

Q3 (2020-21)

PRAGATI

EDITION 16



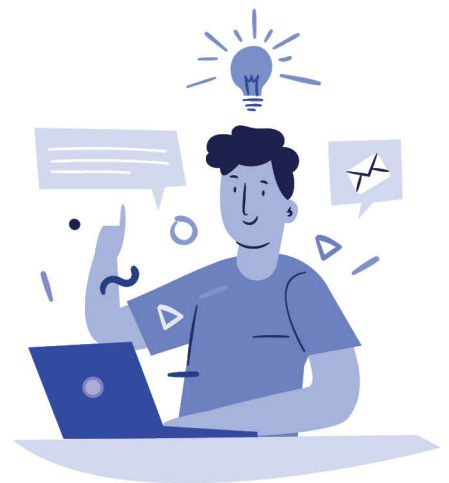
gurukul
Learning & Development



Practice is the hardest part of learning, and training is the essence of transformation.

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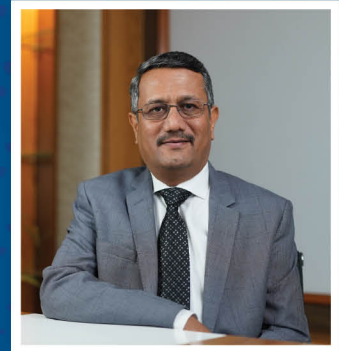


MONDAY MORNING LEARNING HOUR

A UNIQUE TRAINING INITIATIVE FOR AAVAS EMPLOYEES

Monday Morning Learning Hour is a unique training and development initiative conceived by the senior leadership team at Aavas. The initiative is a step to ensure that the knowledge & skills of the wider Aavas team are updated & upgraded. It is also an opportunity to connect with the Aavas family. Learning is an important part of one's life and hence, with this project, Aavas starts its week with some learning nuggets.

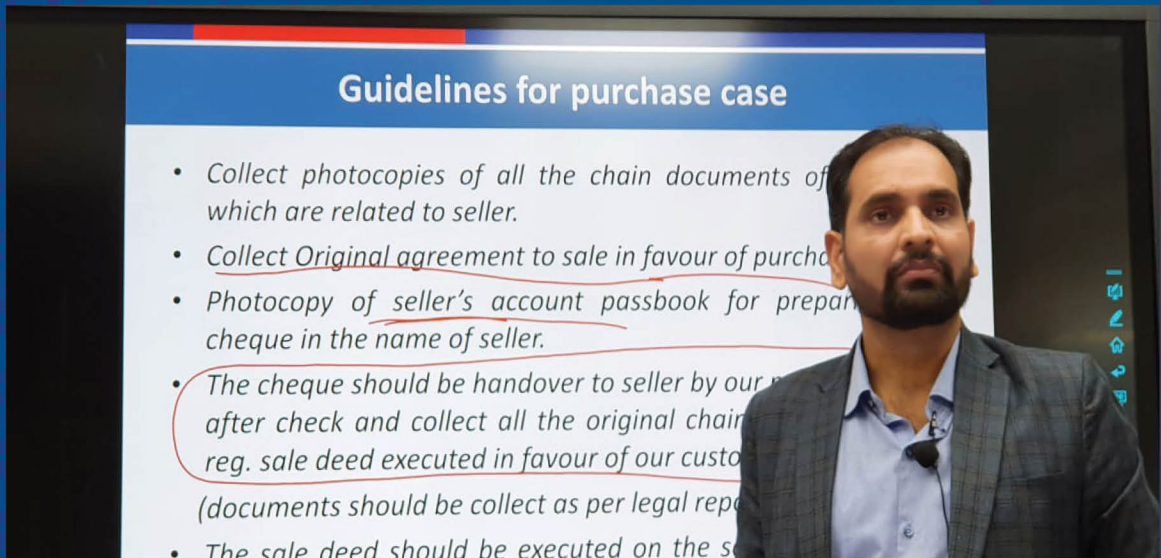
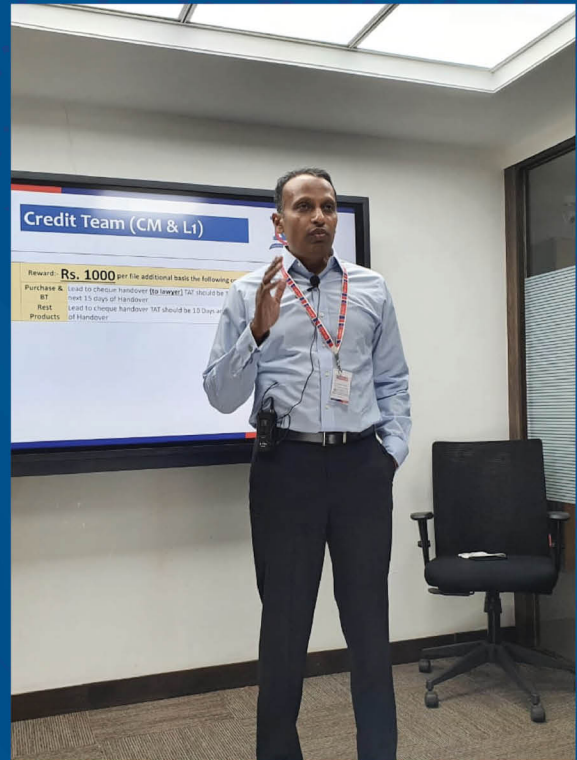
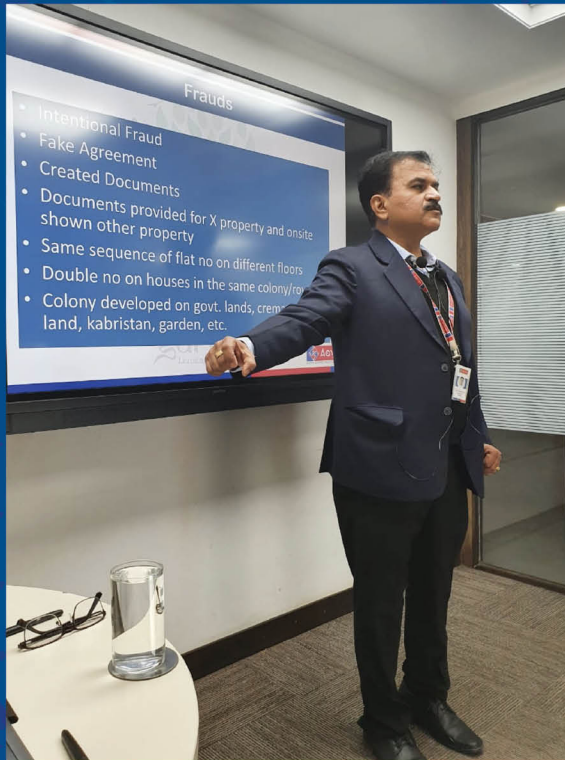
To facilitate each session of Monday Morning Learning hour, a state-of-the-art virtual training studio was conceptualized and set up at Aavas Head Office. The virtual training studio is well-equipped with the latest infrastructure such as white board, superior quality camera and seamless connectivity. The senior organization leaders deliver their impactful sessions from the studio on various themes.



The initiative was launched on 28th September 2020. Since then, a series of sessions have been conducted on critical learning themes such as 'Customer Service', 'Customer App', 'Incentive Structure', 'KYC', 'E-Mandate', 'Market Planning & Distribution', 'Legal', 'Technical', among many other insightful topics.

