

Date: 2nd December, 2024

<p>Listing Operations BSE Limited, P J Towers, Dalal Street, Mumbai-400001, India</p> <p>Scrip Code: 543263 Debentures Scrip Code: 939639, 939655, 939657, 939643, 939651 and 939647</p>	<p>Listing Department National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400051</p> <p>Symbol: SMCGLOBAL</p>
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Sub: Intimation of Investor Presentation

Dear Sir/Ma'am,

We enclose the copy of the Investor Presentation of the Company which can be used by the Company's representative during various Analyst/Investor meets.

This will also be hosted on the Company's website at www.smcindiaonline.com

Kindly take the same on record.

Thanking You,

For SMC Global Securities Limited

Suman Kumar
E.V.P. (Corporate Affairs& Legal),
Company Secretary&General Counsel
Membership No. F5824

SMC Global Securities Ltd

Investor Presentation – December 2024





About SMC Group



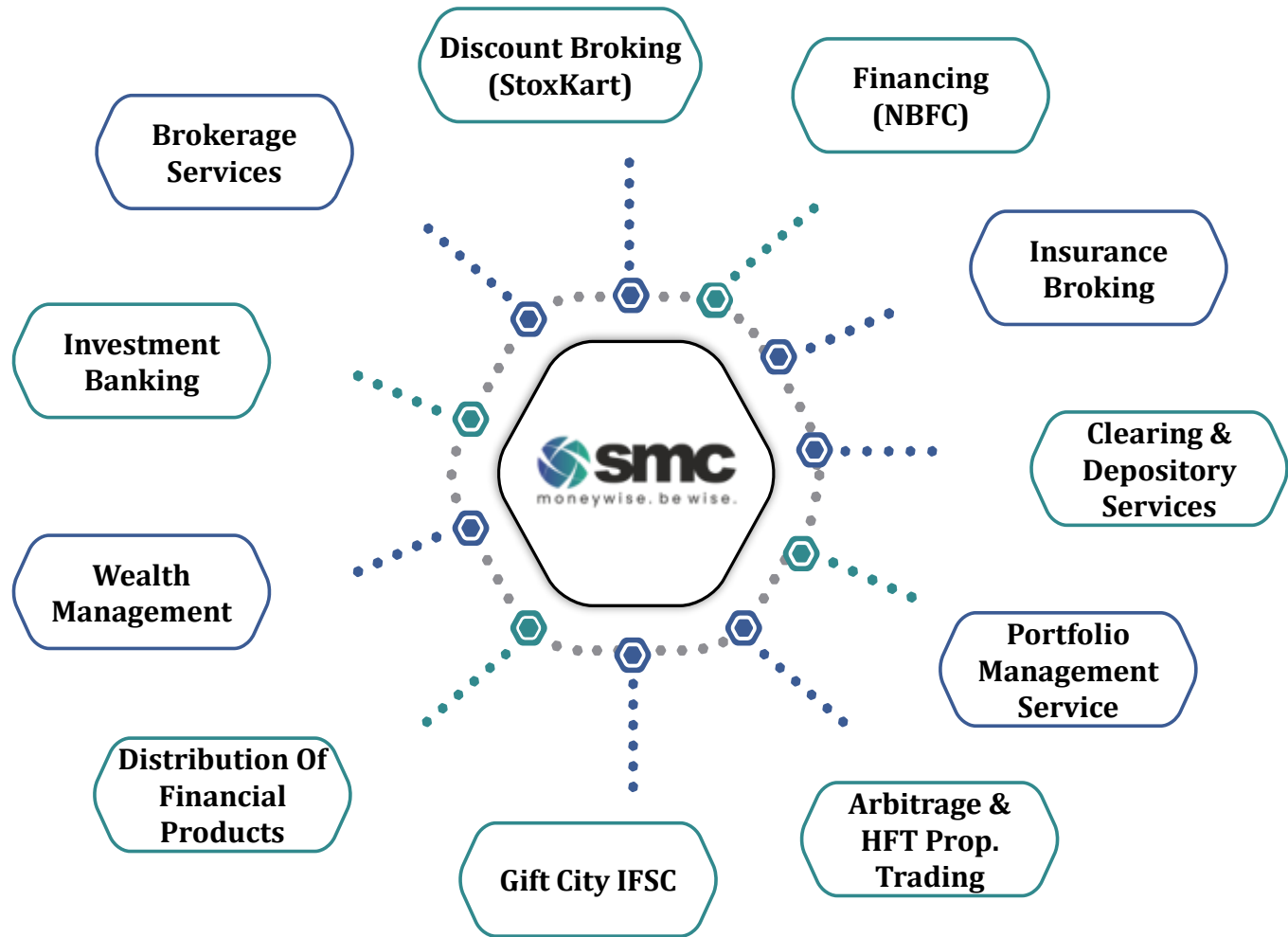
5 Year PAT CAGR 20.28%	5 Year Revenue CAGR 16.83%	Consolidated Net worth INR 1,182 Crs
NBFC AUM INR 1,278 Crs	Debt/Equity 1.29x	Branches Across India 198 Including 1 in Dubai
Cities Covered 434	Employees 4,306	Authorised Persons 2,297
Network of Financial Distributors 6,990	Client Demat A/Cs 11,13,156	Clearing & Settlement trading members 337
Cumulative AUM/AUA under Mutual Funds INR 4,618 Crs	Running SIPs 82,122	Insurance Policies sold in H1 FY25 4,71,205
Ratings: Short Term- ICRA A1+ Long Term- ICRA A (STABLE) CRISIL A (STABLE)		Insurance Premium in H1 FY25 INR 1,315 Crs



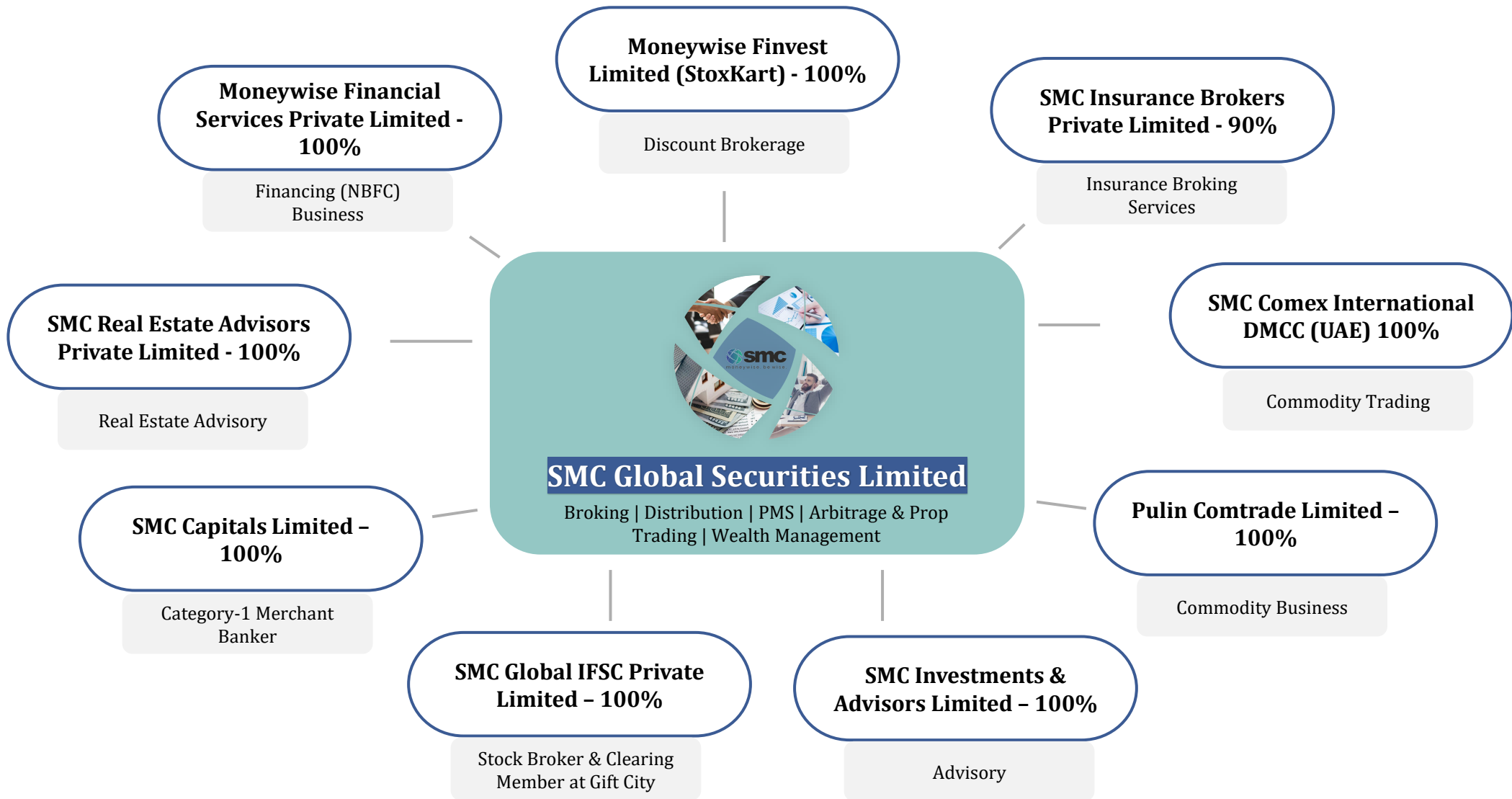
SMC Group

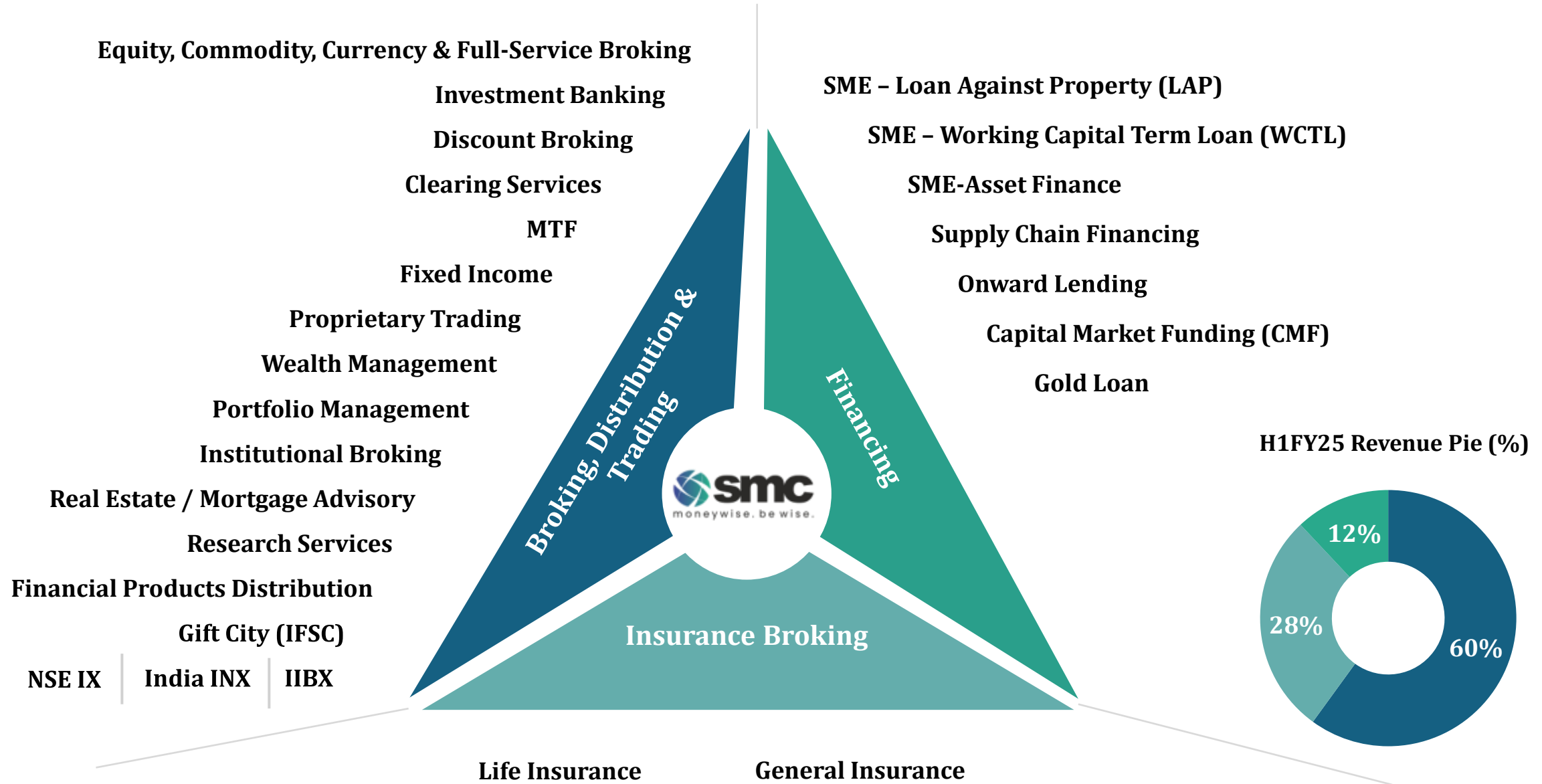


- **Founded in 1994** by Mr. Subhash C. Aggarwal and Mr. Mahesh C. Gupta, initially focusing on **traditional broking services**.
- **Strategic Shift:** Transformed from traditional broking to a **diversified financial services powerhouse**.
- **Technological Integration:** Launched various **innovative digital technology**-enabled capabilities and best-in-class products and services
- **Performance Metrics:** **Consistent growth**; diversified income streams.
- **Future Outlook:** Global aspirations; **emphasis on fee-based income**; continued **adaptation and innovation**.



