

Home Credit India Sales Magazine

CONNECT

Issue - X | December 2015 Edition

From
Vlasto's Desk



Best ASM (NCR)
Anand Prakash



Best DSM (NCR)
Sajjan Rai



Best SA (NCR)
Gagan Kumar



Best X-Sell SA (Ahmedabad)
Dholariya Hardik Hasmukhbhai



What's Inside

Performance of
the Month

Our Customer Promise

Significance Of
Internal Codes

From Vlasto's Desk

Hello,

First and foremost, Congratulations Winners!!!

I take pride to announce that we have made history in HCI by crossing 100 Crore! I would like to accredit each one of you behind such a great success. Thank you for all your hard work.

If I were to sum up the whole year, the TW Target was INR 399,221,371, we victoriously delivered INR 462,000,000. Similarly, CD Target was INR 579,294,900 and we nailed it by achieving a total of INR 616,500,000. Our overall target was INR 978,516,271 and we accomplished INR 1,078,500,000. November's success has embossed a new milestone in the history of HCI and this gives us another reason to close this year on a happier note.

For the month of December, I can anticipate a few challenges ahead of us and without your support, it will not be possible to complete our yearly goals. This is the month where next to delivering our sales targets, we need to control risk & attrition and thus, each one of you must know the basic rules and considerable aspects:

- Sales Targets Achievement: Always set your targets 20% higher than the given ones to be able to achieve a minimum of 110% of your targets.
- Risk: Keep a tab over risk factors. It is really critical to show that we can sell to the good customers.

We have introduced new "Venky" training and all the SI/SA's are required to follow that. I would like to tell you that there's going to be lot of mystery shopping happening this December thus, you should ensure that you religiously adhere to the given instructions by your DSM/ASM. If you seek assistance in any way, the trainers will be more than happy to help you out. You should religiously follow good sales process and meet the benchmarks with respect to ECS, Web cam, E-Mail. Regularly attend your morning meetings and when you are at POS, make sure that you explain to each and every customer that how can they repay their installments i.e. via ECS, Cash and online repayment mode. Once a customer signs the contract, it is now mandatory for you to give him/her the customer welcome kit. It contains welcome letter, EMI CARD, sanction letter and details about repayment options.

We have also successfully launched 'Our Customer Promise' this month. It's not a sheer piece of declaration that we will be handing over to our customers indeed, I would urge each one of you to show our commitment towards our customers and tell them how are we easy and simple, open and transparent, proactive, prompt, approachable & professional and courteous. Let's show that we can control our network much more effectively and practice/abide by these promises.

You all have already proved to be the TEAM of WINNERS and I'm so proud of you. Now, let's celebrate our grand success at the Annual Sales Conference to be held at JW Marriott Chandigarh. I hope that top 2 DSMs per ASM and TOP SA's have bagged their Golden Ticket to the Conference.

This month's newsletter will guide you through our customer promises & repayment modes. You will also come across how the simplified Internal Codes '0' and '1' will make your work hassle free and help you to deal smartly with every customer. To sum up, year 2015 was really a fantastic year for the sales team and we have emerged as the strongest winning team, exceeding our deliverables in all respects.

Let's continue with the spirit of WINNING and break your own BEST sales record. Winning is in our DNA, so let's continue with winning culture and enter the New Year with a BANG!

