

Q2 (2022-23)

PRAGATI

EDITION 23



**THE WAY A TEAM PLAYS AS A WHOLE
DETERMINES ITS SUCCESS**





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A portrait of Mr. Sushil Kumar Agarwal, a middle-aged man with short dark hair, wearing a grey suit jacket over a light pink shirt. He is smiling slightly and has his arms crossed. The background is a solid dark blue.

BELIEVE. ACHIEVE. SUCCEED.

Being on top of the ladder and maintaining that position requires a whole lot of dedication, commitment, and time. In the journey of last 10 years, we have successfully grown into a trustworthy leading organization that has been endlessly working towards fulfilling the dreams of customers belonging to low- and middle-income segment in semi urban and rural areas.

Continuously expanding branch network, increasing customer base, and positive words by our clients and employees, encourages us and itself testament what we have earned in all these years. Aavas has been on a transformational journey, and we have witnessed – and mastered – many challenging moments. Appreciating the way, we have risen post-Covid challenges with huge adaptability, strength, and a caring heart.

This is one of the key moments in our company's history when we got felicitated with the FE Best Bank Awards.

Each one of yours sheer dedication and commitment are greatly appreciated in making this possible. We are a company with strong ethics and our DNA sets us apart. As we look ahead to the coming years, our position as the best NBFC remains to be strong. We always play by the rules & will continue doing so.

Let's look forward to achieving many more milestones. Cheers!

MR. SUSHIL KUMAR AGARWAL
MANAGING DIRECTOR & CEO



Together We Win

The background features a vibrant orange and yellow color palette. A large, solid orange shape is positioned in the upper right, while a yellow shape is in the lower right. The remaining space is filled with a complex, overlapping pattern of smaller orange and yellow squares and rectangles, creating a textured, geometric effect.

QUARTER **UPDATES**

BRANCH UPDATES

STATE - WISE
BRANCH STATUS AS ON
30th SEPTEMBER, 2022

RAJASTHAN
100

MAHARASHTRA
48

MADHYA PRADESH
46

GUJARAT
44

UTTAR PRADESH
24

HARAYANA
17

KARNATAKA
11

UTTARAKHAND
9

CHHATTISGARH
8

DELHI
4

HIMACHAL PRADESH
4

ODISHA
4

PUNJAB
2

321 TOTAL BRANCHES

EXTRACT OF STANDALONE UNAUDITED FINANCIAL HIGHLIGHTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2022



PARAMETERS	H1 FY 22-23	REMARK (Growth YoY)
AUM	12544 CR	UP BY 24%
DISBURSEMENT	2240 CR	UP BY 64%
TOTAL INCOME	748 CR	UP BY 25%
NIM	468 CR	UP BY 28%
PAT	196 CR	UP BY 29%
ROA	3.42 %	MAINTAINED ABOVE 3%
BRANCHES	321	24 NEW BRANCHES IN 12 MONTH
GNPA (Stage 3a)	0.17 %	NPA AS PER RBI NOTIFICATION
GNPA (Stage 3b)	0.93 %	DOWN BY 3 BPS
ACTIVE LOAN ACCOUNT	166600+	UP BY 23%

DATA AS PER IND AS

Q-2

BEST BRANCHES

JULY'22



AGRA-SIKANDARA
Category - A



WAGHOLI
Category - B



BULANDSHAHR
Category - C



BUDAUN
Category - D

AUGUST'22



CUTTACK
Category - A



WAGHOLI
Category - B



REWARI
Category - C



BAGRU
Category - D

SEPTEMBER'22



YELAHANKA
Category - A



GHAZIABAD
Category - B



HOSKOTE
Category - C



ROORKEE
Category - D

Q-2

STAR BRANCHES



DUDU
Category - A

NEW JOINEES



VISHAL SACHDEVA
MOHALI | ZONAL HEAD



ANURAG BHARADWAJ
JAIPUR - MANSAROVAR OFFICE | AVP



ASHOK KUMAR SONI
JAIPUR - MANSAROVAR OFFICE | DVP



RAHUL VIJ
DEHRADUN | STATE HEAD



PRADEEP SINGH BHANDARI
JAIPUR - MANSAROVAR OFFICE | SH



PRAVEEN KUMAR SHARMA
JAIPUR - MANSAROVAR OFFICE | VP



NEW JOINEES



RAKESH VORA
INDORE | STATE HEAD



AVINASH GUPTA
LUCKNOW | STATE HEAD



BHASKAR ALBERT
JAIPUR - TRADITIONAL OFFICE | STATE HEAD



DEVESH KOTHARI
JAIPUR - MANSAROVAR OFFICE | DVP



BORAH MANTU
AHMEDABAD - CG ROAD | AVP



PRIYESH KUMAR SINGH
PRAYAGRAJ | STATE HEAD



BHAVIN JAIKUMAR POOJARA
MUMBAI - BKC | ASSEMBLY OWNER

SIDDHARTH SRIVASTAVA



We welcome the industry's virtuoso Mr. Siddharth Srivastava as he takes on the role of Chief Business Officer.

With 22+ years of work experience in Secured and Unsecured Lending, Product Management, Business Development, and Team Management with organizations like ICICI Bank, Tata Infomedia Ltd., and ITC Ltd, he brings with him, talent and ethics par excellence.

We look forward to working and growing under his guidance.

RAMACHANDRAN VENKATESH



Industry marvel, Mr. R Venkatesh joins us as the Head of Internal Audit. He comes with expertise backed by 26 + years of experience in Audit, Operational Risk Management & Regulatory compliance at organizations like Standard Chartered Bank, HDFC Bank Ltd., and American Express. We extend our warmest welcome and look forward to working with him.



LEARNING &
DEVELOPMENT

Women

Managers Empowerment Program

When you empower women in the workplace, you allow them to have more control over their careers. By investing in training, mentoring, equality programs, education grants, and promotion into senior-level positions, you ensure their career growth, which is essential to creating long-term employees. Women Managers play a significant role in contributing to the growth & evolution of an organisation. As a progressive organisation, Aavas believes in supporting its employees and empowering them. To further this endeavour, we recently organised a three day Women Empowerment Program. This program was inaugurated by our MD & CEO, Mr. Sushil Kumar Agarwal, who exhorted the participants to learn and apply the skills for furthering their career & also to become ambassadors to attract more women managers to Aavas. The three-day experiential program was focused on promoting a sense of self-being, breaking the barriers that hold women managers back, determining right choices, developing skills to confidently achieve their goals, and supporting each other's successes. The program was based on meticulous research by Marshall Goldsmith; a business guru and Sally Helgesen; a leadership expert who has coached several women high achievers to reach further, in their career & life.



