

SVASTITRIKA

SVASTI NEWSLETTER

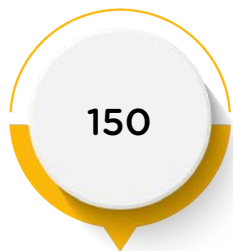
April to June 2025

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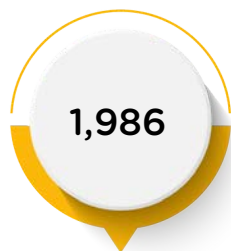
IN THIS ISSUE:

- A Note from our Co-Founders
- Events at Svasti
- New Milestones
- Performance Updates
- Recognition and Rewards
- Plus a lot more!

SVASTI PERFORMANCE SNAPSHOT



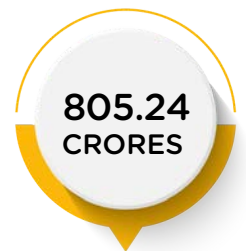
BRANCHES



EMPLOYEES



CUSTOMERS



PORTFOLIO

STAYING STRONG TOGETHER IN CHALLENGING TIMES. A NOTE FROM OUR CO-FOUNDERS

Dear Team,

The first Quarter of April-June 2025 of this new Financial Year has given us some insights into what we can expect going forward for the rest of the year.

Unlike what we saw in the same April-June Quarter of 2024, collection efficiency has improved marginally, and I am happy that things have not worsened.

A lot of work is required build on the fact that business and our customer segment is resilient and strong. Our people are determined, our values are right, and our customer engagement strategy is working.

Additionally, most MFIs are now following RBI Regulations and MFIN Guardrails, not lending to customers who have defaults or write offs with other companies, and are limiting overall lending to individual households. This encourages customers to maintain healthy financial relations and accountability with financial institutions like us, to retain access to loans on a regular basis.

Overall, Q1 of FY 2025-26 shows us that the microfinance industry and specifically Svasti has a bright future and reminds us that more work remains to be done before we can say we are back to normalcy.

In other news, we are launching several initiatives and policies to motivate our people to work hard and improve collections. The focus of the Q2 (Jul-Sep 2025) is to specifically prevent regular customers from defaulting, and to find ways for all non-repaying customers to resume paying their EMIs and to normalise their accounts.

Our new collection incentives policy generously rewards teams who demonstrate improvements. Additional contests and competitions you will see, are designed to promote healthy competition within the company to achieve our goals together.

Access to funds and liquidity remains a challenge for Svasti and the entire sector, so our industry associations have launched many initiatives to alleviate the situation. I am confident that we will start seeing fresh liquidity that will enable us to resume high level disbursements towards the end of Q2.

STAYING STRONG TOGETHER IN CHALLENGING TIMES. A NOTE FROM OUR CO-FOUNDERS

On the SvasTech front, you will see initiatives to expand the use of our customer relationship app, Svasti mCRO, coming up soon.

We will also launch a new origination model and related process and application that will add variable group and loan sizes within the JLG model.

Amid all this, we would like to remind you to focus on your and your family's personal health, fitness, and wellness. Health is wealth and the most important asset we have, so we must protect, preserve and improve it. We need to eat right, exercise well, sleep adequately, and learn to manage stress levels and mental health.

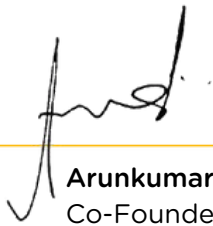
The Swasthya Svasti program is designed to help you do all this and more. You can find all the details of this program here:

- Youtube: <https://www.youtube.com/@svasti.microfinance/videos>
- Website: <https://www.svasti.in/swasthya-svasti/>

To all our residential branch teams, we encourage you all to set up a working kitchen and hire a local cook in your branch premises, to provide clean and healthy food for all of you every day! Please use our specially designed policy that supports you with this immediately.

We wish all of you the very best, and I am very confident that we will come out of the current challenges much stronger and wiser, capable to expand our business, and grow exponentially over the coming years. This in turn will result in a flourishing and rewarding careers for all of us at Svasti!

