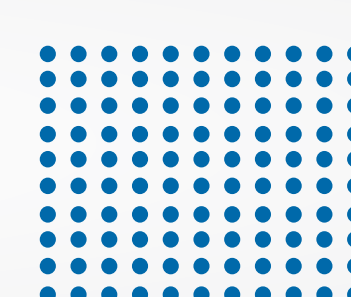


THE ARTified

VERSION 3.0



Head Honchos

MANAGEMENT SPEAK



Dear Team,

I wish to congratulate all, on the successful upscaling of business & expansion we have witnessed till now. We have accomplished a lot over the last year, celebrating every success, only to raise the bar, each time.

It gives us an immense pleasure to announce our adaptation from **RAAS Affordable Housing Finance (India) Ltd. to ART Affordable Housing Finance (India) Ltd.**

It has never been about, how far we have come, but how far we can & wish to go; Hence, **ART** always striving for perfection, aims at utilizing its technology edge, for setting up a new benchmark in the housing finance industry.

New Identity, Continued Legacy...



ART

Alliances

Fostering long term partnerships

Relationships

Realizing synergies with best-in-class

Technology

Bedrock of our business strategy

Highlights - Housing Finance Industry

PM's Office To Review Affordable Housing Programme With Private Builders

- New Delhi: The Prime Minister's office has called a meeting to review the government's affordable housing programme as it targets to achieve 'Housing for All' by 2022.
- The PMO has called realtors' body CREDAI and NAREDCO to understand the problems faced by the developers in launching affordable housing projects, sources said.
- CREDAI is likely to make presentation on how to accelerate affordable housing projects in the country and to enable home buyers to encash the subsidy benefits under the Pradhan Mantri Awaas Yojana, they added.

Housing finance companies scorch the charts on upgrade hopes

- Outlook for HFCs is strong given the government's push for the sector," said Karthik Srinivasan, group head for financial sector ratings at ICRA. "There is no material asset quality concern, while demonetisation has not impacted the HFCs adversely. Lower cost of funds help in supporting interest margins.
- These HFCs have shown doubledigit growth amid muted overall loan growth. All these have collectively added to investor confidence as they see long-term return potential," he said. "Regulatory easing, too, has made the sector attractive

#EmployeeSpeak



Ritika Sati Bhatia
Company Secretary & Legal Counsel

“As one of the founding team members, I feel I'm growing with the Company. With it's clear expectations and right support ART has prepared me to take on challenges with a smile. I find this inspiring as it leads to growth & refinement.”

DO You Know?

Berries are good for your brain

- Berries Reduce inflammation in the brain and protect it from accelerated brain damage and brain aging.
- Enhancing brain cell survival – your brain cells live longer.
- Shielding the cells in your brain from damage caused by harmful free radicals.



#DeskStretchout

- Just stand up and sit down -- no hands.
- Loosen the hands with air circles.
- Stretch your back with a "big hug"
- Cross your arms -- for the shoulders & upper back
- Look up to release upper body
- Grab the seat of your chair to brace yourself and extend your legs straight out in front of you so they are parallel to the floor.

People who care



Reward & Recognition (L to R): Charanjeet Singh (RM) Laxmi Ngr. / Naresh Kumar (Credit) Gurugram / Kishan Sharma (CPC) Gurugram / Navneet Verma (RO) Laxmi Ngr.

On Ground Presence



Marketing Activity (L to R): Alwar / Kolhapur / Kota / Mumbai



Marketing Activity (L to R): Kaithal / Karnal / Yamuna Nagar / Delhi

#ARTChamps

February 2017

Manohar Bisht	Finance	Naresh Kumar (GGN)	Credit
Monika Bhaskar	Secretarial	Subrata Patra (CPC)	Operations
Umesh (Jaipur)	Credit		
Dnyaneshwar (Pune)	Credit		
Umesh (Jaipur)	Credit		
Dnyaneshwar (Pune)	Credit		

StarPerformer

Performance Rating
★★★★★

Vishal Singh Rawat (RO)	Ajmer	Jaydeep H Patel (ASM)	Surat
Mukesh Arora (RO)	Alwar	Ghanshyam Siroya (RO)	Surat
Mohammad Farooq (RO)	Alwar	Rajesh Alagiya (RO)	Surat
Vikas Kamboj (SM)	Karnal	Brijesh N Patel (SM)	Surat
Charanjeet Singh (RM)	Laxmi Ngr.	Arun Kumar Dubey (RO)	Surat
Vijay Kumar (RO)	Panipat		

Know Your State

Gujarat

Demographic Characteristics Snapshot

Total Population	6.04 cr
% Male	52%
% Female	48%
Literacy Rate	78%
% Urban	43%
% Rural	57%
No. of Districts	33
No. of Talukas	249
No. of Villages	13,996

There are **6 large metropolitan areas** in Gujarat, namely: **Ahmedabad, Surat, Vadodara, Rajkot, Bhavnagar and Jamnagar.** In addition to these Junagadh, Gandhidham, Nadiad and Gandhinagar the large cities in the state.

Housing Need in Gujarat

Total Housing Shortage by 2022	50 LACK UNITS
% Shortage in Urban Areas	58 %

Progress in Year 1 of "Housing for All by 2022" Mission

Houses Constructed in India	19,255 units
Houses Constructed in Gujarat	2,160 units
Houses Constructed in Gujarat %	11%
Houses under Construction in India	1.07 lakh units
Houses under Construction in Gujarat	0.36 lakh units
Houses under Construction in Gujarat %	34%

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