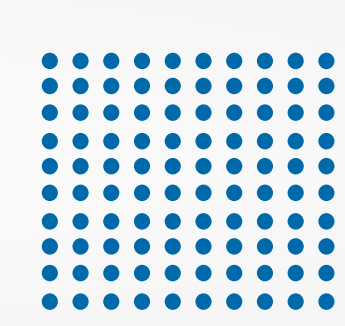


# THE ARTified

VERSION 5.0



## Head Honchos

### MANAGEMENT SPEAK



Dear Team,

We have come a long way ...almost approaching the 200 Cr book size now, turned profitable and grown significantly in terms of scale, size and width of distribution. We have made a decent progress in many areas of activities / delivery; Despite many external headwinds like GST, RERA, Demonetisation etc., we have tried to maintain momentum with a positive traction, ensuring quality and quantity of growth;

In today's fiercely competitive market, It is usually very difficult to maintain the momentum, quality and quantity - all at the same time. Whatever we have gained in the last 6 months is largely attributed to the tremendous stretch made by the entire team, which is well acknowledged;

I heartily thank each one of you for your support and look forward for the similar momentum during upcoming festive season too.



## Highlights - Housing Finance Industry

### Govt announces new PPP policy for private investments in affordable housing

- Taking its efforts to achieve 'Housing for All by 2022' further, the central government has announced a new public-private partnership (PPP) policy for affordable housing that allows extending central assistance of up to Rs.2.50 lakh per each house to be built by private builders even on private lands.

### Affordable housing dynamics pushing sales

- While the real estate sector is witnessing a significant uptake, experts believe that a number of factors have contributed to it — affordable housing being the most important among them.
- Presently, a house priced below Rs 50 lakh is considered affordable. However, the definition of affordable housing is subject to change with factors like carpet area and eligibility criteria set by the government.

## #EmployeeSpeak



**Anshuman Singh**  
Head- Product & Policy

“ART provides for freedom of thought and freedom to execute the desired, irrespective of the position one holds in the organization. It paves way for transparent communication leading to opportunities towards creation and being the part of the change in the way Housing Finance is done. Such environment encourages one to be innovative, contributive, attitude committal to the cause with enhanced teamwork. The DNA is so sketched. Future lies in doing same things differently with speed and accuracy by digitizing the way we operate to accelerate the homeownership dream in affordable segment.”

## #ARTMantra



## DO You Know?

### BSE rules:

Bombay Stock Exchange or Sensex is considered to be among the largest stock exchanges in the world and surely one of the oldest. Due to the high equity market capitalization of all the 30 companies listed on the exchange, it is listed among the top 10 largest stock exchanges in the world.

### Young India:

India is among the few countries in the world whose young population would keep driving its economy to new heights even in the times to come. Unlike other economies including China, India has vast population of people under 25 and it sets up as a boon for the country. As per official data more than 460 million constitute the working population of the country and it is second largest in the world after China.

## People who care



## On Ground Footing



## StarPerformer (July)

Performance Rating  
★★★★★

Rajesh (RM)	Jaipur	Amol (RO)	Ahmednagar	Vikas Kamboj (SM)	Karnal	Noopur (Officer)	Guurgram
Asif Hussain (RM)	NSP	Balasaheb (RO)	Pune	Mohit Jain (SM)	Kota	Ritika Dua (BCM)	Karnal
Kamalesh Ojha (RM)	NSP	Dil Nawaz (RO)	Kota	Siddarth Jain (SM)	Jaipur		
Ramchandra (RO)	Kalyan	Nand Kishor (RO)	Rohtak	Surat (Sr. Officer)	Guurgram		
Ghanshyam (RO)	Surat	Ajit Singh (RO)	Rohtak	Aatish (Sr. Officer)	Guurgram		

## New Members of ART Team

Dhananjai Kuma (FCU)	Gurugram	Swapnil (RO)	Kalyan	Santosh (RO)	Kolhapur	Sunil (RO)	Bundi
Gurujinder (Operations)	Gurugram	Vijay Shankar (RM)	Kalyan	Rajibaxar (SM)	Kolhapur	Mahesh (RO)	Ahmednagar
Pratibha (Operations)	Gurugram	Dhiraj (RO)	Kalyan	Lokendra (Collections)	Jaipur	Abhay (BCM)	Pune
Garima (MT, HR)	Gurugram	Vishal (RO)	Kalyan	Mayur (RM)	Jaipur	Om Prakash (RO)	Nokha
Rishi (Finance & A/C)	Gurugram	Dilip Kumar (SM)	Agra	Kamlesh (FCU)	Jaipur	Kuldeep (RO)	Ajmer
Deepak (Finance & A/C)	Gurugram	Himanshu (RO)	Agra	Atul (RO)	Jaipur	Om Prakash (RO)	Bansur
Anand (Operations)	Gurugram	Animesh (RO)	Agra	Shambhu (RM)	Jaipur	Ranjeet Kumar (RO)	Vasai
Shallendra (SM)	Kalyan	Emanuel Amit (RO)	Agra	Manvendra (SM)	Bikaner		

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