

**Vistaar Annual Report - FY18**

**Sudesh Chinchewadi**
*Executive Vice President  
Chief Financial Officer and Company Secretary*

“Corporate governance is of paramount importance to a company and is almost as important as its primary business plan.

The very important factors **Accountability & Transparency** are the well-known attributes of good governance.

Considering this as our motive, we are privileged to announce that **Vistaar Financial Services** released its **Annual Report FY18** that highlights its efforts to build a stronger Vistaar.

We are committed towards being an open and transparent organization which we inculcate as our core value. Thus, we hereby present with you our **Annual Report** for the **Financial Year 2018** with various aspects of our organization.”



**You can read a copy of the Annual Report here:**

<http://www.vistaarfinance.com/annualReporting.html>

**“We extend our gratitude to our stakeholders and well-wishers.**

**Looking forward for your continuous support.”**


**Our Annual Report Covers:**
**- Financial highlights:**

*Gives you the results of operations and also a brief outline on the financial performance of the company.*

**-Message from Chairman & Founders:**

*Some inputs from our key persons to follow.*

**- Management Discussion & Analysis:**

*This Section gives an overview of the overall economy which we are a part of and also deep insights into Vistaar.*

**- Independent Auditor’s Report:**

*The Truth and Fairness of the Financial Statements provided by the Independent Auditor is presented here.*

**- Risk Management & Sustainability Framework**

*This aids us to be proactive rather than reactive.*

**Snapshot - Jun, 2018**

States	13
Branches	225
Districts	153
Customers	44,401
Employees	2,037
Disbursements (YTD) (₹ Crs.)	184
Portfolio (₹ Crs.)	1,301