Program was conducted by Ms Bidisha Banerjee & Ms Jaya Vadhera, who are seasoned facilitators in the field of Women empowerment. The intervention offered a practical guide for women to become consciously aware of the common blind spots that hinder their professional success. Program valedictory was conducted by our CFO, Mr Ghanshyam Rawat, who gave



The feedback from the participants about the program was excellent and more follow-ups & further interventions will be done for empowering the women of Aavas.

a leadership address and also handed over a certificate of completion to participants. Ms Jijy Oommen, CTO, played a crucial role in sponsoring the program and also provided inputs and guidance towards its finalisation.



The background features a diagonal split. The upper-left and lower-right quadrants are filled with a pixelated pattern of squares in various shades of orange and red. The upper-right and lower-left quadrants are solid colors in shades of brown and dark red. The text is centered in the white diagonal band.

EMPLOYEE **ENGAGEMENT**



Photography

Challenge



Wildlife photography carries a wealth of stories that each photographer has captured for us to know more. Documenting wildlife and the environment visually has been able to aid nature's narrative; photographs inform viewers of its resplendent beauty, along with the urgency to retain it. This time on Wildlife Photography Day, we organized a Photography challenge. Employees sent us amazing pictures displaying the beauty of nature.

EMPLOYEE NAME	DEPARTMENT
Derasari Vivek Kumar Yogeshbhai	Sales
Kunal Shakya	Collection
Varsha Dixit	Legal Mortgage
Jitendra Singh Solanki	Sales
Jamtani Hitesh Anilkumar	Cash Management System
Tejeshwar Jangir	CLSS Processing
Ajay Meena	Policy, Process & Product Risk
Ashish Bhanulal Kanani	Human Resource
Parikshit Singh	Risk Containment Unit
Deepak Tailor	Credit

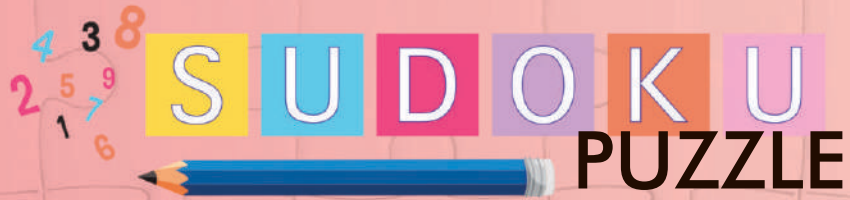


FLAMELESS Cooking Challenge

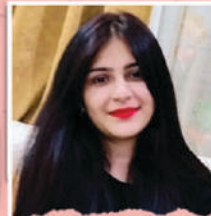


Food is a basic need of every human and good food is what touches the soul, spreads joy, and changes your mood! We organized a distinctive cooking challenge wherein the participants had to prepare the dishes without flame. At first, we asked HO employees for the group nomination where they can come up with their groups at the venue and prepare their dishes. Every team was excited to present the dish prepared by them. They were provided with a timeframe of 60 minutes to prepare the dish and present it in front of the judges. The main twist in the challenge was - they had to use seasonal fruit in the preparing of their dish. Every team performed exceptionally well.

EMPLOYEE NAME	DEPARTMENT	FINAL WINNER'S
Rajnish Taparia	Policy, Process & Product Risk	Winners
Abhaas Jain	Policy, Process & Product Risk	Winners
Vikas Malpani	Policy, Process & Product Risk	Winners
Parikshit Singh	Risk Containment Unit	Winners
Parakramsingh Rathore	Risk Containment Unit	Winners
Meha Rahul Mahna	Customer Service	1 st Runner-Up
Bhavana Chokdayat	Customer Service	1 st Runner-Up
Antim Panday	Customer Service	1 st Runner-Up
Sweta Singhal	Customer Service	1 st Runner-Up
Harsh Arora	Human Resource	2 nd Runner-Up
Priyanka Pareek	Human Resource	2 nd Runner-Up
Monalisa Parhi	Human Resource	2 nd Runner-Up



SUDOKU PUZZLE



“The number alone won’t fix anything. But they will help you identify where the problem is.”

This time we organized a Sudoku Puzzle to unlock the brain’s potential and build deductive logic skills. In this, employees had to identify the correct number in the given blocks. The difficulty level of the game was quite high. However, we have an excellent pool of talent who cracked it. We received a superb response. Again, a hit event!

EMPLOYEE NAME	DEPARTMENT
Manish Kumawat	Human Resource
Mukesh Kumawat	Audit
Tanvi Gandhi	Human Resource
Sonia Sharma	CLSS Processing
Kanchan Sharma	Human Resource
Chiranjeiv Mundhra	Audit
Mahendra Singh	Human Resource
Tejeshwar Jangir	CLSS Processing
Priyanka Pareek	Human Resource
Nafisa Shaikh	CLSS Processing

RAKHI

Making Competition



Raksha Bandhan is a festival full of love and fun. At the onset of the festive season, Aavas conducted a Rakhi and Thali Making competition. It was a solo challenge where employees demonstrated their creative skills. We received a tremendous response from all the departments.



EMPLOYEE NAME	DEPARTMENT
Monika Koli	Human Resource
Pratishtha Sharma	Legal Mortgage
Gayapu Shrevidya Thirupathaiah	Policy, Process & Product Risk
Kajal Sharma	Human Resource
Lakhan Singh	Sales

GRACIAS : APPRECIATION PROGRAMME



“Appreciation can make a day, even change a life.

Your willingness to put it all into words is all that is necessary.”

Gracias is a program to give appreciation to our team, show gratitude to our seniors, and say thanks to your colleagues. We are taking steps on the same path with E-cards. These are for appreciating those employees who have contributed significantly over and above at Aavas performing their duties. Nominations were open for all department employees at Aavas. Here every/any employee can appreciate without any huddles of designation for good work, talent, generosity, motivation, etc. The HR team evaluated nominations and e-cards were sent to the employees. A hard copy of the same was also dispatched. Employees could send the cards in three different categories.

Below are the categories of cards:

- You Have Made A Difference – This card will be issued to those employees who are working differently. This initiative is for the employees who are working towards upright change.
- You Are So Appreciated – With this card, one can appreciate anything and everything that another person has done.
- Thank You – With this card, one can thank the other person for any effort made by them.

