



SREI

Together We Make Tomorrow Happen

Partnering for Italian Exports to India

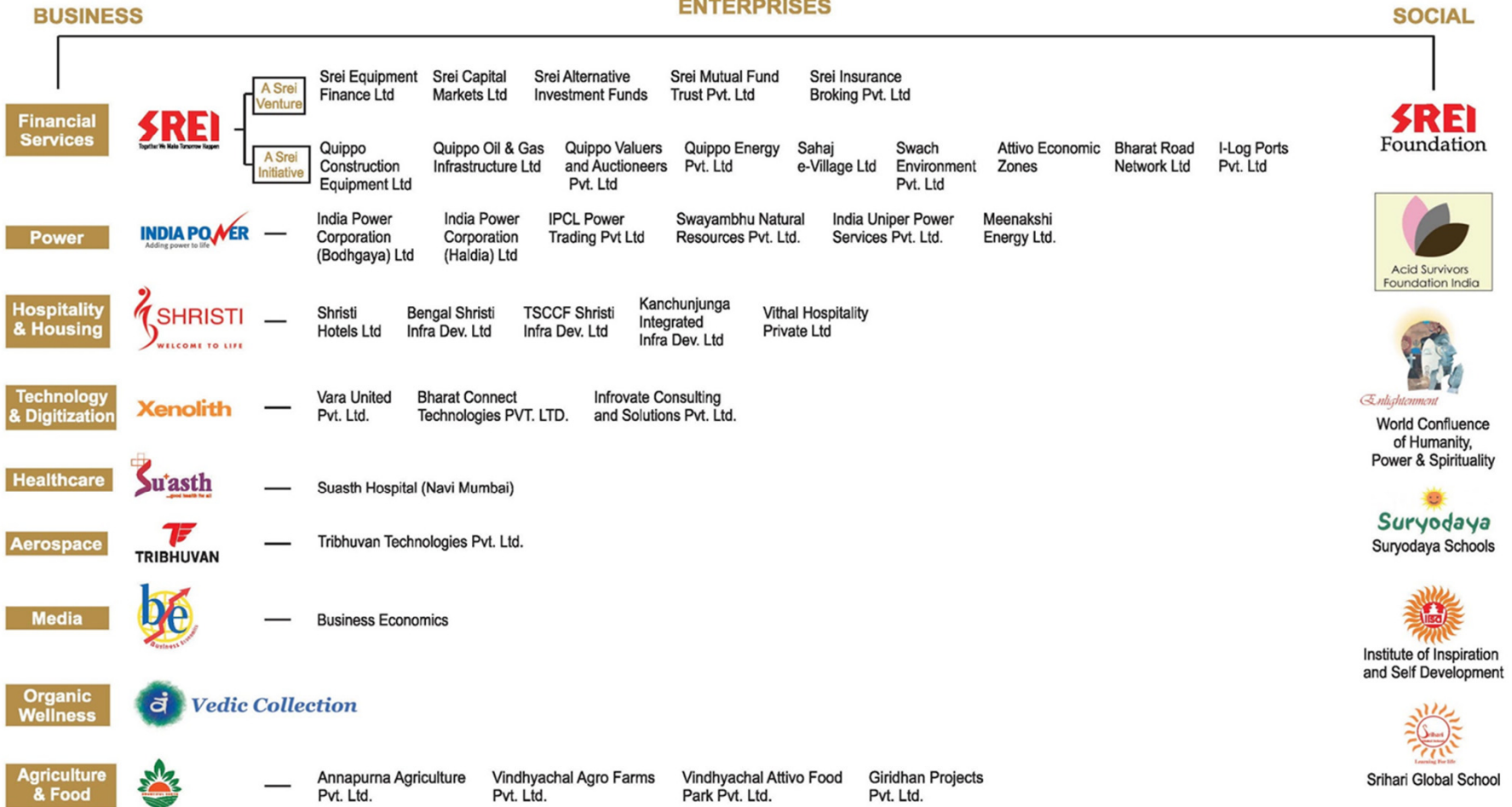
SREI EQUIPMENT FINANCE LIMITED

The SREI logo, consisting of the letters 'SREI' in a bold, red, sans-serif font. The 'S' is stylized with a sharp, angular shape.



