

SVASTITRIKA SVASTI NEWSLETTER

April to June 2023

IN THIS ISSUE:

- A note from our Co-Founders
- Events at Svasti
- Achieving New Milestones
- ...and more...



GET STARTED



140

Branches

1,825

EMPLOYEES

4,01,782

CUSTOMERS

1,053
CRORES

PORTFOLIO*

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

Dear Svasti family,

As we celebrated achieving one of the most significant milestones in the history of Svasti - Rs. 1,000 crores of AUM in FY 2022-23, the excitement and celebrations spilled over into FY 2023-24 with celebrations continuing across our offices.

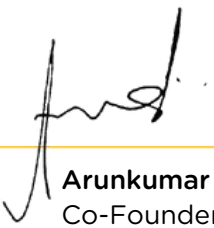
As all the final FY 2022-23 numbers were calculated, we celebrated many more achievements at various offices across India!

With the year beginning on a high note of success, our teams across the country worked even harder and smarter, to achieve new targets across our JLG Microfinance, MSME, and Consumer Finance divisions.

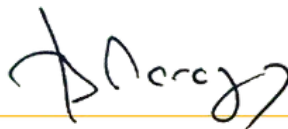
As a result of all this, we rewarded 115 of our senior managers with 5-Day Offsite in Thailand in June. The trip was a delightful break from work, filled with fun and excitement every single minute!

We are also delighted to share that we have rolled out new employee engagement events in our Mumbai offices, and we plan to expand them to other offices soon.

We look forward to your continued support in helping Svasti grow to greater heights, and we look forward to you growing with us too!



Arunkumar Padmanabhan
Co-Founder & CEO



Narayanan Subramaniam
Co-Founder, CFO & CIO



EVENTS AT SVASTI

**Svasti Fun with Green and Purple! At our Durg branch and Mulund CDL**

In order to bring about a sense of collaboration and teamwork, on every second Friday of each month, some of our teams come to the office colour-coordinated! In Durg, for example, everyone came dressed up in green colours, and everyone in Mulund CDL came to office dressed up in shades of purple!

**Celebrating Fulfilling the Right to Finance of 25K Customers in Chennai!**

Our Chennai team achieved a significant customer milestone of 25,000 customers in their portfolio at the end of the first quarter of FY 2023-24. This was achieved rather swiftly and with a high-quality portfolio too!



SVASTI JLG MICROFINANCE - CHAMPION BRANCH OF THE QUARTER



With 162 Loans disbursed being the highest across Svasti in the Quarter, Ramanthapuram Branch in Tamil Nadu was the Champion Branch in Q1 of FY 2023-24

EVENTS AT SVASTI

Felicitations by Microfinance Division for support in FY 2022-23

The Microfinance loans division felicitated all complementary departments at Svasti, for their continuous support in gaining a significant portfolio and numbers in FY 2022-23.



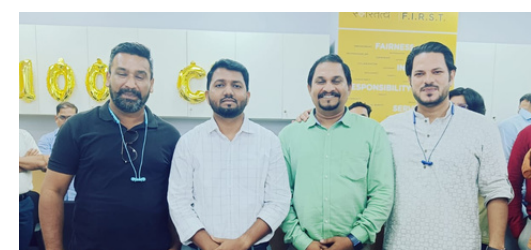
MERP team Felicitations and Celebrations



EVENTS AT SVASTI

March-end Celebrations at Svasti's Head Office

As the financial year 2022-23 ended, the leadership and teams at our Head office celebrated various portfolio milestones achieved by our teams across the country!



See more pictures of the celebrations on the next page



EVENTS AT SVASTI



Accounts and Finance Department Felicitations and Celebrations



Svasti MSME Credit Team, and Training and Development Team Felicitations and Celebrations.

See more pictures of the celebrations on the next page

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EVENTS AT SVASTI



HR Department Felicitations and Celebrations



IT and Admin Department Felicitations and Celebrations

See more pictures of the celebrations on the next page



EVENTS AT SVASTI



Audit and CDL Team Felicitations and Celebrations



FULFILLING
THE RIGHT TO FINANCE
OF 10 MILLION WOMEN
BY 2030

See more pictures of the celebrations on the next page



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EVENTS AT SVASTI



Ops Team Felicitations and Celebrations



Technology & Projects Team being felicitated

Newsletter continued on next page

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EVENTS AT SVASTI



A



B



C



D



D



E



F



G

Year End Celebration



H



I

FY2022-23 Year-end Celebrations in Gujarat. (A) Nadiad (B) Naroda - Ahmedabad (C) Anand (D) Vadodara - Gotri (E) Isanpur (F) Amroli (G) Chandkheda (H) Pandesara (I) Vadodara

As the financial year ended, Svasti branches across India celebrated various portfolio milestones achieved at the various branch levels.

