



FROM MD'S DESK



As we embark on a new financial year, I wanted to take a moment to share my thoughts, vision, and expectations with each and every one of you again. We could not achieve our annual target and break even at last year.

However, we are definitely making our company grow at the next level, and this year is crucial in determining whether we can achieve even greater growth. I have asked in some times, challenge ourselves, and to strive for excellence in everything we do. Each member of our team plays a vital role in our collective success, and it's imperative that we all take ownership of our responsibilities. Improvement is not a destination but a journey, and it requires constant dedication and effort from each one of you. I encourage you all to reflect on your performances from last year. Identify areas where you excelled and improvise on areas where there is room for betterment. Set ambitious but achievable goals for yourself and commit to surpassing them with flying colors.

As we move forward, I want to foster a culture of accountability and continuous improvement within our organization. Let's hold ourselves and each other to the highest standards, always pushing beyond what is expected of us.

Thank you for your unwavering dedication and contributions to our company. Let's embrace the challenges ahead and emerge stronger, more resilient, and more successful than ever before.

Thanking each of you and all the very best. Stay blessed and stay healthy.



MR. KEIICHI NAMBU

Managing Director



ANNUAL POLICY ANNOUNCEMENTS

BUSINESS PROMOTION DIVISION

The new implementations for the CY'2024:

- ⦿ **Sales Force Implementation** – To streamline the onboarding process, roll out a digital onboarding process that includes sales dashboards, providing real-time updates on merchant enrolment and performance. This will make it easier to track and manage our sales activities.
- ⦿ **AEON Fast Implementation** - Increase the contribution of personal loans (PL) to 14%. With the AEON Fast App, customers can get pre-approval for loans quickly.
- ⦿ **Insurance - Loan Protection Plan** - Partnering with an insurance company to provide loan protection benefits, including personal accident coverage, hospital expenses, and EMI protection. This will offer our customers greater peace of mind.
- ⦿ **Account Aggregator Partnership** – Partnering with an account aggregator to access customers financial data digitally. This will streamline our processes and improve efficiency.
- ⦿ **AI Calling for Collections** - Introducing an AI voice bot for collection calls. This will reduce the manual workload for our staff and improve our debt recovery rates.
- ⦿ **Enhancement of the M Collect App** - Focusing on enhancing the performance of the M Collect App to provide a better experience for our customers.
- ⦿ **E-NACH & E-Disbursement** - Implementing paperless processes for E-NACH (through Aadhaar authentication) and E-Disbursement which will streamline operations and make it easier to reach more customers.
- ⦿ **PDD Management** - Organizing, tracking, and maintaining RC (Registration Certificate) records more efficiently to enhance our PDD collection process.
- ⦿ **New Payment Channels** - Introducing new payment channels to offer flexible payment options, including M Swipe and UPI Payments, to provide our customers with a more convenient and hassle-free payment experience.



Mr. K P Sunil

Director In Charge - Business Promotion

CORPORATE GOVERNANCE & CUSTOMER SERVICE DIVISION

Corporate Affairs & Compliance

- ⦿ **Complying With New Scale Based Regulation of RBI** - The RBI's 2023 SBR Master Direction replaces the 2016 NBFC frameworks to align regulations with the scale-based guidelines introduced in 2021.
- ⦿ **Automation of all Regulatory Compliances** - Automating regulatory compliance enhances efficiency and accuracy, reducing errors and the risk of non-compliance.
- ⦿ **Compliance Support for the Proposed New Business & Branch Expansion** – All regulatory compliances which are required to set up branches will be done as and when required.
- ⦿ **Emphasis on Compliance Training** – The Corporate Affairs and Compliance Department conducts regular in-person training on compliance, regulatory issues, company policies, harassment prevention, customer interactions, and recent incidents to enhance employee awareness and prevent non-compliance.



Mr. Sanjaya Kumar Dash

Director In Charge - Corporate Governance & Customer Service



- ⦿ **Implementation of Comprehensive Policy Approval Tracker** – To track and monitor all the policy, regulation, procedure and workflow in a centralized manner.
- ⦿ **Complete Digitization of all Policy Documents** – To move towards digitization of records.

Admin

- ⦿ **Head Quarter Expansion** – To accommodate larger manpower in our Mumbai office, we expanded our headquarters in Feb '24 to include unit no. 14, accommodating approximately 80 staff members. Additionally, we have also added two meeting rooms capable of accommodating in total 12 staffs.
- ⦿ **Tea/Coffee Vending Machine:** Installed tea and coffee vending machines in Head Office cafeteria. This initiative aims to enhance the workplace experience by offering convenient, high-quality refreshments, promoting employee well-being, and boosting productivity by providing quick access to energizing beverages without leaving the office premises.
- ⦿ **Tree Plantation Under CSR Activity:** Tree Plantation which was planned as a Corporate Social Responsibility (CSR) activity for 2024 is postponed. Instead, the Administration department took the initiative of having Blood Donation camp. The camp was successfully carried out in May '24.

Legal & Risk Management

- ⦿ **Cost effective litigations for D3+ Cases** – By initiating cost effective litigations in D3+ cases, it will help in enhancing collections/recovery and will provide the collections team with legal tools.
- ⦿ **To Appoint Law Firm for Legal Support at Bangalore** – For providing assistance to company primarily Bangalore Branch in all the legal matters which includes assistance with police cases, support towards any legal issues arising during the collection/repossession of vehicles, assisting in compliance required for filing any police complaint/FIR, Drafting and sending replies to any legal notices received etc.
- ⦿ **Establishing Enterprise Risk Management (ERM) Framework** – In order to have a comprehensive and structured approach to risk identification, risk assessment, risk response, and risk monitoring leading to better risk mitigation. Further it will help to improve the framework and tools used to perform the critical risk management functions.
- ⦿ **Strengthening BCP Mechanism Including Branch Operations and Alternative BCP Site** – The primary purpose of strengthening BCP is to ensure that the bank can maintain essential services, protect customer interests, and minimize financial losses during disruptions and adverse situations. To respond effectively to various types of crises, ranging from natural disasters like floods or earthquakes to man-made disruptions such as cyber-attacks or operational failures, an alternative BCP site needs to be established.

Customer Service

- ⦿ **Implementing Enterprise level WhatsApp** – Implementing Enterprise level WhatsApp as a channel for customers communication and improvement in chat-bot for better customer service.
- ⦿ **Customer Self-Help Option** – Customer Self-help option on website click to call or call back feature on our website for customers.
- ⦿ **Establishing IVR 2nd Phase** – Establishing full-proofed IVR (2nd Phase) to further strengthen customer service including productivity.
- ⦿ Further improvement in customer feedback platform to gain better Net Promoter Score via WhatsApp.



IT DIVISION

- Efficiently delivering diverse projects such as Salesforce Merchant Onboarding, New Mobile Application, EKYC/CKYC, Trade Advance, Tally, Insurance VAP, Revolving Loan and more, while ensuring stable and secure IT operations. Demonstrating strong teamwork, streamlining core systems, and collaborating with AFS Partners for critical project management and IT enhancements. Successfully implementing and conducting Disaster Recovery drills.



Mr. Junichi Doi

Director In charge - IT

CREDIT CONTROL DIVISION

Credit Assessment

- Enhance Underwriter Productivity:** Implement measures to improve the efficiency and output of our underwriters.
- Improve Approval TAT:** Reduce the turnaround time (TAT) for approvals to enhance service to our customer.
- OTP-Based e-KYC Process:** Introduce an OTP-based electronic Know Your Customer (e-KYC) process for streamlined verification.
- Digital CPV Agency:** Implement a digital Contact Point Verification (CPV) agency for faster and more accurate verifications.
- Scoring Model Introduction:** Introduce a new scoring model to better assess creditworthiness.
- MSME Loan Expansion:** Expand our business operations in the Micro, Small, and Medium Enterprises (MSME) loan segment.



Mr. Shinya Tanaka

Division Head - Credit Control

Fraud Control

- Fraud Risk Management Solutions:** Identification of fraud pre and post sanctioning of loans.
- Fraud Policy update as per the latest guidelines.



