



SG Finserve Limited

January 17, 2025

To
The Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001

Scrip Code: 539199

Sub: Earnings presentation and Press Release on unaudited Financial Results for the Quarter ended December 31, 2024

In terms of Regulation 30 of the Listing Regulations read with Schedule III to the Listing regulations, please find attached Earnings Presentation and Press Release respectively made by the Company on unaudited Financial Results of the Company for the quarter ended December 31, 2024.

This disclosure along with the enclosures shall be made available on the website of the Company viz. www.sgfinserve.com.

You are requested to kindly take the same on your records.

Yours faithfully,
For SG Finserve Limited

Ritu Nagpal
Company Secretary & Compliance Officer
Memb. No. A38318

Encl: a/a

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092

Corporate Office: - 35, Second Floor, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh – 201010, Ph No.:- 0120-4041400

E-mail: info@sgfinserve.com, Website: www.sgfinserve.com

SG Finserve Limited (SGFL)

FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2024
PROFIT AFTER TAX (PAT) | Q3FY25 – INR 23.69 crores| 9MFY25 – INR 57.20 crores

Ghaziabad, January 17, 2025: The Board of Directors of SGFL today announced the financial results for the period ended 31st December 2024.

Q3-FY25 Results

- ❑ Total Income for the quarter is INR 42.49 crores as against INR 30.89 crores in Q2FY25.
- ❑ Net Interest Income (NII) of INR 41.32 crores as against INR 30.89 crores in Q2FY25.
- ❑ The Company achieved PAT of INR 23.69 crores as against INR 14.12 crores in Q2FY25.

9MFY25 Results

- ❑ Total Income for the 9MFY25 is INR 116.92 crores as against INR 131.17 crores achieved for the same period previous financial year;
- ❑ Net Interest Income (NII) of INR 103.50 crores as against INR 87.91 crores achieved for the same period previous financial year;
- ❑ The Company achieved PAT of INR 57.20 crores as against INR 54.78 crores achieved in same period previous financial year;

Management's Message

We are pleased to announce the financial results of **SG Finserve Limited** for the period ending 31st December, 2024.

Please find herewith investor presentation for further details.

Synopsis for Q3FY2025

- ❑ **Loan Book EOP:** Achieved closing Loan Book of INR 1,568 crores vis-a-vis INR 822 crores achieved in Q2FY25, growth of 91% Q-o-Q basis;
- ❑ **Income Achievement**
 - Operating Income of INR 42.49 crores, vis a vis INR 30.89 crores achieved in Q2FY25, growth of 38% Q-o-Q basis;
 - Net Interest Income of INR 41.32 crores, vis a vis INR 30.89 crores achieved in Q2FY25, growth of 34% Q-o-Q basis;
 - Profit After Tax of INR 23.69 crores, vis a vis INR 14.12 crores achieved in Q2FY25, growth of 68% Q-o-Q basis;

Synopsis for 9MFY2025

Loan Book EOP

- ❑ *Achieved Closing Loan Book of INR 1,568 crores.*
- ❑ *Gross Disbursements of INR 12,647 crores via SGFL counter during 9MFY25;*

Income Growth

- ❑ *Total Income of INR 116.92 crores;*
- ❑ *Net Interest Income of INR 103.50 crores;*
- ❑ *Profit After Tax of INR 57.20 crores;*

