



Moneywise. Be wise.

SMC GLOBAL SECURITIES LIMITED

Member: NSE • BSE • MSE • NCDEX • MCX

Clearing & Trading Member : Cash, F&O, Currency, Debt & Commodity

SEBI Regn. No. : INZ 000199438 • Research Analyst No. : INH100001849

Regd. Office : 11/6B, Shanti Chamber, Pusa Road, New Delhi-110005

Ph : +91-11-30111000, 40753333 Fax : +91-11-25754365 • CIN No. : L74899DL1994PLC063609

E-mail : smc@smcindiaonline.com Website : www.smcindiaonline.com

Date: 13-05-2024

Listing Operations BSE Limited, P J Towers, Dalal Street, Mumbai- 400001, India Scrip Code: 543263	Listing Department National Stock Exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400051 Symbol: SMCGLOBAL
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Sub: Investor Presentation Q4- FY 24

Dear Sir/Ma'am,

In compliance with Regulation 30(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with Part A (15) of Schedule III, enclosed is a copy of the Investor Presentation for the fourth quarter of the financial year 2023-24.

This will also be hosted on the Company's website at www.smcindiaonline.com

This is for your information and record.

For SMC Global Securities Limited

Suman Kumar
E.V.P. (Corporate Affairs & Legal),
Company Secretary & General Counsel
Membership No. F5824

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SMC Global Securities Ltd

Investor Presentation – Q4'FY24





Q4 & FY24 Highlights





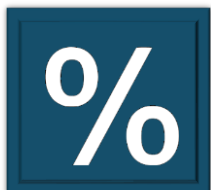
Highest Quarter Ever

All time high quarter revenue in all the business segments. All time high PBT in Broking, Distribution & Trading and Financing segment



Revenue Performance

Revenue increased in Q4 by 67.8% Y-o-Y and 19.1% Q-o-Q.



EBITDA Performance

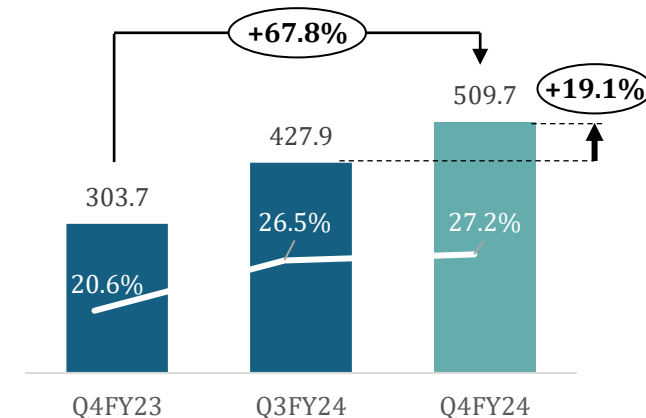
EBITDA margins increased in Q4 by 661 basis points Y-o-Y and 77 basis points Q-o-Q



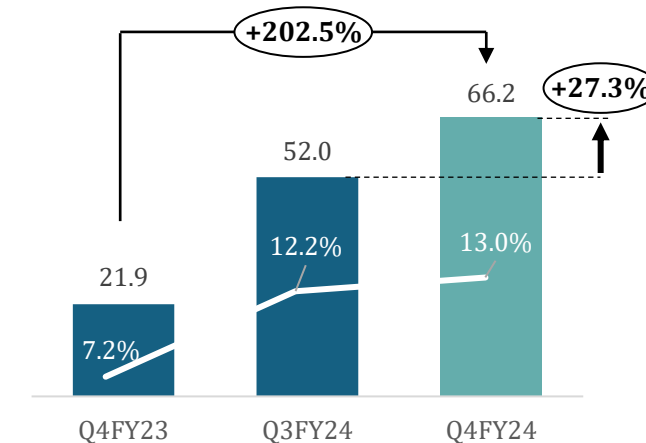
PAT Performance

PAT margins increased in Q4 by 579 basis points Y-o-Y and 83 basis points Q-o-Q

Consolidated Revenue (INR Crs) & EBITDA (%)



PAT (INR Crs) & PAT Margins (%)





Revenue Growth of 35% in FY24

Strong Revenue Growth in All Business Segment



EBITDA Margins Improved by 360 Bps

EBITDA margins improved by 360 basis points Y-o-Y due to a volume increase and stable fixed costs



PAT Margins Improved by 160 Bps

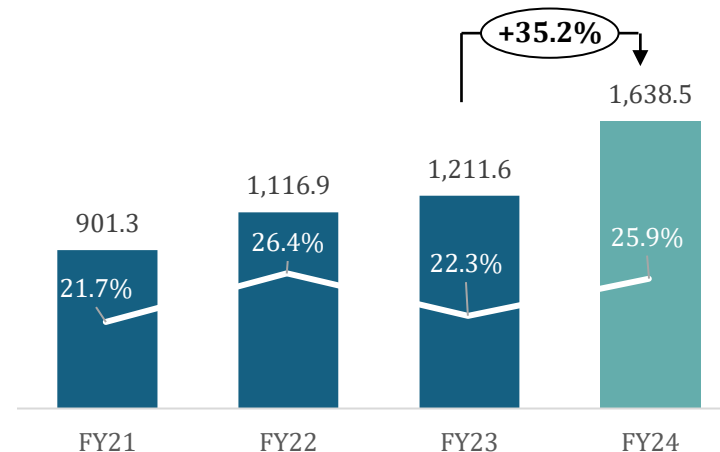
PAT margins improved by 160 Basis points Y-o-Y



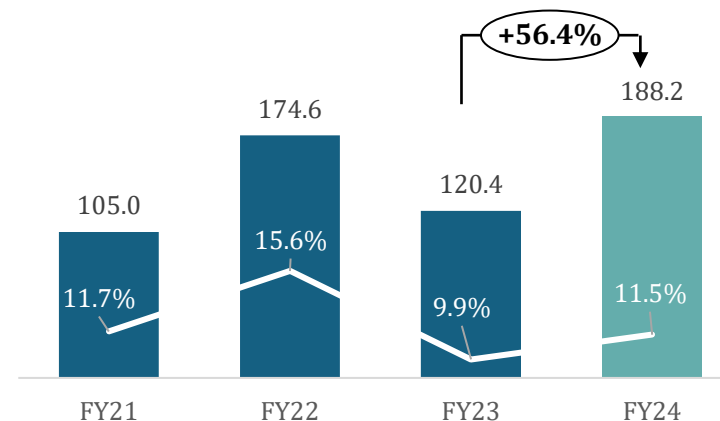
Digital Transformation

SMC strengthened its technology and product verticals by investing into the powerful synergy of technology, innovation, and financial services.

Consolidated Revenue (INR Crs) & EBITDA (%)



PAT (INR Crs) & PAT Margins (%)





About SMC Group



5 Year PAT CAGR 20.28%	5 Year Revenue CAGR 16.83%	Consolidated Net worth INR 1,095.7 Crs
NBFC AUM INR 1,236.7 Crs	Debt/Equity 1.30x	Branches Across India 188 Including 1 in Dubai
Cities Covered 437	Employees 4,264	Authorised Persons 2,327
Network of Financial Distributors 7,040	Client Demat A/Cs 10,48,334	Clearing & Settlement trading members 291
Cumulative AUM/AUA under Mutual Funds INR 3,801 Crs	Running SIPs 72,885	Insurance Policies sold in FY 24 9,95,979
Ratings: Short Term- ICRA A1+ Long Term- ICRA A (STABLE) CRISIL A (STABLE)		Insurance Premium in FY 24 INR 2,884 Crs



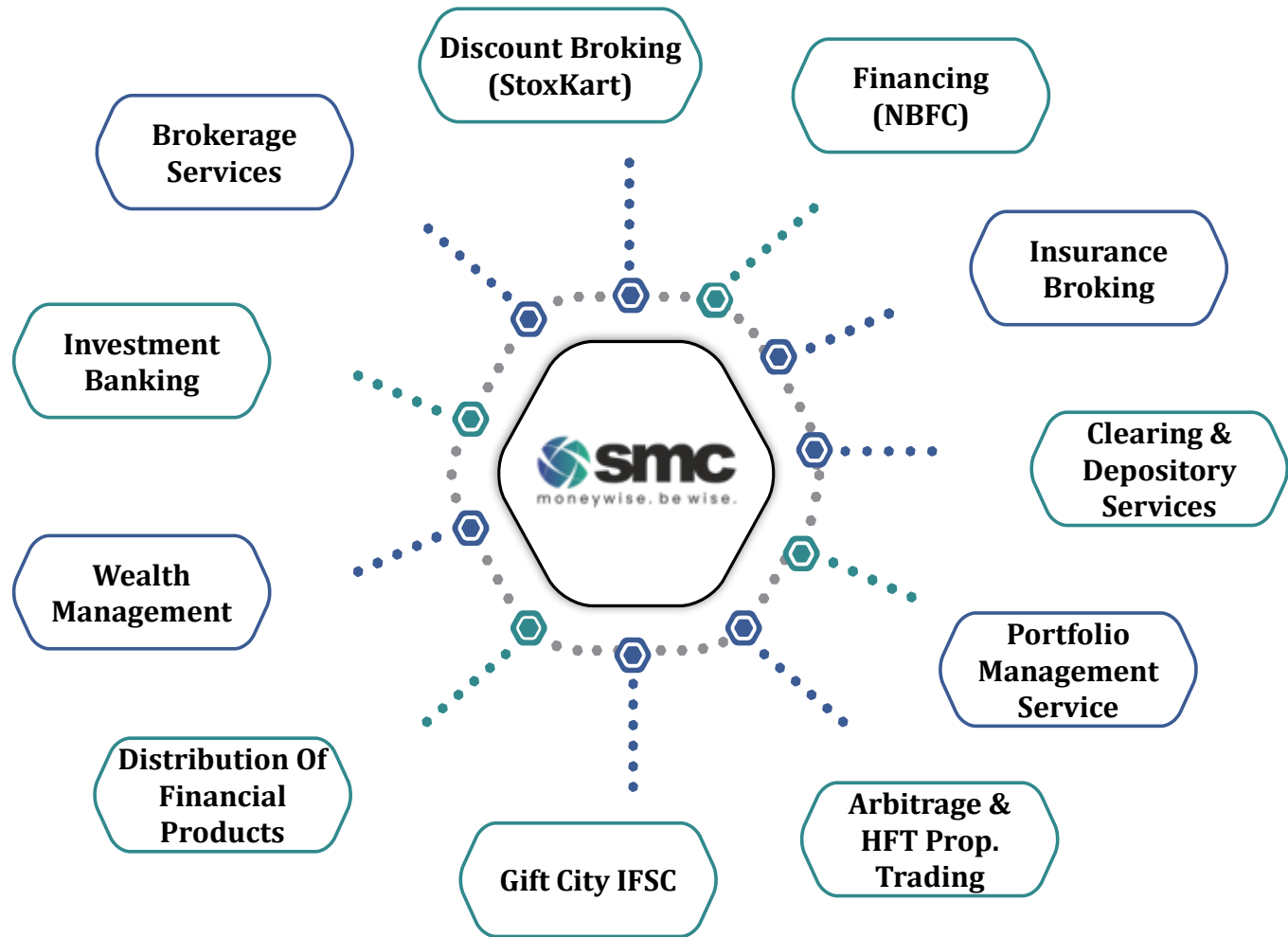
SMC Group



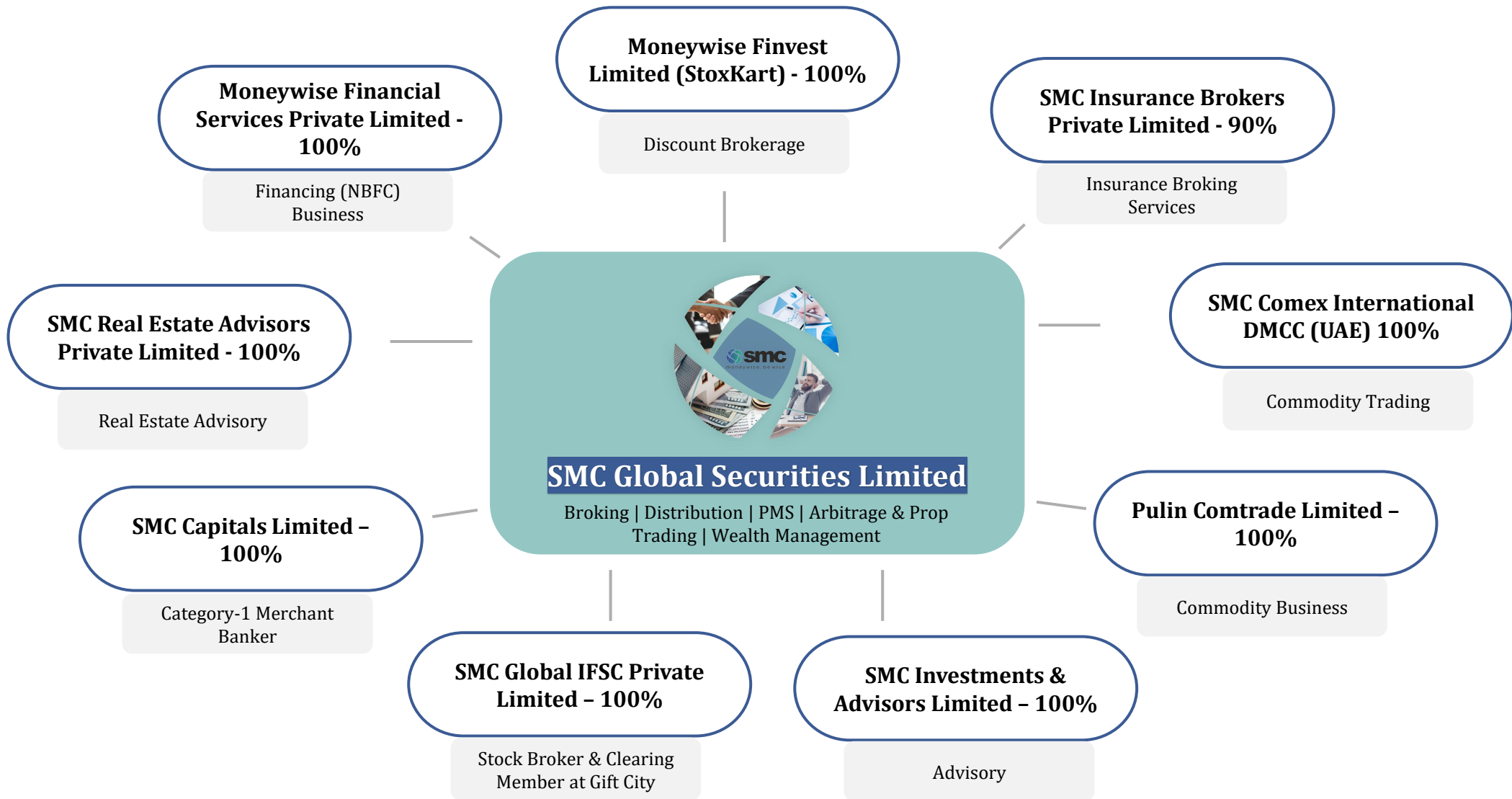
Evolution from Traditional Broking to well diversified Financial Service Company

