



NEWSLETTER JUL - SEP 2021



RENEWED FOCUS ON EXPANSION AND OPPORTUNITY

Dear Svasti family,

The last three months' activities have given hope and renewed focus to all of us, as we recovered from the aftermath of the second wave of Covid19.

In tune with the improving sentiment, we have taken forward our plans to expand to new territories, and gain the trust of more women and customers who are looking for financial independence and growth in their business and personal lives. We are also encouraged by our existing customers who are getting back to business as usual, and their resilience and hope from the future, is very inspiring.

We have geared up to expand in the next couple of months to new cities in existing states where we operate, like Agra and Bareilly in Uttar Pradesh. And also to new states around the country, like Tamil Nadu, Rajasthan, Chhattisgarh, and Goa!

In the past few months, we have seen a positive shift in the economic sentiment all around the country, and market experts believe that India is on its road back to recovery.

We have learnt some very valuable lessons from these extraordinary times. You all can take great pride in our technology initiatives driven by SvasTech, which has empowered all of us with enhanced productivity and increased efficiency.

Our Svastitva of People F.I.R.S.T values of fairness, innovation, responsibility, service, and technology, are setting the stage for new opportunities of growth for every one of us, and also helping nurture Svasti's culture of being a great place to work.

We are planning for the next virtual Svasti Townhall at the end of November 2021, where we will recognise your efforts, share our thoughts, and roll out new people-first initiatives at Svasti.

Meanwhile, I urge each and every one of you to keep up the good work and commitment to your team, colleagues, and customers. Knowing that we are grateful for the spirit of optimism that all of you have shown, in your teams, the company, and our customers.

Best wishes,

Arunkumar Padmanabhan
Co-Founder & CEO

Narayanan Subramaniam
Co-Founder, CFO & CIO

73
BRANCHES

724
EMPLOYEES

2,02,589
CUSTOMERS

419.54
CRORES PORTFOLIO*





SVASTI JLG MICROFINANCE MILESTONES:

Month	Branch	Milestone	Customers
August	Bhopal Sivanía	2nd	2000
September	Azamgarh	1st	1000
September	Nandurbar	1st	1000

SVASTI MSME LOANS SALES STAR CRMS:

Month	Name	Branch	Loans
August	Yogesh Supane	Waluj	5
August	Sudhir Jagdale	CIDCO - Aurangabad	5

SVASTI MSME LOANS CHAMPION SALES CRMS:

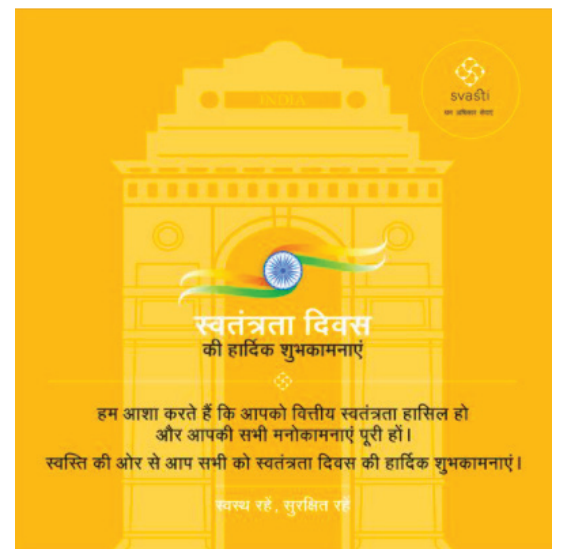
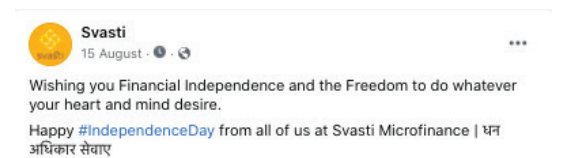
Month	Name	Branch	Loans
August	Rakesh Dabiya	Indore	6

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





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JUL - SEP 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!

