

Q3 (2022-23)

PRAGATI

EDITION 24



ENCOURAGE. EMPOWER. EMBRACE

INDEX

01 Quarter Updates

02 Learning &
Development

03 Environmental,
Social, & Governance

04 Corporate Social
Responsibility

05 Tele Sales Department

06 Brand Participation

07 Employee Engagement

08 Employee Articles

From The Desk Of Our President & CRO: Ashutosh Atre

Hi Friends,

एक लम्बे अंतराल के बाद मैं 'प्रगति' के माध्यम से आप लोगों से मुखातिब हो रहा हूँ। आप लोगों के अथक परिश्रम से अपना आवास, सारी बाधाओं को पार करते हुए, प्रगति के पथ पर बढ़ता जा रहा है और साथ ही हमारे portfolio की best-in-class quality भी मेंटेन है। जैसा कि आप जानते हैं कि आवास में हम एक long-term vision ले के चल रहे हैं। विजन बड़ा है तो उसकी तैयारी भी बड़ी होनी चाहिए।

एक बड़ा proven concept है, 'What brought us here won't get us there.' हमें इसके मायने समझने होंगे। हमे अपने Legacy business model को ना सिर्फ सुचारु रूप से चलाये रखना होगा बल्कि उसे भविष्य के लिए भी आकार देना होगा। Expense control करके value proposition विकसित करना होगा, इसी से हमें वो competitive edge मिलेगी। Technology का use और geographical reach का fine balance एक सशक्त और customer-centric business model के लिए अनिवार्य है।



कंपनी की ग्रोथ के लिए corporate governance, compliance framework भी अत्यधिक महत्वपूर्ण हैं। इन सभी को address करने के लिए right leadership का होना बहुत जरूरी है। In house developed and nurtured leaders और external resources के बीच एक स्वस्थ तारतम्य बिठाना चाहिए और आर्गेनाइजेशन में स्वस्थ स्पर्धा होनी चाहिए। इसकी शुरुआत, आर्गेनाइजेशन के हरेक लेवल पर राइट टैलेंट को आइडेंटिफाई करने और फिर उनके लिए विशेष रूप से designed leadership approach develop करने से होती है जो कि middle और upper management को higher challenges और goals को अपनाने में और अचीव करने में मदद करता है। साथ ही ये बहुत जरूरी है कि external resources को आवास के culture और strength से अवगत कराएं और उनकी स्ट्रेंथ का भी इस्तेमाल करें।

आवास का Vision और goal, मार्केट पोर्टेन्शियल और आवास की स्ट्रेंथ के अनुसार ही बनाया गया है, हम इनपुट पर समुचित रूप से इन्वेस्ट करते हैं उसके बाद ही टीम से परफॉर्मेंस की आशा रखते हैं। चैलेंजेस बहुत अच्छे होते हैं, यह इस बात का सबूत है कि आप ग्रो कर रहे हैं और सबसे ज्यादा learning growing stage में होती है। इन चुनौतियों से दूर नहीं भागना चाहिए और इन चुनौतियों के साथ डील करने के लिए हमारे साथी होते हैं (सहकर्मी) जो सबसे ज्यादा महत्वपूर्ण होते हैं, हमें अपने साथियों का सम्मान करना और ध्यान रखना चाहिए। इन्वैशन हमेशा चैलेंज को डील करते वक्त होते हैं और एक ग्रुप में होते हैं।

पर इसके अलावा एक और बहुत ही महत्वपूर्ण पहलू है, 'Customer Obsession'। हमारे लिए इसका महत्व और भी ज्यादा है क्योंकि हम सर्विस इंडस्ट्री में हैं। मैं Flipkart का एक इंसिडेंस शेयर करता हूँ, फ्लिपकार्ट के शुरुआती दिनों में उनका राखी का एक कंसाइनमेंट डिले हो गया तो 10 - 12 प्रोग्राम इंजीनियर्स ने रात भर बैठ के एक - एक पैकेट राखी का बना कर उन्हें ग्राहक (बहनों) के भाईयों तक पहुंचाया। ये थोड़ा अलग, पर कस्टमर ऑब्सेशन का उदाहरण है।

हम, चूंकि फाइनेंशियल सर्विसेज में हैं, हमारे लिए बहुत जरूरी है कि हम कस्टमर्स के साथ बिलकुल fair और transparent रहे। Customer on-boarding के दौरान हम उन्हें सही ब्याज दर और चार्जेस की जानकारी दें, उन्हें सही सलाह दें कि कहीं वो अधिक ऋणी न हो जाएं। उनकी आर्थिक स्थिति कैसी भी हो, उन्हें पूरा सम्मान दे। Credit PD करते समय भी सम्मानपूर्वक बात करें और जितना हो सके पेपर्स की आवश्यकता और विशेष शर्तें एक बार में ही समझाएं। सीधे शब्दों में यह कि हम कैसे अपने ग्राहक का काम आसान कर सकते हैं। इसी तरह कलैक्शन में भी हमें कस्टमर का ध्यान रखना चाहिए, बहुत सारे कस्टमर परिस्थिति वश किश्त नहीं दे पाते हैं। हमें ये बात को ध्यान में रखते हुए बात करनी चाहिए और कोशिश करके कोई मददगार समाधान निकालना चाहिए। ध्यान रहे की मुश्किल वक्त में अगर उसकी परेशानी समझते हुए कोई सौहार्दपूर्ण समाधान देंगे तो वो हमें हमेशा याद रखेगा और आगे और लोगों को आवास का रेफरेंस देगा।

एक अच्छा वर्किंग एनवायरनमेंट, कस्टमर ऑब्सेशन, कंप्लायंस और कॉरपोरेट गवर्नेंस, ये एक पूरा इको सिस्टम है, इसके बिना विकास प्रादुर्भाव मुश्किल है। पिछले दिनों एक बहुत अच्छी बात समझी की महाभारत में स्वयं भगवान कृष्ण को भी कुरुक्षेत्र (मैदान) में उतरना पड़ा था ताकि वो फील्ड में रह कर अर्जुन और पांडवों की त्वरित सहायता कर पाए। यदी चाहते तो वो भी धृतराष्ट्र की तरह संजय रूपी 'वीसी' का इस्तेमाल करके महाभारत का आंखों देखा हाल जान सकते थे और वहीं से निर्देश दे सकते थे, पर उन्हें पता था कि वहां कम्युनिकेशन गैप होगा, वो फील्ड की सही स्थिति नहीं जान पाएंगे और कनेक्ट नहीं बिठा पाएंगे। हम तो फिर भी इंसान हैं, तो कृपया फील्ड में जाएं, ग्राहकों से मिलें, अपनी टीम के साथ कंधे से कंधा मिला कर उनका हौसला बढ़ाएं। आखिर में, जैसा कि मैं हमेशा कहता हूँ आवास की टीम पर मुझ पूर्ण विश्वास है, हमारे पास इंडस्ट्री की सबसे अच्छी टीम है।

All the very best !!!

Q

U

Quarter Updates

Branch Updates

STATE - WISE BRANCH STATUS AS ON 31ST DECEMBER, 2022

100

RAJASTHAN

48

MAHARASHTRA

46

MADHYA
PRADESH

44

GUJARAT

24

UTTAR
PRADESH

4

DELHI

17

HARYANA

2

PUNJAB

4

HIMACHAL
PRADESH

4

ODISHA

11

KARNATAKA

8

CHHATTISGARH

9

UTTARAKHAND

321 TOTAL BRANCH

EXTRACT OF STANDALONE UNAUDITED FINANCIAL HIGHLIGHTS FOR THE NINE MONTHS ENDED DECEMBER 31, 2022



| PARAMETERS | H1 FY 22-23 | REMARK (GROWTH YOY) |
|---------------------|-------------|------------------------------|
| AUM | 13089 Cr | Up By 23.3% * |
| DISBURSEMENT | 3443 Cr | Up By 49% |
| TOTAL INCOME | 1160 Cr | Up By 23% |
| NIM | 728 Cr | Up By 25% |
| PAT | 304 Cr | Up By 26% |
| ROA | 3.43% | Maintained Above 3% |
| BRANCHES | 321 | 23 New Branches in 12 Months |
| GNPA (Stage 3) | 1.13% | Down By 59 bps |
| ACTIVE LOAN ACCOUNT | 175000+ | Up By 24% |

*AUM has an impact of subsidy received Rs 290 Cr since Dec 21 (PY 9M 44 Cr), AUM growth excluding subsidy impact is 26%.