For more information, contact

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COO & CFO
+91-120- 4041504

Sorabh Dhawan
CEO
+91-99031 97111



SG FINSERVE

Converting constraints into opportunities

EXPANDING OUR OUTREACH DIGITALLY

MSME SUPPLY CHAIN FINANCING
INVESTOR PRESENTATION

Q3/9M FY25



SAFE HARBOUR

THIS PRESENTATION HAS BEEN PREPARED BY SG FINSERVE LIMITED (THE 'COMPANY') SOLELY FOR YOUR INFORMATION. BY ACCESSING THIS PRESENTATION, YOU AGREE TO BE BOUND BY THE TRAILING RESTRICTIONS. THIS PRESENTATION IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE DEEMED TO CONSTITUTE OR FORM PART OF ANY OFFER INVITATION OR INDUCEMENT TO SELL OR ISSUE ANY SECURITIES, OR ANY SOLICITATION OF ANY OFFER TO PURCHASE OR SUBSCRIBE FOR, ANY SECURITIES OF THE COMPANY, NOR SHALL IT OR ANY PART OF IT OR THE FACT OF ITS DISTRIBUTION FORM THE BASIS OF, OR BE RELIED UPON IN CONNECTION WITH, ANY CONTRACT OR COMMITMENT THEREFORE. THIS PRESENTATION IS NOT INTENDED TO BE A PROSPECTUS OR OFFER DOCUMENT UNDER THE APPLICABLE LAWS OF ANY JURISDICTION, INCLUDING INDIA. THERE IS NO OBLIGATION TO UPDATE, MODIFY OR AMEND THIS COMMUNICATION OR NOTIFY THE RECIPIENT OTHERWISE IF INFORMATION, OPINION, PROJECTION, FORECAST OR ESTIMATE SET FORTH HEREIN CHANGES OR BECOMES INACCURATE. HOWEVER, THE COMPANY MAY ALTER, MODIFY OR OTHERWISE CHANGE IN ANY MANNER THE CONTENT OF THIS PRESENTATION WITHOUT OBLIGATION TO NOTIFY ANY PERSON OF SUCH CHANGE OR CHANGES. THE FINANCIAL INFORMATION IN THIS PRESENTATION MAY HAVE BEEN RECLASSIFIED AND REFORMATTED FOR THIS PRESENTATION. YOU MAY ALSO REFER TO THE COMPANY'S FINANCIAL STATEMENTS, WHICH ARE AVAILABLE AT WWW.SGFINSERVE.COM, BEFORE MAKING ANY DECISION BASED ON THIS INFORMATION. CERTAIN STATEMENTS IN THIS PRESENTATION THAT ARE NOT STATEMENTS OF HISTORICAL FACT CONSTITUTE FORWARD-LOOKING STATEMENTS. THESE FORWARD-LOOKING STATEMENTS INCLUDE DESCRIPTIONS REGARDING THE INTENT, BELIEF OR CURRENT EXPECTATIONS OF THE COMPANY OR ITS DIRECTORS AND OFFICERS CONCERNING THE RESULTS OF OPERATIONS AND THE COMPANY'S FINANCIAL CONDITION. SUCH FORWARD-LOOKING STATEMENTS ARE NOT GUARANTEES OF FUTURE PERFORMANCE AND INVOLVE RISKS AND UNCERTAINTIES, AND ACTUAL RESULTS MAY DIFFER FROM THOSE IN SUCH FORWARD-LOOKING STATEMENTS DUE TO VARIOUS FACTORS AND ASSUMPTIONS THAT THE COMPANY PRESENTLY BELIEVES TO BE REASONABLE IN LIGHT OF ITS OPERATING EXPERIENCE IN RECENT YEARS. STILL, THESE ASSUMPTIONS MAY PROVE TO BE INCORRECT. POTENTIAL INVESTORS MUST ASSESS THE RELEVANCE, ACCURACY, AND ADEQUACY OF THE INFORMATION CONTAINED IN THIS PRESENTATION. THEY MUST MAKE AN INDEPENDENT INVESTIGATION AS THEY MAY CONSIDER NECESSARY OR APPROPRIATE. THIS PRESENTATION AND ITS CONTENTS ARE FOR GENERAL INFORMATION PURPOSES ONLY, WITHOUT REGARD TO ANY SPECIFIC OBJECTIVES, FINANCIAL SITUATIONS OR INFORMATIONAL NEEDS OF ANY PARTICULAR PERSON. THEY SHOULD NOT BE DISTRIBUTED, PUBLISHED OR REPRODUCED, IN WHOLE OR PART, OR DISCLOSED BY RECIPIENTS DIRECTLY OR INDIRECTLY TO ANY OTHER PERSON.





**THE BEST QUARTER
IN OUR HISTORY**

Q3/FY25 vs Q2/FY25

Operating Income

38% ▲

Q3/FY25

Q2/FY25

42.49
(INR Crore)

30.89
(INR Crore)

Net Interest Income

34% ▲

Q3/FY25

Q2/FY25

41.32
(INR Crore)

30.89
(INR Crore)

Profit Before Tax

56% ▲

Q3/FY25

Q2/FY25

32.15
(INR Crore)

20.67
(INR Crore)

Profit After Tax

68% ▲

Q3/FY25

Q2/FY25

23.69
(INR Crore)

14.12
(INR Crore)



Q3/FY25 vs Q2/FY25

Gross Disbursement

25% ▲

Q3/FY25

Q2/FY25

4,625

(INR Crore)

3,698

(INR Crore)

Loan Book

91% ▲

Q3/FY25

Q2/FY25

1,568

(INR Crore)

822

(INR Crore)

Return on Asset

8% ▲

Q3/FY25

Q2/FY25

7.86

(%)

7.29

(%)

Return on Equity

45% ▲

Q3/FY25

Q2/FY25

9.54

(%)

6.60

(%)



Q3/FY25 AT A GLANCE



Gross Disbursement
(INR crore)



No. of Invoices
Discounted



Loan book EOP
(INR crore)



Equity EOP
(INR crore)



Total Debt
(INR Crore)



Operating Income
(INR crore)



Net Interest Income
(INR crore)



Profit Before Tax
(INR crore)



Return on Asset
Annualised (%)



Gross NPA (%)



Return on Equity
Annualised (%)



SG FINSERVE

Converting constraints into opportunities

THE 9-MONTH PERIOD THAT WAS...



