

Q4 (2019-20)

# PR GATI

EDITION 13

1 LAC+ HAPPY  
CUSTOMERS  
AND COUNTING

# Transition from “Good to GREAT”

**Who or which organisation does not want to distinguish itself to the world as “GREAT”?**

“GREAT”ness, for an organisation to achieve, in my mind does not imply only financial “GREAT”ness, but also “GREAT”ness in all aspects of working and evolving within. While all organisations have a humble start and catch up on their own, individual growth trajectory, on the other hand, witnesses only a handful of employees evolving and being regarded as “GREAT”. Any profit-making entity might be “GOOD” but not necessarily “GREAT”, whereas a “GREAT” organisation will be profit making and will always be an “Employer by Choice”: an organisation with whom all the stakeholders, internal (employees) as well as external (Clients) and investors, would like to stay with and contribute to its growth, both professionally & personally.

While all good organisations make money, a lot of them still need to strive hard, do a lot of introspection, and evolve to achieve the ultimate goal of becoming “GREAT”. The organisation cannot itself proclaim whether it has achieved “GREAT”ness,

it is the people within and the industry which testifies its evolution to “GREAT”ness. For business houses who are making “Good” value (money) must also work hard on lot of aspects especially the humane quotient. Tata is always considered a “GREAT” organisation because, in India, they were the first to understand the value of humane factor as a key to achieve and consequently deliver the highest satisfaction quotient at the workplace. Their commitment to the employees’ well-being and giving back, has won over the loyalty and reassurance of their workforce, which has been a critical deciding factor of their “Growth Trajectory”.

The top leadership of any organization, duly supported by the promoters, play the most important role in the transition from “Good to “GREAT”. This can be a sustainable journey, if it is backed by their commitment to drive, take everyone along, nurture, enable and decide with a foresight (must) to deliver amongst the best for the organisation. Such organizations do not only make money, but they also make profits through ethical business processes. Remember it is always a top down approach, which decides the culture of the organisation.

Post industrial revolution, out of 3 Ms – Machinery, Materials & Manpower, the 3rd one has been the most important and vital ingredient for any organisation, to transit from “Good to GREAT”. The right people always form the team which can do the right job, and retain the skillsets, bandwidth of the manpower, facilitating enhancement and keep the emotional quotient high across the team. Investing in cross functional trainings enhances the risk appetite of individuals and inculcates the patience to deliver it smoothly. With this kind of hands-on work exposure by ‘exfoliating’ method, the team so formed will be prepared to analyse and face any unforeseen/challenging situation(s), say in the times of downturn of market dynamics. At the same time, a never give-up attitude and an in-built attitude of “we will work it out”, has to be imbibed in the culture, and in the DNA of the entire organisation.

Today is the age of information and technology. Latest technology

interference has emerged & proven itself, both as a key enabler as well as a driving force. For any company, which aspires to migrate from “Good to GREAT”, harnessing the power of information & technology is a key differentiator to peers in the marketplace. Latest technology, accelerates the transition from “Good to “GREAT” by setting up a visible difference, leading to an upward trend, and positively impacting all the 3 Ms – Machinery, Materials & Manpower. On the other hand an obsolete technology will only have a negative impact on the transition, it might be more harmful than helpful. The right information in real time, enables quick decisions, in line with the strategy formulated by the organization and makes the key executives face the market forces, and results in a higher objectivity quotient, leading to reduction in subjectivity through human intervention. This relieves considerable saving in man-hours, enhances the productivity, and channels the energy for further evolution & contributes aggressively to the next stage of transition.

An aspiring “GREAT” organisation will allow its teams to think innovatively, freely and implement initiatives without losing focus on the core objective. Transparent communication and setting of right expectations amongst all the levels is predominantly the base of all “GREAT” organisations.

The combined effect of many small innovations open up the way to “GREAT”ness, which is measured as outperforming itself on the agreed financial benchmarks consistently year on year, returns on investments made, retaining the market share and increasing the penetration and growth in the stock values, delivering a low employee attrition and a high level of employee satisfaction & emotional quotients, leading to a higher Rol to the society.

But most important of all, the transition will never be a rush-hush affair since it will never be an overnight process. The business situations are fluid, and only the passionate organisations, can be agile enough to adapt, and come out as winners in any situation, and prove their sustainability as a “GREAT” organisation.

**Surendra Sihag**

Head - Customer Service & Collections

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**CATERING  
TO OUR  
CUSTOMERS  
BY KEEPING  
THEM FIRST**

**Cu1stomer  
FIRST**





# Customer - TODAY AND ALWAYS FIRST

“The best way to find yourself is to lose yourself in the service of others”

– Mahatma Gandhi

Since ages, Customer First, as cliched as a term could be, remains as relevant as ever. But what exactly does this term “Customer First” mean? Customer First in literal terms means placing the customer before anything else.

Some call it people before profit, some refer to it as customer focus, some term it as customer success, so on and so forth. As a matter of fact, one of the 3 key factors for success of any business is Service. The other two being Technology and Price.

A survey conducted by PWC, revealed an interesting fact that 42% consumers would pay a premium price for friendly service and 52% willingly pay more for speedy and efficient service experience. Brands like Apple, Amazon, Walmart, Taj Hotels are proven testimony of how amazing service experience differentiated them from the rest to build giant brands.

Service is a culture which cuts across all departments. Seamlessness is the key to a great service culture. In the service industry, every employee is serving the customer directly or indirectly. Either one is serving the customer directly or serving those who are serving the customer. Can just the customer service department create everlasting impact on the customer? No! Good

customer service can only impact around 20% of the customers who approach them for some sort of service, need or complaint. The other 80% do not experience service whether good or bad. In fact, some just silently leave the company without even expressing the issue. An escalation at least gives us a chance to create better experience or “Moment of Truth” for the customer. The silent churn outs spread a



negative word to their sphere of reference. Thus, it is extremely critical that all the departments own the responsibility to deliver the intended experience consistently to the customer at every interaction.

The Management Team at Aavas believes in customer connect with humility. It is expressed in actions more than words. To support a “Customer First” culture at Aavas, various initiatives have been implemented over the last year, to name a few:

1. Customer service lounge: An executive lounge with a professional environment for customers. The lounge includes a comfortable waiting area and three dedicated meeting rooms.
2. Call center: This year, we have ramped up our call center strength for better answering levels with minimal waiting time. Our answering levels have increased to 95%+ consistently. This has reduced repeat calls by 30%.
3. Service camps: Service Camps are being organized for branches where dedicated service desk is not established yet. This customer engagement initiative not only helps in serving our customers but also educates the branches to embed a customer first attitude.
4. Customer First contest: In addition to the customer first education series, we also have a Customer First contest to reward our superheroes who walk the extra mile. A sweet box from the customer, a hearty note of thanks or a friendly selfie with our Service Superheroes makes our hearts melt.

