Q1 (2020-21)

EDITION 14





"Live Life King Size" is the first thing that comes into my mind during this unforgettable journey with Covid-19. When I say this, I don't mean materialistic "king" - life has to be lived to the fullest like the heart of a King in improving relationships with near and dear ones, renewing connections with all old friends — enjoy every small victory, love the little pleasures of life and buy/enjoy all luxuries which have now been pending for long.

"Live everyday as if it is your last day on earth", sounds familiar! After experiencing the fear of death so closely in the last 3 months, we all realize that life is uncertain. We must enjoy every moment of life as if it is the last.

Our perspective of life changes dramatically with this thought. You don't get angry on small things which you earlier used to, you don't feel stressed with unwanted thoughts, you tend to forgive more and you enjoy the "Joy of Giving". You give your best in anything you do which bring the best out of you. The same thing happened in 1918 during the Spanish Flu where there were major causalities in Europe/USA. This period changed these economies from savings to consumption economy.

Like life, our business also changes for good. I feel Aavas will have 3 distinct advantages. With this change in perspective, people tend to live their life to the fullest and the first biggest dream

for everyone is to live in their own home.

I feel, demand would first come in construction of homes, where customer owns a piece of land and dreams of building a home to live there. All the fence sitters will decide to build their dream home which was in their minds for long. We have the biggest strength in assessing and funding self-construction cases in small towns of India.

The current situation opens new opportunities in MSME/HE segments. The cash flows of a lot of businesses would get impacted during Covid for short/medium terms. All these businessmen would either want to strengthen their existing business or add a new line of business within the family. In both the scenarios, they would need fresh capital. Current MSME credit guarantee scheme by Govt. is for existing set of customers and new to credit customers would find it difficult to raise funds from Public Sector banks. I see a big opportunity for us here particularly in Tier 2 to Tier 6 towns where we have strong distribution foothold and a "V" shaped recovery in demand can be expected in these towns due to less impact of Covid in these areas.

Our third opportunity comes in the approach of Aavas in handling a crisis. During demonetization in 2016, while many of our peers were either shutting shops or curtailing disbursals, we were different and launched HE product which is currently contributing >15% of our business. During the current crisis, we did more work in last 45 days than what we would have done in 3 months' time in normal course. This "Never Say Die" attitude of Aavasians will be the most differentiating factor which will bring in more opportunities. When many of our peers are still thinking of what to do and looking out for help from govt, we are all set to explore new opportunities in disbursals. Given the benign competition presence now, we can cherry pick our customers. When the competition is adopting wait and watch approach, we are on a roll of launching new products, new processes, investing in technology and expanding to new states.

Every crisis brings in new opportunities. Covid is the 'Biggest Crisis' during our lifetime and is a once in a 100 years event. We were destined to experience this event, I feel this has given us the biggest opportunity of the century. You would want to take this opportunity to step back in life, enhance your personal and professional skills or want to be in a depressed state thinking about the pandemic?

Open your heart, eyes and ears to this opportunity and make Covid feel frightened with our Never Say Die "Aavas Attitude".

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QUARTER UPDATES



Statement of unaudited Standalone Financial results for the quarter ended 30st June,2020

AUM ***7935 Cr 1**25% Disbursement ***213 Cr**↓68%

Total Income

*234 Cr

18%

NIM ***121 Cr 1**4%

PAT ***50 Cr 1**41%

ROA

2.55%

Maintained above 2.5%

Branches

251

40 new in last 12 months

GNPA

0.46%

Down by 12 bps

Active Loan Accounts

107300+

Up by 27%

Data as per Ind AS

Q1BEST BRANCHES



Category	Α
Q1	Surendranagar
Score	8.8

Category	В
Q1	Gwalior
Score	7.8





Category	С
Q1	Beawar
Score	8.8

Category	D
Q1	Patan-Veraval
Score	8.8



Q1 STAR BRANCH

Branch - Surendranagar | Score - 8.8 | Category - A



Branch Head – Vivek Mandli

Credit Manager – Amit Valodra

The various branches of Aavas across the country have continues performing with at par dedication. However, there is one branch that has done an outstanding job and deserves the special recognition. Surendranagar is the star branch and we are proud of their continuous dedication and hardwork.

Kudos to the team!

NVEILING OUR BRANCH

DEHRADUN, RAJPUR ROAD

The launch Date – 18th June | Total updated branch in Uttarakhand – 9 Branches





RAJPREET SINGH

ASSISTANT VICE PRESIDENT

PRODUCT & POLICY

JAIPUR MANSAROVAR OFFICE





AMANDEEP SINGH SAUNDH

ASSISTANT VICE PRESIDENT

CREDIT

RAIPUR

MASTERING CYBER SECURITY & DIGITAL FORENSICS

Chandrashekhar Prasad, Assistant Manager-IT, has been selected for Faculty Development Programme on CYBER SECURITY sponsored by AICTE Training and

Learning Academy, Govt. of India. The training was organised at MNIT Jaipur, Rajasthan and certified as Trainer.

He has also been selected for the National Workshop on CYBER CRIME & DIGITAL FORENSICS sponsored by Information Security Education and Awareness Project Phase II, Ministry of IT and Communication, Govt. of India organised at SVNIT Surat, Gujarat.



Earlier he was instrumental as Project Associate for Information Security Education and Awareness Project, A Programme by Ministry of IT and Communication, Govt. of India at resource center SVNIT Surat. The Project aims at generation of quality human resource in the area of information security at various levels.





In the month of May'20 HR department conducted HR connect program. This is the 3rd consecutive year that we have conducted this program. During this exercise HR connected with each employee of Aavas through telephonic call. The purpose of this call was to understand the well being of employees and their families and the challenges faced by employees during COVID 19. Also various other suggestions and inputs were taken from the employees which was subsequently shared with respective functional heads for their further working.

More than 5000 calls were made by the team of 35 HR members in 11 days. There were around 600 plus inputs and suggestions which were segregated and sent to the respective functional heads. Employees expressed their happiness for this personal touch by the company and it also gave us the opportunity to engage with each and every employee in the field across the country.



TAKING CARE **AGAINST COVID-19**

COVID-19 came out of nowhere, spread quickly and was said to be life threatening. With little knowledge about the disease and the widespread fear, Aavas took it on themselves to organize an online healthcare session for all our employees.

