



JULY 2024

BUZZ IN ART



www.arthfc.com



124-5060981

11th Annual Day Celebration

Beneath the serene skies of Jim Corbett, our 11th Annual Day unfurled over two glorious days, a testament to our collective spirit and camaraderie. The first day was a vibrant tapestry of fun games, where laughter echoed through the air, culminating in a night of soulful ghazal melodies that resonated with our shared experiences. The following day, we honored our stars, celebrating their achievements with rewards and recognition, and danced into the night at the gala, basking in the joy of our triumphs.



New Branch Opening

We are excited to share the news of our company's expansion with the opening of four new branches in Junagarh, Jaipur 3, Thane, and Bhopal . This achievement marks a pivotal moment in our growth journey, allowing us to extend our reach, enhance our customer service, and deepen our connections within these vibrant communities. These new locations symbolize our commitment to innovation and our vision of growth.



Junagarh



Jaipur 3



Thane



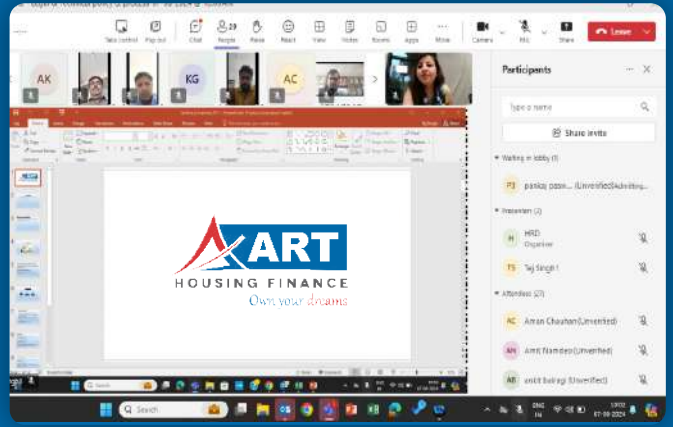
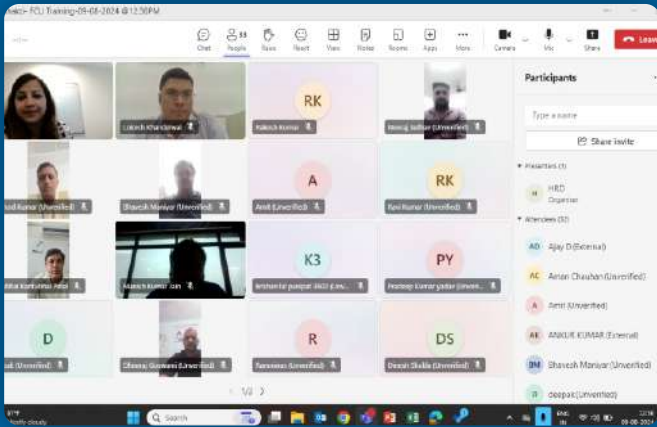
Bhopal



Bhopal

Trainings

At ART, we are committed to the continuous growth and development of our employees. We offer a wide range of training programs designed to enhance both technical and soft skills, ensuring that our team is well-equipped to excel in their roles. In July 2024, we introduced a specialized training session focused on goal setting and goal sheet creation. This training aimed to empower our employees with the tools and techniques needed to effectively define, track, and achieve their professional objectives, fostering a culture of accountability and success within the organization.



Employee's Birthday Celebration

Across all our branches, we united online to celebrate the birthday of our July born employees with a joyful virtual cake-cutting ceremony! The event was filled with smiles and laughter as we shared warm wishes and fond memories. It was a day that truly captured the spirit of togetherness and gratitude, making it a celebration to remember for all who participated.



Long Service Award

A big shout-out to our team members marking 3, 5, and 7 years with us! Your hard work and commitment have been instrumental in our progress. We're grateful to have you as a key part of our journey. Here's to reaching even greater milestones together!



Mahender Singh - Administration
5 Years (Gurugram)



Mohammad Sahnawaz - HR
3 Years (Gurugram)



Ankur Sompura - Credit
7 Years (Surat)



Awdhesh Kumar - Sales
3 Years (Mayur Vihar)



Ritika Sati - Legal and Secretarial 10 Years (Gurugram)

ART on Social Media

Our social media initiatives underscore our commitment to making home loans accessible for those on a budget. We recognize the profound impact of home ownership and are dedicated to making it a reality for all. Our aim is to empower families and individuals by making the home buying process easier and more affordable. We're here to support their dreams of owning a home and making it achievable for everyone.

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



ART
HOUSING FINANCE
Own your dreams

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कौनसा घर है आपकी
जरूरत के हिसाब से सही
जानिए ART के फ्री कंसल्टेशन के साथ

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NBFC & FINTECH
CONCLAVE & AWARDS 2024
Awarded By: NIELSEN
BEST SOFTWARE

AWARD FOR BEST HOUSE FINANCER OF THE YEAR 2024

We are Honored to receive 'Best House Financer of the Year' at the 17th NBFC & Fintech Awards 2024!

