



SG FINSE ₹VE

SG Finserve Limited

July 10, 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 un-audited Financial Results for the quarter ended June 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 Audited Financial Results of the Company for the quarter ended June 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
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 2024

PROFIT AFTER TAX (PAT) FOR Q1FY25 – INR 19.39 crores

Ghaziabad, July 10, 2024: The Board of Directors of SGFL today announced the financial results for the quarter ended 30th June 2024.

Management's Message

We are pleased to announce quarterly results of **SG Finserve Limited** for Q1FY2025. Company commenced lending business on 1st Sep' 2022 and 22 Months of our Journey (till 30th June 2024) into existence is summarized below.

Q1FY25 vis-à-vis Q1FY24

- ❑ Total Income for the quarter is INR 43.54 crores as against INR 34.84 crores in Q1FY24.
- ❑ Net Interest Income (NII) of INR 31.28 crores as against INR 24.28 crores in Q1FY24.
- ❑ The Company achieved PAT of INR 19.39 crores as against INR 15.64 crores in Q1FY24.

Q1FY25 vis-à-vis Q4FY24

- ❑ Total Income for the quarter is INR 43.54 crores as against INR 58.55 crores in Q4FY24.
- ❑ Net Interest Income (NII) of INR 31.28 crores as against INR 37.86 crores in Q4FY24.
- ❑ The Company achieved PAT of INR 19.39 crores as against INR 23.80 crores in Q4FY24.

Please find herewith the investor presentation for further details.

For more information, contact

Sahil Sikka
COO & CFO
+91-120- 4041536

Sorabh Dhawan
CEO
+91-120- 4041423



SG FINSERVE

Converting constraints into opportunities

EXPANDING OUR OUTREACH DIGITALLY

MSME SUPPLY CHAIN FINANCING
INVESTOR PRESENTATION

Q1 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 QUARTER THAT WAS...

Q1/FY25 AT A GLANCE



Gross Disbursement
 (INR crore)



No. of Invoices
 Discounted



Loan book EOP
 (INR crore)



Equity EOP
 (INR crore)



Bank Debt
 (INR Crore)



USL from Promoters
 (INR Crore)



Cash
 (INR Crore)



Operating Income
 (INR crore)



Net Interest Income
 (INR crore)



Profit Before
 Provision & Tax
 (INR crore)



Return on Asset
 Annualised (%)



Gross NPA (%)



Return on Equity
 Annualised (%)

A SNAPSHOT

(INR crore)

Particulars	Q1/FY 25	Q1/FY 24	Change (%)	Q4/FY 24	Change (%)	FY24	FY23	Change (%)
Interest Income	42.83	34.07	26% ▲	54.02	-21% ▼	182.11	40.25	352% ▲
Fee Income	0.70	0.77	-9% ▼	4.53	-85% ▼	7.61	1.17	550% ▲
Dividend Income	-	-	0% ▲	-	0% ▲	-	0.03	-100% ▼
Operating Income	43.54	34.84	25% ▲	58.55	-26% ▼	189.72	41.45	358% ▲
Other Income	1.06	-		0.87	22% ▲	-	0.51	-100% ▼
Total Income	44.60	34.84	28% ▲	59.42	-25% ▼	189.72	41.96	352% ▲
Interest expenses	12.26	10.56	16% ▲	20.69	-41% ▼	63.96	8.42	660% ▲
Net Interest Income	31.28	24.28	29% ▲	37.86	-17% ▼	125.76	33.54	275% ▲
Operating expenses	6.08	2.31	163% ▲	6.82	-11% ▼	17.94	4.62	288% ▲
Profit before Provision & Tax	26.26	21.97	20% ▲	31.91	-18% ▼	107.82	28.92	273% ▲
Impairment on Financial Assets*	-	1.07		-		2.79	3.9	-28% ▼
Profit before Tax	26.26	20.90	26% ▲	31.91	-18% ▼	105.03	25.02	320% ▲
Income Tax	6.87	5.26	31% ▲	8.11	-15% ▼	26.44	6.61	300% ▲
Profit after Tax	19.39	15.64	24% ▲	23.80	-19% ▼	78.59	18.41	327% ▲
Loan Book EOP	1,410	1,243	13% ▲	1,673	-16% ▼	1,673	976	71% ▲