9M ENDED-FY25 AT A GLANCE



A SNAPSHOT

(INR crore)

Particulars	Q3FY25	Q2FY25	Q-o-Q Change (%)	Q3FY24	9MFY25	9MFY24	Y-o-Y Change (%)	9MFY25- ROA Tree	FY24
Interest Income	40.05	30.74	30.29% ▲	50.13	113.63	128.09	-11% ▼	13.09%	182.11
Fee & Other Income	2.44	0.15	1526.77% ▲	1.36	3.29	3.08	7% ▲	0.38%	7.61
Dividend Income	-	-		-	-	-			-
Operating Income	42.49	30.89	37.55% ▲	51.49	116.92	131.17	-11% ▼	13.47%	189.72
Other non- operating Income	-	-		0.98	-	-			-
Total Income	42.49	30.89	37.55% ▲	52.47	116.92	131.17	-11% ▼	13.47%	189.72
Interest expenses	1.17	-		18.11	13.42	43.26			63.96
Net Interest Income	41.32	30.89	33.77% ▲	33.38	103.50	87.91	18% ▲	11.93%	125.76
Operating expenses	6.19	6.90	-10.29% ▼	4.49	19.17	11.13			17.94
Profit Before Provision & Tax	35.14	23.99	46.44% ▲	29.87	84.33	76.78	10% ▲	9.72%	107.82
Impairment on Financial Assets*	2.98	3.32	-10.17% ▼	0.93	5.25	3.66			2.79
Profit Before Tax	32.15	20.67	55.13% ▲	28.94	79.09	73.12	8% ▲	9.11%	105.03
Income Tax	8.47	6.55	29.23% ▲	7.29	21.89	18.34			26.44
Profit After Tax	23.69	14.12	67.73% ▲	21.65	57.20	54.78	4% ▲	6.59%	78.58
Loan Book EOP	1568	822	91% ▲	1891	1568	1891	-17% ▼		1673

* Standard Asset Provisioning



FY25 TO FY27 Projections



WAY FORWARD...

FINANCIAL RESOURCE

Secured equity commitments for an additional INR 450 crore through share warrants. Out of this, INR 112 crore stands received in Oct'24. We expect INR 88 crore will be received in current fiscal. Balance funds of INR 250 crore will be received in the next fiscal year.

Received Credit Rating of AA/ A1+ from two reputed rating agencies- CRISIL Ratings and ICRA.

Establishing consortium for banking limits aggregating to INR 4,500 crore to fuel growth for FY2027. In the current quarter we have raised bank debt of INR 750 crores from HDFC Bank, Axis Bank, Yes Bank, Bank of Baroda, Bajaj Finserve and RBL Bank.



Instrument	Name of Credit Rating Agency	Previous Rated Amount (Rs. Crore)	Rating Action	Credit Rating assigned on
Long term Rating on long term bank loan facility	CRISIL	1000.00	Provisional CRISIL AA (CE) / Positive (Assigned)	04/11/2024
Long Term-Fund based/Non-fund based bank facilities	ICRA	500.00	Provisional [ICRA]AA(CE) (Stable); Assigned	27/11/2024
Commercial Paper	ICRA	200.00	[ICRA]A1+;Assigned	29/11/2024
Non-Convertible Debentures	ICRA	500.00	Provisional [ICRA]AA(CE) (Stable); Assigned	30/12/2024

BLUEPRINT FOR FY27

We have established partnerships with marquee corporates, including the TATA Group, AMNS India, Vedanta, Ashok Leyland, JSW-MG Motors, APL Apollo, Adani Group, Jindal Steel, Kajaria Ceramics, Bajaj Electricals, and Oppo, all of which are market leaders in their respective fields.

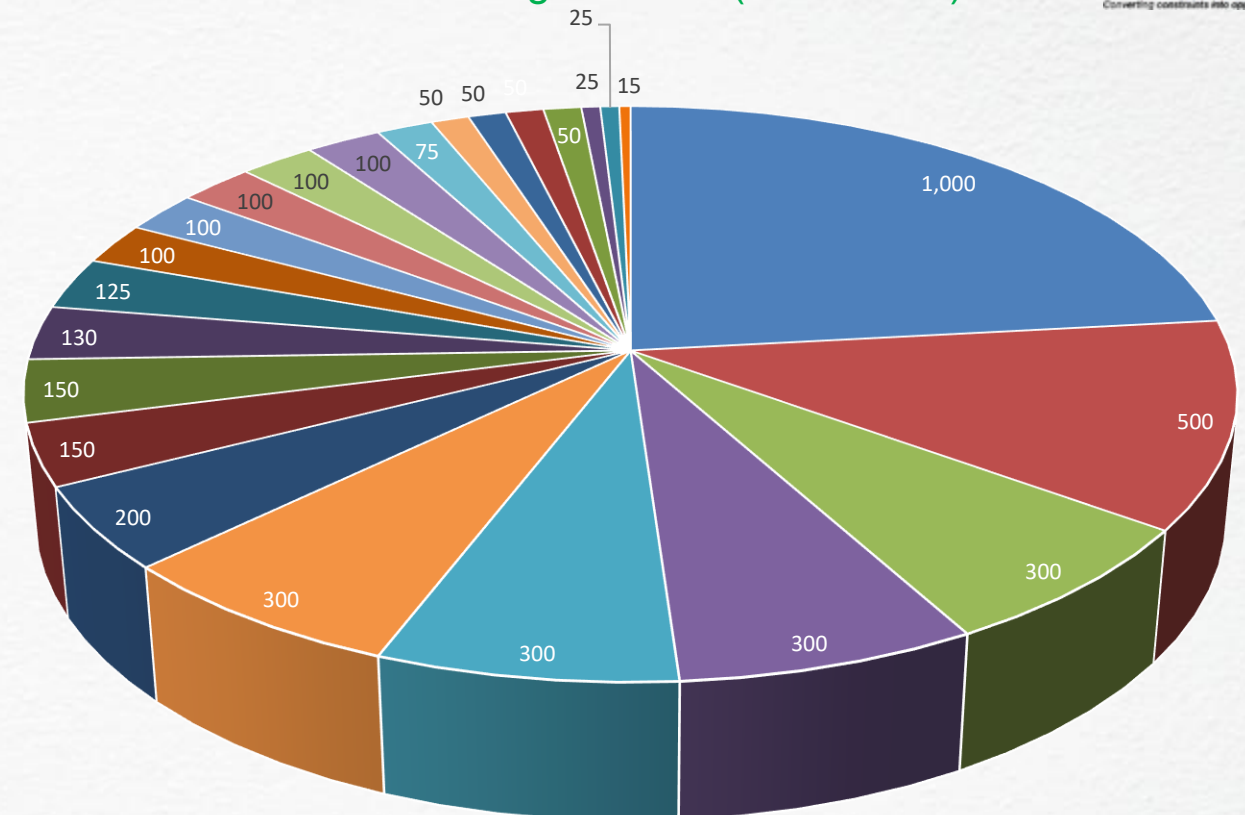
MOUs with Anchors aggregating to INR 5,000 crores already in place, providing blueprint to achieve target Loan Book for FY27.

