



The spirit of patriotism was in full swing as we celebrated Republic Day across all our branches. The day was marked by 3 special contests, including Slogan writing, Sketching of Indian flag and storytelling about our freedom fighter. Employees enthusiastically participated in all the competitions. All our 5 winners got an amazing award of INR 500 benepik voucher.









Employee's Birthday Celebration



We celebrated birthdays across all our branches with joyous cake-cutting ceremonies. The celebrations brought a wave of happiness and camaraderie as employees gathered to honor their colleagues' special days. Each branch organized a delightful event, complete with beautifully decorated cakes, heartfelt wishes, and cheerful moments. The birthday celebrations not only made the celebrants feel valued and appreciated but also strengthened the bonds among team members.







Bonfires & Bonds: Lohri Celebration



The festive spirit of Lohri brought warmth and joy to our office in January. Colleagues gathered around traditional bonfires and performing on dhol beats. The celebration was a delightful blend of tradition and camaraderie, with everyone enjoying delicious festive treats and sharing stories. The Lohri festivities provided a wonderful opportunity for team members to bond and celebrate the harvest season, creating lasting memories and strengthening workplace relationships.



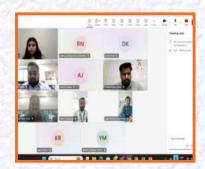




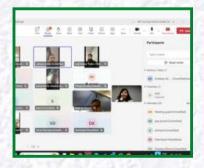




At ART, we are committed to nurturing a culture of continuous learning and development. Our diverse range of training modules includes functional training to enhance job-specific skills, induction training to seamlessly integrate new employees into our organizational culture, and compliance training to ensure adherence to industry standards and regulations. Each program is meticulously tailored to meet the unique needs of our workforce, ensuring that every individual has the opportunity to excel and contribute meaningfully to our collective goals.









January 2025 began on an inspiring note with a Virtual Townhall hosted by our MD & CEO. During this session, he shared his vision and strategic insights to achieve our ambitious ₹125 Crore target for the JFM (January-February-March) months. His address was both motivating and enlightening, providing clear direction and fostering a sense of shared purpose among all



Employee Achievements in the Spotlight



January 2025 was also a month of celebrating our employees' hard work and dedication through our Reward and Recognition program. The event was a testament to our company's culture of appreciation, where every individual's contribution is valued and recognized. The heartfelt speeches and enthusiastic applause highlighted the strong sense of community and motivation within our workforce, setting a positive tone for the year ahead.







Grooming & SOP Training for MST & Guards



In January 2025, we conducted a comprehensive SOP and Grooming Session for our MST and guards, aimed at enhancing their professional standards and appearance. The training focused on the importance of adhering to Standard Operating Procedures (SOPs) to ensure safety and efficiency in their roles. The session was interactive and informative, providing practical tips and guidelines to help our security team present themselves with confidence and uphold the highest standards of professionalism.



Longevity Achievement Awards



A big congratulation to our team members celebrating 5, and 10 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!







our social media handles highlighting our affordable home loan offerings. Our post emphasized the ease and accessibility of securing a home loan with us, tailored specifically for the affordable housing sector. The post also featured testimonials from satisfied customers who have successfully realized their dream of owning a home, thanks to our supportive and straightforward loan process. By sharing this information, we aim to reach a wider audience and help more individuals and families achieve their homeownership goals.

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 January'25 at different locations. Purpose is to reach people door to door for fulfilling their home









As we step into the last quarter, I want to thank all of you for your hard work and commitment. This is a crucial period for us to maximize business growth and strengthen collections.

Let's stay focused, push harder, and ensure we close the year on a strong note. Your dedication will make all the difference.

Looking forward to a great finish!

जैसे ही हम अंतिम Quarter में प्रवेश कर रहे हैं, मैं आप सभी को आपकी कड़ी मेहनत और समर्पण के लिए धन्यवाद देना चाहता हूं। यह हमारे लिए Business वृद्धि को अधिकतम करने और Collections को मजबूत करने का एक महत्वपूर्ण समय है।

आइए ध्यान केंद्रित करें, अधिक मेहनत करें, और सुनिश्चित करें कि हम साल को एक मजबूत नोट पर समाप्त करें। आपका समर्पण ही फर्क पैदा करेगा।



Vipin Jain - MD & CEO



Fill in the blanks to answer the question.

Q.1 What is a financial product that provides a fixed income over time?

Answer: B _ _ _

Q.2 What is a type of account used for daily transactions?

Answer: C _ _ _ _ A _ _ _ _

Q.3 What is a term for the profit made from selling an asset?

Answer: C _ _ _ _ G _ _ _

Q.4 What is a financial product that represents ownership in a company?

Answer: S _ _ _ _

Q.5 What is a type of loan used to purchase a vehicle?

Answer: A _ _ L _ _



Answers to Previous Questions



Q.1 What is a key benefit of a fixed-rate mortgage?

Answer: STABILITY

Q.2 What is a common type of insurance offered by financial institutions?

Answer: LIFE

Q.3 What is a major regulatory body for banks in India?

Answer: RBI

Q.4 What is a term for the initial payment made when buying a house?

Answer: DOWNPAYMENT

Q.5 What is a financial product that allows you to invest in a diversified portfolio?

Answer: MUTUALFUND

Winner of the Last Buzz in ART Quiz





Priya Singh - Gurugram Branding & Marketing

ART Fitness Club

We are thrilled to announce that **Anita Mehra** (HR) has emerged as the winner of our Highest Daily Step Challenge for the third time in a row! Her dedication to personal wellness is truly inspiring, and as a reward, she has won a Benepik voucher worth **₹500** from our ART Fitness Club.



Anita Mehra - Ahmedabad Human Resources



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*





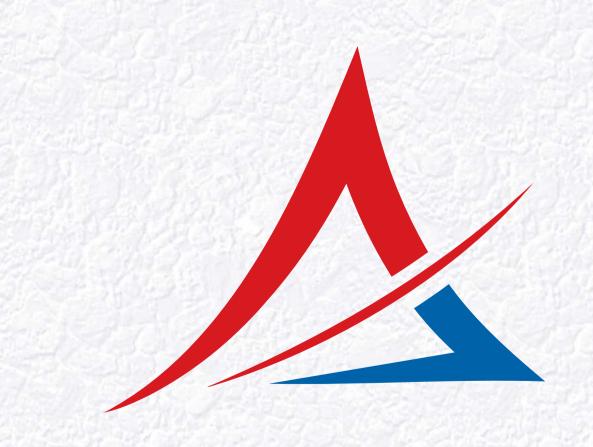
Become the Face of ART!

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

Brand Ambassador!







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