

# SVASTITRIKA SVASTI NEWSLETTER

October to December 2022



svasti

धन अधिकार सेवाएं

मेरा  
स्वस्तित्व

PEOPLE\_  
F.I.R.S.T.

Great  
Place  
To  
Work®

Certified  
FEB 2022 - FEB 2023  
INDIA

## In this issue:

- A note from our Co-Founders
- Humans of Svasti
- Events at Svasti
- Achieving New Milestones  
...and more...

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ANOTHER QUARTER OF SUCCESS AND CELEBRATIONS.

Dear Svasti family,

Between October to December 2022 we celebrated not just our business achievements, but also us being together as a team bound by shared values and interests.

Besides all the festivals on our calendars, we also celebrated milestones we achieved as a team, and creativity we possess and passions we nurture as individuals.

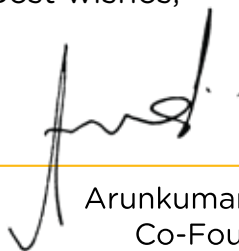
We celebrated our many successes at work, in many different ways. We celebrated our achievements in health insurance with a Pragati Mahotsav in Varanasi. We celebrated the opening of many new branches in different states. We celebrated more milestones by more branches across the country.

We showcased individual talent, passions, and celebrated our team spirit, with contests, cricket tournaments, and team lunches.

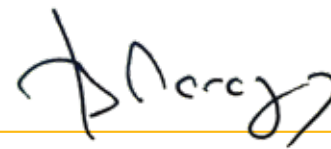
Add to this, we also bonded over team building exercises, shared knowledge brainstorming and process meetings, and everyone participated with great enthusiasm in our Townhalls and Annual Day celebrations.

As we enter the first quarter of the calendar year, and the last quarter of the financial year, we are optimistic and energised, that we will have even more successes, and subsequent celebrations, in the months ahead.

Best wishes,

  
Arunkumar Padmanabhan  
Co-Founder & CEO



  
Narayanan Subramaniam  
Co-Founder - CFO & CIO



BRANCHES



EMPLOYEES



CUSTOMERS



PORTFOLIO\*

Svasti performance as on 31st December, 2022.



## HUMANS OF SVASTI

I have been with Svasti for 9+ years, having started here as a Customer Relationship Manager. My goal at that time was to work in the Audit team even though my prior experience was in environmental hazard supervision in the chemical industry.

Coming from a different background I had to develop communication skills for my sales and customer-facing role. I learned this through various training sessions/guidance and understood how the finance industry functions.

With this knowledge, I was able to perform well as a CRM, and I won many Champion CRM awards for 2 years. I was no longer interested in an Audit role and this seemed the best place for me as we were continually trained and paid adequate incentives for our hard work.

I was soon promoted to Assistant Branch Manager. Soon after that I got married and wanted more time with my family, and my request for transfer to the Head Office was accepted, and I was offered a role in the training team with regular working hours but none of the CRM incentives. I was sceptical at first about my role, but I trusted my seniors for the decision. Moving forward I realize that this indeed was the role for me, as I had field experience, knew how to engage customers, what process to follow and how to do business efficiently.

During this time, I had a deep realization that the company has always been welcoming and supportive of people who wanted to learn. And now, I was given the opportunity to do the same this changed my thinking completely and I was excited to take the role of Training Manager. I was the perfect candidate for this role as I already had been through all the anxiety, performance pressure, and doubtfulness. With all this experience I could help the new joiners overcome that performance anxiety by training them and teaching them all the necessary skills.

Fast forward to 2022, I am designated as a Senior Training Manager and am grateful for this opportunity as this shift helped me work pan-India for all the branches, whereas if I was still working customer facing, it would have been just one state at maximum. I am looking forward to the future and am willing to work hard towards making skills easily attainable for every employee in the company including myself as growth should never stop.

