

VCONNECT

STIR IT UP

Vridhi distills the finest blend of innovation and empathy, with trust as its timeless core ingredient. A balance of strategic agility and impactful actions makes this signature mix the toast of the industry.

BUILD A CORPORATE CULTURE THAT WORKS!



THANK

GOD

IT'S

MONDAY

THINK
OUT
OF THE
BOX

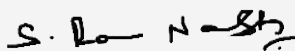
DON'T
QUIT

A STORY ABOUT STANDARDS

– FTR “First Time Right”

At Vridhi Home Finance, when we process a home loan, no matter how hard we work, we can only proceed at one pace—a pace that ensures we uphold the high standards for which we are known. However, as a customer-centric finance company, our goal is to do things “First Time Right” (FTR). Whatever we do at Vridhi, we should aim to achieve FTR, which will not only accelerate our process but also set high standards in maintaining quality and delivering an exceptional customer experience.

Quality and customer experience are at the heart of every action we take, and following the process with FTR in mind is the only way to uphold these high standards. If we don't follow FTR, we risk compromising the quality and thoroughness of our evaluations, which would erode the trust and security we provide. While the loan might still be approved, it wouldn't meet the standards Vridhi Home Finance is proud of, nor would it reflect the trustworthiness our clients deserve. At Vridhi, we believe in doing things right the first time, ensuring that every home loan is a reliable step toward your dream home, backed by the expertise and care we bring to every decision.



RAM NARESH SUNKU
FOUNDER, MD & CEO

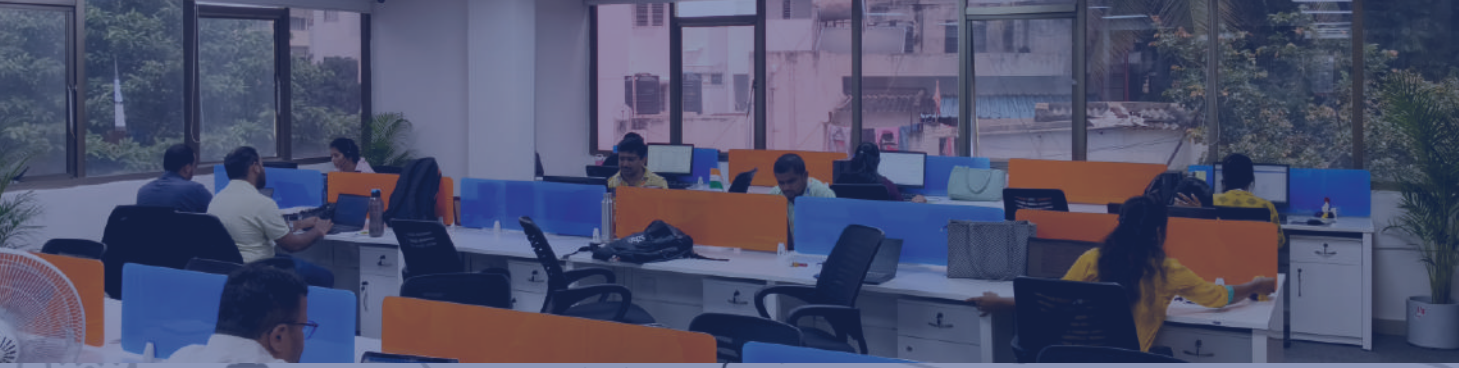


CORPORATE OFFICE - EXTENSION

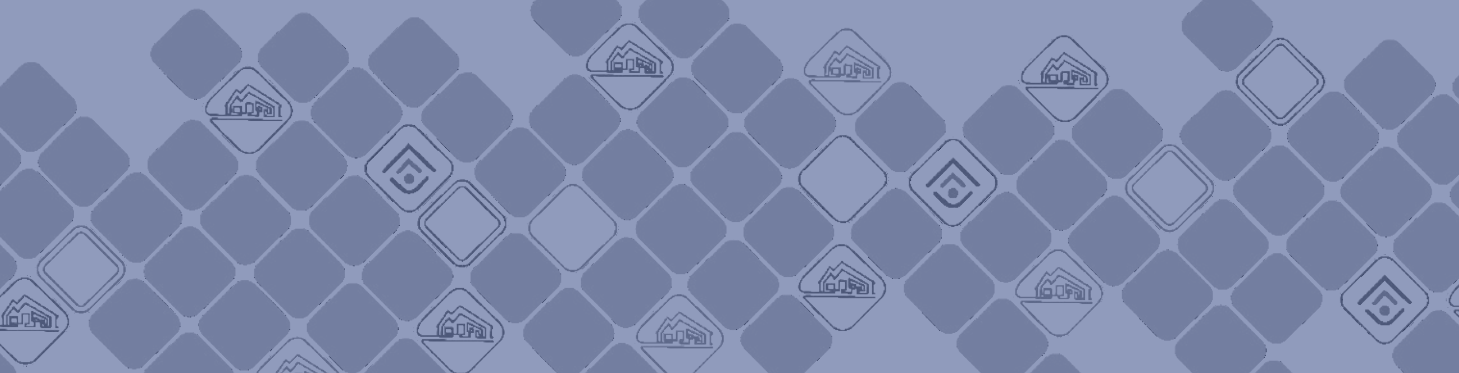
FOR THOSE



Scan for the video
#HQ2 #Inauguration



WHO KNOW



X

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22

28

32

38

FROM THE DESK OF CFO

Hear directly from our CFO on the latest financial strategies and company updates.

BUSINESS CHANNEL

Discover diverse revenue streams and strategic partnerships driving our growth and innovation.

COMIC PAGE

Unwind with a touch of humour as we explore everyday office moments in a fun, illustrated format.

THE ART OF STORYTELLING

Master the craft of storytelling to inspire, inform, and captivate audiences.

VOICES OF WISDOM

Gain valuable insights from industry veterans and thought leaders shaping the future.

FINANCE DEPARTMENT

Navigate the hierarchy of financial excellence ensuring precision, compliance, and strategic growth.

REWARDS & RECOGNITION

Celebrate the achievements and milestones of our team members, showcasing excellence across the company.

DRISHTI - MANAGERIAL WORKSHOP

An impactful 2-day program tailored for current and aspiring managers to enhance leadership skills and managerial capabilities.



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.

C USTOMER FIRST Customer First in all our action	
R ESPECT Respect every customer, employee and partner	
I NTEGRITY Integrity with zero-tolerance policy	
G OVERNANCE Highest level of 'Governance' at all levels	
H ONESTY Honesty in all our actions	
T RANSPARENCY Utmost 'Transparency' with all stakeholder	

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**.

FROM THE DESK OF CO-FOUNDER & CFO



SUNIL MEHTA
CO FOUNDER & CFO

It's been over 18 months that we have started our operations and built it to the current size. We are at the initial stages of our vision and have miles to grow in this endeavour of making Vridhi create a lasting impact in the affordable housing finance segment. As we all strive to build Vridhi and cement its position (brick by brick), I am proud to be partnering with the progress towards this cause.

It is my strong belief that our vision has to be backed by our actions and these are the key tenets that I want to share with you along this path.

Passion and Dedication: I have always believed that bringing passion into work is the secret sauce to success. Once you put your soul into work, you will be amazed at the results.

Work Ethics: We need to bring honesty in every action of ours. Never compromise, never hesitate to do the right thing. Call out when you see anything unethical.

Agility: We are not a tree. So, move! Move with speed, Challenge the status quo, adapt to challenges. It's okay to fail (and fail early) but get up and learn fast.

Respect: Respect your colleagues, strive to create an inclusive culture and an environment where every voice is heard, and every view is valued.

Let us put our values into action and build Vridhi into a strong force in the coming years. When we look back at the journey and the efforts, the dots will always connect. Together we are more!



T.Y. Prabhu

HOUSING LOANS TRENDS

The housing finance industry in India presents a significant growth opportunity, given the country's relatively low mortgage-to-GDP ratio, which stands at around 12%. Compared to other emerging markets, India's housing finance penetration is still in its early stages, indicating a vast untapped potential. One of the major drivers of this market is the acute housing shortage, estimated at around 100 million units, with a large portion of this demand coming from the low-income segment. To finance this shortage, the total loan requirement is estimated to be between Rs. 500 to Rs. 600 million, underscoring the tremendous growth potential for housing finance companies (HFCs) like Vridhi Finserv in the coming years.

In addition to this growth potential, the industry is witnessing a shift towards sustainability and green financing. With growing environmental concerns, many HFCs are introducing green home loans that promote energy-efficient and environmentally sustainable housing projects. Furthermore, regulatory frameworks are evolving to create a more secure and transparent lending environment, with measures like the Real Estate (Regulation and Development) Act (RERA) ensuring accountability among developers. Another promising development is the rise of co-living and rental housing segments, which are gaining traction among urban millennials, driving the demand for flexible and innovative

financing solutions. These trends highlight how the sector is diversifying, offering opportunities for innovation and value creation.

Market Share and Potential

The housing finance market in India is primarily dominated by public sector banks, which hold around 40% of the market share. Housing finance companies (HFCs), on the other hand, control approximately 35% of the market, while private sector banks contribute about 20%. This competitive landscape indicates that while banks have historically played a major role in the sector, HFCs have been increasingly gaining ground due to their tailored solutions for the low-income and affordable housing segments. The growth potential is further emphasized by government initiatives like the Pradhan Mantri Awas Yojana (PMAY), aimed at providing affordable housing for all.

Future Growth and Challenges

The future of the home loan market in India will be shaped by four key factors: innovation, technology, affordability, and customer-centricity. Technological advancements such as digital loan processing and AI-driven credit assessments will revolutionize the way loans are approved, making the process faster and more efficient. Additionally, as housing prices rise, the demand for affordable housing options will drive innovation in financing models, catering to the growing needs of the low- and middle-income segments.

However, HFCs face two significant challenges: high cost of funds and declining asset quality. The cost of borrowing for HFCs remains elevated, making it difficult to offer competitive interest rates. At the same time, the industry is witnessing a deterioration in asset quality, particularly in the affordable housing sector, where loan defaults tend to be higher. Addressing these challenges while capitalizing on the growth opportunities will be critical for the sustained success of housing finance companies in India.

The housing finance industry in India is poised for transformative growth, driven by low penetration, government initiatives, and rising demand for affordable housing. By embracing innovation, sustainability, and customer-centric solutions, housing finance companies can overcome challenges and unlock the sector's vast potential, shaping the future of India's housing ecosystem.