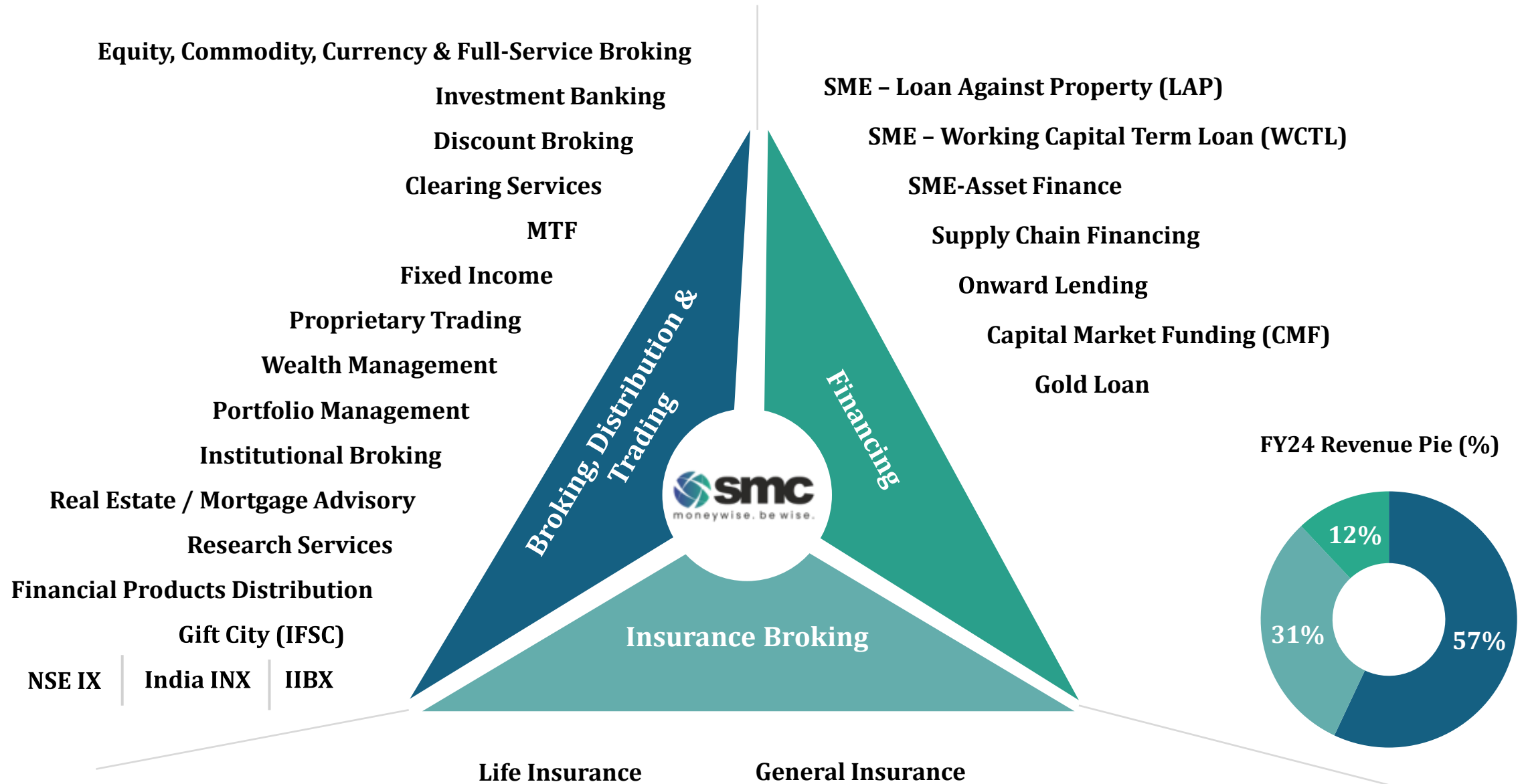


- **Founded in 1994** by Mr. Subhash C. Aggarwal and Mr. Mahesh C. Gupta, initially focusing on **traditional broking services**.
- **Strategic Shift:** Transformed from traditional broking to a **diversified financial services powerhouse**.
- **Technological Integration:** Launched various **innovative digital technology**-enabled capabilities and best-in-class products and services
- **Performance Metrics: Consistent growth;** diversified income streams.
- **Future Outlook:** Global aspirations; **emphasis on fee-based income;** continued **adaptation and innovation**.



“SMC Group has solidified its technology foundation, ensuring strength”







Mr. Subhash C. Aggarwal
Chairman & Managing Director,
SMC Group



Mr. Mahesh C. Gupta
Vice Chairman and Managing
Director, SMC Group

Experienced Management Team with Focused Business Heads



Mr. Ajay Garg
Director & CEO - SMC Global
Securities Ltd. MD-SMC Global
IFSC Pvt. Ltd.
Director - SMC Insurance
Brokers Pvt. Ltd., Moneywise
Financial Services Pvt. Ltd.



Mr. Anurag Bansal
Whole Time Director-SMC
Global Securities Ltd., Director-
SMC Capitals Ltd..



Dr. D. K. Aggarwal
CMD-SMC Investments and
Advisors Ltd.
CMD-SMC Capitals Ltd.
Chairman & Director-SMC Real
Estate Advisors Private Ltd.
Chairman & Director-Pulin
Comtrade Ltd.



Mr. Himanshu Gupta
Director & CEO-Moneywise
Financial Services Private Ltd.
Director-SMC Global Securities
Ltd., Director-Pulin Comtrade
Ltd.



Mr. Pravin K. Agarwal
Whole-Time Director-
SMC Insurance Brokers
Pvt. Ltd.



Ms. Shruti Aggarwal
Whole Time Director-
SMC Global Securities
Limited, Director- SMC
Global IFSC Private
Limited



Mr. Pranay Agarwal
Director & CEO -
Moneywise Finvest Ltd.
(StoxKart)
Director - Moneywise
Financial Services Pvt.
Ltd.



**Mr. Vinod Kumar
Jamar**
President & Group Chief
Financial Officer



Mr. Abhishek Chawla
Group Chief Product &
Technology Officer



Experienced Management Team with Focused Business Heads



Ms. Akanksha Gupta
Whole Time Director - SMC Insurance Brokers Pvt. Ltd.,
Director- SMC Global IFSC Pvt. Ltd.,
Director- Pulin Comtrade Limited



Ms. Reema Garg
Group Chief Human Resource Officer
Director - Moneywise Finvest Ltd.



Mr. Ayush Agarwal
CIO - SMC Private wealth
Director - SMC Real Estate Advisors Private Ltd.
Director - Moneywise Finvest Ltd.



Ms. Anshika Aggarwal
Director- SMC Investment and Advisors Ltd., Whole Time Director- SMC Real Estate Advisors Pvt. Ltd.



Mrs. Nidhi Bansal
Regional Director - West



Mr. Suman Kumar
E.V.P (Corporate Affairs & Legal),
CS & General Counsel





Mr. Naveen ND Gupta

He is the former president of the Institute of Chartered Accountants of India and Director in various companies. Presently, he is Chairman of Shaheed Sukhdev College of Business Studies, Delhi University. He was Category A member on the Board of International Federation of Accountants, New York, USA a federation of accounting regulators of 176 countries.



Mr. Narender Kumar

He is a retired IAS and Ex- Labour Commissioner. He has more than 34 years experience. He served as Financial Commissioner (Government of NCT of Delhi), the Managing Director of Delhi State Financial & Development Corporation, the Probationary Officer of SBI in 1980. Apart from this, he was Election Commissioner of Union Territories of Andaman and Nicobar Islands, Lakshadweep, Dadra Nagar Haveli and Daman & Diu.



Mr. Gobind Ram Choudhary

He is Executive Director at Anmol Industries Ltd., also an active member at Bharat Lok Shiksha Parishad, Delhi, a council member in Western UP Council of CII, Executive member of Indian Industries Association of Greater Noida and a member of the PHD Chamber of Commerce. . Before Anmol he was serving as the managing director at Bhagwati Cold. He has collectively 3+ Decades of experience.



Mr. Hemant Bhargava

He is a Post Graduate in Economics, Masters in Financial Management. He has more than 39 year's professional experience with expertise in finance and insurance. He is former Chairman in-charge and Managing Director of LIC. Also later he was Non-Executive Chairman of IDBI Bank and LIC Housing Finance Limited. He is on the Boards of Larsen & Toubro Limited, ITC Limited and UGRO Capital Limited, amongst others.



Ms. Neeru Abrol

She has worked for 26 years with Steel Authority of India Ltd She is the former Chairperson and Managing Director, and Director Finance of National Fertilisers Ltd. She was also director at TCNS Clothing Co Limited. She has held various prestigious positions including being the Co- chairperson of Fertilizers Association of India, Vice President of Delhi Management Association of India, Board Member of Standing Conference of Public Enterprises of India.



Mr. Dinesh Kumar Saraf

He has held major positions like Chairperson of Petroleum and Natural Gas Regulatory Board, Chairman & Managing Director of Oil and Natural Gas Corporation Limited & Chairman of ONGC group companies, various positions in Oil India Limited and DCM Shri Ram Group. Currently he is associated with Indian Institute of Petroleum of CSIR as Chairman- Research Council. Member of Institute of Cost Accountants of India, member of Institute of Company Secretaries of India (ICSI).

188

Branches in India (Including Dubai)

437

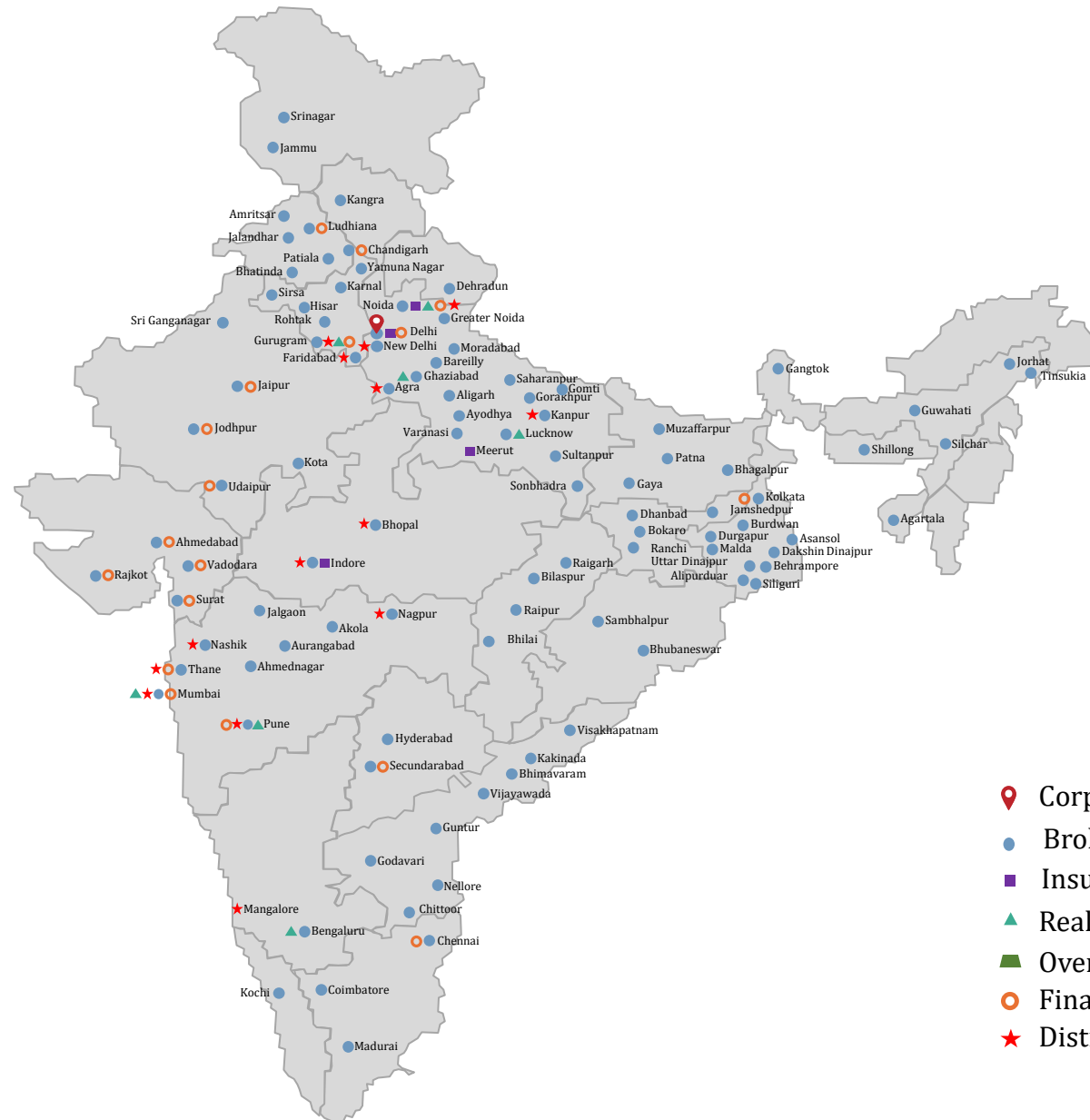
Cities








2,327

Authorised Persons

4,264



Employees



-  Corporate Office
-  Broking
-  Insurance
-  Real Estate
-  Overseas
-  Financing
-  Distribution



