



HAPPY NEW YEAR, IN MORE WAYS THAN ONE!

Dear Svasti family,

On the personal front, I am sure we all started 2022 with a lot of hope and positivity, that we're finally leaving behind the stress and pains of the Covid19 pandemic. On the professional front too, 2022 started with some great news for all of us at Svasti.

First, Svasti Microfinance was certified as a Great Place to Work, for the third year in a row! This recognition is thanks to the People F.I.R.S.T values of our Svastitva, that each and every one of us live with, and demonstrate every day of the year. Our Svastitva is reflected in all our interactions, with our Customers, with our colleagues, and all others we interact with.

Second, Svasti Microfinance achieved a milestone of Rs 600 Crores as Assets Under Management (AUM). This not only reflects the trust in our vision, mission, products, and processes, but also places a greater responsibility on us to deliver the best microfinance products and services to our current and future customers.

Third, Svasti Microfinance was certified with the highest level of achievement, Gold, that signifies Svasti meets the most rigorous standards of client protection found in the Universal Standards for Social Performance Management.

Lastly, our newest offering of CARE Insurance, has proven to be quite advantageous to our customers. Available in five states now, more than twenty eight thousand customers have contributed over eight crore rupees in insurance premiums!

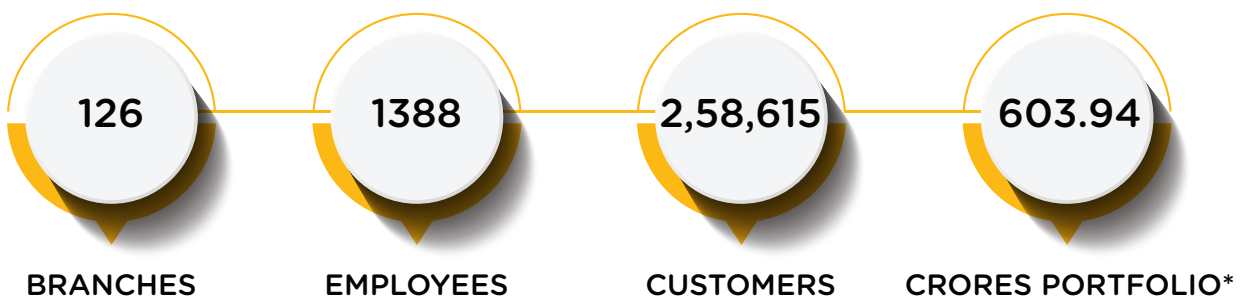
Now, as we prepare for another new year of FY 2022-23, we must gear up for greater innovation, greater responsibility, and better service, all based on fairness, and supported by technology.

I am looking forward to all of us being the best we can be, and take not just individual careers to new heights, but to help Svasti define new standards of excellence in processes and service, for the entire microfinance industry.

Thank you, and best wishes to each and everyone at Svasti.

Arunkumar Padmanabhan
Co-Founder & CEO

Narayanan Subramaniam
Co-Founder, CFO & CIO





SVASTI JLG MICROFINANCE MILESTONES:



“ Swaroopa Vilas Ghotne Officer Technology & Projects

Month	Branch	Milestone	Customers
January	Mau	1st	1000
January	Vododara Gotri	1st	1000
February	Chalisingaon	2nd	2000
February	Hoshangabad	2nd	2000
February	Katni	1st	1000
February	Ratnagiri	2nd	2000
March	Anand	2nd	2000
March	Ayodhya	1st	1000
March	Chhindwara	1st	1000
March	Dapoli	1st	1000
March	Kanpur	3rd	3000
March	Lakhimpur Kheri	2nd	2000
March	Lucknow	4th	4000
March	Satna	1st	1000
March	Sitapur	2nd	2000
March	Unnao	3rd	3000
March	Vadodara	2nd	2000

“I joined Svasti in December 2021, 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.”

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

Swaroopa holds an M.Sc degree in Information Technology, and she joined Svasti right after college. Her hobbies include listening to music, and cooking.



