



SG FINSERVE

SG Finserve Limited

Date: January 23, 2026

To,

Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

National Stock Exchange of India Ltd
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra – Kurla Complex,
Bandra (E),
Mumbai – 400 051

BSE Scrip Code: 539199

NSE Symbol: SGFIN

Dear Sir/Madam,

Sub: Earnings Presentation and Press Release on un-audited financial result for the quarter and nine months ended December 31, 2025

In terms of Regulation 30 of the Listing Regulations read with Schedule III to the Listing regulations, please find attached Earnings Presentation and Press Release respectively made by the Company on Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025.

The same is also available on the website of company i.e. www.sgfinserve.com

Kindly take the same in your record.

Thanking you.

For SG Finserve Limited

Kush Mishra

Company Secretary & Compliance Officer

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

Regd. Office: 37, Hargobind Enclave, Vikas Marg, East Delhi, Delhi-110092, Ph.: 011-41450121

Corporate Office: - 35-36 Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh - 201010

E-mail: info@sgfinserve.com, Website: www.sgfinserve.com



SG FINSERVE

INVESTOR PRESENTATION

Q3/9M FY26

SAFE HARBOUR

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EMPOWERING BUSINESSES, STRENGTHENING SUPPLY CHAINS





Sep 2022

40 MONTHS

JOURNEY SO FAR

GROSS DISBURSEMENTS

₹58,000 Cr+

INVOICES FINANCED

4.65 Lakh+

NET WORTH

₹1,100 Cr+

DEBT/TNW

<2.0x

9M RoA

4.40%

9M RoE

10.50%

NPA

NIL

RoA/RoE is calculated basis annualized PAT and monthly avg AUM/Equity

- Part of **APL Apollo Group**
(Group's flagship co., **APL Apollo Tubes Limited** is India's largest structured steel manufacturer)
- Achieved **all-time high AUM** of ₹3,200 Cr+ (Dec'25)
- On track to achieve **annual PAT** of ₹120 Cr (in FY26)
- NSE/BSE listed **NBFC**
- Rated **CRISIL AA, ICRA AA**
- Added **Factoring** in our offerings
(RBI approval received)



