

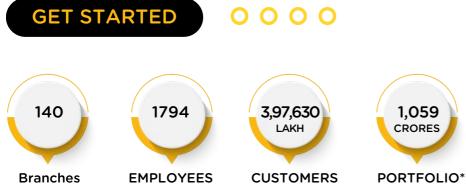




SVASTITRIKA SVASTI NEWSLETTER January to March 2023

IN THIS ISSUE:

- A note from our Co-Founders
- Humans of Svasti
- Events at Svasti
- Achieving New Milestones
- …and more…



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





Dear Svasti family,

I am delighted to share with you, the news of us achieving one of the most significant milestones in the history of Svasti: Rs. 1,000 crores of Assets Under Management (AUM)!

Yes, we ended FY 2022-23 with over Rs. 1,000 Crores of AUM, having achieved Rs. 500 crores in just 12 months! This outstanding performance is thanks to the incredible teamwork of everyone at Svasti, for which we are grateful to each and every one of you.

This achievement proves that customer trust in us is boundless, employee contribution is priceless, investor confidence is doubtless, and the future of Svasti is limitless!

In other great news, Svasti has the unique distinction of raising US\$ 5 Million from the Impact Investment Exchange (IIX) Women's Livelihood Bond 5, the World's First Orange Bond issuance.

We are very proud to be a part of this groundbreaking initiative, and this multi-continent and multi-sector portfolio focused on financing women-centric initiatives. The proceeds of this 4-year Non-Convertible Debenture will go toward empowering women through income-generating activities and promoting sustainable livelihoods.

I am also sharing glimpses of the other milestones and celebrations we all contributed to and shared in the last quarter of FY 2022-23.

Thank you, and all the best for the coming financial year!

Arunkumar Padmanabhan Narayanan Subramaniam Co-Founder & CEO Co-Founder, CFO & CIO www.svasti.in ท svasti-in svasti_in svasti.in





EVENTS AT SVASTI



Svasti Celebrating Pink, at the Thane Head Office.

Who says teamwork is all about work? Sometimes we also have fun as a team. Like we did at our Thane Head Office, when every one of us came to office dressed in Pink!



Svasti Fun with Black!

Our team members in our Durg branch (A), Mangaon branch (B), Pen branch (C), Goregaon CDL (D), and Thirumullaivoyal branch (E) celebrated and had some fun when everyone dressed up and came to the office in Black! Simple activities like this add to the spirit of teamwork and collaboration, beyond serious work!









EVENTS AT SVASTI



Svasti Celebrating Republic Day at Thane Head Office.

The patriotism at Svasti was on full display, as we all celebrated India's Republic Day at all our offices across the country. Here are a few pictures from our Thane Head Office celebrations. Similar celebrations were held with great enthusiasm across our branches!



Women's Day Celebration at Svasti

Women's Day is very special for us at Svasti, and calls for a day of conversations and outings, to celebrate our very own Naari Shakti at Svasti!



Holi Celebration at Svasti. The festival of colours was celebrated at Svasti with much enthusiasm all across Svasti!







EVENTS AT SVASTI



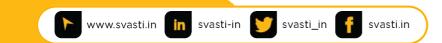
Svasti Team Lunch in Chhattisgarh Our teams in Chhattisgarh celebrated our oneness over lunch in Raipur on 16th Feb 2023!





Svasti JLG Team Lunch

Food is a great unifier of people, which is why we hold regular team lunches for all our people. Seen here are images from the JLG Group team lunch on 15th Feb 2023.







