





## PROCESS IMPROVEMENT TRAINING

Focus on quality and continuous improvement is always a constant endeavor at KUWY. Quality is the differentiating parameter for delivering a better customer experience. Mr. Jayanth Seshadri, VP of Human Resources, has facilitated an innovative weekly training session, aimed at building improvement mindset at the organizational level of 25 employees from various department, these sessions which emphasis significance of the Six sigma and 7 QC tools.

Central to this transformative effort is a dedicated focus on improving things at workplace. Recognizing the vital need for efficiency and accuracy, these training sessions focus on eliminating waste, reducing errors and enhancing processes. Participants acquire the skills to identify and address issues, streamline procedures, and ultimately, reduce mistakes while achieving more.

# The Participants engaged in this weekly training sessions and are now equipped with tools to face challenges. Six Sigma and the 7 Quality Control (QC) tools are powerful methodologies that play a pivotal role in professional growth. Their application in real time work fosters a culture of continuous improvement, positioning individuals for success in the dynamic and competitive professional landscape. Embracing Six Sigma and the 7 QC tools is not just a skill set; it's a strategic advantage for those aspiring to move up. We are committed to initiating additional training sessions aimed at upskilling and advancing careers. These programs will provide opportunities for continuous learning, ensuring individuals stay at the forefront of their professions and thrive in their career journeys.

### -AUGUST LEARNING SERIES-





The Independence Day celebration in KUWY deserves a special mention, as our employees displayed remarkable enthusiasm and patriotism. With cheery bay decorations and everyone dressed in happy patriotic colors, our team showed their love for the country! These joyful workplace celebrations not only bring us together but also make the work environment feel extra positive and fun.





The Onam celebrations in Kuwy were nothing short of grandeur fun and cherished memories. The event featured vibrant flower decorations and engaging traditional dressing competitions, which took place on the 25th of August 2023. The festivities brought together a sense of community and joy, making the occasion truly special for all who attended.

ONAM CELEBRATIONS

Onam is a cherished harvest festival in Kerala, India, symbolizing unity and prosperity. Celebrated to honor King Mahabali's return, it's marked by vibrant flower Pookolam (Flower designs), traditional dances like "Pulikali," and the famous boat racing. It's a time when people come together, embracing their culture and fostering a sense of togetherness.



### BEST TRADITIONALLY DRESSED

Mr. Manoranjan Mohanty head of Operations and Mr. Praveen Naruka Singh head of sales were seen in their best traditional attire showing participative leadership.



