

Q2 (2021-22)

PRAGATI

EDITION 19



HELLO ODISHA & KARNATAKA

AAVAS EXPANDS TO
THE 12TH & 13TH STATE

BELIEVE

YOU CAN

AND YOU'RE

HALFWAY

THERE

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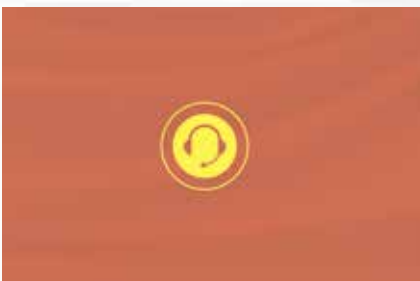
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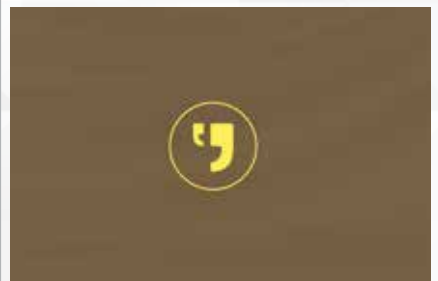
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ARTICLES FROM EMPLOYEES





LET'S GET CANDID!

Ashutosh Atre
(Chief Risk Officer)

Q1. Besides your illustrious professional record, would you like to share some nuggets on your personal front?

I have been very lucky to have such parents and that I am with my mother always. Having an understanding and supporting wife and a very mature daughter. And God has given me a taste for Good Music and of course good food :). All this has made my personal life very comfortable and satisfying.

Q2. What keeps you motivated and what are the keys to your success?

Perfection motivates me because it can't be achieved ever. If it is called success then the keys are, hard work as there is no shortcut to success, stick to basics and just try to be a good human. If we attain this, there is no need for any perception management, one does not need to do extra efforts for interpersonal relationship.

Q3. How do you pass the typical day in Aavas? What is your management style?

Jot down the agenda, the 'to do' list. and address the tasks one by one. Striking off the task after completion

from 'to do' list is a pleasure every time. The most interesting part of our job is meeting and dealing with people, and yes VCs have become an integral part of our day-to-day life with all its pluses and minuses. Our business may not be rocket science, but the crux lies in doing it consistently and relentlessly with the same vigor. Apart from having an open door management policy in Aavas, we also take unbiased decisions and keep the organization's benefits into consideration.

Q4. How do you keep the work life balance maintained? How do you unwind yourself?

Work life balance is probably a misunderstood term. If work is incomplete, personal life can't be at peace, one should make himself or herself available wherever he or she is needed. Having said that, prioritizing the work, effective delegation added to passing on the credit, while also coming out of insecure feelings can be a good tool to attain this work life balance. Music is a great mood elevator, and listening to our rich Hindustani music is the best way to unwind. Spending time with family and likeminded friends at leisure is another way for me to relax.

Q5. Best place you have visited so far?

For me, the company, with whom I am at peace, matters and not the place. Still would prefer any place which is quiet, closer to nature.

Q6. Are there still any professional/academic pursuits that you would like to achieve?

Learning never ends, every day we learn something or the other and that gives us happiness. Of course, I want to learn more in the field of our business. This could be by way of some certificate degree. Anything which keeps me relevant is worth learning. It is input, professional achievements are outcome.

Q7. How would you describe Aavas as an organization?

Aavas is an organization where we pursue to stay afloat silently for a long term. This is also without making any mistakes at least knowingly and for that we are ready to do all whatever it takes. Companies with good governance and ethos can only stay for long. Valuations and profits can always follow suit. Probably this approach only is a differentiator for Aavas.

Q8. Role model or person whom you idolize; the person you admire the most?

Quite a few, we always have the influence of people we are surrounded with and those we admire, and we should try to imbibe good traits from them. However, during forming years of my career, I learnt a lot from one of my then boss, Mr. Murali Ramakrishnan. He restored and re-enforced my belief into moral, ethics, law of abundance and effective, unbiased leadership and that goodness still exist and appreciated in the end.

Q9. Would you like to give any message to our readers?

Just have patience and do good work. One should believe in self. We are not answerable to anyone more than ourselves. I would like to quote Shri Harivansh Rai Bachchan here that, "Man ka ho toh acchha aur agar man ka na ho toh aur bhi acchha" because then it happens with the will of God.

Q10. In the end, your views about Pragati magazine?

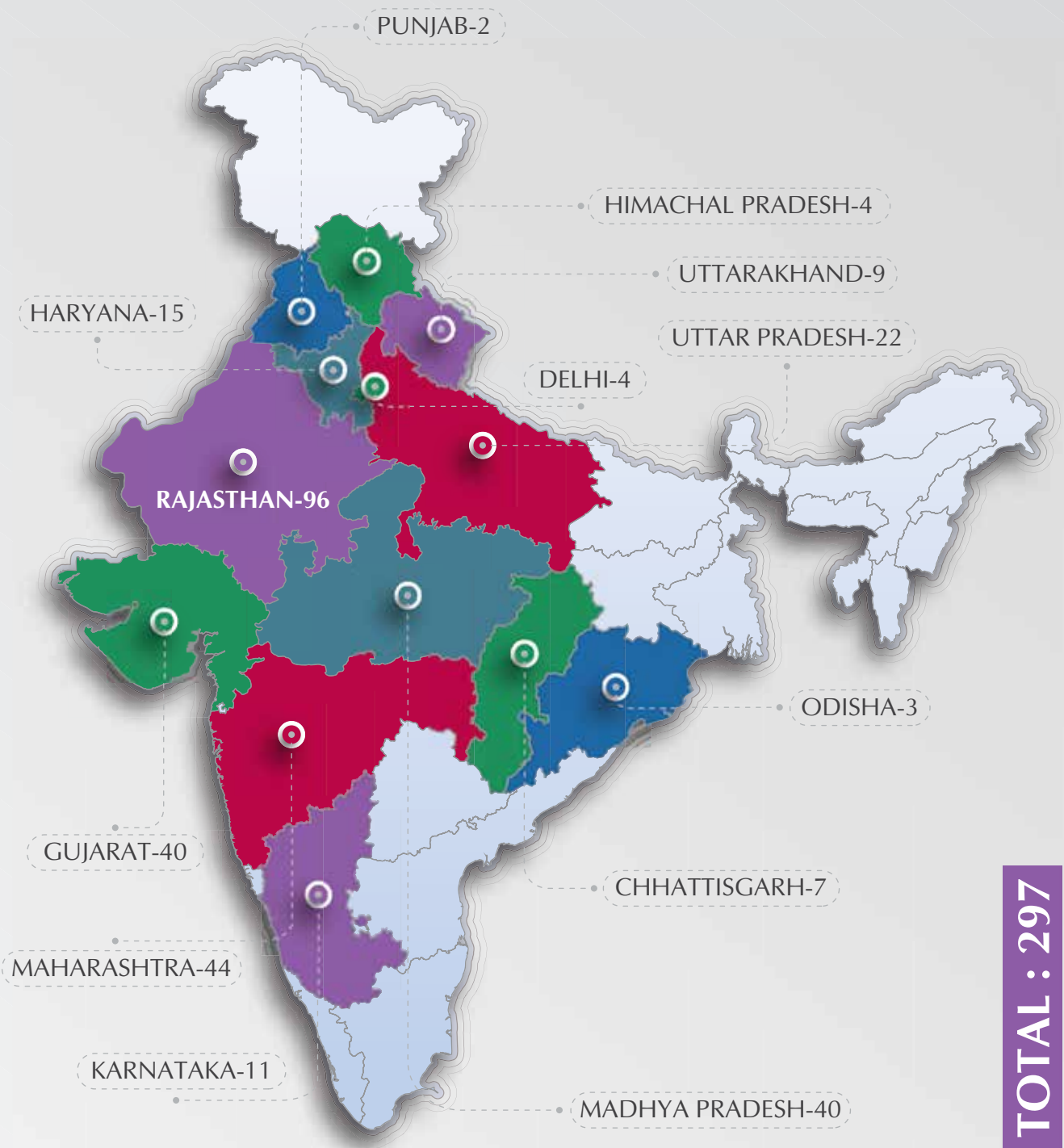
Very good going, kudos to the team, who has kept it relevant and attractive. Team comes out with improvisation in every addition be it the content or look and feel. Keep doing the good work.





