

SVASTITRIKA SVASTI NEWSLETTER

July to September 2022



svasti

धन अधिकार सेवाएं

मेरा
स्वस्तित्व

PEOPLE_
F.I.R.S.T.

Great
Place
To
Work®

Certified
FEB 2022 - FEB 2023
INDIA

In this issue:

- A note from our Co-Founders
- Humans of Svasti
- People Rising, at Svasti
- Events at Svasti
- Meet our Star and Champion CRMs
- Achieving New Milestones
...and more...

This newsletter is published by the HR Department of Svasti Microfinance, for private circulation only.



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GOOD PROGRESS, GREAT COLLABORATIONS AND TEAMWORK

Dear Svasti family,

July to September 2022 was a quarter of new initiatives that are in line with our Svastitva values of People F.I.R.S.T., and help transform the lives of women and their families everywhere.

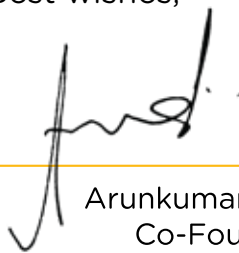
In addition to the very popular CARE Health Insurance we offer in five states, we have also introduced Hospicash health insurance from Kotak General Insurance, in Tamil Nadu.

Since our business is also about benefitting people and society, we rolled out new initiatives as part of our ongoing Environment, Social, and Governance (ESG) Performance goals. These initiatives and our Sustainable Development Goals (SDGs) were presented at a Cerise+SPTF #FinanceUnited meeting in Paris, and were appreciated by delegates from around the world.

Meanwhile, we continue to hire new people, open new branches, and welcome new customers to Svasti, to support the healthy growth we have achieved this quarter. If you know smart people looking for a career in microfinance, please encourage them to join our ongoing recruitment drive across all the eight states in which we offer our services today.

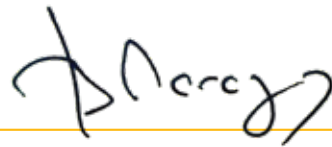
We are also working on new SvasTech tools that will help us embrace digitisation and help us do our jobs with fairness, innovation, responsibility, service orientation, and expertise in technology. So get ready for an exciting announcement soon!

Best wishes,

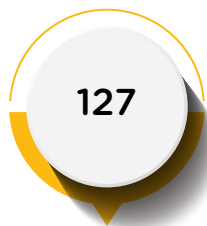


Arunkumar Padmanabhan
Co-Founder & CEO

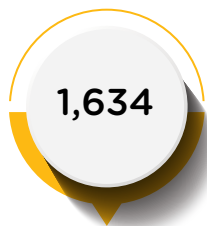




Narayanan Subramaniam
Co-Founder - CFO & CIO



BRANCHES



EMPLOYEES



CUSTOMERS



PORTFOLIO*

Svasti performance as on 30th September, 2022.



HUMANS OF SVASTI

"Before working for Svasti I used to be a salesperson in the manufacturing and the telecom industry. Microfinance was a completely new industry to me. I was attracted to this industry as my brother-in-law works in the same industry.

The high level of respect that people receive in the finance sector, made me decide to switch to this industry. I discovered Svasti through an advertisement and decided to go for the walk-in interview. I got selected for the position of Customer Relationship Manager at Indore, and today I am a Branch Manager at Sivanja.

Initially, I could not imagine that this will be my future career as it was difficult for me to understand the process and policies of a JLG business. But as time passed, I could grasp the root of everything with the support and guidance of my seniors.

During this transition period, I was able to build team handling, people management, and interpersonal skills. It is very important for me to maintain good relationships with all my team members and all the customers we serve.

During the pandemic, I experienced some major challenges in my professional and personal life. Things got highly stressful and unpredictable for everyone. We were unsure of how we would recover loans during these trying times, when everything was shut and people had no source of income.

Besides that, I got Covid twice however the employee Medclaim policy covered those expenses for me. I am very grateful to have received these benefits, valuable lessons, and the support of our seniors, which got us all through these challenging times."

I am keen and excited about what lies ahead as I see a bright future here with Svasti. I want to learn, grow, and get promoted to handle even more complex things in my career.



Rupesh Parmar **Branch Manager - Bhopal Sivanja**

“ PUSH YOURSELF, BECAUSE NO ONE ELSE IS GOING TO DO IT FOR YOU ”



PEOPLE RISING, AT SVASTI!

