

Q4 (2022-23)

PRAGATI

EDITION 25th

Nothing can Dim the light which shines from within



Cover Story
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From the desk of our CTO

Dear Colleagues,

Congratulations on the successful closure of FY 2022-23 and setting new benchmarks for the new financial year.

As an organization on the mission to address home aspiration of millions of customers from unserved and underserved markets of our country and striving to be a top player in the industry, we are always seeking innovative ways to achieve our mission by leveraging various avenues of people, process and technology.

Gender diversity, equity, and inclusion (DEI) is an objective that is often overlooked in many organizations. Numerous researches by expert organizational scientists, psychologists, sociologists, economists, and demographers have demonstrated that diverse organizations perform much better than non-diverse ones. I'm delighted to be a part of this cause at Aavas and I'm extremely thankful to the board and management team for taking initiatives to promote gender diversity and inclusivity in our organization.

Diversity plays a critical role in creating a fair and inclusive society by bringing diverse perspectives and ideas to the forefront. It breaks down gender stereotypes and biases and fosters a collaborative, balanced, and innovative work environment. By ensuring that everyone, regardless of their gender, race, or ethnicity has equal opportunities to contribute to their fullest potential, we will create a more inclusive environment which is not just only a business sustainability goal, but also social responsibility too.

To achieve gender diversity objectives, it's important to educate ourselves and our teams about the workplace gender gap. While International Women's Day is a great opportunity to create awareness about the challenges women face in the workplace and discuss about solutions, we also need to continue this conversation on an ongoing basis to create a larger impact. Achieving gender diversity isn't just about hiring more women and offering equal pay for equal work but also creating a more inclusive environment where everyone has access to the required level of resources, opportunities, and support systems to succeed.

I truly agree with Mrs. Arundhati Bhattacharya's thought process that she shared during the recent webinar with the Aavas team on the topic – 'Fostering Gender Diversity'. During the webinar, she shared valuable insights on the significance of stepping out of comfort zones, seeking help when needed, not conforming to stereotypes, learning from successes and failures, and many more. She also emphasized the importance of creating an ecosystem for developing a wider pool of women leadership in the organization and at the same time the importance of creating an organizational culture where women feel safe, valued, and respected.

As an organization, we are deeply committed to expanding our women customer base too. In our country, there is also a wide gender gap exists in women's access to finance at a reprehensible level. Various studies reveal that women constitute a significantly lower percentage of retail borrowers and there is a huge finance gap for women-owned SMEs.

As a responsible organization, there is definitely a great opportunity in front of us to expand gender diversity and inclusion both at the customer level and team level. We can definitely make this change happen by bringing more women to frontline business functions and challenging roles.

I invite and urge each one of you to contribute to this cause and help build a great culture at Aavas where we support each other to succeed and ensure that we propel the institution to greater heights.

A portrait of Jijy Oommen, Chief Technology Officer, is positioned on the left side of the page. She is a woman with long dark hair, wearing a black blazer over a light-colored button-down shirt. She is looking directly at the camera with a slight smile. The background of the portrait is a solid dark red color, matching the overall theme of the document.

Jijy Oommen
Chief Technology Officer

It is not just an award,
it is a testament to our team's relentless
pursuit of excellence.





QUARTER UPDATES

BRANCH UPDATES



Grand Total- 346



Extract of Standalone Audited Financial Highlights for the Year Ended March 31, 2023

PARAMETERS	FY 22-23	REMARKS (Growth YoY)
AUM	14167 CR	Up By 25%*
Disbursement	5025 CR	Up By 39%
Total Income	1610 CR	Up By 23%
NIM	1012 CR	Up By 23%
PAT	428 CR	Up By 20%
ROA	3.52%	Maintained Above 3%
Branches	346	32 New Branches in 12 Months
GNPA (Stage 3)	0.92%	Down By 7 bps
Active Loan Accounts	187000+	Up By 24%

*AUM has an impact of subsidy received Rs 280 Cr during FY23 (PY 108 Cr),
AUM growth excluding subsidy impact is 26.1%

Q4 BEST BRANCHES

JAN'23



DSHER KE BALAJI

9.5



GHAZIABAD

10.8



BAGRU

10.8



SAHARANPUR

10.7

FEB'23



**JAIPUR
DIAMOND TOWER**

8.0



WAGHOLI

10.0



GURGAON

9.7



NAWALGARH

10.2

MAR'23



**JAIPUR
KALWAR ROAD**

10.0



WAGHOLI

10.0



TITWALA

10.9



**DEHRADUN
RAJPUR ROAD**

11.0

Q4 STAR BRANCH



RINGUS

10.3

FY'22-23 STAR BRANCH



WAGHOLI

10.0

NEW JOINEES



**RAJKUMAR
SATISHCHANDRA MAURYA**
GUJARAT | SALES



**KAMAL
SAMPATKUMAR MUNDRA**
MAHARASHTRA | FINANCE & TREASURY



**PRAVIN
BABURAO SURYAWANSHI**
MAHARASHTRA | SALES



**SANDEEP
DNYANDEV DEVKAR**
GUJARAT | SALES



**VIRENDRASINH
VIJAYSINH SOLANKI**
GUJARAT | SALES



**BAHUBALI
BANSAL**
RAJASTHAN | AUDIT

L&D

Technical Training

In our In-House Technical team, we have more than 120 Civil Engineers who are highly qualified and skilled to conduct the valuation of collateral which is very critical for an affordable housing finance Co. This team took the initiative to create greater awareness amongst our field sales team so that they could source business along with qualified collaterals meeting our organizational norms. Under this initiative, a compact training program was designed and rolled out by technical head Mr. Amit Dass. The Objective of this training was to teach the branch team regarding the documents required, deviations and mitigates about APF (Advanced Processing Facility) for multistoried buildings, RERA (Real Estate Regulatory Act), and green housing norms.

The training session was conducted for 2 hours in every branch in the month of December. Overall 1669 employees were covered in 286 branches by 109 technical team members.



Level up Induction

As Aavas, as an organization, continues to grow and evolve, the Learning and Development have launched a revamped “Level-Up” induction at various locations for new joiners.

An induction program plays a very important role for new joiners. The objective of conducting these inductions is to align new joiners with the vision and values of the organization and make them aware about our product, policies & processes. Level-Up induction is designed to equip the new joiners with the right knowledge and skills.

The two-day Induction program is being conducted for our frontline employees at various locations by Regional Training Managers and is well supported by Credit, Legal, and Technical team.

A three-day Induction program for senior employees (M4 and above) is being organized at HO, Jaipur.

So far in the last quarter, we have covered 1930 frontline employees at 24 different locations by Training Managers, and in the Managers’ orientation program, we have covered 177 new joining employees (M4 and above).

We will continue to conduct these sessions to induct employees in Aavas in an effective way.



Basic Negotiation Skill Training - Retention Team

Conducting effective negotiations is a critical skill needed by the Retention team. Mr. Surendra Sihag directed the training team to design and conduct training on Negotiation skills for this team. For designing this program recorded calls were listened & analyzed, training gap area was identified. The L&D team conducted the analysis and inputs were taken from retention team senior managers.

Based on this input 1-day program was designed. The focus of this program was to encourage retention teams on these aspects:

- Acknowledging customer
- Listening skills
- Creating empathy
- Emotional connect
- Asking effective questions
- Win-Win Solution
- Solution Mindset



The one-day program was divided into 2 batches, and the program was conducted on 2 Feb'23 and 3 Feb.'23. The program was interactive and experiential with scenario-based role play & case study discussion.