We received 135+ nominations. Employees were enthusiastic about these cards and we attained a fantastic response from all departments.



Navratri brings a sense of divinity, celebration, connection with the Devi – the Feminine Divine! All over the vast Indian subcontinent and in many of its surrounding regions, people celebrate the Feminine Divine as Devi or Shakti in different forms and with gaiety – for nine nights running. Joyful celebrations ensue in homes, temples, small shrines, in little hamlets, villages, towns and cities! Women, men and children dress up in their finest, perform puja, sing bhajans, kirtans, dance to garba, dandiya and raas and visit one another, with much joy and aplomb.

To celebrate this festival at Aavas, we organised the Navratri dance classes. Raj, from Starzz Dance & Fitness Academy was the dance choreographer who taught distinct steps of Garba & Dandiya in these classes. Everybody enjoyed it with full enthusiasm and energy. During these classes, employees learned teamwork, bonding and interaction between different departments helped in bonding and understanding. We received a marvellous response from our employees. They were happy to manage their work and dance classes at the same time, while enjoying every moment.



GROW YOUR TREE- MY VRIKSHA - MY MITRA

Trees are an integral part of our life. Not only do they balance nature and life, but they also contribute to our ecology, both environmentally and economically. They are true warriors who fight pollution for us and give us a clean and beautiful environment. As long as they are present, there is life on Earth and it is our responsibility to protect them. In this context, our organization has taken a step forward and distributed 1000 plants to employees at the HO. For this, we kept five counters so that everyone could easily get the plants. There were various categories of plants containing with several uses that include culinary, medicinal, spiritual, and the ones bearing flowers. Employees were happy to receive these amazing gifts. Each employee got one plant to nurture and make our earth greener, and more beautiful.



A TRIBUTE TO THE FINANCE WIZARDS: C.A DAY

We celebrate July 1 as C.A. Day. As we are a leading company in Financial Sector, we understand the value of Chartered Accountants in our company. To bestow respect and appreciation for their efforts & value addition, we have sent them online greetings on their mail ids. They are the backbone of our financial system and with this initiative, we showed our gratitude towards them.



KISSA LANGOTIYA YAAR KA

"A good friend knows all your best stories, a best friend has lived them with you."

Friendship is a ship that never sinks...it goes on forever. Even Bollywood is inspired by the bond of friendship. Lots of old and new movies showcase the stories of this beautiful bond which is loved by our audience. We celebrated this friendship day by asking the employees to share any Kissa (incident) with the best part of their life's hissa (bestie) along with their photos. Our employees recalled their golden memories and became nostalgic while sharing these beautiful and interesting stories. The response was amazing and we received 65+ stories. It was very hard to find a winner, for us, all were worthy of being the winners. But since it was a contest, our winners are:-



EMPLOYEE NAME	DEPARTMENT
Pramod Kumar Ameta	Risk Containment Unit
Moti Lal	Sales
Ajay Meena	Policy, Process & Product Risk
Chhatbar Ushang Ashokbhai	Risk Containment Unit
Abhijeet Singh	Accounts

INDEPENDENCE DAY

Celebration

A momentous occasion in every Indian's life – Independence Day. We had freed ourselves from the shackles of colonial rulers and reshaped our destinies. We bow to all the freedom fighters who made enormous sacrifices to make it possible for us to live in a free India. On the occasion of India's 75th Independence Day, at Aavas, we organized a flag hoisting ceremony to show regard, love, and responsibility towards our mother India. Our company's CRO Mr. Ashutosh Atre, SVP Miss Jiji Oommen, SVP Raja Ram, and other senior management graced the occasion. The flag was hoisted by Mr. Ashutosh followed by the National Anthem. Chocolates were distributed to the kids, and refreshment was served to everyone.



DIL HAI HINDUSTANI

Singing Competition



**'I sing the song of India uttering patriotic vibes,
to enrich our modernizing culture'**

On this Independence Day, a singing competition at Aavas brought the spirit of patriotism alive. Employees or any of their family members were eligible to participate in this event. To participate, they had to send their singing videos. We received various entries from PAN India in different regional languages. This shows the deep expansion of our organizational roots and the diversity of Indian culture. It was really an arduous task to judge, as it overwhelmed us with brilliant responses.

EMPLOYEE NAME	DEPARTMENT
Ashutosh Manohar Mulkar	Human Resource
Harish Kumar Soni	Credit
Parikshit Singh	Risk Containment Unit
Satish Kumar Gupta	Sales
Pradeep Kumar Mishra	Information Technology
Deepak Sharma	Human Resource
Anuj Kumar Tiwari	Accounts
Sagar Khandelwal	Credit
Jitendra Dayma	Accounts
Madhukar Jhankal	Human Resource

JIGYASA

HINDI QUIZ

India encompasses people belonging to numerous cultures and religions and each of these has its own language and dialect. Hindi is the most widely spoken language in India. Hindi Diwas was first celebrated in the year 1953 and is, since then, being celebrated each year with joy and enthusiasm. It was on 14th September 1949 that Hindi, written in Devanagari script was adopted as the official language of the Republic of India by the Constituent Assembly of India.

On this Hindi Diwas, we organised a quiz competition that included 5 rounds. The first round was based on nursery rhymes, the second was on Hindi vocabulary, third one was based on grammar, fourth was on idioms and phrases, and the last round was based on authors and writers. More than 375 employees had participated in the quiz.



The Winners of the Event are:



EMPLOYEE NAME	DEPARTMENT
Ajay Meena	Policy, Process & Product Risk
Vinod Sharma	Information Technology
Tanay Rastogi	Compliance
Sandesh Sethi	Compliance
Romesh Mudgal	Credit
Vishal Sodhani	Budget & Finance
Shailesh Sharma	Classification
Satish Gupta	Sales
Pranay Singh	Product & Policy
Bharat Khatri	Human Resource

JANMASHTAMI

Utsav

On the occasion of Janmashtami, we celebrated the festival with our employees and their families. It was spectacular to witness little Natkhat Gopal Krishna and gorgeous Radha. Employees' kids were dressed as Krishna & Radha to celebrate this auspicious occasion together. We gained stunning responses from PAN India and received around 200+ entries. It was very difficult to choose the most beautiful dressed-up kid photos.