Q3 Best Branches

Oct'22



JAIPUR DIAMOND TOWER
CATEGORY A
3.1



CHOMU
CATEGORY B
6.2



RINGUS
CATEGORY C
10.0



MALPURA
CATEGORY D
9.1

Nov'22



JAIPUR DIAMOND TOWER
CATEGORY A
8.3



WAGHOLI
CATEGORY B
10.0



MODINAGAR
CATEGORY C
9.6



SAHARANPUR
CATEGORY D
9.7

Dec'22



JAIPUR DIAMOND TOWER
CATEGORY A
9.4



HADAPSAR
CATEGORY B
8.7



KOLAYAT
CATEGORY C
10.2



KEKRI
CATEGORY D
10.2

Q3 Star Branch



RINGUS-10.3

New Joinees



PRABHATH KUMAR SHARMA
LUCKNOW | SALES



LAZAR VIJAY
BENGALURU-JAYANAGAR | SALES



AMIT NAFESINGH CHAUDHARY
RAJKOT | SALES



YOGESH KUMAR JAYANT
NOIDA | SALES



MAHARSHI MISHRA
INDORE-VIJAY NAGAR | SALES



SANJAY GAURISHANKAR PANDEY
MUMBAI-BORIVALI | SALES



AMIT VASHIST
DEHRADUN | CREDIT



GYPSY BHUYAN
BHUBANESWAR | SALES



SUHAS VISHWASRAO TATAR
PIMPRI | OPERATIONS



VINAYAK KUMAR
MUMBAI-BELAPUR | CREDIT



HARPREET SINGH
DELHI-RAJENDRA PLACE | SALES



RENU DHILLON
BENGALURU-JAYANAGAR | SALES

Learning & Development

LEADERSHIP DEVELOPMENT PROGRAM (LDP) @INDIAN INSTITUTE OF MANAGEMENT (IIM) AHMEDABAD

"Aavas as a progressive organization believes in developing leadership talent internally. For this purpose, the organization tied up with the prestigious B-School IIM Ahmedabad, to design & conduct an exclusive program for Aavas senior managers. This process was led by our MD Mr. Sushil Agarwal from our side & Professor Sunil Maheshwari from IIM Ahmedabad. After a lot of deliberations & with inputs from senior management, a six-month-long learning journey was crafted. Named "UDAAN: Leadership Development Program (Business Leadership)", the first phase was conducted from July 11-19. This was a fully residential immersive nine-day learning marathon, where sessions were conducted on Performance Excellence, Customer Service, Strategy formulation & implementation, Service excellence, managing talent, managerial style & leadership lessons from Bhagwat Gita. Using the famed case study methodology, this was an intense learning experience for the thirty-four chosen participants.

In the program's second phase, the participants were divided into five teams, which focused on different strategic focus areas of the organization. Project work included data collection/analysis and pilot projects, to identify learnings & showcase impact. These projects were reviewed periodically by the President & CRO Mr. Ashutosh Atre & the CPO Mr. Anshul Bhargava.

The culmination of the program was the third phase, which again happened at the IIM Ahmedabad campus on December 22-24th. In this phase, the project teams presented & got feedback from Aavas senior management & IIM A faculty. Two projects-one on enhancing the productivity of underperforming branches & second one focused on enhancing RO productivity were jointly declared winners. Project presentations were followed by capstone presentations & valedictory sessions wherein the successful thirty-four participants were awarded certificates from IIM A.

This was a very intense & rewarding learning experience for all participants and showcased Aavas's commitment as an organization to invest in the growth & development of its future leaders."



MANAGEMENT DEVELOPMENT PROGRAM (MDP)@ JAIPURIA INSTITUTE OF MANAGEMENT

To develop the managerial competence of its mid-level managers Aavas has tied up with Jaipuria Institute of Management, a reputed B-School based in Jaipur. The 11th batch of our MDP (Management Development Program) 'Parivartan' was recently conducted from 12th – 14th December 2022. 26 mid-level managers (M4-M5) from different Depts. mainly Collections, Credit, and Sales Departments, participated & benefited from the program. Since this program has been launched, 340 mid-level managers have benefited from the program.

The focus of the program is to train the managers on critical managerial competencies like "Inter-personal Skills", "People Development", "Team Management", "Conflict Management", "Stress Management" etc. The objective is to empower Aavas people managers to manage their teams & peers more effectively.



The program's inaugural ceremony commenced by invoking the blessings of Goddess Sarasvati & was held in the magnificent auditorium of the institute. Dr. Prabhat Pankaj – Director, Jaipuria Institute of Management, extended a green welcome to the guests. Mr. Surendra Sihag, Chief Collections Officer delivered the leadership welcome address and exhorted the participants to learn, for both personal & professional growth. The participants of the program also visited the HO & both the President & CRO (Chief Risk Officer) Mr. Ashutosh Atre & CPO (Chief People Officer) Mr. Anshul Bhargava interacted with the participants in our Board room.

The feedback on the program was quite positive & we will continue to schedule more such programs for eligible managers.

Environmental, Social, and Governance

GREEN HOUSING PROGRAM

Green India Drive, Hyderabad:

Building a Greener India is an initiative to build the roadmap for a greener India by raising awareness on the business case for green buildings in different emerging cities of India. Hyderabad was selected as the third city to be a part of the Green India Drive seminar, organized by the International Finance Corporation (IFC), a member of the World Bank Group, and EDGE Buildings in association with Aavas, as the national partner.

The seminar- Leading to Greener Hyderabad engaged key decision makers from diverse professional backgrounds including local governments, universities, private corporations, developers, builders, banks, financial institutions, professionals and architects. Aavas is the national collaborator for Green India Drive Program with IFC.

Green India Drive Roadshow successfully concluded in Hyderabad with 200+ participants including representatives from the Government of Telangana, IACC, Mahindra University, ASCI etc. Sachinder Bhinder, CEO from Aavas Financiers was one of the key guests and inaugurated the event with his insights on heralding a sustainable tomorrow.



Green Home Training for Aavas Field teams- Karnataka:

The company held three in-person green home training sessions for five branches, with 86 employees from Credit, Sales, Technical, and other teams participating. Two field champions were trained by the company to serve as trainers and provide training in various other parts of Karnataka. The response was very positive, and the field teams are determined to increase support and awareness for green home construction.



Green Samvaad in Jodhpur:

Aavas has taken dynamic steps towards "Green Samvaad" seminars engaging masons, contractors, builders, etc. to stimulate green home awareness within the supplier community. In November 2022, a third round of in-person Green Samvaad Sessions was successfully conducted in Jodhpur by Aavas Learning and Development Team with the support of Aavas Technical Team, engaging 40+ suppliers from Jodhpur city and its peripheries. Aavas Trained Experts delivered sessions on the meaning and benefits of green home construction materials; their relevance to the supply chain and the environment. The session met with a positive response and led to improved green consciousness among the supply community of Jodhpur.



Aavas sets a new standard by certifying the first 10 Green Individual Homes:

It's Green Housing Initiative in channelizing its forte to lead the way towards a sustainable future and healthier planet.

Aavas marshaled the development of the first 10 Green Self-Built Homes and created a new landmark in the history of Affordable Housing Finance. Achieving the first-ever pilot for our partners International Finance Corporation (IFC) and Excellence in Design for Greater Efficiencies (EDGE) at a global level makes us all proud.

We appreciate the tireless efforts of our field teams and relentless leadership in making this dream a reality. A big shout out to our customers for believing in us & cooperating in turning it into a reality. After a home is certified as a Green Home, we provide a 0.5% reduction in the Rate of Interest to our customers to make sustainable and environment-friendly choices in the construction of their new homes.