Though held virtually, these sessions have been widely praised by Aavas employees due to their importance and the interaction involved. Participants have been using chat, Q&A options to ask questions and interact on a real-time basis. Another feature of these sessions that is much appreciated by our employees is the KBC fastest finger first inspired quiz that leads to great engagement and excitement among employees.

DATE	TOPIC	HOST NAME
28-09-2020	Aavas Customer App	Mr. Ram Naresh
05-10-2020	Aavas Incentives	State Heads & Branch Heads
12-10-2020	AOF Filling , KYC	Mr. Rajeev Sinha
19-10-2020	Writers Process & Training Videos	Mr. Ashutosh Atre
27-10-2020	Market Planning & Distribution	Mr. Amitabh Upadhyaya
03-11-2020	E-Mandate & ACH Registration	Mr. Rajeev Sinha
09-11-2020	Cyber Security- User Awareness Program	Mr. Yogesh Bansal
13-11-2020	"Mann Ki Baat" by Founder Member- MD & CEO of AAVAS Financiers LTD	Mr. Sushil Kumar Agarwal
23-11-2020	SBI E-Mandate	Mr. Devdatta Harip
30-11-2020	AAVAS Nirman	Mr. Arvin Jacob & Rajesh Maiya
07-12-2020	Customer Service, AMP & Its impact	Mr. Ashutosh Atre
14-12-2021	Legal Sessionv	Mr. Manoj Kumar Sharma
21-12-2020	SEVA: Social Engagement Volunteers of Aavas (CSR)	Mr. Ram Naresh & Mr. Manish Tiwari
28-12-2020	Technical Session	Mr. Amit Dass



Quarter Upgrades

Statement of Standalone Unaudited Financial Results for the Quarter Ended December 31st, 2020

PARAMETERS	Q3 20-21	REMARKS (Growth YoY)
AUM	8823 Cr	Up by 23%
Disbursement	765 Cr	Up by 2%
Total Income	310 Cr	Up by 30%
NIM	191 Cr	Up by 34%
PAT	85.6 Cr	Up by 26%
ROA	3.90%	Maintained above 2.5%
Branches	263	18 new in last 12 months
GNPA	1.00%	Up by 43 bps
Active Loan Accounts	118300+	Up by 22%

Data as per Ind AS

Branch Updates

State-wise Branch Status as on 31st December, 2020

88

Rajasthan

44

Maharashtra

39

Madhya
Pradesh

37

Gujarat

17

Uttar
Pradesh

14

Haryana

09

Uttarakhand

05

Chattisgarh

04

Himachal
Pradesh

04

Delhi

02

Punjab

Grand Total

263

Q3 Best Branches

OCTOBER



Jaipur Diamond Tower
Category **A**
Score-7.8



Wagholi
Category **B**
Score-7.45



Pithampur
Category **C**
Score-8.1



Osian
Category **D**
Score-10.4

NOVEMBER



Udhana Surat
Category **A**
Score-3.4



Morbi
Category **B**
Score-9.4



Chomu
Category **C**
Score-10.3



Asind
Category **D**
Score-9.8

DECEMBER



Nagpur-2
Category **A**
Score-8.2



Morbi
Category **B**
Score-10



Ringus
Category **C**
Score-10.9

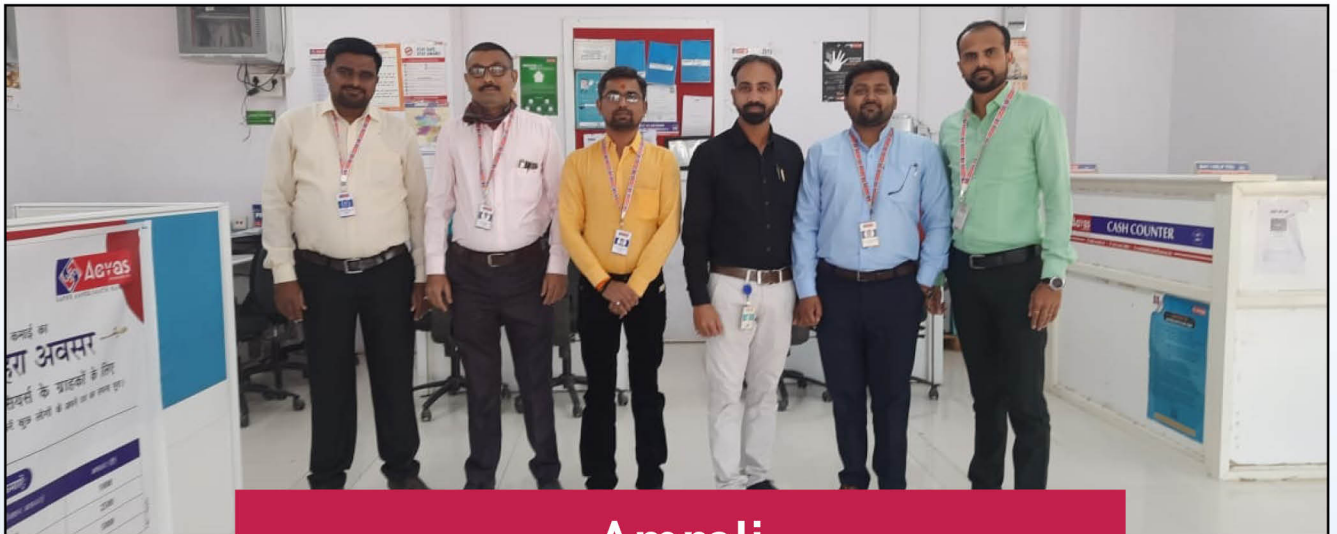


Asind
Category **D**
Score-9.9

Q3 STAR BRANCHES



STAR BRANCH



Amreli

Ankit Pawar - Branch Head | Kalpit Maskara - ACM

Q3 Qualifying Branches



Nagpur-2
Category **A**
Score-3.35



Morbi
Category **B**
Score-9.4



Ringus
Category **C**
Score-4.4



Amreli
Category **D**
Score-11

09

MONTH BEST BRANCHES



Jhunjhunu

Branch Head - Pankaj Kumar
Credit Manager - Hiren Joshi



Nagpur-2

Branch Category-A | Score 3.95



Morbi

Branch Category-B | Score 8.7



Ringus

Branch Category-C | Score 4.05



Jhunjhunu

Branch Category-D | Score 9.2

New Joinees



Sarabjeet Joginder Taluja

Assistant Vice President-Sales

Surat-Adajan | Gujarat



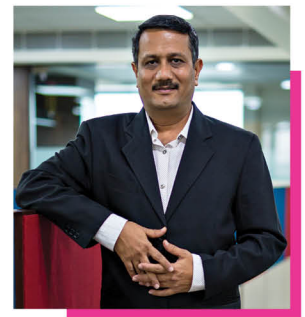
Shilpa Amit Kulkarni

Assistant Vice President-Sales

Kolhapur | Maharashtra



Credit Risk



CREDIT RISK TEAM

Credit Risk is a critical aspect which proactively identifies probable risk and thereby saves future transaction loss. Hence, upfront mitigation saves cost of collection.

Vertical has various tasks i.e., Operational Risk, Transaction Risk, Audit Hindsighting, Online & Physical file checking prior to cheque handover, monitoring of cheque handover process lapse, various Portfolio Hygiene Checks, Regulatory Working & Handling various audits - Internal Audit, Statutory Audit, NHB Audit etc.

Credit Risk vertical was formed in July' 18 under the mentorship of Mr. Ashutosh Atre.

The team is young, energetic and members are enthusiastic and passionate to timely deliver various organisation milestones.

