

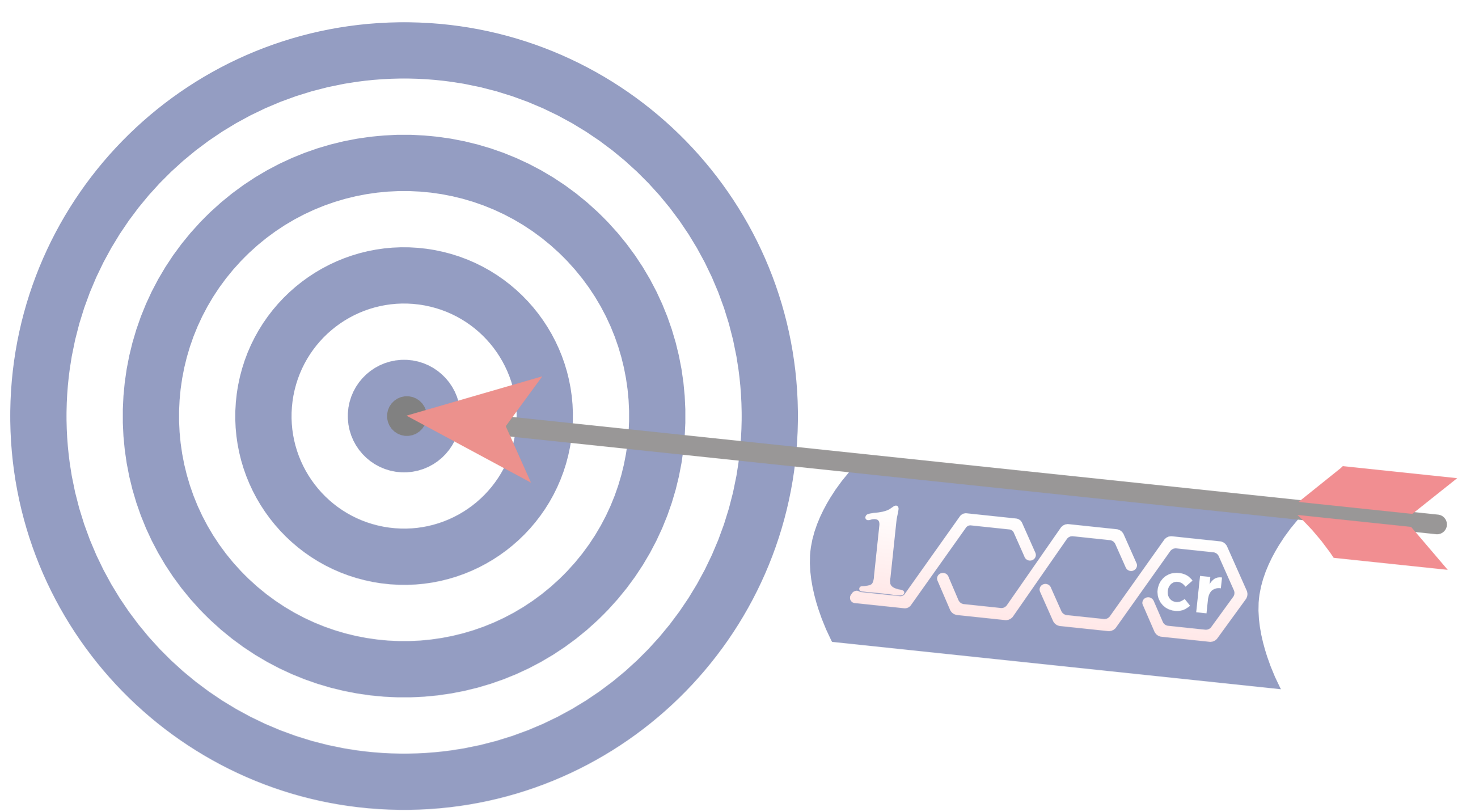
MISSION

1000

CRORE



UMMEED KA SAFAR 10



Founder's Note

Business momentum has continued to grow over Q4 ending March 2021. While the threat of a business disruption on account a Covid 19 resurgence cannot be ruled out, the wide availability of vaccines gives comfort that we will be able to get the situation under better control, with every passing month. Our Collections, Credit and Business teams have worked hard to complete the loan restructuring for customers who needed relief in line with our Board approved policy (as per RBI directives).

We now need a laser sharp focus on volume ramp up across all the hubs. We continue to have 15 to 20 % of our hubs, performing below capacity and unless we don't resolve this situation, we will be unable to hit our targeted capacity volumes. Having the right team, which has received adequate training and have developed a wide distribution network is a pre requisite to hub productivity.

As you all know, we have collectively taken a target to get to an AUM of Rs 1000 Cr by March 2022. This is predicated on a robust hub expansion plan. The senior business leadership team is planning on opening 20 new hubs in the financial year 2021/22. To enable us to meet this goal, Area level business hiring is in full swing. This will get us the required middle level of business leadership which will help the company build out its hub footprint and help meet the aggressive sales goals for the year. This rapid planned hub expansion will also throw up significant career growth opportunities for Ummeed's existing employees. Ummeed continues to be an exciting place to build a career as the management team nurtures key values of meritocracy, growth opportunity for well performing employees, a competitive salary and benefit package and excellent opportunity for learning and skill development.

Key priorities for the next few quarters will remain.

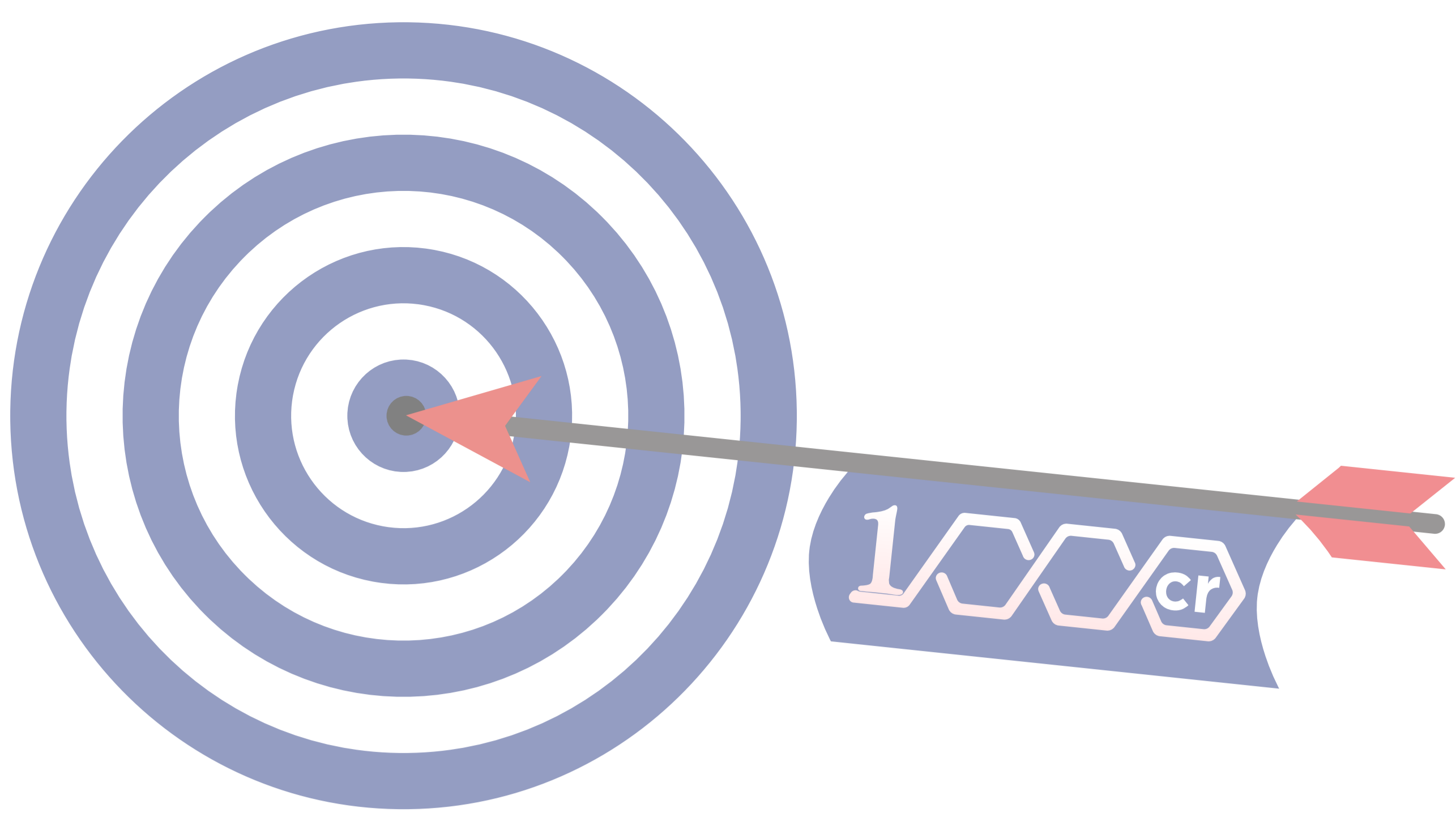
1. Senior level hiring at HQ and branches to help build capacity to meet the higher targeted net adds.
2. Continued improvement on our technology platform to help stream line processes.
3. Renewed focus on hub level marketing to help bring in higher logins and sales volumes.

Greetings to all employees and look forward to working with all of you to take Ummeed to greater heights in 2021/22.

Mr. ASHUTOSH SHARMA
Founder & MD



COO's View



Last Year has been quite eventful and we exited the year with mixed feelings. There were some highs, some lows and such are life's diaries. A quick set of learnings which I personally feel we got from the pandemic situation

- Possible to run large part of our business and processes digitally
- Possible to track productivity of teams digitally
- Disciplined approach towards professional and personal life is key to success – hubs, states and departments who planned well and executed in a disciplined way were highly successful, on personal front social distancing, mask discipline ensured most of us were able to save ourselves from the deadly disease.

Mr. Sachin Grover
Chief Operating Officer



Ummeed had its own set of success and high points including:

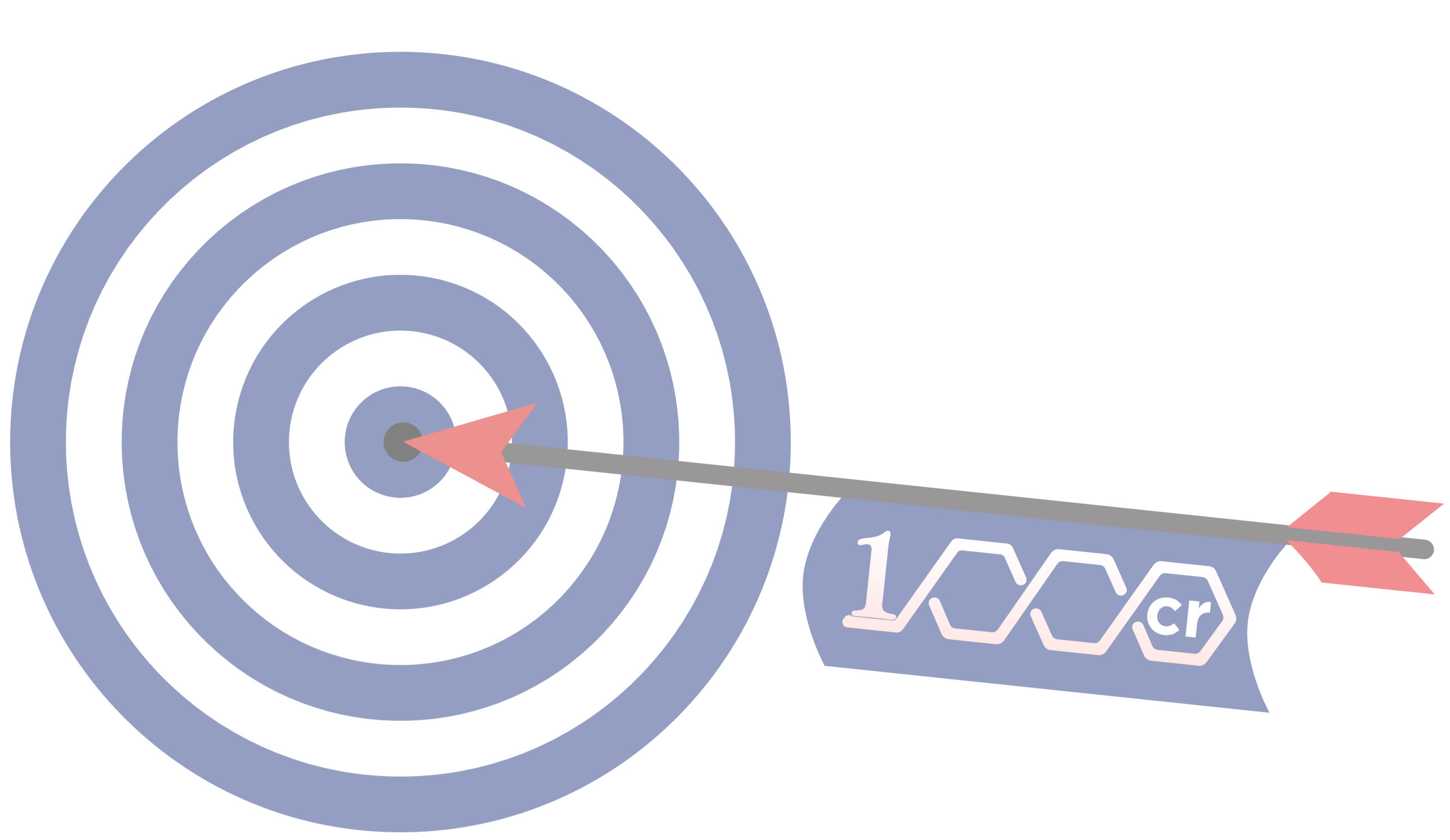
- NHB Re-finance at an attractive price and tenor
- Ratings upgrade to BBB plus
- A new investor "CX Partners" participating in our growth journey
- Approx. 595 cr. Of assets across 8100 customers as we exited the financial year
- 28 branches 380 plus employees and growing
- Collections efficiency of 97.7% and NPA of 0.61%, in line with market
- Full adoption of Ensource