Year-end celebration photos continued on next page



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EVENTS AT SVASTI



Year End Celebration



FY 2022-23 Year-end Celebrations in Maharashtra. (A) Kandivali (B) Titwala (C) Mankhurd (D) Navi Mumbai (E) Kalwa (F) GTB Nagar (G) Chembur (H) Bhandup (I) Waluj (J) Nashik (K) Nashik Road (L) Balaji Nagar

Year-end celebration photos continued on next page



EVENTS AT SVASTI



Bhopal Region



Chennai Region



FY 2022-23 Year-end Celebrations in Uttar Pradesh.

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MILESTONES



Vadodara Branch



Pandesara Branch



GTB Nagar Branch

In April 2023 we saw outstanding customer enrolment across the country, led by our various branches. Here are the top achievers.



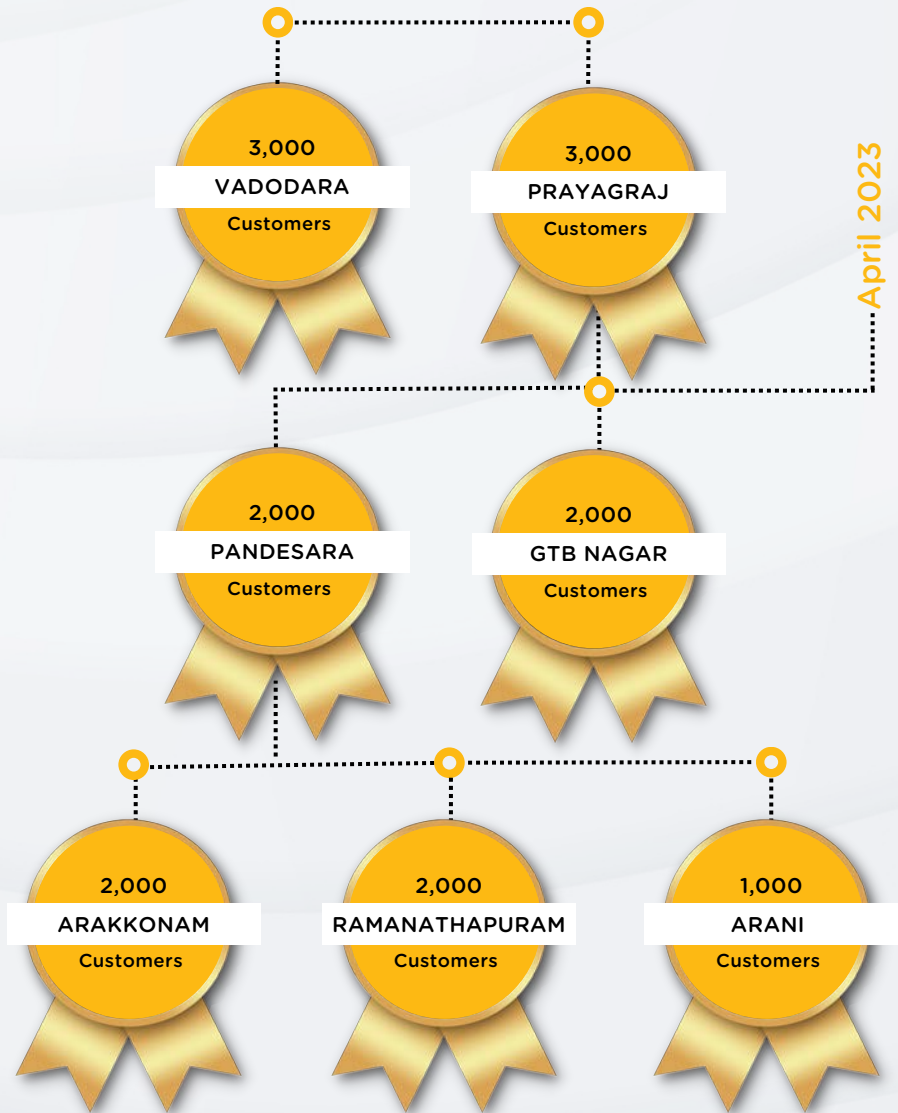
Ramanathapuram Branch



Arani Branch



Arakkonam Branch



