



## Welcome to the second edition of the Svasti Newsletter for the Financial Year of 2020-21.

This quarter saw the resumption of work back to almost normal, and we're happy to share the list of our various awards for performance across our various business divisions and offices. Congratulations to all the award recipients!

From this edition of the newsletter, we're also introducing a new KYC, which is "Know Your Colleague"! With this we will share with you, the personal profiles of various Svasti family members, written by the individuals themselves, about who they are along with their likes, passions, and life in general.

We hope you enjoy reading the newsletter. Also, please send any ideas or suggestions you may have, to make this newsletter more engaging for you!

## Our #1 Branches in Consumer Finance!



We're happy to share that our Ujjain, Kalwa, and Bhiwandi Branches were Champion Collections Branches for Consumer Finance this quarter. Our Ujjain Branch (pic 1) was Champion in July 2020, Kalwa Branch (pic 2) was Champion in August 2020, and Bhiwandi Branch (featured image above) was Champion in September 2020. Congratulations to the BMs and all the staff members!



**Vishnu Dwivedi**  
Varanasi Branch

"After completing a technical course from industrial training institute, I did different jobs over the years, including being a Front Desk Manager at a hotel for 2 years, and starting my own coaching centre for children up to the 10th standard.

I heard about Svasti from a Facebook post and immediately contacted the concerned person. I have been working with Svasti as a CRM for over 15 months now.

I was very nervous and not confident at first, but now I have taken up more responsibility. During Covid-19 we were able to overcome many business and collection challenges we were faced with the help of my seniors, who discussed my problems and issues, and we were able to find solutions as a team.

Professionally, I want to achieve more and grow first at the branch level, and then beyond that as well.

My family comprises of my mom, dad, wife, two kids, Grandma and Bhabhima.

I am also passionate about cricket, and I have even played for Lucknow as a batsman. I enjoy eating and love to cook as well!"



## Meet Our Top Performers in Consumer Finance!

Meet our winners of our top performance in Collections in Consumer Finance awards this Quarter.

(a) Dinesh Deore of Nashik Road Branch, for July 2020. (b) Yogesh Borade of Waluj Branch, for August 2020. and (c) Pravin Ombale of Thane Branch, for September 2020.



## Amit Dubey UM, Prayagraj Branch

“I was with another finance company for 11 years, until I learnt about Svasti, where I joined in 2019 as a Unit Manager.

I initially had the responsibility of handling one branch. Now I handle three branches. The team is good and does a great job.

The working culture here at Svasti is great. We get a lot of support from our seniors and they are all approachable and they listen to all of us. Amin sir is very supportive.

I have completed my B. Tech., and in my personal time, I love watching movies, travelling, and listening to music.”



## Meet Our Top Performers in JLG Microfinance!

### JLG Star CRMs, Jul - Sep 2020:

Vinay Gupta of Lucknow Branch - 18 groups.

Vinayak Kangane of Mangaon Branch - 15 groups.

### JLG Champion CRMs, Jul - Sep 2020:

Durgesh Mishra of Kanpur Branch - 20 groups.

Sonu Pratap of Unnao Branch 20 groups.





## Our #1 Branches in JLG Microfinance!



We are happy to announce the top-performing Svasti branches in Joint Liability Group Microfinance this quarter are: (1) Prayagraj Branch, (2) Unnao Branch, (3) Bhiwandi Branch, (4) Mangaon Branch, (5) Roha Branch, and Anand Branch.

Congratulations to the Branch Managers and all the staff members for their performance.





## Svasti Goes Digital to Stay Connected

As part of our pre-Covid move to digitise processes at Svasti, all our departments have used the lockdown to initiate online meetings and discussions using audio and video chat platforms like Google Meet. This not only keeps everyone safely working from home, it saves everyone time and allowed for more detailed discussions on important matters.

At Svasti we're committed to creating and using smarter digital processes that empower our people and business, and online meetings are definitely part of our new normal!