| QUARTER UPDATES

BRANCH UPDATE



Q2

BEST BRANCHES

J U L Y - 2 1



Surendranagar
Category - A (9.80)



Morbi
Category - B (11.00)



Chomu
Category - C (10.2)



Dudu
Category - D (10.4)

A U G U S T - 2 1



Surendranagar
Category - A (8.45)



Morbi
Category - B (10.20)



Ringus
Category - C (8.6)



Dudu
Category - D (10.3)

S E P T E M B E R - 2 1



Nagpur
Category - A (5.25)



Morbi
Category - B (7.70)



Sikar
Category - C (8.5)



Rajgarh
Category - D (9.9)

Q2 STAR BRANCH



Category: D - Dudu(10.4) | State: Rajasthan
Branch Head: Pushendra Pareek | Credit Manager: Raman Jha

NEW JOINEES



MAHENDRA SINGH
STATE HEAD | SALES

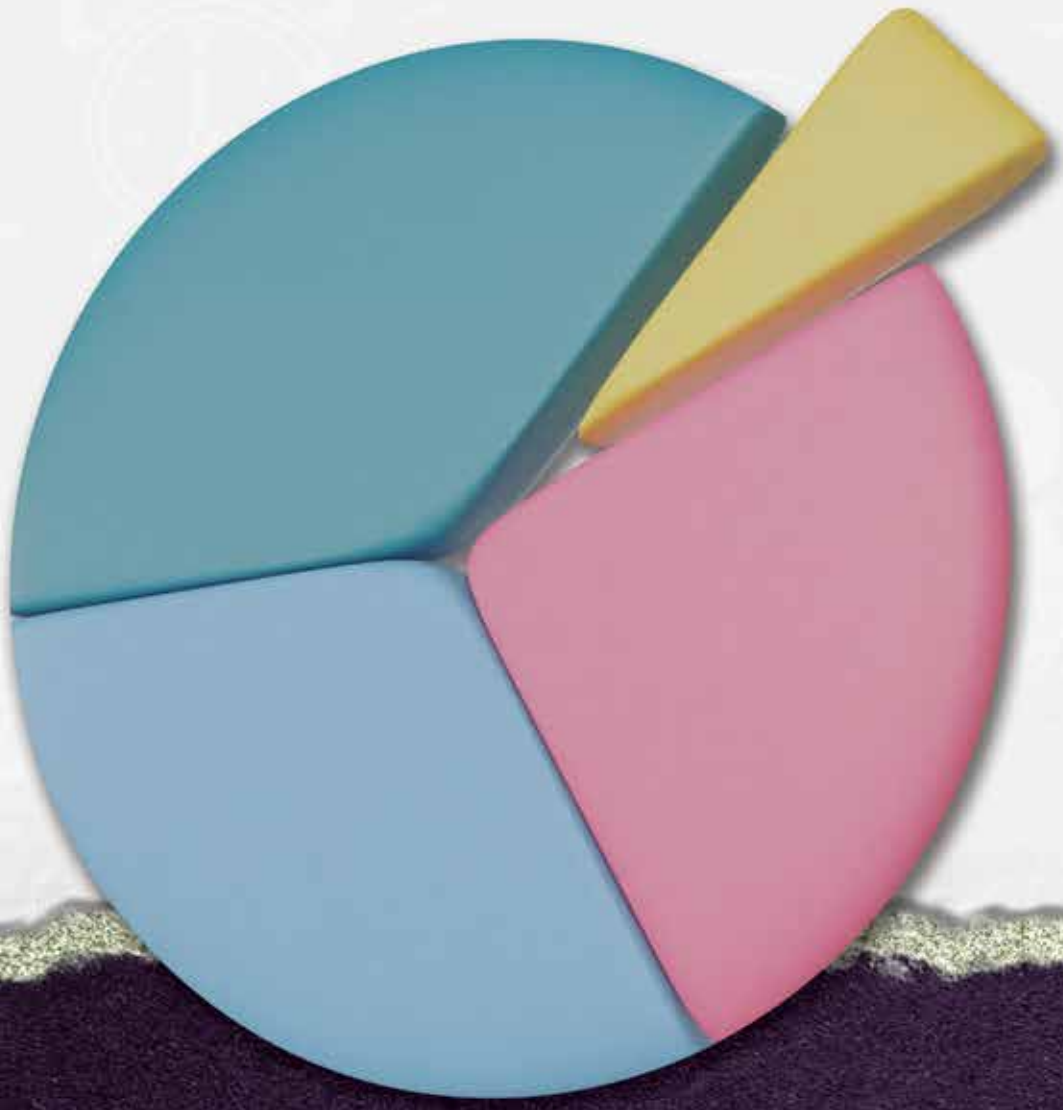


MANISH KUMAR JAIN
ASSISTANT VICE PRESIDENT | IT



NARESH TAK
ASSISTANT VICE PRESIDENT | OPERATIONS

TEAM



QUARTER UPDATES

KEY FINANCIAL AND BUSINESS HIGHLIGHTS FOR QUARTER ENDED SEPTEMBER 30, 2021

Parameters	H1 FY	Remarks
	2021-2022	(Growth YoY)
AUM	10148 Cr.	Up By 21%
Disbursement	1364 Cr.	Up By 55%
Total income	597 Cr.	Up By 19%
NIM	365 Cr.	Up By 33%
PAT	152 Cr.	Up By 31%
ROA	3.25%	Maintained by 2.5% above
Branches	297	38 New Branches in 12 Months
GNPA	0.96%	Up By 49 Bps (18 Bps down from Q1 FY 22)
Active loan accounts	135400+	Up By 20%

DATA AS PER IND AS



EMPLOYEE ENGAGEMENT

MONSOON MIND SPORTS

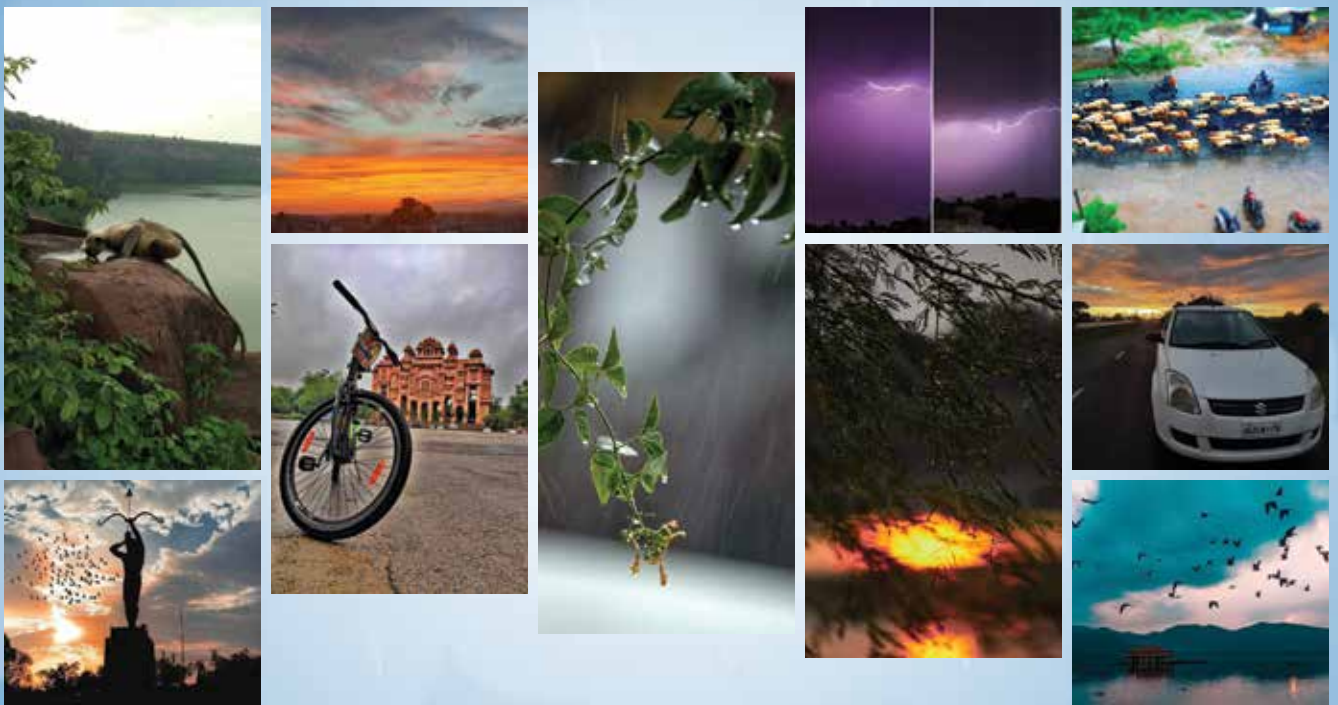
Monsoon festivals have a unique charm of their own. Fairs, festivities, colourful culture and mouthwatering delicacies are incentive enough for you to travel and experience these festivals in India. For fun and rejuvenation, Aavas conducted a Monsoon Mind Sport activity that was presented in a questionnaire format having questions based on monsoon items and Indian festivals. Employees had 20 minutes to answer the questions. 10 employees with maximum correct & quickest responses won amazon vouchers. The activity included lots of brainstorming.