EMPLOYEE NAME	DEPARTMENT	KID'S NAME
Naveen Kumar	Human Resource	Shivanshi Kanwar
Kunal Chandrakant Ingulkar	Credit	Arvika Kunal Ingulkar
Rahul Saini	Accounts	Govil Saini
Nirmal Pujari	Credit	Kaashvi Srivastava
Chandan Kumar Sahoo	Credit	Chiranjib Sahoo
Namrita Sharma	Insurance	Kiara Upadhyay

THE HALL OF FAME AWARDS Q2 FY'22

Aavas believes in valuing the sheer hard work, recognition, and appreciating the employees for their immense contribution to the company's success. To encourage them, we have started the "Hall of Fame" quarterly awards. It was held on 22nd Sep & 23rd Sep. This award is for appreciating those employees who have contributed significantly to our organisation while performing their duty. Nominations were open to all department employees in Aavas. The event was divided into 2 episodes, where employees of the different departments were awarded. 300+ employees were felicitated in this event from which some 100 employees were invited at Aavas Head Office. Awards were handed over by Mr. Sushil Agarwal, Mr. Ashutosh Atre, Mr. Siddharth Srivastava, Mr. Anil Lachwani and Mr. Sachinder Singh Bhinder.



Aavas Eduvation Scholarship Program- 2022



The poster features a central illustration of a graduation cap on a yellow envelope, surrounded by colorful balloons and streamers. The text 'CALLING NOMINATIONS FOR AAVAS EDUVATION' is prominently displayed on the envelope. Logos for 'We Care' and 'Aavas' are visible in the top corners. Below the illustration, there is a list of conditions and a registration link.

**CALLING
NOMINATIONS FOR
AAVAS EDUVATION**

Aavas brings a special **scholarship programme** for you children (**Class 6th to 12th**) and invites you to **share nominations through the link below**. Apply now and **Top 50 students will be rewarded!!**

Please note:

- Applicable for children of M5 and below employees
- Minimum aggregate of 75% or B1(8.0) and above may apply
- Attach the marksheet while registering through the link
- Last date to register is 15th September, 2022.

<https://zfrmz.in/hmJRbZ2cBtjdcLaVdqJA>

“Education is the movement from darkness to light”

After the success of Aavas Eduvation programme last year, we are back with Aavas Eduvation Scholarship Program in 2022.

Eduvation is derived from the words “education” and “innovation” = eduvation; where knowledge is empowered by technology. The organisation announced the Aavas Eduvation Scholarship program to enhance and cultivate the intelligence of the kids of Aavas employees. The program was launched on 5th September 22, on the occasion of Teachers Day. Employees who are M5 and below, whose kids are studying in class between VII-XII can enrol for the scholarship. Minimum 75% is required for the enrollment. A Zoho link has been created for enrollment and attachment of the mark sheet. We received a huge response from PAN India and approx 125 kids have registered in this.



TOKEN OF LOVE
&
GRATITUDE



Following our favorite tradition and elevating it to new heights, we have started to appreciate the effort of our roots of business known as “Relationship officers” by wishing and gifting them on their birthdays. The responses and the smiles we get in return are priceless and memorable. In July, we wished our 514 ROs by providing birthday gifts to them, followed by 308 in August and 196 in September.

DIGITALTECH MEDIA DEMYSTIFYING CYBER SECURITY SUMMIT 2022: WINNER AAVAS

Congratulations to Mr. Yogesh Kumar Bansal for being chosen as the recipient of the 1st Digitaltech Media Cybersecurity Award & Recognition 2022. This award demonstrates his exceptional performance and contribution. A prestigious honor serves to recognize the best of the best within the IT industry. It was held at The Umrao Hotel, Delhi on September 9, 2022.



EMBARK ON A NEW JOURNEY TOWNHALL

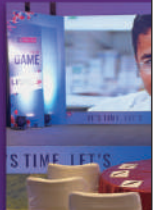
At Aavas, we believe in staying connected and listening to each and every employee. A town hall event 'Level Up' was organised in the month of July in various states of the country. The agenda was to familiarise everyone with where we are and where we are going to be in the next 10 years. Everyone got the opportunity to meet the new CBO, Mr. Siddharth Srivastava; ideas were exchanged & everybody had a great time.



Ahmedabad



Bhopal



LEVEL UP

The background is an abstract composition of geometric shapes in various shades of purple, pink, and red. A large, dark purple triangle points downwards from the top right. A lighter purple triangle points upwards from the top left. A red triangle points downwards from the bottom left. The bottom right area is filled with a pattern of overlapping, semi-transparent squares in various shades of pink and purple, creating a textured, mosaic-like effect.

**CORPORATE
SOCIAL
RESPONSIBILITY**

VISHWAKARMA PROJECT

“आपकी सुरक्षा हमारा प्रयास”



Aavas shares a special bond with the construction workers. Their safety is the primary concern during any construction work. These workers are the true essence behind the construction of homes. Hence, there is an urge for their protection at the construction sites along with the provision of safety and benefits for their families.

Vishwakarma Project is the initiative of Aavas to offer safety and protection to the construction workers at the site. In a world gripped by the pandemics, Aavas launched the 'Nirman Shramik Suraksha Yojana' aimed at providing social security to construction workers.

The registered members of the welfare yojana are insured for 1.5 lacs. In case of death or permanent disability, the sum insured is paid back to the family as a death benefit, it will be paid as 2500/- per month for 60 months. The scheme also takes care of their loss of income in case of accidental hospitalization to the sum of 500/- per day for up to 30 days. The total no. of insurance beneficiaries covered is 1134. Also, 213 E-Shram cards have been distributed to the beneficiaries in this quarter.



Quarter Updates:

- 200 onsite outdoor training by the field coordinators
- 1547 safety kits distributed to the beneficiaries
- 37 Branches covered including Bagru, Dudu, Phulera, Tonk, Kishangarh, Malpura, Mansarovar, Rajapark, Kalwar, Jagatpura, Diamond Tower, Renwal, Chomu, Reengus, Ajeetgargh, Jobner, Kotputli and Neem ka Thana.

Vishwakarma Drive: Dinesh Bairwa is a construction worker at Bara, Khatu, Rajasthan. He suffered an injury in his right leg as he broke his right kneecap into 2 pieces after hitting a sharp-edged stone at the construction site. He was provided insurance as per his accidental insurance policy and was granted Rs. 1500

GRAM SIDDHI PROJECT

for Empowering Women & making them Self-Reliant



Aavas, with its Gram Siddhi Project, works on the belief that empowering rural women with strong entrepreneurial capabilities will have a multiplier role in bringing social change. Focusing on the activities of livelihood promotion, they have been empowered to learn, earn, prosper, and become more self-reliant.

