



SG Finserve Limited

July 22, 2025

To
The Secretary
Listing Department
BSE Limited
Department of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400 001

Scrip Code: 539199

Sub: Earnings presentation and Press Release on un-audited Financial Results for the Quarter ended June 30, 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 Un-audited Financial Results of the Company for the quarter year ended June 30, 2025.

This disclosure along with the enclosures shall be made available on the website of the Company viz. www.sgfinserve.com.

You are requested to kindly take the same on your records.

Yours faithfully,
For SG Finserve Limited

Ritu Nagpal
Company Secretary & Compliance Officer
Memb. No. A38318

Encl: a/a

SG Finserve Limited

(CIN: L64990DL1994PLC057941)

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

Corporate Office: - 35-36, Kaushambi, Near Anand Vihar Terminal, Ghaziabad, Uttar Pradesh – 201010, Ph No.: - 0120-4041400

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

SG Finserve Limited (SGFL)

FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2025
PROFIT AFTER TAX (PAT) | Q1FY26 – INR 24.52 crores

Ghaziabad, July 22nd, 2025: The Board of Directors of SGFL today announced the financial results for the quarter ended 30th June 2025.

Q1-FY26 Results (Quarter on Quarter)

- ❑ Operating Income for the quarter is INR 67.59 crores as against INR 54.12 crores in Q4FY25.
- ❑ Net Interest Income (NII) of INR 42.79 crores as against INR 35.56 crores in Q4FY25.
- ❑ The Company achieved PAT of INR 24.52 crores as against INR 23.79 crores in Q4FY25.

Q1-FY26 vs Q1FY25 (Year on Year)

- ❑ Operating Income for Q1FY26 is INR 67.59 crores as against INR 43.54 crores achieved for the same period previous financial year;
- ❑ Net Interest Income (NII) of INR 42.79 crores as against INR 31.28 crores achieved for the same period previous financial year;
- ❑ The Company achieved PAT of INR 24.52 crores as against INR 19.39 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 ending 30th June 2025.

Please find herewith investor presentation for further details.

Synopsis for Q1FY2026 (Quarter on Quarter)

- ❑ **AUM EOP:** Achieved closing AUM of INR 2,630 crores vis-a-vis INR 2,326 crores achieved in Q4FY25, growth of 13% Q-o-Q basis;
- ❑ **Income Achievement:** Operating Income of INR 67.59 crores, vis a vis INR 54.12 crores achieved in Q4FY25, growth of 25% Q-o-Q basis;
- ❑ **Profitability:** Achieved Profit After Tax (PAT) of INR 24.52 crores, vis-à-vis INR 23.79 crores achieved in Q4FY25, growth of 3% Q-o-Q basis;

Q1-FY26 vs Q1FY25 (Year on Year)

- ❑ **AUM EOP:** Achieved closing AUM of INR 2630 crores vis-a-vis INR 1410 crores achieved in Q1FY25, growth of 86% Y-o-Y basis;
- ❑ **Income Achievement:** Operating Income of INR 67.59 crores, vis a vis INR 43.54 crores achieved in Q1FY25, growth of 55% Y-o-Y basis;
- ❑ **Profitability:** Achieved Profit After Tax (PAT) of INR 24.52 crores, vis-à-vis INR 19.39 crores achieved in Q1FY25, growth of 27% Y-o-Y basis;

For more information, please contact:

