

Q4 (2020-21)

PRAGATI

EDITION 17

10 ^{साल}
आवास के

10^{साल} आवास^{के}

- 10 साल विश्वास के
- 10 साल विकास के
- 10 साल साथ के
- 10 साल मज़बूत इरादों के
- 10 साल सफलता के
- 10 साल खुशियों के
- 10 साल सच हुए सपनों के
- 10 साल आभार के
- 10 साल अटूट रिश्तों के
- 10 साल उम्मीदों के
- 10 साल समृद्धि के
- 10 साल नयी ऊँचाइयाँ छूने के



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CELEBRATING 10 YEARS



Aavas has successfully completed its journey of 10 years in 2021. With a team of more than 5500 employees and spreading smiles across 1 lakh customer families, the company has worked to deliver its motto “Adjust Nahi, Upgrade Karo”.

As of 2021, the product portfolio of Aavas caters to delivering solutions for all kinds of housing-finance activities like purchasing homes, construction of own house, loans for repair & renovations, loans for medium & small enterprises (MSME) and others.

What started on the 23rd of February 2011, from the city of Jaipur in Rajasthan, as a simple mission to help fulfil the home-owning dreams (Sapne Aapke, Saath Hamara) of the middle-class in the rural and semi-urban areas of India, has now spread over to 11 states - Rajasthan, Maharashtra, Gujarat, Madhya Pradesh, Delhi, Haryana, Uttar Pradesh, Chhattisgarh, Punjab, Uttarakhand, and Himachal Pradesh. Through the years, the company has opened more than 280 branches.

At Aavas, we think it is the start of a journey and we need to complete the marathon by continued focus on execution and on customer-first approach.

Here is to another decade of success and prosperity for all the stakeholders!

Mr. Sushil Kumar Agarwal
Founder MD & CEO



10 YEARS JOURNEY OF EMPLOYEES

VIJAY BHARDWAJ

Jaipur-Raja Park
Sr. Manager
Sales



It has been an immense pleasure to share my wonderful journey in Aavas Financiers. I joined this company in Jan 2011 as a Relationship Officer.

I have achieved the benchmark to hold the position for taking care of the entire branch (Branch Head) at Jaipur. My seniors and my colleagues continuously supported me to achieve this milestone. My rewards and achievements during this period vary from winning various contests that were organized by the company where I was giving my 100%. During my tenure I have unearthed my hidden capabilities which helped me to boost my morale and gave the motivation to perform even better. Also, I have learnt about various skills like leadership, team management, problem solving etc.

I am thankful to our MD/CEO (Mr. Sushil Kumar Agarwal) who supported me

during my bad times when I met with an accident. The company has supported me, and my family has helped me and motivated me to come back with more enthusiasm and zeal, so that I can perform not only on the workfront but on every platform.

Last but not the least, I would also like to thank my superiors Mr. Ram Naresh Sir and Saurabh Jain Sir whose continuous support and motivation helped me achieve even bigger milestones.

Thanking You

MANOJ KUMAR SHARMA

Jaipur Traditional
Vice President
Legal Mortgage

"After spending almost, a decade in Aavas, I owe my professionalism and passion to my organization. As we all know that Rome was not built in a day, success too comes with time and hard work. It gives me immense pleasure to say that Aavas always extended me the support I sought. With every passing year, this journey has become an even more holistic experience. It not only helps me in all-rounded growth while I tend to add creativity, but also supports a strong work ethic to this dynamic organization. Thanks to our MD and CEO Sushil Sir, who is not only a great mentor but also helps inspires us with his leadership skills.



PARAS ARYA

Jaipur Traditional
Manager
Operations



It seems just like yesterday I have joined Aavas. It has however been a decade in this wonderful organization, which has not only helped me grow but has also sculpted me into a complete individual.

One of my biggest learnings is that "Today is all you've got, so take the shot now" Aavas has not only widened my work horizon has also helped me gain a better professional perspective. I am honored to have worked with such a prestigious organization as Aavas.

PRATIBHA SHARMA

**Jaipur-Mansarovar Office
Sr. Manager
Operations**

- Achievement
- Appreciation
- Victory
- Approachable Atmosphere
- Success

AAVAS is a place where success becomes a habit and cooperation, teamwork and regular mentorship become culture. A short period of 10 years and a gala success is just like

a dream come true! Here genuine appreciation recognizes the value and worth of employees in every situation. Employees express their gratitude by demonstrating their value for work. The company is a result of persistent hard work and a positive approach of the entrepreneurs supported by God's grace. Thank you so much Aavas Financiers for an amazing decade. May God BLESS ALL!!



SANTOSH KUMAR

**Jaipur-Mansarovar Office
Manager
Cash Management System**

I Joined Au Financiers in April 2007 as an executive, and then deployed to Au Housing in April 2014. I joined AU as an executive and have constantly been appreciated for my work.

I worked hard to reach the M4 grade. In my journey with Aavas, we successfully did cash migration in 2016 from Au Financiers to Aavas Financiers. My journey so far with Aavas has been exciting, gratifying, and stable.



Shaikh Mohammed Samir Rasulmiya

Ahmedabad-Cg Road
Assistant Manager
Credit



I am Samir Shaikh, Asst. Credit Manager of Ahmedabad- C G Road Branch. On 2nd April 2021, I completed 11 years with Aavas Financiers company. Starting with AU family and then Aavas, it has been a great journey with the company and the management. I want to spend

some time recalling the past. I started my journey at the cash counter. Being a cashier required both enthusiasm and patience. I was eager to learn new things, especially the operations running here. What does sales do? How does credit function? So on and so forth. I have spent 8 years as a cashier. It was the same monotony and days were passing by. At some point of time, you get frustrated. If we work just for money, we will never make it, but if we love what we are doing, and put the customers first, success will be ours. Dedication is the key and that is the reason I am here with this company for years now. When I started at the cash counter, the company had a limited manpower. At that point of time, I not only worked as a cashier but was also managing many other duties single-handedly which has helped the company to grow. I had the opportunity to visit Kathmandu with our CEO Sushil sir in 2012 and it was my first international trip with the company. It is always an honor to talk to the seniors of this company- and the company has always given me the freedom to discuss every single issue directly with the Management. 10 years earlier we had only limited access. The company grew like a baby. In 2019, CEO Sir had given me the

opportunity to shift in the Credit Department. Initially I was supposed to handle all the basic work- I worked as a Disbursement Officer initially and this is how I could learn all about the credit functions. I have started visiting customers by doing joint PDs with the seniors. Credit is one of the important departments which needs to be understood in depth and everybody has helped me here. Currently, the company has promoted and sanctioned my authority over 10 lacs credit which is like a dream come true for me. Cheers to the 11 years of my work anniversary!

MRIDULA MATHUR

Jaipur-Mansarovar Office
Manager
Customer Service

"When a company flourish, so do we. With the passage of time I have witnessed people change for good. They have grown, gained experience and maturity while others have learnt to handle their work in a better way. Aavas has taught us valuable lessons for life. Values and qualities such as punctuality, trust, perfection, and unity - all of these are essential in life. It is pivotal for both- our individual growth as well as the growth of our company. Hopefully, we will continue to help people through our work and spread positivity. May we prosper and support each

other in our journey as Aavas is just like my second home. These people have stood by me all through the thick and thin. Let us stand together to support and help Aavas grow to newer heights. As this is just the beginning and there's a long way to go, I would like to owe my successful career, growth and wonderful friendships over the years to Aavas.

