



SG FINSE ₹VE

SG Finserve Limited

May 11, 2023

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, 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 Audited Financial Results of the Company for the quarter and financial year ended March 31, 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: 2023.05.11
17:22:15 +05'30'

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

SG Finserve Limited (Formerly known as Moongipa Securities Limited)

(CIN: L74899DL1994PLC057941)

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 & YEAR ENDED 31st MARCH 2023

PROFIT AFTER TAX (PAT) FOR FY23 – INR 18.41 crores

Delhi, May 11, 2023: The Board of Directors of SGFL today announced the financial results for the quarter & year ended 31st March 2023.

Q4FY23 Results

- ❑ Total Income for the quarter is INR 27.54 crores as against INR 12.45 crores in Q3FY23;
- ❑ Net Interest Income (NII) of INR 20.47 crores as against INR 10.31 crores in Q3FY23;
- ❑ The Company has achieved PAT of INR 14.05 crores as against INR 4.61 crores in Q3FY23;

FY23 Results

- ❑ Operating Income for the year is INR 41.45 crores;
 - ❑ Net Interest Income (NII) of INR 31.83 crores;
 - ❑ The Company has achieved PAT of INR 18.41 crores;
-

Management's Message

We are pleased to announce quarterly & yearly results of **SG Finserve Limited** for FY2023. Company commenced lending business on 1st Sep' 2022 and 7 Months of our Journey (till 31st March 2023) into existence is summarized below.

Please find herewith investor presentation for further details.

Synopsis for Q4FY2023

Loan Book EOP- INR 975 crores

- ❑ *Achieved Closing Loan Book of INR 975 crores, up from INR 736 Crores as on Q3FY23 i.e. addition of INR 239 crores;*
- ❑ *Gross Disbursements of INR 6,444 crores and Repayments received via counter amounting to INR 6,205 Crores;*

Borrower: Addition of 214 Clients

- ❑ *No. of Borrowers closed at 558, up from 344 Borrowers in Q3FY23;*

Income Growth

- ❑ *Total Income of INR 27.53 crores, vis a vis INR 12.46 Crores in Q3FY23;*
- ❑ *Net Interest Income of INR 20.47 crores, vis a vis INR 10.31 crores in Q3FY23;*
- ❑ *Profit Before Impairment & Tax of INR 19.70 crores, vis a vis INR 9.26 crores achieved in Q3FY23;*

Synopsis for FY2023

- ❑ **Loan Book EOP:** Achieved closing Loan Book of INR 975 crores;
- ❑ **No. of Borrowers:** No. of unique borrowers added during the year is 558;
- ❑ **Income Achievement**
 - ❑ Operating Income of INR 41.45 crores, vis a vis INR 0.32 Crores in FY22;
 - ❑ Net Interest Income of INR 31.83 crores, vis a vis Nil in FY22;
 - ❑ Profit Before Impairment & Tax of INR 28.92 crores, vis a vis INR 1.12 crores achieved in FY22;

For more information, contact

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



SG FINSE₹VE

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

Safe Harbour

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₹1,00,000 crore++

Opportunity in Supply Chain financing for Indian MSMEs

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

The background is a teal color with a repeating pattern of the Indian Rupee symbol (₹). On the right side, there are faint, semi-transparent images of financial charts, including a line graph with data points and a candlestick chart. A large, stylized white arrow points from the top right towards the center. The text 'About the Company' is overlaid on the left side of the image.

About the Company

new-age

An Emerging New-age

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.

