

Home Credit India Sales Magazine **CONNECT**



Issue - XI | January 2016 Edition

HCI's Best Performers

FROM VLASTO'S DESK



Best ASM (AGRA)
Ravindra Kumar Sharma



Best DSM (MUMBAI)
Harshal Aglave



Best SA (CHANDIGARH)
Jatinder Singh



Best X-Sell SA (NCR)
Ajay Kumar

What's Inside

Performance of the Month

SA Career Progression Programs

Introduction to Custex

HAPPY
NEW
YEAR
2016



HOME CREDIT Wishes You & Your Family
A Happy, Healthy & Prosperous
NEW YEAR 2016

From Vlasto's Desk



Hello,

A very Happy New Year to MY TEAM, MY CHAMPIONS!

It gives me immense pleasure to be part of the WINNING TEAM as our journey in the year 2015 was loaded with success and accomplishments. Right from entering the 100 crore club to receiving 1, 00,000 applications in just a month, tremendous growth across both our products could be witnessed. It was definitely a year of growth and expansion as we marked our presence across 31 cities with over 3500 POSes and connected with over 5 lakhs happy customers.

Highlighting some of the key achievements of 2015, we now proudly boast our strong customer base with over 5 lakh customers and are adding 20% new customers on a monthly basis. We witnessed an outstanding performance this festive season as the application count went to 113,609 and 152,850 in the month of October and November respectively. On 10th Nov, the highest ever application count was recorded crossing over 13K applications in a day and the month concluded on a successful note as we made it to the 1,000 Million Club. Not only this, productivity per POS increased by 3 times during the season and touched 3.26, making the festive season an epic one. Overall 62% increase in productivity was recorded in comparison with the last season.

The amazing performance is a result of various improvement programs/tools which were introduced and implemented during the year, 2015, including the Cost Benefit analysis for POS opening, introduction of field quality team, DSM planner, development training for network, Zero Product, Hourly SMS, 0 POS trackers, ALDI model, ASM at HQ Invitation and shift planning etc which together helped us to achieve our targets and setting new milestones in the history of HCI. Listing a few of our major achievements, we successfully managed to establish our operations in 27 new cities which included hiring and building the new management of the network. Despite new management across 27 cities, NPS for partners increased from -33% in 2014 to + 44% in the year 2015 and a major dip in attrition % was witnessed i.e. from 32% to 15% hence strengthening our network base. Adding on further to our remarkable achievements, we have also introduced a customer centric mailbox- Custex where the customers and employees can drop in their suggestions and feedback related to customer experience.

Our TW Target for the month of December 2015 was INR 213,742 and we achieved INR 105,151. Similarly, our CD target was INR 379,656 and we achieved INR 359,219. In total, our target was INR 593,398 and we achieved 464,369 that is just 78%. I didn't expect such outcome from the same team that broke its own records in November by entering the 100 crore club. Consistency is the key and we need to deliver our targets month on month. I would also like to welcome Nagpur & Raipur into the Sales Family.

Moving on to the New Year, I see HCI reaching new heights in 2016. This will only be possible if we work together as a team and put 110% efforts. Target for 2016 has already been shared with you all and I hope we will continue with the trend to break our own best records. You'll be glad to know that effective this year, a new segment has been added to the newsletter consisting of special coverage of the Best SA, the insides of his/ her life. This will help you to know your colleagues better and be inspired by their success story. This time around, you'll get to know about how can you make an ever lasting impression on your customers & a lot more.

Wishing you success! Good Luck!

