

DIRECT CREDIT

— THE MSME EXPERTS —



COO

Nivedita
Mishra



THE DYNAMIC DUO

CEO & MD

Yogendra
Kumar

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Direct Credit




ABOUT US

YSS Direct Credit Pvt. Ltd., under the umbrella of the esteemed Direct Credit Group, is a rising financial services company founded with a strong vision—to provide **fast, flexible, tailor-made** and **transparent** credit solutions to individuals and businesses facing cash flow challenges and looking to expand and grow.

The journey originally began in *2011* under the name *Credit Finserve*, with a mission to deliver accessible financial support. Over the years, with deeper understanding of evolving credit needs and growing client trust, the platform matured. In 2022, this experience and ambition culminated in the formal incorporation of **YSS Direct Credit Pvt. Ltd.**, a name that reflects our renewed vision and expanded scope.





Established by **Mr. Yogendra Kumar**, a financial strategist with over 16 years of experience, the company is built on the foundation of **trust, transparency, and innovation**. Our mission is to bridge the gap between financial need and access by offering tailor-made financial products, even to those traditionally overlooked by conventional lending systems.

With our **customer-first approach, professional guidance, and commitment** to timely disbursements, we are here to enable financial empowerment.


YSS in YSS Direct Credit is derived from **Yogendra Kumar, Shaswat Mishra & Shatvick Mishra**, a trio driven by a shared vision to redefine accessible finance. Their collective commitment laid the foundation for a company rooted in *purpose, innovation, and inclusive growth*.



Our commitment to innovation in lending has earned national recognition. We received the "Excellence in Tailored Financial Solutions" award at the **Times Power Icons**, and were named "Leader in Customised Lending Solutions" at *Viksit Bharat 2047 – Vision of New India Conclave*.

Direct Credit was also recognised as the "Best Alternative Lending Platform" at **Bharat ki Udaan**, for our flexible, borrower-first approach supporting MSME growth.





We are proud to be **ISO 9001:2015** certified, a *globally recognised standard* that reflects our commitment to maintaining a robust and efficient Quality Management System at the core of all our services and operations. This certification underscores our focus on consistency, customer satisfaction, and continuous improvement in every aspect of our work.

Looking ahead, we are actively working towards transforming into a **Non-Banking Financial Company (NBFC)** in the next few years. This transition represents a significant milestone in our journey and will enable us to expand our capabilities, serve our customers more directly, and scale our impact in the financial services sector marking a new and ambitious chapter in our growth story.



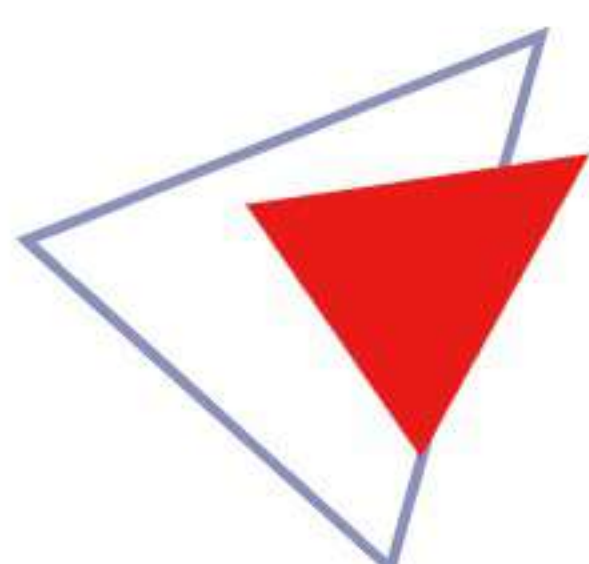
CEO's MESSAGE




Dear Valued Clients and Partners,

At Direct Credit, our vision has always extended beyond lending — it is about **empowering individuals, entrepreneurs, families and MSMEs** (whose contribution to nation's GDP is ~30%) with the tools they need to **grow, sustain, and thrive.**

We understand that every household has a unique financial journey — from the need for timely funding to launching or scaling a business, and even accessing government-backed schemes and subsidies. That's why we, along with our group companies, have built a powerful ecosystem designed to cater to these diverse needs with **clarity, speed, and integrity.**





Direct Credit enables funding access through a wide spectrum of loan products, meticulously sourced from top banks (both govt and private) and NBFCs, always structured at the best interest rates, terms, and outcomes. All our operations are conducted in alignment with the guidelines laid down by the Reserve Bank of India (RBI), ensuring a compliant and responsible approach to financial services. But we don't stop there. We walk with our clients through every step of the financial journey, offering expert guidance to launch their ventures, scale operations, manage compliance, and grow with confidence.

Our group company **YSS Elec Home Pvt Ltd** furthers this mission by delivering smart, affordable electrical solutions that power Indian homes with safety and efficiency. **YSS Digital Works Pvt Ltd** enhances this vision through creative, tech-enabled marketing that helps brands grow, engage, and convert. Meanwhile, **Direct Realtors Pvt Ltd** is reshaping how families and investors access real estate with trust, transparency, and advisory-led service. Together, our in-house capabilities drive business growth, expand reach, and establish a strong, credible market presence across industries.

Together, we are not just offering services — **we are building a future-ready support system** that addresses the holistic needs of modern India.

ABOUT THE FOUNDER

Mr. Yogendra Kumar

Founder & CEO

Mr. Yogendra Kumar's journey is the embodiment of *resilience, determination, and the relentless pursuit of a dream* that goes beyond personal success. From a humble beginning, his rise is a powerful testament to the **extraordinary impact** one individual can have when driven by purpose and a commitment to creating opportunities for others.

Born in Pratapgarh and arriving in Delhi in 2009 with nothing but a suitcase and an **unshakable dream**, Mr. Kumar faced enormous challenges. *With no job, no contacts, and no place to stay*, he endured months of hardship, sleeping on railway platforms and walking the streets in search of work.

But rather than letting adversity break him, he found **his purpose**: *"The struggles I'm facing today should not be the future of others."* This belief became the foundation of Direct Credit Group, a dynamic ecosystem that today spans **MSME finance, electronics, real estate, and brand promotion**.



Starting with the founding of **Credit Finserve** in 2011, Mr. Kumar entered the ventures of electronics and home appliances in 2014, and in 2022, Credit Finserve became **YSS Direct Credit Pvt. Ltd.** The success continued with the establishment of **Direct Realtors Pvt. Ltd.** in 2023 and **YSS Elec Home Pvt. Ltd.** in 2024.

Mr. Yogendra Kumar

Founder & CEO

Recognized as a leader in customized financial solutions, Mr. Kumar has earned accolades such as *"Excellence in Tailored Financial Solutions"* at **Times Power Icons** and *"Leader in Customized Lending Solutions"* at the **Viksit Bharat 2047** – Vision of New India Conclave. His strategic insight, particularly in MSME finance, has earned him the nickname *"The Google of Finance"* for crafting personalised strategies that empower small and medium businesses.



However, it is not just his business acumen that defines him. It's his **unwavering commitment to values**. Mr. Kumar is a leader who cares deeply about his employees, the environment, and the community. As Mrs. Nivedita, Group COO, says, *"He is a rare combination of vision and virtue, a sharp business mind and a compassionate soul."*

Today, Mr. Kumar's vision is to create **a billion-dollar enterprise** with over **5,000 employees**, driving *innovation* and *creating opportunities* across India. His bold goal includes opening over **100 outlets of Elec Home** and establishing a **₹2000 crore digital platform**. He also plans to convert Direct Credit into a *Non-Banking Financial Company (NBFC)* to further contribute to India's economic growth. Balancing a successful business with a loving family life, Mr. Kumar exemplifies true leadership.



VISION & MISSION

Our Vision,

At Direct Credit, we envision a future where ambitious individuals and businesses, especially women-led ventures, play a central role in driving India's economic growth.

Our aim is to become a premier financial partner for MSMEs, offering not just capital but strategic support through tailored products, expert advisory, and simplified lending processes. We are particularly committed to empowering women entrepreneurs by addressing their unique business needs with empathy, flexibility, and focused support.

Our vision is to be recognized as the preferred lending catalyst for businesses seeking trusted, timely, and transparent credit solutions, built on a foundation of strong relationships and forward-looking financial thinking.





OUR MISSION

At Direct Credit, our mission is to deliver customized, efficient, and transparent financial solutions that help individuals and businesses unlock growth and realize their full potential. We are committed to creating a simplified and stress-free borrowing experience by combining expert financial guidance, fast processing, and access to a wide range of trusted lending partners. Our goal is to act not just as a loan facilitator, but as a long-term financial partner that understands our clients' aspirations and provides the right support at every stage of their business journey.

By empowering entrepreneurs, especially small business owners and professionals, with timely and reliable funding, we aim to build lasting relationships that are rooted in trust, value creation, and shared success.



WHY CHOOSE US?

1

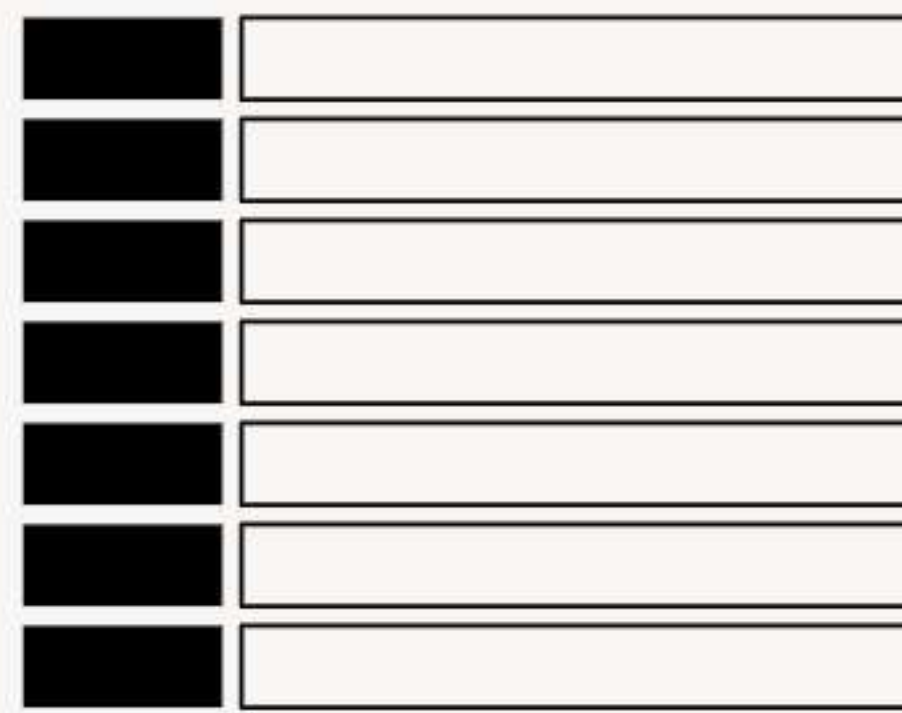
Empowering you with **trust, speed,** and **personalized financial solutions.**



Expert Team of Ex-Bankers & CAs:

Led by seasoned professionals from the banking industry, we ensure your proposal fits lender policies perfectly.