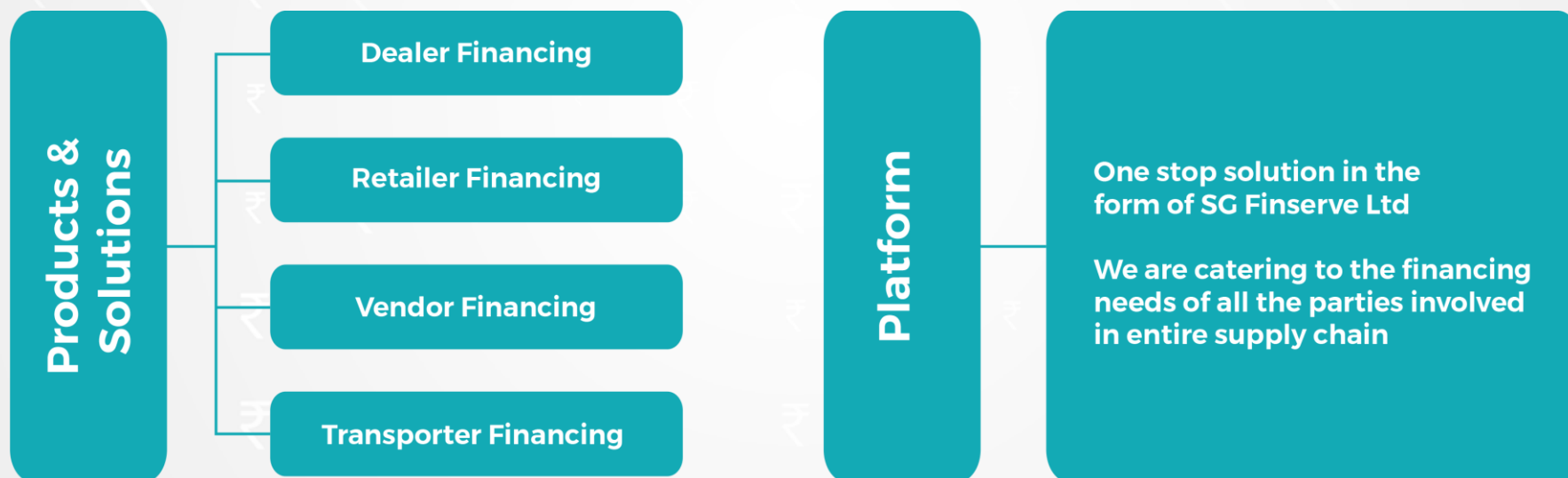
Based in Delhi-NCR, India, the Company provides financing solutions to channel partners of Indian Corporates at competitive rates to grow their business and that of their business partner.