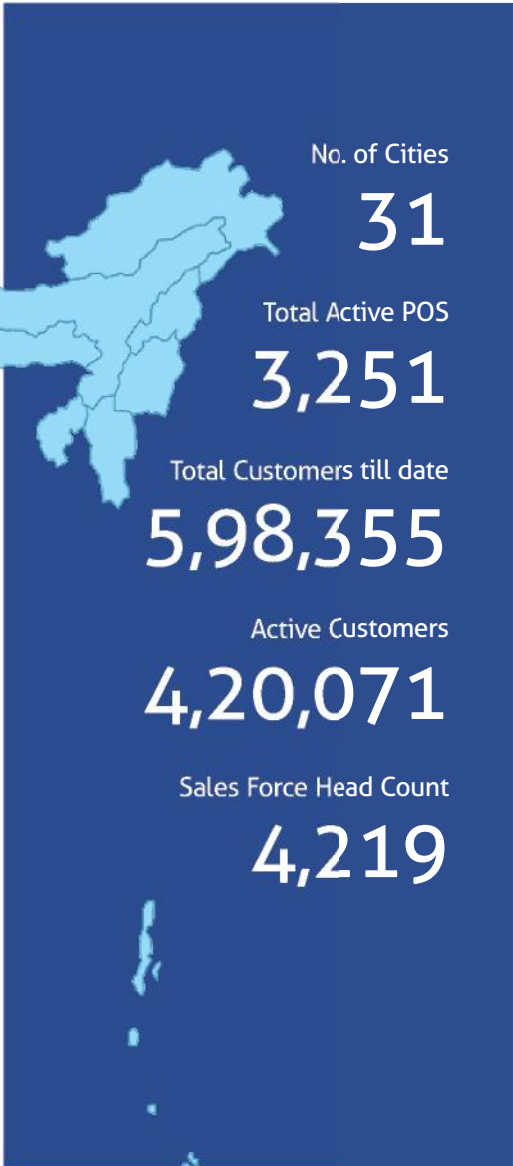
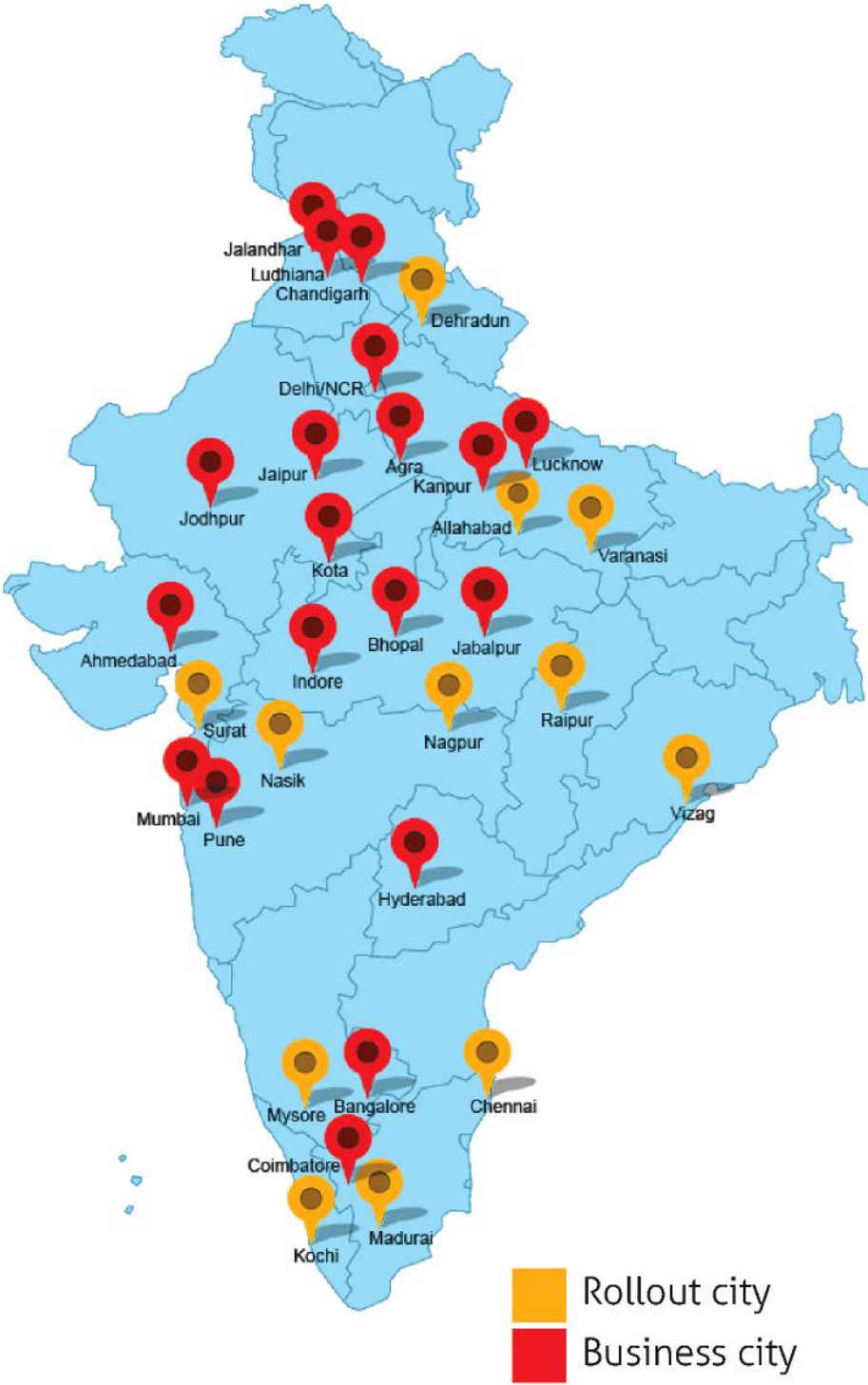
I wish you all a Merry Christmas and a Very Happy New Year to you & your families.

