

Q1 (2018-19)

PRAGATI

EDITION 6

मी महाराष्ट्राचा...
Maharashtra
माझा

MARCHING AHEAD.
WE ARE GEARING UP TO GO PUBLIC.

**INNOVATIVE IDEAS FOR
FINANCING AFFORDABLE
HOUSING EXPLORED**
AT WASHINGTON, US



Pune

मी महाराष्ट्राचा...
Maharashtra
माझा



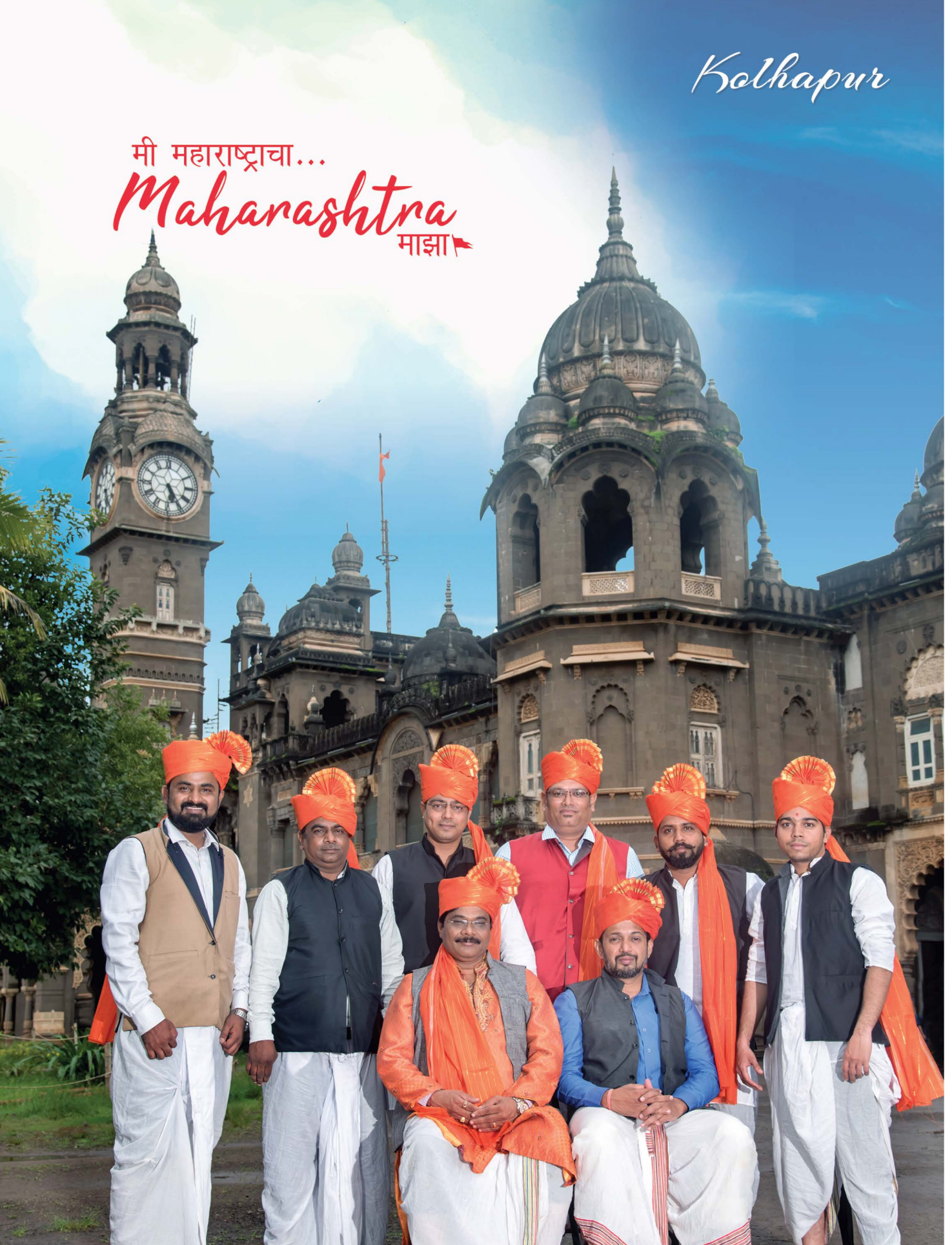
Nagpur

मी महाराष्ट्राचा...
Maharashtra
माझा



Kolhapur

मी महाराष्ट्राचा...
Maharashtra
माझा



Maharashtra is a linguistic state in the western part of India, where the main language spoken is Marathi- which is rich in culture. The state ranks as the second most populous, most industrialised State and the largest state economy in India. Maharashtra is divided into five geographic regions. Konkan is the western coastal region, between the Western Ghats and the Arabian Sea. Kandesh is the north-western region lying in the Valley of Tapti River. Jalgaon, Dhule and Bhusawal are the major cities of this region, Desh is in the centre of the state. Marathwada is located in the south-eastern part of the state. Aurangabad and Nanded are the main cities of the region. Vidarbha is the easternmost region of the state. Nagpur is where the winter session of the state assembly is held, Akola and Amravati are the main cities in the region. Sahyadri range, with an elevation of 1000 meters is known for its crowning plateaus. Lying between the Arabian Sea and the Sahyadri Range, Konkan is a narrow coastal lowland.

Aavas- Formerly Known as AU Housing, had a very humble beginning. The journey started in the year 2012-13 and the initial few years were spent in understanding the market and developing the infrastructure for the future. As the number suggests, from a 3 branch network in 2012-13, we moved on to 25 branches in 5 years. Customer base grew from 299 in the first year to 4500 plus in the 5th year and we can proudly say that we have touched the lives of 12000 odd families within a span of 5 years. By doing so, we are becoming a preferred housing financier for low and middle-income customers. Now, we have a strong team of 275 plus employees, 25 branches across Maharashtra and our branch network extends from Pune to Nagpur, Aurangabad to Ratnagiri, Baramati to Akola. Primarily, with our Pune Operations, rest of Maharashtra i.e. Konkan, Vidarbha and Marathwada are covered.

As we are moving ahead in our journey, we firmly believe our next phase of growth is going to come from **customer delight, employee productivity**

& going rural. With initiatives like mobile login & digi-disbursement, we have already made inroads in this, even the smallest markets like Srirampur or Chandrapur are able to disburse the file locally and make direct payment to customer accounts. This is helping us create a 'Waah' experience for the customers. Now we can proudly say that all the branches are connected and enabled with this facility. This has helped us cut down on a lot of logistical issues. As a team, we firmly believe that the productivity can go up if we have a well-balanced lifestyle; the company took the initiative of fixed office timing, which has helped every employee achieve a work-life balance; along with this, continuous training is helping us to improve productivity to the desired level. With the focus on **Project Reach**, we will have our penetration moving into interior markets as well.

With our focus on providing easy and accessible housing finance to the lower and middle-income group with the mantra of **Sapne Aapke Saath Hamaara**; on behalf of Team ROM, I am signing off with an assurance of developing a robust distribution network with a healthy portfolio and spread in years to come.

RAJESH MAIYA
ZONAL HEAD
REST OF MAHARASHTRA



Mumbai, erstwhile Bombay has a sea full of Dreams, Opportunities, Bollywood Glitz and a 'Never Stop' Spirit. The Financial Capital of India has a strong presence of almost all Financial Institutions and a widespread network of Aavas Branches.

From Jaipur to Mumbai, the Aavas spirit is full of persistent endeavour to have our presence noted and acknowledged. We continue to help customers gain access to easy loans in this otherwise complicated process and the presence of a large number of other lenders in the city, as it is the Financial Capital of India after all.

We have 11 branches in Aamchi Mumbai with all corners covered. Mumbai has three major directional geographies and our presence is all over. It is a large city with a population of 2 crores and 9 different Municipal Corporations are subdivided amongst 5 districts.

We are present in the distant but fast-growing central suburbs of Badlapur and Titwala to the more developed Vasai and Virar to the serene and calm Navi Mumbai in Pen and Panvel. We even have a presence as a fantastic branch in BKC, the financial hub of Mumbai. Customers can walk into any branch in any corner of the city and get the red-carpet treatment they deserve.

The volume was approx. 67 crores INR in FY 17-18 with a portfolio size of INR 150 crores plus with close to 600 live customers and flow of only approx. 2 crores, showing the clear focus of the team on collections efficiency and portfolio quality. The manpower stands at 120+ strong dedicated customer delight creators who meet customer expectations on a daily basis.

The city is always moving and dynamic, so our team also keeps up with the pace. We are always looking at acquisition efforts through active builder project approvals, participation in the showcase events like MCHI Exhibition and developer on-site activities such as Xrbia Property Mela.



VINEET JAIN
VERTICAL HEAD - APF

FINANCIAL

06

From the desk of
Rajeev Sinha

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Total Branches

18

CLSS Subsidy
Distribution

11

Q1 Best Branches

20

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Badminton Championship

A portrait of Rajeev Sinha, a man with a grey beard and mustache, wearing a dark blue pinstripe suit, a white shirt, and a green patterned tie. He is standing with his hands clasped in front of him. The background is a solid green color.

From the desk of

Rajeev Sinha

Head-Operations

“We are all in the gutter,” wrote Oscar Wilde, “but some of us are looking at the stars.”

You operate deep in the weeds, managing countless day-to-day tasks and transactions. At the same time, you keep a steady gaze on your company’s long-term goals — and on ways you can stand out from your competitors.

“Vision without Execution is Delusion” said Thomas Alva Edison

Having a close link between strategy and execution is critically important. Our strategy is our promise to deliver value: the things we do for customers, now and in the future. Our execution occurs in the thousands of decisions made each day by people at every level of our company.

“Quality is not an act, it is a habit’ wrote Aristotle.

Quality begins and ends with the individual; quality people do quality work. People manage processes and make the systems work; processes don't do the work, people do. It is people who make poor systems work and good systems fail. In short, quality is the expression of human excellence. Quality is the result of a carefully constructed culture; it has to be the fabric of the organization.

Quality, Innovation, Profitability and Growth all depend on having strategy and quality execution fit together seamlessly. If they don't fit — if you can't deliberately align them in a coherent way — you risk operating at cross-purposes and losing your focus. This problem is all too common.

We need to cultivate the ability to translate the strategy into everyday execution. This means linking strategy and execution closely together by creating distinctive, complex capabilities that set our company apart and applying them to every product and service in our portfolio. These capabilities combine all the elements of execution — technology, human skills, processes, and organizational structures — to deliver our company's chosen value proposition.

In today's highly competitive and rapidly changing world, providing quality products and services that delight customers are crucial for ensuring long-term organizational success. In this regard, creating and sustaining a 'quality culture' is a prerequisite for ensuring a continuous flow of quality products and services. This is primarily due to two main factors: first, organizational culture is significantly correlated with employee behaviour and attitude and second, the ultimate creators of quality products and services are people, not technology or formal quality procedures.

Organizational Culture is defined as the shared beliefs, values, attitudes, and behaviour patterns that characterize the members of an organization. In a healthy business culture, what's good for the company and for customers comes together and becomes the driving force behind what everyone does - Let us together take a vow that at Aavas, we are committed to getting this alignment right.

All the best!!

BRAND PHILOSOPHY



VISION

Enriching lives of people by enabling them to achieve their dream of owning a home: SAPNE AAPKE, SAATH HAMAARA



MISSION

To empower and upgrade lives of low and middle-income customers by providing them accessible home loans and setting pioneering benchmarks in unserved and underserved markets.



VALUES

Create customer delight with focus on ease and speed.

Blend traditional ethics with a modern outlook to create an environment of trust and transparency.

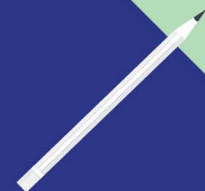
Be responsive, professional, and ethical in our approach towards customers.

Nurture employees to perform passionately with a sense of ownership.



QUARTER UPGRADES

57,000 Smiles Disbursed



Quarter ended June 2018



Loan Disbursement

Rs.
510 Cr.

 61%

AUM

Rs.
4359 Cr.

 51%

Total Income

Rs.
144 Cr.

 50%

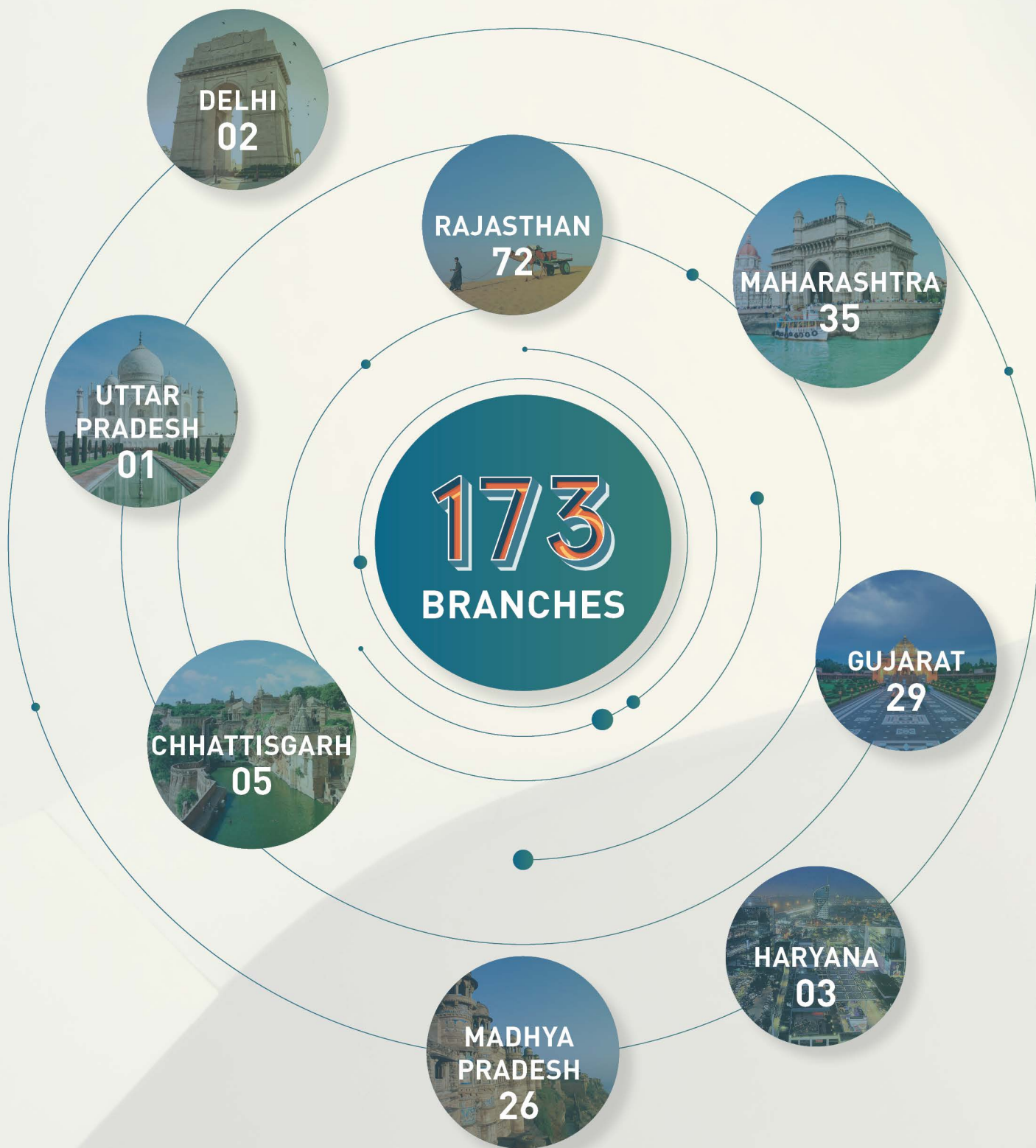
Profit After Tax

Rs.
29 Cr.

