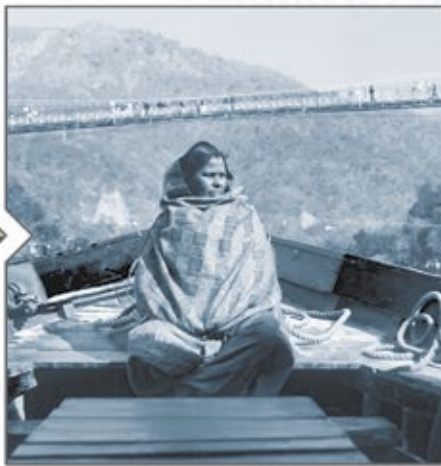


Q1 (2022-23)

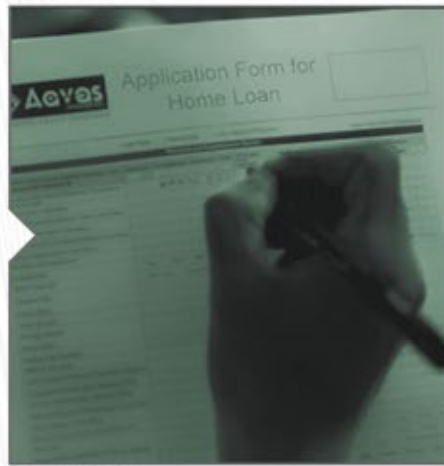
# PRAGATI

EDITION 22



**DEDICATED**  
**TO**  
**DELIGHTING**

A CUSTOMER-FIRST  
APPROACH



Cover Story  
on Page 38

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# ESTABLISHING A SUCCESSFUL CUSTOMER-FIRST JOURNEY

*"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." -Maya Angelo*

Even after possessing an attractive product offering, and sufficient cash flow sustaining the business during any shortfall, a 'customer-first' approach is needed for a smooth flow in business. For a free flow in any business, developing and marketing a good product is just half the battle won. What is also important is providing your customers with an impeccable experience and support.

At Aavas, the value system underlines the importance of customers at every step of its process. Our Customer Service team has been trained and upskilled to provide the smoothest experience to the customers.

Our company focusses on customers from rural and semi-urban areas and provides them accessible home loans, which is a big challenge in itself. Here, with the agility to drive new ways and bring in the right technology, it is possible to make customers at the very heart of everything we do. With the help of the valuable 'customer feedback, we have simplified our processes, thus bringing delight to our customers. In fact, most of our processes aim to reduce the time to disburse loans with minimal documentation.

There is yet another key factor – and that is a more inclusive experience. Involving empathy and the ability to treat clients as per their own needs, pain points, and interests are key elements to offer a personalized experience. Here, at Aavas, the representatives understand and carry the core company values and be as consistent as possible during each single customer service session. One should be able to work closely with the respective customers, providing them with the corresponding solutions, which fully satisfies their needs.

Aavas is a place where we are proud to have extended customer service from a one-off engagement into something that translates into several improvements all across one's life. Given this, the outcome of our service is that we do not just provide loans but also help transforming lives.

A photograph of Mr. Surendra Sihag, a man with a mustache wearing a dark suit, white shirt, and red tie. He is sitting at a white desk in an office setting. On the desk, there is a black keyboard, a black mouse, a black office phone, and a laptop. A computer monitor is visible on the right side of the desk. The background is a dark blue wall.

**Mr. Surendra Sihag**  
Executive Vice President - Collections



**QUARTER  
UPDATES**

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# BRANCH UPDATES

## STATE-WISE BRANCH STATUS AS ON 30TH JUNE, 2022

100 RAJASTHAN

46 MAHARASHTRA

45 MADHYA PRADESH

44 GUJARAT

24 UTTAR PRADESH

4 DELHI

17 HARYANA

8 CHHATTISGARH

9 UTTARAKHAND

2 PUNJAB

4 HIMACHAL PRADESH

4 ODISHA

11 KARNATAKA

**GRAND TOTAL: 318**

# QUARTER UPDATES

## EXTRACT OF STANDALONE UNAUDITED FINANCIAL HIGHLIGHTS FOR THE QUARTER ENDED JUNE 30, 2022

PARAMETERS	FY 21-22	REMARKS (GROWTH YOY)
AUM	11894 CR	UP BY 24%
DISBURSEMENT	1094 CR	UP BY 137%
TOTAL INCOME	353 CR	UP BY 30%
NIM	216 CR	UP BY 37%
PAT	89 CR	UP BY 49%
ROA	3.17%	MAINTAINED ABOVE 3%
BRANCHES	318	34 NEW BRANCHES IN 12 MONTHS
GNPA (STAGE 3A)	0.26%	NPA AS PER RBI NOTIFICATION
GNPA (STAGE 3B)	0.82%	DOWN BY 32 BPS
ACTIVE LOAN ACCOUNTS	158900+	UP BY 23%

(DATA AS PER IND AS)



# QI BEST BRANCHES

## APRIL



Udhana Surat  
Category A (8.6)



Morbi  
Category B (9.6)



Bahadurgarh  
Category C (9.7)



Rajgarh  
Category D (10.9)

## MAY



Faridabad  
Category A (9.65)



Wagholi  
Category B (8.7)



Bulandshahr  
Category C (9.9)



Raisinghnagar  
Category D (10.65)

## JUNE



Yelahanka  
Category A (10.05)



Ghaziabad  
Category B (9.8)



Hosekote  
Category C (9.8)



Osian  
Category D (9.8)

# STAR BRANCH

---



GANGAPUR (10.3)



# NEW JOINEES



Shirish  
Laad

Jaipur-Mansarovar Office  
Credit



Gaurav  
Kumar  
Dubey

Pune | Operation



Dnyanoba  
Babruwhan  
Padile

Pune-Shivaji Nagar  
Sales



Archana  
Tarun  
Dave

Mumbai-Bkc  
Human Resource



Ajay  
Ramnarayan  
Prajapati

Mumbai-Thane  
Sales



Pavithra  
Raghunath

Bengaluru-Jayanagar  
Data Science



Syed Niyaz  
Ahmad  
Naqvi

Jaipur-Church Road  
Sales



Vijay  
Sharma

Jaipur-Mansarovar Office  
Operation



Nishant  
Khatri

Jaipur-Mansarovar Office  
Alternate Channel



Mukesh  
Kumar

Nasik | Sales

# ANSHUL BHARGAVA

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A former Indian Army officer for 21 years, a star-alumnus of the prestigious IIM-Calcutta, and a celebrated Human Resource Management professional. We welcome the man of many talents, Mr. Anshul to Aavas Financiers as he takes the role of Chief People Officer - Human Resources. We look forward to succeeding further under his leadership.





**TRAINING &  
DEVELOPMENT**

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# GOAL MANAGEMENT & EXECUTION FRAMEWORK (OKR)

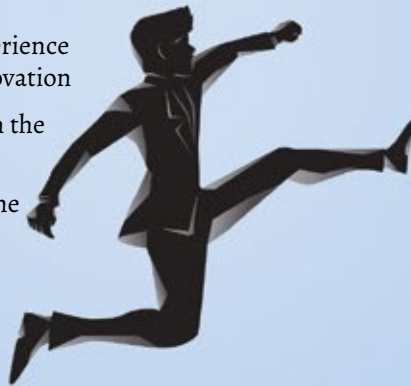
Finding an approach for setting goals that work and deliver the results for your business can make a major contribution to your performance and eventual success. As Aavas enters a new phase of its growth evolution journey, we have adopted a world-class Goal Management & Execution system known as OKR (Objectives & Key Results).

OKR framework helps organizations align, create greater synergies and meet the stretched goals in a collective manner. This framework has been successfully adopted by companies like Google, Amazon, and Samsung among many others.

An 'OKR Strategy Meet' was organized on the 3rd & 4th of April 2022 to identify organization-wide key objectives where approximately 50 leaders & senior managers deliberated & finalized the OKRs for Aavas.

Four major key objectives for Aavas were identified viz.:

- To be the “best affordable housing company” built on a sustainable operating matrix
- To deliver the ‘best in class’ customer experience through technology transformation & innovation
- Be the benchmark in customer retention in the industry
- Create the most desirable workplace that the industry looks to as a benchmark





# Aavas Learning Ritual Continues

## Monday Morning Learning Hour

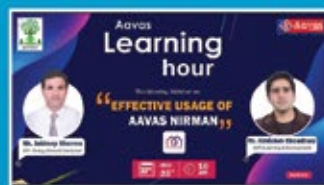
Monday morning hour has gained considerable importance in the space of Learning at Aavas. This is a weekly learning ritual, which is continually happening for more than 2 years now. Every Monday morning hundreds of Employees from various functions log in to gain key inputs on various Products, Processes, and Policies etc. Learning is a stance taken by an individual that allows acquisition of information, attitudes, and practices, through observation, seeking previous knowledge, searching out guides, and looking within as well as without. It is actually a process - if we stop learning and thinking, then there is no creativity and knowledge in our life. Therefore, every human being should struggle in order to learn new things and therefore, it is important to come out with such initiatives for the organization.

We are thankful to the senior leadership team of Aavas who have dedicated their time to sharing knowledge and their perspectives through this platform of "Monday Morning Hour".

As a ritual for the last 2 years, we have been cascading knowledge and upgrading the skills of our internal team on many issues. During this quarter we have covered various topics like the Importance of Aavas Nirmaan, online part disbursal process, IT Applications and support system, micro loans, inner happiness, cyber security, improvising login process, FTR series (application form filling, MITC, understanding loan documentation etc.)

Our honorable Founder, MD & CEO Mr. Sushil Kumar Agarwal also conducted a session on "Aavas Micro Loans" on 2nd May 2022 (Monday).

You are open to provide feedback & insight to improve & enhance your learning experience. Do share which session you enjoyed the most & topics which you will like to attend. Share your feedback/suggestions at [gurukul@aavas.in](mailto:gurukul@aavas.in).