Various risk tasks that have been designed by the vertical

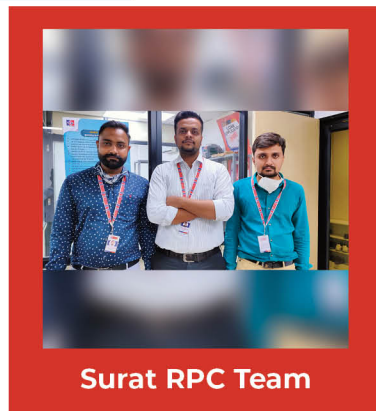
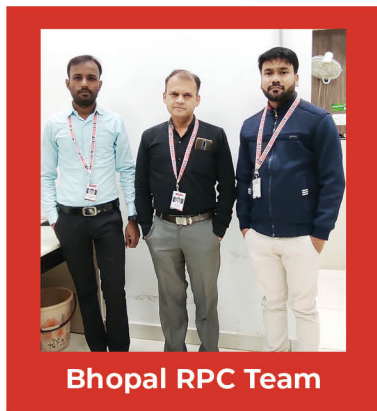
- Ascertaining risk & critical discrepancies at primary stage based on Online & Physical File checking, i.e., deviation, sanction conditions, etc., to be complied prior to cheque handover. It includes checking key parameter viz. LTV, FOIR, Sanction related approval, ROI, CIBIL, etc., with required corrective measures being actioned.
- Cheque handover to customer to be as per laid down process. Non-compliance instances are being actioned with corrective measures identified & implemented in system.
- Post disbursal Audit Hindsighting activity is carried out on sample arrived basis key triggers viz. LTV, FOIR, Sanction Authority, DPD, Bouncing, Negative RCU, etc. It covers

Credit Assessment, System, Approval, Documentation & Others Credit Policy related compliance. Key errors identified are analysed & improvisation are implemented in system.

- NHB related regulatory compliances cover working of Fully & Partially disbursed cases. This activity covers Transaction related risk, Tracking of P+C, Construction product cases, etc., along with monitoring portfolio hygiene of Partially disbursed cases, etc. Timely conversion of eligible cases into NHL (Includes CLSS cases) along with changing risk weight assigned & conversion of Pre EMI to EMI (fully disbursed).
- Technical Audit – Identifying gaps in Internal & External valuation report on Land / Construction area & rate parameter. Basis identified gaps corrective measures are taken which include changes in Technical Guidelines.
- Various Regulatory Audits – Frequency based audits viz. Internal Audit, Statutory Audit, NHB Audit are being handled which has file audit along with various data related queries. Key takeaways are implemented in system along with guidelines being issued.
- Other Tasks – Handling CIBIL dispute on real time basis with daily monitoring of key parameters, i.e., LTV breach as per NHB norms, Higher FOIR, Multiple Cust ID, Linking of Loan, Loan Cancellation, Risk associated with Fully/Partially unrealised cheque issued, Customer communication for Regulatory piece, KYC/CKYC capturing in OMNI, etc.

Since inception basis our working, various assignments have been added to cover risk identified with improvement seen in file quality & adherence to credit policy with potential loss case being triggered & corrected on proactive basis.

Team is fully geared up for achieving various milestone in long run.



Aavas in collaboration with SUDA-ULB



SURAT URBAN DEVELOPMENT AUTHORITY organized an event for the handing over of homes to people of PMAY - LIG-2-3 (SUDA-ULB project) on 24th Oct., 2020 at the project site itself. The event was attended by select banking partners including Aavas Financiers.

Aavas received great recognition from SUDA-ULB for lending positive support to our customers during the loan process. They appreciated us for making the dreams of people of Surat of owning a home come true through the joint support of SUDA-ULB & AAVAS FINANCIERS LTD.

Mr. Nikhil, the technical department incharge at SUDA-ULB, gifted our representative with a bouquet of roses as a token of appreciation.



AAVAS EMPLOYEE SOCIAL VOLUNTEERING PROGRAM- “SEVA”

Aavas Financiers is happy to announce its brand-new Employee Volunteering Program for engaging members of the Aavas workforce in its corporate social responsibility (CSR) endeavors. Volunteers are the backbone of the non-profit sector and we call upon our employees to give their time and professional skill in service of the society. Participation in the proposed program is completely voluntary and only seeks active physical and emotional involvement of employees in community service and does not require the employees to commit any financial sources.

Employees participating in Aavas Social Voluntary Program will have to visit the site of any of the projects (as per their choice) and support the program. No specific skills are required and employees from any department can participate. Common on-site activities for employees include distribution of safety kits to workers, raising awareness among them about safety, speaking to rural women, improving their morale, planting trees, etc.

With support of its vast employee network, Aavas hopes to bring a lasting change in lives of Indian masses and hence, give back to the society through need-based interventions. Participation will not only contribute towards enhancing the goodwill of Aavas, but it will also serve as an incredible learning experience for overall personality development of employees. It will also promote long-term affinity and inter-departmental integration between Aavas and its employees.

Some major ongoing CSR projects of Aavas include:

- Project Vishwakarma: Providing safety kits and raising awareness among construction workers
- Gram-Siddhi: Sewing and stitching based training to rural women
- Plantation activities at various locations
- Developing a sports complex in semi-urban and rural areas for holistic development of school children.
- Other small local community driven activities, i.e., Cleaning drives, Orphanage or Old age home visit, Awareness campaign, etc.

A STEP TOWARDS HELPING CONSTRUCTION WORKERS

Aavas is proud to have launched an ambitious CSR initiative –“Vishvakarma” for construction workers. During the ongoing pandemic, we provided on-site training for safety and security of construction workers and educated them to take preventive measures at the construction sites. We also provided them with free safety equipment and gear such as safety helmets, loader helmet, gumboot, safety shoes, apron, gloves, masks as well as safety vests (Reflective jacket). The project’s objectives are to improve the quality of life by providing basic safety & security, health and hygiene measures and tools to workers at construction sites.

Under this project, we have successfully conducted more than 50 onsite trainings on safety and security of construction workers till now. More than 500 construction workers have benefited from this project’s activity.



We look forward to approaching at least 1, 00, 000 construction workers till the project ends.



Gram Siddhi

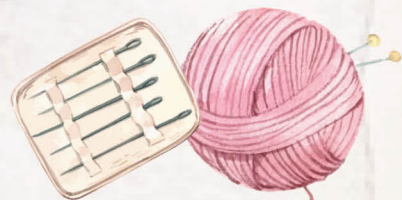
A SKILL-BASED PROGRAMME
FOR RURAL WOMEN OF NATION



Aavas announced its new signature program, “Gram Siddhi” for providing skill-based training and employment opportunities to the women of rural India. The initiative was launched recently to broaden the horizons of our women’s employability and entrepreneurship development endeavours. The goal is to transform their persona, foster financial literacy and self-reliance, make them confident and to indirectly help support their families.

In the course of time, we aspire to generate a handful of female leaders in the domain of small and medium-size enterprises, who can serve as an example for the rest. Below are the 3 key areas of focus.

- Skilling and Entrepreneurship - Silai School
- Financial and Functional Literacy
- Self-Help Groups



To promote skill development and income generation of rural women, Aavas Foundation conducted 7 days’ residential training programme with 50 women in two batches. One of the venues was Renwal (Manjhi) and the other venue was Beelwa. First batch started from 08 October 2020 to 14 October 2020 and the second batch started from 15

October 2020 to 21 October 2020. The two days training session covered sewing machine assembly, repair and maintenance by sewing machine technician. Five days training covered aspects of garment stitched by an Usha Trainer, such as:

- Basics of sewing and stitching tools
- Sewing machine service, assembly, & repair
- Troubleshooting sewing machine problem
- Basic stitches
- Measurement techniques
- Fabric requirement calculation
- Garment designing:
 - ◇ Women wear
 - ◇ Kids wear
 - ◇ Mens wear
 - ◇ Basics of embroidery



After successful completion of the training, we handed over one sewing machine with a motor, one rack and one stool including certificate of TOT to each 50 silai school teachers.