Sahil Sikka
COO & CFO
+91-120- 4041504

Sorabh Dhawan
CEO
+91-99031 97111



SG FINSERVE

EXPANDING OUR OUTREACH

DIGITALLY

MSME SUPPLY CHAIN FINANCING

INVESTOR PRESENTATION

Q1 FY26

SAFE HARBOUR

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FUELING

INDIA'S SUPPLY CHAIN – ONE QUARTER AT A TIME



ACHIEVEMENTS

Sep 2022

34 MONTHS

June 2025

AUM GROWTH

₹2,630 CRORE AS OF JUNE' 2025

GROSS DISBURSEMENTS

₹46,382 CRORE

INVOICES FINANCED

3.86 LAKH+

CUSTOMER BASE

1,000+ MSMEs SERVED

DIGITAL SYSTEMS

PROPRIETARY PLATFORM FOR
SEAMLESS INVOICE DISCOUNTING

NET WORTH

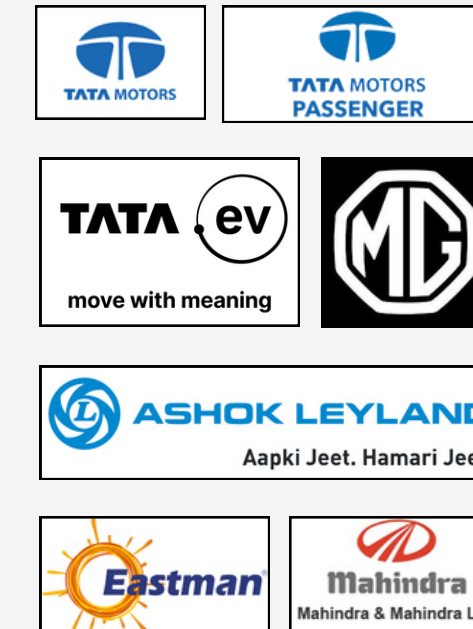
₹1042 CRORE

ANCHORS ONBOARDED

Building Material & Consumables



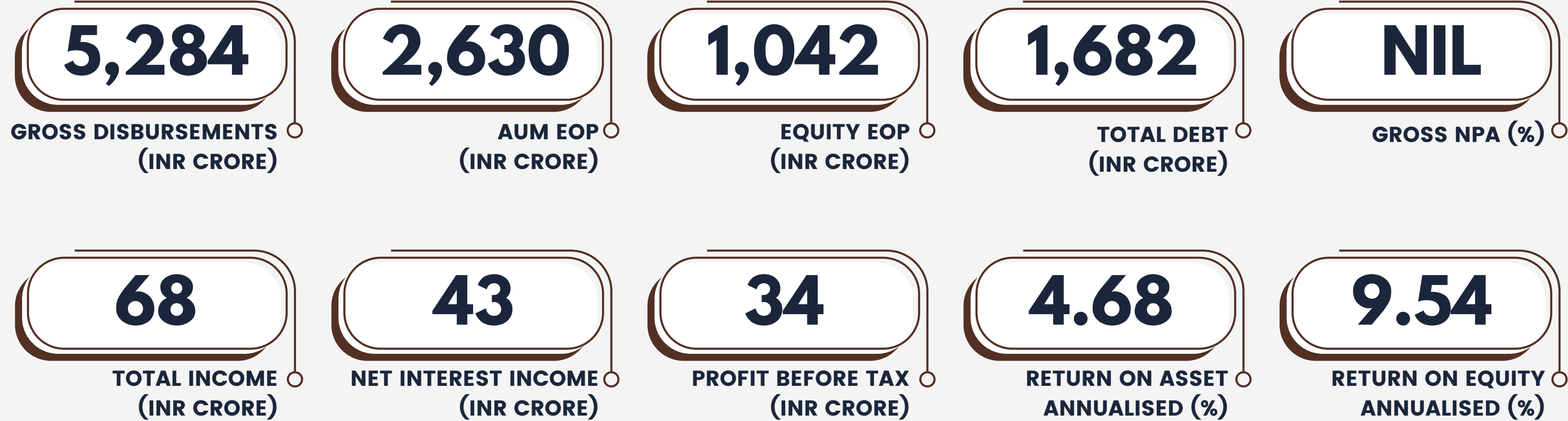
Automobile







IT Peripherals & Mobiles







Q1/FY26 AT A GLANCE



PERFORMANCE QUARTER ON QUARTER

	GROSS DISBURSEMENTS	AUM	OPERATING INCOME	PROFIT BEFORE TAX
	 4%	 13%	 25%	 9%
Q1/FY26	Q1/FY26 5,284 (INR Crore)	Q1/FY26 2,630 (INR Crore)	Q1/FY26 67.59 (INR Crore)	Q1/FY26 33.85 (INR Crore)
Q4/FY25	Q4/FY25 5,058 (INR Crore)	Q4/FY25 2,326 (INR Crore)	Q4/FY25 54.12 (INR Crore)	Q4/FY25 31.07 (INR Crore)

PERFORMANCE YEAR ON YEAR

	GROSS DISBURSEMENTS	AUM	OPERATING INCOME	PROFIT BEFORE TAX
	 22%	 86%	 55%	 29%
Q1/FY26	Q1/FY26 5,284 (INR Crore)	Q1/FY26 2,630 (INR Crore)	Q1/FY26 67.59 (INR Crore)	Q1/FY26 33.85 (INR Crore)
Q1/FY25	Q1/FY25 4324 (INR Crore)	Q1/FY25 1,410 (INR Crore)	Q1/FY25 43.54 (INR Crore)	Q1/FY25 26.26 (INR Crore)

A SNAPSHOT

PARTICULARS	Q1FY26	Q4FY25	Q-o-Q Change (%)	Q1FY26	Q1FY25	Y-o-Y Change	Q1FY26 ROA TREE
Interest Income	64.80	52.22	24% ↑	64.80	42.84	51% ↑	12.37%
Fee & Other Income	2.79	1.89	48% ↑	2.79	0.70	299% ↑	0.53%
Operating Income	67.59	54.12	25% ↑	67.59	43.54	55% ↑	12.90%
Non - Operating Income	-	2.54		-	1.06		
Total Income	67.59	56.66	19% ↑	67.59	44.60	52% ↑	12.90%
Interest Expenses	24.80	18.55	34% ↑	24.80	12.26	102% ↑	4.73%
Net Interest Income	42.79	35.56	20% ↑	42.79	31.28	37% ↑	8.17%
Operating Expenses	7.90	9.99	-21% ↓	7.90	6.08	30% ↑	1.51%
Profit before Provision & Tax	34.89	28.12	24% ↑	34.89	26.26	33% ↑	6.66%
Impairment on Financial Assets	1.03	-2.96		1.03	-		0.20%
Profit Before Tax	33.85	31.07	9% ↑	33.85	26.26	29% ↑	6.46%
Income Tax	9.34	7.28	28% ↑	9.34	6.87	36% ↑	1.78%
Profit After Tax	24.52	23.79	3% ↑	24.52	19.39	26% ↑	4.68%
AUM EOP	2630	2326	13% ↑	2630	1410	86% ↑	

