

Q3 (2018-19)

PR GATI

EDITION 8

Upgrading to
newer levels of success
through digitization

Expanding our
reach with
Masala Bond



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From the desk of **AVINASH KUMAR** CTO



AAVAS ENHANCES ITS DIGITAL PROWESS

The year 2018 has been a milestone for Aavas Financiers. With the grand success of Mission IPO and subsequent listing, we are now a public entity. People will be watching our performance with expectant eyes, making it imperative for Aavas to deliver consistent growth. Meeting and perhaps exceeding these expectations become the prerogative for customer delight.

Digitization in Aavas is the chosen enabler to ensure smooth processes, quick response time and end customer delight.

For customers, digitization will help in better access of product information, a glitch free loan application experience, quicker processing, timely status update, approval, disbursal and subsequent servicing. Internally, it will help expand our distribution reach, reduce the time for loan processing and improve operational efficiency.

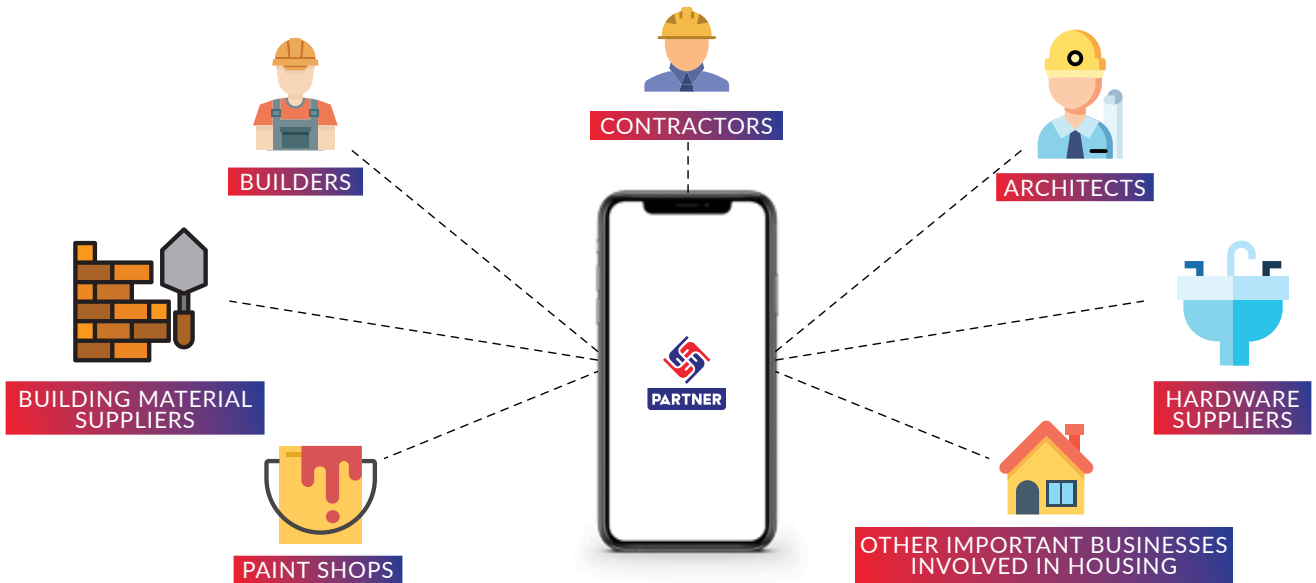
Towards this endeavor, digitization has already been implemented in our organization at various levels. We have in place a number of applications and upgrades that add to our efficiency and have revolutionized the way we work. Let's take a look.

- Sales App allows our relationship officers to capture loan applications through mobile phones. Besides making our LOS system ubiquitous, this app allows early capture of leads and thus faster loan processing.
- Technical App allows efficient routing of evaluation cases to our engineers. When on site, our evaluation engineers can generate the report within minutes.
- Aavas Mitra links the construction ecosystem with our platform for generating leads.
- Nirman App is helping our feet-on-street teams to manage their activities and maximize productivity.
- DevOps: These are operations that allow delivery to the systems of features, fixes and updates frequently in close alignment with our business objectives. In DevOps, if a machine or application breaks down, they are automatically switched to another server. Many issues are automatically detected including performance issues and load balancing.
- Collective App: This app enhances productivity by optimizing collection agent routes and maintains an NPA lower than the industry average.
- Payment through Paytm: Presents a more convenient portal for payment of EMI.

Envisioning a digital revolution at Aavas, we aim to achieve 50% loan disbursements on the same day and 70% loan disbursements within three days from the application. The upcoming year will unfold with the launch of a number of digital projects that are currently in the pipeline and which promise to revamp our work system. Probably more significant for some than for others. The success of digitization depends on how we embrace and become proficient with the new tools. Aavas counts on the eagerness to learn and develop, which has been exhibited by our people always. The changing times demand of us to upgrade our skills to a higher level in order to acquire the competency we aspire for.

Aavas Mitra:

Enabling Mutual Growth, Construction Ecosystem



In the digital era we live in, mobile apps have emerged as important business portals and today many successful businesses like OLA, Swiggy, Olx, Uber have proven their worth. The Banking and Finance Industries have also been leveraging these apps to connect with their customers and intermediaries in order to maximize their reach. With the need to establish a productive network gaining momentum in BFSI, we are witnessing a trend towards greater investment in technology and infrastructure.

Previously, Aavas Financiers undertook various initiatives for business development, one of which was Samvaad. It enabled us to interact directly with building material suppliers and other people involved in the business ecosystem of construction, thus laying the foundation for a partnership based on mutual growth. Development that stems from visibility for the partners and expanding the reach of Aavas to help the underserved segment of society. Our customer is our point of convergence, who needs the two of us; them for building resources and us for a home loan. Aavas enhances the purchasing power of the

customers, especially those from the middle income segment, enabling them to build more without worrying much about cost restraints.

For quite a while we had been contemplating on fortifying our association with our partners and we thus came up with Aavas Mitra App. It is a simple to operate and user-friendly application which can be downloaded from Google Play Store and then installed on the mobile phone. One can sign up by providing some basic information and after updating business details and KYC, one can start punching in leads.

This new digital tool in our array has helped to set up a throbbing business network in rural areas as well as proved to be an ingenious solution for generation of leads.

- An app linking the construction ecosystem with Aavas
- Every branch must have 10 active Mitras at any given point of time
- Branch Head's responsibility is to maintain contact with Mitras
- This will be a game changer for the future

Aavas Nirman:

Enhanced Functioning of Daily Activities



To increase the efficiency of our sales team for better results, Aavas decided it was time to move on from maintaining Daily Sales Report in the hard copy format. The plan was to innovate the method of maintaining these reports in such a way as to provide a lifeline for the front-end sales team.

To resolve this, we came up with the idea of digitizing the process with Aavas Nirman App. We are now able to conserve our data and keep it safe. This has enabled us to organize our daily tasks, helping in the smooth functioning of routine activities. It also helps the supervisors to monitor the progress of

their respective teams.

Aavas Nirman has proven to be a valuable tool for boosting productivity by providing the required support to our ROs.

- It helps supervisors monitor the progress of their teams
- RO is required to meet and record details of 8-10 customers daily
- Tele-calling team supports calling to this database for quick conversion
- Lead gets allocated to the lead-generator only

AAVAS DIGI

FULFILLING DREAMS FASTER THAN EVER

Our DIGI vertical was born to extend the experience we provide in metro cities to our customers in tier 2&3 cities as well as other smaller towns. It has since then greatly enhanced customer service and helped with the daily disbursement process. With the DIGI team by our side, we have bid farewell to tedious travelling and late nights around month ends. Previously, our team needed to be physically present at different hubs, which not only delayed service but also increased TAT. However, our DIGI team is now firmly in place with an array of applications and tools at our disposal, resulting in more sales and productivity. This initiative has also helped to restore a healthier work life balance, as we are now able to sign off by 7 p.m. latest even during the month end.

Our DIGI vertical is organised into 5 assembly lines, each comprising of 10 members including legal, tech, risk and ops people at the central office and catering to predefined states and branches for better control. 4 assembly line owners – Mr. Ankit Soni, Mr. Gaurav Vijayvargiya, Mr. Harish Saxena and Mr. Punit Aggarwal, along with 4

coordinators, guide the way and assist with the resolution of queries, while synchronising the DIGI team and other branches. The DIGI team is religiously adhering to the process flow and conscientiously resolving queries and pending cases for better efficiency.

- DIGI vertical went live on 28th April 2017
- Started with 10 branches and 21 hubs going live in May '17
- Currently there are 190 branches and 19 hubs under this vertical
- 8 hubs successfully converted to DIGI
- Total of 48,445 disbursements with 27,844 first disbursements and 20,601 subsequent ones
- Today it contributes to 65% of total disbursements
- 75% of business is done in the first 3 weeks of the month

COORDINATORS



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Himanshu Rajawat
Your one-point contact
for any DIGI-related query



Sandra Paul
The one who conceptualized the DIGI
process & flow management



Bharat Singodia
Your one-stop IT
support

DIGI Office



Team-OTC



Let's take a look at how the process works.

- 1 DO scans the documents and credit performs quality check at the base branch. Post this the DIGI number is generated and gate pass is received.
- 2 Scrutiny is done by legal, tech, risk and ops team simultaneously. Approval/ query is shared.
- 3 File is disbursed post the resolution of query.
- 4 Physical file travels to central DIGI office for both first and subsequent disbursals and go ahead is given for cheque printing.
- 5 Post receiving scans of the OTC along with the pod number and confirmation from the branch head, go ahead is given for cheque handover.

TAT of processing the case once received at DIGI is within 3 hours.

With our DIGI vertical, we have been able to enhance access, availability and reach, thus scaling unprecedented heights of service and delivery.