Cheers,
Vlasto



**Let's Welcome The
New Year With
Sincerity, Dedication
& Hard-work.**

Home Credit on the Map



PERFORMANCE OF THE MONTH

TOP-3 ASMs Based On Monthly Ranking

Emp_ID	ASM_Name	Location
6062	Anand Prakash	NCR
6295	Vijay Sharma	NCR
6063	Sunny Tomer	NCR

TOP-5 DSMs Based On Monthly Ranking

Emp_ID	DSM_Name	Location
1512	Sajjan Rai	NCR
2891	Pravesh Pandey	NCR
1410	Manoj Yadav	NCR
3065	Rajendra Kumar	NCR
1059	Balwinder Rai	NCR

TOP-10 SAs With Highest Incentive Across Two Commodities

Emp_ID	SA_Name	Location
110060	Dholariya Hardik Hasmukhbhai	Ahmedabad
9275	Ankit Narayan Pandey	Bhopal
8537	Krishan Murari Sharma	Jaipur
12698	Moiz Husain	Bhopal
2303	Himanshu Arora	NCR
11002	K Varun Reddy	Hyderabad
9177	Noyal F Macwan	Ahmedabad
9185	Md. Ashfaq Makrani	Bhopal
12394	Anitesh Pandey	Bhopal
11294	Md. Bashir Alam	NCR

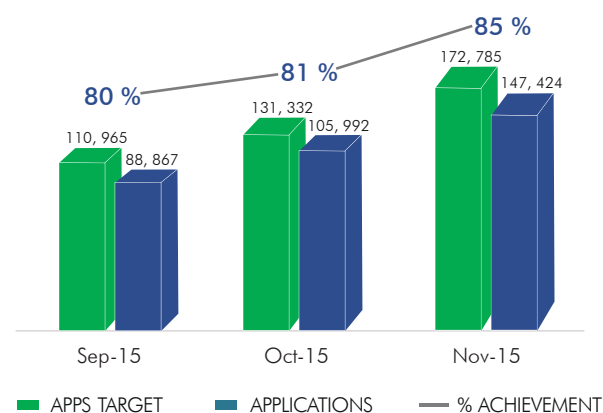
TOP X - Sell SAs Of The Month

Emp_ID	SA_Name	Location
2626	Gagan Kumar	NCR
6506	Aditya Narayan	NCR
3267	Md.Furkan	NCR
9231	Puneet Mehra	NCR
8945	Ajay Kumar	NCR

Signed Volume



Applications



Welcome To The Home Credit Family



Shivatosh Das, Regional Manager
Sales Network, Maharashtra

Mr. Das has joined HCI in the capacity of Regional Sales Manager and will be administering the entire Maharashtra. He completed his MBA from Nagpur University and acquires impressive experience of more than 10 years. He has been associated with well reputed corporate entities like Eureka Forbes Ltd, Haier Appliances (India) Pvt Ltd, and Mirc Electronics Ltd (Onida) to mention but a few.



Shekhar Dayma, Assistant Manager
Sales Operations, Gujarat

Mr. Dayma has joined HCI in the capacity of Assistant Manager- Sales Administration for Ahmedabad Office. His employment history includes noted names such as Eclerx Services Ltd, Mumbai, Versatile Solution, Ahmedabad, Axience Consulting Pvt. Ltd, Mumbai out of many. He holds an MBA from Mumbai School of Business, Bharathidasan University and his areas of interest are music, movies and reading novels.