***“I had a deep realization that the company has always been welcoming and supportive of people who wanted to learn. I am looking forward to the future and am willing to work hard towards making skills easily attainable for every employee in the company, including myself, as growth should never stop.”***



Prakash R. Galande - Senior Training Manager

## PEOPLE RISING, AT SVASTI!

## PROMOTIONS BETWEEN OCTOBER - DECEMBER 2022

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

**Aakash Malviya**  
Branch Manager,  
Biaora

**Ajinkya Ramdas Kamble**  
Assistant Manager,  
Thane HO

**Anand Lawana**  
Branch Manager,  
Betul

**Anbarasu S**  
Assistant Branch Manager,  
Arani

**Anil Ashok Tokade**  
Operations Auditor,  
Nashik

**Anuj Kumar Mishra**  
Assistant Branch Manager,  
Hathras

**Ashish Sriwastav**  
Assistant Branch Manager,  
Lucknow

**Avaneesh Kumar**  
Assistant Branch Manager,  
Bareilly

**Bhupendrasinh Rathod**  
Assistant Branch Manager,  
Modasa

**Chauhan Pravinsinh**  
Assistant Branch Manager,  
Godhra

**Christi Sephin**  
Assistant Branch Manager,  
Vadodara Gotri

**Deva Yadav**  
Branch Manager,  
Ballia

**Dharmendra Chauhan**  
Branch Manager,  
Mirzapur

**Gautam Dangar**  
Branch Manager,  
Alibag

**Hardik Dashrathlal Panchal**  
Operations Auditor,  
Thane HO

**Ijya Chandra Sharma**  
Assistant Branch Manager,  
Budaun

**Jeeva E**  
Assistant Branch Manager,  
Ponneri

**Jitendra kumar**  
Assistant Branch Manager,  
Nadiad

**Kameshkumar Karthikeyan**  
Branch Manager,  
Arakkonam

**Ketanbhai Bhoi**  
Assistant Branch Manager,  
Nadiad

**Machindra R. Supe**  
Unit Manager,  
Ulhas Nagar

**Manthansinh Rathod**  
Branch Manager,  
Modasa

**Nakendiran Ganesan**  
Assistant Branch Manager,  
Arakkonam

**Naveen Kumar Rai**  
Branch Manager,  
Damoh

## PEOPLE RISING, AT SVASTI!

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

**Ninad Sanjay Pawar**  
Operations Auditor,  
Thane HO

**Panchu Lal**  
Assistant Branch Manager,  
Seoni

**Pankaj Yadav**  
Assistant Branch Manager,  
Gorakhpur

**Patel Sanjaybhai**  
Branch Manager,  
Godhra

**Poovarasam K P Babu**  
Assistant Branch Manager,  
Thirumullaivoyal

**Prashant Shukla**  
Branch Manager,  
Farrukhabad

**Rahul Kurmi**  
Assistant Branch Manager,  
Seoni

**Rahul Verma**  
Assistant Branch Manager,  
Katn

**Rajesh Katariya**  
Branch Manager,  
Shivpurii

**Ranu Sahu**  
Assistant Branch Manager,  
Ratlam

**S Vijayakumar**  
Assistant Branch Manager,  
Katpadi

**Sagar Gupta**  
Branch Manager,  
Gwalior

**Sanju Kumar**  
Assistant Branch Manager,  
Hoshangabad

**Saravanan Palani**  
Assistant Branch Manager,  
Maduranthakam

**Saurabh Kumar**  
Assistant Branch Manager,  
Agra

**Shridhar Mishra**  
Assistant Branch Manager,  
Satna

**Shyam Sundar Yadav**  
Assistant Branch Manager,  
Varanasi

**Solanki Rakesh**  
Assistant Branch Manager,  
Chandkheda

**Subbiah Ramaesh R**  
Branch Manager,  
Pattukkottai

**Tausifsha Diwan**  
Branch Manager,  
NA

**Vikash Nagar**  
Branch Manager,  
Dabra

**Vinay Singh**  
Branch Manager,  
Indore

## HUMANS OF SVASTI

My journey with Svasti started in 2015, when I was hired to work in the CDL team. During that time, I was still in college completing my graduation and when I finally got my Degree, I was transferred to the Audit team which was my choice of work in the company.

