



SG Finserve Limited

May 08, 2025

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 Audited Financial Results for the Quarter and Financial Year ended March 31, 2025

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, 2025.

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
Company Secretary & Compliance Officer
Memb. No. A38318

Encl: a/a

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092

Corporate Office: - 35, Second Floor, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh – 201010, Ph No.:- 0120-4041400

E-mail: info@sgfinserve.com, Website: www.sgfinserve.com

SG Finserve Limited (SGFL)

FINANCIAL RESULTS FOR THE YEAR ENDED 31st MARCH 2025
PROFIT AFTER TAX (PAT) | Q4FY25 – INR 23.79 crores| FY25 – INR 80.99 crores

Ghaziabad, May 08, 2025: The Board of Directors of SGFL today announced the financial results for the year ended 31st March 2025.

Q4-FY25 Results

- ❑ Total Income for the quarter is INR 56.66 crores as against INR 42.49 crores in Q3FY25.
- ❑ Net Interest Income (NII) of INR 35.56 crores as against INR 41.32 crores in Q3FY25.
- ❑ The Company achieved PAT of INR 23.79 crores as against INR 23.69 crores in Q3FY25.

FY25 Results

- ❑ Total Income for FY25 is INR 171.04 crores as against INR 189.72 crores achieved for the same period previous financial year;
- ❑ Net Interest Income (NII) of INR 139.06 crores as against INR 125.76 crores achieved for the same period previous financial year;
- ❑ The Company achieved PAT of INR 80.99 crores as against INR 78.59 crores achieved in same period previous financial year;

Management's Message

We are pleased to announce the financial results of **SG Finserve Limited** for the year ending 31st March, 2025.

Please find herewith investor presentation for further details.

Synopsis for Q4FY2025

- ❑ **AUM EOP:** Achieved closing AUM of INR 2,326 crores vis-a-vis INR 1,568 crores achieved in Q3FY25, growth of 48% Q-o-Q basis;
- ❑ **Income Achievement:** Total Income of INR 56.66 crores, vis a vis INR 42.49 crores achieved in Q3FY25, growth of 33% Q-o-Q basis;
- ❑ **Profitability:** Achieved Profit After Tax (PAT) of INR 23.79 crores, vis-à-vis INR 23.69 crores achieved in Q3FY25;

Synopsis for FY2025

- ❑ **AUM EOP:** Achieved closing AUM of INR 2,326 crores vis-a-vis INR 1,673 crores achieved in FY24, growth of 39% Y-o-Y basis;
- ❑ **Income Achievement:** Total Income of INR 171.04 crores, vis a vis INR 189.72 crores achieved in FY24;
- ❑ **Profitability:** Achieved Profit After Tax (PAT) of INR 80.99 crores, vis-à-vis INR 78.59 crores achieved in FY24, growth of 3% Y-o-Y basis;

For more information, please contact:

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COO & CFO
+91-120- 4041504

Sorabh Dhawan
CEO
+91-99031 97111



SG FINSERVE

Converting constraints into opportunities

EXPANDING OUR OUTREACH DIGITALLY

MSME SUPPLY CHAIN FINANCING
INVESTOR PRESENTATION

Q4 FY25



SAFE HARBOUR

THIS PRESENTATION HAS BEEN PREPARED BY SG FINSERVE LIMITED (THE ‘COMPANY’) SOLELY FOR YOUR INFORMATION. BY ACCESSING THIS PRESENTATION, YOU AGREE 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 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 THEREFORE. 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 NOTIFY THE RECIPIENT OTHERWISE IF INFORMATION, OPINION, PROJECTION, FORECAST OR ESTIMATE SET FORTH HEREIN CHANGES OR 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 THIS PRESENTATION. YOU MAY ALSO REFER TO THE COMPANY’S FINANCIAL STATEMENTS, WHICH ARE AVAILABLE AT WWW.SGFINSERVE.COM, BEFORE MAKING ANY DECISION BASED ON THIS INFORMATION. CERTAIN STATEMENTS 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 CONCERNING THE RESULTS OF OPERATIONS AND THE COMPANY’S FINANCIAL CONDITION. 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 DUE TO VARIOUS FACTORS AND ASSUMPTIONS THAT THE COMPANY PRESENTLY BELIEVES TO BE REASONABLE IN LIGHT OF ITS OPERATING EXPERIENCE IN RECENT YEARS. STILL, THESE ASSUMPTIONS MAY PROVE TO BE INCORRECT. POTENTIAL INVESTORS MUST ASSESS THE RELEVANCE, ACCURACY, AND ADEQUACY OF THE INFORMATION CONTAINED IN THIS PRESENTATION. THEY MUST MAKE AN INDEPENDENT INVESTIGATION AS THEY MAY CONSIDER NECESSARY OR APPROPRIATE. 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. THEY SHOULD NOT BE DISTRIBUTED, PUBLISHED OR REPRODUCED, IN WHOLE OR PART, OR DISCLOSED BY RECIPIENTS DIRECTLY OR INDIRECTLY TO ANY OTHER PERSON.





