

Q4 (2021-22)

PRAGATI

EDITION 21

Great
Place
To
Work®

Certified
MAR 2022 - MAR 2023
INDIA





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DREAM IT AND MAKE IT REAL



Becoming great and successful takes time, it is not a single step but a long journey filled with several obstacles and hurdles. Team effort is a key element for great achievements and creating new values, we should take the new initiative to get involved with different people and create the power of team work. Our synchronized and consistent hard work has led Aavas family to move forward towards our long term vision faster than anticipated. While celebrating our 10 years of successful operation, we are 100% sure that our team has the potential to do better and that it is our value-driven DNA and commitment that has made it possible for Aavas to grow exponentially. Although, we still have a long way to go and as we say it is "SHURUAAT EK NAYE DAUR KI".

While Mortgage lending business is an asset-based funding device, it involves many risks and the lender takes exposure in the property value. Hence, a proper appraisal of the property value and its clear title is very important. At Aavas, we have a solid system of collective examination which involves various teams to cross-check the facts of a case, instead of dividing documents department-wise and for this we are thankful to our focused and dedicated employees who are ready to do whatever it takes. At Aavas, we have always focused on compliance and pursuing fair play. For us quality has been more important than quantity.

The way our company has risen post COVID-19 challenges with flexibility, courage and a caring heart is inspirational. Only the companies with good governance and ethos can stay for long. We believe in "Adjust nahi, upgrade karo" and this is the approach that has been the key differentiator for Aavas.

Our consistent positive attitude has made a huge difference in our organization and our mission of supporting dreams of people to own a home they have always dreamt of. We are proud to say that Aavas family practices the highest standard of professionalism and will continue to do so. Let's work together across all parts of the business to keep it going.

MR. MANOJ KUMAR SHARMA
VP LEGAL MORTGAGE

An abstract graphic design on a dark grey background. It features a grid of white lines with small white squares at the intersections. A white stepped line path winds through the grid. Various squares are filled with different patterns: solid grey, diagonal stripes (black and white), and diagonal stripes (yellow and black).

QUARTER UPDATES

BRANCH UPDATES

STATE-WISE BRANCH STATUS AS ON 31ST MARCH, 2022

99

RAJASTHAN

45

MADHYA PRADESH

24

UTTAR PRADESH

17

HARYANA

9

UTTARAKHAND

4

HIMACHAL PRADESH

45

MAHARASHTRA

42

GUJARAT

4

DELHI

8

CHHATTISGARH

2

PUNJAB

11

KARNATAKA

4

ODISHA

314 TOTAL BRANCH

QUARTER UPDATES

EXTRACT OF STANDALONE AUDITED FINANCIAL HIGHLIGHTS
FOR YEAR ENDED MARCH 31, 2022

PARAMETERS	FY 21-22	REMARKS (GROWTH YOY)
AUM	11350 CR	UP BY 20%
DISBURSEMENT	3602 CR	UP BY 36%
TOTAL INCOME	1306 CR	UP BY 18%
NIM	822 CR	UP BY 28%
PAT	358 CR	UP BY 29%
ROA	3.58%	MAINTAINED ABOVE 3%
BRANCHES	314	34 NEW BRANCHES IN 12 MONTHS
GNPA (STAGE 3A)	0.31%	NPA AS PER RBI NOTIFICATION
GNPA (STAGE 3B)	0.68%	DOWN BY 30 BPS
ACTIVE LOAN ACCOUNTS	150800+	UP BY 20%

(DATA AS PER IND AS)

Q4 BEST BRANCHES

JANUARY



JAIPUR-RAJA PARK
CATEGORY-A (8.7)



MYSORE
CATEGORY-B (9.3)



CHANDAUSI
CATEGORY-C (9.7)



KISHANGARH
CATEGORY-D (10.9)

FEBRUARY



UDHANA SURAT
CATEGORY-A (10.9)



WAGHOLI
CATEGORY-B (11.0)



TUMKUR
CATEGORY-C (9.9)



MALPURA
CATEGORY-D (10.1)

MARCH



UDHANA SURAT
CATEGORY-A (10)



WAGHOLI
CATEGORY-B (9.9)



NARNAUL
CATEGORY-C (10.8)



DUDU
CATEGORY-D (11)

Q4 STAR BRANCH



DUDU | CATEGORY-D (10.9)

| NEW JOINEES



AKASH DEEP SHARMA
INDORE | SALES



AKSHAY TIWARI
JAIPUR | SALES FORCE EXCELLENCE



**AMAR VASANTRAO
MOHITE** | PUNE | SALES



AMIT SHARMA
JAIPUR | CUSTOMER SERVICE



ANIL ASHOK EDAKE
PUNE KHARADI | SALES



ANIL KUMAR KUSHWAHA
INDORE | OPERATION



GIRDHARI LAL SAINI
JAIPUR | CUSTOMER SERVICE



JIGNESH H KOTHARI
AHMEDABAD | SALES



KAMAL CHOWDHRY
JAIPUR | IT

| NEW JOINEES



MAYANK ASTHANA
INDORE | SALES



MITHUN KUMAR JHA
MUMBAI | SALES



SATISH KUMAR GULLIYA
JAIPUR | INSURANCE



SUMIT ANAND
DELHI | SALES



VIJAY KUMAR YADAV
NOIDA | SALES



WASI ANWAR SHAIKH
MUMBAI | SALES



YADVENDRA SINGH
UDAIPUR | SALES



TRAINING AND DEVELOPMENT

GREEN SAMVAAD

GREEN HOUSING PROGRAM

Affordable Green Housing is the need of the hour, and Aavas as a progressive organization has decided to support and drive this initiative. In that context, two green samvad's were organized in Jaipur (17th Feb) and Indore (7th March). These educational seminars were conducted for Architects, Builders, and Contractors and got a very favorable response. These seminars were organized by Mr. Abhishek Choudhary -L&D Department and conducted by Mr. Amit Dass-Head (Technical) and Mr. Ankit Soni -Credit. We will be organizing more such seminars in the future.



COMMUNICATION SKILLS PROGRAM: ACCOUNTS TEAM

Communication is a critical skill that executives and managers need to possess. A program on communication skills was organized for the accounts team. This training was conducted for 39 participants which ended in 6 sessions. Various topics on Verbal/Written/E-mail communication were discussed. This training was imparted by Mr. Abhishek Arora, a well-known Communication Skills Trainer.



NAVDISHA

DEVELOPING MANAGERIAL CAPABILITY AT AAVAS

Managers play a critical role in organizations by effectively managing their teams and getting results. Navdisha is a four-day managerial development program for team Leaders/Managers of Aavas. This program is conducted with the Jaipuria Institute of Management, a prestigious institute in Jaipur. The second Navdisha program was conducted for 28 Team Leaders from the Collections Department.

Our MD & CEO Mr. Sushil Kumar Agarwal, who encouraged the participants to continuously learn and think long term, inaugurated this program. Speaking at the inaugural function, Mr. Surendra Kr Sihag, Head-collections Department guided the participants to act as brand ambassadors of the company in their respective areas. The program was well appreciated by the participants; we will organize more such programs for homegrown managers of Aavas.





