



SG Finserve Limited

July 15, 2023

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 June 30, 2023

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 June 30, 2023.

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

Digitally signed
by RITU NAGPAL
Date: 2023.07.15
15:23:55 +05'30'

**Ritu Nagpal
Company Secretary & Compliance Officer
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, Website: www.sgfinserve.com

SG Finserve Limited (SGFL)

(Formerly known as Moongipa Securities Limited)

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th June 2023

PROFIT AFTER TAX (PAT) FOR Q1FY24 – INR 15.64 crores

Ghaziabad, July 15, 2023: The Board of Directors of SGFL today announced the financial results for the quarter ended 30th June 2023.

Q1FY24 Results

- ❑ Total Income for the quarter is INR 34.84 crores as against INR 27.53 crores in Q4FY23.
- ❑ Net Interest Income (NII) of INR 23.51 crores as against INR 20.47 crores in Q4FY23.
- ❑ The Company achieved PAT of INR 15.64 crores as against INR 14.05 crores in Q4FY23.

Management's Message

We are pleased to announce quarterly results of **SG Finserve Limited** for Q1FY2024. Company commenced lending business on 1st Sep' 2022 and 10 Months of our Journey (till 30th June 2023) into existence is summarized below.

Please find herewith investor presentation for further details.

Synopsis for Q1FY2024

Loan Book EOP- INR 1243 crores

- ❑ *Achieved Closing Loan Book of INR 1243 crores, up from INR 975 Crores as on FY23 i.e. addition of INR 268 crores; Growth of 27.49% Q-o-Q basis;*
- ❑ *Gross Disbursements of INR 4,110 crores via SGFL counter during Q1FY24;*

Borrower: Addition of 293 Clients

- ❑ *No. of Borrowers closed at 851, up from 558 Borrowers in FY23.*

Income Growth

- ❑ *Total Income of INR 34.84 crores, vis a vis INR 27.53 Crores in Q4FY23- Growth of 26.53% Q-o-Q basis.*
- ❑ *Net Interest Income of INR 23.51 crores vis a vis INR 20.47 crores in Q4FY23- Growth of 14.84% Q-o-Q basis.*
- ❑ *Profit Before Impairment & Tax of INR 21.97 crores, vis a vis INR 19.70 crores achieved in Q4FY23- Growth of 11.53% Q-o-Q basis.*

For more information, contact

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COO & CFO
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Sorabh Dhawan
CEO
+91-120- 4041509



SG FINSERVE

**A New-age Company
capitalizing on a large
opportunity**

Safe Harbour

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The quarter that was

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at a glance

Q1FY24 at a glance

851	4110	268
Number of borrowers	Gross Disbursement (₹ crore)	Loan book added (₹ crore)

34.84	23.51	21.97
Operating Income (₹ crore)	Net Interest Income (₹ crore)	Profit before Provision & Tax (₹ crore)

1243	599	647
Loan book EOP (₹ crore)	Equity EOP (₹ crore)	Net Debt EOP (₹ crore)

6.45	Nil	10.44
Return on Asset annualized(%)	Net NPA (%)	Return on Equity annualized (%)

Q1FY24 at a glance vis-à-vis Q4FY23

Loan book EOP

₹ **1,243** Crore

↑ **27.49%**

(Q4FY23, INR 975 crores)

NUMBER OF BORROWERS

851

↑ **52.51%**

(Q4FY23, No. of Borrowers-558.)

NET NPA

Nil



(Q4FY23, Nil.)

OPERATING INCOME

₹ **34.84** Crore

↑ **26.53%**

(Q4FY23, INR 27.53 crores)

NET INTEREST INCOME

₹ **23.51** Crore

↑ **14.84%**

(Q4FY23, INR 20.47 crores.)