Fueling India's Supply Chain – One Quarter at a Time

YEAR ENDED-FY25 AT A GLANCE



FY25 vs FY24

Gross Disbursement

1% ▲

FY25	FY24
17,705 (INR Crore)	17,444 (INR Crore)

AUM

39% ▲

FY25	FY24
2,326 (INR Crore)	1,673 (INR Crore)

Total Income

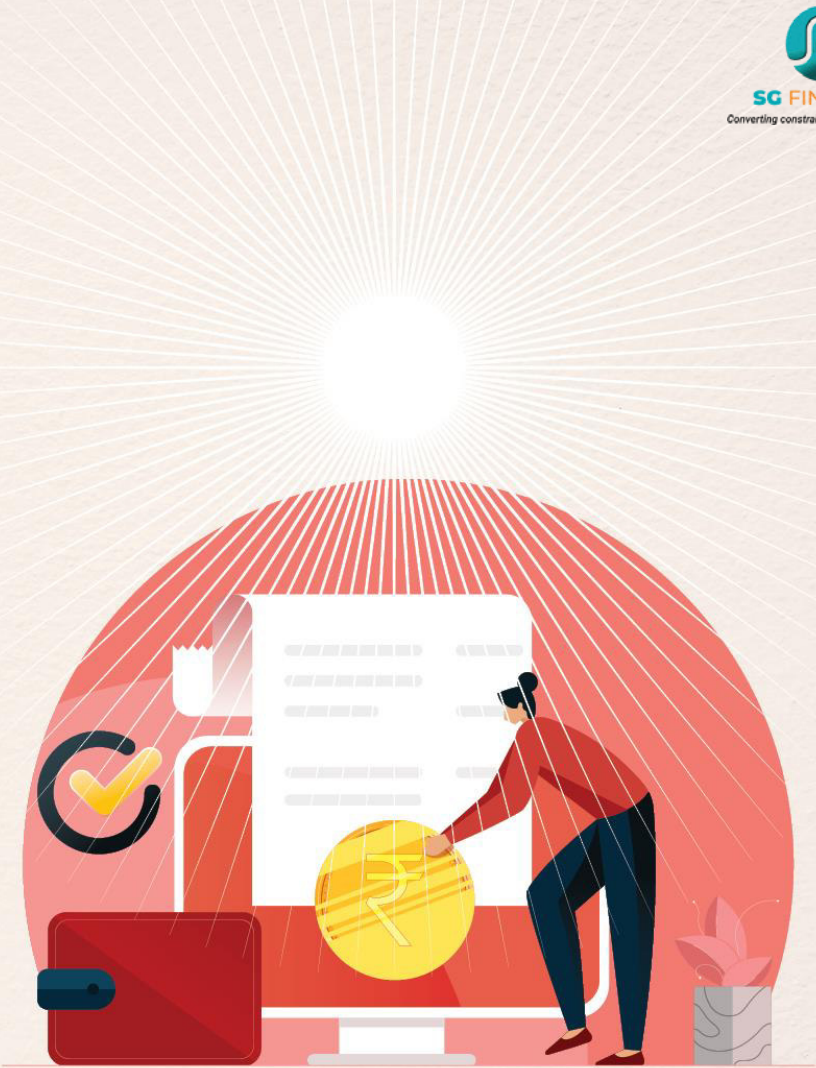
10% ▼

FY25	FY24
171.04 (INR Crore)	189.72 (INR Crore)

Profit Before Tax

5% ▲

FY25	FY24
110.16 (INR Crore)	105.03 (INR Crore)



Q4/FY25 AT A GLANCE



Q4/FY25 vs Q3/FY25

Gross Disbursement

9% 

Q4/FY25

Q3/FY25

5,058

(INR Crore)

4,625

(INR Crore)

AUM

48% 

Q4/FY25

Q3/FY25

2,326

(INR Crore)

1,568

(INR Crore)

Total Income

33% 

Q4/FY25

Q3/FY25


56.66

(INR Crore)

42.49

(INR Crore)

Profit Before Tax

3% 

Q4/FY25

Q3/FY25

31.07

(INR Crore)

32.15

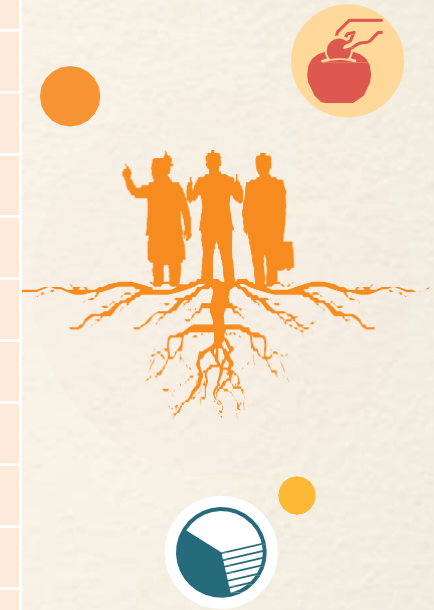
(INR Crore)



A SNAPSHOT

(INR crore)

