

UMMEED

KA SAFAR

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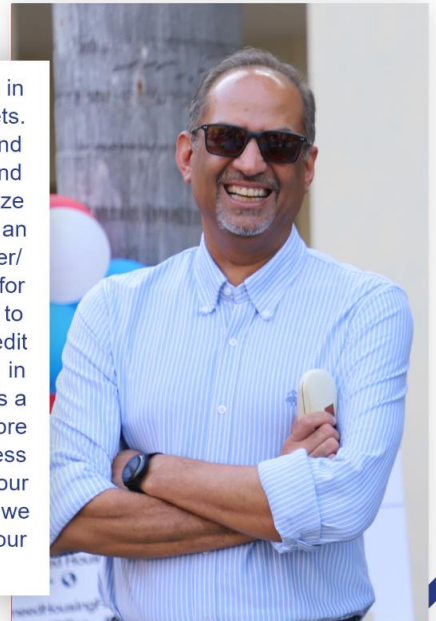


UMMEED
HOUSING FINANCE

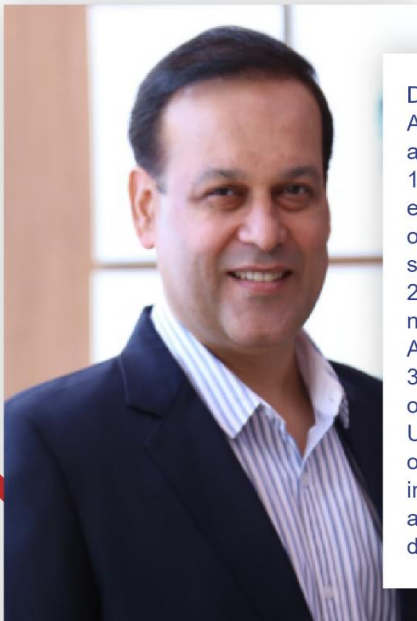
आपके सपने साथ हमारा

FOUNDER'S NOTE

In line with Industry, Ummeed took a cautious approach to booking new business in June/ July 2019, post the DHFL bank default which rocked the NBFC/ HFC markets. August and September saw a rebuilding of business momentum. The business and sales team needs to focus on building login momentum across products and especially push the STBL (Dukandar Dhamaka) product hard. We need to finalize dedicated micro markets and RO/RMs for this across each hub and plan an aggressive roll out for the next Quarter. The Technology project with Entiger/ Sumeru is in the final stages of pre-launch testing with implementation planned for 3rd Quarter 2019. Once implemented this will allow us to digitize our "lead to disbursal process" and help increase operational efficiencies for the RM & Credit teams. This will catapult us into the selective group of "Fintech" focussed HFC's in India. With Harish taking over as VP Operations effective this Quarter, there is a renewed focus to improve process quality, especially in the post sanction, pre disbursal and pre cash out stage. The operations team needs to work with business to ensure tighter control on PDD and OTCs. Our focus on training and skilling our teams continues unabated. I look forward to working closely with all of you as we enter the 3rd Quarter of 2019, which tends to be the high growth season for our industry.



Ashutosh Sharma
Founder & Managing Director



Sachin Grover
Chief Operating Officer

Dear Colleagues,

As we enter the second and most important phase of the current financial year, asset build up in a systematic way following processes and policies diligently is key.

1) Sales & Distribution stability – FIR (first time right) hiring, followed by exhaustive training & allocation to right micro markets shall set the base for optimal delivery. Leading from the front, spending time with sales force at point of sale and helping develop right channels is of utmost important.

2) Expansion continues- As per the plan we will open 4/5 additional HUB's in the next 3-4 months, deepening our footprint in current states which will help us meet AUM and financial goals for the year.

3) Processes & policies– Adherence to laid down processes & policies at every step of Loan processing leads to a healthy and profitable AUM.

Understanding the policies & processes, communication & over communication of the same to the teams and then tracking policy compliances is an important actionable for all supervisors and business leaders to ensure each and every department & employee understands and implements policies during business facilitation.

MANCOM'S VIEW

We have entered in 4th year of operations and I am proud to say that we have been able to build a strong portfolio with negligible NPA. This would not have been possible without a team effort. I would like to congratulate each and every member of Ummeed's family for their contribution. Robust process and balanced underwriting will remain the key to success in current market environment. Having said that, we have scope of improvement in our process. We'll have to join hands in proactively cleaning high risk cases identified by RCU and Collections department respectively.