Aadilbhai Vahora
Assistant Branch Manager,
Vadodara

Devendra Pal
Assistant Branch Manager,
Sitapur

Mahendra Madhukar Aarakh
Branch Manager,
CIDCO-Aurangabad

Abdul Maruf
Branch Manager,
Azamgarh

Dharmendra Chauhan
Assistant Branch Manager,
Varanasi

Manohar Ramesh Bhairi
Branch Manager,
Bhiwandi

Amit Mishra
Assistant Branch Manager,
Ayodhya

Dnyaneshwar Vasudeo Patil
Assistant Branch Manager,
Aurangabad

Manoj Ghodke
Branch Manager,
Mankhurd

Anand Pandey
Branch Manager,
Prayagraj

Ganesh Rajeshwar Sitawar
Assistant Branch Manager,
PCMC - Pune

Manoj Kumar Gupta
Branch Manager,
Vadodara - Gotri

Atish Nagendra Kale
Assistant Branch Manager,
Andher-East

Gautam Hanumant Sable
Branch Manager,
PCMC-Pune

Mahadev Shivaji Kolape,
Manager - IT
Head Office

Awahesh Kumar
Assistant Branch Manager,
Azamgarh

Girish Patil
Branch Manager,
Kalyan

Manohar Harad
Manager - MSME Collection,
Head Office

Bechu Jaiswar
Branch Manager,
Mirzapur

Hemant Kumar
Assistant Branch Manager,
Bhopal sivanja

Mohit Kumar
Branch Manager,
Lucknow

Buddhabilas Patel
Unit Manager,
Prayagraj

Jatin Patel
Branch Manager,
Andheri East

Mukul Palande
Branch Manager,
Kandivali

Chaitrali Sunil Tulaskar
Senior Officer - IT,
Head Office

Kiran Narayan Koli
Branch Manager,
Chembur

Neeraj Yadav
Assistant Branch Manager,
Ayodhya

Deva Yadav
Assistant Branch Manager,
Mau

Kurhade Atul Ramesh
Assistant Branch Manager,
Kannad

Nikhil Anatrao Kulkarni
Assistant Branch Manager,
Pune





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JUL - SEP 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

Nilesh Ashok Bhalerao
Assistant Branch Manager,
Pune

Nitin Malvi
Branch Manager,
Chembur

Paresh Ghavate
Unit Manager,
Kandivali

Prachi Vijay Sonar
Manager - Accounts,
Head Office

Parmar Naineshkumar
Assistant Branch Manager,
Anand

Peter Nadar
Branch Manager,
Chembur

Pinkeshkumar Bhoi
Assistant Branch Manager,
Nadiad

Prabhat Tripathi
Assistant Branch Manager,
Mirzapur

Pradeep Katariya
Assistant Branch Manager,
Bhopal

Pukhraj Ujjirpuriya
Unit Manager,
Malad

Puneet
Assistant Branch Manager,
Mau

Rahul Mishra
Assistant Branch Manager,
Lakhimpur Kheri

Rahul Rohidas Patil
Assistant Branch Manager,
Nandurbar

Rajneesh Tiwari
Assistant Branch Manager,
Vadodara

Ranjeet Singh
Branch Manager,
Sitapur

Ranjeet Tiwari
Assistant Branch Manager,
Mughal Sarai

Ravi
Assistant Branch Manager,
Dewas

Rekha Ashok Warankar
Senior Manager- Accounts,
Head Office

Roshan Dinesh Pawar
Officer - HR & Admin,
Head Office

Rushikesh Vishwanath Kamble
Assistant Branch Manager,
Chakan

Sachin Bhimraj Jadhav
Assistant Branch Manager,
Chalisgoan

Sahadev Tarse
Branch Manager,
sakinaka

Sandeep
Assistant Branch Manager,
Ratlam

Sandeep Singh Parmar
Branch Manager,
Bhopal Sivanja

Sanjay Mehra
Assistant Branch Manager,
Chhindwara

Shravan kumar
Assistant Branch Manager,
Vadodara- Gotri

Shyam Gupta
Unit Manager,
Varanasi

Sikander Shaikh
Unit Manager,
sakinaka

Solanki Bharat
Branch Manager,
Isanpur

Sushil Krishna Bhosle
Assistant Manager - HR & Admin
Head Office

Sumit Mishra
Branch Manager,
Varanasi

Sunil Gupta
Assistant Branch Manager,
Prayagraj

Suresh Vishwakarma
Unit Manager,
Lucknow

Tausifsha Diwan
Assistant Branch Manager,
Vadodara - Gotri

Tejasvi Shripati Galve
Assistant Manager - IT,
Head Office

Trupti Tukaram Salunkhe
Senior Officer - HR & Admin,
Head Office





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JUL - SEP 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