# BUILDING ANALYTICS SKILLS

## ADVANCED EXCEL PROGRAM

Advanced Excel proficiency is an important & critical skill in today's corporate environment, particularly for certain functions. To upgrade this key skill a special training program on Advanced Excel was organized by L&D for the employees from Accounts, Budget & Finance, Treasury, Audit, Compliance and Insurance functions. This program was conducted by expert faculty Dr. Akas Dubey at the Jaipuria Institute of Management. The methodology adopted was the Case Study method and various topics like Pivot Table, Vlookup, and various methods of data summarization and presentation were covered. The participants were also taught how to create dashboards & present the data effectively. This program was conducted in two half-day sessions on 16th/17th May & 19th/20th May respectively, in two batches. Certificates were awarded on the successful completion of the program.





The background features a vibrant pink color with two large, overlapping, abstract shapes composed of numerous small circles. The circles transition in color from light blue to a darker blue, with some green circles interspersed. The shapes are positioned diagonally, creating a sense of movement and depth.

# EMPLOYEE ENGAGEMENT

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## SIBLINGS Surprise

We love them, despise them, fight with them, share the most precious memories with them, compete with them for the silliest reasons, and also, most importantly, we cannot live without them. Siblings are a crucial part of our lives, and we share a bitter-sweet relationship with them. Apart from our parents, the majority of our cherished memories related to childhood feature them. And this is why the bond with our siblings is wholly precious. Therefore, it makes perfect sense to have a day to celebrate the bonds we share with our favourite brothers and sisters.

Aavas celebrated Siblings Day by sharing those precious memories in the form of photos of the employees with their siblings. We were pleased to receive such a huge response from pan India. All the photos were beautiful and amazing.

The top 10 participants are as follows:

Name of Employee	Department	Branch
Akash Vaishanv	Sales	Sumerpur-Rajasthan
Ashna Shaikh	Credit	Dewas-Madhya Pradesh
Mandeep Kaur	Admin	Jaipur-Mansarovar Office-Rajasthan
Manish	Credit	Neemuch-Madhya Pradesh
Prastuti Goswami	Strategy-Product & Distribution	Jaipur-Mansarovar Branch-Rajasthan
Raja Ram Sirvi	Credit	Sumerpur-Rajasthan
Saurabh Sharma	Credit	Jaipur-Mansarovar Branch-Rajasthan
Shalu Sharma	Human Resource	Jaipur-Mansarovar Branch-Rajasthan
Sonia Sharma	Clss Processing	Jaipur-Traditional Office-Rajasthan
Trishla	It	Jaipur-Mansarovar Office-Rajasthan



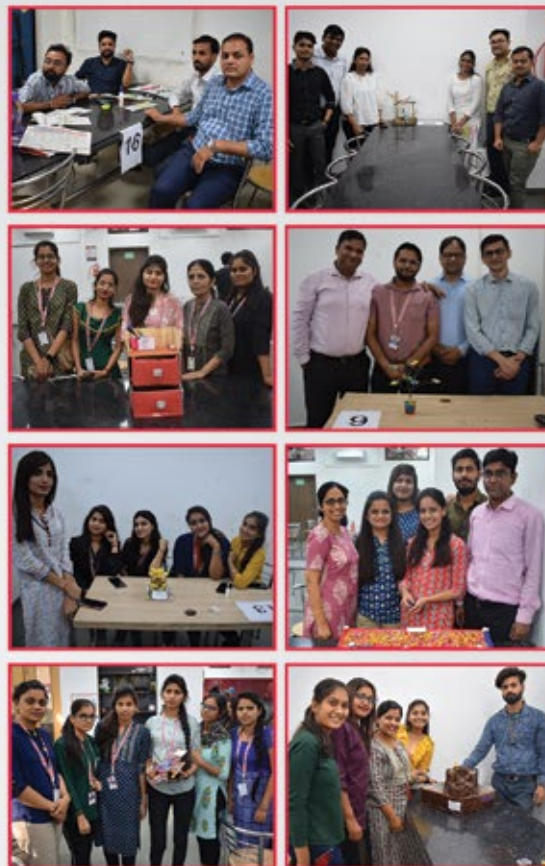


# The Best Out of Waste Competition

Earth Day has been celebrated since 1970. This day is about expressing gratitude to Mother Earth for her kindness. It is a reminder to protect the environment, restore damaged ecosystems, and live a more sustainable life. In honour of this day, Aavas organized the "Best out of Waste" program. 20+ teams were formed to create a masterpiece out of waste in 60 minutes. The spirit among the participants was high and full of enthusiasm. Some of them used stone, dried leaves, branches, and flowers. Another team used groundnut, while some decorated their art with newspaper, old bed sheets, plastic bottles, old tyres and other waste materials. Thanks to all our participants for making this event a blockbuster hit and contributing to society and mother Earth.

The winners are as follows:

Name of Employee	Department
<b>First Winner</b>	
Anuj Sharma	Accounts
Jitendra Dayma	
Binit Vijay	
Lal Singh Rathore	
<b>Second Winner</b>	
Gayapu Shrevidya Thiripathaiah	Credit Risk
Yuvraj Vijaykumar Lawande	
Vartika Saxena	
Avinash Singh	
Raj Lileshwar Thakur	
Anubhav Gupta	
<b>Third Winner</b>	
Sunita Manik	Tele-Sales
Rupali Khatri	
Chanchal Khatri	
Bhavna	
Anjali Kushwah	
Trapti Gupta	





# ZUMBA

*Dance Classes*

Zumba is a fitness program that involves cardio and latin inspired dance. It was founded by Colombian dancer and choreographer Beto Perez in 2001. To make the employees fit and healthy, we arranged for Zumba classes wherein we had Mr. Raj Verma as the instructor. He taught the basic steps of the Zumba and dance. Here, the employees learnt the importance of team work and bonding, interaction among different departments, hence increasing productivity. Apart from being a very good form of exercise, dance also acts as a booster, thus reducing stress level; while increasing the happy hormones. The participants enjoyed the program and we received a healthy response.





# A Laughter Dose



World Laughter Day is celebrated on the first Sunday of May every year to spread happiness everywhere. The aim is to manifest world peace and build global consciousness through laughter. You might have heard people saying "laughter is the best medicine", and psychologists and doctors agree with it. It strengthens your immune system, boosts your mood, reduces pain, and also protects you from developing stress.

As per the study, a person who laughs a lot lives longer and has a healthier and happier life too. Therefore, to mark the importance of laughter, Aavas brought a comedy challenge for the employees. They had to enact and record a comedy video and send it to the management. The response was overwhelming with a large number of entries.

The winners of the event are :

Name of Employee	Department	Branch
Kanhaiya Lal Rawal	Credit	Bhinmal
Vandana Sharma	Customer Service	Jaipur-Mansarovar Branch
Mahendra Kumar	Sales	Bhinmal
Pranchal Pathak	Sales	Budaun
Anurag Upadhyay	Legal Mortgage	Bhopal-Rpc





# 7 YEARS LEGEND AWARDS

As humans, we all like it when we are praised and appreciated for the efforts that we put into our job and satisfaction. The sense of gratification that we get here motivates us to do more. The same principle applies to employees as well. Nothing can make an employee happier than getting praised in front of their colleagues. The sense of gratification fills them with joy, which translates into the zeal to do even better.

The 'Legends Award' was in honour of the same. Employees who had completed 7 years or more in the organization were recognized and conferred for their exemplary service and years of hard work. Not just them, but their spouses too were acknowledged for their unwavering support, trust and patience. They received mementoes, gifts and gift cards for dining out. Watches were also gifted to the spouses as a token of appreciation.





# 10 YEAR LEGEND AWARDS

Employee recognition has long been a cornerstone of effective management. From a very early age, we crave recognition from parents, teachers and friends. Our desire for positive affirmation, particularly during developmental periods is quite strong. This continues to hold true as we move into the workplace.

Employees who had completed 10 years or more in the organization were recognized and conferred for their exemplary service and years of hard work. 21 employees were awarded at Jim Corbett with Icon Awards. The event started with the welcome speech by our honourable CEO, Mr. Sushil Kumar Agarwal. Employees dressed up smartly and enjoyed the occasion by dancing to foot-tapping music, eating delicious delicacies and playing games. Mementoes and gold coins were gifted in the felicitation ceremony. Aavas will continue celebrating such beautiful initiatives in the future as well.