 56%

Gross NPA

0.50 %



Q1 BEST BRANCHES

APRIL



Jaipur Diamond Tower
Category A+ **9.9**



Surendranagar
Category A **9.4**



Shri Ganganagar
Category B **8.1**



Botad
Category C **10**



Ringus
Category D **11**

MAY



Jaipur Diamond Tower
Category A+ **9.9**



Surendranagar
Category A **9.2**



Dwarka
Category B **8.6**



Botad
Category C **10.65**



Halvad
Category D **11**

JUNE



Jaipur Diamond Tower
Category A+ **10**



Nagpur
Category A **10.25**



Shri Ganganagar
Category B **8.1**



Morbi
Category C **10**



Sangaria
Category D **11**

Q1 STAR BRANCH

Jaipur Diamond Tower

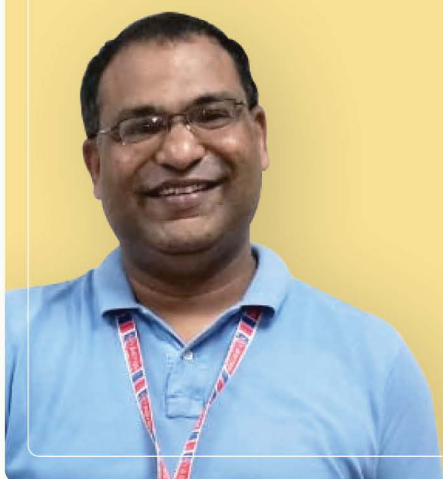
Each of our 173 branches work tirelessly to achieve the assigned targets however, one branch outshines by doing tremendously well. This quarter i.e. Q1, the award for “The Best Branch” goes to Jaipur Diamond Tower. The branch delivered the target achievement of 158% and a total score of 6.60 in this category. Total score achieved was 8.90. Keeping in mind this was the first quarter of the Financial Year, Jaipur Diamond Tower branch has kick started the FY with big numbers and have shown a massive boost in performance and execution of the best work ethics for Q1 and we congratulate them for this achievement.



NEW JOINEES

AMIT GUPTA
Assistant Vice President

Sales 
Delhi-Rajendra Palace



NIKHIL RAMESH TRIVEDI
Senior Manager

 **Finance & Treasury**
Mumbai- BKC



DEEPAK MATHUR
Assistant Vice President

Sales 
Jaipur-Mansarovar Branch



AVNISH DIXIT
Senior Manager

 **Sales**
Noida



TECHNICAL DEPARTMENT AT AAVAS

The Technical Department forms an integral part of the organization and is responsible for value assessment of properties according to the existing norms against which housing loan facility is availed by the applicants. Valuation is a technique of estimating the fair market value of the property depending on attributes such as quality of construction, property type, location profile & surroundings, marketability, connectivity, site access, proximity to amenities, etc.



The valuation process includes due diligence of zoning regulations, development control regulations (building bylaws), approved property layout plans and checking the compliances with respect to guidelines prescribed by the authorities. The technical engineers conduct market survey and interactions with local dealers, brokers, developers to ascertain the prevailing market rates to arrive at the fair market valuation of the subject property.

STRENGTHS OF THE DEPARTMENT

The Technical Department under the leadership of Mr. Amit Kumar Dass – Vice President (Technical) comprises of the Technical Risk Department, the Technology Department and the Digitization Department. Additionally, the Regional Technical Managers under him are based out of Delhi-NCR, Maharashtra, Gujarat, Madhya Pradesh, Chhattisgarh and Rajasthan. The technical department in total comprises of over 75 technical valuation experts in the aforementioned regions.

TRAINING PROGRAMS & SEMINARS

Employee training and development programs, when thoughtfully implemented, are the cornerstones of a company's success. The department conducted two training programmes in the Head Office last year for its team of technical experts spread across India. The program focused on knowledge sharing among the employees and creating skills to enhance their productivity and efficiency through interactive media such as quizzes, powerpoint presentations, panel discussions, etc. The sessions included discussions on industry best practices, prevailing inter-state building bylaws, fraudulent practices & potential business risks associated with them, RERA guidelines and impact of economic policy change on real estate sector, Advance Processing Facility (APF), Construction Finance, Housing Finance, etc.

NEW INITIATIVES

The Technical Department under the guidance of Mr. Amit Dass, in collaboration with the IT team has taken the initiative in digitalizing and simplifying the entire valuation process.



Aavas Technical Valuation Application (Mobile & Web)

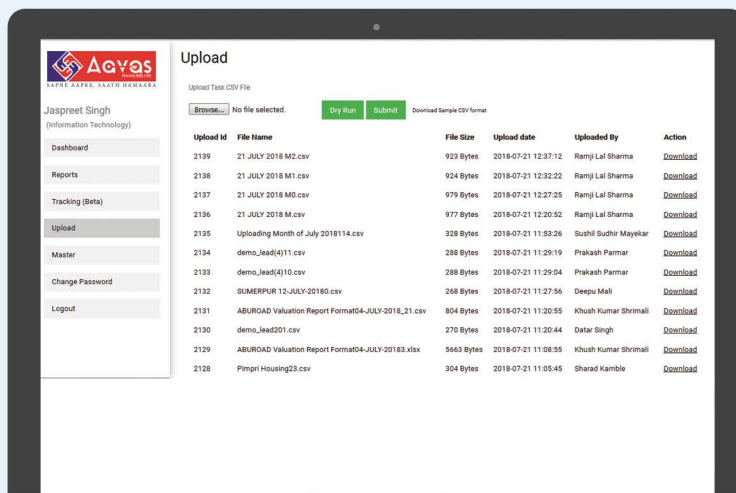
Our engineers in the field are using the mobile application to assess the value of the properties. On the other hand, our managers/DOs are using the web application to monitor and assign valuation cases to the engineers. The project has been successfully implemented.



Ready Reckoner

A database comprising of PAN India records of technical valuation conducted by the technical department is being created. The project is under development stage.

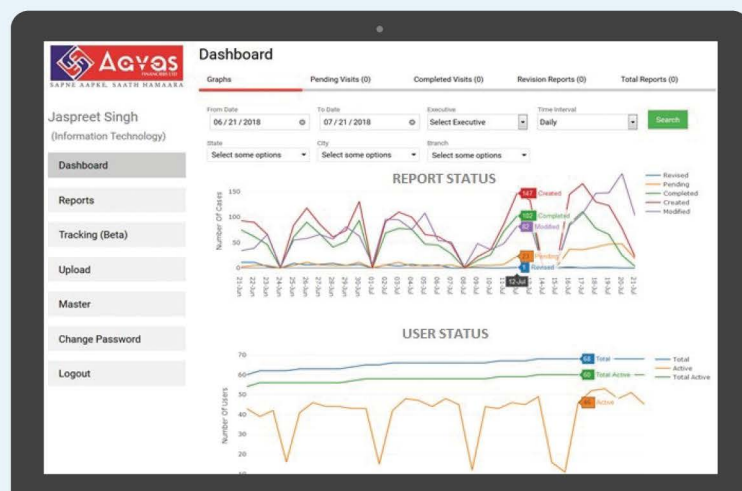
ABOUT THE WEB APPLICATION



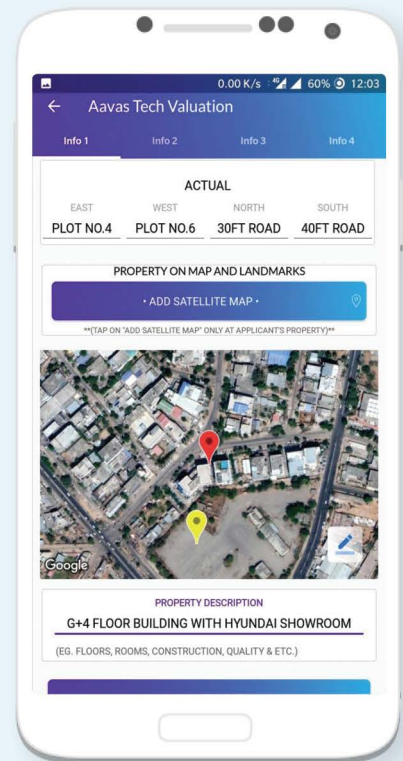
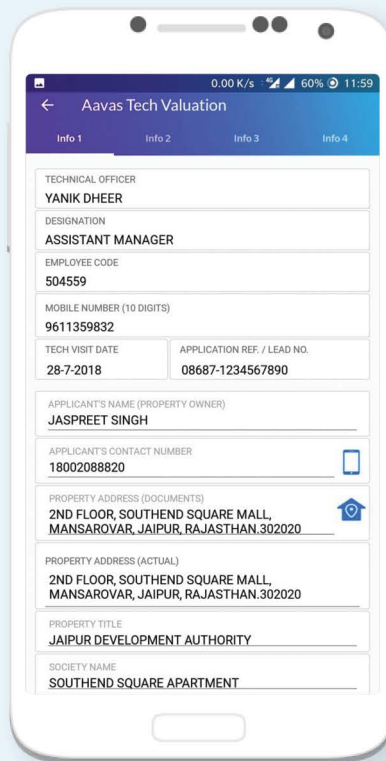
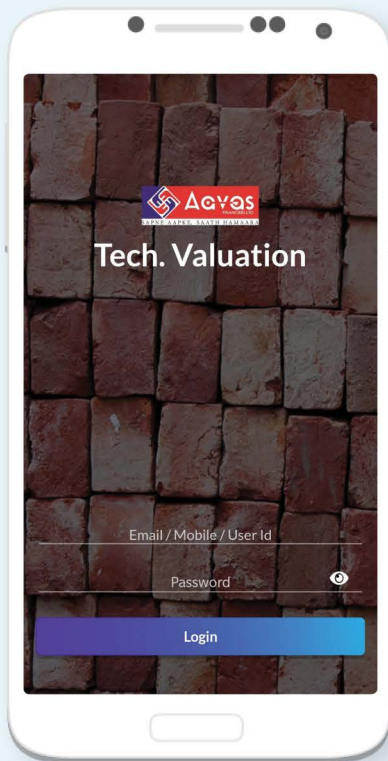
- 1. Valuation Initiation:** The MIS uploader/DO initiates valuation by assigning cases to executives using their employee ID as reference.

Monitoring: Manager is able to monitor the status of each case on his dashboard on a real-time basis. Additionally, the manager can generate reports by using filters such as date, name of the executive, state, city and branch.

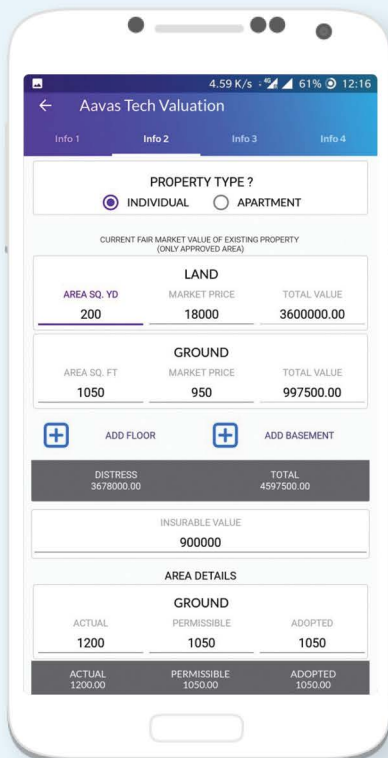
2.



ABOUT THE MOBILE APPLICATION

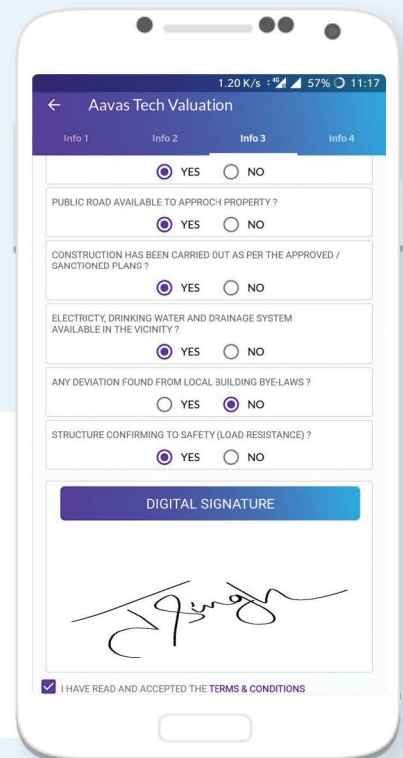


First section of the mobile application allows the field engineer to capture details of the subject property such as address with latitude & longitude coordinates, property dimensions and immediate surrounding details, property configuration, specifications and finishes. Additionally, the section captures applicant's details for KYC purposes.