Vlasto



SA CAREER PROGRESSION PROGRAMS



LAUNCHING 2 SUPER CAREER PROGRESSION PROGRAMS FOR THE SUPER SAs

CHOOSE 1 TO RULE 1

PROGRAM-1

Super Seller Program

Super Seller Program			
Band	Qualification	Reward	Disqualification
	3* BE	1.2 times incentive	<2* BE
	4* BE	1.5 times incentive	<2* BE
	6* BE	2 times incentive	<5* BE

Advantages

- 100% Incentive
- Earn upto 75k-150k
- Enhance Skills
- Boost Confidence



PROGRAM-2

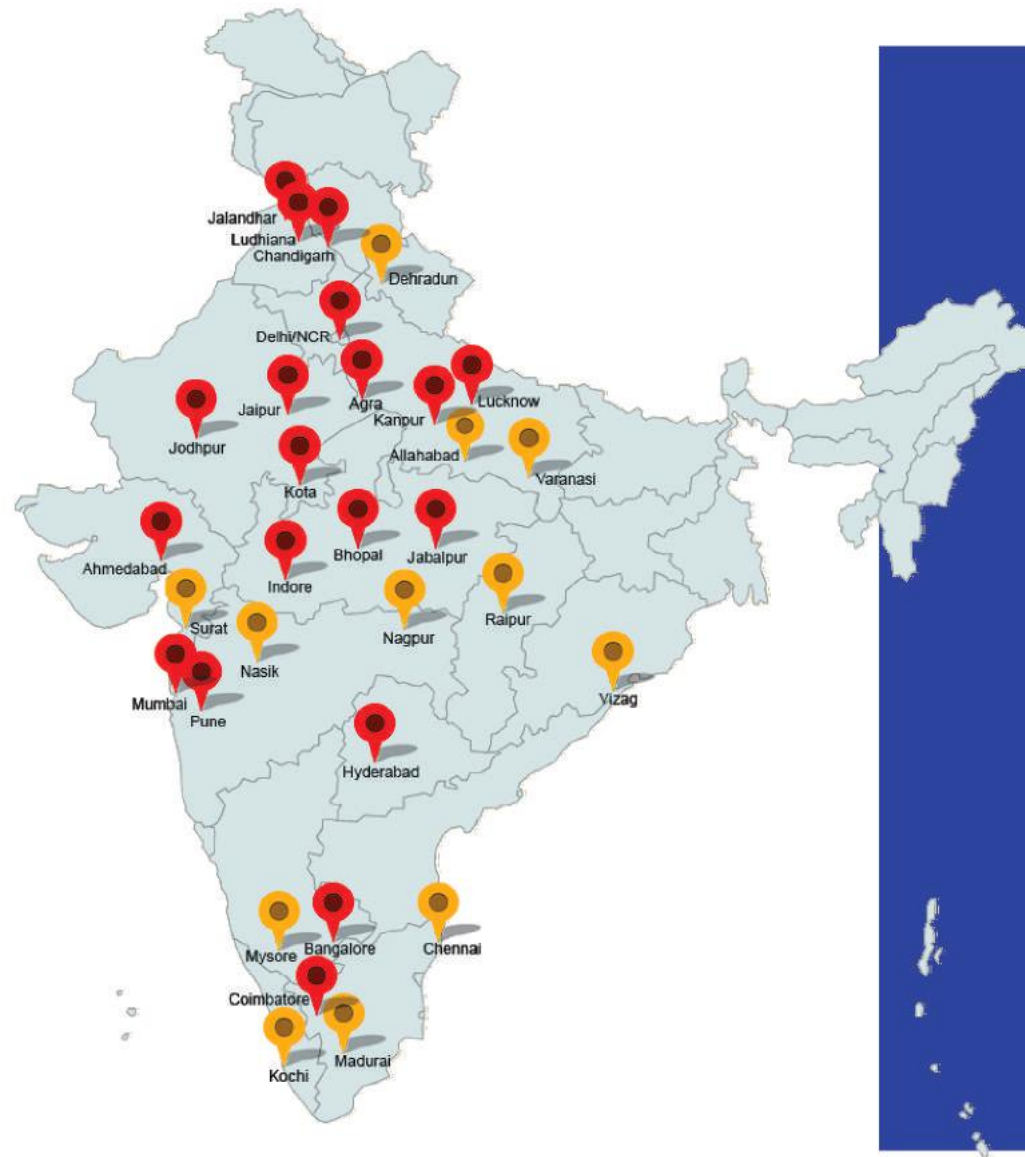
Super Manager Program




Advantages

- ASDM in 9 months
- Team Management
- Increased Earning

Home Credit On The Map



 Rollout city
 Business city

No. of Cities	31
Total Active POS	3,253
Total Customers till date	6,49,692
Active Customers	4,52,264
Sales Force Head Count	3,827