Corporate
Social
Responsibility

VISHVAKARMA PROJECT

आपकी सुरक्षा हमारा प्रयास

We wanted to transform society from the ground up. This project came into existence to lead the same change. The goal of the project was to ensure the safety and security of the labor class. Our organization ensures the safety of construction workers and their families, as labor is the primary component of house building. The organization is prepared to launch an interactive platform that will offer the beneficiaries convenient and appropriate access related to details of safety kits, insurance, and other relevant information.

The "Nirman Shramik Suraksha Yojna" was started by Aavas to provide construction workers with social security in a pandemic-ravaged world. The registered members of the welfare yojana are covered by a 1.5 million dollar insurance policy. The insured sum is returned to the family in the form of a death benefit of 2500 rupees per month for 60 months in the event of death or permanent disability. In addition, the plan will pay them 500 rupees per day for up to 30 days in the event of an accidental hospitalization. More than 500 beneficiaries received 61 on-site training from the organization. Over 340 families received insurance from the organization.



GRAM SIDDHI

Women can lead meaningful change in society and Gram Siddhi is based on the same thought. After receiving training, the rural women are becoming leaders and organizing Poshad and Swachhta melas in their respective villages, marking yet another milestone for this project.

They assemble 100 pregnant, lactating ladies, and adolescent girls. The objective is to educate women about menstrual hygiene, nutrition, and financial literacy. In the Poshad Mela, free kits were provided which contained feminine cleanliness manuals and recipe booklets containing homemade nourishing food recipes. Additionally, the kits include some nutritional food items and five organic cloth sanitary napkins that can be reused.

One of the success stories under this program was of Suman Devi. Suman Devi, a Chittroli resident, performed admirably throughout the organization's training program. When she handed out more than 140 kits at Mela, she got everyone's attention. In addition to providing her with a means of subsistence, the training assisted her in raising the standard of living for herself and her family.

Another success story was of the resident of Bagrukhurd village, Monika was commendable during the training program which was provided by the organization. She gained everyone's attention when she distributed more than 100 kits at Mela. She generated a source of income for herself and helped her family to increase their standard of living also.



KHELODAY

We wanted to encourage sports among kids to help them build a future in sports. Scholarships were given out in honor of Dhanteras to kids who were performing well in a variety of sports. Together with their coaches and mentors, the players came to the headquarters. Shoes and sports uniforms, which they need to play, were distributed by the organization.



THE AAVAS SEVA CLUB

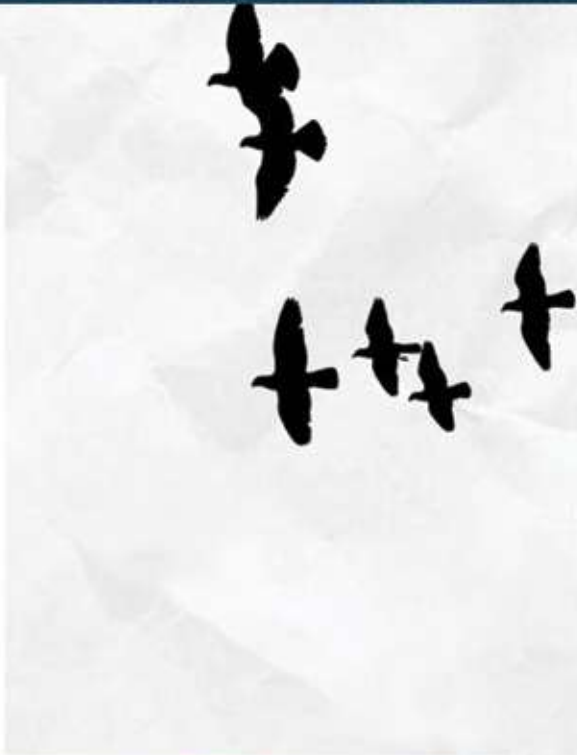
The Aavas Seva Club IT team visited the Open Jail school, in Jaipur on 23 Dec 2022 where around 80 children are studying. Considering the winter season, we have given new woolen clothes to every child followed by cake cutting and children's cultural programs. Apart from that, at Govt. School, in Jaipur, we have also conducted Cyber Safety sessions, serve food, and presented first aid boxes to the school authorities on behalf of the Aavas Seva Club IT Team.





Bird Feeding Activity

AAVAS SEVA C



CLUB

The world is urbanizing rapidly and, as a result, human-wildlife interactions will become ever more common. One of the most popular and globally common of such interactions is the feeding of wild birds.

Aavas undertook this initiative as a gesture to give it back to the ecosystem, a simple way for people to connect with nature in an urbanizing world, and a means for enhancing environmental awareness and psychological well-being.

Tele Sales Department



A TRUE *Warrior*

The month was October and the year was 2021. One fine day, a friend of mine asked me if I could donate blood. I agreed and went to the hospital. But I found I'm not eligible to donate even a drop. The nurse who was examining me said that my haemoglobin is 6 and refused to perform any further procedures. She also asked whether I've lost weight in recent days. It was true, as I've lost 20 kgs in the past 2 months.

Intimidated by the events at the hospital, I reached out to a cousin who works in the healthcare profession and shared my experience. He was thrilled too. He asked me to relax and get some blood tests done. The moment I received the test results, I shared them with him. After analyzing the reports, he concluded that both my kidneys have failed. Since I've been living a very healthy life, this news really shocked me. Now I was left with two options: I could either have a kidney transplant or start dialysis and be on it for the rest of my life. The fact that no one in my family has a blood type that is compatible with mine has just made things more difficult. I began receiving dialysis as we searched for a better option.

In these situations, if a kidney with the same blood group is not available, an ABO-incompatible transplant is a possibility, but it is too costly and risky. I went for

an ABO-incompatible transplant when I had no other choice. On May 22, I finally got a kidney transplant and my mother was the donor. To keep the transplanted organ alive, I have to take immunosuppressant drugs for the rest of my life. During this hard time, my family has always been a source of strength for me.

Since I was a patient of kidney failure, every insurance company from outside denied medical insurance and term insurance, and even getting a job became a challenge for me. During that difficult time, Mr. Goel helped me to get a job in Aavas financiers. I joined the company on Sept. 22 and the company provided me with both medical and term insurance. It's been almost 7 months since the transplant and I've never been this well. This wouldn't have been possible without the assistance of Mr. Rajeev Goel and the support provided by Aavas Financiers. I really appreciate the company's help.

I would conclude this by saying that tough people last, but tough situations don't. So keep your chin up and be patient. Be confident in both yourself and God. It will get better and the good news is that you'll emerge from this period better and stronger than ever!

RNR Ceremony

On quarterly basis, we organize RNR Ceremony on department level where we distribute the rewards, awards and hampers to the ones who are performing well and achieving all the targets. Rewards are being given to Best Team Leaders, best sales coordinator and best tele calling associate on monthly and quarterly basis. And for quarter two, the best team leader position was achieved by Ms. Sunita Manik. On monthly basis, the winner for the month of September was Ms. Riya Dixit. In the category of tele calling associate, the best associate was Ms. Kanishka Yadav. This don't stop here, various login winners are also being rewarded to those with highest login count. This not only help in increasing motivation among employees but help them to gain more growth by accepting challenges and moving forward with it.



Best Quarter Team Leader-
Ms. Sunita Manik

Best Team Leader- September Month
Ms. Riya Dixit

Best Quarter Tele calling Associate
Ms. Kanishka Yadav



Brand Participation

WNC NAVY MARATHON, MUMBAI



Under the Mentorship of our CEO Mr. Sachinder Bhinder, Aavas employees had participated in IndianOil WNC Navy Half Marathon.

IndianOil WNC Navy Half Marathon is a run with a difference and one that aims to make a difference. It is conducted by the Western Naval Command of the Indian Navy and has its fifth edition scheduled on Sunday, 20th November 2022, at Mumbai. From its inception in 2016, it has been immensely successful in eliciting participation and saw over 15,000 runners taking part in the last edition in 2019.