NORWEST
VENTURE PARTNERS

Norwest Venture Partners (NVP) is a premier global multi-stage investment firm based in California, USA, managing \$15.5 billion in assets. With offices in San Francisco and subsidiaries in Mumbai, India and Tel Aviv, Israel, NVP has funded over 700 companies across sectors like technology, healthcare, consumer products and financial services. The firm has backed high-profile companies in India such as Swiggy, Finova Capital, and Mensa Brands. Known for supporting businesses at all stages of growth, NVP has earned a reputation for nurturing innovation and helping companies become market leaders.

In September 2024, NVP led a Series B funding round of Rs.310 crores (approximately \$36.9 million) in Vridhi Finserv Home Finance Limited (VFHFL), with participation from the existing investor, Elevation Capital VIII Limited and the Company's Founders. This strategic investment advances Vridhi's mission to fulfil the housing finance needs of underserved markets across India.

Vridhi: Empowering Homeownership in Underserved Markets

Founded in 2022, Vridhi Finserv Home Finance Limited (formerly Vridhi Finserv Limited) is a tech-enabled provider of affordable housing loans for underserved segments in India. The company was founded by industry veterans Mr. Sunku Ramnaresh (Founder and Managing Director), Mr. Sandeep Arora (Co-Founder and Chief Operating Officer), and Mr. Sunil S Mehta (Co-Founder and Chief Financial Officer), who together bring over 75 years of experience in banking and finance.

Vridhi operates 51 branches across Karnataka, Andhra Pradesh, Rajasthan, Madhya Pradesh, and Telangana, with assets under management (AUM) exceeding Rs.200 crore. The company offers home loans ranging from Rs.3 lakh to Rs.45 lakh to self-employed and informal income groups in semi-urban and rural India.

NVP leads Rs.310 crore Series B Funding in Vridhi Finserv Home Finance Limited

Strategic Partnership with Norwest Venture Partners

NVP's investment in Vridhi Home Finance reflects a shared vision to transform India's housing finance sector. The partnership is driven by Vridhi's proven leadership, market reach, and the vast untapped potential in the housing finance space. Elevation Capital's ongoing support underscores the company's growth potential.

Mr. Nikhil Kookada, Principal at Norwest Venture Partners, expressed his enthusiasm about the partnership: "We are excited to partner with Ram, Sandeep, Sunil, and the Vridhi team as they build a tech-enabled, affordable housing finance institution for semi-urban and rural India. We are thrilled to support their mission of helping Indian families achieve their dream of homeownership." He also praised Vridhi's founders for their significant experience in driving growth in India's affordable housing sector.

Mr. Mridul Arora, Partner at Elevation Capital VIII Limited reiterated the firm's commitment to Vridhi's mission, stating "Affordable housing finance is an enormous opportunity in India. Vridhi's specialized approach positions them at the forefront of India's housing revolution."

Expansion Plans and Future Growth

With this Series B funding, Vridhi plans to expand its footprint into new states and strengthen its presence in existing markets. The company aims to grow its branch network from 51 to 91 locations and increase its AUM from 200 crore to 500 crore within the next 6-9 months.

Mr. Sunku Ramnaresh, Founder and MD of Vridhi, said, "Our goal is not just to provide loans, but to become the trusted financier for underserved self-employed and informal income customers. Our 'phygital' model ensures accessibility and exceptional service, helping more families achieve their homeownership dreams."

TURNING DENIALS

INTO APPROVALS



VRIDHI
HOME FINANCE



OUR USP



Deep Distribution

Reaching underserved customers in Tier-2 to Tier-5 towns through a strong network of branches, taluks, districts, and headquarters, ensuring financial accessibility and inclusion.



Expertise

Our team specializes in understanding informal income patterns and assessing property segments, enabling accurate cash flow evaluations and property appraisals tailored to customer needs, ensuring a seamless mortgage experience.



Cutting Edge Technology

We are advancing towards a paper-less mortgage loan process, where the entire customer lifecycle is seamlessly managed through digital platforms, powered by advanced technology like Volte.



C-Right

Vridhi is built on a strong core value system, ensuring ethical practices and customer-focused operations.

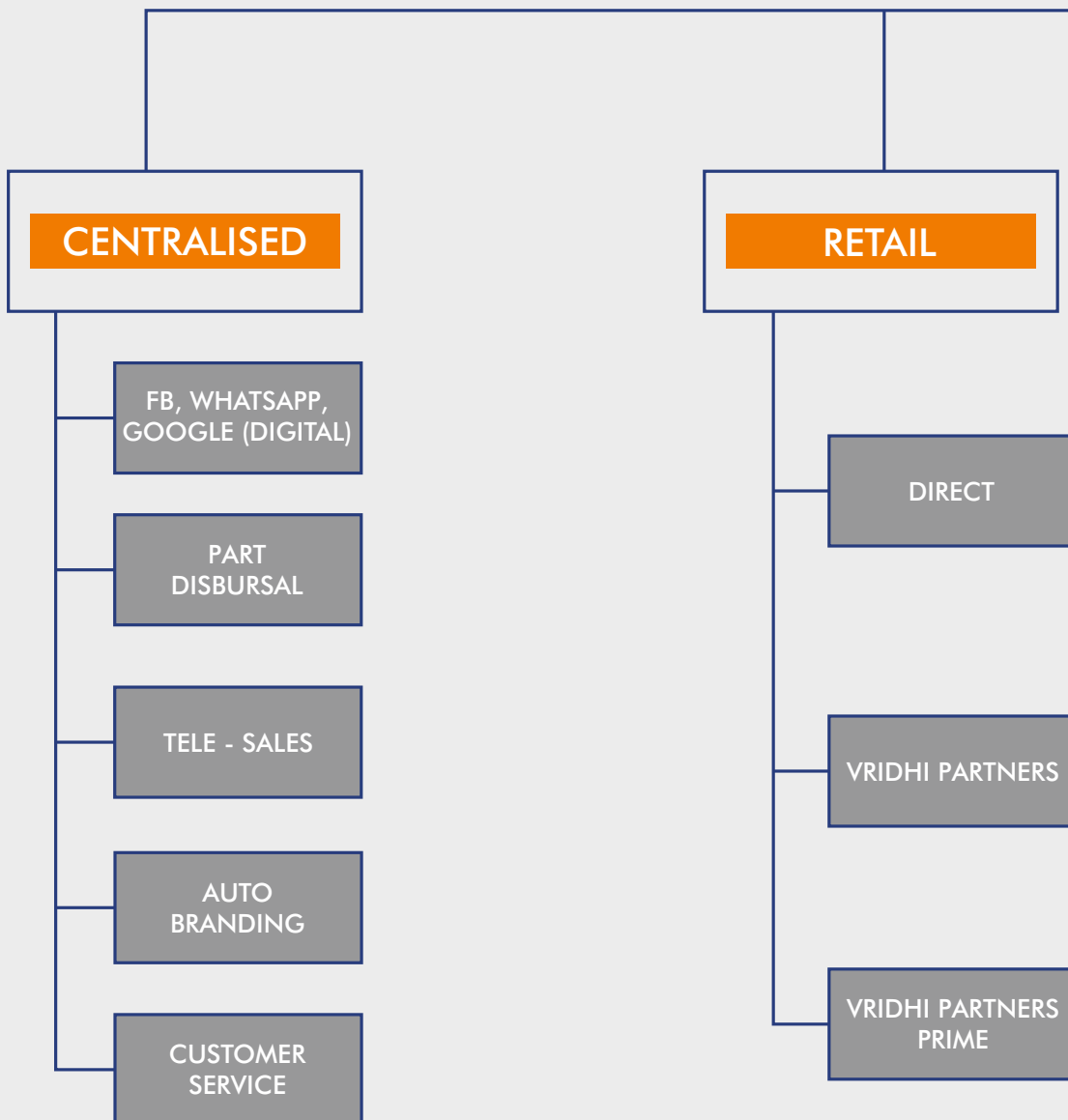


Transparency

We prioritize honesty and fairness, with no hidden charges and interest calculated from the day of cheque clearance.