Bhuvnesh Kumar Gaur



Kamal Singh



Manoj Kumar Sharma



Mihieer Desai



Mridula Mathur



Paras Arya



Prakash Chandra Sharma



Pratibha Sharma



Praveen Kumar Jha



Ritesh Salvi



Robin Sethi



Sanjaybhai Khodabhai Patel



Saurabh Jain



Shaikh Mohammed Samir Rasulmiya



Sonu Sharma



Subhash Satoskar



Sushil Kumar Agarwal



Vijay Bhardwaj



Babu Lal Sharma



Vishal Bhagirath Gadhave



Vishnu Prakash



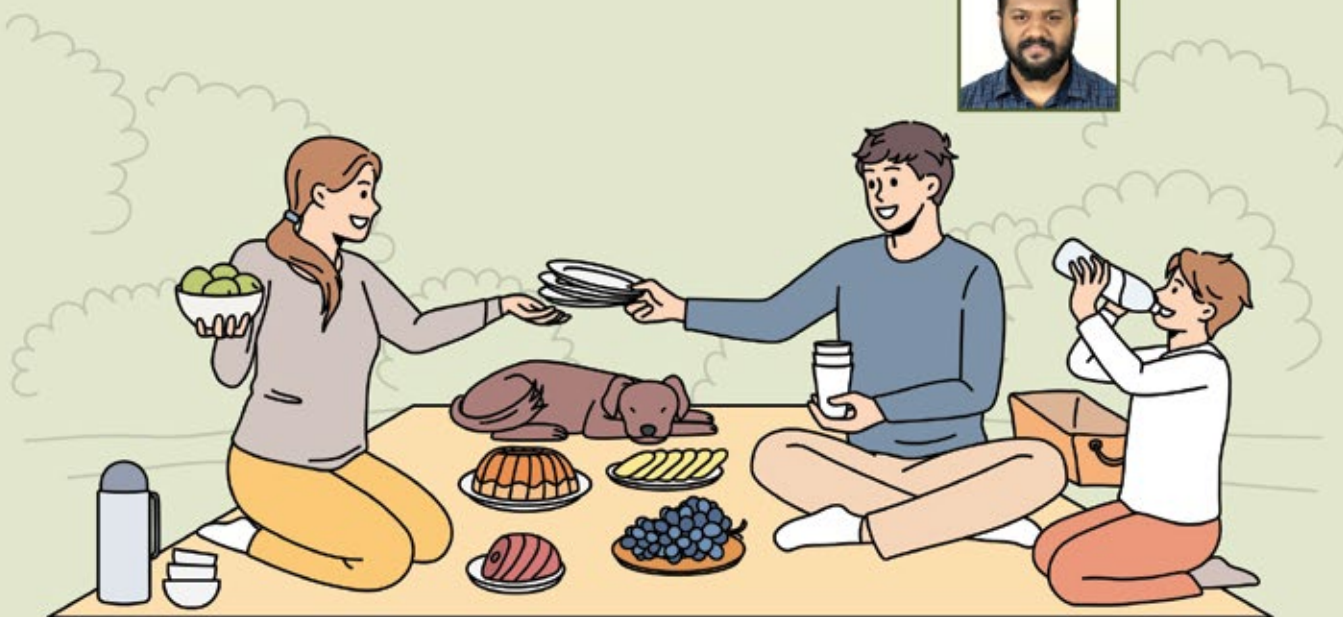
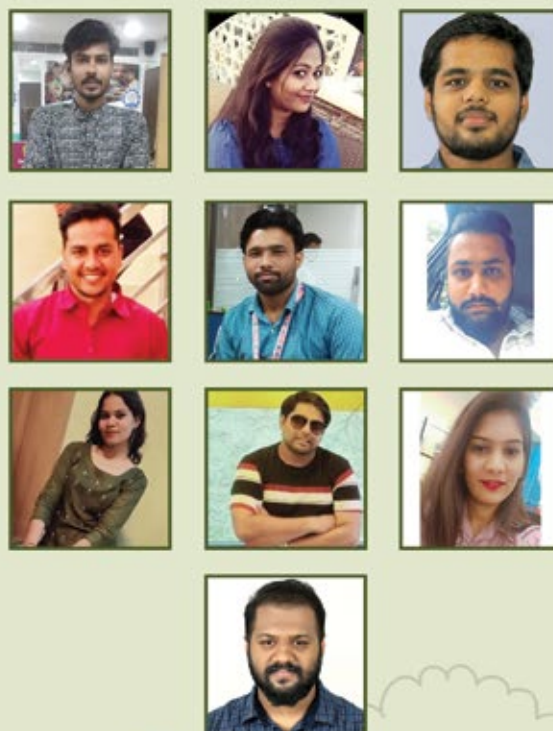
# PICNIC DAY QUIZ

The International Picnic Day is celebrated every year on 18th June. International Picnic Day is a day to commune with nature and enjoy a lovely summer day. Who says you can't picnic indoors?

Aavas celebrated the day by playing quiz. Hype up the surrounding with enthusiasm and energy. There were 3 rounds in this quiz. The rounds were named as Janno Aur Pehchano, Aas Pass Dekho and Chaloo Ghum Aaye. All in all everyone enjoyed playing quiz.

Top 10 winner were:

Name of Employee	Department
Dinesh Kumar Sharma	Audit
Abhilasha Kothiwal	Audit
Vishal Sodhani	Budget & Finance
Kuldeep	Budget & Finance
Gajendra Singh	Budget & Finance
Ashish Bhanulal Kanani	Human Resource
Khusi Sharma	Collection
Aman Tela	Audit
Nafisa Shaikh	CLSS Processing
Anandhu S S	Data Science



# Gracias PROGRAM

This season we have initiated a program to appreciate our team, show gratitude to our seniors and colleagues. Nominations were open for all employees to send appreciation letters to the employees who have made a difference and have helped them. The employees were motivated to appreciate others without any huddles of designation for their good work, talents, generosity, motivation and so on. Nominations were evaluated by the HR team and an e-card was sent. A hard copy of the same was also dispatched.

Below are the categories of cards:

- You have made a difference – This card will be issued to those employees who are working differently. This initiative is for the employee who is working toward upright change.
- You are so appreciated – In this card, one can appreciate anything and everything that another person has done.
- Thank You – In this card, one can thank the other person for any effort made by them.





# ICON AWARDS

This was the season of appreciation. Were Aavas has open heartedly appreciated all the employees who have been working tremendously in last financial year and given their best to the company. The employee who have worked hard smartly and exceptionally for the last financial year were nominated for “Icon Awards”. This is a prestigious awards of our company. These are yearly awards. On the occasion of celebrating 10 years of Aavas and contribution of employees make this organization a “Great Place to work” for. Aavas has honored its employees who have contributed significantly in the organization towards leadership, overall work performance, team work, adapted dynamic change in organization, corporate strategies up and above while performing their duty. There were some identified categories and sub-categories on the bases of which the employees were awarded. Same are mentioned below:

Award Category	Sub- Category
People Leadership	Nurturing Talent
	Collaboration
	Most dependable
	Ownership
Task Leadership	Leadership through Execution
	Strategic Agility
	Managing Change
	Standout performer
All Round Excellence	Passion
	Customer First
	Compliance with Conscience
	Impactful Contribution
Challenging Adversity	Challenging Adversity
Exemplary Leaders	Exemplary Leaders

To celebrate this occasion of appreciation Aavas took the employees to Jim Corbett, Uttarakhand. The journey for fun, experience, motivation, enthusiasm, energy and much more started from 6th May'22 and lasted till 9th May'22.

On 6th May in evening Bus departed from HO Jaipur, where employees enjoyed their journey while playing games and mingling with each other's. After giving some 5-6 breaks bus reached to The Baagh Spa & Resort on 7th May morning. After having a rest time till lunch employees had a fun time while playing outdoor games. The surprise factor was the rain on that beautiful evening that made the event more spontaneous. After enjoying their gala time employees moved towards the hall for the motivational session. Mr. Harish Sai Raman was the speaker for the session. He also motivated employees for "Fire Walk". Employees enjoyed the session and were so much motivated that they did the fire walk voluntarily and made the session more enthusiastic and exciting. After this the beautiful night ended from Bollywood Musical Night. Where employees dressed in different Bollywood themes and danced to the beats of the music band, it filled the environment with dance, music, fun and excitement. Making the event more enthusiastic.

On 8th May the day started early at 5 AM, from all the employees moving towards the Jim Corbett National Park. Here everyone enjoyed the nature with wildlife and the experience was refreshing keeping the decorum for environment in mind. After returning back to the hotel they had a leisure time till lunch. After lunch employees started with their team building activities which lasted for 2:30 hours. Teams were distributed and employees spontaneously participated in team building activities. After team building activities employees had a leisure time of an hour and moved towards the main highlight of the whole event "ICON AWARDS" ceremony. Employees dressed up smartly for the occasion. The award ceremony started with the welcome speech of our honorable CEO, Sushil Agarwal. And continued with award giving and some breaks were given where dance troupes performed. 180+ employees were awarded on the basis of some identified behavioral traits. Employees were excited and honored to receive such a precious award from Aavas i.e....our yearly awards. The event ended with a gala dinner.

On 9th May employees had their breakfast and buses started to depart from Jim Corbett in the morning for return & reach by late night to HO Jaipur. The joy, enthusiasm, energy and fun lasted till the bus reached the last stop.





# HEALTH IS WEALTH



The 21st century is the century of fast-paced life, where technology has become the biggest substructure and on which we humans are always on the run. Hardly saving time for ourselves, we do not eat properly, get enough sleep, exercise or, for that matter, follow a healthy lifestyle. Regular check-ups help in identifying the possible health conditions at an early stage, and the adage that “Prevention is better than cure” has always been true.

Regular health check-ups help us to be aware of the condition of our health. This motivates us to lead a healthier and more active lifestyle. Keeping this thought in mind, Aavas organized a health check-up camp. There were many different types of check-ups like general check-ups, orthopedics, dental, eye check-up and many more. About 200 employees took a consultation from the doctors available during the camp.



# Surya Namaskar

In this era of modernisation, job seekers search for jobs that cater to their personal needs, goals and care about their health and security. With the number of health problems increasing by the hour, people are becoming ever more conscious about their health. Moreover, people nowadays conceive the idea of health as overall general well-being.

For corporate employees, staying healthy seems like a daunting task. As most of their time is spent sitting in their offices, they find it hard to take out time to work on their health. Here, Aavas takes care of its employees holistically. Under the fitness regime, we organised the Surya Namaskar challenge. Employees had to send their 3 minutes videos and post them on WhatsApp. We received a huge response from pan India. This reveals the level of excitement carried by the participants. Again this was a super hit event.

Winners of the event are :

Name of Employee	Location	Department
Sunny Mukesh Baniya	Nagpur	Credit
Kalu Lal Bhatt	Bhilwara	Sales
Vishvasen Jain	Pratapgarh	Credit
Nilesh Nivrutti Yenpure	Kolhapur	Risk Containment Unit
Bhavishya Chelani	Jaipur-DG Office	Tele-Sales





CELEBRATING THE  
*Hall of Fame*  
QUARTERLY AWARDS

Aavas believes in valuing the sheer hard work, recognizing, and appreciating the employees for their immense contribution to the Company's success. To encourage them, we have started the "Hall of Fame" quarterly awards. Held on 8th & 9th June 2022, the event was divided into two episodes, where employees of the different departments were awarded and felicitated. About 300 Aavas-ians were conferred in this event. The awards are presented by CFO Mr. Ghanshyam Rawat, SVP Anshul Bhargva, CBO Sunku Ram Naresh, SVP Vineet Patni, VP Anil Kumar Lachwani.