EMPLOYEE ENGAGEMENT

ARE YOU A SHERLOCK HOLMES?

Spot the difference is a type of puzzle where players have to find a set number of differences between two otherwise similar images. This Holi Aavas employee played the game Pan India. It was thoroughly enjoyed and buzzed about this event. There were 20 differences and 10 mins were allotted to spot them. We got a thumping response, again a hit event appreciated by everyone.



Rahul Mittal



Harsh Arora



Sonia Sharma



Swetangi Das



Anandhu S S



Gautam Karki



Sarvanand



Shivanshu
Kulshrestha

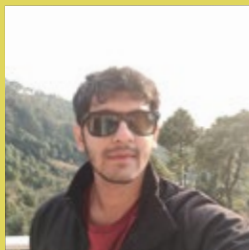


Aarushi Sharma



Raman Mehta

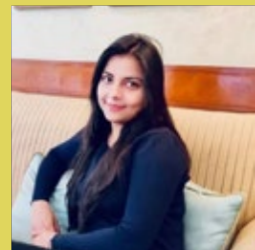
FIND THE CORRECT ONE



Rajat Gupta



Anil Kothari



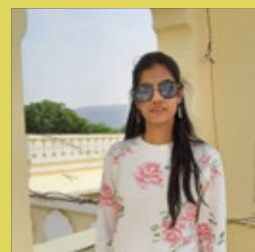
Divya Choudhary



Geetanjali Kharwar



Kanhaiya Sahu



Umang Saxena

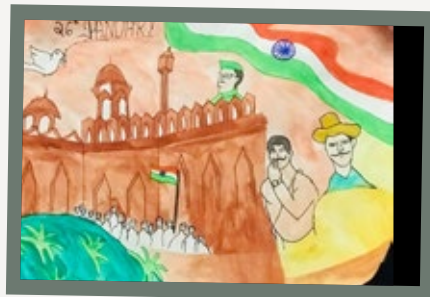
What's life without some interesting games and a competitive spirit? A quiz competition is the best way to make your mind exercise and develop. On the occasion of Makar Sankranti and Lohri, Aavas organized a quiz competition with several rounds. The first round was based on nursery rhymes, identifying the correct jingle of the poem. In the second-round participants had to identify the correct grammar of the given sentence. The third round was for all the movie buffs, identifying the correct movie dialogues, which were quite popular. Two more rounds were conducted and in the end, winner's received the prizes. It was a blockbuster event with an overwhelming response.

EMPLOYEE NAME	DEPARTMENT
VIVEK TYAGI	RISK MANAGEMENT
ANIL KOTHARI	CREDIT
RAJAT GUPTA	MARKETING & DISTRIBUTION
UMANG SAXENA	IT
VANDANA SHARMA	CUSTOMER SERVICE
KANHAIYA SAHU	CUSTOMER EXPERIENCE
DIVYA CHOUDHARY	AUDIT
SANDRA PAUL	OPERATIONS
GEETANJALI KUMARI KHARWAR	PRODUCT & POLICY
HIMANSHU AGRAWAL	INVESTOR RELATIONS

A CANVAS OF BEAUTIFUL INDIA: DRAWING COMPETITION

The New Year brings– new hopes, new beginnings and a month full of festivals. With a rich cultural diversity, India has Bihu in the East, Lohri and Sankranti in the West, Uttrayan in the North and Pongal in the South. To demonstrate such a vast diversity and richness, a drawing competition was organized for Aavas employees and their families. By judging the paintings received, we can say that we surely have some in-house Picassos blooming among us! Winners of the event are:

EMPLOYEE NAME	DEPARTMENT	BRANCH
5-8 Years		
SANDEEP SINGH RATHORE	RAKSHIT SINGH RATHORE	INDORE
POORAN CHAURASIYA	AKSHAT CHAURASIYA	JAIPUR - TRADITIONAL OFFICE
DEVDATTA HARIP	MUKTA HARIP	JAIPUR - MANSAROVAR OFFICE
9-13 Years		
ALOK DAS	ARCHISHA DAS	JAIPUR - DG OFFICE
PRIYATOSH MAHARSHI	ARADHYA MAHARSHI	JAIPUR - TRADITIONAL OFFICE
PRITESH KARNAWAT	SIDHVI KARNAWAT	NAGPUR BESA ROAD
14-18 Years		
PRADEEP KUMAR MISHRA	SHALINI	JAIPUR - MANSAROVAR OFFICE
RAJNISH TAPARIA	MAHAK TAPARIA	JAIPUR - MANSAROVAR OFFICEFWF
DEEPAK SHARMA	NISHA SHARMA	JAIPUR - MANSAROVAR OFFICE
18 Years and Above		
ANEES SIDDIQUI	RABIYA SIDDIQUI	BHOPAL
SONIA SHARMA	SONIA SHARMA	JAIPUR - TRADITIONAL OFFICE
YOGESH KUMAR	CHETNA GONIA	DELHI - RAJENDRA PLACE



THE JOY OF GIVING

Life is not just about acquiring material things but it's about what we are giving back to the society. Giving without any greed is what makes this world a better place to live. It's wise to say that -

"Always give without remembering and always receive without forgetting". Jesus also said, "It is more blessed to give than to receive." When we do any good to others, we receive immense happiness added to inner peace.

The joy of giving makes a person expand his or her life to a great extent. The best part is - it gives a sense of satisfaction after doing your bit for others. The mere act of giving fills a person's life with both, joy and contentment. In this series, Aavas brought the joy of giving on the occasion of the auspicious - Makar Sankranti and Pongal by contributing - warmers, eatables, consumables and many more useful items. Here are some glimpses of the donation drive:



COVID-19 AWARENESS & PREVENTION SESSION



Health is wealth. Being aware of the current pandemic situation, it is important to be safe and secure. Coronavirus disease (COVID-19) is an infectious disease caused by the SARS-CoV-2 virus. Most people who fall sick with COVID-19 have mild to moderate symptoms and recover without special treatment. However, a few become adversely ill and require serious medical attention. It is important to know about the current variants of Covid-19, so as to cure it in a proper manner. To raise some awareness, Aavas organized a session - "COVID-19 Awareness & Prevention Session" with Dr. Puneet Rijhwani. (Professor and Head Department of Medicine, Mahatma Gandhi Hospital, Jaipur) He has done his Graduation and Post-graduation from SMS Medical College, Jaipur. A Consultant at Rijhwanis Diabetes and Heart Clinic, he has expertise in the field of Diabètes. Dr. Rijhwani has an experience of 20 long years in the field of Medicine. He has published many papers in many reputed National and International Journals and has delivered many lectures in National Conferences of Medicine and Diabetes. He was honoured with Fellowship of Indian College of Physicians in 2014 and Fellowship of Royal College of Physicians Edinburgh (UK) in 2019. He commenced by highlighting the symptoms and preventions of the disease followed by a Q&A session.

