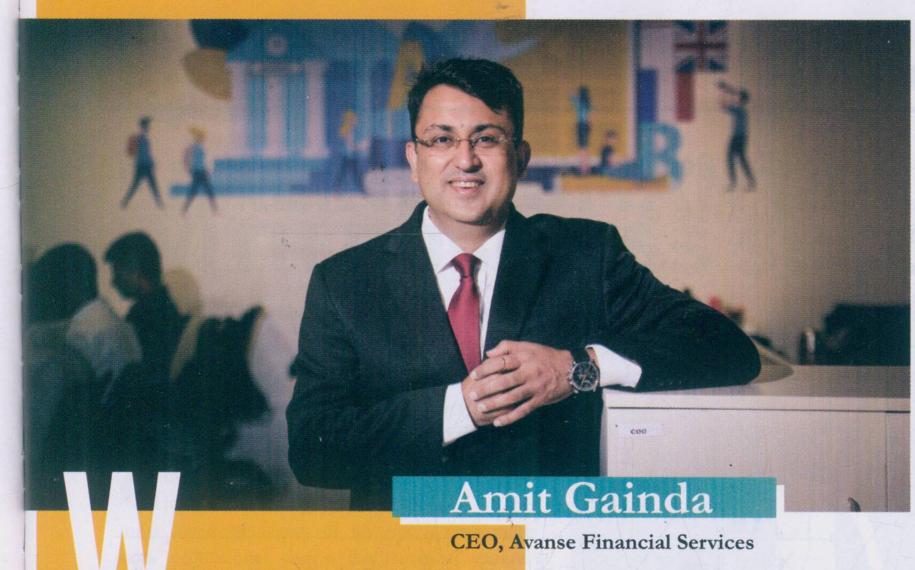
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ORKFORCE ALIGNED WITH ORGANISATIONAL CULTURE = A FUTURE-READY BRAND

Avanse Financial Services' Robust Organisational Culture Fosters an Environment of Trust, Confidence, Inclusivity & Growth

Employees are a company's greatest asset — they are its competitive advantage. Organisations are focused on attracting and retaining talent and providing them with encouragement and stimulus to make them an integral part of the company's mission.

People have always been at the fulcrum of our organisation. Human capital is one of the greatest and most important assets that is solely responsible for the smooth functioning of any business. As a part of this outlook, Avanse Financial Services adopted a two-worded mantra, "PEOPLE CENTRICITY", which lies at the core of the organisation. We have been focused on fostering a symbiotic environment that enhances the overall learning curve of the employees resulting in 'Return on Intelligence' while enabling 'Return on Capital' for stakeholders. We strongly believe employee happiness correlates with employee productivity and efficiency, which further results into customer happiness and satisfaction

When people talk about factors that make an organisation a good place to work, many think about the brand name and the compensation offered to the employees. However, in reality, work culture plays a vital role in retaining and binding people to an organisation. At Avanse Financial Services, we believe in creating an environment that encourages people to implement innovative ideas and boost their entrepreneurial spirit. In line with this philosophy, we have designed a robust Cultural Pillar framework for the organisation to enable our people to grow both professionally and personally.

The core values that we uphold are Governance, Accountability, Inclusivity, Meritocracy, Consistent Value Creation, and Happiness Quotient. This has helped us create a 'one team, one experience' environment focused on creating value for our stakeholder ecosystem.

## A Prepared Workforce = A Resilient Organisation

Being a people-centric organisation, we have always focused on creating avenues for our employees to grow and learn through their journey. During the pandemic phase, people across industries realised the importance of upskilling and reskilling to stay updated and relevant in the marketplace. Avanse Financial Services was a step ahead as the organisation already had a pre-existing capability built program for its people. We strengthened this initiative to enable our employees to utilise time wisely and acquire the skills needed to grow in their professional journey. Our robust business continuity planning and future scenario mapping process empowered the workforce to remain steadfast in our mission of making education financing seamless and affordable for every deserving Indian student.

## An Engaged Workforce = Enhanced Performance

The power of employee engagement has been discovered and realised in the recent past. Hence, many organisations are implementing initiatives to drive an engaged workforce to leverage its multiple benefits. Avanse Financial Services has implemented a well-researched employee engagement framework aligned to our cultural pillars to support our people throughout their journey with us.

Consistent communication is a must to create an environment of trust and

## BRAND CONNECT

productivity. We ensure we engage with the last mile of the organisation via initiatives such as Employee Connect Sessions, Coffee with CEO and more. The Employee Connect Sessions are designed to share business-specific updates, quarter highlights and way forward focus. On the other hand, Coffee with CEO is a platform that enables employees to connect on a one-on-one basis to ideate, discuss and implement progressive business propositions. At Avanse, we strongly believe in recognising our people's hard work to motivate them and inspire all the employees to give in their best. Thus, we have built an appreciation culture designed to celebrate, appreciate, acknowledge and encourage contributions made by them.

## A Healthy Workforce = A Steady Organisation

Holistic wellness and a safe working environment are extremely important for employees to focus on work, especially after we all experienced the pandemic outbreak. Corporates and governments across the world ensured to keep their workforce safe and sound amidst the crisis. In the new normal world, organisations continue to prioritise both the mental and physical well-being of their people. At Avanse, we have left no stone unturned to create a robust framework for ensuring the well-being of our people. Dedicated teams ideate on the various facets of staying healthy and chalk out plans as per the need of the hour. We collaborated with fitness platforms, health-tech platforms, motivational speakers, medical practitioners, music therapists and more to design a holistic support system for our people and their families.

We are all living in the new normal world, and we have to consider an ecosystem approach to grow. Every member of the Avanse family abides by the set 'SUCCESS ANCHORS' to ensure consistent value creation for the stakeholder ecosystem - Customer Centricity, Strategic Orientation, Innovative Mindset, Execution Spirit, Focused, Entrepreneurial Meritocracy-Driven, Collaborative Approach & People Excellence. These values and principles steer the organisation and its people towards being future-ready by creating a structure that is coherent for progress and adaptability.