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

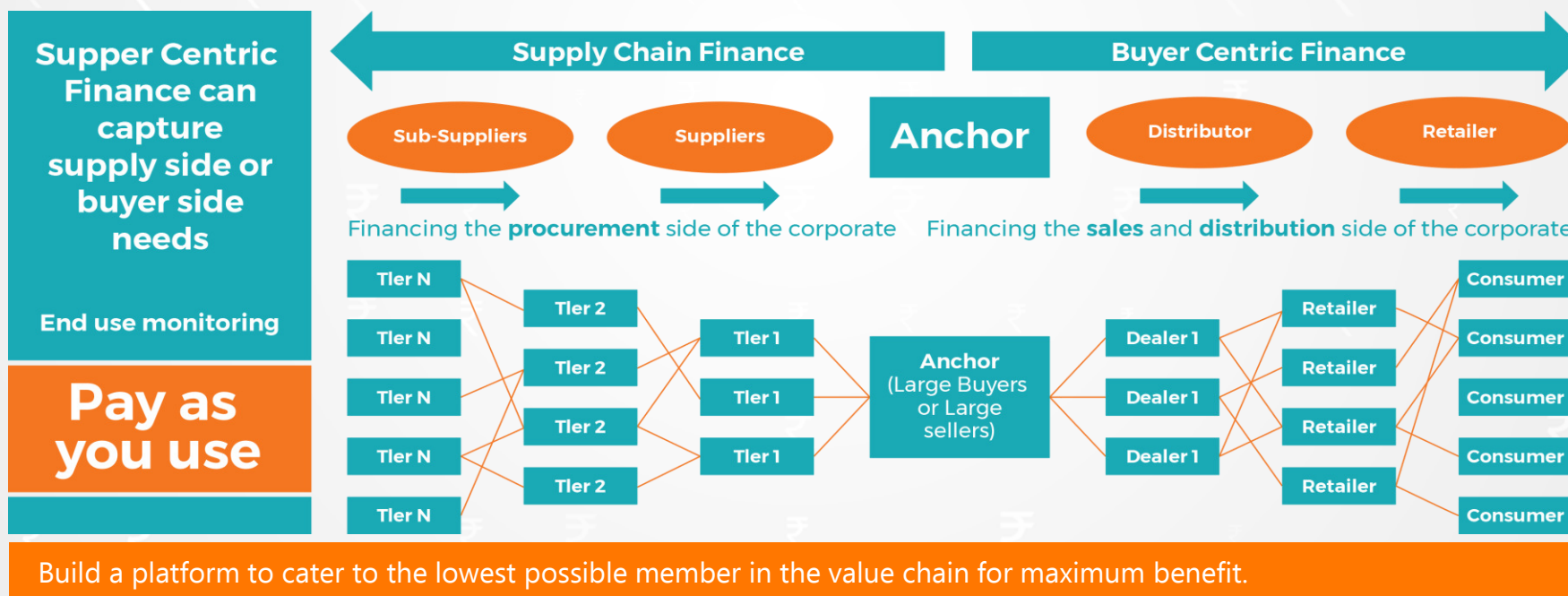
Our one-stop solution



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

Solution

Our comprehensive solution



Our presence

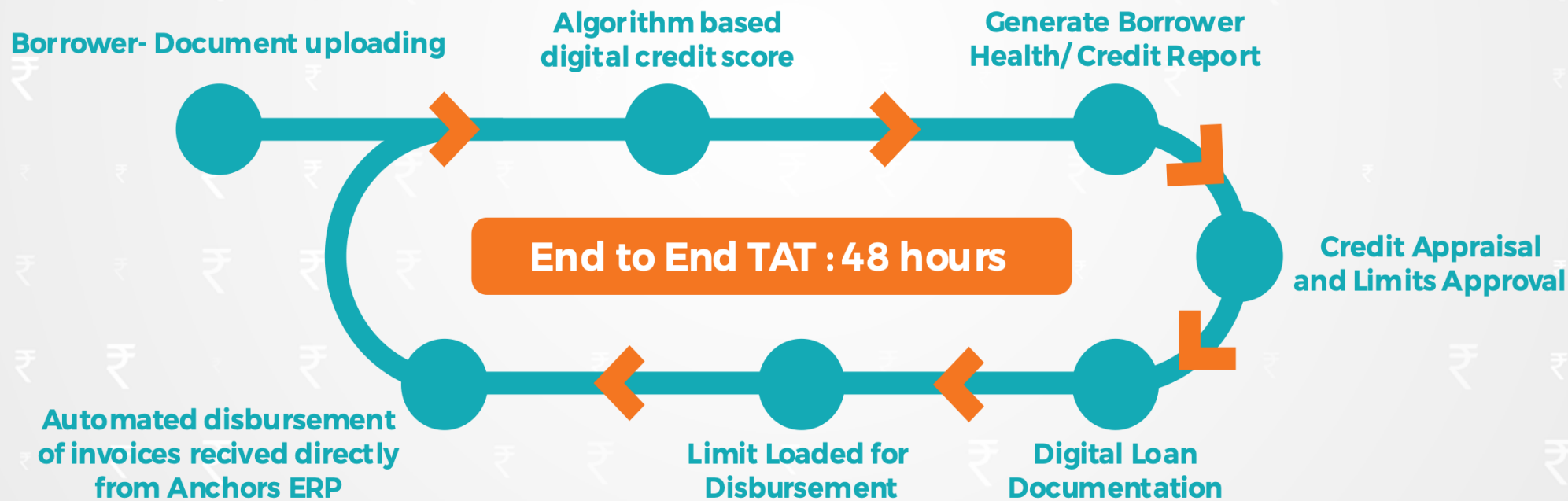


Our edge
in the space



100% digital

A 100% Digital Platform

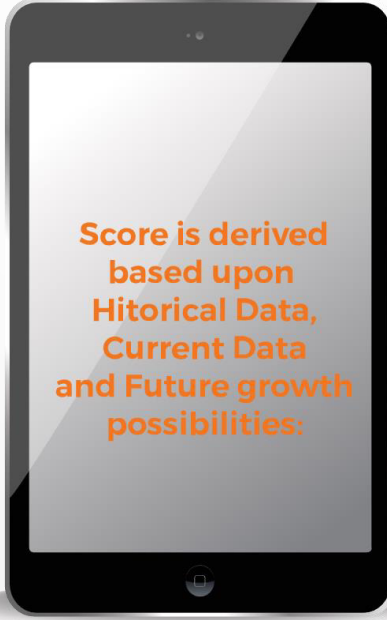


credit scoring

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

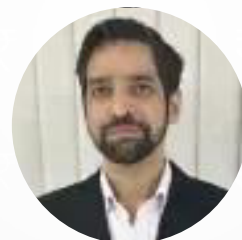


Sahil Sikka

COO & CFO- Head Business

13 years in Corporate Banking Ex

HDFC, Kotak, IndusInd
& Aditya Birla



Abhishek Mahajan

Head Credit & Risk

18 years in Credit CA- 2000 Ex

IDBI, ICICI & Kotak



Ankush Agarwal

Operations & Technology

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

Ex Kotak, Indusind



Vivekanand Tiwari

Head Operations

12 years in Operations
Ex ICICI, Axis & IndusInd

funding

Our funding depth

Our Equity Partners

Initial Equity Commitment by
Promoters, FIIs, UHNIs & Public

INR 720 crores

Our Bankers



