



SG Finserve Limited

October 15, 2024

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 and Half Year ended September 30, 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 & half year ended September 30, 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 (Formerly known as Moongipa Securities 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)

(Formerly known as Moongipa Securities Limited)

FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED 30th SEPTEMBER 2024

PROFIT AFTER TAX (PAT) | Q2FY25 – INR 14.12 crores| H1FY25 – INR 33.51 crores |

Ghaziabad, October 15, 2024: The Board of Directors of SGFL today announced the financial results for the quarter & half year ended 30th September 2024.

Q2-FY25 Results

- ❑ Total Income for the quarter is INR 30.89 crores as against INR 44.60 crores in Q1FY25.
- ❑ Net Interest Income (NII) of INR 30.89 crores as against INR 31.28 crores in Q1FY25.
- ❑ The Company achieved PAT of INR 14.12 crores as against INR 19.39 crores in Q1FY25.

H1-FY25 Results

- ❑ Total Income for the half year is INR 74.43 crores as against INR 78.71 crores in H1FY24.
- ❑ Net Interest Income (NII) of INR 62.18 crores as against INR 53.55 crores in H1FY24.
- ❑ The Company achieved PAT of INR 33.51 crores as against (negative) INR 33.13 crores in H1FY24.

Management's Message

We are pleased to announce quarterly & half yearly results of **SG Finserve Limited** for 30th September 2024. Company commenced lending business on 1st Sep' 2022 and 25 Months of our Journey (till 30th September 2024) into existence is summarized below.

Please find herewith investor presentation for further details.

Synopsis for Q2FY2025

Loan Book EOP- INR 822 crores

- ❑ *Achieved Closing Loan Book of INR 822 crores.*
- ❑ *Gross Disbursements of INR 3,698 crores via SGFL counter during Q2FY25;*

Income Growth

- ❑ *Total Income of INR 30.89 crores, vis a vis INR 44.60 Crores in Q1FY25.*
- ❑ *Net Interest Income of INR 30.89 crores vis a vis INR 31.28 crores in Q1FY25.*
- ❑ *Profit After Tax of INR 14.12 crores, vis a vis INR 19.39 crores achieved in Q1FY25.*

Synopsis for H1FY2025

- ❑ **Loan Book EOP:** Achieved closing Loan Book of INR 822 crores;
- ❑ **Income Achievement**
 - ❑ Operating Income of INR 74.43 crores, vis a vis INR 78.71 Crores in H1FY24.
 - ❑ Net Interest Income of INR 62.18 crores, vis a vis INR 53.55 crores in H1FY24;
 - ❑ Profit After Tax of INR 33.51 crores, vis a vis INR 33.13 crores achieved in H1FY24;

For more information, contact

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Sorabh Dhawan
CEO
+91-120- 4041509



SG FINSERVE

Converting constraints into opportunities

EXPANDING OUR OUTREACH DIGITALLY

MSME SUPPLY CHAIN FINANCING
INVESTOR PRESENTATION

Q2/H1 FY25
&
WAY FORWARD...