*Let us be the Customer First Torch Bearer in whichever way possible big or small because after all, I am Aavas!*



“It is not just a lounge but an experience center for our customers. We feel proud when a customer walks out with a happy face. The personal touch is increasing customer loyalty and advocacy.”

-Deepti Arora

Assistant manager - Customer Service



“When human energy flows and connects, good things get done and you can improve customer experience to your advantage. Customer service lounge is a place to deliver memorable experience to our customers.”

-Anchal Mehta

Sr. Executive - Customer service

*Celebrating*

1

**LAC**  
**SMILES..**  
AND COUNTING



# CELEBRATING THE 1 LAC CUSTOMERS MILESTONE!

Aavas has had one mission since its inception: to fulfill the dreams of people to own a home. We were on top of the world when we crossed the coveted 1 lac customers milestone and decided to celebrate this stellar achievement by honouring our employees and customers by giving them special souvenirs.

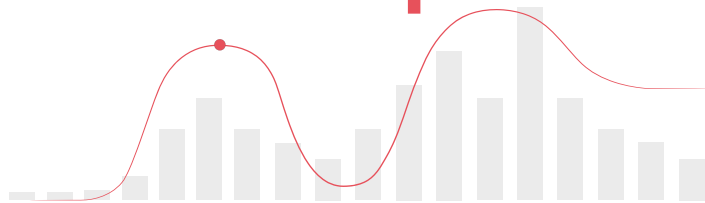
We also commemorated this memorable occasion by decorating our offices and also put up some hoardings in Jaipur as a mark of showing gratitude towards our valuable customers

The most spectacular moment, however, was when a special cake cutting ceremony took place in all our offices, at the same time. It truly was a day that will be cherished by all of us!

We look forward to achieving many more important milestones with the support of our employees




# Quarter Updates



Statement of  
Audited Standalone  
Financial results for  
the year ended  
31<sup>st</sup> March, 2020

AUM

Rs  
**7796 Cr**

 Up by 31%


Disbursement

Rs  
**2930 Cr**

 Up by 10%


Total Income

Rs  
**903 Cr**

 Up by 27%

NIM

Rs  
**542 Cr**

 Up by 20%

PAT

Rs  
**249 Cr**

 Up by 41%

ROA\*

**3.75%**

 Maintained above 3%

Branches

**250**

 40 new in last 12 months


GNPA

**0.46%**

 Down by 1 bps

Active Loan Accounts

**104700+**

 Up by 35%

Data as per Ind AS

# BEST BRANCHES Q4

JANUARY 2020



**Jaipur - Traditional**  
Category - A (10.3)



**Kota**  
Category - B (10.7)



**Rishikesh**  
Category - C (11)



**Bhadra**  
Category - D (11)

FEBRUARY 2020



**Jaipur Diamond Tower**  
Category - A (7.5)



**Jaipur-Jagatpura Branch**  
Category - B (9.8)



**Udhana Surat**  
Category - C (10.8)



**Udaipurwati**  
Category - D (10.9)

MARCH 2020



**Jaipur - Raja Park**  
Category - A (2.3)



**Pune-Shivajinagar**  
Category - B (3.3)



**Wagodiya-Vadodara**  
Category - C (7.2)



**Ringus**  
Category - D (9.9)



# Q4 STAR BRANCH

NAGPUR-2 – BRANCH SCORE 11.0 - C CATEGORY BRANCH

BRANCH HEAD - ARIF KHAN | ACM - ANKIT KALE

## The Selected Branches



**Pune**  
Category - A (6.9)



**Lucknow**  
Category - B (9.55)



**Rewari**  
Category - D (10.8)



# NEW JOINEES

## PRINCE BHARDWAJ

 Lucknow


 Deputy Vice President

 Sales



## VINEET MAHAJAN

 Mumbai-BKC

 Treasury Head  
(Sr. Vice President)

 Finance & Treasury



# AAVAS

extends a grand  
and warm welcome



Filled with gratitude, we are excited to have **Mr. Sachinder Bhinder** join us as **Chief Executive Officer** for Aavas Finserv Limited. He brings over two decades of experience in BFSI with experience in P&L Management, Start-Ups, Business Development, Compliance and Governance across Consumer, Retail, Wholesale, SME, Real Estate and Insurance. Welcome to the Aavas Family!



# Women's Day Celebration

"Every woman's success should be an inspiration to another, we're strongest when we cheer each other on"

– Serena Williams





# A STORY OF EMPOWERMENT, INSPIRATION AND STRENGTH



**Women have incredible strength and are a source of constant wonder and inspiration. We are always in awe of their determination to follow their dreams and passions and achieve their goals.**

One such esteemed customer of ours- Moni Sureshbhai Desai, shared her story with us-

"My family comprises of my mother and father and my son, I am the only person responsible of taking care of them and their needs. I run a small business of selling kurtis'. In life not all days are the same, some bring more problem than the rest, but they can always be solved.

I have faced many financial issues; Sometimes I must take care of a medical expense and then sometimes I must figure out how to pay my son's school fees or some house expense. During such trying times I need financial help and in one such time I reached out to Aavas Financiers. My loan was approved, and I was able to move ahead in life as my everyday finances became better. By investing in my business, I took a step forward and Aavas has been a solid support for me.

**WE ARE GRATEFUL TO HAVE HAD THE OPPORTUNITY TO PLAY A SMALL PART IN THIS JOURNEY AND SALUTE THE ASPIRATIONS AND WILLPOWER OF TODAY'S PROGRESSIVE WOMEN.**



## *Harvesting Happiness, welcoming spring*

At Aavas we turn each festival into an expression of joy and we started off this year with Lohri celebrations. At the hour of sunset on 13<sup>th</sup> Jan, we gathered around a blazing bonfire and spent a gala time singing folk songs and dancing in the spirit of Lohri. Everyone circumambulated around the Holy fire and as is the tradition, we offered sweets, peanuts, puffed rice and popcorn to the fire. Amidst the warmth and exuberance, we cherished memorable times, munching away at the winter goodies. As we lit up a wishing lamp and let it off into the dark winter skies, we wished for health and success for all of us in the coming year.





# OUR PROWESS ON THE PITCH

## AAVAS WINS THE FRIENDLY T20

Who doesn't love cricket in India? We, at Aavas have been enhancing our skill at the game for quite some time. So when our long time associates Shriram Finance challenged us to a friendly T20 tennis ball match, it was welcomed with much enthusiasm. On the bright sunny morning of 16th Feb, the teams took on each other at the Raising Cricket Academy of Jagatpura. The stadium was filled with 200 spectators and the air buzzed with excitement.

