

Q3 (2017-18)

PR GATI

EDITION 4

CSR

FROM SIDEWALKS
TO BOARD ROOMS

TRAINING IS

AN INVESTMENT IN
THE FUTURE OF
OUR BUSINESS

SPORTS:

A CAUSE THAT
UNIFIES THE
COUNTRY

You can enable
thousands

with the power to buy a home

UNDER CLSS, PMAY SCHEME

Help them get a

Subsidy



**Your life
doesn't get
better by
chance, it gets
better
by change.**

- Jim Rohn



Constructive Leadership: The Need of the Hour

Leaders play important role in the success of any organization. But in a people-intensive company like ours, it is imperative to have a set of leaders full of energy and positive attitude. Unfortunately, there are many misconceptions that prevail about leaders and their traits.

Being aggressive is a highly misunderstood term in this context. People often feel the aggression is must for a leader to get work done by others. This stems from a feeling of considering self a level higher from the team, so we adopt a parent-child style of communication with the team. This has an adverse effect on the team and traps them in passive, unempowered positions. This feeling of superiority over the team members develops many other negative traits that dampen the team spirit and participation, discourages innovation, and eventually, makes us ineffective leaders of a non-performing teams.

One need not to prove that he or she is the leader. By virtue of your position/designation, it is already there on record. What is needed is the 'acceptability' of the team. A common depiction of being deemed acceptable can be seen in the movies, when an overwhelmed crowd lifts the 'hero' and carries him on their shoulders. An accepted leader is preferred over a forced leader.

One can be accepted by becoming part of the team, one who works with the team, he who walks the

talk, he who knows and can do what he expects the team to do. He is the one who encourages difference of opinion, ensures participation from all the team members and rewards meritocracy. One can have favorites in the team, but favoritism should be a strict NO.

Many of us often talk to team like 'main kuchh nahi janta, mujhe shaam tak ye chahiye'. Now please look at this statement. He is accepting that, "I don't know



FROM THE DESK OF
ASHUTOSH ATRE
CHIEF CREDIT OFFICER

anything", which includes the means to complete the work he is asking the team to do. Isn't it funny? I have serious doubt if anybody succeeded in getting the work done by the evening by yelling like this. Leaders work on input, they remove the roadblocks and act as enablers.

Leader is the part of the team. Achievements of the team automatically go to his credit, but we come across instances when a leader tries to grab all the limelight. He even blatantly puts across others' suggestions or ideas as his, in his effort to fish for compliments. Eventually, the team stops giving suggestion to him and look for the opportunities to meet higher-ups and share ideas. This trait signifies insecurity, and due to this, team members distance themselves from the leader, which further adds to insecurity. The leader should believe in Law of Abundance, that the cake is very BIG and everyone gets a share.

Having said this, it doesn't mean that leader must be wishy-washy. Leadership is not a popularity contest. He should have courage to call spade a spade without mincing the words and should be able to take action against the top performer, if he finds even them at fault.

We need such balanced leaders to take the organization forward. And needless to say, these behavioral traits will ensure the growth of the individuals too.

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Employee Article

CLSS Subsidy Scheme

Scheme Guidelines and Policy Snapshot

Sr. No.	Details	EWS	LIG	MIG I	MIG II
1	Household Annual Income (Rs.)				
	Min.	0	3,00,001	6,00,001	12,00,001
	Max.	3,00,000	6,00,000	12,00,000	18,00,000
2	Income Proof for Claiming Subsidy	Self Declaration Affidavit	Self Declaration Affidavit	As Per Company Policy	As Per Company Policy
3	Property Carpet Area (sq.m.) Upto	30	60	90	110
4	Property Location	All Statutory Towns as per Census 2011 will be eligible for this			
5	Applicability of No Pucca House Claus	Not for renovation/upgradation		Yes	Yes
6	Woman Ownership/Co-ownership	Not for existing property Required for new acquisition		No	No
7	Due Diligence Process	As per the process of the Primary Lending Institution			
8	Eligible Loan Amount	As per the policy applied by the Primary Lending Institution			
9	Identity Proof	As per Norms- Aadhar to be insisted	As per Norms- Aadhar to be insisted	Aadhaar No.	Aadhaar No.
10	Housing Loan Sanction and Disbursement Period				
	From	17.06.2015	17.06.2015	01.01. 2017	01.01. 2017
	To	As Specified	As Specified	One Year*	One Year*
11	Interest Subsidy Eligibilities				
i.	Loan Amount (Rs.) Min.	0	0	0	0
ii.	Loan Amount (Rs.) Max.	6,00,000	6,00,000	9,00,000	12,00,000
iii.	Loan Tenure (Years) Max.	20	20	20	20
iv.	Interest Subsidy (% p.a.)	6.50	6.50	4.00	3.00
v.	NPV Discount Rate (%)	9.00	9.00	9.00	9.00
vi.	Max. Interest Subsidy Amount (Rs.)	2,67,280	2,67,280	2,35,068	2,30,156
12	Loan Category at the time of crediting the subsidy	Standard Asset	Standard Asset	Standard Asset	Standard Asset
13	Quality of House/Flat Construction	As Per Policy	As Per Policy	As Per Policy	As Per Policy
14	Approvals for the Building Design	Compulsory	Compulsory	Compulsory	Compulsory
15	Basic Civic Infrastructure (water, sanitation, sewerage, road, electricity etc.)	Compulsory	Compulsory	Compulsory	Compulsory
16	Default Repayment of Loan	Recover and pay back subsidy to NHB on proportionate basis	Recover and pay back subsidy to NHB on proportionate basis	Recover and pay back subsidy to NHB on proportionate basis	Recover and pay back subsidy to NHB on proportionate basis

CLSS Subsidy Claim

As per the directives of Ministry of Housing & Poverty Alleviation, Aavas took on the mission to find a home for all Indians by 2022 under the Prime Minister Aavas Yojana Scheme with fervour. Earlier, the scope of the subsidy was limited to loan amounts of upto Rs.6 Lac, with rebates of 6.5% on interest rates for a period of 20 years which later was expanded to loans of upto Rs.9 Lac and Rs.12 Lac, with subsidies of 4% and 3% respectively.

This signals a huge expansion of the original Credit Linked Subsidy Scheme, making it available to people with incomes upto Rs.18 Lac. Our efforts have kept pace with these changes, with a dedicated CLSS team working to implement these changes. So far, almost 1000 homeowners have received benefits of the program, under the aegis of Aavas home loans. This dedicated CLSS desk has implemented processes across all branches of Aavas Financiers.

In absolute numbers, there have been 939 claims made so far, totalling Rs.15.38 crores in home loans. Out of these, Rs.6 crores has already been distributed, through our network of top performing branches, led by Surendranagar, Mehsana and Jaipur Mansarover.

The recent development in this concern has been about 500 subsidy claims submitted on January 1, 2018, which will be received soon.

