



Fulfilling the Right to Finance, and Transforming the Lives of Women.

Svasti, as our name suggests, is about “wellbeing”, and our focus is on the financial wellbeing of enterprising women from all segments of society, including those with lesser means.

Our vision is to fulfil their ‘right to finance’ with our products, and work closely with them on their aspirations, to help transform their lives.

Our Mission is to transform the lives of 10 million women by 2030, which, if you include their family members would mean we will positively impacted 50 million people in the next 12 years.



Svasti raises Rs 34 Crores from Nordic Microfinance, Adar Poonawala, and others. To focus on the financial empowerment of women.

We are pleased to announce, that in January this year, Svasti raised a total of Rs. 34 Crores capital from Nordic Microfinance Initiative (NMI), Serum Institute of India CEO Adar Poonawalla, and other investors. Earlier investors in

our company include The Michael & Susan Dell Foundation, Bamboo Capital Partners, venture capitalist Sajid Fazalbhoy, investment banker and angel investor Rajiv Dadlani, and a few other high-net-worth individuals.

Apart from expanding our network of branches, we will use the capital to expand our MSME loans portfolio and provide other services to customers, like consumer finance and insurance, in partnership with other institutions.



Svasti launches new Website and Social Media activities.

Please like, and share with friends, and family!

To showcase our new brand identity, vision, and mission, we have launched a new website, and set up social media accounts. Using these platforms, we will engage with audiences on our products, people, and of course, our customers and their contribution to society and the economy of India.

For more, please see www.svasti.in



[in LinkedIn.com/company/Svasti-IN](https://www.linkedin.com/company/Svasti-IN) [f Facebook.com/Svasti.IN](https://www.facebook.com/Svasti.IN) [t Twitter.com/Svasti_IN](https://twitter.com/Svasti_IN)



Not just Joint Liability Groups and Microfinance. We have expanded our product offering, to fulfill the growing needs and aspirations of our Customers.

In the last quarter of 2018, we at Svasti rolled out our plans that recognise and fulfill the growing aspirations and demands of our Joint Liability Group Microfinance customers. We rebranded our LAP product to MSME Loans and

increased the loan amounts to Rs 20 lakhs. In addition to this, we expanded our BPS product, to a larger offering of Consumer Finance that goes beyond the businesses of our JLG customers, to improve the quality of life for them and

their families. In addition to Bill Payment Service, we have empowered our customers buy Eureka Forbes water purifiers, Samsung Galaxy smart phones, and get medical insurance from Religare.



A Look Back at Life in Svasti in 2018



Our Svasti Microfinance JLG Loans business celebrated reaching a milestone of "1 Lakh Customers" recently, on 5th Jan, at our Mulund Head Office.



Our Svasti MSME Loans business celebrated financing "100 Customers" on 6th Jan 2018, at our Mulund Head Office.



A talk on Financial Awareness for SIP and Insurance was organized for all Svasti employees, at our Head Office, on 5th Feb 2018.



Our MSME team had a fun filled 'Great Escape' on 16th Feb 2018



Women's Day Celebrations at Svasti



Svasti celebrated Womens' Day with great pride on 8th March 2018. Celebrations included picnics, lunches, cakes and floral gifts, at all our Svasti offices in Mumbai, and in branches in other cities like Ahmednagar, Aurangabad, and Pune.





MSME Loans Division Awards 2018 (formerly LAP Awards)

MSME Super Seller 2018:

Karamat Shaikh, Sales Manager - 14 cases logged in January, and 15 cases logged in February.

MSME Sales Champ 2018:

Suraj Nair - 11 Cases logged in January, 5 disbursed in August.
Ganesh Golatkar - 11 Cases logged in January, 6 disbursed in September.
Deepak Bharmol - 8 Cases disbursed in December.