MILESTONES

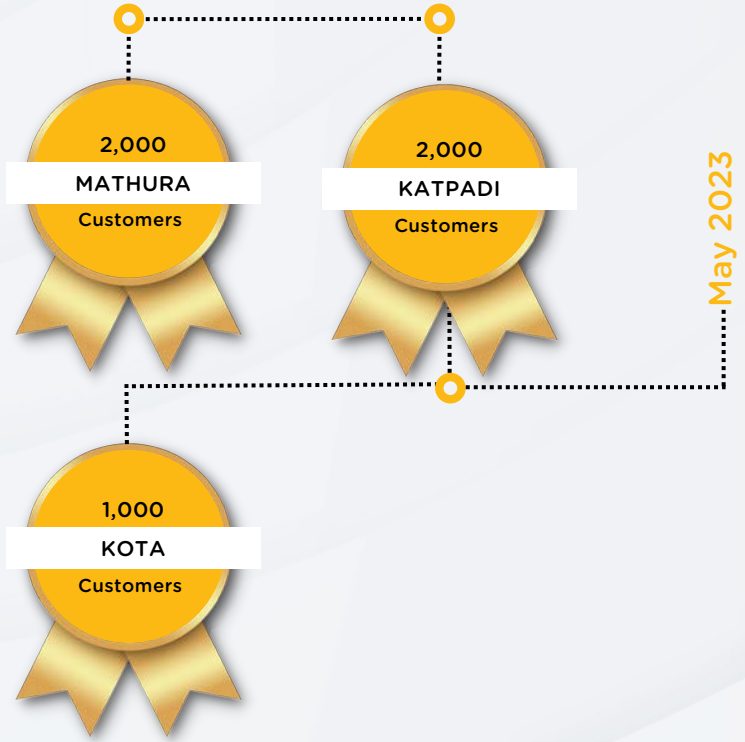


Katpadi Branch

In May 2023 we saw outstanding customer enrolment across the country. Here are the top achievers.



Kota Branch



CULTURE AND VALUES AT SVASTI

FAIRNESS

EMPOWERMENT, DETERMINATION, UNITY, WOMEN POWER, PROFESSIONALISM, SOCIETY, SUCCESS, VALUES, OWNERSHIP, LEADERSHIP, INNOVATION, COLLABORATION, DEVELOPMENT, HONESTY, PROCESS, CLARITY, EFFICIENCY, RIGHTS, CONSISTENCY, DIGNITY, SUSTAINABILITY, RESPONSIBILITY, PERFORMANCE, GROWTH, CULTURE, INITIATIVE, MUTUAL BENEFIT, MINDFULNESS, SERVICE, ACCOUNTABILITY, EXCELLENCE, TECHNOLOGY, RESPONSIVENESS, RESPECTFUL, TRANSPARENCY

MILESTONES



Ponneri Branch



Paramakudi Branch

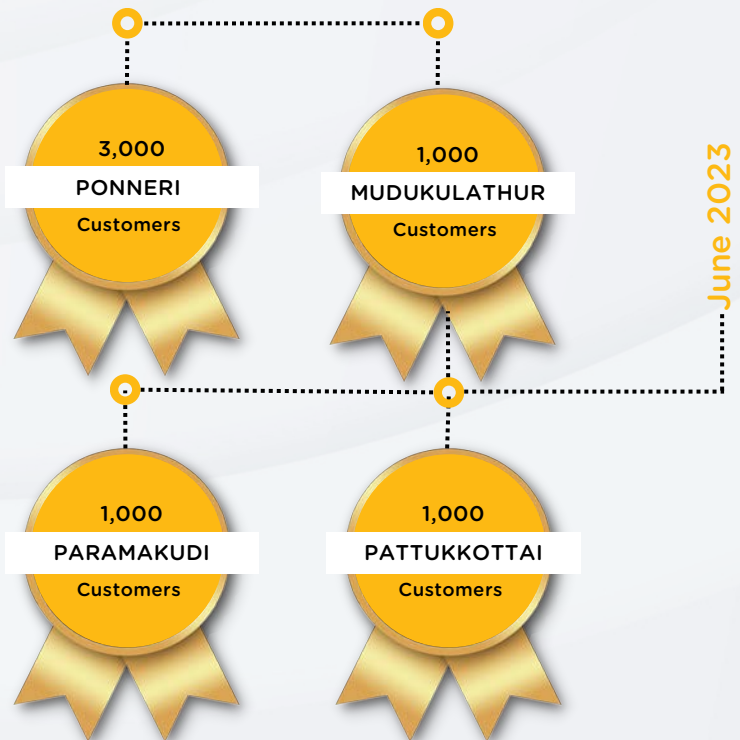
In June 2023 we saw outstanding customer enrolment across the country, led by our various branches. Here are the top achievers.