PROFIT BEFORE PROVISION & TAX

₹ **21.97** Crore

↑ **11.53%**

(Q4FY23, INR 19.70 crores.)

performance

Raising the Bar

Loan Book EOP- INR 1243 crores

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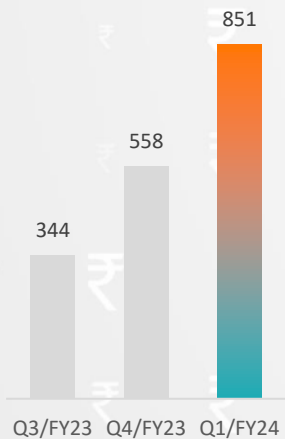
Financial Performance

₹ Crores

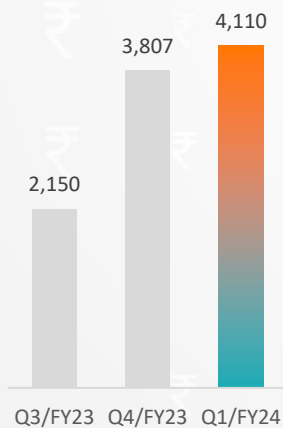
Particulars	Q1 FY24	Q4 FY23	Change %	ROA Tree	Q1 FY23	FY23
Interest Income	34.07	26.63	27.94%	14.05%	0.00	40.25
Fee & Other Income	0.77	0.90			0.01	1.17
Dividend Income	0.00	0.00	-		0.00	0.03
Operating Income	34.84	27.53	26.53%	14.37%	0.01	41.45
Other non- operating Income		0.00	-		0.03	0.51
Total Income	34.84	27.53	26.53%	14.37%	0.04	41.96
Interest expenses	10.56	6.16	71.51%	4.35%	0.00	8.42
Net Interest Income	23.51	20.47	14.84%	9.70%	0.00	31.83
Operating expenses	2.31	1.68	37.50%		0.91	4.62
Profit before Provision & Tax	21.97	19.70	11.53%	9.06%	-0.88	28.92
Provision on Standard Assets	1.07	0.96				3.90
Profit before Tax	20.90	18.74	11.54%	8.62%	-0.88	25.02
Income Tax	5.26	4.69			-0.06	6.61
Profit after Tax	15.64	14.05	11.33%	6.45%	-0.82	18.41

Growing sequentially

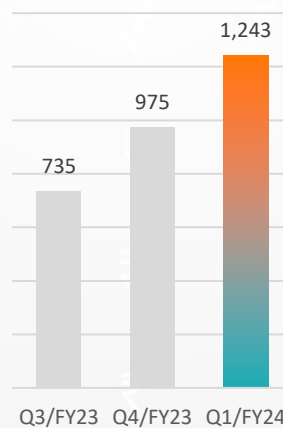
Number of Borrowers



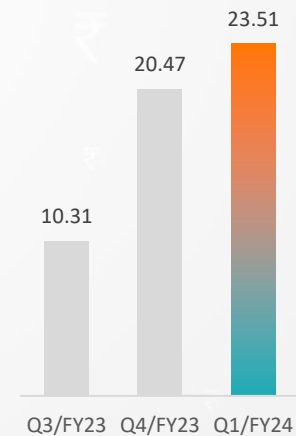
Gross Disbursements
(₹ Crore)



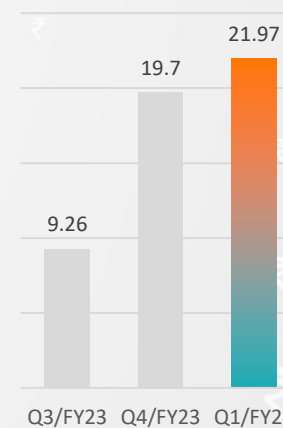
Loan Book EOP
(₹ Crore)



Net Interest Income
(₹ Crore)



Profit before Provision & Tax
(₹ Crore)





The Highlights

What fuelled **business growth**

- ❑ Targeted TOP TIER Anchors in pre- selected industries;
- ❑ Strategic Geographical Expansion- LIVE in 14 locations now;
- ❑ Base Setting of the Business Created in record time including Team hiring, building Digital Platform, setting Policies & Procedures, signing up New Anchors;
- ❑ Focus on Seamless Digital Customer Journey- including on-boarding, Credit Assessment, Facility Documentation, Disbursement and Monitoring;

partners

New Business Partnerships



Kajaria



In addition, 3-4 Large Groups in advance discussions and expected closure in July'23

funding

Banking Partners

New Bankers



IndusInd Bank



Existing Bankers



Guidance
**into a higher
orbit**



Guidance- The Journey Ahead



FY 2025

FY 2024

FY 2023

Number of anchors	11 FY23	25 FY24	40 FY25
Loan Book Closing	975 FY23	2,000 FY24	3,100 FY25
Interest income (₹ crore)	41.4 FY23	189.6 FY24	312.6 FY25
Net Profit (₹ crore)	18.4 FY23	78.8 FY24	132.8 FY25
Return on Equity (%)	10.71 FY23	11.33 FY24	15.05 FY25
Net Debt / Equity Ratio (x)	0.70 FY23	1.44 FY24	2.24 FY25