OUR GROWTH PARTNERS

CORPORATE PARTNERS



**AM/NS
INDIA**



Kajaria



FINANCING PARTNERS

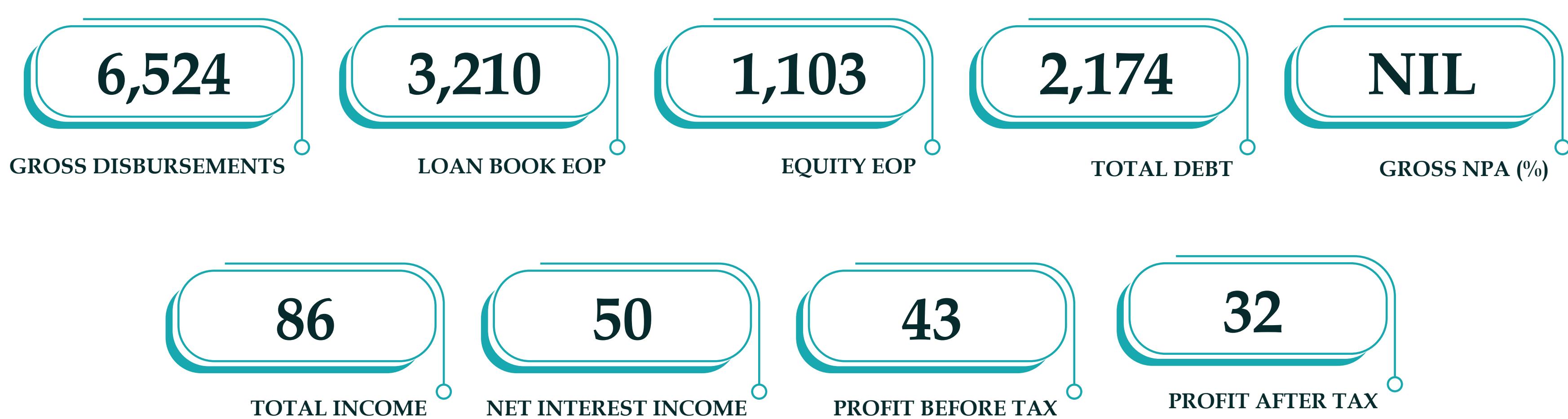


Federal Bank

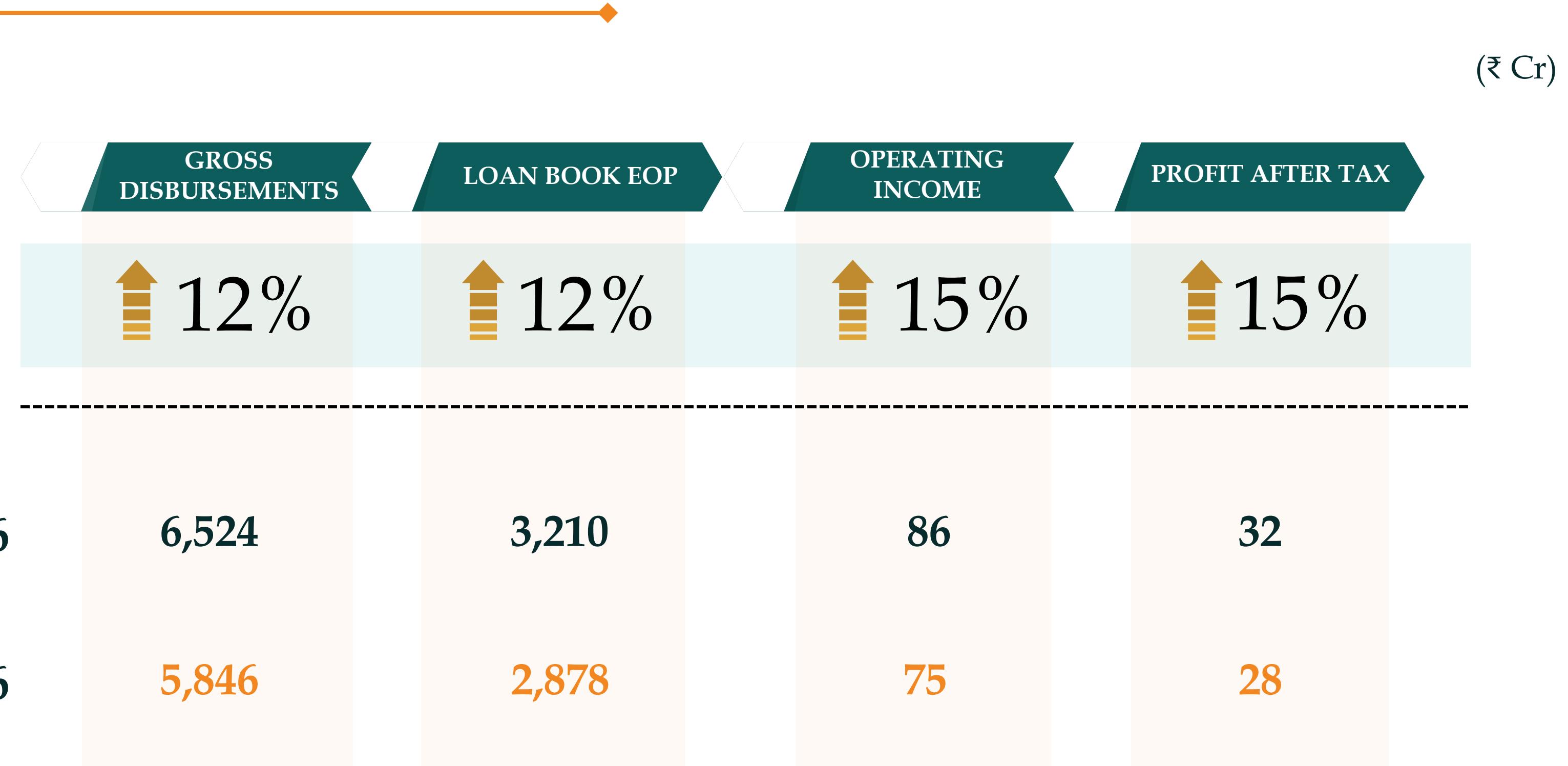


Q3/FY26 AT A GLANCE

(₹ Cr)

