एसबीआई फैक्टर्स लिमिटेड
SBI FACTORS LIMITED

SBIFACTORS/TREASURY/2026-27/374 **July 24, 2026**

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

Dear Madam/Sir,

Outcome of the Board Meeting

Pursuant to Regulation 51(2) and Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors, in their Meeting held today i.e. July 24, 2026, has, *inter-alia*, considered and approved the following:

1. **Financial Results for the period ended June 30, 2026 including:**

   a) Limited Review Report
   b) Financial Statements
   c) Ratios and other financial information
   d) Security Cover Certificate

The copies of the above reports are enclosed herewith.

2. **Appointment of Chief Financial Officer**

The Appointment of Shri Subrata Roy as Chief Financial Officer and Key Managerial Personnel of the Company with effect from July 24, 2026.

Meeting Commenced at: 05 : 30 PM **Meeting Concluded at:** 06 : 15

We request you to take note of the same.

Yours faithfully,

For SBI Factors Limited
(Formerly SBI Global Factors Limited)

SBI FACTORS LIMITED MUMBAI

(Rishika Puri)
Company Secretary & Chief Compliance Officer

Banshi Jain & Associates
Chartered Accountants

B. L. Jain
B.Com(Hons), F.C.A
R. B. Golecha
B.Com(Hons), F.C.A
S. B. Dudhawat
B.Com(Hons), F.C.A
Parag Jain
B.Com, F.C.A, D.I.S.A
Anuj B. Golecha
B.Com, F.C.A, D.I.S.A
Vishal Sheth
B.Com, F.C.A

Independent Auditor's Limited Review Report on unaudited Quarterly and year to date financial results of SBI Factors Ltd pursuant to Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

To,
The Board of Directors
SBI Factors Limited
Mumbai

1. Introduction

We have reviewed the accompanying statement of unaudited financial results of **SBI Factors Ltd** (the 'Company') for the three months ended 30th June, 202 and year to date from 01st April, 2026 to 30th June, 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 as amended ("the Regulations").

This statement which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.

2. Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (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 statement is free of material misstatement. A review is substantially less in scope then an audit conducted in accordance with Standard on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

BANSHI JAIN & ASSOCIATES
MUMBAI
FRN : 01[illegible]90W
CHARTERED ACCOUNTANTS

5th floor, La Magasin,
Above Roopkala Store, SV Road,
Santacruz West, Mumbai 400054.
Tel. : 022 35127569 / 70 / 71 | www.bjaa.in

Banshi Jain & Associates
Chartered Accountants

5th floor, La Magasin,
Above Roopkala Store, SV Road,
Santacruz West, Mumbai 400054.
022 - 26003000 / 26002601 | www.bjaa.in

3. Conclusion

Based on our review conducted, nothing has come to our attention that cause us to believe that the accompanying Statement, Prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standard ('Ind AS) specified under section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with circulars issued from time to time, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Banshi Jain and Associates
Chartered Accountants
FRN: 100990W

BANSHI JAIN & ASSOCIATES
MUMBAI
FRN : 0100990W
CHARTERED ACCOUNTANTS

Parag Jain
Partner
Membership No. 078548
UDIN: 26078548FTQCDC8123

Place: Mumbai
Date: 24th July, 2026

SBI Factors Limited (Formerly, SBI Global Factors Ltd)

Statement of Profit & Loss for the quarter and Period ended June 30, 2026

(₹ in Lakhs)