There were three category of Run i.e. 21K Aircraft Carrier Run, 10K Destroyer Run, 5K Frigate Run and Aavas employees registered themselves in 10K Destroyer (7 Participants) & 5K Frigate Run (17 participants).

For many of the employees who registered themselves, this was the 1st experience of their life to feel privileged by running along with best athletes from various states and foreign countries along with their colleagues and seniors.



Top Three Runners From Aavas Basis Their Chip Time.

| EMPLOYEE NAME | 10 K (CHIP TIME) |
|-------------------|------------------|
| Sachinder Bhinder | 01:01:56 |
| Mithun Jha | 01:02:18 |
| Jigar Sahedani | 01:24:12 |

| EMPLOYEE NAME | 5 K (CHIP TIME) |
|------------------|-----------------|
| Mahendra Mohite | 00:45:36 |
| Jigar Gangar | 00:46:10 |
| Indalkumar Yadav | 00:47:21 |

PARTICIPATION IN INDIAN URBAN HOUSING CONCLAVE, RAJKOT.

We have recently participated Indian Urban Housing Conclave held at Rajkot. This event was organized by the Ministry of Housing and Urban Affairs and Gujrat Govt. The major focus of the event is to explore innovative and cost-effective technologies in the Affordable Housing Segment.

The concept to organize this event was:

- Inauguration of the Light House Project of Rajkot, by Hon Prime Minister
- Demonstration of Global/ Domestic technologies for construction
- Creating and enabling the eco-system for Technology adoption /Transition
- Roadmap and Action Plan for Vision India @2047
- Innovative rapid and cost-effective technologies for beneficiaries
- Cross-learning on Best Practices adopted by States/ Union Territories in PMAY



Participants in the event were:

States (Gujarat, Karnataka, MP, UP, Rajasthan, Tamil Nadu, Telangana, Tripura, CG, J&K, etc.)/ Parastatals, R&D/Academic Institutes, Developers, NARDCO, Technologies Engineers, Architects, Entrepreneurs. NHB, MoUHA, Banks (BOB and SBI), HFCs (HDFC, Home First IIFL), etc.

The Light House Project of Rajkot got inaugurated by Hon. PM and he had a walk through in the exhibition area as well. From MOUHA, this event was attended by Cabinet Minister for Housing Mr. Hardeep Singh Puri and Sec MOUHA Mr. Manoj Joshi with other senior officials. Housing Ministers of Tamil Nadu and Assam also graced the occasion. Many Senior officials from different states were present at the event to attend the award function and different sessions. This includes Chief Sec of UP Mr. Durga S. Mishra, Municipal Comm Rajkot Mr. Amit Arora, Nodal Officer of AHM, Mr. Bhavin Patel Director of SUDA UP Ms. Yashu Rastogi, and Executive En. UADD MP Mr. Saluja.

We have exhibited our presence through an Exhibition Stall and could able to meet many important persons for networking and to discuss challenges and business opportunities in Affordable Housing Segment. The list of people we met includes Mr. Hardeep Puri, Mr. Manoj Joshi, and Mr. R K Gautam (MOUHA), Mr. Durga Shankar Mishra, Mr. Ms. Yashu Rastogi, Mr. Azhad Alvi (SLTC SUDA UP), Mr. Rajesh Vyas (GM RUDSCIO), Mr. Amit Arora, Mr. Bhavin Patel (Gujarat) and Mr. Saluja(MP)



Employee Engagement

DANDIYA *Night*



Fun, celebration, dance, and joy came together on Dandiya Night. To celebrate the occasion of "Nau Shakti" in Aavas, we organized Dandiya Night on 5 Oct '22 at Royal Orchid Hotel. It was a night filled with fun, enthusiasm, energy, and much more. Everyone came dressed up in their brightest attires and glittering accessories. We received a marvelous response from all employees and their families. They thoroughly enjoyed the evening with delicious food, energetic dance, & surprise gifts.

The winners in various categories are mentioned below:

| BEST DRESSED WINNER | | |
|-------------------------------|-----------------|------------------------|
| NAME | CATEGORY | WINNERS |
| Kanhaiya Sahu | Male | Self |
| Sunil Kumar Saxena | Male | Self |
| Bharti Sodhani | Female | Self |
| Harsha Harvani | Female | Self |
| Nitin Kumar Saharia | Kid | Child - Dhanvi Saharia |
| Ashok Kumar Soni | Kid | Child - Ridhit Soni |
| Anil Lachwani | Couple | Self |
| Akshay Tiwari | Couple | Self |
| BEST DANCER | | |
| NAME | CATEGORY | WINNERS |
| Abhijeet Singh | Male | Self |
| Nitesh Kumar | Male | Self |
| Manisha Singh Jadon | Female | Self |
| Mona Sharma | Female | Self |
| Amit Agrawal | Kid | Child - Charvi Agrawal |
| Ashok Kumar Soni | Kid | Child - Jeevika Soni |
| SUPER ENERGETIC DANCER | | |
| NAME | CATEGORY | WINNERS |
| Sushil Agrawal | Energetic | Self |
| EARLY BIRD | | |
| NAME | CATEGORY | WINNERS |
| Kajal Sharma | Early Bird | Self |
| Neha Sharma | Early Bird | Self |
| LUCKY DRAW | | |
| NAME | CATEGORY | WINNERS |
| Tanvi Gandhi | Lucky Draw | Self |
| Aishwarya Gupta | Lucky Draw | Self |
| Deepak Mathur | Lucky Draw | Self |



LET YOUR ACTIONS SPEAK LOUDER THAN YOUR WORDS

Dumb Charades is one of the most famous games of all times. We kept the theme as Bollywood. There were two rounds in this game. The most difficult part of this game is not acting, but coming up with movies for the opposite team. We had made the problem easier by providing players with movie names in the first round, which the team could enact, and we kept scores too. In the second round, teams gave each other movie names that they were supposed to enact. The teams with the highest scores won. The winners are:



| EMPLOYEE NAME | DEPARTMENT | CATEGORY |
|--------------------|------------------|---------------|
| Kamal Chowdhry | IT | Winner |
| Minal Jangid | | |
| Yashiska Arora | | |
| Pradeep Mishra | | |
| Nikshubha Sharma | PRODUCT & POLICY | 1st Runner-Up |
| Monika Lalwani | | |
| Urvashi Nalwaya | | |
| Pranay Singh | | |
| Neha Kumawat | AUDIT | 2nd Runner-Up |
| Abhilasha Kothiwai | | |
| Vinod Panchariya | | |
| Himanshu Jain | | |

DESK Decor

A workspace-decorating contest brings excitement and change. With the start of 22 Oct'22, employees started decorating their desks for Diwali with lights, flowers, and colors in an aesthetical manner. Employees nominated themselves in the contest that boosts morale and livens up the workplace.

HERE ARE THE WINNERS:-



| EMPLOYEE NAME | LOCATION |
|-------------------|---------------------------|
| Rajesh Kumawat | Jaipur-Mansarovar Office |
| Gursharan Singh | Sri Ganganagar |
| Simran Rajawat | Jaipur-Traditional Office |
| Nikshubha Sharma | Jaipur-Traditional Office |
| Deepanshi Singhal | Jaipur-Mansarovar Office |

Rangoli



Decorating houses with Rangoli is a tradition that has become a deeply rooted part of our culture. On 22 Oct'21, Aavas invited all the employees to participate in the Group Rangoli Competition. The premises was filled with beautiful designs and colors. Employees started making rangolis, displaying their creativity and art. It enhanced team bonding and everyone supported each other throughout the competition.

| EMPLOYEE NAME | LOCATION |
|----------------------------|--------------------------|
| Ankita Agarwal | Jaipur-Mansarovar Branch |
| Kirti Pathak | |
| Bharti Sodhani | |
| Harsha Harwani | |
| Anjali Saini | |
| Puja Ramesh Wadtkar | Pune Kharadi |
| Prathamesh Posa | |
| Munjapara Nidhi Bharatbhai | Ahmedabad-Cg Road |
| Vaghela Ushanki | |
| Shah Heli | |
| Haresh Bhupatbhai Sarvaiya | Bhavnagar |
| Kenaben Mukeshbhai Joshi | |

BEST DRESSED

Employee

India is a country of multiple cultures coming together. This diversity comes out beautifully in the form of ethnic clothing. The theme for Diwali was to wear ethnic clothes and proudly represent your culture and spirit. Employees followed the dress code and sent their photos.