Dr. Amit Singhal- MD (Cardiology), a senior consultant in cardiology was invited to speak on the current situation in our country, prevention and safery tips and also about related myths. This informative and much needed session was appreciated by the employees for clearing doubts and preparing them to better handle this COVID menace. Aavas is grateful to everyone who risked their lives and safety to fight this pandemic.





As an interesting way to bring fun and fitness together, Aavas organized virtual Masala Bhangra classes every Tuesday, Thursday and Saturday starting 11th April. The classes were open to only Aavas employees and their families and were conducted on Zoom using an id and password for the first 100 logins.

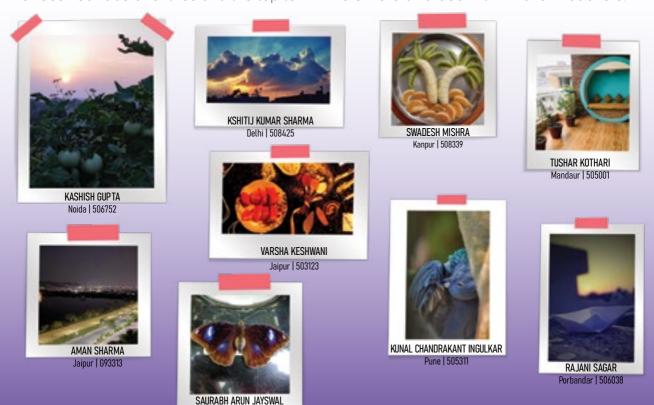
Everyone had a great time dancing along with their families and getting the chance to again bring out those dancing shoes!



CLICK AWAY TO WIN

The end of March saw the entire country go into an unprecedented lockdown. While we stayed safely within the four walls of our homes, we still tried to continue living as normally as possible, cope with our new reality and in the end just have some #FunWhileWorkingFromHome. For this Aavas undertook a series of employee engagement activities, one such was organized between 14-17th April, for all the budding photographers hidden inside our employees. All employees were called on to show off their photography skills with pictures clicked inside their homes such as that of family members, pets, garden etc. and submitting them on the Aavas Facebook page.

We received 100s of entries and the top ten winners were awarded with Amazon vouchers.



SAY HELLO TO AAVAS'S NEW MASTERCHEFS

This lockdown taught us a few good things & one of them was cooking! We all wore the master-chef hats in our own kitchen & experimented with new dishes. To keep the momentum going, Aavas organized the 'Kitchen Champ' contest that ran between 6-8th June, for all employees and their spouses. All contestants uploaded a picture of the dish with the chef on the Aavas Facebook page and the selected 5 winners were given Amazon Vouchers!











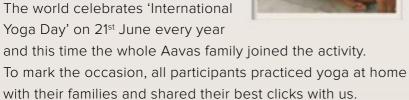
Here are the winning Masterchefs

Winner Name	Location	Department
CHINMAYA NAGAR	JAIPUR-TRADITIONAL OFFICE	CLSS PROCESSING
PRACHI MEHTA	JAIPUR-TRADITIONAL OFFICE	OPERATION
ARCHANA GUPTA w/o SATISH KUMAR GUPTA	JAIPUR-JAGATPURA BRANCH	SALES
VIMAL KUMAR SAINI	RAJGARH	CREDIT
VISHAL MANDOWARA	JAIPUR-MANSAROVAR OFFICE	HUMAN RESOURCE



'POSE' ING WITH THE FAMILY









RUN FOR FUN



A refreshing morning jog is a great way to start the day. It's something that most of us missed when the country went into lockdown. For this, Aavas organized a 24-hour virtual marathon on 14th June, where the participant employees and their families ran, jogged or walked inside their homes while recording their performances on a fitness app and sharing the same with us.

The activity was met with much enthusiasm and had the hearts and spirits of all participants pumping and they were also given e-certificates.

PUSH UP YOUR WAY **INTO FITNESS**

In the month of April, Aavas organized a fitness challenge exclusively for employees where all participants had to upload a 30 second video of doing push-ups to our Facebook page using the hashtag #AavasFitnessChallenge. The aim was to do the maximum number of push-ups in 30 seconds and the top 5 performers received gift vouchers from Amazon.



AAVAS FITNESS CHAMPIONS











NIROGI RAJASTHAN- SATARK RAJASTHAN

As part of our CSR initiatives, Aavas conceptualized and launched a campaign with the objective of spreading awareness on COVID-19 and to educate and sensitize the rural community on precautions to be taken, prevention techniques and the importance of personal hygiene.

With the aim of reaching out to 100 villages near Jaipur and address their fears and woes, a unique communication strategy was devised to effectively pass on the message and training on social distancing and usage of masks. Herein, a Van was designed and branded with social messages and equipped with local artists using scripted puppetry, recorded audio and customized messages as communication tools. With this campaign, Aavas hopes to spread happiness and positive thinking amongst the rural community.











Virtual Training in times of Corona

Unhindered by the Covid-19 factor, Aavas continued with its efforts in maintaining the functional stability. The onset of the pandemic & subsequent lockdown & social distancing norms presented a unique challenge to the Aavas Training & Development team. This challenge was converted into an opportunity by leveraging technology & scheduling virtual Training sessions across all levels & departments.

Under the guidance of Ram Naresh Sir and other Department Heads & as per the vision of our esteemed Sushil Sir, training team rose to the occasion & utilized this challenging period to reach out, connect & conduct virtual sessions to build & enhance various behavioural & functional competencies.

These virtual sessions were of 90 mins to two hour duration & were made quite interactive by utilizing various tools & also sought to address the queries of the participants.

In all 80 such sessions were conducted covering 1486 managers & executives from Sales, Collections, Alternate Business Channel (ABC), Operations & Credit teams.

We thank all SMEs (Subject Matter Experts)-featured in the table, who chose to spare their precious time & add value to these sessions.

Aavas Training & Development team will continue to reach out, connect & schedule more such virtual sessions and launch learning journeys utilizing technology to add value & contribute towards the growth & development of all employees of Aavas.

MIGRANT WARRIORS

As the COVID-19 pandemic raged through the world and brought the entire country to a standstill, with all seeking safety within the four walls of their homes, one section of our society was forced to venture out and find a way home- The Migrant workers..