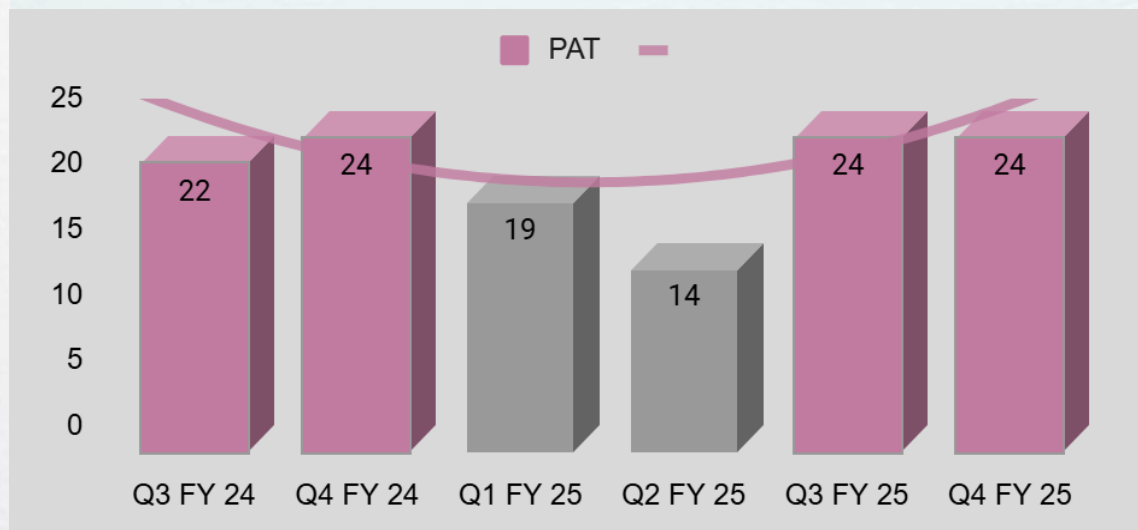
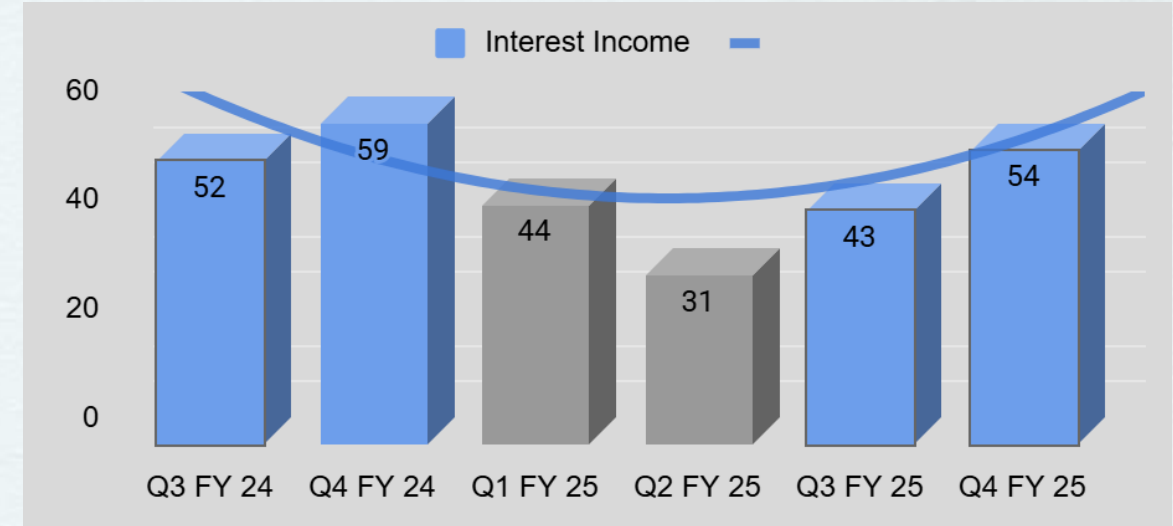
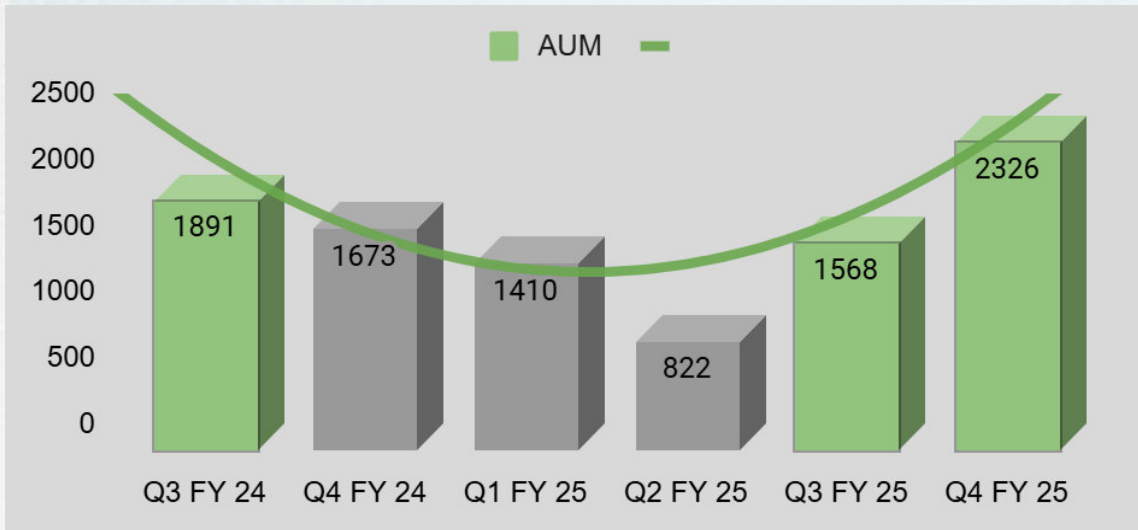
Particulars	FY25	FY24	Y-o-Y Change (%)	Q4FY24	Q4 FY25	Q3 FY25	Q-o-Q Change (%)	FY25- ROA Tree
Interest Income	165.86	182.11	-9% ▼	54.02	52.22	40.05	30% ▲	10.97%
Fee & Other Income	5.18	7.61	-32% ▼	4.53	1.89	2.44	-22% ▼	0.34%
Other Income	-	-	-	-	2.54	-	-	-
Total Income	171.04	189.72	-10% ▼	58.55	56.66	42.49	33% ▲	11.32%
Interest expenses	31.98	63.96	-50% ▼	20.69	18.55	1.17	1489% ▲	2.12%
Net Interest Income	139.06	125.76	11% ▲	37.86	35.56	41.32	-14% ▼	9.20%
Operating expenses	26.61	17.94	48% ▲	6.82	9.99	6.19	61% ▲	1.76%
Profit Before Provision & Tax	112.45	107.82	4% ▲	31.04	28.12	35.14	-20% ▼	7.44%
Impairment on Financial Assets*	2.29	2.79	-18%	-0.87	-2.96	2.98	-199%	0.15%
Profit Before Tax	110.16	105.03	5% ▲	31.91	31.07	32.15	-3% ▼	7.29%
Income Tax	29.17	26.44	10% ▲	8.11	7.28	8.47	-14% ▼	1.93%
Profit After Tax	80.99	78.59	3% ▲	23.80	23.79	23.69	0% ▲	5.36%
AUM EOP	2,326	1,673	39% ▲	1,673	2,326	1,568	48% ▲	





