

# NEWSLETTER



## Quarterly Spotlight

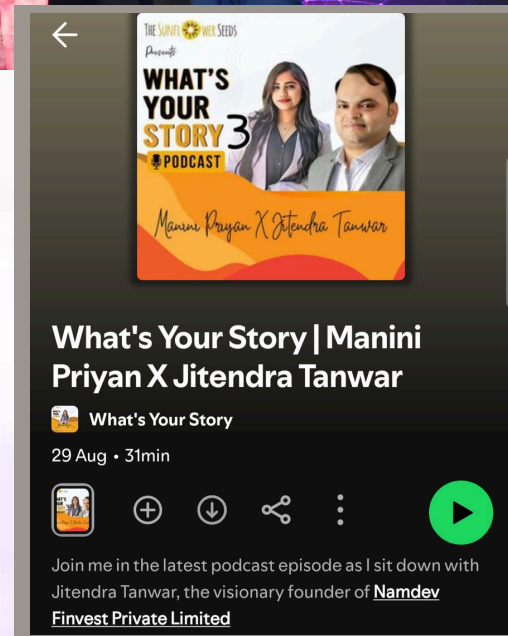
We are delighted to present the second edition of newsletter – Pratiष्ठा that gives an insight to quarterly achievements of Namdev Finvest Pvt. Ltd. in finance, product innovation and community impact. This quarter reflects our resilience and commitment to growth. Join us as we unveil our notable milestone and strategies.

In this edition, we'll take a closer look at our latest financial results, and initiatives aimed at fostering financial inclusion.



## SPECIAL RECOGNITION

We have been recognized as the "Best in NBFC" for its excellence in service, innovation and commitment to financial inclusion. We are proud of this achievement and remain dedicated to delivering value to our clients.



### CONTACT US

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# NEW HIRES

## “STRENGTHENING OUR TEAM”

This quarter, we are excited to welcome of new members to the Namdev Finvest family. These talented professionals bring enriched experience across various functions, including finance, operations and customer service. Their expertise will play a vital role in driving our mission of financial inclusion and innovation forward. We look forward to their contributions as we continue to grow and excel as a team.



**SHANTANU KOTHARI**  
VP - INVESTOR RELATION



**BALBEER SINGH**  
ADMIN HEAD



**MIHIR VAISHNAV**  
NATIONAL SALES MANAGER



**ABHIJIT SHARMA**  
HEAD OF COLLECTION



# BUSINESS INSIGHTS

## BUSINESS THE IMPORTANT THINGS

### SOLAR HIGHLIGHTS

In the second quarter of this financial year, NFPL financed approximately 341 kW of solar rooftop installations, estimated to save around 133 tons of CO<sub>2</sub>. From April 2021 to Sept 2024, we financed a total of 2137 kW of solar rooftops, estimated to save around 1526 tons of CO<sub>2</sub> emissions in the Q2 of 2024-25 and total of around 3404 tons of CO<sub>2</sub> emissions reduction in between Sept 2021 to Sept 2024.

### E-RICKSHAW HIGHLIGHTS

In the second quarter of this financial year, NFPL financed 849 E-rickshaws, estimated to save around 739 tons of CO<sub>2</sub> emissions. From April 2022 to Sept 2024, we financed a total of 7407 E-rickshaws and estimated to save around 12055 tons of CO<sub>2</sub> emissions in the Q2 of 2024-25 and total of 30065 tons of CO<sub>2</sub> emissions in between April 2022 to Sept 2024.



### Market Insights & Trends



**Written By:**  
**Mr. Mihir Vaishnav**

Recently RBI has asked Banks & Financial Institutions to focus and increase lending to farmers and small businessmen other than household funding due to strengthening of digital payments and digital space in finance. This clearly opens a gateway to Micro LAP.

Company like us that reaches to the segment which either has limited or no access to organized credit will be directly beneficial. Also, the dynamics in funding is changing and most NBFCs that are growing in size and have AUM of 1000 to 4000 Cr in MSME segment has a huge role to play. They are catalyst to the development and sustainable growth of the economy, especially the rural segment which is going to be a key growth driver for the Indian economy.

