

Q3 (2019-20)

PRAGATI

EDITION 12

Delhi

19 Branches
Live in a Day

DELHI



AAVAS
TRAINING
INITIATIVES

CUSTOMER
Outreach
PROGRAM

AAVAS
AT MCHI

ICAI
NATIONAL
CONFERENCE

THREE I's OF
SUCCESS:
INTENTION,
INTELLIGENCE
AND INITIATIVE



AND WHERE
WE STOOD
WE STOOD TALL.



TOUGH TIMES

DON'T LASTS.

TOUGH PEOPLE DO!



FROM THE DESK OF ASHUTOSH ATRE

“The Hare and the Tortoise- New strategy for the new age race

Friends,

Aavas, what it is today, is undoubtedly an enviable situation. All of us have put in phenomenal piece of work and that is what is reflecting in the company's performance.

But this is the time when most people commit mistakes, become overconfident, complacent, self-obsessed, ignorant etc, when they reach a stage where they consider themselves perfect. And as they say, 'perfection can't be improved', this could mean stagnation.

As we have studied earlier in our school days that nothing is perfect in this Galaxy. Being perfect is a myth, so constant improvement, challenging status quo and revisiting our own world view is the key.

For us improvement is easy because the scope is big. We need to attain excellence in customer delight, which is abstract.

All this is possible if we as an organization work towards one goal- an impeccable customer experience by creating inter departmental synergy. There needs to be a seamless effort instead of working in silos. There are steps to reach the ultimate excellence. To explain the same, let me share the famous hare and tortoise story.

We all know the first version of the story where the hare and tortoise decide to race each other.

But the self-assured hare halts to take a rest, falls asleep and loses because the tortoise meanwhile had gone on walking steadily.

Stage I - Moral : Slow and steady wins the race

The hare was disappointed upon losing and he did some soul-searching. He promised that the next time he would keep running.

And so when the next time came, the hare went all out and ran without stopping from start to finish. He won by several miles.

Stage II - Moral : Fast and consistent will beat slow and steady

But the story doesn't end here. The tortoise did some thinking this time, and realized that there was no way he could beat the hare at the race because of the way it was currently formatted. He thought for a while, and then challenged the hare to another race, but on a slightly different route and he agreed. The tortoise and the hare started off. In keeping up with his self-made commitment to be consistently fast, the hare took off and ran at top speed until he came to a wide river. The finishing line was a couple of kilometers on the other side of the river. He sat there wondering about what to do next. In the meantime the tortoise trundled along, got into the river, swam to the opposite bank, continued walking and finished the race.

Stage III - Moral: Leverage on our strengths, create niche for ourselves as an Organization

The tortoise and the hare, by this time, had become pretty good friends and they did some thinking together. Both realized that the last race should have been run much better. So they decided to race each other for the final time.

They took off and this time the hare carried the tortoise till the riverbank. There, the tortoise took over and swam across with the hare on his back. On the opposite bank, the hare again carried the tortoise and they reached the finishing line together. Both the tortoise and hare felt a greater sense of satisfaction than they'd felt earlier.

Moral: Create Synergies through Teamwork and achieve the Goal

We as an organisation have transcended to a stage where outshining each other is no longer the trick of the trade. We must now function as a unified system by forging and leveraging productive partnerships amongst ourselves, as also in the industry and by creating our own individual niches a brand.



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Let's hear from the team



Arvin Jacob:

"Delhi - India's capital and major gateway to the country. Concurrently Delhi is a bustling metropolis, which successfully combines in its folds the ancient and the modern. Its strategic location is one of the prime reasons why successive dynasties chose it as their seat of power. As fascinating as Delhi, is the history of the land where the city has been the centre of the many ruling dynasties who chose it as their seat of power. Unsurprisingly, what constitutes Delhi today, is a corporation of seven cities, bordered by the state of Haryana on three sides and by Uttar Pradesh to the east, which today is termed as NCR. Today it is the second wealthiest city after Mumbai, ranked 5th in development of human index. Being an undefined market for our segment, we placed manpower across, which helped in prioritizing our potential markets for expansion. With appropriate level of organic investment vs expansions, we developed a systematic approach to growth. Aavas also seemingly placed its first branch in 2013, to leverage core business for growth, clearly assessing the potential of growth opportunity. Appropriate level of resources was placed adequately & as the numbers unfolded, branches were opened across Delhi, so as to enable the REACH & provide maximum services to the customer. From Vikas Ahuja who joined as a sole leader in 2013 to Yogesh Acharya & Pankaj Makkar who further developed the retail branches & qualitatively helped in building a strong AUM of 470 cr with 3755 smiling customers, who are proud owners of "Apna Ghar". Also, kudos to Amit Gupta who nurtured the Affluent Team & has paved the way with a strong team."

Pankaj Makkar:

"Without continual growth and progress, words such as improvement, achievement, and success have no meaning. Happiness lies in the joy of achievement and the thrill of creative effort. Aavas has been able to sustain an upward trend & I am happy to be a part of it."

Vikas Ahuja:

"Being a part of the Affluent Credit team, I have witnessed the team synergy here and the zeal to outperform, keeping the thrust on portfolio quality and always working for a wonderful customer experience by emphasizing on efficiency and productivity. The company is a pioneer in understanding employee productivity vis-à-vis growth of the company and has always believed in growth in a systematic manner. The affluent vertical has also started with a view to cater to the affluent customer segment with fast track processing and satisfying customers."

Yogesh Acharya:

"It's very important for innovators to understand what we've learned about established companies' motivation to target obvious profitable markets - and about their inability to find emerging ones. The evidence is just overwhelming. Being a part of this rapid expansion & I have always been enthusiastic to find an unexplored segment and achieve the desired REACH. Kudos to the seniors for keeping that trust & confidence!"

Amit Gupta:

"It gives me such a good feeling to have witness such landmark events and new chapters in the shaping and growth of our company. I really wish for a long and fruitful association with this fantastic family. Very exuberant as I walk on this path of growth along with the vision of the organization."



Quarter Updates

Statement of unaudited Standalone financial results for the 9 Months ended 31st December, 2019



AUM

Rs
7195 Cr

 Up by 36%

Disbursement

Rs
2068 Cr

 Up by 15%

Total Income

Rs
668 Cr

 Up by 32%


NIM

Rs
405 Cr

 Up by 27%

PAT

Rs
189 Cr

 Up by 55%

ROA*

4.05%

 Maintained above 3%

Branches

245

 35 new in last 12 months

GNPA

0.57%

 Down by 1 bps

Active Loan Accounts

97300+

 Up by 41%

19 Branches

GO LIVE IN A DAY



DELHI NCR

HAPUR

DELHI NCR

MODINAGAR

DELHI NCR

NSP

GUJARAT

PATAN-VERAVAL

GUJARAT

VADODARA

HARYANA

PINJORE

MAHARASHTRA

PUNE CITY (SHIVAJI NAGAR)

MAHARASHTRA

SHIRUR

RAJASTHAN

BHADRA

RAJASTHAN

JAIPUR (KALWAR ROAD)