WAY FORWARD...

RECOUPING GROWTH MOMENTUM

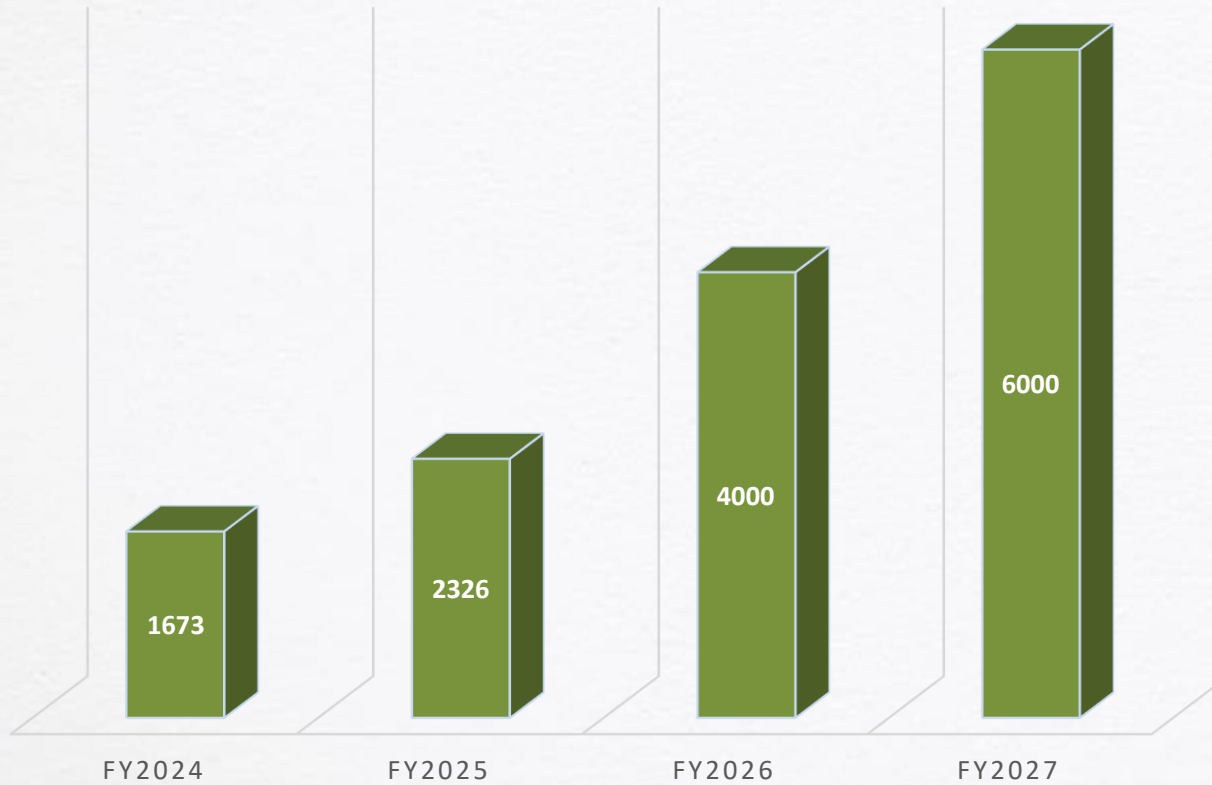


- ❑ Regulatory hurdle which temporarily stalled growth momentum during Q4FY24, Q1FY25 & Q2FY25.
- ❑ Regularised by The Reserve Bank of India in Oct'24.
- ❑ Company has bounced back with significant growth achieved in Q3FY25 & Q4FY25.

