



**UMMEED**  
HOUSING FINANCE

आपके सपने साथ हमारा

## FOUNDER'S NOTE



Dear Team Members,

We have had an exciting 4<sup>th</sup> Quarter at Ummeed. As a result of a record asset booking of over Rs. 94 cr in the quarter, we have closed the FYE 31<sup>st</sup> March 19 with over Rs. 310 cr of AUM across 18 branches. The HQ team has settled into our new office at Digital Greens in Gurgaon. The office is build to high specifications and is comparable to work spaces provided by large private sector banks and financial Institutions. We are excited about our proposed growth planned for 2019-20 in terms of HUBs and AUM ramp up and hope to double our AUM and increase our geographic footprint to 30 locations.

The organisation continues to provide an attractive career path to “performers” and a compensation package which is in line with larger competitors.

I wanted to thank all of you for your contribution and look forward to your continued support as we build a “best in class” organisation, we can all be proud of.

**Ashutosh Sharma**  
Founder & Managing Director



## COO'S VIEW



Dear Team Members,

First & foremost, I would take this opportunity to congratulate each one of you on helping the company meet its goal for 2018/19. This achievement would not have been possible without your hard work, passion & commitment.

As we embark in to the new financial year (FY 19-20), we aim to outgrow our last year's performance. Our main focus areas for the year would be:

1. Technology - Successful & smooth transition of our credit processes on mobility
2. Scalability – Opening of 12 new HUBs & 2X growth of our AUM
3. Manpower – Right & timely hiring along with continuous trainings
4. Differentiated Marketing & Distribution – Form Strategic Alliances to increase our lead funnel
5. Customer Service – Excellent service delivery to all our customers

An exciting year awaits us all and I am sure that with your continued support, we will scale new heights.

**Sachin Grover**  
Chief Operating Officer



## MANCOM'S VIEW



Developing innovative products & a differentiated strategy to cater the informal & under-served customer segment are the success drivers for us.

**Shariq Khan**  
VP- Product, Policy & Marketing



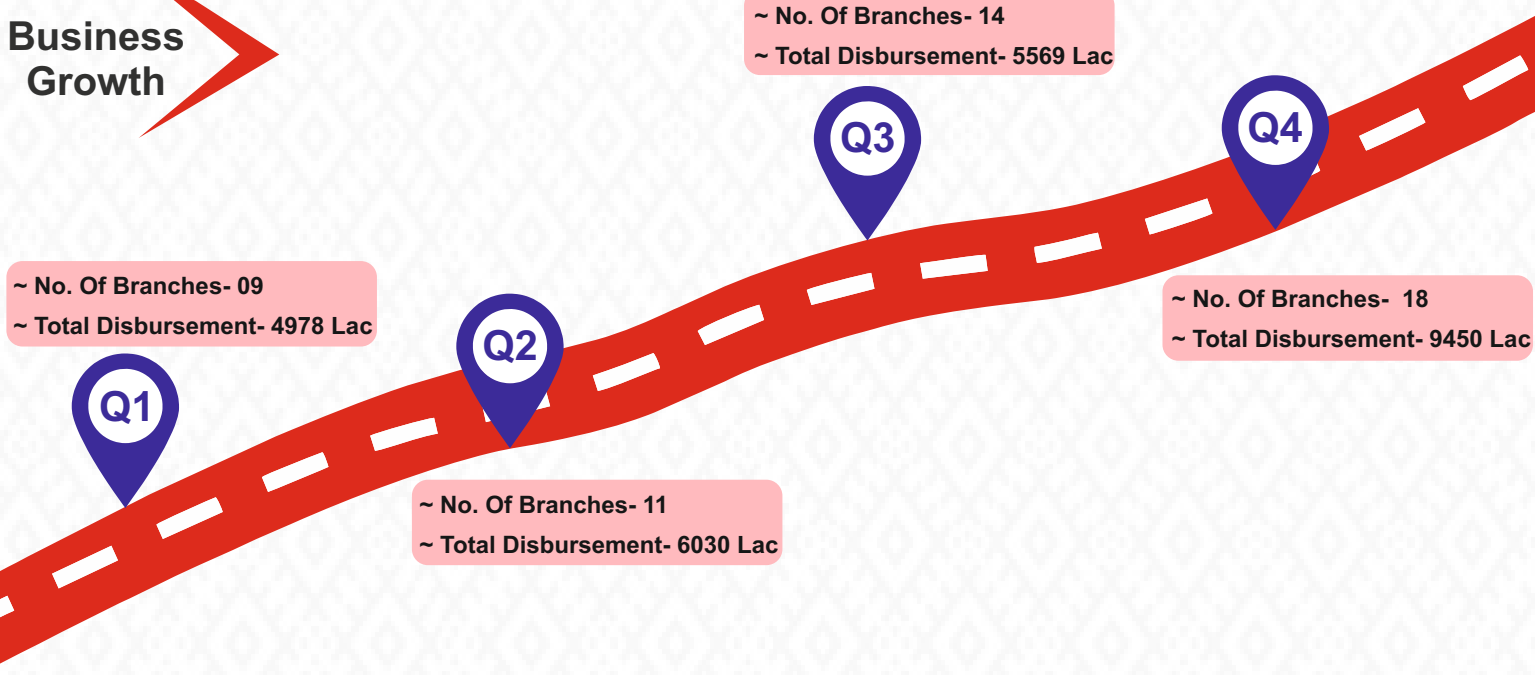
We are aiming at achieving sustainable growth and profitability with the help of increasing manpower, mobility, team management and aligned processes. This is possible only with the help of robust credit policies and hard work of our teams.

