

OCTOBER 2024

BUZZ IN ART



Diwali Celebration

Our offices across all branches celebrated Diwali with great enthusiasm and fervor in October. To mark the occasion, all employees received gift appliances, which brought smiles to their faces. Each branch was decorated with festive lights and decorations, creating a celebratory atmosphere. Employees dressed in their traditional attire, adding to the special occasion. Following the Diwali puja, snacks and lunch were organized, providing an opportunity for all employees to come together and enjoy the festival.



Diwali Dharmika Contest

A thrilling competition that tested the sales prowess of our team members!

The contest was held from September 1st, 2024 to October 31st, 2024 and was open to our sales team, including RO/RM/ISM/SM and CSM. The objective was to achieve the highest disbursement in home loans, and the winners would receive a glittering gold coin as a reward.

Diwali Dharmika DSA SOURCING

Salaried HL Purchase only - minimum ROI @ 11.99%

SENP HL Purchase only - minimum ROI @ 12.75%

IMD Login Diwali Dharmika

HL IMD - 999/-
LAP IMD - 1770 /-

Diwali Dharmika DIRECT SOURCING

Salaried HL Purchase only - minimum ROI @ 11.75%

SENP HL Purchase only - minimum ROI @ 12.5%

Note*
1. All above rates are to be considered judiciously by respective ASM/ State Heads.
2. Case needs to get approved with ABHFL - its mandatory for these rates.

GREAT PLACE TO WORK CERTIFIED™ | ISCP20012013 & 20012014 CERTIFIED

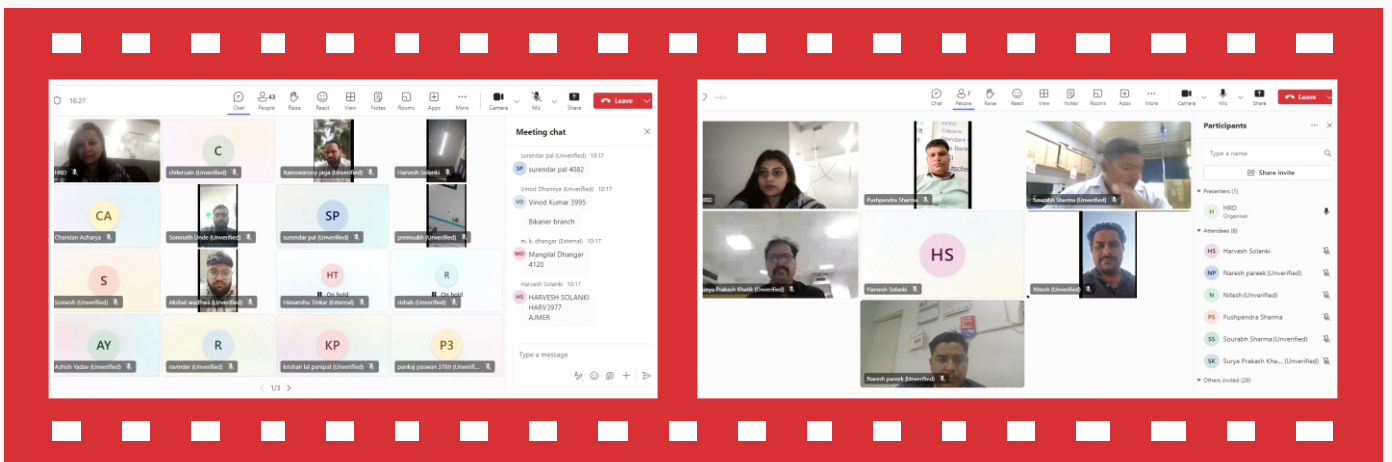
Employees' Birthday Celebration

We united virtually across all our branches to honor our October-born employees with a fun-filled cake-cutting ceremony! The event was a joyous occasion, overflowing with laughter and warm wishes. Employees enthusiastically blew out the candles and cut the cake, perfectly capturing our spirit of togetherness and appreciation. It left everyone with wonderful memories of the celebration.



Competency Building

At ART, we believe that continuous learning is the cornerstone of professional growth and success. Our comprehensive training programs are designed to empower our team members with the skills and knowledge they need to excel in their roles and advance their careers.



Longevity Achievement Awards

A huge congratulations to our team members celebrating 5 and 7 years with us! Your unwavering dedication and hard work have been the backbone of our success. We are incredibly grateful to have you as an integral part of our journey. Your passion and commitment inspire us all, and we look forward to many more years of shared success and growth.



Vinod Badgujar - Collections 5 Years (Surat)



Nathu Lal - Sales 7 Years (sikar)

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.



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 platforms, 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



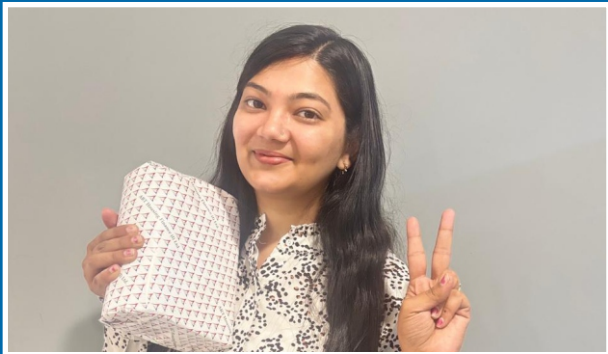
Promotional Initiatives

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



ART Fitness Club

We are thrilled to announce that Anita Mehra, HR and Gautam Suraj, Credit have emerged as the winners of our ART Fitness Club's highest daily step challenge for the month of October! Their commitment to personal wellness is truly remarkable and we are proud to support initiatives that prioritize our employee's well-being and health. Join our ART Fitness Club and take part in our daily step challenges to win exciting awards. Let's work together to prioritize our health and wellness!