As we step into the new financial year we aim to reach an AUM of 1000 crores with 50 plus branches and 500 plus employees.

A couple of focus areas where we need to improve in order to meet our objectives:

- Timely and right hiring
- Rebuild a strong distribution network focus on home loans
- Timely logins and disbursals
- Improvise on RM and branch productivity
- Mass Expansion plan , tracking progress weekly

We are redesigning our incentive structure for the hub teams keeping business volumes, portfolio quality, timeliness and process quality in mind which should be rolled out shortly. Employee rewards, recognition and engagement activities shall also become a regular feature ensuring high focus and motivation. Best wishes to all of you and families for the new financial year, stay safe, stay healthy and positive



Mancom's View



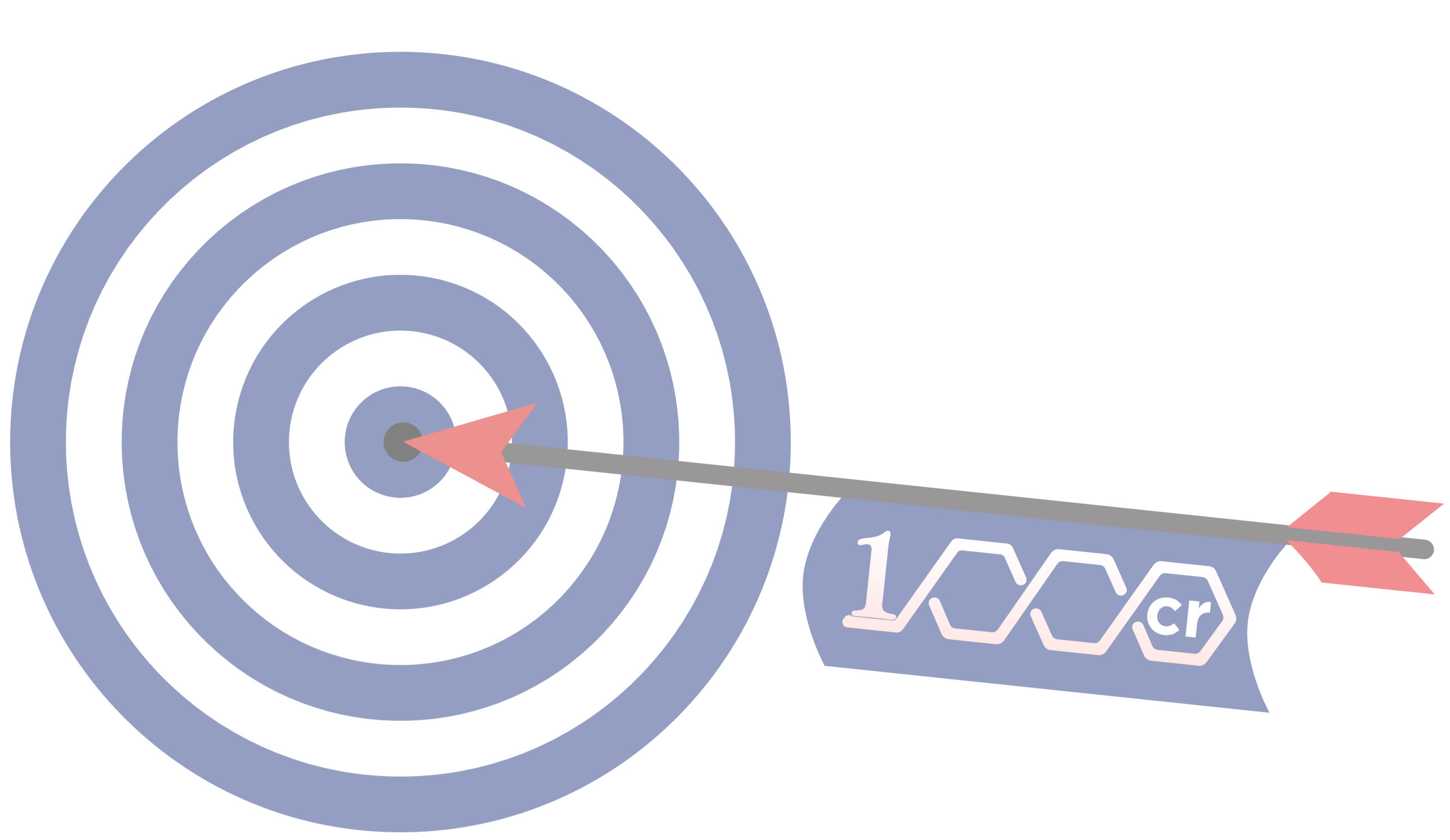
Ravi Tiwari
State Credit Head
Rajasthan

First & Foremost, I would like to congratulate my regional team for achieving business targeted numbers! While the financial year gone by was no less than a roller coaster ride, together we made it happen and we shall continue with the same zeal as we enter the new financial year. As we gear up for "Mission 1000 Crore", I urge upon each of my Credit team members to be more focussed and vigilant towards their individual responsibilities – stick with processes, policies and quality of underwriting. There is an impressive quote by Don Connelly "Doctors know needles hurt still they give shots, nonetheless. Why? Because they know that little bit of discomfort up front leads to miracles down the road." Adoption of technology, following core underwriting processes, reduction in NPAs and out of box effort will help meet our deliverables as a key support function. I wish best of luck to us for new FY ride!

Over the last few years, we have set up a strong Collections set up and a strong motivated team who takes challenges head on! Our well-established processes & policies helped us face an unprecedented Covid impacted year. We have successfully managed our Collection portfolio while many market players struggled & got affected badly. Kudos to our young team whose efforts led to sustained portfolio collection efficiency of over 97%. It was not a cake walk for us too, but with management guidance, better planning & execution on the field by whole team we have been able to contribute to the success of Ummeed growth story. Looking forward to many more milestones in the coming year.

