



## HARD WORK, HOPE, AND OUR SVASTITVA OF PEOPLE\_FIRST

Dear Svasti family,

When 2020 ended, we all hoped the worst of the Covid19 pandemic was behind us. But 2021 proved us wrong, and we had to face additional challenges as the second wave of the pandemic struck. But the learnings from the worst of times in 2020 helped us stay strong and steady in our fight against the pandemic, and to help and take care of each other.

Every Svasti family member stood strong against the odds, and we helped our customers as much as we could, alongside helping each other out, in the true people\_first spirit of our Svastiva. We are truly grateful for all the hard work, and commitment every one of you has shown during these tough times.

We are also pleased to announce, that Svasti was certified as a "Great Place to Work" for the second year in a row. This is an achievement thanks to the culture and values each and every one of us nurtures and contributes to as a company. We would personally like to thank everyone who participated in the survey, and everyone who continues to make Svasti a great place to work.

Adding to the confidence in Svasti demonstrated by our employees, our old investors Adar Poonawalla and Nordic Microfinance Initiative, and other existing investors, boosted their confidence in our business and future plans with an infusion of INR 31 Crores in additional funding.

While all this is good news, we continue to fight the Covid19 pandemic and continue to take all safety precautions while continuing our work, whether it is out in the field as an essential service, or as we work from home and connect with each other online.

As always, we welcome ideas that will help us not only grow but also stay safe during these tough times. Do share any suggestions that you may have with your branch or office head, or write to our HR department via email.

Thanking you all once again, for all your hard work and commitment to Svasti and our customers. And wishing you all safe days ahead.

**Arunkumar Padmanabhan**  
Co-Founder & CEO

**Narayanan Subramaniam**  
Co-Founder, CFO & CIO



News: Svasti Microfinance Raises Another INR 310 Million from Internal Investors.



News: Svasti is certified as a "Great Place to Work" for the second year in a row.



## JLG MICROFINANCE STAR CRMs: JAN - MAR 2021



**Ankush Gavli**  
Unit Manager  
Madhya Pradesh

January 2021		
Employee	Branch	Loans
Ashish Sriwastav	Lucknow	23
Durgesh Mishra	Kanpur	25
Hemant Rajput	Lucknow	18
Mahesh Rane	Karjat	25
Pramod Kanghare	Roha	24
Rohit Kamble	Ulhas Nagar	20
Sainath Bharati	Bhiwandi	23
Sandeep Kumar	Lucknow	20
Sunil Gupta	Prayagraj	21
Vaibhav Gude	Ulhas Nagar	21
Vikram Harad	Ulhas Nagar	19
Vipul More	Mankhurd	20
Vivek Sonawane	Malad	19
Yogesh Borade	Waluj	24
February 2021		
Employee	Branch	Loans
Bhushan deepak Mhapankar	Chembur	19
Deva Yadav	Mughalsarai	19
Prashant Shukla	Kanpur	21
Sachin Jadhav	Kannad	24
Suraj	Lucknow	19
March 2021		
Employee	Branch	Loans
Aabid Khan	Sakinaka	37
Aadesh Dnyaneshwar Karwande	Kalyan	21
Aakash Pandit Lahane	Andheri East	30
Abhay Balu Shingade	Thane	18
Akash Sharma	Jaunpur	20
Akash Vijay Gaikwad	Kalyan	29
Akshay Ananda Shewale	Navi Mumbai	22
Anirudha Kadam	Andheri East	18
Ankit Chakrawal	Lucknow	19
Ashish Dattatray Gujar	Kalwa	20
Ashish Sriwastav	Lucknow	25
Atish Kale	Andheri East	18
Avinash Bhardwaj	Varanasi	22
Awahesh Kumar	Azamgarh	19
Bashir Shaikh	Kalyan	26
Bhaves Parshuram Khanvilkar	Ratnagiri	19
Bhushan deepak Mhapankar	Chembur	37
Devarshi Singh	Kanpur	28
Devendra Kumar	Unnao	23
Dharmendra chauhan	Varanasi	23
Dnyaneshwar Patil	Chaligaon	21
Fahim Ansari	Ghatkopar	19

"I was interviewed by Sagar Sir and was selected to Svasti as a CRM in 2011. It was challenging at first as the microfinance sector was new to me. When I joined Svasti in Mumbai, we had only 4 branches. But slowly the company grew and with that even I was promoted. In 2012 I was promoted to Assistant Branch Manager and was then promoted as a Branch Manager in 2015.