This program was much appreciated with very positive feedback and an advanced program will be conducted for the same team in the near future.





CSR

The image features a light beige background with a white rectangular border. The letters 'CSR' are rendered in a stylized, outlined font with a brownish-gold color. Several thick, parallel lines in various colors (green, pink, purple, blue, and grey) intersect in the lower right quadrant, creating a complex, woven pattern. A vertical blue bar is visible on the far left edge of the image.

Road Safety Workshops & Helmet Distribution Campaign

Aavas organized road safety workshops and helmet distribution campaigns to promote road safety. By distributing helmets, Aavas aimed to increase helmet usage so that there can be a reduced risk of head injuries in case of a crash. These educational programs conducted by road safety experts raise awareness among 4000+ rural community participants about the importance of wearing helmets and encourage people to follow safe riding practices.



Diabetes Care for One and All

'Diabetes Care for One and All' is an initiative by Futurecure Health Pvt. Ltd. supported by Aavas Foundation as a CSR initiative. A free camp for Diabetes screening was organized for Aavas employees above the age of 35 where their glucometer testing was done for random blood sugar testing. For diabetic employees with blood sugar higher than normal, advanced tests were conducted during the camp. Also, looking at the detailed history of the employees who are diabetic, prescriptions were given to them by Diabetes specialists (via remote cloud technology) and counseling was done.



Green Drive

Aiming to reduce carbon emissions and improve the quality of life, Aavas financiers has taken a considerable step by initiating a plantation drive for over a week by planting 15000 saplings at the Government's world largest Goshala, Hingonia, Jaipur. This environment-friendly activity will promote the mitigation of air pollution and increase the city's green cover leading to a sustainable future for all of us.



Counselling Sessions at Mumbai Branches

Dr. Sushama Vijayan had an interactive session with the Aavas Mumbai team about their personal, professional, and emotional challenges. The team was very excited and active and shared their day-to-day personal and professional issues. The session was conducted based on their inputs and interactions. Provided solutions to most of their concerns. The one-to-one session was also held for their personal issues. Follow-up sessions will continue in the future. Around 60+ employees attended the session.



Aavas Aahar Program

Undernourishment is one the key reasons that restricts India from having a healthier tomorrow and Aavas understands how crucial food is for India's future. Not every plate in India has a meal that's healthy and nutritious. With a mission to feed the hungry and the needy, Aavas launched "Aavas Aahar" program where everyday 1000 patients and their families were fed with free food outside SMS and JK Lon Hospital, Jaipur. Aavas believes that there is no greater love than helping the ones in need.



The background is a solid deep purple. Overlaid on this are several sets of parallel diagonal lines in various colors including shades of blue, green, pink, and red. These lines intersect to form a grid-like pattern of small squares, reminiscent of a woven textile or a circuit board. The lines are thicker in some areas and thinner in others, creating a sense of depth and movement.

TECHNOLOGY TRANSFORMATIONS

Project *gati*

A leap towards Aavas 3.0 and Digital Leadership in housing Finance Industry



Hardwork calls out for BIG Celebration



Team that works together celebrates together



Thank You and Congratulations!



Cake Cutting with 8 Branches
- First Successful Month with Gati
9 March



Glimpses from the celebration of First 100 Disbursals



Technology Excellence Awards



The Tech Excellence Awards represents a prestigious recognition given to organizations for demonstrating technology leadership in the industry.

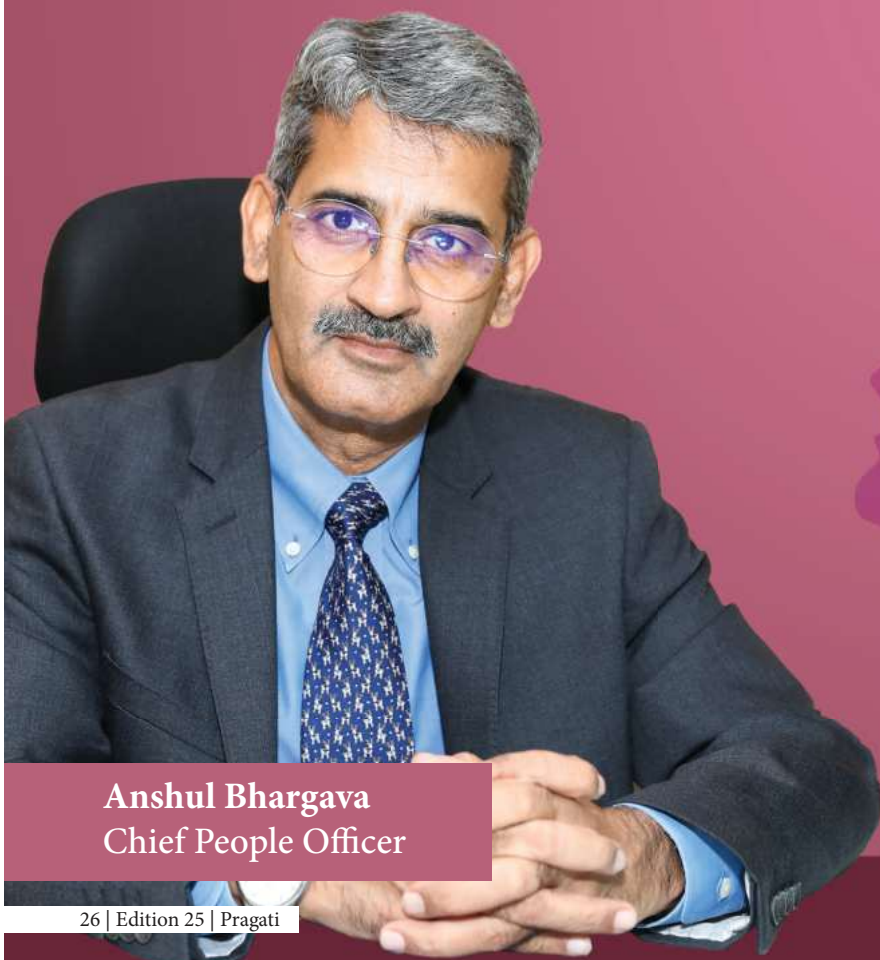
In 2023, Aavas won the remarkable title of Best Company in Data Security Implementation - Financial Services.

This moment is a significant milestone in the history of achievement for Aavas.

PRERNA



**“Diversity is not just a buzzword,
it’s a key to success. Our diverse
team and inclusive culture helped
us navigate tough times and
generate better outcomes.”**



Anshul Bhargava
Chief People Officer

Women's Day & Prerna Launch

International Women's Day is celebrated worldwide every year on 8th March as a significant moment to emphasize on the importance of women empowerment, and Aavas ensures to mark this occasion on a grand scale. This year, Aavas took a step forward by launching "Prerna - The Inspiration", an initiative aimed at promoting gender diversity, equality, and inclusion in the organization. The objective of launching Prerna is not only to attract more talented women to join the company's workforce but also to create a larger pool of women leadership within Aavas and provide a greater platform for women to succeed in their respective roles.

As a part of Prerna, there will be a lot of focused initiatives to develop women's talent in the organization through mentoring and coaching programs. Working women worldwide face challenges such as work-life balance issues due to growing family responsibilities along with work and sometimes being subject to unconscious biases, sexual harassment, etc. and at Aavas we would like to give a safe and enriching experience to our women employees. With this objective, we intend to take many initiatives to cultivate a culture of inclusivity. This year's Women's Day celebrations took place on 15th March 2023 at The Lalit Hotel in Jaipur. The event was filled with fun, motivation, enthusiasm, and energy. The women of Aavas were given a special Red Carpet welcome and were gifted smartwatches as a token of appreciation for their valuable contributions to Aavas.