Performance Of The Month

DECEMBER-2015

TOP-3 ASMs Based On Monthly Ranking

Emp_ID	ASM_Name	Location
6189	Ravindra Kumar Sharma	AGRA
6385	Anil Kumar Asati	KOTA
1646	Raman Deep	CHANDIGARH

TOP-5 DSMs Based On Monthly Ranking

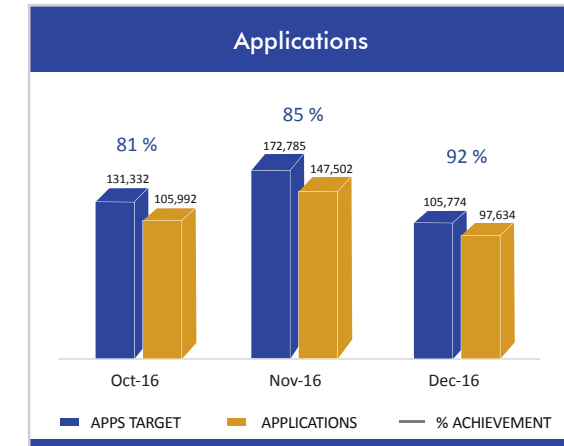
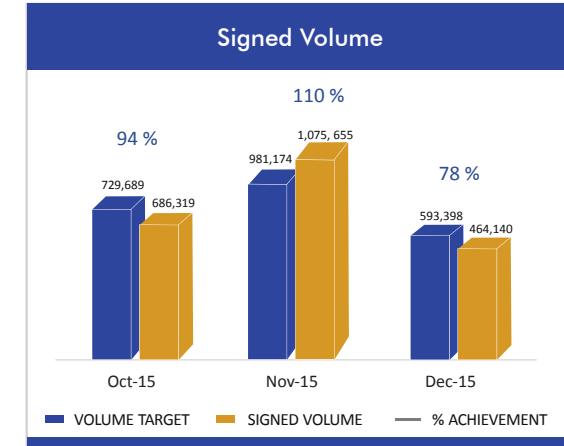
Emp_ID	DSM_Name	Location
10538	Harshal Aglave	MUMBAI
10208	Amal V	COIMBATORE
2891	Pravesh Pandey	NCR
2129	Salim Sheikh	PUNE
4004	Sachin Kumar	CHANDIGARH

TOP X - Sell SAs Of The Month

Emp_ID	SA_Name	Location
8945	Ajay Kumar	NCR
6951	Gautam Kumar	NCR
1170	Manish Jain	NCR
7002	Narendra Ratour	NCR
6496	Mosin	NCR

TOP-10 SAs With Highest Incentive Across Two Commodities

Emp_ID	SA_Name	Location
13448	Jatinder Singh	CHANDIGARH
13063	Dholariya Hardik Hasmukhbhai	AHMEDABAD
7519	Deepesh Jain	BHOPAL
9984	Jaswinder Singh	LUDHIANA
12059	Shankar Maruti Upare	PUNE
11591	Dinesh Patel	BHOPAL
13198	Rana Jatin Pravinbhai	AHMEDABAD
9474	Vijay Kumar	KOTA
9272	Manjula C	BANGALORE
9988	Goverdhan Patidar	INDORE



Welcome To The Home Credit Family



AMIT KUMAR RANA
Regional Manager-Key Accounts_Sales

Mr. Rana has joined HCI's Mumbai Office in the capacity of Regional Manager and will be responsible for the new Key Accounts empanelments and relationship with existing accounts for the entire region of West India. His areas of interest spans out in diversified genres such as sports, trekking and befriending people. He holds a B.Com Degree from the Shankar Narayan College of Arts and Commerce. He has been associated with well-famed corporate entities like Fullerton India Credit Company Ltd., Aeon Credit Service India Pvt. Ltd. and Prime Financial Consumer Finance Ltd.



