



SG FINSE ₹VE

SG Finserve Limited

January 19, 2024

To
Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001

Scrip Code: 539199

Sub: Outcome of the Meeting of Board of Directors of SG Finserve Limited (formerly known as Moongipa Securities Limited) (“the Company”)

Dear Sir/Madam

With reference to the captioned subject and in terms of the provisions of Regulation 30 read with Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, we wish to inform you that the Board of Directors of the Company, at its meeting held today i.e., Friday, January 19, 2024, *inter alia* transacted the following businesses:

- I. Considered and approved unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2023, as reviewed and recommended by the Audit Committee of the Board;

The Unaudited Financial Results along with the Limited Review report thereon given by M/s AKGVG & Associates, Chartered Accountants, Delhi, Statutory Auditors of the Company are attached as **Annexure A**.

- II. Amendment in Moongipa Securities Limited Employees Stock Option Scheme – 2022 (“Scheme”) for increasing the pool size/number of stock options under the existing Moongipa Securities Limited Employees Stock Option Scheme – 2022 by 5,00,000 (Five Lakh) stock options, thereby increasing the total number of stock options from 5,00,000 (Five Lakh) stock options to 10,00,000 (Ten Lakh) stock options, exercisable into 10,00,000 (Ten Lakh) shares of face value of Rs. 10/- each fully paid-up, subject to shareholders’ approval;

- III. Decided to issue Postal Ballot/EGM notice to the shareholders. The relevant details will be submitted to the Exchange separately in due course.

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 FINSE ₹VE

SG Finserve Limited

Investors Presentation and Exchange Release are also enclosed as **Annexure B**.

This disclosure along with the enclosures shall be made available on the website of the Company viz. www.sgfinserve.com. The meeting of the Board of Directors commenced at 1:40 PM and concluded at 05:00 P.M.

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
17:14:12 +05'30'

Ritu Nagpal
Company Secretary & Compliance Officer
M. No.:- A38318

Encl: As above

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Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company pursuant to regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

To the Board of Directors of

SG Finserve Limited

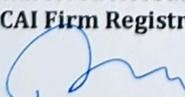
We have reviewed the accompanying statement of standalone unaudited financial results of **SG Finserve Limited** ("the Company"), for the quarter and nine months ended December 31, 2023 ("the statement") being submitted by the company pursuant to the requirements regulations 33 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

This statement which is the responsibility of the company's management and has been approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" (Ind As 34) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other Accounting Principles generally accepted in India. Our responsibility is to issue a report on these Financial Statement based on our review.

We conducted our review of the statements in accordance with Standard on Review Engagement (SRE) 2410 "Review of Interim financial Information performed by the Independent Auditor of the Entity", issued by the Institute by the Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement unaudited financial results prepared in accordance with applicable standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

For AKGVG & Associates
Chartered Accountants
ICAI Firm Registration Number: 018598N


Aman Aggarwal
Partner
Membership No 515385
Place of Signature: New Delhi
Date: 19th January 2024
UDIN No.: 24515385BKFKVI8447



SG FINSERVE LIMITED (formerly known as Moongipa Securities Limited)
 Regd. Office : 37, Hargobind Enclave, Vikas Marg, Delhi - 110092
 Statement of Financial Results for the quarter ended December 31, 2023
 CIN : L64990DL1994PLC057941

Particulars	(Rupees in lacs, except EPS)					
	Quarter ended December 31, 2023	Quarter ended September 30, 2023	Quarter ended December 31, 2022	Nine month ended December 31, 2023	Nine month ended December 31, 2022	Year ended March 31, 2023
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
I Revenue from operations						
(a) Interest income	5,110.49	4,291.29	1,235.11	12,808.87	1,361.76	4,024.82
(b) Processing fees and documentation charges	135.86	95.32	10.26	308.08	26.48	116.95
(c) Dividend income	-	-	0.03	-	3.11	3.11
(d) Net gain on fair value changes	-	-	-	-	-	-
Total revenue from operations	5,246.35	4,386.61	1,245.40	13,116.96	1,391.35	4,144.88
II Other income	0.01	-	0.01	0.01	51.30	51.30
III Total income (I + II)	5,246.36	4,386.61	1,245.41	13,116.95	1,442.65	4,196.18
IV Expenses						
(a) Finance costs	1,810.70	1,459.78	203.92	4,326.39	226.31	841.97
(b) Impairment on financial instruments	93.06	166.24	294.21	366.18	294.21	390.22
(c) Net loss on fair value changes	-	-	-	-	31.88	31.88
(d) Employee benefits expense	256.04	274.37	47.50	707.32	73.80	208.37
(e) Depreciation expense	4.22	2.53	0.32	8.82	1.98	3.04
(f) Other expenses	188.32	155.78	67.98	396.31	186.77	218.99
Total expenses	2,352.34	2,058.70	613.93	5,805.02	814.95	1,694.47
V Profit before tax (III - IV)	2,894.02	2,327.91	631.48	7,311.93	627.70	2,501.71
VI Tax expense:						
(a) Current tax	772.75	674.87	244.26	2,001.83	273.01	768.76
(b) Deferred tax (credit) (net)	(43.80)	(87.16)	(73.75)	(159.15)	(80.63)	(107.67)
(c) Income tax expense of earlier year	-	(9.02)	-	(9.02)	-	-
Total tax expense	728.94	578.69	170.51	1,833.66	192.38	661.09
VII Profit for the period /year (V-VI)	2,165.07	1,749.22	460.97	5,478.27	435.32	1,840.62
VIII Other comprehensive income						
Add / (less) items that will not be reclassified to profit or loss						
(a) Remeasurement of post employment benefit obligation	-	-	-	-	-	-
(b) Income tax relating to (a) above	-	-	-	-	-	-
Other comprehensive income for the period /year	-	-	-	-	-	-
IX Total comprehensive income for the period /year (VII+VIII)	2,165.07	1,749.22	460.97	5,478.27	435.32	1,840.62
X Paid up Equity Share Capital (Face value of Rupees 10 each)	5,494.90	5,494.90	4,127.30	5,494.90	4,127.30	4,127.30
XI Other equity						53,180.40
XII Earnings per equity share of Rupees 10 each #						
(a) Basic (In rupees)	2.90	3.60	2.13	7.35	2.01	6.49
(b) Diluted (In rupees)	2.89	3.57	1.27	7.31	1.20	3.85