# DAD'S KITCHEN

Father's Day is for honoring fatherhood and parental bonds. It observes the influence and importance of a father whenever it comes to both – kids' life and society. For making the day count as a special one, Aavas employees spent their time in the company of their father or kids and showed their cooking skills. With excitement strewn all around, the employees tried their hand at different recipes like Rajma Chawal, Sandwiches, Bread Rolls, Dal, etc.

Since it was a mother's day off, making it dad's kitchen led to some quite exciting responses. With an otherwise busy life, the dads enjoyed their free time with the kids, further helping strengthen the bond.

Top 5 winner were:

Name of Employee	Branch
Manas Ranjan Thatoi	Bhubaneswar
Nitesh Meena	Jaipur-Mansarovar Office
Satish Kumar Gupta	Jaipur-Jagatpura Branch
Kajal Sharma	Jaipur-Mansarovar Office
Ravindra Bangwal	Dehradun







# Weight Loss

## 90 Day Challenge

Self-care is a crucial part of looking after yourself, as well as others. When you practice self-care, you produce positive feelings, which boost motivation and self-esteem, leaving you with increased energy to support yourself as well as your loved ones. Self-care starts with tending to your own needs. Rightly said, “if you want to take care of others, then start taking care of yourself first”. The first step of loving yourself is to take care of your mind, soul, and body. Walking on the same path, we organized the “Weight Loss 90 Days Challenge”, where more than 130 employees nominated themselves. The challenge started on 21st Feb '22, and the current weight of the participants was recorded. The employee losing the maximum weight within 90 days won this challenge. We got a tremendous response from the employees.

Winners of the event are:

Name of Employee	Department	Branch	Winner's
V Rajnish	Credit	Raipur-Bilaspur Road - Chhattisgarh	Winner
Nishtha Agarwal	Human Resource	Jaipur-Traditional Office - Rajasthan	1 <sup>st</sup> Runner - Up
Pritesh Kumar Singh	Technical	Mumbai-Thane - Maharashtra	2 <sup>nd</sup> Runner - Up



*V Rajnish*



*Nishtha Agarwal*



*Pritesh Kumar Singh*

# *International* **YOGA DAY 2022**



Yoga is about awakening and bringing harmony to life. It is about creating a life that brings more beauty and love into the world. The balance between body and soul brings peace to the mind. International Yoga Day is celebrated across the globe on the 21st of June. It is aimed at raising worldwide awareness about the various benefits carried by yoga. The theme of Yoga Day 2022 was - Yoga at Home and Yoga with Family. For the employees' well-being, we organized Yoga Session at the Head Office. In this, we asked for 50 nominations from employees, which were filled in on the same day. Yoga trainer, Miss Kalpana Tak taught the various 'yogic asanas and shared the benefits. Everyone had an enlightening and healthy session.





# RRR... #TWEET BY KIDS

The challenge was based on the theme of 'RRR'. We received amazing responses from kids which made us divide them into categories - as per their age - such that their creativity could be judged accordingly, Some incredible paper bags carrying meaningful slogans were produced by the kids.

Winners of the challenge are:

Name of Employee	Department	Kid's Name	Age Group
Ashish Goyal	Policy, Process & Product Risk	Ditvi Goyal	5 to 8 years
Jitendra Dayma	Accounts	Navyanshi Dayma	5 to 8 years
Vikas Malpani	Policy, Process & Product Risk	Vatsal Malpani	9 to 13 years
Mahesh Shakkarwal	Admin	Ruchika Shakkarwal	9 to 13 years
Pramender Singh	Sales	Khushi Dalal	14 to 16 years
Heena Gulafsha	Information Technology	Darakhsha	14 to 16 years



# TAGLINE & HASHTAG CHALLENGE

The world environment Day witnessed a challenge for our employees in which Taglines and Hashtags had to be written on the respective occasion. But there was a twist. The present-day slang language had to be used while writing. Needless to add that as usual, we received an astounding 110 nominations out of which, selection of the top 10 was obviously difficult, Here are the Winners:

Name of Employee	Department	Branch
Himanshu Goyal	Jaipur	Audit
Anees Siddiqui	Bhopal	Operation
Vishvasen Jain	Pratapgarh	Credit
Ashutosh Dilipkumar Padiya	Akola	Credit
Ajay Meena	Jaipur	Policy, Process & Product Risk
Aarushi Sharma	Jaipur	Human Resource
Deepak Sharma	Jaipur	Human Resource
Lalit Rachwani	Jaipur	Audit
Anuj Sharma	Jaipur	Accounts
Chandan Kumar Sahoo	Bhubaneswar	Credit





# our heritage our prized possession

Every year on 18 April, World Heritage Day is celebrated to raise awareness all over the world, specifically about preserving the historical, monumental, and cultural heritage, spread globally. The day was first observed in 1983 by United Nations Educational, Scientific and Cultural Organization (UNESCO). It gained recognition as a world event during the 22nd General Conference of UNESCO.

India is home to a total of 3691 monuments and sites. Of these 40 are designated as UNESCO World Heritage Sites, including places like the Taj Mahal, Ajanta Caves and Ellora Caves. World Heritage Sites also include natural sites like the Kaziranga National Park in Assam. To celebrate this beautiful occasion, we organized a quiz for the employees. The quiz was divided into two parts: Part A was based on historical sites and monuments; while Part B was linked to pictures of various heritage sites. More than 350 employees participated in this quiz, making the event successful.

Name of Employee	Branch
Gautam Karki	Jaipur-Traditional Office
Himanshu Agrawal	Jaipur-Mansarovar Office
Aarushi Sharma	Jaipur-Traditional Office
Priyanka Pareek	Jaipur-Traditional Office
Deepak Sharma	Jaipur-Traditional Office
Manish Kumar Jain	Jaipur-Mansarovar Office
Vishal Sodhani	Jaipur-Mansarovar Office
Shilpa Sharma	Jaipur-Traditional Office
Lavpreet Singh	Jaipur-Mansarovar Office
Varsha Sharma	Jaipur-Mansarovar Office





Meet  
*Mamta Devi*



AN INSPIRATION  
TO PEOPLE **ACROSS THE COUNTRY**

A woman, an entrepreneur and a determined homeowner - the story of Mamta devi is awe inspiring. Aavas Financiers has been more than lucky to get to be a part of her beautiful story and get the chance to narrate it. When we went to ask Mamta Devi for the same, she unhesitatingly agreed to let us shoot her story as an inspiration to all women.

Growing up in a small, rural part of the country Mamta Devi's perseverance was anything but small. She assisted her husband equally in all the tasks until one day, her husband was injured in an accident. All the burden now fell on Mamta Devi. She took on the challenge with an air of confidence, ready to do all that it took even if it meant doing it all alone.

She opened her own shop to sell clothes. The risk paid off well and soon they opened another shop while also getting their two kids happily married off. All of this was a result of Mamta Devi's tenacious spirit and her unending belief in herself.

But one thing was still amiss. She had always dreamt of owning a beautiful house. She was disheartened when all banks turned her loan application down and was close to giving up when she came to Aavas Financiers for help. Not only did her loan get approved but they also assisted her every step of the way. With her loan approved, she started to build the house of her dreams and finally lived in it.

Mamta Devi and her husband almost had tears in their eyes narrating their story and reliving those moments. Her husband couldn't control his emotions narrating their struggle filled days.

They couldn't have ever imagined that they would ever get to live in a beautiful home of their own. It was then that they realised how far they had come.

Aavas Financiers is grateful to have been able to assist and support Mamta Devi in her journey. We are thankful for all the love that we got from her family. Today she lives in her dream home, proud of everything she has achieved.

She is one of the many Indian women who received support and financial stability from Aavas, making them self-sufficient in their daily lives. We are proud to be a part of the lives of hundreds of Indian women who are an inspiration to millions of others with their fearless determination.

Aavas looks forward to helping women across the country achieve their dreams, eventually making India a self-sufficient country that promotes equality in every way of life.





**CORPORATE  
& SOCIAL  
RESPONSIBILITY**

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# AAVAS SEVA CLUB

Seva- service beyond self, is a practice to help people selflessly. Aavas Foundation has created “Aavas Seva Clubs” by providing greater opportunities to the interested employees to do Seva for the society. This is to encourage and motivate employee’s passion for social work as well as strengthen their commitment and responsibility to society and mother Earth.

There is an executive committee under a Chief Coordinator and an assistant coordinator within the Dept. This Committee will work under the guidance of the Aavas Foundation from time to time by respecting the vision and the mission of the organization and the interest of the employees.

## WORLD ENVIRONMENT DAY CELEBRATION

World Environment Day is celebrated on June 5 all across the globe to spread the importance of conserving planet Earth, our one and only real home. Aavas Foundation has celebrated the day by starting a ‘Green Wave Movement’ at Ramkrishna Apartment, Mansarovar, Jaipur. Aavas Chief Technology Officer, Mrs. Jijy Oommen was the Guest of Honour. Mr Manish Tiwari, head Aavas Foundation presided over and Mr. Sanjeev Bhargava, President of the Apartment, inaugurated the program. Saplings were distributed to all participating employees. Mr. Vikas Jain from MD Office conducted a quiz and gifts were distributed to the winners. Everyone took the pledge to take care of the environment without polluting. Coordination of Aavas Seva Club members from the branch is whole heartedly appreciated.





# Vishwakarma

Application to be Launched Soon



Construction workers are an integral part of society who must be made aware about their own and their family member's safety and benefits. To achieve that, a user-friendly interface in the form of an application is being developed by the Aavas Foundation. A single platform will provide all the information regarding safety kits, insurance and beneficiaries information. The application is ready to be launched soon.

# GRAM SIDDHI



With Gram Siddhi, we have provided a way for rural skilled women to upgrade their standard of living who are ready to become more self-reliant.

