

Q2 (2018-19)

PRAGATI

EDITION 7

THE JOURNEY HAS BEGUN
AAVAS, NOW A LISTED COMPANY

SOURCING THE BEST TALENT POOL
HR DEPARTMENT AT AAVAS





પરિચય
Garvi
Gujarat



Ahmedabad

ગરવી ગુજરાત
Garvi
Gujarat



Vadodara

Overview of Garvi Gujarat

"If you have a Passion for Good Living, Gujarat is For You.

If you wish for Development and Growth, Gujarat is For You.

If you aim for "**Vasudhaiva Kutumbakam**", Gujarat is For You.

Strategically located on the West Coast of India, Gujarat is also a Gateway to the rich land-locked Northern and Central parts of the country. Gujarat is the Land of Legends, like Gandhiji, Sardar Vallabhbhai Patel, Vikram Sarabhai, Dhirubhai Ambani & Jamshedji Tata and spearheads India's quest to be the "Global Economic Super Power" with access to all major port based countries like UK, Australia, China, Japan, Korea, Gulf Countries, etc.

Overview of Housing

Housing in Gujarat continues to benefit, both from inherent demand driven by socio-economic and demographic factors and from specific government policy focus. Housing shortfall in the country is estimated at about 41 million units. Demographic factors like population growth and nuclearisation of traditional joint-family structures, along with rising income and aspirations have resulted in giving rise to a soaring housing demand estimated at approximately 10 million houses per annum.

The housing sector has the ability to propel rural and urban economic activities. It is the country's 4th largest employment provider to both semi-skilled and unskilled labour. Housing and the larger real estate sector is responsible for multiplying the effect of the Growth Boom on the economy with linkages to over 250 ancillary industries, thereby accounting for approximately 5% of GDP. The housing sector's socio-economic importance has made it the center piece of government's economic policy. In coordination with sectoral regulations, the government has unveiled several policies and fiscal incentives specifically for the sector.

Aavas at Gujarat

In the year 2011 we commenced our journey as Au Housing Finance Limited and gradually, along the way, within the following five years got recognized as Aavas Financiers Limited. We have made a place for ourselves with the Listed Companies (NSE and BSE.). Our journey, from Jaipur to Gujarat, from a humble 4 branches at the time of launch to 29 branches at present, is the essence of persistent endeavours. We have extended our reach to the farthest corners of Gujarat, which has augmented our customer acquisition from 127 in 2012-2013 to 10000 + customers in 2018. With support from the heads of emerging branches and credit heads we have been able to increase our AUM to 800+ Cr in 2018-2019 from 5+ Cr of 2012-13.

Aavas spread its branch network aggressively as a steady player. With the increase in the FOS count we hired more CO/CM/Risk/Legal/Technical Officers and Backend Staff while driving a **customer centric approach**. Aavas is now being recognized as the most favored housing company in Gujarat.

With these measures, we have been able to be more accessible and approachable to our customers, with the assurance of the "THE BEST THAT IS YET TO COME".

Last but not the least, I am also grateful to our CEO Mr. Sushil Agarwal, CBO Mr. Ram Naresh & CCO Mr. Ashutosh Atre, for supporting us in our continuous quest for growth.



Mihir Desai, Zonal Head Gujarat

From the Desk of Sushil Kumar Agarwal

Heartiest congratulations to our employees whose hard work and constant efforts have enabled us to start our journey as a Listed Company.

As we set milestones along our quest, let's take each day as it comes because life unfolds fresh as we start with a new dimension to our identity. IPO is the dawn of a glorious future; a new day with the promise of possibilities. This would enable us to work with revived vigour and fulfil our responsibilities with a stronger sense of commitment. Because this is only the first step, with miles to go.

Customer delight will continue to be the focal point in our services and practices. We look forward to fostering relationships of a lifetime with our dear customers that have earned us a place of our own in their hearts and dreams. After all, Aavas is a name that spells hope for many who have so far been ignored and missed out.

From a business point of view and to keep up our efficiencies in sync with the evolving market trends, we need to constantly upgrade our skills and capabilities.

A dexterous command of technology and its tools are vital for minimising response time and streamlining processes. For the standards we aspire for, we need to tame the technology to our advantage.

Strategy wise we will be playing along our fundamentals that are firmly in place. Housing loans will continue to be our featured product counting on a relentless in-house sourcing of leads. With a vigilant underwriting process, we need to keep an eye out for risky assets so the impeccable credibility we have earned for ourselves is upheld at all times.

The quality that sets us apart is the result of our persistent endeavours over the years. In the pursuit of excellence let's not forget that sometimes it's the journey that matters more than the destination. So chin up and eyes on the horizon. Let's take a moment to rejoice, to feel proud and let the moment inspire us with the vision of all that is yet to be achieved.

I wish all of you the very best in all your endeavours.



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IPO, OUR SUCCESS STORY

SMART PLANNING, SMART EXECUTION



Aavas Financiers has been growing, with our identity evolving for the better in the market. We are what we have accomplished, with sheer perseverance, sincerity and quality, and we do not intend to slow down. With IPO and NSE, BSE Listing, we have paved the way for extraordinary growth and possibilities. But let us remember, this involved months of dedication and efforts making it a story worth telling.

Confidence rises with capabilities. At Aavas, we had been preparing the ground to make the next big leap. With a robust and steady management system in place and impeccably aligned reporting system, the faith that our esteemed promoters, lenders and our internal team had invested in us as an organization encouraged our aspirations to go public. Thus we got together the story of our organization, comprising our credentials, capabilities, achievements and other related documents, along with a team that would partner with us, on our quest for IPO. For our team we chose a council of competent banking and legal professionals, as also some of our own talented people who showed promise to make this dream of ours come true. To inspire us along the journey, we named the mission IPO, Aurora, meaning the first light of day. Just like first rays of light are followed by a brilliant sun, likewise our first step with IPO would be a beginning to grand possibilities of growth and milestones.

Before we go ahead, let's get you acquainted with Team IPO.

Legal Team: Shardul Amarchand Mangaldas & Co, Cyril Amarchand Mangaldas, Sidley Austin LLP

BRLM: ICICI Securities, Edelweiss, Citigroup, Spark Capital and HDFC Bank

The mission kicked off with a meeting of the team members, on the 19th of April, wherein Aavas as an organization was introduced, expectations were agreed upon and timelines for meeting them were rolled out. This set into motion a rigorous process of multiple calls, endless discussions and visits in order to whip up the draft offer document. All documents and processes were scrupulously audited and underwent a 360 degree evaluation by the legal counsels. Finally we went ahead and filed the DRHP on the 20th of June 2018. But these were just our first steps into a long expedition.

The Test of Fire: SEBI

The first official step towards IPO would be an approval by SEBI entailing careful inspections under the critical eyes of SEBI and consequently furnishing them with additional information, clarifications and answers to queries that would emerge. Meanwhile visits by our prospective investors started. Around 50-60 investors visited our Head Office in Jaipur, as also other branches across India. Finally, years of endeavors, commitment and credibility paid off and we came out of the fire unscathed, with SEBI giving us the green flag to go ahead with submission of RHP with ROC, on the 12th of September.

Road Shows: We are Here

Meanwhile we began a marathon of road shows comprising extensive investor meetings across India and abroad to let the world know we are here, making an official announcement of Aavas bringing IPO. Our skillfully planned road shows played a vital role in luring the investors which were led by Sushil Agarwal, Ghanshyam Rawat, Ram Naresh and Ashutosh Atre along with the investor relationship team comprising of Himanshu Agrawal and Ghanshyam Gupta.

With the approval of SEBI, commenced a second set of processes; of financial updates, data preparation and regulatory filing, post which our price band was finalized between Rs. 818 to Rs. 821 per share. In a proud moment, on the 17th September, at the Taj Mahal Palace Mumbai, we unveiled the price band with much jubilation and ceremony.

Without losing any time, following the unveiling, we kicked off our retail road shows, that covered Gujarat (Ahmedabad, Rajkot, Surat), Madhya Pradesh (Indore), Rajasthan (Jaipur, Ajmer, Jodhpur), West Bengal (Kolkata), Tamil Nadu (Chennai), NCR (New Delhi) and Maharashtra (Mumbai) over a span of 5 days till the 21st of September.

Masters in Market

With the end of the roadshows, Team IPO was ready to take on the most pivotal point in our journey and with the Anchor Allocation on the 24th of September, our shares entered the market. The issue was open from the 25th of September to the 27th of September. We unleashed an aggressive campaign and impactful advertisements through print and electronic media, to create a big buzz about our next big move.

Anticipation and adrenaline soared high, as the issue opened and agencies geared up for business. Despite the market turbulences we were subject to then, we ended up with tremendous results, as the issue closed on the 27th of September. With 97% subscription, Aavas has proved its worth and the trust we have earned with our partners and customers.

On The List!

The closing subsequently led to the final few steps before we had our mission accomplished. We got together the final documents in place, with the updated information on the final price, subscription details and so on. The prospectus for Aavas was submitted to ROC on the 1st of October, followed by the allocation of shares and ensuring that regulatory compliances for listing were met.

Finally the much awaited moment arrived, bringing along a satisfying sense of glory and triumph, when Aavas secured a place in NSE on the 8th of October. At 10 a.m., THE BELL RINGING CEREMONY, a NSE ritual was conducted, declaring to the world the arrival of a new player on the scene.

Congratulations Team IPO for making it happen. Slow and steady we had started out, but agile and strong we have emerged. Our newest milestone promises new changes, new challenges and new opportunities. Ready as we always are, let's take a plunge with fresh vigor and yet again prove our mettle with this new undertaking.



