ART HOUSING FINANCE

*Own your dreams*

# Buzz in ART

## March 2024

# New Branch Opening

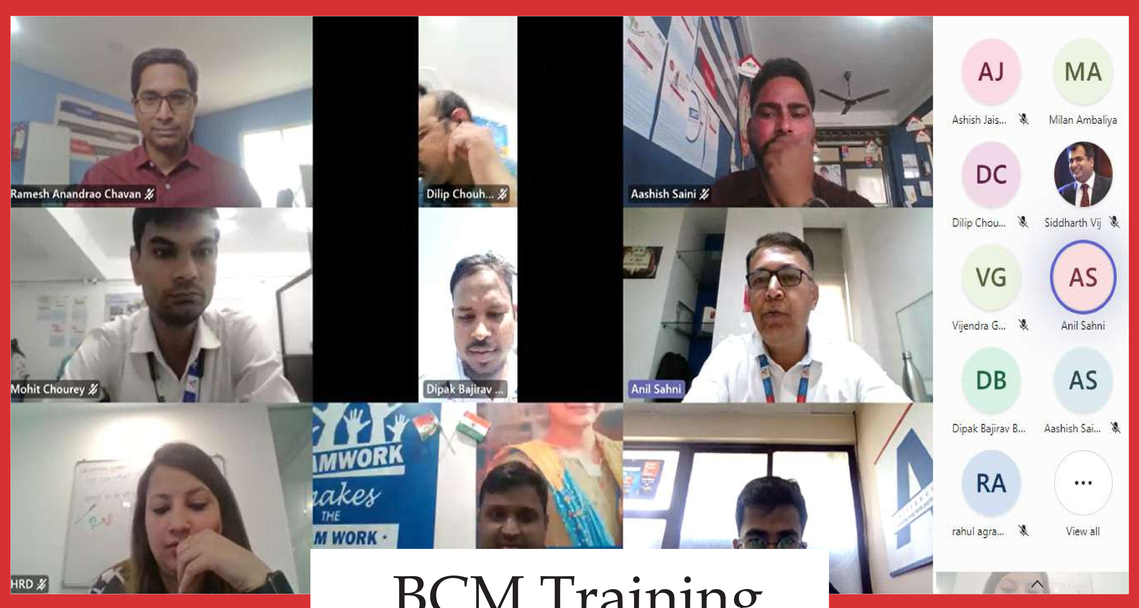
We're thrilled to announce the grand opening of our latest branch located at Lucknow. This expansion marks a significant milestone for our company.

