



Dear Team,

Attitude is the little thing that makes a big difference.  
 "Think you can and think you can't, either way you will be right" - Henry Ford

When people meet us, the first thing that they notice about us is our attitude. What is an attitude - it is our point of view, vantage point, frame of mind, way of thinking, way of looking at things, school of thought, outlook, angle, slant, perspective, reaction, stance, standpoint, position, inclination, orientation, approach; a settled way of thinking or feeling about something. Positive or negative. Critical or encouraging. Half full or half empty. Hope or despair. That's an attitude defined for you.

Sometimes it is the only thing that matters. Attitude defines us. It is like an eligibility criterion. It significantly impacts perception about us.

Many times life hits us hard with challenges and we are faced with multiple hurdles, it is during such times that we actually display our true attitude towards life- optimist, pessimist or realist. Nothing is right or wrong. However it is how you want to be perceived that you need to decide and work upon.

**Attitude is everything.**

## BOOK READ

### THE KEY TO IMPACTFUL PRESENTATIONS

You have a message to communicate, and you've decided to give a presentation. You'll need to do some work to win people over to your way of thinking. But that's definitely not out of reach, even if you don't consider yourself a naturally gifted public speaker. No matter what form your presentation takes— whether it's a status report, a product demonstration, a sales pitch, or a strategy rollout—the key to presenting effectively is to know your goals, your audience, and your- self.

The following steps are helpful in creating an impact during Presentations:

- Define your Goal
- Know your Audience
- Craft your message
  - Define your core message
  - Identify relevant arguments and data
  - Organise the Content – Opening, Need/ Problem Definition, Solution, Call to Action
- Identify your resources – Venue, Time given, Equipment available
- Plan your Visuals
- Practice your Delivery – Rehearse, Prepare Mentally
- Deliver your Presentation – Keep the Audience engaged, Be flexible
- Manage the Response
- Closure and Q&A from the Audience

Also keep in mind the following:  
 Decisions are the output of a process framed by six questions. What decision is needed? By when? Who should be consulted? Who decides? Who ratifies or vetoes? Who needs to be informed?  
 Manage short-term objectives based on long-term plans. Be thoughtful about long term plans: 1) size your market, 2) know where you are, 3) find a hypothetical path to meet demand. Move towards long term plans using short-term Objectives (sub-goals) and corresponding Key Results (clear, unambiguous milestones to pace progress).

Credit : Harvard Business Review

## HIGHLIGHTS ON HOUSING FINANCE INDUSTRY

- Fixed income investors pick NBFCs over HFCs [Click to read](#)
- Blackstone acquires Aadhar Housing Finance, infuses Rs 800cr [Click to read](#)
- NBFC crisis to pull down home loan growth first time in three years [Click to read](#)
- Indiabulls Housing Finance terms siphoning charges as bizarre [Click to read](#)
- HDFC sells further 4.22% stake in Gruh for Rs 899 crore [Click to read](#)
- DHFL pays some investor dues, completes stake sale in Aadhar Housing [Click to read](#)



**REALITY MYTHS**

Housing is everyone's dream. But everyone is not that lucky to fulfil his dream, or is it? One of the major challenges to own a house in India is the ineligibility to avail the housing loan. And the fact that around 190 million adults in India not having a bank account clearly reasons it out. Though the government is doing its part to bring everyone into the banking realm, there are companies like ART Housing Finance that give loans to them, the otherwise ineligible, lower income and deprived section of the society. Team RealityMyths, during its interaction with **Mr. Amar Bahl**, the COO of ART Housing Finance, tried to understand the issues behind this social gap and how they are helping the government achieve its dream of Housing for All. Here are the excerpts of the conversation.

**RM:** India is one of the fastest growing economies of the world. However, it is also a fact that India has the second-largest unbanked population in the world. How do you see that? Why it is important to bring everyone into the banking realm?

