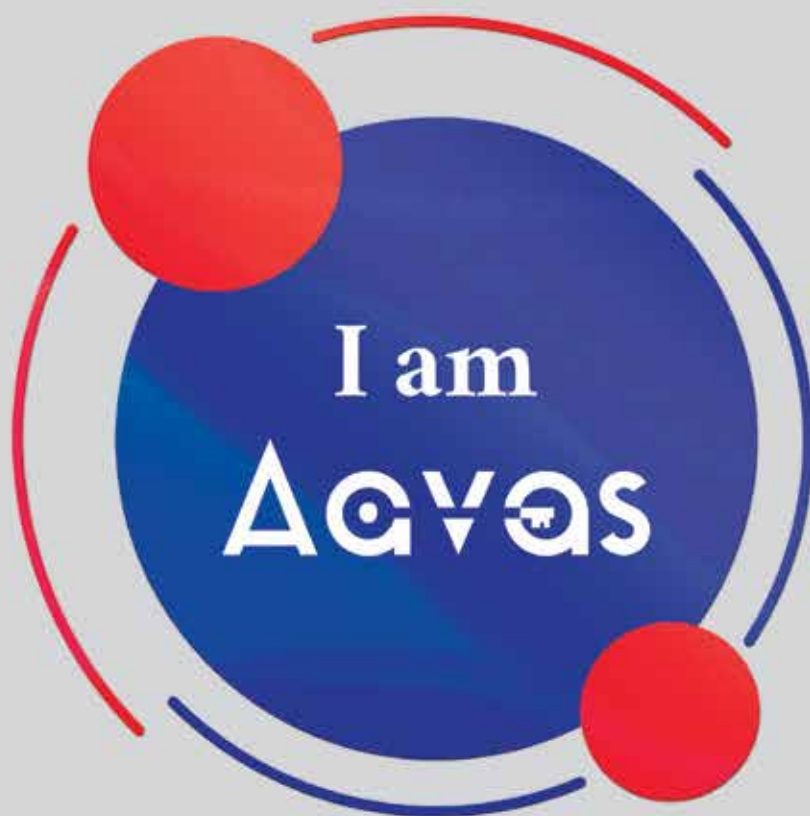


Q1 (2019-20)

# PRAGATI

EDITION 10

**THE**  
*Fabulous* **10<sup>TH</sup>**  
**EDITION**



**AAVAS  
TOWNHALL  
REMEMBERING  
OUR DNA**

**AAVAS**  
**• LOAN APP •**  
CREATED FOR  
CONVENIENCE



**MR. VIVEK VIG**  
Non-executive nominee Director

Mr. Vivek Vig holds a post-graduate diploma in management from IIM, Bangalore. He has previously served in Destimoney Enterprises Limited as Managing Director and Chief Executive Officer, Centurion Bank of Punjab as its Country Head – retail bank, PNB Housing Finance Limited as a Director on the board and Citibank N.A., India, where he held various positions.

## Vision Aavas

When a ship sails to its destination, it needs a compass to keep its course. Even in the sky the North Star is ever steady - and one can only check direction against something that is steady, that is inviolate. That is the role a vision plays in an organization. It's not just a statement, rather the essence that energises action, gives direction and even provides course correction.

The vision builds the character of the organisation and nurtures exemplary conduct at every level, especially focussing on the leadership team. It gives meaning to organisations goals, aligns departments and all stakeholders acting as the link, the glue that holds the organisation horizontally & vertically in a balanced matrix.

A vision does not necessarily work on changing the quantity of output but dramatically changes the quality of input and integrates all resources, which, in turn, is bound to positively impact results. All contributions are not just worthwhile but also aligned which has an exponential impact on input. It is demonstrated in our epic, The Ramayana, when the enthusiastic contribution of a squirrel to sprinkle dirt to build the Setu delighted Rama no end.

Over time, the vision works on the intent of action. A positive impact on the intent and motivation of stakeholders is visible only to the extent the vision is imbibed by all of them. It would propel us to not just serve but delight our customers, both internal and external, with great enthusiasm and positivity.

There are two bricklayers, going about their daily routine of laying bricks and building a wall on their new construction site. One is asked what are you doing and he replies he was laying bricks and earning daily wages and maybe some overtime.

The other says, "I am contributing to building a monument."

Both earn the same. Both make overtime.

One is infused with a higher purpose transmitted by the Vision of building a monument and the other just a wall for daily wages.

Ask yourself - are we enthused by a slightly higher purpose? Are we building a wall or making a monument? Do we have a purpose other than the usual day to day, month to month, year to year? It helps to not only have a vision for the organisation but also slowly develop one for oneself and family.

When the ship comes closer to its destination, to its harbour, there is a lighthouse for its last leg of the journey. The vision embodies this role as well. It serves as the compass that guides the boat in the high seas and when at harbour.

There are other accompanying qualities that work in consonance with the vision to help an organization rise.

Values are those core principles which inform our actions and are not given up even at sword point.

Culture points to the norms of behaviour that each of us exhibit especially when no one is looking.

Usually, the higher the purpose, the greater is its capacity to motivate and align. Nelson Henderson, the Scottish rugby player said, "The true meaning of life is to plant trees under whose shade you don't expect to sit." Similarly, Aristotle, 2500 years ago talked about the essence of life - to serve others and do good. Krishna, in the Gita, imbued Arjuna with a new vision and purpose beyond his selfish desires and charged him to act decisively without any egocentric intent. In the Ramayana, Hanuman crossed the ocean and overcame hurdles fired by a divine vision and mission

What is the essence of our organisation? Does our vision inspire us to persevere, to achieve, to overcome, to excel, to delight?

To enable our customers to own their dream home with pride: **'सपने आपके, साथ हमारा'**

It is a dream of every Indian to have and own a home - a roof over their head. There is a sense of completeness, a sense of accomplishment, a sense of security and well-being that comes with making this dream a reality.

The purpose of Aavas is to fulfil this deep desire. To make that core Indian dream a reality.

With transparency, customer centricity, and ethics.

The way Aavas is approaching to fulfil its vision, its purpose and disseminating it to every stakeholders is praise worthy. Do remember, it's a continuous journey. Ever higher, ever purposeful, ever evolving. Be fired with this vision, where the journey is the destination, where the vision is expressed in every thought, deed and word.

**And then, there will be no full stops.**

# Content

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# I am Aavas

A BELIEF THAT SHOWS AND  
A PRIDE THAT GROWS.

Aavas is here for more than just business and our impact encompasses more than just home loans. We help people build their homes, make their dreams come true and give them a reason to smile. When we get people on board, we ensure that they are nurtured to imbibe the core values of Aavas.

Our people are our torch bearers as they take our mission ahead with resolute faith and pride. To reemphasize what Aavas and its people stand for, in terms of our DNA, vision, values and culture, a branding event was organised on a mass scale, at 6 locations across India - Ahmedabad, Delhi, Indore, Jaipur, Mumbai and Pune, on 7<sup>th</sup> May 2019 wherein 1737 participants got together to celebrate the spirit of Aavas. The event helped us revisit our glorious history, the milestones we have marked along the way and reminded us of our vision and mission. The message was loud and clear and resounded the town halls at all locations. The core take aways for the employees were condensed as guiding points that need to be on their fingertips.

- I am Aavas and spreading smiles is my DNA
- I am Aavas and upgrading lives is my DNA
- I am Aavas and enabling growth is my DNA



The values of an organisation are the founding stones, instrumental in influencing the work culture, ethics, vision and attitude of its people. With the event, we hope we are better aligned with our business goals, and also the higher purpose we are fortunate enough to be serving.

Let's be proud and live up to our legacy to the best of our potential. We are Aavas and this is our DNA, as we pledge to enrich it furthermore with values that will make a difference to millions of lives.



# MISSION, VISION & VALUES

## VISION

Enriching the lives of people by enabling them to actualize their dream of owning a home: **SAPNE AAPKE, SAATH HAMAARA.**



## MISSION

To empower and upgrade lives of low and middle income customers by providing them customisable home loans and setting pioneering benchmarks in unserved and underserved markets.

## VALUES

Create customer delight with focus on ease and speed. Blend traditional ethics with a modern outlook to create an environment of trust and transparency. Be responsive, professional and ethical in our approach towards customers. Nurture employees to perform passionately with a sense of ownership.



LET'S PLEDGE TO

# RESPECT



WOMEN



TIME - OWN AND OTHERS



THE ENVIRONMENT



AGE



FAMILY TIME



OUR CUSTOMERS,  
VENDORS AND PARTNERS



INDIA



KNOWLEDGE

# Congratulations ON THE 10<sup>TH</sup> EDITION

We present the 10<sup>th</sup> edition of Pragati, the chronicle of our progress, milestones and accomplishments. A proud moment for all of us, as we keep moving along a glorious trajectory of growth with the anticipation of an exciting journey and many more editions to come.