The Top 10 winners are as follows:

WINNER'S NAME	DEPARTMENT
Aditya Goyal	Sales
Ashish Goyal	Policy, Process & Product Risk
Harsh Arora	Human Resource
Ankita Nawalkha	Policy, Process & Product Risk
Pratibha Sharma	Policy, Process & Product Risk
Vikas Malpani	Policy, Process & Product Risk
Arun Kumar Jindal	Audit
Prachi Nahata	Compliance
Bhumika Gupta	Organisational Health Group
Ankita Agarwal	Customer Service

MONSOON THROUGH THE LENS

Monsoon is one of the best times of the year to capture every exotic part of India that offers ecstasy, beauty, and heavenly pleasure. To enjoy these moments, we organised a pan India Monsoon Photography contest 2021, inviting team Aavas and their family members to flaunt their photography skills and win amazon vouchers. We received marvellous responses against the one entry per participant rule, and it was quite challenging for the judges to select the top 10 photographs among so many participants.



The Top 10 winners are as follows:

WINNER'S NAME	DEPARTMENT	BRANCH
Prateek Ojha	Sales	Jaipur-Ajmer Road
Sanjeev Kumar	Sales	Dehradun
Toshi Mundra	Policy, Process & Product Risk	Jaipur-Traditional Office
Nitesh Kumar	CLSS Processing	Jaipur-Traditional Office
Naveen Kumar Verma	Sales	Jaipur-Church Road

WINNER'S NAME	DEPARTMENT	BRANCH
Anil Agdayemawer	Sales	Jaitaran
Hiren Mukesh Barot	Sales	Navsari
Akshita Khuteta	Legal Mortgage	Jaipur-Traditional Office
Raval Nayankumar Natvarlal	Credit	Dahod
Amal Mohan	Sales	Jaipur-Mansarovar Branch

CHORDS OF PATRIOTISM

Pride in our nation is a powerful emotion. It unites and inspires. It encompasses pride in our history, heritage, achievements and our future. And the best way to celebrate its glory is through singing patriotic songs. We invited the Aavas team to participate and share their 60 seconds video of singing a patriotic song. The whole organization was amazed at the talent pool that we have. The melody of the best ten singers won them exciting Amazon vouchers.

WINNER'S NAME	BRANCH	DEPARTMENT
Nitin Chandrakant Kumbhar	Mumbai-Badlapur	Sales
Aanya Mahna	Jaipur-Mansarovar Branch	Customer Service
Harish Kumar Soni	Chhabra	Credit
Harsh Arora	Jaipur-Mansarovar Office	Human Resource
Shrikant Choudhary	Jabalpur	Sales
Rupesh Sharma	Indore	Sales
Vivek Jain	Jaipur-Mansarovar Office	Admin
Abhijit Pradip Pathak	Amravati	Sales
Anuj Kumar Tiwari	Jaipur-Mansarovar Office	Accounts
Naveen Kumar Verma	Jaipur-Church Road	Sales



FLAG HOISTING CEREMONY

India freed itself after 200 years from the shackles of the British Rule on August 15, 1947, which is our independence day. Since then, Indians have joined hands to reminisce the sacrifices of the freedom fighters and leaders who put the country above their own lives. Aavas organised the flag hoisting ceremony to celebrate the nation's 75th Independence Day. The flag was hoisted by Mr. Ashutosh Atre (Chief Risk Officer) and Mr. Rajeev Sinha (Senior Vice President). Sweets and colour kits were distributed to the employees and their children, respectively.



WORD HUNTER



Monsoon brings out our 'bachpan' in us and at the same time it reminds us the long lost childhood memories when we used to play Hide & Seek (I spy). To relive those cherishing childhood memories, we had organized a wordplay named Monsoon Word Hunter, where employees had to hunt out words related to monsoon in 20 minutes from a Puzzle. The winners of the Monsoon Word Hunter were:

WINNER'S NAME	DEPARTMENT
Harsha Choithani	Compliance
Yukta Jain	Information Technology
Vikas Jain	Admin
Kamal Chowdhary	IT
Vikas Malpani	Policy, Process & Product Risk
Ruchita Nawalkha	Credit
Rajat Sharma	Information Technology
Shweta Garg	Human Resource
Akshay Bhardwaj	Legal Mortgage
Rahul Jain	Collection



THE GAME OF LUCK



DIGITAL TAMBOLA

It's important to indulge in gaming activities as it is the key to keeping your mind active, healthy and lowering the stress level. Keeping this in mind, Aavas organised a Digital Tambola in the month of July. Aavas family enjoyed the game wholeheartedly and the winners won Amazon vouchers.



EARLY 7	
Winner's Name	Department
Bheem Singh	Collection
Pratyush Sharma	Data Science
Vijay Kumawat	Accounts

MIDDLE LINE	
Winner's Name	Department
Bheem Singh	Collection
Divya Choudhary	Audit
Jitendra Nagda	Sales
Nidhi Jain	Customer Service
Pratyush Sharma	Data Science

FIRST FULL HOUSE	
Winner's Name	Department
Shah Komal Kenalbhai	Legal Mortgage
Nidhi Jain	Customer Service
Satnam Singh	Alternate Channel
Shivendra Singh Jadaun	Human Resource
Vijay Rathod	Credit

THIRD FULL HOUSE	
Winner's Name	Department
Ram Ji Lal Sharma	Technical
Ravi Kumar Kriplani	Budget & Finance
Sachin Khanna	Sales-Support Staff
Vijay Kumawat	Accounts
Vivek Agarwal	Credit

TOP LINE	
Winner's Name	Department
Divya Saini	Customer Service
Nitesh Kumar	CLSS Processing
Pratyush Sharma	Data Science
Sewa Ram Modi	Sales
Zala Pruthvirajsinh	Sales

BOTTOM LINE	
Winner's Name	Department
Anop Yadav	Credit
Mridula Mathur	Customer Service
Niharika Gautam	Human Resource
Nitin Khandelwal	Technical
Shyam Sunder	Legal Mortgage

SECOND FULL HOUSE	
Winner's Name	Department
Divya Choudhary	Audit
Jitendra Dayma	Accounts
Madhu Chopra	Policy, Process & Product Risk
Mridula Mathur	Customer Service
Palak Bhatia	Credit





GIFTING JOY, HAPPINESS & LOVE

As a token of love and appreciation, we went the extra mile by celebrating our RO's' birthdays. 187 RO received exciting gifts in the month of September. Aavas loves to appreciate the hard work of its employees through rewards and gifts.





WE HAVE STARTED
GIVING **SPECIAL GIFTS** TO
RELATIONSHIP OFFICERS ON THEIR BIRTHDAYS!

187 ROs

HAVE RECEIVED THEIR GIFTS
IN SEPTEMBER 2021



AND THE PROCESS IS STILL ON....

FINANCIAL PLANNING



“If you don’t find a way to make money while you sleep, you will work until you die” - WARREN BUFFETT.

In September, Aavas conducted a financial planning webinar for making employees aware of financial management and various related questions that pop into your mind on how to manage funds.

How about a feature that provides secondary income? Why do you need it? How can you achieve that?

These questions were answered by our esteemed speaker Mr. Adit Kapoor - Product Head, ICICI Bank.

Mr. Kapoor elaborated on all the possible investment avenues to create wealth and other sources of income according to our life goal and tenure for making a profit, and at the same time helping in taxation. He explained all the possibilities and risks of investing in equities, mutual funds, SIPs, gold, and property.