2



All Loan Products Compared in One Place

View and compare **30+** options from top banks and NBFCs—fast, transparent, and hassle-free.

3



Transparency from Day One – No Login Needed

No login. No hidden steps. All details are accessible without compromising privacy.

"We don't push loans. We build financial success stories."



4



Access to India's Widest Lending Network :

Get matched with **50+** lenders across India, including specialized credit partners.

5



One-Stop Credit Solution

From MSME loans to real estate funding, everything is managed under one umbrella.

6



In-House Credit Team for Smart Structuring

We evaluate your income and business model to create a proposal lenders can't refuse.

USPs

7



Super-Fast Turnaround – As Quick as 48 Hours

Get pre-approved offers with minimal documentation—TAT as fast as 2 days in many cases.

8



Customer-Centric, Not Commission Driven

We work for you, not the bank—no mis-selling, only honest guidance.

9



End-to-End Support with Documentation

We assist with eligibility checks, document readiness, and complete file preparation.



10



Guidance on Government Schemes & Subsidies

Hands-on advisory for schemes like **CGTMSE**, **PMEGP**, **Stand-Up India**, and more.

11



Post-Disbursal Relationship Management

From top-ups to balance transfers—we stay with you post-loan as a partner.

12



Ethical, Transparent & 100% Compliant

Every product, policy, and fee is shared upfront. What you see is what you get.

OUR SERVICES

At Direct Credit, we take pride in being your trusted partner for all your loan needs. Our comprehensive range of services is designed to simplify your journey to financial success. Whether you're looking for a personal loan, a business loan, or a mortgage, we've got you covered. Direct Credit operates in accordance with prevailing RBI guidelines applicable to its business model. Here's how we can help you.

Business Loans



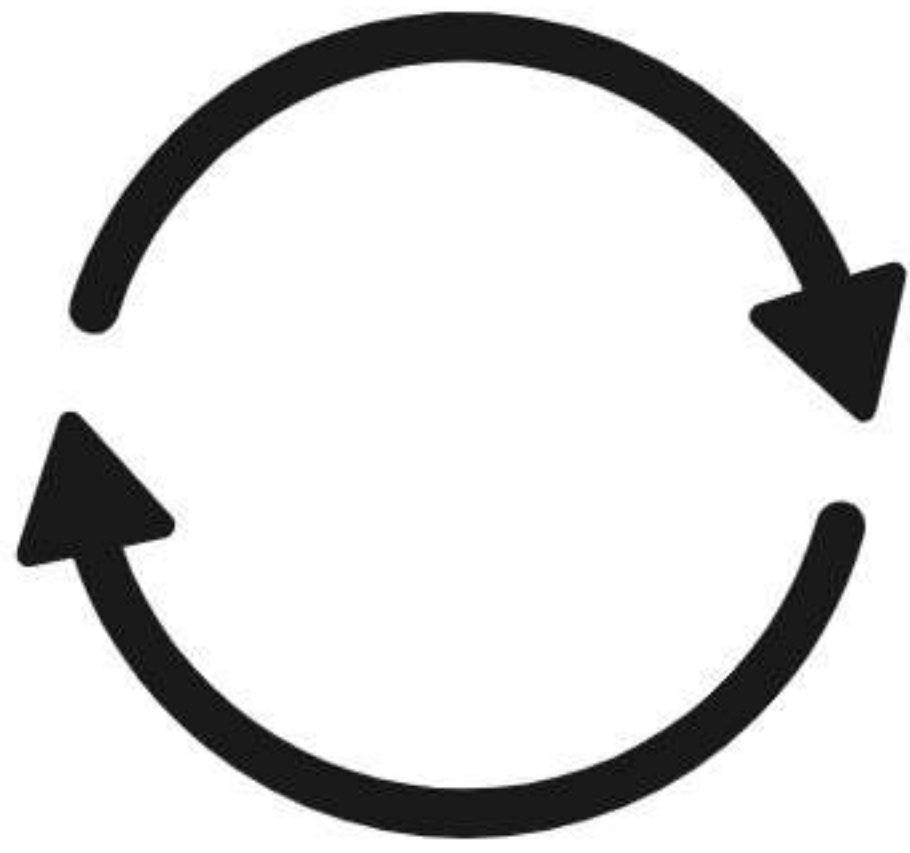
Entrepreneurs, startups, and established businesses can rely on our **tailored business loan solutions**. We understand the unique challenges of the business world and offer financing options to meet your specific needs.



Loan Against Property

Leverage your property's value with our Loan Against Property services, offering flexible terms without losing ownership.





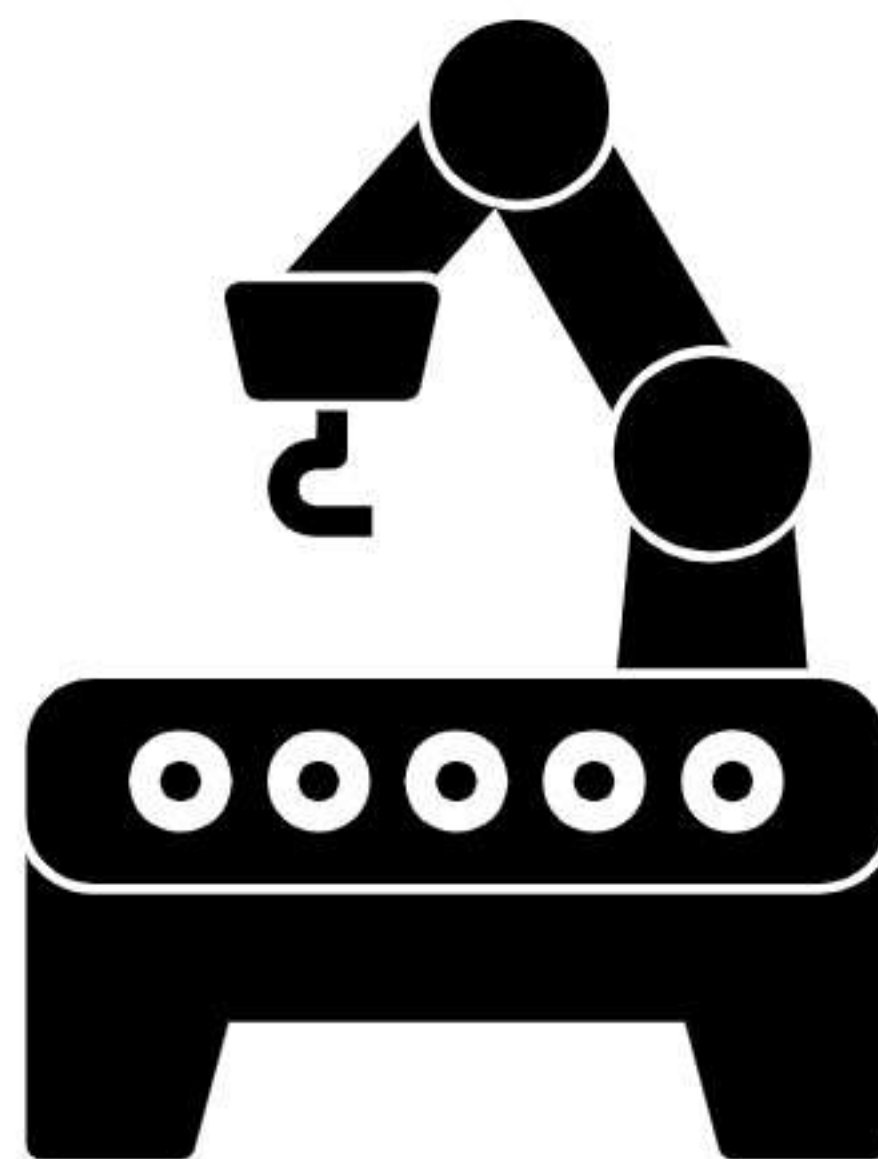
Loan Re-Financing

Looking to lower your interest rates or monthly payments? Our loan refinancing services help you explore opportunities to improve your financial situation.



Lease Rental Discounting

Unlock liquidity through your leased assets. Our service optimizes lease agreements, empowering your financial flexibility.



Machinery Loan

Boost your business efficiency. Our Machinery Loans enable you to invest in the best equipment to stay competitive.



Project Finance

Embarking on new ventures or expansions? Our Project Loans provide substantial financial backing to turn your vision into reality.





