

PROGRESSIVE



SUPPORTING MICROENTREPRENEURS

BUSINESS LOAN

SMALL BUSINESS LOAN

UNSECURED LOANS

SECURED LOAN

MORTGAGE LOAN

Visit Our Website

www.finstarscapital.com



KEY MILESTONES

2003 – Sunrise Gilts & Securities (P) Ltd. (Dealing in Govt. Securities/Bonds & Member of NSE-BSE)

2007 – Hi Speed Logistics (P) Ltd. (Total Logistics Company)

2014 – Sunrise Agri Commodities (P) Ltd. (Export & Import of Agri commodities)

2018 – Finstars Capital Ltd. (RBI registered NBFC & Lending to MSME)

2024 – Projected Turnover of Rs. 55000 cr.

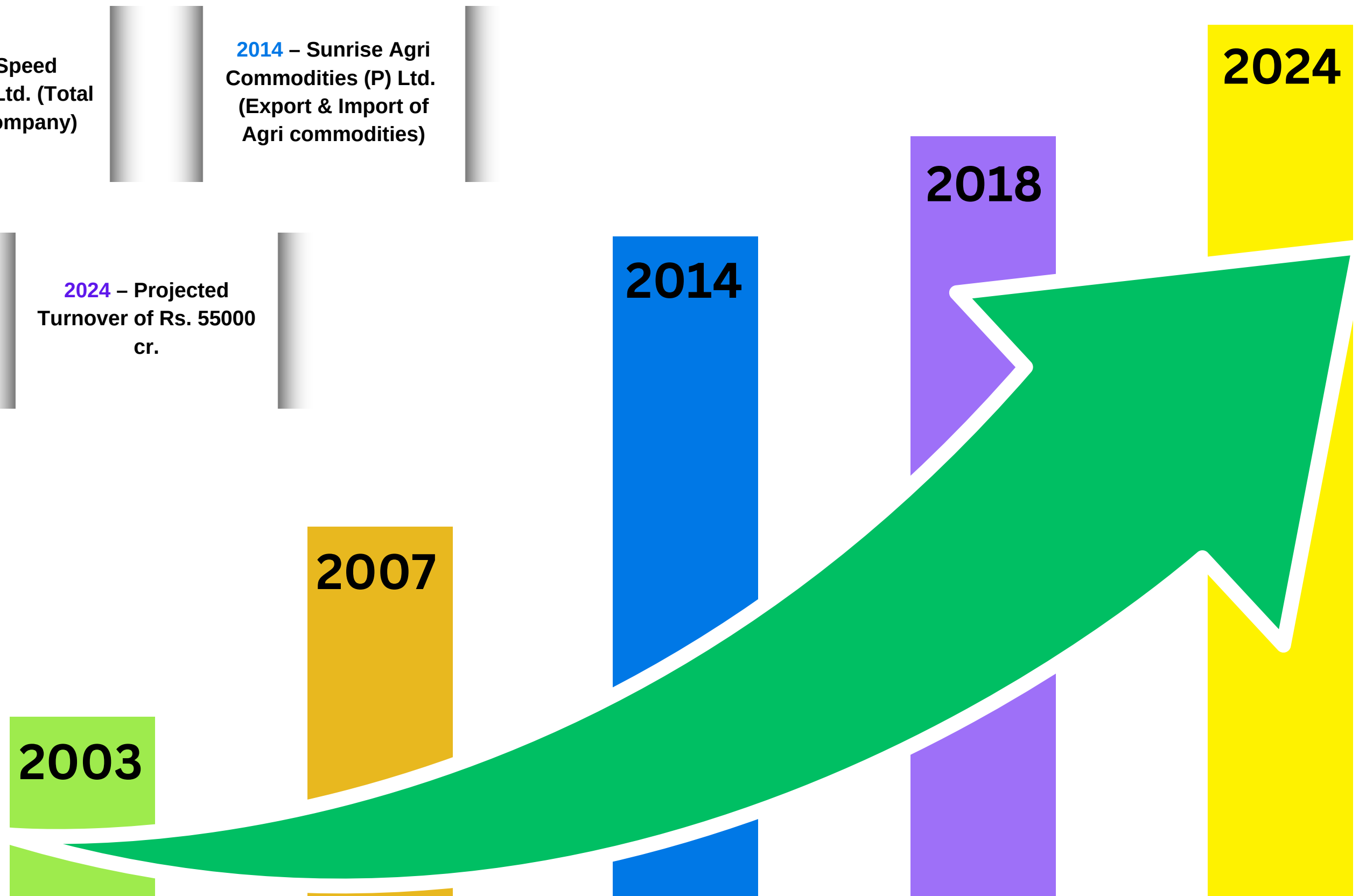
2003

2007

2014

2018

2024



2018 : FCL INCEPTION FROM AHMEDABAD HO

2020
FIRST BRANCH
VADODARA &
MEHSANA

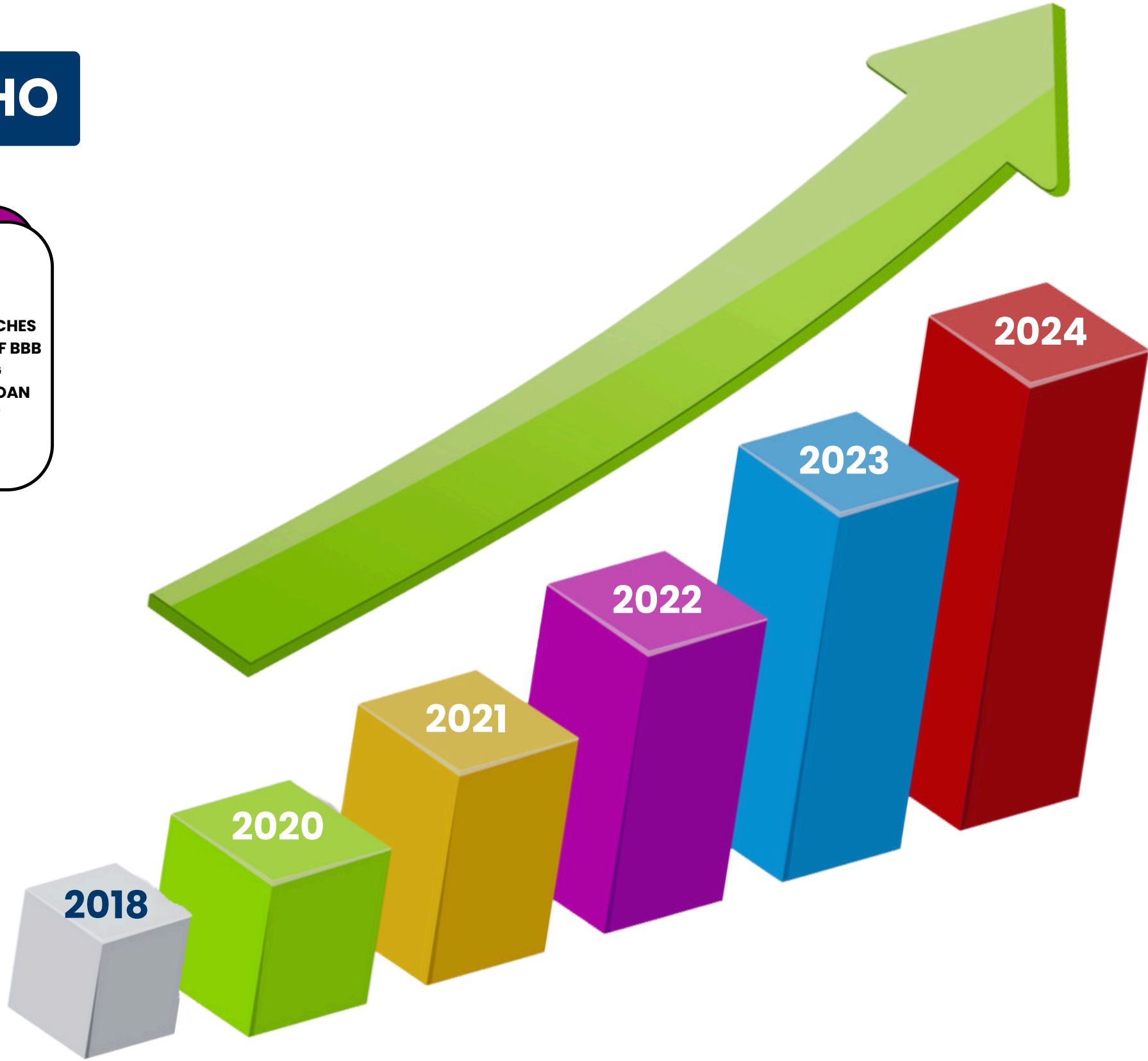
2021
EXPANSION IN
PALANPUR & SURAT
BRANCHES

2022

- EXPANSION IN 2 MORE BRANCHES
- GOT RANKING CERTIFICATE OF BBB
- ENTERED IN CO-LENDING
- STARTED SARAL BUSINESS LOAN
- SUCCESSFUL LISTING OF DEBENTURES