Rajesh N, Assistant Manager
Sales Operations, Chennai

He has joined HCI in capacity of Assistant Manager and will be supervising the entire Tamil Nadu's Sales Admin. With over 8 years of experience in his professional kitty, his experience is enhanced by MBA Degree from the University of Madras. He believes in motivating staff and controlling costs with his expertise in the genre. His past employment includes companies like Orange Retail Finance India Private Limited, Ace Technologies Limited, and Fullerton India Credit Company Ltd.



Madhur Lahri, Assistant Manager
Sales, Gurgaon

Mr. Lahri holds the position of Assistant Manager in the Key Accounts of Sales Department. He will be responsible for empaneling new partner/retail chain and relationship management. He has been associated with renowned names like Saint-Gobain Glass India Ltd, and Westpac Banking Corporation. Talking about his interests, he's fond of cricket, music and has a distinct interest in behavior learning.

Promotions Of The Month

CONGRATULATIONS

SSA To ADSM

Employee ID	Name	Location
3215	Ajay Nigam	Gurgaon
3052	Aakash Mongia	Gurgaon
1892	Devender Kumar	Gurgaon
2407	Vikas Kumar	Gurgaon
1308	Bhavinder Yadav	Gurgaon

WE ARE A TEAM OF WINNERS!



Home Credit Enters The

₹100

CRORE CLUB

Congratulations!

In November 2015, Volume Crossed ₹100 Crore

A BIG thank you to all for riding the wave of success & helping us to emboss this milestone!
Proud to have YOU as a part of the fastest growing Indian Company!

A handwritten signature in black ink, appearing to read "Sudhakar".

Senior Vice President-Sales, Home Credit

A handwritten signature in black ink, appearing to read "Mahesh Kumar".

Chief Sales Officer, Home Credit

MEET YOUR MANAGEMENT



Neha Yadav

Manager-Training
Sales Department

D.O.B	- 14th November, 1985
Sun Sign	- Scorpio
Native Town	- Vadodara, Gujarat
Favorite Food	- Italian cuisine
Dream Holiday	- Rome & Venice with my someone special

Prior To Home Credit India, You Were Working With

- Foseco India Ltd.

When You Are Not Working, You Are

- Either Reading Or Sleeping

Whom Do You Admire The Most

- My Father

You Prefer Being Tagged As A 'Social Bird' Or A 'Book Worm'

- A Social Bird

What Makes And Spoils Your Day

- A cup of perfect ginger tea in the morning makes my day & traffic jams on the way to office spoils my day

How Has The Journey Been So Far In Home Credit

- Still early to say, but till now it's fascinating with new learnings everyday...

3 Things You Ensure That You Don't Leave Behind While Stepping Out Of Home

- Confidence, Smile & Positive attitude



MARKET buzz

LAVA BRINGS IN THE NEW IRIS X10



Lava Launches its new smartphone Lava Iris X10 and is priced at INR 11,500. It comes with 3GB RAM and supports Indian 4G LTE bands. The dual-SIM (Micro-SIM card) Lava Iris X10 runs Android 5.1 Lollipop. It features a 5-inch HD (720x1280 pixels) IPS display Corning Gorilla Glass 3 for protection. The smartphone is powered by a 1.3GHz quad-core processor and features a 13-megapixel rear camera with dual LED flash and also packs a 5-megapixel front-facing camera. It bears 16GB of built-in storage, which is expandable via micro SD card (up to 32GB).

HONDA INTRODUCES CB HORNET 160R

Honda unveils CB Hornet 160R from their bike maker's stable which is powered by a 162.71cc engine with 14.5bhp and 14.61Nm of peak torque on offer. The other features of the bike include Mated a 5-speed gearbox, it is the same motor that also does duty on the Unicorn 160. The CB Hornet bike also get the bike maker's Honda Eco Technology (HET) that allows it to deliver not only improved fuel-efficiency, but also sporty performance. The bike costs around INR 80,000- INR 85,000.