Loan Processing

We simplify the loan journey for you—handling paperwork, approvals, and coordination with financial institutions



Home Loans

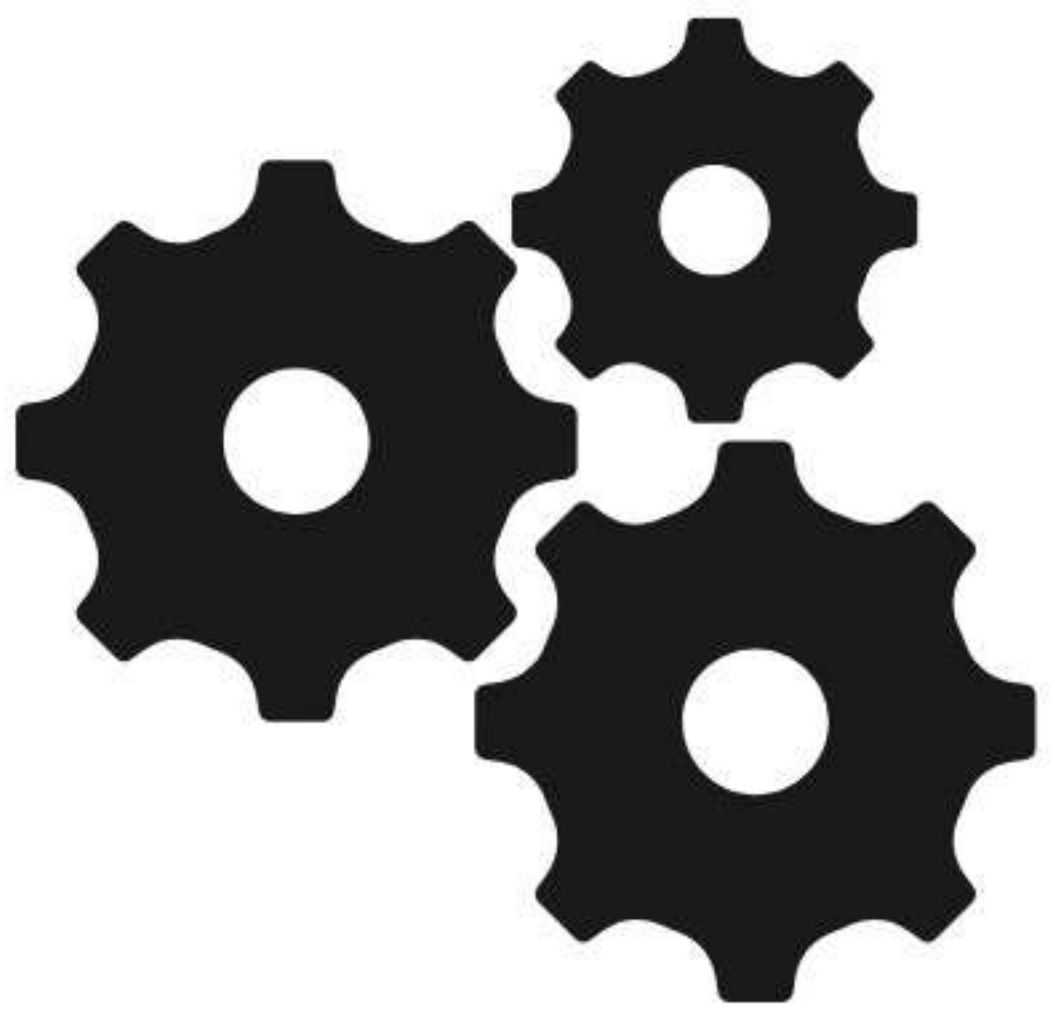
Your dream home is within reach with our home loan services. We'll assist you in finding the right mortgage plan, whether you're a first-time homebuyer or looking to refinance your existing home.



Debt Consolidation

If you're struggling with multiple loans and high-interest rates, we can assist in consolidating your debts into one manageable payment, potentially saving you money and reducing stress.





Loan Consultation/AMC

Not sure which loan suits you best? Our expert advisors offer personalized consultation to match your needs and financial goals.

Direct Credit also specializes in Annual Maintenance Contracts (AMCs), offering tailored solutions to help businesses manage and budget maintenance expenses efficiently.



Start Up Loan

Fuel your entrepreneurial dreams. Our Start-up Loan service provides the financial support needed to kickstart your business.



Meet Our Team



Yogendra Kumar
CEO &
Founder



Nivedita Mishra
COO



Sandeep Chauhan
Director



Ashwani Sharma
Executive
Management Adviser



Rajnikant Shukla
CBO



Bharat Hari Sharma
Credit Head



Sanjeev Shukla
AVP - HR



Priyanka Singhal
Relationship
Manager



Ashish Tiwari
Branch Manager-
Sales



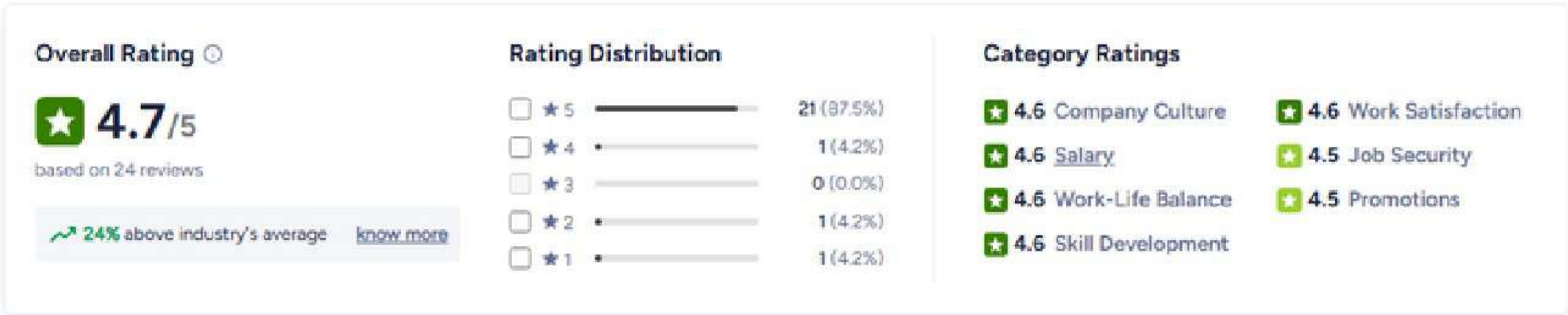
Shivam Yadav
Senior Digital
Marketing Manager

EMPLOYEE REVIEWS ACROSS PLATFORMS



Direct Credit Reviews

Updated 5 Apr, 2025



Assistant Vice President Sales And Business Development in Noida

Full Time - Top Management Department

★ 5.0 posted on 24 Jun 2024

Likes

Excellent work culture, awesome salary and perks are available with Direct credit, at direct credit I always get an opportunity to learn and grow a lot with time to time training and outing sessions. I have never seen a company and founder like Mr. Yogendra sir in the financial industry, he is the one who always motivates and inspires to grow in the company and in life, he is the man behind the success of the company. the management of the company is very transparent and very helpful, a lots of growth and salary hikes are with Direct credit, all the department of the company is very supportive and are very polite with each other.

Salary - Excellent

Skill development - Excellent

Job security - Excellent

Promotions - Excellent

Work satisfaction - Excellent

Company culture - Excellent

Work-life balance - Excellent

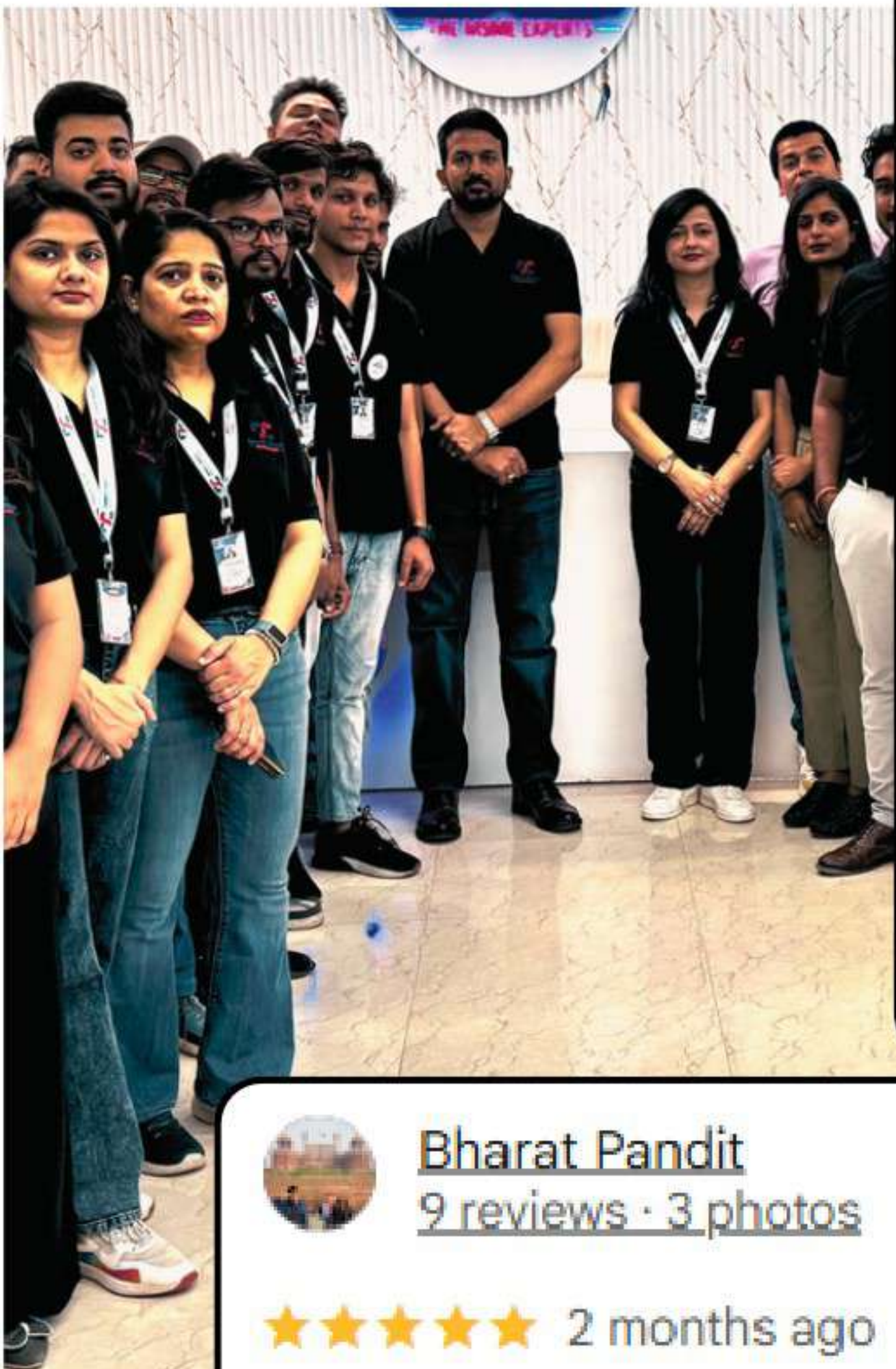
Dislikes

N/A

Work Details

Work days: Monday to Friday (Strict Timings)

Work related travel: This job involves travel within city.