2023
AUM CROSSED
75 CR

2024
AUM CROSSED
100 CR



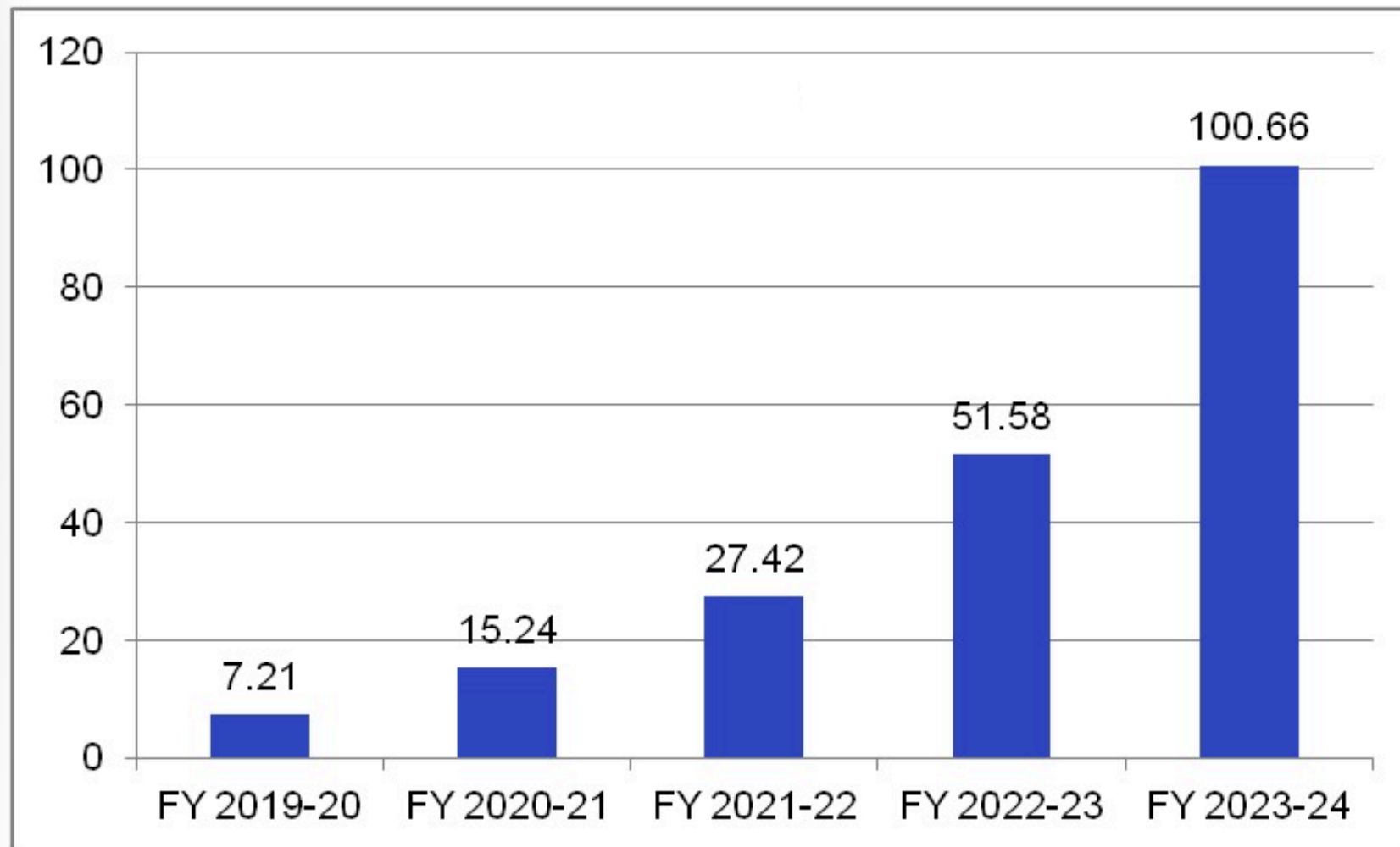
FINSTARS
KEY
MILESTONES

About Us :