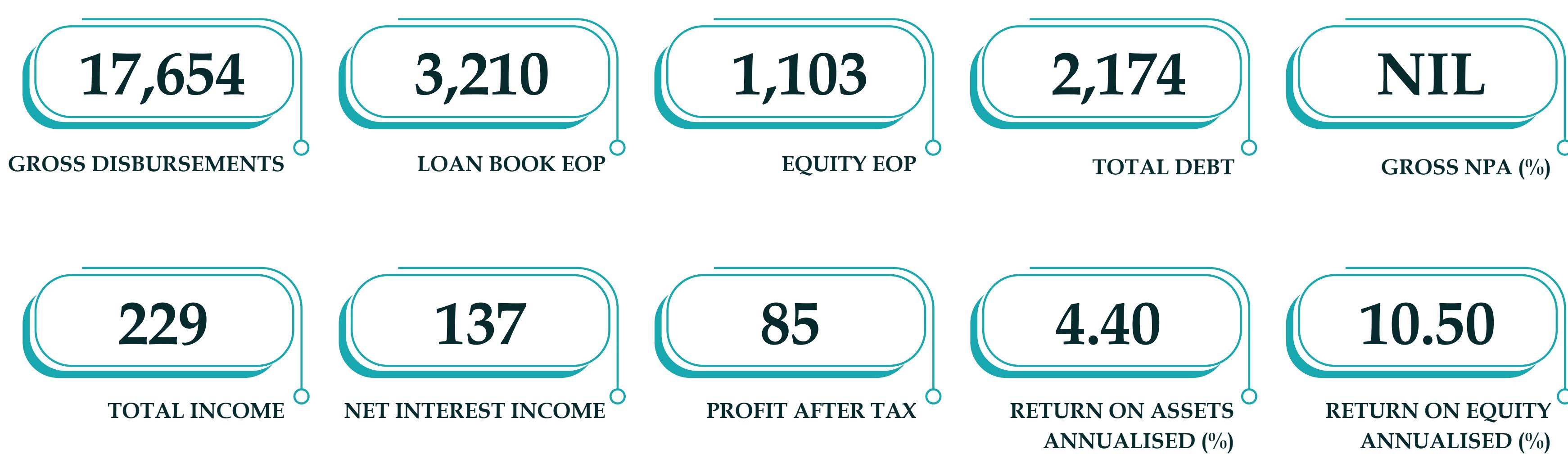


PERFORMANCE QUARTER ON QUARTER

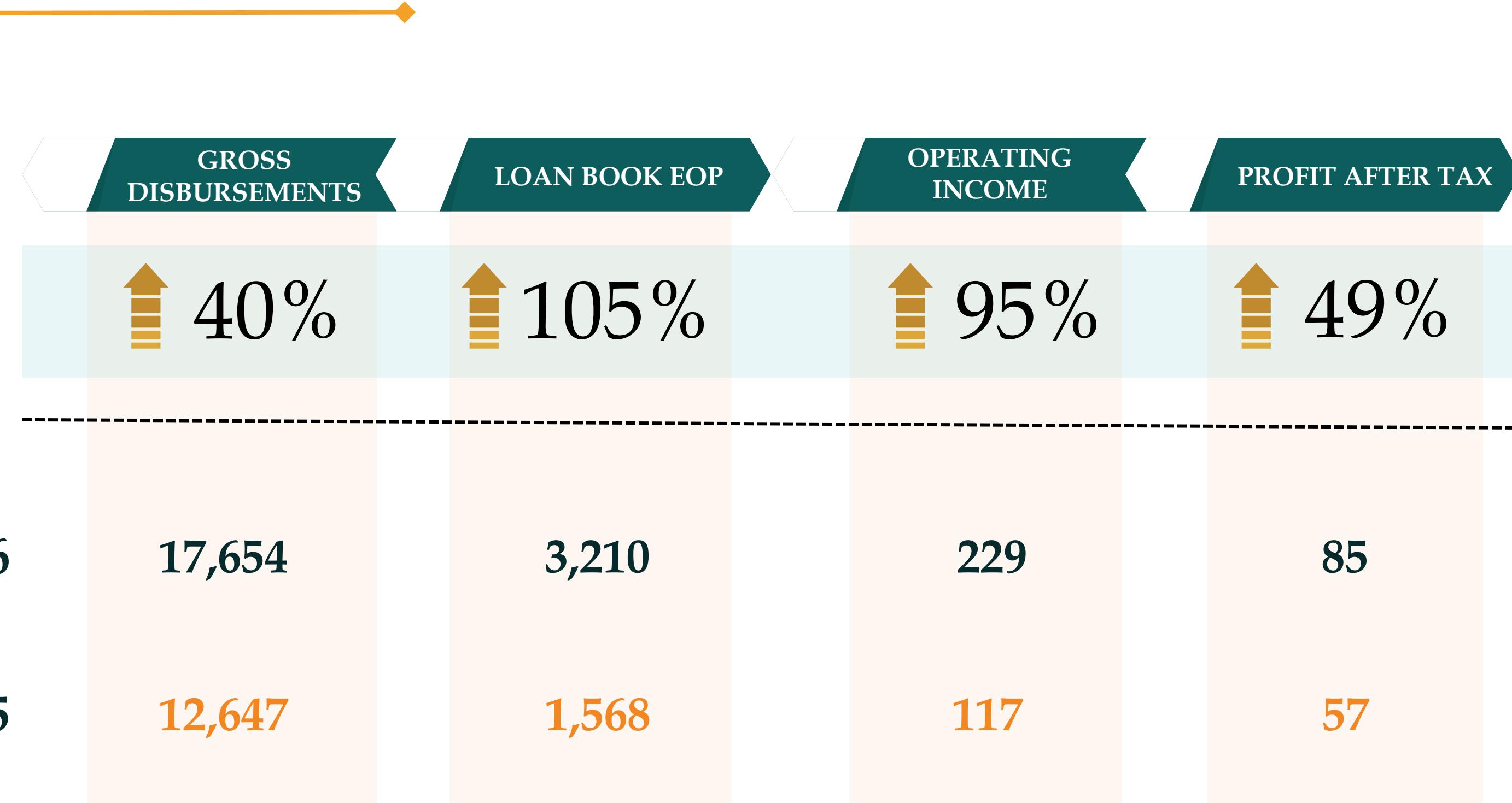


9MFY26 AT A GLANCE

(₹ Cr)



PERFORMANCE 9MFY26 vs 9MFY25



FINANCIAL SNAPSHOT

(₹ Cr)

Particulars	Q3/FY26	Q2/FY26	Q-o-Q	9M/FY26	9M/FY25	Y-o-Y
Interest Income	84.6	72.6	17%	222.1	113.6	95%
Fee Income	1.6	2.1	-22%	6.5	3.3	98%
Total Income	86.2	74.7	15%	228.6	116.9	95%
Interest Expenses	36.4	30.3	20%	91.6	13.4	582%
Net Interest Income	49.8	44.4	12%	137.0	103.5	32%
Operating Expenses	5.6	6.0	-8%	19.6	19.2	2%
Profit Before Provision & Tax	44.2	38.4	15%	117.4	84.3	39%
Impairment on Financial Assets	1.2	0.0		2.1	5.2	-60%
Profit Before Tax	43.0	38.4	12%	115.3	79.1	46%
Income Tax	10.6	10.0	5%	29.9	21.9	37%
Profit After Tax	32.4	28.4	15%	85.4	57.2	49%
Loan Book EOP	3,210	2,878	12%	3,210	1,568	105%
Loan Book (Monthly Avg.)	2,925	2,526	16%	2,569	1,157	122%