In addition, with the rise of fintech platforms, NBFCs are now able to leverage technology to streamline their processes, making credit more accessible to underserved segments. This shift towards digitalization also helps in better risk management and faster decision-making. As more financial institutions adopt these innovations, we are likely to witness a broader financial inclusion across various strata of society, further boosting the economy.

## DEIB

The article, "The Business Case for DEIB in the Workplace," explores how **diversity, equity, inclusion, and belonging** (DEIB) are increasingly prioritized in the workplace post-COVID-19. Despite growing awareness, many companies are still struggling to make significant progress in DEIB.

The study by Degreed and RedThread Research found that organizations with a strong DEIB culture have better business results, including higher customer satisfaction, innovation and goal achievement. DEIB also positively impacts employee retention, engagement and intent to stay with companies showing lower turnover and higher profits.

The research emphasized the need for DEIB skills at all levels: senior leaders require interpersonal skills, managers need skills to navigate social complexity and individuals must develop authenticity and influence. While traditional DEIB training often focuses on compliance, a more skills-based approach is essential to drive true change.

For NFPL, focusing on improving its inclusivity ratio could further align with these findings, leading to stronger business and employee outcomes.

Internal Women's Committee has been put in place to increase women inclusivity. The committee discussed the problems faced by women and solutions have been incorporated. Long term GAP (Gender ActionPlan) is also in the process of implementation.

### Individual & Organizational Outcomes for high DEIB Index Orgs

#### Individual Outcome

2X more likely to give a positive Net Promoter Score to their employer

73% more likely to rate their manager as highly effective

60% more likely to have high engagement

45% more likely to have high intent to stay



#### Organizational Outcome



2x more likely to indicate their org met business goals in the last 3 years

81% more likely to indicate high customer satisfaction

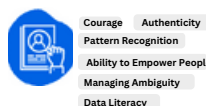
72% more likely to indicate their org is innovative

43% more likely to meet 2021 business goals

SOURCE: Creating a DEIB Culture: The skills Every Employee Needs, RedThread Research, degreed, 2021

### Skills for a DEIB Culture-By Employee Level

#### Individual employee skills for driving a DEIB culture



Courage  
Authenticity  
Pattern Recognition  
Ability to Empower People  
Managing Ambiguity  
Data Literacy

#### Manager skills for driving a DEIB culture



Curiosity  
Negotiation  
Grit

#### Senior leader skills for driving a DEIB culture



Mental Flexibility  
Rapport-Building  
Assertiveness



\*It's critical to note that skills not listed here could also be present in high-performing orgs. Those skills didn't make it to the list because there was no statistical relationship with high DEIB Index performance. This doesn't mean they should be ignored, just that they were not the most critical, according to our analysis. -RedThread Research, Degreed, 2021

## TREASURY INSIGHTS

### Treasury Milestone of Q2 FY2024:

Namdev is proud to announce a significant milestone in its journey towards higher governance and expanded liabilities with the launch of its first-ever listed debentures, now trading on major exchanges. This marks a new phase of growth, reflecting our commitment to transparency, accountability and sustainable development.

In Q2, we plan to raise ₹350 crores through debt, with ₹145 crores via listed NCDs. We have also onboarded two new lenders, Equitas Small Finance Bank and Aditya Birla Finance, and secured deals with EU's most reputed Development Financial Institutions (DFIs) namely Blue Orchard and Developing World Markets.

Namdev is now registered with Finance Industry Development Council, a quasi-government forum for representing NBFCs, This affiliation strengthens our role within the broader NBFC community and ensures our voice is heard at national forums advocating for the sector's growth alongside winning two prestigious awards: Best in NBFC at the Economic Times Rajasthan Business Awards 2024 and Highest Equity Increase % at the DNA Awards.