Kanoria Foundation
WORK WITH DEVOTION

ENTERPRISES



SEFL | A Leader in Asset Financing

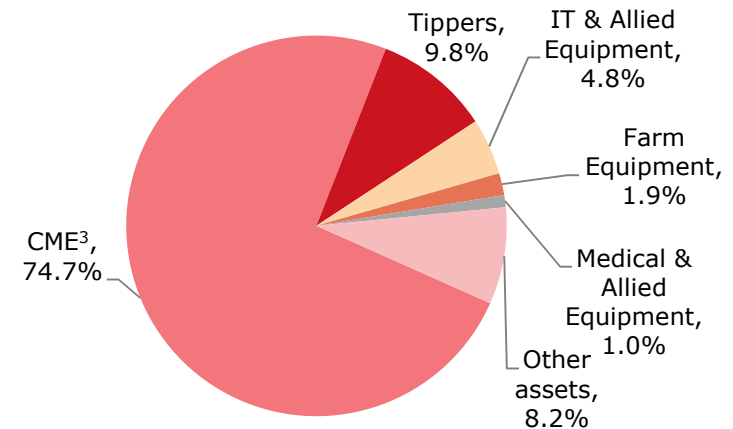


Company Overview

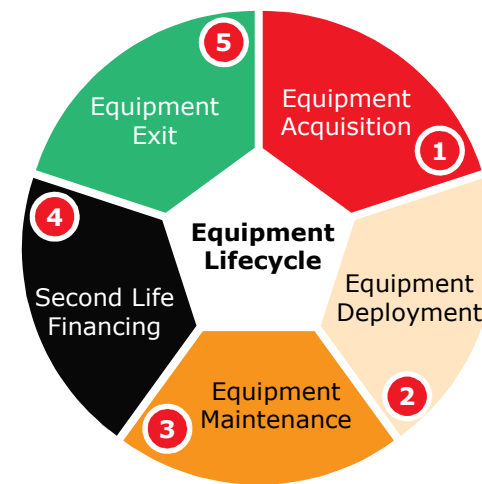
- Leading financier in the Construction, Mining and allied Equipment sector in India offering loans and leases for new as well as used equipment
- Promoted and 100% owned by Srei Infrastructure Finance Limited which has over 28 years experience in CE finance
- Over 32.7% market share and customer base of 67,000+ current customers
- Distribution network of 90 branches across 21 states, 77 additional satellite locations and an employee base of 2,061 employees²
- Pan-India penetration through 113 SEPs and 234 OEMs partnerships
- Present across Construction Equipment, Tipper, IT, Farm & Medical Equipment Financing segments

Diversified Product Portfolio

By Gross Earning Assets²



Presence across Lifecycle of an Equipment



Srei your partner in India with strong distribution network



Sustainable growth through partnerships with manufacturing OEMs & Dealers

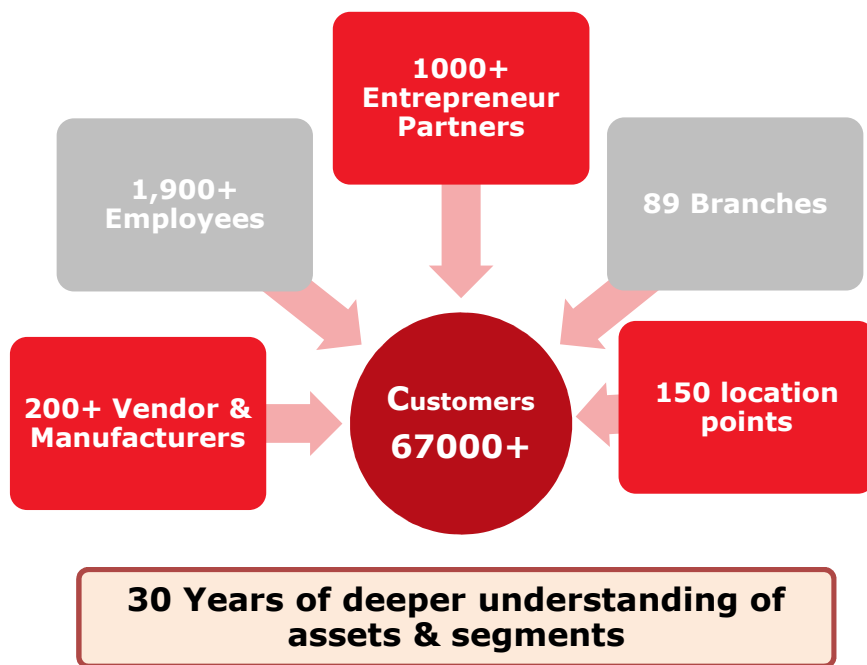
Types of Association –

- Preferred level of association – Preferred financier
- Private level of association