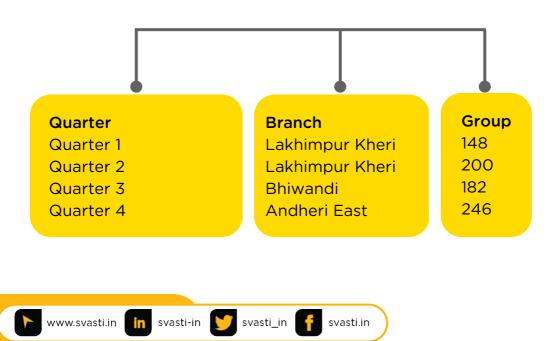
EVENTS AT SVASTI



Svasti HR Team Lunch in Maharashtra

The team behind events, lunches, and celebrations for all of us at Svasti, finally takes some time off to celebrate its own efforts and success, over lunch in Mumbai.

SVASTI CHAMPION BRANCHES FOR EACH QUARTER IN FY 2022-23





मेरा स्रेसित्व PEOPLE_ F.I.R.S.T.

Svastitrika Svasti Newsletter, Jan - Mar 2023

EVENTS AT SVASTI



Kalayarkoil Branch Opening



Pattukkottai Branch Opening



Maduranthakam Branch Opening







EVENTS AT SVASTI



Thanjavur Branch Opening

HUMANS OF SVASTI



Rahul Dilip Patil Credit Manager - MSME

It's been about eight years working at Svasti Microfinance and it has indeed been a very enriching experience for me. It is an organisation which offers opportunities for everyone to faster and grow both professionally and personally.

I had completed an MBA in marketing, and had four years of experience as a Relationship Manager at Tata Capital (1 year), IDBI bank (2 years), and Reliance Mutual Fund (1 year), when I joined Svasti as Operations Auditor in the Audit team in 2015. I got promoted to Sr Operations Auditor in 2017 and currently I am working as Credit Manager in the MSME division since 2019.

I have not only learned a lot over these years about my own domain, but there has also been a lot of cross functional learning which has also helped in an overall growth in my career. Peers at Svasti are extremely encouraging, talented and like one big family who are always around to support at times of need.

The organisation is very multifunctional and with offices across the states we get to interact with colleagues from different states and cultural background, which is also another interesting facet of working for Svasti. And it's not all wok all the time, Svasti also have a very proactive approach to employee wellbeing and frequently organizes events, sports. Overall Svasti has been one of the best places to work.

"I feel 2015 is very lucky year for me because in 2015 I have got two gifts one is my elder daughter Swara and second gift is Svasti organisation."



INDIVIDUAL PROFESSIONAL ACHIEVEMENTS



We at Svasti are elated to announce that Mr. Parin Vithlani (Vice President - Training & Development) was nominated among the Top 20 Talent Champions at the 8th L&D Vision & Innovation Summit and Awards 2023, organised by Transformance on Wednesday, 22nd February 2023

The selection panel included internal and external members from Transformance. The nomination was based on the feedback from the Learning & Development fraternity and the research was done across India by the Human Resources, Organization Development, and Learning & Development Conferences.

Parin was recognized in front of 100+ Organisation Development and Learning & Development Sales and Human Resource Leaders who were present at this Summit and Awards function.

Congratulations Parin, from all of us at Svasti!



Our Co-Founder Narayanan Subramaniam at Sa-Dhan Lenders Meet Our Co-Founder, CFO & CIO represented and spoke about Svasti, at this industry meet at BKC in Mumbai on 8th Feb 2023.







EVENTS AT SVASTI













Svasti Annual Day







Svasti Annual Day









We celebrated our Annual Day with inspiring speeches, group activities, talent shows, and plenty of happy conversations with good food and music.

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EVENTS AT SVASTI



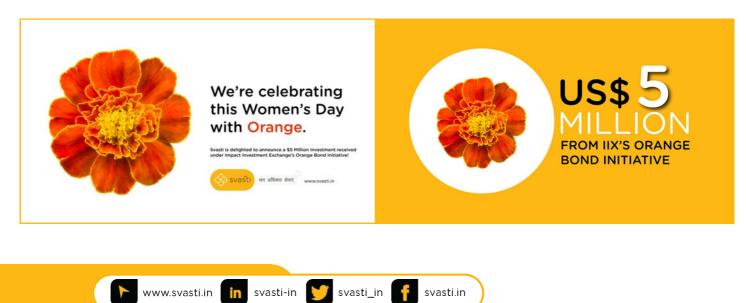
Svasti Annual Day Celebrations!