Svasti Services and Consumer Finance Division Eureka Forbes Awards 2018

Champion CRM 2018*

Chetan Shelar, Chembur - 39, 24
Deepak Nikam, Chembur - 29, 24, 21
Prashant Bhosale, Bhiwandi - 29
Rupesh Chavan, Chembur - 29, 52, 24
Manohar Bhairi, Bhiwandi - 39
Jitendra Jaiswar, Thane - 26
Santosh Kshirsagar, Pen - 23
Harshal Harad, Thane - 27
Krishna Harijan, Malad - 23
Mukesh Gorivale, Kandivali - 22, 26
Mukul Palande, Kandivali - 31, 27
Rahul Suryavanshi, Malad - 31, 21
Salman Shaikh, Chembur - 25, 22
Rahul Rokade, Sakinaka - 24, 22
Harshal Harad, Thane - 46
Rahul Rokade, Sakinaka - 36
Mukul Palande, Kandivali - 33
Duragaram Ujirpuriya, Bhandup - 29
Vikrant Mhatre, Pen - 24
Pradeep Rangari, Bhiwandi - 21
Ahamed Ansari, Thane - 21
Sandip Gavhane, Thane - 21
Suraj randive, Turbhe - 21, 36
Ajinkya kamble, Turbhe - 23
Akash Sawant, Turbhe - 22
Devendra Singh, Sakinaka - 22
Mohammad Ansari, Ghatkopar - 22
Mukesh Gorivale, Kandivali - 22
Saif Ali Ansari, Kalwa - 21
Mahesh Maskar, Turbhe - 28
Manoj Ghodke, Mankhurd - 25
Amit Gujar, Mankhurd - 21
Omkar Pawar, Pen - 21
Narendra Prajapati, Sakinaka - 21
Harshal Harad, Thane - 21



Champion Supervisor 2018*

Tushar Kamble, Chembur - 54, 51
Shashikant Warge, Thane - 30
Subhash Malap, Kalyan - 30
Pravin Ghadi, Kandivali - 43
Suresh Vishwakarma, Bhandup - 41
Vikas Navsare, Mankhurd - 53, 37
Shyam Gupta, Sakinaka - 51
Bharat dongre, Turbhe - 56, 78, 75
Jitendra Jaiswar, Thane - 52
Vinod Sarate, Kandivali - 52
Sahadev Terse, Sakinaka - 53
Krishna Gaonkar, Ghatkopar - 37

Champion Branch 2018*

Chembur Branch in Mumbai sold 250 units of Eureka Forbes Water Purifiers in the quarter of July to September 2018.

Navi Mumbai Branch in Mumbai sold 218 units of Eureka Forbes Water Purifiers in the quarter of October to December 2018

*Based on Eureka Forbes Units sold

Champion CRM 2018



JANUARY

Lukesh Sanjay Jha (Andheri)
- 33 groups
Amol Kumawat (Aurangabad)
- 28 groups

FEBRUARY

Sachin Ayearo (Malad)
- 34 groups
Pankaj Gaikwad (Pune-PCMC)
- 28 groups

MARCH

Nilesh Jadhav (Ulhasnagar)
- 55 groups.
Jitendra Bachav (Nashik)
- 46 groups.

APRIL

Gautam Sable (Pune PCMC)
- 23 groups
Siddique Qutbuddin (Bhiwandi)
- 23 groups

MAY

Manohar Bhairi (Bhiwandi)
- 27 groups

JUNE

Rahul Ingle (Turbhe)
- 34 groups

JULY & AUGUST

Pratik Vartak (Pen)
- 24 groups & 39 groups

SEPTEMBER

Jatin Patel (Andheri)
- 28 groups
Rahul Suryavanshi (Malad)
- 28 groups.

OCTOBER

Mangesh Madle (Karjat)
- 33 groups

NOVEMBER

Saif Ali Ansari (Kalwa)
- 30 groups

DECEMBER

Omkar Pawar (Pen)
- 27 groups



Heads Of Department Leadership Training Workshop, Mumbai



A Leadership Training Workshop for Heads of Department was conducted, with discussions and team exercises.



Leadership Training for Assistant Branch Managers and Above



In our Leadership Training Workshop for ABMs and above, we shared knowledge and ideas for individual and team growth.





Milestones, January to December 2018

Branch	Milestone	Customers	Month
Pen	3rd	3000	Feb-18
Sakinaka	4th	4000	Feb-18
Bhandup	4th	4000	Feb-18
Ahmedabad - Chandkheda	1st	1000	Feb-18
Aurangabad	4th	4000	Feb-18
Pune PCMC	3rd	3000	Feb-18
Nashik	4th	4000	Mar-18
Ahmednagar	3rd	3000	Mar-18
Ahmedabad - Isanpur	3rd	3000	Mar-18
Dhule	4th	4000	Apr-18
Ahmedabad - Chandkheda	2nd	2000	Apr-18
Ratlam	3rd	3000	Jul-18
Kalyan	5th	5000	Jul-18
Nashik	5th	5000	Jul-18
Pune	3rd	3000	Jul-18
Cidco - Aurangabad	4th	4000	Jul-18
Aurangabad	5th	5000	Jul-18
Ratlam	3th	3000	Jul-18
Ahmednagar	4th	4000	Sep-18
Karjat	4th	4000	Nov-18
Annapurna (Indore)	1st	1000	Dec-18

Microfinance Loans Champion Branches



Mankhurd Branch
327 groups disbursement
Jan - Mar 2018.