Bharat Pandit
9 reviews · 3 photos

★★★★★ 2 months ago

Being a part of Direct Credit, I feel it as my 2nd home. The company is not only good for their clients but also for their **employees**. One of the best places to spread your wings to fly in the sky.





OUR REVIEWS ON GOOGLE MAPS



PAWAN SHAKYA
3 reviews

★★★★★ a year ago

This is best company
He provides 100% solutions
Best services
Nice customer handling



Ravi Pandey
2 reviews

★★★★★ a year ago

Highly recommend Mr. Yogendra at Best Financial...

We have used Mr. Yogendra as Best Financial Services now for over 7 years. He helped us with the purchase of our first home in 2015, remortgages thereafter and the purchase of our second home in 2020 during the pandemic and more recently a remortgage. Mr. Yogendra has also organised mortgage protection and life insurance policies for us.

Mr. Yogendra is always extremely professional and polite and has gone above and beyond for us every time. We wouldn't use anyone else and will continue to go to Mr. Yogendra in the future.

Testimonial



INDIRA GANDHI NATIONAL EDUCATIONA...
9 reviews · 2 photos

★★★★★ a year ago

Direct Credit is actually a Supermarket to all credit needs of the common man and corporates.
We are happy to be associated with them.



Vikas Kumar Gupta
4 reviews

★★★★★ 2 weeks ago **NEW**

It was a wonderful & nice experience meeting with team Direct Credit & Specially with Mr. Yogender Sir. Keep doing the good work.

Recognitions & Awards



Award Title:

Leader in Customized Lending Solutions

Awarded by:

Viksit Bharat 2047 – Vision of New India Conclave

Presented by:

Shri Nitin Gadkari ji, Union Minister for Road Transport and Highways

Highlight:

Recognised for building tailored lending models that cater to India's diverse credit needs, especially MSMEs and emerging segments.

Award Title:

Excellence in Tailored Financial Solutions

Awarded by:

Times Power Icons 2024

Presented by:

Malaika Arora, Indian actress, dancer and model



Highlight:

Honoured for pioneering borrower-centric credit solutions that enhance accessibility, speed, and customer experience.

Recognitions & Awards



Award Title:

Best Alternative Lending Platform

Awarded by:

Bharat ki Udaan

Presented by:

*Jitan Ram Manjhi, Union
Minister of Micro, Small
and Medium Enterprises
(MSME)*

Highlight:

*Recognised for creating a flexible and borrower-friendly
alternative lending platform that supports the credit needs of
MSMEs and promotes entrepreneurial growth.*

OUR FUTURE VISION

Moving Forward. Growing Stronger.



2026/27

Achieving NBFC
Status

2024

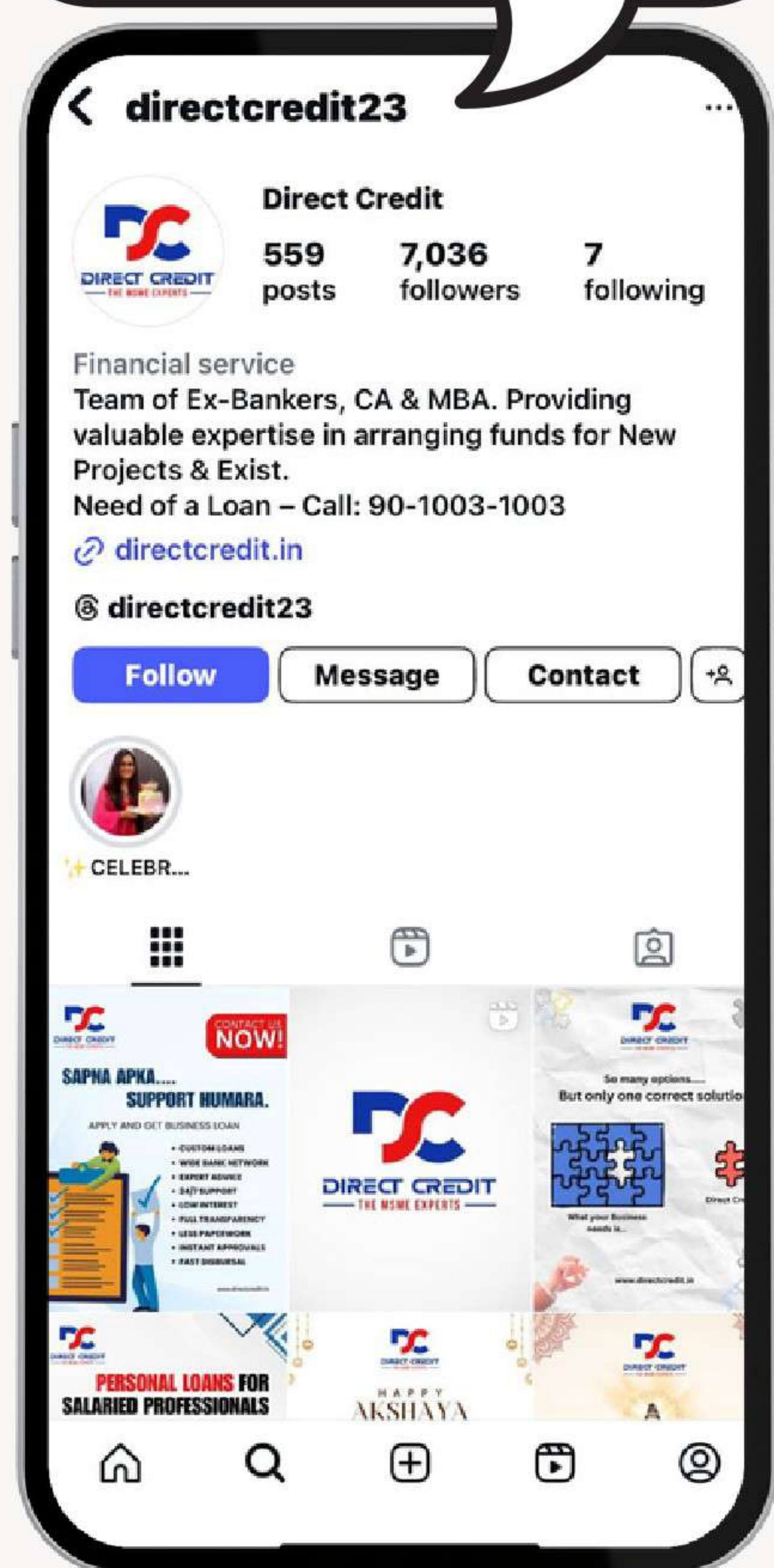
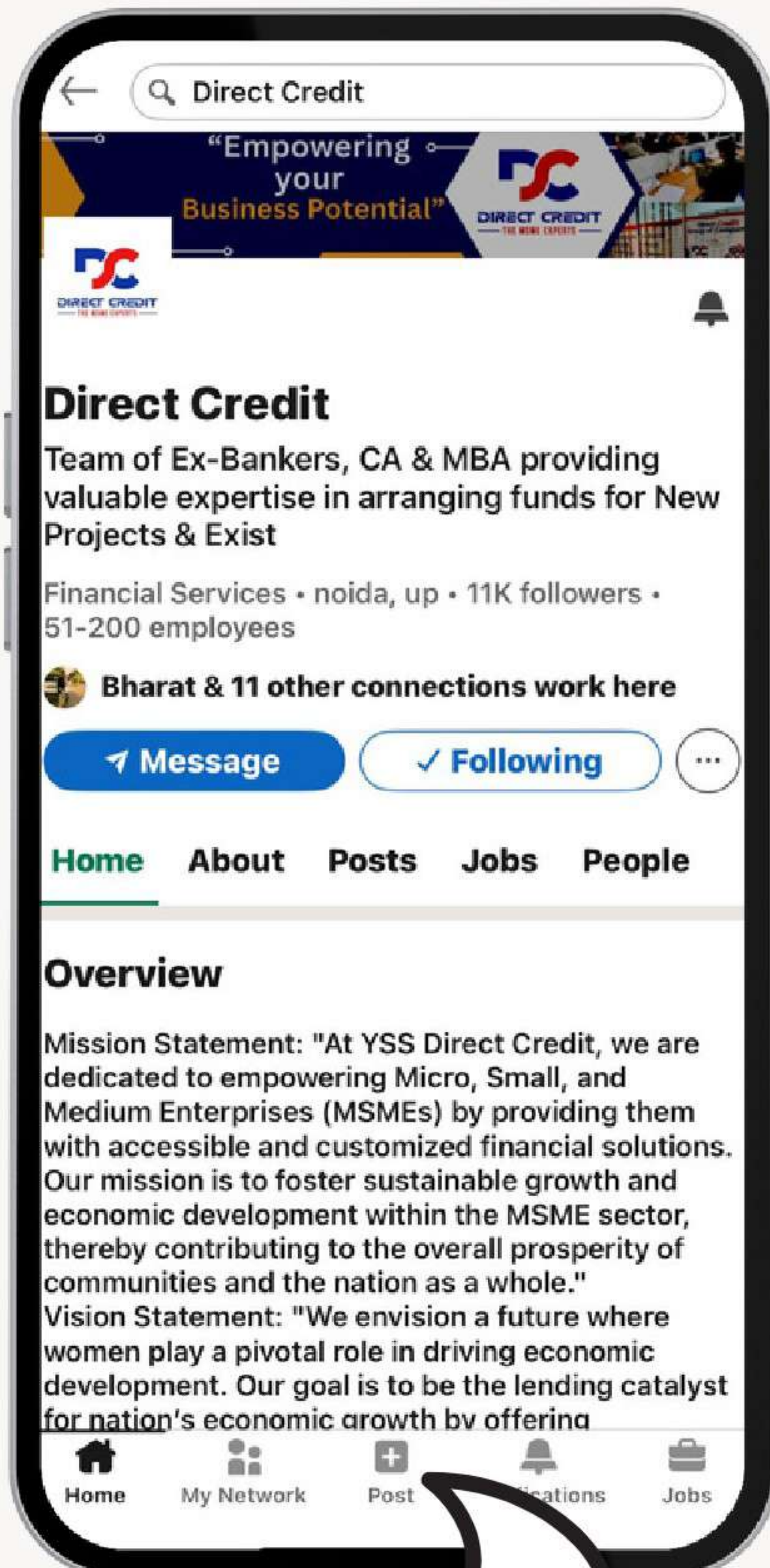
Building Core
Business
Strength

