



**SG FINSE ₹VE**

**SG Finserve Limited**

May 28, 2024

To  
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 Audited Financial Results for the quarter and financial year ended March 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 Audited Financial Results of the Company for the quarter and financial year ended March 31, 2024.

This disclosure along with the enclosures shall be made available on the website of the Company viz. [www.sgfinserve.com](http://www.sgfinserve.com).

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

**Yours faithfully,  
For SG Finserve Limited**

RITU  
NAGPAL

Digitally signed by RITU  
NAGPAL  
Date: 2024.05.28  
18:34:20 +05'30'

**Ritu Nagpal  
Company Secretary  
Memb. No. A38318  
Encl: a/a**

**SG Finserve Limited (Formerly known as Moongipa Securities Limited)**

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092, Ph.: 011-41450121

Corporate Office: 35, Second Floor, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh - 201010

E-mail: [info@sgfinserve.com](mailto:info@sgfinserve.com), Website: [www.sgfinserve.com](http://www.sgfinserve.com)

**PRESS RELEASE FROM SG FINSERVE LIMITED**

**(Formerly known as Moongipa Securities Limited)**

**FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED 31<sup>st</sup> MARCH 2024**

PROFIT AFTER TAX (PAT) | Q4FY24 – INR 23.80 crores| 12MFY24 – INR 78.58 crores |

**Ghaziabad, May 28, 2024:** The Board of Directors of SGFL today announced the Audited financial results for the quarter and year ended 31<sup>st</sup> March, 2024.

**Management's Message**

We are pleased to announce fourth quarter and year ended results of **SG Finserve Limited** for the FY 2023-24. Company commenced lending operations on 1<sup>st</sup> Sep' 2022 and 19 Months of our Journey into existence is summarized below.

**FY2024 vis-a-vis FY2023 :**

- **Loan Book at End Of Period:** Achieved loan book closing at INR 1,673 crores as on 31<sup>st</sup> March 2024 as against Rs 975 crores as on 31<sup>st</sup> March 2023.
- **Gross disbursement:** Disbursed INR 17,450 crores during the FY-2024 as against INR 6,444 crores during FY-2023 vide our online platform.
- Achieved Operating Income of INR 190 crores in FY-2024, vis-a-vis INR 41 crores in FY23, i.e. growth of 357%.
- Achieved net interest income (NII) of INR 126 crores in FY-2024 vis-à-vis INR 34 crores in FY-2023;
- Achieved Profit After Tax (PAT) of Rs 79 crores in FY-2024 vis-à-vis Rs. 18 crores achieved in FY-2023.

Particulars (INR crores)	FY24	FY23	Change (%)	ROA Tree
Interest Income	182.11	40.25	352%	12.68%
Fee & Other Income	7.61	1.20	534%	0.46%
Operating Income	189.72	41.45	358%	13.21%
Total Income	189.72	41.96	352%	13.21%
Interest expenses	63.96	8.42	660%	4.45%
Net Interest Income	125.76	33.54	275%	8.76%
Operating expenses	17.94	4.62	288%	1.25%
Profit before Provision & Tax	107.82	28.92	273%	7.51%
Impairment on Financial Assets*	2.79	3.90	-	-
Profit before Tax	105.03	25.02	320%	7.31%
Income Tax	26.44	6.61	300%	1.84%
Profit after Tax	78.59	18.41	327%	5.47%

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E-mail: info@sgfinserve.com, Website: [www.sgfinserve.com](http://www.sgfinserve.com)

\* provision for standard assets

**Comparison of Q4-FY2024 vis-a-vis Q3-FY2024**

- Achieved operating income of INR 59 crores for Q4-FY2024, vis-a-vis INR 52 crores in Q3-FY2024;
- Achieved net interest income (NII) of Rs 38 crores for Q4-FY2024 vis-a-vis Rs. 34 crores in Q3-FY2024;
- Achieved Profit After Tax (PAT) of Rs 24 crores for Q4-FY2024 via-a-vis Rs.22 crores achieved in Q3-FY2024;

Particulars (INR crores)	Q4 FY24	Q3 FY24	Change (%)	ROA
Interest Income	54.02	51.11	6%	13.11%
Fee & Other Income	4.53	1.36	233%	1.10%
Operating Income	58.55	52.47	12%	14.21%
Total Income	58.55	52.47	12%	14.21%
Interest expenses	20.69	18.11	14%	5.02%
Net Interest Income	37.86	34.36	10%	9.19%
Operating expenses	6.82	4.49	52%	1.65%
Profit before Provision & Tax	31.04	29.87	4%	7.53%
Impairment on Financial Assets*	(0.87)	0.93	-	-
Profit before Tax	31.91	28.94	10%	7.74%
Income Tax	8.11	7.29	11%	1.97%
Profit after Tax	23.80	21.65	10%	5.77%