Bhiwandi Branch
197 groups disbursement
Apr - Jun 2018.



Pen Branch
197 groups disbursement
Apr - Jun 2018.
224 groups disbursement
Jul - Sep 2018.
209 groups disbursement
Oct - Dec 2018.



Microfinance Loans, Star CRM 2018

Employee

Aakash Mulik
Abdul Maruf
Abdul Shaikh
Abhay Mogale
Ahaned Anasari
Ajay Phalke
Ajaykumar Kanubhai
Akshay Khaire
Akshay Mane
Akshay Palaspasgar
Akshay Thorve
Amar Chouhan
Amar Patel
Amit Gujar
Amit kumar
Amit Patil
Amol Kumawat
Anant Tulsunkar
Aniket Pejale
Anil Patel
Ankit Kamayu
Ashvinbhai Parmar
Atish sahu
Balasaheb Galande
Balkrishna pancholi
Bhagwat Dambare
Bharat Solanki
Bhikaji Kamble
Bholesankar yogi

Branch

Malad
Kandivali
Ghatkopar
Aurangabad
Thane
Andheri
Naroda
Pune
Andheri
Ulhas nagar
Ahmednagar
Ratlam
Chandkheda
Mankhurd
Isanpur
Ghatkopar
Aurangabad
Ulhas nagar
Kandivali
Indore
Ratlam
Naroda
Ghatkopar
PCMC-Pune
Ujjain
Pune
Isanpur
Navi Mumbai
Indore

Employee

Bindesh Chourasiya
Chandrakant Solanki
Chetan Shelar
Darshan Shinge
Deepak Chavan
Deepak Nikam
Deepak Rajput
Devendra Parmar
Devendra Singh
Dharmik Panchal
Dhobi Nisha
Dilip Kanar
Dinesh Jagtap
Dipaben Tiwari
Dipak Bharmol
Divya Pardesi
Durgaram Ujirpuriya
Gajanan Salve
Gajendra Kethavas
Ganesh Kamble
Gautam Sable
Girish Patil
Goverdhan prajapati
Govind Verma
Hanamanth chinawal
Haribhau Fasale
Harshal Harad
Hitesh Thakur
Jatin Patel

Branch

Malad
Isanpur
Chembur
Ulhas nagar
Bhiwandi
Chembur
Isanpur
Dewas
Sakinaka
Chandkheda
Naroda
Sakinaka
Mankhurd
Naroda
Navi Mumbai
Kalwa
Bhandup
Kandivali
Indore
Chembur
PCMC-Pune
Kalyan
Annapurna - Indore
Indore
Andheri
Ahmednagar
Thane
Dhule
Andheri

Employee

Jay Solanki
Jitendra Jaiswar
Jitendra Suryawanshi
Jitu Chandanshiv
Kailash Padedar
Kaushal Kedare
Krishna Harijan
Kunal Shinde
Lakhan Patel
Lukesh Jha
Mahendra Garud
Mahendra Meena
Mahesh Darade
Mahesh Maskar
Mahesh Pillai
Mangesh Madle
Manish Nandanwar
Manish Shinde
Manjeet Jha
Manohar Bhairi
Manohar Chouhan
Manoj Ghodke
Manoj Gupta

Branch

Ujjain
Thane
Dhule
Bhandup
Malad
Chembur
Malad
Karjat
Indore
Andheri
Nashik Road
Ujjain
Nashik
Navi Mumbai
Isanpur
Karjat
Isanpur
Pen
Ulhas nagar
Bhiwandi
Ujjain
Mankhurd
Isanpur