SG Finserve remains on track to achieve its guidance numbers for FY26 & FY27.....

JOURNEY AHEAD

Target AUM (Amount in crores) FY 2026 & FY 2027.



FINANCIAL RESOURCE

Secured equity commitments for an additional INR 450 crore through share warrants. Out of this, INR 112 crore stands received in Oct'24. Balance funds of INR 338 crore will be received in the current fiscal year.

Received Credit Rating of AA/ A1+ from two reputed rating agencies- CRISIL Ratings and ICRA.

Considering raising banking limits aggregating to INR 4,500 crore to fuel growth for FY2027. (In H2 FY 25, we have raised bank debt of INR 1,465 crores from HDFC Bank, Axis Bank, Yes Bank, BOB, Federal Bank, Bandhan Bank, RBL Bank, Union Bank, Bajaj Finserve etc.)



Instrument	Name of Credit Rating Agency	Previous Rated Amount (Rs. Crore)	Rating Action	Credit Rating assigned on
Long term Rating on long term bank loan facility	CRISIL	1000.00	CRISIL AA (CE) / Positive (Assigned)	16/04/2025
Long Term-Fund based/Non-fund based bank facilities	ICRA	500.00	(Provisional) [ICRA]AA(CE) (Stable); Assigned	08/04/2025
Commercial Paper	ICRA	200.00	[ICRA]A1+;Assigned	08/04/2025
Non-Convertible Debentures	ICRA	50.00	[ICRA]AA(CE) (Stable); Assigned	08/04/2025

BLUEPRINT FOR FY27

We have established partnerships with marquee corporates, including the TATA Group, AMNS India, Vedanta, Ashok Leyland, JSW-MG Motors, APL Apollo, Adani Group, Jindal Steel, Kajaria Ceramics, Bajaj Electricals, and Oppo, all of which are market leaders in their respective fields.

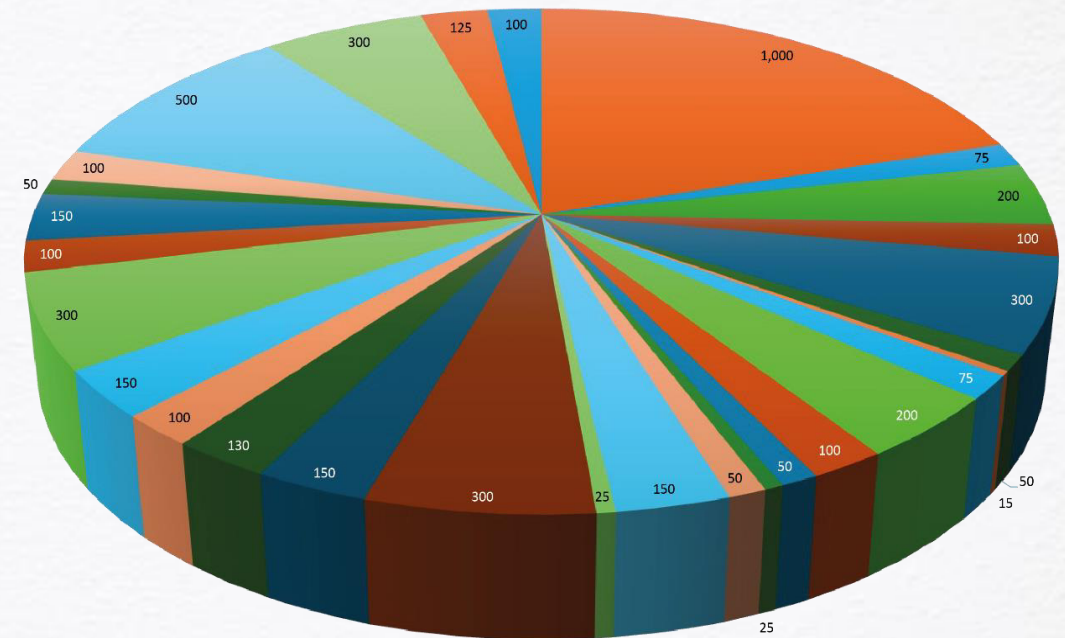
MOUs with Anchors aggregating to INR 5,500 crore (up by INR 500 crores QoQ) already in place, providing a blueprint to achieve the target loan book for FY27.

We will continue to focus on penetrating existing large anchors and target established anchors for incremental business.

