



SG Finserve Limited

January 19, 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 December 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 unaudited Financial Results of the Company for the quarter & nine months ended December 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: 2024.01.19
17:29:06 +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 31st DECEMBER 2023
PROFIT AFTER TAX (PAT) | Q3FY24 – INR 21.65 crores | 9MFY24 – INR 54.78 crores |

Ghaziabad, January 19, 2024: The Board of Directors of SGFL today announced the financial results for the quarter and nine months ended 31st December 2023.

Q3FY24 Results

- ❑ Total Income for the quarter is INR 52.47 crores as against INR 43.87 crores in Q2FY24.
- ❑ Net Interest Income (NII) of INR 34.36 crores as against INR 29.27 crores in Q2FY24.
- ❑ The Company achieved PAT of INR 21.65 crores as against INR 17.49 crores in Q2FY24.

NINE MONTHSFY24 Results

- ❑ Total Income for the Nine Months FY24 is INR 131.16 crores as against INR 12.46 crores in Nine Months FY23.
- ❑ Net Interest Income (NII) of INR 87.90 crores as against INR 12.16 crores in Nine Months FY23.
- ❑ The Company achieved PAT of INR 54.78 crores as against INR 4.35 crores in Nine Months FY23.

Management's Message

We are pleased to announce quarterly and nine months results of **SG Finserve Limited** for 31st December 2023. Company commenced lending business on 1st Sep' 2022 and 16 Months of our Journey (till 31st December 2023) into existence is summarized below.

Please find herewith the investor presentation for further details.

Synopsis for Q3FY24 vis-à-vis Q2FY24

- ❑ **Loan Book EOP- INR 1,891 crores:** Achieved Closing Loan Book of INR 1,891 crores as on 31st December 2023, up from INR 1,658 Crores as on Q2FY24 i.e. addition of INR 233 crores;

Growth of 14% Q-o-Q basis;

- ❑ **Operating Income:** Total Income of INR 52.47 crores, vis a vis INR 43.87 crores in Q2FY24- Growth of 20% Q-o-Q basis.
- ❑ **Net Interest Income:** Net Interest Income of INR 34.36 crores vis a vis INR 29.27 crores in Q2FY24- Growth of 17% Q-o-Q basis.
- ❑ **Profit After Tax:** PAT of INR 21.65 crores, vis a vis INR 17.49 crores achieved in Q2FY24- Growth of 24% Q-o-Q basis.
- ❑ **NIL NPA:** Portfolio continuous to perform strong with NIL Gross NPA recorded in 16 months of journey.