PROMOTIONS BETWEEN JULY - SEPTEMBER 2022

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

Abhishek Patel
Assistant Branch Manager,
Dewas

Abhishek Sen
Assistant Branch Manager,
Jabalpur

Ajay Jayapal Kambale
Assistant Branch Manager,
Bicholim

Ajay Prakash Shinde
Assistant Branch Manager,
Madgaon

Ajay Yogi
Assistant Branch Manager,
Indore

Ajeet Singh
Assistant Branch Manager,
Agra

Anand Lawana
Assistant Branch Manager,
Bhopal

Anirudha Shashikant Kadam
Assistant Branch Manager,
Andheri East

Ashish Kumar Mishra
Assistant Branch Manager,
Mughal Sarai

Ashok Kumar Vishwakarma
Assistant Branch Manager,
Balaghat

Ashtam Dinesh Dali
Assistant Branch Manager,
Dapoli

Bhatulal Nimba Thakur
Assistant Branch Manager,
Amalner

Bhunatar Vishal Babubhai
Assistant Branch Manager,
Naroda Ahemdabad

Chandrakant Yadgiri Goda
Branch Manager,
Thane HO

Dada Laxman Jadhav
Branch Manager,
Kannad

Devendra Malviya
Assistant Branch Manager,
Guna

Devendra Pramr
Assistant Branch Manager,
Ratlam

Dharmendra Bamniya
Assistant Branch Manager,
Dabra

Gaurav Kumar Chandel
Assistant Branch Manager,
Maharajganj

Gaurav Sanjay Pandey
Assistant Branch Manager,
Kandivali

Girish Shantaram Koli
Assistant Branch Manager,
Nashik

Hrishikesh Parshuram Chaskar
Assistant Branch Manager,
Madgaon

Jitu Raosaheb Chandanshiv
Branch Manager,
GTB Nagar

Jivan Manohar Patil
Assistant Branch Manager,
Pen

PEOPLE RISING, AT SVASTI!

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

Kamlesh Kumar Jhariya
Assistant Branch Manager,
Mandla

Krishna Detharwal
Assistant Branch Manager,
Gwalior

Kulsum Bi Majid Memon
Manager,
Malad

Maheshkumar Parmar
Assistant Branch Manager,
Anand

Manish Rathore
Assistant Branch Manager,
Ratlam

Manish Thorat
Assistant Branch Manager,
Amroli

Manjeet Singh
Assistant Branch Manager,
Lakhimpur Kheri

Manohar Kantiram Harad
Collection Manager,
Kalyan

Mohan Prajapat
Assistant Branch Manager,
Ujjain

Neeraj Soni
Assistant Branch Manager,
Betul

Neha Chaudhary
Assistant Branch Manager,
Bhopal

Nilesh Yadav
Assistant Branch Manager,
Ratlam

Nirmalkumar Parmar
Assistant Branch Manager,
Nadiad

Nitesh Kumar
Assistant Branch Manager,
Mathura

Nitin Arvind Diwanji
Assistant Branch Manager,
Malad

Parmar Anilkumar
Assistant Branch Manager,
Vadodara

Pavan Thakur
Assistant Branch Manager,
Indore

Pawan Pushpad
Assistant Branch Manager,
Annapurna Indore

Peeru Lal
Assistant Branch Manager,
Ratlam

Pramod Kumar Mehra
Assistant Branch Manager,
Satna

Prashant Jangam
Assistant Branch Manager,
Mangaon

Prashant Chouhan
Assistant Branch Manager,
Biaora

Prince Chaudhary
Assistant Branch Manager,
Agra

Rahul
Branch Manager,
Indore

PEOPLE RISING, AT SVASTI!