Key Advantages –

- Assured business
- Buyback & loss sharing by OEMs
- Shared risk



Key Drivers

Capitalizing Infrastructure Ecosystem	Strong market recognition and deep customer relationships which can be leveraged while expanding into new market segments
Asset Solutions	Instead of singularly being the financier, the company assists its customers across various stages of the life-cycle of the asset, viz. procurement, deployment, maintenance and disposal
Marketing Innovation	Increase their market penetration through innovative offerings such as reverse auction of interest rates and SREI Partnership Week

Active Digital Transformation



Comprehensive Technology Landscape



Risk Management

- Real time equipment location identification through GPS/ GPRS devices
- Business Intelligence tool to manage portfolio risk by automating:
 - Data Analytics
 - Risk Prognosis using Algorithms



Customer Initiatives

- Customer Service App
- Online customer queries and services requests
- CRM to:
 - Manage relationships
 - Analyse customer behaviour data
 - Implement customer-centric business processes



System & Process Enablers

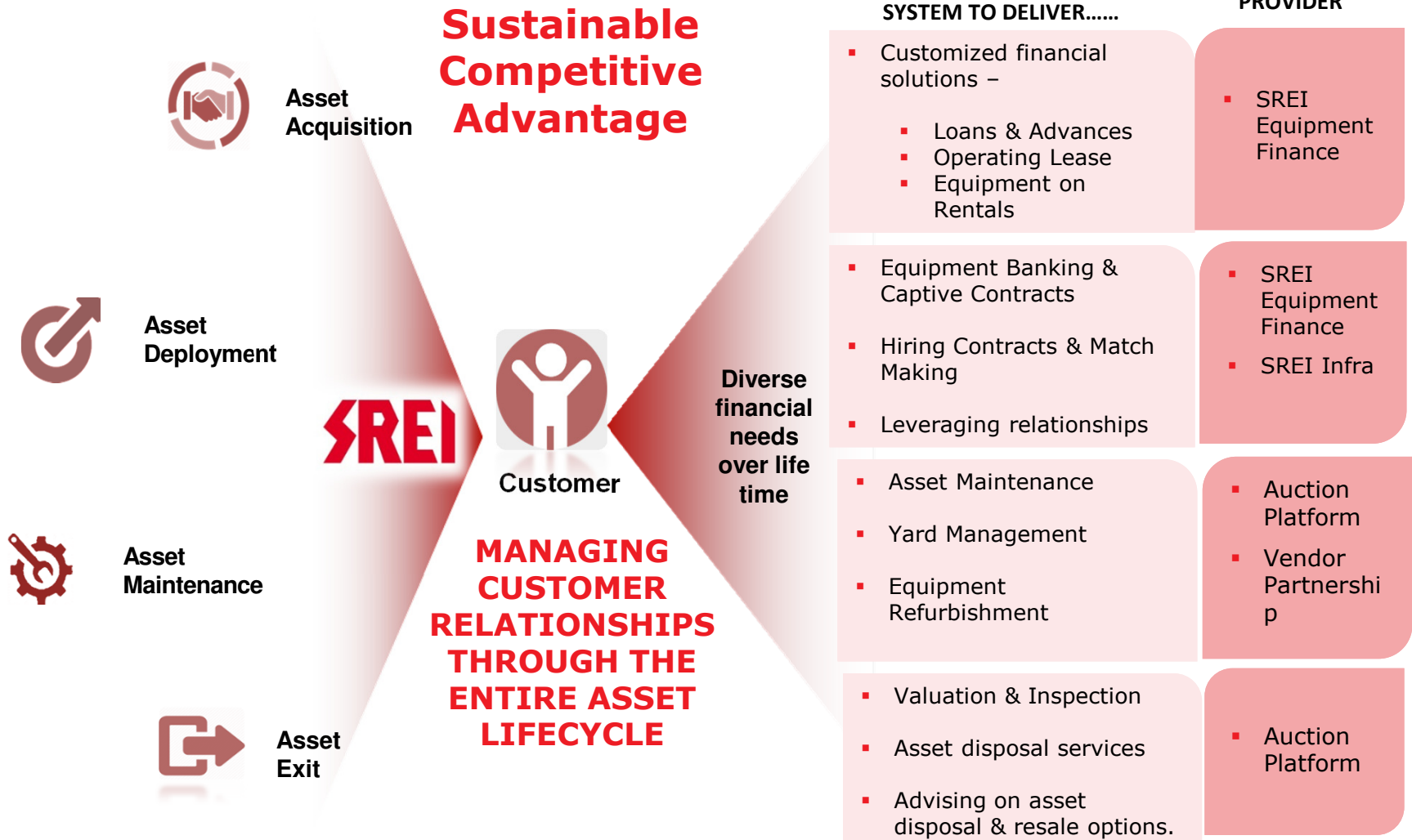
- Automated credit appraisal and delivery process
- Customer service through:
 - Online portals
 - Mobile applications
 - Risk prognosis tools
- Use of handheld devices for efficient collection