\*Provision on Standard Assets

**Overall portfolio continues to perform strong with NIL Gross NPA.**

**Please find herewith investor presentation for further details.**

For more information, you may contact as follows:

**Sahil Sikka**  
COO, CFO  
+91-9667756414

**Sorabh Dhawan**  
CEO  
+91- 9911416644

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**SG FINSERVE**

*Converting constraints into opportunities*

GROWING  
INDIA INC. AT ITS  
**ROOTS**

MSME SUPPLY CHAIN FINANCING  
INVESTOR PRESENTATION



## SAFE HARBOUR

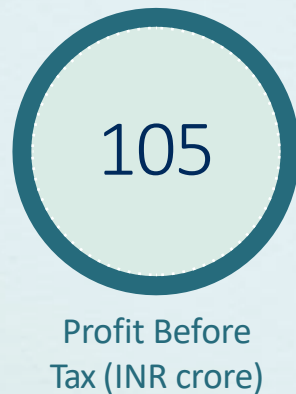
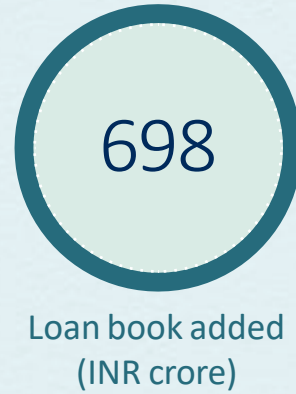
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# THE YEAR THAT WAS...

# FY24 AT A GLANCE



# FY24 vs FY23



### Equity EOP

<h1 style="font-size: 2em;">41%</h1> <span style="color: green; font-size: 1.5em;">▲</span>	
FY24	FY23
<h2 style="font-size: 1.5em;">806</h2> <small>(INR crore)</small>	<h2 style="font-size: 1.5em;">573</h2> <small>(INR crore)</small>

### Loan Book EOP

<h1 style="font-size: 2em;">71%</h1> <span style="color: green; font-size: 1.5em;">▲</span>	
FY24	FY23
<h2 style="font-size: 1.5em;">1,673</h2> <small>(INR crore)</small>	<h2 style="font-size: 1.5em;">976</h2> <small>(INR crore)</small>

### Operating Income

<h1 style="font-size: 2em;">357%</h1> <span style="color: green; font-size: 1.5em;">▲</span>	
FY24	FY23
<h2 style="font-size: 1.5em;">189.72</h2> <small>(INR crore)</small>	<h2 style="font-size: 1.5em;">41.45</h2> <small>(INR crore)</small>

### Net Interest Income

<h1 style="font-size: 2em;">275%</h1> <span style="color: green; font-size: 1.5em;">▲</span>	
FY24	FY23
<h2 style="font-size: 1.5em;">125.76</h2> <small>(INR crore)</small>	<h2 style="font-size: 1.5em;">33.54</h2> <small>(INR crore)</small>



# FY24 VS FY23 [CONTINUED]



## Profit After Tax

327% ▲

FY24	FY23
78.59 (INR crore)	18.41 (INR crore)

## Return on Assets Annualised

41bps ▼

FY24	FY23
5.47 (%)	5.88 (%)

## Gross NPA

— ▲

FY24	FY23
Nil (INR crore)	Nil (INR crore)

## Return on Equity Annualised

138bps ▲

FY24	FY23
9.74 (%)	8.36 (%)



# THE QUARTER THAT WAS...

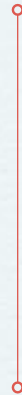
# Q4/FY24 AT A GLANCE



Gross Disbursement  
 (INR crore)



No. of Invoices  
 Discounted



Loan book EOP  
 (INR crore)



Equity EOP  
 (INR crore)



Net Debt EOP  
 (INR crore)



Operating Income  
 (INR crore)



Net Interest Income  
 (INR crore)



Profit Before  
 Tax (INR crore)



Return on Asset  
 Annualised (%)



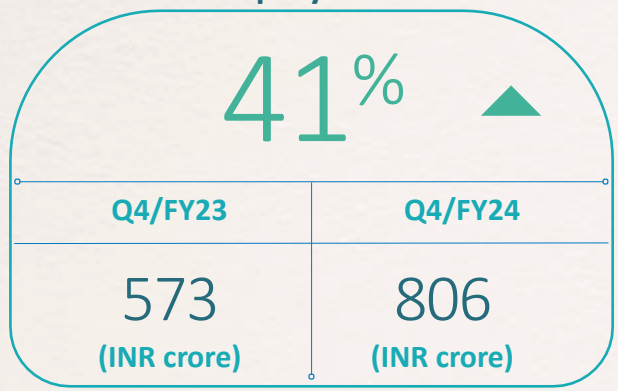
Gross NPA (%)



