



मेरा
स्वस्ति

PEOPLE
F.I.R.S.T.



NEWSLETTER OCT- DEC 2021



HOPE AND GROWTH IN PANDEMIC TIMES

Dear Svasti family,

As we look back at the last three months of 2021, we cannot help but be grateful for the effort and contributions of each and every one of us at Svasti.

The year past, like the one before, wasn't an easy one. But like before, our people at all levels demonstrated their Svastitva values in their everyday lives. They not only added value to the lives of our customers and colleagues, they also added to the bottom-line of our business.

We are happy to share that the efforts of our people was highlighted in the Nordic Microfinance Initiative (NMI) Impact Report for the 3rd Quarter of 2021. The three page report featured our engagement with our customers during the pandemic, and highlighted how our staff helped them deal with some of the pandemic-related challenges they faced.

In these three months, we also experienced renewed growth in customers to over 2.18 lakhs, and increase in our portfolio to over Rs 453 crores.

As promised in our previous newsletter, we opened many new branches in new states, including our 100th branch in Goa, in December 2021.

Our staff strength now stands at 1,145 people working to provide Dhan Adhikaar to women and their families in 8 states of India!

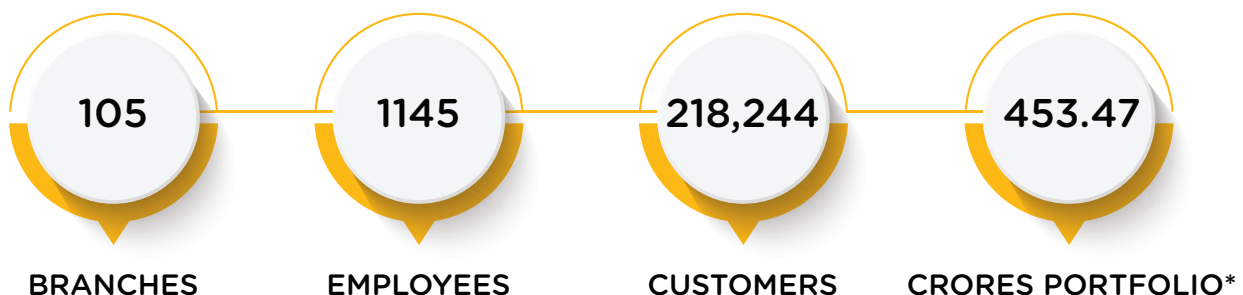
Keeping this growth in mind, and to welcome new staff to the Svasti family, we held an all-branches Svasti Townhall on 16th December 2021. In this Townhall, we looked back at the year past, and shared plans for the year ahead. The virtual event achieved enthusiastic participation by our staff from every one of our branches across India!

As we enter 2022, we hope the new year brings renewed energy, happiness, and success, to all of you at work, and at home. May you be blessed with growth in both your professional and personal lives!

Best wishes,

Arunkumar Padmanabhan
Co-Founder & CEO

Narayanan Subramaniam
Co-Founder, CFO & CIO





SVASTI JLG MICROFINANCE MILESTONES:

Month	Branch	Milestone	Customers
October	Mirzapur	1st	1000
October	Sultanpur	1st	1000
November	Jabalpur	1st	1000
November	Lakhimpur Kheri	1st	1000



SVASTI JLG MICROFINANCE CHAMPION CRM:

Month	Name	Branch	Loans
October	Ritik Hatkar	Ulhasnagar	32



SVASTI MSME LOANS SALES STAR CRMs:

Month	Name	Branch	Loans
December	Rakesh Dabiya	Indore	5
December	Rohit Waghikar	Kandivali	5
December	Siddhesh Ghanekar	Navi Mumbai	5



SVASTI MSME LOANS CHAMPION SALES CRMs:

Month	Name	Branch	Loans
December	Girish Koli	Nashik Road	5

GET SOCIAL WITH SVASTI!

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



Svasti
2 October 2021 · 🌐

On this Gandhi Jayanti, we rededicate ourselves to putting people first, with financial inclusion and empowerment for all! Happy #GandhiJayanti from all of us at Svasti.