WINNERS OF THE EVENT ARE-

TRADITIONAL ATTIRE - BEST DRESS KID

| EMPLOYEE NAME | LOCATION |
|---------------------|---------------------------|
| Deepak Sharma | Jaipur-Mansarovar Office |
| Manish Vijayvargiya | Jaipur-Traditional Office |
| Parivesh Bhatt | Delhi-Rajendra Place |

TRADITIONAL ATTIRE - BEST DRESS FAMILY

| EMPLOYEE NAME | LOCATION |
|-------------------|---------------------------|
| Rajan Vishwakarma | Indore |
| Abhaas Jain | Jaipur-Traditional Office |
| Krishna Gopal | Merta City |

TRADITIONAL ATTIRE - BEST DRESS COUPLE

| EMPLOYEE NAME | LOCATION |
|--------------------|---------------------------|
| Tamanna Rathore | Jaipur-Traditional Office |
| Ashish Kumar Gupta | Jaipur-Mansarovar Office |
| Vasundhara Sharma | Jaipur-Mansarovar Office |

DRESS YOUR BEST - MALE

| EMPLOYEE NAME | LOCATION |
|---------------------|----------------|
| Gursharan Singh | Sri Ganganagar |
| Rahul Agarwal | Ajmer |
| Nitesh Nitin Mhatre | Mumbai-Pen |

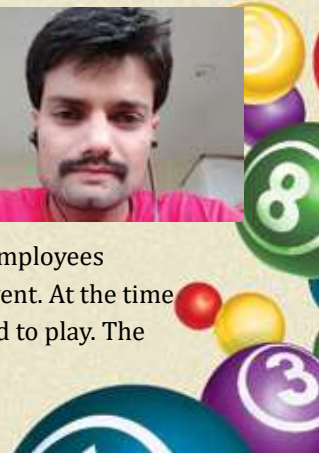
DRESS YOUR BEST - FEMALE

| EMPLOYEE NAME | LOCATION |
|----------------------|---------------------------|
| Prachi Mehta | Jaipur-Traditional Office |
| Afsana | Jaipur-Traditional Office |
| Puja Ramesh Wadatkar | Pune Kharadi |

YEH DIL BOLA LET'S PLAY TAMBOLA!



On 21 Oct'22, an online Tambola was organized and employees played it spontaneously. 350+ employees participated in this event. Tambola tickets were provided to the participants a day before the event. At the time of the event, in the duration of every 5 minutes, 6-7 numbers were shared. Everyone was excited to play. The enthusiasm and curiosity were maintained throughout the event.



WINNERS OF THE ONLINE TAMBOLA ARE AS FOLLOWS:

| EMPLOYEE NAME | DEPARTMENT |
|-----------------------------|------------------------|
| EARLY FIVE WINNERS | |
| Prabhat Gupta | Credit |
| Tanay Rastogi | Compliance |
| Sonia Sharma | CLSS Processing |
| FOUR CORNER WINNERS | |
| Sanjay Shitalaprasad Kalwar | Credit |
| Ankita Agarwal | Product & Policy |
| Manoj Kumar Jain | Operations |
| Rahul Gupta | Accounts |
| Rahul Das | Accounts |
| TOP LINE WINNERS | |
| Punit Kalra | Operations |
| Roshan Ramdas Deshkar | Human Resource |
| Neeraj Singh Chauhan | Cash Management System |
| Sujit Parshuram Patil | Sales |
| Mohit Kumar Agarwal | Accounts |
| MIDDLE LINE WINNERS | |
| Gursharan Singh | Risk Management |
| Rinku Mehra | Collection |
| Amit Kr. Lomas | Credit |
| Deepak Sharma | Cash Management System |
| Goverdhan Singh Shekhawat | Cash Management System |
| LAST LINE WINNERS | |
| Shubham Brahmhatt | Human Resource |
| Gorakh Murlidhar Doke | Operations |
| Sandesh Sethi | Compliance |
| Rahul Das | Accounts |
| Tanay Rastogi | Compliance |
| FULL HOUSE WINNERS | |
| Pawan Sirohiya | Human Resource |
| Sakshi Sunilrao Amale | Credit Risk |
| Mohan Choudhary | Customer Service |
| Vijendra Singh | Cash Management System |



Every year on December 25, Christmas is celebrated all over the world with joy and happiness. We celebrate Christmas every year at our organization with our employees. This year, we decorated the Christmas tree and distributed chocolates. This time Mr. Gaurav Gupta dressed up as Santa Claus and with a team, he distributed chocolates and toffees to every employee at HO. Everyone enjoyed, had fun, and clicked pictures and selfies with Santa. All employees sang carols and danced. Positive vibes were spread everywhere and all were ready to welcome the upcoming New Year.



DRESS YOUR KID AS SANTA

JINGLE BELL...JINGLE BELL...
JINGLE ALL THE WAY...!!!

Christmas is the last occasion of the year which brings good vibes and positivity for the upcoming New Year. On Christmas eve, as a kid, we always wish that Santa will come and put a gift under our pillow. Every kid is excited on Xmas for gifts, cakes, toys, and surprises. In this context, we brought an event for our employees' kids named 'Dress your kid as Santa'. In this, employees have to send their kids' pictures dressed like Santa. We were amazed by the huge response received from PAN India. All pics were very beautiful and amazing. Kids in Santa dresses were looking super cute and adorable. It was very difficult to find the top five little Santa from the nominations. Finally, we got our top five little Santa. The winners are:

| EMPLOYEE NAME | BRANCH | KID'S NAME |
|---------------------------|------------------|--------------------|
| Rahul Khandelwal | Mumbai-Bkc | Ditya Khandelwal |
| Arpit Jain | Tonk | Avika Jain |
| Sushil Kumar | Jaipur-Jagatpura | Bhuvika |
| Kirti Oberoi | Yamuna Nagar | Seyanshi |
| Mukesh Prakashbhai Gurjar | Surat-Adajan | Anvi Mukesh Gurjar |



Ditya Khandelwal



Seyanshi



Avika Jain



Anvi Mukesh Gurjar

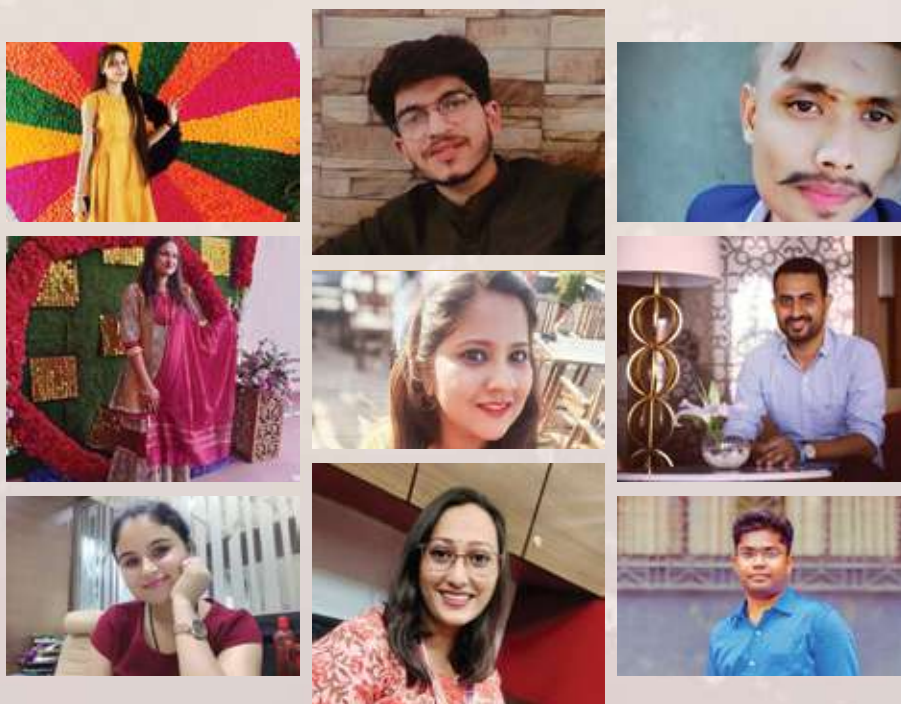


Bhuvika

Treasure Hunt

A list of specific 25 items was provided where the participants seek to gather or complete all items on the list, usually without purchasing them. This event was an individual activity. The goal was to be the first to collect the maximum number of items on the list. This was played on 24th Dec'22 to hype the New Year spirit. Employees played the game with passion, excitement, and enthusiasm.