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

Rahul Rathore

Assistant Branch Manager,
Indore

Rahul Tukaram Gaikwad

Assistant Branch Manager,
Kalwa

Rajesh Katariya

Assistant Branch Manager,
Shivpuri

Rohit Kumar Mishra

Assistant Branch Manager,
Sultanpur

Rohit Soni

Assistant Branch Manager,
Vidisha

Rupesh Parmar

Branch Manager,
Bhopal Sivani

Rupesh Ravindra Pagare

Assistant Branch Manager,
Bhandup

Sachin Malviya

Assistant Branch Manager,
Damoh

Sachin Namwad

Assistant Branch Manager,
Chakan

Sachin Santosh Salve

Assistant Branch Manager,
Mankhurd

Sainath Prakash Bharati

Assistant Branch Manager,
Bhiwandi

Sandeep Mishra

Assistant Branch Manager,
Prayagraj

Sanjay Singh Patel

Assistant Branch Manager,
Panddesara

Santosh

Assistant Branch Manager,
Ratlam

Shankar Reva Bhil

Assistant Branch Manager,
Nandurbar

Shiv Datt

Assistant Branch Manager,
Shahjahanpur

Sudhir Jagdale

Assistant Sales Manager,
CIDCO- Aurangabad

Sunil Bagwan

Assistant Branch Manager,
Annapurna Indore

Sunil Kumar Gupta

Branch Manager,
Prayagraj

Sunil Kumar Patle

Branch Manager,
Hoshangabad

Suraj Gulabrao Dhanawade

Branch Manager,
Thane HO

Suraj Santosh Bhagat

Assistant Branch Manager,
Dapoli

Suyog Mangesh Temkar

Assistant Branch Manager,
Pen

Tejas Dattatray More

Assistant Branch Manager,
Pune

PEOPLE RISING, AT SVASTI!

Congratulations to all those who rose among the ranks in the company. Your performance and Svastitva values make us proud. Thank you, and wishing you all the best in your new roles!

Vaghela Shanabhai
Assistant Branch Manager,
Amroli

Virendra Kumar
Assistant Branch Manager,
Lakhimpur Kheri

Vikash Mishra
Assistant Branch Manager,
Sitapur

Vittabai Rahul Kannide
Assistant Manager,
Ghatkopar

Vikash Nagar
Assistant Branch Manager,
Seoni

Vrushali Ramchandra Tambe
Customer Relationship Manager,
Ghatkopar

Vikram Bharat Harad
Assistant Branch Manager,
Dombivli

Vrushikesh Dinkar Chavan
Assistant Branch Manager,
Karjat

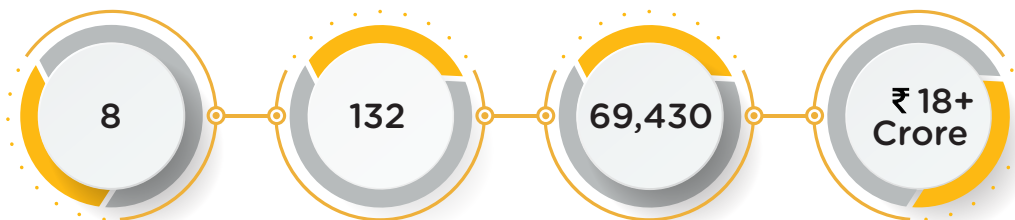
Vinay Kumar Pathak
Assistant Branch Manager,
Katni

Yuvraj Rambhau Jondhle
Collection Manager,
Andheri East

Vipin Singh
Assistant Branch Manager,
Hoshangabad

Zala Pravinsinh Ravajibhai
Assistant Branch Manager,
Isanpur

SVASTI HEALTH INSURANCE UPDATES



States Covered

Branches Covered

Customers Enrolled

Premiums Received

HUMANS OF SVASTI

“I was searching for a job across different places, then I met Vina from Svasti who informed me that there was a requirement of an office boy at Svasti. After that I met with Sushil sir who took my interview.