SVASTI MSME LOANS CHAMPION SALES CRMs:

Month	Name	Branch	Loans
January	Ravi Parmar	Dewas	6
February	Yogesh Supane	Waluj	8
March	Dipak Bharmol	Thane	10
March	Rakesh Dabiya	Indore	10



SVASTI JLG MICROFINANCE CHAMPION BRANCH:

Month	Branch	Disbursement
Jan to Mar 2022	Andheri	237
Oct to Dec 2022	Lakhimpur Kheri	173



ANDHERI BRANCH CELEBRATES JLG MICROFINANCE "QUARTER CHAMPION" WIN.



Kudos to all the people in our Andheri branch, who together outperformed all others in our JLG loans vertical, to become the Champion Branch for the Financial Quarter ending 31st March 2022. Here are some photos of the branch celebrating their success.



SVASTI MSME LOANS SALES STAR CRMs:

Table with 4 columns: Month, Name, Branch, Loans. Lists top performing sales staff for MSME loans from Jan to Mar 2022.



Komal Bhausaheb Gaikwad Officer Technology & Projects

"I joined Svasti in October 2021 as an IT Officer. I am very glad that I was referred for this job by Amol sir. I got a Certificate of Appreciation for quarter (Oct - Dec'21) for my efforts.

I think Svasti is great place to work because there are ample opportunities available to those who want to build a career here.

My seniors are friendly and supportive and help me a lot any of situation. I am so glad to be part of Svasti family."

Komal joined Svasti right after college, where she received a Masters in Computer Applications (MCA) degree.

JLG MICROFINANCE, JAN - MAR 2022 CHAMPION CRMs



Parmeshwar Sarate Chakan Branch



Mangesh Kamble PCMC Pune Branch



Sagar Birhade Satana Branch



Mahendra Bobale Sakinaka Branch

Recognising the origination achievements of our JLG Microfinance Champion CRMs for the Financial Quarter of Jan to Mar 2022. Parmeshwar and Mangesh enrolled 36 groups in January, and Sagar enrolled 31 groups in February, Mahendra enrolled 50 groups in March. Congratulations to them and the teams that worked with them!



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EXPANDING SVASTI CARE INSURANCE TO OTHER REGIONS.

We are proud to share that the Svasti Care Health Insurance Credit Protection Plan is proving to be highly popular among customers, and invaluable in our growth plans. In the quarter ending 31st March 2022, the Svasti Care Health Insurance Credit Protection Plan was made available in 63 of our branches across 5 states. Till date we have received over 8 Crore rupees in Premiums and we have processed 68 claims worth over 16 lakh rupees under the Plan, which helped provide timely medical care to customers and their families when they needed it.



Suraj Chandrakant Pawar
Officer
Technology & Projects

“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 joined Svasti in Mar 2021 as an Officer-IT. I have been with the organization for more than a year now, and I have been able to transform myself as a professional in many ways. I feel very proud to be working here at Svasti.”

Suraj holds a B.Sc degree in Computer Science, specialising in Information Technology.

CELEBRATING OUR FIRST AND OLDEST GROUP AT SVASTI!



Our first act of fulfilling the right to finance of women, began with the first ever JLG Microfinance loan we disbursed back in 2008, to this group of enterprising women. These courageous entrepreneurs named their group “Durga”, and achieved transformative success in their businesses year after year. We are proud to say, they chose Svasti for every loan they took after repaying their previous loans. We are happy that we have contributed to their success in our own way.

Interestingly, when we recently disbursed our 8th loan to the Durga group, it was also a milestone of the 100th group disbursement of our branch in March 2022. Naturally, this called for a double celebration of gratitude and success!





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NEWSLETTER JAN - MAR 2022



SVASTI REACHES A MILESTONE OF Rs 600 CRORES IN ASSETS UNDER MANAGEMENT (AUM)!



Delighted to announce that Svasti Microfinance achieved Rs 600 Crores in Assets Under Management (AUM) in March this year.