HEART TALK

We care for you by heart, with this zeal we conducted a HEART-TO-HEART TALK by Dr. Nikhil Choudhary who did his training in Cardiology from PGIMER, Chandigarh where he was at the forefront of cutting-edge research & patient management. He is trained in Complex Coronary Interventions including Rota-blation and IVUS/OCT from Sapporo Japan. Dr Nikhil has over 8 years of experience and specializes in complex cardiac intervention including acute MI interventions and peripheral vascular interventions. He has special interest in Heart failure management and is actively running the heart failure clinic at Narayana Multispecialty Hospital, Jaipur. He is one of the few operators in Rajasthan doing EVAR for abdominal aortic aneurysms.

During the talk, he explained the myth regarding heart related issues and how taking care of early symptoms is useful. Employees had various queries regarding heart related problems and he gave expert advice to keep our heart healthy and fit.



Dr. Nikhil Choudhary

INTERACTIVE SESSION ON

Vishaka GUIDELINES



Aavas as an organization always believes that the work environment should be safe for employees, especially female employees. To reiterate the same, we kept to 2 interactive sessions.

The first session was a webinar on Vishakha guideline by Mrs. Charu Gupta-Chief Executive Officer, HECARDS & External member of Internal Complaint Committee of Company. Mrs. Gupta made employees aware of Vishakha guidelines with examples so that it was clearly understood by the employees. She also conveyed the meaning of sexual harassment and the actions against the same.

The Second session was a zoom workshop for Internal Complaint Committee (ICC) members by Ms. Ritu Soni, Advocate from Chiramrit Legal LLP. She took a workshop as to whenever we receive a complaint against sexual harassment, what is the process that needs to follow while dealing with such issues.



Mrs. Charu Gupta



Ms. Ritu Soni



CORPORATE SOCIAL RESPONSIBILITY



AAVAS VAN MAHOTSAV

at Guda Surjan, Jaipur

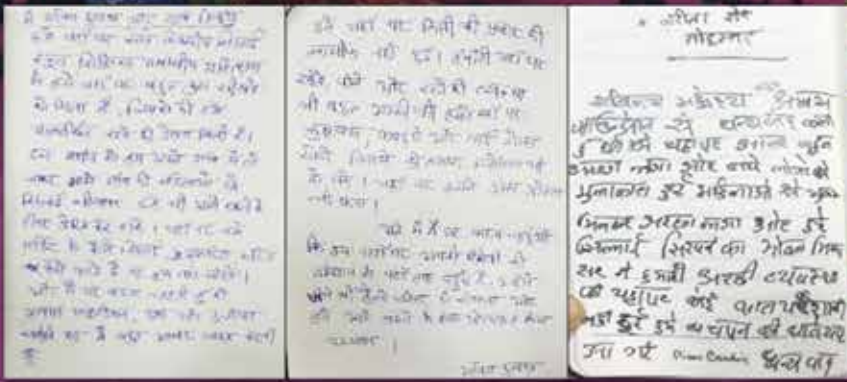
We at Aavas have always lived up to our CSR goals of giving back to the society. A large part of our initiative goes towards meeting our environmental aspirations. We planted more than 5,000 trees in Guda Surjan, a small village near Jaipur. The plantation drive was carried out on 13th and 14th August 2021 under the 'Aavas Van' program in an area of 45 biga of grazing land. We also got it fenced to prevent encroachment of Blue Bucks which has been a huge concern in the area.

Apart from the installation of a drip irrigation system, a pond has also been built for water harvesting. To top it all, the pond has been fenced to avoid any accidents. The Aavas Foundation will be undertaking the responsibility of this small forest in the next three years.

The youth volunteers, local villagers and our Aavas team enthusiastically participated in the plantation drive. We tried to highlight the importance of trees and the need for plantation, which resulted in a sense of responsibility towards plants among the community.



GRAM SIDDHI:



The ongoing pandemic has left all of us both baffled and scared, but it has also thrown the rural workforce out of their jobs thus, leaving them unemployed, hungry and feeling insecure. With the Gram Siddhi Program, Aavas Foundation has always aimed to provide a ray of hope to those women who have the skill and the motivation to do something in their lives but lack some financial and emotional support. We, at Aavas aspire to be one of the catalysts behind the positive changes taking place in the society. A crucial step towards the financial independence of women could be attained by developing employment-centric skills and fostering self-worth from knowledge.

AAVAS-USHA Silai Schools: In September 2021, two 7-day residential programs were conducted-one near Jaipur, in Ringus and another in Shri Madhopur. The women were provided all the necessary facilities. For the first two days, they were taught how to repair the machines and then in the next five days, they learned how to stitch clothes and do hand embroidery. Other than regular stitching, some recreational activities such as playing kabaddi and football and a cultural night also took place here.

The initiative was launched to broaden the horizons of our women's employability and entrepreneurship

LIFE-CHANGING SKILL DEVELOPMENT PROGRAM



development endeavours. It will transform their persona, foster financial literacy and self-reliance, make them confident and indirectly help support their families.

Inculcating entrepreneurial knowledge, these women were empowered to open a 'Silai School' and each of them was asked to teach 25 women in their villages thus empowering 500 women in total. On the final day, they were given a stitching machine, a certificate and a nameplate for their school. They went back with confidence, hope and dignity and the machines were the results of their hard work and perseverance. Those, whose husbands were also not earning earlier, now could earn by both teaching and stitching and could earn a name for their family and village.

These weren't just 25 women, these were 25 unique stories that struggled but never lost hope and the eagerness to learn. Upon leaving, they felt nostalgic, and all they wanted was the camp to get extended. They called the camp their 'pihar', their mother's home explaining the comfort and love they got there. The aim was to give skills, financial literacy and make them self-reliant.



CASE STUDY



ZARINA SER MOHAMMAD

A mother of six daughters and her late son, she is truly an inspiring woman for many. She runs a general store for a living. With an aim to get financially independent, she joined the Gram Siddhi Program and even got applauded in a national daily for her work. Two of her daughters are already working and she strives to make all of them independent. Here, she also comes out to be an inspiring silai teacher.

A WhatsApp group has been made to stay connected with all our strong women. Shortly, we will also be conducting workshops to give them nutrition and hygiene training. During the second wave, we also connected with the 50 women of our previous batches to enlighten them about the need for vaccination and to know about their well-being and progress. Another 50 women from Ringus and Shree Madhopur, who truly believed in themselves, were provided training in September 2021. Coming in as 50 shy rural women they went out as confident entrepreneurs with self respect. With this CSR initiative, we can confidently claim to have broken the ground for women, who are ready to claim their place in the world.

Marayan Marayan!



C H E E R P R O G R A M

This is how you will be greeted when you will enter Faith Sansthan. An abode to many enthusiastic and talented children, decorated with beautiful paintings made by them. A place where they spent 18 years of their lives. But what after that?

It's important for the children to develop employability skills. However, the transition from educated to employed seems to be very difficult.

The Cheer Program turns out to be a beacon of hope for them.

Under the program initiated by the Aavas Foundation, skill impartment training sessions are held. These include salon training, painting, singing and computer classes for girls and photography, music and computer classes for boys as well.

Aavas' contribution in imparting education and training to the underprivileged youth in India will ensure sustainable economic and social development. We are dedicated to improving the lives of our children on a physical, emotional and intellectual level and aim to offer a holistic development to each and every child.

SPORTS FOR DEVELOPMENT

PHAGI, JAIPUR SPORTS GROUND



Sports is one of the greatest binding factions of our country. Indian sportspersons have so much potential and talent; they have made some substantial impacts in global sports. Today, people may have different opinions on politics, science, or business, but the one thing that breaks it all down is a sporting event.

Aavas Foundation keeps an aim to support and motivate a healthy lifestyle. The SHO takes motivational sessions for rural youth who aspire to join the Indian Defense Services. People come to practice here and undergo regular training. This has been a stepping stone towards the careers of 6 boys who have been selected in the Indian Army and the Police Force.





| ASSORTED UPDATES

CELEBRATING PATRIOTISM WITH GREAT FERVOUR

Mr. Surendra Sihag extended greetings on the occasion of the 75th Independence Day at hotel Alila Diwa, Goa. The program was organized on 15th & 16th Aug 2021 and was attended by 40 people. According to them, this Independence Day will infuse a new zest and consciousness among the Aavas family and will carry the organization to greater heights.