EPS is not annualised for the quarter ended December 31, 2023, quarter ended September 30, 2023 & quarter ended December 31, 2022

Place:- Ghaziabad

Date:- 19/01/2024

For SG Finserve Limited
 (Formerly known as Moongipa Securities Limited)

ROHAN GUPTA
 DIN:- 08598622
 DIRECTOR



Notes to the Statement of Unaudited Financial Results :

1. The above Unaudited Financial Results along with the comparatives have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. The above Unaudited Financial Results for the quarter and nine month ended December 31, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on January 19, 2024.
2. The Statutory Auditors have carried out the 'Limited Review' of the Unaudited Financial Results of the Company for the quarter and nine month ended December 31, 2023 in accordance with the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. During the nine months ended December 31, 2023, the Company has Converted 13676000 Fully Convertible Warrants ("Warrants") Into Equivalent Number of Equity Shares on preferential Basis To Promoters & Non-Promoters on 17/06/2023, 02/08/2023, 22/08/2023 & 01/09/2023. The Equity Shares so allotted shall be subject to, inter-alia, lock-in requirements as prescribed under Chapter V of SEBI ICDR Regulations.
4. The Company is in business of lending and hence only one reportable operating segment as per 'Ind-AS 108 : Operating Segments'.
5. Figures for the previous period / year have been regrouped wherever necessary.

For SG Finserve Limited
(Formerly known as Moolgipa Securities Limited)



