



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

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.

RITU
NAGPAL

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RITU NAGPAL
Date: 2023.05.11
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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

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

- ❑ *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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Safe Harbour

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₹

crore + +

Opportunity in Supply Chain financing for Indian MSMEs



Roadblocks for Indian MSMEs

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About the
Company



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.

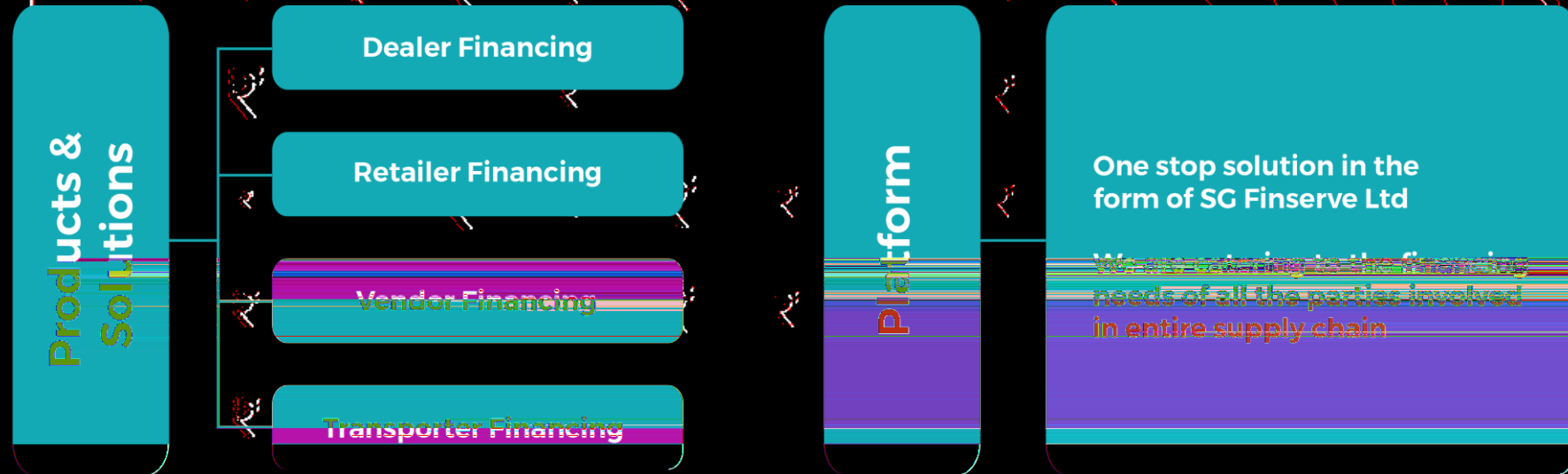
With the vision to cover, "end to end" of the Supply Chain, the Company initiated "Logistics Finance vertical" under which it finances freight and transporter invoice facilitating a seamless and holistic supply chain solution.