“SMC Group has solidified its technology foundation, ensuring strength”





Experienced Management Team with Focused Business Heads



Mr. Subhash C. Aggarwal
Chairman & Managing Director,
SMC Group



Mr. Mahesh C. Gupta
Vice Chairman and Managing
Director, SMC Group



Dr. D. K. Aggarwal
CMD-SMC Investments and
Advisors Ltd.
CMD-SMC Capitals Ltd.
Chairman & Director-SMC
Real Estate Advisors
Private Ltd.
Chairman & Director-Pulin
Comtrade Ltd.



Mr. Himanshu Gupta
Director & CEO -
Moneywise Financial
Services Private Ltd.
Director-SMC Global
Securities Ltd., Director-
Pulin Comtrade Ltd.



Mr. Pranay Agarwal
Director & CEO -
Moneywise Finvest Ltd.
(StoxKart)
Director - Moneywise
Financial Services Pvt. Ltd.



Mr. Ajay Garg
Director & CEO - SMC
Global Securities Ltd. MD-
SMC Global IFSC Pvt. Ltd.
Director - SMC Insurance
Brokers Pvt. Ltd.



Ms. Shruti Aggarwal
Whole Time Director- SMC
Global Securities Limited,
Director- SMC Global IFSC
Private Limited



Mr. Anurag Bansal
Whole Time Director-
SMC Global Securities
Ltd., Director-SMC
Capitals Ltd..



Mr. Ayush Agarwal
CIO - SMC Private wealth
Director - SMC Real
Estate Advisors Private
Ltd.
Director - Moneywise
Finvest Ltd.



Ms. Akanksha Gupta
Whole Time Director -
SMC Insurance Brokers
Pvt. Ltd., Director- SMC
Global IFSC Pvt. Ltd.,
Director- Pulin Comtrade
Limited



Ms. Anshika Aggarwal
Director- SMC
Investment and Advisors
Ltd., Whole Time
Director- SMC Real Estate
Advisors Pvt. Ltd.



Ms. Shweta Aggarwal
Non-Executive Director -
SMC Capitals Ltd.



Experienced Management Team with Focused Business Heads



Ms. Aditi Aggarwal
Director - Moneywise Finvest Limited



Ms. Reema Garg
Group Chief Human Resource Officer
Director - Moneywise Finvest Ltd.



Mr. Pravin K. Agarwal
Whole-Time Director- SMC Insurance Brokers Pvt. Ltd.



Mr. Vinod Kumar Jamar
President & Group Chief Financial Officer



Mr. Abhishek Chawla
Group Chief Product & Technology Officer



Mr. Suman Kumar
E.V.P (Corporate Affairs & Legal), CS & General Counsel



Mrs. Nidhi Bansal
Regional Director - West





Our Independent Board of Directors: Industry Veterans



Mr. Naveen ND Gupta

He is the former president of the Institute of Chartered Accountants of India and Director in various companies and former Chairman of Shaheed Sukhdev College of Business Studies, Delhi University. He was Category A member on the Board of International Federation of Accountants, New York, USA a federation of accounting regulators of 176 countries.



Mr. Gobind Ram Choudhary

He is Executive Director at Anmol Industries Ltd., also an active member at Bharat Lok Shiksha Parishad, Delhi, a council member in Western UP Council of CII, Executive member of Indian Industries Association of Greater Noida and a member of the PHD Chamber of Commerce. . Before Anmol he was serving as the managing director at Bhagwati Cold. He has collectively 3+ Decades of experience.



Ms. Neeru Abrol

She has worked for 26 years with Steel Authority of India Ltd She is the former Chairperson and Managing Director, and Director Finance of National Fertilisers Ltd. She was also director at TCNS Clothing Co Limited. She has held various prestigious positions including being the Co- chairperson of Fertilizers Association of India, Vice President of Delhi Management Association of India, Board Member of Standing Conference of Public Enterprises of India.



Mr. H. D. Khunteta

He is a fellow member of the Institute of Chartered Accountants of India (ICAI) and is a commerce graduate from University of Rajasthan who has the experience of over 48 years in the field of financial management, Investor servicing Corporate Governance & Resource mobilization from Domestic as well International market. He has strong fundamentals of principles that helps in continuously guiding the company. He had worked as Director of Finance of REC Ltd from May 2004 to July 2012 and as its CMD from April 2011 to November 2011. He also served as the director on the Board of A.Karati Business Advisors Private Limited and Headway Resolution And Insolvency Services Private Limited. He is associated with our group since 2012.



Mr. Hemant Bhargava

He is a Postgraduate in Economics, Masters in Financial Management. He has more than 39 year's professional experience with expertise in finance and insurance. He is former Chairman in-charge and Managing Director of LIC. Also, later he was Non-Executive Chairman of IDBI Bank and LIC Housing Finance Limited. He is on the Boards of ITC Limited and UGRO Capital Limited, amongst others.



Mr. Dinesh Kumar Saraf

He has held major positions like Chairperson of Petroleum and Natural Gas Regulatory Board, Chairman & Managing Director of Oil and Natural Gas Corporation Limited & Chairman of ONGC group companies, various positions in Oil India Limited and DCM Shri Ram Group. Currently he is associated with Indian Institute of Petroleum of CSIR as Chairman- Research Council. Member of Institute of Cost Accountants of India, member of Institute of Company Secretaries of India (ICSI).



Mr. Narender Kumar

He is a retired IAS and Ex- Labour Commissioner. He has more than 34 years experience. He served as Financial Commissioner (Government of NCT of Delhi), the Managing Director of Delhi State Financial & Development Corporation, the Probationary Officer of SBI in 1980. Apart from this, he was Election Commissioner of Union Territories of Andaman and Nicobar Islands, Lakshadweep, Dadra Nagar Haveli and Daman & Diu.



Mr. Durga Prasad

He is Ph.D. (Intranetwares) from University of Rajasthan (India)-2008, M.Tech (Information Technology), from AAID University, Allahabad (India)-2006, M.C.A. (Computer Applications) from University Computer Centre University of Rajasthan, Jaipur (India)-1995, B.Sc. (Mathematics, Physics and Chemistry) from University of Rajasthan, Jaipur (India)-1990, DB2 Certified from IBM USA-2005, Web Sphere Application Developer Certified from IBM USA-2005, Fellow member of IACSIT- Singapore and Fellow member of FSFE- Germany.

198

Branches in India (Including Dubai)

434

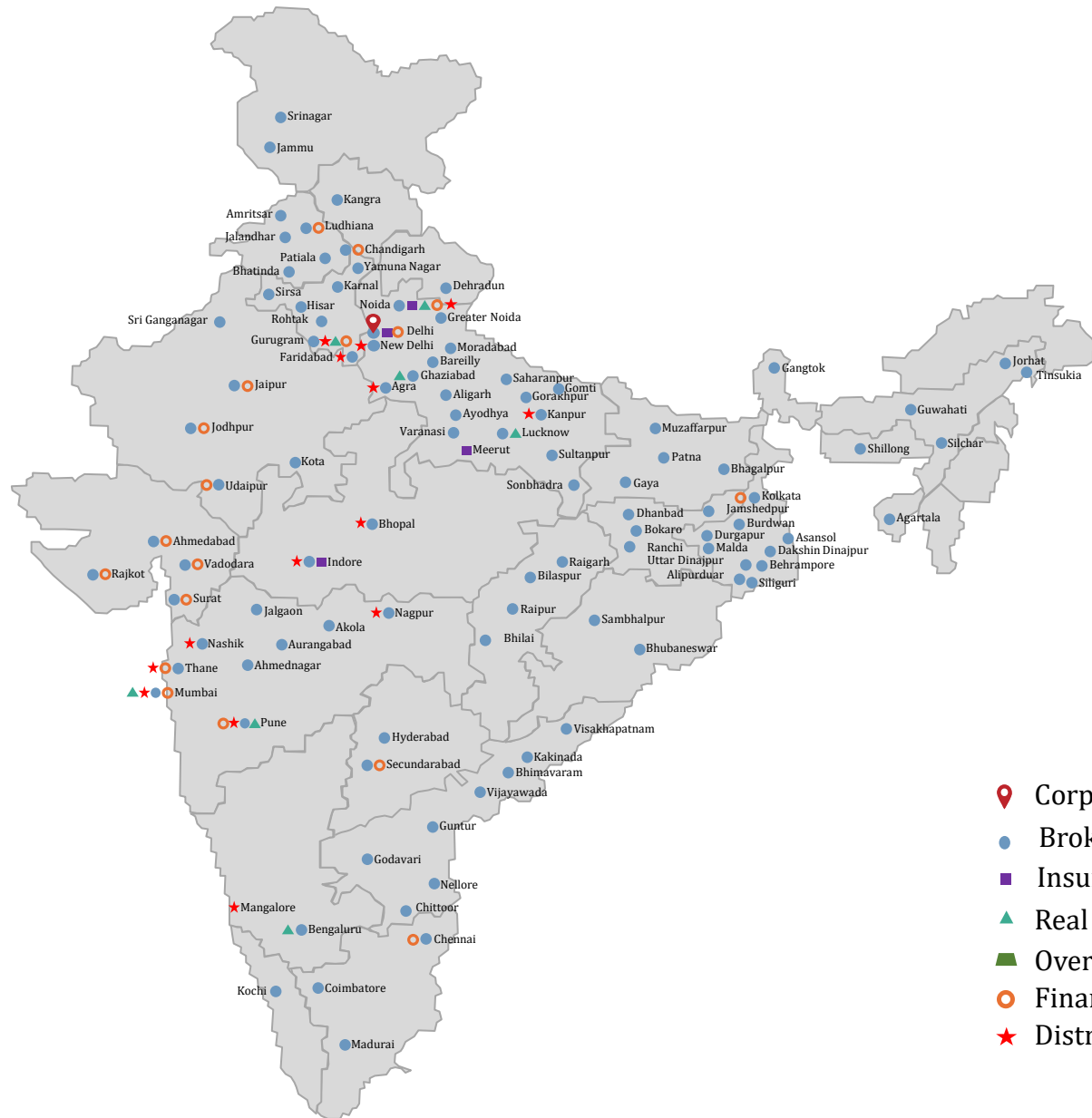
Cities

2,297

Authorised Persons

4,306

Employees





Awards & Accolades

2024
MCX Awards
Leading Member –
Participating in
futures

2024
Great Place
To Work
Certified
FEB 2024–FEB 2025
INDIA

2023
Member Partner –
New Initiatives &
Market Outreach
Commodity

2022
MCX Awards
Leading Member-
Bullion Segment

2022
Significant
Contribution To
The Commodities
Market

2022
MCX Awards
Leading Member-
Options

2021
KRISHI Award for
developing Retail
Segment
Participation

2019
Broking House
Non-Agricultural
Commodities of
The Year

2019
Premier Depository
Participant in Gold
Category

2019
Fastest Growing
MFI North in Best
Star MF Online-
BSE

2019
Business
Excellence Award
(Order of Merit)

2018
Best Fastest
Growing
Commercial NBFC

2018
Best Financial
Service Provider

2018
“Regional Retail
Member of the
Year (North)”

2017
Best Broker with
In-House Research
In Bullion Industry

2017
Krishi Pragati
Award, 2017

2017
Commodity
Broker of the
Year

2017
Best Performing
Retail Broker of
Northern Region

2017
Best Online Trading
Services Broker

2016
Order of Merit-
Achieving Market
Leadership

2016
NBFC of the year
(Northern region)

2015
Property
Consultant of the
Year - Residential

2015
Best Financial
Service
Provider

2015
Corporate Broker
of the year –
National & Best
Real Estate Broker
of the year

2014
Best
Commodity
Broking House

2014
Best Merchant
Banker – Capital
Restructuring
services

Comprehensive Financial Offerings with High Margin Business:

SMC offers a diverse range of high-margin financial products under one roof

Strong Broking & Distribution Network:

Over 2,297 Authorized persons, spanning 434 cities and 6,990 financial distributors across India

Fintech Focused Approach

Leveraging advanced digital technology, SMC offers cutting-edge products and services

Enhance distribution by cross-selling financial products and services:

Synergies and cross-selling opportunities generated between entities within SMC group companies.



