



SEPTEMBER 2024

# BUZZ IN ART

[www.arthfc.com](http://www.arthfc.com)

# Ganesh Chaturthi Celebration

In September, our office celebrated Ganesh Chaturthi with great enthusiasm and fervour. All our employees of gathered together to worship Lord Ganesha and pray for his blessings.

The celebrations included the installation of Lord Ganesha's idol, puja, and distribution of sweets at Surat branch, Ahmedabad branch and all branches of Maharashtra. This event was organized to promote unity and camaraderie among our employees.



# Employees' Birthday Celebration

We came together across all our branches to celebrate our September-born employees with a virtual cake-cutting ceremony! The event was a delightful occasion, brimming with laughter and heartfelt wishes. It beautifully showcased our sense of community and appreciation, creating lasting memories for everyone who participated in the celebration.

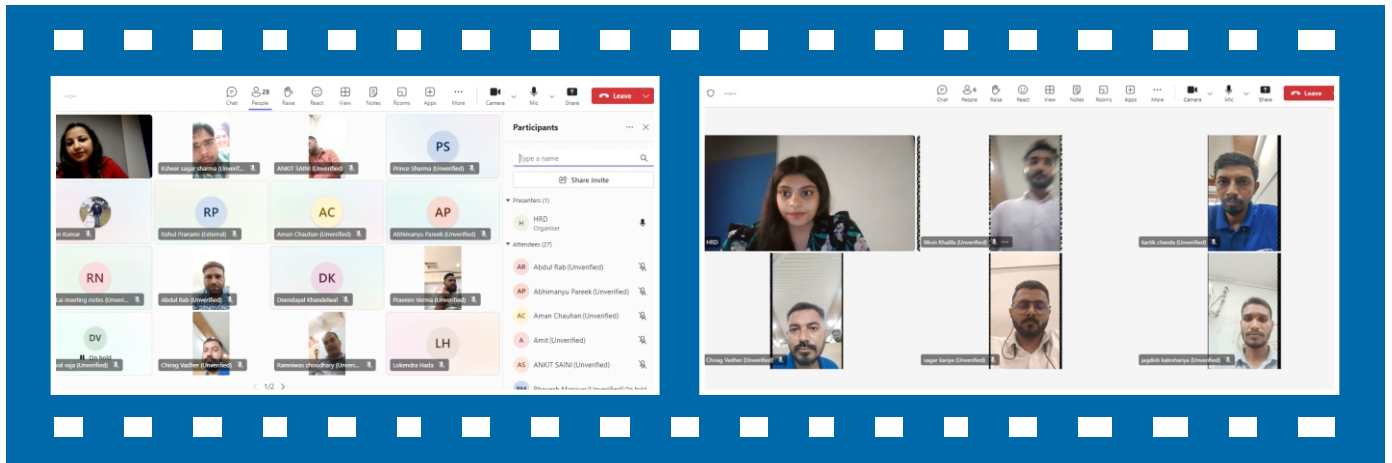




# Competency Building

At ART, we're passionate about driving the continuous growth and enrichment of our team! Our diverse range of training programs is designed to boost both technical skills and interpersonal abilities, ensuring every team member has the tools they need to shine in their roles.

Our Shakti program is specially crafted to welcome new joiners, equipping them with all the processes and policies we follow. Plus, we offer essential ongoing training in areas like compliance, induction, and ISO standards.



## New Arrival Gift for Employees

We are thrilled to announce that as part of our ongoing dedication to recognizing life's milestones, we proudly continue the tradition of presenting gifts to our employees on the arrival of their newborns. This heartfelt gesture demonstrates our appreciation and support for our team members as they embark on this exciting new chapter with their growing families.



Aashish Kumar Saini - Sikar



Dilip Chouhan - Rajasthan

# Longevity Achievement Awards

A big congratulation to our team members celebrating 3 and 5 years with us! Your unwavering dedication and hard work have been instrumental to our success. We are immensely grateful to have you as a vital part of our journey. Here's to reaching even greater milestones together and celebrating many more achievements!



Priya Singh - 3 Years (Gurugram)



Akash Pawar - 5 Years (Pune)



Vipin Kumar - 5 Years (Agra)

## ART Fitness Club

We are thrilled to announce that Mr. Rakesh Kumar and Ms. Rashmi Malhotra have been awarded with Nourishment Hamper. Their exceptional dedication and consistency in achieving the highest daily step count throughout September are truly inspiring.