New additions for the quarter



MOUs with Anchors – Program size (INR Crore)



- | | | | |
|---|-----------------------------------|---|-----------------------------------|
| ■ APL Apollo Group | ■ Apollo Pipes Ltd. | ■ Arcelor Mittal Nippon Steel India Pvt. Ltd. | ■ Ashok Leyland Ltd |
| ■ Bajaj Electricals Ltd | ■ Bata India Ltd. | ■ Dorset Industries Pvt. Ltd. | ■ Eastman Auto & Power Ltd |
| ■ Havells India Ltd | ■ Inflow Technologies Pvt. Ltd. | ■ Ingram Micro India. Pvt. Ltd. | ■ Jindal Steel & Power Ltd. |
| ■ Kajaria Ceramics Ltd. | ■ Kirloskar Oil Engines Ltd. | ■ Kisan Moulding Ltd. | ■ Kutch Copper Ltd. (Adani Group) |
| ■ Mahindra & Mahindra (Dealers) | ■ Oppo & Affiliates | ■ Polycab India Ltd. | ■ Redington India Ltd |
| ■ SG Mart Ltd. | ■ Shankara Building Products Ltd. | ■ Shyam Metalics Group | ■ Supertron Electronics Pvt. Ltd. |
| ■ Tata Bluescope Steel (JV of Tata Steel & Bluescope) | ■ Tata Motors Ltd. | ■ Tata Steel Ltd. (Dealers) | ■ Vedanta Group |
| ■ Whirlpool of India Ltd. | | | |

TECHNOLOGY INTERVENTIONS

The LIVE proprietary scoring and rating model provides borrower ratings tailored to the underlying anchor, enabling quicker and more accurate credit assessments.

An **AI-driven Monitoring Tool** under development shall be LIVE by 31st July 2025 to streamline and help monitor our existing loans & borrowers' financial performance & operational conduct.

We are excited to announce that we will launch **"Customer Mobile App"** by 30th June 2025, offering real-time access to loan information, transaction history, and service requests, thereby enhancing client convenience and engagement.





ABOUT THE COMPANY

ROADBLOCKS FOR INDIAN MSMEs

For the 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 a 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 alternative to fulfill 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 optimising the working capital cycle, ensuring Financial Inclusion for Indian MSMEs by all-round use of technology.

Headquartered in Delhi-NCR, India, the Company is a tech enabled RBI registered Nonbanking Finance Company (NBFC) providing inclusive business financing solutions to Channel Partners, Dealers, Distributors, Retailers, Buyers, Suppliers etc. of Indian Corporates. SGFL leverages technology and distribution network to offer tailored financing solutions to SMEs, MSMEs and other corporates.

Accredited with AA+/ A1+ (Stable) from reputed rating agencies- CRISIL Ratings and ICRA Rating.

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



PLATFORM

SG Finserve Limited act as One-stop solution to cater the financing needs of all the stakeholders involved in the supply chain.

PRODUCTS & SOLUTIONS

Loans and Finances including below:



Dealer Financing



Vendor Financing



Working Capital Financing

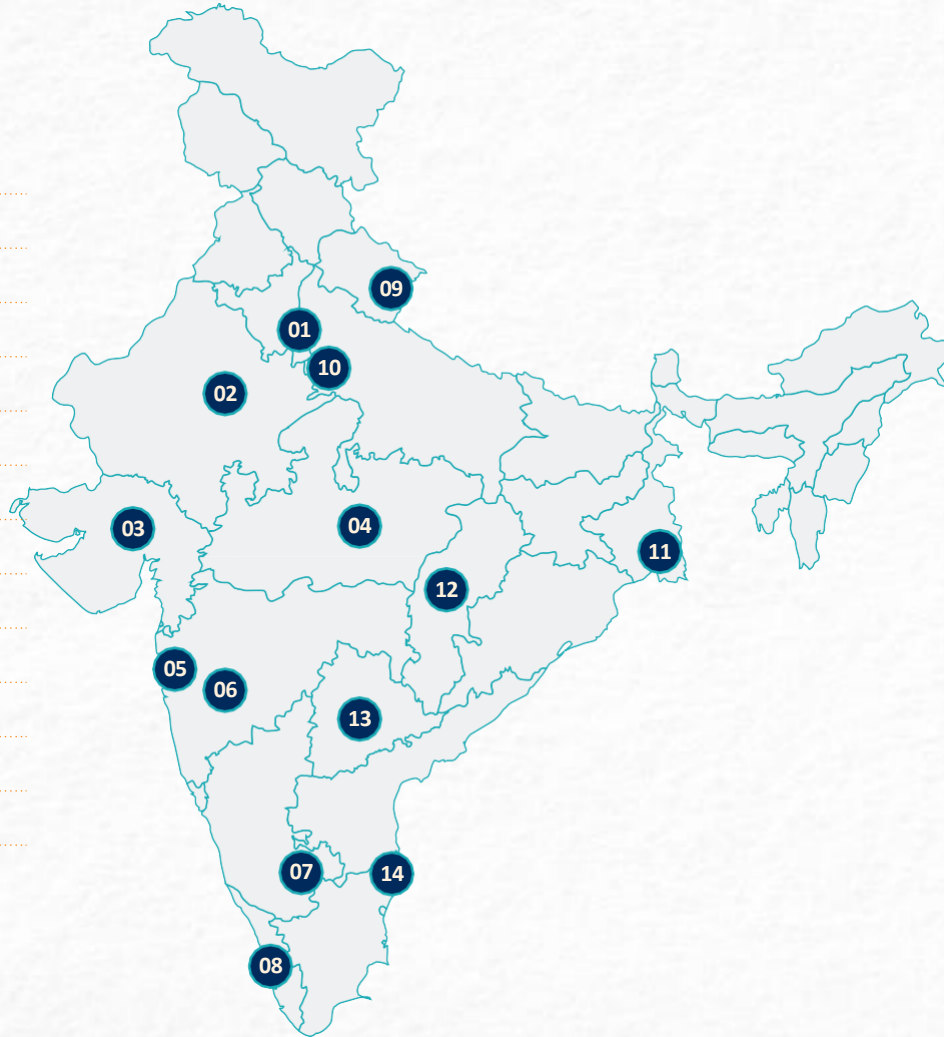
OUR JOURNEY- 31 MONTHS

(Sep'22 to Mar'25)