# I Spread Smiles, I am Aavas



किसी की मुस्कुराहटों पे हैं निसार, हम हैं आवास।

श्री बिरधीचंद जाट, सिरसी रोड, जयपुर

जयपुर निवासी श्री बिरधीचंद जाट, आवास के पुराने ग्राहकों में से हैं। वे एक छोटी सी फर्निचर की दुकान चला कर अपने परिवार का भरण-पोषण कर रहे थे। गतवर्ष मात्र ३४ वर्ष की आयु में, उनकी चलने बोलने की शक्ति छिन गई। जिस कारण वो अपने परिवार तक को पहचानने में अक्षम थे। सारी जमा पूँजी उनके इलाज में लग चुकी थी। घर में कोई भी काम करने योग्य सदस्य ना होने के कारण जब EMI चुकाना असम्भव हो गया, तो ऐसे विषम परिस्थिति में भी आवास उनके साथ खड़ा रहा। आज यह अत्यंत हर्ष की बात है की वर्तमान में श्री बिरधीचंद के स्वास्थ्य में बहुत सुधार है एंवम परिस्थिति अनुकूल है।



जब भी किसी के जीवन में हम मुस्कुराहट लाते हैं तो ये एहसास और संतोष होता है की हमारे प्रयास सार्थक हुए हैं।

# QUARTER UPGRADES



## STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2019

PARAMETERS	Q1 FY 19-20	GROWTH YOY
AUM	6362 Cr.	Up by 46%
Disbursement	671 Cr.	Up by 23%
Total Income	198 Cr.	Up by 34%
NIM	116 Cr.	Up by 31%
PAT	45 Cr.	Up by 50%
ROA	3.17%	Maintained above 3%
GNPA	0.58%	Down by 6 bps
Active Loan Accounts	84000+	Up by 47%
Branches	211	45 new in last 12 months

Data as per Ind AS

# 211 BRANCHES

STATE-WISE BRANCH STATUS AS ON 30<sup>th</sup> JUNE, 2019



# Q1 BEST BRANCHES

*April* 2019



Jaipur Traditional  
Category **A**



Surendranagar  
Category **B**



Botad  
Category **C**



Dudu  
Category **D**

*May* 2019



Jaipur Traditional  
Category **A**



Morbi  
Category **B**

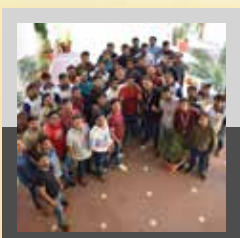


Botad  
Category **C**



Navsari  
Category **D**

*June* 2019



Jaipur Traditional  
Category **A**



Surendranagar  
Category **B**



Botad  
Category **C**



Halvad  
Category **D**

# Q1 STAR BRANCH

→ BOTAD



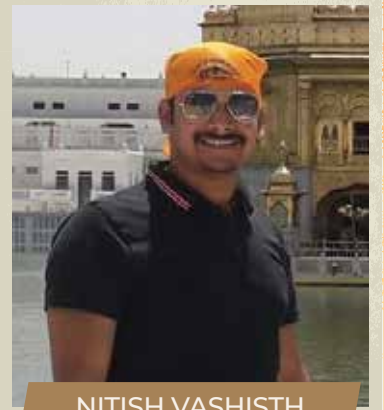
**BRANCH HEAD: IRFAN SHEKH**

**CREDIT MANAGER: VIVEK SHAH**

The various branches of Aavas spread across the country have continued performing with exceptional dedication. However, there is one branch that has done a brilliant job with a score of **11** and deserves special recognition. Botad is the Star Branch of the Quarter and we are proud of their continued dedication and hard work.

**Keep up the amazing work, Botad!**

*New*  
**JOINEES**



**NITISH VASHISTH**

ASSISTANT VICE PRESIDENT-CREDIT  
DEHRADUN



**JITENDRA ARJUN BORSE**

ASSISTANT VICE PRESIDENT-SALES  
PUNE



**DEEPAK GUPTA**

ASSISTANT VICE PRESIDENT-CREDIT  
JAIPUR-MANSAROVAR



**SUSHANT GARG**

ASSISTANT VICE PRESIDENT-ACCOUNTS  
JAIPUR-MANSAROVAR



**PANKAJ BAJAJ**

ASSISTANT VICE PRESIDENT-CREDIT  
MOHALI



**NITIN SONI**

ASSISTANT VICE PRESIDENT  
ALTERNATE CHANNEL  
JAIPUR-MANSAROVAR



**SUNIL KUMAR SAXENA**

ASSISTANT VICE PRESIDENT  
ALTERNATE CHANNEL  
JAIPUR-MANSAROVAR

# I Upgrade Lives, I am Aavas

हम करें ज़िंदगी बेहतर, हम हैं आवास।

श्री दिनेश कुमार, नेत्रा, सुमेरपुर

हमारे ग्राहकों से हमारा रिश्ता सिर्फ़ EMI तक ही सीमित नहीं है। जब हमारे ग्राहक, श्री दिनेश कुमार का जीवन कठिनाइयों से घिरा तो आवास ने उनका पूरा साथ दिया। क्रेडिटिंग के काम से उनकी आजीविका चल रही थी किंतु आकस्मिक रोग के कारण उनकी आँखों की रोशनी चली गई। मात्र EMI माफ़ होने से उनकी समस्या कुछ दिन के लिए टल जाती। पर उनकी समस्या का असली समाधान तो आत्म-निर्भरता से ही सम्भव था। सामाजिक ज़िम्मेदारी (सी.एस. आर) के तहत उनके परिवार को आत्मनिर्भर बनाने हेतु आवास के परिणाम स्वरूप आज उनके बड़ी पुत्री और पत्नी अपनी दुकान चला रहे हैं। एक बेहतर जीवन की तरफ उठाए गए इस कदम से फिर दिनेश जी के जीवन में आशा की नई किरण संचारित हुई।



# Team Treasury

Cash flow is as vital to the functioning of a financial institution, as is blood to a human body. As an organisation that works towards fulfilling dreams by arranging the money for it, it is hard for Aavas to imagine taking a step ahead without the support of our Treasury Team. Let's get you acquainted with the members.



Ghanshyam Rawat

## Rahul Khandelwal

Deputy Vice President (DVP)

## Punit Khandelwal

Deputy Vice President (DVP)

## Nikhil Trivedi

Sr. Manager

## Vipul Daga

Sr. Manager

## Dushyant Soni

Manager

## Dilip Singh

Sr. Executive

## Deendayal Singh

Assistant Manager

## Shailesh Sharma

Assistant Manager

Together this team of talented and committed individuals manage a multitude of tasks on a daily basis and a host of specialised functions to ensure smooth and seamless working of the organisation on a larger scale. Let's take a look:

- Management of cash and cash equivalents by maintaining a daily cash flow and deploying surplus funds in order to maximize returns while maintaining adequate safety and liquidity
- Fund raising from banks and other financial institutions as well as refinance from National Housing Bank, International Development Institution, financial corporations, insurance companies and mutual funds while meeting the related compliances related to sanctions
- Maintaining an ongoing relationship with lenders and scheduling meetings with them
- Maintaining a daily association with banks and providing them with information as and when required, including submission of various documents to banks on monthly/quarterly basis such as UFCE, due diligence report etc





- Maintaining a relationship with rating agencies by providing the required information with due diligence and scheduling meetings for them, with the senior management team and customers, as well as branch visits
- Managing issuance of non-convertible debentures/rupee denominated bonds by executing the required documentation, providing information to the debenture holder/investor and debenture trustee as and when required and paying the interest and principal as and when it is due
- Managing direct assignment transactions with the banks by providing the documents and information to the bankers as and when required and ensuring timely receipt of pool money
- Other activities include international payments of all the departments, exploring other options to raise funds and maintaining MIS for debt, investment etc

**We, as an organisation, are grateful to the team who impeccably accomplish, for Aavas, significant goals on a daily basis, thus helping us reach several milestones in the long run.**

- Aavas is the fourth housing finance company to raise the funds in the form of rupee denominated bonds in unsecured form for a period of 7 years
- Despite various negative events in debt market starting right from ILFS issue, non rollover of CPs for HFC and NBFC, DHFL fiasco, tightening of liquidity and increase in G Sec yields, MCLR and higher spread premium for lending to NBFCs/HFCs, Aavas was able to maintain its COB at 8.74% i.e. only 9 bps increased from 8.65% as on 31<sup>st</sup> March 2018, whereas industry's cost of borrowing increased by 80 bps during the same period
- During the year 18-19, Aavas raised Rs. 2,144 Cr @ 8.55% against budgeted incremental borrowing cost of 9.21%, thereby saving more than Rs. 5 Cr during the year
- 11 lenders have exposure of more than Rs 200 Cr – National Housing Bank, Oriental Bank of Commerce, Indian Bank, Central Bank of India, Axis Bank, IDFC Bank, State Bank of India, HDFC Bank, Andhra Bank, Canara Bank and CDC Group which affirms the credibility and trust established by our team for Aavas in the market



**Well done Treasury Team! We salute your efforts that keep us going ahead, fulfilling more dreams with each passing day.**

**I Am Aavas.**

## MATURITY IS NOT WHEN WE START SPEAKING BIG THINGS. IT IS WHEN WE START UNDERSTANDING SMALL THINGS

One fine day in 2018 the MD and CEO, Mr. Sushil Kumar Agarwal asked his team, “can we leverage the existing data to generate fresh business?”