Over 650 people attended our celebrations at Monalisa Lawn and Banquet Hall in Thane from 4 pm to 10 pm. While the function was just for one evening, our happiness, growth, and success will go on and on everyday!

INVESTMENT NEWS!

Svasti Raises US\$ 5 Million from XII's Orange Bond Initiative

We are delighted that we are a part of the World's First Orange Bond issuance. This will support our vision and mission to fulfill the right to finance and help transform the lives of 100 Lakh women by 2030. This will add to the 3.5 lakh plus women who we have currently financed across eight states in India and are helping strengthen their economic resilience and self-reliance."





© PEOPLE_ □ F.I.R.S.T.

Svastitrika Svasti Newsletter, Jan - Mar 2023

MILESTONES



Thiruvallur Branch

Thirumullaivoyal Branch

In January 2023 we saw outstanding customer enrollment across the country, led by our various Branch. Here are the top achievers.









MILESTONES



Bhopal Branch

Bhopal Branch

Isanpur Branch

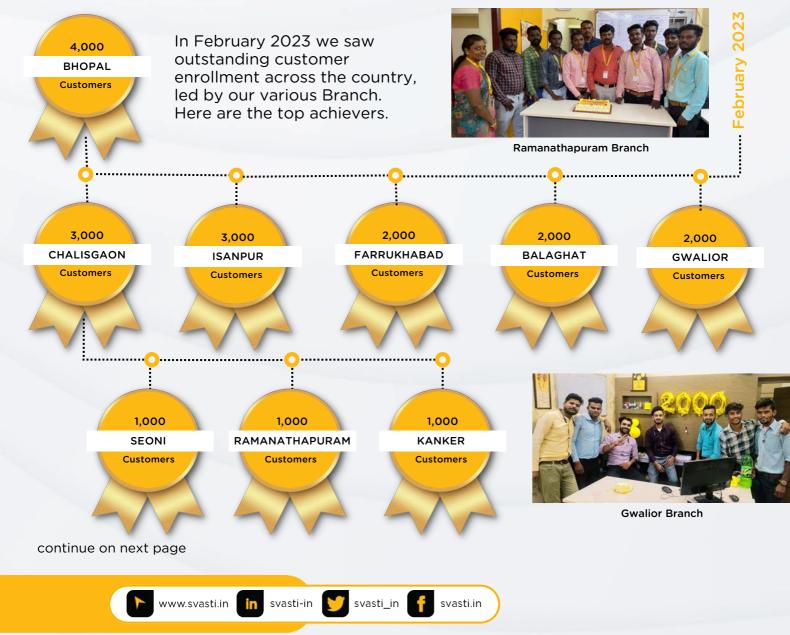


Farrukhabad Branch

Balaghat Branch



Seoni Branch





मेरा रेजस्तित्व **PEOPLE**_ **F.I.R.S.T**.

Svastitrika Svasti Newsletter, Jan - Mar 2023

MILESTONES





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SVASTI JLG MICROFINANCE STAR CRM:

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Employee Abhishek Desai Adarsh Kamble Adarsh Kumar Adarsh Kumar Singh Ajay Singh Ajay Chaudhari Ajay Raju Rokade Ajith Subramani Akalesh Jadhav Akash Akash Agarwal Akash Uttam Dhivar Akash Vijay Rakh Akash Qaikwad Akshay Gaikwad Akshay Salunkhe Alok Singh Alpeshbhai Parmar Aman Shaikh Amit Kumar Amit Suryakant Pawar Amol Kale Amrut Anil Kapadne Anand Avchar Anand Jadhav Anand Shivaji Gaikwad Anant Gaikwad Aniket Dohale Aniket Rahatadkar Anil Kumar Anil Yadav Ankit Ankit Singh Ankit Singh Ankit Sharma Ankit Sharma	Branch Navi Mumbai Ulhas Nagar Shahjahanpur Lucknow Bhopal Unnao Mathura Bhandup Ponneri Ujjain Chhindwara Malad Ahmednagar Pune Kalwa Dapoli Thane Amroli Nadiad Bhiwandi Unnao Mau Kalyan Waluj Amalner Sakinaka Chakan Pune Navi Mumbai Wada Roha Bareilly Moradabad Kanpur Moradabad Satna Unnao Indore Dewas Ulhas Nagar Agra Annapurna-Indore Mangaon Jamnagiri Ghatkopar Ghatkopar Chatkopar Chatkopar Dabra	Loans 18 37 19 18 20 23 23 25 25 25 21 18 19 20 28 36 28 23 22 18 42 19 25 23 29 22 45 20 25 20 21 18 19 25 23 29 22 45 20 25 20 21 18 19 25 23 29 22 45 20 25 20 21 18 19 25 23 29 22 45 20 25 20 21 18 19 25 23 29 22 45 20 21 18 19 25 23 29 22 45 20 21 18 19 25 23 29 22 45 20 21 18 19 25 23 29 22 45 20 21 18 19 25 23 29 22 45 20 21 18 18 19 25 23 29 22 45 20 21 18 18 19 25 23 20 25 20 21 18 18 19 25 20 21 18 18 19 24 25 20 21 18 18 19 24 25 20 21 18 18 18 19 24 25 26 20 21 18 18 19 24 25 26 23 18 18 18 20 20 21 18 18 38 20 20 21 19 24 25 26 23 18 38 20 20 21 19 24 25 26 23 18 38 20 20 21 19 24 20 25 26 26 23 18 38 20 20 20 21 19 24 20 25 26 26 23 18 38 20 20 20 20 20 21 19 24 20 20 20 20 20 20 20 20 20 20

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Employee Satish Mukati Satish Pal Satish Ramrao Patil Satyavir Singh Saurabh Gabhud Shahanawaz Shaikh Shahanawaz Shaikh Shashank Gamare Shashank Shashikant Bharti Shibiraj Narawade Shinde Rangnath Shivar Singh Shivam Sharma Shivam Sharma Shivam Sharma Shivam Sagale Shubham Latke Shubham Sagale Shubham Sagale Shubham Sagale Shubham Sagale Shubham Sagale Shubham Sagale Shubham Sharma Subhash Shankar Subhash Shankar Subhash Shankar Subhash Shankar Subhash Sharma Subhash Anant Desale Subhash Verma Sujit Arjun Murchavade Sumukh Khade Sumil Jatav Sunil Kumar Pandey Sunil Saroj Sunilkumar Padhiyar Suraj Bharat Pawar Suraj Bharat Pawar Suraj Bharat Pawar Suraj Bharat Pawar Suraj Bharat Pawar Suraj Bharat Pawar Sushant1 Nemane Sushil Balu Dongare Swami Bhadane Swapnil Shitole Swapnil Shitole Swapnil Sudhir Shipai Swati Pawar Tabrej Ahamad Talar Ranjitkumar Tarun1 Sarwan Tejas Khedekar	Branch Vidisha Varanasi Pune Aligarh CIDCO-Aurangabad Andheri East Dapoli Indore Kanpur Kannad Waluj Gwalior Unnao Agra Kanpur Satna Andheri East Kannad Titwala Bhiwandi Ponneri Kalwa Godhra Budaun Ponneri Kalwa Godhra Budaun Ponneri Bareilly Mankhurd Lucknow Titwala Andheri East Gwalior Mughal Sarai Azamgarh Vadodara Prayagraj Satana Ghatkopar Nashik Road Kalwa Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Nandurbar Mankhurd Alibag Ahmednagar Gorakhpur Naroda-Ahmedabad Hoshangabad Chembur	Loans 19 22 23 20 20 48 26 23 22 30 25 23 25 32 20 29 28 20 29 28 20 29 28 20 19 20 27 25 19 21 25 47 41 25 47 41 25 47 41 22 19 19 21 25 23 23 23 25 32 20 29 28 20 29 29 28 20 29 28 20 29 28 20 29 28 20 29 28 20 29 29 28 20 29 29 29 28 20 29 29 29 29 29 29 29 29 29 29 29 20 29 29 29 29 29 29 29 29 29 29 29 29 29