RAJASTHAN

KHETRI

RAJASTHAN

RAISINGHNAGAR

RAJASTHAN

RAJGARH

RAJASTHAN

SHAHPURA

RAJASTHAN

UDAIPURWATI

UTTAR PRADESH

HATHRAS

UTTAR PRADESH

RISHIKESH

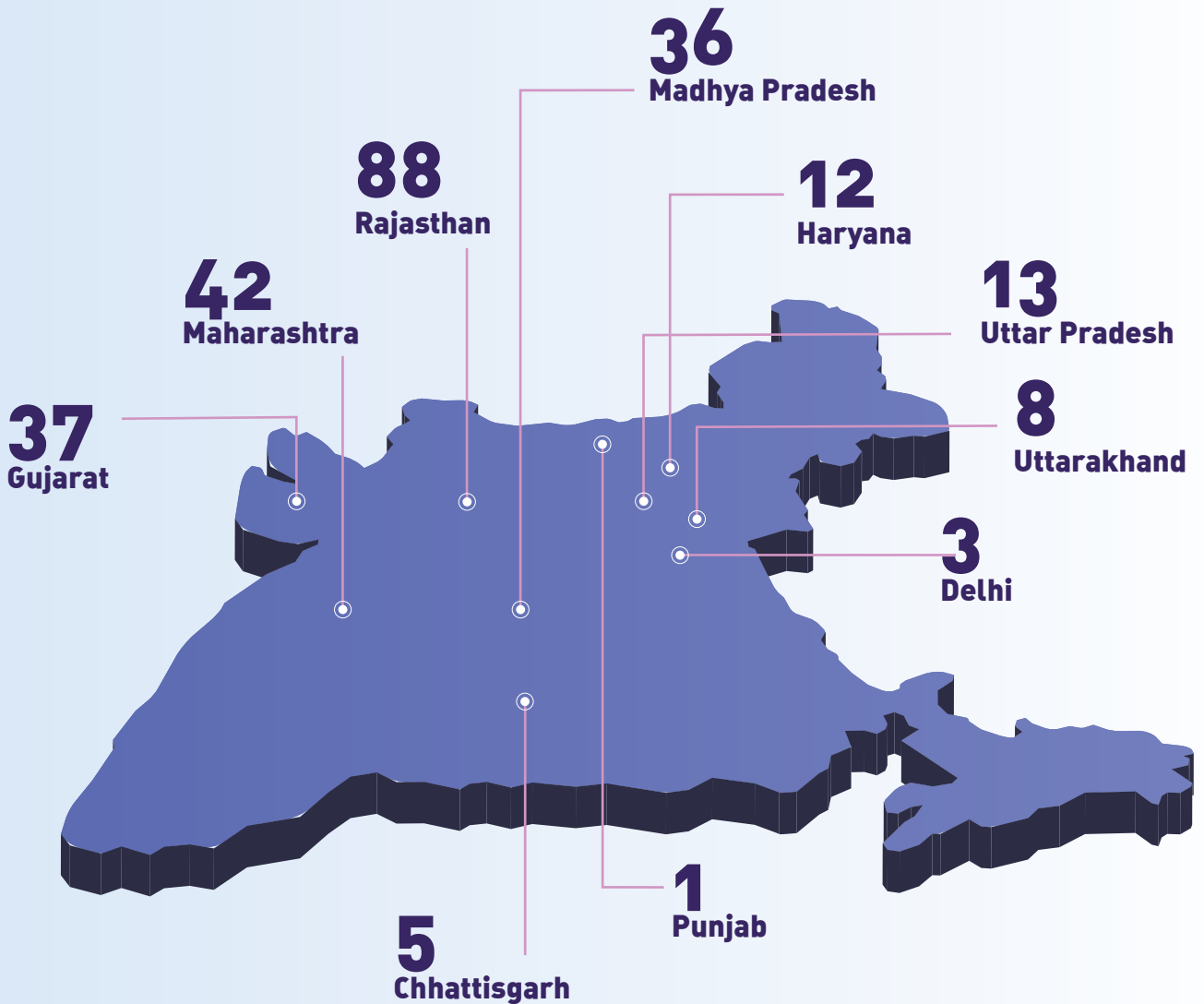
UTTAR PRADESH

ROORKEE

UTTAR PRADESH

VIKASNAGAR

245 Branch Update





Q3

Star Branch

Morbi – Branch Score 10.0- B Category branch

The collective endeavours of our branches spread across the country have not only enhanced our presence but have also helped reach many milestones along the glorious journey of Aavas. However, one branch distinguished itself by exceeding expectations and creating new standards of efficacy.



THE NINE MONTHS CHAMPION BRANCH

Branch
Nagpur 2

Score
10.0

Category
C

Best Branches - Q3

OCTOBER 2019



Jaipur - Traditional
Category - A (6.6)



Dwarka
Category - B (7.55)



Nagpur-2
Category - C (9.9)



Asind
Category - D (11)

NOVEMBER 2019



Jaipur Diamond Tower
Category - A (8.2)



Dwarka
Category - B (9.9)



Nagpur-2
Category - C (9.65)



Begun
Category - D (10.65)

DECEMBER 2019



Jaipur Diamond Tower
Category - A (9.9)



Morbi
Category - B (10)



Botad
Category - C (11)



Rewari
Category - D (10.8)

AAVAS RUDRAPUR

THE FIRST ANNIVERSARY AND THE FIRST MILESTONE

Aavas Rudrapur completed their first year, marking their first milestone as a budding new branch. During this one year, they have helped brighten 170 households with hopes and dreams. The occasion was celebrated with great zeal and enthusiasm. The entire Rudrapur team had come with the thoughtful idea of expressing their appreciation towards the office-help Gaurav. Everyone contributed and collectively presented him with a new bicycle and his overwhelming joy made the Anniversary all the more memorable.



FULFILLING PROMISES FASTER THAN EVER

RPC Pune goes live



New Joinees



SANDEEP SHUKLA

ASSISTANT VICE PRESIDENT
SALES
VIRAR



MANISH TIWARI

ASSISTANT VICE PRESIDENT
CORPORATE SOCIAL RESPONSIBILITY
JAIPUR-MANSAROVAR OFFICE



RAJESH KUMAR GUPTA

ASSISTANT VICE PRESIDENT
LEGAL RECOVERY
JAIPUR-MANSAROVAR OFFICE



RAJEEV KUMAR

ASSISTANT VICE PRESIDENT
TELE-SALES
JAIPUR-MANSAROVAR OFFICE



नन्हें कलाकार, सयाने चित्रकार, जिन्होंने जीता पुरस्कार

Employee Name	Child Name	Age	Class	Branch
Naveen Kumar Verma	Bhumi Verma	13	8 th	Agra
Rahul Sharma	Anshika Sharma	12	7 th	Agra
Bhavik Panchal	Dhyani Panchal	8	1 st	Ahmedabad Cg Road
Jagannath Mishra	Suryakank Mishra	4	Sr. KG	Ahmedabad Cg Road
Krishna Thakkar	Vishwa Thakkar	7	2 nd	Ahmedabad Cg Road
Shaikh Md. Samir	Aisha Shaikh	6	1 st	Ahmedabad Cg Road
Sunil Kalidas Jadhav	Anushka Mohan Jadhav	12	6 th	Baramati
Sagar Sawant	Shreyash Sawant	8	3 rd	Baramati
Prakash Wagh	Mruga	15	11 th	Bhavnagar
Vikas Maheshwari	Shivika Maheshwari	5	1 st	Bhilwara
Anees Siddiqui	Elma Khan	10	5 th	Bhopal
Nitin Kumar Saharia	Dhanvi Saharia	6	1 st	Chomu
Nitin Kumar Saharia	Namit Saharia	5	1 st	Chomu
Naresh Nagar	Tanishk Nagar	14	9 th	Chomu
Kaneshratore	Navya Rathore	6	1 st	Chomu
Muhammad Yasin	Mohammad Sahil	12	8 th	Delhi-Rajendra Place
Muhammad Yasin	Mohammad Sohail	10	5 th	Delhi-Rajendra Place
Amit Gupta	Diship Gupta	11	6 th	Delhi-Rajendra Place
Nishant Bhargava	Samar Bhargava	4	KG	Delhi-Rajendra Place
Rahul Kate	Samraddhi Kate	5	UKG	Dewas
Rajeev Ranjan	Tanya Singh	14	9 th	Dwarka
Deepesh Chaturvedi	Malishka Chaturvedi	11	6 th	Ghaziabad
Prashant Ashok Raybole	Riya Prashant Raybole	10	5 th	Hadapsar
Vishan Singh	Divya	6	2 nd	Hanumangarh
Pankaj Kulshreshtha	Anushka Kulshreshtha	10	5 th	Indore
Satish Kumar Gupta	Akshara Agarwal	12	8 th	Jaipur-Ajmer Road
Kapil Kumar Garg	Vrinda Agarwal	8	3 rd	Jaipur-Ajmer Road
Kapil Kumar Garg	Atharv Agarwal	6	1 st	Jaipur-Ajmer Road
Alok Das	Archisha Das	10	5 th	Jaipur-Church Road Branch
Deepak Mathur	Aradhya Mathur	16	11 th	Jaipur-Mansarovar Branch
Deepak Mathur	Aaditya Mathur	12	6 rd	Jaipur-Mansarovar Branch
Brijesh Kumar	Aaradhya Sharma	7	3 rd	Jaipur-Mansarovar Office
Inderjit Gumber	Aarav Sharma	8	3 rd	Jaipur-Mansarovar Office
Yogesh Kumar Bansal	Raghavi Bansal	6	2 nd	Jaipur-Mansarovar Office
Bijendra Singh Dhillon	Sara Dhillon	12	7 th	Jaipur-Mansarovar Office
Naveen Dhiman	Divyansh	10	5 th	Karnal

Employee Name	Child Name	Age	Class	Branch/Map
Rohit Gaurav	Arnav Gaurav	5	LKG	Kashipur
Bhuvnesh Gaur	Priya Gaur	13	9 th	Kota
Parwat Singh	Varsha	7	1 st	Mandsaur
Aarif Hussain	Alina	6	1 st	Mandsaur
Aarif Hussain	Sara	8	2 nd	Mandsaur
Sudarshan Gharpure	Arya Gharpure	10	5 th	Nagpur
Devshankar Prajapati	Drashti Devshankar Prajapati	5	1 st	Patan
Jignesh Thakkar	Mahir Thakkar	5	Jr. KG	Patan
Jitendra Arjun Borse	Parth Borse	5	Jr. KG	Pune
Puran Verma	Muskaan Verma	16	8 th	Sangaria
Mamraj Sharma	Kabir Gaur	10	5 th	Sriganganagar
Nitin Agarwal	Bhumi Agarwal	6	2 nd	Sumerpur
Sanjay Patel	Astha Patel	8	3 rd	Surendranagar
Deepak Chudhari	Payal	11	6 th	Ujjain



सहकर्मियों संग, सजाए रंग।

आवास में हम अपने कार्य के अतिरिक्त ऐसे भी अनेक अवसर प्रस्तुत करते हैं जिनसे हम अपने व्यक्तित्व के विभिन्न रंगों को निखार सकें। ऐसे ही एक प्रयास के अंतर्गत पोस्टर बनाने की सामूहिक प्रतियोगिता का आयोजन हुआ जिसमें 21 ग्रुपों ने भाग लिया। इस कार्यक्रम ने हमें हमारे कर्मचारियों की प्रतिभा से परिचित कराया। सभी का प्रयास सराहनीय रहा और 3 ग्रुप विजयी रहे। कुल 18 प्रतियोगियों को पुरस्कृत भी किया गया। सभी विजेताओं को बधाई तथा हम आशा करते हैं कि आगे भी वो ऐसे ही अपनी कला के माध्यम से आवास की शोभा में चार चाँद लगाएँगे।





PEDALS ON, RISE STRONG

At Aavas we are used to pushing the limits, which is why Cyclothon's newest challenge brought in much excitement. 117 participants from Jaipur, geared up on the 23rd Nov, 2019 to cycle from Jawahar Circle to Apex Circle and back. The race that began at 6:30 AM and ended at 9 AM, was a true test of physical stamina and mental endurance.