Second section of the mobile application allows the field engineer to capture land/ plot area and floor wise break up of construction area. Additionally, the section captures market value, distress value and insurable value details of the subject property.

Third section of the mobile application captures adherence and compliance to property specific guidelines and regulations as prescribed by NHB. Further, the section mandates the value to digitally sign the report as a measure to reduce time taken for approvals, etc.



0.00 K/s 59% 11:42

Aavas Tech Valuation

Info 1 Info 2 Info 3 Info 4

NATURE OF CONSTRUCTION

☒ RESIDENTIAL ☐ COMMERCIAL
☐ MIXED ☐ TEMPORARY

AGE OF PROPERTY: 5 Years RESIDUAL AGE: 5 Years

COMPLETION %: 100 % NEAREST AAVAS (Kms): 7 Km's

LOCAL DEALER NAME: BHARAT KUMAR LOCAL DEALER NUMBER: 18002088820

DEALER VALUE RATE: 17000 VISITOR VALUE RATE: 18000

BM NAME: JIGNESH PATEL RO NAME: SAJJAD ALI

CONSTRUCTION QUALITY: GOOD

DEVELOPMENT IN SCHEME FIELD: 80%

VISITOR'S REVIEWS

1. PROPERTY IS IDENTIFIED AS PER APPROVED SITE PLAN

+ ADD MORE...

0.00 K/s 57% 11:28

Aavas Tech Valuation

Info 1 Info 2 Info 3 Info 4

!!! CAPTURE IMAGES !!!

1. INTERNAL (INSIDE PROPERTY)
2. KITCHEN (COVER COMPLETE KITCHEN)
3. APPROACH ROAD (ROAD CONNECTED TO PROPERTY)
4. EXTERNAL (PROPERTY SURROUNDINGS)
5. ELECTRICITY (ELECTRICITY BILL & METER)
6. SELFIE (PROPERTY FRONT & VALUES)
7. OTHER (ALL OTHER IMAGES)

INTERNAL PHOTOS + ADD PHOTO

KITCHEN PHOTOS + ADD PHOTO

APPROACH ROAD + ADD PHOTO

EXTERNAL PHOTOS + ADD PHOTO

ELECTRICITY BILL + ADD PHOTO

SELFIE WITH PROPERTY + ADD PHOTO

OTHER PHOTOS + ADD PHOTO

NATURE OF CONSTRUCTION

Fourth section of the mobile application allows the field engineer to capture construction specific details of the subject property such as property images, nature of construction, property remarks etc. Additionally, the section allows the valuer to highlight any concerns and remarks that might require further approvals and scrutiny and impact the total value of the subject property.

Preview of the final report generated post completion

AFL/TECHREPORT/01

Aavas

AAVAS FINANCIERS LIMITED

TECHNICAL VALUATION REPORT

1. DATE OF TECHNICAL VISIT: 28/10/18 APPLICATION REF./DEAL NO: 25/PT/0001/122450/7890

2. APPLICANT'S NAME & NUMBER: JUPREET SINGH 18002088820

3. PRODUCT: HOME LOAN

4. PROPERTY TITLE: JAPUR DEVELOPMENT AUTHORITY

5. SOCIETY NAME: SOUTHBEND SQUARE APARTMENT

6. PROPERTY ADDRESS (DOCUMENT): 2ND FLOOR, SOUTHBEND SQUARE MALL, NANGAROWAH, JAPUR, RAJASTHAN 302020

7. PROPERTY ADDRESS (ACTUAL): 2ND FLOOR, SOUTHBEND SQUARE MALL, NANGAROWAH, JAPUR, RAJASTHAN 302020

8. NAME OF PERSON MET AT THE TIME OF INSPECTION & RELATION WITH THE BORROWER/PROPERTY OWNER: NAME: RELATION: SELF

9. KYC VERIFICATION (ADDRESS & ELECTRICITY METER): YES ELECTRICITY METER NO.: K/123456789

10. POPULAR LAND MARKS: RUCS JUNCTION

11. DIMENSION DETAILS

	EAST	WEST	NORTH	SOUTH
DOCUMENT	30'0"	30'0"	40'0"	40'0"
ACTUAL	30'0"	30'0"	40'0"	40'0"

12. BOUNDARY DETAILS

	EAST	WEST	NORTH	SOUTH
DOCUMENT	PLOT NO.4	PLOT NO.6	30FT ROAD	40FT ROAD
ACTUAL	PLOT NO.4	PLOT NO.6	30FT ROAD	40FT ROAD

HOW TO GET TO THE PROPERTY FROM A LAND MARKS - ROUTE MAP

COORDINATES (APPLICATION): LATITUDE: 26.830419 LONGITUDE: 75.7755048

COORDINATES (TECHNICAL VISITOR): LATITUDE: 26.829671 LONGITUDE: 75.7754148

Salient characteristics

1. Reduced turn around time (TAT) – the turn around time for a valuation from initiation stage to valuation report generation time has reduced from 1 day to 2-3 hours.
2. Report format standardization.
3. Centralized valuation initiation process.
4. Centralized data collection and analysis.
5. Capturing the exact location of the property using latitude and longitude coordinates.
6. Capturing pictures of the property.
7. Capturing digital signature of the valuer.
8. Real-time tracking and monitoring of field engineers.
9. Dedicated IT support for smooth functioning



Mr. Amit Dass

Vice President – Technical

Mr. Dass has completed PG Diploma in Civil Engineering and has 20 years of experience in the technical domain. He was formerly associated with ICICI Bank, Indiabulls and as a professor in engineering college. He currently heads the Technical Department at Aavas Financiers Limited as Vice President-Technical.

CLSS SUBSIDY DISTRIBUTION

📍 State	👤 Count of Loan No.	🏠 Sum of Subsidy Amount
Gujarat	236	4,27,57,655
Maharashtra	69	1,53,48,714
Delhi	47	1,00,76,465
Madhya Pradesh	45	77,45,609
Rajasthan	45	74,82,262
Haryana	9	21,38,804
Uttar Pradesh	9	18,93,853
Grand Total	460	8,74,43,362





CONGRATULATIONS

Surendranagar Branch!!!

The Surendranagar team does Aavas proud with a spectacular performance. You guys are true champs. They account for maximum share in distribution of CLSS subsidy, a recent undertaking by Aavas and yet, they have met the target in the first half of the Fiscal Year 2018.

Hon'ble Prime Minister addresses and meets Aavas customers and other PMAY beneficiaries.

PM interacted with the beneficiaries covered under Prime Minister Awas Yojana (PMAY) scheme through video conferencing which was held on 5th June, 2018 across India at the collector's office with the help of National Informatics Center. PMAY beneficiaries were invited to interact with the PM and share their life experience after availing subsidy under the scheme. During the live conversation, PM personally spoke with the beneficiaries from Chhindwara, Lucknow, Jabalpur, Bastar, Vellor, Jaipur, Sirohi, Rajkot & Udaipur. He asked them about their struggles, their lives before availing the benefits of PMAY and the difference it has brought to their lives.

Various customers of Aavas Financiers from different locations of Rajasthan & Gujarat participated in the interaction with the PM. District collector & other senior officials from State Government were also present during the session; who, after completion of the conference held discussions with our customers and discussed about their experience with Aavas, which made the customers feel very privileged.

In succession to the video conference, PM personally met the beneficiaries of PMAY on 23rd June, 2018 by travelling to different cities of Madhya Pradesh. Notably, he met a lot of customers of Aavas in Gwalior during this trip. PM also distributed the keys of the allotted houses to the beneficiaries himself in Indore and other cities.



Let's celebrate milestones
while we prepare for the road ahead



Our gratitude and compliments on making the start of the Financial Year, April 2018 a blockbuster by achieving the highest business target of 180 Crore. This has been the ever-highest April month and such a good start is immensely encouraging.

We appreciate the efforts of Team Aavas for kick-starting the financial year with such a positive accomplishment.

THE ANNUAL BUSINESS MEET, 2018



Aavas had a glorious 2017 that paved the way forward for the next fiscal year with a new set of learnings and goals. Like every year, Aavas held the Annual Business Meet, Shikhar- Badhe Chalo. The name symbolizes the Pinnacle that the organisation should collectively strive to reach. As the name suggests, it's a clarion call for the employees to march on, in the quest for development. The event took place at Hotel Crown Plaza, on 7th May. Participation included all teams of Aavas, HO team, along with the department leaders.

The meet commenced with the screening of a short video that showcased the importance of constant endeavours so that we may surpass the standards we set for ourselves year after year.

Only sky is the limit and Aavas as an organisation has a long way to go, yet we deserve a pat on the back for the milestones achieved en route. Shikhar was an occasion to express recognition and appreciation for the brilliant efforts put in by the employees. Star performers were felicitated and deserving branch, teams and individuals were presented with awards amidst much cheering and jubilation. This is however, only the first step in our pursuit for excellence. Congratulations to the wonderful employees. Aavas looks ahead to another year of accomplishments.

Besides celebration, the goal of the meet was to draw a smart strategic plan for the coming Fiscal Year 2018-19 so that the organisation is geared up to make most of the development opportunities ahead. The teams were prepared beforehand with ideas and an interaction session was organised with the leaders. Priorities were redefined in terms of internal and external customers. The department heads readily answered the questions that surfaced meanwhile.

In another thrilling feature of the meet, Summer Fest, a sales contest was announced, which lasted from 6th of May to 8th of July. A lofty target of 600 Crores in 60 days! But worthy of the highly driven Aavas team. The contest was held across various categories namely RO, BM, BH, PM- Retail and PM- Verticals. Targets with a minimum threshold were set for each category. There were attractive prizes to be won, such as motorbikes,

iPhones, iPads and Apple watches. In order to qualify for the contest each employee needed to meet the minimum threshold target.

Aavas strives to cultivate an optimistic outlook and a positive energy amongst the members. For this purpose, the acclaimed motivational speaker Major D. P. Singh was invited to address the audience. He is India's first blade runner. During his deployment to Kargil, he lost a leg and part of his intestines. However, this man not only miraculously recovered but went on to become a marathon runner. He personifies grit and his achievements exemplify how ones will-power can transcend all adversities. A powerful session with him imparted us a valuable lesson in moving on despite being faced with setbacks.

At the end of the day, Aavas family departed with a clearly mapped plan for the road ahead and their eyes on the "Shikhar". Miles to go team. All the best!!



Major D. P. Singh



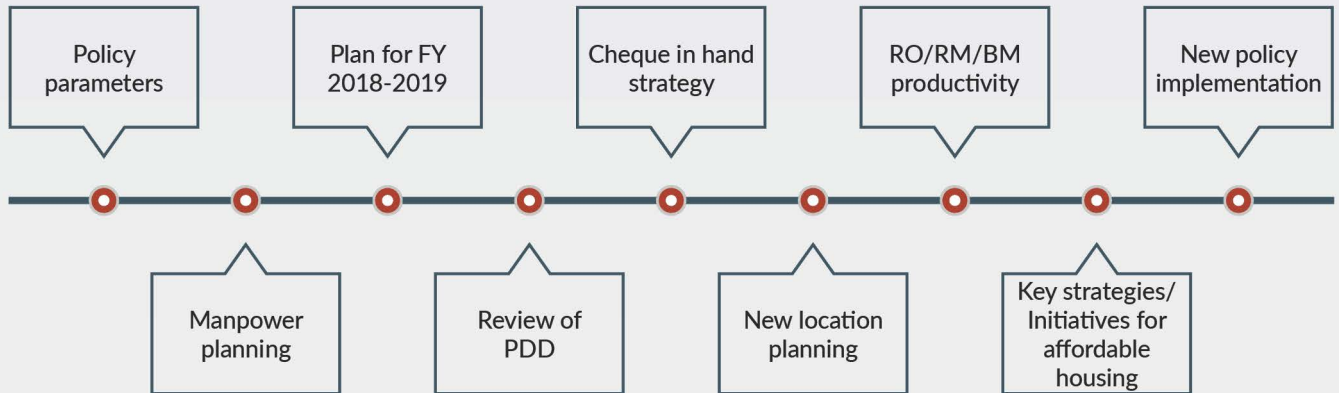
Make this summer chilled with
Bigger Rewards!



AFFORDABLE MORTGAGE MEET

The Affordable Mortgage Meet in Jaipur, held from 20th to 21st of April was a resounding success. Our aim to plan ahead worked out perfectly. Not just that, we celebrated our achievements of the year gone by with sheer enthusiasm. The following agenda was discussed during the course of this program:

Performance FY 2017-2018-Insight



We look forward to organizing many more such events; we believe that it boosts productivity and helps shape a better working mindset.

SPECIFIED PERSONS MEET 2018



Aavas has bagged the license from IRDA to sell insurance products as a corporate agent of various insurers. Subsequently, the company trained some employees to work as Specified Persons.

They were examined by the Insurance Institute of India through an online test. Presently, Aavas has 24 Specified Persons at various locations across India.

On June 8, 2018, all our SPs were invited for a meet at Hotel Souvenir Premier, Jaipur, which was organised to enrich their experience. There were various informative sessions along with games.

Mr. Ashutosh Atre presented mementoes to our guests from Shriram GIC and Bajaj LIC, following which the guests shared their experiences.

Post lunch, Mr. Ghanshyam Rawat joined the event, addressed the SPs and rewarded them with certificates and gift vouchers. Later, Mr. Ram Naresh joined the event and gave a motivational talk to the SPs, which was followed by dancing and a sumptuous dinner.

The event successfully achieved its purpose of enhancing the employees' knowledge about insurance and its importance.

ANNUAL OPERATIONS MEET



A strategic meet STAMBH was held for the Operations team, at Marriot on the 25th of May, 2018. The goal of the meet was to review the fiscal year gone by, and also to brainstorm a pre-emptive strategic plan for the upcoming year.

Fiscal year 2017 was phenomenal for Aavas and the star performers were felicitated under various categories, namely, Bright Beginners, Marvelous Multitasker, Star Service, Best Managed Branch, Ace of Initiative, Key Contributors, Fast Starter, Circle of Excellence, Consider-It-Done and Positive Contributor.

