

Q2 (2017-18)

PR GATI

EDITION 3



MOVIE DAY

Entertainment amidst work to keep things light & fun



3000 CRORE CELEBRATION

126 branches, 126 cakes to celebrate our big achievement



MONSOON CONTEST

A fun-filled contest



WEIGHT LOSS PROGRAM

Feel better. Look better. Be better



SPORTS TOURNAMENT

You are your only limit

“The only way to do great work is to love what you do.” – **Steve Jobs**



ABHIVYAKTI

A platform to showcase your art and creativity



HEALTH & WELLNESS

A state of body. A state of being



When people
go to
work, they
shouldn't
have to
leave their
hearts at home."

-Betty Bender



Ghanshyam Rawat Co-founder & CFO

“Progress lies not in enhancing what is, but in advancing towards what will be.” – Khalil Gibran

To begin with, I would like to congratulate all of you for your remarkable performance. As on the 30th of September 2017, we have reached an AUM of Rs. 3197 crore, a customer count that surpasses 41,000 and our profit for first-half of 2017-18 has been a healthy Rs.41 crore. Moreover, we have maintained a remarkable asset quality. With an aim to make Aavas the most admirable home loan company in the affordable segment, Sushil Ji and I kick-started an organization that believed in keeping the highest of professional standards when dealing with customers; and today, we have indeed come a long way along the enjoyable but never ending learning curve. None of this would have been

FROM THE DESK OF CO-FOUNDER & CFO

possible without the endless dedication, commitment and hard work coming from each one of you.

Mission 10,000 crore: As per reports from ICRA, the current market size of the Home Loan industry is \$14.7 trillion and is expected to double up to \$30 trillion in another 4-5 years. If a growing market like this is any hint at our future, our aim of achieving Rs.10,000 crore book size by 2020 looks highly attainable, keeping the potential for growth intact. I have a strong belief and confidence in our team that we will achieve much more than this!

The Treasury & Finance Department has played a key role in putting Aavas on the fasttrack. We have initiated enduring relationships with 36 large lending partners who provide us with credit facilities, which interestingly are at lower rates than the rate prescribed as per our external ratings. Because our competitors borrow at higher ROI's than ours, it gives us an unwavering edge over them.

Now when it comes to our capital, we have enough funding in place for the next 2 years while our competitors are still struggling to look for onward lendings. We have also been investing in infrastructure, media, branding, and marketing

that is directly aimed at increasing our visibility as a financial brand. Moreover, renowned financial institutions such as the International Financial Corporation (IFC) and the World Bank have shown strong belief and confidence in Aavas and have subscribed for a 5-year tenure long-term paper of Rs.130 crore. This further paves our way into being a financial institution revered by the likes of the customers we serve, the lives we change, and the homes we help build.

Last but not the least, our customer service helps us in delving into unexplored, unserved and newer territories. Customer satisfaction is our top priority; we strongly believe in fair and transparent dealings with customers, which is what differentiates us from the rest, and it is up to every one of us here at Aavas to always keep the customer as the top most priority. Each and every employee, irrespective of the department, needs to know and believe in this and should do their best to satisfy a customer base that is likely to be more than 1,00,000.

I therefore request all of you to take a pledge to fulfill the life time dream of every Indian to own a Pakka house and we will be their partner in this beautiful journey. - **SAPNE AAPKE SAATH HAMAARA**

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THE Rs.3000 CRORE PARTY



The Aavas family keeps getting bigger and like the ideal family, we always come together to celebrate the biggest of occasions. And there could not be a bigger celebration than the one organized to celebrate the company surpassing Rs.3000 crore loan book.



Across all levels and departments, every employee in Aavas' 126 branches were invited to the party. Or rather, the party was brought to them. Each branch had its own celebratory cake. And when the time came, each of these 126 cakes were cut at the same time to rapturous applause and ovation.



This achievement belongs to every one of Aavas' employees, and is a result of their hard work. At the functions that followed the cake cutting, each branch was awarded a trophy. Along with this, senior executives were also given badges & bubble stickers, highlighting their contributions towards Aavas' success.



At Aavas, we go beyond just acknowledging good performance. We celebrate it. Therefore, more than the Rs.3000 crore AUM benchmark, the parties were a recognition of the efforts of employees at every level. The number, after all, only indicates how far the company has come, not how far it has to go.



Aavas aims to reach a loan book size of Rs.10,000 crore by 2020. The workforce of Aavas got a big taste of how collective success feels like. Now the hope is, it drives them to do better and greater things. When the next milestone comes around, we all want the cake to be even bigger.



Dear Family, Thank You



The achievement of the Rs.3000 crore benchmark will always remain a unique moment in the history of Aavas. From an upstart to a giant, Aavas is now one of India's biggest lender of loans, thereby enabling thousands to place their inaugurating brick on their first home.

None of this would've been possible without the constant effort of our management teams. Therefore, on the occasion of our success, Aavas sent a letter of gratitude to the family members of the senior management. Achieving such a benchmark in today's business world is humbling, to say the least, and aiming for the Rs.10,000 crore benchmark by 2020 is a commitment we would like to see through. We take this opportunity to salute the hundreds of souls attached to us for their unwavering motivation, support and the numerous conscious and unconscious value additions they are making towards Aavas' growth and development.

They say understanding and empathy begin at home, and as a home loan company, we recognize the fact that the families of our employees are as much a part of the success of Aavas as their counterparts are.

RESPONSE FROM FAMILIES



 **Pratima Das Bhattacharya** added 3 new photos— with **Mukul Bhattacharya**.
Yesterday at 9:30 PM · 




Like everyday, I came back home in the evening from work. I found a well-wrapped gift box, a beautiful bunch of flowers and a chocolate box lying on the table..


My name was written on this, I was completely surprised.. It was neither my birthday nor my anniversary, what then?

My eyes went to a beautiful envelope kept near the box.. I read it and had tears of joy in my eyes.. All these things were send to me from my husband's company for acknowledging the support I laid to my husband to make his company successful.

This gesture is priceless and we are proud to be a part of such amazing organisation..

Today, I will also like to thank Sushil Ji (CEO) and everyone of Aavas Financiers Ltd. for this wonderful gesture.

 Like  Comment  Share



 **Nitin Saharia** added 3 new photos
Yesterday at 9:30 PM · 

Thank you Aavas...

It was really overwhelming to receive a surprise gift from my company Aavas Financiers. It's a pleasure to know that my company cares for me and my family, which fills me with great enthusiasm and motivates me to work with more efficiency.



 Like  Comment  Share



ANKIT SONI

It was a morning full of happiness and joy. My spouse was overwhelmed and has expressed her gratitude towards HR and management.

Thank you for this initiative and the warmth.

GHANSHYAM GUPTA

I just wanted to convey thanks on behalf of my wife for the gift and guesture shown by the company. It is memorable.

PROPELLING A NEW AAVAS OVER NATIONAL MEDIA



The identity switch that came along with *Au Housing Finance* being renamed to *Aavas Financiers* had to be communicated as widely as possible, which is why Aavas devised an advertising campaign to be aired on national TV and radio.

The television advertisement campaign kicked off on the

25th of August 2017, with spots on leading news channels like India TV, Aaj Tak, Delhi Aaj Tak, IBN Lokmat, ETV Rajasthan, ETV Gujarati and ETV MP, which cover all the main demographics where Aavas draws most of its customers from.