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ART के नारीआशियाना ऋण की मदद से
अब आप भी कर सकती है

एक नए घर को अपना करने की हिम्मत।
सशक्त महिलाएँ, आत्मनिर्भर महिलाएँ

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लाइफ एन्जॉय करोगी
या ई.एम.आई भरोगी।

अब ART के
नारीआशियाना ऋण की
मदद से दोनों क्यों नहीं ?

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Marketing Activities

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



Prayagraj



Agra



Jodhpur



NSP



Pune



Ujjain

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

Congratulations

Mr. Pawan and Rakesh for winning the Benepic vouchers! Their consistent effort in sharing their step count throughout July'24 has led them to victory in the 7k Steps Challenge of our ART Fitness Club. We are proud to support initiatives like these that encourage our employees to embrace a healthier lifestyle and take proactive steps towards their well-being.



Mr. Pawan Sharma (Sales) Gurugram



Mr. Rakesh Kumar (FCU) Gurugram

Employee's Testimonials



Surya Prakash Khatik (Sales) Udaipur – 1 Month

I've had the opportunity to dive deep into the dynamic world of sales, learning from every interaction and challenge. The supportive environment here has allowed me to grow quick. The experience so far has been enriching, and I'm excited about what lies ahead!



Laxhmi Narayan Pandey (Sales) Lucknow – 1.5 Months

In just 1.5 months at ART, I've felt welcomed and supported by my colleagues. The collaborative environment and mentorship from seniors have been invaluable. Overall, it's been a positive and enriching experience, and I'm excited to continue contributing to the team's success.



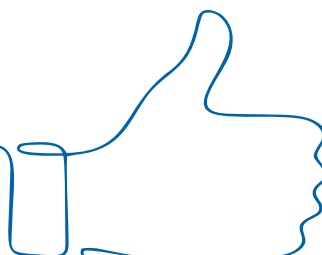
Lalmani Shukla (Sales) Faridabad – 2 Years

Over the past 2 years, I've honed my skills, built strong relationships, and gained a deeper understanding of our market. I'm proud of the progress I've made and the contributions I've been able to bring to the team. I'm looking forward to continuing to grow and achieve even greater success in the future.



Rashmi Malhotra (Human Resources) Gurugram – 5 Years

Over the past half-decade, I've had the opportunity to grow both personally and professionally, contributing to and learning from an incredible team. The journey has been one of continuous learning, challenges, and accomplishments, all of which have shaped me into the professional I am today. I'm grateful for the trust and support I've received along the way.



Message from MD & CEO



Mr. Vipin Jain (Managing Director & CEO)

July 2024 has been overall good month for us. We have booked 100% growth in business volumes and expanded our footprints through 7 new branches. Important to cherish that we have successfully adapted to new disbursement process in spite of initial challenges and traction under partnerships also deserve big applause for all of us. I sincerely appreciate hardwork of all of you gone into this.

Most of us also met for memorable Annual Day at Jim Corbett on July 16th and we all committed for strong numbers in coming months and wonderful bright future ahead. I want to thank again for your participation and enthusiasm.

In the month of August, we again have big task in hand for mutli-fold business and strong collections. I urge all of you to go with full-steam and make this month best. Key is to increase communication among the team with result oriented approach.

Also, wishing Happy Independence Day, Raksha Bandhan, Shri Krishan Janmashtami in advance.

Message from Head - Internal Audit



Ms. Nilanjana Mukherjee (Head-Internal Audit)

As the Head of Internal Audit, I want to take a moment to emphasize the importance of maintaining our commitment to integrity, transparency, and accountability in all that we do. Our collective efforts in upholding these values are essential to our continued success and the trust our stakeholders place in us. I encourage each of you to remain vigilant, adhere to our policies, and continue to support one another in creating a culture of excellence and ethical conduct.

Do You Know?

1. Can NBFCs participate in the stock market directly?
2. Do HFs primarily focus on providing loans for residential properties?
3. Do NBFCs have to maintain CRR (Cash Reserve Ratio) with the RBI?
4. Are NBFCs allowed to accept demand deposits?
5. Are NBFCs allowed to provide insurance services?



You can share your answers on hrd@arthfc.com

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

Answers to Previous Questions

1. Housing Finance Companies (HFCs) are regulated by **the National Housing Bank (NHB)**
2. The liquidity coverage ratio (LCR) requirement for NBFCs as per RBI guidelines is **minimum LCR of 60%**
3. Prudential Norms' refer to the regulatory guidelines and requirements imposed on NBFCs to ensure their financial soundness and stability
4. The **Reserve Bank of India (RBI)** oversees the registration and regulation of Non-Banking Financial Companies (NBFCs) in India.
5. No, NBFCs cannot issue cheques drawn on themselves. Unlike banks, NBFCs do not have the authority to accept demand deposits, which includes issuing cheques.

Refer and Earn



Earn exciting amount under Employee Referral Program.

Connect Ms. Anita Mehra (HR) to refer a candidate via Anita.mehra@arthfc.com

WIN Now!!



Follow us on



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