* Standard Asset Provisioning



ABOUT THE COMPANY

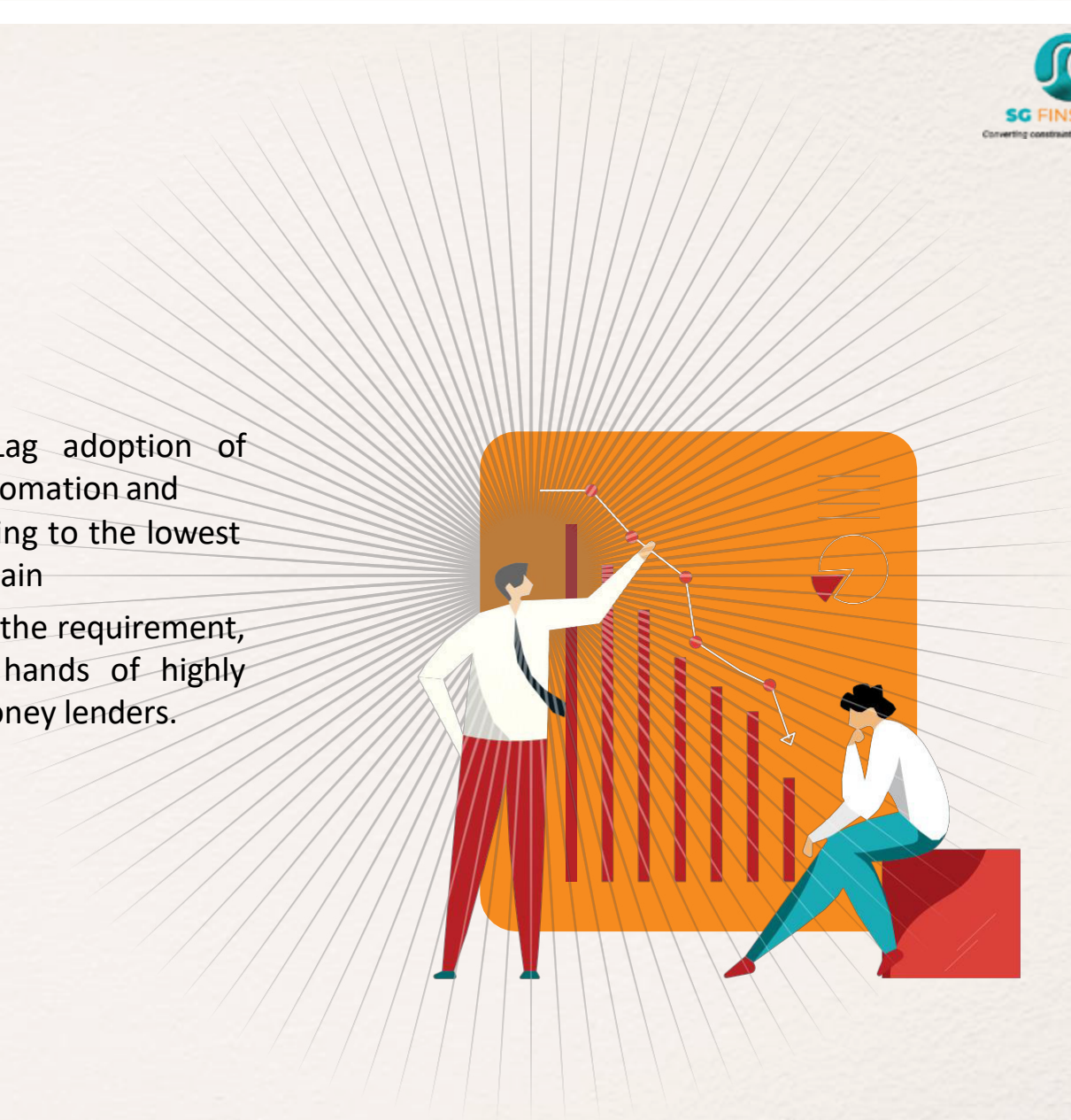
ROADBLOCKS FOR INDIAN MSMEs

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 10-13% per annum 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