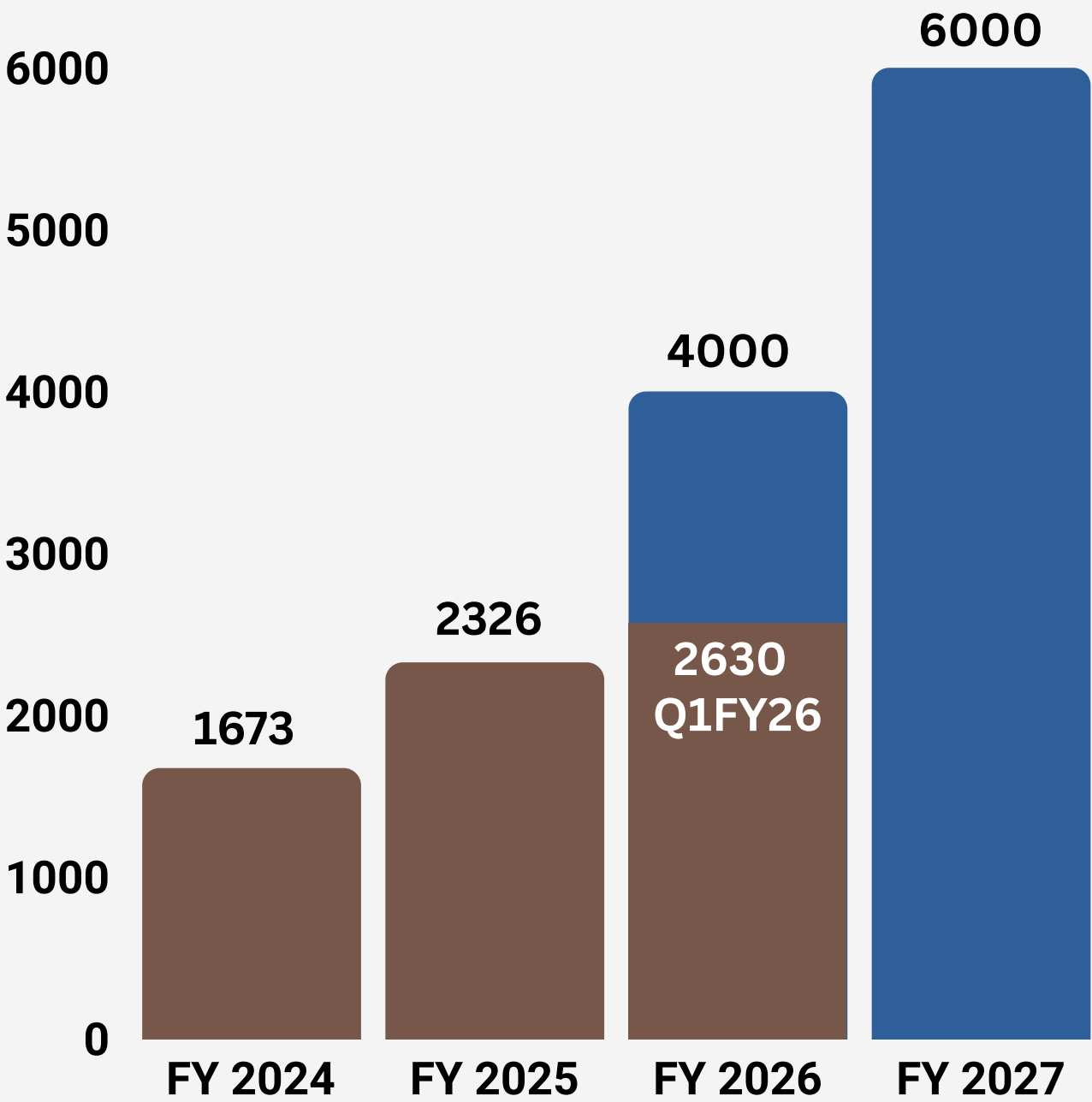
WAY FORWARD



JOURNEY AHEAD



Target AUM (Amount in crores) FY 2026 & FY 2027



KEY INGREDIENTS – WAY FORWARD

1. FINANCIAL RESOURCE

1. Secured equity commitments for an additional INR 450 crore through share warrants. Out of this, INR 112 crore stands received in Oct'24. Balance funds of INR 338 crore will be received by April'26.
2. Credit Rating of AA (CE)/ A1+ from two reputed rating agencies- CRISIL Ratings and ICRA.
3. Considering raising banking limits aggregating to INR 4,500 crore to fuel growth for FY2027. Current sanctioned limits from banks/FI's stood at Rs. 1,766 Crore.

INSTRUMENT	NAME OF CREDIT RATING AGENCY	PREVIOUS RATED AMOUNT (Rs. Cr)	RATING ACTION	CREDIT RATING ASSIGNED ON
Long term Rating on long term bank loan facility	CRISIL	1000.00	CRISIL AA (CE) / Positive (Assigned)	16/04/2025
Long Term-Fund based/Non-fund based bank facilities	ICRA	1000.00	(Provisional) [ICRA]AA(CE) (Stable); Assigned	8/04/2025
Commercial Paper	ICRA	200.00	[ICRA]A1+; Assigned	8/04/2025
Non-Convertible Debentures	ICRA	50.00	[ICRA]AA(CE) (Stable); Assigned	8/04/2025