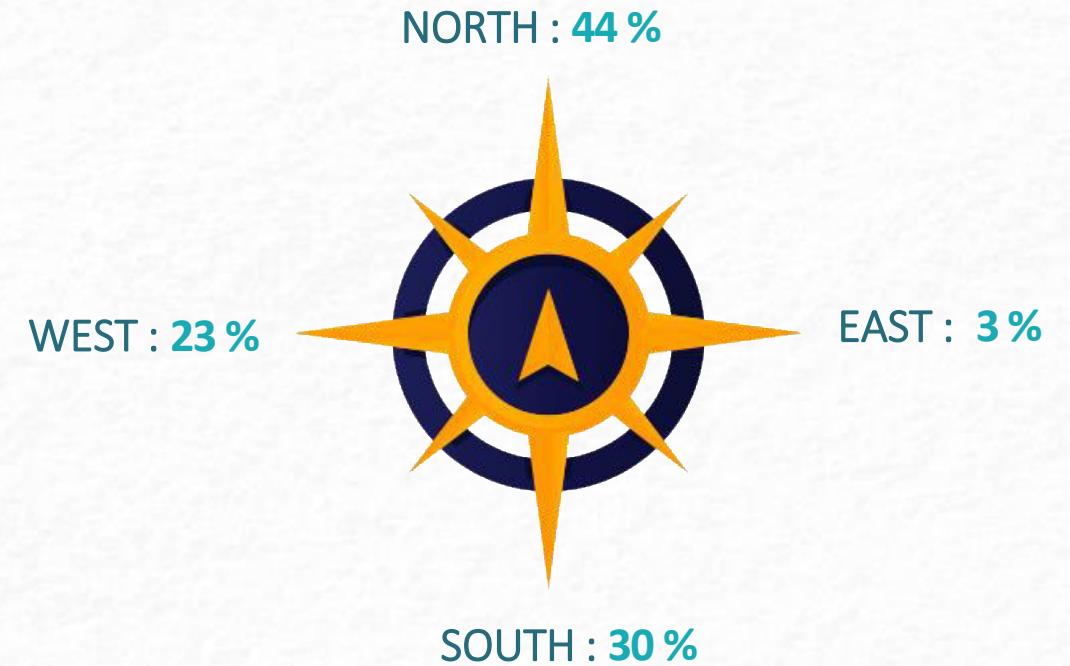
OUR PRESENCE

1. DELHI/NCR
2. JAIPUR
- 03 AHMEDABAD
- 04 INDORE
- 05 MUMBAI
- 06 PUNE
- 07 BANGALORE
- 08 COCHIN
- 09 DEHRADUN
- 10 GHAZIABAD
- 11 KOLKATA
- 12 RAIPUR
- 13 HYDERABAD
- 14 CHENNAI



OUR CUSTOMERS – PAN India

Loan Book (Zone Wise %)





OUR **EDGE** IN THE SPACE

OUR EDGE IN THE SPACE
EMINENT BOARD

THE COMPANY HAS A **WELL-ESTABLISHED BOARD** CONSISTING OF EXPERIENCED AND REPUTED INDUSTRY LEADERS, AS MENTIONED BELOW:



SMT. ASHA ANIL AGGARWAL
Ex-Chief Principal Commissioner
Income Tax Dept.



SHRI HSU KAMATH
Ex-CMD **Vijaya Bank &**
ED Canara Bank



SHRI G. JAGANMOHAN RAO
Ex-Principal CGM
Reserve Bank of India



SHRI DUKHABANDHU RATH
Ex-CGM
State Bank of India



SHRI RAKESH SHARMA
Ex-CGM
State Bank of India

OUR EXPERIENCE BANDWIDTH



SORABH DHAWAN

Chief Executive Officer

18 years in Corporate Banking, Ex-Kotak, HDFC & Aditya Birla Finance



SAHIL SIKKA

COO & CFO

16 years in Corporate Banking, Ex-HDFC, Kotak & Aditya Birla Finance



ABHISHEK MAHAJAN

Chief Risk Officer

~20 years in Corporate Banking and Risk Management, Ex-IDBI, ICICI & Kotak



ANKUSH AGARWAL

Chief Experience Officer

18 years in Client servicing, Operations & Digital Transformation, Automation, Ex-Kotak, IndusInd

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

OUR EXPERIENCE BANDWIDTH [CONTINUED]



VIVEKANAND TIWARI

Chief Compliance Officer

14 years in Banking,
Ex-ICICI, Axis & IndusInd



RENU RAI

Chief People Officer

15 years in HR & Admin,
Ex-APL, Fedders Lloyds &
Advaitam Tech



RITU NAGPAL

*Company Secretary &
Compliance Officer*

Law Graduate & Post-
Graduate (M.com), 10
years in Compliance of
NBFC-SI & Non-SI



