

Aavas के
आसान Home Loan के साथ

ADJUST नहीं



UPGRADE करें

ADJUST नहीं

अब छैसलों को झिलमिलाने दो,
खुलके बचपन को खिलखिलाने दो,
हर कोने में नयी यादें सजाने दो,
दिन भर के बाद, बेफिक्र हो सो जाने दो।
अब पहली तारीख की पहली खुशियाँ, अपनों पर लुटाने दो,
क्योंकि यह घर है अपना, दो पल यहाँ चैन से बिताने दो,
आवास है साथ हमसफर बनकर,
आज को कल से बेहतर बनाने दो।
चंद घड़ियों की इस जिंदगी में एडजस्ट बहुत किया,
अब अपग्रेड करके सपने सच हो जाने दो।

UPGRADE करें

Building a Brand of Brilliance

Let the world see the best in us.



Ghanshyam Rawat
Co-founder & CFO

I extend the warmest Diwali greetings to the esteemed family of Aavas Financiers. Only 8 years since the foundation of Aavas was laid and today we are a name that resonates TRUST, GROWTH and EXCELLENCE. We have risen steadily, as the true paragons of Indian housing finance, making the joy of owning a home, truly affordable for the unserved and underserved. We now set out to create a strong brand that our customers can identify with as housing for all and hope for everyone. **A brand is the holistic sum of customers' experiences - visual, audio and behavioural components of our interactions with them.**

Our professional endeavours should thus focus on our vision-

Sapne Aapke Saath Hamaara.

Today we as a Brand, are living up to our vision of partnering with India's growing aspirations and we should be proud that our work is our values in action. Aavas is a thriving synergy, where our customers' needs and our services constitute a healthy business symbiosis. In the effervescent market we operate in, it is imperative we communicate our Brand values to our customers and align our efforts accordingly:

- **Being proactive**, so we don't wait, but create our opportunities
- **An intuitive understanding** of our customers' needs and reaching out to them to let them know we are always there
- **A promising reliability** for our Customers, Lenders, Shareholders, and Business Associates alike

A strong brand identity will allow the consistency we have shown over the years to ripen into a fulfilling aspiration for our customers and creditability of investors alike. Becoming the first and foremost Brand of affordable housing finance, will not only help us pull more customers, but will also connect us with them for a lifetime. Furthermore, a strong brand value means better Brand equity, which promises to evoke in our customers an endearing satisfaction and the assurance of being associated with an established Brand.

Aavas owes the many milestones we have accomplished, to the wonderful people, who work here and enrich it with qualities that characterise our organisation. Which is why Aavas counts on you, as our true Brand Ambassadors, to carry ahead the legacy with responsibility and pride, as you always have. It is up to you all to demonstrate our brand values through your responsiveness, empathy and reliable efficiency in order to make a lasting impact on our customers.

Let the value of care & respect be imbibed into the very element of our professional behaviour when engaging with

our respective customers. Our customers may be different but the guiding values remain the same, not only for our frontline and sales teams, but for all of our departments.

- When it comes to HR, our customers are our treasured employees, who need to be supported and enabled to give their best
- To the Admin team, it's our vendors who need to feel the pride of being associated with a renowned reliable Brand
- To the Treasury, it's the lenders who need to be assured of the brand's credibility and so on so forth

At Aavas, we like to wear our sense of commitment on our sleeves. Let's keep it that way. The way we behave matters, the way we interact matters and the way we keep our promises matters.

In order to create a strong Brand recall amidst our customers, we are also leveraging the very dynamic digital media and modern digital tools. Beside streamlining our processes so that our responses can be more prompt and effective, digitisation has enabled our customers to reach out to us with relative ease.

TV Commercials: This year we shot our first TV Commercial, which is about how we enable our customers upgrade their homes and lives for the better. TV still being a popular medium of entertainment is likely to spread the good word faster and wider.

Cinema Advertisements: In a Bollywood loving country, movies are still an effective medium of getting the desired attention. Which is why we are now screening our TV commercial with each new release at all movie theatres.

Informative AVs: We are regularly producing informative AVs, about our easy home loans and the benefits our customers can avail, thus educating the customers about the brand.

Digital Apps: Aavas Mitra digital platform that we created last year, has helped us create meaningful partnerships and is now a strong bridge between us and our prospective customers. We are now gearing up to launch an all new tool, Aavas Tatkal, that will further tweak the process of loan application through pre-approved loan offers.

Van Campaigns: A rather traditional, yet reliable method of spreading brand awareness at grass root levels. We undertake several van campaigns, wherein we directly interact with our prospective customers in and around 1600 towns.

Mega Wall Painting Campaign: Not leaving any stone unturned, we have also initiated one-of-its-kind mega wall branding campaign which covered 407 towns across 9 states.

In this competitive market, showcasing our talent and expertise is going to be a pivotal factor in creating optimum brand value, and we must remember that making the right first impression matters in the long run. The Aavas family has always risen to each challenge, turning it into an adventure and reaching new milestones in the process. We are Aavas.

We are Aavas

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GLIMPSES OF THE SHOOT



The Story Behind the Scenes: On the Sets of Aavas “Upgrade” TVC and AV

The making of a brand doesn't happen overnight. We have laid the foundation, doing our bit as a partner to India's growth aspirations, and we are now ready to carve our niche and be remembered as a brand that enables everyone to upgrade their lives. And What better way, than TV utilizing and digital media - the 2 most preferred entertainment sources which together boast of a viewership that encompasses all age groups. This year we marked the first steps of creating a strong brand identity, as we released not only a TV commercial, but also an AV along the theme “Upgrade”. The two are now live and have been instrumental in spreading the good word.

Let's take you behind the scenes to show you what transpired and what it took to create this moment of pride. To begin with, we were sure we wanted to do something different which is why our TVC and AV have a completely different look and feel. A meeting was held with our marketing agency and production team which included the Director and DOP. The meet began on a sweet note with a cake cutting ceremony where the co-founder, Mr. Ghanshyam Rawat (CFO), did the honours and wished us all good luck. Together we froze on the script, as well as talented actors, costumes and the perfect location to bring alive the story. Even the tiniest details such as the number plate of the scooter, the decor of the rooms, the perfect lighting for the scene irrespective of the actual time and attires that showcase the passage of time were taken care of. It took us days of hard work, 2 teams and an entire day of shooting to put together a 40 second TVC and a 1 minute AV.

The Green Gift Bungalow, a picturesque heritage Parsi home on

Turner's Road Mumbai, was zeroed in as the location, where the production and our team along with the shooting crew gathered on the 1st of September to make it happen. The day was nothing less than an adventure with only one day on our hands and the entire crew on their toes to deal with the challenges as they emerged.

The TVC and AV as seamless as they look, shaped up scene by scene and involved several takes and editing to finally craft the end result. The TVC humorously depicts the struggles of a family with a growing child until the protagonist grows up and upgrades the family to a home better suited to their needs. The shoot lasted in to the late hours of the night to get the scene right, where the growing child does not have a room to himself and the family has to share a single bedroom. The details were spot - on, with the actors and children doing absolute justice to the script and showing great comic timing.