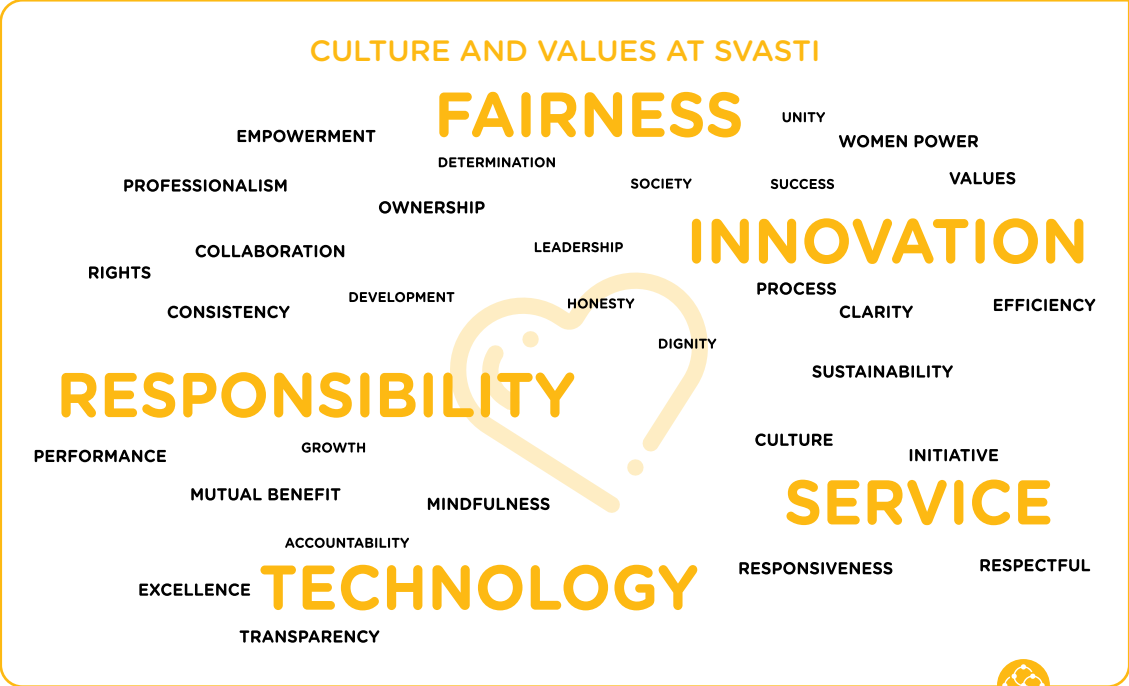
I got selected as an office boy role and I joined in Svasti in March 2016. Due to my hard work and initiatives I got a promotion and was upgraded to Officer Admin in April 2021.

During this time I have done many different roles and I learnt a lot. This is my first job and I am really enjoying my experience here.”

I am really happy working at Svasti and also look forward to enhancing and learning new ways of working.



Kunal Gaikwad Officer Admin - Thane Head office



EVENTS AT SVASTI



SVASTI GANESH CHATURTHI CELEBRATION IN RAIPUR



SVASTI GANESH CHATURTHI CELEBRATION IN GWALIOR

EVENTS AT SVASTI



SVASTI INDEPENDENCE DAY CELEBRATION IN KALYAN



SVASTI INDEPENDENCE DAY CELEBRATION IN RAIPUR



SVASTI INDEPENDENCE DAY CELEBRATION IN THANE HEAD OFFICE



SVASTI CELEBRATION RED COLOURS IN THANE HO, AND MORADABAD



HUMANS OF SVASTI

"I joined Svasti just after turning 18 and started off as a very young Customer Relationship Manager. I was then quickly promoted to Assistant Branch Manager and recently became the Branch Manager of Balaghat branch.

I am very happy to see the career growth opportunity that I have received as well as the work culture at Svasti from the beginning. I have received great support from the seniors that I have worked with, and also received immense respect for this job and my career.

Svasti has taught me a valuable lesson of humility and being grounded like the seniors here. My journey from a CRM to BM has been very smooth but the biggest challenge came when we were hit by the pandemic.

I learned many lessons during those trying times which gave me an opportunity to develop my leadership skills, and reach my full potential for my current position as a branch manager."

I have planned and worked really hard to become financially independent at the age of 18 and the opportunity Svasti gave me has fulfilled my dreams. I see my future here and want to work even more to handle new challenges.



Satyam Srivastava **Branch Manger - Balaghat**

“A team is not just a group of people who work together, a team is a group of people who trust each other.”



EVENTS AT SVASTI



ARANI BRANCH OPENING



BEWAR BRANCH OPENING



KOTA BRANCH OPENING



EVENTS AT SVASTI



MUTHUKULATHUR BRANCH OPENING



MUTHUKULATHUR BRANCH OPENING



RAMANATHAPURAM BRANCH OPENING

MILESTONES



AGRA BRANCH



AGRA BRANCH



FIROZABAD BRANCH



BADLAPUR BRANCH



PANDESARA BRANCH

In July 2022 we saw outstanding customer enrollment across the country, led by our various Branch. Here are the top achievers.