FUTURE READY

Sustainable Growth &
Disciplined Profitability



GUIDANCE - MARCH 2030

Our CORE Business = SUPPLY CHAIN Financing

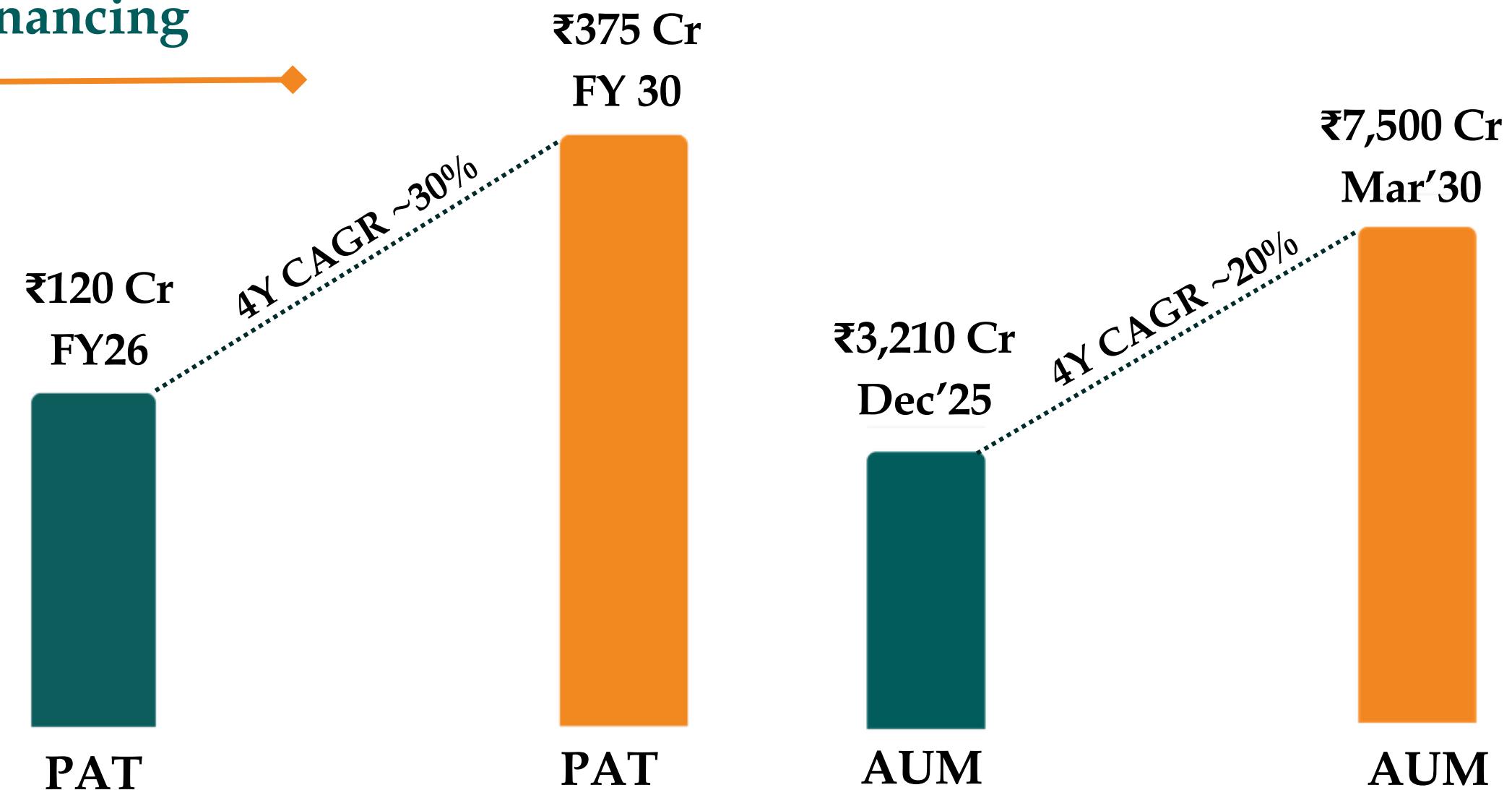
PORTFOLIO MIX

Supply Chain (Group Ecosystem): 35%
(Present: 40%)



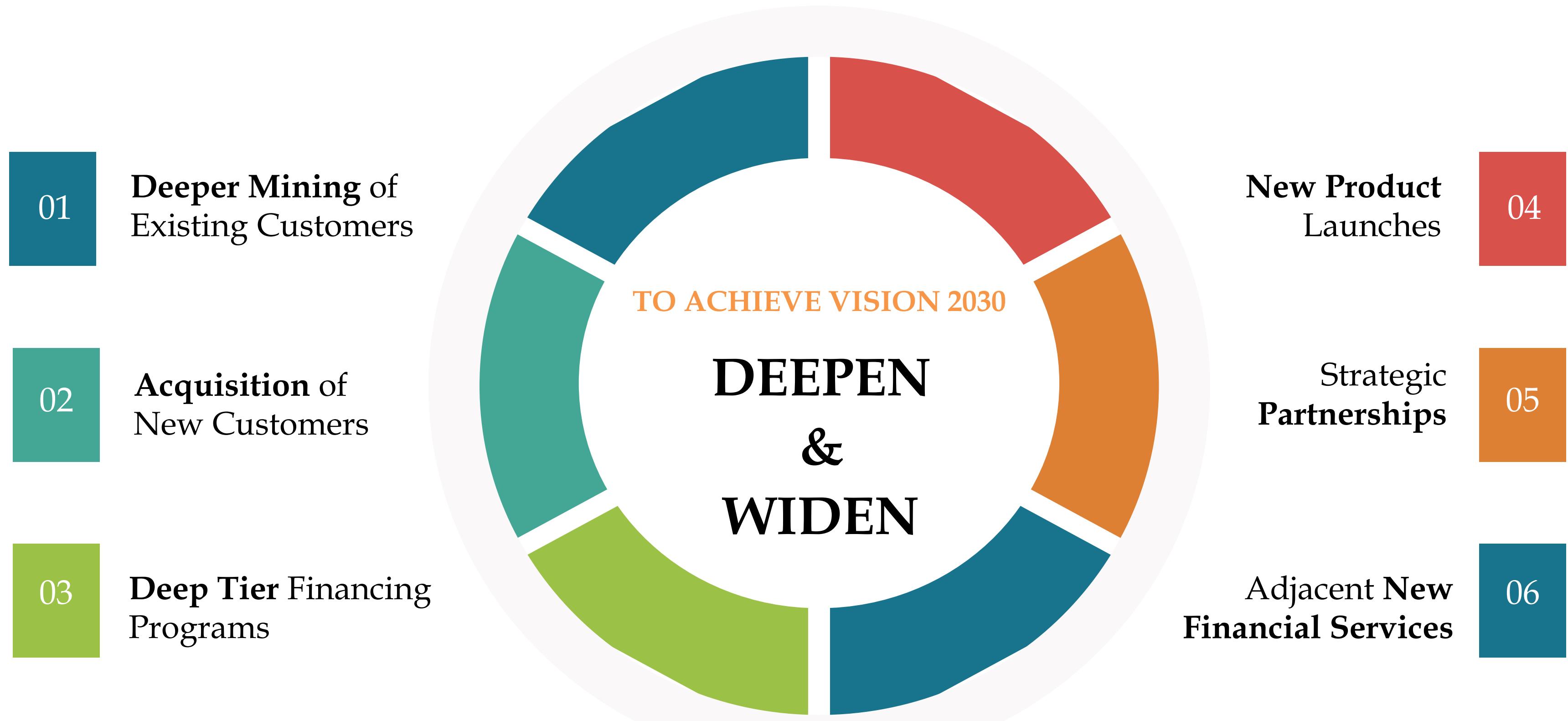
Supply Chain (Outside Group Ecosystem): 35%
(Present: 30%)