Further, we are expanding our reach by adding at least six new locations in CFY and also evaluating moving to tier II towns as per anchor requirements.

New anchor additions for the quarter



MOU with Anchors- Program Size (INR crores)



- APL Apollo Group
- Kutch Copper Ltd. (Adani Group)
- Bajaj Electricals Ltd.
- Arcelor Mittal Nippon Steel India Pvt. Ltd.
- Kirloskar Oil Engines Ltd.
- Vedanta Group
- Polycab India Ltd.
- Inflow Technologies Pvt. Ltd.
- Apollo Pipes Ltd.
- INGRAM Micro India Pvt. Ltd.
- Supertron Electronics Pvt. Ltd.
- Kisan Mouldings Ltd.
- Tata Motors Ltd.
- SG Mart Ltd.
- Tata Steel Ltd.(Dealers)
- Redington India Ltd.
- Oppo & Affiliates
- Ashok Leyland Ltd.
- Whirlpool of India Ltd.
- Shankara Building Products Ltd.
- Bata India Ltd.
- Kajaria Ceramics Ltd.
- Jindal Steel & Power Ltd.
- Dorset Industries Pvt. Ltd.

TECHNOLOGY INTERVENTIONS

The LIVE proprietary scoring and rating model provides borrower ratings tailored to the underlying anchor, enabling quicker and more accurate credit assessments.

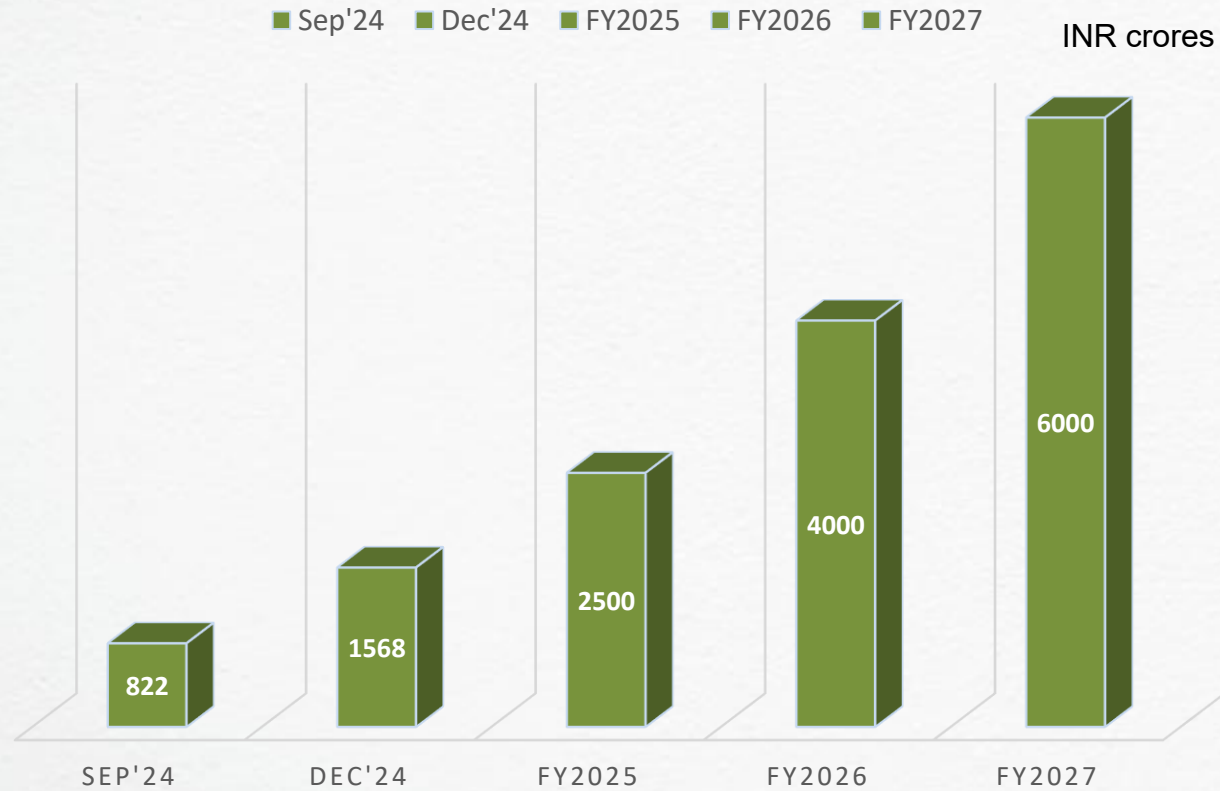
An AI-driven monitoring tool under development to streamline and help monitor our existing loans & borrowers' financial performance & operational conduct.