July 2022

MILESTONES



PONNERI BRANCH



July 2022



ROHA BRANCH



SATNA BRANCH



MAU BRANCH



ALIGARH BRANCH

In August 2022 we saw outstanding customer enrollment across the country, led by our various branches. Here are the top achievers.



August 2022

MILESTONES



BALAGHAT BRANCH



THIRUMULLAIVOYAL BRANCH



AMROLI BRANCH



THIRUVALLUR BRANCH



In August 2022 we saw outstanding customer enrollment across the country, led by our various branches. Here are the top achievers.

August 2022



MILESTONES



SIKAR BRANCH



GUNA BRANCH



RAIPUR BRANCH



DURG BRANCH



ARAKKONAM BRANCH



BALLIA BRANCH

In September 2022 we saw outstanding customer enrollment across the country, led by our various branches. Here are the top achievers.



September 2022

MILESTONES



SHOLINGHUR BRANCH



September 2022

SVASTI JLG MICROFINANCE CHAMPIONS

Month	Name	Branch	Groups
July	Ritik Hatkar	Ulhas Nagar	30
August	Rahul Yadav	Sitapur	29
September	Sagar Kamble	Kandivali	67



JLG MICROFINANCE TRAINING IN GWALIOR

SVASTI CONSUMER FINANCE TOPPERS IN THE Q2

Description	Employee	Branch	Loans	Health Insurance
Top Region	Amin Shaikh	Lucknow	2383	
Top Unit Manager	Rajesh Gupta	Bareilly	558	
Top Branch Manager	Tej Pratap Yadav	Moradabad	199	
Top CRM	Vivek Kumar	Firozabad	52	

SVASTI PRESENTS HEALTH INSURANCE FROM KOTAK

KOTAK HOSPICASH LAUNCH IN TAMIL NADU

On 6th July 2022, Svasti launched a new health insurance product with Kotak General Insurance, in Tamil Nadu. Kotak Hospicash is a health insurance product that helps our women customers cover their medical expenses.

(Photo Above) At the launch of Kotak Hospicash by Svasti are Sudhakar Seetha - Business Head of Consumer Finance at Svasti, Madhu Sai - National Head of Distribution at Kotak General Insurance, and Viswakiran Gadwal - Svasti Regional Manager in Tamil Nadu.

(Photo Below) Two customers have already taken advantage of Kotak Hospicash health insurance from Svasti.


KOTAK HOSPICASH CLAIMS SETTLED:

Region Name	Branch	Amount Reimbursed
Raipur	Rajanangaon	6000
Thiruvallur	Thiruvallur	6000

SVASTI JLG MICROFINANCE STAR CRMs:
July 2022

Employee	Branch	Loans
Aniket Rahatadkar	Roha	18
Ankit Sahu	Raipur	18
Anuj Chalke	Mangaon	18
Ashvinsinh Chauhan	Anand	19
Bhushan Mhapankar	Chembur	23
Christi Sephin	Vadodara Gotri	18
Domeshwari	Durg	20
Ganesh Pawar	Chakan	22
Pramod Bhalekar	Roha	18
Rahul3 Kumar	Budaun	18
Rohit Gaikwad	Chakan	18
Rutik Cherphale	Mangaon	19
Sanju Kumar	Vidisha	20
Santosh Marsale	Ulhas Nagar	20
Shrikrushna Mundekar	Waluj	18
Shahanawaz Shaikh	Andheri East	27
Sridharan I	Thirumullaivoyal	20
Sunilkumar Padhiyar	Vadodara	22
Vivek Kumar	Firozabad	20
Yateesh Yateesh	Sawai Madhopur	22

August 2022

Employee	Branch	Loans
Abhay Chauhan	Moradabad	22
Abhijeet Sharma	Mau	22
Akshay Jadhav	Dapoli	18
Aniket Vishwakarma	Lakhimpur Kheri	20
Anuj Mishra	Unnao	20
Avaneesh Kumar	Bareilly	19
Deepak Rastogi	Mughal Sarai	18
Gopal Bhorning	Amroli	21
Hanuman Sharan	Lakhimpur Kheri	20
Ijya Sharma	Budaun	20
Krishan Mohan	Deoria	20
Muralikrishnan J	Ponneri	18
Pramod Sarate	Amroli	20
Rahul Saroj	Mau	19