With the help of the training, each silai school teacher has established their own Silai School in their respective village now. The inauguration programme of all these schools was held in the presence of village Sarpanch and other PRIs.

This programme is highly appreciated at each level and by PRIs. They are thankful to Aavas that, in this tough time, Aavas played an important role in promoting skill development and income generation for these rural women. Through this programme, these women will be able to earn approx. ₹5,000 to ₹10,000 per month.



Tele Sales Team We Make Stars



Success does not happen by chance. It takes hard work, discipline, and strategic actions in the right direction to get there. Success doesn't happen overnight either. There are more failures during the journey than most people allow themselves to admit, it is just that the stories about overnight success sound better.

In the end of the day, it is all about how hard you have worked on the right thing – the one which will get you closer to your goal.

But to be willing to invest your precious time, energy, and focus, you'll need to truly understand exactly why hard work matters. This is what our team has followed to reach the new heights.

Here are the thoughts of our team on it



Ruchi Datey (Sales Coordinator – Maharashtra) - It is the price you pay for what you're going to get.

If success was free, everyone would have it. But there are few successful individuals and each of them had put in enough productive work before they received anything in return. That is important, and it's fair enough. While working hard on what you believe in, you understand its true value. You begin to respect the work itself, to build some good qualities along the way, and to learn important life lessons during it.



Jyoti Sen (Associate)

Hard work helps you build discipline.



Neetu Kumari (Associate) - It teaches you values.

You learn to persevere, to find ways to appreciate all you have but still aim higher, to be patient, to take action instead of waiting for things to happen, to stop blaming and take responsibility for anything you have or don't have in your life instead.

Hard work gives you a purpose. It helps you overcome laziness, procrastination, your doubts, fear of failure, insecurities, and your bad habits.



Komal Awasthy (Team Leader) - You make your own luck with it.

Average people spend a great deal of time waiting for things to happen. They make countless excuses in order to postpone taking action and are distracted all the time. People with goals, on the other hand, constantly do something and try new stuff to move forward. This way, they're creating opportunities.

A universal law is that the more you're focused on something and take action connected to it, the more doors you open, and the more life gives you chances to get closer to your vision. Grabbing opportunities and making the most of them is part of working hard. And it's the real face of luck.



Mona Sain (Team Leader) - It gives you results.

The best measure for anything is progress. And there's nothing else that brings more results on a consistent basis than hard work. What's more, action itself leads to more action and at any moment of the day, you're building momentum and making sure your journey continues. Working on your goal itself is the motivation you need to keep moving forward and say no to distractions from daily life.

Seeing results makes you feel accomplished, grateful, and truly satisfied with what you're doing. That makes the whole process enjoyable and you find the strength to persevere.



Atul Kumar Garg (Associate)

In the end of the day, it's all about how hard you've worked on the right thing – the one which will get you closer to your goal.

Canopy Activity

Aavas carried out a daily basis canopy activity, umbrella & door to door leaflet distribution activity covering 263 branches pan India. With the aim of generating more leads and increase reach to different parts of the nation the activity was started on 23rd September 2020, and majorly focused on the non-performing Ro's.



Be a hero, donate blood



Blood donation is one of the purest deeds that one can do as an opportunity of saving or giving new lives. We are happy to share that RO Mr. Sumit Kumar took a step towards being a part of this noble cause and helping the society by donating 1 unit blood to needy people during a marketing activity.

Dear Sumit, we all bow down to your initiative and your team members at AAVAS BAREILLY-UP 2 are extremely proud to have you as their colleague.

A small token of honour was also given to Mr. Sumit for this great initiative.



A small token of honour was also given to Mr. Sumit for this great initiative.



The ultimate best desk challenge



Aavas conducted an engaging activity where we asked our employees to decorate their work desks. The competition was a perfect way to beat the work blues as everyone enjoyed it to the core. The top 6 employees with the prettiest desks won Amazon gift vouchers.

DESK DECORATION	
Amit Chavda	Navsari branch
Mridula Mathur	Jaipur Branch Office
Preeti Thakur	Kharadi, Pune
Varsha Keswani	Jaipur Mansarovar Office
Gaurav Srivastav	Jaipur Mansarovar Office
Vijay Kumar	Jaipur Mansarovar Office



दीवाली धामका Contest

with a surprise gift to
LEAD PROVIDERS

Diwali is a festival of celebrations and happiness. On the occasion of the festival of lights, Avas conducted 'Diwali Dhamaka' contest for its lead providers from 1st November 2020 to 30th November 2020. A surprise gift consisting of a table top desk holder and new year table top calendar was gifted to all the Lead Providers who disbursed cases during the contest period.



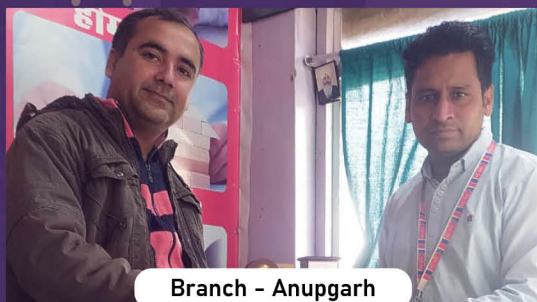
Branch - Amreli



Branch - Bodeli



Branch - Jabalpur



Branch - Anupgarh



Branch - Ahmednagar

When festival meets creativity

To increase the fervour of Diwali, Aavas conducted a rangoli competition where only 4 people could participate from each floor. After looking at the Head Office elaborated and beautiful rangolis by the contestants, we can surely say that we have some creative folks in our team. The top 3 rangoli groups won cash prizes.

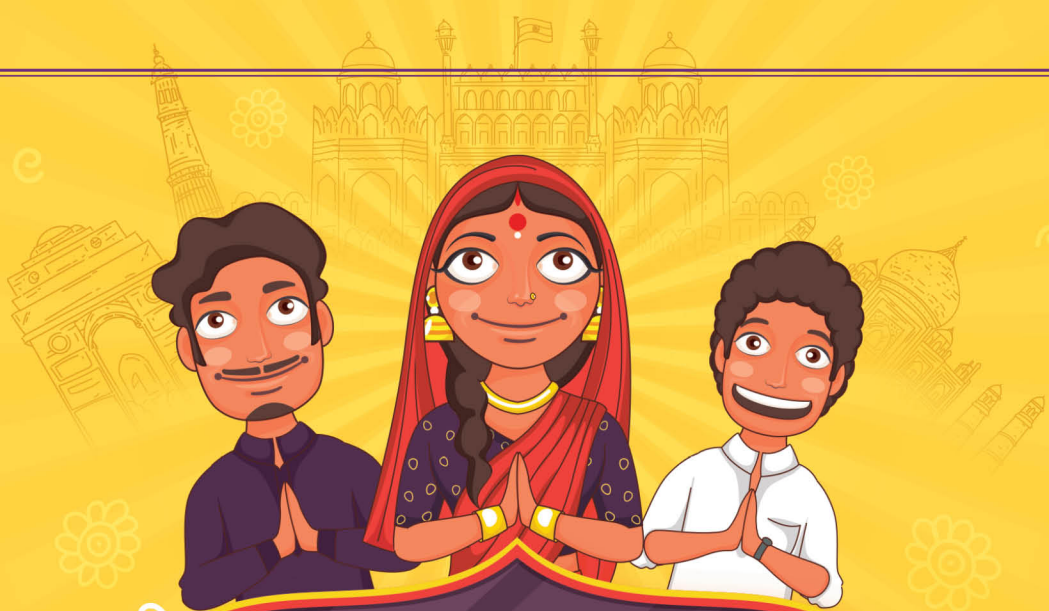
1. First position - ₹ 2,000
2. Second position - ₹ 1,500
3. Third position - ₹ 1,000



RANGOLI

First Prize	Dewas Branch
Second Prize	Fourth Floor Management Side - HO Office
Third Prize	Tele- Collection Branch-Jaipur Mansarovar





IT'S TIME TO DRESS UP!