Women in this project have prepared 1000 aprons for construction workers working under the Vishwakarma project for their safety kits in the month of June 2022.

We have been monitoring centre visits in association with the NGO partner for regular check and balance. In the previous month of June, centre visits were in Chheetroli (Suman Devi), Gopalpura (Sumitra Raigar), Kadedda (Basanti), Thali (Vijay Laxmi Jangid), Goner (Krishna Sharma), Shivdasapura (Lalita Atal) and Shree Ram Ki Nangal (Kalpana Jangid).

For the month of July, LRP and Financial training program has been planned for 50 rural women working in the project.



# GREEN INITIATIVE PROJECT



Trees are the life providers and their safety is utmost priority from being further exploited. We have initiated the project to plant trees in 3 different locations near Jaipur : Jhalana Forest Area, Sitapura RIICO Industrial Area and Guda Surjan(Jhalsu) where the team visits regularly for proper maintenance of existing plants and to plant new trees.

As of record, 60% of total plantations are surviving in different sites after facing serious weather conditions.



# GREEN INDIA DRIVE **PUNE**

A seminar on the theme “Leaning towards greener Pune through green buildings” was organized by IFC Edge in association with Aavas on 24th June in Pune to create awareness among financial institutions, intellectuals, professional community, architects, and developers about the need and future of building green. Aavas team actively participated in the said event and Mr. Amit Das, Senior Vice President (Technical) was one of the panellists in the session on “Where is the money for green?”. In the workshop, we distributed brochures for awareness towards Green Homes for sustainable development of the environment.





# GREEN HOUSING PROGRAM



While rapid urbanisation, growing cities provide various opportunities, there are fallouts in terms of proliferation of slums, high prices of land and building materials which render houses unaffordable for the segment at the bottom of the pyramid. Therefore, the need for adequate housing for the low-income groups will substantially increase.

Green Housing Program strives to reach out the sustainability principles amongst the affordable housing community. We, along with IFC, have developed a unique idea of Green Homes with the intent to minimize carbon emissions from the construction material which hampers the environment.

Two senior members of IFC, Will Beloe (Principal Industry Specialist – Climate Finance) from Washington DC and Prashant Kapoor (Chief Industry Specialist – Green Buildings) from Singapore, visited Aavas headquarters, along with the IFC India team on 20th April 2022.

- Bill and Prashant have been broadly involved in the project from a supervisory/guidance perspective. They especially planned a visit to Jaipur to meet Aavas senior management Green Housing Program team, and our Green Home customers.
- They personally visited a green home to get a first hand response on the project.





# ACCESS TO CLEAN DRINKING WATER

Water is the most precious thing on which we human beings rely. Water coolers have been installed and repaired in different locations in Jaipur to provide cool and clean drinking water in June 2022.

New water coolers have been installed: 2 at Sanskriti Sports Club, 1 at Mahatma Gandhi School in Bikaner, 1 at Public Place in Bikaner, 1 at Kalwar Road and 3 at Government Schools by us.





# IT DEPARTMENT & TECHNOLOGY

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# A NEW STEP TOWARDS DIGITIZATION- PROJECT GATI

Digital technologies have reconfigured the whole business landscape, transitioning from traditional analogue to digital. Data isn't stored anymore on any storage devices but on the cloud, thus ensuring there is no data loss. It has become the need of the hour for every business with the changing market dynamics and customer preferences.

Aavas has a comprehensive technology framework across the entire business value chain including sourcing, underwriting, disbursement, collection, customer service and back-office operations through multiple applications.

We have commenced "Project Gati" to build a single platform that will unite the entire loan origination and customer service journeys to enable a more seamless user experience.

It is the step towards adopting a digital-first approach and transforming our loan origination journey through an integrated workflow system, which will enable teams to have a 360-degree view of customers. The project was kicked off on 13th April 2022 with a target to go live by November 2022.

To accelerate the initiative we have tied up with globally leading technology platform provider "Salesforce" and consulting firm "Deloitte". This transformation is expected to bring in the following key improvements:

**Significant improvement in Turn Around Time (TAT):** The system will be designed with predefined checks and balances to ensure First Time Right (FTR) across all stages of the process to reduce overall processing TAT. The system will integrate with multiple service providers for extraction and validation of information on a real-time basis to reduce a lot of manual efforts. The system will also enable seamless collaboration between various departments/teams.

**Paperless System:** This will ensure the elimination of any physical document till the time case is sanctioned in the system. Documents will be uploaded from mobile solutions, thus completing application forms and IMD payments, etc. through the digital medium will be an important key feature of the new system. The Gati Team is also working towards removing the duplicates in the storage of the data in various applications. All the documents in the digitized form would be

**13<sup>TH</sup> APR 2022**

Project  
Kick Off



**27<sup>TH</sup> MAY 2022**

High-Level  
Design Completion

**16<sup>TH</sup> SEP 2022**

Build Completion



**14<sup>TH</sup> OCT 20**

E2E Testin  
Completi

available for view to the internal teams based on predefined roles and access. Such documents can be leveraged for future transactions also.

**Flexible Journey:** With the new system, it will be easy for the customers to use web or mobile applications /portal and apply for loans/partial disbursement requests from the comfort of their homes. This will also enable the channel partners to log in to their files without any aid required from the Aavas Team. Irrespective of the channel or source, once the loan file will reach the system, file movements will happen based on the customer persona and product chosen.

**Reimagined Business Processes:** At the beginning of the project itself, all the business processes were assessed for identifying various improvement opportunities through a rigorous Business Process Re-engineering (BPR) exercise. In this journey, we are not only taking a leap towards becoming technically robust, but also strong in terms of the processes. This project will encompass Business Rule Engine (BRE) to automate decisioning at various stages of the loan origination process.

**Revolutionize the customer Onboarding process:** Salesforce System will provide a single system/single view of a customer to all the departments. The team will not be dependent on multiple systems / other departments for getting information about the customers and will be able to track each step in the workflow. This will help us in removing any ambiguity and have a clear-cut bucketing of the tasks performed by each user, enabling a close tracking of file movements through centralized command centres.

**Customer experience:** Our goal is to deliver the best-in-class customer experience and the system aims at giving a 360-degree view of customer information from a single console. The customer service team will be enabled with the system connected to all digital channels to provide a true omni channel experience to customers. The digital customer experience will provide a frictionless path with assistance available at every stage.

**Implementation and Training:** This is a major organizational transformation and hence, we have created a cross-functional project team including members from all key departments. These members are gearing up to prepare for the system readiness. We are also looking to engage more team members in the near future to train them as trainers as the system becomes ready.

This revolutionary step will help the whole organisation in numerous ways which will take us to greater heights.

18<sup>TH</sup> JAN 2023

Hypercare  
Completion



18<sup>TH</sup> NOV 2022

Go Live

**gati**

**PROJECT ROADMAP**

4<sup>TH</sup> NOV 2022  
UAT  
Completion

2022  
ing  
tion



The background features a dynamic, abstract pattern of overlapping circles and lines in various shades of blue, teal, and purple. The pattern is denser on the left side and becomes more sparse towards the right, creating a sense of depth and movement.

# INSURANCE DEPARTMENT

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# INSURANCE CLAIM SETTLEMENT

There is no greater joy, nor greater reward than to make a fundamental difference in someone's life. – Mary Rose McGeady.

Insurance can serve as a piggy bank where you can buy a variety of insurance policies to save the money lifelong. Think of it like the fire extinguisher you are required to keep in your home or office—perhaps you may never have to use it, but when an actual need arises, you are so glad it is handy. In the same way, if you have unpredictable expenses such as car repairs or medical bills cropping up, insurance can become a financial life saver.

Through Insurance claim settlement, we are making a difference in the life of our valued customers. We are delighted to settle 73 claims in AMJ and 674 claims in FY21-22. The concept of this noble act is newly introduced by our principal officer and AVP Mr. Satish Gulliya. We are putting our best efforts and creating brand awareness for our company through this concept. Aavas would like to appreciate the joint efforts of the branch team, sales, collection and our insurance department.

We are always ready to fulfill our commitment “SAPNE AAPKE SAATH HAMARA”.







**ARTICLES  
FROM  
EMPLOYEES**

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## Amit Agarwal

### Tax Knowledge Series – I – Real Estate Transactions Introduction

It is no secret that when it comes to investment, we Indians have a soft spot for real estate and will mostly invest in house rather than in a other form of assets. In many cases a single piece of land or a flat often comprises of 70-80% of individual's portfolio, i.e. most of the savings of such individuals is invested in buying such land or flat. There are lots of aspects which one should be aware of before investing their valuable savings into real estate such as legal, taxation, stamp duty, funding options, etc. This year through tax knowledge series we will try to make you guys aware of key interesting taxation aspects related to real estate.

#### Purchase Price

As a buyer we always try to negotiate the purchase price to the extent possible. In some of the cases purchase consideration is structured to evade stamp duty. If you are planning to buy an immovable property then please beware of pricing norms as prescribed under the Income-tax Act, 1961 ('the Act').

The purchase price should not be less than the stamp duty value of the immovable property. In case the stamp duty value is higher than the purchase consideration, then you may end up with paying tax on deemed income i.e. stamp duty value exceeds purchase consideration. However, the safe harbour has been provided to the extent of 10% of such consideration and Rs.50k whichever is higher.

Mr. A is proposing to buy an apartment in Mumbai. The purchase price and stamp duty value along with taxability is as under:

Particular	Situation 1	Situation 2	Situation 3
Purchase Price	1 crore	75 lakhs	85 lakhs
Stamp Duty Value	90 lakhs	90 lakhs	90 lakhs
Deemed Income	Nil	15 lakhs	Nil
Reasoning	PP > SDV	SDV > PP	SDV > PP

It is no secret that when it comes to investment, we Indians have a soft spot for real estate and will mostly In

situation 1, the purchase price is greater than the stamp duty value, therefore, the provisions of Section 56(2)(x) of the Act is not attracted. No deemed income taxable in the hands of purchaser.