The occasion was graced by the presence of our entire senior management team of the company. The event was anchored by Mr. Anurag Bharadwaj and featured many engaging activities including games, panel discussions, live music, dance, luck draws, and price distributions. The event was extremely successful with the collective efforts of the organizing team from the HR and admin departments.



Webinar on Fostering Gender Diversity

As a first step for PRERNA, with an objective to promote Gender Diversity and Women leadership, on this 23rd March, we have organized a webinar with Ms. Arundhati Bhattacharya, Chairperson, and Chief Executive Officer of Salesforce, India and Former Chairperson of State Bank of India. This occasion was graced by the presence of our Chairman Mr. Sandeep Tandon, Managing Director & CEO Mr. Sachinder Bhinder, CPO Mr. Anshul Bhargava, and CTO Ms. Jijy Oommen and most other management members also attended this webinar. The webinar focused on promoting gender diversity, inclusion, and women's leadership. Ms. Bhattacharya shared valuable insights during the session, highlighting the importance of pushing oneself, stepping out of comfort zones, seeking help when needed, not conforming to gender stereotypes, and learning from both successes and failures. During the webinar, attendees asked questions related to gender diversity and women's leadership. Ms. Bhattacharya provided thoughtful responses, emphasizing the significance of overcoming self-imposed limitations, taking risks, and challenging oneself to achieve professional success. The importance of seeking support from mentors, allies, and networks was also emphasized, as well as the need to break free from societal norms and expectations that may hinder the progress of women in leadership roles.

Ms. Arundhati highlighted the significance of resilience and perseverance in the face of challenges and encouraged attendees to continue pushing themselves and striving for leadership roles, regardless of gender. Overall, the webinar provided valuable insights on promoting gender diversity and women's leadership, encouraging attendees to push beyond their comfort zones, seek support, challenge societal standards, and embrace both successes and failures as opportunities for growth. These learnings can serve as a foundation for PRERNA's objective to promote gender diversity and women's leadership in the workplace.



EMPLOYEE ENGAGEMENT



LOHRI

Celebration



Lohri, is a day when the farmers show their gratitude to the almighty for good abundance and rich harvest. Rejoicing the auspiciousness of this festival, all the members of Aavas gathered at the HO terrace and celebrated Lohri with great zeal and enthusiasm. Everyone danced to the beats of Punjabi folk songs – Gidda and Bhangra and lit a bonfire, in which we tossed flattened rice, peanuts, rewari, and popcorn as offerings and then distributed the same as Prashad.



KITE *Flying*



Makar Sankranti marks the beginning of summer, which is greeted by the population spending the day on their roofs, flying kites. Throughout the day, the startling blue sky brims with millions of colors, transforming it into a sight to behold. As a yearly ritual, we also celebrate the kite festival with live music, dance, and a day full of activities in which employees participate with full gusto.

BHANGRA

Beats



Aavas organized a dance competition on Punjabi folk songs named Bhangra Beats. The evening witnessed great Punjabi folk performances, employees dressed in multicolored clothes, and flared their turbans. We had Anshul Sir & Ashutosh Sir to celebrate this event with us. Everyone joined in the celebrations with impromptu dance and great enthusiasm. As the evening approached, we lit the sky lanterns and freed it in the air. It was an event we'll remember for a long time. We concluded the event by announcing Nimisha Singhal and Mona Sharma as the winners of Bhangra Beats.

SELF *Defense*



In the series of Self-Love, we conducted a three-day workshop on self-defense, encouraging our female employees to be confident, strong, and safe. This workshop was done with the help of the Rajasthan Police Department, under 'Operation Garima'. In this workshop – Articles of law related to females, cybercrime awareness, and different types of crime, prevention, and acts were demonstrated and explained. Awareness is very important and it is a first step towards self-defense. They taught different techniques and tools that can be used in emergencies. Different kinds of martial art positions and techniques were taught by the coach. Emergency numbers of various police departments and cybercrime cells were shared with female employees.

This workshop was organized for 3 days i.e. from 13th Feb to 15th Feb at HO terrace for 1.5 hours every day. A total of 40 females attended this workshop. We received positive feedback from our female employees and they were eager to participate in such kind of activities. The workshop received huge appreciation.



FLAG

Hoisting

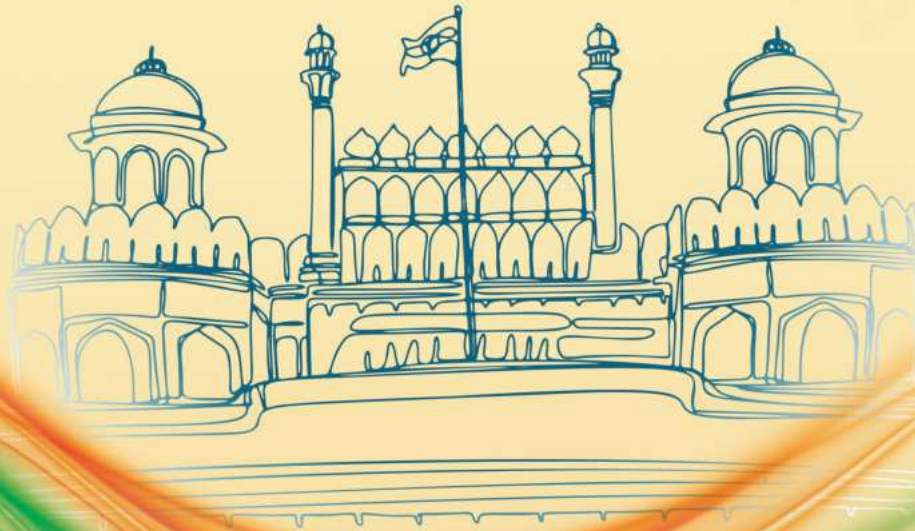
We celebrated the 74th Republic Day on 26 Jan'23 at our HO. We all gathered there for flag hoisting at 09:00 AM. Employees blend in the patriotic zeal wearing tri-color ethnic dresses. For flag hoisting, we had our MD, Mr. Sushil Agarwal Sir and CFO Mr. Ghanshyam Sir. Flag hoisting was followed by the National Anthem. Later chocolates were distributed to the kids of employees and refreshment was served to everyone.





TRI

Colors Day



Normal is boring. To make daily life interesting and little happening, we celebrated casual days and changed formal days in a color-code theme. The change was initiated in order to improve mood, productivity, and vibe around the working space. As it's rightly said, Positivity in ourselves helps in achieving goals. The course of action commenced in the month of January and employees were seen wearing outfits colored in saffron, white and green. It was a sight to remember. Looking forward to having more such colorful days in the upcoming months.

YOUR PERFECT *Day at Office*



Self-awareness is a critical aspect of leading a healthy lifestyle, both physically and mentally. It allows us to understand our own thoughts, emotions, and behaviors, which in turn can help us identify areas that need improvement and make positive changes.

Taking a step ahead in this direction, we organized a session on “Your Perfect Day at Office” on 25 Jan, 23 with Dr. Sushama Vijayan. She presented some of the reasons why it is important to have a good day at work and shared some good practices that can help make it happen like staying organized, practicing self-care, keeping a positive mindset, etc. It was another successful event.