CORPORATE MANAGEMENT DIVISION

Finance and Accounting

- Our company has been incorporated in the year 2011. And at this milestone, over more than a decade, we are putting a lot of effort into turning the company profitable.
- As per the budget of CY 2023, we projected break even in the month of Jan'23 whereas we could achieve breakeven at Jan'24. But again, we failed to earn profit for May'24.
- Our company is at a very crucial juncture where we must continue to keep earning profit to maintain the mandatory ratios by RBI.
- Growing sales in turn will convert into revenue. At the same time, we need to be very mindful for incurring expenses.
- For CY 2024, we have budgeted total revenue of Appx Rs. 2,000 Mn, and net profit of Rs. 151 Mn. At the end of May'24, we achieved only 8% of budgeted net profit.
- Hence, on this onset, we call for support from each one of you contribute in the given role to achieve the overall objective of profitability.



Mr. Dipesh Dharod

Division Head - Corporate Management

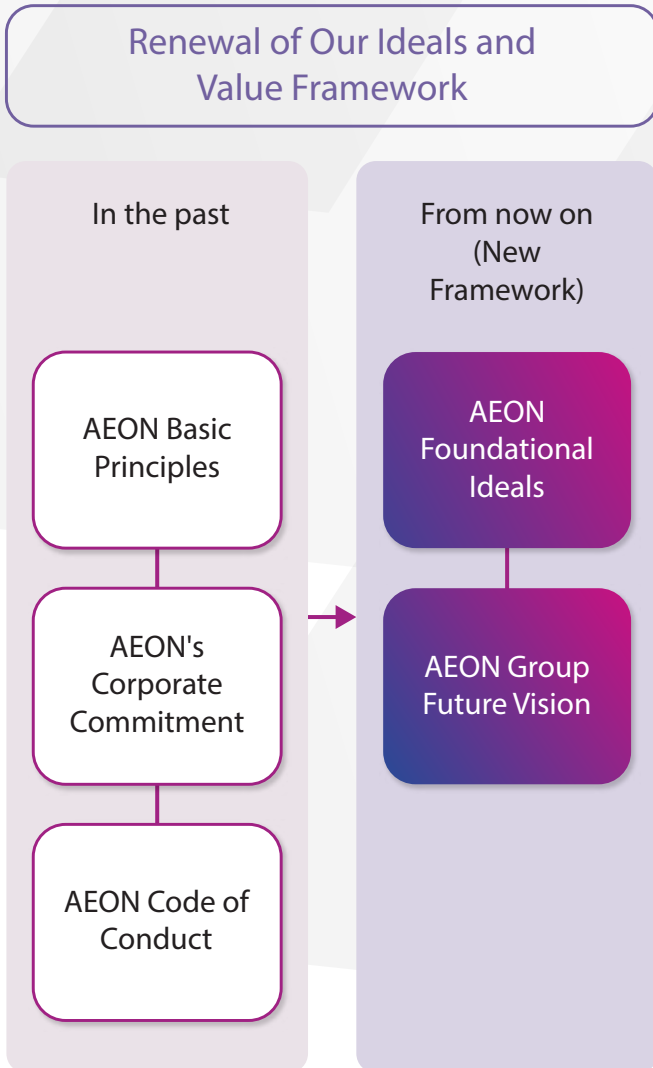
Human Resource

- Design & Implement Training Plan** - Focus for this year will be to implement training for the entire organisation. We will cover competency-based training, mandatory training, technical training & Leadership training under the training program for the year.
- Increase More Employee Connect & Engagement** - Plan employee engagement & welfare activities so that we can connect more with our staff & provide an engaged work environment. To gauge employee satisfaction and focus on areas for development, conduct an employee engagement survey.
- Implement Company Bulletin** - This year, we're going to start a quarterly Company Newsletter to update staff members of the important details about the company.
- System Enhancement (Automation of HR processes)** - We will evaluate the present HR system to find automation opportunities in order to increase accuracy and efficiency in HR operations.
- Implement Effective Staff Retention Strategies to Control Attrition** - To reduce employee turnover and retain top talent, we will analyze past employee turnover data and conduct exit interviews to understand reasons for attrition. Identify key areas for improvement and develop a comprehensive staff retention strategy, including initiatives for employee engagement and recognition programs.
- Define Mechanism to Measure & Improve Employee Productivity** - Conduct regular performance reviews and feedback sessions to measure productivity basis the set KPIs.
- Complying with all Statutory Compliances** - Ensure compliance with regards to all statutory requirements so that we are abiding by the labour laws.
- Support Business with Manpower as per the Annual Plan** - We will work the manpower requirement basis the approval manpower quota for the year 2024 & support the business with the right manpower at the right time.



AEON FOUNDATIONAL IDEALS & FUTURE VISION

Renewal of Our Ideals and Value Framework



The Future that the AEON Group Wishes to Realize

When customers can feel "a brighter society" and "happiness that is uniquely their own", their future will be fulfilling and full of smiles



Vision Statement

Create a future lifestyle that leads to a smile for each and every person



How the AEON Group Wishes to Be

A Group that leads the co-creation of lifestyles, enriching each individual and society as a whole

The Attitudes and Vow that We Cherish

Three Attitudes
 "Act spontaneously and follow your aspirations"
 "Keep learning to create new values"
 "Build relationships, nurture them, and create together"

One Vow
 "Always act with integrity and sincerity"

AEON Group Purpose

Our Purpose is to bring "Finance" closer to everyone. By committing to each and every person, we brighten up everyday lives with peace of mind and smiles.

AEON Foundational Ideals

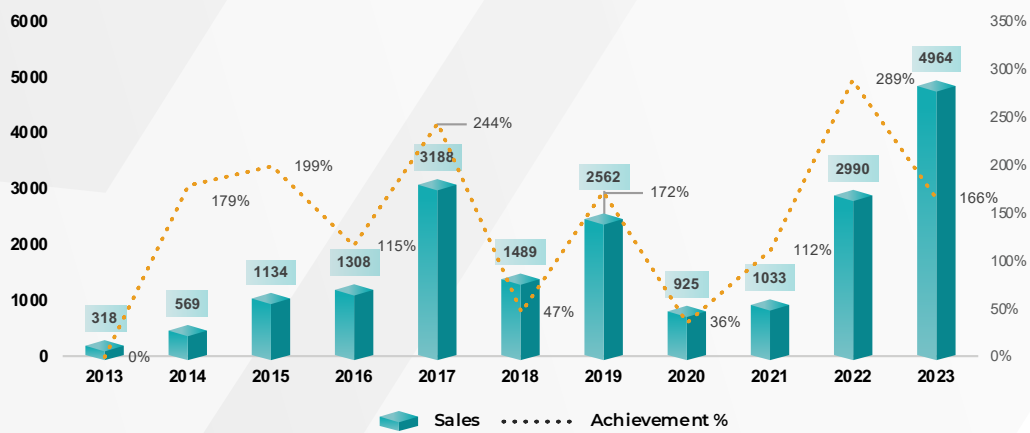
Pursuing peace, respecting humans, and contributing to local communities, always with customers as our starting point.

AEON firmly believes that retailing is an industry to promote peace, humanity, and local communities. To remain a thriving corporate group that fulfills this mission, we are committed to continuous innovation, with customers as our starting point.

"Create a future lifestyle that leads to a smile for each and every person."



AEON JOURNEY



Product Wise YoY Growth



- AEON Credit Service India Pvt. Ltd. ("ACSI") is a Japanese Non-Banking Financial Company, incorporated in the year 2011 and started its business in 2013 after getting NBFC license. ACSI started its business by financing Consumer Loan. During the 1st year (CY2013) did around 318 Mn sales.
- In the year CY 2014, 2015, 2016 and 2017 did business of INR 569 Mn, INR 1,134 Mn, INR 1,308 Mn, INR 3,188 Mn respectively.
- In the year 2017 - Oct'2017 started with New Two-wheeler business in the year 2017.
- Year 2018 - Dec'18 we started with Personal loan business with PL Branches also.
- In the year 2019 we shifted our focus to TW Business, also expanded our business to Delhi, Pune and Bangalore region from July'19.
- Year 2020: was a year of Pandemic where sales dropped by 64% compared to 2019. The PL and GHP businesses were put on hold, and we also closed our PL and Pune branches. The sales team, along with the collection team, focused on collection.
- Year 2021: 1st Half of the year was partial lockdown, 2nd half relaxation of regulations from government and we restarted the operations in major states. We saw a sales growth of 112% compared to 2020 but still vs 2019 there was a degrowth by 60%.
- Year 2022: The Recovery Year where sales grew by 289% compared to 2021 and compared to 2019 there was a growth of 194%. We restarted with Member PL Business and in June'22 expanded to new Customers sourcing of our PL business.
- Year 2023: Sales growth - YoY growth of 166%, compared to 2019 growth by 194%. We started focusing on our PL business and started enrolling Direct Selling Agents for PL business. Our Portfolio growth YoY by 180% & compared to 2019 growth by 301%. We also started with PL promotional activity to deeply penetrate our PL Business in the market.