Traversing against the odds, many migrant workers tried using all possible means to reach their destination. Flocks of thousand of migrants undertook journeys of hundreds of miles on foot through the road and rail networks, in their attempts to get back home.

In this crucial and unfortunate situation, Aavas extended support to these workers and their families who were without food, water and money. We came together as a family to support them by making provisions for food packets, water and bottles provided facilities to refill their water bottles.

Aavas is proud that almost all members of the Aavas family across India joined hands and provided their utmost support to the workers.



STANDING TALL IN THE TIME OF CRISIS

The widespread pandemic- COVID-19, brought the nation to a sudden halt but there were some people who still needed to go on and answer when duty called. When safety and hygiene became the most important, individuals employed as sweepers, office boys, guards and drivers stepped up and this selfless act was acknowledged by Aavas during a small ceremony on 3rd June 2020, wherein 50 frontline employees were applauded for their efforts and given essentials like face masks and rations.





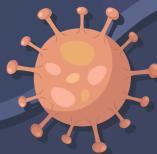






COMMITTED TO SUPPORT INDIA'S

BATTLE AGAINST COVID-19



Coronaviru (COVID -19) is an acute respiratory disease caused by a novel Coronavirus (SARS-CoV-2), transmitted in most instances through respiratory droplets, direct contact with cases and also through contaminated surfaces/objects. Though the virus

survives on environmental surfaces for varied period of time, it gets easily inactivated by chemical disinfectants.

COVID-19 is an acute respiratory disease which has impacted millions of lives around the globe. The Indian government has taken stringent measures to contain the spread of COVID-19 and it is critical that we all follow the guidelines.

In this exceptionally difficult time, Aavas believed that urgent emergency resources needed to be deployed to cope with the needs of fighting against the COVID-19 crisis, which is one of the toughest challenges the human race has ever faced.



Keeping in mind the importance of dedicated national and state funds, Aavas donated Rs. 21,00,000 to Raj. CMRF COVID-19 Mitigation Fund, Rs. 11,00,000 to PM CARES Fund and Rs. 5,00,000 to District Collector COVID-19 Relief Fund.

Aavas also provided food to 1000 needy people in night shelters and slum areas in Jaipur for 21 days, in coordination with Akshaya Patra Foundation.

The company also provided personal protective equipment, masks, sanitizers and gloves for the medical personnel on the frontlines.

It also donated 6000 masks and 12000 gloves to police headquarters, provided 12000 masks, 100 PPE kits and 5000 gloves to medical and health department of Govt. of Rajasthan and distributed 750 masks and 500 sanitizers to the doctors of SMS Hospital and Satellite Hospitals.

Aavas is grateful to everyone who risked their lives and safety to fight this pandemic.







Panvel Branch: - Was deputed complete March ending and Hotel where I was put up, all quests vacated, only I was left. Hotel owner asked me to find another place as he was going to shut the hotel, all his staff members had also left for their native place or parental places. I was getting frustrated & wanted

no one was ready to take any new quest.

AAVAS office at Aurangabad & sleep there.

Food was provided by Hotel Owner for few days only after that Aurangabad Branch Credit Manager Mr. Laxman Gadekar Nagpur ACM Ankit Kale also tried to arrange stay with his regular touch & then we decided on AMBULANCE ESCAPE. Aurangabad Branch BM - Sagar Shelkikar helped to arrange medical certificate from Doctor

within 6 hours I was at home in



Raman Selvapandi Nadar Credit Manager - Panyel Branch

Mumbai.

Vinod Sir was with me throughout & I thank him for all Thanks to AAVAS for having



Sridhar Rao Credit Manager - Karjat Branch

Myself Sridhar Rao – Credit Manager – Karjat Branch , Mumbai was asked to travel to Nagpur for helping out in file processing due to heavy logins there.

I travelled in last week of Feb 2020 and stayed in Nagpur when suddenly lockdown was announced.

Myself was stuck in Hotel, most of the residents had left the Hotel, only I was left with few Hotel Staff.

Now this is where the story begins of True Leadership in AAVASmy senior:-Shri,Vinod Panicker kept regular connect with me enquiring about my health, well being etc.

Time & again he would seek approval from Sushil Sir & Ashutosh Sir for transferring funds for my Boarding & Lodging expenses.
He made a COVID – Rescue Teamwhere there were 10 members , handpicked to deal with anyone who has any issues in terms of health, finance etc.

This team under his supervision used to work to find ways to

rescue us from Lockdown and help us travel safely to our home town & unite with our family.

Will have to mention Amit
Wankar (he has good contacts
with Police – SP & Nagpur
Collector).....used to regularly
come to see me in hotel, along
with Pritesh Karnawat.

Incidentally Amit Wankar was also handpicked by Vinod Panicker Sir, he joined us in Feb 2020.

He used to work with him in previous company.

He informed me & I called Amit Wankar.....through his help we got further details of the BUS and

I was able to secure a seat, charges as demanded by the owner was given.

We called Vinod Sir.....he immediately asked Amit to confirm all details & send me only if this BUS is safe.

Amit confirmed back to him that

he happened to know the owner (was his customer is previous company)so totally safe.

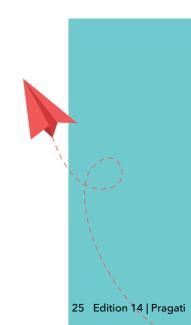
Next day, again all Credit colleagues – part of Covid Task Force called to enquire about my health & whether I was safe, had food etc.

The Bus dropped me near Bhiwandi hghwayso Sagar – my Credit Colleague from Kalyan arranged for a Tuk-Tuk (A Big Auto Rickshaw) to pick me up since no local transport was plying.

I reached home safely in Kalyan.....happy to be united with my family.

Never seen this type of personal touch & leadership before in any company.

Thanks to AAVAS
Special thanks to our Great Boss
- The Vinod Panicker Sir













A STORY OF TRANSFORMING LIVES

Our esteemed customer – Shri Raju Ram Beda shared his story with us:

"My name is Raju Ram Beda and I have been doing engineering work for the last twenty years in Renwal. I bought a piece of land but didn't have enough money to build the house I always dreamt of. Initially, we lived in a mud house with my family, wherein the roof leaked whenever it rained & consequently rainwater would enter the house. Also, there were lots of mosquitoes around. Dust used to be just about everywhere. All this made us live a miserable life and uncomfortable as well. My child too developed asthma because of our poor living conditions.