We are excited to announce that we will soon launch 24/7 banking services, providing our clients with seamless, around-the-clock access for real-time payments and collections



JOURNEY AHEAD (CONTD.)

Target Loan Book for FY 2025, FY 2026 & FY 2027.





ABOUT THE COMPANY

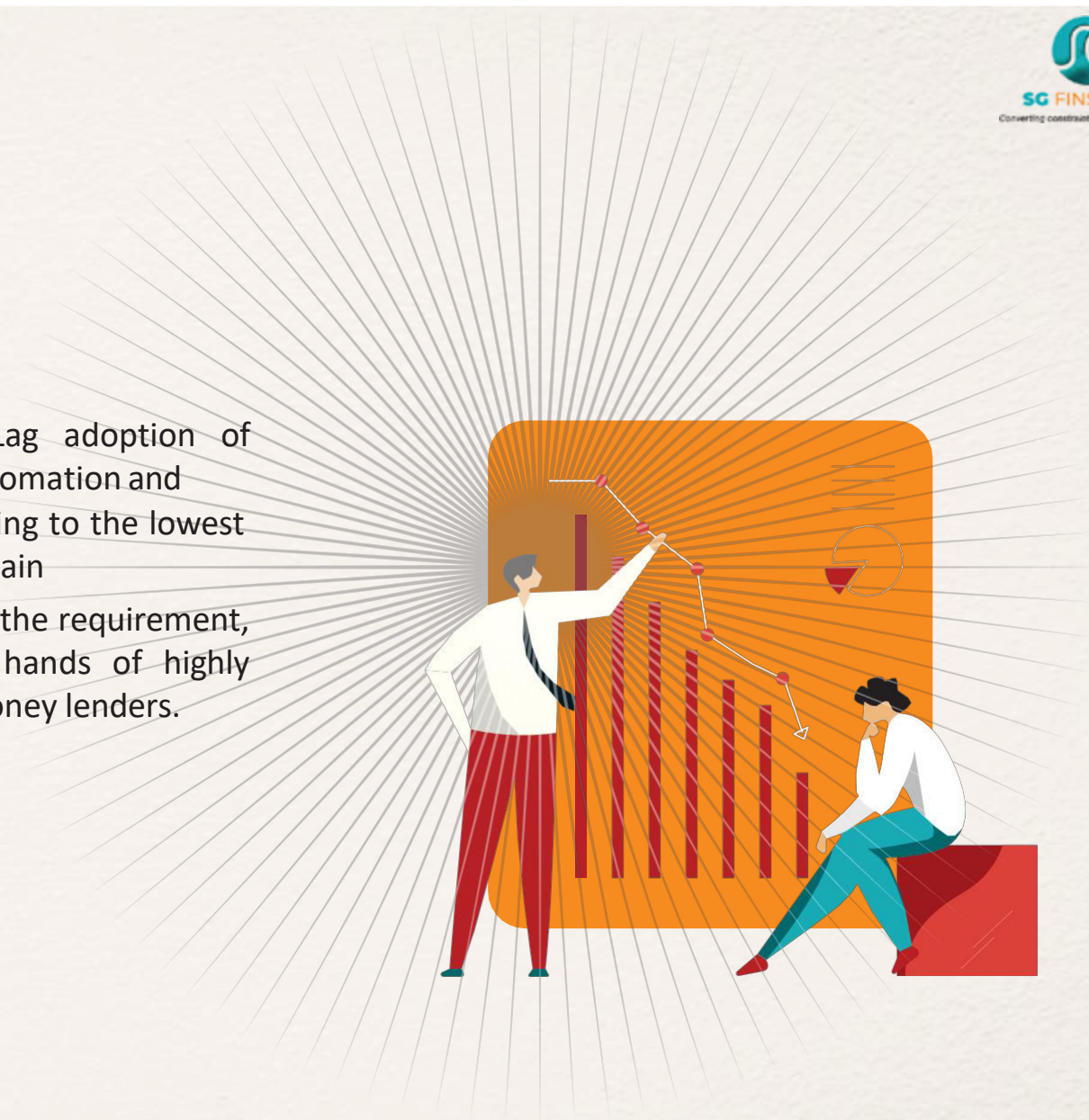
ROADBLOCKS FOR INDIAN MSMEs

For the MSME segment, Supply Chain Financing is like oxygen for the businesses. MSMEs are reliant on traditional bank financing, which is restricted owing to their:

- Low-Risk Appetite/ seek Hard Collateral Security after a certain threshold
- Lower Agility/ Flexibility on accepting Financials, Financial Ratios, Credit Rating, etc.