Congratulations to the awardees.

Mr. Sushil Kumar Agarwal, CEO of Aavas Financiers addressed the team and encouraged them to take up things for their personal development, health, skill & knowledge enhancement. A lot of emphasis was given to preparing members of the operations team for the next role hence, Internal Job Postings were introduced. Under this plan, the operations team was encouraged to imbibe at least 3 qualities that will help them reach the highest position in ops and were asked to share those qualities with the leadership.

The CEO shared his ideas on the importance of personal development and together with the team, came up with a plan to take up a few interesting tasks. People successfully completing these tasks would be rewarded. Few of the tasks given were:



Advanced Excel Training



Reading at least 10 Novels in a year



Running 4 kms consistently in one go

Apart from above, Mr Rajeev Sinha, Head-Operations, also announced a Rewards Programme. The Operations Team was asked to churn out at least 3 implementable ideas to improvise the processes in the Operations Team and share it with the leadership. The best implementable idea will be rewarded.

All the best to the team- the pillars, the Stambh of Aavas! We encourage them to become an integral part of our growth & success journey.



CHHABRA

 26 May, 2018



MALPURA

 04 May, 2018



PHULERA

 30 June, 2018



TONK

 28 April, 2018



DAUSA

 31 May, 2018



Aavas participated in Global Housing Finance Conference at Washington, USA

Since we first embarked on this journey as an organisation in 2012, Aavas has come a long way. It was a matter of pride and honour for Aavas to participate in the 8th Global Housing Finance Conference which was held in Washington, United States from 30th May to 1st June. It was preceded by a planned pre-conference session on 29th May. This was a wonderful platform to showcase and reflect on the development of the housing finance market over the last two decades in India.

6 noteworthy industry experts had been invited to speak on the matter including the CEO of Aavas, Mr. Sushil Kumar Agrawal. The other renowned guest speakers were:

- Mr. Sriram Kalyanaraman, National Housing Bank India Ltd.
- Ms. Chandrima Das, FSG (former Monitor Group)
- Mr. Deo Tripathi, Aadhar Housing Finance Ltd.
- Mr. Anuj Mehra, Mahindra Rural Loan Housing Finance
- Ms. Julie Abrams, Omidyar Network

Aavas had chosen to throw light on how technology and digital revolution have turned the face of business in the housing finance sector. Digital tools have been immensely useful in underwriting process and cost management of Aavas operations at an administrative level.

This conference not only created awareness about the major challenges in developing or strengthening housing finance markets but also focussed squarely on solutions and resolution of these challenges by highlighting innovations, new ideas and global experiences in the sector.

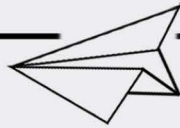


Aavas's Collection & Legal Recovery team participated in a two day long meet on 9th & 10th April at Hotel Jaipur Marriott. The meeting was held under the leadership and guidance of Mr. Sushil Agarwal and Mr. Surendra Sihag. The interactive meet was attended by 19 employees along with vendors and channel partners to review the performance of FY 2017-18 and to set the targets for FY 2018-19. Trophies and certificates were handed out to channel partners and the top performers to appreciate their hard work, support and contribution in the financial year gone by and to motivate them to keep up the good work.

The meet also acted as a forum to interact directly with the vendors and appreciate their contribution as well.



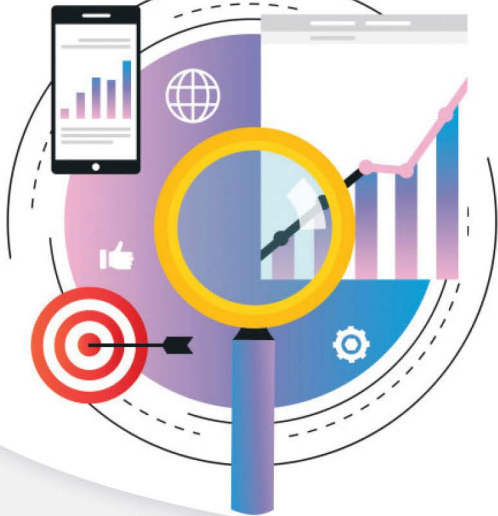
AAVAS SUPPORTS BANGLADESH NBFC'S VISIT TO INDIA FOR A STUDY TOUR



As a part of IFC's initiatives on knowledge dissemination and sharing experiences globally, in the domain of affordable housing; IFC prepared a study tour to India for one of its clients from Bangladesh – IDLC Finance Ltd. (the largest non-banking financial institution in Bangladesh).

IFC strongly believes that its Indian HF clients have cracked the code in terms of sustainably and profitably providing housing finance to low and middle-income groups. And they believe that their global partners can learn a lot from this authentic Indian experience. In view of that, they organized a study tour for IDLC to visit their partners in India. The hope is that IDLC can learn from these Indian experiences, customize the learning for their market, and replicate these models in Bangladesh.

As part of this project, a small team from IFC and 3-4 senior management personnel from IDLC visited our remote offices and met our senior management regarding the same. We're delighted by this association as it also acted as a stepping stone towards Aavas's endeavour to promote mutual learning.



TEAM AUDIT AAVAS

The Catalyst with evolving role

All business is driven by the need to grow. For Aavas, the fiscal year 2017 was phenomenal in all aspects of business and this was made possible by the exceptional management teams alongside a strong inbuilt process control within the system. Team Audit Aavas not only ensures a seamless performance but also paves the road for learning and self enhancement. Mistakes are inevitable and don't define our character. It's what we do afterwards that matters. And this is where Team Audit Aavas has made the difference. It would thus not be wrong to call the Internal Audit **"THE CATALYST FOR GROWTH"**.

| The Paradigm Shift

The business environment today is more dynamic and exciting than ever. With changing stakeholder expectations, it is charged with new opportunities and fraught with market risks. Risk management has become increasingly important in this scenario. This has resulted in a paradigm shift in the role of audit, from a traditional approach of value preservation to that of value creation. While former is a more control based approach, the latter is more performance oriented.

The growing complexities of business in modern times are more demanding of an auditor's knowledge both in terms of depth and scope, encompassing management as well as grassroots level. The role of audit has now expanded beyond the level of controlling the process and financial reporting to the implementation of enterprise risk assessment and in general, with a broader focus on business and operational risks. Enhancing value preservation, as also expanding value creation is the need of the hour.

| Team Audit Aavas: In the BIG picture

Team Audit Aavas is upbeat with the emerging demands and its role also spans identifying and minimising the potential risks involved. There are a few considerations along which the team works and will throw better light on how the role of audit has grown more holistic.

1. Focusing on the future and taking a proactive approach towards business risk identification, by getting a robust Business Continuity Plan in place.
2. With the increase in Information Technology, augmenting skill set accordingly and thus leveraging the resources.
3. Focusing on internal financial control environment.
4. Building a continuous audit capability by employing continuous monitoring techniques.
5. Maintaining autonomy, objectivity and establishing an advisory role.
6. Providing value added assurance services.

In the end, it's important to remember, there are no secrets to success. Only perseverance, diligence and learning from failure.



Pawan Bansal
DVP Audit

AAVAS ISO CERTIFICATION JOURNEY

We take pride in sharing that Aavas Financiers Limited is now ISO certified for its quality management system.

This certificate is a significant milestone in our continual efforts to improve and reflects our on-going investment in technology, development and process maturity.



THE JOURNEY

- As an institution, Aavas resolves to exhibit exemplary service operations
- Empanelment of TUV Nord was done which is an accredited registrar – a versatile ISO certification body
- The Journey began on January 2018



MILESTONE

- First audit was done by TUV Nord Auditors who are experts in ISO Certification
- Flow and mechanism of complaint handling process was documented
- This Milestone was achieved in April 2018 at HO Jaipur



DOCUMENTATION

- SOP for operations and related processes were created, reviewed and finalized
- Work instructions for all activities were created and displayed
- Operations manual was reviewed and aligned



LEARNING

- Feedback was received from TUV
- Learning and course corrections were done
- We got ready for the final kill



CHECKLIST

- Quality manual prepared and aligned with ISO norms
- Grievance redressal policy was prepared and put in place
- Offices were identified for conducting the ISO audits by the agency



FINAL EXAMS

- Final audit for certification was done by TUV Nord in May 2018
- HO Jaipur, Jaipur Traditional, Jaipur Ajmer Road, Jodhpur and Udaipur were the branches audited in the first phase
- HO Jaipur and all other hubs have been ISO certified




PREPARATION

- Trainings and certifications were arranged for ISO certified auditors within the team
- Coordination was done with stakeholders for requisite in place
- Documentation was done for all relevant areas and departments
- Trainings for resources were arranged and data & customer management tools were aligned



HAPPY TO ANNOUNCE THAT AAVAS IS GOING PUBLIC

The background is a solid maroon color with a pattern of faint, white line-art icons representing various business and technology concepts such as a magnifying glass, a smartphone, a bar chart, a globe, a clock, a speech bubble, a location pin, a laptop, a gear, and a person. A large, white, stylized arrow points diagonally upwards from the bottom left towards the top right. The arrow has a trail of small white dots behind it. A white, cloud-like shape is positioned on the left side, partially overlapping the text area.

Growth is never by mere chance, it is the result of forces working together. Hence, we thank everyone who helped us in our journey to get here and are delighted to announce that the Company is looking for listings through IPO for which DRHP has already been filed on 20th of June 2018.



AAVAS KEEPS CUSTOMERS FIRST BY AIMING 10 DAYS TAT ON LOAN DISBURSAL

“A Journey of a Thousand Miles Begins with a Single Step”

Taking inspiration from the above quote, we believe in setting up milestones of excellence and aim at achieving the greater goals in the process and thus achieve customer satisfaction.

In its mission to efficiently serve the customers, team Aavas has taken up the challenge to handover cheques within 10 days of logging in the case. Gradually it's picking up and the set goal is starting to prove to be achievable as more and more branches are creating their success stories of cheque handover within 10 days of file log in.

In this journey of becoming a company which is customer centric, we strive to have delighted customers by serving them in a proficient and timely manner which also helps us in growing our customer base through referrals. To drive this campaign and ensure 10 days TAT, sales team incentives have been linked to the desired TAT.

GLAMOROUS FACE OF RAJASTHAN

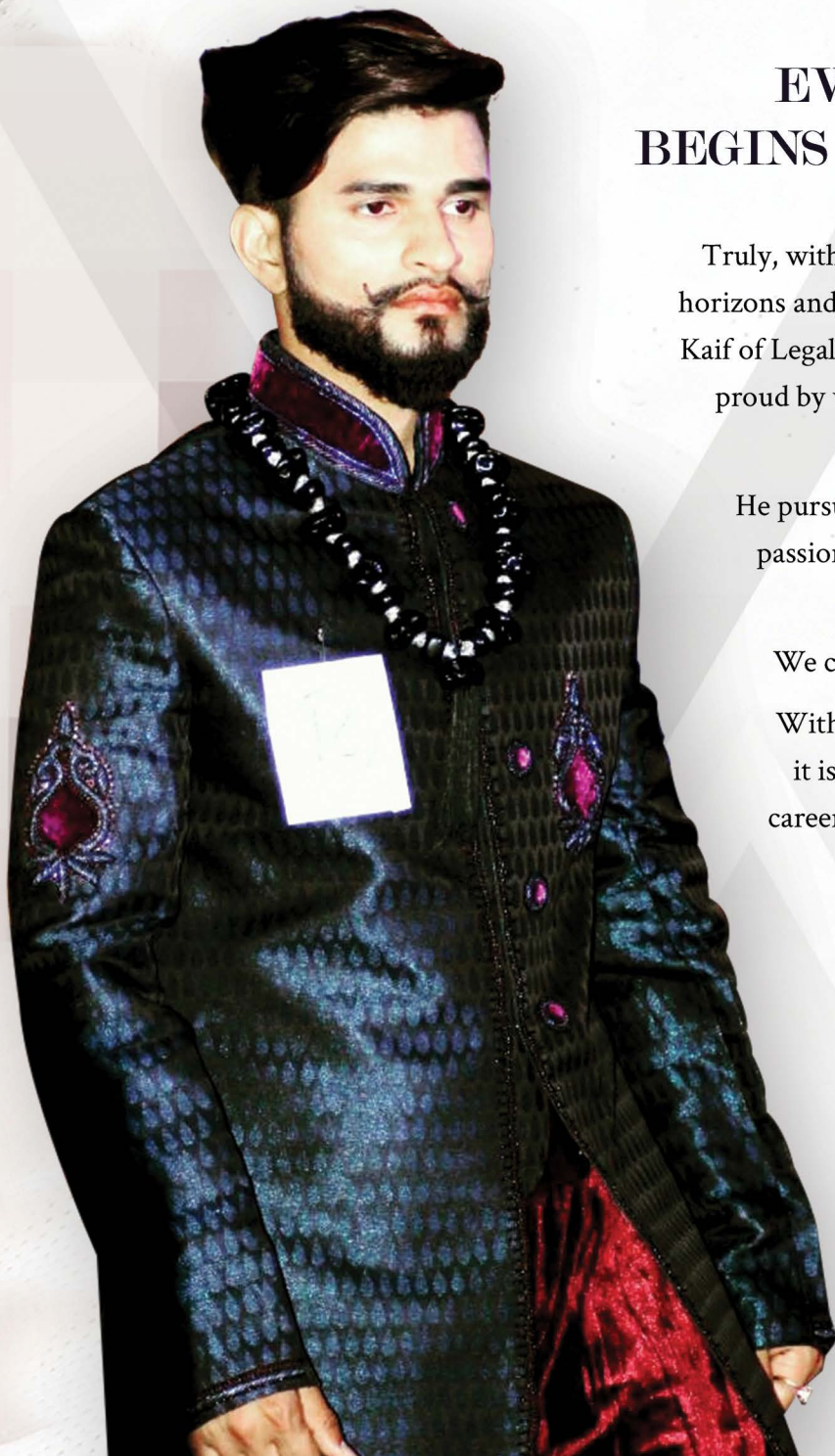
EVERY GREAT DREAM BEGINS WITH A DREAMER...

Truly, with passion it's possible to test limits, expand horizons and lead an enriched life. Here is Mohammed Kaif of Legal Team, Noida Branch. He has made Aavas proud by winning the Glamorous Face of Rajasthan Contest 2018.