The AV was being shot at the same location, simultaneously with the TVC. This meant that more than 80 people were present in the house at the same time, in the sweltering humidity of erratic Mumbai rains. The story of the AV, features a family whose happiness is dictated by their landlord and the child is not free to be himself. However with Aavas they manage to upgrade to their own home and make way for the all the happiness they were compelled to miss out on. Behind this emotion-evoking AV are several hilarious anecdotes. For instance the first scene was to be shot outdoors and as soon as we got ready, the rain started to pouring. This however, did not dampen the spirits on the set. Our resourceful crew managed to dry up a patch of ground and got us the perfect sunny outdoor scene, conjured with special lighting equipment, despite the rains. Another obstacle appeared as we neared the final scene, when the child opens the basket and brings out



the puppy. We had placed biscuits in the basket so that the puppy stays put. But the plan backfired, with the puppy relishing the biscuits and refusing to come out.

The script beautifully brings out the sentiment of suppressing a young boy's innocent desires and the parent's turmoil. The little boy, played by, has done a commendable job of portraying complex emotions. What's more, he did not really enjoy

being around dogs, but overcame his reluctance and couldn't have looked more adorable with the puppy.

Both the TVC and AV starred 4 children, ranging from an infant to a teenager and working with children comes with its own set of challenges. One needs to be patient, especially with younger children, take care of their comfort and give them the time they need to warm up to the shooting. In fact, we patiently waited for 2 hours for one of the child artistes to give the

desired shot. When things didn't go as planned, we did not push him and instead got another child to play the part.

There were many such instances that made the day productive as well as memorable. The crew and the production team were out there to beat time and even sacrificed their meals to make most of each minute. In fact the final scene was nothing short of an exciting movie climax. We had run out of our allotted time on the premises and were almost done with the shoot, when the manager, a rather imposing and bulky looking man, demanded that we wrap up and vacate the premises. What followed was a dramatic demonstration of wits, with some of the team engaging him in a conversation and distracting him, thus allowing a few extra minutes to the director and the crew to wrap up the shoot.

We called it a day, late in the night, with both the teams and crew having worked hard for more than 12 hours. The eventful shoot came to an end just the way it had begun, as we

celebrated our accomplished mission with yet another cake. The next time you watch the Upgrade TVC and AV, you will know the real story behind the scenes and the long laborious process of producing a product that we can all be proud of.





QUARTER UPGRADES

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019

PARAMETERS	H1 FY 19-20 (RS CR)	REMARKS (GROWTH YOY)
AUM	6753 CR	UP BY 42%
DISBURSEMENT	1315 CR	UP BY 21%
TOTAL INCOME	429 CR	UP BY 38%
NIM	262 CR	UP BY 39%
PAT	121.4 CR	UP BY 85%
ROA*	4.03%	MAINTAINED ABOVE 3%
BRANCHES	216	30 NEW IN LAST 12 MONTHS
GNPA	0.62%	UP BY 5 BPS
ACTIVE LOAN ACCOUNTS	90100+	UP BY 43%

216



BRANCHES

STAR BRANCHES - H1



Jaipur - Traditional
Category - A (9.1)



Surendra Nagar
Category - B (9.2)



Nagpur-2
Category - C (9.4)



Asind
Category - D (9.3)

Best Branches - Q2

July 2019



Jaipur Diamond Tower
Category - A (8.5)



Dwarka
Category - B (9.6)



Gurugram
Category - C (9.9)



Renwal
Category - D (10.4)

August 2019



Jaipur - Traditional
Category - A (7.6)



Morbi
Category - B (4.8)



Nagpur-2
Category - C (11)



Chirawa
Category - D (10.9)

September 2019



Delhi - Rajendra
Category - A (9.7)



Surendra Nagar
Category - B (9.9)



Nagpur-2
Category - C (10)



Begun
Category - D (11)

Star Branch - Q2



NAGPUR-2 Category - C (10)

BRANCH HEAD: AARIF KHAN

CREDIT MANAGER: ANKIT KALE

The various branches of Aavas spread across the country have continued performing with exceptional dedication. However, there is one branch that has done a brilliant job with a score of 10 and deserves special recognition. Nagpur-2 is the Star Branch of the Quarter and we are proud of their continued dedication and hard work.

New Joinees

**BALASUBRAMANIAM
VAIDYANATHAN**

ASSISTANT VICE PRESIDENT-SALES
MUMBAI-BKC



CHINMAYAREVDIKAR

ASSISTANT VICE PRESIDENT-COLLECTIONS
JAIPUR-MANSAROVAR OFFICE

Aavas Mitra 2.0 Samvaad: *The New Avatar of Mitra*



Mitra 2.0 and Samvaad platform came together to connect for leveraging home/construction ecosystem to source additional business in 2018. Digitisation had endowed us with a portal - Aavas Mitra, that over the last year had brought us closer to those who needed our home loans. We organised a dialogue with the Aavas Mitras at Ferns Hotel, Jaipur on the 13th of September, in order to get a closer understanding of their experience through direct interactions and feedback. The meet witnessed enthusiastic participation and fruitful interactions as Mitras expressed their appreciation for having a platform that works towards a synergy of mutual growth.

Mr. Ankit Soni gave the participants a quick recap of our journey and welcomed credit queries. This was followed by an overview of CLSS by Ms. Meha Mahna who also handled Mitra queries on the same. The meet also helped us acquire valuable feedback from Mitras, which can be leveraged upon as we gear up to take Aavas Mitra to at least 6 more cities.

Mr. Nitin Soni and Sunil Saxena of the Mitra Team, led by Rajeev Sinha did a commendable job of putting together a great event. We look forward to a partnership of open dialogue that can help us make the most of this brilliant tool in our hands.



Initiating a meaningful dialogue directed towards creating promising partnership...the journey Continues !!!

महाराज अग्रसेन जयंती: संस्कृति के महोत्सव में आवास

महाराज अग्रसेन जयंती महोत्सव जयपुर की धरोहर और संस्कृति का अभिन्न अंग है। हर बार की तरह, यह उत्सव इस वर्ष 22 से 29 सितम्बर तक मनाया गया। आवास ने भी इस भव्य समारोह में भाग लिया तथा आठ दिनों में सम्मिलित हुए 2000-3000 आगंतुकों के मध्य आवास की उपस्थिति दर्ज कराई। महोत्सव में सुंदरकाण्ड, रक्त दान शिविर, शोभायात्रा, विजज, फैंसी ड्रेस, मेहंदी, चित्रकारी और रंगोली प्रतियोगिताएँ और खेल-कूद जैसे विभिन्न कार्यक्रमों का आयोजन हुआ। आवास को महोत्सव के प्रायोजकों के रूप में भागीदार बनने का सौभाग्य प्राप्त हुआ। खेल कूद प्रतियोगिता में तकरीबन 34 प्रायोजक थे। कैरम, क्रिकेट, बैडमिंटन इत्यादि प्रतियोगिताओं में आवास का नाम जुड़ना तथा जयपुर के इस प्रमुख उत्सव का हिस्सा बनना हमारे लिए गौरव की बात है।

अग्रसेन अग्रवाल अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल

श्री महात्मसे नमः श्री गणेशाय नमः श्री अग्रसेन जयन्ते

प्रधानमंत्री एवं मुख्यमंत्री
श्री अग्रसेन जयन्ति महोत्सव
सूचना एवं आमंत्रण-पत्र वर्ष 2019

आयोजक
श्री अग्रवाल समाज (रजि) चौमूँ
अग्रवाल महिला मण्डल, चौमूँ
अग्रवाल युवा मण्डल, चौमूँ

जिसान होम लोन एवं सविहीनी सुविधा उपलब्ध
खरीदें अपना घर और बचायें ₹ 2.67 लाख तक

अवास फायनेंसियर्स लिमिटेड
1800-20-888-20

अग्रसेन अग्रवाल अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल अग्रसेन अग्रवाल

HR Partnering with Business!