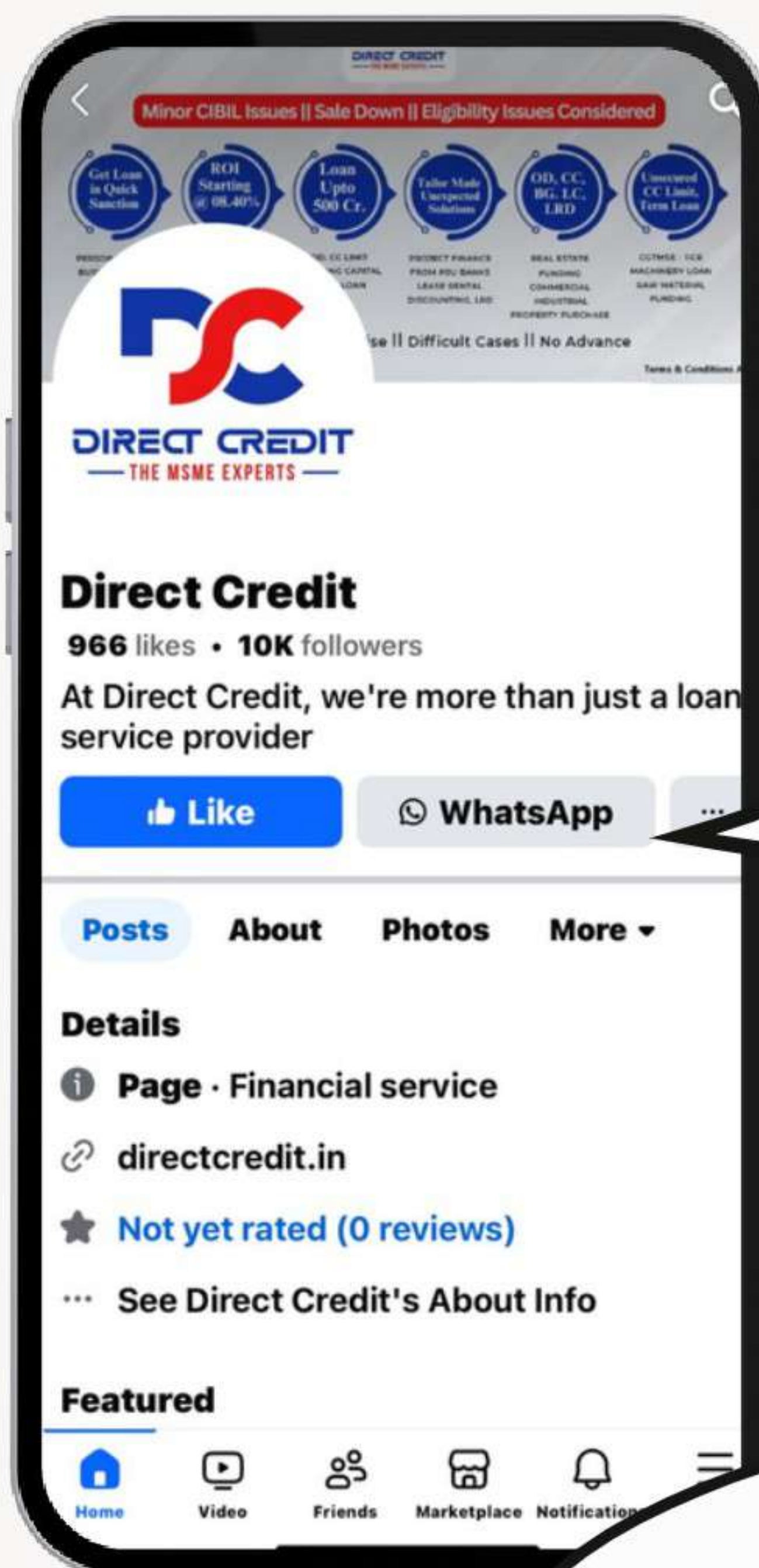
2022

Incorporation

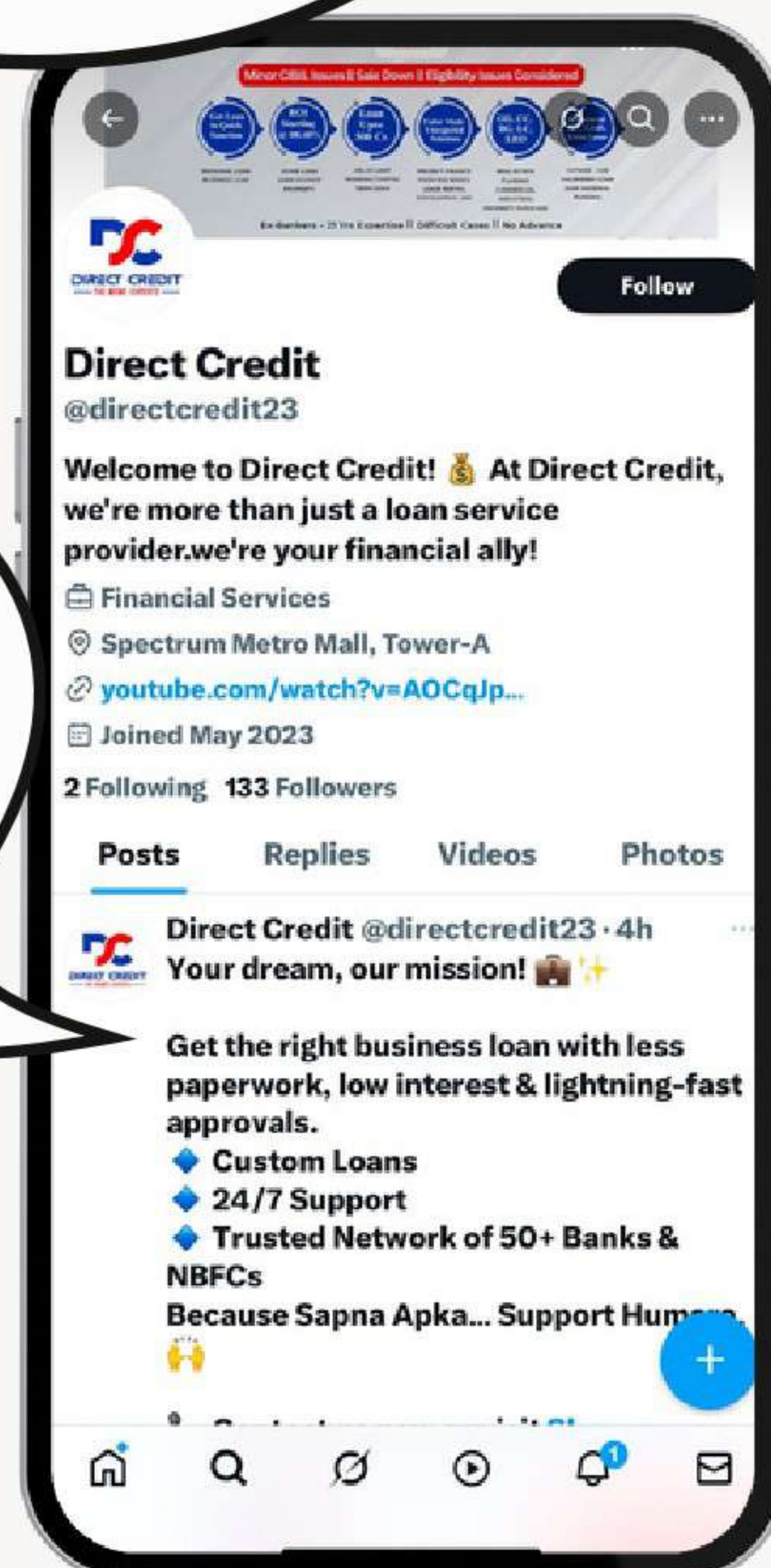


CONNECT WITH US ON SOCIAL MEDIA

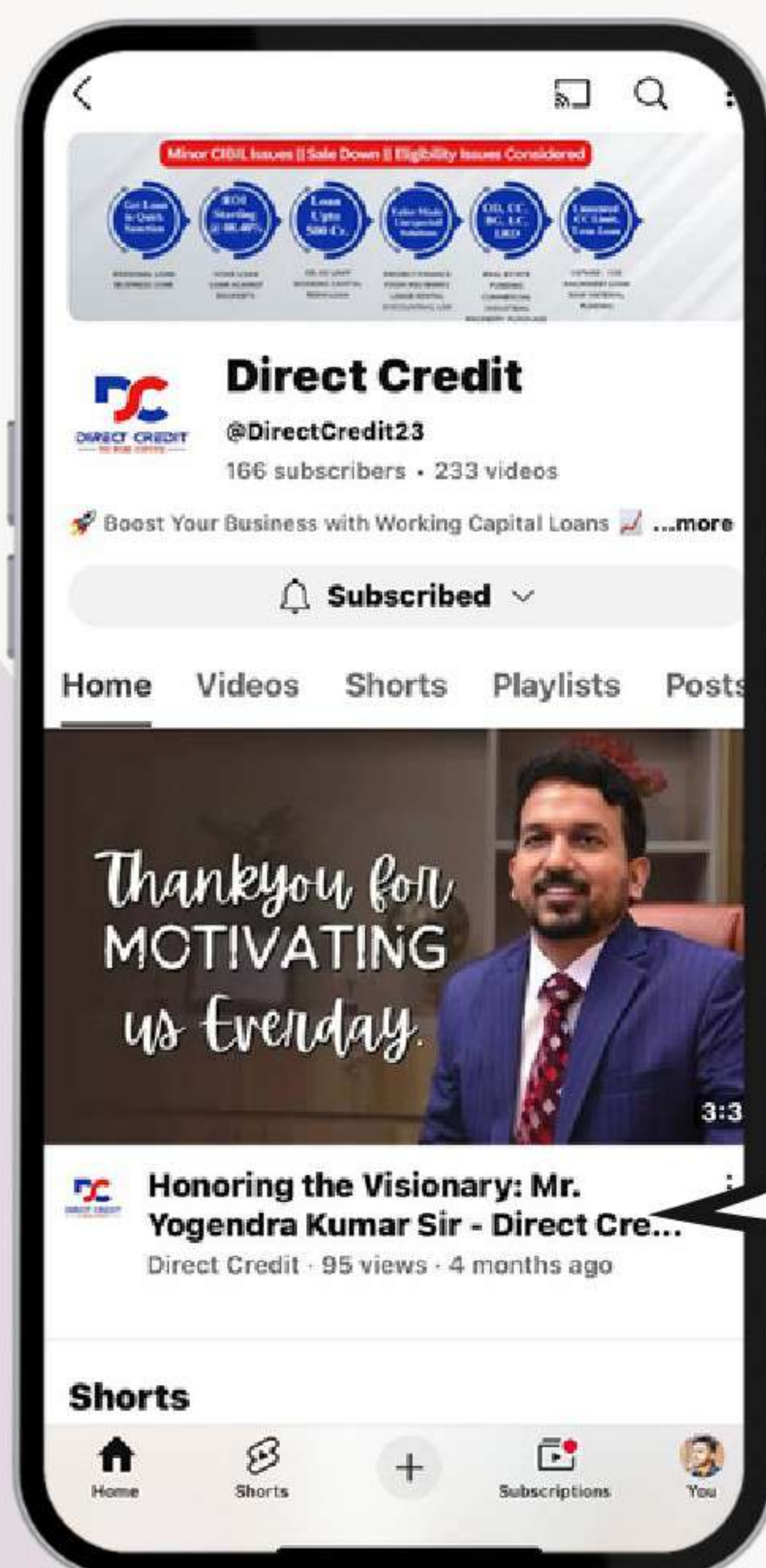





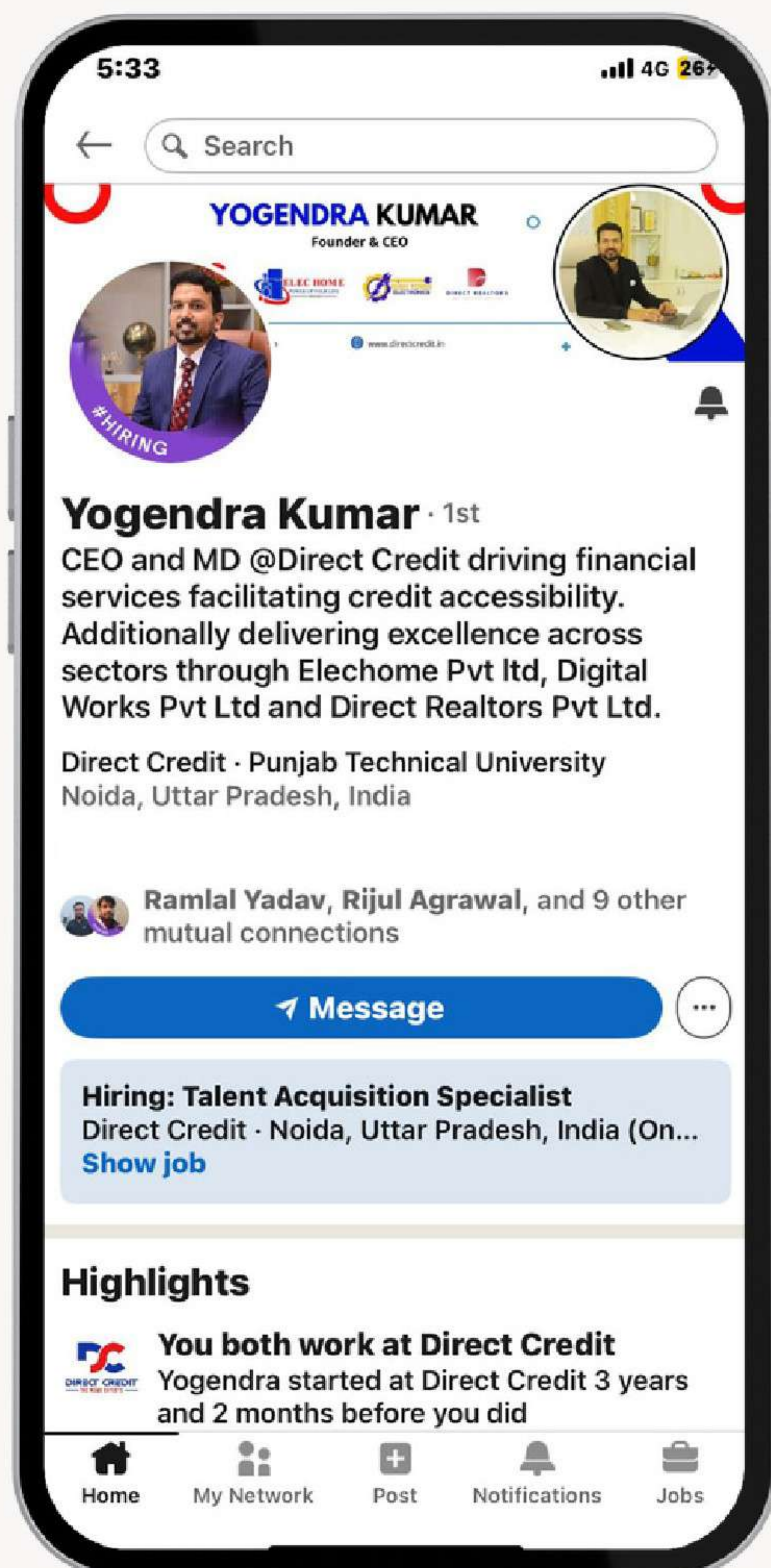

10K
followers
 on facebook
@directcredit23



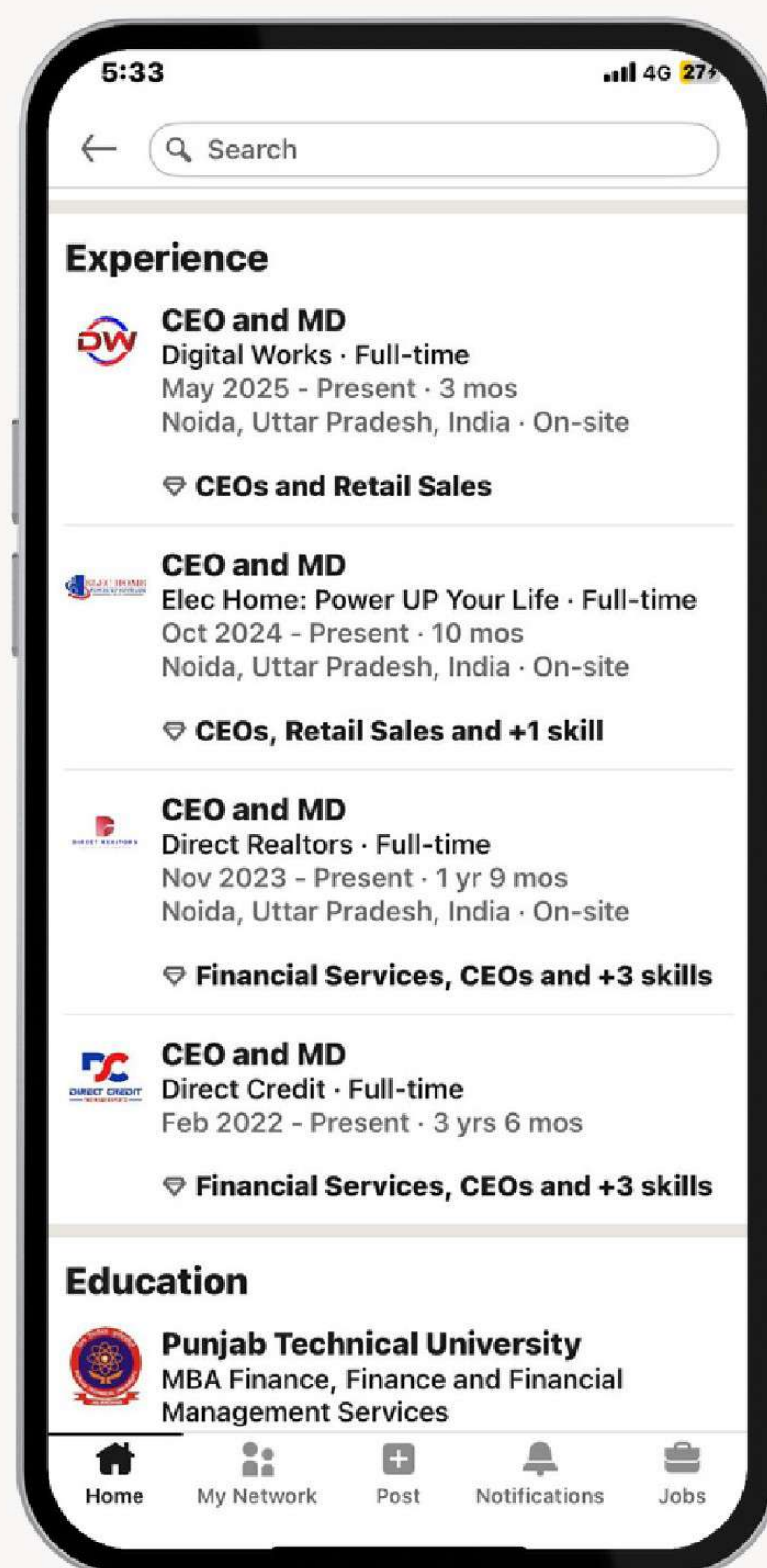

 Connect with
 us on X
@directcredit23




 Connect with us
 on YouTube
@DirectCredit23

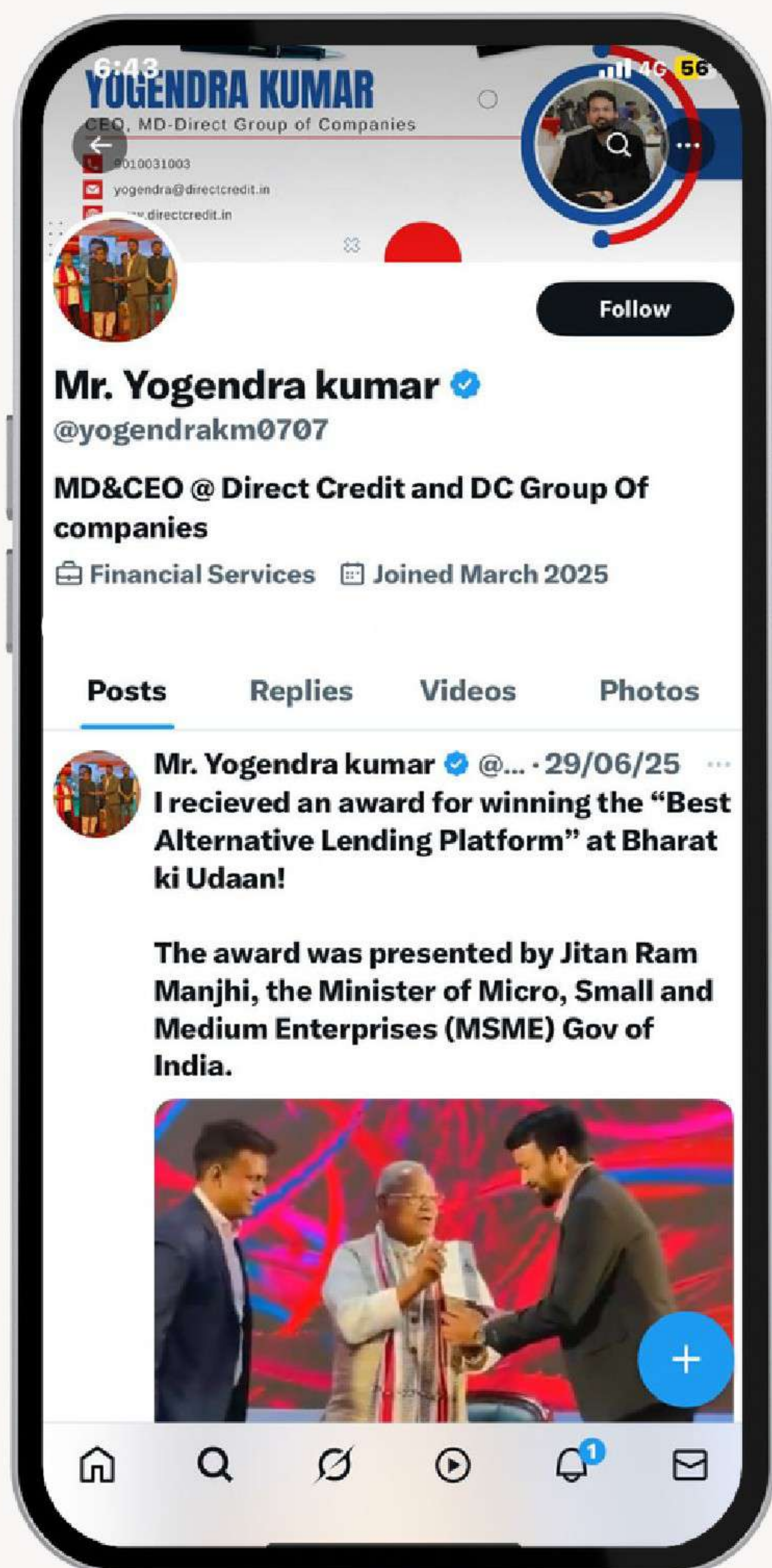


Leadership with Vision



**Connect
with Our
Founder on
LinkedIn**





**Connect
with Our
Founder on
X**



Our Group Companies

Empowering Progress Across Finance, Realty, and Electronics.



YSS Elec Home Pvt. Ltd.

A Direct Credit Group Company

- Elec Home is a growing name in the electrical solutions space, offering **modern, reliable,** and **affordable** appliances for homes and businesses.
- With a focus on innovation and quality, it delivers energy-efficient lighting, switches, fans, and home automation products.
- Committed to enhancing everyday living, Elec Home blends technology with design to meet the needs of the modern Indian consumer.
- As part of the Direct Group, it shares a common vision of **trust, progress,** and **customer-first service.**
