

FOUNDER'S NOTE



First and foremost, I wanted to use the opportunity to wish each and every one of you and your families a very happy, healthy and prosperous 2019. Looking back at 2018, I can say with pride that the journey at Ummeed during the last 12 months, has been a satisfying one for all our key stake holders, ranging from Customers, Employees and Investors.

We have continued to grow our presence in Rajasthan, Haryana and NCR through Hub expansions, state level leadership teams have been put in place to drive forward this initiative. Our mantra has been to hire the right people, train and empower them to be able to do their jobs effectively. Use of Technology as a key tool to help drive productivity and make work more streamlines has been encouraged and is becoming a way of life for our teams. We have all worked together to create a congenial and fun work atmosphere without wavering from our goal of providing high quality product and services to our customers. The next few pages of this newsletter, gives you an informative snapshot of our achievements during the year both on financial metrics and other qualitative factors.

I look forward to working closely with each and every one of you during 2019 and have no doubt that with your skills, energy, passion we will continue our journey and work together to make Ummeed a household name in the affordable housing space.

Ashutosh Sharma
Founder & Managing Director

MANCOM'S VIEW



“

Aligning the team with the objectives of the company coupled with strong leadership and in-depth knowledge of the space, has helped in superior execution and leading the way to success.

”

Sachin Grover
Chief Operating Officer



“

Robust underwriting processes and a tailor-made income assessment model is our key differentiator.

”

Rajendra Gupta
VP- Credit



“

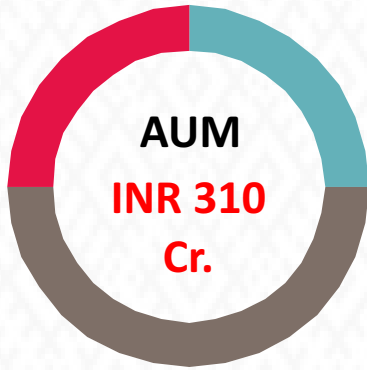
Money is the raw material for any finance company. In a short span of time we have been able to initiate debt lines from multiple lenders at attractive rates.

”

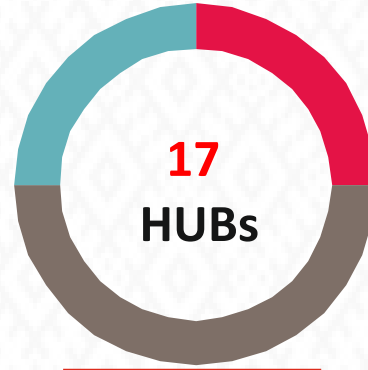
Bikash Mishra
VP- Financial Controller

Our Journey

Business Growth

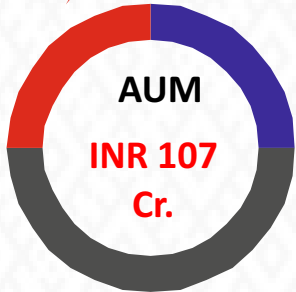


FY 2018-19



FY 2018-19

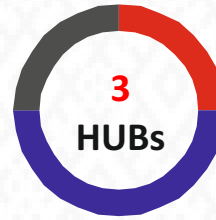
HUB Growth



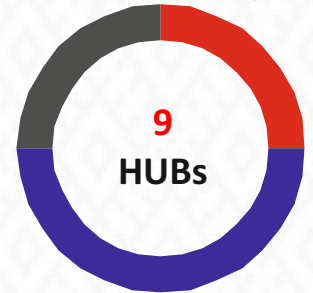
FY 2017-18



FY 2016-17



FY 2016-17



FY 2017-18

Equity Raise

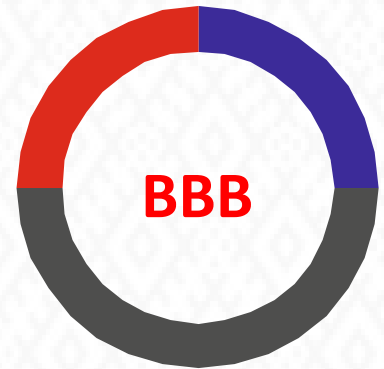


Employee Growth



FY 2018-19

Credit Rating Upgrade



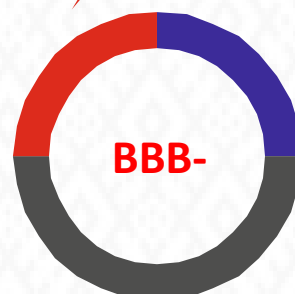
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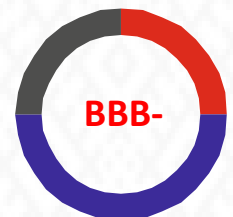
FY 2016-17



FY 2017-18



FY 2017-18



FY 2016-17

INDEPENDENCE DAY
CELEBRATION



YOGA DAY
CELEBRATION





PROCESS & PRODUCT TRAININGS



STRATEGY & CREDIT MEETS

Annual Off-Site



Employee Speaks :



At Ummeed, my journey has been full of excitement, work and learning. I was the 1st member of Jaipur team and supported in the hub setup. During the initial days, work would really get hectic but with the support and appreciation of senior management, work pressure would convert into learning & I was able to quickly adapt to Ummeed's philosophy. I got my 1st promotion in the 1st appraisal cycle and since then there has been no looking back. I have been involved in building out the credit team at Rajasthan, training & bringing them up the curve. I would say the journey so far has been fantastic and I have enjoyed it thoroughly.

Ravi Tiwari
State Credit Head, Rajasthan



What Customers Say



MANOJ is a vegetable whole seller at Kota and Ummeed has provided him with a Loan against property. In his words- "with exceptional service standard & speed, Ummeed disbursed my loan in 7 days, from the date of my first meeting them. I never thought, getting a loan can be so easy & smooth with my minimum documents. I thank Ummeed to help me realize my dream of expanding my business.



SABITA is an owner of small business firm in Delhi, stitching ladies clothes. As per Ummeed's policy we gave her an accident/illness insurance cover along with our home loan. Initially she was a little skeptical about the insurance but since it was our policy, she signed up for the same. Post availing the loan she was diagnosed with a brain tumor, with need for an immediate surgery, she was able to claim these expences through insurance. The claim also repaid Ummeed's Home loan she had taken, giving her a debt free home.



UMMEED
HOUSING FINANCE

आपके सपने साथ हमारा

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