संगीत और भक्ति का महासंगम ।



नवरात्रि के शुभ अवसर पर आवास ने 5 अक्टूबर, 2019 को वी-वन प्राइड होटल में डांडिया नाइट का आयोजन किया। आवास के सभी कर्मचारी और उनके परिवार के सदस्यों ने बड़े ही हर्षोल्लास के साथ इस कार्यक्रम में सम्मिलित हुए। बहुत से प्रतिभागियों ने कड़ी मेहनत से इसके लिए तैयारी भी की थी। संगीत की थाप और डांडियों की खनक से वातावरण गुंज उठा। भक्ति रंग में मगन, घूमते हुए लहंगे और थिरकते हुए कदमों ने सभी को मंत्रमुग्ध कर दिया। भारतीय परिधान में सुसज्जित प्रतिभागियों के उत्साह ने इस कार्यक्रम की शोभा बढ़ा दी। नृत्य-संगीत के साथ सभी ने स्वादिष्ट भोजन का भी आनंद लिया और इस तरह आवास में हमने नवरात्रि-उत्सव मनाया। सभी विजेताओं को हार्दिक बधाई।

Award Name	Award Winner	Department
Best Dressed Female	Varsha Keshwani	HR
Best Dressed Couple	Mrs & Mr Vijay Sethi	HR
Best Dressed Male	Vipul Khandelwal	Finance & Treasury
Best Dancer Male	Rajat Kasliwal	Accounts
Best Dancer Female	Afsana	KPO-Tele PD
Best Dancer Kid	Gargi Singh	Daughter of Anoop Singh





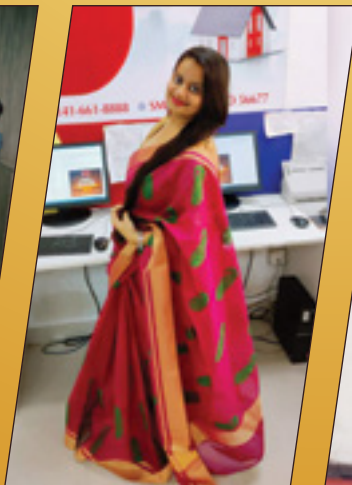
This Diwali, celebrating prosperity and fortune at Aavas



Diwali at Aavas is a much awaited time of festivities as celebration. We welcomed this auspicious occasion on the 26th Oct, 2019 with a host of exciting activities- Rangoli contest, The Best decorated work station and the Best traditional attire, organised for our staff. As always the Aavas teams made the event memorable with their participation and energy. The colourful Rangolis, beautifully dresses people and the well decked office made the atmosphere vibrant with joy. Congratulations to the winner. We hope this Diwali ushers in another year of milestones for Aavas.



Congratulations - Best Dressed Winners



DIWALI GOT LUCKIER FOR THESE WINNERS.

Congratulations!

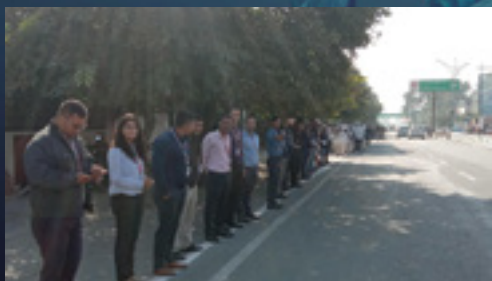
EMPLOYEE NAME	BRANCH		
AMIT GAJANAN BAILBHARE	KHARADI	1st winner	Rangoli
PRADIP SHIVAJI JADHAV			
ASHISH BHIMRAO KADAM			
TEJAS VIJAY SHEDGE			
THAKOR KAUSHIKBhai BABULAL	CHANDKHEDA	2nd winner	
DEVENDRA SHIKH			
PATEL MITTAL			
GUJARATI AMITBHAI BABUBHAI			
MRIDULA MATHUR	JAIPUR-MANSAROVAR OFFICE	3rd winner	
KIRTI PATHAK			
DEEPSHIKHA WALIYA			
HEENA SHARMA			
KANHAIYA SAHU			
RITU ISRANI			
SHAKSHI PAREEK			
TARUN SHARMA			
ARBEENA KHAN			
ANKITA AGARWAL			
DEEPTI ARORA			
BHARTI SHARMA			
ANCHAL MEHTA			
MANISHA BAI			
TUSHAR PUJARI	THANE	1	Desk
GHANSHYAM GUPTA	JAIPUR-MANSAROVAR OFFICE	2	
SUCHITRA SHIVAJI MANDHARE	THANE	3	
MEHA RAHUL MAHNA	JAIPUR-MANSAROVAR OFFICE	1	Female Best attire
SHIVANGI TRIPATHI	GHAZIABAD	2	
MANISH KUMAR MATHUR	JAIPUR-MANSAROVAR OFFICE	1	Male Best attire
VIJAY PURSNANI	JAIPUR-MANSAROVAR OFFICE	2	

Making Christmas Merrier Aavas rings the jingle bells

December, besides the frost and fog, brings along the warm and feisty Christmas cheers. At Aavas, we celebrated Christmas with much energy and joy on December 24th. The teams did a commendable job of decking up the office and making it vibrant and merry in the truest sense. A fun day of games and activities started out with Secret Santa, because Christmas spirit is all about the happiness of giving. Names of all the participants were written on small pieces of paper that were put in a hat and shuffled. Each participant had to pick out a name and secretly get a present for the chosen colleague. Kudos to the enthusiasm that our people bring to occasions like these and our sincere appreciation for our HR team who put together a memorable day for all of us.



IN SOLIDARITY AGAINST THE MENACE OF PLASTIC POLYTHENE FREE DEHRADUN



Dehradun Nagar Nigam came up with an ingenious initiative- A Polythene-free campaign, to encourage the citizens to stop using polythene and educate them about the hazards posed by this nuisance. They invited the prominent citizens, school-going children and working professionals to form a one-of-a-kind 50 km long human chain, along a predetermined route that would span from Miyanwala Chowk to Saharanpur Chowk. Between 9-11 AM, the 5th Nov, 2019, people of Dehradun with Aavas professionals amongst

them, turned up in large numbers at the points appointed along the route. Till 11 AM, they joined hands and stood united with a common resolve against polythene, forming a whopping long chain.

A special thanks to the Dehradun police who helped to organise the event and made it a success. This marks a transition in the mindset of people and a step ahead by mankind towards a sustainable future.



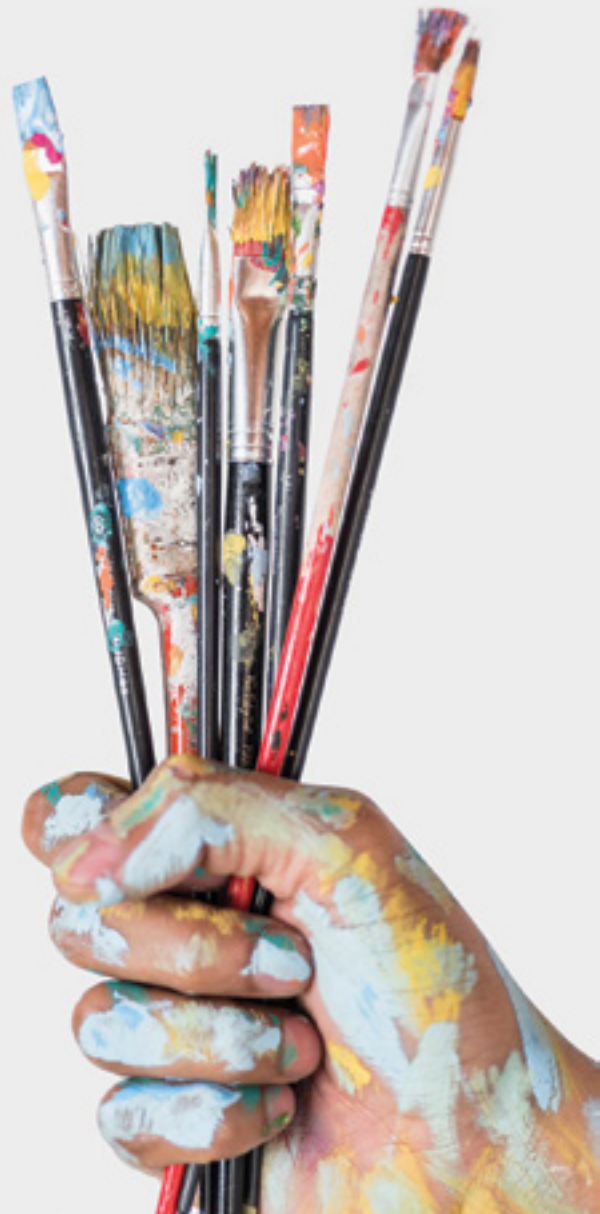
कला की वाणी, प्रतिभा के शब्द दिव्यांग छात्रों के साथ आवास