Established National Brand:

Well established and deeply penetrated national brand with strong reputation and good recall

Extensive Corporate Relationships:

Partnerships with trading members, corporate clients across different segments, and authorized persons and financial distributors.

Strategic Alliances with various Banks and 3-in-1 tie-ups, where customers can benefit from seamless integration of bank, demat, and trading account facilities.

SMC is a clearing member in all major exchanges

Experienced Leadership

Top Management of SMC has Over 30 Years of experience in industry

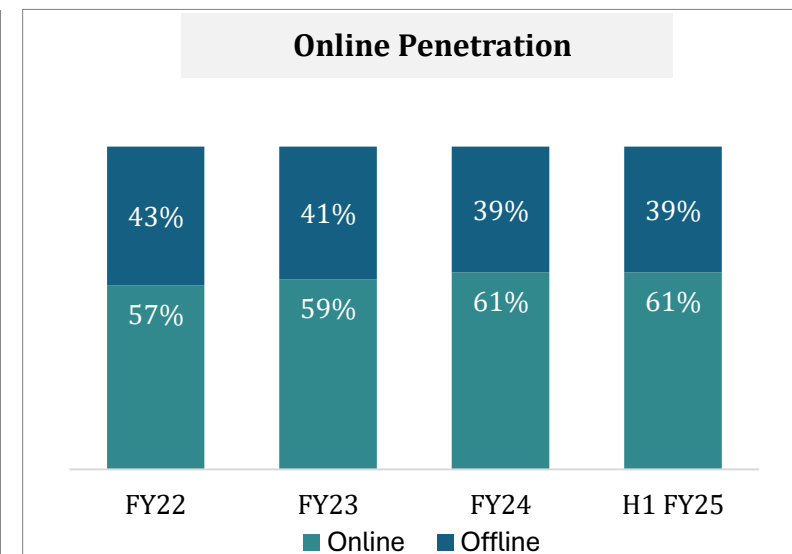
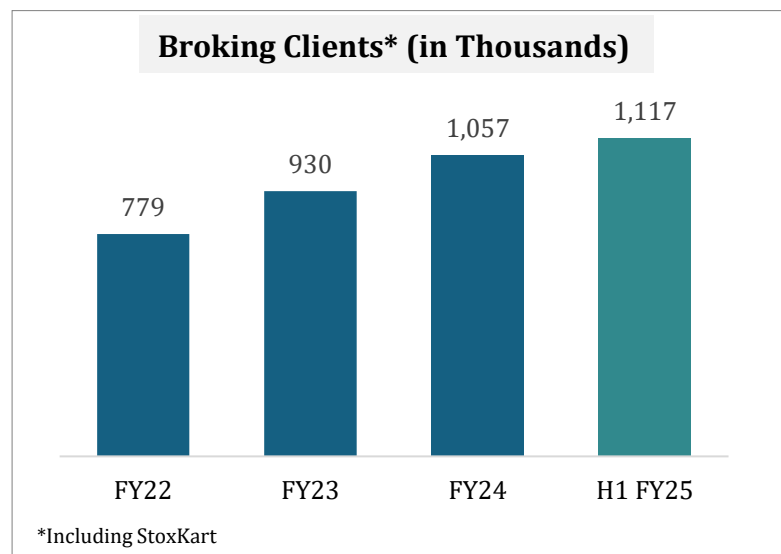
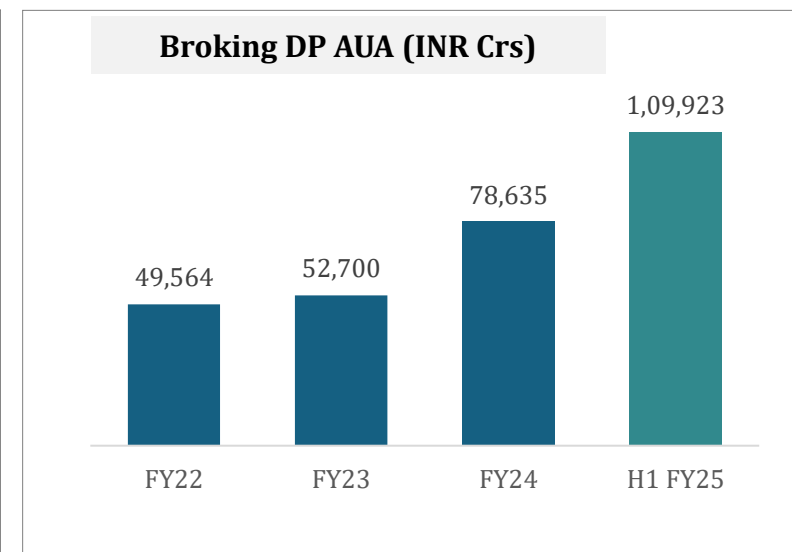
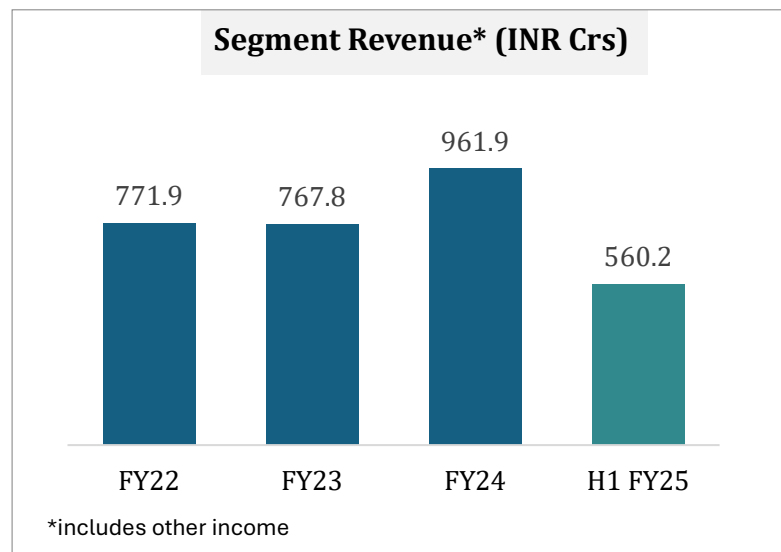


Broking, Distribution & Trading



Key Highlights:

- Our expansive network includes 2,297 authorized persons, spanning 434 cities and 6,990 financial distributors across India.
- Revenue increased in Q2 by 21.9% Y-o-Y and in H1 FY25 by 25.9% Y-o-Y
- EBIT increased in Q2 by 45.3% Y-o-Y and in H1 FY25 by 57.0% Y-o-Y
- SMC has a strategic alliance with 7 PSU and Private Banks offering Online Trading services to their customers vis PNB, IOB, UBI, Ujjivan bank etc.
- SMC has 3in1 Tie-ups (Bank & Demat Account facility provided by the bank to its customer and Trading account facility will be provided by the SMC).





Key Features:

- Big Saving in Brokerage - INR 15 flat per order.
- Free Delivery Trades- Zero brokerage on delivery trades.
- Pay only when you earn in intraday segment
- Option chain with OI (Open Interest) analysis
- In-Built advisory by top research analyst from SMC
- Trade through leading chart solution of both Trading View and Chart IQ
- Stock analysis and in detail summary powered by Markets Mojo for over 2000 stocks

INDIA VIX **14.59** ▲
+0.32 (+2.24%)

BANKNIFTY **51157.80** ▼
-718.95 (-1.39%)

My Watchlist Market Movements

+ New



You Don't have any Watchlist in your List,
Click on Create New Watchlist to add

Create Watchlist

Market Info

Market Summary

IPO

Bulk Deals

Block Deals

FI / DI

Announcement

Corp

Chart IQ Trading View NIFTY MIDCAP 150

NIFTY MIDCA 1m Indicators Templates

NIFTY MIDCAP 150 - 1 · IDX 20509.65 -28.30 (-0.14%)



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20725.00
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Dashboard

Watchlist

Orders

Portfolio

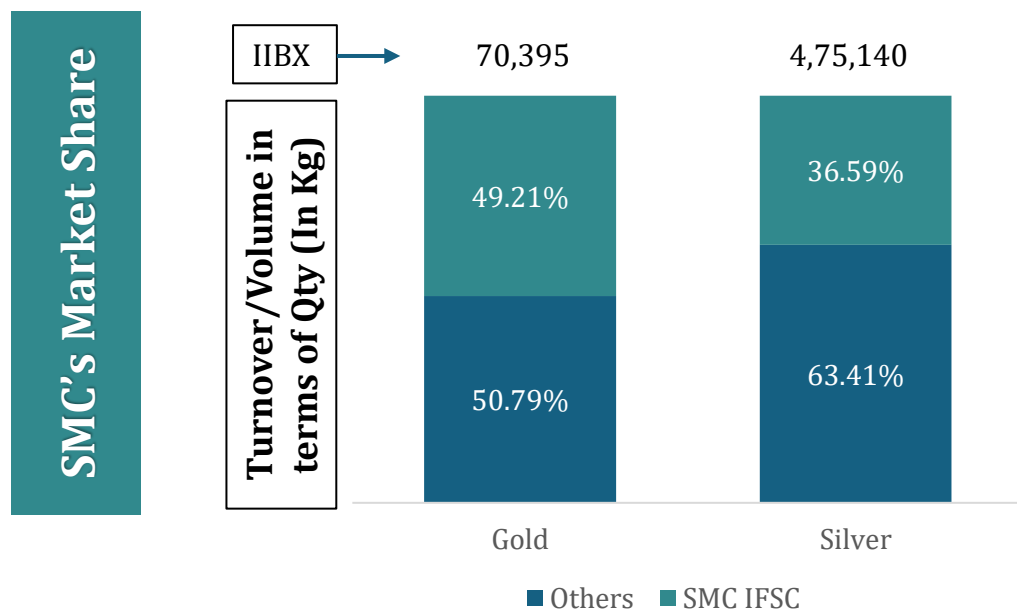
Option Analysis

Insta Options




Pioneering in Gift City Broking Operations

- SMC Global IFSC Pvt Limited is a financial services company based in the International Financial Services Centre (IFSC) in Gujarat, India. Established to cater to the growing demand for financial products and services in the international market.
- SMC Global IFSC Pvt Limited provides broking and clearing services on NSEIX, India INX and IIBX to its clients.
- It is also into wealth management through its Alternate Investment Fund - SMC IFSC International Opportunities Fund.
- With a team of experienced professionals and advanced technological infrastructure, SMC Global IFSC Pvt Limited strives to provide innovative and customized financial solutions to meet the diverse needs of its clients.





- Next generation advance mobile trading platform 'SMC ACE'
- Provides Robo Advisory to the clients
- Platform for online trading through website and Mobile App



ACE API & Superr API

- ACE API and Superr API are powerful REST APIs, which uses HTTP requests to fetch live / historical data, automate trading strategies and monitor portfolio in real time.



- SMC has entered into an agreement with Markets Mojo, which is in the business of providing Market Data & Research Support Services across various channels of distribution and is also a SEBI registered Investment.