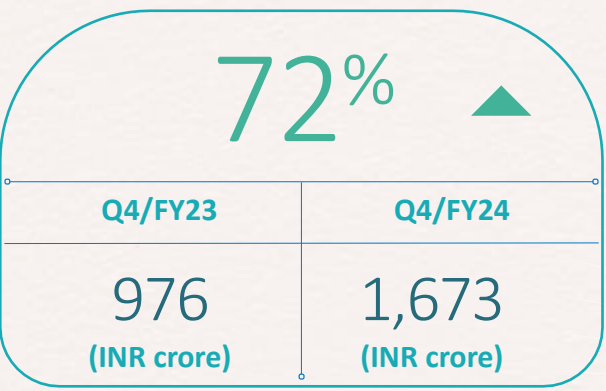
Return on Equity  
 Annualised (%)

# Q4/FY23 vs Q4/FY24

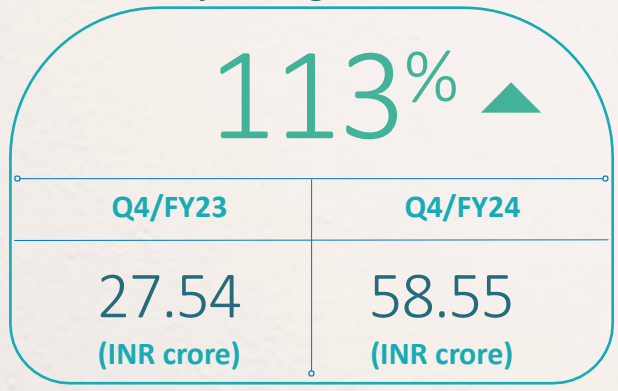
Equity EOP



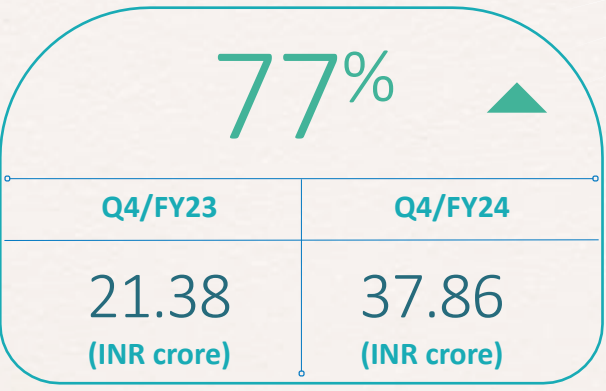
Loan Book EOP



Operating Income

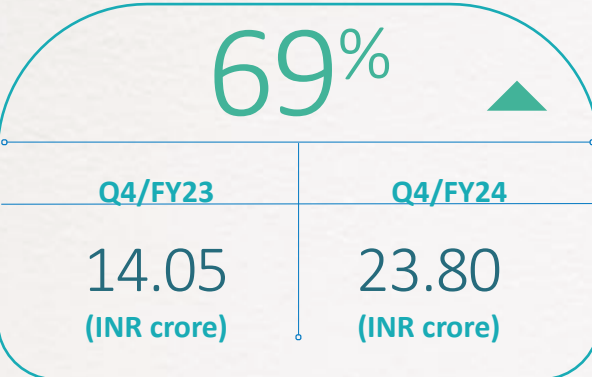


Net Interest Income

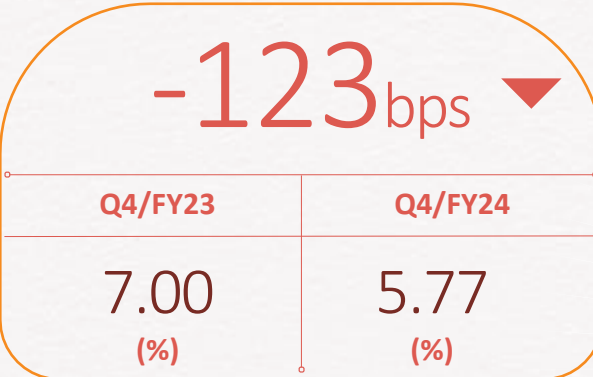


Q4/FY23 VS Q4/FY24 [CONTINUED]