ASUS LAUNCHES R510JX GAMING LAPTOP



Tech Pro ASUS has come with their new Gaming Laptop-R510JX for all die-hard gamers. The laptop has a 15-inch full-HD (1920x1080 pixels) LED-backlit display with 16:9 screen ratio. It is powered by a fourth-generation Intel Core i7-4720HQ quad-core processor clocked at 2.6GHz (Turbo up to 3.6GHz) with 6MB cache and 8 threads. It has 8GB RAM (4GB on board and 4GB of DDR3L RAM), and a 1TB of 5400rpm HDD. The computer runs the 64-bit version of Windows 10. It bears a VGA web cam, 4-cell 44Whr Li-ion battery, and a chic let keyboard. Laptop is priced at INR 69,990.

VIDEOCON INTRODUCES Z55 DELITE SMARTPHONE

Videocon Mobile has introduced the Z55 Delite and comes with a price tag of Rs 6,999. The Z55 Delite features a 5-Inch HD IPS capacitive touch screen with Dragontrail X Glass. It offers 1GB RAM and a 1.4 GHz octa core processor. It has 8GB of inbuilt memory and a 32 GB micro SD card slot. It also has an 8 megapixel rear camera and a 5 megapixel front camera.



HCI's Six Promises To The Customers

We Promise To Keep Our Promises!

Our customer promise is not just a piece of declaration, but a commitment to all our customers of being **Easy & Simple, Open & Transparent, Proactive, Prompt, Approachable, Professional & Courteous**.

It is really important to ensure that us as a corporate entity, do not demand respect, indeed command it. Fortunately, we have a huge client base and our presence is marked in over 29 cities across the nation, so we need to ensure that we deliver what we **PROMISE TO OUR CUSTOMERS**.

Here's quick mention of all those solemn promises that HCI makes to its customers:



WE ARE EASY & SIMPLE

We will ensure that your loan journey with us involves easy solutions and processes

We will communicate in the language of your preference

OPEN & TRANSPARENT

We will keep you informed of your loan related information before you apply and during your journey with us

PROACTIVE

Our sales staff will be proactive in providing you with the best solution based on your needs

We will proactively seek feedback from you, even negative and drive improvements in our existing processes

PROMPT

We will respond to all your requests/complaints promptly and keep your updates on the status

We aim for you to be able to speak with our team within 30 seconds else we will call you

We will answer your emails within 2 hours during business hours

APPROACHABLE

We will be easily reachable through various channels like call, email and website

We will provide you with alternate contacts in case you are not satisfied

PROFESSIONAL & COURTEOUS

We will be friendly, helpful and polite in all our interactions with you

We will give you undivided attention and ask clarifying to confirm understanding

Significance Of Internal Codes

It is important to ensure that we give loan to those customers who could repay us back in future. In case of slightest doubt while filling in the application form, you can use Internal Codes. After all, you have all the power to say 'NO' to suspicious customer behavior.

Here's a quick peek to what Internal Codes signify and how the new internal codes can be used:



1. WHAT ARE INTERNAL CODES?

Internal Codes help you to convey your assessment of the customer to the company. There are two Internal Codes which can be used, namely '0' & '1'.

2. SIGNIFICANCE OF INTERNAL CODES:

Code 0: It implies that the customer is genuine and that there are 'No' risks involved. If you use Code 0, the case may be Approved or Rejected depending upon HCI's Policy.

Code 1: Contrary to Code 0, Code 1 can be used, in case there are some suspicious element involved. When you apply Code 1, the case will always be rejected.

Here's a quick mention of all those scenarios, wherein Code 1 can be used:

- a) Customer is not able to confirm the Employment address and his job properly
- b) Customer refuses to give Additional contacts and Dealer/Promoter offers to fill in the phone numbers
- c) Customer keeps on checking information on phone against questions asked by you
- d) Customer wants multiple primary commodities and the dealer is willing to process on 1 bill
- e) Customer wants goods for his colleague as his loan is rejected or he does not have the documents
- f) Customer gives physical or verbal threat and forces you to log in application
- g) Customer is not present at the time of loan application, he sends his documents through someone
- h) Dealer puts pressure on you to log in the application
- i) Customer comes only with photocopies of documents and claims he does not have ORIGINALS
- j) Customer comes with documents, where in the photograph and information is not clear or looks like has been tampered
- k) Customer does not provide information himself and meanwhile insists you to copy from the given document
- l) Customer is handicap- Cannot see/ hear/ speak/ cannot walk or use his hand

NOTE

These codes are confidential and play a significant role and thus, you should never share these codes and their meaning with either the CUSTOMER or the PARTNER.