Microfinance Loans, Star CRM 2018 (Contd. from previous page)
Employee

Mayur Kamble
 Mayur Rane
 Mayur Ubale
 Milind More
 Mitesh Chavan
 Mukesh Gorivale
 Mukul Palande
 Murlidhar Patil
 Namrta Gaikwad
 Nandlal Ghodvinde
 Narendra Prajapati
 Nikhil Indoriya
 Nikhil Patil
 Nilesh Giri
 Nilesh Jadhav
 Nilesh Vijay Nemane
 Ninad Misal
 Nitin Kupade
 Nitin Malvi
 Omkar Pawar
 Pankaj Gaikwad
 Parmar Bharatkumar
 Parmeshwar Ware
 Partik Varkat
 Pawan Kaithwas
 Pawan Mishra
 Peter Nadar
 Piyushgiri Goswami
 Pradeep Rangari
 Pramod Gaikwad
 Prashant Bhosale
 Prashant Rane
 Prashant Wagane
 Prathmesh Dubey
 Pravin Jagtap
 Rahul Chaudhari
 Rahul Dubey
 Rahul Ingle
 Rahul Patil
 Rahul Rokade
 Rahul Suryavanshi
 Rahul Kumar Agrawal
 Rajaram Patel
 Rajendra Mali
 Rajendra Wahulkar
 Rajesh Kumar
 Rakesh Payasi
 Ram Gurjar
 Ram Raj
 Ravi bhalse
 Ravindra Kumbhar
 Ravindra Paswan
 Rawan Gaikwad

Branch

Nashik
 Karjat
 Bhandup
 Cidco
 Malad
 Kandivali
 Kandivali
 Dhule
 Ahmednagar
 Kalyan
 Sakinaka
 Annapurna-Indore
 Pen
 Kalyan
 Ulhas nagar
 Thane
 Ulhas nagar
 Ahmednagar
 Mankhurd
 Pen
 PCMC-Pune
 Chandkheda
 Ahmednagar
 Pen
 Indore
 Nadiad
 Mankhurd
 Naroda
 Bhiwandi
 Ahmednagar
 Bhiwandi
 Karjat
 Sakinaka
 Kandivali
 Aurangabad
 Dhule
 Kalyan
 Navi Mumbai
 Bhiwandi
 Sakinaka
 Malad
 Chandkheda
 Chandkheda
 Nashik
 Bhandup
 Indore
 Naroda
 Ratlam
 Ratlam
 Annapurna - Indore
 Nashik
 Bhandup
 Chembur

Employee

Reshama Ingole
 Rohini Bidave
 Roshan Kilje
 Roshan Shinde
 Rupesh Chavan
 Rupesh Dhole
 Sagar Wadile
 Saif Ali Ansari
 Salman Shaikh
 Sandeep Arakh
 Sandeep Yogi
 Sandesh Mhatre
 Sandip Gavhane
 Sandip Khandekar
 Sanjiv Patil
 Santosh Hursale
 Santosh Kshirsagar
 Santosh Landge
 Santosh Surve
 Satyavan Shelar
 Shafique Malbari
 Shahzad Shaikh
 Sharad Surve
 Shravan jha
 Shriram Dwivedi
 Siddharth Ambhore
 Siddharth Bobde
 Siddique Qutbuddin
 Siddiqui Rahman
 Siddiqui Shoeb
 Suraj Doiphode
 Suraj Randive
 Suresh Mahaske
 Sushil Jadhav
 Tarranum Khan
 Tejpratap Yadav
 Tukaram Yadav
 Umesh Gawai
 Vaibhav Bhadane
 Vaibhav Hode
 Vijay Bait
 VijayKumar Sodha
 Vijendra Soni
 Vikas Rajoriya
 Vikash Chouhan
 Vinod
 Vinod Sarate
 Vinodkumar Patel
 Vishal Jadhav
 Vishal Patil
 Vittabai Kaninde
 Yogesh Pamu

Branch

Cidco
 Aurangabad Cidco
 Vasind
 Kalyan
 Chembur
 Karjat
 Dhule
 Kalwa
 Chembur
 Cidco
 Ujjain
 Pen
 Thane
 Dhule
 Kalwa
 Thane
 Pen
 PCMC-Pune
 Chembur
 Ahmednagar
 Kalyan
 Kalyan
 Kalwa
 Bhandup
 Chandkheda
 Ghatkopar
 Aurangabad
 Bhiwandi
 Bhiwandi
 Kalyan
 Thane
 Navi Mumbai
 Pune
 Karjat
 Ratlam
 Sakinaka
 PCMC-Pune
 Aurangabad
 Pune
 Andheri
 Ghatkopar
 Chandkheda
 Mankhurd
 Ujjain
 Ratlam
 Annapurna - Indore
 Kandivali
 Nadiad
 Ghatkopar
 Dhule
 Ghatkopar
 Kalwa



Svasti Annual Day Celebrations 2018



The much-awaited Svasti Annual Day 2018 was celebrated with great excitement and whole-hearted participation of our Svasti family members. The celebrations started with the lighting of auspicious diyas, by our Co-Founders Arunkumar Padmanabhan and Narayanan Subramaniam, followed by a welcome address.