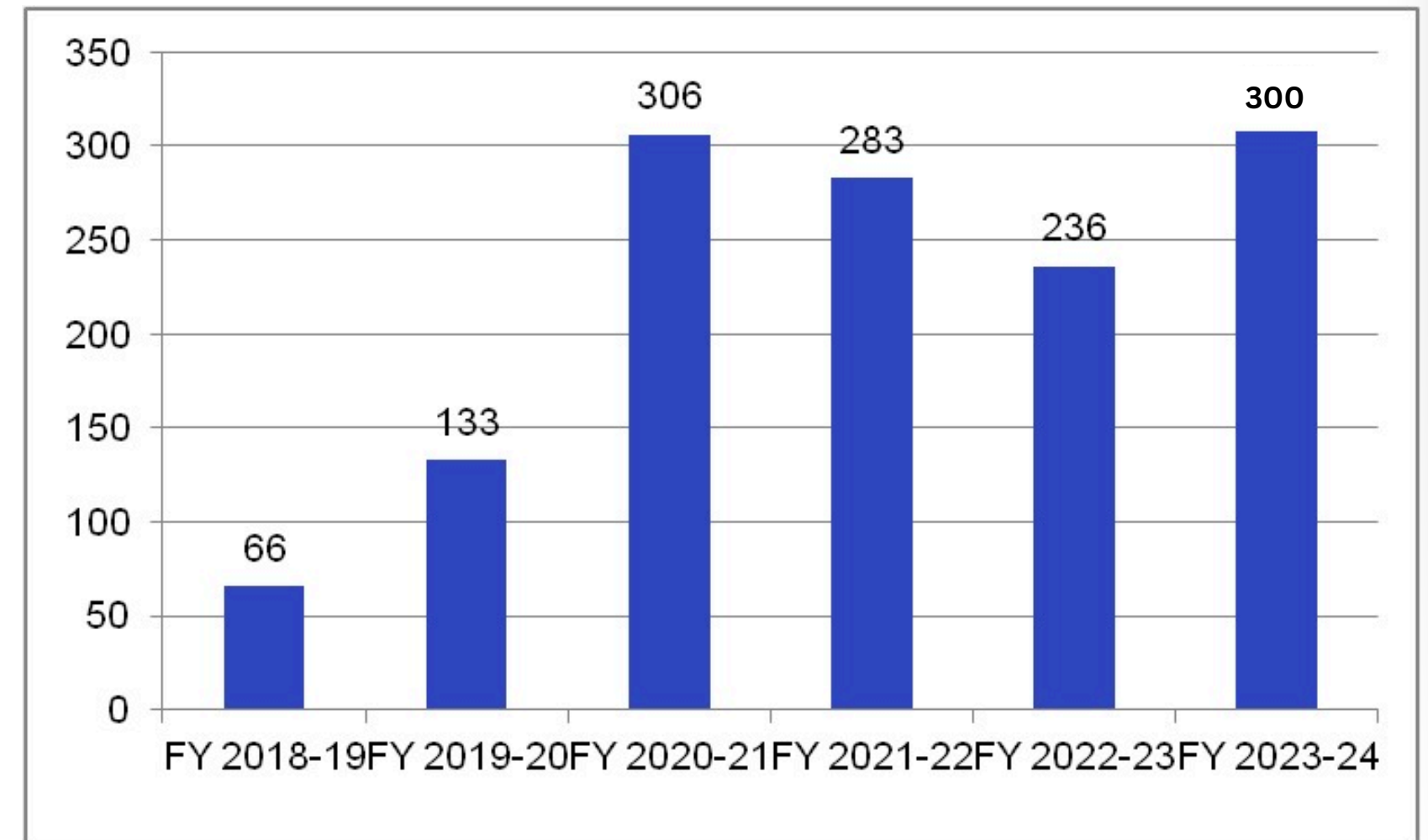
- Finstars Capital Limited(FCL) is a NBFC registered with the Reserve Bank of India (RBI), with its registered office in Ahmedabad along with branches all over Gujarat/MP.
- The company has obtained Investment grade credit rating from Acuite.
- FCL provides tech enabled lending to the MSME sector. FCL giving loans to the MSME sector in average ticket size of Rs. 5 lacs for the average tenure of 5 years by taking property as collateral into at least 2.5 times coverage.
- FCL portfolio consists of secure assets as FCL is totally secured lending business including unsecured lending, microfinance lending, etc.
- Net NPA stood at 0.77% as on 31.03.2023 & Net NPA stood at 1.9% as on 31.03.2024 which is one of the lowest among the peers in the industry
- In Q3 FY 2022-23, FCL raised NCD of Rs. 25 Cr which is **listed in the BSE.**
- Company has crossed 100cr. In FY 2023-2024 & it also stands qualified as a financial institute to initiate **"SARFAESI"**.

Executive Summary

AUM (Rs. Crore)



PROFIT AFTER TAX (Rs. Lacs)



KEY STRATEGIC DIFFERENTIATORS

TECHNOLOGY DRIVEN PROCESS

- Deep Technology Integration & Process Innovations leading to better performance.

CONTINUOUS PRODUCT & PROCESS INNOVATIONS

- Realtime Credit Bureau Checks.
- Defined risk based roll matrix.