Svasti
19 October 2021 · 🌐

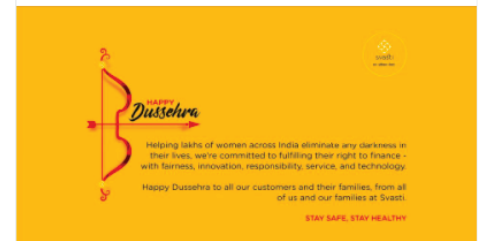
May the Divine Blessings fill your life with happiness, and fulfill your dreams with success. #EidMiladunNabiMubarak 🌟



Svasti
15 October 2021 · 🌐

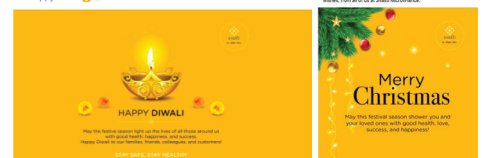
Helping lakhs of women across India eliminate any darkness in their lives, we're committed to fulfilling their right to finance - with our Svastiva values of fairness, innovation, responsibility, service orientation, and smart technology.

Happy Dussehra to all our customers and their families, from all of us and our families at Svasti.



Svasti
4 November 2021 · 🌐

May the festive season light up the lives of all those around us, with good health, happiness, and success.
Happy Diwali to our families, friends, colleagues, and customers!
#HappyDiwali 🌟





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JLG MICROFINANCE STAR CRMs: OCT - DEC 2021

October 2021

Employee

Aabid Khan
Aadesh Karwande
Akash Lahane
Akshay Kharat
Anil Chavan
Anilkumar Parmar
Ashok Vishwakarma
Ashvani Pandey
Atul Vilas Kamble
Avinash Sasane
Chandan
Christi Sephin
Hemant Korwal
Jayeshkumar Shanabhai Vaghela
Jyostna Dhumal
Kailas Padewar
Kapil Mohad
Krushnakumar Patil
Mahendra Bobale
Mangesh Vishwanath Kamble
Neha Chaudhary
Nilam Mudge
Pramod Bhalekar
Rahul Gaikwad
Rajesh Dalvi
Rohit Jagtap
Rohit Kamble
Roshan Ramesh Kilje
Sagar Bhoir
Santosh Sanjay Marsale
Santosh Thubagi
Santosh Yadav
Satish Ramrao Patil
Shahnawaz Shaikh
Shubham Magare
Suraj Bhagat
Sushant Bhatkar
Sushant Nemane
Uttam Pawar
Vikas Kumar
Vikram Harad
Vinayak Kangane
Vivek Sonawane

Branch

Sakinaka
Kalyan
Andheri East
Dombivli
CIDCO-Aurangabad
Vadodara
Bhopal
Lakhimpur Kheri
Ghatkopar
Waluj
Sultanpur
Vadodara Gotri
Chembur
Anand
Dombivli
Sakinaka
Kalyan
Pen
Sakinaka
PCMC-Pune
Bhopal
Bhandup
Roha
Kalwa
Chiplun
Bhiwandi
Ulhas Nagar
Titwala
Bhiwandi
Ulhas Nagar
Pen
Bhiwandi
Pune
Andheri East
CIDCO-Aurangabad
Dapoli
Ratnagiri
Bhiwandi
Malad
Kalwa
Ulhas Nagar
Mangaon
Malad

Loans

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SVASTI PEOPLE STORIES

Akshay Karbhari
Manager Operations



"I joined Svasti in March 2015 as a CDSS. I was referred to Svasti by my friend who was previously working with the organization. I was interviewed by Nitesh sir and Hemalata ma'am. In 2016 I was promoted as Operations Auditor. Seeing my work potential and work experience, Nitesh sir and Hemalata ma'am gave me an opportunity to move departments and work in the operations team as an Operations Manager.

Svasti is a great place to work. The culture here 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."

Akshay is a Graduate, who joined Svasti as a fresher. He lives with his parents and brother, and he loves playing cricket, and loves painting, and doing art.

Dakshata Bharat Patil
Officer Operations



"I Joined Svasti as a CDSS in 2016. I was referred by Nalini Patil ma'am and was interviewed by Hemalata ma'am.

In Jan 2021 I was promoted as an Officer Operations. This has given me more confidence in my personal and professional career. I have been with the organisation for more than 5 years now.

My journey through the years has seen many changes, and my seniors are friendly and supportive and help me a lot. Svasti is truly a great place to work."

Dakshata is a graduate with a B.Sc. degree, who joined Svasti as a fresher. She lives with her husband and in-laws, and she loves cooking.

Ganesh Kshirsagar
Operations Manager



"I joined Svasti as a Data Entry Operator in July 2014, thanks to Mr Manoj Jadhav who referred me to the company. Seeing my work potential and experience at Svasti, Mr. Nitesh Kumar Sinha - Vice President Operations, gave me an opportunity to work as an Operation Manager. This was a good experience in my life. All the senior managers in this company are supportive and good persons. They give a lot of opportunity to new and fresher employees."

