

Q1 (2021-22)

PRAGATI

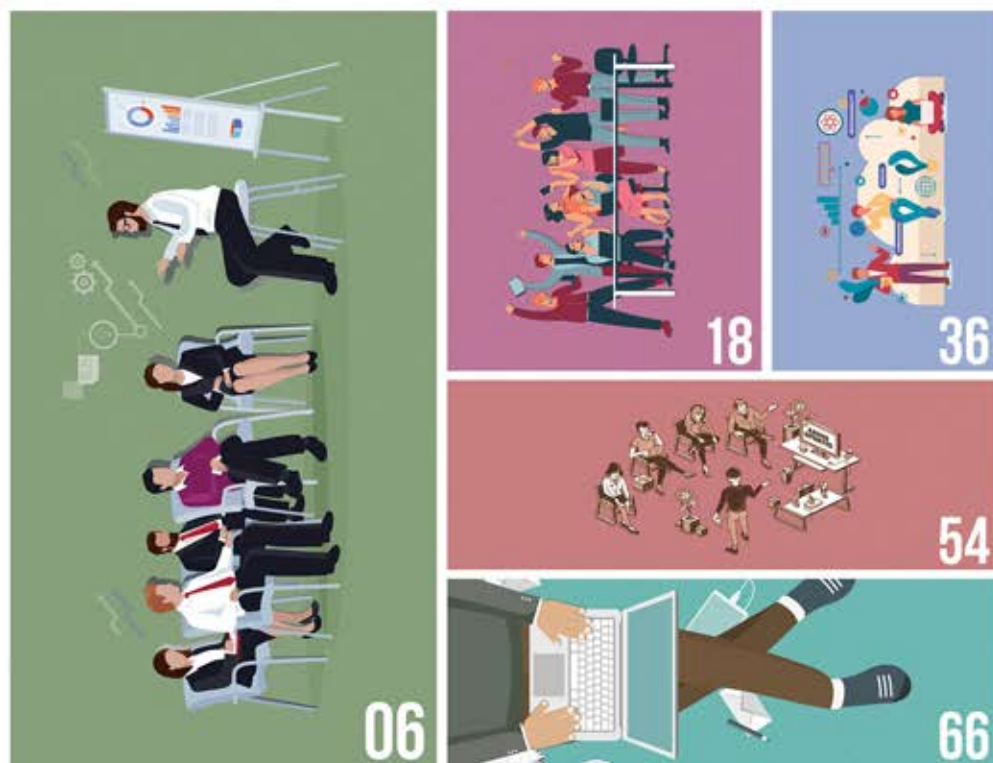
EDITION 18

WHEN WE STRIVE TO
BECOME BETTER THAN
WE ARE, EVERYTHING
AROUND US BECOMES
BETTER TOO.



**BELIEVE
YOU CAN
AND YOU'RE
HALFWAY
THERE**

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Let's Get Candid

GHANSHYAM RAWAT (CO-FOUNDER & CFO)



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

I come from a small business family involved in traditional informal lending. The customer base then was primarily farmers and other people looking for loans for crop seeding, Agri-related activity and getting their children married. Throughout my childhood, I learnt about the customers' basic needs and aspirations, how land and ornament mortgages work, how much to lend, and devising affordable repayment structures. By the eighth standard, I had learnt most of the basic accounting principles like NAM (Debit), Jama (Credit) and TALPAT (Trial Balance). Once I finished my CA degree, I realized I had been trained for this my entire life and these learnings now proudly bear the CA Institute stamp.

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

Although we live with different purposes in life, this purpose is the main reason for why we stand, why we strive and why we continue to live... to be successful! If you lack purpose, you lack direction and when you lack direction, you are far from success.

So, learn to harness your life's truth and turn it into a purpose, and once you have a true purpose, motivation is a welcome gift. My love for the work I do is what keeps me motivated. Everyday is a new beginning and every day I get to learn something new. With Aavas, I wanted to build a society where everybody's dreams are valued and fulfilled, where every Indian can feel the self of being a 'homeowner', that step by step realization of this vision is what gives me a sense of meaning and purpose.

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

Each day is unique in Aavas. I attend various meetings regarding product developments, Asset Management, Financial Accounts & Budgeting, Branding, Technology & Analytics etc. I try to typically draw up a grid divided up into four sectors: team, strategy, growth & quality, and governance, and then list out the tasks that need to be accomplished in each area. This helps me make sure that

I touch all the major aspects of my business and don't let anything slide.

My management style is quite simple...

Leading people is a skill you acquire from listening, explaining expectations, and working with the team. Treat your employees with respect. Empower the team and watch them from a distance. A good leader should not attempt to manage his people. He/ she should try to manage their jobs' daily operations by knowing how their employees are performing and the vision to know where it will lead the team.

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

At Aavas, it is our topmost priority to look after the wellbeing of our people. Here we encourage people to have a work-life balance. Aavas is forever trying its hand at further ingraining a lively and fun ethos to the everyday work cycle.

I set the boundary to focus separately on my family and work. Spending quality time with my family and kids, taking out my family on vacations is what keeps me sound and happy. Since it is also important to give time to your health & wellbeing – I start my day early at 5.30AM, going for a morning walk and doing yoga.

Sometimes people ask me what is work-life balance? I discovered the answer during my time at Accenture – You to be there for those who need you the most! If the family needs you at 4PM as the kids are unwell, then be at home and when you are urgently needed in the office at 9PM for important work that needs your attention, then be there and deliver without hesitation.

Best place you have visited so far?

Though I have visited various places, Rajasthan is the closest to my heart. It never fails to amaze me everytime with something new. The kind of joy and rejuvenation you feel here is ineffable. When I was pursuing my education in Bikaner, we used to go on various trips in and around Rajasthan. What I love the most about the place are the beautiful sunset and sunrise views. The people here are the warmest I have ever met!

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

Learning is a never-ending process; we need to perpetually keep upgrading our knowledge. It's like if somebody lived in one city or town his whole life, he would not have the joys and pleasures of travelling. But once he does leave that one town and realizes how rewarding his travels were - he would like to travel some more and some more and some more. The more you learn, the more you realize that there is still so much out there to still know and learn from. Therefore, you keep at it and thus, the quest for knowledge becomes an endless endeavour. So, when the time comes, I will definitely like to pursue Business Management from the best institute in the world to meet people from across the globe.

How would you describe Aavas as an organization?

It never fails to amaze me that this company of ours, which started as a small part of a business in Rajasthan, is now an ever-expanding organization. Aavas to me is not just an organisation, it is my home, my family. A Revolution in the mortgage industry. "SAPNE AAPKE SAATH HAMAARA", is not only for customers but employees and for every partner in our business. It always strives to make its community a better place to work and grow. As is ingrained in the value system of the organization and the DNA of each of our employees- our business has a higher purpose, we are not just about financial transactions, spreadsheets and targets; we are about impacting our society at large and upgrading family lives one loan at a time.

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

Honestly, it has been a different person at different stages of life, more recently I have admired our Prime Minister, Mr Modi, a lot, not necessarily as a political leader but for his grit, how he does not fear change and the immense positive energy he emanates.

Would you like to give any message to our readers?

I take this opportunity to salute the hundreds of souls attached with us for their unwavering motivation, support and the numerous conscious and unconscious value additions they are making towards Aavas' growth and development. Our combined strength is what makes us successful as a company. Each and every single one of you has made Aavas what it is today. You are the ones truly responsible for the "Pragati" of Aavas Financiers.

Secondly, as we celebrate our 10th year of operations, I correlate this with the journey of our kids' growth, around the same year they enter senior school life. We worry "Bache bigad na jaye, Galat sangat me na pad jaye". I keep thinking about the same and to some extent worry about Aavas since it is currently at the same stage. We have just entered the next phase of growth akin to our children's next phase.

Though I am 100% sure that with such a strong team, its value-driven DNA and commitment, all my worries will vanish!

In the end, your views about Pragati magazine?

Pragati is an indispensable part of Aavas, it is a great way of honouring our hardworking employees and giving back to the community. Pragati is more than a magazine, it's a glimpse into the company's working and development; not all of which is visible from the outside. It will enable you to get to know about those parts of Aavas Financiers, which you might not have been aware of. Most importantly, it will act as a platform for sharing ideas and suggestions. A platform like this is essential for any progress to take place.