ROHAN GUPTA
DIN:- 08598622
DIRECTOR



Place:- Ghaziabad
Date:- January 19, 2024

Annexure-B



SG FINSERVE

Converting constraints into opportunities



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

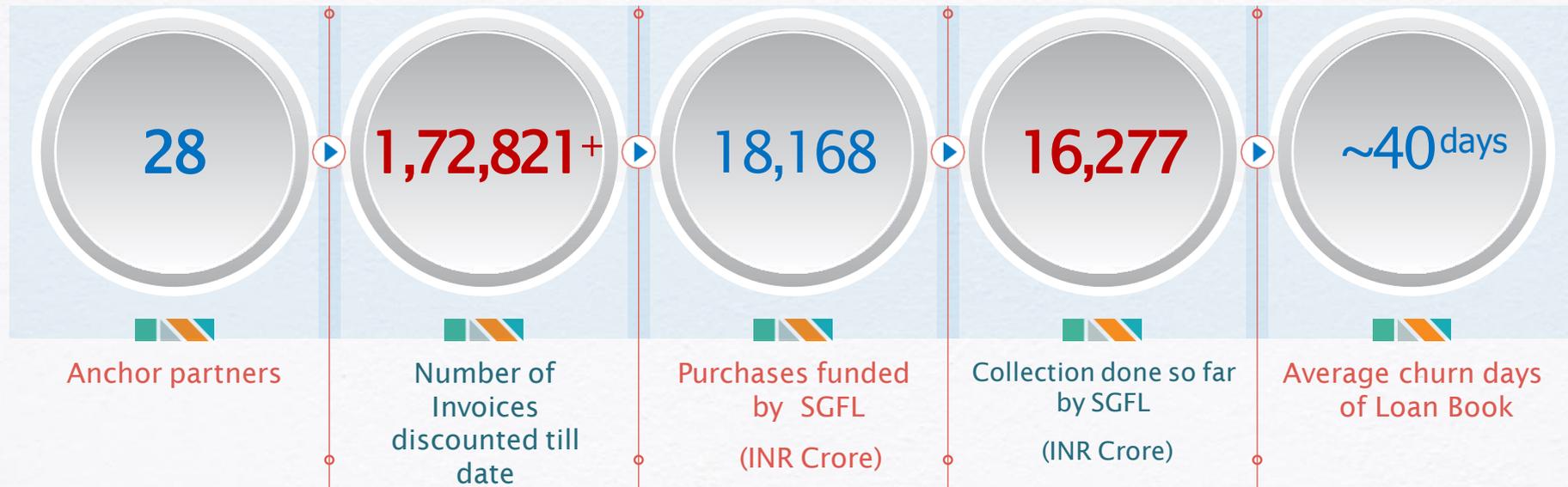
SAFE HARBOUR

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



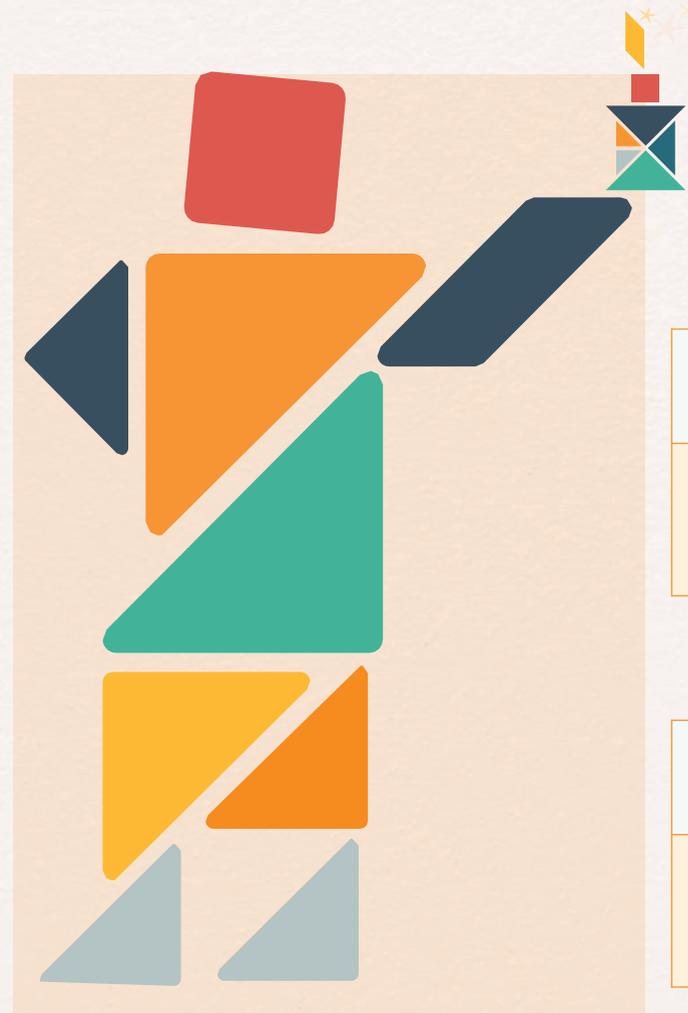


THE QUARTER THAT WAS

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

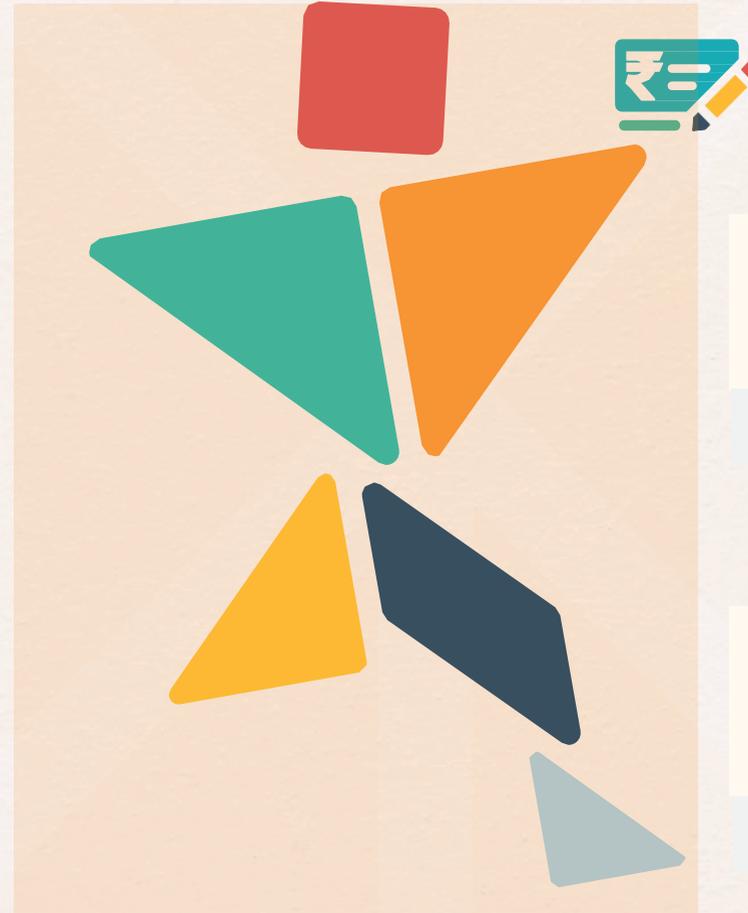
(Sep 23: INR 43.87 Cr)