Our business partners



The quarter that was

3543.68
254.679744
25314
3543.68
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25314
3543.68

254.679744
25314
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25314
3543.68
254.679744

254.679744
25314
3543.68

10584	70.58	888
London	1058.0	20
10584	30.58	888
Tokyo	1014.0	30
10584	30.58	888
Europe	1014.0	30



at a glance

Q4FY23 at a glance

558	3807	239
Number of borrowers	Gross Disbursement (INR crore)	Loan book added (INR crore)

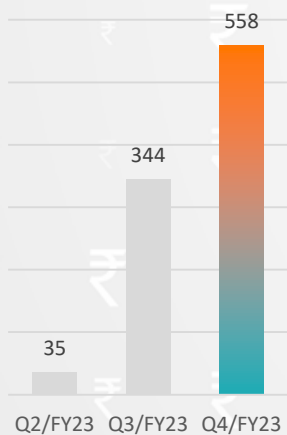
27.53	20.47	19.70
Operating Income (INR crore)	Net Interest Income (INR crore)	Profit before Provision & Tax (INR crore)

975	573	402
Loan book EOP (INR crore)	Equity EOP (INR crore)	Net Debt EOP (INR crore)

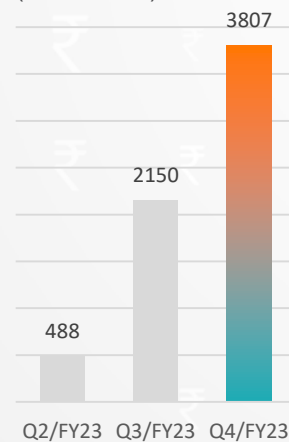
7.00	Nil	10.22
Return on Asset annualized(%)	Net NPA (%)	Return on Equity annualized (%)

Growing sequentially

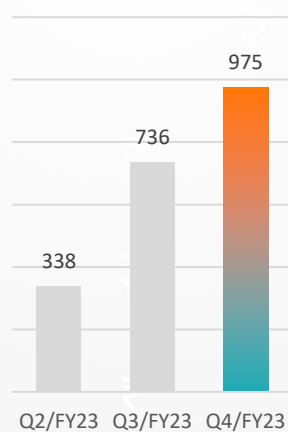
Number of Borrowers



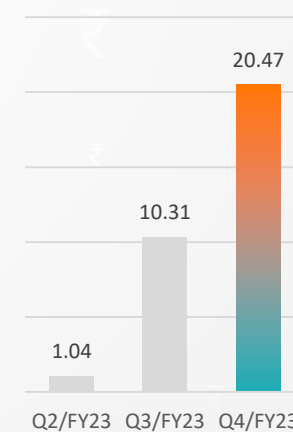
Gross Disbursements
(INR Crore)