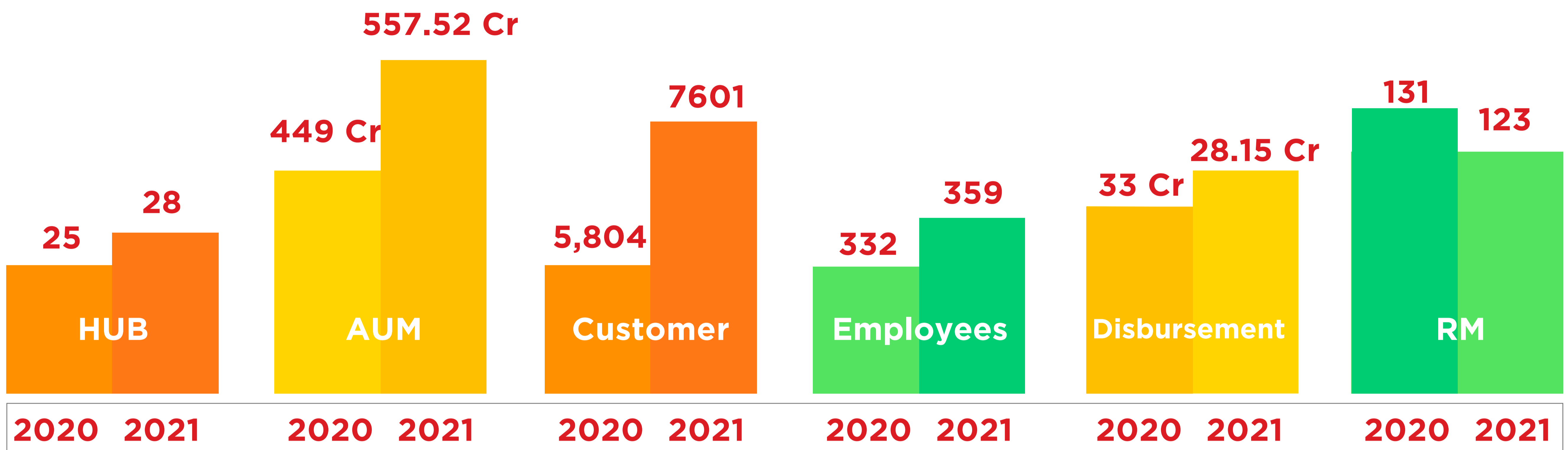
Chandan Jha
Head- Collection



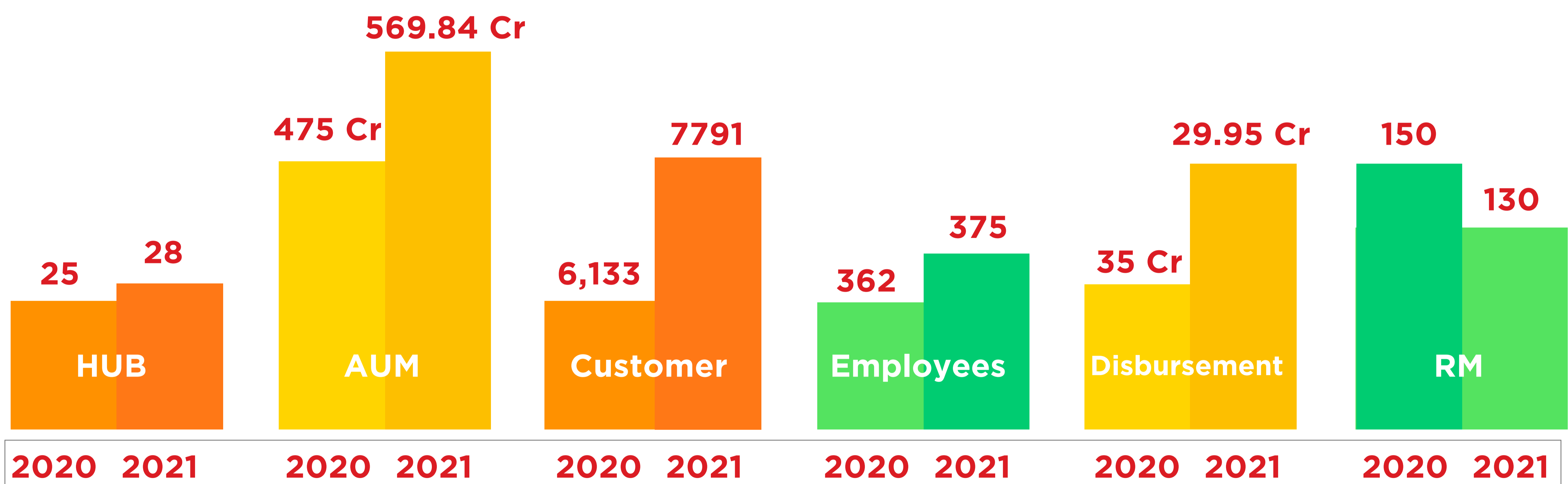


Our Journey

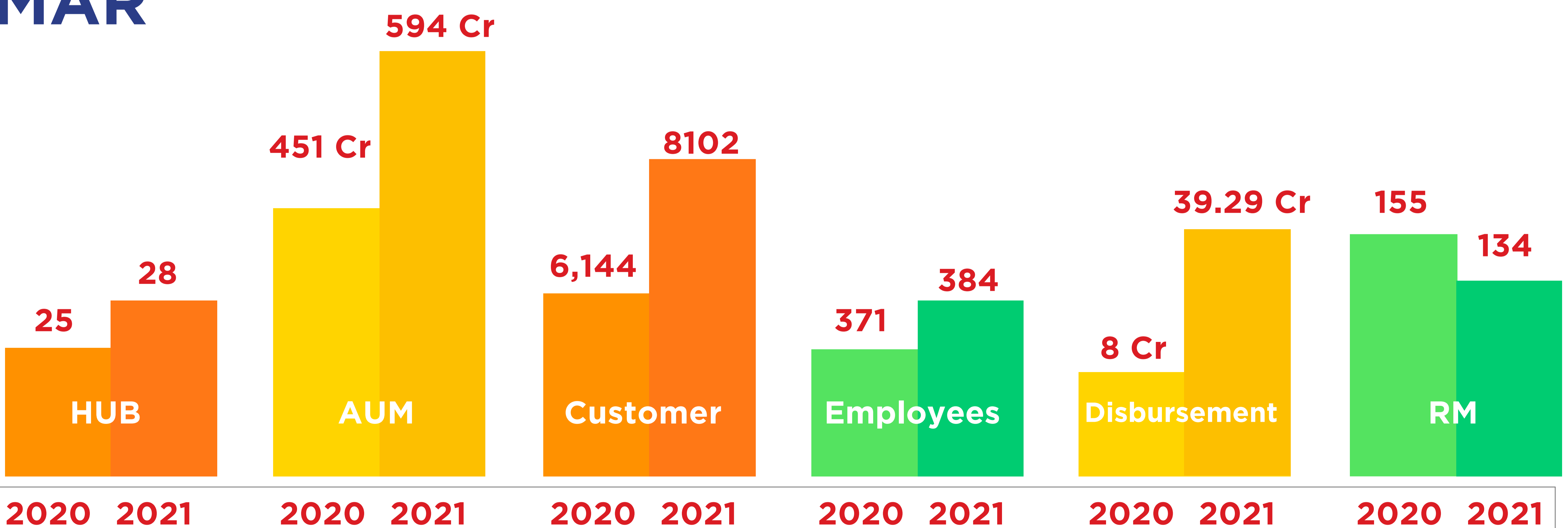
JAN



FEB

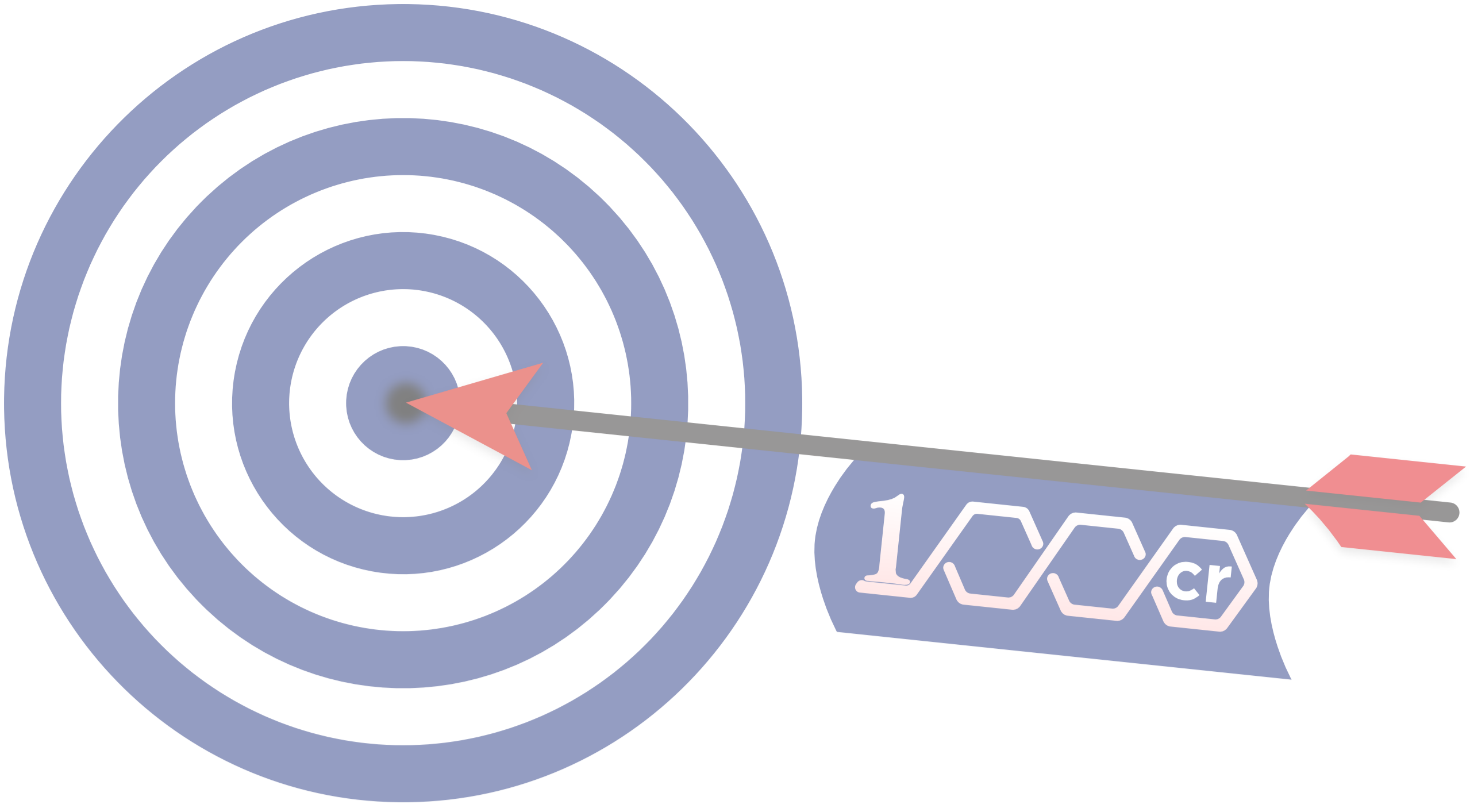


MAR



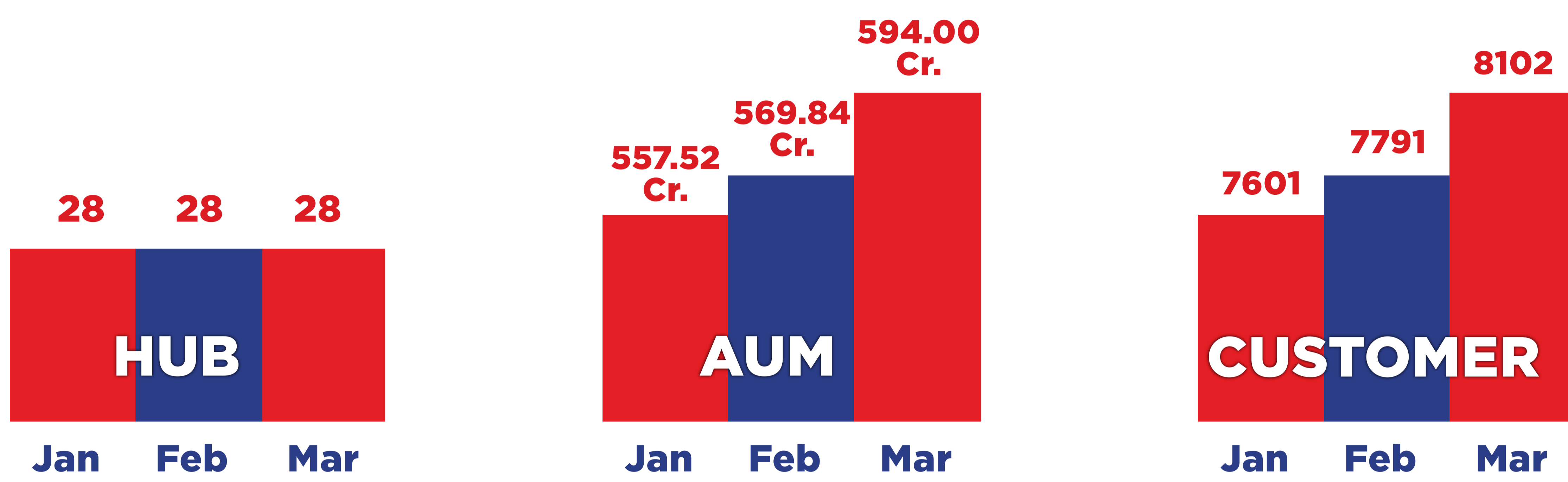
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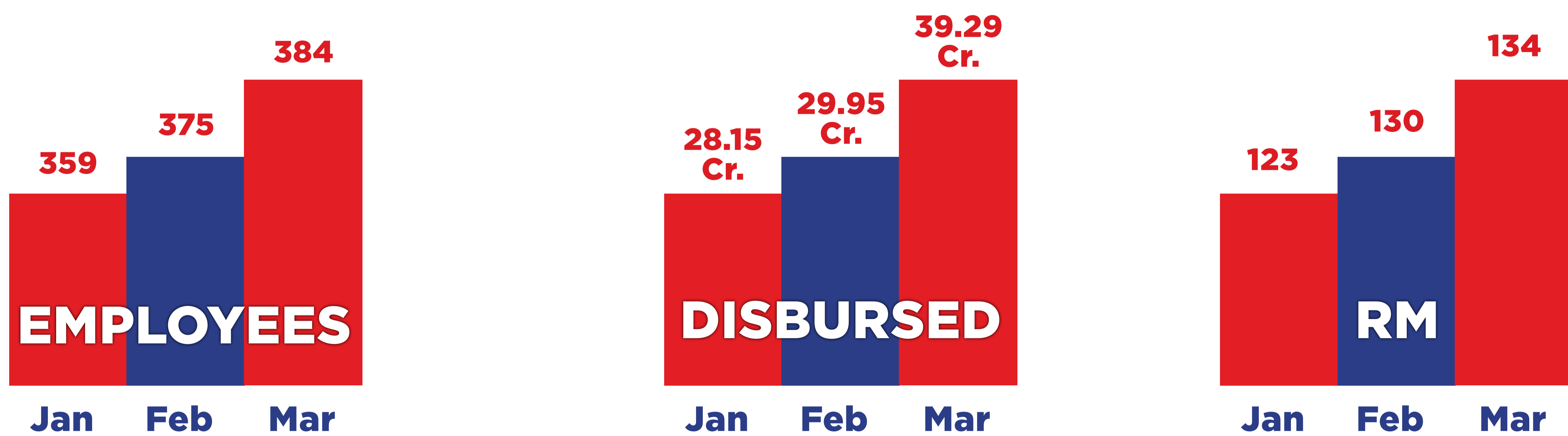


