



अर्थ: समाजस्य न्यासः

S. E. Investments Limited

Investor Presentation

Q4 FY' 13



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

Q4 FY 12-13 Key Financial Highlights (Year ended FY'13 vs Year ended FY'12)

(Amt in Millions)

	Q1'12 – Q4'13 (April 12- March 13)	Q1' 11 – Q4' 12 (April 11 - March 12)	Growth (%)
Net Revenue	2384.09	2151.19	10.83% *
PBT	1047.52	1034.03	1.30%
PAT	707.72	648.87	9.07%

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

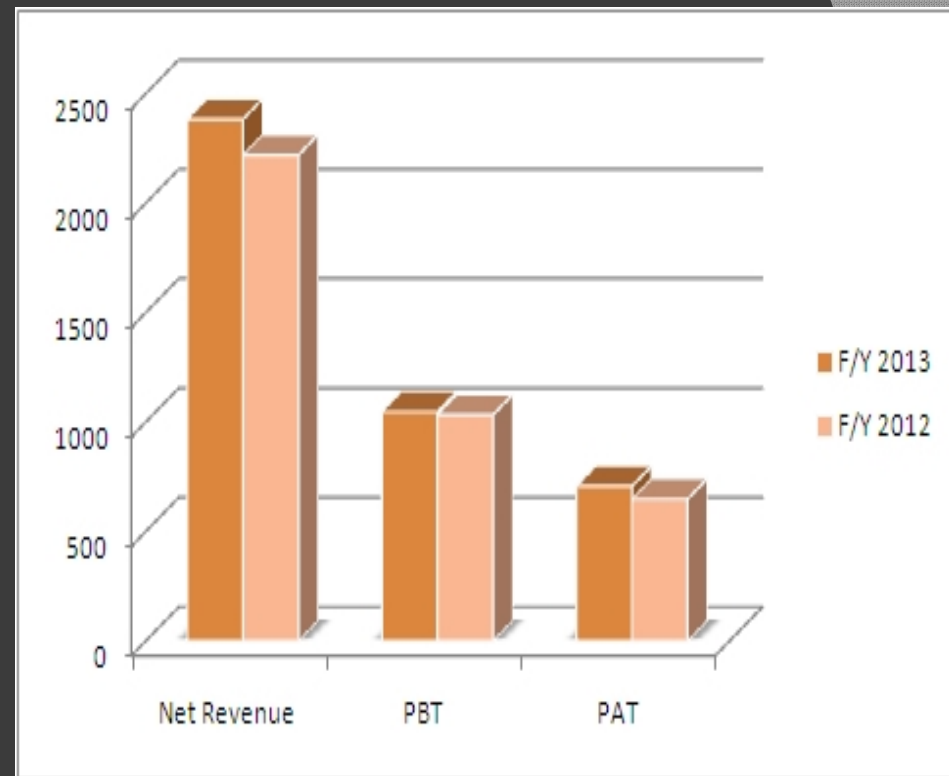
Q4 FY 12-13 Key Financial Highlights (Q4 FY 13 vs Q4 FY 12)

(Amt in Millions)

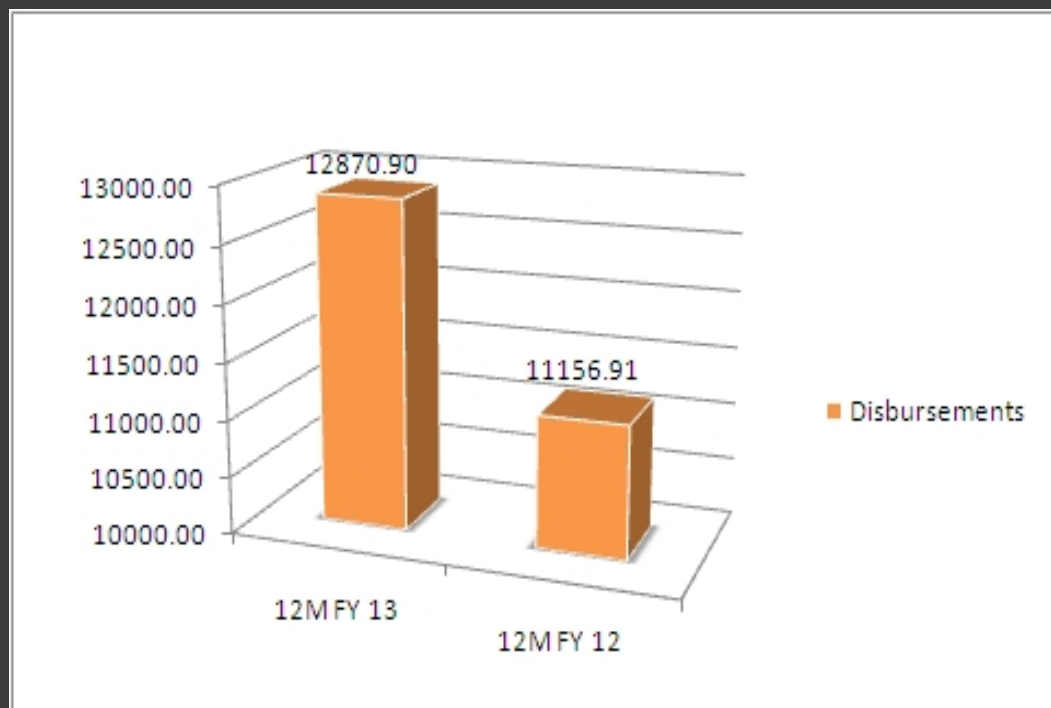
	Q4 FY'13 (Jan'13 - Mar'13)	Q4 FY' 12 (Jan'12 - Mar'12)	Growth (%)
Net Revenue	525.46	514.95	2.04%
PBT	289.46	261.83	10.55%
PAT	161.69	102.40	57.90%