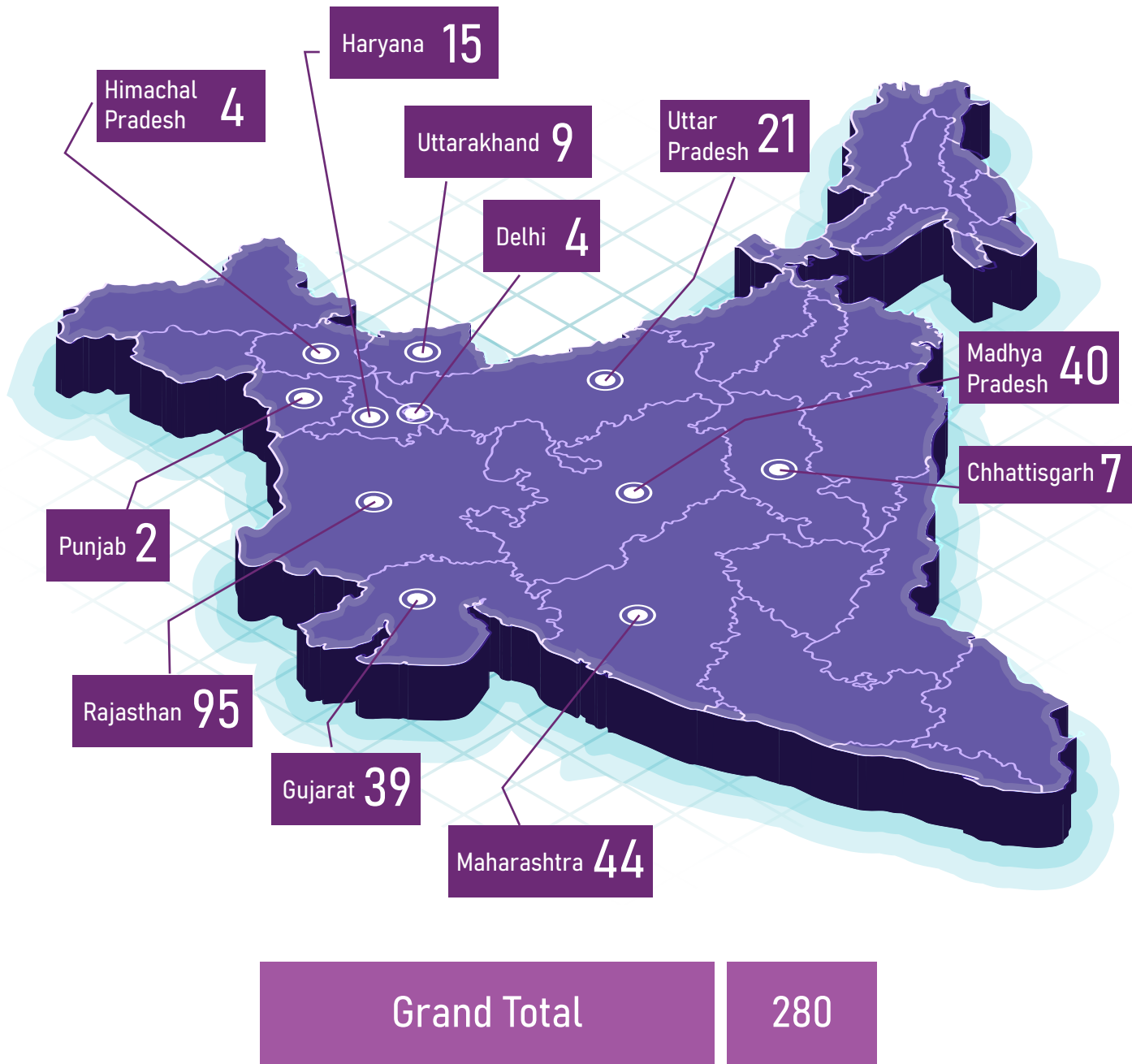


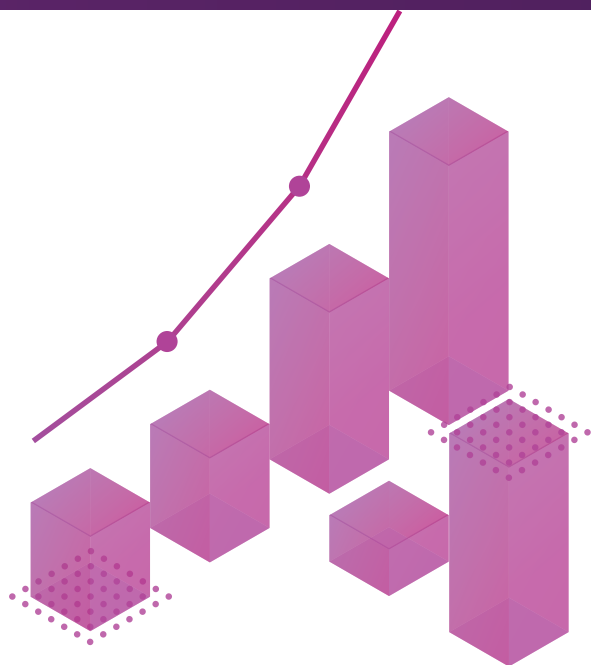




QUARTER | UPDATES

Branch Update





Quarter Updates

Extract of Standalone Audited Financial Results for the Quarter ended March 31, 2020

AUM

Rs
9454 Cr

 Up by 21%

Disbursement

Rs
1013 Cr

 Up by 17%

Total Income

Rs
291 Cr

 Up by 24%

NIM

Rs
175 Cr

 Up by 27 %

PAT

Rs
88.1 Cr

 Up by 47%

ROA*

3.89%

 Maintained above 2.5%

Branches

280

 30 new in last 12 months

GNPA

0.98%

 Up by 52 bps


Active Loan Accounts

125500+


 Up by 20%

Q4 Best Branches

January '21




Jabalpur
Category - A (8.9)



Morbi
Category - B (10)




Chomu
Category - C (11)




Bagru
Category - D (10.9)

February '21




Nagpur-2
Category - A (8.6)



Morbi
Category - B (8.9)




Chomu
Category - C (10)



Bagru
Category - D (11)

March '21



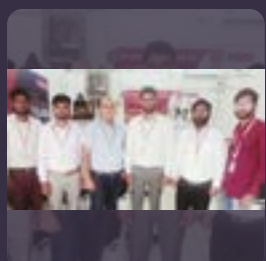
Surendranagar
Category - A (8.15)



Wagholi
Category - B (10.4)



Rudrapur
Category - C (11)



Rawatsar
Category - D (10.9)

Q4 STAR BRANCH



Category | **D - Dudu (10.8)**
 Branch Head | **Pushendra Pareek**
 Credit Manager | **Raman Jha**

Q4 Selected Branches



A

Branch	Score
DHER KE BALAJI	8.1



B

Branch	Score
MORBI	10



C

Branch	Score
NAGAUR	9.7



D

Branch	Score
Dudu	10.8

2020 Selected Branch



A

Branch
Jaipur Diamond Tower | Score
5



B

Branch
Morbi | Score
9.3



C

Branch
Chomu | Score
3.45



D

Branch
Asind | Score
9.8

2020 Best Branch



Branch Head - Rajesh Sharma
Credit Manager - Suryaveer Singh Rathore
Branch - Asind
Socore - 9.8
Category - D





STAR PERFORMER OF THE YEAR 2020-21

It was on 16th June 2017 that I joined this coveted organization called Aavas.

Since then, each day has been a wonderful experience.

Aavas is not only a wonderful place to work but it offers work freedom, good platform, and a greater work environment.

It is like a close-knitted family that supports you in every step and helps you grow - both as a professional and an individual.

In my journey here, my seniors helped me learn the most important lesson that "heart work yields excellence".

Since then, I have been doing and will continue to do so in my future endeavors at Aavas.