The advertisement campaign on radio was similarly focused

and intense. Initially airing on the 28th of August 2017 and still on air, you can regularly hear Aavas spots on our channel partners - Big FM, Radio City and Radio Mirchi. The message was crisp and clear, thereby making sure our prospective customers were aware that the name might have changed, but the values have remained the same.

QUARTER UPGRADES



UNAUDITED STAND-ALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

Loan Disbursement

Rs.793 Crore Growth 63%

AUM

Rs.3197 Crore Growth 57%

Total Income

Rs.210 Crore Growth 51%

Profit After Tax

Rs.41.1 Crore Growth 70%

Gross NPAs 0.67%

Branches Added 17 Nos

TAT (Lead to Disbursement) between 0-10 days

Mar-17: 50.78% Sep-17: 53.05%

No. of Employees added in last 6 months-573

No. of Branches with eDisbursement

Mar-17: 21 hubs (22% of total 94 branches)
Sep-17: 116 (100% including 12 hubs)

Collection Manpower added in last 6 months-106

RATING

CARE

Mar-17: A+/Stable Sep-17: A+/Stable

ICRA

Mar-17: A/Positive Sep-17: A+/Stable

ICRA Short-Term

Mar-17: A1+ (Highest) Sep-17: A1+ (Highest)

SOLIDIFYING OUR PRESENCE WITH 126 BRANCHES AND COUNTING



28 MAHARASHTRA



22 GUJARAT



54 RAJASTHAN



17 MADHYA PRADESH



05 DELHI-NCR

NEW BRANCHES OPENED

We are on a mission to empower more people into buying their first home and in the last quarter (July to September) alone, we opened a total of 17 new branches, thereby making our financial services available to a whole new audience.



SANGAM TOWER, JAIPUR



MANSAROVER BRANCH, JAIPUR



VASAI, MAHARASHTRA



WAGHOLI, MAHARASHTRA



DWARKA, DELHI



KAMREJ, GUJARAT



RATNAGIRI, MAHARASHTRA



NARODA, GUJARAT



REWARI, DELHI-NCR



SANGLI, MAHARASHTRA

BRANCH SCORING MODEL

BRANCH SCORING MODEL				
Parameter	Metrics	Target Vs Ach	Weightage	Total Weightage
Business volume	Monthly targets assigned	75%	15%	60%
		80%	20%	
		85%	25%	
		90%	75%	
		100%	90%	
		110%	100%	
		120%	110%	
Delinquency	NPA	>0.75%	0%	10%
		<0.75%	75%	
		<0.6%	100%	
		<0.5%	120%	
	Bounce rate in last 12 months portfolio	>6.0%	0%	10%
		<5.0%	75%	
		<4.5%	100%	
		<=4.0%	110%	
PDD	Zero pendencies of property papers >30 days		100%	10%
Costing of the branch	3% - 3.5%		75%	10%
	2.51% to 2.99%		90%	
	2.01% to 2.49%		100%	
	<=2%		110%	
Total				100%

JULY



MANSAROVER BRANCH
CATEGORY A



CHOMU
CATEGORY B



NOKHA
CATEGORY C



BIAORA
CATEGORY D

AUGUST



JAIPUR - DIAMOND TOWER
CATEGORY A



SIKAR
CATEGORY B



JOBNER
CATEGORY C



GODHRA
CATEGORY D

SEPTEMBER



MANSAROVER BRANCH
CATEGORY A



CHOMU
CATEGORY B



KUCHAMANCITY
CATEGORY C



BIAORA
CATEGORY D

STAR BRANCH OF Q2

From our arsenal of 126 branches, each one worked hard to fulfill all the parameters as per the branch score card, but alas, only one can shine brighter than the rest. The accolade for “The Best Branch” for Q2 goes to Chomu.

In terms of Business Volume, the branch pulled a Target Achievement of 122% and a total score of 6.6 in this category. The branch scored 1.20 and 1.00 in NPA and ‘Bounce rate in last 12 months portfolio’ respectively. Also performing extremely well in

other parameters, Chomu scores 10.8 as a total winning score.

Congratulations to the team for the good work. Keep it up!



Star Branch of Q2 - Chomu

IDEAS TO HELP INCREASE BUSINESS INFLOW FOR YOUR BRANCH



SALES



MARKETING



SUCCESS

Good marketing is the essence of any business. Marketing not only contributes to brand awareness, it also helps in instrumenting increase in sales, growth in business and in customer engagement. It introduces and promotes products/services to its potential customers. Marketing spans across advertising, public relations, promotions, and sales. Thus, it helps a brand:

- *Inform Target Audience*
- *Sustain Reputation*
- *Engage Target Audience*
- *Sell Product*
- *Grow Profits and Customer Base*

Aavas hasn't been far behind when it comes to marketing either. The company, to increase its outreach and visibility, has taken initiatives in the form of *ATL (Above the Line)* as well as *BTL (Below the Line)* marketing activities. So far, Aavas has been active in branding 126 branches across 5 states, creating a new

identity while also breaking off from the 'Au Housing' persona, creating and distributing leaflets & collaterals like standees, banners, posters, canopy etc., containing information pertaining to the financial products from Aavas, installing branded water coolers at select locations, airing commercials on national TV & Radio, maintaining an active & engaging social media page on Facebook and a new website as well as outdoor marketing activities to increase brand visibility.

Simple Marketing Strategy to Increase your Business

Below the Line (BTL) advertising takes a shot at traditional methods of advertising. It is more of a one-on-one interaction and involves the distribution of pamphlets, handbills, stickers, promotions, brochures placed at point-of-sale and on-the-road promotions through banners and placards, to

name a few. For certain markets, like rural areas, where the reach of mass media like print or television is limited, BTL marketing with direct consumer outreach programmes make the most sense.

Taking this opportunity, we request each Aavas branch to come up with fresh ideas and concepts for BTL activities that may help us grow as a brand and reach our goal for the year 2020, which is accomplishing the Rs.10,000 crore benchmark.

How is BTL beneficial?

- *Great for Building Customer Relationship*
- *Lower Required Investment*
- *Deep Direct Reach*
- *Extremely Targeted Promotions*
- *One-on-One Contact with Customers*
- *Improved Response Rate*
- *Customized to Local Preferences*
- *Easier Monitoring of Promotion and Budget*

Ideas to Help Increase Business Inflow for your Branch

Below, we have listed out a few examples of BTL activities that can help you add more to your business.

1. Direct-Mail Marketing -

While direct-mail can have diverse results when put to use properly, it can be an effective means of advertising. Direct-mail campaigns should be properly designed according to the appeal of the target audience and the ad copy should have compelling messages that the target audience can't ignore.

2. Leaflets & Brochures -

Leaflets & Brochures are the most effective communicators when it comes to letting people know about your brand and what it's all about. You can list out your

USP's as well as the products you want to highlight, and the leaflets containing all this information can be given out to random people in malls, market centers, your own branch, etc.

3. Get Togethers - You can also conduct high-tea's to propose tie-ups with small to medium scale builders, raw material providers, hardware providers, chartered accountant, etc., to gain access to customers who want to buy a home but lack the resources to do so, thereby building prospective clients right there.