TOP PERFORMING BRANCHES



Sanjay Patel,
Surendranagar



Mehul Jain,
Mehsana



Saurabh Jain,
Mansarover Jaipur



Ashish Verma,
Church Road Jaipur

STATEWISE SUBSIDY PROVIDED IN OND

STATE	No. of Cases	Total Subsidy Received
Gujarat	56	97 Lacs
Madhya Pradesh	28	33 Lacs
Maharashtra	19	41 Lacs
Rajasthan	5	7 Lacs
Delhi NCR	9	19 Lacs
Grand Total	117	1.99 Cr

Jaipur



Surendranagar



Sirohi



QUARTER

Upgrades

Impacting Lives. Spreading Hope. 45,000+ Smiles Disbursed



Unaudited stand-alone financial results for the Quarter ended December 31, 2017

Loan Disbursement

Rs.1309 Crore	Growth 56%
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AUM

Rs.3549 Crore	Growth 54%
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Total Income

Rs.324 Crore	Growth 46%
--------------	------------

Profit After Tax

Rs.65 Crore	Growth 68%
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Gross NPAs	0.69%
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Branches Added	45 Nos
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TAT (Lead to Disbursement) between 0-10 days
Dec-17: 51.26%

No. of Employees added in last 3 months-472

No. of Branches with eDisbursement
Dec-17: 140

Collection Manpower added in last 3 months-52

RATING

CARE
Dec-17: A+/Stable

ICRA
Dec-17: A+/Stable

ICRA Short-Term
Dec-17: A+/(Highest)

CRISIL
Dec-17: A/Stable

The **OUTDOOR** presence

No matter how big we get, there is always a bit of a thrill with outdoor campaigns. Not only because such advertisements are so easily visible, it's also because it establishes your brand identity for good.

Aavas Financiers is on the highway to success and 146+ branches,

commercials on National TV & Radio channels and a 45,000+ customer base is a testament to this growth.

On the December 15, 2017, with a vision to fulfil more dreams, we launched a brand new outdoor campaign for 2 months, which covers

17 key locations across Rajasthan with 36 hoarding, along with pole kiosk and bus shelters in Jaipur.

The credit for this goes to Aavas' employees, who have worked hard to catapult us to prominence. It's a moment of pride that belong to them, as much as anyone else.



SOLIDIFYING OUR PRESENCE WITH 146 BRANCHES AND COUNTING



RAJASTHAN

63



MAHARASHTRA

32



GUJARAT

23



MADHYA PRADESH 19



DELHI NCR

06



CHHATISGARH

03



28 Branches Added

RAJASTHAN

Nohar | Kishangarh | Renwal | Kotputli | Dudu | Phulera | Ringus | Kolayat | Gangapur
Begun | Asind | Bagru | Bundi

MAHARASHTRA

Vasai | Wagholi | Ratnagiri | Sangli | Badlapur | Karjat | Pen | Akola

GUJARAT

Idar | Ahmedabad (Naroda) | Kamrej

DELHI NCR

New Delhi (Dwarka) | Rewari

CHHATISGARH

Raipur | Durg

Q3 Best Branches

OCTOBER



Mansarovar, Jaipur
Category A



Chomu
Category B



Nokha
Category C



Botad
Category D

NOVEMBER



Mansarovar, Jaipur
Category A



Surendranagar
Category B



Nagaur
Category C



Bhavnagar
Category D

DECEMBER



Jaipur Diamond Tower
Category A



Surendranagar
Category B



Dewas
Category C



Pratapgarh
Category D

Q3 STAR BRANCH

BOTAD

Each one of our 146 branches worked hard to achieve the targets assigned, but only one must shine. The accolade for “The Best Branch” for Q3 goes to Botad.

In terms of Business Volume, the branch pulled a Target Achievement of 228% and a total score of 6.60 in this category. In terms of “Delinquency”, the branch achieved a good score of 1.20 and 1.10 in NPA and Bounce Rate in the last 12 months respectively and a total score of perfect 10.

Botad has shown a massive boost in performance and execution of the best work ethics for Q3 and we congratulate them for this.



DATA SCIENCE

BREAKING THE GROWTH BARRIERS

Data has become the most critical aspect of any business today. Organizations have increasingly started becoming more dependent on data-driven insights. A business that ignores the importance of data and the insights hidden in it often finds itself struggling. The rapid changes in the technology have allowed analysts to dig deep into data and recognize trends and patterns that common business wisdom has ignored for a long time. It's this marriage between technology and data that's changing the landscape of the financial services industry and it's very important for a growing organization like ours to embed this accelerator into our growth engine.

In 2016 when Au Housing Finance separated from its parent group and evolved as an independent entity, later rechristened Aavas Financiers, the senior management and board of directors were clear about the criticality of data and how data science would be a game changer in years to come. Armed with this wisdom, the Data Science team was set up in Sep 2016. It was a small step towards creating a new team for an organization, but a giant leap in the way business would evolve in the months and years to come.

The Data Science Team today is internally divided into two different functions – BIU (Business Intelligence Unit) and AAS

(Advanced Analytics Solutions). The Business Intelligence Unit is responsible for catering to all MIS/ Reporting requirements across the organization and addressing any data related issue or any ad-hoc requests related to data. The Advanced Analytics Solutions Team is responsible for building high end and sophisticated solutions, to help the organization achieve new heights by expanding the business or by optimizing the efficiency of existing processes.

A giant leap in the way business would evolve in the months and years to come.

Prior to the setting up of data science team, the MIS framework of the organization was very fragmented and unstructured. Multiple teams published multiple reports, without any synchronization between them and the data on which these reports were based. The methods of extracting data for MIS development were very inefficient and there was no consistency of data. As a result, a lot of time was devoted to data preparation and validating the output. On top of that, the entire process

was manually managed on Excel sheets, increasing chances of errors being committed by people.

One of the Data Science team's first projects was to streamline the MIS structure. Not only did we centralize the entire MIS development process within one team, but we also made it very efficient by automating almost the entire process. Today we can proudly say that we are largely an Excel free organization and our MIS infrastructure is highly automated. Every morning approximately 30 reports are sent out from our SAS platform directly to the end users' mailbox without any manual intervention. Almost every person in the organization gets more than one reports in their official mailboxes daily which are personalized for the individual, demonstrating their effectiveness. Therefore, a few thousands of reports are automatically shot out of our SAS platform every morning. Then there are reports meant for the CEO / CFO, Senior Management, Middle Management, BH's, CM's etc. The team continuously discusses with the management and end users about what new reports they need to conduct the business in a better way and provide them with better and timely insights.

