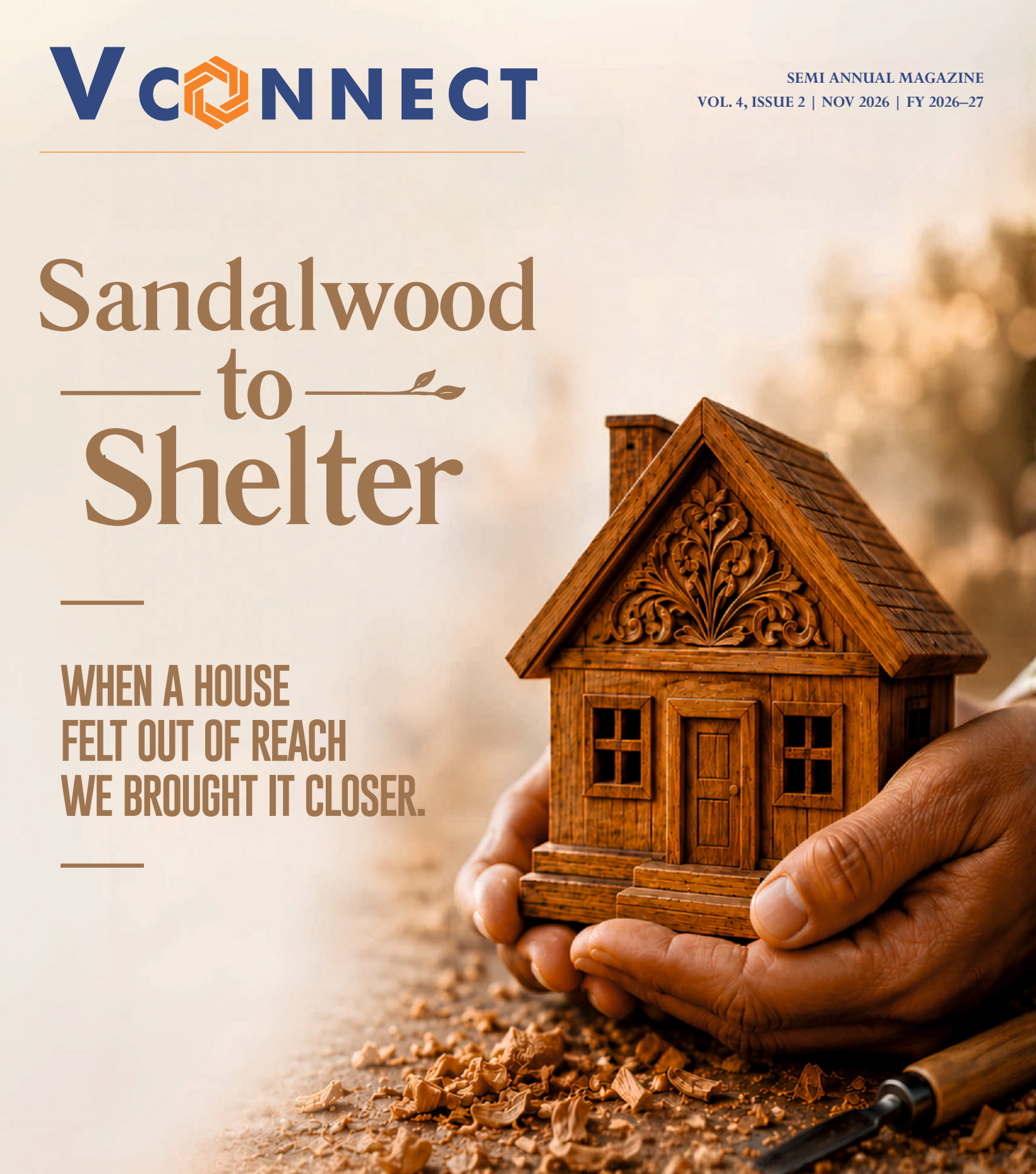
VCONNECT

SEMI ANNUAL MAGAZINE
VOL. 4, ISSUE 2 | NOV 2026 | FY 2026–27

Sandalwood to Shelter

WHEN A HOUSE FELT OUT OF REACH WE BROUGHT IT CLOSER.



GROWING ROOTS. BUILDING HOMES. ENRICHING LIVES.


THINK
OUT
OF THE
DON'T
QUIT
THANK
GOD
IT'S
MONDAY

FIRST TIME RIGHT — A COMMITMENT TO CLARITY AND TRUST

Excellence in home finance does not come only from great ideas—it comes from getting the small things right, every single time. At Vridhi Home Finance, our philosophy of **First Time Right (FTR)** is not merely a process term; it is a promise to our customers, our colleagues, and ourselves.

FTR means completing every task correctly the very first time, ensuring that no customer has to repeatedly follow up, no process needs to be revisited, and no effort is wasted. It is about sharing clear information, making sound decisions, and guiding every customer journey with accuracy, speed, and care.

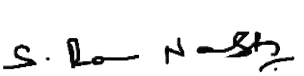
At Vridhi, **First Time Right** is not limited to one department or one role. It begins at the very first customer interaction, where our teams ensure that documentation is collected thoroughly and requirements are understood clearly. It continues through credit, technical, and operational functions, where every stage is handled with discipline, preparedness, and precision.

When this mindset is practiced consistently, it leads to faster turnaround times, fewer escalations, minimal rework, and greater confidence among customers. More importantly, it helps build lasting trust-the foundation of every long-term relationship.

FTR is not about perfection; it is about ownership. It is a culture of paying attention to detail, asking the right questions early, and preventing avoidable errors before they arise. Every correct step we take strengthens the customer experience while reinforcing pride in our work.

My aspiration is that 75% of our customers receive disbursements within five days, with complete transparency and zero processing errors. Achieving this vision requires a strong technology platform, consistent adherence to processes, and a deep commitment to the **First Time Right** mindset across the organization.

This is how Vridhi will continue to lead—with trust, professionalism, and excellence in execution.



RAM NARESH SUNKU
FOUNDER, MD & CEO

VRIDHI
HOME FINANCE

Growing Together, Empowering Every Home.



7 States
One Vision - Your Growth, Our Mission.

MESSAGE FROM

Editorial Team.

Every organization may be built on numbers, but it is ultimately defined by its spirit. Beyond balance sheets and boardrooms lies a deeper foundation-one shaped by people, purpose, and shared belief. This spirit lives in every branch, in the commitment demonstrated by teams each day, and in the trust placed by the customers we serve. It is reflected not only in milestones achieved, but in everyday efforts, collaborative responsibilities, and the collective determination to transform aspirations into meaningful realities.

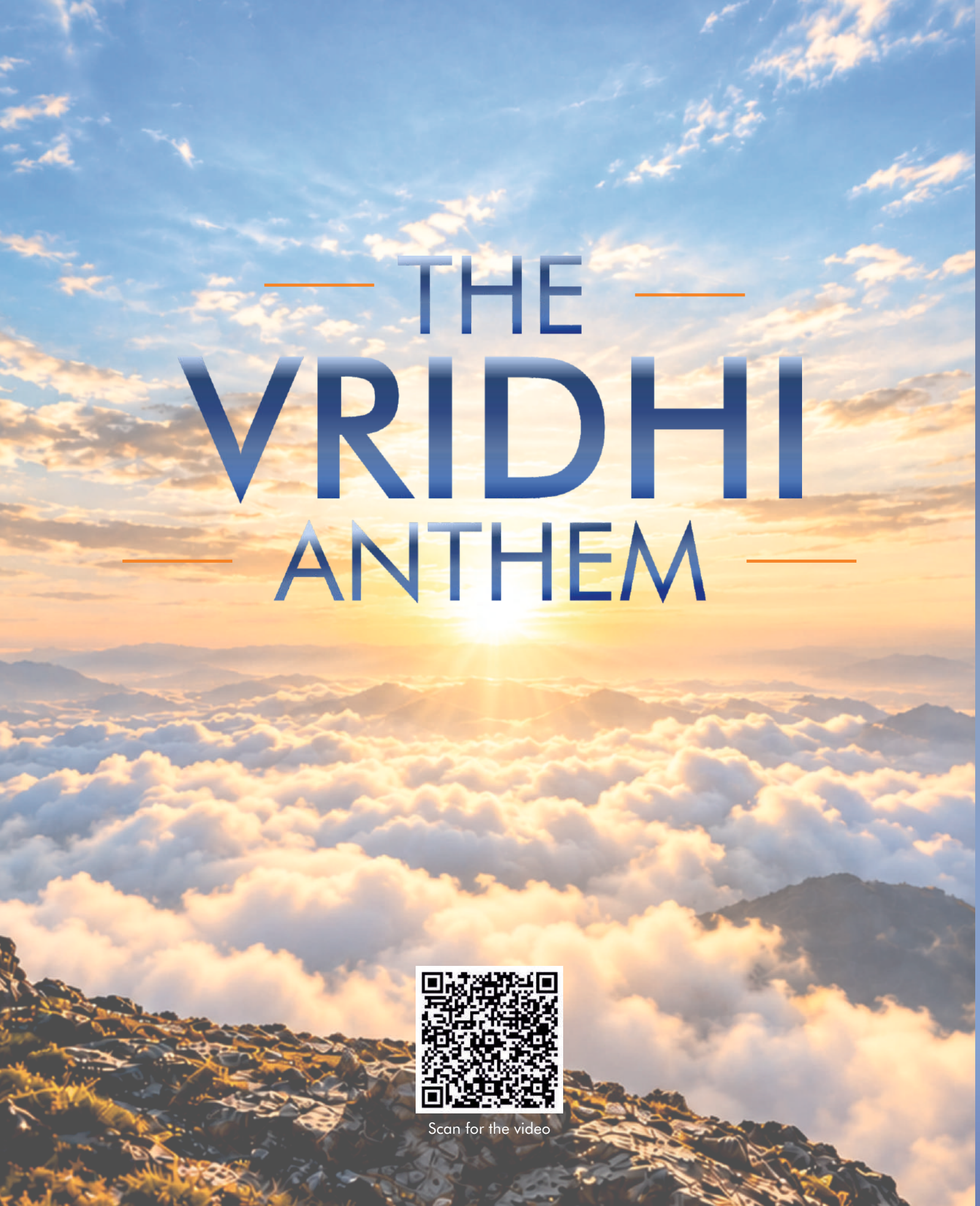
At Vridhi, this spirit is not confined to strategy documents or performance metrics; it is experienced in moments of dedication that unfold across geographies and communities. It is seen in conversations that build confidence, in solutions that empower families, and in the quiet perseverance that turns challenges into opportunities. Each interaction, each initiative, and each success story contributes to a larger narrative—one defined by progress driven through human connection.