4. Canopy Activities - The most commonly used BTL activity in India; Canopies are cost-effective means of advertising and you can have the company's branding all

over the canopy. You can also keep leaflets & brochures here. This is a good opportunity to increase brand visibility as well as gain leads via phone numbers and email-ids of prospective clients.

5. Expos and Exhibitions -

Having a registered booth at an Expo or an Exhibition subjects your brand to newer audiences and better visibility. Moreover, the chance for a one-on-one interaction with future prospects increases. You can also have leaflets & brochures placed in the booth, and a social media check-in at the venue to call in anyone who is interested.

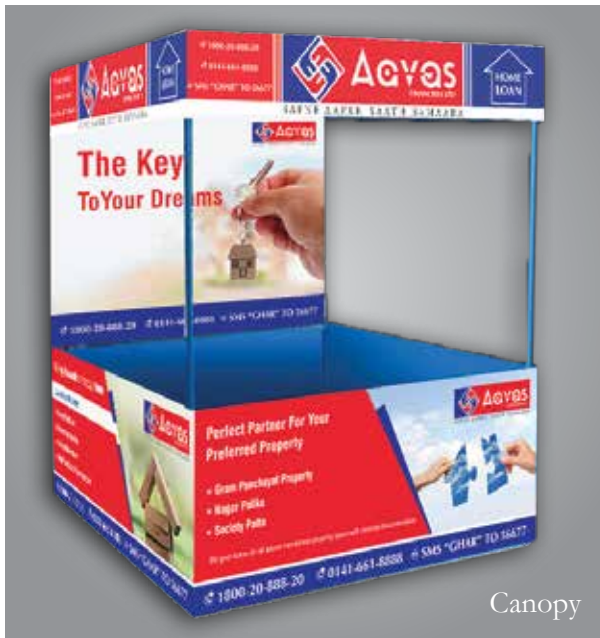
6. Road Shows -

Road Shows are the most iconic and one of the best ways to increase brand visibility and customer interaction. The brand's jingle, logos, and tagline can adorn the vehicle that is selected. Road Shows are a way to reach into locations that were once excluded from the reach of the new-media, thereby opening up more prospects down the line.

Apart from these, you can also arrange the data for getting lead generation via our own 22 people strong central telecalling team.



MARKETING COLLATERALS FOR SALES TEAM



Canopy



Standee



Leaflet

Marketing Collaterals for Sales Team



To order above mentioned collaterals, please send a mail at nitin.jha@auhtm.in

STAR PERFORMERS OF TEAM COLLECTIONS

Being in the business of lending and enabling dreams, there also comes a time where some people default on the EMI payments simply because they face genuine financial difficulties or are unwilling to pay. Such loans need to be recovered with great care while being emphatic and resolute

towards the customers at the same time; and this specialized task has been assigned to our Collections Team. The team undergoes training sessions specifically formulated for them to harness these special people management skills and to be more aware and updated for

their personal and professional development .

Kudos to this team led by Mr. Surendra Sihag who ensures all accounts run smoothly with regular repayments and NPAs under control. Our NPAs are the best in the industry.



SURENDRA SIHAG



ENABLING THOUSANDS WITH THE POWER TO BUY A HOME UNDER CLSS

The Government of India has created operational guidelines for the **Credit-Linked Subsidy Scheme (CLSS)** under *Pradhan Mantri Awas Yojana*, which will bring down the Equated Monthly Installments (EMI) on housing loans for buyers by

providing a subsidy of 6.5% on loans. This subsidy has been in existence since the 17th of June 2015, and customers can claim the same until the year 2022.

PM N. Modi had announced the **Credit-Linked Subsidy Scheme (CLSS)** mainly for the

Economically Weaker Section (EWS) (Rs.0 to 3 lacs), Low-Income Group (LIG) (Rs.3.01 to 6 lacs) and Mid-Income Group (MIG) (Rs.6.01 to 18 lacs). Any first-time owner of a pukka home is eligible for the CLSS Subsidy but keeping in mind that the maximum loan amount for subsidy is Rs.6 Lacs for EWS and LIG, Rs.9 Lacs for MIG1 and Rs.12 Lacs for MIG2.

At Aavas we specially focus on disbursing such cases which fall under CLSS scheme and also ensure that the applicant gets the subsidy benefit.

We have also created a separate team headed by Mrs. Meha Mahna to exclusively work on CLSS and Subsidy for all the branches. For any queries you can get in touch with her at meha.mahna@aavas.in

Below are our top subsidy releasing branches for Q2:



MEHSANA

Branch head: Manish Chauhan

No. of cases: 36

Subsidy amount: 57 Lac



SURENDRANAGAR

Branch head: Sanjay Patel

No. of cases: 21

Subsidy amount: 36 Lac

INDORE | No. of cases: 20 | Subsidy amount: 24 Lac

For the month of Jul, Aug and Sept

Cases claimed: 199 | Amount received: 1.86 crore | Amount claimed: 1.69 crore

Subsidy received under CLSS	No. of cases	Amt. (crore)
FY 16-17	132	1.26
FY 17-18 H1	131	3.14
Under process till date	127	2.17



BUILDING UP THE BUILDING BLOCKS



that lasts 4 days and is designed to get Aavas' frontline sales teams from different cities together for an intensive classroom training session. It began as a workshop for sales teams across Rajasthan and Delhi, but will soon be expanded to include Aavas' operations across the country.

Aavas also has a tie-up with the Employment Exchange of Rajasthan, headquartered in Jaipur. This led to Aavas participating in employment fairs in cities like Behror and Jaipur, and discovered many deserving candidates. After all, new people and ideas are always welcome.

Aavas is a company growing at a furious pace. And with it, so is our need for talented and skilled people. Aavas has embarked on an ambitious plan named **Gurukul** – *Learning & Development* to recruit and train their nationwide workforce, and get them ready for the next big leap.

ICICI Academy of Skills, with many more in the pipeline.

We also conduct a sales induction program, 'Prarambh',

The first peg of this strategy is a tie-up with ICICI Academy of Skills, a CSR initiative by ICICI Bank, which provides free sales and administrative training to candidates. Under the agreement, Aavas has already hired 65 professionals across Rajasthan and Madhya Pradesh, who have undergone select training with



MAINTAINING WORK-FUN BALANCE

The quest to find the perfect work-life balance has been in the working for quite some time now, but alas, no one has yet been able to set clear guidelines as to how this can be achieved. That being said, certain organizations are indeed taking the necessary initiatives to shed some load off of the shoulders of its employees. And we, Aavas Financiers, aren't lagging behind either.

For any organization to reach its true potential, it is important that employees feel a sense of warmth & belonging towards

the workplace. To bring justice to that fact, our engagement activities, such as *'Employee Movie Day'*, wherein 410 employees from the Jaipur Branch were taken to watch *Toilet-Ek Prem Katha* and a drawing competition that was held for children of the Aavas workforce, aptly named *'Abhinyakti'*, were successful attempts at weaving in a keen sense of affiliation and engagement among employees. But we don't just stop there, there's more to our employee engagement activities than movie days and drawing

competitions. To take employee wellness a step further, Aavas has initiated a category of activities, called *Pure Life* and this has been designed to enhance lifestyles through engaging employees in sports like Cricket, Carrom and additional weight loss programs.

Taking a different narrative here, Aavas is forever trying its hand at further ingraining a lively and fun ethos to the everyday work cycle. So please go ahead and have a great week, plan to make it interesting, with healthy doses of work of course.