# Trainings

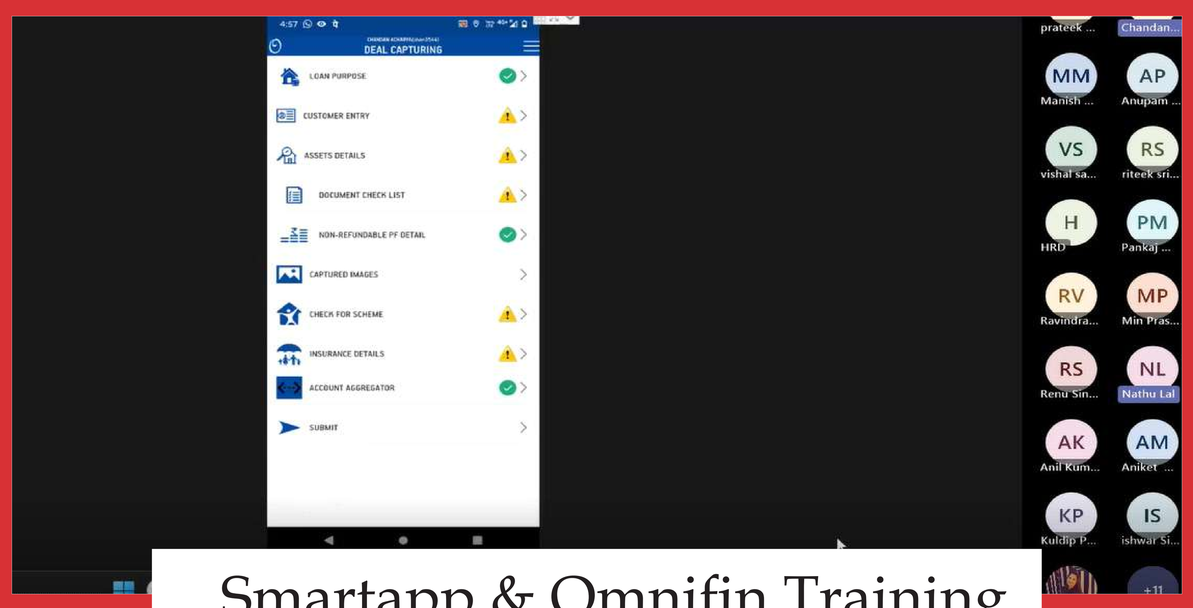
In our ever-evolving work environment, training sessions serve as the compass guiding our team toward excellence. These sessions are more than mere events; they are transformative experiences. As employees, we embark on a journey of skill enhancement, knowledge absorption, and personal growth. Each session fuels our potential, equipping us to tackle challenges with confidence. A special training for housekeeping staff and guards was organised for some important aspects like basic hygiene and grooming, safeguarding visitor's register, key registers, guests welcoming