अर्थः समाजस्य न्यासः

S. E. Investments Limited

Investor Presentation

Q1 FY' 13

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Quarter - on - Quarter (Q - o - Q) Comparison)

Q1 FY 12-13 Key Financial Highlights (Q1 FY 13 vs Q1 FY 12)

(Amt in Millions)

	Q1 FY'13 (April'12 - June'12)	Q1 FY' 12 (April'11 - June'11)	Growth (%)
Net Revenue	584.13	490.56	19.07%
PBT	239.15	209.36	14.23%
PAT	190.45	174.25	9.30%

Year- on - Year (Y-o-Y) Comparison

FY 11-12 Key Financial Highlights (Year ended FY'12 vs Year ended FY'11)

(Amt in Millions)

	FY'12 (April 11- March 12)	FY'11 (April 10 - March 11)	Growth (%)
Net Revenue	2220.86	1814.37	22.40%
PBT	1034.03	860.86	20.11%
PAT	648.87	608.16	6.69%

Financial Highlights

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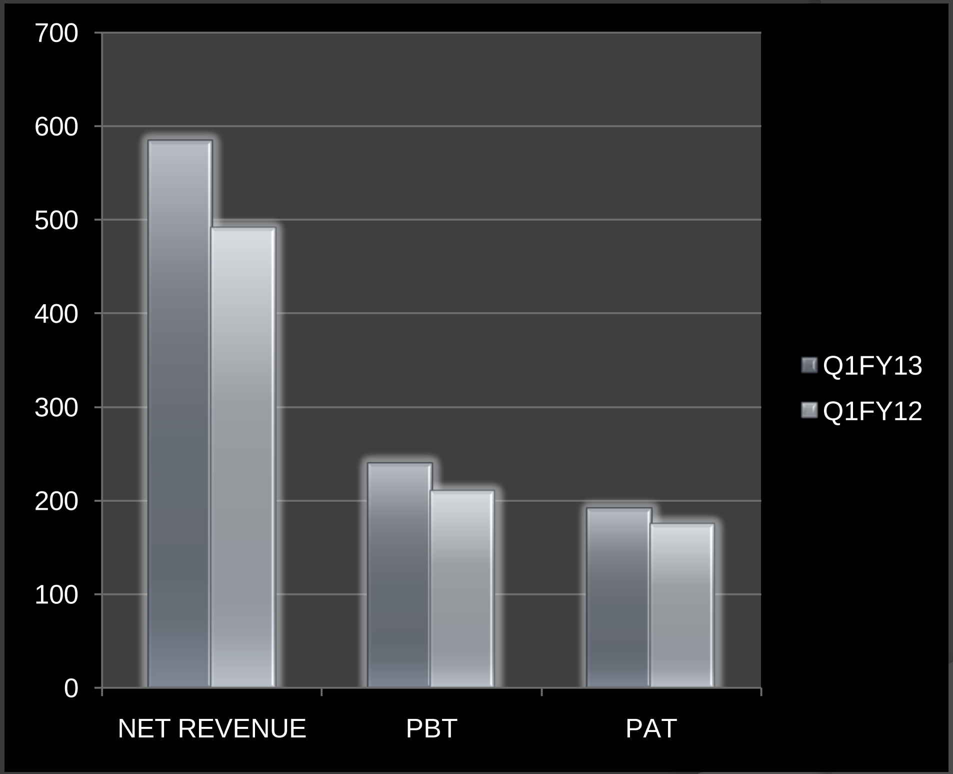
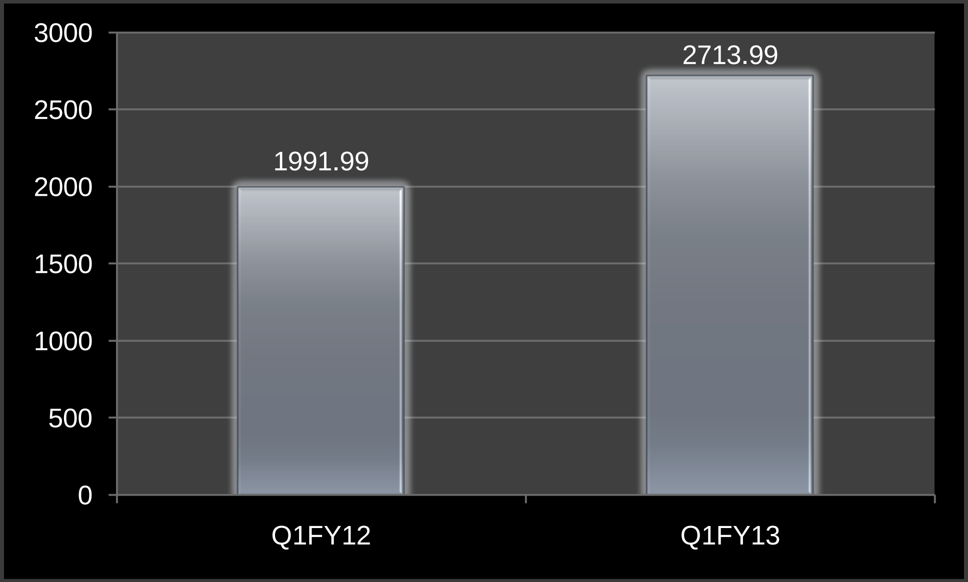
- As compared to Q–o-Q Income from Operations is increased by 19.07 % at ₹ 584.13 millions.
- As compared to Q–o-Q Profit Before Tax (PBT) is increased by 14.23 % at ₹ 239.15 millions.
- As compared to Q–o-Q Profit After Tax (PAT) is increased by 9.30 % at ₹ 190.45 millions.



