

Dear Svasti family,

I'd like to share with you some great news, and congratulate all of us, because without the contribution of every one of us, this news would not be possible.

I am delighted to share that Svasti Microfinance Pvt Limited is now Great Place to Work-Certified™ in recognition of our High-Trust, High-Performance Culture™.

Every year, more than 10,000 organizations from over 60 countries partner with Great Place to Work® Institute for assessment, benchmarking and planning actions to strengthen their workplace culture. Great Place to Work® Institute's methodology is recognized as rigorous and objective and is considered as the gold standard for defining great workplaces across business, academia and government organizations.

This Great Place to Work® Certification Program is a significant step for Svasti and our journey to build a happy, rewarding workplace, that's also a successful business that does good for people and contributes to the economy.

While this is great news, let us not forget that we are going through very tough times with the Covid-19 pandemic and lockdowns, where countless people are battling two fronts - the risk to health and life, as well as the damage to livelihood and futures.

We need to be smart, and positive, now more than ever. While it may not be easy staying homebound, it is also not easy for those of us already out in the field, reaching out to our customers who may need help in paying their loan EMIs on time, or in taking the moratorium offered by Svasti. All of us need to be geared up to face the enormous challenges that we are faced with in the coming months.

As always, we look forward to you support in these difficult times and we assure you that we shall overcome by staying together and working as a team.

Wishing you and your family well, always.

Stay Safe.

Best Regards,

Arunkumar Padmanabhan
Co-Founder & CEO

Narayanan Subramaniam
Co-Founder, CFO & CIO



62

Branches

861

Employees

2,01,046

Customers

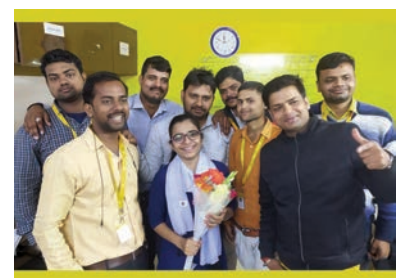
417.46

Portfolio in Crores*

*Data as on 31st March 2020



2020 Women's Day Celebration at Svasti



Like every year, Svasti celebrated International Women's day on 8th March 2020 in all our branches.

In Mumbai, we arranged a one-day outdoor picnic for our staff at Dew Drops Boutique Retreat Resort, in Igatpuri.

Everyone enjoyed various indoor games, and various activities and games like Pot Painting, Diya Painting, Mehendi Competition, Tambola, and Musical Chairs. We also cut a cake to celebrate the occasion.

In other cities and branches across Gujarat, Madhya Pradesh, Maharashtra, and Uttar Pradesh, we celebrated Women's day with cakes, flowers, and special snacks for our staff members.





Svasti MSME Loans Division Awards 2020

(formerly LAP Awards)

MSME Sales Star, Jan - Mar 2020:

Arun Kumar (Annapurna), 7 Cases disbursed | Asif Shaikh (Bhandup), 5 Cases disbursed | Ajay Bagawat (Ujjain), 5 Cases disbursed | Amol Gautam Sonkamble (Aurangabad), 6 Cases disbursed
 Dipak Bhika Bharmol (Thane), 5 Cases disbursed | Himmatsingh Mitwal (Dewas), 8 Cases disbursed | Himmatsingh Mitwal (Devas), 6 Cases disbursed | Rohit Changdev Waghilkar (Kandivali), 5 Cases disbursed | Sandeep Chauhan (Indore), 5 Cases disbursed | Yogesh somnath Supane (Waluj), 10 Cases disbursed.

MSME Sales Champ, Oct - Dec 2019:

Ajay Bagawat (Ujjain), 11 Cases disbursed | Abhishek Chandrakant Dafale (Navi Mumbai), 7 Cases disbursed.



Svasti Consumer Finance Division

Eureka Forbes Awards 2020

January 2020

Employee	Branch	Loans
Himshikha	Ratlam	61
Manish Rathore	Ujjain	30
Naresh Bilpaniya	Ujjain	21
Pawan patel	Indore	378
Rajesh Katariya	Ratlam	28
Satyam shrivastave	Annapurna-Indore	21
Shubham Bhayagude	Kandivali	21
Siddarth Alhat	CIDCO-Aurangabad	109
Siddiqui Rahman	Bhiwandi	21
Shubhangi Jagtap	CIDCO-Aurangabad	68
Subhash Solanki	Dewas	21
Tharun Thakur	Ujjain	124
Vikas Rajoriya	Ratlam	110
Vishal Jamnik	Kalyan	25