But all thanks go to Aavas, for assisting me to build my dream house. After having our own house we are experiencing a better lifestyle and also living a happier and comfortable life. My children are proud of their house and invite their friends to pay a visit and cherish."



EMPLOYEE ARTICLES



Abhaas Jain

Credit Risk | Jaipur Mansarover



मोदी जी की तरह खादी में कल हम गए एक शादी में !

चारों तरफ डेटहल और फिनायल की खुशबू महक रही थी सिर्फ करोना वाइरस की ही चर्चा चहक रही थी

रिश्तेदार मिल रहे थे ... आपस में हँसते हँसते हाथ मिलाने की बजाय कर रहे थे ..सिर्फ नमस्ते

सब दूर दूर खड़े थे शादी वाले हहल में मास्क ही ..मास्क रखे थे पहली पहली स्टॉल में



इत्र वाले को मिला हुआ था सैनेटाइजर छिड़कने का...टास्क महिलाएं पहने हुए थी साड़ी से मैचिंग वाला...मास्क

दूल्हा दुल्हन जमे स्टेज पर थोड़ा दूर दूर बैठकर वरमाला भी पहनाई गई एक दूजे पर.. फेंककर

हमने भी इवेंट को देखा स्क्रीन पे थोड़ा दूर से मेकअप दुल्हन का भी किया गया था कपूर से

फेरों में भी उनके हाथ एक दूसरे को नहीं थमाए गए और तो छोड़ो उनके फेरे भी सौ मीटर दूर से कराए गये

इधर हम थूकने गए अपने पान की पीक उधर दूल्हे को आ गई बडी जोर से छींक



Varun Acharya

Marketing | Jaipur Mansarover

Hope

The sun rose. Throwing rays of motivation, on the globe. Shining like a knight in armour, It gave renewed dynamism to mankind; Victorious over the mysterious night, It also gave mankind a new pedestal, The unique power of - 'Hope'.

And soon enough, the clouds of gloominess And endless desires Engulfed the pure blue sky Slowly eclipsing the glorious sun, Threw mankind into a deep slumber.

The Goddess of infinite darkness. Draped in Her black, blind robe Took over the charming chariot Of the setting sun.

The past soon becomes dreary, dark and deep, Deeper than the water in the ocean of desires, Deeper than the unbroken silence enveloping the earth.

Deeper than the long-nursed hatred Which sprouts between bitter enemies.

Then, the thorns of failure Deeply pierced mankind, It sliced his flesh, and he bled, Drops of his dark blood, Seeped into the infertile soil. And from the soil rose, A single bud - of Hope.







अधूरा सच

एक २५ वर्ष का लड़का ट्रेन में सफर करते वक्त खिड़की से बाहर के नजारे को देख रहा था।

वह अचानक चिल्लाया "पापा, वो देखो पेड पीछे जा रहे है!" पिताजी मुस्कराए।

पास में बैठा एक व्यक्ति, लडके के इस बचपने व्यवहार को देखकर हैरान था और उसे लड़के पर दया आ रही थी।

थोड़ी देर बाद लड़का फिर ख़ुशी से चिल्लाया - "देखो पापा, बादल हमारे साथ चल रहे है!

अब पास में बैठे व्यक्ति से रहा नहीं गया और उसने कहा - "आप अपने बेटे को किसी अच्छे डह़क्टर को क्यों नहीं दिखाते? "लडके के पिता ने कहा" हम अभी अस्पताल से ही आ रहे है दरअसल मेरा बेटा जन्म से ही अंधा था और आज ही उसको आँखे मिली है।

आज वह पहली बार इस संसार को देख रहा है।

हर व्यक्ति की अपनी एक कहानी होती है। सम्पूर्ण सच को जाने बिना किसी के भी व्यवहार के बारे में निर्णय नहीं करना चाहिए, हो सकता है कि जो दिख रहा है वह सम्पूर्ण सच न हो।





Naveen Kumar

Human Resourse | Jaipur Mansarover



धन्यवाद

धन्यवाद है उनको जिसने जीवन आसान किया है हिंदू, मुस्लिम, सिख, ईसाई

सबको मान दिया है। डाक्टर, नर्स, सफाईकर्मी या हो सैनिक वर्दीवाला दूध, सब्जी, बिजली, पानी या हो टीवी, रेडियो, पेपरवाला डाल के खुद को खतरे में जग का सम्मान किया है धन्यवाद है उनको जिसने जीवन आसान किया है। लेकिन कुछ ऐसे भी हैं जो रजनीति करते हैं अपनी जिद के आगे परेशान सभी को करते हैं थू-थू ऐसे लोगों का जिसने अपमान किया है धन्यवाद है उनको जिसने जीवन आसान किया है। मिलकर तोडें चेन कोरोना वायरस दूर भगाएं रहें घरों में अपने हम सबको स्वस्थ बनाएं पीएम ने भी हम सब की खातिर यह संकल्प दिया है धन्यवाद है उनका जिसने जीवन आसान किया है।







Rajesh Soni Credit | Sangam Tower Jaipur

सुबह दस बजे तक वह एकदम स्वस्थ प्रतीत हो रहे थे। शाम के सात बजते-बजते तेज बुखार के साथ-साथ वे सारे

लक्षण दिखायी देने लगे, जो एक कोरोना पॉजिटिव मरीज के अंदर दिखाई देते हैं। परिवार के सदस्यों के चेहरों पर खौफ साफ दिखाई पड़ रहा था। उनकी चारपाई घर के एक पुराने बड़े से बाहरी कमरे में डाल दी गयी, जिसमें इनके पालतू कुत्ते मार्शल का बसेरा है। गोपाल जी कुछ साल पहले एक छोटा सा घायल पिल्ला सड़क से उठाकर लाये थे और अपने बच्चे की तरह पालकर इसको नाम दिया

इस कमरे में अब गोपाल जी, उनकी चारपाई और उनका प्यारा मार्शल हैं।

मार्शल।

दोनों बेटों -बहुओं ने दूरी बना ली और बच्चों को भी पास ना जानें के निर्देश दे दिए गये।

