

2023-24
ISSUE
VOL. 1

LAUNCH EDITION

VCONNECT

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GHFL

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BUILD IT
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THE CONNECTION PATH TO PROGRESS





THANK

GOD

IT'S

MONDAY

THINK
OUT
OF THE
BOX

DON'T
QUIT

O	Y	O	G	P	H	C	Y	S	J	V	X	A	M	N	V	P	W	U	I
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Y	S	U	A	X	P	G	T	C	T	I	L	D	S	X	Q	W	N	N	N
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C	G	V	U	O	U	N	U	Y	P	X	D	L	T	Z	K	R	I	L	E
I	C	Y	M	D	D	E	R	W	U	R	R	W	Q	V	C	C	G	D	X
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Z	R	M	J	A	M	X	L	L	I	U	C	N	D	B	N	K	Y	I	G
A	D	A	Q	C	Q	Y	K	G	R	Z	T	U	B	T	T	G	W	L	B
U	W	G	V	C	O	D	A	A	V	Y	V	F	I	O	G	B	I	X	B
B	N	E	I	Y	X	T	S	C	F	L	G	X	E	Y	F	Z	M	T	Z
Z	H	T	J	P	L	V	K	X	B	O	T	J	U	T	P	J	G	H	M

V CONNECT

Welcome to the inaugural edition of V-Connect, the quarterly magazine of Vridhi Home Finance. With immense pride and excitement, We introduce you to the launch of our very own internal quarterly magazine, "V CONNECT." This initiative aims to strengthen the bonds that make up our Vridhi family and facilitate the exchange of knowledge, stories, and experiences.

Why "V Connect"?

Staying connected is essential. "V Connect" embodies our commitment to fostering a sense of unity and collaboration among our team members. It's more than just a magazine; it's a bridge that connects our diverse Vridhi family

The Story Behind the Title

"V Connect" wasn't chosen arbitrarily; it holds a story close to our hearts. It all began during one of our team brainstorming sessions. We contemplated the essence of our company, our values, and the impact we want to make. That's when we realized how central the connection is to everything we do.

With enthusiastic participation from all our dedicated employees, we conducted a survey, inviting their creative inputs and suggestions. After careful deliberation and with the collective wisdom of our panel of founders and Team V Connect, we are thrilled to unveil the name that emerged as the majority's choice – "V Connect."

One of our team members shared a poignant story of a recent interaction with a customer. This customer had been on the verge of giving up their homeownership dream due to a lack of information. Our team member's unwavering support and guidance not only secured the customer's home but also built a lasting connection.

In that moment, it became clear that "V Connect" perfectly encapsulates the essence of our company. It reflects the connections we forge with our customers, the ties we build with our Employees, Vendors and the relationships we nurture within our Vridhi family.

"V Connect" is not just a magazine; it's a testament to our dedication to making meaningful connections. As you peruse the pages of this magazine, we hope you find inspiration, information, and a deeper connection to our mission. It's a platform where we'll share stories of our triumphs, discuss experiences, moments and celebrate the people who make Vridhi Home Finance more than just a company – they make **"VRIDHI as a 2nd HOME"**.

We're excited to launch "V Connect" as a vehicle for bringing us all closer together and creating a space for the incredible stories and knowledge within our Vridhi family. Stay tuned... and let's continue connecting, learning, and growing together.



UNCOVER VRIDHI'S CORE VALUES: C-RIGHT



In a world, where business values are often relegated to mere words on a wall, Vridhi Home Finance stands apart. For us, values are not just a slogan but the guiding light of our journey. We proudly introduce to you our foundation, our essence, our way of life – “C-RIGHT.”

What exactly is "C-RIGHT"? It may seem like corporate jargon to some, but for every Vridhian, it's a commitment etched deep within our hearts. "C-RIGHT" is not just a collection of letters; it's the embodiment of our principles, our unwavering pledge to uphold them.



Instead of displaying lofty Mission and Vision statements, Vridhi Home Finance does things differently like C-RIGHT. It is a constant reminder of who we are and what we stand for – a promise to uphold our values, not just in words, but in actions.

So, when you walk into Vridhi, you're not just stepping into a financial institution; you're entering a space where values come alive, where "C-RIGHT" is more than a term – it's a "WAY OF LIFE".

DISCOVER THE DIFFERENCE, EXPERIENCE EXCELLENCE,
AND BE A PART OF A JOURNEY THAT'S DRIVEN BY HEART AND SOUL,
A JOURNEY THAT'S "C-RIGHT" AT ITS CORE.



As a philosophy, we believe that there is more happiness in giving than taking. At some juncture in our lives, we would like to give back to society, and if the same thing can happen on a large scale and in a sustainable way, that is the best thing to happen.

With this philosophy, when I was exploring ideas for building a career as an entrepreneur, many ideas came to my mind. Finally, I realized that there is a huge need for funds for individuals with limited access to formal credit across the country. With over 20 years of experience in mortgages, this was the best thing we could do with the expertise we have built over time, benefiting customers and employees in semi-urban and rural India. Once the idea was solidified, the next task was to gather a solid team to build upon the idea. We had to build a team with complementary strengths.

AMBITION TO VISION



When I reached out to Sandeep and Sunil to come on board for building the company, both were more than ready to join as partners rather than employees, with participation in equity as well. This was the first win, and later, a solid team was assembled with Suresh Sir agreeing to join this venture. Arun Balamani was ready to bet on the idea to come in as a founding team member with equity participation. Later on, Shashank and Abhishak joined us to spearhead the credit and IT functions, making this team one of the best management teams in the industry.

"Vridhi" is a Sanskrit word, which means "growth" in almost every Indian language. The name can connect with any kind of audience, irrespective of the state. We would like to be a "Partner in Progress" in all our customers' and employees' lives. We have always believed in building Vridhi as a tech-enabled housing finance company. In line with this, our loan management system is ready for booking from the first file, and we are investing a lot of time and money in building one of the best digital onboarding systems, which will help us eliminate physical papers and move the system digitally for the final process.

We have set our principles right from Day 1 by establishing a strong value system, "C-Right." This is being instilled in every employee, and every action we take at HO is always centered around our value system. Vridhi is being built with this value system as a strong foundation.

We will build Vridhi to outlast all of us and create a huge impact on society by providing financial freedom to the unserved and underserved, which will be applicable to both our customers and employees.



WHO WE ARE

In the heartlands of India, amidst dreams as vast as the skies and obstacles as high as mountains, Vridhi Finserv Home Finance Limited stands tall, guided by the wisdom of 75+ years and a sprinkle of magic. We aren't just in the business of finance; we're dream weavers, turning your aspirations into reality. We don't just say it; we live it because, at Vridhi, we're your "Partners in Progress"

WHAT SETS US APART

SEAMLESS PROCESS

Navigating the intricate road of loans becomes effortless with Vridhi. We blend cutting-edge technology with personalized service, ensuring your journey is smooth and hassle-free.

BEYOND SERVICES

Expect more than just service from us; anticipate an experience that not only meets but surpasses your expectations. Your dream isn't just a transaction; it's our heartfelt commitment.

TAILORED SOLUTION

At Vridhi, we understand the uniqueness of your dreams. That's why we offer an array of housing finance options, each meticulously tailored to fit your individual needs. Your dream home is as distinct as you are, and we respect that.