In situation 2, the stamp duty value exceeds purchase price by Rs.15 lakhs. The differential amount is taxable as deemed income in the hands of purchaser. The safe harbour / relaxation of deemed income is not available as the difference in more then Rs.50k or 10% of consideration i.e. Rs.7.5 lakhs, whichever is higher.

In situation 3, though the stamp duty value is higher than the purchase price but the difference is within the permissible safe harbour. Therefore, no deemed income shall arise in the hands of purchaser.

The stamp duty value may vary from location to location. Even in some states women are provided with concessional stamp duty rates.

Apart from the above the purchase price may include various other aspects such as club membership fee, lifetime society membership fee, car parking fee, etc.

Therefore, it is very important for a buyer to determine an optimum purchase price.

#### High Value Transaction Reporting

Another aspect is reporting of high value transaction of immovable property. The registrars/ sub-registrars are required to report income-tax department about purchase and sale of property if Stamp Duty Value of property exceeds Rs.30lacs. The transaction of purchase/ sale of property shall be reflected in our Form No.26AS / AIS. Therefore, if you are planning to purchase a property above Rs.30lacs, you are under radar of Income-tax Department. Income-tax Department will verify whether buyer has shown adequate income in his return of income to cover up investment made in purchase of house property and whether purchase price is adequate in accordance with provisions of the Act.

#### Does pricing guidelines apply to all immovable property?

This is an interesting aspect which one should know at the time of making advance payment for purchase of property. The immovable property means land or building or both. The legitimate rights or interest in the property is a debatable matter. There is no clear guidelines whether such right or interest is covered within the ambit of pricing guidelines. Further, the word immovable property does not segregate between rural and urban property. However, the rural agricultural land is a debatable matter for applicability of pricing guidelines. It is advisable to follow pricing guidelines in any immovable property or rights or interest in such property in order to avoid any future



litigation. We have summarised below applicability of pricing guidelines on purchases of various types of immovable property:

Land	Building	Apartment	Villa
Yes	Yes	Yes	Yes
Right / Interest	Urban Property	Agricultural Land	
Yes	Yes	Debatable	

#### Date for adoption of Stamp Duty Value or Market Value

The deemed income on account of pricing guidelines applies on receipt of immovable property below stamp duty value. Accordingly, on the date of receipt of immovable property, one will have to find the stamp duty value. In relation to a transaction in immovable property, there are various stages involved and to illustrate: agreement to purchase, obtaining possession, payment of consideration, conveyance, registration, etc. For pricing guidelines in the hands of purchaser / buyer where the date of agreement fixing the value of consideration for transfer of immovable property and the date of registration thereof are not the same, the stamp duty value on the date of agreement shall be compared with the actual consideration, in order to decide whether such stamp duty value is higher than the actual consideration or not.

The date of registration is important only if the payment is made through online or banking channel on date of registration.

#### Deduction of tax at source on purchase of immovable property

##### Purchase from Resident

If buyer is purchasing immovable property from resident of India, then at the time of credit or payment of purchase consideration for immovable property buyer is required to deduct TDS at the rate of 1% on purchase consideration.

The TDS is not required to be deducted if the purchase consideration is less than Rs.50 lakhs. In case of two or more seller of one property, then for each seller threshold of Rs.50 lakhs is to be checked for applicability of TDS.

Further, the TDS is not required to be deducted if agricultural land is purchased.

Another important aspect to be noted is term 'consideration' includes all charges of the nature of club membership fee, car parking fee, electricity or water facility fee, maintenance fee, advance fee or any other charges of similar nature, which are incidental to transfer of the immovable property. TDS is required to be deducted for entire consideration.

If seller does not have PAN, then the TDS is to be deducted at highest rate i.e. 20%, therefore, it is very important for buyer to ask seller to provide PAN at the time of entering into transaction.

After deduction of TDS buyer is required to deposit tax within 30 days from the end of month in which deduction is made. The tax is required to be deposited in challan cum return in form 26QB. It is advisable to deposit TDS at the time of transaction itself or in same month of transaction.

The buyer is also required to furnish tax deduction certificate to the seller. The said certificate can be downloaded from traces portal after filing of challan-cum-return.

##### Purchase from Non-resident

The buyer is required to TDS on purchases of immovable property from non-resident. There is no threshold in case of purchases of property from non-resident. Ideally the tax is required to be deducted on capital gain on transfer of immovable property in the hands of seller. However, it is always difficult for buyer to determine capital gain which is taxable in the hands of seller. Therefore, there are two ways of deduction of TDS:

1. Section 197 certificate from Income-tax department. The buyer can ask seller to approach income-tax department to provide section 197 certificate with amount of capital gain on which TDS is to be deducted.
2. Alternatively, the buyer may opt for deducting TDS on entire purchase consideration payable to seller

The tax is required to be deducted at the rate of 20% plus applicable surcharge and cess on purchase consideration or in accordance with Section 197 certificate.

The buyer may also explore double tax avoidance agreement benefits, if any available while determining TDS. However, in such case documents such as tax residency certificate of seller becomes very crucial at the time of deduction of TDS.

The buyer is required to obtain TAN from the income-tax department in order to deposit TDS challan. Also, the buyer is required to file TDS return with the TDS department in Form 27Q.

##### Conclusion

Investment in real estate is an important decision of life. We should be mindful of all aspects before entering into any transaction or consult with the subject matter expert so that future litigation by tax department can be avoided.

Trust the above aspects are fruitful and enriching your knowledge base. In next series we will focus more on tax issues related to transfer / sale of immovable property.



## Gursharan Singh

### हम वो आखरी पीढ़ी

हम वो आखरी पीढ़ी हैं जिन्होंने बेरंग चिट्ठी से लेकर लाइव चैट तक का सफर किया है।

हम वो आखरी पीढ़ी है जिन्होंने साइकिल की कैची चलाने से कार तक का सफर किया है।

हम वो आखरी पीढ़ी है जिन्होंने 1 पंखे के आगे 7 चारपाई डालकर सोने से लेकर AC तक का सफर किया है।

हम वो आखरी पीढ़ी है जिन्होंने स्कूल में मार खाने के बाद घर में भी मार खाई है।

हम वो आखरी पीढ़ी है जिन्होंने पड़ोसियों के घर B&W TV से लेकर LED तक का सफर किया है।

हम वो आखरी पीढ़ी है जिन्होंने घर की छत पर जा कर दूरदर्शन देखने के लिए एंटीना सही करने से लेकर डिश और ब्रॉडबैंड तक का सफर किया है। क्योंकि.....

रात सुबह का इंतज़ार नहीं करती, खुशबु मौसम का इंतज़ार नहीं करती,

जो भी खुशी मिले उसका आनंद लिया करो  
"गुरशरण",

क्योंकि जिंदगी वक्त का इंतज़ार नहीं करती।



## Monika

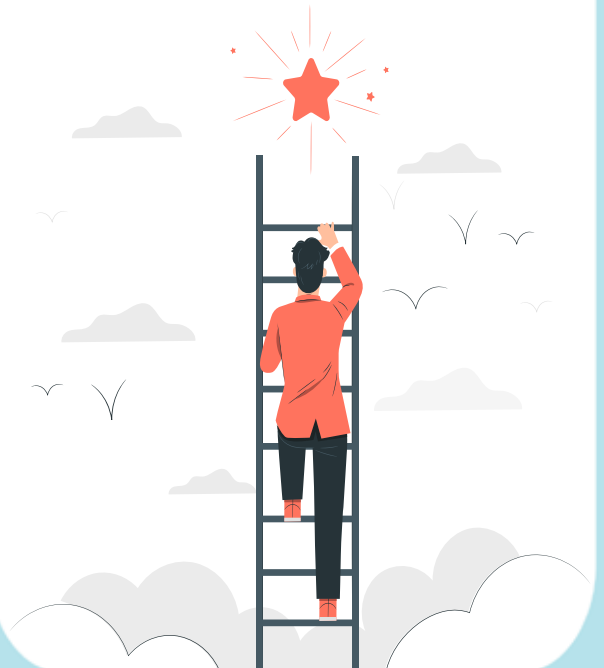
### MY HEART

She's always been there for Me.  
Just talking to her can make me happy.  
She tells me of the hard time.  
She's been through In hopes that I won't  
go through them, too.

She is an independent women  
of stature and grace  
She has beautiful eyes and a lovely face

She's your first best friend  
She's very special part for us

Think who is She-Maa







Kanishka Yadav

जिंदगी गुलामी में नहीं, आजादी से जियो,  
लिमिट में नहीं अनलिमिटेड जिओ,  
कल जी लेंगे इस ख्याल में मत रहो,  
क्या पता आपका कल हो ना हो।

कितनी दूर जाना है पता नहीं,  
कितनी दूर तक चलेगी पता नहीं,  
लेकिन कुछ ऐसा कर जाना है,  
तुम हो ना हो, फिर भी तुम रहो।

कहीं धूप तो, कहीं छाव है,  
कहीं दुख तो, कहीं सुख है,  
हर घर की यही कहानी है,  
यह रीत पुरानी है।

आज रात दुख वाली है तो कल दिवाली है,  
दुख-दर्द और खुशियों से भरी यही दिगानी है,  
तेरी मेरी यह कहानी निराली है,  
यह कहानी पुरानी है, लेकिन हर पन्ना नया है।