Our Journey

2021

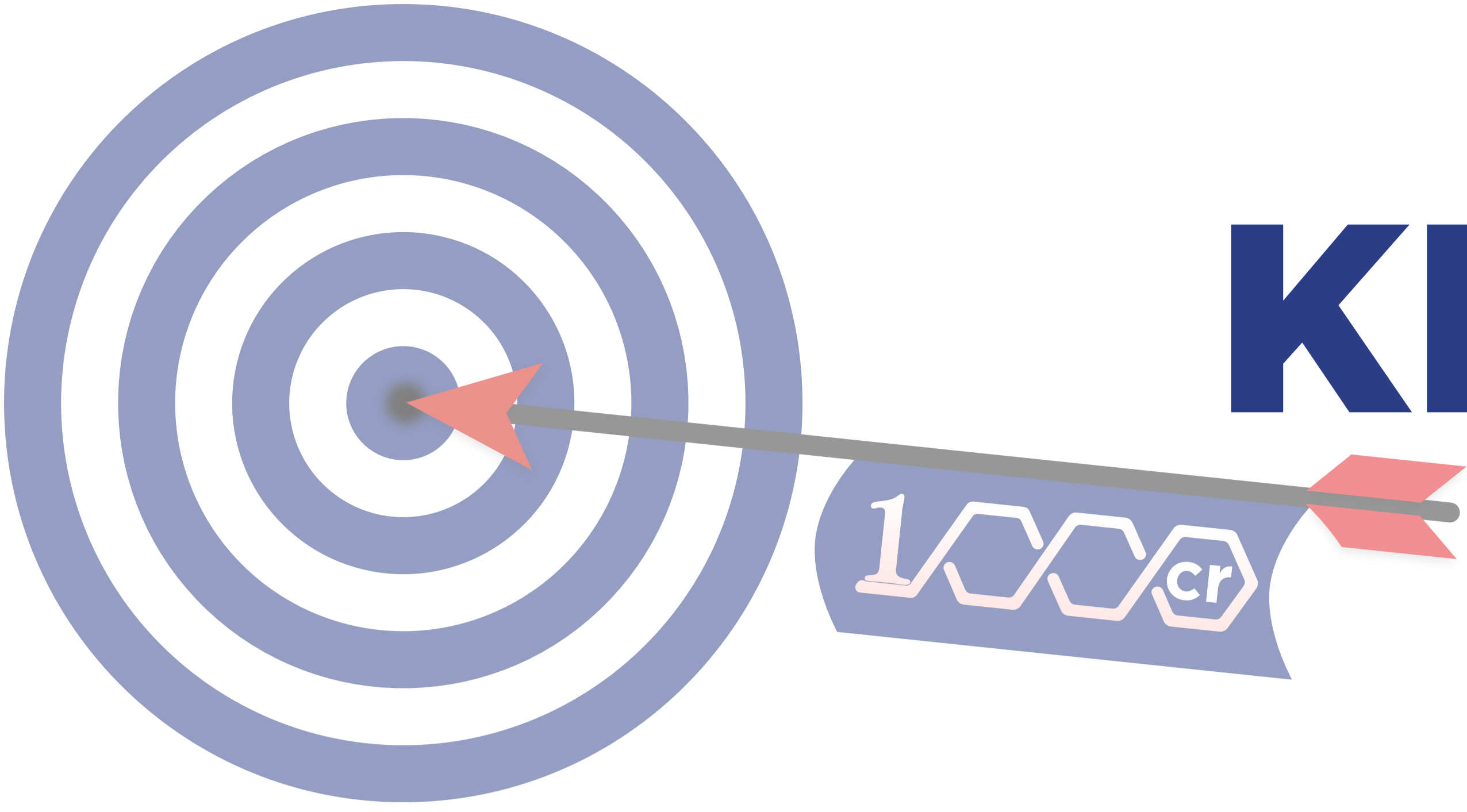


2021



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KEY MILESTONES FY 20-21

**268
cr.**

Networth

45:70

% PortfolioLTV

15.80

% PortfolioROI

1.28X

Leverage

0.61%

% GrossNPA

594.3

Rs. Cr.Total AUM
(cumulative)

8.5

Rs. Lakhs Average
Ticket Size -Portfolio

23

No. of Lenders

Building strong market base with 8100+ active customers.
Cumulative disbursal till date is Rs 886 Crores

Business activity reached pre Covid Levels.

Portfolio efficiency in Mar'21 at 97.71%

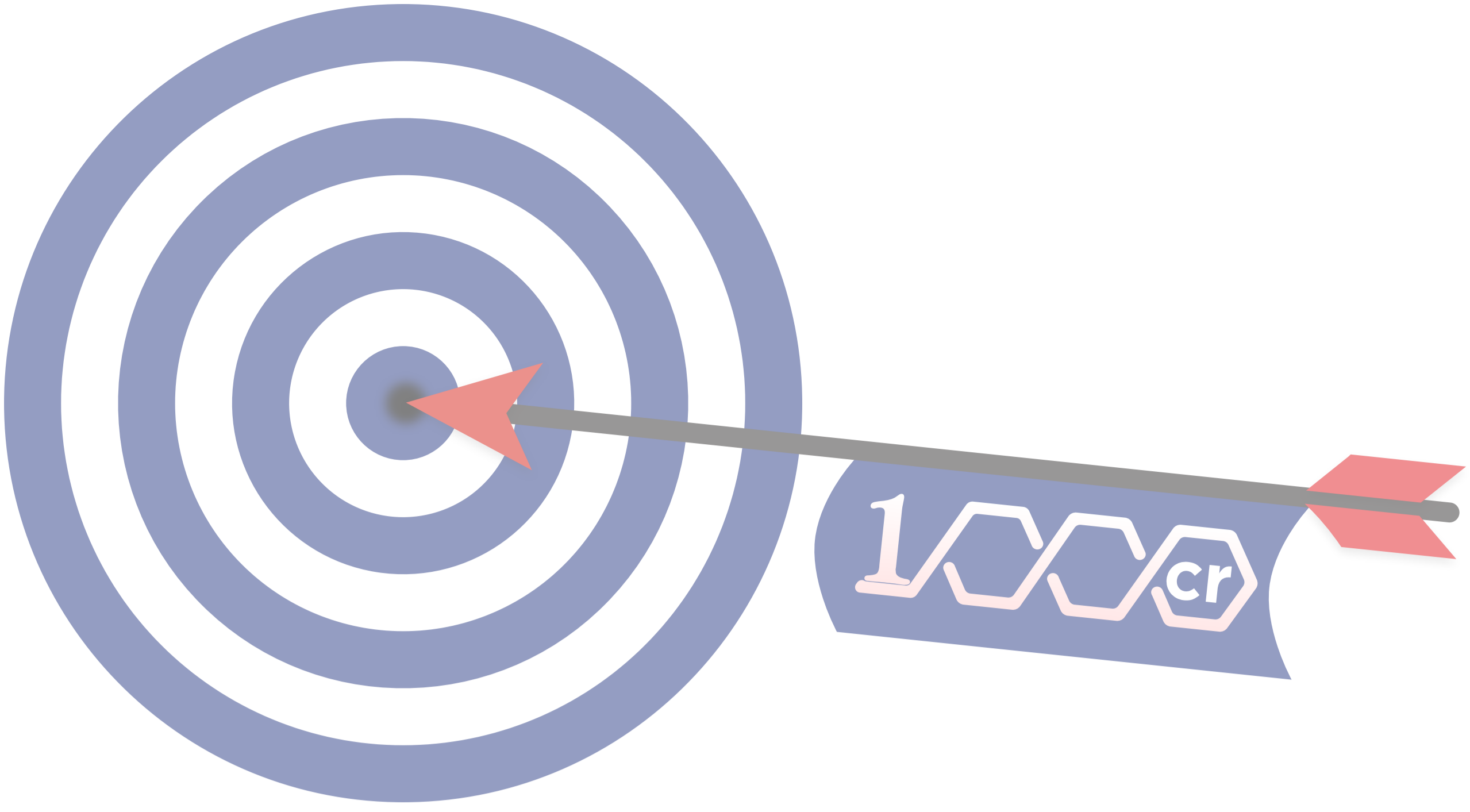
Launched new hub – Udaipur & Jhunjhunu (Rajasthan) & Kaithal (Haryana)

Ensource successfully implemented in all Hubs.

Added 6 new lenders in the borrowing profile including State Bank of India, Kotak, Yes, Federal, Axis Finance and CSB with a Sanction limit of Rs 130 Crores at a very attractive rate between 10% to 10.75%.

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Saarthi Success Story

Launched - Aug'20



From a Saarthi's
point of view



Praveen Agrawal
Gift Shop Owner

मेरा नाम प्रवीण अग्रवाल है और मेरी आगरा शहर के शदाबाद इलाके में एक गिफ्ट सेंटर और कॉस्मेटिक्स की दूकान है । मैं उम्मीद हाउसिंग फाइनेंस से अगस्त 2020 में सारथि मोबाइल एप्प के जरिये जुड़ा । मेरी जानकारी में आने वाले लोग जिन्हे होम लोन या बिज़नेस लोन की जरूरत होती है उनका नाम और मोबाइल नंबर मैं सारथि एप्प पर डाल देता हूँ । शुरू शुरू में मुझे डर था की मेरे दिए गए नम्बरों को लोन मिलेगा या नहीं पर धीरे धीरे मैंने देखा की मेरे द्वारा रेफेर किये गए लोगों को लोन मिल रहा था और उस वजह से मेरी भी साइड इनकम शुरू हो गयी थी। हर महीने मैं सारथि एप्प में 8 - 10 लोगों के नाम और नंबर डाल देता हूँ और उसके बाद सारा काम उम्मीद हाउसिंग फाइनेंस के कर्मचारी संभाल लेते है। मैंने आज तक सारथि एप्प के जरिये रु 19000 से अधिक की इनकम कमा ली है । मैं उम्मीद हाउसिंग फाइनेंस के साथ जुड़ कर बोहोत खुश हूँ और मैं अपने जैसे अन्य दुकानदारों को भी सारथि एप्प से जुड़ने की सलाह देता हूँ ।