HERE ARE THE WINNERS OF THE GAME:



| EMPLOYEE NAME | DEPARTMENT |
|-------------------|--------------------------|
| Aarti Gour | Collection |
| Ayushi Khandelwal | Collection |
| Divya Gupta | Information Technology |
| Himanshu jain | Human Resource |
| Manisha Kothari | Marketing & Distribution |
| Padmaja | Human Resource |
| Raja Katiyar | Tele Calling-Collection |
| Riya Dixit | Tele-Sales |
| Saurabh Sharma | Collection |
| Swapnil Sahare | IT |

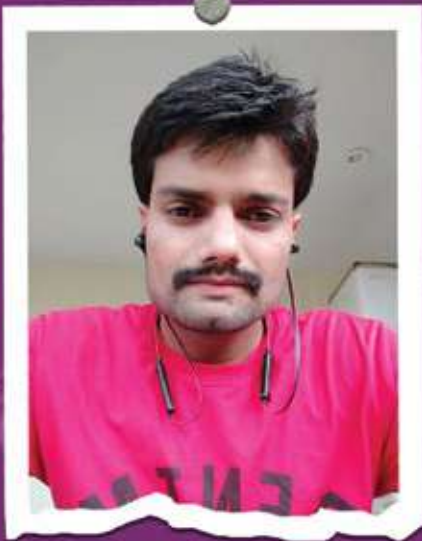
Good Bye 2022

Another year was ending, and we were ready to say goodbye to 2022. A lot can change in one year, and there were so many memories and life lessons to reflect on as count down to 2023. Whether you had an amazing or horrible 2022, or somewhere in between, a new year brings in a fresh start for better possibilities. It's time to celebrate everything that went right in 2022 and live in the moment to create an even better 2023. In this context, we decorated our building with balloons, dangles, frills, and other items to welcome New Year 2023 with positivity and happiness and to bring joy and prosperity to everyone's life.

**A VERY HAPPY & PROSPEROUS
NEW YEAR FOR ALL OF US.**



YAADON KI Kashiti



Childhood is everyone's favorite part of life. It is when we laugh loudly, express ourselves freely, and live carelessly. This carefree and innocent time of our life also brings with it hoards of memories that we cherish for a lifetime. To celebrate such beautiful moments, we asked our employees to share their favorite childhood memories along with the photographs. The response we soon received was delightful. We got a great number of excited participants who shared some amazing memories with us.

THE TOP FIVE WINNERS ARE:

| EMPLOYEE NAME | DEPARTMENT |
|----------------------------|------------------------|
| Sonia Sharma | CLSS Processing |
| Bhavishya Chelani | Tele-Sales |
| Vijendra Singh | Cash Management System |
| Ashutosh Dilipkumar Padiya | Credit |
| Anees Siddiqui | Operations |

GREAT Personality Quiz

Since the beginning of the universe, billions of people have walked the planet but only a few have managed to stand out. This can be because of either the work they did or their contribution to society. Such people became living legends and are remembered past their deaths as well. They are heroes and their names are mentioned in the books of history, known as great personalities or great leaders. In their memory, we organized a quiz and we received a huge response, approximately 370 employees took part in the quiz and it was a fun event.

WINNERS OF THE QUIZ ARE:-



| EMPLOYEE NAME | DEPARTMENT |
|-----------------------|--------------------------|
| Prashant Yadav | Information Technology |
| Deepak Sharma | Cash Management System |
| Deepanshi Singhal | Information Technology |
| Manisha Kothari | Marketing & Distribution |
| Shubham Agarwal | Accounts |
| Anop Yadav | Credit |
| Vishal Kumar Vaishnav | Cash Management System |
| Santosh | Operations |
| Aishwarya Pande | Compliance |
| Sunil Jangid | Human Resource |

CRICKET

In the last month of 2022, we organized Aavas Premier League on 18 & 25 Dec'22.

We asked for team nomination and got a quick response. We had to close the nomination within 40 minutes as we received a huge number of entries. It was difficult to give chance to each & everyone, but with the help of our panel, we came up with the best solution and created mixed department teams. Through this, we were able to involve employees from all the departments. Practice sessions began a month before so that employees have better coordination and come to know each other. On 18th Dec we had knock-out matches between 8 teams – Aavas Daredevils, Aavas Avengers, Aavas Tigers, Aavasian Bulls, Aavas King, Aavas Gladiator, Aavas Star Warriors, Aavas Legends. Per match was 20 overs and the four Semi-finalists from the knock-out match were – Aavas Daredevils, Aavas Tiger, Aavas Gladiator, Aavas Legends.

On 25th Dec'22, we had semifinal & final matches and also special ladies' match. On a chilled morning, we all gathered at the cricket ground with full energy. Semifinal matches were held between Aavas Gladiator & Aavas Legends and between Aavas Daredevils & Aavas Tigers. Our Finalist were- Aavas Legends & Aavas Daredevils. Ladies match was between Aavas Supernova & Aavas Raven. Supernova won the match & Sonia Sharma won the title of 'Man of the Match'.

The winners of APL-2022 were - Aavas Legends. The Man of the Series was awarded to Giresh Negi. At the end of the day we celebrated the Closing Ceremony & Award Distribution Ceremony. Time to time refreshments were served to employees for maintaining the energy level. Again a splendid event.



PRABHAV

When picturing good health, you might always think being physically fit is the key. However, emotions also play a strong role in our well-being. Studies have shown a connection between regulated mental health and the body's physical health. A more holistic health approach will consider the state of your mind and body. Emotional health is about how we think and feel.

It is about our sense of well-being, our ability to cope with life events, and how we acknowledge our emotions. In this aspect, this time we took a step towards working on the well-being of our emotional health, and for that, we organized a session "Prabhav" By Noreen Choudhri (Registered & Licensed Clinical Psychologist (RCI), MSc., M.Phil., Clinical Psychology).

After explaining about emotional health, the session was open for Q&A. Employees asked some of their doubts. Overall, it was an informative and learning session.





Gracias Program

Gracias is a program to give appreciation to our team, show gratitude to our seniors, and say thanks to your colleagues. We are taking steps on the same path with E-cards.

These are for appreciating those employees who have contributed significantly over and above while performing their duties. Nominations were open for all department employees in Aavas and from all employees. Here every/any employee can appreciate without any huddles of designation for good work, talent, generosity, motivation, etc. The HR team evaluated nominations and e-cards were sent to the employees. A hard copy of the same was also dispatched. Employees could send the cards in three different categories.

BELOW ARE THE CATEGORIES OF CARDS:

- **You Have Made A Difference** – This card will be issued to those employees who are working differently. This initiative is for the employees who are working towards upright change.
- **You Are So Appreciated** – With this card, one can appreciate anything and everything that another person has done.
- **Thank You** – With this card, one can thank the other person for any effort made by them.

We received **430+ nominations**. Employees were enthusiastic about these cards and we attained a fantastic response from all departments.

