

# AUGUST 2024

# BUZZ

# IN ART



# Independence Day Celebration

ART housing finance celebrated independence Day well with great enthusiasm across all branches. Our branches were beautifully decorated with the vibrant colors of the tricolor, creating a festive and patriotic atmosphere. Sweets were distributed among all employees, adding a touch of sweetness to the occasion. Everyone embraced the spirit of the day by dressing in ethnic attire, showcasing the rich cultural diversity of our team. It was a day filled with joy, unity, and a shared sense of pride in our nation's independence.



## Branch Network Expansion

We are excited to announce that our Udaipur and Uttam Nagar branches have successfully moved to new and well - furnished branches. These upgraded facilities are designed to enhance customer experience and provide even better service to our customers.



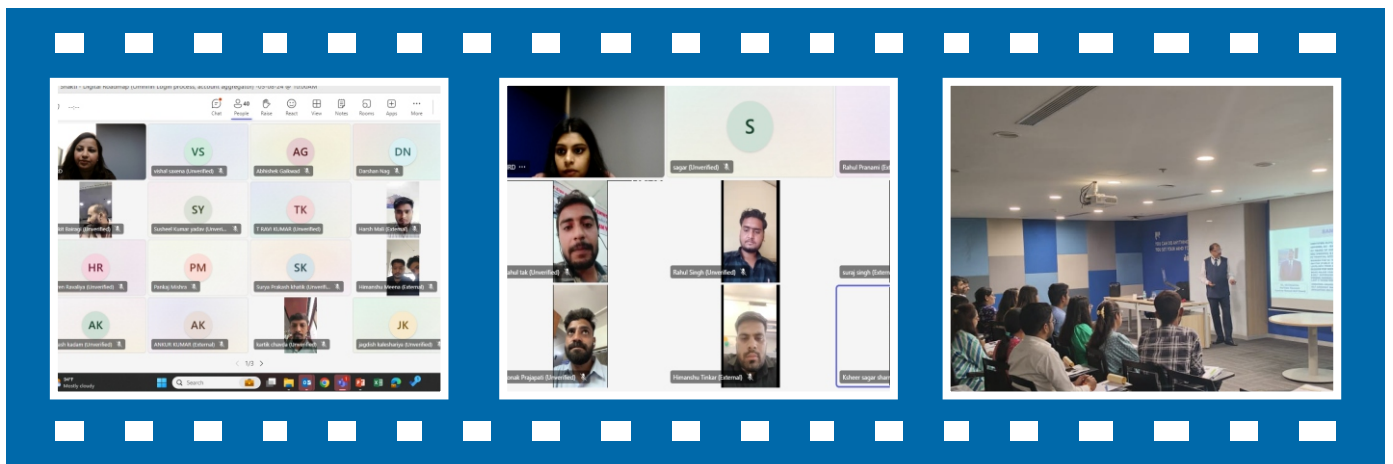
Uttam Nagar Branch



Udaipur Branch

# Competency Building

At ART, we are committed to the continuous growth and development of our team. We offer comprehensive functional training programs, including modules on credit processes, customer handling etc. ensuring that every team member has the tools they need to excel in their roles. Additionally, we place a strong emphasis on the development of soft skills. In August 2024, we organized a special behavioral training sessions focused on "Presentation and Communication Skills." This training aimed to equip our team with the essential skills to effectively convey ideas and engage with diverse audiences, fostering a more collaborative and dynamic work environment.



# Employees' Birthday Celebration

We united across all our branches to honor our August -born employees in a virtual cake-cutting ceremony! The event was a joyous occasion, filled with laughter and heartfelt wishes. It truly reflected our sense of community and appreciation, leaving lasting memories for everyone who joined in the celebration.



## New Arrival Gift for Employees

We are delighted to share that, as part of our ongoing commitment to celebrating significant life events, we continue to present gifts to employees upon the birth of their babies. This cherished tradition reflects our appreciation and support for our team members as they welcome new additions to their families.



Ashok Kumar - Gurugram



Arun Kumar - Gurugram

## Longevity Achievement Awards

A heartfelt congratulation to our team members celebrating 3 years with us in the month of August 2024! Your dedication and hard work have been crucial to our success. We are truly thankful to have you as an integral part of our journey. Here's to achieving even greater milestones together!



Jitendra Singh - Sales 3 Years ( Mayur Vihar )



Nilesh Anant Chavan - Collections 3 Years ( Kolhapur )

# ART Social Media Updates

In August, our social media reach expanded significantly across all platforms. We showcased creative content emphasizing the importance of home loans and the ease of securing them with ART Housing. As we continue to evolve and improve, we also engaged our audience with several popular quizzes. Additionally, we proudly sponsored the Delhi Dabangg team for the Ultimate Table Tennis Championship 2024.