He pursues his interest in modelling with as much passion, as his professional goals and has proven himself by winning the title.

We congratulate you on your accomplishment.

With his endeavours he has demonstrated that it is possible to strike a balance between one's career and interests. All you need is an intrinsic drive and a zealous approach towards life.





THE SUPPORT OF AN EXTENDED FAMILY

Aavas is deeply saddened by the demise of our ever-reliable employee and dear friend Mr. Sanjeev Yadav, who had been a crucial part of our Legal Team in Thane and a source of constant inspiration.

His illness had been acting as a hindrance, which he never showed in his work. We lost him to a heart attack which was led by a series of other health issues.

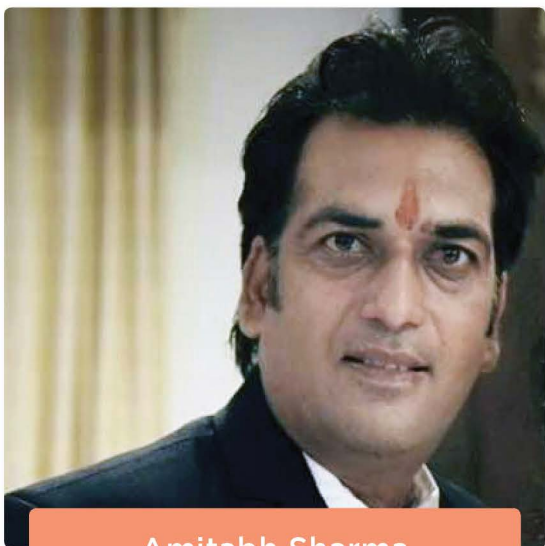
We considered it imperative to offer financial assistance to his wife and two daughters.

Aavas extended great help to his family in regard to both emotional and financial well-being, the senior management personally acted as constant pillars of support to his family in this unfortunate time.

OUR VERY OWN SUPERHEROES

Our Senior Manager, Mr. Nitin Saharia came across an unfortunate incident when he was made aware of an abducted girl in his vicinity, Chomu, Rajasthan; while he was on his way to Ratlam. Upon learning from the girl's family that she was traced in Nagda, he immediately contacted his colleague Mr. Amitabh Sharma who was based out of MP and could take quick action in the above-mentioned case. Considering the sensitive situation, Mr. Amitabh was quick on his feet. He requested Mr. Manjeet Singh Saluja, an acquaintance with good contacts, to help in this issue by recovering the abducted girl and bringing her back home safely.

Dedication, compassion and courage acted as the pillars that made the impossible happen. Among the many children abducted across the country, the chance of even any one coming back is rare and we are proud of making that happen.



Amitabh Sharma



Manjeet Singh Saluja

AAVAS LENDS A HELPING HAND TO A CUSTOMER IN NEED

Mr. Surendra Rawat, a customer of Aavas Financiers, repaired air conditioners for a living. He unfortunately met with an accident where his leg got totally damaged and worsened further, making it necessary to amputate that leg. This accident occurred in April 2018.

Mr. Rawat was unable to continue with his work and being the only earning member of his family, he could not repay his loan regularly and was in 30-60 DPD.

Aavas decided to help Mr. Rawat by waiving off his dues and reducing the EMIs as per his comfort.

Empathy is one of the primary pillars Aavas is built on, and when a customer is in need we're always as supportive as one can be.



AAVAS: STEERING CAREERS IN THE RIGHT DIRECTION

THE STORY OF INDRA DEV

Aavas believes in the power of learning, personal growth and all-round development. Catering to the same idea, Aavas identified the potential of one of its employees and he was channeled into the right career path.

Mr. Indra Dev joined Aavas as an office boy and was placed on the same floor where the repayment team was working. During his free time, he would sit with team members, observe their work, and also help them in certain tasks.

Aavas recognized his potential when Mr. Rajeev Sinha (Operations – Head) was approached by his repayment team members and was briefed on Mr. Indra Dev's capabilities. It was further noted that Mr. Dev had completed his graduation. Moreover, he demonstrated proficiency in MS-Excel and also used formulae and other Excel features.



After receiving an approval from the CEO, the repayments team absorbed him as an Executive. Thus, he was moved to a better role and profile on the merits of his qualification, knowledge and keenness to learn. He was also awarded as Fast Starter in Stambh – Aavas's Annual Operations Meet in May'2018

This was truly an incredible story of Mr. Indra Dev, which shows that positivity, confidence and persistence are the things that pave the road ahead for success.



CSR INITIATIVES

Aavas as an organisation has earnestly shouldered the responsibility towards the society and believes in giving back. After completing transformative drive near our head office in Mansarovar Industrial Area, Aavas once again joined hands with NGO Contree to do our bit for our beloved Jaipur and its ecology. We partnered to undertake another philanthropic venture involving 2 initiatives: 'RANG DE, Jaipur!' and 'SAVE A BIRD Campaign'.

The motive of 'Rang De, Jaipur' initiative is to transform public walls of the city by creating awareness messages of social cause and clean nearby space, which will educate and motivate public to keep our city clean. Under Rang De, Jaipur, we coloured dull walls of Jaipur with bright and vibrant colours and transformed Transport Nagar Underpass, Tabar Basera, Naturopathy Clinic, Gopalbari Underpass, Vinoba Gyan Mandir, B2B Underpass, Jhalana Industrial Area, Chandpole Metro Station, Fire-stations of Jaipur and covered many more areas.

The second initiative, 'Save A Bird' was in response to the disturbed ecological balance, that the recent developments have cost to the city. The bird population, that was once the pride of Jaipur, has dwindled alarmingly owing to the loss of their natural habitat. Summers are as cruel to them as to any of us and take a toll on them in the absence of natural water bodies and shady trees. In a gesture to provide some relief to our city birds, volunteers gathered to hang earthen bowls (Parindas) with water and bird feeders. The activity was held at various locations of Jaipur which included Jai Singh Pura Khor, Govind Devji Mandir, Moti Doongri Temple area, Ganesh Park, Vidyadhar Nagar, Kanwatia Circle, Shastri Nagar and many more places. The activity was also held at Aavas Head office, where many employees adopted water bowl (Parindas) and feeder with a pledge to fill them daily for the benefit of avian fauna.

In continuation of the above activity, around 101 water bowls (Parindas) were hung by our employees in Chomu, Rajasthan and a public plea was made to keep them filled with water. Aavas employees, as always rendered exceptional support alongside their leaders and the initiative was lauded in the local newspapers.

Aavas is grateful to the employees and Contree Team in helping us make a positive difference to our society and environment.



वालंटियर्स करेंगे गांधी रेलवे स्टेशन का सौंदर्यीकरण

नवज्योति, जयपुर

टीम कान्फ़्री की ओर से चलाई जा रही 'रंग दे जयपुर' श्रृंखला में 29 जून से 1 जुलाई तक गांधी नगर रेलवे स्टेशन पर सौंदर्यीकरण किया जाएगा। इस अवसर पर भारतीय रेल, आवास फाइनंस और अन्य संस्थाओं से वालंटियर्स इस मुहिम का भाग लेंगे। गौरतलब है कि विगत 2 महीनों में आवास फाइनंस के सहयोग से जयपुर शहर में विभिन्न स्थानों पर लगभग एक लाख वर्ग फीट क्षेत्र का सौंदर्यीकरण किया जा चुका है। शहर को स्वस्थ और सुंदर बनाने की इस मुहिम में ज्यादा से ज्यादा लोगों से जुड़ने की अपील की।

आवास फाइनेंसर के स्टाफ ने लगाए 101 सकोरे



चौमू। दैनिक भास्कर के आइए बने पंछियों का सहारा अभियान के तहत शहर के धोली मंडी स्थित आवास फाइनेंसर लिमिटेड के संयुक्त तत्वावधान में सोमवार को कार्यक्रम कर पंछियों के पानी पीने के लिए 101 सकोरे लगाए और ग्राहकों में अपने घरों के आसपास लगाने के लिए वितरित किए। आवास फाइनेंसर लिमिटेड सीईओ सुरील कुमार अग्रवाल ने कहा कि इस भीषण गर्मी में पंछियों को पानी पिलाने का कार्य है। स्टेट हेड नितेश कुमार सहरिया, एचआर प्रशिक्षण अधिकारी अभिषेक चौधरी, वॉर्क मैनेजर अनिल बुटोलिया ने कहा कि हम इस व्यवस्था को आगे बढ़ा रहे हैं। कार्यक्रम में दिनेश जांगिर, विनोद कुमावत, त्रिलोक शर्मा, राहुल कुमावत, कृष्ण कुमावत, श्रवण शर्मा, नरेश नागर, कमल शर्मा, लोकेश जगन्ना मौजूद थे।

INTERNAL JOB POSTINGS WITHIN COLLECTIONS TEAM

An organisation and its employees constitute a unit, knit together with a symbiotic interdependence wherein there are collective efforts for development at organizational level as also individual level.

The leadership at Aavas takes active steps to develop their teams in terms of skills, knowledge and individual qualities. As a step in this direction, Internal Job Postings have been introduced within the collections team with an aim of identifying in-house talent. The criteria included a skill set to perform Next Level Tasks and the capability to drive teams.

16 posts were announced for collections team, of which 15 were closed, with a success rate of 93%.

The internal talent pool at Aavas is indeed the most essential resource and is imperative that efforts and energy are invested for optimal utilisation. Such development efforts on behalf of the organisation not only benefit through cost management but also ensure a long-term and fulfilling relationship with the employees.



An evening FULL OF FUN AND FROLIC



Summer was fierce this year, the highest temperature recorded being 51°C, in Alwar, Rajasthan. However, the spirits of our employees were unrelenting. To help them feel refreshed and appreciated, the HR team came up with a great idea of fun at work and a gastronomical treat.

The HO & Mansarovar branch at HO were filled with excitement and chatter on the evening of 23rd June as around 500 employees across departments eagerly waited on their workstations to participate in an exciting quiz and a scavenger hunt. The exhilarating quiz tested employees' knowledge about Aavas and ranged from Bollywood questions to current affairs and general knowledge. The questions for the quiz and clues for the hunt were being provided one by one on their systems which kept everyone on the edge of their seats. People were in a frenzy and ran around the office to solve the hunt and then to the HR to claim their prizes. Also, since Indian summers are incomplete without mangoes, everyone relished 5 varieties of this luscious fruit at their workstations. All came dressed in a riot of Mango colours- Green, yellow and orange.

Overall it was a spirited summer evening of playfulness and deliciousness with the king of fruits at Aavas that we shall remember in days to come.





At Aavas we never let our employees get dull, as we believe engaged and stimulated minds are most productive. With this purpose the HR team organised another fun filled activity- Tambola, a widely popular game that promises to keep you within its grip once you start to play.

Since its origin in Italy about 400 years ago, various avatars of the game have been adopted by several countries. The most popular right now is Online Bingo or Online Tambola with 3 million people playing everyday. And this was the variation chosen for the Aavas employees. It was a full day engagement activity and people had fun at work, This being online Tambola, everyone remained glued to the workstation. The atmosphere was abuzz with anticipation and it kept the people at the edge of their seats.

As always Aavas employees participated with great enthusiasm, the total number of players being 450. The winners were presented with gifts at the cafeteria the next morning. Congratulations to the winners!



LAUGH OUT LOUD

As said Laughter is the best medicine and when paired with Yoga it has the best and positive effect on our soul, body and mind. On World Laughter Day, Aavas with Yogapeace organised Hasyam, an open laughter competition held on 6th May 2018.

Central Park, Jaipur was filled with laughter of the participants who came to brighten the moment and also triggered healthy physical changes in their body. After all Laughter is contagious!





T-20 FINAL

It was a proud moment for Aavas Financiers Ltd. when our cricket team under the captaincy of Mr. Mukul Bhattacharya won their first T-20, Night Seasoned-Ball Tournament, held at Jaipur.

Aavas Financiers were to play against Golden Warriors in the Grand Finale. Team Aavas was put into batting and scored 166 runs for the loss of 7 wickets. Rain tried to play a spoilsport, but it failed to dim the spirit of our players. Golden Warriors began their run chase in a flash, but wickets, too, were falling.

Pushpendra Saini was given the ball, and he took 4 important wickets, besides his contributions with the bat in the tournament. Golden Warriors were bungled out for just 77 runs, with Aavas Financiers winning the match by 89 runs.

The Man of the Series award was given to Pushpendra Saini for his 180 runs and 11 wickets in 5 matches.

We wish the team all the best for future tournaments.

BADMINTON CHAMPIONSHIP 2018

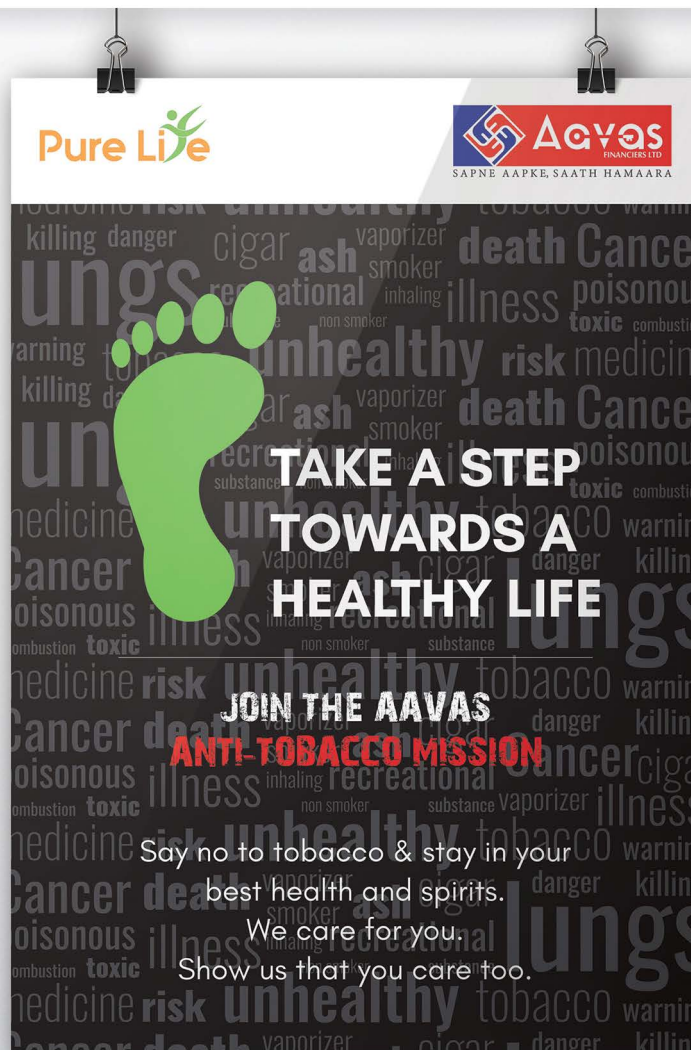


The HR team at Aavas engages our employees in a wide spectrum of activities to encourage a more holistic development. When it comes to building healthy work relationships and cooperation, what could be better than sports. Thus, a Badminton championship was held on the 20th and 21st of May, as an opportunity to challenge the fitness and agility of the employees. People took part with great zeal and the total number of participants across departments was a whopping 96! There were 4 categories-men's singles and doubles, women's singles and doubles.

