

CELEBRATING SILVER JUBILEE

COMMITTED TO OUR PARTNERSHIP WITH CUSTOMERS

25<sup>th</sup>

Annual Report

2016-17



अर्थ: समाजस्य न्यासः

S. E. INVESTMENTS LIMITED



अर्थ: समाजस्य न्यासः

S. E. INVESTMENTS LIMITED



#### **Disclaimer**

This information may contain certain forward-looking statements/details in the current scenario, which is extremely dynamic and increasingly fraught with risks and uncertainties. Actual results, performances, achievements or sequence of events may be materially different from the views expressed herein.

Investors/shareholders/public are hence cautioned not to place undue reliance on these statements/ details, and are advised to conduct their own investigation and analysis of the information contained or referred to in this section before taking any action with regard to their own specific objectives. Further, the discussion following here in reflects the perceptions on major issues as on date and the opinions expressed here are subject to change without notice. The Company under takes no obligation to publicly update or revise any of the opinions or forward-looking statements expressed in this section, consequent to new information, future events or otherwise.

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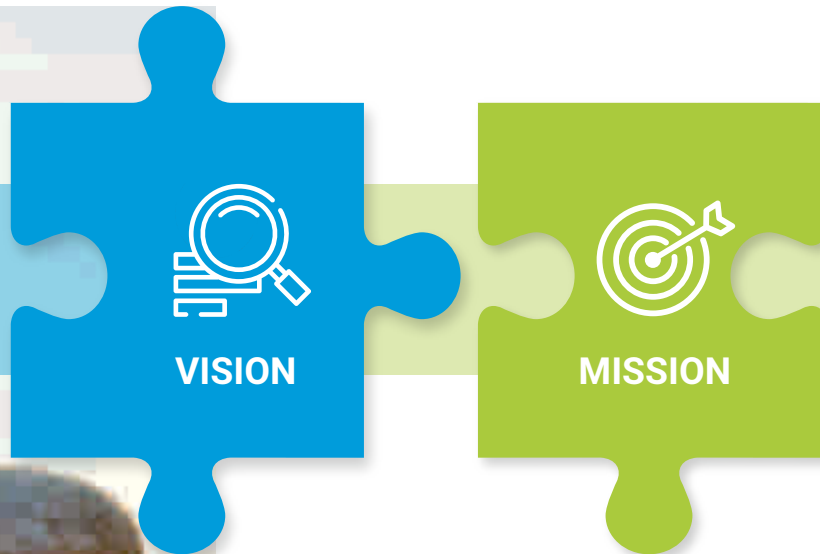
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S. E. INVESTMENTS LIMITED

## OUR MISSION & VISION



The three words of ancient Sanskrit phrase 'Arthah Samajasya Nyasah' get reflected in the motto and philosophy behind the Company's ideology that Wealth is the Trust Property of the Society and Business with a Social Conscience. We aspire to provide financial and non-financial products to Entrepreneurs to nurture their dreams and to enable them to contribute in the country's financial system. The Company's objective is to primarily serve the underserved small entrepreneurs, self-help groups, small & medium enterprises in rural and urban areas with debt capital for promoting trade and commerce.

We at the Company, work with the motto:

- To earn the trust and confidence of all customers and stakeholders, meeting their expectations and make the Company a respectful household name.
- To be valued by our customers for bringing competitive solutions, reliability, comfort and convenience to their lives and business.
- To create a value with a difference.

## ABOUT THE COMPANY



S. E. Investments Limited (SEIL) is a Non-Deposit Taking Systemically Important Non-Banking Finance Company (ND-SI-NBFC) engaged in lending to individuals, SSIs, SMEs and other manufacturing, trading and service sector entities/ organizations for income generation

activities. It has a large and growing presence in these segment and caters to their multiple financing needs. Through its extensive reach and proprietary underwriting methods, it provides essential debt capital to MSMEs in a quick, affordable and convenient manner.



AUM  
**₹1,534 Cr**



Net Worth  
**₹552.40 Cr**



Capital Adequacy Ratio  
**38.08%**



Credit Rating  
**IND A-**  
by M/s India Ratings &  
Research Private Limited



Locations  
**26**



Gross NPA (W/o)  
**43.61 Cr**



Net NPA (W/o)  
**32.35 Cr**  
Net of recovered during the year



Employees  
**447**



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S. E. INVESTMENTS LIMITED

# CORPORATE INFORMATION

## Board of Directors

Mr. Sunil Agarwal	<i>Managing Director</i>
Mr. Harish Singh	<i>Executive Director</i>
Dr. Arun Gopal Agarwal	<i>Non-Executive Director</i>
Mr. Brij Lal Goel	<i>Independent Director</i>
Mr. Pradeep Agarwal	<i>Independent Director</i>
Mr. Naresh Kumar Jain	<i>Independent Director</i>
Mrs. Anshu Gupta	<i>Independent Director</i>
Mr. Gauri Shankar	<i>Independent Director</i>