## Our CDL and Audit Teams' Continued Digital Outreach

**Customers Called by Svasti CDL and Audit teams:**

Jul: 1,73,467 | Aug: 1,09,746 | Sep: 30,000

**All Collection Meetings audited through SHA Collection app.**



### Vipin Raghuvanshi Lucknow Branch

“For 1.5 years as a field executive in another finance company, I felt that I was not growing professionally. So I tried starting my own business as a broadband consultant, but when that didn't work out, I joined Svasti as a CRM in the Bhandup Branch.

But I wanted to study more, so I left after 8 months, and after finishing my Graduation, I happily re-joined Svasti, this time in the Lucknow Branch where I have been working as a CRM for over 15 months.

I'd like to share a very interesting experience I had during Collection post the Covid lockdown. A customer I was interacting with did not have money to pay her EMI. As we wondered about what to do, she suddenly asked if I had 10 minutes to spare, and when I said I will wait, she took out some rice grains from a sack she had at home and went out and sold it to get cash to repay her EMI on time. Her pride in repaying on time, and confidence and replacing the rice later, really touched me.

It made me believe that there are very strong, honourable people in this world, and I am blessed to meet many of them every day!

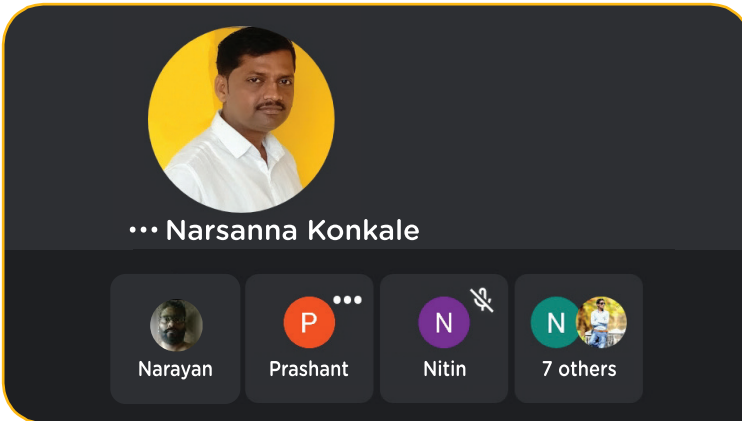
My family at home comprises of my mom, dad, brothers, sisters, and my dada and dadi.

In my free time, I enjoy singing and playing cricket. I enjoy eating sweets and non-veg food!”





## HR Listens - We are here for you to share your thoughts.



“HR Listens” is another medium wherein the employees and departments are able to voice their concerns, grievances, and suggestions, to make Svasti a better place to work. In order to do so, a SPOC from the internal HR team attends the weekly and monthly meetings that are conducted at the branch and at the Head Office level.

The aim for HR to attend these meetings is to listen to the challenges that the employees are facing and resolve any people, process, or administrative related issues. These issues are taken up with the concerned HODs or Management, depending on the severity of the issues. The goal is to resolve all issues and close all open loops with the concerned employee or department within 7 - 15 days.

### 12 - 30 - 90 Day CRM Handholding Process

Svasti CRMs play a very important role as they are the face of the organization. This is why great emphasis is given to ensure that they are able to perform their duties with absolute clarity and in a stress-free work environment.

Svasti has a handholding process for new CRMs, which is managed by the internal HR team where a forum is created in which an HR team member connects with new CRMs regularly, at intervals of 12, 30, and 90 days.

The aim is to understand their experience in the field, the challenges that they faced, along with any suggestions they may have to improve their process of learning and growth in the organization. These suggestions for improvement are also shared with the respective Head of Departments, and the Head Office Management for speedy processing.



### Suresh Vishwakarma BM, Lucknow Branch

“I joined Svasti as a CRM in the Bhandup Branch, and when I was new, I was in the early renewal team, which meant I had to just sit down fill out forms. Then I became a CRM at our Chembur Branch, where I learnt a lot, from how to do collections, and how to interact properly with customers. I saw a future for myself here at Svasti.