Best wishes,



Arunkumar Padmanabhan
Co-Founder & CEO



Narayanan Subramaniam
Co-Founder, CFO & CIO



EVENTS AT SVASTI



Biscuit Game at Svasti Thane Head Office

On 20th June 2025, our Head Office turned into a laughter zone with the fun filled "Biscuit Game", where employees balanced biscuits on their foreheads and tried to eat them without using their hands! The Friday really got FUNtastic, from energetic participation by the seniors to cheering teammates and enjoying snacks. The excitement peaked when winners were announced and received fun gifts for their biscuit balancing skills.



SVASTI NEWS



Ganpati Homam and Sri Satyanarayan Puja at Thane Head Office

On 27th June, our Head Office experienced spirituality with a serene Ganpati Homan and Satyanarayan Pooja. Everyone arrived in traditional attire, adding to the divine atmosphere. Our CEO Mr. Arunkumar Padmanabhan performed the rituals with devotion, filling the space with positive and peaceful vibes. Prasadi was distributed to all, marking a blessed end to the day.



Cricket Match at Svasti's Isanpur Unit

A head-on cricket competition between the teams from Isanpur Unit, a quest to determine who possesses the best skills on the cricket ground in the state.



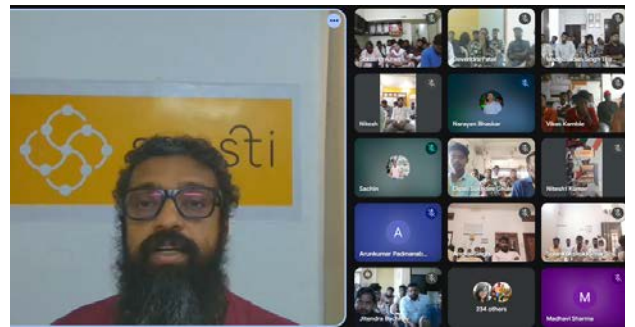
SVASTI NEWS



HR Team visit to Madhya Pradesh



As part of a field uplift initiative, our AVP-HR, Thrupti Hegde, along with her team, visited Svasti's Madhya Pradesh branches, energising field teams by her presence and gathering crucial insights to shape more employee-centric policies.



Annual Town Hall at Svasti



On 17th May 2025, a state-wide Town Hall was held virtually, attended by our Co-Founder and CEO, Mr. Arunkumar Padmanabhan, along with our CFO and CIO, Mr. Bhagavathi Subramaniam Narayanan. They discussed Svasti's future goals, industry prospects, the importance of maintaining a healthy lifestyle, and achieving work-life balance, while addressing any concerns they had.