Do You Love Watching TV | Crossword

Today, creativity is the soul of advertising and branding. In this competitive market, everybody tries to stand out with their advertisements. Ads are a great way to build a fan community faster. To find out how well our employees keep up with ads, we organized a crossword puzzle on TV commercials. Questions were based on taglines, slogans, and jingles of ads.



| EMPLOYEE NAME | DEPARTMENT |
|---------------------|---------------------------------|
| Aman Singh | Operations |
| Aayushi Bhatt | Risk Management Team |
| Gaurav Mathuria | Operations |
| Himanshu Jain | Audit |
| Kritika | Strategy-Product & Distribution |
| Aakash Saxena | Operations |
| Mohit Kumar Agarwal | Accounts |
| Dinesh Kumar Sharma | Audit |
| Shivani Kulshrestha | Admin |
| Varsha Sharma | Budget & Finance |

Token of **LOVE** & **GRATITUDE**

Continuing with our tradition of appreciating the efforts of our roots of business known as Relationship Officers by wishing and gifting them on their birthdays

In **OCTOBER, WE WISHED OUR 260 R.O.**
from Pan India by sending lunch boxes on their birthdays.

In **NOVEMBER, WE WISHED OUR 164 R.O.**
from Pan India by sending lunch boxes on their birthdays.

In **DECEMBER, WE WISHED OUR 236 R.O.**
from Pan India by sending lunch boxes on their birthdays.

We have received an overwhelming response from Relationship Officers for the generosity of Aavas.



Celebrating the Hall Of Fame Awards Q2 FY 2022-23



Aavas believes in valuing sheer hard work by recognizing and appreciating the employees for their immense contribution to the success. To encourage them, we have started the “Hall of Fame” quarterly awards. It was held on 7 Dec’22 & 8 Dec’22. This award is for immediately appreciating those employees who have contributed significantly to our organization while performing their duties. Nominations were open for all department employees in Aavas. The event was divided into 2 episodes, where employees from different departments were awarded. 350+ employees were felicitated in the event from which some 120 employees were invited at Aavas Head Office to hand over the awards by our MD Sushil Sir, Chief People Officer Anshul Bhargava Sir, Chief Business Officer Siddharth Sir, and Chief Collections Officer Surendra Sihag Sir.

Make a Wish

Hi... have you ever listened about the 'Jinni' in Aladin's story.... In that story, Aladin has a magical lamp, when he rubs that lamp a jinni appears in front of him to fulfill his wishes. But in real life, we don't have any magical lamps or jinni. But we have a beautiful heart and the ability to become someone's jinni.

In making a wish come true, you will turn around like a hero, who brings joy, happiness, hope, and positivity to kids and bring a big smile to their faces. This is a way to bring inner happiness and satisfaction to your soul. You will feel proud of yourself when you make a difference in someone's life.

In this context, we took a Nobel step and we bought a program called MAKE A WISH. In this, we reached an orphanage named APNA GHAR. We meet with 31 kids and asked about their wishes and needs. Then we flash that list of wishes to our employees and sooner we got an amazing response from all of them. We gave three days for registration, but 80% of wishes were registered in 2 hours only. The remaining were fulfilled by EOD. We received such a huge response and successful execution was done by the team. Here is the list of our 31 Jinni who fulfill the wishes of the kids.



| WISH NUMBER | EMPLOYEE NAME | NAME OF KID WHO'S WISH HAS BEEN FULFILLED |
|-------------|----------------------|---|
| 1 | Aavas Financers Ltd. | Priyanka |
| 2 | Sachin Khanna | Soniya |
| 3 | Yuvraj Sain | Neelam |
| 4 | Ghanshyam Gupta | Kumkum |
| 5 | Ashish Goyal | Bhawna |
| 6 | Vijaylaxmi Jangid | Kiran |
| 7 | Heena Gupta | Payal |
| 8 | Ankita Agarwal | Seema |
| 9 | Akshay Tiwari | Santosh |
| 10 | Ravi Sharma | Ankita |
| 11 | Ankita Kothari | Anjali |
| 12 | Rinku Agarwal | Divya |
| 13 | Mradula Mathur | Khushi |
| 14 | Nitesh Kumar | Sunny |
| 15 | Aavas Financers Ltd. | Bablu |
| 16 | Nafisa Shaikh | Vishal |
| 17 | Aavas Financers Ltd. | Ajay |
| 18 | Gaurav Garg | Dilkhush |
| 19 | Aavas Financers Ltd. | Vijay |
| 20 | Yash Bhardwaj | Sonu |
| 21 | Rahul Gupta | Teja |
| 22 | Rahul Singh | Billu |
| 23 | Govind Soni | Rinku |
| 24 | Raman Sharma | Tuktuk |
| 25 | Gaurav Srivastava | Banti |
| 26 | Surendar Bist | Ashok |
| 27 | Sharad Pathak | Ganpat |
| 28 | Sonia Sharma | Mahendra |
| 29 | Afsana Ali | Ajay |
| 30 | Rohit Saini | Suraj |
| 31 | Shreekrishna Somani | Ashok |

LE

A

Employee Articles



“

DON`T LOSE HOPE

Sometimes your intentions are
very pure,
but still, things don't work for
you.

You feel hurt and you get
frustrated quickly

The biggest problem is we don't
have patience &
we are worried about what we
do not know
what is going to happen

But it's okay. Don't keep holding
it - Divert your focus,
Don't lose hope, and Have faith

Maybe the right things made for
you will arrive
to you soon

By
JAGDISH

”



“

तू अपनी खूबियां दूँढ
कमियां निकालने के लिए लोग है ।
अगर रखना ही है कदम....तो आगे
रख ,
पीछे खींचने के लिए लोग हैं ।
सपने देखने ही है तो ऊंचे देख ,
निचा दिखाने के लिए लोग हैं ।
अपने अंदर जुनून की चिंगारी भड़का ,
जलने के लिए लोग हैं ।

By
AAYUSH KULSHRESHTA

”

“

कुछ दोस्त बहुत याद आते हैं....

मै यादों का किस्सा खोलूँ तो,
कुछ दोस्त बहुत याद आते हैं....

मै गुजरे पल को सोचूँ तो,
कुछ दोस्त बहुत याद आते हैं....

अब जाने कौन सी नगरी में,
आबाद हैं जाकर मुद्दत से....

मै देर रात तक जागूँ तो ,
कुछ दोस्त बहुत याद आते हैं....

कुछ बातें थीं फूलों जैसी,
कुछ लहजे खुशबू जैसे थे,

मै शहर.ए.चमन में टहलूँ तो,
कुछ दोस्त बहुत याद आते है

सबकी जिंदगी बदल गयी,
एक नए सिरे में ढल गयी,

किसी को नौकरी से फुरसत नही,
किसी को दोस्तों की जरूरत नही....

सारे यार गुम हो गये हैं,
“तू” से “तुम” और “आप” हो गये है....

मै गुजरे पल को सोचूँ तो,
कुछ दोस्त बहुत याद आते हैं....

धीरे धीरे उम्र कट जाती है,

जीवन यादों की पुस्तक बन जाती है....

कभी किसी की याद बहुत तड़पाती है,

और कभी यादों के सहारे जिन्दगी कट जाती है

किनारो पे सागर के खजाने नहीं आते है,

फिर जीवन में दोस्त पुराने नहीं आते है ३.

जी लो इन पलों को हस के दोस्त,

फिर लौट के दोस्ती के जमाने नहीं आते है....

मै यादों का किस्सा खोलूँ तो,

कुछ दोस्त बहुत याद आते हैं....



By

MANISH VIJAYVARGIYA

”

“

TURN THE PAGES OR CLOSE THE BOOK?

Whatever happens in our lives is a result of our own choices!!!

We need to think before choosing. If someone asks me – Whether I will choose to turn the page or close the book? Undoubtedly, I would go for turning the pages. My reason is simple – if I close the book, not only the chapter ends but my journey too. On the other hand, if I choose to turn the pages, a new & happy chapter might be about to start, all that was needed is to turn the pages.

Maybe someone else chooses to close the book because they are going through a rough phase, a bad one that they don't want to continue ever for a second. However, they need to understand – Life is a swing where you can't be happy or sad always. And if you will choose to close the book, you will never be able to know the ending. So why close the entire book if you can still turn the pages? Things happen to let us help learn and become stronger than ever & not to break us.

