



## **S R G SECURITIES FINANCE LIMITED**

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### **FAMILIARIZATION PROGRAM FOR INDEPENDENT DIRECTORS OF S R G SECURITIES FINANCE LIMITED**

#### **1. Industry:**

Our Company is a NBFC registered with RBI to carry on NBFC Activities under Section 45(1A) of the Reserve Bank of India Act, 1934 bearing Registration no. 10.00097 dated August 18, 1999. We are a Non Deposit taking Non-systemically Important Non Banking Finance Company (NBFC-ND-NSI) engaged primarily in the business of Asset Financing by offering:

- i. Business / Personal Loans
- ii. Equipment and Machinery Loan / Loan against Equipment and Machinery.
- iii. Vehicle Loans / Loans against Vehicle

#### ***Our Competitive Strengths:***

1. Well Qualified and Experienced Promoters
2. Long Standing Track-record and Established relationships
3. Continuous Business Possibilities due to synergies with Group Companies
4. Internal Control and Risk Management

#### **2. Business History:**

- S R G Securities Finance Limited (SRGSFL) is a company registered under the Companies Act, 1956.
- SRGSFL was incorporated on March 06, 1995, with the Registrar of Companies, Jaipur with an object to work in the field of finance.
- In 1999, the management of the Company was changed and the Company was acquired by current Promoters.
- The Registered Office of the Company was initially situated at Jaipur, which later w.e.f. 05th May 1999 shifted to Udaipur.
- In 1999 the Company got registered with RBI to carry on NBFC Activities under Section 45(1A) of the Reserve Bank of India Act, 1934 bearing Registration no. 10.00097 dated August 18, 1999
- In the year 1999, our Company approved and disbursed its first vehicle loan
- In the year 2000, Our Company introduced various new loan products including Construction and Equipment Financing
- In the year 2008, RBI issued a new certificate of Registration in lieu of earlier certificate of registration bearing Registration no. 10.00097 to register our Company as NBFC- ND-AFC.
- Further in 2009, a new loan product named Business loan was introduced by the Company.

- In the year 2013, Company issued Bonus Shares to its existing shareholders.
- In October, 2013, Company came out with an IPO of Rs. 501.60 Lacs and got listed on BSE SME Platform.
- At present, the company is working in the field of financing of Vehicles, construction and mining equipments and Business Loan with an excellent track record as leading financial service provider in the field of financing

### **3. Business Model:**

Our Company is mainly involved in Financing of Construction and Mining equipments, Heavy earth moving machinery, all types of vehicles, Business Loans etc. Our loan products are customized to the requirements of our borrowers, which can be classified as

- Equipment Finance
- Vehicle Finance
- Business Loan

All our loans are backed by a first lien on the respective underlying properties. Our loan amount ranges from Rs 0.50 Lacs to Rs 150 Lacs. We provide financial Assistance for purchase of infrastructure, Mining, construction equipment and machinery, heavy and other transport vehicles, Business Loans and other loan products to various companies, firms and even to Individual business owners engaged in mining, construction and transportation, big and small businessmen. A brief description of the various loan products offered by our Company as detailed below:

#### **EQUIPMENT FINANCE SCHEME- (EFS)**

Presently we are more involved in the business of Equipment and Vehicle finance under our EFS. The Equipment finance scheme is offered to Individuals and Corporate Bodies who wish to seek this facility either for mining & construction equipments or for transportation vehicles. We also provide finance for the purchase of new equipments for road, mining as well as construction projects. We provide finance for excavators, dumpers, tippers, compressors, heavy transport vehicles, mining equipments etc. even to the small operators with affordable finance charges.

#### **VEHICLE FINANCE**

We also provide loan for purchase of cars, jeeps and Heavy vehicles like trucks, tractors etc. We provide Wide range of vehicles finance.

Our attractive schemes for vehicle finance have helped many entrepreneurs to transform their dreams into reality. The flexible loan process also ensures customized loans to suit on individual needs.

- Flexible repayment options
- Speedy processing and sanctioning of loan within 48 hours
- Loan eligibility for the widest range of customer profiles
- Convenient repayment of loans with easy EMIs
- Our Loan Plans allow you to choose a plan that suits your needs
- Competitive Interest rates for all loan products
- Hassle-free documentation process offering you maximum flexibility
- Dealings are transparent

- Loans for the entire range of vehicles from Small Commercial vehicles to Trailers, excavators, JCBs etc
- Repayment options include Cheque, Draft/Pay order or even Cash) or PDC's (Post Dated Cheques).

Now a days looking to competition in the field of vehicle and equipment finance we are now diversifying in the business loans.

Our philosophy behind the diversification has to make everyone believe that if they dream it, they can do it. Our seamlessly tailored finance solutions make it possible for everybody to take the first step towards bigger things. We believe that no business dream is too big, as far as we're concerned. We assist our customers to stitch the shreds of their ideas together with our tailor-made financial solutions. We provide finance for the unique requirements of businessmen and promising industries.

Our vision is to provide access to finance right at the grassroots level serving rural and semi-urban as well as in urban areas by providing various financial products & services to assist them.

At S R G we take care of the funding needs of Micro, Small and Medium enterprises by our unique schemes:

#### **BUSINESS LOAN:**

SRG SFL has introduced new concept in the field of finance known as business loan to various established business entity for their business needs for a shorter or longer periods

The unique concept behind this is that do your business freely without worry for financial needs we should take care for the same.

#### *Essential Eligibility Norms*

- Income source of the customer;
- Property value;
- Guarantor;
- Track record of previous loans (if any);
- KYC & other relevant documents for proofs;

#### **4. Roles, Rights and Responsibilities of Independent Directors:**

The role, rights and responsibilities of Independent Director will be those normally required of a Non-Executive Independent Director under the Companies Act, 2013 and all other laws applicable to the company and as required by Board of Directors of the Company.

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