



NEWSLETTER OCT - DEC 2020



RENEWING HOPE, REFRESHING INITIATIVES.

Dear Svasti family,

The last quarter of 2020, brought an end to a lot of uncertainty that surrounded us since the beginning of the year, and revealed positive results arising from our efforts during the lockdown and the subsequent cautious unlocking period.

As testimony to the unbeatable spirit and ceaseless efforts of our customers to get their lives and businesses back on track, our post-moratorium collections rose steadily every month. Increasing customer demand, and a positive industry sentiment encouraged us to resume disbursements of new loans to customers as well.

I am happy to repeat, that we are all very proud of the great spirit everyone at Svasti displayed, and the effort our entire team put in online and on the ground, to connect with our customers and reassure them of our support, and provide them with whatever services we could, during and after the lockdown.

We also held our first-ever virtual Svasti TownhAll in October, where over 750 Svasti staff across the country logged in via 250 IDs, to recognise our efforts, share our thoughts, and showcase plans for the future.

During this period, we also revealed our refreshed people development programme, Mera Svastitva, that outlines our higher purpose as a company, and guides our day to day work, and business relationships.

In November, we celebrated Diwali in our offices, by exchanging greetings and positive energies for new beginnings, while maintaining social distancing.

In December 2020, we collectively participated in our second "Great Place to Work" audit, to evaluate our progress and sentiment in the year gone by, and to gain insights that will help us continue to be an organisation that all of us are proud to be a part of.

Arunkumar Padmanabhan
Co-Founder & CEO

Narayanan Subramaniam
Co-Founder, CFO & CIO





TOP PERFORMING CRMs IN JLG MICROFINANCE: OCT - DEC 2020

We're happy to share the names of our top performing Customer Relationship Managers (CRMs), for the months of October, November, and December, in 2020.

They are as follows: (A) Yogesh Borade, Waluj Branch (B) Vipul More, Mankhurd Branch (C) Purshottam Malviya, Indore Branch (D) Abhishek Bharti, Unnao Branch (E) JankiSharan Patel, Isanpur Branch



“ Murlidhar Ghule CDL Nahur

Murlidhar Ghule, or Murli as we all know him, is a Bachelor of Commerce from Pune University. He was born and brought up in Jalgoan, but now lives in Mumbai with his wife, two daughters (one of who is married, the other one is studying), and his mother. Murli's wife runs a small business of her own, which Murli wholeheartedly supports, and even spends time with her on it every Sunday.

In his spare time, Murli writes poems in Marathi, some of which have been published in newspapers. A song he has sung has been recorded in a Shirdi Saibaba cassette. Murli enjoys cooking veg and non-veg Maharashtrian food.

When he came to Mumbai 1993-94, Murli worked for a year in an oil lubricant company, after which he worked for three years as a professional photographer.

Then the world of microfinance called, and Murli worked with Swadhar Microfinance for 2 years before joining Svasti Microfinance.

About his life and career at Svasti, Murli has this to say:

“In 2011, I Joined Svasti as a CRM in the Bhandup branch, where within three months that I was awarded as the Star CRM. I was then moved to the Operations Audit department as an Operational Auditor in 2012.

I was promoted as a CDL Manager in the year 2015, and currently I am working in CDL Nahur.”



TOP PERFORMING BRANCHES IN JLG MICROFINANCE: OCT - DEC 2020

We're happy to share the list of our top performing Svasti Branches, for the months of October, November, and December, in 2020. They are as follows: (A) Vadodara-Gotri Branch, (B) Pen Branch, (C) Kanpur Branch, (D) Titwala Branch, (E) Chalisgaon Branch, (F) Nandurbar Branch, (G) Andheri Branch, (H) Naroda Branch, (I) Kannad Branch, (J) Lucknow Branch



Anil Mishra Audit Department

Anil Mishra is an MBA, specialised in Agri Business Management. He was born and brought up in Madhya Pradesh, and lives today with his family made up of his wife, younger brother, and grand-father. In his spare time Anil loves reading, playing cricket, and enjoys cooking vegetarian food.

Today, as a Senior Operations Auditor in the Audit Department, here's what Anil has to say about his work at Svasti:

"After completing my MBA in 2016, I was looking out for a job and I was referred by one of the employees at Svasti for a CRM vacancy.

This is my first job after completing my MBA, and I joined Svasti as a CRM in Naroda Branch. I worked as a CRM for nine months and handled close to 500 customers!

I was promoted as an ABM in early 2017, and then in December 2017 I was selected as auditor in the audit team, where I was soon promoted as a senior auditor in 2018.