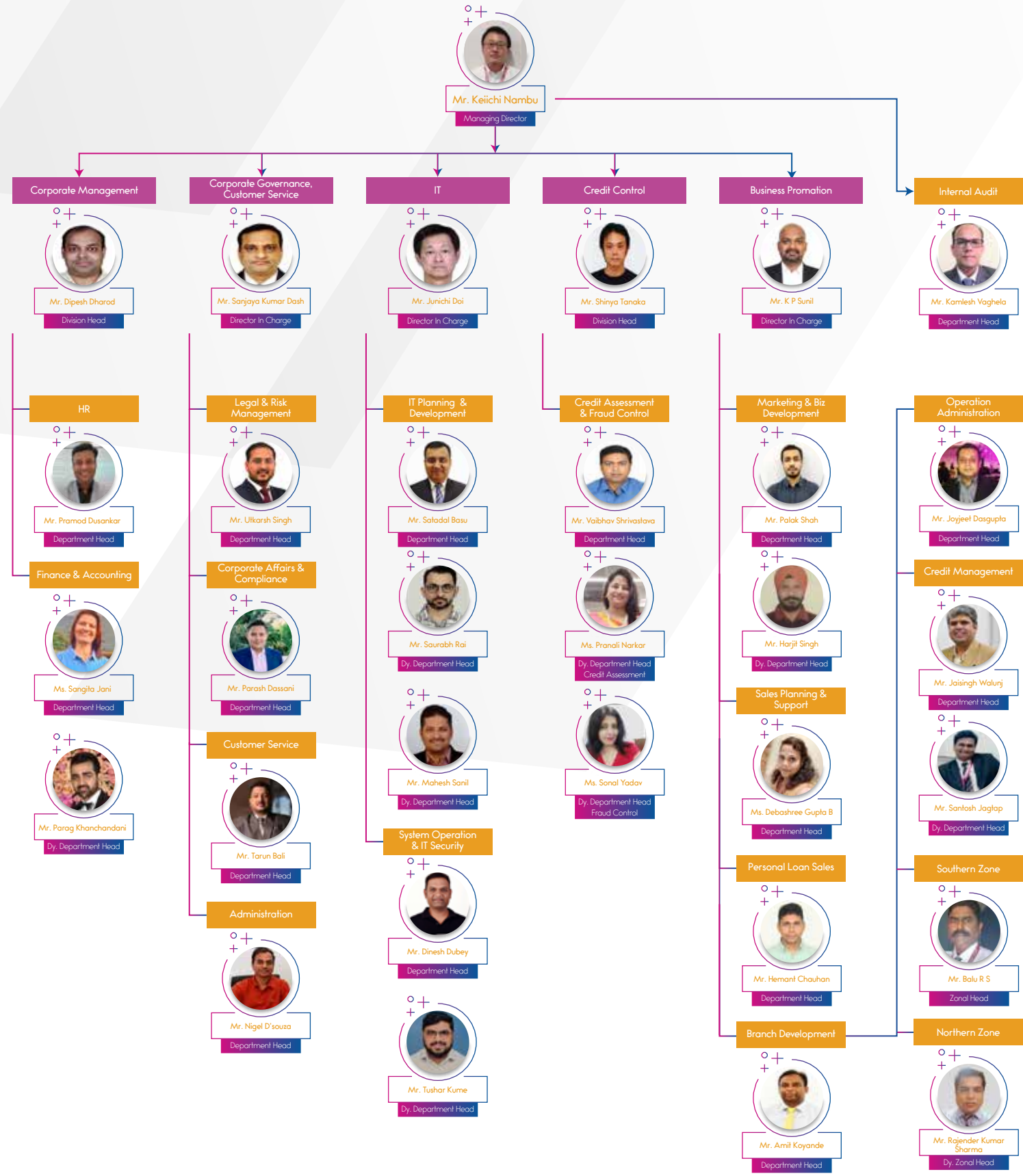
"Create a future lifestyle that leads to a smile for each and every person."



LEADERSHIP AT AEON

Management

Department Heads / Dy. Department Heads





NEW DEVELOPMENTS



Launched "AEON FAST APP"!

We are excited to inform you all that we have launched "AEON FAST APP" on 27th March'2024 for Android Mobile Users.

AEON Fast is the official app from "AEON Credit Service India Pvt. Ltd." The app revolutionizes the loan approval process by providing eligible customers with a preapproval limit with 1 minute for Two-Wheeler Loan, Electric Bike Loans and Personal Loans.

What are the Features of AEON FAST App?



Instant pre-approval within 1 minute.



Pre-approved offers on various products.

Where Can I use the AEON Fast preapproval offer?



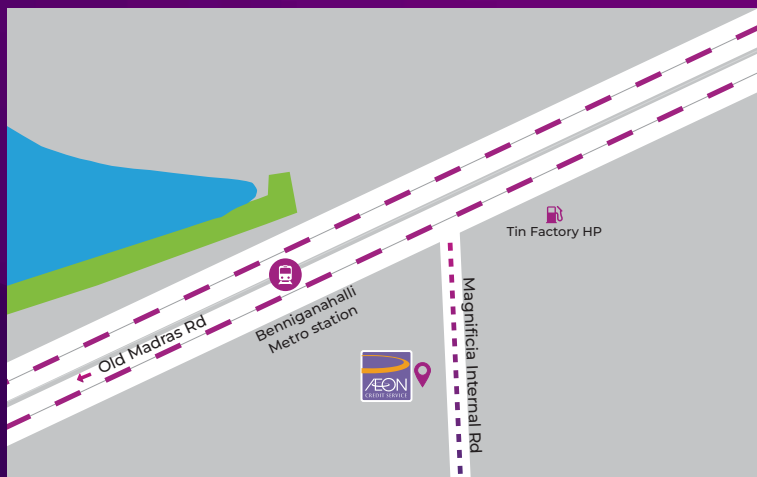
Visit an AEON registered store for Product Loan along with the given AF Number show the AF Number to the Merchant and buy anything of your choice like Two-Wheeler and Electric Bike.



For Personal Loan AEON representative will contact within 60 mins.

Shifting of Bangalore Zonal Office

"We're pleased to announce that our Bangalore Zonal office has relocated to a new premises on Cunningham Road. The inauguration took place on March 13th, 2024. This move marks an exciting chapter for our team as we continue to grow and serve our clients with excellence from our new location."





PROMOTIONAL EVENTS

Promotional activity at Railway Stations in Mumbai

AEON Credit Service India started PL promotional activities at public places like railway stations in Mumbai to increase recognition and create brand awareness in the personal loan market is a strategic move. Mumbai's local train network sees massive footfall every day, making it an ideal location to reach a large audience.

By targeting commuters who use local trains, the campaign can potentially reach a diverse demographic, including individuals from various income groups and professions. Personal loans cater to a wide range of needs, and by promoting them in such a high-traffic area, financial institutions can tap into a sizable market



Promotional Activities on Social Media



NEW INITIATIVES

Tea and Coffee Vending Machines in Cafeteria

Administration Department is thrilled to announce the addition of state-of-the-art tea and coffee vending machines in the Cafeteria at Aeon's Head Office, Mumbai. Responding to your demand for convenient, high-quality refreshments, these machines offer the world's first per-cup brewing experience, providing freshly brewed tea and authentic filter coffee.

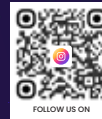
Enjoy a wide variety of hot beverages, catering to everyone's tastes. This initiative aims to enhance productivity and efficiency by offering quick access to energizing drinks without leaving the office. It's part of our commitment to employee well-being, providing moments of relaxation during busy days.