Some of the questions highlighted in the session were:

1. It is observed that Covid-19 goes on peak in between Dec-Mar, is there a scientific reason behind it, or is it under the weather?
2. What should be the approx. time difference between the 2nd dose and booster dose?
3. What is the significance of CT value?
4. Does Covid infection cause protein deficiency? If yes, what diet/supplements can be taken?
5. If we wear a mask with covered nose, does it affect SPO₂?
6. What are the Covid symptoms in 3rd wave?
7. How to discontinue medicines for anxiety in case, one feels better?

The session was flushed with many more questions. Dr. Puneet answered all the doubts. All-in-all it was an informative session.

LIFE IS MEANT TO BE COLOURFUL

Have you ever imagined, how your life would have been if it was all black and white? Or if the movies were still in greyscale, boring right? Colors add emotions to our life and make it more lively and beautiful. To add colors to the work life, we had set color code themes for certain days. The initiative helped inculcate an atmosphere of positivity and good vibes in the office premises.

On the occasion of Republic Day, the color theme was tricolour - saffron, white and green.

On the auspicious day of Basant Panchami, the whole place came alive with bright yellow, green and white.

To celebrate love and friendship, the employees wore red, pink and white on Valentine's Day.





SALUTING THE LEGACY OF DEMOCRATIC INDIA ON REPUBLIC DAY



Aavas celebrated the 73rd Republic Day with a feeling of patriotism and zeal. The occasion commenced with flag unfurling by our honourable CEO, Mr. Sushil Kumar Agarwal, followed by the national anthem. The event concluded with chocolate distribution to the kids and 'laddoos' to the employees. It evoked an emotion of love, regard and responsibility towards our nation.

A TOKEN OF LOVE AND GRATITUDE

Following our favorite tradition and elevating it to new heights, we have commenced appreciating the effort of our roots of business known as "Relationship Officers" (R.O.) by wishing and gifting them on their birthday. The responses and the smiles we receive in return are priceless and precious.

The data is as follows:

- In January, we wished our 293 R.O from Pan India by sending gifts on their birthday.
- In February, we wished our 176 R.O from Pan India by sending gifts on their birthday.
- In March, we wished our 181 R.O from Pan India by sending gifts on their birthday.



REMINISCING OUR INCREDIBLE INDIA



Ripudaman Singh
Rathore



Dev Dutta
Sharma



Narsee Ram
Gurjar



Rajat Gupta



Gourav Garg



Prem Kumar
Prajapati



Parivesh Bhatt



Kamal Chowdhary



Prakash Singh





Republic Day - a day in India that is bound to echo the waves of patriotism all across the nation. To do our bit, we organized a quiz competition on the diversity of India. The quiz was an amalgam of objective type questions and pictorial based questions. Famous destinations, cuisine, park, garden, sanctuaries, lakes, waterfalls, paintings, pilgrims, temples, and monuments were the topics covered in the quiz. The questions varied from easy to difficult levels, which further increased the knowledge of our employees. We received a huge response (approx. 300 entries) from the team, which made the event a blockbuster hit. The winners are as follows:

Employee Name	Department
Himanshu Agrawal	Investor Relations
Kamal Chowdhry	IT
Prem Kumar Prajapati	IT
Prakash Singh	Legal Mortgage
Devdutta Sharma	Product & Policy
Parivesh Bhatt	Operations
Rajat Gupta	Marketing & Distribution
Ripudaman Singh Rathore	Marketing & Distribution
Gourav Garg	IT
Narsee Ram Gurjar	IT



APPRECIATION IS A WONDERFUL THING

To commemorate the completion of 10 years of Aavas, regards to the employees' parents were shown by sending thanks letter with gifts. In the letters, we appreciated the parents' efforts, and cultivating cultural and moral values in their wards to make them, both - productive and talented pool for the organization. Their learnings and motivation for their offspring indirectly help the organization to achieve set targets and play a great role in the growth of the company. 250 Saregama Carvaans were sent out to the parents of M5 & M6 level employees. It is a token of thanks, regards and best wishes to keep us motivated to do more for them. We received marvellous responses and feedback from the parents and employees through WhatsApp and emails. Parents were delighted emotional while unwrapping gifts. Their emotions and blessing are very important for our organization, as this is not just a company but a family – Aavas Family.



LOVE YOURSELF

Weight Loss Challenge



As it is rightly said - "He who has health, has hope; he who has hope, has everything". The first step of loving yourself is to take care of your mind, soul and body. Walking on the same path, we are back with "Weight Loss 90 Days Challenge", where 130+ employees have nominated themselves. The weight of the employees was noted on 21st Feb'22. The employee who loses the maximum weight in these 90 days wins the challenge.

SENDING OUT GIFTS TO EMPLOYEE'S SPOUSES



It's really important to have a partner in life with whom we can share our joys, tears and just about everything else. The right partner motivates you and takes you to the right path in your life. Our employees are highly driven and motivated. It is needless to add that their spouses play an important and indirect role in keeping the organization's culture live and thriving. To commemorate the completion of 10 years, Aavas showed its regards to the employee's spouses too, by acknowledging their contributions and sending them gifts with a thank you letter. These gifts and letters were sent to the spouse of M7 and above employees. Approx. 130+ gifts were sent containing smartwatches and thank you notes. The response was astounding and has been appreciated by all.

HALL OF FAME Q4 FY'21 – FY'22

We are back with our Quarterly Award - "Hall of Fame", which was held on 24th and 25th Feb'22, virtually. It's a gesture to appreciate those employees who have contributed significantly in our organization and have gone the extra mile. The event was divided into two episodes, where employees of the different departments were awarded. 300+ were conferred in the event, out of which some 100 employees were invited in Aavas HO to hand over the awards. Awards were presented by our honorable CEO, MD & Founder, Mr. Sushil Kumar Agarwal, CRO Mr. Ashutosh Atre, CBO Mr. Ram Naresh Sunku, and SVP Mr. Rajeev Sinha.



BRING OUT YOUR MELODIOUS SOUL THE VOICE OF AAVAS

Music, apart from binding our souls, hearts and emotions, can also calm down our mind. It cheers the spirit and lightens the heart. In fact, by singing, one can express feelings and ideas that are hidden within. To bring out the singing talent of our team and to celebrate 'Basant Panchmani' on a musical note, a singing competition was organized - 'The Voice of Aavas'. The contestants had to send their one-minute singing through a video recording. The response was overwhelming with employees participating from different regions all across the nation. The judges were delighted to see such amazing talent that we have among us. The decision was a tough one to make with so many melodious souls from all across.