This led to product innovation and Aavas Plus came into context. By the time FY’19 was coming to an end, this Centralized Sourcing Model, came up with the disbursement value of INR 140 cr.

Again in 2019 Mr. Agarwal asked a very pertinent question “can we build an alternate sourcing model within Aavas, which will leverage the home loan ecosystem, create product customizations, where the delivery model is seamless, cost efficient, which impacts the overall cost of acquisition go down?”

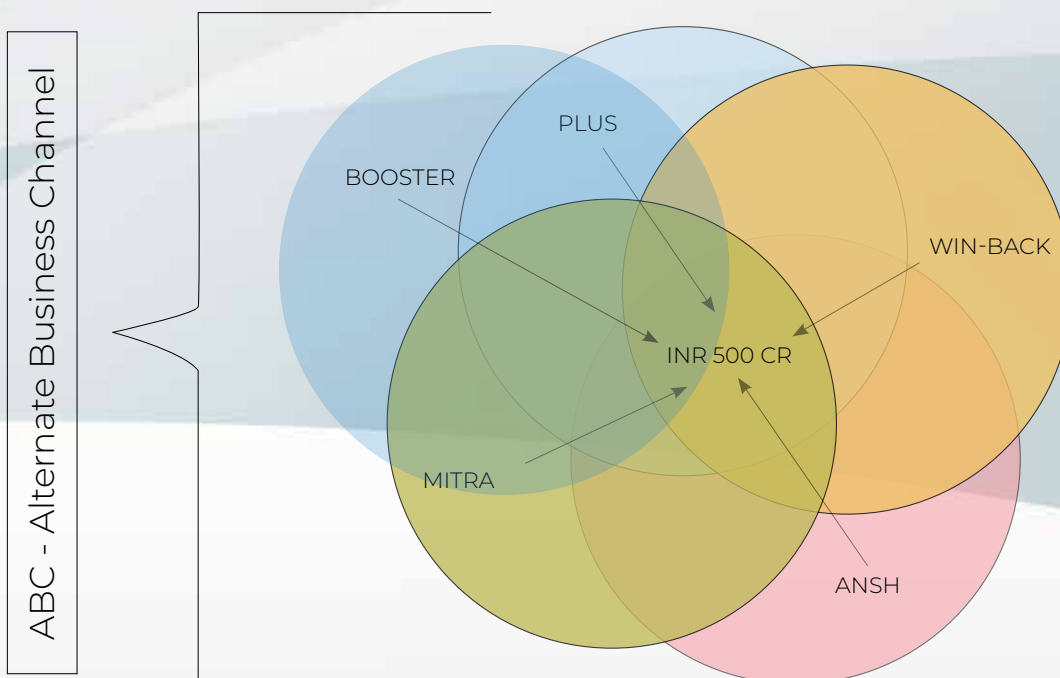
This gave way for creating a channel, which would aim at delivering all that was being looked at, and hence came into being:



RAJEEV SINHA

## ABC-ALTERNATE BUSINESS CHANNEL

THE MODEL AIMED TO CREATE AN ADDITIONAL DISBURSEMENT FRANCHISE OF INR 500 CR – SO FAR INR 50 CR DELIVERED.



## LEVERAGING HOME/CONSTRUCTION ECOSYSTEM TO GENERATE BUSINESS

### AAVAS MITRA 2.0

- 225 Mitra's onboarded across 78 branch network catchment – and post the initial flow testing this now is being taken to the next level to leverage business
- To create an additional disbursement opportunity of INR 10 Cr. per month by this year-end

## SEAMLESS FLOW FOR ENSURING HOME COMING FOR CUSTOMER'S WHO LEFT US

### AAVAS WINBACK

- Rolled out across 10 branches
- Looked at as INR 3-INR 5 Cr. opportunity per month

## REVISIT REJECTION CASES, TO ASSESS DISABILITY CENTRALLY, TO MINIMIZE WASTAGE FROM ALREADY LOGIN EFFORTS

### AAVAS BOOSTER

- This minimizes wastage for already sourced cases
- Envisaged to give a push of 5% and INR 1-INR 3 Cr. opportunity per month

## SUBSEQUENT/PART DISBURSAL FULFILLMENT FOR THE PARTIALLY DISBURSED BOOK

### AAVAS ANSH

- INR 61 Cr. disbursed so far, out of which INR 5 Cr. will be disbursed in Q1 FY'20
- An opportunity to leverage INR 12-INR 18 Cr. disbursements per quarter

## SIMPLIFIED ANALYTICS/RULE BASED LOANS FOR FULFILLING LIFE STAGES NEEDS FOR OUR EXISTING CUSTOMERS

### AAVAS PLUS

- INR 121 Cr. disbursed so far out of which INR 37 Cr. will be disbursed in Q1 FY'20
- Tested opportunity to leverage INR 30 Cr. per quarter

The aim is to start understanding **SMALL** things, to create a **BIG** impact...



**DEVELOPMENT TEAM (MITRA 2.0)**  
L TO R: CHANDRASHEKHAR PRASAD,  
DEVDATTA HARIP, ANKIT AMAN



**SALES TEAM (MITRA 2.0)**  
L TO R: AABHASH AGRAWAL, NITIN SONI,  
SUNIL KUMAR SAXENA



**ANALYTICS TEAM**  
L TO R: POTHULA VIJAYA KUMAR,  
BHARATH KUMAR AYNAMPUDI



**UNDERWRITING TEAM (BOOSTER)**  
L TO R: DHAWAL JESWANI, AMIT KUMAR SAINI



**UNDERWRITING TEAM (MITRA)**  
L TO R: HARISH KUMAR CHHIPA, SHUBHAM BANSAL,  
RISHI SHARMA, VIKAS YADAV



**CENTRAL DELIVERY TEAM**  
L TO R: MUKESH JANGID, DARPAN BHANDARI, RAMCHANDRA SAINI, SUMIT MAKHIJA



**DELIVERY TEAM (MITRA 2.0)**  
L TO R: KIRAN SHARMA, ADITYA SAXENA, MUKESH JANGID, DARPAN BAHNDARI,  
SUMIT MAKHIJA, RAMCHANDRA SAINI, MUDIT JAIN, BHAGENDRA SINGH HADA

# I Enable Growth



# I am Aavas

## विकास का विश्वास, हम हैं आवास।

अगर यह सवाल उठे की हमारी कम्पनी क्या करती है, तो जवाब होगा - होम लोन देना, हाउजिंग फाइनेंस का काम, आदि। पर मैं कहूँगा की हमारा काम है ज़िंदगी को विकास की तरफ आगे बढ़ाना, अपनी छत का सपना पूरा करके।

गत 6 वर्षों से मैं आवास में कार्यरत हूँ और इन 6 सालों में मुझे अलग अलग प्रोफाइल में काम करने का अवसर मिला। आज मैं अफहर्डबल हाउजिंग टीम का हिस्सा हूँ और हम केंद्र और राज्य सरकार की मदद से उन लोगों को होम लोन दिलाते हैं जो की आर्थिक रूप से कमज़ोर हैं या जो सामान्य फाइनेंस कम्पनियों के हिसाब से लोन के लिए योग्य नहीं है।

ज़रा सोचिए, घर में काम करने वाली मेड, कपड़ा प्रेस करने वाले धोबी, बच्चों को स्कूल छोड़ने वाले ऑटो ड्राइवर या सब्जी बेचने वाले भैयाजी, क्या इन सभी के लिए अपनी छत हासिल करना सम्भव था? पर आज आवास की मदद से इन सभी का सपना साकार हो रहा है।