Branch audit seemed like the most perfect fit to me at that moment, but as time progressed I started looking for a change in my career and position. I communicated this to my seniors, and believing in my skillset they decided to move me to the operations/insurance team. I had to go through an intensive training, after which, based on my performance I was promoted to Ops Manager.

This was a very big shift for me, I never imagined working in Operations and handling Insurance with my team. A big opportunity with a ton of growth and progress was given to me which I accepted wholeheartedly.

As of today, I have worked in three different teams, closely contributed to the disbursement process in CDL, experienced fieldwork as an auditor, and handled a team of 8 people in operations. Although the shifts were drastic, I realize they have shaped my career and I am grateful to have received such exposure in my career.

I stayed here in Svasti for 7 years because I was given an opportunity to learn at every career crossroad, realize my true potential, and become part of such a warm work culture. There has never been a point when I felt burned out or experienced stagnation. There is only a way up from now on and I am keen on learning more under the supervision of my seniors.

***“I stayed here in Svasti for 7 years because I was given an opportunity to learn at every career crossroad, realize my true potential, and become part of such a warm work culture. There is only a way up from now on and I am keen on learning more under the supervision of my seniors.”***



Akshay Avinash Karbhari - Ops Manager

**“ PUSH YOURSELF, BECAUSE  
NO ONE ELSE IS GOING TO DO IT FOR YOU ”**



EVENTS AT SVASTI

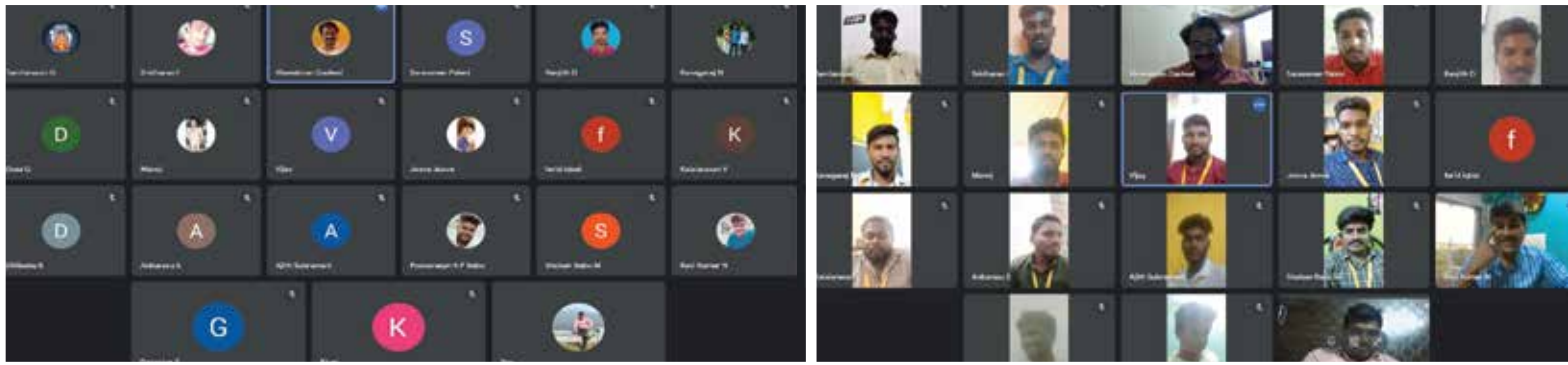


**Svasti Pragati Mahotsav** was held in Varanasi, on 17th December, to celebrate the immense growth of our health insurance vertical.