Tushar Abhimanyu Shinde
Manager - HR & Admin,
Head Office

Umesh Pandhan Gawai
Assistant Branch Manager,
CIDCO-Aurangabad

Vinay Gupta
Branch Manager,
Lucknow

Tushar Suresh More
Assistant Branch Manager,
CIDCO - Aurangabad

Vidya Narendra Bhuvad
Manager - IT,
Head Office

Vinay Singh
Assistant Branch Manager,
Vidisha

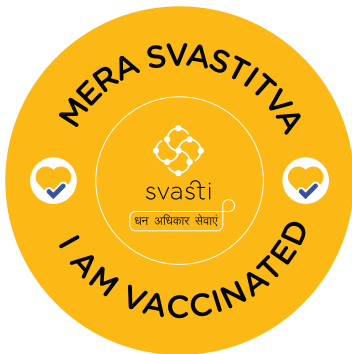
Tushan Vasant Bane
Assitant Sales Credit Manager,
Head Office

Vikas Navsare
Unit Manager,
Thane Unit

Vishnu Talerao Dabhade
Assistant Branch Manager,
Kannad

Yogesh Krushna Borade
Assistant Branch Manager,
CIDCO-Aurangabad

VACCINATION BADGE OF NADIAD BRANCH



In line with our People_F.I.R.S.T values that include responsibility toward our team members and our customers, everyone at Svasti Microfinance is working to be fully vaccinated against the Covid19 virus, as soon as it is available to them. Seen above, are some of our staff members of Nadiad Branch, who are now fully vaccinated against Covid19.





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SVASTI PEOPLE STORIES

Amol Khupte
Area Sales Manager - Consumer Finance



"I joined Svasti in April 2010 as a CRM, after I was referred here by one of my colleagues who worked with me at my previous job and had since joined Svasti.

I like the culture of working together and the fact Ravi Sir explained us in great detail, about how to do our job well. The fact that Arun Sir (CEO) interacts with us is a very big deal. I have not seen this in any of my previous companies."

Amol had 10 years of work experience before joining Svasti, and he was a relationship manager in his last job. He lives with his wife and two children in Mumbai. His parents, elder brother, sister-in-law and younger brother stay in Pune. His favourite pastime is watching cricket, reading history books, and discussing politics.

Ganesh Dhondiba Mule
Sales Manager - Consumer Finance



"I started my journey with Svasti in March 2011. I was seeking an opportunity as I had to get a job to manage my family expenses. I was interviewed by Narayan Bhaskar and Pooja Khati, and I was selected for the post of Customer Relationship Manager.

I started working at the Chembur Branch and slowly moved to even Ghatkopar and Mankhurd branches. After a few months I was promoted as Assistant Branch Manager and then got promoted as a Branch Manager. I then moved from JLG business to Consumer Finance as Sales Manager since.

The best thing about Svasti is the internal promotion policy. This not only helps us take up more responsibility but also helps in our personal and professional development. Svasti department heads have cultivated a culture in which we all work together as a team and therefore do not take time to solve any problems. I have found understanding, helpful and friendly bosses and team members who always help me in case I get stuck while doing my work.

I would like to end by saying that we at Svasti are making an 'engine' and not just a 'compartment'!" Ganesh passed his 12th Board Exam, and then worked for 7 years at M.A. Khan Motors as an Assistant Manager, before joining Svasti. He stays with his mother, two elder brothers and sister. Ganesh likes playing cricket, carom, listening to devotional songs





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SVASTI PEOPLE STORIES

Chandrakant Yadgiri Goda
Relationship Manager - Consumer Finance



“The culture of Svasti is very good, as the way any of the senior leaders speak to us is always with respect and compassion.