Across **seven states**, the spirit of Vridhi finds expression in unique and inspiring ways. In **Karnataka,** optimism fuels innovation and forward momentum. In **Andhra Pradesh**, resilience strengthens efforts and reinforces determination in the face of evolving challenges. **Telangana** reflects ambition and a dynamic pursuit of growth, while **Madhya Pradesh** embodies inclusiveness, fostering relationships that bring people closer to opportunity. **Rajasthan** carries a heritage-rooted perseverance, blending tradition with aspiration to create enduring progress. In **Tamil Nadu**, a new chapter continues to unfold-marked by quiet discipline, consistency, and a steadfast commitment to excellence. And in **Uttar Pradesh**, determination meets opportunity, with a growing presence shaped by strong relationships, local understanding, and an unwavering commitment to enabling progress. Each state contributes its own character, perspective, and energy, collectively enriching a shared vision of sustainable growth.

Though regions differ in culture, language, and landscape, they move together in harmony-guided by a single rhythm and united by one shared heartbeat. This unity transforms diversity into strength. Across locations and roles, a common purpose binds every effort: enabling progress, supporting aspirations, and creating pathways for families and communities to build secure and hopeful futures. It is this shared commitment that turns individual contributions into collective achievement.

“Spirits of Vridhi” is therefore not an abstract concept, but a living expression of who we are and what we stand for. It represents the collective force that transforms branches into vibrant communities, transactions into enduring relationships, and financial access into lasting social impact. It reflects dedication that goes beyond duty, trust that grows through consistency, and the belief that meaningful and sustainable growth is achieved when people and purpose advance together.

As we present the **Seventh edition of V Connect,** we celebrate more than expansion—we celebrate connection. **Seven states, one heartbeat; diverse in expression yet united in spirit.** This edition stands as a tribute to the teams who bring our values to life every day and to the customers whose trust inspires our journey forward. Together, we continue to build not just a finance company, but a growing community of dreams, opportunities, and possibilities—shaped by shared purpose and strengthened by collective progress.


THE
VRIDHI
ANTHEM
Scan for the video

HINDI

चले हैं साथ तो ,
बढ़े हैं हम,
गए हैं आगे तो,
कहे कदम

चले हैं साथ तो ,
बढ़े हैं हम,
गए हैं आगे तो,
कहे कदम

साथ बढ़ते जाना है,
ये सफर निभाना है

वृद्धि हि समृद्धि है चलें

V R I D H I
V R I D H I
V R I D H I

WE ARE VRIDHI, WE ARE VRIDHI.



KANNADA

ಮುನ್ನುಗ್ಗು ಎಂದಿಗೂ ನಿರಂತರ
ಹೆಜ್ಜೆ ಇಡೋದಕ್ಕೆ ಯಾಕಂತರ

ಮುನ್ನುಗ್ಗು ಎಂದಿಗೂ ನಿರಂತರ
ಹೆಜ್ಜೆ ಇಡೋದಕ್ಕೆ ಯಾಕಂತರ

ಜೊತೆಗೆ ಸಾಗಬೇಕಿದೆ
ಗುರಿಯ ತಲುಪಬೇಕಿದೆ
ವೃದ್ಧಿ ಸಮೃದ್ಧಿಯೇ..! ನಂಬು ನಿನ್ನನು

V R I D H I
V R I D H I
V R I D H I

WE ARE VRIDHI, WE ARE VRIDHI.



TELUGU

ముందెళ్ళు సోదర నిరంతరం
అడుగెయ్యడానికి ఉందవసరం

ముందెళ్ళు సోదర నిరంతరం
అడుగెయ్యడానికి ఉందవసరం

తోడే వాళ్ళాలిరా
గమ్యం చేరాలిరా
వృద్ధి సమృద్ధి నీతోనే ఉందిరా

V R I D H I
V R I D H I
V R I D H I

WE ARE VRIDHI, WE ARE VRIDHI.



TAMIL

ஒன்றாக வாருங்கள்

முன்னேறிச் செல்வோம்

மேலேறிப் போகையில்

பாதைகள் மாறும் (2x)

எங்களோடு வாருங்கள்

நம்பிக்கையைத் தாருங்கள்

விருதியோடு இணைந்து செல்லலாம்
செல்வோம்.

V R I D H I
V R I D H I
V R I D H I

WE ARE VRIDHI, WE ARE VRIDHI.



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C-RIGHT

LIVING OUR CORE VALUES EVERYDAY

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.

CUSTOMER FIRST
Customer First in all our action

RESPECT
Respect every customer, employee and partner

INTEGRITY
Integrity with zero-tolerance policy

GOVERNANCE
Highest level of 'Governance' at all levels

HONESTY
Honesty in all our actions

TRANSPARENCY
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.

Certificate

Standard **ISO/IEC 27001:2022**

Certificate Registr. No. **01 153 2637050**

Certificate Holder:

VRIDHI FINSERV HOME FINANCE LIMITED
1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross,
Ganganagar Off CBI Road, Bengaluru 560032 India.

Scope: Information and Information Processing Facilities Covering Housing Finance Operations in accordance with SOA ver 2 dated 5 Feb 2026

Proof has been furnished by means of an audit that the requirements of ISO/IEC 27001:2022 are met.

Validity: The certificate is valid from 2026-04-29 until 2029-04-28.
First certification 2026

2026-04-29

TÜV Rheinland Cert GmbH
Am Grauen Stein · 51105 Köln

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TÜVRheinland®
Precisely Right.

VRIDHI HOME FINANCE

KEY STATS

A Snapshot of our
GROWTH, REACH & IMPACT

(Data as of Aug 31, 2026)

1097.54
AUM IN CR

₹1375.5CR
GROSS DISBURSEMENT

10,141
LIVE CUSTOMERS

101
BRANCHES

61
BRANCHES WITH >5CR AUM

41
BRANCHES WITH >10CR AUM

13
BRANCHES WITH >25CR AUM

65%
SALES TEAM PROPORTION

31 YRS
AVERAGE AGE OF EMPLOYEES

1090
EMPLOYEES

PARTNERS IN PROGRESS

OUR USP

VRIDHI HOME FINANCE



1. 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.



2. 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.



3. 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.



4. C-Right

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



5. Transparency

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



Built on Trust. Driven by Innovation. Delivered with Integrity.

TEJAS

TECHNOLOGY THAT BUILDS HOME

One Platform.
A Brighter Tomorrow.

Empowering our people with Technology
to build more homes and brighter futures.

SCAN TO SEE GLIMPSE OF
LAUNCHING EVENT

TEJAS
TECHNOLOGY THAT BUILDS HOME
IS LIVE NOW

Today marks a proud and defining milestone for Vridhi Home Finance as we officially launch TEJAS, our end-to-end digital lending platform, beginning with our Jaipur branch.

What started as a vision nearly a year ago has now become a reality!

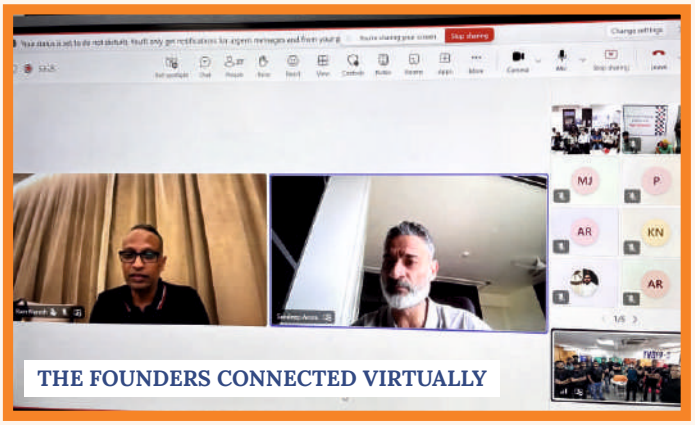
The launch of TEJAS is more than just a technology milestone. It marks the beginning of a new chapter in our journey towards making home ownership faster, simpler and more accessible for families across emerging India.

The day became even more special as we witnessed the first-ever digital loan login through TEJAS at our Jaipur branch! A moment that transformed months of planning, development and testing into a real, live customer

Adding to the significance of the occasion, our founders joined the celebrations digitally, connecting with the Jaipur team to witness this important milestone. It was a wonderful moment of togetherness, reflecting the shared vision, commitment and belief that have driven TEJAS from an idea to reality. TEJAS brings our entire lending ecosystem onto one integrated platform, connecting partners, leads, loan origination, credit, operations, disbursements and collections.

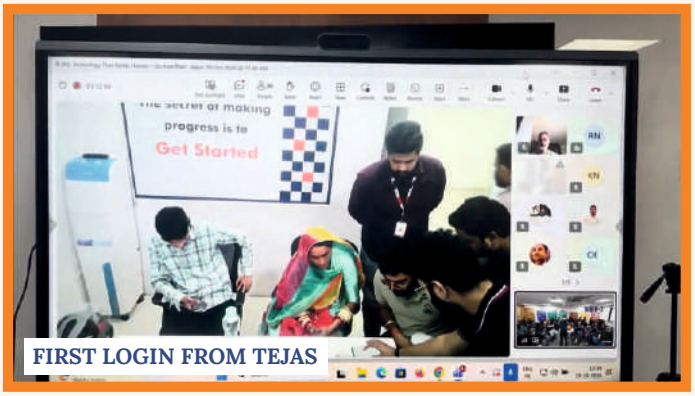
From our first digital login in Jaipur to the many milestones that lie ahead, this is just the beginning. More branches. More digital journeys. More dreams of home ownership brought closer to reality.