The way my seniors have taught me was so much more valuable than what I learned at other companies I have worked for. I have now spent 10 years in Svasti. I see myself retiring here. I feel pride to share that even the CEO of our company knows our name and also visits us in the branches.

We are respected and valued here. I have learnt a lot not only about my profile but also have grown personally. My managers are always there to solve our problems and there is always a solution that is provided. The most important thing is that we as a unit enjoy the smaller moments in life and celebrate them together, this why it brings as all together as one family."

We at Svasti are proud of people like Ankush who have grown along with us over the years, and for the pride they have in the company.

Ankush worked with several companies after passing his 12th Board Exams, and happily joined Svasti in 2011, to build a stable career for himself.

His hobbies include playing cricket and carrom, and singing.





## JLG MICROFINANCE STAR CRMs: JAN - MAR 2021

Get Social with Svasti!

### March 2021

Employee	Branch	Loans
Gangadhar Ingle	Malad	24
Gaurav Kumar Mishra	Mirzapur	20
Harishchandra Lakha Lendi	Mangaon	18
Hrshikesh chaskar	Titwala	29
Jivan Patil	Pen	19
Kailas Trimbakrao Padewar	Sakinaka	50
Kamlesh Rajendra Bidkar	Karjat	19
Kapil Mohad	Kalyan	19
Krishnakant Valmiki	Kalyan	21
Mahendra Sonu Bobale	Sakinaka	49
Mahesh Babasaheb Gavhane	PCMC-Pune	18
Mangesh Vishwanath Kamble	PCMC-Pune	21
Manoj Pal	Malad	21
Mayur Bhanudas Gujar	Bhandup	19
mohammad Shaikh	Mankhurd	19
Naushad Maniyar	Chembur	36
Nikhil Kulkarni	Chakan	18
Nilam Subhash Mudge	Bhandup	24
Nilesh Jadhav	Ulhas Nagar	21
Nilesh Pawar	Mangaon	20
Nitesh Kumar	Jaunpur	20
Nitin Digamber Sonar	Amalner	23
Nitin Diwanji	Malad	36
Nitin Sunil Pathare	Pune	18
Omprakash Poojari Ramyadav	Thane	18
Omprakash Rajbhar	Thane	33
Pankaj Kumar Jaisal	Mughal Sarai	18
Parmeshwar Tulshidas Sarate	Chakan	18
Prabhat Tripathi	Mirzapur	22
Pradeep Katariya	Bhopal	21
Pradeep nalavade	Kalwa	25
Prakit Dilip Kharat	Andheri East	24
Pramod Bhalekar	Roha	24
Pranali Prakash Kudkar	Ghatkopar	18
Pranay Prakash Kesarkar	Andheri East	19
Prashant Chouhan	Dewas	18
Prashant Gaikwad	Thane	19
Prashant Shukla	Kanpur	25
Praveen Kumar	Kanpur	19
Priyesh Jayawant Mhatre	Bhandup	25
Puneet	Azamgarh	20
Rahul Gaikwad	Kalwa	37
Rahul3 Patil	Amalner	24
Rajesh Dalvi	Chiplun	33
Raju Vishwakarma	Varanasi	27
Rameshwar Dyaneshwar Sarate	Chakan	18
Ranvijay Vishwakarma	Lucknow	18
Ravi Kumar	Unnao	18
Rohidas Patil	Karjat	20



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## JLG MICROFINANCE STAR CRMs: JAN - MAR 2021