I am very fortunate to have been promoted so many times, and have seen a good growth for myself while working here at Svasti.

I am very satisfied with my job. At Svasti, the environment is very healthy, all the seniors are extremely supportive, here I know for a fact that hard work is always rewarded."





TOP PERFORMING BRANCHES IN JLG MICROFINANCE: OCT - DEC 2020



Kulsum Memon
Audit Department



Kulsum Memon is a self driven woman, who works hard to achieve all she wants for herself and her family that includes two daughters. In her spare time Kulsum likes to watch movies and spend quality time with her family.

Kulsum worked for two years with Nav Nirman Samaj Vikas Kendra before joining Svasti in 2010.



Kulsum has this to say about what it is like working at Svasti:

“I joined Svasti as a CRM, at a point of time there were not too many female CRMs. Despite the challenging job, I have been lucky to have extremely supportive team members and seniors who encouraged me to learn and grow.



In 2013, I was moved to the CDL Department as a CDSS. After proving myself as a CDSS under the guidance of my seniors I was promoted to Assistant CDL Manager in 2015. In 2019 I was again promoted as an Auditor.

I am thankful to Svasti for being very accommodating and supportive to all my needs throughout my time here. I am proud of my job, and grateful for all the respect I get in the company and at home, for the work I do at Svasti.”





TOP PERFORMING BRANCHES IN JLG MICROFINANCE: OCT - DEC 2020



Sanket Nadankar
Goregaon CDL



Sanket Nadankar has a B.Com Degree from the University of Mumbai, and lives with his mom, dad and sister. He likes to cook and enjoys travelling.

About his life and career at Svasti, Sanket says:

"I got to know about a CDSS vacancy at Svasti, through one of my friends who works as a Credit Manager here. The year was 2019, and it was my first job after completing my graduation.

I have learnt a lot, developed communication skills, and have also improved my computer skills.

Today I have become a more confident person and there has been a lot of personal growth that I have seen within myself.

I am currently working as a CDSS at Goregaon CDL."





JLG MICROFINANCE STAR CRMs: OCT - DEC 2020

October 2020

Employee	Branch	Loans
Darshan Shinge	Ulhas Nagar	25
Dnyaneshwar Patil	Chalisgaon	20
Mayur Rane	Karjat	24
Pramod Kanghare	Roha	19
Sunil Gupta	Prayagraj	20
Vaibhav Gude	Ulhas Nagar	18
Vinayak Kangane	Mangaon	18
Vishal Jadhav	Pen	18
Vishal Jamnik	Kalyan	22
Yogesh Borade	Waluj	21

November 2020

Employee	Branch	Loans
Anubhav Yadav	Prayagraj	20
Baban Salunke	Mangaon	18
Bashir Shaikh	Kalyan	22
Prashant Jangam	Mangaon	19
Santosh Yadav	Bhiwandi	21
Vinayak Kanhane	Mangaon	18

December 2020

Employee	Branch	Loans
Akash Ghavate	Roha	18
Pramod Khangare	Roha	18
Rahul Patil	Amalner	18
Yogesh Borade	Waluj	19



SVASTI JLG MICROFINANCE CHAMPION CRM: OCT - DEC 2020

Month	Employee	Branch	Groups
October	Anubhav Yadav	Prayagraj	26
November	Vishal Jamnik	Kalyan	30
December	Sushant Nemane	Bhiwandi	21



SVASTI MSME LOANS CHAMPION CRM

Month	Employee	Branch	Loans
December	Himmat Mitwal	Dewas MP	5





PROMOTIONS AT SVASTI. CONGRATULATIONS!

Hard work and passion about what we do, is rewarding at Svasti. We are delighted to recognise the efforts of individuals whose performance has resulted in their promotions during this quarter of the year.

Please meet our newly promoted Svasti staff members, and join us in congratulating them, and wishing them all the best in their new roles!

OUR SUCCESS
IS REFLECTED IN THE
SPIRIT OF OUR
EMPLOYEES
AND IN THE
SMILES OF OUR
CUSTOMERS.



