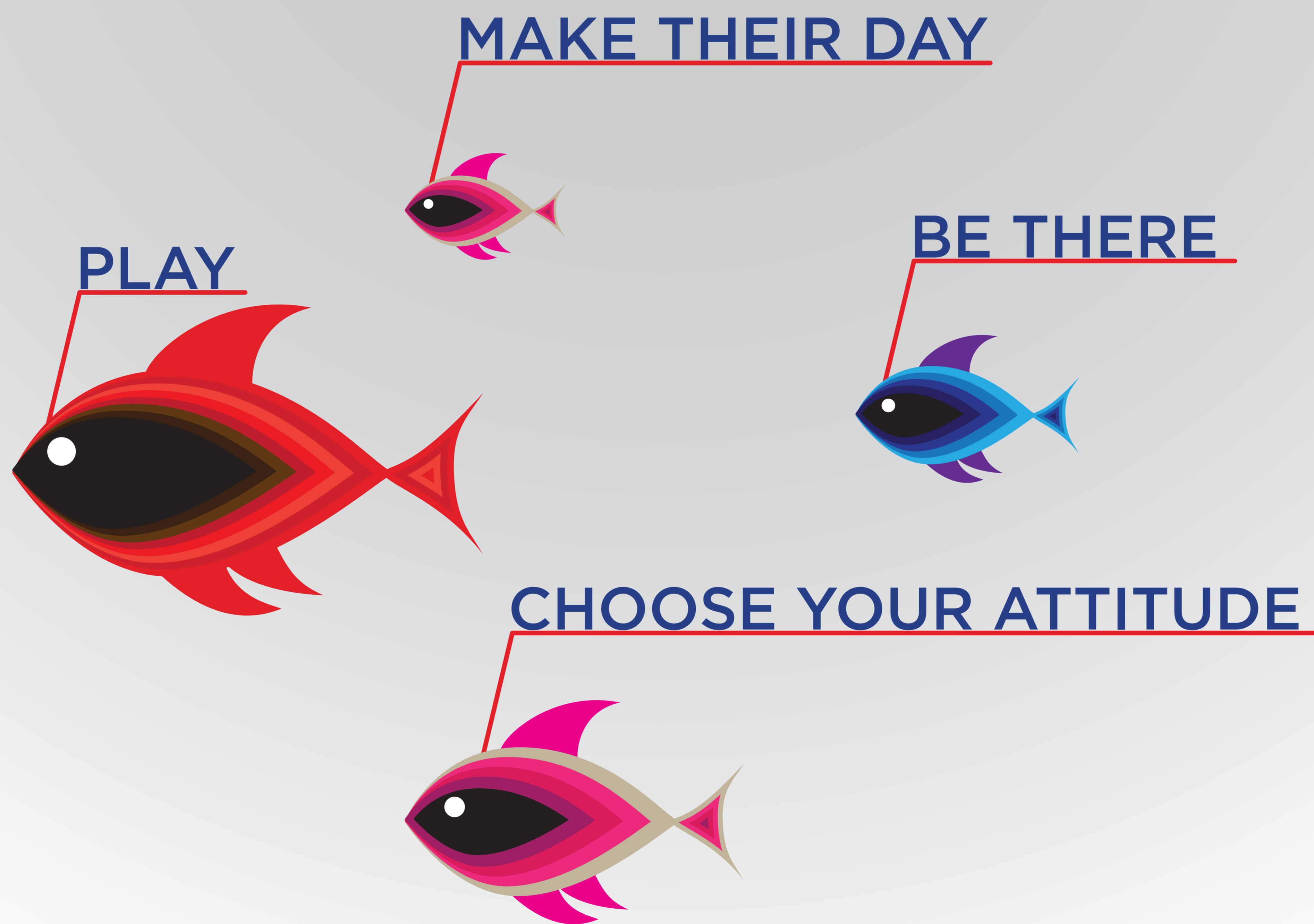




# UMMEED KA SAFAR



## FISH PHILOSOPHY

Welcome Positivity Into The Work Place



# Founder's Note



Mr. Ashutosh Sharma  
Founder & MD

The second quarter of 2022/23 has been focussed on growth at existing hubs and new hub rollout. We ended 30th Sep with 65 Hubs against 44 Hubs in March 2022. New Hub rollouts were focussed in Uttarakhand and Rajasthan. Gross disbursements for Quarter 2 stood at Rs. 147 Cr against Rs. 131 Cr in Quarter 1.

## Key focus areas of work in Quarter 2 been

1. Strengthening our information technology platform. Key activities
  - a.) Planning for cutover to a new cloud server provider i.e. Amazon Web Services (AWS) in the coming months.
  - b.) Evaluation and selection of a new Sales CRM system - implementation planned over the next few months.
  - c.) Cut over to People Strong, a new state of art HR System, implementation expected to conclude by Oct 22.
  - d.) Focus on strengthening our Information Security systems (CISO), we are working with Grant Thornton here.
2. Increase Employee engagement levels
  - a.) All India Credit, Technical & Legal Meet at Gurgaon conducted in August 2022.
  - b.) Annual Sales Meet for Haryana/UK and NCR at Gurgaon conducted in September 2022.
  - c.) Independence Day Quiz.
3. We also concluded the next 3/5 years' strategy discussion with our Board. Key takeaways are:
  - a.) Looking to open 30 branches every year. Target to reach 200 branches by March 27.
  - b.) Looking to achieve an AUM target of Rs 5,000 Crores by March 2027 with a CAGR of 50%.
  - c.) More focus on customer acquisition through new branches & more throughput in Hubs via centrally driven marketing activities.
4. Collections - Good performance by the collection team, who have worked to keep GNPA below 1% despite the cutover to the new more stringent, RBI, GNPA recognition norms.