Non-Supply Chain: 30%
(Present: 30%)



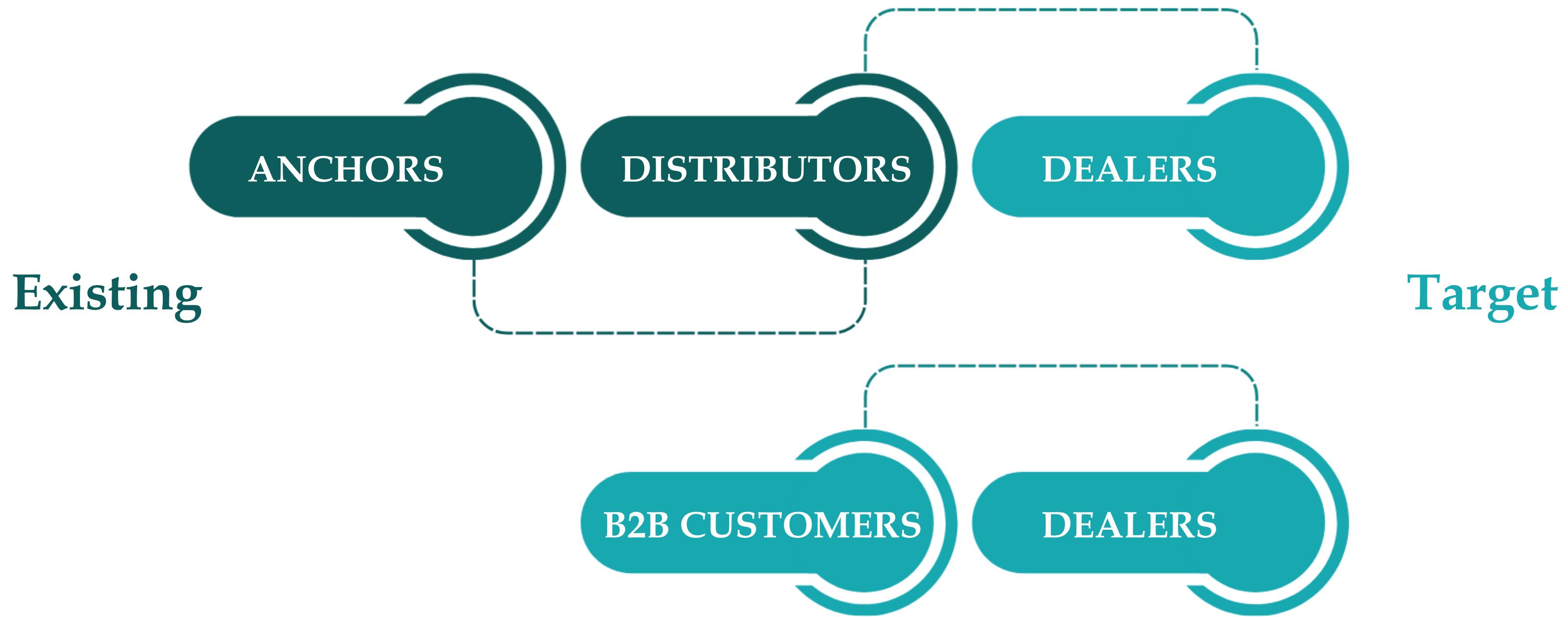
₹ Cr	FY25	FY26	FY30
Profit Before Tax (PBT)	110	160	500
Leverage (Debt/TNW)	1.4x	<=2.0x	<=3.0x
Return on Assets (RoA)	4.1%	4.4%	5.0%
Return on Equity (RoE)	9%	10%	15%

Focus: Scalable, Replicable and Risk-balanced growth.