While the team focuses on building a balanced portfolio mix, the management is also keeping an eye on building team capacity and skill enhancement through regular classroom & on field training. Wish you all the best.



Rajendra Gupta
Vice President, Credit

First and foremost, on behalf of management, I wanted to use this opportunity to extend best wishes for Dussehra and Durga Puja to you & your family.

Despite a tight liquidity environment across the industry, we have successfully raised Rs 200 Crores through Domestic as well as Overseas Lenders in last one year. Apart from raising money through Term loan, our focus has always been to diversify our borrowing profile. We have successfully raised money through NCDs, Foreign currency denominated ECBs, Rupees denominated ECB and recently we closed our second securitization deal. Now we are looking to raise money from PSU Banks and Large DFIs.

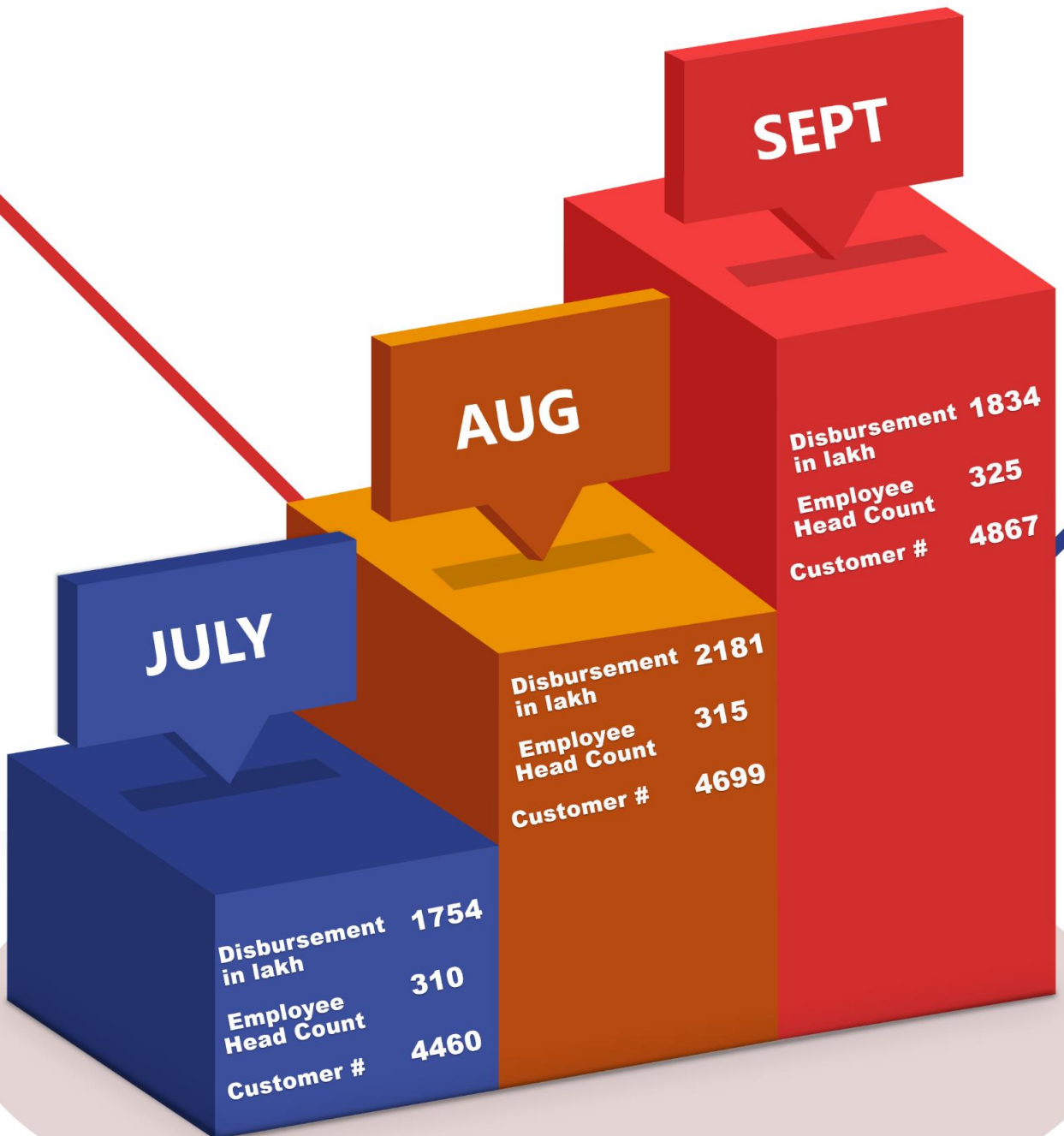
As we grow, we also need to establish a robust expense control. I would also like to take this opportunity to welcome Mohan Kumar to the Ummeed family. Mohan brings 10 years of rich experience in Accounts and Expense control and he will be focusing on automating the Bank reconciliation process, introducing strong process around key expenses – Telephone & Communication expenses, Legal & Technical expenses and training expenses.