Ganesh is a Graduate, who joined Svasti as a fresher. He lives with his mother, and loves watching movies and listening to music.





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OCT - DEC 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

Abhishek Gond
Branch Manager,
Mau

Ajinath Yaduram Kale
Branch Manager,
Ahmednagar

Ajit Yadav
Assistant Branch Manager,
Azamgarh

Akhilesh Kumar
Assistant Branch Manager,
Bareilly

Amol Kumawat
Branch Manager,
Waluj

Anil Ramchandra Chavan
Assistant Branch Manager,
CIDCO- Aurangabad

Ankit soni
Assistant Branch Manager,
Jabalpur

Anubhav Yadav
Branch Manager,
Head Office

Avinash Balkrushna Ubale
Assistant Branch Manager,
Chembur

Bharat Dada Bhavar
Assistant Branch Manager,
Nashik

Budhbhushan Vinayak Wahule
Assistant Branch Manager,
Aurangabad

Chandan
Assistant Branch Manager,
Sultanpur

Dheeraj Kumar Saroj
Branch Manager,
Jaunpur

Kavita Ramesh Mhaske
Branch Manager,
Ulhas Nagar

Krishna Kumar
Branch Manager,
Head Office

Manish Nandanwar Sureshbhai
Branch Manager,
Naroda-Ahmedabad

Manoj Kailashnath Pal
Assistant Branch Manager,
Malad

Minal Desai
Unit Manager,
Kalyan

Mohit Jain
Assistant Branch Manager,
Chhindwara

Mukund Kumar
Assistant Branch Manager,
Akbarpur

Naushad Khalik Maniyar
Assistant Branch Manager,
Chembur

Pranjal Upadhyay
Branch Manager,
Head Office

Prashant Anil Rane
Branch Manager,
Karjat

Prashant Shukla
Assistant Branch Manager,
Shajahanpur

Purushottam Malviya
Assistant Branch Manager,
Vidisha

Rajesh Ramesh Dalvi
Assistant Branch Manager,
Chiplun

Raju Vishwakarma
Assistant Branch Manager,
Varanasi

Ravi Kumar
Assistant Branch Manager,
Kanpur

Rohit kumar Mishra
Assistant Branch Manager,
Jaunpur

Rupesh Balaram Dhole
Branch Manager,
Karjat

Sagar Gupta
Assistant Branch Manager,
Satna

Sahil Dharamdas Kamble
Assistant Branch Manager,
Kalwa

Sandeep Kumar
Branch Manager,
Head Office

Saneel Kumar
Assistant Branch Manager,
Mirzapur

Sanjay Kumar Chaurasiya
Branch Manager,
Mirzapur

Santosh Pal
Assistant Branch Manager,
Vidisha





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OCT - DEC 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

Satish Shantaram Javale
Assistant Branch Manager,
Chiplun

Sharad Annasaheb Tambe
Assistant Branch Manager,
Waluj

Sharad Yadav
Assistant Branch Manager,
Akbarpur

Siddharth Ambhore
Branch Manager,
Ghatkopar

Srimant Shankarrao Sasane
Branch Manager,
Waluj

Subhash Tiwari
Assistant Branch Manager,
Prayagraj

Sumit Singh
Assistant Branch Manager,
Bareilly

Sunil Kumar
Branch Manager,
Head Office

Suraj
Assistant Branch Manager,
Lucknow

Sushant Rajesh Kamble
Assistant Branch Manager,
Sakinaka

Tushar Prakash Dehade
Assistant Branch Manager,
Kannad

Vaibhav Bhimrao Bhalerao
Assistant Branch Manager,
Nashik

Varun Pathak
Assistant Branch Manager,
Gorakhpur

Vijay Kumar Vishwakarma
Assistant Branch Manager,
Gorakhpur

Vikas Bhind
Branch Manager,
Head Office

Vipul Vilas More
Assistant Branch Manager,
Mankhurd

Vishal Prabhakar Jadhav
Assistant Branch Manager,
Alibaug

Vishnu Datt Dwivedi
Branch Manager,
Gorakhpur

Vishvanath Rajendra Gosavi
Assistant Branch Manager,
Nashik Road

Wakode Kapil Narayan Rao
Branch Manager,
Aurangabad

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OUTSTANDING CARE

In March 2021, we launched **Svasti Care Health Insurance Credit Protection Plan** in select branches of Uttar Pradesh. The value of this Protection Plan was highly appreciated by customers, and our **Lucknow region alone enrolled over 5,000 customers** for it. Till date we have received **over 2 Crore rupees in Premiums** and we have processed **eight claims worth over 2 lakh rupees** under the Plan, thereby providing help to customers when they needed it.