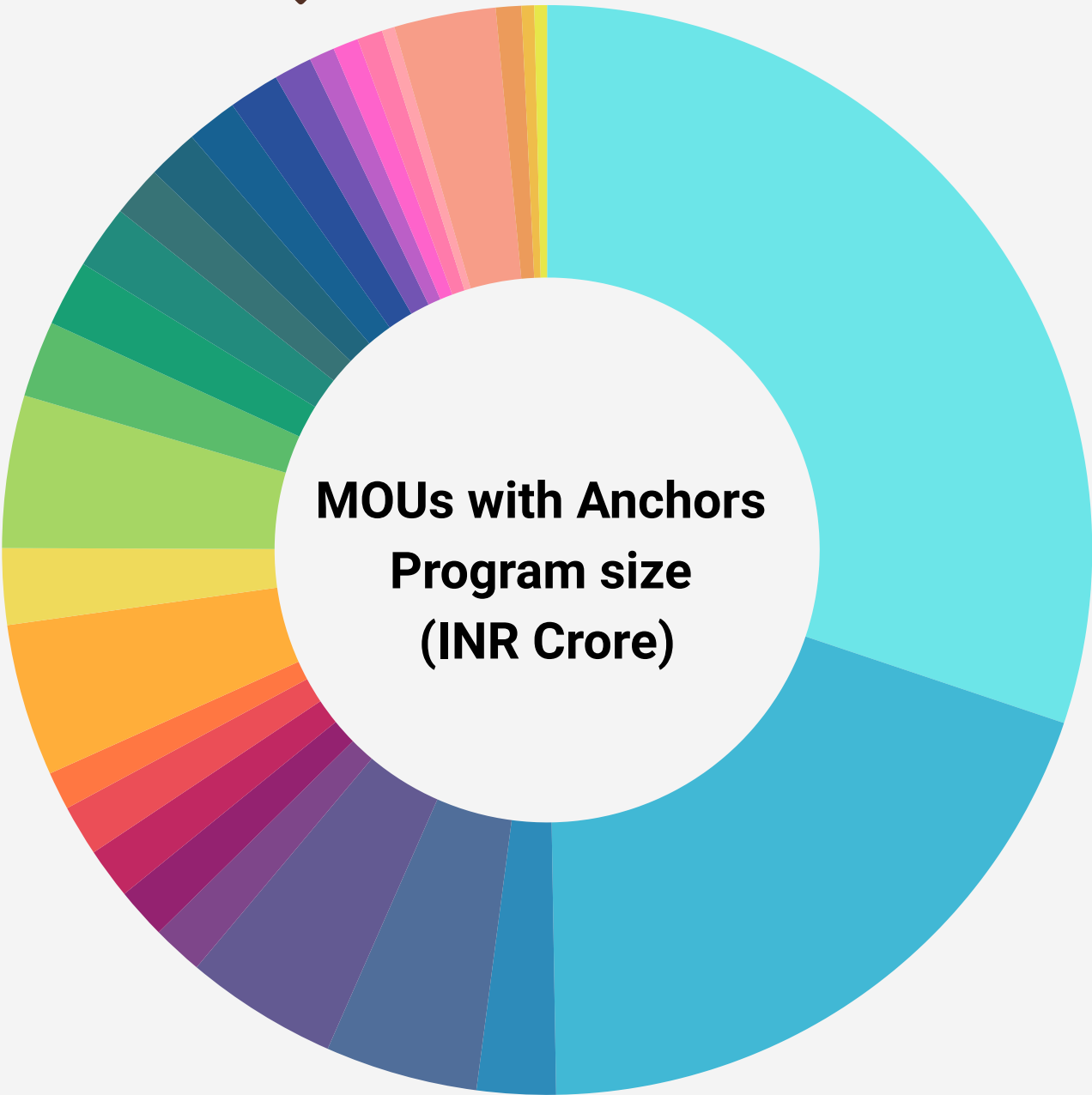
KEY INGREDIENTS – WAY FORWARD

2. BLUEPRINT FOR FY27

We have established partnerships with marquee corporates, including the TATA Group, AMNS India, Vedanta, Ashok Leyland, JSW-MG Motors, APL Apollo, Adani Group, Jindal Steel, Kajaria Ceramics, Bajaj Electricals, and Oppo, all of which are market leaders in their respective fields.

MOUs with Anchors aggregating to **INR 6,400 crore** (up by INR 900 crores QoQ) already in place, providing a blueprint to achieve the target loan book for FY27.

We will continue to focus on penetrating existing large anchors and target established anchors for incremental business.



NEW ADDITIONS FOR THE QUARTER



- | | | | | |
|-----------------------------------|-----------------------------------------------|----------------------------------|---------------------------------|-----------------------------------|
| • APL Apollo Group | • Arcelor Mittal Nippon Steel India Pvt. Ltd. | • Bajaj Electricals Ltd. | • Whirlpool of India Ltd. | • Symphony Limited |
| • Tata Motors Ltd. (All Vehicles) | • Ashok Leyland Ltd. | • Redington India Ltd. | • Inflow Technologies Pvt. Ltd. | • Havells India Ltd. |
| • Shyam Metalics Group | • Switch Mobility Automotive Limited | • Oppo & Affiliates | • Apollo Pipes Ltd. | • Supertron Electronics Pvt. Ltd. |
| • Kutch Copper Ltd. | • Eastman Auto & Power Ltd. | • Vedanta Group | • Bata India Ltd. | • Jindal Steel & Power Ltd. |
| • SG Mart Ltd. | • Tata Steel Ltd. | • Polycab India Ltd. | • INGRAM Micro India Pvt. Ltd. | • Kisan Mouldings Ltd. |
| • JSW MG Motors Pvt. Ltd. | • Mahindra & Mahindra Ltd. | • Tata Bluescope India Pvt. Ltd. | • Kajaria Ceramics Ltd. | |

KEY INGREDIENTS – WAY FORWARD

3. TECHNOLOGY INTERVENTIONS

SCORING & CREDIT RATING MODEL -

The LIVE proprietary scoring and rating model provides borrower ratings tailored to the underlying anchor, enabling quicker and more accurate credit assessments.


CREDIT MONITORING TOOL -

An **AI-driven Monitoring Tool** under development shall be LIVE by 30th September 2025 to streamline and help monitor our existing loans & borrowers' financial performance & operational conduct.

MOBILE APP -

We are excited to announce that we have launch “**Customer Mobile App (Android)**”, offering real-time access to loan information, transaction history, and service requests, thereby enhancing client convenience and engagement.





ABOUT THE COMPANY

SIGNIFICANCE OF SUPPLY CHAIN FINANCE

FOR MSMEs



AN EMERGING NEW-AGE

SG FINSERVE LIMITED

Streamlining the **Supply Chain Financing** and optimising the working capital cycle, ensuring Financial Inclusion for Indian MSMEs by all-round use of technology.

Headquartered in Delhi/NCR, India, the Company is a tech enabled RBI registered Non Banking Finance Company (NBFC) providing inclusive business financing solutions to Channel Partners, Dealers, Distributors, Retailers, Buyers, Suppliers OEMs etc. of Indian Corporates.

SGFL leverages technology and distribution network to offer tailored financing solutions to SMEs, MSMEs and other corporates.

Accredited with **AA(CE)/ A1+** from reputed rating agencies- CRISIL Ratings and ICRA Rating.