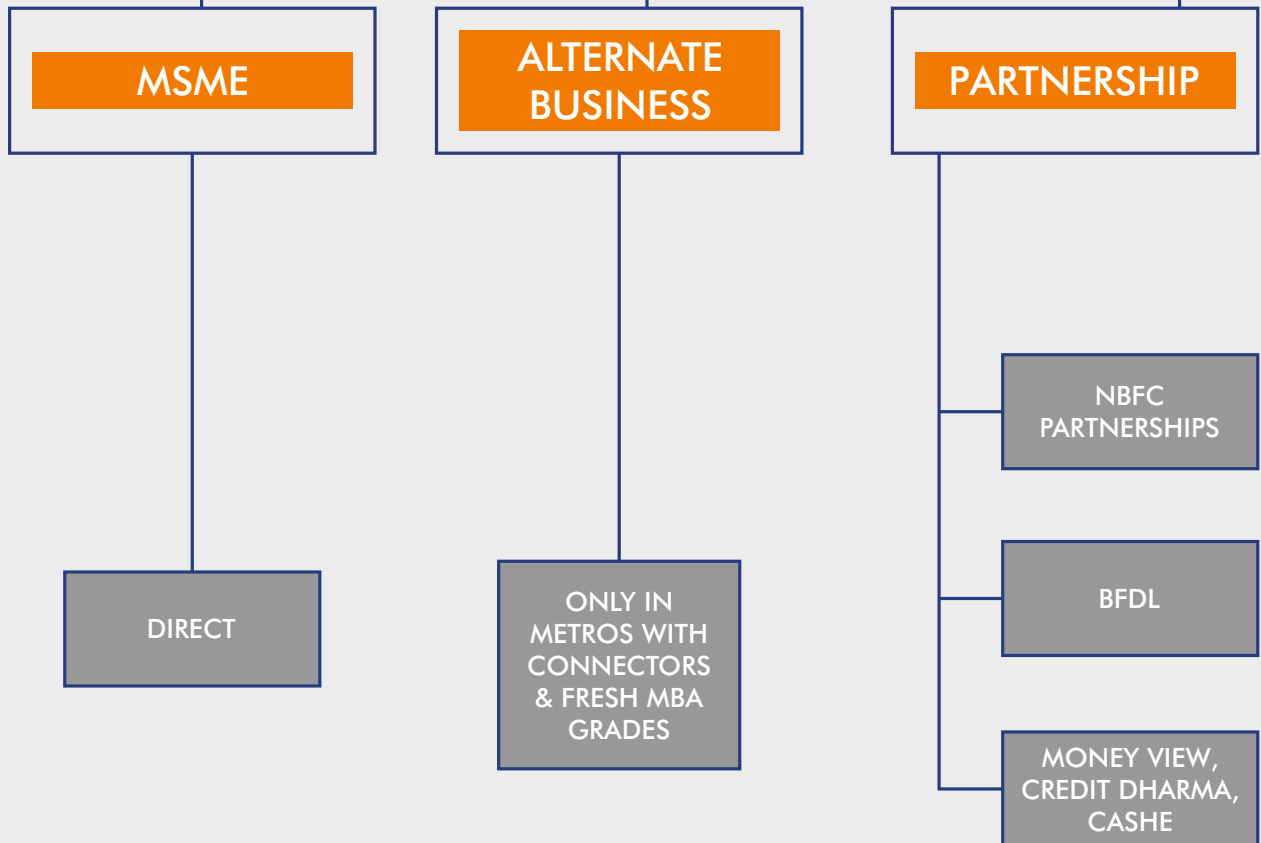
BUSINESS

MULTIPLE



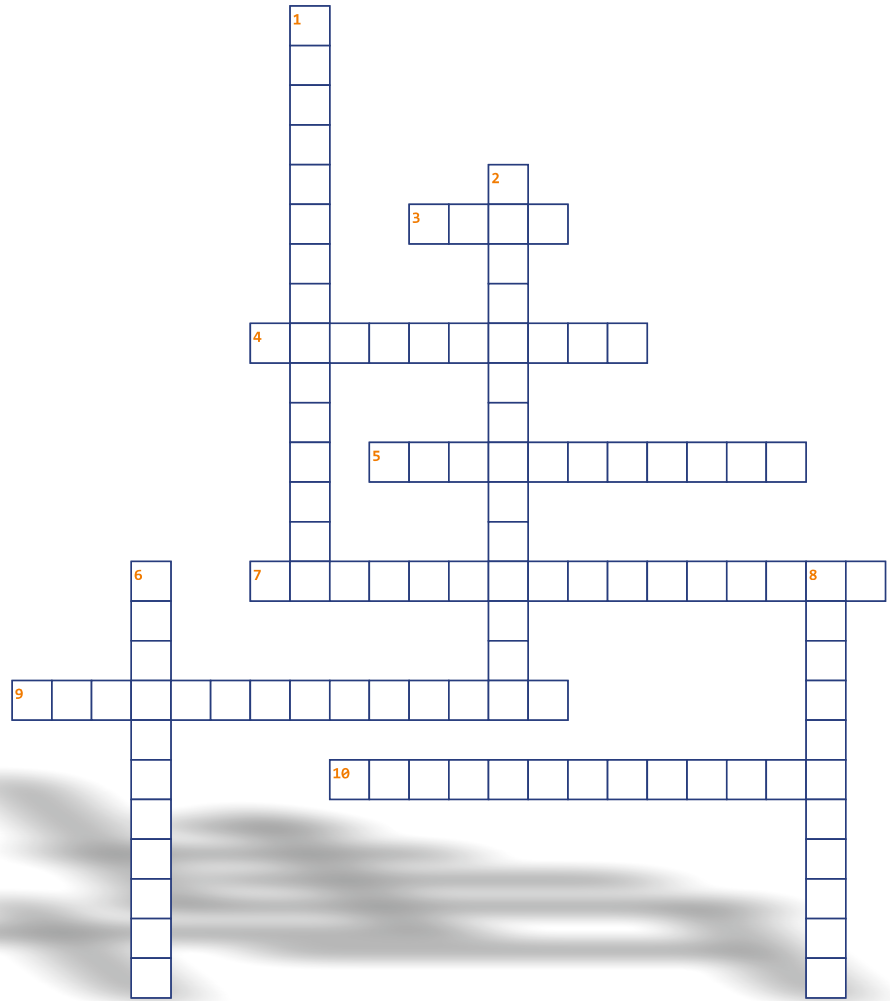
CHANNELS

CHANNELS



MANY MORE TO COME...

CROSSWORD



CLUES FOR THE PUZZLE

Across

3. A legal right or claim against a property until a debt is satisfied.
4. A period during which the borrower is not required to make loan repayments.
5. Failure to make loan payments on time, leading to possible penalties or legal action.
7. The process of restructuring a company's debt and equity mixture to stabilize finances.
9. A large payment due at the end of a loan term after smaller regular payments.
10. The ranking of debts, where one debt takes priority over another in repayment

Down

1. A loan for homeowners that provides funds in exchange for equity, typically for retirees.
2. The process of pooling various financial assets and selling them as securities.
6. An evaluation of a property's legal ownership before approving a loan.
8. The process of creating a new loan, including the application, underwriting, and funding.

ANSWERS
2. SECURITIZATION 3. LIEN 4. MORATORIUM
1. REVERSE MORTGAGE 5. DELINQUENCY
7. RECAPITALIZATION 9. BALLOON PAYMENT
8. ORIGINATION 6. TITLESURVEY 10. SUBORDINATION



OF EMPLOYEES WORK ANNIVERSARY



DIKSHANT JAIN
FINANCE & ACCOUNTS



SAIPREAM
ASST CREDIT MANAGER (KA)



RAJESH RAJPUT
FINANCE



MALATESH RASHINKAR
STATE CREDIT HEAD KA NORTH



SEEMA P
HR MANAGER



M NARENDRA BABU
BM(KA)



SHABBIR AHMAD
CM(KA)

ALL IN A DAY'S WORK

HUMOUR ON THE JOB

What a Bloomer!

A colleague received some flowers accompanied by a card that simply said, "No".

She spent the entire morning trying to figure out what her husband had meant by this cryptic message. Eventually she gave up and called him.

"When I was on the phone to the florist," he told her, "she asked me if I had a message and I said, "No"."



Well Worth Seeing

Q: Why did the cat fall into the well?

A: It Couldn't see that well.

FOWL PLAY

While teaching at a veterinary college, I ordered books for our library. One was George Orwell's *Animal Farm*. When I went to take it out, I found that the librarian had placed it in the section for dairy and poultry.

MOPPING UP

I got into a fight one time with a really big guy, and he said, "I'm going to mop the floor with your face."

I said, "You'll be sorry."

He said, "Oh, yeah? Why?"

I said, "Well, you won't be able to get into the corner very well."

PARK AT YOUR OWN RISK

There is a lot of competition for parking at the local dental office, hence the sign: "Dental office parking only. Violators will be extracted."



Bone up

Some tourists in the Museum of Natural History are marvelling at dinosaur bones. One of them asks the guard, "Can you tell me how old the bones are?" The guard replies, "They're 65,000,011 years old."

"That's an awfully exact number," says the tourist. "How do you know their age so precisely?"

"Well," the guard answers, "they were 65 million years old when I started working here, and that was 11 years ago."

Clean Up the Act

My husband left a note for the office cleaner because he'd noticed the firm's trophy cupboard was getting quite dusty. The note read, "Check out the trophies."

The next day he found it still very dusty with a note added from the cleaner, "Yes, they're lovely trophies!"



GENIUS

UNITY

POWER HOUSE

WARMTH

TRAVERSE

BUILDING A CORPORATE CULTURE THAT WORKS



• ————— •
The triangular ruler represents precision, measurement, and a strong foundation

The smoke transforming into clouds symbolizes growth, expansion, and the ability to adapt and change shape.

• ————— •



2 YEARS OF OPERATIONS

VRIDHI PRESENCE
(NO. OF STATES)

5

NO. OF
EMPLOYEES

469

NO. OF TOTAL
DISBURSEMENTS INR
(FRESH)

236CR+

SOCIAL MEDIA
FOLLOWERS
(LINKEDIN, FB, INSTA)

32,000+

NO. OF TALUKS
COVERED

24,145+

NO. OF CUSTOMER ACQUIRED
(TILL 31ST SEPT)

2374

NO. OF
BRANCHES

50+

LAUNCHED
V CONNECT MAGAZINE

3





I Believe in Storytelling....

By Ram Naresh Sunku

The Power of Storytelling: A Critical Skill for Everyone

We all love stories; we are born for them. Stories affirm who we are and provide the reassurance that our lives have meaning. Nothing offers greater affirmation than the connections we build through stories. Stories transcend the barriers of time—past, present, and future—enabling us to experience the shared similarities between ourselves and others, whether real or imagined.

Building and leading a company is a journey filled with challenges. One of the most powerful tools a founder can use to navigate this journey is storytelling.

Storytelling goes beyond sharing information

It's about creating meaningful connections, through compelling narratives founders communicate their vision, values, and mission in a way that resonates emotionally. This connection is essential for building trust and alignment at all levels within the organization.

- Employees are more motivated when they grasp the bigger picture and recognize how their contributions align with and drive the organization's overarching goals and vision.
- Investors are more likely to believe in a founder's vision when it's conveyed through a powerful and relatable story.
- Co-founders and stakeholders find clarity and common ground in well-articulated narratives, fostering stronger collaboration.

Why Stories Matter

Stories are the bridge between vision and action. In business, they do more than inform—they ignite passion, align purpose, and inspire movement. Leaders who master storytelling don't just communicate; they captivate, motivating teams and stakeholders to rally behind a shared vision. In a world full of data and noise, it's the story that cuts through, sparking energy and driving success. "Stories are the spine of connection, worth the time they take, building anticipation that captivates and drives action." Stories aren't just important—they are essential.

Take Control of Your Narrative

If you're not writing your own story, someone else will write it for you. Storytelling empowers founders to control the narrative—to ensure that their vision and journey are understood and embraced by all.

For these reasons, I firmly believe that storytelling is a skill everyone should cultivate. It's through stories that the whole world is built.



VOICES OF WISDOM

Culture defines the longevity of any organization. It is very difficult to define the culture of an organization, but as a new organization the way we behave will define the culture of the organization and become “The Vridhi Way” of doing things.

As a founder, I would personally like to create a culture where we become the preferred employer and good talent is ready to come and join us because of “Vridhi Way” of working. Apart from this we build a learning culture where we create a lot of leaders for the industry as well.

Vridhi is a company with purpose, creating deep impact in the entire eco system we operate and benefit all the stake holders viz customers, employees, and shareholders. We create this impact in a sustainable/profitable way. We will build the organization with Vridhi Value system “C-Right” as the foundation. We also will build an open culture where people are free to talk their heart out, create entrepreneurial culture where every employee feels and acts like the owner of business.

Culture should enable such a behaviour be in such a way where every employee feels to come to office on a Monday Morning with full enthusiasm and create a “TGIM – Thank God Its Monday” moment. We will also create a learning culture where every manager becomes a trainer and also gets trained which will enable all the employees to get trained functionally by experts.

Our Vision: Creating Impact for Our Stakeholders

Our purpose at Vridhi extends beyond just building a successful company; we aim to make a meaningful impact on every stakeholder in our ecosystem, viz our customers, employees and stake holders.

Building Future Leaders: A core component of our culture is our commitment to learning. Vridhi will be a space where every employee has the opportunity to grow. We’re developing a system where managers don’t just lead but also act as trainers, continuously learning themselves and imparting valuable knowledge to their teams. In this way, we’re building not just an organization but a network of future leaders who are equipped with the skills and mindset to make an impact in the industry.