Introducing Home Credit's Guide To Easy Repayment

EMI payment was never so easy, but with HCI's easy repayment channels, loan repayment has become much easier and flexible. As you all know that we have 70% new customers who are first time borrowers without any prior experiences with loans & its terms –like repayment, EMI etc so, it is extremely important and mandatory for you to explain to your customers the following information about repayment:

1) Why to pay ON TIME

2) When to pay

3) How to pay

Why To Pay On Time?

You are required to explain to your customers that why it is important to pay EMI ON TIME:

1. Penalty will be levied in case a customer fails to pay his EMI on time:

Below is the table explaining penalties if EMI is not paid by due date.

Due Date	Description
After 05 days	Rs. 300/-
After 30 days	Rs. 400/-
After 60 days	Rs. 500/-
After 90 days	Rs. 700/-

So after 90 days if the EMI amount is not paid, the total penalty would be $300 + 400 + 500 + 700 = 1900$

2. Timely loan repayment and CIBIL score are mutually dependent. Paying EMIs ON TIME will help customers in building good CIBIL scores and opens the opportunities for them in getting a loan approved much faster in future and also strengthen customer's relationship with HCI.
3. There will be no LEGAL collection initiation by HCI if EMI's are paid ON TIME by the customers. If any customer fails to pay EMI ON TIME, HCI will initiate legal collection action against those customers.

When To Pay?

The customer has to ensure that (s) he has sufficient balance in his/her account 5 days prior to the due date. For instance: If the customer's EMI gets deducted on 7th of every month, (s) he must have adequate funds 5 days prior to the same, which is 2nd of every month.

How To Pay?

A customer can repay the EMI via three repayment channels:

- **Auto Debit i.e. ECS** – Monthly payments get automatically debited from customers account at a specified date
- **Cash** – At locations near around depending on customers flexibility, EMI can be paid at the enlisted authorized outlets:
 - a) **Axis Bank**
 - b) **Post Office**
 - c) **Easy Bill**
 - d) **Suvidha**
 - e) **ITZ Cash**
- **Online** – Pay-U- EMI can be paid online via Home Credit Website. Any customer who wishes to pay the EMI online can now visit our website <http://www.homecredit.co.in> and simply click on "EMI" then "Pay Your EMI" to make the payment of their due amount via Debit card & Net Banking and PAY U Money Wallet.



Keeping the customers informed about **WHY, WHEN AND HOW TO PAY** will not only help the customers to repay his loan without any hassle, however will help you to achieve your targets and earn more incentives.

WINNERS!!!
CONGRATULATIONS!



DSM NAME : NEERAJ GOSWAMI
LOCATION : NCR
EMP ID : 9121

CONTEST CORNER

WINNERS OF NOVEMBER CONTEST

Employee ID	Name	Location
108744	Gowrisankar V	Coimbatore
111299	Manikanta D Naik	Bangalore
8840	Ranjith Kumar Atla	Hyderabad
111111	Prakash mali	Jaipur
107830	Palash Kewat	Jabalpur

Employee ID	Name	Location
9238	Hitesh Singh Chouhan	Indore
110050	Dharmendra Indrajeet Singh	Ahmedabad
2407	Vikas Kumar	NCR
8738	Arun Bissa	Jodhpur
9783	Mohd Mustufa Sherwani	Kota

Contest of the Month

**Do you know our
CUSTOMER PROMISE?**



Login to your E-learning portal at
<http://learn.homecredit.co.in>
answer simple questions

**Win
Exciting
Prizes!**

You just need E-learning ID and Password.
Hurry! Contest closes December 21st, 2015



Home Credit India Finance Private Limited

Send your feedback/suggestions on your e-magazine to sales.connect@homecredit.co.in

Share your success with us and win exciting prizes!

Everyone has a story to share in Home Credit, what's yours? Your first application, first promotion, first customer, your POS experience. Send us your story and we will share it with the rest of the sales team. Top stories will win exciting prizes.