February 2020

Employee	Branch	Loans
Amol Ghagare	Aurangabad	32
Anand Salve	CIDCO-Aurangabad	25
Atul Kurhade	Waluj	23
Himshikha Rathore	Ratlam	30
Jaywant Pagore	Aurangabad	157
Manish Rathore	Ujjain	20
Milind More	CIDCO-Aurangabad	24
Namrata Gaikwad	Ahmednagar	20
Sheshnarayan Tayde	Aurangabad	414
Shubhangi Jagtap	CIDCO-Aurangabad	42
Siddarth Alhat	CIDCO-Aurangabad	150
Tharun Thakur	Ujjain	81
Tushar More	Aurangabad	24
Vishal Pawar	CIDCO-Aurangabad	29
Vishnu Dabhade	Aurangabad	23
Umesh Gawai	Aurangabad	52



JLG MICROFINANCE

Champion CRM January - February 2020

Rahul Gaikwad (Kalwa) - 45 Groups
 Sahil Kamble (Kalwa) - 28 Groups


Svasti JLG Microfinance Loans, Star CRM 2020
January 2020

Employee	Branch	Loans
Aakash Mulik	Chembur	18
Abhijit Karale	Ahmednagar	18
Akash Patel	Annapurna-Indore	19
Akash Sawant	Navi Mumbai	31
Akshay Sangare	Ghatkopar	19
Anil Gaikwad	Pune	23
Ashish Desale	Amalner	19
Ashish Singh	Ulhas nagar	19
Atish Kale	Andheri East	31
Avinash Ubale	Chembur	18
Bashir Shaikh	Kalyan	18
Bharade Kishor	PCMC-Pune	30
Dashrath Dading	Ratlam	19
Devendra Pramara	Annapurna-Indore	18
Dharmendra Bamniya	Ujjain	18
Dinesh Deore	Nashik Road	19
Fahim Ansari	Ghatkopar	22
Harshal Kulkarni	Amalner	25
Jitendra Rathore	Ratlam	29
Lakhan Gurjar	Ujjain	20
Laluprasad Yadav	Kalwa	19
Mahesh Maskar	Navi Mumbai	26
Maniram	Kanpur	23
Manish Charpota	Ratlam	22
Manish Rathore	Ujjain	20
Mayur Rane	Karjat	24
Mohammad Shaikh	Mankhurd	18
Namrata Gaikwad	Ahmednagar	19
Narendra singh dodiya	Dewas	24
Nikhil Kulkarni	Chakan	20
Nimesh Parmar	Vadodara	21
Nitin Diwanji	Malad	19
Nitin Kupade	Ahmednagar	18
Pradip Nalawade	Kalwa	18
Prashant Gayakwad	Ahmednagar	18
Prashant Wagane	Sakinaka	20
Pravin Ombale	Thane	19
Rahul Ingle	Navi Mumbai	19
Rahul Rokade	Sakinaka	21
Rahul2 Ramesh Patil	Dhule	19
Rahul3 Patil	Amalner	20
Raj Kodere	Bhandup	28
Rajesh Dalvi	Chiplun	19
Rajput Nishantsingh	Naroda-Ahmedabad	18
Ravi	Dewas	20
Ravi Bhalse	Annapurna-Indore	21
Ritesh singh	Unnao	24
Rohit Zanzane	PCMC-Pune	18

January 2020

Employee	Branch	Loans
Roshan Shinde	Kalyan	18
Rupesh Pagare	Andheri East	18
Rupesh Tharli	Andheri East	23
Rushikesh Kamble	PCMC-Pune	23
Sachin Bharti	Titwala	20
Sachin Namwad	Chakan	19
Sachin Salve	Mankhurd	19
Sagar Bhoir	Bhiwandi	18
Sagar Shewale	Chalisingaon	20
Sagar Wadile	Dhule	18
Sahil Kamble	Kalwa	18
Sainath Bharati	Bhiwandi	21
Sandeep Kumar	Lucknow	21
Sandesh Bhoite	PCMC-Pune	18
Sandip Pathare	Pune	18
Sandip Zalte	Nashik Road	21
Sanjay Dhobi	Dewas	18
Santosh Kumar	Lucknow	18
Santosh1 Yadav	Bhiwandi	24
Satyam Shrivastave	Annapurna-Indore	19
Shaikh Sahir Sabir	Ahmednagar	19
Shivtej Devre	Pen	20
Shubham Bhayagude	Kandivali	22
Shubham kalthiya	Indore	22
Shubham Parmar	Ujjain	19
Shubhangi Jagtap	CIDCO-Aurangabad	21
Shyamrao Jadhav	Chembur	26
Siddiqui Rahman	Bhiwandi	20
Subhash Solanki	Dewas	18
Sumit Ahire	Bhandup	24
Sumit1 Ahire	CIDCO-Aurangabad	18
Sushant Kamble	Sakinaka	20
Sushil Jadhav	Karjat	21
Swapnil Male	Dhule	24
Tejas More	Pune	30
Umesh Gawai	Aurangabad	21
Uttam Jadhav	Mankhurd	18
Uttam Pawar	Malad	19
Vicky Gajare	Ghatkopar	28
Vijendra Soni	Mankhurd	19
Vikas Gaikwad	Chakan	30
Vipul More	Mankhurd	20
Vishal Jamnik	Kalyan	21
Vishal Pawar	CIDCO-Aurangabad	19
Vishnu Dabhade	Aurangabad	24
Walmik Gangawal	Kannad	18
Yogesh Borade	Waluj	25
Yogesh Kamble	Pune	18
Yogesh Sonawane	CIDCO-Aurangabad	21