Awards & Accolades

<p>2024</p>  <p>Great Place To Work Certified FEB 2024-FEB 2025 INDIA</p>	<p>2023</p> <p>MCX Awards Leading Member - Proprietary Trading</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2023</p> <p>Member Partner – New Initiatives & Market Outreach Commodity</p>  <p>NCDEX</p>	<p>2022</p> <p>MCX Awards Leading Member- Bullion Segment</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2022</p> <p>Significant Contribution To The Commodities</p>  <p>NCDEX</p>	<p>2022</p> <p>MCX Awards Leading Member- Options</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2021</p> <p>KRISHI Award for developing Retail Segment Commodity</p>  <p>NCDEX</p>
<p>2019</p> <p>Broking House Non-Agricultural Commodities of The Year</p>  <p>MCX METAL & ENERGY Trade with Trust</p>	<p>2019</p> <p>Premier Depository Participant in Gold Category</p>  <p>CDSL</p>	<p>2019</p> <p>Fastest Growing MFI North in Best Star MF Online- BSE</p>  <p>BSE STAR MF Smart Investing</p>	<p>2019</p> <p>Business Excellence Award (Order of Merit)</p> 	<p>2018</p> <p>Best Fastest Growing Commercial NBFC</p>  <p>NBFC 100 GROWTH NEW 100M</p>	<p>2018</p> <p>Best Financial Service Provider</p>  <p>ASSOCHAM INDIA</p>	<p>2018</p> <p>“Regional Retail Member of the Year (North)”</p>  <p>NSE 25</p>
<p>2017</p> <p>Best Broker with In-House Research In Bullion Industry</p>  <p>ASSOCHAM INDIA</p>	<p>2017</p> <p>Krishi Pragati Award, 2017</p>  <p>NCDEX National Commodity & Derivatives Exchange Ltd.</p>	<p>2017</p> <p>Commodity Broker of the Year</p>  <p>ASSOCHAM INDIA</p>	<p>2017</p> <p>Best Performing Retail Broker of Northern Region</p>  <p>NSE</p>	<p>2017</p> <p>Best Online Trading Services Broker</p>  <p>ASSOCHAM INDIA</p>	<p>2016</p> <p>Order of Merit- Achieving Market Leadership</p>  <p>SKOCH BSE AWARD 2016</p>	
<p>2016</p> <p>NBFC of the year (Northern region)</p>  <p>ASSOCHAM INDIA</p>	<p>2015</p> <p>Property Consultant of the Year - Residential</p>  <p>ABP पूज्य</p>	<p>2015</p> <p>Best Financial Service Provider</p>  <p>ASSOCHAM INDIA</p>	<p>2015</p> <p>Corporate Broker of the year – National & Best Real Estate Broker of the year</p>  <p>FRANCHISE INDIA</p>	<p>2014</p> <p>Best Commodity Broking House</p>  <p>ASSOCHAM INDIA</p>	<p>2014</p> <p>Best Merchant Banker – Capital Restructuring services</p>  <p>ASSOCHAM INDIA</p>	

Comprehensive Financial Offerings with High Margin Business:

SMC offers a diverse range of high-margin financial products under one roof

Strong Broking & Distribution Network:

Over 2,327 Authorized persons, spanning 437 cities and 7,040 financial distributors across India

Fintech Focused Approach

Leveraging advanced digital technology, SMC offers cutting-edge products and services

Enhance distribution by cross-selling financial products and services:

Synergies and cross-selling opportunities generated between entities within SMC group companies.



Established National Brand:

Well established and deeply penetrated national brand with strong reputation and good recall

Extensive Corporate Relationships:

Partnerships with trading members, corporate clients across different segments, and authorized persons and financial distributors.

Strategic Alliances with various Banks and 3-in-1 tie-ups, where customers can benefit from seamless integration of bank, demat, and trading account facilities.

SMC is a clearing member in all major exchanges

Experienced Leadership

Top Management of SMC has Over 30 Years of experience in industry

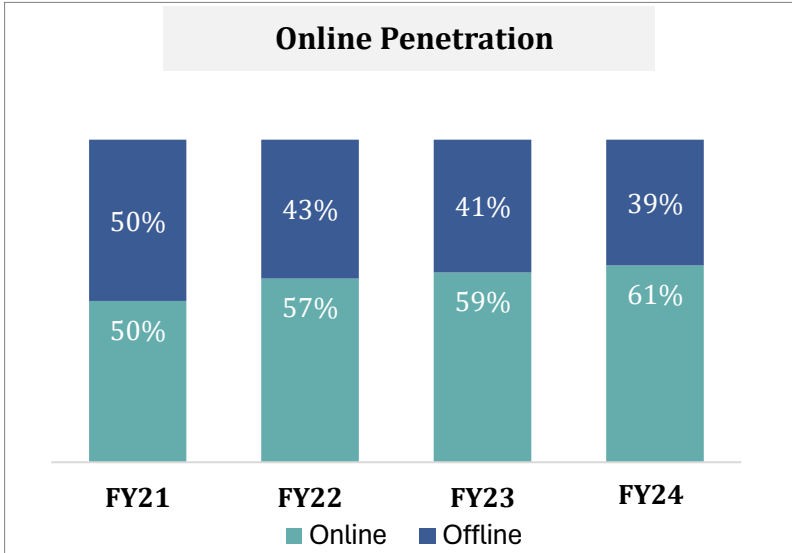
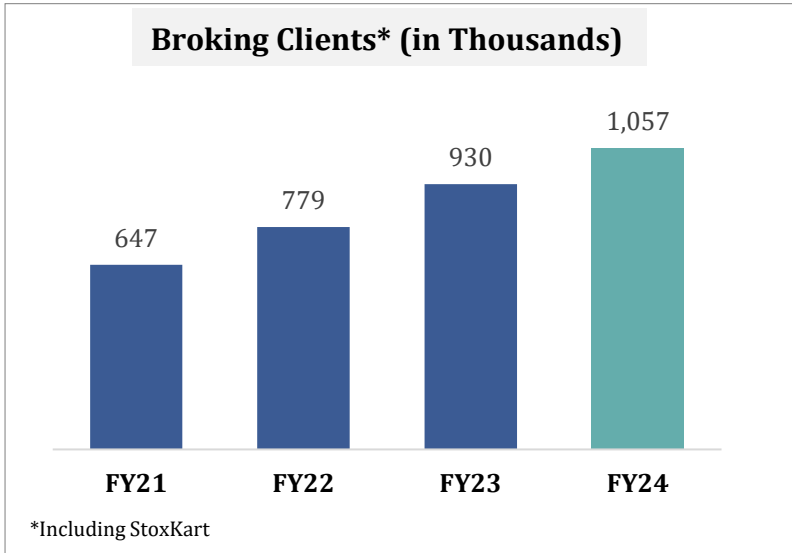
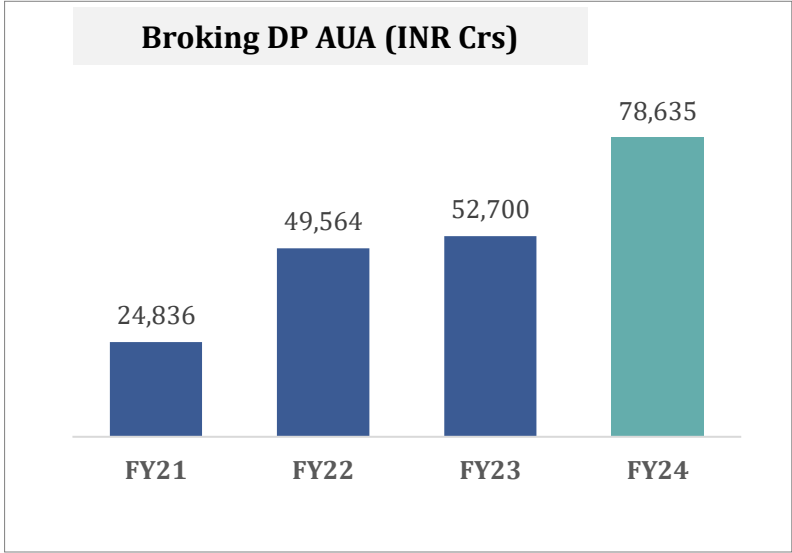
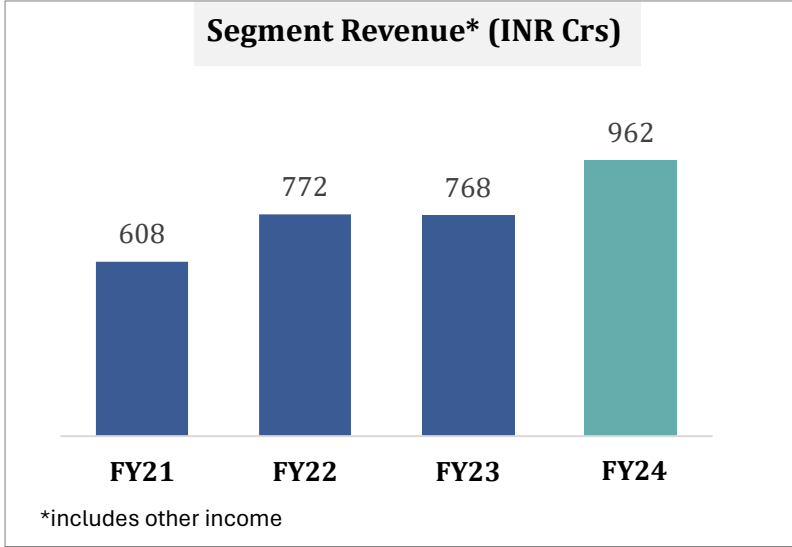


Broking, Distribution & Trading



Key Highlights:

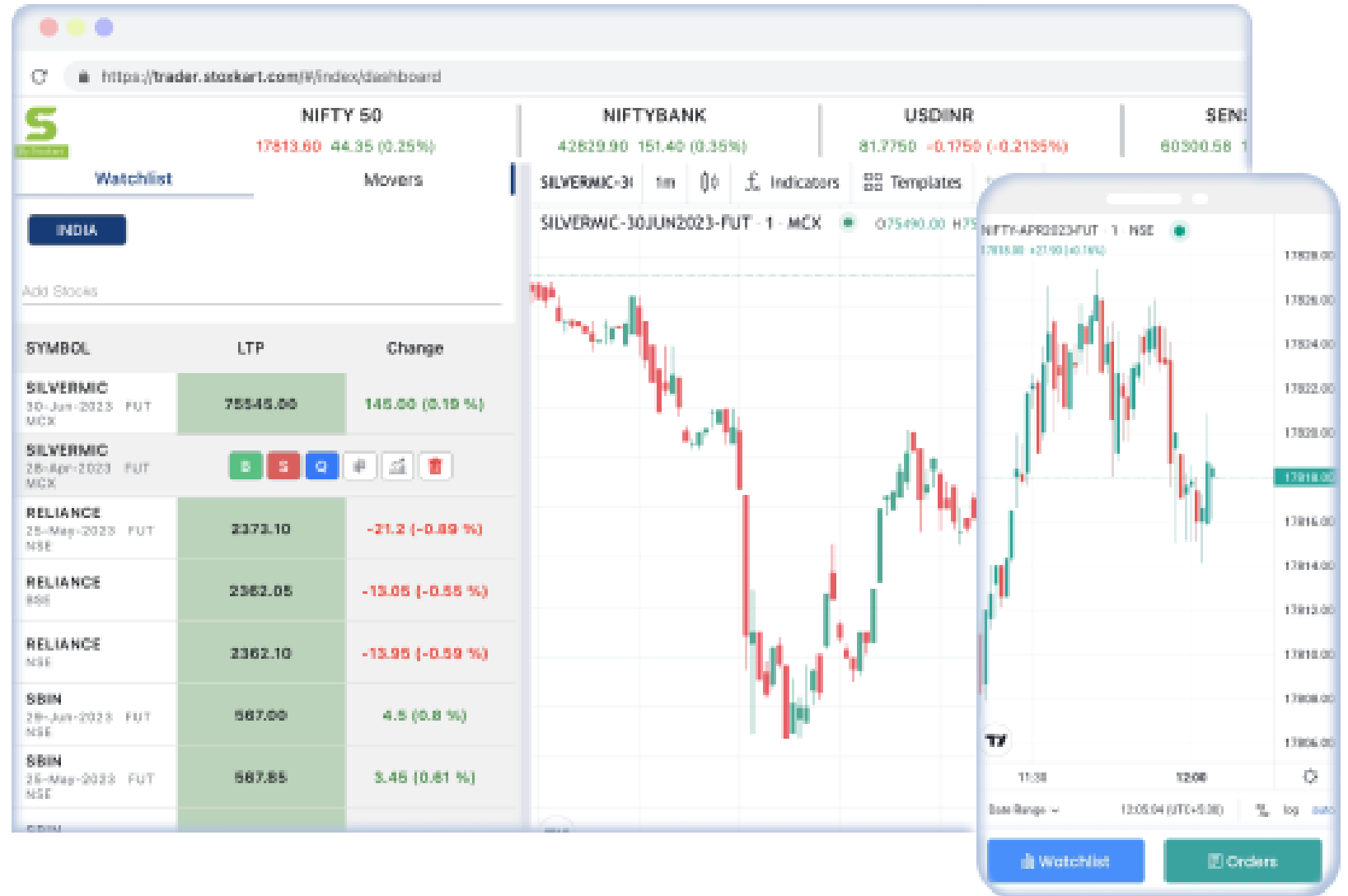
- Our expansive network includes 2,327 authorized persons, spanning 437 cities and 7,040 financial distributors across India.
- Revenue increased in Q4 by 52.4% Y-o-Y and in FY24 by 25.3% Y-o-Y
- EBIT increased in Q4 by 157.1% Y-o-Y and in FY24 by 57.9% Y-o-Y
- SMC has a strategic alliance with 7 PSU and Private Banks offering Online Trading services to their customers through its portal www.smctradeonline.com.
- SMC has 3in1 Tie-ups (Bank & Demat Account facility provided by the bank to its customer and Trading account facility will be provided by the SMC).