We look forward to receiving feedback and suggestions as we strive to continuously improve and innovate for the benefit of our valued employees.

HAPPY SIPPING!!!



"Create a future lifestyle that leads to a smile for each and every person."



Blood Donation Camp



Administration department took the initiative of having Blood Donation camp. The camp was successfully carried out in May '24.

Blood donation camp was organized by our Admin team on **17th May 2024**. It exceeded our expectations in terms of turnout and impact. The activity was carried out by Apollo Hospital. Initially, we had anticipated around 40-50 donors, but we are delighted to report that we had a total of 80 donors, apart from the number of rejections that took place due to medical grounds, making the event a tremendous success. The generosity and participation of our employees truly reflect our commitment to giving back to the society as a part of our Corporate Social Responsibility (CSR).

As a memento and thanksgiving, we gifted the donors with umbrellas having ACSI logo and Aeon products mentioned on it.



"Create a future lifestyle that leads to a smile for each and every person."

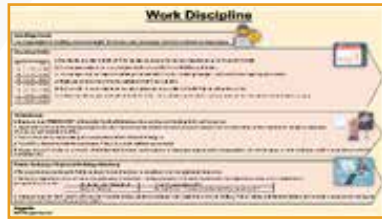


HR INITIATIVE

Announced HR Buzz: New Source for HR Updates and News!

We have recently introduced **HR Buzz**, our new communication platform dedicated to keeping all employees informed about all things related to Human Resources. This initiative is designed to provide **Policy Awareness, HR updates, Event Highlights and Wellness Tips** to all the employees.

HR Buzz is delivered directly to all employee's inbox on a regular basis, ensuring that they have all the information at their fingertips. We are committed to making HR Buzz a valuable and engaging resource for everyone.

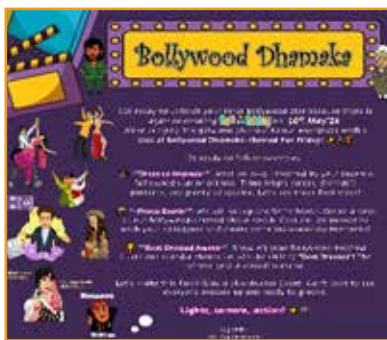


Fun Friday Activities for Employee Engagement

We are thrilled to announce the introduction of our new **Fun Friday activities**, designed to boost employee engagement and create a lively and enjoyable workplace. These activities will be held every Friday, offering a chance for all employees to relax, have fun, and participate in a variety of entertaining events.

Employees can look forward to a range of activities that cater to different interests, providing an excellent opportunity to display their talents and bond with colleagues. Whether it's games, creative challenges, or other fun events, there's something for everyone to enjoy.

We encourage everyone to take part in these activities, share their unique skills, and contribute to the vibrant atmosphere of Friday Funday. Let's make the end of the week a time for laughter, connection, and celebration.





COMPLIANCE NEWS

FROM CORPORATE AFFAIRS & COMPLIANCE DESK



Importance of Compliance

Compliance is paramount across diverse industries, safeguarding ethical practices, ensuring legal adherence, and fostering public trust, thereby playing a pivotal role in sustaining operational integrity and long-term success. Compliances can increase productivity, enabling a company to achieve its goals and objectives. Compliance also promotes transparency and accountability, ensuring that employees are aware of their roles and responsibilities, leading to a more productive workforce.

As company expand across geographies, the complexities of regulatory and compliance requirements are growing. Different regions have different laws, rules, and regulations that demand different compliance levels. In today's rapidly evolving business landscape, compliance has emerged as a critical component for organizations across various industries. With the aim of ensuring ethical practices, protecting stakeholders' interests, and maintaining a fair and transparent business environment, compliance plays a pivotal role in fostering trust and sustainability.



FROM LEGAL DESK

Hi!!!

I am "Mecha" Powered by Legal Department of ACSI



Question No. 1 Are there any new criminal laws introduced in India?

Answer: The three new criminal laws which replace the Indian Penal Code, Code of Criminal Procedure and Evidence Act.



Question No. 2 Which Acts are these laws replacing?

Answer: Indian Penal Code (IPC) 1860 is being replaced with Bharatiya Nyaya Sanhita 2023, Code of Criminal Procedure 1973 is being replaced with The Bharatiya Nagarik Suraksha Sanhita 2023, Indian Evidence Act 1872 is being replaced with Bharatiya Sakshya Adhinyam 2023.



Question No. 3 What is the effective date of these laws?

Answer: These laws will come into effect from 1st July 2024..



Question No. 4 How new law is different from the old laws?

Answer

a. The Bharatiya Nyaya Sanhita, 2023 in its revised form, includes offences like acts of endangering the sovereignty or unity including sedition law now explicitly defines acts of terrorism the terms absent in the previous Indian Penal Code (IPC). The new legislation also grant magistrates increased authority to impose fines and broaden the scope of declaring someone a proclaimed offender.

In ACSI context, the penal sections of law mostly relate to cases of: • Cheating • Criminal misappropriation • Breach of trust • Forgery and use of forged documents • The sections providing for the definitions of these offences largely remain unchanged.

b. Bharatiya Nagarik Suraksha Sanhita:- Time-bound investigation, trial and judgment within 30 days of the completion of arguments. Video recording of the statements of sexual assault victims made mandatory. A new provision for attachment of property and proceeds of crime has been introduced. Deception • Empowers Courts to ask for electronic filings in cases where documents are voluminous.

In ACSI context, the provisions that Define additional types of electronic evidence • Empower courts and police officers to issue summons in cases where digital evidence is involved • clarify jurisdictions in cheating cases involving electronic modes.

c. Bharatiya Sakshya Adhinyam 2023: – Evidence produced and admissible in courts will include electronic or digital records, emails, server logs, computers, smartphones, laptops, SMS, websites, locational evidence, mails, messages on devices. Digitisation of all records including case diary, FIR, chargesheet and judgment. Electronic or digital records shall have the same legal effect, validity and enforceability as paper records. Expands definition of 'document' to include electronic and digital records and includes examples of such records • Expands definition of documentary evidence to include electronic/digital records.

• Classifies electronic evidence as primary evidence when produced from 'proper custody' • Broadens the definition of 'Experts' to include more areas of expertise.



Question No. 5 What are the points of these three laws?

Answer: The central point of these three laws is to protect the constitutional and human rights of citizens as well as their personal rights. For benefits to ACSI, these three laws are aimed at reducing legal risks, streamlining operations and investigation methodologies, and enhancing efficiency with review and response.



HOW WE ENJOY!

At AEON, we believe that fostering a culture of enjoyment is essential for creating a vibrant and fulfilling work environment. One of the keyways we achieve this is through a variety of activities and celebrations that bring us together, spark joy, and create lasting memories. Let's delve into how we embrace enjoyment through these initiatives.



Annual Function (2023)

We firmly believe in recognizing and appreciating the outstanding contributions of every member of our team. Our Annual Award Function is a special occasion, and we honour the hard work, dedication, and achievements of everyone staff members in our company.

We ensure that every milestone and success is celebrated. By recognizing and appreciating each other's efforts, we create a culture of positivity and encouragement.



"Create a future lifestyle that leads to a smile for each and every person."



Annual Sports Day:

AEON hosted a thrilling Annual Sports Day, bringing together employees from all departments for a day of friendly competition and camaraderie. The event featured a range of indoor and outdoor games, allowing everyone to showcase their individual skills and team spirit. From thrilling indoor competitions to exciting outdoor challenges, the day was filled with fun, excitement, challenges, surprises and cutthroat competition.





Women's Day Celebration:

On **International Women's Day (8th March 2024)**, we hosted a cancer awareness seminar, focusing on prevention and empowerment. Educating women about cancer types, early detection, and lifestyle modifications was our priority. We emphasized the importance of regular screenings and access to healthcare. Advocating for women's health rights and fostering community support were key themes. Together, we strive to empower women to take control of their health and lead fulfilling lives.

Our female staff members enthusiastically participated in a cancer awareness seminar, where they had the opportunity to learn, ask questions, and empower themselves.

It was heartening to see all our female employees actively participate, eager to learn and clarify their doubts.