The Preferred Employer in Our Industry

One of our primary goals at Vridhi is to create an environment that attracts top talent—a place where skilled

professionals are excited to join and contribute. The Vridhi Way of working focuses on nurturing a culture where employees are motivated and feel valued. By doing so, we aim to become an employer of choice, recognized not only for our contributions to the industry but also for the genuine, dynamic work environment we offer.

A Culture of “TGIM” – Thank God It’s Monday

At Vridhi, we’re working to establish a culture where employees look forward to Monday mornings. I am not sure how we are going to do this, but if we are able to create the first 3, I am sure we will be able to create the TGIM moment.

Closing Thoughts

As we continue on this journey, we invite talented individuals, forward-thinking partners, and valued customers to join us in shaping this path. Together, let’s build something meaningful and lasting. Welcome to “The Vridhi Way.”

- RAM NARESH SUNKU
FOUNDER & MD

At Vridhi, we always are looking at how do increase disbursements, hiring, improving productivity of our employees, differentiated product offering for our customers, customer delight amongst others. These are very critical for our existence.

But equally important is to be building a good organisational culture. A good culture is the secret sauce for making an average/good team be exceptional.

What is organisational culture?

Organisational culture refers to implementation of best practices, norms, values within Vridhi. We would want the following culture in Vridhi:

- Purpose-driven culture: Create a positive social-economic and environmental impact and make profits at the same time.
- Innovative culture: Encourage continuous improvement and organizational change.
- Learning culture: Continuous improvement and employee development.

Good culture will drive employee engagement and will help in retention because the team/team member will feel supported and will be able to do their best work every day. With strong culture and values, we can:

- Build team-oriented practices so that the team can get their best work done.
- Reduce friction so team members can identify and execute projects.
- Ensure all team members feel welcome in the Company, regardless of gender, appearance, race, and identity.
- Connect everything back to your organization’s mission, so everyone understands why their work is a critical piece of the puzzle.
- Establish standards for teamwork, collaboration, and team building Vridhi

Good culture is achievable—but it takes a committed team of leaders focused on building culture to make it happen. At Vridhi, we’ve dedicated time and investment into building our culture

- SUNIL MEHTA
CO FOUNDER & CFO

WHAT EMERGING TRENDS DO YOU SEE INFLUENCING CORPORATE CULTURE IN THE NEXT FIVE TO TEN YEARS?

Several emerging trends are likely to shape corporate culture over the next five to ten years. These trends are driven by technological advancements, changing employee expectations, and global shifts in work dynamics. Here are some key influences:

1. Focus on Employee Well-being and Mental Health

There is growing recognition of the importance of mental health and employee well-being. Companies will likely invest more in comprehensive wellness programs, offering resources such as mental health support, flexible hours, and initiatives to combat burnout.

2. Purpose-Driven Corporate Culture

Employees, especially younger generations, increasingly seek work that aligns with their values. Companies will need to integrate a strong sense of purpose and social responsibility into their missions, not just focussing on profit but also on sustainability, ethics, and community impact.

3. Increased Use of AI and Automation

As AI and automation continue to evolve, corporate cultures will need to adapt to these new technologies. While automation can enhance efficiency, companies will also face the challenge of up skilling employees and fostering a culture that balances human and machine collaboration.

4. Flexible Career Paths and Gig Economy Integration

Career paths are becoming less linear, with more employees seeking non-traditional work arrangements, such as freelance or gig work. Companies will need to adapt to this shift by offering more flexible career development opportunities and integrating gig workers into their broader culture.

- MR.GOWTAM RAJ B G (BM, KA 1)

రాబోయే ఐదేళ్లలో ఉద్యోగ సంస్కృతి లో గణనీయమైన మార్పులు వచ్చే అవకాశం ఉంది. గ్లోబల్ ప్రభావాలు, వేగంగా మారుతున్న వృత్తి అవసరాలు ఈ మార్పులకు ప్రధాన కారకాలు. ముఖ్యంగా కొన్ని కీలక రంగాల్లో వీటి ప్రభావం ఎక్కువగా కనిపించనుంది:

1. అడాప్టివ్ మరియు గ్లోబల్ అవగాహన పై దృష్టి

a. వివరణ: సంస్థలు అంతర్జాతీయంగా విస్తరించుతున్న కొద్దీ, ఉద్యోగుల నుండి సాంస్కృతిక అనుసరణా సామర్థ్యం మరియు ప్రపంచ అవగాహన కలిగి ఉండాలని ఆశిస్తున్నాయి. విభిన్న సంస్కృతుల మధ్య సౌహార్ద్రత కలిగిన కమ్యూనికేషన్ మరియు సహకారం పెంపొందించడానికి సంస్థలు ప్రాధాన్యత ఇస్తాయి.

b. అవగాహన: ఈ మార్పులు గమనించబడిన నేపథ్యంలో, సంస్థలు తమ బృందాల్లో సాంస్కృతిక అవగాహన మరియు అనుకూలతను పెంచేందుకు శిక్షణ కార్యక్రమాల్లో పెట్టుబడి పెట్టడం అవసరం. ఇది విభిన్న ప్రాంతీయ బృందాల సాఫ్ట్వేర్ని పెంపొందిస్తుంది.

2. మానసిక ఆరోగ్యం మరియు శ్రేయస్సు పై దృష్టి

a. వివరణ: మానసిక ఆరోగ్యం మరియు ఉద్యోగ శ్రేయస్సు యొక్క ప్రాముఖ్యతను గుర్తిస్తూ, సంస్థలు మరింత సమగ్ర ఆరోగ్య కార్యక్రమాల పై పెట్టుబడి పెడతాయి. ఇది మానసిక ఆరోగ్య మద్దతు, అనువైన పని సమయాలు మరియు పని ఒత్తిడిని తగ్గించే చర్యలను అందించడం వంటి కార్యక్రమాలు ఉన్నాయి.

b. అవగాహన: ఈ మార్పులు ఉద్యోగుల శ్రేయస్సు మెరుగుపరచడంలో దోహదం చేస్తాయి, తద్వారా సంస్థలు సంతోషకరమైన, ఆరోగ్యకరమైన మరియు ఉత్పాదకత కలిగిన ఉద్యోగ పరిసరాలను ఏర్పరుస్తాయి.

- MR. SIVAIAHA NARALA (CBM, AP)

आने वाले पाँच से दस सालों में कॉर्पोरेट दुनिया में कई बड़े बदलाव देखने को मिलेंगे। अब ज़्यादा से ज़्यादा कंपनियाँ "डिजिटल-फर्स्ट" यानी तकनीक आधारित संस्कृति अपनाएने की ओर बढ़ेंगी। इसका मतलब है कि बैठकें, बातचीत और फ़ैसले डिजिटल प्लेटफॉर्म पर होंगे, जिससे दूर बैठे लोग भी आसानी से शामिल हो सकेंगे। इससे कंपनियाँ तेज़ी से काम कर पाएँगी और

నई तकनीकों के साथ तालमेल बिठा सकेंगी।

कर्मचारियों के मानसिक स्वास्थ्य और उनकी भलाई पर भी कंपनियाँ पहले से ज़्यादा ध्यान देंगी। लचीले काम के घंटे, मानसिक स्वास्थ्य सहायता, और वेलनेस प्रोग्राम आम बात होंगे। इससे कर्मचारियों का तनाव कम करने में मदद मिलेगी और वे काम में बेहतर प्रदर्शन कर पाएँगे। ये बदलाव कंपनियों को अच्छे और कुशल कर्मचारियों को अपने साथ बनाए रखने में मदद करेंगे। इसके साथ ही, कंपनियाँ अपने कर्मचारियों को ज़्यादा स्वतंत्रता और फ़ैसले लेने की क्षमता देंगी, जिससे काम में चुस्ती और तेजी आएगी। सपाट संगठनात्मक ढाँचे (जहाँ कम से कम ऊँच-नीच हो) अपनाए जाएँगे, ताकि छोटे-छोटे फ़ैसले तेज़ी से लिए जा सकें और कर्मचारियों को महसूस हो कि उनकी राय मायने रखती है।

आज की बदलती दुनिया में कर्मचारियों का हमेशा सीखते रहना भी ज़रूरी हो गया है। नई-नई तकनीकों के चलते कर्मचारियों का अपने कौशल को बढ़ाना यानी "अपस्किलिंग" करना महत्वपूर्ण हो गया है ताकि वे अपने क्षेत्र में आगे बने रहें। अंत में, अब सहानुभूतिपूर्ण नेतृत्व का भी महत्व बढ़ेगा। कर्मचारियों को ऐसे नेता चाहिए जो पारदर्शी हों, जिनके मूल्यों में ईमानदारी हो और जो अपने कर्मचारियों का ख्याल रखें। इससे कर्मचारी अपने काम में सुरक्षित और समर्थ महसूस करेंगे और कंपनी के प्रति उनका जुड़ाव भी बढ़ेगा।

- SUBODH SINGH BHAGEL (CBM, MADHYA PRADESH)

మార్పుల అవసరం:

భాష, జీవన శైలి, సాంకేతిక పరిజ్ఞానం వంటి మార్పులు ఉద్యోగులకు కొత్త అవకాశాలను తెరుస్తాయి.

- వ్యక్తిగత నైపుణ్యాలు:** ఉద్యోగులకు కమ్యూనికేషన్, అనుకూలత, మరియు బృందంతో సమన్వయం సాధించే నైపుణ్యాలు కచ్చితంగా అవసరం. ఇవి వ్యక్తిగత మరియు వృత్తి పరంగా ప్రగతికి దోహదం చేస్తాయి.
- ఉద్దేశ్యపూర్వక ఆలోచన:** ఉద్యోగులు తమ పనిలో మూల్యం కాకుండా సమాజానికి ఉపయోగపడే విధానంలో సంస్థకు దోహదం చేసే ఉద్దేశంతో పనిచేయడానికి ఆసక్తి చూపిస్తున్నారు.
- వృత్తి అభివృద్ధి:** ఉద్యోగులకు వ్యక్తిగత అభిరుచులకు అనుగుణంగా వృత్తి అభివృద్ధి అవకాశాలు, నైపుణ్యాల పెంపుదల వంటి అంశాలను అందించడం ఇప్పుడు చాలా ముఖ్యం.
- ఔకాలజీ మరియు ఆటోమేషన్:** ఆర్టిఫిషియల్ ఇంటెలిజెన్స్, డేటా అనలిటిక్స్ వంటి ఆధునిక సాంకేతికతల ద్వారా సంస్థలు మరింత సమర్థవంతంగా పని నిర్వహణ చేయగలుగుతున్నాయి.