Pattukkottai Branch



Mudukulathur Branch



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

PEOPLE RISING, AT SVASTI

PROMOTIONS BETWEEN APRIL - JUNE 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!



Amin Shaikh
ZH - Uttar Pradesh



Amit Saroj
RH - Varanasi



Balkrishna Pancholi
UM - Seoni



Dinesh Jhariya
UM - Jhunjhunu



Pawan Patel
RH - Indore



Rajesh Gupta
RH - Lucknow



Subhash Malap
RH - Bhopal



Rajendra Dhage
UM - Mankhurd



Siddharth Alhat
UM - Balaji Nagar



Vikas Rajoriya
UM - Guna

More people rising news, on the next page



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PEOPLE RISING, AT SVASTI

PROMOTIONS BETWEEN APRIL - JUNE 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!

Aashish Subhash Desale
Branch Manager
Nandurbar

Abhishek
Assistant Branch Manager
Dewas

Ajay Suresh Kannoujiya
Regional Head
Thane HO

Akalesh Jadhav
Assistant Branch Manager
Ujjain

Akshay Sashikant Mane
Branch Manager
Bhandup

Amin Munir Shaikh
Zonal Head
Lucknow

Anand Prajapati
Assistant Branch Manager
Betul

Anil Kumar
Assistant Branch Manager
Bareilly

Anjali Lacchhiram Saroj
Manager
Mulund HO

Ashok Kumar
Senior Operation Auditor
Bhopal Sivanja

Atul Hilalsingh Patil
Senior Manager
Thane HO

Bhavesh Khanvilkar
Senior Operation Auditor
Chiplun

Bhupesh Kumar Patel
Assistant Branch Manager
Rajnandgaon

Chavhan Pruthviraj Kiran
Assistant Branch Manager
Nandurbar

Christi Stephy
Senior Officer
Vadodara

Dakshata Bharat Patil
Assistant Manager
Thane HO

Devendra Parmar
Branch Manager
Ujjain

Dinesh Chandrakant Shukla
Assistant Branch Manager
Jamnagiri

Dinesh Kumar Jhariya
Unit Manager
Jabalpur

Disha Bankelal Yadav
Regional Head
Kalyan

Divya Shanital Parmar
Senior Officer
Mulund HO

Domeshwari
Assistant Branch Manager
Dhamtari



PEOPLE RISING, AT SVASTI

Ganesh Sadashiv Golatkar
Unit Manager
Ghatkopar

Gaurav Pandey
Deputy Manager
Prayagraj

Gokul Dnyaneshwar Nagare
Senior Manager
Nashik

Harishchandra Lakha Lendi
Assistant Branch Manager
Alibag

Hemant Verma
Assistant Branch Manager
Ballia

Irfan Jamir Shaikh
Senior Officer
Mulund HO

Jagdev Singroure
Branch Manager
Jabalpur

Kumar Shakti Singh
Assistant Branch Manager
Moradabad

Kumwar Virendra Singh
Senior Operation Auditor
Prayagraj

Mahesh Kanher
Branch Manager
Raipur

Mahesh Sakharam Kadam
Deputy Manager
Thane HO

Minal Sushas Ghag
Zonal Head
Kalyan CDL

Mukesh Kashyap
Branch Manager
Dhamtari

Nilesh Dayanand Pawar
Assistant Branch Manager
Mangaon

Nitesh Landge
Senior Operation Auditor
Aurangabad

Om Prakash Patel
Senior Manager
Ujjain

Omkar Manoj Pawar
Branch Manager
Kankavli

Parmar Babubhai
Senior Operation Auditor
Naroda Ahemdabad

Parmar Ashokbhai
Branch Manager
Anand

Pawan Kumar Kurmi
Regional Head
Indore

Pooja Tarun Samant
Chief Senior Manager
Thane HO

Pooja Yadav
Assistant Branch Manager
Satna

Pradnya Tawde
Senior Officer
Nahur CDL

Pradyumn Kumar
Senior Manager
Kanpur

Prakash Chintaman Jadhav
Senior Operation Auditor
Dhule

Pramod Kumar Mehra
Branch Manager
Satna



PEOPLE RISING, AT SVASTI

Prashant Ganpat Trimbake
Zonal Head