- We plan to open **100 outlets** and go public through an *IPO within the next three years.*

Our Group Companies

Empowering Progress Across Finance, Realty, and Electronics.



*Ignite Your Brand.
Accelerate Your
Growth.*

YSS Digital Works Pvt. Ltd.

A Direct Credit Group Company

- **Digital Works** is a rising force in the advertising and digital marketing landscape, providing **creative, result-oriented, and tech-enabled solutions** for brands of all sizes.
- With a team of **experienced marketers, designers, and strategists**, it creates high-impact digital campaigns that drive **engagement, awareness, and conversions.**
- From launching startups to scaling established brands, Digital Works offers **360° marketing services** that combine creativity with measurable outcomes.



Our Group Companies

Empowering Progress Across Finance, Realty, and Electronics.



DIRECT REALTORS
your space our expertise

Direct Realtors Pvt. Ltd.

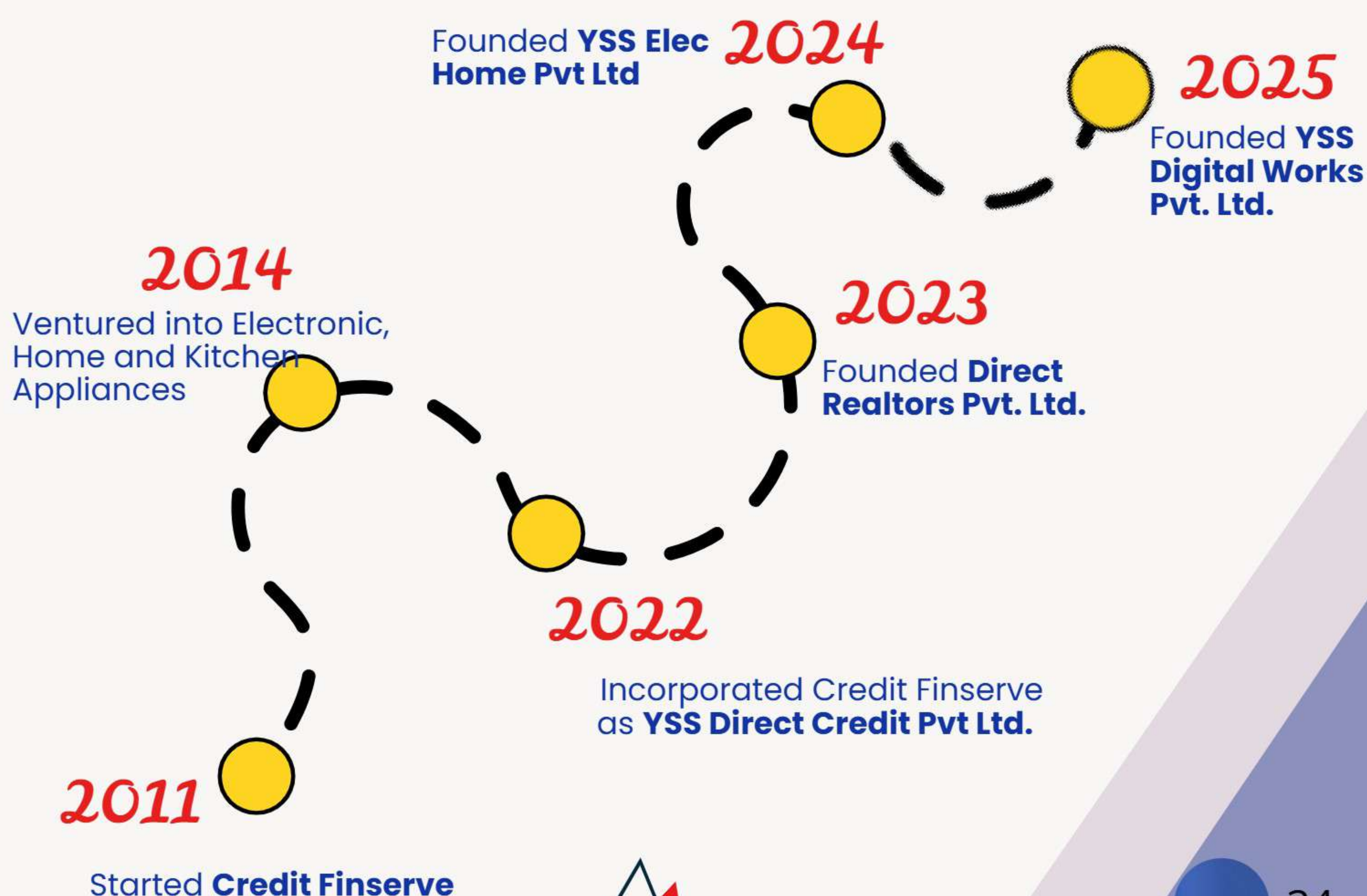
A Direct Credit Group Company

- Direct Realtors is a growing real estate firm offering **trustworthy, transparent, and advisory-led property solutions** for families and investors.
- Focused on simplifying real estate decisions, it delivers value through **market insights, ethical practices, and personalized service.**
- As part of the Direct Group, it shares the collective vision of trust, progress, and putting the customer first.



Our Companies and Their Journey

Company	Founded	Specialization Area
YSS Direct Credit Pvt. Ltd.	Feb 25, 2022	Smart Financial Services
Direct Realtors Pvt. Ltd.	November 2023	Transparent real estate advisory
YSS Elec Home Pvt. Ltd.	2024	Innovations in Electronics
YSS Digital Works Pvt. Ltd.	2025	Creative and data-driven digital marketing solutions.



Vision & Mission

Our Vision

To revolutionize the electronics, financial services, and real estate industries by delivering innovative, sustainable, and life-enhancing solutions that improve everyday living. With a strong focus on inclusivity and social impact, we aim to empower women, who represent 60 to 70 percent of our valued customer base, by offering products and services that support their aspirations, independence, and growth. As a forward-looking group, we are committed to creating meaningful change through customer-first innovation, ethical business practices, and a vision rooted in progress for all.