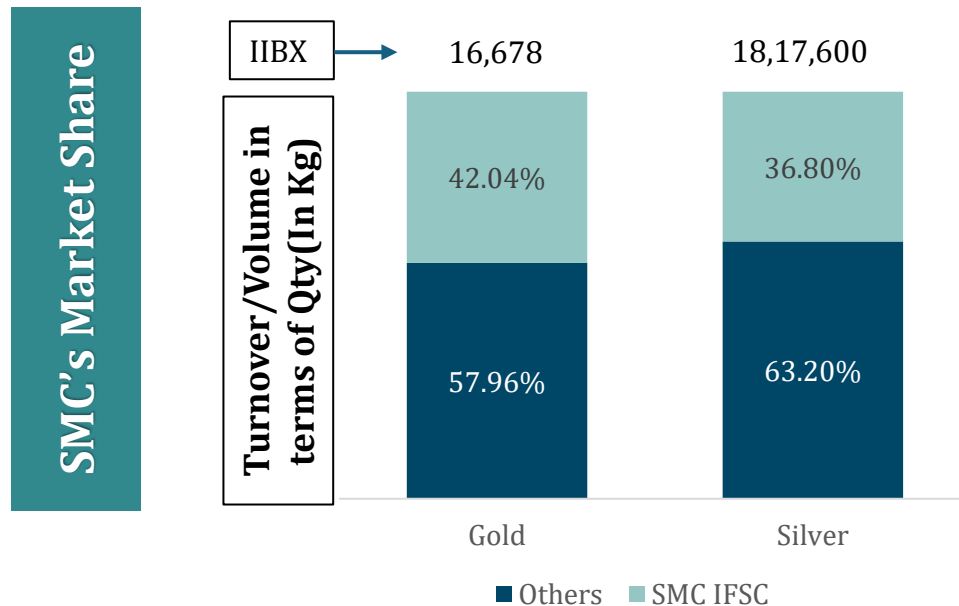
Key Features:

- Big Saving in Brokerage- INR 15 flat on profitable intraday trade.
- Free Delivery Trades- Zero brokerage on delivery trades.
- Pay only when you earn in intraday segment
- Option chain with OI (Open Interest) analysis
- In-Built advisory by top research analyst from SMC
- Trade through leading chart solution of both Trading View and Chart IQ
- Stock analysis and in detail summary powered by Markets Mojo for over 2000 stocks



Pioneering in Gift City Broking Operations

- SMC Global IFSC Pvt Limited is a financial services company based in the International Financial Services Centre (IFSC) in Gujarat, India. Established to cater to the growing demand for financial products and services in the international market.
- SMC Global IFSC Pvt Limited provides broking and clearing services on NSEIX, India INX and IIBX to its clients.
- It is also into wealth management through its Alternate Investment Fund - SMC IFSC International Opportunities Fund.
- With a team of experienced professionals and advanced technological infrastructure, SMC Global IFSC Pvt Limited strives to provide innovative and customized financial solutions to meet the diverse needs of its clients.





- Next generation advance mobile trading platform 'SMC ACE'
- Provides Robo Advisory to the clients
- Platform for online trading through website and Mobile App

ACE API
It is a powerful REST API, which uses HTTP requests to fetch live/historical data, automate trading strategies and monitor portfolio in real time.

Powered by **MARKETS MOJO** **Market Mojo**
SMC has entered into an agreement with Markets Mojo, which is in the business of providing Market Data & Research Support Services across various channels of distribution and is also a SEBI registered Investment.



- Advanced order types like GTT/order slicing.
- Upgraded mobile app offers intuitive UI designs for effortless investing, supported by research-backed recommendations from multiple analysts.



- Customized automated trading platform based on Algorithms
- Algotrading tie up with Algo Baba, Tradetron & Market Maya



- Integration with latest super charting platforms like ChartIQ & TradingView, giving flexibility to our customers to toggle between them.
- Empowering customers with insightful market analysis and informed decision-making.



- The DIY EKYC journey for STX provides a seamless onboarding process, allowing customers to complete KYC requirements at their own pace, anytime, anywhere.



- Platform for purchasing all value added subscriptions such as autotrender and telegram channels
- Separate platforms created for both SMC and Stoxkart



- An In house automated software which is totally unique to the system.
- Our team of software professionals develop various technical and statistical strategies for trading.



- Online App for investing in mutual funds, FDs and various other financial instruments

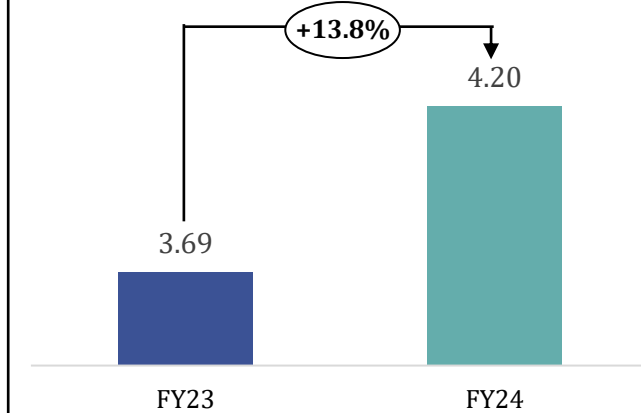


- SMC has tie up with multiple advisory basket platforms like Narnolia, Value Stocks.

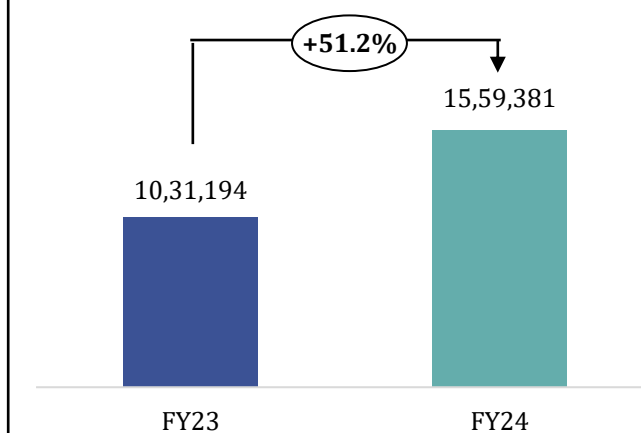


- Specialize in automated trading strategies across multiple asset classes through cutting edge in-house trading platform.

Website Traffic (In Mn)



Application Installations



Relaunched our websites, with cutting edge technology stack, revolutionizing online financial services experience with intuitive interfaces and comprehensive features.



Innovation

- Launch of new Broadcasting System with a net latency of 40 ms
- Launch of new Payments platform with integrations to multiple payment gateways and direct bank integrations for enhanced flexibility.
- Launch of Middleware platform to act as a layer between SMC/StoxKart systems and CTCLs, providing an unified and enhanced customer experience, Initiated cloud migration for trading systems, increasing overall stability and reducing existing cloud costs by 55%
- Optimized CRM responsiveness and customer communications.
- Adoption of Container as a Service (CaaS) model and advanced release management processes.

Robust Infrastructure

- Transitioning platforms from bare metal servers to Virtual Machines (VMs) to optimize performance and bolster availability.
- Leveraging cutting-edge servers, switches, routers, firewalls, and other infrastructure components to fortify security, enhance performance, and ensure stability.
- Establishing high availability configurations across diverse components to guarantee uninterrupted service with minimal downtime.



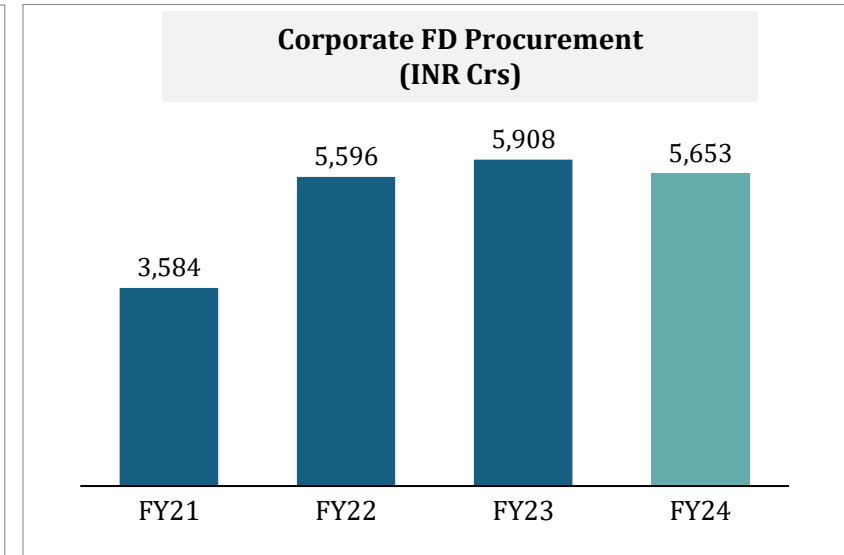
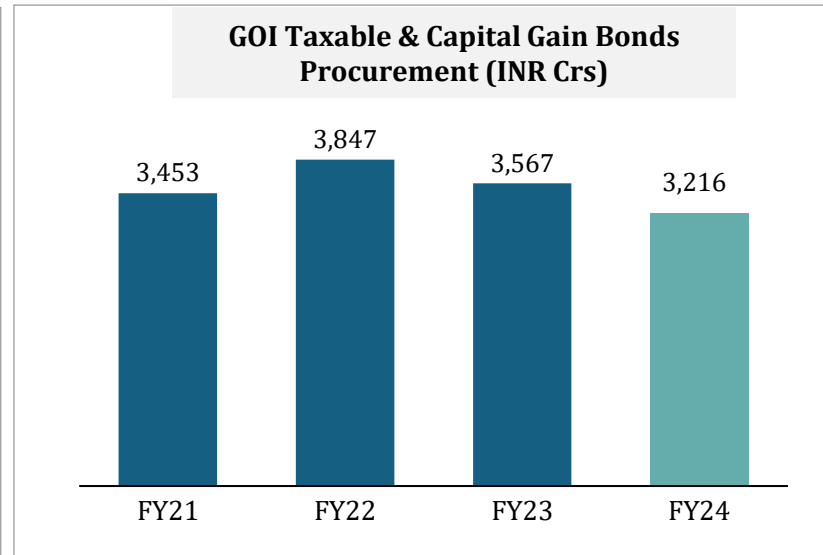
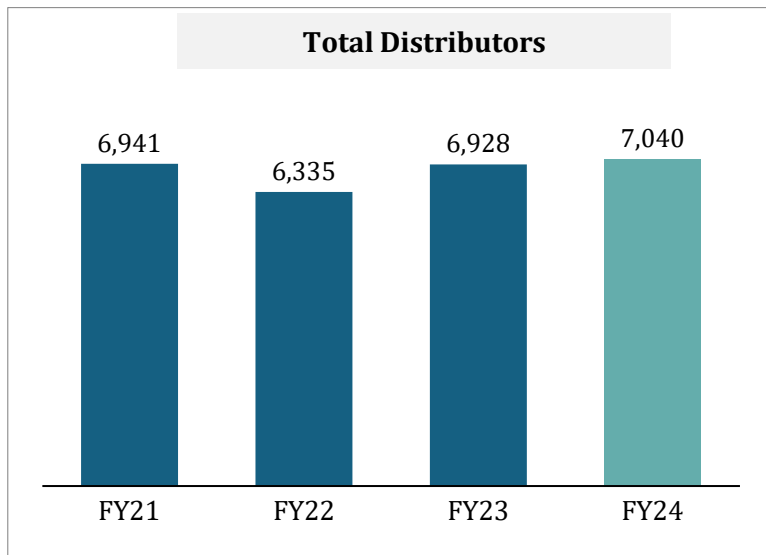
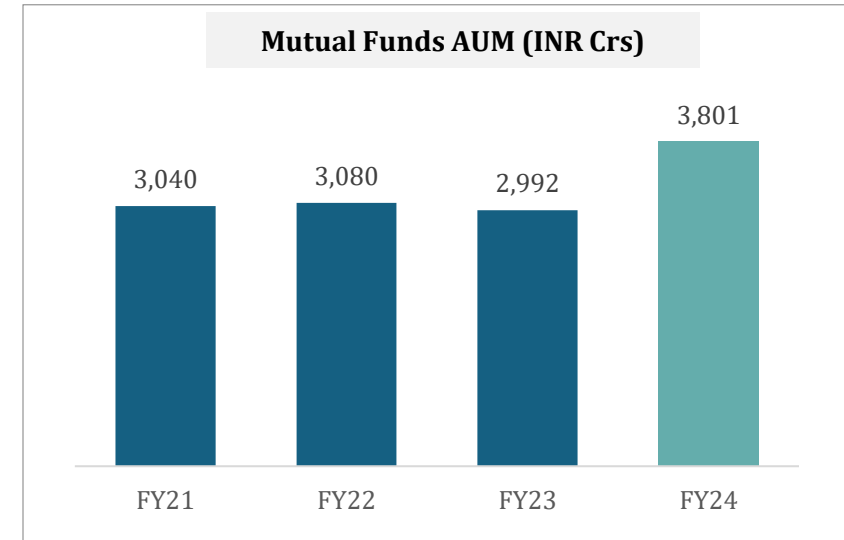
Cybersecurity Initiatives

- Employing advanced security protocols to prioritize system integrity and proactively address vulnerabilities.
- Enforcing mandatory Vulnerability Assessment and Penetration Testing (VAPT) procedures for all new systems prior to deployment.
- Implementing a multi-tiered security framework comprising internal Quality Assurance (QA), internal security, and external security teams.
- Deploying real-time network monitoring systems to swiftly identify and mitigate potential network threats.