The focus for the next two Quarters this year remains Growth, Growth & Growth !  
We need to Ramp up Gross & Net disbursements and ensure all the newly opened hubs are operating efficiently.



# CBO's View



Mr. Sachin Grover  
Chief Business Officer

As we step into the most critical phase of the year with respect to business delivery, our key focus areas for the various teams include:

- Business Teams should Lead from the front, meet channel partners along with RMs, perform marketing activities in a disciplined manner, track RMs' field activities, and focus on hiring and training of RMs to make them successful and help them earn incentives. Digital is the way to go, IMD and advanced processing fee needs to be collected in digital modes to improve transparency and efficiency.
- Collections Team to sustain our NPA to less than 1%. Front-end bouncing has been constantly low and reached our pre-covid levels. Need to increase field visits and tele-calling to our customers and focus to get digitized payments.
- For Ops File Quality is the key. Customer Service is paramount. Happy Customer leads to great word of mouth and a lot of quality references.
- Credit team must focus on process efficiency, timely disbursement, and support business and collection to reduce early delinquency.
- Other support functions must help branches to meet their TAT and achieve exemplary customer satisfaction.

Look forward to crossing 1000 Crores AUM in the next couple of months, ramping up branches to 70, and ending the financial year with a 1200 Crores AUM.

A handwritten signature in black ink that reads "Sachin Grover". The signature is written in a cursive, flowing style.



# Mancom View

First & foremost, I would like to wish all of you a very joyous festive season. The first half of the year has been a mixed bag for all of us wherein we did well in containing our NPAs & maintaining good portfolio efficiency, increasing our footprints in the existing states to reach deeper markets (opened 20 new Hubs in H1), consolidated STBL penetration @ 15%, moved to Online mode for IMD collection, implemented & adapted new process changes, e.g. - Lean documentation, Login re-engineering, digitise payments & receipts, CRM, OTC messages, to name a few. However there have been some important misses during this period Monthly Disbursal achievement @ 80%, AUM build up, home loan penetration, RM productivity & attrition.

In our part of the world, 2nd half of the year is filled with festivities & also the time when business momentum starts booming. The next 2 quarters are the most critical & defining period for us; wherein we need to consistently work hard to reach our year end AUM target of 1250+ cr. Focus areas for our desired goals:

1. Manpower - Complete | Trained | Productive | Earn Incentive
2. Distribution - Create/Revive & Consolidate our Power Partners & Saarthi | Build on & source through APF projects
3. Timeliness - Daily momentum of login & disbursal
4. Productive HUBs - Consolidate new hubs to optimum levels within the first 3-4 months & ensure NO RED existing HUBs.
5. Quick adaptation to new process changes.

Let's get back to basics | Stick to our assigned tasks | Be Consistent | Accomplish Success.