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

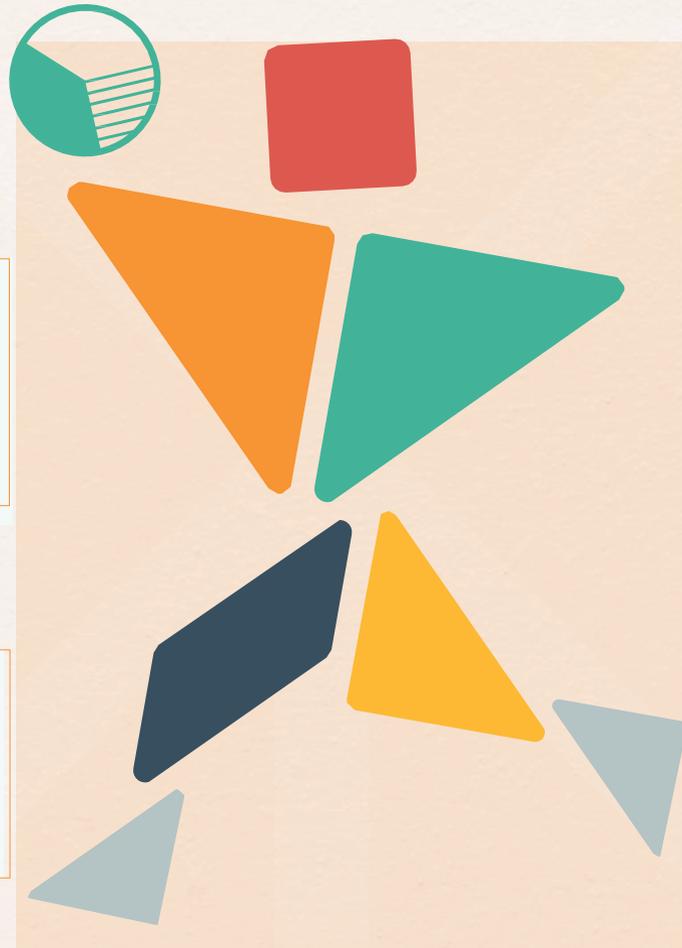
(Sep 23: 5.42%)

11.29%

Return On Equity annualised

 **85** lps

(Sep 23: 10.44%)