Operational Highlights

- Total Disbursement is at ₹ 2713.99* millions as against ₹ 1991.98* millions Q-o-Q increased by 36.25%
- Total Customer Outreach at 543389



* Including Nupur Finvest Pvt. Ltd. Figures.

(100% subsidiary of S.E. Investments Ltd.)

Highlights – Q1 FY 13

Investors Update – July 12

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- Increased total member base to 543389.
- Revenue of ₹ 584.13 millions for Q1 FY 13 (up 19.07% QoQ)
- PBT of ₹ 239.15 millions for Q1 FY 13 (up 14.23% QoQ)
- PAT of ₹ 190.45 millions for Q1 FY 13 (up 9.30% QoQ)
- Networth of ₹ 3800.87 millions as at March 31, 2012

SEIL methodology and process

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Client Acquisition → **Assessment** → **Focus** → **Delivery** → **Products** → **Approach** → **Client Acquisition**

- Focus on large clientele of small / medium business, family run enterprises & traders
- Transactions are based on qualitative & quantitative assessments of the entity
- Focus on credit history, local knowledge of operating segments & understanding of the performance of the entity
- Pricing reflective of risk assessment of the client
- Competitive fast & efficient decision making
- Quick processing
- Robust reminder & collection process

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Since we understand money we make it grow for our valued customers

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S. E. INVESTMENTS LIMITED

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UNAUDITED QUARTERLY RESULTS FOR THE QUARTER ENDED 30TH JUNE 2012

PART I (₹ in Lacs)

Sr. No.	PARTICULARS	STANDALONE RESULTS 3 Months Ended 30.06.2012 (Unaudited)	Preceding 3 Months Ended 31.03.2012 (Unaudited)	Corresponding 3 Months Ended 30.06.2011 (Unaudited)	Year Ended 31.03.2012 (Audited)	CONSOLIDATED RESULTS Quarter Ended 30.06.2012 (Unaudited)	Quarter Ended 30.06.2011 (Unaudited)
1	**Income from Operations**						
	(a) Net sales/ Income from operations	5295.67	5149.55	4714.76	21098.39	5841.26	4905.57
	(b) Other operating Income	—	—	—	—	—	—
	Total Income from Operations (net)	**5295.67**	**5149.55**	**4714.76**	**21098.39**	**5841.26**	**4905.57**
2	**Expenses**						
	(a) Employee benefits expenses	171.48	140.44	107.86	660.38	225.27	138.98
	(b) Depreciation	19.25	(182.69)	86.02	76.24	19.97	86.27
	(c) Other Expenses	1027.33	1170.34	670.82	3164.92	1281.03	753.77
	Total expenses	**1218.06**	**1128.09**	**864.70**	**3901.54**	**1526.27**	**979.02**
3	**Profit / (Loss) from operations before finance cost**	4077.61	4021.46	3850.06	17196.85	4314.99	3926.55
4	Finance cost	1862.91	1403.11	1828.04	7121.84	1923.50	1832.99
5	**Profit / (Loss) before tax**	**2214.70**	**2618.35**	**2022.02**	**10075.01**	**2391.49**	**2093.56**
6	**Tax expenses**	429.65	897.57	311.42	3042.98	487.01	351.10
7	**Net Profit / (Loss) for the period**	**1785.05**	**1720.78**	**1710.60**	**7032.03**	**1904.48**	**1742.46**
8	**Profit of Resulting Company**	—	696.69	—	696.69	—	—
9	**Net Profit / (Loss) after tax**	**1785.05**	**1024.09**	**1710.60**	**6335.34**	**1904.48**	**1742.46**
10	Paid-up equity share capital	4056.00	4056.00	4056.00	4056.00	4056.00	4056.00
	(Face Value)	Rs. 10/-	Rs. 10/-	Re. 1/-	Rs. 10/-	Rs. 10/-	Re. 1/-
11	Reserves excluding Revaluation Reserves as per balance sheet of previous accounting year	—	—	—	32495.73	—	—
12	**Earning per share**						
	Basic & Diluted	4.40	2.52	0.42	15.62	4.70	0.43