REEL TIME FUN

People often wonder how employees of Aavas manage to be so committed and productive. The answer lies in the efforts made to ensure that work remains fun for them. That is literally what it was, when, under the HR's initiative, 410 employees of the Jaipur

Branch went to watch *Toilet-Ek Prem Katha* on the 19th of August.

The movie was a popular choice, considering its powerful social message. We gathered at the INOX theatre at Crystal Palm for the 10 AM show. The

entire theatre was booked out for the viewing pleasure of employees. So, as the lights dimmed, they left behind the world outside and immersed themselves in the experience. Over the next couple of hours, they laughed and cried, and came away relaxed and happy.



THE ART OF BEING A CHILD



There cannot be a better future investment than children. This is why Aavas always endeavors to provide a platform to talented youngsters. The latest was 'Abhivyakti' 2017, an invitation to 'express yourself in colours'. This drawing competition was specifically organized for children and relatives of its employees.

On the 23rd of September 2017, all branches were abuzz, as 238 participants gathered to paint their imagination. Some drawings showed practice, others showed great originality, but all of them were drawn from the heart. Each drawing carried in it the hopes and dreams of the child who drew it. If we could, we would celebrate them all.

After much deliberation, we had picked 15 winners but on the grounds that almost every drawing stood its own ground, we decided to increase the number of winners from 15 to a more accommodative 22. Aavas has also created some season's greetings cards using a few of these drawings. Not only will their drawings be published in the Aavas calendars and diaries, but can also be viewed down below.



Vehan Saharia, 5
Son of Nitin Saharia



Saideep Prashant Barge, 8
Son of Prashant Barge



Anvi Nama, 8
Daughter of Surendra Kr. Nama



Saloni Khurana, 21
Daughter of Maneesh Khurana



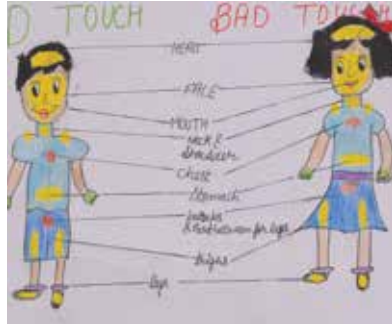
Tanya Tripathi, 16
Sister of Shivangi Tripathi



Dhanvi Saharia, 5
Daughter of Nitin Saharia



Sidhvi Karnawat, 9
Daughter of Pritesh Karnawat



Akshara Agarwal, 10
Daughter of Satish Kr. Gupta



Meha Agarwal, 11
Daughter of Sushil Agarwal



Meenal Rajawat, 18
Cousin Sister of Ripudaman Singh



Harshit Patel, 12
Son of Chandrabhan Patel



Tanishk Nagar, 13
Son of Naresh Nagar



Divya Jain, 11
Niece of Saurabh Jain



Ridhima Sihag, 14
Daughter of Surendra K. Sihag



Tanishk Powar, 13,
Son of Prashant Powar



Archisha Das, 8
Daughter of Alok Das



Pratishtha Sharma, 16
Daughter of Ajay Sharma



Jahnvi Agarwal, 12
Daughter of Satish Kr. Gupta



Grishma Mehta, 23
Cousin Sister of Divya Mehta



Akshit Wadhawan, 14
Nephew of Ritesh Wadhawan



Muskaan Verma, 12
Daughter of Puran Verma



Kumud Pandey, 13
Daughter of Prabhat Chandra Pandey



AHMEDABAD



BHOPAL



BIKANER



CHOMU



DWARKA



JODHPUR



SURAT



THANE

SPORTS FACTS

KARATE FACTS

“Karate” is actually a combination of two words: kara (empty) and te (hand). The definition of karate, therefore, is self defense fighting with no weapons.

It’s been said that people learned the art of hand-to-hand combat because samurai leaders placed a ban on weapons in the 17th century.



SKATING FACTS

The number of calories burned per hour while skating at 6 mph is 350 and 600 while skating at 10 mph.

The first roller skate was designed by John Joseph Merlin in 1760.



POWERLIFTING FACTS

Various dead lifting stances come with funny names: Jefferson, Sumo and Double Suitcase, to name a few.

There are three lifts used in powerlifting: Bench Press, Deadlift, and Squat. In competitive meets, the one who lifts the most combined weight in all three events wins.



GAME CHANGER WITH OUR SPORTS GRANT

Aavas likes to recognise talented sports stars in our midst. It could be an employee or even a relative of an employee. One such homegrown athlete is Ankit Chouhan. A reputed powerlifter, Ankit has competed in more

than 20 National Games, winning thrice and also finishing runners-up thrice. Apart from this Ankit has also been a part of 30 State Championships. His true moment of glory came when he did the country proud by winning the

World Championship Title in 2014.

At the moment, Ankit is a Relationship Officer at Aavas, helping to strengthen our relationship with our customers, while keeping up his remarkable sporting career.

Ankit Chouhan is representing India under Senior's category – Asian Championship, which will be held in Kerela in the month of December. We are glad to announce that Aavas will be supporting Ankit in this participation.



GAME CHANGER WITH OUR SPORTS GRANT

Saideep Prashant Barge

Some sports stars start off as child prodigies. That is exactly the case of 8-year-old Saideep Prashant Barge from Pune, son of Prashant Barge - Area Credit Manager of Aavas, who



has earned huge recognition in junior level skating competitions. He is regarded as one of the best skaters in his age group and has already pocketed 2 Gold, 1 Silver and 1 Bronze medal at various competitions. Recently, he put another feather in his cap, skating for more than 3 hours as

part of *Indian World Record Event* organized by Skateathlon and Waveboard Sports Maharashtra Association, held in Pune on the 20th of August 2017.

Saideep is clearly a prodigious talent and to reach this level needs hard work and dedication. That's a life lesson Aavas believes in deeply.

Krishna Jangir

Krishna Jangir is a candidate from our fraternity who has achieved big in sports. Her landmark achievements have been in competitive karate, in which she holds a National Black Belt. Starting in 2011, Krishna has kept up a streak of Gold-winning performances by bagging 9 Gold and 2 Silver medals across district, state and national level championships.

She has also dominated the state level meets in Rajasthan, winning it 4 times. She took it up a notch, by winning the 2016 National Karate Championship, followed by the All India Independence Cup Karate Championship in 2017.



Krishna is the younger sister of Mr. Narendra Jangir, Asst. Manager of Strategic Initiatives and she clearly has the talent to beat the competition down!

NEW RECRUITS



Krishna Kant Sharma
Deputy Vice President, Sales
Jaipur - Mansarover Office

Mr. Krishna Kant Sharma joined as the Deputy Vice President – Sales, effective 29th of September 2017. He brings with him an experience of around 12 years in Sales, Credit Operations, Developing Business Plans, Team Management and in Client Relationship Management. Prior to joining Aavas, he was associated with Fullerton Indian Credit Company Ltd. as a State Business Manager. He has also worked with Bajaj Auto Finance.



Meha Rahul Mahna
Senior Manager, Credit
Jaipur - Mansarover Office

Mrs. Meha Rahul Mahna joined as the Sr. Manager – Credit, effective 5th of September 2017. She brings with her an experience of more than 12 years in Team Management, Market Development, Compiling & Analyzing Sales Figures and Maintaining Customer Intelligence. Prior to joining Aavas, she was associated with RBL Bank Ltd. as an Area Head and her experience spans across companies like HDFC Bank Ltd. and GE Countrywide Consumer Financial Services Ltd.