- Speed of Financing: Lag adoption of newer technologies/ automation and
- Lack of deep-tier financing to the lowest possible in the supply chain

As an alternative to fulfill the requirement, MSMEs end up in the hands of highly expensive unorganised money lenders.



AN EMERGING NEW-AGE POST CHANGE OF MANAGEMENT



SG FINSERVE LIMITED

Streamlining the Supply Chain Financing and optimising the working capital cycle, ensuring Financial Inclusion for Indian MSMEs by all-round use of technology.

Based in Delhi-NCR, India, the Company provides financing solutions to channel partners (Dealers, Distributors, Retailers, Buyers, etc.) of Indian Corporates at competitive pricing of 11-14% per annum to grow their business and that of their business partner.

SGFL is accredited with AA/ A1+ from reputed rating agencies- CRISIL Ratings and ICRA.

Visit us at: www.sgfinserve.com

OUR ONE-STOP SOLUTION

- Build a robust platform with the gradual introduction of products with a strong B2B core
- Strong cyber controls in place with Nil attacks/ leakages recorded until date



PLATFORM

SG Finserve Limited act as One-stop solution to cater the financing needs of all the stakeholders involved in the supply chain.

PRODUCTS & SOLUTIONS

Loans and Finances including below:



Dealer Financing



Retailer Financing



Vendor Financing

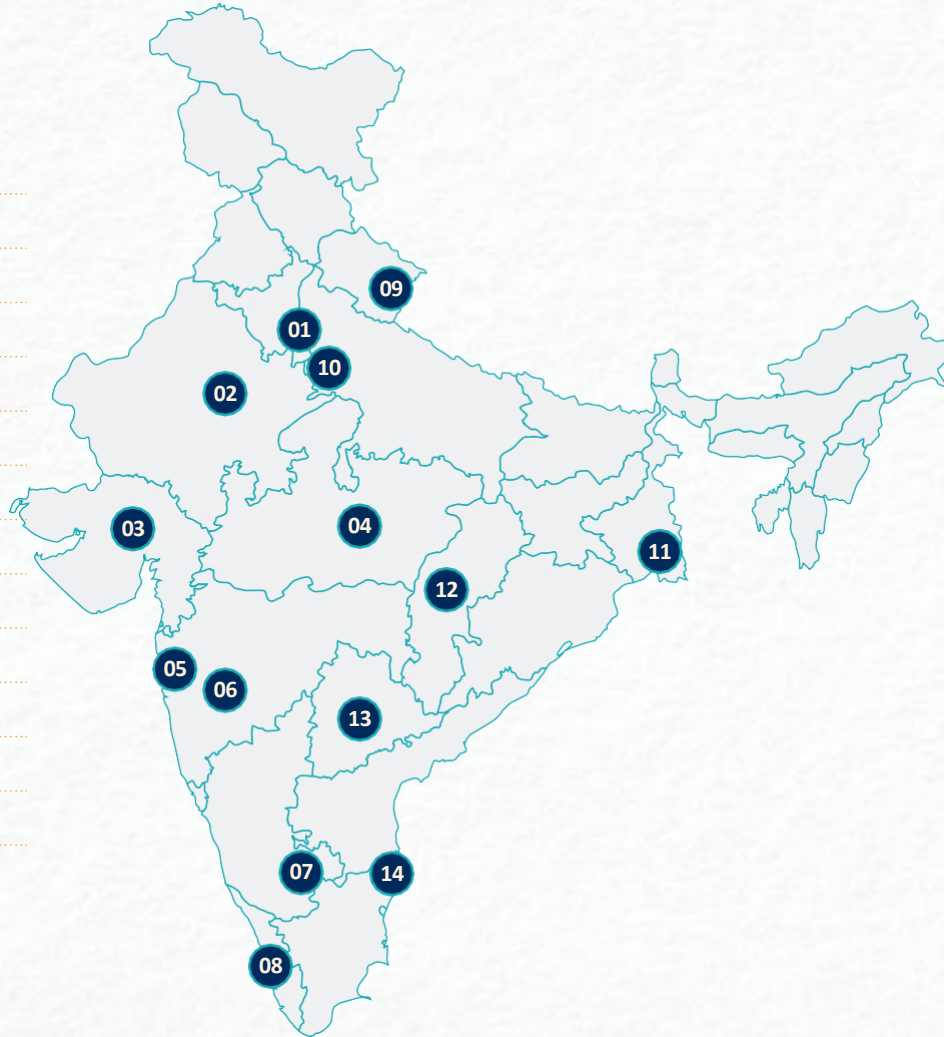
OUR JOURNEY- 28 MONTHS

(Sep;22 to Dec'24)