We urge our teams at the branches to be patient with disbursals and follow the process, while resolving queries and pending cases for faster delivery. You may refer to MIS being floated on a daily basis by vrishab.sharma@auhtm.in and himanshu.rajawat@aavas.in

Assembly Line Owners



Ankit Soni



Gaurav Vijayvargiya



Harish Saxena



Punit Agarwal

Assembly Line Photos



Assembly 2



Assembly 3



Assembly 4



Assembly 5



Assembly 6



FINANCIAL UPDATES

Unaudited Financial and Business Highlights for Nine Months Ended December 31, 2018 and Growth YoY

PARAMETERS	9M FY 18-19 (Rs. Cr)	REMARKS (GROWTH YoY)
AUM	5283 Cr	Growth 49%
Disbursement	1799 Cr	Growth 37%
Total Income	506 Cr	Growth 46%
NIM	320 Cr at 9.39%	Growth 59%
PAT	122 Cr	Growth 66%
ROA*	3.58%	Maintained above 3%
Branches	210	71 new in last 12 months
GNPA	0.58%	Improved by 24 bps
Active Loan Accounts	69100+	Growth 53%

Data as per Ind AS | *Annualized

210 TOTAL BRANCHES





BEST BRANCHES

OCTOBER 2018



9.4

Diamond Tower,
Jaipur
Category A+



9.6

Pune
Category A



10

Dwarka
Category B



11

Morbi
Category C



10.5

Agar Malwa
Category D

NOVEMBER 2018



9.3

Diamond Tower,
Jaipur
Category A+



9.6

Pune
Category A



10

Dwarka
Category B



10

Morbi
Category C



10

Halvad
Category D

DECEMBER 2018



8.8

Traditional,
Jaipur
Category A+



8.6

Surendranagar
Category A



7.5

Ghaziabad
Category B



8.8

Morbi
Category C



10.3

Chirawa
Category D



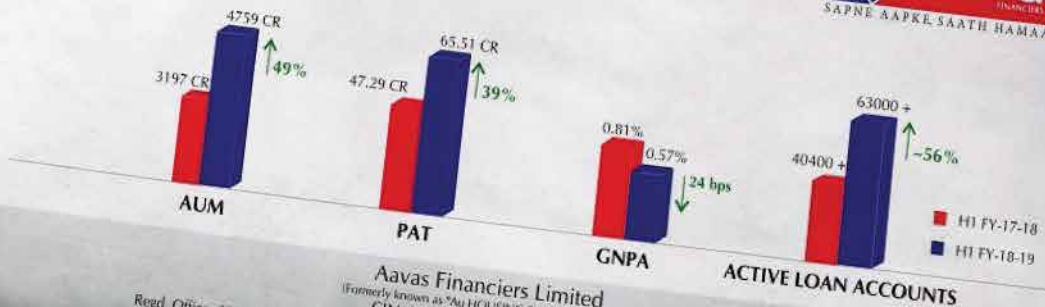
STAR BRANCH



• M O R B I •

Each of our 210 branches work tirelessly to achieve the assigned targets, however one branch outshines by doing tremendously well. This quarter i.e. Q3, the award for “**The Star Branch**” goes to **Morbi**. The branch delivered the target achievement of 145% and a total score of 6.60 in this category. We congratulate them on this achievement. Morbi Branch keep up the good work!

WE UNDERSTAND
OUR RESPONSIBILITY AND COMMITMENT
TO FULFILL DREAMS



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PROUD MOMENT FOR AAVAS

Financial Results Published For The First Time

Going public has been a landmark accomplishment in the history of Aavas Financiers. And it was a proud moment when our Financial Results got published for the very first time, across the leading newspapers of the country such as Punjab Kesari and Financial Express.

Congratulations Team Aavas

THE FLAME BLAZES BRIGHTER..
ACTIVE LOAN ACCOUNTS CROSS 65K

Congratulations
TEAM AAVAS..

Another accomplishment, another chapter added to our glorious success story and still counting. The active loan accounts cross 65K mark, inspiring us to go on raising the bar.

With each customer we reach out to, another dream of owning a house comes true and we take a step further to serve the underserved, while proving our mettle with our capabilities and efficiency. The efforts our team invests and the zeal that is only gaining momentum, shall continue to set new milestones.

WHEN AMBITIONS ARE **GRAND,**
5000 CR IS NOT THE LIMIT.

CONGRATULATIONS
TEAM AAVAS!

It's the journey that matters but we love
the milestones anyway.

Going public has been a golden chapter in the history of Aavas and as icing on the cake, we have crossed the 5,000 cr AUM milestone. The accomplishment speaks for itself and is a testament of our worth. Yet again we prove ourselves true to the faith invested in us. This fills us with a fresh bout of inspiration to aspire higher and uplift the standards of excellence with our impeccable service and initiatives.

Well Done Team!

NEW JOINEES

PARESH SUBHASH SABOO

Assistant Vice President-Credit
Mumbai-BKC
Maharashtra



AMITABH UPADHYAYA

Sales Distribution Head
Jaipur-Mansarovar Branch
Rajasthan



PRASHANT KUMAR PANDEY

Assistant Vice President-HR
Jaipur-Mansarovar Branch
Rajasthan

Enabled to Serve More People with Masala Bond

Another milestone and another reason to celebrate. Aavas management has raised 200 cr in Masala Bonds from CDC Group, PLC, Development Financial Institution of United Kingdom. Masala Bonds are rupee denominated securities and make Aavas Financiers eligible for listing on London Stock Exchange or any other International Stock Exchange.

In the currently challenging situation of the market, this comes as a breath of assurance of smooth sailing with a plethora of opportunities. We shall continue to maintain our growth trajectory despite the headwinds shaking up the industry. CDC's investment in Masala Bonds will further support the extension of affordable housing loans to our underserved customers. Aavas is ready to benchmark a long term debt instrument and moreover this funding will give us a vantage position in the international market and allow us to raise additional funds through this route in the future.

Congratulations Team Aavas.



Pradhan Mantri Aavas Yojna has been an important precursor for development in Madhya Pradesh, with subsidised and accessible loans for the beneficiaries and various housing projects shaping up. However, recent times have witnessed a rise in the number of bad loans disbursed under PMAY(U) with tripartite agreements. Due to cases of default and nonpayment, other development schemes of the state are suffering consequently as well as the banking sector. Prompted by this a meeting was called of the banks and urban local bodies appointed by the government of Madhya Pradesh. The meeting took place on the 5th of October, at the Conference Hall of Urban Administration and Development Department, Bhopal under the chairmanship of Mr. Vivek Agrawal, Principal Secretary Urban Development and Housing Development, Bhopal, Government of Madhya Pradesh in the presence of various well known representatives of local bodies.

Urban Development Department through its Urban Local Bodies (ULBs) is constructing more than 1.5 lac dwelling units under AHP vertical of PMAY(U) for EWS beneficiaries. The State of Madhya Pradesh has issued model guidelines for financing of EWS beneficiaries of AHP vertical.

Under the Chairmanship of Secretary, UDHD the Bankers Core Committee is being formed. Aavas Financiers Ltd. is a core member of the Banker Core Committee of MP.

Mr. Vikas Mishra, Additional Commissioner UDHD commenced the meeting and gave the agenda which entailed resolution of a Bankers Core Committee to review the progress of PMAY on a monthly basis. Various leading banks alongside Aavas Financiers were enlisted as members.

Mr. Ajay Vyas, Field General Manager and Convener SLBC, Central Bank of India, insisted on the need of a healthy environment that evokes confidence in banks of having support from urban local bodies and MP Government in recovery of bad loans. The committee, in its review of PMAY(U)'s CLSS vertical, found the progress to be slower compared to the other three verticals. To resolve this, banks would render support by applying CLSS subsidy to

home loans of eligible borrowers, that have been sanctioned since the mission took off.

Guidelines were laid down for the banks, as well as the ULBs on how they could assist each other for a robust loan process. Banks were instructed to appoint nodal officers at the state level to effectively monitor PMAY(U) scheme. They were encouraged to incorporate the model guidelines issued by the state while financing in order to facilitate the social upliftment of AHP and EWS beneficiaries. Urban Local Bodies on the other hand were urged to cooperate with banks in preventing bad loan cases in tripartite agreements and hold accountability for default loans.

BANKERS CORE COMMITTEE FOR PMAY(U): AAVAS MAKES THE CUT

A responsible step in this direction had been much awaited and lays down a design that could enable us to ensure a healthy loan process and that the various benefits offered under PMAY(U) could be availed by those eligible for it. We at Aavas, are determined to contribute from our end and set an example through support and compliance to the committee.



*The man who
shouldered this
achievement*

Mr. Rajesh Tiwari
Sales, Bhopal

AAVAS AT AFFORDABLE HOUSING SUMMIT BETTER INFORMED TO BE BETTER PREPARED



Great company can be a great learning experience. At the Affordable Housing Summit we found ourselves amidst great minds of housing finance, with the aim to encourage affordable and sustainable housing solutions. It was organised by the Housing Department of Maharashtra Government in Mumbai, on the 8th of October and was inaugurated by the Honourable Chief Minister of Maharashtra, Shri Devendra Fadnavis and the Honourable Minister of the Housing Department, Maharashtra Government, Shri Prakash Mehta. Aavas took the opportunity to be a part of the initiative as silver partners.

The summit opened up avenues for exchange of knowledge and ideas to build habitable housing. The focus remained on innovative and cost effective housing technologies with greater involvement of the private sector with public-private partnership and also on the role of housing finance. The industry experts commenced a discussion and mused over the following:

- Policy initiatives taken by the Housing Department, Government of Maharashtra
- Innovative housing technologies
- Role of housing finance
- Slum free state
- Success stories from across the state and from other parts of the country
- Sustainable development strategies and various components of green technology in housing sector
- The dream of zero-waste housing complexes
- Infrastructure solutions designed for affordable housing projects
- Opportunities, challenges and the way ahead for the urban transformation scenario

Thus the meet promised a very optimistic scenario for affordable housing in times to come with a fresh splurge of opportunities for those who are ready.

TIGERS ON TREK

CHRONICLE 1: FOR THE LOVE OF CHALLENGES

At Aavas we place great emphasis on our people's development and our focus extends beyond the spectrum of work. With this drive, we have initiated a series of hikes for our employees whom we fondly call Tigers. We started this to get a little taste of exploring the many natural havens around Jaipur and get some quality time with each other as a team. So we took to venturing amidst the naturally endowed terrains of the Aravallis, followed by some team activities for fitness and finishing with yoga and meditation, replete with a sense of wellbeing. We intend to follow this regime twice every month. We have already undertaken a few treks and some of them remain etched in our memories as a wonderful experience.

One such trek was to Gadhganes, led by

Mr. Ram Naresh. It was all about fun and taking it easy with the team, followed by some savoury breakfast. Another hike was to Jalmahal, when the Tigers made it to the top of one of the peaks of the Aravallis, where the team participated in some fitness challenges and soon the thrill turned into wonder, as we stood enthralled by the beauty of nature sprawling right under our eyes. Our latest adventure was Chulgiri, where we had a challenge waiting, in the form of a 1,000 stairs, that we needed to ascend to visit the Jain Temple at the top.