SAFETY FIRST

Your peace of mind is our paramount concern. Perfect risk management is not just a goal; it's the essence of our operations. Your trust in us is the cornerstone of our practice.

YOUR HOME

OUR HAPPINESS

At Vridhi, we believe in more than just facilitating loans; we champion the cause of homeownership, making it accessible to those often overlooked by traditional financial institutions.

We target individuals untouched by mainstream finance, empowering them to step into the realm of homeownership where they rightfully belong. Our approach is not one-size-fits-all.

We understand that every dream home is unique, just like the individuals aspiring to own it. Hence, we craft tailor-made home loan solutions, each intricately designed to match the specific needs.



Our First Customer : Suresh Babu K (Chikkaballapur)



SUNIL MEHTA
FOUNDER & CFO

RAM NARESH SUNKU
FOUNDER, MD & CEO

SANDEEP ARORA
FOUNDER & COO

FOUNDER'S VISION

In the creation of Vridhi, we have a profound vision – One, is to build a sustainable system rooted in C-RIGHT principles. We aim to foster a culture at Vridhi that echoes these values. Second, is to create a huge impact in the upliftment of our customer's lives in a sustainable way by creating a financial ecosystem and serving the unserved.

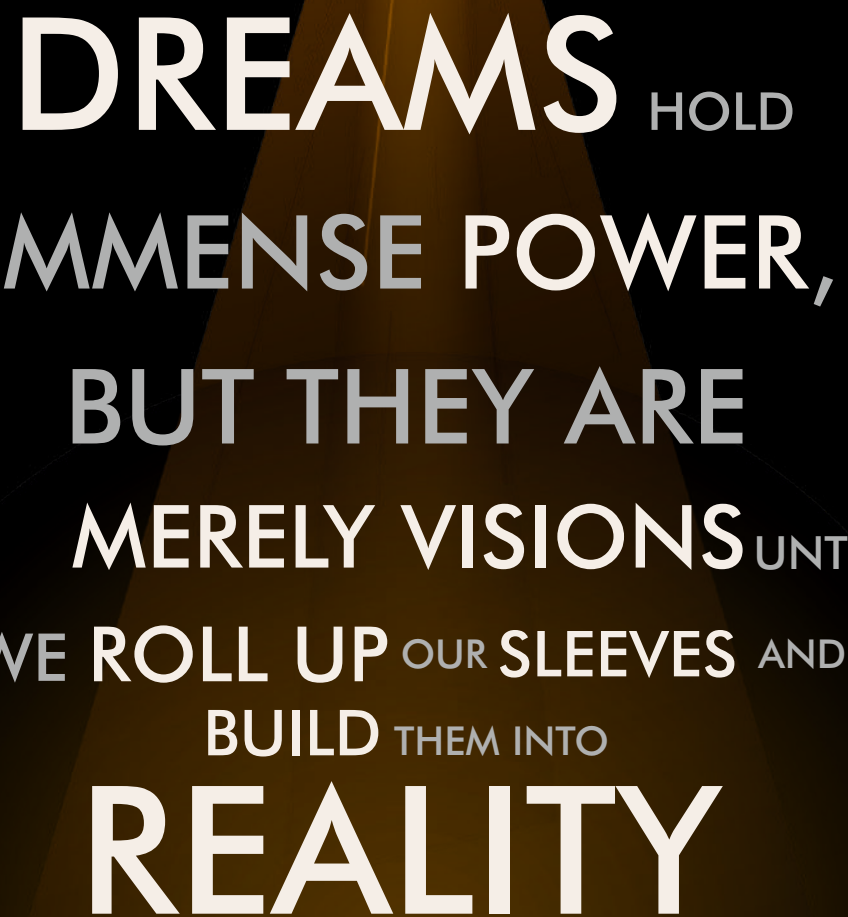
Our initiatives like TGIM (Thank God It's Monday) moments reflect our dedication to creating a work environment where enthusiasm meets each new week with uncompromised dedication. Moreover, we're committed to creating a leadership pipeline by grooming our hardworking employees for the housing industry's future. We are ensuring that Vridhi outlasts all of us, impacting lives and communities positively.

OUR PLEDGE

At Vridhi Finserv Home Finance Limited, we don't just finance homes; we facilitate dreams. Consider us more than just lenders; we're your trusted partners in this significant life milestone. We simplify the intricate process of homeownership, ensuring clarity, ease, and tailor-made solutions just for you. Because your dream home isn't just a structure; it's our shared aspiration.

A dark, atmospheric photograph of a workshop or studio. The scene is dimly lit, with several bright light sources creating strong highlights and deep shadows. On the left, a tall stand holds two large, octagonal softboxes. To the right, a workbench is cluttered with various tools and equipment, illuminated by a desk lamp and another overhead light. The overall mood is one of focused, creative labor.

Don't
Just
Dream it,
Build it.



DREAMS HOLD
IMMENSE POWER,
BUT THEY ARE
MERELY VISIONS UNTIL
WE ROLL UP OUR SLEEVES **AND**
BUILD THEM INTO
REALITY

What does the future look like? In the pursuit to push the boundaries of the possible, there should be a readiness to explore new frontiers and a willingness to combine human experience with financial acumen. As members of the Vridhi Home Finance Company family, we are no strangers to the transformative journey of turning dreams into tangible homes.

But it's not just our customers who benefit from this journey; it's our employees, partners, and every stakeholder involved. So, we urge each one of you to embrace the philosophy of 'Don't just dream it, build it.' In every task you undertake, whether it's serving our customers, innovating our products, or fostering collaborative relationships, remember that our success is rooted in our ability to bring dreams to life.

Let this mantra be a driving force, a constant reminder that the power to shape the future lies within us. Together, we can turn aspirations into achievements, build bridges of trust, and make homeownership a reality for many. The path may be challenging, but it's the journey from dream to reality that defines us as a company and as individuals.

Let's work hand in hand, fueled by the determination to build something truly remarkable.

**THIS DAY
MARKS THE
INCEPTION
OF VRIDHI'S
STORY**



This day marked a momentous occasion in the history of Vridhi Home Finance. As we gathered there for our first day at Vridhi, we embarked on a transformative journey, one that not only redefined our own future but also pioneered a path to shaping the future of finance for countless families and individuals.

Picture a basement, not just of bricks but of dreams. Here, in the quiet corners of hope, Vridhi took its first steps. With a team of less than ten and dreams of more than infinite - we began our journey!

Our success was not measured solely by numbers and financial metrics but by the lives we touched, the dreams we enabled, and the communities we strengthened. Together, we created a ripple effect of positive change, transforming not only the financial landscape but the very fabric of society.



Team Vridhi at Iskon to seek blessings on their first day

Welcome to **Vridhi Home Finance**

Let's make it a **journey**

to remember, one that

**inspires
generations
to
come.**



Day 1 at Vridhi Interim Headquarters, Golden square Co-working space at Esteem Mall



Commencement of operations from our home on the first day

भारतीय रिज़र्व बैंक

विनियमन विभाग

RESERVE BANK OF INDIA
DEPARTMENT OF REGULATION



पंजीकरण प्रमाण पत्र

CERTIFICATE OF REGISTRATION

(जनता की जमाराशियां स्वीकार करने के लिए वैध नहीं)
(Not valid for accepting Public Deposits)

संख्या
DOR-00185
No.

राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 29 ए के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए वृद्धि फिनसर्व होम फाइनेंस लिमिटेड को दूसरी तरफ दी गयी शर्तों पर जनता से जमाराशियां स्वीकार किये बिना आवास वित्त संस्था का कारोबार प्रारंभ करने/करते रहने के लिए यह

पंजीकरण प्रमाण पत्र

जारी किया गया।

In exercise of the powers conferred on the Reserve Bank of India by Section 29A of the National Housing Bank Act, 1987

Vridhi Finserv Home Finance Limited
is hereby granted

Certificate of Registration

to commence / carry on the business of housing finance institution without accepting public deposits subject to the conditions given on the reverse.

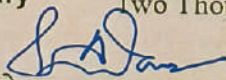
मेरे हस्ताक्षर के अधीन मुंबई
में जनवरी दो हजार तेईस की चार तारीख को जारी किया गया।

Given under my hand at Mumbai

this Fourth

day of January Two Thousand Twenty Three




(अशोक के यादव / Ashok K Yadav)

महाप्रबंधक / ~~उप महाप्रबंधक~~
General Manager / ~~Deputy General Manager~~



We are elated to share a significant achievement of our journey! On 4th January 2023, Vridhi Finserv Home Finance Limited, has been granted its Housing Finance License by the RBI, marking our entry among the 95 distinguished housing finance companies in India.

This momentous achievement, which comes after months of relentless efforts, began with our application on the 18th of July 2022. We received in-principle approval from the RBI on the 30th of November 2022. We would like to mention that we got an in-principle go-ahead for HFC license in just 4.5 months, making it one of the fastest approvals.

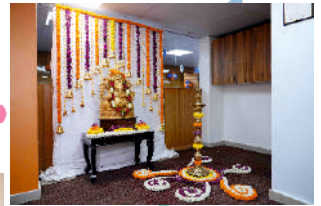
It is essential to note that the HFC License holds immense significance in India, as it ranks among the most substantial milestones in the financial sector, second only after a bank license. There are only 95 HFCs versus 9000+ NBFCs in India. This shows how big of an accomplishment it is for us to get this license.

This license not only represents a regulatory milestone but also signifies our dedication to providing accessible, reliable, and innovative housing finance solutions. As we move forward, we stand tall, ready to transform aspirations into realities.

EMBARKING ON A TRANSFORMATIVE JOURNEY: PIONEERING OUR OWN FINANCE COMPANY

Welcome to our splendid headquarters, where you'll find our team members immersed in sheer joy! Our journey began in a basement with less than 10 employees, where we conducted initial interviews and crafted our strategies. From there, we evolved to a vibrant co-working space at Esteem Mall, and now, we proudly call this magnificent 5000-square-foot corporate office our home. In every nook and cranny, you'll hear tales of passion and unwavering commitment. This is where every customer's story finds a compassionate ear, where innovative ideas flow agile, and where the collective energy of teamwork propels us forward!

It's here, within these walls, that you won't just witness work in progress; you'll witness dreams taking shape!





“ इतनी खुशी... ”

PILLARS OF



An alumni of Harvard Business School & MBA with experience in banking, financial services and FMCG sector

Previous Association:
Aavas Financiers, Bajaj Finance, ICICI Bank, Nestle India

Experience:
Overall: 27+ Years
Mortgage: 20+ Years

**RAM NARESH
SUNKU**
MD & CEO



Qualified Chartered Accountant with experience in Finance, Treasury, Compliance, Taxation and Banking services

Previous Association:
Iron Pillar, Team Advisors Pvt Ltd., Bluestone, Yes Bank and ICICI Bank

Experience:
Overall: 20+ Years
Mortgage: 14+ Years

**SUNIL
MEHTA**
CFO



Qualified Chartered Accountant & Alumnus of IIM-K with experience in financial services space, across both Consumer & SME lending

Previous Association:
Kotak Mahindra Bank, Bajaj Finance, Dhani Financial Services, GE Money

Experience:
Overall: 23+ Years
Mortgage: 20+ Years

**SANDEEP
ARORA**
COO



MBA with experience in Real Estate and Financial Service Industry.

Previous Association:
CANFIN Homes, ICICI Bank, HDFC Bank, HSBC Bank, Yes Bank, Fullerton India Home Finance

Experience:
Overall: 23+ Years
Mortgage: 18+ Years

**ARUN
BALAMANI**
BUSINESS
HEAD - SALES

VRIDHI

AT YOUR SERVICE



Graduate in Science with experience as an entrepreneur in retail and Mortgages Industry

Previous Association:
Fincare Small Finance Bank

Experience:
Overall: 30+ Years
Mortgage: 9+ Years

S V SURESH
DISTRIBUTION HEAD



MCA with techno-functional experience in Software/product development, implementation, delivery, and Program Management.

Previous Association:
Vistaar Financial Services, Qualtech Consultant, and HCL

Experience:
Overall: 19+ Years
Mortgage: 10+ Years

ABHISHAK SAXENA
HEAD - IT



A qualified chartered accountant with merit-holder in PCC exams with experience in credit, risk, policy, and products, especially in the affordable housing sector.

Previous Association:
Ummeed housing finance, Aavas financiers, and ICICI Bank.

Experience:
Overall: 10+ Years
Mortgage: 10+ Years

SHASHANK TRIPATHI
CENTRAL CREDIT HEAD



An IIM-L Alumni and MBA with experience in Product & Budgeting, Distribution and Business Development

Previous Association:
PNB Housing, Aavas Financiers and Kotak Securities.

Experience:
Overall: 10+ Years
Mortgage: 7+ Years

NARENDRA JANGIR
FOUNDER'S OFFICE - MEMBER



COLLABORATION TO FULFILL ASPIRATIONS: GHFL



We are pleased to announce that we have secured a pivotal resource for our business endeavors. It's with great pride that we share our newly forged co-lending agreement with Godrej Housing Finance. We would like to highlight that we successfully sealed this deal at a very early stage, even before establishing a customer base.