Visit us at: www.sgfinserve.com



OUR ONE-STOP SOLUTION

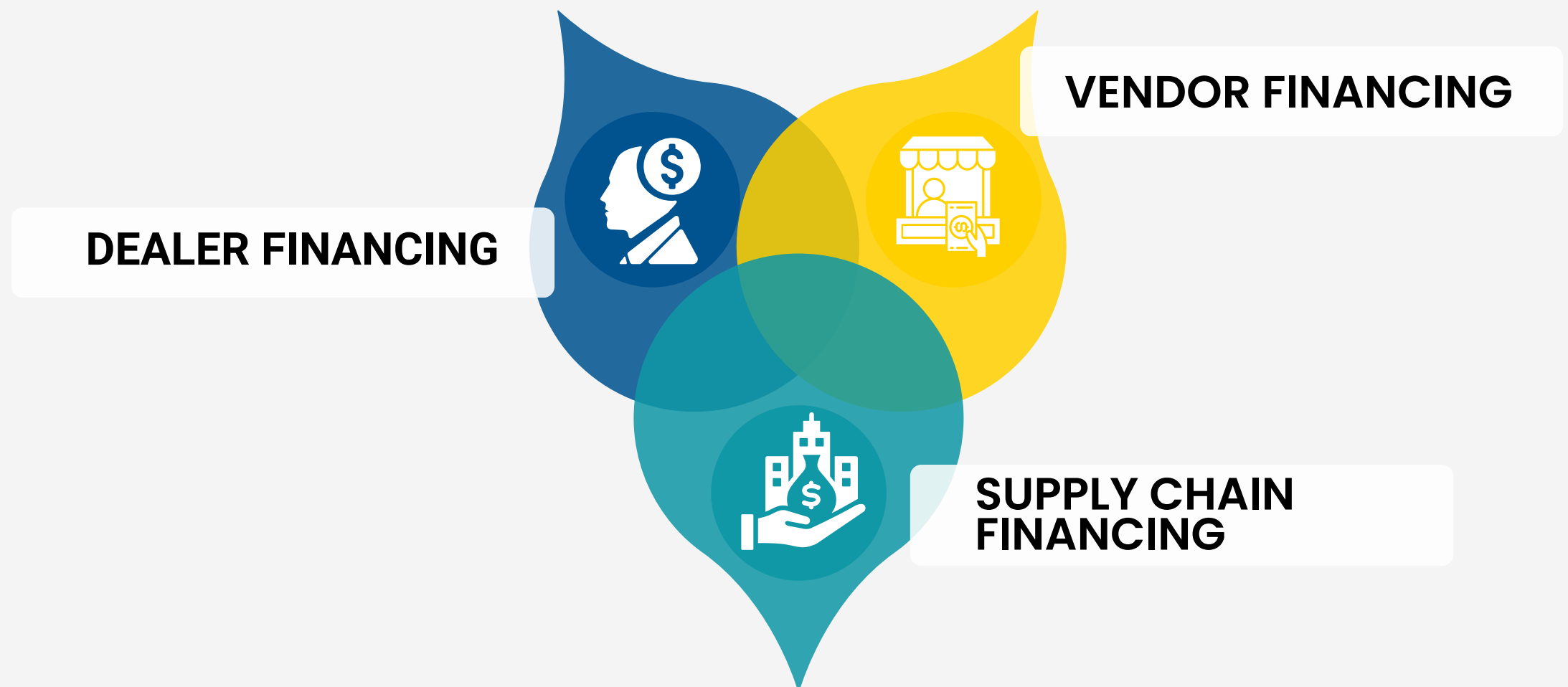
PLATFORM

SG Finserve Limited act as One-stop solution to cater the financing needs of all the stakeholders involved in the supply chain.