The occasion also enabled our Svasti family members from all over showcase their talents including singing and dancing. The celebrations brought people together in a fun way, as we all connected as human beings, not just colleagues. Awards were also presented, and overall, everyone had a great time. Now we're looking forward to the next Svasti Annual Day!

**Recognising our people for their Commitment to Svasti.****Completed 3 years**

Akshay Karbhari - Operations Auditor
 Anil Unawane - ABM, Bhandup
 Atul Patil - Credit Manager, MSME Loans
 Bhimrao Kharat - ABM, Bhiwandi
 Chandrakant Goda - ABM, Consumer Finance
 Darshana Mirashi - Sr CDSS, CDL
 Deepak Chavan - ABM, Consumer Finance
 Dilip Kanar - ABM, Sakinaka
 Dipak Ghewande - ABM, Aurangabad Cidco
 Disha Yadav - Sr Operations Auditor
 Durgaram Ujirpuriya - ABM, Bhandup
 Ganesh Kshirsagar - Manager, Operations
 Ganesh Mule - Branch Manager, Consumer Finance
 Gopal Tarpe - ABM, Mankhurd
 Jaywant H Pagore - BM, Aurangabad Cidco
 Jitendra Jaiswar - ABM, Thane
 Kailas Wagh - ABM, Dhule
 Kapil Wakode - ABM, Aurangabad
 Kavita Mhaske - ABM, Ulhasnagar
 Kunal Ahire - BM, Kalyan
 Machindra Supe - ABM, Karjat
 Mahendra Aarakh - ABM, Aurangabad
 Milind More - ABM - Aurangabad, Cidco
 Minal Mayur Jatak - BM, Karjat
 Mitesh Chavan - ABM, Malad
 Nagesh Nagavkar - ABM, Thane
 Nitin Kungutkar - Office Boy, HR & Admin
 Nuzhat Mulla - Sr Vice President, Accounts
 Prabhodhan Pawar - ABM, Kalyan
 Prashant Badekar - ABM, Andheri

Prathamesh Bavkar - Operations Auditor
 Rachna Landge - Sr CDSS, CDL
 Rahul Patil - Sr Operations Auditor
 Ravindra Sonawane - ABM, Nashik
 Sachin Ayerao - ABM, Malad
 Sachin Suryavanshi - ABM, Nashik
 Sagar Ghag - ABM, Ulhasnagar
 Sagar Jadhav - ABM, Thane
 Sahadev Terse - ABM, Sakinaka
 Sameer Rajpure - ABM, Ghatkopar
 Sanjiv Patil - ABM, Kalwa
 Satish Nikam - ABM, Bhiwandi
 Shailesh Nikam - Credit Manager MSME Loans
 Shantaram Malusare - ABM, Pen
 Shital Bavkar - Asst CDL Manager, CDL
 Shivnaresh Patel - Unit Manager, Ahmedabad
 Siddarth Alhat - BM - Aurangabad Cidco
 Sonali Kadam - CDSS, CDL
 Sopan Patil - ABM, Karjat
 Suchit Suryavanshi - ABM, Titvala
 Sudhakar Seetha - Business Head, Consumer Finance
 Sujeet Rupwate - ABM, Chembur
 Sushil Bhosle - Officer, HR & Admin
 Vidhya Bhor - Asst CDL Manager, CDL
 Vikas Navsare - BM, Mankhurd
 Vilas Hode - BM, Bhiwandi
 Vinay Kamble - ABM, Kalyan
 Vinod Sutrave - ABM, Navi Mumbai
 Vishvadip Tambe - Sr CDSS, CDL
 Yogesh Mallekar - Operations Auditor