It is believed that people make an organisation, which is why getting the right people on board goes a long way in building a strong brand and the desired work culture. As we set out to expand our business reach, we decided to increase our frontline strength by hiring around 1100 ROs, for which we launched a 10 day mega hiring drive from 16th to 26th September across 6 states - Delhi NCR, Gujarat, Maharashtra, Rajasthan, Chhattisgarh and Madhya Pradesh.

Our HR Team was on a mission and they had a plan. The HR Team explored a spectrum of sources such as newspaper classifieds, online job portals and social media, in order to increase the pool of eligible candidates.

The team was on their toes throughout and managed to pull a flawless and brilliantly streamlined process flow. This helped us achieve tremendous results and the right fit candidates, in a very limited span of time. Below are the strategic initiative & intervention of the campaign that equipped us with learnings that can be replicated in our future endeavours:



- A well-designed interview assessment form
- A single interview panel that enabled us to conduct all rounds of interview in one shot, thus condensing the process of short listing and finding the right match
- On the spot offers for higher conversion ratio
- More accurate reference check by roping in the RCU team who checked for us the credentials of the short listed candidates
- Prior information of necessary documents to the candidates to further reduce the documentation time

The campaign helped us close on 50% of the positions and got us the best match for Aavas with 550 new zealots on board. Kudos to our HR team, who have set a new precedent in terms of efficiency and planning, an example we could all turn to when taking on new challenges.

हम रखते हैं आस्था का मान, हम हैं आवास।

इस वर्ष भी आवास को हरे कृष्ण मूवमेंट द्वारा आयोजित श्री कृष्ण जन्माष्टमी उत्सव में, मुख्य प्रायोजक के रूप में सम्मिलित होने का सौभाग्य प्राप्त हुआ। जयपुर में, 24 अगस्त को लगभग 2 लाख श्रद्धालु प्रेमभीनी भक्ति से इस पर्व को मनाने, जगतपुरा स्थित अक्षयपात्र परिसर में एकत्रित हुए। आवास ने उनके मध्य वार्षिक बुक्लेट तथा मंत्र कार्ड वितरित किए। हमें गर्व है की हम श्रद्धा के इस भव्य मंच का हिस्सा बन सके।



देशभक्ति के रंग में आवास

15 अगस्त- राष्ट्र गौरव का प्रतीक यह दिन, हमें हमारे भारतीय होने का आभास दिलाता है। देशभक्ति में उन्नत होकर प्रत्येक वर्ष की भाँति इस बार भी हमने आवास में स्वतंत्रता दिवस हर्षोल्लास के साथ मनाया। सभी अपने-अपने परिवारों के साथ, भारतीय परिधानों में सुसज्जित, कार्यक्रम में भाग लेने पहुँचे। श्री सुशील कुमार जी ने जब ध्वजारोहण किया तो हम सब भाव विभोर हो उठे। उनके प्रेरणादायी शब्दों से वातावरण एकत्व और देशप्रेम से पुलकित हो उठा। सभी ने बच्चों के लिए आयोजित फैंसी ड्रेस प्रतियोगिता का आनंद उठाया। इसके अतिरिक्त एक देशभक्ति गीत प्रतियोगिता भी रखी गयी थी जिसमें विभिन्न विभागों से 10 ग्रूप सम्मिलित हुए। प्रतियोगियों ने देशभक्ति के ऐसे गीत गाए जिन्हें सुनते ही हमें अपनी महान विरासत और स्वतंत्रता के लिए किए गए अनेकों बलिदानों का स्मरण हो आया। समारोह के उपरांत, 18 अगस्त को हम सभी ने एकसाथ, भारत के अंतरिक्ष वैज्ञानिकों को समर्पित "मंगल यान" पिक्चर देखी।

15 अगस्त का यह समारोह अविस्मरणीय रहेगा और आशा है हम सभी को एक कर्तव्यनिष्ठ नागरिक का दायित्व निभाने के लिए प्रेरित करेगा।



Agvys

We cordially invite you and your family to the

73rd INDEPENDENCE DAY CELEBRATION

A fun time starts with Egg hunting by
Mr. Sushil Kumar Agarwal, MD & CEO,
followed by exciting performances and fancy-dress for children.
Those who wish to perform, kindly give your department-wise
nominations for group song (prabhati) by 1:00 pm tomorrow.
Only 30 teams will be selected, so hurry up!

1st PRIZE Rs. 10K **2nd PRIZE Rs. 5K** **3rd PRIZE Rs. 3K**

Everyone present will also get movie tickets for Mission Mangal!
Wish your loved ones luck and let's rejoice in our freedom!

Agvys

Date: 15th August 2019 | Time: 7:30 - 9:30 AM
Venue: Ground Floor, Head Office



Helmets: A Simple Habit to Stay Safe

Aavas, Jaipur initiated a 3-day drive to encourage people to follow the cardinal traffic rule of wearing helmets. At RTO, Vidyadhar Nagar, we distributed Aavas branded helmets amongst 500 applicants who turned up to get their two wheeler license. Shri Amit Soni, DTO, alongside our senior management officials - Mr. S. Ram Naresh, Chief Business Officer and Mr. Sharad Pathak, Company Secretary and Compliance Officer, graced the occasion.

We urged the new drivers to wear a helmet every time they were on the road and educated them on various traffic safety rules that can help minimise untoward incidents and injuries.



1800-20-888-20

दुपहिया वाहन चालक सदा रबे याद

- हेल्मेट पहनना है जरूरी, ना सौक ना मजबूरी।
- दुर्घटना से राकबाव, क्लोन पर नहीं, दें सड़क पर ध्यान।
- जहाँ बड़ी वाहन की बधि, समझो की दुर्घटना घटी।

हर कदम पर आपके साथ।

आसान होम लोन आवास फायनेंसियर्स के साथ



OFFICE DECORUM

Follow Office Decorum, and it will open a path to morality



- ◇ No abusive language towards any employee of the organization will be tolerated.
- ◇ All employee should respect their colleagues. We won't allow any discriminatory behaviour or victimization.
- ◇ No physical or mental harassment of the employees that can lower the morale of the employees.
- ◇ No man handling as well as fights in the organization.
- ◇ No use of alcohol in the office premises or coming to the office after drinking.
- ◇ No use of derogatory comments to anyone to anyone in the organization.

Please Note: If any of the following issue are noticed than strict action against the employee will be taken.



