



प्रतिष्ठा

"HUM BADLENGE AAPKI DUNIYA"



Namdev Finvest Private Limited

Har Pal Aap Ke Saath ..

NEWSLETTER



Q3 EDITION (2024-25)

Empowering Growth and Innovation



Q3



INSIGHTS

Welcome to the latest edition of Namdev Finvest Private Limited quarterly newsletter. As we step into the final quarter of 2024-25, we reflect on the tremendous strides we've made in empowering small businesses, fostering sustainability, and improving financial access for all.

At NFPL, we continue to focus on providing tailored financial solutions that cater to the needs of MSMEs, eco-friendly businesses, and individuals. Our offerings in MSME loans, solar panel financing, and e-rickshaw financing have enabled countless entrepreneurs to thrive in their respective sectors.

This Quarter, we have achieved significant milestones, including enhanced employee engagement, onboarding senior leaders, and advancing our commitment to financial inclusion and sustainability. These efforts strengthen our foundation and empower us to serve customers better while upholding our values.

Let's continue striving for excellence and building a future of shared success with passion and determination!



CALL NOW: 0141 225 0026

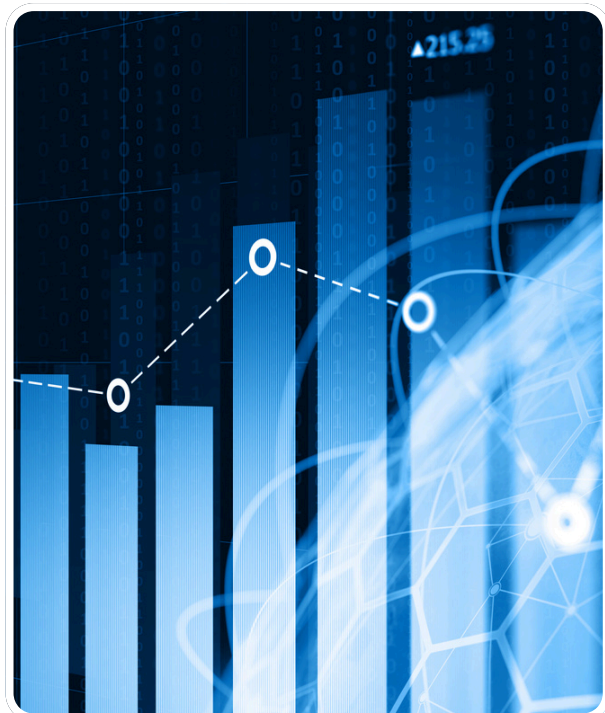


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TRENDS & INSIGHTS



Embracing Technology and Sustainability

Namdev Finvest follows PPT (People Process Technology) concept is leveraging digital journey in Automating and digitizing its processes and driving the Business through Technology. Its main focus in next 12 month will be to automate the Sales/Credit/Collections/Operations and its Back office operation using latest technology like Business rule Engine, Microservice Architecture, Account Aggregator, building a strong RISK Model and early warning Signals and Digital Payments to have better control on Fraud, deliquescence and NPA's and also help us in our business expansion.

Focus on Compliance and Financial Inclusion

With evolving regulations ensuring transparency and compliance, Namdev Finvest remains committed to promoting financial inclusion, reaching underserved segments, and delivering customer-centric, flexible solutions to stay ahead in a competitive market.



Need of the Hour

“India’s growth story remains strong, boosting GDP. However, changing spending habits among the youth from traditional savings to increased lifestyle expenses and EMIs has reduced savings, impacting banks’ CASA base and raising concerns for the government.

The RBI is tightening regulations on credit cards and unsecured loans to curb their growth, focusing instead on supporting MSMEs and small traders to drive economic development.

For NBFCs, MSME loans are a lucrative growth driver due to their secured nature, defined end use, and lower delinquency rates. These loans also yield attractive ROA due to comfortable NIMs.

With our company’s focus on MSME loans, we are well-positioned to lead growth. The need of the hour is to enhance productivity and improve system efficiencies to drive both top-line and bottom-line growth.”

- Mihir Pushpakkumar Vaishnav



BUSINESS HIGHLIGHTS

Business Update: Stay Informed

Namdev Finvest continues to grow with increased loan disbursements, a rising customer base, and expanding demand for solar financing and eco-friendly vehicle loans. Strengthening its workforce and branch network, the company remains committed to accessibility, innovation, and customer service excellence.