On this great occasion, we were blessed with even more reasons to celebrate. One, we celebrated the opening of our new office at 501 Opal in Thane. Two, the achievement of another milestone of 1,000 customers by our MSME loans division. And third, achieving collections of over Rs 8 Crores in Medical Insurance Premiums by our Consumer Finance division!

The photos above are from the celebrations held on the occasion, at our Thane offices. Looking forward to growing the business, and even more celebrations in the times ahead!





EXTENDING THE RIGHT TO FINANCE FOR WOMEN, TO MORE CITIES, MORE STATES OF INDIA!



Chaitrali Sunil Tulaskar
Senior Officer
Technology & Projects

We are proud to share that Svasti Microfinance opened 21 new branches between 1st January and 31st March 2022.

10 branches were opened in Madhya Pradesh, 4 in Tamil Nadu, 3 in Chhattisgarh, 3 in Rajasthan, and 1 in Goa.

These new branches added to a total of 126 branches of Svasti across 8 states of India!

We are happy to share with you, some photos from various Svasti Microfinance branch opening ceremonies in the three months past.



Svasti Microfinance Ajmer (Rajasthan) Branch opening ceremony, on 23rd February 2022.



Svasti Microfinance Sawai Madhopur (Rajasthan) Branch opening ceremony, on 21st February 2022.



Svasti Microfinance Kuchaman City (Rajasthan) Branch opening ceremony, on 4th March 2022.

“I joined Svasti in January 2020 as an Officer in the IT Department. I have been with the organization for more than 2 years now, and have been able to transform myself as a professional in more than one way.

Svasti is great place to work as its 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.

I believe the pioneer standards set by the organization and ethical practices within the office environment leaves me in no doubt that organization shall not only develop my skills but also encourage me to step up to grow professionally and personally. If given an opportunity I positively look forward to give my best to the organization.”

Chaitrali holds a Bachelor of Engineering (Information Technology) degree, who joined Svasti fresh out of college.



EXTENDING THE RIGHT TO FINANCE FOR WOMEN, TO MORE CITIES, MORE STATES OF INDIA!



Svasti Microfinance Rajnandgaon (Chhattisgarh) Branch opening ceremony, on 28th January 2022.



Svasti Microfinance Arakkonam (Tamil Nadu) Branch opening ceremony, 30th March 2022.



Svasti Microfinance Kanker (Chhattisgarh) Branch opening ceremony, on 10th March 2022.



EXTENDING THE RIGHT TO FINANCE FOR WOMEN, TO MORE CITIES, MORE STATES OF INDIA!



Svasti Microfinance Sholinghur (Tamil Nadu) Branch opening ceremony, on 10th March 2022.



Svasti Microfinance Dhamtari (Chhattisgarh) Branch opening ceremony, on 21st February 2022.



Svasti Microfinance Ponneri (Tamil Nadu) Branch opening ceremony, on 21st February 2022.



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JAN - MAR 2022 PROMOTIONS AT SVASTI. CONGRATULATIONS!