खिलखिलाते बचपन की मुस्कुराती अभिव्यक्ति

जीवन के कई रंग हैं और उनमें सबसे प्यारा रंग होता है बचपन का, निष्पाप और निश्चल। हर साल की तरह इस बार भी गत 20 जुलाई को आवास में अभिव्यक्ति - चित्रकला प्रतियोगिता का आयोजन हुआ जिसमें सभी कर्मचारियों के होनहार बच्चों ने भाग लिया। 50 सर्वश्रेष्ठ कृतियों को मिले आकर्षक पुरस्कार और हमें देखने को मिले मासूम रंगों में सजे और बच्चों के मनोभावों को अभिव्यक्त करते खूबसूरत चित्र। नन्हीं प्रतिभा को प्रोत्साहित करता ये मंच आवास की ओर से उज्ज्वल भविष्य की तरफ एक छोटा सा कदम है।

Abhiviyakti
EXPRESS WITH COLOURS



अनुपम बालकृति के अद्भुत रंग
मासूम कलाकारों की अनुपम कलाकृति



SARA HUSSAIN
D/O - AASIF HUSSAIN



ALINA HUSSAIN
D/O - AARIF HUSSAIN



NAMIT SAHARIA
S/O - NITIN SAHARIA



SHREYAS SAGAR SAWANT
S/O - SAGAR SAWANT



VARSHA
D/O - PARWAT



NIKHIL VERMA
S/O - PURAN VERMA



BHUMI AGARWAL
D/O - PRAKASH AGARWAL



NAVYA RATHORE
D/O - KAMESH SINGH RATHORE



DIVYA SHEKHAWAT
D/O - VISHAN SINGH



MALISHKA
D/O - DEEPESH CHATURVEDI



KASHISH CHOWDHRY
D/O - VIKAS CHOWDHRY



SHRIVALLI GUPTA
D/O - AMIT GUPTA



PAYAL CHAUDHARY
D/O - DEEPAK CHAUDHARY



RIYA RAYBOLE
D/O - PRASHANT RAYBOLE



ARYA GHARPURE
S/O - SUDHARSHAN GHARPURE



KABIR GAUR
S/O - MADAN GOPAL SHARMA



MUSKAN VERMA
D/O - PURAN VERMA



ARADHYA MATHUR
D/O - DEEPAK MATHUR



PRIYA GAUR
D/O - BHUVNESH GAUR



TANISHK NAGAR
S/O - NARESH KUMAR NAGAR



WAGH MRUGA
S/O - PRAKASH WAGH

Aavas Tree Plantation Drive: Nurturing a Sustainable Tomorrow

The rising pollution and notorious climate change is no longer a problem we can ignore. It's a crisis that demands each of us to Make our contribution towards restoring the ecological balance and sustaining a healthier future for the next generations. Rising to the need of the hour, Aavas participated in a tree plantation drive at Vidyadhar DTO in Jaipur. We successfully planted

125 trees around the campus, of various species that are known for their air purifying qualities such as Neem, Jaamun, Ashok, Banyan and many more. We also installed a unique drip irrigation system that recycles waste water, making it usable for irrigation while minimising loss of water through evaporation. Once the required amount of water is collected, the alarm indicates

that the pump chamber needs to be switched on, which then irrigates the plants through a drip pipe system. Mr. Anil, DTO was delighted with the efforts put in and gushed with praises for Aavas. At the end of the day, there's nothing more rewarding than knowing that we have taken the right step in the right direction.



भक्ति और आनंद- डांडिया के संग भक्ति के महानृत्योत्सव के लिए तैयार आवास

DANDIYA AND GARBA
Classes 2019

Starting
18th to 28th Sept.

6:30 PM to 7:00 PM | Venue: Terrace, H.O.

All the participants are requested to bring their own Dandiya Sticks.

Get ready to "ROCK THE FLOOR"

नवरात्र वस्तुतः एक अनोखा उत्सव है और ये नौ दिन हमें भक्ति और प्रेम के विभिन्न रंगों से परिचित कराते हैं। डांडिया रास सदा ही नवरात्र का अभिन्न रंग रहा है और किसका मन नहीं करता कि इस पावन नृत्य में मगन होकर झूमें? लेकिन भागदौड़ में हमें अक्सर वक्त ही नहीं मिल पाता कि हम डांडिया का अभ्यास कर सकें, इसलिए इस बार आवास ने नवरात्र से पहले, 10 दिन की विशेष डांडिया क्लासेज का प्रबंध किया ताकि सभी इस नृत्य समारोह में दिल खोल कर झूम सकें। बस शाम 6:30 बजते ही सभी छत पर इकट्ठा हो जाते थे और खुले आकाश के नीचे, डांडिया रास की खनक गूँज उठती थी। आखिर यही तो है आवास का प्रयास, कि हमसे जुड़े लोगों की छोटी-बड़ी सभी खुशियाँ, साकार हो सकें।

एक सुनहरे भविष्य की ओर एक छोटा सा कदम



एक बेहतर समाज के प्रति, अपना दायित्व समझते हुए आवास निरंतर नए प्रयास करता रहता है। सामान्यतः देखा गया है कि बहुत से सरकारी विद्यालयों में मौलिक सुविधाओं का भी अभाव रहता है। इस उदासीनता की कीमत अक्सर विद्यार्थियों को चुकानी पड़ती है। अतः इस बार हमने जयपुर के शाहपुरा स्थित राजकीय आदर्श उच्च माध्यमिक विद्यालय को एक वालीबाल कोर्ट और मिड डे मील के लिए रजिस्ट्रार का उपहार दिया। हम सभी के लिए ये हर्ष की बात है कि अब वहाँ के विद्यार्थी खेलकूद का अभ्यास और पौष्टिक आहार, दोनों ही नियमित रूप से प्राप्त कर सकेंगे जो कि उनके सम्पूर्ण विकास के लिए आवश्यक है।



WEAR YOUR ID WITH PRIDE

Wearing an ID in the office premises at all times has been made mandatory. New joinees can collect their ID from the admin team at corporate office or from their respective branch heads. Employees not wearing an ID will not be permitted in the premises.

Requesting all department and branch heads to ensure this is followed strictly.



WE STAND TOGETHER AND WE SAY NO AAVAS AGAINST SEXUAL HARASSMENT

Aavas envisages a healthy work ambience of security, inclusivity and respect. To achieve the same, it is imperative that we take a strong stance against sexual harassment at the workplace. We have been actively engaged in implementing the guidelines given by POSH Act, 2013, (Prohibition and Prevention of Sexual Harassment) of Indian Legislature through our internal committee.

Ever since, POSH has been working tirelessly to create awareness about the issue and has been present like a pillar of support to protect the well-being of Aavas employees.

In accordance with POSH, special sensitisation and training sessions were organised between 18th to 25th September at Ahmedabad, Jaipur HO, Indore and Bhopal. The participants were educated on what constitutes sexual harassment and its various aspects. They were encouraged to speak up and were informed of the support system available to help them. The participants were assured that no offender would go unchecked and were told about penalties/punishment involved like written warning, demotion, suspension, termination and imprisonment.

We care for your safety and together we can do our bit in curbing the social menace of sexual harassment. We are with you, we are Aavas.



NO PAIN NO GAIN SURVIVAL OF THE FITTEST WEIGHT LOSS SEASON 3

The weight loss challenge is back; a reason good enough to get back in shape. Fitness is a way of life and a state of mind. There is no denying that our physical well-being has a direct impact on our behaviour, relationships and also our professional productivity. Our fitness is an integral part of who we are and who we could become in terms of our capabilities. It's not just about the calories, but also about discipline, focus and perseverance.

Pure Life

Aavas
KARNE APKE SAATH HAMAARA

READY TO FOCUS ON YOUR HEALTH?

Weight Loss
COMPETITION
15 SEPT - 15 DEC 2019

Health has rightly been equated with wealth, for without it, there can be no wealth. Fitness is not just dieting and cutting out certain types of food, but a way of life. It encompasses eating well, exercising and looking after yourself.

We are happy to announce that the Weight Loss Competition is returning! Kindly send in your weight details to shweta.sharma@avvas.in by 11th September, 2019 to take part.

The details will be verified by the Branch Heads before being considered for eligibility.