Anil Kumar Sharma
Circle Head - Collection
MP & CG

NEW JOINEES



**RAJESH
KUMAR**

- 📍 Jaipur - Mansarovar Office
- 👤 Assistant Vice President
- 🏢 Legal Recovery



**MUKTI
MAHAJAN**

- 📍 Jaipur - Mansarovar Office
- 👤 Deputy Vice President
- 🏢 Sales-Support Staff



**PATEL
JIGAR**

- 📍 Ahmedabad - CG Road
- 👤 State Head
- 🏢 Sales






**SHASHANK
DRAVID**

- 📍 Jaipur - Mansarovar Branch
- 👤 Branch Head
- 🏢 Sales






**SURYAKANTA
SATPATHY**

-  Jaipur - Mansarovar Office
-  State Head
-  Sales






**AMIT
AGRAWAL**

-  Jaipur - Mansarovar Office
-  Assistant Vice President
-  Accounts






**BHUVNESVER
KUMAR DIXIT**

-  Jaipur - Mansarovar Office
-  Assistant Vice President
-  Information Technology



**YOGESH SINGH
CHOWHAN**

-  Jaipur - Mansarovar Branch
-  Deputy Vice President
-  Sales





EMPLOYEE | ENGAGEMENT




JOY OF GIVING

The tradition of giving joy and helping people in need continues in Aavas. This year too, we urged all the employees to come forward and donate warmers, eatables, consumable goods, books, toys etc. Mr Vijay Sethi - Head of Human Resource on behalf of employees has gone to Mahatma Gandhi Kushtha Ashram Sewa Samiti, Jaipur to donate goods that has been contributed from the employees. The care giver Mr. Daya Soni thanked Aavas employee for coming forward and helping the families that lived in this ashram.



DRESS FOR SUCCESS

The outfits we wear show respect not just to others but to ourselves as well. Keeping this spirit, Aavas's HR Department has started sending awareness mailers to inform and educate the employees on some of the fundamentals of smart and professional dressing, such as polished shoes and formal shirts. Aavas believes it is imperative that all employees not only understand the difference between professional and casual dressing but also build self-confidence in the process.



REPUBLIC DAY

This year we celebrated our 72nd Republic Day at Aavas where there was a Flag Hosting ceremony as per the COVID protocol. On the beautiful morning of 26th Jan'21 at 9:00 AM Mr Sushil Agarwal CEO & MD, Aavas Financier Limited hosted the national flag on Aavas premises. Some of the employees were also accompanied by their kids and family. After the flag hosting ceremony, ladoos were distributed to the employees and chocolates to kids.



KUCH ALFAAZ DESH KE NAAM (PATRIOTIC POETRY)

Aavas conducted a patriotic activity wherein we asked our employees and their respective family members to share a 30 second video performance of them reciting a patriotic poem. The top 5 participants with best poems were not just appreciated but also won Amazon Vouchers.



Preksha Rajawat

Himanshu Rajawat, Operations
 Jaipur - Traditional Office



Aradhya Maharshi

Priyatosh Maharshi, Sales-Support Staff
 Jaipur - Mansarovar Office



Mahi Bari

Deepak Kumar Bari, Insurance
 Jaipur - Traditional Office



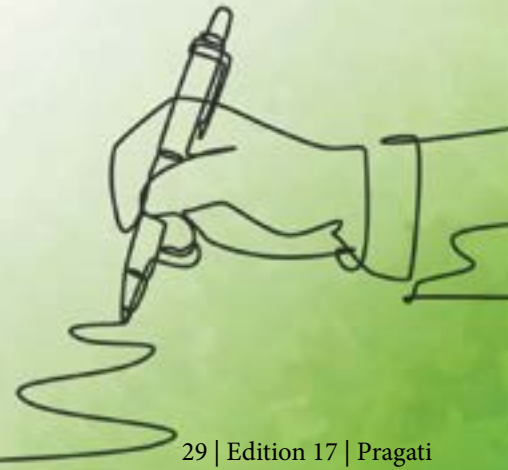
Pratham Nagda

Jitendra Nagda, Sales
 Udaipur



Pihu

Shweta Garg, Human Resource
 Jaipur - Mansarovar Office



KYUNKI NETA YE HAI KAL KE (PATRIOTIC FANCY DRESS COMPETITION)

Devasya Dalmotra

S/O Sudershan Kumar Dalmotra - Sales

📍 Jhansi



Aadish Jain

S/O Abhaas Jain - Credit Risk

📍 Jaipur - Traditional Office



Aaradhya Sharm

D/O Brijesh Kum

📍 Jaipur - Ajmer Ro



To inspire the next generation and in turn build a better future, Aavas organised a patriotic fancy dress competition for the kids of its employees.

The kids were asked to dress as India's freedom fighters and send us a photograph between 22nd - 27th of January 2021. Only 1 participation per child was allowed and the top 5 kids in the competition were rewarded with Amazon Gift Vouchers. The winners were:

a

ar - Marketing & Distribution

oad



Preet NagjiBaldaniya

S/O Baldaniya NagjiKalubhai - Legal Mortgage

📍 Surat Adajan



Pratyusha Chauhan

S/O Neeraj Singh Chauhan - Cash Management System

📍 Jaipur - Mansarovar Office



Pink Day Out

(Women's Day Celebrations)

Coronavirus has plunged our world into the digital sphere. Keeping our spirit of adaptability alive, this year, our Women's Day celebrations was conducted online. The host for the evening was Mr. Anurag Srivastava, Head of Data Science, who made the event energetic and lively. The opening ceremony was commenced by Mrs. Soumya Rajan, who bestowed us with wise words on the importance of women climbing the corporate ladder in this day and age. The opening ceremony was followed by a quiz, that was open for all the female employees. The enthusiasm shown from the participant was remarkable. The winners of the quiz were:

Name	Details	Location	Department
Gurjeet Saini	Quiz-1	Jaipur - Ajmer Road	Organisational Health Group
Sweta Singhal	Quiz-2	Jaipur - Mansarovar Branch	Customer Service



The quiz was followed by some motivating words from Mr. Vijay Sethi, Head of Human Resource. He emphasised the importance of women in all arenas of life. This was followed by Antakshari, where 16 groups participated from the branches of Aavas. The winners of Antakshari are as follows:

Name	Position	Department
Meha Rahul Mahna	1 st	CLSS Processing
Sonia Sharma	1 st	CLSS Processing
Krishna Kumawat	1 st	CLSS Processing
Jyoti Singh Solanki	1 st	CLSS Processing
Parul Gupta	2 nd	Credit
Monu Jain	2 nd	Credit
Gunjan Soni	2 nd	Credit
Toshi Mundra	2 nd	Credit
Suraj Kanwar	3 rd	Tele-Sales

Name	Position	Department
Ranu Kanwar	3 rd	Tele-Sales
Priyanka Kanwar Bhati	3 rd	Tele-Sales
Sweta Tailor	3 rd	Tele-Sales

Open house winners are as follows:

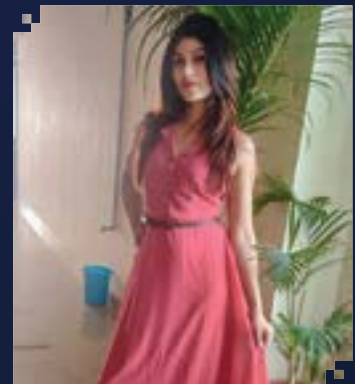
Name	Location	Department
Kamal Chowdhry	Jaipur-Mansarovar Office	IT
Kriti Lodha	Ahmedabad - CG Road	Credit
Varsha Sharma	Jaipur - Mansarovar Office	Audit
Anusha Goyal	Jaipur - Mansarovar Office	Credit Risk
Nilka Vipulkumar Shah	Ahmedabad - CG Road	Credit
Anusha Goyal	Jaipur - Mansarovar Office	Credit Risk
Gurjeet Saini	Jaipur - Ajmer Road	Organisational Health Group
Ruchita Nawalkha	Jaipur - Church Road	Credit



After the challenging rounds of Antakshari, Mr. Sushil Kumar Agarwal, CEO & MD of Aavas, interacted with the female employees of the company. His words have always encouraged our female colleagues to excel in all areas of their lives. Closing of the ceremony was done by our other female director, Mrs. Kalpana Iyer, who further inspired and motivated all the female employees of Aavas.