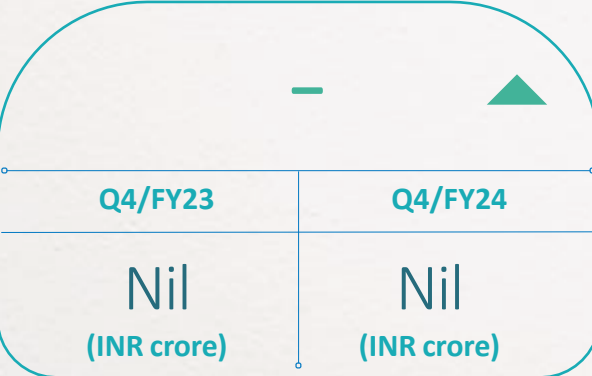
Profit After Tax



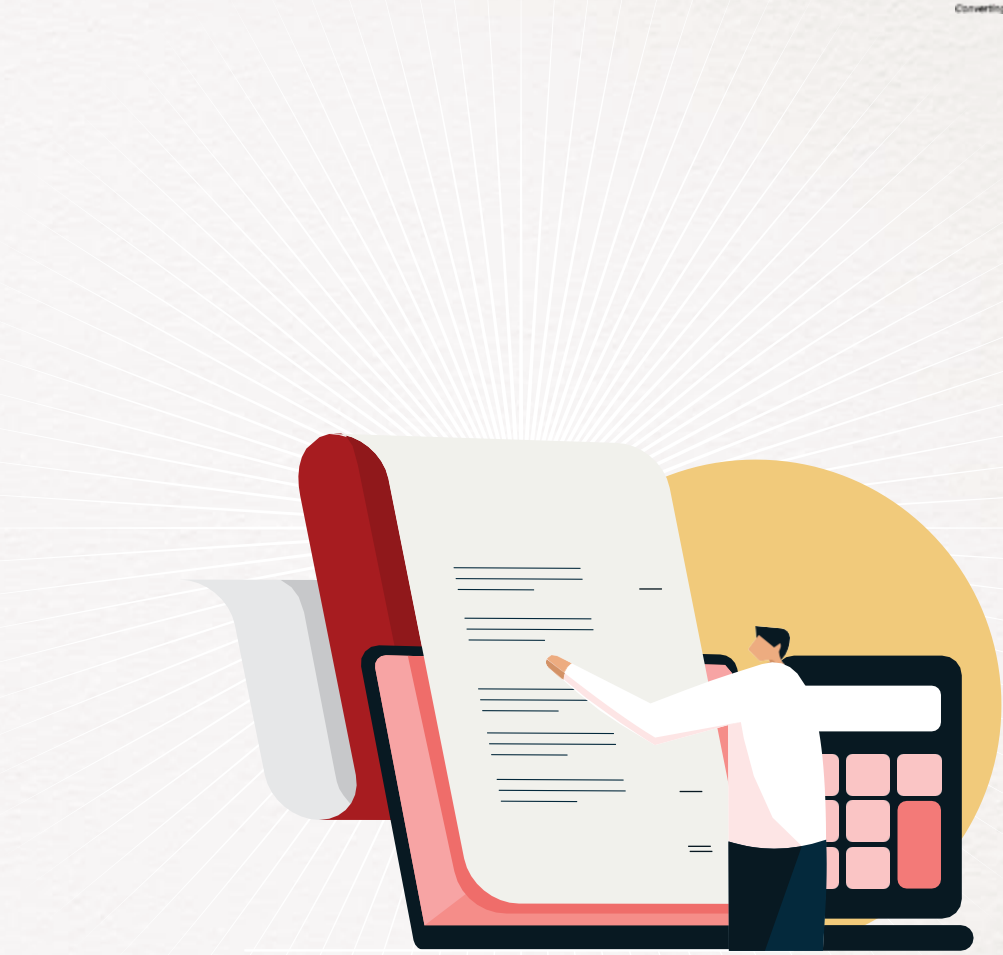
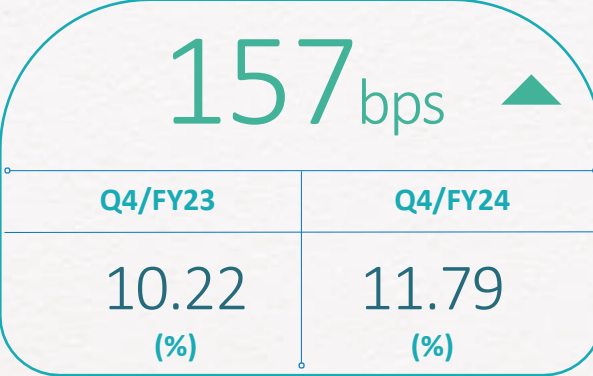
Return on Assets Annualised



Gross NPA



Return on Equity Annualised



# Q4/FY24 vs Q3/FY24

## Equity EOP

3% ▲

Q4/FY24	Q3/FY24
806 (INR crore)	781 (INR crore)

## Loan Book EOP

-12% ▼

Q4/FY24	Q3/FY24
1,673 (INR crore)	1,891 (INR crore)

## Operating Income

12% ▲

Q4/FY24	Q3/FY24
58.55 (INR crore)	52.47 (INR crore)

## Net Interest Income

10% ▲

Q4/FY24	Q3/FY24
37.86 (INR crore)	34.36 (INR crore)



