

# “प्रगति”

**Ambition Services**  
**Private Limited** 



# Volume 3

Half Yearly Newsletter (Apr. 2024 - Sept. 2024)

## From the Management's Desk



**Co-Founder & COO**

We would like to take this opportunity to extend our sincere gratitude to everyone who has supported us throughout our journey. Whether you are a customer, partner, employee, or stakeholder, your unwavering support has been the foundation of our continued success.

We are thrilled to introduce new services focused on **Health and Wellness for our clients**. As part of this initiative, we will be organizing free health camps and providing free medicine for children, women, and the elderly. we are offering **24/7 free consulting services**, highly discount on medicines and lab tests through our online platform to ensure that accessible healthcare is available to all members of our community.

To strengthen our risk management efforts, we have also started the **Risk Assessment Team (RAT)**, which helps us to assess the customer and household to ensure a healthy and secure portfolio.

We established a new **dedicated collection team** to enhance our collection process, focusing on overdue customers. This team actively engages clients, educating them about timely EMI payments and the impact of missed payments on credit scores. By combining efficient collection strategies with financial education, we're creating a win-win situation that benefits both our operations and our clients' financial health. Our approach aims to improve collection rates while **supporting clients' long-term financial well-being**, creating a beneficial situation for both our operations and our customers' financial health.

## New Initiative - Micro LAP & MSME Loan

We have recently launched a financial offerings **MSME and Micro-LAP**. These tailored solutions mark a significant milestone in our journey to meet the diverse needs of our valued customers. Our team's enthusiasm for these products reflects our commitment to empowering local businesses and individuals with flexible financial options.

The Secured MSME offering caters to small and medium enterprises, providing the capital needed for growth and expansion. Meanwhile, our Micro-LAP (Loan Against Property) option offers individuals a chance to leverage their property assets for various financial needs.

## Ambition Loyalty Program



We take great pride in honouring the dedication and loyalty of our employees who have reached significant milestones with us. In this program we recognize those employee who is eligible for 3, 5, 7 and 10 years of services. Recipients were recognized for their commitment with financial benefits, thoughtful gifts, and an exclusive lunch with the Senior Management team. The day was filled with joy, camaraderie, and a deep sense of appreciation. Each honouree received a certificate and personal recognition, marking this occasion as a memorable and rewarding experience. We are immensely grateful for their contributions and look forward to many more years of shared success.

## Jashn-e-Azadi



Independence Day was celebrated with enthusiasm across our Head and branch offices, with employees participating in energetic activities, fostering unity, excitement, and patriotic spirit throughout the day.

## Ganeshotsav Celebration



This year, our office was filled with joy and devotion as we celebrated the auspicious occasion of Ganesh Chaturthi! 🌟 The celebration brought us together, reminding us of the importance of unity, positivity, and fresh beginnings.

## Client Spotlight



**Babli Devi**  
**Loan Cycle - 4th**  
**Mahendragrah**

We are deeply grateful for the unwavering loyalty of our clients. As a token of our appreciation, we are excited to recognize and celebrate those who have completed their third cycle with us and beyond. To honor your continued trust and partnership, we will be presenting **special certificates** and thoughtful gifts. This gesture is a reflection of our commitment to fostering long-lasting relationships and acknowledging the significant milestones we achieve together. Your loyalty is the cornerstone of our success, and we look forward to continuing this journey with you for many more cycles to come.

## Ambition Champ



**Dilip Singh** "I've been with Ambition for over six years, starting as an Executive in the Finance and Accounts Department in 2018. During this time, I've developed skills in payments, bookkeeping, managing relationships with bankers and partners, and leading teams. Ambition's supportive culture allowed me to advance to Senior Executive in 2019, which broadened my experience in financial management. By 2021, I was promoted to Assistant Manager, overseeing larger responsibilities and strategic planning. Most recently, I was honored to be named Deputy Manager in 2023. Throughout my time here, Ambition has consistently provided opportunities for career growth, offering an employee-friendly environment that fosters a strong work-life balance."

## Customer Holistic Well-being



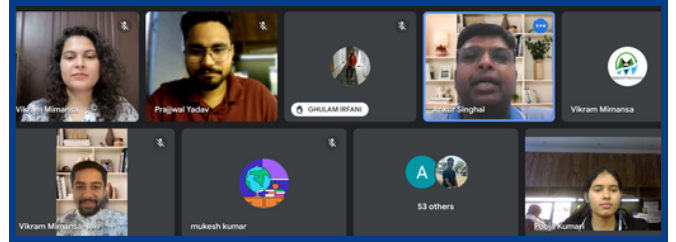
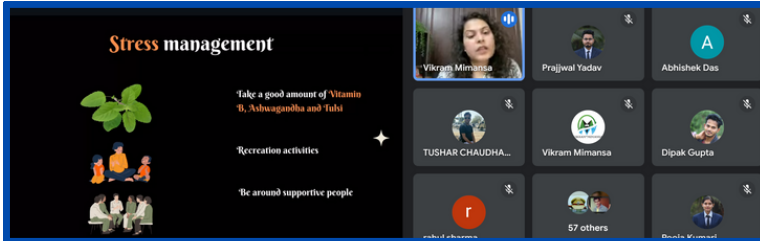
We're excited to share the incredible impact of our recent **Client awareness activity!** Together, we brought essential healthcare services to communities in **Haryana and Uttar Pradesh** through a free health camp initiative, benefiting over 1,000 villagers, focusing on women, children, and the elderly. These camps provided vital services and support to our valued clients, to community welfare and empowerment. Pregnant women can access free supplements and multivitamins. Furthermore, expert consultations are offered on family planning and child nutrition, ensuring comprehensive support for family health. This collaboration aims to close the healthcare gap and make essential services more affordable and accessible for disadvantaged communities.

## Customer Journey



My name is **Manisha Rani**, and I live in Shamli district with my husband, Sonu, and our two children. I've been associated with Ambition for over four years ago. Life was tough for us as my husband's income wasn't enough to support our household. We struggled to make ends meet, and that's when I turned to Ambition for a loan. With the loan, I started selling clothes at local one-day markets. Though it was small in the beginning, it marked the start of something positive. Gradually, our financial situation improved, and our struggles began to ease.

## Engage & Elevate



At Ambition, team engagement thrives through a dynamic blend of online and offline activities. Our diverse online programs focus on holistic employee development, covering essential areas such as **personality enhancement, financial management, health and well-being, and stress management**. These virtual sessions provide valuable insights and practical tools to help our team members grow both personally and professionally. Complementing these digital initiatives, we also organize engaging offline events that foster camaraderie and team spirit. Recognizing the importance of appreciation, Ambition has implemented a robust recognition system featuring awards and gifts to acknowledge outstanding contributions and milestones. This multifaceted approach to team management not only boosts morale but also cultivates a positive work environment where every team member feels valued and motivated. Through these thoughtful engagement strategies, Ambition continues to nurture a cohesive, high-performing team dedicated to achieving our collective goals.



## Enjoyable Learning Experience



The Training and Development is committed to enhancing employee skills, fostering growth, and addressing organizational challenges through three key training programs: **Navonmesh, Gyankosh, and Vartalap**. Navonmesh is a two-day onboarding program for new employees, It's class-room training. Gyankosh provides one-day classroom training for skill upgradation after six months. It's a comprehensive program filled with interactive games and fun activities, reinforcing learning through teamwork and creativity. Vartalap offers hour-long online sessions addressing current challenges and updates on regular basis. These trainings ensure continuous growth and a dynamic learning environment for our team.