The background is a vibrant teal color. It features a repeating pattern of the Indian Rupee symbol (₹) in a lighter shade. Overlaid on this are various financial data visualizations, including line graphs with data points, bar charts, and a large, stylized white arrow pointing upwards and to the right. The overall aesthetic is modern and professional, typical of a corporate presentation.

About the Company

₹ 1,00,000 crore+

Opportunity in Supply Chain financing for Indian MSMEs

Roadblocks for Indian MSMEs

For 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 certain threshold;
- ❑ Lower Agility/ Flexibility on accepting Financials, Financial Ratios, Credit Rating etc.;
- ❑ Speed of Financing: Lag adoption of newer technologies/ automation;
- ❑ Lack of Deep Tier Financing to the lowest possible in the supply chain;

As an alternate to fulfil the requirement, MSMEs end up in the hands of highly expensive unorganised money lenders

new-age

An Emerging New-age Company

SG FINSERVE LIMITED (formerly known as Moongipa Securities Limited) is a catalyst in streamlining the supply chain and optimising the working capital cycle for Indian corporates.

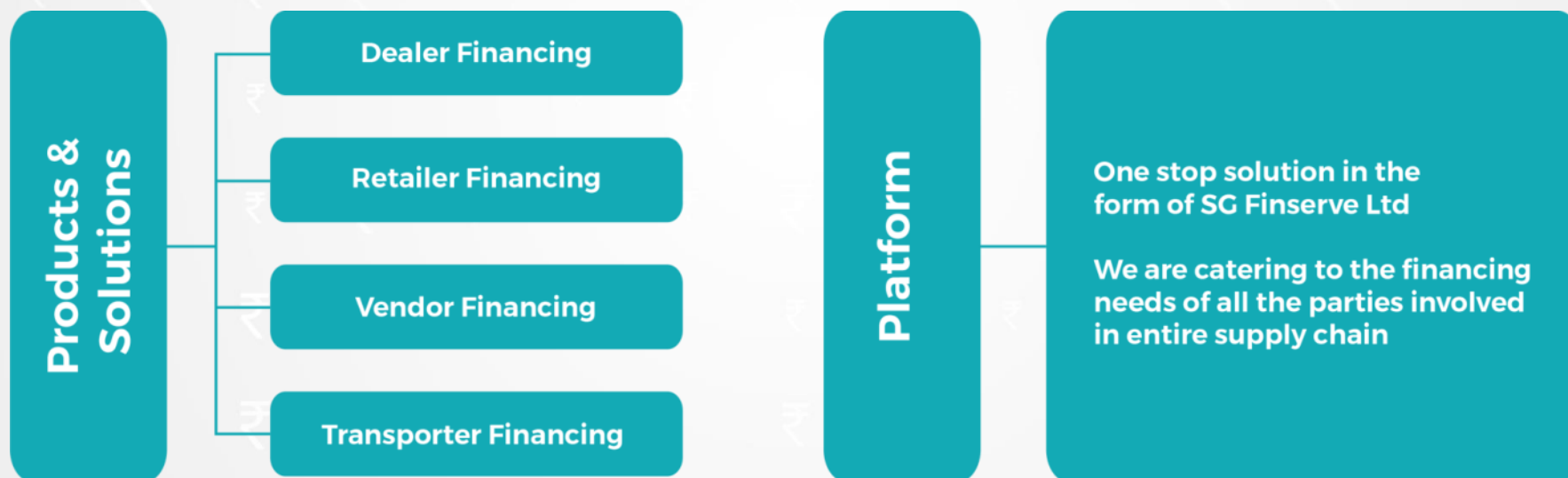
Based in Delhi-NCR, India, the Company provides financing solutions to channel partners of Indian Corporates at competitive rates to grow their business and that of their business partner.