सरकार द्वारा जारी किये गये नंबर पर फोन कर के सूचना दे दी गयी।

खबर मुहल्ले भर में फैल चुकी थी, लेकिन मिलने कोई नहीं आया। साड़ी के पल्ले से मुँह लपेटे हुए, हाथ में छड़ी लिये पड़ोस की कोई एक बूढी अम्मा आई और गोपाल जी की पत्नी से बोली - अरे कोई इसके पास दूर से खाना भी सरका दो, वे अस्पताल वाले तो इसे भूखे को ही ले जाएँगे उठा के।

अब प्रश्न ये था कि उनको खाना देने के लिये कौन जाए ? बहुओं ने खाना अपनी सास को पकड़ा दिया

अब गोपाल जी की पत्नी के हाथ, थाली पकड़ते ही काँपने लगे, पैर मानो खूँटे से बाँध दिये गए हों।

इतना देखकर वह पड़ोसन बूढ़ी अम्मा बोली- ष्अरी तेरा तो पित है, तू भी । मुँह बाँध के चली जा और दूर से थाली सरका दे, वो अपने आप उठाकर खा लेगा।

सारा वार्तालाप गोपाल जी चुपचाप सुन रहे थे, उनकी आँखें नम थी और काँपते होटों से उन्होंने कहा कि-

कोई मेरे पास ना आये तो बेहतर है, मुझे भूख भी नहीं है। इसी बीच एम्बुलेंस आ जाती है और गोपाल जी को एम्बुलेंस में बैठने के लिये बोला जाता है।

गोपाल जी घर के दरवाजे पर आकर एक बार पलटकर अपने घर की तरफ देखते हैं।

पोती -पोते प्रथम तल की खिड़की से मास्क लगाए दादा को निहारते हुए और उन बच्चों के पीछे सर पर पल्लू रखे उनकी दोनों बहुएँ दिखाई पड़ती हैं।

घर के दरवाजे से हटकर बरामदे पर, दोनों बेटे काफी दूर अपनी माँ के साथ खड़े थे।

विचारों का तूफान गोपाल जी के अंदर उमड़ रहा था। उनकी पोती ने उनकी तरफ हाथ हिलाते हुए टाटा एवं बाई बाई कहा।

एक क्षण को उन्हें लगा कि जिंदगी ने अलविदा कह दिया। गोपाल जी की आँखें लबलबा उठी।

उन्होंने बैठकर अपने घर की देहरी को चूमा और एम्बुलेंस में जाकर बैठ गये। उनकी पत्नी ने तूरंत पानी से भरी बाल्टी घर की उस देहरी पर उलेड दी, जिसको गोपाल चूमकर एम्बुलेंस में बैठे थे।

इसे तिरस्कार कहो या मजबूरी, लेकिन ये दृश्य देखकर कुत्ता भी रो पड़ा और उसी एम्बुलेंस के पीछे - पीछे हो लिया, जो गोपाल जी को अस्पताल लेकर जा रही थी।

गोपाल जी अस्पताल में १४ दिनों के अब्जर्वेशन पीरियड में रहे। उनकी सभी जाँच सामान्य थी। उन्हें पूर्णतः स्वस्थ घोषित करके छूट्टी दे दी गयी।

जब वह अस्पताल से बाहर निकले तो उनको अस्पताल के गेट पर उनका कुत्ता मार्शल बैठा दिखाई दिया ।

दोनों एक दूसरे से लिपट गये। एक की आँखों से गंगा तो एक की आँखों से यमुना बहे जा रही थी।

जब तक उनके बेटों की लम्बी गाड़ी उन्हें लेने पहुँचती, तब तक वो अपने कुत्ते को लेकर किसी दूसरी दिशा की ओर निकल चुके थे। उसके बाद वो कभी दिखाई नहीं दिये।

आज उनके फोटो के साथ उनकी गुमशुदगी की खबर छपी है। 'अखबार में लिखा है कि सूचना देने वाले को ४० हजार का ईनाम दिया जायेगा।'

४० हजार - हाँ पढ़कर ध्यान आया कि इतनी ही तो मासिक पेंशन आती थी उनकी, जिसको वो परिवार के ऊपर हँसते गाते उडा दिया करते थे।

एक बार गोपाल जी के जगह पर स्वयं को खड़ा करो कल्पना करो कि इस कहानी में किरदार हम आप मे से कोई हो। सारा अहंकार और सब मोह माया खत्म हो जाएगा जीवन में कुछ नहीं है स कोई अपना नहीं है स 'जब तक स्वार्थ है, तभी तक आपके सब हैं।' जीवन एक सफर है, मौत उसकी मंजिल है मोक्ष का द्वार कर्म है।

यही सत्य है।

रुशिक्षा

हे कोरोना, तू पूरी दुनिया में मौत का तांडव कर रहा है पर सचमुच में, तूने जीवन का सार समझा दिया है,

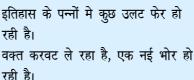
अमीर-गरीब, छोटा-बड़ा, स्त्री-पुरुष, धर्म-जाति, क्षेत्र-देश, राजा-रंक, कोई भेदभाव नहीं, सब एक समान हैं!

असली धर्म इंसानियत है।



Shivanshu Kulshrestha

Risk Management | Bhilwara



लोग हर मोड पर रुक रुक कर चलते क्यू है जब डरते है तो घर से निकलते क्यू है।

खामोशियां हर ओर है हर कहीं बीमारियों का शोर है चहरे कहीं दिखते नहीं हर जगह चहरे मस्कमय भोर है

विपदा इसी आई है बंद हुए मंदिरों के भी पट भुखमरी से हर प्राणी के सर आगाई समस्या विकट।

किस प्रोयगशाला से निकला ये कद्दावर जैसा वायरस विश्व के हर जगह से खत्म कर रहा जीवन रस

यह संकट की घड़ी है, रिखये थोड़ा संयम,हम आप मिल कर करेंगे इस बीमारी को कम ।

मानिए हर बात को जो कह रही सरकार, तभी हो पाएगा इस बीमारी का उपचार





Yogita Gupta

Legal | Jaipur Mansarover



Hello people,

"This shall too pass" please remember this. This is a hard-hitting time for one and all out there in the world but we will positively overcome this. Life is absolutely unpredictable and very adventures. At times, little, a very little or we can say some imperceptible thing can change our life completely. It is so palpable that how this invisible corona virus has affected and transformed our life.

