

DECEMBER 2024 BUZZ IN ART



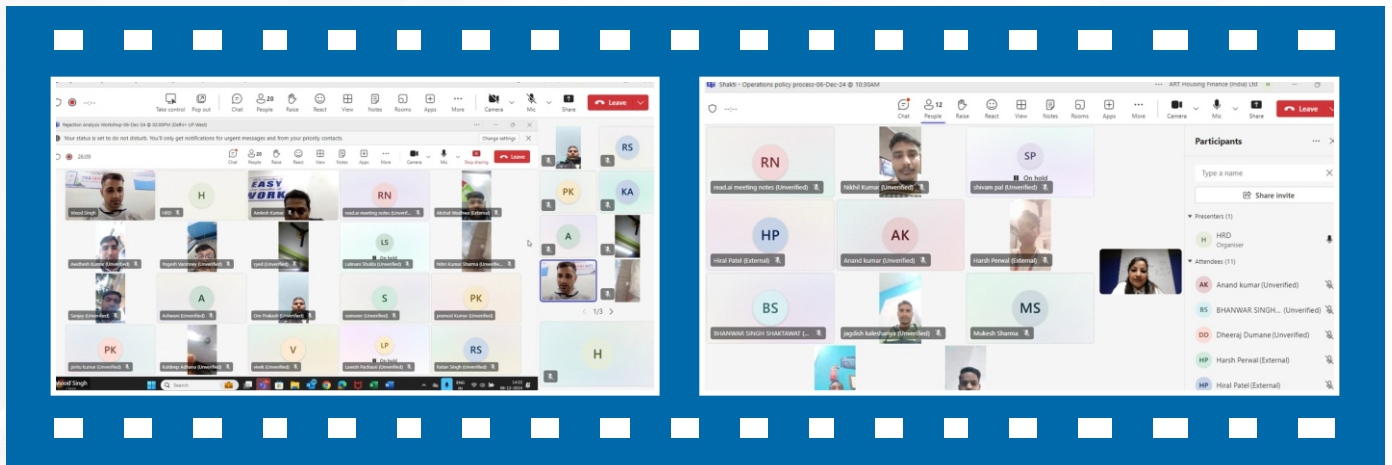
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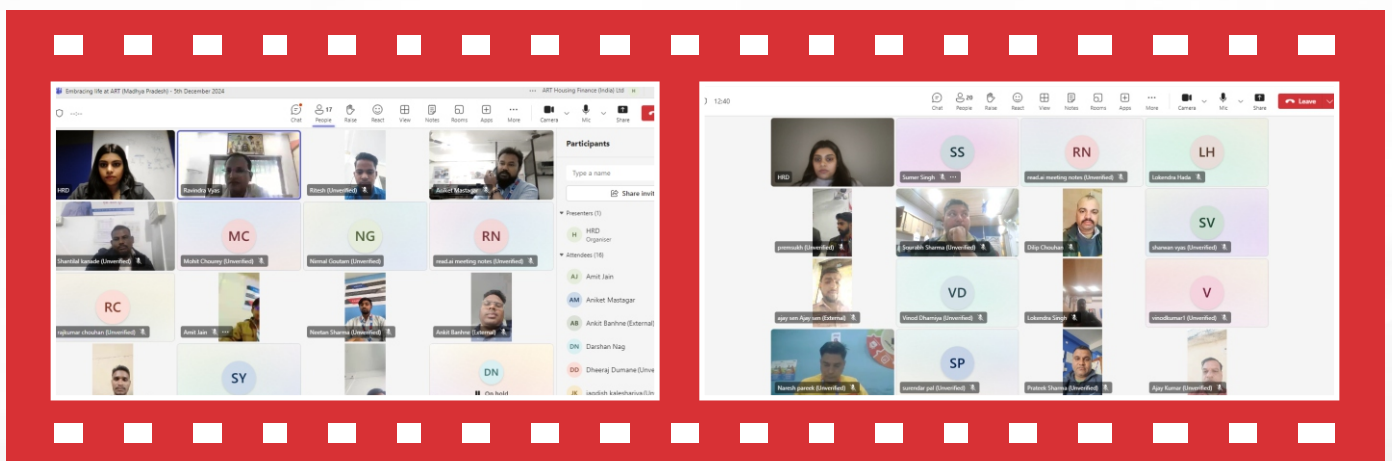
Competency Building

At ART, we are dedicated to fostering a culture of continuous learning and development. We offer a diverse range of training modules, including functional training to enhance your 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 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.



Embracing Life at ART

A session where we shared insights into our employee engagement policy. This session was dedicated to showcasing our employee engagement policy. The session highlighted various aspects of our policy, demonstrating our commitment to creating a supportive and enriching work environment. By prioritizing employee engagement, we aim to foster a culture of collaboration, growth, and satisfaction within our organization.