etc, these simple yet crucial steps contribute to a positive guest experience and uphold the highest standards of professionalism.

Thank you all for participating in these trainings. We ensured 99.9% attendance for QMS & KYC & AML trainings.

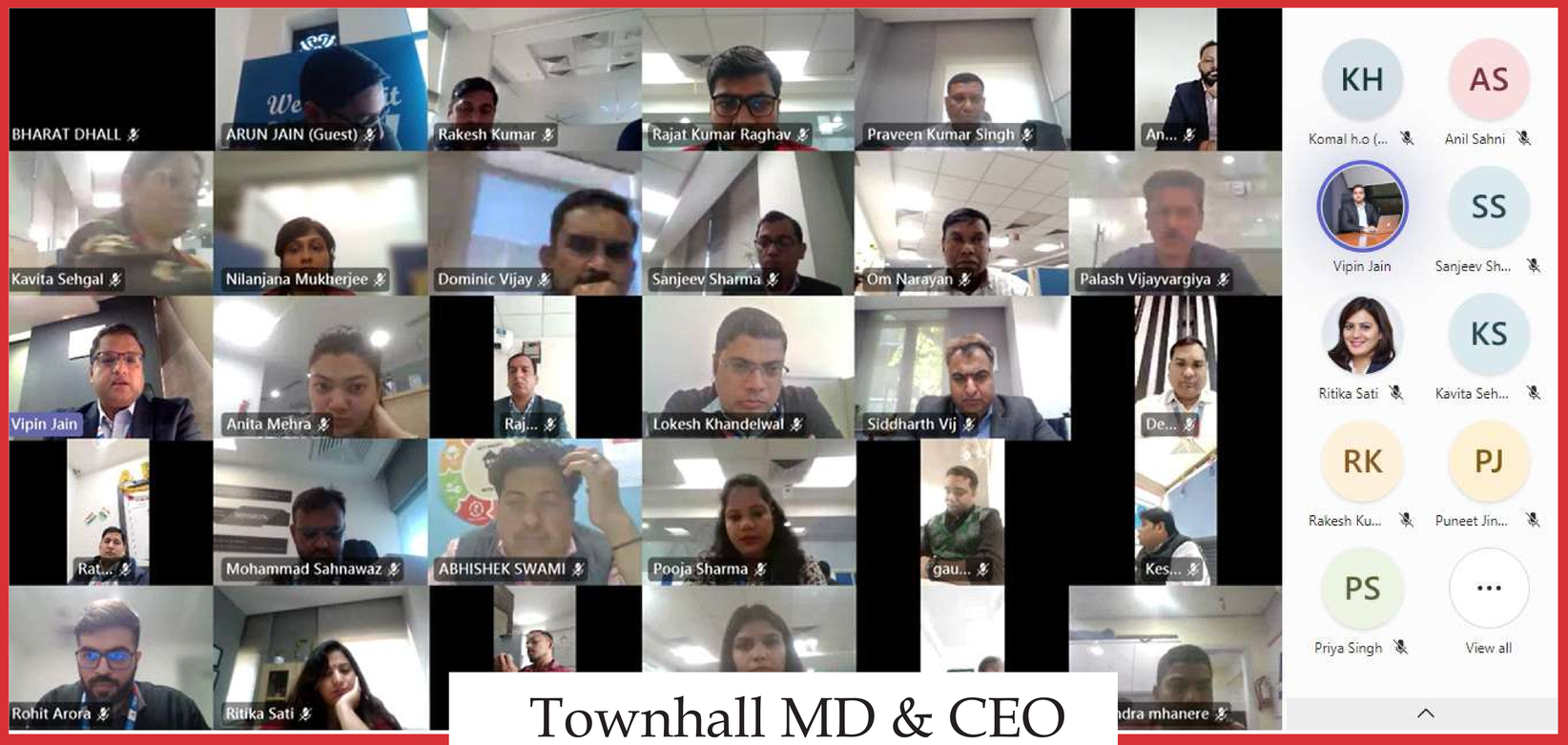
**Townhall with MD & CEO:** With March being a pivotal month, our MD & CEO shared invaluable insights of our company's performance, strategic milestones, and future direction. He outlined key initiatives of the financial year. His transparent communication resonated with employees, reinforcing our collective commitment to growth and success.