- SMC EasyInvest is your trusted partner for smart, seamless mutual fund investments. Designed to empower investors of all levels, our platform offers an all-in-one solution for managing and growing your wealth with ease. From tracking your portfolio in real-time to setting financial goals, SMC EasyInvest simplifies every step of your investment journey.



- Advanced order types like GTT/order slicing.
- Upgraded mobile app offers intuitive UI designs for effortless investing, supported by research-backed recommendations from multiple analysts.

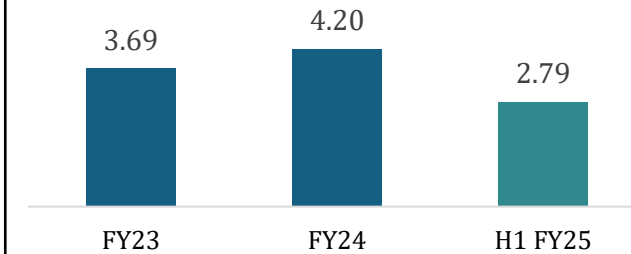


- Customized automated trading platform based on Algorithms
- Algo trading tie up with Algo Baba, Tradetron & Market Maya



- Integration with latest super charting platforms like ChartIQ & TradingView, giving flexibility to our customers to toggle between them.
- Empowering customers with insightful market analysis and informed decision-making.

Website Traffic (In Mn)



- The DIY eKYC journey for SMC & STX provides a seamless onboarding process, allowing customers to complete KYC requirements at their own pace, anytime and anywhere.

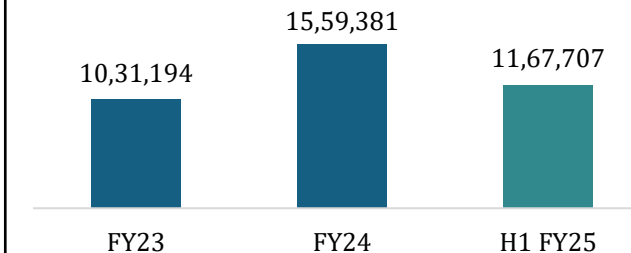


- Platform for purchasing all value added subscriptions such as autotrender and telegram channels
- Separate platforms created for both SMC and Stoxkart



- An In-house automated software which is totally unique to the system.
- Our team of software professionals develop various technical and statistical strategies for trading.

Application Installations



- Online App for investing in mutual funds, FDs and various other financial instruments



- SMC has tie up with multiple advisory basket platforms like Narnolia, Value Stocks.



- Specialize in automated trading strategies across multiple asset classes through cutting edge in-house trading platform.

Relaunched our websites, with cutting edge technology stack, revolutionizing online financial services experience with intuitive interfaces and comprehensive features.



Innovation

- Launched a high-performance, in-house developed pre-trade ecosystem to enhance search quality, price alerts, scrip details etc.
- Developed an in-house distribution platform for mutual funds, improving client offerings.
- Established automated middleware platform monitoring to proactively detect issues, reducing MTTD/MTTR.
- Revamped the SMC Wealth website using a modern tech stack for a seamless user experience.
- Automated security checks within the GitOps framework, ensuring compliance and minimizing manual efforts.
- Achieved a 90% success rate in automated deployments via CI/CD pipelines.
- Enhanced the notifications/messaging platform with auto-redundancy to maintain uptime during messaging vendor outages.

Robust Infrastructure

- Migrated to VMs for improved performance and system availability.
- Upgraded to advanced servers, switches, routers, and firewalls for enhanced security and stability.
- Set up high-availability configurations to minimize downtime.
- Enhanced disaster recovery capabilities for both SMC and StoxKart trading ecosystems.



Cybersecurity Initiatives

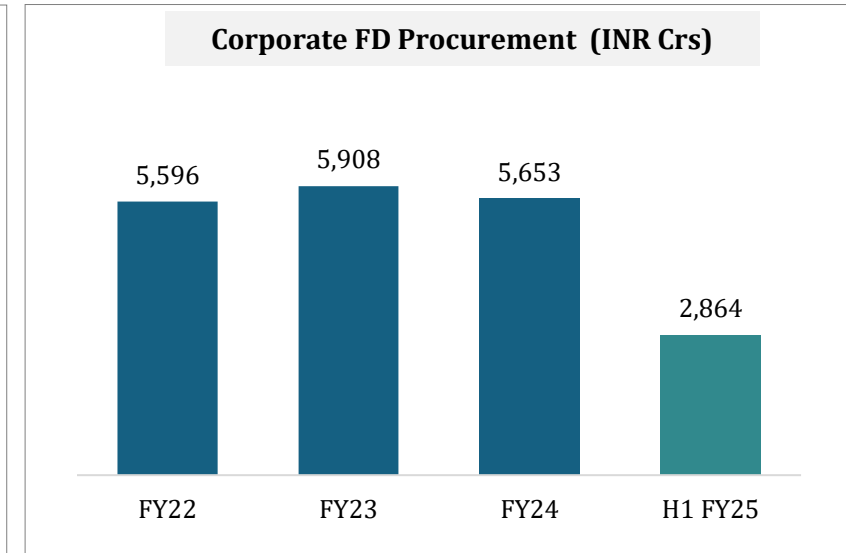
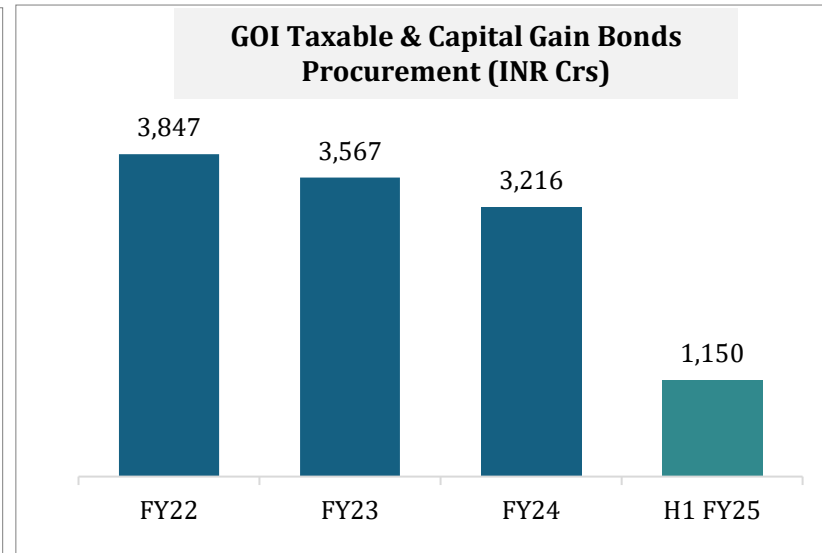
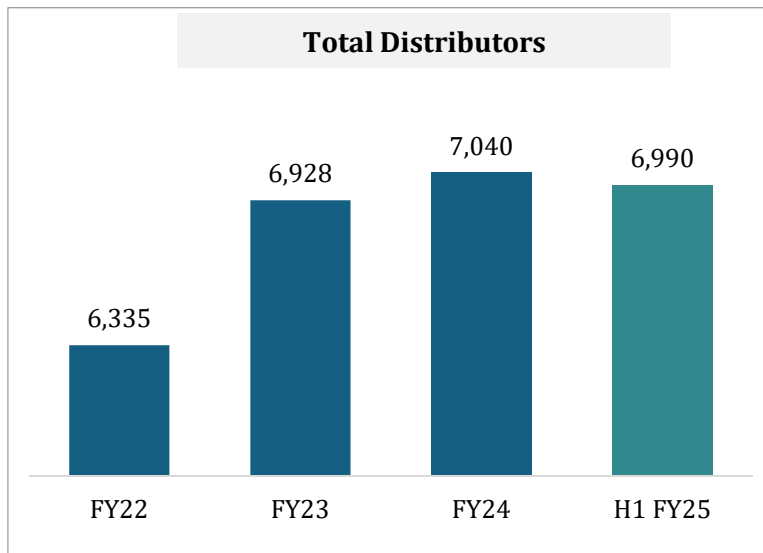
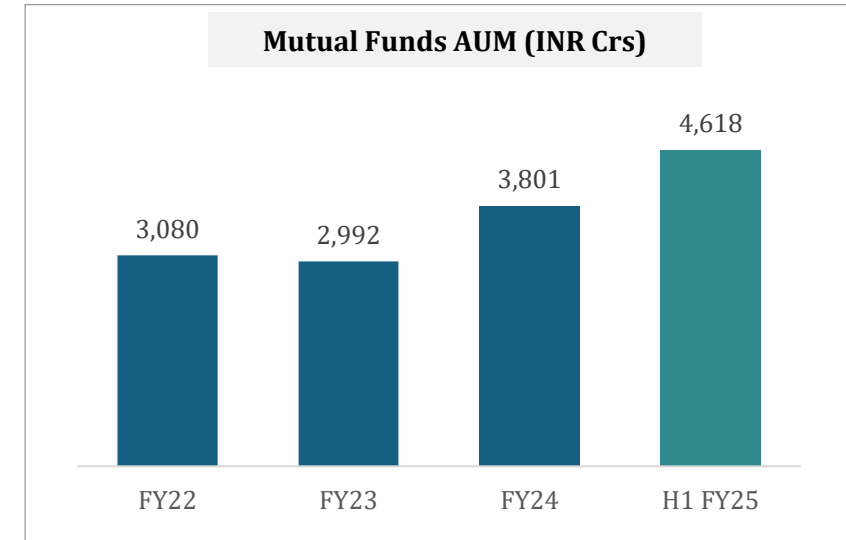
- Implemented advanced security measures with a mandatory VAPT process.
- Conducted regular internal and external compliance audits.
- Deployed brand monitoring tools to protect our online presence.
- Strengthened security posture by integrating early security checks through a “Shift Left” approach in the SDLC.

Future Outlook

- Building a data warehouse and Customer 360 capabilities.
- Migrating StoxKart and SMC to the cloud for better scalability and performance within regulatory guidelines.
- Launch chatbots and AI-driven customer support to improve response times and issue resolution.

Key Highlights:

- SMC offers distribution services of financial products including IPO's, Mutual Funds, Company Fixed Deposits, Bonds, through its network of branches and channel partners across India.
- Pan-India network of 6,990 independent financial distributors.
- SMC is ranked amongst top 20 syndicators in most of the Debt & Equity Issuances in retail segment.
- Distributing Mutual Fund schemes for all AMCs and has built a cumulative Asset under Management (AUM) of above INR 4,618 Crs with 82,122 active SIPs for clients..





Building Wealth,
Enriching Lives...

Wealth Management:

- Total Clients served under wealth management are 11,438 with AUM/AUA of INR 1,010 Crs
- Branches/ regional offices - Delhi, Mumbai, Bangalore and Pune.

Portfolio Management:

- Focus on buying fundamentally sustainable growing businesses and outperform the benchmark indices



Investment Banking:

- Category I Merchant Banker
- SMC Capitals provides buy side and sell side M&A advisory and fund raising (Equity & Structured debt services).
- Starting July 2023, SMC Capitals became the India partner of Translink Corporate Finance, est. in 1972, a world leader in cross-border mid-market M&A advisory services, present in 35+ countries, specialising in transactions ranging from €10M to €250M



Realty Wise.
Real Advice.