Aavas captain Mukul Bhattacharya won the toss and decided to bat. The team's regular practice with leather ball paid off, as they set up a high score of 163 runs with a loss of just 5 wickets.

Chasing the score, the Shriram team started off on a strong foot but were bowled out at 129 runs. Our team did us proud, winning not only the tournament but also the titles of the Best Batsman and Best Bowler. Congratulations team, you have proven that Aavas Financiers are true all-rounders.





# CRICKET FEVER STRIKES AGAIN: CORPORATE T20 SEASON 3

Aavas Financiers has earned a place of prominence in Jaipur's Corporate Cricket circle and has been actively participating in most tournaments. The Corporate T20 was played between 16 participating teams from Jaipur and we of course were amongst them.

We played around 5 matches and it was quite a challenge to fight against teams who have been practicing the sport quite professionally as compared to us, who are more of recreational players.

In the last match we played, we lost the toss and were invited to bat first. Our team tried its best but the total score wasn't high enough to defeat the opponents, who managed to chase it successfully and thus won the match. However, our very own Devendra Sharma bagged the title- Best Bowler of the Tournament with 13 wickets in 5 matches, which is an achievement to be proud of.

Losing the last match was taken with true sportsmanship spirit and also made the team resolve to work harder on their game and be in better form for the next season. Knowing the dedication that is knit into the Aavas DNA, we know without question that they will succeed.

Kudos to the team and good luck for next year!





# KHELUTSAV'20

## PLAYING FOR WINNING

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+>>>>>.....



This year, Khelutsav made a return after 2 years to the Aavas list of activities and what a fun affair it turned out to be! It was held on 19th January 2020, from 9 am to 5 pm at various locations throughout the country: Jaipur, Ahmedabad, Bhilwara, Bhopal, Bikaner, Indore, Mohali, Delhi, Pune, Rajkot, Surat, Thane and Vadodara.

Around 1000 employees participated in this sports day and battled it out in various sports, such as badminton, cricket, table tennis, volleyball and many more. Certificates were awarded to the individual winners as well as the winning teams. For spouses and kids, there was relay race and lemon race, so they weren't left out of the fun! It was truly a day that all of us will cherish for years to come!

Thank you to all the participants, who showed off their skills and also showed a great level of sportsmanship.







# महिमा खाटू श्याम जी की गरिमा कृष्ण-भक्तों की

इस पहल के अन्तर्गत आवास फायनेंसियर्स लिमिटेड व आवास फाउन्डेशन द्वारा खाटूश्याम जी के मेले में आये पदयात्रियों को 4<sup>th</sup> मेडिकल सेवा कैम्प में चाय नाश्ते व खाने की सेवार्यें दिनांक 3 मार्च से 6 मार्च तक रींगस ब्रांच के बाहर प्रदान की गई जिसमें गोविन्दगढ़ सरकारी अस्पताल और रींगस नगर पालिका प्रशासन द्वारा पूरा सहयोग रहा। आवास ने भी चार दिन की यात्री-सेवा का संकल्प लिया और रींगस, फुलेरा, चोमू जयपुर हेड ऑफिस आदि शाखाओं से हमारी टीम का भरपूर योगदान रहा। मेले में जगह-जगह यात्रियों के स्वागत के लिए आवास के बैनर लगाए गए व सहायता के लिए पुलिस सहायता केन्द्र भी स्थापित किये गए। इस वर्ष लगभग 40 लाख श्रद्धालु ने श्याम मंदिर में दर्शन किये।





# GAUR GOPAL DAS GRACES THE GOA STRATEGIC MEET

The top management and Board of Directors of Aavas Financiers Limited had a great time interacting with Mr. Gaur Gopal Das at the Goa Strategic Meet. Mr. Das shared his thoughts on leadership with our company's senior leaders, who derived great pleasure in associating with him. We would like to thank Mr. Gaur Gopal Das for being a part of this meet.



# STOP CANCER BEFORE IT STARTS: LISTEN TO THE EXPERT

Pure Life



Modern lifestyle has brought in its wake various diseases, and the most feared amongst them is cancer. Today it is more prevalent than ever before and WHO's research has revealed some alarming facts. Every tenth Indian is at risk and likely to develop cancer. We at Aavas are always concerned about our people's well-being which is why we thought it would be a good idea to raise awareness about cancer.

We invited Dr. Rohit Swami, who further to his MBBS and MD, went on to study and consult as DM Medical Oncology at the very prestigious Tata Memorial Hospital, Mumbai, before returning to serve the people of his hometown Jaipur.

He took a session at Aavas, HO wherein he spoke about the types of cancer and how it can be detected early in an individual. He shared various measures one can undertake for early prevention of the disease post which he interacted with the audience and answered their questions. We hope this awareness session helps all get a better understanding on how to stay healthy and well-protected from the menace of cancer.





# FITNESS WITH A DASH OF FUN MASALA BHANGRA WORKOUT



In the times we live, fitness has become more of a challenge than an essential daily routine. Owing to time constraints and modern lifestyle, we at Aavas went an extra mile to ensure our people remain

as fit as a fiddle while engaging them in an invigorating team activity. Which is why this February, we got on board Studio 8, who came up with an interesting new Masala Bhangra workout. Each week from Tuesday to Friday, the teams at HO, gathered in the evening on the terrace and took part in these sessions with great zest and energy. This turned out to be a great opportunity to take care of one's health while enjoying some fresh air and outdoor time.



Promoting a healthy lifestyle within the Aavas family has always been a prerogative for us. One such endeavour was the 'Weight loss Challenge', which was won by Gaurav Sharma from Churu. With great determination he successfully lost over 15 kgs and is an inspiration for us all to aim for a more fit life.

We spoke to Gaurav about his motivation and method followed, here is what he had to say-

**Q1. What has been your motivation to reduce weight?**  
A1 I already knew what the repercussions are of gaining weight and diseases it could attract. That one motivation pushed me to lose weight along with my father.

**Q2. Did you have any planning or strategy for reducing weight?**

Ans.2 Yes, I had planned to reduce my weight after consulting with my family doctor.

**Q3. What was your diet plan?**

Ans.3 In the morning, I jogged every day and covered 4-5 km daily. After that I ate sprouts and green tea for breakfast. I also made it a point to eat a full lunch, so that in the evening I could eat sprouts again and at the end of the day I take a light meal for dinner.

**Q4. What are foods that you avoided the most?**

A4. I majorly avoided junk food and stopped taking tea and coffee.

**Q5. What has been the most difficult part while reducing weight?**

Ans.5 Getting up early in the morning in winters was the most difficult part while reducing weight.

**Q6. What was your water intake?**

A6. I drank 4-5 Litres of water every day and juice once or twice in a day.