BCM Training




Smartapp & Omnifin Training

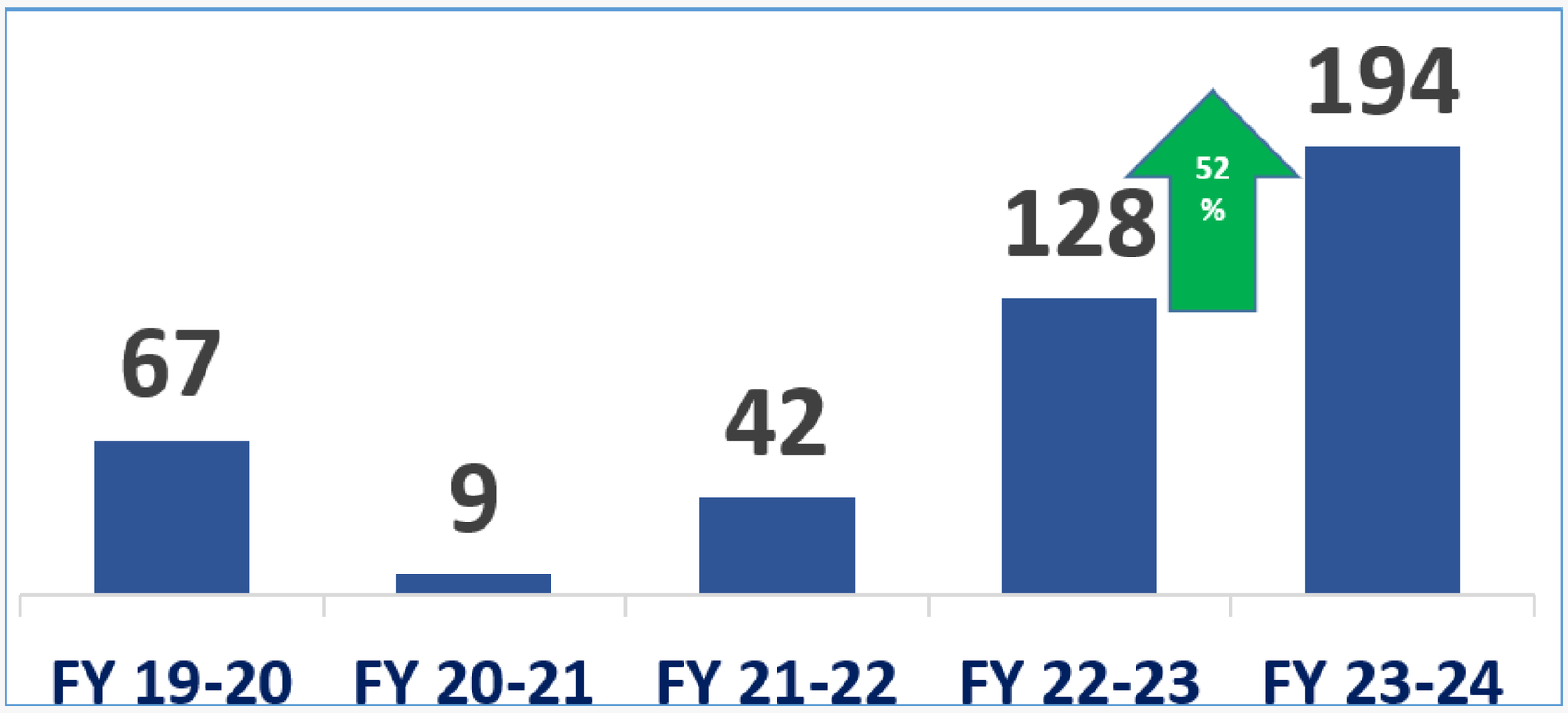



Townhall MD & CEO

# Disbursement - March 2024

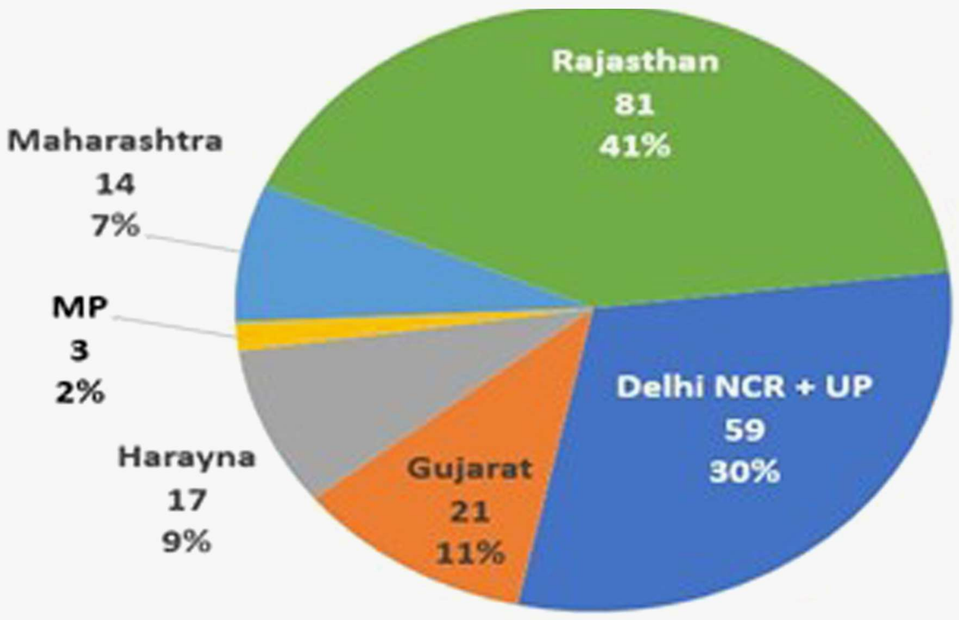
The green arrow, proudly proclaiming a 52% increase in disbursement of loans from FY 22-23 to FY 23-24, symbolizes our resilience and strategic growth.

As we analyze these numbers, let's celebrate the collective efforts that fueled this remarkable ascent. Let's continue this upward trajectory and build a financially robust future.