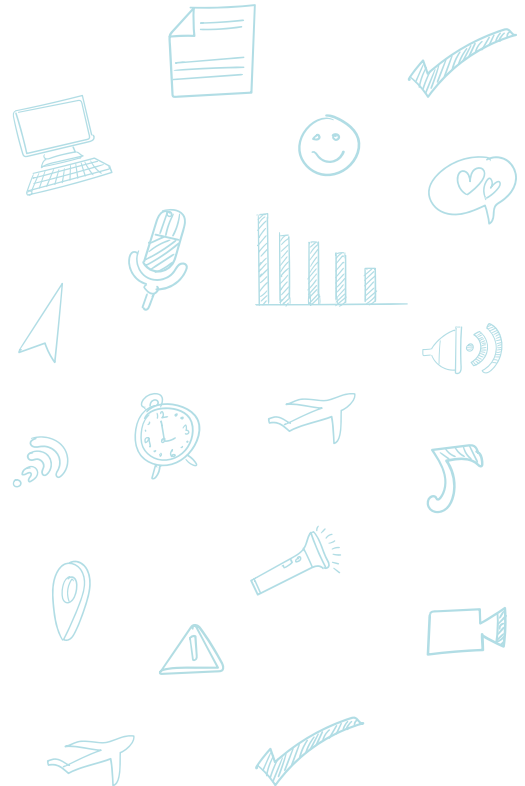
आज नया है तो कल पुराना है,  
फिर किसी और को आना है,  
फिर किसी को जाना है,  
यही मतवाली जिंदगी का तराना है।



Kishan Sharma

रिश्ते खराब होने की एक वजह ये भी है,  
कि लोग अक्सर टूटना पसंद करते हैं  
पर झुकना नहीं

हमें स्कूल में लिकोण, चौकोण, लघुकोण,  
समकोण, षटकोण इत्यादी सब पढ़ाया जाता  
है...पर...जो जीवन में हमेशा उपयोगी है वो  
कभी पढ़ाया नहीं जाता वो है.. "दृष्टिकोण"





## Kuldeep Jangir

### TEAM-WORK

Once a manager had a team of around 20 people. Most of them were bright, enthusiastic, and hardworking young people. But He had a problem. Individually everyone on the team is excellent. But as a team, they are not good, which is crucial for the organization.

He then decided to solve this issue by planning a team outing. Everyone came to the team outing. He invited everyone to a hall for a game consisting of three rounds.

For the 1st round, he told everyone to blow a balloon kept on the table and then write their name on it without bursting it. All the team members do the same.

Then he told everyone to wait for the next round.

After some time, he called them back to the room. Now there were more balloons scattered around without names in them. He told them, you have 10 minutes to find the balloon with their name written on it. The first three persons to find their balloons will be winners.

If someone bursts, they will be disqualified. Everyone started searching for their balloons, and after 10 minutes, he stopped the round as no one got their balloons.

For the next round, he told them, if any team member finds a balloon with a name on it, he has to give the balloon to the person whose name was on it. Everyone started searching, and within a couple of minutes, everyone had their balloon with their name on it.

The manager went to the dais and said, "You see, in the 2nd round, no one was able to find their balloons as we were working on individual targets.

But in the final round, within a couple of minutes, everyone had their balloon with them.

That's the power of teamwork and sharing".

Moral of the story: Most of the time, people hide information, avoid collaboration, and distance themselves from their team members.

This kind of mind-set forms obstacles for team growth. And in the long run, it also affects the individual.

So, everyone in the team should share and care with team members for team success.







Priyanka Sharma

आत्मविश्वास से आशय “स्वयं पर विश्वास एंव नियंत्रण” (Believe in Yourself) से है। दोस्तों हमारे जीवन में आत्मविश्वास (Self Confidence) का होना उतना ही आवश्यक है जितना किसी फूल (Flower) में खुशबू (सुगंध) का होना, आत्मविश्वास (Self Confidence) के बगैर हमारी जिंदगी एक जिन्दा लाश के समान हो जाती है। कोई भी व्यक्ति कितना भी प्रतिभाशाली क्यों न हो वह आत्मविश्वास के बिना कुछ नहीं कर सकता। आत्मविश्वास ही सफलता (Success) की नींव है, आत्मविश्वास की कमी के कारण व्यक्ति अपने द्वारा किये गए कार्य पर संदेह करता है। आत्मविश्वास (Self Confidence) उसी व्यक्ति के पास होता है जो स्वयं से संतुष्ट होता है एंव जिसके पास दृढ़ निश्चय, मेहनत (Hardwork) व लगन (Focused), साहस (Fearless), वचनबद्धता (Commitment) आदि संस्कारों की सम्पत्ति होती है।



Shivanshu

कोशिश जारी रख जरूर सफल तेरा काम होगा, तू बस धैर्य बांधे रख शीर्ष पर तेरा भी नाम होगा।

रुकावटें आती है सफलता की राहों में ये कौन नहीं जानता, फिर भी वह मंज़िल पा ही लेता है जो हार नहीं मानता।

हार मत मान रे बंदे कांटों में कलियां खिलती है, अगर सच्ची लगन रखो तो सफलता जरूर मिलती है कोशिश जारी रख जरूर सफल तेरा काम होगा, तू बस धैर्य बांधे रख शीर्ष पर तेरा भी नाम होगा।

तारों में अकेला चाँद जगमगाता है, मुश्किलों में अकेला इंसान डगमगाता है, कांटों से घबराना मत मेरे दोस्त, क्योंकि कांटों में ही अकेला गुलाब मुस्कुराता है।





Sonia Sharma

### STANDING UP FOR MYSELF

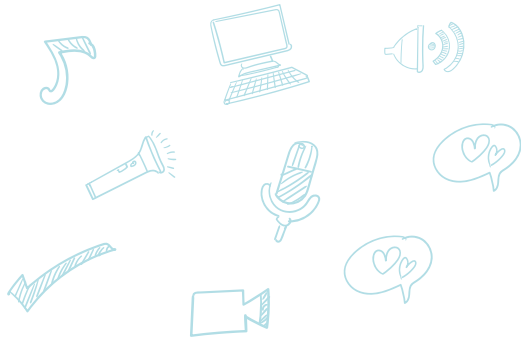
I will truly accept myself today  
No more worrying about what you say  
I will do what I really want to do  
No longer will I be controlled by you.

I will be more of the real me  
You may just not like what you see  
But to my own self I will be true  
Whether or not it matters to you.

No more me saying yes to please  
I will say the word no with ease  
Too many times I let those others lead  
That is not the way for me to succeed.

I will be who I am right now  
And to your ways I will not bow  
For I have ways of my own that work just fine  
Because my life is not yours my life is mine.

I will truly accept myself today  
No more worrying about what you say  
I will do what I really want to do  
No longer will I be controlled by you.



Devanshu Sharma

कोशिश कर, हल निकलेगा

कोशिश कर, हल निकलेगा  
आज नहीं तो कल निकलेगा,  
अर्जुन के तीर सा सथ

मरुस्थल से भी जल निकलेगा,  
मेहनत कर पौधो को पानी दे  
बंजर जमीन से भी फल निकलेगा,  
ताकत जुटा हिम्मत को आग दे  
फौलाद का भी बल निकलेगा,

जिन्दा रख दिल मे उम्मीदो को  
गरल के समन्दर से भी गंगाजल निकलेगा  
कोशिशे जारी रख कुछ कर गुजरने की  
आज है थमा - थमा सा चल निकलेगा...!







## Satish Gulliya

### रेत है या सोना- आप तय करें

एक बार समय की बात है। जब लोग परिवहन के लिए घोड़ों, गधों, ऊंटों, हाथियों और खच्चरों के माध्यम से भी आवागमन करते थे।

2 यात्री थे जो अपनी यात्रा शुरू करने वाले थे। वे रेगिस्तान में खड़े थे।

अचानक उन्हें आकाश से एक स्वर्ग की आवाज सुनाई दी।

आवाज ने कहा कि वे अपने साथ ले जाने की क्षमता के अनुसार रेत ले जाएं। यात्री असमंजस में पड़ गए थे कि कुछ सामान छोड़ कर बालू ढोएं या नहीं। इसी बीच आकाश में से फिर आवाज गूंजी। आवाज ने कहा कि अपने गंतव्य पर पहुंचने के बाद वे एक साथ खुश भी होंगे और दुखी भी।

अब यात्री पूरी तरह असमंजस में पड़ गए थे कि क्या करें।

सामान छोड़ना सही विचार नहीं था इसलिए उन्होंने अपनी जेब में कुछ रेत डालने का फैसला किया और रेगिस्तान से अपनी यात्रा शुरू की।

कुछ महीनों के बाद दोनों यात्री जंगलों, नदी को पार करके और जंगली जानवरों से अपनी रक्षा करते हुए गंतव्य पर पहुंच गए।

एक बार जब वे अपनी नियति पर पहुँचे तो

उन्होंने देखा कि रेत सोने में परिवर्तित हो गई है। वे खुश भी थे लेकिन दुखी भी।

उन्होंने तुरंत याद किया और आह दी और सोचा।  
काश, हम और रेत ला सकते थे।

मेरे प्यारे दोस्तों रेत वही बीमा है जो जीवन के दौरान या बाद में सोने में परिवर्तित हो सकता है बशर्ते आपने कितना खरीदा या एकल किया हो।

आप सभी को इस पर सहमत होना चाहिए। हमें हमेशा बीमा के महत्व का एहसास तब होता है जब इसकी सबसे अधिक आवश्यकता होती है और उस समय यह हमेशा पर्याप्त नहीं होता है।

मॉरल ऑफ़ द स्टोरी: जब मैं आपसे बात कर रहा हूँ तो यह वही स्वर्ग की आवाज है जो भगवान के मुँह से आ रही है। इसी तरह जब आप अपने ग्राहकों से बात कर रहे होते हैं तो आपके ग्राहक वही यात्री होते हैं जिन्हें इस ब्रह्मांड में यात्रा करनी होती है और आपकी आवाज उन्हें अपने जीवन में वास्तव में कुछ रेत means बीमा, प्राप्त करने के लिए समझा सकती है।



## Varun Khatti

### देखो यार तुम बड़े व्यंग्यकार हो।

तुम भाषाओं की सीमा में नहीं बंधते हो। तुम्हें मालाओं से प्रेम नहीं है, सही वर्तनी को तुमने वर्जित कर रखा है। तुम हैशटैग काल के व्यंग्यकार हो, तुम्हारा एक-एक हैशटैग व्यंग्य है। तुम्हारे व्यंग्य में वाक्यों से ज्यादा हैशटैग हैं। तुम आधुनिक हो, तुम भाषानिरपेक्ष हो। लेकिन अगर किसी को तुम्हारे व्यंग्य से आपत्ति है, तो वह निरा मूर्ख है। व्यंग्य न समझ सकने वाला तुम्हारी नजर