QUARTER



UPDATES



ब्रांच अपडेट



उत्तर प्रदेश
22

छत्तीसगढ़
07

दिल्ली
04

हरियाणा
15

उत्तराखंड
09

पंजाब
02

कुल- 284

Quarter updates

KEY FINANCIAL AND BUSINESS HIGHLIGHTS FOR QUARTER ENDED **JUNE 30, 2021**

Parameters	Q1 FY 21-22	Remarks (Growth YoY)
AUM	9616 Cr	Up by 21%
Disbursement	462 Cr	Up by 117%
Total income	272 Cr	Up by 16%
NIM	157 Cr	Up by 30%
PAT	60 Cr	Up by 20%
ROA	2.64%	Maintained above 2.5%
Branches	284	33 new branches in 12 months
GNPA	1.14%	Up by 68 Bps (up by 16 bps from Q4FY21)
Active loan accounts	128900+	Up by 20%

Data as per Ind AS



Q1 बेस्ट ब्रांच

मई



उथना, सूरत
श्रेणी-A (9.05)



बडौदा
श्रेणी-B (7.6)



लोडा
श्रेणी-C (8.85)



पाटन
श्रेणी-D (9.2)

जून



नागपुर-2
श्रेणी-A (9.7)



मोरली
श्रेणी-B (10)



रुद्रपुर
श्रेणी-C (7.7)



प्रतापनगर
श्रेणी-D (8.9)

Q1 स्टार ब्रांच

नागपुर-2, महाराष्ट्र

ब्रांच हेड- नितिन हिंणकर, ए सी एम- अंकित काले



Welcoming New Leaders



Ripudaman Bandral
Chief Credit Officer

Mr. Ripudaman Bandral, possesses almost 25 years of experience in the field of Business Development, Strategic Planning, Credit and Risk Assessment, Client Relationship Management and Team Building. He was previously associated with ICICI Bank Ltd, HDFC Ltd., Indiabulls Home Loans, Transamerica Apple Distribution Finance and Trident Group.

He has pursued his Masters in Finance & Control from Punjabi University, Patiala.



Jijy Oommen **Chief Technology Officer**

Ms. Jijy is a business technology leader with over two decades of experience in building, managing and transforming robust and scalable technology architectures, digital systems, operational frameworks and high performing teams. She carries an M.Tech degree in Computer Science from Birla Institute of Technology & Science, Pilani and an MBA in Information Systems, Masters in Banking & Insurance Management and PMI – USA Certified Project Management Professional. She has also been trained in Management by IIM Bangalore & IIM Kozhikode and Cyber Security by Data Security Counsel of India. Prior to joining the Aavas team, she was associated with Kinara Capital, Manappuram Finance, Bajaj Capital and Wonderla Holidays.

She has been conferred with many prestigious awards such as Digital Genius 2020, CIO Power List -Analytics Icon 2019, Enterprise Technology Leader 2019, CIO 100, CISO 100, Leading Women Technical Officer, Data Centre Specialist etc. and spoken at several industry events and forums.

New Joinees



Sankara Krishnan G V
Deputy Vice President
Karnataka, Credit



Ankush Makker
Deputy Vice President
Punjab, Sales



Anand Gupta
Vice President
Rajasthan, Collection



Janardhan Reddy Konreddi
Assistant Vice President
Rajasthan, IT



Paresh Sudhakar Shanbhag
Assistant Vice President
Maharashtra, Sales



Prathamesh Vasudeo Balgi
Assistant Vice President
Maharashtra, Sales



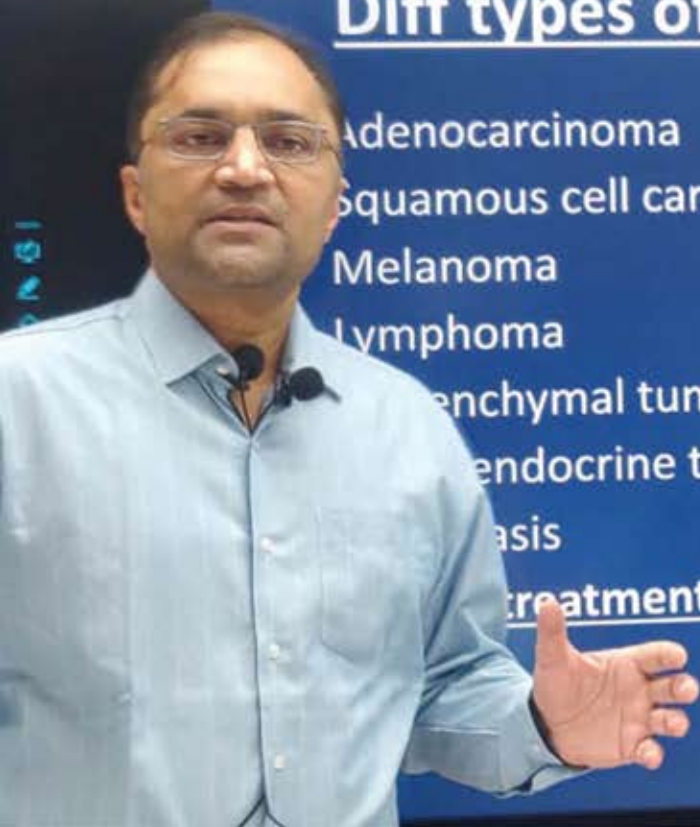
EMPLOYEE E



ENGAGEMENT



AWARENESS ON CANCER



Diff types of cancer at same site

- Adenocarcinoma
- Squamous cell carcinoma
- Melanoma
- Lymphoma
- Benign mesenchymal tumors
- Endocrine tumors
- Leukemia

Treatment for different types of tumor at

14

DR. DINESH GUPTA

Blame it on the modern lifestyle, Cancer has crept in our lives like flu or common cold. The most feared disease is more prevalent than ever before and the research by WHO has revealed some alarming facts. Every tenth Indian is at risk and is likely to develop cancer. We at Aavas are always concerned about the well-being of our dear ones, which is why we thought it will be good to raise awareness about cancer.

We invited Dr. Dinesh Gupta, (MBBS from PGIMS, Rohtak, MS General Surgery from RNT Medical College, Udaipur, DNB Surgical Oncology from BMCHRC, Jaipur) who is a consultant Oncosurgeon at Narayana Hospital. He conducted a webinar session wherein he spoke about the types of cancer and how it can be detected at an early stage in an individual. He highlighted various measures for it's early prevention and also interacted with the audience. For better awareness, he also took on various queries. We hope the session enlightened everyone about cancer and ways to deal with the menace.



AWARENESS ON COVID-19

Around the beginning of April 2021, India was hit by the 2nd wave of Covid-19 that witnessed huge losses to human life. Though we are recovering, a pall of gloom has descended across the nation.

To help in the smooth transition and for better awareness, Aavas conducted an awareness session on Covid-19 for its employees and their families.

We invited Dr. Sankalp Shastri, General Medicine Surya Hospital. He has completed his MD (Physician), DND (General Medicine), FCC (Fundamental Critical Care Support), FCC (Obst) and Fellowship in Rheumatology from Switzerland.

His webinar session was filled with tips for Covid-19 recovering patients and precautions to be taken for a healthier lifestyle. He also spoke about the difference between the 1st wave & 2nd wave and the importance of vaccination. There was an open Q&A session at the end of the webinar, which was quite insightful.

DR. SANKALP SHASTRI



DR. HS BHASIN

OPEN SESSION ON COVID-19

During the peak of the 2nd wave of the Pandemic, there was a dearth of medical professionals for attending the queries of Covid-19 patients. Understanding this problem, Aavas conducted an open session on it where all the employees came and asked their queries regarding Covid-19. We took this opportunity to invite Dr. HS Bhasin, Consultant General Pediatrics at Surya Hospital to attend these queries. Dr. HS Bhasin has more than 30 years of experience and was previously associated with Fortis, EHCC, Monilek, & Holy Family Hospital. He has completed MD (Pediatrics), DCH, MBBS.

The session was mainly an open Q&A session that helped the employees quench their curiosity regarding Covid-19.

Drawing Competition

23rd May, 2021



Shakshi Patel



Namish Soni



Chetanya Sharma



Tanush Mandowara



Mahika Pandey

On the occasion of 10 successful years of Aavas, the HR department organized a drawing competition on 23rd May, 2021. There is a popular saying - "Creativity has no age limit", Aavas firmly believes in the same as we organized a drawing competition for all age

groups. We invited entries from employees & their family members to participate in the

drawing competition. There were 4 age group categories viz. 4 to 7 years, 8 to 12 years, 13 to 20 years, 21 years & above.