Advanced Analytics Solutions team made significant contributions in 2017 by delivering upon some key projects like the

Collections Allocation Algorithm, Application Scorecard, Bounce Prediction Model etc. The team uses sophisticated statistical platforms like SAS and open source platforms like R and Python to mine the data and come up with scientifically/statistically validated relationships across various data to uncover trends and predict future events as accurately as possible. The team provides critical inputs, which help in mitigating credit risk and facilitates our collections and recoveries process. The bounce prediction

model was one of our most critical projects, with the team building computer algorithms to identify the accounts which will potentially bounce on their next due date. On the first live run of the algorithm, we were accurately able to identify 83% of accounts which were expected to bounce. This kind of insight not only helped us to keep the bounce rate under control but also helped us understand key factors that drive customer behavior.

The Data Science team has a

plump pipeline for 2018. While maintaining our focus on risk mitigation and improving collection efficiency, we will work towards developing new solutions which will address areas like customer behavior, churn, pricing, and new business expansion. Under the guidance of our able and capable senior management, we are sure to put Aavas right at the top of the list of organizations that leverage state of the art technology and data-driven insights to develop best in class industry solutions.



KEY ACHIEVEMENTS OF THE DATA SCIENCE TEAM

AREA OF IMPACT	PROJECT	DESCRIPTION
MIS	Centralization of Reporting Structure	All reports that were earlier published by multiple teams like Sales, Credit, Ops etc. are now centrally published by the data science team
MIS	Automation	More than 30+ reports are now delivered in an automated way to users, from CEO to RO, in their mailboxes every day without any manual intervention
MIS	New Reports	Many new reports have been developed by the team to help various functions to monitor and drive their business in the most efficient way. Eg. Lead to Conversion Ratio Report, TAT Report etc.
Advanced Analytics	Application Scorecard	An algorithm to identify customers at the application stage who should be rejected out rightly without wasting any time and effort. This will help us remove the 10%-20% useless leads and source fresh leads and work upon them to improve our productivity and conversion
Advanced Analytics	Bounce Prediction Model	This helps to predict, with 80%+ accuracy, the accounts that are going to bounce in a given month. This has helped us in controlling our bounce rates
Advanced Analytics	Collection Allocation Algorithm	This helps us to allocate the delinquent accounts in the most efficient way thus it keeps a check on the cost and also improves the productivity of the team. Currently this is in testing phase.
Product Development	AAVAS PLUS	The team identified potential customers who can be given a top up loan. Operations team created a seamless and hassle-free work flow. Today we have a capability of disbursing these loans within 24hrs. With minimal paperwork
Product Development	AAVAS REFRESH	Aimed to target customers who are nearing maturity of their loans. This product refreshes the loan for a customer nearing maturity with minimal paperwork
Product Development	AAVAS WINBACK	Aimed to target customers who have either closed the loan on maturity OR have done a foreclosure OR whose loan was cancelled post disbursement. The product is ready for launch and has a potential of 600Cr.

MEET THE NEWEST ADDITION TO OUR FAMILY



Mohd Tauheed Siddiqui
Sr. Manager,
Collection
Jaipur - Mansarover Office,
Rajasthan



Anish Agarwal
Asst. Vice President,
Sales
Ajmer, Rajasthan



Aditya Bansal
Asst. Vice President,
Sales
Thane, Maharashtra



Ravi Tiwari
Sr. Manager,
Operation
Jaipur - Mansarover Office,
Rajasthan



Sumit Golwalkar
Asst. Vice President,
Sales
Belapur, Maharashtra



Ashish Awasthi
Sr. Manager,
Legal Recovery
Jaipur - Mansarover Office,
Rajasthan



Vishal Deora
Sr. Manager,
Collection
Jodhpur, Rajasthan



Ashish Gupta
Sr. Manager,
Business Process Reengineering
Jaipur-Mansarover Office,
Rajasthan



Devdatta Harip
Asst. Vice President,
IT
Jaipur - Mansarover Office,
Rajasthan

TRAINING MODULE



People are our greatest resource. To help them grow is both, a personal and professional mission for us at Aavas. To that effect, we have instituted a series of training programs under Gurukul, an in-house learning and development school. Each training program is targeted at developing a range of skills in employees across grades and departments. The syllabus for each program is designed to be equally effective for and easily imbibed by all participants in the designated time. With every progressive training module, we can see talented individuals transform into polished professionals.

Prarambh - Prarambh is the main induction program for Aavas' frontline sales team, starting from Management Trainees, and including grades M1, M2, as well as M3 and M4 from nonhousing background. Across 3 to 4 days, the new recruits are introduced to the organization and given a thorough rundown of the market perspectives and home loan products. This includes practical on-field training as well.

Neev - For those who missed out on Prarambh, there is Neev, another intensive course in nuances of sales, conducted in a day. The program was launched during the financial year 2015-16. This year Gurukul conducted 21 Neev programs across India, covering 532 relationship officers.

Learn with FLIP - Finitatives Learning India Pvt. Ltd. is a company with a proven track record in developing innovative online training modules for finance professionals. Now, in collaboration with Aavas, they have instituted Learn with FLIP, a six-module training program, currently on a pilot basis with 100 participants across departments. Eventually, there are plans to link appraisal with online certification too.

Leadership Development Program - The growth of an organization begins with those at the top. This was the underlying thought behind the Leadership Development Program, held in association with

Possiblers, a Delhi-based training organization. The program is to be conducted over 4 sessions of one day each. We've already had a couple of well-attended sessions, with the fourth remaining.

LEAD 1 - To create leaders of tomorrow, you must start preparing them today. That's the mission of Aavas' in-house LEAD program, to be conducted in two phases. The first phase, which kicked off in Jaipur on November 21, 2017, is meant specifically for those who have been promoted from the frontline sales team, to initiate them into bigger roles and responsibilities.

LEAD 2 - The second phase of the LEAD program is meant specifically for senior executives. These managers have at least a couple of grades reporting to them. The program is, therefore, oriented towards inculcating sophisticated man management skills and procedural efficiency. This will hold individual managers in good stead, as their teams grow.

Effective Communications Skills - In a world of shortening attention spans, effective communications skills are important. With this in mind, Aavas has tied up with NIIT to conduct a wide-ranging communications course for about 20 employees, starting April 2018. Besides helping them improve the quality of their personal interactions, the course will also help them develop

better written and behavioural communication skills as well.

MDP-IIM Kolkata - At Aavas, growth never stops, even for those at the highest levels. That's why Aavas has sponsored three senior executives for a 6 month/1 year strategic management course at IIM Kolkata. The opportunity to learn at the prestigious institution will surely help the personal and professional growth of Mr. Alok Das and Mr. Vikram Shaktawat.



Alok Das



Vikram Shaktawat

Samvaad एक परिचर्चा

After 5 successful events organised in Rajasthan in Q2 of FY 2017-18, Aavas held another Samvaad session on December 20, 2017 in Neem Ka Thana and will soon conduct more gatherings in

Maharashtra and other parts of Rajasthan. Samvaad is an event to bring together builders, materials suppliers and real estate professionals to discuss our shared interests and figure out how to

mutually benefit each other. Such events help us build stronger relationships within the shared housing industry ecosystem and channelizes our efforts in the right direction.