Deepak Sharma



Jitendra Singh Panwar



Om Prakash



Pushpendra Singh



Yashpal Singh



EMPLOYEE NAME	DEPARTMENT	BRANCH
Yashpal Choudhary	Sales	Pinjore
Deepak Sharma	Human Resource	Jaipur Traditional Office
Pushpendra Singh	Operation	Pali
Jitendra Singh Panwar	Sales	Jaipur Mansarowar Office
Omprakash	Sales	Delhi Neta Ji

WOMEN'S DAY CELEBRATION

On 8th March, the whole world celebrated "International Women's Day". Aavas organized a special fair "Aavas Mela" for females which included delectable food, trendy shopping stalls and foot-tapping music for them to indulge and enjoy their day.

For establishing different stalls, nominations were held to book them and we received an overwhelming response from different teams. As a gesture of equality, we also invited the male employees to put their stalls at the fair. The shades of Black and Blue were chosen as the dress code of the event to portray women's strength, empowerment, and boldness as an incarnation of "Maa Kali".

On the occasion, we were full of energy and started the decoration early in the morning. A selfie booth was also installed to click beautiful pictures and store unforgettable moments of the special day.

The whole premises were decorated beautifully and the ambience was captivating. Every female was welcomed with roses and chocolates, felicitated by P-tron earbuds. The event commenced with a welcome note by Mr. Sushil Kumar Agarwal and ended with many mesmerizing dance performances. Everybody enjoyed the event to the hilt and had a great time together.



Aavas Mela Lucky Draw Winner

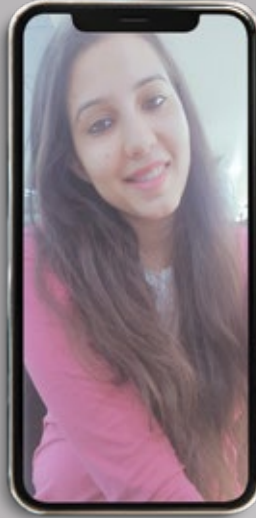


LOVE YOURSELF SELFIE CHALLENGE

"Love yourself first and everything else falls into line. You really have to love yourself to get anything done in this world". It's important to take care of yourself, grow, nurture and look beautiful too, just the way you have always liked it. To make it momentous, a dress code- white, pink and red was kept to make the evening more colorful and joyful. We received beautiful photos as per the theme. The winners for this event were-



Sonia Sharma



Akshita Khuteta



Varun Khatti



Krushna Chandra Panigrahi



Priyanka Pareek

EMPLOYEE NAME	DEPARTMENT
Varun Khatti	Marketing & Distribution
Priyanka Pareek	Human Resource
Sonia Sharma	CLSS Processing
Krushna Chandra Panigrahi	Sales
Akshita Khuteta	Legal Mortgage

GLIMPSES OF GREAT PLACE TO WORK



The time to cheer-up again and celebrate with enthusiasm! After countless nights and great efforts by everyone, we got the fruit and were certified as a 'Great Place to Work' by Great Place to Work™. To celebrate this achievement on the Pan India level, we organized a cake-cutting ceremony at all our branches (300+) on the evening of 15th March 2022. The ceremony was 'Live' on the national webinar. Mr. Sushil Kumar Agarwal addressed everyone and shared the success story, journey, and new changes and policies that we have adapted to make a great workplace.



LET'S PLAY

HOLI





Children's favorite – Holi is a popular Hindu festival also known as the Festival of Spring, the Festival of Colours, or the Festival of Love. It is celebrated all across India as the advent of spring symbolizes rejuvenation, and new beginnings that is optimistic, sunny and brimming. The festival celebrates the eternal and divine love of Radha - Krishna, and the victory of Lord Vishnu as Narasimha Narayana over Hiranyakashyup. Aavas started the day with lots of wishes and ended up by playing with colours and dancing to the beats with zeal and enthusiasm. This brought everyone together on the same platform.

AAVAS CYCLOTHON, 2022



March is the last month of any financial year. To achieve all the yearly targets everyone works hard to reach the assigned target. As an initiative to reduce stress and boost their dedication towards the assigned job, we organized the Aavas Cyclothon on 26th March, '22.

"A healthy mind dwells in a healthy body" - so to give a healthy diet to our brain, Cyclothon is one of the best ways. Fresh air, soothing sunrise view, the company of good friends and the enthusiasm of staying fit makes your brain happy too. In this event, we asked for nominations from employees and we received a tremendous response. Just in one day, the seats were houseful. We have a fantastic talented pool, which is full of energy and zeal. Our bikers reached at 6 o'clock in the morning. We provided them cycles and they had to ride it for 10 km. Our route was from Jawahar Circle to Apex Circle and back. Every Aavas-ian was in the same dress code. The cyclothon started at 6:30 am and it was flagged off by Mr. Sushil Kumar Agarwal & Mr. Ghanshyam Rawat. Delicious refreshments and certificates were distributed on the spot at the end of the event with a group photo and lots of good memories.



The background features a dark gray grid with white dots at the intersections. A white stepped line, resembling a staircase or a path, moves from the top left towards the bottom right. Various squares and rectangles are filled with different patterns: solid blue, solid gray, diagonal stripes (black and white), and diagonal stripes (blue and white).

CORPORATE SOCIAL RESPONSIBILITY

A STEP TOWARDS WELL BEING SHRAMIK MELA



Aavas Foundation organised its very first "Shramik Mela" in Jaipur on 15th March 2022. The event was inaugurated by shramik women where more than 200 construction workers were a part of the day-long event which comprised of various welfare initiatives and activities including:

1. Swasthya Jaanch Shivir for about 80 construction workers, for which we called a team of doctors, including physicians and gynaecologists.
2. Banking Seva Shivir: Opening of Jan Dhan account for 17 construction workers
3. Linkage with Government Scheme for close to 70 construction workers
4. Aavas Poshan Potli - distribution packets consisting of one month of nutritious goods.

SPORTS DEVELOPMENT

SPORTS GROUND IN MANPURA MACHERI VILLAGE



Development from sports goes beyond learning new physical skills. Sports helps children develop better ways to cope with the highs and lows of life. We at Aavas started exploring opportunities to develop another sports ground for rural youth. We then connected with the local community before starting work at Bichoon. Kheloday Another scholarship support to an emerging women's boxing champion, covering sports kit, sportswear and nutrition.

Manpura macheri sports ground is work in progress.

GU DA SURJAN PLANTATIONS

Members of the Aavas Foundation visited its plantation site at Guda Surjan. They also held a meeting with key persons of the village for the proper maintenance of the plantations and their protection from the cold wave.



CYBER AND DIGITAL SURAKSHA



The digital transformation brought along with it a gamut of cybercrimes as well. Our personal data, finances, and work-life have blended into the digital world and the internet. Although these are disruptive technologies, the digital revolution has unfortunately led to the beginning of a new category of crimes—cybercrimes like invasions of privacy, malicious attacks, frauds, and many such unethical activities.

This is why Cyber Security is an indispensable element of the digital world for keeping everything secure and in order. Knowing about Cyber Security and its importance can keep us safe from cybercriminals, hackers, and other agents of fraud. Hence, Aavas came up with the Aavas Foundation's first series of informative films on cyber security including social media security. The films were about "booster dose scams", "fraudulent job offers", "blackmailing", etc. It's an initiative towards a safer digital space.