Team PDD Verification



Team PDD

**BEST** 

DRESSED

TRADITIONALLY



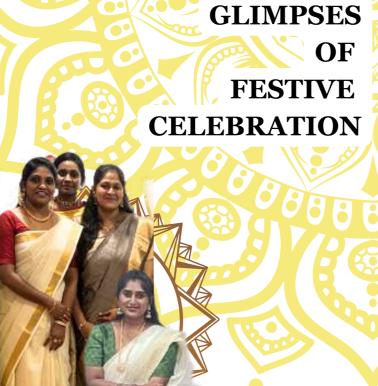
Team Car check



Team HR



Team BO-Call centre





Team IT



### Howzat! Hub Manager

Best Hub Manager of the Quarter



KRISHNAKUMAR P

### **DIGITAL SPECIALIST**

Hub Manager - DSA



**DINESHA B P** 



**GURMEET SINGH** 

#### **BEST DEBUT STAR OF KUWY**

Best New Sales Manager of the Quarter -Dealer Sales



**RAJASEKAR V** 

#### **MASTER BLASTER**

Best Sales Manager of the Quarter - DSA



**SHAMSHAD ALI** 

Best Sales Manager of the Quarter - Dealer Sales



**ANIL SHIRKE** 

HIGHEST VOLUME ACHIEVER



**RAHUL MAKHEJA** 

CONSISTENT PERFORMER



**PRINU JOSEPH** 

#### **FIELD PDD CHAMPION**

PDD Executive of the Quarter



**GANESH DABIR** 



**AJAY M** 

North



**SAGAR RANA** 

**QUARTER II** 

Rewards



### **BEST ENABLER**

**Best Employee from the Support Function** 

PDD



PRASANTH G

**SALES** 

**PANKAJ BAJAJ** 

FOR LENDER

MANAGEMENT (ADDING

**NEW LENDERS)** 

**ANALYST - SALES OPS** 

HR



IT

MAHESWARI B

**AVINASH A** 

**ADMIN** 



PRAMILA SANJEEVI







**SHABEER BASHA** 



SATHISHKUMAR R Best Employee from the Support

### **ALL ROUNDER ZSM**

Best ZSM of Quarter - Dealer Sales

SRIHARI H V

KC - SALES

RASHMI VASHISHT

### Best ZSM of Quarter - DSA



**VIVEK SRIVASTAVA** 



**BEST DEBUT STAR OF KUWY** 

Best New Sales Manager of the Quarter - Dealer



**MUGUNDAN R** 



Howzat! Hub Manager

MOHD IMTHEHAZ KHAN SUNDARESH PRITESH GOLWALA SANJEEV KUMAR



**ALL ROUNDER TSM** Best TSM of Quarter



SIDDHESH RASAM



RAJESH K



**MASTER BLASTER** Best Sales Manager of the Quarter - DSA



SHAIKH IMRAN RASHID



SACHIN DATTATRAY



PRAVEENKUMAR M





**AMIT TIWARI** 

Best Sales Manager of the Quarter - Dealer sales





Best Sales Manager of the Quarter - KC Sales



AMIT KUMAR RAI

**Digital Specialist** Best HUB Manager of the Quarter





Dealer Sales



**MUKESH SINGH** KC Sales

**BILAL CHAUDHARY** Field PDD Champion



PDD Executive of the Ouarter - South

SRINIVASALU PURU



Recognitions



### **BEST ENABLER**

Best Employee from the Support Function



JAYASHREE M



FINANCE





PARWEZ KHAN



BEEMA RAO



### FROM VISION TO VICTORY

### KUWY Founder's Day/Month feature

**KUWY Technology** Service Private Limited Incorporated on 22 August. in Chennai, TN



KUWY's 1st Digital loan was processed on 5th August with HERO FinCorp in bangalore



Volkswagen Finance acquires 25% stake in KUWY. This acquisition was in line with Volkswagen Group's -India 2.0 strategy.

2019



5000+ Car Dealers using KUWY Platform at the point of sale for Instant car loans

2020



24+ Top Banks and NBFCs are part of KUWY Platform providing access to automotive credit, experiencing paperless process

2021





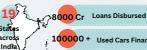
**2017** 







2018











lending platform "KUWY LaaS" anufacturers, dealers,aggregator platforms and lenders to offer digital retailing to customers)

2022

















2023

Create a robust Global Automotive Lending Ecosystem by connecting digital, retail and wholesale channels at the point of sale



MID 2025: 1 Million Loan Disbursals Make Automotive Credit Accessible, Paperless & Instant

# KUWY









### KUWY

was founded in 22 August 2017, here's a throwback on the journey.

KUWY'S JOURNEY TO SUCCESS

# **GALLERY**

Glimpses from past



#### CHENNAI

5TH FLOOR, 528, 1/192A, HI-STREET, Anna Salai, Teynampet, Chennai



### **MUMBAI**

KONTOR SPACE, 9th floor, A Wing, Ashar IT park, Wagle industrial estate, Thane



### **BENGALURU**

150, 1, Infantry Rd, opp. Commissioner Office, Vasanth Nagar, Bengaluru, Karnataka



### **HYDERABAD**

208 Room no.Sri Ram Nest, Mega City, Irram Manzil Colony, Banjara Hills, Hyderabad.



















KUWY, addressing the challenge of obtaining loans for used-vehicle buyers, uses technology to enable dealers to secure instant loan approvals via its app. Focused on reducing processing times and offering paperless solutions, KUWY collaborates with lenders, streamlining the loan application process. Since its August 2018 launch, the platform has facilitated over 5,000 transactions, transforming the used-vehicle financing landscape. With VWFL acquiring a 25% stake in September 2019, KUWY has expanded nationwide, becoming a top player in automotive field research. The journey so far has been remarkable and empowering, with exciting prospects ahead.



Ganesh Kumar B
CEO



As the Sales Head of KUWY, I'm thrilled by our impressive growth. From redefining used-vehicle financing to nationwide expansion and strategic collaborations, KUWY has become a prominent player. Our partnership with VWFL in 2019 strengthened our industry presence. The trust our partners place in us is reflected in our sales achievements. KUWY's journey is not just inspiring—it's a testament to our commitment to excellence and a promising future.

Praveen Singh Naruka VP - Sales





# **THAILAND**

# Off Site Celebrations

The KUWY dealer team recently marked a remarkable achievement by reaching new heights in their numbers, and to celebrate this milestone in style the team organized an exciting offsite celebration in the picturesque land of Thailand. Surrounded by the lush beauty of Thailand's natural landscapes and immersed in its vibrant culture, the KUWY dealers team came together for a memorable filled with event camaraderie celebration. This well-deserved celebration not only rewarded their hard work but also served as a source of motivation for the team to continue their outstanding performance in the future.

# **PCOS**

### **Awareness Program**

We conducted an awareness session through the PCOS Society of India which focused on the subject of PCOS. The Society is multi-disciplinary and has a mix of gynecologists, endocrinologists, dermatologists and all specialists such as nutritionists, physiotherapists, bariatric surgeons, etc. who deal with PCOS patients.