**“ Mera Svastitva is reflected in the spirit of our employees and in the smiles of our customers. ”**



### TN SOP MEETING



As a part of the Standard Operating Process (SOP) the **Bhagyaraj Thalluri (Regional HR)** had organized a meeting with all the employees who had completed 90 days at Svasti. This was attended by **Ravi Kumar Nagaram (VP - JLG Business)** **Narayan Bhaskar (VP - HR & Admin)** **Viswakiran Gadwal (Regional Manager)** and **Thrupti Hegde (AVP - HR)**.

The employees had the opportunity to interact and share their experiences, wins and challenges faced, with the senior leaders of the organization.



### EVENTS AT SVASTI



SAYALGUDI BRANCH OPENING



EVENTS AT SVASTI



MODASA BRANCH OPENING



PARAMAKUDI BRANCH OPENING



GODHRA BRANCH OPENING



MILESTONES



FIROZABAD BRANCH



SATANA BRANCH



DAMOH BRANCH



SHIVPURI BRANCH

In October 2022 we saw outstanding customer enrollment across the country, led by our various Branch. Here are the top achievers.

October 2022



AJMER BRANCH

MILESTONES



MORADABAD BRANCH



VADODARA GOTRI BRANCH

In November 2022 we saw outstanding customer enrollment across the country, led by our various branches. Here are the top achievers.

November 2022



PONNERI BRANCH



BUDAUN BRANCH



DAPOLI BRANCH



continue on next page

MILESTONES

November 2022



MANDLA BRANCH



JHUNJHUNU BRANCH



ANAND BRANCH



BETUL BRANCH



KATPADI BRANCH



CHAKAN BRANCH

In December 2022 we saw outstanding customer enrollment across the country, led by our various branches. Here are the top achievers.

December 2022



DHAMTARI BRANCH





## SVASTI JLG MICROFINANCE STAR CRMs:

## October 2022

| Employee         | Branch         | Loans |
|------------------|----------------|-------|
| Ashish Gujar     | Kalwa          | 22    |
| Hemant Khorwal   | Chembur        | 19    |
| kunal Benbanshi  | Bhandup        | 22    |
| Manoj            | Firozabad      | 23    |
| Prashant Vidhate | Satana         | 18    |
| Rahul Verma      | Vaishali Nagar | 19    |
| Rohit Jagtap     | Bhiwandi       | 18    |
| Rohit Gaikwad    | Chakan         | 18    |
| Sagar Gowari     | Wada           | 20    |
| Sagar Kamble     | Sakinaka       | 19    |
| Sandesh Malap    | Thane          | 18    |
| Santosh Patil    | Pen            | 19    |
| Santosh Yadav    | Bhiwandi       | 19    |
| Shewale Tukaram  | Satana         | 18    |
| Shivam Singh     | Kanpur         | 18    |
| Vicky Gajre      | Ghatkopar      | 18    |

## November 2022

| Employee           | Branch           | Loans |
|--------------------|------------------|-------|
| Aakash Lahane      | Andheri East     | 23    |
| Abhijeet Sharma    | Mau              | 18    |
| Aniket Rahatadkar  | Roha             | 23    |
| Aniket Vishwakarma | Lakhimpur Kheri  | 19    |
| Ashish Mishra      | Katni            | 21    |
| Ashwin D J         | Thirumullaivoyal | 19    |
| Bhushan Mhapankar  | Chembur          | 18    |
| Chanchal Singh     | Budaun           | 19    |
| Deepak Singh       | Lucknow          | 18    |
| Devendra Prajapati | Roha             | 18    |
| Dharmendra Ahirwar | Bhopal           | 21    |
| Gupta Manish       | Pandesara        | 28    |
| Gaurav Koli        | Nashik           | 24    |
| Ghulam Ansari      | Kalyan           | 18    |