HEAD OFFICE



THE FOUNDERS CONNECTED VIRTUALLY


JAIPUR OFFICE



FIRST LOGIN FROM TEJAS

REFER & EARN

VRIDHI HOME FINANCE

PARTNERS IN PROGRESS

Help your Friends and Family get home loans and earn rewards.



1

REFER

Share your Friend or Family details with us.

2

THEY APPLY

We guide them in their home loan process.

3

YOU EARN

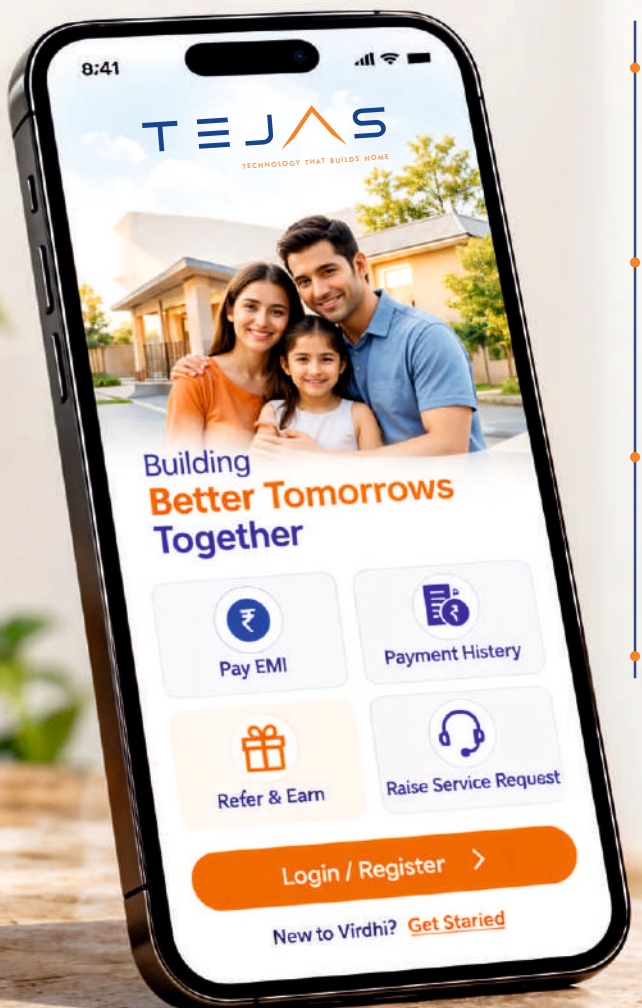
Receive up to **₹5,000** for every Successful referral.

Scan To Refer Now

PARTNERS IN PROGRESS

Dream. Done. Digitally.

Your home loan journey,
now in your hands.



Payment History

Track your payment with ease.

Pay EMI

Make quick and secure payments.

Refer & Earn

Share the joy.
Earn rewards.

Raise Service Request

Get help, when you need it.

TEJAS
TECHNOLOGY THAT BUILDS HOME

PARTNERS IN PROGRESS

GOOGLE REVIEWS

TRUSTED BY OUR CUSTOMERS

Vridhi Home Finance - Kamareddy
H.No. 3-132/A, Sy.No: 237 & 236/1, Nizamsagar Road, Devunipally, Kamareddy, Telangana 503111

Mohammad Afroz
★★★★★ 1 week ago

(Translated by Google) I am Mohammed afroz nenu vridhi home finance Kamareddy branch lo home loan thiskunnanu naku chala happy ga undi naku office lo Srikanth sir mahender sir naresh sir naku loan gurinchi ardam ayyela chepparu am so happy (Original) Iam Mohammed afroz nenu vridhi home finance Kamareddy branch lo home loan thiskunnanu naku chala happy ga undi naku office lo Srikanth sir mahender sir naresh sir naku loan gurinchi ardam ayyela chepparu am so happy

Vridhi Home Finance - Corporate Office
1st Floor, No. 38, GKR Sapthagiri Vaishnadhama, 12th Cross, Off CBI Road, Ganganagar, Bengaluru, Karnataka 560032

hanumanth n
★★★★★ 7 days ago

Customer service was good by Nisha shetty and explained everything well

Vridhi Home Finance - Warangal
H.No. 2-4-161, Ramnagar Old bus Depot Road, Warangal, Telangana 506001

Santhosh Bojjam
★★★★★ 1 week ago

(Translated by Google) Vridhi home finance warangal manager rajesh sir garike manoj sir garike vridhi home finance ke chala thanks naku loan process twaraga chasaru 🙏 (Original) Vridhi home finance warangal maneger rajesh sir garike manoj sir garike vridhi home finance ke chala thanks naku loan process twaraga chasaru 🙏

Vridhi Home Finance - Mancherial
H.NO.10-178, Beside OM steels, Near Srinivasa Talkies, Main Road, Mancherial, Telangana 504208

Uradi Kumar swami
★★★★★ 5 days ago

Vridhi home finance Good and fast service given by sai Arun sir,Ram sir,Anil sir, Ramu sir....they are very friendly nd supportive....and branch atmosphere is very cool nd nice....thank you....

Vridhi Home Finance - Adoni
1st Floor, D.No: 1-188, New Chaitanya Colony, Opposite Mandigiri Panchayat Office,, Adoni, Andhra Pradesh 518301

Mudurla Prabhakar
★★★★★ 22 hours ago

Thank Vridhi Company File process vry fastly Completed and All sanction condition are told and we are satisfied Sir

MOBILE APP REVIEWS

yashu yashu

★★★★★ 7/27/26

Vridhi Home Finance and my experience has been very good. The staff are polite, supportive, and always ready to help. The loan process was smooth, transparent, and completed on time. They provide clear guidance and quick ...

1 person found this helpful

Kurapati Srikanth

★★★★★ 4/28/26

Good service from CRM Mahesh, he guided everything. great support from Nizamabad vridhi Manager & Team

Bhagyashree Tamboli

★★★★★ 7/27/26

Vridhi Home Finance Services provides fast and excellent service. The branch team was very helpful and explained everything clearly. Thank you!

2 people found this helpful

SAIGANESH THOTA

★★★★★ 7/29/26

Vridhi home finance Really happy with the service; my issue was handled smoothly and efficiently vijayawda branch thank you manager Hussain sir and Siva sir and madhu sir

S Chandu

★★★★★ 5/17/26

Thank you Vridhi finanace good emp k.manjunath best supporting

hari chinnakamala

★★★★★ 3/25/26

I got a fast disbursal loan process thank you so much vridhi home finance and BM Jayashankar sir and Manoj sir

CUSTOMER TESTIMONIALS

REAL EXPERIENCES.
REAL JOURNEY.
REAL STORY

Dear Vrishi home finance thank you so much for your excellent support in loan process I have taken loan for construction with your support & truly appreciate your quick help.

thank you

Manjunath .N













NAMMA KARNATAKA, NAMMA VRIDHI JOURNEY

Celebrating Our People. Recognising Our Progress.

1

CONFIDENCE OVER CLARITY

How our Business Head drives strategy, leads teams and steers business growth.

2

BRANCH SPOTLIGHT

A closer look at Karnataka's Top 3 Branches through key performance metrics and achievements.

3

GROWTH AT A GLANCE

A snapshot of AUM, districts covered, business reach and key growth indicators

4

BRANCH PRESENCE

Exploring Vridhi's branch network and presence across the state.

5

RNR – RECOGNITION & REWARDS

Monthly and quarterly performance highlights of Vridhians across Karnataka and 7 other states.

CONFIDENCE OVER CERTAINTY



Mr. Yogesh Chowhan

KA, TN & UP - BUSINESS HEAD

> *Certainty is about the world. Confidence is about us.*

In sales, we often treat confidence and certainty as the same thing. We expect a confident salesperson to be sure of every outcome, and we mistake a sure-sounding voice for a reliable one. But the two are very different, and understanding that difference shapes how we serve customers, how we build teams, and how we lead.

Certainty says the file will be approved and the month will close at target. In our business, it is rare, because we work with real families whose lives don't follow a spreadsheet. Confidence says: I have prepared, I understand the situation, and I can act well even without knowing the outcome. Certainty depends on circumstances. Confidence depends on us.

Many of Vridhi's customers are first-time home buyers with self-employed incomes: a tailor working from his front room, a woman running a tiffin service, a transporter whose earnings change with the season. Their incomes are genuine, but they rarely come with neat salary slips. At the first meeting, nothing about their loan is certain. But our officer can still be confident in understanding the customer's business, explaining the process honestly, and saying, "I don't know yet, but here is what we'll do to find out, and when I'll come back to you." That sentence builds more trust than any promise, because it tells the customer we respect both them and the truth.

False certainty is expensive.



When someone tells a customer, "Your loan is done, don't worry," the family may celebrate or even pay the seller an advance. Then a document gap appears, or the income cannot be assessed as hoped. The damage isn't only commercial. It weakens a family's faith in formal finance, sometimes for years, and it reflects on every one of us who carries the Vridhi name. False certainty makes our meeting easier, but the customer pays the price for our comfort.

Where real confidence comes from



It comes from preparation, knowing our product, policy, and credit logic well enough that we never need to bluff. It comes from honesty, because admitting "I'm not sure" separates facts from guesses and lets us work on the guesses. It comes from process: clear checklists, early conversations with credit, and regular updates to customers, so teams rely on a system rather than luck. And it comes from a track record of files handled well, including the ones that didn't get approved but were handled with transparency. Each such file builds a quiet belief in our own judgment, and that belief is what confidence really is.