DEEP TIER DEALER FINANCING

Objective: Granular, Diversified and High-yielding book



NEW STRATEGIC INITIATIVES PRODUCTS & PARTNERSHIPS

FACTORING/
TReDS

Being **commercialized** for B2B market

LOAN AGAINST
PROPERTY

Initiated **Medium/High** ticket size loans, Evaluating **Small** ticket size loans

CO-LENDING

Partnering with **Banks & NBFCs**

SYNDICATION/
JOINT LENDING

Participation as well as **Distribution**

LEAD
REFERRAL

Referral based **partnerships** (Arrangers, DSAs, Other REs)

DIGITAL
LENDING

Lending Service Providers (LSPs)/ **Payment Aggregators**

NEW BUSINESSES LINES

(new Subsidiaries of SG Finserve)

Evaluating natural foray into Adjacent Financial Services

01

Asset Reconstruction Company (ARC)

02

Asset Management Company (AMC) to manage
Alternate Investment Funds (AIFs)

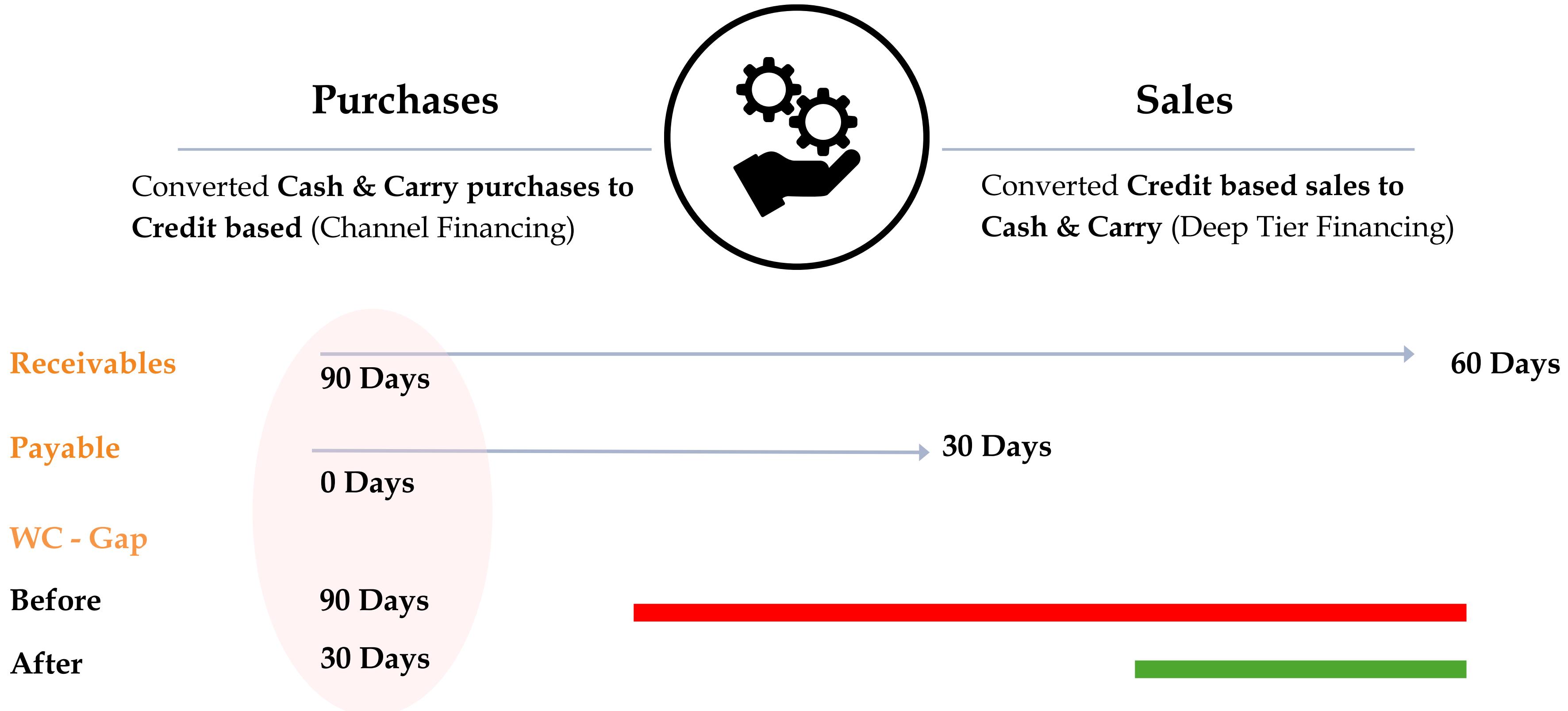
03

Insurance Broking (Life & non-Life)