**Ajit Pal Singh**  
State Business Head- Haryana



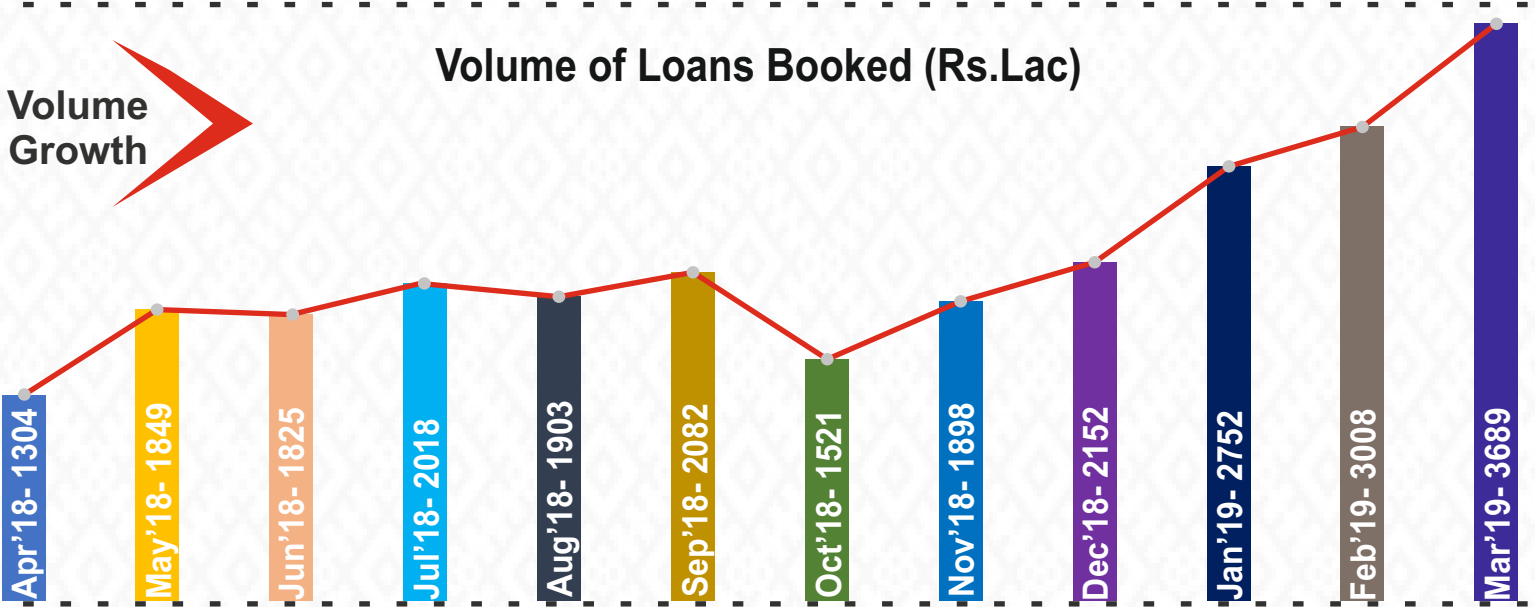
# Our Journey Q1- Q4 FY 18-19

## Business Growth

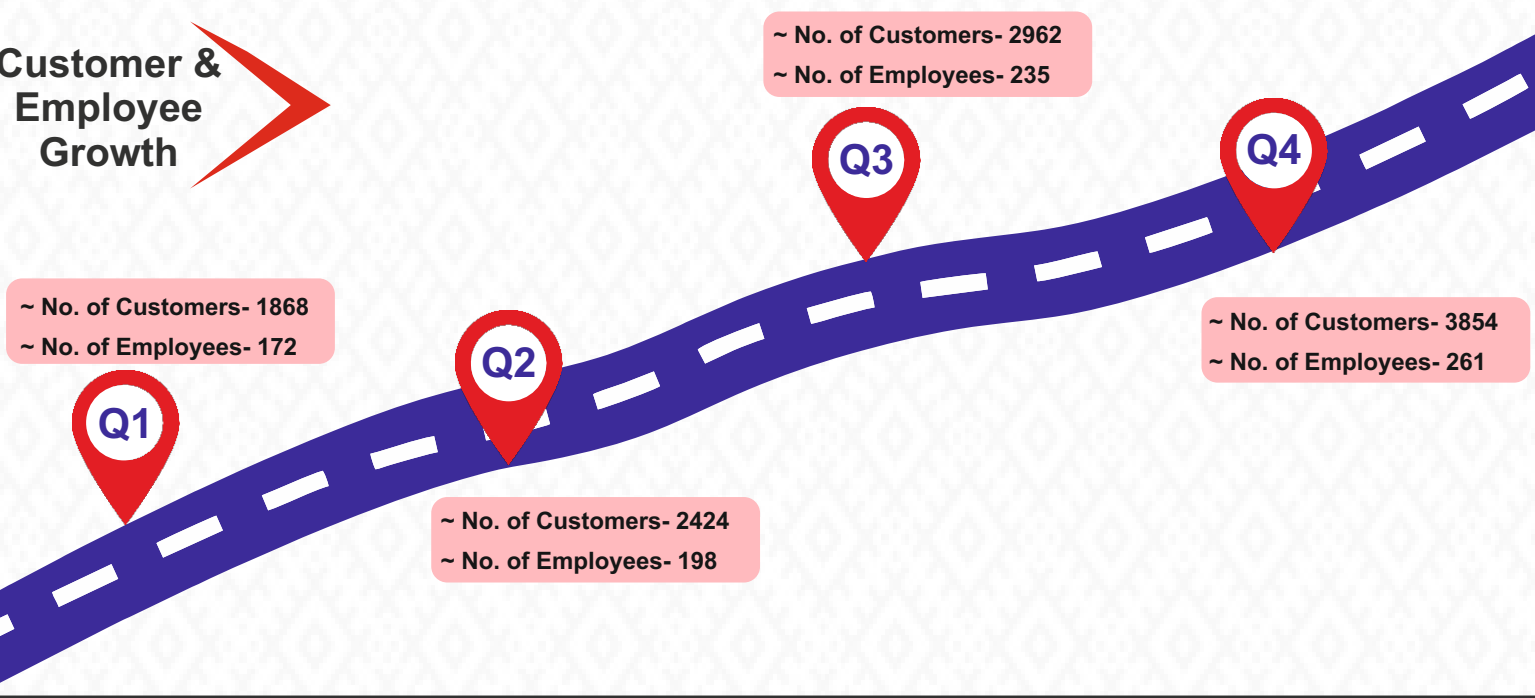


## Volume Growth

### Volume of Loans Booked (Rs.Lac)



## Customer & Employee Growth



# Employee Corner

## New Head Office Inauguration



## Women's Day Celebration



## Medical Check-up Camp



## An Evening to Cricket- IPL 2019



## POLICY/PRODUCT TRAINING & CERTIFICATION TESTS



### Important Announcement

**Earn Exciting Amount under Employee Referral Program**

**New Hubs Planned (Q1 FY 19-20)**

**Alwar**

**Ajmer**

**Karnal**

**Jaipur**

**Yamuna Nagar**

**Look Out for the HRMS- Suvidha (Coming Soon)**

### Employee Speaks :



It seems as of yesterday (but actually it's been almost 3 years) that I joined the Ummeed family. Over this period I have worked in different capacities, taking care of Admin, IT Hardware, Vendor Management etc. The journey has been a roller coaster ride & one of the best of my working