Their commitment to personal wellness sets a remarkable example for all of us. We are proud to support initiatives that encourage our employees to take proactive steps towards their health and well-being.



Rashmi Malhotra - Gurugram



Rakesh Kumar - Gurugram

# ART Social Media Updates

We're committed to make home loans a reality for everyone. Our mission is to break down barriers and simplify the home buying process, empowering individuals and families to turn their dreams into reality.

Through our social media plat forms, we share informative posts and advice to guide our audience through the home loan process, making their journey to homeownership smoother and more accessible.

**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 September '24 at different locations. Purpose is to reach people door to door for fulfilling their home loan needs.



Jaipur - 3



Yamuna Nagar



Agra

# Message from Business Head



**Puneet Jindal**  
Business Head

As we step into September 2024, I want to take a moment to reflect on our journey and express my heartfelt gratitude for your unwavering dedication and hard work.

As we move forward, let's continue to embrace challenges with a positive mindset and a collaborative spirit. Our strength lies in our unity and our ability to adapt and innovate. Together, we can overcome any obstacle and reach new heights. As we move forward, let's continue to embrace challenges with a positive mindset and a collaborative spirit. Our strength lies in our unity and our ability to adapt and innovate. Together, we can overcome any obstacle and reach new heights.

## Employees' Voices



From the start, I was impressed by the collaborative and innovative environment. During this time, I have had the opportunity to engage in various tasks and responsibilities that have allowed me to develop new skills and deepen my understanding of the industry. Looking forward, I am excited about the future and eager to continue contributing.

**Bhanwar Singh**  
(Operations, Jaipur – 4 months)



I am grateful for the support of my manager, who has been instrumental in my growth by providing guidance and encouragement. The positive company culture at ART has made my experience even more enjoyable, fostering a sense of community and teamwork. Additionally, the festive celebrations and events organized by the company have been a highlight, bringing everyone together and creating a vibrant workplace atmosphere.

**Lokesh Om**  
(collections, Gurugram – 1 year 5 months)



# Do you Know ?

Fill in the blanks to answer the question.

1. Do you know what is the main difference between NBFC and Bank?

ANS: \_ \_ CE \_ S \_ \_ \_

2. Do you know what is the main objective of HFCs?

ANS: A \_ \_ O \_ D \_ \_ I \_ I T Y

3. Do you know what type of loans are provided by HFCs?

ANS: \_ \_ \_ S \_ N G

4. When was SEBI established?

ANS: 19 \_ \_

5. Which scheme is managed by PFRDA?

ANS: N \_ \_

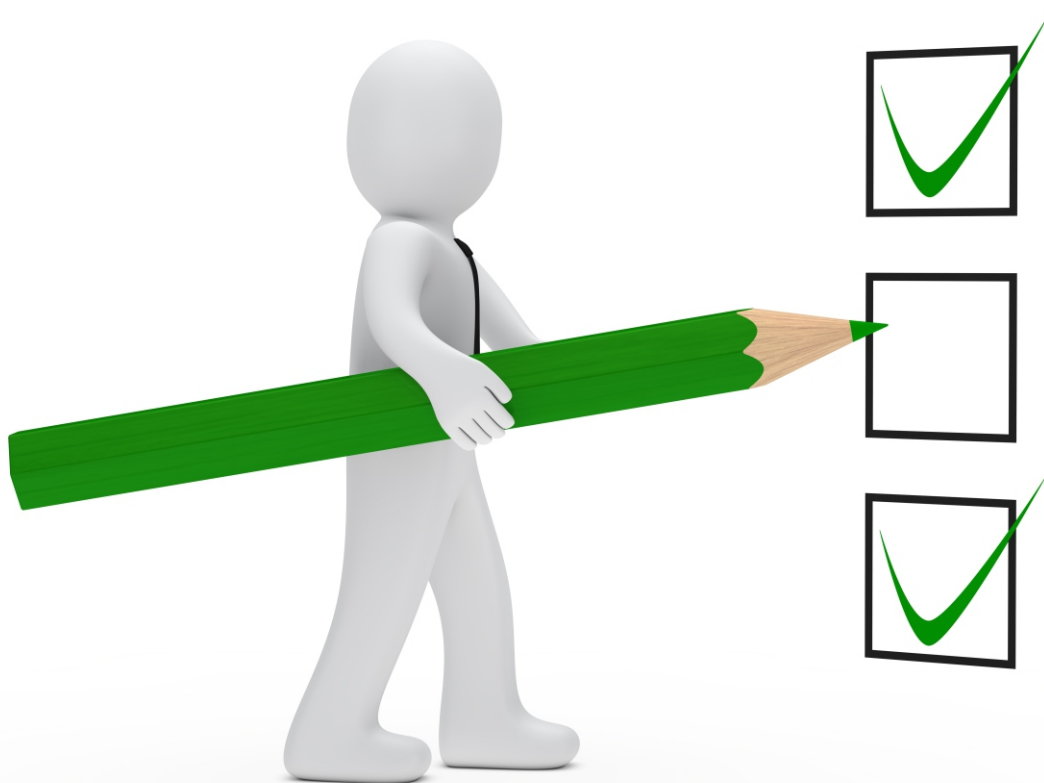
You can share your answers on [hrd@arthfc.com](mailto:hrd@arthfc.com)