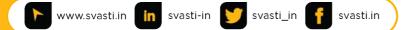
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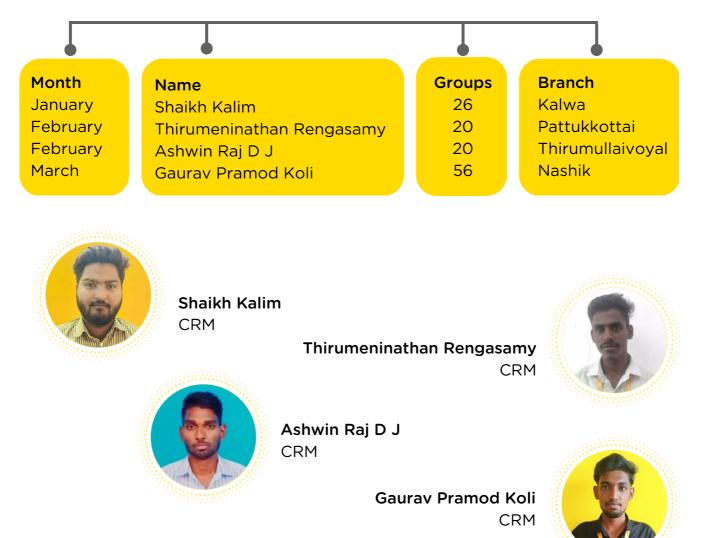
"A team is not just a group of people who work together, a team is a group of people who trust each other."







SVASTI JLG MICROFINANCE CHAMPIONS:



KEY HIGHLIGHTS IN CONSUMER FINANCE BUSINESS 2022-23



Insurers Kotak Gi Acko Gi Care



Customers 1.67K+ Enrolled Fy 22-23



Premium 42 Crore +(Gross) 35.7+ Crore Net premium (FY 2022-23)

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Claims 1543 Claims 2.68 Cr





PEOPLE RISING, AT SVASTI!

PROMOTIONS BETWEEN JANUARY - MARCH 2023

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!



Anant Tulsunkar Branch Manager Pandesara

Anil Kumar Assistant Branch Manager Dabra

Ankit Assistant Branch Manager Bhopal

Anuj Kumar Assistant Branch Manager Unnao

Arvind Dubey Branch Manager Gorakhpur

Atul Mishra Assistant Branch Manager Ayodhya

Avishal Singh Assistant Branch Manager Mirzapur

Dileep Kumar Assistant Branch Manager Jaunpur Durgaram Ujirpuriya Assistant Manager Thane HO

Harendra Pal Assistant Branch Manager Maharajganj

Jeetu Chaudhary Assistant Branch Manager Mathura

Krishna Kumar Saxena Assistant Branch Manager Damoh

Kuldeep Tiwari Assistant Branch Manager Ulhas Nagar

Lalit Sen Assistant Branch Manager Shivpuri

Machindra R Supe Unit Manager Thane

Manish Kumar Assistant Branch Manager Aligarh



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PEOPLE RISING, AT SVASTI!