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



## Promotional Initiatives

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



Pune PCMC

Ahmedabad

Agra

# Innovation Hub

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

Congratulations to Mr. Rakesh Kumar (FCU, Gurugram) For winning INR 1000 benepik voucher. His consistent efforts in sharing 8k steps count every day in August month led him to win the 8K steps challenge of our ART fitness club. We are proud to support initiatives like this which encourages our employees to take proactive steps towards their well-being.



Mr. Rakesh Kumar  
(FCU) Gurugram

# Employees' Voices



I am filled with a sense of accomplishment and gratitude. This period has been a whirlwind of learning, growth, and adaptation. The guidance and feedback from my manager and peers have been invaluable in helping me grow both professionally and personally. The sense of community and camaraderie here is truly special, and I am excited to continue this journey with such an amazing team.

Deepak  
(Operations, Gurugram - 3 months)



Over the past five months at ART, I have felt welcomed and supported by the team. The seamless onboarding process equipped me with the necessary resources to start contributing right away. The collaborative environment and the willingness of my colleagues to share their knowledge have been truly inspiring. I am excited about the future and look forward to continuing to learn, grow, and contribute to our team's success. Thank you for the support and opportunities provided so far.

Yogesh Sharma  
(Finance & Account, Gurugram - 5 months)



During my 1.5-year tenure with ART, I have actively participated in a variety of projects that have both challenged and enhanced my skills in the legal field. I have also contributed to training programs, where I shared my expertise and provided guidance on the legal aspects of the properties we manage.

Seema Baban Sirsat  
(Legal, Kalyan - 1.5 Years)



I've thrived in a dynamic and fast-paced environment that emphasizes collaboration and innovation. The company culture fosters a supportive atmosphere where team members are encouraged to share insights and work together towards common goals. I've valued the opportunity to engage with diverse departments, contributing to a cohesive approach to meeting client needs and addressing market challenges. The organization's commitment to professional development and continuous improvement has been a driving force behind my growth, enabling me to adapt and excel in an ever-evolving industry landscape.

Ankur Sompura  
(Credit, Surat - 7 Years)

# Message from Chief Credit Officer



Mahesh Adhikari  
Chief Credit Officer

As Chief Credit Officer, I want to take a moment to acknowledge the vital role that credit plays in our home loan business. A strong credit profile not only helps our clients secure favourable loan terms but also strengthens our overall portfolio. Your efforts in maintaining high standards and supporting our clients in their credit journeys are truly commendable.

I also want to extend my heartfelt appreciation to all our departments. Your dedication, teamwork, and commitment to excellence are the driving forces behind our success. Whether you're in sales, operations, underwriting, or any other department, your contributions are invaluable.

## Do you Know ?

1. Can NBFCs offer lower interest rates on home loans compared to banks?
2. What is the maximum loan tenure offered by NBFCs for home loans?
3. Can NBFCs provide loans for commercial properties as well?
4. Are there any tax benefits associated with home loans from NBFCs?
5. Can NBFCs offer flexible repayment options for home loans?





## Answers to Previous Quiz

- Yes, NBFCs can participate in the stock market directly. They are allowed to acquire shares, stocks, bonds, debentures, and other marketable securities
- Yes, Housing Finance Companies (HFCs) primarily focus on providing loans for residential properties. Their main business is to finance the purchase or construction of homes
- No, NBFCs are not required to maintain a Cash Reserve Ratio (CRR) with the RBI. This requirement is applicable to banks but not to NBFCs
- No, NBFCs are not allowed to accept demand deposits. They can accept term deposits but not deposits repayable on demand
- Yes, NBFCs are allowed to provide insurance services, but they must obtain mandatory approval from the Reserve Bank of India (RBI) and the Insurance Regulatory and Development Authority of India (IRDAI) to operate in the insurance business.

## Refer and Earn – Employee Referral Program

Earn exciting amount under Employee Referral Program. Vacancy published through HRMS: When a vacancy is published on HRMS by HR department, employees have the option to refer suitable candidates against the vacancy.

Referring candidates through e-mail: Employees can send the candidate details directly to HR department.

**Once a Referral is hired and completes 3 months of service in the Organization, the Referral Bonus will be released.**

Band	Pay-out (Rs)
E1 to E3	3000*
M1 to M3	4000*
M3 and above	6000*

# WIN Now!!



## Follow us on



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