हमारे इन सभी ग्राहकों के लिए अपना घर होना ज़िंदगी का बहुत बड़ा मुकाम है। रोज़ सुबह पति-पत्नी काम पर निकल जाते हैं और बच्चों को सरकारी स्कूल में पढ़ने के लिए भेजते हैं। बच्चों की फीस से ज़्यादा उन्हें किश्त भरना याद रहता है। छोटे-छोटे गुल्लकों में एक एक पाई जोड़ते हैं, ताकि किश्त समय पर भर सकें। गर्व से सबको बताते हैं कि अब उनका अपना घर है। इन सभी लोगों के विकास के सफर में हम उनका हाथ थामते हैं।

- मनीष चंदानी  
क्रेडिट टीम, संगम टॉवर, जयपुर



# 2<sup>ND</sup>

## RPC LAUNCHED IN SURAT



**PRAVEEN JHA**  
(OPERATIONS)



**DHARMIK JOSHI**  
(COORDINATOR)



**CHANDRA PRAKASH BOHRA**  
(OPERATIONS)



**NIKUNJ PANCHAL**  
(OPERATIONS)



**CHINTAN VANKAWALA**  
(OPERATIONS)



**NILESH PRAJAPATI**  
(OPERATIONS)



**GAURAV PRAKASH**  
(OPERATIONS)



**ANANT MAHATO**  
(OPERATIONS)



**PRIYAKANSH JAIN**  
(LEGAL)



**YUVRAJ SINGH**  
(LEGAL)



**KOMAL SHAH**  
(LEGAL)



**SHAISHAV MODI**  
(LEGAL)



**JIGNESH KUMAR RATHOD**  
(TECHNICAL)



**CHINTAN BATHANI**  
(TECHNICAL)



**SATISH PATEL**  
(CREDIT RISK)



**SUNIL VAGHLA**  
(CREDIT RISK)



**BADAL PATEL**  
(CREDIT RISK)



**KRITASH GANDHI**  
(LEGAL OTC/PDD)



**VIMAL PATEL**  
(NON-LEGAL OTC)

AHMEDABAD-2  
(NARODA)

AMRELI

ANAND

BARODA

BAYAD

BHARUCH

BHAVNAGAR

BODELI

BOTAD

CHANDKHEDA -  
AHMEDABAD

DHOLKA

GODHRA

HALVAD

HIMMATNAGAR

IDAR

JAMNAGAR

JETPUR

JUNAGADH

KADI

KAMREJ

MEHSANA

MORBI

NAROL

NAVSARI

PALANPUR

PATAN

RAJKOT

UDHNA

UMARGAM

VAPI

# THE EPICENTRE OF POSSIBILITIES: AAVAS AT KUALA LUMPUR

This April, Kuala Lumpur was witness to two events, that shall significantly impact our goals and endeavours in the new Financial Year 2019-2020.

With the affordable housing segment gaining momentum across the world, the World Bank, in association with Cagamas, hosted a Conference on Constructing and Financing Affordable Housing across Asia, on 2<sup>nd</sup> and 3<sup>rd</sup> April 2019 in Kuala Lumpur, Malaysia. The objective was to reach the SDG goal of safe, adequate and affordable housing for all by developing innovative solutions, new enabling technologies and means for addressing the challenges faced in meeting the needs of a growing urban population in Asia. The conference was attended by the policy makers working in government looking for new ideas or experiences on how to meet public sector obligations, and private sector lenders, investors or developers who are exploring commercial opportunities in the affordable housing space, from East Asia and Pacific, South Asia and Central Asia, as well as members of the International Secondary Mortgage Market Association.

Aavas Financiers represented by Mr. Sushil Kumar Agarwal, took the opportunity to connect with other industry pioneers. The conference encompassed the following issues:

- 1- Overview of affordable housing challenges and opportunities in Asia
- 2- Islamic housing finance
- 3- Affordable housing financing and delivery – country case
- 4- The affordability challenge – how to provide safe adequate housing at a reasonable cost?
- 5- Connecting capital markets and affordable housing delivery
- 6- Green and sustainable housing development
- 7- What FinTech can do for affordable housing
- 8- Innovations in financing affordable housing construction
- 9- Community-led housing development – viable business models and key lessons learned

The industry experts and leaders addressed the aforementioned issues, ensuing a stimulating session of brainstorming. Mr. Sushil Kumar, introduced Aavas and our journey at the conference. He spoke about our vision for inclusive lending and how we have leveraged upon technology, establishing a network of digital tools and processes. The conference led us to some wonderful insights about the emerging opportunities and practices in the industry. This session explored latest developments in the use of big data to underwrite customers with limited or no credit histories. It also explored possibilities of technology platforms for better delivering credit and look at machine learning/AI as a tool for predicting customer behavior and needs.



On 2<sup>nd</sup> April, also at Kuala Lumpur, Aavas hosted the Collection Recovery Meet for 14 of the concerned officials, under the leadership of Mr. Sushil Kumar Agrawal and Mr. Surendra Sihag. While learnings were taken from the last FY hits, new goals were set for the upcoming financial year.

# किसमें कितना है दम, ये बताएगा कैरम!



छुट्टियों के जाने कितने ही दिन हमने कैरम खेलते बिताए होंगे, इसीलिए इस खेल का मज़ा ही कुछ अलग है। जब इस अप्रैल आवास में कैरम प्रतियोगिता का आयोजन हुआ तो बचपन की यादें एक बार फिर ताज़ा हो गईं। हेड-ऑफिस और जयपुर की सभी शाखाओं से, एक से बढ़कर एक कैरम के धुरंधरों ने इसमें हिस्सा लेकर प्रतियोगिता की शोभा बढ़ाई। महिला और पुरुष वर्ग में सिंगल और डबलज़ मैच खेले गए और गज़ब की निशानेबाज़ी देखने का हमें मौका मिला।

**विजेताओं को हार्दिक बधाइयाँ ।**



# ULTIMATE WINNERS OF CARROM

Female Single's		
E.Code	Name	Prize
G15493	Runjhun Kala	1st
505707	Anamika Gaur	2nd
F58295	Dipali Daga	3rd

Men Single's		
E.Code	Name	Prize
504063	Vijay Sethi	1st
500963	Mukul Bhattacharya	2nd
505631	Jitendra Dayma	3rd

Female Double's			
E.Code	Name	Prize	Department
505687	Priyanka Sharma	1st	HR
503105	Devika Bansal	1st	HR
505691	Shweta	2nd	HR
503266	Tamanna Rathore	2nd	Risk
501938	Bhagyeshwari	3rd	Admin
G15493	Runjhun Kala	3rd	Risk

Men Double's			
E.Code	Name	Prize	Department
504063	Vijay Sethi	1st	HR
502051	Abhishek Jain	1st	Insurance
505632	Vijay Pursnani	2nd	Accounts
F53030	Nitesh Kumar	2nd	Credit
505631	Jitendra Dayma	3rd	Accounts
503926	Ashish Bakliwal	3rd	Credit Risk

## RE-CERTIFICATION

# ISO 9001:2015 & ISO 10002:2014

In the wake of ISO 9001:2015 Certification, awarded to Aavas in May 2018 for a duration of three years, which entails a mandatory re-certification each year, acquired upon Surveillance Audit, we proudly announce the successful completion of the first ISO 9001:2015 Surveillance Audit held in May 2019 on QMS (Quality Management System) for Aavas Financiers Limited. This certification has been conferred upon us by TUV Nord, one of the world's leading certification bodies.

The certification is in continuation of our adherence to internationally established standards for quality systems and in assurance with the scope "Lending Process, e-Disbursements and Client Servicing including Redressal Mechanism" and "Customer Satisfaction and Complaint Handling Process."

This reaffirms our stand towards the quality policy, wherein we strive to remain guided in our commitment to constantly provide innovative product and services and to thus deliver total financial solutions to the satisfaction of our customers. With the understanding of "customer centric interest" and "customer friendly delivery", we aim to exceed expectations while fulfilling their home needs by anticipating requirements and delivering proactive solutions. We are ready to achieve excellence, by upholding the standards of applicable statutory and regulatory bodies, coupled with continuous improvement, based on effective measures and efficient processes.

The re-certification is an acknowledgement of the standardisation and consistency of processes being followed across all our hubs (including new hubs created in the intervening year) and the corporate office.



## THE JOURNEY

- First audits for certification by TUV Nord - May 2018
- HO Jaipur and four branches audited in the first phase - Jaipur Traditional, Jaipur Ajmer Road, Jodhpur and Udaipur
- Along with HO Jaipur, all hubs are certified

- Surveillance audit for re-certification by TUV Nord - May 2019
- HO Jaipur and five branches audited - Delhi RP (new hub), Noida, Sangam Tower (new hub), Raja Park (new hub) and Bikaner
- Along with HO Jaipur, all hubs successfully complete the audit and are certified

**ISO 9001:2015** certification requires an organisation to demonstrate its ability to meet the requirements of its customers, stakeholders and other interested parties as well as to comply with statutory and regulatory requirements. We achieved the certification by planning and implementing in-depth risk-based thinking for the functions in the organisation.