In the month of July 2022, we organized 2 days of interventional residential training for 50 women from 50 villages as they have started earning 3-5k per month on average. The training addressed:

- Concept of financial literacy and differentiation between essential and non-essential expenditures
- Awareness program about internet banking facilities
- Awareness program regarding government insurance and pension schemes through discussions, group activities, and informal interactions

They have made a groundbreaking achievement by making 2800 aprons for the construction workers covered under the Vishwakarma project for their safety kits. Along with this, 11,000 National Flags were made by 15 women at the rate of Rs 20 per flag in the campaign of 'Har Ghar Tiranga' under the aegis of 'Azadi Amrit Mahotsav'.



PLANT A TREE, PLANT A HOPE: GREEN INITIATIVE PROJECT

Trees are an indispensable part of our life and are rightfully called the 'lungs of the earth.' Aavas under the Green Initiative Project has initiated a plantation drive in 3 different locations: Sitapura RIICO Industrial Area, Jhalana Forest Area, and Guda Surjan (Jhalsu).

On World Nature Conservation Day, celebrated on July 28 of every year, new plants were planted in these locations. We nurture the trees throughout the year to ensure proper maintenance and a high survival ratio.

A Plant Distribution Program on the Theme: "My Vriksha- My Mitra" was also organized in the month of July 2022. Plants were distributed to all the employees to help restore India's depleting green coverage.



GREEN INDIA DRIVE AHMEDABAD

To raise greater awareness for a sustainable environment, Aavas along with IFC organized a workshop on August 26, 2022, on the theme: **Leaning towards greener Ahmedabad as part of Green India Drive: Building a Sustainable Future.** This year's workshop aims to minimize carbon emissions from all stages of a building's life cycle that hamper the environment. It also informs the contractors, architects, and suppliers about the concept of green homes and encouraged new practices and ways to work towards reducing carbon emissions from construction materials. In the workshop, we also distributed brochures to raise awareness towards GREEN HOMES for sustainable development of the environment.



KHELODAY PROGRAM FOR SPORTS DEVELOPMENT

There is no lack of talent around us, but the absence of expert coaches, training facilities, and the correct platform are the biggest hurdles in bringing out the best athletes. With **KHELODAYA PROGRAM**, Aavas has contributed to sports in the following ways:

- Serves as a promising platform for budding athletes to develop their talent in multiple sports by enhancing their skills
- Provided a complete sports kit including uniform and shoes which they will need as per the requirements for playing the sports activities
- Sports kit distribution was conducted for youth at Samod, Jaipur, Rajasthan
- T-Shirt unveiling and sports shoe distribution program was conducted at H.O. for the children sponsored under the Kheloday Program.



AAVAS AAHAR PROGRAM

Sharing and distributing food to the needy is God's biggest blessing. With a mission to feed the hungry and the needy, Aavas serves free-of-cost food to 1000 patients and their families daily under its 'Aavas Aahar' program. It is performed outside SMS and JK Lon Hospital, Jaipur.

Aavas understands the importance of food for a healthy tomorrow. Thus, the program is an initiative to make meals accessible to patients and their relatives in a hospital.



GENDER SENSITIZATION WORKSHOP

Gender-based discriminations exist in all walks of life and every part of society, even at the workplace and in public space. To provide a new lens of being gender sensitive and not be a fragment of any unconscious bias, Aavas conducted a 3-days session training on the theme of "Gender Sensitization". The training facilitates inculcating values of inclusivity, equality, and diversity, which are essential for building a healthy society.

On the very first day, a group of 22 senior management officials participated in the training program. Moreover, on the remaining days, a batch of 16 trainers from different departments attended the session. They were guided to further train the employees in their department within the company.

This workshop aimed to broaden the horizon and bridge the gap in financial inclusion, diversity, entrepreneurial opportunities, employment, and influencing power. The vision was to build strategies to improve gender balance within the organization.



AAVAS:

THE ONLY LEED GOLD CERTIFIED OFFICE IN JAIPUR

The Aavas Financiers Ltd. HO is certified as the first and only LEED Gold Certified Office in Jaipur, Rajasthan. A short celebration ceremony was conducted on 27th July 2022 at the HO in presence of Mr. Raman K. (Director) and Mr. George Abraham (Regional Head - Market Development), Green Building Certification Institute(GBCI).

"As on date (13th Sep 2022), Aavas Financiers HO is the first and only LEED Gold certified Office project in Jaipur, Rajasthan under the LEED v4.1 O+M: Existing Building category"

LEED® Green Associate



The image features a dark blue background with a diagonal split. The upper-left and lower-right quadrants are filled with a pixelated pattern of lighter blue squares, while the upper-right and lower-left quadrants are solid dark blue. The word "TECHNOLOGY" is centered in the solid blue area.

TECHNOLOGY

Project

GATI

Transforming Our Loan Origination Journey

What if

- ▲ System auto-fills the customer's personal information in the application in just few clicks?
- ▲ System validates information and rules for you?
- ▲ Time taken for credit assessment becomes half?
- ▲ System analyses the banking & bureau details, auto generates CAM and simplifies decision making?

Are you looking forward to work on such efficient system? If yes, your wait would be over soon!!!

Salesforce
LOS
Launching
soon!!!

“CHANGE IS THE ONLY CONSTANT”

Greek philosopher, Heraclitus

To meet ever evolving business requirements and improve efficiency, it is imperative for the organizations to undergo constant change and periodic transformations. As Aavas has entered a new phase of its growth evolution journey, our Management Team has identified key objectives to define guiding principles for its onward roadmap.

KEY OBJECTIVES DEFINING THE ROADMAP

- Linear Growth with Non-linear inputs - Be more 'efficient'.
- Be a “Bank by Technology” Capability - Create 'Robust' and 'scalable' systems.
- Create Remarkable Customer Experience - Tune systems, processes and people.

Guided by these objectives, Aavas commenced FY 22-23 with a huge leap in its digital transformation endeavours. Aavas team kick-started “Project Gati on Salesforce Platform” in April-22 which aims at holistically transforming our Loan Origination journey. The project is planned to go live in Dec-22

BENEFITS EXPECTED FROM NEW LOAN ORIGINATION SYSTEM (LOS) ON SALESFORCE.