This virus, this pandemic, this subsequent lockdown, this chaos and this insecurity has left me self introspecting. I made myself decide to travel back to the past, Don't worry I am not going 10-15 years back.Let's go back to the last little ordinary month ,it's January 2020. It is January mid, we all were breathing normal, we all were forecasting our life as we used to do, our to do list was ready, schedules were settling. Shopping markets & parlours were overwhelmed from the spending capacity of women, it is so apparent because it's wedding season in India. Students as well as their parents both were equally vexed for the final exams, " who will come first, who will score more" this battle was about to begin. Remunerated persons were waiting for the appraisals & bonus. Capitalists were ready to expand. Bag packers & explorers were ready to explore the world. Like any other time we were hectic in our circadian life. As habitual, we were overlooking the environment & the Mother Nature, I am sure vou will also settle on this as we are the cohort who doesn't value anything untill it vanished. So yeah, everything was normal.

By end of the January, some words like "Corona & Wuhan" has introduced themselves to us appropriately. But who cares, we were secure, safe & cheerful and thoughtless because according to us corona was in China not in India.

Oh! February has ended, now we are conversing and little anxious. Of, course, we were bothered. Why not? The Social Media were giving warning to us, Memes were also conveying the same messages but certainly in comical way. Yes we were now tensed but on social platform, in actual intensity of our worry was pretty diminutive. But who cares because Corona was still Chinese. Wait, what?. "Lockdown, quarantine, social distancing (a new way to alive & survive) suddenly these words not just added in our vocabulary but now turned into as part of our life. Corona is in the town, it is on the world tour and human species are locked.

This corona virus has affected our life in several ways whether it is economically, physically & mentally. Economically- where most of our work is on hold, jobs are unsecured, placement offers are taken back. New joinings in offices are on hold. Government revenue is subsiding. The most affected people are- Lower & Middle class. Physically- where we miss our workouts, gyms, parks. Mentally- as the lockdown has blocked all the gathering. We are scared to mingle, socialize, visit shops & malls. Outdoor activities like going to gym, movies or playing any other sport remain affected .Now our Right to move freely has been affected, as we are not a free bird now. A fear of getting affected is severely disturbing our mental health. Masks & sanitizers have become our basic needs. YES, Life has altered and way of existing is also has changed. But as they say, THE SHOW MUST GO ON......This pandemic unquestionably put a pause on our life but it cannot stop it. This pandemic educated us in many new things and a realization is made that life is definitely very indeterminate. We could not give our time to our family because of our circadian materialistic life but this pandemic gave us the prospect to realise how materialistic we have turned into. This gave us an opportunity to nurture our family values, sentiments, connection & this green palnet. We cooperated more with family and our beloved ones. Youth, finally found the replacement of audio books & stories in form of "Hmare zamane mein " stories of grandparents.

This situation has some positive side also, people are discovering themselves, they are

exploring their behaviors, new ways of living are being explored. Classrooms are being converted into online class which is certainly a topic of debate but adoption of changes and technology is the demand of our future. Technology is being adopted and growing more. Creativity is on high. No doubt that situation is getting worst, numbers of affected person are going high & higher but I think now we have accepted this virus as part of our life. We are again in the race but with necessary precautions & with our new fashion garment i.e. MASK. Warrior word has new definition now, its not only army person but doctors, health workers, police, cleaners also. We have to appreciate our positive surroundings before we lost it, we will definitely overcome this situation for sure. Till then we have to be very cautious. I am sure all of us has learnt some lesson and we will slow down our pace and contribute towards happy & healthier environment. Thank you



Marketing | Jaipur Mansarover



मधुर वचन है औषधि, कटु वचन है तीर। श्रवण द्वार हो संचरे, साले सकल सरीर।। अर्थात

मधुर वचन औषधि के सामान हैं, जो रोग का निवारण करते हैं। कटु वचन तीर की भांति इदय को आघात पहुंचाते हैं। हमारे द्वारा बोले गए शब्द कान रूपी द्वार से शरीर रूपी घर में प्रवेश करके सारे शरीर को प्रभावित करते हैं।





Anurag Jain

Sales | Sangam Tower Jaipur



Deepshri Panwar

Credit | Indore



है अगर समस्या बड़ी, तो निश्चित समाधान भी होगा । समय जरूर लगेगा ज्यादा, फिर समस्या भी तो बडी है ना ।। है अगर नित संघर्ष नए. तो अपना संथल बढा। क्यूँ ना हर समस्या ठहर जाए, तुझे यू देख सम्मुख खड़ा ।।



जीवन की कशमकश में खुद को रोज आजमा रहा हूं मै कुछ पाने की जिद में क्या खोता जा रहा हूं मैं इक बेचौनी सीने में पाले बैठा हुं बदलते वक्त को रेत सा मुट्टी में संभाले बैठा हूं हां मानता हूं बेहद बदहवास हूं मैं क्या करू साहब आदमी मिडिल क्लास हूं मैं नेशनल इकोनहमी का गया गुजरा हिस्सा हूं इनकम टैक्स स्लैब का हमेशा से पीड़ित किस्सा हूं खुद से खुद की लड़ाई जीतता जा रहा हूं इनकम और एक्सपेंडिचर के संतुलन में बीतता जा रहा हूं चांदनी रातों के महकते ख्वाबों का अनकहा अहसास हूं मैं क्या करूं साहब आदमी मिडिल क्लास हूं मै सब की ख्वाहिशों का बहता हुआ दरिया हूं बीमार मां बाप की दवाइयों का जरिया हुं बीवी की इच्छाओं और समझौते के बीच की दीवार हूं

उस के डिजाइनर गोल्डन इतंबमसमज का लंबा इंतजार हूं सब को खुश रखने का असफल प्रयास हूं मैं क्या करूं साहब आदमी मिडिल क्लास हूं मै बेटी के लिए स्मार्ट फोन बेटे के लिए सीडान कार हूं दोस्तो के लिए बियर की बोतल रिश्तेदारों के लिए उधार हूं सब की चाहतों में सब का हिस्सेदार हूं क्या मै शहृपिंग महल हूं या इक बाजार हूं काम आ गया तो काम का वैसे बकवास हूं मै क्या करूं साहब आदमी मिडिल क्लास हूं मै थाईलैंड दुबई इंडोनेशिया सपनों में घूमता हुआ स्विटजरलैंड की वादियों को तस्वीरों में चूमता हुआ गोवा तक भी कहां जा पा रहा हूं पांच साल से वैकेशन की प्लैनिंग ही बना रहा हूं घर की इंस्टहलमेंट में खर्च हो रहा हूं प्देनतंदबम और उनजनंस निदके एजेंटों की सर्च हो रहा हूं आज का हवन करता कल का धुंधला सा उजास हूं मै क्या करूं साहब आदमी मिडिल क्लास हूं मैं!!!