	Particulars	Quarter Ended			Year ended
		June 30, 2026 Reviewed	March 31, 2026 Audited	June 30, 2025 Reviewed	March 31, 2026 Audited
	Revenue from operations :				
(i)	Interest income	5,940	6,159	6,312	24,833
(ii)	Fees and commission income	661	82	590	822
(iii)	Sale of services	228	240	211	953
(iv)	Others	140	611	395	2,147
(1)	**Total revenue from operations**	**6,968**	**7,092**	**7,507**	**28,754**
(2)	**Other income**	44	34	86	262
(3)	**Total income**	**7,012**	**7,126**	**7,593**	**29,016**
	Expenses :				
(i)	Finance costs	3,215	3,318	3,631	13,580
(ii)	Fees and commission expense	55	52	48	204
(iii)	Net loss on derecognition of financial instruments under amortised cost category	-	-	16	987
(iv)	Impairment on financial instruments	509	(150)	(1)	117
(v)	Employee benefits expenses	601	496	491	2,212
(vi)	Depreciation, amortization and impairment	102	108	98	402
(vii)	Others expenses	592	551	532	2,249
(4)	**Total expenses**	**5,073**	**4,375**	**4,816**	**19,750**
(5)	Profit / (loss) before exceptional items and tax	1,939	2,751	2,777	9,266
(6)	Exceptional items	-	-	-	54
(7)	**Profit/(loss) before tax**	1,939	2,751	2,777	9,211
(8)	**Tax Expense:**	-			
	Current Tax / Tax for previous year	436	694	624	2,304
	Deferred Tax	(150)	53	(2)	(59)
(9)	Profit / (loss) for the period from continuing operations	**1,652**	**2,004**	**2,156**	**6,966**
(10)	Profit/(loss) from discontinued operations	-	-	-	-
(11)	Tax Expense of discontinued operations	-	-	-	-
(12)	Profit/(loss) from discontinued operations(After tax)	-	-	-	-
(13)	Profit/(loss) for the year	**1,652**	**2,004**	**2,156**	**6,966**
(14)	**Other Comprehensive Income**				
	(i) Items that will not be reclassified to profit or loss	-			13
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-			(3)
	Subtotal (A)	**-**	**-**	**-**	**10**
	(i) Items that will be reclassified to profit or loss	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	**-**	**-**	**-**	**-**
	Other Comprehensive Income (A + B)	**-**	**-**	**-**	**10**
(15)	**Total Comprehensive Income for the year**	**1,652**	**2,004**	**2,156**	**6,976**
(16)	**Earnings per equity share (for continuing operations)**				
	Basic (In Rs.)	1.03	1.25	1.35	4.36
	Diluted (In Rs.)	1.03	1.25	1.35	4.36

Adopted by Board of Directors
For SBI FACTORS LIMITED
(Formerly, SBI GLOBAL FACTORS LTD)

SBI FACTORS LIMITED MUMBAI

Rishika Puri
Company Secretary &
Chief Compliance Officer
Place : Mumbai
Date : 24th July 2026

For BANSHI JAIN & ASSOCIATES
Chartered Accountants
Firm Registration No. 100990W

BANSHI JAIN & ASSOCIATES MUMBAI FRN : 0100990W CHARTERED ACCOUNTANTS

CA Parag Jain
Partner
M.No. 078548
Place: Mumbai
Date : 24th July 2026

SBI Factors Limited (Formerly, SBI Global Factors Ltd)

1. SBI Factors Limited ('the Company') (Formerly, SBI GLOBAL FACTORS LTD) is a Non-Banking Financial Company registered with the Reserve Bank of India.
2. The standalone financial results for the quarter and period ended June 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 24th July 2026, in terms of Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.
3. The standalone financial results has been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standard 34" Interim Financial Reporting" ('Ind AS34') as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.
4. The figures for the quarter ended June 30,2026 and June 30,2025 are the balancing figures between reviewed figures in respect of the period ended June 30,2026 and June 30,2025 respectively.
5. Earnings per equity share for the quarter ended 30th June 2026, 31st March 2026 and 30th June 2025 have not been annualised.
6. Other equity include Statutory Reserve as per Section 45IC of Reserve Bank of India Act, 1934, balance in securities premium, retained earnings & transition reserve.
7. Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.
8. Compliance of all the covenants terms of the issue in respect of listed debt securities of the listed entity statutory auditor have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied by the listed entity.
9. Figures for the previous period have been regrouped and restated wherever necessary, in order to make them comparable.

Adopted by Board of Directors
For SBI FACTORS LIMITED
(Formerly, SBI GLOBAL FACTORS LTD)

SBI FACTORS LIMITED MUMBAI

Rishika Puri
Company Secretary &
Chief Compliance Officer
Place : Mumbai
Date : 24th July 2026

For BANSHI JAIN & ASSOCIATES
Chartered Accountants
Firm Registration No. 100990W

BANSHI JAIN & ASSOCIATES MUMBAI FRN : 0100990W CHARTERED ACCOUNTANTS

CA Parag Jain
Partner
M.No. 078548
Place: Mumbai
Date : 24th July 2026

SBI Factors Limited (Formerly, SBI Global Factors Ltd)

