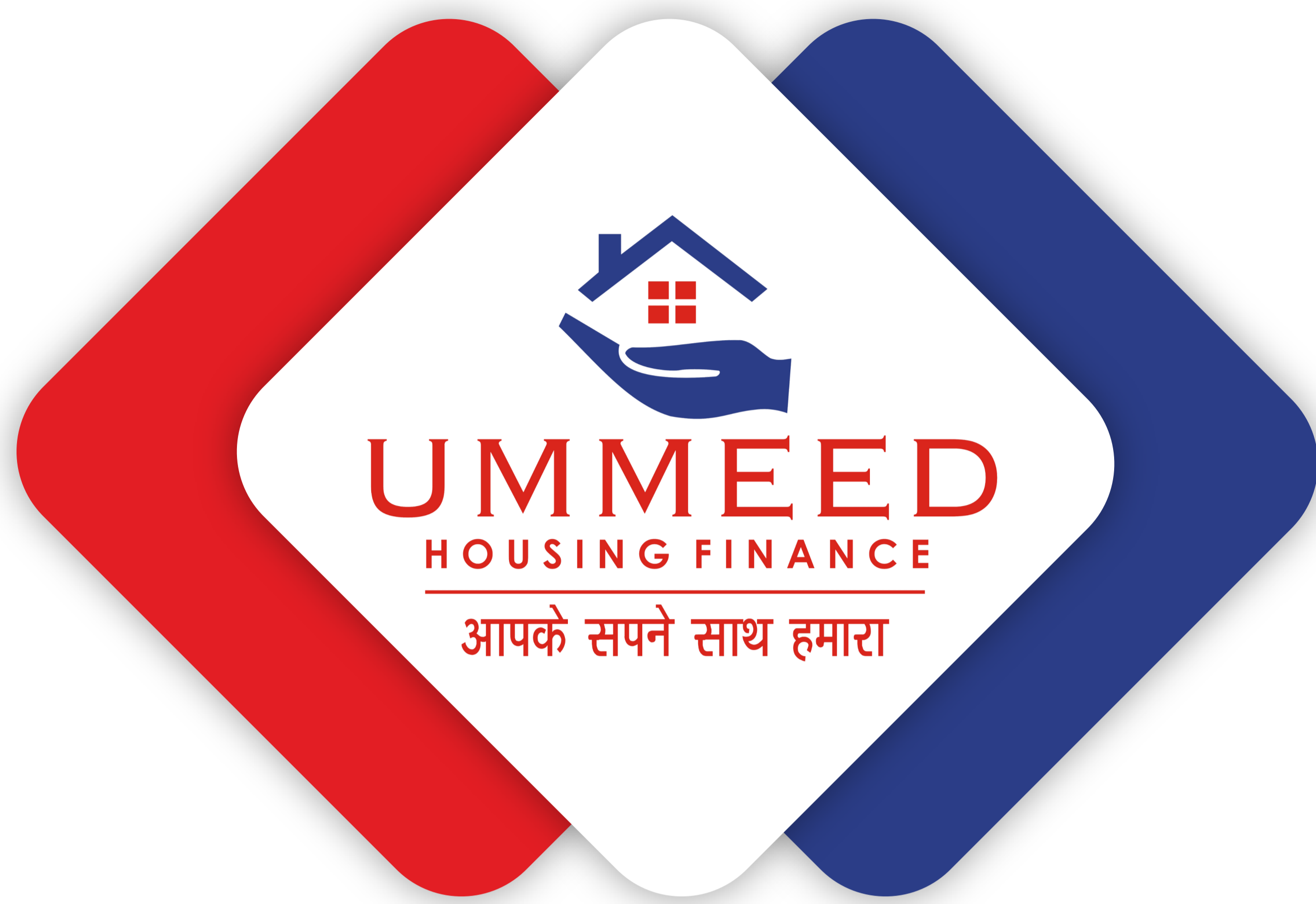
रमेश

भिवाड़ी



मेरा नाम रमेश है और भिवाड़ी में मेरी बॉल बेअरिंग बनाने की छोटी से फैक्ट्री है। मार्केट में बॉल बेअरिंग की बढ़ती डिमांड को देखते हुए हम अपनी फैक्ट्री में एक और मशीन लगाना चाहते थे हमारा बिज़नेस रजिस्टर्ड न होने के कारण, मशीन खरीदने के लिए कोई भी बैंक लोन देने को तैयार नहीं हुआ। एक दिन उम्मीद हॉउसिंग फाइनेंस की टीम हमारी फैक्ट्री के पास आई और उनके लोन अफसर ने बताया की हमे हमारी आमदनी और प्रॉपर्टी के आधार पर बिज़नेस लोन मिल सकता। इस जानकारी के बाद मैंने अपने कागजात उनके लोन अफसर को दिए और उम्मीद ने मेरा लोन मात्र 7 दिनों में अप्रूव कर के मुझे मशीन खरीदने के लिए पैसा दे दिया।





Follow us on