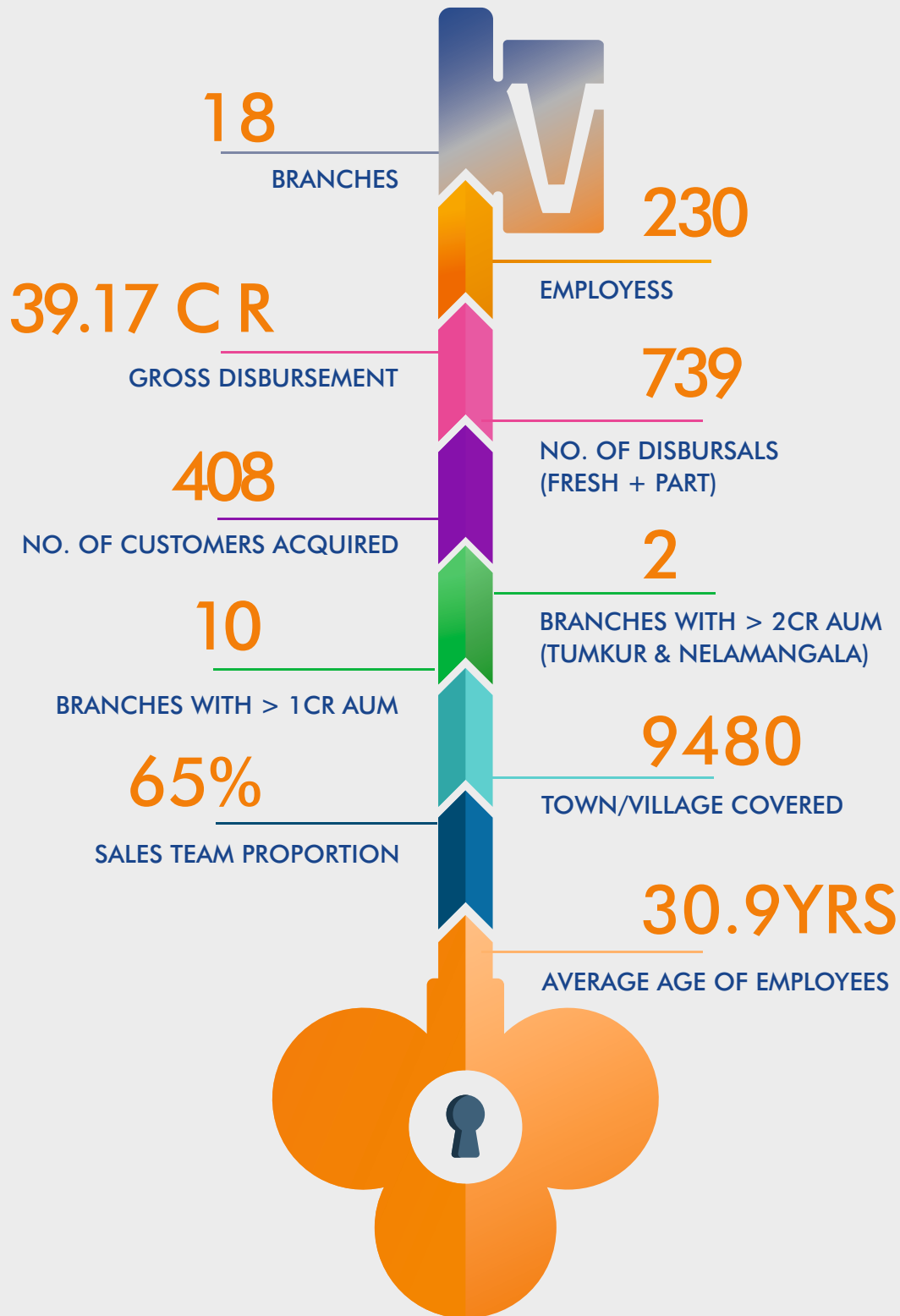
With immense happiness, we express our deepest gratitude to the entire Godrej team for their trust in the Vridhi team.

We are confident that this alliance will not only flourish but also ascend to unparalleled heights in the forthcoming years.

Here's to a future brimming with possibilities and shared successes!



KEY STATISTICS



PILLARS OF

MEET OUR DEDICATED EMPLOYEES,
CAPTURED IN THESE IMAGES, ARE NOT JUST THE FACES



SIVAIAHA NARALA
CIRCLE BUSINESS MANAGER (AP)



RAJESH RAJPUT
CHARTERED
ACCOUNTANT - F&A



AMIT JHA
CENTRAL OPS MANAGER



RAMESH D.
AREA CREDIT MANAGER



NARAYANA M
REGIONAL LEGAL MANAGER



SHARAN A MAKAM
ALTERNATE CHANNEL
MANAGER



SANTOSH BHAWANI SINGH D
INFRA & SUPPORT HEAD



RISHUL
COMPANY SECRETARY

**BUT THE DRIVING FORCE
BEHIND OUR SUSTAINABILITY INITIATIVES**



DIKSHANT JAIN
CHARTERED
ACCOUNTANT - F&A



GOWTHAM R.
REGIONAL TECHNICAL
MANAGER



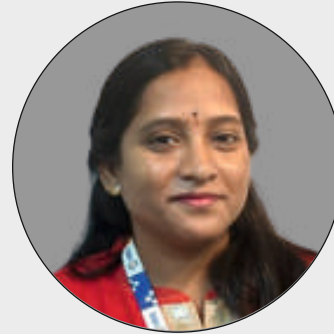
MADHU KUMAR
CIRCLE BUSINESS MANAGER
(ROK)



MANIKANTA
RCU MANAGER



PRAVEEN KUMAR VEDDESWARAPU
AREA CREDIT MANAGER (AP)



GEETA D.
SENIOR HR MANAGER



MALATESH RASHINKAR
STATE CREDIT HEAD



GOWTAM RAJ B G
CIRCLE BUSINESS MANAGER
(KARNATAKA)

**H
T
G
N
E
R
S**

SUSTAINABILITY

OUR IDENTITY

EMBRACE OUR COMPANY'S
WEAR IT WITH PRIDE AND

LOGO ON YOUR CHEST,
LET IT BE YOUR

SYMBOL OF IDENTITY





KNITTING BONDS, SETTING GOALS



Imagine a room filled with the aroma of chai, where colleagues became friends, and self-discovery became our compass to success ahead. In the heart of Vridhi, our Senior Management Team embarked on a transformative journey.

Before stepping into the roles of mentors, our Senior Management Team took a deep dive into understanding themselves and each other. From taking personality tests to finding their unique quirks, aspirations, and strengths, this program became the driving force behind Vridhi's objectives and achievements.

In this process, they not only got to know themselves on a behavioural level but also learned to align these unique traits with Vridhi's objectives! Wonder how?

Enter the magic of OKRs - Objectives and Key Results. These leaders crafted the company's objectives and delved deep into their own departments, aligning their goals seamlessly. It wasn't just about numbers; it was about dreams, emotions, and the essence of what Vridhi stands for.

Thanks to the expertise of our renowned trainer, Nikhil Maini, this training became a transformative experience.

With each laugh, and with each shared dream, we didn't just build a team, we created a family!