### Ashok Prajapati Branch Manager Hoshangabad, MP

#### March 2021

Employee	Branch	Loans
Rohit Kamble	Ulhas Nagar	29
Sachin Namwad	Chakan	18
Sachin Salve	Mankhurd	20
Sagar Bhoir	Bhiwandi	22
Sahil Kamble	Kalwa	20
Sainath Bharati	Bhiwandi	20
Sandesh Vishnu Malap	Thane	30
Sanjay Patel	Isanpur	26
Sanjaykumar Sodha	Isanpur	21
Santosh Dnyaneshwar Patil	Pen	18
Santosh1 Yadav	Bhiwandi	32
Satish Javale	Chiplun	18
Satish Ramesh Kamble	Bhiwandi	26
Sawan Kumar	Prayagraj	18
Shahanawaz Shahadat shaikh	Andheri East	39
Sharad Nivrutti Sonawane	Kalyan	20
Shravan kumar	Naroda-Ahmedabad	18
Subhash Tiwari	Prayagraj	20
Sumit Ahire	Bhandup	26
Sunil Kumar Gupta	Prayagraj	27
Sunil Kumar Yadav	Varanasi	19
Suraj	Lucknow	19
Surya Prakash Jaisawal	Varanasi	25
Sushant Nemane	Bhiwandi	24
Sushil Dongare	Mankhurd	24
Syamoo	Naroda-Ahmedabad	24
Tausifsha Diwan	Vadodara Gotri	18
Tushar Dattatray Navsare	Navi Mumbai	22
Uttam Jadhav	Mankhurd	21
Uttam Pawar	Malad	27
Varun Pathak	Jaunpur	18
Vikas Bhaurao Prdhan	Chembur	25
Vikas Kumar	Kalwa	24
Vinay Singh	Bhopal	18
Vinayak Kangane	Mangaon	20
Vipul More	Mankhurd	44
Vishal Vilas Jadhav	Karjat	18
Vishvanath Gosavi	Nashik Road	18
Vivek Sonawane	Malad	26
Vrushikesh Chavan	Karjat	19

“I joined Svasti as a CRM in Jan 2019 and after one year I got promoted as an Assistant Branch Manager in Feb 2020. Last month (March 2021) I got promoted to Branch Manager. The growth here has been motivating and I want to work more and prove myself. I would like to mention that there will be problems when we are working but all problems have a solution. Working in the microfinance sector is new for me, and my managers have always motivated me and have taught me a lot. I am enjoying working in the sector and I have learnt so much about this about it. I see myself working here for a very long time at Svasti.”

Ashok is proof that you don't need prior experience in microfinance, to succeed at Svasti. His hard work and passion to learn has helped him grow professionally, and as a good example for those who would like to work in microfinance.

Furthering his ambitions, along with his work, Ashok is studying BSc, and has completed his second year of the degree course. His hobbies include cooking, and playing cricket. He lives in a joint family that includes his parents, his brothers, and sisters-in-law.



### SVASTI JLG MICROFINANCE CHAMPION CRMs: JAN - MAR 2021

Month	Name	Branch	Groups
January	Hrishikesh Chaskar	Titwala	26
January	Prashant Shukla	Kanpur	26
February	Vipul More	Mankhurd	25
March	Vikram Bharat Harad	Ulhas Nagar	63



### SVASTI JLG MICROFINANCE MILESTONES:

Month	Branch	Milestone	Customers
February	Kannad	3rd	3000
March	Hoshangabad	1st	1000



### SVASTI MSME LOANS SALES STAR CRMs:

Month	Name	Branch	Loans
March	Hemant Patil	Dhule	5
March	Kiran Jondhale	Andheri	5
March	Sudhir Jagdale	CIDCO-Aurangabad	5



### SVASTI MSME LOANS CHAMPION SALES CRMs:

Month	Name	Branch	Loans
January	Yogesh Supane	Waluj	5
March	Himmat Mitwal	Dewas	6

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## JAN - MAR 2021 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!