WELL-BEING

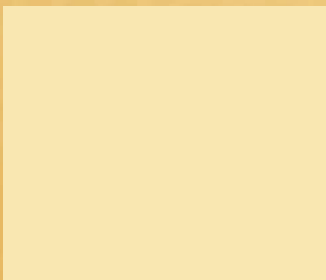
Session on Happiness



Happiness is a complex concept that can be defined and perceived in different ways by different individuals. For some people, happiness may be associated with material possessions or accomplishments, while for others, it may be linked to experiences, relationships, or personal values. To analyze and find out inner happiness we organized a session with Dr. Sushama Vijayan (MSW, MHA, MS in Yoga, and MS in counseling – Ph.D. in Stress Management) on “Let’s bring out Happiness”.

In this session, she discussed many things, explained viewpoints, and helped change the perspective of our generation towards happiness. It was an interactive session as well as an eye-opener too. She taught some meditation techniques and mudras for relieving stress and bringing happiness. A two-minute happy dance was also included in the session.

MIND *Twister*



Brain exercises such as brainstorming and participating in quizzes are highly beneficial for reducing stress and increasing productivity in the workplace. Working in this direction, we planned an activity to provide employees with a break from their regular work activities and stimulate their minds. So, we organized 'Mind Twister' – A quiz that involved solving a set of reasoning-based questions in under 30 mins. The idea was to improve critical thinking skills, enhance knowledge and memory retention, and promote healthy competition among the employees. More than 370 employees participated which gave them a sense of relaxation and rejuvenation at the completion.

EMPLOYEE NAME	BRANCH	DEPARTMENT
Manisha Kothari	Jaipur-Ajmer Road	Marketing & Distribution
Deepak Sharma	Jaipur-Mansarovar Office	Cash Management System
Neeraj Kumar	Una	Sales
Mahendra Kumar Soni	Jaipur-Mansarovar Office	Information Technology
Manish Kumar Jain	Jaipur-Mansarovar Office	Information Technology
Sweety Sharma	Jaipur-Mansarovar Office	Information Technology
Sandra Paul	Jaipur-Traditional Office	Operations
Sumit Makhija	Jaipur-Mansarovar Office	Data Science
Yash Bhardwaj	Jaipur-Mansarovar Branch	Accounts



AAVAS

Eduvation



Aavas announced a scholarship program "AAVAS EDUVATION". Education + Innovation = Eduvation, where knowledge is empowered by technology. Aavas announced the AAVAS EDUVATION SCHOLARSHIP program to enhance and cultivate the intelligence of the kids of Aavas's employees. This program was announced on 5 Sept, 2022 on the occasion of Teachers' Day. In this program, M5 and below can enroll their kids who are from the 6th to 12th class. We have provided a zoho link for the enrollment with an attachment of the mark sheet. From PAN India we received a tremendous response. Amongst the several registrations, choosing the top 50 was very difficult. The final selectees were announced on 24th Feb'23 On the very special occasion of Foundation Day by Managing Director & CEO Sachinder Bhinder Sir. President and CRO Ashutosh Atre Sir, CCO Surendra Sihag Sir and CPO Anshul Bhargava Sir. They all addressed the kids, motivated them, and facilitated them through Tabs. The event was hosted by Manisha Jadon & Shikha Gupta. Kids from Jaipur were invited to rejoice in the felicitation program. The event was followed by a get together and hi-tea. Lots of surprise games were planned to keep all the kids' spirits high. Finally, the event had a beautiful ending when all the scholars stood in groups for a group photo.

LOVE YOURSELF

Weight Loss Challenge



As it is rightly said, “He who has health, has hope; he who has hope, has everything”. The first step of loving yourself is to take care of your mind, soul, and body. Taking that into account, we are back with the “90 Days Weight Loss Challenge”. The challenge started on 27 Feb’ 23, where the participants registered their existing weight. In this challenge, employees will dedicate themselves to losing some extra pounds that can make them more healthy and fit. Maximum weight reduced by an employee within 90 days will win this challenge. We got a tremendous response from employees. Around 70+ employees nominated themselves for this fitness challenge. The result will be announced after 90 days from the date of the challenge.

LOVE YOURSELF

Selfie Challenge

Spreading charm everywhere.

"Love yourself first and everything else falls into place.

You really have to love yourself to get anything done in this world".

Colors are a great way to express feelings. And to express their feelings, emotions, positive vibes, and self-love, employees followed the dress code of white, pink, or red and sent their photos according to the theme "Love yourself".

Winners of the event were



BHARTI AGARWAL



MANISHA KOTHARI



SAKSHI SUNILRAO AMLE



SHRUTI JHANWAR



MANDEEP KUMAR



AJAY MEENA



KAMAL CHOWDHRY



SWETA SINGHAL



HIMANSHI SHARMA



LAVPREET SINGH



Celebrating the elegance of womanhood.



ARE YOU A Sherlock Holmes



“Aavas employees across India recently participated in a popular puzzle activity called ‘Spot the Difference’. This pictorial puzzle required players to identify and mark 30 differences between two similar images that had been altered with photo manipulation. With a time limit of 20 minutes, the game gathered a huge response and was appreciated by everyone, creating a buzz among the participants.”

Winners for event were:

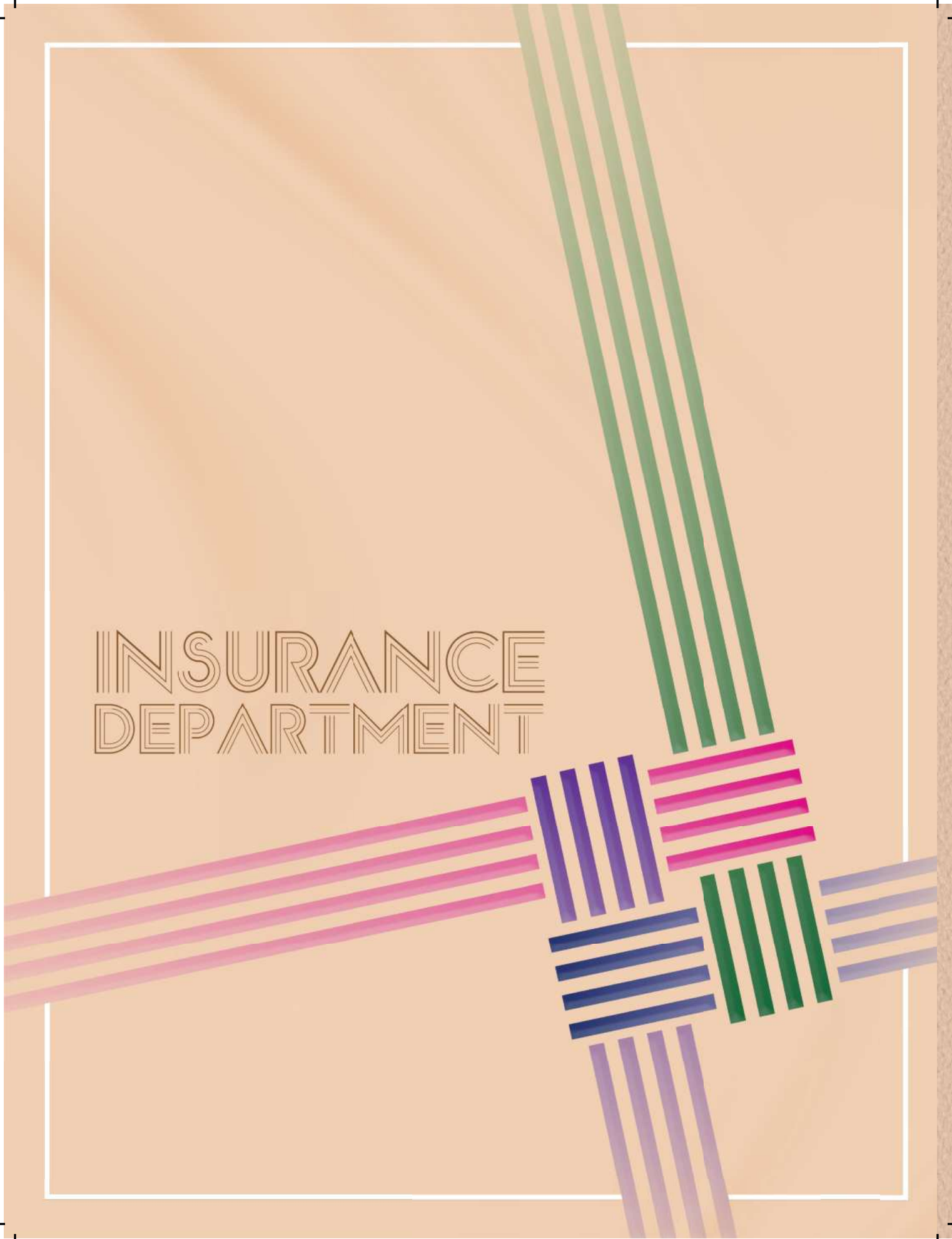
EMPLOYEE NAME	BRANCH	DEPARTMENT
Rahul Singh Choudhary	Jaipur-Mansarovar Office	Learning & Development
Neeraj Singh Chauhan	Jaipur-Mansarovar Office	Cash Management System
Prakhar Jain	Jaipur-Mansarovar Office	Compliance
Deepak Kumar Bari	Jaipur-Traditional Office	Insurance
Ghanshyam	Jaipur-Traditional Office	Insurance
Sweta Singhal	Jaipur-Traditional Office	Customer Service
Dheeraj Saini	Jaipur-Traditional Office	Human Resource
Ramchandra Saini	Jaipur-Mansarovar Office	Technical
Rahul Mittal	Jaipur-Ajmer Road	Marketing & Distribution
Nirav Rayana	Jaipur-Ajmer Road	Marketing & Distribution