Future Outlook

- Development of a data warehouse and customer 360 capabilities.
- New advanced trading portals and websites.
- Transition to SaaS technologies and induction of new CTCLs.
- Implementation of features and technology enhancements across platforms.

- SMC offers distribution services of financial products including IPO's, Mutual Funds, Company Fixed Deposits, Bonds, through its network of branches and channel partners across India.
- Pan-India network of 7,040 independent financial distributors.
- SMC is ranked amongst top 20 syndicators in most of the Debt & Equity Issuances in retail segment.
- Distributing Mutual Fund schemes for all AMCs and has built a cumulative Asset under Management (AUM) of above INR 3,801 Crs with 72,885 active SIPs for clients..





Building Wealth,
Enriching Lives...

Wealth Management:

- Total Clients served under wealth management are 11,263 with AUM/AUA of INR 908 Crs
- Branches/ regional offices - Delhi, Mumbai, Bangalore and Pune.

Portfolio Management:

- Focus on buying fundamentally sustainable growing businesses and outperform the benchmark indices



Investment Banking:

- Category I Merchant Banker
- SMC Capitals provides buy side and sell side M&A advisory and fund raising (Equity & Structured debt services).
- Starting July 2023, SMC Capitals became the India partner of Translink Corporate Finance, est. in 1972, a world leader in cross-border mid-market M&A advisory services, present in 35+ countries, specialising in transactions ranging from €10M to €250M



Realty Wise.
Real Advice.

Real Estate:

- Supported by 1,200+ Real Estate sub-brokers
- Tie-ups with leading developers
- Focused Locations: Delhi NCR, Lucknow, Pune.
- RERA Regd. With 9 States
- In-house mortgage advisory team
- 40+ Tie-ups with major banks, private banks & NBFC's
- Launched online sourcing platform: indiakaloan.com

High-Frequency Trading (HFT), Arbitrage/ Algorithm Trading:

- Robust risk management system in place
- Leveraging our in-house technology, we're operational with ultra-low latency, generating alpha through proprietary trading strategies.
- Risk management is so robust that we never had loss in any month in last 10 years
- Leveraging both in-house and outsourced software solutions



Financing (NBFC) Business



AUM* INR 1,236.7 Crs	Total Income INR 205.7 Crs	Net Worth INR 443 Crs
NNPA % 1.05%	ROTA % 5.48%	OPEX to AUM 4.78%
Cumulative Loans Disbursed INR 3,100 Crs+	Total Borrowings/ Leverage Ratio INR 817.1 Crs / 1.84x	Cost of Borrowing % / Spread 9.95% / 5.15%
Credit Cost-ANR / PCR** 1.78% / 52.6%	Secured Loans % 61.77%	Collection Efficiency 99%
101 Channel Partners 23 Branches	Employees 383	Number of lenders 27

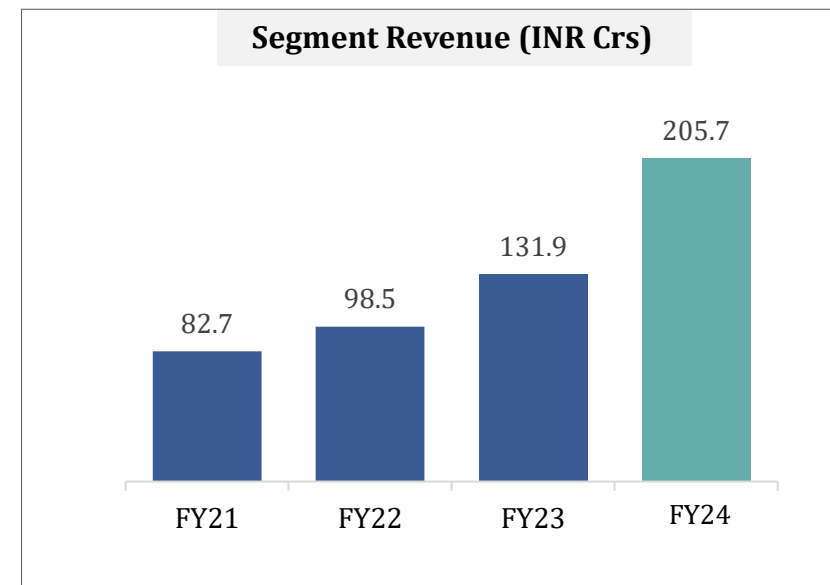
* Includes off books AUM

** ANR-Average Net Receivables, PCR-Provision Coverage Ratio

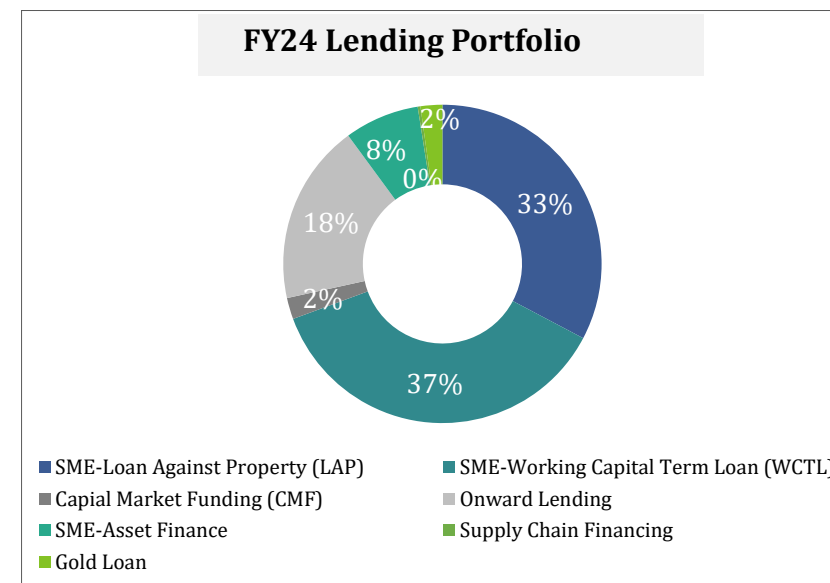




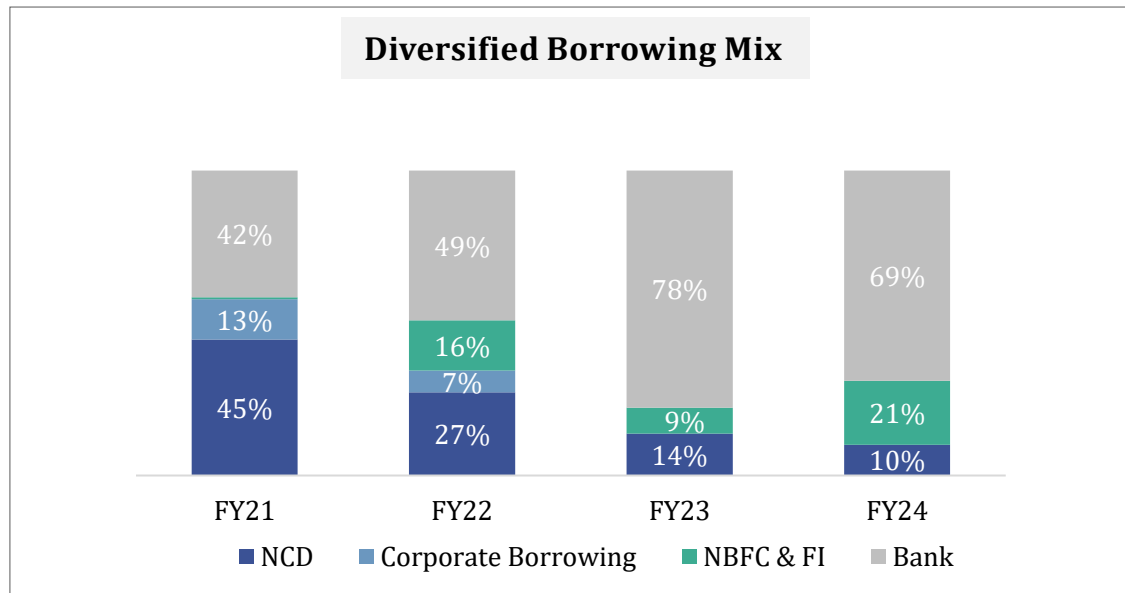
- In the year 2008, SMC started providing financing services through its wholly owned subsidiary, Moneywise Financial Services Pvt. Ltd. (SMC Finance).
- The company is dealing in wide spectrum of financial products like SME- LAP (Loan against property), SME-Onward-lending (to NBFC/MFI), SME Equipment finance (Medical & Industrial equipment), SMEWCTL (Unsecured business loans), Gold Loans, Loan against securities and Supply Chain financing.
- The company has 23 branches covering 8 States and 16 major cities.
- Revenue increased in Q4 by 86.4% Y-o-Y and in FY24 by 55.9% Y-o-Y
- EBIT increased in Q4 by 126.6% Y-o-Y and in FY24 by 64.4% Y-o-Y



	Gold Loan	CMF	Supply Chain Financing	Onward Lending	SME Assets	SME LAP	SME WCTL	Total
AUM (INR Crs)	25.2	24.8	3.2	209.6	86.6	376.3	511.0	1,236.7
Tenure (Months)	6 to 12	3 to 6	12 to 36	24 to 36	60 to 120	120 to 180	12 to 36	
Rate of Interest (Range) (%)	10%- 18%	11.5%-18%	18%-20%	14.5%-16.50%	11.5%-15.5%	12%-18%	14%-22%	
No. of Clients	2,272	51	2	63	47	167	2,323	4,925
% Of Landing Portfolio	2.21%	2.17%	0.28%	18.37%	7.59%	32.73%	36.66%	