दिव्यांग जन भी हमारे समाज का हिस्सा हैं तथा उन्हें भी जीवन में शिक्षा प्राप्ति और प्रगति का अधिकार है। किंतु अधिकांश विद्यार्थी समाज के ऐसे वर्ग से होते हैं जहाँ उन्हें अपनी प्रतिभा को निखारने का मौका नहीं मिल पाता। आवास ने एक पहल के अंतर्गत, इन विशेष विद्यार्थियों के लिए एक विशेष आयोजन किया जिसके माध्यम से उन्हें अपनी कला को व्यक्त करने का अवसर मिला।

राजस्थान सरकार के जयपुर स्थित कालेज में 100 मूक-बधिर छात्र एवं छात्राएँ शिक्षारत है। दिसंबर माह में इन विशेष की प्रतिभा को पहचानने एवं निखारने हेतु रंग और कला सामग्री का वितरण किया एवं उनसे संवाद स्थापित करने का प्रयास किया। हमनें उन्हें आवास मुख्यालय में आयोजित चित्रकारी कार्यक्रम में सम्मिलित होने के लिए आमंत्रित किया।

21 दिसम्बर को बहुत से विद्यार्थी आवास के मुख्य कार्यालय पहुँचे और हमें उनके अंदर छिपे हुनर को जानने का मौका मिला। चित्रकारी के लिए कोई विषय निर्धारित नहीं किया गया था ताकि कला को उन्मुक्त अभिव्यक्ति मिल सके। अधिकांश चित्रों में परिवार, प्रेम और जीवन के अनमोल क्षणों को प्रदर्शित किया गया था। सभी चित्र अद्भुत थे और उन्हें देखकर हम सभी भाव-विभोर हो उठे। अंत में एक यादगार के तौर पर हमने सभी प्रतिभागियों को आवास की तरफ से एक छोटी सी भेंट प्रस्तुत की।

अब हमारा यही प्रयास रहेगा कि हम इन चित्रों को उचित मंच तक पहुँचाएँ और दिव्यांग बच्चों की कला को प्रोत्साहित कर सकें।



NATIONAL SCHOOL FOOTBALL GIRLS CHAMPIONSHIP

We in India are now moving towards a more holistic system of education, which is now orienting itself to generate more opportunities and facilities for students to develop their sports skills.

CBSE welfare sports organization, under the auspices of School Games Federation of India, organised the 65th National School Football U-17 Girls Championship 2019-20 at Ajmer, Rajasthan with the goal to encourage the participation of girls in sports. 40 teams with 650 students from all the prominent schools of India participated in the national level championship from Oct 21st to Oct 25th, 2019.

We at Aavas extended our support to the program and distributed Aavas T-Shirts amongst the participants during different sessions of activities including cultural and recreational. For us, it was a moment of pride to contribute to the cause and to watch the players flaunt our name as they gave their best shot to the game.





युवा जागृत तो देश सुरक्षित बियानी कॉलेज सड़क सुरक्षा अग्रदूत प्रशिक्षण

राजस्थान परिवहन विभाग, आवास फाउण्डेशन, राजस्थान सड़क सुरक्षा सोसाइटी के संयुक्त प्रयासों से हेलमेट प्रोत्साहन, जागरूकता एवं अनिवार्यता अभियान आयोजित हुआ, जिसमें बियानी कॉलेज की 300 छात्राएँ बनी सड़क-सुरक्षा की अग्रदूत।

आवास एवं स्टीलबर्ड कम्पनी के सहयोग से संचालित इस अभियान के अन्तर्गत बियानी गर्ल्स कॉलेज, विद्याधर नगर, जयपुर की 300 छात्राओं को 2 घंटे का सड़क-सुरक्षा अग्रदूत प्रशिक्षण प्रदान किया गया तथा रियायती दर पर, मात्र 250/- रुपये में ब्रांडेड हेलमेट वितरित किये गये। प्रशिक्षण के उपरांत छात्राओं को सड़क सुरक्षा अग्रदूत के रूप में कार्य करने की शपथ दिलाई गई। मुख्य अतिथि श्री आर.के.अरोड़ा (विशेषाधिकारी एवं समन्यवक सेन्टर फॉर रोड सेफ्टी, पुलिस विश्वविद्यालय, जोधपुर) ने उन्हें यह शपथ दिलाई एवं सड़क सुरक्षा का पालन करने के लिए प्रेरित भी किया। मुख्य प्रशिक्षक के रूप में डॉ. वीरेन्द्र सिंह राठौड़ (जिला परिवहन अधिकारी, भीलवाड़ा एवं सलाहकार, राजस्थान सड़क सुरक्षा सोसायटी) ने छात्राओं को सड़क सुरक्षा चक्र के बारे में विस्तार से बताते हुए, उन्हें वाहन के नियन्त्रण एवं सुरक्षा उपकरण, अधिकतम गति-सीमा और लेन ड्राईविंग अनुसरण, क्या करें, क्या न करें एवं सड़क पर अंकित विभिन्न रंग के चिन्हों तथा रेखाओं के विषय में विस्तार से बताया। इसके साथ सड़क का उपयोग करते समय हमारे कर्तव्य, प्राथमिक अधिकार और मोटर वाहन-चालन विनियम, 2017- अपराध एवं प्रशस्तियों के प्रायोगिक महत्व से परिचित कराया। जिला परिवहन अधिकारी, (प्रवर्तन) श्री आर.के. चौधरी, आवास फाईनेन्स कम्पनी के सचिव श्री शरद पाठक, एवं सी.एस.आर. प्रमुख श्री मनीष तिवारी जी ने हमारे सामाजिक प्रयासों के तहत इस अभियान की सराहना की। अंत में अग्रदूतों को सड़क सुरक्षा प्रशिक्षण प्रमाण-पत्र एवं पॉकेट बुक वितरित किये गये।



Fast track to



FASTag

Easy to Cruise

FasTag is one of the latest steps taken by the government to simplify the process of paying tolls and to enable ease of transit. We organised a camp so that our employees could acquire one for themselves with assistance from HDFC bank. The camp was held on the 4th of December, 2 PM onwards, and proved to be a great step in helping our people avail the FasTag facility.



आवास की पहचान हैं हम, समझदारी से बढ़ाएँ कदम

सोशल मीडिया एवं अन्य प्रकार के विज्ञापन माध्यम आवास की कार्य प्रणाली का अभिन्न अंग रहे हैं जिनके उपयोग से हमने बेहतर परिणाम प्राप्त किए हैं। चूँकि ऐसे मंच पर सावधान रहना अत्यावश्यक है, अतः हमने आवास के सभी कर्मचारियों से निवेदन है कि किसी भी माध्यम द्वारा और व्यक्तिगत कारणों के लिए कम्पनी के नाम और पहचान का प्रयोग सावधनीपूर्वक करें। हमने उन्हें सचेत रहकर निम्नलिखित बातों का ध्यान रखने के लिए प्रेरित किया।

- आवास के नाम से सोशल मीडिया पर कोई अकाउंट ना बनाएँ।
- कम्पनी के फेसबुक पेज पर व्यक्तिगत जानकारी पोस्ट ना करें।
- आवास सम्बंधित पोस्ट पर आप प्रतिक्रिया कर सकते हैं, उसे पसंद कर सकते हैं और आगे साझा भी कर सकते हैं, किंतु कम्पनी की ओर से अपने आप कोई पोस्ट या जानकारी साझा ना करें।
- फेसबुक पर एंक्वायरी आने पर सीधे ग्राहकों से बातचीत या सम्पर्क ना करें।
- अखबार में, अथवा किसी भी रूप में विज्ञापन कब और कैसे प्रकाशित होना है यह निर्धारित करने का अधिकार मार्केटिंग डिपार्टमेंट का है।
- जानकारी के अभाव में ग्राहकों को गलत जवाब ना दें।
- किसी भी फेसबुक पोस्ट अथवा लिंकड-इन पर कम्पनी लोगो का प्रयोग वर्जित है।
- कम्पनी लोगो पर कम्पनी का कापीरायट अधिकार है और बिना अनुमति किसी व्यक्तिगत लाभ के लिए इसका इस्तेमाल करना कानूनन अपराध है।

आवास का प्रतिनिधि होने के नाते, हम सभी के लिए, कम्पनी के अधिकार और नियम सर्वोपरि होने चाहिए।

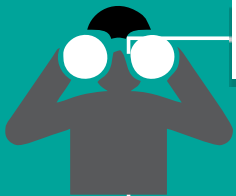
हम हैं आवास!