Vision & Mission

Our Mission

To provide reliable and customer-focused solutions that promote financial well-being, enable seamless property experiences, and deliver exceptional product quality. Our mission is driven by a deep commitment to ethical practices, operational excellence, and the goal of creating value in every interaction. We strive to build lasting trust with our customers by consistently meeting their evolving needs across the sectors we serve. We aim to uplift communities through inclusive services, with a strong emphasis on empowering women. By aligning innovation with impact, we work toward a future where progress is shared and sustainable.

What We Value

✓ Integrity

We do what is right, not what is easy.

✓ Transparency

Clear communication, honest actions – always.

✓ Customer-Centricity

Your success is at the center of everything we do.

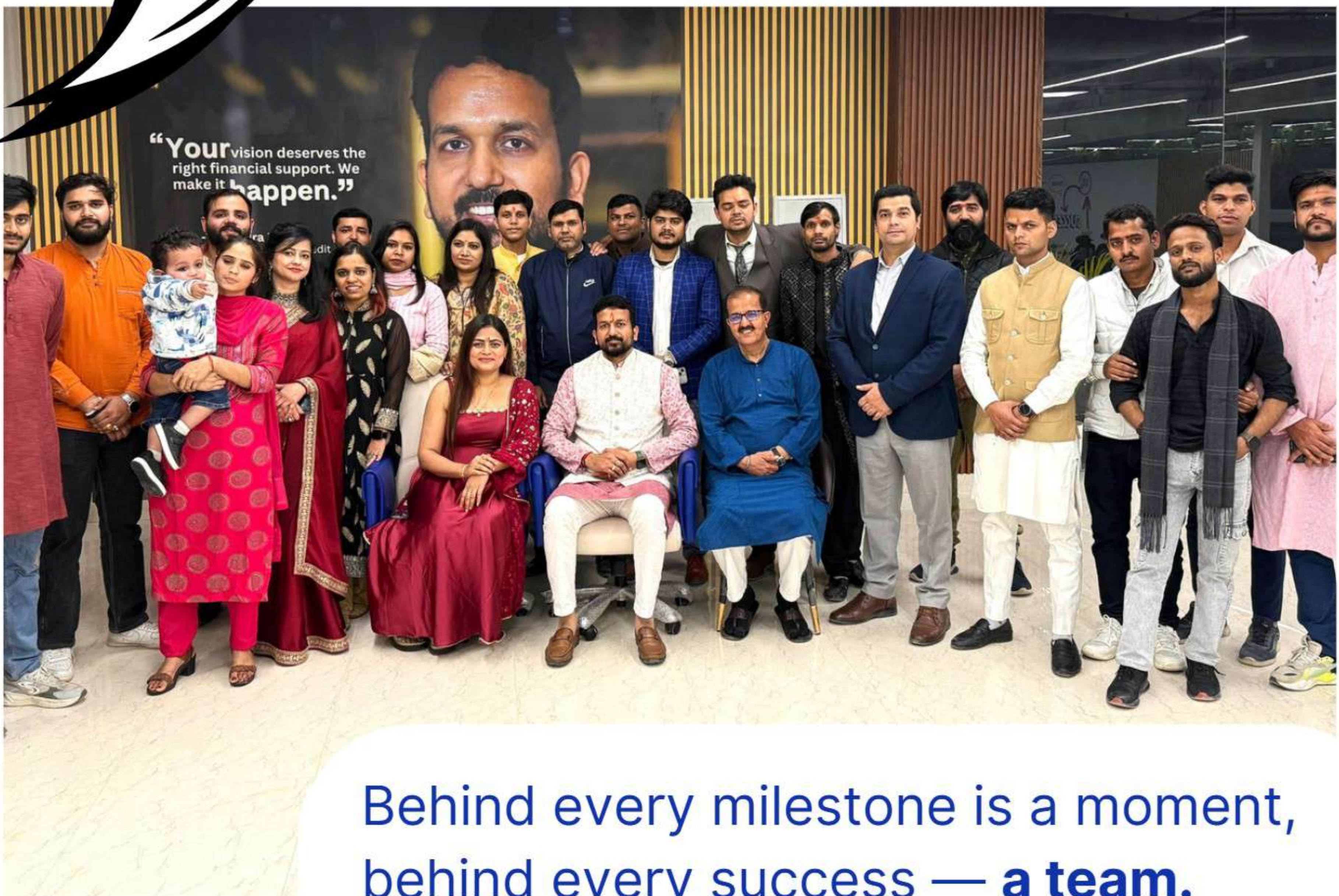
✓ Innovation

We embrace change and drive progress.

✓ Sustainability

Building solutions today that secure a better tomorrow.

Our Story in Pictures

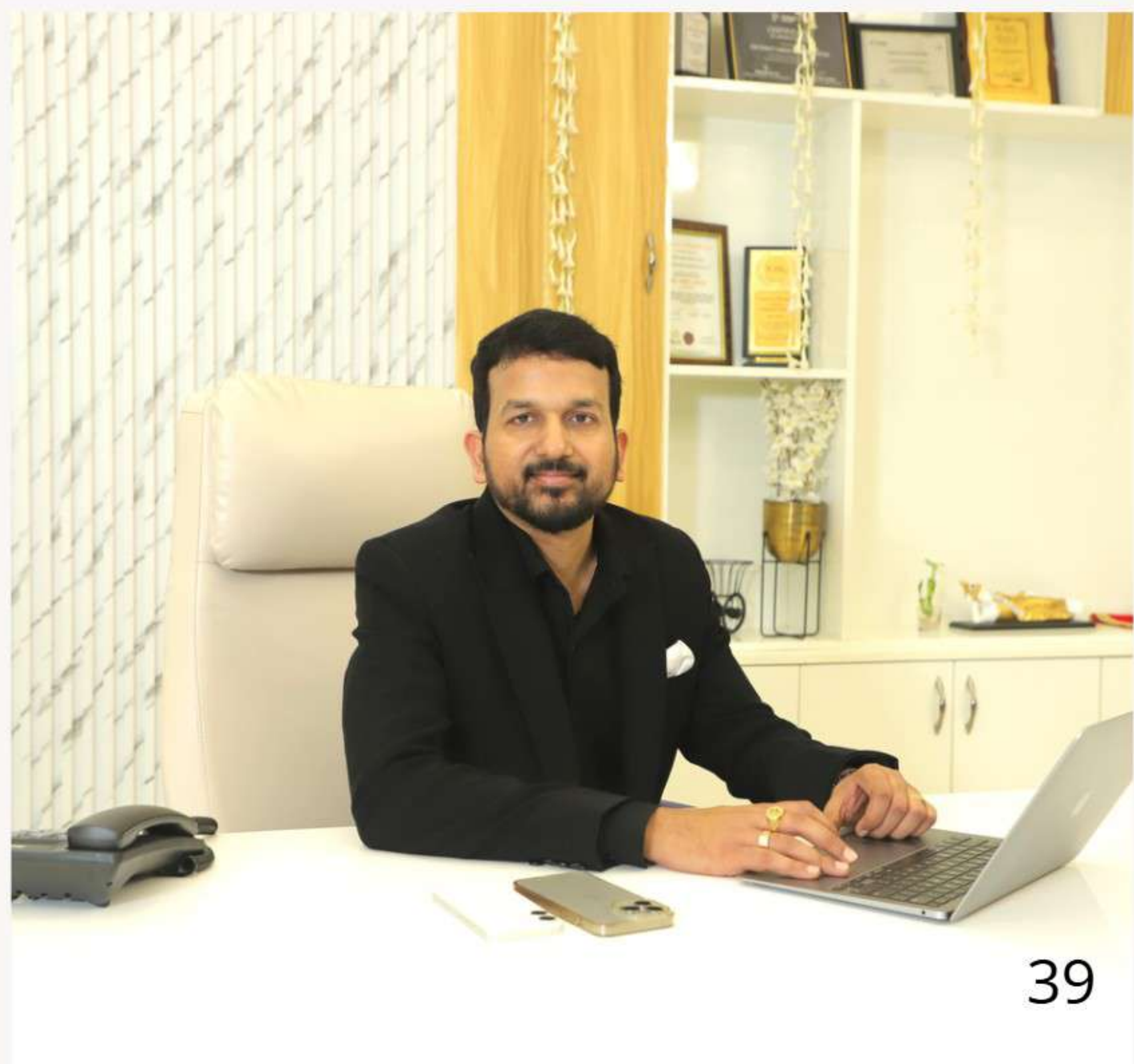


Behind every milestone is a moment,
behind every success — **a team.**

In the pages ahead, you'll find
the faces, the cheers,
the celebrations, and **the spirit**
that make Direct Credit Group not just
a company,

but a **growing family.**







2nd Annual Function







Great teams aren't built in office premises



They're built in moments like these





Diwali Celebrations



**Women's Day
celebrations**



Holi Celebrations



Thank You for Trusting Direct Credit

At Direct Credit, we don't just provide financial solutions — we build relationships that last.

Every client, every project, every dream we support inspires us to do better, think bigger, and serve with greater passion.

We are grateful for the trust our clients place in us, and it is this trust that drives us to innovate, deliver, and grow every single day.

As we look ahead to our future as a Non-Banking Financial Company (NBFC), our promise remains the same:

- ◆ To act with integrity.
- ◆ To deliver with excellence.
- ◆ To empower with commitment.

Together, we are not just shaping financial journeys — we are building success stories.

Thank you for being a part of the Direct Credit family.

Your Growth, Our Commitment.

– Team Direct Credit





- OD/DOD
- CC, PCFC, LC, BG, EPC
- Commercial/Industrial Loan
- School/College Finance
- Hospital/Equipment Loan
- Raw Material Funding
- Power Project (Ethanol, Biofuel, CNG, Hydro, Solar and Lithium)
- Warehouse Loan
- Loan Against Property
- Used Car Loan
- CGTMSE Loan/ Start-up Loan
- Business Loan
- Real Estate Funding
- Home Loan
- Project Finance
- Lease Rental Discounting
- Machinery Loan



AT-36/71, Tower-A, 3rd floor, Spectrum Metro Mall, Phase -2, Sector-75, Noida, 201301

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