Avinash kumar
Chief Technology Officer, IT
Jaipur - Mansarover Office

Mr. Avinash Kumar joined as the Chief Technology Officer – IT, effective 1st of September 2017. He brings with him an experience of around 16 years in Digitization and Automation & Business Process Re-Engineering. Prior to joining Aavas, he was associated with Humaralabs Technology Pvt. Ltd. as a Chief Technology & Revenue Officer. He has also worked with companies like Vulcan Express, Infosys Technology Ltd., SoulSpring Healthy Foods Pvt. Ltd., Oracle Corporation, BenQ America Corp and SunTec Business Solutions.

LIVE THE PURE LIFE



Health and Fitness are very important to Aavas. Of all the resources available to a person, his/her body is the most

important. That's why Aavas has initiated a category of activities called Pure Life, which seeks to enhance lifestyles and get people

to adopt healthiness as a habit. Whether it is sports or fitness, it's time to stretch our physical limits.

HEALTH



FITNESS

TIME TO PLAY



On the 24th of September, Aavas organized a cricket and carrom tournament in Mumbai. Rain had been forecast for the day, which cast a shadow on the proceedings. But thankfully, the bad weather didn't come to pass, and we had an absorbing contest on our hands.

Originally, the cricket tournament was to have only 3 teams. But after an enthusiastic response to the idea, the number of teams increased to 8. What followed was a stellar contest between bat and ball, each team

playing the other in a round-robin format, before the 4 best teams advanced to the semi-finals.

Team Kalyan brought the cricket trophy home. It was a fair result, considering the team boasted of the two best batsmen and the best bowler, in the shape of Pravin Gaikwad and Nilesh Devade respectively.

The carrom tournament, similarly, was full of high voltage action. The final pitted Subhash Satoskar and Tushar Pujari's team

against Sunil Pillai and Mahesh Ghade's. After some excellent striking, Subhash Satoskar and Tushar Pujari won the match, having scored 25 points over 4 sets.

At the end of the day, not only were all the participants thoroughly entertained, but they also beamed with a special pride. In a working life, people don't often get the chance to showcase their varied talents. But as they competed hard, many Aavas employees went beyond their usual duties, and became stars for the day.



TAKE THE EXTRA WEIGHT OFF



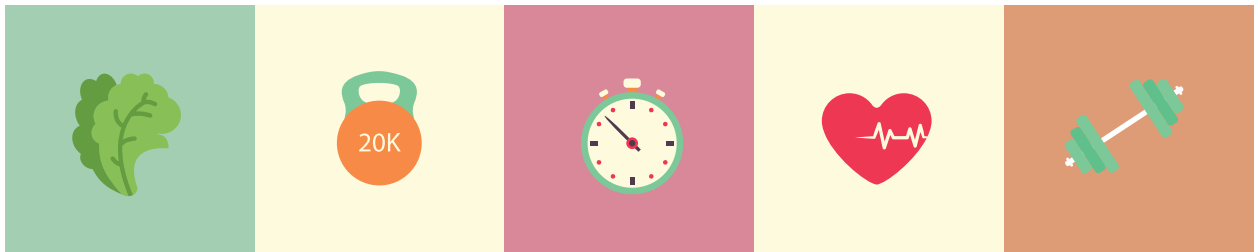
Under *Pure Life*, Aavas has initiated a variety of health related programs to make healthy choices a way of life. But to get things started, participants always require an extra incentive. And that's just what we are giving to those who have been planning on losing weight.

It's a competition across all

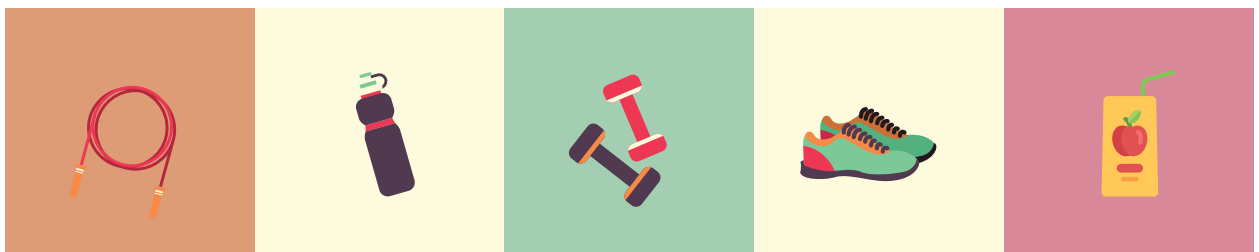
branches to see who can shed the most weight and we received 113 entries for the same. It covers a period of three months from the 11th of October to 31st of December 2017. Before entering, the employees were supposed to note their current weight and report it to their Branch Heads or the HR department at the Aavas head office.

This was their starting block.

Over the next three months, the candidates are required to report back any change in their weight to the HR every week. The one who wins, will be getting more than a new, slender body to boast about, but also an Apple iPad. Now that should inspire you well to shed some weight!



Weight Loss



CHRONICLING MY WEIGHT LOSS JOURNEY



PAWAN BANSAL

AVP Audit

Weight Loss



COMPETITION

11th OCT to 31st DEC '17

We complain a lot about our problems with weight but we seldom do anything about it and even if we care, we try to project a very different façade for others.

I appreciate Aavas' initiatives when it comes to encouraging employee health and fitness and

since losing weight is 99% of mental determination and just 1% talks of the physical toll it takes, I am accepting this as a challenge for me and family's benefit.

Coincidentally, my fitness regime started on the 11th of September 2017 itself and by

the one month barrier, I had already lost 8.4 Kgs. This weight loss challenge from Aavas has boosted my regime further and I plan to reduce a few more kilos in the months to come.

If you want to announce your plans to your near and dear ones, this is time to do so.

FEW THINGS THAT CAN GIVE A 180 DEGREE TWIST TO YOUR HEALTH

- Regular walking and exercise – morning & evening
- Join a gym or get a trainer
- Use a mobile app to keep track of steps taken
- Change your eating habits. Increase green items in your diet & always say NO to sweet and fried food
- Drink around 3-4 liters of water a day

ONE STEP FORWARD



Apart from helping people lead happier lives, Aavas has also been helping them lead healthier lives lately. Our care was on display at the Times Walkathon 2017, which was co-sponsored by Aavas. And this wasn't just a passive association either, because we truly went the distance.

The event, an initiative of the Times Group, was organized to celebrate World Heart Day on

the 24th of September, 2017, and to raise awareness about benefits of exercise. The Walkathon was open to the public, and very soon there was a mad rush to participate. Even after the registration desk had shut on the 23rd of September, there were still people waiting to enter.

The Walkathon started nice and early, the starting shot sounding at 6.30 in the morning.

The walk started from CK Birla hospital, covering 5 km, taking in the views of the city centre, all the way to IIS School. Then it was time to turn around, and complete the lap back to CK Birla Hospital.

Like all Walkathons, the rules were simple – no running. There was strict oversight to make sure no one cheated, and more importantly, so that everybody had fun.



IT'S RAINING PRIZES

The best way to find winners is to have a contest. That's what Monsoon Dhamaka is all about, a fun internal competition within Aavas, with some unbelievable prizes on offer for the best performing employees!