WINNER'S NAME	EMPLOYEE NAME	CATEGORY	DEPARTMENT
Tanush Mandowara	Vishal Mandowara	4-7 Years	Human Resource
Namish Soni	Nitin Soni	4-7 Years	Alternate Channel
Mahika Pandey	Jitendra Kumar Pandey	4-7 Years	Sales
Chetanya Sharma	Vikas Sharma	4-7 Years	Customer Service
Shakshi Patel	Surendra Kumar	4-7 Years	Sales

WINNER'S NAME	EMPLOYEE NAME	CATEGORY	DEPARTMENT
Nehal Jain	Arpit Jain	8-12 Years	Sales
Khushi	Pramender Singh	8-12 Years	Sales
Raghavi Bansal	Yogesh Kumar Bansal	8-12 Years	Information Technology
Sahiba Kaur	Rajpreet Singh	8-12 Years	Product & Policy
Archisha Das	Alok Das	8-12 Years	Sales



Sahiba Kaur



Nehal Jain



Archisha Das



Khushi



Raghavi Bansal

The response was overwhelming. In this competition, the participants were required to make the drawing at home and send in their entries on May 23rd. All the participants were awarded e-certificates. The top 5 in each category were awarded with Certificate of Appreciation & Amazon vouchers as well.

WINNER'S NAME	EMPLOYEE NAME	CATEGORY	DEPARTMENT
Vaishnavi Soni	Devika Bansal	13-20 Years	Human Resource
Bi Bi Ameena	Mohamed Ismail Pasha K A	13-20 Years	Sales
Niharika Taparia	Rajnish Taparia	13-20 Years	Credit
Aaradhya Mathur	Deepak Mathur	13-20 Years	Sales
Aaditya Mathur	Deepak Mathur	13-20 Years	Sales



Aaradhya Mathur



Vaishnavi Soni



Bi Bi ameena



Niharika Taparia



Aaditya Mathur



Chandra Sharma



Devendra Sharma



Sonia Sharma



Kavita Ahirwar



Somya Jain

WINNER'S NAME	EMPLOYEE NAME	CATEGORY	DEPARTMENT
Sonia Sharma	Sonia Sharma	21 Years & Above	CLSS Processing
Kavita Ahirwar	Tarun	21 Years & Above	Technical
Devendra Sharma	Devendra Sharma	21 Years & Above	Information Technology
Chandra Sharma	Priyatosh Maharshi	21 Years & Above	Sales-Support Staff
Somya Jain	Sankalp Jain	21 Years & Above	Credit

Keep the heart pumping with *Masala Bhangra*

There's always an interesting way to bring fun and fitness together. Since fitness was the prime concern during lockdown, Aavas organised virtual Masala Bhangra classes for its employees and their families in the month of May.





10 Years Celebration

ONLINE MARATHON

A refreshing morning jog is a great way to start the day. It's something that most of us missed when the country went into a lockdown. For this, Aavas organized a 24-hour online marathon on 23rd April 2021 where the participant employees and their families ran, jogged or walked inside their homes while recording their performance on a fitness app and shared the reading with us. There were 3 categories in the online marathon-5 Km, 10 Km & Maximum Km. However, the best part of this is you need to complete the categories at your pace on that day.

The activity was met with much enthusiasm and had the hearts and spirits of all participants pumping, who were appreciated with e-certificates and the winners were awarded Amazon Vouchers.



WINNER'S NAME	BRANCH NAME	STATE	CATEGORY	RANK
Suraj Prakash Singh Bhandari	Dehradun	Uttarakhand	5 Km	1
Aman Pareek	Bulandshahr	Uttar Pradesh	5 Km	1
Jitendra Kumar Rawat	Pipariya	Madhya Pradesh	5 Km	1
Aman Narware	Pipariya	Madhya Pradesh	5 Km	2
Rajkumar Ishwardeen Yadav	Baroda	Gujarat	5 Km	1
Shekhar Newati	Delhi-Netaji Subhash Place	Delhi	5 Km	1
Ajay Kumar	Mandi	Himachal Pradesh	5 Km	1
Shantinath Mahaveer Chintappanavar	Jaipur-Mansarovar Office	Rajasthan	5 Km	2
Kumud Pareek	Jaipur-Church Road	Rajasthan	5 Km	1
Vijaykumar Harihar Kanoje	Chandrapur	Maharashtra	5 Km	2
Shubham Ishwar Dheku	Aurangabad	Maharashtra	5 Km	1
Gajendra Kumar Rai	Chhindwara	Madhya Pradesh	10 Km	1
Darshi Parikh	Ahmedabad-Cg Road	Gujarat	10 Km	1
Krishna Vasudev Kahar	Vadodara-Waghodia Road	Gujarat	10 Km	2
Kashish Gupta	Lucknow	Uttar Pradesh	10 Km	1
Harsh Arora	Jaipur-Mansarovar Office	Rajasthan	10 Km	2
Rahul Agarwal	Rawatsar	Rajasthan	10 Km	1
Sachinder Singh Bhinder	Mumbai-BKC	Maharashtra	10 Km	2
Kunal Chandrakant Ingulkar	Pune Kharadi	Maharashtra	10 Km	1
Lalit Chandra Kabdwal	Mohali	Punjab	Max Km	1
Arun Chhatiya	Dhar	Madhya Pradesh	Max Km	2
Shailendra Singh Chauhan	Dewas	Madhya Pradesh	Max Km	1
Mohan Lal Jakhar	Jaipur-Sikar Road	Rajasthan	Max Km	2
Parmendra Singh Panwar	Jaipur-Raja Park	Rajasthan	Max Km	1
Goswami Jitendragiri K	Morbi	Gujarat	Max Km	1
Krunal Parikh	Ahmedabad-CG Road	Gujarat	Max Km	2



A Motivational Webinar
On

GOAL OF LIFE

By

MR. ANANT SHESH DAS

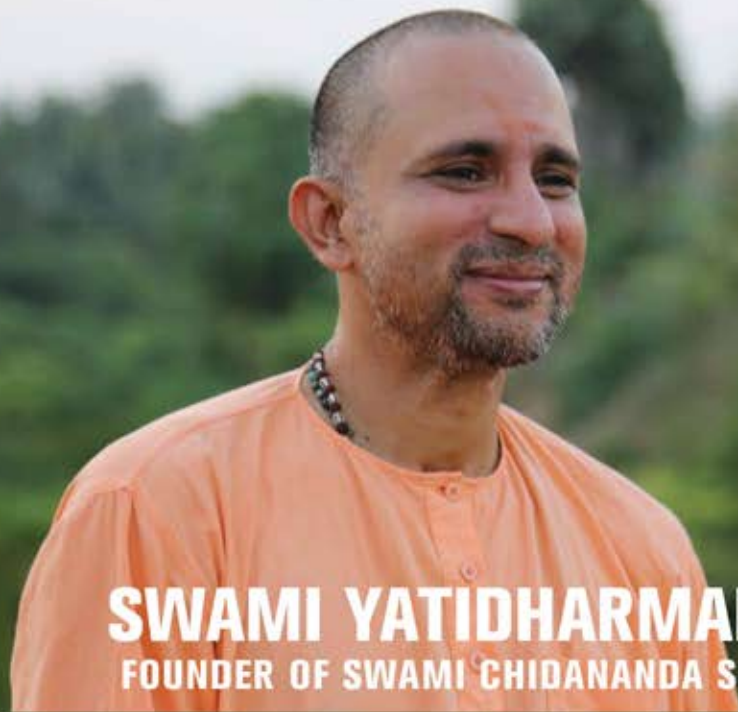
(Hare Krishna Movement, Jaipur)
M.Sc. from IIT Bombay | M.Tech. from IIT Kharagpur

A goal is the guiding star of your life. The HR Dept. of Aavas organized a motivational webinar on Goal of Life by Mr. Anant Shesh Das. Anant Shesh Das completed his M.Sc. from IIT Bombay & M.Tech from IIT Kharagpur, after which he worked for 2 years in Japan and then he moved to Bangalore to work in the IT sector where he came across this knowledge of the Bhagwad Gita.

In his webinar, he shared his belief that one should practice mantra meditation daily to attain spiritual pleasure. Today the western countries have reached the pinnacle of material advancement. Despite all this advancement, men are dissatisfied, filled with anxiety, stress & depression. Everyone is trying to increase leisure and decrease pain. We can only reach happiness with the intrinsic quality of the soul. Broadly speaking, there are two kinds of happiness- Material & Spiritual. It is rightly said that material pleasure is like a sweet nectar in beginning and poison in end but spiritual pleasure is quite the opposite. Spiritual pleasure can be attained through Mantra Meditation. Mantra means Man+Tra that is Man means mind and Tra means deliver. One should practice mantra meditation daily.

It was an enlightening session where everyone felt relaxed and experienced how meditation can help transform their lives.

YOGA NIDRA & MEDITATION SESSION



SWAMI YATIDHARMANANDA
FOUNDER OF SWAMI CHIDANANDA SEVASHRAM

At present, the world is a balloon of excitement, with endless information and activities right at our fingertips. Many of us find it hard to slow down, relax, switch off and rest. An interesting way to bring peace is by Yoga Nidra and meditation.