OUR FOOT PRINTS



TUMKUR
JAN-23



MADDUR
JAN-23



NELAMANGALA
JAN-23



GULBARGA
JUL-23



TIRUPATI
JUN-23



BELAGAVI
MAY-23



HINDUPUR
JUL-23



MADANAPALLE
AUG-23



HUBLI
SEP-23



CHIKKABALLAPURA
JAN-23



HOSAKOTE
JAN-23



KENGERI
JAN-23



MYSORE
JAN-23

18 OPERATIONAL BRANCHES



BANGARPET
FEB-23



RT NAGAR (CORPORATE OFFICE)
FEB-23



CHANDAPURA
JAN-23



BIDAR
SEP-23



NELLORE
SEP-23

**MANY
MORE
TO GO**

BRANCH



SANDESH KUMAR B R
BRANCH MANAGER
MYSORE



DINESH NAIK G R
BRANCH MANAGER
HOSAKOTE



VEERABHADRAPPA
MENASINAKAI
BRANCH MANAGER - HUBLI



AKULA REDDI HARSHA
BRANCH MANAGER
MADANAPALLE



PRASHANTHA P
BRANCH MANAGER
KENGRI



RAJAPPA
BRANCH MANAGER
BIDAR



WILSON DCOSTA
BRANCH MANAGER
BELGAUM



GOVARDHAN
BRANCH MANAGER
GULBARGA



MAHESH KUMAR K S
BRANCH MANAGER
BANGARPET



DARSHAN GOWDA H
BRANCH MANAGER
NELAMANGALA



VOLIPI HARI
CREDIT MANAGER
MADANAPALLE



MOHAN KUMAR H M
CREDIT MANAGER
TUMKUR



RAGHUVVEER SINGH
CREDIT MANAGER
GULBARGA



SHREEDHAR GANAGI
CREDIT MANAGER
BELGAUM

TEAM



B R ABHISHEK
BRANCH MANAGER
MADDUR



M NARENDRA BABU
BRANCH MANAGER
TUMKUR



PRADEEP S R
BRANCH MANAGER
CHANDAPURA



MARUTHI PRASAD B
BRANCH MANAGER
HINDUPUR



MAHESH M V
BRANCH MANAGER
RT NAGAR



VINAY KUMAR M L
BRANCH MANAGER
CHIKKABALLAPURA



MUCHAKAYALA GURUSEKHAR
BRANCH MANAGER
TIRUPATI



AKASH G KOUSHIK
CREDIT MANAGER
MYSORE



SHABEER AHMED N
CREDIT MANAGER
HOSAKOTE



AVULA SREEKANTH
CREDIT MANAGER
TIRUPATI



NAGENDRA
ASST. CREDIT MANAGER
MADDUR



RAKESH S
ASST. CREDIT MANAGER
CHIKKABALLAPURA



SAI PREAM
ASST. CREDIT MANAGER
RT NAGAR



ANNUAL OPERATING PLAN (AOP)



On April 1st, 2023, Vridhi organised a day at Ramada where, our Branch Managers, Credit Managers, and the esteemed senior team gathered for our Annual Operating Plan. This year, our AOP took center stage, not for just numbers but also for a collective vision and shared commitment.

On this day, we had a detailed discussion about our value system (C-Right) and branch-specific sales targets. We explored each branch's unique needs and potential challenges to meet the set numbers. The emphasis was not only on setting targets but also on extending a helping hand to ensure they are achieved. Together, we strategized, identified key opportunities, and offered support wherever necessary to empower every branch to surpass their sales objectives.

The company thoughtfully presented branch-wise monthly targets in beautifully printed photo frames, each adorned with a cherished family photograph. It was a reminder that our journey to success is intertwined with our personal lives, creating a deeper sense of purpose.

However, this day wasn't all about charts and strategies. We swapped the boardroom for the cricket field, playing a spirited match that showcased the team's camaraderie and competitive spirit. Laughter, cheers, and memorable moments ensued.



EXEMPLARY BRANCHES AND CELEBRATING OUR FINEST ACHEIEVEMENTS

Welcome to the gallery of excellence of our exemplary branches. Their achievements are not just milestones; they are testaments to the relentless spirit of Vridhi and its incredible team members.



CONSISTENT PERFORMER

TUMKUR

Performing every month and built 4.4 Crore gross book.

STAR PERFORMER
NELAMANGALA

First branch to cross 5 Crore gross book



STAR PERFORMER
BANGARPET

First branch to cross 1 Crore.



EARLY RISER
MADANPALLE

Built a gross book of 3.22 Crore with 25 customers within 90 days of branch opening.



EARLY RISER
HINDUPUR

Built a gross book of 2.69 Crore with 20 customers within 60 days of opening.



TOP PERFORMING CSM



T. RAJASHEKAR
HINDUPUR
1.7CR.
37 LAKH

NAME
BRANCH
TOTAL GROSS DISB.
AVG. MONTHLY PRODUCTIVITY

P MANJUNATHA REDDY
MADANAPALLE
1.16CR.
33 LAKH



RAJESH K
BANGAREPET
1.19 CR.
17 LAKH

NAME
BRANCH
TOTAL GROSS DISB.
AVG. MONTHLY PRODUCTIVITY

NARASIMHARAJU N
NELAMANGALA
1.26CR.
18 LAKH



MUNIRAJU S C
CHIKKABALLAPURA
1.3CR
16 LAKH

NAME
BRANCH
TOTAL GROSS DISB.
AVG. MONTHLY PRODUCTIVITY

DEEPAK S
NELAMANGALA
1.4 CR
16 LAKH



GOVINDARAJU D K
TUMKUR
1.02CR
14 LAKH

NAME
BRANCH
TOTAL GROSS DISB.
AVG. MONTHLY PRODUCTIVITY

CHANDRAPPA N
TUMKUR
92 LAKH
13 LAKH



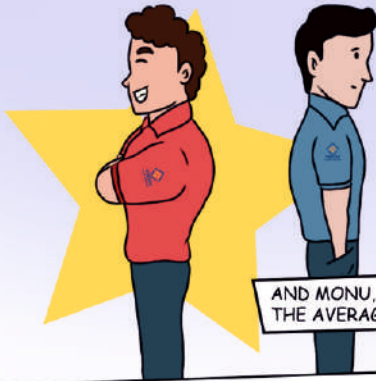
KORLAKUNTA GANESH
MADANAPALLE
97 LAKH
37 LAKH

NAME
BRANCH
TOTAL GROSS DISB.
AVG. MONTHLY PRODUCTIVITY

SURESHA B
NELAMANGALA
81 LAKH
11 LAKH

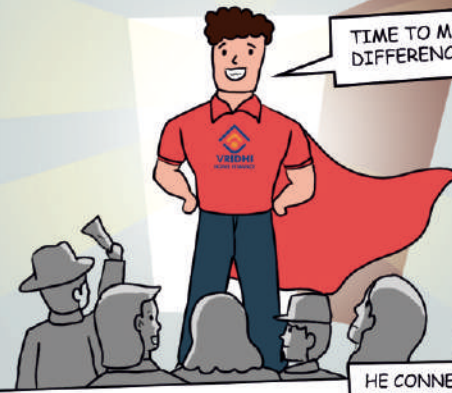


MEET SONU, THE SALES STAR



AND MONU, THE AVERAGE JOE!

SONU, THE SALES SUPERSTAR, STARTS HIS DAY WITH A BANG! HE MEETS AT LEAST 5 CUSTOMERS EVERY DAY!

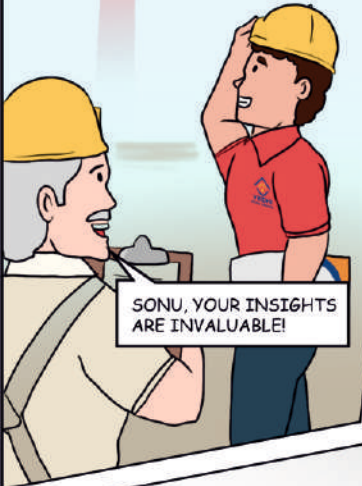


TIME TO MAKE A DIFFERENCE!



HE CONNECTS WITH CUSTOMERS LIKE A PRO, LEAVING THEM IMPRESSED WITH HIS PRODUCT KNOWLEDGE AND ENTHUSIASM.

HE DOESN'T SHY AWAY FROM GOING THE EXTRA MILE! SONU VISITS CONSTRUCTION SITES TO UNDERSTAND THE MARKET BETTER.