ABILITY TO SCALE

- Rural presence with 98% on time collection.

FOCUS ON RISK MANAGEMENT & INTRODUCING MAINSTREAM RISK MANAGEMENT IN LENDING & MSME LENDING

- Controlled geographic concentration from start.
- RCU & FI of borrowers by efficient agencies.
- Complete software based analysis of Bank statements.

KEY STRATEGIC DIFFERENTIATORS

NO RE-STRUCTURED ASSETS SINCE INCEPTION

- The company has not restructured assets and has not disbursed loans to any delinquent clients.

HIGHER ASSET QUALITY DURING COVID-19 PANDEMIC

- Company is operating at lowest delinquency since inception.
- Best in class portfolio quality.

IMPROVED PROFITABILITY WITH BEST IN CLASS ROA, ROE, NIM & GEARING

- Able to generate best in class ROA, ROE, NIM & GEARING.

COMFORATABLE ALM IN ALL BUCKETS

- Company is having comfortable liquidity and interest rate.

KEY TECHNOLOGIES IN USE

- Our entire process of files logins to disbursement is software and technology driven through **"Allcloud Enterprise"**.
- "Allcloud Enterprise, Hyderabad" is our vendor for Loan Software whereby entire file processing i.e. login to disbursement is carried out.
- We have also incorporated **EKYC Verification, Penny drop** facilities, Bank Statement Analysers with support of **"Score Me"** Technology, etc to make the process more accurate and transparent.
- All our files have to move through various **CREDIT BUREAUS** checks like Cibil, Crif, etc.
- Additionally we also carry out & perform **Video recording & E-Scanning** of Documents.
- **Live tracking** of employees & **Geo tagging** based attendance is carried out.

UPCOMING KEY TECHNOLOGIES INITIATIVES IN PIPELINE

- Account Aggregator.
- Payment Gateway Services.
- Customer facing Mobile App.
- Customized Mobile App for sourcing in field.
- E signing of Agreements.

LIST OF DIRECTORS



BARUN AGARWAL

Managing Director

Mr. Barun Agarwal is the Managing Director of the Finstars Capital Limited having experience in the financial market of more than 20 years. Our another company Sunrise Gilts & Securities Private Limited is a SEBI registered member of NSE and BSE and dealing in Government securities and Corporate Bonds with annual turnover of more than Rs. 45,343 crore. We are empanelled with almost all PSUs and Private Banks, Mutual Funds, Insurance Company and others to deal in bonds.



NISHA AGARWAL

Director

Mrs. Nisha More is the Director of Finstars Capital Limited having experience of more than 10 yrs. We have religious trust and temple at Kolkatta, which is managed by herself in the name of "Narayani Dham" located at Vill - Bud Bud, Dist - Burdwan, Kolkatta. Religious trust is managed in the name of " **मोर चेरिटेबल ट्रस्ट**". She is popularly known as a "Social Activist" and has dedicated all her time to CSR activities and manages other charitable trusts also in Ahmedabad. Also serving disable, poor and hungry people with help of various charitable trusts.

OUR CORE TEAM



MR. MITESHAN AGRAWAL

Director & CEO

Mr. Miteshan (BCom, FCA, DISA(ICAI),DITL(ICAI), LLB) is working as "Additional Director & CEO" having more than 20 years of experience of working with Large corporate, MNCs, Banks, Financial Institutions, Trust, Manufacturing Cos, and in various areas of Financial Management, Banking, Direct and Indirect Taxation, International Taxation, Transfer Pricing & FATCA Implementation, Compliance, Risk Assurance Services, Audit,Accounting, Strategic Leadership and Management. And has good leadership team to structure and customize and deliver the desired results. In past he has worked as Proprietor of his own CA Firm & has worked at National Level & Senior position with Kotak Bank, Light Micro Finance & Corporateslike Nirma, Monte Carlo & Adani Group.

Mr. Miteshan is associated with Finstars Capital Ltd from the beginning and played key role in setting up the policy and processes. And does the Credit Risk Assessment and Policy Review. He conducts the credit visits for high ticket size Moreover he continuously review and monitor the Business development Activity and guide team.



MR. MEHUL PARMAR

Cluster Manager

Mehul works as Cluster Manager looks after Baroda, Surat, Bayad and Ahmedabad Branches. Having more than 8 years of experience in the field of Sales, and comes with prior experience with other companies like SRG, Vastu etc. He is driving our Baroda and Surat region.