PRATEEK SOMANI

Head- Anchor Relations

12 years in Investment
Banking, Strategic
Consulting and Corporate
Banking, Ex-SBICAPS,
Aditya Birla Finance,
Kotak, Ernst & Young



SANJAY RAJPUT

Head Finance & Accounts

18 years in Finance
and Accounting, Ex-
Livfin, Airtel, Metropolis
Healthcare

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

ROBUST SECURED PORTFOLIO

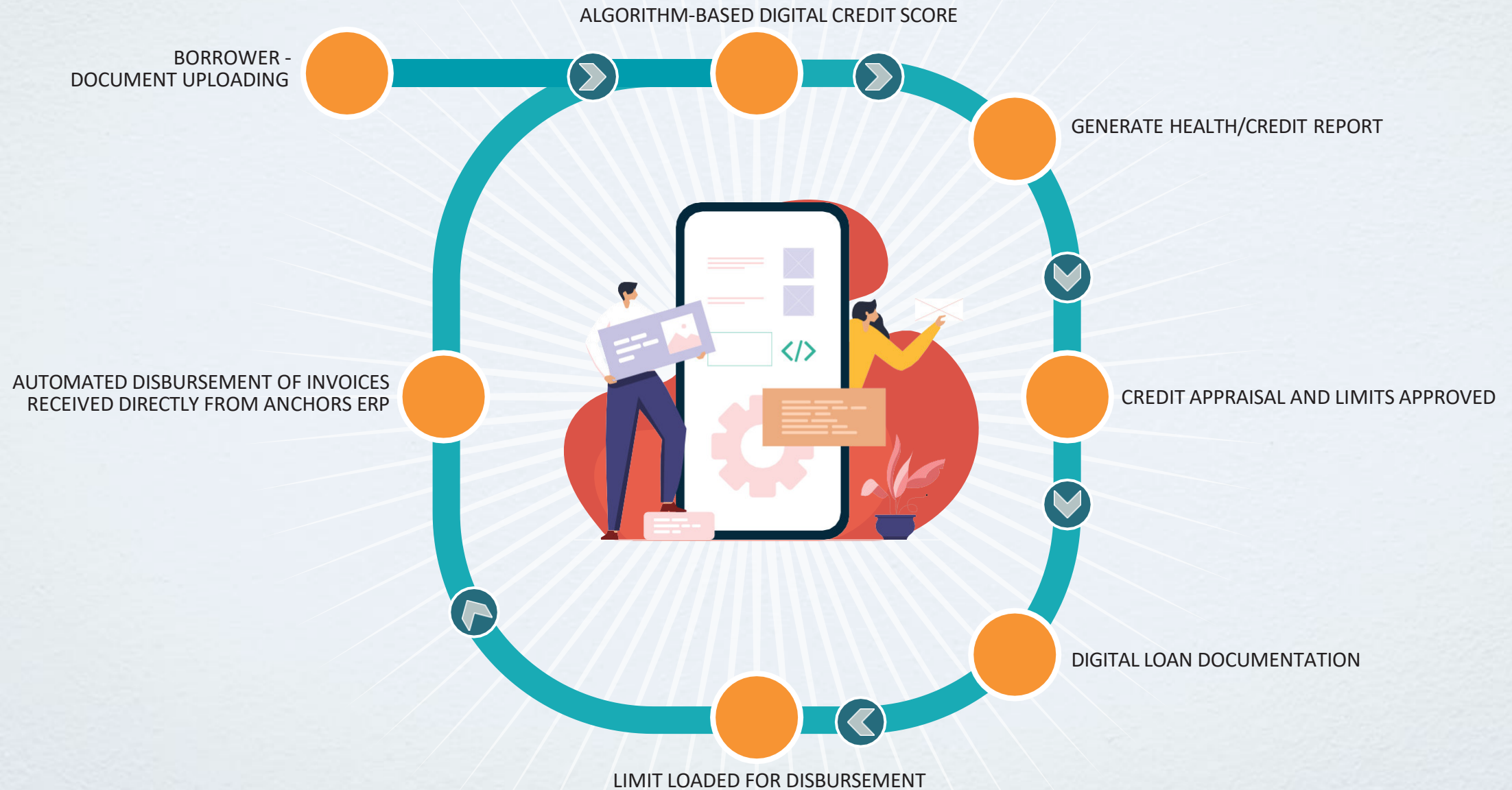


- Focus on building Robust as well as Secured Portfolio
- 80% of the overall book is secured via Charge on Funded Inventory and Receivables generated by sale of the same
- We hold **STOP SUPPLY ARRANGEMENT** from the Anchors to STOP supply in case of delay/ default with SG Finserve

PARTICULARS	EXPOSURE (INR crore)
Secured	1,807
Unsecured	439
Total	2,246

The Loan portfolio of the Company stands robust with an outstanding loan book of INR 2,246 crores as on 31st Mar 2025.

A 100% DIGITAL PLATFORM





THANK YOU
FOR YOUR TIME

IF YOU HAVE ANY FURTHER QUERIES, REACH OUT TO US:

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m: +91-99031 97111

SAHIL SIKKA
Chief Operating Officer

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