SG FINSE₹VE

# SG Finserve Limited

**Date: July 14, 2026**

To,

| | |
|---|---|
| Secretary<br>Listing Department<br>BSE Limited<br>Department of Corporate Services<br>Phiroze Jeejeebhoy Towers,<br>Dalal Street, Mumbai-400001 | National Stock Exchange of India Ltd<br>Exchange Plaza, 5th Floor,<br>Plot No. C/1, G Block,<br>Bandra – Kurla Complex,<br>Bandra (E),<br>Mumbai – 400 051 |
| **BSE Scrip Code: 539199** | **NSE Symbol: SGFIN** |

**Sub: Earnings Presentation and Press Release on Unaudited Financial Result for the quarter ended June 30, 2026**

**Dear Sir/Madam,**

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 Un-Audited Financial Results of the Company for the quarter ended June 30, 2026.

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

Digitally signed by Kush Mishra
Date: 2026.07.14 14:15:16 +05'30'

**Kush Mishra**
Company Secretary & Compliance Officer
M.No. A62001

SG FINSERVE

# INVESTOR PRESENTATION

## Q1/FY27

Turning Momentum into Leadership

# SAFE HARBOUR

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Section

# PERFORMANCE UPDATE

Empowering Businesses,
Strengthening **SUPPLY CHAINS**



# MILESTONES

## Q1/FY 2027

| GROSS DISBURSEMENTS | LOAN BOOK | NET WORTH |
|---|---|---|
| ₹7,300 Cr+ | ₹4,550 Cr+ | ₹1,535 Cr+ |
| ↑ 39% YoY | ↑ 82% YoY | ↑ 48% YoY |

| DEBT/TNW | RoA | RoE | NPA |
|---|---|---|---|
| <2.2x | 5.1% | 14.0% | NIL |

*(RoA/RoE is annualized, calculated basis avg. AUM, avg. 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 quarterly PAT of ₹54 Cr** (in Q1/FY27)
- ❖ Rated **AA (CE) / A1+ by ICRA**
- ❖ Became one of **< 1% of NBFCs** offering Factoring & TReDS solutions

# QUARTER ON QUARTER
## PERFORMANCE

(₹ Cr)

| | Q1/FY27 | Growth | Q4/FY26 |
|---|---|---|---|
| 01 Loan Book | 4,552 | 16% | 3,936 |
| 02 Operating Income | 136 | 29% | 106 |
| 03 Profit Before Tax | 72 | 27% | 56 |
| 04 Profit After Tax | 54 | 27% | 42 |

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# YEAR ON YEAR
## PERFORMANCE

(₹ Cr)

## Q1/FY27

| | | | |
| --- | --- | --- | --- |
| 01 | Loan Book | 4,552 | 82% |
| 02 | Operating Income | 136 | 100% |
| 03 | Profit Before Tax | 72 | 111% |
| 04 | Profit After Tax | 54 | 119% |

## Q1/FY26

| | | |
| --- | --- | --- |
| 01 | Loan Book | 2,504 |
| 02 | Operating Income | 68 |
| 03 | Profit Before Tax | 34 |
| 04 | Profit After Tax | 25 |

# Q1/FY'27
## AT A GLANCE

(₹ Cr)

| | |
|---|---|
| 4,552 | LOAN BOOK |
| 82 | NET INTEREST INCOME |
| 136 | TOTAL INCOME |
| 72 | PROFIT BEFORE TAX |
| 54 | PROFIT AFTER TAX |
| 1,539 | EQUITY (EOP) |
| 32% | CRAR |
| NIL | NPA (%) |

# FINANCIAL
## SNAPSHOT

(₹ Cr)