A word for leaders



As leaders, we often reward certainty without meaning to. We ask for "committed numbers" and look disappointed when someone admits doubt, and over time teams learn to perform certainty instead of telling the truth. I now ask my teams different questions: What do we know? What don't we know? What would change your view? A manager who says "I'm 60 percent on this, and here's why" gives me information I can act on. One who always says 100 percent only gives me comfort. Targets and forecasts still matter, but the best forecast is an honest estimate from people who understand the ground.

The closing thought



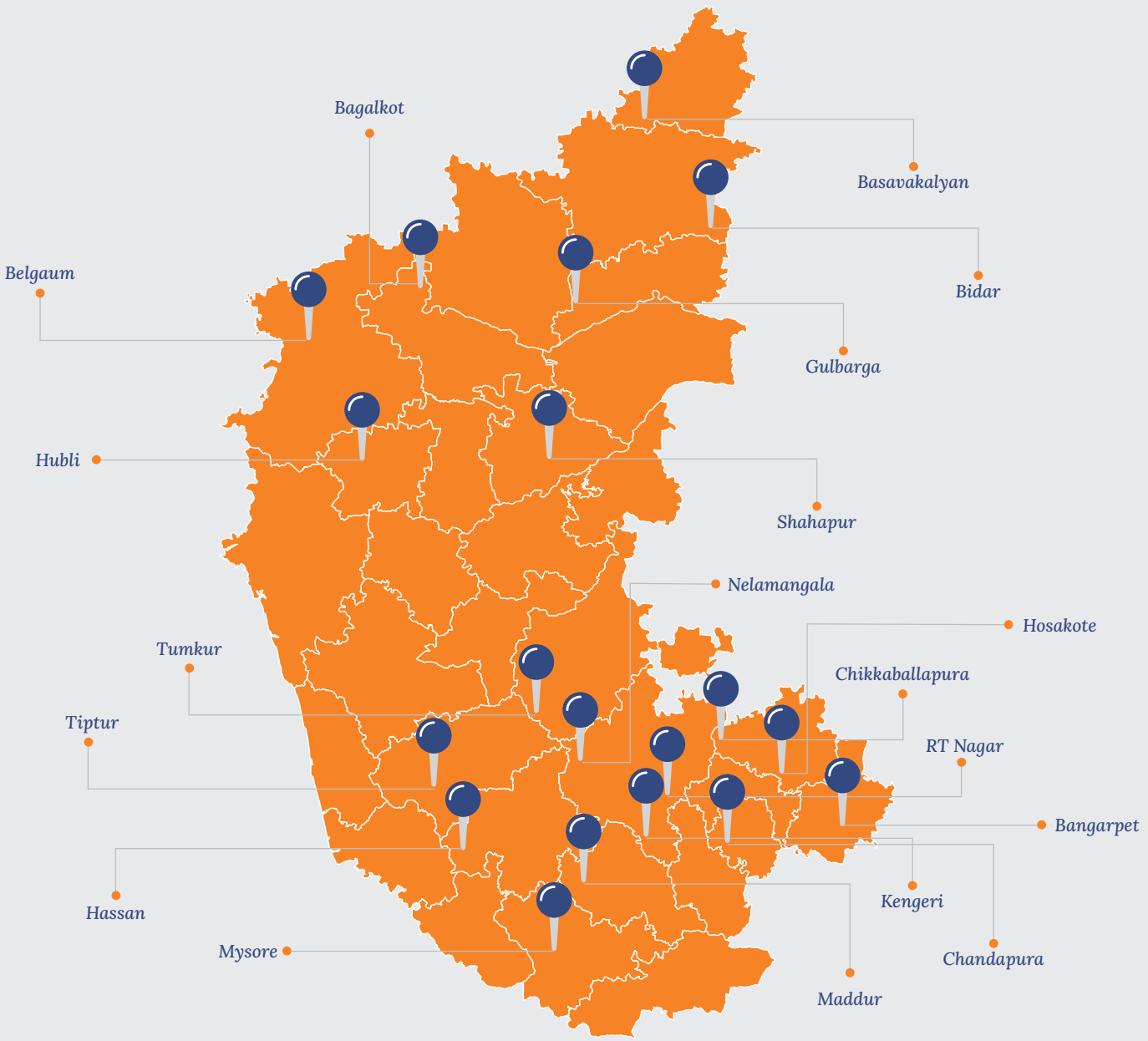
Every family that walks into a Vridhi branch is making an uncertain decision about their future. They are betting on their income, their town, and their ability to repay over many years. They don't need us to pretend that future is certain. They need us to be steady, honest, and capable beside them while they make that choice.

> *"Real confidence begins with telling people what you know, what you don't, and what you'll do about it."*

KARNATAKA

BRANCHES

VRIDHI HOME FINANCE



ಕರ್ನಾಟಕ

1


BAGALKOT

HAJIMALANG MANIYAR
Branch Manager

2


BANGARPET

PUNITH KUMAR G
Branch Manager

3


BASAVAKALYAN

DEELIP
Senior Branch Manager

4


BELGAUM

ANAND S KABBUR
Branch Manager

5


BIDAR

DEELIP
Senior Branch Manager

6


CHANDAPURA

JAYASHANKARA
Branch Sales Manager

7


CHIKKABALLAPURA

MANJUNATHA E
Branch Manager

8


GULBARGA

MAHESH KUMAR K S
Area Business Manager

9


HASSAN

KIRAN M P
Branch Manager

10


HOSAKOTE

SHASHIDHAR K
Branch Manager

11


HUBLI

SHANTARAJ D SATAGOND
Area Branch Manager

12


KENGERI

SHASHANK R
Branch Manager

13


MADDUR

KARTHIK
Branch Manager

14


MYSORE

CHETHAN M R
Branch Sales Manager

15


NELAMANGALA

HITHESH M
Branch Manager

16


RT NAGAR

HARSHITH M R
Branch Manager

17


SHAHAPUR

TIMMAYYA
Branch Manager

18

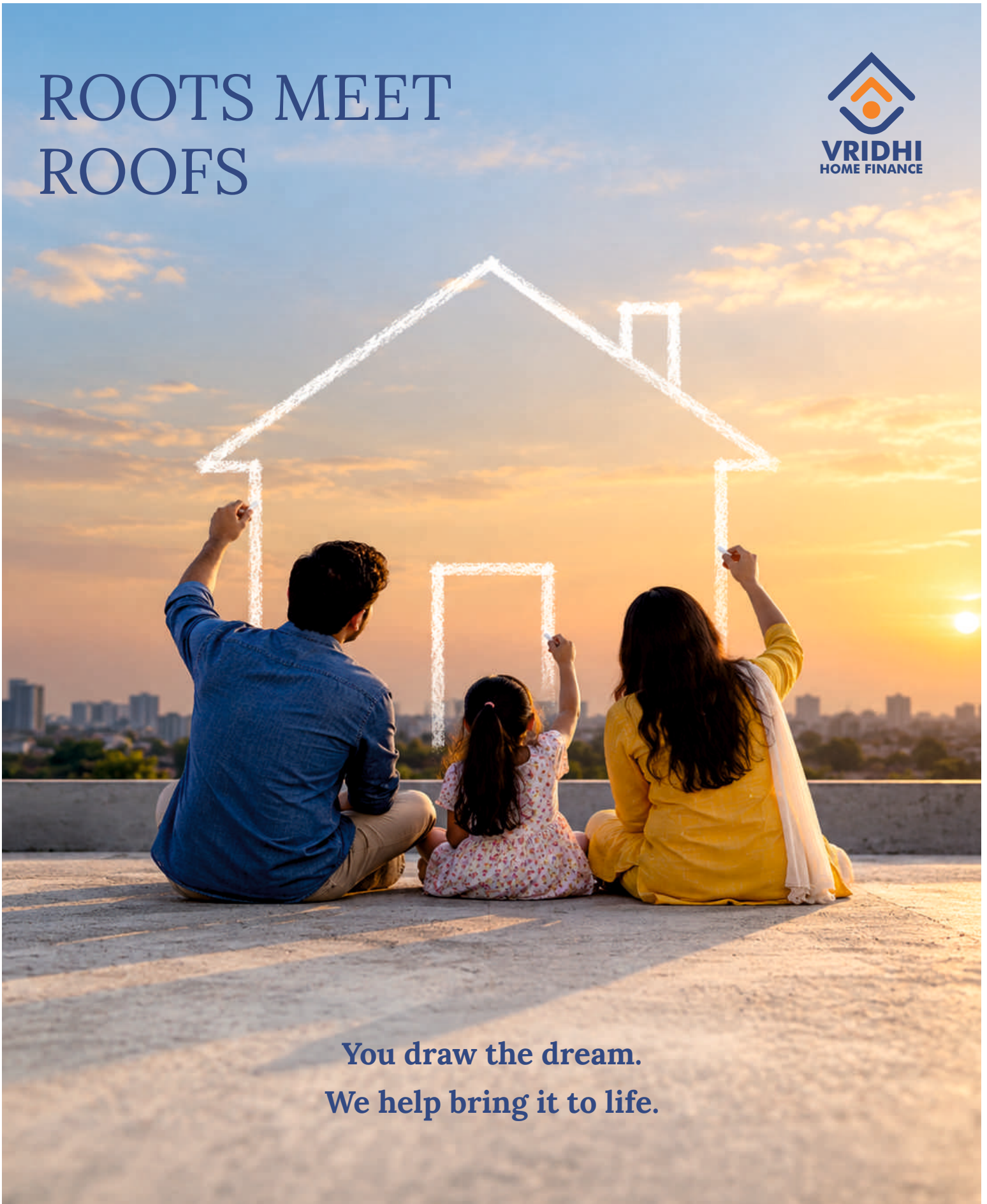

TIPTUR

DEVARAJA H K
Branch Sales Manager

19


TUMKUR

ROOPESH KUMAR
Branch Manager


ROOTS MEET
ROOFS
VRIDHI
HOME FINANCE
You draw the dream.
We help bring it to life.