SPECIAL TRAINING FOR EMPLOYEES BY NHB

National Housing Bank, a wholly owned subsidiary of Reserve Bank of India, conducted a special training program for employees of Aavas Financiers Limited at Hotel Fern in Jaipur, on December 5, 2017.

Aavas employees were given a thorough brief on central schemes, like the Refinance scheme, KYC-FPC, Customer Service and Pradhan Mantri Aavas Yojana – Credit Linked Subsidy Scheme.

Among the 100 attendees from Aavas were Mr. Sushil Agarwal (CEO), Mr. Ghanshyam Rawat (CFO) Mr. Ashutosh Atre, (CCO). Mr. Rawat thanked NHB officials, Mr. Mohit Kaul, Mr. Shyam Sundar, Mr. Lalit Goyal, Mr. Sharath Bhattacharya and Mr. Rajkumar Negi, for conducting this special training program for Aavas.

Before the program concluded, there was also a subsidy distribution ceremony for the beneficiaries of the Pradhan Mantri Aavas Yojana – CLSS customers of Aavas, the perfect way to finish a day when Aavas and its customers truly felt empowered.



LEGAL SEMINAR



Aavas conducted a Legal seminar on October 6-7, 2017 at a pan-India level to understand the upcoming changes within the organization and to discuss the expectations out of them from an organizational point of view. This seminar has been conducted at Hotel Royal Orchid, Jaipur with the prime objective of understanding the local laws of different states and to provide knowledge about RERA.

The first day was quite busy, with 7 packed sessions of in-depth information, legal processes and tips. This included a session with by Mr. Sushil Agarwal (CEO of Aavas Financiers Ltd.) on companies policies, aim, management and its future perspective. He also stated the importance of legal department in the company, as legal department plays a vital role in covering the risk in particular cases. During the sessions, there was also an emphasis on updating our processes in accordance with the local laws for better functioning.

The second day was shorter but no less intensive. Employees were introduced to the finer aspects of RERA, along with more discussion of laws of Delhi, Rajasthan, Gujarat and MP. This ended on an encouraging note with memories of the legal seminar 2017 and a memento distribution ceremony.

TECHNICAL SEMINAR



As changes come, even Aavas' systems need to keep pace. That's why we organized a Technical Seminar, on November 24-25, 2017 at Hotel Lord's in Jaipur.

The event was attended by 55 engineers from across India. At the seminar, they were informed about the changes in state bye-laws and risk assessments that followed a presentation on RERA and APF.

A great learning in technical aspect was shared between the teams.



Aavas at MCHI

MCHI is the ultimate authority when it comes to the Real Estate industry in and around Mumbai. That's why their annual property expo is one of the biggest events of the calendar. It's obvious then, that Aavas would be a part of such a gathering held between November 16 - 19, 2017.

The stall Aavas created at the expo was designed to be experiential. A giant screen at the stall relayed Aavas customer stories, as well as the AV on the rebranding of the company. And of course, there was an Aavas team present too, dressed up in the company's colors.

Out of the 15,000 people expected at the event, Aavas managed to secure more than 240 positive leads of customers interested in home loans. Very soon, Aavas will help unlock the doors to their dream homes.



BAJAJ ALLIANCE GLOBAL SUMMIT

Paris

Aavas' was invited to the Bajaj Alliance Global Summit in Courbevoie, France on October 28, 2017. This gathering of Insurance heavyweights was organized to brainstorm the forthcoming changes in the insurance business.

Our representative at the event was Mr. Ghanshyam Rawat, CFO & Co-Founder and Mr. S Ram Naresh, CBO, Aavas Financiers Ltd. Mr. Ram was one of the panelists discussing the IRDA's vision of an open architecture insurance business. His co-panelists included executives from all the leading insurance providers in India.

The summit helped increase the collective wisdom. In that context, Aavas prove to be an effective agent of change.



Aavas Sponsors ICAI National Conference

Institute of Chartered Accountants of India is one of the country's oldest and most prestigious statutory and regulatory bodies. Originally formed with just 1700 members, it has now grown into 2,70,000 members across 150 branches.

Therefore, an invitation to sponsor a National Conference organized by ICAI, Jaipur, which is the largest branch of the Central India Region ICAI was too good to let go of. We promptly agreed to finance the event, which brought together more than 3,000 accounting professionals on November 24 - 25, 2017, which created a platform to interact with them.



A take on furtherance

State Heads

Review



On November 22, 2017, Aavas' State Heads gathered at the Hotel Crown Plaza in Jaipur, for a performance review and discussion with the management. The meeting agenda had been set and circulated among the attendees weeks in advance. Not only was this going to be a look back at past performance, but also a look ahead.

Branches presented their last 3 months' performance. It formed the basis for business plan for the next 3 months. The main priorities were set as discipline, daily disbursement, RO productivity, branch wise distribution and customer experience. The meeting also adopted a plan to disburse loans in 10 days or less to better the consumer experience.

The meeting was less of an examination than a brainstorm, reflecting on the points for the betterment of the company processes, productivity and performance. At Aavas, we know that all improvement begins from within.

Till 7' O clock Working



Aavas doesn't only demand complete dedication from its employees, it also expects them to lead a balanced and fulfilling life. Aavas has now instituted a 7 pm deadline for software-based work and a 7:30 pm deadline for

sending emails by ensuring time and daily disbursement, which resulted in no extended working hours even during month ends.

Now, employees don't have an option but to wind up work on time and head home. Consequently,

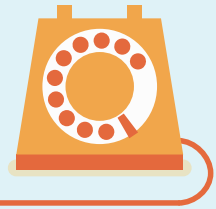
they are spending much more time with their families and returning to work happier.

The 7'o clock deadline has been implemented successfully without any adverse impact on business.



Telesales

Rs.31 Crores Contest



Telesales team set out with a target to achieve Rs.31 crores of loan disbursements in two months (September and October). But we should have known, that at Aavas, teams add up to more than the sum of individuals. By the end of it, the teams had raked in a staggering Rs.34.62 crores worth of disbursements.



Sunita Manik
Team Lead

It was 22 callers, led by TIs, Sunita Manik and Sangeeta Agarwal, diligently chasing leads. Through sheer dogged determination, the team pulled in 422 loan applicants. The callers, the soldiers who helped us achieve our target, were also felicitated by our CEO. The top three among this elite group were Reshma Kumawat, Mona Sain and Anuradha Verma respectively.

Their wonderful effort is sure to rub off positively on others as well. And in this environment of healthy competition, Aavas employees will learn that if 'we want, we can!'