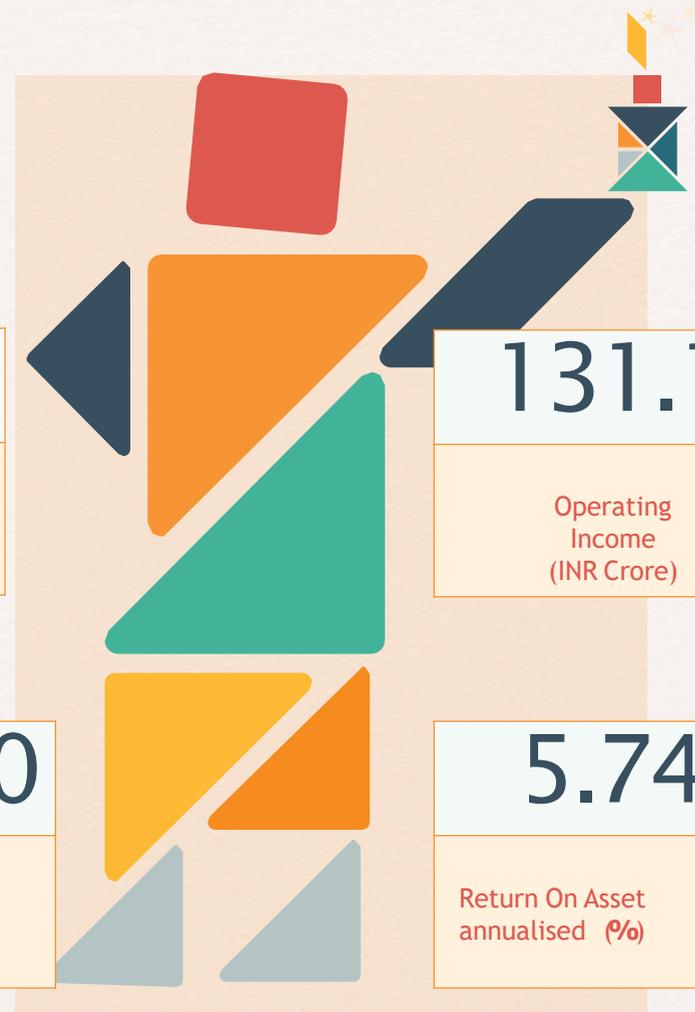
9m FY24 AT A GLANCE

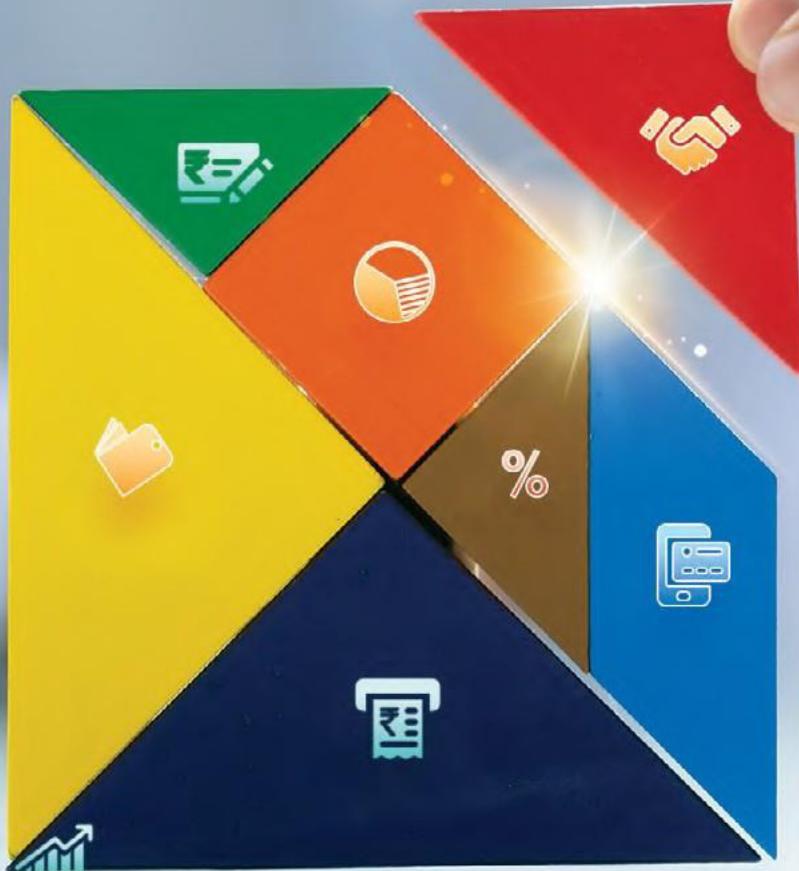
12,593	916
Gross Disbursement (INR Crore)	Loan Book Added (INR Crore)

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

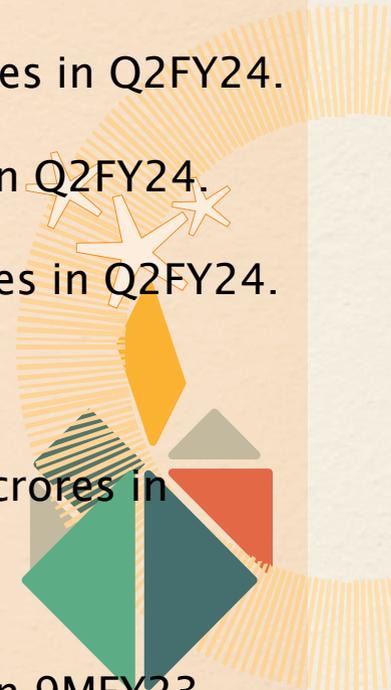


Q3FY24 Results

- 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.

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.