04

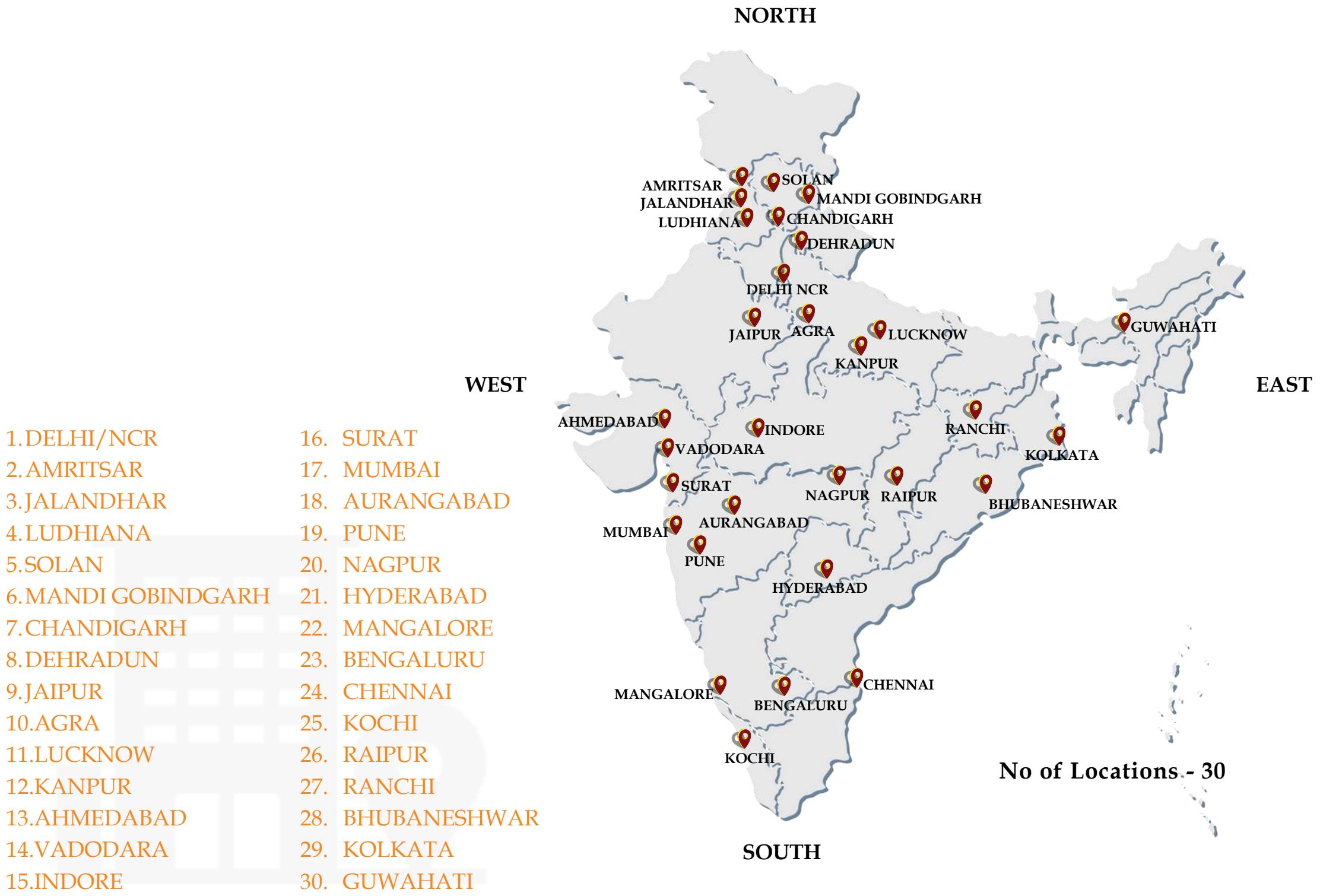
FinTech - Loan Origination System (LOS) &
Loan Management System (LMS)