For more information, contact

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COO & CFO

+91-120- 4041504

Sorabh Dhawan

CEO

+91-120- 4041509

Annexure-B



SG FINSERVE

Converting constraints into opportunities



A NEW-AGE COMPANY
CATALYZING GROWTH OF MSMEs via
SUPPLY CHAIN FINANCE

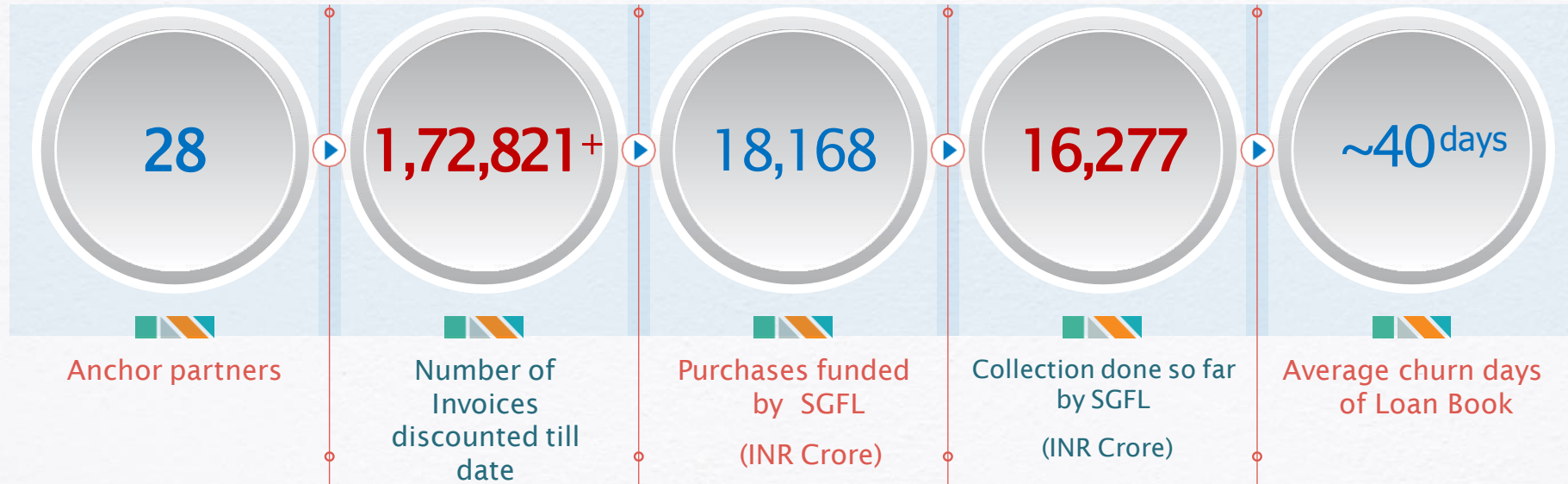
SAFE HARBOUR

THIS PRESENTATION HAS BEEN PREPARED BY **SG FINSERVE LIMITED** (THE ‘COMPANY’) SOLELY FOR YOUR INFORMATION. BY ACCESSING THIS PRESENTATION, YOU ARE AGREEING 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 OR 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 THEREOF. IN PARTICULAR, 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 TO OTHERWISE NOTIFY THE RECIPIENT IF INFORMATION, OPINION, PROJECTION, FORECAST OR ESTIMATE SET FORTH HEREIN, CHANGES OR SUBSEQUENTLY 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 THE PURPOSES OF THIS PRESENTATION. YOU MAY ALSO REFER TO THE FINANCIAL STATEMENTS OF THE COMPANY AVAILABLE AT WWW.SGFINSERVE.COM BEFORE MAKING ANY DECISION ON THE BASIS OF THIS INFORMATION. CERTAIN STATEMENTS CONTAINED 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 WITH RESPECT TO THE RESULTS OF OPERATIONS AND FINANCIAL CONDITION OF THE COMPANY. 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 AS A RESULT OF VARIOUS FACTORS AND ASSUMPTIONS WHICH THE COMPANY PRESENTLY BELIEVES TO BE REASONABLE IN LIGHT OF ITS OPERATING EXPERIENCE IN RECENT YEARS BUT THESE ASSUMPTIONS MAY PROVE TO BE INCORRECT.

POTENTIAL INVESTORS MUST MAKE THEIR OWN ASSESSMENT OF THE RELEVANCE, ACCURACY AND ADEQUACY OF THE INFORMATION CONTAINED IN THIS PRESENTATION AND MUST MAKE SUCH INDEPENDENT INVESTIGATION AS THEY MAY CONSIDER NECESSARY OR APPROPRIATE FOR SUCH PURPOSE. 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 AND SHOULD NOT BE DISTRIBUTED, PUBLISHED OR REPRODUCED, IN WHOLE OR PART, OR DISCLOSED BY RECIPIENTS DIRECTLY OR INDIRECTLY TO ANY OTHER PERSON.

OUR JOURNEY – 16 MONTHS



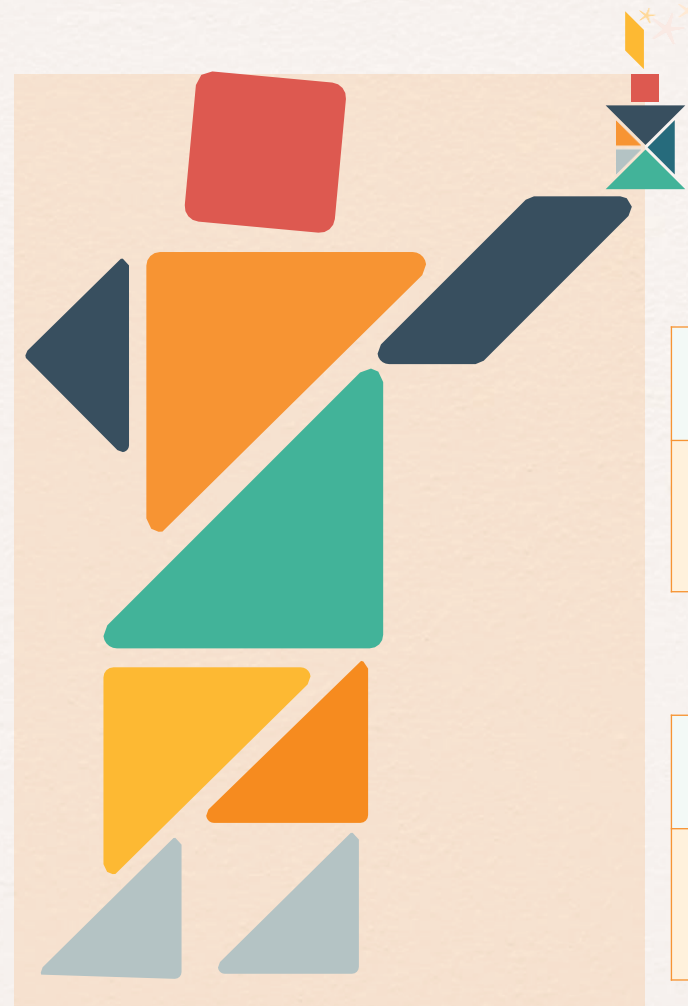


THE QUARTER THAT WAS

Q3 FY24 AT A GLANCE

4,139	233
Gross Disbursement (INR Crore)	Loan Book Added (INR Crore)