Svasti JLG Microfinance Loans, Star CRM 2020
February 2020

Employee	Branch	Loans
Ajay Kambale	Chiplun	20
Akash Sawant	Navi Mumbai	22
Akshay Gaikwad	Bhandup	18
Akshay Kharat	Kalyan	21
Anand Salve	CIDCO-Aurangabad	20
Ankit Soni	Bhopal-Sivania	18
Atish Kale	Andheri East	25
Atul Kurhade	Waluj	19
Bharade Kishor	PCMC-Pune	19
Buddha Raj	Kanpur	18
Deepak Awale	Chembur	23
Dharmendra Kumbhkar	Bhopal	18
Janki Sharan	Isanpur	18
Jitendra Rathore	Ratlam	18
Mahesh Maskar	Navi Mumbai	18
Maniram	Kanpur	21
Namrata Gaikwad	Ahmednagar	18
Nimesh Parmar	Vadodara	20
Nitin Khotkar	CIDCO-Aurangabad	18
Patil Murlidhar Kashinath	Dhule	18
Prashant Gaikwad	Thane	18
Rahul Gaikwad	Kalwa	18
Rahul Kumar	Kanpur	19
Rahul3 Patil	Amalner	19
Rajesh Dalvi	Chiplun	18
Ritesh Singh	Unnao	19
Sagar Bhoir	Bhiwandi	18
Sagar Shewale	Chalisgaon	22
Sandeep Kumar	Lucknow	18
Sanjay Mehra	Bhopal	18
Santosh Yadav	Bhiwandi	18
Shiv pujan	Isanpur	19
Siddiqui Rahman	Bhiwandi	20
Sumit1 Ahire	CIDCO-Aurangabad	18
Sushant Kamble	Sakinaka	18
Tejas More	Pune	20
Umesh Gawai	Aurangabad	22
Uttam Pawar	Malad	18
Vicky Gajare	Ghatkopar	20
Vipul More	Mankhurd	18
Vishnu Dabhade	Aurangabad	19

February 2020

Employee	Branch	Loans
Walmik Gangawal	Kannad	22
Yogesh Borade	Waluj	19
Yogesh Sonawane	CIDCO-Aurangabad	25


Jabalpur welcomes Svasti Microfinance


On the 27th of January, 2020, Svasti opened a new Branch at Jabalpur in Madhya Pradesh, bringing Svasti's promise of the Right to Finance to the women of the city.

The Branch was inaugurated by, Ravikumar Nagaram - Svasti Vice President and Business Head of Microfinance Loans. Also present on the occasion were Sudhakar Seetha - Svasti Vice President and Business Head of Consumer Finance; Pratap Shelar - Regional Manager, Madhya Pradesh; Deepak Ahire -Regional Manager, Gujarat; and Ankush Gavli - Unit Manager, Madhya Pradesh.

The staff of the new branch include Hari Om Patel, Manish Vishwakarma, Ankit Chaturvedi, and Sagar Gupta.


Svasti JLG Microfinance Loans Milestones, January to February 2020

Branch	Milestone	Customers	Month
Bhiwandi	5th	5000	Jan-20
Bhopal	2nd	2000	Jan-20
Jaunpur	2nd	2000	Jan-20
Kannad	2nd	2000	Jan-20
Lucknow	3rd	3000	Jan-20
Roha	2nd	2000	Jan-20
Waluj	3rd	3000	Jan-20
Anand	1st	1000	Feb-20

Branch	Milestone	Customers	Month
Annapurna	4th	4000	Feb-20
Dewas	4th	4000	Feb-20
Indore	5th	5000	Feb-20
Mugal Sarai	2nd	2000	Feb-20
Navi Mumbai	5th	5000	Feb-20
Prayagraj	2nd	2000	Feb-20
Unnao	2nd	2000	Feb-20
Vadodara	1st	1000	Feb-20