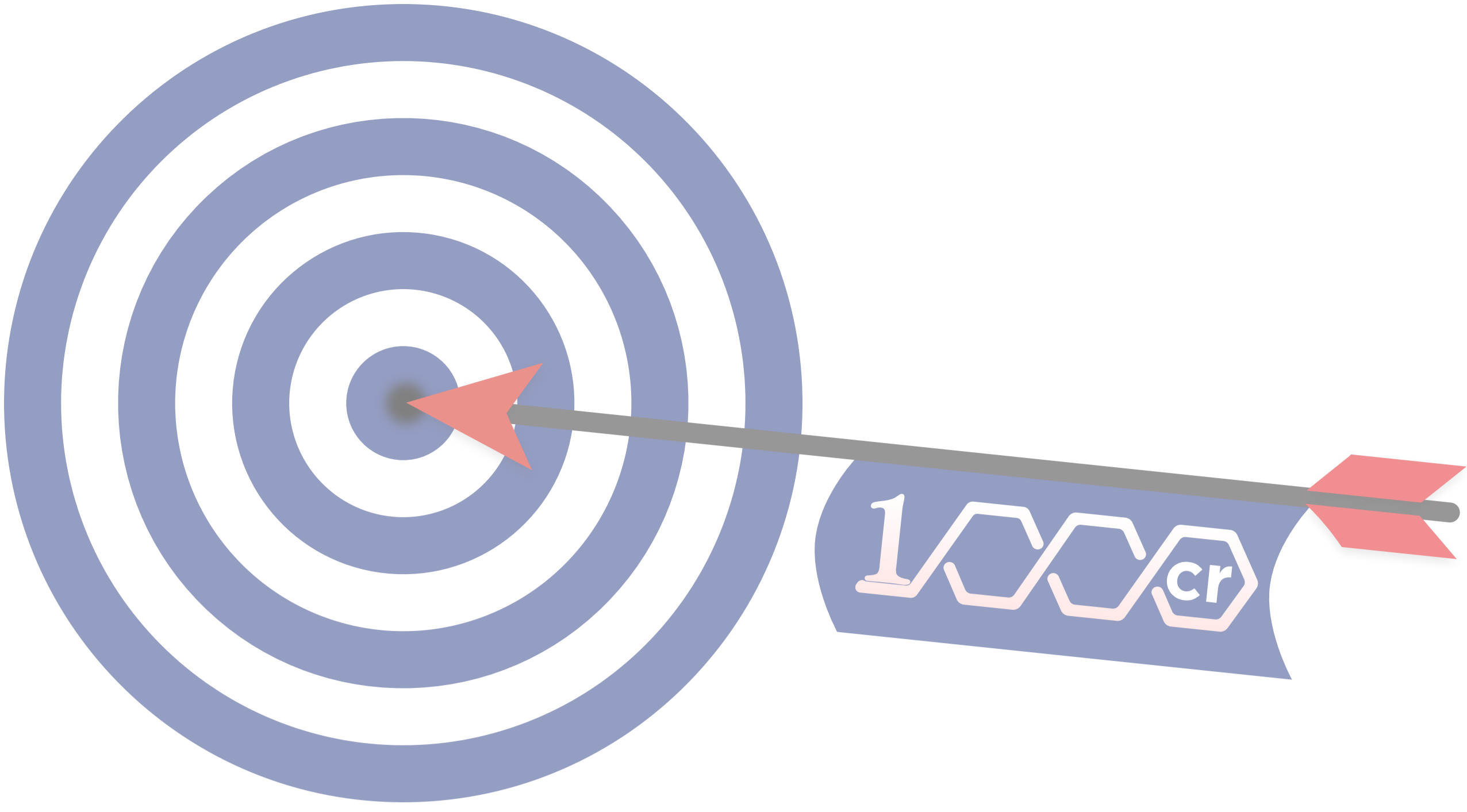
47
Leads

31
Logins

13
Disbursal

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Kudos Corner

Outstanding Hubs

JAIPUR - 2

HUB with Best Home Loan Contribution

88% of total business booked is Home Loan

Overall Achievement of Q4 Target - 107%

RAJNEESH SHARMA
Hub Head

BIKANER

HUB with best STBL Contribution

40% of total Business booked under STBL

WTD ROI for the Quarter - 19%

VIMAL GEHLOT
Hub Head

CHANDIGARH

HUB with Highest Disbursal

Business booked in Q4 -1117 lakhs

Home Loan contribution of 61%

PANKAJ PANDEY
Hub Head

SONIPAT

HUB with maximum overachievement against Target Q4

Achievement - 129% of Target

Business Booked 523 lakhs against a target of 405 lakhs

ROHIT CHOPRA
Hub Head

JAIPUR-1

Hub with best RM Productivity

RM productivity in Q4 - 6.3 Disbursal per RM

In the month of March'21 - 8 Disbursals per RM

SANTOSH JAIN
Hub Head

JANAKPURI

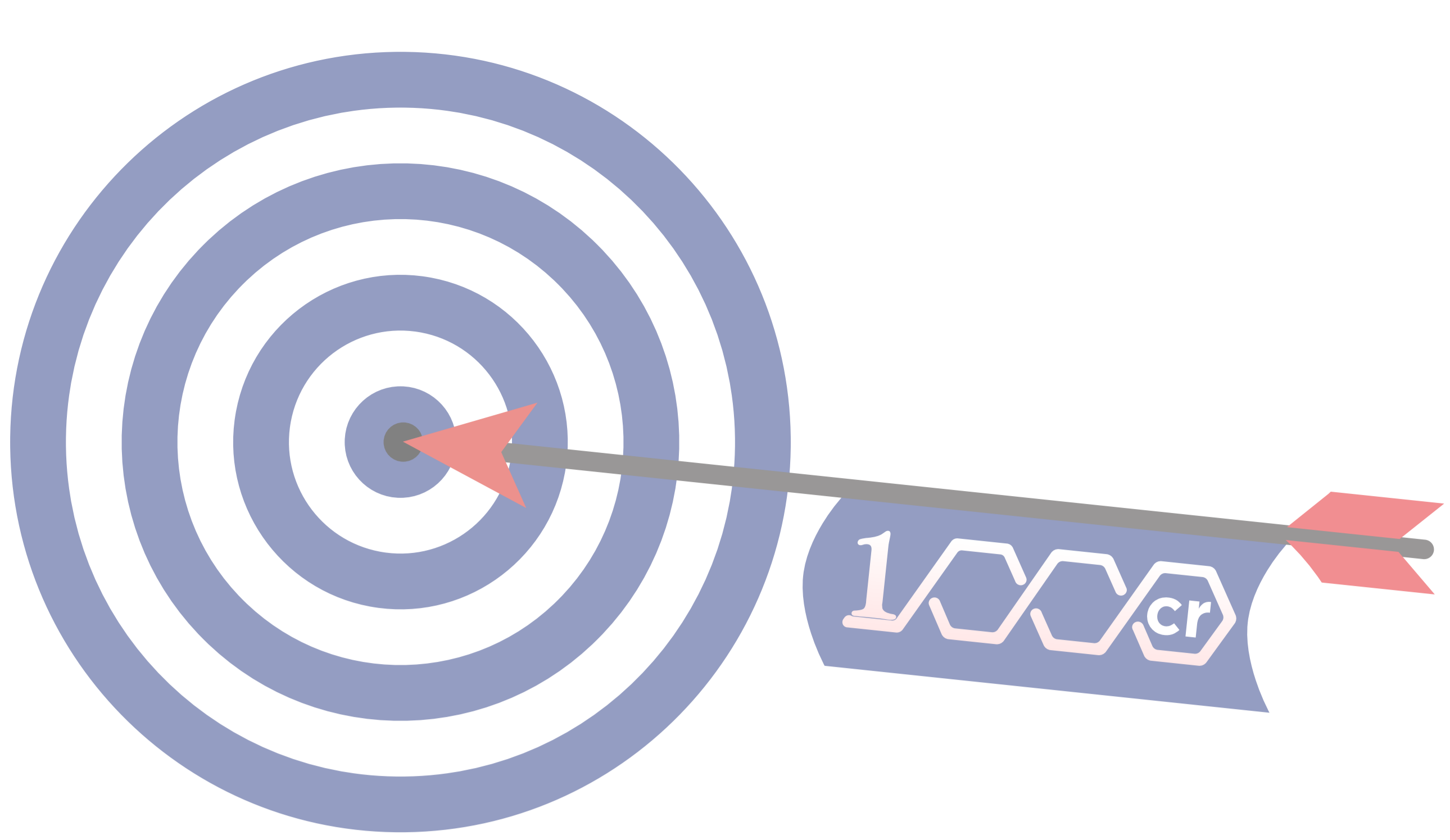
Hub with highest IMD Clearance

IMD Clearance in Q4 - 91%

RAJKUMAR
Hub Head

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Kudos Corner

Ensource Project Champions

Vipul Soni - Credit Manager - Janakpuri

Ensource project has been a great learning experience, it not only gave me an opportunity to explore technology but also to be a part of a software implementation team. As we are in a digitalized era. It was necessary for us to bring a new system that would make our work life easier. This project made me realize that true knowledge lies in handling the situations practically. We worked together, we fought, we argued, but finally the result was worth it!

Bhuwan- IT Application Support - HO Gurgaon

Firstly, I would like to thank management for giving me this opportunity to be part of Ensource project. The 'Train the Trainer concept' helped us to establish a team to provide training to business team that resulted in successfully implementing Ensource system. The idea of 'Pilot Launch – Branch Wise ' helped us to implement Ensource across 26 branches. The time spent in requirement analysis gave us a clarity about the Housing Loan workflow. It's a great achievement to each one who has spent their valuable time to provide their feedbacks to Implement Ensource which resulted in successfully disbursing 1900 Leads

Ankush Wadhwa - Credit Manager - Karnal

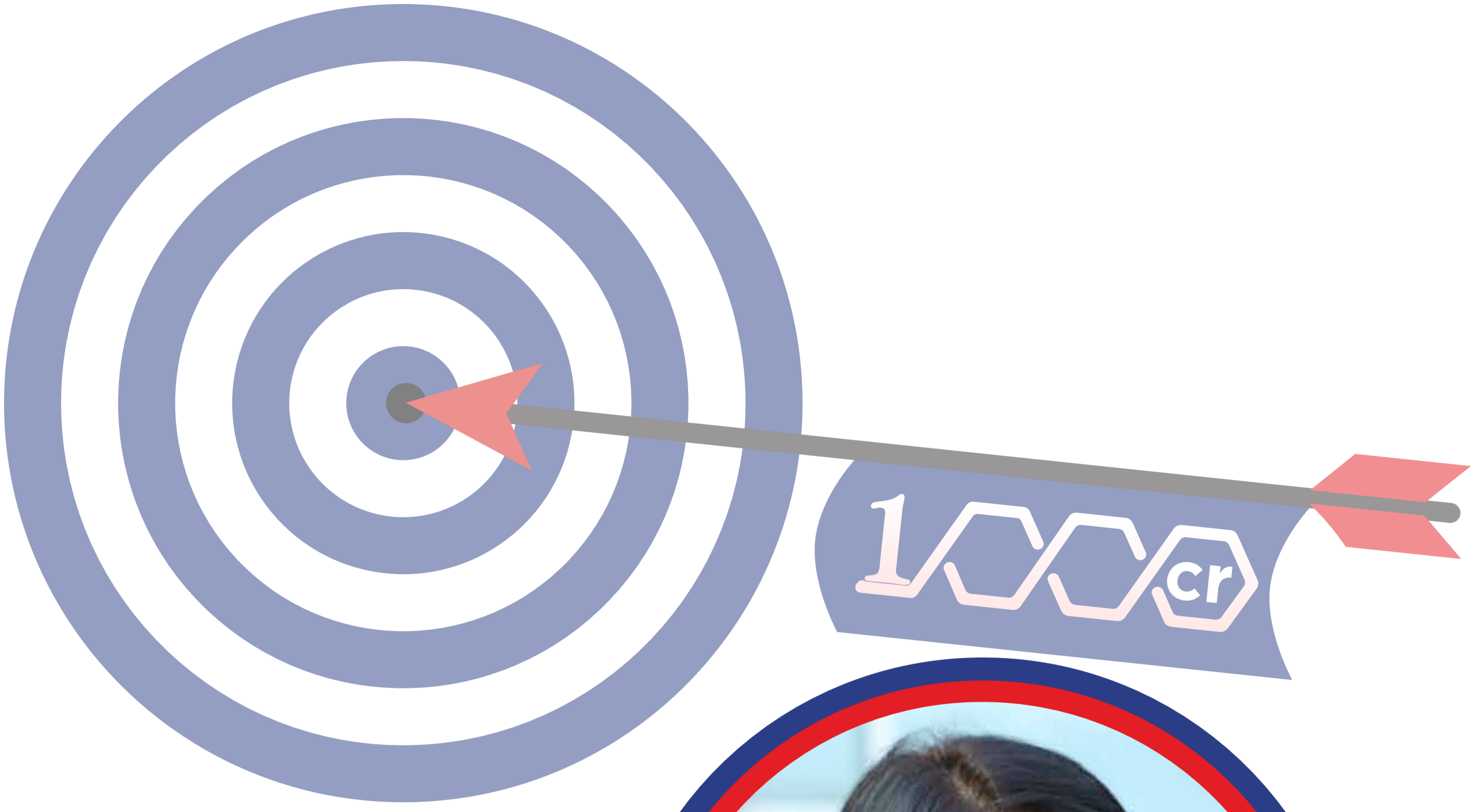
It's a great experience being part of Ensource Project for learning Digital Working & Testing of System & converting manual work to Digital Work & that system can help easily search record of work done in Ensource System in the past.

Avinash Rathi - Credit Manager - Jodhpur

It was a great experience to be part of a team which held responsibility to test and implement the new LOS System of the company. I was overwhelmed to test and experience this great step of company towards digitalization. Ensource has brought uniformity in process like uniform CAM presentation, Income grid presentation.

Deepak Kumar - Hub Credit Head - Gurgaon

I have learnt a lot of new things during this project. We have tested and modified the raw system with the help of IT team and made it user friendly for employees. It was a great experience to train the people for our new system. It has been implemented successfully and It is useful to increase the productivity, reduce turn around time and duplicacy of work etc. It will help in creating a future-fit organization.



Navinta Award



CONGRATULATIONS TO THE WINNERS



NAME

Veena Mishra

WHAT AN IDEA!

Customer's registered E mail address to be updated on system.

ROLE

Lead- Customer Service

Customer's awareness information.

Develop Online Customer's portal.

LOCATION

HO Gurgaon

Communication to customer's on any changes or revision.

