



DIRECT CREDIT

THE MSME EXPERTS

 www.directcredit.in



About Direct Credit

YSS Direct Credit Pvt. Ltd., under the Direct Credit Group, was established with a vision to offer fast, flexible, and transparent credit solutions to individuals and businesses facing cash flow challenges or looking to expand.

The journey began in 2011 as Credit Finserve, focused on accessible financial support. Over time, with growing experience and customer trust, the platform evolved. In 2022, it was formally incorporated as YSS Direct Credit Pvt. Ltd., marking a new chapter of growth and ambition.



OUR VISION & MISSION

To empower India's individuals, professionals, and MSMEs—especially women entrepreneurs—by providing fast, transparent, and customized access to credit.

Mission Pillars

We aim to:

- Simplify the credit journey.
- Build lasting relationships with customers, not just transactions Guide borrowers on the best-fit credit solutions.
- Continuously innovate through tech-led, people-driven solutions.



Credit Products Tailored for Every Ambition

We offer a wide range of loan products designed for individuals, professionals, and businesses — with flexible structures, fast approvals, and 100% digital journeys.



Retail Loans

Home Loan – Buy or build your dream home with affordable EMIs.

Used Car Loan – Finance your next car easily and quickly.

Personal Loan – For education, travel, weddings, or emergencies.



Business & MSME Loans

Business Loan – Fuel your enterprise's growth and expansion.

Startup Loan – Get collateral-free capital to launch your venture.

Working Capital Loan (OD/CC) – Manage day-to-day cash flow seamlessly.

CGTMSE Loan – Government-backed funds for micro and small businesses.



Asset-Backed & Project Loans

Lease Rental Discounting (LRD) – Use your rental income to raise immediate funds.

Machinery Loan – Upgrade, automate, or expand your manufacturing units.

Project Finance – Structured funding for large-scale business initiatives.

Loan Against Property (LAP) – Leverage your owned property for higher credit.

WHY CUSTOMERS LOVE US

Quick Turnaround Time
Loan approvals in as little
as 48 hours

Transparent Process
No hidden charges,
no confusion.

Minimal Documentation
We cut the clutter so you
can focus on your goals

No Login Required
Get instant offers without
creating an account.

Expertise
Expert Hand-holding
Across all loan types

Compare 30+ Banks & NBFCs
Choose the lender that
suits your needs best.

Pre-Eligibility Checks
Know your approval
chances before you apply

Internal Credit Evaluation Team
We have our own credit writing
team for better approvals

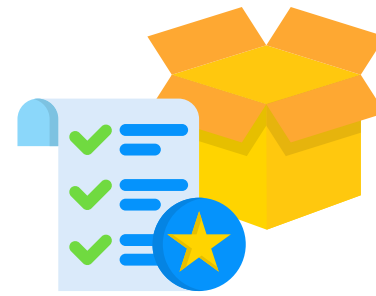


How We Serve Customers



Lead Capture & Screening

We receive leads through Meta ads, website inquiries, references, and our DSA network.



Eligibility & Product Match

Customer details are assessed and mapped to the best-fit loan product and partner NBFC/bank.



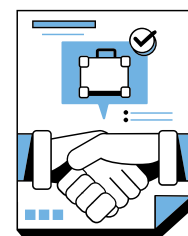
Internal Structuring & Documentation

Our credit and legal teams structure the loan and prepare accurate, complete documentation.



Partner Sanctioning

Files are submitted to the most suitable lender for evaluation, approval, and sanction.



Disbursement & Onboarding

Funds are disbursed to the customer, and we assist with account setup, usage, and compliance.



Post-Loan Support

We stay involved for top-ups, balance transfers, renewals, and future financing needs.

A CULTURE OF COLLABORATION & GROWTH



FLAT HIERARCHY

Your ideas matter, whether you're an intern or a senior leader.



YOUNG & AMBITIOUS TEAMS

Work with smart, driven colleagues who bring energy every day.