It is enriching experiences such as these that make travelling worth while. Moments of quiet and peace, surrounded by the serenity of nature, help us connect with our inner selves and allow us to feel the harmony that goes amiss in the chaos of daily life.



TECHNICAL MEET AND TRAINING PROGRAM FOR OUR TEAM TO STAY A STEP AHEAD

Our Evaluation Team plays an instrumental role in the home loan disbursement process. In order to be effective, it is thus important that they are well versed and in step with new industry developments, property by-laws, master plans and also on internal processes, policies and amendments that need to be made.

A technical meet cum training program was organised in Jaipur on the 23rd and 24th of November to discuss how to avoid, assess and cover all property risks and frauds. This was done to ensure that all members of our

technical team are aware and up-to-date at any given point in time and brush up on the information and skills needed in our day to day work. A group of 85 engineers participated from across branches and regions. Top performers were rewarded and as appreciation, certificates of participation were handed out at the end of the meet to all the participants.

Development is a process, rather than a goal that requires consistent efforts and steps like these take us further along on this journey.



REIIS, THE REAL ESTATE TITANS MEET BY NAREDCO & APREA WITH AAVAS FINANCIERS AS SILVER PARTNERS



With the fourth edition of Real Estate and Infrastructure Investors' Summit, REIIS 2018, organised by NAREDCO (National Real Estate Development Council) and APREA (Asia Pacific Real Estate Association) emerged as an avenue for the exchange of knowledge, opinions and ideas.

The summit took place in Mumbai, at Hotel Trident on the 27th and 28th of September. The primary focus was on Bank/NBFC RE Funding, Private Equity, Real Estate Investment Trusts

(REITs), Infrastructure Investment Trust (InvITs) and various mechanisms of investment in the real estate sector of India.

The industry experts also deliberated on reforms required for a robust process, various issues and challenges. A plan was laid out to lure more funds to the real estate and infrastructure sector from across the globe.

The summit concluded with the leaders of industry lighting the way ahead, towards a world of possibilities.

Reaching Out Further..

Aavas at Agricultural Fairs

For business to thrive and to maximise our reach, Aavas invests efforts not only at a strategic level but also at a grass root level. With this aim our team set out to make our presence felt at two popular agricultural fairs of Maharashtra, over a duration of 8 days.

Karad Agricultural Fair:

- It was held from 24th to 28th December
- People from 50 gram panchayats and nearby districts such as Satara, Sangli and Kolahpur came to this fair
- This attracted a staggering number of 50,000 visitors over 5 days
- Collected data of 250 visitors and generated 30 hot leads

Satej Agricultural Fair:

- It was held from 28th to 31st December in Kolahpur district
- About 2 lac people attended the fair
- Collected data from 1136 walk-ins

Even in the digital era, millions of Indians do not have access to facilities and information they could avail to uplift their lives. Thus, in terms of terrains we can reach out to, much remains to be explored. Let this motivate us to proactively seek out opportunities such as these, where we can make our services available.



COLLECTION AND LEGAL RECOVERY MEET 2018

MAPPING A NEW QUEST WITH NEW GOALS

As the third quarter neared its end, a meet was organised for our Collection and Legal Recovery Department in Jaipur on the 10th and 11th of December 2018. 70 team members participated with Mr. Sushil Kumar Agarwal (Founder & CEO) and Mr. Surendra Kumar Sihag (Head-Collections) as key speakers.

As per the agenda, the achievements of the quarters gone by were reviewed along with the areas that need to be worked upon. Taking along the learning from the previous quarters, a plan of action was laid out for the upcoming quarter and new targets were set. Star Performers and the Best Team were recognized – for pursuing excellence in endeavours and achieving tremendous results.

Congratulations to the winners. Let this inspire us to chase the new goals and reach new milestones of development for our organization.



STATE HEADS REVIEW MEET

LOOKING BACK TO MOVE AHEAD

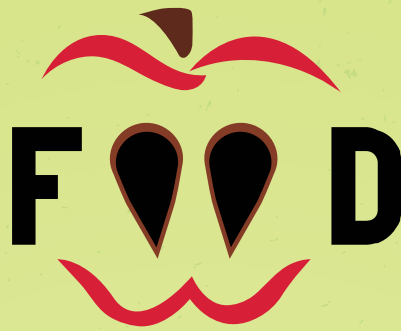


Learnings are derived from introspections and ruminating enables us to do things better the next time. A Review meet was thus held at Jaipur for the State Heads and the Zonal heads, at Crown Plaza, Jaipur on the 22nd and 23rd of November 2018.

The first day was to be an exclusive meet of our leaders, with review of the quarters gone by, as the agenda. Engaging through brainstormings and discussions, they arrived at learnings to take to the next quarter and a plan of action to implement

the same as fresh targets.

On the 23rd, a fresh day to start with, a few team building activities and physical challenges were organised for the participants early in the morning, 6am onwards. This got them ready with a charged mind, to generate ideas and absorb learnings. Emphasizing the importance of a healthy body for an agile thinking, the meet concluded by sharing a recap of the review with the participants and introducing them to the goals ahead.



F O R T H O U G H T

as shared by
Vijay Sethi, Head - HR

“In a transient world,
let’s go for what really matters.”

Why are we so preoccupied with our titles and positions and hungry for the power they entitle us to?

It might be worthwhile for us to reflect upon the purpose of our life so that we can elevate it with a sense of meaning. We will find that we can touch the lives of people we come across, simply by treating them the way we would like to be treated when we walk the same road. This purpose will help us answer the “why” of our life. Once we start to walk down this path we will find that titles do not stay with us for long. So while we have them we must deploy them to make a positive impact instead of wielding power. Humility and service should be the values guiding our thoughts and actions.

Once a retired bank MD, went to his former workplace and nobody remembered him. He had to identify himself as the ex MD of the bank in order to be recognized. Curiously,

when an employee asked him how life was after retirement, he replied, “I have realized once the game of chess is over, the king and the soldiers go back in the same box.” Engrossed in the game of chess, people overlook this fact and don’t realize it until they end up in the box. But then, it is too late for them to make the difference they could have.

It is thus important for us to reflect on the real purpose of the title we hold. At Aavas, we should all be proud of our job and what it enables us to achieve. What could be nobler than fulfilling the dream of millions, the dream of having a home? We urge you to give your best to help drive phenomenal sales. More sales mean more smiles and our development would further the growth of our country. Together we can make it happen. **All the best.**



TEAM KALYAN DOES IT AGAIN



New challenges enrich lives while keeping things exciting and we, at Aavas love challenges that encourage holistic growth. In this spirit, we organised an internal cricket tournament in Mumbai, on 8th December 2018 where different branches weighed each other's prowess on the pitch.

14 matches were hosted in a day and a lot of action unfolded on the ground with a memorable display of sportsmanship. Last year's winners were able to keep their title in the finals, with the Kalyan Team taking away the cup this year as well with their brilliant performance. They however, found a tough match in Credit Teams of Vasai and Virar, who were the runners-up with their

players bagging Best Batsman and Best Bowler. Vijendra Vasant Dongarkar of Vasai Credit Team scored the highest number of runs through the tournament and was awarded the Best Batsman. Mahesh Vasant Ghade of Virar Credit Team took maximum wickets and won the Best Bowler.

Congratulations to the winners and hats off to all the players who gave us a memorable time with a thrilling contest of fitness and sporting skills. A special mention to Vineet and Mitin for their constant support and to Anant Singh for arranging the catering vendors.

You all made it happen, to give us a day we will cherish for years to come.

Samvaad

एक परिचर्चा



ALOTE
8th Oct with 47 Participants



SALUMBER
29th Nov with 75 Participants



AGAR MALWA
10th Oct with 85 Participants



DUDU
26th Nov with 95 Participants



FATEHNAGAR
3rd Dec with 60 Participants

MORE SMILES WITH EVERY MILE

VAN CAMPAIGN

Chapter Chhattisgarh



Our dream of serving the underserved and reaching out to the underprivileged customers is easier said than done. It requires planning and vision at a macro level alongside sheer hard work and persistence at the grassroot level. Aavas had initiated a drive to maximise its reach and enhance its presence with the Van Campaign and after the success of Rajasthan, it was Chhattisgarh's turn next.

The team covered 5 branches, namely Raipur, Durg, Bilaspur, Dhamtri and Janjgir (Champa) with about 60 gram panchayats over a duration of 15 days. The mission commenced on the 10th of December and closed on the 24th. The team worked extensively to spread

the word. Posters with toll free number details were put up at all branches and gram panchayats. Also, about 7,500 informative leaflets and more than 3,000 home shaped Grah Pravesh invites were distributed. We also made a small present of attractive freebies such as Aavas key chains and Aavas branded pens so people had something to remember us by.

The endeavour paid off handsomely and we got our hands on valuable data from 208 calls and 3781 enquiries. 24 leads were generated and that amounted to 1.48 cr approximately.

Kudos to the team for working tirelessly with the grit and vigor that characterises Aavas.

Gurukul E-Learning Series:

ALL ABOUT HOUSING FINANCE



Aavas places utmost importance on development of its people by upgrading skills, knowledge and capabilities in step with the evolving market demands. Our Gurukul Team is always on their feet, to design and undertake training sessions that enhance the spectrum of our people's capabilities. This time they decided to leverage on technology with an e-learning initiative, a program on Housing Finance, in partnership with Finitiative Learning India Pvt. Ltd., India's largest e-learning solutions.

The program, "Understanding Housing Finance" focused on complete domain

competency with a comprehensive understanding of a robust home loan process and its various nuances.

The program commenced on the 1st of November and had to be completed by the 31st of December. The details of the nominated participants were shared with the department heads and stakeholders. They were provided with log-in details, along with instructions, which could be used to access the program. The online learning would allow the participants to take the course in a manner and a pace that was convenient to their individual situation.

■ The program comprised of 3 modules:

- ▶ **Overview of Home Loans:** This module was meant to equip the participants with an understanding of the time value of money, product variants of mortgages and associated taxes and how sourcing, logging and documentation of mortgage products are carried out.
- ▶ **Home Loan Process:** This module trained the participants on the end-to-end process of mortgage loan, from eligibility to post disbursal activities.
- ▶ **Compliance:** This module acquainted the participants with anti-money laundering, know your customer policies and regulations to be adhered to while getting the customer on board and throughout the service.