Before | After



## RADIANT HEALTH AND VIBRANT WELL-BEING WITH NUTRITIONIST MOLIKA VERMA

The Pure Life initiative by Aavas has been diligently ensuring healthy living and habits amongst our people. We have on board, Molika Verma, Senior Nutritionist, Counsellor and Naturopathist, who visits the HO every Wednesday evening, from 4 to 5 PM. She has been providing consultations on various health related issues and chronic problems, such as weight loss, weight gain, hormone imbalance, diabetes control, liver detox, cardiac issues, PCOD/PCOS and much more. She has also been prescribing specifically designed diet plans, fitness schedules and various other feel good interventions.

We thank her for looking after our well being and hope that everyone benefits from her expertise.

### HER PROGRAM ENTAILS DIETS FOR

Weight Loss  
Weight Gain  
Cardiac Health

Feel Good  
ARF & CRF  
Liver Detox

Hormone Balance  
Thyroid Balance  
Diabetes Cure

Therapeutic  
PCOD & PCOS  
Gym



# MAKAR SANKRANTI AT AAVAS TURNS ALL THE MORE AUSPICIOUS

## THE JOY OF GIVING

The festival of Makar Sankranti is all about giving blessings and sharing the bounties. As the planetary movements change bringing in warmth and sunshine, we at Aavas were also inspired to bring happiness to the lives of the less less privileged, by doing our bit. Everyone contributed to this cause by donating warm clothes, blankets, groceries, stationary and other essentials that were presented to Apna Ghar and Kusth Ashram in Jaipur.



We thank everyone for their generosity which gave the people of Ashram a reason to smile. After all, we spread smiles; we are Aavas.

## INAUGURATING JAIPUR'S FIRST FOOD SAFETY AND QUALITY CONTROL LAB

Aavas Financiers Limited inaugurated the first Food Safety and Quality Control Lab (FSQC Lab) in Akshaya Patra Foundation, Jagatpura, Jaipur on 11th March 2020. The lab is equipped with modern technology and high-precision testing instruments for evaluating food products, right from the farm to the plate.

The lab was inaugurated in the presence of Mr. Ghanshyam Rawat, CFO - Aavas Financiers Limited, Mr. Sharad Pathak - CS and Compliance Officer, Mr. Vijay Sethi - HR Head, Mr. Manish Tiwari - CSR Head and Avadhesh Joshi - CSR Manager.

From the Akshaya Patra Foundation. Shri Anantshesh Das - VP (Rajasthan & MP), Shri Raghupati Das - Coordinator (Rajasthan), Shri Amit Keshav - Regional Operational Manager and Shri Pranay Kumar - Zonal Care Centre were also present during the ceremony.

The lab's services will help minimize potential hazards, protect consumer's health from unwanted food safety scares and improve health as well as wellness by maintaining nutritional levels as per MDM guidelines.

The food testing services cover multiple chemical, microbiological, physical and sensory examinations to analyse and ensure the safety as well as quality of raw materials and finished products. The lab involves stages from the food supply chain to modern facilities, to ensure good quality of MDM and nutritional content.

An orientation was also conducted during the inauguration, with lab tests done on various food products.



Shri Anantshesh Das - VP (Rajasthan & MP) and Shri Raghupati Das - Coordinator (Rajasthan) of the Akshaya Patra Foundation thanked Aavas Financiers Limited for the support in setting up the lab in Jaipur. He remarked that these initiatives will further strengthen the food safety and quality control practices as well as help us serve healthy and nutritious food to children.

The Akshaya Patra Foundation is a not-for-profit organization headquartered in Bengaluru, India. The organization strives to fight issues like hunger and malnutrition in India. By implementing the Mid-Day Meal Scheme (MDMS) in Government schools and Government-aided schools, Akshaya Patra doesn't just aim to fight hunger but to also bring children to school.





# BLACK BELT IN KARATE, INCREASING OUR PRIDE



## कृष्णा ने अपने से हेवीवेट लड़कों के साथ प्रैक्टिस कर कराटे में जीता गोल्ड



55 किग्रा वजन वर्ग में केरल में हुए विश्वविद्यालयों में कराटे प्रतियोगिता में कृष्णा ने गोल्ड मेडल हासिल किया।

संघीय स्तर पर कराटी और से हुए प्रतियोगिता में सिल्वर मेडल जीता।

कृष्णा जंगिर ने पेशवा में हुए विश्वविद्यालयों में 55 किग्रा वजन वर्ग में गोल्ड मेडल जीता है। कृष्णा के पिता राजेश कृष्णा जंगिर कापेंटर हैं। वह अपने बेटों को कराटी प्रशिक्षण कराते हैं। कृष्णा कापेंटर का है ही बॉय फ्रेंड रोहित और टॉप मैनेजर अमित जंगिर के पास ट्रेनिंग ले रही हैं। वह प्रतियोगिता में से जीता भी जीतना चाहती हैं। कृष्णा ने काला कि बेल्टप्राप्ति के लिए अपने अपने से हेवीवेट लड़कों के साथ प्रैक्टिस की। कृष्णा ने विश्व प्रतियोगिता, राज्य प्रतियोगिता प्रतियोगिता में गोल्ड मेडल जीते हैं। सबसे बड़ा स्वयं की और से अमेरिका हुए प्रतियोगिता में भी सिल्वर मेडल जीता है। इसके साथ ही नेहरून कराटे एसोसिएशन और इंडिया की और से अमेरिका प्रतियोगिता में सिल्वर मेडल जीता। संघीय स्तर पर प्रतियोगिता के दूसरी से, तीसरा रजम या रजम प्रतियोगिता में गोल्ड मेडल जीते हैं। कराटी, बॉय और टॉप मैनेजर को बच्चा से है।

We are proud to share that Krishna Jangir, sister of one of our employees Narendra Jangir, a black belt in karate, has recently won a gold medal (55 kg category) in All India University Championship (2020) held in Chennai. She is a two-time national champion (gold) and three-time national champion (silver), and also participated in the Commonwealth Karate Championship in 2015.

Her father, who is a carpenter, wished to see his daughter take her passion for karate and bring pride to the nation.