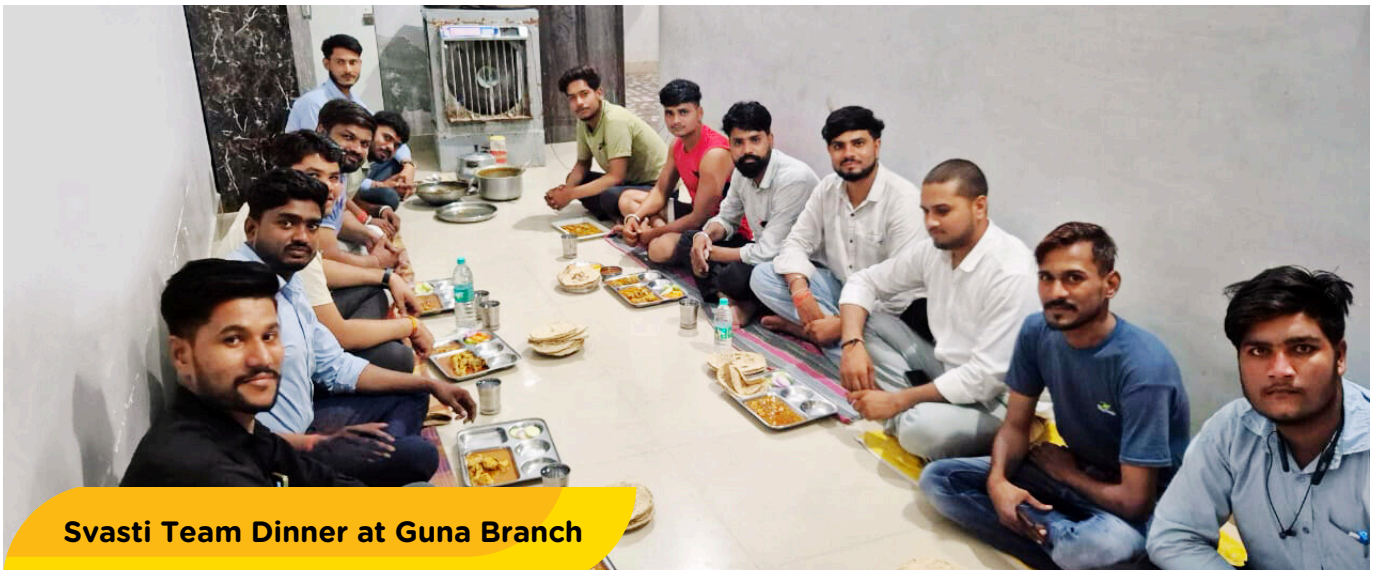
SVASTI NEWS



Customer Milestones

Our employees in Thuckalay branch came together to celebrate the team spirit that has led to successfully achieving important customer milestones. This helps us to serve our customers with patience, respect and dedication. Each branch has played a crucial role in reaching these milestones, demonstrating teamwork and a sense of unity.

Apr 2025 Branch - Thuckalay | 1st Milestone - 1,000 customers



Svasti Team Dinner at Guna Branch

Team members in our Guna Unit came together to enjoy a healthy, hearty dinner that nourished both body and spirit. The evening celebrated unity, wellness, and the joy of connecting over food.

JLG MICROFINANCE: FY 2025-26 Q1 CHAMPION CROs



Narayan Mishra
CRO

Month
May 2025

Employee
Narayan Mishra

Branch
Andheri East

Groups
20

The exceptional performance of CROs earn them the title of Champion CRO who drive origination in their branches, working with dedication and perseverance.

JLG MICROFINANCE: FY 2025-26 Q1 STAR CROs

Month
May 2025

Employee
Ganesh Thombare

Branch
Mankhurd

Groups
19

Star CROs are those who disburse special milestone numbers of group loans in their respective branches.

Our Congratulations to our Champion and Star this quarter, for their consistent hard work and outstanding results!

OUR SUCCESS
IS REFLECTED IN THE
SPIRIT OF OUR
EMPLOYEES
AND IN THE
SMILES OF OUR
CUSTOMERS.

PEOPLE RISING, AT SVASTI

PROMOTIONS BETWEEN APRIL AND JUNE 2025

Congratulations to all the employees on getting promoted this quarter, at senior level one Branch Manager has now taken the role of Unit Manager in Gujarat.



Suchit Suryavanshi
Unit Manager

Abhishek

Assistant Branch Manager

Anil Yadav

Assistant Branch Manager

Ankit Singh

Assistant Branch Manager

Bhagwandin

Assistant Branch Manager

Haidar Shaukat Shaikh

Assistant Branch Manager

Ibrahim Imtiyaz Momin

Assistant Branch Manager

Jaspal Singh Chouhan

Branch Manager

Jitin Mishra

Assistant Branch Manager

Kailas Trimbakrao Padewar

Assistant Branch Manager

Mukesh Saroj

Assistant Branch Manager

Patel Sureshkumar

Assistant Branch Manager

Piyush Bajpai

Assistant Branch Manager

Pratik Dilip Kharat

Assistant Branch Manager

Rajesh Kumar

Branch Manager

Ravi Kumar Choudhary

Branch Manager

Ritik Ramesh Hatkar

Assistant Branch Manager

Rohit Kumar Mishra

Branch Manager

Sachin Chaudhary

Assistant Branch Manager

Sagar Nakul Gowari

Assistant Branch Manager

Satyendra Kumar

Assistant Branch Manager



PEOPLE RISING, AT SVASTI

PROMOTIONS BETWEEN APRIL AND JUNE 2025

Congratulations to all the employees on getting promoted this quarter, at senior level one Branch Manager has now taken the role of Unit Manager in Gujarat.