Date : 15th & 16th Aug 2021
Venue : Hotel Alila Diwa, Goa
Persons : 40 Persons
Senior Person : Mr. Surendra Sihag
Agenda : Flag Hosting at Goa
For last FY (Q1) Hits and Misses
New target set for Q2 – Q4



Jai Hind



IT'S CHILLING TIME



How your team feels at work can have a big impact on productivity and engagement. Therefore, to unwind and have some fun, the team of tele-calling department plays a myriad of games every Saturday in their office. Sui Dhaaga Activity, Dumb Charades, and Blind Eye are some of the favourite pass times of the team.

ME



CELEBRATING HAPPY MEMORIES



A powerful way to show your employees you care and motivate them to put their best foot forward is by celebrating their birthdays. The tele-calling department has started an initiative wherein they make the birthdays extra special by giving presents and cutting a delicious cake made with love and blessings.





RNR Tele-Calling Department



Kusum Motwani (Associate)

There is no shortcut to success. Hard work is the only key to achieve it; it teaches us discipline, dedication and determination. Running away from your responsibilities, not getting the work done on time may hamper your productivity and growth. Here are some qualities all hard workers must possess:

- Punctuality-one must try to be on time and adhere to deadlines.
- Perseverance-stick to something until it's done to the best of your abilities and find assistance if needed.
- Team player-A hard working person is also a team player. They can not be bothered to help someone who is struggling and are happy to help somebody pick up new skills or train if they are new to the job.



Atul Garg (Associate)

Positive working environments provide several benefits for both employees and employers. This is because this type of environment can lead to employee success and happiness both personally and professionally. Here are some of the ways to make sure employees are happy, healthy, and are their best selves.

- Having a positive working environment is a great way to increase your work output. When you're happier, you may be more productive and more equipped to complete your tasks efficiently.
- This can also help you become a better employee, which leads to raises and promotions.
- Positive reinforcement is a way for employers to praise you for your good work.





Ashok Bairwa (Sales Co-ordinator)

Success does not happen by chance. It takes hard work, discipline, and strategic action in the right direction to get there. Success does not happen overnight either.

There are more failures during the journey than most people allow themselves to admit, it is just that the story about overnight success sounds better.

Ruchi Datey (Sales Co-ordinator)

Let me take this opportunity to extend my thankfulness for receiving this award. It acknowledges my work, and I am happy for all your encouragement and support throughout the journey.

I am humbly thankful to the team who trusted my efforts and honoured me with an award. Thank you for motivating me to continue having the highest level of dedication in this job.



Komal Awasthi (Team Leader)

Do good and good will come to you. No matter even if the whole world turns against you, the one and only thing that will always remain is 'goodness.' You should consequently make sure that you are using your brain for everything you do! You have your own brain to differentiate between what's right and what's wrong. No matter even if the whole world is following a flock, you should have your own opinion of not going with it.





TRAINING & DEVELOPMENT

PRARAMBH

Due to the pandemic induced lock-down we started conducting the Induction program “Prarambh” virtually & during this quarter we’ve trained around 1401 new employees in 88 batches.

In these virtual sessions we took new employees through the Aavas journey, HR Policies, Housing Industry, Product Knowledge, Customer Service, and many other aspects. It was a key initiative in introducing the company’s know-how to the newly hired employees.



MONDAY MORNING LEARNING HOUR

Monday Morning Learning hour is a ritual, which has been followed in our Organization for the past many quarters. This platform has been utilized to ensure dissemination on new process upgrades & even for product launches. In this quarter too, the tradition continues & we have organized 12 sessions:-

- » "Improvement In ROI" by Mr. Amitabh Upadhyaya
- » "Own Your Team" by Mr. Anil Lachwani
- » "Purchase Plus Construction" by Mr. Sushil Kumar Agarwal
- » "POSH" by Ms. Charu Gupta
- » "Know Your Company" by Mr. Abhishek Choudhary
- » "Current Technology Landscape and Future Directions" By Ms. Jijy Oommen & Mr. Yogesh Bansal
- » "Customer Relationship Management v/s Customer Experience Management" by Mr. Rajeev Sinha
- » "Awareness About Various Laws Involved In Housing Finance" by Mr. Manoj Sharma
- » "New Product Launch-Aavas Micro Loan" by Mr. Ram Naresh
- » "7 Habits of Highly Effective People" by Mr. Vivek Sharma
- » "New Loan App. & Saathi (Refer& Earn) Program" by Mr. Ram Naresh & Ms. Inderjit Gumber
- » "A Special Webinar on Financial Planning" by the ICICI Team.



PARIVARTAN



Mid-level managers play a critical role in the organization's capability to translate strategy into execution & ensure consistent delivery of results. To enhance the skills of the mid-level managerial cadre at Aavas, a special managerial development program was designed, in collaboration with the Jaipuria Institute of Management.

This program was designed to translate Sushil Sir's vision of developing internal talent at Aavas and guidance was provided by our CBO Mr. Ram Naresh & CRO Mr. Ashutosh Atre.

The program focuses on critical skills like Interpersonal Skills, Leadership Skills, Motivating and Inspiring Teams, Effective Conflict Management and people development.

The first such MDP was scheduled from 16th September till 18th September 2021 and the feedback was quite positive & encouraging. This was a fully residential three-day program.

Over the next one year, all mid-level managers with a vintage of more than a year will attend & be benefitted from this program.



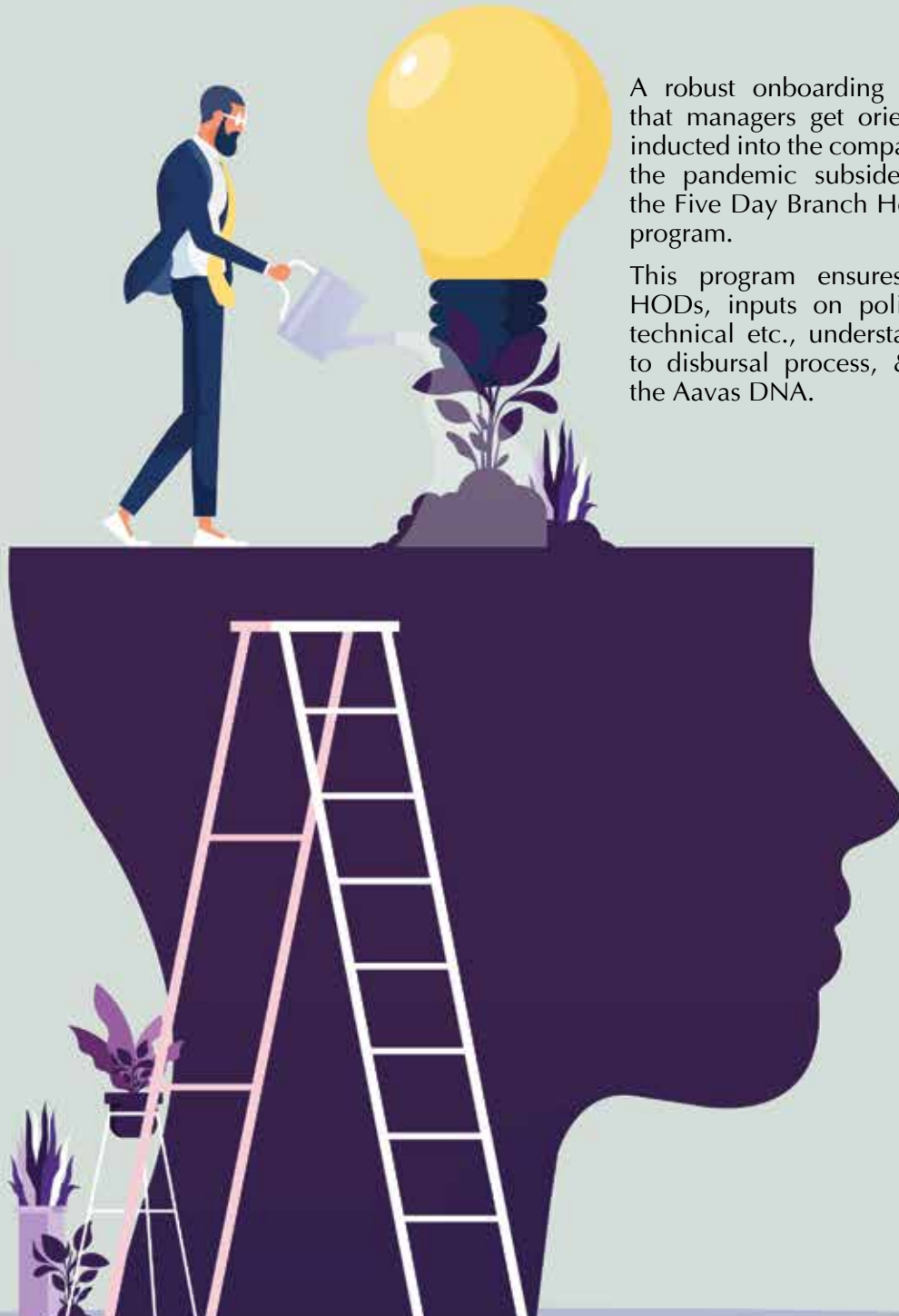
TRAIN THE TRAINER

The training team plays a crucial role in inducting new employees, disseminating information about new products/processes and building-up the knowledge/skills of its employees.