Yes, we have long working hours but “kuch paane ke liye kuch khona padta hai”. I was promoted within 15 months and returned to our Bhandup Branch, as an ABM!

My responsibilities grew. I had to make the team work, and overcome many challenges including cash collections after demonetization!

As Svasti grew, I was again promoted to become the first Branch Manager of Svasti in UP. Being responsible for the full branch in Lucknow, we achieved the Svasti Champion Branch Award as well.

There has been a lot of learning during this entire process. I got a chance to meet many interesting people. And over time we have built a great team of enthusiastic people with great working relationships.

My father has a auto garage in Mumbai, but I always knew that I did not want to work in that line and wanted to do something of my own, and I am proud to say that I have a successful career with Svasti, where I have been for 7 years!

I live with my wife and child, and enjoy watching Bollywood and Bhojpuri movies. I also like listening to music, cooking, and eating!”





## Svasti Gets Social. Please Follow, Like, Comment :)

Over the past one year, Svasti has been active on social media platforms like Facebook, Twitter, and LinkedIn. If you are on these platforms, please do follow Svasti, and Like, Comment on, and Share our posts as often as you can.

Svasti on Facebook: [www.facebook.com/Svasti.in](http://www.facebook.com/Svasti.in)

Svasti on LinkedIn: [www.linkedin.com/company/svasti-in](http://www.linkedin.com/company/svasti-in)



### Pranjal Upadhaya CRM, Allahabad Branch

"I joined Svasti in 2019. I was nervous before joining, but then from the first day itself it felt like family working here.

Everyone at my branch is very supportive and guides me at every step of the way.

In addition to the detailed induction and training I got at Svasti, my colleagues are always there to guide me on customer interactions and collection meetings.

Everything has been going well and it has been a smooth journey for me at Svasti.

I have completed my B.Sc and I am currently in my 2nd Year of M.Sc, specializing in Botany.

My family comprises of my mother and father. I like playing Chess and Cricket, and I can make good vegetarian food."



Our Facebook page features some of the work done by our Svasti teams, including the amazing work done during the Covid-19 lockdown and unlock periods.



Svasti greetings on Independence Day, and Eid.