PRANAV CHATURVEDI
Manager-Analytics & Reporting_Sales

HCI is glad to welcome Pranav Chaturvedi as Manager, who will chiefly be administering the Analytics Team at HCI's HQ, Gurgaon. His previous employment includes notable names being Infosys Technologies Ltd. and Absolut Data Research and Analytics Solutions Pvt. Ltd. Mr. Chaturvedi acquires an MBA (Marketing) degree from the Asian Institute of Management, Manila, Philippines. His interests can be figured out from his baggage full of accomplishments like a state Level Swimmer and Table-Tennis player.



NEHA PANDE
Manager-Process Improvement_Sales

Designated as the Manager in the Process Improvement (Sales Department), Neha Pande will be undertaking the responsibility for sales process improvement across the sales team. She boasts well famed names in her professional kitty including Bharti Infratel, Tata Cummins Ltd. and Stryker Global Technology Centre. She completed her B.Tech. from Dr. K N Modi Institute of Engineering & Technology, U.P. and with communication, adaptability, empathy as her key strengths, she is geared up to take new responsibilities with utmost dedication.

Promotions Of The Month

DECEMBER-2015



TRAINER to AASM

Emp_ID	SA_Name
6189	Ravinder Sharma

SA to SSA

Emp_ID	SA_Name
4833	Prabhjot Singh
6087	Udham Singh
5650	Akash Kumar
6497	Vikash Kumar
2394	Gaurav Yadav
5970	Shitesh Tiwari
6554	Raj Sharma
4550	Chandrasen Yadav
5962	Vicky Singh
6765	Shanky Jain
6742	Bhanu Singh
6004	Yogendra Kumar
2744	Deepak
6032	Vikas Goyal

HCI Introduces A Dedicated Customer Experience Mailbox-'Custex'

We would love to know what was that '**special**' thing you did to bring a smile to the customer's face.

Also, if you have any suggestions, feedback or ideas on how we can further improve and enhance our customer experience, feel free to get through with us.

Drop In Your Ideas, Feedback, Experiences
Or Stories To Us At
custex@homecredit.co.in



FEEDBACK

The welcome kit is a great initiative & is helpful to our customers!

SUGGESTION

We should ask every customer for his/her feedback and work towards implementing it.

EXPERIENCE

I helped a customer to fill in the form within 5 minutes as he had to rush for an official meeting!

Make An Ever Lasting Impression On Your Customers



It has been aptly said that “First impression is the last impression”. Being an SA, you need to consider that every impression counts at POS. You need to ensure that you put your best foot forward and enable a customer to leave a POS on a happy note.

Remember, if a customer leaves a POS happy and satisfied, there are high probabilities that s(he) will recommend us further to others.

HERE'S HOW YOU CAN MAKE A GOOD IMPRESSION ON YOUR CUSTOMERS



Meet and greet your customer with a SMILE



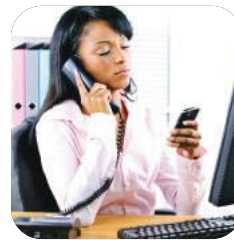
Be proactive and ask customers of how you can be of service to them.



Do not forget to take leave from your customers on a happy note



Ensure your availability & undivided attention to every customer.



Avoid taking personal calls while interacting with a customer.



Instead of saying “I don’t know”, if you do not have an answer, reply “I’ll find it out for you.”

“Your customer doesn’t care how much you know until they know how much you care.”- DAMON RICHARDS



Things You Should Never Say To A CUSTOMER

There's a big time difference in knowing the right words and using them. It has been observed that half of the customer service problems begin when a sales representative says something that he should not have. Thus, it is very important for you to understand the importance of using just the right language. Following are a few things that you should strictly avoid while talking to a customer:

What Was Your Name?

Forgetting the customers' name is the biggest blunder you can ever make. This conveys unprofessional attitude and that you aren't serious about the customer.