Vendor & Channel Initiatives

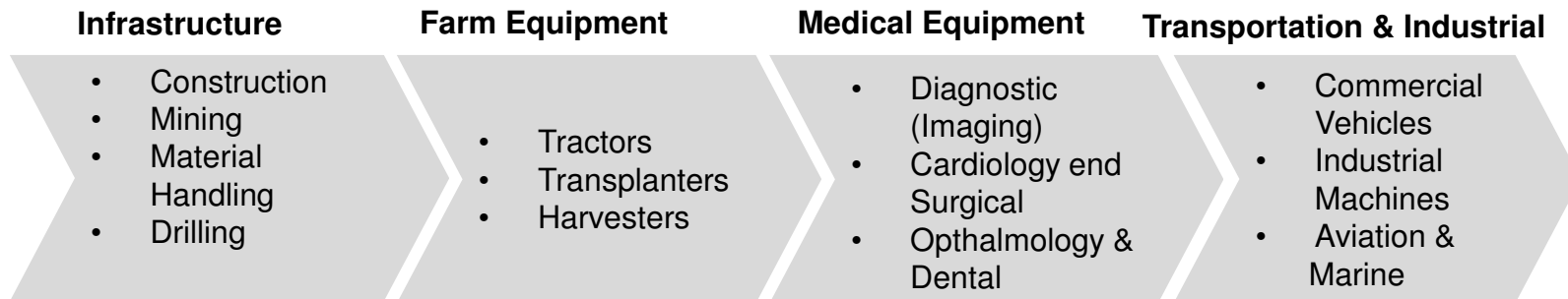
- Develop a vendor portal to connect all other stake holders to the vendors

Unique Eco System for Equipment Financing



END TO END SOLUTION PROVIDER ACROSS THE VALUE CHAIN

Focused Segment Approach



Deeper understanding of product risk across all segments and effective engagement with vendors for sustainability as well as risk mitigation ...

Italy shares a strong trade relations with India



Italy ranks 5th within EU with respect to trade with India

Year	Total bilateral trade (in Euro Million)	India's exports (in Euro Million)	India's imports (in Euro Million)	Balance of trade (in Euro Million)	% change over previous year
2003	2,781.7	1,682.4	1,099.3	583.1	+6.14
2004	3,299.0	2,025.8	1,273.2	752.6	+18.73
2005	3,879.3	2,200.2	1,679.1	521.1	+17.55
2006	5,154.3	2,984.2	2,170.1	814.1	+32.87
2007	6,403.5	3,393.9	3,009.6	384.3	+24.54
2008	6,520.1	3,429.0	3,091.1	337.9	+2.15
2009	5,657.1	2,906.9	2,750.2	156.7	-13.22
2010	7,210.1	3,823.5	3,386.7	436.8	+27.45
2011	8,521.7	4,781.6	3,740.1	1,041.5	+18.19
2012	7,095.5	3,749.1	3,346.4	402.7	-16.67
2013	6,945.3	3,973.9	2,971.4	1,002.5	-2.12
2014	7,199.0	4,158.5	3,040.5	1,118.0	+3.65
2015	7,351.8	4,001.1	3,350.8	650.3	+2.12
2016	7516.90	4238.89	3278.01	960.9	+2.25

