

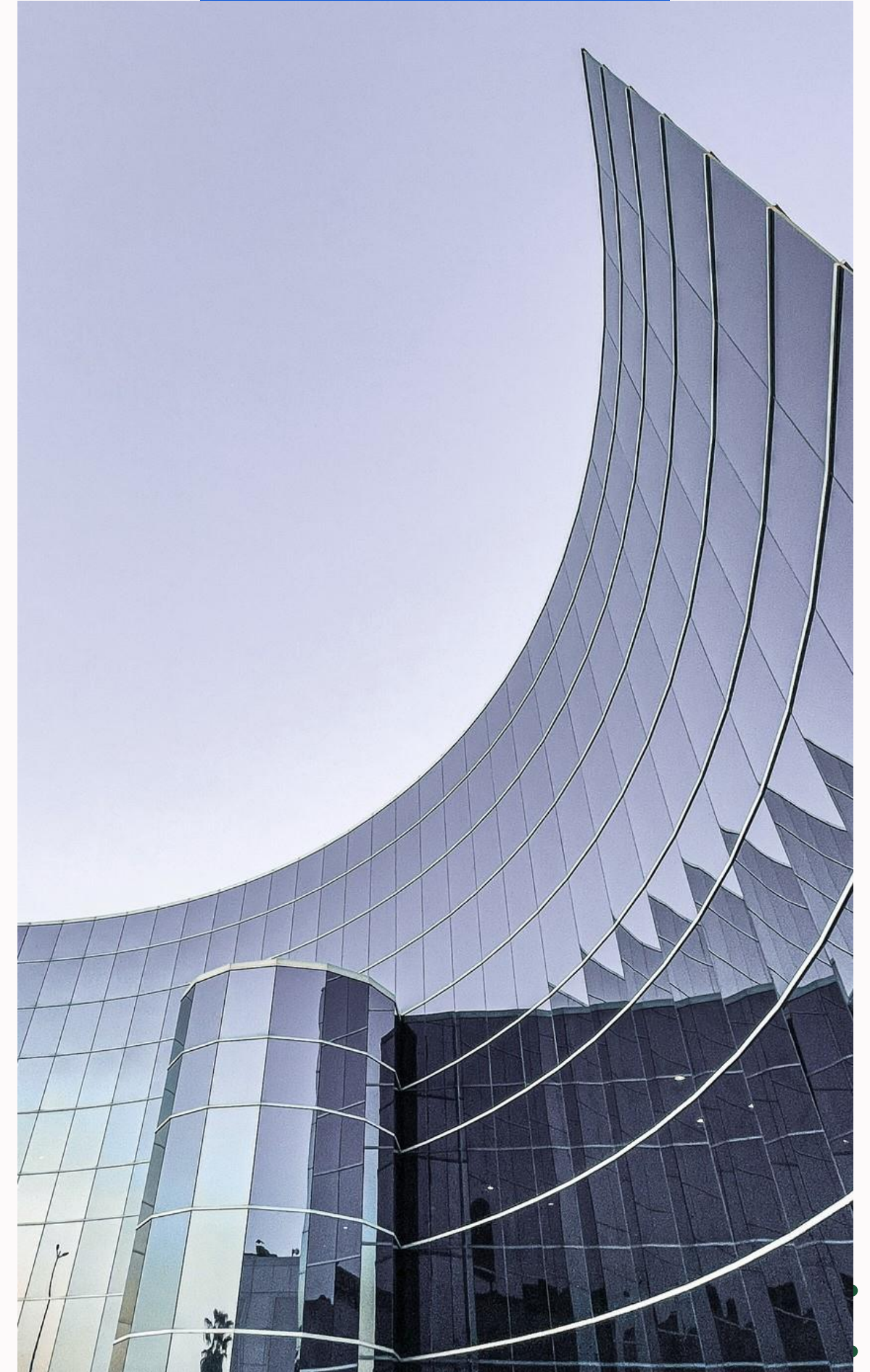


NANDANVAN INVESTMENTS LTD  
EST. 1975

Non Banking Financial Company (Registered under RBI)

# BUSINESS PROPOSAL

[www.nandanvaninvest.com](http://www.nandanvaninvest.com)