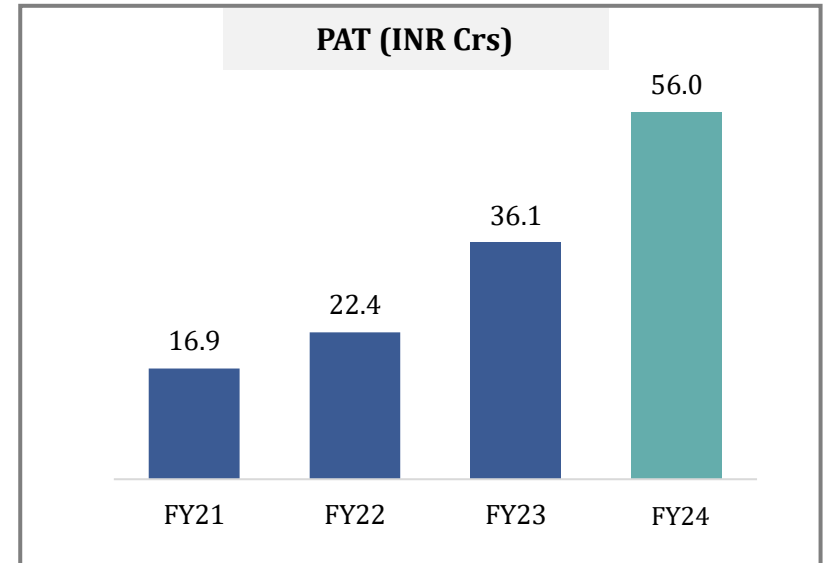
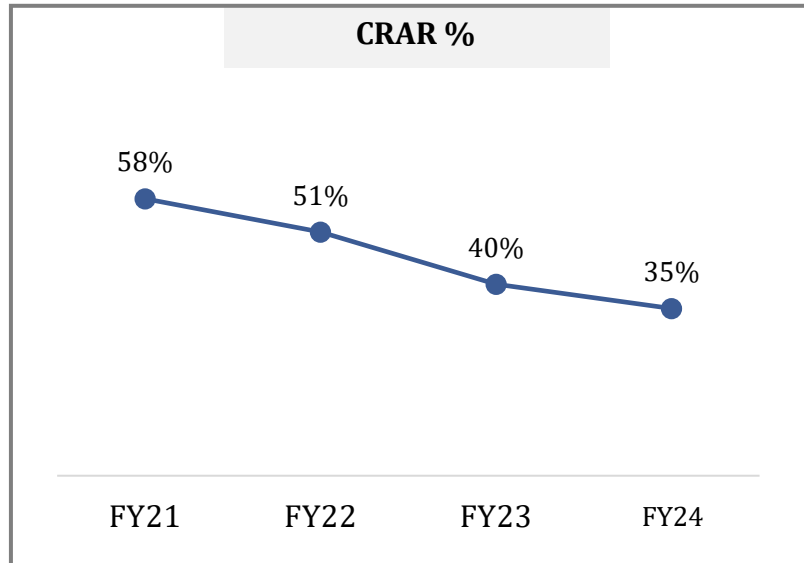
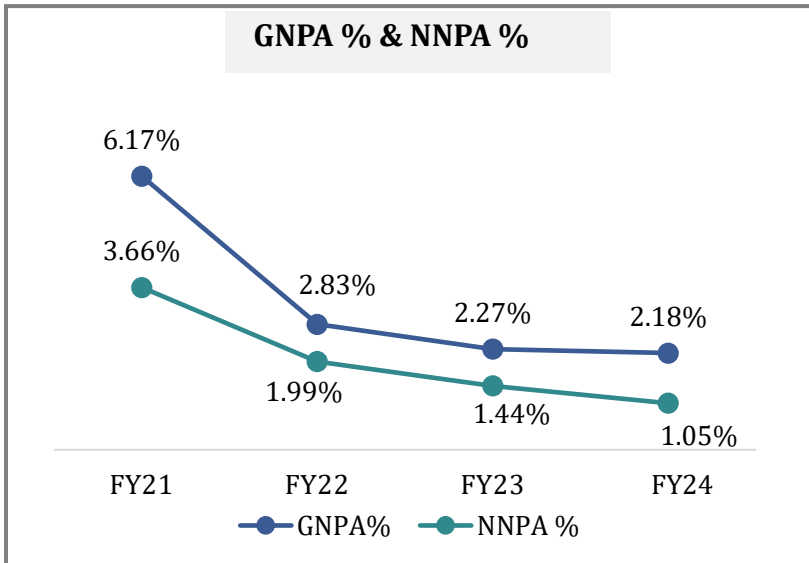
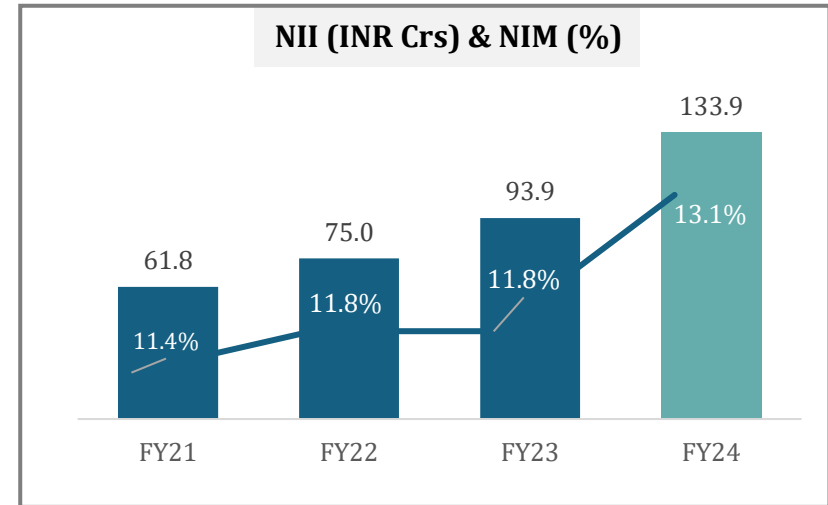
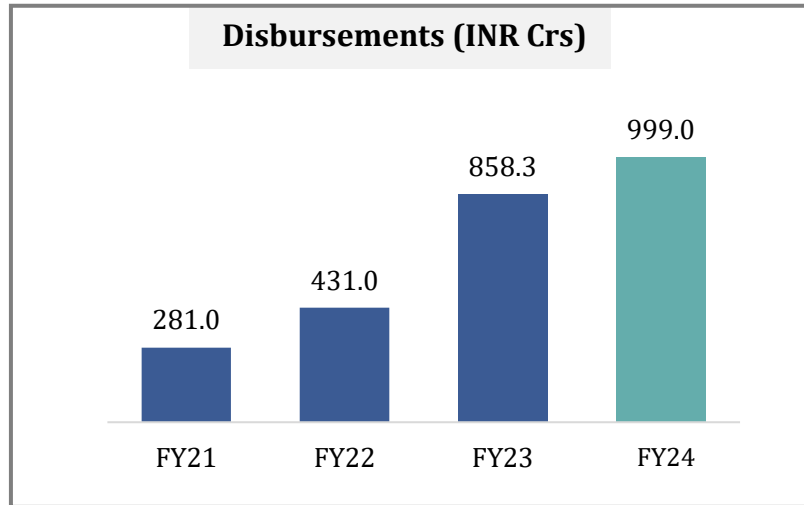
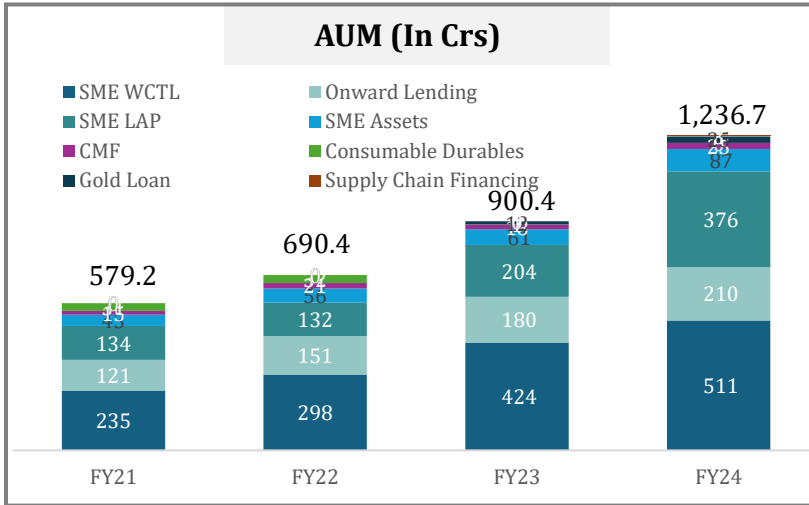


- Increasing diversity in borrowing profile with borrowing from bank & financial institutions.
- Continued plan to raise additional funds through diversified sources and through various instruments.
- Cumulative Asset/ Liability mismatch, surplus of INR 703.42 Mn in 30 days bucket which is well under control as per RBI guidelines.



Borrowing Program Supported By Superior Ratings

Rating Type	Rating	Rating Agency
Long term bank loans	ICRA A- (stable)	ICRA
NCD	CARE A- (stable)	CARE
PP-MLD	ICRA A- (stable)	ICRA





Insurance Broking



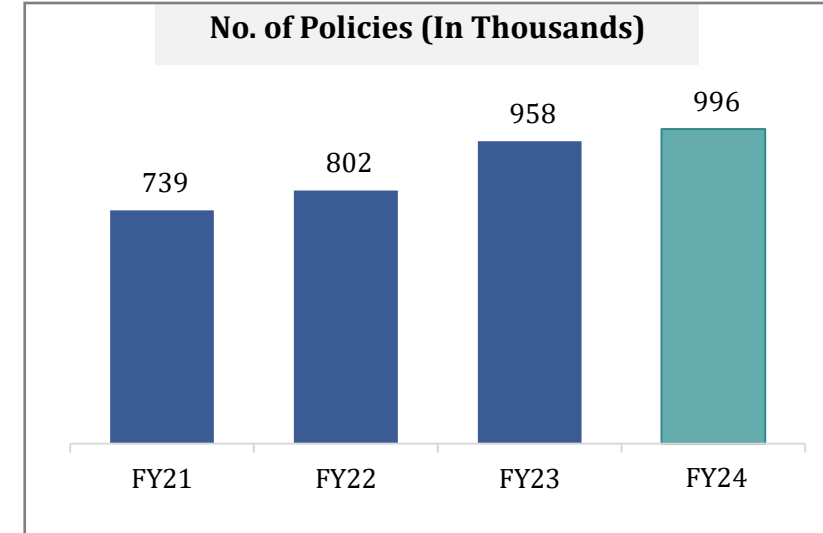
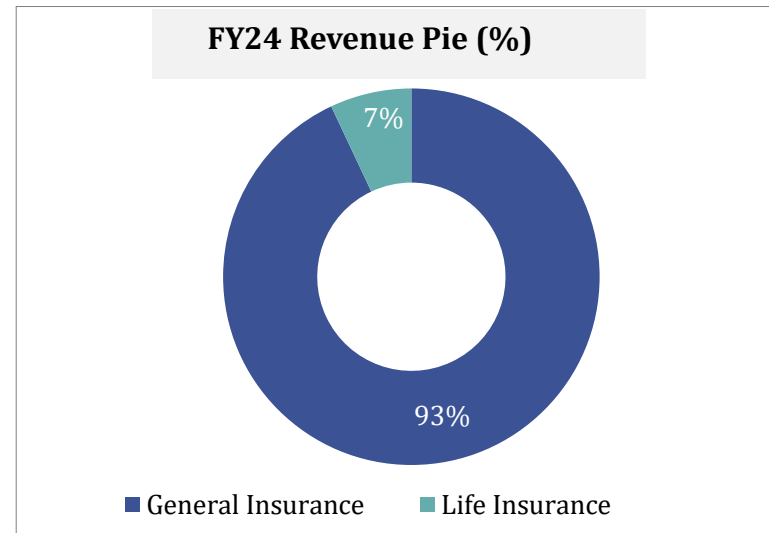
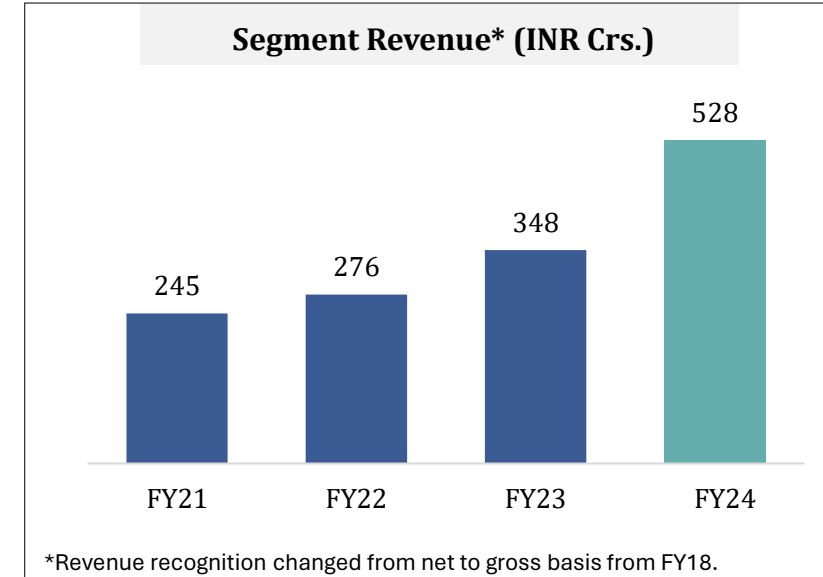
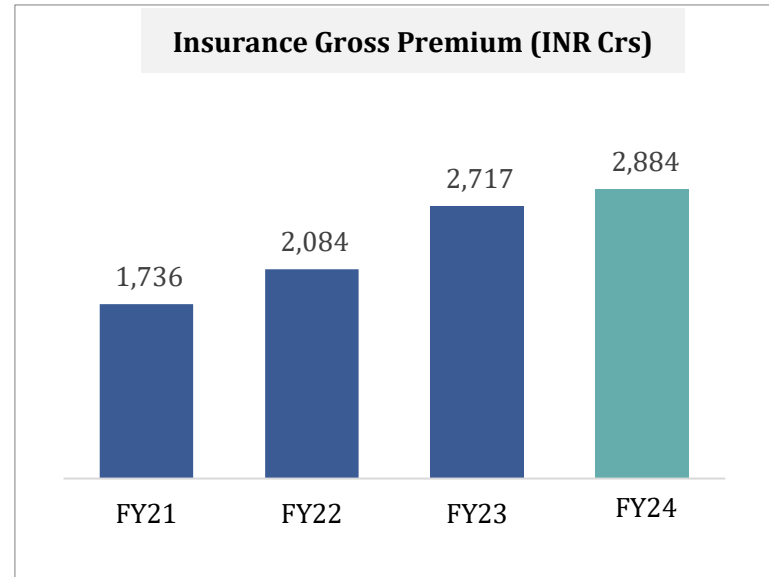