India Economy Matrix: At a glance



Economy Size

(FY 2016-2017)

USD 2.45 trillion (current prices),
Third largest in PPP terms and 6th
largest in nominal terms

GDP growth rate 7.1%



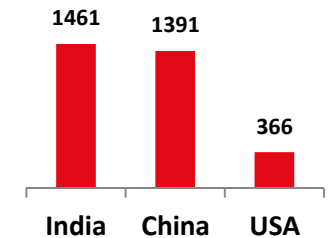
FDI

Total FDI inflow into India
were \$ 60 .1 billion
in 2016-17

Equity FDI inflow were
43.5 billion

India ranks 10th in FDI
inflows

Projected Population in 2030 (in millions)



Forex Reserves

(As on July 18)



Total Reserves - \$ 405 billion

GDP Growth rate

Public Debt 65.55% of GDP (2017)

Budget Deficit 3.5% of GDP (2016-17)

Revenue \$ 550 billion (2017, IMF)

Expenses \$ 720 billion (2017, IMF)

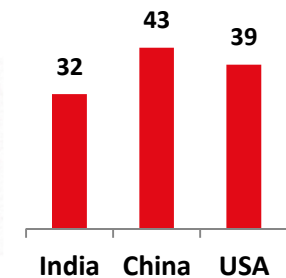
Credit Rating Baa2(Moody's)



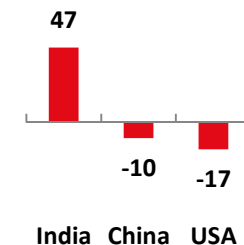
Outlook: Stable

(Moody's)

Projected Median Age in 2030 (in years)



Labour Force Surplus/Deficit by 2030 (in millions)



Structural Reforms driving accelerated growth



Structural reforms are boosting growth

Key reforms approved

Goods and Services Tax (GST)

Financing system for the states

FDI deregulation

Bankruptcy laws

Inflation targeting

Budget making process

Key ongoing reforms

Competitive and co-operative federalism

Subsidies (oil, food and fertilisers)

Financial inclusion

Corporate income tax

Tax evasion and compliance

Ease of doing business

Banks

Labour regulations

Source: OECD compilation.

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What Indian customers need?