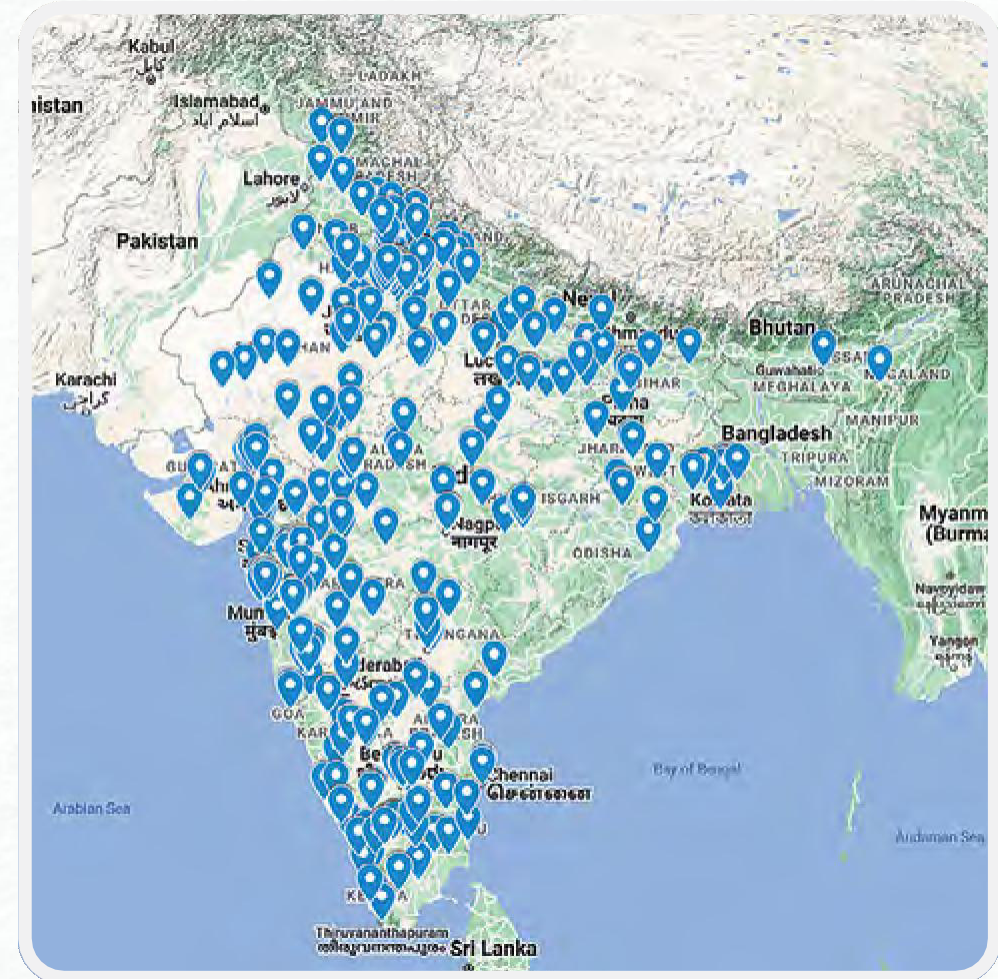


OUR PRESENCE

1. DELHI/NCR
2. JAIPUR
- 03 AHMEDABAD
- 04 INDORE
- 05 MUMBAI
- 06 PUNE
- 07 BANGALORE
- 08 COCHIN
- 09 DEHRADUN
- 10 GHAZIABAD
- 11 KOLKATA
- 12 RAIPUR
- 13 HYDERABAD
- 14 CHENNAI



OUR DEALERS / DISTRIBUTORS / BORROWERS





OUR **EDGE** IN THE SPACE

OUR EDGE IN THE SPACE
EMINENT BOARD

THE COMPANY HAS A **WELL-ESTABLISHED BOARD** CONSISTING OF EXPERIENCED AND REPUTED INDUSTRY LEADERS, AS MENTIONED BELOW:



SMT. ASHA ANIL AGGARWAL
Ex-Chief Principal Commissioner
Income Tax Dept.



SHRI HSU KAMATH
Ex-CMD **Vijaya Bank &**
ED **Canara Bank**



SHRI G. JAGANMOHAN RAO
Ex-Principal CGM
Reserve Bank of India



SHRI DUKHABANDHU RATH
Ex-CGM
State Bank of India



SHRI RAKESH SHARMA
Ex-CGM
State Bank of India

OUR EXPERIENCE BANDWIDTH



SORABH DHAWAN

Chief Executive Officer

18 years in Corporate Banking, Ex-Kotak, HDFC & Aditya Birla Finance



SAHIL SIKKA

COO & CFO

16 years in Corporate Banking, Ex-HDFC, Kotak & Aditya Birla Finance



ABHISHEK MAHAJAN

Chief Risk Officer

~20 years in Corporate Banking and Risk Management, Ex-IDBI, ICICI & Kotak



ANKUSH AGARWAL

Chief Experience Officer

18 years in Client servicing, Operations & Digital Transformation, Automation, Ex-Kotak, IndusInd

THE Company has appointed experienced Bankers/
Industry specialists with >15 years of average experience

OUR EXPERIENCE BANDWIDTH [CONTINUED]



VIVEKANAND TIWARI

Chief Compliance Officer

14 years in Banking,
 Ex-ICICI, Axis & IndusInd



RENU RAI

Chief People Officer

15 years in HR & Admin,
 Ex-APL, Fedders Lloyds &
 Advaitam Tech



RITU NAGPAL

*Company Secretary &
 Compliance Officer*

Law Graduate & Post-
 Graduate (M.com), 10
 years in Compliance of
 NBFC-SI & Non-SI