To enhance the skills of the training team, a three-day TTT (Train The Trainer) program was conducted at Jaipur on 17th-18th-19th August 2021, focusing on the platform & delivery skills of the team.



BH ORIENTATION AND ONBOARDING PROGRAM



A robust onboarding process ensures that managers get oriented towards & inducted into the company culture. After the pandemic subsided, we restarted the Five Day Branch Heads Orientation program.

This program ensures connect with HODs, inputs on policies like Legal, technical etc., understanding the login to disbursal process, & understanding the Aavas DNA.

STEP-UP



Step-up is a skill-development workshop designed for our front line sales teams to enhance their knowledge and skills on products, processes & selling as well as some negotiation techniques. It has been a key initiative in the previous quarter and continues in this quarter too.

In the beginning, it was a virtual program for 2 days conducted through Zoom meetings. Now, this program is being conducted physically in every zone. Training Managers have conducted 7 batches and 155 employees have been trained through the Zoom Platform. Presently, there are 24 batches and 285 RO's are trained physically at the Gujarat, Maharashtra, Himachal, Punjab, UP, Delhi and Rajasthan branches/offices.

RO NURTURING PROGRAM

In order to be highly productive and result-oriented, the employees need to be nurtured accordingly. Nurturing employees is all about providing the space they need to grow and prosper in the organization. This process can have a positive impact on the company's culture, growth and success, hence "RO Nurturing Program" is one of our key initiatives where all our ACM's/ SCM's and assembly owners have been devoting their time and energy to train the RO's on various aspects such as different customer profiles, property types, and quality sourcing. The program was a big hit & it was held in 68 various locations in four different batches with approximately 3000 attendees.



FUNCTIONAL TRAINING

Every employee brings along some level of experience and knowledge to the workplace, but good leaders know that effective training is how to match an employee's existing knowledge with the strategy of the company. Therefore, our training team has started facilitating functional programs for several departments. Ms. Sandra Paul conducted 8 sessions of operational training for all operations, sales & credit teams. The sessions were focused on 'Disbursement Awareness', 'Operation Workflow Improvement', 'Legal and Technical Workflow', 'HUB OPS Functional Training', 'Customer Service (Product Training)', 'ACH-Registration Process', 'Online IMD Process' and 'Online Part Disbursal Training'.



| ARTICLES FROM
| EMPLOYEES



KARAN SINGH TANWAR
(JAIPUR MANSAROVAR)

Artificial Smile Vs Real Smile

In today's complicated world, life is becoming stressful and it is inducing the youth to face the challenges and consequently, they are losing their precious lives. The solution for this sadness is only happiness from heart which is reflected on face.

The smile on your face doesn't show that you are happy because it can be artificial smile not real smile...

An Artificial smile may only keep others happy, but it can't keep the bearer joyous.

Day by day, everybody is taking long breaths of life to conceal the pain inside. Everyone is waiting for someone special, who will make them free i.e. relieve them from the pain.

I would like to comment upon those people or strangers, who promise to make others happy, there are many people who know you but there are very few who understand you and feel your pain. it's called that "understanding is deeper than knowledge" because whenever we connect and feel to other's pain and give pain to others then we will not be free from this pain and pain also will not be free from us.

One man who suffers from sadness in his entire life & never understood himself right uptill his deathbed, "give me some shine, give me another chance to grow up with happiness once again"

So remember, life gives you one chance to live... be happy & live up to it.

Wherever there is happiness, there is a reason to live. Happiness means to live the life with passion and it has a journey of love too.

How to be happy-

The best way to be happy in life is by ignoring the nonsense things that you daily look around.

Don't feel the depth of loneliness. If you have any complaint about life then share it in early morning when there is nobody around you but there is one who is always there around you i.e. God and say your complaint to God in front of open sky to feel good instead of dying day by day.

Happy are those, who take life as a challenge and accept it day by day & who complain very less & are thankful for even the small things they have in life.

Be positive and have the desire to achieve happiness from love because it's the only way to success.

Try to make others happy. Being happy is not about getting the best of everything but making the best of everything.

Understand others and respect their emotions that means you can give sympathy, Empathy to make others happy.

If smile is on your face, it doesn't mean you are happy because it can be artificial smile not real smile.

Thanks!



DIVYAM SINGH RAWAT
(JAIPUR MANSAROVAR)

Importance of Education in Society

Education helps in spreading knowledge in the society. This is perhaps the most noteworthy aspect of Education. There is a quick propagation of knowledge in an educated society. Furthermore, there is a transfer of knowledge from generation to another by Education.

Education helps in the development and innovation

of technology. Most noteworthy, the more the education, the more technology will spread. Important developments in war equipment, medicine, as well as computers take place due to Education.

Conclusion

Education is a basic right of every human on this planet. It certainly is a hope for a good life. Education is a basic right of every human on this Planet. To deny this right is evil. Uneducated youth is the worst thing for Humanity. Above all, the governments of all countries must ensure to spread Education.



VARUN ACHARYA
(JAIPUR AJMER ROAD)

The Essence of Life

The essence of life is hidden in the way we live it through every day, all by ourselves. The setbacks and bliss, the triumphs combined with satisfaction, and the pride we achieve after doing something good for those in need, may be exemplifications of living in a sensible way.

Without the feeling of unnecessary envy and bitterness flowing across our veins against any person, we can surely live a life of exuberance and even enjoy it to the hilt. Also, the kind of life that is presently being talked about is not hidden in any gloomy corners or guarded by sentinels of the Supreme, God.

Contrarily enough, they are covered or for that matter, hidden here in our everyday chores and the boring repeated activities that we perform on a regular basis. We only need to identify them and appreciate their aura and not miss even a single chance of smiling and remaining cheerful and ecstatic at every moment that passes through in life.

Mind you, this is not just when we are happy. Even during normal living conditions, we should ensure that when the million dollar smile is always on display using our lips, it makes us look both, positive and beautiful.

Coming on to the ever changing, fast moving entity called 'time', it has never ever halted for anyone. To top it all, it has never even remained the same for anyone across the globe. If we look at all this with a different and positive perspective, a change must be considered as a part and partíciple in our lives. As it is popularly known – 'Time flies shadows fall; Love and remembrance will outlast all'.

Just like every day is once in a lifetime, we can't have a precise repeat of an incident. Thus, we should not only live every moment to the fullest but also enjoy the same.

Hope is when there is opportunity. Opportunity emerges when people are generous. Generosity is the ability to give without expecting something in return. As such, the more we think about ourselves, the more we create an ecosystem of hopelessness around us. Here, no one can look at us in hope. But, at the same time hope is not like a soap, which may be used on a daily basis. So as and when we are generous, we must always assess the receiver's eligibility and behave accordingly.

Why don't we remain cheerful every moment? Or in other words, what stops us from being happy, no matter why? Just remember that everybody wants to go to heaven but nobody wants to die! We must ponder about how we can bring the precious moments of happiness in our everyday life. It will be you to not only smile or laugh but will also make you healthier and thereby, live longer! So just follow the stream and enjoy the passing moments, which are precious enough never to come back for anyone no matter who!