## SVASTI JLG MICROFINANCE STAR CRMs:

## November 2022

| Employee           | Branch         | Loans |
|--------------------|----------------|-------|
| Haider Shaikh      | Bhiwandi       | 23    |
| Jitender Singh     | Vadodara       | 21    |
| Kedar Chavan       | Malad          | 20    |
| Kunal Nandvilkar   | Mangaon        | 18    |
| Muralikrishnan J   | Ponneri        | 18    |
| Nitin Patil        | Dombivli       | 27    |
| Pawan              | Bhopal         | 22    |
| Pranay Kesarkar    | Andheri East   | 21    |
| Prashant Vidhate   | Satana         | 22    |
| Prashant Chandan   | Ulhas Nagar    | 18    |
| Pratik Chalke      | Roha           | 18    |
| Pritam Bhatkar     | Ratnagiri      | 23    |
| Rahul Pashilkar    | Roha           | 21    |
| Ramkumar Chorotiya | Sakinaka       | 22    |
| Ramu Nair          | GTB Nagar      | 18    |
| Rupesh Kharat      | Kalyan         | 18    |
| Santosh Tumbagi    | Pen            | 18    |
| Santosh Marsale    | Ulhas Nagar    | 18    |
| Sarath Kumar       | Ramanathapuram | 24    |
| ShubhamNamdeo      | Jabalpur       | 20    |
| Subhash Verma      | Lucknow        | 18    |
| Suraj Bharat Pawar | Satana         | 19    |
| Tejendra Maurya    | Bareilly       | 18    |
| Vikas Prdhan       | Chembur        | 18    |
| Vishal Kotwal      | Alibag         | 19    |
| Yash Ghoghalia     | Sakinaka       | 19    |

**“A team is** not just a group of **people** who work together, a team is a group of people **who trust each other.”**



**SVASTI JLG MICROFINANCE STAR CRMs:**
**December 2022**

| Employee            | Branch         | Loans |
|---------------------|----------------|-------|
| Akash Rakh          | Pune           | 19    |
| Amol Kale           | Waluj          | 21    |
| Anand Gaikwad       | Pune           | 20    |
| Ashok Dhanger       | Ujjain         | 18    |
| Dhaval Chavada      | Vadodara       | 19    |
| Dhiraj Parte        | Dombivli       | 20    |
| Ghulam Ansari       | Kalyan         | 18    |
| Gohil bhai          | Pandesara      | 19    |
| Gupta Manish        | Pandesara      | 19    |
| Haider Shaikh       | Bhiwandi       | 21    |
| Hemant Khorwal      | Chembur        | 20    |
| Jitender Singh      | Vadodara       | 20    |
| Mangesh Kamble      | PCMC-Pune      | 20    |
| Navaneetha Krishnan | Ramanathapuram | 18    |
| Omkar Patkar        | Sawantwadi     | 18    |
| Pannel Satyanarayan | Isanpur        | 21    |
| Parmar kumar        | Anand          | 18    |
| Pranali Kudkar      | Ghatkopar      | 23    |
| Prashant Vidhate    | Satana         | 20    |
| Prashant Panditakar | Waluj          | 22    |
| Pratik Chalke       | Roha           | 19    |
| Rahul Pashilkar     | Roha           | 19    |
| Ramesh Rathod       | Kalyan         | 18    |
| Ramu Nair           | GTB Nagar      | 18    |
| Rutik Pawar         | Ratnagiri      | 18    |
| Sachin Maske        | PCMC-Pune      | 18    |
| Sagar Gofne         | Dombivli       | 22    |
| Sandesh Malap       | Thane          | 18    |
| Sanjay Gaikwad      | PCMC-Pune      | 19    |
| Santosh Yadav       | Bhiwandi       | 18    |
| Sarath Kumar        | Ramanathapuram | 27    |
| Satish Patil        | Pune           | 19    |
| Shubham Latke       | Andheri East   | 19    |
| Sohail Shaikh       | Kalwa          | 18    |
| Subhash Desale      | Mankhurd       | 24    |
| Uttam Jadhav        | Mankhurd       | 22    |
| Uttam Pawar         | Malad          | 18    |

EVENTS AT SVASTI



DIWALI CELEBRATION AT SVASTI



DIYA COMPETITION AT SVASTI



DIYA Colouring Competition 1st prize Jyoti Sukum, 2nd Prize Vidya Bhuvad, 3rd Prize Varsha Waghela. VP Nitesh Sinha also participated in the contest.