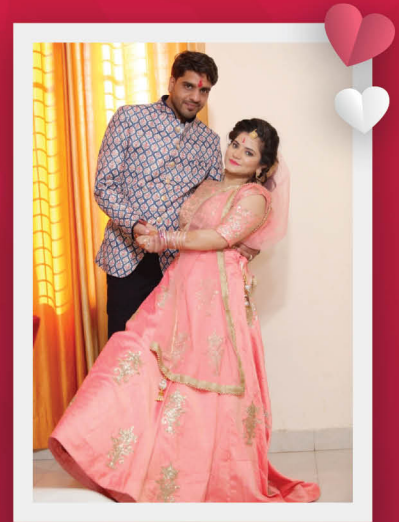
Aavas organized a fun dressing competition for its employees and their family. Judging by their attires and dresses, we can confidently say that we have some true fashionistas among us. The top 3 well-dressed families won Amazon gift vouchers.



BEST DRESSED FAMILY

Surendra Singh Raw	Jaipur Mansarovar Office
Kapil Sharma	Churu
Rahul Jain	Jaipur Mansarovar Office

Indian traditional wear is the heart of culture and tradition of every state. Aavas conducted a couple based traditional dress competition for its employees and their spouses. Participants came decked up in their traditional ethnic wear and added a vibrant hue to the competition. The top 5 best traditionally dressed couples won Amazon gift vouchers.



BEST DRESSED COUPLE

Gursharan Singh	Sri Ganganagar
Vikas Ashok Mhaskar	Badlapur Mumbai
Shilpa Sharma	Jaipur Mansarovar Office
Anil Kothari	Nokha
Gajendra Singh	Jodhpur

The Best dressed competitions were perhaps the most talked about events conducted by Aavas. The competition had three categories - Best Dressed Male, Female and Family. The enthusiasm and fashion quotient of our participants was found to be at its highest peak. The participants came dressed in their most colourful, glamorous, and dazzling clothes and the top 3 winners from each category were rewarded with Amazon gift vouchers.



BEST DRESSED MALE

Himanshu Mathur	Jaipur Mansarovar Office
Surendra Kumar	Modinagar
Vivek Tandon	UP

BEST DRESSED FEMALE

Astha Srivastava	Kanpur
Lalita Singh	Jaipur Mansarovar Office
Suchitra Shivaji Mandhare	Thane Branch

Kuch Meetha ho jaaye!



While we were all practicing social distancing, we can't ignore how stressful it got after a point of time. One great way to manage all the stress was to dig into some delicious desserts. We could not head to our favourite bakery or order a sweet treat at home, so, Aavas decided to make its employees wear the chef's hat through their Sweet Making and Serving Competition.

It was a tough competition as everyone brought out their inner chef on the table with their delicious desserts. Below are the top 3 winners of the competition who won Amazon gift vouchers!

SWEET MAKING

Satish Kumar Gupta	Jagatpura Branch
Vijay Sethi	Jaipur Mansarovar Office
Devdutta Sharma	Traditional Branch

Let's Nacho with kids!

Children of Aavas employees were invited for a virtual Kids Dance Competition held from 21st Oct' 20 to 25th Oct' 20. With one performance per child being allowed, kids from the age group of 3 to 18 years participated in this virtual competition. The top 9 dances were given Amazon gift vouchers. What a treat it was to watch these kids!

KIDS NAME	EMPLOYEE NAME	LOCATION	DEPARTMENT
Shreya Singh	Satish Kumar Singh	Pune Kharadi	Sales
Aradhya Maharshi	Priyatosh Maharshi	Jaipur-Mansarovar Office	Sales-Support Staff
Navya	Vikas Kumar	Delhi-Rajendra Place	Credit
Janvi Sharma	Jaiprakash Sharma	Begun	Sales
Tejasvi Mandawra	Akash Soni	Neem Ka Thana	Sales
Rashi Mishra	Shivendra Kumar Mishra	Jabalpur	Collection
Akshara Agarwal	Satish Kumar Gupta	Jaipur-Jagatpura Branch	Sales
Yuvika Tanwar	Ajay Tanwar	Yamuna Nagar	Sales
Sahiba Kaur	Rajpreet Singh	Jaipur-Mansarovar Office	Product & Policy



Lets Sing Along

Antakshari is a musical game loved by all, has no age bar, requires no singing talent and no knowledge for different musical notes. All it needs is just the love for Bollywood songs! Aavas organized an Antakshari competition for its employees and judging by the enthusiasm of participants, we can surely confirm that we have some in-house Bollywood fanatics. The competition was conducted at two different time slots and the top 10 winners from both the slots received Amazon gift vouchers.

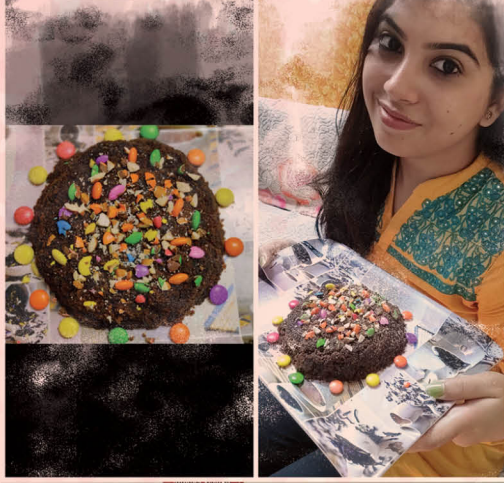
BOLLYWOOD ANTAKSHARI

Lalita Singh	Jaipur Mansarovar Office
Niharika Gautam	Jaipur Mansarovar Office
Himanshu Agrawal	Jaipur Mansarovar Office
Vishal Mandowara	Jaipur Mansarovar Office
Harsh Bhandari	Jaipur-Traditional Office
Prince Grover	Gujarat
Lakhan Sharma	Jaipur Mansarovar Office
Shivangi Tripathi	Gaziabad
Mukul Bhattacharya	Jaipur traditional Office
Rahul Balu Raykar	Mumbai-Thane



BAKE A CAKE

The HR Team at Aavas initiated an activity for all the employees and their families to make a cake and share photographs of their delicious cakes. The top 5 winners were awarded Amazon gift vouchers.



THE BEST BAKERS WERE

S.NO	WINNERS	LOCATION	DEPARTMENT
1	DARSHI PARIKH	AHMEDABAD-CG ROAD	CREDIT
2	NILKA VIPULKUMAR SHAH	AHMEDABAD-CG ROAD	CREDIT
3	NAMITA SHARMA W/O NITIN SONI	JAIPUR-TRADITIONAL OFFICE	ALTERNATE CHANNEL
4	VARSHA KESHWANI	JAIPUR-MANSAROVAR OFFICE	HUMAN RESOURCE
5	PREETY SHARMA W/O DEV DUTTA SHARMA	JAIPUR-TRADITIONAL OFFICE	CREDIT RISK

EXPLORE YOUR MIND

Aavas conducted a Christmas quiz for its employees. Wherein the employees were asked 20 questions. The top 10 winners were rewarded with Amazon gift vouchers.