సంస్థల దృష్టిలో ఉంచాల్సిన అంశాలు:

- అర్థం:** ఉద్యోగులు వ్యక్తిగత సంబంధాలను పెంచుకునేలా సంస్థలు తమ సంస్కృతిలో మానవీయతకు ప్రాధాన్యం ఇవ్వడం మంచిదిగా ఉంటుంది.
- గ్లోబల్ అభివృద్ధి:** సంస్థలు అంతర్జాతీయ స్థాయిలో పోటీకి సన్నద్ధమవుతూ, ఉద్యోగుల సంతృప్తిని పెంచే విధంగా పర్యావరణాన్ని అందించాలి.
- ఠెర్మింగ్:** సంస్థలు సులభమైన శిక్షణా విధానాలు రూపొందించడం ద్వారా ఉద్యోగులు తమ నైపుణ్యాలను మెరుగుపరుచుకునే అవకాశాన్ని కల్పించాలి.
- తరాల మార్పు:** నేటి కొత్త తరాల ఉద్యోగులు సంస్థ సంస్కృతిలో పారదర్శకత, సవాళ్ళను స్వీకరించే వాతావరణం ఉండాలని ఆశిస్తున్నారు.

మార్పుల అవసరం:

సాంకేతిక పరిజ్ఞానం, భాష, జీవన శైలి వంటి మార్పులు ఉద్యోగులకు వ్యక్తిగత మరియు వృత్తి అభివృద్ధిలో కొత్త అవకాశాలను అందిస్తున్నాయి, సంస్థలో సకాలంలో మార్పులకు సహకరిస్తున్నాయి.

మార్పుల అవసరం: భాష, జీవన శైలి, సాంకేతిక పరిజ్ఞానం వంటి మార్పులు ఉద్యోగులకు కొత్త అవకాశాలను తెరుస్తాయి.

- K. SIVASANKAR (CBM, TELANGANA)

ముందిన బదరింద ಹತ್ತು ವರ್ಷಗಳಲ್ಲಿ, ಹಲವು ಉದ್ಯೋಗ ಪ್ರದೇಶಗಳಲ್ಲಿ ಹಲವು ಬದಲಾವಣೆಗಳು ಸಂಭವಿಸಬಹುದು. ಈ ಬದಲಾವಣೆಗಳ ತಾಂತ್ರಿಕ ಪ್ರಗತಿ, ಉದ್ಯೋಗ ಸೃಷ್ಟಿ ಬದಲಾವಣೆ, ಮತ್ತು ಕಾರ್ಯಪದ್ಧತಿ ಪರಿವರ್ತನೆಯಿಂದ ತೀವ್ರವಾಗಿ ಪ್ರೇರಿತವಾಗಿವೆ. ಈ ಮುಂಬರುವ ಪ್ರಮುಖ ಪ್ರಭಾವಗಳು:

೧. ಉದ್ಯೋಗಗಳ ಸೃಷ್ಟಿ ಮತ್ತು ಮಾನಸಿಕ ಆರೋಗ್ಯದ ಮೇಲೆ ಗಮನ: ಮಾನಸಿಕ ಆರೋಗ್ಯ ಮತ್ತು ಉದ್ಯೋಗಗಳ ಸೃಷ್ಟಿ ಮಹತ್ವವನ್ನು ಹೆಚ್ಚು ಗುರುತಿಸಲಾಗುತ್ತದೆ.

ಕಂಪನಿಗಳ ಸಮಗ್ರ ಕುಶಲಕೃಮಗಳನ್ನು ಹೆಚ್ಚಿಸಲು, ಮಾನಸಿಕ ಆರೋಗ್ಯ ಬೆಂಬಲ, ಲವಚಿತ ಕಾಯದಾಯ ಕಾರ್ಯಕ್ರಮಗಳು, ಮತ್ತು ತೊಂದರೆಗಳನ್ನು ಎದುರಿಸಲು ಉಪಕ್ರಮಗಳನ್ನು ನೀಡುತ್ತದೆ.

೨. ಉದ್ಯೋಗ ಪರಿಸರದ ಸಂಸ್ಕೃತಿಯ ಬದಲಾವಣೆ: ಯುವ ಪೀಳಿಗೆಯ ಉದ್ಯೋಗಿಗಳು, ತಮ್ಮ ಜೀವನ ಶೈಲಿಗೆ ಹೊಂದಿಕೊಳ್ಳುವ ಕೆಲಸವನ್ನು ಹೆಚ್ಚು ಹುಡುಕುತ್ತಾರೆ.

ಕಂಪನಿಗಳ ಭದ್ರತೆ, ತಂತ್ರಜ್ಞಾನ, ವೈಯಕ್ತಿಕ ಮತ್ತು ಸಮುದಾಯದ ಮೇಲಿನ ಪ್ರಭಾವವನ್ನು ಒಳಗೊಂಡ ಬಲವಾದ ಉದ್ಯೋಗ ಮತ್ತು ಕಾರ್ಯದ ವೈಶಿಷ್ಟ್ಯತೆಯನ್ನು ತಮ್ಮ ಗುಂಪಿಗೆ ಹೆಚ್ಚು ಒತ್ತು ನೀಡುತ್ತದೆ.

೩. ಎಣ ಮತ್ತು ಸ್ವಯಂ ಚಾಲಿತ ತಂತ್ರಜ್ಞಾನ ಬಳಕೆ: ಏಣ (ಕೃತಕ ಬುದ್ಧಿಮತ್ತೆ) ಮತ್ತು ಸ್ವಯಂ ಚಾಲಿತತಂತ್ರಜ್ಞಾನವು ಮುಂದುವರೆಯುವಂತೆ, ಕಾರ್ಯದತ್ತ ತಾಂತ್ರಿಕತೆಯ ಜಾಣ್ಮೆ ಬರುವಂತಾಗಿದೆ. ಸ್ವಯಂ ಚಾಲಿತ ತಂತ್ರಜ್ಞಾನವು ಮಿತಿಯಲ್ಲಾದರೂ ಕಂಪನಿಗಳ ಉದ್ಯೋಗದಲ್ಲಿ ಹೊಸ ವೈಶಿಷ್ಟ್ಯತೆಯನ್ನು ಬೆಳೆಸಲು ಮತ್ತು ಮಾನವರ ಹಾಗೂ ಯಂತ್ರಗಳ ಸಮಾನತೆ ಒದಗಿಸಲು ತಂತ್ರಜ್ಞಾನ ಸಹಾಯವನ್ನು ಸಮೇತಗೊಳಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತಿದೆ.

೪. ಲವಚಿತ ವೃತ್ತಿ ಮಾರ್ಗಗಳ ಮಹತ್ವ: ಉದ್ಯೋಗಿಗಳು ಹೆಚ್ಚು ಸ್ವಾಯತ್ತತೆಯೊಂದಿಗೆ ಕೆಲಸ ಮಾಡಲು ಆಸಕ್ತರಾಗಿದ್ದು, ದೂರಸ ಕೆಲಸ ಮತ್ತು ಫ್ರೀಲಾನ್ಸ್ ಆಯ್ಕೆಗಳನ್ನು ಹುಡುಕುತ್ತಿದ್ದಾರೆ. ಕಂಪನಿಗಳು ಈ ಬದಲಾವಣೆಗೆ ಹೊಂದಿಕೊಂಡು, ಲವಚಿತ ವೃತ್ತಿ ಮತ್ತು ವೃತ್ತಿ ವೃದ್ಧಿ ಅವಕಾಶಗಳನ್ನು ಒದಗಿಸುತ್ತಿವೆ, ಇದರಿಂದ ಆಕರ್ಷಕ ಮತ್ತು ಸಮರ್ಥ ಸಿಬ್ಬಂದಿಯನ್ನು ಆಯ್ಕೆ ಮಾಡಬಹುದು.

- MADHUKUMAR (CBM, KA 3)



HEAR FROM OUR CUSTOMERS...



SCAN FOR THE VIDEO



LOAN AMOUNT: RS 15 LAKH

MR. NAGASHETTY
PRODUCT: CONSTRUCTION LOAN
PLACE: KENGERI

MR. ARUN KUMAR
PRODUCT: CONSTRUCTION LOAN
PLACE: KENGERI



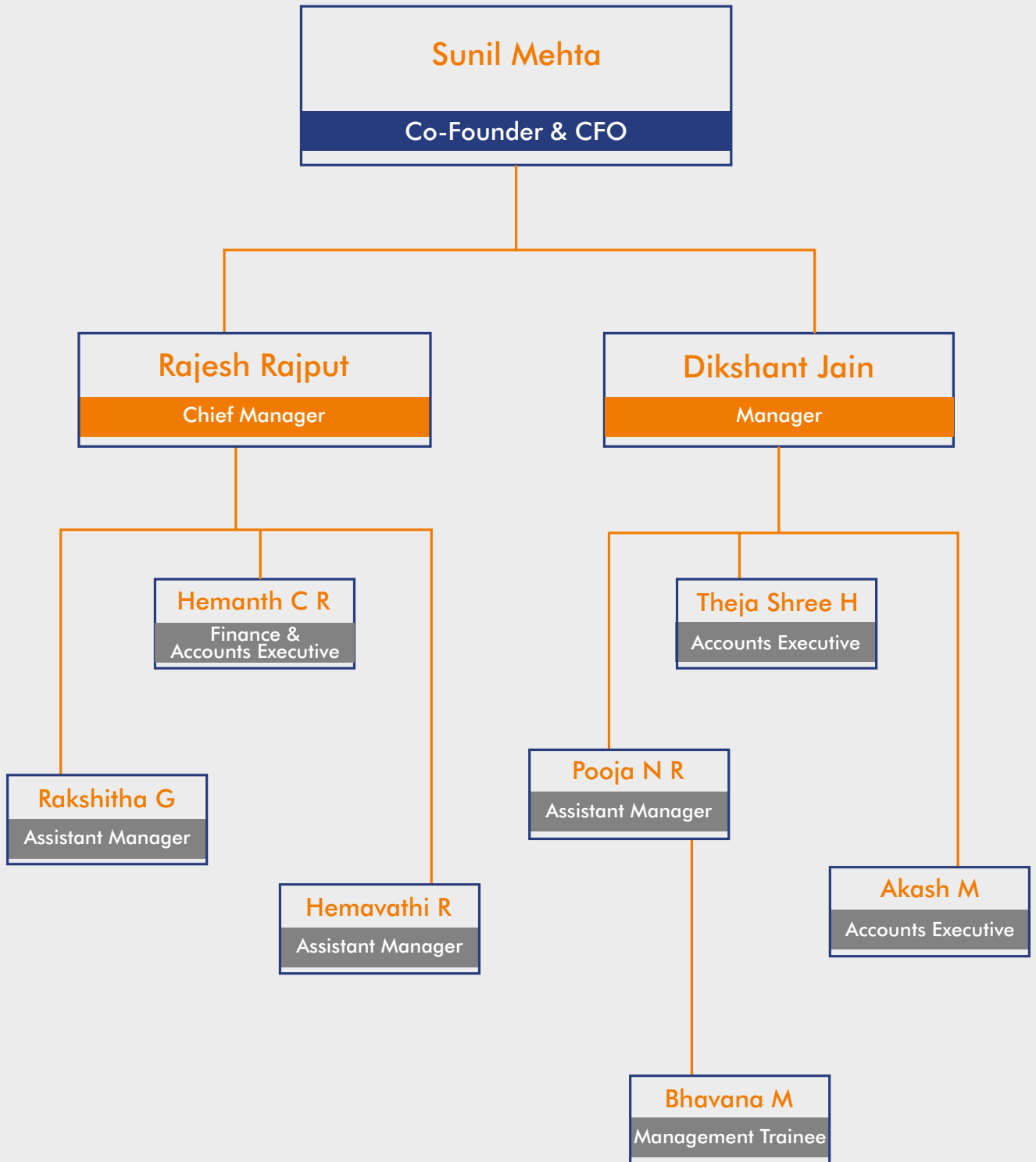
LOAN AMOUNT: RS 15 LAKH

Build
A Corporate
Culture
That Works.