As you are aware that currently we are preparing our financial statement under IGAAP but from the next financial year we will be moving to IND AS which is a more complex accounting norm, we have started planning for a smooth transition and building capacity in the Finance team for this.



Bikash Mishra
Financial Controller

Our Journey Q2 FY 19-20



Corporate Meet

Strategy Meet Sept'19 at Doubletree Hilton Gurgaon



Power Partner Meet Q-2'19



Alwar
23 Sept'19

Rohtak
19 Sept'19

Ghaziabad
28 Sept'19

Yamuna Nagar
12 Aug'19

Karnal
13 Aug'19

Celebrations

FUN DAY OUT



HO



GHAZIABAD



KOTA



SIKAR

INDEPENDENCE DAY

169 LOGINS IN A DAY



BIG LOGIN DAY- TOP 3 HUBS
16th Sept'19

- ▶ **New Contest Launched For Power Partners**
- ▶ **Performance Management System Suvidha Going Live**
- ▶ **Lead Management & Credit Management Process Entiger Testing**
- ▶ **Focus On Deploying Training The Sales Force On STBL**

FOR YOUR INFORMATION

Reward and Recognition

HUB HEAD OF THE QUARTER



Maninder Pal Singh
HUB Head, Ambala



Rupesh Sharma
HUB Head, Alwar

RM OF THE QUARTER



Yatin Arora
Laxmi Nagar, Delhi NCR



Ram Niwas
Chandigarh, Haryana



Pradeep Kumar
Hisar, Haryana



Manoj Sharma
Jaipur, Rajasthan



Ashish Jaiswal
Bhilwara, Rajasthan



Rakesh Kumar
Alwar, Rajasthan

Reward and Recognition

MARKETING OFFICER OF THE QUARTER



Ratan Lal Teli
Bhilwara, Rajasthan



Ajay Mehra
Ajmer, Rajasthan

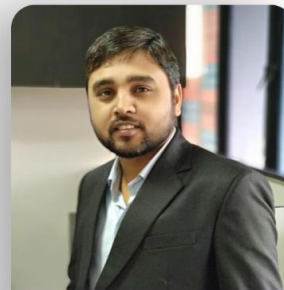


Sushil Kumar
Chandigarh, Haryana

HUB CREDIT HEAD OF THE QUARTER



Gufran Ahmed
Jodhpur, Rajasthan



Satish Chandra Pandey
Ghaziabad, Delhi NCR

CREDIT & TECHNICAL MANAGER OF THE QUARTER



Ankit
Rohtak, Haryana



Sourabh
Alwar, Rajasthan



Jaskiran
Chandigarh, Haryana

Reward and Recognition

CREDIT & TECHNICAL MANAGER OF THE QUARTER



Vipul Kumar
Laxmi Nagar, Delhi NCR



Deepak Nagar
Technical, Delhi NCR

HUB OPERATIONS MANAGER OF THE QUARTER



Aman Sharma
Delhi NCR



Shivram Khatik
Rajasthan



Kunj Sharma
Haryana

OUTSTANDING PERFORMANCE IN FINANCE & ACCOUNTS



Sumit Jain
Finance, HO



Namita Tanwar
Accounts, HO

Reward and Recognition

OUTSTANDING PERFORMANCE IN COLLECTION



Amit Gupta
Collection, Janakpuri



Seep Narayan
Collection, Agra

OUTSTANDING PERFORMANCE IN OPS & CS



Rajneesh Pandey
OPS, HO



Neelam Negi
Customer Service

OUTSTANDING PERFORMANCE IN TELECALLING & IT



Usha Ray
Telecalling



Bhuwan Sharma
IT

Gabbar Singh was a real MANAGEMENT GURU By AjitPal Singh (Chandigarh)

1. Jo Darr Gaya - Samjho Mar Gaya!

Courage and enterprise are important factors for laying the successful foundation of a growth oriented business.