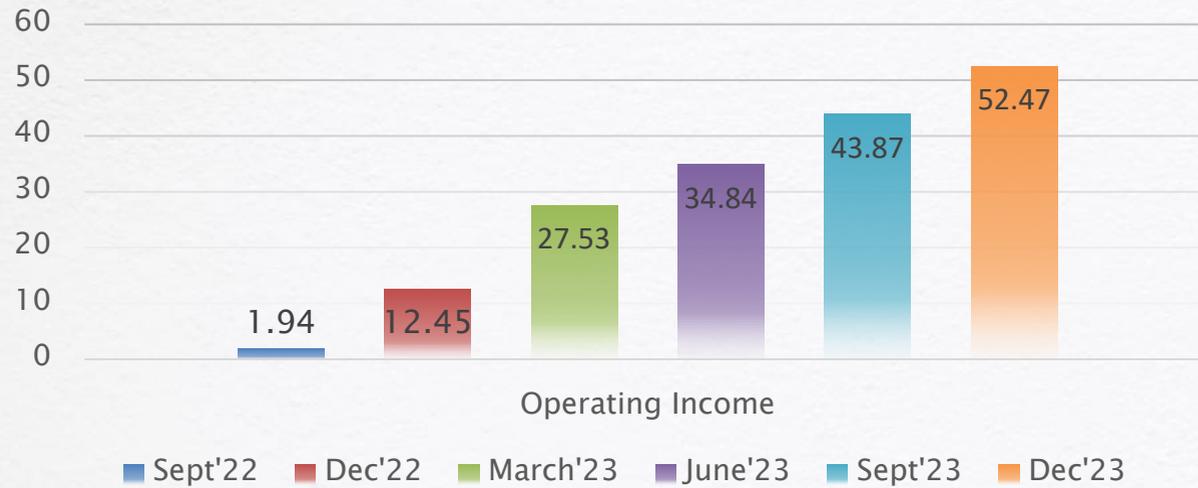
GROWING SEQUENTIALLY



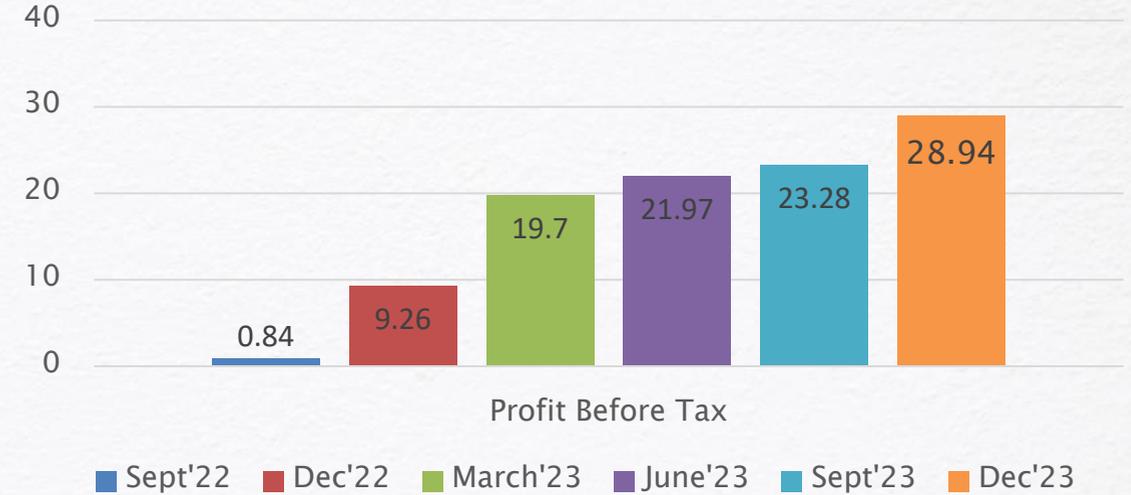
SG FINSERVE

Converting constraints into opportunities

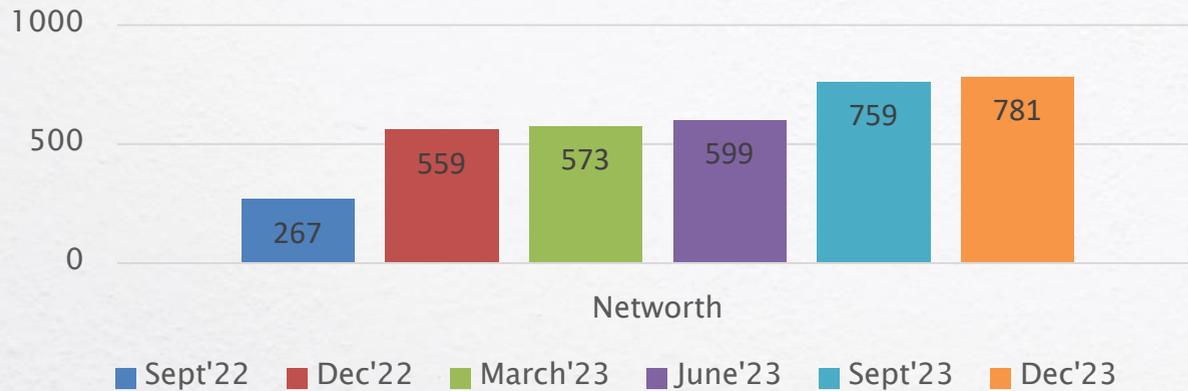
OPERATING INCOME



PROFIT BEFORE TAX



NETWORTH



Loan Book





SG FINSERVE

Converting constraints into opportunities

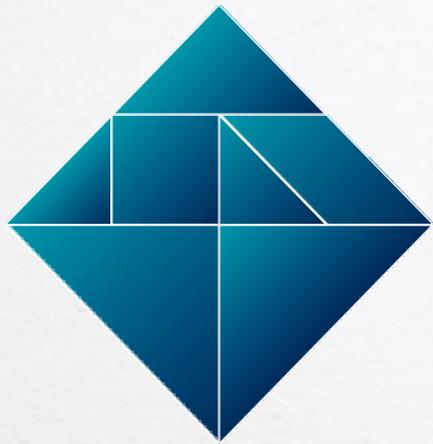
ABOUT THE COMPANY



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 faint, light-colored circular pattern of concentric 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;



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.