PRATEEK SOMANI

Head- Anchor Relations

12 years in Investment
 Banking, Strategic
 Consulting and Corporate
 Banking, Ex-SBICAPS,
 Aditya Birla Finance,
 Kotak, Ernst & Young



SANJAY RAJPUT

Head Finance & Accounts

18 years in Finance
 and Accounting, Ex-
 Livfin, Airtel, Metropolis
 Healthcare

ESTABLISHED all requisite departments, including Business, Risk & Credit,
 Operations, Compliance, Human Resources and Finance & Accounts

ROBUST SECURED PORTFOLIO

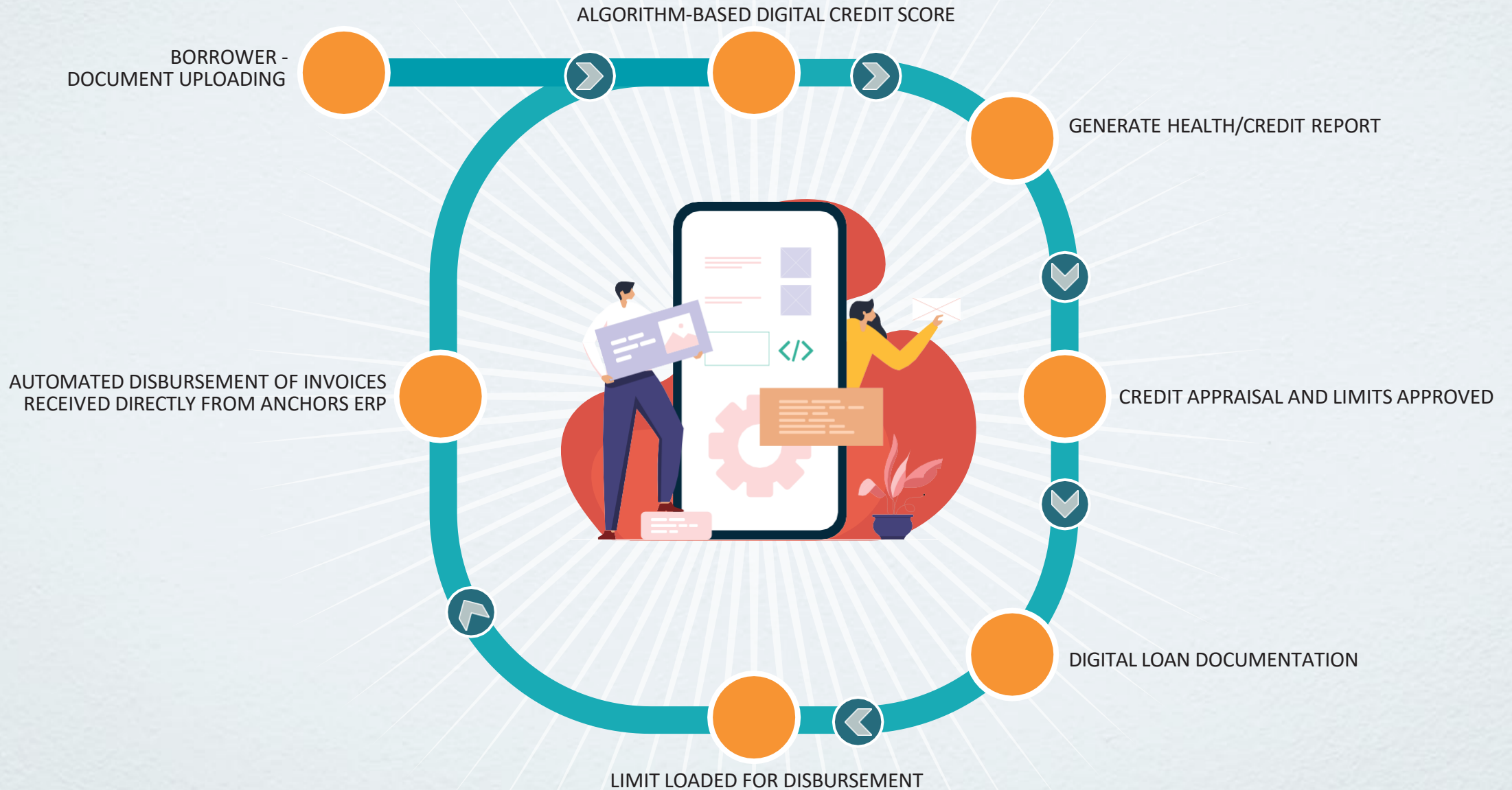


- Focus on building Robust as well as Secured Portfolio
- 85% of the overall book is secured via Charge on Funded Inventory and Receivables generated by sale of the same
- We hold **STOP SUPPLY ARRANGEMENT** from the Anchors to STOP supply in case of delay/ default with SG Finserve

PARTICULARS	EXPOSURE (INR crore)
Secured	1,325
Unsecured	243
Total	1,568

The Loan portfolio of the Company stands robust with an outstanding loan book of INR 1,568 crores as on 31st December 2024.

A 100% DIGITAL PLATFORM





SG FINSERVE

Converting constraints into opportunities

THANK YOU
FOR YOUR TIME

IF YOU HAVE ANY FURTHER QUERIES, REACH OUT TO US:

SORABH DHAWAN

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SAHIL SIKKA

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