NAME

Rajeev Rana

WHAT AN IDEA!

Voice of Customers - Conduct surveys on Customer Feedback

ROLE

Lead- Central Ops

LOCATION

HO Gurgaon

OTHER IDEAS RECIEVED

Pranav Raj | Lead- Marketing | HO Gurgaon

WHAT AN IDEA!

Dedicated Sales coordinator at HO to convert HOT leads

Avinash Rathi | Credit Manager | Jodhpur

WHAT AN IDEA!

Less paperwork at disbursement stage - Usage of single affidavit & system generated valuation report.
Uniform leave calendar for all locations

Sonu | Central Ops- Storage | HO Gurgaon

WHAT AN IDEA!

Send SMS to those customer who onboards first time with Ummeed

Abhishek Srivastav | HR Business Partner | HO Gurgaon

WHAT AN IDEA!

Welcome kit with T Shirt, Diary and ID Card

Subhash Saraswat | Area Credit Head | Laxmi Nagar

WHAT AN IDEA!

2 closing - 1 mini month end and other actual month end

Kanwalpreet Singh | Hub Credit Head | Yamuna Nagar

WHAT AN IDEA!

Upfront technical initiation

Niraj Kumar | Digital Marketing | HO Gurgaon

WHAT AN IDEA!

Focus on Skill development through tie-ups with Udemy, LinkedIn, Coursera etc.

Swati Upadhyay | Legal Head- Retail | HO Gurgaon

WHAT AN IDEA!

One shot Case Clearance from legal desk, reward for RMs who send complete documents

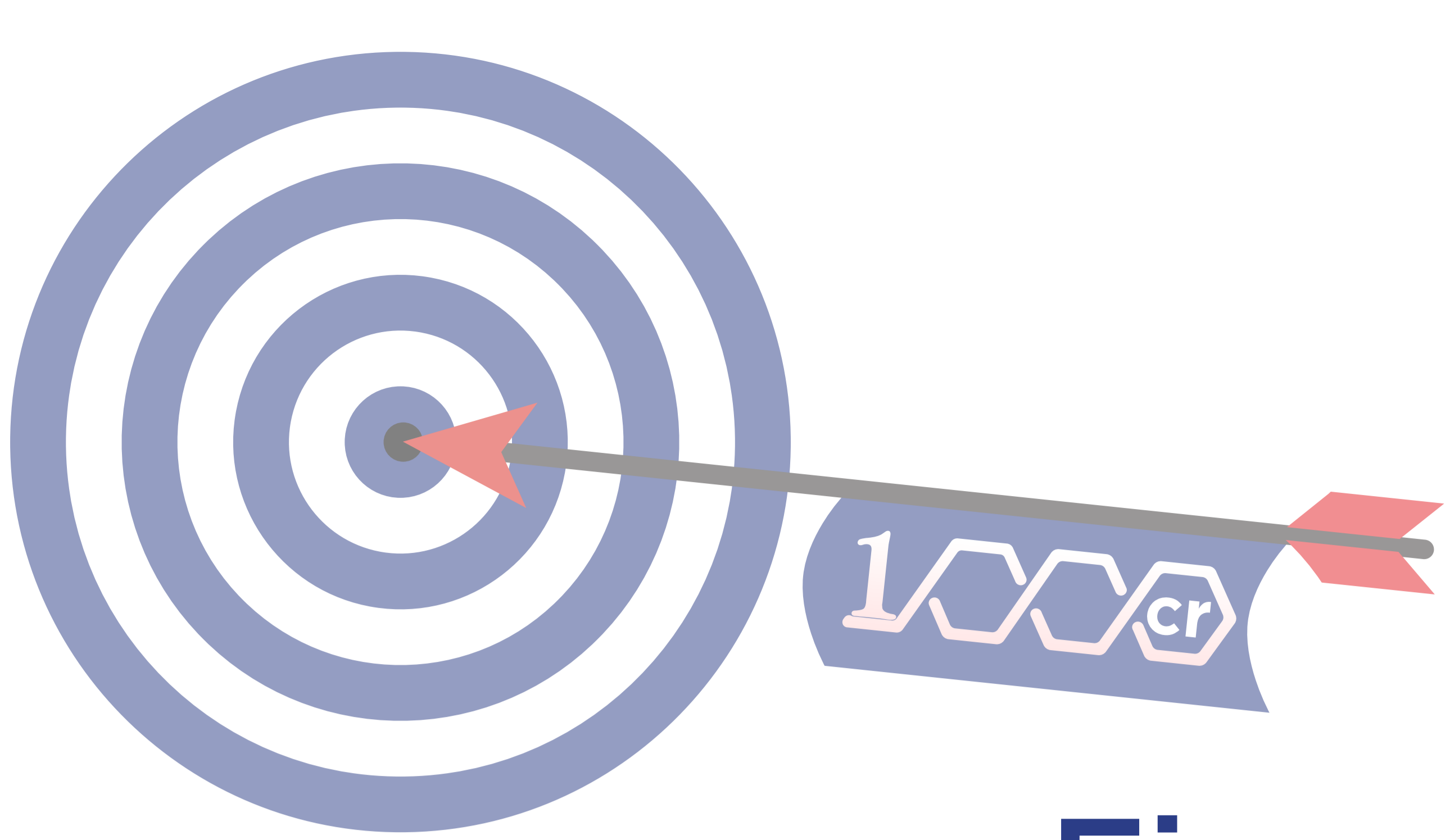
Ajit Pal Singh | State Business Head | Chandigarh

WHAT AN IDEA!

Introduce ROI , Processing fee and Insurance approval through system

MISSION

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CRORE



In Spotlight

Finance Champions

Completed Annual Business Plan for the FY 2021-22.

Successfully closed two secondary equity deals between investors in the last quarter.

Compliance tracker - A comprehensive compliance tracker with more than 350 items under 25 Laws in in place to manage entire compliance of our company.

Arpit Agrawal -Lead Fund Raise

Arpit has worked very hard during last quarter in onboarding 6 new lenders and on closing facilities from 3 existing lenders. We really appreciate his efforts especially with respect to providing timely information package to lenders, response to their queries, participation in commercials negotiation and execution of Loan documents.

Nishant Sonkar- Financial Analyst

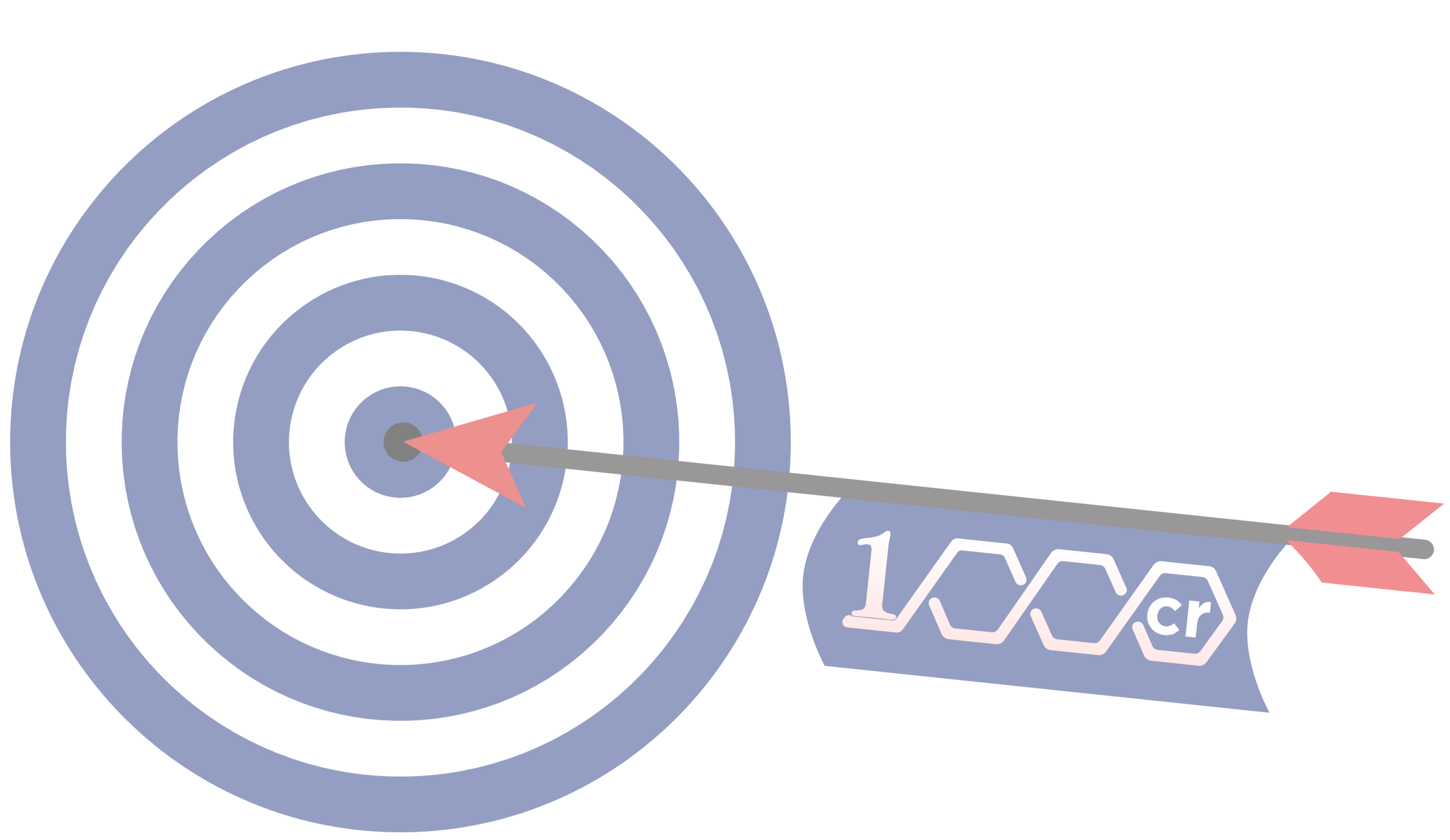
Nishant has done a good job on closure of Annual Business Plan, Equity raises related work and Peer Benchmarking. Over a period of time, quality of deck, quick turnaround and providing information on time with accuracy has improved significantly which is commendable.

Abhay - Fund Raise

Abhay has joined the Finance team 6 months before. Within a short period of time, he has been able to manage the Bank reporting, Book debt hypothecation report, coordination with IT and Ops for various information independently. He is very sincere and hardworking. We really appreciate his work on this front.

Amit Kumar - Financial Reporting

Amit is a very hardworking employee. He works very diligently in monthly closing, preparing Fixed Assets Register, GST reconciliation and preparation of schedules for statutory audit etc. This has certainly help us financial reporting team in providing monthly financials on time.



In Spotlight

Collection Yodhas



Deepak Kaushik
ACM- Chandigarh

Excellent performance in JFM, 98+% portfolio efficiency and NPA collection under control.



Sandesh Kumar
MIS- HO Gurgaon

Excellent support consistently throughout the year, always available for backend support as and when required.