Quarter Upgrades

Key Financial and Business Highlights for Half Year Ended September 30, 2018 and Growth YoY



AUM	4759 Crore	Growth 49%
Disbursement	1089 Crore	Growth 37%
Total Income	311 Crore	Growth 41%
NIM	189 Crore at 8.82%	Growth 47%
PAT	65.5 Crore	Growth 39%
ROA*	3.06%	Maintained above 3%
Branches	186	75 new in last 12 months
GNPA	0.57%	Reduced by 24 bps
Active Loan Accounts	63000+	Growth 56%

Data as per Ind AS | * Annualized

186

TOTAL BRANCHES

75

RAJASTHAN

04

UTTAR PRADESH

36

MAHARASHTRA

02

DELHI

29

MADHYA PRADESH

06

HARYANA

29

GUJARAT

05

CHHATTISGARH



OUR NEW BRANCHES



DHAMTARI



KURUKSHETRA



ALOTE



MATHURA



SATNA

Q2 Best Branches

JULY 2018



96

Diamond Tower,
Jaipur (Raj.)
Category A+



42

Pune (M.H.)
Category A



43

Kota (Raj.)
Category B



10

Botad (Guj.)
Category C



11

Halvad (Guj.)
Category D

AUGUST 2018



10

Diamond Tower,
Jaipur (Raj.)
Category A+



103

Surendranagar
Category A



91

Dwarka
Category B



99

Nokha
Category C



11

Chirawa
Category D

SEPTEMBER 2018



94

Diamond Tower,
Jaipur (Raj.)
Category A+



76

Surendranagar
Category A



735

Bikaner
Category B



10

Wagholi
Category C



10

Renwal
Category D

Q2

Star Branch

GWALIOR



Each of our 186 branches work tirelessly to achieve the assigned targets, however one branch outshines by doing tremendously well. This quarter i.e. Q2, the award for “The Best Branch” goes to Gwalior. The branch delivered the target achievement of 127% and a total score of 6.60 in this category. The First Quarter of the Financial Year kick started with big numbers and in Second Quarter, Gwalior branch has shown a consistent performance by keeping up the pace. We congratulate them for this achievement.

TALENT ACQUISITION

It is believed that the only differentiating factor in days to come for any organization would be "Its People Process". HR team at Aavas is fully geared up to maximize this opportunity and hence various amendments are happening at structural and process level in the HR with the aim to strengthen the functions and deliver benchmarked people processes. In this quarterly issue we are focusing on Talent Acquisition Process.

As we know NBFCs (Non-Banking Financial Companies) play a pivotal role in promoting inclusive growth in the country, by catering to the diverse financial needs of bank-excluded customers. With the phenomenal growth in this sector, acquiring talent has become increasingly difficult and thus increasing the talent pool in the sector is proving to be a herculean task. The same had happened before with various other industries such as Pharmaceuticals, IT and so on.

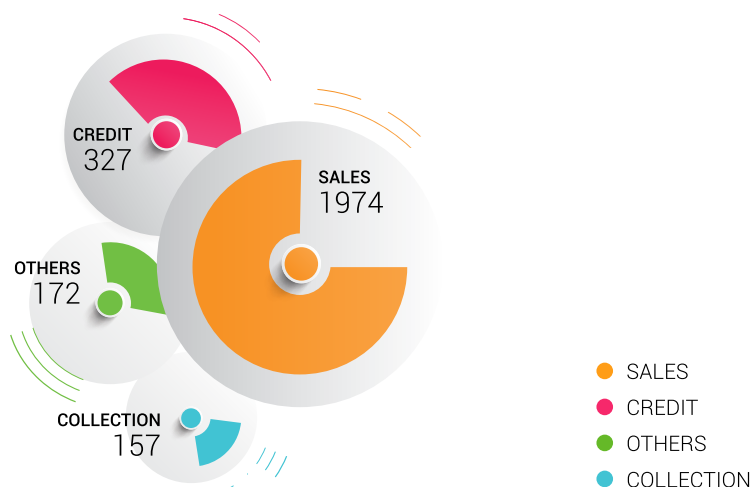
Thus, the need for acquiring the right fit at the right price is keeping the talent acquisition team on their toes in NBFC Industry and is glaring at us as a vital factor

driving success in business. NBFCs gives opportunities to the least qualified candidates with good pay structure and benefits. In this kind of scenario, talent acquisition team should be robust enough to face the challenge; hence, we at Aavas financiers have initiated following new changes in our Talent Acquisition (TA) team & processes –

At Aavas we have restructured our TA team and have established a **CST (Central Sourcing Team)** which would help us in sourcing the required talent pool. The entire CST team is vigilantly busy in churning out the best talent resources available in the market.

To enhance the internal customer experience and to fortify the entire system of processes by establishing accountability, we have recently institutionalized the **RM (Relationship Manager) concept** wherein all departments have been assigned RMs who are going to take care of the entire array of talent acquisition needs of their respective departments.

HIRING STATISTIC: APRIL'18 - OCT'18



The introduction of this concept led to positive feedback from the business heads and with the support of our business teams, we were able to close on a phenomenal number of vacancies in various departments, in-step with our aggressive business growth plans. **1974 vacancies in sales, 327 in credit, 157 in collection and 172 in other departments** were closed since May'2018 till date.

To become more cost effective we are now **closing all the positions from internal hiring** within our team and none of the positions have been designated to consultants by the HR team. The team is making the best use of various social media and job portals sites to hire the best talent :-

Social media sites like LinkedIn

Job portals like Naukri.com, IIMJobs and Hirist.com etc.

To address the huge manpower requirement, **we have undertaken multiple walk-in drives** wherein we have covered all the regions pan India. We have done a lot of walk in drives in the last 6 months across India with total talent pool lined-up of 1199

We have also **tied up with various institutions** like ICICI Bank Skills Academy, Aditya Birla Skills Academy and have been able to hire fresh talent from them with special attention to on-the-job training prior to joining. Training of 10-15 days had been given to the selected candidates and the feedback from the zonal heads and state heads was extremely promising. Mentioned below are the centers where we had initiated recruitment drives –

- I. Jaipur
- II. Ahmedabad
- III. Indore
- IV. Nagpur

We have started **participating in various government job fairs** organized by The Government of Rajasthan and are in touch with the concerned government officials for our future requirements. We have participated in the job fairs at **Jaipur, Bikaner, Jodhpur and Kota** where we had been able to close on a good number of vacancies.

To share some statistics on the intensity of the work done by the talent acquisition team, we can boast of having been able to offer to 2630 candidates since May 2018. This would not have been possible without the support from all the business heads. Thanks to the entire business team.

We have not only restructured the entire TA team

but now are also driving & monitoring the entire TA process through Central MIS which gives the overall status of recruitments in departments in an organized way and helps us to prioritize our tasks.

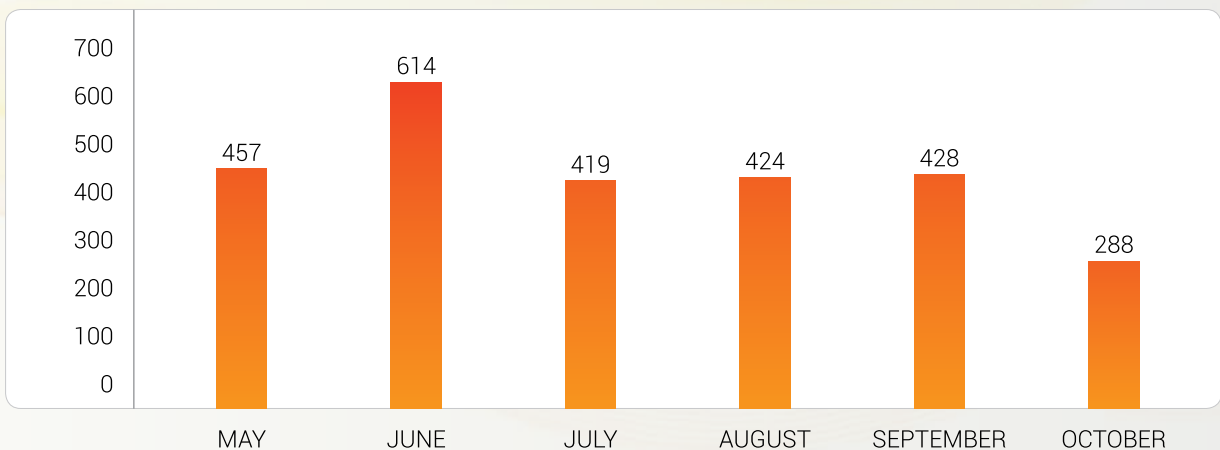
We are consistently taking various steps to improve our talent acquisition strategies to keep up with fast evolving changes in NBFC market. The strength of talent acquisition team is in their strategy, processes and people and we are leaving no stone unturned to get the best out of all the three sources.

The hard work and zeal of the entire talent acquisition team has been remarkable.

Kudos to the team!!!!



2630 OFFERS RELEASED SINCE MAY 2018



SOME WORDS OF APPRECIATION



"I have seen good improvement in recruitment process in last few months. Their Talent acquisition team has been able to source good profiles and close most of the positions internally and that too within a specified timeline. Engagement activities and punchline of "Fun at work" have made the organization more live. I wish them best of luck and keep up the good work!!! Good going Team HR!!!

Ram Naresh, Chief Business Officer



I take this opportunity to share that we have been experiencing a very positive and welcoming change on the recruitment side. We have been getting much needed support at a time when we are growing and opening up at new locations and states.
For the first time we are being followed up for interviews and approvals to hire. For the first time it is happening that we are giving an indent for any specific profile and location and we get shortlisted candidates within no time to pick and choose from.
We appreciate the enthusiasm.
keep it up !!!'

Ashutosh Atre, Chief Credit Officer

Mr. Sethi currently heads the HR team at Aavas, with more than 16 years of experience and extensive travelling exposure in India and abroad. The youngest HR professional to hold Joint Secretary position in India's largest HR professional network, National HRD, he has also been a part of India and Dubai's most renowned companies and top 5 best employers. A science graduate from MS University of Baroda and PGDBA from ITM, Mumbai, he is also an active sports person.