Obviously

If you are explaining something to the customer, it cannot be obvious for him, so do not use this word. Replace obvious with, 'let me guide you'.

Hold On Or Hang On

You have to keep this in mind that you represent HCI so, you must use professional words. Instead of saying "hang on" or "hold on", prefer saying "please wait."

That's Another Department

Customers don't know the ins and outs of your organization. Understand their situation and it would be better to say "I know who can be of help to you in this matter".

I Don't Know

You are deputed at a POS because you know your profile well and the customers can trust you. "I don't know" should never be an answer. Instead buy time from the customer. Tell your ASM/DSM about the query you received and get back to the customer with an apt resolution.



TIP

Make sure that the customer leaves the POS on a happy note.

BACK TO BASICS

TIPS AND TRICKS TO BOOST YOUR DAILY APPLICATIONS COUNT



- **Ensure Rules & Daily Task Sheets** are handed over to all SAs & DSMs as this will help in maintaining better productivity.
- **ASM/DSM POS Visit Reports** are important to ensure POS visits happen on time & reasons are captured for low performance. Also, visits will help in building rapport with the partner.
- **R&R for DSMs & SAs**- this need to be practiced to boost motivation.
- **Cake Cutting Ceremony** should be organized at low Productive POSes to engage with partners in healthy fashion and there by compelling them to add volume. This is basically done to align partner's vision with OURS.
- **Sweets Distribution** can be done for all customers (approve/rejected cases) as this will always encourage customers to refer HCI amid friends & families.
- **Marketing Activities** to be organized at the right time & right place--Leafletting at ATMs/Tolls, Leafletting Activities on bicycle, entrance of factories etc. for building brand awareness.
- **Reference Calling** should be done more often to engage new customers.
- **Road Show & Canopy Activities** to be organized frequently to ensure visibility in the market.
- **Partner Standee** can be used not only to showcase Home Credit logo but also to highlight HCI's USPs to the customers.

FOLLOW THE NEW VENKY SALES PROCESS RELIGIOUSLY TO SERVE THE CUSTOMERS BETTER!

Meet Your Management

Hitesh Chanana Manager-Analytics & Reporting



D.O.B - 02 August, 1987
 Nick Name - Channa
 Sun Sign - LEO
 Native Town - Srinagar (J&K)
 Favorite Food - Biryani
 Dream Holiday - Would go with friends to a place that has tall mountains, a lake and round the clock buffet.

Prior To Home Credit India, You Were Working With - ZS Associates

What's the best stress buster for you - Dancing like no one is around
 Which is your most cherished accessory - Running Shoes

You Prefer Being Tagged As A 'Social Bird' Or A 'Book Worm' - Bookworm on weekdays and social bird on weekends

What Makes And Spoils Your Day - A balanced mix of work, leisure, fitness and energy makes my day

How Has The Journey Been So Far In Home Credit - An organized, uphill journey accompanied by a blend of lessons, relationships and happiness

3 Things You Ensure That You Don't Leave Behind While Stepping Out Of Home - Money, a plan for the day and positivity

Is there a subject that you absolutely disliked in school - No

Bollywood or Hollywood - Bollywood



BLOSSOMING BUDS MEET THE BEST SA

- | | |
|---|---|
| Favorite Food | : Love sweets |
| Dream Holiday | : Would probably be a religious place |
| When You Are Not Working, You Are | : Prefer watching TV |
| Whom Do You Admire The Most | : My grandfather |
| What Makes And Spoils Your Day | : Never happened and I don't believe in such things |
| Best Ever Compliment From a Customer | : You have been of great help! Great service! |
| Your Secret For Successful Closure | : Time is success for me. Value time if you want to be successful |



JATINDER SINGH
CHANDIGARH

HP Envy 14-j008tx



PRICE: Rs. 77,399 - Rs. 82,990

SPECIFICATIONS:

- 14-inch screen with 2kg of body weight.
- Powered by an Intel Core i7 processor, coupled with 12GB of RAM.
- Graphics by Nvidia GeForce GTX 950M 4GB DDR3 GPU and handles most games with ease.
- Storage of 1TB of HDD.