Goregaon CDL

Pratibha Ramakant Achrekar
Senior Manager
Mulund HO

Pushkar Singh Ajad
Branch Manager
Sawai Madhopur

Rachna Shabu Landge
Deputy Senior Manager
Nahur CDL

Rahul Kumar Khelwal
Assistant Branch Manager
Betul

Rahul Mishra
Branch Manager
Lakhimpur Kheri

Rahul Rohidas Patil
Branch Manager
Amalner

Rajat Gaur
Assistant Branch Manager
Shahjahanpur

Rakesh Kumar Payasi
Unit Manager
Gwalior

Rathod Harshil
Assistant Branch Manager
Naroda Ahmedabad

Rinkee Singh
Senior Officer
Goregaon CDL

Rohidas Ananda Patil
Assistant Branch Manager
Karjat

Rupendra Dubey
Assistant Branch Manager
Damoh

Rupesh Vitthal Gudulkar
Senior Operation Auditor
Kandivali

Sachin Bhagwan Patil
Senior Manager
Mangaon

Sandeep Aarakh
Branch Manager
Balaji Nagar

Sanket Nadankar
Senior Officer
Goregaon CDL

Santosh Singh Thakur
Assistant Branch Manager
Bhopal Sivanja

Sayali Mangesh Bane
Deputy Manager
Thane HO

Shailesh Anil Nikam
Senior Manager
Thane HO

Sharayu Avinash Bhosale
Manager
Mulund HO

Shital Sahadev Bavkar
Senior Manager
Goregaon CDL

Shrikrushna Mundekar
Assistant Branch Manager
Balaji Nagar

Siddharth Devidas Alhat
Unit Manager
Balaji Nagar

Sonali Sudhakar Kadam
Manager
Mulund HO



PEOPLE RISING, AT SVASTI

Sunil Kumar Tripathi
Assistant Branch Manager
Katni

Sunil Saroj
Assistant Branch Manager
Azamgarh

Suraj Krushna Khandekar
Senior Officer
Thane CDL

Surendra Nitharwal
Assistant Branch Manager
Sikar

Sushil Sathale
Senior Officer
Kalyan CDL

Suvarna Suresh Tambe
Assistant Manager
Thane HO

Talar Ranjitkumar
Assistant Branch Manager
Modasa

Tamilarasan G
Assistant Branch Manager
Sholinghur

Tarun Sarwan
Assistant Branch Manager
Hoshangabad

Tej Pal Singh
Assistant Branch Manager
Budaun

Tejal Vijay Ghadi
Assistant Manager
Thane HO

Tejas Vithal Gudulkar
Regional Head
Thane HO

Tribhuvan Chouhan
Manager
Indore

Tushan Vasant Bane
Deputy Manager
Thane HO

Tushar Nandkishor Joshi
Senior Operation Auditor
Indore

Uttam Mahadev Jadhav
Assistant Branch Manager
Mankhurd

Uttam Ramesh Pawar
Assistant Branch Manager
Kandivali

Vedika Vishal Khandekar
Regional Head
Thane

Vidya Bhagirath Bhor
Manager
Kalyan CDL

Vijay Dadarao Sadavarte
Regional Head
Goregaon CDL

Vijay kumar Rajjak
Assistant Branch Manager
Deoria

Vijay Sharma
Assistant Branch Manager
Vidisha

Vinay Prajapati
Senior Operation Auditor
Jabalpur

Vishnu Kumar
Assistant Branch Manager
Biaora

Vivek Bhadane
Assistant Branch Manager
Nashik

Walmik Gangawal
Branch Manager
Kannad

Yogesh Khardia
Assistant Branch Manager
Jhunjhunu

Yogesh Mallekar
Senior Manager
Thane HO



SVASTI JLG MICROFINANCE LOANS - STAR CROs

April 2023

Employee
Sandip

Branch
Aligarh

Loans
18

May 2023

Employee
Chanchal Singh
Haider Shaikh
Neeraj Yadav
Ankit Gautam
Shivam Varman

Branch
Budaun
Bhiwandi
Pandesarra
Satna
Satna

Loans
20
19
19
18
18

June 2023

Employee
Haribala Palanivel
Subhash Anant Desale
Jitender Singh
Velu
Sridharan I

Branch
Kalayarkoil
Mankhurd
Vadodara
Ponneri
Thirumullaivoyal

Loans
21
21
20
19
18

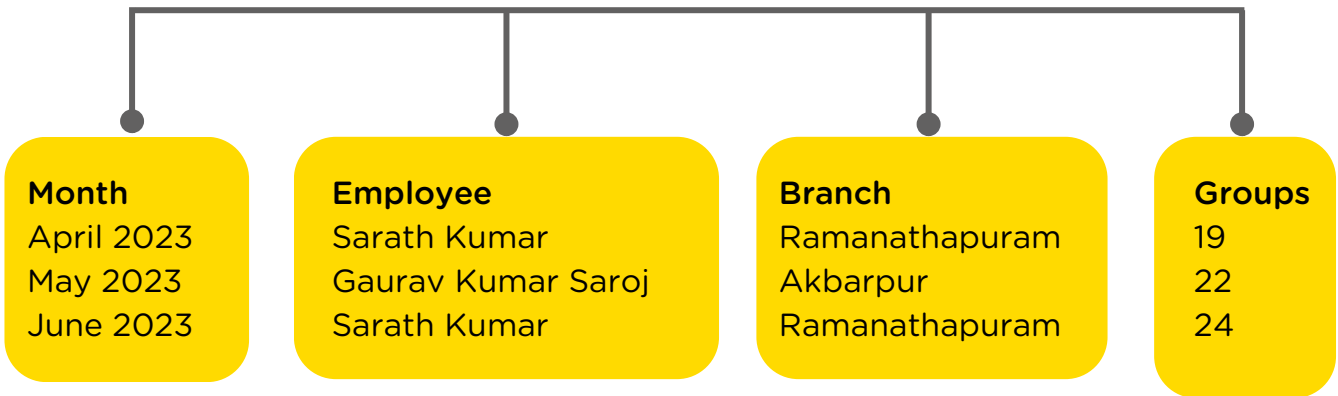
SVASTI JLG MICROFINANCE LOANS - CHAMPION CROs