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:

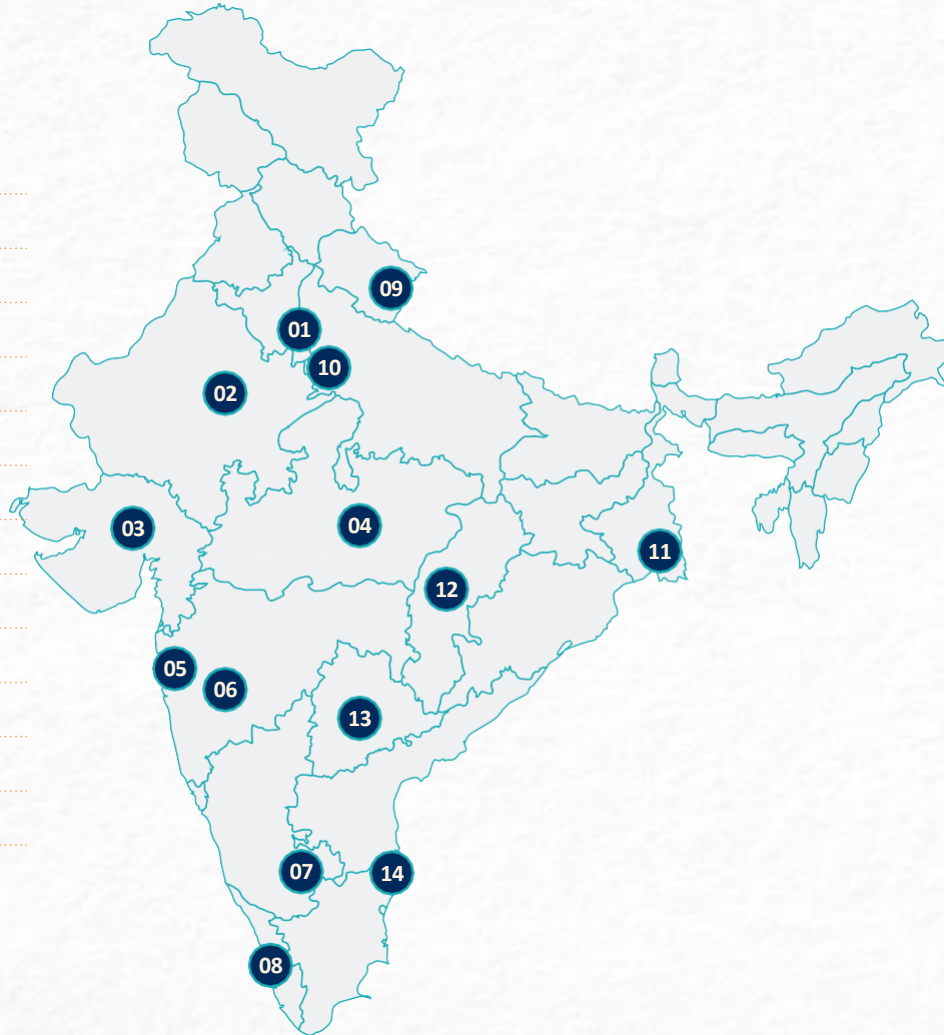


OUR JOURNEY- 22 MONTHS

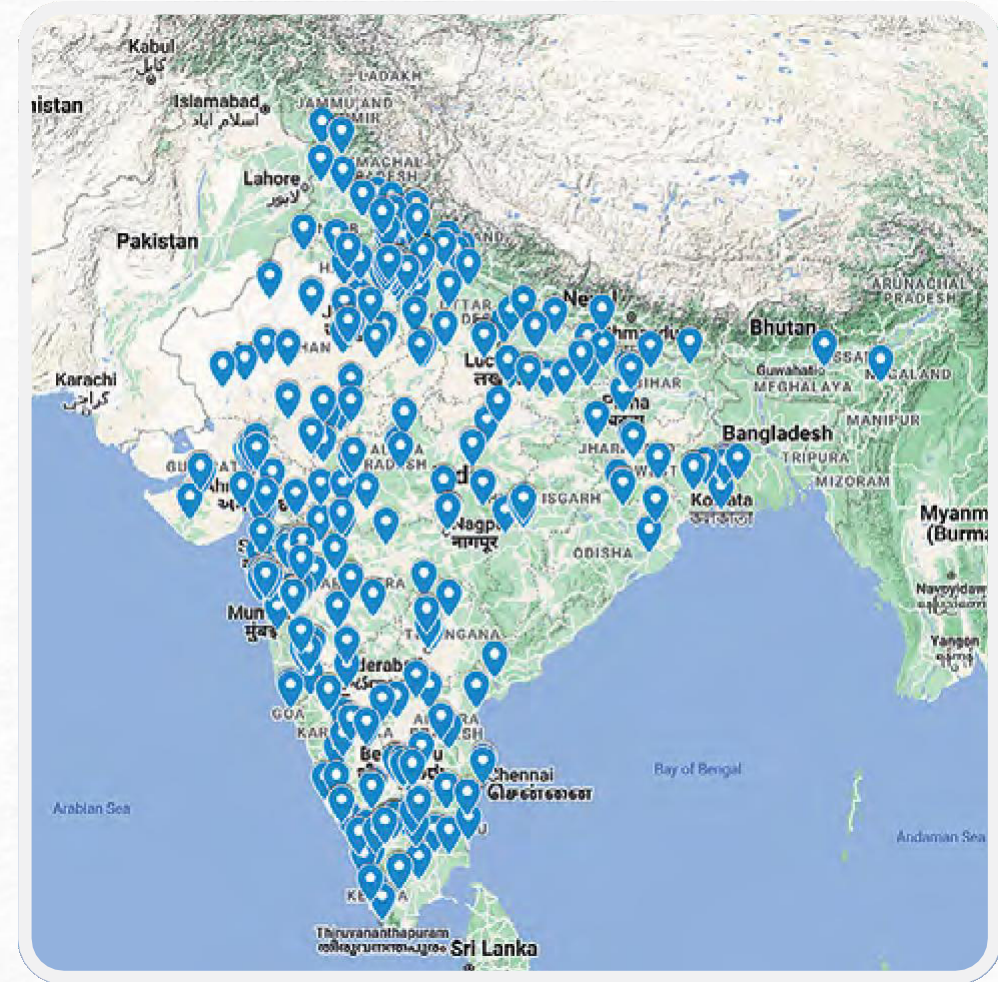


OUR PRESENCE

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





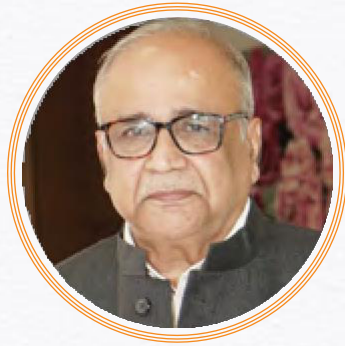
OUR **EDGE** IN THE SPACE

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 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 and Corporate Banking; Ex-SBICAPS, Ernst & Young, Aditya Birla Finance, Kotak

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

14 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 (MCom), 10 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