Mr. Arijit from FLIP and Mr. Abhishek Choudhary from Aavas, were the appointed SPOCs whom the participants could reach for support during any point of the training.

We are grateful to FLIP and Gurukul Team, as the participants emerged more confident and empowered with knowledge. Our people are our assets and we as an organisation can develop only when we take along each and every individual on this journey. Ultimately it's heartening to see our team better prepared for the goals of the financial year 2019.

GURUKUL EDUCATION SERIES

How to fill and avoid common mistakes while filling application forms



Extracting the required information and taking down details can also be an art. Our sales team are an important part of this process and thus Gurukul took an initiative to educate them, on the correct methodology of filling out an application form via an education series that was shared with all through mail. For application forms to be useful, it needs to be ensured that accurate and relevant information is taken down. Sometimes certain aspects of the form are misunderstood that may cause errors which can be easily avoided. A dummy application form that had been correctly filled beforehand, along with bullet points explaining the appropriate way of going about it, was sent out.

Gurukul provided 8 gospel points that would guide the sales people with expected methodology, documentation and acquiring the desired information:

- ▶ Applicant, Co-applicant and Guarantor need to be marked on top of the form.

- ▶ The application should be filled out in block letters.

	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Name	HIMANSHU		RAJAWAT	SHILPI	DEVI	
Father's/Spouse Name	SITARAM		RAJAWAT	HIMANSHU		RAJAWAT

- ▶ Permanent Address and Present Address should be filled most carefully.

Current Residence Address with Landmark :	54, RISHI GALAV GALTA GATE, JAIPUR
Pin Code	
Village	
Teh	

Permanent Address	54, RISHI GALAV GALTA GATE, JAIPUR
Pin Code	

- ▶ PAN and Aadhar no. should be verified with original documents.

Date of Birth / Sex	01/02/1983 M <input checked="" type="checkbox"/> F <input type="checkbox"/> Tg <input type="checkbox"/>	03/04/1991 M <input type="checkbox"/> F <input checked="" type="checkbox"/> Tg <input type="checkbox"/>
Marital Status	Single <input type="checkbox"/> Married <input checked="" type="checkbox"/> Other <input type="checkbox"/>	Single <input type="checkbox"/> Married <input checked="" type="checkbox"/> Other <input type="checkbox"/>
PAN No.	ABCDEF1234F Aadhaar No. 693674648310	ABCDEF1234G Aadhaar No. 42571234560
Employment / Business Details		
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Business Man	Occupation: <input type="checkbox"/> Salaried <input checked="" type="checkbox"/> Self-Employed <input type="checkbox"/> Business Man

- ▶ Photographs should be signed but care should be taken that there is no mark on the face.

If Self Employed, fill details below :
 If Salaried Designation : ASST. MANAGER Department : I.T.

If Self Employed, fill details below :
 If Salaried Designation : _____ Department : _____

For Office Use Only :

Branch	File No.
Em. Name	Employee Code
B.M. Name	Employee Code
P.M. Name	Employee Code
Referred by Name	Employee Code
DSA Name	DSA Code
Scheme : SME, AGRI, PSL	
Finance Amount	Tenure
	ROI
	EMI

- ▶ Bank name and account number should be of the bank from where the IMD cheque is received.

Bank Account And Existing Loan Details

NAME OF A/C HOLDERS	NAME OF BANK	BRANCH	A/C No.
<u>HIMANSHU RAJAWAT</u>	<u>UCD BANK</u>	<u>JAWAHAR NAGAR</u>	<u>001201560260</u>

- ▶ Address of communication should be where the customer would be available to receive the same.

Mobile : 9875053320 Mobile : 8952909623

ADDRESS FOR COMMUNICATION

CURRENT ADDRESS PERMANENT ADDRESS OFFICE ADDRESS PROPERTY ADDRESS

Declaration

I/We the undersigned wish to apply for a loan of Rs. 7 LACS - 180 Months at the interest rate of _____ % . I/We declare that information given in this application form are true & correct, complete and updated in all respects and I/We have not withheld / suppressed any information. I/We hereby agree that I shall be my/our sole responsibility to advise the company in the event of any change in any of the above details/information. I/We have read the brochure/terms and conditions applicable to this loan and understand the contents. I/We further agree that my/our loan shall be governed by the terms & conditions of the company that are in force and may be amended by the company from time to time. I/We certify that and/or (s)one(s) of India and confirm that the attached photograph is the present true identity of me/us.

- ▶ While handing out the Customer Acknowledgement Slip, RO number should be filled out.

I/We have read the brochure/terms and conditions applicable to this loan and understand the contents. I/We further agree that my/our loan shall be governed by the terms & conditions of the company that are in force and may be amended by the company from time to time. I/We certify that and/or (s)one(s) of India and confirm that the attached photograph is the present true identity of me/us. I/We understand that the company reserves the right to obtain the photographs and documents submitted with this application and will not return the same to me/us. I/We reserve no right to appeal against the decision of the company. I/We further authorize the company and/or its associates/branches/affiliates to verify any information of me/us at my/our residence and/or contact me and/or my family members and/or my employer/Bank/Co-Operative Bank/CSB, RBI and/or any third parties, they deem necessary and/or to do any such acts as they deem necessary. I/We agree that company may disclose any information relating to me/us (including my/our account status & my default committed by me/us) to any person or entity for any reason or purpose whatsoever (including for the purpose of credit approval or sharing). I/We understand and agree that the processing fees and documentation charges are non-refundable as my/our application being rejected by the company for any reason whatsoever, at the same being withdrawn by me/us. I/We declare that I/We will not hold the company or its agent (s) responsible for the delivery / risk / make / performance of the assets applied for under this application. I/We consent/ do not consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / Emails by the company and its agents. I/We hereby confirm and duly undertake that if the loan availed will be utilized for the purposes as stated in the application form. I also confirm that the loan is not being used for anti-social activities, investment in stocks and shares, speculative activities or any purpose linked to capital market activities. I/We further confirm that there are no litigation / insolvency proceedings filed / pending against me/us by any financiers/bank/finer house. I/We have been adjudicated insolvent. Company means Au Housing Finance Limited.

DATED _____ PLACE JAI PUR

Himanshu Signature of Applicant / Co-Applicant

Shilpa Signature of Co-Applicant / Guarantor

Acknowledgement for Receipt of Application Form

Sr. No. _____ Date _____

We (AAVAS FINANCIERS LIMITED (Formerly known as "Au HOUSING FINANCE LIMITED") have received your application for a PURCHASE loan of Rs. 7.00 lacs from

Mr. Abhishek Choudhary, Ms. Akanksha Tyagi and Mr. Anand Mishra were available to answer any queries and clarify doubts, empowering our people with the right knowledge.

This Diwali,
Turning Over a
New Leaf.



आज साथ मिलकर एक नई शुरुआत करते हैं।
खुशियों को आवाज़ों से नहीं रोशनी और रंगों से भरते हैं।
एक नई दिवाली मनाते हैं।

#EkNayiDiwali

Diwali means lights, festivities, friends and feasts. Who doesn't love Diwali? But Diwali also means crackers that add fuel to the crisis of pollution. This year, we at Aavas tried to make a difference with a New Diwali, a Diwali that would be safe for our environment and fun for little children and animals as well. Instead of fireworks we decided to celebrate with joy, happiness and what matters most, our people.

We got together at the Head Office Terrace on the sunny afternoon of November 6th for a fun day of activities and festivities in our signature traditional style. Various exciting contests had been planned beforehand, in order to showcase the unique talents of our people and to indulge them with some merry making. The afternoon turned out all the more charming with a myriad of colours as people started to pour in, dressed in ethnic wear, the dress code being Desi for Diwali.

The celebrations kicked off with a burst of creativity and a Rangoli contest between different floors. The participants had been nominated the previous day and came armed with the colours they had been provided. They unleashed their creativity with intricate designs and a delightful interplay of hues. A work place decoration

competition also took place the same day, thus commencing Ek Nayi Diwali on a positive note of beauty and vibrance.

Next was Aavas Got Talent where we got to see a special side of our gifted people, through the expression of their unique talents. The fun turned a couple notches higher, as a ramp walk competition followed. This competition had two categories, best male and best female and the participants made it all about panache and charisma as they walked away to victory, in their ethnic wear.

The thrill peaked with the final activity, GO FIND IT, a fun treasure hunt. Participants followed a trail of clues to discover the treasure.

No celebration is complete without great music and great food. As we feasted on some delicious snacks and shook a leg or two to some groovy music, the day ended with all of us well fed and basking in a warm bonhomie.

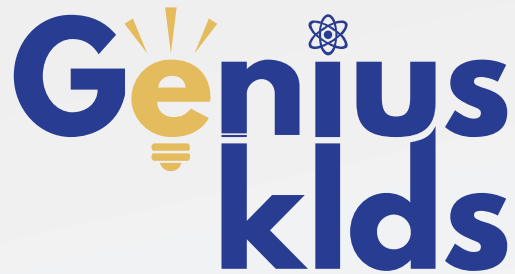
Festivals are all about cherishing what really matters and we can be glad we did just that. This Diwali, as we embrace change for the sake of our environment, let us embrace growth and stay focused on our larger common goals in the upcoming year.

AN EVENING OF CELEBRATION

Celebrations make success taste sweeter. To venerate the enduring endeavours of our employees and their loved ones, who together helped us reach where we are, we hosted a Gala evening – an evening of celebration on the 22nd of December 2018 at Crowne Plaza, Jaipur.

For an organisation, its people are its most important resource. Felicitating them and their loved ones in everyone's presence was the best way to let them know they are special and that we care.





Hard Work Achieves Greatness

● ————— ●
Keep Up the Good Work

In the eyes of our children the hopes and possibilities of tomorrow shine. They help bring out the best in us and drive our aspirations. In an attempt to celebrate the children of our employees, Aavas felicitated 50 top scorers, studying between standard 5th to 12th, with Genius Kids Awards and also presented them with Decathlon vouchers and Kindle devices.

The achievements of these children to an extent could be attributed to the efforts and involvement of their parents. Congratulations to the little champs and their proud parents.



Limitless Support and Unconditional Love

—••—
Family is Home

As we were celebrating the families that make our people who they are, Aavas took the opportunity to express gratitude towards the parents of our top performers, for it is them who instilled in us the values of excellence and there is no one else who could be prouder of our achievements. The parents were presented with hand-signed letters of appreciation and goodies. We look forward to their blessings and count on their unconditional support as we take on fresh challenges and set out towards higher goals in the upcoming year.



