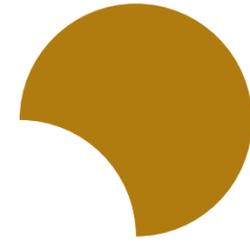


ISF Limited



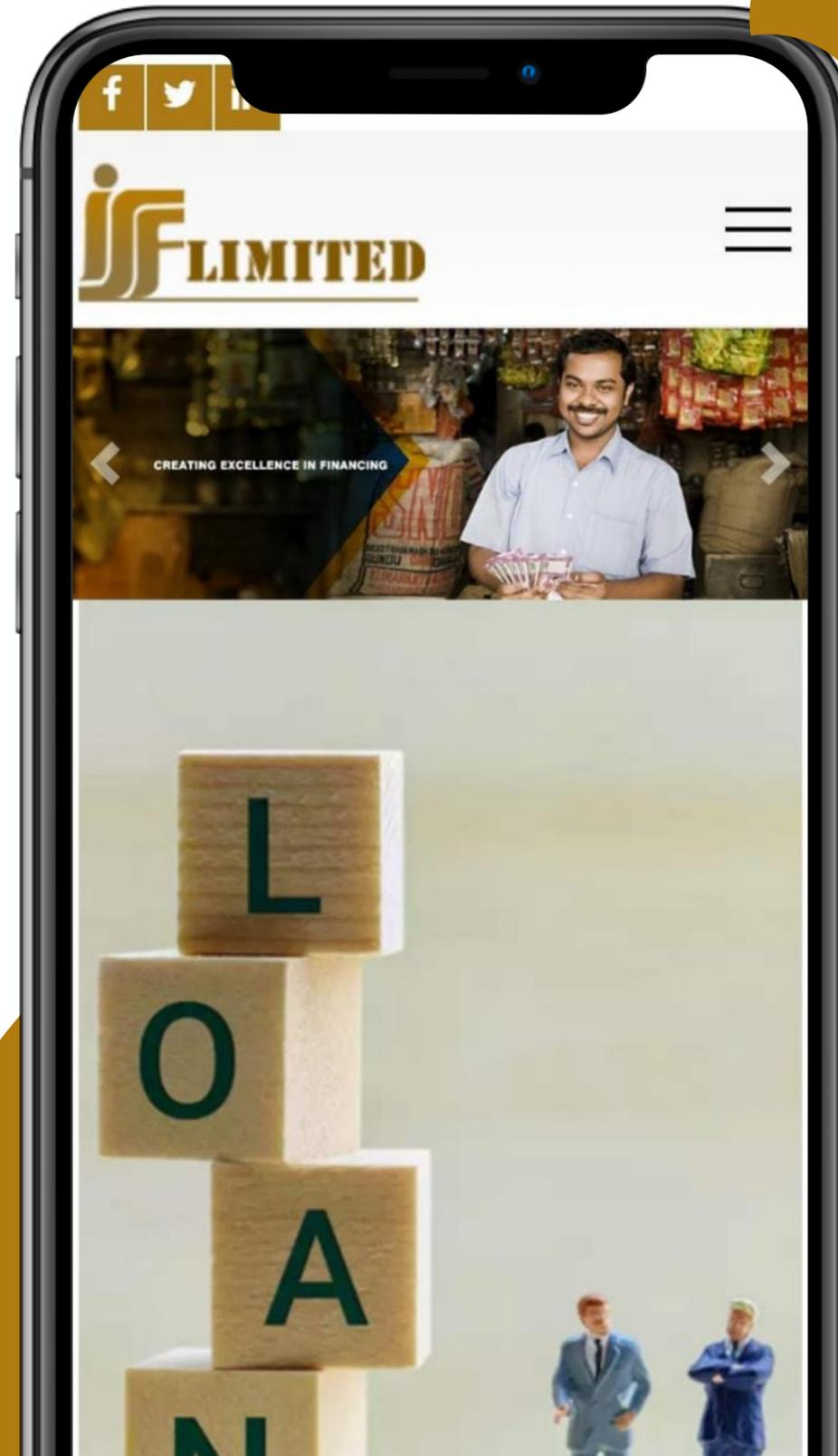
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Creating Excellence in Financing