| Particulars | Q1/FY27 | Q4/FY26 | Q-o-Q Change (%) | Q1/FY26 | Y-o-Y Change (%) | FY26 | RoA Tree Q1/Y27* |
|---|---|---|---|---|---|---|---|
| Interest Income | 128.9 | 99.2 | 30% | 64.5 | 100% | 320.2 | 12.2% |
| Fee/Other Income | 7.3 | 6.5 | 12% | 3.0 | 139% | 13.5 | 0.7% |
| **Total Income** | **136.2** | **105.7** | **29%** | **67.5** | **102%** | **333.7** | **12.9%** |
| Interest Expenses | 54.1 | 42.9 | 26% | 24.8 | 118% | 134.5 | 5.1% |
| **Net Interest Income** | **82.1** | **62.8** | **31%** | **42.7** | **92%** | **199.2** | **7.8%** |
| Operating Expenses | 9.6 | 6.3 | 53% | 7.8 | 23% | 25.3 | 0.9% |
| Impairment on Financial Assets | 0.9 | 0.3 | - | 1.0 | - | 2.4 | 0.1% |
| **Profit Before Tax** | **71.6** | **56.2** | **27%** | **33.9** | **111%** | **171.5** | **6.8%** |
| Income Tax | 17.9 | 13.9 | 29% | 9.4 | 92% | 43.8 | 1.7% |
| **Profit After Tax** | **53.7** | **42.3** | **27%** | **24.5** | **119%** | **127.7** | **5.1%** |
| **Loan Book** | **4,552** | **3,936** | **16%** | **2,504** | **82%** | **3,936** | |
| **Loan Book (Avg.)** | **3,954** | **3,259** | **21%** | **2,096** | **89%** | **2,640** | |

**RoA is annualized, calculated basis avg. AUM*

# OUR CORPORATE PARTNERS

APL APOLLO STEEL PIPES | सेल SAIL | TATA MOTORS | mahindra Rise | AM/NS INDIA

ASHOK LEYLAND Aapki Jeet. Hamari Jeet. | KEI Wires & Cables | MG | ESL STEEL LIMITED | Kajaria

SG MART ONE MART. INFINITE POSSIBILITIES | vedanta transforming for good | INGRAM MICRO | adani | RP tech

APAR Tomorrow's solutions today | Eastman | oppo | POLYCAB IDEAS. CONNECTED. | SHYAM METALICS ORE TO METAL

Shankara Building Products Ltd. | BAJAJ Bajaj Electricals Ltd. Inspiring Trust | TATA ev move with meaning | TATA MOTORS PASSENGER | SAINT-GOBAIN | Prompt

Redington SEAMLESS PARTNERSHIPS | APL APOLLO PIPING SYSTEMS Made for life | YATHARTH SUPER SPECIALITY HOSPITALS GET BETTER | Park Hospital Advanced Super Speciality | GOLD PLUS FLOAT GLASS Indian Values. Global Standards.

Kisan The Mark of Excellence | CREATIVE NEWTECH | TIME TIME TECHNOPLAST LTD.

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# OUR BANKING PARTNERS

HDFC BANK

YES BANK

AXIS BANK

Union Bank of India

ICICI Bank

BAJAJ FINSERV

Karnataka Bank
Your Family Bank. Across India.

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Federal Bank

Bandhan Bank

RBL BANK

केनरा बैंक
Canara Bank

AU SMALL FINANCE BANK

DCB BANK

pnb punjab national bank
...the name you can BANK upon!