#fastestfingerclick

December was a month of excitement and quick thinking as we hosted the #FastestFingerClick quiz, centered around our company's HR policies. The event saw tremendous participation, with employees eager to showcase their knowledge and speed. The quiz was designed to be both informative and competitive, with the first five correct respondents being declared winners.

This not only encouraged quick thinking but also highlighted the importance of being well-versed with our policies.



Festival Celebration

Winners of yesterday's Quiz

Winners	Emp Name	Branch	Department
1st	Sunil Verma	Jaipur	Sales
2nd	Punit Agrawal	Jaipur	Operations
3rd	Vijay Singh Shekhawat	Jaipur 2	Credit
4th	Priya Singh	Gurugram	Branding and Marketing
5th	Kapil Maruti Rokade	Pune	Internal Audit

Festivals We celebrate

- Republic Day
- Women's Day
- Holi
- Ganesh Chaturthi
- Independence Day
- Diwali
- Christmas

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Birthday Leave at ART

Employees are entitle to 0.5 birthday leave. This special leave is apart from normal leaves.

Winners of yesterday's quiz

Winners	Emp Name	Branch	Department
1st	Sanchaniya Nikul Hasmukhbhai Hasmukhbhai	Rajkot	Credit
2nd	Mahender Singh	Gurugram	Administration
3rd	Jignesh Kholiya	Surat	Sales
4th	Kushawah Pradeepsingh	Ahmedabad	Sales
5th	Ved Prakash	Gurugram	Operations

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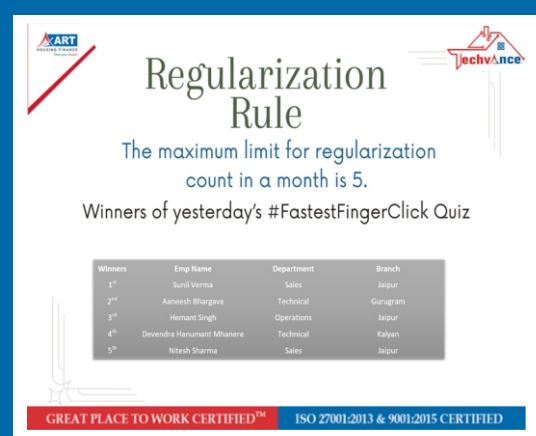
ART FITNESS CLUB

Share 6K steps count proof daily and win monthly award

Winners of Saturday's Quiz

Winners	Emp Name	Branch	Department
1st	Seema Baban Sirsat	Kalyan	Legal
2nd	Mohd Shadab Khan	Gurugram Corporate office	Operations
3rd	Hardik Grover	Gurugram Corporate office	Legal and Secretarial
4th	Chandan Acharya	Gurugram Corporate office	Information Technology
5th	Kapil Maruti Rokade	Pune	Internal Audit

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Regularization Rule

The maximum limit for regularization count in a month is 5.

Winners of yesterday's #FastestFingerClick Quiz

Winners	Emp Name	Department	Branch
1st	Sunil Verma	Sales	Jaipur
2nd	Aanesh Bhargava	Technical	Gurugram
3rd	Hemant Singh	Operations	Jaipur
4th	Devendra Hanuman Mhanere	Technical	Kalyan
5th	Nitesh Sharma	Sales	Jaipur

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Christmas Celebration

This year, our office was filled with festive cheer as we celebrated Christmas in style. Each branch was beautifully decorated with red and white balloons, creating a joyful and vibrant atmosphere. To add to the festivities, we had a variety of delicious snacks available, bringing smiles to everyone's faces. The celebration was a wonderful opportunity for our team to come together, share in the holiday spirit, and create lasting memories. It was a heartwarming reminder of the strong sense of community and camaraderie we have at ART.

Winners of Christmas Contest

We are thrilled to announce the winners of our Christmas contest! The Best Decorated Branch award goes to **Agra Branch** for wonderfully decorating the branch with Christmas theme. **Vinod Chhetri (Admin – Gurugram)** and **Vipul Ramatri (Sales – Agra)** won the Best Dressed Male award with his stylish festive attire, while **Sweeti (Branding & Marketing – Gurugram)** and **Leena Khadpe (Operations – Kalyan)** took home the Best Dressed Female award for her elegant and creative outfit. Congratulations to all the winners and participants for their enthusiasm and festive spirit, making this event a memorable celebration for our company. Stay tuned for more exciting events in the coming year!

ART
HOUSING FINANCE
REPRESENTATIVE

Congratulations

TO THE WINNERS

Sweeti
Graphics Designer -HO

Vinod Chhetri
Administration-HO

Leena Khadpe
Operation-Kalyan

Vipul Ramatri
Sales-Agra

You won INR 500 Benepik Voucher
which will be shared to your email
id and your contact no today.