During her PCOS awareness session,

Dr. Jeyarani Kamaraj outlined five key objectives:

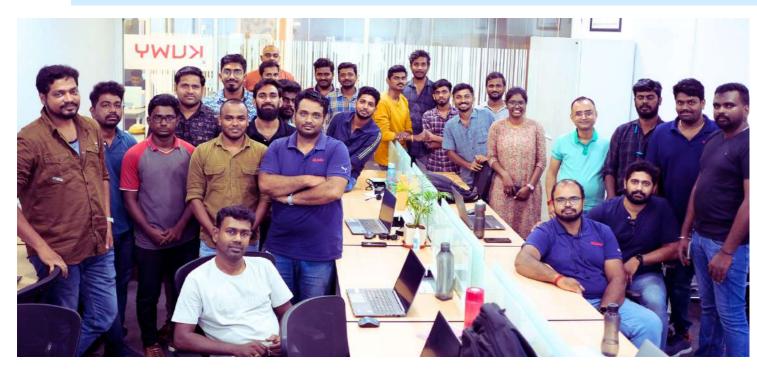
- Organizing educational events with PCOS experts.
- Promoting clinical research for better detection and treatment.
- Fostering cross-specialty collaboration for improved patient
- Sharing PCOS information with the public.
- Disseminating recent research findings on PCOS and symptoms.







### **TEAM FOCUS**



### Meet the IT Team: The Masterminds Behind KUWY App

In the digital age, simplifying how we connect with the world. Behind this seamless experience is our IT Team, the people of technology. They're not just coders; they're the architects of our organization's digital success. Their work ensures the app runs smoothly, data stays secure, and your organization thrives in a digital world. The team is the heartbeat of KUWY's innovation and organization's success.

KUWY's IT team, led by Mr. Karthick Babu (CPO), comprises 35 talented individuals working across various domains: JAVA, Android, iOS, DB, UI/UX, marketing, digital marketing and Infrastructure. The JAVA team forms the app's foundation, ensuring robust functionality, while the Android and iOS teams specialize in delivering seamless experiences for their respective platforms. The DB team manages data storage and retrieval, upholding user data security. The UI/UX team designs engaging interfaces and experiences, contributing to user satisfaction, and the Infrastructure team maintains the app's 24/7 availability and scalability. Together, these teams are essential for KUWY's continued success, offering a well-rounded, user-centric digital solution.







# KUWY

# WORK ANNIVERSARY

### \_\_ JUL-AUG-SEP .

4<sup>th</sup> year

KTS173 - SANDESH K

 $1^{st}$  year

KTS805 - VAITHEESWARI V

KTS807 - NEHAL SINGH

**KTS808 - JITENDRA MORE** 

KTS810 - SIKANDER KUMAR KTS812 - VIJAYA PERUMAL

KTS818-C - RASTHAPURAM KISHORE KUMAR

**KTS827 - PANKAJ KURANE** 

KTS828 - RANDEEP SINGH

**KTS836 - DEEPAK DASS** 

**KTS842 - RAMESH NAGARAJAN** 

KTS850 - HEMANT

**KTS852 - SUSHIL KUMAR PANDEY** 

**KTS854 - ARITA MARY MADDOX** 

KTS855 - VIJAYABASKAR G

**KTS860 - SAMEER ABBAS** 

**KTS861 - VARUN KUMAR SINGH** 

KTS862 - CHANDRASHEKAR PABBATHI

**KTS866 - PATIL RAKESH BHANUDAS** 

**KTS869 - ABDUL SATTAR** 

**KTS873 - VENKATESAN V** 

**KTS874 - SANTHOSH KUMAR** 

**KTS875 - PARVEEN** 

**KTS877 - NARESH KUMAR SEKAR** 

**KTS881 - ABHINAV PANDEY** 

KTS884 - PRAHALAD SINGH BHATI

KTS887 - RAVI CHARAN

KTS889 - MANISH KUMAR

KTS890 - KAVIRAJ R

KTS893 - ANIL SHIRKE

**KTS894 - AKASH GANESAN** 

KTS898 - MATHURI M

KTS901 - VIJAYKUMAR G

**KTS905 - JAYANTH SESHADRI** 

**KTS907 - SURINDER SINGH** 

KTS908 - KARTHIKEYAN E KTS912 - PRASANTH G

KTS916 - VINOTH KUMAR

Dec. of

year

KTS301 - ANANDRAJ V S

KTS309 - NAVEEN KUMAR S

KTS310 - HARISH KUMAR N D

KTS311 - AKSHYA KUMAR

**KTS317 - VIVEK SRIVASTAVA** 

KTS322 - NAMIT KOHLI

KTS327 - RASHMI VASHISHT

**KTS334 - ARVIND PRASAD** 

KTS335 - SARAVANAKUMAR M

KTS343 - AMIT BHATTACHARYA

KTS353 - RATANDEEP AHIR

2<sup>nd</sup> vear

KTS473 - DINESH KULKARNI

KTS479 - SRIHARI H V

**KTS482 - GOPESH BAJPAI** 

**KTS486 - PARTHASARATHY ETTIAN** 

**KTS487 - KALPESH AGHERA** 

KTS495 - BALASUBRAMANIAN M

KTS498 - DINESHA B P

**KTS508 - JACOB SANTHOSH J** 

KTS512 - SELVAM S

KTS524 - SANJAY KUMAR LALWANI

KTS525 - ABDULLAH S

KTS528 - GOKULNATH RAMARAJ

KTS531 - GIRRAJ SONI

**KTS535 - AJIT CHOUDHARY** 

KTS537 - SHASHI TIWARI

KTS538 - NAVEENA G

KTS544 - VIJAY PAL

KTS546 - AVINASH A

KTS550 - MAHESWARI B