Ms Bhageshwari Khatri and Ms Shivani Kulashresta of Admin bagged the gold in womens doubles while Ms Varsha Keshwani of HR and Ms Tamanna Rathore of Risk Management won the silver. In women's singles Ms Anamika Gaur of Risk Management, was the winner and giving her a tough match, Varsha from HR was the runner-up. Men's Doubles Gold was claimed by Mr. Vijay Sethi from HR and Mr. Mukul Bhattacharya from Risk Management. Silver was taken by Ashish Gupta of Business Process Reengineering and Mr. Shamsheer Singh from Legal Mortgage.

The winner and runner up of Men's singles were Vijay (HR) and Shamsheer (Legal Mortgage) respectively. The enthusiasm and display of a healthy sportsmanship by the employees was indeed laudable. Congratulations to the winners.





ANTI TOBACCO MISSION

Tobacco claims one life every 6 seconds and yet India is the 4th largest tobacco consuming country. As another initiative in the awareness drive, HR educated the employees on health hazards of tobacco usage.

Owing to the stress of modern life, many working professionals depend on certain substances to cope, tobacco being one of them.

Smoking is the most popular method of consuming tobacco. Chewing is another method and can look aesthetically unpleasant and unprofessional.

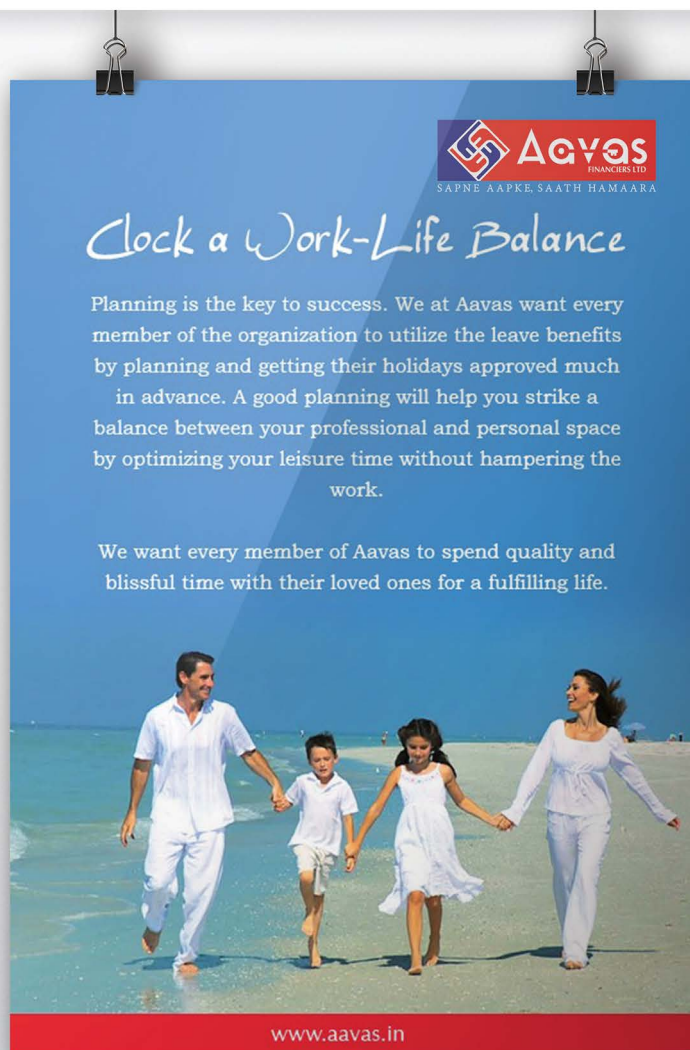
Kicking off this dependency is no simple task and Aavas is with you against this challenge. Its never too late to live a healthy life. Our health eventually effects our personal as well as professional life. Aavas feels responsible for a wholesome well-being of its employees and urges them to join in this mission against tobacco.



CLEANLINESS FIRST!!

As a part of the awareness drive initiated by the HR department wherein the employees are educated on various issues, washroom hygiene was taken up. A clean workplace is one of the primary needs of a productive workforce and this includes a hygienic washroom. A strong civic sense among employees is essential to make it possible. In a form of a poster, the HR team enlisted few steps that could be taken in this direction.

Our work place environment is our collective responsibility and with each one doing their bit, it's really simple to keep it clean and healthy.



WORK LIFE BALANCE

Time is our most valuable resource and the most important thing we can give to our family. In order to fully tap on this limited resource, it would be wise to chalk out a smart plan pre-emptively.

Aavas believes in enabling its employees to create a leisure space with their loved ones by making most of their leave benefits. For this everyone would need to plan their holidays carefully and get it approved well in advance.

We wish every member of the organisation to not only excel at work but also to have a blissful and fulfilling life with their respective families. With planning it is possible to strike a sound work-life balance and live an enriched life, both personally and professionally.

HR offsite at Rishikesh rekindled the spirits of Team Aavas

To take a respite after the hectic FY schedule, a fun and adventurous two-day long HR offsite was organised at Rishikesh on 7th & 8th April, 2018. Rishikesh is an ideal weekend getaway; the place leaves you completely rejuvenated, and helps you conquer your fears and fulfil all your adventure fantasies. You are guaranteed to start the new week with a fresh mind and lot of enthusiasm.

26 people hopped on an overnight bus to Rishikesh which was flagged off from the HD. Most of the team members were especially excited to experience river rafting for the first time. Heavy rains and bad weather kept everyone sceptical about being able to do all that they had planned but that didn't dim the spirits. Eventually the weather was also supportive and the team was able to have a fun and adventurous break in natural and beautiful surroundings and team members felt ready to get down to business when back in the office. They also felt that they reconnected with their team, happy about who they work with and what they are doing together.





Employee Article ...



Mistakes...

In life we make a lot of mistakes. And mistakes might not be so bad after all. Mistakes are an essential part of growth. As we grow older our passion and enthusiasm may begin to wane, but this is always the time to look back and know what you had gotten right or what you had gotten wrong.

Learning from Mistake...

1. It is not about what people think

People's opinion doesn't matter. Only our opinion matters. Most of the times, what we attempt to do may not confirm to conventional methods. However, we should understand that our goals and aspirations are all unique to who we are.

2. Life is not fair

It really has never been a fair game and will never be. Good things do happen to bad people and bad things do happen to good people. We may wonder why we must be the victim many a times, but that doesn't really matter. We must learn to be responsible for our own actions, and never let other people influence the goodness in our heart. Sometimes, the bad or sly guy will win, but be the one who gets the deal done rather than becoming the hero.

3. Failure is good for our learning process

Yes, no one likes to fail. When we are younger and in school, it is somehow wired in us that failure is bad. And those who fail, come last. But in the real world that is not always how it works. Moving forward and seeing every failure as a learning process propels you for growth. We are better prepared for future aspirations when we have failed. As far as we don't stay down and rise again, we will survive.

4. Money isn't everything

We are young and could be excited about the freedom money gives us. But money isn't everything. In business, money shouldn't be what we put foremost. Rather than focusing on just money, focus on value. Think of how we can contribute to our environment. Think of how we can connect with others and solve their problems. Build relationships and cherish those we already have.

5. Take care of our body

Undoubtedly our body is our vehicle to success. If we take care of our body right, it will take care of us too. Most people, when they are young may not comprehend how their body could impact their success. But trust me, our body does it for us only. The effect of alcohol on our body is different as we grow older. It is imperative to take care of our body, so we can embrace the success which we desire. Exercise. Not because we want to impress anyone or to burn calories, but because we will feel good when we do it. It reduces our stress and improves our mental abilities. Besides, a little of physical activity for our overall well-being isn't such a bad idea.

6. Learn to live with purpose

As we grow older, we may have to direct our energy and time appropriately. When we are young, we seem to be everywhere. When I was young I seemed to be carrying so much on my shoulders. I was living a life and doing things because I thought I should do them. Going to school, getting a job, getting married or having kids seemed the right thing to do. But sometimes we need to have a clearer perspective of those things that we really want or those things that we do need. Saying no to a lot of things is not such a bad idea. And as we grow older, we discover that it's not about working more or living less but it is about doing those things that essentially make you happy. It is about finding a purpose and living our life along a well-defined path.

Believe in yourself. Understand that the master has failed more times than the beginner has even tried. Making those mistakes isn't so bad after all if you are willing to push on to greater heights with consistency, determination and resilience. Good luck to you as you journey to the top.

Praveen Kumar Sharma

VP, Collections



“

Sssshhhh you are being watched!!

When we grow in our professional life with all our hard work and attain a respectable position in an organization, people around note us, watch us and our responsibility increases manifold when they start following us.

If we can change our behaviour, then we can certainly influence that of others. The way we talk, deal with people, manage our work, our energy or even the way we dress up for that matter leaves an impact on the people around us.

By saying this, it is not intended that one should become so conscious that one loses what makes him his real self but identifying the ill part and getting rid of it, won't impact us in an adverse way.

I was fortunate in identifying one (among many) such ill trait about myself which was carrying the bad experience which happened with anyone and then prolonging the stress by thinking about it and doing nothing to relieve it.

An incident helped me to overcome this, which I am sharing here:

On a fine Saturday morning (second of the week), I was strolling on my terrace early morning (you somehow get awake early on holidays, but unfortunately that doesn't happen on Mondays!)

I saw my neighbour walking in his garden, with whom me and my family were not in talking terms for some reasons which I can't even exactly remember. I decided to wish him a good morning with a smiling face. It took me 3 rounds of terrace when I could finally greet him. He reciprocated with a big smile saying nothing as if he was waiting for this to happen. Agony vanished the same moment.

Not talking to him wasn't impacting me in any way but talking to him gave me a good feeling.

The ultimate thing is to love, get love and live in harmony and the nature helps us when we take a step in changing the ill traits within ourselves.

People are and would be watching you. Make it worth their while.

Ankit Soni

AVP- Credit & Risk



“

हम सबका है बचपन बीता,
जिन पेड़ों की छाँव में,
रस्ता देख रहे है सबका,
कुछ पेड़ आज भी गाँव में,
जिनकी डाली पे हर रोज बैठकर,
पक्षी गाना गाते थे, अपनी प्यारी सूक्ष्म चोंच,
कुतर-कुतर फल खाते थे,
जिनके नीचे खेल-कूदकर,
हम इतने बड़े हुए,
कटकर, आज वही वृक्ष,
देखो वसुधा पर है पड़े हुए,
अब वो दिन भी दूर नहीं,
जब न वृक्ष रहेंगे गाँव में,
हम-सब के बच्चे खेलेंगे,
वृक्ष नहीं अपितु छातो की छाँव में ।।।

Rajkumar Sikarwar

ABM-Sales



“

रास्ते पर कंकड़ ही कंकड़ हो तो भी,
एक अच्छा जूता पहनकर
उस पर चला जा सकता है
लेकिन यदि एक अच्छे जूते के अंदर
एक भी कंकड़ हो तो,
एक अच्छी सड़क पर भी कुछ कदम भी चलना मुश्किल है
बाहर की चुनौतियों से नहीं,
हम अपनी अंदर की कमज़ोरियों से हारते हैं।

Shailesh Sharma

Senior Executive-Classification





The Death

Why should I fear death?
 If I am, then death is not.
 If death is, then I am not.
 Why should I fear that which
 Can only exist when I do not.