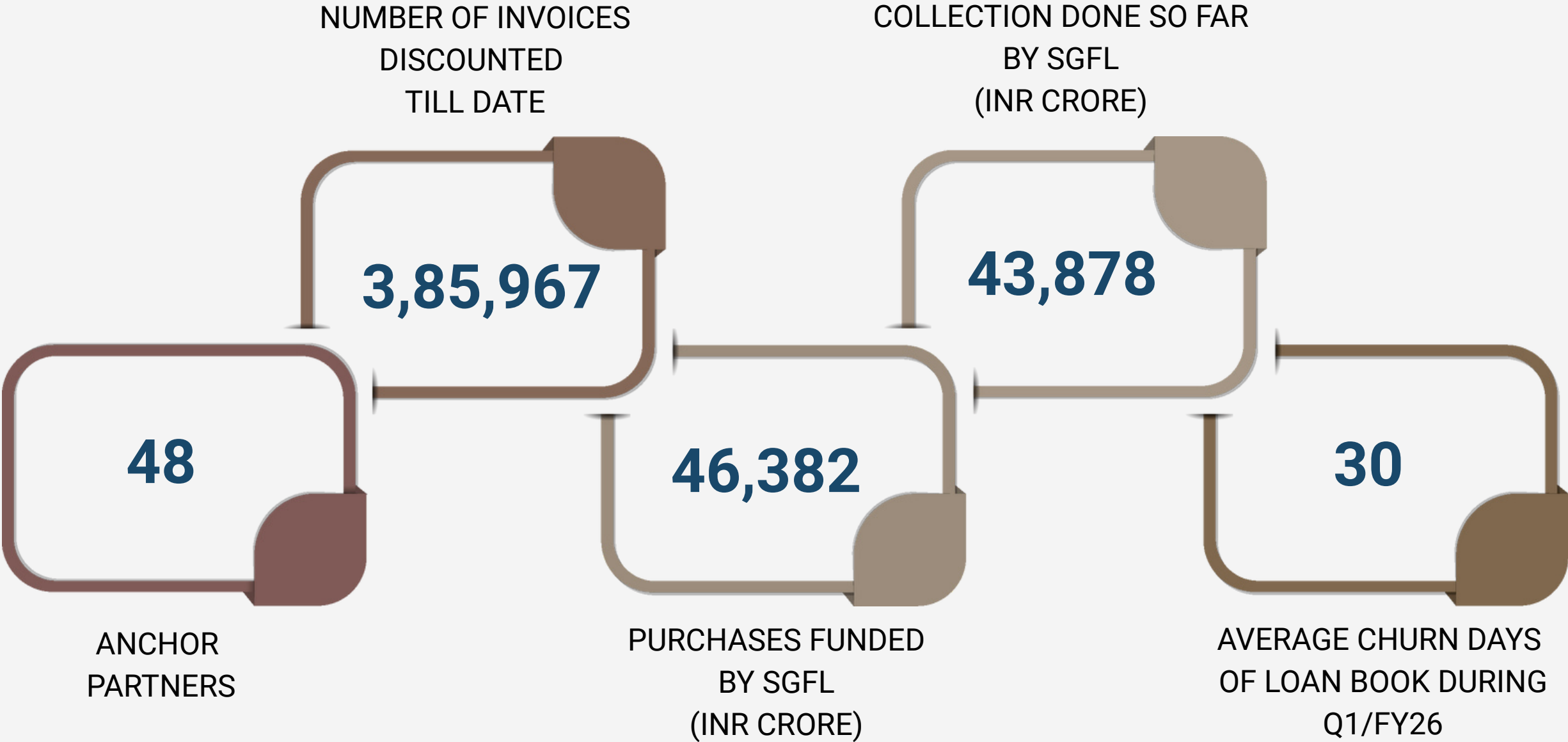
PRODUCTS & SOLUTIONS

Loans and Finances primarily includes below:



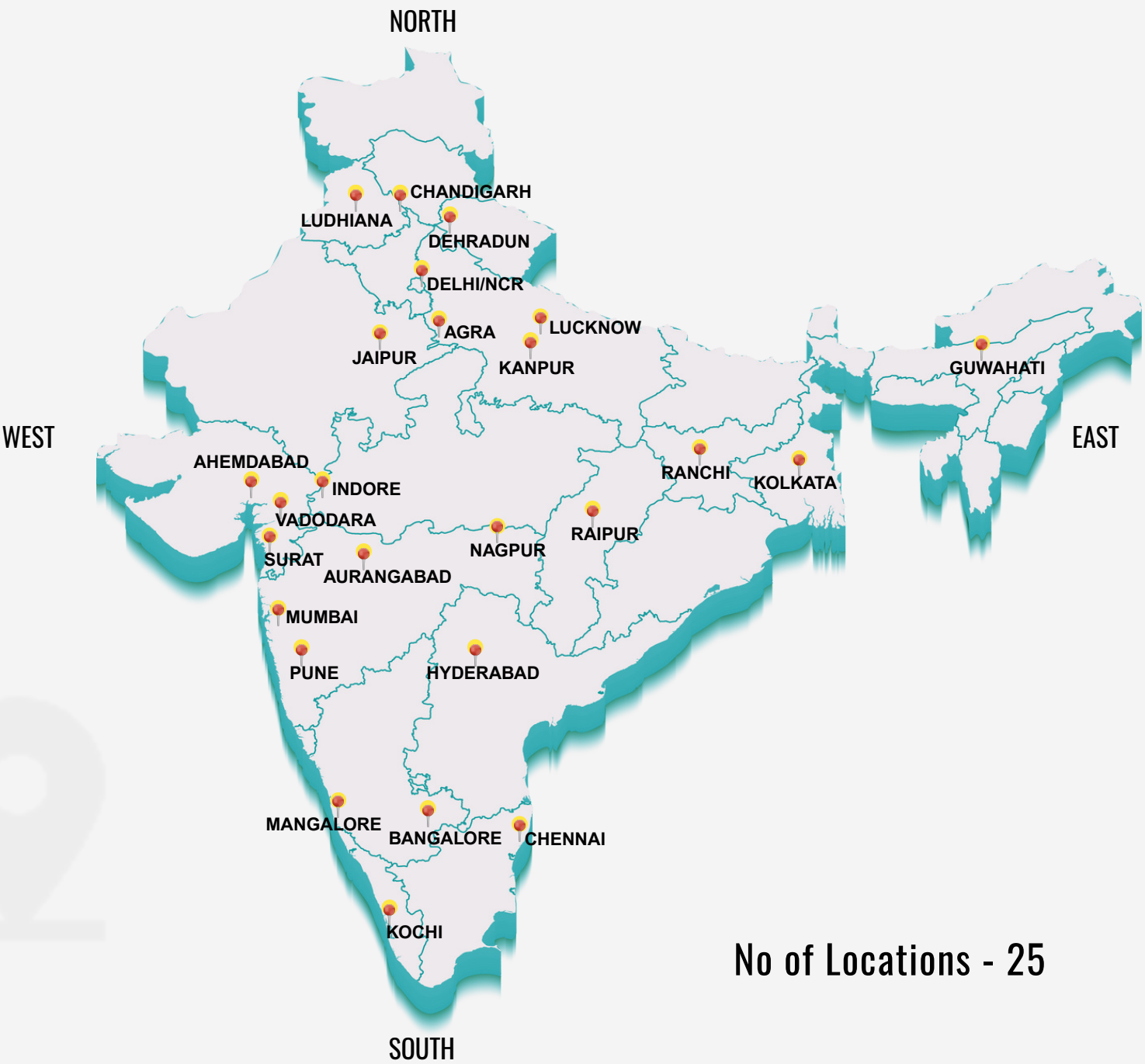
OUR JOURNEY- 34 MONTHS

(Sep'22 to Jun'25)



OUR PRESENCE & EXPANDING

WE ARE SPREAD ALL ACROSS INDIA.....