NDTV

TELECAST

OF GRAM SIDDHI PROGRAM



Gram Siddhi provides skill-based training and employment opportunities to the women of rural India. Recently, it has changed its curriculum and now is bringing social change by stimulating thought on sensitive issues such as adolescent health, menstrual hygiene and reproductive health. From advanced silai training rooms to the inauguration of new production centres, Gram Siddhi has achieved new heights. They organise weekly round table discussions and has spread to 6 locations, 150 villages, 150 families and 3000 women.

Gram Siddhi program provides rural women with the incredible opportunity to connect with the outside world and learn. Our senior management has been active in visiting these training centres, personally interacting with our beneficiaries and boosting their morale. Our CFO, Mr. Ghanshyam Rawat and our CSR head, Mr. Manish Tiwari spell out the story of our 250 women from 250 villages across Rajasthan and Gujarat.

PROGRESSING TOWARDS SAFETY & WELFARE: VISHWAKARMA



To look after the welfare of the construction workers, Aavas Foundation distributed more than 400 safety kits and organised 55+ trainings at various construction sites. Now our Vishwakarma beneficiaries are regularly using safety kits, observed during the follow-up visit of our team member. We are progressing towards gradual behaviour change.



CINEMA ON WHEELS

Aavas Foundation established fully air-conditioned cinema theatres imparting innovative education. It has now reached 20,000+ students from rural government schools.



PROUD PAST, STRONG FUTURE AAVAS 2ND FOUNDATION DAY



Celebrating success is a very important part of the corporate culture. Be it an individual achievement or a company's success, every such celebration does add value to the employees. and organisation. Foundation Day is one such instance where the stakeholders celebrate the company's year celebration with employees in much anticipated and thrilling events. Aavas' trustees, senior management, partners and beneficiaries celebrated 2nd Foundation Day on 19th Feb 2022 at Jawahar Kala Kendra, Jaipur. Mesmerising music and dance performances stole the show.

A STEP TOWARDS SUSTAINABILITY

Aavas Foundation inaugurated a 40 Kwh solar plant at Govind Dev Ji Temple, Jaipur. With this, we have installed over 270 Kwh solar panels since last month.



GRAM SIDDHI IN GUJARAT

Silai training to 100 differently abled women instead of 50 women.

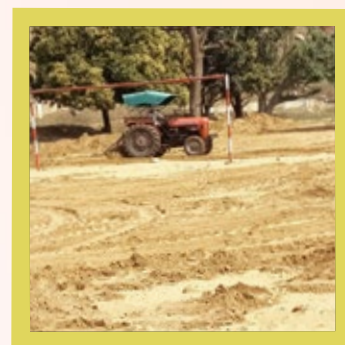
The ongoing pandemic has left all of us both baffled and scared, but it has also thrown the rural workforce out of their jobs thus, leaving them unemployed, hungry and feeling insecure. With the Gram Siddhi Program, Aavas Foundation has always aimed to provide a ray of hope to those women who have the skill and the motivation to do something in their lives but lack some financial and emotional support.

Gram Siddhi has now reached a total of 250 women from several villages of Rajasthan and Gujarat, out of which 100 were differently-abled women.



BHOOMI PUJAN CEREMONY AT MANPURA, MACHERI

Aavas has always supported sports for both men and women. Recently we laid the foundation stone for Aavas Khel Stadium at Government Higher Secondary School, Manpura, Machedi. Work is in full swing now.



PREFABRICATED SHELTERS, JAMMU & KASHMIR BORDER AREA- INSTALLED



The background features a dark gray grid with white dots at the intersections. A white stepped line path winds across the grid. Various squares are filled with different patterns: solid dark gray, solid red, diagonal black and white stripes, and diagonal red and black stripes. Some squares are marked with a white 'X' inside a square frame.

TELESALES & PRODUCT

GLIMPSES OF NEVER ENDING FUN & THRILL





An abstract graphic design on a dark gray background. It features a grid of white dots connected by thin white lines. A white stepped line path winds through the grid. Various squares and rectangles are filled with different patterns: solid dark gray, diagonal stripes (black and white), and diagonal stripes (yellow and black). Small yellow horizontal bars are also scattered throughout the design.

ARTICLES FROM EMPLOYEES

BITCOIN

“Global Medium of Exchange”

Every passing day is creating history globally with rules of game changing & finding innovative ways to transact financially. Most used medium now a days are through Unified Payment Interface (UPI) i.e., Paytm, Phone Pe, G Pay etc. All these interface deals in transferring government regulated currency.

One of the most upcoming Digital Medium of Exchange is "Crypto Currency", which has paved its way for the fastest method to transact globally.

There are more than 10,000 crypto currencies out of which Bitcoin & Ethereum are widely traded.

Encrypted secured data has become the most powerful tool for finding solutions & achieving the desired results.

Background

A crypto is digital currency designed to work as a medium of exchange through Computer Network with no regulatory interference. All these currencies are transacted in "Wallet".

It is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend.

About Crypto

Crypto is generated through mining process using Graphics Processing Unit (GPU) or Application Specific Integrated Circuit (ASIC) in which network confirms new transaction by solving complex math problem to create a "Blockchain".

Blockchain is set of encrypted authentic data with 1 Megabyte (MB) capacity for certain currency viz. Bitcoin which is generating 1 Blockchain. Every Bitcoin Blockchain generates 6.25 BTC as on date for which miners are getting rewards in form of Bitcoin & Transaction charges. Bitcoin transaction exchange is maintained in Blockchain Ledger. The first computer to find solution will receive next block to process which is remunerative to miner.

Possible use cases & challenges

Block chain is authentic encrypted data which is available to Public at large with complete transparency which could be read using models Viz. Etherscan etc.

Overall supply of Bitcoin is capped at 21 Mio. out of which are around 19 Mio. had already been mined adding high price volatility. BTC started in Year 2009 launched by Santoshi Nakamoto. Bitcoin (BTC) smallest unit is called Satoshi which is 100 Million of 1 BTC.

Every miner gets Bitcoin & Transaction fees for mining Block Chain however, even after mining of 21 Mio. Bitcoin miners will continue mining as they will work for transaction fees only.

Every Block Chain can work on two model, one is Peer to Peer (P2P) model applicable for Bitcoin in which there is no payment only currency is exchanged & payment is transferred directly to seller outside exchange i.e., Decentralised Digital Currency transaction without any regulatory intervention.

Secondly Crypto transaction getting completed on same portal along with payment settlement in all currencies through exchange medium i.e., WazirX, Zebpay etc.

There is high risk involved in dealing with Crypto since transaction executed are irreversible & lack ownership. Although it's not illegal to trade however the currency is considered as Illegal money tender as not being governed by any regulatory authority.

This is in lieu of risk involved in allowing usage since it may stimulate Illegal activity through Black money rotation, due to its Digital form there is risk of hacking & also there is no underlying available.