Real Estate:

- Supported by 1,200+ Real Estate sub-brokers
- Tie-ups with leading developers
- Focused Locations: Delhi NCR, Lucknow, Pune.
- RERA Regd. With 9 States
- In-house mortgage advisory team
- 30+ Tie-ups with major banks, private banks & NBFC's
- Launched online sourcing platform: indiakaloan.com

High-Frequency Trading (HFT), Arbitrage/ Algorithm Trading:

- Robust risk management system in place
- Leveraging our in-house technology, we're operational with ultra-low latency, generating alpha through proprietary trading strategies.
- Risk management is so robust that we never had loss in any month in last 10 years
- Leveraging both in-house and outsourced software solutions



Financing (NBFC) Business



AUM* INR 1,278 Crs	Total Income INR 110.6 Crs	Net Worth INR 460 Crs
NNPA % 1.00%	ROTA % 3.91%	OPEX to AUM 4.51%
Cumulative Loans Disbursed INR 3,400 Crs+	Total Borrowings/ Leverage Ratio INR 729.8 Crs / 1.59x	Cost of Borrowing % / Spread 10.02% / 3.83%
Credit Cost-ANR / PCR** 1.05% / 54.2%	Secured Loans % 65.08%	Collection Efficiency 98%
104 Channel Partners 31 Branches	Employees 414	Number of lenders 28

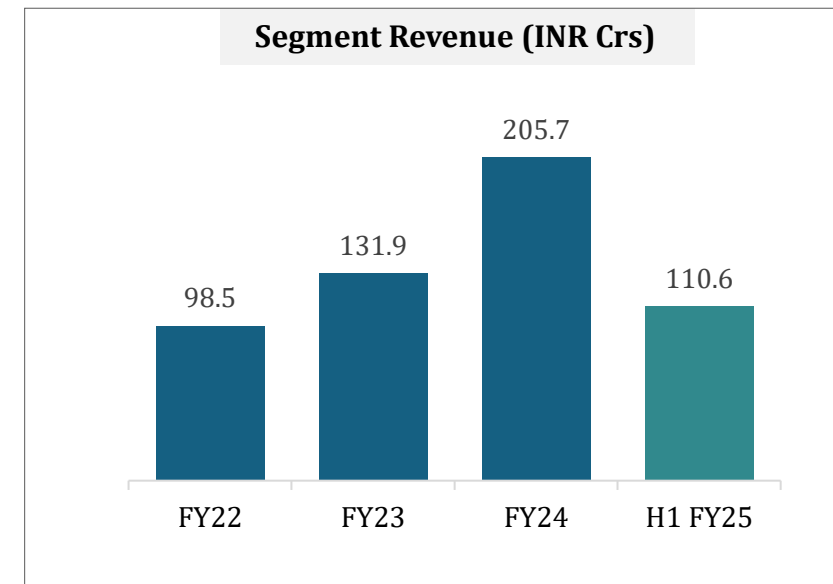


* Includes off books AUM

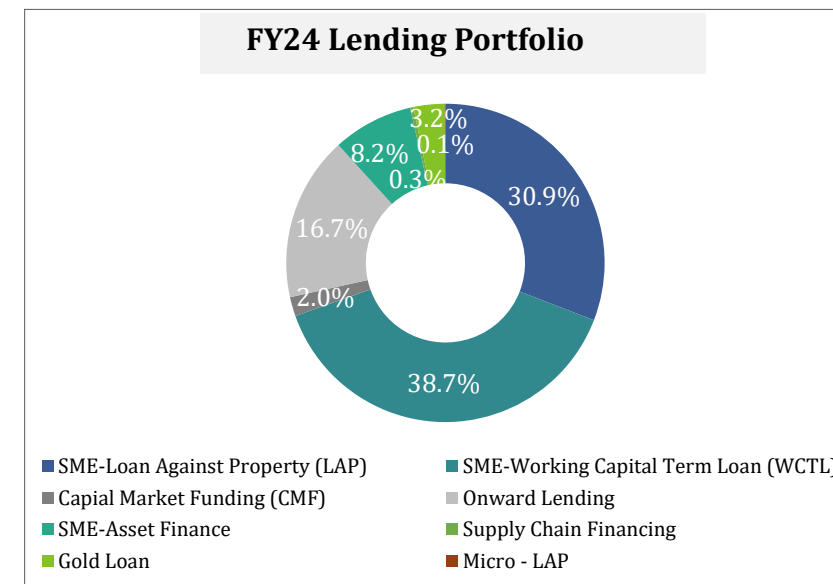
** ANR-Average Net Receivables, PCR-Provision Coverage Ratio



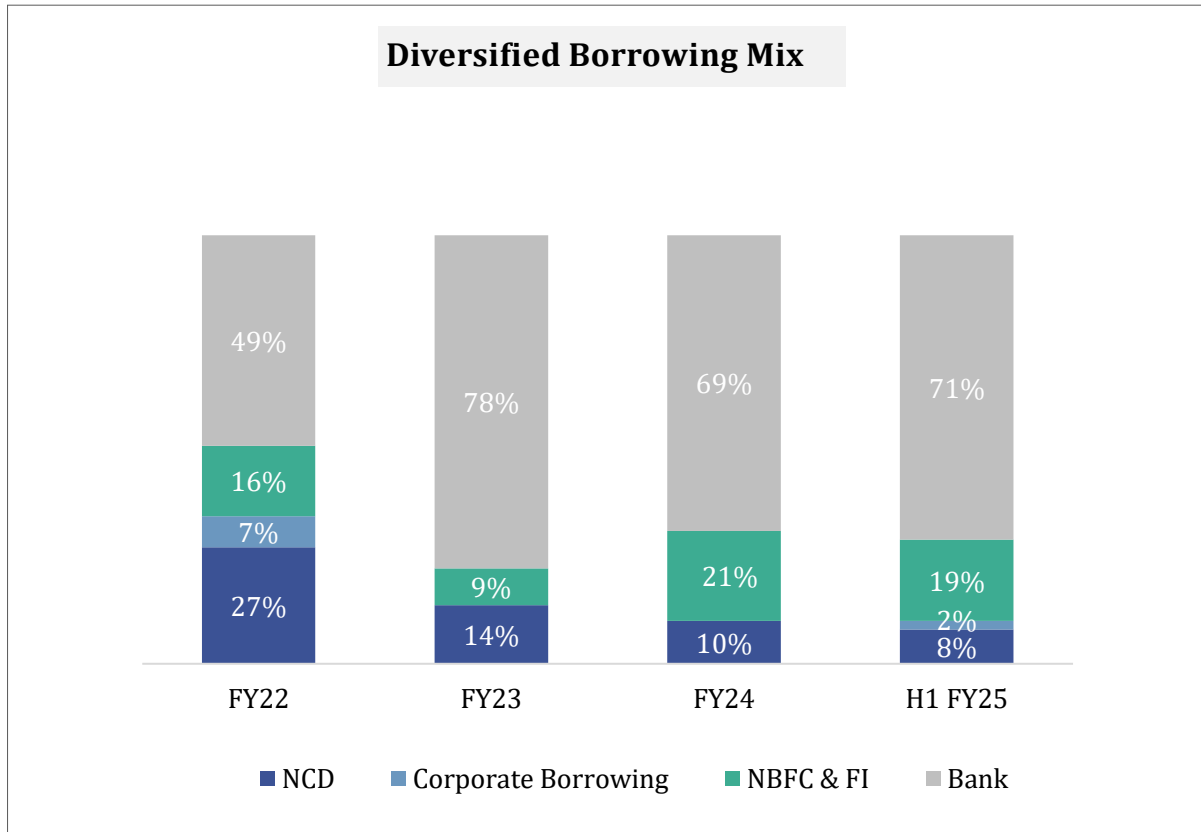
- In the year 2008, SMC started providing financing services through its wholly owned subsidiary, Moneywise Financial Services Pvt. Ltd. (SMC Finance).
- The company is dealing in wide spectrum of financial products like SME- LAP (Loan against property), SME-Onward-lending (to NBFC/MFI), SME Equipment finance (Medical & Industrial equipment), SMEWCTL (Unsecured business loans), Gold Loans, Loan against securities and Supply Chain financing.
- Micro – LAP (Loan against property) product is introduced in H1 FY25.
- The company has 31 branches covering 8 States and 23 major cities.
- Revenue increased in Q2 by 8.6% Y-o-Y and in H1 FY25 by 23.8% Y-o-Y
- EBIT increased in Q2 by 7.6% Y-o-Y and in H1 FY25 by 30.6% Y-o-Y



	Gold Loan	CMF	Supply Chain Financing	Onward Lending	SME Assets	SME LAP	SME WCTL	Micro - LAP	Total
AUM (INR Crs)	40.35	24.96	4.17	213.71	104.32	394.23	494.83	0.95	1277.53
Tenure (Months)	6 to 12	3 to 6	12 to 26	24 to 36	60 to 120	120 to 180	12 to 36	36 to 120	
Rate of Interest (Range) (%)	10%-24%	11.5%-18%	18%-20%	14.5%-16.5%	11.5%-15.5%	12%-18%	14%-22%	17%-20%	
No. of Clients	3,969	42	3	70	52	174	2,983	6	7,299
% Of Landing Portfolio	3.16%	1.95%	0.33%	16.73%	8.17%	30.86%	38.73%	0.07%	100%