Completed 5 years

Abdul Hundekar - ABM, Bhandup
 Ajay K - Credit Manager, MSME
 Ajay Phalke - ABM,, Andheri
 Amit Saroj - Unit Manager, Varanasi
 Aniket Pejale - ABM, Kandivali
 Bharat Dongre - Branch Manager, Navi Mumbai
 Kishore Tandale - Branch Manager, Pen
 Pallavi Dalvi - Asst CDL Manager, CDL
 Pandurang Mulik - Collection Manager, MSME Loans
 Paresh Ghavate - Branch Manager, Kandivali
 Prakash Galande - Training Manager, HR & Admin
 Prashant Trimbake - CDL Manager, CDL
 Pravin Ghadi - BM, Kandivali
 Pukhraj Ujirpuriya - ABM, Malad
 Rajendra Dhage - BM, Bhiwandi
 Rajesh Gupta - Unit Manager, Lucknow

Sachin Kasare - BM, Ghatkopar
 Sachin Patil - Operations Auditor
 Sagar Mazire - Unit Manager, Ahmedabad
 Sharayu Bhosale - Asst CDL Manager, CDL
 Shashikant Warge - BM, Thane
 Shesh narayan Tayade - Unit Manager, Aurangabad
 Shyam Narayan Gupta - Branch Manager, Varanasi
 Sikander Shaikh - Branch Manager, Andheri
 Subhash Malap - Unit Manager, MP
 Suraj Tayade - Manager, MSME Loans
 Suresh Vishwakarma - Branch Manager, Lucknow
 Tejas G - Credit Manager, MSME Loans
 Tushar Kamble - Branch Manager, Chembur
 Vijay Sadavarte - CDL Manager, CDL Thane
 Vishal Sonawane - BM, Titvala
 Yuvraj Jondale - Relationship Manager, MSME Loans





Recognising our people for their Commitment to Svasti.

Completed 7 years

Amin Pathan - Branch Manager, Ulhasnagar
Amin Shaikh - Regional Manager, Microfinance Business - UP
Amol Khupte - Branch Manager, Consumer Finance
Amol Nikam - Asst Vice President, IT
Anita Chaudhari - CDL Manager, CDL
Ankush Gavli - Branch Manager, Bhandup
Deepak Ahire - Unit Manager, Andheri
Dilip Shinde - Unit Manager, Pune
Ganesh Nimbre - Unit Manager, Nashik
Hemlata Dhumal - Asst Vice President, CDL and Audit
Imran A Shaikh - Branch Manager, Sakinaka
Krishna Gaonkar - Branch Manager, Ghatkopar
Kulsum Memon - Asst CDL Manager, CDL
Manoj Kamble - Unit Manager, Mankhurd
Meenaxi Yelwe - Sr Operations Auditor

Minal Bavkar - CDL Head, CDL
Murlidhar Ghule - CDL Manager, Nahur CDL
Namrata Yesare - Operations Audit, Audit
Narayan Bhaskar - Vice President, HR & Admin
Narsanna Konkale - Branch Manager, Malad
Peeyush Dubey - Business Head, MSME
Pooja Khati - Manager, HR & Admin
Pratap Shelar - Unit Manager, Kalyan
Rajesh Sawant - Office Boy, HR & Admin
Rekha Warankar - Manager, Accounts
Sagar Bhadve - Unit Manager, Ghatkopar
Suresh Nikam - Office Boy, HR & Admin
Usha Shinde - Asst CDL Manager, CDL
Vishnukant Kondave - Operations Audit
Yogesh Nandlal Yadav - Manager, Allahabad

10[★]
years
at Svasti



Manjeet Mehra
Asst. Vice President
Accounts



Nitesh Kumar Sinha
Vice President
Risk Management



Ravikumar Nagaram
Vice President
Microfinance Loans



Contribute to this Newsletter.

We hope you enjoyed this issue of the Svasti Newsletter.

This Svasti Newsletter is designed to share information and images from life at Svasti. It is our aim to share important happenings and significant news related to Svasti, with all our people.

In addition to awards and recognition, we will also share milestones of progress, news of new product launches, and other relevant updates with you.

If you have an interesting story to tell from your branch, or an inspiring story around your customers, please share them with us, and selected stories will be published here.

We also welcome stories from your personal lives - of accomplishments and occasions which you would like to share with the entire Svasti family, please send details, with good quality photographs, to hr@svasti.in and we will share them here.

- Editorial Team, Svasti Newsletter.