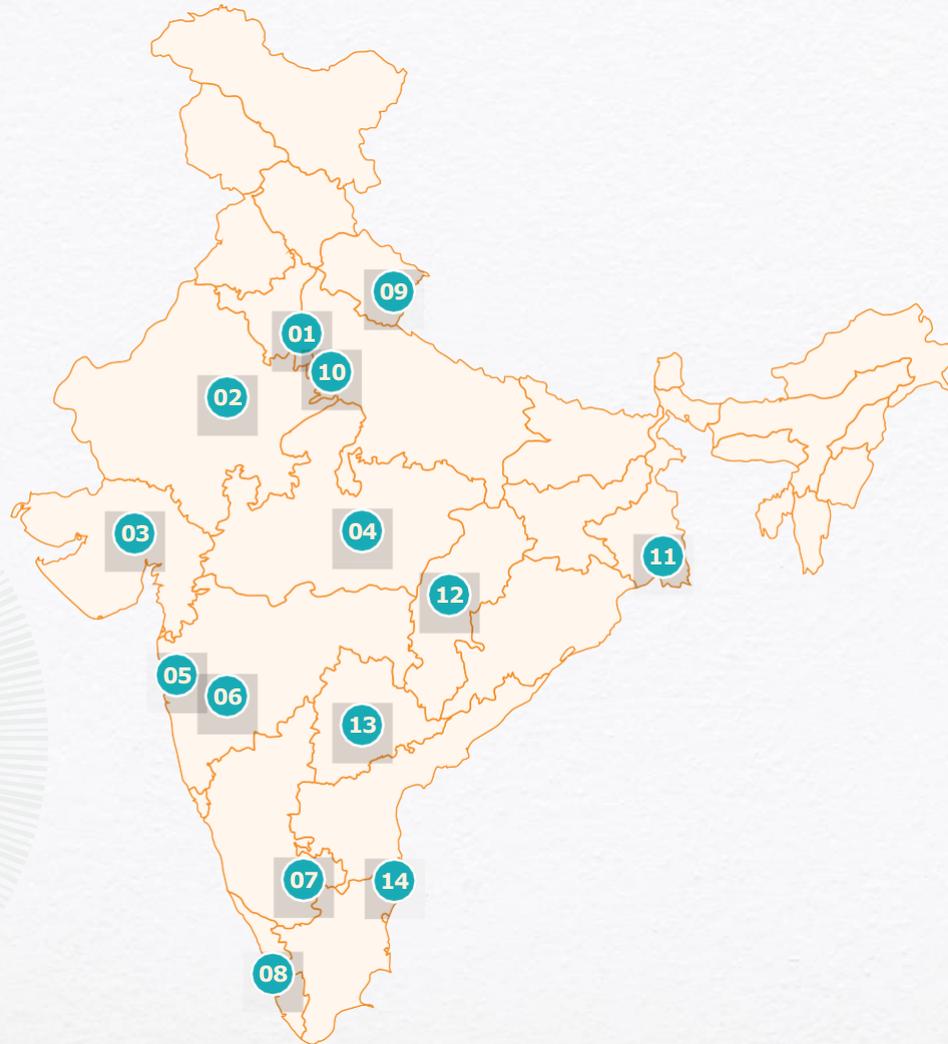
ABOUT THE COMPANY
OUR PRESENCE



SG FINSERVE

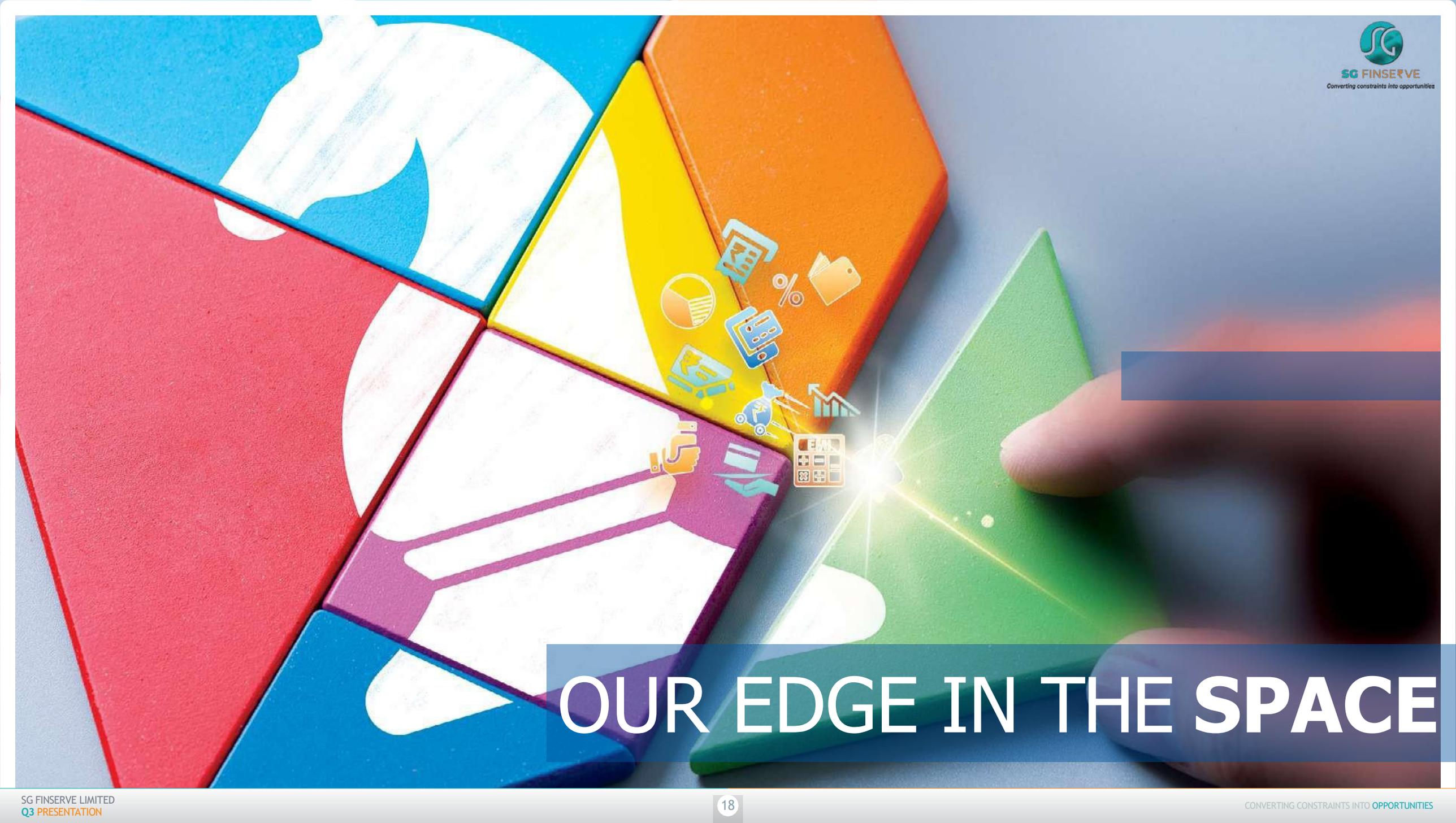
Converting constraints into opportunities