1,891	781	1,110
Loan Book EOP (INR Crore)	Equity EOP (INR Crore)	Net Debt EOP (INR Crore)



52.47	34.36	29.87
Operating Income (INR Crore)	Net Interest Income (INR Crore)	Profit Before Provision & Tax (INR Crore)

5.74	Nil	11.29
Return On Asset Annualised %	Gross NPA (%)	Return On Equity Annualised %

Q3 FY24 vs Q2 FY24

INR **781** Cr



Equity EOP

(Sep 23: INR 759 Cr)

INR **1,891** Cr



Loan Book EOP

(Sep 23: INR 1,658 Cr)

INR **52.47** Cr



Operating Income

(Sep 23: INR 43.87 Cr)

INR **34.36** Cr



Net Interest Income

(Sep 23: INR 29.27 Cr)



Q3 FY24 vs Q2 FY24 (CONTINUED)

INR **21.65** Cr

Profit After Tax

 **24%**

(Sep 23: INR 17.49 Cr)

Nil

Gross NPA

Nil

(Sep 23: Nil)

5.74%

Return On Assets annualised

 **32** lps

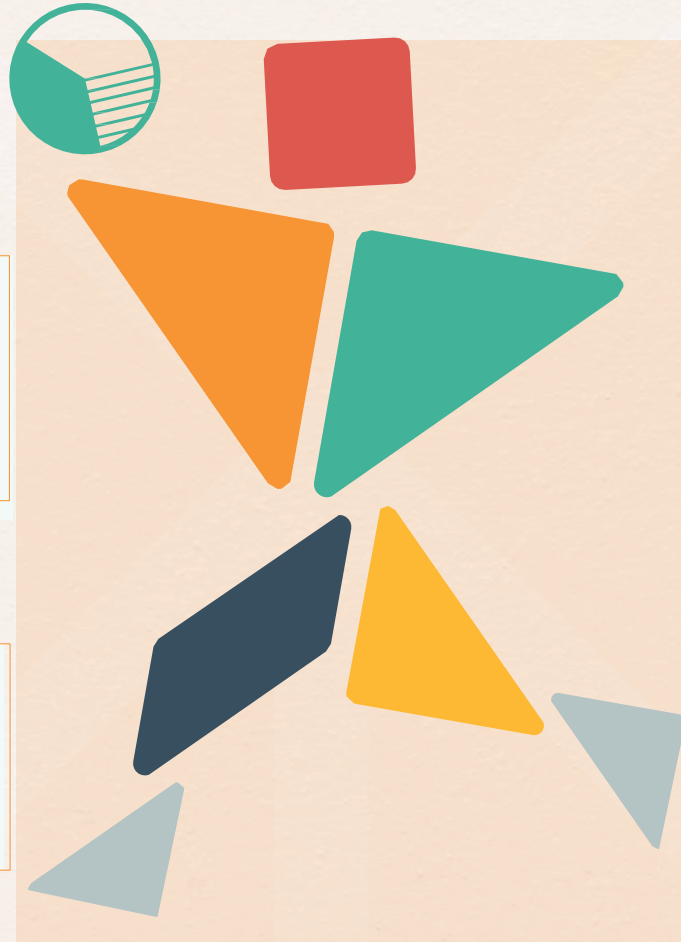
(Sep 23: 5.42%)

11.29%

Return On Equity annualised

 **85** lps

(Sep 23: 10.44%)