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



# Answers to Previous Quiz

1. **No**, Generally, banks offer lower interest rates on home loans compared to NBFCs due to their access to low-cost funds.
2. the maximum loan tenure offered by NBFCs for home loans is **30 years**.
3. **Yes**, NBFCs can provide loans for commercial properties as well.
4. **Yes**, Home loans from NBFCs are eligible for tax benefits under Sections 80C and 24(b) of the Income Tax Act.
5. **Yes**, NBFCs often provide flexible repayment options tailored to the borrower's financial situation.





# 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.

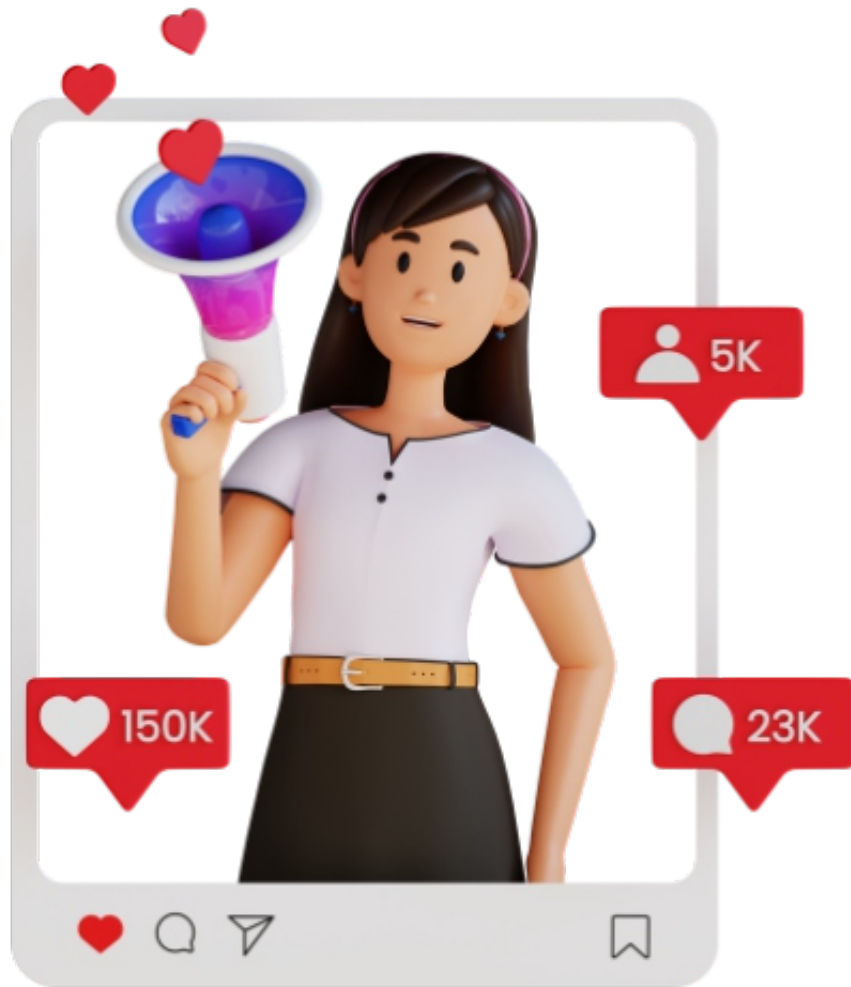
Referring candidates through e-mail: Employees can send the candidate details directly to HR department.

**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*



# Become the Face of ART!



Follow our official social media page, like and share our posts regularly, and get ready to win the coveted title of **Brand Ambassador!**