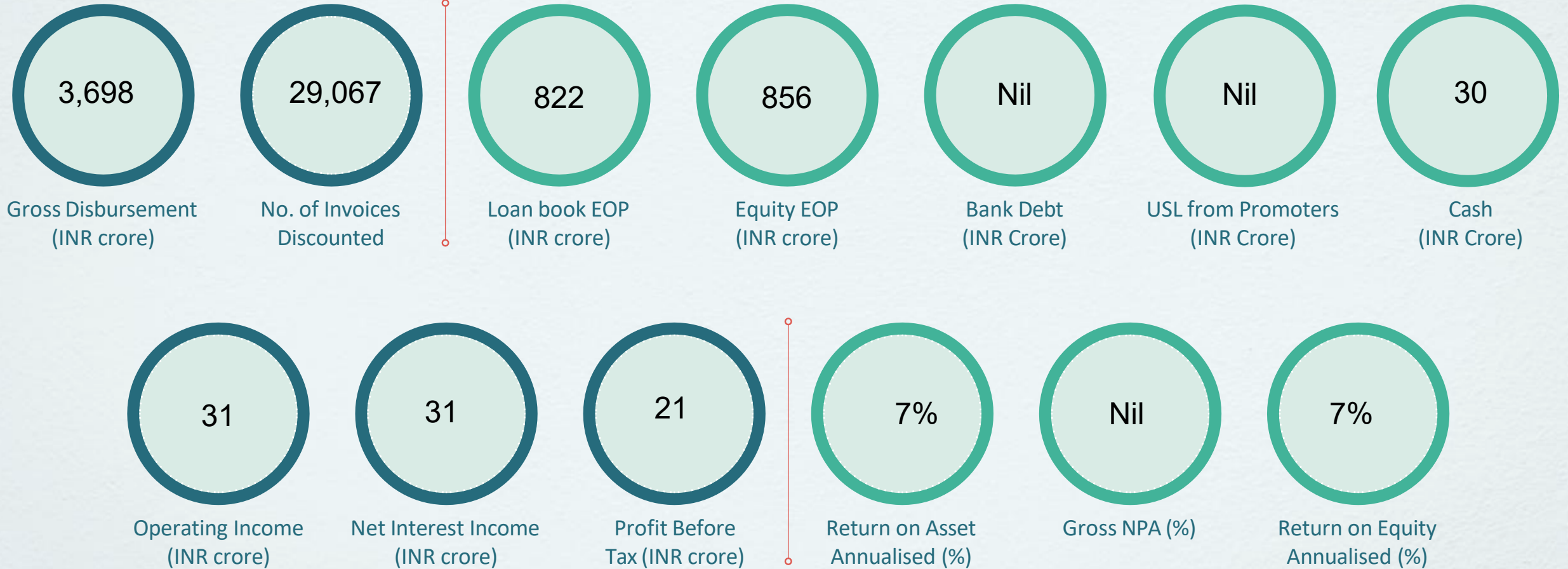


SAFE HARBOUR

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.



Q2/FY25 AT A GLANCE





THE HALF YEAR THAT WAS...

H1- FY25 AT A GLANCE



Gross Disbursement
 (INR crore)



Loan book EOP
 (INR crore)



Equity EOP
 (INR crore)



Net Debt EOP
 (INR crore)



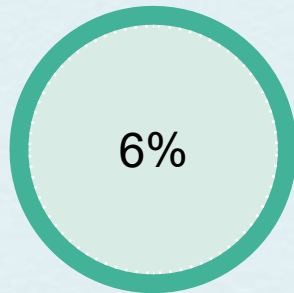
Operating Income
 (INR crore)



Net Interest Income
 (INR crore)



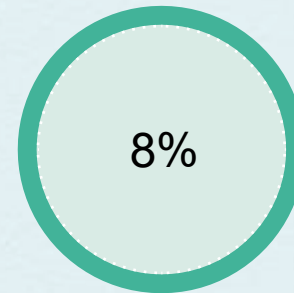
Profit Before
 Tax (INR crore)



Return on Asset
 Annualised (%)



Gross NPA (%)



Return on Equity
 Annualised (%)



A SNAPSHOT

(INR crore)