Keeping our signature style, we presented a token of appreciation to all our female employees & the wives of all the seniors at Aavas. To further show our appreciation, we also decorated the desk of all our female employees. Lastly,

Aavas organised a fun competition where all the female employees were asked to dress in pink. The top 2 women dressed in the most beautiful outfits were awarded with Shopper Stop Vouchers. The winners of the Best Dressed female were:



Name	Location	Department
Heena Sharma	Jaipur - Mansarovar Office	Customer Service
Shweta Garg	Jaipur - Mansarovar Office	Human Resource



HOLI

CELEBRATIONS

With soaring number of Covid cases, Aavas celebrated the festival of colors - Holi, online. We used the platform of WhatsApp to conduct two fun and engaging activities: Holi Quiz and Selfie with Article.

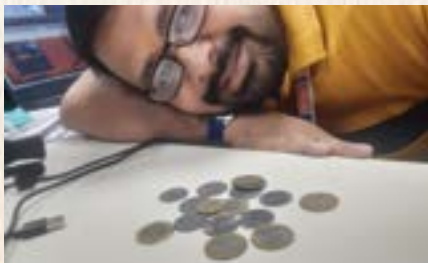
In the Holi Quiz activity, employees of Aavas were sent 20 questions at 4:00 PM and were tasked with reverting

back the answers by 4:15 PM. The first 10 employees who sent the maximum number of correct answers, within the stipulated time frame, were rewarded Amazon Gift Vouchers. The winners of the Holi Quiz activity are as follows:

NAME	LOCATION	DEPARTMENT
Ashish Goyal	Jaipur - Mansarovar Office	Credit Risk
Darshi Parikh	Ahmedabad - CG Road	Credit
Ruchita Nawalkha	Jaipur - Church Road	Credit
Harsh Bhandari	Jaipur - Mansarovar Office	Credit
Monu Jain	Jaipur - Mansarovar Office	Credit
Juhi Agarwal	Jaipur - Sikar Road	Credit
Mukti Mahajan	Jaipur - Mansarovar Office	Sales-Support Staff
Ramchandra Sadanand Pawaskar	Nagpur Besa Road	Collection
Rajnish Taparia	Jaipur - Mansarovar Office	Credit
Ankita Nawalkha	Jaipur - Mansarovar Office	Credit

Category	Name	Location	Department
Selfie of Yours with Chocolate/Supari/Chewing Gum	Tamanna Rathore	Jaipur-Traditional Office	Risk Management
Selfie of Yours with Max Coins	Paras Arya	Jaipur-Traditional Office	Operation
Picture of Family Member Holding in Your Hand	Sandra Paul	Jaipur-Traditional Office	Operation
Selfie with Visiting Card	Himanshu Rajawat	Jaipur-Traditional Office	Operation
Selfie of Holding Max Pens	Sunita Saini	Jaipur-Traditional Office	KPO-Tele Pd
Selfie of Wearing Sunglasses	Ajay Raj Singh	Jaipur-Mansarovar Office	Cash Management System
Selfie of with Deo/ Perfume	Chandrashekhar Prasad	Jaipur-Mansarovar Office	Information Technology
Selfie of with Wristwatch	Vikas Malpani	Jaipur-Mansarovar Office	Credit Risk
Selfie ofs with Max Mobile Handset	Sonia Sharma	Jaipur-Traditional Office	Cls Processing
Selfie of with Cluttered Desk	Adesh Bhardwaj	Jaipur-Mansarovar Branch	Legal Recovery

The second activity, Selfie with Article, created a strong buzz amongst the employees. Every 3 minutes, the employees were sent 10 questions, in which there were certain things that the employees needed to find. After finding these things, the employees had to click a picture with these objects and send it through WhatsApp. The employees who gave the quickest answer for every single question won Amazon Gift Vouchers. The winners of the Selfie with Article activity are as follows



SELFIE WITH ARTICLE







— CORPORATE SOCIAL RESPONSIBILITY

Inauguration of Khel Stadium at **Government School**

On the 6th of February, 2021, Aavas inaugurated the Khel Stadium at the Government Senior Secondary School in Phagi, Jaipur. The Stadium is well equipped with a 400 metres running track, an open gym, a stage, and a spectator gallery to catch sight of the plantations.

Aavas Foundation received a grand welcome by the locals as this particular area playground nor any sports facilities.

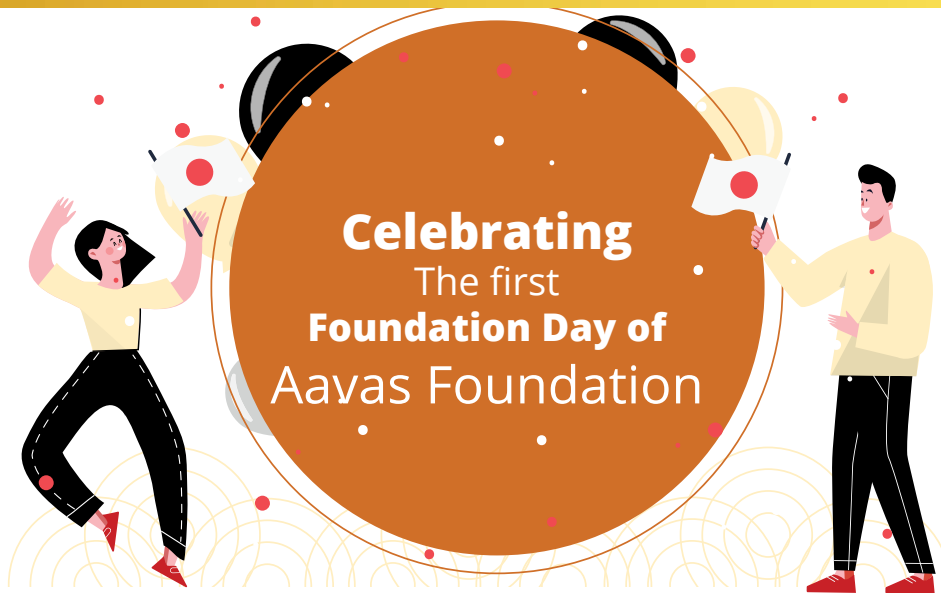
Khel Stadium was inaugurated in the presence of a few notable personalities such as Mr. Surender Sihag, CSR Head, Mr. Manish Tiwari, the local MLA, and all the panchayat members. Mr. Rawat presented the journey of Aavas Financiers Ltd. and other CSR projects of the Company to uplift the disadvantaged sections of our society. He further shared that the company will also provide support to the students who are looking to take up sports as a full-time career.

The stadium will help improve the sports facilities and encourage the youth to advance themselves in the field of sports and defense service and more than 1200 students and a cumulative total of roughly 50,000 residents will be benefitted.

The hallmark of the inauguration was the 400 and 800 metres race with the winners of both the races being presented with T-shirts and momentos.



Local leaders such as the MLA & Panchayat members, deeply appreciated all the work done by Aavas Foundation and called the event a massive success!



The Aavas Foundation celebrated its 1st Foundation Day on the 21st of February, 2021 with much gusto and enthusiasm. The function was held at the Jawahar Kala Kendra, Jaipur.