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ART
HOUSING FINANCE
REPRESENTATIVE

Congratulations

To the winner of Best Decorated Branch Contest
- Christmas 2024

Agra Branch

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Employee's Birthday Celebration

We came together across all our branches to celebrate our December-born employees with a virtual cake-cutting ceremony! The event was a delightful occasion, brimming with laughter and heartfelt wishes. It beautifully showcased our sense of community and appreciation, creating lasting memories for everyone who participated in the celebration.



Longevity Achievement Awards

A big congratulation to our team members celebrating 3 years with us in the month of December! 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!



Rasul V Javaliya - Operations 3 Years (Ahmedabad)



Subhash Chand Saini - Sales 3 Years (Sikar)

ART Fitness Club

We are thrilled to announce the winners of our December fitness challenge! These dedicated individuals have shown incredible commitment to their health and wellness by achieving an impressive step count of **6,000 steps** per day. Their dedication to staying active and healthy is truly inspiring. By consistently reaching their daily step goals, they have set a fantastic example for all of us. We encourage everyone to take inspiration from our winners and incorporate more physical activity into their daily routines.

ART
Fitness Club

KICKSTARTING THE NEW YEAR WITH EXCITEMENT!

Anita Mehra
Human Resources

Abhishek Chakraverty
Human Resources

Rashmi Malhotra
Human Resources

Devendra Mhanere
Technical

Kapil Rokade
Internal Audit

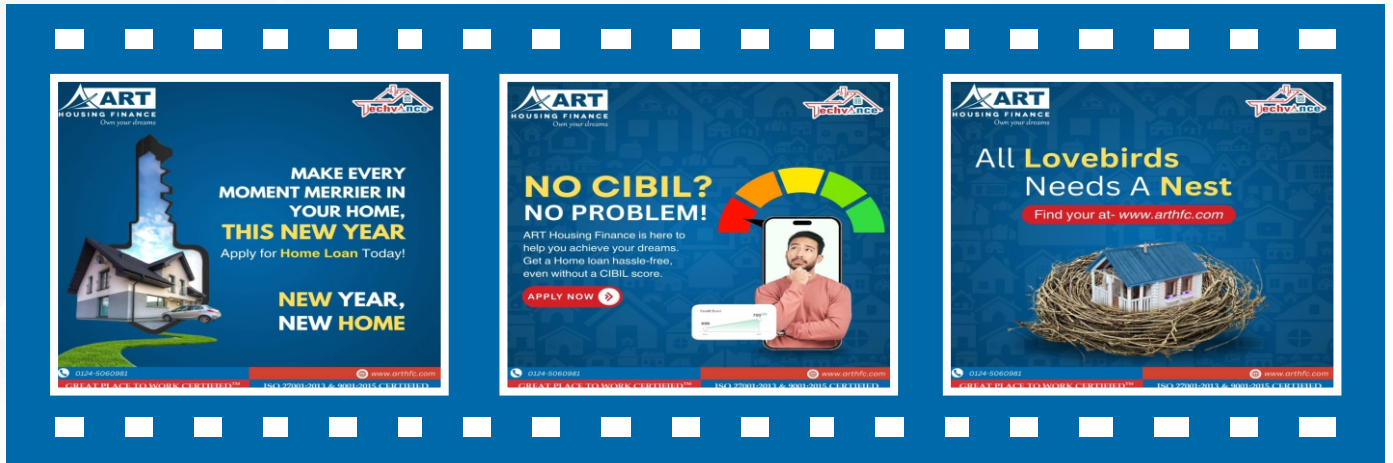
We're thrilled to announce that this month, **5 enthusiastic members of the ART Fitness Group** will be crowned winners for actively smashing their step goals and inspiring us all! Keep moving, keep sharing, and let's make 2024 our fittest year yet!

ART Social Media Updates

We're committed to make home loans a reality for everyone. Our mission is to break down barriers and simplify the home buying process, empowering individuals and families to turn their dreams into reality.

Through our social media plat forms, we share informative posts and advice to guide our audience through the home loan process, making their journey to homeownership smoother and more accessible.

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 December'24 at different locations. Purpose is to reach people door to door for fulfilling their home loan needs.



Message from MD & CEO



Vipin Jain
MD & CEO

Dear Team,

Happy New Year! As we welcome 2025, I'm excited about the opportunities that lie ahead, especially as we focus on our goals for the upcoming quarter of JFM. This period will be pivotal, with key deliverables and initiatives that will shape our path forward.

Your commitment and energy will be crucial as we tackle these huge targets and strive to exceed our targets. Let's hit the ground running and make this quarter a standout success.