ANUP VERMA (BOISAR)

कुछ टूटे हुए सपनों और कुछ छूटे हुए अपनों को समेट कर ये शहर छोड़ने चले हम, सोचा बसायेंगे अब दूर कहीं आशियाँ जहाँ ना होंगे कोई अपने ना होगा कोई गम ।

सफर की शुरुआत करते हुए मैं अपने रिजर्वेशन कोच में पहुंच गया, मन में सोच रहा था भूल जाऊंगा पिछला सब कुछ, अब ज़िन्दगी में होगा सब नया ।

मेरी सीट के बगल पे थीं एक सुन्दर सी लड़की जिसकी आँखों पे चश्मा और हाथ में I-Phone था, उसने ये जानने में तकलीफ भी ना की कि उसके बगल में कौन था ।

सफर शुरू होने के कुछ देर बाद किसी की बातों की आवाज़ आयी तो किसी के चाय की चुस्कियाँ सुनाई दीं, मेरे बगल वाले सीट में उस अनजान लड़की की सिसकियाँ सुनाई दीं ।

फ़ोन में किसी की फोटो देख के वो रो रही थीं, हाथों के लकीरों में शायद किसी का नाम लिखा था जिसे वो अपने आँसू से धो रही थीं ।

मैंने सोचा कैसे इसके आँसू को रोक पाऊ, कुछ करता हूँ ऐसा की इसके हंसने की मैं वजह बन जाऊ ।

उस से कहा सुनो कभी ट्रेन के सफर से कोई रिश्ता निभाया है क्या, २०० रूपए में फीका सा दाल चावल खाया है क्या?

ये सुनते ही उसकी मायूसी हँसी में बदल गयी, मुझे पता नहीं वो सख्त लड़की थी या नहीं पर शायद वो पिघल गयी ।

अगला कुछ घंटा हमने ऐसा काटा, कुछ मेरी सुनी उसने और फिर उसने अपना गम बांटा ।

बातों से उसकी ये झलक रहा था कि उसका भी कोई सपना टूटा है, इस शहर की भीड़ में उसका भी कोई अपना छूटा है ।

मैंने उसे समझाया हां ज़िन्दगी ग़मों से भरी है पर ग़मों में जीना जरूरी तो नहीं, है काफी उतार चढ़ाव पर ज़िन्दगी इतनी बुरी तो नहीं ।

अब अपने अपने राहों पे चल के अपने सवारियाँ पकड़ने का वक़्त आया, हम कौन एक दूसरे के लिए बने थे अब बिछड़ने का वक़्त आया ।

जाते जाते मैंने उस से कहा ग़मों को भुला के खुशियाँ सजाते रहना तुम, जैसे फिर मिले न मिले हमेशा मुस्कुराते रहना तुम ।

उसने कहा तुमने शायद मुझे जाना नहीं, शायद तुमने मुझे पहचाना नहीं ।

बस चैन और सुकून नहीं मैं खुद को खोने वाली थी, शायद तुम बात ना करते मुझसे तो मैं पूरे सफर रोने वाली थी ।

ये अलविदा कहने का सब से हसीं तरीका था ।

उसने ना कहा फिर कब मिलोगे या आई मिस यू, उसने दिल पे हाथ रखा और कहा-'गॉड ब्लैस यू' ।



ROCKY SAINI (JODHPUR)

पिता जीवन है, सबल है, शक्ति है ।

पिता शास्त्री के निर्माण की अभिव्यक्ति है ।

पिता उंगली पकड़ बच्चे का सहारा है ।

पिता कभी कुछ खट्टा, कभी खारा है ।

पिता पालन है, पोषण है, परिवार का अनुशासन है ।

पिता धौंस से चलने वाला प्रेम का प्रशासन है ।

पिता रोटी है, कपड़ा है, मकान है ।

पिता छोटे से परिंदे का बड़ा आसमान है ।

पिता अपदर्शित अनंत प्यार है ।

पिता है तो बच्चों को इंतज़ार है ।

पिता से ही बच्चों के ढेर सारे सपने हैं,

पिता है तो बाजार के सब खिलौने अपने हैं ।

पिता से परिवार में प्रतिपल राग है,

पिता से ही माँ की बिंदी और सुहाग है ।



SUNIL ASHIYA (PALI)

एक सैनिक को उसकी माँ का ख़त

बेटा अब दिन हुए हैं खूब याद तेरी आती है,
 आंसू आते हैं जब भी बात तेरी आती है,
 हर निकलते दिन के साथ डर ये सदा रहता है,
 ना जाने क्यों मेरा दिल हर दम ये कहता है,
 बुढ़ापे में मेरी लाठी कहीं यूँही टूट ना जाए,
 मेरी खुशी मेरी किस्मत मुझसे यूँही रुठ ना जाए,
 सपने मेरे पल भर में यूँ तोड़ ना देना बेटा तुम,
 तेरी इस माँ से यूँ मुँह मोड़ ना देना बेटा तुम ॥
 बाबा को भी हर पल तेरी ही चिंता सताती है,
 चैन से सोते हुए को एक दम से यूँ जगाती है,
 मेरी खुशी के लिए मुझसे झूठ भी वो कहते हैं,
 पर हर पल हर घड़ी यूँही सहमे सहमे से रहते हैं,
 कांधा उनकी अर्थी को तुझे ही एक दिन देना है,
 उनकी हर जिम्मेदारी को तुझे एक दिन लेना है,
 उनके चेहरे पर खुशी हमेशा तुझे रखनी है बेटा,
 उनकी हर इच्छा तुझे पूरी करनी है बेटा,
 बहना की राखी ने इस बार भी तुझे बुलाया है,
 तेरी कलाई को इस बार भी उसने बुलाया है,
 शादी पर उसको चुनर तुझे ही ओढानी है,
 भाई दूज की मिठाई को भी तुझे ही तो खानी है,
 चोटी खीच के उसे अब तू कब चिढ़ाएगा,
 उसके बच्चों को पीठ पर बैठा कब खिलाएगा,
 उसे भी भाई का प्यार तुझे ही देना है बेटा,
 राखी के उपहार भी तुझे ही देने हैं बेटा ॥
 छोड़ बाबुल का अँगना संसार जिसने तुझे बनाया है,
 पलको पर बैठाया और मांग में जिसने तुझे सजाया है,

उस भोली सी लड़की के चेहरे का नूर तुझी से है,
 उसके लिए दुनिया के सारे सुर तुझी से हैं,
 उसे शोभते सौलह श्रृंगार का मान तुझी से है,
 उसके सारे उपवासों का अभिमान तुझी से है,
 उसे करवा चौथ का व्रत तुझे ही खुलाना है बेटा,
 रख सीने पर सर उसको तुझे ही सुलाना है बेटा ॥
 माँ का पल पढ़ कर सैनिक की प्रतिक्रिया
 खत तेरा पढ़ कर माँ आँखें मेरी भर आई हैं,
 चिट्ठी तेरी घर की सोंधी सी खुशबू लाई है,
 तेरा हर एक शब्द बाण सा मुझे चुभता है,
 मेरा दिल भी यहाँ अकेले बैठे बैठे दुखता है,
 पर क्या करूँ माँ मेरी भी कुछ मजबूरी है,
 मातृभूमि के लिए सहनी हमको यह दूरी है,
 इस बार तो मैंने अपना सब कुछ जन्मभूमि को दिया है,
 उसकी रक्षा का प्रण भी इस बार मैंने लिया है,
 अगले जन्म में अगर कोख तेरी पाऊँगा,
 तेरे घर में उस समय सारी खुशियाँ लाऊँगा,
 अपने सारे फ़र्ज़ अगली बार निभा दूँगा माँ,
 श्रवण कुमार बन अगली बार दिखा दूँगा माँ ॥



**ARIHANT JAIN
(BHILWARA)**

ज़िंदगी पूछेगी ज़रूर...