Reshma Kumawat
Winner 1



Mona Sain
Winner 2



Anuradha Verma
Winner 3

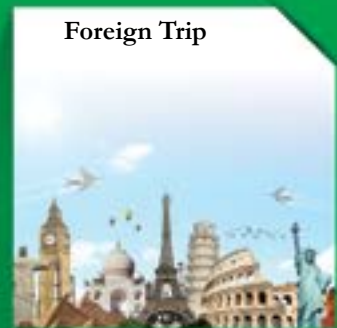


MISSION 4500 cr

Let's make it happen!

Mission 4500 Cr. - The biggest contest of the year has been announced. Teams, get ready, you have a chance to work hard and earn a bountiful with these 100 days, 4500 Cr. target starting from December 20th to March 31st, 2018.

All the best to the teams!





Congratulations Team **AAVAS**

for adding yet another feather to the cap! Aavas has recently got registered with IRDAI as Corporate Agents! Not only does it give Aavas a foothold in the insurance business, it also demonstrates our immaculate processes, which have been validated by a national institution. Time to aim for something even bigger and better!

AAVAS FEATURED IN RAJASTHAN BUILDING BYE-LAWS



AAVAS
AAVAS APTEL DARTO BANAGAR

Interest Subsidy up to **6.5%** p.a.

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CREDIT LINKED SUBSIDY SCHEME (CLSS)**

Own a Home and Save up to 2.67 Lakh

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For more details on the scheme, please refer to www.avaas.in



Christmas Carnival



Christmas is a time for warmth and joy. When Aavas sponsored a Charity Christmas Carnival on December 25, 2017 organised by Jaipur Catholic Welfare Society at St. Anselm's Pink City School in Malviya Nagar, Jaipur, it was not just an opportunity for people to have a great day, but also a chance for people to claim the biggest present of all - a brand new home.

The Mansarovar branch of Aavas

set up a central stall at the carnival, providing valuable home loan related information, as well as giving a chance to avail discounts in the processing fee charges by distributing limited time offers & discounts coupons to all the walk-ins.

Between 10 am and 9 pm, about 20,000 festive revelers visited the Carnival. Many of them visited the stall set up by the Mansarovar branch to ask

questions and look for opportunities, resulting in 48 solid leads.

Such occasions build a brand identity. People associate positive emotions with the brand, which in the case of Aavas, gets further reinforced when we lead these hopeful families to their first home.



CLASH OF CORPORATES '17



Aavas, apart from winning at business, has a sporting side too. And this sporting side nearly earned a famous win for the company at the Clash of Corporates Cricket Tournament, organized by My FM 94.3 by finishing as a Runner Up.

But over the course of the tournament, the team captained by Mukul Bhattacharya, performed



admirably, beating bigger corporate teams like Fine Tech, Apollo Hospitals, SKIT Group and Hero. The star performer through all this was Pushpendra Saini, who bagged 3 man of the match awards in the 4 matches he played.

The aim for Aavas would be to win the match next time. If there is one thing we do know at Aavas, it is how to compete hard and play fair.





Diwali Celebration

Diwali is truly an Indian festival, where people of all creeds and background come together to share love and happiness. Keeping this in mind, at Aavas, we celebrated Diwali on October 18 as 'Ethnic Day'.

The Aavas Headquarters was like a catalogue of beautiful Indian wear. Precisely at 10 in the morning, our good-looking employees gathered on the 2nd floor of the headquarters for the Pooja ceremony. Soon, the competitions began.

First up was the Rangoli competition. The best rangoli was adjudicated based on the creativity of design and materials used. This was followed by a ramp walk, to pick the best-dressed male and female from each floor. The day finally ended with a Treasure Hunt, in which teams of employees went in search for the prize.

Every branch had their own decorations and celebrations planned, which brought a sense of joy and togetherness that will last longer.



YET AGAIN HE HAS MADE US PROUD. GAME CHANGER

ANKIT CHOUDHAN

Ankit Chouhan, Aavas' own athletic superstar, has scaled even greater heights by qualifying for Commonwealth Games to be held in 2019. As a reputed powerlifter, Ankit has won numerous National and World titles. As soon as his talent became apparent, Aavas, where

Ankit is employed as a relationship officer, lent its full support to further his sporting career.

The support was ever present, as Ankit won a Gold medal at the National Games 2017 and bagged a Bronze medal at the Asian Games later in the year. With such a brilliant

track record, Ankit would surely rank among the medal hopefuls at the Commonwealth Games 2019.

Winning is secondary, but excellence is not. That's the spirit that has made Ankit a champion and it's a value we as a company have tried to imbibe as well.





खेलोत्सव '17

Gujarat



Indore



Pure Life

Tennis and Badminton.

There was a palpable air of excitement, which probably drew from the enthusiasm of the female competitors, who participated in unprecedented numbers. These were the little details that made Khelotsav 2017 another irreplaceable fixture in our recreational calendar.

Jaipur



8 GAMES | 11 ZONES
800 NOMINATIONS
150 MEDALS & CERTIFICATES
6 TROPHY'S



Weight Loss



Loss

COMPETITION

11th OCT to 31st DEC '17

Competitions are a great incentive to get people to make big changes. Aavas provided the necessary motivation by organizing a Weight Loss Competition for all Aavas employees.

The rules were simple. The employees had to register their starting weights with the Branch Head or Human Resources by October 10, 2017. By December 31, 2017, whoever had lost the most weight would win an iPad & be featured in this magazine!

The competition was intense. The competitors were required to mail in their final weight by December 30, 2017, to Varsha Keshwani. When the weight losses were tallied, a clear winner emerged out of 113 Nominations. Ashish Bindal, a Portfolio Manager from the Church Road Branch, Jaipur, lost 10.4 kgs, going from 93.1 kgs to 82.7 kgs in two months.

Pure Life

His body fat percentage crashed from over 32% to close to 23%.

Ashish, of course, deservedly won the iPad for his excellent effort. He says, “My complete lifestyle has changed”. That, surely, is the biggest reward.



Portfolio Manager, Sales
Church Road - Jaipur Branch
Weight - 93.1 kgs
Weight on 30th Dec - 82.7 kgs
Difference - 10.4 kgs



Few steps to lose weight suggested by Ashish

Lifestyle plays an important role in our life. Below is the plan that Ashish followed and is still following

- 1) 3 regular meals (Breakfast, Lunch and Dinner) into 8 to 9 small meals starting from morning 6 to evening 8, maintain the gap of 2 hours (This will help in increasing the metabolism)
- 2) Personal training in the GYM on a daily basis for 2 hours in morning and 30 minutes walk after dinner
- 3) Avoid fats, junks, sugar, sweets and high calories food and start salad, green veggies and food in low carbs and high protein
- 4) Consume 5-6 litres of water daily

Keeping a check on health now made easier

Health is the single greatest concern for an individual, topping every other factor that circles our life and to keep your health in the best possible shape, Aavas has appointed Dr. Sita Ram Gupta, M.D. as an in-house Doctor exclusively for Aavas Employees as well as their family members.

Avail the opportunity for free check-ups at Aavas Corporate Office from 5 PM to 6 PM every Thursday starting from the December 14, 2017.