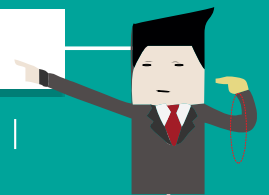
BETHE EYES ANDEARS OF AAVAS

Aavas has been committed to upholding the highest standards of ethics, morals and legal conduct across all the business operations. We urged our people to watch out against suspected misconduct and to express their concerns fearlessly. We promised them to safeguard their identity and to protect them from unfair treatment.

We introduced a Vigil Mechanism- Whistleblowers, to provide our employees with a safe channel for reporting issues of mismanagement and wrongful activities in the office premises.



WHAT ARE WRONGFUL ACTIVITIES?



Unethical behaviour | Actual or suspected fraud |
Violation of the codes of conduct or legal or
regulatory requirements |

Misrepresentation of any financial statements and reports |
Misusing authority | Manipulations | Stealing monies |
Leaking unpublished price sensitive information

We educated people on the activities that could be considered wrongful:

We encourage the people of Aavas to be alert and share, if they witness any of the aforementioned activities.

**Mail at MD@aavas.in
or visit www.aavas.in for more details**



YOUR HEALTH IN THE SAFEST HANDS

Health is the most important aspect of any individual's life, so we took a step to ensure all our people are healthy and happy. We have got on board, **Ms. Molina Verma, Senior Nutritionist, Counsellor and Naturopathist**, who has been **visiting Aavas head office every Wednesday evening, 4-5 PM** and has been giving appointment-based consultations.

HER PROGRAM ENTAILS DIETS FOR

Weight Loss
Weight Gain
Cardiac Health

Hormone Balance
Thyroid Balance
Diabetes Cure

Feel Good
ARF & CRF
Liver Detox

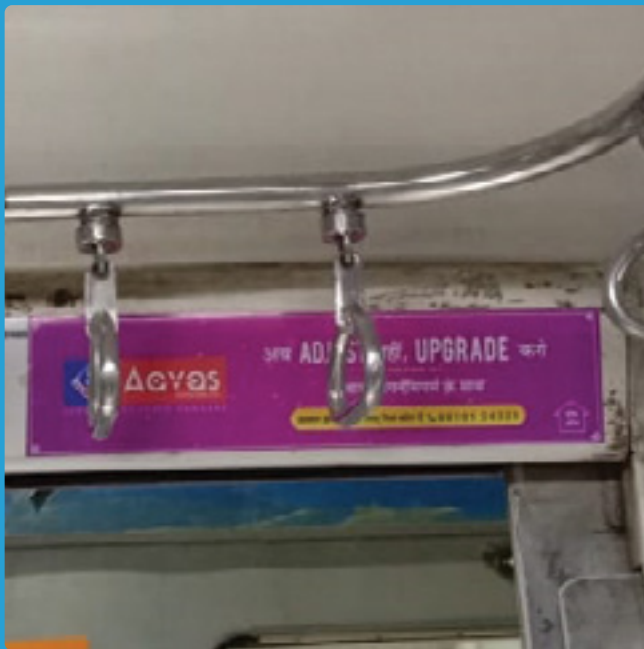
Therapeutic
PCOD & PCOS
Gym



LOCAL TRAIN CAMPAIGN

The good word travels across Mumbai

This October, Aavas Financiers initiated a unique campaign to spread brand awareness far and wide. We chose the lifeline of Mumbai, the local trains, that scale the length and breadth of the city multiple times a day. 2 trains running along the Central Route and 3 along the Western routes now proudly flaunt Aavas branding that inform people about our easy home loans and how our simple loan process can assist them in realising their dreams.





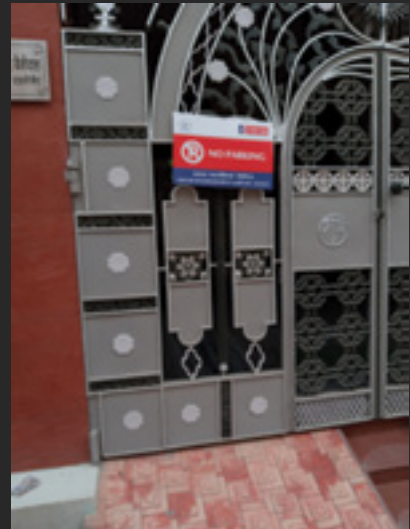
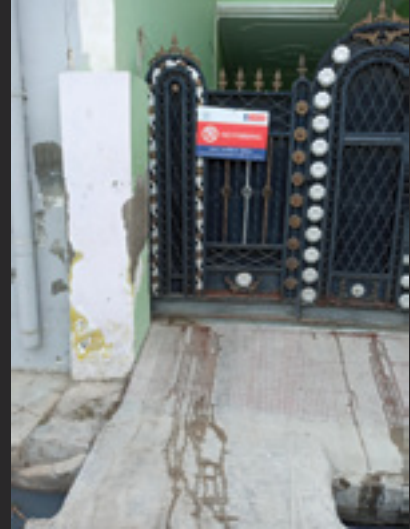
SHARING THE SCREEN WITH THE LATEST BOLLYWOOD BLOCKBUSTERS

Aavas has undertaken a nationwide advertising campaign that will enhance our impact and reach more than ever. And what better way than Cinema in a Bollywood-loving country. Our TVC is being screened with the newest releases, during the intervals at 614 cinema theatres across 10 states and more than 80 branch locations. The 13-week campaign commenced on 25th October and will be running till 23rd Jan. Indeed a proud moment with Aavas making a move larger than life to showcase our brand on big screens all over the country.



आवास का अनुरोध पार्किंग निषेध

हाल ही में आवास ने 6 राज्यों में, क्रमशः गुजरात, राजस्थान, उत्तर प्रदेश, उत्तराखंड, हरियाणा तथा मध्य प्रदेश में, 23 नयी ब्रांच लोकेशन पर पार्किंग-निषेध संकेतों की व्यवस्था की। इस प्रयास के अंतर्गत हमने करीब 30000 से भी ज्यादा बोर्ड लगाए। आशा है इससे आने-जाने वाले लोगों के मध्य आवास के विषय में जागरूकता तो बढ़ेगी ही और आवागमन भी सुचारु रूप से हो सकेगा।



Retention Champs



*"Jaane Nahi Denge!"
We either find a way or create one*

Team Retention was born in April 2018 with a mission to save our loans from ending up with the competition. We manage this feat by engaging with our customers proactively. When they openly state their desire for loan closure, we educate them and offer customised solutions for their needs and specific pain points. We ensure our passion translates into Loyalty and sometimes into referrals for Sales Funnel.

"We talk to unhappy customers and turn them around"

This Central Team operating from HO, has two segments-Service Wing, which interacts with the customers to know their issues in details and offer first-hand resolution. The customers who are looking out for BT due to additional loan requirements are then passed onto the other wing which is Retention Credit Wing. This segment appraises the Retention cases and offers Top Up loans.

Post approval, branch teams assist with documentation and loan processing in the system. The entire process is completed within 5 days. We are optimistic and hold on to the slimmest sliver of hope. This approach gives us a success rate of 60%.

"An ounce of performance is worth pounds of promises"

Team Retention brings alive this principle with their proactive approach and dedication to serve. Approximately 1400 loan accounts have been retained just through Service offering. Overall POS retained is Rs 178 Crs. We are also calling around 12000 customers on a monthly basis, to nurture a relationship of trust. We have leveraged the CRM system for this process and the entire process flow end to end has been built in CRM. So, from the time customer approaches a branch for foreclosure right upto the retention efforts, credit appraisal and back to the branch for disbursement, all steps are routed through a time-bound workflow system.

Meet our Retention Champs "who communicate the customer's point of view"

Retention Service–Mohit Bhandari, Garima Mathuria, Bhavana Chokdayat and Tarun Sharma
Retention Credit–Hanuman Sharma, Animesh Jain, Gunjan Soni, Monu Jain

Our two-fold young, dynamic team oozes with confidence and positivity which grows in efficacy with each additional case retained. In the FY'19-20, upto Q3 we have disbursed 448 loans worth Rs 24.95 Crs through our Retention efforts. The buck stops at us. We are the trust builders.

Learn, Grow and Develop

AAVAS TRAINING INITIATIVES



“The focus of the Training & Development function is to build the right mindset & develop appropriate skillset to ensure that Aavas employees are able to effectively perform their deliverables.”

Gurukul is the learning academy at Aavas which is intended towards capability development of our people. Here we intend to create and implement a learning roadmap for all new employees of Aavas. There have been an array of well-planned and well-calibrated efforts towards growing the people of Aavas along the organisational vision and goals.

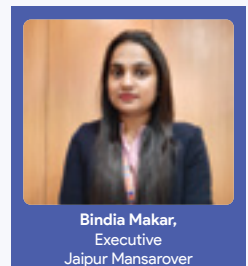
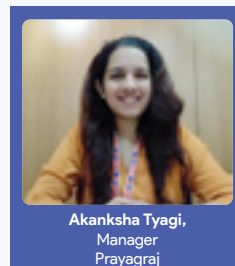
Accelerate: Branch Leadership program

As per the directions of Mr. S. Ram Naresh, this is one of the first professional development programs to be launched for Branch Heads.