- * Scalable system which would support 10x+ volumes.
- * Be First Time Right (FTR) – minimizing manual data entry.
- * Single System for end-to-end Loan Origination Journey- Sales, Credit, Technical, Legal, RCU, Operations on a single platform
- * True Omni-channel Experience for customers.
- * Superior experience for employees.
- * Extend consumer loan experience with significant reduction in Turn Around Time (TAT).
- * Enrich underwriting process with data for efficiency gain – Partial automated CAM.
- * Elimination of out-of-system emails enabling 360 degree view for case approval.
- * Advanced application scrutiny - auto-checks and verifications through 3rd party APIs.
- * Transparent system with inbuilt checks and controls.
- * Directly reach customers for required documents via self-upload option through SMS/Mail.
- * Significant cost reduction.



DEPARTMENT
MEETS

PLANNING TOMORROW, TODAY



Aavas Financiers Ltd. has always been a company that strives to be the best at what they do. And that's why, they set their sights on becoming the best – to make sure that they can deliver the best services to their customers.

In order to make this happen, Aavas had to take some calculated risks for FY 22-23. And so, on 21st August 2022, at Hotel Hyatt Regency in Jaipur, Aavas convened its annual meeting with notable people like Mr. Sushil Agarwal and Mr. Surendra Sihag in attendance. The agenda was to note the hits and misses of FY Q1 and set new targets



and goals for FY Q2 – Q4. Also, an Appreciation Trophy was given to the best performers of Jan'22 – Jul'22.

COLLECTION MEET

“SAMARTHYA”

OPERATIONS STRATEGY & TRAINING INITIATIVE

FY’23

1 Strategy & Planning event @ Jaipur plus 3 Training Events covering PAN India Branches where 2000 hours spent dedicated towards Planning, Strategy, Training & Interface



JAIPUR OFFSITE OPS STRATEGY MEET

3rd and 4th Sep, 2022



PUNE
OPERATIONS MEET

20th Aug, 2022



JAIPUR
OPERATIONS MEET

05th Sep, 2022



INDORE
OPERATIONS MEET

16th Sep, 2022

An insightful **collaboration and fruitful** discussion was held on the Current Progress, **Values & Risks**, Priorities & Goals, and the Action Plan to accomplish **Aavas's vision** for the **future state** of operations.

OPERATIONS MEET

TECH-NOW

The team at Aavas Financiers is dedicated to make sure your home is a safe and secure place to live. On the 25 th & 26 th of July 2022, 84 engineers from Rajasthan, Gujrat, Orissa, and Karnataka participated in the Technical Seminar. MD Sir Mr. Sushil Kumar Agarwal addressed the team and appreciation was given for good work; the employees felt highly motivated. Importance of property identification and market knowledge, interaction with Development Authority and Municipal Corporation addressed by Amit Dass.



The following topics were covered:

- Discussions on different states' building bye-laws to mitigate the properties against risk
- Session on Green building i.e. saving in energy, water, and material, how to audit the cases and capture in the system by IT dept.
- Session on APF, RERA, E&S, and others.

TECHNICAL MEET

A JOURNEY *from* AN OFFICE BOY TO A TELESALES EXECUTIVE



– Mr. Sanjay Kumar Saini

I was an office boy. I used to see different employees working every day. I also wanted to do work. One day, I took the courage to go ahead and talked to Rajeev Sir. Seeing my willingness to learn, work, and go ahead in life, he gave me a chance.

Today I am not an office boy but an employee like other people. If I have not shown the courage to take an initiative and talk, then perhaps this would not have been possible.

Aavas Financiers thank you so much for giving me this opportunity.

At last, I will say - If you have the courage to work hard and remain honest, then you can achieve anything and everything in life.



The background features a dark olive green diagonal band crossing from the top-left to the bottom-right. The areas above and below this band are filled with a pixelated pattern of various shades of green and yellow-green. The text is centered within the dark band.

EMPLOYEE
ARTICLES



Abhishek Agarwal
Legal Mortgage
Executive



What technology has done to u

वाह री टेक्नालोजी, आज तेरी ही वजह से सब झूम रहे है,
लेकिन ये तू ही है जिसे सब कोस रहे हैं।

दे गयी तू मोबाइल और टी.वी. हमें बहला फुसलाकर और ले
गयी तू बचपन हमसे हमारा चुराकर।

वो दादी के क्रिस्से कहानी, वो गाँव के खेल, वो अदब की बातें,
अब इतिहास से लगते हैं, अब तो what's ऐप और इंस्टा ही
अपने दोस्त लगते है।

वो मेलों की रोनक, वो खेल-खिलोनो की आहट, वो पतंगो से
भरा आसमान, लगता है कही सो रहे हैं, डीज़ल और पेट्रोल के
धुँ में सब कही खो रहे हैं।

अब तो खुदा भी तू है और बुद्ध भी तू,
तुझ से ही है शांति और युद्ध भी तू,
जीवन भी बचाए तू लाखों के और उजाड़े भी,
कर रहमत बस इतनी, की तेरे मुरीद ना हो हम कभी।



Adarsh Kumar Pradhan
Son of Ajay Kumar Pradhan



My Teacher is my guide

My Teacher is like a sun,
Who filled my life with brightness
My Teacher is like a moon,
Who guides me in the darkness
My Teacher is like a friend,
Who remains with me all along
My Teacher is like a soul,
Who guides me to where I belong
My Teacher is my God



Avinash Gupta
Sales
State Head (UP)



हे राम तितली का जीवन सरल बना दो
या तो उनसे पंख छिन लो या फिर उनको आसमान दो





Aditi Goyal
Credit Underwriter
Senior Manager



You were always there....

When I completely refused to accept that life can be unfair

Holding my hands and embracing me with love
You were always there!

When I was 16 and rebel was all that I could think of
Shouting and disobeying was a daily chore
Not a mother but a friend you became to me
With all the patience and utmost care
You were always there!

You've given inspiration, support and so much more
You've taught me to always reach for the stars,
You've opened every door

Whenever challenges and failures came my way
When success seemed far away
Whenever I was scared
With your presence and care
You were always there!

I have been through all, you've seen it all
From my first step on my own to this day when I travel alone

From my first day in school to the day I graduated
To the colored streaks from the day you used to comb my hair

Yes Mom, you were always there!



You have made me what I am today
I've grown up wishing to be like you some day
Though I know I cannot
Because there can be only one God

I owe it all to you
I am ME because of you
You always understood, you shared all your charms
I always knew my safest haven
Was in your arms

Can't thank you enough, can never ever repay
Just a promise that forever I shall stay
Holding your hands with the same love and care
Yes Mom, I will always be there!