“To keep the body in good health is a duty... otherwise we shall not be able to keep our mind strong and clear.”
- Buddha

To book your appointment, kindly coordinate with
HR @ hrd@aavas.in



Diwali Gifting To Orphanage

At Aavas, on occasions like Diwali, we like to reach out and share happiness with those who truly need it. This year, Sarthak Diwali celebrations were held at Balika Grah in Gandhinagar and Rajya Mahila Sadan in Sanganer, where orphans were handed new clothes, putting a smile on their faces and brightening up their day.



Planning Sports for Children's Day

Aavas recently participated in a slew of sports day functions on the occasion of Children's Day. This included organizing the event, providing refreshments and rewarding the participants with medals and certificates. One of these, the Abhiyan Foundation Sports Day, was also attended by Mr. Ram Naresh, CBO of Aavas, who was the chief guest.



Helping Thirsty at Registrar Office

Waiting for their turn, many people at the Registrar Office often went thirsty. Well, no more. The Aavas team in Jaipur took it upon themselves to change the status quo and had 5 water coolers installed at the Registrar Office.



Brain Theory for Teachers

Aavas recently adopted a public school called Dipesh Bal Shiksha Niketan. We organized a session on Brain Theory for the teachers there, showing them how a child's brain responds to situations and develops. Through the session, we motivated and encouraged the teachers to do a better job, even in the face of poor facilities that they have to work with.





School goes a makeover

It's not just our missions that we support, but anything that the society needs. When a request for assistance to renovate Govt. Girls Upper Primary School in Manoharpur came to us, we immediately agreed to help. To fight illiteracy and promote Girl's Education is the duty of every individual, and more so corporations like ours, which touches many lives everyday.



Toilet for All

Being eagerly involved in the Swachh Bharat Abhiyan, Aavas has a higher purpose when it comes to personal hygiene for the common man. The first floor washroom at the Aavas Headquarters is open for public use; we will also maintain and remain responsible for it. Everyone deserves basic necessities, this is our way of taking a step in that direction.



Education Drive with LNMIT

LNMI Institute of Information Technology recently tied up with Aavas to conduct Education Drive for village Children, which otherwise unable to get quality education. College Graduates using innovative and creative fun-activities to encouraged these underprivileged children, to attend formal education.



Lending a Helping Hand

Aavas extended a helping hand to SMS hospital by providing 10 chairs for its newly opened labs to ensure the convenience of patients and their attendees.

Customer Testimonial



कैलाश कुमार नखल

मेरा नाम कैलाश कुमार नखल है। मैं जयपुर का रहने वाला हूँ। मेरी हैयर कटिंग सैलून की दुकान है। मेरा एक सपना था कि मेरा खुद का जयपुर में मकान हो तो मैंने एक जमीन खरीदी जो कि एक सोसाइटी पट्टे पर थी। इसी वजह से मुझे लोन में बहुत दिक्कत आई। फिर किसी परिचित ने मुझे बताया कि आवास फायनॅसियर्स सोसाइटी पट्टे पर भी लोन करता है। मैंने वहाँ से लोन लिया और लोन लेने के बाद मेरा मकान बनाने का सपना साकार हुआ।



प्रियंका साहू

मेरा नाम प्रियंका साहू है, मेरे पति का नाम नवरतन साहू है। मेरे पति पतासी का ठेला लगाते हैं। हम पहले अपने दादाजी के मकान में रहते थे, तो वहाँ पर रहने में हमें बहुत परेशानियाँ आती थी। इसीलिए हमने सोचा की हमारा भी खुद का एक मकान हो, और उसमें हम बिना किसी परेशानी के रहें। हमने कोशिश की और ज़मीन भी देखी पर हमारे पास लोन संबंधित ज़रूरी कागज़ात नहीं थे। इसलिए किसी ने बताया कि आवास फायनॅसियर्स से हमें लोन मिल सकता है और हमारी सारी आवश्यकताएँ पूरी हो सकती हैं। हम वहाँ गए और पूरे कागज़ वगैरह न होने के बाद भी हमारा काम हो गया और हमें लोन मिल गया।



राजेश कुमार शर्मा

मेरा नाम राजेश कुमार है। मैं गोविन्द विहार, गोपाल पुरा बाईपास का रहने वाला हूँ। मेरा यहाँ पर खुद का मकान है और मकान पर आवास फायनॅसियर्स कंपनी से लोन लिया हुआ है। होम लोन लेने के बाद मैंने यहाँ कंस्ट्रक्शन स्टार्ट कराया था। लेकिन बड़े दुखद तरीके से अचानक मेरे पिताजी की मृत्यु हो गई। और घर में यह चिंता हो गई थी कि लोन का पैसा कैसे चुकेगा, मैंने ये दुखद सूचना आवास फायनॅसियर्स के स्टाफ को दी। स्टाफ ने मुझे इंश्योरेंस पॉलिसी के बारे में बताया और इसका जो भी पूरा डेथ क्लेम था मुझे दिलवाया और मेरा लोन माफ करवाया। मैं आवास फायनॅसियर्स का बहुत आभारी हूँ तथा इनके अच्छे भविष्य की कामना करता हूँ।

मैं माया उईके ब्लाक न.86. एफ.4 में निवास करती हूँ। मैं बहुत गरीब परिस्थिति में जन्मी हूँ और कम पैसों में घर चलाती हूँ। दूसरे घरों में जाकर काम करती हूँ। मेरे पति की मृत्यु के पश्चात मैं बहुत परेशान रहने लगी थी क्योंकि मेरे दो छोटे बच्चे हैं। जिनकी पढाई और घर की बहुत चिंता होने लगी थी मैंने अपना पक्का मकान लेने की बहुत कोशिश की पर मुझे मकान नहीं मिल पा रहा था लेकिन कुछ समय बाद मुझे नगर निगम ने एक मकान एलोट किया जो कि मेरा होने पर भी मेरा नहीं हो पा रहा था क्योंकि मैं अपने मकान के पैसे नहीं दे पा रही थी मैंने कई बार बैंक जाकर ऋण लेने के लिए पृच्छा लेकिन कोई भी कम्पनी मुझे ऋण देने को तैयार नहीं हो रही थी। तभी मुझे आवास फायनेंसियर्स से आए हुए हिर्देश यादव जी मिले जिन्होंने मुझे लोन के बारे में जानकारी दी और लोन लेने के लिए प्रेरित किया तथा मुझे सारी शर्तें समझायी और लोन सम्बन्धित जानकारी दी। मुझे कम से कम पेपर में कम समय में मात्र एक दिन में लोन सुविधा उपलब्ध करवायी गई अब मैं आसानी से लोन की किस्त प्रति माह जमा कर रही हूँ। मैंने हिर्देश जी पर भरोसा करके अपने मकान का लोन करवाया जो कि मेरे द्वारा किया गया ये फैसला सही सिद्ध हुआ आज मेरा खुद का घर है। और मैं पहले से भी ज्यादा सुरक्षित महसूस कर रही हूँ आज मेरा खुद का घर है मेरे पूरे परिवार के लोग खुश हैं। मैं आवास फायनेंसियर्स के सभी अधिकारियों को धन्यवाद देना चाहती हूँ।

धन्यवाद
माया उईके



99



KUCCHA TO PUCCA



OUR VERY OWN SUPERHERO

Vinod Panicker



One of our very own, Mr. Vinod Panicker from the Thane branch, recently turned a Good Samaritan at an accident scene.