## Region wise Performance

In March 2024, **ART Housing Finance** witnessed a commendable surge in overall disbursements. The company's strategic efforts led to substantial disbursement figures across various regions. Notably, **Rajasthan** emerged as the frontrunner, contributing a significant **41%** of the total disbursements, equivalent to **1,013 Rs lacs.** Additionally, **Delhi NCR + UP** played a pivotal role, accounting for **30%** of the disbursements, totalling **603 Rs lacs.** Overall, this achievement reflects the company's robust performance and effective distribution strategies.




**March 2024 – Rs lacs**

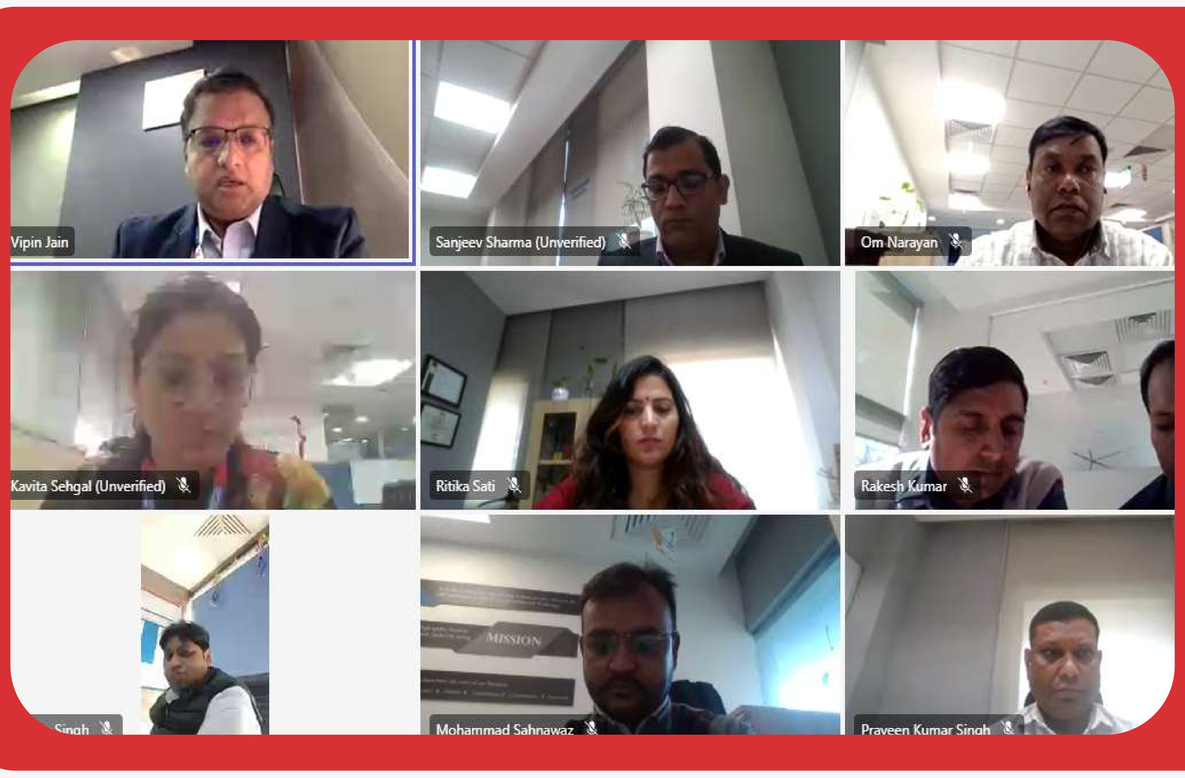
| REGION | Disb |
|---|---|
| RAJASTHAN | 1,013 |
| DELHI NCR | 505 |
| MUMBAI | 225 |
| HARYANA | 216 |
| GUJARAT S | 144 |
| MADHYA PRADESH | 123 |
| GUJARAT A | 101 |
| UTTAR PRADESH | 98 |
| ROM | 96 |
| **Grand Total** | **2,521** |

# Theme for FY 2024-25

In the spirit of innovation and progress, we're thrilled to announce the theme for FY 2024-25: **"Techvance"** Embracing the forefront of technological advancement, this theme embodies our commitment to harnessing the power of emerging technologies to drive growth, efficiency, and transformative change.