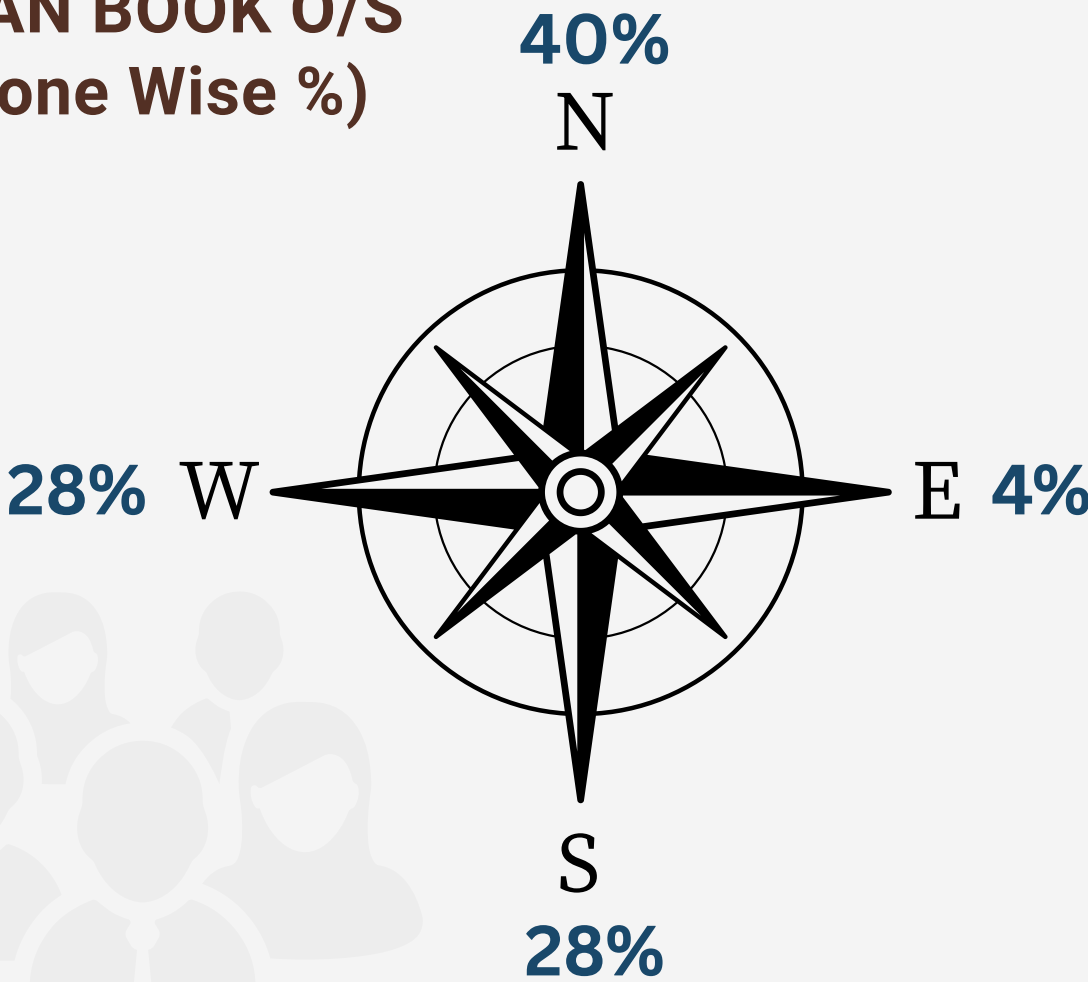


- | | |
|----------------|---------------|
| 1. DELHI/NCR | 14. AHMEDABAD |
| 2. JAIPUR | 15. SURAT |
| 3. LUDHIANA | 16. INDORE |
| 4. CHANDIGARH | 17. RANCHI |
| 5. DEHRADUN | 18. GUWAHATI |
| 6. LUCKNOW | 19. RAIPUR |
| 7. KANPUR | 20. KOLKATA |
| 8. AGRA | 21. BANGALORE |
| 9. MUMBAI | 22. KOCHI |
| 10. NAGPUR | 23. MANGALORE |
| 11. VADODARA | 24. HYDERABAD |
| 12. PUNE | 25. CHENNAI |
| 13. AURANGABAD | |

No of Locations - 25

OUR CUSTOMERS PAN INDIA

LOAN BOOK O/S
(Zone Wise %)





OUR EDGE IN THE SPACE

EMINENT BOARD

The company has a well-established **BOARD** consisting of experienced and reputed industry leaders, as mentioned below:



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



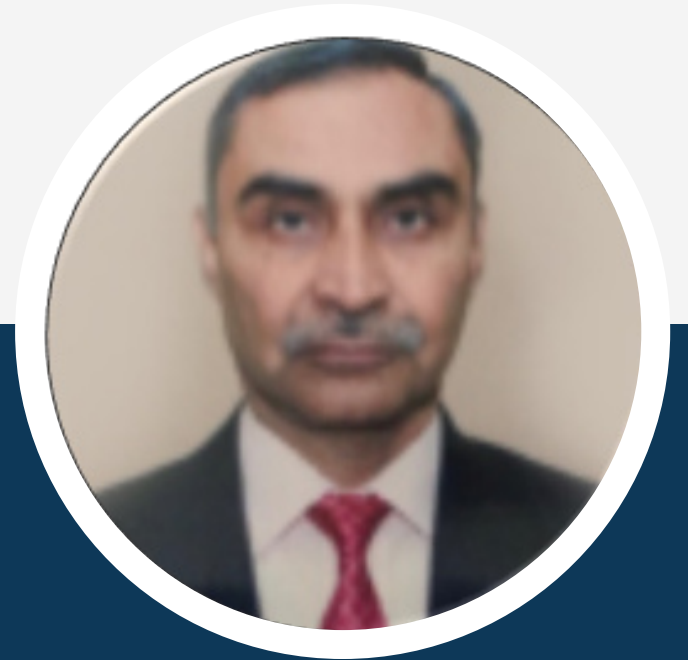
SHRI HSU KAMATH
Ex-CMD Vijaya Bank &
ED Canara Bank