IT NEEDS COURAGE.

2. Kitne Admi The?

It's important to know the competition and its size. He understood that even a small team can make a difference.

3. Arey O Sambha, Kitna Inaam Rakhe Hai Sarkar Hum Par ?

Know your market value. Promoting one's own brand is very important and to be reiterated always....
ACT...

4. Goli 6 Aur Aadmi 3!

Create an illusion with his subordinates to make the environment lighter.

5. Le Ab Goli Kha

Sometimes in the interest of the organisation you have to take hard and unpopular decisions.

So sometimes a leader has to 'fire' some employees if they are not aligned to organisations objective.

6. Yeh Haath Mujhey Dedey Thakur.

Identify elements of threats in the market and take measures to minimise them

7. Holi Kab Hai, Kab Hai Holi ?

Conduct advance mapping of key events within the industry and devise penetration strategy to have a competitive edge over your rivals.

8. Basanti, Naach!

Motivate your team through rewards beyond just salary and bonus.....

Practice these and say thanks to gabbar.

PARVAT A Traveller's Diary

by Sanjay Kumar
Head Office

The Himalayas are a doorway to the world of mysticism. Trekking through the lofty mountains can awaken a sense of inner peace and bring you one step closer to nature. Any hill station at Uttarakhand Himalaya should be visited at least once in your lifetime. Not just for the scenic beauty but only for its name. A rather sleepy city where people are more relaxed compared to other hill stations. Don't come to this place with any agenda, just visit the place and make your agenda. You will never regret the decision



I held the warm hands of UHFC 2.5 years ago as 1st resource in Information Technology Team.

The various dimensions of my personality got wings as I received multiple opportunities to perform different roles from handling launch of Sumeru Application, Infrastructure support, MPBLS lines, and what not. Another interesting aspect which I explored was conducting Training for Hub teams.

The foundation of Ummeed is built on care and compassion for its Employees together with a culture of openness, empowerment and responsiveness. As a working woman and a mother, I was always supported and was given the opportunity to maintain healthy work life balance.

I am glad I am part of this organization that helped me grow and enhance my Skills.

Saloni Soni Manager IT

Customer Testimonials

आठ साल से समोसे-कचोरी का काम करने के बाद भी अपना घर बनाना एक सपना ही लगता था। फिर उम्मीद हाउसिंग के होम लोन के बारे में पता चला और मैंने उनसे संपर्क किया। उम्मीद के अधिकारी ने आकर हमारी आय का आकलन किया और मात्र आठ दिनों में ही हमारा लोन स्वीकृत हो गया। उम्मीद से जुड़ कर सिर्फ मेरा घर ही बेहतर नहीं हुआ जिन्दगी भी बेहतर हो गई है।

शुक्रिया उम्मीद हाउसिंग फाइनेंस

महावीर प्रसाद जैन



मेरा नाम तंवर सिंह है और मेरी सांगनेर (जयपुर) में एक किराने की दुकान है। जब भी व्यवसाय के लिए पैसों की जरूरत होती थी तो स्थानीय साहूकारों से लोन लेता था। कुछ दिन पहले उम्मीद के लोन अफसर हमारी मार्केट में आए और बिज़नेस लोन के बारे में बताया, जिसका ब्याज भी साहूकार के ब्याज से बहुत कम था। इस बार जब अपनी दुकान का नवीनीकरण करने के लिए और स्टॉक बढ़ाने के लिए सोचा तो उम्मीद हाउसिंग फाइनेंस से संपर्क किया, और देखते ही देखते हमें सात - आठ दिनों में हमारी प्रॉपर्टी और आय के आधार पर बिज़नेस लोन मिल गया। अब मैं शान से कह सकता हूँ की मेरी दुकान सबसे पुरानी ही नहीं बल्कि सबसे बढ़िया भी है।

धन्यवाद उम्मीद हाउसिंग फाइनेंस।



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