- It seeks to develop the mindset of great managers & skills such as People Development, Coaching, Feedback, On-The-Job Training, Motivating teams, structured Interview Skills and many more.
- Approximately 52 Branch Heads were trained in this program, post which the ambit of the program was expanded.

Stepping Into Leadership

As per the discussions held with Mr. Ashutosh Atre, Mr. Surendra Sihag and Mr. Rajeev Sinha, alongside the inputs from Mr Vijay Sethi, Accelerate was extended to non-sales teams and their managers and is name changed to stepping into leadership.



- This program is completely experiential in nature & skills are taught through Role Plays & activities.
- It also includes several new modules such as inter-personal skills, Conflict Handling and Stakeholder Management.
- We successfully concluded 4 Programs at Jaipur, covering 52 BHs, more than 35 Credit Managers and 17 leaders from Collection Team. Till date, 146 managers have benefitted from the program and we aim to cover more managers from different departments in this program going forward.

Branch Heads Orientation- Jaipur HO

- This is a regular program intended towards knowledge and skill building of new Branch Heads.
- The objective is to acquaint and align the managers, who are already seasoned resource with industry knowledge & updates, team management and Aavas Leadership competencies, policies and processes.
- This quarter we have trained 6 Batches of BHs, with 16 new BHs attending the program.

Telesales Training

A special training session for approximately 46 Telesales staff members was organized at Hotel Souvenir Premier on 14th Dec, Saturday.

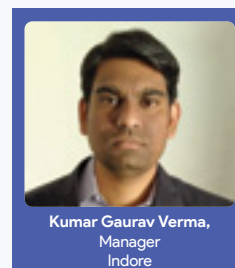
- The program was designed under the guidance and inputs of Mr. Amitabh Upadhyaya, with a focus on enhancing the desired behavioural skills such as Rapport building, Questioning, Listening, Empathy and Objection Handling.
- It employed experiential methodologies like Role Plays, Templated exercises, Best practices and Observation checklists.

RO- Orientation and Development

Under the leadership of CBO, Mr. S. Ram Naresh and esteemed CEO Mr. Sushil Kumar Agarwal, we have been organising a Common induction for all new employees and a Sales Induction exclusively for ROs which is a residential program and a mix of Classroom and On-the-Job training.

- A 4 day residential program for ROs- Prarambh is being conducted to ensure that all new employees get well acquainted with the Organization's journey and our DNA.
- The emphasis was on Skill and capability development of our frontline sales team so that they have a better understanding of products, policies and selling skills.
- On-the-Job Training & Coaching sessions are also being conducted by Mr. Amitash Gangwal and Mr. Ram Dayal Ray, to provide hands-on mentoring to underperforming ROs.
- The trainers demonstrate the opening and closing of calls and later observed and provided constructive feedback to the ROs. Mr. Amitash and Mr. Ram Dayal have both worked with 12-15 ROs in the last quarter and there has been significant rise in the number of Aavas Nirmaan calls.

Our training initiatives are a testament to the fact that we always stand by our people and empower them to maximise and realise their potential.



REACHING OUT TO NEW POSSIBILITIES

Aavas at Customer' Outreach Initiative

As per the directions by the Honorary Finance Minister, Ms. Nirmala Sitaraman, the public sector banks have been organising customers' outreach initiative programs in association with NBFCs and HFCS. We at Aavas Financiers are always on a look out for opportunities such as these and thus we proactively ensured we were part of such programs being held at various locations in our operating geography. Also strategically, the festive season was just the right time to provide access to credit for retail loans.

The first phase of the program took place from 3rd Oct to 7th Oct, 2019 and the second phase was held from 21st Oct to 25th Oct, 2019. Through

this program we managed to attain a good number of leads, some of which were converted into customers. Our senior leaders also attended similar camps and the Executive director and General manager of PSU Banks personally addressed the prospective retail loan customers. This was made possible by our Treasury team who leveraged our banking relationships. Furthermore our participation has helped us build a strong and reliable brand image in the market.

Our gratitude to the Finance & Treasury Team, Branding team and Sales team who, with their commitment and dedication helped us make our presence felt at this platform of possibilities.



MITRA SAMVAD

PARTNERS TOGETHER, FOR BUSINESS BETTER THAN EVER

“Mitra 2.0” is a part of Aavas Alternate Business Channel headed by our branch network to leverage home loan ecosystem ingenerating business with an aim to reduce acquisition cost with a team of TRMs across the country.

The Mitra team is driven by the aim to increase penetration of HL business through the actual wholesalers and retailers who deal with sale of Properties (Plots, Rowhouses, Flats, Villas), as also the Distributors who play a major role in sale of products that are essential for Self-Construction, Repair & Renovation, Home Extension and such other purposes.

A majority of India’s population do not have access to Formal lending institutions and they manage by buying or constructing homes as per their respective budgets. And that’s where Aavas Mitra acts as bridge.

However, becoming an Aavas Mitra requires KYC details, due diligence, paperwork and RCU. As on date we have more than 800 Mitras who are spread across the country and are catering to semi urban, urban and rural customers. They are actively involved in helping them achieve the most important dream of their lives- a “HOME” of their own and that’s the essence of our Aavas Vision- “SAPNE AAPKE SAATH HAMARA”

“SAMVAAD” for MITRA 2.0 team is intended towards a value proposition which impacts the key-problem areas of the small or medium level businessmen. Most of their customers end up not buying a house for various reasons. Either they lack the income related documents or are first-time borrowers. This in turn affects the sales of Builders and colonizers and also that of small and medium level enterprises that deal with building material (Cement, Bricks, Sand, etc) and other distributors who sell products like tiles, sanitary, electricity, stones, paint and wood. These entrepreneurs face Credit as a major challenge which hampers their sales and profitability as well.

“SAMVAAD” is a program where we invite these key entrepreneurs who are our Mitra or prospective Mitra. We connect with them and help them understand the value proposition. We explain to them how by referring people to AAVAS they ensure funds for their customers which in turn rids them of the burden of credit and enhances their business and profitability as well.

In this quarter we have conducted 4 SAMVAAD programs for Mitra 2.0 and are gearing up to take the program pan India.



Operations and Alternate Business Channels Meet

Next Level Approach for Next Level Excellence



At the 2nd Annual meet, organised with a Rejuvenating get away at Ranthambore, Stambh season 2 made a grand entry along with a debut by Sambhavna.

With the concept of Next level Thinking for Next level Results, the OPS and ABC Conclave, 2019 was held jointly for both the teams grouped together, giving the opportunity to think of a Next level plan – so that a conscious effort is made towards climbing onto the Next Level. As both these teams play a major role in seamless functioning of the company – the vision was shared and deliberated in the Conclave to reignite the DNA of Challenging Status Quo leading on to Continual Improvement.

The entire event was spent through

- Stambh (Operations): A stimulating day of Ideas, Brainstorming, and Team fun with a National Park Expedition with a warm welcome to newbies- Team ABC
- Sambhavna (ABC – Mitra Distribution and ABC Delivery): Discovering new horizons of possibilities and exploring new Business Opportunities in the Home Loan Ecosystem/Market. Stimulating brain sessions, exciting new ideas and a memorable adventure at the National park

The conclave closed with finally leading on to The Transition – From Sales and Operations to Integrated Business!!



Technical Training Seminar

TECHNICAL PROFICIENCY FOR ENHANCED EFFICIENCY

Aavas Financiers conducted Technical Training Seminar for Technical Department on 12th -13th November 2019 at Hotel Gold Palace-Kukas-Jaipur. 115 Aavas Engineers from all over India participated and shared their knowledge on various aspects and methods of valuations. Mr. Amit Dass, V.P. Technical, addressed the seminar and educated the participants on RERA and APF. Furthermore he spoke on New challenges and findings in DA & Non DA properties with respect to each state.

Here are the major highlights of the seminar:

- Elaborate understanding of different types of properties and valuation methods.
- Challenges in identification of properties with mitigations like Patwari Mauka report, Nazri Naksha, Boundary Affidavit.
- Familiarising technical terms like 7/12, Gunta, 8A, CC, OC, 143, 90A in detail.
- An overview of the process pertaining to setting the circle rates and approval of building plans by BPC, MC, DA etc.
- Understanding Market rates and how to find the fair market prices.
- Acquainting the engineers with the various Checks such as HT line, canal, gas pipeline, railway boundaries, highways etc and guidance to prepare a rate index for their area.
- An in-depth knowledge of technical valuation application, the various problems & possible solutions and boarding of vendors on the tech apps.
- A comprehensive understanding of Aavas DNA.

Annual Collection and Legal Recovery Meet 2019

A flawless system for
phenomenal results



Our Annual Collection and Legal Recovery Meet, 2019 was organised at the Hotel Crowne Plaza from 10th to 12th November, and attended by around 100 participants. Our CEO, Mr. Sushil Agrawal and Mr. Surendra Sihag, Head of Collections, together recapped the major milestones and challenges of the last two quarters, as also set new goals for the upcoming quarters. The star performers of Q1 and Q2 were felicitated with Appreciation Trophies.