As of 31st December 2021, the **Svasti Care Health Insurance Credit Protection Plan** is **available in 38 of our branches across 3 states**.





SVASTI PEOPLE STORIES

“ Prasad Kadam Operations Officer



“I joined the company in March 2016 as a Data Entry Operator in the MSME team. Mr Sushil Bhosale from the Admin Team referred me to join Svasti.

Upon reviewing my work in 2017, Mr. Peeyush Dubey – Vice President MSME Loans, recognised my work and promoted me as an Assistant Credit Manager. This was such a good experience in my life. But due to the pandemic I resigned from the organization.

Once the pandemic situation was slightly better, the company again reached out to me and asked whether I would be willing to re-join company as Officer Operations. I took up the opportunity and I am thankful to my seniors for giving me this chance. All the senior managers in this company are extremely supportive and good people to work with. They give a lot of opportunity to new and fresher employees. Svasti is a great place to work.”

Prasad is a Graduate, who joined Svasti as a fresher. He loves swimming, reading, watching movies, and listening to music. He lives with his parents.

“ Suvarna Suresh Tambe OFFICER OPERATIONS



“I joined Svasti in 2017, and it has been amazing to be a part of a totally flexible and an understanding team since the beginning. The atmosphere here is always positive and fully charged.

Everyone is committed to put in efforts to ensure the company grows in compliance with certain set standards. Within two years of joining the company I was given a promotion. This is biggest motivation for any employee. These two years have helped me to understand, to execute and to evaluate processes that help achieve results.

My seniors and colleagues have always encouraged me to push boundaries and use my potential to the fullest.”

Suvarna is a graduate with a B.Com degree. She lives in a joint family, with her husband and in-laws, and she loves listening to music.

“ Tejal Vijay Ghadi Operations Officer



“I joined Svasti in February 2016 as a Data Entry Operator at the Ghatkopar Branch. I have been promoted twice since then – once in July 2017 as CDSS, and then in 2019 as an Officer Operations. The best thing about Svasti is the cooperation and inter-department co-ordination.

As a fresher the opportunity provided to me has been a great learning experience. Svasti is a great place to work. I wish for a Svasti to keep growing and to reach more women in order to help them overcome financial challenges. I feel proud to be a part of Svasti Microfinance.”

Tejal is a graduate with a B.Sc degree, who joined Svasti as a fresher. She loves reading, and watching movies with her husband and daughter.



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SVASTI CAREER ADHIKAAR FAIR

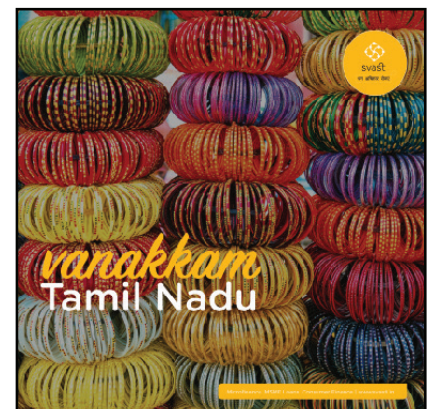
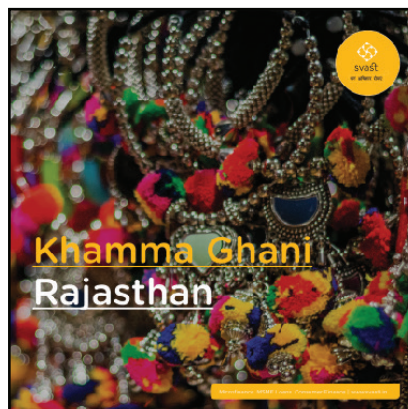


In order to support our growth into new cities and states, Svasti has been conducting extensive recruitment campaigns and job fairs across the country.

One such drive was conducted in Gujarat recently, where individuals with varying qualifications, backgrounds, and experience were introduced to Svasti, and interviews were conducted. By bringing them into the Svasti family, we're also contributing to fulfilling their right to livelihood and a good career, at a great place to work!



