

SANGAM FINSERV LIMITED

CIN: L65910RJ1981PLC079945

REGD. OFF: B-10, Second Floor S.K. Plaza, Pur Road Bhilwara - 311001 Rajasthan
Tel. No.: 01482-796146; Email id: Suchitra@sangamgroup.com; Web: www.sftc.co.in

Date: 14th November, 2025

To,
The Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400001
Scrip Code: 538714

To,
The Secretary,
The Calcutta Stock Exchange Ltd.
7, Lyons Range,
Kolkata - 700001
Scrip Code: 029400

Sub: Outcome of Board Meeting of the Company

Dear Sir,

This is to inform that the meeting of Board of Directors of the Company has been duly convened today i.e. on **14th November, 2025** at 03:00 p.m. and concluded on 04:00 p.m. at the registered office of the Company and approved the following:

1. The Unaudited Financial Results for the Quarter and half year ended **30th September, 2025** along with the Statement of assets & liabilities, statement of cash flow and Limited Review Report of the Company.

Kindly take same on record and acknowledge.

Thanking You,

For Sangam Finserv Limited

Ankit Mundra
Company Secretary
Mem. No.: A67949

INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT ON THE QUARTERLY AND YEAR TO DATE UNAUDITED STANDALONE FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 33 OF THE SEBI (LISTING OBLIGATION AND DISCLOSURE REQUIREMENTS) REGULATION 2015, AS AMENDED

TO,
The Board of Directors,
SANGAM FINSERV LIMITED
BHILWARA

1. We have reviewed the accompanying statement of Standalone Unaudited Financial Results of Sangam Finserv Limited ("the Company") for the quarter and half year ended on 30th September, 2025, statement of assets and liabilities as at 30th September, 2025 and statement of cash flows for the period ended 30th September, 2025 attached herewith being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ('the regulation') as amended ('the regulations')
2. This statement 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 management principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.
3. We conducted our review in accordance with the Standard on Review Engagement (SRE 2410), "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and an analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards ('IND-AS') as prescribed under section 133 of Companies Act, 2013, read with relevant rules issued thereunder 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 Obligations and Disclosure Requirements) Regulations, 2015 read with the Circular including the manner in which it is to be disclosed, or that it contains any material misstatement.

For O P DAD & CO.

Chartered Accountants

Firm Registration No. 002330C

ABHISHEK
DAD



(Abhishek Dad)