**ISO 10002:2014** certification, besides providing us with a benchmark for maintaining superior services throughout the company, also enables us to be more customer-centric for the benefit of our loyal customers. It fine tunes the internal operations, helps retain customers, and enhances the company's presence in a highly cluttered and crowded marketplace while guiding the process complaints' resolutions related to products within an organisation, including planning, design, operation, maintenance and improvement.



## CERTIFICATE

**Management System for  
Customer Complaint Handling**  
(Based on ISO 10002 : 2014)

In accordance with TUV INDIA procedures, it is hereby confirmed that

**AAVAS FINANCIERS LIMITED  
(FORMERLY KNOWN AS AU HOUSING  
FINANCE LIMITED)**  
201-202, 2<sup>nd</sup> Floor, Southend Square,  
Manasrover Industrial Area,  
Jaipur - 302 020, Rajasthan,  
India



has been assessed and found meeting the requirements for the following scope

**Customer Satisfaction and Complaint Handling Process**

Certificate Registration No. CCH 04 00002      Valid until 12.06.2021



TUV INDIA Certification Body      Mumbai, 12.06.2019

This certification was established in accordance with the TUV INDIA auditing and certification procedures & shall be valid subject to Surveillance Audit 1 before 24.05.2020, Surveillance Audit 2 before 26.06.2020 and the Continuation Audit before 24.05.2020.

TUV India Pvt. Ltd., 801, Pimple Phase - 1, L.B.S. Marg, Chembur (W), Mumbai - 400 086, India [www.tuvindia.com](http://www.tuvindia.com)



## CERTIFICATE

**Management system as per  
ISO 9001 : 2015**

In accordance with TUV INDIA procedures, it is hereby certified that

**AAVAS FINANCIERS LIMITED  
(FORMERLY KNOWN AS AU HOUSING FINANCE LIMITED)**  
201-202, 2<sup>nd</sup> Floor, Southend Square,  
Manasrover Industrial Area,  
Jaipur - 302 020, Rajasthan,  
India  
and other locations as per annexure



applies a management system in line with the above standard for the following scope

**Provision of Lending Process; e-Disbursements and Client  
Servicing Including Redressal Mechanism**

Certificate Registration No. CM 04 00008      Valid until 12.06.2021  
Audit Report No. Q 879522018      Initial Certification 13.06.2018



Certification Body      Issue 18.07.2019  
at TUV INDIA PVT. LTD.      Place : Mumbai

This certification was established in accordance with the TUV INDIA auditing and certification procedures & shall be valid subject to regular Surveillance Audits.

TUV India Pvt. Ltd., 801, Pimple Phase - 1, L.B.S. Marg, Chembur (W), Mumbai - 400 086, India [www.tuvindia.com](http://www.tuvindia.com)




**QUALITY MANAGEMENT SYSTEM LEAD**



**SANDRA PAUL**

**QUALITY MANAGEMENT SYSTEM COORDINATORS**



**DARPAN BHANDARI**



**HIMANSHU RAJAWAT**



**MANISH KUMAR**



**PRACHI MEHTA**

# एक शाम, आमों के नाम



## Mango Day Season 2

इस भीषण गर्मी को भुलाने का हमने अच्छा बहाना ढूँढ निकाला। आवास हेड-ऑफिस में 17 जून को ज़ोर शोर से मनाया गया **MANGO DAY SEASON 2**

सभी ने आमों की अलग अलग प्रजातियों का आनंद उठाया और विभिन्न प्रतियोगिताएँ भी आयोजित की गईं, जिनमें भाग लेकर सभी ने जम कर मौज मस्ती की।



# INTERNAL JOB POSTING

## HR TEAM IS HAPPY TO INFORM THAT RECENTLY WE HAVE LAUNCHED INTERNAL JOB POSTING (IJP) PROCESS IN THE ORGANISATION!

We have rolled out IJP from 18<sup>th</sup> April 2019 and till now the journey is going on.

This has been a phenomenal process of IJP in Aavas and feedback received from the department heads is extremely positive.

HR realised this need during the HR Connect Program wherein employees requested to move to other departments and promotions to different locations. And hence, as per the organisational need we have incorporated IJP for the organisation in order to retain the best talent within Aavas so that they can build a stable ladder for their future.

Fortune 500 companies have been following HR practices of IJPs for retaining their talent and growth of the employees and now we are glad that this has finally happened in Aavas.

In this duration we have closed 28 numbers of vacancies with complete support and guidance of concern managers and senior heads in the organisation.

### BRIEF SUMMARY OF IJPS-

S NO.	IJP NO.	IJP DATE	DEPARTMENT	BRANCH LOCATION	Number of responses received	NUMBER OF SELECTION
1	IJP 001	18-Apr-19	CUSTOMER SERVICE	Jaipur	16	2
2	IJP 002	23-Apr-19	COLLECTION	Mumbai/Kolhapur/Surat/Khandwa/Baroda	15	5
3	IJP 003	4-Jun-19	ALTERNATE CHANNEL BUSINESS DELIVERY(OPERATIONS)	Jaipur (Mansarovar Office)	53	7
4	IJP 004	17-Jun-19	CREDIT	Kharadi (Pune)	1	1
5	IJP 005	18-Jun-19	CREDIT	Delhi (NSP/South Delhi)/Modinagar/Pune, Kalka(Pinjore)/Lucknow	9	2
6	IJP 006	18-Jun-19	CREDIT	Delhi ( NSP)/Modinagar/Hapur/Pune/Kalka(Pinjore)/Allahabad/ Kanpur/Lucknow	5	5
7	IJP 007	24-Jun-19	SALES	Delhi (NSP)/Hapur/Modinagar/Jaipur (Jagatpura/Kalwar Road)/ Pune City/Kalka (Pinjore)/ JhunJhunu/Osian/Yamunanagar/Nohar/Bhadra/ Okhla/Khetri/Damoh/Manasa/Pipariya	15	3
8	IJP 008	26-Jun-19	CREDIT RISK	Jaipur (Mansarovar Office)	1	1
9	IJP009	2-Jul-19	COLLECTION	Vidisha/Surendranagar/Bikaner Rural/Sriganganagar/Mehsana/ Baroda/Shahpura	27	6
10	IJP 010	3-Jul-19	SALES	Various location - New branches	19	7
11	IJP 011	3-Jul-19	CREDIT	Various location - New branches	38	6
12	IJP 012	6-Jul-19	RISK	Lucknow	1	0
13	IJP 013	15-Jul-19	COLLECTION	Bhopal, Baroda, Nagpur & Jaipur	11	1
14	IJP 014	15-Jul-19	LEGAL COLLECTION	Pune	4	1
15	IJP 015	17-Jul-19	OPERATIONS	RPC Pune - Kharadi	14	In Process

We as an HR ensure that confidentiality has also been maintained of the applications received in IJPs so that it leads to possibility of longer tenure in Aavas.

We believe the benefits of the internal job posting for employees visa-versa for the organisations are below:

- To identify skilled manpower in Aavas with required skill set, enthusiasm to prove & perform
- Inheritance of Aavas DNA through employee retention and growth
- Employees are able to get opportunities with higher responsibilities
- Employees are able to relocate at their home towns, this is leading to job satisfaction with the belief of longer tenure of employee with Aavas

**What our HR Head has to say!**

“IJP is a very effective tool for any organization to develop Inhouse talent and also to keep control on attrition which result in better performance followed by Organization DNA. I Can Say People don't get promoted for doing their job really well. They get promoted by demonstrating their potential to do more.”

**Vijay Sethi**  
(HR Head)

We have received remarkable feedback from stakeholders of various departments.

“I am glad to say that HR has taken a very good initiative to start IJP process in the organization which has resulted in closing various positions internally with the available talent pool within the organization. I wish HR team all the very best for this new initiative.”

**Surendra Sihag**  
(Collection Head)



# MEGA VAN CAMPAIGN

## Miles to go until a new milestone

Aavas has kick-started a van campaign at an unprecedented scale, as we extend our reach like never before. The campaign, launched on 6<sup>th</sup> June, will run for 1.5 months, including Sundays, covering 3 states and a total of 75 branches. 6 Mahindra Pickup are running along predefined routes.