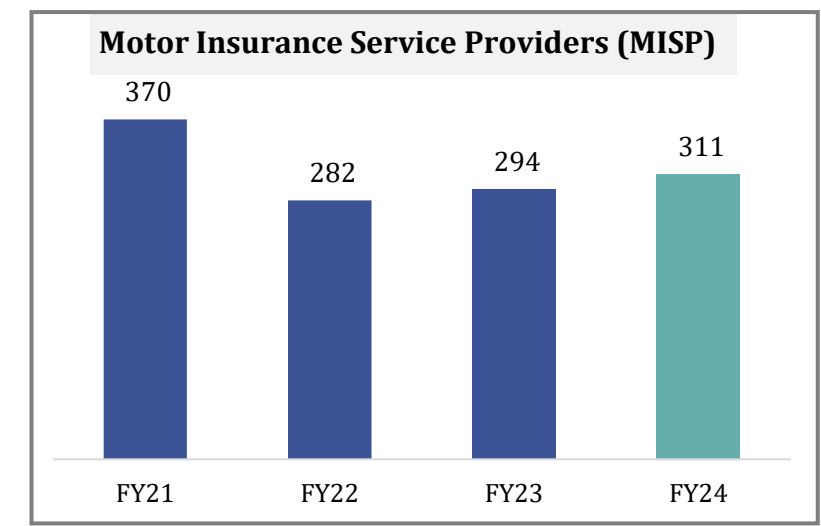
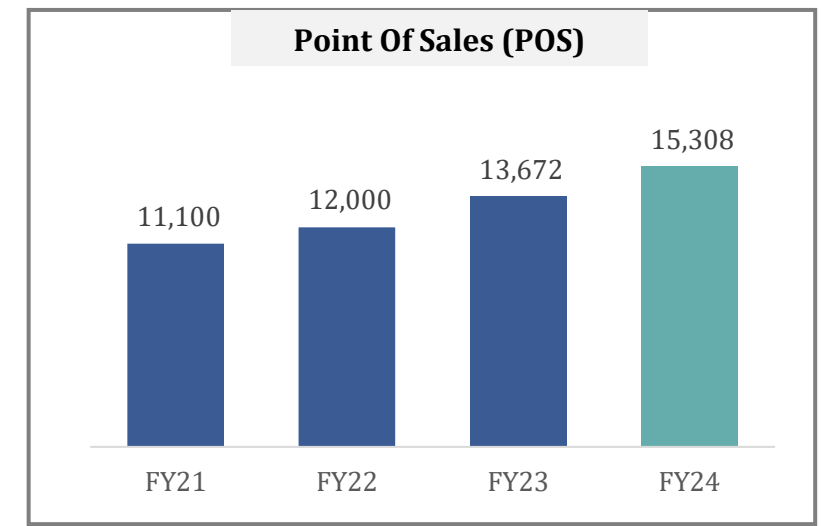
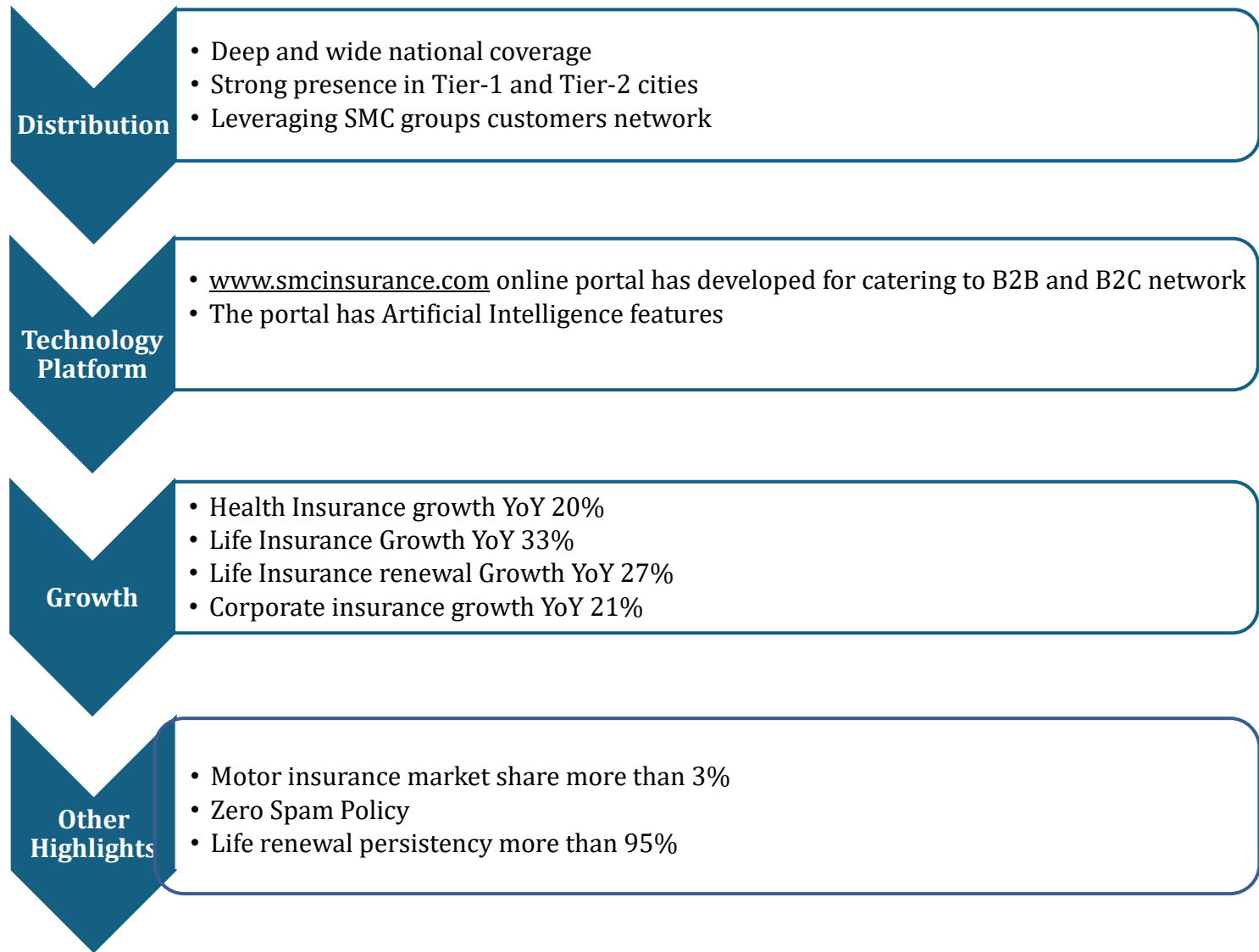
General Insurance (GI)

- The General Insurance business segment has following sub verticals under which policies are sold:
 - MISP: Motor Insurance Service Provider
 - GI Retail: Personal Line Products offered i.e. Motor, Health, Travel, Home Insurance etc.
 - GI Corporate: Marine insurance, Fire insurance etc. to corporate, institutional and government bodies.

Life Insurance (LI)

- We have tied up with major Life Insurance Companies for procuring business with an overall range of 40- 45 products to offer to our clients.







Financial Overview



Particulars (INR Crs)	Q4-FY24	Q4-FY23	Y-o-Y	Q3-FY24	Q-o-Q	FY24	FY23	Y-o-Y
Operational Income	509.7	303.7	67.8%	427.9	19.1%	1,638.5	1,211.6	35.2%
Total Expenses	370.9	241.1		314.7		1,213.9	941.7	
EBITDA	138.8	62.6	121.6%	113.2	22.6%	424.6	269.9	57.3%
EBITDA Margins (%)	27.2%	20.6%		26.5%		25.9%	22.3%	
Other Income	0.8	1.4		2.7		6.5	4.1	
Depreciation	7.7	6.4		8.5		32.1	22.7	
Interest	46.6	26.9		40.3		154.6	89.3	
Share of (loss) in joint venture	0.0	0.0		0.0		0.0	0.0	
PBT	85.4	30.7	178.2%	67.2	27.0%	244.5	162.0	51.0%
Tax	19.1	8.8		15.2		56.2	41.6	
Profit After tax	66.2	21.9	202.6%	52.0	27.3%	188.3	120.4	56.4%
PAT Margins (%)	13.0%	7.2%		12.2%		11.5%	9.9%	
Other Comprehensive Income	(0.3)	0.2		0.2		0.8	5.0	
Total Comprehensive Income	65.9	22.1		52.2		189.1	125.4	
Basic & Diluted EPS (INR)	6.3	2.1		4.93		17.9	11.3	
Book value (FV ₹ 2 each) (INR)						104.65	89.09	



Standalone Income Statement

Particulars (INR Crs)	Q4-FY24	Q4-FY23	Y-o-Y	Q3-FY24	Q-o-Q	FY24	FY23	Y-o-Y
Operational Income	250.4	161.7	54.9%	215.6	16.1%	853.1	679.2	25.6%
Total Expenses	163.1	122.5		144.9		585.0	497.0	
EBITDA	87.3	39.2	122.7%	70.7	23.5%	268.2	182.1	47.3%
EBITDA Margins (%)	34.9%	24.2%		32.8%		31.4%	26.8%	
Other Income	1.2	2.2		5.2		30.7	13.7	
Depreciation	5.5	4.9		6.4		24.1	17.0	
Interest	29.9	17.8		24.4		94.8	58.8	
PBT	53.1	18.7	183.5%	45.0	17.9%	179.9	119.9	50.1%
Tax	13.8	4.3		10.4		38.9	26.5	
Profit After tax	39.3	14.4	172.2%	34.7	13.4%	141.02	93.37	51.0%
PAT Margins (%)	15.7%	8.9%		16.1%		16.5%	13.7%	
Other Comprehensive Income	0.1	-0.1		-0.1		-0.1	-0.3	
Total Comprehensive Income	39.4	14.3		34.6		140.9	93.1	
Basic & Diluted EPS (INR)	3.76	1.4		3.3		13.47	8.72	

Particulars (INR Crs)	Mar-24	Mar-23
ASSETS		
Non-Financial Assets		
Inventories	6.5	5.2
Current tax assets (net)	16.5	29.0
Deferred tax assets (net)	32.2	30.4
Investment property under development	4.5	1.8
Property, plant and equipment	84.5	89.5
Capital work - in - progress	26.8	8.9
Right of use assets	44.0	35.5
Investment Property ROU Asset	0.0	0.0
Other intangible assets	2.4	2.9
Intangible assets under development	0.6	1.1
Other non-financial assets	24.0	21.7
Assets held for sale	2.4	2.4
Sub-Total Non-Financial Assets	244.5	228.5
Financial Assets		
Cash and cash equivalents	128.1	32.4
Other Bank balance	2,230.4	1,427.5
Receivables	531.70	390.4
Loans	1,372.0	1,088.2
Investments	70.3	57.0
Other financial assets	169.6	83.1
Sub-Total Financial Assets	4,502.1	3,078.6
TOTAL ASSETS	4,746.6	3,307.0

Particulars (INR Crs)	Mar-24	Mar-23
EQUITY AND LIABILITIES		
Equity		
Share Capital	20.9	20.9
Other Equity	1,074.8	911.8
Non-controlling interest	2.2	2.4
Total Equity	1,097.9	935.1
Non-Financial Liabilities		
Current tax liabilities (net)	7.6	4.3
Provisions	35.8	29.4
Other non-financial liabilities	37.7	29.5
Sub-Total Non-Financial Liabilities	81.0	63.2
Financial Liabilities		
Trade Payables	829.4	474.0
Lease Liabilities	46.0	36.2
Debt Securities	39.7	63.7
Borrowings	1,381.1	844.0
Other Financial Liabilities	1,271.4	890.9
Sub-Total Financial Liabilities	3,567.6	2,308.7
Sub-Total Liabilities	3,648.6	2,371.9
TOTAL EQUITY AND LIABILITIES	4,746.6	3,307.0



Standalone Balance Sheet

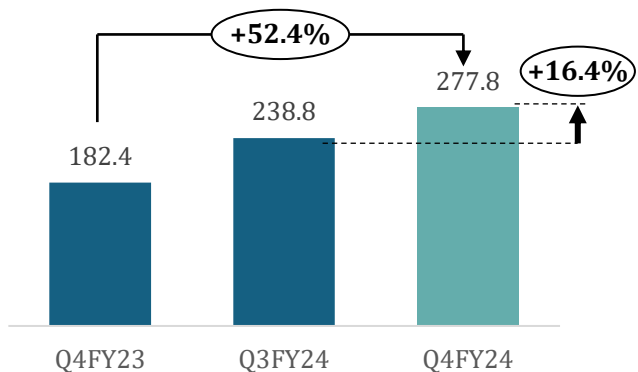
Particulars (INR Crs)	Mar-24	Mar-23
ASSETS		
Non-Financial Assets		
Inventories	-	0.2
Current tax assets (net)	2.0	10.6
Deferred tax assets (net)	11.8	10.4
Property, plant and equipment	76.8	80.7
Right of use assets	19.8	17.7
Investment Property ROU Asset	7.0	7.6
Capital work - in - progress	26.8	8.9
Other intangible assets	1.6	1.3
Intangible assets under development	0.6	1.1
Other non-financial assets	8.2	13.9
Sub-Total Non-financial Assets	154.7	152.5
Financial Assets		
Cash and cash equivalent	53.2	20.6
Other Bank balance	2,171.9	1,347.2
Receivables	450.2	310.6
Loans	236.0	188.7
Investments	401.9	420.2
Other financial assets	143.6	67.5
Sub-Total Financial Assets	3,456.7	2,354.8
TOTAL ASSETS	3,611.4	2,507.3

Particulars (INR Crs)	Mar-24	Mar-23
EQUITY AND LIABILITIES		
Equity		
Share Capital	20.9	20.9
Other Equity	862.9	747.1
Total Equity	883.8	768.0
Non-Financial Liabilities	-	-
Provisions	24.0	19.3
Other non-financial liabilities	20.1	19.3
Current tax liabilities (net)	2.3	1.6
Sub-Total Non-Financial Liabilities	46.3	40.2
Financial Liabilities		
Trade Payables	715.2	376.6
Lease Liabilities	27.7	25.2
Debt Securities	-	-
Borrowings	642.5	384.6
Other Financial Liabilities	1,295.8	912.7
Sub-Total Financial Liabilities	2,681.2	1,699.1
Sub-Total Liabilities	2,727.6	1,739.3
TOTAL EQUITY AND LIABILITIES	3,611.4	2,507.3

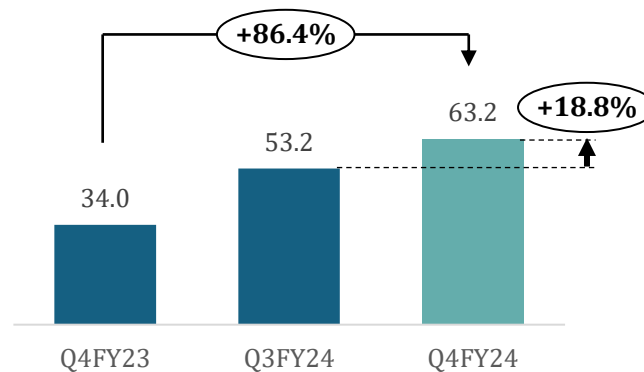
Revenue
(Rs. Crs)