Legal Seminar

Legal Understanding For
Impeccable Functioning



Aavas conducted a Legal Seminar from 13th to 14th December 2019 at Hotel Ramada by Wyndham, Jaisinghpura, Jaipur which was attended by all the Legal Mortgage Teams of Aavas across India. Prime objective of this seminar was to shed light on the various local by-laws practised in different states such as Maharashtra, Gujarat, Uttarakhand, Delhi-NCR, Haryana, UP, MP and Rajasthan. The participants were educated on the entire process of disbursement and engaged in a discussion on the concerning laws, practices and recent amendments in their respective states. Mr Shamsheer Singh and Mr Rajdeepak Paliwal moderated a session of queries and answered questions from the team.

1. Mr Manoj Sharma's (Vice President, Legal) enthusiastic insights encouraged the teams to adopt a "Solution Oriented Approach".
2. Mr Ashutosh Atre (Chief Risk Officer) educated the participants on various policies and shared with them the secret of balancing work and personal lives.
3. Mr Rajeev Sinha (Sr. Vice President, Operations) shared his thoughts on inception of alternate channels and inspired the teams to develop an optimistic perception.
4. Mr Vijay Sethi (Vice President, HR), Mr Amit Das (Vice President, Technical) and Mr Mukul Bhattacharya (DVP, Risk) also held informative sessions on their subject specific policies.

Outstanding performers were acknowledged and awarded. An interaction with the HODs infused the entire team with a renewed vigor.



A VIBRANT PORTAL OF OPPORTUNITIES AAVAS AT MCHI

The Maharashtra Chamber of Housing Industry organised a grand exhibition at BKC Mumbai, from 21st to 24th November, 2019. The expo promised to be a new hotspot of opportunities with several of our industry peers participating in the same. We were proud to be a part of the program and made our presence felt with an Aavas stall- 17×10 ft, which got us ample attention and also the award for the Best Stall. Also, our print ad published in the MCHI magazine is sure to showcase our brand in the industry.



REACHING OUT TO BE REMEMBERED **AAVAS AT ICAI NATIONAL CONFERENCE**

ICAI National Conference was organised on the 30th and 31st December, at the Birla Auditorium, presenting a great opportunity for us at Aavas to showcase our brand. We put together an Aavas stall and made sure our brand turned many heads with our impressive standees and banners. A major feature that attracted a lot of participants, was an Aavas selfie stand at the cultural event that followed the conference and took place at the Entertainment Paradise. Our one page advertisement that was included in the souvenirs and 2500 calendars with Aavas and ICAI logo, that were distributed, helped to create the buzz around our brand.

Kudos to our team who took the initiative and made our presence felt at this event.



Employee Articles



“बेटे भी घर छोड़ जाते हैं।

जो तकिये के बिना कहीं भी, सोने से कतराते थे।
आकर कोई देखे तो वो, कहीं भी अब सो जाते हैं।
खाने में सौ नखरे वाले, अब कुछ भी खा लेते हैं।
अपने रूम में किसी को भी ना आने देने वाले,
अब एक बिस्तर पर सबके साथ एडजस्ट हो जाते हैं।
बेटे भी घर छोड़ जाते हैं....

घर को मिस करते हैं लेकिन, कहते हैं “बिल्कुल ठीक हूँ”..
सौ-सौ खाहिशें रखने वाले, अब कहते हैं “कुछ नहीं
चाहिए”।

पैसे कमाने की जरूरत में वो घर से अजनबी बन जाते हैं
बेटे भी घर छोड़ जाते हैं....

बना बनाया खाने वाले अब खाना खुद बनाते हैं।
माँ-बहन-बीवी का बनाया अब वो कहाँ खा पाते हैं।
कभी थके-हारे भूखे भी सो जाते हैं,
बेटे भी घर छोड़ जाते हैं....

मोहल्ले की गलियां, जाने-पहचाने रास्ते,
जहाँ दौड़ा करते थे अपनों के वास्ते,
माँ-बाप यार-दोस्त सब पीछे छूट जाते हैं
तन्हाई में करके याद, लड़के भी आँसू बहाते हैं,
बेटे भी घर छोड़ जाते हैं....

नई नवेली दुल्हन, जान से प्यारे बहिन- भाई,
छोटे-छोटे बच्चे, चाचा-चाची, तारु-तार्ई ,
सब छुड़ा देती है साहब, ये रोटी और कमाई।
मत पूछो इनका दर्द वो कैसे छुपाते हैं,
बेटियाँ ही नहीं साहब, बेटे भी घर छोड़ जाते हैं।



Deepu Maali
Credit - Sumerpur

“You Can Change

You cannot change the world,
But you can give the world one better
person - Yourself.

You can start to work on yourself to make
yourself
Into the kind of person you admire and
respect.

You can become a role model and a
benchmark for others.

You can control and discipline yourself to
resist behaving,

or speaking in a negative way toward
anyone for any reason.

You can always insist upon doing things in a
loving way,
rather than doing them in a hurtful way.

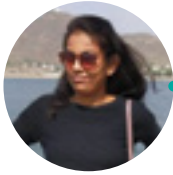
By practising these things every day, you
can continue ahead on your journey-
Toward becoming an exceptional human
being.



Pradeep Singh Chauhan
Credit Risk - Jaipur Mansarovar

10 WAYS YOU CAN HELP THE EARTH (EVERYDAY)

1. Turn the lights off
2. RECYCLE!
3. Plant a tree
4. Use both sides of the paper
5. Eat less of processed food
6. Stop buying bottled water
7. Drive less, walk more
8. Turn off your computer at night
9. Use fluorescent bulbs
10. Bring reusable shopping bags

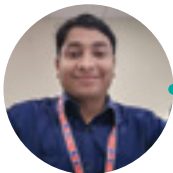


Preeti Sharma

Credit Risk – Jaipur Mansarovar

अलग

कर अलग, बन अलग
तभी तो नाम कमाएगा।
सोच अलग, इस दुनिया से
तू ऊर्चा बन जाएगा।
किसका रौब दिखाता है तू,
सब यहीं पर रह जाएगा।
तेरे पास कुछ भी न होगा,
जो तेरे साथ में जाएगा।
जो खुद की पहचान बनाएगा,
होकर विदा इस जग से भी,
तू अमर कहलाएगा।
सोच अलग इस दुनिया से
तू ऊर्चा बन जाएगा ।।



Ravi Bansal

Credit – Jaipur mansarovar

जिंदगी के मोड़ पर

जिंदगी का एक और वर्ष कम हो चला, कुछ पुरानी यादें पीछे छोड़ चला।

कुछ ख्वाइशें दिल में रह जाती हैं, कुछ बिन मांगे मिल जाती हैं।

कुछ छोड़ कर चले गए, कुछ नए जुड़ेंगे इस सफर में।

कुछ मुझसे बहुत खफा है, कुछ मुझसे बहुत खुश हैं।

कुछ मेरे अजीब ही मुझे भूल गये, कुछ मुझे आज भी याद करते हैं।

कुछ शायद अनजान है, कुछ बहुत परेशान है...

कुछ को मेरा इंतजार है, कुछ का मुझे इंतजार है।

कुछ सही हैं, कुछ गलत भी हैं।

कोई गलती हो तो माफ कीजिए और कुछ अच्छा लगे तो याद

कीजिये।

नववर्ष की हार्दिक शुभकामनाएं।



Kundan Prajapati

Credit – Bhilwara

हमको करनी थी, जिंदगी की बसर,
दौड़ते – दौड़ते, आ गए हम शहर।
साथ अपनों का छूटा, और मनोबल भी टूटा,
हो गए हम अकेले, ना मिला हमसफर।



Rajkumar Singh Sikarwar

ABM – Sales

“ मन की जीत

जिंदगी में जीत और हार तो हमारी सोच बनाती है, जो मान लेता है वो हार जाता है, जो ठान लेता है वो जीत जाता है। इस दुनिया में नामुमकिन कुछ भी नहीं। हम वो सब कर सकते हैं जो हम सोच सकते हैं और हम वो सब सोच सकते हैं जो हमने पहले कभी नहीं सोचा।

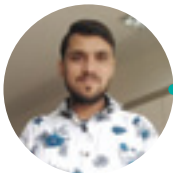
शहर के नज़दीक बने एक बाड़े में दो घोड़े रहते थे। दूर से देखने पर वो दोनों बिलकुल एक जैसे दिखते थे, पर पास जाने पर पता चलता था कि उनमें से एक घोड़ा अंधा है। पर अंधे होने के बावजूद बाड़े के मालिक ने उसे वहां से निकाला नहीं था, बल्कि उसे और भी अधिक सुरक्षा और आराम के साथ रखा था। अगर कोई ध्यान देता तो उसे ये भी पता चलता कि मालिक ने दूसरे घोड़े के गले में एक घंटी बाँध रखी थी, जिसकी आवाज सुनकर अंधा घोड़ा उसके पास पहुंच जाता और उसके पीछे-पीछे बाड़े में घूमता। घंटी वाला घोड़ा भी अपने अंधे मित्र की परेशानी समझता। वह बीच-बीच में पीछे मुड़कर देखता और इस बात को सुनिश्चित करता कि कहीं वो रास्ते से भटक ना जाए। वह ये भी सुनिश्चित करता कि उसका मित्र सुरक्षित वापस अपने स्थान पर पहुँच जाए, और उसके बाद ही वो अपनी जगह की ओर बढ़ता।