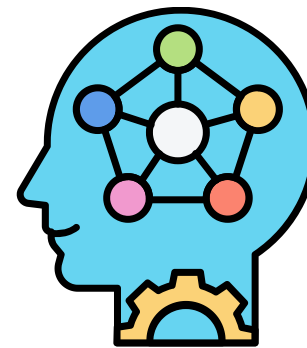
OPEN-DOOR LEADERSHIP

Access to leadership is easy — we encourage conversations, not chains of command.



MERIT OVER TENURE

Fast-track promotions for high performers, not just years of service.



LEARNING-FOCUSED WORK ENVIRONMENT

Regular trainings, mentorship, and internal workshops help you grow constantly.



FUN & CELEBRATIONS

Office events, outings, birthday bashes, and more — we love to celebrate wins together!

MEET OUR LEADERS

Visionaries Behind the Brand



Yogendra Kumar
CEO &
Founder



Nivedita Mishra
COO



Sandeep Chauhan
Director



Ashwani Sharma
Executive Management
Adviser



Sanjee Shukla
AVP - HR



Rajnikant Shukla
CBO



Bharat Hari Sharma
Credit Head



Ashish Tiwari
Sales

OUR CUSTOMER REVIEWS



“Direct credit was extremely helpful in getting our loan processed quickly and without any complications. He explained everything clearly and ensured we had a smooth experience from start to finish. His support made a big difference, and I would gladly work with him again.”

**Aman Agrawal -
Kamvaty & Consultants LLP**



“Direct credit & Tanish was extremely helpful in getting our loan processed quickly and without any complications. He explained everything clearly and ensured we had a smooth experience from start to finish. I would gladly work with him again.”

**Sanjay Kumar -
ASCN Engineering**



“It's my immense pleasure to say that working with Direct Credit was a seamless experience. From the initial consultation clear guidance was provided and ensured that all my questions were answered promptly. Team's commitment to secure the best loan terms for me were evident throughout the process. I am grateful for your support and would confidently recommend your services to others.”

**Shamsheer Singh -
SSK India Logistics**

Awards & Recognition



Excellence in Tailored Financial Solutions – Times Power Icons (2024)

Presented by :- Malaika Arora, Indian actress, dancer and model



Leader in Customized Lending Solutions – Viksit Bharat 2047 – Vision of New India Conclave

Presented by :- Shri Nitin Gadkari ji, Union Minister for Road Transport and Highways



Best Alternative Lending Platform – Awarded by: Bharat ki Udaan

Presented by :- Jitan Ram Manjhi, Union Minister of Micro, Small and Medium Enterprises (MSME)



ISO 9001:2015 Certification

OUR GROUP COMPANIES



YSS Elec Home Pvt. Ltd.

Offering modern, reliable, and affordable appliances for homes and businesses

- Innovations in Electronics



YSS Digital Works Pvt. Ltd.

Digital Works is a rising force in the advertising and digital marketing

- Creative and data-driven digital marketing solutions.



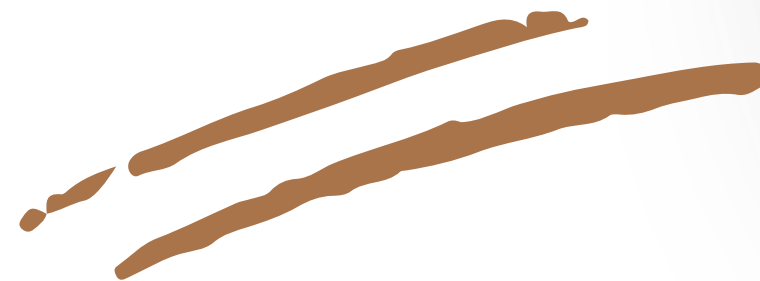
Direct Realtors Pvt. Ltd.

Focused on simplifying real estate decisions, it delivers value through market insights,

- Transparent real estate advisory



BIG THANKS



Visit our website
www.directcredit.in



Let's Connect

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Few Glimpses of our workplace