Gudi Padwa Celebration at the Mumbai Office:

In the month of April 2024, we celebrated Gudi Padwa together in our Mumbai office, creating memories that we will cherish for a long time. The entire office was beautifully decorated, reflecting the festive spirit of this significant occasion.

All employees enthusiastically participated in the celebration, making it a day to remember. The highlight of the event was the Lazim dance, where everyone joined in, showcasing their Lazim dance moves and enjoying the vibrant music. The rhythmic beats and energetic atmosphere brought everyone together, fostering a sense of unity and joy.



Fun Friday Activities: A Karaoke Evening 'Gaata Rahe Mera Dil' and Bollywood Dhamaka

The **Karaoke Evening 'Gaata Rahe Mera Dil'** was a fantastic showcase of our employees' hidden talents. Everyone took turns singing their favorite songs, and the range of voices and performances was truly impressive. From classic hits to contemporary favorites, the room was filled with music, laughter, and cheer, highlighting the diverse musical tastes of our team.

In **Bollywood Dhamaka** Evening the employees dressed up as their favorite Bollywood actors and actresses, adding a glamorous touch to the celebration. The creativity and effort put into the costumes were outstanding, and the resulting atmosphere was lively and festive. In the end, we announced the winners for the three best-dressed employees, celebrating their exceptional effort and creativity. The competition was tough, but the standout costumes were truly remarkable, making the final announcement an exciting highlight of the day.

The office was buzzing with energy and enthusiasm as everyone participated wholeheartedly, making it a day to remember.





Iftaar Party Celebration During Ramadan:

During the month of Ramadan, we celebrated a heartwarming **Iftaar party** at the office, bringing everyone together to break their fast and enjoy a special evening of togetherness. The event was marked by a sense of community and shared joy, as everyone participated and relished the refreshments after a day of fasting.

The Iftaar party was more than just a meal; it was an opportunity for us to come together, appreciate the significance of Ramadan, and enjoy each other's company. The participation of all employees made the event a wonderful success, fostering a sense of unity and mutual respect.

In conclusion, we believe that enjoyment is not just a fleeting moment but a way of life. Through our various activities and celebrations, we create a culture where joy, camaraderie, and personal growth thrive. Together, we continue to build a workplace where every team member feels valued, supported, and empowered to enjoy all that Aeon has to offer.



International Yoga Day:

"Yoga is the journey of the self, through the self, to the self." — The Bhagavad Gita

We celebrated International Yoga Day on 21st June 2024 with a special yoga session for our employees. This session provided an excellent opportunity for everyone to come together, relax, and rejuvenate both mind and body. Employees from all departments participated enthusiastically, embracing the chance to unwind and recharge. The session was a refreshing break from the daily routine, leaving everyone feeling more energized and revitalized by the end. It was a meaningful way to promote wellness and foster a sense of community within the workplace.



SUCCESS STORY OF EMPLOYEES



Reflecting on a 11-years journey: From Promoter to Regional Sales Manager



Rajesh Nahak

Regional Sales Manager
| Western Zone

Namaste!!!

As I look back on the past ten years of my career, I am filled with gratitude for the experiences, challenges, and growth that have shaped me into the professional I am today. It has been an incredible journey, marked by milestones and moments that have defined my path.

Early Beginnings at AEON (Year 2013): I started my journey in the Sales department as a Sales Officer (termed as Promoter at AEON), eager to learn and contribute. My early years were focused on understanding the industry, building relationships, and sharpening my skills in Sales.

Mid-career (Year 2016): As I progressed in my career, I took on roles with increasing responsibility as a Marketing Officer (MO) in the Year 2016 where I got the opportunity to lead a team. In the year 2019 was Promoted as Area Sales Manager (ASM) for Bangalore region where I got chance to lead the Bangalore Regional team. I led several successful marketing campaigns, launched new Two-wheeler product lines in the Bangalore region, and collaborated with many Dealers to drive business growth. These years were challenging but immensely rewarding, pushing me out of my comfort zone and expanding my horizons.

Recent Years (Year 2022) as Regional Sales Head- Western Zone: In the last few years, I have had the opportunity to lead the Mumbai team as Regional Sales Head, involving I have had the opportunity to lead the Mumbai team as

Regional Sales Head, involving myself in strategic planning and execution. I have been fortunate to work with a talented and dedicated team, whose passion and creativity continue to inspire me every day.

"Create a future lifestyle that leads to a smile for each and every person."



Key Milestones:

Year	Achievement
2016	Aeon Sales Achiever Award for the quarter June to Aug' 2016
2018 & 2019	Rewarded as the Best Marketing Officer
From Dec'2021 to Feb '2022	Continuously for 3 months Achieved the Best Branch Award (Heading Thane Branch)
2022	Achieved the award as Star Performer of Year 2022 (rank 1) Pan India RSM.
2023	<ul style="list-style-type: none"> ○ Achieved the award as Star Performer of Year 2023 (rank 1) Pan India RSM. ○ Achieved the Good Staff Award - 2023 ○ Mumbai Region Awarded the Best Zone in the year 2023.

Looking ahead, I am excited about the future and the opportunities that lie ahead. **I want to see ACSI become a profitable organization and be among the top 5 NBFCs in India, eventually becoming a listed company.** My goal is to continue growing and evolving, both personally and professionally, and to make a positive impact in the Organization.

In closing, I want to express my gratitude to my colleagues, mentors, and friends who have supported me throughout this journey. Your guidance, encouragement, and friendship have been invaluable, and I look forward to many more years of growth and success together.

Reflecting on a 12 years journey: From Assistant Manager to Dy. Department Head



Santosh Jagtap

Dy. Department Head |
Credit Management

Hi, I'm Santosh Jagtap, and I'm here to share my success tales from the past few years. My service history: Before joining ACSI in 2012, I worked in Bajaj in the sales dept. At that time, I began working as an AM for ACSI and managed the key counter in the sales department. During this phase, ACSI began enrolling new dealers for sales, and I personally enrolled many dealers during six or seven months. In 2013, ACSI obtained a license, at which point we began hiring my downlines to start the business. I was successful in my job because of my diligence, my ability to meet deadlines, and my ability to work hard and efficiently, no matter what job offered to me.

I was moved to the Thane office in 2015-16, where I was now managing sales from the Thane to Badlapur area as a Branch Manager in sales, in parallel I was looked after and assisted with the collection issues, as the collecting team is a component of the Thane branch.

Unfortunately, a pandemic broke out, which meant that sales would be entirely stopped for a while. During that time, I was handling collections with my sales team. That was a very crucial period for collection, and collection must drastically improve. Suddenly, my superior offered me the chance to take over as collection manager and supervise the collection field team. I embraced the chance and began working diligently on the collection project. I learned a lot and received great assistance from my superior Sunil Sir, which helped me to enhance my performance. I'm grateful that he trusted me and gave me the chance to show that I could make things better.

There is still a long way to go, even though I am currently employed in collections as a DGM and Deputy Department Head. I'm going to keep working toward my next objective.

"Create a future lifestyle that leads to a smile for each and every person."



Reflecting on a 9-Years Journey: From Junior Officer to Dy. Department Head



Tushar Kurne

Dy. Department Head | System
Operation & IT Security

As I celebrate my 9th anniversary with ACSI I find myself reflecting on a journey that has been nothing short of extraordinary. It's been a path of continuous learning, growth, and meaningful contributions, which began when I joined as a Junior Officer in the IT department.

Back then, the landscape of technology was vastly different, and so was our company. We were on the brink of digital transformation, and I was eager to contribute to that evolution. My early days were filled with learning the ropes, understanding our systems, and finding ways to add value. Over the years, I've had the privilege of being part of several key projects that have shaped the way our company operates. From streamlining processes to implementing new technologies, each project was a stepping stone that prepared me for greater responsibilities.

My journey through various roles within the department has been a testament to the supportive culture at ACSI. With each new position, from Junior Officer to Senior Officer, and now as a Deputy Manager, I've been challenged to push my boundaries and expand my expertise. In this role, I've not only witnessed but also contributed to the incredible growth of our IT capabilities. Our team has become a pivotal part of the company, ensuring that we stay ahead in a competitive and ever-changing industry. As I look back, I am filled with gratitude for the opportunities I've been given, the mentors who have guided me, and the colleagues who have become friends. It's been a collaborative effort every step of the way, and I am proud of what we've achieved together. Looking forward, I am excited about the

future and the challenges it holds. I am committed to continuing my journey of growth and to contributing to the success of our IT department and ACSI as a whole. Thank you for being a part of my story. Here's to many more years of innovation, collaboration, and success.