EXPANDING DHAN ADHIKAAR SERVICES ACROSS INDIA!





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VANNAKKAM TAMIL NAIDU! WE ARE PROUD TO BE HERE IN THIRUMULLAIVOYAL!



We are proud to share that Svasti Microfinance is now also in Tamil Nadu!

With the opening of our Branch in Thirumullaivoyal, we are now helping fulfil the right to finance, of women and their families in Tamil Nadu.

Seen here are images of our inauguration ceremony, and lunch for all those gathered with us on this auspicious and proud occasion.



KHAMMA GHANI RAJASTHAN! WE ARE PROUD TO BE HERE IN JAIPUR, SIKAR, AND JHUNJHUNU!



We are proud to share that Svasti Microfinance is now also in Rajasthan! With the opening of our Branches in (A) Jaipur, (B) Sikar, and (C) Jhunjhunu, we are now helping fulfil the right to finance, of women and their families in Rajasthan. Seen here are images of the auspicious occasion of the three branch opening ceremonies, in the presence of our staff and well wishers.





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SVASTI TOWNHALL - 16 DECEMBER 2021

TODAY at 4:00pm

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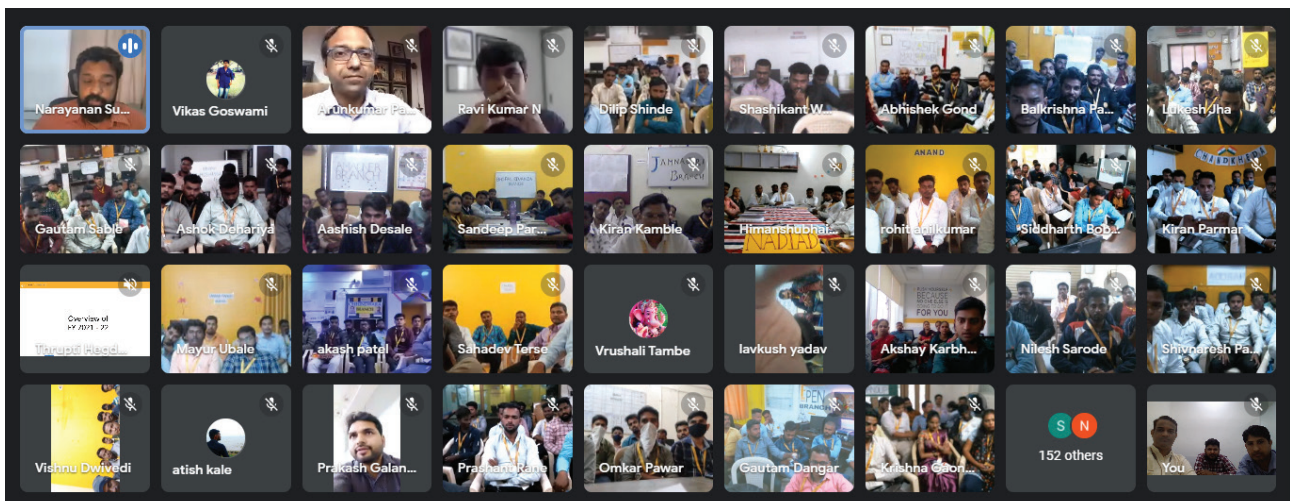
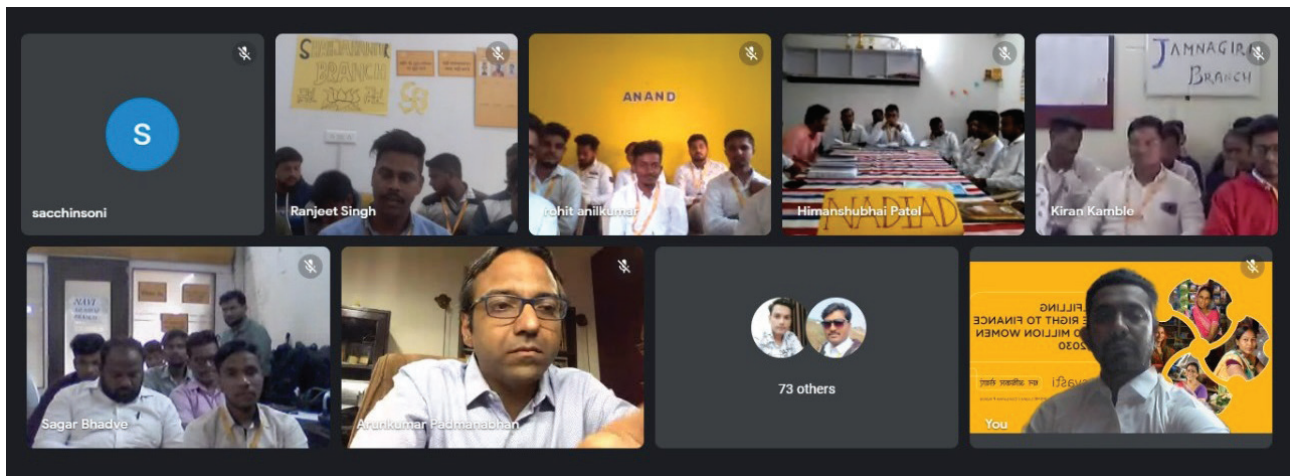
Celebrating and Visioning
Fairness, Innovation, Responsibility,
Service, and Technology, together as one!