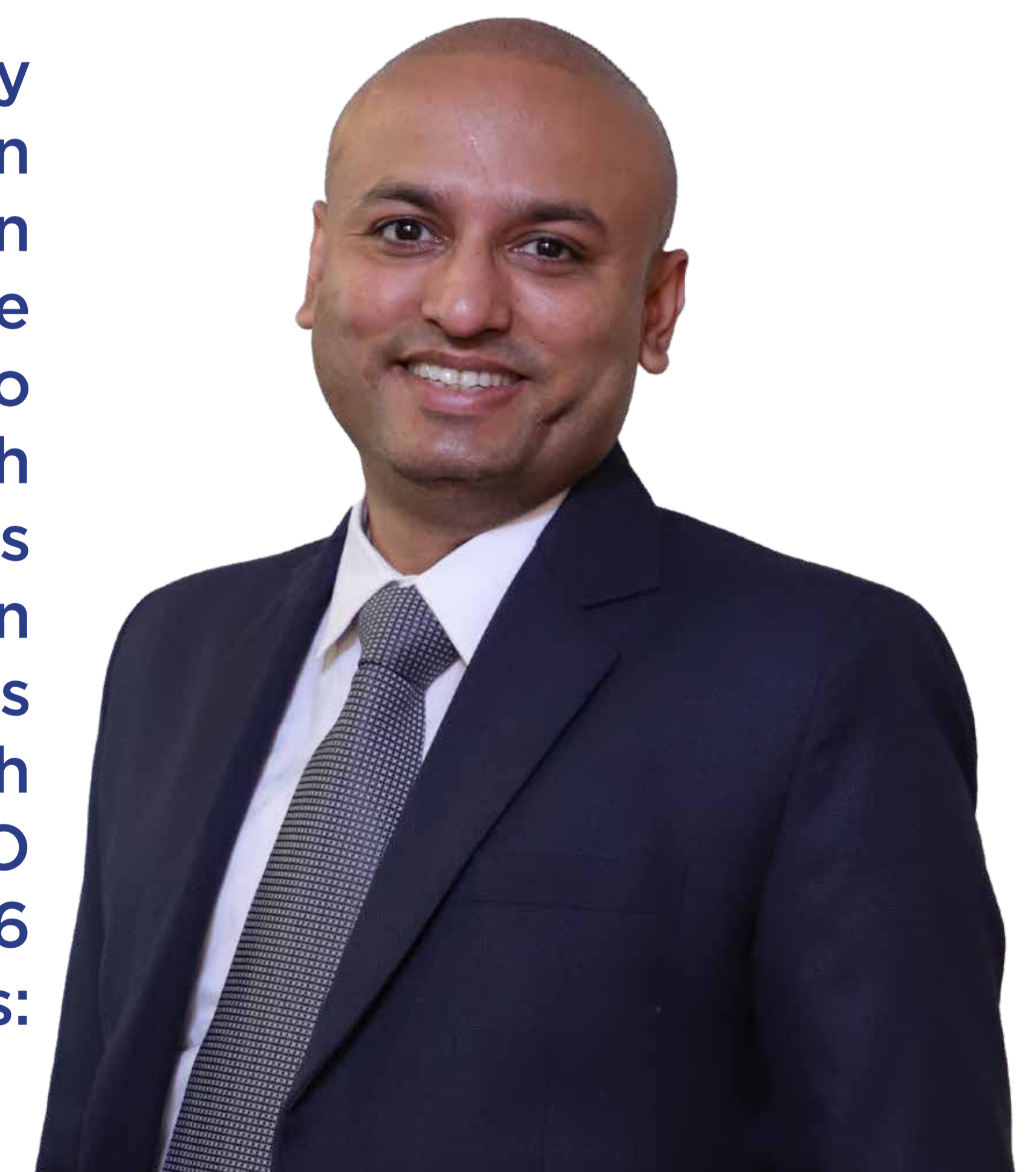
Firstly, I would like to take this opportunity to wish my fellow UMMEEDIANS a very happy festive season. The first half of the year is completed, and this period has been a mixed bag in terms of hits & misses. We were able to open 6 new HUBs in Q2 (& 12 in these last 6 months); taking the total Hub count to 36 as of 30th Sep'22. As a team, we were able to achieve 87% of the Q2 business target however we were able to restrict our quarterly cancellations to less than 7% of fresh bookings. As of 30th Sep,'22; Rajasthan has reached an AUM of 470 cr. and the team is all excited to cross 500 cr. in the next 45-60 days. We were able to maintain the Home loan contribution @ 62% in this quarter and the STBL contribution @ 13% (the next target is to take this to 15% in Q3). This quarter was special as we had our Annual Business Meet which provided a great opportunity for the field sales force to interact with our MD & CBO and all performers were rewarded for their exceptional performances during the first 6 months of the year. As we enter H2 of this financial year, the team is focussed towards:

1. Business Ramp up and stabilising the 12 new hubs to their maximum capacity.
2. Distribution Revival & consolidation- Revamp our PP & Saarthi; taking the overall contribution to 60% from these channels and start consistent sourcing through APF projects
3. RM Hiring, Productivity (branch should have a minimum of 60% RMs in GREEN & YELLOW), and retention.
4. Increase STBL contribution to over 15%.

The team is fully focussed to overachieve our Q3 & Yearly targets.