Yoga Nidra is a form of guided meditation also known as “yogic sleep” or “effortless relaxation”. It’s usually practiced lying down with an instructor guiding the session. It also has immense value for those suffering from sleep deprivation, trauma, anxiety or depression (to any degree). It’s also perfect for those who have always been curious about the deep states of meditation they have perhaps read about or stumbled across themselves but have never been able to recreate.

The Aavas HR organizes a virtual Yoga Nidra & Meditation session by Swami Yatidharmananda on every Saturday of June from 7 AM to 8 AM. Swami Yatidharmananda is a globally recognised Indian yogi from Cuttack, Odisha and founder of Swami Chidananda Sevashram. The Sevashram is a Socio-Spiritual Organisation dedicated to the life and teachings of Gurudev Swami Chidanandaji. He conducts workshops on Relaxation and Meditation, sings Kirtans and loves to share inspiring stories of his life transformative journey. He has also developed unique and impactful programs that heal, empower and transform you to tackle the challenges in day to day lives.

The classes were conducted for the Aavas employees and their families. These were an eye opener as everybody was excited to learn the practice of healing, kindness and surrender.

AAVAS

QUIZ CONTEST

23 JUNE, 2021

At Aavas, we have completed 10 years and as a part of the celebration, the HR organized the 'Aavas Quiz Contest 2021' on 23rd June 2021. The quiz was for all the employees and was based on the achievements and accolades of Aavas over the last 10 years. There were 20 questions in the quiz, which could be answered in the time frame of 3:00PM and 3:30PM. The top 20 employees who gave the fastest and maximum correct answers within the set time frame were awarded Amazon gift vouchers.

Take a look at the winners below:

WINNER'S NAME	DEPARTMENT
Abhaas Jain	Credit Risk
Rajnish Taparia	Credit
Ankita Nawalkha	Credit Risk
Sudershan Kumar Dalmotra	Sales
Himanshu Agrawal	Investor Relations
Ashish Goyal	Credit Risk
Toshi Mundra	Credit Risk
Aditya Goyal	Sales
Vikas Yadav	Credit
Ravi Kumar Kriplani	Budget & Finance
Sonia Sharma	Clss Processing
Nitesh Kumar	Clss Processing
Punit Khandelwal	Finance & Treasury
Mridula Mathur	Customer Service
Ruchita Nawalkha	Credit
Preeti Sharma	Credit Risk
Arun Chhatiya	Credit
Varsha Keshwani	Human Resource
Jaikishan Premani	Compliance
Omkar Manohar Gadge	Technical





CORPORATE SOCIAL RESPONSIBILITY



ORATE
PONSIBILITY

PROGRAM VISHWAKARMA



Another initiative by Aavas, where 22 onsite training sessions were conducted with 118 beneficiaries, providing each of them with safety kits. House owners and contractors also took an active part in these training sessions.





Ladies In Action

Aavas Foundation
launches "KHELODYA"
- Women's Sports
Academy in Jaipur



Taking a step closer to empowerment, Aavas Foundation in association with Jaipuria Cricket Academy launched a unique Women's Sports Academy at Jaipuria Vidyalaya, Jaipur. The academy holds a special significance for the community, serving as a ray of hope for girls from rural areas who travel to Jaipur looking for better sports facilities with dreams of representing India at International Sports events. The academy has professional coaches and infrastructure for the smooth training of the students. Free kits and uniforms were distributed at the inauguration.



OXYGEN

CONCENTRATOR DISTRIBUTION DRIVE

The deadly second wave of Covid-19 has caused an unprecedented health crisis. The country faced a major shortage of oxygen supply leading to fatalities in multiple hospitals. In this hour of need, Aavas came forward and distributed 4 oxygen concentrators to the Chomu block of Rajasthan. 10 more oxygen concentrators were procured to set up the lifesaving Aavas Oxygen Bank.



INTERNATIONAL YOGA DAY

Aavas conducted a session on the benefits and the usefulness of Yoga on the occasion of International Yoga Day at Khel Stadium, Phagi. The session started with a round of warm up exercises, followed by a meditation session and ended with a brief talk on the benefits of meditation and yoga. The program was very well received by the participants.

The idea was to promote yoga and embrace some simple exercises into our day to day lives for a healthy mind and body.



GRAM SIDDHI WOMEN STEP FORWARD TO FIGHT AGAINST COVID-19

In response to battle the pandemic, the Aavas Foundation whose motto is to care for the community, encouraged Gram Siddhi women by placing an order of 50,000 masks, thus providing them a source of livelihood. In addition, a women identification process was started for 100 new silai schools at different rural locations.





- Aavas Foundation has distributed more than 40,000 masks, received from rural women working under Gram Siddhi project.
- For 100 new silai schools: Women identification process has begun.



OUR RESPONSE TO THE COVID-19 CRISIS

Aavas Foundation has been giving hope to the despondent in these tough times. Another milestone was reached when Aavas Financiers contributed Rs. 31,00,000/- to the CMRF Covid vaccination fund. The step helped the government to accelerate the process of vaccination in the state of Rajasthan.



As a responsible organization, a vaccination camp was organized at the Aavas head office where 285 people from the community received their first dose of Covid Vaccine. Every personnel in the organization including security guards and sanitization workers also got their jabs with ease.



Food

Distribution Drive

It was a visit to Rasoi where we analyzed the quality of masalas, condiments and food that was being served. In addition, the hygiene was also thoroughly taken into consideration.



Aavas Foundation organized daily Food distribution drive at Government Hospitals of Jaipur like SMS, SMS Trauma, JK Lon.



SEVA

The second wave of Covid has been a challenging phase in our lives. The Aavas Foundation has been at the forefront in extending help to the community. In this hour of need, many of our employees volunteered to help the community cope with the pandemic.



Mr. Yogesh Bansal distributed gud, chana, and masks to the public. Another warrior, Mr. Brijesh prepared food at home and personally delivered it to SMS Hospital for 12 days. Mr. Avadesh Joshi created a WhatsApp group for sharing vital information regarding plasma donors, bed availability, and Covid cases in his village.



WORLD ENVIRONMENT DAY



The environment cloaks us to give origin to life. This is impossible without the presence of trees. Other than oxygen, it is responsible for creating life-like conditions and so much more to talk about.

To honour our environment and keep the greenery intact, The Aavas Foundation planted 25 neem trees at the JDA Park under the guidance of well-known horticulturist, Mr. Mahesh Tiwari.







ASSORTED



UPDATES

PRARAMBH

For the last 1.5 years, we have been positively scheduling and delivering programs virtually. However, gradually the pandemic outreach has slowed down, and we have started scheduling the classroom and on-the-job workshops.

“Step Up” is one of the key initiatives, which is a skill-building workshop designed for our front line sales team to enhance their knowledge and skills on products, negotiation techniques, processes & selling. This program is intended for our RO's who have spent some time in the system and have already attended induction. By spending some time in the system, they got to know about most of the ground-level challenges in the sourcing and processing businesses. Step up program adds value to their knowledge and skills, which is required to make them successful. This program focuses on both behavioral and functional aspects. We started this program for 2 days virtually through Zoom and now it is being conducted physically in every Zone. Training Managers have conducted 7 batches and 155 employees have been trained through Zoom Platform and now 12 batches and 142 RO's are being trained physically at Gujarat, Maharashtra, UP, Delhi, and Rajasthan. We also arranged some training sessions for all low performing RRO's. This will be

an ongoing intervention, where Zonal Heads (Sales), Area Credit Managers & Training Managers will conduct sessions together.