Shivmohan
Assistant Branch Manager

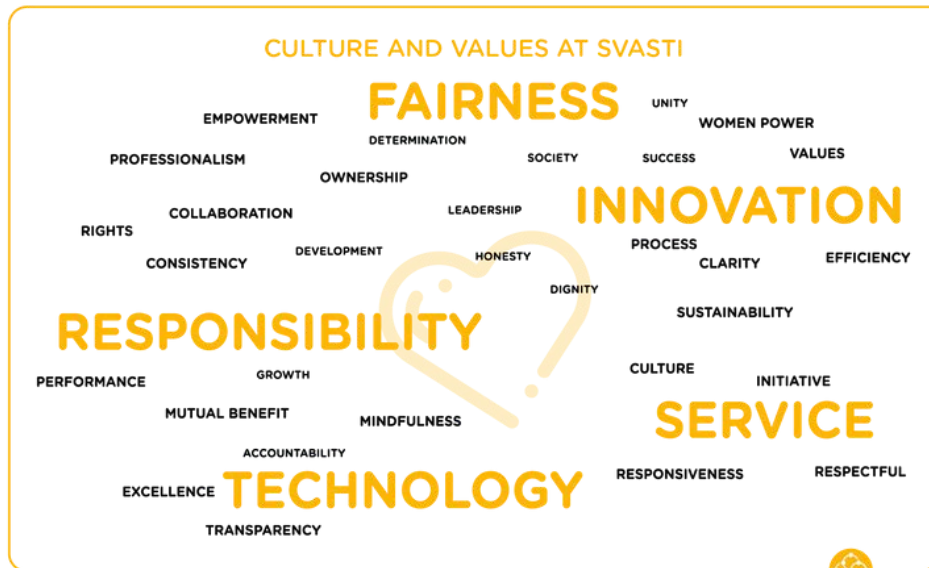
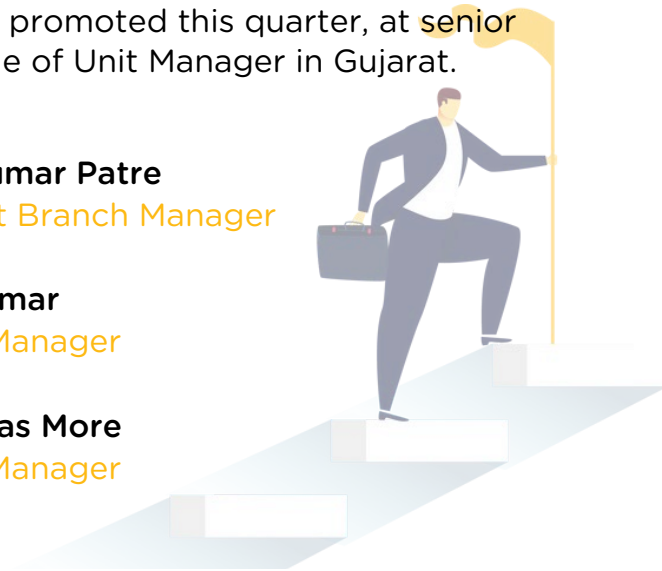
Suchit Suryavanshi
Unit Manager

Shyamrao Tejrao Jadhav
Branch Manager

Vinay Kumar Patre
Assistant Branch Manager

Vipin Kumar
Branch Manager

Vipul Vilas More
Branch Manager



CONSUMER FINANCE: FY 2025-26 Q1 HEALTH INSURANCE OVERVIEW



CONSUMER FINANCE: FY 2025-26 Q1 HEALTH INSURANCE MILESTONES

REACHING NEW HEIGHTS IN HEALTH INSURANCE CUSTOMER ENROLLMENT

7,380 Health Insurance Customers Enrolled FY 2025-26 Q1: This quarter, we enrolled 7,380 new health insurance customers. This was only possible because of the great teamwork between our Consumer Finance Team and JLG Team. We truly appreciate their hard work and dedication. Their efforts helped us provide health insurance to many families, which is very helpful during unexpected medical expenses. Let's keep working together to help more families and support them when they need it most.

2.68 Crore Settlement Milestone in Health Insurance FY 2025-26 Q1: We are proud to have helped 2,084 customers get ₹2.68 crores through health insurance claims when they needed it the most. Health insurance reduces money worries during tough times, and we're happy to support our customers.

A big thank you to our partners - Acko, Care, Niva Bupa, and Kotak - for helping reduce medical costs and making a real difference in our customers' lives.