Vijay Sethi, Head Human Resources

**.AAVAS PLUS.
JOINS**

50 Cr. CLUB

**HEARTY CONGRATULATIONS TO THE ENTIRE
TEAM OF AAVAS PLUS, OUR ORGANISATION'S
NEWEST SAPLING.**

Aavas Plus in the Big League



CEO CHALLENGE WINNERS - OPS

CEO CHALLENGE: THE CHAMPS WHO MADE IT

CEO CHALLENGE: MISSION ACCOMPLISHED

A quick throwback to the Challenge, our CEO Mr. Sushil Kumar Aggarwal had set for the Operations team of Aavas in the last meeting of Operations - Stambh. He addressed the team on the importance of a wholesome personal development and a higher spectrum of capabilities and mindset that would prepare them for the next role.

The Honorary CEO and the operations team engaged in a productive discussion and shared ideas on formulation of a Plan-Of-Action for reaching this goal.

Together they came up with a few interesting tasks, competition of which entailed rewards.

The Operations Team took up the Challenge and participated with a commendable zeal. The results set up a heartening example for all of us at Aavas and affirms the belief of Aavas Financiers as an organisation, in the spirit of holistic development of its people.

★ CONGRATULATIONS ★

TO THE WINNERS

▶ WINNERS OF CHALLENGE 1, 4 KM CONSISTENT RUNNING

Mr. Ajay Sharma

Mr. Darpan Bhandari

Mr. Gaurav Sharma

Mr. Santosh Sharma

Mr. Abhijat Tiwari

Mr. Pradeep Chand

Mr. Shubham

▶ WINNERS OF CHALLENGE 2, ADVANCED EXCEL TRAINING

Ms. Mridula Mathur

Mr. Sher Bahadur Yadav

Mr. Chetan Nama

Mr. Phoolchand Mali

Mr. Sanjay Singh Parmar

Mr. Santosh Kumar Sharma

Mr. Deepak Choudhary

Mr. Yogesh Jangid

Ms. Pratibha Sharma

Mr. Himanshu Rajawat

Mr. Abhijat Tiwari

Mr. Pradeep Chand

Ms. Kirti Pathak

Mr. Jitendra Naruka

Mr. Paras Arya

Mr. Manish Kumar Kumawat

Mr. Suraj Kewalka

Mr. Mohan Choudhary

Mr. Vijay Singh

Mr. Darpan Bhandari

Mr. Ashish Goyal

Ms. Sandra Paul

NEW JOINEES



VIKAS AHUJA
Vice President

Credit, Rajendra Palace, Delhi



HIMANSHU AGRAWAL
Assistant Vice President

Investor Relations, Mansarover Office, Jaipur

BRANCH HEAD MEET SHIKHAR

Shikhar, the Sales Meet, commenced evoking the throbbing passion that distinguishes us at Aavas. Sales Head, Zonal Head and Vertical Head flew in to Jaipur where the meet was held at Hotel Orchid on the 7th of August, 2018.



ACTIVE LOAN ACCOUNTS CROSSES 60K

SPREADING MORE SMILES EVERYDAY

Aavas marches ahead taking along those who dream of a house they can call their own. The number of Active Loan Accounts rises everyday bringing joy to the neglected parts of the country, keeping us true to the spirit of aspirations and altruism.

Congratulations to Team Aavas Financiers who make it happen with unrelenting passion and effort.

Our accomplishment is a testament of Aavas emerging as an active catalyst in the developments taking place. Our endeavours have rewarded us quite generously. Let this milestone inspire us to work with the same zeal towards excellence as we always have.

Q2 SALES CONTEST

AGVOS
SAPNE AAPKE SAATH HAMAARA

MONSOON

Magic

September 6* to October 5*
2018

Cash Rewards

CONTEST	
Branch Category	Contest Prize
< 1.25 Cr	Bangkok Trip or 40K Cash Prize
> 2.5 Cr.	Singapore/Dubai or 60K Cash Prize

Bangkok

Singapore

Dubai

Tnc:

- Contest period will be 6th Sep to 5th Oct 2018
- For all branches with target of \leq 1.25 Cr, BH will be eligible for Bangkok trip or 40k cash prize.
- For all branches with target of $>$ 1.25 Cr, BH will be eligible for Singapore trip or 60k cash prize.
- Achieve your assign target and be eligible for the foreign trip.



Make this summer
CHILLED with

BIGGER REWARDS!



WATCH



iPhone



iPad



CONTEST

Contestant Category	Target	Contest Reward	Additional Remarks
RO	Min Threshold of 20 Cr. ±1 100% target achievement	Bike worth 60,000	For Top 100 RO's
	Min Threshold of 1.25 Cr. ±1 100% target achievement	iPhone 6	Subsequent Top 50 RO's
	Min Threshold of 75 Cr. ±1 100% target achievement	i Watch	Subsequent Top 50 RO's
BM	Min Threshold of 2 Cr. ±1 100% target achievement	iPhone 5i	For Top 20 BM's
	Min Threshold of 2.5 Cr. ±1 100% target achievement	iPhone 6	Subsequent Top 50 BM's
	Min Threshold of 3 Cr. ±1 100% target achievement	iPhone 6 S	Subsequent Top 10 BM's
	Min Threshold of 4 Cr. ±1 100% target achievement	iPhone 7	Subsequent Top 5 BM's
	Min Threshold of 5 Cr. ±1 100% target achievement	iPhone 8	Any one who achieves the slab is eligible for the Reward
	>5 Cr	iPhone X	
BH	Upto 2 Cr	iPhone 6	All BH's eligible for higher reward slab s.t to falling in the mentioned target bucket & min Threshold rolled out.
	Upto 3 Cr	i Watch worth 25 K	
	Upto 4 Cr	i Watch worth 35 K	
	Upto 5 Cr	iPhone 7	
	Upto 6 Cr	iPhone 8	
	>6cr	iPhone X	
	Upto 5 Cr	iPhone 6 S	
PM- retail	Upto 7 Cr	iPhone 7	All PM's eligible for higher reward slab s.t to falling in the mentioned target bucket & min Threshold rolled out.
	Upto 8 Cr	iPhone 8	
	>9 Cr	iPhone X	
	Upto 4 Cr	i watch worth 25 K	
PM- Verticals	Upto 5 Cr	iPhone 6 S	All PM's eligible for higher reward slab s.t to falling in the mentioned target bucket & min Threshold rolled out.
	Upto 6 Cr	i Pad	
	Upto 7 Cr	iPhone 7	
	Upto 8 Cr	iPhone 8	
	>9 Cr	iPhone X	

DISCLAIMER:
 * Contestant eligible only for RO, BM, BH, PM-Retail, PM-Verticals.
 * Every participant should check their own credit limit for eligibility for contest. It is subject to the credit limit of the participant.
 * Only for 2018/19 and for 2019/20 will be considered.
 * Contest Period: 01 May 2018 to 31 Jul 2018.
 * Not eligible for post-contest & Contest number will be updated after final results.
 * Team officers & MIs will be eligible for contest only. They are not eligible for reward.
 * There is no restriction on the number of contest entries. It is eligible for higher prize on achievement of min. contest target.

BECAUSE THE DETERMINED DESERVE SPECIAL

CELEBRATING THE 120 CR FEAT

The 120 Cr Tele Sales Contest held from December'17 to March'18 brought out the best in the Tele-calling team. The mission was to disburse ₹ 120 Cr over a period of 4 months, by a Team of 22 TMEs, with an individual goal of ₹5.4 Cr per TME. The contest was quite inclusive, with backend team and TMs qualifying for it as well.

The contest was announced by the CEO Mr. Sushil Kumar Agrawal himself which was the biggest motivating factor and it urged the teams to perform at their best. The delightful performance of the team was generously lauded and almost 90% of the team qualified to win Honda Activa, while a few others opted for gold.

The example they have set of the power of grit and steady efforts will continue to motivate us to give each of our undertaking, the very best in us.





MHADA

Maharashtra Housing & Development Authority

Striking it Right, Aavas Nashik Branch

Having an edge in business means having a sharp foresight and pouncing upon an opportunity as it emerges. Aavas, Nashik Branch didn't wait either and was quick to act when a new business avenue opened with MHADA Lucky Draw.

Riding the tide and expecting to generate leads, Nashik Branch participated along side other banks, under the leadership of BSM Ajit Lase and his team of 6 ROs. The Nashik Team put up a stall and interacted with all of the 1100 walk-ins, and informative leaflets were distributed. About 448 flats were allotted through on-the-spot lucky draw. The team engaged with the winners in a discussion on home loans and were able to generate 10-11 walk-ins to the branch.

Well done Nashik Team. Proactively looking out for business opportunities, thinking-out of the box and prompt actions make a huge difference in business and being more participative and enthusiastic in this manner can certainly help us keep our skills sharp.



PARTNERS IN GROWTH, ICAI UDAIPUR CA DIRECTORY LAUNCH

Business is all about dynamism. Acting upon opportunities and developing a diverse network of partners keeps Aavas Financiers throbbing as an organisation. So when ICAI Udaipur was bringing out Sampark, 2018, 5th edition, a directory for its members, Aavas was delighted to provide extensive patronage and support.

The launch of the CA members directory bore witness to wonderful moments of fraternity. It featured a beautiful full page advertisement from Aavas which was proudly cheering us on.

Our association goes on to prove business is not just competition. It's so much deeper with mutually beneficial relationships to leverage on. We, at Aavas Financiers value each of our partners and look ahead to our relationships that rest on credibility and sincerity.

SPECTRUM
Hotel & Residencies

HOTEL
RESTAURANT
POOL
WEDDING BANQUET
RESIDENCIES
GYMNASIUM
GAMING ZONE

For reservations & wedding enquiries call on : +91-73000 71364 / 5
E : reservations@spectrumudaipur.com, W : www.spectrumudaipur.com

Aavas
LAKSHMI VENTURES PRIVATE LIMITED

GIVE YOUR CLIENTS
MORE THAN JUST A TAX BENEFIT

GET THEM
AN EASY AND ACCESSIBLE
HOME LOAN
FROM AAVAS FINANCIERS LTD.