Life is full of untraveled roads, unexpected occurrences, and swift changes.

And when any such event takes place, just slow down, take a deep breath, & turn the page... the story isn't over yet. It's time for you to start afresh with more positivity, high hopes, and a new lens to see life...

So, move on... Focus on the positive!

**By
MANISHA KOTHARI**

”



“



देखा देखी ना कर

जा जाके अपने मन की कर,
सबकी सुन कर कुछ काम में लग जाएगा,
सबके मन की करने में खुद को भूल जाएगा,
कल फिर चाहे जितने पैसे कमा ले,
अंदर से खुद को असफल ही पायेगा,
पर अगर तू अंदर से खुश होगा,
तो सब कुछ पा जाएगा,
इसलिए देखा देखी ना कर,
जा जाके अपने मन की कर..... !!!!!!!!!!!!!

किस ध्यान में दूबे रहते हो,
अपनी ही दुनिया में खोए रहते हो, किस ध्यान में दुबे
रहते हो,

बहार जाओ, लोगों से मन का हाल कहो,
क्यों कमरे में अँधेरा करके बैठे रहते हो,
ऐसा भी क्या पा लिया लोगों ने,
और तुम पाने से रह गए,

जो खुद को सबसे अलग अलग रखते हो,
अरे, उतर जाओगे सबकी उम्मेदों पर खरे,
किस ध्यान में दूबे रहते हो..... !!!!!!!!!!!!!

By

MANOJ KUMAR NAMDEV

”



“

“I DID MY BEST”

I am moving toward Success, I am
moving toward life,
I should be delighted but still, there is
some gap alive.

Yes, we all wanted to earn more and
more dollars,
That's why we worked hard to become
scholars.

Corporate dummies are the people we
admire,
Wearing ties, formals and in the board
room, we want to retire.

We all want to run fast, we just want to
win the race,

We don't care about peace nor do we
care about our inner space.

But winning is not about dollars or
passing all tests,
It's all about ending life with the feeling
“I did my Best”

By
NISHANT KHATRI

”



“

“सीख गया हूँ”

हर मुश्किल को खुद से सुलझाना
सीख गया हूँ
मां, देख मैं भी बड़ा होना सीख गया
हूँ

तू अब अपने हाथ से रोटी बना कर
नहीं खिलाती

मैं तवे पे हाथ जला जला के बड़ा
होना सीख गया हूँ

हर चिज भुल जाने की आदत जो थी
मुझे

तेरे बिना यहां, मैं सब याद रखना
सीख गया हूँ!

By
NITESH KUMAR

”

“



मुझे तो सब शहरों के ताने-बाने लगते है,
ये सब लोग तो बस मुझे दीवाने लगते है!
जो नहीं आया है, महफिल में रहने दो उसे...
वो सब लोग तो मुझे बेगाने लगते है!!

सब लोग तो बस धोका देते थे,
और हम उनको मौका देते थे!
हमेशा उनकी कही बात मानी मगर...
वो हमेशा हमको चौक देते थे!!

अब उन दोस्तों से मेरी बात नहीं।
खास थे वो अब जो साथ नहीं।।
चेहरे की चमक जिनको देख लौटी कभी।
अब वैसी शिश्चयत हमारे साथ नहीं।।

हमें भी देखने वाले हजारों है,
हमें भी चाहने वाले हजारों है,
आप हमें नजरअंदाज करते हो तो,क्या...
आपको भी नजरअंदाज करने वाले हजारों है।।

By
PURSHOTTAM KULKARNI

”

“



Have confidence that
if you have done a little thing well,
you can do a bigger thing well, too.
Each time we face our fear, we gain
strength, courage, and confidence in the
doing.

You have to expect things from yourself
before you can do them.

Self-confidence - is a superpower.
Once you start to believe in yourself,
magic start happening.

By
SANJAY KUMAR SAINI

”

“

चम्मच.पात्र व्यवहार में ढक्कन

चमचों का उपयोग सिर्फ इसलिए किया गया कि पात्र से भोजन का दोहन किया जा सके, चमचों का कद सिर्फ इसलिए बढ़ाया गया कि पात्र का सम्पूर्ण दोहन किया जा सके...

लोग इस बात को जल्द ही समझ गए और फिर 'यूज एण्ड थ्रो' चमचों का उपयोग बढ़ने लगा...

पात्र के ढक्कन को दाएं.बाएं करके ही चमचा अपने मिशन में कामयाब

होता है, इस्तेमाल के बाद ढक्कन अक्सर उल्टे पड़े रहते हैं...

पात्र को कभी धीमी तो कभी तेज आंच पर तपना पड़ता है और 'फल' पर सबसे पहले चमचा ही लपकता है...

ढक्कन इसलिए भी जरूरी है कि चमचे इन्हीं पर टिकते हैं, ढक्कन से भूल हो जाए तो वे बड़े पात्र के अंदर डूब जाते हैं...

जितनी जल्दी चमचे पात्र में प्रवेश कर पाते हैं ढक्कन के लिए यह कर पाना सम्भव नहीं हो पाता...

चमचों का प्रयास होता है कि पात्र के पास कुछ न बचे ढक्कन का काम है कि पात्र पर आंच आने पर खूब उछलें ताकि ढक्कन भी पात्र होने का सुख ले सके...

कुछ चमचे डिब्बे(या बेकार की चीज) को पात्र प्रचारित करते हैं और कुछ चमचे तो पात्र को ही डिब्बा साबित करने के प्रयास में लगे रहते हैं...

काम चमचे का हो तो भी ढक्कन को बार.बार सरकाया जाता है, चमचा आते ही ढक्कन आवाज करता है फिर उपयोग के बाद दोनों साथ धो दिए जाते हैं...

साथियों उपरोक्त व्यंग्य को चमचागिरी और ढक्कनपन से कोसों दूर अगर आप पात्र को वेबसाइट

ढक्कन को वेबसाइट डेवलपर

चमचे को डिजिटल मार्केटर

भोजन और फल को वेबसाइट का बिजनेस

मानकर पूरे लेख को फिर से पढ़ेंगे तो यकीन मानिए इस बार आपको चम्मच.पात्र व्यवहार मय ढक्कन पढ़ने में और अधिक मजा आने वाला है।

By
VARUN KHATTI

”



“

WHAT YOU ARE CARRYING

Every person is born without any value...

We amass memories, lessons, conditioning, and experiences... and start filling our nearly empty bag with a variety of things as we mature, observe, and experience the world around us.

Unknowingly or not, the sack grows larger and larger over time.

This bag will not be set down.

It must remain with us till we go from this planet.

Like our hands, legs, or stomach, it becomes a part of who we are.

Depending on what we put in our backpacks, life reacts to us.

The majority of us automatically place negative experiences, past wrongs, unpleasant memories, wrath, guilt, sadness, lack, desires, and victimhood in this bag.

We also included a few tokens of happiness and thankfulness. By far, the majority of bags are mostly negative, with a few traces of positive.

Some people who have experienced hardship gained insight by finding a spiritual mentor or guru, or have been fortunate enough to experience God's grace, make a conscious effort to stop accumulating bad memories and instead start gathering positive ones such as optimism, faith, honesty, compassion, and gratitude.

Given that we live in a vibrating universe where like attracts like, what you draw into your life depends on your vibrations.

Therefore, it stands to reason that life will invariably present us with more unfavorable circumstances if our bags are primarily loaded with negative items.

In order for us to understand that what is happening outside of us is merely a reflection of what is happening inside of us, life also tries to bring us these. Life hopes that we will make the necessary adjustments, let go of things that are unnecessary and burden us, and eventually give the bad to a higher power, such as God...

Starting now, fill your bag only with blessings, joys, and tranquillity.

The first thing we put in the bag will compress the old materials and block the vibrations of that good things.

By

VISHAL KUMAR VAISHNAV

”



CORPORATE OFFICE:
AAVAS FINANCIERS LIMITED



+91 141 661 88 88



201-202, Southend Square Sp-1, 2nd Floor,
Mansarovar Industrial Area, Jaipur-302020



www.aavas.in