REACHING NEW HEIGHTS IN HEALTH INSURANCE CLAIMS SETTLEMENTS

Quick and Efficient Claims Settlement FY 2025-26 Q1: We are proud of the impact we're making by settling claims quickly and smoothly. This quarter, we settled 36 claims within 24 hours, 98 claims within 48 hours, and 136 claims within 72 hours from the time the branch raised them. A big thank you to our Sales Team, Central Claims Team, Finhaat, and our insurance partners for their teamwork and support.

CONSUMER FINANCE: FY 2025-26 Q1 TOP PERFORMERS

We are happy to announce our top performers across various levels and divisions including our JLG Business, who contributed to our Consumer Finance business growth. A huge Thank You to everyone showcased here!



A



B



C



D

Name and Designation

- A) Ravi Londhe - Customer Relationship Officer
- B) Vaibhav Hode - Branch Manager
- C) Manoj Kamble - Unit Manager
- D) Sagar Bhadve - Regional Head

Location

- Chembur
- Andheri East
- Kandivali
- Mumbai

Groups

- 16
- 52
- 142
- 658



E



F

We are also delighted to recognise the top performers in the Consumer Finance Team with the highest conversion ratios, whose outstanding contributions have also played a key role in our growth.

Name and Designation

- E) Amol Shrikant Khupte - Regional Head
- F) Chandrakant Yadgiri Goda - Branch Manager

Conversion

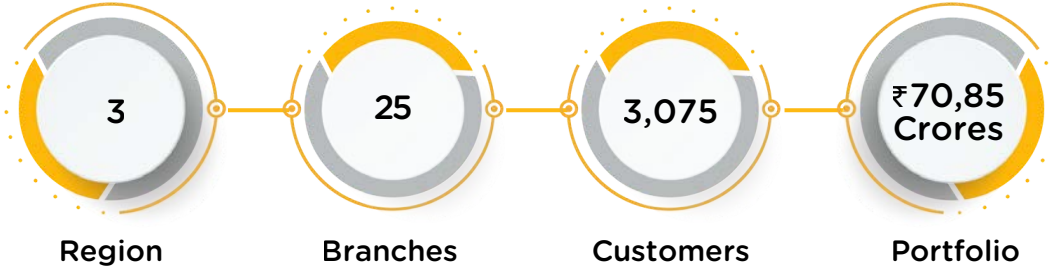
- 95%
- 92%

“

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

”

Micro LAP: Performance Snapshot



Micro LAP: FY 2025-26 | Q1 Top Performers



Rohit Sanjay Bendre
Relationship Officer



Hemant Bharat Patil
Sales Manager



Abhijeet Sanjay Pagade
Collection Manager

Name

Rohit Sanjay Bendre
Hemant Bharat Patil
Abhijeet Pagade

Location

Kannad
Dhule
Aurangabad

Performance

Disbursed Rs. 22,80,000/-
Disbursed Rs. 54,07,000/-
-

Loans

8
16
-

- Rohit Sanjay Bendre has done an excellent job as a top Relationship Officer, disbursing over ₹22.8 Lakhs in loans to 8 customers. We appreciate his dedication and congratulate him on this great achievement!
- Hemant Bharat Patil from the Dhule branch has done a great job as the top Sales Manager, disbursing ₹54.07 Lakhs to 16 customers. Congratulations to him on this achievement, and best wishes for continued success next quarter!
- Abhijeet Sanjay Pagade from the Aurangabad branch has shown great dedication in handling collection challenges. He closed 6 default accounts and recovered ₹8.54 Lakhs. We truly appreciate his efforts and contribution!

We congratulate Rohit, Hemant, and Abhijeet for their remarkable achievements and wish them continued success in the quarters ahead.

EVENTS AT SVASTI



Induction Training for New Sales Managers and Relationship Officers in Thane HO

We conducted an induction training session from 18th June to 19th June 2025 for our newly joined Sales Managers and Relationship Officers from our branches in Mumbai. This two-day training was held in Thane HO. The aim of the training was to impart the company and the business process knowledge to help our new Sales Managers and Relationship Officers to start their journey at Svasti.

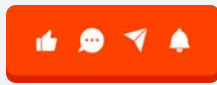




धन अधिकार सेवाएं

मेरा स्वस्तिव  PEOPLE_ F.I.R.S.T.

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