GET HOME LOAN ON ALL BELOW
MENTIONED PROPERTY TYPES

- Nagar Palika
- Society Patta
- Gram Panchayat Property

WHAT MAKES US STAND APART

- No declared income proof required
- Loan approval on assessed income
- Minimum documentation
- Complete transparency

1800-20-888-20 SMS "GHAR" TO 56677 www.aavas.in



Samvaad

एक परिचर्चा



📅 12 July 🏠 Baran 👤 48 Approx



📅 25 July 🏠 Bundi 👤 120 Approx



📅 27 July 🏠 Jhalawar 👤 55 Approx



📅 30 August 🏠 Neemuch 👤 50 Approx

The Van Campaign

On the look-out for dreams to make them come true.

Aavas upholds the commitment to make dreams come true with a staunch sincerity and is constantly striving towards this goal. In order to extend our reach to the most remote and forgotten rural areas of India, Aavas initiated yet another ingenious drive, The Van Campaign in Rajasthan 2 Region.

The campaign commenced on 28th August and lasted upto 26th September, covering a whopping 30 days, Sundays and all the branches that fall in the area. Hats off to sheer power of aspirations and perseverance.

The participating branches:

Bagru
Dudu
Kishangarh
Ajmer
Beawar
Jaitaran

Pali
Sumerpur
Sirohi
Jalore
Bhinmal
Abu Road



In terms of reach more than 200 Gram Panchayats were covered and a total of ₹80 lacs was disbursed from the leads that this powerhouse of a campaign generated.

A range of activities were undertaken as part of this campaign. Posters with the Tollfree Helpline Number were put up at all branches and Gram Panchayats. Grah Pravesh invites and informative leaflets were distributed. Also freebies such as Aavas keychain and Aavas branded ballpoint pens were gifted, as a little something to remember us by.

The efforts paid off generously. We received 947 inquiries on call and 5390 meets of, out of which 355 leads were generated.

Our passion to spread joy by giving people a home of their own shall stay ablaze and shall enable us to surpass our best each time.



AAVAS AT Janamashtami Mahotsava

Celebrating Birth, with our Customers.

Festivals mean rejoicing, feasting and celebrations. But festivals can also mean an opportunity to interact with our customers first hand and ensure a greater visibility for Aavas. Shri Krishna Janmashtami is celebrated with the due enthusiasm, with much jubilation in Jaipur and like each year, Janmashtami Mahotsav was held on the 3rd of September at Akshay Patra. We matched up with the energy and festivity in the air and were ready with an Aavas stall of 4x3 mts.

With a crowd of about 80k turning up, the event promised possibilities, which we eagerly tapped into with an offer hard to refuse. Aavas allowed a concession of 50% on the processing fee on-the-spot at the stall, valid until the 15th of September. Our team, as always left no stone unturned and made their presence felt both inside and outside the venue, reaching out to prospective customers and promoting the Brand Aavas by distributing free Mantra Cards and Akshay Patra booklet.

It's the little efforts that count and that make a huge difference eventually. Keep it up Team Aavas and make most of every rising opportunity with the same unfailing conviction and commitment.





LOAN MELA AT NIMBAHERA TEAM AFFORDABLE

INSTANT LOANS



INSTANT JOYS

Aavas Financiers are set apart by an ingenious bent of thinking and business endeavours. In one such brilliant move, Team Affordable came up with a Loan Mela at Nimbahera, the site for a Government Project, Affordable EWS/LIG flats. It was a 3 day event that went on from 30th August to the 1st of September.

The customers were required to come to the venue with certain identity and financial documents and on-spot loans were sanctioned. Post-Mela the customers were followed up on calls.

A simple business process and an emerging opportunity like this are a recipe for instant results at a bigger scale.

Commendable thinking and commendable actions Team Affordable.

PASSING ON *Smiles*



With the Urban Housing Fund from NHB, Aavas Financiers decided to pass on the benefit to 519 customers and give them a few Happy Smile Moments. Consequently interest rate for them has been reduced to 8.11%.

Here are the smiles that cheer us on.

The Duels at the Tables



Aavas is more than business, there is also genuine camaraderie and moments of fun. HR at Aavas is never short on ways to engage people in various health drives and sports activities that propel us to our common organisational goal of a wholesome Pure Life.

One such initiative under fun@work was a Table- Tennis Championship, organised at the Head Office, Jaipur on July 20th in which 25 players participated.

Ms. Aastha Gupta and Mr. Jayant Maheshwari won Gold while Ms. Roopa Biswas and Mr. Abhisek Jain put up an exciting fight, winning silver.

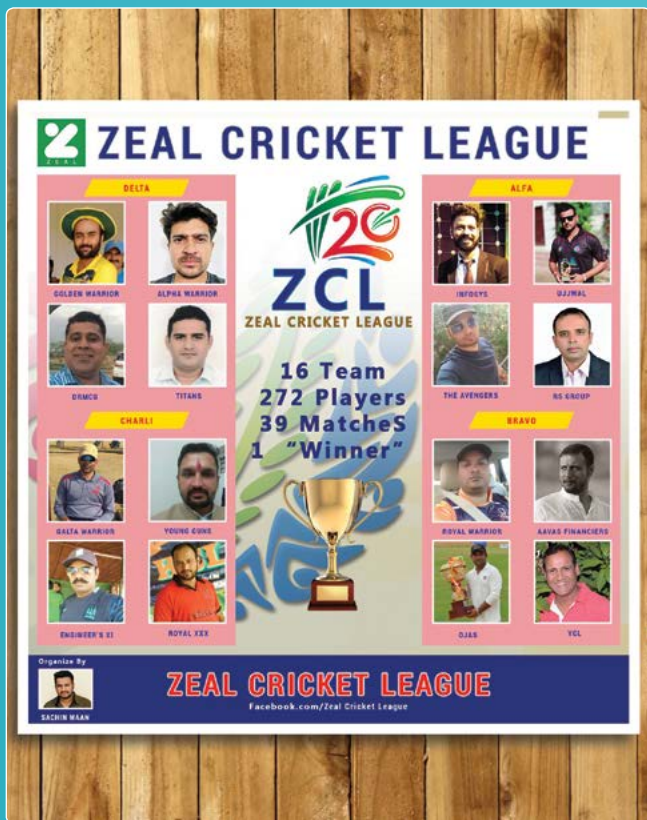
Congratulations to the winners and thank you HR for opportunities that help showcase our people's special talents.





The ZEALOTS OF ZPL

Team Aavas



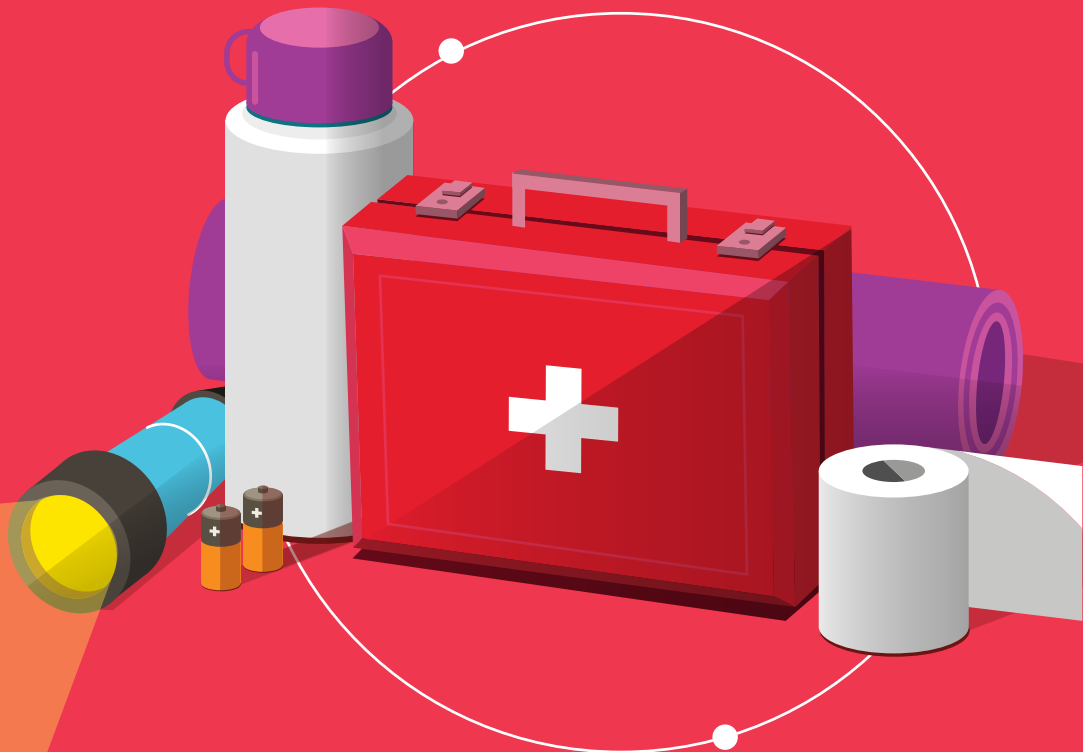
The name Aavas that shines brilliantly on the business horizon, is also rousing a stir on other fronts with the passion that distinguishes us. Under our drive, Pure Life for a holistic development, Team Aavas participated and has performed brilliantly in Zeal Corporate League thus far, under the captaincy of Mr. Mukul Bhattacharya, Head of Risk Department. Giving us unforgettable moments of jubilation, our team has made to the last few competing to claim the title.

The League commenced on the 15th of August, with 16 corporate teams. Aavas has played 3 matches, winning them all with an amazing stroke of fitness and sportsmanship 30 matches have been played so far and the Finals are right around the corner.

Rooting for Team Aavas in hopeful anticipation, we wish them all the best.

Meanwhile do not miss out on the action. Watch live matches and catch the scores on the crickheros App

IT'S BEST TO BE PREPARED GETTING FIRST-AID READY



INITIATIVE OF



Emergency strikes unexpectedly and a handy first aid knowledge and prompt actions can make all the difference. As part of our Health Drive, Pure Life, Aavas partnered in an initiative by Fortis Hospital and My FM, with a one-day, First Respondent Responsibility Training Program.