SONU, YOUR INSIGHTS ARE INVALUABLE!



TIME FOR SOME NEIGHBORHOOD BUZZ!



WOW, SONU! YOU REALLY KNOW YOUR STUFF!



I'M NOT SURE IF I CAN HANDLE ALL THESE MEETINGS.



IS THERE SOMETHING MORE INTERESTING AROUND HERE?

NOW, LET'S MEET MONU, THE AVERAGE JOE.

MONU MEETS CUSTOMERS TOO, BUT HE STRUGGLES TO KEEP THEIR ATTENTION.

MAYBE I SHOULD DISTRIBUTE THESE FLYERS?



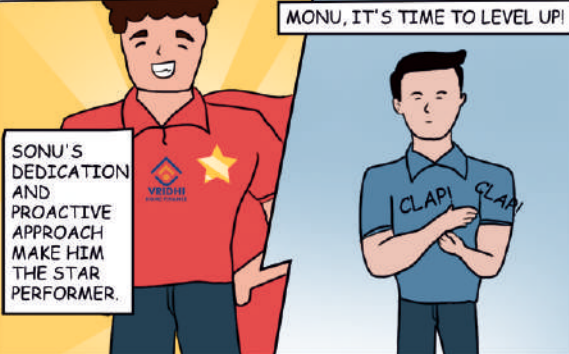
MONU OCCASIONALLY TRIES MARKETING ACTIVITIES, BUT HE LACKS THE ENTHUSIASM.



I WISH I COULD DO BETTER.

MONU RARELY VISITS CONSTRUCTION SITES AND RELIES ON OUTDATED INFORMATION.

MONU, IT'S TIME TO LEVEL UP!



SONU'S DEDICATION AND PROACTIVE APPROACH MAKE HIM THE STAR PERFORMER.

CLAP! CLAP!

JOIN SONU IN HIS QUEST FOR SUCCESS, AND BE THE NEXT SALES SUPERSTAR!

THE



NANDISHA'S HOUSE

OUR FIRST CUSTOMER.
FUNDED 8 LAKHS FOR HOME CONSTRUCTION.
LOCATION - MADDUR

LOW



CSM AUTO PROMOTION POLICY

Quarterly Auto Policy Criteria

Grade	Rules for promotion	Salary Hike	Target Criteria
Intern	600 OTP verified leads or 9 Fresh Files or 80% of target achievement Disbursal in applicable 6 Months	Rs. 2000 in Monthly NTH	Vintage Up to 6 months - 125 times of Gross CTC; Vintage >6 to 12 months - 150 times of Gross CTC; Vintage >12 months - 200 times of Gross CTC
E1			
E2	12 Fresh File Disbursal or 80% of target achievement in applicable 6 months	Rs. 2500 in Monthly NTH	
E3			
E4			
E5			
E6			

Annual Auto Promotion

- If any inter/CSM/RCSM dose 24 fresh files or 80% of his/her overall targets, he/she will be eligible for the grade promotion with a hike of Rs. 2500 in a monthly NTH.
- Annual Auto Promotion will be applicable to the employee who have the minimum vintage of 9 months.
- Annual Auto Promotion will be announced once only at the end of the financial year

Terms & Condition for Quarterly Auto Promotion

- Business of the last quarters (basic business month) will be considered for promotion eligibility calculation.
- Appraisals to be done at each quatern end. i.e, end of Jun, Sep, Dec, Mar and promotion will be done accordingly:
 - For example: If employee A's DOJ is 8th Jan'23, he/she will be elligible for promotion on Jun'23 EOM.
 - Business of last 2 quarters (here,Jan'23 - business month) will be considered.
- Promotion will be announced every subsequent month of quarter end i.e. Jul,Oct, Jan & Apr, Any employee will be eligible for **promotion only once in 6 months.**
 - For example: If any employee is promoted in Jul'23 (Basic Business of Jan'23 to Jun'23), he/she will be eligible for next promotion in Jan'24 (basis business of Jul'23 to Dec'23)
- If any employee does the required **business in less than 6 months:**
 - Promotion will be announced at the end of the same business month when he/she is meeting the business criteria, but promotion will be effective from the applicable month only i.e. subsequent month of quarters end.
 - Business of rest months will carry forwarded in the next promotion cycle. For example: If any employee dose the required business in 4 months, business of rest 2 months will be carry- forwarded in next promotion cycle of 6 month.
- New Employee will be eligible for promotion only after his/her 6 months, but his business will be carry forwarded and will be considered for the business calculation. For Example :

Employee DOJ	Completing 6 Months by (for promotion)	Business C/F of joining month	Promotion will be Announced in
On or before 10 th Feb'23	July'23	No	End of Sep'23 Business Month
After 10 th Feb'23	Aug'23	Yes	End of Sep'23 Business Month

- Management holds the authority for any modification of grant exceptions to the policy.