WINNERS LIST:

Name	Location	Department
Nitin Soni	Jaipur-Traditional Office	Alternate Channel
Priyankansh Jain	Surat	Legal Mortgage
Sumit Makhija	Jaipur-Mansarovar Office	Alternate Channel
Dharmik Devanshubhai Joshi	Surat	Credit
Darpan Bhandari	Jaipur-Mansarovar Office	Alternate Channel
Harsha Choithani	Jaipur-Mansarovar Office	Compliance
Ramchandra Saini	Jaipur-Mansarovar Office	Alternate Channel
Shailesh Kumar Sharma	Jaipur-Mansarovar Office	Classification
Mukesh Jangid	Jaipur-Mansarovar Office	Alternate Channel
Ashish Goyal	Jaipur-Mansarovar Office	Credit Risk

BEATING BOREDOM WITH ONLINE

Tambola

Ever since the lockdown came into being, playing virtual games became the new trend among people. To beat the boredom, Aavas organized the all-time favorite Tambola/ Housie competition for its employees in its digital avatar. The online tambola game was fun and entertaining and the top winners in different categories won Amazon gift vouchers.

FOUR CORNERS

Vivek Tandon	Kanpur
Jay Dhansania	Junagadh
Nilika Shah	Ahmedabad-Cg Road
Ridhi Kochar	Jaipur-Mansarovar Branch
Sankalp Jain	Jabalpur

FIRST LINE

Sankalp Jain	Jabalpur
Ram Karan Sharma	Jaipur-Mansarovar Office
Ridhi Kochar	Jaipur-Mansarovar Branch
Shyam Sunder	Jaipur-Traditional Office
Prabhat Gupta	Agra

MIDDLE LINE

Kirti Pathak	Jaipur-Mansarovar Branch
Kashish Goyal	Jaipur-Mansarovar Office
Indra Dev	Jaipur-Mansarovar Branch
Omkar Gadge	Mumbai-Thane
Milind Sanase	Pune Kharadi

LAST LINE

Arjan Kumar	Jamnagar
Nilika Shah	Ahmedabad-Cg Road
Anurag Sharma	Bhopal
Ankita Agarwal	Jaipur-Mansarovar Branch
Neelesh Shrivastava	Ratlam

FULL HOUSE

Niharika Gautam	Jaipur-Mansarovar Office
Neha Singhal	Jaipur-Mansarovar Office
Shyam Sunder	Jaipur-Traditional Office
Devdutta Sharma	Jaipur-Traditional Office
Bhagvat Kamble	Pune



DRESS AS SANTA

The competition was organized for the kids of Aavas employees only. They were to dress as Santa and the photos were to be shared between 23rd December to 27th December 2020. One participation per child was allowed and the top 5 kids were given Amazon gift vouchers.

THE BEST DRESSED SANTAS WERE

EMPLOYEE NAME	CHILD NAME	LOCATION	DEPARTMENT
Baldaniya Nagji Kalubhai	Preet Nagji Baldaniya	SURAT	LEGAL MORTGAGE
Mayur Sharma	Kashvi Sharma	INDORE	SALES
Anurag Kumar Bhawsar	Sourya Bhawsar	INDORE	SALES
Abhaas Jain	Aadish Jain	JAIPUR-TRADITIONAL OFFICE	CREDIT RISK
Rajeev Kumar Goel	Nivaan Goel	JAIPUR-DIGI OFFICE	TELE SALES

Tales of our happy customers

Story of our customer :- MR. RAMNATH LADUNATH YOGI-AHMEDABAD

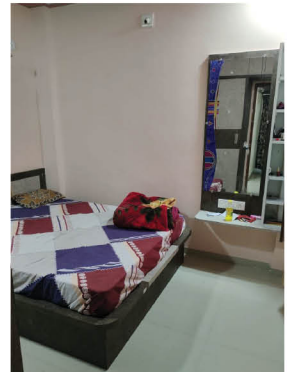
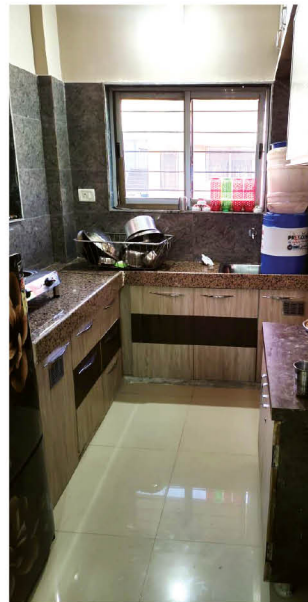
Mr. Ramnath Yogi was allotted property under direct allotment from BAVLA NAGAR PALIKA - EWS-2. Due to positive feedback by our customers and good market reviews, Mr. Yogi approached one of the branches of Aavas Financiers Ltd. to understand the process involved while applying for a loan and how much loan he can be sanctioned as per his income. He was disbursed a loan amount of 4.75 Lacs. Ramnath ji was so happy to get the loan sanctioned within 2 days. Within a period of just 10 days his dreams were fulfilled, as he was the owner of a property at Ahmedabad.

Mr. Yogi shared with us- "Thanks to Aavas Financiers Limited for helping me in owning the property in Ahmedabad and also supporting me in each possible way. Because of Aavas Financiers Limited my dream came true and now I am living a happy and healthy life."

LIVING STANDARD BEFORE



LIVING STANDARD NOW



Employee Articles



चित्रगुप्त ने फिर सारे rule बताए act और policies भी समझाए। क्रियामाण कर्म flow जो तुम करते उनसे ही संचित कर्म accumulate होते।

संचित कर्म balances से प्रारब्ध है फिर बनता कर्मा चक्र यह निरंतर going concern सा चलता।

कर्म का principle है बड़ा कठोर यू हैव टू पे योर past debt एट एनी कॉस्ट।

सभी कर्मों का return जरूर है मिलता postpaid या accrued ये वक्त तय है करता।

यम डिपार्टमेंट ने circular कर रखी है जारी ना होगी पुनर्जन्म की परेशानी। कर्म चक्र मे deduction है पानी तो सम्यक् कर्म में investment करो भारी।।

का सपना बुनते है जीवन की सारी कमाई लगा कर बनता है किसी का आशियाना। ऐसे निराश लोगों को अपने घर का तोफा देगा बस आवास फायनेंसियर्स चले आना।



“Arun Kumar Jindal”

Audit | Jaipur Mansarovar

एक यमदूत आया सीए के पास बोला तुम्हारी due date हो गई है समाप्त।।

यमलोक अब चलना होगा

वहाँ कर्मों का assesment होगा।

सीए बोला कोई तो guideline होगी क्या due date अभी और revise होगी।

यमदूत बोला deadline अब ना बढ़ेगी और कोई rebate/relief ना मिलेगी।

Hearing तक यमलोक पहुंचना होगा वरना late penalty का add on होगा।

यहाँ किए कर्मों की audit होगी फिर report यमराज को submit होगी।

यमलोक department फिर वे पहुंचे यम को देख अपनी performance के बारे में सोचें।



“Ashish Rajput”

Credit | Betul

तालाब बना रहे लोग समुन्द्र सा आकलन करते है।

घर के हर एक झूठ से अपने घर में रहने



“Deepu Mali”