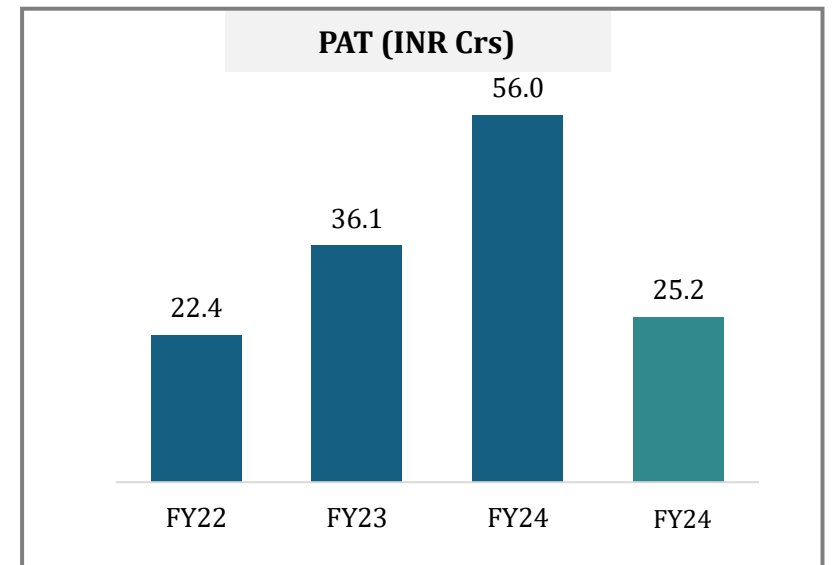
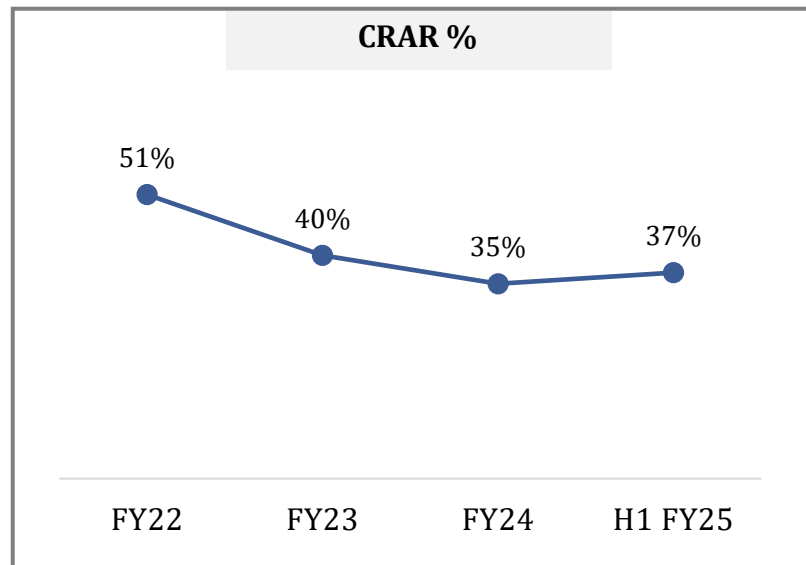
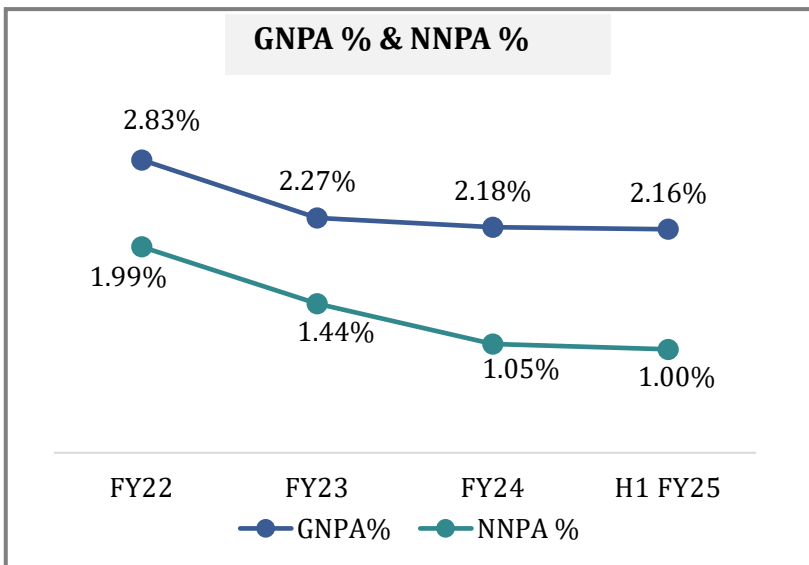
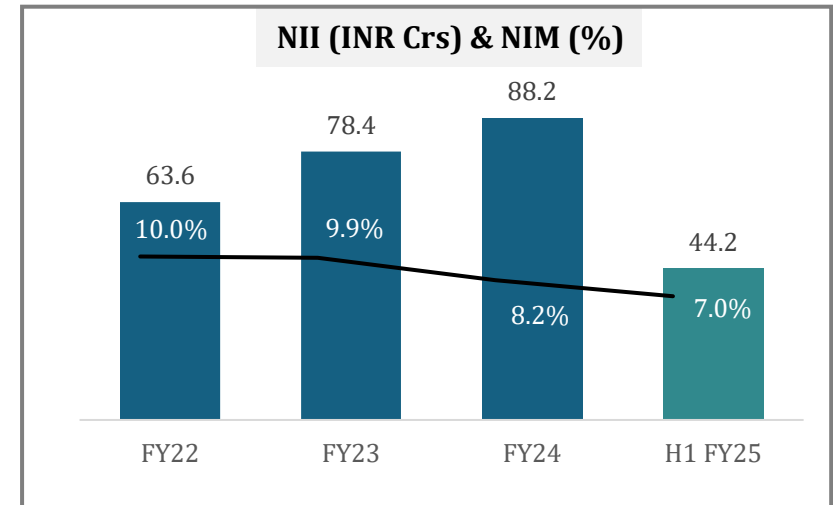
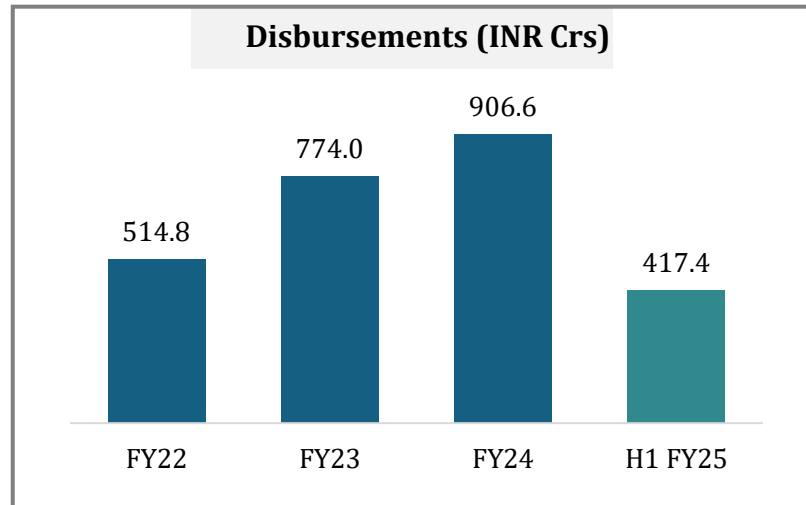
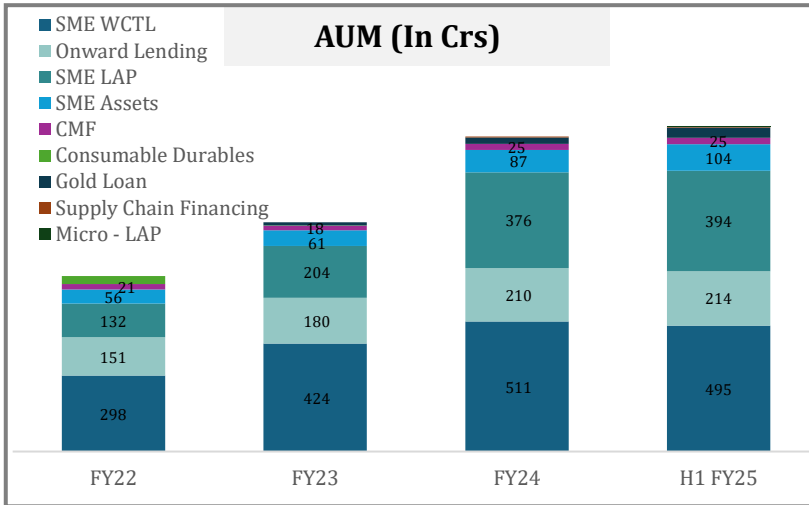


- Increasing diversity in borrowing profile with borrowing from bank & financial institutions.
- Continued plan to raise additional funds through diversified sources and through various instruments.
- Cumulative Asset/ Liability mismatch, surplus of INR 4,758.08 Mn in 30 days bucket which is well under control as per RBI guidelines.



Borrowing Program Supported By Superior Ratings

Rating Type	Rating	Rating Agency
Long term bank loans	ICRA A- (stable)	ICRA
NCD	CARE A- (stable)	CARE
PP-MLD	ICRA A- (stable)	ICRA
Long term borrowing	CARE A- (stable)	CARE





Insurance Broking

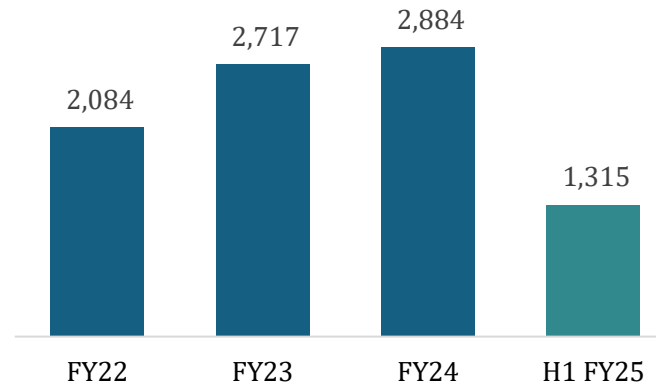




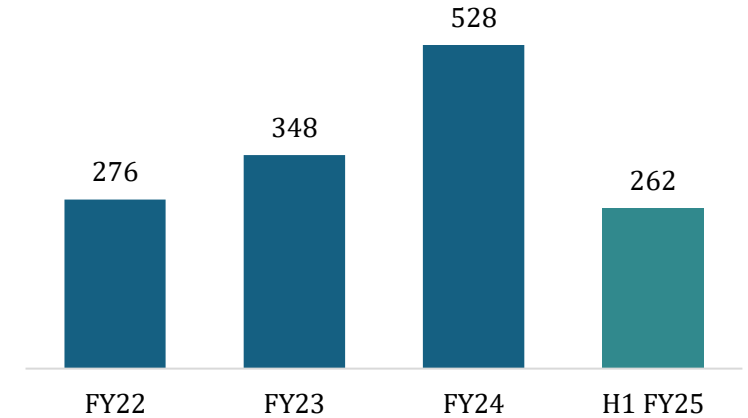
Key Highlights:

- SMC Insurance operates through 7 branches nationwide.
- The company has a workforce of 589 employees.
- Utilizes a network of 15,858 Point of Sales (POSS).
- Engages 328 Motor Insurance Service Providers (MISPs).
- Comprehensive national coverage with a robust presence in Tier-1 and Tier-2 cities, leveraging the extensive SMC Group's customer network.
- Our online portal, www.smcinsurance.com, is developed to cater to both B2B and B2C networks, featuring advanced Artificial Intelligence capabilities.

Insurance Gross Premium (INR Crs)

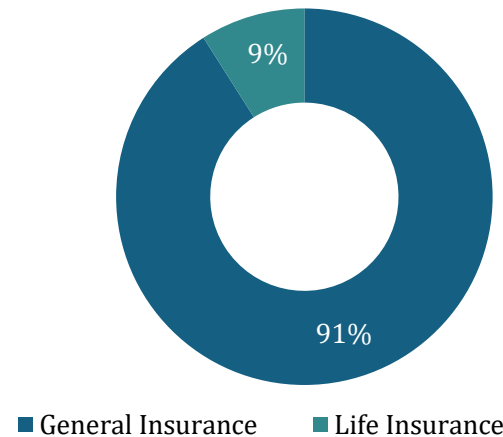


Segment Revenue* (INR Crs.)