The Success of Growth Should Continue

● ————— ●
A Step towards the Future

The quest that Aavas undertook to go public was an incredible journey and a story of sheer grit and unrelenting perseverance. IPO as a milestone, marks the beginning of the next lap in our journey with new opportunities on the horizon. Our team turned this dream into a reality with their exceptional commitment and performance.

IPO is one of the major victories of 2018 that called for celebration and we chose the final event to award the IPO stars.

Congratulations Team IPO on the historical achievement with which our aspirations dare to fly higher.

Cheers to **4** *Years*
of service

Loyalty, Dedication and Commitment

Values of Excellence

We at Aavas take pride in our team and some of them have been around for quite a while. It is said somethings get better with time. And this holds true for the bond we share as a team. There are values that can be acquired only by investing time and they are loyalty, dedication and commitment.

The evening was the perfect opportunity to award the employees who completed 4 years with Aavas, between 1st April 2018 to 30th Sep 2018.

We salute your service and depend on you as we march ahead to new pinnacles of success.

Christmas Cheers at **AAVAS**

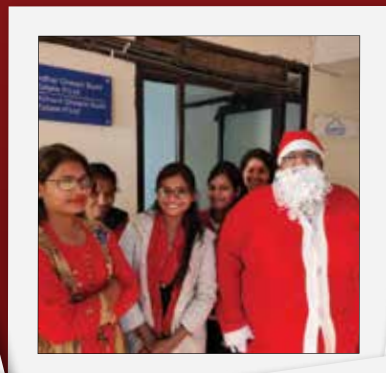
The temperature may drop in December but the Christmas cheer and the holidays that follow warm the spirits amply. At Aavas, we love festivities and Christmas was celebrated amidst much energy and joy on December 24th, Christmas Eve. Around 500 of our people joined us to make the day a memorable one. The teams did a commendable job and adorned the place with quintessential Christmas decorations.

A fun day of games and activities to engage the people had been planned ahead and we started out with Secret Santa, because everybody loves to get a Christmas present. The participants wrote their names on a piece of paper and put them in a hat and shuffled them. Each one picked out a name that had to be kept a secret and the

participant was responsible for buying a gift for the person selected.

With the people warming up, Santa Claus made a grand entrance stirring up excitement that people could hardly contain. Following next were 1 minute games, played floor wise and which gave us some precious moments of laughter and friendship.

Prizes and gifts were distributed and we feasted on some delicious cake and snacks, calling it a day with a content soul and thankful heart. Kudos to the energy and enthusiasm that our people bring to occasions like these and a commendable job by our HR team in putting together a day to remember.



GOLDEN WARRIORS TAKE THE CUP



AWAITING THE NEXT ONE AS WE BID FAREWELL TO ZPL

Zeal Corporate League turned out to be the talk of the town with the much awaited finale and adrenaline levels running high. Our players played like pros, sailing smoothly to the semi-finals and giving us memorable moments of ace performances.

The semi-final was played between Aavas Financiers and Engineer's XI at Dr. Mandoliya Cricket Stadium, Rajawas, Jaipur, on the 24th of November 2018. Winning it, we made it to the finals.

The final saw a faceoff between the two strongest teams of ZPL. Against us were

the Golden Warriors and the battle began with Aavas winning the toss and deciding to bat. Our batsmen built up a decent score of 123 runs in 20 overs. Golden Warriors started out the chase great but faltered midway. They however, managed to reach the target, emerging as the winners. Nevertheless, for the consistently remarkable performance throughout the league, Pushpendra Saini of Aavas was awarded Man of the Series.

Aavas is proud of the players and their achievements and thankful for an outstanding display of sportsmanship that not only thrilled us but also vouched for the values of excellence that we stand for.



CONSERVING CREATIVELY: BEST OUT OF WASTE

The environmental crisis that we are facing calls for judicious utilisation of resources. Recycling waste has caught on momentum, not only to manage the heaps of waste we are producing but also to conserve energy. Recycling not only involves scientific procedures but also a creative bent of mind and an eye for possibilities. Our HR Team came up with an ingenious activity that would sensitise our people towards this need of the hour, while engaging them in some fun.

Best Out of Waste was organised on the 26th of October between 19 department teams. The challenge was to create something new and useful out of waste, within the allotted time of 1 hour. As always the teams participated with vigour and enthusiasm that in turn enables our initiatives to truly serve their purpose. The teams delighted us with their creativity, that found ways to make use

of what we don't want to use anymore. A commendable job by the participants and also our good old HR team, who never fail to surprise us.

Accounts team emerged as the winners, while the second place was claimed by the HR team and third place by the Credit and Admin teams. Congratulations to the winning teams.

An exhibition to display the masterpieces was also organised the same day. It also showcased the pieces of art created during Abhivyakti. A quick throwback, Abhivyakti was an art contest held in August, where our people along with their children spent some quality time drawing, painting and expressing their creative side.

Once again well done Team Aavas, for supporting an environment that enriches our work life.



CHAMPS ON THE COURT

INDOOR BADMINTON TOURNAMENT



At Aavas there is never a dull moment and the camaraderie of teams extends well beyond the confines of work. This has been made possible by various activities that are planned at regular intervals to keep things interesting and our people energised. An indoor badminton recreational activity was organised at Devi Ahilya Badminton Academy, Sahakar Nagar, Indore.

The interested employees had previously mailed their confirmation to their team managers. Mr. Anand Mishra and Mr. Jaideep Singh Chawla were appointed as the points of contact. Teams and partners had been nominated by drawing lots and the participants had been intimated on the rules they needed to adhere to. Refreshments were arranged in a separate area to maintain hygiene at the court.

The tournament began at noon and closed at 4 in the evening. As always Aavas employees made it a success with their great spirit of participation and enthusiasm. Mr. Anand Mishra of HR won the tournament, after a tough competition from Mr. Sanjay Singh of Sales and Mr. Avinash Jain of Credit, who were the first and second runners-up respectively.

Congratulations to the winners and well done team for putting together a day like that and making it memorable with some terrific performances.



When The Going Gets Tough, We Stand By You..

A Customer Story

Our customers are for life and once we commit to them, we stick with them through thick and thin. We at Aavas take pride in the relationships we strive to nurture with our customers and our history is rich with several stories of compassion and a commitment that surpasses service.

One such story that touched our hearts is that of Late Mr. Vijay Baman, who had only recently realised his dream of having a house for his family with the help of Aavas home loan, until a cruel turn of fate struck his untimely demise, leaving in its wake, a widow, Mrs. Roopa, with stringent financial conditions and a home loan to repay. However, like a silver lining, Aavas reached out to her with a solution, in

the form of the life insurance that Late Mr. Baman had at Aavas. Our people assisted Mrs. Roopa with the necessary information, documents and formalities. With the insurance amount she was able to close her loan account and take possession of the property papers.

Her words of appreciation and her gratitude shall be our take-aways. It's the reassurance that our customers find in us and the ability to instil hope in despairing hearts that take us beyond fulfilling promises. Let the smile of a mourning lady be our guiding light that will keep us going with the same dedication and ardor of service.

पति

पुत्र-द्वय

आवास फाइनेंस लि०
भोपाल

विषय - सन्तुष्टी पत्र

सदोप्य जी

निवेदन है कि मैं श्री माँके रूपाबाई पाले

स्व श्री विजय वामन निवासी वाजपेयी नगर भोपाल शहर क्षेत्र
करवी हूँ कि मेरे पति स्व मेरे द्वारा आवास फाइनेंस लि० से
दोस्र लोन लिया गया था जो लोन लेने के कुछ समय पश्चात मेरे पति
की मृत्यु हो गयी थी इस कारण मैं कजौर आर्थिक परिस्थिति
के कारण मैं लोन वापस करने में असमर्थ थी मेरे द्वारा
निवेदन करते पर आवास फाइनेंस द्वारा वकील प्रक्रिया को
पूर्ण करते हुये आवास फाइनेंस द्वारा वीजा कम्प्ली वे
मेरे धन की शर्त पर धुलकर मेरा लोन खाता बन्द
कर दिया गया है संभवित वे सम्बन्धित सभी दस्तावेज
मुझे आज दिनांक 23/11/18 को प्रेषित कर दिए गये हैं।

मैं रूपा बाई आवास फाइनेंस लि० की सम्पूर्ण लोन
प्रक्रिया से पूर्णतः सन्तुष्ट हूँ। एवं कम्पनी को बंदित बंदित
व्यवहार देती हूँ कि आवास ने मेरे आवास को लयाया रूप
मेरे लोन को भी माफ कर दिया। अन्त में यह कहना चाहिए
हूँ कि आवास फाइनेंस ने मेरे अर्द्ध-शुद्ध लोन में पूर्ण मदद की है
मैं कुल आवास को बहुत-बहुत धन्यवाद देने वाली हूँ ॥

दिनांक
23/11/2018

शहर धन्यवाद
रूपा
आवेष्टिका रूपाबाई w/o श्री
विजय वामन वाजपेयी नगर भोपाल
(म० प्र०) - 8871880574

RIICO PARK SPIC AND SPAN CSR Initiative with Contree



Pre-Diwali is a time for tidying up, to welcome Goddess Lakshmi. Inspired by the auspicious occasion we at Aavas decided to extend our cleanliness drive to our beloved Jaipur. We clean up our homes and workplaces, so why not our neighbourhood? At Aavas we believe in actions and not waiting. So, once again with our partners, Contree, an organisation actively involved in beautifying Jaipur, we took it upon us to refurbish RIICO park with some colours and liveliness.

Over the years, neglect had taken its toll on the park, with faded paint peeling off the walls and piles of garbage in corners. Early in the morning the Aavas team gathered there and began cleaning up. We were graced by the presence of Ms. Kavita Chowdhary, Deputy Commissioner, Mansarovar Zone, Jaipur Nagar Nigam who participated equally and encouraged the team in their endeavours. By the end of the day the park was transformed beyond recognition, with beautiful murals painted on the walls. It is now a head turner and is being admired by people of the neighbourhood, who can't wait to visit it again.



We would like to appreciate the efforts of our team and thank Ms. Choudhary, as well as our partners, Contree. The refurbished RIICO park is an example to follow, as it motivates us to keep up the good work and make a difference to the city that has given us so much.

Employee Articles

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दहेज – एक अभिशाप

एक कवि नदी के किनारे खड़ा था।
तभी वहाँ से एक लड़की का शव नदी में तैरता हुआ
जा रहा था।

तो तभी कवि ने उस शव से पूछा.....