# Q4/FY24 VS Q3/FY24 [CONTINUED]

## Profit After Tax

<b>10%</b> ▲	
Q4/FY24	Q3/FY24
23.80 <small>(INR crore)</small>	21.65 <small>(INR crore)</small>

## Return on Assets Annualised

<b>3bps</b> ▲	
Q4/FY24	Q3/FY24
5.77 <small>(%)</small>	5.74 <small>(%)</small>

## Gross NPA

<b>—</b> ▲	
Q4/FY24	Q3/FY24
Nil <small>(INR crore)</small>	Nil <small>(INR crore)</small>

## Return on Equity Annualised

<b>50bps</b> ▲	
Q4/FY24	Q3/FY24
11.79 <small>(%)</small>	11.29 <small>(%)</small>



# A SNAPSHOT

(INR crore)

Particulars	Q4/24	Q3/24	Change (%)	Q4/23	Change (%)	FY24	FY23	Change (%)
Interest Income	54.02	51.11	6% ▲	26.64	103% ▲	182.11	40.25	352% ▲
Fee & Other Income	4.53	1.36	233% ▲	0.90	403% ▲	7.61	1.17	550% ▲
Dividend Income	0.00	0.00	0% ▲	0.00	0% ▲	0.00	0.03	-100% ▼
Operating Income	58.55	52.47	12% ▲	27.54	113% ▲	189.72	41.45	358% ▲
Other Non-operating Income	0.00	0.00	0% ▲	0.00	0% ▲	0.00	0.51	-100% ▼
Total Income	58.55	52.47	12% ▲	27.54	113% ▲	189.72	41.96	352% ▲
Interest expenses	20.69	18.11	14% ▲	6.16	236% ▲	63.96	8.42	660% ▲
Net Interest Income	37.86	34.36	10% ▲	21.38	77% ▲	125.76	33.54	275% ▲
Operating expenses	6.82	4.49	52% ▲	1.68	308% ▲	17.94	4.62	288% ▲
Profit before Provision & Tax	31.04	29.87	4% ▲	19.70	57% ▲	107.82	28.92	273% ▲
Impairment on Financial Assets*	-0.87	0.93	-	0.96	-	2.79	3.90	
Profit before Tax	31.91	28.94	10% ▲	18.74	70% ▲	105.03	25.02	320% ▲
Income Tax	8.11	7.29	11% ▲	4.69	73% ▲	26.44	6.61	300% ▲
Profit after Tax	23.80	21.65	10% ▲	14.05	69% ▲	78.59	18.41	327% ▲
Loan Book EOP	1673	1891	-11.53% ▼	976	71.41% ▲	1673	976	71.41% ▲





GUESS WHAT?  
OUR GROSS NPA IS

NIL





# 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 Very competitive pricing to grow their business and that of their business partner.

SGFL is accredited with a CRISIL AA rating (Positive outlook) for its long-term debt and A1+ for its short-term debt & commercial paper, making it a strong and reliable financial institution.

Visit us at: [www.sgfinserve.com](http://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 which also includes below:



Dealer Financing

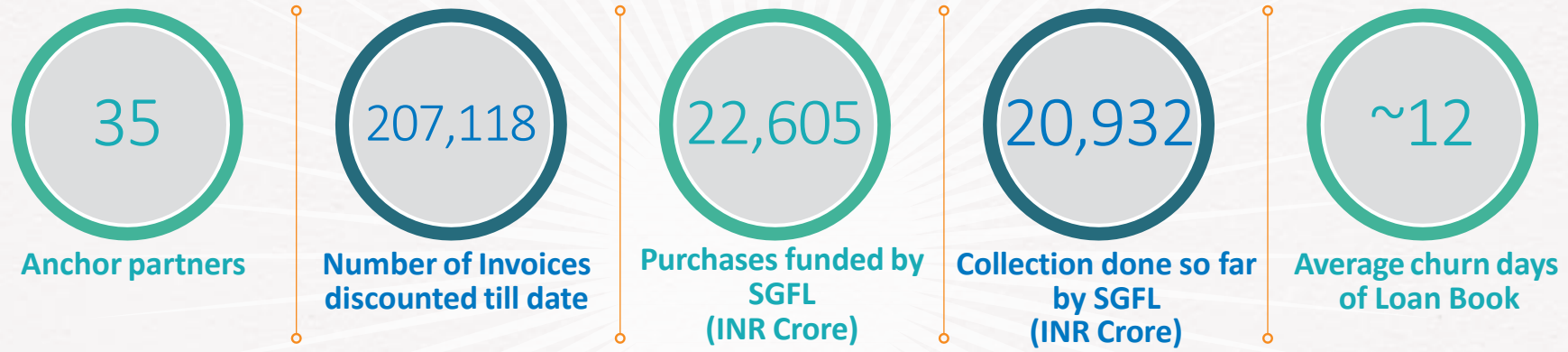


Retailer Financing



Vendor Financing

# OUR JOURNEY- 19 MONTHS



# AWARDS AND RECOGNITION



AWARDED BY  
HDFC BANK LIMITED

**Best Technology  
Adoption**

**Best Corporate  
Cash Management  
Services**

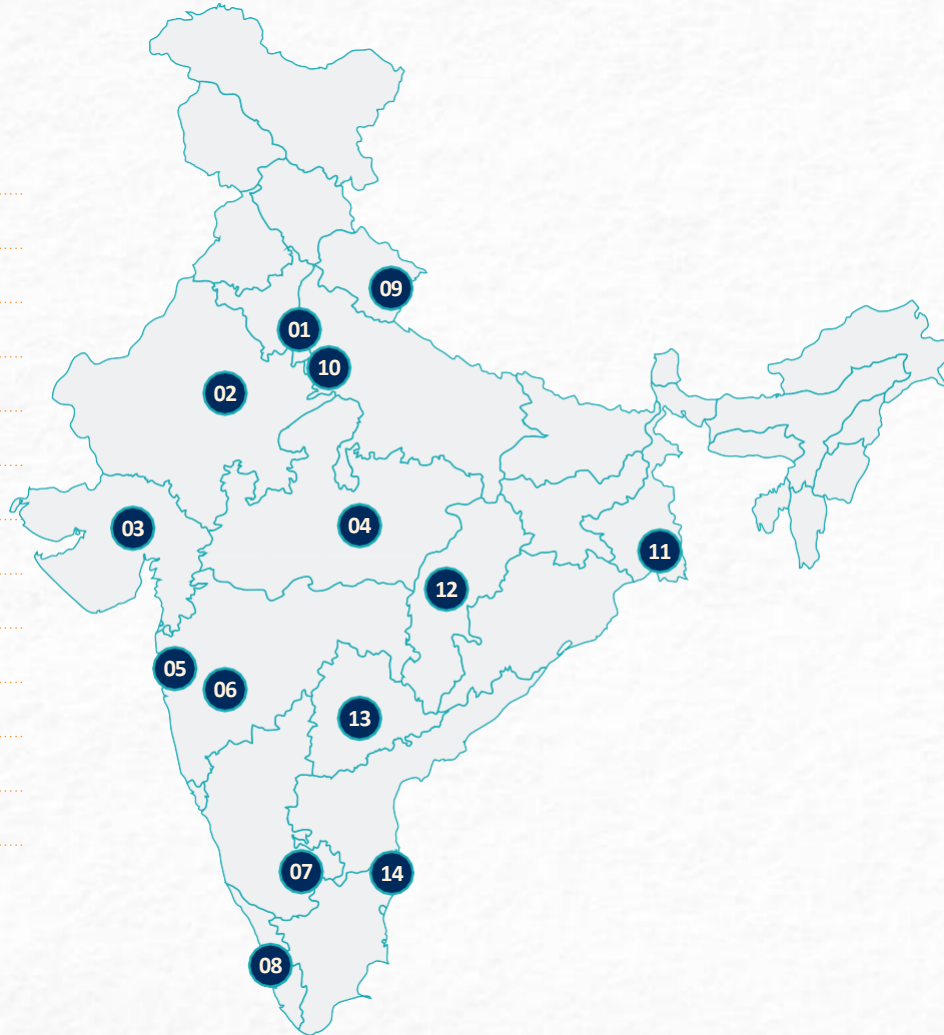
**SMART NBFC  
of the YEAR**



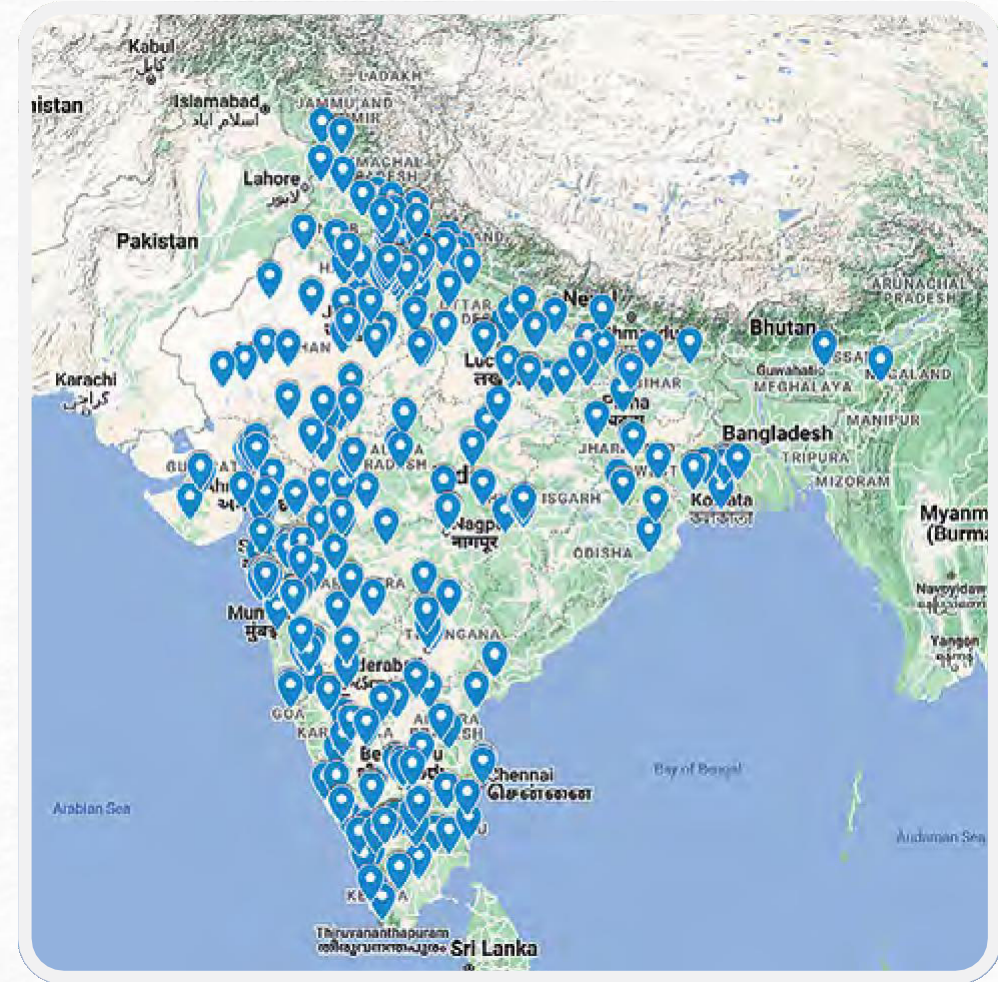
Sahil Sikka receiving the **Best CFO of the Year** award

## OUR PRESENCE

1. DELHI/NCR
2. JAIPUR
- 03 AHMEDABAD
- 04 INDORE
- 05 MUMBAI
6. PUNE
7. 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



**SHRI HSU KAMATH**

Ex-CMD Vijaya Bank & ED  
Canara Bank



**SHRI ANIL BANSAL**

Ex-ED of Union  
Bank of India



**SHRI DUKHABANDHU  
RATH**

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



**PRATEEK SOMANI**

*Head- Anchor Relations*

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

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

## OUR EXPERIENCE BANDWIDTH [CONTINUED]



**VIVEKANAND TIWARI**

*Head of Credit Operations & Monitoring*

13 years in Operations, 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), Ten years in Compliance of NBFC-SI & Non-SI



**ARVIND VATSA**

*Chief Compliance Officer*

35 years in Credit Operations, Ex-Barclays, Kotak, GE Capital, Standard Chartered