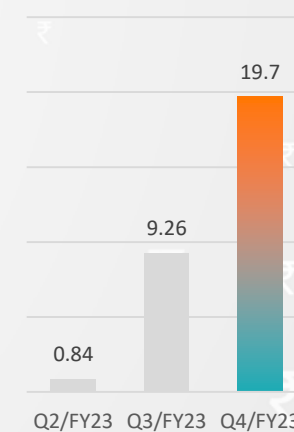
Loan Book EOP
(INR Crore)



Net Interest Income
(INR Crore)



Profit before Provision & Tax
(INR Crore)



An improved performance

INR Crores

Particulars	Q4 FY23	Q3 FY22	Change (%)	ROA Tree
Interest Income	26.63	12.35	116%	13.27%
Fee & Other Income	0.90	0.10	-	0.45%
Dividend Income	-	-	-	-
Operating Income	27.53	12.45	121%	13.72%
Other non- operating Income	-	0.01	-	-
Total Income	27.53	12.46	121%	13.72%
Interest expenses	6.16	2.04	202%	3.07%
Net Interest Income	20.47	10.31	99%	10.20%
Operating expenses	1.68	1.16	45%	0.84%
Profit before Provision & Tax	19.70	9.26	113%	9.81%
Provision on Standard Assets	0.96	2.94		-
Profit before Tax	18.74	6.32	197%	9.33%
Income Tax	4.69	1.71		-
Profit after Tax	14.05	4.61	204%	7.00%



The Performance stack



at a glance

FY23 at a glance

558	6444	975
Number of borrowers	Gross Disbursement (INR crore)	Loan book added (INR crore)

41.45	31.83	28.92
Operating Income (INR crore)	Net Interest Income (INR crore)	Profit before Provision & Tax (INR crore)

975	573	402
Loan book EOP (INR crore)	Equity EOP (INR crore)	Net Debt EOP (INR crore)

5.88	Nil	8.36
Return on Asset (%)	Net NPA (%)	Return on Equity (%)

An improved performance

C in Crores

Particulars	FY23	FY22	Change (%)	ROA Tree
Interest Income	40.25	0.00	-	12.86%
Fee & Other Income	1.68	0.30	-	0.54%
Dividend Income	0.03	0.02	-	-
Operating Income	41.45	0.32	12781%	13.24%
Other non- operating Income	0.00	1.88	-	-
Total Income	41.96	2.20	1806%	13.40%
Interest expenses	8.42	0.00	-	2.69%
Net Interest Income	31.83	2.20	1425%	10.17%
Operating expenses	4.62	1.08	328%	1.48%
Profit before Provision & Tax	28.92	1.12	2482%	9.24%
Provision on Standard Assets	3.90	0.00	-	-
Profit before Tax	25.02	1.12	2134%	7.99%
Income Tax	6.61	0.33	1912%	-
Profit after Tax	18.41	0.79	2231%	5.88%

What fueled **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 etc;
- ❑ Focus on Seamless Digital Customer Journey- including on-boarding, Credit Assessment, Facility Documentation, Disbursement and Monitoring;

Moving
into a higher
orbit



mind map

Our mind map

- ❑ End to end **Supply Chain Financing Solutions** will continue to be the CORE FOCUS area with **introduction of Innovative Products/ Solutions**;
- ❑ Penetration- **Deep Tier Financing** to Last Possible member of the Supply Chain;
- ❑ Widen our Footprint by converting already identified Anchors- under final stages;
- ❑ Adopting Newer/ **Customer Friendly Digital Initiatives** for improved **CUSTOMER EXPERIENCE**;
- ❑ **Highly Capitalized** to Leverage and fuel the growth momentum;