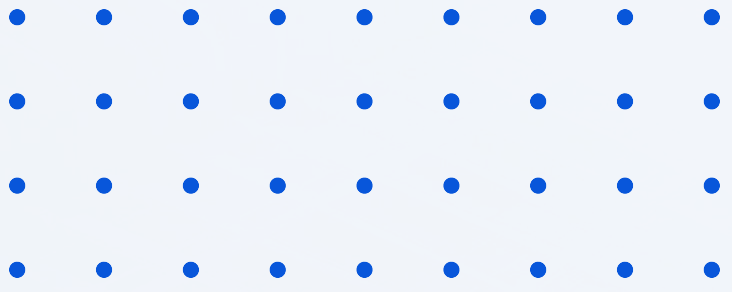




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# ABOUT US

- Nandanvan Investments Ltd (NIL) is a Non Banking Financial Company (Established in 1975), It is registered under the RBI (Reserve Bank of India)
- NIL is based out of Mumbai, India, with our corporate headquarters situated in Delhi
- Mr. Manish Kumar & Mr. Durgesh Pathak are currently serving as the Directors of the Company.
- NIL is dedicated to empowering financially under-served households and informal micro-enterprises by providing them with financial products and services to attain self-sufficiency.
- The authorised share capital is ₹40,000,000 & paid-up capital of Nandanvan Investments Limited (NIL) is ₹18,841,500.
- Financial Services: We offer a diverse range of financial services such as: Corporate Loans & Unsecured Lending.
- NIL is committed to playing a pivotal role in fostering financial services and empowering new-to-credit(NTC) customers.



# Management



**Manish Kumar**  
**(Director)**

I'm privileged to serve as the Director of [Nandanvan Investments Ltd](#) with over 20+ years of rich experience in the Finance and Banking Industry. Our company stands as a beacon of trust and innovation in the financial landscape. As a Non-Banking Financial Company, we leverage our deep understanding of the financial markets to offer a wide array of services aimed at empowering individuals and businesses alike. Whether you're seeking investment opportunities, financial advisory services, or personalized lending solutions, we are here to guide you every step of the way.

**Mr. Manish Kumar**  
**Director**  
**Nandanvan Investments Ltd**

## OUR JOURNEY: Nandanvan Investments' 50-Year Milestone.



- Our journey commenced in 1975 with the establishment of Nandanvan Investments Ltd.
- In 1976, we had the opportunity to list our company
- In 1976, N.I.L was listed on the "Bangalore Stock Exchange", during a time when regional stock exchanges were highly active.
- We boast an active shareholder base exceeding 10,000, many of whom continue to hold shares in our company to this day.
- We were an active stock on Bangalore Stock Exchange(BSE) for a long period
- Due to some unforeseen circumstances, we went inactive in the year 2000
- We again started our work and promptly resumed our operations
- In 2013-14, All regional stock exchanges were undergoing closure proceedings due to SEBI regulations.
- In 2018, N.I.L was delisted following the closure of the Bangalore Stock Exchange.
- Following delisting, we continued to operate despite experiencing a reduction in workload, we maintained a strong presence in the market.
- We maintain our position as the 6th leading NBFC in Karnataka." as per 3CI Score.
- In 2022, we expanded our services to include Corporate Lending & Unsecured Lending, resulting in a current asset value of 25 crore INR.
- In 2023, We started working again full fledgedly and got PAT of 1.50 crores INR.
- Our Balance Sheet is growing day by day. We have hired all top professionals into our system
- We have all the required Licences from the RBI (Reserve Bank of India)
- We've embarked on a journey since 1975, and now we're looking to expand our business nationwide.

# Stakeholders

	Internal Stakeholder	External Stakeholder	Shareholding (%)
Manish Kumar	✓	✗	36%
Inder Mohan Singh (HUF)	✗	✓	2.4%
Others	✗	✓	61.6%

# Our Services

We Offer a diverse portfolio of financial services



Corporate Loans

Microfinance Funding(Small Ticket Loans)

Margin Funding

Unsecured Lending

EV Finance - Commercial (Proposed)

# Objectives

## Financial Inclusion

Nandanvan Investments Ltd. promotes financial inclusion by offering accessible services to under-served populations, fostering broader economic development.

## Risk Management

The company prioritizes robust risk management to ensure operational stability and sustainability. This involves identifying, assessing, and mitigating financial risks to protect stakeholder interests

## Customer Satisfaction

We emphasize customer satisfaction by offering tailored financial products and services, fostering strong relationships through transparency and reliability.

## Sustainable Growth

Nandanvan Investments aims for sustainable growth alongside profitability, expanding operations thoughtfully while upholding responsible lending practices and ethical standards for long-term viability and stakeholder value.





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# Target Customers

*Electrical Vehicle (EV) -  
Commercial*



Fuel your commercial electric vehicle (EV) ambitions with our tailored loan services. Get flexible financing solutions designed to propel your business into the sustainable transportation future.

*Micro-Loan : Salaried  
Individuals*



Unlock financial possibilities with our micro loans tailored for salaried individuals. Access quick, hassle-free funds to cover personal expenses, emergencies, or opportunities.