| Particulars | Q2/FY 25 | Q2/FY 24 | Change (%) | Q1/FY 25 | Change (%) | H1-FY25 | H1- FY24 | Change (%) |
|--|--------------|--------------|---------------|--------------|---------------|--------------|--------------|---------------|
| Interest Income | 30.74 | 42.91 | -28% ▼ | 42.84 | -28% ▼ | 73.58 | 76.98 | -4% ▼ |
| Fee Income | 0.15 | 0.95 | -84% ▼ | 0.70 | -79% ▼ | 0.85 | 1.72 | -50% ▼ |
| Dividend Income | - | - | 0% | - | 0% | - | - | 0% |
| Operating Income | 30.89 | 43.87 | -30% ▼ | 43.54 | -29% ▼ | 74.43 | 78.71 | -5% ▼ |
| Other Income | 0 | - | 0% | 1.06 | -100% | 0 | 0 | 0% |
| Total Income | 30.89 | 43.87 | -30% ▼ | 44.60 | -31% ▼ | 74.43 | 78.71 | -5% ▼ |
| Interest expenses | 0 | 14.60 | -100% ▼ | 12.26 | -100% | 12.26 | 25.16 | -51% ▼ |
| Net Interest Income | 30.89 | 29.27 | 6% ▲ | 31.28 | -1% ▼ | 62.18 | 53.55 | 16% ▲ |
| Operating expenses | 6.90 | 4.33 | 59% ▲ | 6.08 | 13% ▼ | 12.98 | 6.64 | 95% ▲ |
| Profit before Provision & Tax | 23.99 | 24.94 | -4% ▼ | 26.26 | -9% ▼ | 49.20 | 46.91 | 5% ▲ |
| Impairment on Financial Assets* | 3.32 | 1.66 | 100% | - | 0% | 2.27 | 2.73 | -17% ▼ |
| Profit before Tax | 20.67 | 23.28 | -11% ▼ | 26.26 | -22% ▼ | 46.93 | 44.18 | 6% ▲ |
| Income Tax | 6.55 | 5.79 | 13% ▲ | 6.87 | -5% ▼ | 13.42 | 11.05 | 21% ▲ |
| Profit after Tax | 14.12 | 17.49 | -19% ▼ | 19.39 | -27% ▼ | 33.51 | 33.13 | 1% ▲ |
| Loan Book EOP | 822 | 1,658 | -50% ▼ | 1,410 | -42% ▼ | 822 | 1,658 | -50% ▼ |



* Standard Asset Provisioning

FY25 TO FY27
projections



WAY
FORWARD...

FINANCIAL RESOURCE

We have secured commitments for an additional INR 450 crore through warrants. We expect to receive INR 200 crore during the current fiscal year, with the remaining funds anticipated in the next fiscal year.

We are in the process of obtaining credit ratings and establishing a consortium for our banking limits aggregate assessment of INR 4,500 crore to fuel growth for FY2027.

We aim to maintain a debt-to-equity ratio at decent levels, ensuring a strong capital structure that supports our growth and operational stability.



CUSTOMER FOCUS

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.

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.

We will continue to focus on penetrating existing large anchors and target new anchors who are among the top 2 in their sectoral spaces.



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.

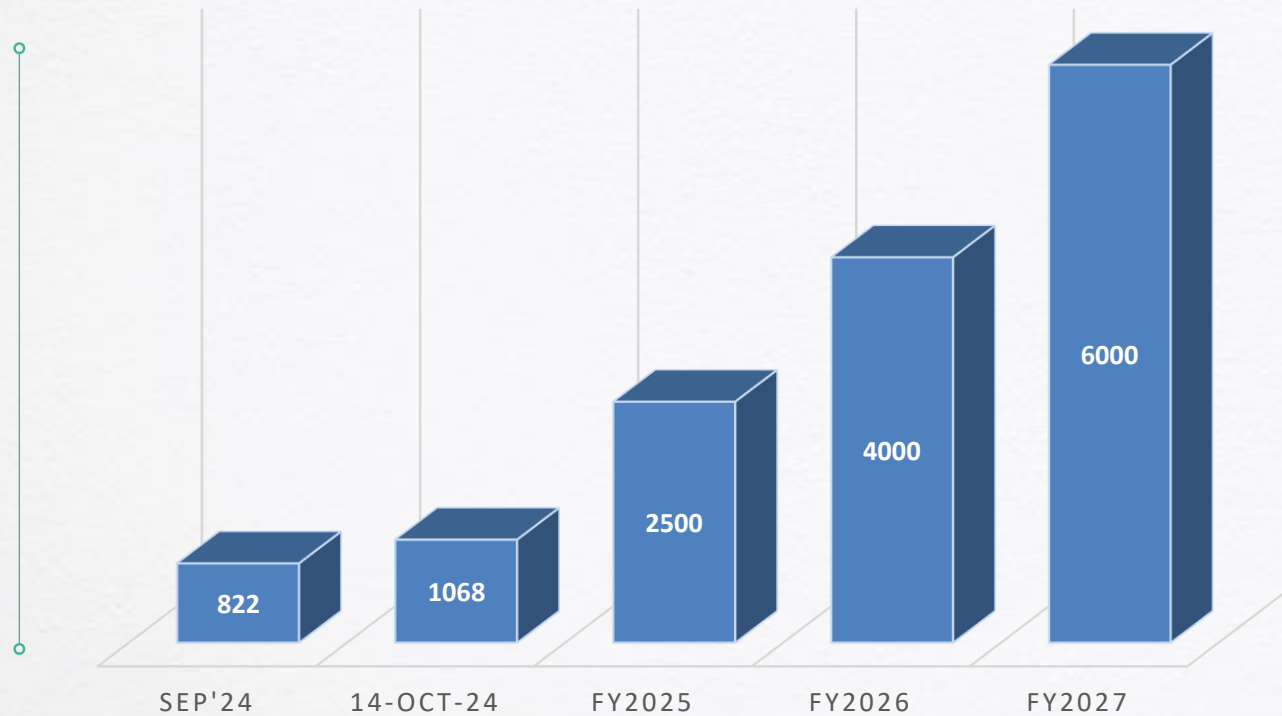
We are excited to announce that we will soon launch 24/7 banking services, providing our clients with seamless, around-the-clock access for real-time payments and collections