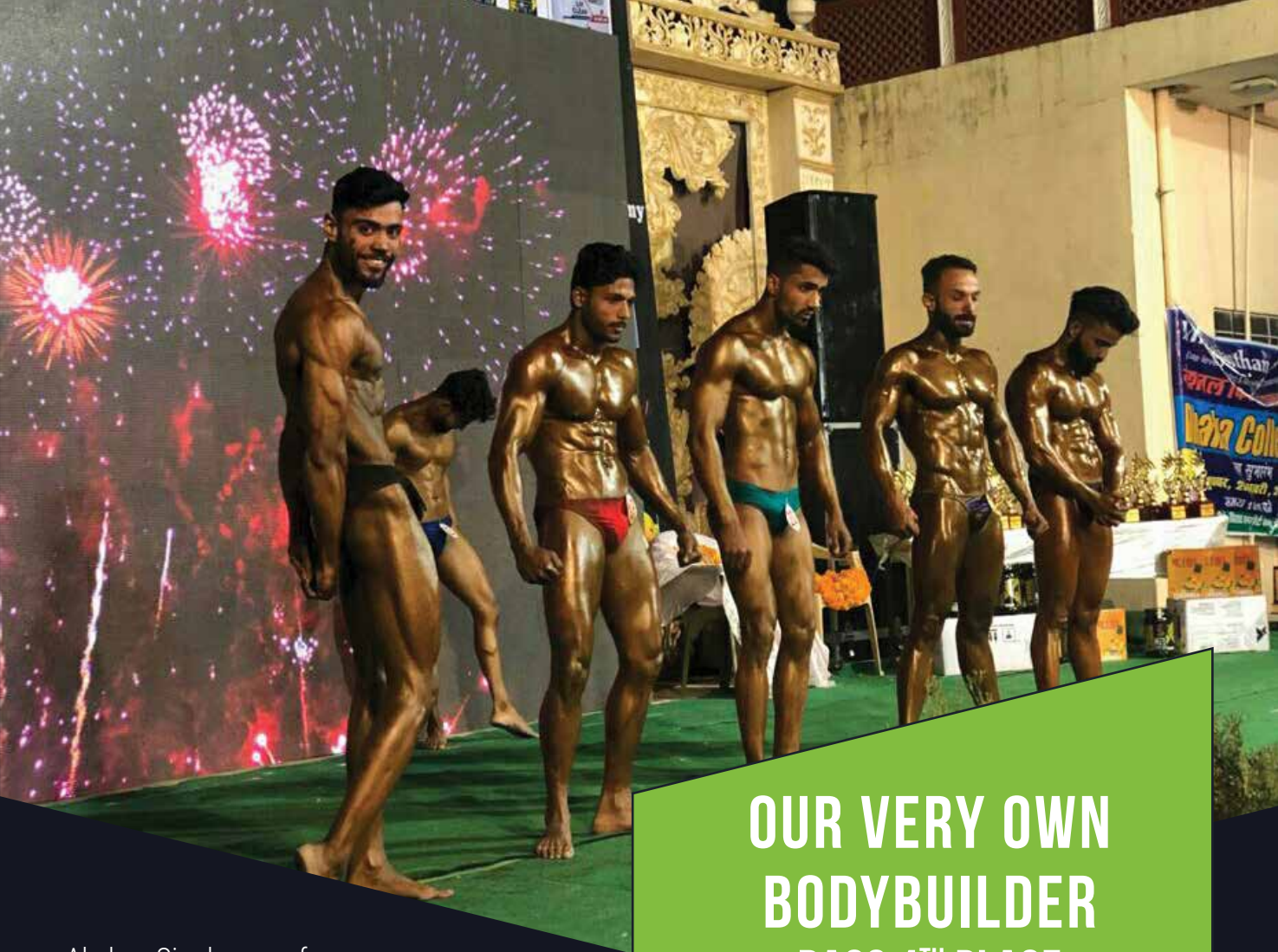
From class 5th, Krishna has been in training and has achieved her success because of the support of her father. Aavas also wanted Krishna and her father's dreams to come true and helped them to achieve this dream.

From her recent win, she is now eligible to represent India in the World University Championship at Brazil in November 2020.

We wish her all the best and hope that she will shine on the world stage too!







# OUR VERY OWN BODYBUILDER BAGS 4<sup>TH</sup> PLACE

Akshay Singh, one of our very own member of the Aavas Family, won 1st place in men's physique in the below 5.9 category and 4th in men's body building in the 55-60 kg weight category at the State Level BodyBuilding and Men's Physique Championship. It was held on 22<sup>nd</sup> and 23<sup>rd</sup> February 2020 at the Royal Place, Station Road, Chomu in Rajasthan.

We are proud of Akshay Singh who is part of the Cash Management Team at the Diamond Tower Office in Jaipur. Keep up the good work!





## Support For Infrastructure Facilities At Govt. CHC, Jobner (Jaipur)

Health infrastructure is an important indicator for understanding the healthcare delivery provisions and welfare mechanism in a country.

A Community Health Centre (CHC) is the first point of contact between the village community and medical officer.

Jobner in Jaipur has a population of 70,000 people, with one CHC catering to the entire population. The CHC has been unable to render specialized health care services due to poor infrastructure. The inadequacies in infrastructure, non-availability of water facility, shed shelters, parking lights, LCD, urinals, latrines, bathrooms etc. as well as the inadequate funding for basic infrastructure are a sad reflection on the functioning of health centres and a general deterioration of physical infrastructure.

Aavas recognized the urgent need of support to improve the basic infrastructure in the CHC and extended its support for the same.

For this, Aavas helped install a main gate, 3 seater benches, parking lights and much more to improve the condition of this CHC.

The senior medical officer-in-charge as well as the chairman and other community members of Jobner were impressed by the efforts put in by Aavas and thanked them for their support.




# PEOPLE BEHIND 1 LAC SMILES

Every milestone achieved is a celebration of the grit of the people who made it possible, and Aavas crossing the 1 lac+ customers milestone was the most momentous one yet! Standing atop this stellar achievement we are filled with gratitude and would like to humbly recognize and appreciate the people who backed us. Thank you for your hard work and relentless dedication that has helped us achieve this very important milestone. We have officially helped make more than 1 lac people's dreams of owning a home come true. Here's to achieving more milestones together.