# Virtual Reward & Recognition

As an HR initiative, we have moved to virtual certificates. Employees can now get their certificate via email. We emerged the integration of digital certificates for rewards and recognition programs. By harnessing the power of technology, digital certificates offer greater flexibility and accessibility compared to their traditional counterparts. Employees can easily access and share their certificates across various digital platforms, including email, social media, and professional networking sites.



# Long Service Award

As we celebrate the remarkable journey of our dedicated employees who have completed 3/ 5/7/10 years with us, we take immense pride in their unwavering commitment and outstanding contributions. These long service awards are more than just tokens; they symbolize loyalty, growth, and the strong bonds forged within our organization. Each milestone represents countless hours of hard work, collaboration, and shared victories.

**Vikas Rana**
**Completed 7 Years**

**Jyoti Mishra**
**Completed 3 Years**

# Holi Celebration

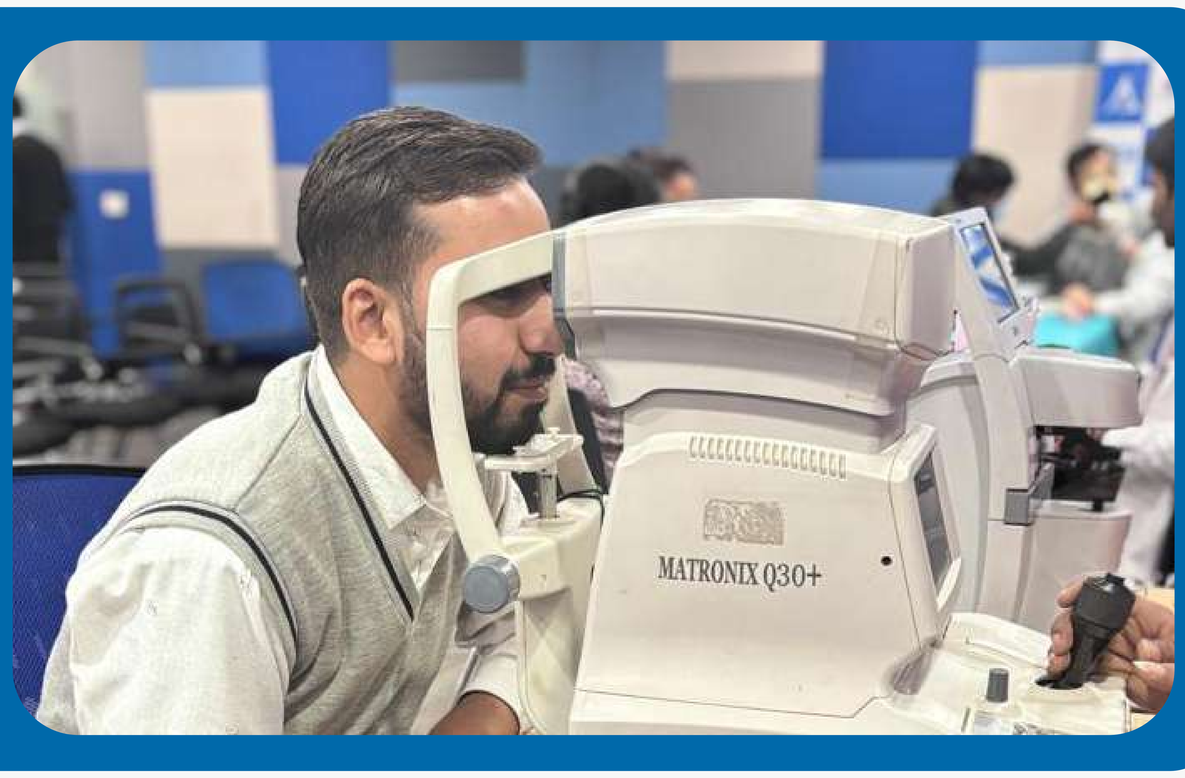
A Rangoli of life - Holi celebration was filled with fervor at our workplace! From gujiyas to refreshing thandai, our team embraced the spirit of unity, joy, and shared laughter.