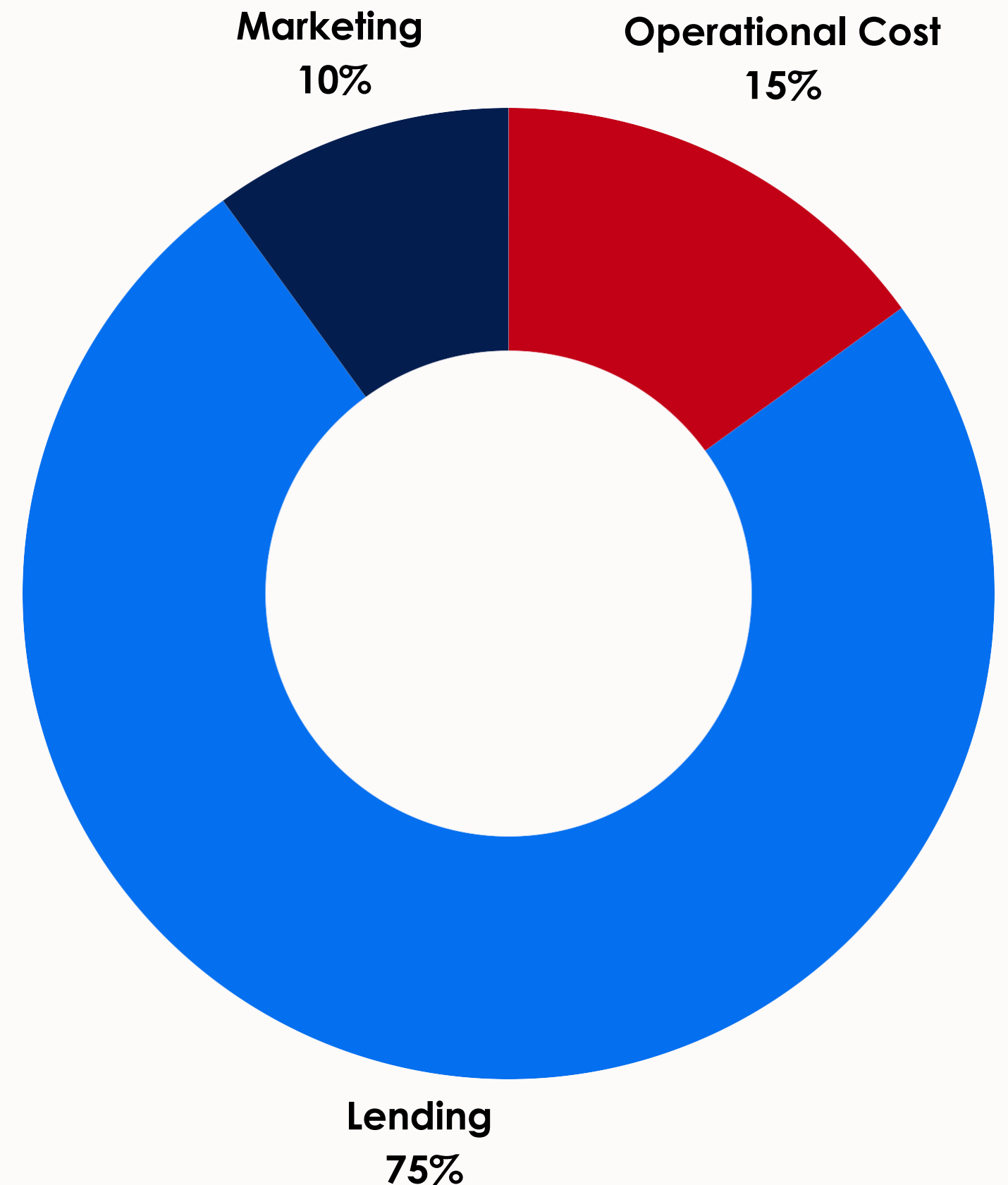
# Use of Funds

**Operational Cost** - Funds allocated for the daily functioning and maintenance of the company's activities. This includes salaries, utilities, office supplies, and other overhead expenses essential for smooth operations

## **Marketing**

- **Brand Marketing** - Building and enhancing the company's brand identity through brand positioning, public relations, sponsorships, and partnerships to increase recognition and loyalty.
- **Social Media Marketing** - Engaging with customers and potential clients via social media platforms by creating content, running ads, and building an online community.
- **Advertisements** - Paid marketing across online ads, print media, TV, and radio to reach a broader audience, promote products, and drive growth.

**Lending:** Will focus on providing corporate loans for business expansion, unsecured loans for quick access to funds without collateral, micro-loans to support salaried individuals and small business owners, and e-vehicle loans to finance the purchase of commercial electric vehicles, promoting sustainable transportation solutions.