Q4FY24

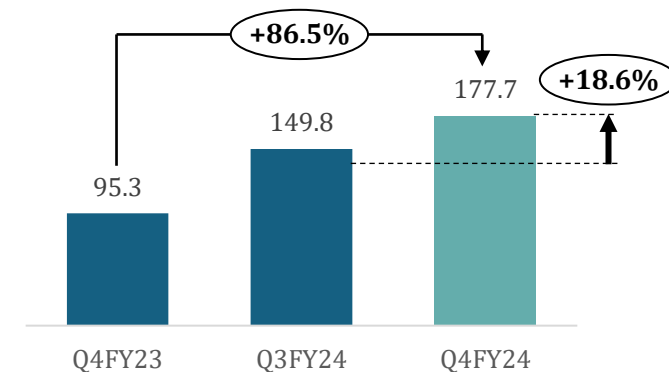
BROKING, DISTRIBUTION & TRADING



FINANCING



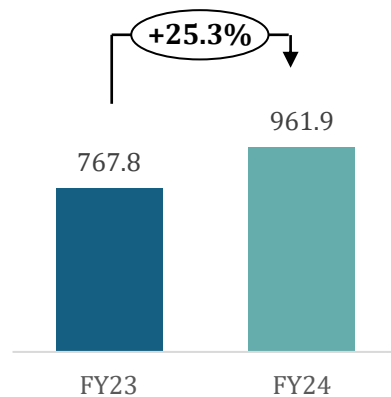
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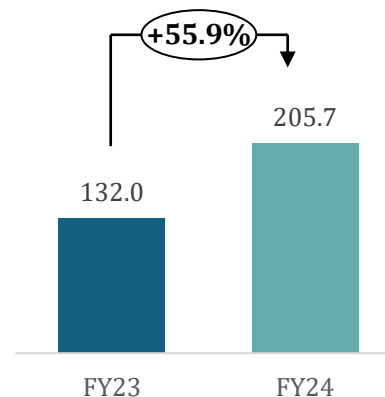
Revenue
(Rs. Crs)

FY24

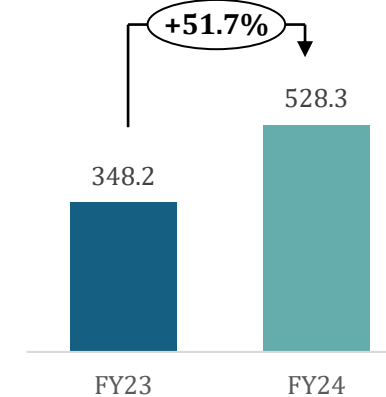
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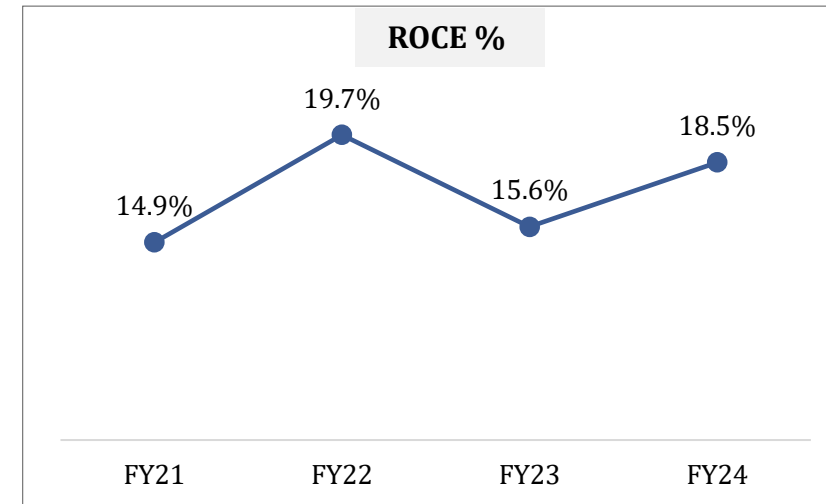
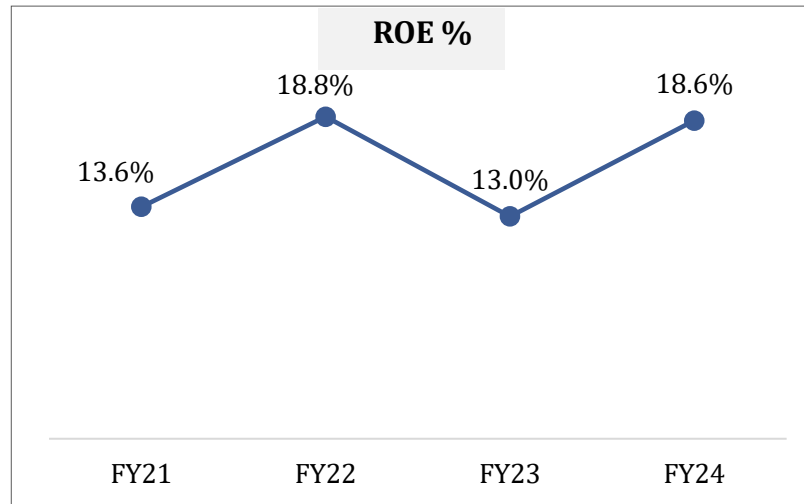
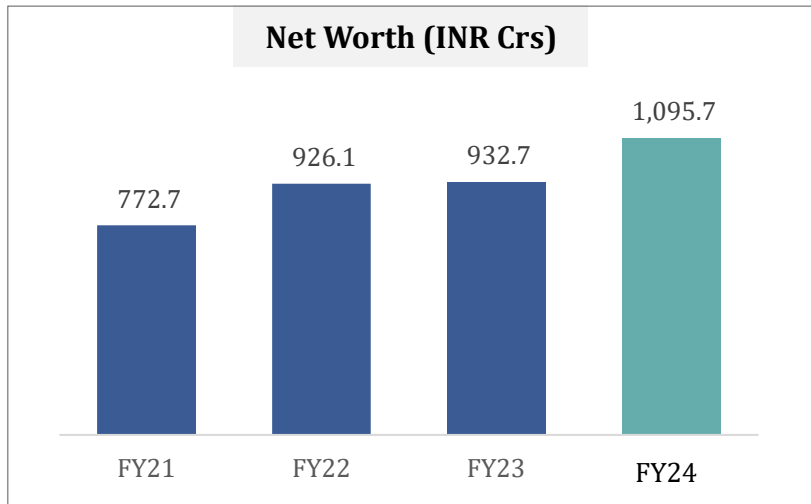
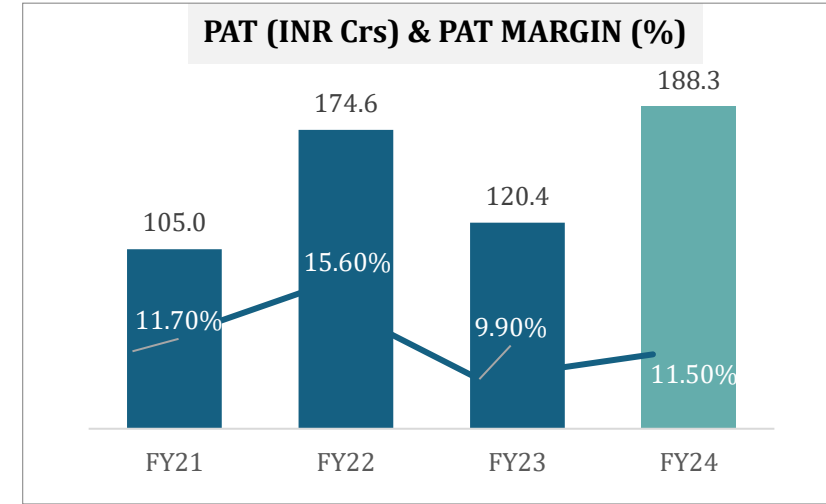
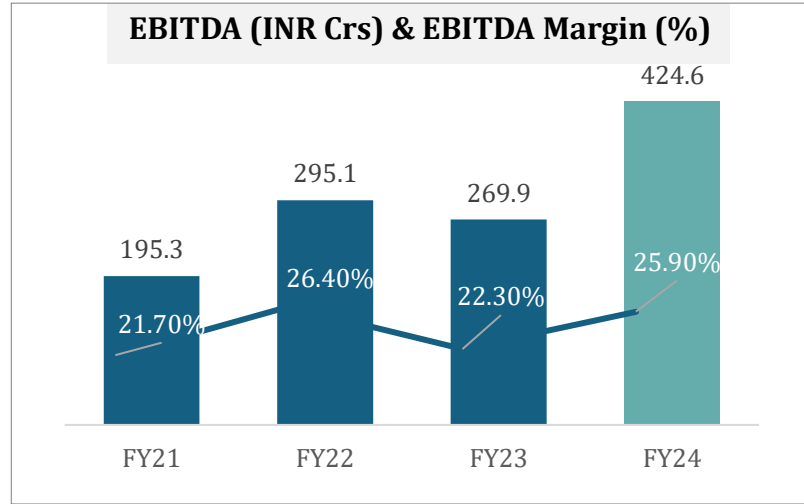
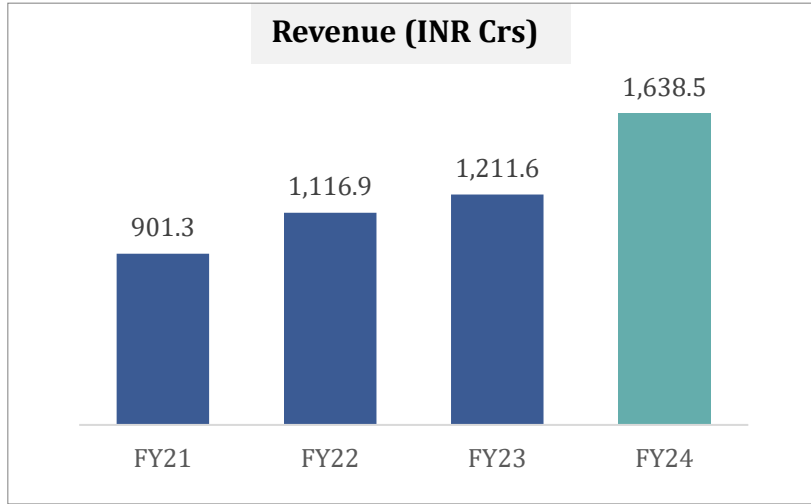


FINANCING



INSURANCE BROKING

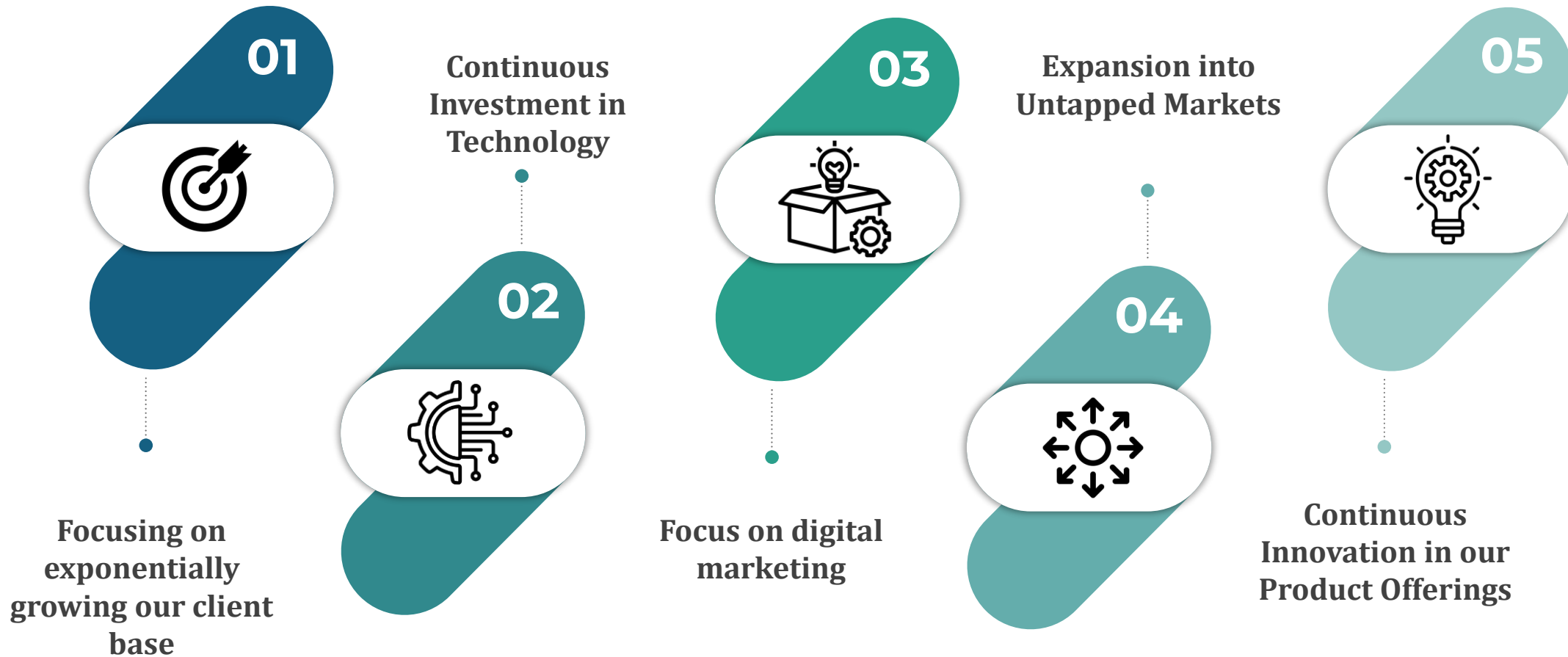






Way Ahead





SMC Group has contributed approximately ₹3.20 Crores (PY ₹2.44 Crores) towards Corporate Social Responsibility initiatives.

In FY24 we conducted a number of activities to empower, uplift & strengthen various sections of our society like under privileged orphan children, girls from weaker sections of the society, blind people, old age people also organised blood donation camps.



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Thank You