**ARE YOU READY
TO EMBRACE
FITNESS COMPLETELY?**

Last Date of Submission: 11th Sept., 2019

THE FIRST AGM OF AAVAS FINANCIERS

OUR ONE YEAR JOURNEY AS A PUBLIC LISTED ENTITY

It's been one year since Aavas gained recognition as a listed entity and was enlisted with the National Stock Exchange and BSE on the 8th of October 2018. We solemnised the milestone with our first AGM on 1st August 2019 at Clark's Brij Convention Centre of Hotel Clark's, Jawahar Lal Marg, Amer, near Jaipur airport.

The meeting was chaired by Mr. Krishan Kant Rathi, Independent Director and Chairperson of the Board and commenced at 3:30 pm. The Shareholders of the Company, the Chairperson of Audit Committee, Nomination and Remuneration Committee and Stakeholders' Relationship Committee were in attendance. The representatives of the Statutory Auditors, Secretarial Auditors, Internal Auditors and Branch Auditors of the Company were also present at the meeting.



Mr. Sushil Kumar Agarwal, our honourable Managing Director and CEO, addressed the Members of the Company and updated them with the Company's consistently positive performance in the challenging business environment for Non-Banking Financial Companies (NBFCs). He further stated that the Company shall act along its current business development strategy as it corresponds well with the contemporary market scenario that has a huge potential to be tapped. He expressed confidence in continuing to focus on the needs of low- and middle-income self-employed customers who remain underserved.

PMAY SUBSIDY MEET AND TRAINING PROGRAMME

THE POWER TO DREAM AND THE STRENGTH TO SMILE

Aavas had organised a Subsidy Meet and Training Programme for PMAY in association with Surat Urban Development Authority (SUDA). The event took place in Surat, on August 7th, 2019 with the aim of highlighting the 4 verticals of subsidies granted under the PMAY and felicitating the beneficiaries of our customers with subsidies.

The event was attended by eminent SUDA officials and experts - Amit Arora (CEA), R.R. Borad (Deputy Collector), R.K. Patel (Ex.En.), Madhvi Mistry (Mamalatdar) and H.B. Joshi Dy. (Sub Mamladaar) accompanied by Surat Municipal Corporation's officials. Also present were:

- Representatives of six other PLIs (Banks and NBFCs)
- SUDA & SMC customers invited for subsidy distribution and felicitation
- Customers who have been allotted new homes at projects under SUDA

Aavas was represented by Alok Das, Meha Mahna, Anurag Jain, Mehul Jain and Vijay Sangani alongside his team. The meet commenced with Anurag welcoming the audience, followed by Amit Arora setting the agenda and explaining the significance of subsidies to the customers. This led on to an elaborate understanding of all the 4 verticals through a presentation by Meha and Mehul. The program concluded with a query session, subsidy distribution and a vote of thanks by Madhvi.

Mr. Amit Arora and Mr. R.R. Borad appreciated the meaningful participation of Aavas Financers team and discussed with them the customer queries raised during the session as well as the way ahead to maximise the benefit in purview of CLSS. They encouraged us to partner with SUDA and SMC, in order to conduct such informative programs on a larger scale, when new allotment draws are planned in the near future.

Our endeavours rewarded us with positive outcomes as we were able to generate 10 leads of LIG while interacting with customers present at the programme. Also, we have been invited by the SUDA officials to be present in the allotment of approx. 300 LIG units later this month. The subsidy meet was indeed a fruitful opportunity of forging partnerships and leveraging the subsidies for the benefit of our customers.

THE AFFORDABLE MEET, 2019

ENVISIONING A DREAM ALL CAN AFFORD

Our affordable segment is one of our most celebrated products, enabling us and our customers to fulfill their dreams with ease. We organised our Annual Affordable Meet at Bhopal, on 5th September 2019 with an agenda that comprised of the following:

- To discuss the overall affordable housing projects of MP and Bhopal in particular
- To take up queries on CLSS part under PMAY/CMJY affordable schemes and to resolve the same
- Subsidy distribution to beneficiaries of Aavas customers
- To be updated with the status of ongoing affordable housing projects and the upcoming projects in lieu of expectation with Aavas Financiers



The event was attended by some of the prominent BMC and UADD officials like Mr. Ravi Chaturvedi - Executive Engineer BMC and UADD, Mr. R.K. Goyal - Executive Engineer UADD and Mr. Saluja - Executive Engineer BMC. Other participants included the Aavas customers invited for subsidy distribution and felicitation, as well as the customers who have been allotted new homes in projects under Housing Board and Bhopal Municipal Corporation. Alok Das, Meha Mahna, Anurag Jain, Manish Chandani and Rajesh Tiwari with his team represented Aavas and conducted the proceedings.

We opened the meet with a lamp lighting ceremony and a warm welcome by Anurag. Following this the government officials were felicitated on our behalf by Radha Swamy. Setting the agenda, Mr. Saluja then took over and spoke to the audience about the various affordable housing projects. Mr. Goyal took a session on PMAY and subsidy, educating the participants on the various benefits that they entail. After this Alok welcomed and answered questions from the audience while Mr. Chaturvedi chaired a feedback session with the customers.

The meeting closed with a vote of thanks by Ravi, post which we had a discussion at length with Mr. Ravi Chaturvedi on the customers queries raised during the session and the way forward to optimise benefits in purview of CLSS on the upcoming PMAY KOKTA Project with 2800 units. The dignitaries expressed their gratitude to Aavas Financiers, for our enthusiastic participation with BMC. We were encouraged to conduct more of such informative programs in association with BMC when new allotment draws are planned in near future.

The meet ended on a positive note, as we acquired a list of 300 customers under EWS category, as well as the LIG and MIG category list that followed soon. It presented us with a great portal to not only connect with our esteemed associates and customers, but also gave us a business edge with newer possibilities. Well done Team Affordable who made this endeavour a great success.

NATIONAL URBAN DEVELOPMENT SUMMIT A BETTER URBAN SOCIETY FOR A BETTER FUTURE



The National Urban Development Summit, a joint initiative of Elets Technomedia Pvt. Ltd. and Jodhpur Development Authority, took place on 27th September at Jodhpur. The event was attended by prominent government officials, development authority officials and representatives from various states of the country.

It was an honour for Aavas to be part of such an illustrious platform. We made the most of this opportunity with our representatives, Mr. Alok Das, Mr. Anurag Jain, Mr. Ashish Verma and Mr. Manish Chandani showcasing our affordable products at the event. Our Marketing Team, made sure we got the attention with strategically placed standees and an exhibition stall.

The meet was alive with stimulating talks and brainstorming on a variety of subjects such as Affordable Housing by Aavas, Presentations by Goyal Hospital and Thar Group, Urban Infrastructure Projects: Challenges and Opportunities, IT & e-Governance for Urban Innovations and last but not the least, the overall Urban Development of Jodhpur. Mr. Alok Das was on the panel for the brainstorming session on Affordable Housing: Achievements and Way Forward, moderated by Mr. Sanjay Kumar, CS Housing, Govt. of Maharashtra. Alok presented a recap of our journey and the milestones achieved in the last 9 years. He elaborated on our approach and USPs towards providing loan benefits to the underserved customers from financially challenged sections of the society. He also shared the road blocks faced by financial institutes in affordable housing segment especially in PMAY and CMJAY schemes and shared his thoughts on the way forward with the panelists and audience.

His talk was followed by an audio visual testimonial comprising of customer experiences who fulfilled their dream of owning their own homes and how we, at AAVAS paved the way with easy home loans.

