

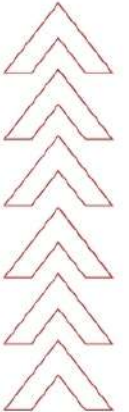


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BUZZ IN ART

April - 2024

www.arthfc.com



Yoga Session

A delightful fusion of relaxation and rejuvenation. From seated stretches to gentle twists, each movement was a reminder to pause, breathe, and reconnect with ourselves. As we flowed through the session, tensions melted away & replaced by a sense of calm and clarity. By the end, we emerged feeling not only physically refreshed but also mentally rejuvenated, ready to approach our work with renewed focus and vitality.



Unlocking the 'Why' behind Sales Rejection

This training program delves deep into the reasons behind each 'no', providing our sales team with the clarity and confidence to refine their approach. Through interactive exercises and analysing recently rejected cases, participants gained confidence in reframing rejection as an opportunity for learning and improvement.

Chai pe Charcha (Delhi NCR)

Our new initiative designed to address business challenges over a cup of chai. This platform encourages open dialogue and collaborative problem-solving, where every query or issue is an opportunity for improvement. As we sip our tea, we share insights, discuss strategies, and soon will connect other regions as well.

Pre-Cersai Training for Credit department

By mastering the nuances of pre-CERSAI scrutiny, we're setting new standards of diligence and reliability. This search helps in identifying any prior registrations or charges on the property that could affect the current transaction. Training in pre-CERSAI searches would typically involve understanding how to navigate the CERSAI database and interpret the search results accurately to ensure due diligence and compliance in financial transactions.

ISO & Compliance Trainings

We have assigned mandatory trainings "ISO" and "Compliance" to all employees for Quarter 1, 2024-25 on Zing Learn. Request you all to complete these training before 15th May 2024.



Sales Rejection



Chai pe Charcha



Pre-Cersai Training

Virtual Reward & Recognition

Techvance ignites innovation, Embracing our theme of relentless innovation, we've embraced a modern approach to rewards and recognition through our virtual certificate system. Each employee receives their certificate directly via the email, commemorating their outstanding achievements. With the convenience of digital accessibility, they can effortlessly download and share their certificates, amplifying their accomplishments across various platforms.



Employees Birthday Celebration

Moments like these bring us together, fostering a sense of camaraderie and connection. Wishing a very happy birthday to our April-born colleagues! May this year be filled with abundant happiness, success, and unforgettable moments.



Eye Check-Up Camp

ART recently hosted an Eye Camp at Head office of our company with a mission to prioritize our employee's ocular health. At the camp, our employees received comprehensive eye screenings, ensuring early detection of any issues.



Long Service Award

In April month, we had the pleasure of recognizing the invaluable contributions of our esteemed team members who have completed significant milestones of service—3, 5, and 7 year with ART. As we celebrate their achievements, we extend our heartfelt gratitude for their continued dedication and look forward to many more years of collaboration and growth together. Congratulations to each and every one of our long-serving employees!



Atul Chamoli - Gurugram
Completed 3 Years (Finance & Accounts)



Rashmi Malhotra - Gurugram
Completed 5 Years (HR & Admin)



Jitenbhai Patel - Surat
Completed 5 Years (FCU)



Amol Bavalekar - Kalyan
Completed 7 Years (Collections)

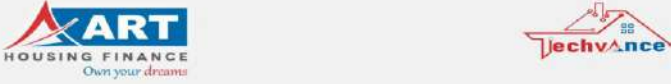


Maulik Rameshbhai Sankla - Ahmedabad
Completed 7 Years (Credit)


ART on Social Media

Our social media channels are lighting up with the latest buzz, and at the heart of it all is our mission: to turn dreams into reality. We understand that for low and middle-class families, owning a home can feel out of reach. That's where we come in. Our home loan solutions are designed to fit every budget, we're making homeownership more accessible than ever before.

We are present at Facebook/LinkedIn/ Twitter/ Instagram/YouTube



10 Crores+
DISBURSEMENT
Empowering Dreams in Rajasthan!
Over 10 Crores Disbursed in Home Loans in March



Rajasthan

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SEWING MACHINE DISTRIBUTION
9th FEB 2024

We celebrated Women's Day by distributing sewing machines to empower women, fostering self-reliance and entrepreneurship.



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चुनाव का पर्व
DESH KA GARV
LOK SABHA ELECTION 2024

Every Vote Matters!
Secure your future, every vote counts; Like your home, your voice, a foundation that mounts.



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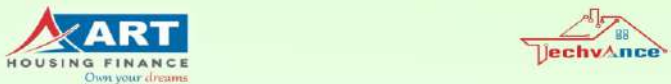
GMC awareness session
April 6th 2024

On April 6th, 2024, ART Housing Finance hosted an awareness session to introduce our new group medical claim policy.

Attendees gathered to learn more about the coverage and benefits offered by the policy.




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ART YOGA SESSION
18th April 2024

ART Housing Finance organized yoga sessions this month, offering participants a rejuvenating experience and promoting holistic well-being. The sessions were well-received, fostering a sense of relaxation and balance among attendees.



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श्रीराम नवमी

May the auspicious festival of Ram Navami bring abundant blessings into your life.



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Marketing Activities

Here are some glimpses of offline marketing activities which were conducted in the month of April'24 at different locations. Purpose is to reach people door to door for fulfilling their home loan needs.