### JANUARY 2021

#### **Arun Makwan**

Assistant Branch Manager,  
Ratlam

#### **Aashish Subhash Desale**

Assistant Branch Manager,  
Amalner

#### **Ajinkya Kamble**

Assistant Branch Manager,  
Navi Mumbai

#### **Akash Prakash Sawant**

Assistant Branch Manager,  
Navi Mumbai

#### **Akshay Ramesh Palaspasgar**

Assistant Branch Manager,  
Ulhas Nagar

#### **Anil Yohan Gaikwad**

Assistant Branch Manager,  
Chakan

#### **Anubhav Yadav**

Assistant Branch Manager,  
Prayagraj

#### **Bindesh Chaurasiya**

Assistant Branch Manager,  
Malad

#### **Chauhan Nileshbhai**

Assistant Branch Manager,  
Nadiad

#### **Darshan Nagesh Shinge**

Assistant Branch Manager,  
Ulhas Nagar

#### **Devendra Parmar**

Assistant Branch Manager,  
Dewas

#### **Dharamraj**

Assistant Branch Manager,  
Annapurna-Indore

#### **Dilip Kanar**

Branch Manager,  
Sakinaka

#### **Dinesh Shivaji Londhe**

Assistant Branch Manager,  
Nandurbar

#### **Janki Sharan**

Assistant Branch Manager,  
Isanpur

#### **Jitendra Singh Jadaun**

Assistant Branch Manager,  
Ujjain

#### **Laluprasad Yadav**

Assistant Branch Manager,  
Kalwa

#### **Mahendra Singh Rathod**

Assistant Branch Manager,  
Bhopal Sivanida



**Dinesh Jhariya**  
Branch Manager  
Jabalpur, MP

“After working with L&T, and other microfinance companies I got to know about Svasti in December 2019 via WhatsApp, and I got in touch with Mohit sir. I have been working with the Svasti for the past 15 months. There is a world of a difference between Svasti and other microfinance companies.

My seniors are very cooperative, and we are always taught by our supervisors and they talk to us very nicely and respectfully. We all work together as a team and I really enjoy working here. It is my motive to always work here at Svasti only till the very end.”

With a double MA, in Hindi Literature, and Sociology, Dinesh can work in any company he likes, but has chosen to make Svasti home for the rest of his career.

People like Dinesh are proof of the sentiment and culture that has made Svasti a ‘Great Place to Work’ for two years in a row!

Dinesh lives with his wife and daughter, along with his brother’s family. Dinesh loves listening to music, and also sings when he is in the mood.





## JAN - MAR 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

### JANUARY 2021

**Malbari Mohammad**  
Branch Manager,  
Kalyan

**Manish Sunil Shinde**  
Branch Manager,  
Roha

**Manthansinh Rajendrasinh Rathod**  
Assistant Branch Manager,  
Chandkheda

**Mayur Santosh Rane**  
Assistant Branch Manager,  
Karjat

**Murlidhar Kashinath Patil**  
Assistant Branch Manager,  
Dhule

**Nagesh Vilas Nagavkar**  
Branch Manager,  
Thane

**Naresh Bilpaniya**  
Assistant Branch Manager,  
Ujjain

**Nilesh Nemane**  
Assistant Branch Manager,  
Thane

**Ninad Pratap Misal**  
Assistant Branch Manager,  
Ulhas Nagar

**Parmar Ashvinbhai**  
Assistant Branch Manager,  
Naroda - Ahmedabad

**Prabhodhan Pawar**  
Branch Manager,  
Kalyan

**Pranjal Upadhyay**  
Assistant Branch Manager,  
Sultanpur

**Rahul Ghanshyam Dube**  
Assistant Branch Manager,  
Titwala

**Rahul Subhas Ingle**  
Assistant Branch Manager,  
Navi Mumbai

**Rahul Vilas Rokade**  
Assistant Branch Manager,  
Sakinaka

**Rajendra Prakash Wahulkar**  
Assistant Branch Manager,  
Bhandup

**Rajivkumar Devendraprasad Yadav**  
Assistant Branch Manager,  
Chandkheda

**Rajput Deepak Mohansingh**  
Assistant Branch Manager,  
Isanpur

**Rajput Nishantsingh**  
Assistant Branch Manager,  
Naroda - Ahmedabad

**Rakesh Kumar Payasi**  
Branch Manager,  
Jabalpur

**Ravi Bhalse**  
Assistant Branch Manager,  
Indore

**Rohit Shrikant Salunkhe**  
Branch Manager,  
Jamnagiri

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## JAN - MAR 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