T. RAJASEKHAR

BRANCH
HINDUPUR

PROMOTION
CSM E1 TO CSM E2



BASAPPA V

BRANCH
BANGARPET

PROMOTION
CSM E1 TO CSM E2



CHARAN H K

BRANCH
MYSORE

PROMOTION
CSM E1 TO CSM E2



DEEPAK S

BRANCH
NELMANGALA

PROMOTION
CSM E1 TO CSM E2



RAJESH K

BRANCH
BANGARPET

PROMOTION
CSM E1 TO CSM E2



SACHIN KP

BRANCH
BANGARPET

PROMOTION
INTERN TO CSM E1



SUJITH KP

BRANCH
MADDUR

PROMOTION
CSM E1 TO CSM E2

INCENTIVE STATS

**CSMS EARNING
INCENTIVE**

51%

**AVERAGE INCENTIVE
EARNED**

5,250/- +

**TOP 3 INCENTIVE EARNING BRANCHES
(SALES + CREDIT)**

**TUMKUR, MADDUR
& BANGARPET**

**BRANCHES WITH MAXIMUM
INCENTIVE EARNERS**

**8 CSMs - TUMKUR, NELAMANGALA & MADDUR
7 CSMs - BANGARPET**

**RANGE OF INCENTIVE
EARNED**

625/- TO 56,250/-

**MAXIMUM
INCENTIVE EARNED
IN A MONTH**

**KORLAKUNTA GANESH
BRANCH: MADANPALLE
56,250/-
Sep'23
INCENTIVES**

**T RAJASHEKAR
BRANCH: HINDUPUR
52,191/-
Sep'23
INCENTIVES**

CONTEST WINNERS



P MANJUNATHA REDDY
BRANCH - MADANPALLE
MONSOON
DHAMAKA CONTEST
AWARD: BIKE



NARASIMHARAJU
BRANCH - NELAMANGALA
MONSOON
DHAMAKA CONTEST
AWARD: ANDROID MOBILE



T. RAJASHEKAR
BRANCH - HINDUPUR
MONSOON
DHAMAKA CONTEST
AWARD: BIKE



DARSHAN GOWDA H
BRANCH - NELAMANGALA
MEGA MONSOON & JULY
DHAMAKA CONTEST
AWARD: GOA TRIP &
WASHING MACHINE



AKULA REDDI HARSHA
BRANCH - MADANPALLE
MEGA MONSOON
DHAMAKA CONTEST
AWARD: GOA TRIP



MUCHAKAYALA GURUSEKHAR
BRANCH - TIRUPATI - 2
GOLD MELA CONTEST
AWARD: 1GM GOLD COIN



S ASHOK KUMAR
BRANCH - MADANPALLE
GOLD MELA CONTEST
AWARD: 2GM GOLD COIN



N NARENDRA BABU
BRANCH - TUMKUR
JULY DHAMAKA CONTEST
AWARD: MICROWAVE



B R ABHISHEK
BRANCH - MADDUR
JULY DHAMAKA CONTEST
AWARD: GIFT VOUCHER
WORTH 10,000/-



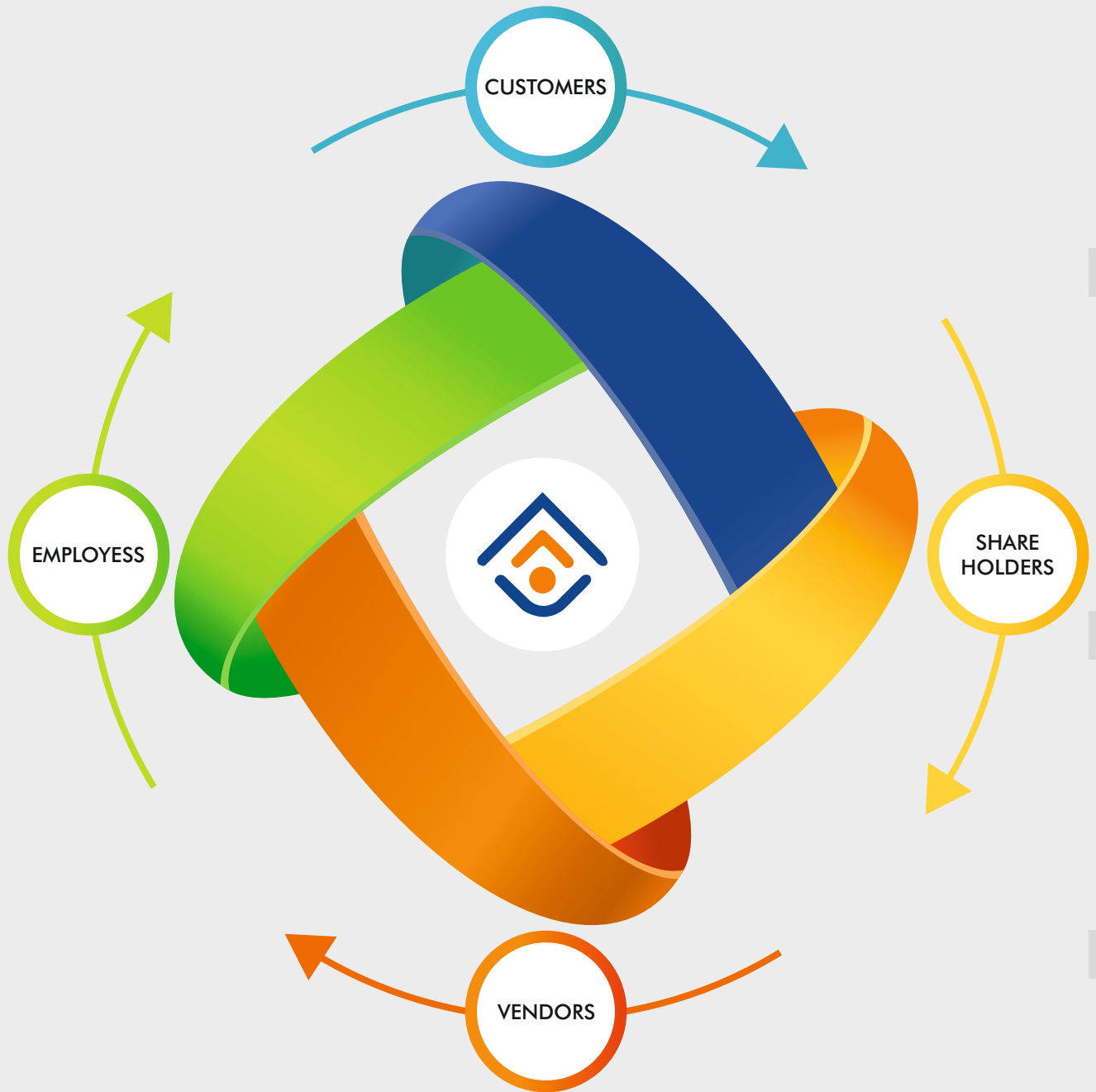
MAHESH KUMAR K S
BRANCH - BANGARPET
JULY DHAMAKA CONTEST
AWARD: 2GM GOLD COIN



PUNITH KUMAR G
BRANCH - BANGARPET
JULY DHAMAKA CONTEST
AWARD: 1GM GOLD

THE CONNECTION

PATH TO PROGRESS



In the competitive world of finance, Vridhi Home Finance recognizes that strong connections with shareholders, prospective partners, customers, and other stakeholders are the linchpin of success. Here's a brief look at how Vridhi Home Finance is nurturing these connections:

Customers: The Heart of the Business

1 Vridhi Home Finance puts customers at the forefront, offering tailored home finance solutions that fulfill homeownership dreams.

2 Customer feedback and personalised services foster loyalty, resulting in satisfied customers who often become the best brand ambassadors.

Employees: The Driving Force

1 Employees at Vridhi Home Finance are integral to the company's success. The company values their dedication and fosters a

2 Employee engagement, growth opportunities, and a focus on well-being are key priorities, resulting in a motivated and committed workforce.

Shareholders: Trusted Partners

1 Vridhi Home Finance maintains transparency and actively communicates with shareholders, turning them into trusted partners.

2 The company values shareholder input, which aids in informed decision-making and drives progress.

Prospective Partners: Synergistic Collaborations

1 Partnerships with like-minded businesses creates synergies that drive innovation and enhance customer experiences.

2 Collaborations broaden opportunities and benefit stakeholders by expanding market reach and offering more diversified services.



FIRST 100 IS SPECIAL

From One to a Hundred, Here's To Celebrating Each Customer's Unique Story....

100 dreams, 100 smiles, and 100 reasons to celebrate.

To our first 100 dreamers, thank you for being the stars of our journey. Vridhi stands strong and remains committed to delivering excellence. Thank you for entrusting us with your dreams and choosing Vridhi as your preferred partner.

Cheers to each and every stakeholder!

ACHIEVED THE MILESTONE OF ACQUIRING THE FIRST 100 CUSTOMERS WITHIN JUST FOUR MONTHS OF COMMENCING OPERATIONS, MARKING ONE OF THE SWIFTEST ACCOMPLISHMENTS IN REACHING THIS TARGET.



WHISTLE BLOWER

UNMASK THE TRUTH

Your courage and commitment to upholding our ethical standards are highly valued. If you witness any form of MISCONDUCT, we strongly encourage you to report it without fear of retaliation. Your identity will remain CONFIDENTIAL, and every complaint will be thoroughly investigated.

Thank you for your commitment to creating a transparent and accountable work environment.