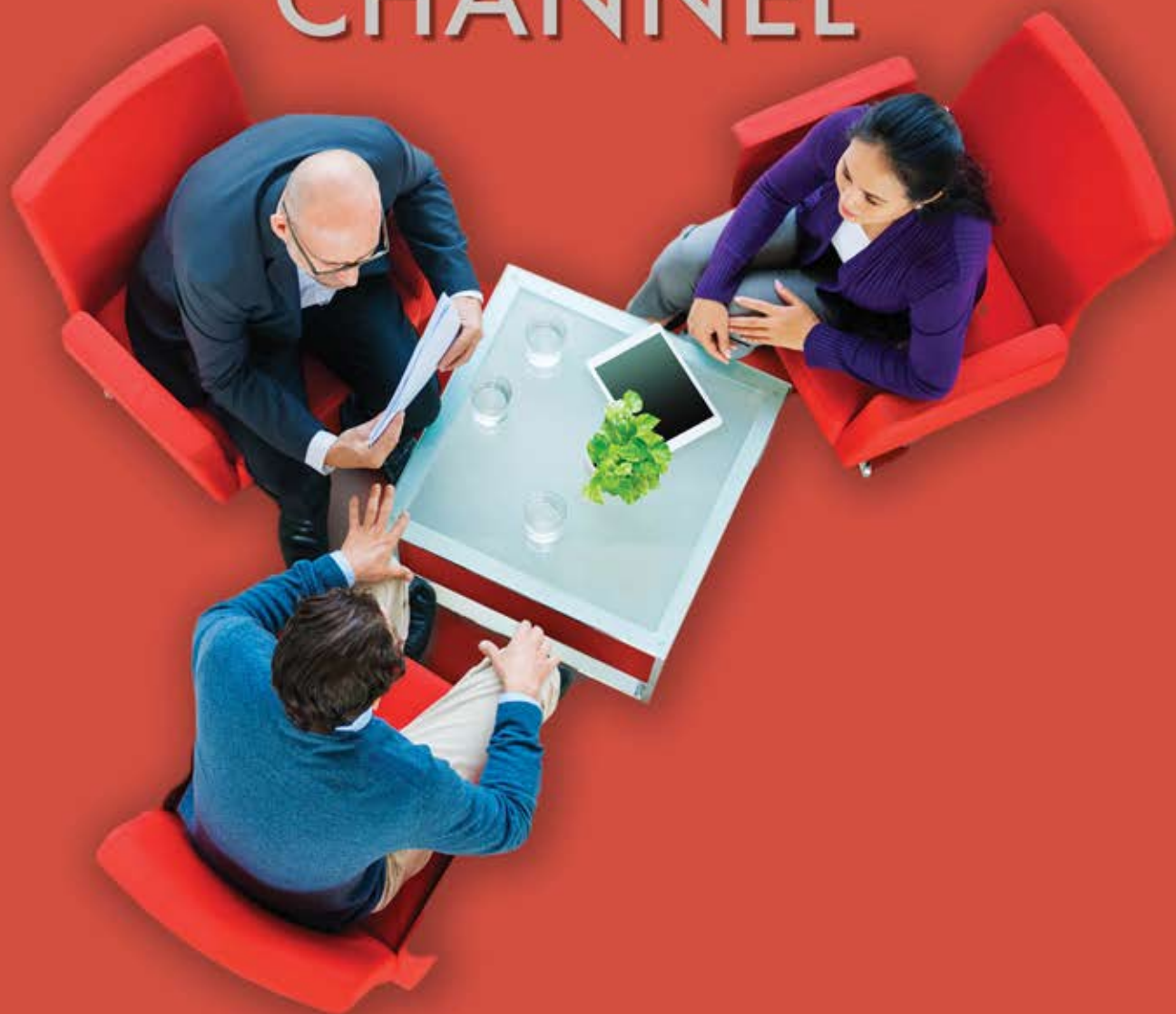


The training team has also started facilitating functional programs for other departments. Operational training was conducted by Ms. Sandra Paul and her team members for all operations, sales, & credit team where eight sessions were held. With the help of training managers, the sessions were delivered by a Senior Operations Manager. The sessions were focused on "Disbursement Awareness" & "Operation workflow Improvement."



During this Quarter we trained 893 new employees in 20 batches of 'Parambh', a 1-day program. It was earlier a mix of classroom and on-the-job training but has since been conducted virtually for 2.5 hours through video conferencing. Here we connected with new hires, took them through the Aavas journey, housing industry, product knowledge, customer service, and other aspects.

AAVAS “MITRA 2.0” CHANNEL



The Distribution channel plays a very critical role in marketing the products and making them available to customers with deeper penetration. One of the most important roles of the distribution channel is to reach out to the prospective buyers and convert them into customers.



Based on the above ideology, **Mitra 2.0** was launched to enable prospective customers to approach us easily through various contact points and fulfill the most important dream of their life i.e. 'Home'. This channel aimed at converting prospective customers into **"Aavas Customers"** by gaining confidence through word-of-mouth publicity.

Aavas Mitra plays a pivotal role in bridging the gap between the dream and reality of owning a home.

The journey of Mitra started in June'19. It had a team of 20 employees then, and today there are 1400 Mitras across 140 Branches covering 400+ towns. All this is managed by a strong 60+ Mitra team generating an average business of close to Rs.10 crore per month.

Various activities covered under Mitra channel are:

- Identification and appointment of a Mitra
- Mitra engagement through regular meetings, Activities, SAMVAAD
- Identification and filtration of prospective buyers and converting them into Home Loan customers
- Helping branches to meet the desired portfolio

First in the Industry Initiative

This year we have initiated a **"First in the Industry"** idea with the name of **"Promoter RO"** - PRO. Full time Promoters would be placed at selected high footfall Mitra to convert the walk-in customers into **"Aavas Customers"**.

“RISK MANAGEMENT & MITIGATION”



JANARDHAN REDDY KONREDDI
(AVP, IT)

Risk mitigation planning is the process of developing options and actions to enhance opportunities and reduce threats to project objectives. Risk mitigation implementation is the process of executing risk mitigation actions. Risk mitigation progress monitoring includes tracking identified risks, identifying new risks, and evaluating risk process effectiveness throughout the project.

- A. Avoidance (Terminating the risk)
- B. Transfer (Transferring the risk)
- C. Mitigation (Treating the risk)
- D. Acceptance (Tolerating the risk)

Let's therefore look a little more closely at each of these options.

A. Avoidance (Terminating the risk)

The best risk management strategy of all is

avoidance or elimination, so we should invest the most effort into investigating this option wherever possible. Avoidance usually means not doing a task or project at all in the future but it can also mean redesigning work or a process so that the risky step no longer has to be taken.

In reality avoidance is often much more possible than many people think because many risks are “introduced” by particular decisions and can be “un-introduced” or removed by different decisions (especially if the leader or manager who introduced the risk is the one responsible for making the decision to avoid the risk).

Avoidance or elimination strategies includes the option of not performing an activity that could carry risk. An example would be not buying a property or business in order to not take on the liability that comes along. Another would be not flying in order to avoid the risk of being on-board if the airplane was hijacked.

Avoidance may appear to be the best solution to all risks. However, avoiding risks also means losing out on the potential gain that accepting (retaining) the risk may have allowed. Not entering a business to avoid the risk of loss also avoids the possibility

of earning profits. Equally not flying means either not getting to your destination (if you stay home) or having to choose another mode of transport (which may have different risks to consider).

B. Transfer (Transferring the risk)

Transfer is not always available to the manager as an option but after looking at avoidance strategies this may be the next best choice.

Transfer means causing another party to accept the risk, typically by contract or by hedging. Insurance is one type of risk transfer that uses contracts. Other times it may involve contract language that transfers a risk to another party without the payment of an insurance premium. Liability among construction or other contractors is often transferred this way. Another example would be taking offsetting positions in derivative securities. This is typically how brokerage firms or fund managers use hedging for financial risk management.

Some of the ways in which risk is potentially transferred falls into several categories. Risk retention pools are technically retaining the risk for all participations, but spreading it over the whole group involves transfer among individual members of the group. This is different from traditional insurance, in that no premium is exchanged between members of the group up front, but instead losses are assessed to all members of the group. In many ways, transfer may sound simply like 'passing on' the risk for someone else to tackle. However, if another party or a group of people or even a different enterprise can manage a specific risk better than we can, it is a legitimate option to pursue.

C. Mitigation (Treating the risk)

Mitigation (or treating/lessening the risk in some way) is essentially concerned with

lessening the impact carried by a particular risk might have. In considering this strategy, we have usually accepted that the risk cannot be readily avoided or transferred and are therefore now only trying to keep the expected loss or damage to acceptable levels.

Of course, "acceptable" is a subjective term and has to do with how much risk the organization may be comfortable in taking from task to task or project to project. However, in all cases, the aim is to either lower or increase the likelihood (depending upon whether the risk is positive and negative) and/or decrease or increase the impact.

In most cases, mitigation involves achieving a reduction of the risk impact. This means that our mitigation strategies should either reduce the probability that the risk will occur or lessen the overall severity (damage or loss) experienced when it happens. For example, I can potentially lower my need to go for medical checks for high blood pressure but changing my diet and exercising more (and thereby lower the possibility of having a heart attack and the severity of it if it does occur).

D. Acceptance (Tolerating the risk)

Risk Retention or tolerance is the level of risk an organization is willing to accept in order to achieve its business goals or objectives. Every individual and every organization has a different level of risk tolerance (often called its risk appetite), with corporate culture and values being a primary driver behind acceptable tolerance levels. For instance, the nuclear industry may have a very conservative, low risk tolerance culture for everything that it does (and often spends a lot of time and money on risk management – and safety measures). An advertising agency, on the other hand, may have a very high-risk tolerance culture and therefore is willing to make "riskier" decisions about a lot of things

it does.

Risk tolerance then is the result of making a deliberate decision to endure the consequences of an event should it occur. Tolerance of the risk can take one of these two forms, passive and active.