Indian Bank

SOUTH INDIAN Bank

ADITYA BIRLA CAPITAL

02.
Section

# FUTURE READY

Visible Growth &
Disciplined PROFITABILITY

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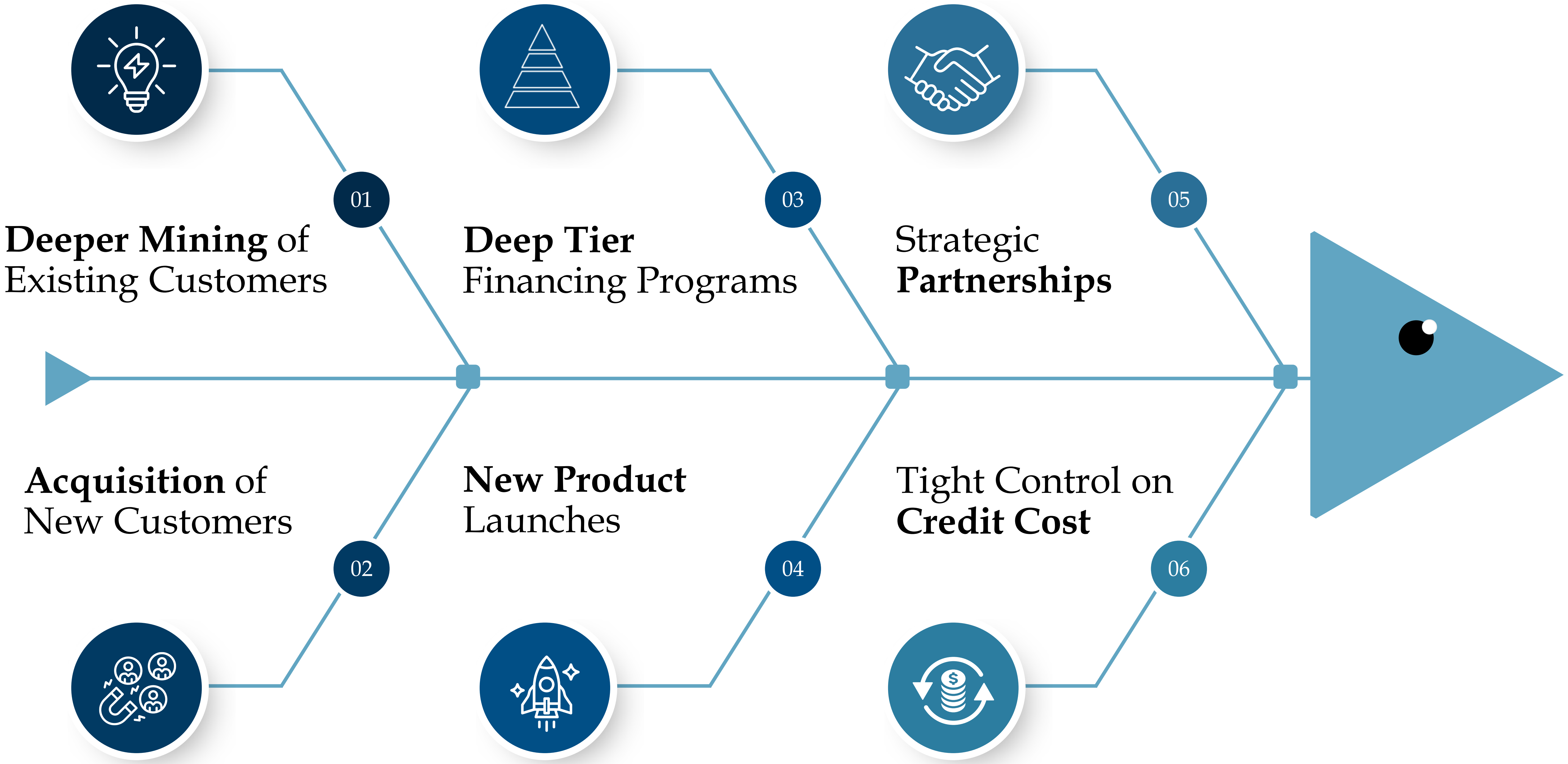
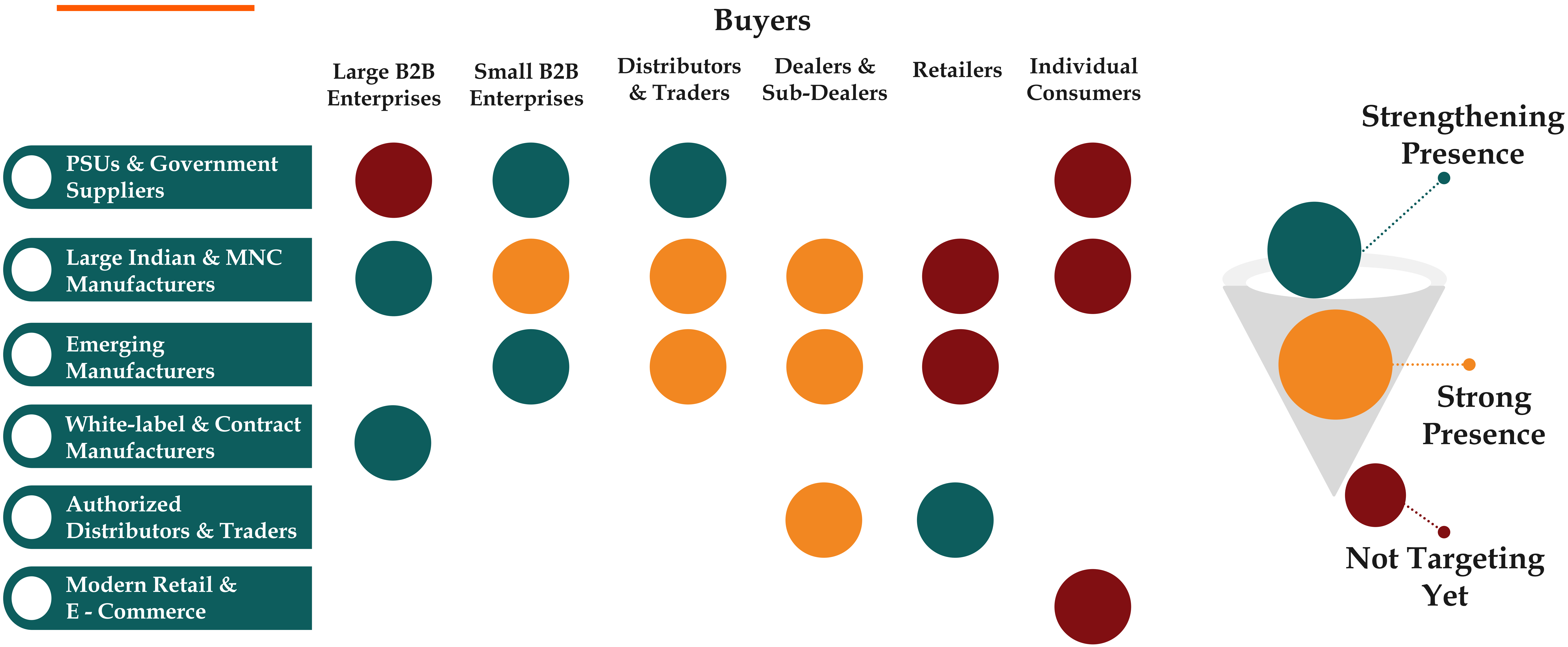
# SCALABLE, REPLICABLE AND RISK-BALANCED GROWTH