We have already covered the aforementioned branches that encompass 200 plus municipalities and 400 plus gram panchayats. The efforts have been paying off, with approx. 4414 missed calls and approx. 23995 walk-ins. A total of 677 leads have been generated, amounting to 33.1 Cr. with 22 files disbursed at ₹ 1.54 Cr. Great footwork is essential for great footfalls and to be a step ahead on the business front. Great job teams. Keep up the campaign with your remarkable perseverance.

S.N.	STATES	NO. OF BRANCHES	CITIES COVERED
1	Rajasthan	42	MERTA CITY, JODHPUR, BALOTRA, JALORE, BHINMAL, NAWALGARH, JHUNJHUNU, CHIRAWA, TARANAGAR, CHURU, NEEMARANA, ALWAR, BHIWADI, DAUSA
2	Madhya Pradesh	32	ASTHA, SEHORE, DEWAS, BADNAGAR, UJJAIN, AGAR-MALWA, BHOPAL, GWALIOR, BIAORA, BETUL, CHHINDWARA, JABALPUR, KATNI
3	Haryana	01	REWARI
<b>TOTAL</b>	<b>3 States</b>	<b>75 Branches</b>	<b>28 CITIES</b>



# Mega Wall Branding Campaign

## WHICH TOWN NEXT?

At Aavas we have taken up a phenomenal wall painting initiative to spread the good word about how we partner dreams. We have taken up a Herculean challenge - 407 towns across 9 states and 18,92,000 sq. ft. of wall area to be covered with more than 6000 wall advertisements.

The drive commenced on 10<sup>th</sup> June and is moving ahead in full swing, having already covered 72 towns in Rajasthan and 3,00,000 sq. ft. of wall area with more than 1000 walls bearing our name with pride.

**Miles to go until a new milestone!**



# HOME LOANS ON THE GO WITH AAVAS LOAN APP

At Aavas, we have been consciously working to be digitally empowered and gain an edge by enhancing the customer experience as well as the efficiency on our end. The latest addition to our array of digital tools is the Aavas Loan App, launched to be the first point of contact with our customers and to enable a seamless flow of loan application process. Also available on the app are the facilities of managing active loan account and 24X7 customer service. All they need to do is to download and install the app from Google Play Store. While the existing customers can use their registered mobile number, the new ones can use their mobile number to log in and avail the multiple benefits that the app offers.

**Here is all that they can achieve with a quick tap on their mobile screens -**

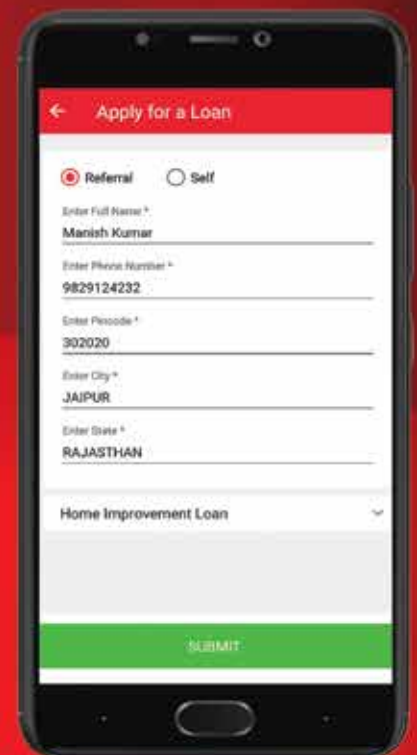
- Apply for a new loan and track the status of application, as also refer a new customer
- Check loan details and outstanding dues with break up at anytime
- A safe interface for payment of a pending EMI via UPI, Debit Card and Net Banking
- Direct download of IT and provisional certificates
- Track the disbursement schedule for partially disbursed loans and request an early disbursement
- Online customer support

Aavas loan App was published on **5<sup>th</sup> June** and the marketing campaign took off on the 18<sup>th</sup>. The status, as on the 25<sup>th</sup> of June, shows great promise for the app, as our customers have been warming up to it profusely.

- 70000 mark crossed for total installations
- 5000 mark for service requests
- 13000 mark for new loan applications and referrals

**Customer paid overdues - 8 lacs+**

In the days to come, we expect the app to be a digital version of a typical Aavas branch, thus adding on to our prowess and enabling a fulfilling customer experience.



# GOVINDGARH HOSPITAL BRANDING



# BRIGHTEN LIFE SAVE ELECTRICITY



We can no longer look away from the looming global warming crisis or ignore the fast depletion of important natural resources. The summer temperatures soar higher each year and monsoons turn treacherous. The planet needs each of us to do our bit and thus we ran a campaign to conserve electricity across branches. The employees were educated via informative mailers on the optimal usage of electricity and were urged to participate by taking the necessary measures such as turning off the lights, fans and ACs when leaving the room, unplugging their devices when completely charged, switching the printer to standby mode when not in use and so on. The people were made aware of how these little steps are personally relevant for all of us.

# AAVAS IN SPOTLIGHT,

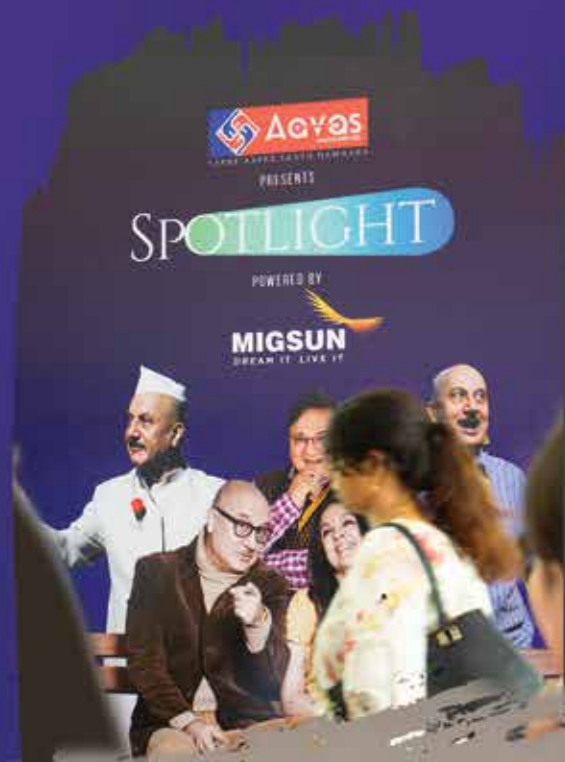
## *Proud to be Presenting Spotlight*

As a warm-up to the prestigious Delhi Theatre Festival, the makers (and also our marketing partners), Alchemist Live, presented Spotlight with **Aavas Financiers** as the title sponsors. Spotlight premiered 2 terrific plays, featuring the illustrious

Anupam Kher - a mono play

“Kuch bhi ho sakta hai” and “Mera wo matlab nahi tha”, on 30<sup>th</sup> June, at Siri Fort auditorium, New Delhi.

The power-packed performance by Mr. Kher and various other acclaimed theatre laureates such as Neena Gupta and Rakesh Bedi, won over an entertainment-starved Delhi, setting the anticipation high for the upcoming DTF Season 3. With a footfall of about 3000 theatre enthusiasts attending, we are glad to have found and made the most of a wonderful platform where we could make our presence felt.



# Employee Article



**AMIT SONI**  
CREDIT, HANUMANGARH



**ATUL SHARMA**  
SALES, JAIPUR MANSAROVER

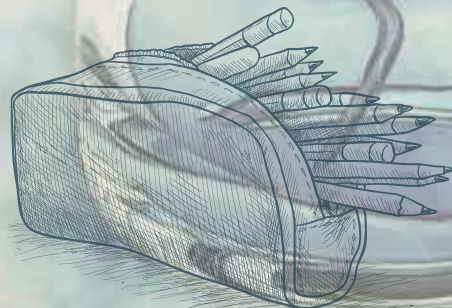
## BETI BACHAO PADHAO

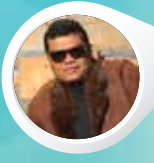
“

बदल रहा ये देश ये दुनिया, उत्तम समाज हमारा हो।  
बात करें जो अनैतिक कोई, किसको यहाँ गवारा हो,  
बदल रहा ये देश ये दुनिया, उत्तम समाज हमारा हो।  
जो सच हूँ मैं लेकर आया, उसने मुझे सारी रात जगाया,  
सिक्के के पहलू दो होते, धरती के इंसान ने सिखाया।  
समझेगा ये बात वही, जिसने वो वक्त निहारा हो,  
बदल रहा ये देश ये दुनिया, उत्तम समाज हमारा हो।  
बेटी को बचाने की खातिर, चलते अब आन्दोलन हैं,  
लेकिन कोई क्या जाने, भीतर से इनका क्या मन है,  
बेटी का सम्मान सब चाहें, पर सोचे घर न हमारा हो,  
बदल रहा ये देश ये दुनिया, उत्तम समाज हमारा हो।  
दहेज कि आग में है जलती, देखो बेटी इक बाप की,  
फिर भी इनको फर्क न पड़ता, न होती ग्लानि किये पाप की,  
बहु चाहिये दौलत वाली, जमाई वो जो सहारा हो,  
बदल रहा ये देश ये दुनिया, उत्तम समाज हमारा हो।