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

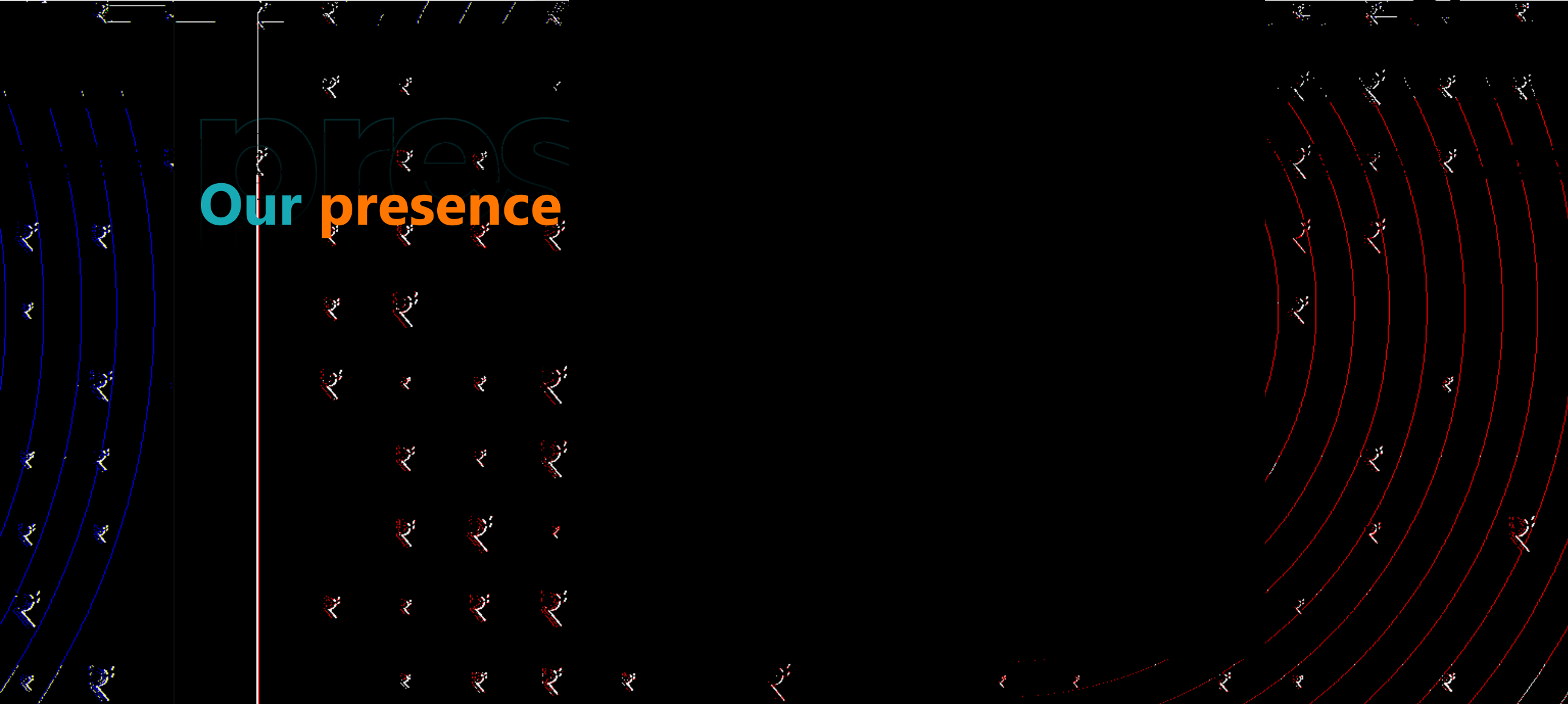


Our comprehensive solution

Build a platform to cater to the lowest possible member in the value chain for maximum benefit.



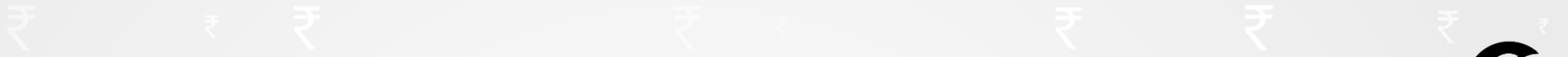
Our presence



Our edge

in the space

Our edge
in the space



A 100% Digital Platform

Borrower- Document uploading

Algorithm based digital credit score

Generate Borrower Health / Credit Report

End to End TAT: 48 hours

Credit: Mithras and Mithras Mithras

Flowchart showing document upload process from borrowers.

Flowchart showing digital credit score generation process.

Flowchart showing borrower health/credit report generation process.



AI-based credit scoring model



Our experience bandwidth

Sorabh Dhawan
CEO

Sahil Sikka
COO & CFO- Head Business

Abhishek Mahajan
Head Credit & Risk

Ankush Agarwal
Operations & Technology

Vivekanand Tiwari
Head Operations

Our funding depth

Our Equity Partners

INR 720 crores

Our Bankers





Our business partners



The

quarter that

was

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Q4FY23 at a glance

558	₹ 3807	239
Number of borrowers	Gross Disbursement	Loan book added

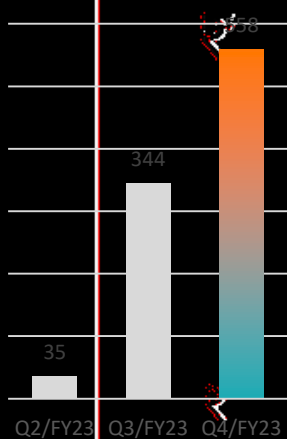
975	₹ 573	402
Loan book EOP	Equity EOP	Net Debt EOP