Reflecting on a 10-Years Journey: From Officer to Manager



**Sachin Shivram
Bendre**

Manager | Operation
Administration

From my first day as an Officer back in 2014, the company trained the potential in me giving a very nourished ground to build my journey.

It was not a job, but the idea and potential of an amazing career. Every year, I was watered and bloomed, which changed who I was. Three years later, I was a Senior Officer. It was not long before I had completed the 5 years with Aeon Family.

Now I had more ideas, and I understood our mission more deeply. The faith the company had in me was dynamic, and it promoted me to an Executive. This is where I understood leadership and the rhythm of a team. Despite the wave of COVID, the company showed trust and belief in me in those hard times. Later, I became a Senior Executive. This was the definitive moment in the company; I polished my skills and mentored by my seniors that further boosted my potential.

As an Assistant Manager, I took on broader responsibilities, each one molding my determination and reinforcing my dedication to our goals. The company also realized my efforts by awarding me Good Staff 2022 which further motivated me to keep my efforts aligned with the management's vision.

Now, standing as a Manager, I am grateful for the journey and every challenge faced. This year also (2023) I found myself appreciated by my managers when they showed trust in me with Good Staff

award. There is no doubt that the company has always been more than an employer: a mentor, a guide, and a true advocate of my efforts. As part of it, I want to take this opportunity to extend my sincerest words of gratitude. Thanks to the spirit the company possesses, every employee is given a chance to flourish and progress. It is in this spirit that we will continue our journey, open new horizons, and achieve new triumphs. It is the focal point of our company – where aspirations come true, by planting seeds of growth.

"Create a future lifestyle that leads to a smile for each and every person."



Achievers



BEST PERFORMERS-BACK OFFICE STAFF

Corporate Governance & Customer Service Division:

Jan to Mar 2024



Parash Dassani

Corporate Affairs & Compliance



Rakesh Sade

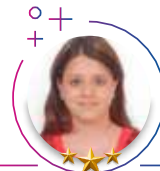
Administration

Apr to Jun 2024



Ulkarsh Singh

Legal & Risk Management



Karishma Vijla

Legal

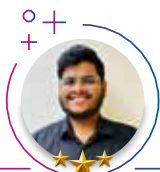
Credit Control Division:

Jan to Mar 2024



Swapnil Kalambe

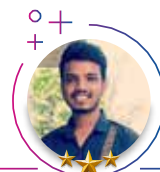
Maker - Credit Assessment



Shubham Suvarna

Maker - Credit Assessment

Apr to Jun 2024



Nikhil Sonkar

Maker - Credit Assessment



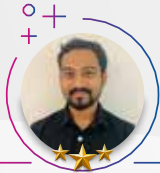
Ansal D'souza

Credit Assessment



IT Division:

Jan to Mar 2024



Bhushan Patil

IT Planning & Development



Harshad Karalkar

System Operation & IT Security

Apr to Jun 2024



Amit Hiwale

IT Planning & Development



Ashlesha Bansode

System Operation & IT Security

Business Promotion Division:

Jan to Mar 2024



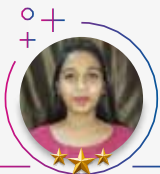
Vinayak Pujare

Sales Planning & Support



Roshan Patil

Operation Administration



Mayuri Rane

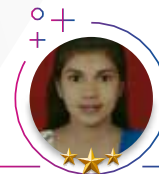
Operation Administration

Apr to Jun 2024



Siddhi Pandit

Sales Planning & Support



Sushma Fadawale

Operation Administration



Pradip Bhosale

Operation Administration

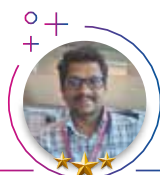
Corporate Management Division:

Jan to Mar 2024



Bhanudas Parab

Finance & Accounting



Sudesh Morvaskar

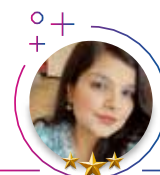
Human Resource

Apr to Jun 2024



Dharti Rana

Finance & Accounting



Karnika Madhur

Human Resource



RANK 1 PROMOTERS



Delhi

Pawan Kumar
Jan-2024

Manik Chhabra
Feb-2024 & Mar-2024

Umapati Chauhan
Apr-2024

Shivam Kumar
May-2024

Mumbai

Rihan Shaikh
Jan-2024

Chelan Pendurkar
Feb-2024

Swati Hadye
Mar-2024

Jitendra Bind
Apr-2024

Bangalore

Megha Shri T S
Jan-2024

Manoranjn M
Feb-2024

Ajith
Mar-2024

Aravind D R
Apr-2024

Nithin Venkataraju
May-2024



RANK 2 PROMOTERS



Delhi

Manik Chhabra
Jan-2024

Amanpreet Singh
Feb-2024 & Mar-2024

Pawan Kumar
Apr-2024

Ashish Kumar
May-2024

Mumbai

Pradeep Yadav
Jan-2024

Rihan Shaikh
Feb-2024

Supriya Pawar
Mar-2024

Bangalore

Manohar Voleri
Feb-2024 & Apr-2024

Manoranjn M
Mar-2024

Lakshmi P J
May-2024



RANK 3 PROMOTERS

Delhi

Prashant Kumar
Jan-2024

Ravinder HOM Kumar
Feb-2024

Shivam Kumar
Mar-2024

Manik Chhabra
Apr-2024

Varun Bhardwaj
May-2024

Mumbai

Aniket Igave
Jan-2024 & Feb-2024

Chandrakant Kolekar
Mar-2024

Bangalore

Lakshmi P J
Feb-2024 & Mar-2024

Jayashree
Apr-2024

Megha Shri T S
May-2024



BEST QUALITY- PROMOTERS

Moinulhaque Ansari
Jan-2024
(Eastern-Mumbai)

Tanmay Khularkar
Mar-2024
(Harbour - Navi Mumbai)

Rihan Shaikh
Apr-2024
(Harbour - Navi Mumbai)

Santosh Rokde
May-2024
(Thane-Mumbai)

Vajeer Singh
Feb-2024 & March-2024
(Delhi)

Shatish Kumar
Apr-2024 (Delhi)

Ashish Kumar
May-2024 (Delhi)



DESK TEAM LEADER- TOP PERFORMER

Vaishali Sawant
Jan, Feb, Mar, & May-2024

Manika Chavan
Apr-24



DESK TEAM RANK 1



Manda Baban Galphade
Jan-2024 (Mumbai)

Apurva Srivastav
Feb-2024 (Mumbai)

Imran Ibrahim Sayyed
Mar-2024 (Mumbai)

Shahid Shahzada Shaikh
Apr-2024 (Mumbai)

Chitra Ghorpade
May-2024 (Mumbai)

Priya Bachte
Jan-2024 (Bangalore)

Shruti Sanjay Parab
Feb-2024 (Bangalore)

Vidya Madhukar Lalye
Mar-2024 (Bangalore)

Shivang Tiwari
Apr-2024 (Bangalore)

Manu Narayana
May-2024 (Bangalore)

Mohammad Shadab
Jan, May-2024 (Delhi)

Laxman Chavan
Mar, Apr-2024 (Delhi)



DESK TEAM RANK 2



Imran Ibrahim Sayyed
Jan-2024 (Mumbai)

Ranjana Shankar Khirbire
Feb-2024 (Mumbai)

Manda Baban Galphade
Mar-2024 (Mumbai)

Pradipt Prakash Bhagne
Apr-2024 (Mumbai)

Shradha Krishna Singh
May-2024 (Mumbai)

Manu Narayana
Jan, Feb, & Mar-2024 (Bangalore)

Vidya Madhukar Lalye
Apr-2024 (Bangalore)

Shruti Sanjay Parab
May-2024 (Bangalore)

Vishnu Jagannath Jayswal
Jan-2024 (Delhi)

KirtiLaxmi Shanker Tiwari
Feb-2024 (Delhi)

Madhubala Jaiswar
Mar-2024 (Delhi)