OUR CORE TEAM



MR. BHRUGESH CONTRACTOR

Operation Head

Mr. Bhrugesh has past experience of more than 20 years in the field of finance. He was previously associated with organizations like Centurion Bank, Kogta Finance, Hinduja Leyland etc. and was working in credit risk division of the company. Here he is responsible to prepare and conduct pre disbursement visits and prepare a credit risk assessment summary, financials and give recommendation to management for further processing of loans. Further he is also responsible for maintaining overall good quality portfolio.



MRS. ANAMIKA JAJOO

Company Secretary

CS Anamika Jajoo is an Associate member (Membership no. A20918) of Institute of Company Secretaries of India (ICSI). She is having 17 years post qualification work experience in handling Secretarial and corporate affairs matters for Corporate Laws, Corporate Governance issues, Due diligence, Secretarial Audits, SEBI, BSE, ROC Compliances, Company incorporation, scrutinizer Report, Annual Reports for Listed and private Limited companies and other Corporate, Legal and secretarial services. She has conducted secretarial audit of various listed and private limited companies like KIFS Financial services Limited, KIFS Trade capital private Limited, Khandwala Finstock private Limited, Pahal Financial Services private Limited, Chartered Logistics Limited

OUR CORE TEAM



MR. BHAVESH KOSHTI

Asst. Legal Manager

Mr. Bhavesh Koshti is associated with FCL as Asst. Legal Manager. He is a law qualified & holding a degree in LLM. In his past experiences he has worked with negotiable instruments Act Sec-138 Procedure, Notice Making, following warrants And summons issue, Making and Managing Files for the cases & all other Legal related work.



MR. MITESH CHAMPANERI

Finance Head

Mitesh looks after the Finance activity (fund raising activities) for the Finstars Capital Ltd. He is Graduate in Mechanical Engineering from Gujarat University and also CFA from ICFAI University. He has more than decade of experience in Finance/Credit field and has worked in Bank (Kalapur Bank) , Credit Rating Agency (ICRA)and NBFC (Finstars Capital Ltd) etc. .

OUR CORE TEAM



MR. YOGESH JAIN

Sr. HR Manager

Mr. Yogesh is having experience of over 13 years in HR domain with expertise in entire HR activities. He was associated with Mas Finance for 4 years & Break thru consultancy for 6 years. Here he is taking care of entire HR activities.



MS. NISHITA MEHTA

Asst. Manager (Payroll)

Having total experience of about 12 years off which NBFC experience is of 9 years, she is associated with FCL since more than 5 years now. Currently handling company's end to end payroll and HR Operational activities.

OUR CORE TEAM



MS. SAPNA PATEL

Asst. Manager -Ops

Ms. Sapna is associated with FCL since 3 yrs now. She has done her MBA in Finance from GTU & is working as Asst Manager Operations and has experience of 5 years working with companies like Vastu Housing Finance, Axis Bank in Home loan, LAP & Unsecured BL products.



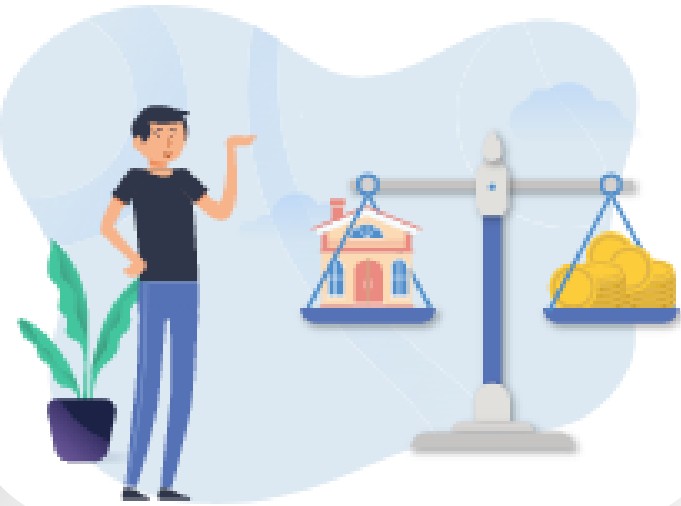
MR. MANISH PANCHORI

Sales Head

Mr. Manish Panchori is handling entire Sales department of FCL and is associated with company since more than 5 yrs. He possesses excellent organizational skills, as well as a strong attention to detail.