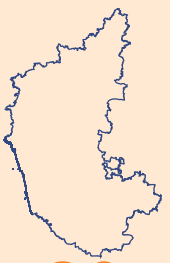
GROWTH AT A GLANCE
KARNATAKA

(As on 31st Aug'26)

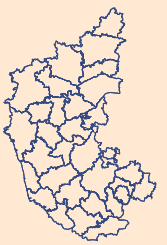
SNAPSHOT



19
Branches



20
Districts Covered



79
Taluks / Tehsils Covered



17,027
Cities / Towns / Villages Covered

PERFORMANCE HIGHLIGHTS

Active Live Loans	**3309**	**₹356.92 Cr AUM Value**
Total Customers (Karnataka)	**3013**	**Serving dreams across India**
Self-Construction Loans	**47.9%**	**Half of our customers Build their own homes**

CONTRIBUTION (PAN INDIA METRICS)



30.05%
of AUM Count



32.52%
of AUM Value

Karnataka continues to play a pivotal role in shaping Vridhi's Growth Story - driving both scale and Impact.

3,825
Disbursements
31.75% of PAN India Total





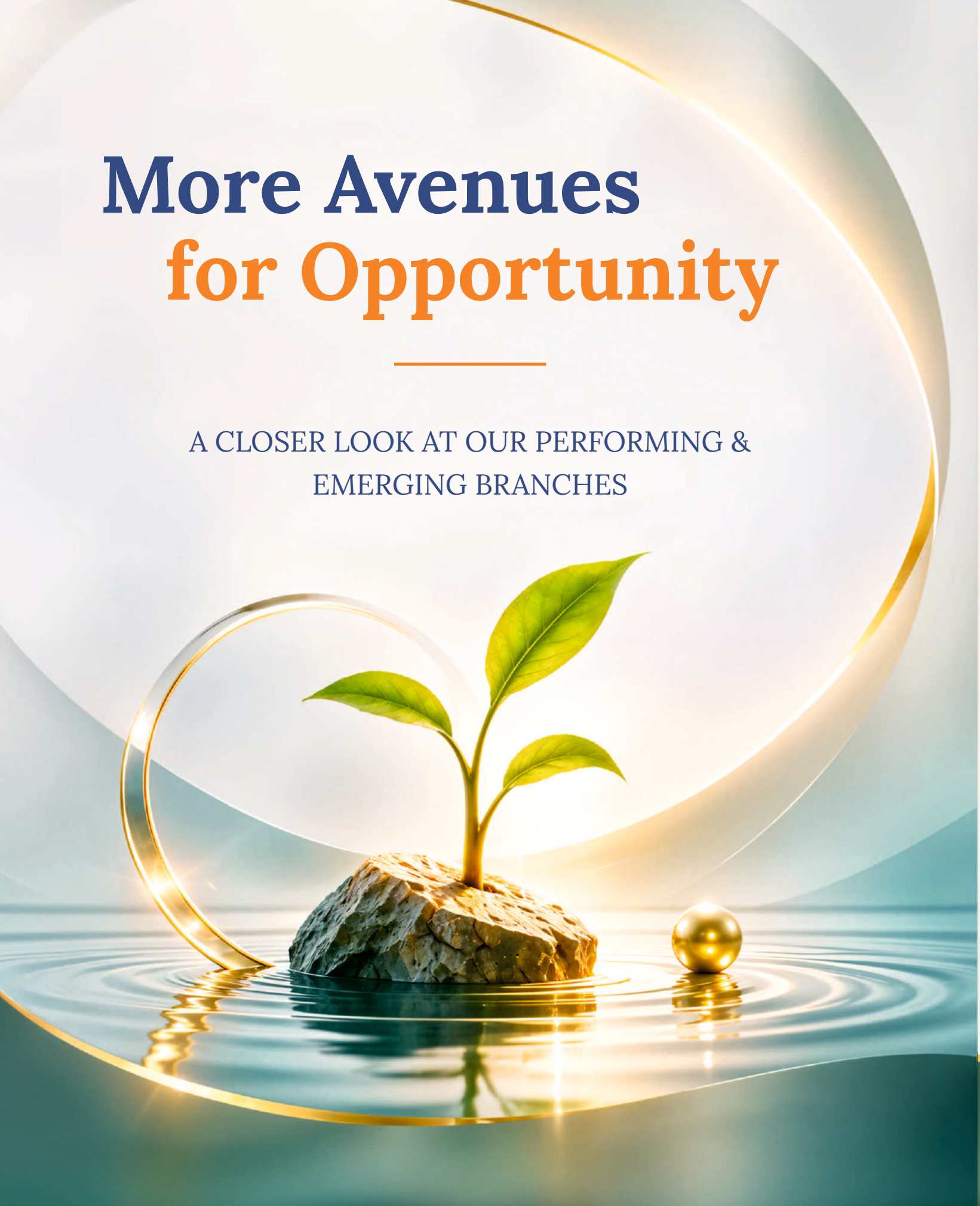
MILESTONE MOMENT

First female customer
Anjinamma - Tumkur

Disburse Amount: 8 Lakhs
Disbursed on: 28th Feb'23
Branch: Tumkur

More Avenues for Opportunity

A CLOSER LOOK AT OUR PERFORMING & EMERGING BRANCHES



BRANCH SPOTLIGHT

Top 3 Branches

Performance Wise

Rank	Branch	AUM Value (In Cr)	AUM %
1	Bangarpet	₹29.74	8.33
2	Chandapura	₹13.21	3.70
3	Kengeri	₹33.42	9.37

Based on business generated during the last 12 Months *(Sept'25-Aug'26)*

Top 3 Emerging Branches

- Kengeri
- Chandapura
- Bidar



ANDHRA PRADESH

REWARDS & RECOGNITION

Behind every achievement is a story of effort. Thank you for being part of Vridhi's growth!

QUARTERLY

EXCELLENCE AWARD

RAKHI SHARMA
HR
JAIPUR

SHIVAKUMAR T R
INTERNAL AUDITOR
HEAD OFFICE

SAHANA B
HR
HEAD OFFICE

STAR MANAGER - BRANCH MANAGER

ARELI RAMALINGAM
HYDERABAD

SHASHANK R
CHANDAPURA

PEDDI NAVEEN REDDY
SIDDIPET

VELUGU REVANTH KUMAR
AMEERPET 3

JAYASHANKARA
CHANDAPURA

KAITHA VISHAL
KARIMNAGAR

MOHAMMAD HUSSAIN SHAIK
VIJAYAWADA

BHARATH S
KENGERI

SURESH K
R T NAGAR (RETAIL)

STAR MANAGER - CREDIT MANAGER

ELTHEPU MAHENDER
KAMAREDDY

RAVURI GOPI
KHAMMAM

GOLLA ASHOK
GUNTAKAL

RAJASHEKAR BIRUDULA
AMEERPET

SESHUKUMAR BOPPA
VIJAYAWADA

KANHAIYA LAL AGARWAL
JAIPUR

REWARDS & RECOGNITION



AWARDS

STAR MANAGER - OPERATIONS

SHANKAR GOWDA
HEAD OFFICE

DEVENDRA BHARTI
BHOPAL

KONDURU RAJESH
ANANTHAPUR

REGIONAL CHAMPION

NAGENDRA S
CREDIT
KENGERI

MUDALE PAVAN KUMAR
CREDIT
SHADNAGAR

RAKESH S
CREDIT
KURNOOL

VIPUL KUMAR SONI
CREDIT
JAIPUR

KOMIRISHEETI RAMESH
SALES
WARANGAL

ADARSHA K S
SALES
KENGERI

RISING STAR

SARASWATHI V
HR
HEAD OFFICE

VRIDHI CREST ALL ROUNDER

KENGERI
SALES

VRIDHI GUARDIAN AWARD

ASHUTOSH SHARMA
LEGAL
JAIPUR-JAGATPURA

SHRIKANT PATEL
LEGAL
BHOPAL

SHUBHAM SHARMA
RCU
JAIPUR-JAGATPURA

VANDANA SHARMA
CREDIT
HEAD OFFICE

RAKESH S
CREDIT
KURNOOL

AMBEERU DINESH KUMAR
RCU
WARANGAL



ANDHRA PRADESH

REWARDS & RECOGNITION

Behind every achievement is a story of effort. Thank you for being part of Vridhi's growth!

MONTHLY

STAR OF THE SALES

- **SHIVASWAMY C S** — RCRM, KENGERI — 4 Times
- **B MANJUNADH** — CSO, CHANDAPURA — 3 Times
- **ABHISHEK PANDEY** — CSO, JAIPUR — 3 Times
- **BHUPENDRA SINGH** — CSO, JAIPUR-MURLIPURA — 2 Times
- **CHHOTU LAL JAT** — CSO, BHILWARA — 2 Times
- **BOYA PRANAY KUMAR** — CSO, ADONI — 2 Times
- **DUNGAR SINGH** — CSO, NEEM KA THANA — 2 Times
- **B MANJUNADH** — CSO, CHANDAPURA — 2 Times
- **BADHAI KRISHNA KUMAR** — CSO, SATNA — 2 Times
- **RAVIKIRAN** — CRM, BIDAR — 2 Times
- **SHIVASWAMY C S** — RCRM, KENGERI — 2 Times
- **ABHISHEK PANDEY** — CSO, JAIPUR-MURLIPURA — 2 Times
- **BHARAT KUMAR SOLANKI** — CSO, SUMERPUR — 2 Times
- **IQBAL MOHAMMAD** — CSO, DUDU — 2 Times

STAR OF THE OPERATIONS

- **MAHESH KUMAR M A** — ASSISTANT MANAGER, HEAD OFFICE-1 — 3 Times
- **THOTA CHANDRASHEKAR** — SENIOR EXECUTIVE, HYDERABAD — 2 Times
- **DEVENDRA BHARTI** — ASSITANT MANAGER, BHOPAL — 2 Times

CUSTOMER DELIGHT AWARD

- **REVATHI.G** — TELE CALLER, HEAD OFFICE — 3 Times
- **BHAGYASHREE** — TELE CALLER, HEAD OFFICE — 3 Times
- **DEVANABOINA SRIKANTH YADAV** — CRM, KAMAREDDY — 2 Times
- **ELTHEPU MAHENDER** — CREDIT MANAGER, KAMAREDDY — 2 Times