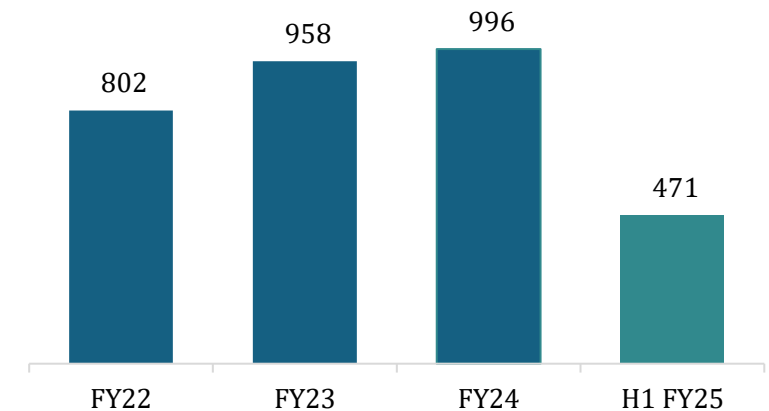


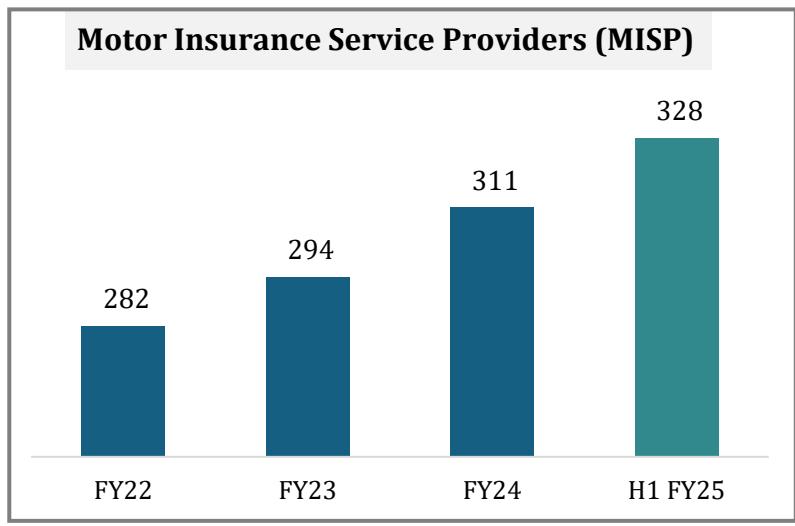
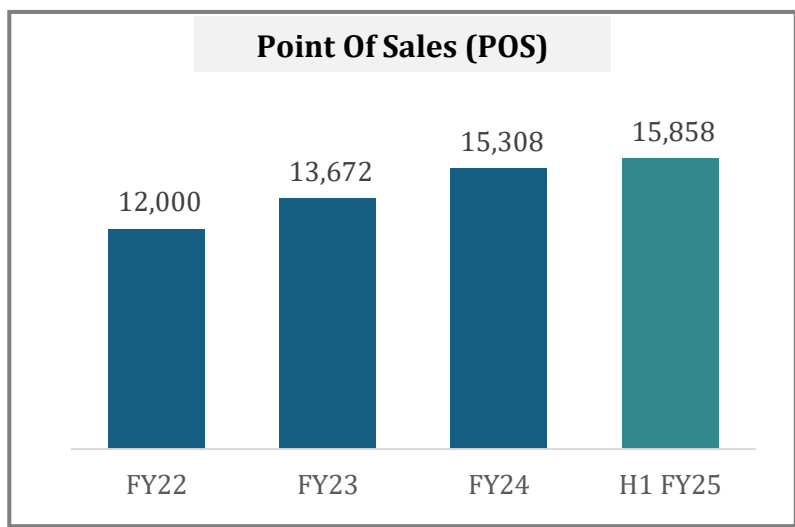
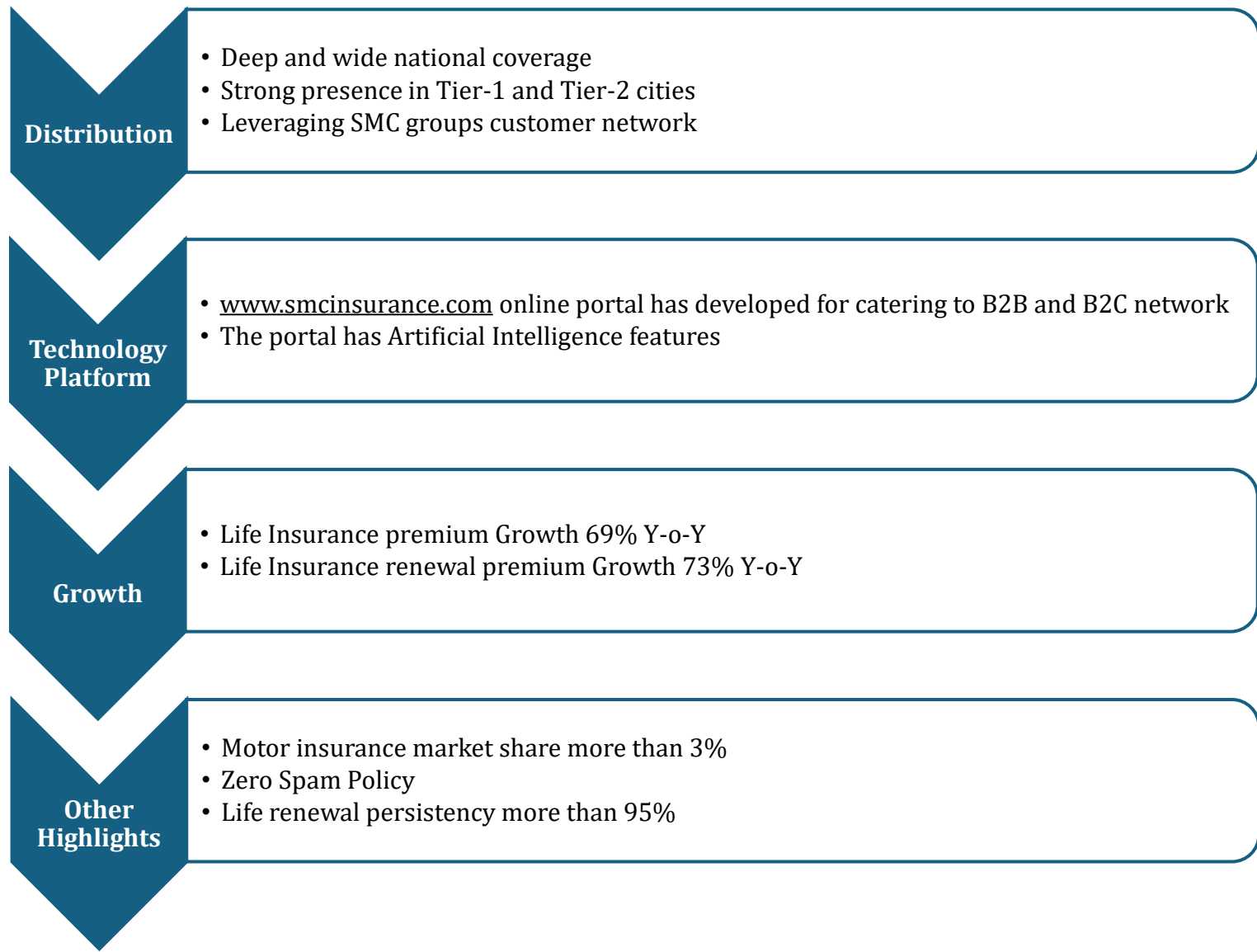
*Revenue recognition changed from net to gross basis from FY18.

H1 FY25 Revenue Pie (%)



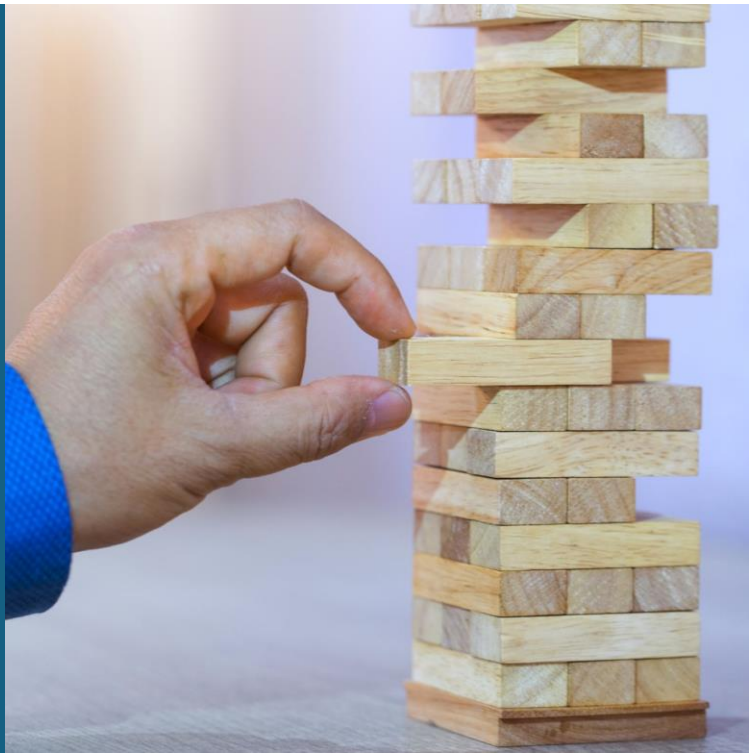
No. of Policies (In Thousands)







Historical Financial Overview



Particulars (INR Crs)	FY22	FY23	FY24	H1-FY25
Operational Income	1,116.9	1,211.6	1,638.5	898.8
Total Expenses	821.8	941.7	1,213.6	655.2
EBITDA	295.1	269.9	424.9	243.6
EBITDA Margins (%)	26.4%	22.3%	25.9%	27.1%
Other Income	3.9	4.1	6.5	4.2
Depreciation	20.1	22.7	32.1	14.7
Interest	57.5	89.3	154.9	103.0
Profit (Loss) from Joint Venture	0.0	0.0	0.0	0.0
PBT	221.4	162.0	244.5	130.1
Tax	46.8	41.6	56.2	31.2
Profit After tax	174.6	120.4	188.3	98.9
PAT Margins (%)	15.6%	9.9%	11.5%	11.0%
Other Comprehensive Income	1.6	5.0	0.8	0.2
Total Comprehensive Income	176.2	125.4	189.1	99.1
Basic & Diluted EPS (INR)	15.43	11.25	17.89	9.39

Particulars (INR Crs)	FY22	FY23	FY24	H1-FY25
Operational Income	669.9	679.2	853.1	502.4
Total Expenses	450.3	497.0	584.6	337.9
EBITDA	219.6	182.1	268.5	164.6
EBITDA Margins (%)	32.8%	26.8%	31.5%	32.8%
Other Income	14.2	13.7	30.7	16.9
Depreciation	14.4	17.0	24.1	11.1
Interest	37.2	58.8	95.2	66.9
PBT	182.2	119.9	179.9	103.5
Tax	37.6	26.5	38.9	22.3
Profit After tax	144.6	93.4	141.0	81.1
PAT Margins (%)	21.6%	13.7%	16.5%	16.1%
Other Comprehensive Income	(0.2)	(0.3)	(0.1)	0.0
Total Comprehensive Income	144.4	93.1	140.9	81.1
Basic & Diluted EPS (INR)	12.78	8.72	13.47	7.74



Consolidated Balance Sheet

Particulars (INR Crs)	Sept-24	Mar-24	Mar-23
ASSETS			
Non-Financial Assets			
Inventories	3.9	6.5	5.2
Current tax assets (net)	16.6	16.5	29.0
Deferred tax assets (net)	31.9	32.2	30.4
Investment property under development	5.0	4.5	1.8
Property, plant and equipment	83.1	84.5	89.5
Capital work - in - progress	37.5	26.8	8.9
Right of use assets	42.3	44.0	35.5
Investment Property ROU Asset	-	-	2.9
Other intangible assets	2.3	2.4	1.1
Intangible assets under development	0.8	0.6	-
Other non-financial assets	27.8	24.0	21.7
Assets held for sale	2.4	2.4	2.4
Sub-Total Non-Financial Assets	253.6	244.5	228.4
Financial Assets			
Cash and cash equivalents	225.3	128.1	32.4
Other Bank balance	2,107.3	2,230.4	1,427.5
Derivative financial instruments	41.2	25.8	55.4
Securities for trade	45.3	54.4	26.0
Receivables	805.7	531.7	390.4
Loans	1,373.4	1,372.0	1,088.2
Investments	31.6	70.3	31.0
Other financial assets	324.2	89.4	27.7
Sub-Total Financial Assets	4,953.9	4,502.1	3,078.6
TOTAL ASSETS	5,207.6	4,746.6	3,307.0