Exchange to be correctly identified taking cognizance of its network rather than networth, promoter, vintage & past credit behaviour.

Some of the most popular currencies are Bitcoin, Ethereum, Bitcoin Cash, Litecoin etc. in which most widely used exchanged currency is Bitcoin (BTC) having 52 Week price range from Rs 21.50 – 51.09 Lacs per BTC.

Indian Taxation law has imposed 30% + 1% TDS on profit earned with no loss set off provision. Total Indian population engaged in this trade is around 20 Mio. Population.

Crypto is a deflationary currency due to limited supply there is increase in value of Bitcoin along with reducing mining reward premium to miners.

Bill on crypto had been proposed in current year winter session however decision had been deferred since need wider consultation.

Future

Bitcoin ETF launched in US stock market with various listed entities Viz. Coinbase, Tesla holding bitcoin in their balance sheet although risky proposition.

The play lies in it being deregulated since the speculation of currency is in its being highly volatile,



post regulation price will be contained after certain level.

Every Block can be worked on their own Block Chain i.e., Bitcoin works under P2P model however, Ethereum work on their own smart contract in which transaction code can be designed to handle Property, Commodity etc. dealings.

Block chain concept is encouraged since it is validating data along with its encryption. Telangana is the 1st state under process to implement Block chain which has no reservation for adoption, however Crypto currency has its own flip sides.

Lately, International Monetary Fund (IMF) has urged El Salvador to reverse its decision to make Bitcoin legal tender which was accepted since Sept' 21 alongside US dollar. This decision has been protested since it would bring instability and inflation to the impoverished Latin American country.

Bitcoin has lost about half of its value since Nov' 21 in view of this it is being urged to narrow the scope of the Bitcoin law by removing Bitcoin's legal tender status.

My View

Since financial literacy is low in India, we need to have strict regulation before we formally accept this as currency however post regulation USP of Crypto in its being price fluctuating making it lucrative proposition will be weeded out.

This will make it akin to regular trading product as another addition in the kitty.

Over testing time, we always had not only come out of adversity through our wisdom & experience but also become winner proving our visionary approach to handle adverse situation.

Disclaimer – This Article is opinion of writer with no guarantee of accuracy & completeness.



Mr. Ashish Bakliwal | VICE PRESIDENT - Credit



Varun Acharya

Ajmer Road – Jaipur



A FANTABULOUS FEELING FORMED FROM – HAPPINESS!

Wary world, where we witness faith, feelings, faults, foul-play, failure, and anxiety have paved their way in our lives – the gust of ‘happiness’ still strongly stands straight and a class apart. Smiles are still contagious among humans and the easiest fact is that they carry no language! If you smile and always remain joyful, it does not cost you even a single penny! The only thing that you must bear in mind is that being jolly is our attitude and denying/not being the same, is our character! Positive vibes come associated with being happy and taking constructive decisions as well: apart from pushing out the negativity arising from nothing but our own process of thinking.

Humans have harmfully hailed here and are the only living organisms on the globe, which can ‘smile’. This trait has been granted to them as a unique gift by Mother Nature. But this is not all. By giving a smile, you can make new friends, revive old friendship, as also lighten up the prevailing situation at any given time...apart from looking beautiful! It costs you just about nothing. Happiness and gaiety if incorporated as personality traits will change you into a dashing personality in the group and make you lead from the front as a bonus gift. It may also lead to a sorrowful show of shame when not acted properly

and up to the mark!

The true trauma to traverse is associated with your own inner being. The more purified you are from inside, the better wavelength you can receive and emit from outside. One must think big, act big, and also achieve in a handsome magnitude. A narrow frame of mind is only going to lead you to misery and wrath. When you start becoming cheerful and carry a positive frame of mind, good things will also automatically fall back into place. As a result, happiness finds no bounds to stop and breathe! It only multiplies, spreads and makes the area lively and positive. It is upon us to take the full advantage of this and remain in the aura of happiness till eternity.

Coming back to happiness...the happier you are, the better it is. Let me try to elaborate from the biological angle. Taking deep breaths and laughing as frequently as possible is certainly not going to harm you or otherwise affect you during normal conditions. However, on the contrary, it will definitely increase your red blood cells count and deep breaths will stimulate the circulation of oxygen all across your blood vessels. As a result, this will affect metabolism in a positive way, leading to a rapid burn out of the unwanted fatty tissues accumulated in your body. Even your complexion will become fairer to quite some extent due to a healthy blood flow. What else do you need? Health is wealth.

Anyhow, anybody ‘anchoring’ an article like this one, must have used some grey matter (brain) to make you read this far! In fact, this came spontaneously to me because the deadline, the last date of submission of articles, anecdotes, poems or for that matter, anything interesting – is quite close by. It just clicked and I started writing. When you get stressed what changes? – Your breath. When you get angry – what changes? Your breath. We experience every emotion with a change in breath. When you learn how to navigate and manage your breath, you can calmly combat any situation in life and emerge as the winner. Thanks for enjoying! Keep smiling...!





Akshita

Head Office



GODDESS KALI IN EVERY WOMAN.

Wherever there's a woman in any home or
A woman in any Organisation
doing her work
screening her smiles with her veil,
she is You, Maa:
she is you, Goddess Kali.

Carefully rising with the light of dawn
to attend with softened hands
to household chores,
she is You, Maa:
she is You, Goddess Kali.

The woman who gives alms, makes vows,
worships, reads scriptures
all correctly and with a smile
who drapes her sari over the child in her lap
soothing its hunger with a lullaby,
she is You, Maa:
she is You, Goddess Kali.

She can't be anyone else:
Mother, sister, Daughter, housewife, A working
women
all are You.

It is well established in the canons of Indian
thought that every woman mirrors in herself
the divine feminine. The above piece of
poetry goes further and specifically informs us
that every female has in herself
the Goddess Kali.



Madhur Arora

Head Office



किस्मत पर नाज है तो वजह तेरी रहमत..
खुशियां जो पास है तो वजह तेरी रहमत..
मेरे अपने मेरे साथ है तो वजह तेरी रहमत...
मैं तुझसे मोहब्बत की तलब कैसे न करूँ..
चलती जो ये सांस है तो वजह तेरी रहमत...
ॐ साँई राम





Monika Tak

Head Office



BE MINDFUL ABOUT REDUCING STRESS

Stress is an easily identifiable condition that not only causes anxiety but is also highly psychosomatic affecting everything from our digestive system to our skin.

Prevention is so important in avoiding the toll that stress takes on us, that's why many experts recommend practicing **MINDFULNESS**.

The central premise of this stress reduction method is focusing on the self: noticing our responses, even if they are conditioned by habit, in order to be fully conscious of them. We have to learn to turn off the autopilot mode that's steering us in an endless loop.

One way to reach a state of mindfulness is through **MEDITATION**, which helps filter the information that reaches us from the outside world. It can also be achieved through **BREATHING EXERCISES, SPIRITUALITY, YOGA, BODY SCANS etc.**

Achieving mindfulness involves a gradual process of training. With a bit of practice, we can learn to focus our mind completely. This reduces stress and helps us live **LONGER, HEALTHIER and CONTENTED**.