During the breaks we were able to communicate with some key stake holders like ACS Haryana - Mr. Dhanpat Singh, Chief Admin (Housing Haryana) - Mr. Shaleen, ACS housing (Maharashtra) - Mr. Sanjay Kumar, Secretary (Delhi Municipal Corporation) - Ms. Rashmi Singh and a few builders who are associated with JoDA for their affordable projects. Here we could engage with them in one-on-one discussions on the opportunities and challenges in affordable housing in their respective states and their expectations from us in the coming time.

The summit proved to be a great opportunity to learn from our peers in the industry and to interact firsthand with the experts. The enthusiastic participation of Aavas at such platforms should encourage us to make our presence felt in the vibrant business ecosystem.

जयपुर की बेटी विदिशा चाड़ना में लहराया भारत का परचम

हाल ही चीन में आयोजित अंतर्राष्ट्रीय यूथ इक्स्चेंज प्रोग्राम में भारत से कुल 165 युवा स्वयं सेवकों ने भारत का प्रतिनिधित्व किया और उनमें शामिल थीं आवास में कार्यरत श्री राहुल शर्मा की सुपुत्री विदिशा शर्मा। विदिशा का चयन युवा और खेल मंत्रालय द्वारा प्रतिनिधि दल के राष्ट्रीय सेवा योजना इकाई में किया गया। उल्लेखनीय बात यह है की वे इस दल में चुने गए सबसे युवा सदस्यों में से एक थीं। यह कार्यक्रम 2 जुलाई से 9 जुलाई तक, चीन के तीन शहरों में आयोजित किया गया जिसमें जयपुर की इस बेटी ने भारत का नाम खूब रोशन किया। उन्होंने अन्तर्राष्ट्रीय मंच पर भारत की गौरवशाली सभ्यता और परिवर्तनशीलता विकास का बखूबी परिचय दिया जिसके लिए उन्हें सर्वोत्तम प्रतिनिधि के रूप में स्वर्ण पदक से पुरस्कृत भी किया गया। कार्यक्रम सम्पन्न होने के बाद देश वापस आने पर युवा और खेल मंत्री, श्री किरण रिंजिजु ने उनका अभिवादन किया।



एस.एस. जैन सुबोध महिला महाविद्यालय की छात्रा विदिशा बास्केटबॉल और बौक्सिंग की निपुण खिलाड़ी है तथा कॉलेज में भी वे खेलकूद में सक्रिय रही हैं। वे राष्ट्रीय सेवा योजना (NSS) की होनहार सदस्या हैं जिसके अंतर्गत वे पहले भी कई पुरस्कार जीत चुकी हैं। हम सभी को विदिशा की उपलब्धियों पर गर्व है। ऐसे प्रतिभावान युवाओं को देख कर भविष्य के प्रति आशा जागृत होती है। आज उन्होंने अपने परिवार के साथ हमारा भी मस्तक उँचा कर दिया है। हम उन्हें एक उज्ज्वल भविष्य के लिए शुभकामनाएँ देते हैं।

आवास के विज्ञान विभूषण चंद्रशेखर प्रसाद गुजरात में हुए सम्मानित

आवास-आईटी विभाग के चंद्रशेखर प्रसाद को विज्ञान के क्षेत्र में विशेष उपलब्धियाँ एवं विज्ञान को बढ़ावा देने हेतु विज्ञान और प्रद्योगिकी विभाग, भारत सरकार प्रायोजित कार्यक्रम में "विज्ञान प्रसार" द्वारा गुजरात राज्य के राजकोट स्थित दर्शन इंस्टिट्यूट ऑफ इंजीनियरिंग एंड टेक्नोलॉजी परिसर में आयोजित अखिल भारतीय विपनेट क्लब सम्मान समारोह में वैज्ञानिक डॉ. अरविन्द सी. राणाडे, नवोदय विद्यालय के संयुक्त आयुक्त डॉ. रामचंद्रन एवं अर्पित इंजीनियरिंग इंस्टिट्यूट के वरीय पदाधिकारी के द्वारा प्रशस्ति पत्र व विज्ञान सम्बंधित उपकरणों से सम्मानित किया गया।

ज्ञात हो योगमाया साईन्स क्लब, देवघर के राष्ट्रीय प्रशिक्षक सह सहायक-समन्वयक चंद्रशेखर के बहुआयामी प्रयासों से क्लब को गोल्ड कैटेगरी में स्थान मिलने हेतु प्रदान किया गया। इंजी. प्रसाद को इससे पूर्व साहित्य श्री, साहित्य शिरोमणि, राष्ट्रीय शिखर सम्मान पुरस्कार की मानद उपाधि से अलंकृत व विभूषित किया जा चुका है। उनकी इस सफलता हेतु देश भर के विज्ञान प्रेमी शुभकामनाएं प्रेषित कर रहे हैं।



BOOST IS THE SECRET OF OUR SYNERGY

As the word suggests, booster is one that boosts, as an enthusiastic supporter or an auxiliary device for enhancing the power, pressure, force and thus the effectiveness of something. The concept finds significant utility in context of our business when it comes to revisiting rejected cases for central re-assessment – which finally imparts effectiveness to the already logged in loan leads within the ecosystem. Here this central team is the enthusiastic enabler to different branches in optimizing business acquired from already logged in leads, thus fully realising the meaning attributed by the dictionary to the word booster.

The Genesis – With expansion in Aavas' geography and branch network, our organisation is growing. Being new in the arena, the latest branches may need time and support for reaching out and getting cases assessed for conversions. This may adversely impact the business even when the efforts are already in place.

The Execution Model – The process of setting up an impetus model began with creating a specialist underwriting team under Gaurav Vijayvargiya, in addition to their

credit risk role. The team consists of four underwriters – Dhawal Jeswani, Amit Kumar Saini, Kapil Sharma & Harsh Bhandari who support the process by getting into the detailing for relook and then taking a final



go/no go decision. They are further aided by an ABC delivery team, supervised by Darpan Bhandari with Ramchandra Saini. This 7 member team collaborates not only amongst

themselves but also with the entire branch network – to make possible a supremely challenging task.

The Journey – A total of 3327 cases have been relooked into, of which 324 got sanctioned via relook efforts. 156 fresh and 64 subsequent tranches have been disbursed so far with a value of INR 6.6 cr (loan amount being INR 8 cr).

A quick glance at the financial operations presents a heartening and positive scenario - about INR 17 lacs of fees collected(@ 2%) – and 16.62% of WIRR from 81 branches. We can look at the impact in terms of 2 cases per branch on an average, which otherwise might have slipped out of our hands.

The Effect – We can understand the impact in terms of a two - way positive effect - one that has helped to enhance business and the other that promises to be a learning opportunity, being an educational series in itself and giving the other branches the DNA of underwriting. While the first effect is tangible and self-evident, the second one, though not as quantifiable, is yet an important precursor in optimizing sales efforts and first time right approach.

LET THE “BOOSTER EFFECT” CONTINUE..