OUR CORE PRODUCTS

Loan Against Property



Affordable Housing



Secured Business Loan

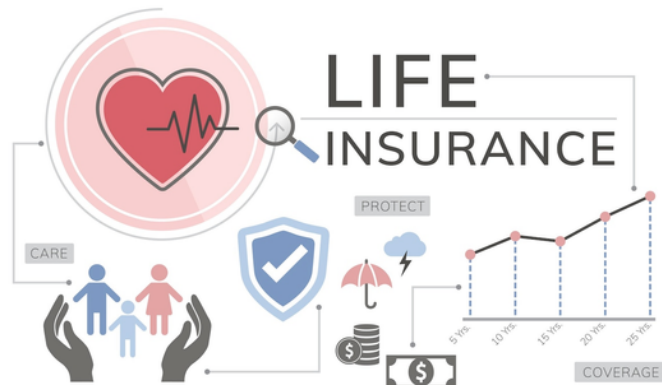


Retail Micro Finance



CROSS SELLING PRODUCTS

Life Insurance



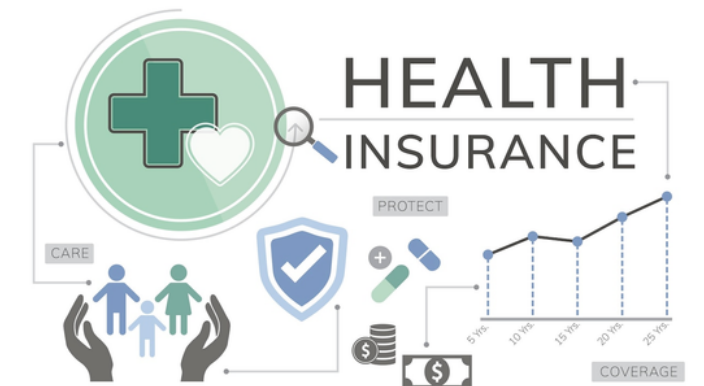
General Insurance



Term Insurance



Health Insurance



OUR LENDERS & CO-LENDERS



OUR BANKING PARTNERS & CLIENTS



The logo for Federal Bank features a blue rectangular background with a yellow horizontal bar at the bottom. The text 'FEDERAL BANK' is written in white, bold, uppercase letters, and 'YOUR PERFECT BANKING PARTNER' is written in a smaller white font below it.

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

OUR INSURANCE PARTNERS



OUR VENDORS & TECHNICAL PARTNERS



allcloud



OPERATIONAL HIGHLIGHTS (EXISTING & PROJECTED)

PARTICULARS	FY 2021-22 (Audited)	FY 2022-23 (Audited)	FY 2023-24 (Audited)	FY 2024-25 (Estimated)	FY 2025-26 (Projected)
States(Cumulative)	3	3	2	2	3
No of Branches(Cumulative)	10	11	10	11	13
No of Staff(Cumulative)	67	108	101	90	110
Number of Loan Clients	~700	~1200	~2500	~3000	~4000
Disbursal (Rs. Lacs)	~1500	~3000	~6500	~7000	~9000
Portfolio (Rs. Lacs)	2742	5174	10195	12157	13373
Debt / Equity Ratio	1.39	2.88	4.57	3.51	2.82
Interest Income (Rs. Lacs)	463	870	1497	1894	2084
Net Profit (Rs. Lacs)	284	236	300	382	479
Total Equity (NOF-(Rs. Lacs)	1269	1505	1806	2763	3584
CAR%	46%	29%	18%	22%	26%
Credit Rating	BBB -	BBB -	BBB-	BBB+	BBB +
Product	LAP + BL+MSME	LAP + BL+MSME	LAP + BL+MSME	LAP + BL+MSME	LAP + BL+MSME

FINANCIAL HIGHLIGHTS (HISTORICAL & PROJECTED)