Amin Ramzan Pathan
Unit Manager, **Chembur**

Bharade Kishor
Field ABM, **Pune**

Dinesh Balu Deore
Field ABM, **Nashik Road**

Dheeraj Kumar Saroj
Field ABM, **Jaunpur**

Kiran Narayan Koli
Field ABM, **Chembur**

Krishna Kumar
Field ABM, **Jaunpur**

Maniram
Field ABM, **Kanpur**



Anil Yadav
Branch Manager, **Mirzapur**



**PROMOTIONS AT SVASTI.
CONGRATULATIONS!**



Nitin Dattatray Kupade
Field ABM, Ahmednagar

Sagar Ramdas Wadile
Field ABM, Jamnagari

Dharmendra Saroj
Branch Manager, Jaunpur



Shiv Pratap Singh
Field ABM, Mughal Sarai

Vikas Gulab Gaikwad
Field ABM, Chakan

Govind Varma
Branch Manager, Annapurna



Vishal Ganesh Suranje
Field ABM, Nashik

Vishnu Datt Dwivedi
Field ABM, Varanasi

Kiran Ashok Kamble
Unit Manager, Ahmednagar



Vinay Kumar Gupta
Field ABM, Lucknow

Kiran kumar Parmar
Unit Manager, Ahmedabad



**PROMOTIONS AT SVASTI.
CONGRATULATIONS!**



Nilesch Sarode
Branch Manager, **Ahmednagar**



Lakhan Patel
Branch Manager, **Indore**



Rajesh Kumar
Branch Manager, **Dewas**



Salman Shaikh
Branch Manager, **Chembur**



Vishal Anil Patil
Branch Manager, **Dhule**



Yashwant Patel
Unit Manager, **Bhopal**





TOP PERFORMERS IN CONSUMER FINANCE: OCT - DEC 2020

Our Consumer Finance division held a contest between January and March 2020, which saw outstanding performances in various offices. Due to the lockdown, we postponed the prize distribution to December 2020.



Our Indore Unit won the 1st prize by selling 750 units.



Our Aurangabad Unit won 2nd prize by selling 729 units.



Top Individual Performer was Amol Khupte.



SVASTI AWARDS AND PRIZE DISTRIBUTION



Top Unit Managers awarded were Pawan Patel (A) and Sheshnarayan Tayde (B).



Siddharth Alhat (C) of CIDO-Aurangabad Branch won the highest number of units award as Branch Manager, and Jayant Pagore (D) from Aurangabad Branch won the 2nd highest number of units award as Branch Manager



INTRODUCING SVASTI TOWN HALL MEETING

Svasti's first virtual TownhAll was held in November 2020, with the active participation of over 750 Svasti staff members from around the country. Svasti Co-Founders Arunkumar Padmanabhan and Narayanan Subramaniam started the discussion by providing an overview of the business, our management of customers during the Coronavirus related lockdown, and outlined future plans for the company.

Our Co-Founders also spoke of Svasti's larger purpose, our Svastitva, as we call it, and the role Svasti staff play in developing themselves along with the business. Our Svastitva is defined by People F.I.R.S.T., which includes Fairness, Innovation, Responsibility, Service, and Technology.



Vice Presidents Ravikumar Nagaram and Narayan Bhaskar also engaged with staff members across offices and began a process of feedback and ideation that involves all members of the Svasti family.

This initiative was warmly welcomed, and staff members can look forward to more interactive sessions with Svasti management, as well as with other staff members across functions and offices.



Rachana Landge CDL Kalyan

Rachana Landge was born and brought up in Mumbai, where she lives today with her brother, sister-in-law, and two sisters.

She has a B.Com Degree, and works as is an Assistant CDL Manager in Svasti at Mumbai.

In her spare time, Rachana enjoys watching movies and listening to songs. She also likes cooking and enjoys eating veg food.

Before joining Svasti, Rachana worked for a year with a pharma company as a Sales Admin.

About working with Svasti, this is what Rachana has to say:

"I joined Svasti in 2015, and was first working as a CDSS and was then promoted as assistant CDL Manager for Non-Mumbai calling team in 2018.

I would like to specifically mention that the working culture and environment at Svasti is great. I have got a lot of support from the seniors from whom I have been able to learn from and grow.

I have grown a lot professionally at Svasti and it has been a smooth journey for me here."





OUTSTANDING PEOPLE, OUTSTANDING COLLECTIONS!



This quarter, we were proud to acknowledge Svasti staff members whose outstanding efforts and great relationships with customers, resulting in them achieving 100% collections in these hard times.

Get Social with Svasti!



Svasti is now active on business and social media. Please Follow, Like, Comment, and Share conversations and news, as often as you can.

facebook.com/svasti.in
linkedin.com/company/svasti-in
twitter.com/svasti_in



INDIVIDUAL GROWTH COLLECTIVE BENEFIT



Because learning and growth should never end, Prasenjit Roul, our Senior Project Manager, is now a certified Project Management Professional (PMP) from the world renowned Project Management Institute. This added qualification has not only enhanced his project management skills, it will be of great benefit to various initiatives he's involved with at Svasti.