Another aspect that I appreciate is that we will get promoted if we put in the hard work and our hard work is recognized by our superiors.

I feel very proud to be working here at Svasti.”

Chandrakant joined Svasti after completing his 10th Class, and lives with his wife, son, and daughter, in Mumbai. He likes listening to music, watching movies, and playing Chess.

Vidya Narendra Bhuvad
Manager - IT



“Svasti is great place to work. The culture is transparent, and every employee, irrespective of their position is given a chance to be heard. There are ample opportunities available to those who want to build a career here.

Svasti is young organization with a contemporary, innovative and entrepreneurial approach that distinguishes it from its competitors. I have been with the organization for more than 5 years now, and have been able to transform myself as a professional in more than one ways. My journey through these years has seen many changes come through in the organization, and each time these have been for the better.”

Vidya has a degree as Bachelor of Engineering (Computer Science), and joined Svasti as a fresher from college.

Tejasvi shripati Galve
Assistant Manager - IT



“I joined Svasti in April 2019 as an IT Officer. I was referred to Svasti by my college friend who was previously working with the organization. In April 2021 I was promoted as an Assistant Manager - IT. This has given me more confidence in my personal as well as in my professional life, telling me that I am very capable and can always do better.

The work culture in Svasti is very nice. My seniors are friendly and supportive and help me a lot when I get stuck. I am grateful to be part of Svasti family.”

Tejasvi has a Bachelors' degree in Science - IT, and previously worked for 1.5 years as a Network Support Engineer at ITSource. Tejasvi's hobby is dancing.





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SVASTI PEOPLE STORIES

Mahadev Shivaji Kolape
Manager - IT



"I joined Svasti in March 2016 as an IT Executive and I have got promoted thrice since then. In 2018 I was promoted to Senior Officer - IT, in 2019 I became Assistant manager - IT, and in 2021 I was promoted to Manager - IT.

I am so glad that I was referred for this job by Amol sir. I really like the atmosphere at Svasti, and the great co-ordination between the Branch teams and the Head Office teams.

Coming from an engineering background, I had no idea about the microfinance industry, and I was not sure how long I would stay here. When I joined there were only 16 branches and today, we are at 75 branches. I feel proud that I am working here at Svasti. I really wish that Svasti continues to grow like this and I can contribute to the growth from my end."

Mahadev has a Bachelor's Degree in Computer Engineering. He has a wife and child, and they all stay together with his parents, brother, and sister in Navi Mumbai. He loves playing cricket.



RECOGNISING OUR PEOPLE FOR THEIR COMMITMENT TO SVASTI | COMPLETED 5 YEARS



Anil Patel
Branch Manager
Ratlam



Pawan Kurmi
Unit Manager
Indore



Vikas Rajoriya
Branch Manager
Ratlam





GANESH CHATURTHI CELEBRATION 2021



Images of the Ganesh Chaturthi celebrations at various Svasti offices (A) Jabalpur (B) Bhopal (C, D, E, F) Lucknow.





SVASTI CRM SOPs TRAINING AND HANDHOLDING PROGRAMME.

Wherever our customers may be, in any of the cities and states we offer our services, the service experience is the same. Every Svasti Customer Relationship Manager (CRM) at Svasti is driven by our People_F.I.R.S.T. values of fairness, innovation, responsibility, service orientation, and SvasTech technology, from the first day they join the company.

Svasti Microfinance has an elaborate training and handholding process for all new staff members in the company, to familiarize them with and then make them experts in our Standard Operating Procedures (SOPs).

This process includes training sessions by the Svasti HR team as well as various Managers in the company. It also includes a unique Svasti Buddy system to handhold our new employees, until they learn our SOPs completely, and are ready to implement them in the field.

The Svasti CRM SOP Training and Handholding process follows a 12-30-90-day protocol. It results in all new staff members fully adopting Mera Svastitva values and our CRM SOPs. It also empowers them to do their jobs with absolute clarity and without stress. This helps match their expectations with the realities of Svasti being a great place to work!

In the pictures below: Screenshots of some of the online Svasti CRM SOP Training Programme.