**SANJAY RAJPUT**

*Head Finance & Accounts*

17 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

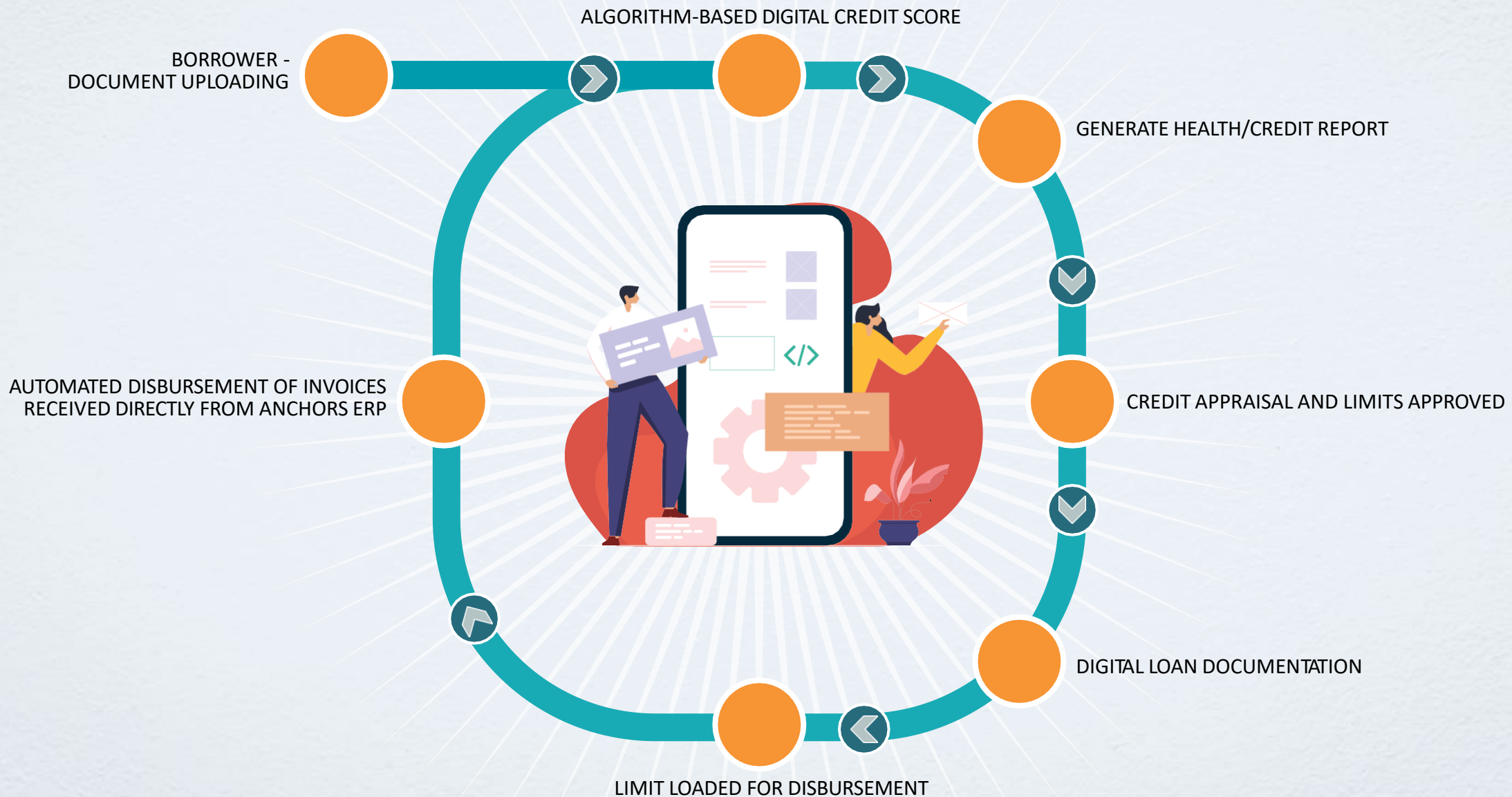


- Focus on building Robust as well as Secured Portfolio
- 80% of the overall book is secured via Charge on Funded Inventory and Receivables generated by sale of the same
- We hold **STOP SUPPLY ARRANGEMENT** from the Anchors to STOP supply in case of delay/ default with SG Finserve

PARTICULARS	EXPOSURE (INR crore)
Secured	1,333
Unsecured	340
Total	1,673

The Loan portfolio of the Company stands robust with an outstanding loan book of INR 1,673 crores as on 31st March 2024, with NIL GROSS NPA recorded.

# A 100% DIGITAL PLATFORM



# OUR BUSINESS PARTNERS



# NEW TECH INITIATIVES

## Migration

- Migrated to new LOS and LMS (SAAS Based)
- Ensuring pace and safety of data
- Stabilization Done

## E-collect

- Done with 3 major banks HDFC, Axis and Yes Bank
- Real Time Settlement Enabled
- Enabling clients to use funds against the available limits against re-payment the very same day

## Scoring Model

- Credit scoring model with anchor led parametric approach for the better & quick assessment
- Leading to healthy book with minimal TAT

## Monitoring Tool

- Regular Health Check of Borrowers
- Early warning signal
- Linked with GST Portal
- Expected launch Q1FY25- Early Q2FY25

## Customer Portal & App

- Revamping our Customer portal for tailormade reports and ledgers
- Quick verification with their respective ERP System/s
- Customer App Launch Q1FY25- Early Q2FY25 leading to 24\*7 banking





# CORPORATE SOCIAL RESPONSIBILITY

SG FINSERVE LIMITED (SGFL) ENVISIONS A SOCIETY WHERE EVERY CHILD, REGARDLESS OF SOCIO-ECONOMIC BACKGROUND, HAS ACCESS TO QUALITY EDUCATION.

To fulfil this vision, the company has identified Bharatpuria Society, an organization dedicated to providing elementary education to underprivileged children from class one to eight. By allocating CSR funds towards sponsoring these students, SG Finserve Limited not only supports Bharatpuria Society's noble objective but also becomes an integral part of their mission. Through this partnership, the company ensures that the basic needs of these students are met, facilitating their

journey towards completing their education and empowering them for a brighter future.

SGFL's **Vision & Mission** is to develop the capacity of the community through empowering & enlightening the life of underprivileged Children, by promoting Education and Health at their school level.





**SG FINSERVE**

*Converting constraints into opportunities*

**THANK YOU**  
**FOR YOUR TIME**

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

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