There comes a phase in life when the spring of life is frozen, the rain of circulation is dry, the movement of body becomes motionless, the rainbow of life becomes colorless and the word "life" which once I called a dance in space and time, becomes blurred and inevitable death comes near to hold it as an octopus gripping firmly with tentacles so that the person "shall rise up never"

Parag Surana

Legal Executive, DKB Branch, Jaipur



अंतर मन में संघर्ष और फिर भी
 मुस्कुराता हुआ चेहरा,
 यही जीवन का श्रेष्ठ अभिनय है
 हमारा व्यवहार कई बार हमारे ज्ञान से अधिक अच्छा साबित होता है।
 क्योंकि जीवन में जब विषम परिस्थियां आती हैं,
 तब ज्ञान हार सकता है,
 किन्तु व्यवहार से हमेशा जीत होने की संभावना रहती है।

Neeraj Singh Chauhan

Senior Executive-Audit/Cash Management Team



जिस तरह से जन्म के बाद पुरी दुनिया बधाई देती है पर एक माँ को ही पता होता है कि उसे बच्चे को जन्म देने में कितनी कठिनाइयां देखी हैं उसी तरह जिंदगी में कामयाब होते हैं तब सब आपको बधाई देते हैं पर वो आपको ही पता है कि इसे पाने के लिए आपने कितना दर्द सहा, कितनी ठोकरें खाई।

Deepak Sharma

Executive-Audit/Cash Management Team



ग्लोबल वार्मिंग (दबे पाँव बढ़ता खतरा)

हिंदी की दो कहावतें हैं " अब पछतावे क्या होत जब चिड़िया चुग गई खेत" और " आग लगने पर कुआँ खोदना", आज वर्तमान को देखते हुए भविष्य में ये दोनों कहावतें ग्लोबल वार्मिंग के संदर्भ में सत्य होगी अगर हम इस समस्या के प्रति समय पर सजग नहीं हुए तो ।

वर्तमान में लगभग हर पढ़े लिखे व्यक्ति ने ग्लोबल वार्मिंग के बारे में कुछ न कुछ पढ़ा या सुना जरूर है। इस समस्या को लेकर संसार के कई राष्ट्रों द्वारा समय समय पर सम्मलेन तथा चर्चा होती रहती है मगर ज़मीनी स्तर पर जितना हल निकलना चाहिए वो अभी नहीं हो पाया है ।

अगर देखा जाये तो इस समस्या के समाधान का ज़िम्मा केवल राष्ट्र या किसी संस्था का न होकर प्रत्येक मानव का होना चाहिए की वह इसके समाधान में अपना योगदान प्रदान करे और पृथ्वी रूपी अपने घर को बचाये। आज ये समस्या धीमी गति से निरंतर बढ़ती जा रही है और यदि समय रहते इसका समाधान नहीं किया गया तो आने वाले भविष्य में इतनी विकराल हो जाएगी की चाहते हुए भी हम कुछ नहीं कर पाएंगे और उपरोक्त कहावतें सिद्ध हो जाएगी।

वर्तमान में मानवीय गतिविधियों के कारण उत्पन्न ग्रीनहाउस गैसों के प्रभावस्वरूप पृथ्वी के दीर्घकालिक औसत तापमान में हुई वृद्धि को वैश्विक तापन/ग्लोबल वार्मिंग कहा जाता है, वर्तमान में मानवीय गतिविधियों के कारण उत्पन्न ग्रीनहाउस गैसों के प्रभावस्वरूप पृथ्वी के दीर्घकालिक औसत तापमान में हुई वृद्धि को वैश्विक तापन/ग्लोबल वार्मिंग कहा जाता है, जैसे

मानव शरीर का औसत तापमान 37.0 डिग्री सेल्सियस है वैसे ही हमारी पृथ्वी का औसत तापमान 1951 से 1980 के बीच 14.0 डिग्री सेल्सियस था जो नासा के अनुसार 2013 में 14.6 डिग्री सेल्सियस हो चुका है और ये निरंतर बढ़ता जा रहा है।

ग्रीनहाउस गैसों पृथ्वी से बाहर जाने वाले ताप अर्थात दीर्घतरंगीय विकिरण (Long Wave) को अवशोषित कर पृथ्वी के तापमान को बढ़ा देती हैं, इस प्रक्रिया को 'ग्रीनहाउस प्रभाव' कहते हैं। सूर्य से पृथ्वी लघु विकिरण के रूप में ऊर्जा प्राप्त करती है जो वायुमंडल और पृथ्वी के घटक द्वारा दीर्घ विकिरण के रूप में परावर्तित होती है जैसा की हमें ज्ञात है की पृथ्वी का हरित गृह परावर्तित होने वाले विकिरण (ताप) को रोक कर पृथ्वी के तापमान को संतुलित बनाये रखता है। ग्रीन हाउस गैसों में मुख्यतः कार्बन डाई अहक्साइड, मीथेन, ओजोन आदि गैसों शामिल हैं, हरित गृह संतुलन में कार्बन डाई आक्साइड (CO_2) गैस की महत्वपूर्ण भूमिका होती है वर्तमान में पृथ्वी के पारिस्थितिकी तंत्र में मानवीय हस्तक्षेप (प्रदूषण, खनन, संसाधनों का अंधाधुंध दोहन और मुख्य रूप से वृक्षों की कटाई) के कारण कार्बन डाई आक्साइड गैस की मात्रा में निरंतर वृद्धि हो रही है जिससे पृथ्वी के औसत तापमान में भी बढ़ोतरी हो रही है।

1880 से 2012 की अवधि के दौरान पृथ्वी के औसत सतही तापमान में $0-85^\circ\text{C}$ की वृद्धि दर्ज की गयी है। 1906 से 2005 की अवधि के दौरान पृथ्वी के औसत सतही तापमान में $0-74 \pm 0-18^\circ\text{C}$ की वृद्धि दर्ज की गयी है और ऐसी आशंका है कि 21वीं सदी के बीतते-बीतते पृथ्वी के औसत तापमान में 1-1 से 6-4 डिग्री सेंटीग्रेड तक बढ़ोत्तरी हो जाएगी।

वैश्विक तापन के कारण

वैश्विक तापन का प्रमुख कारण मानवीय गतिविधियों के कारण वातावरण में ग्रीनहाउस गैसों की मात्रा में वृद्धि होना है। ग्रीनहाउस गैसों में मुख्य रूप से कार्बन डाई अहक्साइड (CO_2), मीथेन (CH_4), नाइट्रस अहक्साइड (N_2O), ओजोन (O_3), क्लोरोफ्लोरो कार्बन (CFC) आदि गैसों शामिल हैं। किसी भी ग्रीनहाउस गैस का प्रभाव वातावरण में उसकी मात्रा में हुई वृद्धि, वातावरण में उसके रहने की अवधि और उसके द्वारा अवशोषित विकिरण के तरंगदैर्घ्य (wavelength of Radiation) पर निर्भर करता है। ग्रीनहाउस गैसों में कार्बन डाई अहक्साइड (CO_2) वातावरण में सर्वाधिक मात्रा में उपस्थित है। ग्रीनहाउस गैसों उत्सर्जन मुख्यतः जीवाश्म ईंधनों के दहन, उद्योगों, मोटर वाहनों, धान के खेतों, पशुओं की चराई, रेफ्रिजरेटर, एयर-कंडीशनर आदि से होता है।

वैश्विक तापन के संभावित परिणाम

पिछले एक दशक से हम पूरे विश्व में प्राकृतिक आपदाओं की तीव्रता में वृद्धि होते देख रहे हैं। कभी प्रसारमाध्यमों द्वारा तथा हममें से कुछ ने प्रत्यक्ष अनुभव द्वारा प्रकृति के इस भयावह सामर्थ्य को अनुभव किया है। कुछ समय पूर्व दक्षिण-पूर्वी एशिया एवं जापान में आई सुनामी, पाकिस्तान, हैती तथा चीन में हुए भूकंप, साथ ही कटरिना एवं उत्तर और मध्य अमरीका में आई अन्य चक्रवात आदि द्वारा हुए प्राकृतिक संकट देखे हैं। इन की तीव्रता के कारण हुआ अभूतपूर्व विध्वंस तथा जन-हानि हमारे मन पर अंकित हो गई है।

वैश्विक तापन के संभावित परिणाम निम्नलिखित हो सकते हैं-

1- ग्लेशियरों का पिघलना: ताप बढ़ने से ग्लेशियर पिघलने लगते हैं और उनका आकार कम होने लगता है और ग्लेशियर पीछे हटने लगते हैं।

2- समुद्री जलस्तर में वृद्धि : ग्लेशियरों के पिघलने से प्राप्त जल जब सागरों में मिलता है तो समुद्री जल स्तर में वृद्धि हो जाती है नदियों में बाढ़: ग्लेशियरों से कई बारहमासी नदियां निकलती है और ग्लेशियर के जल को अपने साथ बहाकर ले जाती हैं। यदि ग्लेशियरों के पिघलने की दर बढ़ जाएगी तो नदी में जल की मात्रा बढ़ जाएगी जोकि बाढ़ का कारण बन सकती है।

3- ऋतुओं के समय चक्र और अवधि में परिवर्तन- वर्षा-प्रतिरूप में परिवर्तन: वर्षा होने और बादलों के बनने में तापमान की महत्वपूर्ण भूमिका होती है। अतः ताप में वृद्धि के कारण वर्षा-प्रतिरूप या पैटर्न भी बदल जाएगा अर्थात कहीं वर्षा पहले से कम होगी तो कहीं पहले से ज्यादा होने लगेगी। वर्षा की अवधि में भी बदलाव आ जाएगा।

4- प्रवाल भित्ति का विनाश: समुद्री-जल के ताप बढ़ने से प्रवाल भित्ति का विनाश होने लगता है। वर्तमान में लगभग एक तिहाई प्रवाल भित्तियों का अस्तित्व ताप वृद्धि के कारण संकट में पड़ गया है।

5- समुद्री-जल के ताप बढ़ने से प्लैंक्टन का विनाश: समुद्री-जल के ताप बढ़ने से प्लैंक्टन का विनाश होने लगता है। प्लैंक्टन समुद्री जल प्राथमिक जीव हैं। अल्युशियन द्वीप का पारिस्थितिकी तंत्र, जिसमें व्हेल, समुद्री शेर, मछलियाँ, सी अर्चिन आदि अन्य जलीय जीव शामिल हैं, अब प्लैंक्टन की कमी के कारण सिकुड़ गया है।

6- प्रवासन में वृद्धि: ताप में वृद्धि होने सागरीय जलस्तर ऊपर उठेगा तो तटीय क्षेत्र (Coastal Areas) व द्वीप (island) जलमग्न हो जाएंगे और तटीय क्षेत्र के निवासी आंतरिक भागों की ओर प्रवास करने के लिए मजबूर हो जाएंगे। अगर अंटार्कटिका, ग्रीनलैंड और दुनिया भर के ग्लेशियर की बर्फ पिघल जाएगी तो समुद्र का स्तर लगभग 70 मीटर (230 फीट) बढ़ जाएगा। महासागर का जल सभी तटीय शहरों को डुबो देगा। और पृथ्वी के स्थल क्षेत्र में काफी कमी आएगी।

हम क्या कर सकते हैं ?

1- वैकल्पिक ईंधन (alternative fuels) का इस्तेमाल करना इससे जैविक ईंधन के उपयोग में कमी आएगी जिससे कार्बन डाई आक्साइड (CO_2) गैस उत्सर्जन कम होगा आवश्यकता होने पर ही वाहन का प्रयोग करना, उद्योगों व कारखानों से ग्रीन हाउस गैसों के उत्सर्जन को नियंत्रित करना।

2- पृथ्वी की हरितमा बनाये रखना अर्थात वृक्षों की अवैध कटाई को रोकना और अधिक से अधिक वृक्षरोपण करना।

3- लोगो को ग्लोबल वार्मिंग के प्रति सजग करना तथा समाधान हेतु जागरूकता लाना।

अंतरराष्ट्रीय प्रयास - क्योटो प्रोटोकल समझौता

☐ यह एक अंतराष्ट्रीय पर्यावरण संधि है जिसे संयुक्त राष्ट्र के अंतरराष्ट्रीय सम्मेलन में तय किया गया था।

☐ इस प्रोटोकल का उद्देश्य है, वायुमंडल में ग्रीनहाउस गैस का घनत्व

ऐसे मात्रा पर स्थिर रखना जिससे मनुष्य जीवन द्वारा जलवायु में कोई हानिकारक रुकावट उत्पन्न न हो।

- क्योटोप्रोटोकॉल के अनुसार "विभिन्न देशों द्वारा उत्पन्न चार ग्रीनहाउस गैसों (कार्बन डाइऑक्साइड, मिथेन, नाइट्रस अक्साइड, सल्फर हेक्साफ्लोराइड) में कानूनी तौर पर कटौती करना आवश्यक है।
- इस समझौते पर लगभग 200 देशों ने अपनी सहमति प्रकट की है जिसकी सहायता से विश्व के बढ़ते तापमान को एक निर्धारित स्तर पर रोका जा सके।
- 08 दिसंबर 2016 को दोहा, कतर में 'क्योटोप्रोटोकॉल के दोहा संशोधन' को अपनाया गया था।
- क्योटोप्रोटोकॉल की प्रथम प्रतिबद्धता अवधि का कार्यकाल वर्ष 2008 से 2012 था जबकि दूसरी प्रतिबद्धता अवधि का कार्यकाल 2013 से 2020 तक है।

अंत में हम यह कह सकते हैं की कुछ समस्याएं धीमे धीमे दबे पाँव आती हैं और समय पर सजग नहीं होने से ये अनियंत्रित व विकराल रूप ले लेती हैं, हम सभी के सम्मिलित प्रयासों से ही हम हमारी पृथ्वी की किसी भी समस्या का समाधान कर सकते हैं और अपने वर्तमान प्रयासों से ही सुन्दर भविष्य का निर्माण कर सकते हैं।

Karan Singh Rathore
Senior Credit Officer



“ Nature and I

The grass before me sways in futility,
I can't be impressed though,
Renounce worldly love, or lend some pity,
To the thoughts that bring along the past reminiscence
in a row.

The grass again, is futile, as it looks,
With the essence of the crown it wears,
To its presence, my eyes it hooks,
Complaining about the wind and a weight that the
mind bears.

Everything enters, each thing leaves, with such a
state of mine,

Satisfaction still, and the self bereaves,
The breeze, the grass, and the thoughts,
And the crowns that soon entwine.

I cool myself to get up and go,
Only a world has changed, till this time,
Never again to flaw, I vow,
But the thoughts to comply, will take a while,
To prepare, check, retaliate, and again sublime.

Varun Acharya

Senior Executive - Marketing and Distribution



“

कल सुबह के अखबार में फिर किसी हैवानियत का समाचार आएगा,
किसी मासूम की दुःख भरी कहानी हमें बताना चाहेगा।
ना जाने उन राक्षसों के दिमाग में इतनी दरिंदगी कहाँ से आयी थी,
वो मासूम सी कली तो खिलने से पहले ही मुरझाई थी।
इन हैवानों के गुनाह करने से पहले ही इनकी रिहाई का आदेश लिखा
हुआ है,
सच्चाई की उम्मीद रखे तो किस से, जब कानून ही यहाँ बिका हुआ है।
जीने की तमन्ना दिल में लिए लेटी थी वो,
पर उसके घायल पड़े जिस्म ने उसे जीने की इजाज़त न दी।
न चाहते हुए भी ज़िंदगी को अलविदा कहने की बारी आज आयी थी,
खुदा ने भी दिल पर पत्थर रखकर उसे इस हैवान दुनिया से ज़मानत
दिलायी थी।

उसे अंतिम इच्छा में माँ से था कुछ कहना कि - माँ सब सह लेना पर
ये न कहना की अगले जनम मोहे बिटिया न देना।

Varsha Keshwani

Senior Executive, HR





The Group of Frogs (Encouragement)

As a group of frogs was traveling through the woods, two of them fell into a deep pit. When the other frogs crowded around the pit and saw how deep it was, they told the two frogs that there was no hope left for them.