**Shariq Khan**  
Head - Product & Policy  
Gurgaon HO

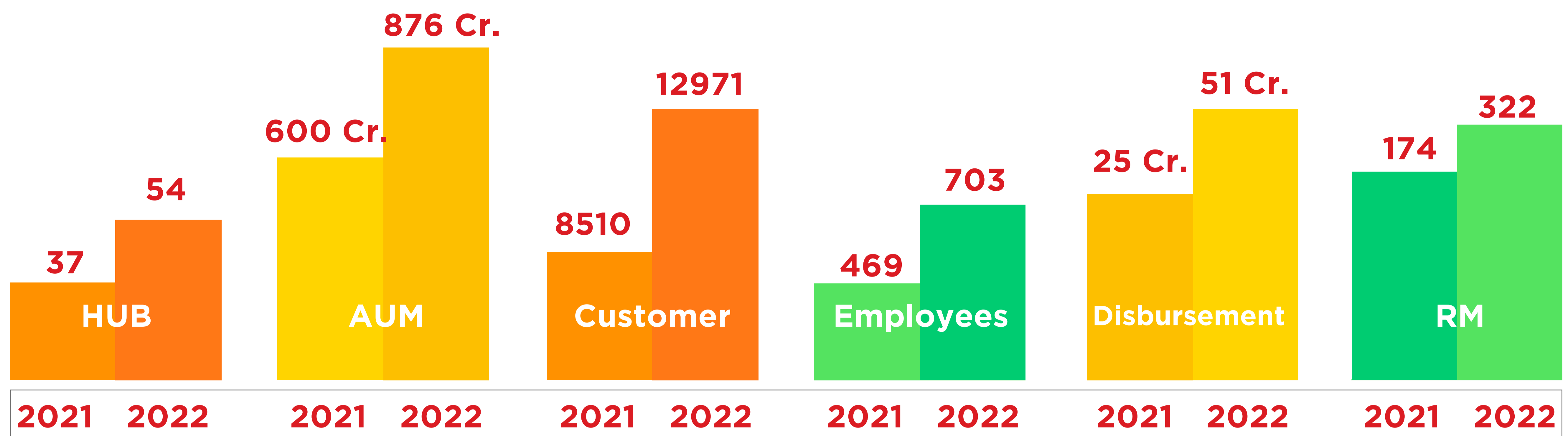


**Vikas Khandelwal**  
Zonal Business Head  
Jaipur

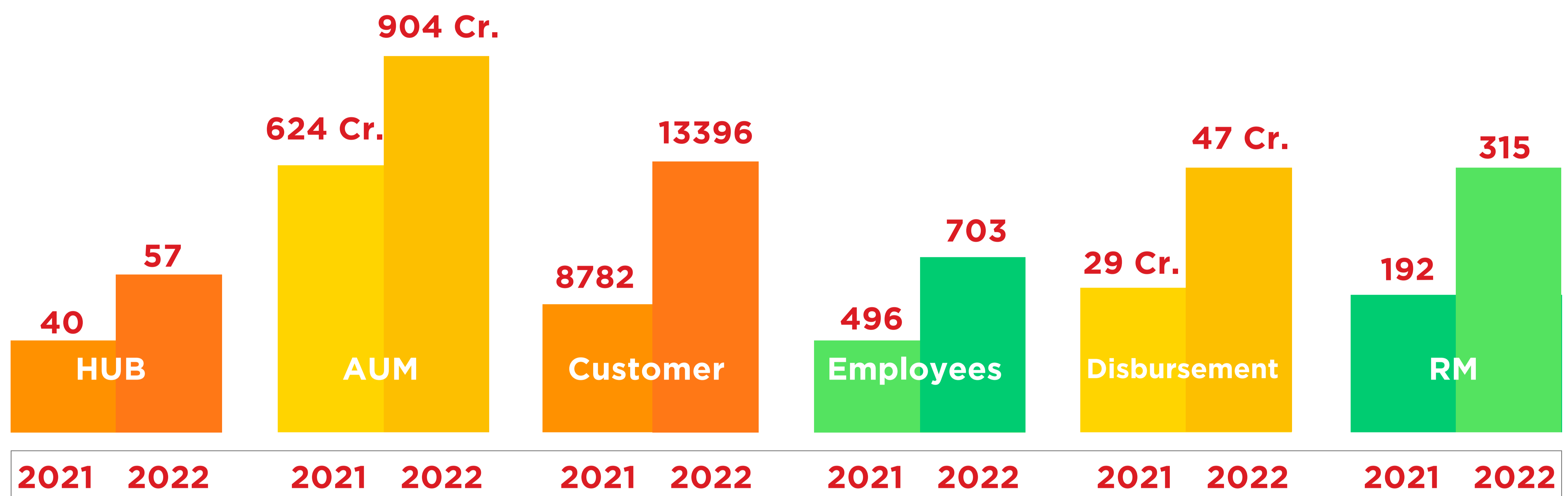


# Our Journey

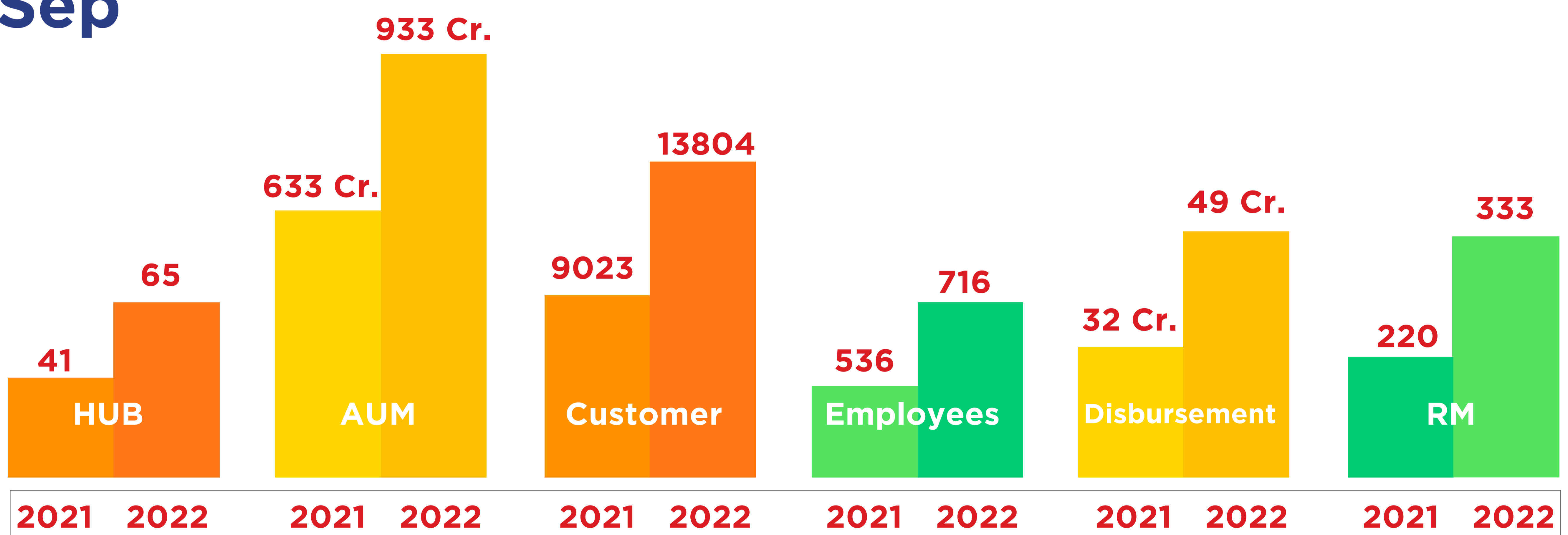
## Jul



## Aug



## Sep



# Key Milestones

1

Loan Book crossed Rs.930 crs. and grew at 47% Y-o-Y. by building a strong customer base with 13,800+ active customers.

2

Cumulative gross disbursal is Rs.277 crs with a growth of 294% Y-o-Y. Monthly disbursals peaked at Rs.49 crs in September-22.

3

Portfolio collection efficiency in September'22 at 96.83% and Gross NPA stood at 0.70%. Collection efficiency is in the top 10 percentile in the industry

4

21 branches have been opened till Q2 FY-22/23, taking total branches to 65.

5

We have been assigned a long-term rating of "A-" from CARE Ratings and Acuite Ratings.

6

Strong Liquidity Position - with Rs.122.45 Crores of funds including CC lines and undrawn sanction line of Rs.167 crores.

7

We are focused on increasing the digital footprint of Ummeed across geographies and scale up the lead generation funnel by on ground marketing activities, empanelling new channel partners and engaging existing customers for referrals.