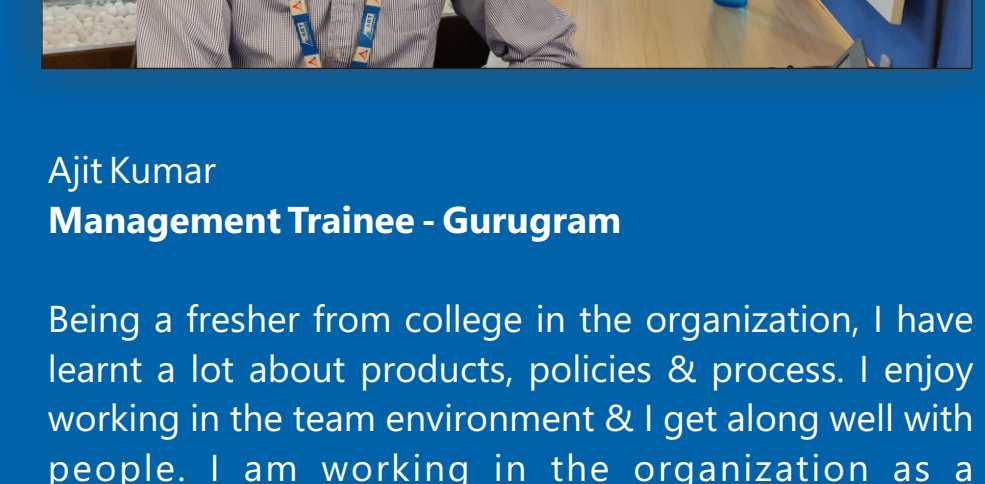
**Amar:** India has emerged as one of the fastest growing major economy in the world and is expected to be one of the top three economic powers of the world over the next 10-15 years, backed by its strong democratic values and partnerships. The World Bank has maintained growth forecast for India at 7.5% for FY20. With a current population of approx. 136 Cr, India is the second largest populous country in the world.

## MR. AMAR BAHL(COO) COVERED IN THE LATEST EDITION OF 'REALITYMYTHS'

**HOUSING FOR ALL WILL BE A CHALLENGE UNLESS WE BRING EVERYONE INTO THE BANKING REALM**

[CLICK TO READ MORE](#)

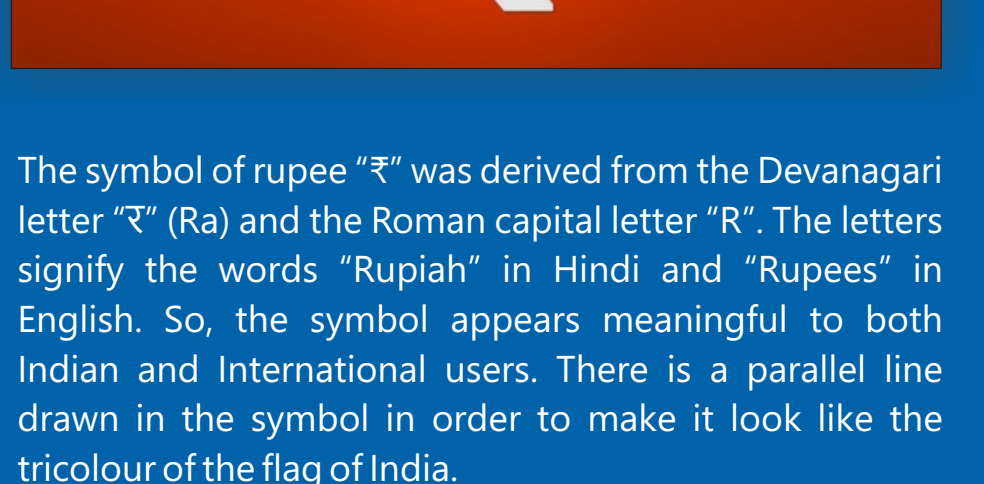
## #EmployeeSpeak



**Ajit Kumar**  
**Management Trainee - Gurugram**

Being a fresher from college in the organization, I have learnt a lot about products, policies & process. I enjoy working in the team environment & I get along well with people. I am working in the organization as a Management Trainee in Sales. My main focus is to do business, maintain relationships with channel partners & customers and also have to work with all the departments. AHF as a company has been a very open organisation and has given me lots of opportunities to learn. I am in the company for a long haul as I see a performance and growth driven environment that also works well with my plans for the future.