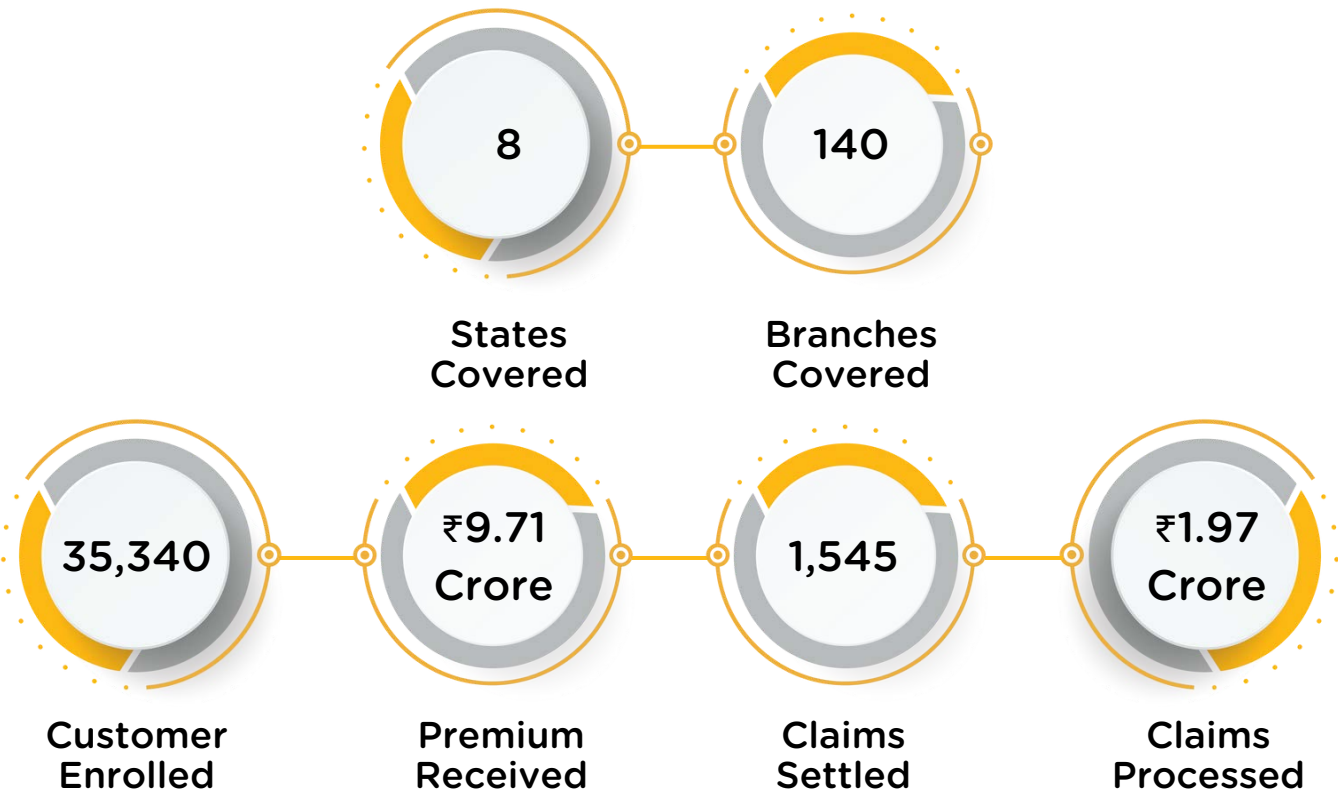
Gaurav Saroj - CRO



Sarath Kumar - CRO



CONSUMER FINANCE OVERVIEW - APRIL TO JUNE 2023



SVASTI MSME LOANS - SALES STARS

April to June 2023		
Employee	Branch	Loans
Avinash hasalpuriya	Dewas	5
Dipak Bhika Bharmol	Thane	5
Ganesh Kamble	Ghatkopar	5
Hari Om Prajapati	Dewas	6
Jalamsingh Lodwal	Waluj	5
Jalamsingh Lodwal	Waluj	8
Nagesh Borade	Aurangabad	6
Nikesh Gaikwad	Chalisingaon	5
Rohit waghilkar	Andheri	5
Sumit Chavan	Kannad	5
Vilas Tidme	Nashik	5

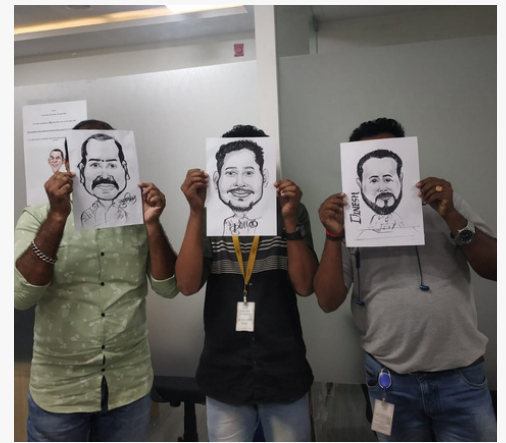
SVASTI MSME LOANS - SALES CHAMPIONS

April to June 2023		
Employee	Branch	Loans
Nagesh Borade	Aurangabad	6
Rohit Srivas	Bhopal Sevania	6
Sanjay Sishwakarma	Vidisha	17

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



SVASTI EMPLOYEE ENGAGEMENT IN APRIL 2023



In April 2023 we had a caricature artist come to our Thane Head office, to engage with our employees and create fun caricatures of them, which they later pinned up on their office desks! It was a fun day, enjoyed by all the employees present.

SVASTI EMPLOYEE ENGAGEMENT IN MAY 2023



In May 2023 we organized a Tambola (Houseie) session for all our employees at the Head Office and CDL. It was an entertaining and fun employee engagement session wherein all the employees were excited to see whether they could win the Full House!



SVASTI EMPLOYEE ENGAGEMENT IN JUNE 2023



In June 2023 we organized a Musical Chairs competition for all the employees at our Head Office and CDL. In addition, we also had a chat party organized for everyone present!



SVASTI MICROFINANCE INTERNATIONAL OFFSITE IN JUNE 2023



Svasti organised its first-ever international offsite for all senior managers and above in the organization. 115 employees went on this trip to Pattaya and Bangkok for 4 nights and 5 days. This was the first-ever international trip for many, and the fun we had will always be remembered!