कौन हो तुम ओ सुकुमारी,
बह रही नदी के जल में?
कोई तो होगा तेरा अपना,
मानव निर्मित इस भूतल में !
किस घर की तुम बेटी हो,
किस क्यारी की कली हो तुम
किसने तुम को छला है बोलो,
क्यों दुनिया छोड़ चली हो तुम?
किसके नाम की मेहंदी बोलो,
हाथों पर रची है तेरे?
बोलो किस के नाम की बिंदिया,
माथे पर लगी है तेरे?
लगती हो तुम राजकुमारी,
या देव लोक से आई हो?
उपमा रहित ये रूप तुम्हारा,
ये रूप कहाँ से लाई हो?
दूसरा दृश्य

कवि की बातों को सुनकर, लड़की की आत्मा
बोलती है....

कवि राज मुझको क्षमा करो,
गरीब पिता की बेटी हूँ!
इस लिये मृत मीन की भांती,
जलधारा पर लेटी हूँ!
रूप रंग और सुन्दरता ही,

मेरी पहचान बताते
कंगन, चूड़ी, बिन्दी, मेहंदी,
सुहागन मुझे बनाते हैं!
पिता के सुख को सुख समझा,
पिता के दुःख में दुखी थी मैं!
जीवन के इस तन्हा पथ पर,
पति के संग चली थी मैं!
पति को मैंने दीपक समझा,
उसकी लौ में जली थी मैं!
माता-पिता का साथ छोड़,
उसके रंग में ढली थी मैं!
पर वो निकला सौदागर,
लगा दिया मेरा भी मोल!
दौलत और दहेज की खातिर,
पिला दिया जल में विष घोल!
दुनिया रूपी इस उपवन में,
छोटी सी एक कली थी मैं!
जिसको माली समझा,
उसी के द्वारा छली थी मैं!
ईश्वर से अब न्याय मांगने,
शव शैय्या पर पड़ी हूँ मैं!
दहेज-लोभी इस संसार में,
दहेज की भेंट चढ़ी हूँ मैं!
दहेज की भेंट चढ़ी हूँ मैं!!



Harshita Sharma
Credit, Bikaner



कितना अजीब है ना

कितना अजीब है ना,
दिसंबर और जनवरी का रिश्ता
जैसे पुरानी यादों और नए वादों का किस्सा
दोनों काफ़ी नाजुक हैं
दोनों में गहरायी है,
दोनों वक़्त के राही हैं,
दोनों ने ठोकर खाई है
यूं तो दोनों का है
वही चेहरा-वही रंग,
उतनी ही **जारीखे** और
उतनी ही ठंड...
पर पहचान अलग है दोनों की
अलग हैं अंदाज़ और
अलग हैं ढंग
एक अंत है,
एक शुरुआत
जैसे रात से सुबह
और सुबह से रात...
एक में याद है
दूसरे में आस,
एक को है तजुर्बा
दूसरे को विश्वास
दोनों जुड़े हुए हैं ऐसे
धागे के दो छोर के जैसे,
पर देखो दूर रहकर भी
साथ निभाते हैं कैसे...

जो दिसंबर छोड़ के जाता है
उसे जनवरी अपनाता है,
और जो जनवरी के वादे हैं
उन्हें दिसंबर निभाता है...

कैसे जनवरी से
दिसंबर के सफ़र में
11 महीने लग जाते हैं...
लेकिन दिसंबर से जनवरी बस
1 पल मे पहुंच जाते हैं !!
जब ये दूर जाते हैं
तो हाल बदल देते है,
और जब पास आते
तो साल बदल देते हैं...

देखने मे ये साल के महज़
दो महीने ही तो लगते हैं,
लेकिन...
सब कुछ बिखरने और समेटने
का वो कायदा भी रखते हैं...
दोनों ने मिलकर ही तो
बाकी महीनों को बांध रखा है,
अपनी जुदाई को दुनिया के लिए
एक त्यौहार बना रखा है!



Paras Arya
Operation, Delhi rajendra place

“

Style is a reflection of your attitude and your personality. If you don't like something, change it. I believe if you keep your faith, you keep your trust, you keep the right attitude, if you're grateful, you'll see God open up new doors. A positive attitude can really make dreams come true - it did ...



Manish Kumar
Operation, Udaipur

“

“माँ”

“माँ” एक ऐसा शब्द है जिसे दुनिया का हर बच्चा अपने मुँह से इस दुनिया में आने के बाद सबसे पहले लेता है। पिताजी और माताजी इस दुनिया में भगवान के वो रूप हैं जो बिना किसी स्वार्थ के हमें पालते हैं पढ़ाते लिखाते हैं स्कूल कॉलेज भेजते हैं और हमेशा भगवान से यही मांगते हैं की हमारे बच्चे पर कोई आंच न आए और उसे हर कामयाबी मिले –

माँ के बिना जीवन की उम्मीद नहीं की जा सकती अगर माँ न होती तो हमारा अस्तित्व ही न होता। इस दुनिया में माँ दुनिया का सबसे आसान शब्द है मगर इस नाम में भगवान खुद वास करते हैं –

जब नवजात शिशु इस दुनिया में आता है तो सबसे ज़्यादा खुशी नवजात की माँ को होती है जैसे मानो की दुनिया की सबसे कीमती चीज़ उन्हें मिल गई हो—

माँ अपने बच्चों के लिए कुछ भी कर गुज़रने को

तैयार रहती है। मनुष्य में ही नहीं हर प्रकार के जीव-जन्तु में यही होता है। अगर बच्चे में आंच आने वाली होती है तो माँ सबसे पहले आगे आ जाती है—

माँ अपने बच्चों के भविष्य के लिए सबसे ज़्यादा चिंतित होती है और माँ से ज़्यादा कोई बच्चे को प्यार नहीं करता है।

माँ अपने बच्चे से ज़्यादा प्यार तो करती है मगर जब पता चलता है कि बच्चा गलत रास्ते पर चल रहा है तो माँ एक गुरु की तरह उसे अपने पास बुला कर समझाती है और ज़रूरत पड़ने पर उसे दो हाथ भी लगा देती हैं –

माँ से बढ़ कर इस दुनिया में कोई नहीं होता है और यदि माँ न हो तो ये दुनिया सूखे रेगिस्तान के बराबर है। माँ को कभी ठेस नहीं पहुँचानी चाहिए –

माँ ही ऐसी होती है जो बच्चे की हर स्थिति में बच्चे के साथ रहती है और उसका साथ देती है राह दिखाती हैं।

माँ ये शब्द बड़ा अनमोल है। माँ शब्द ही नहीं बल्कि हमारे जीने का आधार है। बिना माँ के जीवन जीना बहुत मुश्किल है। जब सुबह सुबह आपकी आवाज़ न सुन लूँ तब तक ऐसा लगता है की सुबह हुई ही नहीं है या फिर लगता है की आज सन्डे है।

माँ और भगवान में कौन बड़ा है ये सोच कर बड़ी असमंजस में पड़ जाता हूँ, किसी के भी जीवन में एक माँ सर्वश्रेष्ठ और सबसे महत्वपूर्ण होती है क्योंकि कोई भी उनके जैसा सच्चा और वास्तविक नहीं हो सकता। माँ हमेशा हमारे अच्छे और बुरे समय में साथ रहती है।

माँ के लिए उनके बच्चे बहुत कीमती होते हैं। अपने

जीवन में दूसरों से ज़्यादा वो हमेशा हमारा ध्यान रखती है और प्यार करती है। अपने जीवन में वो हमें पहली प्राथमिकता देती है और हमारे बुरे समय में उम्मीद की रोशनी जला देती हैं।

जिस दिन हम पैदा होते हैं वो माँ ही होती है जो सच में बहुत खुश हो जाती है। वो हमारे हर सुख-दुःख में हमारा साथ देती है और कोशिश करती है कि हमारी सारी परेशानियाँ हल कर दे।

मुझे आज तक पता नहीं चल पाया है कि जो मेरे मन में चल रहा होता है वो मेरी माँ को कैसे पता चल जाता है। माँ और बच्चों का रिश्ता बहुत ही अनमोल होता है जो कभी खत्म नहीं हो सकता है। कोई भी माँ कभी भी अपने प्यार और परवरिश में कमी नहीं लाती है।

“माँ” लोग कहते हैं की भगवान दिखाई नहीं देता लेकिन मैं कहता हूँ कि आप ही मेरे भगवान हैं। माँ मैं आपके लिए दुनिया की हर खुशी को आपके चरणों में ला दूँगा बस आप हमेशा मेरे साथ रहना, मुझे कहीं छोड़कर मत जाना।

माँ शब्द हम सब के जीवन का पहला वो शब्द होता है जिसे हम हर दुःख दर्द में सबसे पहले लेते हैं। भगवान का नाम भी इंसान दुःख दर्द में भूल जाता है मगर माँ का नाम लेना कभी नहीं भूलता।

माँ हमेशा अपने बच्चों के साथ रहना चाहती है, जब बच्चा स्कूल से आ जाता है तो माँ उसको खाना देती है उससे पूछती है की आज स्कूल में क्या हुआ और खाना पूरा खाया की नहीं और यदि आपको न पता हो तो मैं बता दूँ की एक माँ अपने बच्चों के लिए कुछ भी कर सकती है, जैसे की मेमने (बकरी का बच्चा) के लिए उसकी माँ शेर से भी लड़ने की हिम्मत रखती है और अपने बच्चे की रक्षा करती हैं—

माँ मुझे नहीं पता की मैं आज क्या हूँ और कल क्या बनेगा मगर मैं भगवान से हमेशा ही आपके लिए आपकी लंबी उम्र के लिए प्रार्थना करूँगा।

तुमने मुझे जन्म दिया है खुद की जान खतरे में डाल के हमें इस दुनिया में लाया है मैं कभी आपका कर्ज़ नहीं चुका पाऊँगा मैं कभी आपकी आँखों में आंसू नहीं आने दूँगा माँ कोई भी दुःख दर्द हो तो मुझे बताओ माँ मैं आपके लिए यमराज से भी लड़ जाऊँगा।

“माँ” माँ मैं आपसे बहुत प्यार करता हूँ और आपके लिए दुनिया की हर खुशी आपके चरणों में रखता हूँ।

धन्यवाद “माँ” मुझे इस दुनिया में लाने के लिए मैं कसम खाता हूँ कि आपकी आँखों में कोई आंसू नहीं आने दूँगा।



Dhruvik Aankar
Cash Management System,
Baroda



1) Accept responsibility for your life. Know that it is you, who will get you where you want to go, no one else.