### JANUARY 2021

**Roshan Raghunath Shinde**  
Assistant Branch Manager,  
Kalyan

**Rupesh Parmar**  
Assistant Branch Manager,  
Indore

**Sachin Prakash Bharati**  
Assistant Branch Manager,  
Titwala

**Sachin Ravindra Ahirao**  
Assistant Branch Manager,  
Malad

**Sagar Kacharu Shewale**  
Assistant Branch Manager,  
Chailsgaon

**Sanjay Kumar Dhobi**  
Assistant Branch Manager,  
Hoshangabad

**Sanjay Kumar Goud**  
Assistant Branch Manager,  
jaunpur

**Sanjiv kailas Patil**  
Branch Manager,  
Kalwa

**Satish Sukhadev Nikam**  
Branch Manager,  
Bhiwandi

**Satyam Srivastava**  
Assistant Branch Manager,  
Annapurna - Indore

**Shantaram Dagadu Malusare**  
Branch Manager,  
Pen

**Shivtej Devre**  
Assistant Branch Manager,  
Pen

**Siddiqui Qutbuiddin abdul Rahman**  
Assistant Branch Manager,  
Bhiwandi

**Suchit Babu Suryavanshi**  
Branch Manager,  
Titwala

**Sushil Bhagwan Jadhav**  
Assistant Branch Manager,  
Karjat

**Vijendra Narayan Soni**  
Assistant Branch Manager,  
Mankhurd

**Vishal Sahebrao Jamnik**  
Assistant Branch Manager,  
Kalyan

**Yogesh Vishwanath Kamble**  
Assistant Branch Manager,  
PCMC - Pune



**Jitendra Singh Jadaun**  
Assistant Branch Manager  
Ujjain, MP

“Govind Verma Sir introduced me to Svasti and then Pawan sir took my interview and I got selected in 2018 as a Customer Relationship Manager. In December 2020 I was promoted to ABM. I have learnt a lot over the course of time, and we are constantly motivated by my seniors.”

Growth, motivated by our Svastitva of people first, has helped many like Jitendra Singh feel happy and proud to work at Svasti.

Jitendra has a Diploma from ITI, and his hobbies are painting and singing. He lives with his parents and siblings of a brother and two sisters.





## JAN - MAR 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!



**Pankaj Verma**  
Customer Relationship  
Manager, Dewas, MP

### FEBRUARY 2021

**Abdul Samad Shaikh**  
Branch Manager,  
Bhandup

**Pramod Pandurang Kanghare**  
Assistant Branch Manager,  
Roha

**Dharmendra Kumbhkar**  
Assistant Branch Manager,  
Bhopal

**Sagar Prakash Ghag**  
Branch Manager,  
Titwala

**Lukesh Sanjay Jha**  
Branch Manager,  
Andheri - East

**Shyamrao Tejrao Jadhav**  
Assistant Branch Manager,  
Chembur

**Mahesh Yashwant Maskar**  
Assistant Branch Manager,  
Navi Mumbai

**Sunil Kumar Patle**  
Assistant Branch Manager,  
Bhopal

### MARCH 2021

**Ashish Kumar**  
Branch Manager,  
Mau

**Rahul Soni**  
Assistant Branch Manager,  
Unnao

**Durgesh Mishra**  
Assistant Branch Manager,  
Kanpur

**Sandeep Kumar**  
Assistant Branch Manager,  
Lucknow

**Lavkush Kumar Yadav**  
Branch Manager,  
Ayodhya

**Sunil Kumar Vishwakarma**  
Assistant Branch Manager,  
Mughal Sarai

**Mohit Tiwari**  
Branch Manager,  
Lakhimpur Kheri

**Vipin Kumar Raghuvanshi**  
Assistant Branch Manager,  
Unnao

"I joined Svasti on 4th December 2020 as a CRM. Devendra Parmar was my senior and slowly was introduced to the community. I was initially scared but slowly I have learnt the work and enjoy the work that I am doing. If there is a problem my seniors always help and come to the field with us to resolve the issue and we can communicate with our managers freely."

Learning through extensive and refresher training programmes, supported by our very own SvasTech, help everyone at Svasti, including Pankaj, do their jobs well and enjoy every day.

Before joining Svasti, Pankaj worked as a Supervisor in a private company in Indore.

Pankaj is a B.Com graduate, who loves watching movies in his spare time. He lives with his parents and younger brother and sister.