JOURNEY AHEAD (CONTD.)

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

■ Loan Book EOP (INR crores)





ABOUT THE COMPANY

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 10-13% per annum to grow their business and that of their business partner.

Visit us at: www.sgfinserve.com

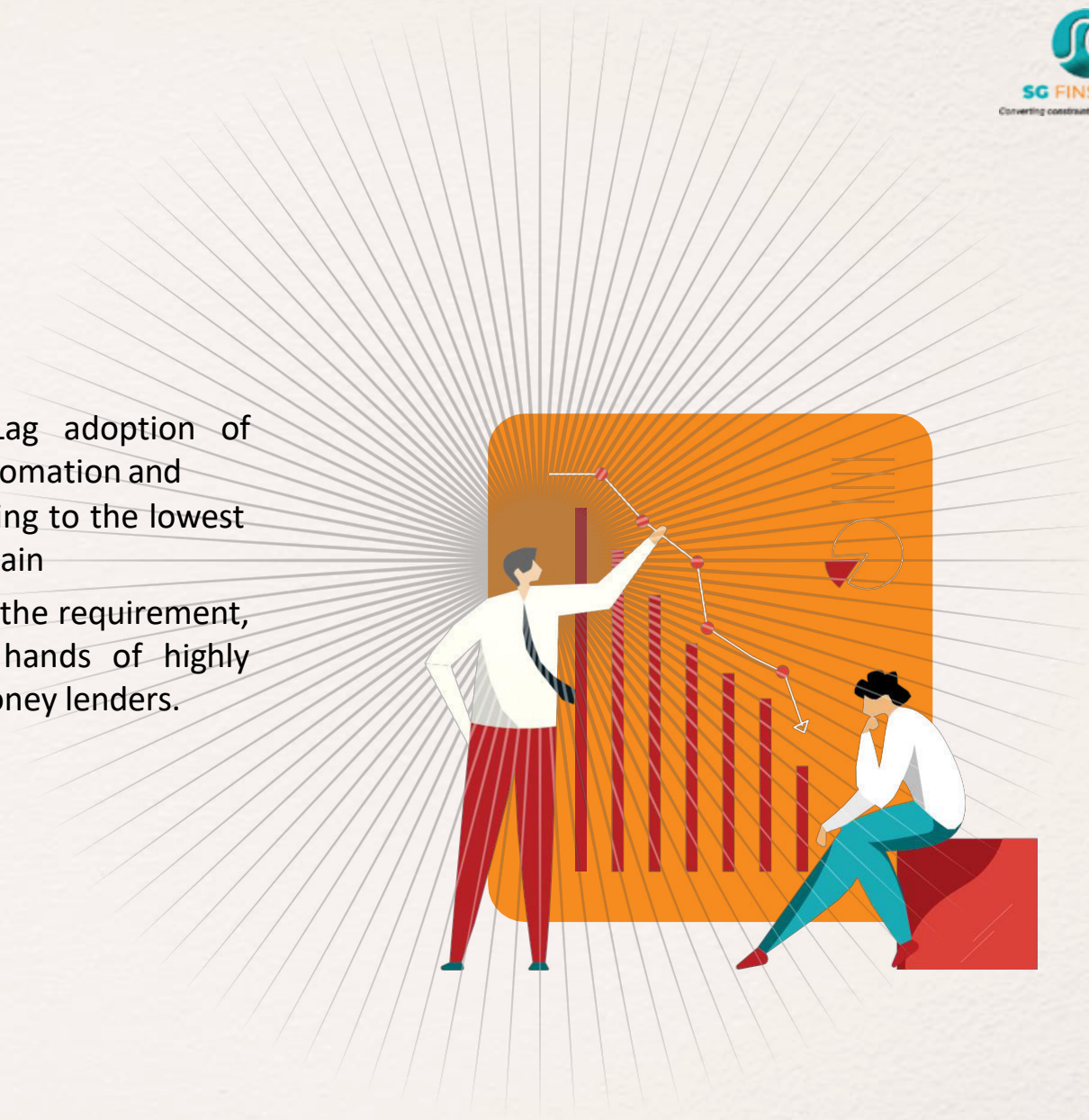
ROADBLOCKS FOR INDIAN MSMEs

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.