The Training was scheduled on the 4th of August, at Jaipur Head Office Cafeteria, 5PM onwards.

The Program sought to impart basic First Aid knowledge along with an understanding of Emergency situations through field experts themselves. At the end of the Program all participants got a basic First Aid kit as a take-away, to be used in an emergency.

At the end of the day it feels safer to know that we are better prepared.



TENDER HANDS AND BLOSSOMING DREAMS, at Abhivyakti, an expression



We at Aavas celebrate the families of our people, without the selfless support and love of whom it wouldn't have been possible to take Aavas to the pinnacle of excellence. Behind the scene they remain with us as stolid pillars behind our motivations and aspirations.

In one of our initiatives towards engaging our people along with their families, HR team concocted Abhivyakti, an expression of colours, joys and childhood.

People were invited to bring along their kids to work, for an art contest, on the 24th of August, 4 pm onwards. Drawing sheets and pencils were

provided on the spot and the participants were welcome to bring along other materials they wished to use.

The day turned into a canvas carrying the unique impressions of each child's individual thoughts and feelings, creating a touching treasure trove of memorable moments for us. Top 47 winners were rewarded with prizes and certificates.

These children reflect the future in their bright eyes and spending time with them insurges us with fresh optimism. We wish them the very best for their future. Congratulations to the winners.

Employee Name	Branch Name	Child Name	Age
Jitender Singh	Jaipur-Mansarovar Branch	Navya Choudhary	7
Manish Patel	Naroda	Param Manish Patel	5
Alok Mishra	Bhopal	Kartikeya	8
Anand Mishra	Indore	Vihaan Mishra	6
Vivek Verma	Indore	Mishti Verma	7
Kundan Prajapati	Bhilwara	Jaya Prajapat	9
Sunil D Shinde	Wagholi	Vajraraj Sunil Shinde	5
Gangadhar Shinde	Wagholi	Aryan G. Shinde	11
Rajendra Anant Naik	Virar	Anushka Naik	13
Jaideep Singh Chawla	Indore	Hardit Singh Chawla	8
Banmeet Singh	Bhopal	Jaskirit Singh	5
Ramavtar Sharma	Bhopal	Aardhya	5
Suraj Sameria	Udaipur	Vansha Sameria	5
Pankaj Makkar	Delhi-Rajendra Place	Saiysha	5
Pardeep Kumar Gandhi	Hanumangarh	Shruti Gandhi	6
Prakash Wagh	Bhavnagar	Mruga	15
Satish Kumar Gupta	Jaipur-Ajmer Road	Jahnvi Agarwal	13
Rahul Sharma	Church Road- Jaipur Branch	Surbhi Sharma	13
Bhavesh Trivedi	Botad	Hetvi Bhaveshbhai Trivedi	12
Lakshaman A Chavda	Mehsana	Diya Chavda	9
Jaideep Sharma	Jaipur-Mansarovar Office	Ayushi Sharma	11
Sambhaji Patil	Pimpri	Anvee S.patil	5
Sanjay Patel	Surendranagar	Astha Patel	6
Pankaj Makkar	Delhi-Rajendra Place	Sarthak	7
Vijay Sain	Dausa	Divyansh Sain	6
Amit Gupta	Delhi-Rajendra Place	Shrivalli Gupta	8
Irfan I Shekh	Botad	Yasha Irfanbhai Shekh	7
Mehul Jain	Ahmedabad CG Road	Yash Jain	8
Pankaj Makkar	Delhi-Rajendra Place	Sana	8
Prahlad Singh	Mandsaur	Navneet Singh	7
Raj Ghodke	Kolhapur	Asmi Raj Ghodake	7
Puran Verma	Sangaria	Muskaan Verma	14
Puran Verma	Sangaria	Nikhil Verma	9
Nitin Kumar Saharia	Chomu	Dhanvi Saharia	6
Anil Butolia	Chomu	Tejal Butolia	8
Naresh Nagar	Chomu	Khushi Nagar	14
Nitin Kumar Saharia	Chomu	Namit Saharia	5
Surendra Kumar Nama	Kishangarh	Anvi Nama	10
Nirmal Khichi	Kishangarh	Chitra Khichi	8
Nirmal Khichi	Kishangarh	Pihu Khichi	7
Navnath Bhagwat Ghule	Baramati	Vedant Rahul Ghule	6
Sunil Kalidas Jadhav	Baramati	Samiksha Shriram Sawant	11
Varun Singh Kushwaha	Ujjain	Vanshika	11
Amit Gupta	Delhi-Rajendra Place	Diship Gupta	10
Piyush Audichya	Baroda	Agrini Audichya	12
Jaideep Singh Chawla	Indore	Rableen Kour Chawla	10
Alok Das	Church Road- Jaipur Branch	Archisha Das	9



Navya Choudhary (7 yrs.)



Mishti Verma (7 yrs.)



Anushka Naik (13 yrs.)



Param Manish Patel (5 yrs.)



Jaya Prajapat (9 yrs.)



Hardit Singh Chawla (8 yrs.)



Kartikeya (8 yrs.)



Vajraraj Sunil Shinde (5 Yrs.)



Jaskirit Singh (5 Yrs.)



Vihaan Mishra (6 yrs.)



Aryan G. Shinde (11 yrs.)



Aardhya (5 yrs.)

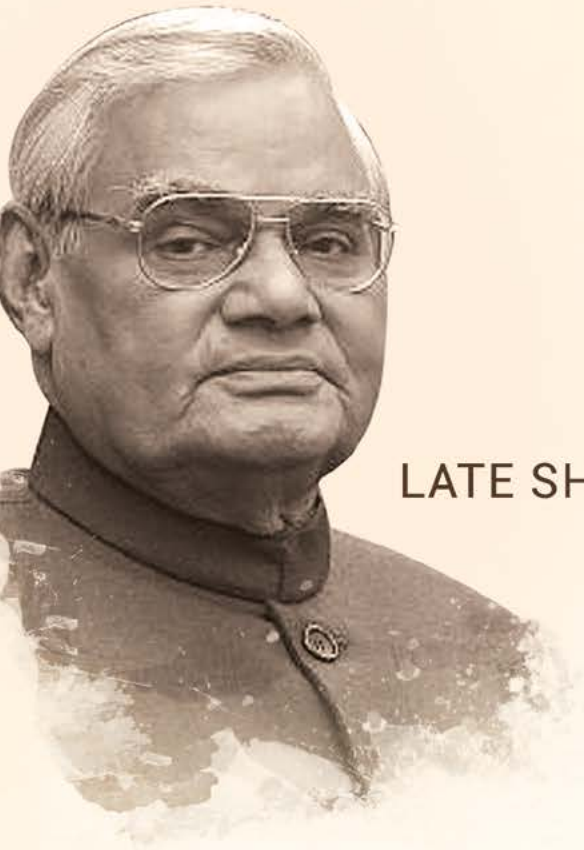
Independence DAY AT AAVAS

Another Independence Day goes by, adding another year to our Independence and moments of national feats and accomplishments, whilst also giving us a jolting reminder about the various problems that still persist in our country, urging us to take up new goals as people and a nation.

We at Aavas take great pride in celebrating Independence Day each year. With a zeal that only grows, this year too, we held the Flag Hoisting ceremony, at 8:30 in the morning, on the HO Terrace, thus commemorating our collective struggles, our victories and our collective culture that unifies us as a country.

Aavas is proud to be one of the catalysing paragons of progressing India. Infused with a renewed vigour we pledge to serve and take along the deserving sections of our country in our endeavours.





Remembering

LATE SHRI ATAL BIHARI VAJPAYEE JI

Late Shri Atal Bihari Vajpayee is best remembered as a firebrand of a leader who pioneered breakthroughs in India and stood for the highest values of journalism.

His soul departed on the 16th of August leaving a void that may never be filled again. He is best known for the assertive identity he earned India internationally as a nuclear power.

May his soul rest in peace. To express our condolences on loss of a great leader and our respect for him, we at Aavas observed a 2 min silence at 11:30 am.

His words and his poems shall always be our treasure. We can all find inspiration in these lines by our beloved poet-leader.

बाधाएँ आती हैं आएँ,

घिरे प्रलय की घोर घटाएँ,

निज हाथों में हँसते हँसते,

आग लगाकर जलना होगा।

कदम मिलाकर चलना होगा।



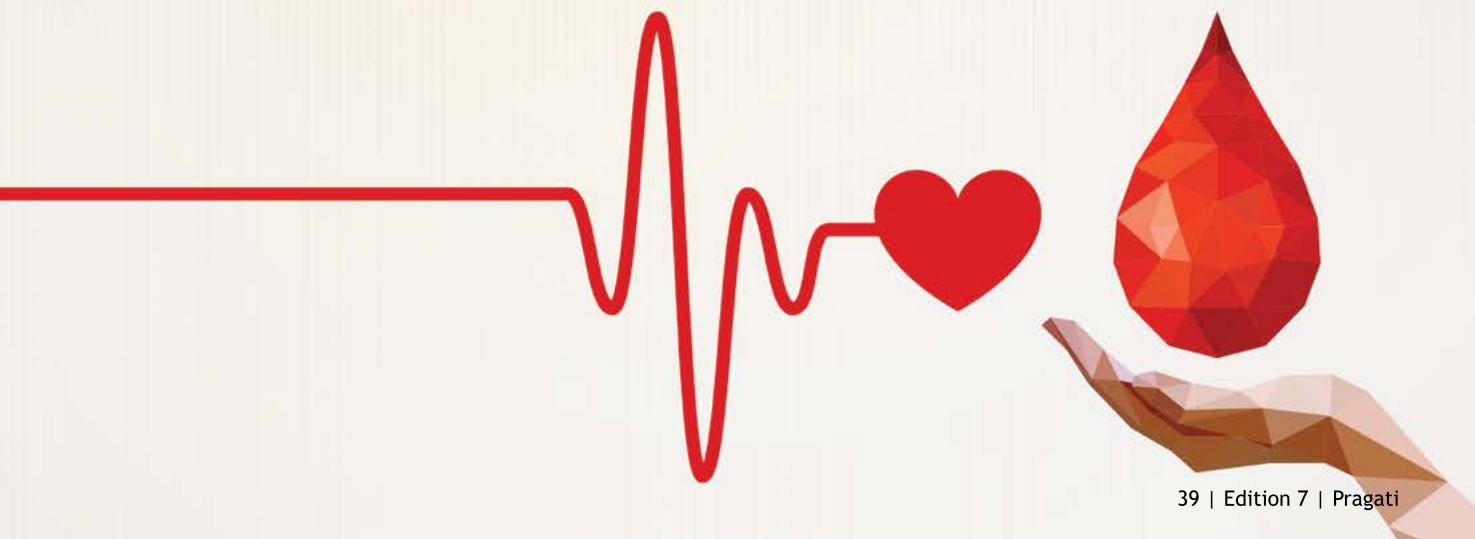
The Gift of Life Blood Donation Camp

The greatest gift they say, that human being can give to another is the gift of blood, the elixir of life. Jain Social Group Rainbow has been devoted to the cause of public health and awareness with a hardworking team of around 100 members. Till date they have organised around 5 successful blood donation camps wherein more than 2000 units of blood have been donated to various hospitals and those in need.