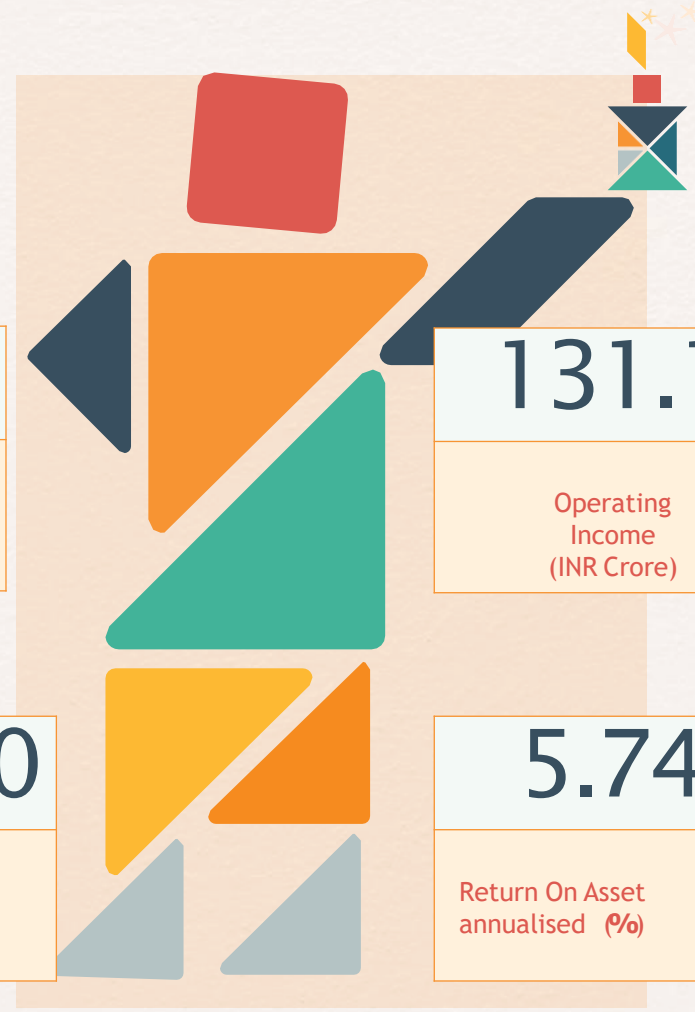
9m FY24 AT A GLANCE

12,593	916
Gross Disbursement (INR Crore)	Loan Book Added (INR Crore)

131.16	87.90	76.78
Operating Income (INR Crore)	Net Interest Income (INR Crore)	Profit Before Provision & Tax (INR Crore)

1,891	781	1,110
Loan Book EOP (INR Crore)	Equity EOP (INR Crore)	Net Debt EOP (INR Crore)

5.74	Nil	11.29
Return On Asset annualised (%)	Gross NPA (%)	Return On Equity annualised (%)





GROWING SEQUENTIALLY

AN IMPROVED PERFORMANCE

INR Crore

Particulars	Q3FY24	Q2FY24	Q-o-Q	Q3FY23	9MFY24	9MFY23	Y-o-Y	9MFY24- ROA Tree	FY23
			Change (%)				Change (%)		
Interest Income	51.11	42.92	19%	12.35	128.08	13.61	841%	13.43%	40.25
Fee & Other Income	1.36	0.95		0.10	3.08	0.26			1.17
Dividend Income	-	-		0.00	-	0.03			0.03
Operating Income	52.47	43.87	20%	12.45	131.16	13.91	843%	13.75%	41.45
Other non-operating Income	-	-		0.00	0.00	0.51			0.51
Total Income	52.47	43.87	20%	12.45	131.16	14.42	810%	13.75%	41.96
Interest expenses	18.11	14.60		2.04	43.26	2.26			8.42
Net Interest Income	34.36	29.27	17%	10.41	87.90	12.16	623%	9.21%	33.54
Operating expenses	4.49	4.33		1.16	11.12	2.95			4.62
Profit Before Provision & Tax	29.87	24.94	20%	9.25	76.78	9.21	734%	8.05%	28.92
Impairment on Financial Assets*	0.93	1.66		2.94	3.66	2.94			3.90
Profit Before Tax	28.94	23.28	24%	6.31	73.12	6.27	1067%	7.66%	25.02
Income Tax	7.29	5.79	26%	1.70	18.34	1.92			6.61
Profit After Tax	21.65	17.49	24%	4.61	54.78	4.35	1161%	5.74%	18.41
Loan Book EOP	1891	1658	14%	736	1891	736	157%	-	975



AN IMPROVED PERFORMANCE

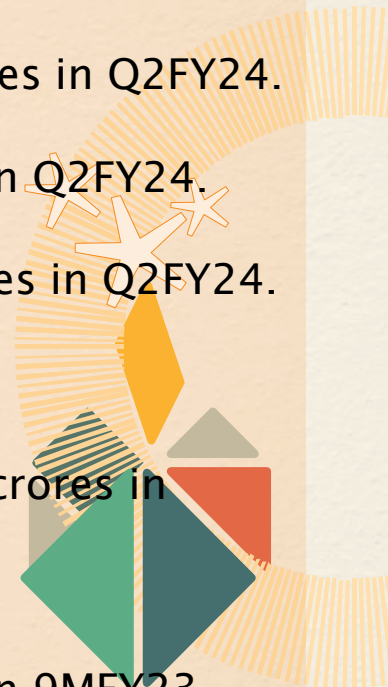


Q3FY24 Results

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- Net Interest Income (NII) of INR 34.36 crores as against INR 29.27 crores in Q2FY24.
- The Company achieved PAT of INR 21.65 crores as against INR 17.49 crores in Q2FY24.