The event involved the participation from the children of FAITH SANSTHAN, who enthusiastically recited a prayer. All the guests were welcomed by Mr. Manish Tiwari, who presented the Annual Progress Report of the Aavas Foundation and also shared the journey of Aavas Foundation through a video presentation.

After the opening ceremony, Mr. Sushil Kumar Agarwal emphasised on the importance of the CSR initiatives undertaken by Aavas Foundation. He shared that currently the Foundation is working towards the development of education, health, and skills. The Foundation is focused on increasing the education levels among the underprivileged strata of the society and in the process, providing holistic



development to students through its various activities. It is also focused on the skill development programme for rural women and young people so that they can increase their incomes. He finally ended his speech by thanking all the stake holders, participants, and women of Gram Siddhi Projects for their contributions towards building a better society.

Following Mr. Agarwal's speech, Mr. Ghanshyam Rawat presented the



journey of Aavas Financiers Ltd. He said that we should feel proud that the journey of Aavas started merely from the humble city of Jaipur and now the company has an active footprint in 11 states, with more than 270 branches spread across India, working towards the betterment of our society. In his speech, he also expressed sadness towards the conflicts prevalent in the society and stated that women inherently have power, just like men, but need opportunities to show it, prove it and work upon it.

During the tough times of COVID-19,

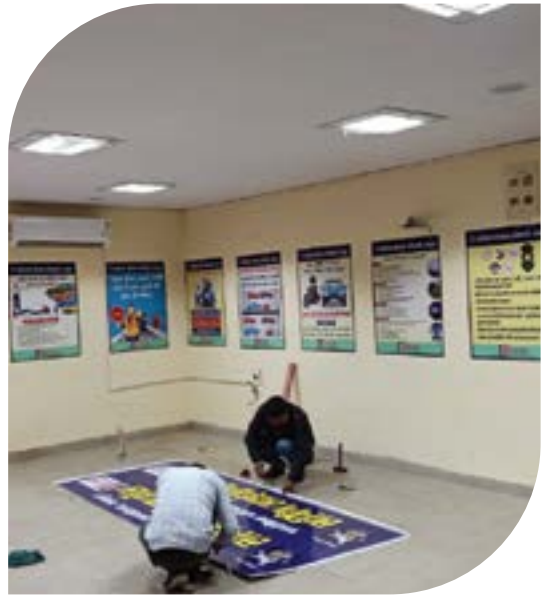
Aavas set up 50 Silai Schools. The Foundation acknowledged and celebrated the efforts of people who have made outstanding contributions towards the society. Success stories shared by the children of Faith Sansthan and women of Gram Siddhi, followed by cultural programs.

Mr. Sharad Pathak, Trustee of the Aavas Foundation, delivered the vote of thanks and expressed his sincere gratitude to all those who have supported Aavas on its journey so far. The program closed with a pride inducing National Anthem being sung by everyone.



Renovation of Learners License Hall at Regional Transport Office, Jaipur

(Support Road Safety Month)



The transport office was very small in size and very congested due to the number of heavy applicants coming there for getting license. RTO Jaipur requested for renovation of license hall and awareness material for Road safety Month.

Aavas Foundation has been working for road safety and running awareness campaigns in many districts of Rajasthan state.

Learners license hall and conference hall at RTO office has been renovated and printed material has been provided at two other District transport offices including RTO office Jaipur. A LED & awareness posters also placed in the hall and other areas at RTO office where new applicants can be aware and informed on road safety during waiting time.







IN THE | SPOTLIGHT

A PROUD MOMENT FOR THE AAVAS FAMILY!



It is a great honour to share that our very own MD and CEO, Mr. Sushil Kumar Agarwal, was selected as one of the finalists for the “EY Entrepreneur Of The Year 2020” and has won the prestigious award in the Financial Services category. This is a very prestigious award and showcases all the exemplary work done by the Aavas team, under the leadership of Mr. Sushil Kumar. For this award, 14 finalists were selected from over 190 outstanding nominations. The nomination itself is a huge recognition of efforts, commitment, business model, and growth.

Mr. Sushil Kumar shared the stage with the heads of elite old-time companies like Marico, Nestle, and the new-age

companies like Byju’s, Car Dekho, Indiamart, Vini Cosmetics, etc. This year, the award show also featured an insightful panel discussion with former Entrepreneur of the Year award winners from India - N.R. Narayan Murthy, Infosys (2003); Uday Kotak, Kotak Mahendra Bank (2014); Dr. Kiran Mazumdar-Shaw, Biocon (2020) and EY Global Chair, Carmine Di Sibio. The session was moderated by EY EMEA Managing Partner, Julie Teigland. We are also honoured to share that Shri Mukesh Ambani, Chairman of Reliance Industries, was the keynote speaker.

EY Entrepreneur Of The Year™
2020 India

The Unstoppables
EOY 2020 Finalists

Watch the virtual awards ceremony live on
cnbctv18.com/ms/ey-eoy2020
Thursday, 25 March 2021, 7 p.m.

For more details regarding the event, please visit:
https://www.ey.com/en_in/entrepreneur-of-the-year.



RECRUITMENT DAY



Recruitment refers to the process of identifying, attracting, interviewing, selecting, hiring and onboarding employees. It involves everything from the identification of a staffing need to the filling of it. But as usual, the basics remain the same:

- **Look internally before externally**
- **Reach out to “passive” candidates**
- **Hire the “sure” thing**
- **Use all your Source Mix**
- **Creation of consistent pipeline**

It was the 15th of December 2020, when the TA (Talent Acquisition) team got the assignment of recruiting sales field force to 3k live + offer by the 1st of February, 2021

and 3k live on board by 1st March 2021. This meant that to accomplish the target figure, it was a task of recruiting approximately 2000 candidates to bridge the gap between offer, decline, resignation, and other pitfalls for the same. So, different teams were formed to manage different source mix. An interview panel was also created for continuous interviews to be conducted, however, the major challenge was the Coronavirus pandemic as it forced constraints such as the closure of shops and offices by 7:00 pm, and hence travel proved to be difficult for the aspirants who needed to give interviews.

The only thing that we religiously follow is sticking to our plan and following the basics of recruitment to create the maximum pool of eligible candidates. We did this by utilising the best various professional and social digital platforms such as the company website, IJP, Naukri.com, Facebook, LinkedIn, and other free job sites. We also utilised numerous referral schemes with qualitative

recruitment at minimal cost. During this 3k drive, all the different teams like the Central Sourcing team, Screening team, Interview Panel, RHR & Salary Negotiations team, Boarding & Joining team, Offer team, and Documentation team were strictly tracked to bridge the gap by any kind of support required, so that we could stick to the plan. The biggest challenge to meet the target was the continuous follow-up from the branches and candidates to receive feedback and timely updates. We even planned for a **"RECRUITMENT DAY"** Walk-in Drive to enormously



focus on recruitment. During this initiative, we received great support from our CEO, CBO, CH, and ZH in hiring a set target of 100 candidates **per day**.

The last 3-4 days towards the end of January 2021 were especially hard and vexing once we realised that we might miss the target of 3k offers by a small margin. But we continued with focus, patience, and trust in our CEO and Head HR in motivating us as a team to attain the target. We are glad to share that we reached the target of 3k by 4:00 pm on the 31st of January 2021, and closed the day with 3012 numbers and a much deserved Pizza Party at 7:00 pm.

Half the journey was covered yet the voyage for 3k live onboard was in process. So, we had to bridge the gap for replacement, offer, and decline along with providing support to Mission Vistar and Aavas Financiers in recruitment of manpower. Finally, with all our dedication



and collaboration, we were able to achieve the target of completing 3000+ live ROs. **The total number of offers for RO released during this period (15th of December 2020 – 28th of February 2021) were 2200, which comes out to around 30 recruitments per day**, as the team worked on their weekly offs as well.