However, the two frogs decided to ignore what the others were saying, and they proceeded to try and jump out of the pit. Despite their efforts, the group of frogs at the top of the pit were still saying that they should just give up.

That they would never make it out.

Eventually, one of the frogs took heed to what the others were saying and he gave up, falling down to his death. The other frog continued to jump as hard as he could. Again, the crowd of frogs yelled at him to stop the pain and just die.

He jumped even harder and finally made it out. When he got out, the other frogs said, "Did you not hear us?"

The frog explained to them that he was deaf. He thought they were encouraging him the entire time.

Moral of the story: People's words can have a big effect on other's lives. Think about what you say before it comes out of your mouth. It might just be the difference between life and death.

Kamlesh Sharma

Asst. Manager - Audit/Cash Management



उनको नहीं होती परवाह कभी नीचे गिर जाने की...

मुश्किल इस दुनिया में कुछ भी नहीं
फिर भी लोग अपने इरादे तोड़ देते हैं,
अगर चाहत हो सच्चे दिल से-कुछ पाने की
तो सितारे भी अपनी जगह छोड़ देते हैं

निगाहों में मंजिल थी गिरे और गिरकर सम्भलते रहे

हवाओं ने बहुत कोशिश की-मगर-
चिराग थे- की आँधियों में भी जलते रहे
साथ नहीं रहने से-रिश्ते नहीं टूटा करते
वक्त की धुंध से-लम्हे नहीं छूटा करते
लोग कहते हैं मेरा-ख्वाब टूट गया
टूटती तो नींद है-ख्वाब नहीं टूटा करते

मुश्किलें दिलों के -ईरादे आजमाती हैं
ख्वाबों के परदे-निगाहों से हटाती हैं
हौसला मत हार-गिरकर ओ मुसाफिर
ठोकरें इंसान को-चलना सिखाती हैं...

जब टूटने लगे हौसले-तो बस ये याद रखना
बिना मेहनत के हासिल-तख्त-ओ-ताज नहीं होते
ढूँढ़ लेते हैं अँधेरों में भी-मंजिल अपनी
जूगनू कभी रोशनी के-मोहताज नहीं होते...

Harshita Sharma

Credit Officer



जिंदगी एक पल है
जिसमें न आज है न कल है
जीलो इसको इस तरह
की जो भी आप से मिले
वो यही कहे

-यही उसकी जिंदगी का सबसे हसीन पल है

वो खुद ही तय करते हैं-मंजिल आसमानों की
परिंदों को नहीं दी जाती है तालीम-उड़ानों की
रखते हैं जो हौसला-आसमान छू जाने का...



Value

Popular speaker started off a seminar by holding up a \$20 bill. A crowd of 200 had gathered to hear him speak. He asked, "Who would like this \$20 bill?"

200 hands went up.

He said, "I am going to give this \$20 to one of you but first, let me do this." He crumpled the bill up.

He then asked, "Who still wants it?"

All 200 hands were still raised.

“Well,” he replied, “What if I do this?” Then he dropped the bill on the ground and stomped on it with his shoes.

He picked it up, and showed it to the crowd. The bill was all crumpled and dirty.

“Now who still wants it?”

All the hands still went up.

“My friends, I have just showed you a very important lesson. No matter what I did to the money, you still wanted it because it did not decrease in value. It was still worth \$20. Many times in our lives, life crumples us and grinds us into the dirt. We make bad decisions or deal with poor circumstances. We feel worthless. But no matter what has happened or what will happen, you will never lose your value. You are special – Don’t ever forget”

Sanjay Singh Jeena

Executive – Audit/Cash Management Team



“

जिंदगी है छोटी, हर पल में खुश हूँ

काम में खुश हूँ, आराम में खुश हूँ

आज पनीर नहीं, दाल में खुश हूँ

आज गाड़ी नहीं, पैदल में खुश हूँ

आज कोई नाराज़ है। उसके इस अंदाज़ में खुश हूँ।

जिसको देख नहीं सकता, उसकी आवाज़ से खुश हूँ

जिसको पा नहीं सकता, उसको सोचकर ही खुश हूँ

बीता हुआ कल जा चुका है, उसकी मीठी याद में ही खुश हूँ

आने वाले कल का पता नहीं, इंतज़ार में ही खुश हूँ

हंसता हुआ बीत रहा है पल पर आज में खुश हूँ

जिंदगी है छोटी, हर पल में खुश हूँ

अगर दिल को छुआ, तो जवाब देना

वरना बिजबाब के भी खुश हूँ

Rahul Kumar Sharma

Executive - Cashier



“

A Big Win- Win for Everyone

Two brothers worked together on the family farm. One was married and had a large family. The other was single. At the day’s end, the brothers shared everything equally, produce and profit.

Then one day the single brother said to himself, “It’s not right that we should share equally the produce and the profit. I’m alone and my needs are simple.” So, each night he took a sack of grain from his bin and crept across the field between their houses, dumping it into his brother’s bin.

Meanwhile, the married brother said to himself, “It’s not right that we should share the produce and the profit equally. After all, I’m married, and I have my wife to look after me and my children for years to come. My brother has no one, and no one to take care of his future.” So, each night he, too, took a sack of grain and dumped it into his single brother’s bin.

Both men were puzzled for years because their supply of grain never dwindled. Then one dark night, the two brothers bumped into each other. Slowly it dawned on them what was happening. They dropped their sacks and embraced one another.

Teamwork is a win-win when its members are thinking about each other first. The teammate who gives credit to others often becomes credible. The teammate who serves another often becomes especially liked. And the teammate who always thinks of others first becomes loved.

Never change yourself so that others like you. If someone does not accept you the way you are, then this person does not deserve you in the first place.

Stop being afraid of what could go wrong and start being positive about what could go right.

Vijendra Singh

Senior Executive- Audit/Cash Management





एक लड़का सुबह सुबह तालाब किनारे दौड़ने को जाया करता था। आते जाते वो एक बूढ़ी महिला को देखता था। वो बूढ़ी महिला तालाब के किनारे छोटे छोटे कछुवों की पीठ पर साफ को साफ किया करती थी लड़का उसे रोज ऐसा करते देखता और सोचता की ऐसा करने से फायदा क्या है। एक दिन जब उससे नहीं रहा गया तो वे लड़का - महिला के पास गया और उससे पूछा मैं आपको हमेशा इन कछुवों की पीठ को साफ करते हुए देखता हूँ आप ऐसा किस वजह से करते हो। महिला ने उस लड़के को देखा और कहा। इन कछुवों की पीठ पर जो कवच होता है उस पर कचरा जमा हो जाने की वजह से इनकी गर्मी पैदा करने की क्षमता कम हो जाती है इसलिए ये कछुवे तैरने में मुश्किल का सामना करते हैं कुछ समय बाद तक अगर ऐसा ही रहे तो ये कवच कमजोर हो जाते हैं। जिससे इनकी जिंदगी भी खतरे में पड़ जाती है।

यह सुनकर लड़का बड़ा हैरान था। उसने फिर एक जाना पहचाना सा सवाल किया और बोला बेशक आप बहुत अच्छा काम कर रहे हैं लेकिन फिर भी एक बात सोचिये कि इन जैसे कितने कछुवे हैं जो इनसे भी बुरी हालत में हैं जबकि आप सभी के लिए ये नहीं कर सकते तो उनका क्या क्योंकि आपके अकेले के बदलने से तो कोई बड़ा बदलाव नहीं आयेगा। महिला मुस्कुराई और बोलीं - भले ही मेरे ऐसा करने से दुनिया में कोई बड़ा बदलाव नहीं आयेगा लेकिन सोचो इस एक कछुवे की तो पूरी दुनिया बदल जाएगी। इसके लिए तो ये बहुत बड़ी बात होगी।

बस यही सोचकर मुझे खुशी और सुकून मिल जाता है कि मैं दुनिया को नहीं बदल सकता लेकिन मैंने किसी की दुनिया बदल दी दोस्तों हो सकता है की आपके अकेले आगे बढ़ कर कुछ करने से इस दुनिया में कोई बहुत बड़ा बदलाव न आये लेकिन ऐसा ज़रूर हो सकता है कि किसी एक की जिंदगी बदल जाये, सोच कर देखिये आपकी वजह से किसी एक की जिंदगी बदल जाए तो आपको कितना सुकून और खुशी महसूस होगी।

जैसे बूंद बूंद पानी से समुंदर बन जाता है वैसे ही हजारों लोगों द्वारा किये गये छोटे छोटे प्रयास एक दिन इस समाज में बहुत बड़ा बदलाव ला सकते हैं इसलिए खुद भी लगे रहिये और दूसरो को भी इससे प्रेरणा दीजिये।

Amit Soni

Credit Officer



आसमां सा ऊँचा है आत्मसम्मान जिसका
त्याग बलिदान में, धुला मिला है,
हर एक किस्सा, धराँ को जो छूँ ले।

तो हरियाली छाये।

जो देखूँ मैं अम्बर, तो बादल घिर आयें।

अग्नी सी मैं जलती, अतिसुन्दर, अतिपावन।

पवन सी मैं बहती, जैसे धड़कन, जैसे जीवन।

घर घर में, मैं रहती जैसे मंदिर, जैसे आंगन।

मर्यादा के आँचल में लिपटी।

कभी आँसू, कभी खुशियों के दामन मे सिमटी।

करुणा की मिट्टी में, सत्य की परिभाषा सी,

अचल, मैं प्रेम की ज्योतिजलाती, हर पल।

शूल ,दुष्ट, कंटको से।

मैं कभी न हारी हूँ, हाँ, मैं नारी हूँ।

हाँ, मैं नारी हूँ।

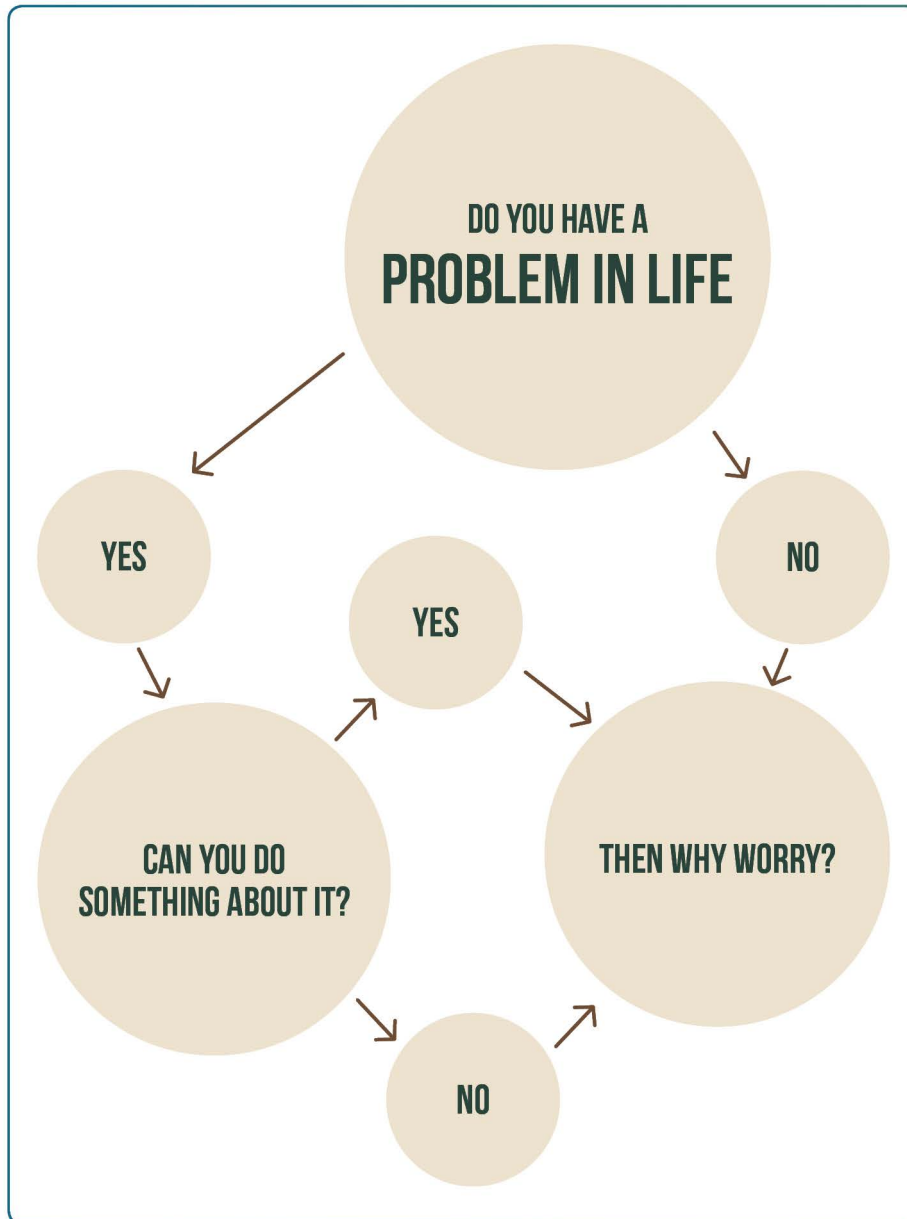
Niharika Gautam

Senior Executive, HR





Why Worry in Life?



Amit Saini
Manager Audit

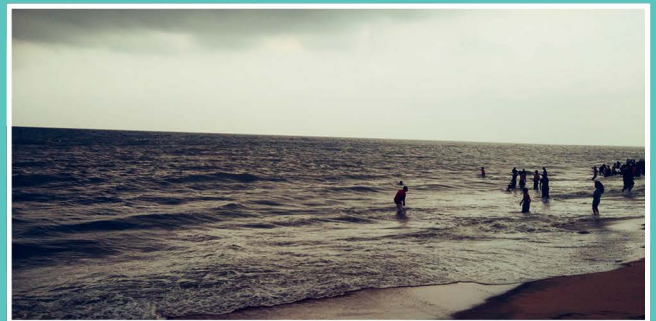




South India captured through my camera



Bharat Singodia
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