**Sunil Kumar**  
- Business Manager (B-1)  
Sales - Jaipur-Ajmer Road



**Sher Singh**  
- Portfolio Manager (B-1)  
Sales - Jaipur-Sikar Road




**Vishal Bhagirath Gadhave**  
- Business Manager (B-1)  
Sales - Mumbai-Thane



**Kamal Singh - Assistant Manager**  
- Legal Mortgage  
Jaipur-Mansarovar Office



**Sanjay Kumar Sharma**  
- Business Manager (B-1)  
Sales - Sikar



**Ashwin T Vaghela**  
- Assistant Manager-Credit  
Credit - Ahmedabad-Narol



**Dharmveer Singh**  
- Business Manager (B-1)  
Sales - Jaipur-Ajmer Road



**Jitendra Gurjar**  
- Assistant Business Manager  
Sales - Jaipur-Raja Park



**Kamlesh Kumar Sharma - Manager**  
- Cms (B-1) | Cash Management  
System - Jaipur-Ajmer Road



**Manoj Kumar Kumawat**  
- Assistant Manager-Accounts  
Accounts - Jaipur-Mansarovar Office



**Ram Ji Lal Sharma**  
- Assistant Manager-Technical  
Technical - Jaipur-Mansarovar Branch



**Santosh Kumar - Manager-Cms**  
(B-1) - Cash Management System  
- Jaipur-Mansarovar Office





**Subhash Satoskar**  
- Branch Head  
Sales - Mumbai-Thane



**Mridula Mathur - Assistant Manager-Customer Service**  
- Jaipur-Mansarovar Office



**Rambhau Shivaji Shinde**  
- Relationship Officer-Sales  
Sales - Pune



**Dilip Raslot**  
- Business Manager (B-1)  
Sales - Bijaynagar



**Gangadar Uttam Shinde**  
- Branch Head  
Sales - Wagholi



**Yash Pal Chouhan**  
- Branch Head  
Sales - Bikaner



**Vishnu Dutt**  
- Assistant Business Manager  
Sales - Nokha



**Amar Kumar Gyanwani**  
- Business Manager (B-1)  
Sales - Kishangarh



**Puran Singh**  
- Assistant Business Manager  
Sales - Sirohi



**Mukesh Kumawat**  
- Manager-Audit (B-1)  
Audit - Jaipur-Mansarovar Office



**Chavada Mayurkumar Bhavanbhai**  
- Branch Head  
Sales - Halvad



**Kunal Sharma - Assistant Manager**  
-Marketing And Distribution  
- Jaipur-Mansarovar Office



**Rajendra Kumar Dadhich**  
- Executive-Collection  
Collection - Kota



**Prem Prakash Satsangi**  
- Assistant Business Manager  
Sales - Delhi-Rajendra Place



**Rajesh Kumar Soni**  
- Assistant Manager-Credit  
Credit - Jaipur-Church Road



**Sumit Jain**  
- Manager-Credit (B-1)  
Credit - Udaipur



**Bhagyeshwari Khatri**  
Assistant Manager – Admin  
- Jaipur-Mansarovar Office

# Employee Articles



**Varun Acharya**  
Marketing | Jaipur Mansarovar

- “
- 1) Notice in a field:  
The farmer allows walkers to cross the field for free, but the bull charges.
  - 2) Does killing time damage eternity?
  - 3) On a hot day, a dense tree is always a shade better than the rest.
  - 4) The road to success is marked with tempting parking spaces.
  - 5) An English professor wrote, "Woman without her man is nothing" on the blackboard and directed his students to punctuate it correctly. The men wrote, "Woman, without her man, is nothing". The women wrote, "Woman! Without her, man is nothing".
  - 6) Bhagwan kare आपको सब मिलजुब मिलजुब जैसे - Shakti, Bhakti, Rupiya, Bangla, Style, Smile, Personality, Popularity, Car, Pyaar...aur kya dekh rahe ho? Kuch reहे gaya kya...Laalchi!
  - 7) Ever wondered what the speed of lightning would be if it doesn't zigzag?
  - 8) When two is company three's the result.
  - 9) Good judgment comes from experience, and good experience-well, that comes from poor judgment.
  - 10) Some people are like blisters- They turn up after the work is done.
  - 11) If your outgo exceeds your income, it won't be long before your upkeep is your downfall.
  - 12) What do fish say when they hit a concrete wall?  
"Dam'!
  - 13) Sign outside a restaurant window-'Don't stand there and be hungry...come in and get fed up'.
  - 14) Smoking helps you lose weight-  
One lung at a time.
  - 15) Don't argue with a fool.  
The spectators can't tell the difference.
  - 16) A bike rests on its leg because it is too tired.
  - 17) What sort of robbery is the easiest?  
A safe robbery.
  - 18) What did the bartender say when a ghost asked for a drink?  
Sorry...We doesn't serve spirits.
  - 19) What do you call Santa's assistants?  
Subordinate clauses.
  - 20) Give a man a fish and he will eat for a day. Teach him how to fish and he will sit in the boat and drink beer all day.
  - 21) If it's true that we are here to help others, then what exactly are the others here for?
  - 22) Youth is a gift of nature but age is a work of art.



**Narendra Suthar**  
Sales | Nimbahera

“ बारिश ये जब भी जमी की रुख करती है  
रूह में सिमटी यादें भीगने को मचलती है

गरजता है बादल जैसे कोई झनकार बनके  
बूंदों के संग फिर कहानी कोई बरसाती है

एक जमी जो उसे दामन में समेट रही है  
एक आसमां है जो बूंद बनके उसे बरसा  
रहा है

बूंदों का रिश्ता धरती से और गहरा होता जा  
रहा है

इस बारिश का एहसान बहुत है मुझ पर

इसने दुनिया से मेरे आंसुओं को छुपाया है  
बारिश को इसलिए शहर से ज्यादा गांव पसंद  
है

क्योंकि मिट्टी और पेड़ की और यह खिंची  
चली आती है

आंसमा को गुरु था अपनी उचाईयों का  
जमी के बिना मगर... वो भी बेसहारा ही है

बचपन ही था हो भीगता था खुलके

तजुबों को बारिश रास नहीं आती

ये बेरंग तजुर्बे हासिल हुए तो जाना

शरारतो में ही मौसम रंगीन हुआ करते है

”



**Vishal Jain**  
Credit | Beawar

“ लाशों पे इंसान को रोते देखा है!  
घर घर हमने ऐसा होते देखा है!!  
खुशियों से आबाद रहे सब दुनिया में!  
जिसको देखा गम में रोते देखा है !!9  
फुटपाथों पर रहने वाले बच्चों को!  
लाचारी में भूखा सोते देखा है!!2  
दे न सका जब एक मुसाफिर को छाया!  
बूढ़े पेड़ को बेबस होते देखा है !!3  
लोग मसीहा मान रहे थे जिसको कल!  
खून से उसको चहरा धोते देखा है!!4  
ये बतलाओ वाकिफ दिल पे क्या गुजरी!  
आपको हमने तन्हा रोते देखा है !!

”



**Manish Kumar**  
Operations | Jaipur Mansarovar

“ जब तक आप अपनी समस्याओं एंव  
कठिनाइयों की वजह दूसरों को मानते  
रहोगे, तब तक आप अपनी समस्याओं  
एंव कठिनाइयों को मिटा नहीं सकते।

“Of course motivation is not permanent. But then, neither is bathing; but it is something you should do on a regular basis”.

“The most important thing is to continue. Forget about others,

Forget about the scoreboard,  
Forget about your failures. Just  
keep pushing.