Davendra Sharma (IT)

सजायें हैं रंग मैंने यूँ तस्वीर पर,
कि आस्था झलक रही है निखर कर।



Employee Article



Imran Khan
(IT) Bikaner

मेरा मुकाम

हर शख्स इस शहर में परेशान सा है,
इन मकानों में उसका मुकाम कोनसा है।
ये रास्ते जो इस शहर से दूर ले जाते है,
वो भी उसे किसी और शहर छोड़ आते है।
पूछते है पंछी किसी बेघर फरिश्ते की तरह,
इस जहां में कुदरत का निशान कोनसा है।
वो तो अच्छा है इतनी ऊंचाई तलक इंसान के हाथ नहीं पहुंचते,
वरना खुदा से भी पूछता तेरा आसमान कोनसा है।
मैने तो बनाई थी दुनिया पानी मिट्टी पत्थर हवाओं से ,
ये कंक्रीट कारखानों काले धुएं का आसमान कोनसा है।
अपनी खिड़की में बैठा अक्सर ये सोचता है
इन बंजर दिलों के बीच में मेरा बागान कोनसा है ।।



Ashish Chaurasia
(Technical Executive) Rewa

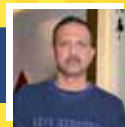
ख्वाब जो आँखों के खुलते ही रंग भर दे,
मुकाम वो, जो लफ्जों को कहते ही दम भर दे।
काम वो जो उम्मीदों के जगते ही सुरंग भर दे,
और मुस्कान वो जो आपस में घुलते ही उमंग भर दे।

ठहरते हैं कदम उनके आस पास, जो दरारों से होकर बिखरते हैं,
गुज़रते हैं उनके आस-पास जो पहाड़ों से हो कर निखरते हैं,
और फिर समेटते हैं उनकी साँस-साँस, परिंदे जो आकर आवास
पर ठहरते हैं।



Himanshu Kumar
(Credit) Hathras

ये कौन था जो थक गया।
बिन ख्वाब के देखे ही जग गया।
अब जाग गया हूँ तो सोचता हूँ
मेरे जागने की वजह क्या थी
नींद कुछ मुख्त सर या फिर
नींद से था मैं जाग गया
बहुत सोचने पे भी न याद था
वो ख्वाब था क्या ख्वाब था।
ऐसे ही कितने थे ख्वाब मेरे
धुंधले से पढ़ गए
जो ख्वाब कभी देखने ही न थे
वो ख्वाब मेरे सब मर गए।



Anurag Jain
(Sales) Jaipur-Church Road

कुछ तो ऐसा कर कि वो मुझसे ख़फा हो जाये
इस से पहले कि वो मेरा ही खुदा हो जाये!
मेरी मुहब्बत कहीं रुसवा ना कर दे उसे ज़माने भर में,
अनुराग क्यूं ना उस के शहर से ही विदा हो जाये!
फिज़ूल कोशिश की मैंने, उस के अहसास से अलग होने की
कहां ये मुमकिन है कि फूल से खुशबू ही जुदा हो जाये!
किसी रोज़ जो वो कर ले मेरी गली का फेरा
स्याह अंधेरी रात भी पूनम सी उम्दा हो जाये!
उन आंखों में बहता देखा है एक आग का दरिया मैंने,
ऐ दिल, अब तो सुलग, धधक और जल के सब धुआं धुआं हो जाये!!



Jitendra Borse
(Sales) Pune-Kharadi

Urban India

A Cluster of Prosperous Sad Islands



Pradeep, an IIT and IIM graduate at the age of 25 had one of the finest biodatas in the country. At management school, he had met and married another student, Asha. Very soon they were blessed with a daughter. Pradeep was always a winner and was determined to become the CEO of the company at the age of 35. It was an ambitious objective, but Pradeep was willing to take up the challenge.

In the ten years since he joined a multinational company as a product manager, Pradeep worked hard, produced excellent results and was the blue-eyed boy of his boss. Working late hours and travelling extensively over the weekend became a way of life for him, since he was determined to achieve his goal at any cost. And finally, D-day came. One fine day, Pradeep was made the CEO; his ambition had been finally fulfilled.

But unfortunately, his single-minded attention only to his professional goal had a deep and disastrous impact on his personal life. Somewhere down the road his wife left him, his daughter at a

very early age, took to drugs and his mother who had shifted to an old age home, swore never to see the face of her son. On the most important day of his life, Pradeep had no one beside him to share his moment of glory and joy. Pradeep was successful in the conventional way but it failed to bring him happiness.



Anil, an M-tech, was also working as product manager, but his story differs from that of Pradeep. Anil's attachment to his wife and daughter was the topic of discussion in the company. The joke going around was that one could set one's watch at 5.30 pm every evening as Anil would leave work on the dot. He took great pride in his standing that his family was the first priority and he was willing to sacrifice anything for them. Obviously, many youngsters superseded him and after few years Anil failed to climb the ladder in his job. His wife and daughter felt ashamed to introduce him to their friends.



Where Did Pradeep and Anil go Wrong?

Was Anil correct in giving top priority to his family instead of his work? Why was he unwilling to put in extra efforts at work? Is the behaviour of his family members justified? Can we call him successful? Where did he go wrong?

Why did Pradeep not feel the need to spend quality time with his family? Why did he never sit down and discuss his ambitions and goals with his family? How come he never tried to find out how his workaholic nature was playing havoc in his family life? We will try and answer these questions. Pradeep, Anil and million others are in the same predicament. Both these men had a one-point agenda in their lives and despite achieving what they sought, both ended up feeling unhappy and distraught.

Both these men are classic examples of the dilemma faced by the majority of the working class in the Indian metros. There are several individuals around us who have wrongly equated success in their career to happiness, or have taken a segmental approach while working out their life goals.

In our fast-paced, aggressive and materialistic lifestyles, many people are left asking whether what they are doing is what they really aspired for.

Materialistic prosperity has brought its own set of woes, liberalization has flooded our markets with every possible gadget and accessory we earlier aspired for. In today's age of heavy marketing, it has become very important to fulfill the materialistic needs of the family members. A sporty car, designer outfits, gold, diamonds, and above all, foreign holiday tops the wish list of many people.

A successful person has to be rich, seen at the right places and doing things which need to be done at the social level. The equation of money and success is now complete and accepted by all. This modern mantra dominates most of our adult life, irrespective of whether it makes us happy and peaceful.

Can Prosperity Bring Happiness?

But somewhere down the line, many people have started realizing the hollowness in spending a large part of their adult life in buying, purchasing and doing things which do not interest them at all. The feeling of “I could have done so much more” slowly starts creeping into the consciousness of most of us, bringing dissatisfaction in its wake. There is a sense of unfulfilled dreams. So what is going wrong with us? If prosperity can't bring us happiness, then what can?

We believe that materialistic prosperity would bring happiness in our lives. We constantly dream of that elusive lifestyle and envy all those who live lavishly. However, in reality, gizmos, heavy bank balances, latest cars and high lifestyle in isolation, add more stress to our lives. The high-society culture has its own frustrations since this lifestyle is full of fierce competition, insecurity and deceit. The rule is to be constantly seen doing things which may not be in line with one's individual needs and aspirations. After indulging in activities which they do not enjoy, for a long period of time, many men and women realize the futility of the entire exercise and try several methods to maintain their balance and develop a sense of detachment from this fake life. Many take the help of good living courses, have their own gurus, attend stress management sessions and spiritual discourses to understand the real purpose and meaning of life and achieve peace of MIND.

The Middle Class is Fighting to Achieve More



Let's look into the life of the vast, aspirational and ever-growing middle class in our country. The plight of these men and women is equally bad as they have to work tirelessly to achieve more and more. Most of them spend a large part of their lives fulfilling the never-ending demands of their children and family.

Bombarded with glamorous advertisements and exposed to the glitzy lifestyles in the media. Today's generation X manage more. They can't tolerate the denial factor. We see parents who are facing tremendous pressure of satisfying the ever-growing needs of their kids who are exposed to new, artificially created wants, in terms of merchandise, every day.