# New Branch



**Sirohi**



**Balotra**



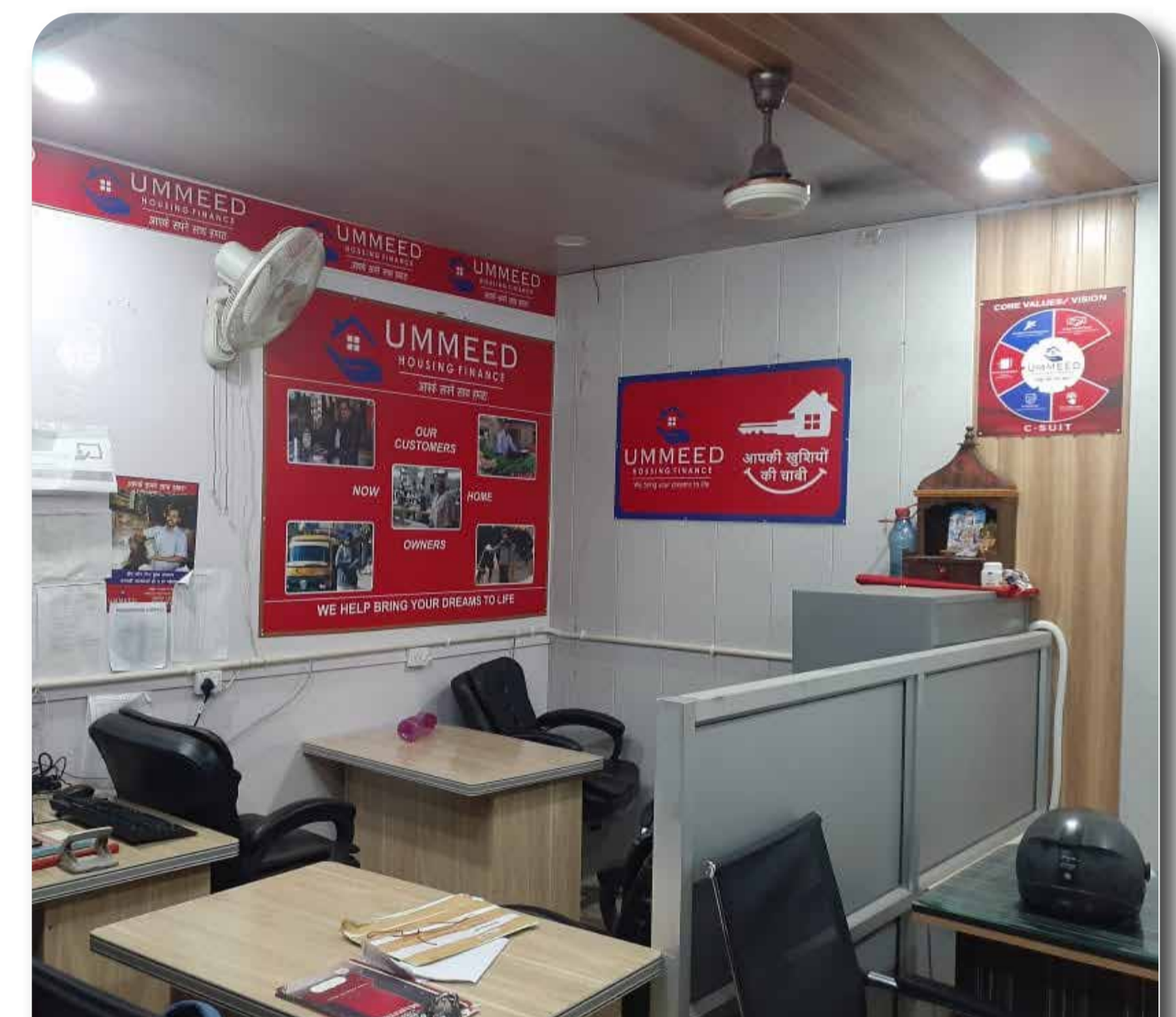
**Kekri**



**Jalore**



**Behror**



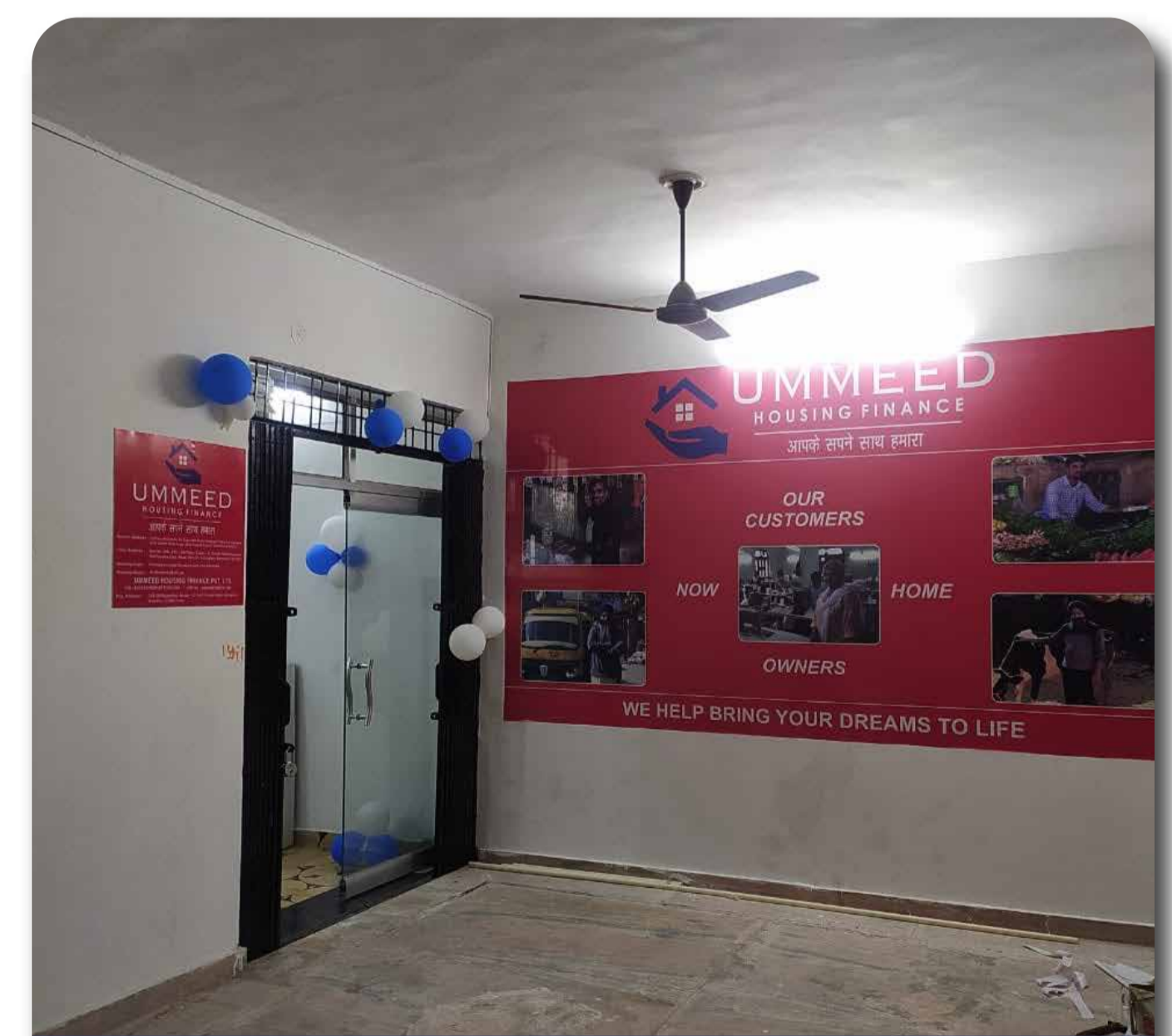
**Mathura**



**Saharanpur**



**Rudrapur**



**Kashipur**



**Haldwani**

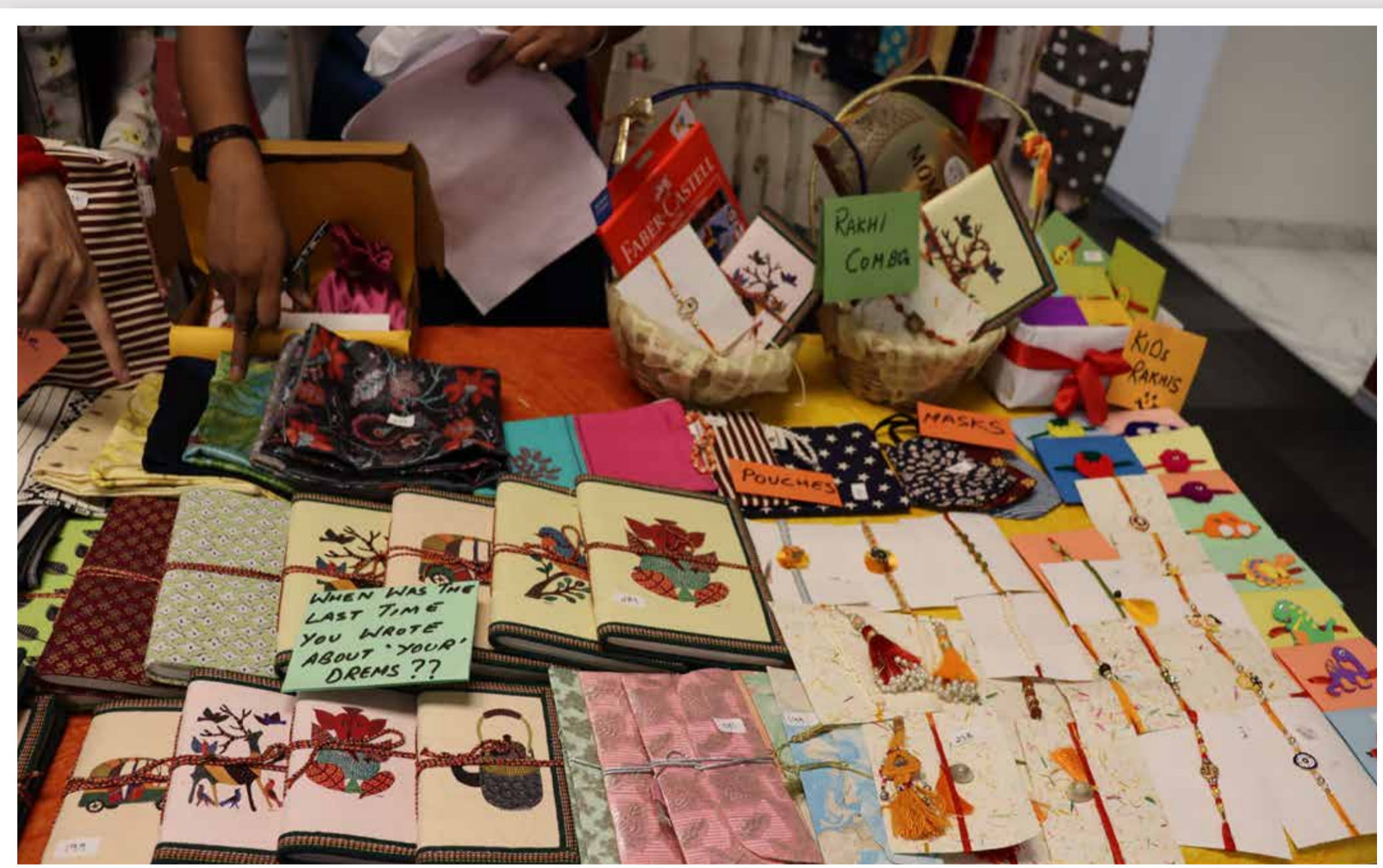


**Kalwar Road**



# Office Event

## Rakhi Stall



An event with a cause.

Rakhi stall at HO to support families associated with AmbaUjjwal - a livelihoods initiative to provide skilling and marketing solutions for underprivileged women. An effort to provide a marketing platform for goods made by hardworking and talented women to help generate income.



# Business Meet



**Area Meet @Udaipur**



**Area Meet @Jaipur**



**Area Meet @Gurgaon**



# Annual Meet

## Annual Business Meet Haryana



## Annual Credit Meet





# Welcome to Ummeed



Heartiest welcome to all new Joiners



# Business Event

## Power Partner Felicitation



**Smart Phone, Smart Watch & Earpod Winner  
@ Jaipur**



**Smart Phone Winner  
@ Alwar**



**Smart Phone & Earpod Winner  
@ Janakpuri**



# Training Event



## FORE School of Management

Management Development Programme on  
Effective Communication and Presentation Skills  
September 15 - 16, 2022, FORE Campus, New Delhi



1st Row (L to R): Mr. Madan Singh, Mr. Puneet Garg, Prof. Anita Tripathi Lal, Prof. Sanghamitra Buddhapriya, Ms. Raj Rana  
2nd Row (L to R): Mr. Afzal Ahmed, Mr. Rohit Kumar, Mr. Chandan Kumar Jha, Mr. Ashok Kumar