LET'S PLAY HOLI



Holi, known as the Festival of Spring and the Festival of Colours, is a widely celebrated Hindu festival. It honours the eternal and divine love between Radha Krishna and symbolizes the victory of good over evil, commemorating Lord Vishnu as Narasimha Narayana overcoming Hiranyakashipu. Aavas initiated the day with heartfelt wishes and concluded it with colourful festivities, including playing with colours, indulging in thandai and relishing snacks, all while dancing to lively beats with boundless zeal and enthusiasm. This brought everyone together on the same platform, fostering unity among employees as they joyfully played with each other, chanting the popular slogan “buraa naa mano Holi hain”.

INSURANCE DEPARTMENT



Bringing back the Smiles

The claim settlement is a yardstick to measure the service level of an insurer and the Intermediary's reliability. Timely claim settlement helps distressed families to bring their life back on track. Failure to settle claims defeats the entire purpose of investing in a life insurance policy. Therefore our Principle Officer & Head of Insurance Mr. Satish Gulliya advised a '5 POINT PROGRAM' for our customers to give the best services and fulfil the commitment of our brand value "SAPNE AAPKE SAATH HAMAARA"

5 Point Program helps us to collect information from our customers and create the utmost transparency:

- 1. Provide correct information:** It is necessary to give correct information to customers while they apply for insurance coverage. The proposer should disclose all material facts such as medical history, family history, and lifestyle history. Non-disclosure of material facts could be a reason for the rejection of a claim.
- 2. Keep your nominee informed:** The nominee of the customer should be aware of the insurance policy and information related to insurance and loan. For hassle-free claim process for settlement.
- 3. Keep your policy details:** The customer must be aware of his policy, such as coverage, policy type, and sum assured.
- 4. Keep your policy in force:** Once the customer forgets to pay the premium, the policy will lapse and will not be applicable for claim registration. Hence, it is important to pay your premiums on time. Aavas offers a single premium option to avoid policy lapse.
- 5. Maintain all key documents:** It is advisable to manage all the documents related to insurance in one desk or e-form (must be available to the nominee). Update nominee, beneficiary, and KYC-related information on time.

We proudly say that in the last year, our team got settled 339 claims worth 28 Cr. and bought back smiles to the distressed families. Kudos to our team members Ms. Payal Kanwar, Anju Yadav, and team leader Namrita Sharma for their commendable job in claim settlement.





EMPLOYEE ARTICLES



“

जिसकी चाह है वो भी मिल जाएगा

तू चल, दौड़ने का भी वक्त आएगा...

अभी तो चार कदम चला है तू
इतनी जल्दी मंजिल थोड़ी ना पायेगा
तू चल, दौड़ने का भी वक्त आएगा...

रख हौसला बुलंद और कर मेहनत, तभी कुछ पाएगा
तेरा हक,
इंसान तो क्या ऊपर वाला भी नहीं रख पाएगा
तू चल, दौड़ने का भी वक्त आएगा...

मत होना निराश जो कभी जिंदगी आजमाए
रखना खुद पर भरोसा, तभी मंजिल पाएगा
तू चल, दौड़ने का भी वक्त आएगा...

रख पास अपने उम्मीद, हौसला, और भरोसा
तू अकेला ना चल पाएगा
तू चल, दौड़ने का भी वक्त आएगा...

By
Deepak Sadh

”



“

बचपन का जमाना

एक था वो बचपन का जमाना,

खेलने जाना और आते ही मां से पीट जाना
'वाह' वो ही तो था बचपन का जमाना।

वो बारिश का पानी वो कागज की किशती,
स्कूल में पढाई फिर सारा दिन मस्ती,

“मिले सुर मेरा तुम्हारा” के गीत को सारा दिन
गुनगुनाना,
'वाह' वो ही तो था बचपन का जमाना।

वो साइकिल का पहिया लकड़ी की डंडी से चलाना,
कपड़े धोने की थापी से क्रिकेट में छक्के लगाना,
'वाह' वो ही तो था बचपन का जमाना।

वो एक फर्रटा पंखे के आगे 7 चारपाइयां लगाना,
नानी और दादी की लोरी सुनकर सो जाना,
पापा का दुलारा और मां का प्यारा
बस बचपन से युवा हो जाना।

जाने कहाँ गया वो बचपन का जमाना।

'वाह' “गुरशरण” वो ही तो था बचपन का जमाना।

By
Gursharan Singh

”



“

बचपन

वो बचपन भी कितना सुहाना था,
जिसका रोज एक नया फसना था

कभी पापा के कंधो का,
तो कभी मां के आंचल का सहारा था

कभी बेफिक्रे मिट्टी के खेल का,
तो कभी दोस्तों का साथ मस्ताना था

कभी नंगे पांव वो दौड़ का,
तो कभी पतंग न पकड़ने का पछतावा था

कभी बिन आंसू रोने का,
तो कभी बात मनवाने का बहाना था

सच कहू तो वो दिन ही हसीन थे,
न कुछ छिपाना और दिल में जो आए बताना था।

By
Heena Gupta

”



“

People Aren't Homes

Child,

Why did no one ever teach you that
you cannot turn people into homes?

People are like rivers, ever-changing,
ever flowing.

They will disappear with everything
you put inside them.

Still,

Your home does have a heartbeat.
But, It Isn't one locked in anyone else's
chest.

Just look inside your own.
Your own survival will get the finest
version of you yet.