Pune PCMC



Bikaner



Kalyan



Agra



Jodhpur



Rajkot

Share your out of the box ideas which you feel can be implemented at our organization for further improvement. Your ideas will be evaluated by the management and if found good, same will be implemented with your help. Employees who share good idea will be awarded. Share at <https://forms.office.com/r/TyGqY6EcqT>

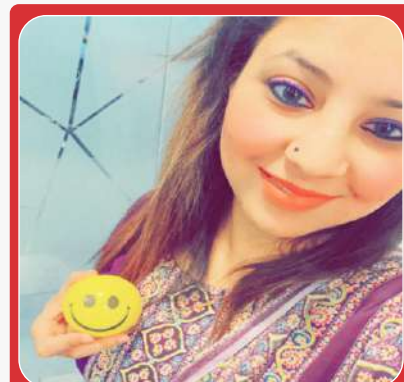


ART Fitness Club

Mr. Palash and Ms. Rashmi from Gurugram has won the 5k Steps Challenge of our ART Fitness Club for the month of April'24. From our ART Fitness club we try to create a supportive environment where employees felt encouraged to take proactive steps towards a healthier lifestyle.



Palash Vijay Vargiya (IT)
Head Office



Rashmi Malhotra (HR & Admin)
Head Office



Sidharth Vij (Chief Credit Officer)
Head Office

Mr. Siddharth Vij has conquered the ART Fitness Club challenge, winning a voucher worth ₹ 3000! In just 15 days, he shed 6 kilograms, showcasing incredible dedication and determination!



What Employees Say



2 Months

I have completed 2 months with ART. Each person contributing their unique strengths to propel us forward. We've navigated challenges, met targets, and fostered an environment where everyone's success is intertwined. As I reflect on these initial months, I'm filled with gratitude to be a part of this family.

Shagird Gulab Shaikh
State Head Credit (Kalyan)



6 Months

It's been 6 months since I have joined ART family. The best thing here is that we can discuss about our work with senior without any hesitation. Also, all members of other departments are very supportive. I look forward to continuing this journey of success and fulfilment with such an exceptional team.

Manav
Relationship Manager (Karnal)



3 Years Completed

It has been a transformative ride! Each project became an opportunity to stretch my limits, to innovate, and to create impact. We built more than just a workplace, we built a family. As I reflect on these three years, I'm filled with gratitude—for mentors who believed in me, for teammates who cheered me on, and for the chance to be part of something bigger than myself.

Anoop Anand Sharma
National Credit Manager (Jaipur)



1.7 Years Completed

I've been fortunate to work in an environment where collaboration, support, and growth are not just words but integral aspects of our culture. We can reach to our HODs as well to seek support. Moreover, the monthly celebrations for employee birthdays exemplify the company's commitment to fostering a sense of belonging and camaraderie among the team.

Hemant Singh
Assistant Manager (Jaipur)





Vipin Jain
Managing Director & CEO

I know last month didn't go as planned, but setbacks are just setups for comebacks.

I encourage each of you to take some time to reflect on what didn't go as planned and why. Let's identify areas for improvement and brainstorm solutions together. Remember, we are a team, and our collective strength lies in our ability to support and uplift each other.

As we move forward, let's regroup, refocus, and rally together and use this as motivation to come back stronger next month and recommit ourselves to our goals with renewed determination and focus.

I have full confidence in our ability to overcome any challenges that come our way.

Message from Collections - Head



Praveen Kumar Singh
Collections - Head

As I reflect on my journey within the company, I'm deeply grateful for the enriching experiences and opportunities that have shaped my growth. Serving as Collections Head has not only allowed me to lead with passion and purpose but has also taught me invaluable lessons in teamwork, perseverance, and resilience. To my fellow colleagues, I extend my heartfelt appreciation for your dedication and hard work. Each of you plays an integral role in our collective success, and I'm inspired by the collaboration and camaraderie we share. Let's continue to strive for excellence, support one another, and drive positive change within our organization.

Q1 - Who is the current Governor of RBI?

Q2 - What is the term used for the rate at which RBI lends money to commercial banks?

Q3 - What does IRDAI stand for?

Q4 - Who regulates the pension sector in India?

Q5 - What does FEMA stand for?

You can share your answers on hrd@arthfc.com

The winners and answers will announced in next "BUZZ IN ART"



Last month's Quiz Answer and Winner

Q1- The Union Budget of 1982-83 is known for announcing the establishment of which financial institution to support the housing sector?

Ans - National Housing Bank (NHB)

Q2 - What is the revised estimate of the fiscal deficit as a percentage of GDP in Budget 2024?

Ans - The FY24 fiscal deficit has been revised down to 5.8 percent of the GDP

Q3 - What is the maximum tenure of a housing loan typically offered by banks and housing finance companies in India?

Ans - Typically, banks and housing finance companies in India offer housing loans with a maximum tenure of up to 30 years.

Q4 - What is the maximum loan-to-value (LTV) ratio typically allowed for home loans in India?

Ans - The maximum loan-to-value (LTV) ratio allowed for home loans in India is generally up to 80% of the property's value.



Winner is Ms. Priya Singh
Branding & Marketing (Head Office)



WIN Now!!



Follow us on



Employee who will tag any of our company's social media page maximum time in May'24 will get a surprise gift from Branding & Marketing team. To participate, Share your screenshot via mail to marketing@arthfc.com