The overall target is to achieve business worth Rs.450 crores in 45 days! That's a pretty tall order, but not when prizes scale from Samsung smartphones & Apple iPhones to holiday trips to places like Europe and Thailand.

Not only this, our bumper attraction comprises of a brand new Maruti Suzuki Alto, the real shining star would be driving away with.

Let's see who the winner is!



GOING PLACES WITH AAVAS

Aavas has been on a hiring spree. That might sound normal, but what makes it special is the fact that it's being conducted under the aegis of the *Skill India Program*, launched by the Prime Minister of India in 2015. Accordingly, Aavas has been coordinating with state authorities to reach out to the

best and brightest in every town and city in Rajasthan.

Aavas' first port of call was Parishkar College of Global Excellence, where a talented pool of applicants impressed us. Next up was the Tilak PG College in Dausa, where the company found 4 deserving candidates who

were then offered positions at Aavas. We concluded the circuit of recruitment meetings, with visits to the Employment Office in both Tonk and Sriganganagar, which yielded nearly 20 job offers combined. In the process, it is likely that a person with limited opportunities would get a chance to join the Aavas story.



A FRIEND DURING THE DARK TIMES

At Aavas, we follow guidelines and keep the promises we make when a customer applies for a loan. When a customer buys insurance along with the loan, we ensure that in the case of any misfortune, the customers' family always gets the benefits so as to help them successfully evade any financial mismanagement occurring due to the ongoing loan repayment.

In this case, Rameshwar Ji, an applicant belonging to Chomu, had applied for a loan amount

of Rs.5 lacs, out of which, only Rs.2 lacs was disbursed till the time of his death. He is survived by his wife and two young boys, one being specially-abled.

Now, with no income source and an increasingly mounting debt on their hands, Rameshwar Ji's family got stressed and realized that they won't be able to pay back the loan. But to their solace, Aavas Financiers stepped in. Armed with the knowledge that Rameshwar Ji had opted for Insurance on the home loan,

Aavas helped the family sort out all documentation processes with the insurance company to have the claim credited to the family as soon as possible.

Not only did the loan get closed, but the property papers were also handed over to Rameshwar Ji's family and they also received the balance amount of Rs.3 lac as the insurance claim.

We couldn't fill the void for this family, but we did ensure a financially secure future for them.



A Friend During The Dark Times

In times of trouble, it's only those close to us who truly care and similarly, Aavas had an opportunity to step-up in a customer's hour of need.

Ramakant Gupta was a customer of Aavas from Shahpura. However, after succumbing to a long battle with cancer, the entire burden of the ongoing home loan fell on his widow. To further complicate matters, Ramakant's insurance

claims were also declined due to genuine problems as highlighted by the insurance company.

Mrs. Gupta, on being unable to pay the PEMI after her husband's passing, requested Aavas Financiers to downsize the loan from Rs.7 lacs to a more manageable amount of Rs.6 Lacs.

Furthermore, on discussing the challenges she was facing, Aavas realized that she was capable to

pay an EMI of Rs. 8000 – 9000 per month comfortably if the loan tenure was extended along with a reduction in the ROI as well.

Special approvals were taken from seniors to help the family reschedule the loan in such a way so as to drop the EMI to their comfort level and also waving off a few outstanding charges on the way.



CUSTOMER TESTIMONIAL



मेरा नाम प्रिया है।

मैं जयपुर की रहने वाली हूँ। मैं गृहणी हूँ। हमें घर बनाने के लिए रूपयों की आवश्यकता थी। खुद का घर नहीं होने के कारण हम बहुत परेशान रहा करते थे। हमने आवास फाईनेंसियर्स से जाकर सम्पर्क किया वहाँ हमें बिना किसी ज्यादा लिखा पढ़ी के सुविधा पूर्वक लोन पास हुआ। यहाँ के सभी कर्मचारियों का व्यवहार बहुत अच्छा है, और उन्होंने हमारा लोन पास करवाने की प्रक्रिया में बहुत सहयोग किया जिसकी वजह से हमें आसानी से 2-3 दिन में लोन पास हो गया और हमने अपना मकान बनाना शुरू कर दिया और अब हमारा मकान बनकर तैयार हो चुका है। अब हम अपने परिवार के साथ खुशहाल जिंदगी जी रहे हैं।



मैं भगवती प्रसाद महावर हूँ।

मैं बांदी कुई का रहने वाला हूँ। यहाँ जयपुर में कमा के खाने के लिए आया हूँ। मैं रंग-पेंट का कार्य करता हूँ। जयपुर में जो पेपर में विज्ञापन निकला था जेडीए की तरफ से, उसमें हमारा फ्लैट आवंटन हो गया। हमारे पास रूपयों की व्यवस्था बिलकुल नहीं थी। हम गरीब आदमी हैं तो हमने आवास फाईनेंसियर्स से लोन लिया था, हमारा लोन पास भी हो गया, पास होने के बाद में हमें सब्सिडी भी मिल गई, तो हम इसलिए आवास फाईनेंसियर्स के आभारी हैं।



मेरा नाम सुरेन्द्र कुमार शर्मा है।

मैं सवाई मानसिंह चिकित्सालय में काम करता हूँ। मुझे काफी समय से संपत्ति खरीदनी थी। दादी का फाटक पर मैंने मकान देखा मुझे यह मकान पसंद आया। मुझे ज्यादा जानकारी न होने के कारण मैंने आवास फाईनेंसियर्स से सम्पर्क किया। इन्होंने मुझे संपत्ति खरीदने से लेकर अधिकार तक लोन दिलाने में हर तरह से मेरी मदद की जिसके लिए मैं इनका जीवन भर आभारी रहूँगा।

ARTICLES FROM EMPLOYEES



ANANT SHARMA

Dher Ke Balaji

“पहलु ऐ जिन्दगी”

चुनौतियाँ तो सभी की होती है,
कोई सामना मजबूती से करता है,
तो कोई आसानी से हार जाता है।

नदी का पानी तो वही होता है,
हंस उसमे मोती चुगता है,
तो बगुला केवल खाना।

अवसर आपके हाथ में होता है,
बस कमी केवल इरादों की होती है,
गिरने का डर अगर होता,
तो कोई कभी दौड़ न पाता।

लक्ष्य मजबूत व इरादे नेक,
अगर किए है किसी ने,
सफलता भी गुलाम है उसकी,
मेहनत से खेल, खेले है जिसने।

क्योंकी, मुश्किलों से डर कर कोई जीत
नहीं पाया,
जो लड़ा हमेशा मुश्किलों से,
उसे कोई हरा नहीं पाया।



LOKENDRA SHRIVASTAVA

Bhopal

“क्यों ?”