They were the obvious choice for partners when ICSI, Jaipur chapter decided to initiate a blood donation drive, with the support of volunteers and financial aids from various business organisations. Aavas Financiers, in the spirit of our CSR goals, rose upto the noble cause and became the Sole Sponsor of the camp, providing complete financial assistance from the CSR Funds.

The camp was organised on the 22nd of July, at Santokba Durlabhji Hospital and was a tremendous success with more than 1000 volunteers turning up, including members of ICSI, other professionals, students and general public large.

A proud moment for us, at Aavas mixed with a gush of satisfaction at having done our bit for humanity.



The Power of Yoga

at Jaipur Yoga League

We at Aavas have always lived up to our CSR goals of giving back to the society and when an opportunity emerged, we were quick to align them with our internal health drive, Pure Life. Recognising Yoga as a powerhouse of goodness for the body, mind and soul that ensures a higher wellbeing in all walks of life, Aavas Financiers sponsored the 4th Jaipur Yoga League.

The League was organised at Sawai Maan Singh Stadium, Athletic Grounds, on the 22nd of July, Sunday. Yoga enthusiasts poured in from all parts of not only Rajasthan, but all over the country, with total number of participants reaching 800. The event was inaugurated by the Honourable Chairman of Indian Yoga Federation, followed by breath-taking feats performed by the participants. The event concluded with distribution of Cash Prizes and Keepsakes.

The 4th Chapter of Jaipur Yoga League and the extent to which it was organised on, will be well remembered, as it served to encourage the holistic practice of Yoga while showcasing the inspiring Yoga talents in our country.



The poster features the Aavas logo at the top right, which includes the text 'Aavas' and 'एवस फाइन्सियर्स प्राइवेट लिमिटेड'. Below the logo is the title 'Aavas Supports Yoga Initiative'. The main text reads: 'We are glad to announce that Aavas sponsored the Jaipur Yoga Festival held on 22nd July, 2018 which turned out to be a huge success with 800 people turning up.' This is followed by a paragraph: 'Yoga benefits our body, mind and soul and helps us get better in all walks of life. At Aavas, we constantly strive to align our Corporate Social Responsibility initiatives with overall development of the society and mankind.' The central part of the poster is a collage of images and text in Hindi. The main headline in Hindi is '800 योग प्रेमी योगा लीग में प्रतिभाजी बने'. Below this are several photographs showing people practicing yoga, a group of people sitting on mats, and a person performing a feat. A circular logo for 'Jaipur Yoga League JYL' is also present. At the bottom of the poster is the website 'www.aavas.in'.

Reaching Out to Rebuild Kerala.

Monsoons struck with an unexpected ferocity this year, wreaking havoc and Kerala took a toll on Kerala. At a crisis like that the entire country stood united to support the people of Kerala to make it through and rebuild the life that had been lost to the floods.

We at Aavas did not lag behind and urged our people to volunteer help in the form of financial aid within their means. It was ensured the people had all the necessary information available to make donations to CM's Distress Relief Fund. We realise every bit can make a difference and that life ultimately endures and overcomes adversities of any kind.

KERALA NEEDS YOU

HELP
THE AFFECTED RE-BUILD THEIR LIVES

Your small contribution can make a big difference to the lives of the people who have suffered in this disaster. Aavas requests all to do their bit during this crisis of our fellow Indians. Voluntary financial assistance can be provided using the CM's Distress Relief Fund (CMDRF). Please click below link to find various gateways to contribute:

<https://donation.cmdrf.kerala.gov.in/>

Please note: The District contribution is mandated for donors. For as well as Foreign Contribution Regulation Act, 2017.

More than Livelihood

CSR: SKILL DEVELOPMENT PROGRAM



We at Aavas aspire to be one of the catalysts behind the positive changes taking place in the society with respect to women. An important step towards this would be financial independence of women that could be attained by developing employment centric skills and fostering a sense of self-worth from knowledge.

We thus partnered with HECARDS to develop and impart a Special Skill Development Training Program which would enable the women from underprivileged financial strata to enhance their household income. Consequently, we initiated a 2 month Certificate Course in Beauty Culture and Garment-Making and also sponsored the training of 100 women.

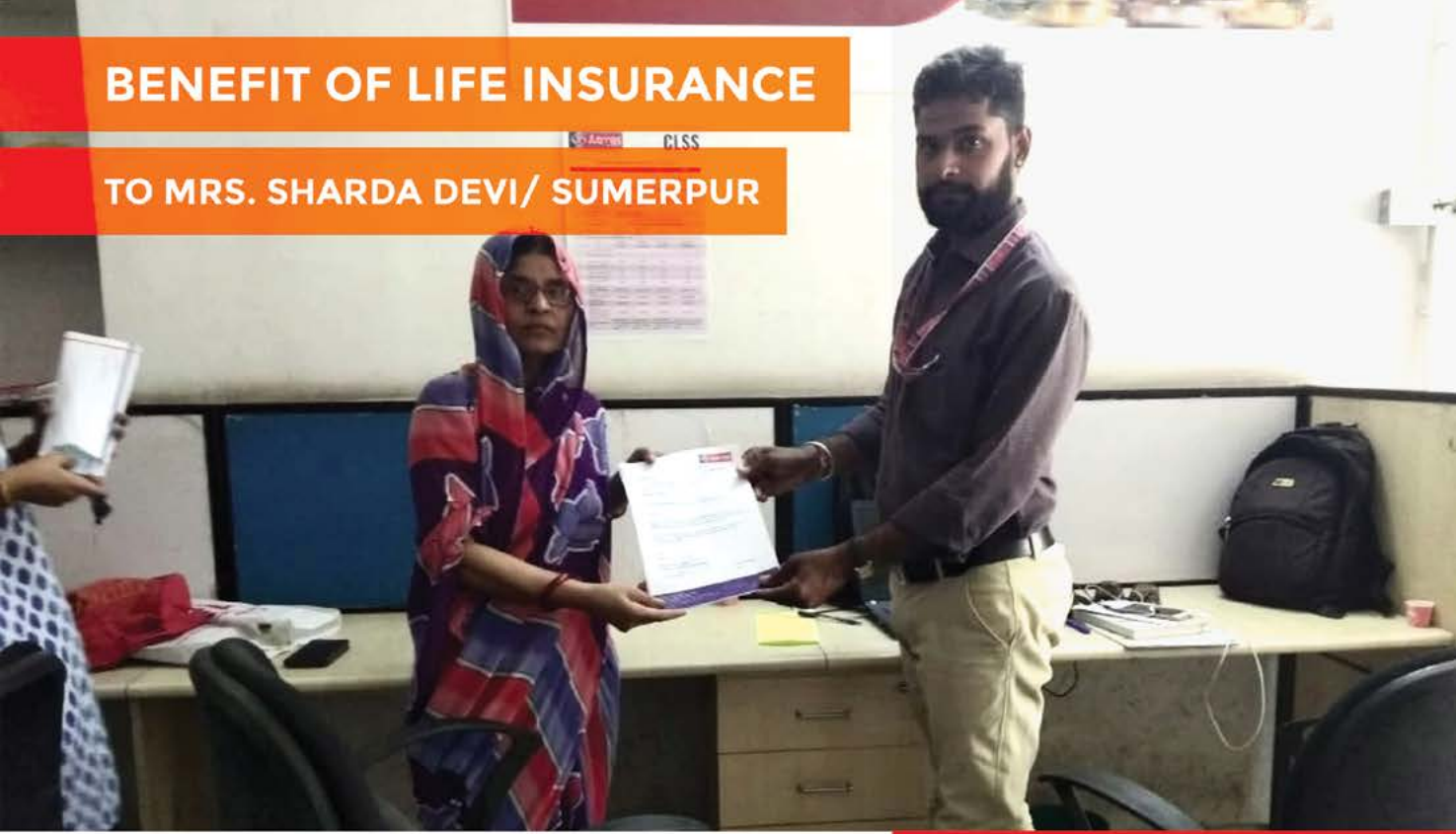
The program was conducted at Muralipur Skill Development Centre, in batches of 25-30 trainees each. The participants were trained, as also equipped with a lot of information on the skills. Moreover they were empowered with entrepreneurial knowledge that would assist them in setting up and growing their own enterprise, transforming them into first- generation entrepreneurs.

An upgrade of capabilities, acquisition of skills and consequent independence instil hope and a positive mindset among the women who are lagging behind as the wave of gender equality is taking over.

Aavas is proud to have been a partner with true women of substance who fight odds every day. With this CSR initiative we can confidently claim to have broken the ground for women, who are ready to claim their place in the world.

BENEFIT OF LIFE INSURANCE

TO MRS. SHARDA DEVI/ SUMERPUR



CUSTOMER STORY

We at Aavas mean it when we say we don't just provide financial aid, we spread smiles and we create a special place in our customers' lives with our commitment and sincerity.