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BRIEF HISTORY

OF ISF LIMITED

- ISF Limited earlier name Interstate Finance Ltd was started in 1988 as 'Category A' NBFC and started funding in the commercial vehicle sector
- In 1995 it came with its first public issue for Rs.6 Cr. lead managed by Bank Of India and issue was oversubscribed.
- Interstate Finance was funded by consortium of banks lead banker was Bank of India and other partner were Union Banks and others

HISTORY

OF ISF LIMITED

- In 1999 Interstate Finance was approached by Citi Bank to start co funding for them in ratio of 80:20, 20% being invested by ISF.
- This partnership was going well and ISF continued to grow its portfolio and area of operations with several branches in Haryana and Kolkata till 2008 when economic meltdown happened and Citi Bank suddenly decided to call off the funding partnership and this lead to sever losses for ISF Limited

HISTORY

OF ISF LIMITED

- After withdrawal of Citi Bank in 2008 company had problems in funding but re energized and kept funding till 2016 and stopped business thereafter as its promoter grew very old.
- In 2020 New Management Team has taken over the reins of the company and poised to build this company and make it a grand success



Vision & Mission

OF ISF LIMITED

VISION

Operating in the retail and corporate credit sector involves leveraging technology, fostering creativity, and forming innovative partnerships to thrive in this dynamic industry.

MISSION

Our goal is to become the most reliable Non-Banking Financial Company (NBFC), upholding core values such as integrity, honesty, trust, respect, and professionalism. Our commitment to earning the trust of customers, partners, and employees is unwavering.



MEET THE TEAM





Mr. VISHAL DANG

Whole time Director

Mr. Vishal Dang, the driving force behind our company's success. Currently serving as the Whole Time Director, he wields over 7 years of dynamic experience in I.T and Finance. His profound insights have consistently shaped our strategic decisions and driven innovation.



Mr. Hargovind Sachdev

Director

Mr Hargovind Sachdev is an Independent Director on board and is a Banker with over 38 years of experience, having occupied senior positions in UCO Bank, United Bank of India, State Bank of Patiala, State Bank of Travancore & State Bank of India, where he headed the Central European Credit Desk at Frankfurt, Germany from 2006 to 2011 covering 15 countries of Central Europe. Has undergone International Banking training from the Asian Institute of Management, Manila, the Philippines, in 2003 and a Multi-currency lending-technique training at the Euro Money Institute, London, in 2009.



Ms. Gayathri MN

Director

Ms. Gayathri MN is a qualified member of Institute of Company Secretaries of India (ICSI) with enriching 15 plus years of experience in Business Development, technology collaboration and Product promotions. She has earlier held leadership positions at ICICI Prudential Life Insurance, MetLife Insurance, Samasta Microfinance and Snowman Logistics Limited.



Mr. Bhupendra Kaushik

Director

Mr. Bhupendra Kaushik is a distinguished Independent Director and a Fellow Member of the Institute of Company Secretaries of India since 2018. With an extensive background, he specializes in Corporate Secretarial, Foreign Exchange Laws (FEMA & R.B.I. Regulations / Approvals), Broking compliance, and more.



Mr. Niraj Kumar Chatri **CEO**

Mr. Niraj Kumar Chatri is a seasoned professional with a diverse and rich background in the financial sector, coupled with an entrepreneurial spirit and a strong foundation in technology. With over 22 years of work experience, he has made significant contributions to the realms of Non-Banking Financial Companies (NBFCs) and technology-driven entrepreneurship



Mr. Vijay Gupta **CFO**

Mr. Vijay Gupta is a seasoned finance professional with 15+ years of experience in the finance domain. He has made significant contributions to the growth and success of various organizations throughout his career. Under the guidance of Mr. Gupta, ISF Limited will experienced remarkable progress in various aspects.