With the vision to cover, “end to end” of the Supply Chain, the Company initiated “Logistics Finance vertical” under which it finances freight and transporter invoice – facilitating a seamless and holistic supply chain solution.

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

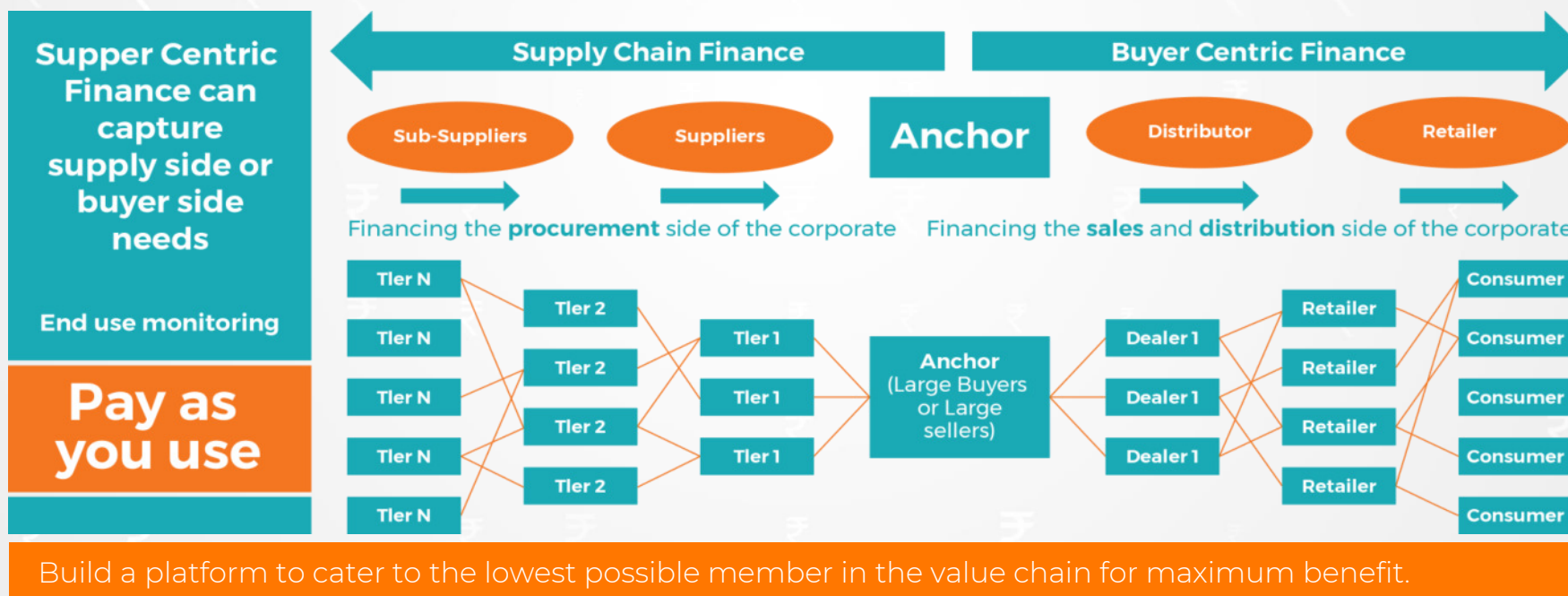
Visit us at: www.sgfinserve.com

Our one-stop solution



Build a robust platform with the gradual introduction of products, with a strong B2B core