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



SHRI DUKHABANDHU RATH
Ex-CGM
State Bank of India



SHRI RAKESH SHARMA
Ex-CGM
State Bank of India

OUR EXPERIENCE BANDWIDTH



SORABH DHAWAN
CHIEF EXECUTIVE OFFICER

18 YEARS IN CORPORATE BANKING,
EX-KOTAK, HDFC & ADITYA BIRLA FINANCE



SAHIL SIKKA
COO & CFO

16 YEARS IN CORPORATE BANKING, EX-
HDFC, KOTAK & ADITYA BIRLA FINANCE



ABHISHEK MAHAJAN
CHIEF RISK OFFICER

20 YEARS IN CORPORATE BANKING AND RISK
MANAGEMENT, EX-IDBI, ICICI & KOTAK



ANKUSH AGARWAL
CHIEF EXPERIENCE OFFICER

18 YEARS IN CLIENT SERVICING,
OPERATIONS& DIGITAL TRANSFORMATION,
AUTOMATION, EX-KOTAK, INDUSIND

THE COMPANY has appointed experienced Bankers/
Industry specialists with >16 years of average experience

ESTABLISHED all requisite departments, including Business, Risk & Credit, Operations, Compliance, Human Resources and Finance & Accounts



VIVEKANAND TIWARI
CHIEF COMPLIANCE OFFICER

16 YEARS IN BANKING,
EX-ICICI, AXIS & INDUSIND



RENU RAI
CHIEF PEOPLE OFFICER

15 YEARS IN HR & ADMIN, EX-APL,
FEDDERS LLOYDS & ADVAITAM TECH



RITU NAGPAL
COMPANY SECRETARY & COMPLIANCE OFFICER

LAW GRADUATE & POST- GRADUATE (M.COM),
11 YEARS IN COMPLIANCE OF NBFC-SI & NON-SI



PRATEEK SOMANI
HEAD- ANCHOR RELATIONS

12 YEARS IN INVESTMENT BANKING,
STRATEGIC CONSULTING AND
CORPORATE BANKING, EX-SBICAPS,
ADITYA BIRLA FINANCE, KOTAK, ERNST &
YOUNG



SANJAY RAJPUT
HEAD FINANCE & ACCOUNTS

18 YEARS IN FINANCE
AND ACCOUNTING, EX- LIVFIN, AIRTEL,
METROPOLIS HEALTHCARE

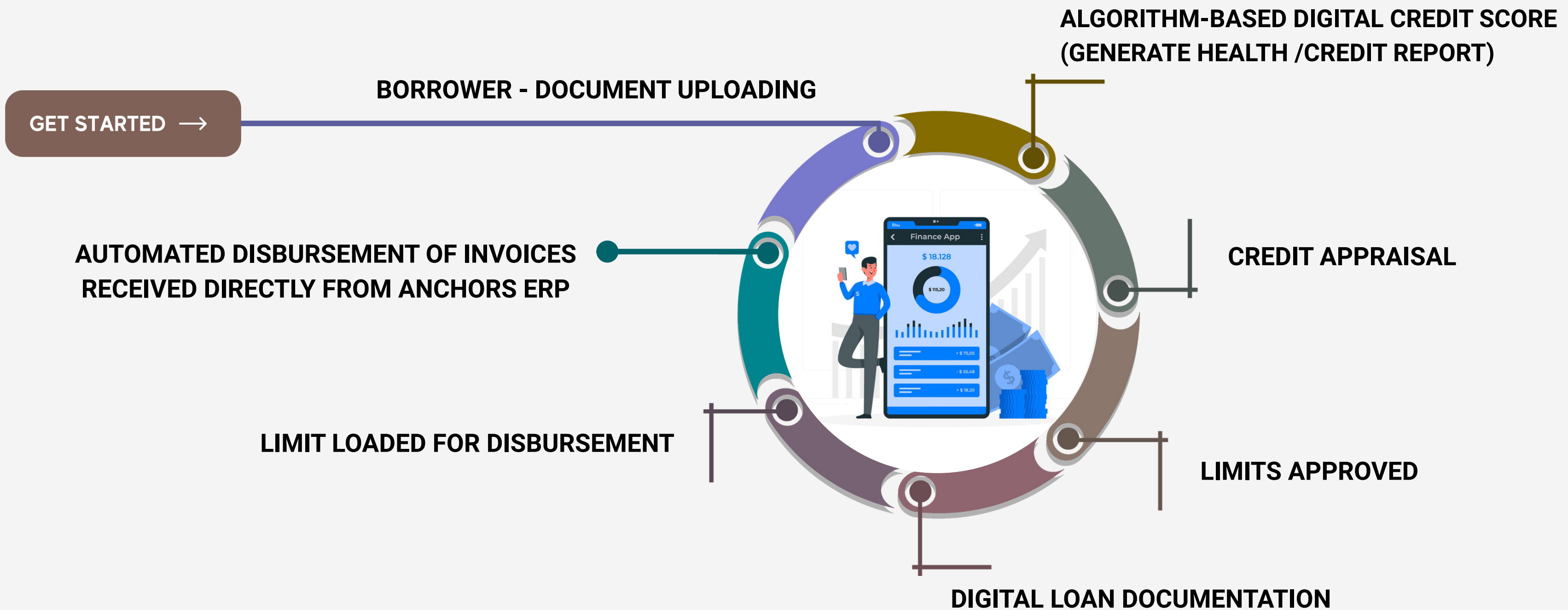
ROBUST SECURED PORTFOLIO

- 80% of the overall book is secured via Charge on Funded Inventory and Receivables generated by sale of the same
- We hold **STOP SUPPLY ARRANGEMENT** from the Anchors to STOP supply in case of delay/ default with SG Finserve

The Loan portfolio of the Company stands robust with an outstanding loan book of INR 2,504 crores as on 30th June 2025.

PARTICULARS	EXPOSURE (INR Crore)
SECURED	2005
UNSECURED	499
TOTAL	2504

A 100% DIGITAL PLATFORM



THANK YOU

FOR YOUR TIME

IF YOU HAVE ANY FURTHER QUERIES, REACHOUT TO US:

SORABH DHAWAN

CHIEF EXECUTIVE OFFICER

ceo@sgfinserve.com

+91 - 9903197111

SAHIL SIKKA

CHIEF OPERATING OFFICER

coo@sgfinserve.com

+91 - 9667756414