Gaurav Srivastava
Payroll & Compliance
Senior Manager



प्राथमिकता

इंतज़ार
उस दीर्घ, मौन अंतराल के खतम होने का, जब शायद तुम कुछ कहो
इस बीच न कितना कुछ बुना इन आँखों ने... ठीक याद नहीं;
दीवारों, उनका रंग, कुछ किलकारियां..
और ना जाने क्या-क्या ।
सामवेदनाओं की एक आँख शांत झील सी, जो बन गयी थी हमारे दरमियान,
अचानक उसमें कुछ हलचल हुई!
तुमने कहा था?
सदियों का इंतज़ार एक पल मैं खतम होगया था ।
क्यों की, तुम्हें मिल चुकी थी...
वही!
जो थी तुम्हारी पहली प्राथमिकता ॥
और मैं आज भी...
अपलक.. स्थिर, निरंतर.. कर रहा हूँ,
तुम्हारा.. इंतज़ार ॥





Trapti Gupta
Tele Sales



इंसाफ

उस ढाई साल की बच्ची का
कसूर क्या था दुनिया में
जो घिर गई उन जल्लादो से
और निचड गया अस्तित्व उसका
ना समझ थी इस समाज की उसको ना ही जानती थी उन लोगों को
यही गुनाह था बेचारी का बस
जो कर पाई कुछ उनका वो
जब लगी झटपटाने, जब लगी खुदको बचाने, तो काटे गए हाथ पैर भी
निकाल फेंकी आंख और बाट दिया चार टुकड़ों में,
उस मासूम के घिरे हुए हाथ और घिरे हुए पैर थे, थोड़ा तड़पाई की उस निर्दोष
के सब अंग कोने में ढेर थे ।

रोती बिलखती वो मासूम सी
पुकारी होगी मां बाप को भी,
कदम उठाओ खिलाफ कातिलों के
सुना दो सजा फांसी की ।

मार गया क्या दिल नेताओ का
या जिंदा है ये देखकर अभी भी,
बना दो ये नियम एक नया.....
जिसमे हो बेटी की भी दुनिया ।
जिसमे हो बेटी की भी दुनिया ।



Saakshi Goswami
Data Science
Senior Executive



तू कर निकाल, तू कर कर्म
अपने धैर्य को आज़ाद कर
ये सूरज भी तेरे सामने
सिर्फ तेज का प्रमाण है

तेरी कोख में पलता हुआ
बालक भी तेरे गुण गाएगा
क्यूं तू इतना डरती है
तू उठा वज्र , प्रहार कर
तेरी चूड़ियों की ताल से
ये गगन भी कपकपाएगा ॥
तेरे दुप्पटे में जो आग है
उस आग को लौह पर लगा
अरे! कलयुग की सीता है तू !

जा रावण की लंका जला ॥
तू क्रोध है, तू आग है
तू शक्ति का भण्डार है
तेरे मान पर उठती हुई
हर आँख तेरा अपमान है ।

तू शौर्य चढ़ा कमान पर
अर्जुन की भाती प्रहार कर
तेरा ताप तेरा प्रकोप
अपने आप में भगवान है ॥





Kanhu Charan Sabat
Credit Processing
Disbursement Officer



School Life Is Cool Life

School life....

When we think of this word, our mind quickly creates a lot of pictures of our school, classmates, teachers, school bag, notebooks and so on.

The school life memories are one, which remain unforgettable for everyone. It is the golden era of learning and it truly shapes the lives of each student. The significance of school life cannot be negated and it is a vital formative experience for everyone.

School takes the place of an important learning experience. It is the place where we start our social life. It teaches us self-confidence, motivation, hard work, achievements etc. In addition, school gives us multiple talented friends, many of whom remain with us for the rest part of our life. Whose supports are more require until our last breath.

The friendship from our school friends is started with nothing except our name. We became friends without a logical, social or monetary reason and hence our bonding is selfless and pure.

With the passage of time, the friendship grows stronger and better. Friendship is like a wine “The older it gets the better it tastes” We spend a long time together and it depends on the bond we share. From primary school to high school or intermediate, they have been a part of our growth.

That victory or losses in the cricket match or basketball, that punishment for not doing homework, we have experienced it together. We have enjoyed together, celebrated together and have even cried together on each other’s success and failures.

In our school life, we have written many essays on Friendship but we understood it in true sense when the school life got over. When we met new people, in the big world outside, we realized that not everyone you meet is a friend, nobody helps you without expecting anything in return, and then we realize, our true friends are those who always used to stand beside us in every situation.

School days really are the better days of our lives, which is memorable throughout our life.

I have only good memories of my school days. For me, those days are like an invaluable treasure.





Manisha Kothari
Marketing & Distribution
Manager



Train Your Brain!

There might be a lot of seminars, lectures, or sessions you would have attended on — How to keep oneself Motivated?

But....

I ask you, Did you remember any line or any guidance learned from there???

Some of you might say YES! But maximum of us don't remember or follow these suggestions in our routine life...

Once you leave the room, you hardly remember it for hours... Then what???

How to remain motivated? What is the thing that keeps you charged??

To this, I would say, its 'DISCIPLINE'

Motivation wears off quickly; it does not help to keep you going. Rather, self-discipline is something that helps you Learn, Follow, and Practice.

Let us understand this with an example —

On the eve of the New Year, every time we make some resolutions, do some promises to ourselves... it might be related to your health, your work, or anything. These are the goals we want to attain in that particular year or the coming few.

But when a few weeks pass (in some cases it is just a few days), we forgot those goals and get back to normal. The New Year might be the motivation to let you start those things but it never pushes you harder to go ahead and achieve them.

But, Discipline takes you to the place where motivation can't!

Discipline helps you to conquer your laziness, your fears, and your unwillingness to come out of your comfort zone.

It is the one that keeps you going when excitement, joy, motivation, and curiosity evaporate.

So, today I would suggest you, be motivated by someone but if you want to practice it and adapt it, remain self-disciplined first.

“Self-Discipline is the key to Grow

Grow, learn, & keep going

Be like that Ocean's flowing water rather than a stagnant sea!”





Varun Acharya
Training & Development
Manager



The Process Called - Satisfaction

Man is a hungry and ever fighting social animal. This character is not in one or two but in multiple lifestyles presently existing on the globe. First, he needs money to meet the daily expenses. More the better... The search for a proper dwelling unit - i.e. a home, to stay safe, smile, and enjoy life follows the trail. Also in the line are good food, and a healthy family life. Baring a few, who carry very different genes, generally speaking, others do play the game of life in a jolly manner and fully live it up. I would rather consider them as winners of the game.