# Women's Day Celebration

Women's Day celebration was filled with laughter, camaraderie, and exciting moments. We believe that every day is an opportunity to celebrate the remarkable women who contribute their talents, passion, and resilience to our workplace. On this International Women's Day, we took a break from our usual routines to a movie outing.

# Health Check-Up

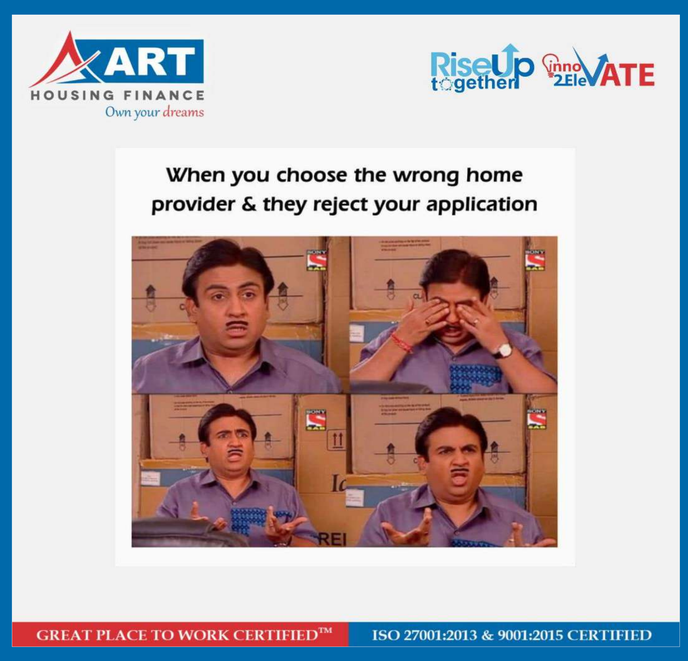
This Health check-Up offered a range of simple yet essential health services. We aimed to empower our team to prioritize their health. The health check-up event was filled with enthusiastic participation from our employees. Through a collaborative effort involving healthcare professionals and all participants we created an environment that facilitated easy access to essential health screenings and assessments which empowered them to take charge of their well-being and make informed decisions about their health.



# ART on Social Media

Our social media feeds have been buzzing with a new trends. Our mission is simple yet profound: to bridge the gap between dreams and reality. We understand that for low and middle-class families, homeownership can seem like an insurmountable challenge. That's where we step in. Our tailored home loan solutions are designed to fit various budgets, ensuring that everyone has a fair chance at homeownership.