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



SG FINSERVE

Converting constraints into opportunities



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

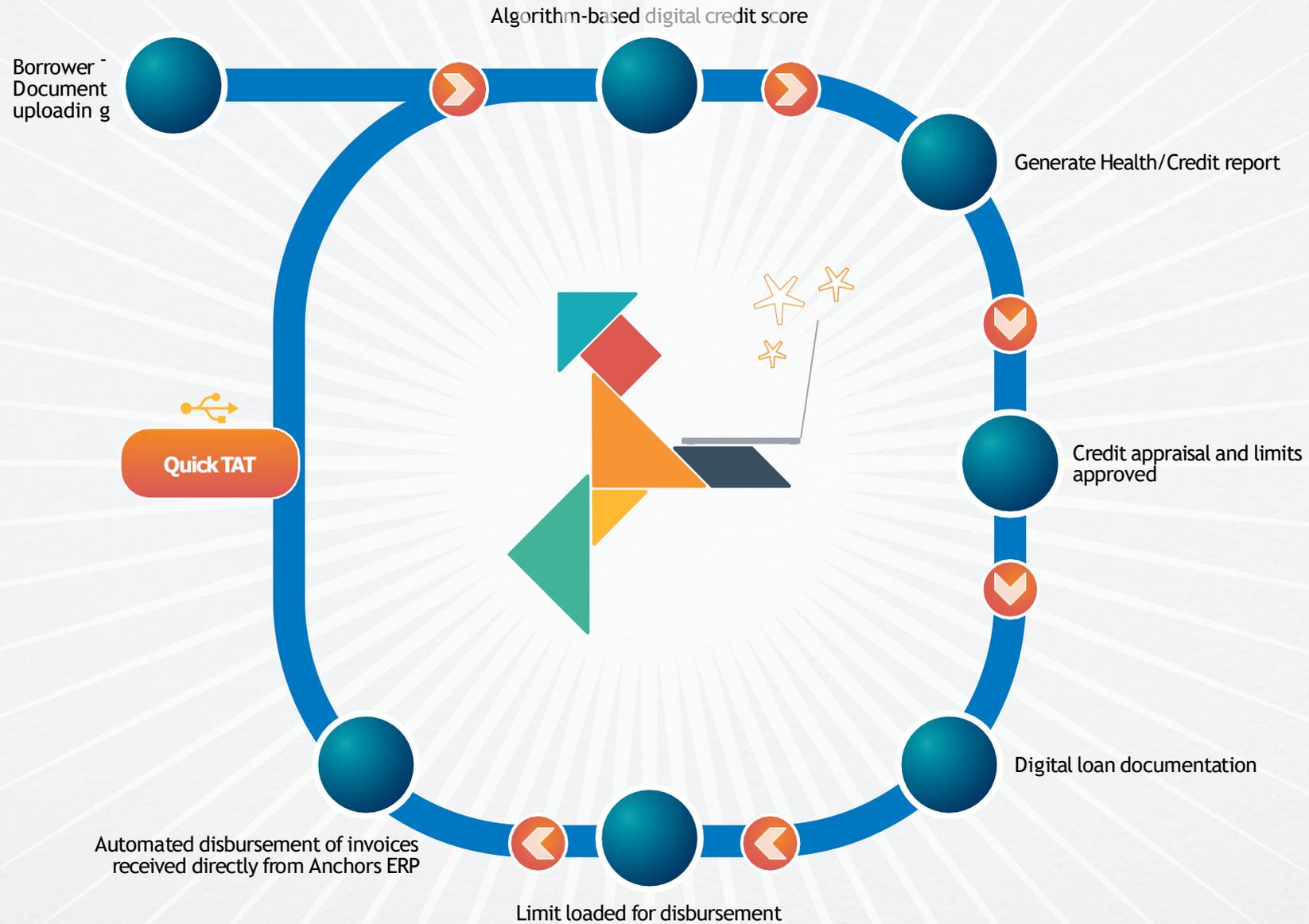
The Loan portfolio of the Company stands robust with a current outstanding loan book of approximately INR 1,891 crores as on 31st December 2023, with **NIL GROSS NPA** recorded.

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A 100% DIGITAL PLATFORM



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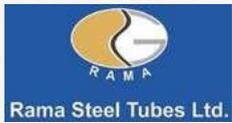


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HINDUSTAN ZINC
Zinc & Silver of India



SHARVARI STEEL LIMITED





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THANK YOU



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