The incident took place when Mr. Vinod, along with Mr. S. Ram Naresh, Mr. Vikas Sharma and Mr. Praveen Agarwal were returning to the Thane branch after a business meeting in Koparkhairne. En route, the group witnessed a rickshaw crash into a car. In the process, the rickshaw driver

suffered grievous injuries.

It seemed like public apathy would take over, till Mr. Vinod took charge of the situation. He immediately ordered his driver to shift the injured man to his car, and drove to the hospital. Luckily, they reached the hospital in time and saved the man's life. It is this kind of spontaneous and selfless concern that makes Aavas such a sensitive and caring organization.

EMPLOYEE ARTICLE



Sakshi Birla
(Legal Executive)

SOUL ON FLEEK

'She'- a word that is not just conceiving in itself a feminine characterization but in itself portrays all the Strength that Hers are Endowed with. She encapsulates the galaxy of multitudinous notions, reflection, deliberation, meditation, speculation, debate and so far...

She is not just feminine characterization...

She is beyond the tag of infinity... For she knows when to wear her invisible crown and when not to.

She is Grace... She is Miracle. She is unbelievable by others once she reckoned believing herself... She is Eternal !! Once just for once, she is encountered with her Soul; none can stop her from revealing her dazzling identity which was wandering in hunt of unleashing her Potential which was blanketed under the chains of Modesty.

Crystal clear her soul is, so is with her heart... no Fog of Vices !!

She is not just feminine characterization...

She is a fragrance showering herself everywhere but agony is despite this sometimes even she gets cleaved with Mud !!!!

#Don't Chase, Get Chosen !!



Mukul Bhattacharya
(Risk Containment Unit)

FRAUDS IN FINANCIAL SECTOR

Evolution of fraud

1990-1999

- Hawala transactions
- Ponzi schemes
- Fake currency
- Cheque forgery
- Advancing loans without adequate due diligence
- Siphoning of investors' money through fictitious companies
- Use of fictitious government securities

2000-2017

- Tax evasion and money laundering
- Scams
- Black money stashed abroad
- Cybercrime
- Debit/credit card fraud
- Identity theft
- Fake demat accounts
- Benami accounts

- Collusive frauds emanating kickbacks to employee of financial institutions
- Use of forged instruments such as stamp papers and shares
- Violation of Know Your Customer (KYC) norms

Global trends in Fraud Prevention and Detection

Current Scenario:

Financial institutions are enhancing their processes, controls and fraud risk management frameworks to minimize the opportunities for fraud as well as reduce the time taken in their detection. Funding for fraud control initiatives, however, continues to compete with other business initiatives and is mostly challenged on a cost-benefit basis.

Many financial institutions are thus implementing their fraud control and reporting frameworks to generate information in a way that the level of fraud identified, prevented and actual losses incurred are identified. This approach has enabled the benefits of skilled resources and automated tools to be quantified more precisely.

Regulators:

Regulators and investigation agencies are trying to gear up for the changed environment. Central Bureau of Investigation (CBI) announced that it is developing a Bank Case Information System (BCIS) to curb banking frauds. This database contains the names of accused persons, borrowers and public servants compiled from the past records.

Most financial regulators have released a new framework to check loan frauds by way of early warning signals for banks and red flagging of accounts where defaulters shall have no access to further banking finance. It also plans to set up a Central Fraud Registry that can be accessed by all

Indian banks and financial institutions. In addition, CBI and Central Economic Intelligence Bureau (CEIB) will share their databases with banks.

Industry-wide trends:

While the regulators have pushed the financial sector in the right direction, individual institutions are also taking the lead in protecting their earnings and reputation.

Back to Basics:

Hiring reliable management and building relationships with genuine clients, suppliers and partners are of utmost importance. The lack of correct background information can lead to both reputation and business risks. Effective background checks of employees and associates are thus recommended. It is difficult but also necessary to integrate data from various sources to be able to derive the benefits of analytics techniques.

Financial institutions do face challenges in maintaining the efficiency of anti-fraud security controls at an enterprise-wide level. Challenges arise while integrating channels or within applications and tools the three lines of defense can only be strengthened by technology and not replaced by it. The tone at the top is critical in the fight against fraud. Lack of customer and/or staff awareness can result in failure of even the best of technology solutions. It takes a concerted effort to be able to build, maintain and sustain an effective fraud risk management programme. Organizations need to build awareness around the latest technological and procedural vulnerabilities and fraud schemes, to be able to remain one step ahead of the fraudsters.

3 LINES OF DEFENSE:

Governance:

- Board of directors/executive committee/C-Suite

- Fraud scenarios, transaction monitoring scenarios
- Compliance program testing
- Awareness, culture, people, training and development

Operations (Preventive):

- Core process components, automated controls, data analytics
- Mystery shopping, fraud risk assessment, real-time monitoring
- Customer and employee education
- Hotlines/whistleblower mechanism, internal policies, guidelines and controls
- Fraud risk management strategy.

Oversight (Detective):

- Monitoring and surveillance (Program and controls testing, escalation and investigation, data management, metrics)
- Analyzing identified red flags
- Internal/regulatory reporting
- Internal audit/independent review/investigations

In addition, incident management procedures need to be well defined and comprehensive to ensure that incidents of fraud are managed without exposing the organization to any legal or reputational risks. Forensic tools can be used to navigate IT systems for evidence of malfeasances such as information deletion, policy violations and unauthorized access. These tools can help the company legal counsels to prepare for a suit to be filed against the fraudster.

Apart from internal controls, financial institutions need to also educate the customers. Since the maneuvers used by cyber-criminals to target sensitive financial data are sophisticated and constantly changing, financial institutions must look at existing security controls with a new approach and risk appetite.



Vijendra Singh
(Audit/Cash Management)

EVERYONE HAS A STORY IN LIFE

A 24 years old boy seeing out from the train's window shouted...

“Dad, look the trees are going behind!”

Dad smiled and a young couple sitting nearby, looked at the 24 year old's childish behavior with pity, suddenly he again exclaimed...

“Dad, look the clouds are running with us!”

The couple couldn't resist and said to the old man...

“Why don't you take your son to a good doctor?”

The old man smiled and said.. “I did and we are just coming from the hospital, my son was blind since birth, he just got his eyes today.”