Mahindra Gusto G108



PRICE: Rs. 45,000 - Rs. 50,000

SPECIFICATIONS:

- Mileage (expected) – 63kmpl – 65kmpl
- Engine Type – 125cc, air-cooled
- Power – 9bhp, Torque – 10.8Nm
- Halogen lamp with LED elements
- Remote flip key and find-me lamps
- Height adjustable seat

Lenovo Z51-70

PRICE: Rs. 3,999

SPECIFICATIONS:

- Dual-SIM with 5-inch FWVGA display with 480 x 854 pixels of resolution.
- 5MP rear camera with LED flash & 2MP front facing snapper.
- 4GB onboard storage, expandable up to 32GB.
- 3G, Wi-Fi, Bluetooth, microUSB & GPS. up to 7 hours of talk time & up to 298 hours of standby time.



DSMs with SA Unavailability Less Than 5 % In December 2015



DSM_Name	ASM_Name	City	SA Unavailability %
Aakash Mongia	Bhagat Singh	NCR	0 %
Ajay Kumar	Bhagat Singh	NCR	0 %
Anil Kumar	Bhagat Singh	NCR	0 %
Ashish Shah	Sameer Katyal	NCR	0 %
Balwinder Rai	Sameer Katyal	NCR	0 %
Bhavinder yadav	Sameer Katyal	NCR	0 %
Birbahadur Bharti	Bhagat Singh	NCR	0 %
Charanjeet Singh	Bhagat Singh	NCR	0 %
Dharmendra Singh	Raman Deep	Chandigarh	0 %
Gopal	Bhagat Singh	NCR	0 %
Krishan Mukul	Sameer Katyal	NCR	0 %
Mahipal	Anand Prakash	NCR	0 %
Manoj	Sunny Tomer	NCR	0 %
Manoj Kumar	Sameer Katyal	NCR	0 %
Manoj Yadav	Pradeep Sharma	NCR	0 %
Mohit Kaushik	Sameer Katyal	NCR	0 %
Parveen Indori	Bhagat Singh	NCR	0 %
Rajeev Jha	Bhagat Singh	NCR	0 %
Rajendra Kumar	Bhagat Singh	NCR	0 %
Rohit	Pradeep Sharma	NCR	0 %
Santosh Kumar	Bhagat Singh	NCR	0 %
Sumanjit Jha	Bhagat Singh	NCR	0 %
Surjeet Singh	Sunny Tomer	NCR	0 %
Ved Pathak	Sunny Tomer	NCR	0 %
Sajjan Rai	Pradeep Sharma	NCR	3 %
Amrat Singh	Vijay Sharma	NCR	3 %
Kunal kumar	Vijay Sharma	NCR	4 %

SNAP A SELFIE WITH HAPPY CUSTOMERS CONTEST RESULT



NAME OF THE WINNER
SOMESHWARA CHARY

EMP ID: 111324
LOCATION: HYDERABAD

Congratulations!

Contest Corner

CONGRATULATIONS TO ALL THE WINNERS


Emp ID	Name	Location
110926	Dilshad Ahmed	NCR
111829	Mohd Saeed	Bhopal
110945	Gurpreet Singh	Chandigarh
112001	Shubham Chousariya	Indore
111112	Prakash Kumar Jangid	Jaipur

Employee ID	Name	Location
8738	Arun Bissa	Jodhpur
110003	Anil Kumar Maurya	Lucknow
7652	Rishabh Gupta	Ludhiana
110355	Sujit Kashid	Pune
10241	Krishne Gowda R	Bangalore

Contest of the Month

**Do you know NEW
INTERNAL CODES?**

Login to your E-learning portal at
elarning@homecredit.co.in
answer simple questions.



Win
Exciting
Prizes!

You just need E-learning ID and Password. Hurry! Contest closes on January 22nd, 2016



Home Credit India Finance Private Limited

Send your feedback/suggestions at 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.