* Excluding Figures of Demerger

- As compared to last year Income from Operations is increased by 10.83% at ₹2384.09 millions.
- As compared to last year Profit Before Tax (PBT) is increased by 1.30% at ₹1047.52 millions.
- As compared to last year Profit After Tax (PAT) is increased by 9.07% at ₹707.72 millions.



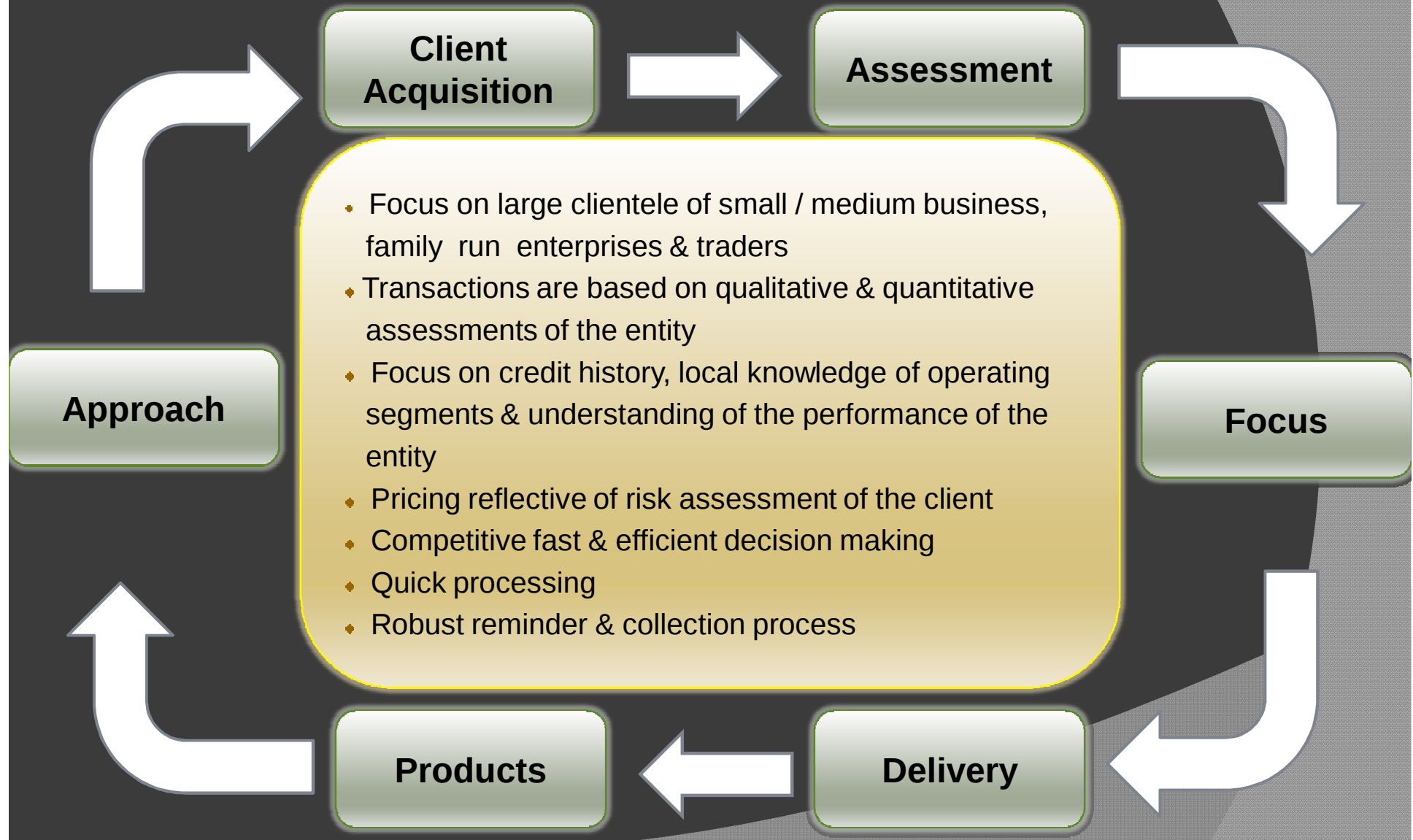
- ◆ Total Disbursement is at r 12870.90* millions as against r 11156.91* millions last year increased by 15.36%
- ◆ Total Customer Outreach at 561762