Cost Competitive Product



Competitive Delivery



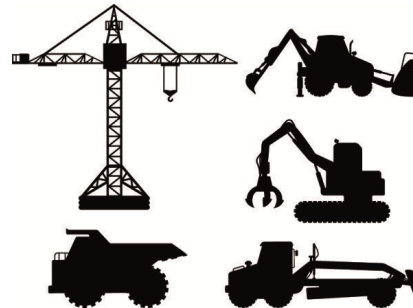
Quality & Durability



Financing Solution



After Market Support

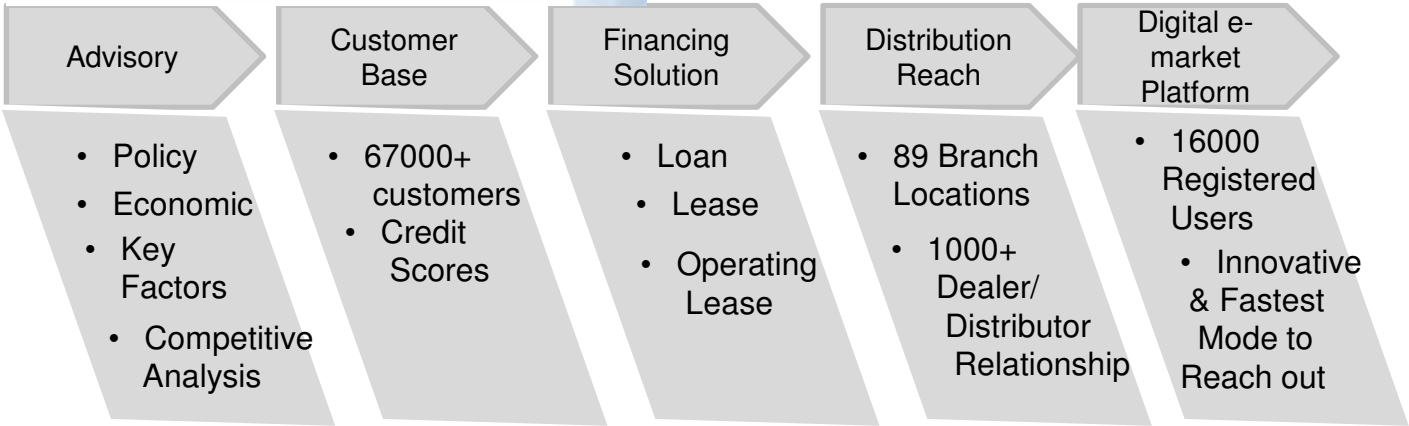


Value for Money

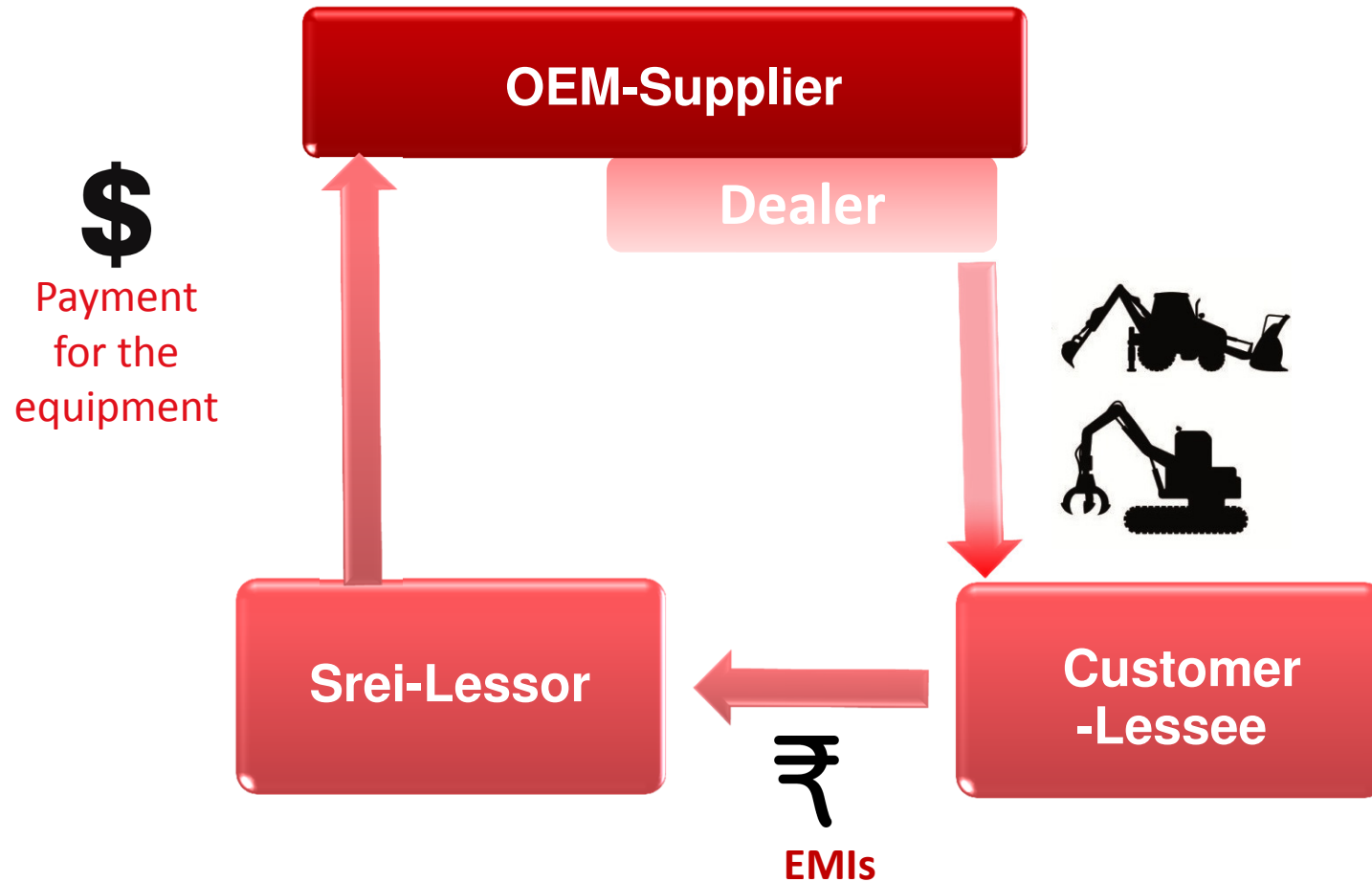




... Our Philosophy



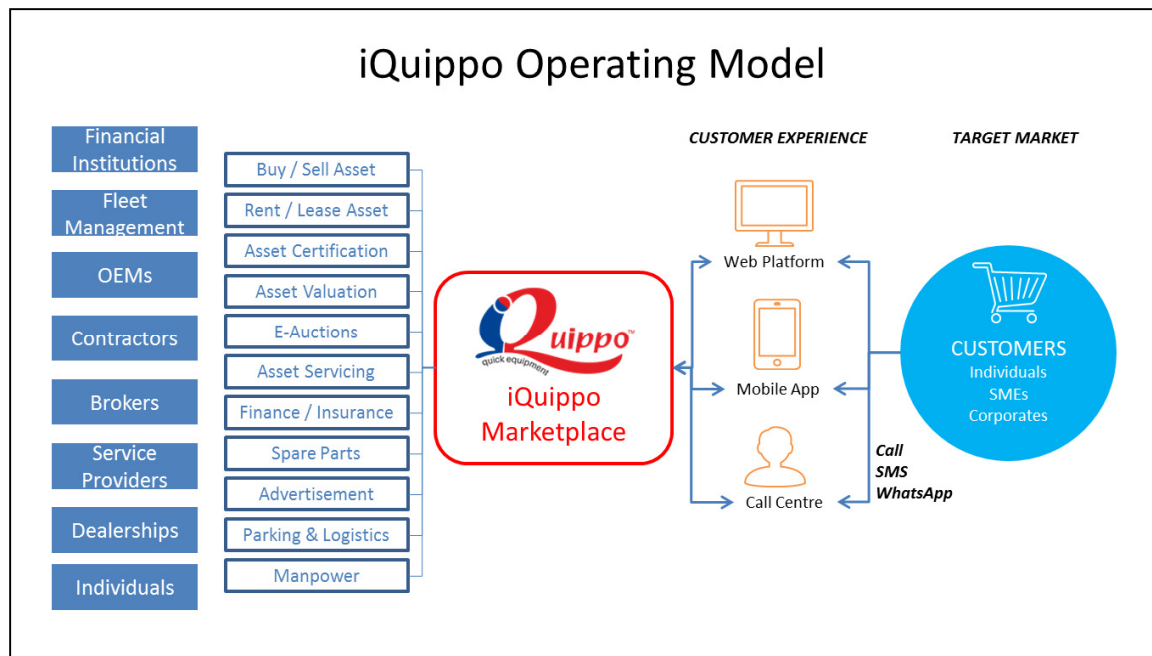
Leasing product to push easier acquisition



iQuippo – Unique e-market platform



iQuippo is an Indian e-marketplace specialised on equipment and services for manufacturers & users



iQuippo aims to exponentially reduce the time & costs involved in buying/selling of equipment and services



Strong Market Position

- Maintain strong market position through end-to-end equipment lifecycle and customer centricity
- Leverage growth opportunities in the equipment financing market



Diversifying within Core Business

- Enter into partnerships with new OEMs and vendors
- Expand in equipment categories and business verticals with attractive growth opportunities



Improving Efficiency & Risk Management

- Adoption of newer technologies
- Improve operational efficiency and derive greater risk management processes



Cost Improvement

- Optimise borrowings and explore alternate avenues of funding to reduce cost
- Operating leverage - larger scale to optimise cost

Thank You