One of our customers, Late Mr. Prince Dadhish, an employee at HDFC, was disbursed a loan of ₹3.9 lac (with a subsidy of ₹1.5 lac). He was allotted a flat at CMJAY, Sheoganj Nagar Palika, where he lived with his widowed mother, Mrs. Sharda Devi. He had paid only one EMI, when in an unfortunate turn of events, he passed away tragically in an accident. His untimely demise left his old mother stranded in a serious financial crisis. Once our team got to know of her misfortune, we decided to do the needful like any good samaritan.

Mrs. Sharda Devi was not aware of life insurance and its process. Our team pitched in to get her papers together in order to get what was due to her. Finally BALIC approved a death claim of ₹ 2.15 lac that enabled her to close the loan.

Shortly after Mrs. Sharda Devi visited Aavas office to collect property papers accompanied by her brother. The little hope that shone in her smile and gratitude that welled up in her eyes on finding compassion in other human beings, touched us warmly. It's moments like these that make us work towards relationships with our customers that mean more than business. It's moments like these that make the efforts worth it.



Employee Article



Amit Soni
Credit Officer

“बात सोच की

किसी ने मुझसे पूछा, तुम्हारा अपना कौन है?

एक पल की खमोशी के बाद मेरा जवाब था, जो किसी और के लिए मुझे नज़र अंदाज़ ना करे।

जब इंसान को अपने अंदर झांकना आ जाये तो वो दुसरो के अहसास को समझने के काबिल हो जाता है

शीशे और रिश्ते दोनो नाजुक होते है, मगर इनमे एक फर्क ज़रूर होता है।

शीशा गलती से टूटता है, और रिश्ते गलतफहमी से।

लोग अच्छा लिखने वालो को काबिल इंसान समझते है।

जबकि हकीकत में काबिल इंसान है जो अच्छा बोले ।

हम ऐसे माजरे में जी रहे है, जहा बेअदब लोग अदब पर बात करते है।

जब जिंदगी हँसाये तो समझ लो की काम अच्छे करने का वक्त है।

कभी कबार अच्छे लोगो से भी गलतियां हो जाती है, इसका मतलब ये नहीं की वो बुरे है, इसका मतलब है कि वो भी इंसान है।

अपनी उम्र और माल पर कभी एतबार न करना क्योंकि जो चीज़ गिनती में आ जाती है वो खत्म होने वाली है।

हर कामयाब शख्स के पास एक तकलीफदेह कहानी होती है।

और हर तकलीफदेह कहानी का अंजाम कामयाबी होता है।

इसलिए तकलीफ को बर्दाश्त करने की आदत डालो और कामयाबी के लिए तैयार हो जाओ।



Anil Pareek
Credit Manager

“धुंधली तस्वीर

अनूपगढ़ में मेरे कार्यालय के नज़दीक एक चाय की दुकान है, 5 वर्ष का एक बच्चा उस पर काम करता है, तस्वीर में भाई और उसकी बहन जो रोज़ सवेरे उसके लिए भोजन लेकर आती है, दुकान मालिक नित्य ही उस लड़के को डांटता है, और वह छोटी सी लड़की दुकान मालिक को रोज़ बोलती है मेरे भाई को डांट मत, मैं रोज़ यही सोचता हूँ कि अगर यह लड़की इस दुकान पर नहीं आए तो रोज़ उसे अपने भाई का दुख देखना नहीं पड़ेगा, कल हिम्मत जुटाकर लड़की से कहा तुम यहाँ मत आया करो स्कूल जाया करो, लड़की ने बड़ा प्यारा जवाब दिया, अगर भाई रोटी नहीं खाएगा तो मैं स्कूल कैसे जाऊंगी। मेरा मुंह खुला रह गया था, मैं एक बार लड़की को और एक बार उसके भाई को देख रहा था।



Deepu Mali
Disbursement Officer

“जूते कहाँ उतारे थे।

छोटी-छोटी छितराई यादें
बिछी हुई है लम्हों के लॉन पर
नंगे पैर उन पर चलते चलते
इतनी दूर चले आये
कि अब भूल गये है
जूते कहाँ उतारे थे
एड़ी कोमल थी, जब आये थे
थोड़ी सी नाजुक है अभी भी
और नाजुक ही रहेगी
इन खट्टी-मीठी यादों की शरारत
जब तक इन्हें गुदगुदाती रहे
सच भूल गये है
कि जूते कहाँ उतारे है
पर लगता है,
अब उनकी ज़रूरत नहीं



Prakash Maheshwari
Area Credit Manager



Rajkumar Sikarwar
ABM-Sales

“ हम घर होते

कुछ करने की चाह न होती तो हम घर होते..
 किसी को सपने सच न करने होते तो हम घर होते..
 कमाने की लालसा न होती तो हम घर होते..
 अपना दुनिया में नाम न करना होता तो हम घर होते..
 माँ बाप से वादा न किया होता तो हम घर होते..
 दुनिया को कुछ दिखाना न होता तो हम घर होते..
 अपने आने वाले कल को न सजाना होता तो हम घर होते..
 आप सब से इतना प्यार न करते तो आज हम घर होते..
 हम घर होते....

“

Tamaam umar guzaar deti hai, jo apno ke liye,
 Apni har ichchha ko maar deti hai, jo apno ke liye,
 Apne saare sapno ko wo rakhkar pare,
 Apna jivan abhaav me gujar deti hai, wo apno ke liye.....

“

Maa ki laadli to pita ki jaan hoti hai,
 Ghar ki raunak, parivar ki shaan hoti hai,
 Fir kyun maar di jati hain betiyan, janam se pehle,
 Arre unhe bhi duniya me aane do, wo bhi to insaan hoti hai....

“

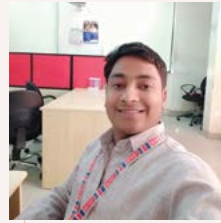
Dil se chaho to sazaa dete hai log,
 Sacche jazbaat ko thukra dete hai log,
 Kyo dekhenge do insaano ka milan,
 saath baithey parindo ko bhi uda dete hai log.....



Preeti Sharma
Credit - Risk

“ Humanity

Humanity isn't a race.
 It's not a people
 Or a person.
 It's something you ask yourself.
 Humanity is a question.
 Will you give?
 Will you share?
 Will you play the game fair?
 Will you sacrifice?
 Will you go beyond. Above?
 Most importantly-
 Will you put your trust in love-
 And only LOVE?
 We can try to answer the question
 of humanity on our own
 but without faith in each other,
 We'll spend our lives
 Vainly seeking, in the crowd,
 ALONE.



Ravi Bansal
Credit Manager

“

कोशिश कर, हल निकलेगा,
 आज नहीं तो, कल निकलेगा।
 अर्जुन सा लक्ष्य रख, निशाना लगा,
 मरुस्थल से भी फिर, जल निकलेगा।
 मेहनत कर, पौधों को पानी दे,
 बंजर में भी फिर, फल निकलेगा।
 ताकत जुटा, हिम्मत को आग दे,
 फ़ौलाद का भी, बल निकलेगा।
 सीने में उम्मीदों को, जिंदा रख,
 समन्दर से भी, गंगाजल निकलेगा।
 कोशिशें जारी रख, कुछ कर गुजरने की,
 जो कुछ थमा-थमा है, चल निकलेगा।
 कोशिश कर, हल निकलेगा,
 आज नहीं तो, कल निकलेगा।



Shailesh Sharma

Sr. Executive

“ क्योंकि लड़की हूँ मैं

सफलता के इस दौर में असफल हूँ मैं क्योंकि लड़की हूँ मैं,
 पंख मिल गए उड़ने को पर, अब भी पिंजरे में हूँ क्योंकि लड़की हूँ मैं।
 जागना चाहती हूँ मैं पर, सुला दिया गया क्योंकि लड़की हूँ मैं,
 चलना चाहती हूँ पर, गिरा दिया गया क्योंकि लड़की हूँ मैं।
 अपनी नजरों से नहीं किसी और की नजरों से चलती है मेरी जिन्दगी क्योंकि
 लड़की हूँ मैं,
 हर घर पराया है अपना नहीं क्योंकि लड़की हूँ मैं।
 पर अब बस!
 असफलता को सफलता में बनाउंगी क्योंकि लड़की हूँ मैं,
 पिंजरे से निकल कर खुले आसमान में उड़ जाउंगी क्योंकि लड़की हूँ मैं।
 कुछ बनना चाहती हूँ, बनूंगी और बन कर दिखाउंगी क्योंकि लड़की हूँ मैं,
 अपनी नजरों से जिन्दगी बनाउंगी क्योंकि लड़की हूँ मैं,
 अपना खुद का घर बनाउंगी क्योंकि लड़की हूँ मैं.... लड़की हूँ मैं.... क्योंकि
 लड़की हूँ मैं।



Vishal Kumar Jain

Credit Manager



तुझको हिम्मत से खारो पे चलना पड़ेगा
 गर चमकना है सूरज सा जलना पड़ेगा
 चांद निकलेगा लेकर सितारों को फिर
 शाम होने पे सूरज को ढलना पड़ेगा
 उनके जहनों को बदलेंगे हम बाद में
 पहले खुद को यकीनन बदलना पड़ेगा
 गुल पर बैठी हुई तितलियां देखकर
 मेरे बच्चों तुम्हें अब बहलना पड़ेगा
 नर्म लहजे की तासीर कहती है ये
 आज पत्थर के दिल को पिघलना पड़ेगा
 जिन उसूलों में दम तोड़ दे जिंदगी
 उन उसूलों से बाहर निकलना पड़ेगा
 कामयाबी की मंज़िल पे जाना है गर
 गिरने वालों को वाकिफ संभालना पड़ेगा



क्या बताये तेरी बस्ती में सितमगर देखा
 एक मजबूर का जलता हुआ छप्पर देखा
 दिल धड़कता था मेरा जिसकी सदा पे हरदम
 उसने जाते हुए मुझको न पलटकर देखा
 कर दिया खुद को मुकद्दर के हवाले जिसने
 ठोकरे खाते हुए उसको जमी पर देखा
 खुदको दरियाओं का कहते हो शनावर लेकिन
 तुमने कब झील के पानी में उतर कर देखा
 जिसकी चेहरे की शबाहत है फरिश्तो जैसी
 आज उस शख्स के हाथों में भी खंजर देखा
 लोग माँ बाप की करते है बुराई खुलकर
 आजकल शहर में दस्तूर ये घर घर देखा
 उसकी कुदरत का नमूना है समंदर लेकिन
 हमने इक औस के कतरे में समंदर देखा
 जिसके हर शेर का मजमून नया हो वाकिफ
 आज महफिल में कही ऐसा सुखनवर देखा



Deepak Jangir

Manager-Credit



Mushkile Insan Ke Irade Aazmati Hai.....
 Sapno Ke Parde Nazro Se Hatati Hai.....
 Hosla Mat Har...Girkar E Musafir.....
 Thokre Insan Ko Chalna Sikhati Hai.....