9MFY24 Results

- Total Income for the 9 months is INR 131.16 crores as against INR 12.46 crores in 9MFY23.
- Net Interest Income (NII) of INR 87.90 crores as against INR 12.16 crores in 9MFY23.
- The Company achieved PAT of INR 54.78 crores as against INR 4.35 crores in 9MFY23.



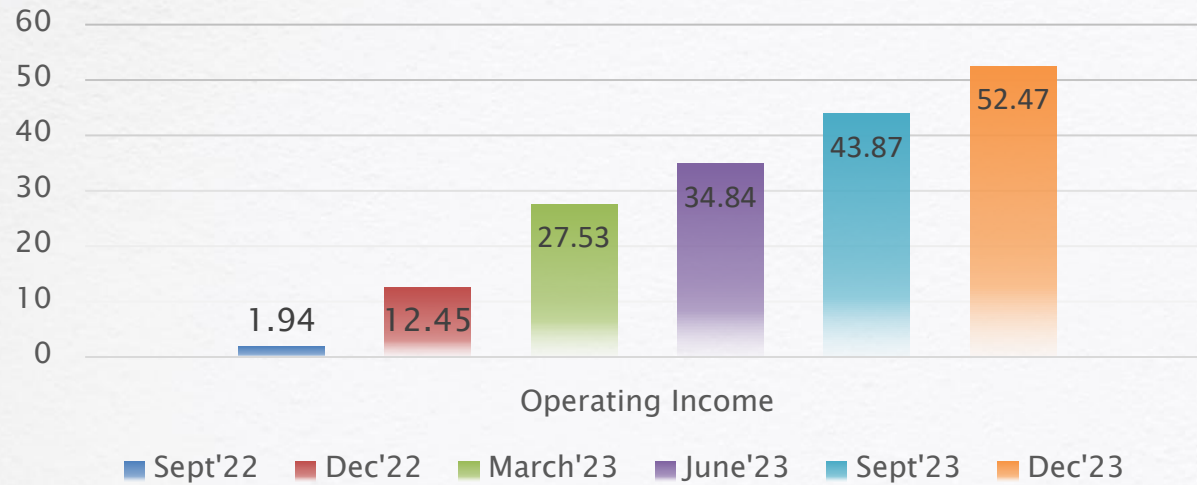
GROWING SEQUENTIALLY



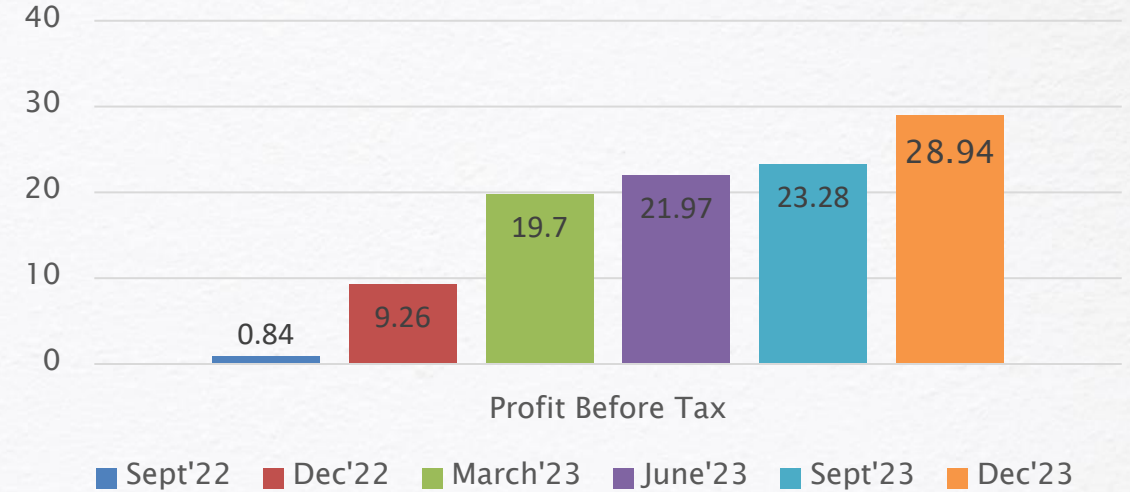
SG FINSERVE

Converting constraints into opportunities

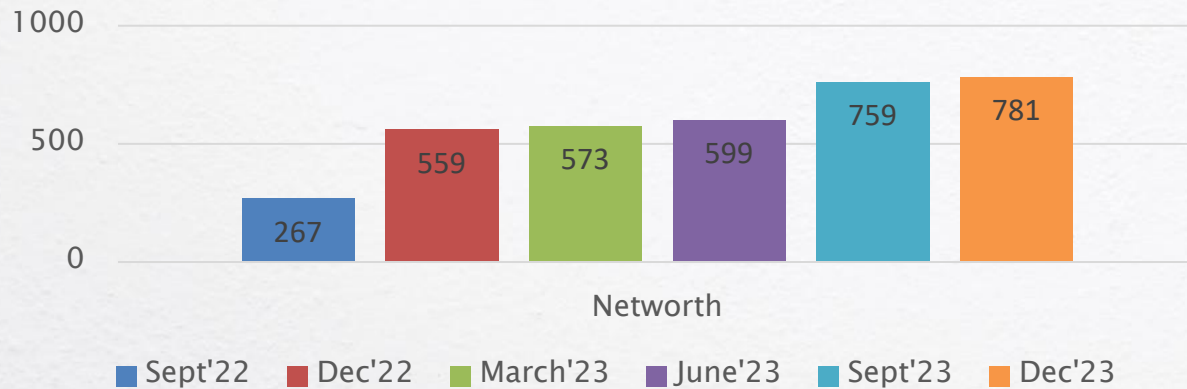
OPERATING INCOME



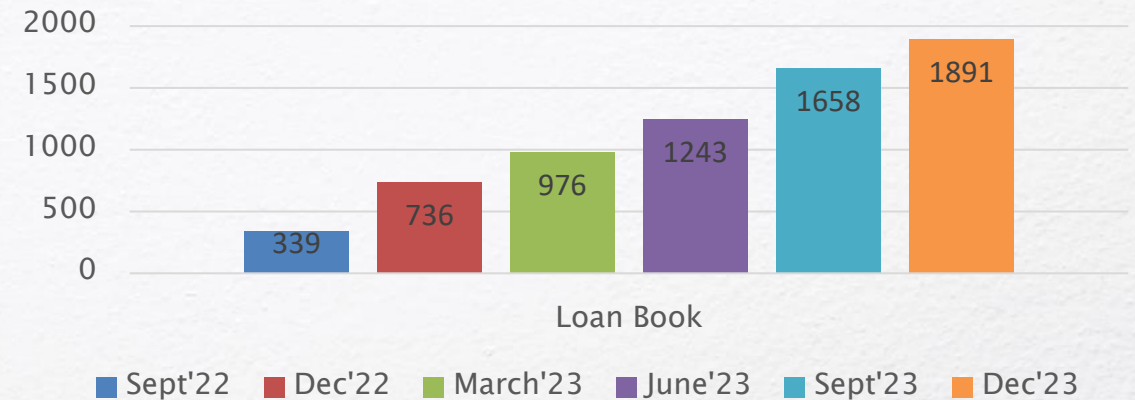
PROFIT BEFORE TAX



NETWORTH



Loan Book





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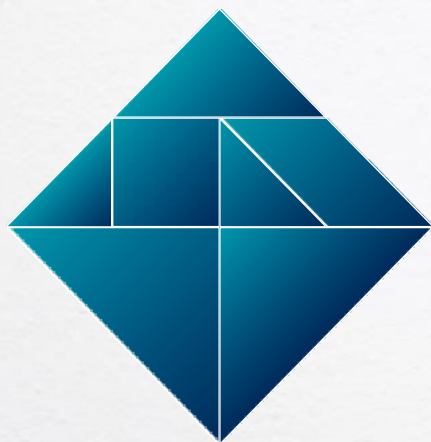
ABOUT THE COMPANY



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, and
- 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.




AN EMERGING NEW-AGE POST CHANGE OF MANAGEMENT



SG Finserve Limited

**Streamlining the Supply Chain Financing and optimizing the working capital cycle,
ensuring Financial Inclusion for Indian MSMEs by all-round use of technology;**

A decorative graphic on the left side of the slide, consisting of several overlapping geometric shapes in various colors: a red square, a green triangle, an orange triangle, a yellow triangle, a dark blue parallelogram, and two grey triangles. These shapes are arranged in a cluster, with some overlapping each other. The background behind these shapes is a light grey circular pattern of fine lines.

Based in Delhi-NCR, India, the Company provides financing solutions to channel partners (Dealers, Distributors, Retailers, Buyers etc.) of Indian Corporates at competitive rates of 10-13% per annum to grow their business and that of their business partner.

SGFL is accredited with CRISILAA 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;

PRODUCTS & SOLUTIONS



PLATFORM



One-stop solution in the form of SG Finserve Ltd.
We are catering to the financing needs of all the parties involved in entire supply chain.