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

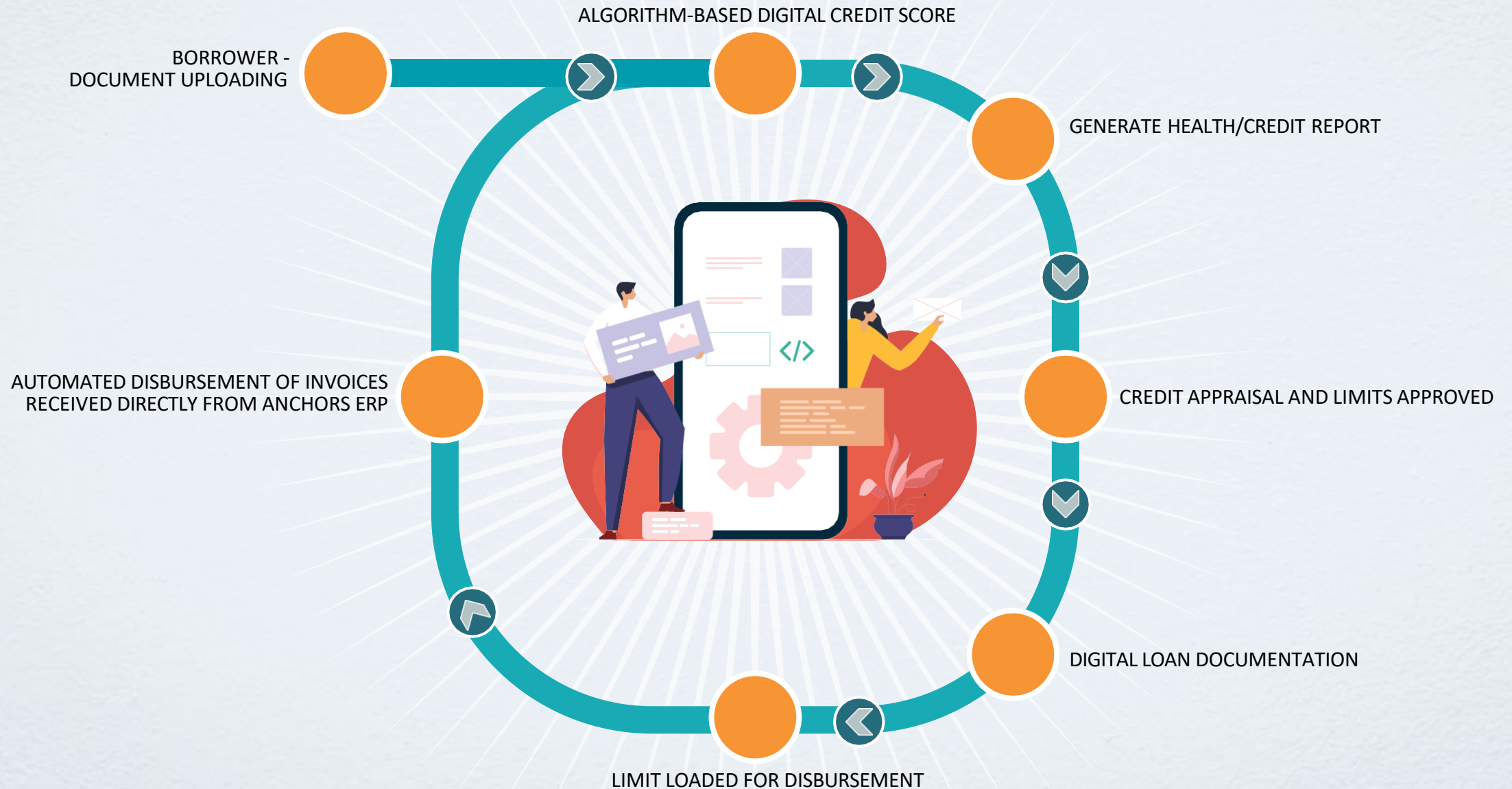


- Focus on building Robust as well as Secured Portfolio
- 85% of the overall book is secured via Charge on Funded Inventory and Receivables generated by sale of the same
- We hold **STOP SUPPLY ARRANGEMENT** from the Anchors to STOP supply in case of delay/ default with SG Finserve

PARTICULARS	EXPOSURE (INR crore)
Secured	1,195
Unsecured	215
Total	1,410

The Loan portfolio of the Company stands robust with an outstanding loan book of INR 1,410 crores as on 30th June 2024, with NIL Gross NPA recorded.

A 100% DIGITAL PLATFORM



OUR BUSINESS PARTNERS





SG FINSERVE

Converting constraints into opportunities

THANK YOU
FOR YOUR TIME

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

SORABH DHAWAN
Chief Executive Officer

e: CEO@sgfinserve.com
T: +91-120-4041423

SAHIL SIKKA
Chief Operating Officer

e: COO@sgfinserve.com
T: +91-120-4041536