SPARK CALLER OF THE MONTH

- **ASHWINI S** — HEAD OFFICE — 2 Times
- **TULASI V** — HEAD OFFICE-2 — 2 Times
- **NAGESH P N** — HEAD OFFICE — 2 Times

SPOT ON AWARD

- **NISHA RAMESH SHETTY** — CUSTOMER SERVICE, HEAD OFFICE-1 — 2 Times
- **RITIKA SHARMA** — CREDIT, JAIPUR — 2 Times

VRIDHI GYAAN MANTHAN

SARASWATHI V (2 Times)
SENIOR EXECUTIVE - HR
HEAD OFFICE

SUNIL K V (2 Times)
MANAGER - TELECALLER
HEAD OFFICE-2

STAR OF THE CREDIT

SHIKSHA GUPTA (4 Times)
MANOHARPURA - SHAHPURA

LAVUDYA SRIKANTH (3 Times)
HYDERABAD - TS

SUHAS B P (2 Times)
HEAD OFFICE

BHARATH H S (2 Times)
RT NAGAR

KONATAM VENKATESWARAMMA (2 Times)
VIJAYAWADA

VISHNU DADICH (2 Times)
JAIPUR-JAGATPURA

FSA DISHA AWARD

RAVIKIRAN
BIDAR

PARESH KUMAR VAISHNAV
ABU ROAD

SARATHY
COIMBATORE

DEELIP
BIDAR

FTR CHAMPIONS

BRANCH

SUMERPUR (3 Times)

MANOHARPURA - SHAHPURA (3 Times)

WARANGAL (3 Times)

SIDDIPET (3 Times)

CREDIT

SUMIT SONI (4 Times)
SUMERPUR

SHIKSHA GUPTA (3 Times)
MANOHARPURA

LAVUDYA SRIKANTH (2 Times)
HYDERABAD

EMPLOYEE

SUMIT SONI (4 Times)
SUMERPUR

KOTHOLLA NARESH GOUD (3 Times)
KAMAREDDY

MEGHARAJU ESWARA PRASAD (2 Times)
KHAMMAM

INNNOVATION AWARD

DEVESH NAMA
TRAINING MANAGER
JAIPUR-JAGATPURA

NAGARAJA R
HR COMPLIANCE
HEAD OFFICE-2

STAR OF THE COLLECTIONS

AKULETI YELLAPPA (2 Times)
ANANTHAPUR

SUDHINDRA BABU D (2 Times)
CHIKKABALLAPURA

KARTHIK P T (2 Times)
BANGARPET

JANGA SRIKER (2 Times)
WARANGAL

SUNIL (2 Times)
GULBARGA

STAR OF THE RCU

SHUBHAM SHARMA (2 Times)
JAIPUR-JAGATPURA

VRIDHI CREST AWARD

BEST BRANCH: FILE CATEGORY QUALITY

DUDU - RJ

MANCHERIAL - TS

GADWAL - TS

BEST BRANCH : LOWEST BOUNCE RATE

ADONI - AP

VIJAYAWADA -AP

BEST BRANCH: ZERO ATTRITION

VIJAYAWADA - AP

KENGERI - KA 1

3 YEARS WITH VRIDHI



Sharan A Makam
AVP - Operations



Gowtam Raj B G
CBM - KA1



Bollampalli Srikanth
Senior Manager - Operations



Pooja N R
Deputy Manager - Finance



Kushagra Dikshit
Manager - Marketing



Nisha Ramesh Shetty
Assistant Manager - Customer Service



Megha M K
Assistant Manager - Legal



Jayanthi Naga Swarna Gopika
Assistant Manager - IT



Naveen Kumar K S
Manager - Operations



Muniraju D M
Branch Manager - Sales



Korlakunta Ganesh
Branch Sales Manager



Geetha D
Chief Manager - HR



Bhaskar G
Manager - Distribution & AB



Kuruba Gangadhar
Area Credit Manager



Muppodisetty Sukesh
Senior Manager - Technical



Maruthiprasad B
CBM - AP 2



P Balaji Reddy
Deputy Manager - Operations



Akash G Koushik
Senior Manager - Credit



P Prakash
Manager - RCU



Satheesha P N
Area Credit Manager



Chinduluru Sai Rajeev
Assistant Manager - Operations



Ramesh D
Regional Credit Manager



Praveen S
Manager - Credit



Manjanna H V
CSO - Sales

Cheers to 2 Years

Celebrating our people and their journey with Vridhi.



SCAN TO VIEW THE LIST OF EMPLOYEES

SMT Training

LEADING BEYOND BOUNDARIES



From **1st to 3rd October 2026,** the **Senior Management Team** came together at **Bheemeshwari Adventure & Nature Camp** for a focused learning experience on leadership, process excellence and continuous improvement.

The sessions encouraged participants to understand processes better, recognise gaps and identify meaningful interventions for improved outcomes.

Discussions also highlighted the importance of mindset, attitude, collaboration and cross-functional perspectives in driving positive change.

The programme offered an opportunity to pause, reflect and challenge existing practices, encouraging the team to transform valuable insights into practical actions and a stronger approach towards continuous improvement.





The Next Chapter Welcomes New Leaders

FRESH PERSPECTIVES.
PROVEN EXPERTISE.
A STRONGER VRIDHI.



FRESH MINDS, SEASONED VISION

(A SMART BLEND OF NEWNESS AND LEADERSHIP EXPERIENCE.)

NEW FACES



Subhrojit Charaborty
Chief Manager - Internal Audit
(Head Office)



Shubham Pandey
Area Technical Manager
(Lucknow)



Manjunath C V
Area Business Manager
(Hosakote)



Dondapati Satish
Area Credit Manager
(Visakhapatnam)



Medoju Balachari
Area Business Manager
(Siddipet)



Sundaresan
Area Business Manager
(Salem)



Nitin Mukesh Sharma
Area Credit Manager
(Jaipur)



Mahesh Kumar K S
Area Business Manager
(Gulbarga)

DRISHTI 2.0

MANAGEMENT DEVELOPMENT PROGRAM



Strong leadership is built through continuous learning, self-reflection, and the ability to turn challenges into opportunities. At Vridhi, we recognise that developing effective managers is essential to building stronger teams, strengthening business performance, and preparing the organisation for the future. Guided by this belief, Drishti – Management Development Program continues to provide a structured platform for nurturing leadership capabilities and strengthening managerial effectiveness.

Drishti is designed to enhance the managerial capabilities of our people and equip them to take on greater responsibilities with confidence and clarity. The programme places emphasis on critical leadership competencies, including people management, effective decision-making, business acumen, ownership, accountability, communication, and team management. It encourages managers to look beyond day-to-day responsibilities, develop a broader understanding of business priorities, and recognise how their individual contributions influence overall organisational performance.



A key aspect of Drishti is its emphasis on practical and collaborative learning. Moving beyond conventional classroom-based training, the programme encourages participants to engage in meaningful conversations, share professional experiences, discuss workplace challenges, and learn from different leadership perspectives. These interactions create opportunities for managers to reflect on their existing approaches, identify areas for improvement, and develop practical ways to handle team dynamics, resolve challenges, and make informed decisions. The focus remains on connecting leadership concepts with everyday workplace situations so that learning can be applied effectively in their respective roles.

DRISHTI 2.0

MANAGEMENT DEVELOPMENT PROGRAM



At Vridhi, leadership development is viewed as a continuous journey rather than a one-time learning experience. Through initiatives like Drishti, we aim to build a strong and future-ready leadership pipeline that can respond to evolving business requirements, guide teams through challenges, and support the organisation's long-term growth. Investing in our managers means investing in the people who shape everyday experiences, influence workplace culture, and drive business outcomes.

The programme also reinforces the importance of building an ownership-driven work culture, where managers take responsibility for their decisions, empower their teams, and lead with accountability. By strengthening their ability to communicate expectations, motivate individuals, delegate responsibilities, and align team efforts with business objectives, Drishti encourages managers to become more effective in their roles. It also highlights the importance of creating an environment where people feel engaged, supported, and motivated to contribute towards common goals.

Drishti reflects Vridhi's commitment to nurturing leaders who lead with purpose, take ownership with confidence, inspire their teams, and turn learning into meaningful action.



EMPLOYEE
Corner

One Day,
Annapurna Base Camp

We all have that one thing sitting quietly on our bucket list - something we keep telling ourselves, “One day, I'll do it.”
For me, that dream is Annapurna Base Camp (ABC), Nepal.

The idea of standing amidst the Himalayas, surrounded by some of the world's most magnificent peaks, has been on my mind for a while. I haven't made the journey yet, but ABC has become more than just a destination on my bucket list. It has become a reminder of a challenge I want to take on someday.

One of the people who made that thought feel a little more possible was Nimsdai and his incredible approach towards challenges. There is one line of his that I keep coming back to:

> ***“Giving up is not in the blood, sir. Not in the blood.”***

For me, it isn't just a line about climbing mountains. I find myself remembering it in completely different situations — when work gets challenging, when something doesn't go according to plan, when I feel like giving up, or when a goal seems further away than expected.

It reminds me that sometimes the biggest challenge isn't the mountain in front of us, but the decision to keep moving.
Maybe that's why ABC appeals to me so much. It isn't only about reaching 4,130 metres. It's about the journey towards getting there — preparing myself, pushing my limits, taking one step at a time and eventually standing at a place I once only imagined.

I don't know exactly when I'll make the trip.
But I know this much:
Annapurna Base Camp is one bucket-list dream I intend to tick off someday.

Until then, I'll keep working towards it — one step, one challenge and one reminder at a time.

Giving up is not in the blood. Not in the blood.