People Aren't Homes
You're your own home.

By
Himanshi Sharma

”



“

The Wabi-Sabi Lifestyle

Wabi-sabi is a Japanese aesthetic concept that emphasizes the beauty of imperfection and impermanence.

It celebrates the simple, unpretentious, and natural aspects of life and encourages people to appreciate the beauty of things that are imperfect, incomplete, and transient. Here are some ways you can embrace the Wabi-Sabi style of living:

1. **Embrace imperfection:** Instead of striving for perfection, embrace the imperfections in your life.

Celebrate the beauty of a cracked tea pot, a chipped plate, or a weathered piece of furniture.

2. **Find beauty in simplicity:** Look for the beauty in simple, natural things like a single flower, a sunset, or a pebble on the beach. Simplify your life by decluttering and getting rid of excess possessions.

3. **Appreciate the passage of time:** Rather than resisting change, embrace it. Recognize that everything in life is impermanent and appreciate the beauty of things as they age and change.

4. **Connect with nature:** Spend time in nature and appreciate its beauty. Cultivate a sense of awe and wonder at the natural world around you.

5. **Practice mindfulness:** Pay attention to the present moment and appreciate the beauty in the small things.
Savor the taste of your food, enjoy the feel of the sun on your skin, or listen to the sound of the rain.

6. **Foster community:** Embrace the imperfection and diversity of people and create meaningful connections with others. Share stories, support one another, and find joy in the imperfections of human relationships.

So, Let's live life in the 'Wabi-Sabi' Style - Embrace the beauty of imperfection and impermanence. By doing so, you can find a greater appreciation for the simple things in life, cultivate a sense of mindfulness, and foster deeper connections with others.

By
Manisha Kothari

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HOW TO IMPROVE CUSTOMER RETENTION

Customer retention refers to the Practice of retaining existing customers and keeping them satisfied with a company's products or services. This is a critical aspect of any business, as it is more expensive to acquire new customers than it is to retain existing ones. Moreover, repeat customers are more likely to provide positive reviews and refer new customers, which can help grow the business.

Here are some strategies that companies can use to improve customer retention:

1. **Build strong relationships:** Customers are more likely to stay loyal to a company if they feel valued and appreciated. Building strong relationships with customers is essential for improving retention rates. This can be achieved by offering personalized customer service, providing rewards and incentives, and showing appreciation for their loyalty.
2. **Deliver excellent customer service:** Providing excellent customer service is essential for retaining customers. Customers who have a positive experience with a company are more likely to remain loyal and recommend the company to others. Companies should aim to provide prompt and helpful customer support, address customer complaints quickly, and be responsive to customer feedback.

3. **Offer a loyalty program:** Loyalty programs are a great way to incentivize customers to continue doing business with a company. These programs can include discounts, exclusive offers, and other perks that are only available to loyal customers. This can help to improve customer retention rates and encourage customers to spend more money with the company.

4. **Provide high-quality products and services:** Customers will only remain loyal if they are satisfied with the quality of a company's products or services. Companies should strive to deliver high-quality products and services that meet the needs and expectations of their customers. This can be achieved through product testing, quality control measures, and continuous improvement efforts.

5. **Use data and analytics:** Companies can use data and analytics to gain insights into customer behavior and preferences. By analyzing customer data, companies can identify opportunities to improve the customer experience and increase retention rates. This can include personalized marketing, targeted offers, and other initiatives that are designed to meet the needs of specific customer segments.

In conclusion, customer retention is critical for the long-term success of any business. Companies that focus on building strong relationships, delivering excellent customer service, offering loyalty programs, providing high-quality products and services, and using data and analytics to gain insights into customer behavior are more likely to retain customers and grow their business over time. By prioritizing customer retention, companies can create a loyal customer base that is more likely to provide positive reviews, refer new customers, and help the business to thrive.

By
Mohit B.

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“

DEAR ZINDGI

कल एक झलक जिंदगी को देखा,
वो राहो पे मेरी गुनगुना रही थी,
फिर ढूँढा उसे इधर उधर

वो आंख मिचौली कर मुस्करा रही थी,
एक अरसे के बाद आया मुझे करार,
वो सहला के मुझे सुला रही थी,

हम दोनों क्यों खफा हैं एक दूसरे से
मैं उसे और वो मुझे समझा रही थी,

मैंने पुछ लिया- क्यों इतना दर्द दिया कमबख्त तुने,
वो हंसी और बोली- मैं जिंदगी हूँ पगले.

तुझे जीना सिखा रही थी!

By
Mohit

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“

आपकी इच्छा शक्ति के आगे दुनिया की
कोई ताकत टिक नहीं सकती है।
ना भागना है ना रुकना है बस चलते रहना है।

अगर आप उसी इंसान की तलाश कर रहे हैं
जो आपकी जिंदगी बदलेगा,
तो आईने में देख लें।

हौसला होना चाहिए जिंदगी तो कहीं से भी
शुरू हो सकती है।

By
Rohit

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“

आत्मविश्वास की खेती

एक राजा के पास कई हाथी थे, लेकिन एक हाथी बहुत शक्तिशाली, बहुत आज्ञाकारी, समझदार और हर चीज में विशेष रूप से युद्ध कौशल में कुशल था। अनेक युद्धों में उन्हें युद्ध के मैदान में भेजा गया और वे राजा को विजय प्राप्त करके ही लौटते थे। इसलिए वह राजा का सबसे प्रिय हाथी था।

समय बीतता गया और एक समय ऐसा आया जब हाथी बूढ़ा होने लगा। अब वह पहले जैसा प्रदर्शन नहीं कर पा रहे थे। इसलिए अब राजा ने उसे युद्ध के मैदान में भी नहीं भेजा लेकिन वह फिर भी राजा के दिल का सदस्य बना रहा।

एक दिन हाथी पानी पीने के लिए एक सरोवर पर गया, लेकिन दुर्भाग्य से उसका पैर वहीं कीचड़ में फँस गया और वह डूबता चला गया। उसने बहुत कोशिश की, लेकिन वह खुद को कीचड़ से नहीं निकाल पाया। उसके चिल्लाने की आवाज से लोगों को पता चल गया कि हाथी संकट में है। हाथी के फँसने की खबर राजा के पास भी पहुँची। राजा सहित सभी लोग हाथी के पास जमा हो गए और उसे बाहर निकालने के लिए तरह-तरह के प्रयास करने लगे। लेकिन अफसोस काफ़ी देर तक कोशिश करने के बाद भी कोई रास्ता नहीं निकला।

उस समय भगवान गौतम बुद्ध वहां से गुजर रहे थे। भगवान गौतम बुद्ध ने रुककर घटना स्थल का निरीक्षण

किया और फिर राजा को सुझाव दिया कि झील के चारों ओर युद्ध के ढोल बजाए जाएँ। सुनने वालों को इस विचित्र सुझाव पर आश्चर्य हुआ कि फँसा हुआ हाथी युद्ध के नगाड़े बजाकर कैसे बाहर निकलेगा। लेकिन वे भगवान गौतम बुद्ध से कुछ न कह सके और ढोल बजाने लगे।

जैसे ही युद्ध के नगाड़े बजने लगे, परेशान हाथी के हाव-भाव, व्यवहार और निश्चय में परिवर्तन आ गया।

पहले तो हाथी धीरे-धीरे खड़ा हुआ और फिर धीरे-धीरे अपने बल और बुद्धि का प्रयोग करते हुए जल्द ही सभी को हैरान करते हुए अपने आप ही कीचड़ से बाहर आ गया। भगवान गौतम बुद्ध मुस्कुराए और कहा हाथी में शारीरिक क्षमता की कमी नहीं थी, केवल कुछ आत्मविश्वास, प्रेरणा और कुछ करने की इच्छा जगाने की आवश्यकता थी।

जीवन में निरंतर उत्साह बनाए रखने के लिए आवश्यक है कि आज हम मनुष्यों को उद्देश्यपूर्ण सोच बनाए रखनी है और निराशा को अपने विचारों पर हावी नहीं होने देना है....!!!