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



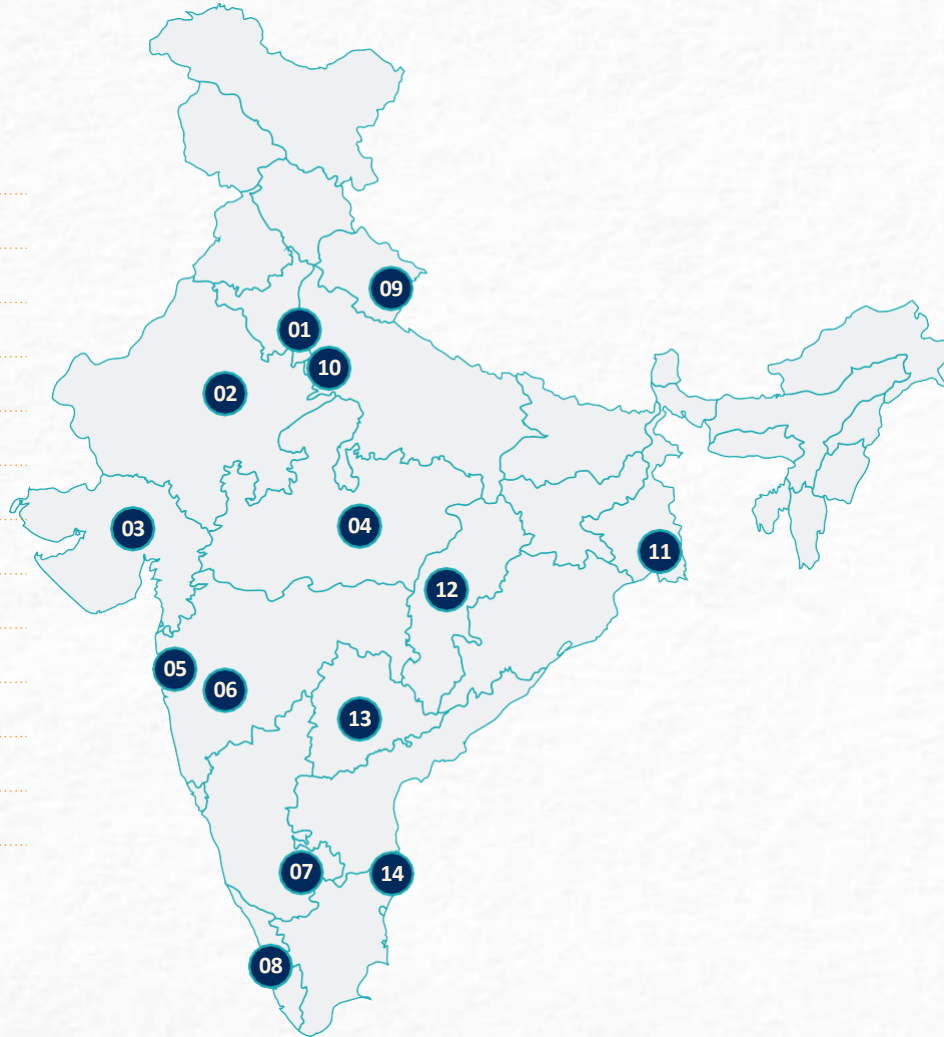
Vendor Financing

OUR JOURNEY- 25 MONTHS

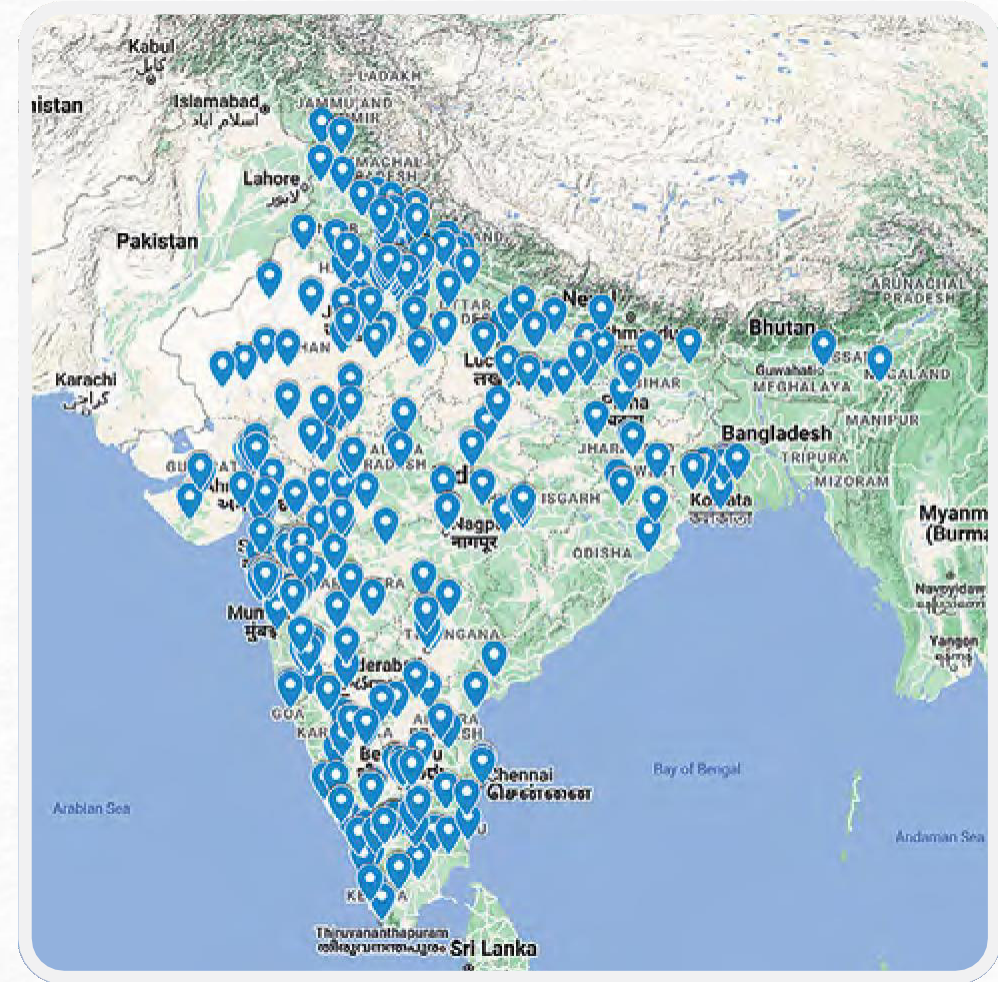


OUR PRESENCE

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



SHRI HSU KAMATH

Ex-CMD Vijaya Bank & ED
Canara Bank



**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

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 of experience
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



PRATEEK SOMANI

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



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

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:

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