# In Spotlight

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## Festivity



**Best Click - Amit Kumar**



# Customer Testimonial

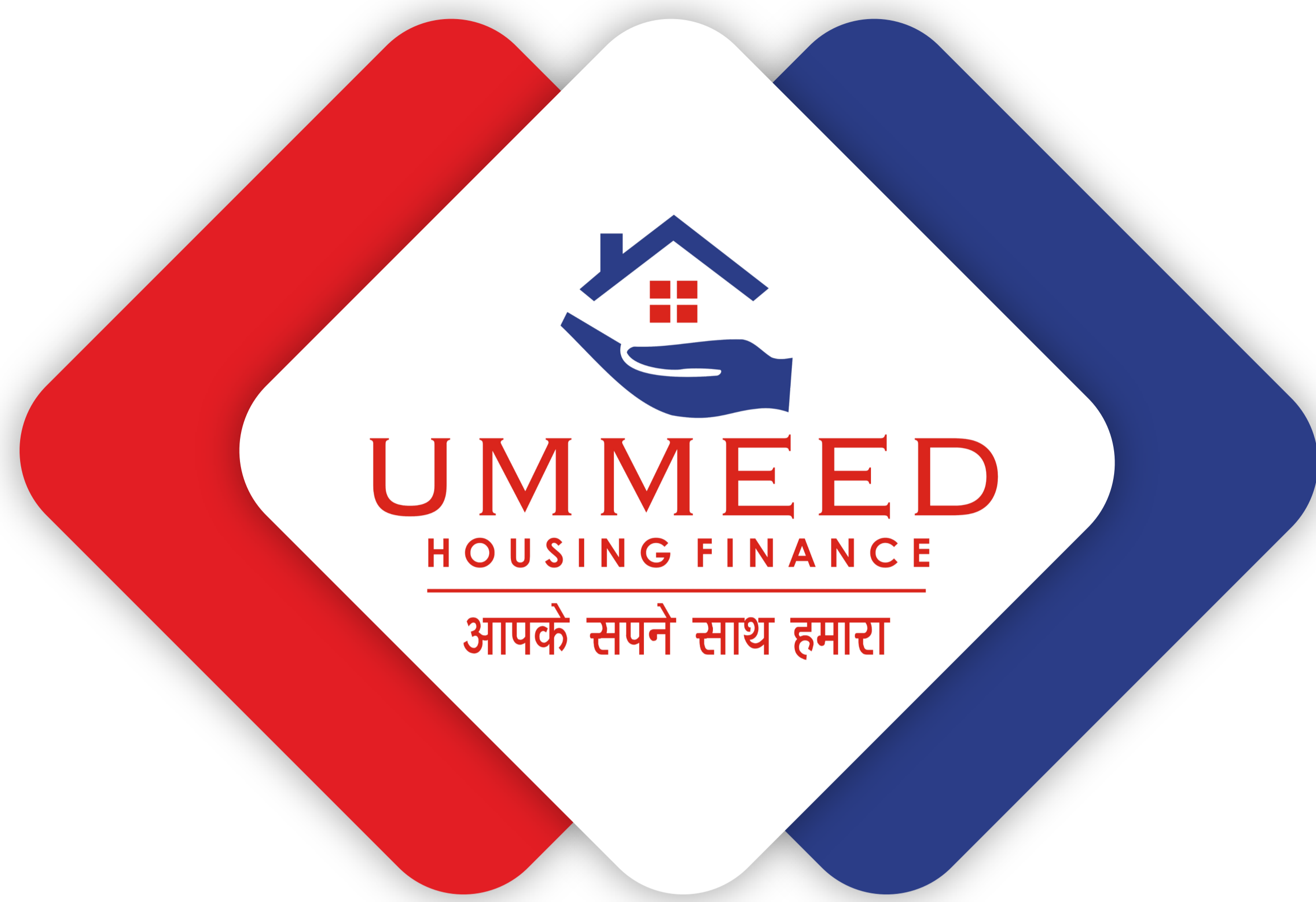
हरविंदर कौर

कुराली



मेरा नाम हरविंदर कौर है। मैं स्वर्गीय मखन सिंह जी की बेटी हूँ। परिवार की बढ़ती जरूरतों को देखते हुए बाबूजी ने अगस्त 2021 में उम्मीद हाउसिंग फाइनेंस से हमारे इस घर को बढ़ाने के लिए लोन लिया। और उम्मीद हाउसिंग फाइनेंस के शीघ्र लोन प्रक्रिया की वजह से हमें 1 हफ्ते में ही लोन सैंक्शन हो गया और 10-15 दिनों में लोन भी मिल गया। हमारे घर का काम शुरू हो गया और सब कुछ बहुत अच्छे से चल रहा था। फिर फरवरी '2022 में हमारे बाबूजी का अकस्मत् निधन हो गया। वह ही घर के कमाऊ सदस्य थे इसलिए हमारे पास EMI देने के भी पैसे नहीं थे। फिर हमने उम्मीद हाउसिंग फाइनेंस को कॉन्टैक्ट किया और उन्हें हादसे की पूरी जानकारी दी। तब उन्होंने हमें बताया कि बाबूजी ने लोन के साथ जीवन बिमा करा रखा था और अब बिमा कंपनी हमारे बचे हुए लोन का भुगतान कर देगी। ये जानकर हमें बहुत अच्छा लगा। फिर उन्होंने सारी प्रक्रिया जल्द से जल्द शुरू कर दी। हमारे बुरे वक्त में इतनी शीघ्र प्रतिक्रिया से हमारी मदद करने के लिए हम उम्मीद हाउसिंग फाइनेंस को ध्यावाद करते हैं।





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