**SVASTI
TOWNHALL** 16 Dec 2021

The Svasti Microfinance Townhall series is a significant reflection of all our Svastitva values of People_F.I.R.S.T.

On the Svasti Townhall held on 16th December 2021 too, we gathered in person, and virtually, to look back at the year past, and to look forward to the year ahead, in terms of our values, processes, culture, plans, and progress.

The Townhall also gives us an opportunity to highlight moments of fairness, innovation, responsibility, service, and technology that we have experienced, and those that we have planned ahead!



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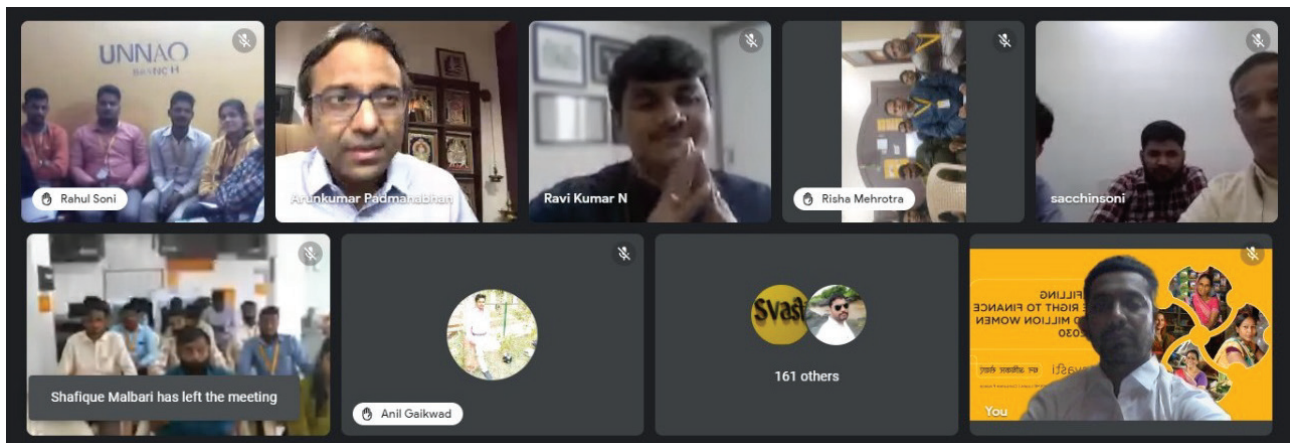
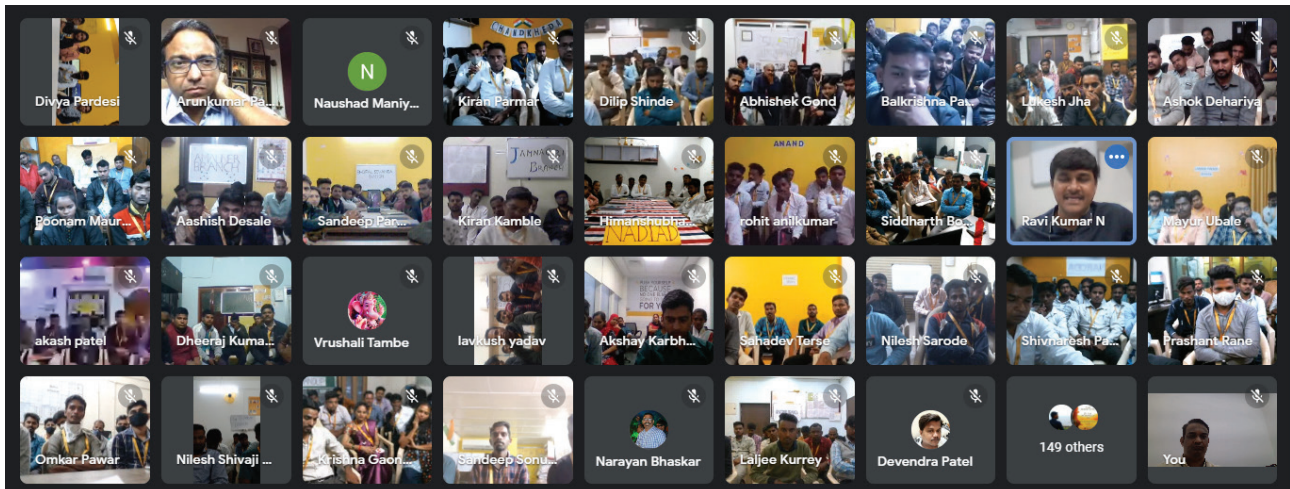
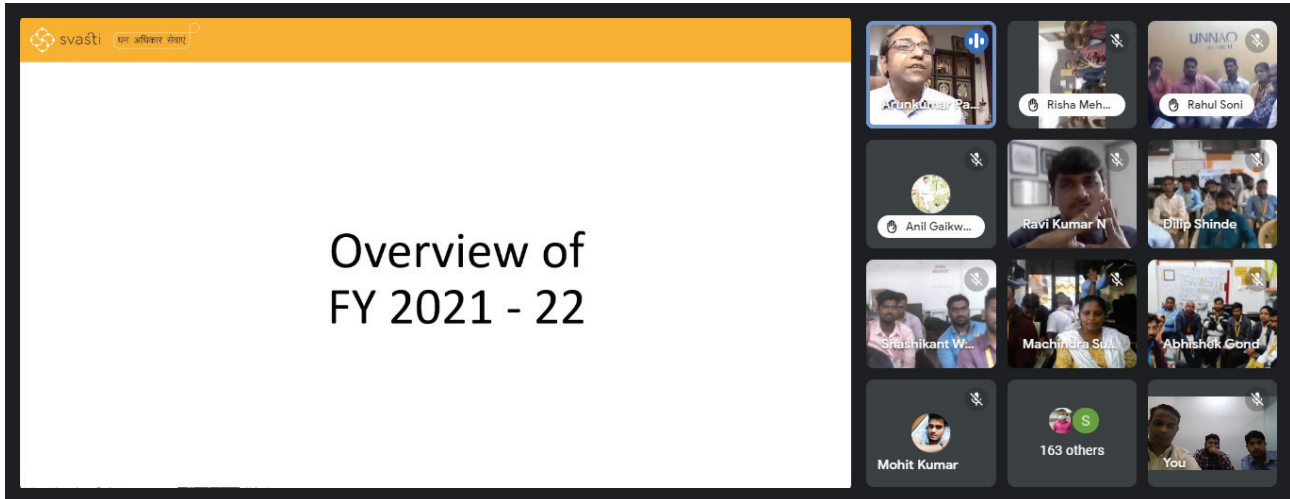
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SVASTI TOWNHALL - 16 DECEMBER 2021



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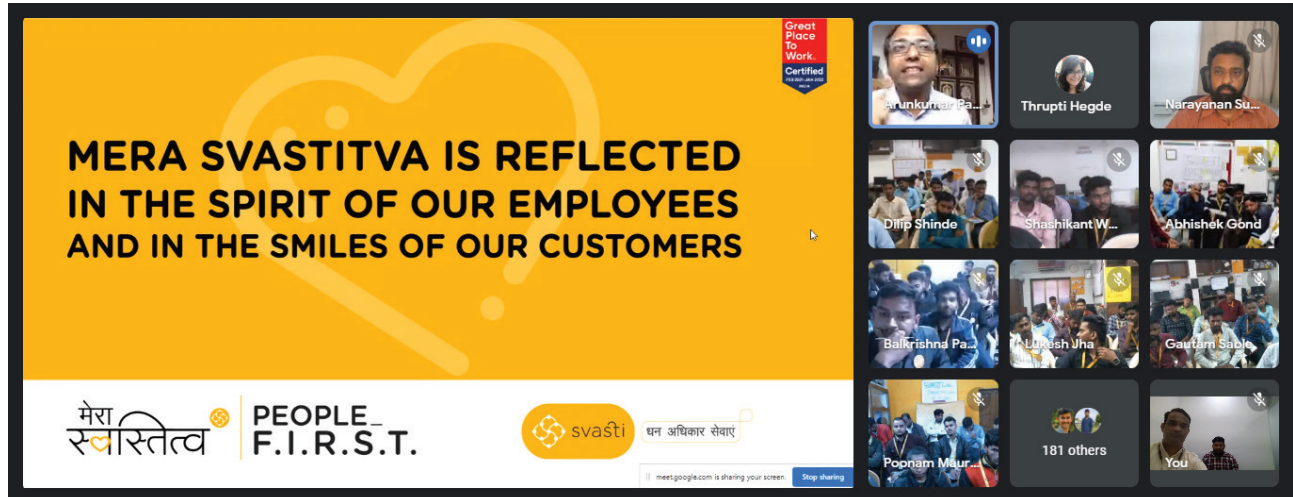
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SVASTI TOWNHALL - 16 DECEMBER 2021