Credit | Sumerpur

हँसने में मूर्ख लगने का जोखिम है। रोने में भावुक लगने का जोखिम है। किसी के साथ जाने में भागीदारी दिखाने का जोखिम है।

अपनी भावनाओं को प्रदर्शित करने में अपना सच बता देने का जोखिम है। भीड़ के सामने अपने सपने और विचार रखने में अनुभवहीन कहलाने का जोखिम है। प्यार करने के बदले में प्यार न किए जाने

का जोखिम है।
जीने में मर जाने का जोखिम है।
आशा करने में निराश हो जाने का जोखिम है।
कोशिश करने में असफल हो जाने का जोखिम है।
लेकिन जोखिम (खतरा) अवश्य उठाना चाहिए,
क्योंकि किसी भी चीज़ का जोखिम न लेना ही, जीवन का सबसे बड़ा जोखिम है।
वह व्यक्ति जो कोई रिस्क नहीं लेता,
कुछ नहीं करता,
उसके पास कुछ नहीं होता, वह कुछ नहीं है
और वह कुछ बनता भी नहीं है।
वह दुख और पीड़ा से बच सकता है ...
लेकिन वो न ही कुछ सीख सकता है,
न ही अनुभव कर सकता है,
न कुछ बदल सकता है,
न ही आगे बढ़ सकता है,
न प्रेम कर सकता है,
और न ही रह सकता है।
अपनी निश्चितता में बंधे हुए, वे गुलाम है
जो अपनी स्वतंत्रता को गँवा चुके हैं।
केवल वही व्यक्ति जो जोखिम उठाता है ...
सही मायने में मुक्त है।



“ Dolly Methwani ”

Tele Sales | Jaipur Mansarovar

किसी की गरीबी देखकर रिश्ता मत तोड़ना क्योंकि जितना मान सम्मान गरीबों के घर पर मिलता है, उतना अमीरों के घर पर नहीं।



“ Naveen Singh ”

Human Resources | Jaipur Mansarovar

अजीब दास्तान है इस ज़िन्दगी की
ना जाने कितने मौकों पर तकदीर बेवजह
रूलाती है, जिसकी कभी कल्पना भी ना
की हो जीवन में ऐसे ऐसे अनोखे मंज़र भी
दिखाती है।

जो कल तक हँसती थी ज़ोर ज़ोर से सांसे
वही आज सामने देखकर दुखी को
कराहती है।
जिसने कभी भी गलत ना किया किसी के
भी साथ, उसके आंगन में भी आफतो की
बारिश आ जाती है।

ज़िन्दगी अजीब चीज़ है करके परेशान
किसी को बेवजह, फिर दूर खड़ी खड़ी
मुस्काती है लूट कर किसी बेकसूर का
सब कुछ कभी भी ना अपने कामों पर
पछताती है।

सोचता रहता इंसान मजबूर होकर
क्या ज़िन्दगी सबसे साथ यूँ ही निभाती है,
देकर सबको थोड़ा या ज़्यादा कष्ट
सबको ज़िन्दगी का असली मतलब
समझाती है।

रोना पड़ता है हंसते खेलते इंसानो को भी
जब ज़िन्दगी गमों की दुनियां से परदा
हटाती है, दुख सुख मिलकर ही करते
एक अदद जीवन का निर्माण, शायद ऐसा
करके हर माहौल में जीना सिखाती है।

जो सह जाता हर गम को हंसकर
फिर उसके जीवन में सदा बहारे ही बहारे
आती हैं, छू भी ना पाता कोई गम उसके
दामन को फिर तो ज़िन्दगी इंसान को
इतना ऊपर उठाती है।



“ Praveen Kumar ”

Collection | Jaipur Mansarovar

“READ MORE AS IT ALLOWS YOU
TO BORROW SOMEONE ELSE'S
BRAIN...”

“If we're doing something that we
love, by the end of the day we may
be physically tired but spiritually
energized.”

Reading lets us live - or at least
taste - lots of other lives.
Some books let us actually walk in
another person's shoes.

Reading makes us smarter.
Books can completely reinvent our
worldview.

Reading is how we stay in touch with
culture, become a better citizen, and
run a better business.

Let's say we want to be rich, famous,
healthy, and happy.

What would be the fastest way to get
there?

Well if for the last 10 years we had been
reading 1 book a week what would be
different in our life right now?
4 books a month, 50 books a year,
500 books in a decade...Imagine
the knowledge of those 500 books
embedded deep within our brain.

We would be a genius. We could not

even help building new habits that when applied into our life, would help us with other aspects like potentially learning how to be rich, famous, healthy, and happy.

We have Google, ebooks, Facebook, audio books, Kindle and Nooks but it seems like no one is really getting smarter. But even with all this technology, I still prefer good old-fashioned books.

Here is why books work. It goes beyond just the simple knowledge they impart.

Books operate with a deeper, more powerful 'mechanism'. Think of it this way. If someone asked us, "Hey, would you like to spend 1 hour a day for the next year being mentored by the worlds' top billionaires, celebrities, authors, fitness trainers, professors, and world leaders?"

Our answer would be "of course!"

That's precisely what books do. They give us direct access to the mentors we would never be able to meet in real life. Because most of the people worth listening to are either busy or already dead. There is no faster way to transform our life than to simply read more. No one, no matter how high their IQ, knows it all. Books cut the learning curve by years, even decades. Take some time for ourself to continue growing and learning so we can be the ultimate version of ourself...
Keep Growing...



“ Ravi Bansal ”

Credit | Jaipur Mansarovar

वह प्रदीप जो दिख रहा है झिलमिल, दूर नहीं है।

थककर बैठ गये क्या भाई! मंज़िल दूर नहीं है।।

चिंगारी बन गई लहू की बूँद गिरी जो पग से।

चमक रहे, पीछे मुड़ देखो, रण चिह्न जगमग से।।

शुरू हुई आराध्य-भूमि यह, क्रांति नहीं रे राही।

और नहीं तो पाँव लगे हैं, क्यों पड़ने डगमग से।।

बाकी होश तभी तक, जब तक जलता तूर नहीं है।

थककर बैठ गये क्या भाई! मंज़िल दूर नहीं है।।

अपनी ही की मशाल से हृदय चीरते तम का।

सारी रात चले तुम दुख झेलते कुलिश निर्मम का।।

एक खेय है शेष किसी विधि पार उसे कर जाओ।

वह देखो, उस पार चमकता है मन्दिर प्रियतम का।।

आकर इतना पास फिरे, वह सच्चा शूर नहीं है।

थककर बैठ गये क्या भाई! मंज़िल दूर नहीं है।।

दिशा दीप्त हो उठी प्राप्तकर पुण्य-प्रकाश तुम्हारा।

लिखा जा चुका अनल-अक्षरों में इतिहास तुम्हारा।।

जिस मिट्टी ने लहू पीया, वह फूल खिलायेगी ही।

अम्बर पर घन बन छायेगा ही उच्छ्वास

तुम्हारा।।

और अधिक ले जाँच, देवता इतना क्रूर नहीं है।

थककर बैठ गये क्या भाई! मंज़िल दूर नहीं है।। वह प्रदीप जो दीख रहा है झिलमिल, दूर नहीं है।



“ Varun Acharya ”

Marketing | Jaipur Diamond Tower

Smile

A smile costs nothing, but gives much,

It enriches those who receive,
Without making poorer, those who give it.

It takes just a moment, but the memory of it sometimes lasts forever.

No one is so rich or mightier that he can get

Alone without it, and none is so poor but

that he can be made rich by it.