Success in any organization is brewed from shared values and positive connections—just like a great cup of coffee.

FINANCE





FINANCE



Left To Right

First Row - Akash, Rajesh, Sunil Mehta, Dikshant

Second Row - Pooja, Rakshitha, Bhavana, Hemavathi, Theja Shree, Hemanth



Weaving Connection, Crafting Ambition

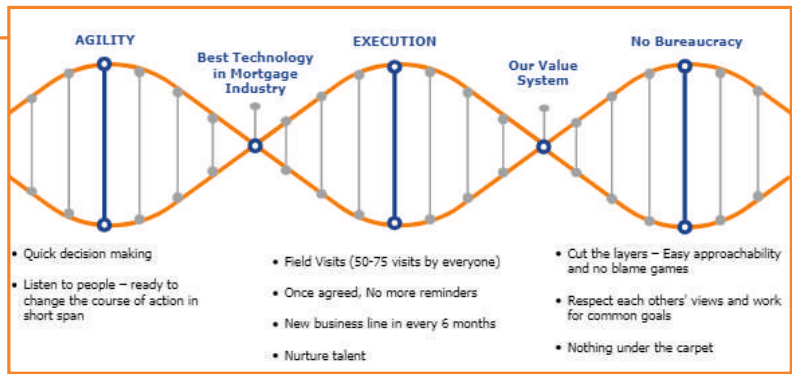
"Embracing Innovation, Ensuring Sustainability:

Vridhi Home Finance charts a robust path for 2024-25, aligning our Annual Operating Plan with our commitment to customer-centric growth and financial excellence. Together, we build futures on the foundation of trust and transparency."





OUR DNA



It consists of three major pillars:

- **Agility**
- **Technology - Biggest Enabler**
- **Execution**
- **C-Right**
- **No Bureaucracy**

Quick decision making

Listen to people – ready to change the course of action in short span.

Field Visits (50-75 visits by everyone)

Once agreed, No more reminders

New business line in every 6 months Nurture talent.

Cut the layers – Easy approachability and noblame games.

Respect each other's views and work for common goals.



KEY NUMBERS

Highlights of the event:

All employees participated in the initiative

Direction was given to the entire team with a proper rollout of targets for the full year.

Priorities and expectations for each department were properly established

Moved disbursement measurement to Net Disbursement from Gross Disbursements

Moving to disbursement on cheque handover, which is a big step toward customer transparency.

The vision of becoming a company with a 9000 cr AUM and 5000 employees by FY 2030 was also highlighted

Way Forward:

Expansion into 3 new states: Rajasthan, Madhya Pradesh and Telangana

Launch MSME Vertical

Start Partnership Vertical – Collaboration with Fintechs and NBFCs for origination using technology.

Launching Phase 2 of Volte for transitioning to paperless processing.



REWARDS & RECOGNITION



DIKSHANT JAIN

MANAGEMENT TRAINEE
(FINANCE)

**FINANCE
CHAMPION**

RAJESH RAJPUT

MANAGEMENT TRAINEE
(FINANCE)

KUSHAGRA DIKSHIT

Marketing Officer

MEGHA MK

Legal Officer

NAVEEN KUMAR K S

Operations Officer

NISHA R. SHETTY

Secretary Cum Receptionist

SAGAR S

Technical Officer

SUKESH MUPPODIETY

Technical Officer

UMESH S B

Technical Officer

PRAKASH P

RCU Officer

STAR

PERFORMANCE

AWARD



SAI RAJEEV

Management Trainee - Operations

RAMYA V

Management Trainee - Operations

PRAVESH RAWAT

Management Trainee - MIS

RAKSHITHA K G

Management Trainee - Finance

SAI PREM

Ass. Manager - Credit

KAVYA S

Ass. Manager - Operations

SEEMA P

HR Manager

SUNIL K V

Sales Manager - Alternate Channel

SURAGANI JAGADEESH

Technical Officer

ARAVINDA K R

Business Analyst - IT

BOLLAMPALLI SRIKANTH

Central Ops Manager

SHARAN A MAKAM

Regional Ops Manager

SANTOSH BHAVANI SINGH

Head - Infra Support - IT

**STELLAR
PERFORMER
AWARD**

GOWTHAM R

Regional Technical Manager

RISHUL BHASIN

Company Secretary & Chief Compliance Officer

EMPLOYEES 1ST YEAR WORK ANNIVERSARY



SANTOSH BHAVANI SINGH D
IT



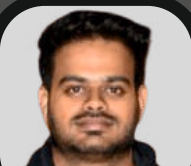
RISHUL BHASIN
COMPLIANCE



BHASKAR G
DISTRIBUTION & AB



PRAVESH RAWAT
PRODUCT



ARAVINDA K R
IT



P BALAJI REDDY
OPERATIONS



SHARAN A MAKAM
OPERATIONS



NISHA RAMESH SHETTY
CUSTOMER SERVICE



RAMESH D
CREDIT



NAAVEN KUMAR K S
OPERATIONS



JUDEA FELCI R
TRAINING



POOJA N R
FINANCE & ACCOUNTS



RAKSHITHA K G
FINANCE & ACCOUNTS



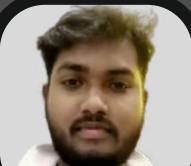
JAYANTHI NAGA SWARNA GOIKA
IT



UPPARA NARASIMHULU
OPERATIONS



SUNIL K V
SALES



BOLLAMPALLI SRIKANTH
OPERATIONS



GEETHA D
HR



SARASWATI
OPERATIONS



KUSHAGRA DIKSHIT
MARKETING



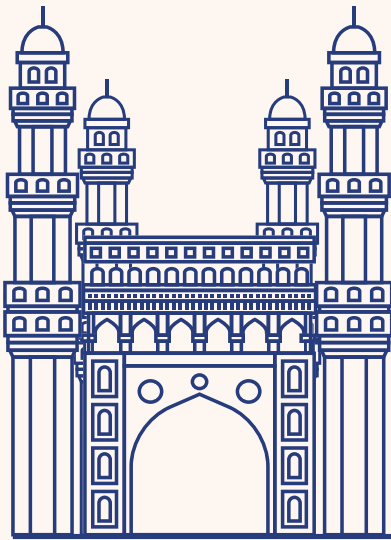
MEGHA M K
LEGAL



SARASWATI
OPERATIONS

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IMPRINTS OF VRIDHI HOME FINANCE



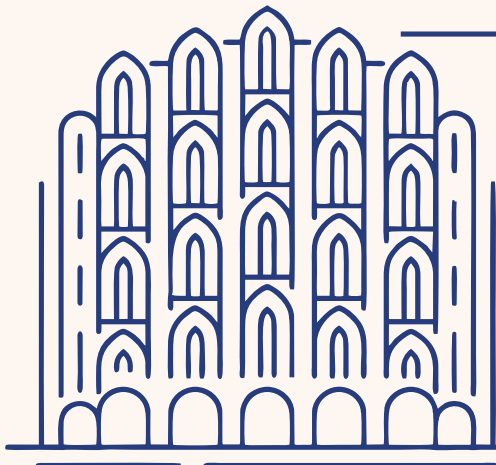
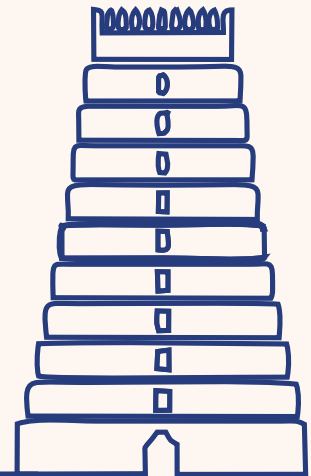
TELANGANA

