

FOUNDER'S NOTE

Ummeed has made substantial progress in building out the business during the quarter ending June 2019. The company has over 4301 customers and an AUM of 344 cr. as on 30 June 2019. During the quarter we opened 5 additional hubs in Rajasthan and Haryana, I would like to take this opportunity to extend a warm welcome to the new members of our Hub and HQ teams. Despite a very sluggish industry environment, with many NBFC's/HFCs being in the eye of the storm, Ummeed has continued to grow its business. At HQ, multiple teams across Technical, Collections, RCU and HR have been strengthened to provide support to the front line at the Hub's. Training continues to be an important driver to help build skills, capacity and bandwidth. Monthly skill training for Credit, Ops, Hub Head's and RMs in ongoing. We have organized multiple strategy sessions for our State leadership and Mancom members, as they are the leaders helping us execute the vision set by the Founder and the Board of Directors. Keeping in mind the importance of recognizing and rewarding employees who are role models, we have introduced an exciting Rewards and Recognition programme in July 2019. I look forward to working closely with all of you to take the company to new heights.



Ashutosh Sharma
Founder & Managing Director

COO'S VIEW



Sachin Grover
Chief Operating Officer

Robust process discipline lies at the heart of success at any retail operation in the financial services space. While we have set a strong foundation with our basic Sales, Credit and Operations processes, there is continuous need to raise the bar. Automation and Technological innovation remain one of the important drivers for process improvement. We need to continue to build greater process efficiencies across multiple fronts i.e.,

- 1) Post sanction / pre disbursement process discipline.
- 2) Embedding the new "Customer Services" process, which has been introduced recently.
- 3) Ensuring stricter adherence to the Technical & legal process around Collateral (property).
- 4) Using the new "Securitization" and "Auto Reconciliation" platform on our LMS system by finance.
- 5) Implementation of the Entiger credit approval process, on a mobility platform which is likely to get launched later in Q2 2019/20.

MANCOM'S VIEW



Vikash Khandelwal
State Business Head
Rajasthan

This quarter comes up as an important period wherein we build new distribution for selling Small Ticket Business Loans as working capital to self employed customers. The other management focus shall be to train the teams on the importance of selling life & health insurance to customers. Overall the team is excited and keen to take up the new challenges and learnings.



Vandana Jain
AVP, Human Resource

People in an organization are the greatest assets. At Ummeed, our motto has been to hire young talent and nurture them through regular training, mentoring and On Job Support. By helping employees achieve their KRA's, we meet organisational goals and employees chalk a growth path for themselves.