FOUNDER'S VISIT TO JAIPUR



Narayanan Subramaniam (Co-Founder CFO & CIO) visited our Vaishali Nagar Branch in Jaipur, Rajasthan on 28th December 2022.



EVENTS AT SVASTI



CHRISTMAS CELEBRATION AT SVASTI



Svasti Garba & Dandiya Celebration

**Svasti Garba & Dandiya Celebration**  
Hotel Shilpa Residency, Lal Bahadur Shastri Marg, Mulund

EVENTS AT SVASTI



**Strawball Competition:** In October 2022 we organised a fun Strawball Competition (see main photo on the left) in our Head Office, and the winner was Atul Patil (see inset photo).

**CRICKET TOURNAMENT AT SVASTI**



**Cricket Tournament organized for Konkan Region.** Congratulations to all the participating teams. Winning Team: Konkan Warriors. Runner-up Team : Sindhudurg Predators



**Cricket Tournament organized for Madhya Pradesh Region.** Congratulations to all the participating teams. Winning Team: Black Panthers. Runner-up Team: Bhopal Super Kings

CRICKET TOURNAMENT AT SVASTI



**Cricket Tournament organized for Mumbai Region.**  
 Congratulations to all the participating teams.  
 Winning Team: Titans. Runner-up Team: HO Royals.

**CRICKET TOURNAMENT AT SVASTI**



**Cricket Tournament organized for Uttar Pradesh Region.**  
 Congratulations to all the participating teams.

Winning Team: Prayagraj Warriors. Runner-up Team: HO Champions.



**Cricket Tournament organized for Nashik Region.**  
 Congratulations to all the participating teams.

Winning Team: CIDCO Fighters  
 Runner-up Team: Dhule Warriors



## INDIVIDUAL PROFESSIONAL ACHIEVEMENTS



We at Svasti are elated to announce that **Mr. Parin Vithlani (VP - Training & Development)** has been felicitated under the **Top 10 "Most Impactful Sales Training & Coaching Leaders"** at the **2nd Sales L&D Summit and Awards 2022** which was organised by Transformance on 10th November'22

The selection panel included internal and external members from Transformance. The nomination was based on the feedback from the L&D fraternity and the research done across India by the HR, Organization Development and L&D Conferences. Parin Vithlani was recognized in front of 130+ OD and L&D Sales and HR Leaders who were present at this Summit and Awards function.

Congratulations, Parin on this achievement from the entire Svasti Family!

## LEADEDGE



The Senior Leadership Team namely - **Ravi Kumar Nagaram (VP - JLG Business)**, **Nitesh Kumar Sinha (VP - Ops, Audit, CDL & MSME Credit)**, **Narayan Bhaskar (VP - HR & Admin)** and **Sojanya Bum (SVP - Accounts)** attended the Management and Leadership Training Programme organized by MFIN in partnership with XIM University between 8 - 10 December 2022 in Bhubaneswar, Odisha

**TOWNHALL**


Svasti Townhall was held on 31st Dec 2022 was attended by over 1,800 employees across 136 branches, 4 CDLs and 4 Head Offices across 8 states.

**SVASTI JLG MICROFINANCE CHAMPIONS**

| Month    | Name                | Branch   | Groups |
|----------|---------------------|----------|--------|
| October  | Anand Gaikwad       | Pune     | 24     |
| October  | Uttam Jadhav        | Mankhurd | 24     |
| November | Prathmesh Burbadkar | Chiplun  | 30     |
| December | Sushil Dongare      | Mankhurd | 34     |



**Anand Gaikwad**  
CRM



**Uttam Jadhav**  
CRM



**Prathmesh Burbadkar**  
CRM



**Sushil Dongare**  
CRM