HYDERABAD
GADWAL

SHADNAGAR
WARANGAL

NANDYAL

ANDHRA PRADESH



RAJASTHAN

JAIPUR
MANOHARPUR
JHUNJHUNU
BIJAINAGAR

NEEM KA THANA
KUCHAMAN CITY
REENGUS

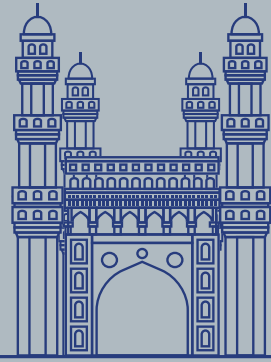
KATNI
BIAORA
VIDISHA

BHOPAL
JABALPUR
NARMADAPURAM
SATNA

MADHYA PRADESH



SPREADING GEOGRAPHIES



TELANGANA

WHY IT'S SO HARD TO KEEP GROWING

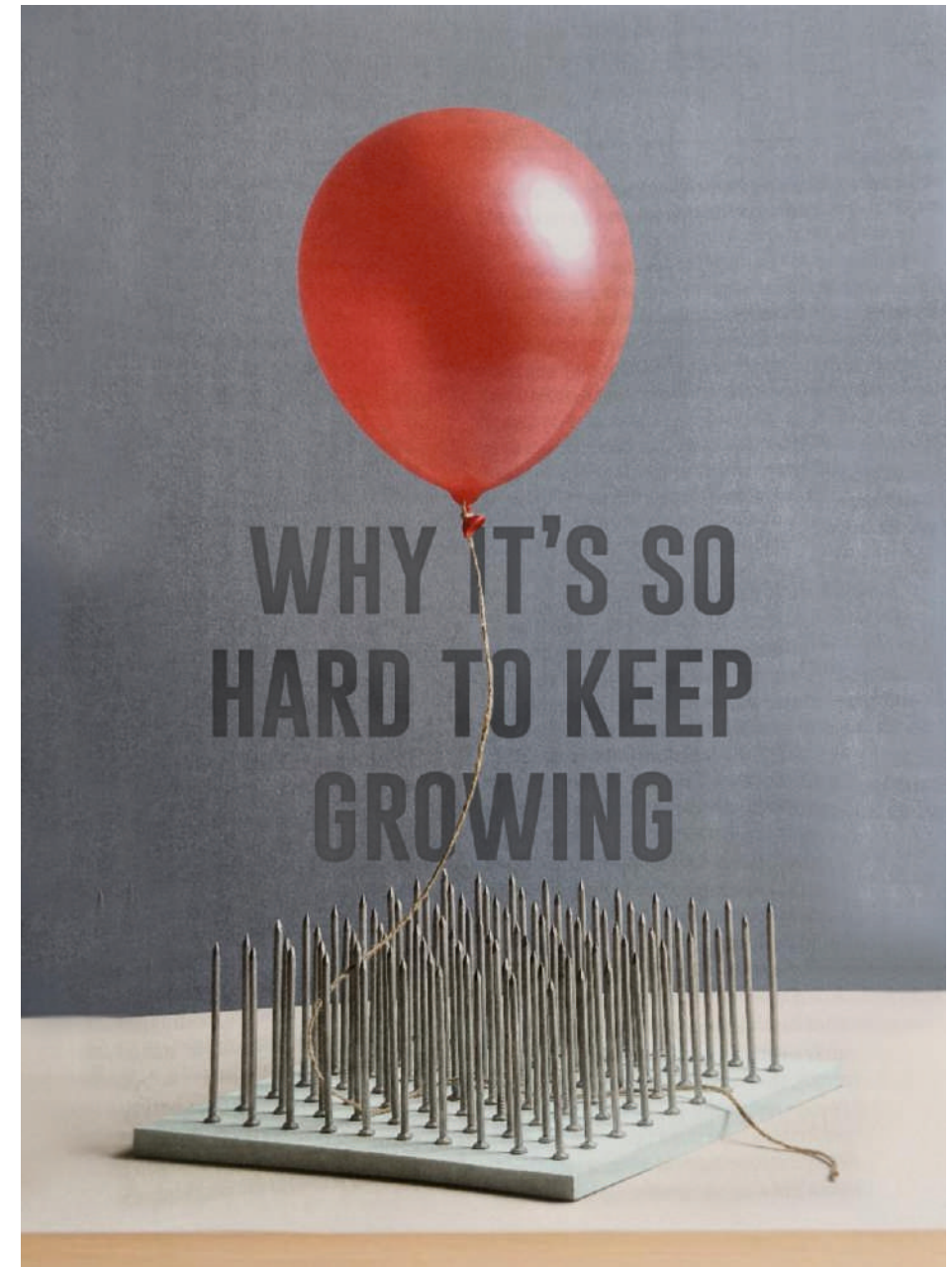
The Challenges of Sustaining Growth: A Real-World Perspective

Growth, whether personal or organizational, is inherently challenging. In theory, it sounds simple: set goals, work hard, and success will follow. However, the reality of sustaining growth is far more complex. Both individuals and companies encounter numerous barriers that hinder progress and make consistent development a difficult endeavor. From changing circumstances to the pressures of maintaining momentum, the road to growth is fraught with obstacles.

1. Navigating External Challenges

1. Navigating External Challenges

One key reason it's hard to sustain growth is the unpredictability of external factors. Consider the business environment: companies often face market fluctuations, economic downturns, and regulatory changes that disrupt their growth trajectory. A relevant example is the global economic impact of the COVID-19 pandemic. Many businesses, regardless of size or industry, saw their expansion plans stall as supply chains were disrupted, consumer behavior shifted, and



entire industries faced unprecedented challenges.

While some companies, like Amazon, thrived due to increased demand for e-commerce, others—such as those in the hospitality or retail sectors—experienced sharp declines. For individuals, external challenges are equally impactful. For example, someone pursuing career advancement may encounter layoffs, industry changes, or shifts in company priorities, making it difficult to maintain upward momentum.

Navigating these unexpected challenges requires resilience, adaptability, and the ability to refocus on new opportunities when the old ones disappear.

2. Overcoming Internal Barriers

Beyond external factors, internal barriers also play a significant role in making sustained growth difficult. One common internal challenge is complacency. As people or companies experience initial success, there's often a temptation to settle into a

comfort zone, which can stifle further growth.

Companies, for instance, may resist innovation after achieving a stable market position, fearing that changes might disrupt the status quo. Nokia, once a dominant force in mobile phones, serves as a cautionary tale. Its reluctance to adapt quickly to the smartphone revolution led to a significant decline in market share. Individuals face similar struggles. After achieving a personal goal—such as earning a promotion or acquiring a new skill—it can be easy to pause and rest rather than continuing to push forward. This mindset, while understandable, can prevent further progress and diminish long-term growth potential. Continuous learning, self-improvement, and stepping out of comfort zones are essential but often difficult to maintain.

3. Balancing Stability and Innovation

Another challenge to growth is finding the right balance between maintaining stability and embracing innovation. For companies, stability is necessary to ensure smooth operations and satisfy existing customers. However, sticking too rigidly to established practices can prevent companies from evolving with the times.

Blockbuster, for example, failed to innovate quickly enough in response to the rise of digital streaming services like Netflix. Its reluctance to shift from a physical rental model to a digital one resulted in the company's eventual downfall.

On an individual level, this balance is equally crucial. Personal growth often requires taking risks—such as switching careers, learning new skills, or embracing new opportunities. However, these risks can feel daunting, especially

when weighed against the security of existing routines or career paths. Finding the courage to embrace change while maintaining stability in other aspects of life is a delicate balancing act.

4. The Mental and Emotional Toll of Sustained Growth

Growth also requires sustained effort, which can take a significant mental and emotional toll. Whether striving for professional success or personal development, the constant pressure to improve can lead to burnout.

This is particularly true in fast-paced industries like technology, where the demand for innovation is relentless. Employees at companies like Tesla or Google often work long hours to meet intense performance expectations. While this drives growth, it can also result in high levels of stress and fatigue.

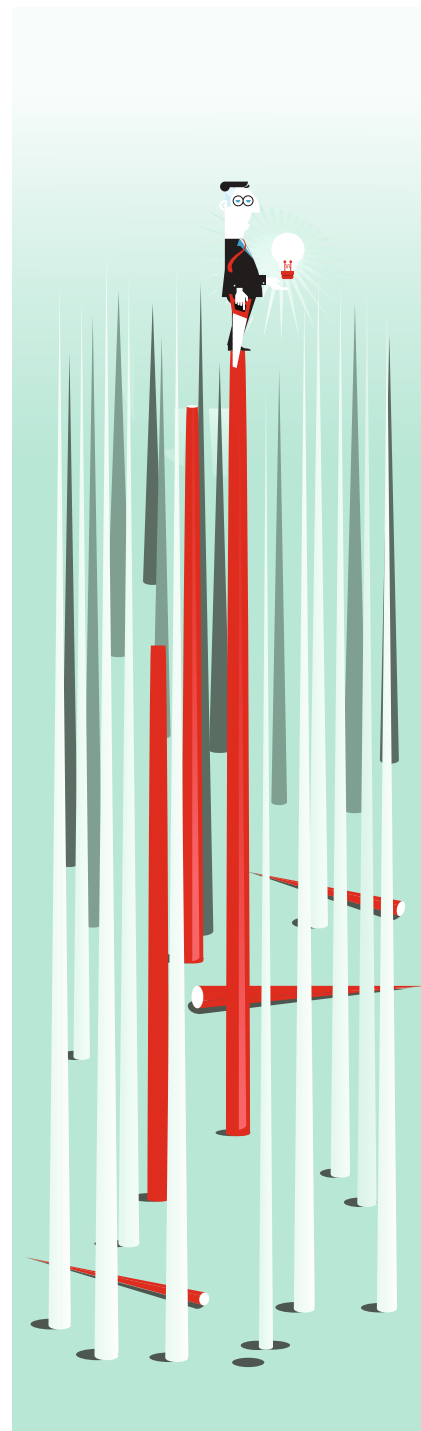
On a personal level, individuals who constantly strive for self-improvement can face similar challenges. For example, someone training for a marathon may push themselves too hard physically, leading to injury, or someone studying for a major exam may experience burnout from excessive stress. The key to overcoming this challenge is recognizing the importance of rest and recovery as part of the growth process.

Conclusion

Sustaining growth, whether personal or organizational, is undoubtedly challenging. It requires resilience in the face of external obstacles, a willingness to step out of comfort zones, and the ability to strike a balance between stability and innovation.

Additionally, the mental and emotional toll of continuous effort must not be overlooked. Real-world examples from companies

like Nokia, Blockbuster, and even individuals pursuing personal goals illustrate the complexities of maintaining momentum over time. However, by staying adaptable, embracing change, and recognizing the need for both effort and rest, it is possible to navigate these challenges and continue growing in the long term.



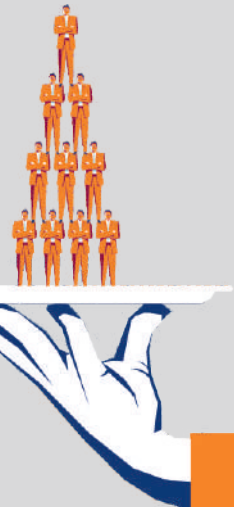
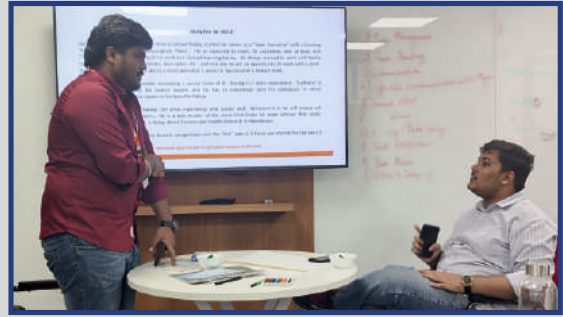
DRISHTI - MANAGI

The "Drishti" Managerial Workshop, led by Mr. Murali Krishnan, aimed to equip managers and future leaders with essential team-building and managerial skills. Through interactive activities such as skits, role-playing, communication exercises, bingo, and scenario-based learning, participants developed critical skills in providing feedback, conducting interviews, and leadership. This fostered a collaborative, team-oriented culture across the organization.