आवास में मेरे सभी वरिष्ठ सहयोगियों को एक विनम्र सलाह है कि हम सभी को अपने ढोल बजाकर और दूसरों के बीच आत्मविश्वास पैदा करके बहुत सारी उम्मीदों और आत्मविश्वास को साझा करने के साथ खुद को और अपने आस-पास के लोगों को बदलने की जरूरत है।

यदि हम अपने सकारात्मक विचारों और प्रशंसनीय शब्दों से अन्य सहयोगियों को प्रोत्साहित करते हैं, जो समय की मांग है, तो कि हम फिर से नई धूप देखेंगे, एक बार फिर से आनंद, स्वास्थ्य और खुशी की प्रचुरता का जश्न मनाएंगे।

By

Satish Kumar Gulliya

”



“

बिना नजरें मिलाये
दबेदबे स्वर में बोला
फिर 'लड़की' हुई है
उम्मीदों पे गिरी बिजली
और माहौल को मायूसी ने घेरा
आज खुशियों की आहटने
मानो फिर एक बार मुँह फेरा
सोचा सिलसिला ये ना जाने
कब तक चलेगा
'चिराग' इस घर में
कभी तो जलेगा
झल्लाहट में सभी ने
किया 'नवजात' को अनदेखा
दोष 'वारिस' ना देने का
फिर घर की लक्ष्मी पर फेंका
जिस पल की प्रतीक्षा में
प्रसव की पीड़ा को जननी ने सहा
सर्जन की सुखद अनुभूति से
आज मातृत्व भी वंचित रहा
बहिष्कृत इस वेदना को कब तक
इन नन्हीं परियों को सहना है
कब तक निरीह इन नैनों से
बे-वजह अशकों ने बहना है
ना जाने संसार में कब
ये प्रगतिशील परिवर्तन आयेगा
जब 'कन्या' जन्म के साथ साथ
हर घर में सौभाग्य भी आयेगा।।

By
Sonia Sharma

”



“

जिंदगी का नजरिया

खुशियां कम और अरमान बहुत है,
जिसे भी देखो परेशान बहुत है।
करीब से देखा तो निकला रेत का घर,
मगर दूर से इसकी शान बहुत है।
कहते हैं सच का कोई मुकाबला नहीं,
मगर आज झूठ की पहचान बहुत है।
मुश्किल से मिलता है शहर में आदमी,
यूं तो कहने को इंसान बहुत है।

By
Vijaylaxmi

”



“

मेरा गाँव

मेरा गाँव बिल्कुल नहीं है शहरों जैसा,
मेरा गाँव बिल्कुल नहीं है अब पहले जैसा,

सड़को पर चलती थी,
कुछ ही मोटर गाड़ी,
आवाज से ही पहचान लेते थे,
आ रही है किसकी गाड़ी।

स्कूल दूर थे,
पर परवाह किसको थी,
घर लौटते वक्त तो,
पल्क छपकते ही खाने की रसोई में होते।

बात इतने में कहाँ रुकती है, मेरे गाँव की
सुरख मिट्टी जब पूरे बदन पर लिपट जाती,
शाम ढलकर रात बन जाती,
खेल तब तक जाते थे खेले।
ऐसा था मेरा गाँव।

मंगरो से पानी लाना,
और आधे-अधूरे मन से राहगीरो को पिलाना,
घर पहुँचकर आधे भरे डब्बो को चुपके से सरका देना,
जहाँ होता था ये सब, वह है मेरा गाँव।

रास्ते पक्के थे, कच्चे थे,
कुछ उच्चे, कुछ नीचे थे,
किसको फर्क पड़ता था,
हमको तब बचपन के पंख लगे थे।

वह कौनसा खेत, कौनसा चौक रहा होगा,
जिसको छोड़ा हो हमारे अतरंगे खेल खिलौनों ने,
लाखो बातें सुनकर, सब कुछ अपने में समेट लेना,
जहाँ मन में नहीं था कोई बैर, वह है मेरा गाँव।

शाखों पर कोपल आते,
और फिर फूलों से लदी हरी शाखाएँ लहराती,
बारिस होती, और अगले दिन तक
पत्ते टिप-टिप पानी बरसाते,
और फिर पत्ते नीचे गिर मिट्टी बन जाते,
जहाँ दिख जाती थी, सारी ऋतुएँ
वह है मेरा गाँव।

जीवन मानों प्रकृति की देन थी,
हम सबको इसका एहसास भी था,
जहाँ हर बात का जुदा अंदाज था,

वही तो मेरा गाँव था।
वही तो मेरा गाँव था।

By
Suraj Kumar Sain

”



“ SMART WORK OR HARD WORK - Which is better?

“Effort is important but knowing where to put the effort makes all the difference!”

Starting the blog with the above quote, let us draw an equation.

Effort = Hard Work

Hard Work + Intelligence = Smart work

Hard Work + Smart work = Efficient work

Smart work is not a replacement for hard work; it does not mean avoiding hard work. Smart work is hard work in right direction. Before you can work Smart, you must work hard.

Rekha Menon, chairperson of Accenture (India) stated, “Hard work if used alone makes you tired but if you work hard along with smart thinking you will definitely touch the peak of success.”

Since centuries, hard work and smart work have been each other's allies. It is difficult to say which concept precedes the other one. If hard work buys experience, smart work buys time.

Abraham Lincoln once said, “Give me eight hours to chop down a tree and I will spend the first six sharpening the axe.”

The age-old truth is that hard work has no alternative. However, definition of smart work has changed over time with advancements in time and technology. Let us understand with

appended examples.

Example 1

We all remember the conventional story of the thirsty sparrow who uses pebbles to raise the level of water in a vessel. What is the moral of the story? As per those times, the sparrow was smart enough to think of the strategy (using pebbles to drink water). However, in today's times, the age-old story stands outdated. Using straw is a smarter way of drinking water.

Example 2

Earlier maintaining hard copy of every document was a mandate. However, with advancement in every field we have shifted from hardcopy to soft copy. “Digitalization” is the trend. This clearly depicts that as the time passes by definition of work changes depending on the surroundings and therefore the definition of concepts related to work.

Thus, rather than making a choice between hard work and smart work, let us focus on work.

Steve Jobs said, “Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work AND The only way to do great work is to love what you do.”

Summarizing the blog with the quote, “Believe in yourself, work hard, work smart and passionately present your best self to the world.”

By
Urvashi Nalwaya





“

GAMES PEOPLE PLAY

The world is full of surprises and excitement. I am sure that you agree with this statement... don't you? This being the positive part of the statement, the other side may be dark and dreary. Let us visualize both, and emerge with a conclusion in the end (if possible)! Do not worry. It will all be over in just a snap!

Starting with our own doings - in the current scenario, the only question prevalent is- 'Who will win?' - irrespective of the existing conditions. That is, the survival of the fittest, strongest, shrewd, cunning and the ultimate winner. The 'gentry' of the present world in most of the cases, should be considered as heartless, shameless, and cruel. I must add that barring a few, everybody has a demand - to satisfy the needs and wants, for living a comfortable life and enjoy it too. And why not! After all, once we get a life to live, dwell, and flourish, then why not live it to the fullest and enjoy every second to the hilt!