Atulbhai Bhatt
Unit Manager
Chandkheda



Manohar Chauhan
Unit Manager
Indore

Abhishek Kumar Yadav
Assistant Branch Manager,
Maharajganj

Abhishek Singh
Assistant Branch Manager,
Deoria

Akash Anant Jangam
Assistant Branch Manager,
Roha

Akash Jitendra Gosavi
Assistant Branch Manager,
Nashik Road

Akash Maruti Ghavate
Assistant Branch Manager,
Mangaon

Akshay Rajendra Kharat
Assistant Branch Manager,
Bhandup

Alpendra Kumar
Assistant Branch Manager,
Bareilly

Alpesh Dilip Telange
Assistant Branch Manager,
Sawantwadi

Anil Kumar Jaiswaar
Branch Manager,
Kushinagar

Ankit
Assistant Branch Manager,
Lakhimpur Khire

Ankit Dubey
Assistant Branch Manager,
Agra

Arjun Irbhan Rathod
Assistant Branch Manager,
Aurangabad

Arun Makwana
Branch Manager,
Dabra

Ashok Mewada
Branch Manager,
Betul

Baban Santosh Salunke
Assistant Branch Manager,
Dapoli

Chauhan Nilesh
Branch Manager,
Nadiad

Dharmendra Kumbhkar
Branch Manager,
Bhopal

Gaurav Balu Bhalerao
Branch Manager,
Nashik Road

Hemant Rajput
Branch Manager,
Budaun

Himanshubhai Patel
Assistant Branch Manager,
Nadiad

Jitendra Babu Bachhav
Branch Manager,
Nashik

Jitendra Singh Jadaun
Branch Manager,
Guna

Kale Ajinath Yaduram
Branch Manager,
Nashik Road\

Mahendra Aarakh
Branch Manager,
Cidco - Aurangabad

Mahendra Singh Rathod
Branch Manager,
Biaora

Manoj Bhagwan Gawali
Assistant Branch Manager,
Aurangabad

Manoj Kumar
Assistant Branch Manager,
Ballia





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JAN - MAR 2021 PROMOTIONS AT SVASTI. CONGRATULATIONS!

Mitesh Chavan
Branch Manager,
Bicholim

Nikhil Sambhaji Patil
Branch Manager,
Mangaon

Nilesh
Branch Manager,
Seoni

Prashant Prabhakar Bansode
Assistant Branch Manager,
Aurangabad

Ranvijay Vishwakarma
Assistant Branch Manager,
Lucknow

Rohini Rajesh Pagare Customer
Relationship Manager,
Nashik Road

Sagar Ratan Birahade
Assistant Branch Manager,
Satana

Sanjay Kumar Dhobi
Branch Manager,
Damoh

Pankaj Gulab Gaikwad
Branch Manager,
Ahmednagar

Pinkeshkumar Bhoi
Branch Manager,
Nadiad

Pradip Punjaram Pawar
Assistant Branch Manager,
Aurangabad

Prashant Murlidhar Dhamale
Customer Relationship
Manager,
Ahmednagar

Sanu Babu
Assistant Branch Manager,
Shahjahanpur

Satendra Saroj
Branch Manager,
Deoria

Satish Kailas Pawar
Assistant Branch Manager,
Nashik

Satyam Shrivastave
Branch Manager,
Balaghat

Saurabh Sharma
Assistant Branch Manager,
Kanpur

Shaha Biramshaha Kadushaha
Assistant Branch Manager,
Kannad

Shaikh Shakir
Assistant Branch Manager,
Pandesara

Shivkesh
Assistant Branch Manager,
Prayagraj

Shubham Subhash Magare
Assistant Branch Manager,
CIDCO - Aurangabad

Sominath Appashet Istape
Assistant Branch Manager,
Waluj

Summet Janardhan Kothule
Assistant Branch Manager,
Aurangabad

Sunil Kumar Vishvakarma
Branch Manager,
Maharajanj

Sunil kumar yadav
Assistant Branch Manager,
Mirzapur

Suryakant Gangadhar Shinde
Assistant Branch Manager,
Kannad

Sushant Bhatkar
Assistant Branch Manager,
Ratnagiri

Sushant Rajendra Ughade
Assistant Branch Manager,
Nashik Road

Syamoo
Assistant Branch Manager,
Naroda - Ahmedabad

Tushar Bhagwan Bhoir
Assistant Branch Manager,
Titwala

Vinayak Anant Kangane
Assistant Branch Manager,
Mangaon

Walmik Dashrath Gangawal
Assistant Branch Manager,
Kannad





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NEWSLETTER JAN - MAR 2022



Women's Day Celebrations at Svasti



Women's Day has great significance for us at Svasti. Our vision and mission is to fulfil the right to finance and help transform the lives of women and their families. This not only applies to the enterprising women who use our financial services, but also to the many women who work in Svasti, across the country.

Svasti celebrated International Women's day on 8th March 2022, with various events across our offices.