दोस्तों, बाड़े के मालिक की तरह ही भगवान हमें बस इसलिए नहीं छोड़ देते कि हमारे अन्दर कोई दोष या कमियाँ हैं। वो हमारा ख्याल रखते हैं और हमें जब भी जरूरत होती है तो किसी ना किसी को हमारी मदद के लिए भेज देते हैं। कभी-कभी हम वो अंधे घोड़े होते हैं, जो भगवान द्वारा बांधी गयी घंटी की मदद से अपनी परेशानियों से पार पाते हैं तो कभी हम अपने गले में बंधी घंटी द्वारा दूसरों को रास्ता दिखाने के काम आते हैं।

जिंदगी की कठिनाइयों से भाग जाना आसान होता है,

जिंदगी में हर पल इम्तेहान होता है।

डरने वालो को नहीं मिलता कुछ जिन्दगी में, लड़ने वालों के कदमों में जहान होता है।



Rajesh Kumar soni

Credit - Jaipur Sangam Tower

“ हिसाब

समय की इस अनवरत बहती धारा में,
अपने चंद सालों का हिसाब क्यों रखूँ?
जिंदगी ने दिया है जब इतना बेशुमार यहाँ..
तो फिर जो नहीं मिला, उसका हिसाब क्यों रखूँ?
दोस्तों और अपनों ने दिया है यहाँ प्यार इतना,
तो दुश्मनों की बातों का हिसाब क्यों रखूँ?
दिन है उजालो से इतना भरपूर यहाँ,
तो रात के अंधेरों का हिसाब क्यों रखूँ?
खुशी के दो पल ही काफी हैं मुस्कुराने के लिए,
तो फिर उन तमाम उदासियों का हिसाब क्यों रखूँ?
हसीं यादों के मंज़र इतने हैं इस छोटी सी जिंदगानी में,
तो चंद दुःख के पलों का हिसाब क्यों रखूँ?
जिन्दगी की बगिया के फूल भी मिले हैं यहाँ
तो फिर चंद कांटो की चुभन का हिसाब क्यों रखूँ?
चाँद की चाँदनी, सूरज की धूप, जब इतनी दिलकश है,
तो चाँद के दाग और सूरज की आग का हिसाब क्यों रखूँ?



Atul Sharma

Operations - Indore

“ Life is Funny

1. गिर पड़े...गिर के उठे...उठ के बड़े.!
2. God...give me patience...but please hurry up!
3. There are three kinds of people- those who can count and those who can't
4. In prosperity there are friends in plenty... in adversity, there is not one in twenty!
5. Education is the vaccine for violence
6. Our ego is our silent partner- too often with a controlling interest
7. History must repeat itself because we pay such little to it the first time
8. Life is like an ice-cream...Eat it before it melts

9. To err is human and to blame it on somebody is even more human
10. It is better to light a candle than to curse the darkness
11. The surest sign that intelligent life exists in the Universe is that it has never tried to contact us
12. Proofread carefully to see if you've any of the words out
13. If at first you DO succeed...try not to look astonished
14. Everybody wants to go to heaven, yet nobody wants to die!
15. By the time you learn the rules of life, you are too old to play the game
16. Love is blind but marriage is a real eye opener
17. The best way out of difficulty is through it
18. There is no education like adversity
19. My father is so old that when he was in school, history was called current affairs
20. Remember the golden rule: He who has the gold makes the rules
21. Time is the best teacher. Unfortunately it kills all of its students



Varun Acharya

Marketing - Jaipur Mansarovar

शक्ति बनी शव है

ऐसा कहीं सुना था की शक्ति बिन तो शिव भी शव है,
अब हुआ ऐसा है की शक्ति ही बन गयी शव है।
क्यों है ऐसा की क्षण-क्षण जिसे जीना था उल्लास से,
अब वो ही दबाये बैठी है हज़ारों सपने उदास से।
जिस पावन धरा पे पूजी जाती है दुर्गा पंडालो में,
अब बाकि हर दिन हर पल मारी जाती है वो असुरों के भालों से।
क्यों हर बार भर के रह जाती है हुंकार वो,
क्यों नहीं दिखा पाती है अपना काली अवतार वो।
सिर्फ सरस्वती बन के ही जीना, था उसे मंजूर अब तक,
समय बदल जाएगा, की फिर दिखेगा उसका दुर्गा रूप जब।
क्यों सहें नारी सब, क्या नहीं है उसको जीने का हक?
कब तक जलाई जाएगी मोमबत्तियाँ सड़क-चौराहों पर?
पढ़ाया जाये अब पुरुषों को पुरुषार्थ का सबक।
थी किसी के आँगन का उगता हुआ सूरज वो,
अब उसी आँगन में लेटी है बन के बेजान पत्थर वो।
आज फिर एक नारी बनी है निर्भया,
निराश हूँ और हूँ निशब्द।

ओम शांति ।।



Shivendra Singh Jadaun

HR - Jaipur mansarovar

“ गजल-ए-वाकिफ

तुमने उसी के सीने पर तमगा सजा दिया,
जिसने हमारा खून ज़मीं पर बहा दिया।
हमदर्द के मारों! कि अभी आंख लगी थी,
यह किसने आकर हमको नींद से जगा दिया।
मैं जिसको देखता था बड़े एहताराम से,
उसने दुनिया की नज़रों में मुझको गिरा दिया।
यह चारों तरफ सड़कों पर बिखरी हुई हैं लाशें,
कातिल ने मेरे शहर को मकतल बना दिया।
कैसा किया है यह जुल्मोंसितम बेजुबान पर,
पर काट के सय्याद ने पँछी उड़ा दिया।
महफिल में तीरगी मिटाने के वास्ते,
वाकिफ ने रौशनी के लिए दिल जला दिया।



Vishal Jain

Credit - Beawar

“

मैदान से हारा हुआ इंसान फिर भी जीत सकता है,
लेकिन मन से हारा हुआ इंसान कभी नहीं जीत सकता है!



Narendra Suthar

Sales - Chittorgarh

“ Forgiveness Needs Courage

The weak can never forgive. Forgiving is the attribute of the strong.”-Mahatma Gandhi...

Forgiveness holds a different meaning for everyone. Generally, it involves the decision of letting go of something you can't change. It doesn't mean forgetting the one who harmed you. It means accepting it and moving on. It means to let go of grudges and the feeling of resentment and give a chance to new opportunity and happiness...

Sometimes we try to be forgiving but our pride and self-righteousness don't let us do so. We also feel that we might be perceived as weak if we forgive. Usually, people think that the other person deserves to suffer more and is not worthy of our forgiveness, so we hold back from forgiving.

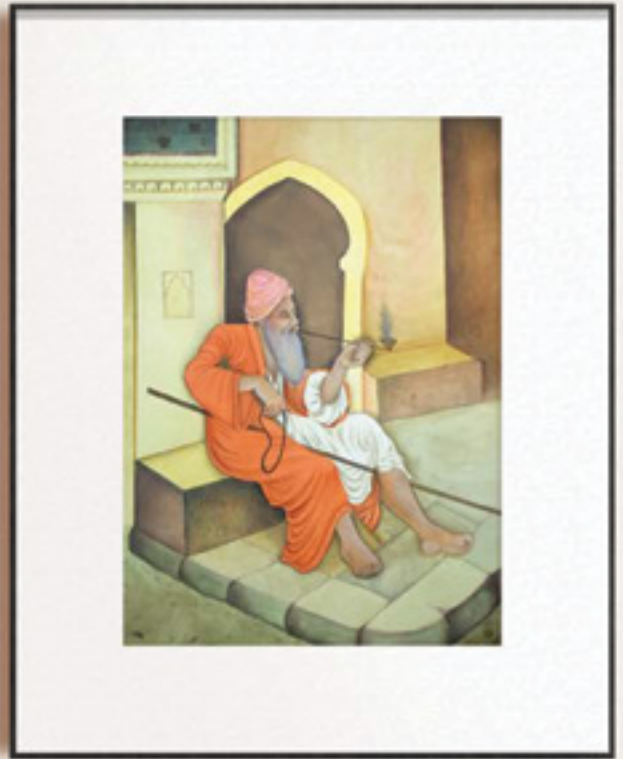
We must accept that no one is perfect and it is okay to make mistake, but it is important to forgive the person who did wrong, even if that is YOU... Holding on to grudges and resentment can fill you with negativity. You will find yourself swallowed by a feeling of bitterness and injustice and when you realise what is wrong, it will be too late to change and start again.

We must remember that our inner peace and positivity are more important. Forgive because it gave you a lesson for life and taught you all about trust and being strong. Most importantly, forgive because life is too short and beautiful... so not to be wasted on grudges.



Praveen Kumar Sharma

Collection - Pune



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