Anita Mehra - Gurugram



Gautam Suraj - Gurugram

Message from Whole-Time Director & Company Secretary



Ritika Sati
Whole-Time Director &
Company Secretary

As we continue to navigate through an ever-evolving landscape, I am proud to witness ART Housing Finance's steadfast commitment to excellence, governance, and innovation. Our journey has been one of growth, resilience, and positive impact, which reflects the collective efforts of our dedicated teams.

In my role, I am fortunate to contribute to the strong legal and governance framework that underpins our success. It is our relentless pursuit of excellence in corporate governance, legal compliance, and brand management that sets us apart in this industry. We continue to evolve with the changing dynamics, ensuring that our values remain central to everything we do.

I extend my heartfelt thanks to all our employees, partners, and stakeholders for their continued support in making ART Housing Finance a name synonymous with trust and reliability. Together, we look forward to even greater achievements in the years ahead.

Employees' Voices



Over the past two months at ART Housing Finance, I have thoroughly enjoyed working in a supportive and positive environment. The company culture is welcoming and encouraging, which has made my transition smooth and enjoyable. The sales contests are particularly engaging and motivating, fostering a healthy competitive spirit and providing excellent opportunities to learn and grow. I have been able to develop my skills and knowledge through hands-on experience and collaboration with my colleagues. Overall, my experience has been incredibly positive, and I am excited to continue contributing to the team's success.

Ajay Kumar

(Sales, Sikar- 2 months)



Having spent nearly three and a half years with the company, I've had the privilege of acquiring extensive knowledge and skills. This journey has taught me the importance of maintaining an open mindset to progress in life.

The company's open-door policy and management support have been instrumental in my growth. As I reflect on my personal development and the company's mission, I'm committed to leveraging my skills to achieve our objectives by 2025.

Mohammad Sahnawaz

(HR, Gurugram - 3.6 years)



Do you Know ?

Fill in the blanks to answer the question.

What is the term for the initial payment made when purchasing a home with a loan?

ANS: _ _ W _ P _ _ _ _ _ T

What is the term for a loan where the interest rate can change over time?

ANS: V _ R _ _ _ L _

What is the name of the RBI's platform for real-time gross settlement of funds?

ANS: _ T _ S

Which RBI policy tool is used to control inflation by adjusting interest rates?

ANS: R _ _ O _ _ T _

What unique initiative by NHB aims to promote affordable housing for urban poor?

ANS: C _ _ _

You can share your answers on hrd@arthfc.com

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



Answers to Previous Quiz

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

ANS: **L I C E N S I N G**

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

ANS: **A F F O R D A B I L I T Y**

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

ANS: **H O U S I N G**

4. When was SEBI established?

ANS: **1 9 8 8**

5. Which scheme is managed by PFRDA?

ANS: **N P S**



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.

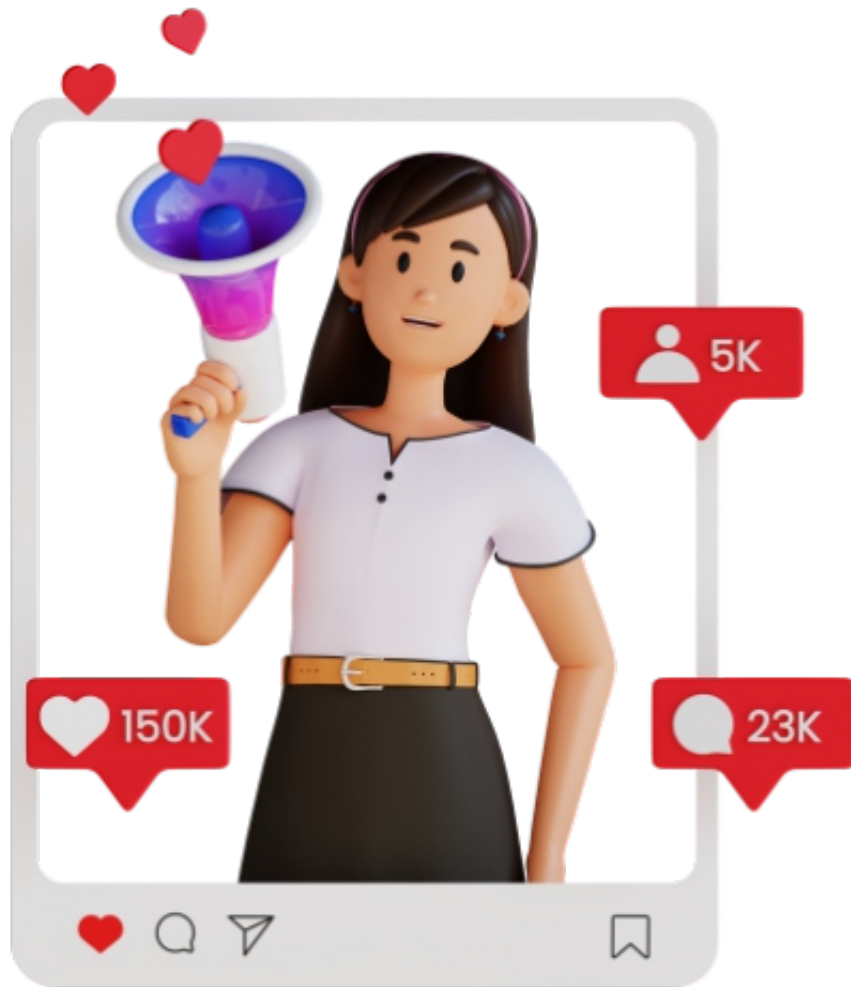
Referring candidates through e-mail: Employees can send the candidate details directly to HR department.

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!**