Shailesh sharma
(Classification) Jaipur Mansarover

रिश्ते जताने वाले लोग मेरे घर आयेंगे,
फल आये हैं पेड़ पर तो पत्थर भी आयेंगे..
जब चल पड़े हो
सफर पर तो फिर हौसला भी रखो,
सहरा कहीं, तो कहीं पे समंदर भी आयेंगे।

कितना गरूर था उसे अपनी उड़ान पर,
उसको खबर न थी कि मेरे भी पंख आयेंगे।
मशहूर हो गया हूँ तो ज़ाहिर है दोस्तो,
इलज़ाम सौ तरह के मेरे सर आयेंगे..
थोड़ा सा अपनी चाल बदल कर चलो
'मिजाज़',
सीधे चले तो पीठ में खंजर भी आयेंगे।



Naveen Kumar
(Human Resources) Jaipur Mansarover

बस चलते जाना है
राह में चलते जाना है।
मंज़िल खुद ही पाना है।
दूर दूर तक चलते,
बस चलते जाना है।।

रास्ता खुद ही बनाना है।
आगे बढ़ते जाना है।
दूर दूर तक चलते,
बस चलते जाना है।।

लक्ष्य भेद कर हमको,
आगे जाना है।
सपने को पूरा करके,
हमे मंज़िल पाना है।।

लाख मुसीबत आये कोई,
उसे रास्ते से हटाना है।
दूर दूर तक चलते,
बस चलते जाना है।।



Ravi Bansal
(Credit) Ajmer

राह में मुश्किल होगी हज़ार,
तुम दो कदम बढ़ाओ तो सही,
हो जाएगा हर सपना साकार,
तुम चलो तो सही, तुम चलो तो सही।

मुश्किल है पर इतना भी नहीं,
कि तू कर ना सके,
दूर है मंज़िल लेकिन इतनी भी नहीं,
कि तू पा ना सके,
तुम चलो तो सही, तुम चलो तो सही।

एक दिन तुम्हारा भी नाम होगा,
तुम्हारा भी सत्कार होगा,
तुम कुछ लिखो तो सही,
तुम कुछ आगे पढ़ो तो सही,
तुम चलो तो सही, तुम चलो तो सही।

सपनों के सागर में कब तक गोते लगाते रहोगे,
तुम एक राह हो चुनो तो सही,
तुम उठो तो सही, तुम कुछ करो तो सही,
तुम चलो तो सही, तुम चलो तो सही।

कुछ ना मिला तो कुछ सीख जाओगे,
ज़िंदगी का अनुभव साथ ले जाओगे,
गिरते पड़ते संभल जाओगे,
फिर एक बार तुम जीत जाओगे।

तुम चलो तो सही, तुम चलो तो सही।



Purushottam Soni
(Sales) Bhadra

मधुर प्रतीक्षा ही जब इतनी, प्रिय तुम आते तब क्या होता?
मौन रात इस भाँति की जैसे, कोई गत वीणा पर बज कर,
अभी-अभी सोई खोई-सी, सपनों में तारों पर सिर धर

और दिशाओं से प्रतिध्वनियों, जाग्रत सुधियों—सी आती हैं,
 कान तुम्हारे तान कहीं से यदि सुन पाते, तब क्या होता?
 तुमने कब दी बात रात के सूने में तुम आने वाले,
 पर ऐसे ही वक्त प्राण मन, मेरे हो उठते मतवाले,
 साँसें घूम—घूम फिर—फिर से, असमंजस के क्षण गिनती हैं,
 मिलने की घड़ियाँ तुम निश्चित, यदि कर जाते तब क्या होता?
 उत्सुकता की अकुलाहट में, मैंने पलक पाँवड़े डाले,
 अम्बर तो मशहूर कि सब दिन, रहता अपने होश सम्माले,
 तारों की महफिल ने अपनी आँख बिछा दी किस आशा से,
 मेरे मौन कुटी को आते तुम दिख जाते तब क्या होता?
 बैठ कल्पना करता हूँ, पगचाप तुम्हारी मग से आती,
 रगरग में चेतनता घुल कर, आँसू के कण—सी झर जाती,
 नमक डली—सा गल अपनापन, सागर में घुलमिल—सा जाता,
 अपनी बाँहों में भर कर प्रिय, कण्ठ लगाते तब क्या होता?



Vishal Jain
 (Credit) Beawar

आवास हूँ मैं

तेरी आँखों में उल्फत भरा ख्वाब हूँ
 आसमां पे चमकता मैं महताब हूँ

मेरी बाहों में आकर समा जाओ तुम
 इश्क का इक उमड़ता मैं सैलाब हूँ

तुम सलीके से आकर तराशो मुझे
 एक पत्थर हूँ लेकिन मैं नायाब हूँ

तेरे दम से महकता है सारा चमन
 तेरे लुत्फो करम से मैं शादाब हूँ

मैं समंदर की रखता हूँ गहराइयां
 कौन कहता है मुझको मैं तालाब हूँ

मुझसे दामन बचाकर न जाओ सनम
 तुमसे मिलने को बरसों से बेताब हूँ

मुझको कहते हैं नफरत का सागर सभी
 मैं तो वाकिफ मुहब्बत का इक बाब हूँ





Varun Acharya

(Marketing & Distribution) Jaipur Mansarover

Get Set

When mistakes happen, you get your share of guilt,

Get set my friend, to set them right so your hopes could be rebuilt.

Let your wounds heal with the darkness of night all around,

Get set my friend, to channel your emotions and keep your anger within bounds.

Morning arrives, you spring up again, and out of the window you peep,

Get set my friend, because there are miles to go, before you sleep.

But again, as the day ends, you find in your pocket, the last piece of plum,

So get set my friend and cheer up, since the best is yet to come...!



Vijender Singh

(Audit/Cash Management) Jaipur Mansarover

Stop Stressing So Much

Once upon a time, a psychology professor walked on to the stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected to be asked the typical 'glass half empty or glass half full' question. Instead, with a smile on her face, the professor asked, 'How heavy is this glass of water that I'm holding?'

Students shouted out answers ranging from eight ounces to a couple pounds.

She replied, 'from my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my

arm ache a little. If I hold it for a day straight, my arm will most likely cramp up and feel completely numb and paralyzed, making me drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me.'

As the class nodded their heads in agreement, she continued, 'your stress and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else until you drop them.'



Praveen Sharma

(Collection) Hadapsar

THINK LIKE A WARRIOR

1. I focus only on the things that I can control - my effort and my attitude. I don't lose myself to the past or worry about the future. I focus only on the present. Today, if I truly try to be the best I can be, I'll eventually be successful.

2. I love what I do and I greet each day with joy and enthusiasm. I don't wait for someone to hand me the life I want to live. I go out and I create it on my own. I zap negative thoughts out of my head, and I focus only on the positive to find an opportunity in every obstacle. Life is good and I'm grateful.

3. I dream big and ignore the naysayers. Naysayers represent the voices of fear and cynicism, and I'm not going to listen to them. I remind myself of all the reasons my dreams can come true. Everyday a person makes the choice to either move forward or backward. Today I choose to move forward and chase my biggest dreams.

4. I am relentless and I will never give up on my dreams. I choose to persevere and never shy away from the obstacles that stand between me and my dreams.

5. I choose faith over fear. I have absolute confidence that I have what it takes to accomplish the dreams I nurture in my heart.



POOJA SONI

Credit - Dungargarh





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