The proud achievement was celebrated by a cake cutting ceremony, held at the Head Office along with all the stakeholders on the 1st of March, 2021, as it was finally time to celebrate



"A new feather of success in the cap of Aavas by the HR department!!"

It is truly said in "Shrimad Bhagwad Gita" Chapter 2/ Verse 47.

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन ।
मा कर्मफलहेतुर्भूर्मा ते संगोऽस्त्वकर्मणि ॥



Aavas Tree Plantation Drive was a huge success, and we are glad that we contributed to the well-being of our precious planet!

PLANTING HOPE for the FUTURE!

Recognising the vulnerability of our environment and its desperate need for sustainable, eco-friendly goals, this 23rd of March, in celebration of our 10th anniversary, Aavas started an initiative known as the "Aavas Tree Plantation Drive."

With this initiative, we aimed to show our respect to the environment and play our part in the fight against climate change by planting 10 Native Trees of 3 feet, across all our branches. Each branch commemorated this initiative by undertaking an oath of protecting these trees. In total, Aavas Financiers Limited gave life to more than 3000 trees in a single day, all across our great nation.

Many local citizens were invited to witness and participate in this activity across all the branches. A selected few of these were notable environmental activists and some were our cherished customers. The initiative was such a joyous occasion that many of the spectators uploaded pictures on our website, under the "Seva" tab.



SAMVAAD

S I K A R



MITRA 2.0 Samvaad, an initiative by Nitin Soni was held at Sikar on the 10th of March 2021. Around 55 contractors took part in this initiative with the help of our Mitra, Mr. Ashok Kumawat (Cement Vendor) and Mr. Mahavir Kumawat (Steel Vendor). Our Sikar branch BM and DO were also present at the occasion. The session was highly interactive and involved active participation from most of our esteemed contractors. We wish to thank Mr. Suresh Kumar (Mitra TRM) for organising such a huge event, Mr. Jaideep Sharma for sharing his thoughts with the contractors, and Mr. Abhishek Choudhary for his role in making this event successful! But foremost to Mr. Nitin Soni who made this initiative a reality.

We successfully conducted Mitra 2.0 Samvaad at Bundi on the 13th of March 2021. In here, more than 40 contractors were present with the help of our Mitra, Mr. Rupesh Baheti (Cement Vendor). Our Bundi branch BH - Mr. Pushpendra Vijayvergya, SH - Bhuvnesh Gaur, and SCM - Mr. Anurag Aggarwal were also present. We would also like to express our sincerest gratitude to Mr. Rajkumar Chouhan (Mitra TRM) for ensuring 100% attendance of the invitees. Thanks to Mr. Jaideep Sharma and Mr. Abhishek Choudhary for sharing their inputs.



B U N D I



Mitra 2.0 Samvaad Jaipur held on 8th of March 2021 was a bit different from the rest. It was conducted with the purpose of connecting the contractors who participated in the event. In here, Mr. Bharat Lal (Cement Vendor) responsibly brought more than 45 contractors together. The overall session was very enthusiastic about the concept. We wish to thank Mr. Abhishek Choudhary for once again playing an integral role and once again to Mr. Soni without whom, the event wasn't even possible.



ANOTHER FEATHER IN OUR CAP



माननीय मंत्री श्री भूपेन्द्र सिंह जी के द्वारा PMAY AHP उत्कृष्ट कार्य के लिए
(आवास फाइनेंसर्स लिमिटेड) को प्रशस्ति प्रमाण पत्र देते हुए

Aavas is proud to share that we have received an appreciation certificate from Urban Local Bodies, Khurai. The award was given by **Hon'ble Urban Development and Housing Minister, Shree Bhupendra Singh**. We also bagged the award from Central Government under PMAY Urban and ASHA India Awards 2019 for our excellent work for PMAY projects. One of our branches in Khurai secured 2nd position in the state and 5th position at the national level whereas Chhindwara secured 2nd position at the national level.

This wouldn't have been possible without the cumulative efforts of the entire Aavas team. We look forward to bagging many more accolades in the future.



RO NURTURING AND HANDHOLDING PROGRAM



In the last few months, our organization has expanded significantly with the addition of more than 1500 new RO's (Relationship Officers). In this scenario, handholding and nurturing of new RO's assumes great significance. An initiative was conceived by our esteemed CEO Mr. Sushil Kumar Agarwal and spearheaded by CRO



- **Quality Sourcing**
- **Customer segment @ AAVAS**
- **Types of properties we fund**
- **Case wise discussion**
- **Q&A**



Mr. Ashutosh Atre to train and mentor RO's by Senior Credit Managers and Team. The initiative was launched on 2nd February, and conducted again on 20th February, 3rd March & 22nd March. This program has covered more than 2200 employees at 57 Locations. The program focused on the following topics:



The program has received positive feedback & great appreciation from all participants and will provide a big boost towards learning & orientation of ROs/Sales team members.

FIRE SAFETY AWARENESS PROGRAMME



One of the key strategies in maintaining a Safe and Secure workplace is identifying and elimination of Potential Fire related hazards and seeking out how to mitigate risk.

Fire incidents are quite common at workplace, providing FIRE safety training is extremely crucial. What next? In case, fire break's out. Knowledge attained from such drills /trainings, further helps to respond without panic to face the situation with a calm, composed and confident manner and empowers oneself and help one's colleague's to reach safety.

At Aavas an initiative was taken to impart fire safety awareness/training programmes across all its branches under the guidance of professional trainers who imparted LIVE trainings sessions on usage of Fire Extinguishers and what all needs to be done during the time of crisis.

Admin team with due proactive support of all Aavas employee's, at branches is proud to share that in the first phase, they have completed imparting training to 25 branches. Some major key points included in this fire safety awareness programme.



“BE ALERT. BE AWARE. FIRE CAN START ANYWHERE.”

How to operate a fire agent

Tamper the seal

Pull the pin

Aim at the fire

Squeeze the handle & sweep

This is how to put out a fire



- What to do in case of a fire Emergency
- Identifying most common sources of causing Fire accidents like - ignition - Heaters, Lighters, Cigarettes, Match boxes, etc.
- The safe way/designated places to use these goods
- Do's and Don'ts in case of fire emergencies
- How to use fire extinguishers
- How to safeguard oneself from electric shocks etc.





EMPLOYEE | ARTICLES



सफर में वीरानियाँ बहुत है
 कुछ तो लोग भी जालिम बहुत है
 लेकिन यार चलते रहना है।
 चलते रहना है,
 शुरुवात है सफर की
 अंजाम किसे मालूम,
 खौफ फिर कैसा ये हार जाने का,
 खौफ फिर कैसा ये जमाने का,
 किस बात की उलझन है
 शोलो सा तप्त बदन है
 पत्थर बहुत पावों में आएंगे,
 छाले पाँव के बहुत सतार्येंगे,
 दोस्तों के दिल से सुकून न दे पाएंगे,
 समझेगा न कोई बात तुम्हारी,
 आएगी एक दिन उनकी भी बारी,
 किरदार पे शक गहराता जायेगा,
 राह का मुशफिर भटक जायेगा,

Adesh Bhardwaj

Legal Recovery
 Jaipur-Mansarovar



ज्यादा तो क्या होगा यार हार जायेंगे,
 मगर लड़ेंगे इतिहास में योद्धा कहलायेंगे

Gursharan Singh

Risk Management
 Sri Ganganagar



चोर को खांसी और संत को दासी मुसीबत
 में डाल देती है।

प्यार देने से बेटा बिगड़े भेद देने से नारी।

लोभ देने से नौकर बिगड़े धोखा देने से यारी।

गुण मिले तो गुरु बनाओ, चित्र मिले तो चेला।

मन मिले तो मित्र बनाओ, वरना रहो अकेला।

महत्त्व इंसान का नहीं, उसके अच्छे स्वभाव का होता
 कोई साथ रहकर भी दिल नहीं जीत पाता और कोई
 एक पल में दिल जीत लेता है

Amit Agrawal

Accounts
Jaipur-Mansarovar



Mumbai lifestyle v/s Hometown lifestyle?