PARTNER



M.No. 409237

UDIN- 25409237BMOVRY541

Place: Bhilwara

Date: 14.11.2025

SANGAM FINSERV LIMITED							
Reg off: B-10, 2nd Floor, Pur Road, S K Plaza, Bhilwara - 311001, Rajasthan							
Corp.Off. : B/306-309, Dynasty Business Park, Opp. Sangam Cinema, Andheri(E), Mumbai-400 059							
Tel No.:01482-796146, Email id: suchitra@sangamgroup.com, www.sftc.co.in							
CIN: L65910RJ1981PLC079945							
STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2025							
(Rs. in Lakhs) except EPS							
S. No.	PARTICULARS	Quarter ended on			Half Yearly		Year Ended on
		30-09-2025	30-06-2025	30-09-2024	30-09-2025	30-09-2024	31-03-2025
		(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
I	Revenue from operations						
	Interest income	396.82	437.99	439.10	834.80	877.37	1,752.93
	Fees and Commission Income	40.84	31.45	21.72	72.28	37.17	106.99
	Net gain on fair value changes	38.61	265.30	1.09	303.91	2.07	(158.44)
	Total Revenue from operations	476.26	734.73	461.92	1,210.99	916.61	1,701.48
II	Other income	4.90	1.44	-	6.35		-
	Total Income (I + II)	481.17	736.18	461.92	1,217.34	916.61	1,701.48
III	Expenses						
	Finance expenses	65.10	71.04	60.41	136.14	133.64	239.88
	Impairment on financial instruments	59.01	10.73	3.30	69.74	5.60	7.43
	Employee benefits expense	65.66	60.97	45.03	126.63	86.84	200.90
	Depreciation & Amortisation	3.53	3.46	4.34	7.00	8.63	17.47
	Other expenses	85.39	41.87	23.79	127.26	65.15	316.27
	Total Expenses	278.69	188.08	136.88	466.77	299.86	781.16
	Profit before tax	202.48	548.10	325.04	750.57	616.74	920.32
IV	Tax Expenses						
	Current tax	25.68	104.78	83.27	130.47	157.87	287.35
	Short Provision of Earlier Years	1.42	-	4.00	1.42	4.00	4.07
	Deferred tax	(13.32)	17.33	(10.86)	4.01	(13.14)	(30.82)
	Total Tax Expenses	13.78	122.11	76.42	135.89	148.74	260.60
V	Profit for the year	188.69	425.99	248.63	614.69	468.00	659.72
VI	Other Comprehensive Income						
	Items that will not be reclassified to profit or loss						
	(a) Fair Value gain/(Loss) on Income recognised in OCI	(20.78)	-	(4.70)	(20.78)	(4.70)	(4.70)
	Income tax benefit/(expense) on above	2.97	-	(10.27)	2.97	(9.47)	(9.47)
	(b) Remeasurement gain/(loss) on defined benefit plan	-	-	-	-		(0.20)
	Income tax benefit/(expense) on above	-	-	-	-		(0.05)
	Total Other Comprehensive Income	(17.80)	-	(14.97)	(17.80)	(14.17)	(14.43)
VII	Total Comprehensive Income	170.89	425.99	233.65	596.88	453.83	645.29
VIII	Paid-up Equity Share Capital (Face Value of Rs. 10/-Each)	4,661.28	4,661.28	932.25	4,661.28	932.25	4,661.28
IX	Other Equity	-	-	-	-	-	8,659
X	Earnings per equity share (Rs)(*not annualised) :						
	(1) Basic	0.40	0.91	0.53	1.32	1.00	1.42
	(2) Diluted	0.40	0.91	0.53	1.32	1.00	1.42
Notes:							
1 The above unaudited results which are published in accordance with Regulation 33 of the SEBI (Listing Obligations & Disclosure Requirements) 2015, as amended have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 14.11.2025 and subjected to limited review by statutory auditor.The financial results are in accordance with the Indian Accounting Standards (Ind-AS) as prescribed under Section 133 of the Companies Act, 2013, read with relevant Rules thereunder.							
2 Figures to the previous periods have been regrouped, wherever necessary, to correspond with the figures of the current period.							
3 The Company is engaged solely in finance & investment activity segment and all activities of the Company revolve around this business.The Company's business activity falls within a single business segment, therefore, segment reporting in terms of Ind AS 108 on Operating Segment is not applicable.							
4 The Company has allotted 37290200 Bonus equity shares of Re. 10/- each in the ratio 4:1 to the exiting shareholders on 7th Feb, 2025. EPS per equity shares has been recomputed and restated for the previous period considering the impact of bonus shares.							
5 The earning per equity share (EPS) for the quarter and half year ended 30th September, 2025 & 30th September, 2024 and for the quarter ended 30th June, 2025 are not annualised.							
						For and on behalf of the Board of Directors Sangam Finserv Limited	
Place: Bhilwara Dated: 14.11.2025						Poornima Maheshwari Whole Time Director DIN: 10714860	