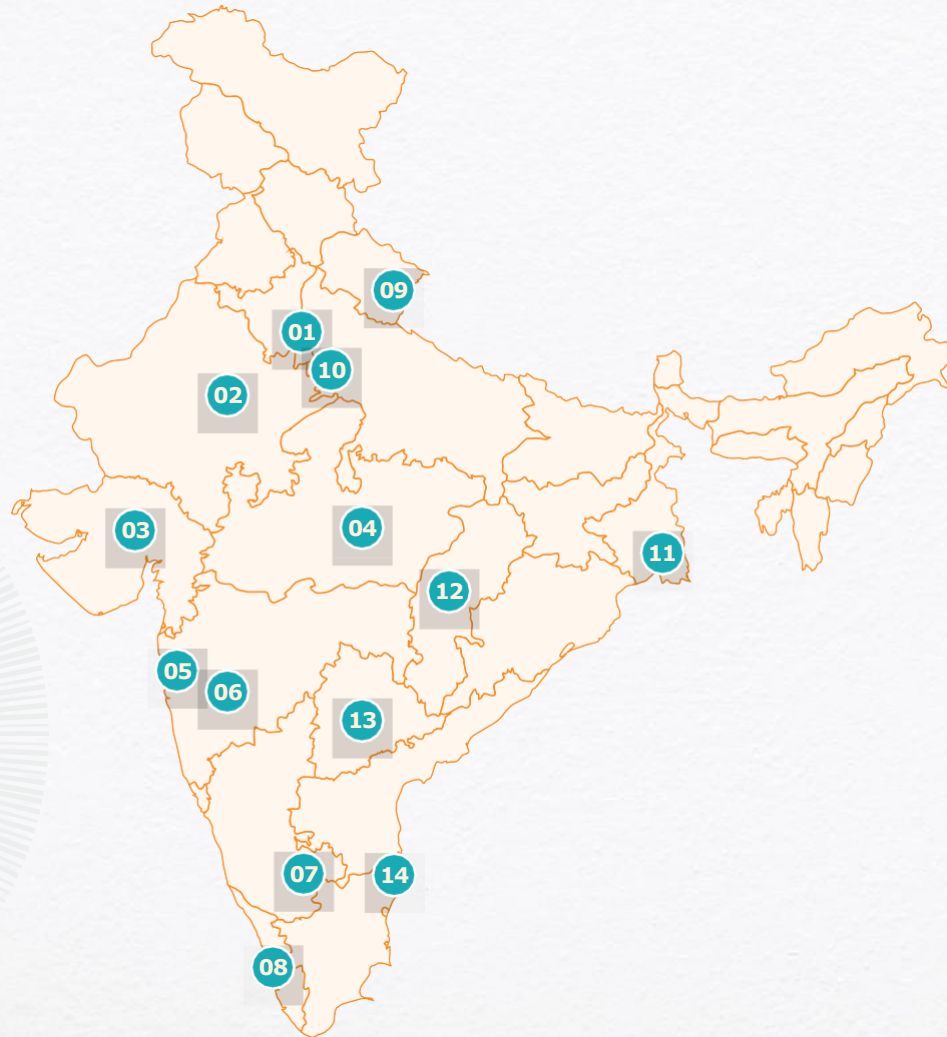
ABOUT THE COMPANY
OUR PRESENCE



SG FINSERVE

Converting constraints into opportunities

We cover all the major Indian states and continue to expand further.



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 EDGE IN THE SPACE

The Company has well-established board consisting of experienced & reputed industry leaders, as mentioned below:

- 
- (i) Smt Asha Anil Aggarwal: Ex Chief Principal Commissioner Income Tax;
 - (ii) Shri HSU Kamath: Ex CMD Vijaya Bank & ED Canara Bank;
 - (iii) Shri Anil Aggarwal: Ex ED of Union Bank of India;
 - (iv) Shri Dukhabandhu Rath: Ex CGM State Bank of India;

OUR EDGE IN THE SPACE
OUR EXPERIENCED TEAM



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SORABH DHAWAN
 Chief Executive Officer
 17 years in Corporate Banking, Ex Kotak, HDFC & Aditya Birla Finance



ABHISHEK MAHAJAN
 Chief Risk Officer
 18 years in Credit CA- 2000, Ex IDBI, ICICI & Kotak



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

The Company has appointed experienced Bankers/ Industry specialists with >15 years of average experience.

Established all requisite departments including Business, Credit, Risk Management, Operations, Compliance, Human Resources and Finance & Accounts.