## Company Secretary Cum Compliance Officer

Mr. Manendra Singh

## Statutory Auditors

R. LAL & COMPANY  
Chartered Accountants  
Firm Reg. No. 000926C

## Bankers and Financial Institutions

Central Bank of India  
IDBI Bank Ltd.  
Punjab National Bank  
Bank of Maharashtra  
Corporation Bank  
Bank of India  
UCO Bank  
State Bank of Bikaner and Jaipur\*  
Bank of Baroda  
State Bank of Mysore\*  
Andhra Bank  
United Bank of India  
State Bank of India  
Karnataka Bank Ltd.  
The South Indian Bank Ltd.  
Union Bank of India  
Small Industries Development Bank of India

\* merged with State Bank of India w.e.f. 1<sup>st</sup> April 2017

## Registrar and Share Transfer Agents

M/s Alankit Assignments Ltd.  
1E/13, Jhandewalan Extension  
New Delhi - 110 055  
E-mail: info@alankit.com

## Listing of Equity Shares

### National Stock Exchange of India Limited

Exchange Plaza, Bandra Kurla Complex  
Bandra (East), Mumbai - 400 051

### BSE Limited

25, P. J. Towers, Dalal Street  
Mumbai - 400 001

## Listing of Global Depository Receipt

### Societe De La Bourse De Luxembourg

11, av de la Porte-Neuve  
L-2227, Luxembourg

## Corporate Identification Number (CIN)

L65921DL1992PLC120483

## Website & Email

www.seil.in  
cs@seil.in

## BOARD OF DIRECTORS



**Mr. Sunil Agarwal**  
Managing Director

Mr. Sunil Agarwal is the founder and promoter of the Company. He possesses a rich experience of 27 years in the small finance business and he has held the position of Managing Director of the Company since 1992. His personal efforts and active involvement in the business operations have ensured that SEIL has grown to be a listed, well governed NBFC with footprints in rural areas.



**Mr. Harish Singh**  
Executive Director  
(M. Com., MBA, FCA)



**Mr. Brij Lal Goel**  
Independent Director  
(B. Tech, LLB)



**Dr. Arun Gopal Agarwal**  
Non-Executive Director  
(Ph.D, FCMA, FCS, FIMA,  
FICA, FIV)



**Mr. Naresh Kumar Jain**  
Independent Director  
(B.Sc., LLB, DCL, FCS,  
FCPSK)



**Mr. Pradeep Agarwal**  
Independent Director  
(MA - Economics)



**Mr. Gauri Shankar**  
Independent Director  
B.Sc. B.Com, CAIIB-I



**Mrs. Anshu Gupta**  
Independent Director  
(BA, LLB)





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S. E. INVESTMENTS LIMITED



# NETWORK OF OFFICES



## BRANCHES

### Ahmedabad

203, IInd Floor,  
Jitendra Chambers Near RBI,  
PF Office, Income Tax, Ashram Road  
Ahmedabad, (Gujarat)  
Ph. +91 79 27544830  
E-mail: ahmedabad@seil.in

### Aligarh

Shop No.: 76  
Malviya Pustakalaya Market  
Near Durga Gas Agency  
G. T. Road, Aligarh, (U.P.)  
Ph. +91 571 2421866  
E-mail: aligarh@seil.in

### Bareilly

200, Mehra Estate, Civil Lines  
Near Civil Court, Station Road  
Bareilly-243001 (U.P.)  
Ph. +91 581 2510755  
E-mail: bareilly@seil.in

### Bulandshahr

1st & 2nd Floor, Hindustan Cold  
Storage Compound Near  
Telephone Exchange  
Bhoor, Bulandshahr-203001  
Ph. +91 7617662345  
E-mail: bulandshahr@seil.in

1st Floor Ram Nagar,  
Behind Milan Cinema,  
Gulavathi Rural Nathugari  
Gulaothi, Bulandshahr-2245408  
Ph. +91 7251019797  
E-mail: bulandshahr@seil.in

1st & 2nd Floor, Durga Complex  
Purana Chatta, Patti Harnam Singh,  
Siyana, Bulandshahr-245412  
Ph. +91 7617672345  
E-mail: bulandshahr@seil.in



**REGISTERED & CORPORATE OFFICE**

101, CSC, Pocket 52, CR Park Near Police Station  
New Delhi - 110019  
Ph.: +91 11 43518888  
E-mail: delhi@seil.in

**HEAD OFFICE**

Block 54, Sanjay Place,  
Agra-282 002  
Ph. +91 562 4028888  
E-mail: agra@seil.in

**Bharatpur**

First Floor, Shop No.4, Jawahar  
Nagar, Bharatpur (Rajasthan)  
Ph. +91 9116012625  
E-mail: raj.btp@seil.in

**Bhilwara**

Arihant Tower, First Floor  
Near Sai Temple, RK Colony  
Bhilwara - 311001 (Rajasthan)  
Ph. +91 1482 230294  
E-mail: raj.bhilwara@seil.in