* Including Nupur Finvest Pvt. Ltd. Figures.
(100% subsidiary of S.E. Investments Ltd.)



- Increased total member base to 561762
- Revenue of r2384.09 millions for year ended FY13 (up 10.83% YoY)
- Revenue of r525.46 millions for Q4 FY 13 (up 2.04% QoQ)
- PBT of r1047.52 millions for year ended FY'13 (up 1.30% YoY)
- PBT of r 289.46 millions for Q4 FY 13 (up 10.55% QoQ)
- PAT of r707.72 millions for year ended FY 13 (up 9.07% YoY)
- PAT of r 161.69 millions for Q4 FY 13 (up 57.90% QoQ)
- Networth of r 4189.40 millions as at March 31, 2013



Income Statement for F/Y 2013

Investors Update – May 13



Stability and risk mitigation



the hallmark of
SEIL's financial
services.



अर्थ: समाजस्य न्यासः

S. E. INVESTMENTS LIMITED

REGD. OFFICE : S-547, IIND FLOOR, MAIN ROAD, SHAKARPUR, DELHI-110092

CORP. OFFICE : M-7, 1ST FLOOR, M-BLOCK MARKET, GK-2, NEW DELHI-110048

T +91 11 43518888 F + 91 11 43518816 E delhi@seil.in

www.seil.in

AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2013

PART I

Sr. No.	PARTICULARS	(₹ in Lacs)					
		STANDALONE RESULTS			CONSOLIDATED RESULTS		
		3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended	Year Ended	Year Ended	Year Ended
		31.03.2013 (Audited)	31.12.2012 (Unaudited)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)	31.03.2012 (Audited)
1	Income from operations						
	(a) Net sales/ income from operations	5254.60	5815.39	5149.55	21904.28	21098.39	23840.91
	(b) Other operating income	—	—	—	—	—	—
	Total income from operations (net)	5254.60	5815.39	5149.55	21904.28	21098.39	23840.91
2	Expenses						
	(a) Employee benefits expenses	182.63	209.46	140.44	757.30	660.38	999.20
	(b) Depreciation	0.22	18.57	(182.69)	57.21	76.24	59.86
	(c) Other expenses	1167.98	1259.84	1170.34	4439.25	3164.92	3876.55
	Total expenses	1350.83	1487.87	1128.09	5253.76	3901.54	4796.87
3	Profit / (Loss) from operations before finance costs	3903.77	4327.52	4021.46	16650.52	17196.85	16998.92
4	Finance costs	1009.17	1600.65	1403.11	6261.23	7121.84	6523.73
5	Profit / (Loss) before tax	2894.60	2726.87	2618.35	10389.29	10075.01	10340.25
6	Tax expenses	1277.61	901.61	897.57	3344.67	3042.98	3397.95
7	Net Profit / (Loss) for the period	1616.99	1825.26	1720.78	7044.62	7032.03	7077.24
8	Profit of Resulting Company	—	—	696.69	—	696.69	—
9	Net Profit / (Loss) after tax	1616.99	1825.26	1024.09	7044.62	6335.34	7077.24
10	Paid-up equity share capital (Face Value)	4056.00	4056.00	4056.00	4056.00	4056.00	4056.00
11	Reserve excluding Revaluation Reserves as per balance sheet of previous accounting year	—	—	—	39033.26	32495.73	40155.65
12	Earnings per share Basic & Diluted	3.99	4.50	2.52	17.37	15.62	17.45

PART II

INFORMATION FOR THE QUARTER AND YEAR ENDED 31ST MARCH 2013							
Sr. No.	PARTICULARS	STANDALONE RESULTS				CONSOLIDATED RESULTS	
		3 Months Ended	Preceding 3 Months Ended	Corresponding 3 Months Ended	Year Ended	Year Ended	Year Ended
		31.03.2013 (Audited)	31.12.2012 (Unaudited)	31.03.2012 (Audited)	31.03.2013 (Audited)	31.03.2012 (Audited)	31.03.2012 (Audited)
A	PARTICULARS OF SHAREHOLDING						
1	Public shareholding						
	- Number of shares	30320479	30320479	30320479	30320479	30320479	30320479
	- Percentage of shareholding	74.75	74.75	74.75	74.75	74.75	74.75
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	10239521	10239521	10239521	10239521	10239521
	- Percentage of shares (as a % of the total shareholding of the Promoter and Promoter group)	100	100	100	100	100	100
	- Percentage of shares (as a % of the total share capital of the company)	25.25	25.25	25.25	25.25	25.25	25.25