Nitesh

Head Office



मैं शून्य पे सवार हूँ
बेअदब सा मैं खुमार हूँ
अब मुश्किलों से क्या डरूँ
मैं खुद कहर हज़ार हूँ
मैं शून्य पे सवार हूँ
मैं शून्य पे सवार हूँ

उंच-नीच से परे
मजाल आँख में भरे
मैं लड़ रहा हूँ रात से
मशाल हाथ में लिए
न सूर्य मेरे साथ है
तो क्या नयी ये बात है
वो शाम होता ढल गया
वो रात से था डर गया
मैं जुगनुओं का यार हूँ
मैं शून्य पे सवार हूँ
मैं शून्य पे सवार हूँ
भावनाएं मर चुकीं
संवेदनाएं खत्म हैं
अब दर्द से क्या डरूँ
ज़िन्दगी ही ज़ख्म है
मैं बीच रह की मात हूँ
बेजान-स्याह रात हूँ
मैं काली का श्रृंगार हूँ
मैं शून्य पे सवार हूँ
मैं शून्य पे सवार हूँ

हूँ राम का सा तेज मैं
लंकापति सा ज्ञान हूँ
किस की करुं आराधना
सब से जो मैं महान हूँ
ब्रह्माण्ड का मैं सार हूँ
मैं जल-प्रवाह निहार हूँ
मैं शून्य पे सवार हूँ
मैं शून्य पे सवार हूँ

”



Shailesh Sharma

Head Office

“

कमज़ोर दिल हैं वो
जो सहारों की तलाश करते हैं
बैसाखियां बना बहानों की
मदद की फरियाद करते हैं।

टूट कर बिखर जाते हैं
अकसर ठोकरों से
जो बता खुद को मजलूम
बर्बाद किया करते हैं
गर् जीना है शान से
सीना तान ले

कर मजबूत हौंसला
काबिलियत अपनी पहचान ले।

ऊंचाईयों पर जाने वालों का
ये दुनिया इस्तकबाल करती है
पहुंच जाए जो बुलंदियों पर
ऐ "गुमनाम"
ये झुक - झुक कर
सलाम करती है ॥

”



Shikha Gupta

Head Office

“

Jis word ko bolne mai hi itne energy lagane padhe toh socho ki usko dur karne ke lea kitne mehnat krne padege. Pr phale thodi se iss pe baat karte hai.. thodi se research karte hai..

Stress- matlb tanaav .

Kb dikhta hai chehre pe- jb kich jaate hai bhohe jb aa jaate hai maathe pe lankeere.. Per chehre se phale ye ghear leta hai humhare maan ko.. bhut jaruri hota hai apne maan ko samjna..

Kya apne kbhi ki hai khud ke maan se baat... agar ki hote na toh kbhi jindge main nhi aata tanav..

Hum sb se baatein karte hai pr hum agr kise ko bhul jaate hai toh vo hote hai hum khud and humara maan.

Sir dard, haath-pairon ka dard sb mehasus hota hai..hume pr humhare maan ka dard q nhi dikhta hume..

Q sbse jyda andekha hum isko hi katre hai.. Agr hum maan ke sune..uss se baatein kare

toh kaafi kuch acha ho jaega humare life mai..
 Hum sb bs kaam ki baat krte hai..office ya
 job ka kaam, ghar ka kaam, future plans..
 Investment plan..bla bla.. bhut kuch..in sb mai
 kbhi b humne nhi ki humare maan ko sukoon
 phuchane ki baat..
 Kabhi karo khud se baat..acha lagega..
 Self love ka jo concept hai vo yhi hai..
 Iss bhag dhaud bhari life mai hum sukoon ke pal
 dhundte hai.. jb ki vo humhare bhitar hi hai..
 Choti choti baaton ko apnaa ke hum khud ko
 khush kr skta hai..
 Kya kbhi ghar jaane ki jaldi mai ...aapne
 aansma mai chamakte chand ko dekha hai..?
 Kya kbhi light music lga ke dheere slow speed
 mai drive kia hai..?
 Kya kbhi bearish ki halki boondo mai khud ko
 bhiogya hai??..kya kbhi jindgi ko jindgi ki trh
 jea hai..?? nhi na..!!!
 Bs hum bheed chal mai bhag rhe hai.. kise ki
 lambi gadi dekh ke uske piche bhag rhe hai..
 materialstic life mai hum khud ko bhulte ja rhe
 hai..
 Kya uss ishwar ne hume bs paise kamane ke
 lea bhja hai..???
 Kya 84lac birth ke bad jo ye jeevan mila hai vo
 ise ke lea hai..
 Acha.... paisa bhut kamaloge pr kya uss se tum
 maan ki shanti... vo sukoon pa paoge..??
 Nhi naa... toh q in sbke piche aandho ki trh
 bhagna..
 Thoda toh balance lao...maan ki suno... sukoon
 or paisa dono aaenge..
 Aj mahaveer swami ji ki time ki ak baat yaad
 aarhi hai..
 Jb unko gyaan mila that toh.. in line se mila
 tha..." ki veena ke taar itna mat khicho ki tut
 jae or itna dheela mat chodo ki sangeet baj
 na pae.."
 Hume b asee hi jindgi jeena chaiye...ak dum
 balance..
 Ap offc mai ho, toh utho..bhar khidki se jankh
 ke deko samne ped pea k ghosla hai.. chidiya
 ka parivar rhta hai... aasmaa mai dekho ki..aj
 suraj apne pure tej ke sath chamak ke tumko
 ujala de rha hai..
 Khbi apne colleague ko ak pakau joke ke sath
 kbhi hasaya hai?...ya uska udaas chehra dekh
 ke kbhi uska hath pakad ke uski udaas hone ka
 reason jaana hai..
 Nhi na...qki hum kbhi apne laptop se aankhe
 uthai hi nhi dekhte hai..
 Humne apne andar ki insaniyat ko pta nhi kha
 konse, ghariyo mai chupa dia hai..
 Humne apne maan ko hi toh khi maar nhi dia
 hai??...kya hum khai apne maan ke hatyaare
 toh nhi hai na...?????
 Sochna....
 Aaya na tanav...stress...??