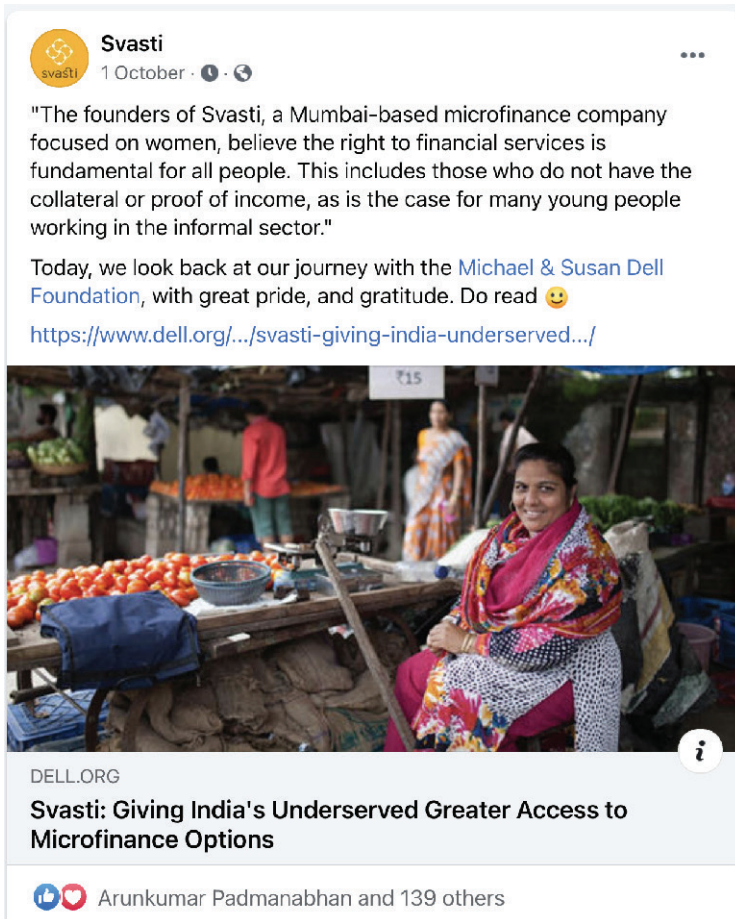




## Svasti Gets Social. Please Follow, Like, Comment :)



**Anil Yadav**  
ABM, Varanasi Branch

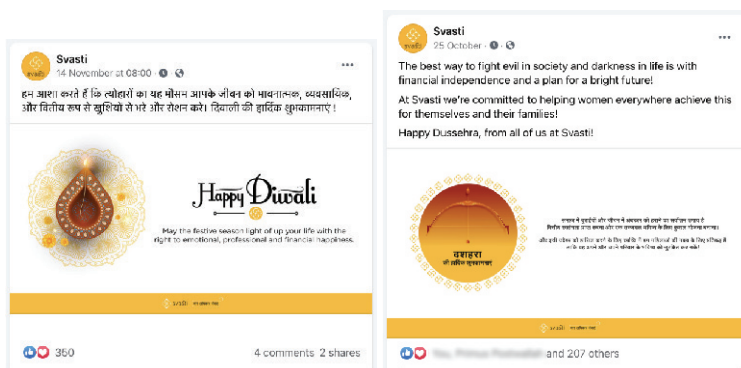


“After completing my Graduation, I worked in the transport industry, in Andhra Pradesh, Goa, and Karnataka.

My family is from Banaras, and since I got tired of changing so many cities and wanting to work somewhere closer to home, joined Svasti after seeing an ad for it in the newspaper. I joined as a CRM in Dec 2018, and my hard work paid off when I was promoted to an ABM in just 8 months!

Over the past two years there have been a lot of challenges that we faced, but we rose above them all with the support of my team in Varanasi, and seniors in Mumbai.

I treat Svasti as God as it helps keep my home running and family happy. My family includes my mother, brother and my wife. I play cricket in my free time.”



Top: An article on the DELL Foundation website, that featured Svasti and our work with women. Bottom: Festive greetings from Svasti were received warmly on Facebook.





## Svasti Gets Social. Please Follow, Like, Comment :)



## Contributions Welcome

Album साहस में सर्वप्रथम

Svasti added 5 new photos from 7 August at 08:00. 7 August · 🌐 · 📷

लॉकडाउन में सबसे पहले बाहर निकलना और सील की हुई गलियों में काम करने में हिम्मत चाहिए होती है ।  
लेकिन हमारे साहसी स्वस्ति स्टाफ ऋण स्थगन के रूप में ज़रूरी वित्तीय सेवाएं प्रदान कर रहे थे और अपने ऋण के बोझ को कम करने की इच्छा रखने वाले ग्राहकों से ईएमआई इकट्ठा कर रहे थे ।  
मई में लॉकडाउन के बाद सबसे पहले खुलने वाली हमारी स्वस्ति शाखाओं की टीमों को हमारा विशेष धन्यवाद - चिप्लुन, मानगाव, पेन, रत्नागिरी, रोहा ।

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👍❤️ and 499 others 13 comments 2 shares

**We welcome your contributions of happy memories and events at Svasti, in the form of photos and short write-ups.**

If you have celebrated an occasion in your branch, or received some award or recognition, please send details along with clear photographs via email, to the HR department in Mumbai.

Selected photos with details may be shared here in our Svasti Newsletter, and/or on our Svasti Facebook page.

Please “like” Svasti on Facebook:

[www.facebook.com/Svasti.in](http://www.facebook.com/Svasti.in)

Please add Svasti as your place of work on LinkedIn and

follow us for updates: [www.linkedin.com/company/svasti-in](http://www.linkedin.com/company/svasti-in)