Sr. No.	PARTICULARS	3 Months Ended 31.03.2013
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

STANDALONE/CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES

Sr. No.	PARTICULARS	STANDALONE RESULTS		CONSOLIDATED RESULTS	
		As on 31.03.2013	As on 31.03.2012	As on 31.03.2013	As on 31.03.2012
		(Audited)	(Audited)	(Audited)	(Audited)
A	EQUITY AND LIABILITIES				
1	Shareholders' funds				
	(a) Share capital	4306.63	4306.63	4306.63	4306.63
	(b) Reserves and surplus	39033.26	32495.73	40155.65	33511.76
	(c) Money received against share warrants	—	—	—	—
	Sub-total - Shareholders' funds	43339.89	36802.36	44462.28	37818.39
2	Non-current liabilities				
	(a) Long-term borrowings	6615.43	14282.64	6015.43	14282.64
	(b) Deferred tax liabilities (net)	452.79	188.85	454.69	190.33
	(c) Other long-term liabilities	15306.06	15433.61	15306.06	15433.61
	(d) Long-term provisions	239.88	220.18	258.52	245.08
	Sub-total - Non-current liabilities	22614.16	30125.28	22634.70	30151.66
3	Current liabilities				
	(a) Short-term borrowings	32060.12	29268.61	32060.12	33969.60
	(b) Trade payables	—	—	—	—
	(c) Other current liabilities	16903.42	12479.02	19523.68	12660.44
	(d) Short-term provisions	9850.87	6791.89	10066.46	6941.56
	Sub-total - Current liabilities	58814.41	48539.52	61650.26	53571.60
	TOTAL - EQUITY AND LIABILITIES	124768.46	115467.16	128747.24	121541.65
B	ASSETS				
1	Non-currents assets				
	(a) Fixed assets	242.80	266.64	260.72	287.20
	(b) Non current investments	8885.05	10589.80	4686.14	6390.89
	(c) Deferred tax assets (net)	533.67	599.84	533.67	509.84
	(d) Long-term loans and advances	1445.53	343.88	1447.50	346.63
	(e) Other non-current assets	11107.05	11710.16	6928.03	7534.56
	Sub-total - Non-current assets	11107.05	11710.16	6928.03	7534.56
2	Current assets				
	(a) Current investments	2612.33	3543.36	2642.33	3723.81
	(b) Inventories	95953.54	88073.16	103409.78	97358.10
	(c) Trade receivables	—	—	—	—
	(d) Cash and cash equivalents	5528.76	6108.13	6006.04	6699.94
	(e) Short-term loans and advances	9566.78	6032.34	9761.06	6225.24
	(f) Other current assets	—	—	—	—
	Sub-total - Current assets	113661.41	103757.00	121819.21	114007.09
	TOTAL - ASSETS	124768.46	115467.16	128747.24	121541.65

NOTE:-

- Above Audited Financial Results for Year Ended 31.03.2013 were reviewed by Audit Committee and approved by Board of Directors at its meeting held on 29.05.2013
- Figures of last quarter are the balancing figures between audited figures in respect of the full Financial Year and the published year to date figure upto the third quarter of the current financial year.
- Segment Reporting is not applicable to our Company.
- Previous periods / year's figures have been reclassified/ regrouped whenever necessary to conform to current year's presentation.

Date : 29.05.2013
Place : New Delhi

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

INCOME FROM OPERATIONS (YoY)
Up by 10.83%

PROFIT AFTER TAX (YoY)
Up by 9.07%

DISBURSEMENTS (YoY)
Up by 15.36%



- 100 % owned by SEIL.
- RBI registered NBFC.
- Credit Rating of CARE A – (SO) [Single A Minus (Structured Obligation) assigned by CARE Ltd. On 28.09.2012 to the Bank loan facility
- Total Disbursement for year ended FY 13 r 943.90 millions.
- Total Customer outreach at 172091.
- Total Revenue for year ended FY 13 r 227.03 millions
- Total PBT for year ended FY 13 r 16.64 millions
- Total PAT for year ended FY 13 r 11.32 millions
- Net worth for year ended FY 13 r 526.58 millions



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

Investors Update – May 13



Sunil Agarwal
Managing Director
sunil@seil.in

Investor Relation Desk
ir@seil.in