”

- ऐ-ज़िन्दगी तुझसे पाया बहुत है ,  
पर यार-तूने सताया भी बहुत है !!  
समंदर की प्यास थी और दिये चन्द कतरे ,  
पर-उस पर भी तूने जताया बहुत है !!  
दी तो ज़रूर तूने दो जून की रोटी ,  
पर उसके लिए भी तूने भगाया बहुत है !!  
यह सोच कर की तू कभी तो सुधरेगी ,  
साथ मैंने तेरा निभाया बहुत है !!  
जब भी तुझसे कोई सवाल किया है ,  
जवाबों में तूने उलझाया बहुत है !!  
खतरे तो अब बच्चों का खेल लगते है ,  
तुझे जीकर जोखिम उठाया बहुत है !!  
जिसने भी तुझे सदाबहार समझा ,  
वो शख्स बाद में पछताया बहुत है !!  
ना बदलती है तेरी बेवफाई की फितरत ,  
की तुझको मैंने आजमाया भी बहुत है !!  
पर ऐ-ज़िन्दगी तुझसे पाया भी बहुत है  
पर यार-तूने सताया भी बहुत है !!  
• ज़ख्म दे, कांटे दे, फूल दे, दुआ दे, मुझको  
मेरी ज़िंदगी भी सोच में डूबी है की क्या दे मुझको !!





**ARVIN JACOB**  
SALES, JAIPUR MANSAROVER

Friends, we all realize what parents are when we too embrace parenthood. Parents are children's first teacher. They make life exciting & meaningful. Father, the strict but affectionate coach. Mother, a combination of modalities always sacrificing her happiness for the interest of her children.

**I pen down the lines below, which make us feel nostalgic recollecting our TODDLER days to TODAY!**

### **PARENTS ( OUR PROUD POSSESSION)**

“

You can choose friends & all,  
But you have no choice for parents.  
Parents are to us “ A Gift of God”,  
Who also give you your talents!  
In your fancy, they keep themselves awake,  
Sleeping many a times with a short break.  
As we grow from young to tall,  
They give us the best education of all.

Without a complaint or expectation,  
Their eyes damp with perspiration.  
Looking at your achievements  
With every progress, making it merrier, The pride  
with which they see us when we are flourishing.

Give them love without shattering their HOPE  
Never leave them in the dark to GROPE!!



**BHANU PRAKASH SHARMA**  
CREDIT, PRATAPGARH

“

Life is an opportunity , benefit from it.  
Life is beauty, admire it.  
Life is a dream, realize it.  
Life is a challenge, meet it.  
Life is a duty, complete it.  
Life is a game, play it.  
Life is a promise, fulfill it.  
Life is sorrow, overcome it.  
Life is a song, sing it.  
Life is a struggle, accept it.  
Life is a tragedy, confront it.  
Life is an adventure, dare it.  
Life is luck, make it.  
Life is too precious, do not destroy it.  
Life is life, fight for it.



**DEEPAK SHARMA**  
AUDIT, JAIPUR MANSAROVER

“

अगर तुम सचमुच कुछ करना चाहते हो तो,  
तुम एक तरीका खोज निकालोगे,  
अगर नहीं तो तुम एक बहाना ढूँढ लोगे।



**HEMENDRA RAJPUROHIT**  
LEGAL, JAIPUR MANSAROVER

# Alone

“

Lying, thinking  
Last night,  
How to find my soul a home,  
Where water is not thirsty  
And bread loaf is not stone;  
I came up with one thing  
And I don't believe I'm wrong,  
That nobody,  
But nobody  
Can make it out here alone.

Alone, all alone,  
Nobody, but nobody  
Can make it out here alone.

There are some millionaires  
With money they can't use,  
Their wives run round like banshees,  
Their children sing the blues.  
They've got expensive doctors,  
To cure their hearts of stone.  
But nobody,  
No, nobody  
Can make it out here alone.

Alone, all alone,  
Nobody, but nobody

Can make it out here alone.

Now if you listen closely,  
I'll tell you what I know.  
Storm clouds are gathering,  
The wind is gonna blow.  
The race of man is suffering,  
And I can hear the moan,  
'Cause nobody,  
But nobody  
Can make it out here alone.

Alone, all alone  
Nobody, but nobody  
Can make it out here alone.



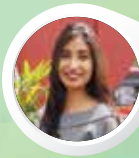
**NEERAJ SINGH CHAUHAN**  
AUDIT, JAIPUR MANSAROVER

“

Believe in yourself! Have faith in your abilities!  
Without a humble but reasonable  
confidence in your own powers, you cannot  
be successful or happy.

भाग्य और झूठ के साथ जितनी ज़्यादा उम्मीद करोगे,  
वह उतना ही ज़्यादा निराश करेगा,  
और कर्म तथा सच पर जितना ज़ोर दोगे,  
वह उम्मीद से सदैव ही ज़्यादा देगा!!





**SAKSHI VIJAY**  
CREDIT-RISK,  
JAIPUR MANSAROVER

“

Where there is challenge, there is a joy of progress.

Where there is challenge, a moving drama is born.

Where there is challenge, there shines a glorious future.

All things in the universe are constantly engaged in challenge.

Flowers strive to break through the deep snow to send up new sprouts.

Waves crash tirelessly against rocks on the shore, wearing them down.

Day after day, the sun bursts forth from the darkness and emerges joyously.

All things quietly and tenaciously persevere, working unceasingly to fulfill their unique mission,

whether seen or unseen,

Challenge! Challenge! Challenge!

This is what it means to be alive.

We will take on the challenge---

to teach one friend after another the way to happiness,

for the sake of peace and prosperity for all people,

to stand defiant in the face of the fierce storms of our karma,

so we can demonstrate the true potential of human beings,

to lead a life in which we can enjoy ourselves at ease,

so we can proudly declare how happy we are!

I will keep moving forward---

for my single, small step today will eventually forge a great path!

I will not be defeated----

for I know that, even after dark nights of raging blizzards,

the sun of victory will rise again tomorrow without fail.



**TARUN JANGID**  
LEGAL, JAIPUR MANSAROVER

“

We all talk about India. India aisa hai, India waisa hai (India is like this/that), but if you see, this whole world is divided by water, land or may be sand. It's not about nations, but the humans living in that particular country. We do, what we see, or what we have inherited from our ancestors. Rape, corruption - this is all done by humans and not by a nation. It's a circle going on, nothing can be changed. Only we, as human beings, can change ourselves. Let's play a fair game of being a true human. Every country/nation deserves respect.



**PREETI SHARMA**  
AUDIT, JAIPUR MANSAROVER

## The Self

“

Too many contemporaries,  
The 'self' is not a contemporary, though.

My birth without the 'self' is  
an omen of crime in virtue's salver.  
A moment of flesh imprisoned in flesh,

The word commits suicide when  
it touches the tongue of flesh  
But if it escapes suicide,  
gets killed on the surface of paper.

A fire shot . . .  
pierces me once in Hanoi,  
strikes in Prague.  
A smoke floats in the air  
and the 'self' dies like a premature child.

Will the 'self' be my contemporary,  
someday?