SAHIL SIKKA
 COO & CFO
 15 years in Corporate Banking Ex HDFC, Kotak & Aditya Birla



ANKUSH AGGARWAL
 Chief Experience Officer
 17 years in Client servicing, Operations & Digital Transformation, Automation, Ex-Kotak, IndusInd



RITU NAGPAL
 Company Secretary & Compliance Officer
 Law Graduate & PostGraduate (M.com), 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 and Accounts
 17 years in Finance and Accounting, Ex Livfin, Airtel, Metropolis healthcare,



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;

In addition, we hold “**STOP SUPPLY ARRANGEMENT**” from the Anchors to STOP supply in case of delay/ default with SG Finserve:

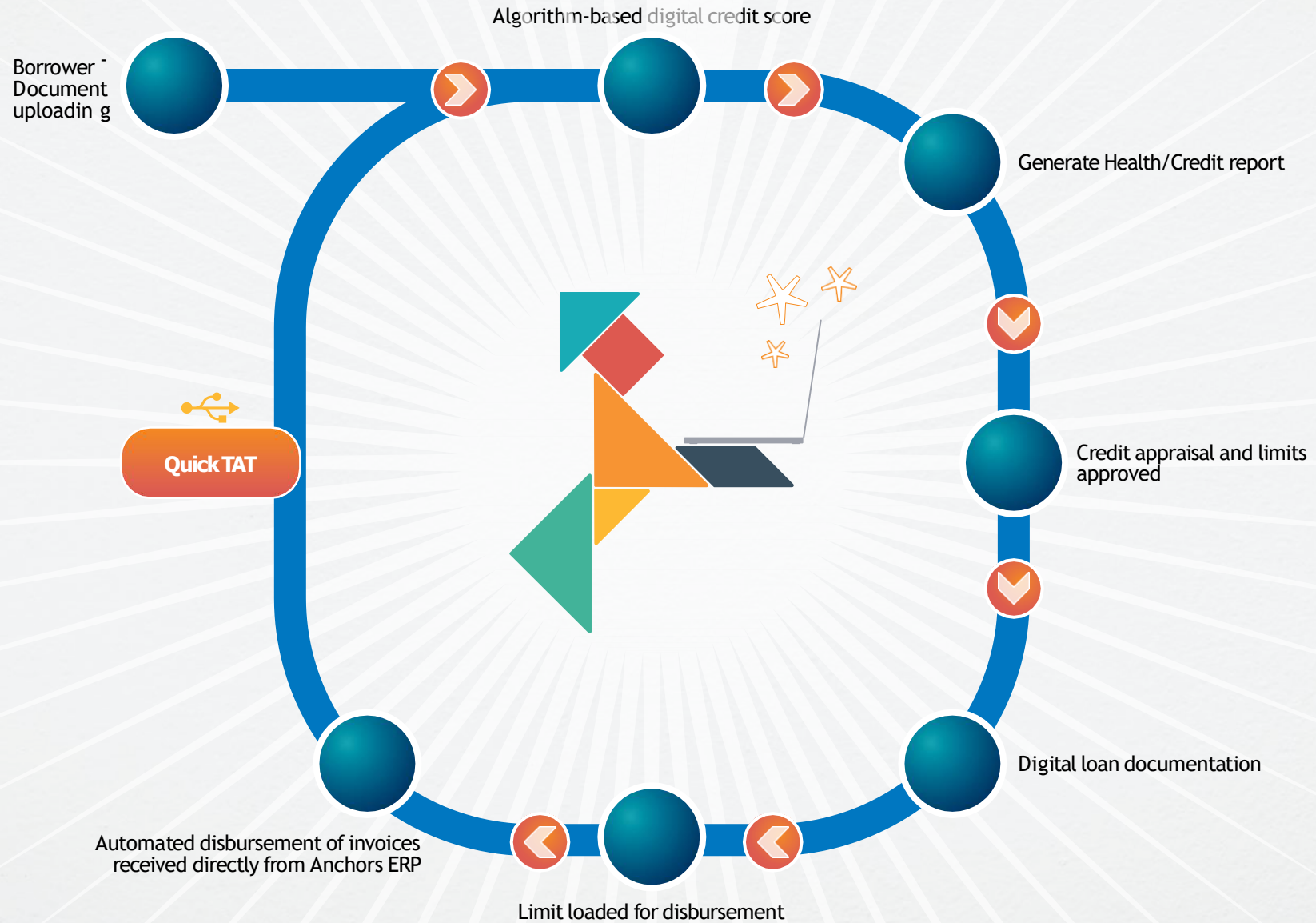
Particulars	Exposure (Rs in Crs)
Secured	1,610
Unsecured	281
Total	1,891

The Loan portfolio of the Company stands robust with a current outstanding loan book of approximately INR 1,891 crores as on 31st December 2023, with **NIL GROSS NPA** recorded.

OUR EDGE IN THE SPACE
A 100% DIGITAL PLATFORM



SG FINSERVE
Converting constraints into opportunities



OUR EDGE IN THE SPACE

OUR BUSINESS PARTNERS



SG FINSERVE

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HINDUSTAN ZINC
Zinc & Silver of India



SHARVARI STEEL LIMITED





SG FINSERVE

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THANK YOU



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SAHIL SIKKA
COO & CFO

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