Asset under Management

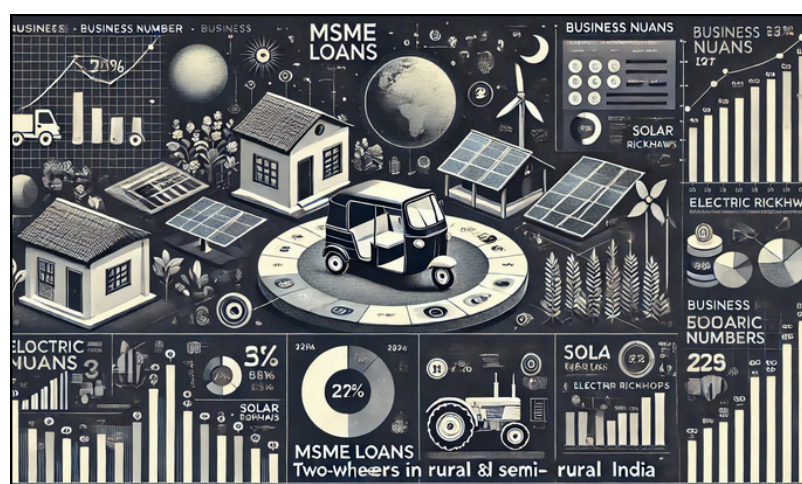
Amt. in Cr.	Oct-24		Nov-24		Dec-24	
	No. of Loans	Amount	No. of Loans	Amount	No. of Loans	Amount
MSME Loan	24,180	1,212	24,507	1,219	24,788	1,239
LCV/HCV/MUV	979	25	991	25	974	24
Two-wheeler	11,463	41	12,398	46	11,578	45
Solar	132	8	133	7	127	7
Electric Vehicle	6,623	54	6,763	57	6,788	52
Total Disbursement	43,377	1,340	44,792	1,354	44,255	1,367

Strategic expansions are driving market presence, ensuring sustainable and inclusive financial solutions. With a strong focus on compliance and risk management, the company maintains steady growth. The commitment to empowering MSMEs and individuals remains at the core of its vision.

Disbursement Highlights

Q3 (2024-25) (Amount in Cr.)

Product	No. of Loans	Amount
MSME Loan	1,757	120
LCV/HCV/MUV	50	2
Two-wheeler	1,858	14
Solar	7	0
Electric Vehicle	551	11
Total Disbursement	4,223	147



The above table showcases the business numbers for Q3 2024-25, product-wise disbursement, reflecting Namdev Finvest's strong performance.

INSURANCE HIGHLIGHTS

Insurance: Securing Futures, Supporting Families

At the core of our team's values lies the unwavering commitment to supporting both our customers and employees, ensuring their well-being throughout their journey with us. Together with our branch teams, the insurance department provides timely and compassionate financial assistance to customers and their families when it matters the most, while also fostering a supportive environment that empowers our employees to thrive. This collaborative effort strengthens our dedication to building long-term relationships based on trust, reliability, and mutual respect.

Customer's Insurance Claim Success Stories

We are thrilled to share a heartfelt testimonial from one of our valued customers. After successfully settling their loan death claim, the family shared their experience with us:

"My family and I sincerely thank Namdev Finvest. When we lost our loved one, we were worried about the loan. But the team at Namdev Finvest, not only showed empathy but also ensured that the loan claim was settled swiftly. We will always be grateful for their support and help. Namdev Finvest is truly a trustworthy and understanding financial institution."

🌟 Special thanks to Anju Yadav & Amar Chand Bairwa for their outstanding support and service!

Dilkhush
(Son of the deceased)

GMC (Group Medical Coverage) Claim Summary

At Namdev Finvest, we prioritize the health and well-being of our employees. Under our Group Medical Coverage (GMC) facility, **63** employees have benefited, with a total claim settlement of **₹27,02,740**. This initiative reflects our ongoing commitment to providing a secure and supportive workplace for our team, ensuring they have access to essential healthcare when needed. We will continue to enhance our employee welfare programs to foster a healthier and happier workforce.

For any queries related to GMC, feel free to reach out to our HR team at hr@namfin.in

Customer Insurance Claim Summary

We have successfully facilitated an insurance claim settlement of **₹ 18,06,961** against 10 death cases in FY 2024-25 ensuring financial security for our valued customers and their families during challenging times.

This underscores our dedication to customer-centric service and financial protection, reinforcing our promise of trust and reliability. We will continue to assist our customers in navigating insurance claims seamlessly, making their financial journey smoother.

For any queries related to insurance claims, feel free to reach out to our Insurance team at insurance@namfin.in

REACHING MILES WITH SMILES
SUCCESS STORY OF CLAIM SETTLEMENT
SURAKSHA AAJ BHI AAGE BHI
NAMDEV "HAR PAL AAP KE SAATH"

It gives us immense pleasure to share the mutual success of the **KELWARA Branch** Team and our Insurance Department. The insurance death claim of our Customer **MANGAL SINGH** has been settled within the stipulated time period and hassle-free too. We are overwhelmed to handover the property documents back to the nominee.

NFPL has fulfilled its commitment of "HAR PAL AAP KE SAATH". Kudos to **Anil Pratap Singh, Ashok Kumar Mehta (Kelwara Branch), Anju Yadav, Amar Chand Bairwa (Insurance Department)**. For their wonderful support & commitment.

WELCOME ONBOARD

» MR. DOMINIC VIJAY KUMAR

Head of Technology

Dominic Vijay joins NFPL as Head of Technology, bringing 20+ years of expertise in digital transformation, IT operations, and cyber security, with leadership roles at ART Housing, Max Ventures, and Kingfisher Airlines. We're excited for his impactful contribution!