Prior to COVID-19 lockdown, Mumbai was my dream city, and I was living a wonderful life. Almost every Friday evening, I partied with my friends at BKC, played Weekend cricket matches at Air India ground and had Sunday evening outings with family or went for trekking in Sahyadri hills during rainfall or yearend Christmas holidays!

But suddenly Mr. COVID knocked on the door. Everything changed, in between March 2020 to June 2020 and I started thinking is it really a dream city? Life was like “Dude, someone please allow me to get out of Mumbai”. Finally on 28th June 2020, I moved to my hometown Jaipur along with my family. Now new thoughts started processing in my mind. I started comparing the Mumbai lifestyle with my hometown lifestyle.

COVID lockdown allowed me around

eight-month time to think and compare between two lifestyles and finally on 22nd March 2021, I moved to my hometown permanently after 11 years of wonderful journey in Mumbai. In this regard, I would like to share my experience and thought processes through which I went during the lockdown period in the following paragraphs:

- “Rat race” – Once you enter into wonderland “Mumbai” you will feel that your surroundings pick up instant pace. Everybody is running like a machine programmed to perform a task and make money. There is no concept of work life. Your day starts with the local-train juggle and ends up with the same juggle. Even at 2 o’clock in the night, people are out on the road. But once you are in Jaipur things are totally the opposite. Life is damn peaceful, no urgency of moving like a machine.

- Density of people – The density of people in Mumbai is like “Dude we will have to establish a colony on Mars”. Society colony is like a crowded market-area. On weekends you struggle to find a peaceful restaurant or Mall. Everything starts with a que, either its auto stand or grocery shopping or a dairy shop. But back in my hometown, it is totally different - few uncles sitting outside and reading the newspaper. Few kids play cricket in the colony. You will find a small group of communities surrounding as most of the people prefer to stay in independent houses rather than in flat a system.



- Road Traffic – In Mumbai you cannot walk or ride or drive a few meters without being brought to a halt by an unmovable mass of something that is not moving in front of you; could be people, vehicles, even a procession, who knows? Unfortunately, you lose the pace and get used to hours of stagnation. My office distance from home was just 19 kms but it used to take me almost 1 hour and 30 minutes to reach my destination, but in Jaipur it is like you can ride your bike with a pace of up to 50 to 60 kmph. And here my friends! Time and pace both does not fly in Jaipur.

- Flat v/s independent villas – When you are in Jaipur you see people living in independent houses with full heighted rooms, bungalows with 5 room, kitchen, hall and open garden area. It gives you immense flavour of luxury life. But opposite side you will have to adapt living in flats with size of match box. You also feel heat of huge investment in property say a crore rupee just for one BHK flat.

- Nature – In a city like Mumbai your body is addicted to just one set of temperatures throughout the year. Also, rainy seasons are horrible. Whereas the temperature in Jaipur is “Oh my God”. Your body passes through burning summers and chilled winters. Somehow, this increases your body’s immune system. The quality of air is far better than Mumbai which keeps

you away from allergies and allows you to feel fresh air and nature around you.

- Cost of living – You are likely to find much lower prices in a smaller community like Jaipur. Big cities like Mumbai have the highest cost of living; in fact, the average cost of a two-bedroom apartment in Mumbai is 1.25 crore, average rent of an apartment in Mumbai is around Rs. 22k to 25k per month. Apart from the property cost you will also end up paying almost double the cost in big cities just to maintain your living standard. On the other hand, consider how much money you’ll make in your new space. Just Rs. 70 to 75 lakhs and you have your own dream bungalow in the middle of the town. You might nail a high-paying job in a big city at a salary you would not find in a smaller town.

Guys I know hometown life is far better than a big city life but few things about Mumbai is unique:

- Ganpati celebration
- Late night party
- Pav-bhaji, vada pav and bhelpuri at Chowpatty
- Mumbai local train; and
- Late night working in office premises.

Thank you so much for reading my article with patience!

Stay safe and take care!

The duck looks smooth and calm on the top of water, but under that there is restless pedaling.

Nothing in life is worth it, without struggle

Read carefully: -

"Don't Enjoy Others TROUBLE"

Otherwise, GOD may Get Confused...!
& Gift it to you"

Because God gives what you enjoy...!

हम रिश्तों को और

बेहतर बनाने सकते हैं...

अपनी सोच में छोटा सा बदलाव करके..

की सामने वाला गलत नहीं है, सिर्फ ...

हमारी उम्मीद से थोड़ा अलग है

Kishan Sharma

Admin

Jaipur-Mansarovar



Prachi Nahata

Compliance

Jaipur-Mansarovar



It Happens Only In INDIA

It took the media less than a day to package the Mumbai Attacks of 26/11 as India's 9/11. And now it appears that no

news story on Satyam is complete without the obligatory reference to 'India's Enron Scandal.'

I would have thought that these stories were big enough to stand on their own, without being propped out by similar events in the West. But no, it appears nothing seems quite real, or even important enough, until we can view it from the prism of a Western example. It does not matter what we are talking about, it could be the movies, business or even politics. What remains constant is our desire to seek a western reference point.

Endless realms have been written about, the fact that the Millennial Superstar of Hindi cinema (i.e., Amitabh Bachchan) takes great exception to the Hindi film



industry being called Bollywood-in a nod to Hollywood, the hub of American Cinema.

Everyone from Aishwarya Rai to Deepika Padukone lines up to walk the red carpet at Cannes. Producers try every trick in the book to get their movies nominated to the Oscars. And the entire country went into a flurry of celebration when AR Rahman won the Golden Globe for best Music Director for Slumdog Millionaire.

Even the city of Mumbai is routinely referred to as the Manhattan of India, in the manner of conferring a huge compliment to the thriving metropolis. In politics, these parallels have existed forever. I have lost count of the times that

the Gandhi's have been described as the Kennedy's of India. And our very own Mr. Prime Minister is held up to this one test: can he be the Barack Obama of India? In the fashion business, these Western reference points are quite common. The biggest compliment you can give on Indian designer is to describe him as the Giorgio Armani of India. Rina Dhaka takes great pride in her image as the Donna Karan of India.

So, why is it never enough for us to just be? What explains these Indian fascinations to the West? Perhaps we can make a start by referring to anything that happens here to belong in that relevance only. I agree, it is not much, but at least it will be a step in the right direction.