Kais Khwaja Shaikh
Apr-2024 (Delhi)

Sakir Ali Shaikh
May-2024 (Delhi)



DESK TEAM RANK 3

 Ranjana Shankar Khirbire Jan-2024 (Mumbai)	 Imran Ibrahim Sayyed Feb-2024 (Mumbai)	 Prachi Jadhav Mar-2024 (Mumbai)	 Tabassum Saddam Navadgi Jan-2024 (Delhi)	 Kais Khwaja Shaikh Feb-2024 (Delhi)	 Rutika Subhash Amraskar Mar-2024 (Delhi)
 Kavita Shukla Apr-2024 (Delhi)	 Laxman Chavan Apr-2024 (Delhi)	 Sarita Verma Jan-2024 (Bangalore)	 Vidya Madhukar Lalye Feb-2024, May-2024 (Bangalore)	 Shivang Tiwari Mar-2024 (Bangalore)	 Shruti Sanjay Parab Apr-2024 (Bangalore)



CALL CENTRE NPS PERFORMERS

Rank 1

 Rashid Shah Jan 2024 & Apr 2024	 Alik Khan Feb 2024	 Saijiya Khan Mar 2024	 Neha Kshirsagar May 2024
---	----------------------------------	-------------------------------------	--

Rank 2

 Neha Kshirsagar Jan, Feb, Mar-2024	 Rashid Shah Apr 2024	 Alik Khan May 2024
--	------------------------------------	----------------------------------

Rank 3

 Saijiya Khan Jan, Feb, Apr-2024	 Rashid Shah Mar 2024	 Neha Kshirsagar May 2024
---	------------------------------------	--



ANNUAL EVENT 2023 ACHIEVERS



LONG SERVICE AWARD (10 YEARS)



Amol Deshmukh
Western Sales

Amul Gare
Western Sales

Chandrakant Kolekar
Western Sales

Satish Kamble
Credit Management

Monika Chavan
Credit Management

Rajesh Nahak
Western Sales

Archana Jadhav
Operation Administration

Santosh Solkar
Credit Management

Shraddha Kshirsagar
Credit Management

Ganesh Dhule
Credit Management

Sachin Lawand
Credit Management



LONG SERVICE AWARD (5 YEARS)



Shahid Ali Hamid Ali Khan
Western Sales

Joyjeet Arnal Dasgupta
Operation Administration

Geeta Balu Koklikar
Credit Management

Mubin Shanawaz Rahatwilkar
Northern Zone

Fahad Sanaulлах Jhelam
Credit Management

Pradeep Ganpat Kanar
Operation Administration

K P Sunil
Business Promotion

Shaikh Azhar Mukhtar
Western Sales

Rizwan Md Farooque Shaikh
Western Sales

Hitesh Chandrakant Gavkar
Operation Administration



BEST STAFF AWARD

Parash Dassani
Corporate Affairs & Compliance

GOOD STAFF AWARD

Jayjeet Amal Dasgupta
Operation Administration

Amit Koyande
Branch Development

Santosh Jagtap
Credit Management

Aaron Mahan Marcus
Finance & Accounting

Arnol Deshmukh
Western Sales

Rajesh Nahak
Western Sales

Shahid Ali Hamid Ali Khan
Western Sales

Amul Gure
Western Sales

Sachin Shivram Bendre
Operation Administration

Harshali Ravindra Wagh
Sales Planning & Support

Abhishek Ramakant Mantri
Credit Management

Sachin Lawand
Credit Management

Ashok Naykawadi
Credit Management

Shraddha Kshirsagar
Credit Management

Vaishali Suresh Sawant
Credit Management

STAR PERFORMER AWARD

Rasika Dattaram Pawar
Rank 1 (Western Zone - Desk Caller)

Bhalchandra Vasudev Kulkarni
Rank 2 (Western Zone - Desk Caller)

Pradip Prakash Bhagne
Rank 3 (Western Zone - Desk Caller)

Imran Ibrahim Sayyed
Rank 1 (Northern Zone - Desk Caller)

Ramizabee Nawab Shaikh
Rank 2 (Northern Zone - Desk Caller)

Ranjana Shankar Khirbire
Rank 3 (Northern Zone - Desk Caller)

Kais Khwaja Shaikh
Rank 1 (Southern Zone - Desk Caller)

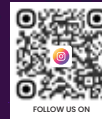
Khan Allahbaksh Afsana
Rank 2 (Southern Zone - Desk Caller)




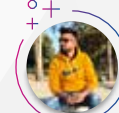


















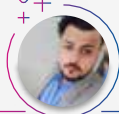

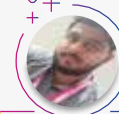

















Rizwan Md Farooque Shaikh
Rank 3 (Southern Zone - Desk Caller)

Hitesh Chandrakant Gavkar
Rank 1 (PAN India - Desk Caller)

Rasika Dattaram Pawar
Rank 2 (PAN India - Desk Caller)

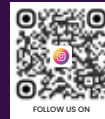
Kais Khwaja Shaikh
Rank 3 (PAN India - Desk Caller)



 Sushma Manish Rana Rank 1 (PAN India - Desk Team Leader)	 Shraddha Kshirsagar Rank 2 (PAN India - Desk Team Leader)	 Vaishali Suresh Sawant Rank 3 (PAN India - Desk Team Leader)	 Suraj Kumar Dubey Rank 1 (Western Zone - Field D0)	 Santosh Solkar Rank 2 (Western Zone - Field D0)	 Pranesh Siddharth Salvi Rank 3 (Western Zone - Field D0)	 Amresh Kumar Rank 1 (Northern Zone - Field D0)
 Deepak Yadav Rank 2 (Northern Zone - Field D0)	 Leelu Yadav Rank 3 (Northern Zone - Field D0)	 Loksha M Rank 1 (Southern Zone - Field D0)	 Girish Naik N Rank 2 (Southern Zone - Field D0)	 Harshavardhan D Rank 3 (Southern Zone - Field D0)	 Johar Ali Goharali Sayyed Rank 1 (Western Zone - Field D1)	 Dayanand Krishna Ganega Rank 2 (Western Zone - Field D1)
 Akshay Rajendra Avhad Rank 3 (Western Zone - Field D1)	 Shakti Sagar Rank 1 (Northern Zone - Field D1)	 Sandeep Pandey Rank 2 (Northern Zone - Field D1)	 Krishna P Bajanki Rank 1 (Western Zone - Field D2)	 Vivek Band Rank 2 (Western Zone - Field D2)	 Ganesh Jalindar Bhandari Rank 3 (Western Zone - Field D2)	 Ravi Verma Rank 1 (Northern Zone - Field D2)
 Chanda Rahul Gogliya Rank 1 (Western Zone - Team Leader D0)	 Amif Kumar Jha Rank 1 (Northern Zone - Team Leader D0)	 Abishkek Anthony B Rank 1 (Southern Zone - Team Leader D0)	 Fahad Sanaullah Jhetam Rank 1 (Western Zone - Team Leader D1)	 Deepika Vasudev Panwalkar Rank 1 (Western Zone - Team Leader D2)	 Shubham Sharma Rank 1 (Northern Zone - Team Leader D2)	 Amresh Kumar Rank 1 (PAN India - Field D0)
 Johar Ali Goharali Sayyed Rank 1 (PAN India - Field D1)	 Krishna P Bajanki Rank 1 (PAN India - Field D2)	 Chanda Rahul Gogliya Rank 1 (PAN India - Team Leader D0)	 Fahad Sanaullah Jhetam Rank 1 (PAN India - Team Leader D1)	 Deepika Vasudev Panwalkar Rank 1 (PAN India - Team Leader D2)	 Nandini Ramesh Pal Rank 1 (Western Zone - Promoter TW)	 Pushpendra Arshuram Kunchikore Rank 2 (Western Zone - Promoter TW)
 Swati Rajan Hadye Rank 3 (Western Zone - Promoter TW)	 Vijal Ramchandra Poojari Rank 2 (Western Zone - Promoter UTW)	 Aagif Ashraf Pawaskar Rank 3 (Western Zone - Promoter UTW)	 Chandrakant Kalekar Rank 2 (Western Zone - Promoter FL)	 Vivek Vitthoba Chavan Rank 3 (Western Zone - Promoter PL)	 Nandini Ramesh Pal Rank 1 (Western Zone - Promoter East Mumbai)	 Sahil Sultan Shaikh Rank 2 (Western Zone - Promoter East Mumbai)