SVASTI JLG MICROFINANCE STAR CRMs:
August 2022

Employee	Branch	Loans
Rajanish Kumar	Kanpur	18
Ravindra Patel	Budaun	21
Rohit Pal	Moradabad	23
Rohit Singh	Mau	21
Saurabh Kumar	Kanpur	21
Shashikant Bharti	Kanpur	24
Subhash Verma	Lucknow	20
Vivek Kumar	Firozabad	21
Vivek Rajbhar	Ballia	19
Vivek Yadav	Kanpur	24
Yogesh Kumar	Shahjahanpur	18

September 2022

Employee	Branch	Loans
Adinath Kajale	Waluj	31
Akshay Sonwane	Nashik Road	18
Amrut Kapadne	Amalner	19
Anand Gaikwad	Pune	22
Anil2 Kumar	Gwalior	22
Ankita Mhaddalkar	Ulhas Nagar	21
Arjun Lohar	Ghatkopar	23
Avinash Sasane	Waluj	31
Bhushan Mhapankar	Chembur	19
Bhushan Patil	Nashik	18
Dharmendra Ahirwar	Bhopal	18
Dhiraj Parte	Dombivli	19
Dinesh Shewale	Satana	21
Domeshwari	Durg	19
Ganesh Pawar	Chakan	18
Gaurav Koli	Nashik	22
Hanuman Sharan	Lakhimpur Kheri	24
Harsh Goswami	Gwalior	25
Ijya Sharma	Budaun	18
Kunal Benbanshi	Bhandup	18
Mahendra Salve	Balaji Nagar	20
Manesh Ambhore	Waluj	18

SVASTI JLG MICROFINANCE STAR CRMs:
September 2022

Employee	Branch	Loans
Mangesh Salve	CIDCO-Aurangabad	21
Nilesh1 Sonawane	Nashik Road	20
Nitin Patil	Dombivli	18
Prakit Kharat	Andheri East	28
Prashant Jadhav	Nashik Road	21
Prashant Vidhate	Satana	22
Rahul Khelwal	Bhopal	19
Rahul Rathod	Chalisingaon	22
Rahul1 Yadav	Sitapur	20
Ramu Nair	GTB Nagar	22
Ritik Hatkar	Ulhas Nagar	19
Rohini Pagare	Nashik Road	20
Rutik Cherphale	Mangaon	20
Sachin Bhamare	Satana	26
Sachin Nikalje	Balaji Nagar	18
Sachin Zirape	Waluj	18
Sagar Gowari	Wada	18
Sagar1 Jadhav	Chalisingaon	19
Sandesh Damale	Nashik	18
Sanjay1 Kumar	Lakhimpur Kheri	18
Shahanawaz Shaikh	Andheri East	22
Shoban M	Thirumullaivoyal	18
Shrikrushna Mundekar	Waluj	23
Sumukh Khade	Andheri East	24
Suraj2 Pawar	Satana	29
Swaraj Chauhan	Gwalior	20
Uttam Pawar	Malad	21
Vaibhav Chavhan	Ahmednagar	18
Vaibhav Nirabhane	Nashik Road	19
Vaibhav Patil	Chalisingaon	18
Vijay Sharma	Bhopal-Sivania	21
Vivek Bhadane	Nashik	31

“ Mera Svastitva is reflected
in the spirit of our employees
and in the smiles of our customers. ”



HUMANS OF SVASTI

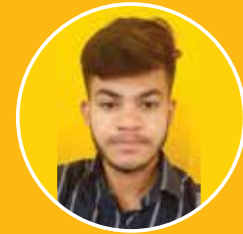
"I was in the first year of my graduation when my roommate went for the Svasti's walk-in-interview and I decided to tag along just for fun. I gave the interview with him and got selected for the position of Customer Relationship Manager.

It was a new beginning for me, and I was delighted to have found such a warm work environment. I used to be a dependent member and relied on my family for all my experiences but this job changed everything for me. Now, I am an independent member and even bought a car recently for my family.

Svasti is my first workplace and I've learned a lot during this time. Besides that I had the right team spirit and people-handling skills which has really helped me to become a Branch Manager at the young age of twenty-two.

The biggest lesson in my career came during the pandemic when the business was affected like everywhere else. We faced many hardships, but we got through that together and all of us came out strong."

I am very grateful for this opportunity and feel great pride for doing maximum at such a young age. This is not where I stop! There is more I want to achieve in my career with Svasti.



Vinay Singh Branch Manager - Dabra