» MR. RAVI CHOUDHARY

State Head - Collection

Mr. Ravi joins NFPL as Collection-State Head in MP, bringing 18 years of expertise in sales, collections, and recovery strategies. His leadership will drive growth and enhance operational efficiency.

"NFPL at Rising Rajasthan: Empowering Growth & Investments

Namdev Finvest Private Limited (NFPL) proudly participated in the Rising Rajasthan event, a premier platform bringing together investors, industry leaders, and policymakers. Our team showcased NFPL's commitment to financial inclusion, MSME empowerment, and sustainable financing solutions. Engaging with key stakeholders, we highlighted our innovative loan offerings, digital transformation initiatives, and expansion plans. The event provided valuable networking opportunities, reinforcing NFPL's role in driving Rajasthan's economic growth. As we continue to innovate and expand, NFPL remains dedicated to supporting businesses and individuals with accessible and impactful financial solutions.



ESG - ENVIRONMENT, SOCIAL, GOVERNANCE



STAKEHOLDER VERIFIED ORANGE SEAL

Namdev Finvest proudly received the STAKEHOLDER-VERIFIED ORANGE SEAL by Impact Investment Exchange (IIX), recognizing our dedication to gender equality and climate action. With an Impact Score of 9.16/10 and ESG+ Score of 7.76, this milestone reinforces trust in our practices and our position as a leader in gender-lens investment.

We remain committed to empowering women, girls, and gender minorities for sustainable impact.



CLIENT PROTECTION CERTIFICATION

We have been awarded the prestigious GOLD level certification in client protection by MFR under the Cerise + SPTF Methodology, with an impressive score of 97.4%.

This achievement highlights our dedication to upholding the highest standards in social and environmental performance management, ensuring trust and excellence in serving our clients.



CSR ACTIVITIES

CORPORATE SOCIAL RESPONSIBILITY

At NFPL, we believe in giving back to the community and fostering sustainable development. Through our CSR initiatives, we are committed to empowering underserved communities, promoting financial literacy, and supporting environmental sustainability. Our recent projects include providing financial assistance for solar panel installations in rural areas and offering skill development programs to enhance employability for the youth. We strive to create a positive impact, ensuring a brighter and more inclusive future for all.



Desks Distribution



Blood Donation Camp



EYE Check-up Camp

Jute Bag Distribution



Digital Library



Diwali Gift Distribution



Employee Engagement

Employee Recognition

Employee Engagement Highlights

This quarter, NFPL was buzzing with excitement as employees came together for vibrant celebrations, fun activities, and engaging games. From festive events like Diwali and Christmas to team-building competitions, these initiatives strengthened camaraderie and brought a sense of joy to the workplace.



Employee Recognition

We proudly recognized our top-performing Business Sales Officers - MSME of the Calendar year 2024 with monetary rewards, reflecting NFPL's commitment to valuing excellence and dedication.



Arbaj Khan
Chomu Branch



Ronik Bhardwaj
Paota Branch



Ganesh Giri
Udaipur Branch



Lovejeet Singh
Rudrapur Branch



Hemant Kumar
Kota Branch



Indraj Saini
Ajeetgarh Branch



Dasharathbhai Parmar
Tharad Branch



Siddhant Dhama
Faridabad Branch



Iqbal Mohammad
Dudu Branch



Piyush Bharatkumar
Palanpur Branch

Activity

QUIZ -2 MATCH THE FOLLOWING

Column A

KYC
EMI
Loan Disbursement
Credit Score
Collateral
Microfinance
Financial Institution
Compliance
Renewable Energy Loan
Risk Assessment

Column B

Monthly installment for loan repayment
Financing for sustainable projects like solar panels
A measure of an individual's creditworthiness
Ensuring adherence to regulations and guidelines
An organization providing financial services
Small loans for low-income groups
Verifying customer identity and details
Evaluating the borrower's repayment ability
Asset pledged as security for a loan
The process of releasing approved loan funds



Winner's Names Quiz - 1

- 1 Prashant Kumar Jain
- 2 Sonali Gaur

FAQ

Q:1. How can an employee get the benefit of ESIC?

Ans. Employees earning up to ₹21,000 per month (₹25,000 for those with disabilities) are eligible for ESIC benefits. To register, employees must provide their family details to HR. The company will then register the employee with ESIC, and both the employee and employer will contribute. Benefits include medical care, maternity, disability and dependent benefits.

Q:2. How can an employee get the benefit of GMC?

Ans. Employees earning more than ₹21,000 need to first connect with HR to get their GMC card and details. HR will provide the insurance company's contact person. Employees can then directly deal with the insurance company for further processing. If any issues arise during the process, employees can reconnect with the HR team for assistance.

- Got the right answers? Email them to pratishtha@namfin.in
- We're excited to see your submissions! Winners will be revealed in the next quarter's newsletter.

CONTACT INFO

For any queries, concerns or feedback related to Pratishtha Newsletter please contact on pratishtha@namfin.in