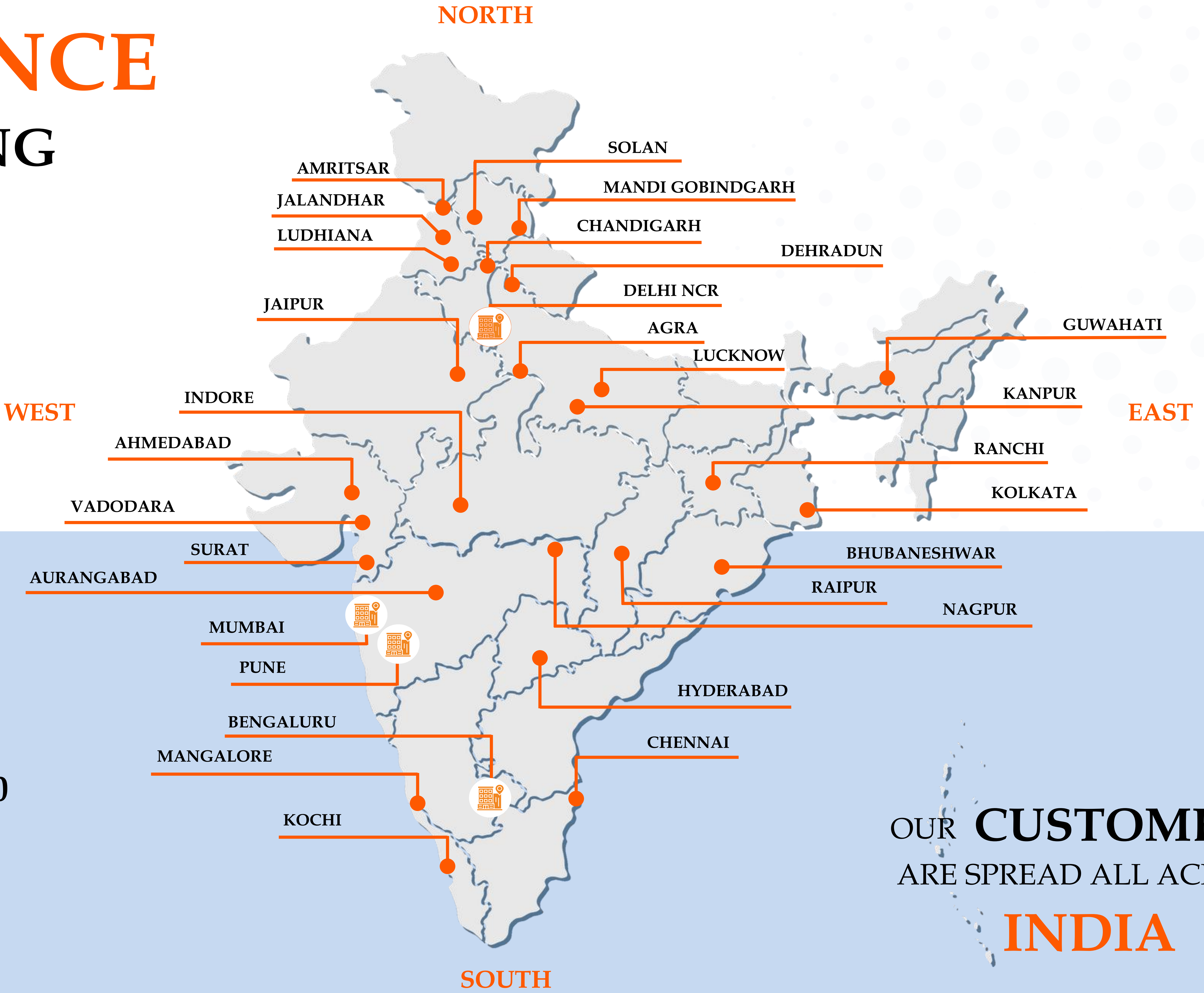


OUR KEY **TARGET MARKET**

# DOWNSTREAM ECOSYSTEM



# OUR PRESENCE AND EXPANDING



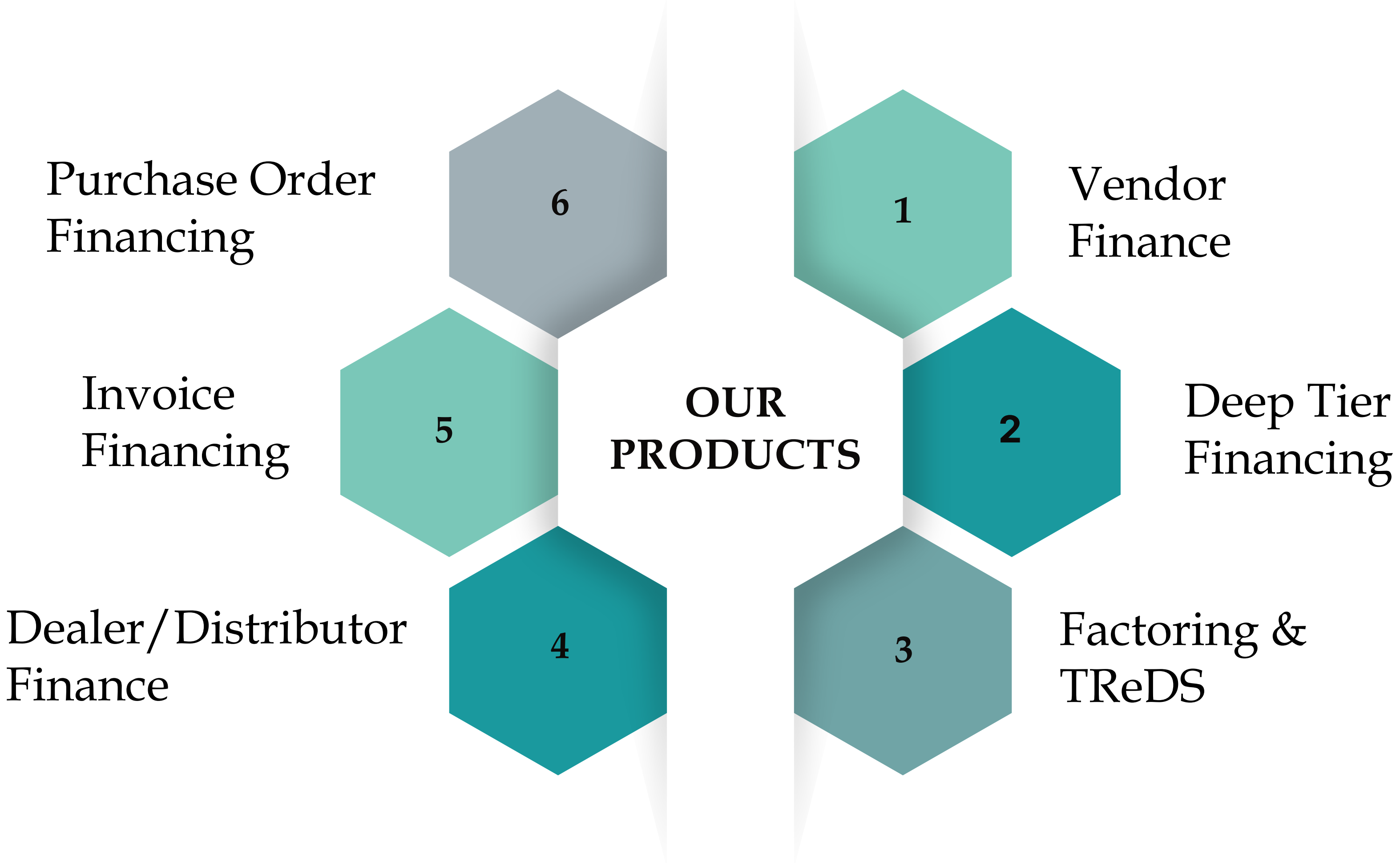

**Our Head Count: 84**

**Locations Covered: 30**

OUR **CUSTOMERS** ARE SPREAD ALL ACROSS **INDIA**

# GUIDANCE

## SUPPLY CHAIN FINANCE CONTINUES TO BE OUR **CORE BUSINESS FOCUS**




### GROWTH, RETURNS & ASSET QUALITY

- **AUM:** 25 - 30% CAGR
- **PAT:** 30 - 35% CAGR
- **RoA:** 4.5% - 5.0%
- **RoE:** 14% - 16%
- **Cost/Income:** 13% - 17%
- **NPAs:** NIL

### PRODUCT EXPANSION & SUPPLY CHAIN LEADERSHIP

- Scale **Supply Chain Finance & Deep Tier Financing**
- Strengthen **Factoring, Invoice Financing & TReDS** Offering
- Launch **LAP & Digital Lending** programs

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03.
Section

# LEADERSHIP TEAM

# EMINENT BOARD

DEEPAK GOYAL
Chairperson

SMT. ASHA ANIL AGGARWAL
Ex-Chief Principal Commissioner
Income Tax Dept.

SHRI DUKHABANDHU RATH
Ex-CGM
State Bank of India

SHRI HSU KAMATH
Ex-CMD Vijaya Bank &
ED Canara Bank

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

SHRI RAKESH SHARMA
Ex-CGM
State Bank of India

ROHAN GUPTA
Director

Consisting of experienced and reputed **industry leaders**

# OUR EXPERIENCE BANDWIDTH


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


LAKSHAY DUDEJA
CHIEF COMPLIANCE OFFICER


RENU RAI
CHIEF PEOPLE OFFICER


KUSH MISHRA
COMPANY SECRETARY

The company has leadership with **domain expertise**

# THANK YOU!

If you have any further queries, reachout to us:

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PRESS RELEASE

# SG FINSERVE LIMITED

Financial Results for the Quarter Ended 30th June 2026

**PAT of Rs. 53.68 Crore in Q1 FY27, up 119% YoY, 27% QoQ**

*Loan Book at all-time high of Rs. 4,552 Crore • NIL NPAs • RoA 5.1% • RoE 14.0%*