Every single person on the planet has a story. Don't judge people before you truly know them. The truth might surprise you.



Asreen M.
(Human Resources)

AN INNER STRENGTH

He, who stands aside
When my tears break their limits
And drain from my eyes.

He, who stands aside
When I fall into darkness
And dusky clouds surround me.

He, who stands aside
When I lose myself and my eyes search
One such hope that
Someone will keep hands on my head,
To make me feel cared.

He, who stands aside
Who builds up something which is going in vain
And things set in their places again.

He who is omnipresent and omnipotent.
An energy, people call with different names.
A belief people have with different aspects.
A peace or a bliss people feel in different ways.



Varun Acharya
(Sr. Executive-Marketing)

TRUTHS FOR LIFE

How often do you note that life is a crystal ball,
You foresee an event and it ne'er happens,
And your faith dwindles on the crests of confidence,
So go the differences big and small.

How often do you want to finish your job,
But it ne'er frees you,
Then you come over early to finish it early,
And you find at hand, no job at all!

Good and better things happen round the clock,
When you want rain, 'tis bright day,
Your expectations may be disposed off,
...Or served in a chivalric way.

On reaching your cozy home, round the block,
To shoo the fatigue away,
The last key of the bunch, opened the lock,
To bring you an angry sway.

Cool it, folks, to better read on...
And find your face red and maroon,
As the want for a funny and spicy piece of poem,
Is satisfied by none other than Varun!



Praveen Kumar Sharma
(AVP-Collection, Tier-1)

WHAT IS IN YOUR BAGGAGE

Every human being is born empty... As we grow, see and experience the world around us, we accumulate memories, lessons, conditioning, experiences... and start filling our nearly empty bag, with many things. With time, knowingly or unknowingly, the bag becomes bigger and bigger. We cannot put this bag down. We must carry it with us, till we leave this planet. It becomes a part of us, like our hand, legs or stomach.

Life responds to us, depending on what we put inside our bag. By default, most of us put bad experiences, past hurts, bad memories, anger, guilt, grief, lack, desires and victim hood, in this bag. We also put a few items of joy and gratitude in it. By and far, most bags are predominantly filled with negativity, with a few traces of positivity.

Some who have suffered, learnt lessons and realized, or those who have found a spiritual guide or guru, of those who have been lucky to receive God's grace, make a voluntary effort to stop filling their bags with negative stuff, and start collecting good memories, hope, faith, truth, trust, compassion, honesty and gratitude.

What you attract into your life, depends on your vibrations, given that we live in a vibrational universe where like attracts like. So, if our bags are filled predominantly with negative stuff, it is obvious that life will bring us more negative situations... Life also tries to bring us these, so that we can recognize what is happening outside of us, as mere reflections of what is happening inside us, and life hopes that we

will make the necessary corrections, we will let go of stuff which is unnecessary and weigh us down and we will eventually surrender the bad, to a higher power i.e. God's...

Start filling your bag from today with only blessings, joys and peace. What we start filling the bag with, will compress the old materials and will overtake the vibrations of that positive stuff...

MAN KE HARE HAAR HAI... MAN KE JEETE JEET...



निहारिका गौतम
ह्यूमन रिसोर्स

जीवन जीने में है कुछ मजा
जिलें इसको हम जरा
दीपक की तरह जलते भी हैं।
रोशनी सभी को देते हैं हम
दीपक की लौ जैसे जल उठते
फिर बुझने की क्यों मिलती सजा
मेरा जीवन थोड़ा तो सही
मैंने एक संदेश छोड़ा तो सही
अंधेरे जीवन को उजलाया है मैंने
तुम्हें उजलाकर,
खुद को जलाया है मैंने
सुख: कीओट में

दुःख को छिपाया है मैंने..... लेकिन जरा सुनो....

मेरी एक बात मान लो तुम
त्यागी बनना है तुम्हें, ठान लो तुम
खुद के लिए जीना भी क्या,
जीना है कोई,
दुसरों के लिए जियो
और मुझे पहचान लो तुम।



पुर्णिमा चौहान
क्रेडिट मैनेजर

“तलाश”

अपने अस्तित्व की तलाश को तलाशती तलाश है,
जिसकी पहली सीढ़ी भी तलाश और आखिरी सीढ़ी भी तलाश है,
झड़ जाएंगे, पीले वर्ण पुष्प सभी, कभी से सोंधता पलाश है,

सागर में लहरें जितनी, उतना बड़ा आकाश है,
सूरज का ही नहीं प्रकाश, चंदा का भी प्रकाश है,
शरमाई—सी नवेली का तो, गहना ही लज्जापाश है,
जीवन समय—घड़ी है, जो करती नहीं अवकाश है,
समेट लो उसको ही तुम, जितना तुम्हारे पास है,
ये जिंदगी तलाश है, ये जिंदगी तलाश है

“मेरी माँ”

शैतानी करती थी या फिर सीधी—साधी बच्ची थी.....
झूठ—मूठ की नौटंकी थी या फिर बिलकुल सच्ची थी,
फूलों पर बैठी तितली को पकड़ के लाना भाता था,
या आसमान में तितली बनकर उड़ना उसे सुहाता था,
प्यारी सी उस लड़की की मुस्कान ढूँढकर लाते हैं,
माँ से पहले क्या थी माँ यह भी पता लगाते हैं,

किन किन बातों पर हंसती थी किन पर रो देती थी वो
शांत शांत सी रहती थी या फिर आपा खो देती थी वो
रूठा ही करती थी वो या फिर लड़ भी पड़ती थी,
या फिर अपनी मुस्कानों से सबको जीता करती थी,
प्यारी सी उस लड़की की मुस्कान ढूँढकर लाते हैं।
माँ से पहले क्या थी माँ यह भी पता लगाते हैं,
कौन कौन सी बातों से वो सबका मन बहलाती थी,
कौन—कौन था लड्डू उनपर किस किस को वो भाती थीं,
कितनों के सपनों में थी और कितनों की बस आँखों में,
कितनों ने इज़हार किया था उनसे बातों बातों में,
खूबसूरती की उसकी फिर शमा ज़रा जलाते हैं,
माँ से पहले क्या थी माँ ये भी पता लगाते हैं.....

“गुलाब”

एक गुलाब है,
जिसे रोज ही देखता हूँ मैं,
मगर अनछुआ है,
जिसका स्पर्श मेरे लिए अभी तक,
दूर से ही चली आती है,
उसकी दिलकश महक,
आँखों को मिलता है सुकून,
देखते ही उसकी रंगत,
कुछ काँटे हैं,
जो किया करते हैं, उसकी हिफाज़त,
मगर फिर भी,
अंजाना सा भय है मेरे मन में कि,
कहीं टूटकर बिखर ना जाए वो “गुलाब”।।



Narendra Jangir
Manager Strategic Initiatives





SAPNE AAPKE, SAATH HAMAARA

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