Preethi H P
Marketing

VRIDHI HOME FINANCE

PMAY U-2.0

Interest Subsidy Scheme (ISS)

प्रधान मंत्री आवास योजना-ग्रामीण
Pradhan Mantri Awas Yojana-Gramin

VRIDHI HOME FINANCE: PARTNERING PROGRESS, EMPOWERING PEOPLE

KEY HIGHLIGHTS

Beneficiaries supported: 101 families under PMAY 2.0 (ISS)

Across States : 7

Branch Network branches: 104

Focus Areas
- Affordable housing
- Financial inclusion
- Urban & Semi-urban Outreach



> With Vridhi and PMAY, our dream of owning a home became a reality. Today, we have a place we can truly call our own.
> - Rajat Malik (Self Construction)
> *Madhya Pradesh*
>
> With Vridhi and PMAY, we found more than a home — we found security, stability, and a stronger foundation for our family's future.
> - Ranga Mani (House Resale)
> *Karnataka*

IMPACT STORIES

* Enabling financial inclusion
* Promoting sustainable housing
* Strengthening community development

Scan to read all 101 beneficiaries names

OUR COMMITMENTS

Vridhi Home Finance remains committed to expanding its presence, supporting more families, and driving India's affordable housing ecosystem forward — one home at a time.


STOP
REORGANIZING.
START
ADAPTING.
The River
Doesn't Reorganize.
It Adapts.
“
Successful
people don't wait
for the road
to clear.
They simply find
another route.
Imagine a river flowing toward the sea.
When it encounters a rock, it doesn't stop to redraw its route.It doesn't call for a committee meeting.It doesn't wait for someone to move the obstacle.
It simply flows around it.
That's adaptation.
The destination remains the same.
Only the path changes.

Life gives us situations.
Adaptation gives us solutions.



THE UMBRELLA

You don't stop the rain. You carry an umbrella.

We cannot always control what happens around us. But we can always adjust our approach.

Adaptation is not about stopping the storm; it's about being prepared differently.



THE SHOES

When you outgrow your shoes, you don't reorganize your feet. You get better shoes.

Holding on to old habits or old ways only makes the journey uncomfortable.

Growth begins when we accept that today's challenges may require today's solutions.

Move forward with what fits where you are now.



EXAMPLE: GPS

If a road is closed, your GPS doesn't ask you to turn back and start your journey all over again.

It simply says:
"Recalculating..."

It keeps the destination exactly the same.

Only the route changes.

ADAPTATION HAPPENS IN SMALL MOMENTS

Learning a new digital tool without resistance.

Finding a faster way to complete a repetitive task.

Listening before defending an old process.

Sharing knowledge instead of protecting it.

Solving today's problem instead of waiting for tomorrow's meeting.

Plans change. Markets change. Technology changes. Customers change. Even our own priorities change. Yet many of us spend more time trying to restore the "old way" instead of finding a better way forward. The people who succeed aren't always the smartest or the strongest. They're the ones who keep moving-even if the route looks different from what they imagined.

Adaptation isn't giving up.
It's choosing progress over perfection.

> *"Progress isn't about following the original plan. It's about never losing sight of the destination."*

VRIDHI PREMIER LEAGUE

VPL 2026

SEASON 1



THE TEAM

VRIDHI BINDAAS BOYS

VRIDHI SUPER KINGS
PLAY BOLD. LEAD PROUD. RULE TOGETHER.

VRIDHI UNDERDOGS

INTRODUCTION

Game on. Spirit on. VPL On!



CHAMPIONS

Organised and anchored by **Mrs. Ria Arora,** VPL Season 1 brought Vridhians together on the cricket field for a friendly competition filled with camaraderie, sportsmanship, team bonding and unforgettable moments.

VRIDHI UNDERDOGS!

Led by Team Owner Mr. Sandeep Arora and Team Captain Ms. Pavithra T, the team emerged victorious, showcasing exceptional teamwork, determination and sportsmanship.

VRIDHI CHALLENGERS
DARE TO COMPETE. BUILT TO CONQUER.

VRIDHI MAVERICKS
PLAY BOLD. PLAY FEARLESS.

VRIDHI TIGERS
HUNT TO WIN. ROAR TO INSPIRE.

₹1000Crore Celebration.

A New Benchmark in Our Growth Story.



Every achievement begins with a vision, grows through collective effort, and becomes meaningful through the trust of those who believe in us. Reaching ₹1,000 Crore AUM is a defining moment for Vridhi Home Finance and a testament to what we can accomplish together. While we take pride in this milestone, we remain focused on the journey ahead, driven by the ambition to grow further, strengthen our reach, and create lasting impact.











Welcome • स्वागत • স্বাগত • સ્વાગતં • ವರವೇற்பு

Every journey begins with a warm welcome — and Swagat is how we make yours truly special. Designed as our refreshed and engaging onboarding module, Swagat represents a meaningful beginning for every new joiner, ensuring they feel truly at home from day one.

Swagat is more than just an introduction; it's an experience crafted to make each colleague's start at Vridhi smooth, structured, and memorable.

Through Swagat, new joiners will:

- Get introduced to our culture and value system
- Gain insights into Vridhi's journey
- Be guided through our policies, processes, and tools
- Embrace a culture of self-learning
- Celebrate togetherness with the uplifting Vridhi Anthem

With Swagat, every first day is not just about starting a role — it's about finding a family, building bonds, and beginning a journey filled with growth, care, and togetherness.

Scan for the video

BRANCH INAUGURATIONS

EXPANDING TODAY FOR BRIGHTER TOMORROWS

Our journey of growth continues as we expand our presence across new cities, strengthening our reach and bringing Vridhi Home Finance closer to the communities we serve. Each new branch marks another milestone in our commitment to making home finance more accessible.



TIRUVANAMALAI



MADURAI



BRANCH INAUGURATIONS



LUCKNOW



AYODHYA



VARANASI



HOSUR



COIMBATORE



RAE BARELI



VELLORE



Top Left To Right
Saraswathi V, Sahana B, Geetha D, Murali Katta, Sanketh Kumar, H N Rakshitha,Pavithra T, Aishwarya Hiremath

Bottom Left to Right
Vijay Kumar E, Nagaraja R, Abhishek B S, Vinayak Nijaguni Guruputranavar, Manju M

HUMAN RESOURCES



Left to Right:
Devesh Nama,Judea Felci R, Mithali Sanjay Patil, Murali Katta, Mehak Sharma,

TRAINING & DEVELOPMENT

WHAT'S NEW

Learning.
Growing.
Supporting.
Stronger
Together.

Self Defence

The women of Team Width came together for a Women's Self-Defence Training Session led by Krishna Aditya from KMG – Krav Maga GlobalFrom a practice of self-defence techniques to staying alert in everyday situations, the session focused on feeling safer and more confident.



Women's Financial Literacy

Our Women's Financial Awareness Session with AnkIt Chordada, CFPMintre Finsary, was an inspiring step toward building financial confidence. From smart spending and practical budgeting to investing early, managing risk, planning long-term goals, and following simple money-management rules, the session offered valuable takeaways for every stage of life.



WOMEN'S CLUB

Connecting, Learning, Growing Together.

The Vridhi Community Club is creating a space where women across the organization can connect, share experiences, learn from one another and celebrate each other's journeys.

From meaningful conversations to new initiatives and shared experiences, the club is taking shape as a community built on connection, encouragement and growth.

Women's Self-Confidence

The session 'Women's Self Confidence – Beyond Appearance, led by Rajata Sarkar, explored body positivity, self-acceptance, and inner confidence.It encouraged women employeesto move beyond societal perceptionsof appearance, embrace individuality,and recognize their strengthsand self-worth.



Zumba

On 10 July, our Head Office came alive with music, movement, and laughter during a Women's Dance Fitness (Zumba) Session, organised as partof our ongoing employee wellness initiative. Led by Seema Sharat, professional fitness instructor from Positiveness Studio, the session brought high-energy choreographyand infectious enthusiasm to the floor.



OUR INITIATIVES

Initiatives that strengthen our people today and build a brighter tomorrow.

01 Sankalp

Sankalp empowered high-performing CSOs (₹15 Lakh+ monthly productivity) for their next career leap through leadership, practical skills, business insights, and peer learning.

The program was enriched by valuable insights from **Nitin Saharia – Business Head, North,** inspiring performers to support and uplift CSOs with Zero Sales and build a stronger performance culture.

02 Yoga Session

As part of International Yoga Day, Vridhi Home Finance conducted a Chair Yoga & Stretching Session on 22nd June 2026, encouraging employees to embrace simple wellness practices at the workplace.
Led by Mr. Jayanta Sarkar, Ph.D. scholar in Yoga at Shoolini University, the session focused on easy techniques to stretch, breathe, relax, and refresh during the workday. The initiative reinforced Vridhi's commitment to promoting physical and mental well-being and a healthier, more balanced workplace.



03 Eye Care Awareness

Vridhi Home Finance conducted an Eye Care Awareness Session on 2nd June 2026, focusing on the importance of eye health, especially for employees with prolonged screen exposure. The session was led by **Dr. Sharada, Founder & Director of Drikveda Eye Hospital** and an experienced eye surgeon. Employees learned about reducing screen-related eye strain, taking regular breaks, maintaining healthy habits, recognising warning signs, and the importance of regular eye check-ups.





Sankalp - Perform Today. Empower Tomorrow.

04 Blood Donation

A Blood Donation Camp was organized on 14th May 2026 at the Jaipur Regional Office, in association with Manipal Hospital, Jaipur.

The initiative received an encouraging response, with employees donating 17 units of blood. The camp also helped create awareness about the importance of voluntary blood donation and supporting patients in need.



05 Soft Skill – Time Management

A Time Management session led by Rajesh was conducted to help young employees manage their time effectively and work smarter.

The session focused on prioritising tasks, planning the day efficiently, and balancing responsibilities to improve productivity and overall efficiency.