Here's to a productive and rewarding start to the year!

Employees' Voices



Reflecting on my first year with the company, I am truly grateful for the positive working environment and vibrant culture. The emphasis on teamwork and collaboration has been inspiring, and the various marketing activities have been both exciting and enriching. This supportive atmosphere has made my journey rewarding, and I look forward to achieving even greater milestones together.

Sharwan Vyas
(Sales, Jodhpur - 1 year)



As I look back on my first year, I am filled with gratitude and appreciation for the incredible journey it has been.

One of the most remarkable aspects of my time here has been the unwavering support from my seniors. Their guidance and encouragement have been invaluable, helping me navigate challenges and grow both personally and professionally. I am truly grateful for their mentorship and the opportunities they have provided. Moreover, the spirit of teamwork that permeates our company is truly inspiring.

Vijendra Gupta
(Credit, Jaipur - 1 Year)

Do you Know ?

Fill in the blanks to answer the question.

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

Answer : S _ A _ _ _ _ _

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

Answer: I _ E

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

Answer: R _ _

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

Answer: D _ _ _ _ P _ _ _ _ _

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

Answer: M _ _ _ _ F _ _ _

You can share your answers on hrd@arthfc.com

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

Answers to Previous Quiz

1. What is a significant feature of affordable home loan schemes?

Answer: **SUBSIDIES**

2. What is a common product offered by NBFCs?

Answer: **LOANS**

3. What is a major measure taken by NHB for affordable housing?

Answer: **REFINANCING**

4. What is a major source of funding for NBFCs?

Answer: **DEBENTURES**

5. What is the term for a bank's profit from interest?

Answer: **SPREAD**



Winner of the Last Buzz in ART Quiz

Sakshi Singh
(HR - Gurugram)

Refer and Earn – Employee Referral Program

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.

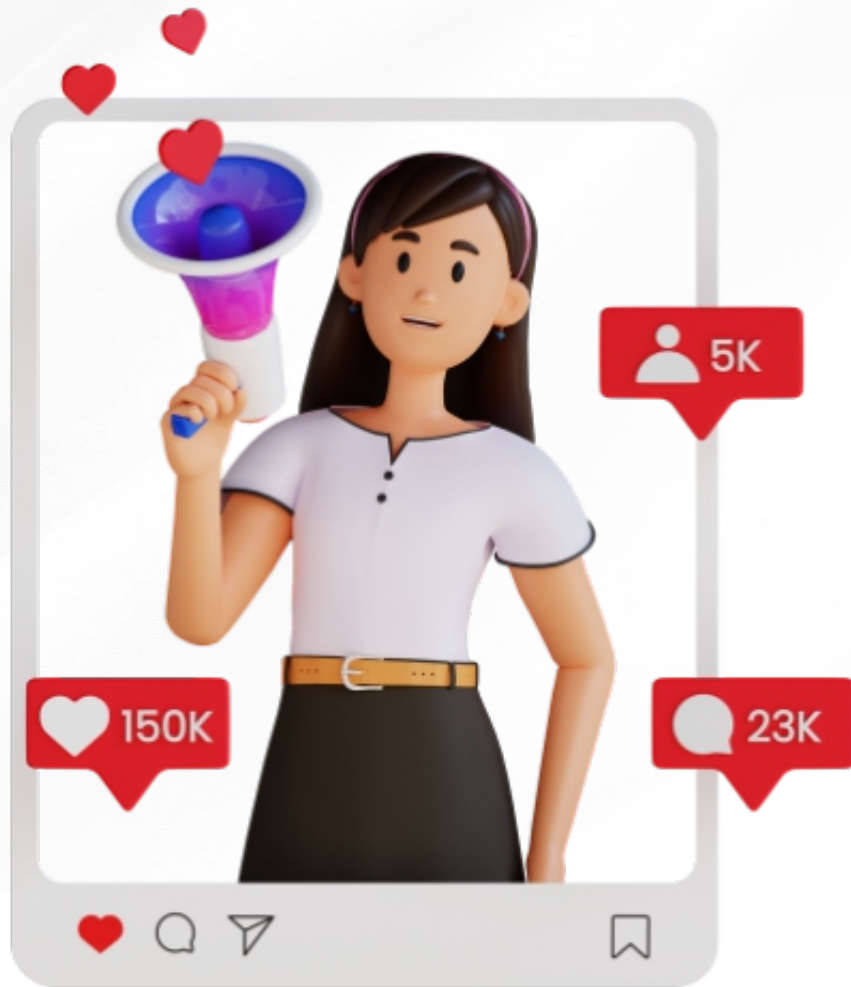
Referring candidates through e-mail: Employees can send the candidate details directly to HR department.

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!**