God has always wanted man to be honest and kind in nature and action. This is entirely my perspective. One can assemble the history and come out with a conclusion that kind-hearted people are more reckoned than cruel hearted entities. I must remind the reader that all your good-deeds get encrypted way up in the heavens along with the bad ones of course - which carry a ticket to the gloomy streets of hell!

Anyhow, all things apart. We must realize that in any given situation, time carries the aura of importance. The seconds' arm of the clock may sound 'tick-tock-tick'...but actually, it says 'quick-quick-quick'... since every moment is precious. Make the best use of it and you will always feel happy. The people who value time more than other things carried by life are the actual achievers of salvation.

Man, to dwell on earth (or for that matter, on any other planet) - has to learn, work, earn, and most important of all - save for the future. You never know when the end is near. So if you trust me - enjoy the life now, deal with the existing problems to solve them and downsize the difficulties. Always maintain the smile and keep working as per your ability and expertise.

Coming back to the title-'Games People Play' - is like a 'pseudonym' (false name), which I used for attracting more readers - to pass some leisure time, smile, and move ahead with a refreshed frame of mind.

Otherwise, nobody literally likes or for any reason, is interested when it comes to reading and grasping any jotted down write-up(s)! That way, I must thank the esteemed reader(s) for sparing some time, get attracted, and read this far! Since there is nothing more precious than life and it is difficult to live easily and enjoy the pleasures offered in here, there is no better option than to thrive and face it.

Conclusion: Peace and harmony are the precious attachments that come with life. It is upon us how we identify them and live this short duration by staying happy and appreciating every passing moment.

By
Varun Acharya

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MONA IS JUGGLING STUDIES, WORK, AND FITNESS!

It is never too late or even too early to excel at something that you feel passionate about. On weekdays, Mona Sharma is a CS Trainee at the Compliance team of Aavas and on weekends, she is a young sports champion who masters some of the most advanced yoga poses at Shanti Yoga Center, Mansarovar, Jaipur. Recently, Mona has been chosen to represent Rajasthan in Advanced Yoga at the National level.

Mona is an aspiring CS originally hailing from Surat, Gujarat. She was always a bright student and performed excellently in academics while also pursuing her passion for dance. She moved to Jaipur at the age of twenty-three to pursue CS training and also took the responsibility of educating her younger siblings. Initially, life was challenging in a new city, whether

it was finding a home or waiting in long queues for her brother's admission to college. Even with all the hustle, she desired to try something new. Yoga came to her life as a rescue. She joined yoga classes and gradually started excelling in advanced yoga techniques.

Managing work, studies, and hobbies all at the same time is not easy. Mona starts her day at 4:30 A.M. to attend yoga classes and then comes to the office while also taking care of the household responsibilities. While dealing with all these obstacles, she received the recognition she deserved with second position in the District level Yoga competition. Afterward, she achieved the second position at the State level Competition, before finally being chosen to represent Rajasthan at National Level.

Mona:-"Yoga helped me improve my mental and physical health and gave me a new perspective on life. I would like to suggest that everyone should incorporate some form of physical activity into their routine."

**By
Mona Sharma**

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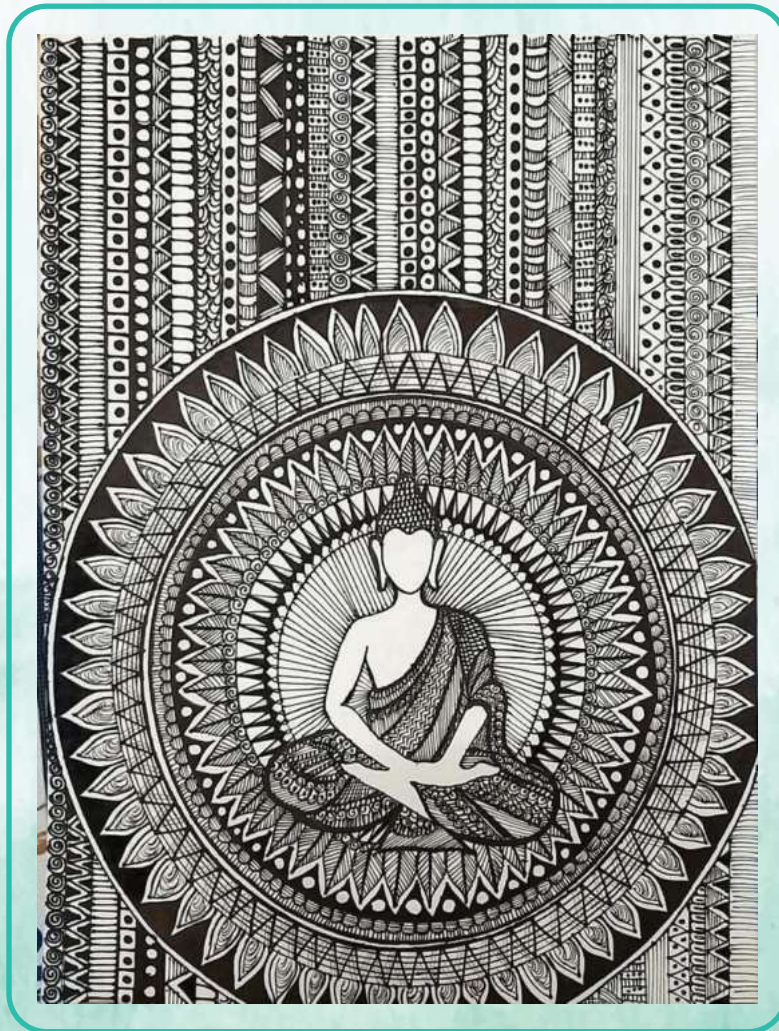


Kajal Ramavat



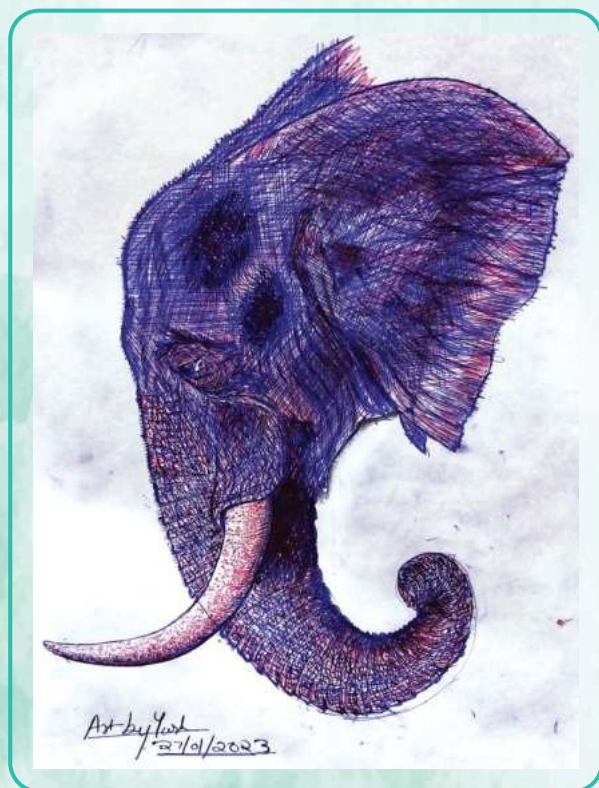


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