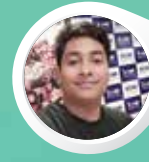
**RAJ KUMAR SIKARWAR**  
SALES, INDORE

“

मैं मानता हूँ कि, तुम्हें कोई शिकायत नहीं है,  
मगर ये भी तो सच है, कि मोहब्बत नहीं है,  
ये झूठे वादे, दिखावे, हमसे तो मत करो तुम,  
क्यों कि अब हमें इसकी, ज़रूरत नहीं है।

कुछ करो ना करो, अपने आप से वादा करो,  
ज़िन्दगी में कुछ कर-गुर्जने का इरादा करो,  
मुझे मालूम है कि, आंखों परेशानियाँ बहुत,  
इसीलिए मेहनत अभी से, कुछ ज़्यादा करो।।।

किसी की बहन बन राखी बांधे, किसी की राज-दुलारी होती है,  
जो संकट में गर पढ़ जाए तो, सब पर भारी होती है,  
जन्म-जन्म का साथ निभाए, जो गर वो बन जाए बीवी,  
हमें पाल-पोस कर बड़ा करे, वो ही तो महतारी होती है,  
और हम मूर्ख है, जो ये कहते है,  
कि औरत बेचारी होती है।।।



**RAVI BANSAL**  
CREDIT, AJMER

“

नई सदी से मिल रही दर्द भरी सौगात,  
बेटा कहता बाप से तेरी क्या औकात।  
मंदिर में पूजा करें घर में करें क्लेश,  
मां बाप तो बोझ लगे, पत्थर लगे गणेश।  
बचे कहां अब शेष हैं दया, धर्म, ईमान,  
पत्थर के भगवान हैं पत्थर दिल इंसान।  
पत्थर के भगवान को लगते छप्पन भोग,  
मर जाते हैं फुटपाथ पर भूखे प्यासे लोग।



**SHAILESH SHARMA**  
CLASSIFICATION,  
JAIPUR MANSAROVER

“

बिन सफर बिन मंज़िलो का एक रास्ता होना चाहता हूँ,  
कहीं दूर किसी जंगल में ठहरा दरिया होना चाहता हूँ।  
एक ज़िन्दगी होना चाहता हूँ बिना रिश्तों और रिवाज़ों के,  
दूर आसमान से गिरते झरने में कहीं खोना चाहता हूँ।  
मैं आज सिर्फ मैं होना चाहता हूँ किसी और का नहीं,  
आज़ाद परिंदों की तरह बे बाक हवा में उड़ना चाहता हूँ।



**VINOD SHARMA**  
IT, JAIPUR MANSAROVER

“

Lawrence Anthony, a legend in South Africa and author of 3 books including the bestseller “The Elephant Whisperer”, bravely rescued wildlife and rehabilitated elephants all over the globe from human atrocities, including the courageous rescue of Baghdad Zoo animals during US invasion in year 2003.

On March 7, 2012, Lawrence Anthony died.

He is remembered and missed by his wife, 2 sons, 2 grandsons & numerous elephants.

Two days after his passing, the wild elephants showed up at his home led by two large matriarchs. Separate wild herds arrived in droves to say goodbye to their beloved man-friend.

A total of 31 elephants had patiently walked over 12 miles to get to his South African house.

Witnessing this spectacle, humans were obviously in awe not only because of the supreme intelligence and precise timing that these elephants sensed about Lawrence’s passing, but also because of the profound memory and emotion the beloved animals evoked in such an organized way:

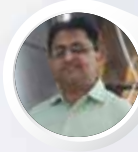
Walking slowly - for days - making their way in a solemn one-by-one queue from their habitat to his house. Lawrence’s wife,

Francoise, was especially touched, knowing that the elephants had not been to his house prior to that day for well over 3 years! But yet they knew where they were going.

The elephants obviously wanted to pay their deep respects, honoring their friend who’d saved their lives - so much respect that they stayed for 2 days & 2 nights without eating anything..

Then one morning, they left, making their long journey back home...

**Moral of the story: There is something in this universe which is greater and deeper than human intelligence!**



**VARUN ACHARYA**  
MARKETING & DISTRIBUTION  
JAIPUR MANSAROVER

## *The Warm Morning Chill*

“

The breeze gently sways over my folded arms,  
As I stand near the window to observe,  
The cool and lit morning, showering its charm,

For me and the ones who surely deserve,  
I can feel the chill, though 'tis just July,  
The weather is likely to change though,  
But out of my mind, I deserve to fly.

To encompass the feelings, all in a row.  
The birds chirp, cars honk, and men shout,  
Into the air, the shouts come and go.

But the benign truth stands stout,  
Makes all ills and evils bow.  
Then suddenly I sense silence and the lull,  
Of not the storm, or rain,  
To give a feeling dull,  
'tis of the infinite, final gain.  
I end up writing a note,  
A poem, to be precise,  
As the thoughts on board,  
All sank and got a wonderful demise!



**JAVED KHAN**  
SALES, JAIPUR RAJA PARK



एक अती सुन्दर महिला ने विमान में प्रवेश किया और अपनी सीट की तलाश में नज़रें घुमाईं।

उसने देखा कि उसकी सीट एक ऐसे व्यक्ति के बगल में है, जिसके दोनों ही हाथ नहीं हैं।

महिला को उस अपाहिज व्यक्ति के पास बैठने में झिझक हुई।

उस सुंदर महिला ने एयरहोस्टेस से बोला “मैं इस सीट पर सुविधापूर्वक यात्रा नहीं कर पाऊँगी।

क्योंकि साथ की सीट पर जो व्यक्ति बैठा हुआ है उसके दोनों हाथ नहीं हैं।”

उस सुन्दर महिला ने एयरहोस्टेस से सीट बदलने हेतु आग्रह किया।

असहज हुई एयरहोस्टेस ने पूछा, “मैंम क्या आप मुझे कारण बता सकती है?”

सुंदर महिला ने जवाब दिया, “मैं ऐसे लोगों को पसंद नहीं करती। मैं ऐसे व्यक्ति के पास बैठकर यात्रा नहीं कर पाऊँगी।”

दिखने में पढ़ी लिखी और विनम्र प्रतीत होने वाली महिला की यह बात सुनकर एयरहोस्टेस अचभित हो गई।

महिला ने एक बार फिर एयरहोस्टेस से ज़ोर देकर कहा कि “मैं उस सीट पर नहीं बैठ सकती। अतः मुझे कोई दूसरी सीट दे दी जाए।”

एयरहोस्टेस ने खाली सीट की तलाश में चारों ओर नज़र घुमाई, पर कोई भी सीट खाली नहीं दिखी।

एयरहोस्टेस ने महिला से कहा कि “मैडम इस इकोनोमी क्लास में कोई सीट खाली नहीं है, किन्तु यात्रियों की सुविधा का ध्यान रखना हमारा दायित्व है।

अतः मैं विमान के कप्तान से बात करती हूँ। कृपया तब तक थोड़ा धैर्य रखें।” ऐसा कहकर होस्टेस कप्तान से बात करने चली गई।

कुछ समय बाद लोटने के बाद उसने महिला को बताया, “मैडम! आपको जो असुविधा हुई, उसके लिए बहुत खेद है।

इस पूरे विमान में, केवल एक सीट खाली है और वह प्रथम श्रेणी में है। मैंने हमारी टीम से बात की और हमने एक असाधारण निर्णय लिया। एक यात्री को इकोनहमी क्लास से प्रथम श्रेणी में भेजने का कार्य हमारी कंपनी के इतिहास में पहली बार हो रहा है।”

सुंदर महिला अत्यंत प्रसन्न हो गई, किन्तु इसके पहले कि वह अपनी प्रतिक्रिया व्यक्त करती और एक शब्द भी बोल पाती,

एयरहोस्टेस उस अपाहिज और दोनों हाथ विहीन व्यक्ति की ओर बढ़ गई और विनम्रता पूर्वक उनसे पूछा

“सर, क्या आप प्रथम श्रेणी में जा सकेंगे? क्योंकि हम नहीं चाहते कि आप एक अशिष्ट यात्री के साथ यात्रा कर के परेशान हों।”

यह बात सुनकर सभी यात्रियों ने ताली बजाकर इस निर्णय का स्वागत किया। वह अति सुन्दर दिखने वाली महिला तो अब शर्म से नज़रें ही नहीं उठा पा रही थी।

तब उस अपाहिज व्यक्ति ने खड़े होकर कहा,

“मैं एक भूतपूर्व सैनिक हूँ। और मैंने एक अहपरेशन के दौरान कश्मीर सीमा पर हुए बम विस्फोट में अपने दोनों हाथ खोये थे।

सबसे पहले, जब मैंने इन देवी जी की चर्चा सुनी, तब मैं सोच रहा था। की मैंने भी किन लोगों की सुरक्षा के लिए अपनी जान जोखिम में डाली और अपने हाथ खोये?

लेकिन जब आप सभी की प्रतिक्रिया देखी तो अब अपने आप पर गर्व हो रहा है कि मैंने अपने देश और देशवासियों के लिए अपने दोनों हाथ खोये।”

और इतना कह कर, वह प्रथम श्रेणी में चले गए।

सुंदर महिला पूरी तरह से अपमानित होकर सर झुकाए सीट पर बैठ गई। अगर विचारों में उदारता नहीं है तो ऐसी सुंदरता का कोई मूल्य नहीं है।

मेरे पास ये कहानी आई थी।

मैंने इसे पढ़ा तो हृदय को छू गई इसलिये पोस्ट कर रहा हूँ। उम्मीद करता हूँ कि आप लोगों को भी बहुत पसंद आएगी।

**जय हिन्द!**



# Davendra Sharma (IT)





*Aravind*  
25/06



Kaveridurg  
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