”



**Rajkumar Sikarwar**  
Sales | Indore

“

छोड़ आए जो शहर अपना, कमाने के लिए ।  
खा रहे हैं टोकरीं, वो लौट आने के लिए ।  
बोझ रिश्तों का लिये, हर कोई पैदल जा रहा,  
रेल, बस आरै कार, ये सब हैं दिखाने के  
लिए ।

काम जिनके खूब आये, हम सदा जी जान  
से,

आज वो ही दौड़ते हैं, हमें भगाने के लिए ।

क्या खता हमसे हुई थी, मिल रही

जिसकी सजा,

ऐ खुदा! हम ही बचे थे, आजमाने के लिए ।

राज तुमको है हिदायत, मान लो उनका कहा,

फिर न कोई आएगा तुमको बताने के

लिए।

”



**Anurag Jain**  
Sales | Jaipur Sangam Tower

“

तुम लिखे होते तो मिटा देता  
तुम छपे होते तो फाड़ देता



तुम तो खुदे हुए हो मेरे हृदय के हर कोने मे  
मेरे ओढ़ने में बिछौने में  
साहूकार के करज की तरह  
किसी लाइलाज मर्ज की तरह  
तुलसी की चौपाई की तरह  
बिस्मिल्ला की शहनाई की तरह  
मीरा के भजनों की तरह  
मीर की गजलों की तरह  
साँझ की आरत की तरह  
कुरान की आयत की तरह  
बच्चों की मासूम सचाई की तरह  
शांत समुंदर की गहराई की तरह  
अतः तुम्हें खुद से अलग करने का बेकार ही  
प्रयास है  
ये तुम महज तुम नहीं हो “अनुरास्र” का  
अहसास है!!

”



**Narshi Ram Meena**  
Sales | Jaipur-Ajmer Road

उनसे कुछ जुड़ गए, पंख निकलने पर दोनों  
बच्चे, मां को छोड़ अकेला उड़ गए।  
चिड़िया से पूछा मैंने  
तेरे बच्चे तुझे अकेला क्यों छोड़ गए, तू तो  
थी माँ उनकी, फिर ये रिश्ता क्यों तोड़ गए

चिड़िया बोली.....  
परिन्दे और इंसान के बच्चे में, यही तो फर्क  
है,

इंसान का बच्चा.....  
पैदा होते ही अपना हक जमाता है, न मिलने  
पर वो माँ बाप को, कोर्ट कचहरी तक भी ले  
जाता है।

मैंने बच्चों को जन्म दिया, पर करता कोई  
मुझे याद नहीं, मेरे बच्चे, भला क्यों रहेंगे  
साथ मेरे, क्योंकि मेरी कोई जायदाद नहीं।

क्योंकि मेरी कोई जायदाद नहीं। ”



**Vinod Sharma**  
Sales | Biaora

“ तनहा बैठा था एक दिन मैं अपने मकान में,  
चिड़िया बना रही थी घोंसला रोशनदान में।  
पल भर में आती, पल भर में जाती थी वो,  
छोटे छोटे तिनके चोंच में भर लाती थी वो।  
बना रही थी वो अपना घर एक न्यारा, कोई  
तिनका था ना ईंट ना कोई गारा।

कुछ दिन बाद....

मौसम बदला, हवा के झोंके आने लगे, नन्हे  
से दो बच्चे घोंसले में चहचहाने लगे।  
पाल रही थी चिड़िया उन्हें, पंख निकल रहे  
थे दोनों के, पैरों पर करती थी खड़ा उन्हें।  
देखता था मैं हर रोज उन्हें, जन्जात मेरे

“ मैं अपने होसलो से ही फिर अपने घर को  
लोढूंगा ...  
बहोत ही नाज है जिस सौंयोजन सड़क को  
उसे अपने पैरों के छालों से मे नापूंगा ...  
मैं चल दूंगा कभी मुन्ने को कभी बापू को  
लेकर कांधे पर ..  
मेने खुद को है झोका तुम्हारे कारखाने की  
भट्टिया जलाने को ..  
मैं जेठ की धूप मे भी जलता रहा तुम्हारे

आशिया बनाने को ..  
कभी रोटी की खातिर शहर आया था, मगर  
अब वापस जा रहा हू जिन्दगी बचाने को  
....  
अगर हो सका तो लौट कर आऊंगा तेरा  
शहर फिर से बसाने को

”



**Davendra Vyas**  
Sales | Sriganaganagar Road Branch

“ इंसान की कीमत

एकबार एक टीचर क्लास में पढ़ा रहे थे ।  
बच्चों को कुछ नया सिखाने के लिए टीचर  
ने जेब से १०० रुपये का एक नोट निकाला।  
अब बच्चों की तरफ वह नोट दिखाकर कहा  
क्या आप लोग बता सकते हैं कि यह कितने  
रुपये का नोट है ?

सभी बच्चों ने कहा ”१०० रुपये का“

टीचर इस नोट को कौन कौन लेना चाहेगा?  
सभी बच्चों ने हाथ खड़ा कर दिया

अब उस टीचर ने उस नोट को मुट्ठी में बंद  
करके बुरी तरह मसला जिससे वह नोट बुरी  
तरह कुचल सा गया अब टीचर ने फिर से  
बच्चों को नोट दिखाकर कहा कि अब यह  
नोट कुचल सा गया है अब इसे कौन लेना  
चाहेगा ?

सभी बच्चों ने फिर हाथ उठा दिया।

अब उस टीचर ने उस नोट को जमीन पर

फेंका और अपने जूते से बुरी तरह कुचला फिर टीचर ने नोट उठाकर फिर से बच्चों को दिखाया और पूछा कि अब इसे कौन लेना चाहेगा ?

सभी बच्चों ने फिर से हाथ उठा दिया

अब टीचर ने कहा कि बच्चों आज मैंने तुमको एक बहुत बड़ा पढ़ाया है ये १०० रुपये का नोट था, जब मैंने इसे हाथ से कुचला तो ये नोट कुचल गया लेकिन इसकी कीमत १०० रुपये ही रही, इसके बाद जब मैंने इसे जूते से मसला तो ये नोट गन्दा हो गया लेकिन फिर भी इसकी कीमत १०० रुपये ही रही

ठीक वैसे ही इंसान की जो कीमत है और इंसान की जो काबिलियत है वो हमेशा वही रहती है आपके ऊपर चाहे कितनी भी मुश्किलें आ जाएँ, चाहे जितनी मुसीबतों की धूल आपके ऊपर गिरे लेकिन आपको अपनी कीमत नहीं गंवानी है

आप कल भी बेहतर थे आज भी बेहतर हैं और कल भी बेहतर ही होंगे. ”



**Ravi Bansal**

Credit | Jaipur Mansarovar

“

‘जिंदगी’

समुद्र के किनारे जब एक लहर आई तो एक बच्चे की चप्पल अपने साथ बहा ले गई, बच्चा रेत पर अंगुली से लिखता है ‘समुद्र चोर है..