Many Traditions, One Vridhi Family



ONAM



GANESH CHATHURTHI



VARAMAHALAKSHMI

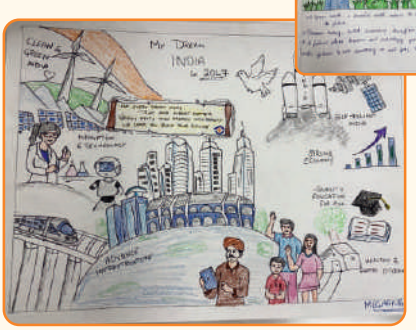


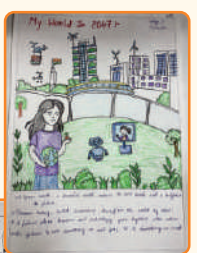
INDEPENDENCE DAY

India in 2047

Through Their Eyes Celebrating the creativity and imagination of our Vridhians as they paint their vision of India's future.







A Celebration of Craft



What started with a simple piece of clay transformed into something meaningful - shaped patiently by hand and created with care.

Mr. Gourav Pantai.
Credit Officer - Bhopal.

NAVRATRI WEEK















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

WE ARE HERE
TO SUPPORT YOU



YOUR VOICE
MATTERS

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.

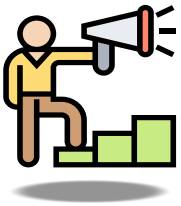
During this engaging one-hour session, employees had the opportunity to participate actively. They not only learned about the Prevention of Sexual Harassment (POSH) guidelines but also freely asked questions related to the topic.

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

REACH OUT TO GEETHA D (9187163806)

VOICE OUT AT POSH@VRIDHIHOMEFINANCE.COM

REST ASSURED, YOUR IDENTITY REMAINS CONFIDENTIAL.



POLICY

CSO AUTO PROMOTIONS

(As per Sept'26)

Quarterly Auto Promotion Policy Criteria

Grade	Rules for promotion-6M Business	Salary Hike	Target Criteria
Intern	7 Fresh Files Disbursal	Rs. 2000/- Monthly NTH	Vintage Up to 6 months - 125 times of CTC; Vintage above 6 months - 150 times of CTC;
E1	9 Fresh Files Disbursal or 80% of target achievement in applicable 6 months.		
E2, E3	12 Fresh File Disbursal or 80% of target achievement in applicable 6 months.		
E4 ,E5, E6		Rs. 2500/- Monthly NTH	
CRM	80% of target achievement in applicable 6 months.	Rs. 3000/- Monthly NTH	150 times of CTC;
RCRM			

Grade	Rules for promotion-9M Business	Salary Hike	Target Criteria
Intern	10 Fresh Files Disbursal.	Rs. 2000/- Monthly NTH	Vintage Up to 6 months - 125 times of CTC; Vintage above 6 months - 150 times of CTC;
E1	12 Fresh Files Disbursal or 80% of target achievement in applicable 6 months.		
E2, E3	16 Fresh File Disbursal or 80% of target achievement in applicable 6 months.		
E4 ,E5, E6		Rs. 2500/- Monthly NTH	
CRM	80% of target achievement in applicable 6 months.	Rs. 3000/- Monthly NTH	150 times of CTC;

Grade	Rules for promotion-12M Business	Salary Hike	Target Criteria
Intern	12 Fresh Files Disbursal	Rs. 2000/- Monthly NTH	Vintage Up to 6 months - 125 times of CTC; Vintage above 6 months - 150 times of CTC;
E1	15 Fresh Files Disbursal or 80% of target achievement in applicable 6 months.		
E2, E3	21 Fresh File Disbursal or 80% of target achievement in applicable 6 months.		
E4 ,E5, E6		Rs. 2500/- Monthly NTH	
CRM	80% of target achievement in applicable 6 months.	Rs. 3000/- Monthly NTH	150 times of CTC;

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.

NAME	BRANCH	CURRENT	PROMOTION
ABHISHEK PANDEY	JAIPUR-MURLIPURA	CSO E3	CSO E4
SURESHA C	NELAMANGALA	CSO E2	CSO E3
ANKAM SIVA RENU BABU	VIJAYAWADA	CSO E2	CSO E3
JOHNSON M	RT NAGAR	CSO E4	CSO E4
GANESH RAM JAT	JAIPUR-MURLIPURA	INTERN	CSO E1
DUNGAR SINGH	NEEM KA THANA	CSO E2	CSO E3
IQBAL MOHAMMAD	DUDU	CSO E2	CSO E3
GURRAM YOGESH	AMEERPET	CSO E3	CSO E4
MADARAPPU NAGRAJU	AMEERPET	CSO E3	CSO E4
RITESH KUMAR TIWARI	SIDHI	INTERN	CSO E1
SALAGALI RAKESH BABU	KAKINADA	CSO E1	CSO E2
MAHESH PATIDAR	DUNGARPUR	CSO E2	CSO E3
SHAHRUPH HUSAIN	KATNI	CSO E1	CSO E2
JEETRAM GURJAR	DUDU	RCSO E3	RCSO E4
HARMENDRA SINGH	JHUNJHUNU	RCSO E2	RCSO E3
THELLA VINAY	KHAMMAM	RCSO E3	RCSO E4
MADIGA BALARAJU	GUNTAKAL	CSO E2	CSO E3
BOYA LAKSHMANA	GUNTAKAL	CSO E2	CSO E3
YEDLURI CHAKRAVARTHY	VIJAYAWADA (VIJAY)	RCSO E2	RCSO E3
ABDHESH CHOUHAN	BHOPAL	CSO E1	CSO E2
VISHANU SAINI	ABUROAD	INTERN	CSO E1
ADITYA JOSHI	BANSWARA	CSO E1	CSO E2
AJAY VERMA	REENGUS	CSO E1	CSO E2
NAVEEN KUMAR T N	CHIKKABALLAPUR-MSME	RCRM	RCRM
ADEPU SAI VAMSHI	AMEERPET	CRM	CRM
SHAIK ALI	VIJAYAWADA	CRM	CRM
SAMPATH U	RT NAGAR	CRM	CRM
MANOJ A	CHANDAPURA	CRM	CRM
VADLAKONDA BABU	AMEERPET	CRM	CRM
MANGALI CHANDRA SHEKHAR	ADONI	RCRM	RCRM
SHIVASWAMY C S	KENGERI	RCRM	RCRM
CHANDRA R	KENGERI	CRM	CRM
RADHESHYAM JAT	BHILWARA	CSO E3	CSO E4
RAGULA MADHU	MANCHERIA	CSO E2	CSO E3
B MANJUNADH	CHANDAPURA	CSO E3	CSO E4
MADDIPALLI SURENDRANATH	GUNTAKAL	CSO E2	CSO E3
BHARAT KUMAR SOLANKI	SUMERPUR	CSO E3	CSO E4

INCENTIVE STATS

Rewarding Performance. Celebrating Excellence

(As on 31st Aug'26)

MAXIMUM INCENTIVE EARNED IN MONTH

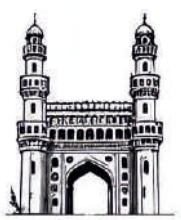
₹12,1161/-

(Achieved in Single month)

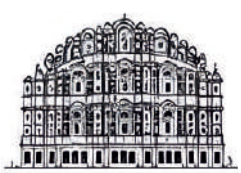
TOP 5 INCENTIVE EARNING BRANCHES (SALES + CREDIT)



KENGERI



AMEERPET



JAIPUR - MURLIPURA



RT NAGAR



WARANGAL

AVERAGE INCENTIVE EARNED (SALES)

₹29,806/-

CSO EARNING INCENTIVE

75%

RANGE OF INCENTIVE EARNED

₹69 TO ₹1,46,213/-

PERFORMANCE INSIGHT

A strong participation across team reflects a culture driven by ownership and results.

"At Vridhi Home Finance, Every Efforts is Recognized and every achievement is rewarded."

TOP 10

INCENTIVE EARNERS

(As on 31st aug'26)



1

₹2,62,721

SHIVASWAMY
C S
Kengeri(RCRM)

2

₹2,37,672

Adepu sai vamshi
Ameerpet(CRM)

3

₹1,89,999

Johnson M
R T Nagar (CSO)

4

₹1,58,696

Shaik Ali
Vijaywada (CRM)

5

₹1,37,145

B Manjunadh
Chandapura(CSO)

6

₹1,32,492

Vadlakonda Babu
Ameerpet (CRM)

7

₹1,29,017

Madiga Purushotham
Adoni(RCSO)

8

₹1,27,014

Mohammad Ayaz
Karimnagar(RCSO)

9

₹1,24,368

Dudekula Sivavali
Hyderabad (CRM)

10

₹1,24,169

Chandra R
Kengeri (CRM)

DJFM CONTEST

WINNERS

THAILAND
TRIP



GOA
TRIP



BIKE WINNERS



01 ARELI RAMLINGAM
SBM, Hyderabad



02 BHARATH
BSM, Kengeri



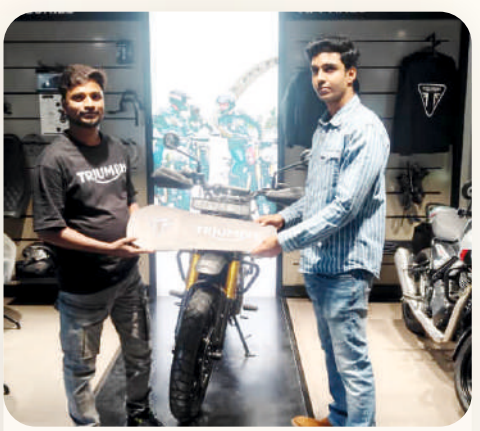
03 SAI VAMSHI
CRM, AMEERPET



04 SHIVASWAMY CS
CRM, Kengeri



05 DONTHI THIRUPATHI
RCM, Hyderabad



06 SUMANTH KADAM
CRM, Kengeri

109

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that keeps us connected.



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MAY'27


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A collective effort with the support of our Vridhi Family, to bring you stories that inform, inspire, and connect.
Do Not Disturb
Editorial Work in Progress

A STRONGER TOMORROW. OUR CONSTANT PARTNER.

Right guidance.
Brighter beginnings.



VRIDHI HOME FINANCE

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