## #DID YOU KNOW



The symbol of rupee "₹" was derived from the Devanagari letter "र" (Ra) and the Roman capital letter "R". The letters signify the words "Rupiah" in Hindi and "Rupees" in English. So, the symbol appears meaningful to both Indian and International users. There is a parallel line drawn in the symbol in order to make it look like the tricolour of the flag of India.

The symbol was designed by Udaya Kumar who is an Associate Professor and Head of Department of Design, IIT Guwahati. The design of the rupee symbol was approved by Ambika Soni. Udaya Kumar was awarded ₹250,000 for his efforts.

## ART IN NEWS - PUBLICATIONS

Excited to share the coverages, we have received in leading publications :

EDITION : MUMBAI

EDITION : NATIONAL

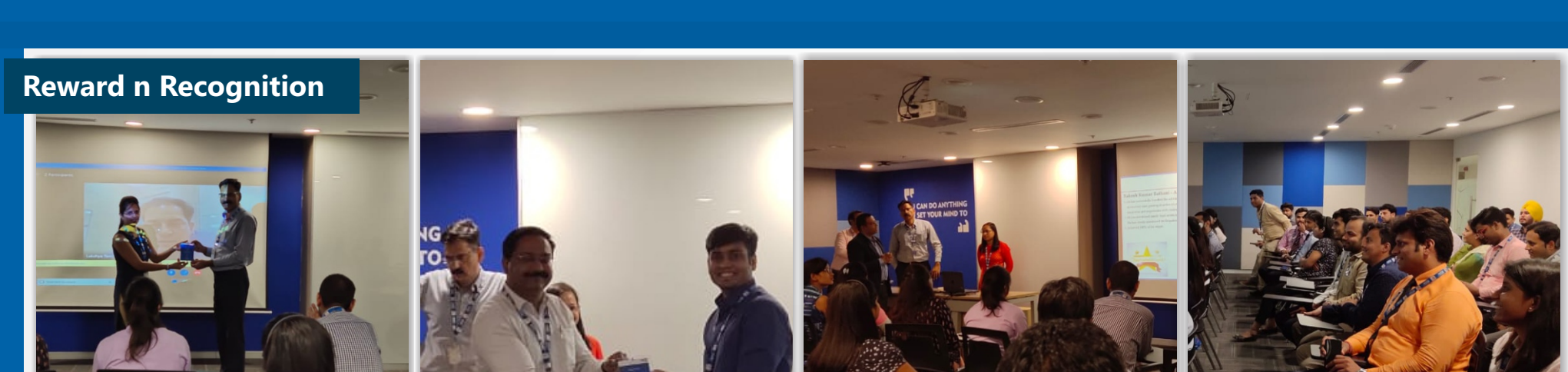
## ART IN NEWS - ONLINE EDITIONS

Excited to share the coverages, we have received in leading online editions :

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## Reward n Recognition



## Pune Corporate Carnival



## Eye Check-Up Camp



## Birthday Celebration



## Environment Day



## Star Performer (April'19)

Performance Rating  
 ★★★★★

Rakesh Bathani (Legal)	Surat	Ankit Dubey (Marketing)	Gurugram	Lalit Joshi (RSM)	Jaipur
Rajeev Sharma (BCM)	Ajmer				

**MD Certificate for Special Contribution - Digitisation and Techology Initiatives.**  
**Snehashish Sinha - Chief Manager - Product & Policy, Gurugram**

## WINNERS OF THE PREVIOUS ANSWER TO WIN CONTEST

**Congratulations!**

**Mamta Sharma - Legal (Gurugram)**  
**Zahidali Sabar - Operations (Surat)**  
**Kapil Shah - Sales (Ahmedabad)**

# ANSWER 2 WIN! CONTEST

- Q1- Which cricketer has scored the fastest 20,000 International runs?
- Q2- By when is India planning to launch its first human mission in space?
- Q3 - Who is the 1<sup>st</sup> woman finance minister of independent India ?

### Contest T&C

- 3 lucky winners will be getting the gift vouchers worth – INR 500/- each.
- Send your answers at – marketing@arthfc.com.
- Gift vouchers will be delivered within 15 days of the announcement of the winners.

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