नौ महिने कोख मे रख कर, सारे दर्द वो सहती है।
इस संसार मे वो नारी तो सिर्फ एक माँ ही होती है॥
गीले मे रहके सूखे मे सुलाती है, भूखे रह कर भी हमे खिलाती है।
निराशा भरी जिंदगी मे जो आशा भरती है, वो माँ ही होती है॥
पलने में बैठाया, गोद में सुलाया,प्यार से जो हमेशा झुलाती है।
अपनी छाती का दुध पिलाके जो बड़ा करती, वो माँ ही होती है॥
हमारी गलती छुपा के पापा की डांट से जो बचाती है।
नींद ना आने पे लोरी सुना के सुलाती है, वो माँ ही होती है॥

Pradeep Gehlot

Credit
Nagaur



सुबह जल्दी उठना, टिफिन बनाना, तैयार करके स्कूल भेजना।
 बैग जमाती, स्कूल से आने पे खाना खिलाती, वो माँ ही होती है।।
 निश्चल निस्वार्थ निष्पाप अलौकिक, अमोघ अद्भूत अद्वितीय होती है।
 असामान्य प्रेम की छवि तो सिर्फ और सिर्फ, वो माँ ही होती है।।
 तरुण अवस्था मे भी जो हमको बच्चा समजती है।
 जिनके लिये हम कभी बड़े ना हुए, वो माँ ही होती है।।
 शादी के बाद बीवी जब घर आती है, सासु के रूप मे माँ को पाती है।
 बेटे के साथ बेटी को जो अपनाती है, वो माँ ही होती है।।
 बुढ़पा उसका भी आता है, जिसे खुद भगवान नवाता है।

उस समय भी भगवान से ज्यादा हमको स्नेह जो करती है, वो माँ ही होती है।।

भगवान भी जिसके प्यार को पाने के लिये अवतरित होते है,
 बस जिसके स्नेह को वो तडपते है, वो माँ ही होती है।।
 दुनिया में उनकी भी कितनी बदकिस्मत है, जो माँ के प्यार को समज नहीं पाते है।
 ए दुनिया वालो कभी मन से माँ की सेवा करके देखो भगवान खुद ना आ जाये तो कहना।

क्यूँ कि भगवान भी जिसके सामने छोटे होते है,
 वो माँ ही होती है, वो माँ ही होती है।

Rahul Parashar

Credit

Jaipur-Mansarovar



हमने भी जमाने के कई रंग देखे है,
 कभी धूप, कभी छाव, कभी बारिशों के संग देखे है।
 जैसे जैसे मौसम बदला लोगों के बदलते रंग देखे है,
 ये उन दिनों की बात है जब हम मायूस हो जाया करते थे,
 और अपनी मायूसियत का गीत लोगों को सुनाया करते थे।
 और कभी कभार तो जज्बात में आकर आँसू भी बहाया करते थे,
 और लोग अक्सर हमारे आसुओं को देखकर हमारी हँसी उड़ाया करते थे।
 “अचानक जिन्दगी ने एक नया मोड़ लिया, और हमने अपनी परेशानियों को बताना ही छोड़ दिया”।
 अब तो दूसरों की जिंदगी में भी उम्मीद का बीज बो देते है,
 और खुद को कभी अगर रोना भी पड़े तो हँसते-हँसते रो देते है।

Rajesh Soni

Credit Risk

Jaipur-Church Road



Hello Aavas,

Let me introduce myself - I am Rajshree Mangal from Jaipur and by profession a chartered accountant.

From Nov'17 till July'20 I was associated with Indiabulls in the unsecured business loan division, since my company got wind up, I was asked to resign. I kept searching for a job but got no response from any of the companies. Then in the month of Jan'21 Aavas asked me to give an interview, being a fresher in the field of HL and LAP, I was not selected. Then I started searching and asked my friends to train me a bit about HL and LAP.

Certainly, I lost all hope. So, I started earning by trading in the stock market. All of sudden I again got a call from Aavas on my phone number in the month of Feb'21, I told them upfront that I'm fresher and already tried but was not selected as a fresher. Hanuman sir, my boss (at present) asked me to try once more. I went all the way and gave an interview. There was no response from

माँ!

कभी ये सोचा न था तेरे बिना जियेंगे कैसे, तेरे बिन इस मतलबी दुनिया से लड़ेंगे कैसे, पल भर में बदल जाते हैं रिश्ते नाते, ऐसी अजीब दुनिया में रिश्ते संभालेंगे कैसे?, मेरी दुनिया में इतनी जो शौहरत है मेरी माँ की बदौलत है,

ऐ मेरे भगवान और क्या देगा तु मुझे मेरी माँ ही मेरी सबसे बड़ी दौलत है।, मिलने को तो हजारो लोग मिल जाते हैं, लेकिन हजारो गलतियां माफ करने वाले "माँ-बाप" दुबारा नहीं मिलते।



Rajshree Mangal

Credit

Jaipur-Mansarovar

him so I called him, he said his boss will take my interview and he did.

The very next day I got an offer letter from Aavas and was asked to join immediately. Just want to say life can take a turn in any possible way out, you need to believe in yourself. Hard work does well some way or the other.

Signing off

Rajshree Mangal

Ravi Bansal

Credit

Jaipur-Ajmer Road



संतुष्ट जीवन सफल जीवन से
सदैव उत्कृष्ट होता है
क्योंकि
सफलता सदैव दूसरों के द्वारा
आंकलित होती है
जबकि संतुष्टि
स्वयं के मन और मस्तिष्क द्वारा'

Shailesh Kumar Sharma

Classification

Jaipur-Mansarovar



सर झुकाने से नमाजें अदा नहीं होती...!!!
दिल झुकाना पड़ता है इबादत के लिए...!!!
पहले मैं होशियार था,
इसलिए दुनिया बदलने चला था,
आज मैं समझदार हूँ,
इसलिए खुद को बदल रहा हूँ।।
बैठ जाता हूँ मिट्टी पे अक्सर...
क्योंकि मुझे अपनी औकात अच्छी लगती है..

मैंने समंदर से सीखा है जीने का सलीका,
चुपचाप से बहना और अपनी मौज में रहना।।
ऐसा नहीं है कि मुझमें कोई ऐब नहीं है पर
सच कहता हूँ मुझमें कोई फरेब नहीं है
जल जाते हैं मेरे अंदाज से मेरे दुश्मन क्योंकि
एक मुद्दत से मैंने
न मोहब्बत बदली और न दोस्त बदले!!!..



Varun Acharya

Marketing
Jaipur-Ajmer Road



World – A Wonderful Workmanship By God

From mountain top to the shining shore,
 'Tis a wonderful make, we must adore.
 We view, by nature all things made,
 Without a hand grand art displayed.
 What colors fine, what show of shapes,
 What hills and dales, what landscapes.
 Some die and some are born that day,
 Some sad same time, while others greatly
 gay!
 Some lose a lot, some get good gain,
 Some jump to joy, while some weep in
 vain.
 Some marry, and some lose their love,
 Some lie in lurch, and others soar high
 above!
 The father lives, the son dies away,
 Some live a long life, and some not even
 one full day.

Sometimes the rich have to run in rugged
 rags,
 By their dirty deeds, destiny drags!
 With the poor pushed to plenty in hand,
 That proves the Master's might, ever so
 grand.
 Thus moves on Earth whatever we see,
 All things are first in a due degree.
 He watches all without an eye,
 Being a dreadful detective, and spy.
 The buds blossom, all by His bid,
 From human eye, His hands are hid.
 Whatever is done by Lord, Divine,
 He hath in it a great design.
 From this we have to well realize,
 Why run in wrong, why not be wise?
 When nothing in our hands does lie,
 Then why not wend to Truth and try...

Yogesh Narayan Vyas

Credit
Sri Kolayat



कविता - काश हम फूल होते।

काश! हम फूल होते तो,
पंख्रह्या परमात्मा के चरणरज को पाते।
काश! हम फूल होते तो,
किसी के सौन्दर्य का अलंकरण बन जाते
काश! हम फूल होते तो,
उस संवेदनाओ को महसूस करते जो
वरमाला बनने से पूर्व सूई के छेदन से होती
पर प्रेमी युगल के मिलन के सहभागी होते।
काश! हम फूल होते तो,
किसी के लिए उपहार बनते और
बदले में प्यारी सी मुस्कुराहट को पाते
काश! हम फूल होते तो,
प्रेम पत्र का अभिन्न अंग बन जाते
काश! हम फूल होते तो,
किसी के जन्म पर उत्सव बनाते तो
किसी की अंतयेष्टि पर शांति का प्रतीक
बन जाते
काश! हम फूल होते तो,



Ashish Chourasia
Technical | Rewa





**GROWTH IS NEVER BY
MERE CHANCE,
IT IS THE RESULT
OF FORCES
WORKING TOGETHER.**

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