Our comprehensive solution



Our presence

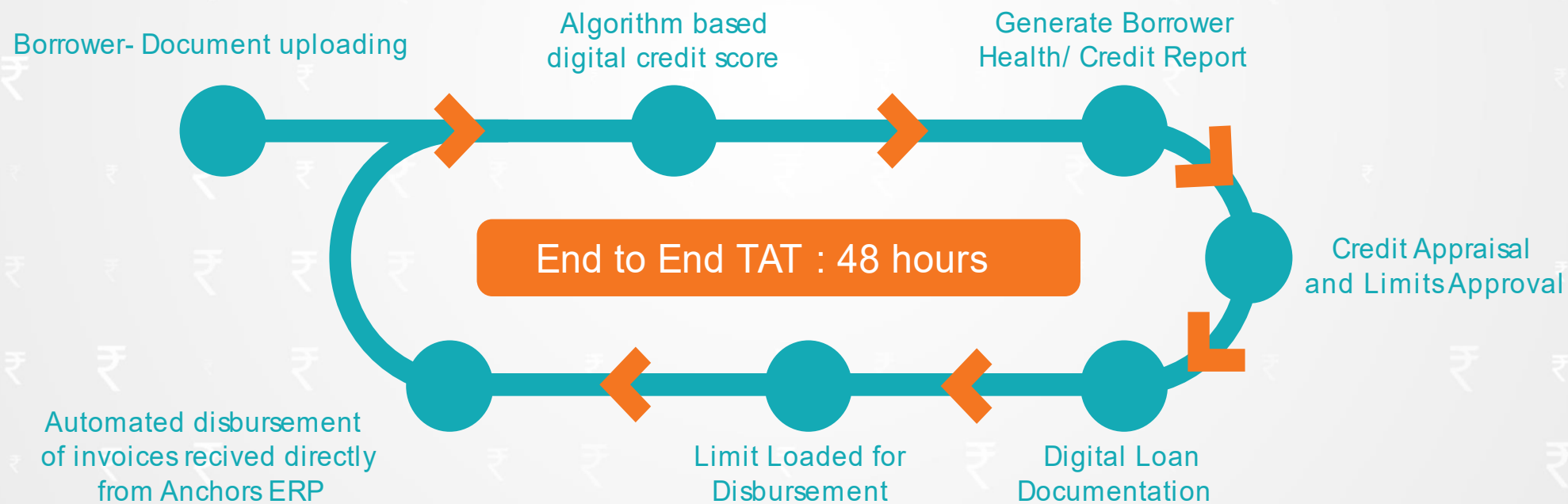


Our edge
in the space



100% digital

A 100% Digital Platform

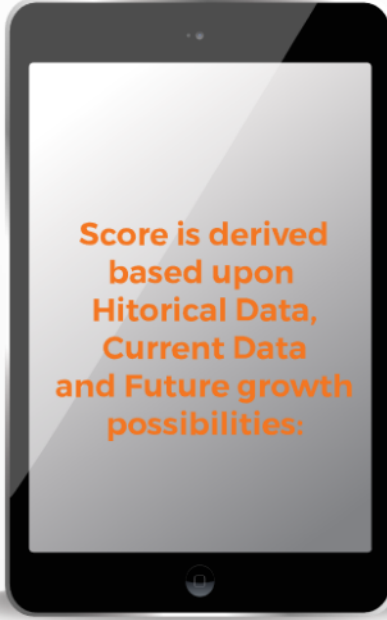


credit scoring

AI-based credit scoring model

Credit Bureau Reports (CIBIL, Experian etc.)

Self declarations & Confirmations (Non financial Parameters)



Score is derived based upon Historical Data, Current Data and Future growth possibilities:

Income tax return – 3 years

GST Return – 12 months

Banking statement – 12 months

experience

Our experience bandwidth



Sorabh Dhawan

CEO

16 years in Corporate Banking

Ex Kotak, HDFC & Aditya Birla Finance

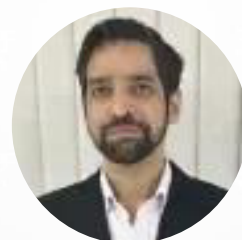


Sahil Sikka

COO & CFO- Head Business

13 years in Corporate Banking

Ex HDFC, Kotak & Aditya Birla



Abhishek Mahajan

Head Credit & Risk

18 years in Credit CA- 2000

Ex IDBI, ICICI & Kotak



Ankush Agarwal

Head- Customer Experience &

Digital Initiatives

17 years in Client Servicing, Operations & Digital Transformation, Automation

Ex Kotak, IndusInd



Vivekanand Tiwari

Head Operations

12 years in Operations

Ex ICICI, Axis & IndusInd

Our business partners



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Thank you

Sorabh Dhawan

CEO

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COO & CFO

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