Dhruvik Anadkat

Executive Cashier



Tourism In Gujarat

Gujarat is the 6th largest state in India, located in the western part of India with a coastline of 1600 km (longest in India). It is one of the most popular tourist regions in the country and was visited by 20 million domestic and international tourists in 2010-11. Gujarat offers scenic beauty from Great Rann Of Kutch to the hills of Saputara. Gujarat is the one and only place to view pure Asiatic Lions in the world. During the Sultanate reign, Hindu craftsmanship mixed with Islamic

architecture, gave rise to the Indo-Saracenic style. Many structures in the state are built in this fashion. It is also the birthplace of Mahatma Gandhi and Sardar Vallabhbhai Patel, iconic figures of India's independence movement. Amitabh Bachchan is currently the brand ambassador of Gujarat Tourism. The 'Khushboo Gujarat Ki' campaign by celebrity Amitabh Bachchan has increased tourism in Gujarat by 14 per cent per annum, twice that of national growth rate.

Ahmedabad is considered to be an ideal hub to cover all the destinations in Gujarat.



Pooja Godara
AVP Operation

“ A typical day in my Life

While I was writing the heading to my story, it occurred to me that it could rather be 'A Typical day in a Working Mom's Life'. Yes, actually all the working mothers' clan rides in the same boat labelled "to be or not to be" which for us means "to slog and how much to slog".

My usual day starts at 5 am with the alarm being put on snooze and repeating the process again in 10 minute intervals for good three rounds, starting at 4:30 am. Then the last round almost kicks me out of the bed (thanks to smartphones, one can have personalised alarm tones and I have recorded my daughter's voice telling me "Mom get up right now!!", yelling at me that your snoozing late means the entire household right from man to machine and everything in between gets delayed. First thing I finish off is my Surya Namaskars, praying hard to the Sun God to lend me some of his energy and his chariot to get through the day. These 20-21 minutes to be precise pushes me out of inertia and takes me to the kitchen.

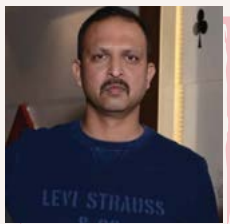
As soon as I enter the kitchen, the first thing I see is a picture of Maa Annapurna. I beg her for eight arms so that I can prepare milk for my children, tea for my husband, cut fruits and veggies for 4 lunch boxes, prepare breakfast, knead and cook all at the same time. At times I desperately want to make some preparations the night before, but my stay-at-home grandma's reprimand echoes in my ears, how can you be so lazy to pack "baasi" lunch for children when you have been fed fresh all your student life. "Aaj kal ki padhi likhi maayein mehnat nahi kar sakti, hum to atta bhi har roz fresh haath chakki par peeste they subah subah...doodh bhi fresh nikaalte the subah subah...tum sabzi nahi kaat sakti subah subah". These words are enough to stir up the subsided working mother's guilt storm and so this maa begins to create her own haath ka khana for her children better known as brats. My mind pokes me at such times that, those days most of the lunch boxes were identical both on the outside and inside, steel boxes always carrying the same parantha and aachaar all 6 days a week and 10 months a year. We also ate it with the same excitement every day as if that's what we lived for. Neither did the schools interfere in kitchen matters unlike today where schools hand over a healthy menu card to parents on day one with crystal clear instructions of fruit tiffin, full meal healthy lunch box and a snack box. If you give something healthy to munch in the van that will be a great add on.

Once dining table is stocked with first shift of food, comes waking up mr. husband and little ones that too with a huge loving Amazon smile, that dims with every passing second of the clock. Then comes the most dreaded task, making



Vijendra Singh
Sr. Executive- Audit/Cash Management

“
Stop being afraid of
What could go wrong
And start being
Positive about what
Could go right.



Anurag Jain
Senior Sales Manager

“
क्या करता मैं अब अपनी हैसियत सँभाल के
बाजार ने जो तय कर दी मेरी, कीमत सँभाल के
उसके दिये गम का ही बीमार हूँ ए वक्त
जो कह गया था मुझसे रखो, तबियत सँभाल के।
मौसम की शोखियों सा बदलता है मिजाज उसका
फिर दिल भला क्यों रखे कोई, हसरत सँभाल के।
हर घर हर गली में चर्चे उसकी आशिकी के हैं
समझा रहा था करना, मोहब्बत सँभाल के।
मेरी बर्बादी को उसने सजा ए अमाल जो कहा
सर झुकाये रख ली ये भी, तोहमत सँभाल के।
कलियों को तोड़ने के हुनर पे नाज़ न करो
अब तो रखो बेटियों की, इज्जत सँभाल के!!

the children gulp that one glass of milk. I exactly understand it now, why this requires hoardings in the entire city with Chief Minister herself campaigning for "ek glass doodh roz apne haath se". It is no mean feat, any one with children can vouch for it. It is always a game of striking a delicate balance between milk in the glass and hours on the clock. Last 20 minutes in hand for the school van else one more task of dropping kids to school will line up. The mere thought is enough to propel me with a bout of energy to bathe and get the children school ready.

With all the threats and thrills, both the children are ready to be transported to school. Now phase two begins, transporting mr. husband to work and preparing lunch for both of us. In between, pushing mr. husband with some nagging for I have a strong hunch that he needs to write an exam on newspaper content including that page which lists people who have reached the final destination of life, yes, the obituary page. I often ask him with some amusement that has the page failed to meet his expectations, was someone missing on that list that he has to go column by column of that page every single day?

I have a difficult choice to make between another quick round of yoga with 5 asanas or a morning cup of tea. Had only heard of four types of common stress in MBA days but experienced the first one - Time Stress - so closely now. And then practicing prioritising which creates second most common type of stress – Situational Stress. So now the situation of kids' room and living room demand 10 minutes of cleaning up as a priority or rushing to work leaving everything else at status quo. Situation demands to leave, so home as it is rests in the back seat. With clock ticking like a time bomb that will explode at sharp 9:30 am, I indulge in a mad rush to work. After crushing, skipping, honking and thudding through the traffic, finally the inevitable moment of biometric machine meeting the index finger is materialised and a winner flying high emerges.

I have one thing in common with Indira Nooyi for sure, and that is a family values the devout mother who does not mince her words ever. Like her mother, my mother also attaches no value to my professional crown and is more interested to know if children are well looked after or not.

Through the work day, in between breaks, I don the mother hat and enlist "must dos" which usually include hindi dictation for one and maths class test for the other apart from other trivial stuff like dinner on the table. Phone reminders of sharp 1:30 and 2:40 ring in the office for its time to check if kids are home safe, sound and happy. After customary hugs and listening to their tales and trivia, the ordeal of homework begins with the multi-tasker in me placing one foot in the kitchen and other in the study room. After an hour of half done homework and a half cooked meal, all of us tired of each other decide to leave things as it is. I squeeze in my last bit of yoga kriya and asanas left incomplete in the morning. Dinner is family time so everyone has got to be at the table. Mr. husband usually sulks as he would rather have TV as his beloved company.

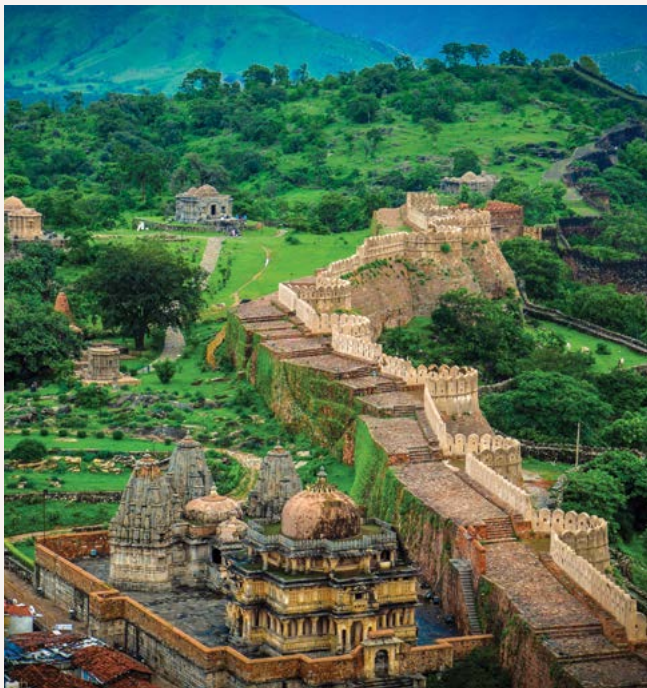
The last ritual of bed time is my favourite. I love to read stories to my children and now that has gone a step beyond since they have both have reached level II of reading. These days, we take turns to read to each other. When finally lights are put out, and I silently lay in a horizontal cross position with my daughter sleeping on my left arm and son on the right, pepping myself up to another day and another round of no matter what happens, get up, dress up and show up by 9:30 am.

May Life happen effortlessly to all of us and may we have the power to dream and achieve!!



- Narendra Jangir

Clicks to Remember





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