PROMOTIONS BETWEEN JANUARY - MARCH 2023

Manish Rahangdale Assistant Branch Manager Mandla

Mohit Sharma Assistant Branch Manager Shivpuri

Neeraj Bhaskar Assistant Branch Manager Dabra

Neeraj Kumar Yadav Branch Manager Maharajganj

Pankaj Bandewar Assistant Branch Manager Betul

Parmar Ashvinbhai Branch Manager Amroli

Pranjali Narayan Chikane Assistant Manager Thane HO

R. Naresh Kumar Branch Manager Arakkonam

Rajesh Kumar Assistant Branch Manager Prayagraj

Ranjeet Kumar Tiwari Branch Manager Akbarpur

Rohit Trilok Assistant Branch Manager Annapurna Indore

Sandeep Singh Unit Manager Gorakhpur Sathish Kumar Karunanithi Branch Manager Sholinghur

Shambhoo Nath Assistant Branch Manager Akbarpur

Subhash Mangade Assistant Branch Manager Balaghat

Sumit Singh Branch Manager Mathura

Swaraj Singh Chauhan Assistant Branch Manager Gwalior

Tejendra Maurya Assistant Branch Manager Budaun

Tejpratap Ashok Yadav Unit Manager Bareilly

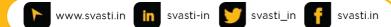
Vicky Narayan Gajre Assistant Branch Manager GTB Nagar

Vinay Kumar Yadav Assistant Branch Manager Deoria

Vipin Kumar Assistant Branch Manager Farrukhabad

Vivek Kumar Assistant Branch Manager Firozabad







SOFT SKILLS TRAINING AT SVASTI

SVaSti धन अधिकार सेवाएं



Thirumullaivayal Branch - Tamil Nadu



Mughalsarai Branch - Uttar Pradesh



Moradabad Branch - Uttar Pradesh



Surat Branch - Gujarat

Mulund CDL Branch - Maharashtra



Thanjavur Branch - Tamil Nadu



Maharajganj Branch - Uttar Pradesh



Rajasthan Branch



Andheri Branch - Maharashtra



Mulund CDL Branch - Maharashtra



Sholinghur Branch - Tamil Nadu



Ballia Branch - Uttar Pradesh



Nadiad Branch - Gujarat



Andheri Branch - Maharashtra



Consumer Team

The training and development team at Svasti conducted their first ever soft skills training across all branches and HO on Grooming Etiquette. This was well received by all the employees and they are looking forward to more such soft skill training sessions.



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SOFT SKILLS TRAINING AT SVASTI

SVasti धन अधिकार सेवाएं



Goa Branch





Ghatkopar Branch - Maharashtra



Ghatkopar Branch - Maharashtra



Kalwa Branch - Maharashtra



Head Office HR & IT Team - Maharashtra



Kalwa Branch - Maharashtra





Nadiad Branch - Gujarat



Kalyan Branch - Maharashtra



Kalyan Branch - Maharashtra



Navi Mumbai Branch - Maharashtra



Chembur Branch - Maharashtra



Navi Mumbai Branch - Maharashtra



Mumbai Audit Team - Maharashtra



continue on next page



SOFT SKILLS TRAINING AT SVASTI

SVasti धन अधिकार सेवाएं



Pen Unit Branch - Maharashtra



Ratnagiri Branch - Maharashtra



Thane - Maharashtra

HUMANS OF SVASTI



Pen Unit Branch - Maharashtra



Ratnagiri Branch - Maharashtra



Thane - Maharashtra



Thane - Maharashtra



Prathamesh Bavkar Credit Manager - MSME

I joined as a CDSS at Nov 2015, having been referred by Shital Bavkar. Based on my performance in the CDL department, I was promoted to Audit department as an Operations Auditor in July 2017. Have done branch audits in the Mumbai region, my seniors recognised my performance, and elevated me to Credit Manager in Svasti's MSME department in July 2019. During this journey I learned many different works process and gained more knowledge of different verticals in the microfinance business. I feel lucky that I got an opportunity to work with three different departments and did different kind of work, which helped my professional development and growth.

"I am really thankful to my seniors at Svasti who recognized my ability, and gave me different opportunities to learn and grow in in my career, and I look forward to growing even more further in future."