360 Degree Working Capital Optimization

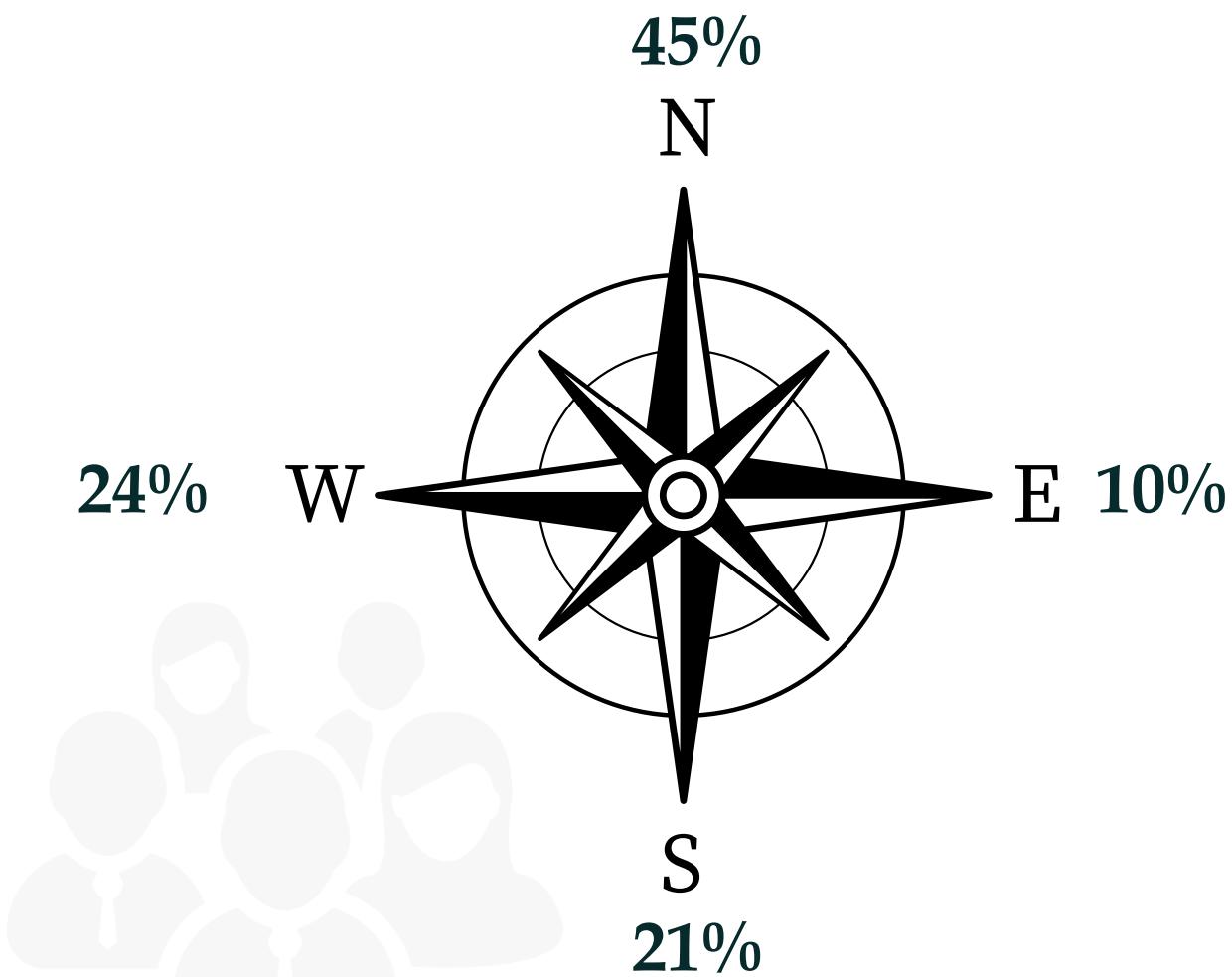


OUR PRESENCE & EXPANDING

OUR CUSTOMERS ARE SPREAD ACROSS INDIA.....



OUR CUSTOMERS (#) PAN INDIA



EMINENT BOARD

(Consisting of experienced and reputed industry leaders)



ROHAN GUPTA

Director



SMT. ASHA ANIL AGGARWAL

Ex-Chief Principal Commissioner Income Tax Dept.



SHRI HSU KAMATH

Ex-CMD Vijaya Bank & ED Canara Bank



SHRI G. JAGANMOHAN RAO
Ex-Principal CGM Reserve Bank of India



SHRI DUKHABANDHU RATH
Ex-CCM State Bank of India



SHRI RAKESH SHARMA
Ex-CCM State Bank of India

OUR EXPERIENCED BANDWIDTH

The **COMPANY** has appointed experienced Bankers/ Industry specialists



VINAY GUPTA
CHIEF EXECUTIVE OFFICER



ABHISHEK MAHAJAN
CHIEF RISK OFFICER



LALIT GUPTA
CHIEF BUSINESS OFFICER



SANJAY RAJPUT
CHIEF FINANCE OFFICER



VIVEKANAND TIWARI
CHIEF OPERATING OFFICER



RENU RAI
CHIEF PEOPLE OFFICER



LAKSHAY DUDEJA
CHIEF COMPLIANCE OFFICER



KUSH MISHRA
COMPANY SECRETARY

THANK YOU

IF YOU HAVE ANY FURTHER QUERIES, REACHOUT TO US:

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SG Finserve Limited

FINANCIAL RESULTS FOR THE QUARTER AND 9 MONTHS ENDED 31ST DECEMBER 2025

PROFIT AFTER TAX (PAT) | Q3FY26 – INR 32.47 crores| 9MFY26- INR 85.39 crores

Noida, 23rd January 2026: The Board of Directors of SG Finserve Limited today announced the financial results for the quarter and nine months ended 31st December 2025.

Q3-FY26 vs Q2-FY26 (Quarter on Quarter)

- ❑ Operating Income for the quarter is INR 86.28 crores as against INR 74.72 crores in Q2FY26.
- ❑ Net Interest Income (NII) of INR 49.88 crores as against INR 44.39 crores in Q2FY26.
- ❑ The Company achieved PAT of INR 32.47 crores as against INR 28.40 crores in Q2FY26.

9M-FY26 vs 9M-FY25 (Year on Year)

- ❑ Operating Income for 9M FY26 is INR 228.58 crores as against INR 116.92 crores achieved for the same period previous financial year;
- ❑ Net Interest Income (NII) of INR 137.05 crores as against INR 103.50 crores achieved for the same period previous financial year;
- ❑ The Company achieved PAT of INR 85.39 crores as against INR 57.20 crores achieved in same period previous financial year;

Management's Message

We are pleased to announce the financial results of **SG Finserve Limited** for the quarter and nine months ended 31st December 2025.

- We achieved an all-time high AUM of ₹3,210 crore as of 31st December 2025, registering a strong QoQ growth of 12%.
- Profit After Tax for Q3 stood at ₹32 crore, reflecting a sequential growth of 15% on QoQ basis.
- PAT for the first nine months reached ₹85 crore, a robust YoY growth of 49%.

Our **Supply Chain Financing** business continues to remain our **core strength**, contributing nearly **70% of our AUM**.

We are also pleased to share that the **RBI has granted us the Certificate of Registration to operate Factoring Business**, enabling us to further expand and strengthen our supply chain financing offerings.

Operationally, we remain a highly disciplined NBFC, with **Cost-to-Income** ratio of less than 15% and **NIL GNPA**. For the nine-month period, we delivered **Return on Assets** of **4.40% pa** and a **Return on Equity** of **10.50% pa**.

From a balance sheet perspective, we are **well capitalized**, with equity of approximately **₹1,100 crore** and a conservative **leverage of less than 2.0x**, providing ample headroom to support growth over the next **3-4 years**.

As forward-looking guidance, our growth ambitions are clear and focused:

- We aim to grow our **AUM at a 4-year CAGR of ~20% to ₹7,500 crore by March 2030**.
- We target **Profit Before Tax of ₹500 crore by FY2030**, growing at a **4-year CAGR of ~30%**, supported by **RoA of 5% pa and RoE of 15% pa**.

Our strategy is centred on **“deepening and widening”**- strengthening relationships with existing customers, acquiring new customers, expanding product offerings, forging strategic partnerships, and exploring adjacent financial services

For more information, please contact:

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CEO

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