Additionally, we supported our marketing/Media team in positioning Namdev on NBFC industry trends, enhancing Namdev's visibility, and also finalized the company's annual report.

We are excited about the road ahead and remain committed to delivering value.

**"Move forward. Good things are up ahead."**

# ACTIVITIES

## Employee Engagement Activity

- Janmashtami Celebration
- Teej Celebration
- Independence Day Celebration
- Fun & Games



## CSR ACTIVITIES

Namdev Finvest Private Limited (NFPL) is committed to impactful CSR initiatives, focusing on financial literacy, community development and environmental sustainability. Through these efforts, NFPL aims to foster inclusive growth and social well-being.



- We enhanced the learning environment by distributing essential school supplies and nutritious brunch to underprivileged students at Government Upper Primary School.
- Distributed raincoats to outdoor workers, highlighting its commitment to supporting those facing harsh monsoon conditions.
- “Shiksha-Notebook Donation Drive”, We supported economically disadvantaged students by distributing essential books to enhance their education.
- “Aaradhya 2024” - Namdev’s Balika Shiksha Abhiyan” enabled quality education for further 155 underprivileged girls, totaling 575 by 31st August 2024.
- We pledge to plant 5,000 more saplings this year, having already distributed over 1,000 to local schools.

# »» SUSTAINABILITY NEWS ««

The beauty of nature



## SUSTAINABILITY INITIATIVE: REPLACING PLASTIC BOTTLES AND LEATHER BAGS

### REPLACING LEATHER BAGS



### »»» READ MORE

As part of our commitment to sustainability, we have replaced leather bags with eco-friendly jute bags. This transition reflects our dedication to using sustainable materials and reducing our environmental footprint.

### REPLACING PLASTIC BOTTLES



### READ MORE «««

In addition, we are phasing out single-use plastic bottles in favor of reusable steel alternatives. This initiative is another step towards minimizing waste and promoting environmentally conscious practices within our organization.

LET'S ALL SUPPORT AND EMBRACE THIS CHANGE FOR A BETTER, MORE SUSTAINABLE FUTURE!



# AWARDS AND ACHIEVEMENTS



We are excited to announce that NFPL has been honored with multiple prestigious awards this quarter, recognizing our unwavering commitment to excellence, innovation and teamwork.

These accolades are a reflection of the dedication, passion and hard work that each one of you brings to the table every day. The achievements showcased in the photos below are not just milestones but also an inspiration for us to aim higher.

Congratulations to everyone who played a part in this remarkable success, and let's keep pushing the boundaries as we continue to set new standards of excellence!



**Brand Leadership Award**



**Best in NBFC**

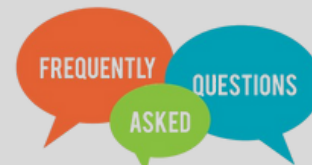


**Best Compliance Initiative**



S. NO.	WORDS
1	RICDTE
2	SLONA
3	TANPAPCIL
4	EOTGAMGR
5	STESAS
6	TLAROLACEL
7	GLLEA
8	TERUN
9	YBLATIIL
10	ISKR SESMSNETAS

\*Got the right answers? Email them to [hr@namfin.in](mailto:hr@namfin.in)  
We're excited to see your submissions! Winners will be revealed in the next quarter's newsletter."



## FAQ

### Q.1 - What is the process for applying for leave?

Ans. To apply for leave, please follow these steps:

- Log in to the HRIS portal (Adrenalin Max).
- Navigate to "Workforce Management," then select "Absence."
- Click on "Attendance Calendar" and choose the date for which you want to request leave.
- Select "Leave Request," fill in the required details, and submit your request.

### Q.2 - How can I view or download my Pay slip on HRIS (Adrenalin Max)?

Ans. To view your pay slip, follow these steps:

- Log in to the HRIS portal (Adrenalin Max).
- Go to "Pay slip and Tax Computation Sheet," then select "Employee Self Service (ESS)."
- Choose the month for which you want to view or download your salary slip.