Please raise
your voice to

whistle.blower@vridhihomefinance.com



POSH

YOUR VOICE MATTERS

WE ARE HERE
TO SUPPORT YOU



In our commitment to fostering a workplace where respect and dignity thrive, Vridhi recently hosted a heartwarming POSH awareness session. Roopasri S, our esteemed speaker and external member of our ICC (Internal Complaint Committee), graced the occasion, enlightening us with her wisdom.

Roopasri S, with a Masters in Labour, Capital, and Law from University Law College, Bangalore, and a Bachelor of Law degree from Bangalore Institute of Legal Studies, brought a wealth of expertise to our session. Her extensive experience included serving as an external member in the sexual harassment prohibition committee at American Power Corporation, APC by Schneider Electric, United Spirits Limited Bangalore, Metro Cash and Carry, and advising various employers on the constitution and functioning of Sexual Harassment Prohibition Committees.

During this engaging one-hour session, employees had the opportunity to participate actively. They not only learned about the Prevention of Sexual Harassment (POSH) guidelines but also freely asked questions related to the topic.

At Vridhi, we're not just building dreams, we're building a family where respect and kindness rule the roost. So, here's to a workplace where everyone feels valued, heard, and appreciated.

REACH OUT TO SEEMA P(7483277307)

VOICE OUT AT POSH@VRIDHIHOMEFINANCE.COM

REST ASSURED, YOUR IDENTITY REMAINS CONFIDENTIAL.

JOURNEY

2023

VRIDHI CORPORATE OFFICE
OFFICE INAUGURATION

5TH
JAN

2023

CO-
ORINATION
WITH GODREJ
HOUSING
FINANCE

4TH
JAN

2023

RECEIVED
HFC CERTIFICATE OF
REGISTRATION
FROM RBI

1ST
JULY

2022

FIRST DAY OF
OPERATION

HFC LICENSE
APPLIED WITH RBI

18TH
JULY

2022

17TH
DEC

VOLTE
(OUR LOS
SYSTEM)
KICKSTARTED

2022

SO FAR

2023

FIRST 100
EMPLOYEES

13TH
MAR

19TH
JUNE

2023

ADDITIONAL
CAPITAL
OF 31 CRORE
INFUSED

2023

FIRST
DISBURSAL

19TH
JAN

2023

FIRST 100
CUSTOMERS

24TH
JUNE

29TH
SEP

2023

FIRST 8
BRANCHES
OPENED

15TH
JAN

2023

300
CUSTOMERS

2023

ATLAS (OUR LMS SYSTEM)
GO LIVE



ACT OF BENEVOLENCE



At Vridhi Home Finance Company, we believe in the power of giving back, investing in the future, and that future starts with our children. We're not just a finance company; we're a family that cares.

Picture this: 300 smiling faces, bright-eyed and eager to learn, each holding a bag full of possibilities. That's what happened when Vridhi Home Finance distributed 300 bags to Government School of Karnataka (Amruthahalli) students. This initiative is a small step towards a larger vision of creating positive change, and we look forward to continuing our efforts to make a meaningful impact in the communities we serve.



Join us in this epic adventure of goodness, because at Vridhi, we believe even the tiniest act of kindness can set off fireworks of joy! Let's light up the world, one twinkle at a time!



INTRODUCING OUR ZEN DEN



In the heart of Vridhi, we've crafted a space called Zen Den, a tranquil meditation room devoted to our employees' well-being. In calming hues and soft lights, we embrace the power of positive energy. We recognize that sometimes, our employees might not be feeling their best - mentally or physically. In Zen Den, they can take a momentary pause, rest, and rejuvenate.

This blissful space is furnished with comfortable yoga mats and recliners, inviting our team to unwind, stretch, or simply relax. Here, we emphasize our employees' peace of mind, valuing their health and serenity above all else. Zen Den isn't just a room; it's our commitment to the holistic well-being of our employees, fostering a positive environment!

Happy Rejuvenation!



Life @ VRIDHI

Imagine a place where Diwali lights connect hearts, where Ganpati celebrations echo with shared joys, and where every achievement, big or small, resonates through the cheers of a close-knit family. That's the life at VRIDHI.

From the shades of our colorful celebrations to the warmth of our impromptu chai sessions, every day here is not just a tick on the clock but a melody of smiles!

At VRIDHI, we celebrate everything - festivals, achievements, and LIFE!



VRIDHI PREMIER LEAGUE



IT'S MOVIE TIME



NAVRATRI CELEBRATION



WOMEN'S DAY SPECIAL



MONTH-END MUNCHINGS



HOLI CELEBRATION

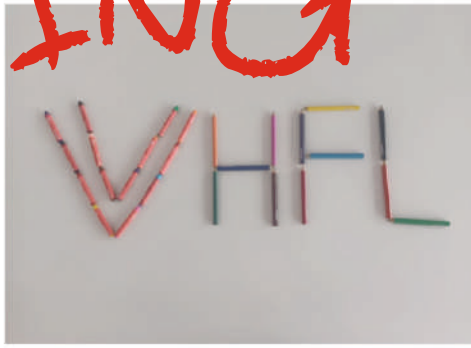
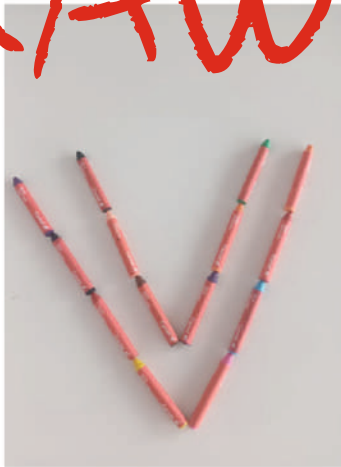


FAMILY GET-TOGETHER



GANESHA CELEBRATION

DRAWING





NISHITA NARALA D/O SIVAIAHA NARALA



VIDYASHREE SISTER'S FRIEND OF MONISHA



DIYAN D'COSTA S/O WILSON D'COSTA



ARYAN LAKSHMANAN NEPHEW OF ARUN BALAMANI



ANSH SAXENA S/O ABHISHAK SAXENA



VARSHA ARUN D/O ARUN BALAMANI

COMPETITION





DEVILS CIRCUIT

A muddy obstacle course, heart-pounding challenges, and an adrenaline-fueled atmosphere – that's Devil Circuit for you. Maruti Suzuki's high-energy event isn't just a race; it's a test of physical endurance, mental strength, and team synergy.

At Vridhi, we believe in holistic well-being. So, when Devil Circuit came knocking, we enthusiastically laced up our shoes and took on the challenge.

Our team's participation in Devil Circuit wasn't just a display of athleticism! Rather it showed that we're not just about financial expertise, we're about good fitness, embracing mental challenges, and fostering a culture where every team member thrives - professionally and personally!





STAY TUNED...

To know more

NEW TIE-UPS

**FESTIVE SEASON OR
DIWALI CELEBRATION**

FROM THE DESK OF COO

**BE PRODUCTIVE, NO MATTER
WHERE YOU ARE.**

SPREADING GEOGRAPHIES

FROM THE DESK OF
FROM THE DESK OF



TEAM V CONNECT
TEAM V CONNECT



VRIDHI
HOME FINANCE

PARTNERS IN PROGRESS

SCAN & FOLLOW



WEBSITE



LINKEDIN



INSTAGRAM



FACEBOOK

NOT FOR SALE