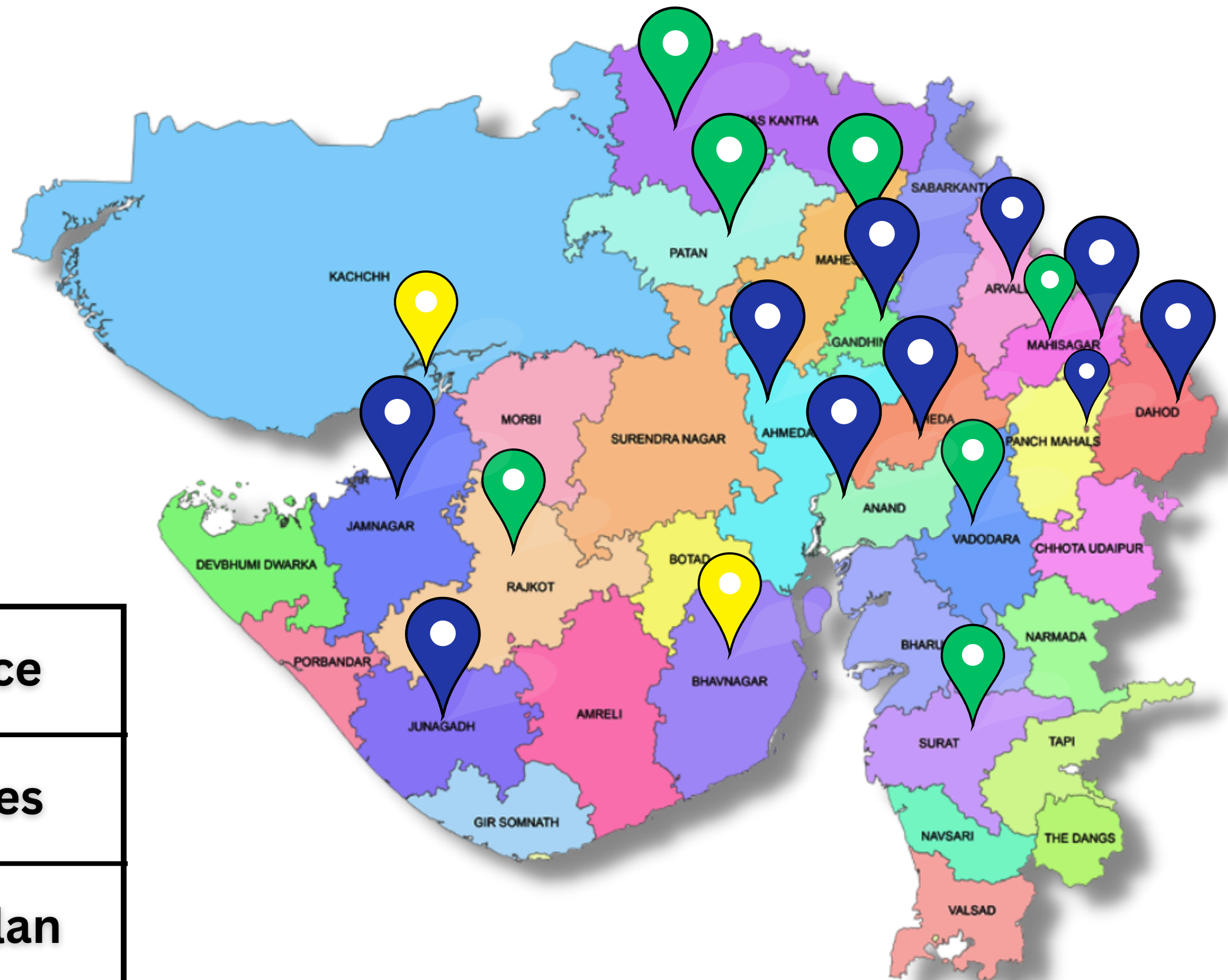
INR In Lakhs



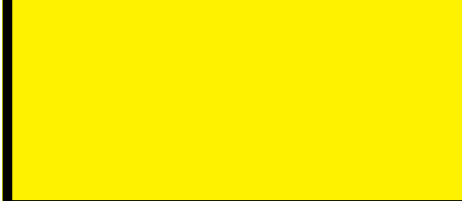
PL Summary	FY 2021-22 (Audited)	FY 2022-23 (Audited)	FY 2023-24 (Audited)	FY 2024-25 (Estimated)	FY 2025-26 (Projected)
Total Revenue	866	1310	1824	2185	2389
Operating Income	463	870	1497	1894	2084
Treasury Income	403	440	327	291	305
Total Expenses	496	1074	1824	1803	1910
Finance cost	86	315	597	769	790
Admin Cost	410	759	927	1034	1119
Profit After Tax	284	236	300	382	479
B/S Summary					
ASSETS					
Financial Assets	2742	5174	10347	12357	13593
Non-Financial Assets	286	665	156	115	91
Total	3028	5839	10503	12472	13684
LIABILITIES					
Equity	1269	1505	1806	2763	3584
Loans and Liability	1759	4334	8697	9709	10100
Total	3028	5839	10503	12472	13684

LIST OF BRANCHES

Sr No.	Branch	Location
1	Corporate Office	Prahladnagar, A'bad
2	Branch Office	Vadodara
3	Branch Office	Mehsana
4	Branch Office	Palanpur
5	Branch Office	Surat
6	Branch Office	Bayad

GUJARAT



	Our Presence
	Our Branches
	Expansion Plan

MADHYA PRADESH



	Our Presence
	Our Branches
	Expansion Plan

THE BEGINNING!



Reach us:

Office No. 701, 7th floor Pinnacle Business Park, Corporate
Road, Prahladnagar, Ahmedabad 380015



THANK YOU !