27.53	20.47	19.70
Operating Income	Net Interest Income	Profit before Provision & Tax

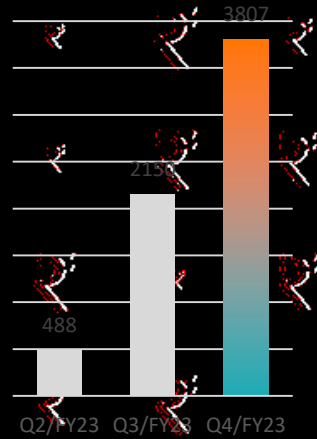
7.00	Nil	10.22
Return on Asset annualized	Net NPA	Return on Equity

Growing sequentially

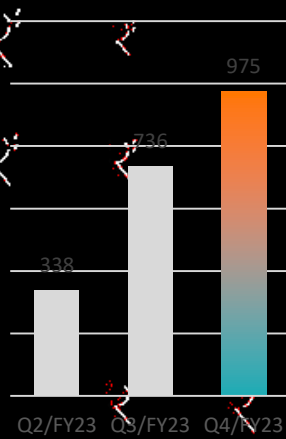
Number of Borrowers



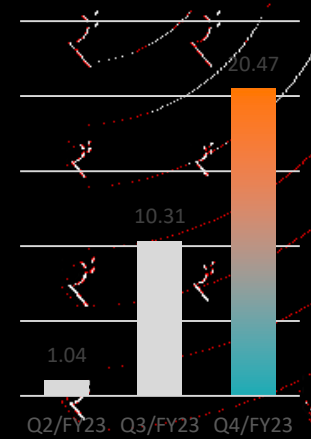
Gross Disbursements



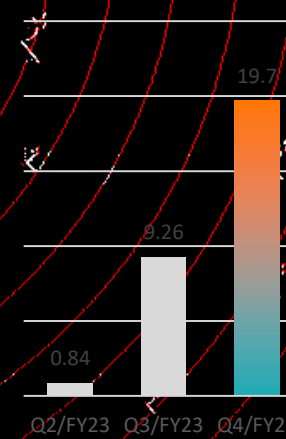
Loan Book EOP



Net Interest Income



Profit before Provision & Tax





An improved performance

Crores

Particulars	Q4 FY23	Q3 FY22	Change (%)	ROA Tree
Total Income	27.53	12.46	121%	13.72%
Net Interest Income	20.47	10.31	99%	10.20%
Profit before Provision & Tax	19.70	9.26	113%	9.81%
Profit before Tax	18.74	6.32	197%	9.33%
Profit after Tax	14.05	4.61	204%	7.00%

The

Performance

stack

performance

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FY23 at a glance

558 Number of borrowers	₹ 6444 Gross Disbursement	975 Loan book added
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975 Loan book EOP	₹ 573 Equity EOP	402 Net Debt EOP
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41.45 Operating Income	31.83 Net Interest Income	28.92 Profit before Provision & Tax
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5.88 Return on Asset	Nil Net NPA	8.36 Return on Equity
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An improved performance

in Crores

Particulars	FY23	FY22	Change (%)	ROA Tree
Interest Income	40.25	0.00	-	12.86%
Operating Income	41.45	0.32	12781%	13.24%
Total Income	41.96	2.20	1806%	13.40%
Net Interest Income	31.83	2.20	1425%	10.17%
Profit before Provision & Tax	28.92	1.12	2482%	9.24%
Profit before Tax	25.02	1.12	2134%	7.99%
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



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;

thankyou
Thank you

Sorabh Dhawan
CEO

Sahil Sikka
COO & CFO