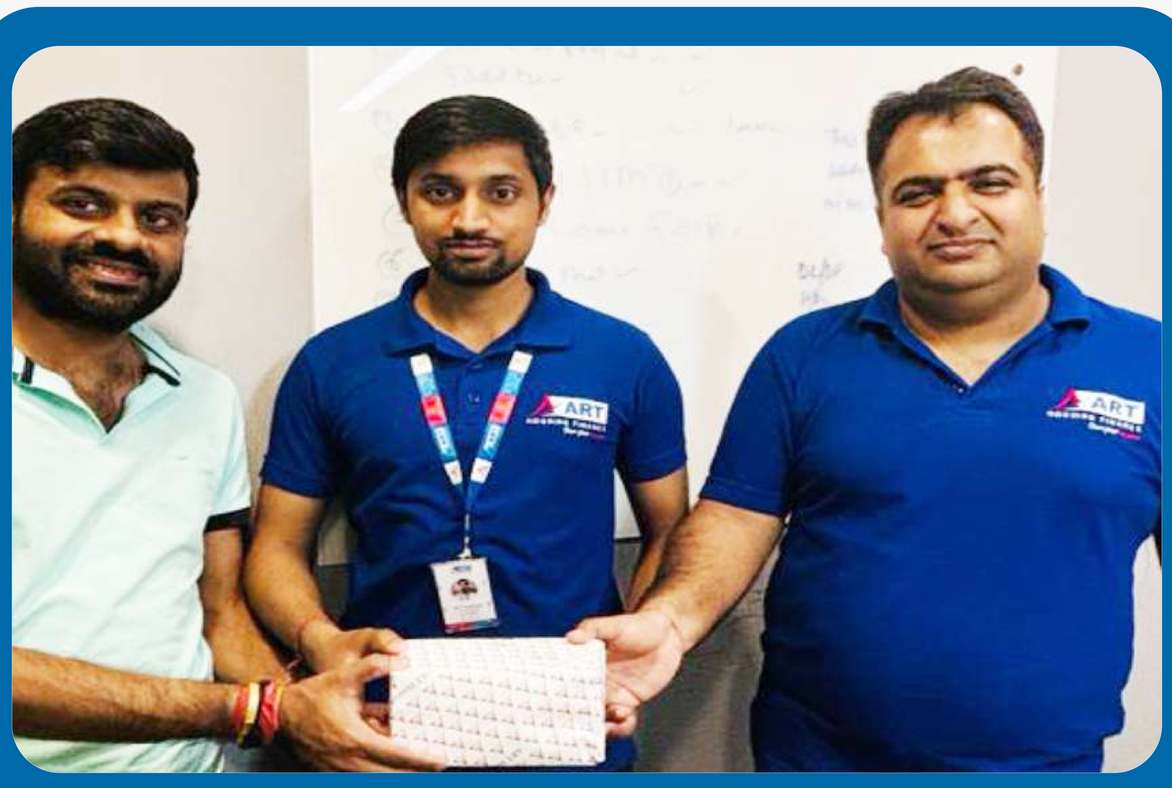
We are present at Facebook/LinkedIn/ Twitter/ Instagram/Youtube



# Idea Box

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



**Neetan Sharma**
**Faridabad**

Mr. Neetan Sharma (Technical department) from faridabad has won the 10KM challenge of our ART Fitness club in the month of March'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.

# What Employees Say

I have completed one month at ART and I would like to appreciate work culture and team bonding. I am getting full support from my supervisor and HR.

**Amrendra Singh**
**(Sales Manager)**

ART Housing Finance fosters a vibrant and inclusive environment where every team member's contribution are valued and respected.The positive energy and collaborative spirit within the organization ART Housing creates an atmosphere where innovation thrives and goals are achieved together.

**Ved Prakash**
**(Operation Manager)**

2.5 Years Completed

It has been a transformative phase for me at ART. I am grateful for the learning opportunities I got which helped me to grow.

**Mohammad Sahnawaz**
**(HR Manager)**

6 Years Completed

I'm working with ART family from last 6 years and it's my pleasure to have a part of this beautiful family. ART Housing is great company with vibrant employee culture.

**Sushila Kumari**
**(Assistant Manager, Collections)**

# Message from MD & CEO

**Vipin Jain**
Managing Director & CEO

As we embark on this new financial year, I want to take a moment to express my gratitude for your unwavering dedication and hard work.

The new financial year brings with it a sense of renewal and opportunity. It's a time for us to push boundaries, and strive for excellence in everything we do. Let's embrace this new beginning with optimism and determination. Let's challenge ourselves to innovate, collaborate, and exceed expectations. Together, there's no limit to what we can achieve.

# Message from Chief Financial Officer

**Bharat Dhall**
Chief Financial Officer

I express my sincere gratitude for the commitment and passion of team members for their hard work and dedication throughout the past year. It is proud and delightful to work alongside such talented individuals. Let us keep on working with great enthusiasm and bring the company to new hights.

# Do You Know?

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

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

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

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

You can share your answers on **hrd@arthfc.com**
The winners and answers will announced in next **"BUZZ IN ART"**

# Follow us on

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