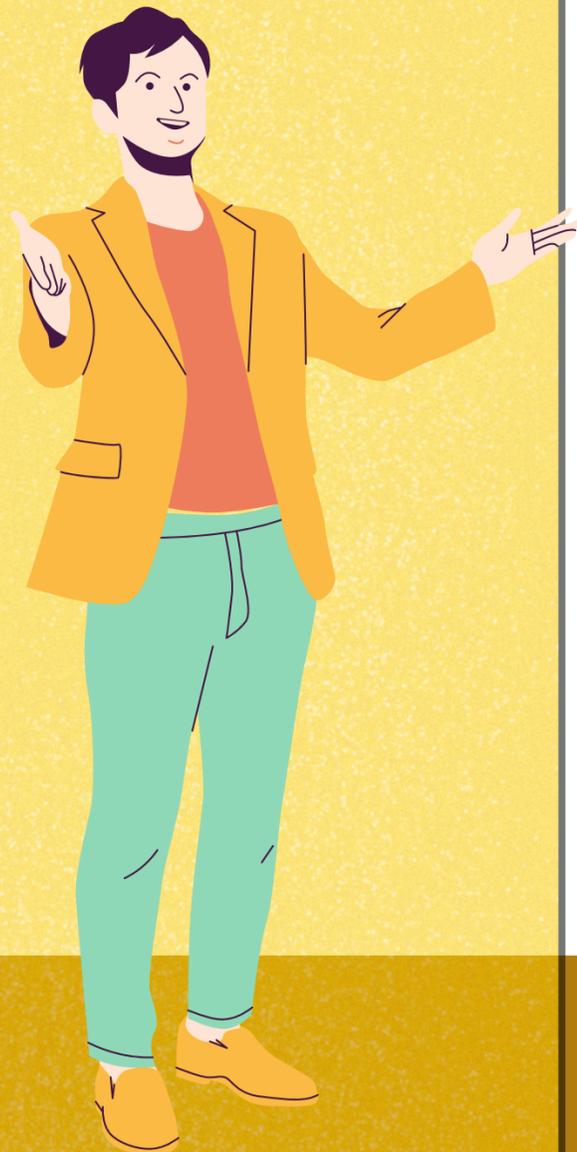
Manisha Saxena

Company Secretary



Ms. Manisha Saxena is a dedicated professional with a dynamic and extensive background in the realm of Corporate Compliance, Due Diligence, and Reporting. Holding the esteemed title of Associate member at The Institute of Company Secretaries of India. Ms. Saxena has amassed a wealth of experience in various facets of corporate operations.

OUR SERVICES



01

**WHOLESALE
LENDING**

02

**CORPORATE
LOANS**

03

**DIGITAL
LENDING**

04

VEHICLE LOAN
(COMING SOON)

05

MORTGAGE LOAN
(COMING SOON)

06

SCHOOL LOAN
(COMING SOON)

Vision 2025

OF ISF LIMITED

VISION

- ISF Limited wants to grow steadily with focus on sound credit and well established collection processes supported by excellent technology.
- The Vision is of achieving Rs.100 Cr. AUM by March 2025 this will include funding in own books and partnering with large NBFC's and Banks,



Expansion 2022-25

OF ISF LIMITED

• Once established ISF Ltd will explore moving into Used Cars, Used Commercial Vehicles, Used Two Wheelers, Loan Against Property

(Focusing on High Yield Secured Products)

- Expansion : 2022-23 Western UP, Haryana**
- Expansion : 2023- 24 Uttrakhand, Parts of Rajasthan**
- Expansion : 2024-25 Entire Rajasthan & U.P.**

Human Capital Strategy

OF ISF LIMITED

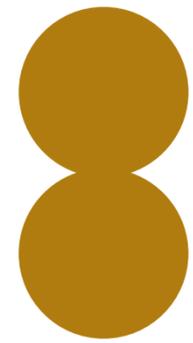
Human Capital is paramount for any NBFC without people a NBFC can not survive , we propose to build our team and give them a long career rope

- **Competitive salaries**
- **Enviably benefits packages**
- **Promotion opportunities**
- **Continuous staff training and development**
- **Transparent and regular communications**
- **Focus on employee wellbeing**
- **Employee autonomy**
- **Open-door policy**
- **Freedom to be creative**

Technology Strategy

OF ISF LIMITED

- **Today the regulations have become stricter, the cost of compliance has increased and NBFCs' are making their hay by focusing on niche markets. Hence it has become crucial for NBFCs to sharpen their business agility.**
- **The focus of the proposed IT framework is on IT Governance, IT Policy, Information & Cyber Security, IT Operations, Business continuity Planning and IT Services Outsourcing**



GOT QUESTIONS?

Reach out.



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8 **THANK YOU**