Passive acceptance occurs when no action is taken to resolve the risk, cope with it, or otherwise manage it.

With active acceptance, an action is taken to manage the impact of the event should the event occur. In these circumstances, contingency or fallback plans are followed only when the event occurs.

Risk tolerance is the lowest form of control, in as much as it is typically only a good choice when all other strategies are not viable. As such we either live with the risk and its loss consequences or we use the only available protection we can as a barrier or final line of defense.

A good example of this is in the area of noise. In some industries, old equipment is too expensive to replace immediately so the noise risk (and damage to potential hearing) is tolerated (by both regulatory authorities and the management team in an organization). The best and only form of defense against the risk in these circumstances is in personal protective equipment (PPE) like ear plugs (although they may not work completely in long periods of exposure).

Hence, risk tolerance is finally a matter of choice for the organization, but such choices should always be made wisely and based on the circumstances faced at a given time (e.g. it may be tolerable risk now but is this going to be the case 6 or 12 months from now)?

Risk Management – A summary example

So let's put what we have learned together now and look at one particular risk and

how it may be treated according to all four management strategies. In the example below, a cheap but not standard part has been used in a lathe in a factory or manufacturing plant.

As the table suggests we can avoid the risk of the part being both cheap and non-standard by using a standard part (easier to get spares) and pay more for it so that it is more reliable (a sort of insurance if you like).

We can also transfer the risk by making sure that our insurance policy covers the risk of failure of this part-this may cost an extra premium but maybe not as much as bearing the whole cost ourselves.

We can also mitigate or lessen the risk by periodically checking for wear on this part so that when it is close to failure we can buy a replacement and perhaps suffer less downtime.

Finally, we can accept or tolerate the risk by taking the chance that the part will not fail (or not cost much if and when it does). After all, we probably bought the spare part to save money and take extra risk in doing so.

Ultimately, then, the way we manage risks always presents us with a choice, with the default position being doing nothing at all (accepting the risk both deliberately and sometimes accidentally because we are not aware of it in the first place). How far we then go upon the risk management hierarchy will be a function of how we want to manage the likelihood of a given risk occurring and the impact on individuals or our business if it does.

MR. YOGESH BANSAL GETS COVERED BY DIGITALTECH MEDIA MAGAZINE!

BFSI

SOPHOS
Cybersecurity evolved.

Delivering Data-Driven Results Through IT Deployments - Yogesh

Yogesh Kumar Bansal
CISO, Aavas Financiers



From a humble beginning in the IT field, Yogesh has always been passionate about the latest technological products & solutions. His passion for IT also encouraged him to impart IT education and know-how to many aspiring candidates in the IT field. He later took to system integration and successfully handled a couple of projects in India. Today, Yogesh has more than a decade of experience working with Aavas and is CISM (Certified Information Security Manager) and PMP certified, aiming towards a Ph.D. He is an accomplished IT professional with exceptional ability to handle mission-critical projects that guarantee the best outcomes for his organization.

Achievements & Contributions in the IT Sector

I regularly impart knowledge to my team members, and many of them are under my mentorship. I have always believed in having continuous interactions with peers in the field, especially topics like current cybersecurity and IT infrastructure in India and globally. I have successfully offered consultancy to numerous startups and emerging enterprises. I feel that one should always keep learning and garnering more knowledge about different technologies and the industry, in general.

Roadblocks Galore

I think that retaining knowledgeable team members is one of the main challenges of the IT industry, especially against the over-evolving threats. Nurturing organic data pointers in an organization to deliver data-driven results is a challenge that can be handled through careful planning and awareness.

IT Deployment Close to Heart

Establishing the infrastructure for my current organization has been one of the best projects that I have ever handled. My journey had its share of challenges, and overcoming them and achieving the targets while raising the bar makes all the effort worth it.

Key Learnings in the IT Sector

Following have been some of the key learnings for me in the IT sector

- Understanding compliance & regulations.
- Developing organic data pointers that would be relative to organization goals and ensure positive results.

Top 3 technologies in 2021

For me, Anywhere operations, AI-based cybersecurity, and Low-Code Application Platforms are the top three technologies for 2021.

IT Deployment Done With Sophos

We are running Sophos firewalls and access points for secure branch connectivity. We are also using Sophos email gateway protection and Intercept X managed threat response for our assets.





RAMESHWAR LAL JI (SAATHI)

मे रमेश्वर लाल खैरवा-चौसला-नागौर कर रहे वाला हू।
 मेरे को होम-लोन कि जरूरत थी तो मेने मेरे दोस्तो
 को इसवे बारे मे जानकारी ली। मेरे दोस्त जितेंद्र
 जो कुचामला-सिटी मे आवास फायनेंस मे काम करते हैं।
 उन्होंने मेरे को लोन दिलवाने मे मदद कि
 और साथी कार्यक्रम के बारे मे बताया
 तो मेने मेरे दोस्तो को बताया जिससे
 मेरे को रिवार्ड प्राप्त हुए। आवास के साथी
 कार्यक्रम मे दोस्तो के मेने 4-5 लोन दिलवाये
 जिससे मेरे को स्विार्ड- प्राप्त हुए।

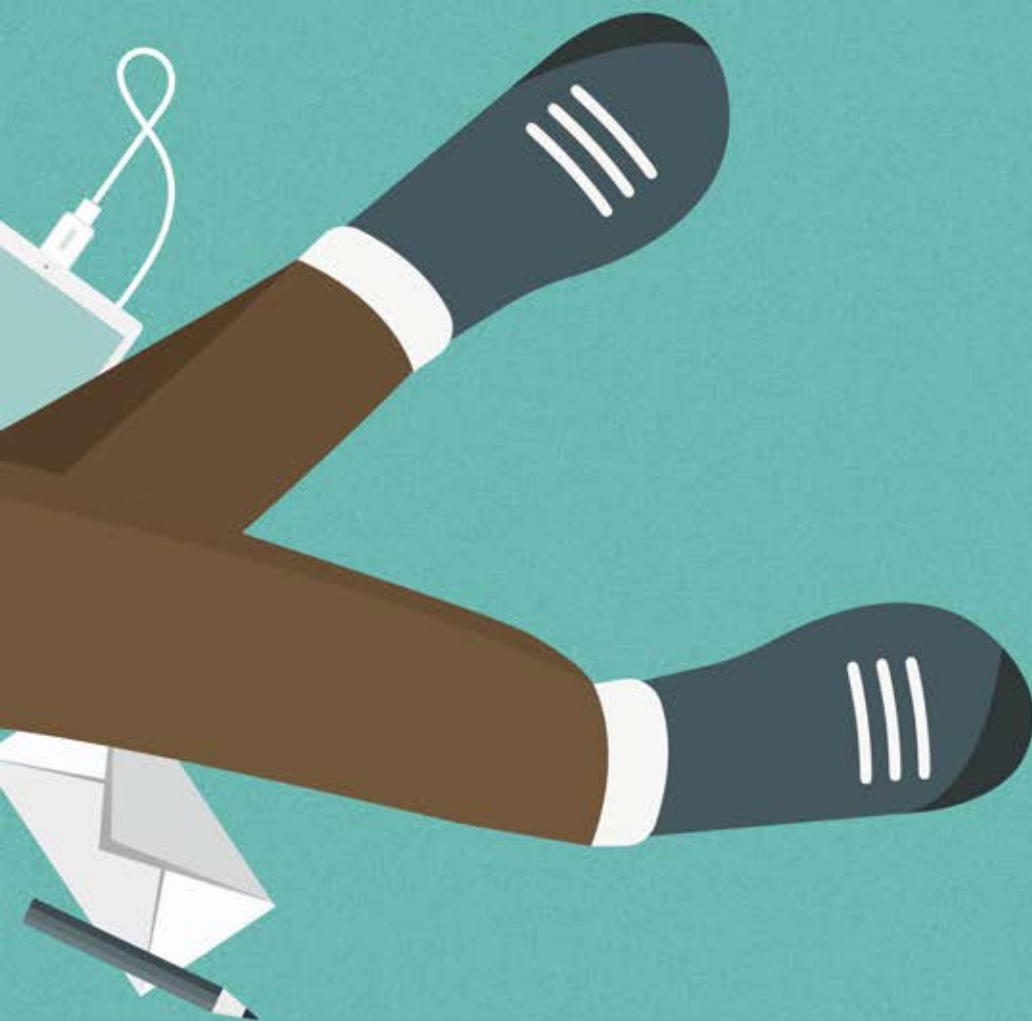
धन्यवाद आवास फायनेंस

रमेश्वर लाल

KHERWA ENTERPRISES
 Chousla, Nawa City
 Nagour (Raj) 341509
 Rameshwar Lal-9290921892



ARTICLES FROM



OM EMPLOYEES



Worklife Balance – Experience Sharing

Since last 11 years I was associated with the organization wherein, many a times I was supposed to be available 24x7 for work. I used to think dude is there something called “Work Life Balance”.