Our Journey Q1 FY 19-20

Business Growth



Employee Growth

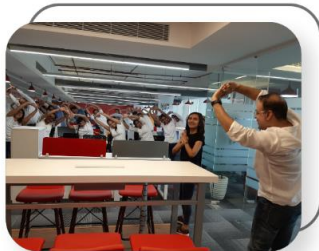


Customer Growth



Fun At Work

Yoga Day



Thailand Offsite



Employee Corner

Reward & Recognition



Santosh Jain
HUB Head, Jaipur



Pankaj Pandey
HUB Head, Chandigarh



Raj Kumar
HUB Head, Janakpuri

HUB Head of the Quarter



Kawalpreet Singh
Chandigarh, Haryana



Manoj Sharma
Jaipur, Rajasthan



Prakash Chandra Tiwari
Janakpuri, NCR



Manish Kumar Saini
Ambala, Haryana



Prakash Jangir
Sikar, Rajasthan

RM of the Quarter

Employee Corner

Reward & Recognition



Tahir Hussain
Laxmi Nagar, NCR



Vikash Jain
Sikar, Rajasthan



Praveen Kumar
Ambala, Haryana

Hub Credit Head of the Quarter



Yatinder Petwal
Chandigarh, Haryana



Avinash Rathi
Jodhpur, Rajasthan



Prashanta Tiwari
Rajasthan

Credit & Technical Manager of the Quarter



Aqeel Ahmad
Laxmi Nagar, NCR



Deepak Swami
Jaipur, Rajasthan

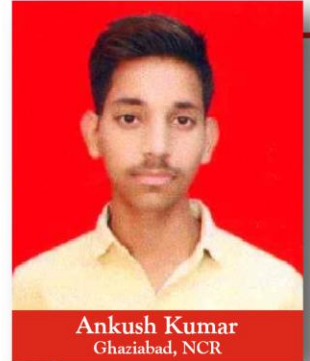


Piar Chand
Chandigarh, Haryana

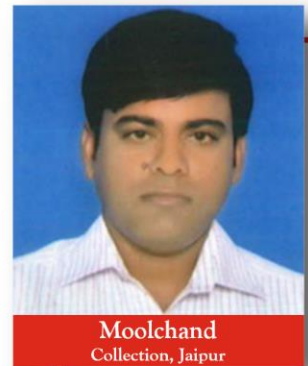
Hub Operations Manager of the Quarter

Employee Corner

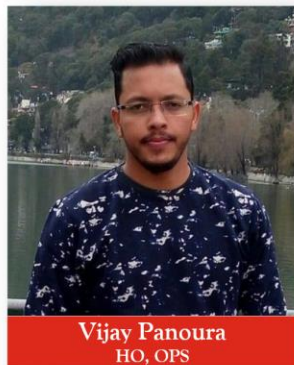
Reward & Recognition



Marketing Officer of the Quarter



Outstanding Performance in Finance & Collections



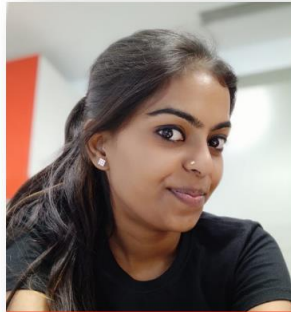
Outstanding Performance in OPS & CS

Employee Corner

Reward & Recognition



Niraj Kumar
Marketing, HO



Suman Das
Telecalling, HO



Sachin Mishra
Telecalling, HO

Outstanding Performance in Marketing & Tele-calling



Preeti Singh
Human Resource, HO



Richa Sharma
Technology, HO

Outstanding Performance in HR & IT

EMPLOYEE SPEAKS



Jaskiran Sabharwal
Credit Manager

Post clearance of the Chartered Accountancy Exams, I was eager to know what was in store for me. I was excited to get an opportunity to work as a Credit Manager with Ummeed, based at their Chandigarh Hub.

It took me some time to understand the company's business and my job profile. My seniors guided me at every step. Initially, I was given responsibilities of completing Credit Approval Memos and interacting with walk-in customers. Within a few months, I started field visits with my seniors to understand and evaluate customer incomes & today I have reached a stage where I am able to assess customer profile & incomes independently. The training, guidance, support of my seniors and the confidence they have in me, drove me to successfully complete 1 year with Ummeed.

I am so glad, that my work has been appreciated and I was selected to be part of the company's first international offsite. The ride at UMMEED has been a roller coaster and I am happy to be on the ride.

Employee Corner

Training



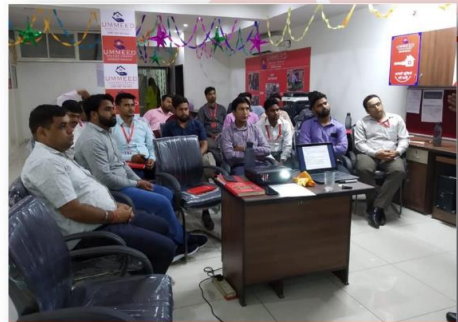
Technical Training



STBL Training



Customer Service Training



RM Training

Important Focus Areas

Selling the STBL product

Cross sell of Insurance

Enhancing customer service process at branches

Customer Focus

Adaption of Svidha Application

Watchout for the upcoming credit process designed on the new mobility platform

Employee Focus

What Customers Say



मेरा सब्जी बेचने का होलसेल वयापार है। मैं अपने घर पर एक और मंजिल बनाना चाहता था, पर मेरी आय के सारे कागजात न होने के कारण कोई बैंक मुझे लोन देने को तैयार नहीं था, एक दिन अखबार में उम्मीद हाउसिंग फाइनेंस का विज्ञापन पत्र मिला और मैंने उनके टोल फ्री नंबर पर संपर्क किया। उम्मीद ने मेरे बिज़नेस का आकलन कर के 7 दिनों के भीतर मुझे अपना घर बनाने के लिए लोन दे दिया, आज मेरा परिवार बहुत आराम से अपने बड़े घर में रह रहा है।

ब्रांच- बीकानेर
अब्दुल करीम (होलसेल सब्जी बिक्रेता)



I always thought that with my income and saving, it would take another 10 years to buy my own house in Jaipur During one of my business visit, I had a chance meeting with ummeed's loan officer. He told me how easy it is to take a Home loan from ummeed and took me through the process I never thought it to be true till the time I saw my loan getting disbursed in 10 days with my minimum income documents. I thank them for realizing my dream of owning my own house.

HUB- Jaipur
Rahul Kumar (Mobile Shop owner)



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HOUSING FINANCE

We bring your dreams to life

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