**Noida, 14 July 2026**

The Board of Directors of SG Finserve Limited today announced the financial results for the quarter ended 30th June 2026. The Company delivered its strongest quarter to date, with Operating Income more than doubling year-on-year and Profit After Tax growing 119% over the corresponding quarter of the previous year, while maintaining a NIL NPA book.

## FINANCIAL HIGHLIGHTS

| Particulars (Rs. Crore) | Q1 FY27 | Q4 FY26 | QoQ % | Q1 FY26 | YoY % |
|---|---|---|---|---|---|
| Operating Income | **136.13** | 105.65 | **29%** | 67.50 | **102%** |
| Net Interest Income (NII) | **82.06** | 62.73 | **31%** | 42.69 | **92%** |
| Profit Before Tax (PBT) | **71.60** | 56.21 | **27%** | 33.85 | **111%** |
| Profit After Tax (PAT) | **53.68** | 42.27 | 27% | 24.52 | 119% |

## MANAGEMENT'S MESSAGE

Commenting on the performance, the management of SG Finserve Limited said:

- **Record loan book:** The Company achieved an all-time high Loan Book of Rs. 4,552 Crore as on 30th June 2026, registering QoQ growth of 16% and YoY growth of 82%.
- **Core business strength:** Supply Chain Financing continues to be the core of our franchise, further strengthened by the commercialization of the Factoring & TReDS business
- **Operating discipline:** The Company remains a highly disciplined NBFC, with a Cost-to-Income ratio below 15% and NIL NPAs. For the quarter ended, it delivered Return on Assets of 5.10% and a Return on Equity of 14% p.a.
- **Balance sheet strength:** The Company remains well capitalised, with total equity of Rs. 1,539 Crore as on 30th June 2026 and Debt/TNW of 2.2x, providing comfortable headroom for business growth.

Our business strategy is **"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

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