में ओछा व्यक्ति है, इसलिए इसका जवाब तुम ओछेपन से ही देना उचित समझते हो। तुम्हारे 'व्यंग्य' या भाषा पर आपत्ति जताने वाले को तुम सार्वभौमिक, गैर-संबंधित गालियों से नवाज़ते हो। फिर राजनीति पर तुम्हारी गहरी समझ के आधार पर लिखे गए व्यंग्य पर आपत्ति जताने वाले को तो तुम देश से निकाल फेंकने तक का प्रस्ताव रख देते हो। क्योंकि यार तुम बड़े व्यंग्यकार हो।

तुम्हारे पास असीम क्षमता है, बेहिसाब हुनर और अपार क्रिएटिविटी है, जिसके कारण तुम किसी के जन्म से लेकर उसकी मृत्यु तक पर 'व्यंग्य' लिख सकते हो। तुम इतने होशियार हो कि व्यंग्यकार बनाने का क्रैशकोर्स शुरू कर सकते हो। गाहे-बगाहे तुम 'व्यंग्य' ज्ञान बांटते भी रहते हो। सोचता हूँ मैं भी तुमसे टिप्स ले लूँ। पर यार मैं ऐसा ही ठीक हूँ। क्यूँकि मेरे ऊपर तुम्हारी तरह लिखने का दबाव नहीं है। मुझे 'तुम' नहीं बनना है, क्योंकि यार तुम 'बड़े' व्यंग्यकार हो।

तुम घिस चुके, पिट चुके, बदबू मारते, पुराने चुटकुलों में हाथी-चींटी, संता-बंता, चिटू-पिंकू और साबू की जगह आउल-बेजरीवाल-आलिया-तोदी-गोदी लगाकर नया 'व्यंग्य' रच लेते हो। तुम दुनियाभर की छोटी से छोटी घटनाओं की डायरी मंटेन रखते हो और आदिकाल में घटी घटना को अभी से जोड़कर, बैसिरपैर का व्यंग्य बनाकर वायरल भी हो जाते हो। तुम्हारा तो एक-एक स्क्रीनशॉट 'व्यंग्य' होता है, जिसमें तुमने किसी की बेइज्जती करने का बदतमीजी भरा असफल प्रयास किया होता है और इस बदतमीजी-बेइज्जती को तुम व्यंग्य साबित भी कर देते हो, क्योंकि यार तुम बड़े व्यंग्यकार हो।

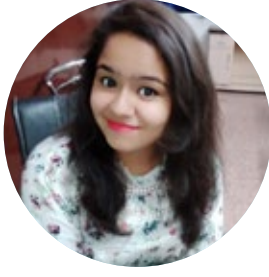
तुम्हारी कलम के ऊपर लोटा लगा है। इसमें पेंदी नहीं है, इसलिए तुम्हारे 'व्यंग्य' अपनी ही कही बात से मुकर जाते हैं। इसी कलम के लोटे से तुम अपना 'क्रिया' धोते भी नजर आ जाते हो। तुम आज जिसके तलवे का स्वाद चख दुनिया को बता रहे हो, जिसका गुणगान करते-करते तुम्हारी लोटायुक्त कलम हांफ रही है, उसे तुम कल दिल खोलकर गालियां भी दे सकते हो। और चमत्कारी बात यह है कि इन गालियों को भी तुम 'व्यंग्य' साबित कर दोगे। क्यों? अरे क्योंकि यार तुम बड़े व्यंग्यकार हो।

तुम्हारे जैसे बड़े व्यंग्यकार के लक्षण किसी को पहचानने की जरूरत नहीं पड़ती, वह चारों ओर फैलें है जैसी भिंडी में बीज और बीज में टिंडी। बड़ा व्यंग्यकार विषय विशेष से नहीं बनता। तुम कभी अपने व्यंग्य में फ़िलिस्तीन की तरफ़ से इज़राइल

को गरियाते हो तो कभी काबुल में मारे गए बच्चों का ताबूत बनानेवाले कारीगर की ज़िंदगी पर व्यंग्य बनाकर नोबेल लेने की कोशिश में लगे हुए हो। तुम्हारा सबसे पहला लक्ष्य है कि तुम्हारा व्यंग्य समय बर्बाद करने वाले व्यंग्य के ढेरों में भी अलग से पहचाने जाए। यदि किसी वायरल पोस्ट में भूलवश तुम्हें क्रेडिट न मिला हो तो तुम उसे इस धरती का सबसे बड़ा लुटेरा साबित कर, ज़िंदा रहने के लिए भी कसूरवार ठहरा दोगे क्योंकि यार तुम बड़े व्यंग्यकार हो।

सुन्दर दिखना किसी फूल का ना ही उद्देश्य होता है और ना ही प्रयास। वह इसलिए सुंदर दिखता है क्योंकि प्रकृति ने उसे ऐसा ही बनाया है, उसी प्रकार तुम भी अपने अनभिज्ञ उद्देश्य की पूर्ति के लिए ऐसा करते रहते हो। यह शैली तुम्हारे बचपन की शिक्षा-दीक्षा, वैयक्तिक राग-विराग, उसके संस्कार और संस्कृति को दर्शाती है। अपनी अलग शैली बनाने के लिए तुम्हें बहुत मेहनत करनी पड़ती है, चमचों की तरह घाट घाट का पानी चम्मच से पीना पड़ता है, हाई रीच वाले पेज और ग्रुप के एडमिन के सामने जी हज़ूरी करनी पड़ती है। कुछ छोटे व्यंग्यकार जीवन भर बड़े व्यंग्यकार की नक़ल करके काम चला लेते हैं। आज के दौर में भले वे जोड़तोड़ से फेसबुक और इंस्टा के पेज और ग्रुप में शिरकत करते फिरते हो मगर उनका साहित्यिक मूल्य बड़े व्यंग्यकारों से भी उच्च होता है। आपसी सम्बन्धों के जरा ढीले पड़ते ही उनकी जगह कोई नया व्यंग्यकार आ जाता है क्योंकि बड़े व्यंग्यकार ऐसा मानते हैं कि छोटा व्यंग्यकार अपनी जगह नहीं बनाता वह रिक्त स्थानों की पूर्ति माल करता है। जबकि भेड़ों की इस रेस में वह सबसे आगे होता है क्यूँकि वह बड़ा व्यंग्यकार हो जाने की लिस्ट में सबसे ऊपर हो जाना चाहता है। क्योंकि यार वह भी तो बड़ा व्यंग्यकार है। जो लोग कहते हैं अच्छा व्यंग्यकार होने से पहले अच्छा मनुष्य बन जाओ, अच्छे बाप कि अच्छी पत्नी या माँ, अच्छा पड़ोसी या प्रेमी या भाई बन जाओ उन्हें मैं बता दूँ "व्यंग्यकार बन जाने पर मनुष्य के अच्छा बुरा होने से कोई सम्बंध नहीं होता है, वह बस महान बन जाता है"। व्यंग्यकार ना ही विचारधारा से महान बनता है और न ही स्व विचार से, वह महान बनता है अपने बेहूदे वायरल कंटेंट से जिसे आप और मैं जाने-अनजाने शेयर करते चले जाते हैं।





Bharti Sabnani

मुश्किलों से भाग जाना आसान होता है  
हर पहलू जिंदगी का इम्तिहान होता है  
डरने वालों को मिलता नहीं कुछ जिंदगी में  
लड़ने वालों के कदमों में ज़हान होता है



Jagdish

दरिया को छोड़कर समंदर भी आएगा ना मायूस हो ज़माने से वक्त  
ही तो है गुजर जाएगा अब ना डर उस तूफ़ान से तू हिम्मत रख,  
बिलीव कर. खुद पर, खड़ा हो जा उस तूफ़ान के आगे वो भी लोट  
चला जाएगा, वक्त ही तो है गुजर जाएगा



Afsana Ali

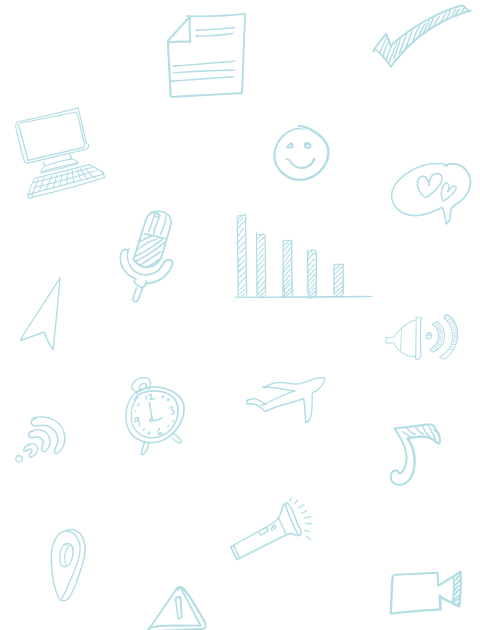
### FRIENDSHIP

Sharing talk and Laughter Entwining the  
pictures of our lives  
That's Friendship

A telephone call at an odd hour Just  
because I crossed your mind  
That's Friendship

Listening when we need each other's ear  
Or comfortable silence  
That's Friendship

You don't need to be here or me there  
Knowing you are only a thought away  
That's Friendship



# ADARSHA KUMAR PRADHNA

SOMETHING..... SOMETHING

"Mother" Knows about my past...

"Father" Knows about my future.....

"God" Knows me well:

What and where I was.

So, do something..... Something

TO get anything from nothing.

Because.... Everything Comes from nothing







TREAT THE  
**CUSTOMER**

AS IF YOU ARE THAT

*Customer*

CORPORATE OFFICE:  
AAVAS FINANCIERS LIMITED

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