Then I started reading articles and attending session on how to establish work life balance habits in my life. Literally speaking it was really wonderful to read articles or watch interactive webinar’s but it was very difficult to build habits in routine life which can establish work life balance. I realised that my work life balance is only managed on social media posts as self-justification.

In the past few years, I made certain changes in my routine lifestyle which allowed me to really think on various new aspects which I never thought. In this article I would like to share these key changes.

Realise that you have “Hobbies”

I realised that I don’t have any hobby in my practical life. I also found that the word “hobby” is either in my resume or on my FB’s profile section. I will urge you all to think and realise what are your hobbies and how to find time for them in your practical life. Dude, life without a hobby and interest is like food without salt. My interesting hobbies which I really started enjoying in last one year is cooking, playing video game with my daughter, badminton, cricket, bike riding, etc.

Have active friends in your life

As I stepped into shoes of new roles in my life I started losing active friends. I took a pause and thought, do I really have any active friends whom I interact with on daily basis or atleast once in 48 hours. I found that I had a list of almost 600 friends in my FB list but only 3 active friends in my practical life. Truly speaking life is boring without active friends. Good friends provide comfort and joy and prevent us from loneliness and isolation. An hour’s get-together with friends can even relieve all mental stress. In case I have bad day in office, I just call my friend in evening, he will give me sympathy saying, **“Bhai chill mar mere sath bhi aisa hi hua tha ignore karna seekh le”**, this simple statement takes away all my stress with a smile on face.

Spend quality time with your kids

Guys somewhere around March end this year my daughter complained that “Papa aapke pass to mere liye time hi nhi he”. This was really a painful situation for me & I thought on this part. I even discussed with my wife and she gave me a simple solution – “Amit start enjoying your hobbies with your daughter”. I started implementing the same. Truly speaking things has changed a lot since that day. Now by 5.30 pm everyday I receive a call from my daughter asking **“papa aap kitne baje ghar aaoge”**. Really a big stress buster for me.

Unplug your devices

In today’s era, particularly after COVID-19, I feel that my major time is absorbed by two electronic devices mobile and laptop. During work from home time, I felt that mobile notifications started interrupting my off time and injecting undercurrent of stress in my body and lifestyle. I started being addicted to reacting each notification upfront. Solution to this problem is being resilient to electronic devices. By not reacting to the updates from mobile notification, you will be developing

a stronger habit of resilience. Mr. Brook has rightly mentioned that ***“Resilient people feel a greater sense of control over their lives, while reactive people have less control and are more prone to stress”***. Another solution is to unplug the electronic devices while enjoying your off time but still I am struggling to implement the same in my life

Conclusion

Apart from the above, we can also think of establishing clear boundaries between work and home in order to establish what is called work-life balance, for e.g. you may set an alarm on mobile for your working hours and personal hours, playing cricket with office colleagues after office hours once in a month, attending CSR activity of office along with family members on weekend.

Its upto us how we manage our professional work and personal life. Without balancing it life is going to be hell.



Living a Phenomenon called – LIFE.

When we talk about living a life in our own way, there are many factors, which influence and come forward to contradict this statement. The circumstances make us dance on the self-composed tune, the lyrics are written by us, while the choreography is by none other than the Almighty, who always smiles on us on our deeds. Leave alone the drama and

dialogues that are not even rehearsed, we are totally unaware of what the next scene in life is going to bring along...to amuse us and pass by... or teach us a practical lesson and stay!

Anyhow, let's not be pragmatic about all this. It is not going to come to an end or go on as WE desire. The principle behind life is how well we design ourselves to live it to the fullest and in the supreme way.

This further means extracting the best that we can, from the conditions that prevail and the role we have to play therein. As it is popularly known – 'Honor and shame from no condition rise, Act well your part, there all the honor lies' – we need to cautiously plan every single step that we are going to take in this short span of living in full ecstasy or in one word – Life.

Love is just another imperative phenomenon that occurs in this ever changing drama. Delving into this feeling of love can lead you nowhere or may be now here. It can be superficial or intense, as per the given situation. But once you fall into the trap, you may never be able to come out uninfluenced. It depends on factors such as age, situation, and a desire to 'carry on' with the special 'someone'. Here, it is advisable to be practical and not just get carried away to repent later!

Now, coming to some more worthy issues i.e. Work, it should be an everlasting act in our lives. Without this, life is unrealistic and totally impractical. And mind you, boredom may also creep into the fissures created due to inaction at not one, but many parts of this amusing drama. All things apart, just don't forget to smile and let go. More so because a smile on the lips requires the use of lesser

muscles than a frown on your forehead! You look more beautiful and positive when you smile, while anger and frustration creep in with a nasty frown on your forehead.

To end up on a positive note, I must confess that it was a great pleasure having you read this short, crisp article this far. Moreover, I also hope you learnt some positive and practical issues here. Just abide by them and live it as it goes on. Nobody has ever managed to come out of it ALIVE.



SATYABAN GHADAI

(JAIPUR MANSAROVAR)

पिता रोटी है कपड़ा है मकान है,
पिता नन्हे से परिंदे का बड़ा आसमान है,
पिता है तो घर में प्रतिपल राग है,
पिता से माँ की चूड़ी, बिंदी और सुहाग है,
पिता है तो बच्चों के सारे सपने हैं।

पिता है तो बाज़ार के सब खिलोने अपने हैं।
पिता है तो ज़िंदगी आसान भी है।



KISHAN SHARMA

(JAIPUR MANSAROVAR)

A Superb Message conveying life..!!

We Have Two Eyes & One Tongue,
Which Means We Need to Look Twice & Talk Once..!!

We Have Two Ears & One Mouth,
Which Means We Need to Listen More than We Talk..!!

We Have Two Hands & One Stomach,
So We Need to Work Twice as Much as We Eat..!!

We Have Two Major Brain Parts, Left & Right
& One Heart, So We Can Think Twice, But Love Only Once..!!

Amazing How Our Body Parts Remind Us
How to Live.



JAVED KHAN

(RAJA PARK)

एक चूहे ने हीरा निगल लिया तो हीरे के मालिक
ने उसे मारने के लिए एक शिकारी को ठेका दिया।
जब शिकारी चूहे को मारने पहुंचा तो वहां हजारों

चूहे झुंड बनाकर एक दूजे के पास बैठे हुए थे मगर एक चूहा उन सबसे अलग बैठा था। शिकारी ने उस चूहे को पकड़ लिया जिसने हीरा निगला था। अचंभित हीरे के मालिक ने शिकारी से पूछा हजारों चूहों में से इसी चूहे ने हीरा निगला यह तुम्हें कैसे पता चला? शिकारी ने जवाब दिया बहुत ही आसान था। जब मूर्ख धनवान बन जाता है तब अपनों से भी मेल मिलाप छोड़ देता है।



GURSHARAN SINGH

(SHRI GANGANAGAR)

एक बचपन का जमाना था जिस में खुशियों का खजाना था।

चाहत चांद को पाने की थी पर दिल तितली का दिलाता था।

थक कर आना स्कूल से पर खेलने भी जाना था।

मां की कहानी थी, परियों का फसाना था।

बारिश में कागज की नाव थी, हर मौसम सुहाना था।

ना रोने की वजह थी, ना हंसने का बहाना था।

वर्यो हो गए हम इतने बड़े इससे अच्छा तो

"गुरशरण"

बचपन का जमाना था।



SUNIL KUMAR

(RAJGARH)

रक्तदानी मौत को भी ढेर किया करते हैं,

रक्तदान सा कर्म बस शेर किया करते हैं,

मजबूर को देख कर नजर फेरने वाले,

सुन...

कभी कभी हालात किसी को भी घेर लिया करते हैं !