**Chittorgarh**

Office 8-9-10, First Floor  
Rishab Complex, Behind Bhagwati  
Hotel, Chittorgarh (Rajasthan)  
Ph. +91 1472 240164  
E-mail: raj.chittorgarh@seil.in

**Dausa**

Shop No.: A, 1st Tower, Agra Road  
Dausa (Rajasthan)  
Ph. +91 1427 223388  
E-mail: raj.dausa@seil.in

**Delhi**

S-547, IInd Floor, School Block  
Main Road, Shakarpur,  
Delhi-110092  
Ph. +91 11 43018888  
E-mail: delhi@seil.in

**Hindaun**

Ground Floor, Station  
Road, Opposite H.P.  
Petrol Pump, New Mandi,  
Hindaun City - 322230 (Raj.)  
Ph. +91 7469 230042  
E-mail: raj.hindaun@seil.in

**Indri**

Ground Floor, Near Ravi  
Dass Mandir, Indri, (Haryana)  
Ph. +91 7027862744  
E-mail: hkpm01@seil.in

**Mathura**

369/2, Krishna Nagar  
Goverdhan Road, Mathura, (U.P.)  
Ph. +91 565 2424310  
E-mail: mathura@seil.in

**Mumbai**

Unit No. 262  
Solitare Corporate Park  
Andheri Ghatkpar Link Road  
Chakala, Andheri (East)  
Mumbai-400093, Maharashtra  
Ph. +91 22 42288888  
E-mail: mumbai@seil.in

**Jaipur**

Shree Sheel Mohar Palza  
Plot No. A-1, Office No. 102  
1st Floor, Opp. Udhog Bhawan  
Tilak Marg, C-Scheme  
Jaipur, (Rajasthan)  
Ph. +91 141 4068888  
E-mail: jaipur@seil.in

**Jodhpur**

Gulab Singh Building  
11th Chopasni Road  
Near Bombay Motor Circle  
Jodhpur, (Rajasthan)  
Ph. +91 291 2638927  
E-mail: jodhpur@seil.in

**Kota**

Plot No.: 3, 2nd Floor  
Areodrome Circle, Near Vijaya Bank  
Kota- 324005 (Rajasthan)  
Ph. +91 7442 360313  
E-mail: raj.kota@seil.in

**Rajsamand**

Office Ganesh TVS, First Floor  
TVS Choraha, Kakroli  
Rajsamand - 313324 (Rajasthan)  
Ph. +91 7465 222033  
E-mail: raj.rajsamand@seil.in

**Sitapur**

Nepalpur Crossing, Near Ashish  
Palace, Sitapur -243001 (U.P.)  
Ph. +91 8938921234  
E-mail: bm.sitapur@seil.in

**Sanchoe**

Sarswat Complex, Mehta Market  
NH-15, Sanchoe Jalore-343041  
(Rajasthan)  
Ph. +91 9116012632  
E-mail: raj.sanchoe@seil.in

**Sawai Madhopur**

82 Old Truck Union Crossing  
Gulab Bagh, Factory Road  
Sawai Madhopur - 322001  
(Rajasthan)  
Phone No - 07462 - 222033

**Tonk**

First Floor, Swai Madhopur Road  
Near by GPO Tonk (Rajasthan)  
Ph. +91 1431 254222  
E-mail: raj.tonk@seil.in

**Udaipur**

Office 7-8, 1st Floor,  
Near Ashoka Bakery  
Shakti Nagar Corner  
Udaipur - 313001 (Rajasthan)  
Ph. +91 294 2420333  
E-mail: raj.udaipur@seil.in



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## BUSINESS SEGMENT

### MSME's/SME/Business Loans



To Small and Medium Entrepreneurs financing based on customised cash flow analysis and references from the SME's customers, vendors, suppliers.

#### Ticket Size

**₹1 Lakh - ₹10 Crores**

### Income Generation Loans/Small Loans



To Small business owners for purchase of seeds, fodder, cattles, dairy and other small finance requirements.

#### Ticket Size

**₹15,000 - ₹1 Lakh**

## CREDIT PROCESS

The company is having robust credit appraisal system which helps to bring clean customer on board.

The application for loan gets filtered through 3 layered credit processing.

Approx. 37% of the total applications get disbursed after thorough scrutiny and checks.

Till date company has disbursed 7,74,190 cases, This proves the strength of the credit appraisal as well as legal acumen of the company.

The company has always focused on generating strong bottom line rather than being focused on increasing top line numbers without compromising with the asset quality. This has enabled, the company to provide better PAT amongst its peers. The company's yield on equity is comparable to, and even better than the yield of some of big players of financial sector.

1 Receipt of Loan Application

2 Filtration as per Credit Check List

3 Analysis by Credit Analyst

4 Analysis by the Sanctioning Authority

5 Disbursed after Strong due Diligence

6 Post Disbursement