 Shavez Parvez Shaikh Rank 3 (Western Zone - Promoter East Mumbai)	 Mamta Tarachand Badsiwai Rank 1 (Western Zone - Promoter N/W Mumbai)	 Swati Rajan Hadye Rank 2 (Western Zone - Promoter N/W Mumbai)	 Kelan Chinchawalkar Rank 3 (Western Zone - Promoter N/W Mumbai)	 Rihan Shafique Ahmed Shaikh Rank 1 (Western Zone - Promoter Navi Mumbai)	 Chandrakant Kolekar Rank 2 (Western Zone - Promoter Navi Mumbai)	 Pushpendra Parshuram Kunchikone Rank 1 (Western Zone - Promoter South Mumbai)
 Abhijeet Dattatrya Shinde Rank 2 (Western Zone - Promoter South Mumbai)	 Imran Mubarak Shaikh Rank 3 (Western Zone - Promoter South Mumbai)	 Vivek Vilhoba Chavan Rank 1 (Western Zone - Promoter Thane Area)	 Jitendra Kumar Bind Rank 3 (Western Zone - Promoter Thane Area)	 Roshani Naik Rank 1 (Western Zone - Promoter Virar Area)	 Ganesh Sakharam Nalawade Rank 2 (Western Zone - Promoter Virar Area)	 Suraj Rajendra Mahadik Rank 3 (Western Zone - Promoter Virar Area)
 Pradeep Yadav Rank 1 (Western Zone - Promoter Western Mumbai)	 Ravi Yadav Rank 2 (Western Zone - Promoter Western Mumbai)	 Sujeet Chhofelal Bind Rank 3 (Western Zone - Promoter Western Mumbai)	 Ravinder Hom Kumar Rank 1 (Northern Zone - Promoter)	 Sakshi Raghav Rank 2 (Northern Zone - Promoter)	 Prashant Kumar Rank 3 (Northern Zone - Promoter)	 Vajeer Singh Rank 1 (North Delhi - Promoter)
 Amanpreet Singh Rank 2 (North Delhi - Promoter)	 Pawan Kumar Rank 3 (North Delhi - Promoter)	 Prashant Kumar Rank 2 (Gazabad - Promoter)	 Ravinder Hom Kumar Rank 1 (West Delhi - Promoter)	 Sakshi Raghav Rank 2 (West Delhi - Promoter)	 Megha Shri T S Rank 1 (Southern Zone - Promoter)	 Manohar Valeri Rank 2 (Southern Zone - Promoter)
 Manohar Valeri Rank 1 (Bangalore East - Promoter)	 Sathya Raj S Rank 3 (Bangalore East - Promoter)	 Megha Shri T S Rank 1 (Bangalore North - Promoter)	 Suresha M Rank 3 (Bangalore North - Promoter)	 Arun H C Rank 1 (Bangalore South - Promoter)	 Ajith M Rank 2 (Bangalore South - Promoter)	 Sharath H R Rank 3 (Bangalore South - Promoter)
 Nandini Ramesh Pal Rank 1 (PAN India - Promoter)	 Pushpendra Parshuram Kunchikone Rank 2 (PAN India - Promoter)	 Imran Mubarak Shaikh Rank 3 (PAN India - Promoter)	 Shaikh Azhar Mukhtar Rank 1 (Western Zone - MO)	 Amol Pawar Rank 2 (Western Zone - MO)	 Manoj Yaman Devadiga Rank 3 (Western Zone - MO)	 Prathap K V Rank 1 (Southern Zone - MO)



 Gireesha C S Rank 2 (Southern Zone - MO)	 Alavala Murali Krishna Rank 3 (Southern Zone - MO)	 Amol Pawar Rank 1 (PAN India - MO)	 Manoj Vaman Devadiga Rank 2 (PAN India - MO)	 Shaikh Azhar Mukhtar Rank 3 (PAN India - MO)	 Nikhil Bailram Thakur Rank 1 (Western Zone - ASM)	 Krishan Phoolchand Kumawat Rank 2 (Western Zone - ASM)
 Arshad Mehboob Shaikh Rank 3 (Western Zone - ASM)	 Rabban Saif Rank 1 (Southern Zone - ASM)	 Abhishek Kumar Choudhary Rank 1 (Northern Zone - ASM)	 Mohit Tyagi Rank 2 (Northern Zone - ASM)	 Amit Kumar Delhi CAD	 Aniket Kumar Delhi Sales Support	 Sethu Thankappan Bangalore CAD
 Neha Nagesh Bangalore CAD	 Niharika A Bangalore Sales Support	 Jagruti Khirsagar PL Caller Rank 1	 Ujjwala Harshad Mhatre Mumbai Sales Support	 Vinayak Prabhakar Pujare Mumbai Sales Support	 Nizam Mehboob Shaikh Star Performer	 Sushila Mahesh Jadhav Star Performer
 Hitesh Chandrakant Gavkar Star Performer	 Amlan Acharya Star Performer	 Swaroop Ravindra Nelavale Star Performer	 Sushma Budhya Fadawale Star Performer	 Sani Divakar Jadhav Star Performer	 Neha Manohar Khirsagar Star Performer	 Harsh Vishwas Kamble Star Performer
 Harshada Harshal Patil Star Performer	 Sushmita Ravishankar Sastry Star Performer	 Shahnoor Ansari Star Performer	 Mubashir Anwar Ansari Star Performer	 Dnyaneshwari Bandagale Star Performer	 Minakshi Pruthvira Bampurde Star Performer	 Premnath Tukaram Ghodke Star Performer
 Tushar Kurne Star Performer	 Amol Ramesh Lad Star Performer	 Ansal Caitan D'souza Star Performer	 Mandar Liladhar Khirsagar Star Performer	 Reshma Chandrakant Shelkar Star Performer	 Nikhil Durgaprasad Sonkar Star Performer	 Nikhil Jayprakash Dhmal Star Performer
 Ajaykumar S Singh Star Performer	 Sandhya Bangude Star Performer	 Harshad Damodar Karalkar Star Performer	 Mubin Shanawaz Rahatwilkar Star Performer	 Mumbai Zone Best Zone - Rank 1		



MOTIVATIONAL QUOTE



Change inspires us to innovate, action drives us forward, and challenges fuel our determination to succeed.

-Keiichi Nambu



True growth begins with a mindset shift, where ownership empowers action, open communication fosters collaboration, and transparency ensures integrity in every action.

-K P Sunil



Change is inevitable,
Growth is our opportunity

-Junichi Doi



The basic principles of accountability, transparency, fairness, responsibility and risk management can achieve good Corporate Governance in an organisation. Moreover, the four P's people, purpose, process & performance serve as the fundamental principles of both the existence and operation of governance.

-Sanjaya Kumar Dash





QUIZ

1 When did ACSI receive its license from the RBI to operate as a non-banking finance company (NBFC) and provide financial services?

A. 28th February 2013

B. 4th February 2013

C. 9th March 2011

D. 28th March 2011

2 What is the official email ID to submit a sexual harassment complaint in our organization?

A. wb@aeoncredit.co.in

B. wecare@aeoncredit.co.in

C. hr@aeoncredit.co.in

D. corporate@aeoncredit.co.in

3. What is our Vision statement?

A. Create a future lifestyle that leads to a smile for each and every person

B. Our Purpose is to bring "Finance" closer to everyone.

C. Always act with integrity and sincerity

D. Act spontaneously and follow your aspirations

4 What are the key components of KYC procedures?

A. Market analysis, product development, customer segmentation.

B. Customer identification, transaction monitoring, reporting of suspicious activities.

C. Customer identification, customer due diligence, ongoing monitoring.

D. Sales forecasting, inventory management, supply chain optimization.

5 Non-compliant activity by an Employee may result into?

A. Show Cause Letter to Employee

B. Disciplinary Action against Employee

C. Termination of Employment of Employee

D. Any or all of the above

Please mail your answers to hr@aeoncredit.co.in

The first five participants with the correct answers will receive a surprise gift!"



"Create a future lifestyle that leads to a smile for each and every person."