## Business Scalability and Risks

### End-to-end

### Marketplace

Supply	Our group NBFC & Other lenders on a Collaboration Model	Banks (HD,FC, ICICI etc) and Other NBFCs
Disbursal	Immediate	Takes Time
Scalability	Medium	High
Demand Risk	Low	Medium
Credit Risk	High	Zero
Margins	NIM Spread	Flat Commission



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# FUTURE ROADMAP

We are uniquely positioned to become the top-tier Digital Lender



**2024 - Diversification in priority retail lending targeting marginal customer base focussing on electric commercial vehicles and small ticket personal loans.**



**2027- Portfolio expansion to other priority lending like LAP, Unsecured Business loan and Agri related Secure Lending including gold loan.**

## **SMALL FINANCE BANKS**

New approach to  
Indian Banking

**2030- Apply for a Small Finance Bank License that allows us to scale while securing deposits.**

## Profit & Loss for FY 2023-24



NANDANVAN INVESTMENTS :LTD  
ST. 975

A DANVA INVESTMENTS LIMITED				
Profit & Loss Statement for the period ended March 31, 2024 (Amount Rs. In Hundreds)				
Particulars		Refer Note No.	For The year Ended March 31, 2024	For The year Ended March 31, 2023
I.	Revenue from operations	14	17,066,278.75	2,539.73
II.	Other income	15	8,894.03	12,121.42
III.	Total Revenue (I + II)		17,075,172.78	134,863.15
	<b>Expenses:</b>			
	Purchases		1,23,55,06	
	Change in inventories of Stock-in-Trade		-565,1748	
	Employee Benefit Expenses	16	45,12,84	16,14,07
	Finance Costs		1,0,5,72	8,159.72
	Depreciation and amortisation expenses	7	1,71.8	3,922.20
	Other expenses	17	1,88,62.97	10,1,31.15
IV.	<b>Total expenses</b>		<b>16,925,648.73</b>	<b>25,336.15</b>
V.	<b>Profit before exceptional items and tax (III-IV)</b>		<b>149,524.05</b>	<b>109,527.00</b>
VI.	<b>Exceptional Items</b>		-4,91.57	
VII.	<b>Profit before tax (V - VI)</b>		<b>149,534.14</b>	<b>109,527.00</b>
VI.	<b>Tax expense:</b>			
	Provision for tax		1,51,00	20,641.80
	Previous year Tax Adjustments		-149.58	
	Deferred tax			9.87
VII.	<b>Profit (Loss) for the period (V+ VI)</b>		<b>115,852.72</b>	<b>10,895.07</b>
VIII.	Earnings per equity share:			
	Basic & Diluted		6.15	4.72

## Provisional Balance Sheet for 2023-24



<b>NANDANVAN INVESTMENTS LIMITED</b>			
Provisional Balance Sheet as at March 31, 2024			
(Amount Rs in Hundreds)			
Particulars	Refer Note No.	As at March 31, 2024	As at March 31, 2023
<b>EQUITY AND LIABILITIES</b>			
Share Capital			
(a) Share Capital	1	188,415.00	188,415.00
(b) Reserves and surplus	2	221,151.14	105,298.42
<b>LIABILITIES</b>			
Current Liabilities			
(a) Long-term borrowings	3	811,301.16	2,075,570.00
(b) Short-term borrowings	4	44,574.85	1,088,675.80
(c) Trade Payables	5	475,890.55	2,074,482.36
(d) Other current liabilities	6	38,186.46	25,402.26
(e) Short Term Provisions	7	65,186.80	559.42
<b>Total Current Liabilities</b>		<b>1,779,151.16</b>	<b>6,898,299.84</b>
<b>ASSETS</b>			
Non-current Assets			
(a) Property, Plant and Equipment	8	10,606.51	864.62
(b) Long term loans and advances			63,160.00
(c) Non-current investments		9.87	9.87
(d) Deferred Tax Assets		<b>106.16</b>	<b>64,480.49</b>
<b>Total Non-current Assets</b>			<b>75,514.98</b>
Current Assets			
(a) Current Investments			885,160.31
(b) Inventories		5,65,970.48	
(c) Trade Receivables	9	9,881.00	9,881.00
(d) Cash and cash equivalents	10	130,230.74	1,663.30
(e) Short-term loans and advances	11	858,824.43	1,722,985.00
(f) Other Current Assets	12	203,994.14	5,659.74
<b>Total Current Assets</b>		<b>1,768,902.78</b>	<b>3,625,349.35</b>
<b>TOTAL</b>		<b>1,779,151.16</b>	<b>3,689,829.85</b>



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# THANK YOU

For Business Related Enquiries:

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-  **Head Office**: 206, The Summit, Near Swan Club, Service Road, Vile Parle East Mumbai Mumbai, Maharashtra- 400057, India