रात इतनी तन्हा क्यों है,

बोझिल सा हर लम्हा क्यों है।

मैं अकेला हूँ यहाँ,

वो अकेली वहाँ क्यों है।

तरसती है जब जमीं दो बूँद पानी को,

तो रीता हुआ सा आसमाँ क्यों है।

हर आँख में आंसू दर्द हर दिल में है,

तू परेशां दर्द से खामखाँ क्यों है।

तरसते रहे उम्र भर साथ पाने को मगर,

मैयत में पीछे मेरे आज कारवां क्यों है।

दौलत बुरी है जानता हर शख्स दुनिया में,

कलदार से फिर नाचता जहाँ क्यों है।।



HARSHIT NAGDA

Khargone

“शहीद”

एक-एक करके गुजर रहे हैं सारे ही त्यौहार माँ,
छुट्टी लेकर कब आएंगें, पापा अब की बार माँ ?
बात-बात में माँ तू आजकल, जाने कहाँ खो जाती है,
कही घुमाने का कहने पर, क्यूँ रोने लग जाती है,
कहाँ गई मुस्कान वो तेरी, कहाँ गया वो प्यार माँ,
छुट्टी लेकर कब आएंगें, पापा अब की बार माँ ?
क्यूँ माँ तुने बिदिया लगाना, कई दिनों से छोड़ दिया,
जिसमे था सिंदूर माँग का, उस छिविया को तोड़ दिया,
बिछिया,पायल,कंगन बिन तुम लगती हो बीमार माँ,
छुट्टी लेकर कब आएंगें, पापा अब की बार माँ ?
आसूँ रोक नहीं पाई माँ, सुन प्यारी इन बातों को,
आ सीने से लग जा लाल, बोली फैलाकर बाँहो को,
आसूँ पोछकर बेटा बोला, होना तू लाचार माँ,
छुट्टी लेकर कब आएंगें, पापा अब की बार माँ ?
तुने तो कमजोर जानकर सबकुछ मुझसे छुपा लिया,
पर कल शाला में गुरुजी ने सबकुछ मुझको बता दिया।
तेरा दुध पिया है मैंने, तेरे आँचल में लेटा हूँ,
मातृभूमि हित प्राण दिए है, मैं उसी शहीद का बेटा हूँ!
पापा के सारे सपनों को, कर दूँगा साकार माँ,
हम सब मिलकर फिर मनाएंगें, सारे ही त्यौहार माँ।।

“कोई काम छोटा नहीं होता”

इसे साहस कहे या व्यथा ?
एक तालाब के किनारे की ईमारत में लगी आग,
मच गई अफरा-तफरी और भागम भाग।
कुछ लोगो ने आग में पानी डाला तो,
कुछ ने आग से घिरे लोगों को बाहर निकाला,
देख रहा था यह दृश्य कौआ भी पेड़ से,
एक चिड़िया भी डाल रही थी पानी भरकर अपनी चोंच से,
तभी कोए से रहा न गया, पास जाकर बोला,
बहन, तुम सुई की नोक से आसमान को नाप रही हो,
और कागज के तराजू से पहाड़ को तोल रही हो।
तुम्हारी चोंच में जितना पानी आएगा,
उससे तो आग का एक शोला भी नहीं बुझ पाएगा।
तभी चिड़िया ने दिया जवाब, एक दम लाजवाब,
कहा-भाई मैं तुम्हारी बात मानती हूँ और अपनी चोंच में भरे
इस पानी की क्षमता भी जानती हूँ
मगर मैं इतना जरूर जानती हूँ कि जिस दिन इस घटना का
इतिहास लिखा जाएगा,
मेरा नाम आग लगाने वालों में नहीं.....
आग बुझाने वालों में लिया जाएगा।।



BHAGYESHWARI KHATRI

Mansarover

“मेरी खाहिशें”

हाँ... चमकेगा एक दिन मेरा सितारा भी चमकेगा,
दिखता नहीं है आज, पर है कही वो आस-पास
बादलों के घेरे में, आसमाँ के पहरे में,
कही तो है वो दिखता नहीं हैं आज,
पर चमकेगा एक दिन, मेरा सितारा भी चमकेगा।

छिप जाता है कही वो, पर ताकता हर घड़ी मुझे वो,
ना जाने कौनसी है मजबूरी जो, रूबरू होता नहीं वो,
घोर अंधयारी चादर में, सितारों की बारातों में,
ढूँढ रही हूँ उसे आज, पर ना जाने क्यूँ रुकता नहीं वो !

आँखें मेरी है नाराज जिस सितारे का करूँ मैं रोज इंतजार,
गर मुझे वो झलक दिखाए तो रुठ जाऊँगी मैं आज,
बड़ी रंजिशों के बाद आज वो नजर आया।
मैं नादान नाराज बैठी, मेरी खुशी के लिए वो टूट कर जमी
पर आया,
मुस्कुरा कर पूछा मैंने, क्यूँ टूटे सितारे मेरे लिए,
बस कहता चला गया वो, जो मैं ना टूटता आज,
तो तेरी खाहिशों को कैसे सजाता,
दस्तूर है दुनिया का गर ना टूटे कोई तो मुकम्मल
जहाँ कहाँ से ला पाता।।



PRAVEEN KUMAR SHARMA

Pune

EMBRACING LIFE AS IT COMES!

Waking up every morning gets me excited about the day. In the 24 hours of a day, a lot of things happen. Sometimes things change within a second. Waking up with a positive attitude makes the day, “MY DAY”. I end up feeling very confident and happy. Slowly and gradually, the day passes by and so do my emotions.

While going to office or the field, I’m very determined to do my work and expose myself to a

lot of new things as I always keep the doors of my life open to let every positive and novel matter enter my life. While I am at office or the field, my mood swings a lot from positive to negative, and vice versa.

As the day progresses, I feel relaxed. Going back home fully energized brings a smile not only to my face but to my family as well. This, in turn makes me feel delighted. The day ends on a blissful note with a long, brisk walk with the cool evening breeze behind me. When night falls and we get ready to sleep, the word “Goodnight” gives me positive thoughts...

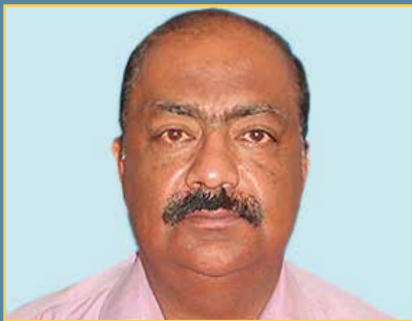
“Think of all the good moments of this day and keep smiling for tomorrow...”

Do something that will make you proud...

Then you would notice that, you're shining in the crowd...

Don't just quit for a temporary fear...

Who knows? The “DESTINATION” might be near...



MANEESH KHURANA

Alwar

“ममतामयी माँ”

“बहुत रोते हैं कि दामन हमारा नम नहीं होता, इन आँख के बरसने का कोई मौसम नहीं होता। मैं अपने दुश्मनों के बीच में महफूज रहता हूँ, क्योंकि मेरी माँ की दुआओं का खजाना कभी कम नहीं होता।”