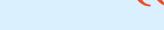
एक शेर वो भी हो जिसमें सरापा तेरा हो नज्म , इस आरजू में सैंकड़ों अशआर मर गए।

उम्मीद उसके आने की अब खत्म हो गई यानी हमारे जीने के सारे आसार मर गए।

दुनिया में इक शिकस्त उन्हें लग रही है मौत, ऐसे तो हम 'इमरान' कई बार गए।।









Imran Khan

Information Technology | Bikaner



अफसोस इल्मो फन के तलबगार मर गए रखीं है सब किताबें खरीददार मर गए।

जीते रहे तो सूना लगता रहा ये जहां अब मर के लग रहा है कि बेकार मर गए।

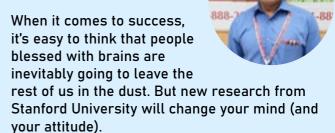
अखबार की कहानी भी जरा अजीब है अब, किस्से कहानियां है पर समाचार मर गए।

इक उसकी मौत से कहानी का ये हश्र है लग रहा है ऐसा कि सारे किरदार मर गए।



Praveen Sharma

Collection | Pune



People's core attitudes fall into one of two categories: a fixed mindset or a growth mindset.



With a fixed mindset, you believe you are who you are and you cannot change. This creates problems when you're challenged because anything that appears to be more than you can handle is bound to make you feel hopeless and overwhelmed.

People with a growth mindset believe that they can improve with effort. They outperform those with a fixed mindset, even when they have a lower IQ, because they embrace challenges, treating them as opportunities to learn something new.

Common sense would suggest that having ability, like being smart, inspires confidence. It does, but only while the going is easy. The deciding factor in life is how you handle setbacks and challenges. People with a growth mindset welcome setbacks with open arms.

Success in life is all about how you deal with failure. You can make changes and develop a growth mindset. What follows are some strategies that will fine-tune your mindset and help you make certain it's as growth oriented as possible.

Don't stay helpless. We all hit moments when we feel helpless. The test is how we react to that feeling. We can either learn from it and move forward or let it drag us down. There are countless successful people who would have never made it if they had succumbed to feelings of helplessness: Walt Disney was fired from the Kansas City Star because he "lacked imagination and had no good ideas," Oprah Winfrey was fired from her job as a TV anchor in Baltimore for being "too emotionally invested in her stories." Henry Ford had two failed car companies prior to succeeding with Ford, and Steven Spielberg was rejected by USC's Cinematic Arts School multiple times. Imagine what would have happened if any of these people had a fixed mindset. They would have succumbed to the rejection and given up hope. People with a growth mindset don't feel helpless because they know that in order to be successful, you need to be willing to fail hard and then bounce right back.

Be passionate. Empowered people pursue their passions relentlessly. There's always going to be someone who's more naturally talented than you are, but what you lack in talent, you can make up for in passion. Empowered people's passion is what drives their unrelenting pursuit of excellence. Warren Buffet recommends finding your truest passions using, what he calls, the 5/25 technique: Write down the 25 things that you care about the most. Then, cross out the bottom 20. The remaining 5 are your true passions. Everything else is merely a distraction.

Take action. It's not that people with a growth mindset are able to overcome their fears because they are braver than the rest of us; it's just that they know fear and anxiety are paralyzing emotions and that the best way to overcome this paralysis is to take action. People with a growth mindset are empowered, and empowered people know that there's no such thing as a truly perfect moment to move forward. So why wait for one? Taking action turns all your worry and concern about failure into positive, focused energy.

Then go the extra mile (or two). Empowered people give it their all, even on their worst days. They're always pushing themselves to go the extra mile. One of Bruce Lee's pupils ran three miles every day with him. One day, they were about to hit the three-mile mark when Bruce said, "Let's do two more." His pupil was tired and said, "I'll die if I run two more." Bruce's response? "Then do it." His pupil became so angry that he finished the full five miles. Exhausted and furious, he confronted Bruce about his comment. and Bruce explained it this way: "Quit and you might as well be dead. If you always put limits on what you can do, physical or anything else, it'll spread over into the rest of your life. It'll spread into your work, into your morality, into your entire being. There are no limits. There are plateaus, but you must not stay there; you must go beyond them. If it kills you, it kills you. A man must constantly exceed his level."

If you aren't getting a little bit better each day, then you're most likely getting a little worse-and what kind of life is that?

Expect results. People with a growth mindset know that they're going to fail from time to time, but they never let that keep them from expecting results. Expecting results keeps you motivated and feeds the cycle of empowerment. After all, if you don't think you're going to succeed, then why bother?

Be flexible. Everyone encounters unanticipated adversity. People with an empowered, growth-oriented mindset embrace adversity as a means

for improvement, as opposed to something that holds them back. When an unexpected situation challenges an empowered person, they flex until they get results.



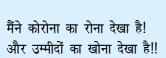
Don't complain when things don't go your way. Complaining is an obvious sign of a fixed mindset. A growth mindset looks for opportunity in everything, so there's no room for complaints.

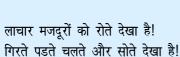




Shailesh Sharma

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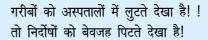


पिता को सूनी आंखों से तड़पते देखा है!! तो मां की गोद में बच्चे को मरते देखा है!

गरीबों का खुलेआम रोष देखा है!!

तो मध्यमवर्ग का मौन आक्रोश देखा है!

पीएम केयर के लिए भीख की शैली देखी है! तो उसी पैसे से वर्चुअल रैली देखी है!!