Top three Collection Officer



Mukesh Kumar

Haryana



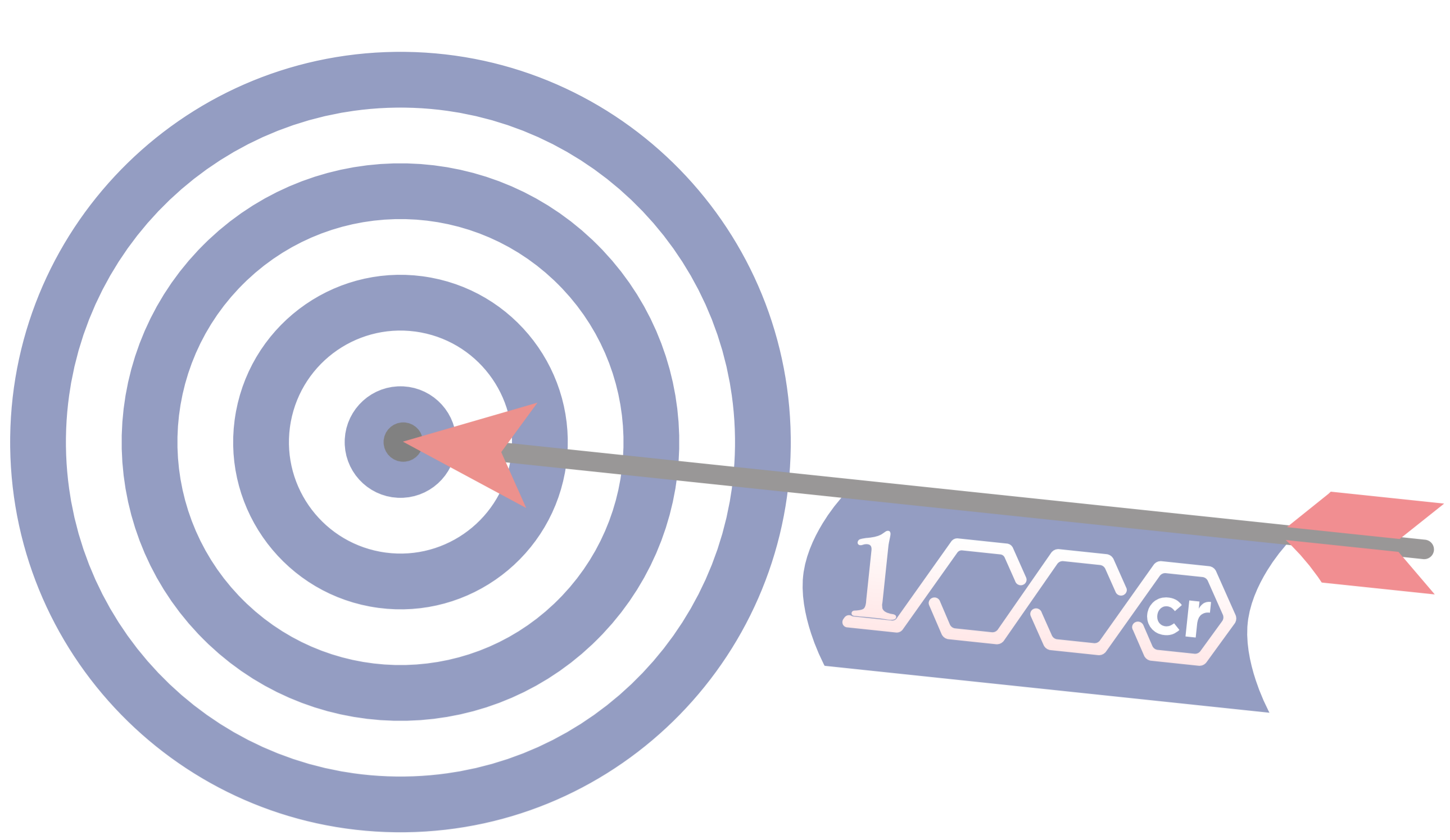
Amit Kumar

NCR



Ashutosh Gurjar

Rajasthan



Long Service Recognition

Celebrating
5
Years



Saroj Kumar
Admin Assistant

HO Gurgaon

Celebrating
4
Years



Bikash Kumar Mishra
Financial Controller

HO Gurgaon



Vikas Khandelwal
State Business Head

Jaipur



Ravi Tiwari
State Credit Head

Jaipur



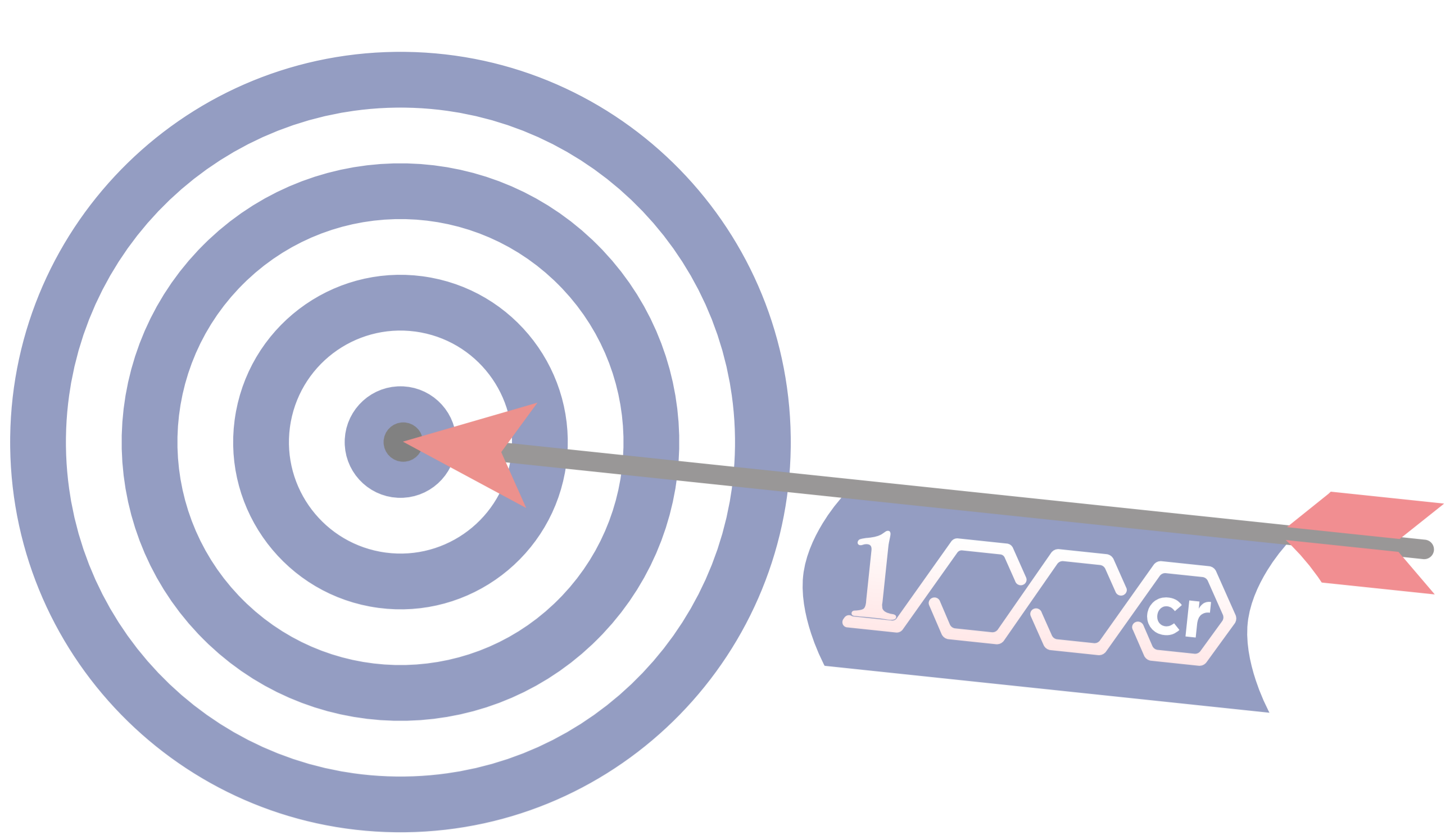
Naresh Bairwa
Business Manager

Jaipur



Raj Kumar
Business Manager

Chandigarh



Long Service Recognition

Celebrating
3
Years



Mritunjay Tiwari
State Credit Head

HO Gurgaon



Subhash Saraswat
Area Credit Head

Laxmi Nagar



Ramanuj Vaishnav
Cluster Business Head

Bhilwara



Vikash Jain
Cluster Head - Credit

Jaipur



Preeti Singh
Lead -TA & Corporate HR

HO Gurgaon



Manoj Kumar Sharma
Business Manager

Jaipur



Vipul Kumar
Credit Manager

Laxmi Nagar



Sharwan Singh
Operations Manager

Jaipur



Sachin Mishra
Tele Sales Officer

HO Gurgaon



Amit Kumar Dixit
Operations Manager

Sikar



Narendra Singh
Business Manager

Sikar



Shyam Sunder
Operations Manager

Agra



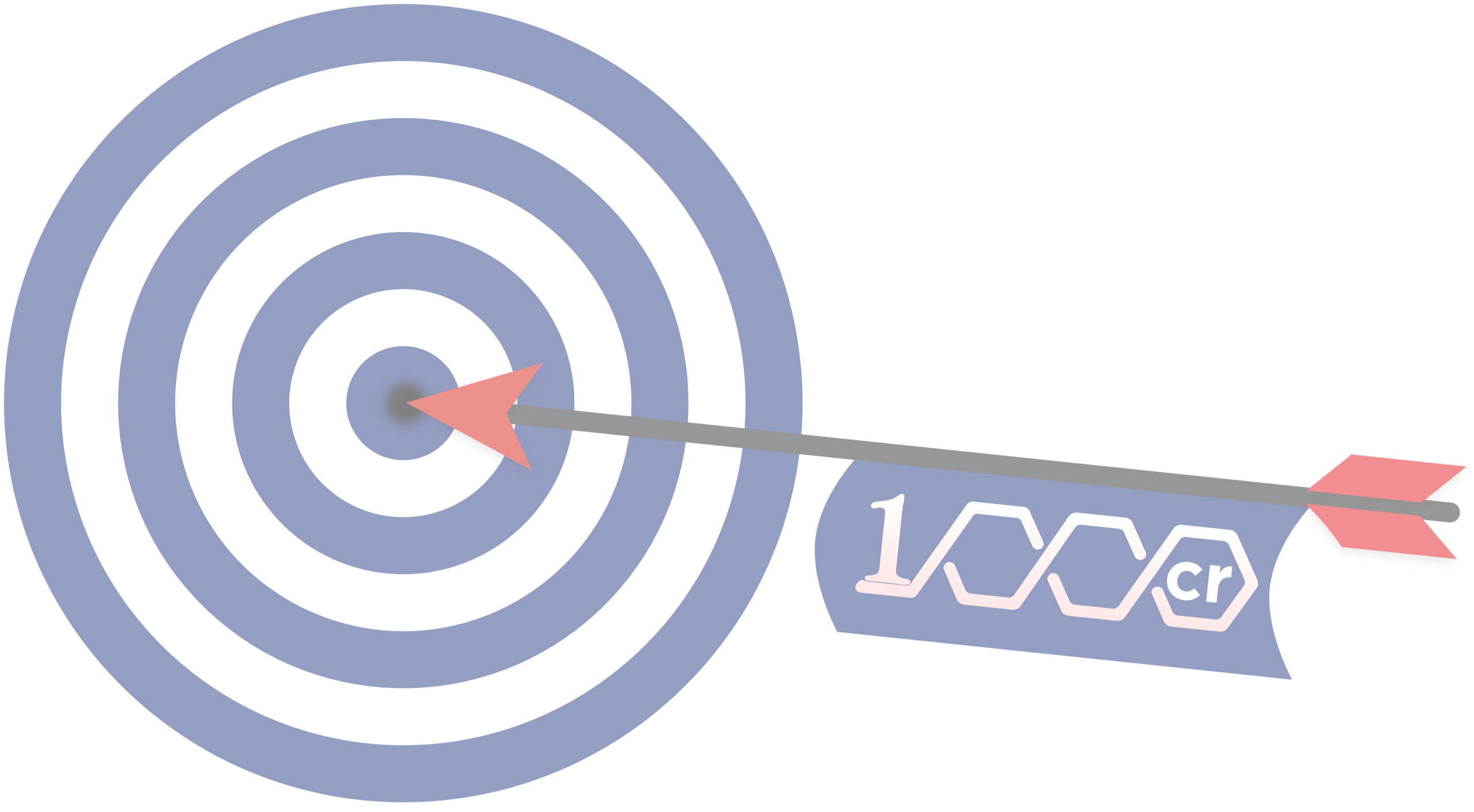
Sanjay Kumar
Central Ops - Repayment

HO Gurgaon



Samrath Jain
Operations Manager

Kota



New Joinees



Ram Karan Sharma

Hub Sales Manager
Karnal



Roshan Lal Sharma

Hub Business
Manager



Sanjay Purbia

Hub Credit Head
Udaipur



Himanshu Bansal

Hub Business Head
Karnal



Sachin Kumar Dhiman

Hub Business Head
Panipat



Mohammad Yaseen

Hub Business Head
Udaipur



Manish Bhadhaniya

Hub Business Head
Ajmer



Harjinder Singh

Hub Business Head
Ambala



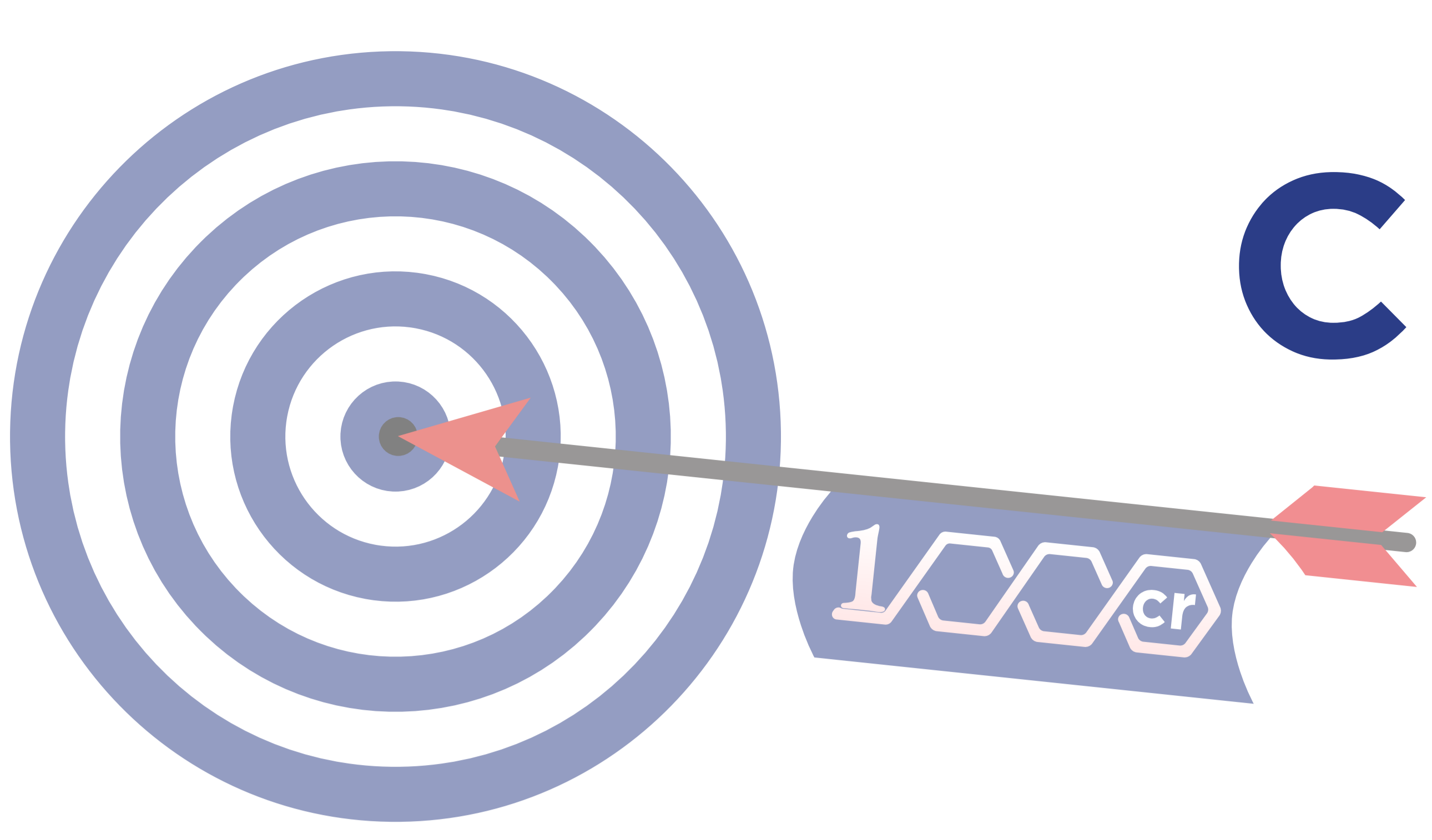
Akhil Kumar Jangir