माँ संवेदना है, भावना है, अहसास है, माँ जीवन के फूलों में खुशबु का वास है। माँ रोते हुए बच्चे का खुशनुमा पल्ला है, माँ मरुथल में नदी या मीठा सा झरना है। माँ लोरी है, गीत है, प्यारी सी छाप है, माँ पूजा की थाली है, मंत्रों का जाप है। माँ आँखों का सिसकता हुआ किनारा है, माँ गालों पर पप्पी है, ममता की धारा है। माँ झुलसते दिनों में कोयल की बोली है, माँ मेंहदी है, कुमकुम है, सिंदूर है, रोली है। माँ कलम है, दवात है, स्याही है, माँ स्वयं परमात्मा की गवाही है। माँ त्याग है, तपस्या है, सेवा है, माँ फूंक से ठण्डा किया हुआ कलेवा है। माँ अनुष्ठान है, साधना है, जीवन का हवन है, माँ जीवन के मोहल्ले में आत्मा का भवन है। माँ चूड़ी वाले हाथों के मजबुत कन्धों का नाम है, माँ काशी है, काबा है और चारों धाम है। माँ चिन्ता है, याद है, हिचकी है, माँ बच्चे की चोट पर सिसकी है। माँ चुल्हा, धुआ, रोटी और हाथों का छाला है, माँ जिन्दगी की कड़वाहट में अमृत का प्याला है। माँ पृथ्वी है, जगत है, धुरी है, माँ बिना इस सृष्टि की कल्पना अधुरी है। तो माँ की ये कथा अनादि है, ये अध्याय नहीं है, और माँ का जीवन में कोई पर्याय नहीं है। तो माँ का महत्व दुनिया में कम हो नहीं सकता, और माँ जैसा दुनिया में कुछ हो नहीं सकता।

मैं कविता की ये पंक्तियाँ माँ के नाम करता हूँ, मैं दुनिया की सब माताओं को प्रणाम करता हूँ।



SHIVANGI TRIPATHI
Noida

BROKEN CRAYONS STILL COLOUR

Even when you try to break her,
She can make your soul shiver,
Coz broken crayons still colour.

She was built-in; she was composed,
You tried to break her, she came up with a force
Now she is dancing with the breeze of summer,
Coz broken crayons still colour.

She has got away from the shackles of slumber,
Holding her back : presenting her to go further

A new morning, a new start,
Despite knowing the fact that life always
Gives her the taste of tart

Decided to live life life a stunner
Coz broken crayons still colour.

She has grown stronger
Because life demanded her to be bolder
Her sadness deserves a murder
Coz broken crayons still colour.



AMBER AGARWAL
Mansarovar

EMPOWERING WOMEN: A BROADER VIEW

“You empower a man; you empower a man. You empower a woman; you empower a generation.”
- Brigham Young

Girls and women face a disproportionate number of life challenges which reduce their ability to achieve their full potential. Recent studies show that despite formal guarantees of equality, the overall rate of progress for women, particularly those from the poorest and most marginalized regions of the world, has been slow. Girls and women continue to encounter inequalities and deprivations in their daily lives which prevents them from contributing towards both the creation of more equitable societies and sustainable development within their communities and beyond.

Girls are a critical demographic for social change and global development, representing a large and underserved population in the developing world. People under the age of 25 make up 43 percent of the world population and 60 percent of the population in the world's least developed countries. The current cohort of adolescent girls is the largest

in human history, and the number is expected to peak over the next decade. Nevertheless, adolescent girls fall through the cracks of many development programs and services. Working with and for adolescent girls is increasingly recognized as a human rights and development imperative. According to a recent multi-country analysis, closing the gender gap during adolescence in education, economic activity, and health would significantly increase national economic growth and well-being.

Education is essential to prepare adolescent girls for healthy, safe and productive transitions to adulthood. However, adolescent girls in much of the developing world are underserved by the education sector – too many are not in school, or are not receiving quality, relevant education in a safe and supportive environment. At the same time, programs that emphasize on healthy and productive transitions to adulthood for females are not adequately linking with the education sector. Despite the common goals held by sectors that serve adolescent girls – from education to reproductive health to economic development – their strategies are fragmented and they do not reach girls at an adequate scale.

This paper makes a case for why leveraging education to facilitate girls' transitions to healthy, safe and productive adulthood is the single most important development that can be made. We provide guidance on how we can build on past progress, forge more productive alliances and redouble our efforts to ensure that all girls in the developing world have the opportunity to obtain a quality, relevant education. In order to do this, development practice must shift to accommodate

and facilitate cross-sectoral collaboration for girls' healthy transitions to adulthood. With a shared vision, and coordinated strategies to achieve that vision, sectors ranging from education to health to economic development can contribute to a whole that is greater than the sum of their parts.

Empowering Girls and Women through Sports and Physical Activities is an impact assessment and research publication which focuses on the effect of sport and physical activity programmes on the lives of girls and women around the world and how these programmes are developed. This report is a part of Women Win's advocacy and is the first of many reports that Women Win will produce in the coming years. In this report we will make a case for sports and physical activities for girl and women empowerment, introducing Women Win as an organization and review our organizational strategy.

Women hold only a limited number of leadership and decision-making positions in political parties and instead tend to predominate in positions and activities supporting political parties at the grassroots or supporting male party leadership. Positions of power in political parties can often be informal, centralized and supported by well-established relationships and networks of influence that are inaccessible to new arrivals, and particularly to women. Without access to institutional knowledge and memory embedded in such networks, and with very limited resources, few role models and mentors are available.

To achieve real and sustainable change, the post-MDG framework must focus on the social transformations required to eradicate poverty and empower the people who are most excluded. In this submission we argue that such transformation

cannot happen without a strong and explicit focus on gender and women's empowerment in any new global framework with priority given to reaching the poorest and most marginalized women and girls.

The implementation of strategies to promote women's empowerment in political parties can lead to greater internal democracy and transparency. By developing strategies for women's inclusion, the participation of party members in decision-making may become more formalized, such as through elections for leadership positions or candidate recruitment for upcoming elections. Many parties also work actively to enhance the role of other marginalized and under-represented groups. Strategies for increasing women's participation employed by parties can range from legal reforms, such as the adoption of legislated candidate quotas, to voluntary internal reforms, such as formalizing a women's wing as part of the party structure or guaranteeing women's presence in decision-making structures.

Moreover, it is also no coincidence that women and girls remain disproportionately represented among the poorest and most marginalized in the world. Women's poverty is, in part, caused by gender inequality. The unequal distribution of income and control over resources between women and men including property, assets and financial capital, women's lack of decision-making power, the unequal distribution of household tasks and the care giving role assigned to women and girls, gender-based violence and the constraints imposed on women's socio-economic mobility due to legal, cultural and labour market barriers, all act as contributory factors which cause and compound women's poverty.

When gender discrimination combines with other factors of exclusion such as ethnicity, race, disability, caste, sexual orientation and geographical distance, levels of poverty and gender gaps often intensify. MDG Indicators are consistently worse for disadvantaged groups in every region and women are likely to be worse off than men in those groups. This requires targeted interventions which address how gender inequality interacts and intersects with other forms of disadvantage and considers how the discrimination that women from excluded groups face is compounded by sexism.

It is now widely recognized that gender inequality also holds back progress on other development outcomes and this has been recognized by an increasing number of development actors including OECD, UNESCO, UNDP, the World Bank and ODI.

Empowerment is instrumental for achieving positive development outcomes and well-being of life which lies in the doing and being what one values and have reason to value i.e. agency. The concept of empowerment is very complex in itself and indeed very fuzzy also; different scholars hold different definition of empowerment according to their requirements. Women's agency, autonomy and empowerment are widely used ideas in development literature and capability approach. But there exists substantial ambiguity in conception of these ideas. While women's well-being and women's agency is sufficiently distinguished from each other, there seems to be a large overlap between agency and empowerment and between agency and autonomy. The present paper examines various conceptions of these ideas to clearly mark the overlapping zones and distinguishing features of respective concepts.

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FROM PERSISTANCE
WITH PURPOSE.



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