Satisfaction or contentment achieved from whatever we do is just a definition of a perfect life. As humans, all of us do possess the genes for greed and the traits come floating up as per our nature and behavior. There is a strong urge to win every small and big battle that life throws on our path, sits back, and enjoys. This comes fundamentally to test and gauge our perfection and durability to live, fight, and thrive all obstacles in our respective lives. We must always try to live in full ecstasy and fight hard to make it possible.

Moving on to the concept of living it to the fullest, there is a wide range of phenomena that affect life. The more positive you are, the easier it is to 'struggle', and thrive while on your way to victory. By mentioning the word - 'Victory', I mean the way you win over your

misdeeds. You must improve upon the mistakes of your adolescence, as also the blunders you performed when you caught your senses. Resentment over oneself is often the first step towards improvement. It is only by the time you retire from the regular stream of duties that you fonder the time that speedily flew past and you stood stranded.

Always remember that you will be alone in that final journey after death. No friends, no family, or for that matter - not even you yourself can accompany your soul on the path to freedom - from the human body. You will probably rest - lying lifeless on earth but your soul will be busy choosing a new body to enter and restart the game of life. Then a new you will be born crying and the world will smile at you! Now, can we say - 'since you made the world smile, half the work is done'?

Yes, that is what life is all about! If you do not find yourself satisfied by it yet, then rest assured that you would never ever be. Time goes, never to look back at you. Time has no time to look for people who do not realize its worth. If your deeds satisfy you, life smiles on you and carries you along its harsh storms to the final peaceful shore of satisfaction. Smiling angels who will usher to show you the ultimate path to peace and tranquility will then surround you.

All this - right until the end - might have seemed like a dream to fathom. However, my dear friend, with a small twist here and there, we have come to the end of the article. At least I feel satisfied by the way I am living my life while taking all its tantrums in my stride, with a broad smile. If small failures, which are bound to occur in each and everyone's life aggrive you - then you must pull up your socks (of course, without smelling them), and restart your journey. The ultimate goal is just round the corner. Go, and get it!

Your value in life depends on the work performed all through it and the deeds depend on the circumstances that made you perform the same. Be conscious of all your acts and do not keep any stone unturned to do your best. The prize is long waiting to rejuvenate you and cheer you at the end. It is by your good deeds that you dwell in the hearts of millions - even after you are gone - never to return. Only then, will you find yourself in the soothing arms of God and rest in peace there forever.





Urvashi Nalwaya
Product & Policy
Manager



Gender and leadership

Since centuries, there has been an ongoing debate on gender inequality in all spheres of business. This debate matured on the fact that there are more men in leadership positions rather than women. The reason for this inequality is not that men are better leaders than women are. It is our societal set up that has made gender inequality and feminism the most discussed topics as on date.

Great leadership is gender neutral. Each gender has an edge on certain characteristics, but overall, it is about the individual and the ability to inspire others around a mission, vision or endeavor towards achievement of a goal.

Indra Nooyi stated, "Leadership is hard to define and good leadership even harder. But if you can get people to follow you to the ends of the earth, you are a good leader".

Leadership is a group activity. It is a trait, which is at times inherent and at times acquired with the passage of time through experience. Leaders are about humility, empowerment, perseverance, responsibility, impact and decisive action among others.

Sudha Murthy once said, "Men can do certain things well and women other things. Men and women are complimentary to each other. One need not prove one's strength".

Dividing leadership into gender assassinates the word of its essence. Research says that there is no significant difference between genders in their use and capability with leadership behaviors.

Ending the article in words of Sheryl Sandberg, "In future, there will be no female leaders. There will just be leaders".



Yogesh Vyas
Cash Management System
Executive



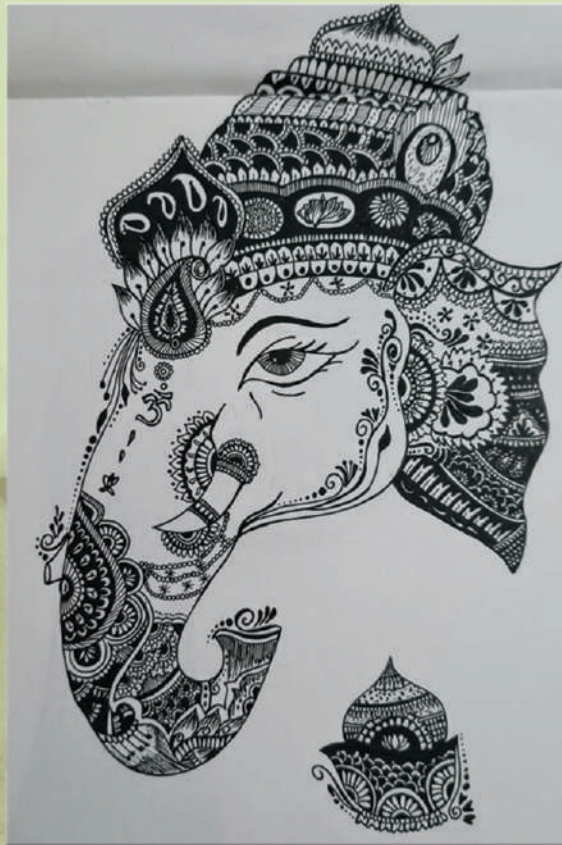
सुबह सुबह अंधकार में डूबे
इक अनचाहे व्यापार में डूबे
मेरी उम्र के कितने साथी
दो रोटी के पारावार में डूबे
गज़लों का मान न रख पाया
छंदों के अर्थ हुए जाया
इनके आगे सिसक सिसक कर
टूटी कविता की काया
शादी करनी थी पैसों से
और कविता के प्यार में डूबे
मेरी उम्र के कितने साथी
दो रोटी के पारावार में डूबे
क्या बतलाएँ किस हाल में रखा
तुमने अपनी यादों के जाल में रखा
चाहते थे तेरा हल बन जाए हम
लेकिन तुमने हमको सवाल में रखा
तेरे बंधन से मुक्त हुए तो
इस निर्मोही संसार में डूबे
मेरी उम्र के कितने साथी
दो रोटी के पारावार में डूबे





Purva

Tele Sales
Executive





Sonia Sharma
CLSS Processing
Executive





Yash Bhardwaj
Accounts
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