INFORMATION FOR THE QUARTER ENDED ON 30TH JUNE 2012

PART II

Sr. No.	PARTICULARS	3 Months Ended 30.06.2012	Corresponding 3 Months Ended 30.06.2011	Year Ended 31.3.2012	Year Ended 31.3.2011
A	PARTICULARS OF SHAREHOLDING				
1	Public shareholding				
	- Number of shares	30320479	303204781	30320479	304097240
	- Percentage of shareholding	74.75	74.75	74.75	74.97
2	Promoters and Promoter Group Shareholding				
	a) Pledged / Encumbered				
	- Number of shares	—	—	—	—
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	—	—	—	—
	- Percentage of shares (as a % of the total share capital of the company)	—	—	—	—
	b) Non - Encumbered				
	- Number of shares	10239521	102395219	10239521	101502760
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	100	100	100	100
	- Percentage of shares (as a % of the total share capital of the company)	25.25	25.25	25.25	25.03

Sr. No.	PARTICULARS	3 Months Ended 30.06.2012
B	INVESTOR COMPLAINTS	
	Pending at the beginning of the quarter	NIL
	Received during the quarter	NIL
	Disposed of during the quarter	NIL
	Remaining unresolved at the end of the quarter	NIL

NOTES :-

1 Above Unaudited Quarterly Results for Quarter Ended 30/06/2012 were reviewed by Audit Committee and approved by Board of Directors at its meeting held on 24/07/2012

2 Equity Shares of the Company have been consolidated from 10 shares of Re. 1/- each into One Equity Share of Rs. 10/- each on 5th October, 2011 (Record Date).

3 Previous periods / year's figures have been reclassified/ regrouped whenever necessary .

Place : New Delhi
Date : 24.07.2012

For and on behalf of Board of Directors
Sd/-
SUNIL AGARWAL
MANAGING DIRECTOR

अर्थः समाजस्य न्यासः

- 100 % owned by SEIL.
- RBI registered NBFC.
- Credit Rating of CARE A – (SO) [Single A Minus (Structured Obligation) assigned by CARE Ltd. On 06.09.2011 to the Bank loan facility
- Total Disbursement for Q1 FY 13 ₹ 350.43 millions.
- Total Customer outreach at 142409 .
- Total Revenue for Q1 FY 13 ₹ 60.96 millions
- Total PBT for Q1 FY 13 ₹ 17.68 millions
- Total PAT for Q1 FY 13 ₹ 11.94 millions
- Net worth for year ended FY 12 ₹ 523.72 millions

Significant Highlights in Q1 FY 13

Rating Update [Reaffirms the rating on 05.09.2011]

- CARE Rating : Rated adequate safe ‘ CARE A’ for SEIL Fixed Deposit Programme
  : Rated adequate safe ‘ CARE A –’ for Bank Loan facilities
- SEIL is registered with RBI, New Delhi as a deposit accepting NBFC

Expansion Policy

SEIL is expanding its domestic footprint in state like Gujarat, Madhya Pradesh and Maharashtra.

Thank You

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Sunil Agarwal

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Investor Relation Desk

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