Three workshops were conducted in August, September, and October 2024, each featuring 30 employees handpicked by top management. The participants included current and aspiring middle managers, selected to support their growth into future leadership roles within the organization.

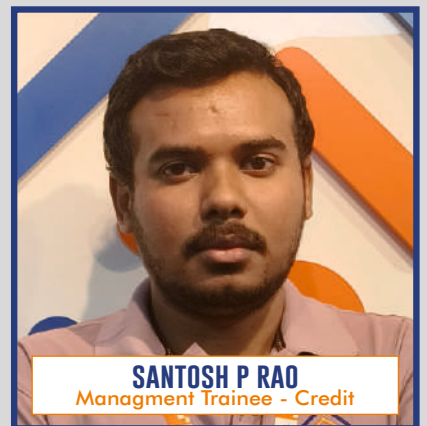


ERIAL WORKSHOP



LATEST ADDITION TO WORKFORCE



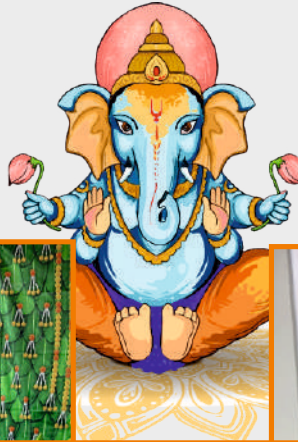


Independence day

On Independence Day, Vridhi Home Finance proudly distributed 250 water bottles as a gesture of goodwill and community support. This initiative was part of our ongoing efforts to promote health and hydration while celebrating the spirit of freedom. The event was well-received, further strengthening our bond with the community as we continue to foster a culture of care and responsibility.



Ganesh Chaturthi Celebrations





On the occasion of Independence Day, Vridhi Home Finance proudly distributed 250 water bottles as a gesture of goodwill and community support. This initiative was part of our ongoing efforts to promote health and hydration while celebrating the spirit of freedom. The event was well-received, further strengthening our bond with the community as we continue to foster a culture of care and responsibility.





BLOOD DONATION CAMP



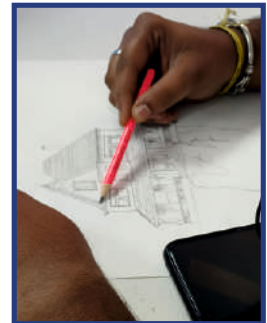
Vridhi Home Finance recently organized a successful blood donation camp in May 2024 in collaboration with Jeevanraksha Voluntary Blood Centre. This initiative aimed to contribute to the well-being of the community. The event witnessed enthusiastic participation from employees and local donors, showcasing the company's strong commitment to social responsibility.

This initiative not only raised awareness about the importance of blood donation but also strengthened Vridhi's connection with the community. The support from Jeevanraksha Voluntary Blood Centre was instrumental in ensuring the camp's success by providing professional guidance and resources, making the event impactful and safe for all participant.



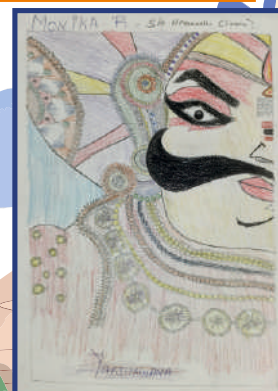
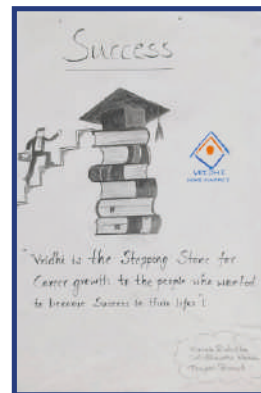
DRAWING

In September 2024, Vridhi Home Finance held a fun drawing competition for employees and their children. The event was a great way for everyone to show off their creativity and bond as a team. To make it even more exciting, we gave Amazon vouchers to the winners. It was a wonderful experience that brought our Vridhi family closer together and celebrated the artistic talents of both adults and kids!



COMPETITION

WINNERS



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.

KEY STATISTICS

15
BRANCHES WITH
> 5CR AUM

2374
NO. OF CUSTOMERS
ACQUIRED

51
BRANCHES

30.7 YRS
AVERAGE AGE
OF EMPLOYEES

243.86 CR
GROSS
DISBURSEMENT

5
BRANCHES WITH
> 10CR AUM

62%
SALES TEAM
PROPORTION

24,145+
TOWN/VILLAGE COVERED

469+
EMPLOYEES

3504
NO. OF DISBURSALS
(FRESH + PART)



Top 6 CSM

May-24 to Sep-24

NAME	BRANCH	DISBURSEMENTS
Sachin Chawhan	Jaipur 1	2.71Cr.
Bhupendra Singh	Jaipur 2	2.25Cr.
Darshan G S	Nelamangala	1.91Cr.
Naveen Kumar T N	Chikkaballapura 2	1.55Cr.
Ravikiran	Bidar	1.35Cr.
Siddappaji D K	Mysore	1.13Cr.

CSO AUTO PROMOTION POLICY

Quarterly Auto Policy Criteria

Grade	Rules for promotion	Salary Hike	Target Criteria
Intern	600 OTP verified leads & 3 Fresh Disbursal files) or 9 Fresh Files Disbursal	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
E1	600 OTP verified leads & 3 Fresh Disbursal files) or 9 Fresh Files Disbursal or 80% of target achievement in applicable 6 months		
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/CSO/RCSO does 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 employees who have a minimum vintage of 9 months.
- Annual Auto Promotion will be announced once only at the end of the financial year

Terms & Conditions for Quarterly Auto Promotion

- Business for the last 2 quarters (basis business month) will be considered for promotion eligibility calculation for 6 months.
- Business for the last 3 quarters (basis business month) will be considered for promotion eligibility calculation for 9 months.
- Business for the last 4 quarters (basis business month) will be considered for promotion eligibility calculation for 12 months.
- Appraisals will be done each quarter end. i.e. at the end of Jun, Sep, Dec, Apr.
 - For example: If employee A's DOJ is th Jul'24,
 - he/she will be eligible for promotion on Dec'24 EOM.
 - Business of last 2 quarters (here, Jul'24 to Dec'24 - business month) for 6 months will be considered.
 - Business for the last 3 quarters (here, Apr'24 to Dec'24 - business month) for 9 months will be considered.
 - Business for the last 4 quarters (here, Jan'24 to Dec'24 - business month) for 12 months will be considered.
- Promotion will be announced every subsequent month of the quarter end i.e. Jul, Oct, Jan & Apr.
- Any CSO can get only two promotion in a financial year.
- Any CSO can get promotion only for once in 9 months & 12 months, if not promoted in 6 months.
 - For example: If any employee is promoted in Jul'23 (basis 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) basis next 2 quarter performance, if not eligible in 6 months, he will be eligible basis 9M/12M performance respectively.
- Minimum vintage for auto promotion is 4 months employment.
- Management holds the authority for any modification or grant exceptions to the policy.



SACHIN KP

BRANCH
MADDUR
CSO E2 TO CSO E3



**DORESWAMY
S K**

BRANCH
MADDUR
RCSO E2 TO RCSO E3



**KORLAKUNTA
GANESH**

BRANCH
MADANPALLE
CSO E3 TO CSO E4



**CHAKALI
DHANUNJAYA**

BRANCH
ANANTHAPUR
RCSO E2 TO RCSO E3



C N RAMESH

BRANCH
HINDUPUR
RCSO E2 TO RCSO E3



DARSHAN G S

BRANCH
NELAMANGALA
CSO E3 TO CSO E4



**NAVEEN
KUMAR T N**

BRANCH
CHIKKABALLAPURA
RCSO E2 TO RCSO E3



**ARIF M
KADIWAL**

BRANCH
BAGALKOT
CSO E3 TO CSO E4



AVINASH

BRANCH
BIDAR
CSO E3 TO CSO E4



**BASAVARAJ
HALLUR**

BRANCH
BAGALKOT
CSO E1 TO CSO E2



**VINOD M
HERUR**

BRANCH
BAGALKOT
CSO E1 TO CSO E2



**SACHIN
CHAWHAN**

BRANCH
JAIPUR
CSO E2 TO CSO E3



**PRADEEP
KUMAR SAINI**

BRANCH
JHUNJHUNU
CSO E1 TO CSO E2



SIDDAPPAJI D K

BRANCH
MYSORE
CSO E2 TO CSO E3



B ROHITH

BRANCH
CHANDAPURA
INTERN TO CSO E1



**DINESH
CHAND SAINI**

BRANCH
SHAHPURA
CSO E1 TO CSO E2



**PRAHLAD
YADAV**

BRANCH
SHAHPURA
CSO E1 TO CSO E2



PRATHAP H S

BRANCH
MADDUR
RCSO E2 TO RCSO E3



**SUNDER
LAL CHAHAR**

BRANCH
NEEM KA THANA
CSO E1 TO CSO E2



**JAICHAND
DANGRI**

BRANCH
NEEM KA THANA
CSO E1 TO CSO E2

INCENTIVE EARNERS

TOP 5 INCENTIVE EARNING
BRANCHES (SALES + CREDIT)



ANANTHPUR, JAIPUR, MADANPALLE,
NELAMANGALA, BIDAR

MAXIMUM INCENTIVE EARNED
IN MONTH



RS. 52,200/-

AVERAGE INCENTIVE
EARNED (SALES)



10,089/-

CSO EARNING INCENTIVE



61%

RANGE OF INCENTIVE
EARNED



RS. 375/- TO RS. 139,788



Bumper Contest Winners

BM Names	Branch Names	Position	PROPOSED REWARD
Kalati Ranaprathap Reddy	Kurnool	BM	
Rajappa	Bidar	BM	
Mahesh Kumar K S	Bangarpet	BM	
Hitesh M	Nelamangala	BSM	
Kuruba Sreedhar	Ananthapur	BSM	
S Nagendra	Hindupur	CSM	
Darshan G S	Nelamangala	CSM	
Styalin	Bidar	CO	
Shabeer Ahmed N	Bangarpet	CM	
Thumpera Ramudu	Ananthapur	CO	

BANGKOK BANDRIA

Stay Tuned...

1. why do you feel like you are falling?
2. Good Practices leads to better outcomes
3. Timeless values and Unconventional Thinking
4. Compliance and Marketing Department
5. Christmas eve and New Year



FROM THE DESK OF TEAM V CONNECT





ELEVATE YOUR LIFE STYLE



WITH VRIDHI HOME FINANCE

PARTNERS IN PROGRESS

SCAN & FOLLOW



WEBSITE



LINKEDIN



INSTAGRAM



FACEBOOK