उसी समुद्र के एक दूसरे किनारे एक मछुआरा बहुत सारे मछली पकड़ लेता है, वह उसी रेत पर लिखता है ‘समुद्र मेरा पालनहार है’..

एक युवक समुद्र में डूबकर मर जाता है, उसकी मां रेत पर लिखती है समुद्र हत्यारा है..

एक दूसरे किनारे एक गरीब बूढ़ा टेढ़ी कमर लिए रेत पर टहल रहा था उसे एक बड़े सीप में एक अनमोल मोती मिल गया, वह रेत पर लिखता है समुद्र दानी है अचानक एक बड़ी लहर आती है और सारे लिखा मिटा कर चली जाती है.. लोग जो भी कहे समुद्र के बारे में लेकिन विशाल समुद्र अपनी लहरों में मस्त रहता है..अपने उफान और शांति वह अपने हिसाब से तय करता है..

अगर विशाल समुद्र बनना है तो किसी के निर्णय पर अपना ध्यान ना दें.. जो करना है अपने हिसाब से, स्वविवेक से करें.. अगर विशाल समुद्र बनना है तो किसी के निर्णय पर अपना ध्यान ना दें.. जो करना है अपने हिसाब से, स्वविवेक से करें.. जो गुजर गया उसकी चिंता में ना रहे. हार-जीत, खोना-पाना, सुख-दुख, इन सबके चलते मन को विचलित ना होने दें.. अगर जिंदगी सुख शांति से ही भरी होती तो आदमी जन्म लेते समय रोता नहीं.. जन्म के समय रोना और मरकर रुलाना इसी के बीच के संघर्ष भरे समय को ‘जिंदगी’ कहते हैं । ”



**Praveen Kumar Sharma**

Collection | Pune

“

“DISCIPLINE FOR SUCCESS..”

### Goal Setting

Every morning, we should take 3 to 5 minutes to write out our top goals. Get a spiral notebook for this purpose. By writing out our 10 goals at the beginning of each day, we will program them deep into our subconscious mind.

This daily goal writing will activate our mental powers. It will stimulate our mind and make us more alert. Throughout the day, we will see opportunities and possibilities to move more rapidly toward our goals.

### Planning and Organizing

Take a few minutes, preferably the night before, to plan out every activity of the coming day. Always work from a list. Always think on paper. This is one of the most powerful and important disciplines of all for high performance.

### Priority Setting

The essence of all-time management, personal management, and life management is contained in our ability to set proper priorities and use of our time. This is essential for high performance.

### Concentration on our Highest-Value Activities

Our ability to work single-mindedly on our most important task will contribute as much to our success as any other discipline we can develop.

### Exercise and Proper Nutrition

Our health is more important than anything else. By disciplining ourselves to exercise regularly and to eat carefully, we will promote the highest possible levels of health and fitness throughout our life.

### Learning and Growth

Our mind is like a muscle. If we don't use it, we lose it. Continuous learning is the minimum requirement for success in any field.

### Time for Important People in our Life

Relationships are everything. Be sure that in climbing the ladder of success, we do not find it leaning against the wrong building. Make time for our relationships every day, no matter how busy you get.

### Action Exercise

These 7 disciplines will ensure that we perform at the highest level and get the greatest satisfaction and results from everything we do. Study these 7 disciplines and then make a plan for how we can incorporate each of them into our daily life.

### Stay a Performer... Get Elevated...



**Chandrashekhar Prasad**

Information Technology | Jaipur Mansarovar

“घनी घास को चीरती पगडंडियों पर ...

भयावह सन्नाटे के बीच  
बहती बेसुध हवाएँ  
बीच बीच में डराते उल्लुओं और घनी घास  
को चीरती पगडंडियों पर ...

भयावह सन्नाटे के बीच  
बहती बेसुध हवाएँ  
बीच बीच में डराते उल्लुओं और सियारों के

स्वर  
इन्हीं के बीच अंधेरों से बेखबर  
घनी घास को चीरती पगडंडियाँ,

उन पर  
बढ़ते चरण  
लेकर कुछ ख्वाब  
तुम्हारे संग के, साथ के  
बदल जाते थे जहाँ मिनट बरसों में  
युगों में  
और,

दूर किसी झाड़ी की परछाईं में  
तुम ही तुम तो दिखाई पड़ती थीं  
पल-प्रति पल  
करीब आते ही  
जब दुबक जाती थीं तुम  
उस परछाईं की छांव में

बे मौसम बरस पड़ती थीं आँखें  
भादों के मेघ-सी  
फिर मिली थीं तुम अचानक  
जब एक दिन  
धौल देकर पीठ पर  
चंचल हवा-सी  
वो तुम्हारा आगमन  
ऐसे लगा था  
पहाड़ों से गिरी  
कोई बेगवती सरिता  
बहाकर  
ला रही हो  
प्रेम से अनगिन हार और उपहार मोती के  
और मिली हो  
किसी सागर से  
शायद इसलिए ही तो  
तुम्हारी धार में रफ्तार आयी थी ।

और उसके बाद  
बदले युग पलों में  
फूल मुसकाए थे  
अचानक रातरानी के  
उतर आया था  
धारा पर चाँद जैसे  
ले थाल चाँदी की

सो गया था संगीत तितली का  
चुपचाप सीने पर हमारे  
उस समय  
जब तुम हुई थी  
बेताब सुनने को  
धड़कनें दोनों दिलों की  
और देकर कान  
लेटी रह गयी थीं  
कुछ पलों तक  
चुपचाप सीने से  
और बोली थी अचानक  
चाँदनी से  
सौत-सी क्यों छल रही  
पावन प्रणय को  
चाँदनी ने तब समेटा  
जाल अपना  
और उसको रख चली उषा सखी के द्वार  
इस तरह जब ख्वाब टूटा था हमारा  
आज तक  
लौटे न वे छन  
जिन्हें लेकर चले थे पग हमारे  
घनी घास को चीरती पगडंडियों पर ।



**Tarun Soni**

Audit | Jaipur Mansarovar

“The pessimist sees difficulty in every opportunity. The optimist sees opportunity in every difficulty.”





## Preeti Sharma

Credit & Risk | Jaipur Mansarovar

“

### Things to Let Go of Right Now

- Worrying about what happened in the past
- Worrying what others think about you
- The need to control of everything
- Excuses
- The idea of a “Perfect Life”
- Your dependency on Social Media
- Fear of the unknown
- Your comfort zones
- The Failure to care about your physical health
- Unhealthy Relationships
- Worrying about things you can't change
- Grudges
- Clothes you haven't worn in over a year
- Lazy habits that are holding you back
- The job you hate.
- Past debts
- Overscheduling your life.
- The belief that the “grass is always greener”

”



# Davendra Sharma

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