तुमने अपनी हार को जीत बनाया, कल के खोने से आज तुमने क्या पाया,
 कल जो डर डर के जीते थे तुम, क्या आज तुमने जीने का हौंसला बढ़ाया,
 ज़िंदगी को सरल करके जीना था रोज़, क्या तुमने फिर उम्मीदों का बोझ
 उठाया कल जो ठहरा हुआ लगता था तुम्हें सफ़र, आज तुमने कश्तियों
 को कहाँ तलक पहुंचाया खोए खोए से कल जो थे तुम इस ज़िंदगी में, क्या
 तुम पहचाने खुद को, ढूँढा खुद का साया ।



KRISHNA GOPAL (MERTA CITY)

स्पेशल पोयम फॉर माय लाइफ पार्टनर:

होंठों की हंसी आँखों में प्यार,
मिलने को तुमसे ये दिल बेकरार ।
बनी है जो संग जोड़ी अपनी,
करता हूँ उसका आज मैं इकरार ।
भोली सी सूरत, होठो पे हँसी,
नैनों से निकलें तीर सीधे दिल में फंसी ।
मेरे लिए छोड़ के अपने घर की गली,
बिताने जिंदगी तू मेरे संग चली ।
है बहुत समय अभी मिलने की घड़ी,
चलने साथ जिन्दगी के सफर में तू मेरे साथ ही खड़ी ।
मेरे साथ ही खड़ी मेरे लाइफ की पार्टनर, जो मेरे लिए ही मेरे से लड़ी ।
चला के अपने प्यार की छड़ी, बनाया मौके को ऐसे घड़ी ।
जिंदगी की खुशियों में मेरे साथ खड़ी ।



VIKAS PANDEY (JAIPUR MANSAROVAR)

यूँ जिंदगी में बे-हदफ़ जिये जा रहा हूँ मैं, जैसे शरबत समझ कर जहर पीये जा रहा हूँ मैं ।
जानता हूँ तेरा ना मिलना जीना मुश्किल कर देगा मेरा, फिर भी अपनी धीमी मौत से ला-इल्म हो बदकिस्मती की लकीरें सीये जा रहा हूँ मैं ।



**GOVIND SONI
(JAIPUR MANSAROVAR)**

छोड़ दीजिए फिक्र अपने आप को
सही साबित करने की...
ज़रा हंस भी लीजिये ज़नाब..
ज़िन्दगी है ,कोई इल्ज़ाम तो नहीं,
मोबाइल चलते-चलते धीरे चलने लगा तो कभी हँग होने लगा एक
जानकार ने बताया
इसे हल्का करना जरूरी है फोन ओवरलोड हो गया है
इसलिए चलने में दिक्कत करता है
मैंने बेकार की तस्वीरें, फाइलें, डाटा डिलीट कर दिये
*चमत्कार सा हो गया ।
फोन चलने ही नहीं, दौड़ने लग गया
फोन क्या चलने लगा
दिमाग का इंजन दौड़ने लगा
मन में आया
यदि अनपेक्षित सामग्री मिटाने से
एक निर्जीव फोन तीव्र गति से चल सकता है,
तो मन में भरी हुई, जमी हुई अनावश्यक यादगारें,
अप्रिय घटनाएँ, वैर विरोध की भावनाएँ आदि-आदि
सारी नकारात्मकताएँ मिटा दी जाएँ, भुला दी जाएँ,
तो आत्मा का पट सद्विचारों सकारात्मकताओं के लिए
खाली हो जाए । जीवन बहुत छोटा है । क्यों न खुल कर आनन्द से
जीया जाये ।



SAKSHAM ARORA
(HANUMANGARH)

घुटनों से रेंगते-रेंगते,
कब पैरों पर खड़ा हुआ।
तेरी ममता की छाँव में,
जाने कब बड़ा हुआ।
काला टीका दूध मलाई,
आज भी सब कुछ वेसा है।
मैं ही मैं हूँ हर जगह,
प्यार ये तेरा कैसा है?
सीधा साधा भोला भाला,
मैं ही सबसे अच्छा हूँ।
कितना भी हो जाऊ बड़ा,
माँ! आज भी मैं तेरा बच्चा हूँ।



ANIL PAREEK
(HANUMANGARH)

एक बार एक जवान बेटा अपने बूढ़े पिता को वृद्धाश्रम में छोड़कर वापस लौट रहा था तभी उसकी पत्नी ने उसे यह सुनिश्चित करने के लिए फोन किया कि पिता त्योहार वगैरह की छुट्टी में भी वहीं रहें, घर ना चले आया करें...!

बेटा पलट कर वापस जब अंदर गया तो पाया कि उसके पिता वृद्धाश्रम के प्रमुख के साथ ऐसे घुलमिल कर बात कर रहे थे जैसे दोनों के बहुत पुराने और प्रगाढ़ सम्बंध हों...

अपनी उत्सुकता को शांत करने के लिए बेटे ने अनाथालय प्रमुख से पूछ ही लिया:- जनाब....आप मेरे पिता को कब से जानते हैं, क्या आप दोनों एक दूसरे से पहले भी मिल चुके हैं ?

मुस्कराते हुए वृद्धाश्रम प्रमुख ने जवाब दिया: पिछले तीस साल से बेटे, ...जब मैं एक अनाथालय का प्रमुख हुआ करता था ,तब वो हमारे पास एक अनाथ बच्चे को गोद लेने आए थे...!



GURSHARAN SINGH
(SRI GANGANAGAR)

पहले वाला दौर

समझ नहीं आता यहां इंसानों का दौर है, इंसानों से ज्यादा यहां गाड़ियों का शोर है।

बड़े-बड़े घर यहां खाली हो गए। मिले ना कोई इंसान पता नहीं कहां गए? एक पहले वाला दौर था, चाहे घर कच्चे थे। आंगन में चारपाई पर बैठते सब इकट्ठे थे।

7 बेटे होते थे पर हांडी एक होती थी। एक को होता था दुख, तो हर आंख रोती थी।

और आज यहां बन गए रोड सब पक्के हैं, फिर भी खाते यहां आज सब धक्के हैं।

उस टाइम सबका होता साफ खून था, शुक्र है रब का के होता नहीं फोन था।

बड़ों की बातों पर हर कोई करता गौर था।

आज से तो अच्छा 'गुरशरण' वह पहले वाला दौर था।



RAJKUMAR SIKARWAR (INDORE)

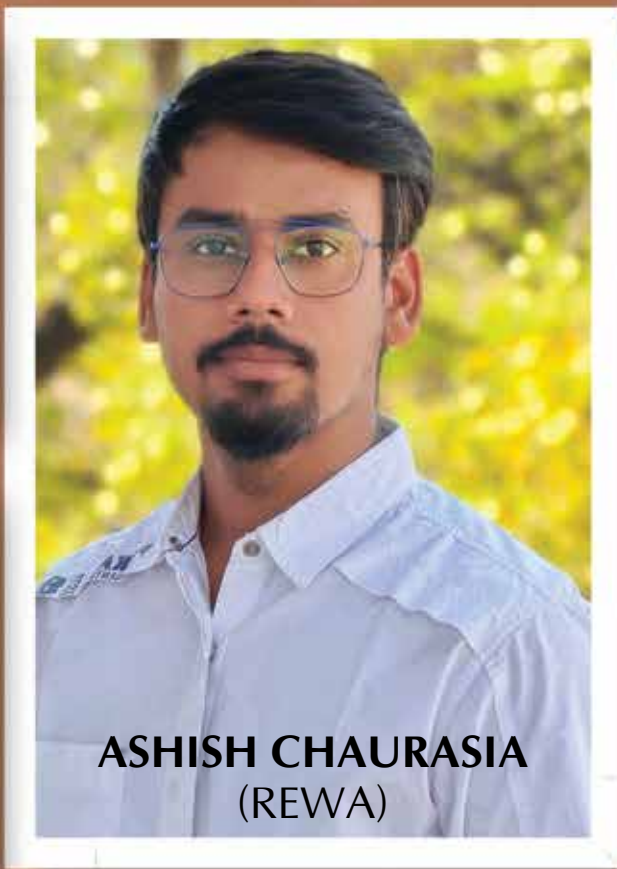
हम खाकी वर्दी वाले हैं ॥

जाति-धर्म का भेद नहीं, सब जन के रखवाले हैं,
हर मुश्किल से लड़ जाएं, हम खाकी वर्दी वाले हैं ॥
सर्दी - गर्मी, धूप - छाँव में, डगर - नगर या रहें गाँव में,
हर पल चलने तैयार रहें, चाहे कितने छाले हो पाँव में,
अपने तन की परवाह नहीं, हम ऐसे ही मतवाले हैं ।
हर मुश्किल से लड़ जाएं, हम खाकी वर्दी वाले हैं ॥
ईद रहे या हो दीवाली, क्रिसमस हो या हो बैसाखी,
तुम सबके उल्लास की खातिर, सड़कों पर रहती है खाकी,
हिंदू मुस्लिम सिख ईसाई, सब अपने ही घर वाले हैं ।
हर मुश्किल से लड़ जाएं, हम खाकी वर्दी वाले हैं ॥
कोरोना का क्या रोना, हम इसको दूर भगाएंगे,
चाहे इससे बड़ी विपत्ती हो, हम उससे भी लड़ जाएंगे,
हम देश भक्ति और जन सेवा की, शपथ निभाने वाले हैं ।
हर मुश्किल से लड़ जाएं, हम खाकी वर्दी वाले हैं ॥



**SONIA SHARMA
(MANSAROVAR)**





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