Hub Credit Head
Sikar



Parabjot Singh

Hub Credit Head
Ambala



Customer Corner



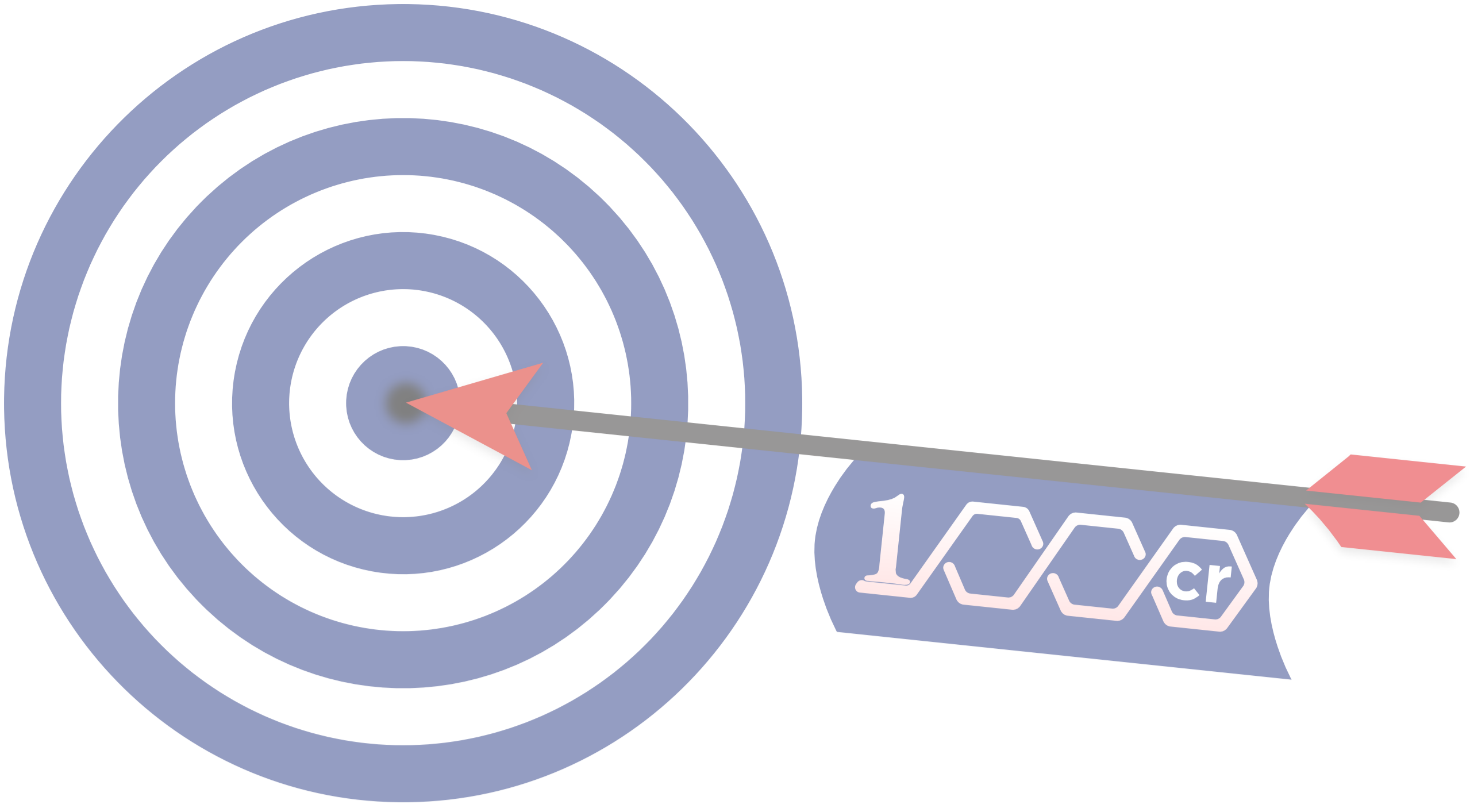
मेरा नाम नवाब अली है, मैं यमुना नगर में लकड़ी का व्यापार करता हूँ। मेरे परिवार में 9 सदस्य हैं, और परिवार के सदस्यों की अधिक संख्या होने के कारण घर में जगह की आवश्यकता होती थी, इसलिए मैं अपने परिवार के लिए एक और मंजिल का निर्माण करना चाहता था। मेरा पूरा व्यवसाय कच्चे दस्तावेजों पे चलता है, इसलिए मेरे पास कोई आयोजित आय का प्रमाण नहीं था | कई बैंकों से नरिशा मलिन के बाद, मेरे एक रिश्तेदार ने, जिन्होंने उम्मीद हाउसिंग फाइनेंस से लोन लिया हुआ था, ने बताया कि, कंपनी के अधिकारी आपके कुछ दस्तावेज और संपत्ति के आधार आपकी कुल आय का अनुमान लगा कर आपको लोन उपलब्ध करवा देंगे, और वह भी साहूकारों से कम ब्याज दर पर | पूरे दस्तावेज जमा करने के बाद, मुझे केवल 10 दिनों में लोन की राशि प्राप्त हो गयी | मुझे बहुत खुशी है कि आज मैं अपने परिवार के साथ, अपनी नई वकिसति मंजिल में रहने लग गया हूँ | धन्यवाद उम्मीद हाउसिंग फाइनेंस।



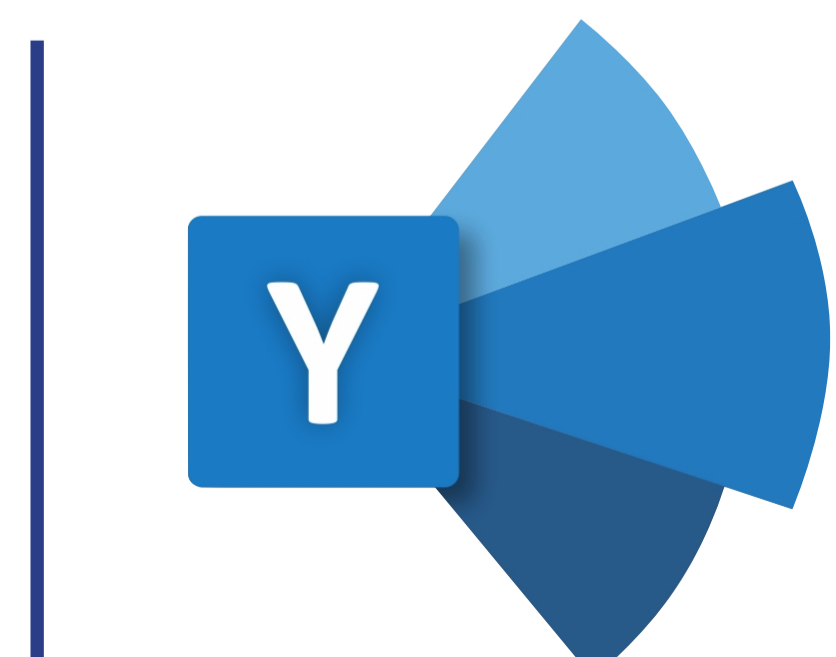
मेरा नाम रामजी लाल है। मैं आगरा में एक जनरल स्टोर चलाता हूँ। लॉकडाउन के दौरान मेरी सारी बचत समाप्त हो गई और मेरी दुकान में रखे जाने वाले सभी सामान भी खराब हो गए थे | अब मेरी समझ में यह नहीं आ रहा था कि मैं अपने व्यवसाय और अपनी कमाई को फिर से कैसे शुरू करूँगा? फिर एक दिन मैंने अखबार में उम्मीद हाउसिंग फाइनेंस का वजिजापन पत्र देखा, जिससे मुझे पता चला कि यह कंपनी कम से कम दस्तावेजों पर छोटे बजिनेस लोन देती है। मैंने वजिजापन पत्र पर दिए गए टोल फ्री नंबर पर कॉल किया और उनके एक अफसर ने मेरे दस्तावेजों को जल्द से जल्द पूरा करवाने में मेरी मदद की और मुझे लोन दे दिया | आज मैं बहुत खुश हूँ कि मैंने अपने व्यवसाय को और बेहतर तरीके से फिर से शुरू कर लिया है | धन्यवाद उम्मीद हाउसिंग फाइनेंस।

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