Ek hi ilaz hai...maan ki suno...dil ki karo...choti
 choti baato mai khushi dhundo.. muskurao qki
 tum manushya ho..muskurahat baato..acha
 lgta hai..kar ke dekho... jindgi ka magic apne
 ap laut aaega..
 Tips for us:-
 Roj aaina mai khud ko dekh ke us ishwar
 ko dhanywaad dia kro ki bina kisi defect ke
 tumko bhagvan ne bnaya hai..
 Jb tyar ho toh khud ko appreciate kro..kise
 hero se kaam nhi ho... qki tumhare bacho ki
 wish tum hi puri krte ho toh kise jinni se kam
 ho...??
 Proud feel karo ki tum roj imandari se apna
 kaam kr ke na sirf company ko balki desh ko
 aage badha rhe ho..
 Khush ho ki aj ka suraj tumne dekha hai..
 Jeeo ki aj tum jinda ho...kal kya ho kise pta..
 Apne sare shoak pure karo... ye jindgi
 tumhari hai...isko tum value nhi kroge toh kon
 karega..
 Fir dekhna stresssss... Jesa kuch hota hi nhi
 hai... bs humare nazariye n soch ka difference
 hai..
 Ye jindge bhut khubsurat hai... bs dekhne ka
 nazariya hona chaiye..
 Jo nhi mila uski shikyat krne ki jgh jo hai..
 uska shukraana krna mat bhulna..
 Vo jo upar hai..nhi pta kon hai..kya naam
 hai..kesa hai..pr vo hai.. hume dekh rha hai..
 humhare sath hum mai hi vo b jee rha hai..
 Toh dosto stress ko khao byee byee... n jindgi
 ko haye hayee..
 All the best...be happy..be optimistic..keep
 smiling..

”



Sonia Sharma

Head Office

“

नारी कभी न हारी

मैं हूँ ऐसी सुन्दर क्यारी
बाबुल की मैं राजदुलारी
पिया की मैं प्राणों की प्यारी
कभी न हारी मैं हूँ नारी ।

बन सैनिक रक्षा करती हूँ
उड़ा रही जेट युद्ध सवारी
दुश्मन के सीने को बींधे
मैं हूँ ऐसी गरल कटारी
कभी न हारी मैं हूँ नारी ।

आज शान से निभा रही हूँ
सकल जगत में जिम्मेदारी
स्वयं बनीं हूँ सम्बल अपना
पीछे छोड़ शब्द लाचारी
कभी न हारी मैं हूँ नारी ।

विश्व विजयनी संस्कृति मेरी
भारत भूमि रहे आभारी
कौन सकेगा रोक विश्व में
आज पड़ी मैं सब पर भारी
कभी न हारी मैं हूँ नारी ।

”



Varun Khatti

Jaipur, Ajmer Road

हाँ बुरा तो हूँ मैं, हम दो बुरे,
साथ में कितने अच्छे हैं!

“

हल्की चिकोटी के साथ
चिढ़चिढ़ी मुस्कान के साथ
कहा था तुमने
बहुत बुरे हो तुम!
सच कहा था..

हाँ बुरा तो हूँ मैं,
जो बांट आता हूँ
तेरे हिस्से का वक्रत
उस कल्पित कल के लिए
जिसमें मेरा वादा है
कि तुझे वक्रत दूँगा...

हाँ बुरा तो हूँ मैं,
जो अनदेखा करता हूँ
कोर पर अटके आंसू को
जो आता है बेवजह झिड़की से
रुक जाता है डर से कि कहीं
उतर न आए मेरी आंखों में भी

हाँ बुरा तो हूँ मैं,
जो रोके रहता हूँ
उन बातों को
जो कहना ज़रूरी तो नहीं
पर कह देने से वक्रत-बेवक्रत
बदल जाती हैं मुस्कानों में

हाँ बुरा तो हूँ मैं,
पर बुराई से बुरा है
बुराई सहना
तो बुरी तो तुम भी हुई न!
हम दो बुरे,
साथ में कितने अच्छे हैं!

”



Prashant Nawale

Dhule Branch

“

खीलती मेहकती सुबह की तरह
उड़ती हवाओं जैसी, मैं भी चाहती हूँ
एक उड़ान..
सारी बेडिया तोड़कर, पिंजरे को
खोलकर
खुले आसमान में, मैं भी चाहती हूँ
एक उड़ान..
उड़ती तितली सी, मेहकती कली सी
सुहानी सी श्याम में, मैं भी चाहती हूँ.
एक उड़ान..

”



Gaurav Srivastava

Head Office

“

कविता किन क्षणों में उपजती है कह नहीं सकता,
पर इतना अवश्य कह सकता हूँ की कविता मेरी
विवशता है; मेरे अंतस का विद्रोह है।
जब इस् महाँल से कुछ रिस्ने सा लगता है और
इक्ठठा होता जाता है अंदर ही कहीं। फिर एक
दिन
फूट पड़ता है लावा बन कर और फैल जाता है
कागज पर “कविता” की शक्ल में.. .
हि प्रस्तुत है एक स्वरचित कविता.. .
तलाश”
तुम इक
अधूरी कविता सी,
मुझे मिलीं;
तुम्हें पूर्णता चाहिए थी;
किंतु मैं...
डूबा रहा जिंदगी में;
संपूर्णता की तलाश में...
तुम कुम्हलाती रहीं
जून की धूप में नवीन पृहकवित पुष्प की तरह;
मैं फिर भी भागता रहा
जिंदगी में जिंदगी को तलाशता रहा...
और जिंदगी. . मुझसे ही भागती रही;
परन्तु
अब मैं थक गया हूँ, थम गया हूँ ।
किन्तु, पीछे मुड कर देखा
तो तुम कहीं नहीं थी ।

मैंने तुमहे हर जगह ढूँढा
रसोई में, खिड़की पर,
छत की सुनी पड़ी मुंडेर पर,
बिस्तर की उदास सिलवटो में भी;
किंतु तुम कहीं नहीं मिलीं ।
मेरी तलाश”
प्रारंभ हो चुकी थी
तुम्हें ढूँढने की . . स्वयं पूर्ण होने की ।
किंतु शायद
तुम्हारी "तलाश" पूर्णहोचुकी थी... !!
एक इंसान
जो सिर्फ इक इंसान होते हुए भी.. तुम्हें पूर्ण कर चुका था;
कविता बना चुका था ।
और मैं
एक कवि होते हुए भी ..
तुम्हें पूर्ण न कर सका, और
शायद.. एक इंसान भी न बन सका ।
मेरी "तलाश”
अब भी जारी है.. .
एक 'शून्य' की परिधि में घूमते हुए
उस अंतिम छोर की तलाश.. . गौरव श्रीवास्तव
जो शायद (कर्मचारी संख्या -54020)
तुम तक पहुँचता हो... ॥
वरिष्ठ प्रबंधक - मानव संसाधन
आवास फाइनेंसर्स लिमिटेड

”



Karan Singh Tanwar

Jaipur, Ajmer Road

“

Uncontrolled Thoughts!!!

Basically What, Why, and How arise in our mind when something untoward happens. come in our mind Whenever anything happened because we can't think of Can, May and Has to always

We can't always think of the things which we can't do. We think of what we should do because "Past gives us lessons; Present gives us a chance and Future shows the results" So don't raise question when you learn something new. Just give your best for the outcomelll

You surely feel happy when you did what you actually felt. This is because there are no grudges and no efforts are left to be shown or anything is left in your heart!!!

In the end, what matters to you is if your soul is happy or not. You will definitely carry a broad smile on your face...happy and you have smile in your face....

”



Kavita Chauhan





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