career, being part of Ummeed family has not only helped me grow professionally but has also been instrumental in getting me explore my true capabilities. Over this period I got the opportunity to open up 18 new offices for Ummeed across 3 states, which at times seems surreal but at the same time make me feel great & gives me a sense of achievement. This task would not have been possible without the guidance & confidence given by our MD & COO and the support provided by the local teams. This journey which started me being the 5<sup>th</sup> member of the Ummeed Family has grown in to 250+ family members with 18 branches, makes me feel PROUD & it's just the start.

**Dinesh Kashyap**  
Manager- Admin

# What Customers Say

मेरी जयपुर शहर में एक मोटरसाइकिल रिपेयर वर्कशॉप है। मेरे लिए अपने बच्चों को सुनहरा भविष्य देना ज़रूरी है और इस सुनहरे भविष्य की शुरुआत आपने घर से होती है। मेरे इस सपने को सच करने में उम्मीद हाउसिंग फाइनेंस ने मेरी मदद की। मेरे पास मेरी इनकम के बहुत सारे कागज नहीं हैं, जिसकी वजह से मुझे कोई होम लोन देने को तैयार नहीं था, पर उम्मीद के अफसर ने मेरी वर्कशॉप पर आकर मेरी बिज़नेस और इनकम की जांच की और 10-12 दिन में ही मुझे अपना घर खरीदने के लिए लोन दे दिया।

धन्यवाद उम्मीद हाउसिंग फाइनेंस।  
राजेंद्र कुमावत



हमारा रोजगार कपड़े सिलना है ! घर बनाने की सोची तो लोन की जरूरत पड़ी ! हम साहूकार से पैसे लेना नहीं चाहते थे और बिना इनकम प्रूफ के बैंक से लोन मिला नहीं ! एक दिन उम्मीद हाउसिंग फाइनेंस की टीम हमारी कॉलोनी में आई तो हम उनके लोन अफसर से मिले ! दस दिन के अंदर चेक हमारे हाथ में और हम अपने घर के मालिक बन गए।

शुक्रिया उम्मीद हाउसिंग फाइनेंस  
शीतल दस, जयपुर



## Ummeed CSR

Giving back to the society

On 16th Feb'19, Ummeed Housing Finance sponsored "Khel Yatra", an inter-school Track & Field competition for underprivileged children aged 9-16 who do not normally have these kinds of events or opportunities. Over 250 children from around 16 different NGOs in the NCR participated in the event.

Image- Kids preparing for track race wearing Ummeed T-shirts.



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