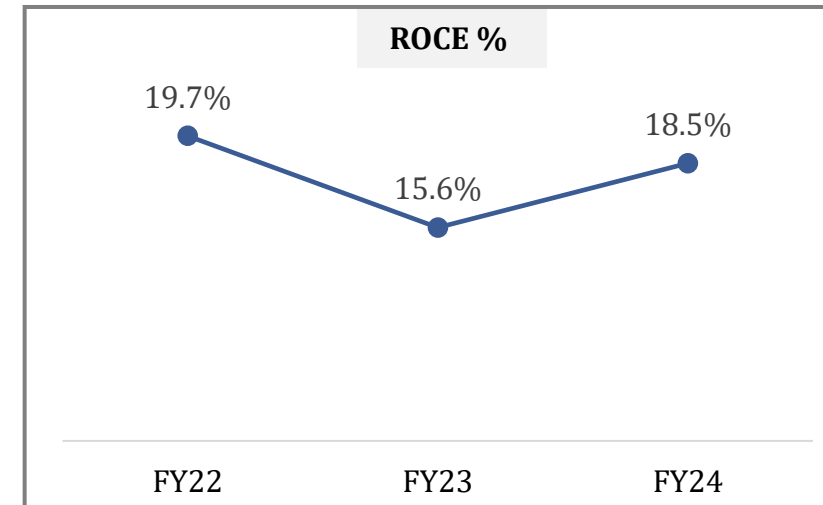
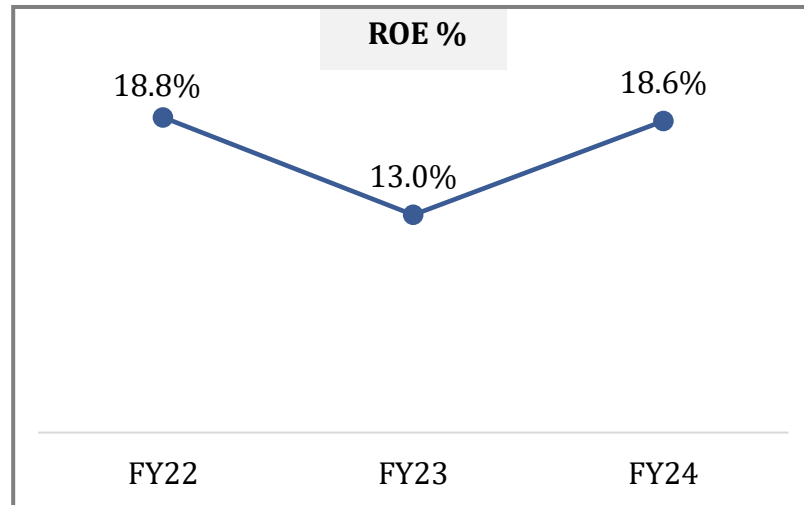
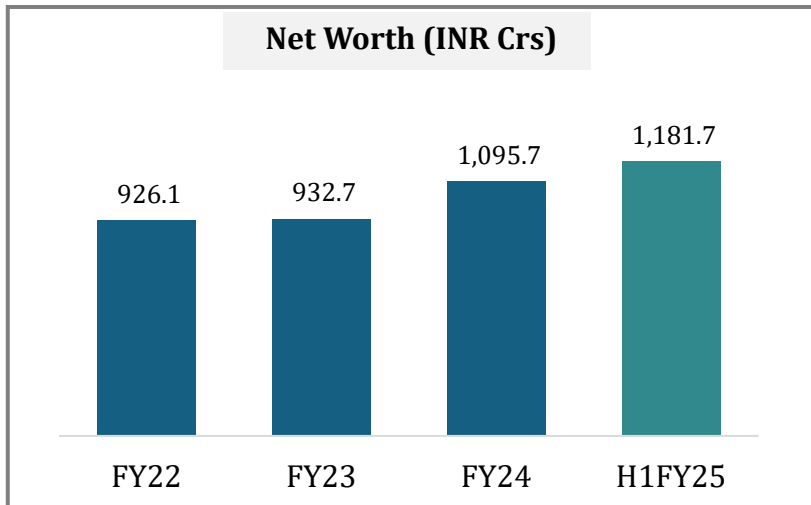
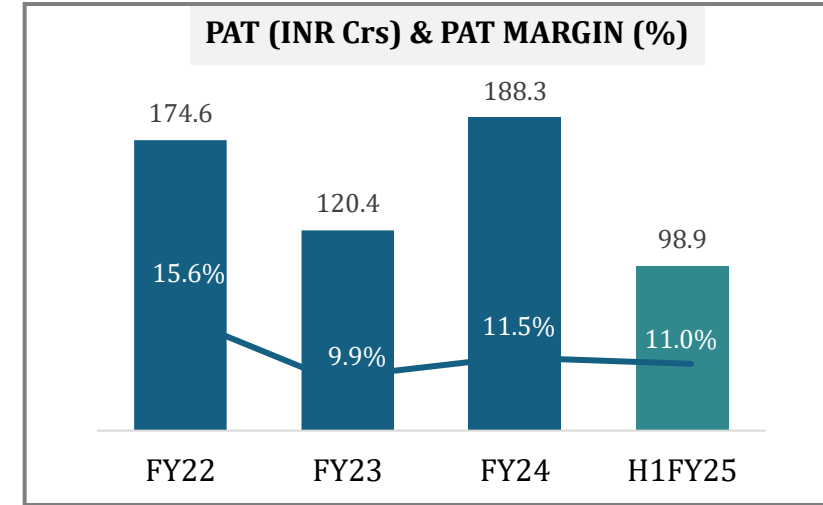
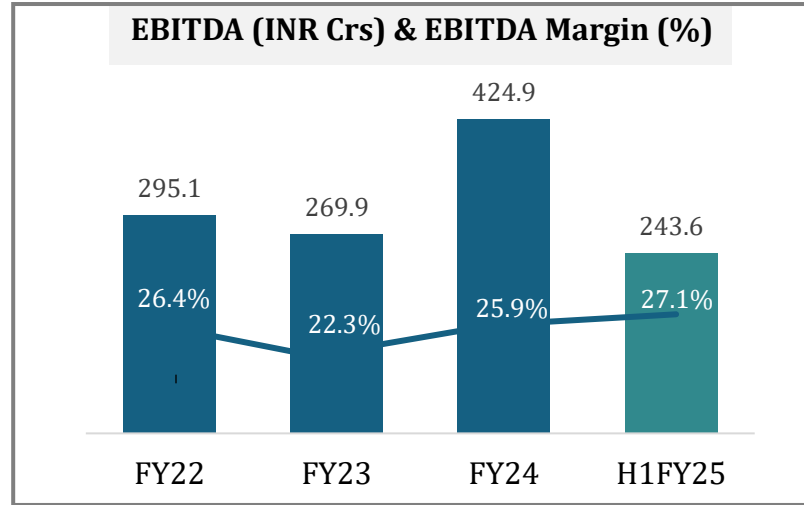
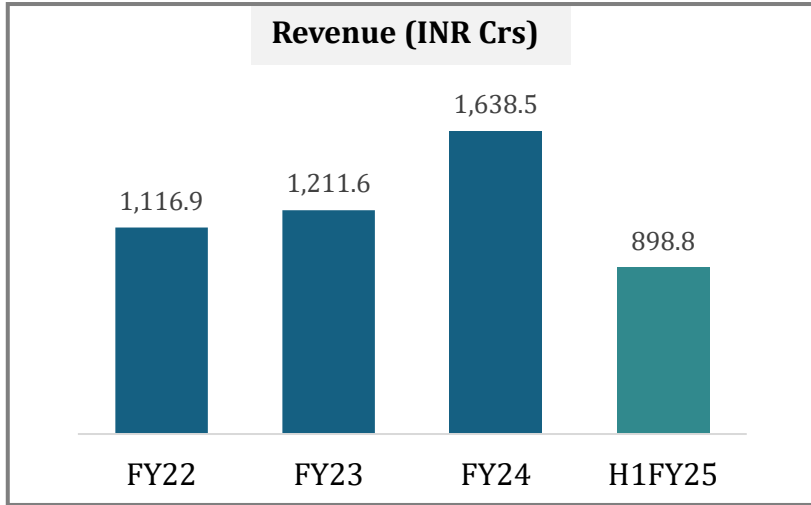
Particulars (INR Crs)	Sept-24	Mar-24	Mar-23
EQUITY AND LIABILITIES			
Equity			
Share Capital	20.9	20.9	20.9
Other Equity	1,160.8	1,074.8	911.8
Non-controlling interest	2.1	2.2	2.4
Total Equity	1,183.9	1,097.9	935.1
Non-Financial Liabilities			
Current tax liabilities (net)	7.5	7.6	4.3
Provisions	41.3	35.8	29.4
Other non-financial liabilities	25.8	37.7	29.5
Sub-Total Non-Financial Liabilities	74.6	81.0	63.2
Financial Liabilities			
Derivative Financial Instruments	21.0	28.1	55.9
Trade Payables	1,041.5	829.4	474.0
Lease Liabilities	44.4	46.0	36.2
Debt Securities	117.0	39.7	63.7
Borrowings	1,402.5	1,381.1	844.0
Other Financial Liabilities	1,322.7	1,243.3	835.0
Sub-Total Financial Liabilities	3,949.1	3,567.6	2,308.7
Sub-Total Liabilities	4,023.7	3,648.6	2,371.9
TOTAL EQUITY AND LIABILITIES	5,207.6	4,746.6	3,307.0



Standalone Balance Sheet

Particulars (INR Crs)	Sept-24	Mar-24	Mar-23
ASSETS			
Non-Financial Assets			
Inventories	-	-	0.2
Current tax assets (net)	0.1	2.0	10.6
Deferred tax assets (net)	11.8	11.8	10.4
Property, plant and equipment	75.9	76.8	80.7
Right of use assets	19.1	19.8	17.7
Investment Property ROU Asset	6.7	7.0	7.6
Capital work - in - progress	37.5	26.8	8.9
Other intangible assets	1.6	1.6	1.1
Intangible assets under development	0.7	0.6	1.3
Other non-financial assets	11.7	8.4	14.1
Sub-Total Non-financial Assets	164.9	154.7	152.5
Financial Assets			
Cash and cash equivalent	84.7	52.9	20.4
Other Bank balance	2,077.3	2,171.9	1,347.2
Derivative financial instruments	41.1	25.8	55.4
Securities for trade	30.7	25.4	25.4
Receivables	680.6	450.2	310.6
Loans	226.7	236.0	188.7
Investments	394.0	376.5	394.8
Other financial assets	296.2	117.8	12.1
Sub-Total Financial Assets	3,831.2	3,456.7	2,354.8
TOTAL ASSETS	3,996.1	3,611.4	2,507.3

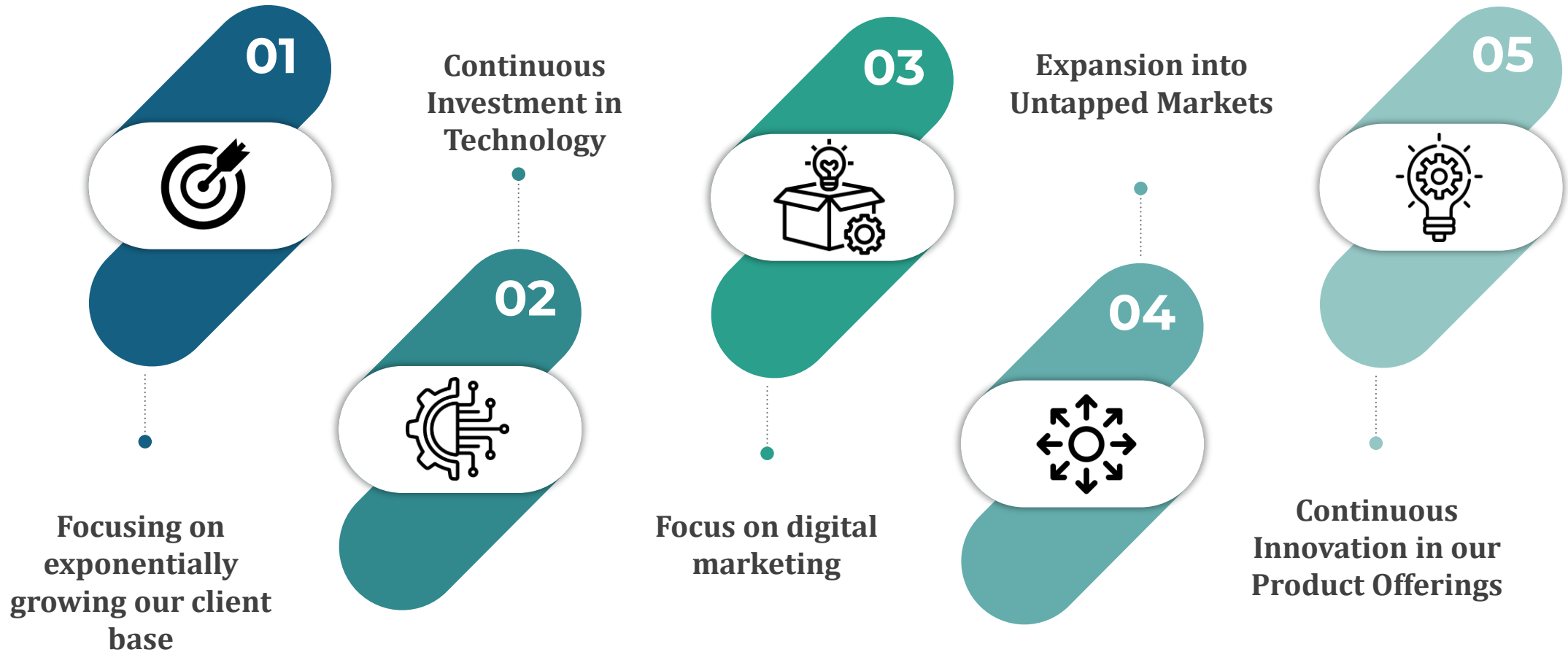
Particulars (INR Crs)	Sept-24	Mar-24	Mar-23
EQUITY AND LIABILITIES			
Equity			
Share Capital	20.9	20.9	20.9
Other Equity	931.4	862.9	747.1
Total Equity	952.3	883.8	768.0
Non-Financial Liabilities		-	-
Provisions	27.9	24.0	19.3
Other non-financial liabilities	17.2	20.1	19.3
Current tax liabilities (net)	4.5	2.3	1.6
Sub-Total Non-Financial Liabilities	49.6	46.3	40.2
Financial Liabilities			
Derivative financial instruments	21.0	28.1	55.9
Trade Payables	775.1	715.2	376.6
Lease Liabilities	26.5	27.7	384.6
Debt Securities	98.8	-	-
Borrowings	746.0	642.5	25.2
Other Financial Liabilities	1,326.8	1,267.7	856.7
Sub-Total Financial Liabilities	2,994.1	2,681.2	1,699.1
Sub-Total Liabilities	3,043.7	2,727.6	1,739.3
TOTAL EQUITY AND LIABILITIES	3,996.1	3,611.4	2,507.3





Way Ahead





SMC Group has contributed approximately ₹1.28 Crores in H1 FY25 (PY ₹2.44 Crores) towards Corporate Social Responsibility initiatives.

In H1 FY25 we conducted a number of activities to empower, uplift & strengthen various sections of our society like under privileged orphan children, girls from weaker sections of the society, Green & Renewable Source of Energy, Women Empowerment, Hygiene, Gender Sensitivity & Women Healthcare etc.



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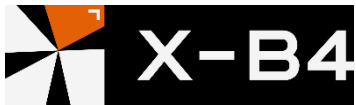
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Thank You