अल्लाह भगवान की दुकानों का बंद भी होना देखा है! तो रोना रोती सरकारों का अंत भी होना देखा है!!



Bhanu Prakash Sharma

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जिंदगी क्या है।

'-कभी तानों में कटेगी,' 'कभी तारीफों मेंय' 'ये जिंदगी है यारों.' 'पल पल घटेगी !!' '-पाने को कुछ नहीं,' 'ले जाने को कुछ नहींय' 'फिर भी क्यों चिंता करते हो,' 'इससे सिर्फ खूबसूरती घटेगी,' 'ये जिंदगी है यारों पल-पल घटेगी!' 'बार बार रफू करता रहता हूँ,' '..जिन्दगी की जेब !!' 'कम्बखत फिर भी.' 'निकल जाते हैं....' 'खुशियों के कुछ लम्हें !!' '-जिन्दगी में सारा झगडा ही...' 'खुवाहिशों का है !!' 'ना तो किसी को गम चाहिए.' 'ना ही किसी को कम चाहिए !! '-खटखटाते रहिए दरवाजा...,' 'एक दूसरे के मन काय' 'मुलाकातें ना सही,'

'आहटें आती रहनी चाहिए !!' '-उड जाएंगे एक दिन ...,' 'तस्वीर से रंगों की तरह !' 'हम वक्त की टहनी पर...', 'बेठे हैं परिंदों की तरह !!' '-बोली बता देती है.इंसान कैसा है!' 'बहस बता देती है, ज्ञान कैसा है!' 'घमण्ड बता देता है, कितना पैसा है।' 'संस्कार बता देते है, परिवार कैसा है !!' '-ना राज' 'है... ष्रजन्दगीष्.' 'ना नाराज है... षजन्दगीष्य' 'बस जो है, वो आज है, जिन्दगी!' '-जीवन की किताबों पर,' 'बेशक नया कवर चढाइयेय' 'पर...बिखरे पन्नों को.' 'पहले प्यार से चिपकाइये !!





Vishal Jain

Credit | Beawar

सुर्ख रंगो से भरी तस्वीर पर है निछावर आदमी तस्वीर पर

हम मुसब्विर क्यों न फन की दाद दे देखकर जादूगरी तस्वीर पर

रोशनाई का असर ऐसा हुआ लौट आई जिंदगी तस्वीर पर

रूह रुखसत हो गई है जिस्म से है नजर अब भी तेरी तस्वीर पर

अश्क गिरते है ये किसकी आंख से आपकी जलती हुई तस्वीर पर

कहकहो की अंजुमन में दोस्तो

क्यों उदासी छा गई तस्वीर पर

मां से मिलने कब वो बेटा आयेगा है निगाहें हर घड़ी तस्वीर पर

सैकडों चेहरे थे वाकिफ सामने आ गया दिल आपकी तस्वीर पर





Robin Sethi

Accounts | Jaipur Mansarover

'दोस्त अब थकने लगे है'

किसी का पेट निकल आया है. किसी के बाल पकने लगे है।

सब पर भारी जिम्मेदारी है, सबको छोटी मोटी कोई बिमारी है।

दिनभर जो भागते दौरते थे. वो अब चलते-चलते भी रुकने लगे है।

पर ये हकीकत है, सब टोस्त थकने लगे है।

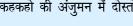
किसी को लोन की फिक्र है, कही हेल्थ टेस्ट का जिक्र है।

फुर्सत की सब को कमी है, आँखो में अजीब सी नमीं है।

कल जो प्यार के खत लिखा करते थे. आज बीमे के फार्म भरने में लगे है।

पर ये हकीकत है, सब दोस्त थकने लगे है।

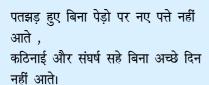




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Ankita Gupta

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Ravi Bansal

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हर नयन अश्रुपूरित देख विनाश लीला। स्वगृह में बंदी सब, छत ही उतंग शीला। यह सभ्यता क्या अब कहानी होगी? हड़प्पा-सिंधु के क्या मानी होगी?

क्या मनु ने ऐसा ही था प्रलय देखा? हर चेहरे पर वही चिंता की रेखा। हां इस बार भी उन्मत्त विलास हुआ। शक्ति-दर्प-मद में धर्म विनाश हुआ।

स्वार्थिसिक्त थी पूजा, छद्मभरा था जाप। प्रकृति द्रोह का मिलना ही था अभिशाप। वामन मनुज विराट होना चाहता था। ब्रह्माण्ड का अखिल सम्राट होना चाहता था।

अरे, आज जीवनचक्र है रुका हुआ। हाँ,विष समक्ष अमृत है झुका हुआ। आज आशिषों का असर भी मंद है। आज मंदिर-मस्जिद के द्वारे भी बंद है।

अरे, हम जीवित हैं अभी तो क्या? हो रही माँ धरती की गोद खाली है।



मृत्यु ने है मचाया सर्वत्र ताण्डव यों। ज्यों धरती रसातल जाने वाली है।

हाय!सहसा यह कैसा विनाश छाया? है महामारी या है कोई दनुज माया? या कोई दण्ड है मानव के कुकर्मों का? हाय!श्कोरोनाश के रूप में है कौन आया?

अपनी करणी भोग रहे क्या हाहाकार करें। सिर झुका शाश्वतसत्ता से पुकार करें। वही जग का पालक अब हमें बचाएगा। पुजन-प्रार्थना में जो हाथ उठे हैं तो।

निश्चय कृपा-आशीष भी प्रभु बरसाएगा। मिटेगी कोरोना दनुज की चितामयी माया। संभलेगा जीवन फिर मिलेगी शीतल छाया। आमोद-प्रमोद जीवन में फिर आएगा।

खिलेंगे सुखसुमन जग सुगम संगीत गायेगा।
प्रकृति और प्रभु क्या दे रहे संदेश?
इस महाव्याधि से कुछ सीखे देश-विदेश।
कर प्रार्थना एसी साधुजन सुख पाते हैं।
अखिलेश्वर की सत्ता को श्रद्धाशीश झुकाते हैं।





Manvi Kapoor

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सफलता हमारा परिचय दुनिया को करवाती है और असफलता हमें दुनिया का परिचय करवाती है।









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