रक्तदान हमारे शरीर के लिए बहुत ही जरूरी होता है,

और इससे एक व्यक्ति की जान भी बच सकती है,

रक्तदान स्त्री या पुरुष कोई भी कर सकता है। कुछ

व्यक्ति होते हैं जो रक्तदान करने से डरते हैं इसलिए

हर साल रक्तदान दिवस (Blood Donor Day) 14

जून को मनाया जाता है। इससे लोगों में रक्तदान के

जागरूकता बढ़ती है और वह रक्तदान करते हैं।



JAI PRAKASH SHARMA

(BEGUN)

अभी कुछ कर्ज़ चुकाना बाक़ी है,
आहिस्ता चल ज़िंदगी

आहिस्ता चल ज़िंदगी
अभी कुछ कर्ज़ चुकाना बाक़ी है....
कुछ दर्द मिटाना बाक़ी है..
कुछ फ़र्ज़ निभाना बाक़ी है..
रफ़्तार में तेरे चलने से
कुछ रूठ गये कुछ छूट गये
रूठों को मनाना बाक़ी है
रोतों को हंसाना बाक़ी है
कुछ हसरतें अभी अधूरी
कुछ काम भी और ज़रूरी है
ख़्वाहिशें जो घुट गई इस दिल में
उनको दफ़नाना अभी बाक़ी है

आहिस्ता चल ज़िंदगी
अभी कई कर्ज़ चुकाना बाक़ी है..
कुछ रिश्ते बन कर टूट गये
कुछ जुड़ते जुड़ते छूट गये
उन टूटे-छूटे रिश्तों के
ज़ख्मों को मिटाना बाक़ी है

आहिस्ता चल ज़िंदगी
अभी कई कर्ज़ चुकाना बाक़ी है..
तू आगे चल में आता हूँ
क्या छोड़ तुझे जी पाऊँगा
इन साँसों पर हक़ है जिनका
उनको समझाना बाक़ी है..

आहिस्ता चल ज़िंदगी
अभी कई कर्ज़ चुकाना बाक़ी है..
कुछ दर्द मिटाना बाक़ी है
कुछ फ़र्ज़ निभाना बाक़ी है...



KAILASH

(OSIAN)

कलम की ताक़त

यह ताक़त है कलम की,
हर आँसू वह पढ़ लिख सकती है।
हर ग़म को लिख सकती है
प्यार को बयां कर सकती है,
यह ताक़त तो है कलम की॥

चिंगारी लगा देती है विचारों में,
कदम रोक देती है भ्रष्टाचारियों के।

हिम्मत तोड़ देती है मानव रूपी दानवों की,
यह ताक़त तो है कलम की।।

पुराणों की रचना इसने की,
बोल संगीत की इससे ही लिखी गई।
रूप बना ईश्वर का इसी से,
गीता का संदेश लिखा गया इसी से,
यह ताक़त है कलम की।

जनमानस के विचारों को झकझोती,
समाज में बदलाव लाने का प्रयत्न करती।
कलम रोते हुए को भी हंसाती,
कलम हस्ते लोगों में संवेदना जगाती,
यह ताक़त तो है कलम की।

ज़ुबान जो ना कह पाए,
कलम उसे कह डालती
अचेतन मन की बातों को भी
कलम चेतनता ला देती
हाँ, यह ताक़त तो है कलम की।



REVANT BADGUJAR

(OSIAN)

बचपन से जवानी तक का सफ़र

नन्हे कदमों से चलते चलते,
कब खड़े होना सीख गए
बार बार गिर गिर कर,
कब संभलना सीख गए
तेरी उँगली पकड़कर चलते चलते
कब हाथ छुड़ाकर चलना सीख गए
पता ही नहीं चला कब
बचपन से जवानी में कदम रख दिए
एक समय था जब
जब स्कूल के बस्ते का बोझ
भी संभलना नहीं था।

माँ बस तेरे ही कंधों का सहारा था।
तेरा सीडी की तरह इस्तेमाल किया
कल भी जब नादान थे।
आज भी इस्तेमाल ही कर रहे हैं
जब समझदार हैं।
कल भी स्वार्थी थे।
हम आज भी स्वार्थी हैं।





SURENDRA SINGH

(QSIAN)

कोरोना योद्धाओं पर कविता

कौन कहता है ईश्वर ज़मीन पर आते नहीं,
कोरोना योद्धा के रूप में पहचानो उन्हें।
कुछ काफिर थूकते है उनके जिस्म पर,
फिर भी वे उनकी सेवा किए जाते है॥S॥

जीवों की रक्षा करना ही सब का उसूल है,
वह जीवों के कल्याण में भेद कहा करता है।
ईर्ष्या, द्वेष, राग, भय से परे रहकर वह,
सम भाव से सृष्टि का संतुलन बनाए रखता है॥S॥

क्यों बाढते हो उनके अस्तित्व को मानव,
वह हर जीवात्मा के आत्मा में बसता है।
तुमने अपने सन संकिरण सोच में डूबा उनको,
मेरा तेरा बनाकर आपस में उलझता है॥S॥

देख रहा है ना उनके वजूद को अभिमानी,
जान के लाल पड़े हैं, घर में चुप फिरता है।
मिटाने चला था उनकी रचना को घरा से,
नैनों कोरोना तेरे अस्तित्व पर बन आया है॥S॥

परमाणु बम, ज़ेलिक बम बनाकर सोचता है,
तू ही जहान का खुदा बना है।
नन्हे से विष्णु की कहर से तो लड़ के दिखा,
क्यों कायरों की तरह घर में छुपा बैठा है॥S॥







ASHISH CHAURASIA (Technical, Rewa)







NIDHI JAIN
Customer Service,
(Jaipur-Mansarovar)

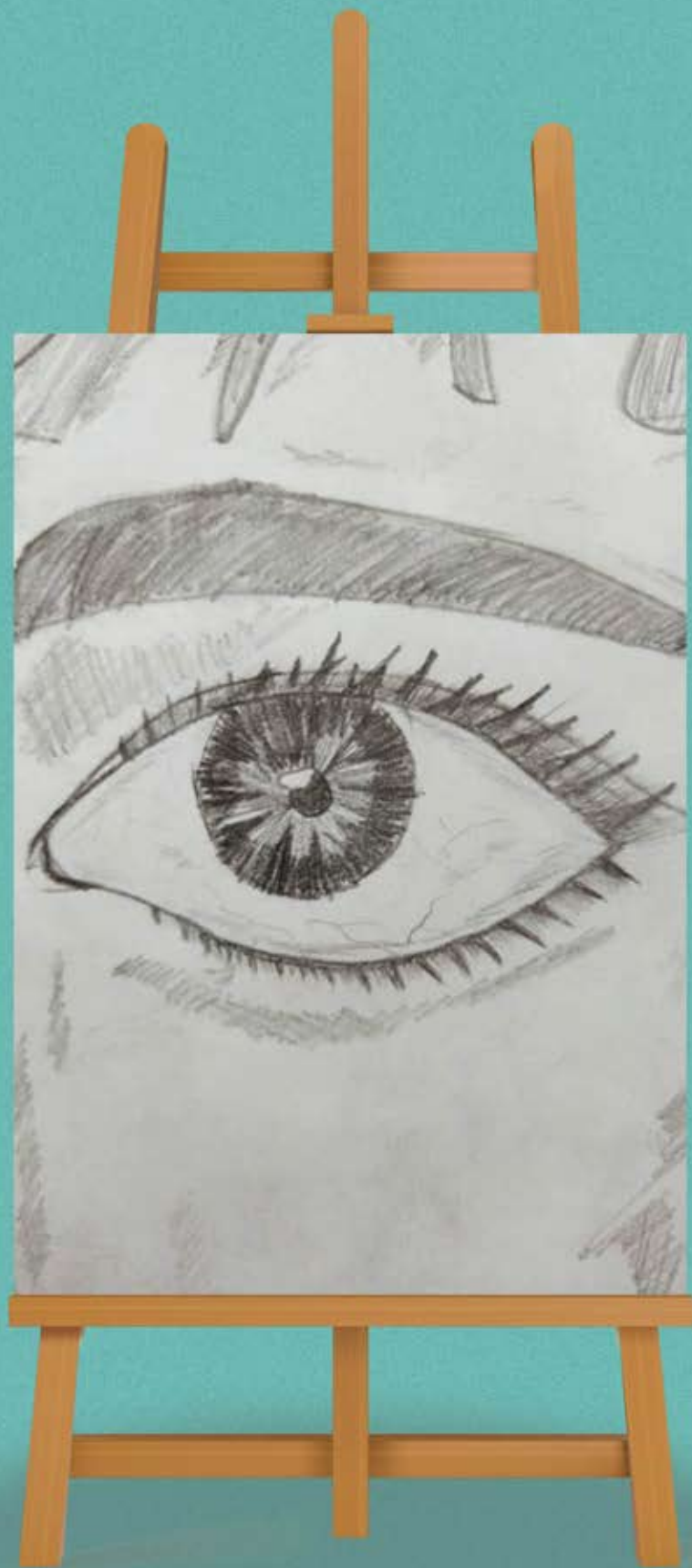






ARBEENA KHAN
Customer Service,
(Jaipur-Mansarovar)





श्रद्धांजलि

आवास परिवार के वह सभी सदस्य जो
कोरोना से लड़ते हुए हमारे बीच नहीं रहे,
उन्हें याद करते हुए प्रार्थना करते हैं कि
ईश्वर उनके परिवार को हिम्मत दे।

भावपूर्ण श्रद्धांजलि
टीम आवास



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