2) When one door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one that has opened for us.



Neeraj Singh Chauhan
Cash Management System,
Jaipur-Mansarovar Office

“

नारी सशक्तिकरण

नारी सशक्तिकरण के नारे के साथ एक प्रश्न उठता है कि क्या “महिलाएं सचमुच में मजबूत बनी हैं” और “क्या उनके लंबे समय का संघर्ष खत्म हो चुका है?” राष्ट्र के विकास में महिलाओं की सच्ची महत्त्वता और अधिकार के बारे में समाज में जागरूकता लाने के लिए मातृ दिवस, अन्तर्राष्ट्रीय महिला दिवस आदि जैसे कई सारे कार्यक्रम सरकार द्वारा चलाये जा रहे हैं और लागू किये गये हैं। महिलाओं को कई क्षेत्र में विकास की ज़रूरत है। अपने देश में उच्च स्तर की लैंगिक असमानता है। जहाँ महिलाएँ अपने परिवार के साथ ही बाहरी समाज के भी बुरे बर्ताव से पीड़ित हैं। भारत में अनपढ़ों की संख्या में महिलाएँ सबसे अक्ल हैं, नारी सशक्तिकरण का असली अर्थ तब समझ में आयेगा जब उन्हें अच्छी शिक्षा दी जाएगी और उन्हें इस काबिल बनाया जायेगा कि वो हर क्षेत्र में स्वतंत्र होकर फैसले कर सकें।

भारत में महिलाएँ हमेशा परिवार में कलंक से बचाने हेतु किये गये वध के विषय में रूप में होती हैं और उचित शिक्षा और आज़ादी के लिए उनको कभी भी मूल अधिकार नहीं दिये गये। ये पीड़ित हैं जिन्होंने पुरुषवादी भेस में हिंसा और दुर्व्यवहार को झेला है। भारतीय सरकार के द्वारा शुरुआत की गयी महिलाओं के सशक्तिकरण के लिए राष्ट्रीय मिशन के अनुसार 2011 गणना में इस कदम के वजह से सुधार आया इससे महिला लिंगानुपात और महिला शिक्षा दोनों में बढ़ोतरी हुई। वैश्विक लिंग गैप सूचकांक के अनुसार आर्थिक भागेदारी, उच्च शिक्षा और अच्छे स्वास्थ्य के द्वारा समाज में महिलाओं की स्थिति में सुधार लाने के लिए भारत में कुछ ठोस कदम की ज़रूरत है, ज़रूरत है कि इसे आरंभिक स्थिति से निकालते हुए सही दिशा में तेज़ गति से आगे बढ़ाया जाये।



Amit Soni
Credit, Hanumangarh

“

तू

जिंदगी को जी
उसे समझने की
कोशिश न कर
सुन्दर सपनों के
ताने बाने बुन
उसमें उलझने की
कोशिश न कर
चलते वक्त के साथ
तू भी चल
उसमें सिमटने की
कोशिश न कर
अपने हाथों को फैला,
खुल कर साँस ले
अंदर ही अंदर घुटने की
कोशिश न कर
मन में चल रहे
युद्ध को विराम दे
खामखा खुद से
लड़ने की कोशिश न कर
कुछ बातें
भगवान पर छोड़ दे
सब कुछ खुद सुलझाने की
कोशिश न कर
जो मिल गया
उसी में खुश रह
जो सुकून छीन ले
वो पाने की कोशिश न कर
रास्ते की सुंदरता का
लुत्फ उठा

मंज़िल पर जल्दी
पहुंचने की कोशिश न कर...



Bhanu Parakash Sharma
Credit, Pratapgarh

“

ऐ माँ मुझे बहुत याद आती है,
तुझे याद कर मेरी आँख भर जाती है।

मेरी एक मुस्कान तुझे हँसा देती है,
मेरी एक गलती तुझे रूला देती है।
क्यों हो तुम इतनी प्यारी मेरी माँ
प्यार से मेरे सारे गम भुला देती है।

ऐ माँ मुझे बहुत याद आती है,
तुझे याद कर मेरी आँख भर जाती है।

बचपन में तेरे हाथों से खाया खाना याद है,
गलतियाँ करने पर तेरा समझाना याद है,
तुझसे बात-बात पर मेरा मार खाना याद है,
मेरे बे-बात रूठ जाने पर तेरा मनाना याद है।

ऐ माँ मुझे तेरी बहुत याद आती है,
तुझे याद कर मेरी आँख भर जाती है।

मुझसे दूर रह के भी तू मेरे पास रहती है,
तू हमारे लिए क्यों हर दुःख-दर्द सहती है,
हैं तेरे भी दिल में कई अरमां जताने को,
फिर भी क्यों हमेशा तू चुप-चाप रहती है।

ऐ माँ मुझे तेरी बहुत याद आती है,
तुझे याद कर मेरी आँख भर आती है।

तेरा वो मुँह बनाके मुझे हंसाना याद है,
तेरा वो छुप-छुप के मुझे सताना याद है,
सही-गलत में फासले बताना मुझे याद है,
मुझ पर सबसे ज़्यादा हक जताना याद है।

ऐ माँ मुझे तेरी बहुत याद आती है,
तुझे याद कर मेरी आँख भर आती है।

बचपन में हमने तुझे बहुत सताया है,
जो भी चाह वो तुमसे हमने पाया है,
अब ना दी अगर हमने तुम्हें हर खुशी,
तो मनु को मिली यह ज़िंदगी 'ज़ाया' है।

ऐ माँ मुझे तेरी बहुत याद आती है,
तुझे याद कर मेरी आँख भर आती है।



Purushotam Soni
Sales, Nohar

“

ज़िन्दगी में कभी हार नहीं होती
या तो जीत होगी या सीख होगी...!!

बस तू कर कोशिश..

तू सोच, तू समझ..

चाहे तू गिर, पर तू ही संभल..

तू थक.. तू बैठ.. तू उठर..
पर फिर चल..
बस तू कर कोशिश..
तू हार पर उससे सीख
अंधेरों को उजालो में और
अपनी हार को बस तू जीत में बदल..
बस तू कर कोशिश..!!
फिर देख

रोते हुए भी तेरे होठों पर मुस्कुराहट आयेगी..,
ये पथरीली और कांटों भरी राहें भी..
तुझे तेरी मंज़िल तक ले जाएंगी..,
बस तू कर कोशिश..
तुझे तेरी हर मंज़िल करीब आती नज़र आयेगी..,
बस तू कर कोशिश.. कर कोशिश!!
कारवां जिंदगी का इस तरह से बढ़ाते रहिये..,
दर्द और गम में भी हमेशा मुस्कुराते रहिये..,
राह हो पथरीली या कांटों भरी..,
इस पर चलना और संभालना खुद को ही है..,
बस इतना याद खुद को रोज़ दिलाते रहिये..!!



Atul Sharma
Operation, Indore

गाड़ी के रूकते ही किसी के गुनगुनाने की आवाज़
सुनाई देने लगी, मानो कोई शराबी नशे में धुत कुछ
बड़बड़ा रहा हो।

तभी वहां घर के दरवाजे के पीछे से दो बच्चों की
आवाज़ आयी – “ माँ आज हमारे पास ही रूक
जाओ ना, आज मत जाओ।

माँ – “बस कुछ वक़्त की बात है बेटा मैं जल्दी
आ जाऊँगी,

शायद इस बार तुम्हें तुम्हारा नया खिलौना दिलवा
पाऊँगी।

यह कह कर एक औरत अपने घर से बाहर आयी,
आखों में आंसू और बेबसी लिये।

किवाड़ लगा लेना, कह कर वो उस गाड़ी में बैठ
गयी, और गाड़ी वहां से चली गयी।

शायद आज फिर ज़रूरतों के आगे एक माँ, अमीरी
के आगे गरीबी और मजबूरी के आगे एक जिस्म
हार गया।

वो दिया जल तो रहा था, मगर खामोश था, शायद
उस औरत की ही तरह।



Vimal Nayak
Credit, Jodhpur

“

रात के शायद 2 बजे थे।
एक घर की दहलीज़ पर दिया टिमटिमा रहा था,
वैसे तो उस मोहल्ले में सन्नाटा था, पर अचानक
किसी गाड़ी के हॉर्न की
आवाज़ आयी, और वो गाड़ी उस घर के सामने जा
रूकी।

“

आते जाते बादलों से बात होनी चाहिए
सूखे पौधों के लिए बरसात होनी चाहिए
मज़हबो के नाम पे मत कीजिए दंगा फसाद
हर तरफ इंसानियत की बात होनी चाहिए
यह हमारा मशवरा है दुश्मनी को भूलकर



दुश्मनों से दोस्ती की बात होनी चाहिए एक जुगनू के लबों पर बस यही फरियाद है डूब जाए अब ये सूरज रात होनी चाहिए जिस जगह पर भूख से बेचैन हैं कुछ आदमी रोटियों की उस जगह खैरात होनी चाहिए लूट ली बेवा कि जिन लोगों ने वाकिफ़ आबरू उन पे सूली से ना कम पर बात होनी चाहिए



Vishal Jain
Credit, Bhiwani



Make Your Life Better by Saying Thank You in These 4 Situations

1. Say “Thank You” when you’re receiving a compliment.

We often ruin compliments by devaluing the statement or acting overly humble. Internally, you might think this prevents you from appearing arrogant or smug.

The problem is that by deflecting the praise of a genuine compliment, you don’t acknowledge the person who was nice enough to say something.

Simply saying “Thank You” fully acknowledges the person who made the compliment and allows you to enjoy the moment as well.

2. Say “Thank You” when you’re running late.

Being late is the worst. It’s stressful for the person who is running late and it’s disrespectful to the person who is waiting.

It might seem strange to thank someone for dealing with your hassle, but that’s exactly the correct response. Most people stumble in the door and say, “Sorry I’m late.”

The problem is this response still makes the situation about you. Sorry, I’m late. Saying “Thank You” turns the tables and acknowledges the sacrifice the other person made by waiting.
Thank you for waiting.

3. Say “Thank You” when you’re receiving helpful feedback.

Feedback can be very helpful, but we rarely see it that way. Whether it is an unflattering performance review from your boss or an email from an unhappy customer, the standard reaction is to get defensive. That’s a shame because the correct response is to simply say, “Thank You” and use the information to improve.