Annexure I

Disclosures in compliance with Regulations 52(4) of the SEBI (Listing obligations and Disclosure Requirements) regulations, 2015 for the Period ended June 30, 2026

Particulars	Quarter Ended			Year Ended
	June 30, 2026 Reviewed	March 31, 2026 Audited	June 30, 2025 Reviewed	March 31, 2026 Audited
(a) Debt-Equity ratio;	4.83	5.07	5.41	5.07
(b) Debt Service Ratio;	0.02	0.02	0.04	0.10
(c) Interest Service Coverage Ratio;	1.60	1.52	1.76	1.68
(d) Outstanding Redeemable Preference share	NA	NA	NA	NA
(e) Capital Redemption Reserve	1,000	1,000	1,000	1,000
(f) Net Worth;	59,556	57,904	53,084	57,904
(g) Net Profit After Tax;	1,652	1,235	2,156	6,966
(h) Earnings Per Share:	1.03	0.77	1.35	4.36
(i) Current Ratio	1.30	1.29	1.24	1.29
(j) Long Term Debt to Working Capital	0.15	0.15	0.18	0.15
(k) Bad Debt to Account Receivable Ratio	-	0.00	0.00	0.00
(l) Current Liability Ratio	0.95	0.95	0.95	0.95
(m) Total Debt to Total Assets	0.78	0.79	0.80	0.79
(n) Debtors Turnover	NA	NA	NA	NA
(o) Inventory Turnover	NA	NA	NA	NA
(p) Operating Margin (%)	32.49%	27.69%	30.79%	27.69%
(q) Net Profit Margin (%)	23.71%	19.61%	28.72%	24.22%
(r) Sector Specific Ratio				
(i) PCR (%)	97.77%	77.90%	67.87%	77.90%

Adopted by Board of Directors
For SBI FACTORS LIMITED
(Formerly, SBI GLOBAL FACTORS LTD)

SBI FACTORS LIMITED
MUMBAI

Rishika Puri
Company Secretary &
Chief Compliance Officer
Place : Mumbai
Date : 24th July 2026

For BANSHI JAIN & ASSOCIATES
Chartered Accountants
Firm Registration No. 100990W

BANSHI JAIN & ASSOCIATES
MUMBAI
FRN : 0100990W
CHARTERED ACCOUNTANTS

CA Parag Jain
Partner
M.No. 078548
Place: Mumbai
Date : 24th July 2026

भारतीय प्रतिभूति और विनिमय बोर्ड
Securities and Exchange Board of India

Annexure I- Format of Security Cover

Column A	Column B	Column C[i]	Column D[ii]	Column E[iii]	Column F[iv]	Column G[v]	Column H[vi]	Column I[vii]	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets[viii]	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														

SBI Factors Limited has issued only UNSECURED Debt Securities.
The Information be treated as NIL for the
Quarter ended 30th June 2026

SBI FACTORS LIMITED
MUMBAI

भारतीय प्रतिभूति और विनिमय बोर्ड
Securities and Exchange Board of India

Annexure I- Format of Security Cover

Loans														
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents														
Others														
Total														
LIABILITIES														
Debt securities to which this certificate pertains														
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt		*not to be filled*												
Borrowings														
Bank														
Debt Securities														
Others														
Trade payables														

SBI Factors Limited has issued only UNSECURED Debt Securities.
The Information be treated as NIL for the
Quarter ended 30th June 2026

SBI FACTORS LIMITED
MUMBAI

Lease Liabilities														
Provisions														
Others														
Total														
Cover on Book Value														
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio									

SBI Factors Limited has issued only UNSECURED Debt Securities.
The Information be treated as NIL for the
Quarter ended 30th June 2026

[i] *This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.*

[ii] *This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.*

[iii] *This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.*

[iv] *This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). otherdebt sharing pari- passu charge along with debt for which certificate is issued.*

[v] *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*

[vi] *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall includeonly those assets which are paid-for.*

[vii] *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusivecharge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*

[viii] *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets havingcharge to be stated at book value/Carrying Value.*

[ix] *The market value shall be calculated as per the total value of assets mentioned in Column O.*

For SBI Factors Limited

Company Secretary & Chief Compliance Officer

SBI FACTORS LIMITED
MUMBAI