The Svasti Townhall held on 16th December 2021, was attended enthusiastically, by all our staff members, from each and every one of our branches across India!

The images you see on this page, and the previous two pages, are of our people and teams across the country, who participated in the Townhall.





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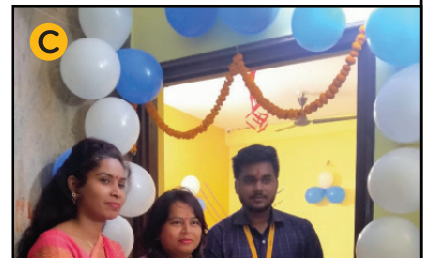
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NAMASTE CHHATTISGARH! WE ARE PROUD
TO BE HERE IN RAJNANDGAON, RAIPUR, AND DURG!



We are proud to share that Svasti Microfinance is now also in Chhattisgarh! With the opening of three Branches in (A) Rajnandgaon, (B) Raipur, and (C) Durg, we are now helping fulfil the right to finance, of women and their families in Chhattisgarh.

All three of the branch opening ceremonies were celebrated with great pride by our staff members, along with well wishers gathered for this auspicious occasion.

SVASTI TEAM SPIRIT AT TEAM LUNCH, IN CHHINDWARA



At Svasti we're family, and like family, we sometimes go out simply to celebrate each other and being together as one, over lunch. This is one such happy moment, with our team in Chhindwara, in Madhya Pradesh.





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WELCOMING NEW JOINEES AND GROWTH AT SVASTI

To support and strengthen the growth of Svasti into new states, with new branches, we are please to welcome 228 new staff members into the Svasti family, who joined us between October and December 2021.

We are delighted to welcome them to the company, in various roles, from Customer Relationship Managers, to Branch Managers, to Vice-Presidents.

We look forward to them working with us, in the true spirit of Svastitva - with fairness, innovation, responsibility, service orientation, and technology.



APPRECIATION CERTIFICATES FOR OUTSTANDING CONTRIBUTIONS TO TEAM AND COMPANY.

We are happy to put on record, our appreciation for the following individuals who put in outstanding efforts for their teams and the company, in line with our Svastitva values.



Akshay Arun Todankar
Senior Manager - MSME Credit
Thane - Head office - MH

Ganesh Vijay Kshirsagar
Manager - Operations
Thane - Head office - MH

Komal Bhausaheb Gaikwad
Officer - IT
Mulund - Head office - MH

Namrata Nandkumar Yesare
Senior Operations Auditor
Thane - MH

Rahul Dilip Patil
Manager - MSME Credit
Thane - Head Office - MH

Suraj Chandrakant Pawar
Officer - IT
Mulund - Head office - MH

Varsha Mahendra Waghela
Company Secretary
Mulund - Head office - MH

Arvind Patel
Manager - MSME Credit
Indore - MP

Kulsum Bi Majid Memon
Operations Auditor - Audit
Malad - MH

Madhura Satish Madav
Officer - Accounts
Mulund - Head Office - MH

Prashant Ganpat Trimbake
CDL Head
Goregaon - MH

Ravindra Paswan
Branch Manager
Sultanpur - UP

Suvarna Suresh Tambe
Officer - Operations
Thane - Head office - MH

Vijay Dadarao Sadavarte
Senior Manager - CDL
Goregaon - MH

Shraddha Jyoti Nawale
Manager - Accounts
Mulund - Head office - MH

Tejas Vithal Gudulkar
Senior Manager - MSME Credit
Thane - Head office - MH