A smile creates happiness in the home,

Fosters goodwill in business, and is the counter sight of friendship.

It brings rest to the weary, cheer to the discouraged,

sunshine to the sad and, it is nature's best antidote for trouble.

Yet it cannot be bought, borrowed, stolen, or begged for,

It is something that is of no value to anyone until it is given away.

Some people are too tired to give you a smile...

Give them one of yours',

To make a world of gaiety, and

harness the moments of well-being.



“ Shailesh Sharma ”

Classification | Jaipur Mansarovar

निकले हैं सफर पर हम सब अंजान,
करोड़ों की भीड़ में लेके एक सपना समान,
सपने है कीमती, कीमत हमने है जानी,
तभी तो उन्हें बटोरने की हमने है ठानी,
कोई सिपाही तो कोई राजा बनना चाहता हैं,
तो कोई सिर्फ दो वक्त की रोटी से,
अपने परिवार का पेट भरना चाहता हैं।
कोई देश में क्रांति लाना चाहता हैं,
देशद्रोही और भ्रष्टाचार को मिटाना चाहता हैं,
तो कोई अपने विचारों से इस देश में
एकता और प्यार बढ़ाना चाहता हैं।
छोटे हो या बड़े बहुत कीमती है सपने
वादा तुम्हे ये निभाना हैं कि सपने हमने
सजा दिये है आपके सामने
उनका पूरा करके आपको दिखाना हैं।



“ Shweta Tailor ”

Tele Sales | Jaipur Mansarovar

हौसले के तरकश में
कोशिश का वो तीर ज़िंदा रखो
हार जाओ चाहे ज़िन्दगी में सब कुछ,
मगर फिर से जीतने की
उम्मीद ज़िंदा रखो!



“ Suraj Kanwar ”

Tele Sales | Jaipur Mansarovar

कोशिश नहीं दी जाती जिंदगी को तालीम
उड़ान की वह खुद ही जान जाते हैं ऊंचाई
आसमान से खुद को कर बुलंद इतना कि
खुदा भी तुझ से पूछे बता तेरी रजा क्या है,
नन्ही सी चींटी जब दाना लेकर चलती है
चढ़ती दीवारों पर सौ बार फिसलती है
आखिर उसकी मेहनत बेकार नहीं होती
कोशिश करने वालों की कभी हार नहीं होती।



“ M. SHADAB KHAN ”

Tele Sales | Jaipur Mansarovar

आज इंसान उम्मीदों से, बंधा एक जिद्दी
परिंदा है, जो घायल भी उम्मीदों से है
और ज़िंदा भी उम्मीदों पर है।



“ Shri Kihsan Sharma ”

Admin | Jaipur Mansarovar

किसी की कोई बात बुरी लगे तो दो तरह
सोचो
यदि व्यक्ति महत्वपूर्ण है तो बात भूल जायें
और
बात महत्वपूर्ण है तो ब्यक्ति को भूल जायें
सफलता हमेशा अच्छे विचारों से आती है
और
अच्छे विचार आप जैसे अच्छे लोगों के
सम्पर्क से आते है



“ Vinod Sharma ”

Information Technology | Jaipur Mansarovar

The obstacle in our path

In ancient times, a king had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the king's wealthiest merchants and courtiers came by and simply walked around it. Many loudly blamed the king for not keeping the roads clear, but none did anything about getting the stone out of the way. Then a peasant came along carrying a

load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. After the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the king indicating that the gold was for the person who removed the boulder from the roadway.

The peasant learned what many of us never understand! Every obstacle presents an opportunity to improve our condition.



“Anil Yadav”

DHG | Jaipur Diamond Tower

तू खुद की खोज में निकल
तू किस लिए हताश है,
तू चल तेरे वजूद की
समय को भी तलाश है।

जो तुझ से लिपटी बेड़ियाँ
समझ न इनको वस्त्र तू
ये बेड़ियाँ पिघाल के
बना ले इनको शस्त्र तू
बना ले इनको शस्त्र तू
तू खुद की खोज में निकल।

तू किस लिए हताश है, तू चल तेरे वजूद की
समय को भी तलाश है
समय को भी तलाश है

चरित्र जब पवित्र है
तो क्यों है ये दशा तेरी
ये पापियों को हक नहीं
कि ले परीक्षा तेरी
कि ले परीक्षा तेरी
तू खुद की खोज में निकल
तू किस लिए हताश है तू चल,
तेरे वजूद की
समय को भी तलाश है।

जला के भस्म कर उसे
जो क्रूरता का जाल है
तू आरती की लौ नहीं
तू क्रोध की मशाल है
तू क्रोध की मशाल है
तू खुद की खोज में निकल
तू किस लिए हताश है
तू चल तेरे वजूद की
समय को भी तलाश है
समय को भी तलाश है।

चूनर उड़ा के ध्वज बना
गगन भी कंपकंपाएगा
अगर तेरी चूनर गिरी
तो एक भूकंप आएगा
तो एक भूकंप आएगा
तू खुद की खोज में निकल
तू किस लिए हताश है,
तू चल तेरे वजूद की
समय को भी तलाश है
समय को भी तलाश है।



“Nitin Jha”

Marketing | Jaipur Diamond Tower

भीड़ हमेशा उस रास्ते पर चलती है जो
रास्ता आसान लगता है,
लेकिन इसका मतलब यह नहीं की भीड़
हमेशा सही रास्ते पर चलती है।
अपने रास्ते खुद चुनिए क्योंकि आपसे
बेहतर आपको और कोई नहीं जानता।



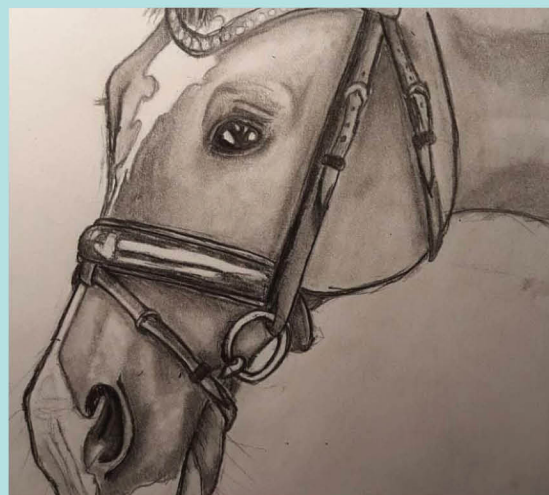
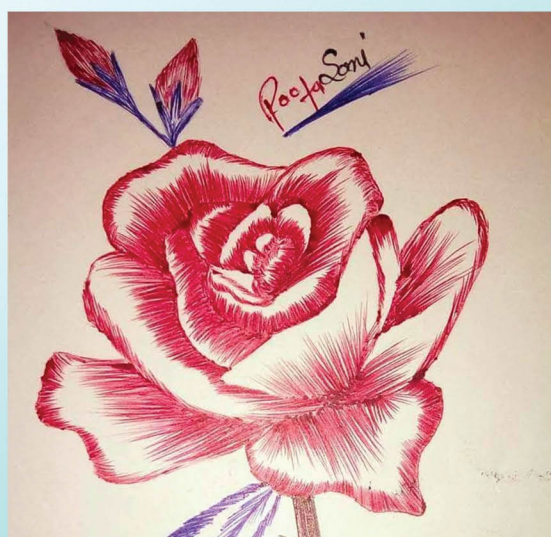


“ Narendra Jangir ”
Strategic Initiatives | Jaipur Mansarovar



Pooja Soni

DUNGARGARH
Disbursement Officer





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