4. Say “Thank You” when you’re not sure if you should thank someone.

When in doubt, just say thank you. There is no downside. Are you honestly worried about showing too much gratitude to the people in your life?

“Should I send a Thank You card in this situation?” Yes, you should.

“Should I tip him?” If you don’t, at least say thank you.

Say thank you, more often.



Vijendra Singh
Cash Management System
Jaipur-Mansarovar Office

“

ना अपनी, ना अपनों की खबर रहती है,
जबसे वो हमसे, बेखबर रहती है,
मुलाकात ख्वाबों में ही सही, करूँ तो कैसे करूँ ?
वो जागती, तो रातभर रहती है ।।।
आजकल तो भ्रष्टाचार, एक फैशन हो रहा है,
तभी तो इस पर लंबा-लंबा सेशन हो रहा है,
पहले जिनका पहनावा, खादी था,
उद्देश्य उनका देश की आज़ादी था,
आज जिनका पहनावा खादी है,
उद्देश्य उनका भ्रष्टाचार और देश की बर्बादी है,
आज हर जगह भ्रष्टाचार हो रहा है,
तभी तो नेता जी खुश और देश रो रहा है!!!
पैसा भी लोगों को क्या-क्या सिला देता है,
कभी गैरों से दोस्ती, तो कभी अपनों को भुला देता
है,
जिधर देखो, उधर सिर्फ पैसों की ही चाहत है,
ज़्यादा पैसों से किसी को नींद नहीं आती, तो कम
पैसा किसी को अच्छी तरह सुला देता है!!!



Rajkumar Sikarwar
Sales, Indore

“

प्रकाश वह शक्ति है जिससे उजड़ी
हुई दुनिया
में प्रकाश लाया जा सकता है ।



Deepak Sharma
Cash Management System
Jaipur-Mansarovar Office

“

एक बार कुछ वैज्ञानिकों ने एक बड़ा ही मज़ेदार
प्रयोग किया...
उन्होंने 5 बंदरों को एक बड़े से पिंजरे में बंद कर
दिया और बीचों-बीच एक सीढ़ी लगा दी जिसको
उपर से लॉक कर दिया और बीच एक सीढ़ी लगा
दी जिसके उपर केले लटका दिये..
जैसा कि अनुमान था, एक बन्दर की नज़र केलों पर
पड़ी तो वो उन्हें खाने के लिए दौड़ा
पर जैसे ही उसने कुछ सीढ़ियां चढ़ी उस पर
ठंडे पानी की तेज़ बौछार कर दी गयी और उसे
उतरकर भागना पड़ा ...
पर वैज्ञानिक यहीं नहीं रुके, उन्होंने एक बन्दर के
किये गये की सजा
बाकी बन्दरों को भी दे डाली और सभी को ठंडे
पानी से भिगो दिया...
बेचारे बन्दर हक्के-बक्के एक कोने में छुपकर बैठ
गए...
पर वे कब तक बैठे रहते,
कुछ समय बाद एक दूसरे बन्दर को केले खाने का
मन किया...
और वो उछलता-कूदता सीढ़ी की तरफ दौड़ा...
अभी उसने चढना शुरू ही किया था कि पानी की
तेज़ बौछार से उसे नीचे गिरा दिया गया...
और इस बार भी इस बन्दर की गुस्ताखी की सजा
बाकी बन्दरों को भी दी गयी...
एक बार फिर बेचारे बन्दर सहमें हुए एक जगह बैठ
गये...
थोड़ी देर बाद जब तीसरा बन्दर केलों के लिए
लपका तो एक अजीब वाक्या हुआ ..
बाकी के बन्दर उस पर टूट पड़े और उसे केले
खाने से रोक दिया,
ताकि एक बार फिर उन्हें ठंडे पानी की सजा ना
भुगतनी पड़े...
अब प्रयोगकर्ताओं ने एक और मज़ेदार चीज़ की...
अन्य बंदरों में एक को बाहर निकाल दिया और एक
नया बन्दर अंदर
डाल दिया...
नया बन्दर वहां के नियम क्या जाने...
वो तुरन्त ही केलों की तरफ लपका...



पर बाकी बन्दरों ने झट से उसकी पिटाई कर दी...

उसे समझ नहीं आया कि आखिर क्यों ये बन्दर खुद भी केले नहीं खा रहे हैं, उसे भी नहीं खाने दे रहे हैं...

ख़ैर बाद में उसे भी समझ आया कि केले सिर्फ देखने के लिए हैं,

खाने के लिए नहीं...

इसके बाद प्रयोगकर्ताओं ने एक और पुराने बन्दर को निकाला और नया बंदर अन्दर कर दिया...

इस बार भी वही हुआ, नया बन्दर जैसे ही केलों की तरफ लपका,

बाकी के बन्दरों ने उसकी धुनाई कर दी और मजेदार बात ये थी कि

पिछली बार आया नया बन्दर भी धुनाई में शामिल था!

प्रयोग के अंत में सभी पुराने बन्दर बाहर जा चुके थे और नए बन्दर अंदर थे जिनके उपर एक बार भी टंडा पानी नहीं डाला गया था...

पर उनका स्वभाव भी पुराने बंदरों की तरह ही था...

वे भी किसी नए बन्दर को केलों को नहीं छूने दे रहे थे,...

हमारे समाज में भी ये स्वभाव देखा जा सकता है...

जब भी कोई परम्पराओं को तोड़ने और नई परम्पराओं की शुरुआत करने की कोशिश करता है, तो उसके आस-पास के लोग उसे ऐसा करने से रोकते हैं...

उन्हें असफलता और समाज को मुसीबतों में डालने का डर दिखाया जाता है...

और मजेदार बात ये है कि उसे रोकने वाले अधिकतर वो होते हैं जिन्होंने खुद उस क्षेत्र में कभी हाथ भी नहीं आजमाया होता...

इस लिए यदि आप भी समाज को बदलने की और कुछ नई परंपराओं की सोच रहे हैं,

और आपको भी समाज या अपने करीबी लोगों के नकारात्मक विचारों को झेलना पड़ रहा है तो कान बंद कर लीजिए...

और अपनी अंतर दृष्टि की बात सुनिये। अपने सामर्थ्य और विश्वास को बढ़ाइये।

हमेशा नया सोचिये मेरा दावा है कि आप हमेशा सफल होंगे।



Rajesh Soni

Credit, Jaipur- Sangam Tower



FEARLESS

It was all in the awe of what I thought it was;

Never had enough time to think, what it actually was.

My foremost fear being ripped from my covers of falseness;

That someone, someday will see through all of my lies and fake skills.

They say death is bad, but living in fear of death is much worse;

The unknown nearing of the end, closing in faster with fear, makes you suffer the most.

But, to what extent, a person can survive in fear, or in hope of a savior;

Isn't it necessary, to take a step, be it a fact of unrewarded sculpturing of self.

The fact that it takes one's own will to survive, creates a bifurcation at the beginning;

The one with a will needs no saving and one without deserves none.

Allowing it to fathom in the hands of the supposed strong being who grows strength;

Losing my temper in the frustration of never ending clusters of webs.



Leave everything behind and just fathom that first step towards completion;

Collection of such efforts shall be mentioned in the attribution.

In the hopes of an uplifted life, one shall move further;

In the end it all can be said, Ambition is the key for the masters.



Mayank Raghuvanshi
Legal-Mortgage, Bhopal



आपका कार्य जिंदगी के एक बड़े भाग को संतुष्ट करना है और संतुष्टि प्राप्त करने के लिए वो करें जिसमें आप विश्वास करते हैं। महान कार्य करने का एक ही तरीका है,

आप जो करते हैं उससे प्रेम करें। यदि आप जो करना चाहते हैं वो प्राप्त नहीं हुआ है तो उसे खोजिए। स्वयं को उहरने मत दीजिए।



Mukesh Kumawat
Audit, Jaipur-Mansarovar Office



Have You Not Heard The News That God Is Dead?

Once a monk came down from the mountains and he met an old hermit who was praying to god. The monk laughed and said, "Have you not heard the news that god is dead? To whom are you praying? You surprise me!"

The hermit was puzzled. What nonsense was this man talking? The hermit was shocked and didn't say a single word.

The monk looked at him and he said, "It seems I have come a little early; the news has not arrived. And the wonder of wonder is that it is you people who have killed him... and yet the news has not arrived? Man has killed god and the news has not yet reached man. It takes time..."

The monk was right - somewhere in the unconscious, man has killed god. Not that he has killed god - how can you kill god? - but he has become godless, that is the meaning.

And it is not suddenly, this century that has become godless, it has been coming and coming for three-four centuries. For three-four centuries the human unconscious has been preparing the ground for godlessness.



Amit Saini
Audit, Jaipur-Mansarovar Office



Attain the Height of Cloud 9

This article is meant to make you ponder the various situations and stages that one must push through and learn from, while playing the exciting game called life. As dawn breaks, scattering sunlight, what it also carries is new hopes and newer opportunities to tap into and take advantage of. Interestingly enough, we are gifted with a unique episode every day, a brand-new challenge to face and win. This also keeps life moving and grants us the most important delivery called 'experience'.

The time available to us is remarkably short and let me warn you, it is running-out like thin sand in the hour glass. Only a handful of us achieve all the goals for which we were sent here to thrive, prosper and be happy. Now the point is how to live a meaningful and happy life? The answer is even simpler! As a matter of fact, it is hidden in the question itself!

To live a happy life and simply be cheerful at every moment is the magic mantra here. To start with, one can achieve satisfaction and solace just by helping and motivating fellow peer group member(s). This positivity is

going to not only make others look ahead but it will even improve the quality of 'liquid' running in your blood vessels by adding much-needed positivity and giving it the name of Be Positive (B+)!

Now, coming back to the challenge mentioned in the first paragraph: There is a thin line of demarcation when we talk about defining challenges and working upon them to achieve the goals within. This may be easier said than done but my dear friend, it definitely needs courage to define the problems and restrictions that we face in life and actually work upon them to emerge as the ultimate winners.

The excitement involved in this phenomenon is of huge volume and must have a tremendous impact over the outcome attached and mind you, success is counted sweetest!

As for the title - 'Attain the Height of Cloud 9', it was mentioned to catch your precious attention.

Just try to defeat the challenges and always be on Cloud 9.

Keep smiling and be happy always!



Varun Acharya
Marketing & Distribution
Jaipur-Mansarovar Office

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