<p style="text-align: center;">SANGAM FINSERV LIMITED</p> <p style="text-align: center;">Reg off: B-10, 2nd Floor, Pur Road, S K Plaza, Bhilwara - 311001, Rajasthan</p> <p style="text-align: center;">Corp.Off. : B/306-309, Dynasty Business Park, Opp. Sangam Cinema, Andheri(E), Mumbai-400 059</p> <p style="text-align: center;">Tel No.:01482-796146, Email id: suchitra@sangamgroup.com, www.sftc.co.in</p> <p style="text-align: center;">CIN: L65910RJ1981PLC079945</p>			
Statement of Assets & Liabilities as on 30th September, 2025			
(Rs. in Lakhs)			
Sr.No.	Particulars	As at 30-09-2025 (Unaudited)	As at 31-03-2025 (Audited)
	ASSETS		
(1)	Financial Assets		
	Cash and cash equivalents	290.42	481.56
	Bank balances other than cash and cash equivalents	1009.42	1009.42
	Receivables		
	- Other Receivables	0.00	0.00
	Loans	9357.25	10719.40
	Investments	6240.47	3637.11
	Other Financial Assets	67.29	220.58
(2)	Non-financial Assets		
	Deferred Tax Assets (Net)	45.09	46.13
	Property, Plant & Equipments and Intangible Assets	28.67	33.42
	Intangible Asset	1.26	2.58
	Other Non-financial Assets	9.96	9.04
	Total Assets	17049.84	16159.24
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial Liabilities		
	Borrowings	2984.29	2676.25
	Other Financial Liabilities	63.74	98.90
(2)	Non-Financial Liabilities		
	Current Tax Liabilities (Net)	70.37	47.76
	Provisions	8.39	8.39
	Other Non-financial Liabilities	6.03	7.78
(3)	EQUITY		
	Equity Share Capital	4661.28	4661.28
	Other Equity	9255.76	8658.88
	Total Liabilities and Equity	17049.84	16159.24
<div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div> <p>Place: Bhilwara</p> <p>Dated: 14.11.2025</p> </div> <div style="text-align: center;">  </div> <div style="text-align: center;"> <p>For and on behalf of the Board of Directors Sangam Finserv Limited</p>  <p><i>Poornima Maheshwari</i> Poornima Maheshwari Whole Time Director DIN: 10714860</p> </div> </div>			

<p style="text-align: center;">SANGAM FINSERV LIMITED</p> <p style="text-align: center;">Reg off: B-10, 2nd Floor, Pur Road, S K Plaza, Bhilwara - 311001, Rajasthan</p> <p style="text-align: center;">Corp.Off. : B/306-309, Dynasty Business Park, Opp. Sangam Cinema, Andheri(E), Mumbai-400 059</p> <p style="text-align: center;">Tel No.:01482-796146, Email id: suchitra@sangamgroup.com, www.sftc.co.in</p> <p style="text-align: center;">CIN: L65910RJ1981PLC079945</p>			
CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2025			
(Rs. in Lakhs)			
Sr.No.	PARTICULARS	Year ended 30.09.2025 (Unaudited)	Year ended 30.09.2024 (Unaudited)
A.	CASH FLOW FROM OPERATING ACTIVITIES :		
a)	Net Profit before taxes	750.57	616.74
	Adjustments for:		
	Impairment on Financial Instruments	69.74	5.60
	Depreciation	7.00	8.63
	Interest on deferement of advance tax	-	-
	Gratuity Provision	-	-
	Fair value (gain)/loss on investments	(275.98)	-
	Sundry Balances W/off	-	-
b)	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	551.33	630.98
	ADJUSTMENTS FOR:		
	Decrease/(Increase) in Loans	1,292.41	310.61
	Decrease/(Increase) in Bank balance other than cash and cash equivalent	-	-
	Decrease/(Increase) in Other Financial Assets	153.29	(9.10)
	Decrease/(Increase) in Other Non-financial Assets	(0.92)	(0.06)
	Increase/(Decrease) in Provision	-	-
	Increase/(Decrease) in Other Financial Liabilities	(35.17)	-
	Increase/(Decrease) in Other Non-financial Liabilities	(1.76)	(43.07)
	CASH GENERATED FROM OPERATIONS	1,959.19	889.35
	Direct Tax (Paid)/Refund	(109.27)	(93.96)
	NET CASH FROM/(USED IN) OPERATING ACTIVITIES	1,849.91	795.39
B.	CASH FLOW FROM INVESTING ACTIVITIES:		
	Purchase of Fixed Assets	(0.92)	-
	Sale/(Purchahse) of Investment	(2,348.16)	(254.49)
	NET CASH FROM/(USED IN) INVESTING ACTIVITIES	(2,349.08)	(254.49)
C.	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase/(Decrease) in Borrowings	308.04	(531.54)
	NET CASH FROM/(USED IN) FINANCING ACTIVITIES	308.04	(531.54)
	NET INCREASE IN CASH AND CASH EQUIVALENTS	(191.14)	9.36
	CASH AND CASH EQUIVALENTS (At the beginning of the year)	481.56	21.28
	CASH AND CASH EQUIVALENTS (At the end of the year)	290.42	30.65



Place: Bhilwara
Dated: 14.11.2025



For and on behalf of the Board of Directors
Sangam Finserv Limited

Poornima Maheshwari
Poornima Maheshwari
Whole Time Director
DIN: 10714860